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April 14, 2022

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, 2022.

The approved revisions to the rates result in an overall increase of 5.1% for the FAIR Plan and 2.2% for the Coastal Plan policies. The increase on a statewide basis is 4.8%. The attached document outlines the rate level change by line of business and territory.

**The new rates are available to quote.** To obtain a quote using the new rates, simply change the requested effective date to June 1, 2022 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, 2022 will be priced using the new rates, irrespective of when the quote was generated.**

STATUTORY INDICATED RATE LEVEL CHANGES EFFECTIVE 6-1-22

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	2020 Written Premium	Indicated Rate Change	2020 Written Premium	Indicated Rate Change	2020 Written Premium	Indicated Rate Change	2020 Written Premium	Indicated Rate Change	2020 Written Premium	Indicated Rate Change	Indicated Rate Change
<b>FAIR Plan</b>											
Acadia	25,124	-12.7%	437,650	5.7%	-	0.0%	68,761	1.0%	476,439	13.9%	8.8%
Allen	3,811	5.1%	63,667	8.8%	416	0.0%	6,726	-6.3%	829	22.7%	7.3%
Ascension	34,973	-3.2%	170,761	10.7%	111	-0.5%	66,374	-1.5%	67,987	22.3%	9.2%
Assumption	39,800	0.7%	201,081	1.5%	603	-4.5%	73,376	-10.4%	138,610	13.9%	3.3%
Avoyelles	8,148	-4.6%	37,337	11.7%	118	-9.2%	7,463	1.7%	1,121	22.4%	8.0%
Beauregard	3,141	-8.5%	35,912	0.5%	-	-0.7%	20,459	1.2%	2,236	22.2%	1.1%
Bienville	-	6.4%	12,884	12.8%	-	-4.8%	6,448	9.1%	-	22.6%	11.6%
Bossier	15,478	3.5%	15,970	0.0%	-	0.7%	4,398	12.1%	6,848	22.2%	6.1%
Caddo	163,894	5.1%	114,992	7.7%	921	-0.6%	4,849	12.1%	15,091	22.5%	7.1%
Calcasieu	84,774	-0.8%	1,206,324	1.8%	317	-20.1%	219,506	0.9%	423,757	10.7%	3.5%
Caldwell	4,124	1.9%	5,245	10.7%	-	-5.6%	2,888	6.9%	-	22.3%	6.8%
Cameron	4,474	-13.1%	99,470	0.4%	-	-7.5%	33,991	-10.6%	67,493	14.0%	2.7%
Catahoula	2,099	2.9%	34,382	10.5%	-	-5.6%	9,016	-2.8%	-	22.1%	7.5%
Claiborne	3,390	0.7%	12,562	4.6%	-	-11.3%	5,381	9.3%	-	22.5%	5.2%
Concordia	-	-2.0%	44,645	10.7%	258	-5.6%	3,967	-2.8%	866	22.4%	9.8%
DeSoto	-	-1.2%	11,852	11.2%	-	0.0%	2,275	7.5%	4,377	22.7%	13.5%
East Baton Rouge	237,113	1.7%	854,280	-1.7%	9,782	-0.5%	13,157	-4.3%	167,431	22.5%	2.0%
East Carroll	11,445	-0.1%	16,363	13.0%	-	-4.8%	-	-2.8%	-	22.3%	7.6%
East Feliciana	1,681	0.1%	14,971	6.5%	-	0.0%	695	-7.0%	1,433	22.7%	6.7%
Evangeline	4,015	5.1%	59,901	10.5%	-	0.0%	27,874	1.9%	757	22.6%	7.8%
Franklin	6,713	2.5%	18,552	10.7%	-	-5.6%	7,389	7.2%	569	22.4%	8.4%
Grant	3,607	-3.3%	22,095	4.6%	-	-5.6%	5,630	6.7%	692	22.4%	4.4%
Iberia	105,877	-13.5%	793,283	3.7%	1,679	4.5%	125,293	-10.4%	368,751	13.9%	3.8%
Iberville	26,132	5.2%	97,968	3.4%	-	0.6%	26,629	-1.7%	28,223	22.6%	5.9%
Jackson	2,227	2.8%	11,317	10.9%	-	-4.8%	2,552	8.1%	-	22.3%	9.3%
Jefferson	574,828	0.0%	5,542,530	-2.8%	99,760	4.5%	24,529	-10.3%	4,700,321	14.5%	4.8%
Jefferson Davis	8,395	-11.5%	189,920	-4.0%	179	31.0%	61,003	0.7%	108,121	14.1%	2.0%
