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May 11, 2017

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, 2017.

The approved revisions to the rates result in an overall increase of 3.4% for the FAIR Plan and 1.5% for the Coastal Plan policies. The increase on a statewide basis is 3.2%. The attached document outlines the rate level change by line of business and territory.

The new rates 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 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
	2015 Written Premium	Indicated Rate Change	2015 Written Premium	Indicated Rate Change	2015 Written Premium	Indicated Rate Change	2015 Written Premium	Indicated Rate Change	2015 Written Premium	Indicated Rate Change	Indicated Rate
FAIR Plan											
Acadia	61,404	0.5%	555,425	0.0%	349	-0.6%	90,818	-19.3%	626,497	0.0%	-1.3%
Allen	8,106	-4.9%	80,752	4.1%	-	1.4%	16,574	0.0%	1,995	6.7%	2.8%
Ascension	114,282	3.4%	269,463	-0.2%	1,202	-0.5%	85,071	-0.1%	245,069	7.3%	3.0%
Assumption	131,742	-0.9%	354,784	0.0%	1,151	23.2%	170,807	0.0%	253,623	-0.3%	-0.2%
Avoyelles	12,802	1.6%	65,620	0.2%	122	0.7%	11,416	11.5%	122	17.7%	1.8%
Beauregard	675	-4.2%	83,003	3.7%	62	-0.6%	27,767	0.0%	2,379	6.8%	2.8%
Bienville	1,342	1.1%	12,389	-2.9%	-	27.3%	3,736	0.2%	-	16.7%	-2.0%
Bossier	49,221	0.5%	29,320	0.1%	(18)	-21.7%	6,066	0.0%	12,208	17.7%	2.5%
Caddo	315,544	-5.4%	204,518	-0.1%	1,747	-0.4%	4,160	0.0%	49,075	17.9%	-1.5%
Calcasieu	304,307	0.1%	1,428,378	0.6%	4,243	-31.9%	552,226	0.3%	738,081	-0.4%	0.2%
Caldwell	1,506	0.2%	10,229	-18.0%	-	24.0%	6,973	-0.2%	-	17.4%	-9.9%
Cameron	-	-7.0%	182,179	19.6%	576	-34.6%	103,556	6.4%	128,548	-2.8%	9.3%
Catahoula	8,422	1.8%	59,693	0.2%	-	24.0%	13,797	11.5%	108	17.4%	2.3%
Claiborne	5,738	-1.0%	29,890	0.2%	-	13.3%	8,028	0.2%	-	18.8%	0.0%
Concordia	8,097	2.7%	77,734	-0.2%	547	46.8%	7,015	11.5%	491	17.7%	1.3%
DeSoto	3,834	-0.4%	7,720	-10.9%	-	2.6%	3,319	0.2%	3,250	18.8%	-1.4%
East Baton Rouge	587,222	17.8%	1,001,088	2.6%	18,328	-0.5%	21,205	0.0%	406,920	7.5%	7.9%
East Carroll	6,191	2.5%	21,738	5.2%	-	26.4%	1,571	11.5%	-	17.4%	-5.0%
East Feliciana	11,934	-3.4%	19,624	-0.2%	-	0.0%	3,060	0.0%	2,375	6.4%	-0.8%
Evangeline	12,535	-4.5%	82,689	2.8%	148	-18.3%	29,897	0.0%	-	6.8%	1.4%
Franklin	11,692	0.4%	23,385	4.5%	-	28.0%	1,745	0.0%	-	17.4%	3.0%
Grant	7,034	3.2%	54,168	0.2%	-	24.0%	6,969	0.0%	-	17.4%	0.5%
Iberia	535,493	-4.2%	1,480,176	10.2%	4,688	0.0%	383,547	0.1%	827,999	0.3%	4.1%
Iberville	31,535	-2.0%	121,641	2.6%	1,179	36.8%	36,460	0.0%	45,936	6.6%	2.5%
Jackson	5,488	0.7%	11,261	-4.1%	-	25.4%	4,058	0.0%	-	17.4%	-2.1%
Jefferson	4,060,053	4.0%	14,782,412	5.5%	383,683	32.9%	52,406	0.1%	8,206,025	4.9%	5.5%
Jefferson Davis	47,151	0.1%	237,667	-0.1%	1,062	-1.3%	76,971	-0.1%	240,077	-0.6%	-0.3%
Lafayette	215,159	-0.1%	1,757,580	5.3%	17,574	47.5%	392,722	0.1%	1,090,847	0.0%	2.9%
Lafourche	652,988	-6.9%	1,742,115	-1.5%	8,685	-2.4%	416,432	-0.1%	1,098,312	4.7%	-0.5%
La Salle	(8)	0.8%	27,586	0.0%	-	23.1%	4,154	-0.2%	-	17.4%	0.0%
Lincoln	13,743	1.1%	64,166	-0.2%	-	-3.0%	3,055	0.0%	-	17.4%	0.0%
Livingston	53,746	3.5%	136,068	2.7%	273	-0.5%	38,059	0.0%	57,530	6.6%	3.3%
Madison	2,836	2.3%	60,041	0.0%	-	23.1%	2,062	11.5%	1,966	17.4%	1.0%
Morehouse	14,308	-8.9%	72,402	-4.3%	-	53.6%	2,056	0.2%	-	17.4%	-4.9%
Natchitoches	15,519	1.3%	109,379	-6.5%	1,141	-10.1%	15,253	0.0%	7,585	17.4%	-3.8%
Orleans	9,339,137	-0.3%	22,045,730	3.9%	639,855	64.1%	1,564	-0.1%	4,865,109	3.9%	3.9%
Ouachita	119,944	-0.1%	199,264	0.0%	-	0.0%	9,612	0.0%	3,895	17.7%	0.2%
Plaquemines	101,596	0.6%	296,068	1.5%	5,376	0.3%	108,665	6.4%	330,841	4.9%	3.3%
Pointe Coupee	40,682	-5.5%	101,568	2.4%	-	0.0%	9,571	0.0%	2,378	6.7%	0.2%
Rapides	80,678	-0.1%	367,316	-3.0%	2,526	0.0%	19,394	0.0%	-	17.4%	-2.3%
Red River	-	1.1%	7,987	-6.3%	-	28.0%	1,502	0.2%	-	18.8%	-5.3%
Richland	6,920	2.1%	38,525	0.2%	-	10.1%	3,693	0.0%	-	17.6%	0.5%
Sabine	-	2.1%	28,685	4.7%	-	50.9%	37,231	0.0%	55	17.6%	2.1%
Saint Bernard	777,367	-0.5%	1,676,336	0.4%	14,138	0.0%	122,210	-10.4%	776,022	4.8%	0.8%
Saint Charles	285,678	-3.8%	500,983	2.7%	9,564	0.3%	61,274	0.1%	614,221	4.7%	2.2%
Saint Helena	5,900	3.3%	10,181	-11.5%	-	9.3%	983	0.0%	1,717	6.5%	-4.6%
Saint James	84,901	-0.6%	198,584	0.0%	317	48.9%	45,466	0.0%	118,281	0.0%	-0.1%
Saint John the Baptist	517,306	-3.7%	431,646	2.0%	6,422	1.5%	36,680	0.1%	271,068	4.8%	0.2%
Saint Landry	103,570	-5.3%	350,213	2.7%	162	0.0%	63,163	0.0%	17,053	6.3%	1.0%
Saint Martin	119,369	0.1%	547,526	1.4%	3,715	0.3%	226,826	23.9%	237,526	-2.9%	4.8%
Saint Mary	274,510	-0.3%	1,436,993	6.0%	4,322	-3.0%	199,922	0.0%	296,084	0.0%	3.9%
Saint Tammany	845,748	3.3%	2,019,547	1.4%	120,410	-0.3%	198,194	0.0%	1,872,887	3.1%	2.3%
Tangipahoa	63,996	-5.9%	254,000	2.7%	1,331	3.4%	33,548	0.0%	48,701	6.6%	1.6%
Tensas	6,890	3.1%	21,164	-3.8%	-	-14.0%	532	16.8%	87	17.4%	-1.7%
Terrebonne	940,221	-10.3%	2,966,501	-2.3%	14,260	0.0%	495,492	0.0%	1,920,678	4.8%	-1.2%
Union	3,455	1.9%	20,901	-0.2%	-	26.4%	5,161	0.2%	-	17.5%	0.1%
Vermilion	161,025	-0.2%	1,634,704	0.3%	610	3.4%	723,275	0.0%	721,507	0.2%	0.2%
Vernon	6,455	0.7%	33,346	-2.8%	-	0.6%	11,227	0.0%	-	17.4%	-1.7%
Washington	133,887	-5.6%	284,049	5.6%	(236)	0.0%	26,149	-2.8%	9,619	6.6%	1.9%
Webster	20,871	-4.4%	20,168	0.2%	-	8.7%	4,025	0.2%	735	17.2%	-1.6%
West Baton Rouge	13,063	-1.2%	43,939	4.5%	41	0.0%	5,465	0.0%	14,707	6.3%	3.6%
West Carroll	7,021	3.0%	20,244	0.0%	-	37.0%	74	0.2%	-	17.6%	0.8%
West Feliciana	6,973	-1.2%	20,479	-24.8%	-	9.3%	5,206	0.0%	2,301	6.5%	-14.3%
Winn	-	0.6%	30,891	-2.4%	-	62.6%	1,498	0.0%	-	17.4%	-2.3%
Total	21,378,801	0.2%	60,863,821	3.4%	1,269,556	42.8%	5,060,612	0.9%	26,172,489	3.6%	3.2%

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	2015 Written Premium	Indicated Rate Change	2015 Written Premium	Indicated Rate Change	2015 Written Premium	Indicated Rate Change	2015 Written Premium	Indicated Rate Change	2015 Written Premium	Indicated Rate Change	Indicated Rate
Coastal Plan											
Cameron	24,404	2.2%	242,024	-16.1%	-	28.8%	210,931	-23.7%	48,255	-6.1%	-17.4%
Iberia	-	2.2%	-	-9.0%	-	28.7%	-	3.2%	-	-6.1%	0.0%
Jefferson	81,526	2.2%	3,032,245	5.4%	2,154	-4.8%	149,982	3.2%	87,813	-7.1%	4.9%
Lafourche	466,449	3.1%	1,416,382	11.4%	3,504	26.3%	301,779	6.4%	578,697	0.1%	7.1%
Orleans	42,752	-0.6%	269,234	23.3%	3,087	24.5%	-	3.1%	38,861	-6.1%	17.2%
Plaquemines	29,571	-6.4%	446,967	-1.5%	3,789	28.5%	440,352	3.2%	31,466	-6.1%	0.5%
Saint Bernard	9,840	0.0%	170,387	-13.1%	691	28.2%	49,416	6.5%	23,866	-6.1%	-8.0%
Saint Mary	14,224	2.2%	294,325	6.8%	-	29.0%	11,081	6.5%	19,006	-6.1%	5.9%
Terrebonne	251,283	3.2%	1,646,083	-10.8%	2,636	20.5%	334,368	6.5%	311,416	0.1%	-5.8%
Vermilion	8,727	-22.7%	87,943	-12.2%	-	29.0%	37,192	6.5%	14,519	-30.6%	-9.9%
Total	928,774	2.3%	7,605,589	2.0%	15,861	21.4%	1,535,101	1.1%	1,153,900	-1.7%	1.5%
TOTAL (FAIR + Coastal)	22,307,576	0.3%	68,469,410	3.2%	1,285,417	42.5%	6,595,713	0.9%	27,326,389	3.4%	3.0%

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 010					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	76	23	88	26
	F	102	32	117	36
2	M	77	25	90	28
	F	103	34	118	36
3	M	77	25	90	28
	F	103	34	118	36
4	M	77	25	90	28
	F	103	34	118	36
5	M	77	25	90	28
	F	103	34	118	36
6	M	77	25	90	28
	F	103	34	118	36
7	M	77	25	90	28
	F	125	39	142	44
8	M	93	31	108	34
	F	134	43	155	50
9	M	130	42	149	47
	F	187	60	214	68
10	M	167	54	190	60
	F	239	76	273	88

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

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 020					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	110	34	125	38
	F	148	45	168	53
2	M	112	36	128	42
	F	150	48	172	54
3	M	112	36	128	42
	F	150	48	172	54
4	M	112	36	128	42
	F	150	48	172	54
5	M	112	36	128	42
	F	150	48	172	54
6	M	112	36	128	42
	F	150	48	172	54
7	M	112	36	128	42
	F	178	57	205	64
8	M	134	43	155	48
	F	194	63	224	72
9	M	186	60	217	69
	F	269	86	310	100
10	M	241	76	275	89
	F	344	110	399	125

