



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

April 6, 2016

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, 2016.

The approved revisions to the rates result in an overall increase of -2.3% for the FAIR Plan and -3.2% for the Coastal Plan policies. The increase on a statewide basis is -2.4%. The attached document outlines the rate level change by line of business and territory.

The new rates will be available for quoting April 06, 2016. To obtain a quote using the new rates, simply change the requested effective date to June 1, 2016 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, 2016 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
	2014 Written Premium	Indicated Rate Change	2014 Written Premium	Indicated Rate Change	2014 Written Premium	Indicated Rate Change	2014 Written Premium	Indicated Rate Change	2014 Written Premium	Indicated Rate Change	Indicated Rate
FAIR Plan											
Acadia	103,023	4.9%	575,894	1.8%	1,947	-3.1%	96,058	10.7%	539,215	-11.0%	-2.6%
Allen	9,232	15.1%	87,516	2.0%	485	-30.0%	14,691	-0.6%	2,692	-16.8%	2.1%
Ascension	165,819	5.2%	328,236	-5.8%	1,315	-15.7%	85,229	-0.3%	281,936	-13.5%	-5.7%
Assumption	196,492	16.4%	360,497	0.9%	551	-35.1%	188,072	11.5%	248,709	-10.9%	3.0%
Avoyelles	24,784	1.5%	70,702	1.3%	183	1.3%	12,246	-4.5%	1,624	3.9%	0.7%
Beauregard	3,191	11.4%	71,499	-15.6%	321	0.6%	25,866	-0.5%	2,307	-17.0%	-10.9%
Bienville	7,652	-6.0%	16,270	-3.9%	-	-29.7%	4,240	7.8%	-	5.0%	-2.7%
Bossier	63,633	-5.4%	38,155	1.1%	180	-12.8%	2,824	7.7%	12,136	3.3%	-2.1%
Caddo	359,579	-0.3%	232,200	1.2%	941	-10.5%	3,301	7.7%	59,334	4.0%	0.7%
Calcasieu	420,157	1.7%	1,470,422	-8.5%	5,740	0.3%	522,512	-0.6%	667,794	-0.4%	-4.0%
Caldwell	-	-0.3%	8,448	1.7%	-	-20.9%	3,857	7.0%	-	4.5%	3.4%
Cameron	5,757	-22.3%	194,993	-21.9%	-	-15.2%	128,452	10.8%	130,357	-3.7%	-7.6%
Catahoula	8,882	0.0%	66,065	1.1%	-	-15.7%	10,676	-4.6%	90	4.5%	0.3%
Claiborne	11,124	-11.4%	34,736	-2.6%	-	-1.4%	6,984	6.8%	-	3.2%	-3.2%
Concordia	21,100	-3.1%	87,322	-3.7%	680	-12.1%	8,913	-4.6%	371	3.9%	-3.7%
DeSoto	5,844	0.2%	8,969	-24.6%	-	-20.0%	5,353	7.8%	2,885	3.2%	-7.3%
East Baton Rouge	815,087	-4.6%	1,196,113	-0.2%	30,477	-15.7%	14,011	-0.3%	612,266	-2.3%	-2.2%
East Carroll	7,944	-12.2%	24,649	1.3%	-	-16.8%	2,615	-4.6%	-	4.5%	-2.2%
East Feliciana	17,788	5.2%	34,915	1.2%	363	6.5%	3,569	-0.6%	1,965	-16.7%	1.7%
Evangeline	25,474	14.0%	98,952	-8.5%	145	25.0%	40,998	-0.5%	-	-17.0%	-3.0%
Franklin	16,974	-2.6%	34,511	1.5%	(244)	-3.1%	1,491	7.5%	-	4.5%	0.4%
Grant	13,733	2.9%	63,869	1.3%	-	-24.1%	10,717	7.5%	-	4.5%	2.3%
Iberia	557,895	4.2%	1,485,306	-4.9%	4,782	0.0%	442,191	11.4%	906,986	-2.8%	-0.7%
Iberville	55,360	3.5%	151,871	1.5%	1,501	2.2%	40,158	-0.2%	61,266	-5.2%	0.3%
Jackson	5,834	6.6%	11,608	-23.8%	-	-23.5%	5,065	7.5%	-	4.5%	-8.9%
Jefferson	6,208,770	4.4%	16,485,248	0.7%	494,292	-27.9%	61,434	11.6%	8,920,654	-8.9%	-1.6%
Jefferson Davis	49,427	1.7%	221,622	7.6%	991	-3.5%	69,081	-0.4%	201,081	-7.6%	0.4%
Lafayette	251,072	-1.2%	1,994,530	1.3%	17,778	-16.9%	404,508	-0.5%	1,159,549	-1.9%	-0.1%
Lafourche	984,980	5.0%	1,838,749	-1.7%	15,982	-4.8%	519,700	11.5%	1,425,021	-9.3%	-1.2%
La Salle	3,362	-0.4%	30,613	1.7%	-	-22.2%	5,541	7.0%	-	4.5%	2.3%
Lincoln	25,406	0.2%	66,916	1.7%	-	-34.9%	1,812	7.5%	8	4.5%	1.4%
Livingston	63,152	15.8%	178,410	1.1%	-	0.5%	40,194	-0.5%	82,422	-16.5%	-0.5%
Madison	16,121	1.0%	60,673	-3.9%	-	-23.5%	1,128	-4.5%	-	4.5%	-2.9%
Morehouse	15,652	-11.3%	83,485	-6.4%	-	-34.9%	4,312	6.8%	-	4.5%	-6.6%
Natchitoches	11,555	5.1%	129,003	1.6%	835	-34.9%	15,565	7.5%	1,938	4.5%	2.2%
Orleans	14,465,936	-6.3%	25,354,603	-1.6%	737,256	12.3%	1,423	11.7%	5,065,012	-8.0%	-3.6%
Ouachita	147,568	-2.9%	230,873	1.1%	199	0.0%	7,490	7.5%	1,973	4.3%	-0.3%
Plaquemines	129,651	6.8%	327,130	-16.3%	9,651	9.7%	154,027	10.8%	382,647	-8.9%	-6.1%
Pointe Coupee	45,762	15.4%	102,041	2.0%	-	2.2%	10,918	-0.5%	2,420	-16.7%	5.3%
Rapides	93,621	-2.9%	419,709	2.1%	6,764	-0.8%	19,319	7.5%	875	3.8%	1.4%
Red River	1,530	5.8%	8,385	-24.3%	-	-19.4%	2,152	7.8%	-	3.2%	-14.8%
Richland	8,149	-0.4%	46,737	-5.4%	-	-3.9%	2,896	7.5%	-	3.8%	-4.1%
Sabine	-	3.2%	33,513	2.5%	-	-12.4%	32,591	7.5%	-	4.6%	5.0%
Saint Bernard	992,910	1.9%	1,785,066	-5.8%	25,481	6.4%	149,849	10.8%	794,325	-9.0%	-3.7%
Saint Charles	400,874	3.0%	469,334	-6.0%	14,547	-3.3%	73,470	11.6%	572,182	-9.7%	-4.2%
Saint Helena	-	5.0%	15,610	-9.3%	-	-27.1%	3,670	-0.5%	1,628	-16.9%	-8.3%
Saint James	112,021	3.8%	212,438	-1.0%	442	-35.0%	48,704	11.6%	98,024	-6.8%	0.2%
Saint John the Baptist	634,910	3.1%	502,258	-1.1%	5,685	-16.9%	36,380	11.6%	277,564	-9.7%	-0.7%
Saint Landry	119,757	1.5%	397,800	0.0%	(1,236)	-0.4%	67,366	-0.5%	12,359	-16.6%	-0.1%
Saint Martin	143,618	3.4%	541,777	5.5%	1,469	-5.6%	245,975	-10.7%	265,947	-11.0%	-1.7%
Saint Mary	420,018	4.8%	1,550,129	-5.9%	4,479	-17.0%	207,619	36.6%	344,659	-3.7%	-0.3%
Saint Tammany	1,114,286	2.9%	2,702,530	-11.2%	133,874	22.6%	189,513	-0.5%	2,199,656	-5.9%	-5.8%
Tangipahoa	86,328	18.9%	312,647	-1.1%	1,476	-18.3%	31,700	-0.3%	61,885	-16.5%	0.5%
Tensas	6,570	0.7%	21,921	-20.2%	-	-17.3%	533	-8.7%	73	4.5%	-15.2%
Terrebonne	1,346,759	7.1%	3,222,999	-1.4%	29,656	-1.5%	669,651	11.6%	2,580,485	-3.6%	0.5%
Union	9,558	4.0%	21,930	1.5%	-	-19.4%	7,149	6.8%	-	4.1%	3.1%
Vermilion	203,189	3.6%	1,614,381	0.1%	705	-4.1%	793,416	11.4%	780,744	-4.1%	2.0%
Vernon	14,649	2.1%	30,192	2.1%	-	-0.6%	12,066	7.5%	-	4.5%	3.3%
Washington	135,888	15.9%	281,339	1.6%	1,133	2.1%	24,112	-6.5%	8,052	-16.6%	5.1%
Webster	32,011	-11.3%	24,674	1.1%	-	-10.2%	4,765	7.8%	553	4.5%	-4.8%
West Baton Rouge	16,389	6.2%	37,246	1.5%	283	2.2%	8,489	-0.3%	19,348	-0.6%	1.8%
West Carroll	7,189	-0.8%	21,545	-15.3%	-	-12.5%	-	6.8%	-	4.0%	-11.7%
West Feliciana	6,580	5.2%	23,618	16.2%	-	-24.7%	7,279	-0.5%	4,648	-16.9%	7.9%
Winn	559	-11.8%	29,199	0.7%	193	-12.4%	2,004	7.5%	-	4.5%	0.8%
Total	31,248,134	-0.9%	68,184,591	-1.7%	1,551,302	-1.7%	5,617,890	7.7%	28,797,664	-7.2%	-2.3%

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	2014 Written Premium	Indicated Rate Change	2014 Written Premium	Indicated Rate Change	2014 Written Premium	Indicated Rate Change	2014 Written Premium	Indicated Rate Change	2014 Written Premium	Indicated Rate Change	Indicated Rate
Coastal Plan											
Cameron	31,902	-18.5%	241,060	-0.9%	-	8.6%	237,857	25.1%	50,231	-31.3%	6.4%
Iberia	-	-9.7%	-	-16.3%	-	-0.9%	-	-19.0%	-	-23.6%	0.0%
Jefferson	104,371	-6.4%	3,534,824	-11.3%	2,295	60.4%	205,784	-10.9%	135,644	-0.9%	-10.7%
Lafourche	609,017	5.4%	1,729,877	-11.7%	7,943	-11.6%	372,308	10.7%	563,137	-1.0%	-4.2%
Orleans	30,041	-5.6%	247,160	-0.9%	2,036	-2.3%	-	-12.1%	45,452	-1.1%	-1.4%
Plaquemines	48,737	28.7%	613,262	-0.9%	5,170	19.7%	631,210	-16.2%	37,586	-37.1%	-8.0%
Saint Bernard	7,875	-9.2%	186,938	-10.1%	1,824	19.5%	54,328	10.7%	27,772	-16.9%	-6.5%
Saint Mary	13,927	0.1%	280,735	-3.0%	-	12.9%	9,136	10.6%	13,212	-16.9%	-3.1%
Terrebonne	333,126	17.8%	1,949,163	7.1%	4,079	-11.6%	391,888	10.6%	541,578	-1.0%	7.3%
Vermilion	-	-9.5%	75,043	-6.0%	-	-0.9%	35,701	10.6%	19,855	-1.1%	-0.7%
Total	1,178,996	7.7%	8,858,061	-5.7%	23,347	5.6%	1,938,212	1.4%	1,434,467	-3.5%	-3.2%
TOTAL (FAIR + Coastal)	32,427,130	-0.6%	77,042,652	-2.2%	1,574,649	-1.6%	7,556,102	6.1%	30,232,131	-7.0%	-2.4%

Source is Exhibit 4

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 010					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	93	28	107	32
	F	124	39	142	44
2	M	94	31	110	34
	F	125	41	144	44
3	M	94	31	110	34
	F	125	41	144	44
4	M	94	31	110	34
	F	125	41	144	44
5	M	94	31	110	34
	F	125	41	144	44
6	M	94	31	110	34
	F	125	41	144	44
7	M	94	31	110	34
	F	152	47	173	54
8	M	113	37	131	41
	F	163	53	189	61
9	M	158	51	181	57
	F	228	73	261	83
10	M	204	65	232	73
	F	291	93	333	107

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 020					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	120	37	136	41
	F	161	49	183	58
2	M	122	39	139	45
	F	163	53	187	59
3	M	122	39	139	45
	F	163	53	187	59
4	M	122	39	139	45
	F	163	53	187	59
5	M	122	39	139	45
	F	163	53	187	59
6	M	122	39	139	45
	F	163	53	187	59
7	M	122	39	139	45
	F	194	62	223	70
8	M	145	47	169	53
	F	211	68	244	78
9	M	202	65	236	75
	F	293	94	337	109
10	M	262	83	299	96
	F	374	120	434	136

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 030					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	77	26	91	28
	F	105	32	123	38
2	M	80	26	93	30
	F	108	36	126	39
3	M	80	26	93	30
	F	108	36	126	39
4	M	80	26	93	30
	F	108	36	126	39
5	M	80	26	93	30
	F	108	36	126	39
6	M	80	26	93	30
	F	108	36	126	39
7	M	80	26	93	30
	F	128	41	149	46
8	M	96	32	113	36
	F	140	44	161	50
9	M	133	44	157	49
	F	194	62	223	72
10	M	173	56	199	63
	F	246	78	288	91

