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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 January 1, 2024.

The approved revisions to the rates result in an overall increase of 3.5% for the FAIR Plan and 8.4% for the Coastal Plan policies. The increase on a statewide basis is 3.8%. 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 January 1, 2024 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 January 1, 2024 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
	7-21-23 Inforce	Indicated Rate	7-21-23 Inforce	Indicated Rate	7-21-23 Inforce	Indicated Rate	7-21-23 Inforce	Indicated Rate	7-21-23 Inforce	Indicated Rate	Indicated Rate
	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Change
FAIR Plan											
Acadia	196,682	-3.8%	1,289,739	4.7%	-	-3.2%	290,635	34.1%	1,674,143	4.0%	6.3%
Allen	15,838	-5.4%	89,960	8.7%	305	-1.7%	19,421	-8.3%	6,525	-2.1%	4.0%
Ascension	581,285	-7.2%	867,952	-2.3%	1,702	6.5%	570,521	1.6%	440,581	-2.0%	-2.5%
Assumption	383,851	24.4%	987,368	27.5%	943	-12.5%	484,325	48.8%	915,466	3.9%	23.0%
Avoyelles	31,978	-4.1%	101,073	8.7%	105	15.1%	6,435	-12.7%	-	11.4%	4.8%
Beauregard	38,723	-23.2%	105,850	34.1%	-	-23.8%	29,936	-9.1%	22,122	-2.2%	12.1%
Bienville	3,480	2.6%	27,948	8.6%	-	15.5%	7,262	-18.2%	2,621	11.3%	3.6%
Bossier	101,482	14.9%	31,460	4.9%	-	2.8%	11,157	-15.9%	25,578	11.6%	10.5%
Caddo	357,714	-0.1%	229,497	8.0%	2,137	11.1%	9,072	-15.3%	28,779	11.4%	3.2%
Calcasieu	854,820	-8.6%	4,924,824	19.1%	2,386	22.5%	1,177,253	1.6%	1,430,277	10.5%	12.4%
Caldwell	6,753	-15.1%	15,907	3.8%	-	35.7%	4,865	-3.3%	-	11.2%	-2.1%
Cameron	134,508	23.9%	538,497	19.8%	426	-3.7%	209,663	72.0%	594,288	3.8%	21.2%
Catahoula	6,061	10.3%	62,241	4.9%	-	42.6%	9,437	1.6%	5,990	11.1%	5.4%
Claiborne	7,338	-9.4%	16,865	6.6%	-	27.1%	9,466	-18.1%	-	11.0%	-3.9%
Concordia	12,783	-10.5%	66,632	8.5%	262	3.9%	5,634	1.6%	-	11.4%	5.2%
DeSoto	23,925	-12.1%	21,703	10.4%	-	10.2%	7,203	-18.0%	11,102	11.2%	-1.1%
East Baton Rouge	1,733,824	11.9%	3,792,474	7.3%	26,054	18.5%	75,494	1.5%	400,163	3.8%	8.4%
East Carroll	11,326	40.7%	55,772	9.4%	-	42.6%	-	1.6%	-	11.2%	14.7%
East Feliciana	23,209	-6.5%	75,616	9.1%	-	23.4%	15,647	3.3%	13,951	-2.1%	4.3%
Evangeline	6,424	-8.5%	126,487	-1.5%	-	11.5%	43,014	-13.8%	7,106	-2.0%	-4.6%
Franklin	16,480	4.6%	64,215	4.2%	-	51.4%	13,756	-17.8%	39,859	11.3%	4.1%