Lafayette	96,699	1.7%	1,168,057	13.8%	5,139	-0.4%	228,252	0.6%	533,290	10.8%	10.9%
Lafourche	147,477	-17.8%	843,665	1.5%	846	4.4%	130,718	-10.7%	324,601	14.6%	1.4%
La Salle	1,486	4.7%	26,327	12.0%	-	-5.6%	3,343	7.2%	112	22.3%	11.2%
Lincoln	8,590	-1.9%	42,644	0.7%	120	0.6%	1,409	8.0%	-	22.3%	0.5%
Livingston	9,284	-1.3%	109,677	6.2%	145	1.5%	40,440	-4.7%	32,699	22.6%	6.3%
Madison	1,685	-1.1%	55,192	7.0%	-	-5.6%	-	-3.1%	6,195	22.7%	8.3%
Morehouse	687	-2.7%	32,713	6.9%	-	0.7%	1,532	8.3%	-	22.3%	6.7%
Natchitoches	9,341	-0.4%	68,944	1.3%	-	0.7%	8,569	7.2%	52,444	22.3%	9.5%
Orleans	2,164,604	-4.4%	8,321,274	3.1%	129,318	1.0%	-	-26.7%	2,960,581	22.3%	6.1%
Ouachita	71,304	1.0%	128,085	11.4%	-	0.6%	9,815	5.5%	2,119	22.3%	7.7%
Plaquemines	53,929	6.6%	108,721	-7.2%	3,125	4.5%	14,397	-10.4%	141,329	14.5%	4.6%
Pointe Coupee	2,675	-5.8%	69,106	10.3%	-	0.0%	12,319	1.8%	671	22.0%	8.6%
Rapides	42,211	-7.1%	167,015	9.8%	459	0.7%	11,840	2.4%	1,794	22.3%	6.3%
Red River	4,229	4.0%	2,631	11.1%	-	-5.6%	1,080	7.5%	-	22.5%	6.9%
Richland	10,854	-1.1%	32,501	6.1%	-	-5.6%	1,104	8.1%	-	22.4%	4.4%
Sabine	-	-1.5%	20,253	12.8%	-	-5.6%	25,485	7.0%	-	22.7%	9.6%
Saint Bernard	119,471	-12.5%	617,620	9.5%	3,429	11.5%	13,222	-11.7%	443,147	16.6%	9.7%
Saint Charles	119,310	-12.2%	250,369	3.5%	3,663	-7.0%	26,509	-10.6%	276,177	14.6%	4.7%
Saint Helena	3,358	0.0%	16,634	12.3%	-	-4.5%	2,797	-8.6%	-	22.5%	7.9%
Saint James	21,580	-15.4%	135,476	1.0%	598	-4.5%	22,200	-10.5%	96,542	14.1%	3.3%
Saint John the Baptist	178,377	-13.8%	318,509	5.5%	369	39.5%	9,313	-11.3%	166,634	14.6%	2.4%
Saint Landry	63,579	-7.1%	252,711	5.2%	230	-0.4%	51,720	-4.6%	40,147	22.2%	3.7%
Saint Martin	51,420	-12.9%	358,177	0.6%	386	0.9%	146,137	1.0%	98,485	14.2%	1.6%
Saint Mary	76,242	-15.8%	868,214	15.3%	450	0.0%	84,045	-10.4%	152,958	14.0%	11.3%
Saint Tammany	263,751	5.1%	997,214	8.8%	29,219	-1.9%	124,764	-26.0%	1,125,609	13.9%	8.9%
Tangipahoa	51,704	11.3%	170,258	5.0%	802	1.4%	24,924	-4.7%	24,149	22.7%	6.9%
Tensas	5,212	4.0%	20,009	12.8%	-	-5.6%	412	-2.6%	-	22.3%	10.8%
Terrebonne	206,738	-16.9%	1,117,530	-14.3%	5,330	4.5%	156,868	-10.2%	492,599	14.7%	-7.0%
Union	6,806	0.3%	9,292	11.4%	-	-4.8%	4,920	8.1%	-	22.4%	7.0%
Vermilion	61,545	-7.3%	924,484	-7.1%	3,409	-4.5%	246,291	-10.5%	596,233	13.9%	-0.7%
Vernon	-	-2.0%	20,675	0.6%	-	-0.7%	6,046	2.2%	249	22.1%	1.2%
Washington	58,837	0.0%	135,872	8.2%	219	0.0%	17,832	-4.7%	5,534	22.2%	5.3%
Webster	13,129	8.2%	12,969	10.4%	-	0.7%	2,108	8.9%	1,523	22.4%	9.9%
West Baton Rouge	7,274	-1.5%	23,445	8.6%	-	7.3%	2,591	-5.2%	6,086	22.6%	8.0%
West Carroll	4,977	5.3%	11,835	13.9%	-	-4.8%	2,137	7.6%	-	22.3%	10.9%
West Feliciana	2,942	-6.7%	10,040	7.6%	-	22.1%	2,541	0.7%	39	22.2%	3.8%
Winn	1,975	0.1%	15,410	8.3%	-	-5.6%	1,194	7.2%	-	22.3%	7.3%
<b>Total</b>	<b>5,318,545</b>	<b>-4.2%</b>	<b>27,609,461</b>	<b>2.1%</b>	<b>301,400</b>	<b>2.0%</b>	<b>2,269,503</b>	<b>-5.6%</b>	<b>14,163,897</b>	<b>16.1%</b>	<b>5.1%</b>

