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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

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
010	177	43
020	107	22
030	216	45
040	202	48
050	259	39
060	61	13
070	54	12
080	70	14
090, 091	174	35
100	161	40
110	64	9
120	325	78
130	53	8
140	42	9
150	220	34
160	35	8
170, 171	124	28
180	64	9
190	96	20
200	90	19
210	64	9
220	64	9
230	201	49
240	147	31
250	64	9
260	246	59

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	207	49
280	171	42
290	228	54
300	64	9
310	64	9
320	127	28
330	52	8
340	64	9
350	58	8
360, 361	232	56
370	164	24
380	255	61
390	86	19
400	162	24
410	42	9
420	190	26
430	125	19
440	215	51
450	216	52
460	87	18
470	171	41
480	280	68
490	128	27
500	179	43
510	308	76
520	135	32

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
530	124	26
540	64	9
550	256	61
560	174	26
570	239	58
580	64	9
590	96	20
600	155	31
610	137	29
620	182	26
630	86	18
640	64	9

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

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FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
010	177	43
020	107	22
030	216	45
040	202	48
050	259	39
060	61	13
070	54	12
080	70	14
090, 091	174	35
100	161	40
110	64	9
120	325	78
130	53	8
140	42	9
150	220	34
160	35	8
170, 171	124	28
180	64	9
190	96	20
200	90	19
210	64	9
220	64	9
230	201	49
240	147	31
250	64	9
260	246	59
270	207	49
280	171	42
290	228	54

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	64	9
310	64	9
320	127	28
330	52	8
340	64	9
350	58	8
360, 361	232	56
370	164	24
380	255	61
390	86	19
400	162	24
410	42	9
420	190	26
430	125	19
440	215	51
450	216	52
460	87	18
470	171	41
480	280	68
490	128	27
500	179	43
510	308	76
520	135	32
530	124	26
540	64	9
550	256	61
560	174	26
570	239	58
580	64	9

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
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20,000	1.000	3.34
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23,000	1.068	3.84
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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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
590	96	20
600	155	31
610	137	29
620	182	26
630	86	18
640	64	9

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
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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
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
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20,000	1.000	3.34
21,000	1.023	3.51
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40,000	1.456	6.72
41,000	1.479	6.89
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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.

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	226	60
020	135	31
030	275	61
040	256	68
050	317	57
060	76	18
070	65	15
080	85	23
090, 091	223	49
100	204	55
110	74	13
120	414	110
130	62	10
140	51	14
150	270	49
160	43	10
170, 171	157	37
180	74	13
190	122	28
200	112	25
210	74	13
220	74	13
230	257	68
240	187	43
250	74	13
260	312	80

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
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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	263	70
280	217	58
290	290	75
300	74	13
310	74	13
320	162	38
330	61	10
340	74	13
350	67	12
360, 361	294	78
370	198	34
380	324	83
390	111	24
400	194	35
410	51	14
420	228	39
430	152	26
440	272	70
450	275	70
460	109	24
470	217	58
480	357	91
490	162	38
500	228	61
510	393	104
520	172	45

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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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	157	36
540	74	13
550	325	83
560	212	38
570	305	80
580	74	13
590	120	27
600	186	49
610	174	41
620	220	40
630	108	24
640	74	13

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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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	226	60
020	135	31
030	275	61
040	256	68
050	317	57
060	76	18
070	65	15
080	85	23
090, 091	223	49
100	204	55
110	74	13
120	414	110
130	62	10
140	51	14
150	270	49
160	43	10
170, 171	157	37
180	74	13
190	122	28
200	112	25
210	74	13
220	74	13
230	257	68
240	187	43
250	74	13
260	312	80
270	263	70
280	217	58
290	290	75

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
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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
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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	74	13
310	74	13
320	162	38
330	61	10
340	74	13
350	67	12
360, 361	294	78
370	198	34
380	324	83
390	111	24
400	194	35
410	51	14
420	228	39
430	152	26
440	272	70
450	275	70
460	109	24
470	217	58
480	357	91
490	162	38
500	228	61
510	393	104
520	172	45
530	157	36
540	74	13
550	325	83
560	212	38
570	305	80
580	74	13

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)

	COV. A - BLDG.	COV. C - CONTS.
TERRITORY	Dwg-3	Dwg-3
590	120	27
600	186	49
610	174	41
620	220	40
630	108	24
640	74	13

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
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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	521	102
910	633	125
920	799	156
930	454	89
940	382	74
950	407	79
960	333	65
970	278	53
980	461	90
990	304	59

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
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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
16,000	0.908	2.67
17,000	0.931	2.84
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20,000	1.000	3.34
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COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
900	521	102
910	633	125
920	799	156
930	454	89
940	382	74
950	407	79
960	333	65
970	278	53
980	461	90
990	304	59

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
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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	666	136
910	810	168
920	1021	210
930	579	119
940	487	101
950	519	107
960	425	86
970	354	72
980	589	119
990	388	80

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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