

May 4, 2018

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, 2018.

The approved revisions to the rates result in an overall increase of 2.7% for the FAIR Plan and 3.0% for the Coastal Plan policies. The increase on a statewide basis is 2.7%. 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, 2018 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, 2018 will be priced using the new rates, irrespective of when the quote was generated.

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	Homeowners		Dwelling		Renters/Condo		Mobile Homes		Wind Only		Total
	2016 Written Premium	Indicated Rate Change	2016 Written Premium	Indicated Rate Change	2016 Written Premium	Indicated Rate Change	2016 Written Premium	Indicated Rate Change	2016 Written Premium	Indicated Rate Change	Indicated Rate Change
FAIR Plan											
Acadia	51,572	4.7%	584,365	-6.3%	511	-6.6%	93,613	3.9%	592,024	5.0%	-0.1%
Allen	11,263	5.4%	77,482	-21.6%	452	-8.7%	8,725	1.6%	(39)	10.8%	-16.4%
Ascension	98,095	5.1%	233,668	-1.0%	171	-4.6%	88,060	2.5%	191,347	11.2%	4.3%
Assumption	113,294	12.7%	359,829	5.2%	811	-8.9%	157,515	5.3%	258,999	6.2%	6.5%
Avoyelles	17,419	7.3%	57,089	-8.1%	122	-5.2%	9,417	11.6%	152	16.3%	-2.7%
Beauregard	-	0.8%	41,545	5.1%	-	8.7%	26,462	2.0%	1,153	11.1%	4.1%
Bienville	31	3.6%	13,275	-11.5%	-	-9.8%	3,918	1.7%	-	16.3%	-8.5%
Bossier	42,409	3.1%	15,435	-22.8%	-	-4.0%	7,401	-0.2%	10,070	16.1%	-0.8%
Caddo	265,006	12.3%	181,340	-16.3%	1,569	2.4%	3,859	1.2%	38,361	16.1%	1.9%
Calcasieu	227,846	6.0%	1,283,803	1.1%	4,715	-1.9%	450,854	4.5%	636,690	5.5%	3.2%
Caldwell	1,542	7.5%	11,693	-1.1%	-	-6.3%	6,352	2.0%	-	16.7%	0.6%
Cameron	177	1.1%	127,823	-19.9%	266	-26.5%	78,112	15.4%	105,720	8.4%	-1.5%
Catahoula	5,264	6.2%	49,162	-4.7%	-	-6.3%	8,957	11.4%	114	15.2%	-1.5%
Claiborne	10,957	5.8%	35,113	-12.0%	-	-9.3%	5,859	1.2%	-	15.8%	-6.8%
Concordia	7,519	7.3%	68,770	-13.3%	(59)	-6.3%	5,066	11.7%	584	16.5%	-9.6%
DeSoto	5,961	10.5%	7,429	-10.4%	-	-6.9%	4,823	3.2%	3,162	15.6%	2.4%
East Baton Rouge	510,397	-8.8%	1,002,396	5.1%	15,683	17.5%	19,351	3.5%	328,144	3.5%	1.1%
East Carroll	5,908	6.1%	22,071	0.2%	-	-9.2%	1,256	11.4%	-	16.7%	1.9%
East Feliciana	6,473	9.3%	20,921	-12.8%	-	-4.1%	3,492	7.0%	2,191	11.1%	-4.8%
Evangeline	23,104	8.6%	63,689	4.4%	366	1.1%	41,463	2.2%	-	10.6%	4.4%
Franklin	4,656	11.3%	23,871	1.3%	-	-6.9%	960	5.6%	-	16.7%	3.1%
Grant	2,444	11.3%	44,356	-4.2%	-	-6.3%	6,622	2.3%	-	16.7%	-2.7%
Iberia	419,178	1.2%	1,388,212	4.7%	4,579	-1.8%	354,311	5.2%	741,954	-2.1%	2.5%
Iberville	35,815	4.7%	116,091	5.1%	407	-29.6%	40,202	0.5%	42,174	11.2%	5.3%
Jackson	4,698	4.9%	10,440	-14.4%	-	-9.8%	3,814	0.2%	-	16.7%	-6.7%
Jefferson	2,073,282	4.9%	11,038,294	4.5%	251,286	-19.6%	39,614	2.7%	6,105,758	3.1%	3.8%
Jefferson Davis	41,578	5.9%	242,617	1.6%	-	-3.7%	75,639	5.2%	214,410	3.0%	2.9%
