

Louisiana Citizens Property Insurance Corporation Board Meeting

Thursday, September 8, 2022 1:00 PM

Poydras Building - Hearing Room first floor, 1702 N. Third Street, Baton Rouge, Louisiana 70802

I. Call to Order

II. Roll Call

III. Chairman's Report

IV. Minutes of the Prior Meeting

V. CEO Report

V.A. Overview

V.A.1. Proposed Personal Lines Rate Filing

V.A.2. Approved Commercial Rate Update

V.A.3. Depopulation 2022

V.A.4. Personal Lines Limit Increase

V.B. Financials and Management Report

V.B.1. July 2022 Financials and Management Report

V.B.2. 2nd Quarter 2022 Financials

V.C. Complaints

VI. Executive Session

VI.A. HR Complaint Report

VI.B. Litigation Report

VII. Adjournment

TO ALL MEMBERS OF THE BOARD OF GOVERNORS FOR THE LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION
AND THE PUBLIC

RE: LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION
BOARD OF GOVERNORS MEETING
JULY 14, 2022 MINUTES

Ladies and Gentlemen:

A meeting of the Governing Board for the Louisiana Citizens Property Insurance Corporation was held on Thursday, July 14, 2022. The meeting was conducted at the offices of the Department of Insurance located at 1702 N. Third St. Baton Rouge, Louisiana, Hearing Room, commencing at 1:00 P.M.

Present were: Nicholas Lorusso, Chairman
Jeff Albright
Eric Berger
Bill Chauvin
Renee' Free
Gene Galligan
Rep. Huval
Shannon Johnson
Eugene Montgomery
Kevin Reinke
William (Bill) Starr
Sen. Talbot
Steve Werner

Absent were: Brian Chambley

Also present: Commissioner Donelon
Paige Harper
Joe Sciortino
Derek Haney
Ricky Lindsey
Stephanie Jackson
Patricia Weidie

Chairman's Report

Chairman Lorusso called the meeting to order at 1:06 p.m., asking Ms. Harper to call roll. There being a quorum present, he began by letting the members know that Brian Van Dreumel had resigned from the Board upon his retirement. Since Mr. Van Dreumel had been the Chair of the Actuarial Committee, the Board needed to appoint a new Chair. Chair Lorusso recommended that Bill Chauvin be appointed as Chair of the committee. Eugene Montgomery so moved. Sen. Talbot seconded. With no further discussion and no opposition, the motion to appoint Mr. Bill Chauvin as Chair of the Actuarial Committee was approved unanimously. Next, Chair Lorusso brought the issue of moving to electronic board books to the Boards attention. After a brief discussion, Mr. Montgomery moved to go digital with the Board books. Mr. Chauvin seconded the motion. With no further discussion and no opposition, the motion was approved unanimously.

Next, Chair Lorusso moved on to the minutes from March and May 2022. After a brief review of the minutes, Sen Talbot moved to approve the proposed minutes for March 2022. Jeff Albright seconded. With no further discussion forthcoming and no opposition, the March 2022 minutes were approved unanimously. Sen Talbot then moved to approve the proposed minutes for May 2022. Rep. Huval seconded the motion. With no further discussion forthcoming and no opposition, the minutes from the May 2022 meeting were approved unanimously, with the change of Mr. Galligan being present at that meeting.

The next item on the agenda was the CEO Report, presented by Mr. Newberry, CEO of LCPIC.

CEO Report

A) Overview. Mr. Newberry began his overview and 2022-2023 Reinsurance Update by distributing an addendum to the Board book to the Board members. He noted the increased call volume to LCPIC and the sharp increase in the number of quotes being issued. In June 2022 and the first 10 days of July, the LCPIC Epic system issued 108,399 quotes. In the previous 40 days, the company issued 30,488 new policies. On the largest day in that period of time, 2,537 policies were issued. In comparison, last July LCPIC wrote only 1,100 new policies for the whole month. After Katrina and Rita, LCPIC ballooned up to approximately 180,000 policies and at the lowest point, most recently the Company was down to 35,000 policies and only 46 employees. With the events of the past couple of years, the policy count is moving upwards again. As of July 13, 2022, the policy count is at 82,000. All of this growth has an impact on reinsurance. That combined with the hardening reinsurance market is resulting in, for the 2022-2023 reinsurance treaty year, a total spend for LCPIC of approximately \$169 million. At this point Mr. Newberry informed the Board that he would like to increase the LCPIC Line of Credit to \$125 million, from \$25 million. LCPIC previously had this amount in the Line of Credit when the policy count was higher. It was reduced when the policy counts dropped. However, do increase the limit, the Board of Directors will have to approve the increase and then the Bond Commission will have to approve the increase. Since the Line of Credit is not on the posted agenda, if Board members want to vote on the issue, they will have to vote unanimously to add the issue to the agenda and the will need to vote on the increase. Following a lengthy discussion, Mr. Starr moved to amend the agenda to include a vote on an increase to the Line of Credit. Mr. Berger seconded. With no further discussion forthcoming, the motion was passed unanimously via a roll call vote and the agenda was amended to add an increase to the Line of Credit for a

vote. Mr. Starr then moved to increase the Line of Credit to \$125 million. Mr. Berger seconded that motion. After a short discussion, the motion was approved unanimously.

- B) Financials and Management Report.** Next up, Mr. Sciortino presented the May 2022 and Management Report. Operating cash, as of May, was \$55.9 million. Invested cash was at \$39.8 million, for a total operating cash position of \$95.8 million. Additionally, LCPIC has investment in municipal bonds of \$88.2 million for a total of cash and investments of \$184.1 million. On the income statement, LCPIC is at \$8.8 million of net income year to date through May 31. \$145.3 million was the surplus amount year to date at the end of May. With regard to operating expenses LCPIC is \$14.2 million year to date. With regard to policy count, in May LCPIC was at 58,700 policies and at the time of the Board meeting in July, the company is at approximately 82,000 policies. That number is expected to grow.
- C) 2021 Audit Update.** Mr. Sciortino next updated the Board on the 2021 Audit(s), both Statutory and GAAP. He noted that both reports were included in the Board materials. The opinions were unmodified, meaning clean with no issues or findings. The Audit Committee met prior to the Board meeting, with the auditor in attendance. Mr. Reinke, Chair of the Audit Committee commented that the 2021 audit(s) were the cleanest audit he's ever seen. With no questions on the audit reports, Mr. Sciortino moved to the next item on the agenda.
- D) 2005 Deficit Re-certification.** Mr. Sciortino introduced the 2005 Deficit Re-certification information to the Board, noting that this is an annual requirement related to the 2005 bonds. As of May 31, 2022, the deficit for 2005 was recalculated to be \$1.36 billion. This is up from the original amount of \$953.6 million. Mr. Starr moved to re-certify the 2005 deficit as \$1.36 billion effective May 31, 2022. Sen. Talbot seconded the motion. With no further discussion and no opposition, the motion was approved unanimously.
- E) 2023 Assessment Rate.** Also related the 2005 bonds, and an annual task, is the setting of the assessment rate for the next year (2023) to pay back the bonds debt. The current rate for 2022 is 2.4%. The calculations for 2023, which have been verified and approved the Louisiana Department of Insurance, set the new 2023 rate at 2.1%, a .3% reduction. Mr. Starr moved to approve and set the 2023 Assessment at 2.1% effective January 1, 2023. Representative Huval seconded the motion. With no further discussion forthcoming and no opposition, the motion was approved unanimously.
- F) Appointment of Actuary.** Next on the agenda was the approval of LCPIC's appointed actuary. Mr. Derek Haney has been LCPIC's appointed actuary for several years. However, Mr. Haney has resigned and will be working for Merlinos. Due to the ethics laws concerning consulting on the part of former employees, Mr. Haney will be unable to continue assisting LCPIC with its rates and rate filings for a two year period. As such, Mr. Ryan Purdy, also with Merlinos and the appointed actuary prior to Mr. Haney, is being recommended to replace Mr. Haney as the appointed actuary. Mr. Chauvin stated that the Actuarial Committee met prior to the Board meeting and is in agreement. Mr. Chauvin moved to approve Ryan Purdy as the Appointed Actuary for LCPIC. Mr. Montgomery seconded the motion. With no further discussion forthcoming and no opposition, the motion was approved unanimously.
- G) Proposed Commercial Rate Filing.** As his last duty for LCPIC, Mr. Haney presented the proposed commercial rate filing. At the time of the July Board meeting LCPIC had approximately 4700 Commercial policies on the books with a TIV of around \$5 billion. Mr. Haney further explained how the commercial rates are calculated/derived actuarially. The proposed commercial rate indication is an increase in rates of 71.1% in the FAIR plan, 79.3% in the Coastal Plan, and a combined increase of 72.4% over both plans. The leading reason behind the increase is the significant jump in the net cost of reinsurance. Mr. Albright moved to approve the proposed commercial rate filing representing an overall increase of 71.1 percent in the FAIR plan, and an overall increase of 79.3% in the Coastal plan. Together an overall increase of 72.4% in the combined plans, as well as the formulas used to determine the rates; and to approve the filing of the proposed rates with the Louisiana Department of Insurance. And if approved by the Louisiana Department of Insurance as filed, or with no more than a + or – half a percent change from the filed rates,

to set the approved commercial rates for implementation effective 11/01/2022. Mr. Chauvin seconded the motion. With no further discussion forthcoming and no objections, the motion was approved unanimously.

H) Complaints. The final item on the CEO report was complaints. Ms. Harper reported that in May and June 2022, 37 complaints were received. 32 of them were claim related. 5 were related to premium amounts. There being no questions regarding the complaints, Chair Lorusso moved forward with the agenda.

With the CEO report concluded, Commissioner Donelon asked Ms. Patricia Weidie, Senior Underwriting Director, to speak about LCPIC's cancellation process for nonpayment of premium and how it is effecting policyholders who have been moved to LCPIC from one of the several carriers that have been liquidated, as well as how LCPIC is handling the situation. Following Ms. Weidie's explanation, Commissioner Donelon asked Mr. Lindsey, the CIO to speak about LCPIC's EPIC system and how it has been holding up under the extreme usage over the last several months. After that, Chairman Lorusso moved on to the Executive Session. He asked if anyone from the public first wished to address the Board. With no speakers from the public, Chairman Lorusso stated that he would entertain a motion to go into Executive Session to discuss potential and pending litigation. Mr. Berger so moved. Ms. Free seconded the motion. The Chairman called for a roll call vote. The motion passed unanimously and the Board entered into Executive Session. Everyone except LCPIC staff and the Board were asked to leave the room.

-----Executive Session-----

At the conclusion of the Executive Session, Chairman Lorusso asked for a motion to exit Executive Session and re-enter the public forum. Rep. Huval so moved. Sen. Talbot seconded the motion. A roll call vote was taken. The motion passed unanimously. Chairman Lorusso noted that the Board had re-entered the public forum. He asked that the record reflect that the Board did not take any formal action while in Executive Session.

With the conclusion of the agenda, and no further business to discuss, Chairman Lorusso accepted a motion from Mr. Albright to adjourn. Ms. Free seconded. There being no opposition, the meeting was adjourned at 2:41 p.m.

Adjourn

Paige M. Harper
General Counsel and Corporate Secretary/Chief Administrative Officer

Approved:

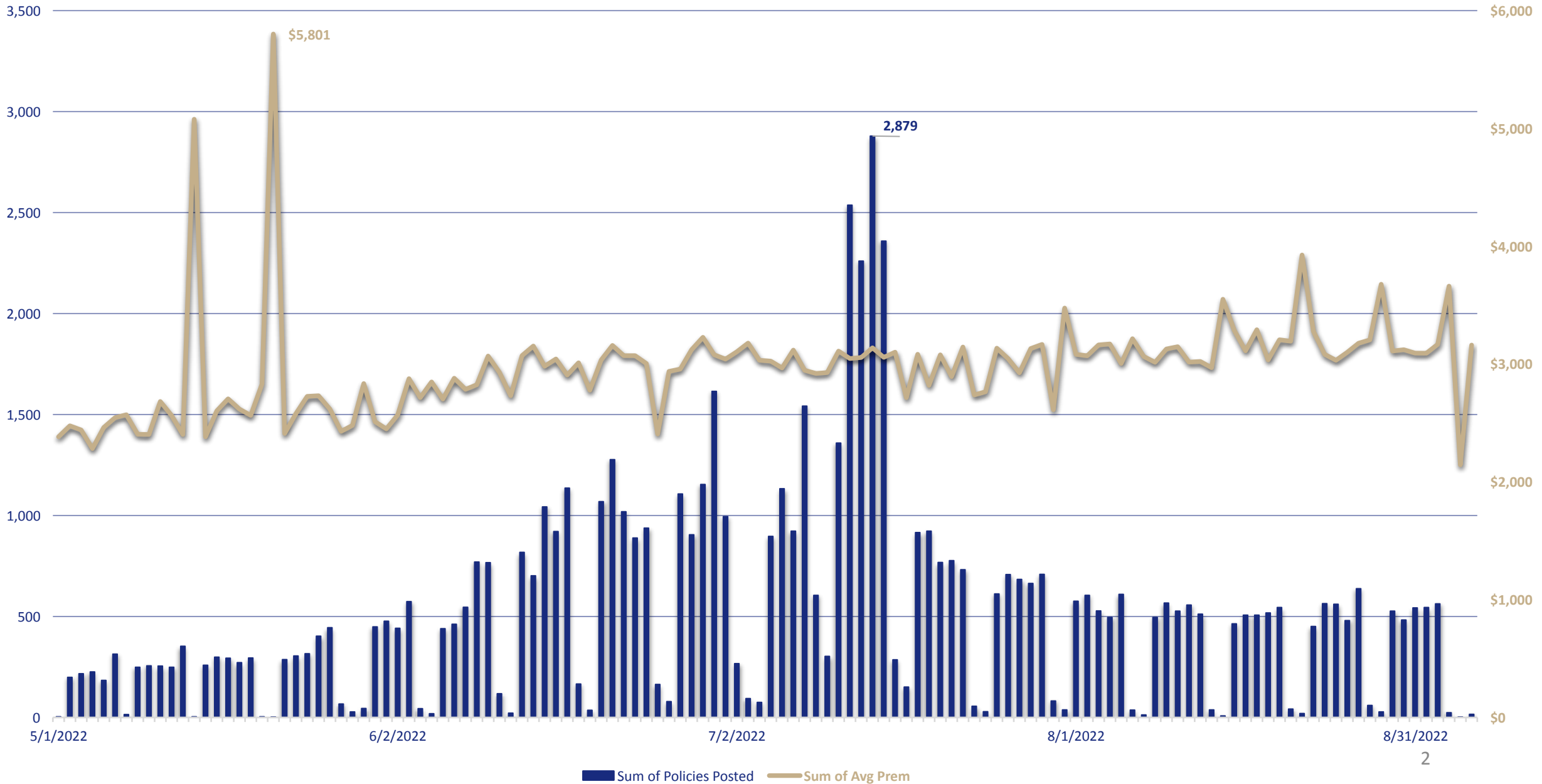
I hereby certify that these are a true and correct copy of the July 14, 2022 minutes that were adopted by the Board of Directors of Louisiana Citizens Property Insurance Corporation on September 8, 2022.