* **M = Masonry, F = Frame.**

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 040					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	97	28	107	32
	F	128	39	144	47
2	M	97	31	112	34
	F	128	39	147	48
3	M	97	31	112	34
	F	128	39	147	48
4	M	97	31	112	34
	F	128	39	147	48
5	M	97	31	112	34
	F	128	39	147	48
6	M	97	31	112	34
	F	128	39	147	48
7	M	97	31	112	34
	F	155	48	175	54
8	M	118	37	133	41
	F	169	52	191	60
9	M	162	50	183	58
	F	233	73	265	84
10	M	206	63	234	76
	F	294	93	338	107

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
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48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 050					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	105	33	120	37
	F	142	42	161	52
2	M	111	34	123	39
	F	144	42	164	52
3	M	111	34	123	39
	F	144	42	164	52
4	M	111	34	123	39
	F	144	42	164	52
5	M	111	34	123	39
	F	144	42	164	52
6	M	111	34	123	39
	F	144	42	164	52
7	M	111	34	123	39
	F	172	53	198	62
8	M	130	41	148	48
	F	188	60	213	68
9	M	182	58	206	66
	F	260	84	298	93
10	M	231	73	264	84
	F	328	104	379	120

* **M = Masonry, F = Frame.**

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
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33,000	1.212	4.51
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48,000	1.457	6.46
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 060					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	108	34	126	40
	F	146	45	168	53
2	M	111	35	131	41
	F	149	48	173	54
3	M	111	35	131	41
	F	149	48	173	54
4	M	111	35	131	41
	F	149	48	173	54
5	M	111	35	131	41
	F	149	48	173	54
6	M	111	35	131	41
	F	149	48	173	54
7	M	111	35	131	41
	F	177	57	205	65
8	M	133	44	155	48
	F	193	62	225	70
9	M	185	60	215	68
	F	268	86	310	99
10	M	238	77	276	86
	F	343	109	396	126

* **M = Masonry, F = Frame.**

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Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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17,000	0.891	2.43
18,000	0.927	2.56
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 070					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	80	25	94	31
	F	109	36	126	41
2	M	82	27	97	31
	F	112	36	127	41
3	M	82	27	97	31
	F	112	36	127	41
4	M	82	27	97	31
	F	112	36	127	41
5	M	82	27	97	31
	F	112	36	127	41
6	M	82	27	97	31
	F	112	36	127	41
7	M	82	27	97	31
	F	134	42	153	48
8	M	99	31	116	36
	F	145	46	167	51
9	M	140	44	162	51
	F	201	64	230	74
10	M	179	58	205	66
	F	256	80	295	94

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 080					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	121	37	138	42
	F	164	51	184	59
2	M	123	39	142	47
	F	165	53	189	61
3	M	123	39	142	47
	F	165	53	189	61
4	M	123	39	142	47
	F	165	53	189	61
5	M	123	39	142	47
	F	165	53	189	61
6	M	123	39	142	47
	F	165	53	189	61
7	M	123	39	142	47
	F	197	62	225	72
8	M	148	47	172	53
	F	214	68	246	77
9	M	205	66	236	74
	F	297	92	340	110
10	M	266	83	302	97
	F	378	120	437	138

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Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
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47,000	1.441	6.33
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 090, 091					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	125	39	142	43
	F	168	52	190	61
2	M	128	41	145	47
	F	168	54	195	63
3	M	128	41	145	47
	F	168	54	195	63
4	M	128	41	145	47
	F	168	54	195	63
5	M	128	41	145	47
	F	168	54	195	63
6	M	128	41	145	47
	F	168	54	195	63
7	M	128	41	145	47
	F	202	63	231	73
8	M	153	49	173	56
	F	220	71	252	79
9	M	212	67	243	78
	F	305	98	350	110
10	M	271	87	312	99
	F	387	123	445	142

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 100					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	87	27	99	29
	F	113	37	131	42
2	M	89	27	101	31
	F	113	37	132	42
3	M	89	27	101	31
	F	113	37	132	42
4	M	89	27	101	31
	F	113	37	132	42
5	M	89	27	101	31
	F	113	37	132	42
6	M	89	27	101	31
	F	113	37	132	42
7	M	89	27	101	31
	F	139	42	158	49
8	M	108	33	121	38
	F	152	47	173	56
9	M	147	47	167	53
	F	210	67	241	78
10	M	186	60	214	69
	F	266	84	308	99

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Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
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3,000	0.382	0.61
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24,000	1.065	3.34
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27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 110					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	90	29	104	33
	F	120	39	141	46
2	M	92	30	105	33
	F	123	40	142	46
3	M	92	30	105	33
	F	123	40	142	46
4	M	92	30	105	33
	F	123	40	142	46
5	M	92	30	105	33
	F	123	40	142	46
6	M	92	30	105	33
	F	123	40	142	46
7	M	92	30	105	33
	F	148	48	170	54
8	M	110	36	129	41
	F	160	52	185	59
9	M	154	49	179	57
	F	224	70	257	81
10	M	197	63	227	72
	F	282	91	327	104

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
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33,000	1.212	4.51
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49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 120					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	84	26	97	28
	F	112	36	130	40
2	M	85	28	99	32
	F	115	36	132	43
3	M	85	28	99	32
	F	115	36	132	43
4	M	85	28	99	32
	F	115	36	132	43
5	M	85	28	99	32
	F	115	36	132	43
6	M	85	28	99	32
	F	115	36	132	43
7	M	85	28	99	32
	F	139	45	157	51
8	M	104	33	120	38
	F	148	48	172	55
9	M	145	45	166	53
	F	209	68	238	78
10	M	187	60	213	68
	F	266	84	306	97

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shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
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14,000	0.782	2.04
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48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 130					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	93	28	106	33
	F	124	39	143	46
2	M	97	30	110	36
	F	128	39	145	47
3	M	97	30	110	36
	F	128	39	145	47
4	M	97	30	110	36
	F	128	39	145	47
5	M	97	30	110	36
	F	128	39	145	47
6	M	97	30	110	36
	F	128	39	145	47
7	M	97	30	110	36
	F	152	50	175	56
8	M	113	37	133	42
	F	164	54	191	59
9	M	159	51	184	59
	F	230	73	262	84
10	M	204	66	233	74
	F	293	93	336	106

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Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
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23,000	1.049	3.21
24,000	1.065	3.34
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31,000	1.180	4.25
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33,000	1.212	4.51
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45,000	1.408	6.07
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48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 140					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	111	34	126	38
	F	149	48	171	54
2	M	116	36	133	42
	F	154	49	175	57
3	M	116	36	133	42
	F	154	49	175	57
4	M	116	36	133	42
	F	154	49	175	57
5	M	116	36	133	42
	F	154	49	175	57
6	M	116	36	133	42
	F	154	49	175	57
7	M	116	36	133	42
	F	184	57	210	65
8	M	137	44	158	49
	F	199	62	226	73
9	M	189	61	217	68
	F	275	88	314	100
10	M	244	78	279	89
	F	349	110	401	126

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Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
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13,000	0.746	1.91
14,000	0.782	2.04
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 150					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	82	26	97	29
	F	110	35	130	39
2	M	83	26	98	32
	F	113	37	131	42
3	M	83	26	98	32
	F	113	37	131	42
4	M	83	26	98	32
	F	113	37	131	42
5	M	83	26	98	32
	F	113	37	131	42
6	M	83	26	98	32
	F	113	37	131	42
7	M	83	26	98	32
	F	135	44	155	49
8	M	100	34	119	37
	F	146	48	170	54
9	M	141	45	164	51
	F	204	66	236	76
10	M	181	58	208	67
	F	259	83	301	97

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shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 160					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	113	36	129	40
	F	149	47	173	55
2	M	114	37	133	42
	F	153	49	176	55
3	M	114	37	133	42
	F	153	49	176	55
4	M	114	37	133	42
	F	153	49	176	55
5	M	114	37	133	42
	F	153	49	176	55
6	M	114	37	133	42
	F	153	49	176	55
7	M	114	37	133	42
	F	184	59	211	66
8	M	137	45	159	50
	F	200	65	231	73
9	M	193	62	219	69
	F	277	88	319	103
10	M	246	77	284	90
	F	354	113	408	129

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\$ 1,000	0.310	0.35
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 170, 171					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	101	29	116	35
	F	136	42	155	49
2	M	103	32	118	37
	F	137	43	159	51
3	M	103	32	118	37
	F	137	43	159	51
4	M	103	32	118	37
	F	137	43	159	51
5	M	103	32	118	37
	F	137	43	159	51
6	M	103	32	118	37
	F	137	43	159	51
7	M	103	32	118	37
	F	166	52	188	59
8	M	122	40	141	43
	F	179	56	205	65
9	M	171	53	197	62
	F	248	78	282	91
10	M	220	70	251	80
	F	313	99	360	116

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
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26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 180					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	89	27	104	33
	F	121	38	141	44
2	M	92	29	107	33
	F	124	40	142	44
3	M	92	29	107	33
	F	124	40	142	44
4	M	92	29	107	33
	F	124	40	142	44
5	M	92	29	107	33
	F	124	40	142	44
6	M	92	29	107	33
	F	124	40	142	44
7	M	92	29	107	33
	F	148	48	170	53
8	M	109	34	129	40
	F	161	52	188	59
9	M	153	50	179	57
	F	224	70	256	81
10	M	196	63	227	72
	F	283	90	326	104

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
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49,000	1.474	6.59
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Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 190					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	115	36	132	41
	F	155	48	178	57
2	M	120	38	137	44
	F	158	51	182	59
3	M	120	38	137	44
	F	158	51	182	59
4	M	120	38	137	44
	F	158	51	182	59
5	M	120	38	137	44
	F	158	51	182	59
6	M	120	38	137	44
	F	158	51	182	59
7	M	120	38	137	44
	F	190	59	218	67
8	M	142	46	165	51
	F	205	67	236	74
9	M	199	63	229	74
	F	286	90	329	108
10	M	256	81	291	93
	F	362	115	418	132

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shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 200					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	107	32	122	38
	F	144	44	165	52
2	M	107	35	126	40
	F	145	47	168	54
3	M	107	35	126	40
	F	145	47	168	54
4	M	107	35	126	40
	F	145	47	168	54
5	M	107	35	126	40
	F	145	47	168	54
6	M	107	35	126	40
	F	145	47	168	54
7	M	107	35	126	40
	F	175	55	201	63
8	M	131	42	152	47
	F	189	62	219	70
9	M	181	57	209	67
	F	264	84	304	97
10	M	234	75	269	84
	F	334	108	387	122

* **M = Masonry, F = Frame.**

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Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 210					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	92	29	108	34
	F	122	41	144	44
2	M	93	31	110	34
	F	126	41	146	47
3	M	93	31	110	34
	F	126	41	146	47
4	M	93	31	110	34
	F	126	41	146	47
5	M	93	31	110	34
	F	126	41	146	47
6	M	93	31	110	34
	F	126	41	146	47
7	M	93	31	110	34
	F	152	49	174	53
8	M	112	37	132	42
	F	164	53	190	61
9	M	158	53	183	58
	F	229	74	262	83
10	M	203	64	233	74
	F	290	93	334	108

* **M = Masonry, F = Frame.**

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
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33,000	1.212	4.51
34,000	1.229	4.64
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42,000	1.359	5.68
43,000	1.376	5.81
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 220					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	95	28	109	34
	F	125	41	145	47
2	M	98	30	110	34
	F	129	41	148	47
3	M	98	30	110	34
	F	129	41	148	47
4	M	98	30	110	34
	F	129	41	148	47
5	M	98	30	110	34
	F	129	41	148	47
6	M	98	30	110	34
	F	129	41	148	47
7	M	98	30	110	34
	F	156	51	176	54
8	M	115	38	134	42
	F	170	54	192	62
9	M	161	51	185	59
	F	234	75	269	87
10	M	207	66	236	75
	F	296	95	342	109

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
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19,000	0.964	2.69
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21,000	1.016	2.95
22,000	1.033	3.08
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 230					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	78	25	92	28
	F	106	35	124	38
2	M	82	28	94	30
	F	110	35	124	40
3	M	82	28	94	30
	F	110	35	124	40
4	M	82	28	94	30
	F	110	35	124	40
5	M	82	28	94	30
	F	110	35	124	40
6	M	82	28	94	30
	F	110	35	124	40
7	M	82	28	94	30
	F	131	41	150	46
8	M	97	32	115	35
	F	142	46	164	51
9	M	135	43	157	49
	F	196	64	226	73
10	M	176	55	201	64
	F	251	79	288	92

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Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
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9,000	0.600	1.390
10,000	0.637	1.52
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42,000	1.359	5.68
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 240					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	84	28	99	30
	F	113	37	134	41
2	M	87	29	103	34
	F	116	37	135	43
3	M	87	29	103	34
	F	116	37	135	43
4	M	87	29	103	34
	F	116	37	135	43
5	M	87	29	103	34
	F	116	37	135	43
6	M	87	29	103	34
	F	116	37	135	43
7	M	87	29	103	34
	F	140	44	163	51
8	M	103	34	123	40
	F	151	50	178	57
9	M	144	49	171	54
	F	210	69	247	79
10	M	188	60	218	69
	F	270	88	312	99

