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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, 2020.

The approved revisions to the rates result in an overall decrease of -0.1% for the FAIR Plan and -0.1% for the Coastal Plan policies. The decrease on a statewide basis is -0.1%. 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, 2020 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, 2020 will be priced using the new rates, irrespective of when the quote was generated.

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	2018 Written Premium	Indicated Rate Change	2018 Written Premium	Indicated Rate Change	2018 Written Premium	Indicated Rate Change	2018 Written Premium	Indicated Rate Change	2018 Written Premium	Indicated Rate Change	Indicated Rate
FAIR Plan											
Acadia	26,088	-9.9%	458,175	-7.0%	-	-5.1%	72,227	-21.4%	436,939	5.1%	-2.8%
Allen	5,068	-21.1%	62,064	-27.2%	419	25.7%	6,849	-8.5%	-	-14.0%	-24.7%
Ascension	54,927	-9.6%	183,516	-5.1%	289	-8.9%	69,061	-25.2%	110,335	-13.8%	-11.3%
Assumption	61,010	-18.5%	247,031	-6.2%	903	-27.8%	102,171	-9.9%	185,031	-0.4%	-6.3%
Avoyelles	3,328	-6.0%	56,862	-29.2%	125	-13.0%	6,890	-29.6%	210	16.4%	-27.9%
Beauregard	7,392	-9.4%	37,983	-11.4%	-	-3.2%	19,023	-16.0%	257	-13.5%	-12.5%
Bienville	3,751	2.5%	15,520	-15.7%	-	-15.0%	6,094	-7.1%	-	16.7%	-10.9%
Bossier	25,255	-11.7%	13,312	-23.2%	65	-7.4%	1,531	-6.9%	11,003	-13.8%	-15.0%
Caddo	209,942	-10.4%	136,784	-30.8%	1,215	47.3%	7,908	-8.0%	35,389	-13.8%	-17.6%
Calcasieu	140,843	-15.8%	1,097,180	-6.0%	1,170	-5.0%	303,216	-21.6%	377,645	5.2%	-7.0%
Caldwell	5,902	-7.9%	7,060	-10.0%	-	-15.4%	4,899	-10.7%	-	16.4%	-9.5%
Cameron	4,738	-11.0%	115,631	5.7%	-	-9.3%	38,920	-2.2%	51,553	-0.5%	2.3%
Catahoula	(3,778)	-13.8%	37,561	-12.0%	-	-15.4%	8,736	-36.9%	-	16.4%	-17.0%
Claiborne	3,849	-8.4%	22,165	-18.4%	-	-8.8%	5,389	-11.4%	-	15.7%	-15.9%
Concordia	4,829	0.9%	48,007	-18.3%	289	-24.1%	8,430	-36.9%	713	16.7%	-18.9%
DeSoto	3,467	1.9%	6,986	-9.7%	-	-3.3%	-	-1.0%	3,458	17.0%	-0.2%
East Baton Rouge	332,105	-9.5%	882,166	-11.7%	12,258	35.0%	17,101	-22.5%	228,913	-2.4%	-9.5%
East Carroll	7,150	1.1%	22,905	-9.2%	-	-15.0%	664	-30.0%	-	16.4%	-7.3%
East Feliciana	13,500	-4.7%	19,460	-7.3%	-	-3.2%	1,079	-15.6%	1,775	-14.0%	-6.9%
Evangeline	897	-2.7%	61,612	-24.9%	118	-12.4%	37,065	-16.9%	-	-13.8%	-21.7%
Franklin	12,616	-4.7%	18,603	-28.9%	-	-15.4%	2,850	-5.4%	560	17.1%	-17.4%
Grant	5,585	-6.2%	30,825	-16.7%	-	-15.4%	4,208	-9.6%	671	17.1%	-14.0%
Iberia	197,677	-7.1%	864,906	-18.6%	1,601	-11.0%	145,823	-8.9%	400,153	4.8%	-10.5%
Iberville	30,487	-8.3%	90,426	-5.5%	-	-1.6%	25,153	-27.1%	36,972	-13.7%	-10.6%
Jackson	5,533	-4.9%	8,930	-9.4%	-	-15.0%	2,977	-10.8%	-	16.4%	-8.2%
Jefferson	827,953	2.6%	6,396,048	5.3%	119,291	-11.3%	26,391	-9.5%	4,907,242	2.4%	3.8%
Jefferson Davis	17,206	-14.1%	144,303	-3.8%	1,016	-3.1%	53,967	-19.8%	132,455	-0.4%	-5.5%
Lafayette	131,069	-10.8%	1,310,748	-1.6%	6,815	36.6%	228,978	-17.6%	670,576	4.7%	-1.8%
