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May 11, 2017

To: All Louisiana Citizens Property Insurance Corporation Producers

### **Deductible Credit Changes**

#### **Personal Lines Policies**

The Louisiana Department of Insurance has approved the following changes to the deductible credits for Personal Lines policies written by Louisiana Citizens Property Insurance Corporation. The approved deductible credit changes are applicable to all new business and renewal policies effective June 1, 2017.

**The new deductible credits are available to quote.** To obtain a quote using the new rates, simply change the requested effective date to June 1, 2017 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, 2017 will be priced using the new deductible credit changes, irrespective of when the quote was generated.**

**Homeowners Forms - Proposed Deductible Credits**

**Homeowners Forms (Excluding HO4 and HO6)**

**HO4 Only**

**HO6 Only**

**2 PERCENT HURRICANE**

**2 PERCENT HURRICANE**

Zone A						
Cov A Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	59,999	0.910	0.890	0.860	0.820	0.780
60,000	99,999	0.910	0.900	0.870	0.830	0.790
100,000	200,000	0.910	0.900	0.870	0.830	0.790
200,001	No Limit	0.910	0.900	0.880	0.870	0.840

  

Zone B						
Cov A Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	59,999	0.910	0.900	0.860	0.810	0.760
60,000	99,999	0.910	0.900	0.860	0.820	0.770
100,000	200,000	0.910	0.900	0.870	0.830	0.780
200,001	No Limit	0.920	0.910	0.890	0.870	0.840

  

Zone C						
Cov A Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	59,999	0.910	0.890	0.830	0.750	0.680
60,000	99,999	0.920	0.900	0.840	0.770	0.690
100,000	200,000	0.920	0.900	0.850	0.780	0.700
200,001	No Limit	0.920	0.910	0.880	0.850	0.790

  

Zone D						
Cov A Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	59,999	0.940	0.880	0.750	0.610	0.490
60,000	99,999	0.950	0.900	0.780	0.650	0.540
100,000	200,000	0.950	0.910	0.820	0.700	0.590
200,001	No Limit	0.960	0.930	0.850	0.760	0.640

Zones A & B						
Cov C Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	25,000	0.880	0.850	0.790	0.740	0.680
25,001	No Limit	0.880	0.860	0.820	0.760	0.700

  

Zone C						
Cov C Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	25,000	0.870	0.820	0.730	0.630	0.540
25,001	No Limit	0.880	0.840	0.770	0.680	0.570

  

Zone D						
Cov C Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	25,000	0.900	0.820	0.660	0.500	0.340
25,001	No Limit	0.920	0.860	0.740	0.570	0.400

Zones A & B						
Cov C Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	40,000	0.930	0.910	0.850	0.790	0.730
40,001	No Limit	0.940	0.920	0.880	0.860	0.810

  

Zone C						
Cov C Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	40,000	0.920	0.880	0.790	0.670	0.570
40,001	No Limit	0.930	0.910	0.840	0.800	0.720

  

Zone D						
Cov C Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	40,000	0.930	0.860	0.700	0.510	0.340
40,001	No Limit	0.950	0.900	0.800	0.720	0.580

Homeowners Forms (Excluding HO4 and HO6)

HO4 Only

HO6 Only

5 PERCENT HURRICANE

5 PERCENT HURRICANE

Zone A						
Cov A Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	59,999	0.820	0.810	0.770	0.740	0.700
60,000	99,999	0.830	0.820	0.780	0.750	0.700
100,000	200,000	0.830	0.820	0.790	0.750	0.710
200,001	No Limit	0.830	0.820	0.800	0.790	0.760
Zone B						
Cov A Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	59,999	0.840	0.820	0.780	0.730	0.690
60,000	99,999	0.840	0.820	0.790	0.740	0.690
100,000	200,000	0.840	0.830	0.790	0.750	0.700
200,001	No Limit	0.840	0.830	0.810	0.790	0.760
Zone C						
Cov A Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	59,999	0.850	0.830	0.760	0.690	0.620
60,000	99,999	0.850	0.830	0.770	0.700	0.620
100,000	200,000	0.850	0.830	0.780	0.720	0.630
200,001	No Limit	0.860	0.840	0.810	0.780	0.730
Zone D						
Cov A Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	59,999	0.920	0.870	0.730	0.600	0.470
60,000	99,999	0.930	0.890	0.760	0.630	0.520
100,000	200,000	0.930	0.890	0.800	0.680	0.570
200,001	No Limit	0.940	0.910	0.830	0.740	0.620