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
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10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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17,000	0.891	2.43
18,000	0.927	2.56
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23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 250					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	91	28	106	31
	F	121	38	140	44
2	M	91	29	108	35
	F	124	40	144	44
3	M	91	29	108	35
	F	124	40	144	44
4	M	91	29	108	35
	F	124	40	144	44
5	M	91	29	108	35
	F	124	40	144	44
6	M	91	29	108	35
	F	124	40	144	44
7	M	91	29	108	35
	F	150	47	171	53
8	M	112	36	129	41
	F	160	53	188	58
9	M	154	52	180	58
	F	225	71	259	84
10	M	202	64	230	74
	F	284	92	332	106

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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49,000	1.474	6.59
50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 260					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	81	26	91	30
	F	108	36	124	39
2	M	83	28	96	30
	F	110	36	126	40
3	M	83	28	96	30
	F	110	36	126	40
4	M	83	28	96	30
	F	110	36	126	40
5	M	83	28	96	30
	F	110	36	126	40
6	M	83	28	96	30
	F	110	36	126	40
7	M	83	28	96	30
	F	132	41	151	47
8	M	100	32	113	36
	F	142	46	164	52
9	M	137	43	158	50
	F	199	62	225	72
10	M	175	56	200	64
	F	252	81	288	91

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
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10,000	0.637	1.52
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12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
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48,000	1.457	6.46
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 270					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	95	28	107	33
	F	126	40	146	46
2	M	96	31	111	36
	F	129	40	149	47
3	M	96	31	111	36
	F	129	40	149	47
4	M	96	31	111	36
	F	129	40	149	47
5	M	96	31	111	36
	F	129	40	149	47
6	M	96	31	111	36
	F	129	40	149	47
7	M	96	31	111	36
	F	154	50	179	56
8	M	116	39	133	43
	F	167	55	195	61
9	M	159	52	186	61
	F	232	73	268	85
10	M	207	66	238	75
	F	294	95	341	107

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
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13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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17,000	0.891	2.43
18,000	0.927	2.56
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23,000	1.049	3.21
24,000	1.065	3.34
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 280					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	87	27	98	29
	F	114	34	131	42
2	M	88	29	99	31
	F	115	37	134	42
3	M	88	29	99	31
	F	115	37	134	42
4	M	88	29	99	31
	F	115	37	134	42
5	M	88	29	99	31
	F	115	37	134	42
6	M	88	29	99	31
	F	115	37	134	42
7	M	88	29	99	31
	F	140	44	158	51
8	M	104	34	120	37
	F	152	49	173	56
9	M	145	47	168	52
	F	211	67	239	77
10	M	188	60	213	67
	F	266	84	305	98

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
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Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 290					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	74	22	87	29
	F	98	30	116	38
2	M	77	23	89	29
	F	103	30	117	38
3	M	77	23	89	29
	F	103	30	117	38
4	M	77	23	89	29
	F	103	30	117	38
5	M	77	23	89	29
	F	103	30	117	38
6	M	77	23	89	29
	F	103	30	117	38
7	M	77	23	89	29
	F	124	38	141	45
8	M	91	30	106	35
	F	132	42	153	49
9	M	128	41	147	47
	F	184	60	212	68
10	M	164	52	187	60
	F	235	74	271	87

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 300					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	94	30	110	36
	F	128	40	146	46
2	M	97	31	111	36
	F	130	42	148	46
3	M	97	31	111	36
	F	130	42	148	46
4	M	97	31	111	36
	F	130	42	148	46
5	M	97	31	111	36
	F	130	42	148	46
6	M	97	31	111	36
	F	130	42	148	46
7	M	97	31	111	36
	F	155	49	178	56
8	M	115	38	135	42
	F	169	53	193	61
9	M	163	51	185	58
	F	235	74	267	85
10	M	207	67	236	75
	F	297	93	342	110

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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 310					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	94	28	106	32
	F	125	39	142	44
2	M	95	30	109	36
	F	126	39	143	44
3	M	95	30	109	36
	F	126	39	143	44
4	M	95	30	109	36
	F	126	39	143	44
5	M	95	30	109	36
	F	126	39	143	44
6	M	95	30	109	36
	F	126	39	143	44
7	M	95	30	109	36
	F	152	47	171	53
8	M	112	37	131	41
	F	165	51	190	58
9	M	158	50	182	57
	F	228	72	258	83
10	M	202	65	231	73
	F	289	92	332	106

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25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 320					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	96	29	110	33
	F	131	41	151	49
2	M	100	31	112	37
	F	134	41	153	50
3	M	100	31	112	37
	F	134	41	153	50
4	M	100	31	112	37
	F	134	41	153	50
5	M	100	31	112	37
	F	134	41	153	50
6	M	100	31	112	37
	F	134	41	153	50
7	M	100	31	112	37
	F	161	50	182	57
8	M	122	38	139	44
	F	173	56	199	63
9	M	166	52	191	62
	F	239	76	274	89
10	M	213	68	243	76
	F	305	97	350	110

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
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37,000	1.278	5.03
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43,000	1.376	5.81
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 330					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	99	28	113	35
	F	133	41	151	47
2	M	101	31	115	37
	F	133	42	153	49
3	M	101	31	115	37
	F	133	42	153	49
4	M	101	31	115	37
	F	133	42	153	49
5	M	101	31	115	37
	F	133	42	153	49
6	M	101	31	115	37
	F	133	42	153	49
7	M	101	31	115	37
	F	162	51	182	55
8	M	121	38	137	42
	F	172	55	198	63
9	M	166	54	191	60
	F	241	77	275	88
10	M	214	66	243	77
	F	305	97	352	113

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 340					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	99	31	115	36
	F	133	42	156	50
2	M	102	33	120	37
	F	136	43	158	52
3	M	102	33	120	37
	F	136	43	158	52
4	M	102	33	120	37
	F	136	43	158	52
5	M	102	33	120	37
	F	136	43	158	52
6	M	102	33	120	37
	F	136	43	158	52
7	M	102	33	120	37
	F	165	53	188	58
8	M	122	41	142	46
	F	177	58	205	65
9	M	171	55	199	63
	F	249	80	287	93
10	M	220	69	252	81
	F	315	100	364	115

* **M = Masonry, F = Frame.**

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 350					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	98	30	114	34
	F	134	42	153	49
2	M	101	32	115	38
	F	135	42	154	49
3	M	101	32	115	38
	F	135	42	154	49
4	M	101	32	115	38
	F	135	42	154	49
5	M	101	32	115	38
	F	135	42	154	49
6	M	101	32	115	38
	F	135	42	154	49
7	M	101	32	115	38
	F	164	52	186	57
8	M	122	38	140	43
	F	175	54	201	63
9	M	169	54	194	62
	F	244	77	280	91
10	M	216	69	249	79
	F	309	98	358	114

* **M = Masonry, F = Frame.**

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
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22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
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42,000	1.359	5.68
43,000	1.376	5.81
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 360, 361					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	91	28	105	31
	F	123	39	143	43
2	M	95	30	108	35
	F	124	39	143	43
3	M	95	30	108	35
	F	124	39	143	43
4	M	95	30	108	35
	F	124	39	143	43
5	M	95	30	108	35
	F	124	39	143	43
6	M	95	30	108	35
	F	124	39	143	43
7	M	95	30	108	35
	F	151	46	171	55
8	M	115	36	129	42
	F	164	51	187	60
9	M	157	51	179	57
	F	227	72	261	85
10	M	201	65	232	74
	F	289	92	331	105

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
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21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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42,000	1.359	5.68
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44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 370					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	98	30	111	37
	F	130	40	150	48
2	M	99	32	115	37
	F	134	42	152	50
3	M	99	32	115	37
	F	134	42	152	50
4	M	99	32	115	37
	F	134	42	152	50
5	M	99	32	115	37
	F	134	42	152	50
6	M	99	32	115	37
	F	134	42	152	50
7	M	99	32	115	37
	F	162	51	183	56
8	M	119	37	140	43
	F	173	54	198	62
9	M	167	52	192	61
	F	241	76	274	89
10	M	214	68	244	79
	F	305	97	351	111

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shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
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6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
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13,000	0.746	1.91
14,000	0.782	2.04
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16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
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42,000	1.359	5.68
43,000	1.376	5.81
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45,000	1.408	6.07
46,000	1.425	6.20
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 380					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	91	30	106	33
	F	122	39	139	44
2	M	91	30	107	33
	F	122	42	143	48
3	M	91	30	107	33
	F	122	42	143	48
4	M	91	30	107	33
	F	122	42	143	48
5	M	91	30	107	33
	F	122	42	143	48
6	M	91	30	107	33
	F	122	42	143	48
7	M	91	30	107	33
	F	145	48	170	55
8	M	110	36	132	42
	F	158	52	186	56
9	M	154	49	177	56
	F	222	70	258	81
10	M	199	64	228	73
	F	283	91	329	106

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
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23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 390					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	94	30	111	33
	F	128	40	149	48
2	M	97	32	113	36
	F	132	42	150	50
3	M	97	32	113	36
	F	132	42	150	50
4	M	97	32	113	36
	F	132	42	150	50
5	M	97	32	113	36
	F	132	42	150	50
6	M	97	32	113	36
	F	132	42	150	50
7	M	97	32	113	36
	F	156	50	180	57
8	M	118	38	135	42
	F	170	54	196	61
9	M	163	52	190	59
	F	235	73	271	87
10	M	210	67	240	77
	F	298	95	347	111

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
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46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 400					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	124	37	141	44
	F	164	53	191	59
2	M	125	40	145	46
	F	167	53	192	61
3	M	125	40	145	46
	F	167	53	192	61
4	M	125	40	145	46
	F	167	53	192	61
5	M	125	40	145	46
	F	167	53	192	61
6	M	125	40	145	46
	F	167	53	192	61
7	M	125	40	145	46
	F	202	63	232	72
8	M	151	49	176	55
	F	218	70	253	80
9	M	208	68	242	78
	F	303	95	346	112
10	M	269	87	308	99
	F	385	123	443	141

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 410					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	89	28	103	32
	F	119	39	138	44
2	M	92	30	106	33
	F	121	39	139	45
3	M	92	30	106	33
	F	121	39	139	45
4	M	92	30	106	33
	F	121	39	139	45
5	M	92	30	106	33
	F	121	39	139	45
6	M	92	30	106	33
	F	121	39	139	45
7	M	92	30	106	33
	F	146	46	168	53
8	M	109	36	128	41
	F	159	52	184	58
9	M	152	48	176	56
	F	221	70	254	82
10	M	196	63	226	72
	F	281	90	323	103

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
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36,000	1.261	4.90
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42,000	1.359	5.68
43,000	1.376	5.81
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 420					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	102	30	114	36
	F	136	43	156	48
2	M	105	32	118	38
	F	138	44	156	48
3	M	105	32	118	38
	F	138	44	156	48
4	M	105	32	118	38
	F	138	44	156	48
5	M	105	32	118	38
	F	138	44	156	48
6	M	105	32	118	38
	F	138	44	156	48
7	M	105	32	118	38
	F	166	52	188	57
8	M	124	40	142	44
	F	178	56	204	64
9	M	171	56	197	63
	F	248	78	282	91
10	M	220	69	251	79
	F	312	101	360	114

* **M = Masonry, F = Frame.**

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
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13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
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32,000	1.196	4.38
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43,000	1.376	5.81
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 430					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	90	27	104	33
	F	120	37	139	44
2	M	90	30	104	34
	F	124	38	141	44
3	M	90	30	104	34
	F	124	38	141	44
4	M	90	30	104	34
	F	124	38	141	44
5	M	90	30	104	34
	F	124	38	141	44
6	M	90	30	104	34
	F	124	38	141	44
7	M	90	30	104	34
	F	148	48	168	52
8	M	111	34	127	40
	F	160	50	184	58
9	M	153	49	175	57
	F	220	71	252	81
10	M	197	62	225	72
	F	281	89	324	104

* **M = Masonry, F = Frame.**

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 440					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	62	18	69	21
	F	81	27	92	28
2	M	63	20	72	24
	F	81	27	94	30
3	M	63	20	72	24
	F	81	27	94	30
4	M	63	20	72	24
	F	81	27	94	30
5	M	63	20	72	24
	F	81	27	94	30
6	M	63	20	72	24
	F	81	27	94	30
7	M	63	20	72	24
	F	100	30	114	37
8	M	74	24	86	27
	F	106	35	123	40
9	M	104	34	120	39
	F	151	48	171	55
10	M	133	41	152	50
	F	190	62	219	69

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shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
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16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
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22,000	1.033	3.08
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 450					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	91	28	102	32
	F	121	38	138	44
2	M	92	30	106	33
	F	121	38	139	45
3	M	92	30	106	33
	F	121	38	139	45
4	M	92	30	106	33
	F	121	38	139	45
5	M	92	30	106	33
	F	121	38	139	45
6	M	92	30	106	33
	F	121	38	139	45
7	M	92	30	106	33
	F	148	45	167	52
8	M	110	35	127	39
	F	160	50	182	57
9	M	153	50	176	56
	F	222	69	251	81
10	M	196	63	225	73
	F	280	90	323	102

* **M = Masonry, F = Frame.**

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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18,000	0.927	2.56
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23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 460					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	108	33	124	38
	F	146	45	167	53
2	M	111	36	126	42
	F	148	46	170	54
3	M	111	36	126	42
	F	148	46	170	54
4	M	111	36	126	42
	F	148	46	170	54
5	M	111	36	126	42
	F	148	46	170	54
6	M	111	36	126	42
	F	148	46	170	54
7	M	111	36	126	42
	F	178	55	201	63
8	M	132	42	154	48
	F	192	61	220	70
9	M	184	58	212	67
	F	267	85	305	98
10	M	236	75	270	87
	F	338	107	389	124

