

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
<u>FAIR Plan</u>											
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
<u>FAIR Plan</u>											
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%
Total	\$62,540,369	2.2%	\$61,536,526	7.2%	\$446,669	22.0%	\$5,369,395	10.2%	\$30,162,027	5.5%	5.1%
<u>Coastal Plan</u>											
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
<u>FAIR Plan</u>											
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

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
010	221	54
020	117	25
030	175	37
040	257	61
050	84	13
060	77	16
070	21	5
080	32	6
090, 091	68	14
100	210	52
110	24	4
120	440	106
130	24	4
140	16	4
150	84	13
160	16	4
170, 171	129	29
180	24	4
190	109	23
200	77	16
210	24	4
220	24	4
230	278	67
240	140	29
250	24	4
260	351	83

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
24,000	1.091	4.00
25,000	1.114	4.17
26,000	1.137	4.34
27,000	1.159	4.51
28,000	1.182	4.68
29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
35,000	1.342	5.87
36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

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

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

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
270	228	55
280	254	62
290	349	82
300	24	4
310	24	4
320	145	31
330	24	4
340	24	4
350	24	4
360, 361	295	72
370	78	11
380	351	83
390	105	22
400	74	11
410	16	4
420	73	10
430	48	7
440	290	68
450	271	64
460	94	20
470	205	49
480	340	81
490	167	35
500	249	61
510	375	91
520	214	52

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
24,000	1.091	4.00
25,000	1.114	4.17
26,000	1.137	4.34
27,000	1.159	4.51
28,000	1.182	4.68
29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
35,000	1.342	5.87
36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

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

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

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
530	145	31
540	24	4
550	361	85
560	67	10
570	326	78
580	24	4
590	118	26
600	59	11
610	106	22
620	70	10
630	94	20
640	24	4

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
24,000	1.091	4.00
25,000	1.114	4.17
26,000	1.137	4.34
27,000	1.159	4.51
28,000	1.182	4.68
29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
35,000	1.342	5.87
36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

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

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

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
010	221	54
020	117	25
030	175	37
040	257	61
050	84	13
060	77	16
070	21	5
080	32	6
090, 091	68	14
100	210	52
110	24	4
120	440	106
130	24	4
140	16	4
150	84	13
160	16	4
170, 171	129	29
180	24	4
190	109	23
200	77	16
210	24	4
220	24	4
230	278	67
240	140	29
250	24	4
260	351	83
270	228	55
280	254	62
290	349	82

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

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

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
- Step 2: Apply a factor of 1.45**
- Step 3: Round to the nearest whole dollar**
- Step 4: Apply any other applicable factors or surcharges**
- Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories.**

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
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
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22,000	1.046	3.67
23,000	1.068	3.84
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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
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45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
300	24	4
310	24	4
320	145	31
330	24	4
340	24	4
350	24	4
360, 361	295	72
370	78	11
380	351	83
390	105	22
400	74	11
410	16	4
420	73	10
430	48	7
440	290	68
450	271	64
460	94	20
470	205	49
480	340	81
490	167	35
500	249	61
510	375	91
520	214	52
530	145	31
540	24	4
550	361	85
560	67	10
570	326	78
580	24	4

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

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

MOBILE HOMES:

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FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

	COV. A - BLDG.	COV. C - CONTS.
TERRITORY	Dwg-1	Dwg-1
590	118	26
600	59	11
610	106	22
620	70	10
630	94	20
640	24	4

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

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

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
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FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
010	283	75
020	148	34
030	223	50
040	327	86
050	103	18
060	97	22
070	25	6
080	39	10
090, 091	87	19
100	267	72
110	29	5
120	561	148
130	29	5
140	20	5
150	103	18
160	20	5
170, 171	163	39
180	29	5
190	138	32
200	97	22
210	29	5
220	29	5
230	355	93
240	177	40
250	29	5
260	445	115

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
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OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories

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FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
270	291	77
280	322	86
290	443	114
300	29	5
310	29	5
320	185	42
330	29	5
340	29	5
350	29	5
360, 361	376	100
370	94	16
380	445	115
390	133	30
400	89	16
410	20	5
420	88	15
430	58	10
440	367	94
450	344	88
460	119	27
470	261	69
480	432	110
490	212	48
500	319	84
510	479	126
520	273	72

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
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6,000	0.680	1.00
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8,000	0.726	1.34
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14,000	0.862	2.33
15,000	0.885	2.50
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17,000	0.931	2.84
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19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
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The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories

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DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
530	185	42
540	29	5
550	458	118
560	82	14
570	416	109
580	29	5
590	150	34
600	70	18
610	134	31
620	85	15
630	119	27
640	29	5

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
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DWELLING KEY PREMIUM TABLE

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	Dwg-3	Dwg-3
010	283	75
020	148	34
030	223	50
040	327	86
050	103	18
060	97	22
070	25	6
080	39	10
090, 091	87	19
100	267	72
110	29	5
120	561	148
130	29	5
140	20	5
150	103	18
160	20	5
170, 171	163	39
180	29	5
190	138	32
200	97	22
210	29	5
220	29	5
230	355	93
240	177	40
250	29	5
260	445	115
270	291	77
280	322	86
290	443	114

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

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

MOBILE HOMES:

Step 1: Calculate the appropriate BASE PREMIUM

Step 2: Apply a factor of 1.45

Step 3: Round to the nearest whole dollar

Step 4: Apply any other applicable factors or surcharges

Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories.

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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
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FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
300	29	5
310	29	5
320	185	42
330	29	5
340	29	5
350	29	5
360, 361	376	100
370	94	16
380	445	115
390	133	30
400	89	16
410	20	5
420	88	15
430	58	10
440	367	94
450	344	88
460	119	27
470	261	69
480	432	110
490	212	48
500	319	84
510	479	126
520	273	72
530	185	42
540	29	5
550	458	118
560	82	14
570	416	109
580	29	5

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

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

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
- Step 2: Apply a factor of 1.45**
- Step 3: Round to the nearest whole dollar**
- Step 4: Apply any other applicable factors or surcharges**
- Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories.**

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
24,000	1.091	4.00
25,000	1.114	4.17
26,000	1.137	4.34
27,000	1.159	4.51
28,000	1.182	4.68
29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
35,000	1.342	5.87
36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

	COV. A - BLDG.	COV. C - CONTS.
TERRITORY	Dwg-3	Dwg-3
590	150	34
600	70	18
610	134	31
620	85	15
630	119	27
640	29	5

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
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48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

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

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

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
- Step 2: Apply a factor of 1.45**
- Step 3: Round to the nearest whole dollar**
- Step 4: Apply any other applicable factors or surcharges**
- Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories.**

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
900	1073	210
910	1298	253
920	2882	561
930	1236	242
940	716	140
950	2457	479
960	1153	224
970	811	157
980	1027	200
990	910	177

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

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

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
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20,000	1.000	3.34
21,000	1.023	3.51
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COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
900	1073	210
910	1298	253
920	2882	561
930	1236	242
940	716	140
950	2457	479
960	1153	224
970	811	157
980	1027	200
990	910	177

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

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

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
- Step 2: Apply a factor of 1.45**
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- Step 4: Apply any other applicable factors or surcharges**
- Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied.**

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
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COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
900	1371	281
910	1656	341
920	3678	754
930	1578	324
940	916	188
950	3136	645
960	1472	301
970	1034	212
980	1312	266
990	1162	239

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

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

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied

Rules for all other avail:
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