Grant	7,215	29.1%	38,960	7.4%	-	42.6%	6,813	-18.2%	4,625	11.3%	7.4%
Iberia	1,434,340	-18.7%	4,174,095	22.3%	4,941	11.3%	703,852	48.9%	2,664,172	3.8%	12.3%
Iberville	99,408	-10.0%	310,091	12.1%	827	16.4%	127,826	1.6%	72,233	-2.2%	4.6%
Jackson	21,909	-8.6%	21,777	8.2%	-	13.2%	560	-11.9%	21,307	11.2%	3.4%
Jefferson	31,891,600	7.8%	45,600,134	7.7%	150,224	26.6%	137,657	55.1%	40,713,052	-7.2%	2.7%
Jefferson Davis	148,337	-3.0%	591,494	8.9%	237	34.5%	148,432	1.6%	297,482	4.0%	5.3%
Lafayette	694,278	-2.7%	4,555,016	19.0%	11,386	24.3%	1,019,211	55.7%	2,300,086	10.6%	19.3%
Lafourche	2,671,003	-23.2%	4,657,333	5.9%	1,658	29.5%	715,144	51.8%	3,831,752	5.7%	2.1%
La Salle	8,467	13.9%	52,268	6.5%	-	42.6%	5,582	-9.6%	7,071	11.2%	6.6%
Lincoln	24,512	-1.3%	61,933	4.9%	-	33.8%	1,559	-7.4%	5,419	11.2%	3.4%
Livingston	500,796	25.7%	687,196	13.7%	-	16.6%	459,487	49.3%	240,142	91.3%	35.4%
Madison	7,250	-12.1%	74,472	6.2%	-	43.4%	2,265	1.5%	23,576	11.4%	6.0%
Morehouse	7,394	22.6%	54,048	15.6%	-	30.7%	2,688	-17.9%	3,013	11.2%	14.8%
Natchitoches	29,279	7.2%	91,950	4.2%	1,989	29.4%	14,566	-12.7%	172,671	11.2%	7.8%
Orleans	54,006,817	-6.8%	63,650,606	6.3%	475,347	22.5%	1,341	77.4%	25,287,113	-6.8%	-0.9%
Ouachita	99,116	-3.2%	251,889	7.8%	-	29.1%	11,961	-2.8%	5,462	11.4%	4.5%
Plaquemines	1,347,178	-8.7%	1,390,947	21.4%	1,514	29.3%	213,062	78.1%	1,457,082	-7.2%	5.5%
Pointe Coupee	41,433	14.6%	164,436	9.4%	798	0.8%	19,483	0.9%	20,330	-2.3%	8.6%
Rapides	155,298	-1.6%	342,868	0.4%	334	40.1%	13,879	-14.1%	1,356	11.4%	-0.6%
Red River	-	1.5%	4,673	7.2%	-	19.4%	4,519	-17.9%	-	11.0%	-5.2%
Richland	22,456	46.5%	63,068	2.9%	-	61.0%	2,856	1.6%	8,579	11.4%	13.7%
Sabine	4,805	-17.8%	53,642	-0.3%	-	46.5%	38,908	-0.8%	5,063	11.4%	-0.7%
Saint Bernard	3,088,320	12.2%	5,374,407	10.5%	5,561	39.5%	46,533	48.5%	3,662,238	-7.3%	5.7%
Saint Charles	3,101,193	-5.1%	2,557,443	9.0%	11,834	19.1%	224,484	50.6%	2,988,310	-7.2%	-0.3%
Saint Helena	16,385	9.7%	71,106	-6.6%	-	39.6%	20,055	-18.2%	11,795	-2.1%	-5.9%
Saint James	388,900	25.7%	557,903	20.1%	1,303	35.4%	150,304	52.5%	485,178	3.8%	19.6%
Saint John the Baptist	2,789,554	-8.8%	2,478,297	27.6%	10,941	5.4%	82,333	54.1%	1,373,350	8.6%	9.0%
Saint Landry	192,955	12.8%	566,131	5.4%	759	-0.5%	160,574	1.6%	174,055	-2.2%	4.9%
