



1 GALLERIA BLVD., SUITE 720
METAIRIE, LA 70001
PHONE (504) 831.6930
FAX (504) 831.6676
WWW.LACITIZENS.COM

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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

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 03	Territory	HO 00 03
010	1373	330	933
020	1270	340	925
030	1261	350	919
040	1818	360, 361	1630
050	1019	370	1007
060	1259	380	1855
070	917	390	1162
080	997	400	975
090, 091	973	410	941
100	1492	420	886
110	1006	430	988
120	1884	440	1749
130	1006	450	1497
140	858	460	1437
150	891	470	1581
160	874	480	1518
170, 171	1414	490	1053
180	907	500	1368
190	1099	510	1773
200	1076	520	1374
210	910	530	1136
220	935	540	966
230	1436	550	1582
240	1169	560	937
250	944	570	1479
260	2333	580	1026
270	1483	590	1318
280	1299	600	846
290	1598	610	1158
300	1008	620	864
310	872	630	1130
320	1451	640	899

FAIR PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 04
10	334
20	149
30	219
40	214
50	154
60	160
70	163
80	202
90, 91	248
100	261
110	160
120	219
130	160
140	162
150	160
160	160
170, 171	194
180	163
190	196
200	186
210	160
220	160
230	334
240	260
250	163
260	404
270	300
280	377
290	319
300	160
310	163
320	214

Territory	HO 00 04
330	160
340	258
350	161
360, 361	417
370	240
380	324
390	234
400	240
410	160
420	163
430	160
440	307
450	312
460	153
470	213
480	190
490	259
500	317
510	288
520	284
530	211
540	111
550	296
560	163
570	481
580	161
590	204
600	163
610	190
620	163
630	153
640	161

COASTAL PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 03
900	1,932
910	2,727
920	3,794
930	2,545
940	1,880
950	3,517
960	2,084
970	1,783
980	2,666
990	1,859

COASTAL PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 04
900	277
910	296
920	467
930	241
940	301
950	431
960	267
970	271
980	309
990	298

FAIR PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

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

FORM 4

2% Hurricane - Zone 1	All Other Peril Deductible Amount				
Coverage C Limit	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.88	0.85	0.79	0.74	0.68
\$25,001 to \$175,000	0.88	0.86	0.82	0.76	0.70

2% Hurricane - Zone 2	All Other Peril Deductible Amount				
Coverage C Limit	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.87	0.82	0.73	0.63	0.54
\$25,001 to \$175,000	0.88	0.84	0.77	0.68	0.57

2% Hurricane - Zone 3	All Other Peril Deductible Amount				
Coverage C Limit	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.90	0.82	0.66	0.50	0.34
\$25,001 to \$175,000	0.92	0.86	0.74	0.57	0.40

5% Hurricane - Zone 1	All Other Peril Deductible Amount				
Coverage C Limit	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.78	0.75	0.70	0.64	0.59
\$25,001 to \$175,000	0.79	0.77	0.72	0.67	0.61

5% Hurricane - Zone 2	All Other Peril Deductible Amount				
Coverage C Limit	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.80	0.75	0.65	0.56	0.46
\$25,001 to \$175,000	0.80	0.77	0.70	0.60	0.50

5% Hurricane - Zone 3	All Other Peril Deductible Amount				
Coverage C Limit	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.88	0.80	0.64	0.48	0.32
\$25,001 to \$175,000	0.90	0.83	0.71	0.55	0.38

FAIR PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

C.1. - Continued

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

FORM 6

2% Hurricane - Zone 1	All Other Peril Deductible Amount				
Coverage C Limit	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.93	0.91	0.85	0.79	0.73
\$25,001 to \$175,000	0.94	0.92	0.88	0.86	0.81

2% Hurricane - Zone 2	All Other Peril Deductible Amount				
Coverage C Limit	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.92	0.88	0.79	0.67	0.57
\$25,001 to \$175,000	0.93	0.91	0.84	0.80	0.72

2% Hurricane - Zone 3	All Other Peril Deductible Amount				
Coverage C Limit	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.93	0.86	0.70	0.51	0.34
\$25,001 to \$175,000	0.95	0.90	0.80	0.72	0.58

5% Hurricane - Zone 1	All Other Peril Deductible Amount				
Coverage C Limit	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.88	0.86	0.80	0.74	0.68
\$25,001 to \$175,000	0.89	0.87	0.83	0.81	0.76

5% Hurricane - Zone 2	All Other Peril Deductible Amount				
Coverage C Limit	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.88	0.84	0.74	0.63	0.53
\$25,001 to \$175,000	0.89	0.86	0.80	0.76	0.67

5% Hurricane - Zone 3	All Other Peril Deductible Amount				
Coverage C Limit	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.91	0.85	0.68	0.50	0.32
\$25,001 to \$175,000	0.93	0.89	0.78	0.71	0.57