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

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 030					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	62	21	74	23
	F	85	26	100	31
2	M	64	21	75	24
	F	87	30	103	32
3	M	64	21	75	24
	F	87	30	103	32
4	M	64	21	75	24
	F	87	30	103	32
5	M	64	21	75	24
	F	87	30	103	32
6	M	64	21	75	24
	F	87	30	103	32
7	M	64	21	75	24
	F	103	33	121	38
8	M	77	26	92	30
	F	113	35	131	41
9	M	107	35	128	40
	F	156	50	181	58
10	M	139	46	162	51
	F	199	63	234	74

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

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Aluminum or plastic siding over frame is rated as frame.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 040					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	79	23	87	26
	F	104	32	116	38
2	M	79	25	91	27
	F	104	32	119	39
3	M	79	25	91	27
	F	104	32	119	39
4	M	79	25	91	27
	F	104	32	119	39
5	M	79	25	91	27
	F	104	32	119	39
6	M	79	25	91	27
	F	104	32	119	39
7	M	79	25	91	27
	F	126	39	142	43
8	M	96	30	107	33
	F	137	42	155	49
9	M	131	40	148	47
	F	188	59	215	68
10	M	167	51	189	62
	F	238	75	274	87

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

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 050					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	96	30	111	34
	F	130	39	149	48
2	M	101	31	113	36
	F	132	39	151	48
3	M	101	31	113	36
	F	132	39	151	48
4	M	101	31	113	36
	F	132	39	151	48
5	M	101	31	113	36
	F	132	39	151	48
6	M	101	31	113	36
	F	132	39	151	48
7	M	101	31	113	36
	F	158	49	183	57
8	M	119	38	137	45
	F	173	55	197	63
9	M	167	54	191	61
	F	239	77	275	86
10	M	212	67	244	77
	F	302	96	350	111

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

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
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10,000	0.637	1.52
11,000	0.673	1.65
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 060					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	96	30	111	35
	F	130	40	148	46
2	M	99	31	115	36
	F	132	42	152	47
3	M	99	31	115	36
	F	132	42	152	47
4	M	99	31	115	36
	F	132	42	152	47
5	M	99	31	115	36
	F	132	42	152	47
6	M	99	31	115	36
	F	132	42	152	47
7	M	99	31	115	36
	F	157	50	181	58
8	M	118	38	137	42
	F	171	54	199	62
9	M	164	53	190	60
	F	237	76	273	87
10	M	211	68	244	76
	F	303	96	349	111

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

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Aluminum or plastic siding over frame is rated as frame.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 070					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	70	22	82	27
	F	96	32	111	36
2	M	72	24	86	27
	F	99	32	112	36
3	M	72	24	86	27
	F	99	32	112	36
4	M	72	24	86	27
	F	99	32	112	36
5	M	72	24	86	27
	F	99	32	112	36
6	M	72	24	86	27
	F	99	32	112	36
7	M	72	24	86	27
	F	118	37	135	42
8	M	87	27	103	32
	F	128	41	147	45
9	M	123	38	143	45
	F	177	56	203	65
10	M	158	51	181	58
	F	226	70	260	82

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

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 080					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	112	34	128	39
	F	151	47	170	55
2	M	114	36	131	44
	F	153	49	175	56
3	M	114	36	131	44
	F	153	49	175	56
4	M	114	36	131	44
	F	153	49	175	56
5	M	114	36	131	44
	F	153	49	175	56
6	M	114	36	131	44
	F	153	49	175	56
7	M	114	36	131	44
	F	183	57	209	66
8	M	137	44	159	49
	F	198	63	228	71
9	M	190	61	219	68
	F	275	85	315	102
10	M	246	77	279	90
	F	350	111	405	128

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Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
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13,000	0.746	1.91
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47,000	1.441	6.33
48,000	1.457	6.46
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 090, 091					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	113	36	129	39
	F	152	47	173	55
2	M	116	37	132	43
	F	152	49	178	57
3	M	116	37	132	43
	F	152	49	178	57
4	M	116	37	132	43
	F	152	49	178	57
5	M	116	37	132	43
	F	152	49	178	57
6	M	116	37	132	43
	F	152	49	178	57
7	M	116	37	132	43
	F	183	57	210	66
8	M	138	45	157	51
	F	199	64	229	72
9	M	192	61	221	71
	F	277	89	318	100
10	M	245	79	284	90
	F	351	112	405	129

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

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 100					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	72	23	82	24
	F	93	31	108	35
2	M	74	23	83	26
	F	93	31	109	35
3	M	74	23	83	26
	F	93	31	109	35
4	M	74	23	83	26
	F	93	31	109	35
5	M	74	23	83	26
	F	93	31	109	35
6	M	74	23	83	26
	F	93	31	109	35
7	M	74	23	83	26
	F	115	35	131	41
8	M	89	27	100	32
	F	125	39	143	47
9	M	122	39	138	44
	F	173	56	199	65
10	M	154	50	176	57
	F	220	69	254	82

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
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3,000	0.382	0.61
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39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 110					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	68	22	79	25
	F	91	30	107	35
2	M	70	23	80	25
	F	93	30	108	35
3	M	70	23	80	25
	F	93	30	108	35
4	M	70	23	80	25
	F	93	30	108	35
5	M	70	23	80	25
	F	93	30	108	35
6	M	70	23	80	25
	F	93	30	108	35
7	M	70	23	80	25
	F	112	37	129	41
8	M	83	28	98	31
	F	121	39	141	45
9	M	116	37	136	43
	F	170	53	195	61
10	M	150	48	172	54
	F	214	69	248	79

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

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 120					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	71	22	81	23
	F	94	30	108	33
2	M	72	23	83	26
	F	97	30	110	36
3	M	72	23	83	26
	F	97	30	110	36
4	M	72	23	83	26
	F	97	30	110	36
5	M	72	23	83	26
	F	97	30	110	36
6	M	72	23	83	26
	F	97	30	110	36
7	M	72	23	83	26
	F	117	38	131	42
8	M	87	27	100	32
	F	124	40	143	46
9	M	122	38	139	44
	F	175	57	198	65
10	M	157	50	177	57
	F	223	70	255	81

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
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8,000	0.564	1.26
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10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
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20,000	1.000	2.82
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 130					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	84	26	98	30
	F	112	36	131	43
2	M	88	28	101	33
	F	117	36	133	43
3	M	88	28	101	33
	F	117	36	133	43
4	M	88	28	101	33
	F	117	36	133	43
5	M	88	28	101	33
	F	117	36	133	43
6	M	88	28	101	33
	F	117	36	133	43
7	M	88	28	101	33
	F	138	46	161	52
8	M	102	34	122	38
	F	149	49	175	54
9	M	145	47	168	54
	F	210	67	240	77
10	M	186	61	213	68
	F	267	85	308	98

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shall be in accordance with the Louisiana Dwelling Manual.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 140					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	102	31	116	35
	F	137	44	157	49
2	M	107	33	122	38
	F	141	45	162	53
3	M	107	33	122	38
	F	141	45	162	53
4	M	107	33	122	38
	F	141	45	162	53
5	M	107	33	122	38
	F	141	45	162	53
6	M	107	33	122	38
	F	141	45	162	53
7	M	107	33	122	38
	F	169	53	193	60
8	M	126	40	146	45
	F	183	57	208	67
9	M	174	56	200	63
	F	254	81	289	92
10	M	224	72	257	82
	F	321	101	369	116

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 150					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	74	24	88	26
	F	100	32	118	36
2	M	75	24	89	29
	F	103	34	119	38
3	M	75	24	89	29
	F	103	34	119	38
4	M	75	24	89	29
	F	103	34	119	38
5	M	75	24	89	29
	F	103	34	119	38
6	M	75	24	89	29
	F	103	34	119	38
7	M	75	24	89	29
	F	123	40	141	45
8	M	91	31	108	34
	F	133	44	155	49
9	M	128	41	149	46
	F	185	60	215	69
10	M	165	53	189	61
	F	236	75	274	88

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

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 160					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	93	30	106	33
	F	123	39	142	45
2	M	94	31	109	34
	F	126	40	145	45
3	M	94	31	109	34
	F	126	40	145	45
4	M	94	31	109	34
	F	126	40	145	45
5	M	94	31	109	34
	F	126	40	145	45
6	M	94	31	109	34
	F	126	40	145	45
7	M	94	31	109	34
	F	152	48	173	54
8	M	114	37	131	41
	F	165	54	189	60
9	M	159	51	180	57
	F	228	72	262	84
10	M	203	63	233	74
	F	291	92	335	106

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\$ 1,000	0.310	0.35
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 170, 171					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	87	25	100	31
	F	118	36	134	42
2	M	89	27	102	32
	F	118	37	137	44
3	M	89	27	102	32
	F	118	37	137	44
4	M	89	27	102	32
	F	118	37	137	44
5	M	89	27	102	32
	F	118	37	137	44
6	M	89	27	102	32
	F	118	37	137	44
7	M	89	27	102	32
	F	143	45	162	51
8	M	105	34	122	37
	F	154	49	177	56
9	M	147	45	170	53
	F	214	67	243	78
10	M	190	60	216	69
	F	270	85	310	100

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
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3,000	0.382	0.61
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38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 180					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	88	27	101	32
	F	119	37	137	42
2	M	90	28	104	32
	F	121	39	138	42
3	M	90	28	104	32
	F	121	39	138	42
4	M	90	28	104	32
	F	121	39	138	42
5	M	90	28	104	32
	F	121	39	138	42
6	M	90	28	104	32
	F	121	39	138	42
7	M	90	28	104	32
	F	145	47	166	51
8	M	107	33	126	39
	F	158	50	183	58
9	M	150	49	174	56
	F	219	68	250	79
10	M	192	61	221	70
	F	276	88	318	101

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

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 190					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	101	32	114	35
	F	136	42	155	50
2	M	105	33	119	38
	F	138	44	158	51
3	M	105	33	119	38
	F	138	44	158	51
4	M	105	33	119	38
	F	138	44	158	51
5	M	105	33	119	38
	F	138	44	158	51
6	M	105	33	119	38
	F	138	44	158	51
7	M	105	33	119	38
	F	166	51	189	58
8	M	124	40	144	44
	F	179	58	205	64
9	M	174	54	199	64
	F	249	78	285	94
10	M	223	70	252	80
	F	315	100	363	114

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 200					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	98	29	111	35
	F	131	40	151	47
2	M	98	32	115	37
	F	133	43	154	49
3	M	98	32	115	37
	F	133	43	154	49
4	M	98	32	115	37
	F	133	43	154	49
5	M	98	32	115	37
	F	133	43	154	49
6	M	98	32	115	37
	F	133	43	154	49
7	M	98	32	115	37
	F	160	51	184	57
8	M	120	38	139	43
	F	173	56	200	64
9	M	165	52	191	61
	F	241	76	277	89
10	M	213	69	246	76
	F	305	99	354	111

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

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 210					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	88	28	103	32
	F	116	39	137	42
2	M	89	30	105	32
	F	121	39	140	45
3	M	89	30	105	32
	F	121	39	140	45
4	M	89	30	105	32
	F	121	39	140	45
5	M	89	30	105	32
	F	121	39	140	45
6	M	89	30	105	32
	F	121	39	140	45
7	M	89	30	105	32
	F	145	47	166	50
8	M	107	36	126	40
	F	156	50	181	58
9	M	151	50	175	56
	F	219	70	250	79
10	M	194	61	222	70
	F	277	89	319	103

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

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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35,000	1.245	4.77
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37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
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45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 220					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	87	26	100	31
	F	114	38	134	43
2	M	89	28	101	31
	F	118	38	136	43
3	M	89	28	101	31
	F	118	38	136	43
4	M	89	28	101	31
	F	118	38	136	43
5	M	89	28	101	31
	F	118	38	136	43
6	M	89	28	101	31
	F	118	38	136	43
7	M	89	28	101	31
	F	143	47	162	49
8	M	105	35	123	38
	F	155	49	176	57
9	M	147	47	170	54
	F	214	69	247	80
10	M	190	61	217	69
	F	271	88	314	100

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

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
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24,000	1.065	3.34
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31,000	1.180	4.25
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34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
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38,000	1.294	5.16
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42,000	1.359	5.68
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44,000	1.392	5.94
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46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 230					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	68	22	80	25
	F	93	31	108	33
2	M	71	25	81	26
	F	96	31	108	35
3	M	71	25	81	26
	F	96	31	108	35
4	M	71	25	81	26
	F	96	31	108	35
5	M	71	25	81	26
	F	96	31	108	35
6	M	71	25	81	26
	F	96	31	108	35
7	M	71	25	81	26
	F	114	36	131	40
8	M	85	28	100	31
	F	123	40	142	44
9	M	118	37	137	43
	F	171	55	197	63
10	M	153	48	175	55
	F	218	69	251	80