Lafayette	232,930	3.4%	1,686,820	4.9%	8,157	-35.8%	375,916	-10.6%	1,011,218	-0.5%	1.3%
Lafourche	383,292	0.1%	1,439,533	6.8%	2,852	-0.6%	332,163	5.3%	591,207	3.0%	4.8%
La Salle	1,234	7.8%	23,114	-19.3%	-	-6.9%	5,170	2.1%	-	16.7%	-14.4%
Lincoln	20,793	8.1%	61,791	2.1%	-	3.1%	2,173	1.5%	-	16.7%	3.5%
Livingston	51,100	5.0%	140,712	5.1%	370	-4.7%	52,087	3.7%	50,005	11.4%	5.9%
Madison	760	6.1%	54,229	-13.0%	-	-6.9%	257	15.0%	3,178	15.6%	-11.0%
Morehouse	16,485	5.6%	61,729	-8.3%	-	-42.6%	4,228	1.7%	-	16.7%	-5.0%
Natchitoches	13,500	9.9%	106,004	4.7%	(454)	4.3%	12,127	2.6%	9,838	16.3%	5.8%
Orleans	5,307,728	4.5%	16,988,188	1.6%	461,875	-35.5%	-	-4.7%	3,717,663	3.8%	1.8%
Ouachita	104,785	3.8%	182,069	0.2%	-	-4.2%	7,501	2.0%	5,176	16.5%	1.8%
Plaquemines	74,119	1.3%	211,332	4.2%	4,469	0.3%	66,272	15.5%	231,439	3.0%	4.6%
Pointe Coupee	19,440	8.5%	94,147	-18.6%	-	-3.8%	11,330	5.2%	2,314	11.1%	-11.8%
Rapides	52,202	2.8%	308,465	0.6%	409	-4.2%	16,392	7.3%	347	15.9%	1.2%
Red River	4,006	8.3%	6,271	-13.0%	-	-6.9%	1,329	2.2%	-	15.8%	-3.9%
Richland	12,228	10.3%	30,892	-1.4%	-	-6.1%	3,822	2.7%	-	16.3%	2.0%
Sabine	-	4.8%	22,353	1.2%	-	-5.6%	34,662	3.3%	55	15.9%	2.5%
Saint Bernard	479,448	-0.3%	1,306,086	4.7%	7,564	6.2%	86,225	5.9%	620,821	3.2%	3.4%
Saint Charles	232,186	0.7%	382,940	-0.4%	6,178	-6.7%	56,566	5.2%	475,706	3.1%	1.5%
Saint Helena	3,138	-11.7%	12,379	6.1%	-	-12.4%	2,287	5.1%	1,564	11.1%	3.5%
Saint James	61,506	-2.0%	160,289	-0.8%	566	-8.5%	40,469	5.2%	111,105	5.2%	1.4%
Saint John the Baptist	458,230	-1.3%	429,827	5.1%	5,833	62.6%	36,716	5.2%	200,604	3.0%	2.4%
Saint Landry	97,331	9.2%	348,869	5.1%	161	-4.6%	56,882	3.3%	14,884	11.4%	5.9%
Saint Martin	111,798	4.2%	554,086	5.3%	(948)	-4.7%	214,921	-15.9%	206,187	1.0%	0.2%
Saint Mary	158,551	-2.3%	1,185,424	7.0%	3,453	12.2%	144,488	5.3%	189,617	5.2%	5.8%
Saint Tammany	577,355	5.2%	1,610,498	4.4%	107,122	2.5%	186,893	7.7%	1,470,583	-2.9%	1.9%
Tangipahoa	71,505	9.5%	237,774	5.1%	1,001	-1.4%	29,037	4.1%	34,360	10.9%	6.4%
Tensas	7,240	8.1%	23,099	-3.4%	-	34.2%	485	14.8%	-	16.7%	-0.4%
Terrebonne	496,978	4.4%	1,980,834	8.0%	14,992	8.4%	365,506	5.2%	934,577	3.0%	6.0%
Union	2,215	9.2%	21,683	-17.8%	-	-9.2%	4,074	1.5%	-	16.2%	-12.9%
Vermilion	143,731	5.4%	1,578,902	5.8%	1,063	-0.2%	628,631	-21.7%	753,148	5.2%	0.1%
Vernon	2,387	9.4%	26,797	-1.1%	-	-4.3%	10,984	7.8%	-	16.7%	1.9%
Washington	117,023	9.1%	262,069	5.0%	336	-4.9%	26,185	2.5%	7,768	11.1%	6.1%
Webster	15,939	5.6%	16,228	-23.9%	-	-8.6%	3,956	1.0%	882	15.9%	-7.6%
West Baton Rouge	12,343	5.3%	36,069	5.0%	-	2.6%	10,285	2.1%	10,546	11.3%	5.6%
West Carroll	4,905	10.2%	17,460	-4.6%	-	-9.2%	212	4.8%	-	16.2%	-1.3%
West Feliciana	7,632	7.0%	13,467	1.8%	-	-12.4%	7,689	2.4%	644	11.2%	3.5%
Winn	2,847	10.6%	22,578	-16.5%	-	-6.2%	1,107	2.1%	-	16.7%	-12.9%
Total	13,344,781	3.7%	48,765,781	3.1%	905,878	-22.7%	4,384,744	-1.0%	19,928,406	2.9%	2.7%