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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35,000	1.245	4.77
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48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 470					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	94	29	107	32
	F	126	39	147	46
2	M	95	31	112	37
	F	129	40	148	49
3	M	95	31	112	37
	F	129	40	148	49
4	M	95	31	112	37
	F	129	40	148	49
5	M	95	31	112	37
	F	129	40	148	49
6	M	95	31	112	37
	F	129	40	148	49
7	M	95	31	112	37
	F	155	49	178	57
8	M	115	38	136	40
	F	167	52	192	61
9	M	161	50	187	59
	F	233	73	267	85
10	M	207	65	237	76
	F	294	93	342	107

* **M = Masonry, F = Frame.**

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
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35,000	1.245	4.77
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 480					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	91	28	104	31
	F	124	38	144	45
2	M	95	31	110	36
	F	126	40	145	46
3	M	95	31	110	36
	F	126	40	145	46
4	M	95	31	110	36
	F	126	40	145	46
5	M	95	31	110	36
	F	126	40	145	46
6	M	95	31	110	36
	F	126	40	145	46
7	M	95	31	110	36
	F	149	48	173	55
8	M	113	36	130	40
	F	163	53	190	60
9	M	157	49	181	58
	F	226	73	261	83
10	M	200	65	231	73
	F	287	92	333	104

* **M = Masonry, F = Frame.**

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
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23,000	1.049	3.21
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32,000	1.196	4.38
33,000	1.212	4.51
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35,000	1.245	4.77
36,000	1.261	4.90
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42,000	1.359	5.68
43,000	1.376	5.81
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 490					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	93	29	106	31
	F	126	38	146	45
2	M	94	31	110	37
	F	127	40	147	46
3	M	94	31	110	37
	F	127	40	147	46
4	M	94	31	110	37
	F	127	40	147	46
5	M	94	31	110	37
	F	127	40	147	46
6	M	94	31	110	37
	F	127	40	147	46
7	M	94	31	110	37
	F	153	47	176	55
8	M	114	37	131	41
	F	166	53	191	61
9	M	160	49	183	59
	F	230	74	266	84
10	M	204	67	234	74
	F	292	93	338	106

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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23,000	1.049	3.21
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 500					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	93	28	105	34
	F	124	38	143	44
2	M	95	31	108	34
	F	126	39	144	44
3	M	95	31	108	34
	F	126	39	144	44
4	M	95	31	108	34
	F	126	39	144	44
5	M	95	31	108	34
	F	126	39	144	44
6	M	95	31	108	34
	F	126	39	144	44
7	M	95	31	108	34
	F	154	48	172	55
8	M	115	38	130	41
	F	166	51	188	60
9	M	159	51	180	57
	F	229	72	260	84
10	M	204	64	232	74
	F	289	92	333	105

* **M = Masonry, F = Frame.**

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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44,000	1.392	5.94
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46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 510					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	59	21	75	24
	F	80	28	102	33
2	M	59	22	78	24
	F	82	28	103	33
3	M	59	22	78	24
	F	82	28	103	33
4	M	59	22	78	24
	F	82	28	103	33
5	M	59	22	78	24
	F	82	28	103	33
6	M	59	22	78	24
	F	82	28	103	33
7	M	59	22	78	24
	F	100	34	122	38
8	M	74	27	93	29
	F	110	37	133	43
9	M	104	35	130	40
	F	154	50	185	59
10	M	135	45	166	52
	F	198	65	236	75

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
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19,000	0.964	2.69
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 520					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	86	27	98	30
	F	115	36	133	42
2	M	87	28	100	32
	F	116	36	134	42
3	M	87	28	100	32
	F	116	36	134	42
4	M	87	28	100	32
	F	116	36	134	42
5	M	87	28	100	32
	F	116	36	134	42
6	M	87	28	100	32
	F	116	36	134	42
7	M	87	28	100	32
	F	139	45	159	50
8	M	106	35	121	39
	F	152	48	174	57
9	M	145	46	167	54
	F	211	68	241	79
10	M	187	59	214	68
	F	267	86	307	98

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
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14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
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23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 530					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	97	31	114	35
	F	131	41	151	49
2	M	100	31	115	35
	F	132	42	154	49
3	M	100	31	115	35
	F	132	42	154	49
4	M	100	31	115	35
	F	132	42	154	49
5	M	100	31	115	35
	F	132	42	154	49
6	M	100	31	115	35
	F	132	42	154	49
7	M	100	31	115	35
	F	159	49	184	58
8	M	120	40	139	45
	F	175	55	199	63
9	M	167	52	193	62
	F	239	76	277	89
10	M	215	68	247	77
	F	307	97	354	114

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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47,000	1.441	6.33
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49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 540					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	76	22	89	28
	F	103	32	119	38
2	M	79	25	91	28
	F	106	33	120	39
3	M	79	25	91	28
	F	106	33	120	39
4	M	79	25	91	28
	F	106	33	120	39
5	M	79	25	91	28
	F	106	33	120	39
6	M	79	25	91	28
	F	106	33	120	39
7	M	79	25	91	28
	F	127	41	146	46
8	M	95	30	110	33
	F	137	44	158	49
9	M	131	43	152	48
	F	190	62	218	71
10	M	168	54	194	63
	F	242	78	280	89

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
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35,000	1.245	4.77
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38,000	1.294	5.16
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45,000	1.408	6.07
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 550					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	89	29	99	31
	F	118	39	137	46
2	M	91	30	106	33
	F	119	39	141	46
3	M	91	30	106	33
	F	119	39	141	46
4	M	91	30	106	33
	F	119	39	141	46
5	M	91	30	106	33
	F	119	39	141	46
6	M	91	30	106	33
	F	119	39	141	46
7	M	91	30	106	33
	F	146	47	166	52
8	M	109	33	126	41
	F	158	51	181	56
9	M	150	47	175	55
	F	222	69	250	82
10	M	193	60	226	71
	F	278	90	323	99

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 560					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	92	28	109	33
	F	126	40	146	48
2	M	96	31	112	37
	F	128	41	148	48
3	M	96	31	112	37
	F	128	41	148	48
4	M	96	31	112	37
	F	128	41	148	48
5	M	96	31	112	37
	F	128	41	148	48
6	M	96	31	112	37
	F	128	41	148	48
7	M	96	31	112	37
	F	153	48	178	56
8	M	114	39	135	41
	F	168	53	192	61
9	M	160	53	185	61
	F	232	74	265	84
10	M	205	65	239	77
	F	295	93	341	109

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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17,000	0.891	2.43
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21,000	1.016	2.95
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24,000	1.065	3.34
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32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 570					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	73	31	96	34
	F	101	43	126	50
2	M	73	32	98	39
	F	102	43	131	50
3	M	73	32	98	39
	F	102	43	131	50
4	M	73	32	98	39
	F	102	43	131	50
5	M	73	32	98	39
	F	102	43	131	50
6	M	73	32	98	39
	F	102	43	131	50
7	M	73	32	98	39
	F	123	53	157	58
8	M	90	39	117	46
	F	136	57	169	66
9	M	132	53	164	64
	F	196	78	236	92
10	M	171	69	209	79
	F	250	102	300	118

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
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23,000	1.049	3.21
24,000	1.065	3.34
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43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 580					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	110	33	123	38
	F	146	47	166	54
2	M	112	37	128	41
	F	149	47	170	54
3	M	112	37	128	41
	F	149	47	170	54
4	M	112	37	128	41
	F	149	47	170	54
5	M	112	37	128	41
	F	149	47	170	54
6	M	112	37	128	41
	F	149	47	170	54
7	M	112	37	128	41
	F	178	55	203	62
8	M	134	43	152	49
	F	193	61	221	70
9	M	185	58	211	68
	F	268	83	305	98
10	M	237	75	268	87
	F	340	107	388	123

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
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42,000	1.359	5.68
43,000	1.376	5.81
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 590					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	145	44	168	51
	F	196	61	223	71
2	M	149	48	169	53
	F	198	62	226	71
3	M	149	48	169	53
	F	198	62	226	71
4	M	149	48	169	53
	F	198	62	226	71
5	M	149	48	169	53
	F	198	62	226	71
6	M	149	48	169	53
	F	198	62	226	71
7	M	149	48	169	53
	F	236	77	270	85
8	M	176	58	206	63
	F	256	82	294	93
9	M	246	78	285	90
	F	355	114	409	131
10	M	318	100	362	114
	F	454	145	521	168

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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17,000	0.891	2.43
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19,000	0.964	2.69
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23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 600					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	119	37	140	42
	F	159	51	186	58
2	M	121	40	140	44
	F	162	52	189	61
3	M	121	40	140	44
	F	162	52	189	61
4	M	121	40	140	44
	F	162	52	189	61
5	M	121	40	140	44
	F	162	52	189	61
6	M	121	40	140	44
	F	162	52	189	61
7	M	121	40	140	44
	F	195	62	224	72
8	M	147	50	170	52
	F	212	68	244	77
9	M	202	64	236	74
	F	294	93	340	110
10	M	262	83	301	96
	F	376	119	434	140

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
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44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 610					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	101	30	114	34
	F	132	42	153	48
2	M	103	32	118	38
	F	136	42	155	50
3	M	103	32	118	38
	F	136	42	155	50
4	M	103	32	118	38
	F	136	42	155	50
5	M	103	32	118	38
	F	136	42	155	50
6	M	103	32	118	38
	F	136	42	155	50
7	M	103	32	118	38
	F	162	52	186	58
8	M	121	40	141	43
	F	176	56	204	65
9	M	170	54	195	62
	F	244	79	282	91
10	M	219	69	250	79
	F	312	100	359	114

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
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38,000	1.294	5.16
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42,000	1.359	5.68
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44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 620					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	76	23	86	26
	F	101	32	116	37
2	M	76	24	89	28
	F	102	34	118	37
3	M	76	24	89	28
	F	102	34	118	37
4	M	76	24	89	28
	F	102	34	118	37
5	M	76	24	89	28
	F	102	34	118	37
6	M	76	24	89	28
	F	102	34	118	37
7	M	76	24	89	28
	F	123	39	140	42
8	M	91	31	107	34
	F	132	42	153	49
9	M	128	42	146	47
	F	186	59	211	68
10	M	164	52	189	59
	F	235	75	271	86

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 630					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	117	35	132	41
	F	157	49	180	57
2	M	119	37	136	43
	F	159	50	182	58
3	M	119	37	136	43
	F	159	50	182	58
4	M	119	37	136	43
	F	159	50	182	58
5	M	119	37	136	43
	F	159	50	182	58
6	M	119	37	136	43
	F	159	50	182	58
7	M	119	37	136	43
	F	189	59	217	69
8	M	142	45	162	51
	F	207	66	235	74
9	M	197	62	227	72
	F	286	90	327	104
10	M	254	81	291	92
	F	362	116	418	132

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
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23,000	1.049	3.21
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32,000	1.196	4.38
33,000	1.212	4.51
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42,000	1.359	5.68
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44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 640					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	94	27	107	33
	F	127	39	144	47
2	M	97	31	111	37
	F	130	39	147	47
3	M	97	31	111	37
	F	130	39	147	47
4	M	97	31	111	37
	F	130	39	147	47
5	M	97	31	111	37
	F	130	39	147	47
6	M	97	31	111	37
	F	130	39	147	47
7	M	97	31	111	37
	F	156	49	175	56
8	M	117	37	132	40
	F	168	53	192	60
9	M	160	52	185	59
	F	234	73	264	84
10	M	206	63	235	76
	F	295	93	338	107

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
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15,000	0.818	2.17
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17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
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46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 900					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	74	22	87	25
	F	98	32	116	37
2	M	74	25	87	29
	F	101	32	117	39
3	M	74	25	87	29
	F	101	32	117	39
4	M	74	25	87	29
	F	101	32	117	39
5	M	74	25	87	29
	F	101	32	117	39
6	M	74	25	87	29
	F	101	32	117	39
7	M	74	25	87	29
	F	120	39	140	45
8	M	90	30	107	32
	F	128	42	152	50
9	M	123	41	145	47
	F	181	59	210	68
10	M	160	53	188	61
	F	230	75	268	87

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Aluminum or plastic siding over frame is rated as frame.