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

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 240					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	74	25	87	26
	F	99	33	117	36
2	M	77	26	90	30
	F	102	33	119	38
3	M	77	26	90	30
	F	102	33	119	38
4	M	77	26	90	30
	F	102	33	119	38
5	M	77	26	90	30
	F	102	33	119	38
6	M	77	26	90	30
	F	102	33	119	38
7	M	77	26	90	30
	F	123	38	143	45
8	M	90	30	108	35
	F	133	44	157	50
9	M	126	43	150	47
	F	185	61	217	70
10	M	165	53	192	61
	F	237	78	274	87

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
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7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
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23,000	1.049	3.21
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37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 250					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	78	24	92	27
	F	104	33	121	38
2	M	78	25	93	31
	F	107	34	124	38
3	M	78	25	93	31
	F	107	34	124	38
4	M	78	25	93	31
	F	107	34	124	38
5	M	78	25	93	31
	F	107	34	124	38
6	M	78	25	93	31
	F	107	34	124	38
7	M	78	25	93	31
	F	129	41	147	45
8	M	96	31	111	35
	F	138	45	162	50
9	M	132	45	155	50
	F	194	61	223	72
10	M	174	55	198	63
	F	245	79	286	92

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

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
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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27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 260					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	61	20	69	23
	F	81	28	94	30
2	M	62	21	73	23
	F	83	28	96	30
3	M	62	21	73	23
	F	83	28	96	30
4	M	62	21	73	23
	F	83	28	96	30
5	M	62	21	73	23
	F	83	28	96	30
6	M	62	21	73	23
	F	83	28	96	30
7	M	62	21	73	23
	F	99	31	115	36
8	M	75	24	86	28
	F	107	35	125	39
9	M	104	33	121	38
	F	151	47	172	55
10	M	133	43	152	49
	F	191	62	220	69

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

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 270					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	77	23	87	27
	F	103	32	119	38
2	M	78	25	90	30
	F	105	32	121	38
3	M	78	25	90	30
	F	105	32	121	38
4	M	78	25	90	30
	F	105	32	121	38
5	M	78	25	90	30
	F	105	32	121	38
6	M	78	25	90	30
	F	105	32	121	38
7	M	78	25	90	30
	F	125	41	145	46
8	M	94	32	108	35
	F	136	45	159	49
9	M	129	42	151	49
	F	188	59	218	69
10	M	168	54	193	61
	F	238	77	277	87

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

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 280					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	75	23	83	25
	F	97	28	111	35
2	M	75	25	84	26
	F	98	31	113	35
3	M	75	25	84	26
	F	98	31	113	35
4	M	75	25	84	26
	F	98	31	113	35
5	M	75	25	84	26
	F	98	31	113	35
6	M	75	25	84	26
	F	98	31	113	35
7	M	75	25	84	26
	F	119	37	134	43
8	M	89	28	101	31
	F	129	41	146	48
9	M	124	40	142	44
	F	179	57	202	65
10	M	160	51	180	57
	F	226	71	258	83

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shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
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10,000	0.637	1.52
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 290					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	54	16	64	21
	F	72	22	86	28
2	M	57	17	66	21
	F	76	22	86	28
3	M	57	17	66	21
	F	76	22	86	28
4	M	57	17	66	21
	F	76	22	86	28
5	M	57	17	66	21
	F	76	22	86	28
6	M	57	17	66	21
	F	76	22	86	28
7	M	57	17	66	21
	F	91	28	104	33
8	M	67	22	78	26
	F	97	31	112	36
9	M	94	30	108	35
	F	135	44	156	50
10	M	120	38	138	44
	F	173	54	199	64

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

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 300					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	86	27	100	33
	F	117	37	134	42
2	M	89	28	101	33
	F	119	38	135	42
3	M	89	28	101	33
	F	119	38	135	42
4	M	89	28	101	33
	F	119	38	135	42
5	M	89	28	101	33
	F	119	38	135	42
6	M	89	28	101	33
	F	119	38	135	42
7	M	89	28	101	33
	F	142	45	163	51
8	M	105	35	124	38
	F	154	48	176	56
9	M	149	47	169	53
	F	215	67	244	78
10	M	189	61	216	69
	F	272	85	312	100

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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 310					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	85	26	98	29
	F	114	36	130	40
2	M	87	28	100	33
	F	115	36	131	40
3	M	87	28	100	33
	F	115	36	131	40
4	M	87	28	100	33
	F	115	36	131	40
5	M	87	28	100	33
	F	115	36	131	40
6	M	87	28	100	33
	F	115	36	131	40
7	M	87	28	100	33
	F	138	43	157	48
8	M	102	34	120	38
	F	151	47	174	53
9	M	144	46	167	53
	F	208	66	237	76
10	M	184	60	212	67
	F	264	84	304	98

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36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 320					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	82	25	93	28
	F	111	35	128	42
2	M	85	26	95	32
	F	113	35	130	42
3	M	85	26	95	32
	F	113	35	130	42
4	M	85	26	95	32
	F	113	35	130	42
5	M	85	26	95	32
	F	113	35	130	42
6	M	85	26	95	32
	F	113	35	130	42
7	M	85	26	95	32
	F	136	42	154	49
8	M	103	32	118	37
	F	146	48	169	53
9	M	141	44	162	52
	F	203	65	232	76
10	M	180	58	206	65
	F	259	82	297	93

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

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
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29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
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33,000	1.212	4.51
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 330					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	92	26	105	33
	F	123	38	140	44
2	M	94	29	107	35
	F	123	39	142	46
3	M	94	29	107	35
	F	123	39	142	46
4	M	94	29	107	35
	F	123	39	142	46
5	M	94	29	107	35
	F	123	39	142	46
6	M	94	29	107	35
	F	123	39	142	46
7	M	94	29	107	35
	F	150	47	169	51
8	M	112	35	127	39
	F	159	51	184	58
9	M	154	50	177	56
	F	224	72	256	82
10	M	198	62	225	72
	F	284	90	327	105

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 340					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	86	27	102	32
	F	116	37	138	44
2	M	89	29	106	33
	F	119	38	139	46
3	M	89	29	106	33
	F	119	38	139	46
4	M	89	29	106	33
	F	119	38	139	46
5	M	89	29	106	33
	F	119	38	139	46
6	M	89	29	106	33
	F	119	38	139	46
7	M	89	29	106	33
	F	145	46	166	51
8	M	106	36	125	41
	F	155	51	181	58
9	M	149	49	175	55
	F	218	70	253	82
10	M	193	61	221	71
	F	276	88	320	102

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 350					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	85	26	98	29
	F	115	36	132	42
2	M	87	27	100	33
	F	117	36	132	42
3	M	87	27	100	33
	F	117	36	132	42
4	M	87	27	100	33
	F	117	36	132	42
5	M	87	27	100	33
	F	117	36	132	42
6	M	87	27	100	33
	F	117	36	132	42
7	M	87	27	100	33
	F	141	45	161	49
8	M	105	33	121	37
	F	151	46	173	54
9	M	146	46	167	53
	F	210	67	241	78
10	M	187	60	215	68
	F	267	85	309	98

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shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
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18,000	0.927	2.56
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 360, 361					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	64	20	74	22
	F	86	28	100	30
2	M	67	21	76	25
	F	87	28	100	30
3	M	67	21	76	25
	F	87	28	100	30
4	M	67	21	76	25
	F	87	28	100	30
5	M	67	21	76	25
	F	87	28	100	30
6	M	67	21	76	25
	F	87	28	100	30
7	M	67	21	76	25
	F	106	33	120	39
8	M	81	26	91	29
	F	115	36	132	42
9	M	111	36	126	40
	F	160	51	184	60
10	M	141	46	163	52
	F	203	65	233	74

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

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 370					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	90	27	101	34
	F	119	37	137	44
2	M	90	29	105	34
	F	122	38	139	46
3	M	90	29	105	34
	F	122	38	139	46
4	M	90	29	105	34
	F	122	38	139	46
5	M	90	29	105	34
	F	122	38	139	46
6	M	90	29	105	34
	F	122	38	139	46
7	M	90	29	105	34
	F	148	46	167	51
8	M	109	34	128	39
	F	158	49	181	56
9	M	153	47	175	56
	F	220	70	250	81
10	M	195	62	222	72
	F	279	89	320	101

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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 380					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	68	22	79	24
	F	91	29	104	33
2	M	68	22	80	24
	F	91	31	107	36
3	M	68	22	80	24
	F	91	31	107	36
4	M	68	22	80	24
	F	91	31	107	36
5	M	68	22	80	24
	F	91	31	107	36
6	M	68	22	80	24
	F	91	31	107	36
7	M	68	22	80	24
	F	109	36	127	41
8	M	82	27	98	31
	F	118	39	139	42
9	M	115	37	132	42
	F	166	52	193	60
10	M	149	47	170	54
	F	211	68	246	79

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Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
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14,000	0.782	2.04
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35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 390					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	82	26	97	29
	F	113	35	131	42
2	M	85	28	99	32
	F	116	37	132	44
3	M	85	28	99	32
	F	116	37	132	44
4	M	85	28	99	32
	F	116	37	132	44
5	M	85	28	99	32
	F	116	37	132	44
6	M	85	28	99	32
	F	116	37	132	44
7	M	85	28	99	32
	F	137	44	158	50
8	M	104	34	119	37
	F	149	47	172	54
9	M	143	46	167	52
	F	207	64	238	77
10	M	184	59	211	68
	F	262	84	305	97

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

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 400					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	110	33	126	39
	F	146	47	171	53
2	M	112	36	130	41
	F	149	47	171	54
3	M	112	36	130	41
	F	149	47	171	54
4	M	112	36	130	41
	F	149	47	171	54
5	M	112	36	130	41
	F	149	47	171	54
6	M	112	36	130	41
	F	149	47	171	54
7	M	112	36	130	41
	F	180	56	207	64
8	M	135	44	158	50
	F	195	63	226	71
9	M	186	61	216	70
	F	270	85	309	100
10	M	240	78	275	89
	F	344	110	395	126

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 410					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	76	24	88	27
	F	102	33	118	37
2	M	78	26	91	28
	F	103	33	119	39
3	M	78	26	91	28
	F	103	33	119	39
4	M	78	26	91	28
	F	103	33	119	39
5	M	78	26	91	28
	F	103	33	119	39
6	M	78	26	91	28
	F	103	33	119	39
7	M	78	26	91	28
	F	125	40	144	45
8	M	93	31	109	35
	F	136	44	157	50
9	M	130	41	151	48
	F	189	60	216	70
10	M	168	54	193	61
	F	240	77	275	88

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 420					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	92	28	104	33
	F	124	39	143	44
2	M	96	29	108	35
	F	126	40	143	44
3	M	96	29	108	35
	F	126	40	143	44
4	M	96	29	108	35
	F	126	40	143	44
5	M	96	29	108	35
	F	126	40	143	44
6	M	96	29	108	35
	F	126	40	143	44
7	M	96	29	108	35
	F	152	48	173	53
8	M	112	37	130	40
	F	162	52	187	58
9	M	156	52	181	58
	F	227	72	259	83
10	M	201	63	230	73
	F	285	93	330	104

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

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Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 430					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	86	26	99	31
	F	114	35	132	42
2	M	86	29	99	32
	F	118	36	134	42
3	M	86	29	99	32
	F	118	36	134	42
4	M	86	29	99	32
	F	118	36	134	42
5	M	86	29	99	32
	F	118	36	134	42
6	M	86	29	99	32
	F	118	36	134	42
7	M	86	29	99	32
	F	141	46	160	49
8	M	106	32	121	38
	F	152	48	175	55
9	M	145	47	167	54
	F	209	67	240	77
10	M	188	59	215	68
	F	267	85	308	99

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

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 440					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	45	13	50	15
	F	59	20	67	21
2	M	46	15	52	17
	F	59	20	68	22
3	M	46	15	52	17
	F	59	20	68	22
4	M	46	15	52	17
	F	59	20	68	22
5	M	46	15	52	17
	F	59	20	68	22
6	M	46	15	52	17
	F	59	20	68	22
7	M	46	15	52	17
	F	73	22	83	27
8	M	54	17	63	20
	F	78	26	90	29
9	M	76	25	88	29
	F	110	35	125	41
10	M	97	30	111	37
	F	139	45	160	50

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 450					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	72	22	81	25
	F	96	30	110	35
2	M	73	24	85	26
	F	96	30	111	36
3	M	73	24	85	26
	F	96	30	111	36
4	M	73	24	85	26
	F	96	30	111	36
5	M	73	24	85	26
	F	96	30	111	36
6	M	73	24	85	26
	F	96	30	111	36
7	M	73	24	85	26
	F	118	36	133	41
8	M	88	28	101	31
	F	127	40	145	46
9	M	121	40	140	45
	F	176	55	200	64
10	M	156	50	179	58
	F	223	72	257	81

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Aluminum or plastic siding over frame is rated as frame.

