

Attention Louisiana Property Insurers:

In accordance with Louisiana R.S. 22:2303, Louisiana Citizens Property Insurance Corporation (LCPIC) is required to annually collect data from the voluntary property insurers as part of its ratemaking process. The data is collected using an Excel workbook available on the LCPIC website at www.lacitizens.com/AboutUs/property-insurers-in-the-state-of-louisiana-survey. A copy of the workbook is attached to the email with this notice. **Similar to last year's survey, the user is only required to populate information on the Company Input tab.** Each of the respective product tabs will populate automatically based on that information.

The survey is to be completed and returned in the electronic format by **March 31, 2023**. Please use the Excel workbook to submit your data. If your company does not write any of the products outlined in the instructions below, please send an email to Jake Yeager stating such. Be sure to include the applicable company name and NAIC number in the email.

Any questions should be directed to Jake Yeager, Actuarial Analyst, LCPIC at JYeager@LACitizens.com (504-832-2586).

Instructions for Completing the Survey

1. **Companies** – All companies writing personal lines property business in Louisiana must complete the survey. This includes both admitted and non-admitted companies. Do not submit one survey in total for a group of companies. A separate survey for each individual company is required.
2. **Data** – Direct written premium for calendar year 2022 and inforce policy counts at year-end 2021 and 2022 for the products listed below. Do not report reinsurance premium or excess insurance as direct written premium. Business assumed from LCPIC as part of the takeout program should be included as direct written premium and inforce policy counts even if the business has not been converted to the company's policy. See the description of the products below for more details. The ten coastal parishes need to be identified as either Coastal Plan or FAIR Plan. The survey file has been set up so that any city/town that falls within both FAIR and Coastal will be identified. The plan for policies in those cities/towns will need to be manually selected by the user. All other parishes will default to the respective plan. The definition of Coastal Plan areas is included on the Coastal Definitions tab within the survey file.
3. **Products**
 1. **Owners** – business written on forms commonly referred to as HO-2, HO-3, HO-5, HO-8 or equivalent forms (regardless of whether Wind is excluded). Do not include endorsed premium that is reportable on different annual statement lines such as earthquake.

2. **Owners Excluding Wind and Hail** – business written on forms commonly referred to as HO-2, HO-3, HO-5, and HO-8 or equivalent forms excluding wind and hail coverage. Do not include endorsed premiums that are reportable on different annual statement lines such as earthquake.
3. **Wind Only** – policies that include coverage for Wind/Hail perils only.
4. **Renter/Condo** – business written on forms commonly referred to as HO-4, HO-6 or equivalent forms. Do not include endorsed premiums that are reportable on different annual statement lines such as earthquake.
5. **Residential Fire and EC** – personal lines business reported in the annual statement on Page 19, line 1 and extended coverage forms reported on page 19, line 2.1. If the fire and extended coverages are written as a package policy, please identify as on the instructions tab of the excel file. Do not include any Mobile Home or Wind-Only premium/policies in this part of the survey.
6. **Mobile Home** – any policy written to cover a mobile home must be reported on the worksheet labeled “Mobile Home”. If multiple monoline policies are issued to cover a single mobile home, the policy count should be 1 and not a separate count for each monoline policy.
7. **Excluded Products** – “Debit”, “Industrial Fire”, “Collateral Protection” or business written on a commercial form **are to be excluded**.

LCPIC will consider responses to be proprietary, privileged and confidential and shall maintain the confidentiality of such responses. LCPIC will use the insurer’s confidential information only for its own ratemaking purposes pursuant to LA RS §22:2303 and will not share insurer’s confidential information with any other person. Notwithstanding the forgoing, LCPIC may provide the insurer’s confidential information to the Louisiana Commissioner of Insurance as part of LCPIC’s rate filing and to the Louisiana Legislative Auditor, as may be required by law. An insurer’s response to LCPIC’s survey will evidence insurer’s affirmation.

Thank you for your cooperation.

Sincerely,
Jake Yeager
Actuarial Analyst, LCPIC