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
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15,000	0.818	2.17
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33,000	1.212	4.51
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50,000	1.490	6.72
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 910					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	47	15	55	17
	F	64	18	73	22
2	M	48	16	56	18
	F	65	19	74	22
3	M	48	16	56	18
	F	65	19	74	22
4	M	48	16	56	18
	F	65	19	74	22
5	M	48	16	56	18
	F	65	19	74	22
6	M	48	16	56	18
	F	65	19	74	22
7	M	48	16	56	18
	F	77	24	89	27
8	M	58	18	66	19
	F	82	26	95	30
9	M	81	26	93	30
	F	116	36	135	43
10	M	103	33	118	36
	F	148	47	169	55

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
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10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
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23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 920					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	50	18	54	18
	F	65	23	76	23
2	M	50	18	56	19
	F	65	23	77	25
3	M	50	18	56	19
	F	65	23	77	25
4	M	50	18	56	19
	F	65	23	77	25
5	M	50	18	56	19
	F	65	23	77	25
6	M	50	18	56	19
	F	65	23	77	25
7	M	50	18	56	19
	F	79	25	90	29
8	M	60	19	68	23
	F	86	28	99	32
9	M	83	26	96	30
	F	117	39	136	44
10	M	108	35	123	39
	F	152	50	177	54

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 930					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	59	18	67	20
	F	77	26	89	27
2	M	59	19	69	21
	F	78	26	91	28
3	M	59	19	69	21
	F	78	26	91	28
4	M	59	19	69	21
	F	78	26	91	28
5	M	59	19	69	21
	F	78	26	91	28
6	M	59	19	69	21
	F	78	26	91	28
7	M	59	19	69	21
	F	94	29	107	35
8	M	71	23	81	26
	F	103	33	118	36
9	M	99	31	115	35
	F	141	46	164	51
10	M	127	40	144	46
	F	180	59	208	67

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
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16,000	0.855	2.30
17,000	0.891	2.43
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20,000	1.000	2.82
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22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
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35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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43,000	1.376	5.81
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 940					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	56	17	62	20
	F	73	23	85	26
2	M	57	18	63	22
	F	76	23	85	28
3	M	57	18	63	22
	F	76	23	85	28
4	M	57	18	63	22
	F	76	23	85	28
5	M	57	18	63	22
	F	76	23	85	28
6	M	57	18	63	22
	F	76	23	85	28
7	M	57	18	63	22
	F	88	29	101	32
8	M	67	22	77	23
	F	96	31	111	36
9	M	93	30	108	35
	F	135	43	154	49
10	M	120	39	137	43
	F	171	56	196	62

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
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31,000	1.180	4.25
32,000	1.196	4.38
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35,000	1.245	4.77
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 950					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	63	20	75	21
	F	85	28	99	30
2	M	66	20	77	23
	F	87	28	99	31
3	M	66	20	77	23
	F	87	28	99	31
4	M	66	20	77	23
	F	87	28	99	31
5	M	66	20	77	23
	F	87	28	99	31
6	M	66	20	77	23
	F	87	28	99	31
7	M	66	20	77	23
	F	102	31	120	40
8	M	78	26	90	29
	F	111	36	131	42
9	M	106	32	127	41
	F	159	50	180	58
10	M	140	43	161	51
	F	200	63	230	75

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 960					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	50	16	56	18
	F	66	21	78	25
2	M	51	17	57	18
	F	66	21	79	25
3	M	51	17	57	18
	F	66	21	79	25
4	M	51	17	57	18
	F	66	21	79	25
5	M	51	17	57	18
	F	66	21	79	25
6	M	51	17	57	18
	F	66	21	79	25
7	M	51	17	57	18
	F	80	26	95	30
8	M	60	20	70	21
	F	87	29	101	32
9	M	83	27	98	32
	F	124	38	140	45
10	M	108	35	126	38
	F	155	50	180	56

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
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46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 970					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	54	18	62	19
	F	71	22	80	27
2	M	55	18	64	20
	F	73	23	83	27
3	M	55	18	64	20
	F	73	23	83	27
4	M	55	18	64	20
	F	73	23	83	27
5	M	55	18	64	20
	F	73	23	83	27
6	M	55	18	64	20
	F	73	23	83	27
7	M	55	18	64	20
	F	86	27	99	31
8	M	65	21	75	25
	F	94	31	108	33
9	M	91	29	106	32
	F	131	42	149	48
10	M	116	38	134	44
	F	166	54	192	62

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
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8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
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35,000	1.245	4.77
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45,000	1.408	6.07
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47,000	1.441	6.33
48,000	1.457	6.46
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50,000	1.490	6.72
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 980					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	59	19	68	20
	F	81	25	92	31
2	M	59	19	71	22
	F	82	25	94	32
3	M	59	19	71	22
	F	82	25	94	32
4	M	59	19	71	22
	F	82	25	94	32
5	M	59	19	71	22
	F	82	25	94	32
6	M	59	19	71	22
	F	82	25	94	32
7	M	59	19	71	22
	F	96	32	110	36
8	M	72	24	83	27
	F	106	34	120	40
9	M	100	32	117	38
	F	143	49	167	52
10	M	130	40	148	49
	F	185	59	214	68

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
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8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
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22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 990					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	52	18	60	19
	F	68	21	80	25
2	M	53	18	62	20
	F	71	22	82	26
3	M	53	18	62	20
	F	71	22	82	26
4	M	53	18	62	20
	F	71	22	82	26
5	M	53	18	62	20
	F	71	22	82	26
6	M	53	18	62	20
	F	71	22	82	26
7	M	53	18	62	20
	F	83	26	99	30
8	M	63	20	73	22
	F	91	29	104	33
9	M	89	27	102	32
	F	127	40	147	48
10	M	112	37	130	43
	F	161	53	187	60

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
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38,000	1.294	5.16
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42,000	1.359	5.68
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44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 010					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	112	34	125	39
	F	150	44	171	54
2	M	113	37	131	41
	F	152	47	173	54
3	M	113	37	131	41
	F	152	47	173	54
4	M	113	37	131	41
	F	152	47	173	54
5	M	113	37	131	41
	F	152	47	173	54
6	M	113	37	131	41
	F	152	47	173	54
7	M	113	37	131	41
	F	181	57	207	68
8	M	136	43	156	51
	F	196	63	226	73
9	M	189	61	218	68
	F	270	87	314	100
10	M	243	75	277	88
	F	346	112	400	125

* M = Masonry, F = Frame.

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
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16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
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46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 020					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	143	45	164	49
	F	194	59	222	69
2	M	146	47	169	53
	F	196	62	223	70
3	M	146	47	169	53
	F	196	62	223	70
4	M	146	47	169	53
	F	196	62	223	70
5	M	146	47	169	53
	F	196	62	223	70
6	M	146	47	169	53
	F	196	62	223	70
7	M	146	47	169	53
	F	236	75	269	85
8	M	176	58	201	65
	F	254	82	291	94
9	M	244	78	282	88
	F	352	113	405	128
10	M	315	99	359	113
	F	448	143	519	164

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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32,000	1.196	4.38
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43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 030					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	97	30	111	32
	F	128	39	146	45
2	M	97	32	113	37
	F	130	41	149	46
3	M	97	32	113	37
	F	130	41	149	46
4	M	97	32	113	37
	F	130	41	149	46
5	M	97	32	113	37
	F	130	41	149	46
6	M	97	32	113	37
	F	130	41	149	46
7	M	97	32	113	37
	F	157	49	179	56
8	M	118	38	133	44
	F	169	55	191	62
9	M	161	50	187	58
	F	233	74	270	85
10	M	208	67	238	74
	F	298	97	343	111

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
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23,000	1.049	3.21
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31,000	1.180	4.25
32,000	1.196	4.38
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 040					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	112	34	127	39
	F	150	48	172	53
2	M	116	37	133	41
	F	153	48	175	54
3	M	116	37	133	41
	F	153	48	175	54
4	M	116	37	133	41
	F	153	48	175	54
5	M	116	37	133	41
	F	153	48	175	54
6	M	116	37	133	41
	F	153	48	175	54
7	M	116	37	133	41
	F	183	58	212	67
8	M	138	44	159	50
	F	199	63	229	73
9	M	191	60	220	68
	F	275	90	319	100
10	M	245	78	281	90
	F	352	112	403	127

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 050					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	125	39	145	42
	F	171	52	195	61
2	M	129	41	148	48
	F	171	53	198	62
3	M	129	41	148	48
	F	171	53	198	62
4	M	129	41	148	48
	F	171	53	198	62
5	M	129	41	148	48
	F	171	53	198	62
6	M	129	41	148	48
	F	171	53	198	62
7	M	129	41	148	48
	F	206	66	236	75
8	M	155	52	179	58
	F	223	73	255	84
9	M	213	68	246	77
	F	310	100	356	112
10	M	276	88	315	100
	F	394	125	454	145

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Aluminum or plastic siding over frame is rated as frame.

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
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13,000	0.746	1.91
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16,000	0.855	2.30
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32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 060					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	131	41	150	45
	F	176	54	202	64
2	M	133	44	155	49
	F	179	57	205	65
3	M	133	44	155	49
	F	179	57	205	65
4	M	133	44	155	49
	F	179	57	205	65
5	M	133	44	155	49
	F	179	57	205	65
6	M	133	44	155	49
	F	179	57	205	65
7	M	133	44	155	49
	F	215	68	248	80
8	M	161	52	186	60
	F	233	77	268	86
9	M	225	70	256	81
	F	320	103	372	119
10	M	287	90	329	104
	F	413	131	474	150

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
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14,000	0.782	2.04
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21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 070					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	98	31	112	35
	F	132	41	151	47
2	M	99	31	115	37
	F	133	42	153	48
3	M	99	31	115	37
	F	133	42	153	48
4	M	99	31	115	37
	F	133	42	153	48
5	M	99	31	115	37
	F	133	42	153	48
6	M	99	31	115	37
	F	133	42	153	48
7	M	99	31	115	37
	F	162	51	185	59
8	M	120	40	138	44
	F	173	56	199	64
9	M	167	54	192	59
	F	240	76	277	88
10	M	215	67	246	77
	F	308	98	354	112

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 080					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	144	47	165	51
	F	193	61	221	72
2	M	148	47	172	56
	F	196	62	225	72
3	M	148	47	172	56
	F	196	62	225	72
4	M	148	47	172	56
	F	196	62	225	72
5	M	148	47	172	56
	F	196	62	225	72
6	M	148	47	172	56
	F	196	62	225	72
7	M	148	47	172	56
	F	236	74	273	86
8	M	177	58	203	66
	F	255	83	294	92
9	M	246	77	282	88
	F	354	112	407	130
10	M	315	100	361	115
	F	452	144	521	165

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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42,000	1.359	5.68
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45,000	1.408	6.07
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 090, 091					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	148	47	170	52
	F	199	63	228	71
2	M	152	49	173	56
	F	203	63	231	73
3	M	152	49	173	56
	F	203	63	231	73
4	M	152	49	173	56
	F	203	63	231	73
5	M	152	49	173	56
	F	203	63	231	73
6	M	152	49	173	56
	F	203	63	231	73
7	M	152	49	173	56
	F	243	78	280	89
8	M	182	60	209	67
	F	262	84	303	98
9	M	252	79	289	90
	F	362	117	417	132
10	M	324	102	371	119
	F	464	148	535	170

* M = Masonry, F = Frame.

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
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11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
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22,000	1.033	3.08
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24,000	1.065	3.34
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31,000	1.180	4.25
32,000	1.196	4.38
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42,000	1.359	5.68
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 100					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	102	31	115	37
	F	137	42	157	47
2	M	107	33	121	38
	F	138	42	158	49
3	M	107	33	121	38
	F	138	42	158	49
4	M	107	33	121	38
	F	138	42	158	49
5	M	107	33	121	38
	F	138	42	158	49
6	M	107	33	121	38
	F	138	42	158	49
7	M	107	33	121	38
	F	167	53	191	62
8	M	124	39	143	47
	F	180	58	207	67
9	M	173	56	200	64
	F	250	81	290	92
10	M	222	71	257	81
	F	319	102	365	115

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 110					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	109	33	124	39
	F	145	46	169	54
2	M	110	36	129	42
	F	149	48	170	54
3	M	110	36	129	42
	F	149	48	170	54
4	M	110	36	129	42
	F	149	48	170	54
5	M	110	36	129	42
	F	149	48	170	54
6	M	110	36	129	42
	F	149	48	170	54
7	M	110	36	129	42
	F	179	57	205	64
8	M	134	44	153	49
	F	192	61	221	70
9	M	185	59	212	67
	F	266	87	305	99
10	M	237	75	272	87
	F	341	109	393	124

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 120					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	102	32	117	36
	F	136	43	157	48
2	M	106	33	120	39
	F	139	45	157	51
3	M	106	33	120	39
	F	139	45	157	51
4	M	106	33	120	39
	F	139	45	157	51
5	M	106	33	120	39
	F	139	45	157	51
6	M	106	33	120	39
	F	139	45	157	51
7	M	106	33	120	39
	F	166	53	189	60
8	M	125	40	142	45
	F	180	56	208	68
9	M	172	55	198	62
	F	249	80	286	91
10	M	224	70	255	80
	F	319	102	366	117

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
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8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 130					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	112	36	129	39
	F	151	47	172	56
2	M	114	37	133	42
	F	153	50	175	56
3	M	114	37	133	42
	F	153	50	175	56
4	M	114	37	133	42
	F	153	50	175	56
5	M	114	37	133	42
	F	153	50	175	56
6	M	114	37	133	42
	F	153	50	175	56
7	M	114	37	133	42
	F	184	59	212	67
8	M	139	44	159	51
	F	198	64	226	73
9	M	191	59	218	69
	F	276	90	316	101
10	M	246	78	281	90
	F	351	112	403	129

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
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13,000	0.746	1.91
14,000	0.782	2.04
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19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 140					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	133	42	154	48
	F	179	57	204	65
2	M	136	44	158	50
	F	181	57	210	65
3	M	136	44	158	50
	F	181	57	210	65
4	M	136	44	158	50
	F	181	57	210	65
5	M	136	44	158	50
	F	181	57	210	65
6	M	136	44	158	50
	F	181	57	210	65
7	M	136	44	158	50
	F	217	68	249	81
8	M	164	54	187	61
	F	239	76	271	88
9	M	226	73	262	81
	F	326	103	376	119
10	M	293	90	336	106
	F	419	133	483	154

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 150					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	100	32	115	35
	F	134	42	154	49
2	M	102	34	119	37
	F	136	44	155	49
3	M	102	34	119	37
	F	136	44	155	49
4	M	102	34	119	37
	F	136	44	155	49
5	M	102	34	119	37
	F	136	44	155	49
6	M	102	34	119	37
	F	136	44	155	49
7	M	102	34	119	37
	F	164	51	188	60
8	M	124	39	141	45
	F	177	56	203	66
9	M	170	54	196	61
	F	246	79	284	90
10	M	220	69	251	80
	F	315	100	361	115

* M = Masonry, F = Frame.