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
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8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
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18,000	0.927	2.56
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34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 460					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	81	25	93	29
	F	110	34	126	40
2	M	83	27	95	31
	F	111	35	128	40
3	M	83	27	95	31
	F	111	35	128	40
4	M	83	27	95	31
	F	111	35	128	40
5	M	83	27	95	31
	F	111	35	128	40
6	M	83	27	95	31
	F	111	35	128	40
7	M	83	27	95	31
	F	134	42	151	47
8	M	99	31	115	36
	F	144	46	165	53
9	M	138	44	159	51
	F	201	64	229	74
10	M	177	57	203	66
	F	254	81	292	93

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

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 470					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	77	23	87	26
	F	103	32	119	37
2	M	78	25	90	30
	F	105	32	120	40
3	M	78	25	90	30
	F	105	32	120	40
4	M	78	25	90	30
	F	105	32	120	40
5	M	78	25	90	30
	F	105	32	120	40
6	M	78	25	90	30
	F	105	32	120	40
7	M	78	25	90	30
	F	126	40	144	46
8	M	94	31	110	32
	F	136	42	155	49
9	M	131	40	151	48
	F	189	59	216	69
10	M	168	53	191	62
	F	238	75	276	87

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Aluminum or plastic siding over frame is rated as frame.

Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
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14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
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33,000	1.212	4.51
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 480					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	71	22	82	24
	F	97	30	113	36
2	M	74	24	87	29
	F	99	32	115	37
3	M	74	24	87	29
	F	99	32	115	37
4	M	74	24	87	29
	F	99	32	115	37
5	M	74	24	87	29
	F	99	32	115	37
6	M	74	24	87	29
	F	99	32	115	37
7	M	74	24	87	29
	F	117	38	136	44
8	M	88	29	103	32
	F	128	42	150	47
9	M	123	39	143	46
	F	178	57	206	65
10	M	157	52	182	57
	F	226	73	263	82

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

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Rules for all other available dwelling coverages

shall be in accordance with the Louisiana Dwelling Manual.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 490					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	82	25	93	27
	F	111	33	128	40
2	M	83	27	96	33
	F	112	35	129	41
3	M	83	27	96	33
	F	112	35	129	41
4	M	83	27	96	33
	F	112	35	129	41
5	M	83	27	96	33
	F	112	35	129	41
6	M	83	27	96	33
	F	112	35	129	41
7	M	83	27	96	33
	F	134	41	154	48
8	M	100	33	114	36
	F	146	46	167	53
9	M	141	43	160	52
	F	202	64	233	73
10	M	179	59	204	64
	F	256	81	295	93

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 500					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	77	24	88	28
	F	103	32	119	36
2	M	80	26	90	28
	F	106	33	120	36
3	M	80	26	90	28
	F	106	33	120	36
4	M	80	26	90	28
	F	106	33	120	36
5	M	80	26	90	28
	F	106	33	120	36
6	M	80	26	90	28
	F	106	33	120	36
7	M	80	26	90	28
	F	128	40	143	46
8	M	96	32	109	34
	F	139	43	157	50
9	M	133	43	150	48
	F	191	60	217	70
10	M	170	53	194	61
	F	241	77	278	88

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

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Aluminum or plastic siding over frame is rated as frame.

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
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15,000	0.818	2.17
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30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
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44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 510					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	48	17	61	19
	F	65	23	83	27
2	M	48	18	63	19
	F	66	23	83	27
3	M	48	18	63	19
	F	66	23	83	27
4	M	48	18	63	19
	F	66	23	83	27
5	M	48	18	63	19
	F	66	23	83	27
6	M	48	18	63	19
	F	66	23	83	27
7	M	48	18	63	19
	F	81	27	99	31
8	M	60	22	75	24
	F	89	30	108	35
9	M	84	29	105	32
	F	125	41	150	48
10	M	110	37	135	42
	F	161	53	192	61

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
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19,000	0.964	2.69
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48,000	1.457	6.46
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 520					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	67	21	77	23
	F	90	28	104	33
2	M	68	22	78	25
	F	91	28	104	33
3	M	68	22	78	25
	F	91	28	104	33
4	M	68	22	78	25
	F	91	28	104	33
5	M	68	22	78	25
	F	91	28	104	33
6	M	68	22	78	25
	F	91	28	104	33
7	M	68	22	78	25
	F	109	36	124	39
8	M	83	28	94	31
	F	119	38	136	45
9	M	114	36	131	42
	F	165	53	188	62
10	M	146	46	167	53
	F	209	67	240	77

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
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13,000	0.746	1.91
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19,000	0.964	2.69
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33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 530					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	82	26	97	30
	F	110	35	128	42
2	M	84	26	98	30
	F	111	36	131	42
3	M	84	26	98	30
	F	111	36	131	42
4	M	84	26	98	30
	F	111	36	131	42
5	M	84	26	98	30
	F	111	36	131	42
6	M	84	26	98	30
	F	111	36	131	42
7	M	84	26	98	30
	F	134	42	156	50
8	M	101	34	118	39
	F	148	47	169	53
9	M	141	44	164	53
	F	203	65	236	76
10	M	182	58	210	66
	F	261	83	301	97

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 540					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	67	19	78	25
	F	90	28	104	33
2	M	69	22	80	25
	F	93	29	105	34
3	M	69	22	80	25
	F	93	29	105	34
4	M	69	22	80	25
	F	93	29	105	34
5	M	69	22	80	25
	F	93	29	105	34
6	M	69	22	80	25
	F	93	29	105	34
7	M	69	22	80	25
	F	111	36	128	41
8	M	84	26	96	29
	F	120	38	138	43
9	M	115	37	133	42
	F	166	54	191	62
10	M	147	47	169	55
	F	212	68	245	78

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 550					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	65	21	72	22
	F	87	28	99	34
2	M	67	22	77	24
	F	87	28	102	34
3	M	67	22	77	24
	F	87	28	102	34
4	M	67	22	77	24
	F	87	28	102	34
5	M	67	22	77	24
	F	87	28	102	34
6	M	67	22	77	24
	F	87	28	102	34
7	M	67	22	77	24
	F	107	34	120	37
8	M	80	24	91	30
	F	115	37	131	41
9	M	110	34	127	40
	F	161	50	181	59
10	M	140	43	164	51
	F	202	65	233	72

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 560					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	83	26	100	30
	F	115	37	134	44
2	M	87	28	103	34
	F	117	38	136	44
3	M	87	28	103	34
	F	117	38	136	44
4	M	87	28	103	34
	F	117	38	136	44
5	M	87	28	103	34
	F	117	38	136	44
6	M	87	28	103	34
	F	117	38	136	44
7	M	87	28	103	34
	F	139	44	163	52
8	M	103	36	124	38
	F	153	48	176	56
9	M	146	48	170	56
	F	212	68	244	77
10	M	187	60	219	71
	F	270	85	313	100

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 570					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	57	24	75	26
	F	78	33	98	39
2	M	57	25	76	30
	F	79	33	102	39
3	M	57	25	76	30
	F	79	33	102	39
4	M	57	25	76	30
	F	79	33	102	39
5	M	57	25	76	30
	F	79	33	102	39
6	M	57	25	76	30
	F	79	33	102	39
7	M	57	25	76	30
	F	95	41	122	45
8	M	70	30	91	36
	F	106	45	131	52
9	M	102	41	127	49
	F	153	61	184	71
10	M	133	54	163	61
	F	194	79	233	92

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 580					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	100	30	111	35
	F	133	43	151	49
2	M	101	34	116	37
	F	135	43	154	49
3	M	101	34	116	37
	F	135	43	154	49
4	M	101	34	116	37
	F	135	43	154	49
5	M	101	34	116	37
	F	135	43	154	49
6	M	101	34	116	37
	F	135	43	154	49
7	M	101	34	116	37
	F	162	50	184	56
8	M	121	39	138	45
	F	175	55	200	64
9	M	168	53	191	62
	F	243	75	277	89
10	M	215	68	243	79
	F	308	97	352	111

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 590					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	131	39	152	46
	F	177	55	201	64
2	M	134	43	152	48
	F	179	56	204	64
3	M	134	43	152	48
	F	179	56	204	64
4	M	134	43	152	48
	F	179	56	204	64
5	M	134	43	152	48
	F	179	56	204	64
6	M	134	43	152	48
	F	179	56	204	64
7	M	134	43	152	48
	F	213	70	243	77
8	M	159	52	186	57
	F	231	74	265	84
9	M	222	71	257	81
	F	321	102	369	118
10	M	287	90	326	102
	F	409	131	470	152

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 600					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	108	34	127	38
	F	145	46	170	53
2	M	110	36	127	40
	F	147	47	172	55
3	M	110	36	127	40
	F	147	47	172	55
4	M	110	36	127	40
	F	147	47	172	55
5	M	110	36	127	40
	F	147	47	172	55
6	M	110	36	127	40
	F	147	47	172	55
7	M	110	36	127	40
	F	178	56	204	65
8	M	134	46	155	47
	F	193	62	222	70
9	M	184	58	215	67
	F	267	84	310	100
10	M	238	75	274	88
	F	343	108	395	127

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 610					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	88	26	99	29
	F	115	37	134	42
2	M	90	28	103	33
	F	119	37	136	44
3	M	90	28	103	33
	F	119	37	136	44
4	M	90	28	103	33
	F	119	37	136	44
5	M	90	28	103	33
	F	119	37	136	44
6	M	90	28	103	33
	F	119	37	136	44
7	M	90	28	103	33
	F	142	45	163	51
8	M	106	35	123	37
	F	154	49	178	57
9	M	149	47	171	54
	F	213	69	247	80
10	M	192	60	219	69
	F	273	88	314	99

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 620					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	67	20	76	23
	F	89	28	103	33
2	M	67	21	79	25
	F	90	30	104	33
3	M	67	21	79	25
	F	90	30	104	33
4	M	67	21	79	25
	F	90	30	104	33
5	M	67	21	79	25
	F	90	30	104	33
6	M	67	21	79	25
	F	90	30	104	33
7	M	67	21	79	25
	F	108	35	124	37
8	M	80	27	95	30
	F	116	37	135	43
9	M	113	37	129	42
	F	165	52	186	60
10	M	144	46	167	52
	F	208	67	239	76

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 630					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	74	22	83	26
	F	99	31	113	36
2	M	75	23	85	27
	F	100	31	114	36
3	M	75	23	85	27
	F	100	31	114	36
4	M	75	23	85	27
	F	100	31	114	36
5	M	75	23	85	27
	F	100	31	114	36
6	M	75	23	85	27
	F	100	31	114	36
7	M	75	23	85	27
	F	119	37	136	43
8	M	89	28	101	32
	F	130	42	148	46
9	M	124	39	142	45
	F	180	56	205	65
10	M	159	51	182	58
	F	227	73	262	83

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 640					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	87	25	100	30
	F	118	36	133	44
2	M	90	29	103	35
	F	121	36	137	44
3	M	90	29	103	35
	F	121	36	137	44
4	M	90	29	103	35
	F	121	36	137	44
5	M	90	29	103	35
	F	121	36	137	44
6	M	90	29	103	35
	F	121	36	137	44
7	M	90	29	103	35
	F	145	46	163	52
8	M	109	35	122	37
	F	156	49	178	56
9	M	149	48	172	55
	F	217	68	245	78
10	M	192	58	219	71
	F	274	86	314	100

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Aluminum or plastic siding over frame is rated as frame.

