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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
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

MOBILE HOMES - FIRE - DWG-1

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

KEY PREMIUMS

Territories 010		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	323	96
2 - 7	331	105
8	396	125
9	550	172
10	711	219

Territory 020	
Cov. A	Cov. C
Bldg.	Conts.
368	110
378	119
452	143
628	199
809	252

Territory 030	
Cov. A	Cov. C
Bldg.	Conts.
431	139
445	146
530	171
740	234
956	301

Territories 040		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	475	145
2 - 7	485	155
8	581	186
9	806	252
10	1042	327

Territories 050	
Cov. A	Cov. C
Bldg.	Conts.
330	100
336	107
402	130
560	178
721	225

Territories 060	
Cov. A	Cov. C
Bldg.	Conts.
369	111
379	119
454	143
631	197
813	253

Territories 070		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	364	109
2 - 7	373	117
8	448	142
9	621	196
10	800	246

Territories 080	
Cov. A	Cov. C
Bldg.	Conts.
331	98
337	104
403	128
560	173
719	221

Territory 090, 091	
Cov. A	Cov. C
Bldg.	Conts.
331	98
337	104
403	128
560	173
719	221

Territory 100		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	283	86
2 - 7	291	91
8	347	110
9	482	152
10	620	193

Territories 110	
Cov. A	Cov. C
Bldg.	Conts.
303	89
310	97
371	118
516	159
662	203

Territory 120	
Cov. A	Cov. C
Bldg.	Conts.
531	160
541	172
650	208
901	287
1165	362

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

Non-Owner-Occupied: Multiply Key Premium by 1.20
 Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territories 130		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	331	99
2 - 7	338	108
8	405	131
9	565	178
10	725	224

Territory 140	
Cov. A	Cov. C
Bldg.	Conts.
362	110
371	118
446	143
622	197
800	251

Territory 150	
Cov. A	Cov. C
Bldg.	Conts.
331	99
338	108
405	131
565	178
725	224

Territory 160		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	365	109
2 - 7	373	117
8	449	142
9	623	197
10	802	249

Territory 170, 171	
Cov. A	Cov. C
Bldg.	Conts.
387	118
397	126
476	151
661	209
852	265

Territory 180	
Cov. A	Cov. C
Bldg.	Conts.
329	99
337	108
404	130
562	177
721	224

Territory 190		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	373	110
2 - 7	380	118
8	458	143
9	634	197
10	813	252

Territory 200	
Cov. A	Cov. C
Bldg.	Conts.
373	112
378	120
456	147
632	199
813	254

Territories 210	
Cov. A	Cov. C
Bldg.	Conts.
300	90
307	97
367	118
512	162
659	205

Territories 220		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	299	88
2 - 7	307	97
8	369	117
9	512	159
10	658	204

Territory 230	
Cov. A	Cov. C
Bldg.	Conts.
470	144
482	155
577	186
804	257
1039	325

Territory 240	
Cov. A	Cov. C
Bldg.	Conts.
444	140
454	143
547	172
758	236
969	300

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

Non-Owner-Occupied: Multiply Key Premium by 1.20
 Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territory 250		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	300	90
2 - 7	307	97
8	367	118
9	512	162
10	659	205

Territory 260	
Cov. A	Cov. C
Bldg.	Conts.
527	160
540	171
648	206
898	283
1155	359

Territor 270	
Cov. A	Cov. C
Bldg.	Conts.
263	77
269	84
323	102
446	139
578	177

Territory 280		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	285	86
2 - 7	292	94
8	349	111
9	485	152
10	622	194

Territory 290	
Cov. A	Cov. C
Bldg.	Conts.
531	158
543	171
650	207
906	283
1167	360

Territory 300	
Cov. A	Cov. C
Bldg.	Conts.
303	90
310	97
371	117
515	162
661	204

Territor 310		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	299	88
2 - 7	307	97
8	367	117
9	511	158
10	657	203

Territories 320	
Cov. A	Cov. C
Bldg.	Conts.
374	112
382	118
460	144
638	199
818	254

Territory 330	
Cov. A	Cov. C
Bldg.	Conts.
330	100
336	107
402	130
560	178
721	225

Territory 340		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	299	91
2 - 7	306	98
8	363	119
9	510	163
10	656	205

Territory 350	
Cov. A	Cov. C
Bldg.	Conts.
300	90
307	97
367	118
512	162
659	205

Territories 360, 361	
Cov. A	Cov. C
Bldg.	Conts.
452	135
465	147
562	180
775	242
996	306

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

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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territory 370		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	300	90
2 - 7	307	97
8	367	118
9	512	162
10	659	205

Territories 380	
Cov. A	Cov. C
Bldg.	Conts.
589	178
601	192
726	230
1006	316
1292	401

Territory 390	
Cov. A	Cov. C
Bldg.	Conts.
369	110
380	118
454	144
630	199
813	254

Territory 400		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	299	88
2 - 7	307	97
8	369	117
9	512	159
10	658	204

Territory 410	
Cov. A	Cov. C
Bldg.	Conts.
364	109
373	117
448	142
621	196
800	246

Territory 420	
Cov. A	Cov. C
Bldg.	Conts.
299	88
307	97
369	117
512	159
658	204

Territory 430		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	299	88
2 - 7	307	97
8	369	117
9	512	159
10	658	204