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 160					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	136	42	155	47
	F	181	55	209	66
2	M	138	45	159	52
	F	184	59	211	66
3	M	138	45	159	52
	F	184	59	211	66
4	M	138	45	159	52
	F	184	59	211	66
5	M	138	45	159	52
	F	184	59	211	66
6	M	138	45	159	52
	F	184	59	211	66
7	M	138	45	159	52
	F	219	69	254	80
8	M	165	54	190	62
	F	238	77	275	88
9	M	231	73	264	84
	F	330	106	381	122
10	M	296	92	339	110
	F	424	136	486	155

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 170, 171					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	120	37	138	42
	F	161	51	185	59
2	M	121	40	141	47
	F	165	52	188	59
3	M	121	40	141	47
	F	165	52	188	59
4	M	121	40	141	47
	F	165	52	188	59
5	M	121	40	141	47
	F	165	52	188	59
6	M	121	40	141	47
	F	165	52	188	59
7	M	121	40	141	47
	F	197	62	226	72
8	M	147	49	170	53
	F	212	69	245	78
9	M	205	65	235	75
	F	295	95	338	108
10	M	261	83	300	95
	F	375	120	433	138

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
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27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 180					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	109	33	124	38
	F	146	44	169	53
2	M	111	34	129	41
	F	148	48	170	53
3	M	111	34	129	41
	F	148	48	170	53
4	M	111	34	129	41
	F	148	48	170	53
5	M	111	34	129	41
	F	148	48	170	53
6	M	111	34	129	41
	F	148	48	170	53
7	M	111	34	129	41
	F	179	57	204	63
8	M	136	44	151	50
	F	192	61	221	70
9	M	188	59	212	67
	F	266	85	307	98
10	M	239	75	273	88
	F	341	109	393	124

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
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42,000	1.359	5.68
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44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 190					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	141	44	160	48
	F	188	59	214	67
2	M	141	46	165	51
	F	190	59	218	67
3	M	141	46	165	51
	F	190	59	218	67
4	M	141	46	165	51
	F	190	59	218	67
5	M	141	46	165	51
	F	190	59	218	67
6	M	141	46	165	51
	F	190	59	218	67
7	M	141	46	165	51
	F	229	74	264	85
8	M	171	54	194	63
	F	246	80	283	90
9	M	236	74	273	87
	F	340	110	394	125
10	M	304	97	350	111
	F	435	141	504	160

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 200					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	131	40	147	44
	F	172	54	199	62
2	M	131	42	152	49
	F	175	55	201	63
3	M	131	42	152	49
	F	175	55	201	63
4	M	131	42	152	49
	F	175	55	201	63
5	M	131	42	152	49
	F	175	55	201	63
6	M	131	42	152	49
	F	175	55	201	63
7	M	131	42	152	49
	F	209	67	241	78
8	M	157	52	182	57
	F	227	72	262	84
9	M	219	70	252	80
	F	317	102	363	116
10	M	279	88	322	102
	F	402	131	464	147

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 210					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	111	34	127	41
	F	149	47	171	53
2	M	113	37	132	42
	F	153	49	174	53
3	M	113	37	132	42
	F	153	49	174	53
4	M	113	37	132	42
	F	153	49	174	53
5	M	113	37	132	42
	F	153	49	174	53
6	M	113	37	132	42
	F	153	49	174	53
7	M	113	37	132	42
	F	183	58	212	67
8	M	138	44	156	53
	F	198	64	227	74
9	M	190	61	219	69
	F	273	88	315	100
10	M	244	78	280	90
	F	350	111	402	127

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 220					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	114	34	131	41
	F	152	47	173	54
2	M	115	38	134	42
	F	155	51	176	54
3	M	115	38	134	42
	F	155	51	176	54
4	M	115	38	134	42
	F	155	51	176	54
5	M	115	38	134	42
	F	155	51	176	54
6	M	115	38	134	42
	F	155	51	176	54
7	M	115	38	134	42
	F	185	59	214	68
8	M	140	44	160	51
	F	200	64	231	75
9	M	192	62	223	69
	F	277	90	321	103
10	M	250	78	285	91
	F	355	114	408	131

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 230					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	97	30	111	35
	F	130	40	148	46
2	M	97	32	115	37
	F	131	41	150	46
3	M	97	32	115	37
	F	131	41	150	46
4	M	97	32	115	37
	F	131	41	150	46
5	M	97	32	115	37
	F	131	41	150	46
6	M	97	32	115	37
	F	131	41	150	46
7	M	97	32	115	37
	F	157	49	181	59
8	M	117	38	136	43
	F	169	54	195	64
9	M	164	51	188	60
	F	233	74	272	86
10	M	210	66	241	77
	F	300	97	345	111

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 240					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	103	34	119	37
	F	141	43	160	50
2	M	108	34	123	41
	F	143	44	163	51
3	M	108	34	123	41
	F	143	44	163	51
4	M	108	34	123	41
	F	143	44	163	51
5	M	108	34	123	41
	F	143	44	163	51
6	M	108	34	123	41
	F	143	44	163	51
7	M	108	34	123	41
	F	171	54	195	63
8	M	125	41	146	49
	F	183	60	213	69
9	M	178	57	204	64
	F	255	81	294	93
10	M	227	71	263	83
	F	326	103	375	119

* M = Masonry, F = Frame.

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 250					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	112	35	125	38
	F	147	44	168	53
2	M	113	36	129	42
	F	150	47	171	53
3	M	113	36	129	42
	F	150	47	171	53
4	M	113	36	129	42
	F	150	47	171	53
5	M	113	36	129	42
	F	150	47	171	53
6	M	113	36	129	42
	F	150	47	171	53
7	M	113	36	129	42
	F	180	58	207	67
8	M	135	44	155	52
	F	195	64	223	71
9	M	188	58	215	67
	F	268	86	312	100
10	M	241	75	274	87
	F	344	112	395	125

* M = Masonry, F = Frame.

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 260					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	97	30	110	36
	F	130	40	150	46
2	M	100	32	113	36
	F	131	41	151	47
3	M	100	32	113	36
	F	131	41	151	47
4	M	100	32	113	36
	F	131	41	151	47
5	M	100	32	113	36
	F	131	41	151	47
6	M	100	32	113	36
	F	131	41	151	47
7	M	100	32	113	36
	F	158	50	180	57
8	M	118	38	134	43
	F	170	56	195	62
9	M	164	52	188	59
	F	235	77	272	87
10	M	210	67	241	78
	F	301	97	346	110

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 270					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	115	36	129	40
	F	154	47	175	56
2	M	116	39	133	43
	F	154	50	179	56
3	M	116	39	133	43
	F	154	50	179	56
4	M	116	39	133	43
	F	154	50	179	56
5	M	116	39	133	43
	F	154	50	179	56
6	M	116	39	133	43
	F	154	50	179	56
7	M	116	39	133	43
	F	186	61	214	66
8	M	140	46	159	52
	F	201	65	232	73
9	M	195	61	221	70
	F	278	89	321	103
10	M	247	78	286	89
	F	355	115	410	129

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 280					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	102	31	117	34
	F	138	42	157	50
2	M	102	34	120	39
	F	138	44	158	51
3	M	102	34	120	39
	F	138	44	158	51
4	M	102	34	120	39
	F	138	44	158	51
5	M	102	34	120	39
	F	138	44	158	51
6	M	102	34	120	39
	F	138	44	158	51
7	M	102	34	120	39
	F	168	52	192	61
8	M	124	41	142	47
	F	180	58	205	67
9	M	173	56	199	63
	F	250	79	286	92
10	M	222	69	254	79
	F	318	102	366	117

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
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37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
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44,000	1.392	5.94
45,000	1.408	6.07
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 290					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	90	29	104	30
	F	120	38	137	42
2	M	90	30	106	35
	F	123	38	141	45
3	M	90	30	106	35
	F	123	38	141	45
4	M	90	30	106	35
	F	123	38	141	45
5	M	90	30	106	35
	F	123	38	141	45
6	M	90	30	106	35
	F	123	38	141	45
7	M	90	30	106	35
	F	147	47	169	54
8	M	111	38	127	41
	F	160	51	183	60
9	M	153	49	174	55
	F	219	69	255	81
10	M	196	62	225	72
	F	281	90	324	104

* M = Masonry, F = Frame.

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 300					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	113	36	130	40
	F	152	46	175	56
2	M	115	38	135	42
	F	155	49	178	56
3	M	115	38	135	42
	F	155	49	178	56
4	M	115	38	135	42
	F	155	49	178	56
5	M	115	38	135	42
	F	155	49	178	56
6	M	115	38	135	42
	F	155	49	178	56
7	M	115	38	135	42
	F	185	58	214	67
8	M	140	46	160	51
	F	200	64	231	74
9	M	193	61	223	68
	F	277	90	321	103
10	M	249	79	284	91
	F	356	113	409	130

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 310					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	110	36	128	37
	F	149	44	170	53
2	M	113	37	131	41
	F	149	47	171	54
3	M	113	37	131	41
	F	149	47	171	54
4	M	113	37	131	41
	F	149	47	171	54
5	M	113	37	131	41
	F	149	47	171	54
6	M	113	37	131	41
	F	149	47	171	54
7	M	113	37	131	41
	F	182	57	207	67
8	M	135	44	156	50
	F	196	62	224	72
9	M	190	58	215	68
	F	270	87	314	98
10	M	243	77	276	89
	F	346	110	397	128

* M = Masonry, F = Frame.

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 320					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	117	37	133	41
	F	155	50	179	57
2	M	119	38	139	44
	F	159	50	182	57
3	M	119	38	139	44
	F	159	50	182	57
4	M	119	38	139	44
	F	159	50	182	57
5	M	119	38	139	44
	F	159	50	182	57
6	M	119	38	139	44
	F	159	50	182	57
7	M	119	38	139	44
	F	191	62	218	70
8	M	143	47	164	52
	F	205	66	235	76
9	M	199	63	229	72
	F	284	91	329	107
10	M	255	79	292	91
	F	363	117	418	133

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
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14,000	0.782	2.04
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16,000	0.855	2.30
17,000	0.891	2.43
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19,000	0.964	2.69
20,000	1.000	2.82
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 330					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	118	37	134	41
	F	156	49	181	55
2	M	118	38	137	45
	F	162	51	182	55
3	M	118	38	137	45
	F	162	51	182	55
4	M	118	38	137	45
	F	162	51	182	55
5	M	118	38	137	45
	F	162	51	182	55
6	M	118	38	137	45
	F	162	51	182	55
7	M	118	38	137	45
	F	191	60	220	73
8	M	144	47	163	54
	F	207	66	239	77
9	M	198	63	230	73
	F	287	90	330	106
10	M	256	80	295	94
	F	366	118	422	134

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8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
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13,000	0.746	1.91
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 340					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	122	37	138	41
	F	164	52	186	58
2	M	123	41	141	47
	F	165	53	188	59
3	M	123	41	141	47
	F	165	53	188	59
4	M	123	41	141	47
	F	165	53	188	59
5	M	123	41	141	47
	F	165	53	188	59
6	M	123	41	141	47
	F	165	53	188	59
7	M	123	41	141	47
	F	199	63	229	74
8	M	149	48	171	55
	F	214	69	245	80
9	M	207	65	236	75
	F	296	97	343	109
10	M	264	84	304	97
	F	376	122	436	138

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
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13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 350					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	119	38	136	42
	F	161	49	182	57
2	M	122	38	140	43
	F	164	52	186	57
3	M	122	38	140	43
	F	164	52	186	57
4	M	122	38	140	43
	F	164	52	186	57
5	M	122	38	140	43
	F	164	52	186	57
6	M	122	38	140	43
	F	164	52	186	57
7	M	122	38	140	43
	F	194	62	225	71
8	M	146	47	166	54
	F	209	67	241	77
9	M	201	63	232	73
	F	292	94	336	107
10	M	261	82	296	95
	F	371	119	427	136

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 360, 361					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	109	35	127	39
	F	148	43	169	53
2	M	114	36	129	42
	F	150	46	171	55
3	M	114	36	129	42
	F	150	46	171	55
4	M	114	36	129	42
	F	150	46	171	55
5	M	114	36	129	42
	F	150	46	171	55
6	M	114	36	129	42
	F	150	46	171	55
7	M	114	36	129	42
	F	179	57	207	66
8	M	134	43	156	51
	F	195	63	224	72
9	M	187	60	216	67
	F	269	89	311	97
10	M	240	77	277	89
	F	345	109	399	127

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 370					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	118	37	134	40
	F	157	50	179	56
2	M	119	37	140	43
	F	160	51	183	56
3	M	119	37	140	43
	F	160	51	183	56
4	M	119	37	140	43
	F	160	51	183	56
5	M	119	37	140	43
	F	160	51	183	56
6	M	119	37	140	43
	F	160	51	183	56
7	M	119	37	140	43
	F	192	61	221	68
8	M	143	47	163	52
	F	205	67	238	76
9	M	198	62	228	72
	F	287	92	331	105
10	M	255	80	292	94
	F	366	118	421	134

* M = Masonry, F = Frame.

