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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
<b>FAIR Plan</b>											
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%
<b>Total</b>	<b>31,248,134</b>	<b>-0.9%</b>	<b>68,184,591</b>	<b>-1.7%</b>	<b>1,551,302</b>	<b>-1.7%</b>	<b>5,617,890</b>	<b>7.7%</b>	<b>28,797,664</b>	<b>-7.2%</b>	<b>-2.3%</b>

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
<b>Coastal Plan</b>											
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%
<b>Total</b>	<b>1,178,996</b>	<b>7.7%</b>	<b>8,858,061</b>	<b>-5.7%</b>	<b>23,347</b>	<b>5.6%</b>	<b>1,938,212</b>	<b>1.4%</b>	<b>1,434,467</b>	<b>-3.5%</b>	<b>-3.2%</b>
<b>TOTAL (FAIR + Coastal)</b>	<b>32,427,130</b>	<b>-0.6%</b>	<b>77,042,652</b>	<b>-2.2%</b>	<b>1,574,649</b>	<b>-1.6%</b>	<b>7,556,102</b>	<b>6.1%</b>	<b>30,232,131</b>	<b>-7.0%</b>	<b>-2.4%</b>

Source is Exhibit 4

**FAIR PLAN**

**HOMEOWNERS BASE PREMIUM COMPUTATION**

**BASE CLASS PREMIUM TABLE**

Territory	HO 00 03	Territory	HO 00 03
010	1470	330	922
020	1376	340	1034
030	1298	350	952
040	1943	360, 361	2095
050	1041	370	1055
060	1314	380	2368
070	907	390	1338
080	1031	400	998
090, 091	1061	410	968
100	1601	420	921
110	1035	430	968
120	2026	440	2032
130	1003	450	1726
140	882	460	1471
150	888	470	1691
160	937	480	1715
170, 171	1259	490	1220
180	905	500	1498
190	1218	510	1992
200	1269	520	1523
210	988	530	1315
220	968	540	956
230	1680	550	2041
240	1244	560	969
250	947	570	1731
260	2610	580	1073
270	1601	590	1484
280	1415	600	914
290	1978	610	1234
300	1033	620	900
310	901	630	1179
320	1478	640	987

This table replaces the base class premium tables on page HO-B-2 Rule # 301 of the currently approved Louisiana Homeowners Manual filed for use by the Property Insurance Association of Louisiana.

Key factors, form factors, protection/construction factors, rates and premiums, and rules for all other available homeowners coverages shall be in accordance with the Louisiana Homeowners Manual.

**FAIR PLAN**

**HOMEOWNERS BASE PREMIUM COMPUTATION**

**BASE CLASS PREMIUM TABLE**

Territory	HO 00 04
10	309
20	142
30	204
40	168
50	152
60	161
70	128
80	258
90, 91	265
100	392
110	129
120	335
130	129
140	143
150	109
160	156
170, 171	204
180	129
190	196
200	240
210	125
220	129
230	329
240	190
250	130
260	328
270	304
280	265
290	338
300	130
310	168
320	204

Territory	HO 00 04
330	130
340	168
350	179
360, 361	273
370	240
380	328
390	234
400	240
410	125
420	148
430	106
440	318
450	326
460	140
470	139
480	201
490	240
500	306
510	328
520	304
530	206
540	129
550	329
560	129
570	444
580	160
590	199
600	150
610	190
620	119
630	140
640	99

C.1. Optional Higher Deductibles - All Perils Deductible (Type Code 5)

**FORM 4**

Coverage C Limit	\$500	\$1,000	Deductible Amount \$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.91	0.77	0.59	0.55	0.40
\$25,001 to \$175,000	0.93	0.84	0.68	0.63	0.50

**FORM 6**

Coverage C Limit	\$500	\$1,000	Deductible Amount \$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.90	0.76	0.56	0.52	0.36
\$25,001 to \$175,000	0.92	0.81	0.63	0.59	0.44

ED. 04/12

Louisiana Homeowners Manual filed for use by the Property Insurance Association of Louisiana.

Key factors, form factors, protection/construction factors, rates and premiums, and rules for all other available homeowners coverages shall be in accordance with the Louisiana Homeowners Manual.

**COASTAL PLAN**

**HOMEOWNERS BASE PREMIUM COMPUTATION**

**BASE CLASS PREMIUM TABLE**

Territory	HO 00 03
900	2,706
910	2,669
920	5,644
930	3,466
940	3,120
950	6,314
960	2,827
970	2,878
980	3,574
990	2,656

This table replaces the base class premium tables on page HO-B-2 Rule # 301 of the currently approved Louisiana Homeowners Manual filed for use by the Property Insurance Association of Louisiana.

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**COASTAL PLAN**

**HOMEOWNERS BASE PREMIUM COMPUTATION**

**BASE CLASS PREMIUM TABLE**

Territory	HO 00 04
900	215
910	230
920	587
930	266
940	257
950	340
960	227
970	210
980	258
990	231

C.1. Optional Higher Deductibles - All Perils Deductible (Type Code 5)

**FORM 4**

Coverage C Limit	Deductible Amount				
	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.91	0.77	0.59	0.55	0.40
\$25,001 to \$175,000	0.93	0.84	0.68	0.63	0.50

**FORM 6**

Coverage C Limit	Deductible Amount				
	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.90	0.76	0.56	0.52	0.36
\$25,001 to \$175,000	0.92	0.81	0.63	0.59	0.44

This table replaces the base class premium tables on page HO-B-2 Rule # 301 of the currently approved Louisiana Homeowners Manual filed for use by the Property Insurance Association of Louisiana.

Key factors, form factors, protection/construction factors, rates and premiums, and rules for all other available homeowners coverages shall be in accordance with the Louisiana Homeowners Manual.