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
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34,000	1.229	4.64
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44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 900					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	30	9	37	11
	F	41	14	50	16
2	M	30	11	37	12
	F	42	14	50	17
3	M	30	11	37	12
	F	42	14	50	17
4	M	30	11	37	12
	F	42	14	50	17
5	M	30	11	37	12
	F	42	14	50	17
6	M	30	11	37	12
	F	42	14	50	17
7	M	30	11	37	12
	F	50	17	60	19
8	M	37	13	46	14
	F	54	18	65	21
9	M	51	17	62	20
	F	76	25	89	29
10	M	67	22	80	26
	F	97	32	114	37

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
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8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
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19,000	0.964	2.69
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48,000	1.457	6.46
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 910					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	43	14	50	16
	F	58	17	66	20
2	M	44	15	51	17
	F	60	17	67	20
3	M	44	15	51	17
	F	60	17	67	20
4	M	44	15	51	17
	F	60	17	67	20
5	M	44	15	51	17
	F	60	17	67	20
6	M	44	15	51	17
	F	60	17	67	20
7	M	44	15	51	17
	F	70	21	81	25
8	M	53	17	60	17
	F	74	24	87	27
9	M	74	24	84	27
	F	106	33	123	39
10	M	93	30	107	33
	F	135	43	154	50

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
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11,000	0.673	1.65
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33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 920					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	22	8	24	8
	F	29	10	34	10
2	M	22	8	25	8
	F	29	10	34	11
3	M	22	8	25	8
	F	29	10	34	11
4	M	22	8	25	8
	F	29	10	34	11
5	M	22	8	25	8
	F	29	10	34	11
6	M	22	8	25	8
	F	29	10	34	11
7	M	22	8	25	8
	F	35	11	40	13
8	M	26	8	30	10
	F	38	12	44	14
9	M	36	12	42	13
	F	51	17	60	19
10	M	47	16	54	17
	F	67	22	78	24

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 930					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	35	11	40	12
	F	46	16	53	16
2	M	35	11	41	12
	F	46	16	54	17
3	M	35	11	41	12
	F	46	16	54	17
4	M	35	11	41	12
	F	46	16	54	17
5	M	35	11	41	12
	F	46	16	54	17
6	M	35	11	41	12
	F	46	16	54	17
7	M	35	11	41	12
	F	56	17	64	21
8	M	42	14	48	16
	F	61	19	70	22
9	M	59	18	69	21
	F	84	28	97	30
10	M	76	24	85	28
	F	107	35	124	40

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 940					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	39	12	42	14
	F	50	15	58	18
2	M	40	12	42	15
	F	53	15	58	19
3	M	40	12	42	15
	F	53	15	58	19
4	M	40	12	42	15
	F	53	15	58	19
5	M	40	12	42	15
	F	53	15	58	19
6	M	40	12	42	15
	F	53	15	58	19
7	M	40	12	42	15
	F	61	20	68	22
8	M	47	15	52	15
	F	66	21	75	25
9	M	64	20	73	24
	F	93	29	104	33
10	M	82	26	93	29
	F	117	38	133	42

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 950					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	28	9	35	10
	F	38	13	45	14
2	M	29	9	35	10
	F	39	13	45	14
3	M	29	9	35	10
	F	39	13	45	14
4	M	29	9	35	10
	F	39	13	45	14
5	M	29	9	35	10
	F	39	13	45	14
6	M	29	9	35	10
	F	39	13	45	14
7	M	29	9	35	10
	F	46	14	55	18
8	M	35	12	41	13
	F	50	17	60	19
9	M	48	15	58	19
	F	72	23	82	27
10	M	63	20	74	23
	F	91	29	105	35

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 960					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	21	7	23	7
	F	27	9	32	10
2	M	21	7	24	7
	F	27	9	33	10
3	M	21	7	24	7
	F	27	9	33	10
4	M	21	7	24	7
	F	27	9	33	10
5	M	21	7	24	7
	F	27	9	33	10
6	M	21	7	24	7
	F	27	9	33	10
7	M	21	7	24	7
	F	33	11	39	12
8	M	25	8	29	9
	F	36	12	42	13
9	M	34	11	40	13
	F	51	16	58	19
10	M	45	15	52	16
	F	64	21	74	23

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 970					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	32	11	36	11
	F	42	13	46	16
2	M	33	11	37	12
	F	43	13	48	16
3	M	33	11	37	12
	F	43	13	48	16
4	M	33	11	37	12
	F	43	13	48	16
5	M	33	11	37	12
	F	43	13	48	16
6	M	33	11	37	12
	F	43	13	48	16
7	M	33	11	37	12
	F	51	16	58	18
8	M	39	12	44	15
	F	55	18	63	19
9	M	54	17	62	18
	F	77	24	87	28
10	M	69	22	78	25
	F	98	31	111	36

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
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18,000	0.927	2.56
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44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 980					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	28	10	34	10
	F	39	13	46	15
2	M	28	10	35	11
	F	40	13	47	16
3	M	28	10	35	11
	F	40	13	47	16
4	M	28	10	35	11
	F	40	13	47	16
5	M	28	10	35	11
	F	40	13	47	16
6	M	28	10	35	11
	F	40	13	47	16
7	M	28	10	35	11
	F	47	16	55	18
8	M	35	12	41	14
	F	52	17	60	20
9	M	49	16	58	19
	F	70	24	83	26
10	M	64	20	74	24
	F	91	29	106	34

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
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19,000	0.964	2.69
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32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 990					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	27	9	31	10
	F	35	11	42	13
2	M	27	9	32	10
	F	37	11	42	14
3	M	27	9	32	10
	F	37	11	42	14
4	M	27	9	32	10
	F	37	11	42	14
5	M	27	9	32	10
	F	37	11	42	14
6	M	27	9	32	10
	F	37	11	42	14
7	M	27	9	32	10
	F	43	14	51	16
8	M	33	10	38	11
	F	47	15	54	17
9	M	46	14	53	17
	F	66	21	76	25
10	M	58	19	68	22
	F	84	27	97	31

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 010					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	92	28	103	32
	F	123	36	140	44
2	M	93	31	108	34
	F	125	39	142	44
3	M	93	31	108	34
	F	125	39	142	44
4	M	93	31	108	34
	F	125	39	142	44
5	M	93	31	108	34
	F	125	39	142	44
6	M	93	31	108	34
	F	125	39	142	44
7	M	93	31	108	34
	F	149	47	170	56
8	M	112	35	128	42
	F	161	52	186	60
9	M	155	50	179	56
	F	222	72	258	82
10	M	199	62	228	72
	F	285	92	329	103

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 020					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	131	42	150	45
	F	178	54	204	64
2	M	135	43	155	48
	F	181	57	205	64
3	M	135	43	155	48
	F	181	57	205	64
4	M	135	43	155	48
	F	181	57	205	64
5	M	135	43	155	48
	F	181	57	205	64
6	M	135	43	155	48
	F	181	57	205	64
7	M	135	43	155	48
	F	217	69	247	79
8	M	162	53	185	60
	F	233	75	267	86
9	M	224	72	259	81
	F	323	104	373	118
10	M	290	91	330	104
	F	412	131	477	150

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 030					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	79	24	90	26
	F	104	32	119	37
2	M	79	26	92	30
	F	106	33	121	38
3	M	79	26	92	30
	F	106	33	121	38
4	M	79	26	92	30
	F	106	33	121	38
5	M	79	26	92	30
	F	106	33	121	38
6	M	79	26	92	30
	F	106	33	121	38
7	M	79	26	92	30
	F	128	40	145	46
8	M	96	31	108	35
	F	137	45	155	50
9	M	131	41	152	47
	F	189	60	219	69
10	M	169	55	193	60
	F	242	79	278	90

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 040					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	91	27	103	32
	F	121	39	139	43
2	M	94	30	107	33
	F	124	39	142	43
3	M	94	30	107	33
	F	124	39	142	43
4	M	94	30	107	33
	F	124	39	142	43
5	M	94	30	107	33
	F	124	39	142	43
6	M	94	30	107	33
	F	124	39	142	43
7	M	94	30	107	33
	F	148	47	172	54
8	M	112	35	129	40
	F	161	51	186	59
9	M	155	49	178	55
	F	223	73	258	81
10	M	199	63	227	73
	F	285	91	326	103

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 050					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	116	36	134	39
	F	158	48	181	56
2	M	119	38	137	45
	F	158	49	183	57
3	M	119	38	137	45
	F	158	49	183	57
4	M	119	38	137	45
	F	158	49	183	57
5	M	119	38	137	45
	F	158	49	183	57
6	M	119	38	137	45
	F	158	49	183	57
7	M	119	38	137	45
	F	191	61	218	70
8	M	144	48	165	54
	F	206	67	236	77
9	M	197	63	228	71
	F	286	92	329	103
10	M	255	81	291	92
	F	364	116	419	134

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 060					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	115	36	132	40
	F	155	47	178	56
2	M	117	38	137	43
	F	158	50	181	58
3	M	117	38	137	43
	F	158	50	181	58
4	M	117	38	137	43
	F	158	50	181	58
5	M	117	38	137	43
	F	158	50	181	58
6	M	117	38	137	43
	F	158	50	181	58
7	M	117	38	137	43
	F	190	60	219	71
8	M	142	46	164	53
	F	205	68	236	76
9	M	199	62	226	71
	F	282	91	328	105
10	M	253	79	290	91
	F	364	115	417	132

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 070					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	86	27	99	31
	F	116	36	133	42
2	M	87	27	102	33
	F	117	37	135	42
3	M	87	27	102	33
	F	117	37	135	42
4	M	87	27	102	33
	F	117	37	135	42
5	M	87	27	102	33
	F	117	37	135	42
6	M	87	27	102	33
	F	117	37	135	42
7	M	87	27	102	33
	F	143	45	163	52
8	M	106	35	122	38
	F	152	50	175	56
9	M	147	47	169	52
	F	211	67	244	78
10	M	190	59	217	68
	F	271	86	312	99

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 080					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	133	44	153	47
	F	178	56	204	66
2	M	137	44	159	52
	F	182	57	209	66
3	M	137	44	159	52
	F	182	57	209	66
4	M	137	44	159	52
	F	182	57	209	66
5	M	137	44	159	52
	F	182	57	209	66
6	M	137	44	159	52
	F	182	57	209	66
7	M	137	44	159	52
	F	219	68	252	80
8	M	164	54	188	61
	F	236	77	272	85
9	M	228	71	261	82
	F	327	103	377	120
10	M	292	93	334	107
	F	418	133	482	153

* M = Masonry, F = Frame.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 090, 091					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	135	43	155	47
	F	181	57	208	64
2	M	138	45	157	51
	F	184	57	210	66
3	M	138	45	157	51
	F	184	57	210	66
4	M	138	45	157	51
	F	184	57	210	66
5	M	138	45	157	51
	F	184	57	210	66
6	M	138	45	157	51
	F	184	57	210	66
7	M	138	45	157	51
	F	221	71	255	81
8	M	165	55	190	61
	F	238	76	275	89
9	M	229	72	263	82
	F	329	107	379	120
10	M	294	93	337	108
	F	422	135	487	155

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 100					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	84	26	95	31
	F	113	35	130	39
2	M	89	27	100	32
	F	114	35	131	41
3	M	89	27	100	32
	F	114	35	131	41
4	M	89	27	100	32
	F	114	35	131	41
5	M	89	27	100	32
	F	114	35	131	41
6	M	89	27	100	32
	F	114	35	131	41
7	M	89	27	100	32
	F	138	44	158	51
8	M	102	32	118	39
	F	149	48	171	56
9	M	143	47	165	53
	F	206	67	239	76
10	M	183	59	212	67
	F	263	84	302	95

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
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19,000	0.964	2.69
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31,000	1.180	4.25
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35,000	1.245	4.77
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44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 110					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	83	25	94	30
	F	110	35	128	41
2	M	83	28	98	32
	F	113	37	129	41
3	M	83	28	98	32
	F	113	37	129	41
4	M	83	28	98	32
	F	113	37	129	41
5	M	83	28	98	32
	F	113	37	129	41
6	M	83	28	98	32
	F	113	37	129	41
7	M	83	28	98	32
	F	136	43	156	48
8	M	101	33	116	37
	F	145	46	167	53
9	M	141	45	161	51
	F	202	66	232	75
10	M	180	57	206	66
	F	258	83	298	94

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 120					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	85	26	98	30
	F	114	36	131	40
2	M	89	27	100	33
	F	116	38	131	42
3	M	89	27	100	33
	F	116	38	131	42
4	M	89	27	100	33
	F	116	38	131	42
5	M	89	27	100	33
	F	116	38	131	42
6	M	89	27	100	33
	F	116	38	131	42
7	M	89	27	100	33
	F	139	44	157	50
8	M	104	33	118	38
	F	150	47	173	57
9	M	143	46	165	51
	F	207	67	238	76
10	M	186	58	213	67
	F	266	85	305	98

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
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18,000	0.927	2.56
19,000	0.964	2.69
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48,000	1.457	6.46
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 130					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	103	33	118	36
	F	138	43	158	52
2	M	104	34	122	38
	F	140	46	161	52
3	M	104	34	122	38
	F	140	46	161	52
4	M	104	34	122	38
	F	140	46	161	52
5	M	104	34	122	38
	F	140	46	161	52
6	M	104	34	122	38
	F	140	46	161	52
7	M	104	34	122	38
	F	168	54	194	62
8	M	128	40	146	47
	F	182	58	208	67
9	M	175	54	200	63
	F	253	83	290	93
10	M	226	72	258	83
	F	322	103	369	118

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 140					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	122	38	141	44
	F	165	53	187	60
2	M	126	40	146	46
	F	167	53	193	60
3	M	126	40	146	46
	F	167	53	193	60
4	M	126	40	146	46
	F	167	53	193	60
5	M	126	40	146	46
	F	167	53	193	60
6	M	126	40	146	46
	F	167	53	193	60
7	M	126	40	146	46
	F	200	63	229	74
8	M	151	49	172	56
	F	220	70	249	81
9	M	208	67	241	74
	F	300	95	346	110
10	M	269	83	310	98
	F	386	122	444	141

