



1 GALLERIA BLVD., SUITE 720
METAIRIE, LA 70001
PHONE (504) 831.6930
FAX (504) 831.6676
WWW.LACITIZENS.COM

October 11, 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 January 1, 2023.

The approved revisions to the rates result in an overall increase of 62.9% for the FAIR Plan and 65.6% for the Coastal Plan policies. The increase on a statewide basis is 63.1%. The attached document outlines the rate level change by line of business and territory.

The new rates will be available to quote November 2, 2022. To obtain a quote using the new rates, simply change the requested effective date to January 1, 2023 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, 2023 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
	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	Indicated Rate
	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Change
FAIR Plan											
Acadia	98,893	49.5%	807,701	52.4%	-	17.9%	169,003	21.9%	840,426	80.0%	61.7%
Allen	6,486	37.8%	53,652	56.0%	305	12.9%	14,751	22.0%	3,729	78.5%	49.1%
Ascension	233,178	41.7%	368,877	50.6%	392	4.2%	127,920	21.9%	176,661	78.8%	49.7%
Assumption	206,922	44.8%	526,549	52.7%	436	119.3%	388,338	33.2%	416,240	79.8%	54.1%
Avoyelles	24,277	40.8%	55,081	49.3%	103	7.8%	4,015	5.8%	-	62.8%	44.7%
Beauregard	20,476	42.7%	75,796	32.6%	-	60.4%	21,828	25.3%	6,845	79.2%	35.5%
Bienville	7,639	38.8%	18,631	62.1%	-	9.3%	6,277	15.8%	-	86.8%	47.7%
Bossier	51,294	35.8%	12,380	55.4%	-	17.1%	6,742	19.8%	9,939	65.9%	41.2%
Caddo	182,889	56.6%	112,058	52.3%	506	17.3%	5,378	27.8%	15,068	65.6%	54.9%
Calcasieu	575,527	34.3%	3,068,001	43.8%	1,365	0.5%	531,919	21.9%	924,525	58.1%	43.0%
Caldwell	4,520	34.3%	8,933	54.5%	-	9.3%	3,191	1.8%	-	62.7%	38.9%
Cameron	104,785	64.6%	312,285	44.6%	488	19.1%	147,821	23.8%	520,261	79.8%	60.6%
Catahoula	5,721	40.6%	46,213	36.8%	-	9.3%	5,974	18.5%	775	62.9%	35.6%
Claiborne	7,131	41.5%	11,066	47.1%	-	9.3%	7,355	17.8%	-	87.4%	37.1%
Concordia	8,106	34.3%	44,608	38.6%	280	9.3%	3,235	21.9%	-	62.8%	36.8%
DeSoto	11,415	70.5%	13,676	54.6%	-	34.9%	4,261	38.6%	7,171	87.7%	64.2%
East Baton Rouge	776,740	37.9%	1,683,137	49.1%	15,076	11.6%	31,591	16.3%	248,685	77.3%	47.9%
East Carroll	5,579	34.3%	34,443	61.9%	-	9.3%	-	0.6%	-	62.7%	58.1%
East Feliciana	17,705	34.3%	41,818	47.7%	-	19.1%	4,868	4.7%	7,019	78.5%	44.5%
Evangeline	12,636	52.5%	72,085	55.1%	-	19.1%	29,882	31.6%	8,719	78.9%	50.8%
Franklin	10,689	38.9%	29,927	51.9%	-	20.3%	7,009	19.0%	12,094	62.6%	47.9%
Grant	4,130	57.9%	19,028	48.5%	-	9.3%	5,537	28.2%	1,682	62.6%	46.9%
Iberia	853,346	85.6%	2,746,464	57.4%	5,274	2.8%	525,599	18.1%	1,558,024	79.8%	64.1%
Iberville	80,490	51.5%	145,030	50.5%	861	12.3%	46,014	21.9%	38,536	78.6%	49.9%
Jackson	8,891	34.3%	12,935	47.8%	-	9.3%	3,342	0.2%	19,295	62.7%	48.0%
Jefferson	15,176,018	34.3%	24,840,445	55.4%	145,642	-9.1%	90,148	1.0%	20,782,723	68.5%	54.4%
Jefferson Davis	59,436	65.8%	401,428	50.1%	183	52.7%	86,752	22.0%	231,868	79.9%	57.0%
Lafayette	344,876	34.3%	2,592,810	31.5%	10,415	20.3%	483,873	7.6%	1,255,777	57.8%	36.3%
Lafourche	1,872,748	88.3%	2,784,424	56.8%	5,022	-3.8%	524,101	18.1%	1,763,975	68.7%	65.3%
La Salle	5,970	41.1%	26,614	50.9%	-	9.3%	3,473	16.8%	1,808	62.7%	46.8%
Lincoln	17,535	34.3%	48,591	38.2%	-	-12.9%	797	-6.5%	3,219	62.7%	37.9%
Livingston	235,024	34.3%	246,825	35.6%	74	33.8%	83,877	21.9%	93,587	78.8%	39.5%
Madison	-	37.6%	56,863	47.3%	-	9.3%	810	16.2%	11,663	63.0%	49.6%
Morehouse	1,200	70.6%	37,814	34.3%	-	25.7%	1,570	36.5%	-	62.7%	35.4%
Natchitoches	12,272	52.4%	60,039	40.7%	-	13.3%	13,215	24.1%	103,537	62.7%	52.3%
Orleans	24,793,609	81.7%	32,764,711	70.0%	338,292	24.1%	2,290	-9.9%	12,023,338	82.6%	76.1%
Ouachita	70,405	34.3%	175,245	25.9%	-	-11.3%	11,338	-7.7%	3,098	62.8%	27.1%
Plaquemines	405,282	41.9%	746,169	68.5%	1,242	15.0%	206,885	29.3%	590,334	68.5%	58.8%
Pointe Coupee	16,030	34.3%	98,227	54.2%	-	19.7%	14,738	42.5%	4,659	78.7%	51.4%
Rapides	91,161	34.3%	173,016	55.7%	355	-6.6%	13,807	14.2%	2,240	62.9%	46.7%
Red River	-	64.1%	2,987	54.1%	-	9.3%	4,375	38.4%	-	87.4%	44.8%
Richland	13,695	41.2%	31,605	53.6%	-	15.3%	2,838	15.0%	1,647	62.9%	48.3%
Sabine	3,012	65.4%	31,773	64.5%	-	9.3%	32,808	22.2%	1,165	62.7%	44.3%
Saint Bernard	1,735,994	51.8%	3,376,941	65.5%	6,796	-9.0%	38,181	8.3%	1,641,236	68.5%	62.4%
Saint Charles	1,731,488	61.5%	1,445,285	55.2%	10,282	21.7%	128,175	11.5%	1,818,016	68.7%	60.9%
Saint Helena	16,088	34.3%	47,497	55.0%	-	88.8%	6,710	21.9%	6,655	78.9%	49.9%
Saint James	218,366	54.1%	289,647	57.7%	482	9.3%	93,974	21.7%	242,815	80.0%	59.1%
Saint John the Baptist	2,118,027	111.3%	1,298,553	46.8%	3,254	57.7%	33,510	18.5%	834,434	68.6%	82.7%
Saint Landry	77,505	35.1%	330,483	46.7%	783	-7.1%	84,593	21.9%	99,433	78.4%	46.9%
Saint Martin	198,986	65.3%	809,438	37.5%	512	27.0%	323,509	10.8%	368,780	79.7%	44.8%
Saint Mary	1,299,684	53.7%	3,064,414	57.2%	4,067	155.6%	392,865	21.0%	1,299,860	79.9%	59.0%
Saint Tammany	7,024,777	60.3%	6,137,810	56.9%	66,249	9.7%	389,254	21.9%	9,860,962	79.9%	66.9%
Tangipahoa	383,711	34.3%	597,658	38.1%	1,711	21.3%	67,815	22.0%	317,394	78.8%	45.7%
Tensas	4,827	34.3%	23,009	44.8%	-	9.3%	413	5.4%	605	62.7%	42.8%
Terrebonne	2,984,172	70.1%	4,806,537	44.6%	10,208	-9.1%	588,162	0.8%	3,225,561	68.5%	55.5%
Union	-	34.9%	15,554	37.5%	-	9.3%	4,724	9.9%	-	62.8%	31.1%
Vermilion	617,184	101.7%	3,389,751	54.0%	4,489	0.8%	753,649	11.1%	1,850,759	79.8%	60.7%
Vernon	13,458	58.4%	28,725	29.9%	-	21.5%	5,465	30.8%	835	63.0%	38.5%
Washington	113,330	34.3%	336,027	40.8%	-	2.7%	46,819	22.0%	87,787	78.8%	43.7%
Webster	17,231	34.3%	14,786	39.2%	-	5.0%	3,198	11.6%	2,138	87.0%	37.3%
West Baton Rouge	35,804	34.3%	67,869	62.0%	-	23.0%	11,673	11.3%	14,815	78.4%	51.7%
West Carroll	7,952	34.3%	9,698	51.5%	-	10.1%	1,236	2.4%	-	62.7%	41.1%
West Feliciana	9,767	37.4%	13,853	58.0%	314	58.0%	4,345	15.9%	4,109	78.5%	48.8%
Winn	4,575	41.2%	19,511	54.8%	-	9.3%	1,559	14.8%	1,764	62.7%	50.8%
Total	65,050,664	64.3%	101,563,006	58.4%	635,458	14.1%	6,659,374	16.9%	63,368,290	74.1%	62.9%