Paige M. Harper, Secretary

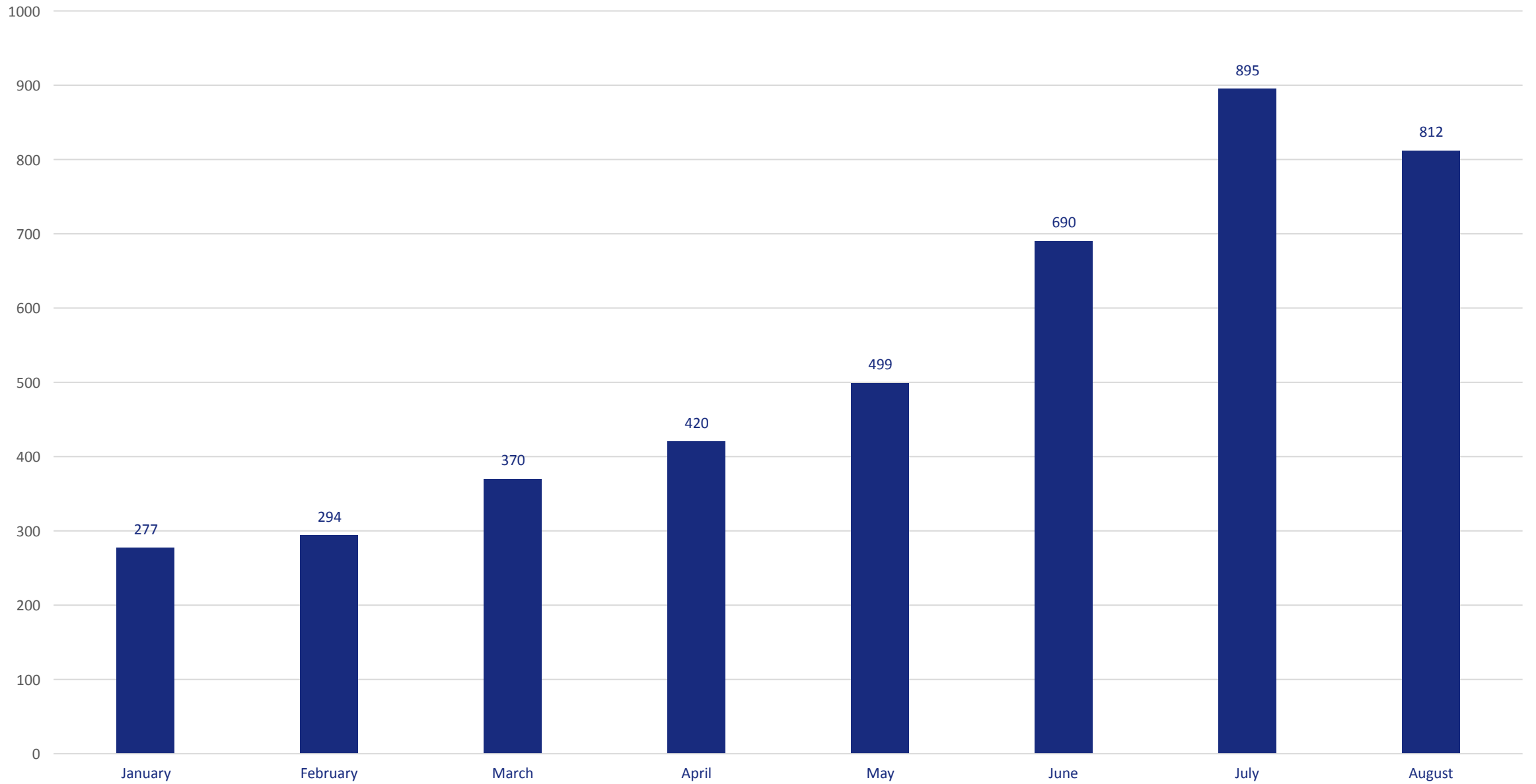
July 2022 CEO Update



Number of Policies Posted Daily and Average Premium

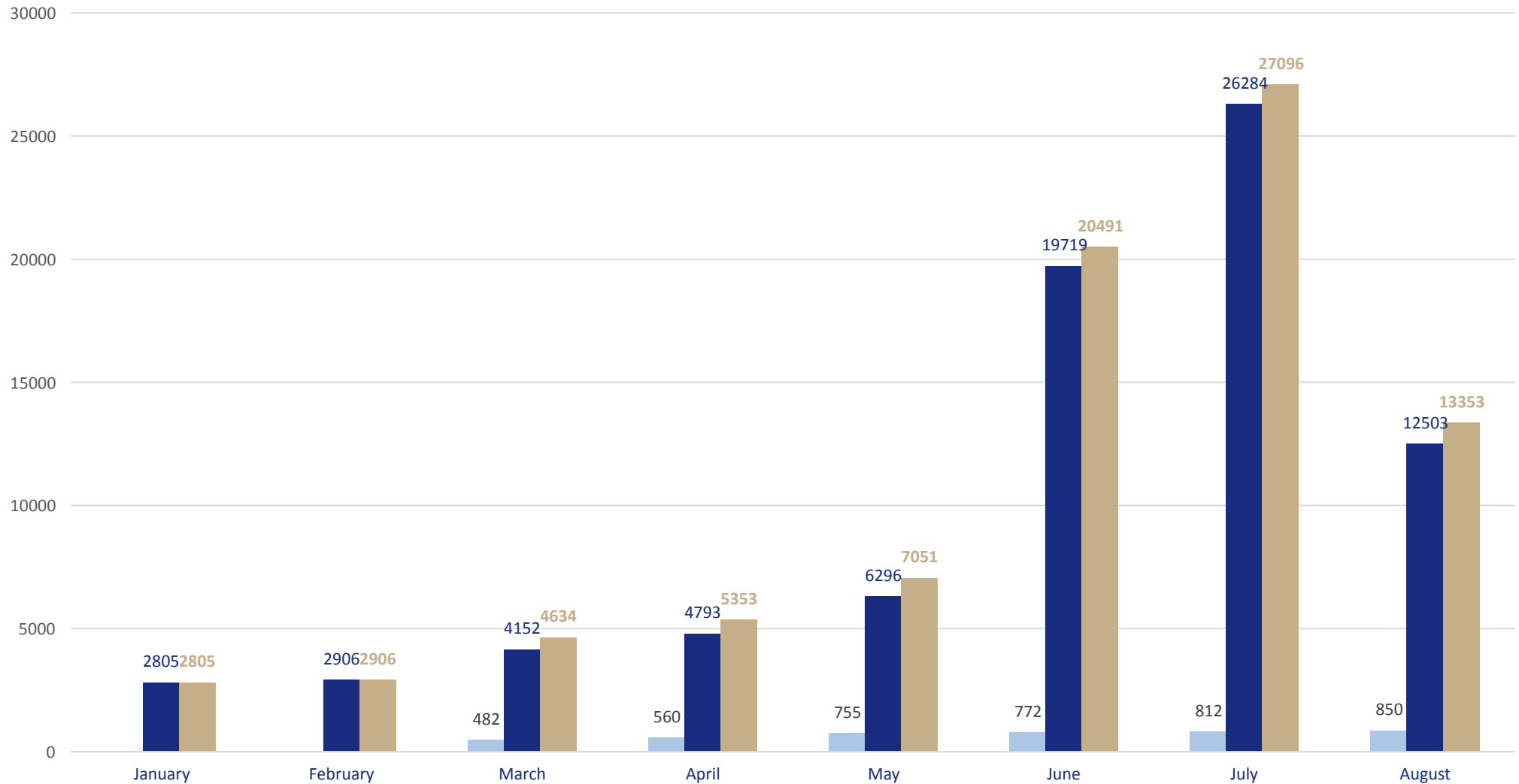


LCPIC Average Daily Call Volume

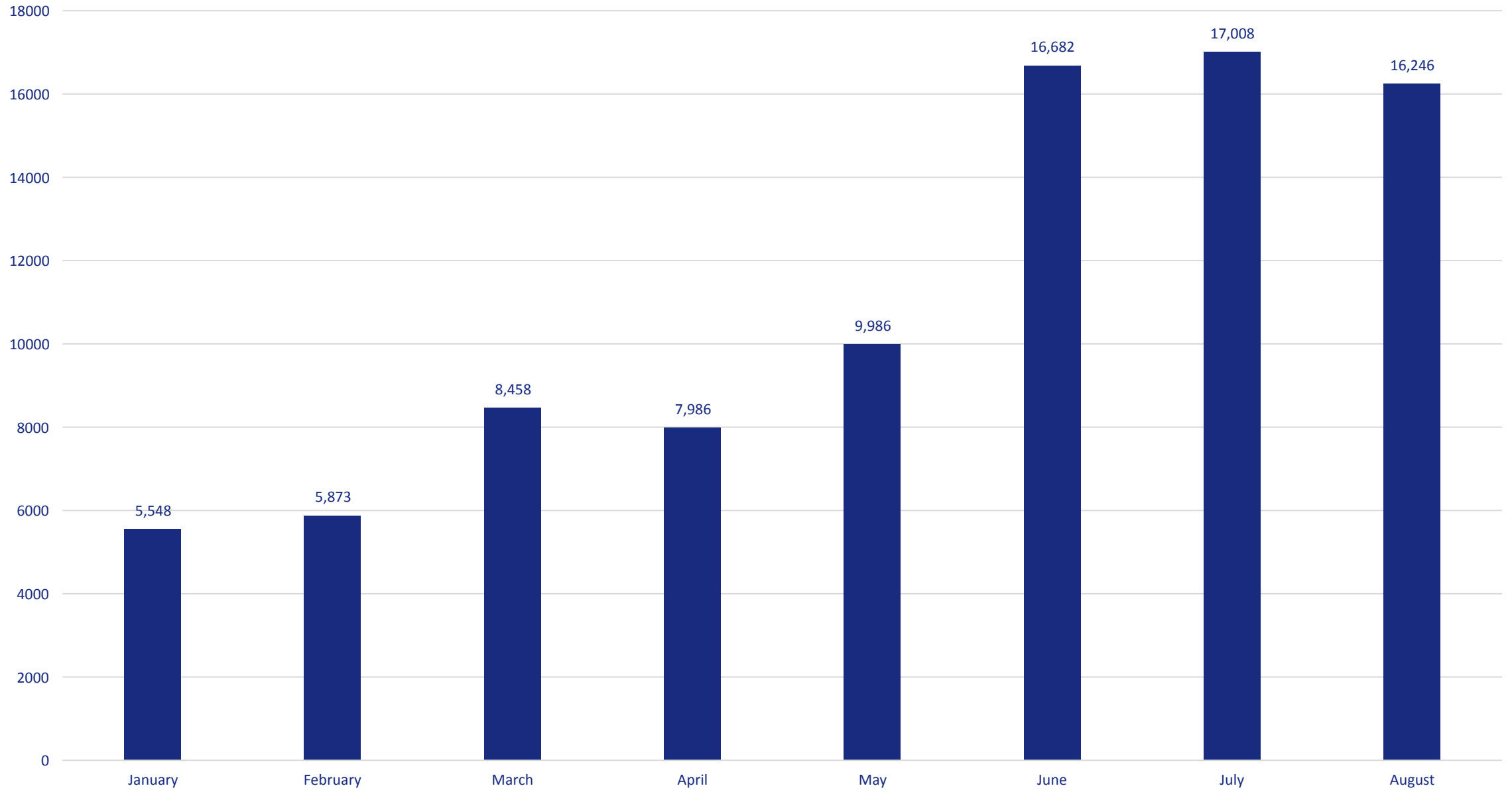


New Policies by Month

Commercial Lines Personal Lines Total

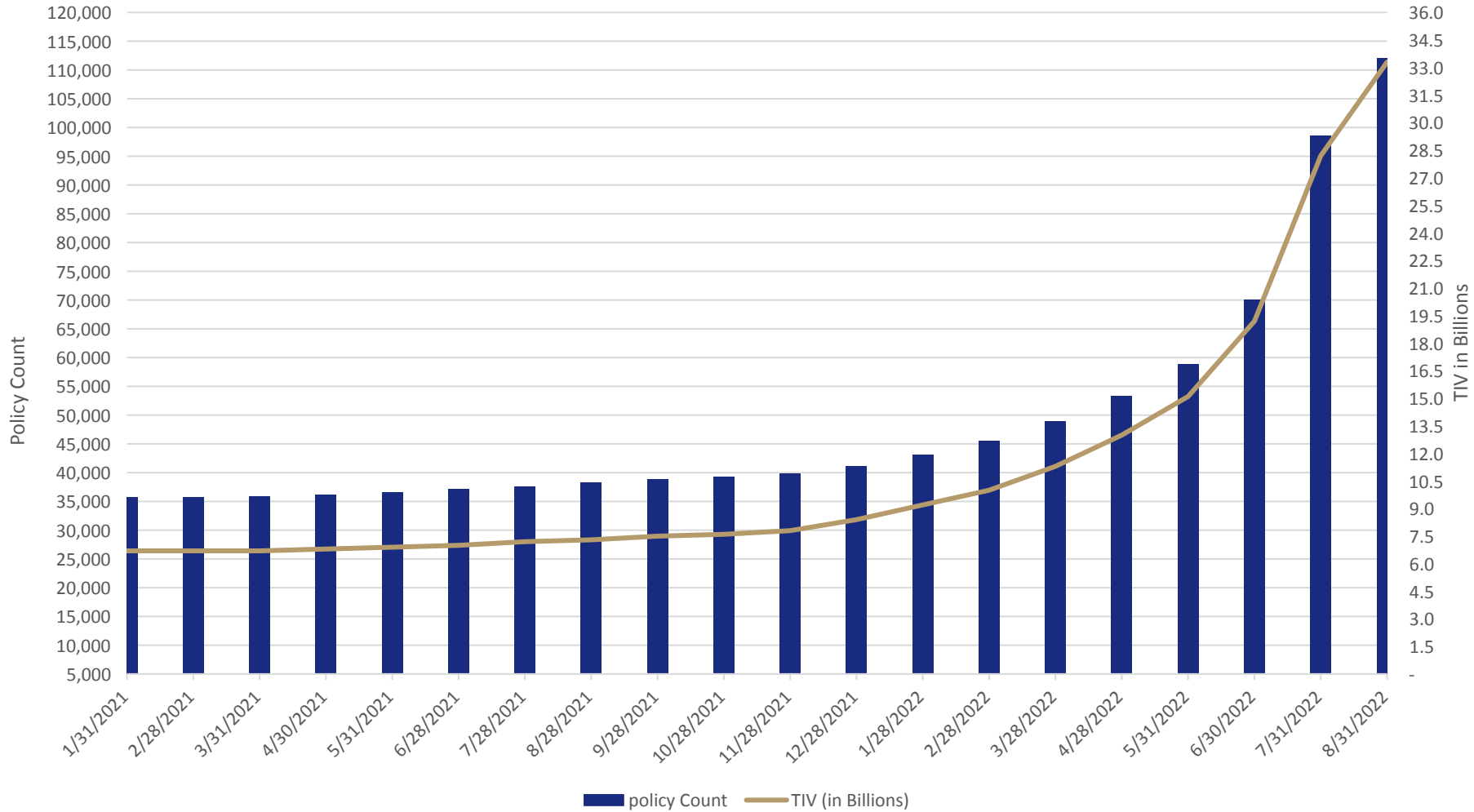


Call Volume by Month

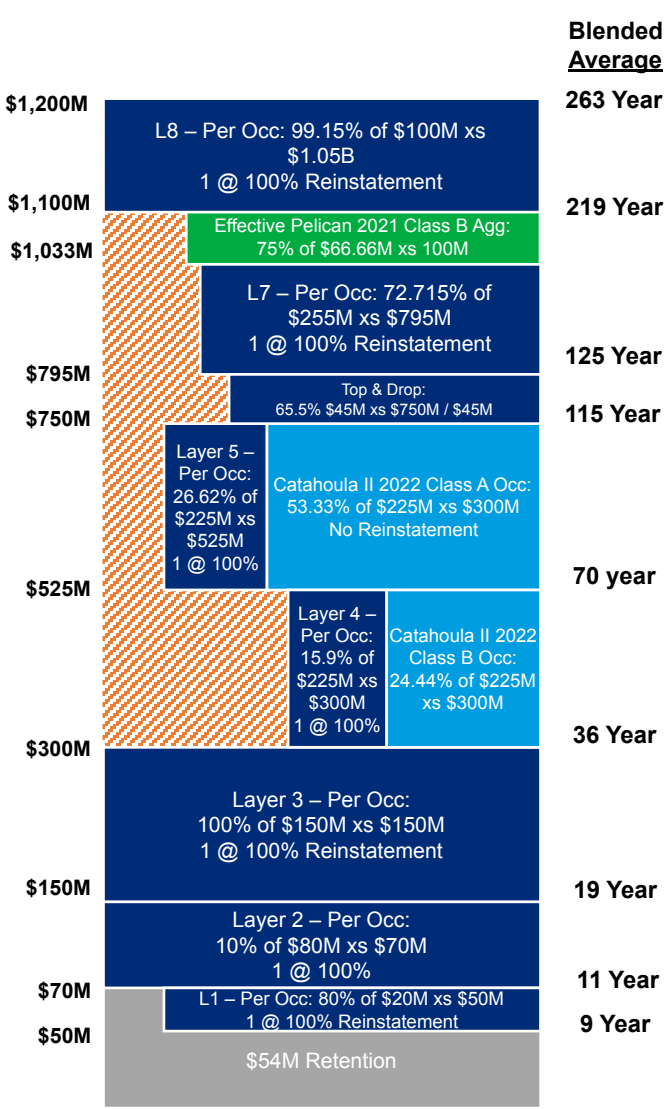


Policy Count and TIV Change

January 31, 2021 – August 31, 2022



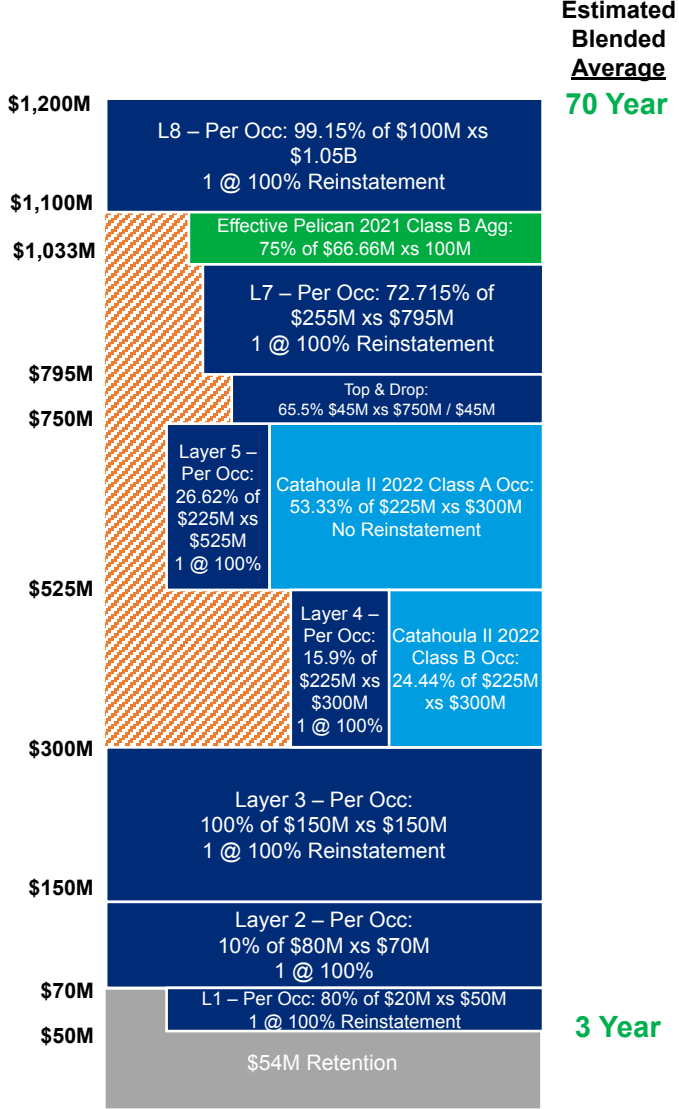
Revised Projection – Impact to Reinsurance Tower



9/30/22 Projection
62K/\$16.4B

Estimated HU
Ida Recast:
\$1.05B

Estimated HU
Laura Recast:
\$250M



Estimated HU
Ida Recast:
\$2.4B

Estimated HU
Laura Recast:
\$575M

9/30/22 Projection
120K/\$37.4B



Personal Lines Rate Review

Personal Lines Rate Review Process

Three step process:

Step 1 - Market Comparison

Step 2 - Actuarial Review

Step 3 - Compare steps 1 and 2, take the higher rate of the two, and add 10% per statute

The steps above are completed by parish for each of the following five product groups:

Dwelling (DWG1, DWG2, DWG3 forms)

Homeowners (HO2, HO3, HO8 forms)

Renters/Condo (HO4, HO6 forms)

Mobile Home

Wind & Hail Only

Personal Lines Rate Review

Step 1 – Market Comparison

- ❖ 108 companies were surveyed for premium and policy counts for the following product groups:

Dwelling

Homeowners

Renters/Condos

Mobile Home

Wind & Hail Only

- ❖ The surveyed data is aggregated by product, parish, and plan to determine which companies qualify for market rate comparison. Per statute, a company qualifies when policy counts have increased by 25 or its premium makes up 2% of the market.
- ❖ Rates for qualifying companies are then calculated based on the most recently approved rating manuals (respective qualifying products/parishes only)
- ❖ The highest rate of the qualifying companies becomes the “market rate”

Personal Lines Rate Review

Step 2 – Actuarial Review

- ❖ Expected premium needed is based on the projection of the following categories of loss & expense listed in order of significance:

<u>Loss/Expense Category</u>	<u>Basis of Estimate</u>
Reinsurance Expense	Actual 2022 contracts
Catastrophe (PCS Event) Loss & ALAE	50/50 blend of RMS and AIR catastrophe models
Operating Expense	LCPIC historical expense ratios
Non-Catastrophe Loss & ALAE	Most recent five years of LCPIC claims

- ❖ Reinsurance expense (net of expected recoveries) as a percentage of premium in recent reviews:

<u>Review:</u>	2019	2020	2021	2022
Reinsurance Expense	20%	27%	33%	89%

Recent Personal Rate Changes

All Product Groups Combined

Effective Date	Overall Rate Change
6/1/16	-2.4%
6/1/17	+3.0%
6/1/18	+2.7%
6/1/19	+4.2%
6/1/20	-0.1%
6/1/21	+2.3%
6/1/22	+4.8%

Proposed Personal Rate Change to be Effective 1/1/23

The significant change in the cost of reinsurance is driving a proposed rate change of 63.1% overall

Plan	Rate Change Indication	8-29-22 Inforce Policies
FAIR	62.9%	100K
<u>Coastal</u>	<u>65.6%</u>	<u>5K</u>
Total	63.1%	105K

Proposed Personal Rate Change to be Effective 1/1/23

FAIR PLAN	
Product Group	Rate Change Indication
Homeowners	64.3%
Dwelling	58.4%
Renters/Condo	14.1%
Mobile Home	16.9%
<u>Wind Only</u>	<u>74.1%</u>
Total FAIR Plan	62.9%

COASTAL PLAN	
Product Group	Rate Change Indication
Homeowners	54.3%
Dwelling	66.7%
Renters/Condo	54.3%
Mobile Home	69.5%
<u>Wind Only</u>	<u>66.2%</u>
Total Coastal Plan	65.6%

Personal Lines Rate Review Schedule to Implement

- **September 8th - Board meeting**
 - Vote to submit rates to the Department of Insurance
- **September/October**
 - Department of Insurance review of rate filing
 - Rates implemented if approved by DOI within +/-0.5% (*Provides LCPIC the time necessary for programming changes and meeting deadlines with respect to annual rate change required by statute*)
- **November 10th – Board meeting**
 - Update on final rate change approved by DOI
 - Vote to implement only if rates changed materially (+/- 0.5%) since September Board meeting
- **January 1st - Rates effective**

Personal Lines Rate Review

Statutory Requirement on Significant Wind & Hail Rate Increases

Summary of R.S.22:2303 A.(4) (Full statute below)

With a parish-wide average wind& hail rate increase above 25%:

- LCPIC must notify the House and Senate committees on insurance
- A hearing may be requested

R.S. 22:2303 A.(4)

When it is deemed necessary to implement a parish-wide average rate increase in excess of twenty-five percent on wind and hail insurance coverage in any single parish, the corporation shall notify the House and Senate committees on insurance. Upon such notification, a hearing may be requested by either committee chairman or by a majority of the membership of either committee. In the event of a request for a hearing, the House and Senate committees shall meet jointly. If a joint meeting of the committees is called, the chief executive officer and the staff or consulting actuary for the corporation shall provide testimony at the meeting which specifies, by parish, the basis and methodology used in determining the proposed rate increase.

Appendix

LCPIC 1-1-23 Personal Lines Rate Change by Product and by Parish

Appendix 1

Parish	Homeowners		Dwelling		Renter / Condo		Mobile Homes		Wind Only		Total
	8-22-22 Inforce Premium	Indicated Rate Change	8-22-22 Inforce Premium	Indicated Rate Change	8-22-22 Inforce Premium	Indicated Rate Change	8-22-22 Inforce Premium	Indicated Rate Change	8-22-22 Inforce Premium	Indicated Rate Change	Indicated Rate Change
FAIR Plan											
Acadia	98,893	49.5%	807,701	52.4%	-	17.9%	169,003	21.9%	840,426	80.0%	61.7%
Allen	6,486	37.8%	53,652	56.0%	305	12.9%	14,751	22.0%	3,729	78.5%	49.1%
Ascension	233,178	41.7%	368,877	50.6%	392	4.2%	127,920	21.9%	176,661	78.8%	49.7%
Assumption	206,922	44.8%	526,549	52.7%	436	119.3%	388,338	33.2%	416,240	79.8%	54.1%
Avoyelles	24,277	40.8%	55,081	49.3%	103	7.8%	4,015	5.8%	-	62.8%	44.7%
Beauregard	20,476	42.7%	75,796	32.6%	-	60.4%	21,828	25.3%	6,845	79.2%	35.5%
Bienville	7,639	38.8%	18,631	62.1%	-	9.3%	6,277	15.8%	-	86.8%	47.7%
Bossier	51,294	35.8%	12,380	55.4%	-	17.1%	6,742	19.8%	9,939	65.9%	41.2%
Caddo	182,889	56.6%	112,058	52.3%	506	17.3%	5,378	27.8%	15,068	65.6%	54.9%
Calcasieu	575,527	34.3%	3,068,001	43.8%	1,365	0.5%	531,919	21.9%	924,525	58.1%	43.0%
Caldwell	4,520	34.3%	8,933	54.5%	-	9.3%	3,191	1.8%	-	62.7%	38.9%
Cameron	104,785	64.6%	312,285	44.6%	488	19.1%	147,821	23.8%	520,261	79.8%	60.6%
Catahoula	5,721	40.6%	46,213	36.8%	-	9.3%	5,974	18.5%	775	62.9%	35.6%
Claiborne	7,131	41.5%	11,066	47.1%	-	9.3%	7,355	17.8%	-	87.4%	37.1%
Concordia	8,106	34.3%	44,608	38.6%	280	9.3%	3,235	21.9%	-	62.8%	36.8%
DeSoto	11,415	70.5%	13,676	54.6%	-	34.9%	4,261	38.6%	7,171	87.7%	64.2%
East Baton Rouge	776,740	37.9%	1,683,137	49.1%	15,076	11.6%	31,591	16.3%	248,685	77.3%	47.9%
East Carroll	5,579	34.3%	34,443	61.9%	-	9.3%	-	0.6%	-	62.7%	58.1%
East Feliciana	17,705	34.3%	41,818	47.7%	-	19.1%	4,868	4.7%	7,019	78.5%	44.5%
Evangeline	12,636	52.5%	72,085	55.1%	-	19.1%	29,882	31.6%	8,719	78.9%	50.8%
Franklin	10,689	38.9%	29,927	51.9%	-	20.3%	7,009	19.0%	12,094	62.6%	47.9%
Grant	4,130	57.9%	19,028	48.5%	-	9.3%	5,537	28.2%	1,682	62.6%	46.9%
Iberia	853,346	85.6%	2,746,464	57.4%	5,274	2.8%	525,599	18.1%	1,558,024	79.8%	64.1%
Iberville	80,490	51.5%	145,030	50.5%	861	12.3%	46,014	21.9%	38,536	78.6%	49.9%
Jackson	8,891	34.3%	12,935	47.8%	-	9.3%	3,342	0.2%	19,295	62.7%	48.0%
Jefferson	15,176,018	34.3%	24,840,445	55.4%	145,642	-9.1%	90,148	1.0%	20,782,723	68.5%	54.4%
Jefferson Davis	59,436	65.8%	401,428	50.1%	183	52.7%	86,752	22.0%	231,868	79.9%	57.0%
Lafayette	344,876	34.3%	2,592,810	31.5%	10,415	20.3%	483,873	7.6%	1,255,777	57.8%	36.3%
Lafourche	1,872,748	88.3%	2,784,424	56.8%	5,022	-3.8%	524,101	18.1%	1,763,975	68.7%	65.3%
La Salle	5,970	41.1%	26,614	50.9%	-	9.3%	3,473	16.8%	1,808	62.7%	46.8%
Lincoln	17,535	34.3%	48,591	38.2%	-	-12.9%	797	-6.5%	3,219	62.7%	37.9%
Livingston	235,024	34.3%	246,825	35.6%	74	33.8%	83,877	21.9%	93,587	78.8%	39.5%
Madison	-	37.6%	56,863	47.3%	-	9.3%	810	16.2%	11,663	63.0%	49.6%
Morehouse	1,200	70.6%	37,814	34.3%	-	25.7%	1,570	36.5%	-	62.7%	35.4%
Natchitoches	12,272	52.4%	60,039	40.7%	-	13.3%	13,215	24.1%	103,537	62.7%	52.3%
Orleans	24,793,609	81.7%	32,764,711	70.0%	338,292	24.1%	2,290	-9.9%	12,023,338	82.6%	76.1%
Ouachita	70,405	34.3%	175,245	25.9%	-	-11.3%	11,338	-7.7%	3,098	62.8%	27.1%
Plaquemines	405,282	41.9%	746,169	68.5%	1,242	15.0%	206,885	29.3%	590,334	68.5%	58.8%
Pointe Coupee	16,030	34.3%	98,227	54.2%	-	19.7%	14,738	42.5%	4,659	78.7%	51.4%
Rapides	91,161	34.3%	173,016	55.7%	355	-6.6%	13,807	14.2%	2,240	62.9%	46.7%
Red River	-	64.1%	2,987	54.1%	-	9.3%	4,375	38.4%	-	87.4%	44.8%