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 150					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	91	29	105	32
	F	122	38	140	45
2	M	93	31	108	34
	F	124	40	141	45
3	M	93	31	108	34
	F	124	40	141	45
4	M	93	31	108	34
	F	124	40	141	45
5	M	93	31	108	34
	F	124	40	141	45
6	M	93	31	108	34
	F	124	40	141	45
7	M	93	31	108	34
	F	149	46	171	55
8	M	112	36	128	41
	F	161	51	184	60
9	M	155	49	179	55
	F	224	72	258	82
10	M	200	63	228	73
	F	287	91	328	105

* M = Masonry, F = Frame.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 160					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	112	34	128	39
	F	148	45	172	54
2	M	113	37	131	43
	F	151	48	173	54
3	M	113	37	131	43
	F	151	48	173	54
4	M	113	37	131	43
	F	151	48	173	54
5	M	113	37	131	43
	F	151	48	173	54
6	M	113	37	131	43
	F	151	48	173	54
7	M	113	37	131	43
	F	180	57	208	66
8	M	136	44	156	51
	F	195	63	226	72
9	M	189	60	216	69
	F	271	87	313	100
10	M	243	75	278	90
	F	348	112	399	128

* M = Masonry, F = Frame.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 170, 171					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	103	32	119	36
	F	139	44	160	51
2	M	104	34	122	41
	F	143	45	162	51
3	M	104	34	122	41
	F	143	45	162	51
4	M	104	34	122	41
	F	143	45	162	51
5	M	104	34	122	41
	F	143	45	162	51
6	M	104	34	122	41
	F	143	45	162	51
7	M	104	34	122	41
	F	170	53	195	62
8	M	127	42	147	45
	F	183	60	212	67
9	M	177	56	203	65
	F	255	82	292	93
10	M	225	71	259	82
	F	324	103	373	119

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 180					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	106	32	120	37
	F	143	42	165	51
2	M	108	33	126	40
	F	144	47	166	51
3	M	108	33	126	40
	F	144	47	166	51
4	M	108	33	126	40
	F	144	47	166	51
5	M	108	33	126	40
	F	144	47	166	51
6	M	108	33	126	40
	F	144	47	166	51
7	M	108	33	126	40
	F	174	56	198	61
8	M	133	42	147	49
	F	187	59	215	68
9	M	183	58	206	66
	F	259	83	299	96
10	M	233	73	266	86
	F	332	106	382	120

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 190					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	122	38	139	42
	F	163	51	185	58
2	M	122	40	144	44
	F	165	51	189	58
3	M	122	40	144	44
	F	165	51	189	58
4	M	122	40	144	44
	F	165	51	189	58
5	M	122	40	144	44
	F	165	51	189	58
6	M	122	40	144	44
	F	165	51	189	58
7	M	122	40	144	44
	F	199	64	229	74
8	M	148	47	168	54
	F	214	69	245	78
9	M	205	64	237	76
	F	295	95	341	109
10	M	263	84	304	96
	F	378	122	437	139

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

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 200					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	120	37	135	40
	F	157	49	182	56
2	M	120	38	139	45
	F	160	51	184	57
3	M	120	38	139	45
	F	160	51	184	57
4	M	120	38	139	45
	F	160	51	184	57
5	M	120	38	139	45
	F	160	51	184	57
6	M	120	38	139	45
	F	160	51	184	57
7	M	120	38	139	45
	F	191	61	220	71
8	M	144	47	166	52
	F	208	66	239	76
9	M	200	64	230	73
	F	290	93	331	106
10	M	255	81	294	93
	F	367	120	424	135

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 210					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	106	32	122	39
	F	142	45	163	50
2	M	108	36	126	40
	F	146	47	166	50
3	M	108	36	126	40
	F	146	47	166	50
4	M	108	36	126	40
	F	146	47	166	50
5	M	108	36	126	40
	F	146	47	166	50
6	M	108	36	126	40
	F	146	47	166	50
7	M	108	36	126	40
	F	175	56	202	64
8	M	132	42	149	50
	F	189	61	217	70
9	M	181	58	209	66
	F	260	84	301	96
10	M	233	75	267	86
	F	334	106	384	122

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 220					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	104	31	120	38
	F	140	43	159	49
2	M	106	35	123	38
	F	143	47	162	49
3	M	106	35	123	38
	F	143	47	162	49
4	M	106	35	123	38
	F	143	47	162	49
5	M	106	35	123	38
	F	143	47	162	49
6	M	106	35	123	38
	F	143	47	162	49
7	M	106	35	123	38
	F	170	54	196	63
8	M	129	40	147	47
	F	184	58	212	69
9	M	176	57	205	64
	F	255	83	295	94
10	M	230	72	262	84
	F	327	104	375	120

* M = Masonry, F = Frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 230					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	85	26	97	31
	F	113	35	129	40
2	M	85	28	100	32
	F	114	36	131	40
3	M	85	28	100	32
	F	114	36	131	40
4	M	85	28	100	32
	F	114	36	131	40
5	M	85	28	100	32
	F	114	36	131	40
6	M	85	28	100	32
	F	114	36	131	40
7	M	85	28	100	32
	F	137	43	157	51
8	M	102	33	119	37
	F	147	47	170	55
9	M	142	44	164	52
	F	203	64	237	75
10	M	183	58	210	67
	F	261	85	301	97

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 240					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	90	30	105	33
	F	124	38	141	44
2	M	95	30	108	36
	F	125	38	143	45
3	M	95	30	108	36
	F	125	38	143	45
4	M	95	30	108	36
	F	125	38	143	45
5	M	95	30	108	36
	F	125	38	143	45
6	M	95	30	108	36
	F	125	38	143	45
7	M	95	30	108	36
	F	150	47	172	55
8	M	110	36	129	43
	F	161	53	187	61
9	M	157	50	179	56
	F	225	71	258	82
10	M	200	62	231	73
	F	287	90	330	105

* M = Masonry, F = Frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 250					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	96	31	108	33
	F	127	38	145	45
2	M	97	31	111	36
	F	129	41	147	45
3	M	97	31	111	36
	F	129	41	147	45
4	M	97	31	111	36
	F	129	41	147	45
5	M	97	31	111	36
	F	129	41	147	45
6	M	97	31	111	36
	F	129	41	147	45
7	M	97	31	111	36
	F	155	50	179	58
8	M	117	38	134	45
	F	169	55	192	61
9	M	162	50	186	58
	F	231	74	269	86
10	M	208	65	236	75
	F	296	96	341	108

* M = Masonry, F = Frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 260					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	74	23	84	28
	F	99	30	114	35
2	M	76	24	86	28
	F	100	31	115	36
3	M	76	24	86	28
	F	100	31	115	36
4	M	76	24	86	28
	F	100	31	115	36
5	M	76	24	86	28
	F	100	31	115	36
6	M	76	24	86	28
	F	100	31	115	36
7	M	76	24	86	28
	F	121	38	137	44
8	M	90	29	102	33
	F	130	43	149	47
9	M	125	39	143	45
	F	179	59	207	67
10	M	160	51	184	60
	F	229	74	264	84

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 270					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	94	30	105	32
	F	125	38	142	46
2	M	94	32	108	35
	F	125	41	145	46
3	M	94	32	108	35
	F	125	41	145	46
4	M	94	32	108	35
	F	125	41	145	46
5	M	94	32	108	35
	F	125	41	145	46
6	M	94	32	108	35
	F	125	41	145	46
7	M	94	32	108	35
	F	151	49	173	54
8	M	114	38	129	42
	F	163	53	188	59
9	M	159	49	179	57
	F	226	72	260	83
10	M	201	63	232	72
	F	288	94	333	105

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 280					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	86	26	99	28
	F	117	35	133	42
2	M	86	28	101	33
	F	117	37	134	43
3	M	86	28	101	33
	F	117	37	134	43
4	M	86	28	101	33
	F	117	37	134	43
5	M	86	28	101	33
	F	117	37	134	43
6	M	86	28	101	33
	F	117	37	134	43
7	M	86	28	101	33
	F	142	44	162	51
8	M	104	35	120	40
	F	152	49	173	57
9	M	146	48	168	53
	F	211	67	242	78
10	M	187	58	214	67
	F	269	86	309	99

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 290					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	66	21	76	22
	F	88	28	101	31
2	M	66	22	78	26
	F	90	28	104	33
3	M	66	22	78	26
	F	90	28	104	33
4	M	66	22	78	26
	F	90	28	104	33
5	M	66	22	78	26
	F	90	28	104	33
6	M	66	22	78	26
	F	90	28	104	33
7	M	66	22	78	26
	F	108	35	124	39
8	M	82	28	94	30
	F	118	37	135	44
9	M	112	36	128	41
	F	161	51	188	60
10	M	145	46	166	53
	F	207	66	238	76

* M = Masonry, F = Frame.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 300					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	103	33	119	37
	F	139	42	160	51
2	M	105	35	124	38
	F	142	45	163	51
3	M	105	35	124	38
	F	142	45	163	51
4	M	105	35	124	38
	F	142	45	163	51
5	M	105	35	124	38
	F	142	45	163	51
6	M	105	35	124	38
	F	142	45	163	51
7	M	105	35	124	38
	F	169	53	195	61
8	M	128	42	146	47
	F	183	58	211	67
9	M	176	56	203	62
	F	253	82	293	94
10	M	228	72	259	83
	F	326	103	374	119

* M = Masonry, F = Frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 310					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	101	33	118	34
	F	137	40	156	48
2	M	103	34	120	38
	F	137	43	157	49
3	M	103	34	120	38
	F	137	43	157	49
4	M	103	34	120	38
	F	137	43	157	49
5	M	103	34	120	38
	F	137	43	157	49
6	M	103	34	120	38
	F	137	43	157	49
7	M	103	34	120	38
	F	167	53	190	62
8	M	124	40	143	46
	F	180	57	205	66
9	M	174	53	198	63
	F	248	80	288	90
10	M	223	71	253	82
	F	318	101	364	118

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 320					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	99	32	113	35
	F	132	42	152	49
2	M	101	32	118	37
	F	135	42	154	49
3	M	101	32	118	37
	F	135	42	154	49
4	M	101	32	118	37
	F	135	42	154	49
5	M	101	32	118	37
	F	135	42	154	49
6	M	101	32	118	37
	F	135	42	154	49
7	M	101	32	118	37
	F	162	52	185	59
8	M	121	40	139	44
	F	174	56	200	65
9	M	169	53	194	61
	F	241	77	279	91
10	M	217	67	247	77
	F	308	99	355	113

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
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19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 330					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	110	35	124	38
	F	145	46	168	51
2	M	110	35	127	42
	F	150	47	169	51
3	M	110	35	127	42
	F	150	47	169	51
4	M	110	35	127	42
	F	150	47	169	51
5	M	110	35	127	42
	F	150	47	169	51
6	M	110	35	127	42
	F	150	47	169	51
7	M	110	35	127	42
	F	177	56	204	68
8	M	133	44	151	50
	F	192	62	222	72
9	M	184	58	213	68
	F	267	84	306	99
10	M	238	74	274	87
	F	340	110	392	124

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9,000	0.600	1.390
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18,000	0.927	2.56
19,000	0.964	2.69
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24,000	1.065	3.34
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42,000	1.359	5.68
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44,000	1.392	5.94
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 340					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	107	33	122	36
	F	144	46	164	51
2	M	108	36	124	42
	F	146	46	166	52
3	M	108	36	124	42
	F	146	46	166	52
4	M	108	36	124	42
	F	146	46	166	52
5	M	108	36	124	42
	F	146	46	166	52
6	M	108	36	124	42
	F	146	46	166	52
7	M	108	36	124	42
	F	175	55	202	65
8	M	131	42	150	49
	F	188	61	216	70
9	M	182	58	208	66
	F	261	86	301	96
10	M	232	74	267	86
	F	331	107	384	122

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 350					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	103	33	118	36
	F	139	42	157	49
2	M	105	33	121	37
	F	141	45	161	49
3	M	105	33	121	37
	F	141	45	161	49
4	M	105	33	121	37
	F	141	45	161	49
5	M	105	33	121	37
	F	141	45	161	49
6	M	105	33	121	37
	F	141	45	161	49
7	M	105	33	121	37
	F	167	53	194	61
8	M	126	41	143	46
	F	180	58	208	67
9	M	173	54	200	63
	F	252	81	290	93
10	M	225	71	256	82
	F	320	103	368	118

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 360, 361					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	77	25	90	28
	F	104	30	119	37
2	M	80	26	91	29
	F	106	33	120	39
3	M	80	26	91	29
	F	106	33	120	39
4	M	80	26	91	29
	F	106	33	120	39
5	M	80	26	91	29
	F	106	33	120	39
6	M	80	26	91	29
	F	106	33	120	39
7	M	80	26	91	29
	F	126	40	146	47
8	M	94	30	110	36
	F	138	44	157	51
9	M	132	42	152	47
	F	189	63	219	68
10	M	169	54	195	63
	F	243	77	281	90

