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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
FAIR Plan											
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%
Total	8,867,716	-1.5%	34,966,999	4.6%	690,444	18.9%	3,189,554	5.7%	15,175,440	3.1%	3.6%

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
Coastal Plan											
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%
Total	192,977	-9.4%	4,990,356	-2.6%	12,290	-13.5%	1,029,510	77.2%	516,952	0.0%	9.6%
TOTAL (FAIR + Coastal)	9,060,692	-1.7%	39,957,355	3.7%	702,734	18.3%	4,219,064	23.1%	15,692,392	3.0%	4.2%

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	238	71
2 - 7	244	78
8	292	92
9	406	127
10	525	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	427	131
2 - 7	436	139
8	522	167
9	725	226
10	937	295

Territories 050	
Cov. A	Cov. C
Bldg.	Conts.
436	132
444	142
532	172
740	236
953	297

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	356	106
2 - 7	364	114
8	437	138
9	606	191
10	781	240

Territories 080	
Cov. A	Cov. C
Bldg.	Conts.
310	92
316	97
378	120
524	162
673	207

Territory 090, 091	
Cov. A	Cov. C
Bldg.	Conts.
309	91
315	97
376	119
522	162
671	207

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.
423	127
431	137
519	166
719	229
929	289

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	437	131
2 - 7	446	142
8	534	172
9	744	234
10	956	295

Territory 140	
Cov. A	Cov. C
Bldg.	Conts.
353	107
361	115
435	140
606	192
780	245

Territory 150	
Cov. A	Cov. C
Bldg.	Conts.
437	130
445	142
534	172
744	235
955	295

Territory 160		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	358	107
2 - 7	366	116
8	442	140
9	612	193
10	787	245

Territory 170, 171	
Cov. A	Cov. C
Bldg.	Conts.
417	127
427	135
512	163
711	225
916	285

Territory 180	
Cov. A	Cov. C
Bldg.	Conts.
433	131
444	142
532	172
741	233
950	295

Territory 190		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	402	118
2 - 7	409	126
8	493	153
9	681	211
10	873	270

Territory 200	
Cov. A	Cov. C
Bldg.	Conts.
352	105
356	112
430	138
595	187
766	239

Territories 210	
Cov. A	Cov. C
Bldg.	Conts.
290	88
297	94
354	114
495	157
638	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.
419	128
430	138
516	166
717	230
927	290

Territory 240	
Cov. A	Cov. C
Bldg.	Conts.
418	132
427	134
516	161
714	221
912	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

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 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.
473	144
485	153
582	185
807	254
1037	323

Territor 270	
Cov. A	Cov. C
Bldg.	Conts.
242	70
247	77
297	93
409	127
529	162

Territory 280		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	250	76
2 - 7	255	83
8	306	98
9	425	134
10	544	171

Territory 290	
Cov. A	Cov. C
Bldg.	Conts.
475	142
486	154
581	185
811	254
1044	322

Territory 300	
Cov. A	Cov. C
Bldg.	Conts.
293	88
300	94
359	113
497	157
639	198

Territor 310		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	284	84
2 - 7	292	93
8	348	112
9	486	151
10	626	195

Territories 320	
Cov. A	Cov. C
Bldg.	Conts.
401	120
409	127
494	154
685	214
877	273

Territory 330	
Cov. A	Cov. C
Bldg.	Conts.
437	132
444	141
533	172
741	235
952	298

Territory 340		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	286	87
2 - 7	292	95
8	346	114
9	487	157
10	627	197

Territory 350	
Cov. A	Cov. C
Bldg.	Conts.
290	87
298	94
356	114
497	157
639	199

Territories 360, 361	
Cov. A	Cov. C
Bldg.	Conts.
403	121
414	131
500	160
690	216
887	273

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	286	87
2 - 7	292	93
8	349	113
9	488	155
10	628	197

Territories 380	
Cov. A	Cov. C
Bldg.	Conts.
473	143
482	155
583	184
808	254
1037	323

Territory 390	
Cov. A	Cov. C
Bldg.	Conts.
397	118
409	127
488	155
677	213
873	273

Territory 400		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	299	89
2 - 7	308	99
8	369	118
9	514	161
10	662	207

Territory 410	
Cov. A	Cov. C
Bldg.	Conts.
358	107
367	115
440	140
611	193
788	242

Territory 420	
Cov. A	Cov. C
Bldg.	Conts.
284	84
292	93
350	112
488	152
627	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.
473	146
485	155
582	185
806	254
1039	324

