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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

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
010	168	41
020	102	21
030	205	43
040	194	46
050	223	34
060	58	12
070	47	10
080	60	12
090, 091	150	30
100	154	38
110	55	8
120	332	80
130	46	7
140	36	8
150	190	29
160	30	7
170, 171	120	27
180	55	8
190	91	19
200	86	18
210	55	8
220	55	8
230	191	46
240	140	29
250	55	8
260	240	58

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	197	47
280	162	40
290	222	53
300	55	8
310	55	8
320	120	27
330	45	7
340	55	8
350	50	7
360, 361	222	54
370	141	21
380	249	60
390	82	18
400	139	21
410	36	8
420	164	22
430	108	16
440	210	50
450	211	51
460	83	17
470	163	39
480	274	66
490	121	26
500	170	41
510	294	72
520	137	33

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.

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 (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
530	118	25
540	55	8
550	250	60
560	150	22
570	228	55
580	55	8
590	91	19
600	133	27
610	130	28
620	157	22
630	82	17
640	55	8

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	168	41
020	102	21
030	205	43
040	194	46
050	223	34
060	58	12
070	47	10
080	60	12
090, 091	150	30
100	154	38
110	55	8
120	332	80
130	46	7
140	36	8
150	190	29
160	30	7
170, 171	120	27
180	55	8
190	91	19
200	86	18
210	55	8
220	55	8
230	191	46
240	140	29
250	55	8
260	240	58
270	197	47
280	162	40
290	222	53

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	55	8
310	55	8
320	120	27
330	45	7
340	55	8
350	50	7
360, 361	222	54
370	141	21
380	249	60
390	82	18
400	139	21
410	36	8
420	164	22
430	108	16
440	210	50
450	211	51
460	83	17
470	163	39
480	274	66
490	121	26
500	170	41
510	294	72
520	137	33
530	118	25
540	55	8
550	250	60
560	150	22
570	228	55
580	55	8

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
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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
590	91	19
600	133	27
610	130	28
620	157	22
630	82	17
640	55	8

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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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	215	57
020	129	30
030	261	58
040	246	65
050	273	49
060	72	17
070	56	13
080	73	20
090, 091	192	42
100	195	53
110	64	11
120	423	112
130	54	9
140	44	12
150	233	42
160	37	9
170, 171	152	36
180	64	11
190	116	27
200	107	24
210	64	11
220	64	11
230	244	64
240	178	41
250	64	11
260	305	78

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
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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	251	67
280	206	55
290	283	73
300	64	11
310	64	11
320	154	36
330	53	9
340	64	11
350	58	10
360, 361	282	75
370	171	29
380	317	81
390	106	23
400	167	30
410	44	12
420	196	34
430	131	22
440	266	68
450	269	68
460	104	23
470	207	55
480	349	89
490	154	36
500	217	58
510	375	99
520	175	46

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
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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	150	34
540	64	11
550	318	81
560	182	33
570	291	76
580	64	11
590	114	26
600	160	42
610	166	39
620	189	34
630	103	23
640	64	11

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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44,000	1.547	7.40
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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	215	57
020	129	30
030	261	58
040	246	65
050	273	49
060	72	17
070	56	13
080	73	20
090, 091	192	42
100	195	53
110	64	11
120	423	112
130	54	9
140	44	12
150	233	42
160	37	9
170, 171	152	36
180	64	11
190	116	27
200	107	24
210	64	11
220	64	11
230	244	64
240	178	41
250	64	11
260	305	78
270	251	67
280	206	55
290	283	73

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
300	64	11
310	64	11
320	154	36
330	53	9
340	64	11
350	58	10
360, 361	282	75
370	171	29
380	317	81
390	106	23
400	167	30
410	44	12
420	196	34
430	131	22
440	266	68
450	269	68
460	104	23
470	207	55
480	349	89
490	154	36
500	217	58
510	375	99
520	175	46
530	150	34
540	64	11
550	318	81
560	182	33
570	291	76
580	64	11

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	114	26
600	160	42
610	166	39
620	189	34
630	103	23
640	64	11

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	500	98
910	692	136
920	896	175
930	429	84
940	366	71
950	389	76
960	319	62
970	266	51
980	491	96
990	351	68

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
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
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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	500	98
910	692	136
920	896	175
930	429	84
940	366	71
950	389	76
960	319	62
970	266	51
980	491	96
990	351	68

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
9,000	0.749	1.50
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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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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	639	131
910	885	183
920	1145	235
930	547	112
940	467	97
950	497	102
960	407	82
970	339	69
980	628	127
990	448	92

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		
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COASTAL PLAN

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TERRITORY	COV. A - BLDG.	COV. C - CONTS.
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12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
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18,000	0.953	3.00
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