* M = Masonry, F = Frame.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 370					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	108	34	122	37
	F	144	46	163	51
2	M	109	34	128	39
	F	146	46	167	51
3	M	109	34	128	39
	F	146	46	167	51
4	M	109	34	128	39
	F	146	46	167	51
5	M	109	34	128	39
	F	146	46	167	51
6	M	109	34	128	39
	F	146	46	167	51
7	M	109	34	128	39
	F	175	56	202	62
8	M	130	43	149	47
	F	188	61	217	70
9	M	181	56	208	66
	F	262	84	302	96
10	M	233	73	266	85
	F	334	108	384	122

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 380					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	82	24	94	29
	F	110	36	125	39
2	M	83	27	98	31
	F	111	36	127	41
3	M	83	27	98	31
	F	111	36	127	41
4	M	83	27	98	31
	F	111	36	127	41
5	M	83	27	98	31
	F	111	36	127	41
6	M	83	27	98	31
	F	111	36	127	41
7	M	83	27	98	31
	F	132	42	153	49
8	M	102	32	113	37
	F	143	46	166	52
9	M	139	42	159	50
	F	200	62	231	73
10	M	179	57	206	64
	F	255	82	295	94

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 390					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	101	32	117	35
	F	135	44	156	50
2	M	104	34	119	37
	F	138	44	158	50
3	M	104	34	119	37
	F	138	44	158	50
4	M	104	34	119	37
	F	138	44	158	50
5	M	104	34	119	37
	F	138	44	158	50
6	M	104	34	119	37
	F	138	44	158	50
7	M	104	34	119	37
	F	167	52	191	61
8	M	125	41	142	46
	F	179	57	205	64
9	M	172	54	198	61
	F	248	80	286	93
10	M	221	70	253	80
	F	316	101	363	117

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 400					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	133	41	152	47
	F	179	54	204	64
2	M	135	44	158	50
	F	180	56	207	64
3	M	135	44	158	50
	F	180	56	207	64
4	M	135	44	158	50
	F	180	56	207	64
5	M	135	44	158	50
	F	180	56	207	64
6	M	135	44	158	50
	F	180	56	207	64
7	M	135	44	158	50
	F	216	70	248	79
8	M	162	53	185	61
	F	231	76	268	85
9	M	226	71	257	80
	F	324	104	374	119
10	M	288	92	331	106
	F	413	133	476	152

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
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9,000	0.600	1.390
10,000	0.637	1.52
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13,000	0.746	1.91
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16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
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42,000	1.359	5.68
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46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 410					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	92	28	105	33
	F	124	39	142	45
2	M	94	31	109	36
	F	126	40	144	45
3	M	94	31	109	36
	F	126	40	144	45
4	M	94	31	109	36
	F	126	40	144	45
5	M	94	31	109	36
	F	126	40	144	45
6	M	94	31	109	36
	F	126	40	144	45
7	M	94	31	109	36
	F	151	48	173	56
8	M	112	36	130	41
	F	163	52	187	60
9	M	158	50	180	57
	F	223	71	259	83
10	M	201	63	230	74
	F	288	92	332	105

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 420					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	110	35	126	39
	F	148	44	168	53
2	M	112	37	130	40
	F	150	48	173	53
3	M	112	37	130	40
	F	150	48	173	53
4	M	112	37	130	40
	F	150	48	173	53
5	M	112	37	130	40
	F	150	48	173	53
6	M	112	37	130	40
	F	150	48	173	53
7	M	112	37	130	40
	F	181	58	208	66
8	M	136	43	154	52
	F	195	63	224	72
9	M	187	58	214	68
	F	269	88	311	98
10	M	241	77	276	88
	F	345	110	397	126

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 430					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	103	32	117	35
	F	138	42	158	49
2	M	105	32	121	38
	F	140	46	160	49
3	M	105	32	121	38
	F	140	46	160	49
4	M	105	32	121	38
	F	140	46	160	49
5	M	105	32	121	38
	F	140	46	160	49
6	M	105	32	121	38
	F	140	46	160	49
7	M	105	32	121	38
	F	167	54	192	61
8	M	125	41	144	47
	F	182	57	208	67
9	M	175	55	201	64
	F	253	80	291	93
10	M	225	72	256	84
	F	321	103	369	117

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 440					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	53	17	60	20
	F	72	22	82	26
2	M	54	17	63	20
	F	73	22	83	27
3	M	54	17	63	20
	F	73	22	83	27
4	M	54	17	63	20
	F	73	22	83	27
5	M	54	17	63	20
	F	73	22	83	27
6	M	54	17	63	20
	F	73	22	83	27
7	M	54	17	63	20
	F	88	29	100	32
8	M	66	21	75	25
	F	93	30	108	35
9	M	90	29	104	33
	F	131	41	151	48
10	M	116	37	133	43
	F	166	53	191	60

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 450					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	85	26	98	30
	F	114	36	132	40
2	M	87	28	101	32
	F	116	36	133	41
3	M	87	28	101	32
	F	116	36	133	41
4	M	87	28	101	32
	F	116	36	133	41
5	M	87	28	101	32
	F	116	36	133	41
6	M	87	28	101	32
	F	116	36	133	41
7	M	87	28	101	32
	F	140	45	159	52
8	M	105	35	120	39
	F	150	50	173	54
9	M	145	46	167	54
	F	208	68	240	77
10	M	188	59	215	68
	F	268	85	307	98

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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18,000	0.927	2.56
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32,000	1.196	4.38
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34,000	1.229	4.64
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43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional		
\$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 460					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	98	31	111	34
	F	130	40	149	47
2	M	99	31	115	36
	F	132	42	151	47
3	M	99	31	115	36
	F	132	42	151	47
4	M	99	31	115	36
	F	132	42	151	47
5	M	99	31	115	36
	F	132	42	151	47
6	M	99	31	115	36
	F	132	42	151	47
7	M	99	31	115	36
	F	159	51	182	59
8	M	119	40	136	44
	F	172	57	197	64
9	M	165	53	190	59
	F	238	76	274	87
10	M	212	66	243	76
	F	305	98	351	111

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 470					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	90	30	105	32
	F	122	40	142	45
2	M	93	31	110	34
	F	127	40	144	46
3	M	93	31	110	34
	F	127	40	144	46
4	M	93	31	110	34
	F	127	40	144	46
5	M	93	31	110	34
	F	127	40	144	46
6	M	93	31	110	34
	F	127	40	144	46
7	M	93	31	110	34
	F	151	48	170	54
8	M	111	37	130	40
	F	161	53	186	59
9	M	155	49	177	56
	F	224	73	257	82
10	M	199	63	229	73
	F	287	90	329	105

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
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13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
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32,000	1.196	4.38
33,000	1.212	4.51
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42,000	1.359	5.68
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48,000	1.457	6.46
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 480					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	87	29	101	30
	F	117	37	135	44
2	M	90	29	103	32
	F	118	38	136	44
3	M	90	29	103	32
	F	118	38	136	44
4	M	90	29	103	32
	F	118	38	136	44
5	M	90	29	103	32
	F	118	38	136	44
6	M	90	29	103	32
	F	118	38	136	44
7	M	90	29	103	32
	F	143	46	164	53
8	M	108	34	124	39
	F	156	49	179	57
9	M	150	47	172	54
	F	215	70	248	79
10	M	192	60	220	71
	F	276	87	314	101

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 490					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	98	33	113	33
	F	130	41	151	47
2	M	99	33	114	37
	F	133	41	154	48
3	M	99	33	114	37
	F	133	41	154	48
4	M	99	33	114	37
	F	133	41	154	48
5	M	99	33	114	37
	F	133	41	154	48
6	M	99	33	114	37
	F	133	41	154	48
7	M	99	33	114	37
	F	160	52	184	60
8	M	121	38	137	44
	F	173	55	198	64
9	M	168	53	192	60
	F	241	77	276	87
10	M	215	67	245	78
	F	306	98	352	113

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 500					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	91	28	106	32
	F	124	36	142	45
2	M	94	32	109	34
	F	126	40	143	46
3	M	94	32	109	34
	F	126	40	143	46
4	M	94	32	109	34
	F	126	40	143	46
5	M	94	32	109	34
	F	126	40	143	46
6	M	94	32	109	34
	F	126	40	143	46
7	M	94	32	109	34
	F	150	48	175	55
8	M	114	35	131	43
	F	163	53	186	60
9	M	157	50	181	56
	F	226	73	260	83
10	M	200	64	232	74
	F	289	91	332	106

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 510					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	63	19	74	23
	F	84	27	98	31
2	M	65	22	75	26
	F	85	27	99	31
3	M	65	22	75	26
	F	85	27	99	31
4	M	65	22	75	26
	F	85	27	99	31
5	M	65	22	75	26
	F	85	27	99	31
6	M	65	22	75	26
	F	85	27	99	31
7	M	65	22	75	26
	F	105	32	120	38
8	M	78	26	90	29
	F	113	35	129	41
9	M	108	35	127	40
	F	155	50	181	58
10	M	140	43	160	50
	F	199	63	228	74

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 520					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	79	25	91	28
	F	109	33	123	38
2	M	82	28	94	31
	F	109	36	124	39
3	M	82	28	94	31
	F	109	36	124	39
4	M	82	28	94	31
	F	109	36	124	39
5	M	82	28	94	31
	F	109	36	124	39
6	M	82	28	94	31
	F	109	36	124	39
7	M	82	28	94	31
	F	131	42	150	48
8	M	98	31	114	36
	F	141	46	162	53
9	M	136	45	157	48
	F	195	63	227	73
10	M	173	56	200	65
	F	249	79	288	91

* M = Masonry, F = Frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 530					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	101	30	115	35
	F	133	42	153	48
2	M	102	34	118	39
	F	135	42	156	50
3	M	102	34	118	39
	F	135	42	156	50
4	M	102	34	118	39
	F	135	42	156	50
5	M	102	34	118	39
	F	135	42	156	50
6	M	102	34	118	39
	F	135	42	156	50
7	M	102	34	118	39
	F	164	53	187	60
8	M	124	41	142	44
	F	176	57	203	65
9	M	169	53	195	61
	F	244	78	281	91
10	M	218	69	252	79
	F	313	101	361	115

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 540					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	82	25	95	28
	F	110	34	125	41
2	M	82	26	96	33
	F	112	36	128	41
3	M	82	26	96	33
	F	112	36	128	41
4	M	82	26	96	33
	F	112	36	128	41
5	M	82	26	96	33
	F	112	36	128	41
6	M	82	26	96	33
	F	112	36	128	41
7	M	82	26	96	33
	F	133	42	154	49
8	M	99	33	115	37
	F	143	47	165	54
9	M	138	43	159	50
	F	200	64	230	73
10	M	177	57	204	64
	F	255	82	292	95

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 550					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	78	24	89	28
	F	104	34	120	37
2	M	80	24	91	30
	F	104	34	120	37
3	M	80	24	91	30
	F	104	34	120	37
4	M	80	24	91	30
	F	104	34	120	37
5	M	80	24	91	30
	F	104	34	120	37
6	M	80	24	91	30
	F	104	34	120	37
7	M	80	24	91	30
	F	127	40	145	47
8	M	95	33	109	34
	F	137	43	158	50
9	M	131	41	151	48
	F	189	62	220	70
10	M	170	53	195	62
	F	241	78	280	89

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 560					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	103	34	120	37
	F	139	44	158	52
2	M	104	36	124	38
	F	141	44	163	52
3	M	104	36	124	38
	F	141	44	163	52
4	M	104	36	124	38
	F	141	44	163	52
5	M	104	36	124	38
	F	141	44	163	52
6	M	104	36	124	38
	F	141	44	163	52
7	M	104	36	124	38
	F	170	56	195	63
8	M	128	40	146	48
	F	184	60	212	68
9	M	176	56	203	64
	F	256	82	294	93
10	M	229	72	260	84
	F	326	103	374	120

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 570					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	80	30	93	33
	F	108	39	123	45
2	M	83	30	95	37
	F	108	41	125	45
3	M	83	30	95	37
	F	108	41	125	45
4	M	83	30	95	37
	F	108	41	125	45
5	M	83	30	95	37
	F	108	41	125	45
6	M	83	30	95	37
	F	108	41	125	45
7	M	83	30	95	37
	F	131	49	153	57
8	M	100	37	112	41
	F	143	53	163	61
9	M	137	52	156	59
	F	196	75	227	84
10	M	177	65	202	76
	F	249	95	288	108

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 580					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	117	37	135	43
	F	158	49	181	56
2	M	120	39	138	45
	F	161	50	184	56
3	M	120	39	138	45
	F	161	50	184	56
4	M	120	39	138	45
	F	161	50	184	56
5	M	120	39	138	45
	F	161	50	184	56
6	M	120	39	138	45
	F	161	50	184	56
7	M	120	39	138	45
	F	191	62	221	71
8	M	144	48	166	53
	F	207	65	239	75
9	M	200	64	229	72
	F	288	91	332	107
10	M	257	82	293	94
	F	369	117	424	135

* M = Masonry, F = Frame.

