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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
<b>FAIR Plan</b>											
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%
<b>Total</b>	<b>21,378,801</b>	<b>0.2%</b>	<b>60,863,821</b>	<b>3.4%</b>	<b>1,269,556</b>	<b>42.8%</b>	<b>5,060,612</b>	<b>0.9%</b>	<b>26,172,489</b>	<b>3.6%</b>	<b>3.2%</b>

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
<b>Coastal Plan</b>											
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%
<b>Total</b>	<b>928,774</b>	<b>2.3%</b>	<b>7,605,589</b>	<b>2.0%</b>	<b>15,861</b>	<b>21.4%</b>	<b>1,535,101</b>	<b>1.1%</b>	<b>1,153,900</b>	<b>-1.7%</b>	<b>1.5%</b>
<b>TOTAL (FAIR + Coastal)</b>	<b>22,307,576</b>	<b>0.3%</b>	<b>68,469,410</b>	<b>3.2%</b>	<b>1,285,417</b>	<b>42.5%</b>	<b>6,595,713</b>	<b>0.9%</b>	<b>27,326,389</b>	<b>3.4%</b>	<b>3.0%</b>

**FAIR PLAN**

**KEY PREMIUM/KEY FACTOR DISPLAY**

**MOBILE HOMES - FIRE - DWG-1**

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

**KEY PREMIUMS**

Territories 010		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	230	68
2 - 7	236	75
8	282	89
9	392	122
10	506	156

Territory 020	
Cov. A	Cov. C
Bldg.	Conts.
340	102
349	110
418	132
580	184
748	233

Territory 030	
Cov. A	Cov. C
Bldg.	Conts.
394	127
407	134
485	156
677	214
875	275

Territories 040		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	402	123
2 - 7	410	131
8	491	157
9	682	213
10	881	277

Territories 050	
Cov. A	Cov. C
Bldg.	Conts.
348	105
354	113
424	137
590	188
760	237

Territories 060	
Cov. A	Cov. C
Bldg.	Conts.
339	102
349	109
418	132
580	181
748	233

Territories 070		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	349	104
2 - 7	357	112
8	429	136
9	595	188
10	767	236

Territories 080	
Cov. A	Cov. C
Bldg.	Conts.
316	94
322	99
385	122
534	165
686	211

Territory 090, 091	
Cov. A	Cov. C
Bldg.	Conts.
310	92
316	98
378	120
525	163
675	208

Territory 100		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	250	76
2 - 7	257	80
8	306	97
9	425	134
10	547	170

Territories 110	
Cov. A	Cov. C
Bldg.	Conts.
287	84
294	92
352	112
490	151
628	193

Territory 120	
Cov. A	Cov. C
Bldg.	Conts.
466	140
475	151
571	183
791	252
1023	318

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

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

**FAIR PLAN**

**KEY PREMIUM/KEY FACTOR DISPLAY**

**MOBILE HOMES - FIRE - DWG-1**

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

**KEY PREMIUMS**

Territories 130		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	351	105
2 - 7	358	114
8	429	138
9	598	188
10	767	237

Territory 140	
Cov. A	Cov. C
Bldg.	Conts.
349	106
357	114
430	138
599	190
771	242

Territory 150	
Cov. A	Cov. C
Bldg.	Conts.
349	104
356	114
427	138
595	188
764	236

Territory 160		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	349	104
2 - 7	357	112
8	430	136
9	596	188
10	767	238

Territory 170, 171	
Cov. A	Cov. C
Bldg.	Conts.
358	109
367	116
440	140
611	193
787	245

Territory 180	
Cov. A	Cov. C
Bldg.	Conts.
348	105
357	114
427	138
595	187
763	237

Territory 190		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	330	97
2 - 7	336	104
8	405	126
9	560	174
10	718	222

Territory 200	
Cov. A	Cov. C
Bldg.	Conts.
343	103
347	110
419	135
580	183
747	233

Territories 210	
Cov. A	Cov. C
Bldg.	Conts.
276	83
282	89
337	108
471	149
606	188

Territories 220		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	283	83
2 - 7	291	92
8	349	111
9	485	151
10	623	193

Territory 230	
Cov. A	Cov. C
Bldg.	Conts.
399	122
409	131
490	158
682	218
881	275

Territory 240	
Cov. A	Cov. C
Bldg.	Conts.
415	131
424	133
511	160
708	220
905	280

