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April 30, 2019

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, 2019.

The approved revisions to the rates result in an overall increase of 3.6% for the FAIR Plan and 9.6% for the Coastal Plan policies. The increase on a statewide basis is 4.2%. 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, 2019 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, 2019 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
	2017 Written Premium	Indicated Rate Change	2017 Written Premium	Indicated Rate Change	2017 Written Premium	Indicated Rate Change	2017 Written Premium	Indicated Rate Change	2017 Written Premium	Indicated Rate Change	Indicated Rate
<b>FAIR Plan</b>											
Acadia	40,512	-1.3%	452,222	2.8%	-	-5.1%	81,840	-0.2%	451,878	5.3%	3.5%
Allen	61	-3.1%	65,509	32.7%	459	-2.2%	10,839	0.0%	(28)	4.9%	27.9%
Ascension	47,264	-9.4%	184,574	-1.6%	317	-4.8%	81,215	0.0%	113,746	5.2%	-0.3%
Assumption	40,135	-0.3%	258,970	5.1%	902	-3.6%	112,195	1.0%	191,901	4.2%	3.7%
Avoyelles	2,841	-4.1%	43,729	-0.2%	124	0.0%	6,136	12.4%	181	16.0%	1.1%
Beauregard	5,295	-3.7%	35,019	3.0%	-	-11.5%	26,914	0.0%	685	5.7%	1.3%
Bienville	-	-8.1%	12,876	14.8%	-	0.0%	3,589	0.2%	-	15.8%	11.6%
Bossier	19,213	-0.1%	12,426	6.5%	-	-9.3%	5,999	-1.8%	10,417	16.7%	5.0%
Caddo	223,530	-8.7%	149,744	21.6%	1,397	-28.7%	5,259	-0.7%	32,995	16.1%	4.3%
Calcasieu	166,136	-1.0%	1,129,924	4.3%	950	0.4%	347,179	0.0%	357,944	4.7%	3.2%
Caldwell	2,558	-9.0%	8,007	-2.0%	-	-0.7%	6,150	0.0%	-	15.9%	-2.3%
Cameron	4,813	14.2%	139,454	-6.9%	-	0.0%	47,387	-21.3%	64,634	-2.2%	-8.0%
Catahoula	8,680	-7.0%	44,798	5.6%	-	-0.7%	8,986	11.9%	134	15.1%	4.8%
Claiborne	8,090	-8.3%	23,305	10.1%	-	0.0%	7,562	-0.2%	-	15.9%	4.3%
Concordia	7,769	-8.3%	56,201	16.6%	311	-0.7%	8,021	11.9%	605	16.0%	13.4%
DeSoto	3,477	-8.6%	7,079	-15.4%	-	0.7%	1,433	-0.3%	3,241	16.2%	-5.7%
East Baton Rouge	396,706	-7.0%	857,460	5.0%	12,010	-13.7%	19,257	12.3%	251,816	3.4%	1.6%
East Carroll	6,379	-5.3%	22,221	-17.7%	-	-0.7%	1,879	11.9%	-	15.9%	-13.3%
East Feliciana	4,595	-2.2%	19,388	-11.0%	-	0.0%	112	13.6%	1,889	5.5%	-8.1%
Evangeline	3,038	1.6%	61,429	0.0%	232	0.0%	43,241	0.2%	-	4.8%	0.1%
Franklin	10,983	-6.5%	21,078	-4.8%	-	0.0%	1,400	-0.2%	-	15.9%	-5.2%
Grant	1,309	-8.1%	33,375	5.4%	-	-0.7%	8,753	0.0%	378	15.9%	4.0%
Iberia	212,366	11.5%	887,241	15.7%	1,255	16.2%	159,892	0.3%	454,373	5.5%	11.1%
Iberville	34,107	-2.1%	76,749	2.8%	-	-0.5%	32,574	0.1%	38,622	5.3%	1.9%
Jackson	7,933	-8.1%	12,406	-1.5%	-	0.0%	4,182	0.0%	-	15.9%	-3.4%
Jefferson	1,255,303	-30.5%	7,609,745	0.0%	185,992	29.1%	26,287	-1.6%	4,978,905	2.3%	-1.5%
Jefferson Davis	11,212	0.3%	162,287	-0.6%	524	-44.6%	64,707	0.2%	129,119	4.9%	1.4%
Lafayette	138,042	2.8%	1,393,103	-0.2%	3,809	-0.4%	259,635	11.6%	775,607	5.4%	2.9%