LCPIC 1-1-23 Personal Lines Rate Change by Product and by Parish

Parish	Homeowners		Dwelling		Renter / Condo		Mobile Homes		Wind Only		Total
	8-22-22 Inforce Premium	Indicated Rate Change	8-22-22 Inforce Premium	Indicated Rate Change	8-22-22 Inforce Premium	Indicated Rate Change	8-22-22 Inforce Premium	Indicated Rate Change	8-22-22 Inforce Premium	Indicated Rate Change	Indicated Rate Change
<u>FAIR Plan</u>											
Richland	13,695	41.2%	31,605	53.6%	-	15.3%	2,838	15.0%	1,647	62.9%	48.3%
Sabine	3,012	65.4%	31,773	64.5%	-	9.3%	32,808	22.2%	1,165	62.7%	44.3%
Saint Bernard	1,735,994	51.8%	3,376,941	65.5%	6,796	-9.0%	38,181	8.3%	1,641,236	68.5%	62.4%
Saint Charles	1,731,488	61.5%	1,445,285	55.2%	10,282	21.7%	128,175	11.5%	1,818,016	68.7%	60.9%
Saint Helena	16,088	34.3%	47,497	55.0%	-	88.8%	6,710	21.9%	6,655	78.9%	49.9%
Saint James	218,366	54.1%	289,647	57.7%	482	9.3%	93,974	21.7%	242,815	80.0%	59.1%
Saint John the Baptist	2,118,027	111.3%	1,298,553	46.8%	3,254	57.7%	33,510	18.5%	834,434	68.6%	82.7%
Saint Landry	77,505	35.1%	330,483	46.7%	783	-7.1%	84,593	21.9%	99,433	78.4%	46.9%
Saint Martin	198,986	65.3%	809,438	37.5%	512	27.0%	323,509	10.8%	368,780	79.7%	44.8%
Saint Mary	1,299,684	53.7%	3,064,414	57.2%	4,067	155.6%	392,865	21.0%	1,299,860	79.9%	59.0%
Saint Tammany	7,024,777	60.3%	6,137,810	56.9%	66,249	9.7%	389,254	21.9%	9,860,962	79.9%	66.9%
Tangipahoa	383,711	34.3%	597,658	38.1%	1,711	21.3%	67,815	22.0%	317,394	78.8%	45.7%
Tensas	4,827	34.3%	23,009	44.8%	-	9.3%	413	5.4%	605	62.7%	42.8%
Terrebonne	2,984,172	70.1%	4,806,537	44.6%	10,208	-9.1%	588,162	0.8%	3,225,561	68.5%	55.5%
Union	-	34.9%	15,554	37.5%	-	9.3%	4,724	9.9%	-	62.8%	31.1%
Vermilion	617,184	101.7%	3,389,751	54.0%	4,489	0.8%	753,649	11.1%	1,850,759	79.8%	60.7%
Vernon	13,458	58.4%	28,725	29.9%	-	21.5%	5,465	30.8%	835	63.0%	38.5%
Washington	113,330	34.3%	336,027	40.8%	-	2.7%	46,819	22.0%	87,787	78.8%	43.7%
Webster	17,231	34.3%	14,786	39.2%	-	5.0%	3,198	11.6%	2,138	87.0%	37.3%
West Baton Rouge	35,804	34.3%	67,869	62.0%	-	23.0%	11,673	11.3%	14,815	78.4%	51.7%
West Carroll	7,952	34.3%	9,698	51.5%	-	10.1%	1,236	2.4%	-	62.7%	41.1%
West Feliciana	9,767	37.4%	13,853	58.0%	314	58.0%	4,345	15.9%	4,109	78.5%	48.8%
Winn	4,575	41.2%	19,511	54.8%	-	9.3%	1,559	14.8%	1,764	62.7%	50.8%
Total	65,050,664	64.3%	101,563,006	58.4%	635,458	14.1%	6,659,374	16.9%	63,368,290	74.1%	62.9%
<u>Coastal Plan</u>											
Cameron	16,376	36.2%	231,617	48.4%	-	56.5%	86,348	91.3%	157,792	90.0%	68.9%
Iberia	-	58.9%	-	105.9%	-	55.3%	-	100.8%	-	67.1%	0.0%
Jefferson	127,088	56.1%	3,038,177	77.6%	-	47.2%	176,364	100.8%	504,224	52.2%	74.7%
Lafourche	561,551	61.1%	2,425,854	51.5%	1,639	33.2%	253,963	48.4%	925,194	67.6%	56.2%
Orleans	44,362	60.1%	178,009	90.3%	5,992	74.1%	-	100.8%	97,755	97.7%	88.1%
Plaquemines	30,435	83.2%	425,867	59.2%	756	28.6%	387,718	73.0%	260,537	79.4%	69.4%
Saint Bernard	14,413	84.2%	163,603	104.4%	320	73.9%	14,904	100.7%	71,158	97.7%	101.2%
Saint Mary	30,554	84.2%	339,811	91.9%	-	56.3%	11,893	100.8%	14,091	97.8%	91.8%
Terrebonne	590,163	43.8%	1,827,615	60.7%	2,781	28.6%	231,786	48.4%	554,306	53.2%	55.4%
Vermilion	-	60.0%	88,823	99.5%	-	55.1%	21,257	100.8%	19,787	61.4%	93.9%
Total	1,414,942	54.3%	8,719,376	66.7%	11,488	54.3%	1,184,233	69.5%	2,604,844	66.2%	65.6%
TOTAL (FAIR + Coastal)	66,465,606	64.1%	110,282,382	59.1%	646,946	14.8%	7,843,607	24.8%	65,973,134	73.8%	63.1%

INDICATED RATE CHANGES

(1)	<u>Direct In-force Premium as of 8/22/22</u>	<u>R.S. 22:2303 Indications</u>
	(2)	(3)
<u>FAIR Plan</u>		
Homeowners	\$ 65,050,664	64.3%
Total Fire & EC	\$ 101,563,006	58.4%
Renter/Condo	\$ 635,458	14.1%
Mobile Homes	\$ 6,659,374	16.9%
Wind Only	\$ 63,368,290	74.1%
Total FAIR Plan	\$ 237,276,792	62.9%
<u>Coastal Plan</u>		
Homeowners	\$ 1,414,942	54.3%
Total Fire & EC	\$ 8,719,376	66.7%
Renter/Condo	\$ 11,488	54.3%
Mobile Homes	\$ 1,184,233	69.5%
Wind Only	\$ 2,604,844	66.2%
Total Coastal Plan	\$ 13,934,883	65.6%
Statewide Total	\$ 251,211,675	63.1%

(2) See Exhibit 3

(3) See Exhibit 3

ACTUARIALLY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	Indicated Rate
	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Change
FAIR Plan											
Acadia	98,893	22.1%	807,701	38.5%	-	-1.7%	169,003	10.8%	840,426	63.5%	46.2%
Allen	6,486	22.1%	53,652	41.8%	305	-0.4%	14,751	10.8%	3,729	62.4%	35.2%
Ascension	233,178	28.8%	368,877	36.9%	392	-26.4%	127,920	10.8%	176,661	62.4%	36.1%
Assumption	206,922	22.1%	526,549	38.8%	436	-0.4%	388,338	-18.1%	416,240	63.5%	28.9%
Avoyelles	24,277	28.0%	55,081	35.8%	103	-2.0%	4,015	-3.8%	-	48.0%	31.6%
Beauregard	20,476	22.1%	75,796	11.3%	-	-11.0%	21,828	10.8%	6,845	62.4%	15.8%
Bienville	7,639	22.1%	18,631	47.1%	-	-0.4%	6,277	-18.1%	-	70.2%	28.7%
Bossier	51,294	22.1%	12,380	41.1%	-	-13.1%	6,742	-18.1%	9,939	50.4%	25.1%
Caddo	182,889	27.5%	112,058	38.5%	506	-17.4%	5,378	0.9%	15,068	50.4%	32.0%
Calcasieu	575,527	22.1%	3,068,001	30.7%	1,365	-18.8%	531,919	10.8%	924,525	43.6%	30.0%
Caldwell	4,520	22.1%	8,933	40.5%	-	-0.4%	3,191	-8.2%	-	48.0%	26.1%
Cameron	104,785	33.6%	312,285	31.5%	488	-0.4%	147,821	5.4%	520,261	63.5%	43.5%
Catahoula	5,721	22.1%	46,213	24.2%	-	-0.4%	5,974	-6.0%	775	48.0%	21.3%
Claiborne	7,131	22.1%	11,066	33.8%	-	-0.4%	7,355	-18.1%	-	70.2%	15.6%
Concordia	8,106	22.1%	44,608	26.0%	280	-0.4%	3,235	10.8%	-	48.0%	24.4%
DeSoto	11,415	22.1%	13,676	40.7%	-	-12.1%	4,261	-5.7%	7,171	70.2%	35.3%
East Baton Rouge	776,740	22.1%	1,683,137	35.6%	15,076	-0.4%	31,591	3.5%	248,685	61.0%	33.5%
East Carroll	5,579	22.1%	34,443	47.2%	-	-0.4%	-	-8.5%	-	48.0%	43.7%
East Feliciana	17,705	22.1%	41,818	34.4%	-	-23.5%	4,868	-14.3%	7,019	62.4%	30.8%
Evangeline	12,636	38.6%	72,085	41.1%	-	-24.0%	29,882	4.2%	8,719	62.4%	33.4%
Franklin	10,689	22.1%	29,927	38.1%	-	-0.4%	7,009	-18.1%	12,094	48.0%	30.7%
Grant	4,130	22.1%	19,028	34.9%	-	-0.4%	5,537	-18.1%	1,682	48.0%	24.2%
Iberia	853,346	34.9%	2,746,464	43.1%	5,274	-26.4%	525,599	-18.1%	1,558,024	63.5%	41.8%
Iberville	80,490	37.7%	145,030	36.8%	861	-12.1%	46,014	10.8%	38,536	62.4%	36.2%
Jackson	8,891	22.1%	12,935	34.4%	-	-0.4%	3,342	-18.1%	19,295	48.0%	33.9%
Jefferson	15,176,018	22.1%	24,840,445	41.3%	145,642	-26.4%	90,148	-18.1%	20,782,723	53.3%	40.3%
Jefferson Davis	59,436	22.1%	401,428	36.4%	183	-10.5%	86,752	10.8%	231,868	63.5%	40.5%
Lafayette	344,876	22.1%	2,592,810	19.7%	10,415	-10.6%	483,873	-2.2%	1,255,777	43.6%	23.9%
Lafourche	1,872,748	59.6%	2,784,424	42.5%	5,022	-26.4%	524,101	-18.1%	1,769,975	53.3%	45.2%
La Salle	5,970	22.1%	26,614	37.1%	-	-0.4%	3,473	-9.2%	1,808	48.0%	31.0%
Lincoln	17,535	22.1%	48,591	25.6%	-	-20.9%	797	-18.1%	3,219	48.0%	25.3%
Livingston	235,024	22.1%	246,825	23.3%	74	-26.4%	83,877	10.8%	93,587	62.4%	26.8%
Madison	-	23.0%	56,863	33.9%	-	-0.4%	810	-18.1%	11,663	48.0%	35.7%
Morehouse	1,200	22.1%	37,814	22.2%	-	-11.0%	1,570	-16.6%	-	48.0%	20.7%
Natchitoches	12,272	22.1%	60,039	27.9%	-	-15.5%	13,215	-10.4%	103,537	48.0%	35.9%
Orleans	24,793,609	65.2%	32,764,711	54.5%	338,292	-2.7%	2,290	-18.1%	12,023,338	66.1%	60.0%
Ouachita	70,405	22.1%	175,245	14.5%	-	-19.7%	11,338	-18.1%	3,098	48.0%	15.5%
Plaquemines	405,282	29.0%	746,169	53.1%	1,242	-26.4%	206,885	-14.1%	590,334	53.3%	41.0%
Pointe Coupee	16,030	22.1%	98,227	40.2%	-	-26.4%	14,738	10.8%	4,659	62.4%	35.5%
Rapides	91,161	22.1%	173,016	41.5%	355	-20.1%	13,807	-18.1%	2,240	48.0%	32.3%
Red River	-	22.1%	2,987	39.9%	-	-0.4%	4,375	-18.1%	-	70.2%	5.4%
Richland	13,695	22.1%	31,605	39.6%	-	-0.4%	2,838	-18.1%	1,647	48.0%	31.8%
Sabine	3,012	22.1%	31,773	49.6%	-	-0.4%	32,808	3.5%	1,165	48.0%	26.4%
Saint Bernard	1,735,994	38.0%	3,376,941	50.5%	6,796	-26.4%	38,181	-18.1%	1,641,236	53.3%	47.5%
Saint Charles	1,731,488	46.8%	1,445,285	41.1%	10,282	-0.4%	128,175	-18.1%	1,818,016	53.3%	45.8%
Saint Helena	16,088	22.1%	47,497	40.9%	-	-0.4%	6,710	10.8%	6,655	62.4%	36.2%
Saint James	218,366	27.1%	289,647	43.5%	482	-0.4%	93,974	-18.1%	242,815	63.5%	38.1%
Saint John the	2,118,027	22.1%	1,298,553	33.4%	3,254	-25.9%	33,510	-18.1%	834,434	53.3%	31.2%
Saint Landry	77,505	22.8%	330,483	33.4%	783	-26.4%	84,593	10.8%	99,433	62.4%	33.6%
Saint Martin	198,986	33.6%	809,438	25.0%	512	-26.4%	323,509	0.7%	368,780	63.5%	29.7%
Saint Mary	1,299,684	39.8%	3,064,414	42.9%	4,067	-2.6%	392,865	-18.1%	1,299,860	63.5%	42.7%
Saint Tammany	7,024,777	45.8%	6,137,810	42.6%	66,249	-0.4%	389,254	10.8%	9,860,962	63.5%	51.7%
Tangipahoa	383,711	22.1%	597,658	25.5%	1,711	-26.4%	67,815	10.8%	317,394	62.4%	32.3%
Tensas	4,827	22.1%	23,009	31.6%	-	-0.4%	413	-4.2%	605	48.0%	29.8%
Terrebonne	2,984,172	41.2%	4,806,537	31.5%	10,208	-26.4%	588,162	-18.1%	3,225,561	53.3%	37.5%
Union	-	22.1%	15,554	25.0%	-	-0.4%	4,724	-18.1%	-	48.0%	15.0%
Vermilion	617,184	28.4%	3,389,751	40.0%	4,489	-16.6%	753,649	-18.1%	1,850,759	63.5%	38.8%
Vernon	13,458	22.1%	28,725	18.1%	-	-15.1%	5,465	-17.5%	835	48.0%	15.7%
Washington	113,330	22.1%	336,027	28.1%	-	-24.3%	46,819	10.8%	87,787	62.4%	30.7%
Webster	17,231	22.1%	14,786	26.5%	-	-9.1%	3,198	-12.9%	2,138	70.2%	23.6%
West Baton Rouge	35,804	22.1%	67,869	47.3%	-	-26.1%	11,673	0.4%	14,815	62.4%	37.9%
West Carroll	7,952	22.1%	9,698	37.8%	-	-0.4%	1,236	-13.4%	-	48.0%	27.8%
West Feliciana	9,767	22.1%	13,853	43.7%	314	-6.3%	4,345	-6.0%	4,109	62.4%	32.4%
Winn	4,575	22.1%	19,511	40.7%	-	-0.4%	1,559	-18.1%	1,764	48.0%	34.7%
Total	65,050,664	44.9%	101,563,006	44.0%	635,458	-9.4%	6,659,374	-7.6%	63,368,290	58.3%	46.5%

ACTUARIALLY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	Indicated Rate
	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Change
Coastal Plan											
Cameron	16,376	23.8%	231,617	34.9%	-	42.1%	86,348	74.0%	157,792	72.7%	53.5%
Iberia	-	44.4%	-	105.9%	-	41.4%	-	82.5%	-	51.9%	0.0%
Jefferson	127,088	42.0%	3,038,177	61.5%	-	33.8%	176,364	82.5%	504,224	38.3%	58.8%
Lafourche	561,551	46.5%	2,425,854	37.7%	1,639	21.0%	253,963	34.9%	925,194	52.4%	42.0%
Orleans	44,362	45.6%	178,009	73.0%	5,992	58.3%	-	82.5%	97,755	79.8%	71.0%
Plaquemines	30,435	66.6%	425,867	44.8%	756	17.0%	387,718	57.3%	260,537	63.0%	54.1%
Saint Bernard	14,413	67.4%	163,603	85.8%	320	58.3%	14,904	82.5%	71,158	79.8%	82.9%
Saint Mary	30,554	67.4%	339,811	74.5%	-	42.1%	11,893	82.5%	14,091	79.8%	74.4%
Terrebonne	590,163	30.7%	1,827,615	46.1%	2,781	17.0%	231,786	34.9%	554,306	39.3%	41.2%
Vermilion	-	45.4%	88,823	81.4%	-	41.2%	21,257	82.5%	19,787	46.6%	76.3%
Total	1,414,942	40.3%	8,719,376	51.5%	11,488	40.3%	1,184,233	54.1%	2,604,844	51.1%	50.5%
TOTAL (FAIR + Coastal)	66,465,606	44.8%	110,282,382	44.6%	646,946	-8.5%	7,843,607	1.7%	65,973,134	58.0%	46.7%

Source of the data is Exhibit 4

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	Indicated Rate
	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Change
FAIR Plan											
Acadia	98,893	49.5%	807,701	52.4%	-	17.9%	169,003	21.9%	840,426	80.0%	61.7%
Allen	6,486	37.8%	53,652	56.0%	305	12.9%	14,751	22.0%	3,729	78.5%	49.1%
Ascension	233,178	41.7%	368,877	50.6%	392	4.2%	127,920	21.9%	176,661	78.8%	49.7%
Assumption	206,922	44.8%	526,549	52.7%	436	119.3%	388,338	33.2%	416,240	79.8%	54.1%
Avoyelles	24,277	40.8%	55,081	49.3%	103	7.8%	4,015	5.8%	-	62.8%	44.7%
Beauregard	20,476	42.7%	75,796	32.6%	-	60.4%	21,828	25.3%	6,845	79.2%	35.5%
Bienville	7,639	38.8%	18,631	62.1%	-	9.3%	6,277	15.8%	-	86.8%	47.7%
Bossier	51,294	35.8%	12,380	55.4%	-	17.1%	6,742	19.8%	9,939	65.9%	41.2%
Caddo	182,889	56.6%	112,058	52.3%	506	17.3%	5,378	27.8%	15,068	65.6%	54.9%
Calcasieu	575,527	34.3%	3,068,001	43.8%	1,365	0.5%	531,919	21.9%	924,525	58.1%	43.0%
Caldwell	4,520	34.3%	8,933	54.5%	-	9.3%	3,191	1.8%	-	62.7%	38.9%
Cameron	104,785	64.6%	312,285	44.6%	488	19.1%	147,821	23.8%	520,261	79.8%	60.6%
Catahoula	5,721	40.6%	46,213	36.8%	-	9.3%	5,974	18.5%	775	62.9%	35.6%
Claiborne	7,131	41.5%	11,066	47.1%	-	9.3%	7,355	17.8%	-	87.4%	37.1%
Concordia	8,106	34.3%	44,608	38.6%	280	9.3%	3,235	21.9%	-	62.8%	36.8%
DeSoto	11,415	70.5%	13,676	54.6%	-	34.9%	4,261	38.6%	7,171	87.7%	64.2%
East Baton Rouge	776,740	37.9%	1,683,137	49.1%	15,076	11.6%	31,591	16.3%	248,685	77.3%	47.9%
East Carroll	5,579	34.3%	34,443	61.9%	-	9.3%	-	0.6%	-	62.7%	58.1%
East Feliciana	17,705	34.3%	41,818	47.7%	-	19.1%	4,868	4.7%	7,019	78.5%	44.5%
Evangeline	12,636	52.5%	72,085	55.1%	-	19.1%	29,882	31.6%	8,719	78.9%	50.8%
Franklin	10,689	38.9%	29,927	51.9%	-	20.3%	7,009	19.0%	12,094	62.6%	47.9%
Grant	4,130	57.9%	19,028	48.5%	-	9.3%	5,537	28.2%	1,682	62.6%	46.9%
Iberia	853,346	85.6%	2,746,464	57.4%	5,274	2.8%	525,599	18.1%	1,558,024	79.8%	64.1%
Iberville	80,490	51.5%	145,030	50.5%	861	12.3%	46,014	21.9%	38,536	78.6%	49.9%
Jackson	8,891	34.3%	12,935	47.8%	-	9.3%	3,342	0.2%	19,295	62.7%	48.0%
Jefferson	15,176,018	34.3%	24,840,445	55.4%	145,642	-9.1%	90,148	1.0%	20,782,723	68.5%	54.4%
Jefferson Davis	59,436	65.8%	401,428	50.1%	183	52.7%	86,752	22.0%	231,868	79.9%	57.0%
Lafayette	344,876	34.3%	2,592,810	31.5%	10,415	20.3%	483,873	7.6%	1,255,777	57.8%	36.3%
Lafourche	1,872,748	88.3%	2,784,424	56.8%	5,022	-3.8%	524,101	18.1%	1,763,975	68.7%	65.3%
La Salle	5,970	41.1%	26,614	50.9%	-	9.3%	3,473	16.8%	1,808	62.7%	46.8%
Lincoln	17,535	34.3%	48,591	38.2%	-	-12.9%	797	-6.5%	3,219	62.7%	37.9%
Livingston	235,024	34.3%	246,825	35.6%	74	33.8%	83,877	21.9%	93,587	78.8%	39.5%
Madison	-	37.6%	56,863	47.3%	-	9.3%	810	16.2%	11,663	63.0%	49.6%
Morehouse	1,200	70.6%	37,814	34.3%	-	25.7%	1,570	36.5%	-	62.7%	35.4%
Natchitoches	12,272	52.4%	60,039	40.7%	-	13.3%	13,215	24.1%	103,537	62.7%	52.3%
Orleans	24,793,609	81.7%	32,764,711	70.0%	338,292	24.1%	2,290	-9.9%	12,023,338	82.6%	76.1%
Ouachita	70,405	34.3%	175,245	25.9%	-	-11.3%	11,338	-7.7%	3,098	62.8%	27.1%
Plaquemines	405,282	41.9%	746,169	68.5%	1,242	15.0%	206,885	29.3%	590,334	68.5%	58.8%
Pointe Coupee	16,030	34.3%	98,227	54.2%	-	19.7%	14,738	42.5%	4,659	78.7%	51.4%
Rapides	91,161	34.3%	173,016	55.7%	355	-6.6%	13,807	14.2%	2,240	62.9%	46.7%
Red River	-	64.1%	2,987	54.1%	-	9.3%	4,375	38.4%	-	87.4%	44.8%
Richland	13,695	41.2%	31,605	53.6%	-	15.3%	2,838	15.0%	1,647	62.9%	48.3%
Sabine	3,012	65.4%	31,773	64.5%	-	9.3%	32,808	22.2%	1,165	62.7%	44.3%
Saint Bernard	1,735,994	51.8%	3,376,941	65.5%	6,796	-9.0%	38,181	8.3%	1,641,236	68.5%	62.4%
Saint Charles	1,731,488	61.5%	1,445,285	55.2%	10,282	21.7%	128,175	11.5%	1,818,016	68.7%	60.9%
Saint Helena	16,088	34.3%	47,497	55.0%	-	88.8%	6,710	21.9%	6,655	78.9%	49.9%
Saint James	218,366	54.1%	289,647	57.7%	482	9.3%	93,974	21.7%	242,815	80.0%	59.1%
Saint John the Baptist	2,118,027	111.3%	1,298,553	46.8%	3,254	57.7%	33,510	18.5%	834,434	68.6%	82.7%
Saint Landry	77,505	35.1%	330,483	46.7%	783	-7.1%	84,593	21.9%	99,433	78.4%	46.9%
Saint Martin	198,986	65.3%	809,438	37.5%	512	27.0%	323,509	10.8%	368,780	79.7%	44.8%
Saint Mary	1,299,684	53.7%	3,064,414	57.2%	4,067	155.6%	392,865	21.0%	1,299,860	79.9%	59.0%
Saint Tammany	7,024,777	60.3%	6,137,810	56.9%	66,249	9.7%	389,254	21.9%	9,860,962	79.9%	66.9%
Tangipahoa	383,711	34.3%	597,658	38.1%	1,711	21.3%	67,815	22.0%	317,394	78.8%	45.7%
Tensas	4,827	34.3%	23,009	44.8%	-	9.3%	413	5.4%	605	62.7%	42.8%
Terrebonne	2,984,172	70.1%	4,806,537	44.6%	10,208	-9.1%	588,162	0.8%	3,225,561	68.5%	55.5%
Union	-	34.9%	15,554	37.5%	-	9.3%	4,724	9.9%	-	62.8%	31.1%
Vermilion	617,184	101.7%	3,389,751	54.0%	4,489	0.8%	753,649	11.1%	1,850,759	79.8%	60.7%
Vernon	13,458	58.4%	28,725	29.9%	-	21.5%	5,465	30.8%	835	63.0%	38.5%
Washington	113,330	34.3%	336,027	40.8%	-	2.7%	46,819	22.0%	87,787	78.8%	43.7%
Webster	17,231	34.3%	14,786	39.2%	-	5.0%	3,198	11.6%	2,138	87.0%	37.3%
West Baton Rouge	35,804	34.3%	67,869	62.0%	-	23.0%	11,673	11.3%	14,815	78.4%	51.7%
West Carroll	7,952	34.3%	9,698	51.5%	-	10.1%	1,236	2.4%	-	62.7%	41.1%
West Feliciana	9,767	37.4%	13,853	58.0%	314	58.0%	4,345	15.9%	4,109	78.5%	48.8%
Winn	4,575	41.2%	19,511	54.8%	-	9.3%	1,559	14.8%	1,764	62.7%	50.8%
Total	65,050,664	64.3%	101,563,006	58.4%	635,458	14.1%	6,659,374	16.9%	63,368,290	74.1%	62.9%

