



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

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-1 | Dwg-1 |
| 010 | 220 | 54 |
| 020 | 111 | 23 |
| 030 | 239 | 50 |
| 040 | 258 | 61 |
| 050 | 137 | 21 |
| 060 | 73 | 15 |
| 070 | 34 | 8 |
| 080 | 52 | 10 |
| 090, 091 | 130 | 26 |
| 100 | 208 | 52 |
| 110 | 40 | 6 |
| 120 | 484 | 118 |
| 130 | 40 | 6 |
| 140 | 26 | 6 |
| 150 | 137 | 21 |
| 160 | 26 | 6 |
| 170, 171 | 141 | 32 |
| 180 | 40 | 6 |
| 190 | 103 | 22 |
| 200 | 73 | 15 |
| 210 | 40 | 6 |
| 220 | 40 | 6 |
| 230 | 276 | 66 |
| 240 | 151 | 31 |
| 250 | 40 | 6 |
| 260 | 349 | 83 |

| 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 |

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

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

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories

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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-1 | Dwg-1 |
| 270 | 263 | 64 |
| 280 | 250 | 61 |
| 290 | 345 | 82 |
| 300 | 40 | 6 |
| 310 | 40 | 6 |
| 320 | 137 | 30 |
| 330 | 40 | 6 |
| 340 | 40 | 6 |
| 350 | 40 | 6 |
| 360, 361 | 368 | 90 |
| 370 | 128 | 19 |
| 380 | 349 | 83 |
| 390 | 99 | 21 |
| 400 | 120 | 18 |
| 410 | 26 | 6 |
| 420 | 120 | 16 |
| 430 | 79 | 12 |
| 440 | 288 | 68 |
| 450 | 293 | 70 |
| 460 | 90 | 18 |
| 470 | 220 | 52 |
| 480 | 369 | 88 |
| 490 | 158 | 33 |
| 500 | 248 | 61 |
| 510 | 413 | 101 |
| 520 | 205 | 50 |

| 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 |

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

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

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories

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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-1 | Dwg-1 |
| 530 | 137 | 30 |
| 540 | 40 | 6 |
| 550 | 388 | 93 |
| 560 | 110 | 16 |
| 570 | 323 | 77 |
| 580 | 40 | 6 |
| 590 | 112 | 24 |
| 600 | 97 | 19 |
| 610 | 143 | 31 |
| 620 | 115 | 16 |
| 630 | 90 | 18 |
| 640 | 40 | 6 |

| 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 |

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

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

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories

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FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-1 | Dwg-1 |
| 010 | 220 | 54 |
| 020 | 111 | 23 |
| 030 | 239 | 50 |
| 040 | 258 | 61 |
| 050 | 137 | 21 |
| 060 | 73 | 15 |
| 070 | 34 | 8 |
| 080 | 52 | 10 |
| 090, 091 | 130 | 26 |
| 100 | 208 | 52 |
| 110 | 40 | 6 |
| 120 | 484 | 118 |
| 130 | 40 | 6 |
| 140 | 26 | 6 |
| 150 | 137 | 21 |
| 160 | 26 | 6 |
| 170, 171 | 141 | 32 |
| 180 | 40 | 6 |
| 190 | 103 | 22 |
| 200 | 73 | 15 |
| 210 | 40 | 6 |
| 220 | 40 | 6 |
| 230 | 276 | 66 |
| 240 | 151 | 31 |
| 250 | 40 | 6 |
| 260 | 349 | 83 |
| 270 | 263 | 64 |
| 280 | 250 | 61 |
| 290 | 345 | 82 |

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

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

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
- Step 2: Apply a factor of 1.45**
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| 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 |

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-1 | Dwg-1 |
| 300 | 40 | 6 |
| 310 | 40 | 6 |
| 320 | 137 | 30 |
| 330 | 40 | 6 |
| 340 | 40 | 6 |
| 350 | 40 | 6 |
| 360, 361 | 368 | 90 |
| 370 | 128 | 19 |
| 380 | 349 | 83 |
| 390 | 99 | 21 |
| 400 | 120 | 18 |
| 410 | 26 | 6 |
| 420 | 120 | 16 |
| 430 | 79 | 12 |
| 440 | 288 | 68 |
| 450 | 293 | 70 |
| 460 | 90 | 18 |
| 470 | 220 | 52 |
| 480 | 369 | 88 |
| 490 | 158 | 33 |
| 500 | 248 | 61 |
| 510 | 413 | 101 |
| 520 | 205 | 50 |
| 530 | 137 | 30 |
| 540 | 40 | 6 |
| 550 | 388 | 93 |
| 560 | 110 | 16 |
| 570 | 323 | 77 |
| 580 | 40 | 6 |