Lafourche	213,142	1.9%	921,576	-1.3%	1,924	2.7%	185,991	-9.4%	350,171	2.3%	-1.0%
La Salle	1,358	-17.5%	22,265	-5.4%	-	-15.4%	2,319	-9.1%	-	16.4%	-6.4%
Lincoln	8,237	-6.7%	48,736	-10.0%	-	-2.4%	1,914	-5.5%	-	16.4%	-9.4%
Livingston	15,298	-8.9%	144,415	-26.3%	-	-3.1%	41,804	-21.5%	37,715	-14.0%	-22.4%
Madison	6,132	-1.6%	51,093	-7.9%	-	-15.4%	-	-30.5%	4,083	15.9%	-5.7%
Morehouse	6,895	-3.6%	47,620	-15.8%	-	-49.6%	1,387	-10.7%	-	16.4%	-14.2%
Natchitoches	5,022	-8.9%	74,421	-10.2%	-	-2.4%	12,614	-9.6%	20,138	15.9%	-5.4%
Orleans	3,049,058	5.7%	9,690,370	5.1%	187,827	1.4%	-	0.9%	2,911,432	4.5%	5.0%
Ouachita	82,180	-8.3%	135,283	-13.5%	-	1.4%	10,283	-7.3%	(1,528)	16.5%	-11.5%
Plaquemines	40,909	14.0%	146,576	4.7%	2,575	-1.2%	32,813	-9.1%	146,691	2.3%	3.5%
Pointe Coupee	15,188	-12.3%	80,050	-25.8%	-	-3.1%	12,111	-20.7%	1,705	-13.7%	-23.2%
Rapides	50,340	-10.2%	212,658	-23.4%	985	-16.0%	12,472	-9.0%	745	16.4%	-20.2%
Red River	4,377	-9.1%	4,780	-12.9%	-	-15.4%	-	-1.0%	-	15.7%	-11.1%
Richland	12,039	-5.5%	35,934	-20.7%	-	-3.2%	2,229	-10.1%	-	16.7%	-16.6%
Sabine	-	1.9%	25,506	-12.4%	-	-15.4%	28,982	-7.6%	-	16.7%	-9.8%
Saint Bernard	174,622	0.4%	683,891	-5.6%	5,326	1.0%	34,450	-8.8%	456,776	2.4%	-2.2%
Saint Charles	95,139	-10.5%	273,852	-1.3%	3,819	-13.5%	34,049	-8.6%	303,611	2.4%	-1.4%
Saint Helena	-	2.9%	16,749	-7.3%	-	-40.3%	2,731	-20.8%	-	-14.3%	-9.2%
Saint James	18,791	-15.5%	155,146	-5.0%	430	-27.8%	28,100	-9.3%	101,724	-0.4%	-4.5%
Saint John the Baptist	258,361	-10.4%	339,886	-0.9%	1,631	-14.0%	19,654	-6.3%	161,210	2.3%	-3.5%
Saint Landry	52,017	-7.0%	275,273	-19.1%	-	-19.8%	39,739	-21.3%	14,897	-13.6%	-17.4%
Saint Martin	72,642	-11.9%	426,080	-8.4%	608	-7.9%	165,764	-21.2%	116,474	4.9%	-9.5%
Saint Mary	99,823	0.2%	866,721	-0.7%	1,648	-12.4%	93,647	-8.3%	135,261	5.3%	-0.6%
Saint Tammany	352,149	-5.9%	1,103,277	-0.7%	43,383	-12.0%	137,419	-18.1%	1,126,063	5.5%	0.1%
Tangipahoa	40,611	-7.5%	180,708	-9.9%	344	-10.2%	22,256	-21.0%	26,694	-13.9%	-10.8%
Tensas	4,786	-18.2%	16,830	-11.5%	-	-15.4%	652	-37.5%	-	16.4%	-13.7%
Terrebonne	252,994	-2.7%	1,103,853	3.7%	8,755	1.7%	197,890	-9.0%	639,062	2.3%	1.4%
Union	8,922	-5.1%	12,831	-9.6%	-	-15.0%	3,093	-9.3%	-	16.5%	-7.9%
Vermilion	82,960	-1.7%	991,170	-1.4%	-	-11.7%	276,778	-9.6%	596,909	5.2%	-0.5%
Vernon	4,557	-7.7%	19,392	-18.4%	-	-3.2%	6,707	-8.1%	182	16.0%	-14.4%
Washington	83,625	-7.2%	145,060	-13.3%	316	-3.1%	15,471	-21.8%	5,923	-14.2%	-11.8%
Webster	20,534	-10.1%	22,422	-31.2%	-	-4.8%	5,148	-5.9%	1,082	16.5%	-18.7%
West Baton Rouge	10,117	-9.3%	37,380	-16.9%	-	-8.2%	4,576	-23.5%	4,967	-13.7%	-15.8%
West Carroll	5,084	-12.8%	17,434	-7.7%	-	-14.3%	1,485	-10.2%	-	16.3%	-8.9%
West Feliciana	1,870	-13.3%	10,245	-7.7%	-	-14.2%	4,773	-29.3%	641	-13.8%	-14.4%
Winn	-	-1.3%	15,531	-6.6%	-	-15.4%	1,634	-9.2%	-	16.4%	-6.8%
Total	7,288,168	-0.6%	30,751,785	-0.2%	405,145	-2.5%	2,648,534	-14.7%	14,754,478	3.1%	-0.1%