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	8-22-22 Inforce	Indicated Rate	Indicated Rate
	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Change
Coastal Plan											
Cameron	16,376	36.2%	231,617	48.4%	-	56.5%	86,348	91.3%	157,792	90.0%	68.9%
Iberia	-	58.9%	-	105.9%	-	55.3%	-	100.8%	-	67.1%	0.0%
Jefferson	127,088	56.1%	3,038,177	77.6%	-	47.2%	176,364	100.8%	504,224	52.2%	74.7%
Lafourche	561,551	61.1%	2,425,854	51.5%	1,639	33.2%	253,963	48.4%	925,194	67.6%	56.2%
Orleans	44,362	60.1%	178,009	90.3%	5,992	74.1%	-	100.8%	97,755	97.7%	88.1%
Plaquemines	30,435	83.2%	425,867	59.2%	756	28.6%	387,718	73.0%	260,537	79.4%	69.4%
Saint Bernard	14,413	84.2%	163,603	104.4%	320	73.9%	14,904	100.7%	71,158	97.7%	101.2%
Saint Mary	30,554	84.2%	339,811	91.9%	-	56.3%	11,893	100.8%	14,091	97.8%	91.8%
Terrebonne	590,163	43.8%	1,827,615	60.7%	2,781	28.6%	231,786	48.4%	554,306	53.2%	55.4%
Vermilion	-	60.0%	88,823	99.5%	-	55.1%	21,257	100.8%	19,787	61.4%	93.9%
Total	1,414,942	54.3%	8,719,376	66.7%	11,488	54.3%	1,184,233	69.5%	2,604,844	66.2%	65.6%
TOTAL (FAIR + Coastal)	66,465,606	64.1%	110,282,382	59.1%	646,946	14.8%	7,843,607	24.8%	65,973,134	73.8%	63.1%

Source is Exhibit 4

Summary of Rate Changes by Parish by Product

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
HOMEOWNERS	Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis	Adjusted Actuarial Rate	R.S.22:2303 Indication											
Parish	8-22-22 Inforce Premium	Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change		Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code	
Coastal Cameron	16,376	1,336	1,470	4,420	5,470	23.8%	6,017	6,017	36.1%	Actuarial	1.1	3,029	4,124	0.0%	4,124	36.2%	900
Coastal Iberia	-	-	-	3,759	5,429	44.4%	5,972	5,972	58.9%	Actuarial	1.1	2,642	4,197	0.0%	4,197	58.9%	910
Coastal Jefferson	127,088	6,491	7,140	11,286	16,020	42.0%	17,623	17,623	56.1%	Actuarial	1.1	6,221	9,714	0.0%	9,714	56.1%	920
Coastal Lafourche	561,551	3,441	3,785	5,863	8,587	46.5%	9,446	9,446	61.1%	Actuarial	1.1	3,200	5,155	0.0%	5,155	61.1%	930
Coastal Orleans	44,362	-	-	3,067	4,465	45.6%	4,912	4,912	60.1%	Actuarial	1.1	2,423	3,880	0.0%	3,880	60.1%	940
Coastal Plaquemines	30,435	5,393	5,932	7,407	12,336	66.6%	13,570	13,570	83.2%	Actuarial	1.1	5,479	10,038	0.0%	10,038	83.2%	950
Coastal Saint Bernard	14,413	-	-	4,842	8,107	67.4%	8,918	8,918	84.2%	Actuarial	1.1	4,046	7,452	0.0%	7,452	84.2%	960
Coastal Saint Mary	30,554	-	-	3,263	5,463	67.4%	6,010	6,010	84.2%	Actuarial	1.1	2,238	4,122	0.0%	4,122	84.2%	970
Coastal Terrebonne	590,163	4,363	4,800	3,961	5,179	30.7%	5,696	5,696	43.8%	Actuarial	1.1	2,320	3,336	0.0%	3,336	43.8%	980
Coastal Vermilion	-	-	-	3,837	5,581	45.4%	6,139	6,139	60.0%	Actuarial	1.1	2,450	3,920	0.0%	3,920	60.0%	990
Coastal Plan	\$ 1,414,942								54.3%								54.3%
TOTAL	\$ 66,465,606								64.1%								

- (2) Source: LCPIC Accounting Department
 - (3) Source: Exhibit 6, Column (1), These are premiums the market charges for a specific risk.
 - (4) (3)*(12)
 - (5) LCPIC's responses to market survey step 2. See footnote (3)
 - (6) (5)*(1+(7))
 - (7) See Exhibit 8 Sheets 1A and 1B, Column (21)
 - (8) (6)*(12)
 - (9) Larger of (4) and (8)
 - (10) (9)/(5) -1
 - (11) Actuarial if (9)=(8), Market otherwise
 - (12) Factor to adjust to 10% above according to statute.
 - (13) LCPIC's current base rates. Source: Last approved rate filing.
 - (14a) (13)*(1+(10)) dollar rounded.
 - (14b) Not Used
 - (14c) (14a) x [1 + (14b)]
 - (15) (14)/(13)-1.0
- Note: The ratio of column (5) to column (13) is different by parish due to deductible credits varying.

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 2A & 3A

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
Parish	8-22-22 Inforce Premium	Market Rate Prem.	Adjusted Market Rate Prem.	CURRENT CITIZENS PLAN Prem.	ACTUARIAL INDICATION - Package Basis Prem.	Rate Change	Adjusted Actuarial Rate Prem.	R.S.22:2303 Indication Prem.	Rate Change		Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code	
Acadia	807,701	1,552	1,707	1,805	2,499	38.5%	2,748	2,748	52.3%	Actuarial	1.1	653	1,019	0.0%	1,019	52.4%	10
Allen	53,652	1,144	1,258	1,087	1,542	41.8%	1,696	1,696	56.0%	Actuarial	1.1	459	741	0.0%	741	56.0%	20
Ascension	368,877	1,572	1,729	1,765	2,416	36.9%	2,658	2,658	50.6%	Actuarial	1.1	581	884	0.0%	884	50.6%	30
Assumption	526,549	1,629	1,792	1,782	2,473	38.8%	2,721	2,721	52.7%	Actuarial	1.1	828	1,304	0.0%	1,304	52.7%	40
Avoyelles	55,081	1,111	1,222	1,217	1,652	35.8%	1,818	1,818	49.4%	Actuarial	1.1	440	697	0.0%	697	49.3%	50
Beauregard	75,796	1,552	1,707	1,288	1,433	11.3%	1,577	1,707	32.5%	Market	1.1	558	740	0.0%	740	32.6%	60
Bienville	18,631	880	968	1,076	1,583	47.1%	1,741	1,741	61.8%	Actuarial	1.1	387	637	0.0%	637	62.1%	70
Bossier	12,380	1,059	1,165	1,080	1,523	41.1%	1,676	1,676	55.2%	Actuarial	1.1	412	639	0.0%	639	55.4%	80
Caddo	112,058	1,036	1,140	1,147	1,588	38.5%	1,747	1,747	52.3%	Actuarial	1.1	477	731	0.0%	731	52.3%	90, 91
Calcasieu	3,068,001	1,552	1,707	1,763	2,304	30.7%	2,534	2,534	43.8%	Actuarial	1.1	616	899	0.0%	899	43.8%	100
Caldwell	8,933	966	1,063	1,173	1,648	40.5%	1,813	1,813	54.5%	Actuarial	1.1	383	626	0.0%	626	54.5%	110
Cameron	312,285	2,352	2,587	2,768	3,639	31.5%	4,003	4,003	44.6%	Actuarial	1.1	1,139	1,668	0.0%	1,668	44.6%	120
Catahoula	46,213	1,114	1,225	1,141	1,417	24.2%	1,559	1,559	36.7%	Actuarial	1.1	430	680	0.0%	680	36.8%	130
Claiborne	11,066	880	968	923	1,235	33.8%	1,358	1,358	47.2%	Actuarial	1.1	340	521	0.0%	521	47.1%	140
Concordia	44,608	938	1,032	1,547	1,949	26.0%	2,144	2,144	38.6%	Actuarial	1.1	413	581	0.0%	581	38.6%	150
Desoto	13,676	822	904	754	1,060	40.7%	1,166	1,166	54.8%	Actuarial	1.1	327	523	0.0%	523	54.6%	160
E. Baton Rouge	1,683,137	1,253	1,378	1,309	1,774	35.6%	1,952	1,952	49.1%	Actuarial	1.1	562	841	0.0%	841	49.1%	170, 171
East Carroll	34,443	975	1,073	1,268	1,866	47.2%	2,053	2,053	61.9%	Actuarial	1.1	399	646	0.0%	646	61.9%	180
East Feliciana	41,818	1,144	1,258	1,105	1,484	34.4%	1,632	1,632	47.8%	Actuarial	1.1	427	651	0.0%	651	47.7%	190
Evangeline	72,085	1,144	1,258	1,294	1,825	41.1%	2,008	2,008	55.2%	Actuarial	1.1	506	812	0.0%	812	55.1%	200
Franklin	29,927	944	1,038	956	1,320	38.1%	1,453	1,453	51.9%	Actuarial	1.1	374	582	0.0%	582	51.9%	210
Grant	19,028	880	968	954	1,287	34.9%	1,416	1,416	48.4%	Actuarial	1.1	390	622	0.0%	622	48.5%	220
Iberia	2,746,464	1,170	1,287	1,890	2,705	43.1%	2,975	2,975	57.5%	Actuarial	1.1	738	1,194	0.0%	1,194	57.4%	230
Iberville	145,030	1,241	1,365	1,695	2,319	36.8%	2,551	2,551	50.5%	Actuarial	1.1	611	949	0.0%	949	50.5%	240
Jackson	12,935	940	1,034	1,171	1,573	34.4%	1,730	1,730	47.8%	Actuarial	1.1	377	560	0.0%	560	47.8%	250
Jefferson	24,840,445	1,848	2,033	2,760	3,900	41.3%	4,290	4,290	55.4%	Actuarial	1.1	940	1,471	0.0%	1,471	55.4%	260
Jefferson Davis	401,428	1,552	1,707	1,776	2,422	36.4%	2,664	2,664	50.0%	Actuarial	1.1	693	1,062	0.0%	1,062	50.1%	270
Lafayette	2,592,810	1,363	1,499	2,086	2,496	19.7%	2,745	2,745	31.6%	Actuarial	1.1	769	1,023	0.0%	1,023	31.5%	280
LaFourche	2,784,424	1,396	1,536	2,132	3,038	42.5%	3,342	3,342	56.8%	Actuarial	1.1	857	1,395	0.0%	1,395	56.8%	290
La Salle	26,614	942	1,036	1,012	1,386	37.1%	1,525	1,525	50.8%	Actuarial	1.1	382	594	0.0%	594	50.9%	300
Lincoln	48,591	1,075	1,183	1,417	1,780	25.6%	1,958	1,958	38.2%	Actuarial	1.1	443	628	0.0%	628	38.2%	310
Livingston	246,825	1,144	1,258	1,260	1,553	23.3%	1,709	1,709	35.7%	Actuarial	1.1	533	723	0.0%	723	35.6%	320
Madison	56,863	1,033	1,136	1,085	1,452	33.9%	1,598	1,598	47.3%	Actuarial	1.1	397	609	0.0%	609	47.3%	330
Morehouse	37,814	976	1,074	848	1,036	22.2%	1,140	1,140	34.4%	Actuarial	1.1	374	508	0.0%	508	34.3%	340
Natchitoches	60,039	1,134	1,247	1,131	1,446	27.9%	1,590	1,590	40.7%	Actuarial	1.1	472	693	0.0%	693	40.7%	350
Orleans	32,764,711	1,717	1,889	2,305	3,562	54.5%	3,918	3,918	70.0%	Actuarial	1.1	1,034	1,766	0.0%	1,766	70.0%	360, 361
Ouachita	175,245	862	948	1,512	1,731	14.5%	1,905	1,905	26.0%	Actuarial	1.1	410	529	0.0%	529	25.9%	370
Plaquemines	746,169	1,587	1,746	2,318	3,550	53.1%	3,905	3,905	68.4%	Actuarial	1.1	999	1,698	0.0%	1,698	68.5%	380
Pointe Coupee	98,227	1,144	1,258	1,312	1,839	40.2%	2,023	2,023	54.2%	Actuarial	1.1	493	770	0.0%	770	54.2%	390
Rapides	173,016	935	1,029	1,234	1,746	41.5%	1,920	1,920	55.7%	Actuarial	1.1	458	728	0.0%	728	55.7%	400
Red River	2,987	747	822	876	1,225	39.9%	1,348	1,348	53.9%	Actuarial	1.1	389	633	0.0%	633	54.1%	410
Richland	31,605	943	1,037	982	1,371	39.6%	1,508	1,508	53.6%	Actuarial	1.1	367	569	0.0%	569	53.6%	420
Sabine	31,773	935	1,029	1,134	1,696	49.6%	1,866	1,866	64.6%	Actuarial	1.1	448	761	0.0%	761	64.5%	430
Saint Bernard	3,376,941	1,458	1,604	2,710	4,078	50.5%	4,486	4,486	65.5%	Actuarial	1.1	1,007	1,700	0.0%	1,700	65.5%	440
Saint Charles	1,445,285	1,259	1,385	2,212	3,120	41.1%	3,432	3,432	55.2%	Actuarial	1.1	853	1,340	0.0%	1,340	55.2%	450
Saint Helena	47,497	1,144	1,258	1,242	1,750	40.9%	1,925	1,925	55.0%	Actuarial	1.1	448	697	0.0%	697	55.0%	460
Saint James	289,647	-	-	1,767	2,536	43.5%	2,789	2,789	57.9%	Actuarial	1.1	729	1,171	0.0%	1,171	57.7%	470
Saint John The Baptist	1,298,553	1,513	1,664	1,962	2,617	33.4%	2,879	2,879	46.8%	Actuarial	1.1	793	1,169	0.0%	1,169	46.8%	480
Saint Landry	330,483	1,251	1,376	1,479	1,973	33.4%	2,170	2,170	46.8%	Actuarial	1.1	549	823	0.0%	823	46.7%	490
Saint Martin	809,438	1,608	1,769	1,897	2,372	25.0%	2,609	2,609	37.5%	Actuarial	1.1	731	1,037	0.0%	1,037	37.5%	500
Saint Mary	3,064,414	1,373	1,510	2,536	3,625	42.9%	3,987	3,987	57.2%	Actuarial	1.1	943	1,539	0.0%	1,539	57.2%	510
Saint Tammany	6,137,810	1,737	1,911	2,102	2,997	42.6%	3,296	3,296	56.9%	Actuarial	1.1	779	1,236	0.0%	1,236	56.9%	520
Tangipahoa	597,658	1,144	1,258	1,544	1,938	25.5%	2,131	2,131	38.1%	Actuarial	1.1	570	799	0.0%	799	38.1%	530
Tensas	23,009	953	1,048	1,217	1,601	31.6%	1,761	1,761	44.8%	Actuarial	1.1	388	578	0.0%	578	44.8%	540
Terrebonne	4,806,537	1,497	1,647	2,537	3,337	31.5%	3,671	3,671	44.7%	Actuarial	1.1	864	1,304	0.0%	1,304	44.6%	550
Union	15,554	935	1,029	1,269	1,586	25.0%	1,745	1,745	37.5%	Actuarial	1.1	458	655	0.0%	655	37.5%	560
Vermilion	3,389,751	-	-	2,406	3,367	40.0%	3,704	3,704	54.0%	Actuarial	1.1	845	1,335	0.0%	1,335	54.0%	570
Vernon	28,725	1,100	1,210	1,093	1,290	18.1%	1,419	1,419	29.9%	Actuarial	1.1	465	630	0.0%	630	29.9%	580
Washington	336,027	1,486	1,635	1,736	2,223	28.1%	2,445	2,445	40.9%	Actuarial	1.1	583	835	0.0%	835	40.8%	590
Webster	14,786	944	1,038	1,189	1,504	26.5%	1,654	1,654	39.2%	Actuarial	1.1	415	594	0.0%	594	39.2%	600
West Baton Rouge	67,869	1,191	1,310	1,262	1,859	47.3%	2,044	2,044	62.0%	Actuarial	1.1	530	859	0.0%	859	62.0%	610
West Carroll	9,698	914	1,005	1,127	1,552	37.8%	1,707	1,707	51.6%	Actuarial	1.1	377	569	0.0%	569	51.5%	620
West Feliciana	13,853	1,138	1,252	1,090	1,565	43.7%	1,722	1,722	58.0%	Actuarial	1.1	427	691	0.0%	691	58.0%	630
Winn	19,511	938	1,032	996	1,401	40.7%	1,541										

Summary of Rate Changes by Parish by Product

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)	
DWG FIRE & EC: AVERAGE OF OWNER & NON-OWNER OCCUPIED																		
Parish	8-22-22 Inforce Premium	Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis		Adjusted Actuarial Rate	R.S.22:2303 Indication			Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code		
		Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change									
Coastal Cameron	231,617	-	-	3,859	5,206	34.9%	5,727	5,727	48.4%	Actuarial	1,679	2,551	0.0%	2,551	48.4%	900		
Coastal Iberia	-	-	-	1,382	2,845	105.9%	3,130	3,130	126.5%	Actuarial	627	1,291	0.0%	1,291	105.9%	910		
Coastal Jefferson	3,038,177	1,734	1,907	8,791	14,198	61.5%	15,618	15,618	77.7%	Actuarial	3,039	5,541	0.0%	5,541	77.6%	920		
Coastal Lafourche	2,425,854	1,716	1,888	4,464	6,149	37.7%	6,764	6,764	51.5%	Actuarial	1,581	2,535	0.0%	2,535	51.5%	930		
Coastal Orleans	178,009	-	-	2,824	4,884	73.0%	5,373	5,373	90.3%	Actuarial	1,437	2,789	0.0%	2,789	90.3%	940		
Coastal Plaquemines	425,867	-	-	4,780	6,922	44.8%	7,614	7,614	59.3%	Actuarial	2,136	3,577	0.0%	3,577	59.2%	950		
Coastal Saint Bernard	163,603	-	-	2,697	5,011	85.8%	5,512	5,512	104.4%	Actuarial	1,415	2,914	0.0%	2,914	104.4%	960		
Coastal Saint Mary	339,811	-	-	2,861	4,992	74.5%	5,491	5,491	92.0%	Actuarial	1,297	2,633	0.0%	2,633	91.9%	970		
Coastal Terrebonne	1,827,615	-	-	4,322	6,313	46.1%	6,945	6,945	60.7%	Actuarial	1,647	2,753	0.0%	2,753	60.7%	980		
Coastal Vermilion	88,823	-	-	1,880	3,411	81.4%	3,752	3,752	99.6%	Actuarial	811	1,643	0.0%	1,643	99.5%	990		
Coastal Plan	\$ 8,719,376								66.7%						66.7%			
TOTAL	\$ 110,282,382								59.1%									

- (2) Source: LCPIIC Accounting Department
 - (3) Source: Exhibit 6, Column (2), These are premiums the market charges for a specific risk.
 - (4) (3)*(12)
 - (5) LCPIIC's responses to market survey step 2. See footnote (3)
 - (6) (5)*(1+(7))
 - (7) See Exhibit 8, Sheets 2A, 2B, 3A & 3B, Column(21)
 - (8) (6)*(12)
 - (9) Larger of (4) and (8)
 - (10) (9)/(5) -1
 - (11) Actuarial if (9)=(8), Market otherwise
 - (12) Factor to adjust to 10% above according to statute.
 - (13) LCPIIC's current base rates for a frame, owner occupied, protection class 2 policy. It is the sum of the coverage A and C for both Fire and EC
 - (14a) Exhibit 4, Sheets 2C, 2D, 3C & 3D, Column(11)
 - (14b) Not Used
 - (14c) (14a) x [1 + (14b)]
 - (15) (14)/(13)-1.0
- Note: The ratio of column (5) to column (13) is different by parish due to deductible credits varying.