Zones A & B						
Cov C Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	25,000	0.780	0.750	0.700	0.640	0.590
25,001	No Limit	0.790	0.770	0.720	0.670	0.610
Zone C						
Cov C Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	25,000	0.800	0.750	0.650	0.560	0.460
25,001	No Limit	0.800	0.770	0.700	0.600	0.500
Zone D						
Cov C Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	25,000	0.880	0.800	0.640	0.480	0.320
25,001	No Limit	0.900	0.830	0.710	0.550	0.380

Zones A & B						
Cov C Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	40,000	0.880	0.860	0.800	0.740	0.680
40,001	No Limit	0.890	0.870	0.830	0.810	0.760
Zone C						
Cov C Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	40,000	0.880	0.840	0.740	0.630	0.530
40,001	No Limit	0.890	0.860	0.800	0.760	0.670
Zone D						
Cov C Amount		AOP Deductible				
Low	High	\$500	\$1,000	\$2,500	\$5,000	\$10,000
0	40,000	0.910	0.850	0.680	0.500	0.320
40,001	No Limit	0.930	0.890	0.780	0.710	0.570

**Dwelling Forms - Proposed Deductible Credits**

**Fire**

AOP Deductible					
All Zones	\$500	\$1,000	\$2,500	\$5,000	\$10,000
	0.990	0.970	0.910	0.840	0.730

**E.C.**

2 PERCENT HURR.	AOP Deductible						2 PERCENT HURR.
	Zone	\$500	\$1,000	\$2,500	\$5,000	\$10,000	
	A	0.910	0.900	0.860	0.810	0.750	
	B	0.910	0.890	0.850	0.790	0.700	
	C	0.910	0.890	0.820	0.720	0.580	
	D	0.940	0.860	0.660	0.450	0.270	

**E.C.**

5 PERCENT HURR.	AOP Deductible						5 PERCENT HURR.
	Zone	\$500	\$1,000	\$2,500	\$5,000	\$10,000	
	A	0.830	0.810	0.780	0.730	0.670	
	B	0.830	0.820	0.770	0.710	0.630	
	C	0.840	0.820	0.750	0.650	0.510	
	D	0.920	0.840	0.640	0.430	0.250	

**Wind & Hail Only Forms - Proposed Deductible Credits**

2 PERCENT HURR.	<b>AOP Deductible</b>						2 PERCENT HURR.
	Zone	\$500	\$1,000	\$2,500	\$5,000	\$10,000	
	A	0.885	0.885	0.880	0.875	0.865	
	B	0.885	0.885	0.880	0.870	0.855	
	C	0.870	0.860	0.845	0.820	0.780	
	D	0.830	0.810	0.770	0.720	0.680	

5 PERCENT HURR.	<b>AOP Deductible</b>						5 PERCENT HURR.
	Zone	\$500	\$1,000	\$2,500	\$5,000	\$10,000	
	A	0.780	0.775	0.770	0.765	0.755	
	B	0.780	0.775	0.770	0.760	0.750	
	C	0.750	0.745	0.730	0.705	0.665	
	D	0.700	0.685	0.640	0.595	0.550	

**Zone A**

Cameron (Coastal)  
Iberia (Coastal)  
Jefferson (Coastal)  
LaFourche (Coastal)  
Orleans (FAIR)  
Orleans (Coastal)  
Plaquemines (Coastal)  
Saint Bernard (Coastal)  
Saint Mary (Coastal)  
Terrebonne (Coastal)  
Vermilion (Coastal)

**Zone B**

Cameron (FAIR)  
Iberia (FAIR)  
Jefferson (FAIR)  
LaFourche (FAIR)  
Plaquemines (FAIR)  
Saint Bernard (FAIR)  
Saint Mary (FAIR)  
Terrebonne (FAIR)  
Vermilion (FAIR)

**Zone C**

Acadia  
Allen  
Ascension  
Assumption  
Beauregard  
Calcasieu  
East Baton Rouge  
East Feliciana  
Evangeline  
Iberville  
Jefferson Davis  
Lafayette  
Livingston  
Pointe Coupee  
Saint Charles  
Saint Helena  
Saint James  
Saint John The Baptist  
Saint Landry  
Saint Martin  
Saint Tammany  
Tangipahoa  
Washington  
West Baton Rouge  
West Feliciana

**Zone D**

Avoyelles  
Bienville  
Bossier  
Caddo  
Caldwell  
Catahoula  
Claiborne  
Concordia  
DeSoto  
East Carroll  
Franklin  
Grant  
Jackson  
LaSalle  
Lincoln  
Madison  
Morehouse  
Natchitoches  
Ouachita  
Rapides  
Red River  
Richland  
Sabine  
Tensas  
Union  
Vernon  
Webster  
West Carroll  
Winn