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
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38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 380					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	110	33	126	39
	F	147	48	167	52
2	M	112	36	132	42
	F	148	48	170	55
3	M	112	36	132	42
	F	148	48	170	55
4	M	112	36	132	42
	F	148	48	170	55
5	M	112	36	132	42
	F	148	48	170	55
6	M	112	36	132	42
	F	148	48	170	55
7	M	112	36	132	42
	F	177	56	205	65
8	M	136	43	152	49
	F	192	62	223	70
9	M	186	56	214	67
	F	268	84	310	98
10	M	240	76	275	85
	F	342	110	395	126

* M = Masonry, F = Frame.

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 390					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	115	36	133	40
	F	154	50	177	57
2	M	118	38	135	42
	F	157	50	180	57
3	M	118	38	135	42
	F	157	50	180	57
4	M	118	38	135	42
	F	157	50	180	57
5	M	118	38	135	42
	F	157	50	180	57
6	M	118	38	135	42
	F	157	50	180	57
7	M	118	38	135	42
	F	190	59	217	70
8	M	142	46	162	52
	F	204	65	234	73
9	M	196	61	225	70
	F	282	91	325	105
10	M	252	80	288	91
	F	360	115	414	133

* M = Masonry, F = Frame.

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 400					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	149	46	170	53
	F	200	61	228	72
2	M	151	49	176	55
	F	202	63	232	72
3	M	151	49	176	55
	F	202	63	232	72
4	M	151	49	176	55
	F	202	63	232	72
5	M	151	49	176	55
	F	202	63	232	72
6	M	151	49	176	55
	F	202	63	232	72
7	M	151	49	176	55
	F	242	78	277	88
8	M	182	59	207	68
	F	259	85	300	95
9	M	253	80	288	90
	F	363	116	419	134
10	M	323	103	371	119
	F	463	149	533	170

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 410					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	108	33	123	39
	F	145	45	166	53
2	M	110	36	128	42
	F	148	46	168	53
3	M	110	36	128	42
	F	148	46	168	53
4	M	110	36	128	42
	F	148	46	168	53
5	M	110	36	128	42
	F	148	46	168	53
6	M	110	36	128	42
	F	148	46	168	53
7	M	110	36	128	42
	F	176	56	203	65
8	M	132	43	152	48
	F	191	61	219	70
9	M	185	58	211	67
	F	262	84	304	97
10	M	235	74	270	86
	F	337	108	389	123

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
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13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 420					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	120	38	137	43
	F	161	48	184	57
2	M	122	40	142	44
	F	164	52	188	57
3	M	122	40	142	44
	F	164	52	188	57
4	M	122	40	142	44
	F	164	52	188	57
5	M	122	40	142	44
	F	164	52	188	57
6	M	122	40	142	44
	F	164	52	188	57
7	M	122	40	142	44
	F	197	63	226	72
8	M	148	47	168	56
	F	213	68	244	78
9	M	204	64	234	74
	F	293	95	339	106
10	M	263	84	301	95
	F	376	120	433	137

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 430					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	108	34	123	37
	F	145	44	166	52
2	M	110	34	127	40
	F	147	48	168	52
3	M	110	34	127	40
	F	147	48	168	52
4	M	110	34	127	40
	F	147	48	168	52
5	M	110	34	127	40
	F	147	48	168	52
6	M	110	34	127	40
	F	147	48	168	52
7	M	110	34	127	40
	F	175	57	202	64
8	M	132	43	151	49
	F	191	60	218	71
9	M	184	58	211	67
	F	265	84	305	98
10	M	236	75	269	88
	F	337	108	388	123

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
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35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
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44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 440					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	73	24	83	27
	F	99	30	113	35
2	M	74	24	86	27
	F	100	30	114	37
3	M	74	24	86	27
	F	100	30	114	37
4	M	74	24	86	27
	F	100	30	114	37
5	M	74	24	86	27
	F	100	30	114	37
6	M	74	24	86	27
	F	100	30	114	37
7	M	74	24	86	27
	F	120	39	137	44
8	M	90	28	103	34
	F	127	41	147	48
9	M	123	40	142	45
	F	179	56	207	65
10	M	159	50	182	59
	F	227	73	262	83

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 450					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	107	33	123	38
	F	143	45	166	50
2	M	109	35	127	40
	F	146	45	167	52
3	M	109	35	127	40
	F	146	45	167	52
4	M	109	35	127	40
	F	146	45	167	52
5	M	109	35	127	40
	F	146	45	167	52
6	M	109	35	127	40
	F	146	45	167	52
7	M	109	35	127	40
	F	176	56	200	65
8	M	132	44	151	49
	F	189	63	217	68
9	M	182	57	210	67
	F	262	85	302	96
10	M	236	74	270	85
	F	336	107	386	123

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
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37,000	1.278	5.03
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 460					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	130	42	148	45
	F	173	54	199	63
2	M	132	42	154	48
	F	175	55	201	63
3	M	132	42	154	48
	F	175	55	201	63
4	M	132	42	154	48
	F	175	55	201	63
5	M	132	42	154	48
	F	175	55	201	63
6	M	132	42	154	48
	F	175	55	201	63
7	M	132	42	154	48
	F	212	67	243	78
8	M	159	53	182	58
	F	229	75	263	85
9	M	220	70	254	79
	F	317	102	365	116
10	M	283	88	324	102
	F	406	130	468	148

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 470					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	112	37	130	39
	F	152	49	175	55
2	M	115	38	136	42
	F	157	49	178	57
3	M	115	38	136	42
	F	157	49	178	57
4	M	115	38	136	42
	F	157	49	178	57
5	M	115	38	136	42
	F	157	49	178	57
6	M	115	38	136	42
	F	157	49	178	57
7	M	115	38	136	42
	F	187	59	211	67
8	M	138	45	161	50
	F	200	65	230	73
9	M	192	61	220	70
	F	278	90	319	102
10	M	247	78	284	90
	F	355	112	408	130

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 480					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	110	36	128	38
	F	148	46	171	55
2	M	114	36	130	40
	F	150	48	173	55
3	M	114	36	130	40
	F	150	48	173	55
4	M	114	36	130	40
	F	150	48	173	55
5	M	114	36	130	40
	F	150	48	173	55
6	M	114	36	130	40
	F	150	48	173	55
7	M	114	36	130	40
	F	181	58	208	67
8	M	137	43	156	49
	F	197	62	226	73
9	M	190	60	217	68
	F	272	88	314	100
10	M	243	76	278	90
	F	349	110	398	128

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 490					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	112	37	129	38
	F	149	46	173	54
2	M	114	37	131	43
	F	153	47	176	55
3	M	114	37	131	43
	F	153	47	176	55
4	M	114	37	131	43
	F	153	47	176	55
5	M	114	37	131	43
	F	153	47	176	55
6	M	114	37	131	43
	F	153	47	176	55
7	M	114	37	131	43
	F	184	59	211	69
8	M	138	44	157	50
	F	198	63	226	74
9	M	192	61	220	69
	F	276	88	316	100
10	M	246	76	281	89
	F	350	112	403	129

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 500					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	109	34	126	38
	F	148	44	170	54
2	M	113	38	130	41
	F	151	48	172	55
3	M	113	38	130	41
	F	151	48	172	55
4	M	113	38	130	41
	F	151	48	172	55
5	M	113	38	130	41
	F	151	48	172	55
6	M	113	38	130	41
	F	151	48	172	55
7	M	113	38	130	41
	F	180	57	210	66
8	M	136	42	156	51
	F	195	64	223	72
9	M	188	60	217	67
	F	271	87	312	99
10	M	240	76	277	88
	F	346	109	398	126

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 510					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	78	24	91	28
	F	104	33	121	38
2	M	80	27	93	32
	F	105	34	122	38
3	M	80	27	93	32
	F	105	34	122	38
4	M	80	27	93	32
	F	105	34	122	38
5	M	80	27	93	32
	F	105	34	122	38
6	M	80	27	93	32
	F	105	34	122	38
7	M	80	27	93	32
	F	130	40	148	47
8	M	96	32	111	35
	F	139	44	159	50
9	M	133	43	156	49
	F	192	62	223	72
10	M	173	54	197	62
	F	245	78	282	91

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 520					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	101	32	116	36
	F	139	42	157	49
2	M	105	35	121	39
	F	139	45	159	50
3	M	105	35	121	39
	F	139	45	159	50
4	M	105	35	121	39
	F	139	45	159	50
5	M	105	35	121	39
	F	139	45	159	50
6	M	105	35	121	39
	F	139	45	159	50
7	M	105	35	121	39
	F	167	54	192	61
8	M	125	40	145	46
	F	181	59	207	68
9	M	174	57	201	61
	F	250	81	290	94
10	M	222	72	256	83
	F	319	101	368	116

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 530					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	118	35	135	41
	F	156	49	180	56
2	M	120	40	139	45
	F	159	49	184	58
3	M	120	40	139	45
	F	159	49	184	58
4	M	120	40	139	45
	F	159	49	184	58
5	M	120	40	139	45
	F	159	49	184	58
6	M	120	40	139	45
	F	159	49	184	58
7	M	120	40	139	45
	F	193	62	220	70
8	M	145	48	166	52
	F	207	67	238	76
9	M	199	63	229	72
	F	286	92	330	106
10	M	256	81	296	93
	F	367	118	424	135

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 540					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	94	28	108	32
	F	125	39	143	46
2	M	94	30	110	37
	F	128	41	146	46
3	M	94	30	110	37
	F	128	41	146	46
4	M	94	30	110	37
	F	128	41	146	46
5	M	94	30	110	37
	F	128	41	146	46
6	M	94	30	110	37
	F	128	41	146	46
7	M	94	30	110	37
	F	152	48	175	56
8	M	114	38	131	43
	F	164	54	188	62
9	M	158	49	182	57
	F	228	73	263	84
10	M	202	65	233	74
	F	292	94	334	108

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 550					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	108	33	124	39
	F	144	46	165	51
2	M	110	33	126	41
	F	144	47	166	52
3	M	110	33	126	41
	F	144	47	166	52
4	M	110	33	126	41
	F	144	47	166	52
5	M	110	33	126	41
	F	144	47	166	52
6	M	110	33	126	41
	F	144	47	166	52
7	M	110	33	126	41
	F	175	55	201	65
8	M	132	45	151	47
	F	190	60	218	69
9	M	181	56	208	66
	F	262	85	304	96
10	M	235	74	270	86
	F	333	108	386	124

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 560					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	112	37	131	40
	F	152	48	173	56
2	M	114	39	135	42
	F	154	48	178	56
3	M	114	39	135	42
	F	154	48	178	56
4	M	114	39	135	42
	F	154	48	178	56
5	M	114	39	135	42
	F	154	48	178	56
6	M	114	39	135	42
	F	154	48	178	56
7	M	114	39	135	42
	F	185	61	213	68
8	M	140	44	159	53
	F	201	65	231	74
9	M	192	61	222	70
	F	279	89	321	101
10	M	249	78	284	92
	F	355	112	408	131

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
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49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 570					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	103	39	119	43
	F	139	50	158	57
2	M	106	39	122	48
	F	139	53	161	58
3	M	106	39	122	48
	F	139	53	161	58
4	M	106	39	122	48
	F	139	53	161	58
5	M	106	39	122	48
	F	139	53	161	58
6	M	106	39	122	48
	F	139	53	161	58
7	M	106	39	122	48
	F	169	64	196	73
8	M	128	48	144	53
	F	184	68	209	78
9	M	176	66	201	76
	F	252	96	292	108
10	M	227	84	260	97
	F	321	122	371	139

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
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48,000	1.457	6.46
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 580					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	129	41	149	47
	F	174	54	200	62
2	M	133	43	152	49
	F	177	55	203	62
3	M	133	43	152	49
	F	177	55	203	62
4	M	133	43	152	49
	F	177	55	203	62
5	M	133	43	152	49
	F	177	55	203	62
6	M	133	43	152	49
	F	177	55	203	62
7	M	133	43	152	49
	F	211	68	244	78
8	M	158	53	183	58
	F	228	72	264	83
9	M	221	70	253	79
	F	317	100	366	118
10	M	284	90	323	104
	F	406	129	467	149

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 590					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	173	53	197	61
	F	231	71	266	85
2	M	176	58	206	65
	F	235	77	270	85
3	M	176	58	206	65
	F	235	77	270	85
4	M	176	58	206	65
	F	235	77	270	85
5	M	176	58	206	65
	F	235	77	270	85
6	M	176	58	206	65
	F	235	77	270	85
7	M	176	58	206	65
	F	285	90	323	103
8	M	213	68	245	78
	F	306	99	349	114
9	M	294	93	338	108
	F	424	136	489	155
10	M	378	120	434	138
	F	541	173	625	197

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
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42,000	1.359	5.68
43,000	1.376	5.81
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 600					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	144	44	165	51
	F	193	61	223	71
2	M	149	49	170	52
	F	196	62	228	72
3	M	149	49	170	52
	F	196	62	228	72
4	M	149	49	170	52
	F	196	62	228	72
5	M	149	49	170	52
	F	196	62	228	72
6	M	149	49	170	52
	F	196	62	228	72
7	M	149	49	170	52
	F	236	74	270	87
8	M	177	58	203	67
	F	255	83	294	93
9	M	246	77	283	87
	F	352	113	408	131
10	M	315	101	362	118
	F	454	144	519	165

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
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44,000	1.392	5.94
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46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 610					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	121	38	138	42
	F	160	50	183	58
2	M	121	40	141	44
	F	162	52	186	58
3	M	121	40	141	44
	F	162	52	186	58
4	M	121	40	141	44
	F	162	52	186	58
5	M	121	40	141	44
	F	162	52	186	58
6	M	121	40	141	44
	F	162	52	186	58
7	M	121	40	141	44
	F	195	62	224	72
8	M	148	48	170	54
	F	211	68	244	79
9	M	204	65	234	74
	F	293	93	338	107
10	M	262	83	298	94
	F	373	121	430	138

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
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7,000	0.528	1.13
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10,000	0.637	1.52
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32,000	1.196	4.38
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35,000	1.245	4.77
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 620					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	91	28	103	32
	F	120	37	138	42
2	M	91	31	107	35
	F	123	39	140	42
3	M	91	31	107	35
	F	123	39	140	42
4	M	91	31	107	35
	F	123	39	140	42
5	M	91	31	107	35
	F	123	39	140	42
6	M	91	31	107	35
	F	123	39	140	42
7	M	91	31	107	35
	F	146	47	171	55
8	M	112	35	126	42
	F	159	51	183	59
9	M	153	49	176	55
	F	220	71	255	82
10	M	197	62	226	72
	F	283	91	325	103

* M = Masonry, F = Frame.