**DWELLING FIRE AND EC
BASE RATE CHANGES**

Exhibit 4
Sheet 2C & 3C

FAIR Plan

(1) DWG FIRE & EC	(2)		(3)		(4)		(5)		(6)		(7)	(8)	(9)			(10)	(11)	(12)	(13)	(14)		(15)	(16)
	Current Base Rates		Actuarial Indications		Market Indications		New Base Rates			Final Rate Change			2021 Earned Premium at Current Rate Levels		Final Rate Change								
	Fire	EC	Fire	EC	Fire & EC	Actuarial or Market	10% Statutory Increase	Fire	EC	Fire & EC			Fire	EC	Fire					EC	Fire & EC		
Acadia	145	508	-23.8%	60.5%	-14.0%	Actuarial	1.1	122	897	1,019							-15.9%	76.6%	145,812	412,283	52.4%		
Allen	160	299	-21.8%	83.5%	5.2%	Actuarial	1.1	138	603	741							-13.8%	101.7%	21,053	32,185	56.0%		
Ascension	130	451	-17.5%	54.4%	-10.9%	Actuarial	1.1	118	766	884							-9.2%	69.8%	55,140	171,528	50.6%		
Assumption	173	655	-32.7%	63.2%	-8.6%	Actuarial	1.1	128	1,176	1,304							-26.0%	79.5%	61,050	179,267	52.7%		
Avoyelles	133	307	-17.9%	70.9%	-8.7%	Actuarial	1.1	120	577	697							-9.8%	87.9%	18,252	27,914	49.3%		
Beauregard	177	381	-32.7%	35.6%	20.5%	Market	1.1	235	505	740							32.8%	32.5%	16,597	30,003	32.6%		
Bienville	131	256	-17.1%	83.5%	-18.2%	Actuarial	1.1	120	517	637							-8.4%	102.0%	4,918	8,683	62.1%		
Bossier	135	277	-18.8%	69.9%	-1.9%	Actuarial	1.1	121	518	639							-10.4%	87.0%	4,842	10,058	55.4%		
Caddo	157	320	-26.8%	71.8%	-9.7%	Actuarial	1.1	126	605	731							-19.7%	89.1%	39,911	78,127	52.3%		
Calcasieu	138	478	-31.6%	51.2%	-11.9%	Actuarial	1.1	104	795	899							-24.6%	66.3%	414,388	1,258,741	43.8%		
Caldwell	133	250	-17.0%	83.5%	-17.6%	Actuarial	1.1	121	505	626							-9.0%	102.0%	2,848	3,808	54.5%		
Cameron	117	1,022	-8.9%	38.0%	-15.0%	Actuarial	1.1	117	1,551	1,668							0.0%	51.8%	26,150	161,788	44.6%		
Catahoula	151	279	-29.7%	83.5%	-2.3%	Actuarial	1.1	117	563	680							-22.5%	101.8%	21,782	19,848	36.8%		
Claiborne	143	197	-21.5%	83.5%	-4.7%	Actuarial	1.1	123	398	521							-14.0%	102.0%	4,558	5,071	47.1%		
Concordia	131	282	-20.2%	50.3%	-39.3%	Actuarial	1.1	115	466	581							-12.2%	65.2%	16,732	31,838	38.6%		
Desoto	134	193	-8.9%	83.5%	9.1%	Actuarial	1.1	134	389	523							0.0%	101.6%	6,253	7,263	54.6%		
E. Baton Rouge	166	396	-11.8%	56.2%	-4.3%	Actuarial	1.1	161	680	841							-3.0%	71.7%	294,994	678,488	49.1%		
East Carroll	143	256	-8.9%	78.5%	-23.1%	Actuarial	1.1	143	503	646							0.0%	96.5%	7,017	12,567	61.9%		
East Feliciana	146	281	-25.7%	72.1%	3.6%	Actuarial	1.1	119	532	651							-18.5%	89.3%	6,932	11,023	47.7%		
Evangeline	158	348	-21.5%	76.6%	-11.6%	Actuarial	1.1	136	676	812							-13.9%	94.3%	22,246	39,256	55.1%		
Franklin	133	241	-18.9%	74.8%	-1.3%	Actuarial	1.1	119	463	582							-10.5%	92.1%	9,049	14,055	51.9%		
Grant	140	250	-24.0%	83.5%	-7.8%	Actuarial	1.1	117	505	622							-16.4%	102.0%	8,946	10,870	48.5%		
Iberia	137	601	-24.8%	63.5%	-38.1%	Actuarial	1.1	113	1,081	1,194							-17.5%	79.9%	213,260	711,557	57.4%		
Iberville	150	461	-23.0%	62.1%	-26.8%	Actuarial	1.1	127	822	949							-15.3%	78.3%	29,961	70,959	50.5%		
Jackson	135	242	-19.3%	65.4%	-19.7%	Actuarial	1.1	120	440	560							-11.1%	81.8%	4,574	7,905	47.8%		
Jefferson	124	816	-8.9%	50.1%	-33.0%	Actuarial	1.1	124	1,347	1,471							0.0%	65.1%	867,323	4,948,689	55.4%		
Jefferson Davis	145	548	-16.8%	54.1%	-12.6%	Actuarial	1.1	133	929	1,062							-8.3%	69.5%	59,506	178,910	50.1%		
Lafayette	164	605	-32.7%	35.6%	-34.6%	Actuarial	1.1	121	902	1,023							-26.2%	49.1%	346,651	1,139,637	31.5%		
Lafourche	123	734	-24.8%	60.2%	-34.5%	Actuarial	1.1	102	1,293	1,395							-17.1%	76.2%	198,167	756,930	56.8%		
La Salle	139	243	-13.3%	72.5%	-6.9%	Actuarial	1.1	133	461	594							-4.3%	89.7%	11,853	16,857	50.9%		
Lincoln	155	288	-27.0%	58.9%	-24.1%	Actuarial	1.1	125	503	628							-19.4%	74.7%	15,499	24,493	38.2%		
Livingston	151	382	-32.7%	45.5%	-9.2%	Actuarial	1.1	112	611	723							-25.8%	59.9%	35,291	89,152	35.6%		
Madison	149	248	-24.5%	77.9%	-4.7%	Actuarial	1.1	124	485	609							-16.8%	95.6%	26,278	34,946	47.3%		
Morehouse	144	230	-22.9%	52.7%	15.1%	Actuarial	1.1	122	386	508							-15.3%	67.8%	14,187	20,947	34.3%		
Natchitoches	162	310	-29.4%	66.2%	0.3%	Actuarial	1.1	126	567	693							-22.2%	82.9%	26,095	38,925	40.7%		
Orleans	156	878	-30.5%	70.5%	-25.5%	Actuarial	1.1	119	1,647	1,766							-23.7%	87.6%	1,595,183	8,484,954	70.0%		
Ouachita	150	260	-14.3%	35.6%	-43.0%	Actuarial	1.1	141	388	529							-6.0%	49.2%	54,629	74,589	25.9%		
Plaquemines	142	857	-22.1%	67.2%	-31.5%	Actuarial	1.1	122	1,576	1,698							-14.1%	83.9%	20,946	112,121	68.5%		
Pointe Coupee	137	356	-23.0%	67.0%	-12.8%	Actuarial	1.1	116	654	770							-15.3%	83.7%	22,267	52,390	54.2%		
Rapides	177	281	-8.9%	78.2%	-24.2%	Actuarial	1.1	177	551	728							0.0%	96.1%	69,589	95,778	55.7%		
Red River	136	253	-18.7%	83.5%	-14.7%	Actuarial	1.1	122	511	633							-10.3%	102.0%	1,158	1,555	54.1%		
Richland	143	224	-25.5%	83.5%	-3.9%	Actuarial	1.1	117	452	569							-18.2%	101.8%	12,027	17,893	53.6%		
Sabine	135	313	-8.9%	81.9%	-17.5%	Actuarial	1.1	135	626	761							0.0%	100.0%	7,597	13,809	64.5%		
Saint Bernard	108	899	-8.9%	61.0%	-46.2%	Actuarial	1.1	108	1,592	1,700							0.0%	77.1%	117,133	663,762	65.5%		
Saint Charles	157	696	-27.7%	58.7%	-43.1%	Actuarial	1.1	125	1,215	1,340							-20.4%	74.6%	65,992	257,458	55.2%		
Saint Helena	176	272	-23.6%	83.5%	-7.9%	Actuarial	1.1	148	549	697							-15.9%	101.8%	8,951	13,575	55.0%		
Saint James	160	569	-32.7%	68.3%		Actuarial	1.1	118	1,053	1,171							-26.3%	85.1%	40,479	124,353	57.7%		
Saint John The Baptist	150	643	-8.9%	44.1%	-22.9%	Actuarial	1.1	150	1,019	1,169							0.0%	58.5%	71,750	286,358	46.8%		
Saint Landry	147	402	-30.6%	60.8%	-15.4%	Actuarial	1.1	112	711	823							-23.8%	76.9%	82,177	192,189	46.7%		
Saint Martin	166	565	-27.3%	45.5%	-15.2%	Actuarial	1.1	133	904	1,037							-19.9%	60.0%	130,972	334,826	37.5%		
Saint Mary	117	826	-17.6%	57.8%	-45.9%	Actuarial	1.1	106	1,433	1,539							-9.4%	73.5%	228,078	929,278	57.2%		
Saint Tammany	149	630	-27.5%	61.1%	-17.3%	Actuarial	1.1	119	1,117	1,236							-20.1%	77.3%	258,922	980,042	56.9%		
Tangipahoa	159	411	-26.3%	48.2%	-25.9%	Actuarial	1.1	129	670	799							-18.9%	63.0%	59,542	136,163	38.1%		
Tensas	113	275	-8.9%	53.6%	-21.7%	Actuarial	1.1	113	465	578							0.0%	69.1%	7,725	14,209	44.8%		
Terrebonne	127	737	-24.5%	47.9%	-41.0%	Actuarial	1.1	105	1,199	1,304							-17.3%	62.7%	245,589	841,875	44.6%		
Union	164	294	-8.9%	51.7%	-26.3%	Actuarial	1.1	164	491	655							0.0%	67.0%	6,161	7,839	37.5%		
Vermilion	125	720	-14.9%	53.8%		Actuarial	1.1	117	1,218	1,335							-6.4%	69.2%	202,332	804,933	54.0%		
Vernon	156	309	-30.5%	50.3%	0.7%	Actuarial	1.1	119	511	630							-23.7%	65.4%	7,773	11,738	29.9%		
Washington	196	387	-20.2%	55.9%	-14.4%	Actuarial	1.1	172	663	835							-12.2%	71.3%	54,841	95,367	40.8%		
Webster	135	280	-20.1%	54.3%	-20.6%	Actuarial	1.1	119	475	594							-11.9%	69.6%	4,534	7,623	39.2%		
West Baton Rouge	152	378	-29.4%	78.2%	-5.6%	Actuarial	1.1	118	741	859							-22.4%	96.0%	9,801	24,294	62.0%		
West Carroll	125	252	-12.6%	61.9%	-18.9%	Actuarial	1.1	120	449	569							-4.0%	78.2%	3,436	7,162	51.5%		
West Feliciana	144	283	-24.2%	83.5%	4.5%	Actuarial	1.1	120	571	691							-16.7%	101.8%	3,849	6,568	58.0%		
Winn	140	227	-22.9%	83.5%	-5.8%	Actuarial	1.1	119	458	577							-15.0%	101.8%	7,583	11,281	54.8%		

FAIR Plan

**DWELLING FIRE AND EC
BASE RATE CHANGES**

Coastal Plan															
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Parish	Current Base Rates		Actuarial Indications		Market Indications	Actuarial or Market	10% Statutory Increase	New Base Rates			Final Rate Change		2021 Earned Premium at Current Rate Levels		Final Rate Change
	Fire	EC	Fire	EC	Fire & EC			Fire	EC	Fire & EC	Fire	EC	Fire	EC	Fire & EC
Coastal Cameron	74	1,605	-53.4%	42.4%		Actuarial	1.1	38	2,513	2,551	-48.6%	56.6%	7,342	87,072	48.4%
Coastal Iberia	26	601	-37.0%	92.6%		Actuarial	1.1	18	1,273	1,291	-30.8%	111.8%	0	0	105.9%
Coastal Jefferson	45	2,994	-37.0%	67.3%	-80.3%	Actuarial	1.1	31	5,510	5,541	-31.1%	84.0%	106,766	1,817,518	77.6%
Coastal Lafourche	80	1,501	-50.1%	50.9%	-61.6%	Actuarial	1.1	44	2,491	2,535	-45.0%	66.0%	121,330	811,095	51.5%
Coastal Orleans	82	1,355	-49.0%	84.1%		Actuarial	1.1	46	2,743	2,789	-43.9%	102.4%	8,553	94,219	90.3%
Coastal Plaquemines	61	2,075	-48.8%	55.2%		Actuarial	1.1	34	3,543	3,577	-44.3%	70.7%	18,768	168,781	59.2%
Coastal Saint Bernard	56	1,359	-42.8%	92.6%		Actuarial	1.1	35	2,879	2,914	-37.5%	111.8%	6,918	130,910	104.4%
Coastal Saint Mary	71	1,226	-53.4%	92.6%		Actuarial	1.1	36	2,597	2,633	-49.3%	111.8%	32,654	231,085	91.9%
Coastal Terrebonne	69	1,578	-49.9%	56.4%		Actuarial	1.1	38	2,715	2,753	-44.9%	72.1%	102,605	951,815	60.7%
Coastal Vermilion	52	759	-38.4%	92.6%		Actuarial	1.1	35	1,608	1,643	-32.7%	111.9%	5,196	55,751	99.5%

Coastal Plan

TOTAL

- (2) Source: LCPIC Accounting Department
- (2) and (3) LCPIC's current base rates for a frame, owner occupied, protection class 2 policy.
- (4) and (5) See Exhibit 8, Sheets 2A, 2B, 3A & 3B, Column(21)
- (6) [Exhibit 4, Sheet 2A & 3A, Column (3) / Exhibit 4, Sheet 2A & 3A, Column (5)] - 1
- (7) See Exhibit 4, Sheets 2A, 2B, 3A & 3B, Column(11)
- (8) Factor to adjust to 10% above according to statute.
- (9) (2) adjusted by either actuarial indication in (4) or market indication in (6) depending on (7) and by statutory 10% increase in (8), rounded to 0 decimals
- (10) (3) adjusted by either actuarial indication in (5) or market indication in (6) depending on (7) and by statutory 10% increase in (8), rounded to 0 decimals
- (11) (9) + (10)
- (12) (9) / (2) - 1
- (13) (10) / (3) - 1
- (14) and (15) Source: LCPIC Accounting Department
- (16) Weighted average rate change for Fire and EC Combined [(12) and (13)] using earned premium in (14) and (15)

Summary of Rate Changes by Parish by Product

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
RENTERS / CONDO		Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis		Adjusted Actuarial Rate	R.S.22:2303 Indication									
Parish	8-22-22 Inforce Premium	Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change		Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code	
Acadia	0	599	659	559	550	-1.7%	605	659	17.9%	Market	1.1	291	343	0.0%	343	17.9%	10
Allen	305	257	283	250	249	-0.4%	274	283	13.2%	Market	1.1	155	175	0.0%	175	12.9%	20
Ascension	392	378	416	399	294	-26.4%	323	416	4.3%	Market	1.1	191	199	0.0%	199	4.2%	30
Assumption	436	450	495	226	225	-0.4%	248	495	119.0%	Market	1.1	150	329	0.0%	329	119.3%	40
Avoyelles	103	234	257	250	245	-2.0%	270	270	8.0%	Actuarial	1.1	129	139	0.0%	139	7.8%	50
Beauregard	0	359	395	246	219	-11.0%	241	395	60.6%	Market	1.1	149	239	0.0%	239	60.4%	60
Bienville	0	178	196	210	209	-0.4%	230	230	9.5%	Actuarial	1.1	118	129	0.0%	129	9.3%	70
Bossier	0	295	325	278	242	-13.1%	266	325	16.9%	Market	1.1	152	178	0.0%	178	17.1%	80
Caddo	506	287	316	270	223	-17.4%	245	316	17.0%	Market	1.1	162	190	0.0%	190	17.3%	90, 91
Calcasieu	1,365	370	407	405	329	-18.8%	362	407	0.5%	Market	1.1	199	200	0.0%	200	0.5%	100
Caldwell	0	177	195	252	251	-0.4%	276	276	9.5%	Actuarial	1.1	118	129	0.0%	129	9.3%	110
Cameron	488	201	221	185	184	-0.4%	202	221	19.5%	Market	1.1	136	162	0.0%	162	19.1%	120
Catahoula	0	177	195	221	220	-0.4%	242	242	9.5%	Actuarial	1.1	118	129	0.0%	129	9.3%	130
Claiborne	0	178	196	221	220	-0.4%	242	242	9.5%	Actuarial	1.1	118	129	0.0%	129	9.3%	140
Concordia	280	177	195	304	303	-0.4%	333	333	9.5%	Actuarial	1.1	118	129	0.0%	129	9.3%	150
Desoto	0	287	316	234	206	-12.1%	227	316	35.0%	Market	1.1	146	197	0.0%	197	34.9%	160
E. Baton Rouge	15,076	310	341	306	305	-0.4%	336	341	11.4%	Market	1.1	189	211	0.0%	211	11.6%	170, 171
East Carroll	0	178	196	262	261	-0.4%	287	287	9.5%	Actuarial	1.1	118	129	0.0%	129	9.3%	180
East Feliciana	0	356	392	329	252	-23.5%	277	392	19.1%	Market	1.1	183	218	0.0%	218	19.1%	190
Evangeline	0	356	392	329	250	-24.0%	275	392	19.1%	Market	1.1	183	218	0.0%	218	19.1%	200
Franklin	0	230	253	210	209	-0.4%	230	253	20.5%	Market	1.1	118	142	0.0%	142	20.3%	210
Grant	0	177	195	197	196	-0.4%	216	216	9.6%	Actuarial	1.1	118	129	0.0%	129	9.3%	220
Iberia	5,274	838	922	897	660	-26.4%	726	922	2.8%	Market	1.1	492	506	0.0%	506	2.8%	230
Iberville	861	348	383	341	300	-12.1%	330	383	12.3%	Market	1.1	179	201	0.0%	201	12.3%	240
Jackson	0	178	196	258	257	-0.4%	283	283	9.7%	Actuarial	1.1	118	129	0.0%	129	9.3%	250
Jefferson	145,642	838	922	1,014	747	-26.4%	822	922	-9.1%	Market	1.1	492	447	0.0%	447	-9.1%	260
Jefferson Davis	183	499	549	360	322	-10.5%	354	549	52.5%	Market	1.1	203	310	0.0%	310	52.7%	270
Lafayette	10,415	480	528	439	392	-10.6%	431	528	20.3%	Market	1.1	236	284	0.0%	284	20.3%	280
Lafourche	5,022	751	826	859	632	-26.4%	695	826	-3.8%	Market	1.1	497	478	0.0%	478	-3.8%	290
La Salle	0	177	195	221	220	-0.4%	242	242	9.5%	Actuarial	1.1	118	129	0.0%	129	9.3%	300
Lincoln	0	236	260	376	297	-20.9%	327	327	-13.0%	Actuarial	1.1	163	142	0.0%	142	-12.9%	310
Livingston	74	397	437	326	240	-26.4%	264	437	34.0%	Market	1.1	198	265	0.0%	265	33.8%	320
Madison	0	200	220	223	222	-0.4%	244	244	9.4%	Actuarial	1.1	118	129	0.0%	129	9.3%	330
Morehouse	0	246	271	216	192	-11.0%	211	271	25.5%	Market	1.1	140	176	0.0%	176	25.7%	340
Natchitoches	0	265	292	257	217	-15.5%	239	292	13.6%	Market	1.1	150	170	0.0%	170	13.3%	350
Orleans, Combined	338,292	680	748	603	587	-2.7%	646	748	24.0%	Market	1.1	394	489	0.0%	489	24.1%	360, 361
Ouachita	0	251	276	396	318	-19.7%	350	350	-11.6%	Actuarial	1.1	159	141	0.0%	141	-11.3%	370
Plaquemines	1,242	838	922	801	590	-26.4%	649	922	15.1%	Market	1.1	492	566	0.0%	566	15.0%	380
Pointe Coupee	0	427	470	393	289	-26.4%	318	470	19.6%	Market	1.1	218	261	0.0%	261	19.7%	390
Rapides	355	251	276	295	236	-20.1%	260	276	-6.4%	Market	1.1	152	142	0.0%	142	-6.6%	400
Red River	0	177	195	184	183	-0.4%	201	201	9.2%	Actuarial	1.1	118	129	0.0%	129	9.3%	410
Richland	0	234	257	223	222	-0.4%	244	257	15.2%	Market	1.1	118	136	0.0%	136	15.3%	420
Sabine	0	177	195	187	186	-0.4%	205	205	9.6%	Actuarial	1.1	118	129	0.0%	129	9.3%	430
Saint Bernard	6,796	838	922	1,014	747	-26.4%	822	922	-9.1%	Market	1.1	512	466	0.0%	466	-9.0%	440
Saint Charles	10,282	527	580	477	475	-0.4%	523	580	21.6%	Market	1.1	267	325	0.0%	325	21.7%	450
Saint Helena	0	358	394	209	208	-0.4%	229	394	88.5%	Market	1.1	107	202	0.0%	202	88.8%	460
Saint James	482	225	248	253	252	-0.4%	277	277	9.5%	Actuarial	1.1	150	164	0.0%	164	9.3%	470
Saint John The Baptist	3,254	655	721	457	338	-25.9%	372	721	57.8%	Market	1.1	272	429	0.0%	429	57.7%	480
Saint Landry	783	356	392	423	311	-26.4%	342	392	-7.3%	Market	1.1	224	208	0.0%	208	-7.1%	490
Saint Martin	512	473	520	410	302	-26.4%	332	520	26.8%	Market	1.1	233	296	0.0%	296	27.0%	500
Saint Mary	4,067	751	826	323	315	-2.6%	347	826	155.7%	Market	1.1	189	483	0.0%	483	155.6%	510
Saint Tammany	66,249	450	495	590	588	-0.4%	647	647	9.7%	Actuarial	1.1	308	338	0.0%	338	9.7%	520
Tangipahoa	1,711	447	492	405	298	-26.4%	328	492	21.5%	Market	1.1	216	262	0.0%	262	21.3%	530
Tensas	0	177	195	258	257	-0.4%	283	283	9.7%	Actuarial	1.1	118	129	0.0%	129	9.3%	540
Terrebonne	10,208	838	922	1,014	747	-26.4%	822	922	-9.1%	Market	1.1	492	447	0.0%	447	-9.1%	550
Union	0	200	220	230	229	-0.4%	252	252	9.6%	Actuarial	1.1	118	129	0.0%	129	9.3%	560
Vermilion	4,489	838	922	915	763	-16.6%	839	922	0.8%	Market	1.1	492	496	0.0%	496	0.8%	570
Vernon	0	269	296	243	206	-15.1%	227	296	21.8%	Market	1.1	149	181	0.0%	181	21.5%	580
Washington	0	359	395	384	291	-24.3%	320	395	2.9%	Market	1.1	185	190	0.0%	190	2.7%	590
Webster	0	265	292	278	253	-9.1%	278	292	5.0%	Market	1.1	140	147	0.0%	147	5.0%	600
West Baton Rouge	0	348	383	311	230	-26.1%	253	383	23.2%	Market	1.1	191	235	0.0%	235	23.0%	610
West Carroll	0	217	239	248	247	-0.4%	272	272	9.7%	Actuarial	1.1	119	131	0.0%	131	10.1%	620
West Feliciana	314	348	383	242	227	-6.3%	250	383	58.3%	Market	1.1	138	218	0.0%	218	58.0%	630
Winn	0	177	195	221	220	-0.4%	242	242	9.5%	Actuarial	1.1	118	129	0.0%	129	9.3%	640

FAIR Plan \$ 635,458

14.0%

14.1%

Actuarial 21 10.6%

Market 43 89.4%

Summary of Rate Changes by Parish by Product

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
RENTERS / CONDO		Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis		Adjusted Actuarial Rate	R.S.22:2303 Indication									
Parish	8-22-22 Inforce Premium	Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change			Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code
Coastal Cameron	-	-	-	387	550	42.1%	605	605	56.3%	Actuarial	1.1	207	324	0.0%	324	56.5%	900
Coastal Iberia	-	-	-	392	554	41.4%	609	609	55.4%	Actuarial	1.1	215	334	0.0%	334	55.3%	910
Coastal Jefferson	-	484	532	1,126	1,506	33.8%	1,657	1,657	47.2%	Actuarial	1.1	492	724	0.0%	724	47.2%	920
Coastal Lafourche	1,639	284	312	465	563	21.0%	619	619	33.1%	Actuarial	1.1	202	269	0.0%	269	33.2%	930
Coastal Orleans	5,992	281	309	396	627	58.3%	690	690	74.2%	Actuarial	1.1	247	430	0.0%	430	74.1%	940
Coastal Plaquemines	756	751	826	776	908	17.0%	999	999	28.7%	Actuarial	1.1	454	584	0.0%	584	28.6%	950
Coastal Saint Bernard	320	-	-	292	462	58.3%	508	508	74.0%	Actuarial	1.1	207	360	0.0%	360	73.9%	960
Coastal Saint Mary	-	-	-	377	536	42.1%	590	590	56.5%	Actuarial	1.1	206	322	0.0%	322	56.3%	970
Coastal Terrebonne	2,781	751	826	986	1,154	17.0%	1,269	1,269	28.7%	Actuarial	1.1	454	584	0.0%	584	28.6%	980
Coastal Vermilion	-	-	-	428	604	41.2%	664	664	55.1%	Actuarial	1.1	216	335	0.0%	335	55.1%	990
Coastal Plan	\$ 11,488								54.3%							54.3%	
TOTAL	\$ 646,946								14.8%								

- (2) Source: LCPIIC Accounting Department
 - (3) Source: Exhibit 6, Column (3), These are premiums the market charges for a specific risk.
 - (4) (3)*(12)
 - (5) LCPIIC's responses to market survey step 2. See footnote (3)
 - (6) (5)*(1+(7))
 - (7) See Exhibit 8 Sheets 4A and 4B, Column (21)
 - (8) (6)*(12)
 - (9) Larger of (4) and (8)
 - (10) (9)/(5) -1
 - (11) Actuarial if (9)=(8), Market otherwise
 - (12) Factor to adjust to 10% above according to statute.
 - (13) LCPIIC's current base rates. Source: Last approved rate filing.
 - (14a) (13)*(1+(10)) dollar rounded.
 - (14b) Not Used
 - (14c) (14a) x [1 + (14b)]
 - (15) (14)/(13)-1.0
- Note: The ratio of column (5) to column (13) is different by parish due to deductible credits varying.