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	Homeowners		Dwelling		Renters/Condo		Mobile Homes		Wind Only		Total
	2016 Written Premium	Indicated Rate Change	2016 Written Premium	Indicated Rate Change	2016 Written Premium	Indicated Rate Change	2016 Written Premium	Indicated Rate Change	2016 Written Premium	Indicated Rate Change	Indicated Rate Change
Coastal Plan											
Cameron	24,292	14.8%	211,367	23.3%	-	-7.9%	174,506	36.3%	42,471	24.6%	28.0%
Iberia	-	-6.7%	-	-22.3%	-	-9.1%	-	-8.0%	-	-3.8%	0.0%
Jefferson	22,984	7.2%	2,595,577	0.5%	2,623	-27.2%	119,176	1.1%	68,837	5.3%	0.7%
Lafourche	211,831	5.1%	1,048,083	4.8%	746	7.5%	243,769	-9.4%	351,661	-9.5%	0.3%
Orleans	12,859	-15.2%	237,887	3.1%	1,585	-14.0%	-	-3.1%	36,456	8.7%	2.9%
Plaquemines	5,413	7.2%	364,585	6.0%	5,539	-1.4%	367,562	1.2%	(6,501)	8.6%	3.5%
Saint Bernard	6,081	3.6%	132,242	1.2%	824	-17.6%	34,940	-25.2%	20,736	8.5%	-2.8%
Saint Mary	14,519	5.7%	297,085	7.1%	-	-7.4%	13,771	1.1%	9,994	8.6%	6.8%
Terrebonne	107,216	5.1%	1,460,963	5.7%	2,513	-3.2%	247,374	-9.4%	137,118	5.8%	3.7%
Vermilion	1,910	9.7%	72,208	-4.7%	-	-9.4%	38,492	-11.6%	15,686	-19.0%	-8.3%
Total	407,105	5.2%	6,419,997	3.8%	13,830	-8.5%	1,239,588	0.8%	676,459	-1.4%	3.0%
TOTAL (FAIR + Coastal)	13,751,886	3.7%	55,185,778	3.2%	919,708	-22.5%	5,624,333	-0.6%	20,604,864	2.8%	2.7%

FAIR PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 03
010	1437
020	1338
030	1314
040	2049
050	1093
060	1269
070	950
080	1028
090, 091	1077
100	1562
110	1081
120	1905
130	1049
140	908
150	956
160	966
170, 171	1278
180	936
190	1201
200	1168
210	1013
220	1041
230	1437
240	1198
250	990
260	2436
270	1521
280	1334
290	1586
300	1087
310	943
320	1489

Territory	HO 00 03
330	990
340	977
350	1010
360, 361	1694
370	1011
380	1840
390	1261
400	990
410	1019
420	977
430	1035
440	1727
450	1508
460	1269
470	1549
480	1478
490	1145
500	1418
510	1724
520	1432
530	1238
540	1044
550	1647
560	1023
570	1559
580	1122
590	1414
600	859
610	1219
620	952
630	1209
640	994

FAIR PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 04
10	312
20	136
30	209
40	195
50	146
60	174
70	147
80	194
90, 91	254
100	256
110	150
120	161
130	150
140	147
150	150
160	149
170, 171	227
180	148
190	188
200	188
210	149
220	150
230	328
240	183
250	147
260	323
270	289
280	242
290	317
300	149
310	168
320	204

Territory	HO 00 04
330	149
340	148
350	168
360, 361	268
370	230
380	325
390	225
400	230
410	149
420	153
430	151
440	326
450	284
460	134
470	195
480	309
490	247
500	302
510	323
520	291
530	208
540	149
550	321
560	148
570	480
580	154
590	194
600	149
610	195
620	148
630	134
640	151

COASTAL PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 03
900	2,217
910	2,544
920	4,066
930	2,666
940	1,594
950	3,769
960	2,158
970	1,884
980	2,780
990	2,039

COASTAL PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 04
900	255
910	269
920	340
930	259
940	259
950	425
960	220
970	251
980	299
990	270

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