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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%

Wind Only

Dwg-1 Dwg - 1 Dwg-3 Dwg -3
Cov. A Cov. C Cov. A Cov. C

Parish	Terr. Code				
Acadia	10	201	48	256	68
Allen	20	92	19	116	27
Ascension	30	207	43	263	59
Assumption	40	223	53	282	75
Avoyelles	50	302	45	369	66
Beauregard	60	53	11	66	16
Bienville	70	63	14	76	18
Bossier	80	67	14	81	22
Caddo	90	166	34	213	47
Caddo	91	166	34	213	47
Calcasieu	100	178	44	225	61
Caldwell	110	75	10	86	15
Cameron	120	344	83	439	116
Catahoula	130	62	9	72	12
Claiborne	140	49	10	59	16
Concordia	150	285	44	350	63
Desoto	160	44	11	55	13
E. Baton Rouge	170	134	30	169	40
E. Baton Rouge	171	134	30	169	40
East Carroll	180	75	10	86	15
East Feliciana	190	92	19	117	27
Evangeline	200	78	16	97	22
Franklin	210	78	11	91	16
Grant	220	78	11	91	16
Iberia	230	228	56	292	78
Iberville	240	141	29	179	41
Jackson	250	75	10	86	15
Jefferson	260	275	67	349	90
Jefferson Davis	270	220	52	279	75
Lafayette	280	198	48	250	67
Lafourche	290	254	60	322	84
La Salle	300	75	10	86	15
Lincoln	310	75	10	86	15
Livingston	320	121	27	154	36
Madison	330	64	9	74	12
Morehouse	340	75	10	86	15
Natchitoches	350	71	9	82	15
Orleans	360	263	64	333	89
Orleans	361	263	64	333	89
Ouachita	370	191	28	231	40
Plaquemines	380	286	69	363	93
Pointe Coupee	390	83	18	106	23

Rapides	400	210	31	251	45
Red River	410	49	10	59	16
Richland	420	222	30	266	46
Sabine	430	146	22	177	30
Saint Bernard	440	242	57	305	79
Saint Charles	450	243	58	308	79
Saint Helena	460	75	15	93	21
Saint James	470	187	45	237	64
Saint John The Baptist	480	315	77	401	102
Saint Landry	490	121	25	153	35
Saint Martin	500	206	49	262	70
Saint Mary	510	354	87	452	120
Saint Tammany	520	156	37	198	52
Tangipahoa	530	118	25	149	34
Tensas	540	75	10	86	15
Terrebonne	550	288	69	366	93
Union	560	203	30	247	44
Vermilion	570	276	67	351	93
Vernon	580	82	12	95	16
Washington	590	90	19	113	26
Webster	600	200	40	241	63
West Baton Rouge	610	129	28	164	39
West Carroll	620	212	30	256	47
West Feliciana	630	83	17	103	23
Winn	640	75	10	86	15
Coastal Cameron	900	589	116	753	153
Coastal Iberia	910	619	122	792	164
Coastal Jefferson	920	879	171	1123	231
Coastal Lafourche	930	513	101	654	134
Coastal Orleans	940	446	86	570	118
Coastal Plaquemines	950	461	90	589	121
Coastal Saint Bernard	960	398	78	507	103
Coastal Saint Mary	970	335	64	426	87
Coastal Terrebonne	980	541	105	692	140
Coastal Vermilion	990	334	64	426	88