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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

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	239	71
2 - 7	245	78
8	293	92
9	407	127
10	526	162

Territory 020	
Cov. A	Cov. C
Bldg.	Conts.
346	104
355	112
425	134
590	187
760	237

Territory 030	
Cov. A	Cov. C
Bldg.	Conts.
404	130
417	137
497	160
694	219
897	282

Territories 040		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	422	130
2 - 7	431	138
8	516	165
9	717	224
10	927	292

Territories 050	
Cov. A	Cov. C
Bldg.	Conts.
388	117
395	126
473	153
658	210
848	264

Territories 060	
Cov. A	Cov. C
Bldg.	Conts.
346	104
356	111
426	135
592	185
763	238

Territories 070		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	355	106
2 - 7	363	114
8	436	138
9	605	191
10	780	240

Territories 080	
Cov. A	Cov. C
Bldg.	Conts.
315	94
321	99
384	122
533	165
685	211

Territory 090, 091	
Cov. A	Cov. C
Bldg.	Conts.
311	92
317	98
379	120
526	163
676	208

Territory 100		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	261	79
2 - 7	268	84
8	319	101
9	444	140
10	571	177

Territories 110	
Cov. A	Cov. C
Bldg.	Conts.
292	86
299	94
358	114
499	154
639	197

Territory 120	
Cov. A	Cov. C
Bldg.	Conts.
538	162
548	174
659	211
913	291
1180	367

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	391	117
2 - 7	399	127
8	478	154
9	666	209
10	855	264

Territory 140	
Cov. A	Cov. C
Bldg.	Conts.
354	107
362	115
436	140
607	192
781	245

Territory 150	
Cov. A	Cov. C
Bldg.	Conts.
390	116
398	127
477	154
665	210
853	264

Territory 160		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	360	107
2 - 7	368	116
8	444	140
9	615	194
10	791	246

Territory 170, 171	
Cov. A	Cov. C
Bldg.	Conts.
371	113
380	120
456	145
633	200
815	254

Territory 180	
Cov. A	Cov. C
Bldg.	Conts.
387	117
397	127
475	154
662	208
849	264

Territory 190		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	354	104
2 - 7	360	111
8	434	135
9	600	186
10	769	238

Territory 200	
Cov. A	Cov. C
Bldg.	Conts.
351	105
355	112
429	138
594	187
764	238

Territories 210	
Cov. A	Cov. C
Bldg.	Conts.
291	88
298	94
356	114
497	157
640	199

Territories 220		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	290	85
2 - 7	298	94
8	357	114
9	496	154
10	637	197

Territory 230	
Cov. A	Cov. C
Bldg.	Conts.
418	128
429	138
514	166
715	229
924	289

Territory 240	
Cov. A	Cov. C
Bldg.	Conts.
417	132
426	134
514	161
712	221
910	281

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	288	86
2 - 7	295	93
8	353	113
9	492	155
10	632	196

Territory 260	
Cov. A	Cov. C
Bldg.	Conts.
481	146
493	156
592	188
820	258
1054	328

Territor 270	
Cov. A	Cov. C
Bldg.	Conts.
241	70
246	77
296	93
408	127
528	162

Territory 280		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	224	68
2 - 7	229	74
8	274	88
9	381	120
10	488	153

Territory 290	
Cov. A	Cov. C
Bldg.	Conts.
482	144
493	156
590	188
823	258
1060	327

Territory 300	
Cov. A	Cov. C
Bldg.	Conts.
294	88
301	94
361	113
499	157
641	198

Territor 310		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	285	84
2 - 7	293	93
8	350	112
9	488	151
10	628	195

Territories 320	
Cov. A	Cov. C
Bldg.	Conts.
357	107
364	113
439	137
609	190
780	243

Territory 330	
Cov. A	Cov. C
Bldg.	Conts.
389	117
395	125
474	153
659	209
847	265

Territory 340		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	287	87
2 - 7	293	95
8	348	114
9	489	157
10	629	197

Territory 350	
Cov. A	Cov. C
Bldg.	Conts.
289	87
297	94
354	114
495	157
637	199

Territories 360, 361	
Cov. A	Cov. C
Bldg.	Conts.
431	129
443	140
535	171
738	231
948	292

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	287	87
2 - 7	293	93
8	351	113
9	490	155
10	630	197

Territories 380	
Cov. A	Cov. C
Bldg.	Conts.
622	188
634	203
767	242
1062	334
1364	424

Territory 390	
Cov. A	Cov. C
Bldg.	Conts.
354	105
364	113
435	138
603	190
778	243

Territory 400		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	300	89
2 - 7	309	99
8	371	118
9	516	161
10	664	207

Territory 410	
Cov. A	Cov. C
Bldg.	Conts.
359	107
368	115
441	140
612	193
789	242

Territory 420	
Cov. A	Cov. C
Bldg.	Conts.
285	84
293	93
352	112
490	152
629	195

Territory 430		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	289	86
2 - 7	298	94
8	357	114
9	496	154
10	637	197