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

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

**FAIR PLAN**

**KEY PREMIUM/KEY FACTOR DISPLAY**

**MOBILE HOMES - FIRE - DWG-1**

**COVERAGE A - DWELLING**

**COVERAGE C - PERSONAL PROPERTY**

**KEY PREMIUMS**

Territory 250		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	287	86
2 - 7	294	93
8	351	113
9	490	155
10	630	196

Territory 260	
Cov. A	Cov. C
Bldg.	Conts.
468	142
480	152
576	183
798	251
1026	319

Territor 270	
Cov. A	Cov. C
Bldg.	Conts.
229	67
234	73
281	88
388	121
502	154

Territory 280		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	250	76
2 - 7	256	83
8	306	98
9	426	134
10	546	171

Territory 290	
Cov. A	Cov. C
Bldg.	Conts.
459	137
469	148
562	179
783	245
1008	311

Territory 300	
Cov. A	Cov. C
Bldg.	Conts.
288	86
295	92
353	111
489	154
628	194

Territor 310		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	281	83
2 - 7	289	92
8	345	110
9	481	149
10	619	192

Territories 320	
Cov. A	Cov. C
Bldg.	Conts.
344	103
351	109
423	132
587	183
752	234

Territory 330	
Cov. A	Cov. C
Bldg.	Conts.
337	102
343	109
411	133
572	182
736	230

Territory 340		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	283	86
2 - 7	289	93
8	343	112
9	482	154
10	620	194

Territory 350	
Cov. A	Cov. C
Bldg.	Conts.
282	85
289	92
345	111
482	153
621	194

Territories 360, 361	
Cov. A	Cov. C
Bldg.	Conts.
452	135
465	147
562	180
775	242
995	306

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

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**FAIR PLAN**

**KEY PREMIUM/KEY FACTOR DISPLAY**

**MOBILE HOMES - FIRE - DWG-1**

**COVERAGE A - DWELLING**

**COVERAGE C - PERSONAL PROPERTY**

**KEY PREMIUMS**

Territory 370		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	282	85
2 - 7	288	91
8	345	111
9	481	152
10	619	193

Territories 380	
Cov. A	Cov. C
Bldg.	Conts.
539	163
549	176
664	210
920	289
1181	367

Territory 390	
Cov. A	Cov. C
Bldg.	Conts.
336	100
346	107
413	131
573	181
739	231

Territory 400		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	281	83
2 - 7	289	92
8	347	110
9	482	150
10	620	193

Territory 410	
Cov. A	Cov. C
Bldg.	Conts.
351	105
360	113
432	137
599	189
772	237

Territory 420	
Cov. A	Cov. C
Bldg.	Conts.
278	82
285	91
343	109
477	148
613	190

Territory 430		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	280	83
2 - 7	288	91
8	346	110
9	480	149
10	617	191

Territory 440	
Cov. A	Cov. C
Bldg.	Conts.
443	136
454	144
545	173
753	237
971	303

Territory 450	
Cov. A	Cov. C
Bldg.	Conts.
454	138
464	147
557	176
772	243
996	312

Territory 460		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	336	100
2 - 7	346	107
8	413	131
9	573	181
10	739	231

Territory 470	
Cov. A	Cov. C
Bldg.	Conts.
415	124
423	132
507	164
703	221
904	282

Territory 480	
Cov. A	Cov. C
Bldg.	Conts.
462	141
472	149
566	179
785	247
1013	317

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

**KEY PREMIUM/KEY FACTOR DISPLAY**

**MOBILE HOMES - FIRE - DWG-1**

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

**KEY PREMIUMS**

Territory 490		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	342	101
2 - 7	352	109
8	422	134
9	583	183
10	753	231

Territory 500	
Cov. A	Cov. C
Bldg.	Conts.
283	85
287	92
345	111
480	150
617	192

Territory 510	
Cov. A	Cov. C
Bldg.	Conts.
405	121
411	132
496	161
686	215
882	276

Territory 520		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	188	56
2 - 7	195	62
8	232	72
9	324	101
10	416	127

Territory 530	
Cov. A	Cov. C
Bldg.	Conts.
337	102
347	110
414	132
576	180
742	229

Territory 540	
Cov. A	Cov. C
Bldg.	Conts.
339	103
345	109
412	133
574	182
740	231

Territory 550		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	490	148
2 - 7	501	158
8	599	191
9	831	261
10	1068	330

Territory 560	
Cov. A	Cov. C
Bldg.	Conts.
284	86
290	93
344	113
484	155
622	194

Territory 570	
Cov. A	Cov. C
Bldg.	Conts.
397	123
412	130
490	156
680	217
878	276

Territory 580		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	281	83
2 - 7	289	91
8	347	110
9	482	150
10	619	192