Lafourche	239,638	4.2%	1,022,248	12.0%	4,463	20.2%	242,780	-1.5%	381,613	2.5%	7.4%
La Salle	1,286	-8.8%	19,722	-4.9%	-	0.0%	2,237	-0.2%	-	15.9%	-4.6%
Lincoln	13,094	-8.2%	51,712	0.2%	-	-0.6%	1,488	-0.2%	-	15.9%	-1.4%
Livingston	16,475	-16.5%	134,816	4.9%	182	-3.9%	37,929	12.4%	34,778	5.4%	4.7%
Madison	1,763	-8.8%	51,654	-3.2%	-	0.0%	105	12.6%	2,749	15.4%	-2.4%
Morehouse	7,977	-7.9%	52,108	7.4%	-	67.6%	349	-0.2%	-	15.9%	5.4%
Natchitoches	9,527	-9.1%	75,914	0.2%	-	-0.6%	12,960	0.2%	13,020	15.8%	1.2%
Orleans	3,649,637	5.1%	11,713,323	7.0%	379,771	17.5%	-	-6.5%	2,844,311	4.3%	6.5%
Ouachita	95,718	3.3%	167,292	0.5%	361	-36.1%	10,078	-0.2%	5,648	16.0%	1.7%
Plaquemines	50,790	-12.4%	111,116	4.6%	3,604	16.9%	56,664	-23.9%	163,042	2.3%	-2.7%
Pointe Coupee	19,695	0.0%	91,905	33.3%	-	0.0%	14,813	12.3%	1,478	5.0%	25.4%
Rapides	54,726	0.0%	252,185	0.4%	369	-23.9%	13,570	-0.2%	708	16.3%	0.3%
Red River	5,765	-8.7%	5,716	16.2%	-	0.0%	(152)	-0.2%	-	15.9%	3.7%
Richland	7,900	-8.1%	28,273	3.8%	-	0.7%	3,976	-0.2%	-	16.1%	1.1%
Sabine	-	-8.9%	25,554	-14.7%	-	-1.3%	28,580	0.0%	-	16.1%	-6.9%
Saint Bernard	270,094	12.5%	878,877	18.8%	8,250	16.9%	47,720	1.1%	495,498	2.3%	12.5%
Saint Charles	154,544	11.6%	304,535	1.4%	5,150	-6.3%	45,459	-0.1%	337,094	2.3%	3.5%
Saint Helena	(2,209)	-3.4%	12,587	3.5%	-	42.5%	2,137	12.4%	858	5.0%	6.2%
Saint James	36,767	4.1%	128,065	5.3%	318	-3.6%	37,998	-1.3%	103,324	5.0%	4.2%
Saint John the Baptist	338,627	11.1%	381,291	-0.1%	2,775	-33.7%	27,219	-1.7%	157,132	2.4%	4.3%
Saint Landry	52,858	1.7%	296,045	4.0%	-	-4.0%	42,523	12.4%	12,526	5.4%	4.6%
Saint Martin	75,587	2.9%	417,415	1.3%	637	-21.5%	172,290	1.9%	135,369	5.2%	2.2%
Saint Mary	128,902	-1.0%	885,486	-0.3%	1,707	-39.6%	119,760	0.1%	128,280	4.9%	0.2%
Saint Tammany	375,083	-3.5%	1,231,140	0.8%	66,405	15.1%	144,860	12.8%	1,126,614	-1.8%	0.2%
Tangipahoa	47,461	1.0%	191,499	5.1%	1,035	1.9%	24,936	12.6%	26,348	4.9%	5.0%
Tensas	4,361	-8.9%	14,666	-7.0%	504	0.0%	568	12.4%	-	15.9%	-6.7%
Terrebonne	312,285	4.6%	1,256,411	5.4%	6,177	18.4%	272,957	-1.4%	721,402	2.3%	3.8%
Union	8,210	-8.1%	15,702	24.6%	-	-0.7%	5,240	-0.2%	-	16.3%	11.0%
Vermilion	93,599	-1.0%	1,082,670	6.2%	792	-4.0%	385,617	34.9%	616,624	4.9%	10.6%
Vernon	4,088	-7.0%	24,518	0.0%	-	0.0%	9,453	-0.3%	157	15.9%	-0.8%
Washington	95,563	-0.6%	160,306	-20.4%	(336)	-1.5%	19,093	12.4%	5,921	5.5%	-10.9%
Webster	14,507	0.3%	25,091	33.8%	-	-1.3%	5,701	1.2%	916	16.3%	18.9%
West Baton Rouge	7,690	-3.5%	35,276	3.2%	-	0.0%	10,081	12.5%	407	5.1%	4.0%
West Carroll	4,899	-6.9%	16,546	-5.7%	-	-0.7%	1,765	0.0%	-	16.2%	-5.5%
West Feliciana	7,720	-4.1%	10,643	4.3%	-	0.0%	4,992	12.4%	583	5.1%	3.3%
Winn	742	-5.3%	14,372	-5.5%	-	-1.3%	1,188	0.2%	-	15.9%	-5.0%
<b>Total</b>	<b>8,867,716</b>	<b>-1.5%</b>	<b>34,966,999</b>	<b>4.6%</b>	<b>690,444</b>	<b>18.9%</b>	<b>3,189,554</b>	<b>5.7%</b>	<b>15,175,440</b>	<b>3.1%</b>	<b>3.6%</b>