Saint Martin	333,513	3.9%	1,218,056	22.8%	539	23.0%	609,325	95.6%	619,759	3.8%	32.2%
Saint Mary	1,875,772	38.0%	4,829,563	8.5%	822	43.3%	571,493	48.9%	959,064	3.9%	17.5%
Saint Tammany	13,029,364	-4.0%	11,571,994	0.2%	75,264	13.9%	480,132	57.0%	22,986,411	3.9%	1.4%
Tangipahoa	556,083	-2.5%	1,311,201	2.5%	4,929	32.4%	157,681	1.6%	741,771	30.8%	9.1%
Tensas	21,150	17.7%	44,447	7.8%	-	42.6%	407	1.5%	1,397	11.0%	11.0%
Terrebonne	3,855,584	-8.3%	7,151,319	13.0%	12,669	19.7%	725,358	51.5%	4,496,898	-7.2%	4.1%
Union	-	31.7%	26,127	1.6%	-	40.3%	5,652	-	-	11.3%	-2.0%
Vermilion	659,906	-5.2%	4,306,335	23.5%	2,196	28.6%	1,015,014	48.5%	3,384,007	3.9%	17.1%
Vernon	10,210	3.9%	50,543	7.9%	-	-3.9%	10,562	1.5%	1,481	11.1%	6.5%
Washington	140,623	5.4%	639,273	3.5%	-	54.7%	84,281	1.6%	362,344	-2.1%	1.9%
Webster	35,620	1.6%	37,810	6.4%	-	36.7%	4,113	-12.4%	3,777	11.3%	3.5%
West Baton Rouge	82,296	12.7%	148,777	-1.7%	-	14.9%	38,204	1.8%	30,639	-2.1%	2.6%
West Carroll	7,967	-14.7%	10,767	8.4%	-	54.2%	1,265	1.6%	-	11.4%	-1.2%
West Feliciana	9,345	-2.3%	41,102	1.7%	591	-28.4%	2,236	-5.9%	2,979	-2.3%	0.2%
Winn	-	-18.8%	32,950	-7.8%	-	27.1%	1,683	-18.2%	4,539	11.2%	-6.1%
Total	127,966,115	-1.5%	183,410,527	8.8%	810,983	22.0%	11,043,536	40.8%	125,050,129	-2.4%	3.5%

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	Indicated Rate Change
Coastal Plan											
Cameron	6,363	-20.2%	369,988	25.9%	-	8.3%	119,373	7.6%	193,916	-7.2%	13.0%
Iberia	-	-10.2%	-	25.8%	-	7.5%	-	22.9%	-	3.6%	0.0%
Jefferson	96,345	-23.5%	4,027,069	4.7%	1,228	-16.0%	219,078	18.4%	1,340,933	-5.6%	2.3%
Lafourche	361,647	-19.5%	3,516,743	6.1%	3,254	13.4%	355,649	-3.1%	1,697,174	23.9%	9.1%
Orleans	101,607	3.5%	282,293	11.1%	12,991	10.7%	-	28.0%	152,795	-2.5%	5.9%
Plaquemines	6,279	-23.5%	795,018	18.4%	756	15.1%	641,777	12.8%	459,652	8.3%	13.9%
Saint Bernard	19,583	3.5%	283,648	8.3%	1,242	13.6%	32,426	28.0%	139,848	-4.1%	5.8%
Saint Mary	11,850	-12.9%	606,877	24.4%	-	8.4%	17,800	28.0%	30,832	14.1%	23.3%
Terrebonne	842,572	0.8%	2,570,701	10.2%	252	-16.1%	315,804	3.4%	964,999	19.4%	9.9%
Vermilion	-	-9.1%	130,448	24.5%	-	7.5%	29,835	28.0%	29,099	19.2%	24.2%
Total	1,446,246	-5.9%	12,582,785	9.1%	19,723	9.5%	1,731,742	8.9%	5,009,248	10.8%	8.4%
TOTAL (FAIR + Coastal)	129,412,361	-1.5%	195,993,312	8.8%	830,706	21.7%	12,775,278	36.5%	130,059,377	-1.9%	3.8%

Source is Exhibit 4