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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

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
010	160	39
020	92	19
030	184	39
040	183	43
050	192	29
060	52	11
070	40	9
080	52	10
090, 091	129	26
100	146	36
110	47	7
120	306	74
130	40	6
140	31	7
150	163	25
160	26	6
170, 171	116	26
180	47	7
190	82	17
200	78	16
210	47	7
220	47	7
230	195	47
240	126	26
250	47	7
260	233	56

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

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

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

OTHER THAN MOBILE HOMES:

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

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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
270	191	46
280	163	40
290	216	51
300	47	7
310	47	7
320	108	24
330	39	6
340	47	7
350	43	6
360, 361	214	52
370	121	18
380	242	58
390	74	16
400	120	18
410	31	7
420	141	19
430	93	14
440	204	48
450	205	49
460	75	15
470	155	37
480	266	64
490	109	23
500	168	41
510	280	68
520	141	34

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

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

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

OTHER THAN MOBILE HOMES:

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

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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
530	106	23
540	47	7
550	243	58
560	129	19
570	217	52
580	47	7
590	82	17
600	115	23
610	117	25
620	135	19
630	74	15
640	47	7

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

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

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

OTHER THAN MOBILE HOMES:

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

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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
010	160	39
020	92	19
030	184	39
040	183	43
050	192	29
060	52	11
070	40	9
080	52	10
090, 091	129	26
100	146	36
110	47	7
120	306	74
130	40	6
140	31	7
150	163	25
160	26	6
170, 171	116	26
180	47	7
190	82	17
200	78	16
210	47	7
220	47	7
230	195	47
240	126	26
250	47	7
260	233	56
270	191	46
280	163	40
290	216	51

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

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

MOBILE HOMES:

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

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

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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
300	47	7
310	47	7
320	108	24
330	39	6
340	47	7
350	43	6
360, 361	214	52
370	121	18
380	242	58
390	74	16
400	120	18
410	31	7
420	141	19
430	93	14
440	204	48
450	205	49
460	75	15
470	155	37
480	266	64
490	109	23
500	168	41
510	280	68
520	141	34
530	106	23
540	47	7
550	243	58
560	129	19
570	217	52
580	47	7

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

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

MOBILE HOMES:

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

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
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44,000	1.547	7.40
45,000	1.570	7.57
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47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional		
\$1,000	0.023	0.17

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
590	82	17
600	115	23
610	117	25
620	135	19
630	74	15
640	47	7

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
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39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional		
\$1,000	0.023	0.17

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

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

MOBILE HOMES:

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

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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
010	205	54
020	116	27
030	235	52
040	232	61
050	235	42
060	65	15
070	48	11
080	63	17
090, 091	165	36
100	185	50
110	55	9
120	390	103
130	47	8
140	38	10
150	200	36
160	32	8
170, 171	147	35
180	55	9
190	104	24
200	97	22
210	55	9
220	55	9
230	249	65
240	160	37
250	55	9
260	296	76

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
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27,000	1.159	4.51
28,000	1.182	4.68
29,000	1.205	4.85
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47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

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

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

OTHER THAN MOBILE HOMES:

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

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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
270	244	65
280	207	55
290	275	71
300	55	9
310	55	9
320	138	32
330	46	8
340	55	9
350	50	9
360, 361	272	72
370	147	25
380	308	79
390	95	21
400	144	26
410	38	10
420	169	29
430	113	19
440	258	66
450	261	66
460	94	21
470	197	52
480	339	86
490	138	32
500	215	57
510	357	94
520	180	47

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
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27,000	1.159	4.51
28,000	1.182	4.68
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47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

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

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

OTHER THAN MOBILE HOMES:

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

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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
530	135	31
540	55	9
550	309	79
560	157	28
570	277	72
580	55	9
590	103	23
600	138	36
610	149	35
620	163	29
630	93	21
640	55	9

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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46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional		
\$1,000	0.023	0.17

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

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

OTHER THAN MOBILE HOMES:

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

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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
010	205	54
020	116	27
030	235	52
040	232	61
050	235	42
060	65	15
070	48	11
080	63	17
090, 091	165	36
100	185	50
110	55	9
120	390	103
130	47	8
140	38	10
150	200	36
160	32	8
170, 171	147	35
180	55	9
190	104	24
200	97	22
210	55	9
220	55	9
230	249	65
240	160	37
250	55	9
260	296	76
270	244	65
280	207	55
290	275	71

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

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

MOBILE HOMES:

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

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

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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
300	55	9
310	55	9
320	138	32
330	46	8
340	55	9
350	50	9
360, 361	272	72
370	147	25
380	308	79
390	95	21
400	144	26
410	38	10
420	169	29
430	113	19
440	258	66
450	261	66
460	94	21
470	197	52
480	339	86
490	138	32
500	215	57
510	357	94
520	180	47
530	135	31
540	55	9
550	309	79
560	157	28
570	277	72
580	55	9

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

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

MOBILE HOMES:

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

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

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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
590	103	23
600	138	36
610	149	35
620	163	29
630	93	21
640	55	9

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
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47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional		
\$1,000	0.023	0.17

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

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

MOBILE HOMES:

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

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

COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
900	401	79
910	720	141
920	851	166
930	474	93
940	337	65
950	358	70
960	294	57
970	245	47
980	464	91
990	433	84

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

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

OTHER THAN MOBILE HOMES:

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

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
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20,000	1.000	3.34
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47,000	1.615	7.91
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49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
900	401	79
910	720	141
920	851	166
930	474	93
940	337	65
950	358	70
960	294	57
970	245	47
980	464	91
990	433	84

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

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

MOBILE HOMES:

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

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
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47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
900	513	105
910	920	190
920	1087	223
930	605	124
940	430	89
950	457	94
960	375	76
970	312	64
980	594	120
990	553	114

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

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

OTHER THAN MOBILE HOMES:

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

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

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
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COASTAL PLAN

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WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
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960	375	76
970	312	64
980	594	120
990	553	114

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

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

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
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12,000	0.817	2.00
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14,000	0.862	2.33
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