Territory 440	
Cov. A	Cov. C
Bldg.	Conts.
590	181
605	192
726	230
1003	316
1294	403

Territory 450	
Cov. A	Cov. C
Bldg.	Conts.
529	161
540	171
648	205
899	283
1160	363

Territory 460		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	369	110
2 - 7	380	118
8	454	144
9	630	199
10	813	254

Territory 470	
Cov. A	Cov. C
Bldg.	Conts.
479	143
488	153
586	189
812	255
1044	326

Territory 480	
Cov. A	Cov. C
Bldg.	Conts.
529	161
540	171
648	205
899	283
1160	363

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

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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territory 490		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	369	109
2 - 7	380	118
8	455	145
9	630	198
10	813	250

Territory 500	
Cov. A	Cov. C
Bldg.	Conts.
265	80
269	86
323	104
449	140
578	180

Territory 510	
Cov. A	Cov. C
Bldg.	Conts.
478	143
485	156
585	190
810	254
1041	326

Territory 520		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	218	65
2 - 7	226	72
8	270	84
9	376	117
10	483	148

Territory 530	
Cov. A	Cov. C
Bldg.	Conts.
369	112
380	120
454	144
631	197
812	250

Territory 540	
Cov. A	Cov. C
Bldg.	Conts.
316	96
322	102
385	124
536	170
691	216

Territory 550		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	565	171
2 - 7	577	182
8	690	220
9	957	301
10	1231	380

Territory 560	
Cov. A	Cov. C
Bldg.	Conts.
299	91
306	98
363	119
510	163
656	205

Territory 570	
Cov. A	Cov. C
Bldg.	Conts.
470	146
487	154
580	185
805	257
1039	326

Territory 580		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	299	88
2 - 7	307	97
8	369	117
9	512	159
10	658	204

Territory 590	
Cov. A	Cov. C
Bldg.	Conts.
382	114
392	121
469	149
652	206
838	260

Territory 600	
Cov. A	Cov. C
Bldg.	Conts.
364	109
373	117
448	142
621	196
800	246

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
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

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

KEY PREMIUMS

Territory 610		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	372	112
2 - 7	380	120
8	454	145
9	630	201
10	812	257

Territory 620	
Cov. A	Cov. C
Bldg.	Conts.
299	91
306	98
363	119
510	163
656	205

Territory 630	
Cov. A	Cov. C
Bldg.	Conts.
373	117
382	119
463	144
639	199
820	251

Territory 640		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	299	88
2 - 7	307	97
8	369	117
9	512	159
10	658	204

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

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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

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

KEY PREMIUMS

Territories 900		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	306	94
2	314	100
3	314	100
4	314	100
5	314	100
6	314	100
7	314	100
8	377	120
9	522	165
10	672	209

Territories 910	
Cov. A	Cov. C
Bldg.	Conts.
212	64
215	69
215	69
215	69
215	69
215	69
215	69
259	83
357	114
461	144

Territory 920	
Cov. A	Cov. C
Bldg.	Conts.
423	129
432	137
432	137
432	137
432	137
432	137
520	166
719	229
927	291

Territories 930		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	353	110
2	362	117
3	362	117
4	362	117
5	362	117
6	362	117
7	362	117
8	434	138
9	600	194
10	776	244

Territories 940	
Cov. A	Cov. C
Bldg.	Conts.
165	52
170	55
170	55
170	55
170	55
170	55
170	55
203	66
281	92
367	114

Territory 950	
Cov. A	Cov. C
Bldg.	Conts.
255	76
259	81
259	81
259	81
259	81
259	81
259	81
311	99
433	136
556	173

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

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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territories 960		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	356	110
2	363	113
3	363	113
4	363	113
5	363	113
6	363	113
7	363	113
8	437	141
9	605	191
10	778	241

Territories 970	
Cov. A	Cov. C
Bldg.	Conts.
353	107
363	116
363	116
363	116
363	116
363	116
363	116
435	138
601	194
775	244

Territory 980	
Cov. A	Cov. C
Bldg.	Conts.
351	110
361	117
361	117
361	117
361	117
361	117
361	117
434	138
597	194
774	244

Territories 990		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	353	109
2	362	117
3	362	117
4	362	117
5	362	117
6	362	117
7	362	117
8	435	140
9	600	191
10	776	243

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
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

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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - EC - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

TERRITORY	Coverage A	Coverage C
010	687	165
020	296	65
030	355	77
040	999	239
050	221	41
060	298	64
070	108	27
080	154	37
090, 091	154	37
100	521	130
110	201	36
120	1,114	268
130	219	40
140	109	27
150	219	40
160	108	27
170, 171	274	59
180	220	40
190	296	65
200	296	64
210	201	37
220	201	37
230	999	240
240	351	77
250	201	37
260	937	224
270	555	133
280	519	128
290	940	222
300	200	36
310	201	37
320	296	64
330	221	41
340	200	36
350	201	37
360, 361	1,022	247
370	201	37

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

Rules for all other available dwelling coverage:
shall be in accordance with the Louisiana Dwelling Manual

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - EC - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

TERRITORY	Coverage A	Coverage C
900	1211	235
910	832	162
920	1674	327
930	1404	275
940	663	129
950	998	194
960	1407	276
970	1406	274
980	1406	274
990	1401	275

KEY FACTORS		
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