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	2017 Written Premium	Indicated Rate Change	2017 Written Premium	Indicated Rate Change	2017 Written Premium	Indicated Rate Change	2017 Written Premium	Indicated Rate Change	2017 Written Premium	Indicated Rate Change	Indicated Rate
<b>Coastal Plan</b>											
Cameron	8,417	-3.2%	99,106	6.0%	-	-27.5%	89,016	83.6%	16,976	4.2%	37.9%
Iberia	-	-8.2%	-	-26.2%	-	-29.0%	-	-11.6%	-	-8.5%	0.0%
Jefferson	35,164	-4.0%	2,051,582	-3.1%	1,924	10.3%	112,076	31.8%	78,532	-10.8%	-1.7%
Lafourche	85,659	-9.7%	852,484	-1.1%	1,050	6.6%	199,520	70.5%	212,697	5.8%	10.0%
Orleans	7,095	-4.6%	172,904	-13.1%	3,665	-25.1%	-	-6.8%	39,516	4.3%	-9.9%
Plaquemines	7,219	-4.0%	260,074	6.8%	1,753	-17.9%	324,717	121.1%	22,146	4.5%	66.8%
Saint Bernard	10,867	-4.0%	104,876	0.3%	575	-24.5%	23,212	-23.8%	20,785	4.5%	-3.0%
Saint Mary	(14,002)	-4.0%	256,151	-0.4%	-	-27.1%	12,014	-5.5%	5,572	4.4%	-0.3%
Terrebonne	45,494	-17.2%	1,131,090	-4.2%	3,323	-16.7%	236,522	70.5%	104,743	-6.1%	6.9%
Vermilion	7,064	1.9%	62,089	-12.2%	-	-28.9%	32,433	-30.1%	15,985	-13.4%	-16.4%
<b>Total</b>	<b>192,977</b>	<b>-9.4%</b>	<b>4,990,356</b>	<b>-2.6%</b>	<b>12,290</b>	<b>-13.5%</b>	<b>1,029,510</b>	<b>77.2%</b>	<b>516,952</b>	<b>0.0%</b>	<b>9.6%</b>
<b>TOTAL (FAIR + Coastal)</b>	<b>9,060,692</b>	<b>-1.7%</b>	<b>39,957,355</b>	<b>3.7%</b>	<b>702,734</b>	<b>18.3%</b>	<b>4,219,064</b>	<b>23.1%</b>	<b>15,692,392</b>	<b>3.0%</b>	<b>4.2%</b>