Territory 590	
Cov. A	Cov. C
Bldg.	Conts.
345	103
354	109
424	135
589	186
758	235

Territory 600	
Cov. A	Cov. C
Bldg.	Conts.
351	105
360	113
432	137
599	189
772	237

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

**KEY PREMIUM/KEY FACTOR DISPLAY**

**MOBILE HOMES - FIRE - DWG-1**

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

**KEY PREMIUMS**

Territory 610		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	347	105
2 - 7	355	112
8	424	135
9	588	188
10	758	240

Territory 620	
Cov. A	Cov. C
Bldg.	Conts.
274	83
280	90
332	109
467	149
601	188

Territory 630	
Cov. A	Cov. C
Bldg.	Conts.
348	109
356	111
432	134
596	186
765	234

Territory 640		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	284	83
2 - 7	291	92
8	350	111
9	486	151
10	624	194

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

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**COASTAL PLAN**

**KEY PREMIUM/KEY FACTOR DISPLAY**

**MOBILE HOMES - FIRE - DWG-1**

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

**KEY PREMIUMS**

Territories 900		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	169	52
2	174	56
3	174	56
4	174	56
5	174	56
6	174	56
7	174	56
8	209	67
9	290	92
10	373	116

Territories 910	
Cov. A	Cov. C
Bldg.	Conts.
219	66
222	71
222	71
222	71
222	71
222	71
222	71
222	71
267	86
368	118
476	149

Territory 920	
Cov. A	Cov. C
Bldg.	Conts.
274	84
280	89
280	89
280	89
280	89
280	89
280	89
337	108
466	148
601	189

Territories 930		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	276	86
2	283	91
3	283	91
4	283	91
5	283	91
6	283	91
7	283	91
8	339	108
9	469	151
10	606	190

Territories 940	
Cov. A	Cov. C
Bldg.	Conts.
170	54
175	57
175	57
175	57
175	57
175	57
175	57
209	68
290	95
379	118

Territory 950	
Cov. A	Cov. C
Bldg.	Conts.
186	55
189	59
189	59
189	59
189	59
189	59
189	59
227	72
316	99
406	126

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

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**COASTAL PLAN**

**KEY PREMIUM/KEY FACTOR DISPLAY**

**MOBILE HOMES - FIRE - DWG-1**

**COVERAGE A - DWELLING**

**COVERAGE C - PERSONAL PROPERTY**

**KEY PREMIUMS**

Territories 960		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	266	82
2	271	85
3	271	85
4	271	85
5	271	85
6	271	85
7	271	85
8	326	106
9	452	143
10	582	180

Territories 970	
Cov. A	Cov. C
Bldg.	Conts.
249	76
256	82
256	82
256	82
256	82
256	82
256	82
306	98
424	137
547	172

Territory 980	
Cov. A	Cov. C
Bldg.	Conts.
280	88
288	93
288	93
288	93
288	93
288	93
347	110
476	154
617	194

Territories 990		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	275	85
2	282	91
3	282	91
4	282	91
5	282	91
6	282	91
7	282	91
8	339	109
9	467	149
10	604	189

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

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**FAIR PLAN**

**KEY PREMIUM/KEY FACTOR DISPLAY**

**MOBILE HOMES - EC - DWG-1**

**COVERAGE A - DWELLING**

**COVERAGE C - PERSONAL PROPERTY**

**KEY PREMIUMS**

TERRITORY	Coverage A	Coverage C
010	489	117
020	274	60
030	325	70
040	845	202
050	233	43
060	274	59
070	104	26
080	147	35
090, 091	145	35
100	458	114
110	191	34
120	978	235
130	231	42
140	105	26
150	231	42
160	103	26
170, 171	253	55
180	233	42
190	261	57
200	272	59
210	185	34
220	190	35
230	846	203
240	327	72
250	192	35
260	832	199
270	481	115
280	457	113
290	812	192
300	190	34
310	190	35
320	272	59
330	226	42
340	189	34
350	190	35
360, 361	1,021	247
370	189	35

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

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



**COASTAL PLAN**

**KEY PREMIUM/KEY FACTOR DISPLAY**

**MOBILE HOMES - EC - DWG-1**

**COVERAGE A - DWELLING**

**COVERAGE C - PERSONAL PROPERTY**

**KEY PREMIUMS**

TERRITORY	Coverage A	Coverage C
900	675	131
910	859	167
920	1085	212
930	1095	214
940	684	133
950	728	142
960	1054	207
970	994	194
980	1119	218
990	1090	214

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