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	2018 Written Premium	Indicated Rate Change	2018 Written Premium	Indicated Rate Change	2018 Written Premium	Indicated Rate Change	2018 Written Premium	Indicated Rate Change	2018 Written Premium	Indicated Rate Change	Indicated Rate
Coastal Plan											
Cameron	16,374	20.2%	112,294	6.3%	-	-10.8%	87,970	-56.4%	19,304	5.1%	-16.2%
Iberia	-	4.8%	-	-18.8%	-	-10.5%	-	-42.1%	-	-2.2%	0.0%
Jefferson	20,714	8.7%	1,834,849	5.2%	1,436	-2.4%	101,443	-38.1%	80,704	3.0%	3.0%
Lafourche	59,249	5.9%	797,445	9.8%	1,477	-25.7%	159,489	-35.4%	172,769	5.0%	2.8%
Orleans	12,607	8.7%	159,026	31.1%	12,969	-8.8%	-	-42.1%	29,944	7.5%	24.1%
Plaquemines	6,939	4.8%	177,784	5.8%	597	-3.6%	301,027	-42.2%	30,188	8.3%	-22.1%
Saint Bernard	17,337	41.3%	102,111	6.6%	473	-10.3%	27,127	-42.1%	27,456	8.4%	2.7%
Saint Mary	-	8.7%	231,380	4.5%	-	-10.4%	9,475	-43.7%	7,476	8.4%	2.8%
Terrebonne	44,320	14.6%	969,955	8.9%	1,153	52.2%	229,543	-41.9%	87,406	8.4%	0.3%
Vermilion	-	7.4%	60,437	-2.9%	-	-10.4%	30,516	-48.0%	10,995	0.8%	-16.0%
Total	177,540	13.3%	4,445,281	7.7%	18,105	-5.7%	946,591	-42.1%	466,242	5.8%	-0.1%
TOTAL (FAIR + Coastal)	7,465,708	-0.3%	35,197,066	0.8%	423,250	-2.6%	3,595,125	-21.9%	15,220,719	3.2%	-0.1%