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

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

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
- Step 2: Apply a factor of 1.45**
- Step 3: Round to the nearest whole dollar**
- Step 4: Apply any other applicable factors or surcharges**
- Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories.**

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| 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 |

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-1 | Dwg-1 |
| 590 | 112 | 24 |
| 600 | 97 | 19 |
| 610 | 143 | 31 |
| 620 | 115 | 16 |
| 630 | 90 | 18 |
| 640 | 40 | 6 |

| 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 |

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

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

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
- Step 2: Apply a factor of 1.45**
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DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-3 | Dwg-3 |
| 010 | 282 | 75 |
| 020 | 140 | 32 |
| 030 | 304 | 68 |
| 040 | 328 | 86 |
| 050 | 168 | 30 |
| 060 | 91 | 21 |
| 070 | 41 | 9 |
| 080 | 63 | 17 |
| 090, 091 | 166 | 36 |
| 100 | 264 | 72 |
| 110 | 47 | 8 |
| 120 | 618 | 163 |
| 130 | 47 | 8 |
| 140 | 32 | 8 |
| 150 | 168 | 30 |
| 160 | 32 | 8 |
| 170, 171 | 179 | 43 |
| 180 | 47 | 8 |
| 190 | 131 | 30 |
| 200 | 91 | 21 |
| 210 | 47 | 8 |
| 220 | 47 | 8 |
| 230 | 352 | 92 |
| 240 | 191 | 44 |
| 250 | 47 | 8 |
| 260 | 443 | 114 |

| 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 |

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Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories

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WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-3 | Dwg-3 |
| 270 | 336 | 89 |
| 280 | 317 | 85 |
| 290 | 439 | 113 |
| 300 | 47 | 8 |
| 310 | 47 | 8 |
| 320 | 175 | 40 |
| 330 | 47 | 8 |
| 340 | 47 | 8 |
| 350 | 47 | 8 |
| 360, 361 | 469 | 124 |
| 370 | 155 | 26 |
| 380 | 443 | 114 |
| 390 | 126 | 28 |
| 400 | 144 | 26 |
| 410 | 32 | 8 |
| 420 | 144 | 25 |
| 430 | 96 | 16 |
| 440 | 364 | 93 |
| 450 | 373 | 95 |
| 460 | 113 | 25 |
| 470 | 279 | 74 |
| 480 | 469 | 119 |
| 490 | 200 | 46 |
| 500 | 318 | 84 |
| 510 | 527 | 139 |
| 520 | 262 | 69 |

| 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 |
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DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-3 | Dwg-3 |
| 530 | 175 | 40 |
| 540 | 47 | 8 |
| 550 | 494 | 127 |
| 560 | 134 | 24 |
| 570 | 412 | 107 |
| 580 | 47 | 8 |
| 590 | 142 | 32 |
| 600 | 116 | 30 |
| 610 | 183 | 43 |
| 620 | 139 | 25 |
| 630 | 113 | 25 |
| 640 | 47 | 8 |

| 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 |

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

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

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories

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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-3 | Dwg-3 |
| 010 | 282 | 75 |
| 020 | 140 | 32 |
| 030 | 304 | 68 |
| 040 | 328 | 86 |
| 050 | 168 | 30 |
| 060 | 91 | 21 |
| 070 | 41 | 9 |
| 080 | 63 | 17 |
| 090, 091 | 166 | 36 |
| 100 | 264 | 72 |
| 110 | 47 | 8 |
| 120 | 618 | 163 |
| 130 | 47 | 8 |
| 140 | 32 | 8 |
| 150 | 168 | 30 |
| 160 | 32 | 8 |
| 170, 171 | 179 | 43 |
| 180 | 47 | 8 |
| 190 | 131 | 30 |
| 200 | 91 | 21 |
| 210 | 47 | 8 |
| 220 | 47 | 8 |
| 230 | 352 | 92 |
| 240 | 191 | 44 |
| 250 | 47 | 8 |
| 260 | 443 | 114 |
| 270 | 336 | 89 |
| 280 | 317 | 85 |
| 290 | 439 | 113 |