Territory 440	
Cov. A	Cov. C
Bldg.	Conts.
468	144
480	153
576	183
797	251
1028	321

Territory 450	
Cov. A	Cov. C
Bldg.	Conts.
478	145
488	155
586	185
812	256
1048	328

Territory 460		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	353	105
2 - 7	364	112
8	434	138
9	602	190
10	777	243

Territory 470	
Cov. A	Cov. C
Bldg.	Conts.
437	130
445	139
533	173
740	233
951	297

Territory 480	
Cov. A	Cov. C
Bldg.	Conts.
485	148
496	157
594	188
825	260
1065	333

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	353	104
2 - 7	363	113
8	436	138
9	602	189
10	778	239

Territory 500	
Cov. A	Cov. C
Bldg.	Conts.
238	71
241	77
290	93
404	126
519	161

Territory 510	
Cov. A	Cov. C
Bldg.	Conts.
425	127
432	139
521	170
721	226
928	291

Territory 520		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	203	60
2 - 7	210	67
8	250	78
9	349	109
10	448	137

Territory 530	
Cov. A	Cov. C
Bldg.	Conts.
352	106
362	114
432	137
600	187
773	238

Territory 540	
Cov. A	Cov. C
Bldg.	Conts.
390	118
397	125
474	153
660	209
851	265

Territory 550		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	515	156
2 - 7	527	166
8	630	201
9	873	274
10	1123	347

Territory 560	
Cov. A	Cov. C
Bldg.	Conts.
288	87
294	94
349	115
491	157
631	197

Territory 570	
Cov. A	Cov. C
Bldg.	Conts.
311	96
322	102
384	122
532	170
687	216

Territory 580		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	303	89
2 - 7	311	98
8	374	119
9	520	162
10	667	207

Territory 590	
Cov. A	Cov. C
Bldg.	Conts.
354	106
363	112
435	138
604	191
777	241

Territory 600	
Cov. A	Cov. C
Bldg.	Conts.
350	105
359	113
431	137
598	189
771	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	354	107
2 - 7	363	114
8	433	138
9	600	192
10	774	245

Territory 620	
Cov. A	Cov. C
Bldg.	Conts.
287	87
293	94
348	114
489	156
630	197

Territory 630	
Cov. A	Cov. C
Bldg.	Conts.
356	112
364	114
442	137
610	190
783	240

Territory 640		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	290	85
2 - 7	297	94
8	357	113
9	496	154
10	637	198

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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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	231	71
2	238	76
3	238	76
4	238	76
5	238	76
6	238	76
7	238	76
8	286	91
9	396	125
10	509	158

Territories 910	
Cov. A	Cov. C
Bldg.	Conts.
201	61
204	65
204	65
204	65
204	65
204	65
204	65
204	65
246	79
338	109
438	137

Territory 920	
Cov. A	Cov. C
Bldg.	Conts.
278	85
284	90
284	90
284	90
284	90
284	90
284	90
342	109
472	150
609	191

Territories 930		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	251	78
2	257	82
3	257	82
4	257	82
5	257	82
6	257	82
7	257	82
8	308	98
9	426	137
10	550	172

Territories 940	
Cov. A	Cov. C
Bldg.	Conts.
165	52
170	55
170	55
170	55
170	55
170	55
170	55
203	66
281	92
367	114

Territory 950	
Cov. A	Cov. C
Bldg.	Conts.
188	56
191	60
191	60
191	60
191	60
191	60
191	60
230	73
320	100
411	127

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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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	198	61
2	202	64
3	202	64
4	202	64
5	202	64
6	202	64
7	202	64
8	243	79
9	337	107
10	434	135

Territories 970	
Cov. A	Cov. C
Bldg.	Conts.
252	77
259	83
259	83
259	83
259	83
259	83
259	83
309	99
429	139
553	174

Territory 980	
Cov. A	Cov. C
Bldg.	Conts.
255	80
262	84
262	84
262	84
262	84
262	84
315	100
432	139
560	176

Territories 990		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	244	75
2	250	80
3	250	80
4	250	80
5	250	80
6	250	80
7	250	80
8	301	96
9	414	132
10	535	167

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
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
20,000	1.000	2.82
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22,000	1.033	3.08
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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

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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	508	122
020	278	61
030	333	72
040	890	213
050	260	48
060	280	60
070	106	26
080	147	35
090, 091	145	35
100	478	119
110	195	35
120	1,129	271
130	257	47
140	106	26
150	258	47
160	106	27
170, 171	262	57
180	260	47
190	279	61
200	278	60
210	195	36
220	194	36
230	889	213
240	329	72
250	192	35
260	855	204
270	506	121
280	409	101
290	855	202
300	194	35
310	193	36
320	282	61
330	260	48
340	192	35
350	195	36
360, 361	973	235
370	193	36

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	919	178
910	790	154
920	1097	214
930	992	194
940	663	129
950	736	144
960	788	155
970	1005	196
980	1013	197
990	964	189

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
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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

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