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
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28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 630					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	139	43	158	49
	F	188	58	213	66
2	M	141	45	162	54
	F	188	59	217	69
3	M	141	45	162	54
	F	188	59	217	69
4	M	141	45	162	54
	F	188	59	217	69
5	M	141	45	162	54
	F	188	59	217	69
6	M	141	45	162	54
	F	188	59	217	69
7	M	141	45	162	54
	F	227	72	259	83
8	M	171	55	196	62
	F	246	79	283	90
9	M	235	74	271	85
	F	340	111	392	124
10	M	304	95	349	111
	F	433	139	501	158

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
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48,000	1.457	6.46
49,000	1.474	6.59
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 640					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	114	37	129	39
	F	151	47	174	56
2	M	114	37	132	43
	F	153	49	175	56
3	M	114	37	132	43
	F	153	49	175	56
4	M	114	37	132	43
	F	153	49	175	56
5	M	114	37	132	43
	F	153	49	175	56
6	M	114	37	132	43
	F	153	49	175	56
7	M	114	37	132	43
	F	185	59	212	67
8	M	139	47	158	52
	F	200	63	230	73
9	M	192	60	219	69
	F	274	88	319	102
10	M	245	79	282	91
	F	352	114	405	129

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
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48,000	1.457	6.46
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50,000	1.490	6.72
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 900					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	89	29	105	32
	F	119	39	137	45
2	M	91	30	107	32
	F	121	39	140	45
3	M	91	30	107	32
	F	121	39	140	45
4	M	91	30	107	32
	F	121	39	140	45
5	M	91	30	107	32
	F	121	39	140	45
6	M	91	30	107	32
	F	121	39	140	45
7	M	91	30	107	32
	F	145	47	166	53
8	M	110	36	124	41
	F	157	52	181	59
9	M	152	50	175	57
	F	216	69	251	79
10	M	196	62	224	71
	F	280	89	323	105

* M = Masonry, F = Frame.

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
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21,000	1.016	2.95
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48,000	1.457	6.46
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

**COVERAGE A - DWELLING
COVERAGE C - PERSONAL PROPERTY**

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 910					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	58	18	65	18
	F	76	22	88	26
2	M	58	18	66	21
	F	77	24	89	27
3	M	58	18	66	21
	F	77	24	89	27
4	M	58	18	66	21
	F	77	24	89	27
5	M	58	18	66	21
	F	77	24	89	27
6	M	58	18	66	21
	F	77	24	89	27
7	M	58	18	66	21
	F	93	30	107	33
8	M	69	22	80	26
	F	100	33	116	36
9	M	95	30	110	34
	F	139	45	158	51
10	M	125	38	142	46
	F	176	58	203	65

* **M = Masonry, F = Frame.**

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Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.39
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
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19,000	0.964	2.69
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
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43,000	1.376	5.81
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 920					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	56	19	65	23
	F	79	25	90	29
2	M	60	19	68	23
	F	79	25	90	29
3	M	60	19	68	23
	F	79	25	90	29
4	M	60	19	68	23
	F	79	25	90	29
5	M	60	19	68	23
	F	79	25	90	29
6	M	60	19	68	23
	F	79	25	90	29
7	M	60	19	68	23
	F	96	30	109	36
8	M	72	23	83	26
	F	105	35	117	39
9	M	99	32	116	36
	F	143	46	164	52
10	M	127	40	148	46
	F	181	56	207	65

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Aluminum or plastic siding over frame is rated as frame.

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.39
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
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48,000	1.457	6.46
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 930					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	55	17	62	19
	F	73	22	83	26
2	M	55	18	63	20
	F	75	23	84	26
3	M	55	18	63	20
	F	75	23	84	26
4	M	55	18	63	20
	F	75	23	84	26
5	M	55	18	63	20
	F	75	23	84	26
6	M	55	18	63	20
	F	75	23	84	26
7	M	55	18	63	20
	F	88	27	100	33
8	M	67	20	77	26
	F	95	30	108	35
9	M	91	28	106	33
	F	132	42	152	49
10	M	118	36	133	42
	F	168	55	193	62

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 940					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	66	22	76	23
	F	88	29	101	31
2	M	67	22	77	25
	F	89	29	102	32
3	M	67	22	77	25
	F	89	29	102	32
4	M	67	22	77	25
	F	89	29	102	32
5	M	67	22	77	25
	F	89	29	102	32
6	M	67	22	77	25
	F	89	29	102	32
7	M	67	22	77	25
	F	108	35	124	40
8	M	80	26	93	31
	F	117	37	135	43
9	M	111	36	129	42
	F	161	52	187	58
10	M	145	46	165	53
	F	207	66	237	76

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
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6,000	0.491	1.00
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8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 950					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	77	23	88	28
	F	99	31	118	36
2	M	78	26	90	29
	F	102	31	120	40
3	M	78	26	90	29
	F	102	31	120	40
4	M	78	26	90	29
	F	102	31	120	40
5	M	78	26	90	29
	F	102	31	120	40
6	M	78	26	90	29
	F	102	31	120	40
7	M	78	26	90	29
	F	127	41	144	47
8	M	95	30	106	32
	F	139	43	159	50
9	M	131	42	148	47
	F	185	59	216	69
10	M	167	53	191	59
	F	239	77	274	88

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.39
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 960					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	59	18	68	21
	F	80	25	91	29
2	M	60	20	70	21
	F	80	26	95	30
3	M	60	20	70	21
	F	80	26	95	30
4	M	60	20	70	21
	F	80	26	95	30
5	M	60	20	70	21
	F	80	26	95	30
6	M	60	20	70	21
	F	80	26	95	30
7	M	60	20	70	21
	F	98	32	110	36
8	M	74	24	83	27
	F	106	35	123	38
9	M	101	32	117	38
	F	145	46	170	55
10	M	129	42	149	47
	F	188	59	216	68

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 970					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	64	20	74	22
	F	85	27	98	31
2	M	65	21	75	26
	F	86	27	99	31
3	M	65	21	75	26
	F	86	27	99	31
4	M	65	21	75	26
	F	86	27	99	31
5	M	65	21	75	26
	F	86	27	99	31
6	M	65	21	75	26
	F	86	27	99	31
7	M	65	21	75	26
	F	106	32	119	38
8	M	78	26	89	29
	F	114	38	129	42
9	M	108	33	125	41
	F	156	49	181	57
10	M	139	45	160	51
	F	201	64	230	74

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 980					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	71	22	82	25
	F	94	32	110	35
2	M	72	24	83	27
	F	96	32	110	36
3	M	72	24	83	27
	F	96	32	110	36
4	M	72	24	83	27
	F	96	32	110	36
5	M	72	24	83	27
	F	96	32	110	36
6	M	72	24	83	27
	F	96	32	110	36
7	M	72	24	83	27
	F	117	38	132	42
8	M	86	28	100	32
	F	127	40	143	49
9	M	120	40	138	45
	F	173	55	200	62
10	M	156	49	178	55
	F	224	71	257	82

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.39
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 990					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	63	20	72	21
	F	84	26	96	30
2	M	64	20	73	22
	F	84	26	99	30
3	M	64	20	73	22
	F	84	26	99	30
4	M	64	20	73	22
	F	84	26	99	30
5	M	64	20	73	22
	F	84	26	99	30
6	M	64	20	73	22
	F	84	26	99	30
7	M	64	20	73	22
	F	102	32	118	38
8	M	76	24	90	27
	F	110	34	127	40
9	M	104	33	122	38
	F	152	50	177	58
10	M	136	43	156	50
	F	195	63	225	72

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.39
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
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23,000	1.049	3.21
24,000	1.065	3.34
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

DWELLING KEY PREMIUM TABLE

**EXTENDED COVERAGE DWG - 1
BROAD OR SPECIAL FORM DWG-2 OR DWG-3**

TERRITORY	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
10	347	428	471	81	114
20	241	310	326	47	73
30	291	362	394	62	90
40	376	465	512	92	127
50	261	318	356	50	71
60	252	317	343	57	77
70	171	214	232	44	63
80	266	332	360	63	91
090, 091	256	324	354	62	91
100	303	380	413	72	108
110	190	234	257	32	51
120	752	935	1028	179	256
130	184	228	252	30	50
140	163	201	219	34	57
150	196	246	267	32	55
160	175	214	233	45	59
170, 171	258	316	349	62	85
180	180	223	244	31	53
190	242	305	334	52	72
200	254	318	345	54	79
210	188	231	250	33	52
220	175	222	243	28	52
230	373	459	503	92	126
240	277	351	378	59	88
250	180	228	245	35	49
260	561	701	770	133	191
270	367	454	498	85	126
280	336	417	454	81	114
290	451	563	618	106	154
300	183	232	251	30	49
310	191	236	258	31	51
320	273	340	363	64	82

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

DWG-2 and DWG-3 Key Premiums are Non-Seasonal only and include the charge for E.C. and V.&M.M. perils. To develop the seasonal BASE PREMIUM, multiply the following factors by the DWG-1 E.C. BASE PREMIUM:

	DWG-2	DWG-3
	-----	-----
Cov. A.	1.40	1.50
Cov. C.	1.55	1.55

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
24,000	1.091	4.00
25,000	1.114	4.17
26,000	1.137	4.34
27,000	1.159	4.51
28,000	1.182	4.68
29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
35,000	1.342	5.87
36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional		
\$1,000	0.023	0.17

** \$1,000 Minimum Limit

FAIR PLAN

DWELLING KEY PREMIUM TABLE

**EXTENDED COVERAGE DWG - 1
BROAD OR SPECIAL FORM DWG-2 OR DWG-3**

TERRITORY	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
330	179	222	240	31	51
340	176	217	241	31	47
350	213	265	292	36	53
360, 361	551	684	749	131	185
370	184	229	250	31	50
380	580	723	794	137	199
390	269	339	368	61	81
400	213	265	295	33	60
410	176	221	236	41	62
420	175	220	243	34	46
430	227	284	309	39	61
440	517	648	706	124	176
450	419	520	572	99	143
460	183	232	248	42	55
470	356	442	486	83	118
480	412	514	562	98	139
490	282	353	374	63	82
500	330	407	451	78	112
510	391	480	530	169	241
520	387	478	532	90	128
530	268	337	364	60	82
540	201	252	276	38	60
550	544	675	743	129	183
560	176	230	251	34	51
570	438	534	590	176	242
580	240	293	322	42	63
590	314	397	426	69	95
600	265	333	360	66	92
610	264	333	358	56	82
620	171	212	230	33	49
630	247	313	332	53	76
640	171	215	232	24	48

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

DWG-2 and DWG-3 Key Premiums are Non-Seasonal only and include the charge for E.C. and V.&M.M. perils. To develop the seasonal BASE PREMIUM, multiply the following factors by the DWG-1 E.C. BASE PREMIUM:

	DWG-2	DWG-3
	-----	-----
Cov. A.	1.40	1.50
Cov. C.	1.55	1.55

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
24,000	1.091	4.00
25,000	1.114	4.17
26,000	1.137	4.34
27,000	1.159	4.51
28,000	1.182	4.68
29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
35,000	1.342	5.87
36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional		
\$1,000	0.023	0.17

** \$1,000 Minimum Limit

COASTAL PLAN

DWELLING KEY PREMIUM TABLE

EXTENDED COVERAGE DWG - 1 BROAD OR SPECIAL FORM DWG-2 OR DWG-3

TERRITORY	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
900	1689	2109	2309	330	455
910	1217	1520	1666	236	330
920	3466	4337	4748	676	938
930	1190	1489	1631	235	321
940	942	1178	1291	185	256
950	2325	2912	3184	455	625
960	1326	1659	1816	260	359
970	927	1157	1265	181	252
980	1486	1862	2035	291	402
990	824	1032	1131	159	223

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

DWG-2 and DWG-3 Key Premiums are Non-Seasonal only and include the charge for E.C. and V.&M.M. perils. To develop the seasonal BASE PREMIUM, multiply the following factors by the DWG-1 E.C. BASE PREMIUM:

	DWG-2	DWG-3
	-----	-----
Cov. A.	1.40	1.50
Cov. C.	1.55	1.55

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
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6,000	0.680	1.00
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Each Additional \$1,000	0.023	0.17

** \$1,000 Minimum Limit