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

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

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
- Step 2: Apply a factor of 1.45**
- Step 3: Round to the nearest whole dollar**
- Step 4: Apply any other applicable factors or surcharges**
- Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories.**

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 |

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-3 | Dwg-3 |
| 300 | 47 | 8 |
| 310 | 47 | 8 |
| 320 | 175 | 40 |
| 330 | 47 | 8 |
| 340 | 47 | 8 |
| 350 | 47 | 8 |
| 360, 361 | 469 | 124 |
| 370 | 155 | 26 |
| 380 | 443 | 114 |
| 390 | 126 | 28 |
| 400 | 144 | 26 |
| 410 | 32 | 8 |
| 420 | 144 | 25 |
| 430 | 96 | 16 |
| 440 | 364 | 93 |
| 450 | 373 | 95 |
| 460 | 113 | 25 |
| 470 | 279 | 74 |
| 480 | 469 | 119 |
| 490 | 200 | 46 |
| 500 | 318 | 84 |
| 510 | 527 | 139 |
| 520 | 262 | 69 |
| 530 | 175 | 40 |
| 540 | 47 | 8 |
| 550 | 494 | 127 |
| 560 | 134 | 24 |
| 570 | 412 | 107 |
| 580 | 47 | 8 |

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

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

MOBILE HOMES:

Step 1: Calculate the appropriate BASE PREMIUM

Step 2: Apply a factor of 1.45

Step 3: Round to the nearest whole dollar

Step 4: Apply any other applicable factors or surcharges

Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories.

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 |

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-3 | Dwg-3 |
| 590 | 142 | 32 |
| 600 | 116 | 30 |
| 610 | 183 | 43 |
| 620 | 139 | 25 |
| 630 | 113 | 25 |
| 640 | 47 | 8 |

| 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 |

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

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

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
- Step 2: Apply a factor of 1.45**
- Step 3: Round to the nearest whole dollar**
- Step 4: Apply any other applicable factors or surcharges**
- Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories.**

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

COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-1 | Dwg-1 |
| 900 | 766 | 150 |
| 910 | 767 | 150 |
| 920 | 2968 | 577 |
| 930 | 1273 | 249 |
| 940 | 737 | 143 |
| 950 | 1031 | 201 |
| 960 | 784 | 153 |
| 970 | 702 | 136 |
| 980 | 1057 | 206 |
| 990 | 936 | 182 |

Dwg-3 Key Premiums are Non-Seasonal and Seasonal.

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

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied

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 |

COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-1 | Dwg-1 |
| 900 | 766 | 150 |
| 910 | 767 | 150 |
| 920 | 2968 | 577 |
| 930 | 1273 | 249 |
| 940 | 737 | 143 |
| 950 | 1031 | 201 |
| 960 | 784 | 153 |
| 970 | 702 | 136 |
| 980 | 1057 | 206 |
| 990 | 936 | 182 |

Dwg-3 Key Premiums are Non-Seasonal and Seasonal.

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

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
- Step 2: Apply a factor of 1.45**
- Step 3: Round to the nearest whole dollar**
- Step 4: Apply any other applicable factors or surcharges**
- Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied.**

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 |

COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-3 | Dwg-3 |
| 900 | 979 | 201 |
| 910 | 980 | 202 |
| 920 | 3788 | 777 |
| 930 | 1625 | 333 |
| 940 | 941 | 194 |
| 950 | 1316 | 270 |
| 960 | 1002 | 204 |
| 970 | 895 | 184 |
| 980 | 1351 | 273 |
| 990 | 1195 | 246 |

Dwg-3 Key Premiums are Non-Seasonal and Seasonal.

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

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied

Rules for all other avail. 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 |

COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

| TERRITORY | COV. A - BLDG. | COV. C - CONTS. |
|-----------|----------------|-----------------|
| | Dwg-3 | Dwg-3 |
| 900 | 979 | 201 |
| 910 | 980 | 202 |
| 920 | 3788 | 777 |
| 930 | 1625 | 333 |
| 940 | 941 | 194 |
| 950 | 1316 | 270 |
| 960 | 1002 | 204 |
| 970 | 895 | 184 |
| 980 | 1351 | 273 |
| 990 | 1195 | 246 |

Dwg-3 Key Premiums are Non-Seasonal and Seasonal.

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

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
- Step 2: Apply a factor of 1.45**
- Step 3: Round to the nearest whole dollar**
- Step 4: Apply any other applicable factors or surcharges**
- Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied.**

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 | | 0.17 |