Territory 450	
Cov. A	Cov. C
Bldg.	Conts.
478	145
488	155
586	185
812	256
1047	328

Territory 460		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	397	118
2 - 7	409	126
8	488	155
9	677	214
10	873	273

Territory 470	
Cov. A	Cov. C
Bldg.	Conts.
431	128
439	137
526	171
730	230
938	293

Territory 480	
Cov. A	Cov. C
Bldg.	Conts.
477	146
488	154
584	185
811	256
1047	327

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	398	117
2 - 7	409	127
8	491	155
9	678	212
10	876	269

Territory 500	
Cov. A	Cov. C
Bldg.	Conts.
243	72
246	78
296	95
412	128
529	164

Territory 510	
Cov. A	Cov. C
Bldg.	Conts.
425	127
432	139
521	170
721	226
929	291

Territory 520		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	229	68
2 - 7	237	76
8	282	88
9	394	123
10	505	154

Territory 530	
Cov. A	Cov. C
Bldg.	Conts.
396	119
408	128
486	154
676	211
870	268

Territory 540	
Cov. A	Cov. C
Bldg.	Conts.
438	133
446	141
533	172
742	235
957	298

Territory 550		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	508	154
2 - 7	520	164
8	621	198
9	861	270
10	1107	342

Territory 560	
Cov. A	Cov. C
Bldg.	Conts.
287	87
293	94
347	115
489	157
629	197

Territory 570	
Cov. A	Cov. C
Bldg.	Conts.
420	130
434	138
518	165
718	229
927	291

Territory 580		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	302	89
2 - 7	310	98
8	373	119
9	518	162
10	665	206

Territory 590	
Cov. A	Cov. C
Bldg.	Conts.
398	119
408	126
489	155
679	215
874	271

Territory 600	
Cov. A	Cov. C
Bldg.	Conts.
355	106
364	114
437	139
606	191
781	240

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	398	120
2 - 7	408	128
8	487	155
9	675	216
10	870	276

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.
401	126
410	128
498	154
687	214
881	270

Territory 640		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	291	85
2 - 7	298	94
8	359	113
9	498	154
10	639	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	423	130
2	436	140
3	436	140
4	436	140
5	436	140
6	436	140
7	436	140
8	524	167
9	726	230
10	934	290

Territories 910	
Cov. A	Cov. C
Bldg.	Conts.
179	54
181	57
181	57
181	57
181	57
181	57
181	57
218	70
300	96
388	121

Territory 920	
Cov. A	Cov. C
Bldg.	Conts.
366	112
374	119
374	119
374	119
374	119
374	119
374	119
451	144
622	198
802	252

Territories 930		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	428	133
2	438	140
3	438	140
4	438	140
5	438	140
6	438	140
7	438	140
8	525	167
9	726	234
10	938	293

Territories 940	
Cov. A	Cov. C
Bldg.	Conts.
155	48
159	51
159	51
159	51
159	51
159	51
159	51
190	62
263	86
343	106

Territory 950	
Cov. A	Cov. C
Bldg.	Conts.
416	124
422	133
422	133
422	133
422	133
422	133
422	133
509	161
708	221
909	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
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27,000	1.114	3.73
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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	151	46
2	154	49
3	154	49
4	154	49
5	154	49
6	154	49
7	154	49
8	185	60
9	257	82
10	331	103

Territories 970	
Cov. A	Cov. C
Bldg.	Conts.
238	73
245	78
245	78
245	78
245	78
245	78
245	78
292	94
405	131
523	164

Territory 980	
Cov. A	Cov. C
Bldg.	Conts.
435	136
447	143
447	143
447	143
447	143
447	143
537	171
737	237
955	300

Territories 990		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	170	52
2	175	56
3	175	56
4	175	56
5	175	56
6	175	56
7	175	56
8	210	67
9	289	92
10	374	117

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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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	507	122
020	278	61
030	333	72
040	899	215
050	292	54
060	280	60
070	106	26
080	144	34
090, 091	144	35
100	478	119
110	195	35
120	889	213
130	288	53
140	106	26
150	289	53
160	106	27
170, 171	294	64
180	291	53
190	317	69
200	279	60
210	195	36
220	194	36
230	892	214
240	329	72
250	192	35
260	841	201
270	507	121
280	456	113
290	842	199
300	194	35
310	193	36
320	317	69
330	293	54
340	192	35
350	195	36
360, 361	910	220
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	1688	327
910	698	136
920	1445	282
930	1691	331
940	618	120
950	1628	318
960	600	118
970	950	185
980	1727	336
990	673	132

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
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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.