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 590					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	156	48	178	55
	F	208	64	240	77
2	M	159	52	186	59
	F	212	70	243	77
3	M	159	52	186	59
	F	212	70	243	77
4	M	159	52	186	59
	F	212	70	243	77
5	M	159	52	186	59
	F	212	70	243	77
6	M	159	52	186	59
	F	212	70	243	77
7	M	159	52	186	59
	F	257	81	291	93
8	M	192	61	221	71
	F	276	89	315	102
9	M	265	84	305	98
	F	382	123	441	140
10	M	341	108	391	125
	F	488	156	564	178

* M = Masonry, F = Frame.

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 600					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	131	40	151	46
	F	176	55	203	65
2	M	136	45	155	47
	F	179	56	208	65
3	M	136	45	155	47
	F	179	56	208	65
4	M	136	45	155	47
	F	179	56	208	65
5	M	136	45	155	47
	F	179	56	208	65
6	M	136	45	155	47
	F	179	56	208	65
7	M	136	45	155	47
	F	215	67	246	79
8	M	161	53	185	61
	F	233	75	267	84
9	M	224	70	257	79
	F	320	103	372	119
10	M	287	92	329	108
	F	413	131	473	151

* M = Masonry, F = Frame.

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
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19,000	0.964	2.69
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21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
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48,000	1.457	6.46
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 610					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	106	33	121	37
	F	140	44	160	51
2	M	106	35	123	38
	F	142	45	163	51
3	M	106	35	123	38
	F	142	45	163	51
4	M	106	35	123	38
	F	142	45	163	51
5	M	106	35	123	38
	F	142	45	163	51
6	M	106	35	123	38
	F	142	45	163	51
7	M	106	35	123	38
	F	171	54	196	63
8	M	130	42	149	47
	F	185	60	213	69
9	M	178	57	204	64
	F	256	81	296	94
10	M	229	72	261	82
	F	326	106	376	121

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
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4,000	0.419	0.74
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9,000	0.600	1.390
10,000	0.637	1.52
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13,000	0.746	1.91
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16,000	0.855	2.30
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19,000	0.964	2.69
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37,000	1.278	5.03
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47,000	1.441	6.33
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 620					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	80	25	91	28
	F	106	33	122	37
2	M	80	27	95	31
	F	108	35	124	37
3	M	80	27	95	31
	F	108	35	124	37
4	M	80	27	95	31
	F	108	35	124	37
5	M	80	27	95	31
	F	108	35	124	37
6	M	80	27	95	31
	F	108	35	124	37
7	M	80	27	95	31
	F	129	42	151	49
8	M	99	31	112	37
	F	140	45	161	52
9	M	135	43	156	49
	F	194	63	226	72
10	M	174	55	200	63
	F	250	80	287	91

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

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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 630					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	87	27	99	31
	F	118	36	133	42
2	M	88	28	101	34
	F	118	37	136	43
3	M	88	28	101	34
	F	118	37	136	43
4	M	88	28	101	34
	F	118	37	136	43
5	M	88	28	101	34
	F	118	37	136	43
6	M	88	28	101	34
	F	118	37	136	43
7	M	88	28	101	34
	F	142	45	162	52
8	M	107	35	123	39
	F	154	50	177	56
9	M	148	46	170	54
	F	213	70	246	78
10	M	190	60	219	70
	F	271	87	314	99

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 640					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	106	35	120	36
	F	140	44	161	52
2	M	106	35	122	40
	F	142	46	163	52
3	M	106	35	122	40
	F	142	46	163	52
4	M	106	35	122	40
	F	142	46	163	52
5	M	106	35	122	40
	F	142	46	163	52
6	M	106	35	122	40
	F	142	46	163	52
7	M	106	35	122	40
	F	172	55	197	62
8	M	129	44	147	48
	F	186	58	214	68
9	M	178	56	203	64
	F	254	82	296	95
10	M	228	73	262	84
	F	327	106	376	120

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
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20,000	1.000	2.82
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33,000	1.212	4.51
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50,000	1.490	6.72
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 900					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	38	12	45	14
	F	51	17	58	19
2	M	39	13	46	14
	F	51	17	60	19
3	M	39	13	46	14
	F	51	17	60	19
4	M	39	13	46	14
	F	51	17	60	19
5	M	39	13	46	14
	F	51	17	60	19
6	M	39	13	46	14
	F	51	17	60	19
7	M	39	13	46	14
	F	62	20	71	22
8	M	47	15	53	17
	F	67	22	77	25
9	M	65	21	75	24
	F	92	29	107	34
10	M	84	26	95	30
	F	119	38	137	45

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
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13,000	0.746	1.91
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17,000	0.891	2.43
18,000	0.927	2.56
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45,000	1.408	6.07
46,000	1.425	6.20
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48,000	1.457	6.46
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50,000	1.490	6.72
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 910					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	53	17	60	17
	F	69	20	80	24
2	M	53	17	60	19
	F	70	21	81	25
3	M	53	17	60	19
	F	70	21	81	25
4	M	53	17	60	19
	F	70	21	81	25
5	M	53	17	60	19
	F	70	21	81	25
6	M	53	17	60	19
	F	70	21	81	25
7	M	53	17	60	19
	F	84	27	98	30
8	M	63	20	73	24
	F	91	30	106	33
9	M	87	27	100	31
	F	126	41	144	46
10	M	114	35	129	42
	F	160	53	184	60

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

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Aluminum or plastic siding over frame is rated as frame.

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.39
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
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22,000	1.033	3.08
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43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

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

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 920					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	25	8	29	10
	F	35	11	40	13
2	M	26	8	30	10
	F	35	11	40	13
3	M	26	8	30	10
	F	35	11	40	13
4	M	26	8	30	10
	F	35	11	40	13
5	M	26	8	30	10
	F	35	11	40	13
6	M	26	8	30	10
	F	35	11	40	13
7	M	26	8	30	10
	F	42	13	48	16
8	M	32	10	36	12
	F	46	16	51	17
9	M	44	14	51	16
	F	63	20	72	23
10	M	56	18	65	20
	F	79	25	91	29

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.39
10,000	0.637	1.52
11,000	0.673	1.65
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48,000	1.457	6.46
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 930					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	33	10	37	11
	F	43	13	49	16
2	M	33	11	37	12
	F	45	14	50	16
3	M	33	11	37	12
	F	45	14	50	16
4	M	33	11	37	12
	F	45	14	50	16
5	M	33	11	37	12
	F	45	14	50	16
6	M	33	11	37	12
	F	45	14	50	16
7	M	33	11	37	12
	F	52	16	59	19
8	M	40	12	46	16
	F	57	18	64	21
9	M	54	17	63	19
	F	78	25	90	29
10	M	70	22	79	25
	F	100	33	115	37

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

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 940					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	45	15	52	15
	F	60	20	68	21
2	M	46	15	52	17
	F	60	20	69	22
3	M	46	15	52	17
	F	60	20	69	22
4	M	46	15	52	17
	F	60	20	69	22
5	M	46	15	52	17
	F	60	20	69	22
6	M	46	15	52	17
	F	60	20	69	22
7	M	46	15	52	17
	F	73	24	84	27
8	M	54	18	63	21
	F	79	25	92	29
9	M	75	25	87	28
	F	109	35	127	39
10	M	98	31	112	36
	F	140	45	161	52

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
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20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 950					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	35	10	40	13
	F	45	14	54	17
2	M	36	12	41	13
	F	47	14	55	18
3	M	36	12	41	13
	F	47	14	55	18
4	M	36	12	41	13
	F	47	14	55	18
5	M	36	12	41	13
	F	47	14	55	18
6	M	36	12	41	13
	F	47	14	55	18
7	M	36	12	41	13
	F	58	19	66	22
8	M	44	14	49	15
	F	64	20	73	23
9	M	60	19	68	22
	F	85	27	99	32
10	M	77	24	87	27
	F	110	35	125	40

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 960					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	24	7	28	9
	F	33	10	37	12
2	M	25	8	29	9
	F	33	11	39	12
3	M	25	8	29	9
	F	33	11	39	12
4	M	25	8	29	9
	F	33	11	39	12
5	M	25	8	29	9
	F	33	11	39	12
6	M	25	8	29	9
	F	33	11	39	12
7	M	25	8	29	9
	F	40	13	45	15
8	M	30	10	34	11
	F	44	15	51	16
9	M	42	13	48	16
	F	60	19	70	23
10	M	53	17	61	19
	F	78	24	89	28

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 970					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	37	12	43	13
	F	50	16	57	18
2	M	38	12	44	15
	F	50	16	58	18
3	M	38	12	44	15
	F	50	16	58	18
4	M	38	12	44	15
	F	50	16	58	18
5	M	38	12	44	15
	F	50	16	58	18
6	M	38	12	44	15
	F	50	16	58	18
7	M	38	12	44	15
	F	62	18	69	22
8	M	45	15	52	17
	F	66	22	75	24
9	M	63	19	73	24
	F	91	28	105	33
10	M	81	26	93	30
	F	117	37	133	43

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 980					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	35	11	41	13
	F	47	16	55	18
2	M	36	12	41	14
	F	48	16	55	18
3	M	36	12	41	14
	F	48	16	55	18
4	M	36	12	41	14
	F	48	16	55	18
5	M	36	12	41	14
	F	48	16	55	18
6	M	36	12	41	14
	F	48	16	55	18
7	M	36	12	41	14
	F	58	19	66	21
8	M	43	14	50	16
	F	63	20	71	24
9	M	60	20	69	23
	F	86	28	100	31
10	M	78	24	89	28
	F	111	35	128	41

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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

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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

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

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 990					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	33	10	37	11
	F	43	14	50	16
2	M	33	10	38	11
	F	43	14	51	16
3	M	33	10	38	11
	F	43	14	51	16
4	M	33	10	38	11
	F	43	14	51	16
5	M	33	10	38	11
	F	43	14	51	16
6	M	33	10	38	11
	F	43	14	51	16
7	M	33	10	38	11
	F	53	17	61	20
8	M	40	12	47	14
	F	57	17	66	21
9	M	54	17	63	20
	F	79	26	92	30
10	M	71	22	81	26
	F	101	33	117	37

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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

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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

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

TERRITORY	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
10	285	352	387	66	93
20	221	285	300	43	67
30	236	294	320	50	73
40	305	377	414	74	103
50	241	294	329	46	66
60	222	280	302	50	68
70	151	188	204	38	55
80	246	307	333	58	84
090, 091	233	294	322	56	83
100	250	314	341	59	89
110	144	177	195	24	39
120	626	779	856	149	213
130	168	209	231	28	46
140	150	185	202	31	53
150	179	224	243	29	50
160	144	175	191	37	48
170, 171	223	273	301	53	74
180	175	217	237	30	51
190	210	265	289	45	62
200	232	291	316	49	72
210	180	221	239	31	49
220	161	204	223	26	48
230	324	399	437	80	110
240	244	308	332	52	78
250	155	197	212	31	42
260	428	534	587	101	146
270	298	368	404	69	103
280	284	352	383	68	96
290	332	414	455	78	113
300	167	212	229	27	45
310	175	217	237	28	47
320	231	288	308	54	69

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

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

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

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

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

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

**** \$1,000 Minimum Limit**

FAIR PLAN

DWELLING KEY PREMIUM TABLE

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

TERRITORY	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
330	166	206	223	29	47
340	155	191	212	27	42
350	183	229	252	31	45
360, 361	388	481	527	92	130
370	168	209	228	28	46
380	433	539	592	102	149
390	236	298	323	54	71
400	190	237	264	29	54
410	151	189	202	35	53
420	161	202	223	31	43
430	216	270	294	37	58
440	378	474	516	90	129
450	333	414	455	79	114
460	137	174	186	31	42
470	287	356	392	67	95
480	325	406	444	78	110
490	246	308	326	55	71
500	276	340	376	65	93
510	317	389	430	137	195
520	303	374	416	70	100
530	228	287	310	51	70
540	176	220	242	33	52
550	393	489	537	93	132
560	162	211	230	31	47
570	341	415	459	137	188
580	218	266	292	38	57
590	283	358	384	62	86
600	242	303	328	60	84
610	231	291	313	49	72
620	151	187	203	29	43
630	155	196	208	33	48
640	159	200	215	22	45

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

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

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

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

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

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

** \$1,000 Minimum Limit

COASTAL PLAN

DWELLING KEY PREMIUM TABLE

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

TERRITORY	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
900	719	898	983	140	194
910	1107	1382	1515	215	300
920	1522	1904	2084	297	412
930	707	885	969	140	191
940	637	797	873	125	173
950	1065	1334	1459	209	287
960	546	683	748	107	148
970	538	672	734	105	146
980	740	927	1014	145	200
990	428	536	587	83	116

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

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

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

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

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

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

** \$1,000 Minimum Limit