**FAIR PLAN**

**HOMEOWNERS BASE PREMIUM COMPUTATION**

**BASE CLASS PREMIUM TABLE**

Territory	HO 00 03	Territory	HO 00 03
010	1418	330	903
020	1297	340	900
030	1190	350	918
040	2043	360, 361	1780
050	1048	370	1044
060	1222	380	1611
070	873	390	1261
080	1027	400	990
090, 091	983	410	930
100	1547	420	898
110	984	430	943
120	2175	440	1943
130	976	450	1683
140	833	460	1226
150	877	470	1612
160	883	480	1642
170, 171	1189	490	1164
180	886	500	1459
190	1174	510	1707
200	1187	520	1382
210	947	530	1250
220	957	540	951
230	1602	550	1723
240	1173	560	940
250	910	570	1543
260	1693	580	1044
270	1525	590	1405
280	1372	600	862
290	1652	610	1176
300	991	620	886
310	866	630	1160
320	1243	640	941

**FAIR PLAN**

**HOMEOWNERS BASE PREMIUM COMPUTATION**

**BASE CLASS PREMIUM TABLE**

Territory	HO 00 04
10	296
20	133
30	199
40	188
50	146
60	154
70	147
80	176
90, 91	181
100	257
110	149
120	161
130	149
140	147
150	149
160	150
170, 171	196
180	147
190	188
200	188
210	149
220	149
230	381
240	182
250	147
260	417
270	160
280	241
290	381
300	149
310	167
320	196

Territory	HO 00 04
330	149
340	248
350	167
360, 361	315
370	147
380	380
390	225
400	175
410	149
420	154
430	149
440	381
450	266
460	191
470	188
480	205
490	237
500	237
510	195
520	335
530	212
540	149
550	380
560	147
570	461
580	154
590	191
600	147
610	195
620	147
630	134
640	149

**COASTAL PLAN**

**HOMEOWNERS BASE PREMIUM COMPUTATION**

**BASE CLASS PREMIUM TABLE**

Territory	HO 00 03
900	2,147
910	2,336
920	3,903
930	2,408
940	1,521
950	3,618
960	2,072
970	1,809
980	2,302
990	2,078

**COASTAL PLAN**

**HOMEOWNERS BASE PREMIUM COMPUTATION**

**BASE CLASS PREMIUM TABLE**

Territory	HO 00 04
900	185
910	191
920	375
930	276
940	194
950	349
960	166
970	183
980	249
990	192

**FAIR PLAN**

**HOMEOWNERS BASE PREMIUM COMPUTATION**

C.1. Optional Higher Deductibles - All Perils Deductible (Type Code 5)

**FORM 4**

<b>2% Hurricane - Zone 1</b>	<b>All Other Peril Deductible Amount</b>				
<b>Coverage C Limit</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>
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

  

<b>2% Hurricane - Zone 2</b>	<b>All Other Peril Deductible Amount</b>				
<b>Coverage C Limit</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>
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

  

<b>2% Hurricane - Zone 3</b>	<b>All Other Peril Deductible Amount</b>				
<b>Coverage C Limit</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>
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

  

<b>5% Hurricane - Zone 1</b>	<b>All Other Peril Deductible Amount</b>				
<b>Coverage C Limit</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>
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

  

<b>5% Hurricane - Zone 2</b>	<b>All Other Peril Deductible Amount</b>				
<b>Coverage C Limit</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>
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

  

<b>5% Hurricane - Zone 3</b>	<b>All Other Peril Deductible Amount</b>				
<b>Coverage C Limit</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>
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**

<b>2% Hurricane - Zone 1</b>	<b>All Other Peril Deductible Amount</b>				
<b>Coverage C Limit</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>
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

  

<b>2% Hurricane - Zone 2</b>	<b>All Other Peril Deductible Amount</b>				
<b>Coverage C Limit</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>
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

  

<b>2% Hurricane - Zone 3</b>	<b>All Other Peril Deductible Amount</b>				
<b>Coverage C Limit</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>
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

  

<b>5% Hurricane - Zone 1</b>	<b>All Other Peril Deductible Amount</b>				
<b>Coverage C Limit</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>
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

  

<b>5% Hurricane - Zone 2</b>	<b>All Other Peril Deductible Amount</b>				
<b>Coverage C Limit</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>
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

  

<b>5% Hurricane - Zone 3</b>	<b>All Other Peril Deductible Amount</b>				
<b>Coverage C Limit</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>
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