Parish	New Base Rates
Acadia	1,420
Allen	1,137
Ascension	1,177
Assumption	1,850
Avoyelles	1,049
Beauregard	1,202
Bienville	895
Bossier	996
Caddo	956
Caddo	956
Calcasieu	1,435
Caldwell	946
Cameron	2,037
Catahoula	934
Claiborne	848
Concordia	885
Desoto	900
E. Baton Rouge	1,178
E. Baton Rouge	1,178
East Carroll	940
East Feliciana	1,188
Evangeline	1,155
Franklin	963
Grant	957
Iberia	1,632
Iberville	1,182
Jackson	937
Jefferson	1,916
Jefferson Davis	1,455
Lafayette	1,346
Lafourche	1,845
La Salle	908
Lincoln	898
Livingston	1,234
Madison	916
Morehouse	935
Natchitoches	929
Orleans	2,074
Orleans	2,074
Ouachita	1,054
Plaquemines	1,967
Pointe Coupee	1,211
Rapides	967
Red River	939
Richland	930

Territory **HOMEOWNERS**

- 10
- 20
- 30
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Sabine	961	430
Saint Bernard	2,157	440
Saint Charles	1,639	450
Saint Helena	1,261	460
Saint James	1,514	470
Saint John The Baptist	1,623	480
Saint Landry	1,158	490
Saint Martin	1,420	500
Saint Mary	1,882	510
Saint Tammany	1,421	520
Tangipahoa	1,261	530
Tensas	865	540
Terrebonne	1,843	550
Union	958	560
Vermilion	1,649	570
Vernon	1,014	580
Washington	1,446	590
Webster	839	600
West Baton Rouge	1,186	610
West Carroll	858	620
West Feliciana	1,118	630
Winn	929	640
Coastal Cameron	2,867	900
Coastal Iberia	2,449	910
Coastal Jefferson	4,714	920
Coastal Lafourche	2,761	930
Coastal Orleans	1,837	940
Coastal Plaquemines	4,214	950
Coastal Saint Bernard	3,252	960
Coastal Saint Mary	1,966	970
Coastal Terrebonne	2,855	980
Coastal Vermilion	2,231	990

Parish	New Base Rates	Territory RENTERS
Acadia	281	10
Allen	186	20
Ascension	194	30
Assumption	151	40
Avoyelles	141	50
Beauregard	149	60
Bienville	125	70
Bossier	163	80
Caddo	296	90
Caddo	296	91
Calcasieu	248	100
Caldwell	126	110
Cameron	146	120
Catahoula	126	130
Claiborne	134	140
Concordia	126	150
Desoto	145	160
E. Baton Rouge	289	170
E. Baton Rouge	289	171
East Carroll	125	180
East Feliciana	182	190
Evangeline	183	200
Franklin	126	210
Grant	126	220
Iberia	373	230
Iberville	179	240
Jackson	125	250
Jefferson	407	260
Jefferson Davis	155	270
Lafayette	347	280
Lafourche	412	290
La Salle	126	300
Lincoln	163	310
Livingston	190	320
Madison	126	330
Morehouse	125	340
Natchitoches	163	350
Orleans, Combined	350	360
Orleans, Combined	350	361
Ouachita	149	370
Plaquemines	408	380
Pointe Coupee	218	390

Rapides	152	400
Red River	126	410
Richland	149	420
Sabine	126	430
Saint Bernard	424	440
Saint Charles	256	450
Saint Helena	114	460
Saint James	151	470
Saint John The Baptist	196	480
Saint Landry	190	490
Saint Martin	232	500
Saint Mary	190	510
Saint Tammany	322	520
Tangipahoa	212	530
Tensas	126	540
Terrebonne	408	550
Union	125	560
Vermilion	407	570
Vernon	149	580
Washington	185	590
Webster	140	600
West Baton Rouge	179	610
West Carroll	126	620
West Feliciana	115	630
Winn	126	640
Coastal Cameron	165	900
Coastal Iberia	171	910
Coastal Jefferson	407	920
Coastal Lafourche	226	930
Coastal Orleans	196	940
Coastal Plaquemines	374	950
Coastal Saint Bernard	165	960
Coastal Saint Mary	164	970
Coastal Terrebonne	408	980
Coastal Vermilion	172	990