Summary of Rate Changes by Parish by Product

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
MOBILE HOME																	
Parish	8-22-22 Inforce Premium	Market Rate Prem.	Adjusted Market Rate Prem.	CURRENT CITIZENS PLAN Prem.	ACTUARIAL INDICATION - Package Basis Prem.	Rate Change	Adjusted Actuarial Rate Prem.	R.S.22:2303 Indication Prem.	Rate Change		Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code	
Acadia	169,003	1,033	1,136	1,203	1,333	10.8%	1,467	1,467	21.9%	Actuarial	1.1	816	995	0.0%	995	21.9%	10
Allen	14,751	1,033	1,136	969	1,074	10.8%	1,181	1,181	21.9%	Actuarial	1.1	738	900	0.0%	900	22.0%	20
Ascension	127,920	988	1,087	1,241	1,376	10.8%	1,513	1,513	21.9%	Actuarial	1.1	763	930	0.0%	930	21.9%	30
Assumption	388,338	2,287	2,516	1,888	1,547	-18.1%	1,701	2,516	33.2%	Market	1.1	1,495	1,992	0.0%	1,992	33.2%	40
Avoyelles	4,015	988	1,087	1,095	1,053	-3.8%	1,159	1,159	5.8%	Actuarial	1.1	729	771	0.0%	771	5.8%	50
Beauregard	21,828	1,033	1,136	907	1,005	10.8%	1,106	1,136	25.3%	Market	1.1	736	922	0.0%	922	25.3%	60
Bienville	6,277	982	1,080	933	764	-18.1%	841	1,080	15.8%	Market	1.1	647	749	0.0%	749	15.8%	70
Bossier	6,742	982	1,080	902	739	-18.1%	813	1,080	19.8%	Market	1.1	647	775	0.0%	775	19.8%	80
Caddo	5,378	982	1,080	845	853	0.9%	938	1,080	27.8%	Market	1.1	648	828	0.0%	828	27.8%	90, 91
Calcasieu	531,919	1,046	1,151	1,225	1,358	10.8%	1,494	1,494	21.9%	Actuarial	1.1	812	990	0.0%	990	21.9%	100
Caldwell	3,191	982	1,080	1,060	973	-8.2%	1,070	1,080	1.9%	Market	1.1	655	667	0.0%	667	1.8%	110
Cameron	147,821	2,287	2,516	2,032	2,142	5.4%	2,357	2,516	23.8%	Market	1.1	1,482	1,835	0.0%	1,835	23.8%	120
Catahoula	5,974	988	1,087	917	862	-6.0%	948	1,087	18.5%	Market	1.1	628	744	0.0%	744	18.5%	130
Clabourne	7,355	982	1,080	917	751	-18.1%	826	1,080	17.8%	Market	1.1	646	761	0.0%	761	17.8%	140
Concordia	3,235	988	1,087	1,213	1,344	10.8%	1,479	1,479	21.9%	Actuarial	1.1	627	764	0.0%	764	21.9%	150
Desoto	4,261	982	1,080	779	734	-5.7%	808	1,080	38.7%	Market	1.1	645	894	0.0%	894	38.6%	160
E. Baton Rouge	31,591	988	1,087	935	968	3.5%	1,065	1,087	16.2%	Market	1.1	737	857	0.0%	857	16.3%	170, 171
East Carroll	0	988	1,087	1,086	993	-8.5%	1,093	1,093	0.6%	Actuarial	1.1	627	631	0.0%	631	0.6%	180
East Feliciana	4,868	988	1,087	1,038	889	-14.3%	978	1,087	4.7%	Market	1.1	721	755	0.0%	755	4.7%	190
Evangeline	29,882	1,214	1,335	1,015	1,058	4.2%	1,163	1,335	31.6%	Market	1.1	740	974	0.0%	974	31.6%	200
Franklin	7,009	982	1,080	908	744	-18.1%	818	1,080	19.0%	Market	1.1	652	776	0.0%	776	19.0%	210
Grant	5,537	982	1,080	842	690	-18.1%	759	1,080	28.3%	Market	1.1	655	840	0.0%	840	28.2%	220
Iberia	525,599	2,287	2,516	2,130	1,745	-18.1%	1,919	2,516	18.1%	Market	1.1	1,484	1,753	0.0%	1,753	18.1%	230
Iberville	46,014	988	1,087	1,109	1,229	10.8%	1,352	1,352	21.9%	Actuarial	1.1	759	925	0.0%	925	21.9%	240
Jackson	3,342	982	1,080	1,079	884	-18.1%	972	1,080	0.1%	Market	1.1	655	656	0.0%	656	0.2%	250
Jefferson	90,148	2,287	2,516	2,490	2,040	-18.1%	2,244	2,516	1.0%	Market	1.1	1,487	1,502	0.0%	1,502	1.0%	260
Jefferson Davis	86,752	1,046	1,151	1,088	1,206	10.8%	1,327	1,327	21.9%	Actuarial	1.1	815	994	0.0%	994	22.0%	270
Lafayette	483,873	1,046	1,151	1,175	1,150	-2.2%	1,264	1,264	7.6%	Actuarial	1.1	812	874	0.0%	874	7.6%	280
Lafourche	524,101	2,287	2,516	2,130	1,745	-18.1%	1,919	2,516	18.1%	Market	1.1	1,491	1,761	0.0%	1,761	18.1%	290
La Salle	3,473	982	1,080	925	840	-9.2%	924	1,080	16.8%	Market	1.1	653	763	0.0%	763	16.8%	300
Lincoln	797	982	1,080	1,155	946	-18.1%	1,041	1,080	-6.5%	Market	1.1	651	609	0.0%	609	-6.5%	310
Livingston	83,877	1,033	1,136	974	1,080	10.8%	1,188	1,188	21.9%	Actuarial	1.1	736	897	0.0%	897	21.9%	320
Madison	810	988	1,087	936	767	-18.1%	843	1,087	16.1%	Market	1.1	624	725	0.0%	725	16.2%	330
Morehouse	1,570	982	1,080	791	659	-16.6%	725	1,080	36.6%	Market	1.1	654	893	0.0%	893	36.5%	340
Natchitoches	13,215	982	1,080	870	780	-10.4%	858	1,080	24.2%	Market	1.1	656	814	0.0%	814	24.1%	350
Orleans	2,290	982	1,080	1,861	1,525	-18.1%	1,677	1,677	-9.9%	Actuarial	1.1	1,230	1,108	0.0%	1,108	-9.9%	360, 361
Ouachita	11,338	982	1,080	1,170	958	-18.1%	1,054	1,080	-7.7%	Market	1.1	652	602	0.0%	602	-7.7%	370
Plaquemines	206,885	2,287	2,516	1,946	1,671	-14.1%	1,838	2,516	29.3%	Market	1.1	1,486	1,921	0.0%	1,921	29.3%	380
Pointe Coupee	14,738	1,457	1,603	1,124	1,246	10.8%	1,370	1,603	42.6%	Market	1.1	804	1,146	0.0%	1,146	42.5%	390
Rapides	13,807	982	1,080	945	774	-18.1%	852	1,080	14.3%	Market	1.1	653	746	0.0%	746	14.2%	400
Red River	4,375	982	1,080	780	639	-18.1%	703	1,080	38.5%	Market	1.1	645	893	0.0%	893	38.4%	410
Richland	2,838	982	1,080	940	770	-18.1%	847	1,080	14.9%	Market	1.1	654	752	0.0%	752	15.0%	420
Sabine	32,808	982	1,080	884	915	3.5%	1,007	1,080	22.2%	Market	1.1	654	799	0.0%	799	22.2%	430
Saint Bernard	38,181	2,287	2,516	2,323	1,903	-18.1%	2,093	2,516	8.3%	Market	1.1	1,486	1,609	0.0%	1,609	8.3%	440
Saint Charles	128,175	2,287	2,516	2,256	1,848	-18.1%	2,033	2,516	11.5%	Market	1.1	1,499	1,672	0.0%	1,672	11.5%	450
Saint Helena	6,710	1,033	1,136	1,145	1,269	10.8%	1,396	1,396	21.9%	Actuarial	1.1	722	880	0.0%	880	21.9%	460
Saint James	93,974	2,287	2,516	2,068	1,694	-18.1%	1,864	2,516	21.6%	Market	1.1	1,496	1,820	0.0%	1,820	21.7%	470
Saint John The Baptist	33,510	2,287	2,516	2,122	1,738	-18.1%	1,912	2,516	18.6%	Market	1.1	1,495	1,772	0.0%	1,772	18.5%	480
Saint Landry	84,593	1,033	1,136	1,083	1,200	10.8%	1,320	1,320	21.9%	Actuarial	1.1	739	901	0.0%	901	21.9%	490
Saint Martin	323,509	1,046	1,151	1,114	1,122	0.7%	1,234	1,234	10.8%	Actuarial	1.1	815	903	0.0%	903	10.8%	500
Saint Mary	392,865	2,287	2,516	2,079	1,703	-18.1%	1,873	2,516	21.0%	Market	1.1	1,487	1,799	0.0%	1,799	21.0%	510
Saint Tammany	389,254	1,046	1,151	1,094	1,213	10.8%	1,334	1,334	21.9%	Actuarial	1.1	597	728	0.0%	728	21.9%	520
Tangipahoa	67,815	1,033	1,136	1,106	1,226	10.8%	1,348	1,348	21.9%	Actuarial	1.1	738	900	0.0%	900	22.0%	530
Tensas	413	988	1,087	1,063	1,018	-4.2%	1,120	1,120	5.4%	Actuarial	1.1	627	661	0.0%	661	5.4%	540
Terrebonne	588,162	2,287	2,516	2,496	2,045	-18.1%	2,249	2,516	0.8%	Market	1.1	1,490	1,502	0.0%	1,502	0.8%	550
Union	4,724	982	1,080	983	805	-18.1%	886	1,080	9.9%	Market	1.1	655	720	0.0%	720	9.9%	560
Vermilion	753,649	2,287	2,516	2,264	1,855	-18.1%	2,040	2,516	11.1%	Market	1.1	1,484	1,649	0.0%	1,649	11.1%	570
Vernon	5,465	982	1,080	826	681	-17.5%	750	1,080	30.8%	Market	1.1	652	853	0.0%	853	30.8%	580
Washington	46,819	1,033	1,136	1,219	1,351	10.8%	1,486	1,486	21.9%	Actuarial	1.1	738	900	0.0%	900	22.0%	590
Webster	3,198	982	1,080	968	843	-12.9%	928	1,080	11.6%	Market	1.1	648	723	0.0%	723	11.6%	600
West Baton Rouge	11,673	988	1,087	977	981	0.4%	1,079	1,087	11.2%	Market	1.1	736	819	0.0%	819	11.3%	610
West Carroll	1,236	982	1,080	1,054	913	-13.4%	1,005	1,080	2.5%	Market	1.1	654	670	0.0%	670	2.4%	620
West Feliciana	4,345	1,033	1,136	981	922	-6.0%	1,014	1,136	15.8%	Market	1.1	717	831	0.0%	831	15.9%	630
Winn	1,559	982	1,080	941	771	-18.1%	848	1,080	14.8%	Market	1.1	656	753	0.0%	753	14.8%	640

FAIR Plan \$ 6,659,374

16.9%
Actuarial 19 37.1%
Market 45 62.9%

Summary of Rate Changes by Parish by Product

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)	
MOBILE HOME																		
Parish	8-22-22 Inforce Premium	Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis	Rate Change	Adjusted Actuarial Rate	R.S.22:2303 Indication				Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code	
		Prem.	Prem.	Prem.	Prem.		Prem.	Prem.	Rate Change									
Coastal Cameron	86,348	1,388	1,527	1,726	3,002	74.0%	3,303	3,303	91.3%	Actuarial	1.1	1,370	2,621	0.0%	2,621	91.3%	900	
Coastal Iberia	-	-	-	891	1,626	82.5%	1,789	1,789	100.8%	Actuarial	1.1	755	1,516	0.0%	1,516	100.8%	910	
Coastal Jefferson	176,364	2,287	2,516	2,846	5,195	82.5%	5,714	5,714	100.8%	Actuarial	1.1	1,829	3,672	0.0%	3,672	100.8%	920	
Coastal Lafourche	253,963	2,287	2,516	2,749	3,708	34.9%	4,079	4,079	48.4%	Actuarial	1.1	1,619	2,402	0.0%	2,402	48.4%	930	
Coastal Orleans	-	-	-	647	1,181	82.5%	1,299	1,299	100.8%	Actuarial	1.1	665	1,335	0.0%	1,335	100.8%	940	
Coastal Plaquemines	387,718	1,133	1,246	1,872	2,944	57.3%	3,239	3,239	73.0%	Actuarial	1.1	1,558	2,695	0.0%	2,695	73.0%	950	
Coastal Saint Bernard	14,904	-	-	616	1,124	82.5%	1,237	1,237	100.8%	Actuarial	1.1	706	1,417	0.0%	1,417	100.7%	960	
Coastal Saint Mary	11,893	-	-	1,330	2,428	82.5%	2,670	2,670	100.8%	Actuarial	1.1	1,104	2,217	0.0%	2,217	100.8%	970	
Coastal Terrebonne	231,786	2,287	2,516	2,377	3,207	34.9%	3,527	3,527	48.4%	Actuarial	1.1	1,616	2,398	0.0%	2,398	48.4%	980	
Coastal Vermilion	21,257	-	-	892	1,628	82.5%	1,791	1,791	100.8%	Actuarial	1.1	719	1,444	0.0%	1,444	100.8%	990	
Coastal Plan	\$ 1,184,233								69.5%								69.5%	
TOTAL	\$ 7,843,607								24.8%									

- (2) Source: LCPIIC Accounting Department
- (3) Source: Exhibit 6, Column (4), These are premiums the market charges for a specific risk
- (3)*(12)
- (5) LCPIIC's responses to market survey step 2. See footnote (3)
- (5)*(1+(7))
- (7) See Exhibit 8 Sheets 5A & 5B, Column (21)
- (6)*(12)
- (9) Larger of (4) and (8)
- (9)/(5) -1
- (11) Actuarial if (9)=(8), Market otherwise
- (12) Factor to adjust to 10% above according to statute
- (13) LCPIIC's current base rates from our current base rates for a frame, protection class 2. It is the sum of the coverage A and C for both Fire and ET
- (13)*(1+(10)) dollar rounded.
- (14a) Not Used
- (14b) (14a) x [1 + (14b)]
- (15) (14)/(13)-1.0
- Note: The ratio of column (5) to column (13) is different by parish due to deductible credits varying

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 6A

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
Wind Only	Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis	Adjusted Actuarial Rate	R.S.22:2303 Indication					Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code	
Parish	8-22-22 Inforce Premium	Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change	sort							
Acadia	840,426	1,961	2,157	1,907	3,118	63.5%	3,430	3,430	79.9%	Actuarial	1.1	295	531	0.0%	531	80.0%	10
Allen	3,729	-	-	692	1,124	62.4%	1,236	1,236	78.7%	Actuarial	1.1	135	241	0.0%	241	78.5%	20
Ascension	176,661	1,174	1,291	1,984	3,222	62.4%	3,544	3,544	78.7%	Actuarial	1.1	302	540	0.0%	540	78.8%	30
Assumption	416,240	2,074	2,281	1,664	2,721	63.5%	2,993	2,993	79.9%	Actuarial	1.1	327	588	0.0%	588	79.8%	40
Avoyelles	0	-	-	2,686	3,976	48.0%	4,374	4,374	62.8%	Actuarial	1.1	513	835	0.0%	835	62.8%	50
Beauregard	6,845	-	-	389	632	62.4%	695	695	78.7%	Actuarial	1.1	77	138	0.0%	138	79.2%	60
Bienville	0	-	-	601	1,023	70.2%	1,125	1,125	87.2%	Actuarial	1.1	114	213	0.0%	213	86.8%	70
Bossier	9,939	-	-	466	701	50.4%	771	771	65.5%	Actuarial	1.1	88	146	0.0%	146	65.9%	80
Caddo	15,068	-	-	1,039	1,563	50.4%	1,719	1,719	65.5%	Actuarial	1.1	218	361	0.0%	361	65.6%	90
Calcasieu	924,525	619	681	1,691	2,428	43.6%	2,671	2,671	58.0%	Actuarial	1.1	258	408	0.0%	408	58.1%	100
Caldwell	0	-	-	670	992	48.0%	1,091	1,091	62.8%	Actuarial	1.1	126	205	0.0%	205	62.7%	110
Cameron	520,261	-	-	2,903	4,747	63.5%	5,222	5,222	79.9%	Actuarial	1.1	506	910	0.0%	910	79.8%	120
Catahoula	775	-	-	488	722	48.0%	795	795	62.8%	Actuarial	1.1	105	171	0.0%	171	62.9%	130
Claiborne	0	-	-	470	800	70.2%	880	880	87.2%	Actuarial	1.1	87	163	0.0%	163	87.4%	140
Concordia	0	-	-	3,522	5,214	48.0%	5,735	5,735	62.8%	Actuarial	1.1	486	791	0.0%	791	62.8%	150
Desoto	7,171	-	-	359	611	70.2%	672	672	87.2%	Actuarial	1.1	81	152	0.0%	152	87.7%	160
E. Baton Rouge	248,685	732	805	1,019	1,641	61.0%	1,805	1,805	77.1%	Actuarial	1.1	207	367	0.0%	367	77.3%	170
East Carroll	0	-	-	712	1,054	48.0%	1,159	1,159	62.8%	Actuarial	1.1	126	205	0.0%	205	62.7%	180
East Feliciana	7,019	-	-	767	1,246	62.4%	1,370	1,370	78.7%	Actuarial	1.1	135	241	0.0%	241	78.5%	190
Evangeline	8,719	-	-	620	1,007	62.4%	1,108	1,108	78.7%	Actuarial	1.1	114	204	0.0%	204	78.9%	200
Franklin	12,094	-	-	592	876	48.0%	964	964	62.8%	Actuarial	1.1	131	213	0.0%	213	62.6%	210
Grant	1,682	-	-	565	836	48.0%	920	920	62.8%	Actuarial	1.1	131	213	0.0%	213	62.6%	220
Iberia	1,558,024	2,579	2,837	2,022	3,306	63.5%	3,637	3,637	79.9%	Actuarial	1.1	336	604	0.0%	604	79.8%	230
Iberville	38,536	810	891	1,238	2,011	62.4%	2,212	2,212	78.7%	Actuarial	1.1	206	368	0.0%	368	78.6%	240
Jackson	19,295	-	-	685	1,014	48.0%	1,115	1,115	62.8%	Actuarial	1.1	126	205	0.0%	205	62.7%	250
Jefferson	20,782,723	2,023	2,225	2,799	4,289	53.3%	4,718	4,718	68.6%	Actuarial	1.1	410	691	0.0%	691	68.5%	260
Jefferson Davis	231,868	2,049	2,254	1,907	3,118	63.5%	3,430	3,430	79.9%	Actuarial	1.1	323	581	0.0%	581	79.9%	270
Lafayette	1,255,777	1,354	1,489	1,801	2,586	43.6%	2,845	2,845	58.0%	Actuarial	1.1	287	453	0.0%	453	57.8%	280
Lafourche	1,763,975	2,821	3,103	2,194	3,362	53.3%	3,699	3,699	68.6%	Actuarial	1.1	377	636	0.0%	636	68.7%	290
La Salle	1,808	-	-	592	876	48.0%	964	964	62.8%	Actuarial	1.1	126	205	0.0%	205	62.7%	300
Lincoln	3,219	-	-	725	1,073	48.0%	1,181	1,181	62.8%	Actuarial	1.1	126	205	0.0%	205	62.7%	310
Livingston	93,587	-	-	919	1,493	62.4%	1,642	1,642	78.7%	Actuarial	1.1	179	320	0.0%	320	78.8%	320
Madison	11,663	-	-	508	752	48.0%	827	827	62.8%	Actuarial	1.1	108	176	0.0%	176	63.0%	330
Morehouse	0	-	-	504	746	48.0%	821	821	62.8%	Actuarial	1.1	126	205	0.0%	205	62.7%	340
Natchitoches	103,537	-	-	558	826	48.0%	909	909	62.8%	Actuarial	1.1	126	205	0.0%	205	62.7%	350
Orleans	12,023,338	2,031	2,234	2,373	3,940	66.1%	4,334	4,334	82.7%	Actuarial	1.1	449	820	0.0%	820	82.6%	360
Ouachita	3,098	-	-	2,294	3,396	48.0%	3,735	3,735	62.8%	Actuarial	1.1	323	526	0.0%	526	62.8%	370
Plaquemines	590,334	1,864	2,050	2,277	3,490	53.3%	3,838	3,838	68.6%	Actuarial	1.1	426	718	0.0%	718	68.5%	380
Pointe Coupee	4,659	-	-	693	1,126	62.4%	1,238	1,238	78.7%	Actuarial	1.1	122	218	0.0%	218	78.7%	390
Rapides	2,240	-	-	1,786	2,644	48.0%	2,908	2,908	62.8%	Actuarial	1.1	356	580	0.0%	580	62.9%	400
Red River	0	-	-	391	665	70.2%	732	732	87.2%	Actuarial	1.1	87	163	0.0%	163	87.4%	410
Richland	1,647	-	-	1,869	2,767	48.0%	3,043	3,043	62.8%	Actuarial	1.1	372	606	0.0%	606	62.9%	420
Sabine	1,165	-	-	1,159	1,716	48.0%	1,887	1,887	62.8%	Actuarial	1.1	249	405	0.0%	405	62.7%	430
Saint Bernard	1,641,236	1,955	2,151	2,304	3,531	53.3%	3,884	3,884	68.6%	Actuarial	1.1	365	615	0.0%	615	68.5%	440
Saint Charles	1,818,016	2,334	2,567	2,147	3,290	53.3%	3,619	3,619	68.6%	Actuarial	1.1	361	609	0.0%	609	68.7%	450
Saint Helena	6,655	-	-	645	1,048	62.4%	1,152	1,152	78.7%	Actuarial	1.1	109	195	0.0%	195	78.9%	460
Saint James	242,815	1,747	1,922	1,543	2,523	63.5%	2,775	2,775	79.9%	Actuarial	1.1	275	495	0.0%	495	80.0%	470
Saint John The Baptist	834,434	2,933	3,226	2,665	4,084	53.3%	4,493	4,493	68.6%	Actuarial	1.1	471	794	0.0%	794	68.6%	480
Saint Landry	99,433	-	-	1,034	1,679	62.4%	1,847	1,847	78.7%	Actuarial	1.1	176	314	0.0%	314	78.4%	490
Saint Martin	368,780	1,987	2,186	1,855	3,033	63.5%	3,337	3,337	79.9%	Actuarial	1.1	306	550	0.0%	550	79.7%	500
Saint Mary	1,299,860	1,684	1,852	3,096	5,063	63.5%	5,569	5,569	79.9%	Actuarial	1.1	528	950	0.0%	950	79.9%	510
Saint Tammany	9,860,962	1,233	1,356	1,437	2,350	63.5%	2,585	2,585	79.9%	Actuarial	1.1	229	412	0.0%	412	79.9%	520
Tangipahoa	317,394	1,240	1,364	1,093	1,775	62.4%	1,953	1,953	78.7%	Actuarial	1.1	189	338	0.0%	338	78.8%	530
Tensas	605	-	-	697	1,032	48.0%	1,135	1,135	62.8%	Actuarial	1.1	126	205	0.0%	205	62.7%	540
Terrebonne	3,225,561	3,057	3,363	2,917	4,470	53.3%	4,917	4,917	68.6%	Actuarial	1.1	429	723	0.0%	723	68.5%	550
Union	0	-	-	1,792	2,653	48.0%	2,918	2,918	62.8%	Actuarial	1.1	344	560	0.0%	560	62.8%	560
Vermilion	1,850,759	3,300	3,630	2,563	4,191	63.5%	4,610	4,610	79.9%	Actuarial	1.1	410	737	0.0%	737	79.8%	570
Vernon	835	-	-	565	836	48.0%	920	920	62.8%	Actuarial	1.1	138	225	0.0%	225	63.0%	580
Washington	87,787	-	-	850	1,380	62.4%	1,519	1,519	78.7%	Actuarial	1.1	132	236	0.0%	236	78.8%	590
Webster	2,138	-	-	2,032	3,457	70.2%	3,803	3,803	87.2%	Actuarial	1.1	355	664	0.0%	664	87.0%	600
West Baton Rouge	14,815	-	-	1,008	1,637	62.4%	1,801	1,801	78.7%	Actuarial	1.1	190	339	0.0%	339	78.4%	610
West Carroll	0	-	-	2,035	3,012	48.0%	3,314	3,314	62.8%	Actuarial	1.1	357	581	0.0%	581	62.7%	620
West Feliciana	4,109	-	-	653	1,061	62.4%	1,167	1,167	78.7%	Actuarial	1.1	121	216	0.0%	216	78.5%	630
Winn	1,764	-	-	604	894	48.0%	984	984	62.8%	Actuarial	1.1	126	205	0.0%	205	62.7%	640