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	2020 Written Premium	Indicated Rate Change	2020 Written Premium	Indicated Rate Change	2020 Written Premium	Indicated Rate Change	2020 Written Premium	Indicated Rate Change	2020 Written Premium	Indicated Rate Change	Indicated Rate Change
<b>Coastal Plan</b>											
Cameron	4,578	2.8%	103,647	-13.0%	-	10.1%	27,382	10.4%	27,774	21.6%	-2.8%
Iberia	-	7.4%	-	-8.7%	-	10.3%	-	11.0%	-	14.7%	0.0%
Jefferson	6,984	24.9%	1,678,959	1.8%	1,323	4.5%	77,242	11.1%	105,039	19.4%	3.2%
Lafourche	42,344	16.7%	757,185	6.9%	1,148	-4.7%	73,935	-12.1%	206,965	-8.5%	3.0%
Orleans	11,681	25.6%	104,877	-3.9%	4,994	10.3%	1,752	11.0%	55,661	23.8%	7.2%
Plaquemines	3,062	26.2%	179,416	-14.4%	886	5.3%	177,271	3.2%	66,939	23.7%	-0.8%
Saint Bernard	11,988	22.4%	107,344	19.1%	716	10.1%	13,088	11.0%	42,305	23.7%	19.8%
Saint Mary	-	7.8%	198,523	13.1%	-	10.2%	4,391	11.1%	5,215	23.8%	13.3%
Terrebonne	35,172	-5.8%	882,837	-5.3%	946	32.0%	155,318	-4.4%	99,299	2.5%	-4.5%
Vermilion	-	7.9%	51,704	16.5%	-	10.2%	14,448	11.1%	9,011	23.8%	16.4%
<b>Total</b>	<b>115,809</b>	<b>11.6%</b>	<b>4,064,492</b>	<b>1.1%</b>	<b>10,013</b>	<b>9.4%</b>	<b>544,827</b>	<b>0.9%</b>	<b>618,209</b>	<b>8.7%</b>	<b>2.2%</b>
<b>TOTAL (FAIR + Coastal)</b>	<b>5,434,354</b>	<b>-3.9%</b>	<b>31,673,954</b>	<b>2.0%</b>	<b>311,413</b>	<b>2.2%</b>	<b>2,814,330</b>	<b>-4.3%</b>	<b>14,782,106</b>	<b>15.8%</b>	<b>4.8%</b>