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	Indicated Rate
	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Change
Coastal Plan											
Cameron	16,376	36.2%	231,617	48.4%	-	56.5%	86,348	91.3%	157,792	90.0%	68.9%
Iberia	-	58.9%	-	105.9%	-	55.3%	-	100.8%	-	67.1%	0.0%
Jefferson	127,088	56.1%	3,038,177	77.6%	-	47.2%	176,364	100.8%	504,224	52.2%	74.7%
Lafourche	561,551	61.1%	2,425,854	51.5%	1,639	33.2%	253,963	48.4%	925,194	67.6%	56.2%
Orleans	44,362	60.1%	178,009	90.3%	5,992	74.1%	-	100.8%	97,755	97.7%	88.1%
Plaquemines	30,435	83.2%	425,867	59.2%	756	28.6%	387,718	73.0%	260,537	79.4%	69.4%
Saint Bernard	14,413	84.2%	163,603	104.4%	320	73.9%	14,904	100.7%	71,158	97.7%	101.2%
Saint Mary	30,554	84.2%	339,811	91.9%	-	56.3%	11,893	100.8%	14,091	97.8%	91.8%
Terrebonne	590,163	43.8%	1,827,615	60.7%	2,781	28.6%	231,786	48.4%	554,306	53.2%	55.4%
Vermilion	-	60.0%	88,823	99.5%	-	55.1%	21,257	100.8%	19,787	61.4%	93.9%
Total	1,414,942	54.3%	8,719,376	66.7%	11,488	54.3%	1,184,233	69.5%	2,604,844	66.2%	65.6%
TOTAL (FAIR + Coastal)	66,465,606	64.1%	110,282,382	59.1%	646,946	14.8%	7,843,607	24.8%	65,973,134	73.8%	63.1%

Source is Exhibit 4