FAIR Plan \$ 63,368,290

Actuarial Market 64 #####
0 0.0%

74.1% 74.1%

Summary of Rate Changes by Parish by Product

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
Parish	8-22-22 Inforce Premium	Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis		Adjusted Actuarial Rate		R.S.22:2303 Indication			Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code
Coastal Cameron	157,792	-	-	4,073	7,034	72.7%	7,738	7,738	90.0%	Actuarial	1.1	703	1,336	0.0%	1,336	90.0%	900
Coastal Iberia	-	-	-	5,135	7,801	51.9%	8,581	8,581	67.1%	Actuarial	1.1	921	1,539	0.0%	1,539	67.1%	910
Coastal Jefferson	504,224	-	-	10,094	13,963	38.3%	15,359	15,359	52.2%	Actuarial	1.1	1,390	2,115	0.0%	2,115	52.2%	920
Coastal Lafourche	925,194	2,237	2,461	4,254	6,483	52.4%	7,131	7,131	67.6%	Actuarial	1.1	590	989	0.0%	989	67.6%	930
Coastal Orleans	97,755	-	-	3,428	6,162	79.8%	6,778	6,778	97.7%	Actuarial	1.1	692	1,368	0.0%	1,368	97.7%	940
Coastal Plaquemines	260,537	-	-	4,212	6,866	63.0%	7,553	7,553	79.3%	Actuarial	1.1	756	1,356	0.0%	1,356	79.4%	950
Coastal Saint Bernard	71,158	-	-	2,940	5,285	79.8%	5,813	5,813	97.7%	Actuarial	1.1	653	1,291	0.0%	1,291	97.7%	960
Coastal Saint Mary	14,091	-	-	3,029	5,445	79.8%	5,989	5,989	97.7%	Actuarial	1.1	547	1,082	0.0%	1,082	97.8%	970
Coastal Terrebonne	554,306	2,242	2,466	4,618	6,431	39.3%	7,075	7,075	53.2%	Actuarial	1.1	701	1,074	0.0%	1,074	53.2%	980
Coastal Vermilion	19,787	-	-	3,196	4,686	46.6%	5,154	5,154	61.3%	Actuarial	1.1	546	881	0.0%	881	61.4%	990
Coastal Plan	\$ 2,604,844								66.2%								66.2%
TOTAL	\$ 65,973,134								73.8%								

- (2) Source: LCPIC Accounting Department
- (3) Source: Exhibit 6, Column (5), These are premiums the market charges for a specific risk
- (4) (3)*(12)
- (5) LCPIC's responses to market survey step 2. See footnote (3)
- (6) (5)*(1+(7))
- (7) See Exhibit 8 Sheets 6A & 6B, Column (21)
- (8) (6)*(12)
- (9) Larger of (4) and (8)
- (10) (9)/(5) -1
- (11) Actuarial if (9)=(8), Market otherwise
- (12) Factor to adjust to 10% above according to statute.
- (13) LCPIC's current base rates from our current base rates for a frame, protection class 2. It is the sum of the coverage A and C for both Fire and EC
- (14a) (13)*(1+(10)) dollar rounded.
- (14b) Not Used
- (14c) (14a) x [1 + (14b)]
- (15) (14)/(13)-1.0
- Note: The ratio of column (5) to column (13) is different by parish due to deductible credits varying

State of Louisiana
Statewide Rate Level Indication
FAIR Plan - Homeowners

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2017	\$12,982,396	\$1,222,135	9.41%	NA
2018	8,933,500	1,594,811	17.85%	NA
2019	7,173,103	2,796,257	38.98%	NA
2020	5,976,813	868,417	14.53%	NA
2021	5,482,370	2,274,747	41.49%	NA
Total	\$40,548,182	\$8,756,367	21.59%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	21.59%
(7) Expected Non-Cat Loss Ratio	17.20%
(8) Credibility	47.37%
(9) Credibility Weighted Non-Cat Loss Ratio	19.28%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	25.02%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	25.02%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	44.30%
(14) Fixed Expense Ratio	9.75%
(15) Reinsurance Expense Loading	72.14%
(16) Variable Expenses	13.90%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	44.10%
(19) Dollar Change	\$2,417,725

Notes:

- (2) See Exhibit 5, Sheet 1A (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 1A (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (FAIR)
- (11) See Exhibit 18 HO (FAIR)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 HO (FAIR)
- (15) See Exhibit 20
- (16) See Exhibit 18 HO (FAIR)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2021 (2)$

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - Homeowners

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2017	\$11,040,160	0.9348	\$10,319,964	1.2580	\$12,982,396
2018	\$7,867,137	0.9343	\$7,350,415	1.2154	8,933,500
2019	\$6,675,868	0.9135	\$6,098,336	1.1762	7,173,103
2020	\$5,717,543	0.9202	\$5,261,323	1.1360	5,976,813
2021	\$5,350,727	0.9344	\$4,999,841	1.0965	5,482,370
Total	\$36,651,436	XXX	\$34,029,879	XXX	\$40,548,182

Notes:

- (2) See Exhibit 9, Sheet 1A
- (3) =[(4) / (2)]
- (4) See Exhibit 9, Sheet 1A
- (5) See Exhibit 13, Column (5)
- (6) [(4) x (5)]

State of Louisiana

Adjustment of Losses

FAIR Plan - Homeowners

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2021	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2017	\$1,011,206	1.0080	1.1990	\$1,222,135
2018	\$1,365,433	1.0130	1.1530	1,594,811
2019	\$2,471,982	1.0200	1.1090	2,796,257
2020	\$781,814	1.0420	1.0660	868,417
2021	\$1,510,732	1.4690	1.0250	2,274,747
Total	\$7,141,167	XXX	XXX	\$8,756,367

Notes:

- (2) See Exhibit 10, Sheet 1A (Includes ALAE)
- (3) See Exhibit 12, Sheet 1A
- (4) See Exhibit 15, Column (10)
- (5) =[(2) x (3) x (4)]

State of Louisiana
Statewide Rate Level Indication
Coastal Plan - Homeowners

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2017	\$412,818	\$7,495	1.82%	NA
2018	270,756	0	0.00%	NA
2019	223,026	0	0.00%	NA
2020	170,549	0	0.00%	NA
2021	148,204	0	0.00%	NA
Total	\$1,225,353	\$7,495	0.61%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	0.61%
(7) Expected Non-Cat Loss Ratio	6.44%
(8) Credibility	6.18%
(9) Credibility Weighted Non-Cat Loss Ratio	6.08%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	26.82%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	26.82%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	32.90%
(14) Fixed Expense Ratio	9.75%
(15) Reinsurance Expense Loading	84.59%
(16) Variable Expenses	13.90%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	45.30%
(19) Dollar Change	\$67,136

Notes:

- (2) See Exhibit 5, Sheet 1B (Page 2 of 3), Column(6)
- (3) See Exhibit 5, Sheet 1B (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (Coastal)
- (11) See Exhibit 18 HO (Coastal)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 HO (Coastal)
- (15) See Exhibit 20
- (16) See Exhibit 18 HO (Coastal)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15)/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2021 (2)$

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Homeowners

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2017	\$277,447	1.1828	\$328,157	1.2580	\$412,818
2018	\$186,120	1.1969	\$222,776	1.2154	270,756
2019	\$162,630	1.1659	\$189,609	1.1762	223,026
2020	\$124,309	1.2077	\$150,132	1.1360	170,549
2021	\$123,255	1.0966	\$135,160	1.0965	148,204
Total	\$873,762	XXX	\$1,025,834	XXX	\$1,225,353

Notes:

- (2) See Exhibit 9, Sheet 1B
- (3) $=[(4) / (2)]$
- (4) See Exhibit 9, Sheet 1B
- (5) See Exhibit 13, Column (5)
- (6) $[(4) \times (5)]$

State of Louisiana

Adjustment of Losses

Coastal Plan - Homeowners

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2021	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2017	\$6,202	1.0080	1.1990	\$7,495
2018	\$0	1.0130	1.1530	0
2019	\$0	1.0200	1.1090	0
2020	\$0	1.0420	1.0660	0
2021	\$0	1.4690	1.0250	0
Total	\$6,202	XXX	XXX	\$7,495

Notes:

- (2) See Exhibit 10, Sheet 1B (Includes ALAE)
- (3) See Exhibit 12, Sheet 1B
- (4) See Exhibit 15, Column (10)
- (5) =[(2) x (3) x (4)]

State of Louisiana
Statewide Rate Level Indication

FAIR Plan- Fire

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2017	\$12,805,406	\$6,204,765	48.45%	NA
2018	8,071,274	4,012,020	49.71%	NA
2019	7,116,974	4,606,766	64.73%	NA
2020	6,518,194	4,223,135	64.79%	NA
2021	6,459,131	4,570,818	70.77%	NA
Total	\$40,970,979	\$23,617,504	57.64%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	57.64%
(7) Expected Non-Cat Loss Ratio	59.52%
(8) Credibility	100.00%
(9) Credibility Weighted Non-Cat Loss Ratio	57.64%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	0.00%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	0.00%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	57.64%
(14) Fixed Expense Ratio	9.75%
(15) Reinsurance Expense Loading	0.00%
(16) Variable Expenses	13.90%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-23.10%
(19) Dollar Change	(\$1,492,059)

Notes:

- (2) See Exhibit 5, Sheet 2A (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 2A (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) There is no expected catastrophe losses associated with this coverage.
- (11) See Exhibit 18 Fire (FAIR)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Fire (FAIR)
- (15) See Exhibit 20
- (16) See Exhibit 18 Fire (FAIR)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2021 (2)$

State of Louisiana

Adjustments to Earned Premium

FAIR Plan- Fire

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2017	\$9,069,706	1.1223	\$10,179,271	1.2580	\$12,805,406
2018	\$6,128,776	1.0836	\$6,640,982	1.2154	8,071,274
2019	\$5,758,365	1.0508	\$6,050,617	1.1762	7,116,974
2020	\$5,640,773	1.0172	\$5,737,895	1.1360	6,518,194
2021	\$5,705,032	1.0325	\$5,890,633	1.0965	6,459,131
Total	\$32,302,652	XXX	\$34,499,398	XXX	\$40,970,979

Notes:

- (2) See Exhibit 9, Sheet 2A
- (3) $=[(4) / (2)]$
- (4) See Exhibit 9, Sheet 2A
- (5) See Exhibit 13, Column (5)
- (6) $[(4) \times (5)]$

State of Louisiana

Adjustment of Losses

FAIR Plan- Fire

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2021	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2017	\$5,154,333	1.0040	1.1990	\$6,204,765
2018	\$3,455,447	1.0070	1.1530	4,012,020
2019	\$4,076,528	1.0190	1.1090	4,606,766
2020	\$3,824,001	1.0360	1.0660	4,223,135
2021	\$4,002,993	1.1140	1.0250	4,570,818
Total	\$20,513,303	XXX	XXX	\$23,617,504

Notes:

- (2) See Exhibit 10, Sheet 2A (Includes ALAE)
- (3) See Exhibit 12, Sheet 2A
- (4) See Exhibit 15, Column (10)
- (5) =[(2) x (3) x (4)]

State of Louisiana
Statewide Rate Level Indication
Coastal Plan - Fire

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2017	\$869,325	\$548,677	63.12%	NA
2018	551,517	0	0.00%	NA
2019	480,151	56,509	11.77%	NA
2020	446,089	388,670	87.13%	NA
2021	410,132	185,937	45.34%	NA
Total	\$2,757,214	\$1,179,793	42.79%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	42.79%
(7) Expected Non-Cat Loss Ratio	30.62%
(8) Credibility	52.78%
(9) Credibility Weighted Non-Cat Loss Ratio	37.04%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	0.00%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	0.00%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	37.04%
(14) Fixed Expense Ratio	9.75%
(15) Reinsurance Expense Loading	0.00%
(16) Variable Expenses	13.90%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-46.60%
(19) Dollar Change	(\$191,122)

Notes:

- (2) See Exhibit 5, Sheet 2B (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 2B (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) There is no expected catastrophe losses associated with this coverage.
- (11) See Exhibit 18 Allied Lines (Coastal)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Allied Lines (Coastal)
- (15) See Exhibit 20
- (16) See Exhibit 18 Allied Lines (Coastal)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2021 (2)$

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Fire

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2017	\$589,905	1.1715	\$691,044	1.2580	\$869,325
2018	\$390,328	1.1626	\$453,784	1.2154	551,517
2019	\$360,799	1.1314	\$408,209	1.1762	480,151
2020	\$346,791	1.1323	\$392,687	1.1360	446,089
2021	\$351,761	1.0633	\$374,034	1.0965	410,132
Total	\$2,039,584	XXX	\$2,319,758	XXX	\$2,757,214

Notes:

- (2) See Exhibit 9, Sheet 2B
- (3) =[(4) / (2)]
- (4) See Exhibit 9, Sheet 2B
- (5) See Exhibit 13, Column (5)
- (6) [(4) x (5)]

State of Louisiana

Adjustment of Losses

Coastal Plan - Fire

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2021	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2017	\$455,789	1.0040	1.1990	\$548,677
2018	\$0	1.0070	1.1530	0
2019	\$50,005	1.0190	1.1090	56,509
2020	\$351,936	1.0360	1.0660	388,670
2021	\$162,838	1.1140	1.0250	185,937
Total	\$1,020,568	XXX	XXX	\$1,179,793

Notes:

- (2) See Exhibit 10, Sheet 2B (Includes ALAE)
- (3) See Exhibit 12, Sheet 2B
- (4) See Exhibit 15, Column (10)
- (5) =[(2) x (3) x (4)]

State of Louisiana
Statewide Rate Level Indication

FAIR Plan - EC

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2017	\$46,545,115	\$2,816,933	6.05%	NA
2018	34,386,030	2,140,364	6.22%	NA
2019	29,982,032	1,606,501	5.36%	NA
2020	26,586,649	1,798,873	6.77%	NA
2021	25,848,551	1,488,164	5.76%	NA
Total	\$163,348,377	\$9,850,835	6.03%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	6.03%
(7) Expected Non-Cat Loss Ratio	7.09%
(8) Credibility	100.00%
(9) Credibility Weighted Non-Cat Loss Ratio	6.03%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	32.03%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	32.03%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	38.06%
(14) Fixed Expense Ratio	9.75%
(15) Reinsurance Expense Loading	91.56%
(16) Variable Expenses	13.90%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	59.10%
(19) Dollar Change	\$15,276,494

Notes:

- (2) See Exhibit 5, Sheet 3A (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 3A (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (FAIR)
- (11) See Exhibit 18 Allied Lines (FAIR)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Allied Lines (FAIR)
- (15) See Exhibit 20
- (16) See Exhibit 18 Allied Lines (FAIR)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15)/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2021 (2)$

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - EC

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2017	\$32,231,169	1.1479	\$36,999,635	1.2580	\$46,545,115
2018	\$25,432,167	1.1125	\$28,292,561	1.2154	34,386,030
2019	\$23,691,388	1.0759	\$25,489,738	1.1762	29,982,032
2020	\$22,596,998	1.0357	\$23,403,936	1.1360	26,586,649
2021	\$22,875,591	1.0305	\$23,573,501	1.0965	25,848,551
Total	\$126,827,314	XXX	\$137,759,371	XXX	\$163,348,377

Notes:

- (2) See Exhibit 9, Sheet 3A
- (3) $=[(4) / (2)]$
- (4) See Exhibit 9, Sheet 3A
- (5) See Exhibit 13, Column (5)
- (6) $[(4) \times (5)]$

State of Louisiana

Adjustment of Losses

FAIR Plan - EC

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2021	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2017	\$2,340,042	1.0040	1.1990	\$2,816,933
2018	\$1,843,439	1.0070	1.1530	2,140,364
2019	\$1,421,593	1.0190	1.1090	1,606,501
2020	\$1,628,859	1.0360	1.0660	1,798,873
2021	\$1,303,292	1.1140	1.0250	1,488,164
Total	\$8,537,225	XXX	XXX	\$9,850,835

Notes:

- (2) See Exhibit 10, Sheet 3A (Includes ALAE)
- (3) See Exhibit 12, Sheet 3A
- (4) See Exhibit 15, Column (10)
- (5) =[(2) x (3) x (4)]

State of Louisiana
Statewide Rate Level Indication

Coastal Plan - EC

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2017	\$7,257,307	\$6,367	0.09%	NA
2018	5,843,025	77,657	1.33%	NA
2019	5,250,020	1,199	0.02%	NA
2020	4,791,066	69,843	1.46%	NA
2021	4,348,245	74,672	1.72%	NA
Total	\$27,489,663	\$229,738	0.84%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	0.84%
(7) Expected Non-Cat Loss Ratio	0.52%
(8) Credibility	52.78%
(9) Credibility Weighted Non-Cat Loss Ratio	0.69%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	32.09%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	32.09%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	32.78%
(14) Fixed Expense Ratio	9.75%
(15) Reinsurance Expense Loading	100.86%
(16) Variable Expenses	13.90%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	63.70%
(19) Dollar Change	\$2,769,832

Notes:

- (2) See Exhibit 5, Sheet 3B (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 3B (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (Coastal)
- (11) See Exhibit 18 Allied Lines (Coastal)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Allied Lines (Coastal)
- (15) See Exhibit 20
- (16) See Exhibit 18 Allied Lines (Coastal)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15)/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2021 (2)$

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - EC

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2017	\$4,985,486	1.1572	\$5,768,977	1.2580	\$7,257,307
2018	\$4,183,246	1.1493	\$4,807,596	1.2154	5,843,025
2019	\$3,965,524	1.1255	\$4,463,394	1.1762	5,250,020
2020	\$3,731,512	1.1302	\$4,217,523	1.1360	4,791,066
2021	\$3,725,369	1.0645	\$3,965,536	1.0965	4,348,245
Total	\$20,591,137	XXX	\$23,223,026	XXX	\$27,489,663

Notes:

- (2) See Exhibit 9, Sheet 3B
- (3) $=[(4) / (2)]$
- (4) See Exhibit 9, Sheet 3B
- (5) See Exhibit 13, Column (5)
- (6) $[(4) \times (5)]$

State of Louisiana

Adjustment of Losses

Coastal Plan - Dwelling Fire - EC

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2021	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2017	\$5,289	1.0040	1.1990	\$6,367
2018	\$66,884	1.0070	1.1530	77,657
2019	\$1,061	1.0190	1.1090	1,199
2020	\$63,242	1.0360	1.0660	69,843
2021	\$65,396	1.1140	1.0250	74,672
Total	\$201,872	XXX	XXX	\$229,738

Notes:

- (2) See Exhibit 10, Sheet 3B (Includes ALAE)
- (3) See Exhibit 12, Sheet 3B
- (4) See Exhibit 15, Column (10)
- (5) =[(2) x (3) x (4)]

**State of Louisiana
 Statewide Rate Level Indication**

FAIR Plan - Renters/Condo

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2017	\$1,242,334	\$196,446	15.81%	NA
2018	703,176	27,143	3.86%	NA
2019	510,638	90,226	17.67%	NA
2020	393,821	41,969	10.66%	NA
2021	332,775	75,466	22.68%	NA
Total	\$3,182,744	\$431,250	13.55%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	13.55%
(7) Expected Non-Cat Loss Ratio	9.85%
(8) Credibility	25.68%
(9) Credibility Weighted Non-Cat Loss Ratio	10.80%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	14.01%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	14.01%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	24.81%
(14) Fixed Expense Ratio	9.75%
(15) Reinsurance Expense Loading	42.08%
(16) Variable Expenses	13.90%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-12.50%
(19) Dollar Change	(\$41,597)

Notes:

- (2) See Exhibit 5, Sheet 4A (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 4A (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (FAIR)
- (11) See Exhibit 18 HO (FAIR)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 HO (FAIR)
- (15) See Exhibit 20
- (16) See Exhibit 18 HO (FAIR)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15)/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2021 (2)$

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - Renters/Condo

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2017	\$763,718	1.2931	\$987,556	1.2580	\$1,242,334
2018	\$547,850	1.0561	\$578,568	1.2154	703,176
2019	\$358,938	1.2095	\$434,128	1.1762	510,638
2020	\$316,795	1.0943	\$346,676	1.1360	393,821
2021	\$278,654	1.0891	\$303,486	1.0965	332,775
Total	\$2,265,955	XXX	\$2,650,414	XXX	\$3,182,744

Notes:

- (2) See Exhibit 9, Sheet 4A
- (3) $=[(4) / (2)]$
- (4) See Exhibit 9, Sheet 4A
- (5) See Exhibit 13, Column (5)
- (6) $[(4) \times (5)]$

State of Louisiana

Adjustment of Losses

FAIR Plan - Renters/Condo

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2021	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2017	\$162,541	1.0080	1.1990	\$196,446
2018	\$23,239	1.0130	1.1530	27,143
2019	\$79,763	1.0200	1.1090	90,226
2020	\$37,784	1.0420	1.0660	41,969
2021	\$50,120	1.4690	1.0250	75,466
Total	\$353,447	XXX	XXX	\$431,250

Notes:

- (2) See Exhibit 10, Sheet 4A (Includes ALAE)
- (3) See Exhibit 12, Sheet 4A
- (4) See Exhibit 15, Column (10)
- (5) =[(2) x (3) x (4)]

State of Louisiana
Statewide Rate Level Indication
Coastal Plan - Renters/Condo

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2017	\$15,946	\$0	0.00%	NA
2018	18,223	0	0.00%	NA
2019	17,184	0	0.00%	NA
2020	16,000	0	0.00%	NA
2021	11,591	0	0.00%	NA
Total	\$78,944	\$0	0.00%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	0.00%
(7) Expected Non-Cat Loss Ratio	8.60%
(8) Credibility	4.75%
(9) Credibility Weighted Non-Cat Loss Ratio	8.19%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	25.73%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	25.73%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	33.92%
(14) Fixed Expense Ratio	9.75%
(15) Reinsurance Expense Loading	80.65%
(16) Variable Expenses	13.90%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	41.90%
(19) Dollar Change	\$4,857

Notes:

- (2) See Exhibit 5, Sheet 4B (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 4B (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (Coastal)
- (11) See Exhibit 18 HO (Coastal)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 HO (Coastal)
- (15) See Exhibit 20
- (16) See Exhibit 18 HO (Coastal)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15)/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2021 (2)$

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Renters/Condo

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2017	\$11,042	1.1480	\$12,676	1.2580	\$15,946
2018	\$17,059	0.8790	\$14,994	1.2154	18,223
2019	\$15,053	0.9705	\$14,609	1.1762	17,184
2020	\$12,342	1.1412	\$14,085	1.1360	16,000
2021	\$8,967	1.1788	\$10,571	1.0965	11,591
Total	\$64,463	XXX	\$66,935	XXX	\$78,944

Notes:

- (2) See Exhibit 9, Sheet 4B
- (3) =[(4) / (2)]
- (4) See Exhibit 9, Sheet 4B
- (5) See Exhibit 13, Column (5)
- (6) [(4) x (5)]

State of Louisiana

Adjustment of Losses

Coastal Plan - Renters/Condo

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2021	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2017	\$0	1.0080	1.1990	\$0
2018	\$0	1.0130	1.1530	0
2019	\$0	1.0200	1.1090	0
2020	\$0	1.0420	1.0660	0
2021	\$0	1.4690	1.0250	0
Total	\$0	XXX	XXX	\$0

Notes:

- (2) See Exhibit 10, Sheet 4B (Includes ALAE)
- (3) See Exhibit 12, Sheet 4B
- (4) See Exhibit 15, Column (10)
- (5) =[(2) x (3) x (4)]

State of Louisiana
Statewide Rate Level Indication

FAIR Plan - Mobile Homes

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2017	\$4,103,190	\$453,713	11.06%	NA
2018	2,908,750	332,472	11.43%	NA
2019	2,496,766	146,620	5.87%	NA
2020	2,245,257	147,771	6.58%	NA
2021	2,540,740	360,435	14.19%	NA
Total	\$14,294,703	\$1,441,011	10.08%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	10.08%
(7) Expected Non-Cat Loss Ratio	11.93%
(8) Credibility	53.89%
(9) Credibility Weighted Non-Cat Loss Ratio	10.93%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	16.40%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	16.40%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	27.33%
(14) Fixed Expense Ratio	9.75%
(15) Reinsurance Expense Loading	46.94%
(16) Variable Expenses	13.90%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-4.10%
(19) Dollar Change	(\$104,170)

Notes:

- (2) See Exhibit 5, Sheet 5A (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 5A (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (FAIR)
- (11) See Exhibit 18 Allied Lines (FAIR)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Allied Lines (FAIR)
- (15) See Exhibit 20
- (16) See Exhibit 18 Allied Lines (FAIR)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15)/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2021 (2)$

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - Mobile Homes

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2017	\$3,871,752	0.8424	\$3,261,707	1.2580	\$4,103,190
2018	\$2,867,279	0.8347	\$2,393,297	1.2154	2,908,750
2019	\$2,544,845	0.8341	\$2,122,668	1.1762	2,496,766
2020	\$2,390,724	0.8267	\$1,976,475	1.1360	2,245,257
2021	\$2,490,541	0.9304	\$2,317,118	1.0965	2,540,740
Total	\$14,165,142	XXX	\$12,071,265	XXX	\$14,294,703

Notes:

- (2) See Exhibit 9, Sheet 5A
- (3) =[(4) / (2)]
- (4) See Exhibit 9, Sheet 5A
- (5) See Exhibit 13, Column (5)
- (6) [(4) x (5)]

State of Louisiana

Adjustment of Losses

FAIR Plan - Mobile Homes

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2021	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2017	\$376,902	1.0040	1.1990	\$453,713
2018	\$286,350	1.0070	1.1530	332,472
2019	\$129,744	1.0190	1.1090	146,620
2020	\$133,805	1.0360	1.0660	147,771
2021	\$315,659	1.1140	1.0250	360,435
Total	\$1,242,459	XXX	XXX	\$1,441,011

Notes:

- (2) See Exhibit 10, Sheet 5A (Includes ALAE)
- (3) See Exhibit 12, Sheet 5A
- (4) See Exhibit 15, Column (10)
- (5) =[(2) x (3) x (4)]

State of Louisiana
Statewide Rate Level Indication
Coastal Plan - Mobile Homes

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2017	\$1,412,875	\$237,716	16.82%	NA
2018	1,233,452	137,547	11.15%	NA
2019	946,835	59,321	6.27%	NA
2020	499,394	69,073	13.83%	NA
2021	637,961	83,115	13.03%	NA
Total	\$4,730,517	\$586,772	12.40%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	12.40%
(7) Expected Non-Cat Loss Ratio	8.91%
(8) Credibility	24.58%
(9) Credibility Weighted Non-Cat Loss Ratio	9.77%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	28.92%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	28.92%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	38.69%
(14) Fixed Expense Ratio	9.75%
(15) Reinsurance Expense Loading	89.97%
(16) Variable Expenses	13.90%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	58.00%
(19) Dollar Change	\$370,017

Notes:

- (2) See Exhibit 5, Sheet 5B (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 5B (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (Coastal)
- (11) See Exhibit 18 Allied Lines (Coastal)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Allied Lines (Coastal)
- (15) See Exhibit 20
- (16) See Exhibit 18 Allied Lines (Coastal)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2021 (2)$

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Mobile Homes

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2017	\$1,105,471	1.0160	\$1,123,122	1.2580	\$1,412,875
2018	\$1,002,762	1.0121	\$1,014,875	1.2154	1,233,452
2019	\$854,090	0.9425	\$804,968	1.1762	946,835
2020	\$626,386	0.7018	\$439,611	1.1360	499,394
2021	\$591,763	0.9832	\$581,811	1.0965	637,961
Total	\$4,180,472	XXX	\$3,964,387	XXX	\$4,730,517

Notes:

- (2) See Exhibit 9, Sheet 5B
- (3) =[(4) / (2)]
- (4) See Exhibit 9, Sheet 5B
- (5) See Exhibit 13, Column (5)
- (6) [(4) x (5)]

State of Louisiana

Adjustment of Losses

Coastal Plan - Mobile Homes

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2021	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2017	\$197,472	1.0040	1.1990	\$237,716
2018	\$118,466	1.0070	1.1530	137,547
2019	\$52,493	1.0190	1.1090	59,321
2020	\$62,545	1.0360	1.0660	69,073
2021	\$72,789	1.1140	1.0250	83,115
Total	\$503,765	XXX	XXX	\$586,772

Notes:

- (2) See Exhibit 10, Sheet 5B (Includes ALAE)
- (3) See Exhibit 12, Sheet 5B
- (4) See Exhibit 15, Column (10)
- (5) =[(2) x (3) x (4)]

State of Louisiana
Statewide Rate Level Indication

FAIR Plan - Wind Only

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2017	\$29,640,667	\$872,103	2.94%	NA
2018	23,924,097	927,279	3.88%	NA
2019	22,205,476	326,962	1.47%	NA
2020	20,469,063	832,360	4.07%	NA
2021	20,362,477	577,689	2.84%	NA
Total	\$116,601,780	\$3,536,393	3.03%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	3.03%
(7) Complement of Credibility	3.76%
(8) Credibility	100.00%
(9) Credibility Weighted Non-CAT Loss and ALAE Ratio	3.03%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	32.31%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	32.31%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	35.34%
(14) Fixed Expense Ratio	9.75%
(15) Reinsurance Expense Loading	93.52%
(16) Variable Expenses	13.90%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	58.20%
(19) Dollar Change	11,850,962

Notes:

- (2) See Exhibit 5, Sheet 6A (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 6A (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (FAIR)
- (11) See Exhibit 18 Allied Lines (FAIR)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Allied Lines (FAIR)
- (15) See Exhibit 20
- (16) See Exhibit 18 Allied Lines (FAIR)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2021 (2)$

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - Wind Only

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2017	\$17,145,878	1.3742	\$23,561,954	1.2580	\$29,640,667
2018	\$14,640,555	1.3445	\$19,684,563	1.2154	23,924,097
2019	\$14,446,286	1.3068	\$18,878,366	1.1762	22,205,476
2020	\$14,194,982	1.2694	\$18,018,692	1.1360	20,469,063
2021	\$15,156,920	1.2252	\$18,570,282	1.0965	20,362,477
Total	\$75,584,622	XXX	\$98,713,857	XXX	\$116,601,780

Notes:

- (2) See Exhibit 9, Sheet 6A
- (3) =[(4) / (2)]
- (4) See Exhibit 9, Sheet 6A
- (5) See Exhibit 13, Column (5)
- (6) [(4) x (5)]

State of Louisiana

Adjustment of Losses

FAIR Plan - Wind Only

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2021	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2017	\$724,461	1.0040	1.1990	\$872,103
2018	\$798,641	1.0070	1.1530	927,279
2019	\$289,328	1.0190	1.1090	326,962
2020	\$753,692	1.0360	1.0660	832,360
2021	\$505,924	1.1140	1.0250	577,689
Total	\$3,072,046	XXX	XXX	\$3,536,393

Notes:

- (2) See Exhibit 10, Sheet 6A (Includes ALAE)
- (3) See Exhibit 12, Sheet 6A
- (4) See Exhibit 15, Column (10)
- (5) =[(2) x (3) x (4)]

State of Louisiana
Statewide Rate Level Indication
Coastal Plan - Wind Only

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2017	\$813,233	\$0	0.00%	NA
2018	679,707	25,593	3.77%	NA
2019	707,883	1,260	0.18%	NA
2020	794,263	7,815	0.98%	NA
2021	852,935	1,751	0.21%	NA
Total	\$3,848,021	\$36,419	0.95%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	0.95%
(7) Complement of Credibility	0.79%
(8) Credibility	17.31%
(9) Credibility Weighted Non-CAT Loss and ALAE Ratio	0.82%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	30.56%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	30.56%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	31.38%
(14) Fixed Expense Ratio	9.75%
(15) Reinsurance Expense Loading	94.33%
(16) Variable Expenses	13.90%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	54.60%
(19) Dollar Change	465,703

Notes:

- (2) See Exhibit 5, Sheet 6B (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 6B (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (Coastal)
- (11) See Exhibit 18 Allied Lines (Coastal)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Allied Lines (Coastal)
- (15) See Exhibit 20
- (16) See Exhibit 18 Allied Lines (Coastal)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15)/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2021 (2)$

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Wind Only

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2017	\$568,017	1.1381	\$646,455	1.2580	\$813,233
2018	\$468,924	1.1926	\$559,258	1.2154	679,707
2019	\$499,809	1.2041	\$601,819	1.1762	707,883
2020	\$578,794	1.2080	\$699,181	1.1360	794,263
2021	\$672,624	1.1565	\$777,864	1.0965	852,935
Total	\$2,788,167	XXX	\$3,284,577	XXX	\$3,848,021

Notes:

- (2) See Exhibit 9, Sheet 6B
- (3) $=[(4) / (2)]$
- (4) See Exhibit 9, Sheet 6B
- (5) See Exhibit 13, Column (5)
- (6) $[(4) \times (5)]$

State of Louisiana

Adjustment of Losses

Coastal Plan - Wind Only

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2021	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2017	\$0	1.0040	1.1990	\$0
2018	\$22,043	1.0070	1.1530	25,593
2019	\$1,115	1.0190	1.1090	1,260
2020	\$7,076	1.0360	1.0660	7,815
2021	\$1,533	1.1140	1.0250	1,751
Total	\$31,767	XXX	XXX	\$36,419

Notes:

- (2) See Exhibit 10, Sheet 6B (Includes ALAE)
- (3) See Exhibit 12, Sheet 6B
- (4) See Exhibit 15, Column (10)
- (5) =[(2) x (3) x (4)]

	(1) HO	(2) Fire & EC	(3) RC	(4) MH	(5) WO
Parish	Market Rates	Market Rates	Market Rates	Market Rates	Market Rates
Acadia	3,003	1,552	599	1,033	1,961
Allen	2,348	1,144	257	1,033	0
Ascension	2,268	1,572	378	988	1,174
Assumption	3,110	1,629	450	2,287	2,074
Avoyelles	2,152	1,111	234	988	0
Beauregard	2,193	1,552	359	1,033	0
Bienville	2,008	880	178	982	0
Bossier	1,826	1,059	295	982	0
Caddo	1,921	1,036	287	982	0
Calcasieu	2,472	1,552	370	1,046	619
Caldwell	2,187	966	177	982	0
Cameron	3,276	2,352	201	2,287	0
Catahoula	2,153	1,114	177	988	0
Claiborne	1,925	880	178	982	0
Concordia	1,937	938	177	988	0
Desoto	1,987	822	287	982	0
East Baton Rouge	2,250	1,253	310	988	732
East Carroll	2,024	975	178	988	0
East Feliciana	2,207	1,144	356	988	0
Evangeline	2,223	1,144	356	1,214	0
Franklin	2,080	944	230	982	0
Grant	2,083	880	177	982	0
Iberia	3,780	1,170	838	2,287	2,579
Iberville	2,110	1,241	348	988	810
Jackson	2,047	940	178	982	0
Jefferson	3,246	1,848	838	2,287	2,023
Jefferson Davis	3,112	1,552	499	1,046	2,049
Lafayette	2,237	1,363	480	1,046	1,354
Lafourche	4,074	1,396	751	2,287	2,821
La Salle	2,161	942	177	982	0
Lincoln	1,974	1,075	236	982	0
Livingston	2,204	1,144	397	1,033	0
Madison	2,018	1,033	200	988	0
Morehouse	2,040	976	246	982	0
Natchitoches	2,044	1,134	265	982	0
Orleans	3,179	1,717	680	982	2,031
Ouachita	1,961	862	251	982	0
Plaquemines	3,750	1,587	838	2,287	1,864
Pointe Coupee	2,222	1,144	427	1,457	0
Rapides	1,921	935	251	982	0
Red River	2,111	747	177	982	0
Richland	2,057	943	234	982	0
Sabine	2,111	935	177	982	0
St. Bernard	3,296	1,458	838	2,287	1,955
St. Charles	3,418	1,259	527	2,287	2,334
St. Helena	2,375	1,144	358	1,033	0
St. James	2,796	0	225	2,287	1,747
St. John The Baptist	4,163	1,513	655	2,287	2,933
St. Landry	2,157	1,251	356	1,033	0
St. Martin	3,042	1,608	473	1,046	1,987
St. Mary	2,894	1,373	751	2,287	1,684
St. Tammany	2,385	1,737	450	1,046	1,233
Tangipahoa	2,501	1,144	447	1,033	1,240
Tensas	2,089	953	177	988	0
Terrebonne	4,419	1,497	838	2,287	3,057
Union	2,143	935	200	982	0
Vermilion	4,737	0	838	2,287	3,300
Vernon	2,121	1,100	269	982	0
Washington	2,522	1,486	359	1,033	0
Webster	1,901	944	265	982	0
West Baton Rouge	2,138	1,191	348	988	0
West Carroll	2,052	914	217	982	0
West Feliciana	2,128	1,138	348	1,033	0
Winn	2,072	938	177	982	0

	(1) HO	(2) Fire & EC	(3) RC	(4) MH	(5) WO
Parish	Market Rates	Market Rates	Market Rates	Market Rates	Market Rates
Cameron (Coastal)	1,336	0	0	1,388	0
Iberia (Coastal)	0	0	0	0	0
Jefferson (Coastal)	6,491	1,734	484	2,287	0
Lafourche (Coastal)	3,441	1,716	284	2,287	2,237
Orleans (Coastal)	0	0	281	0	0
Plaquemines (Coastal)	5,393	0	751	1,133	0
St. Bernard (Coastal)	0	0	0	0	0
St. Mary (Coastal)	0	0	0	0	0
Terrebonne (Coastal)	4,363	0	751	2,287	2,242
Vermilion (Coastal)	0	0	0	0	0

Notes:

- (1) Source: Current market study for Homeowners
- (2) Source: Current market study for Dwelling Fire
- (3) Source: Current market study for Renters/Condos
- (4) Source: Current market study for Mobile Home
- (5) Source: Current market study for Wind Only

Homeowners Market Rate Risk Characteristics

Form	HO-3
Occupancy	Owner
Age of Owner	55
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	\$100,000
Cov. B	10% of Cov. A
Cov. C	50% of Cov. A
Cov. D	30% of Cov. A
Cov. E	\$100,000
Cov. F	\$1,000
AOP Ded.	\$500
Hurricane Ded.	2%
FAIR Isaac Score	725
Year Built	2007
Age of Roof	5
Roof Material	Asphalt Shingle
No. of Stories	1
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Renters Market Rate Risk Characteristics

Form	HO-4
Occupancy	Tenant
Age of Owner	55
# of Units	1
Protection Class	Varies by Parish
Construction	Frame
Cov. C	\$20,000
Cov. D	30% of Cov. C
Cov. E	\$100,000
Cov. F	\$1,000
AOP Ded.	\$500
Hurricane Ded.	None
FAIR Isaac Score	725
Year Built	2007
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Mobile Home Market Rate Risk Characteristics

Form	DWG 1
Occupancy	Owner
Age of Owner	55
Years Owned	8
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	\$30,000
Cov. B	10% of Cov. A
Cov. C	\$15,000
AOP Ded.	\$500
Hurricane Ded.	None
FAIR Isaac Score	725
Year Built	2012
Prior Ins.	Yes
Tie-Downs	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Residential Fire Market Rate Risk Characteristics

Form	DWG 3
Occupancy	Owner and Non-Owner
Age of Owner	55
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	\$80,000
Cov. C	\$30,000
AOP Ded.	\$500
Hurricane Ded.	None
FAIR Isaac Score	725
Year Built	2007
Age of Roof	5
Roof Material	Asphalt Shingle
No. of Stories	1
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Residential EC Market Rate Risk Characteristics

Form	DWG 3
Occupancy	Owner and Non-Owner
Age of Owner	55
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	\$80,000
Cov. C	\$30,000
AOP Ded.	\$500
Hurricane Ded.	2%
FAIR Isaac Score	725
Year Built	2007
Age of Roof	5
Roof Material	Asphalt Shingle
No. of Stories	1
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Wind Only Market Rate Risk Characteristics

Form	HO-3
Occupancy	Owner
Age of Owner	55
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	\$100,000
Cov. B	10% of Cov. A
Cov. C	50% of Cov. A
Cov. D	30% of Cov. A
Cov. E	\$100,000
Cov. F	\$1,000
AOP Ded.	\$500
Hurricane Ded.	2%
FAIR Isaac Score	725
Year Built	2007
Age of Roof	5
Roof Material	Asphalt Shingle
No. of Stories	1
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Note: LCPIC market rate is a DWG 3

Exhibit 6B

LCPIC Homeowner Base Rate

Form	HO-3
Occupancy	Owner
# of Families	1
Protection Class	2
Construction	Frame
Cov. A	\$60,000
Cov. E	\$100,000
Cov. F	\$1,000

LCPIC Renters Base Rate

Form	HO-4
Occupancy	Tenant
Protection Class	2
Construction	Frame
Cov. C	\$10,000
Cov. E	\$100,000
Cov. F	\$1,000

LCPIC Residential Fire Base Rate

Form	DWG 3
Occupancy	Owner
# of Families	1
Protection Class	2
Construction	Frame
Cov. A	\$20,000
Cov. C	\$6,000

LCPIC Residential EC Base Rate

Form	DWG 3
Occupancy	Owner
# of Families	1
Construction	Frame
Cov. A	\$20,000
Cov. C	\$6,000

LCPIC Mobile Home Base Rate

Form	DWG 1
Occupancy	Owner
# of Families	1
Protection Class	2
Construction	Frame
Cov. A	\$20,000
Cov. C	\$6,000

LCPIC Wind Only Base Rate

Form	DWG 1
Occupancy	Owner
# of Families	1
Construction	Frame
Cov. A	\$20,000
Cov. C	\$6,000

Louisiana Citizens Property Insurance Corporation

NOT USED

FAIR Plan Homeowners Parish Indications

(1)	Variable portion of ULAE as % of Hurricane Loss & ALAE		Fixed Expense Ratio		Variable Expenses		0.00% (L)	9.75% (M)	13.90% (N)	(12)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	Normalized
	2017-21 Trended On Level	2017-21 Trended Ultimate	Non-Hurricane Loss & ALAE Ratio	Hurricane Loss & ALAE Ratio	Cost of Reinsurance	Indicated Rate Change Before Cred.	Current Base Rate	Implicit Exposures	Current Territory Relativity	Indicated Territory Relativity Before Credibility	Indicated Territory Relativity Before Credibility
Acadia	155,149	5,931	3.82%	18.06%	52.08%	0.972	1,228	126	0.7771	0.7553	0.5032
Allen	25,002	-	0.00%	11.18%	32.22%	0.617	1,240	20	0.7847	0.4842	0.3226
Ascension	265,246	912	0.34%	18.95%	54.62%	0.972	1,131	235	0.7157	0.6957	0.4635
Assumption	267,177	794	0.30%	17.84%	51.42%	0.921	1,686	158	1.0670	0.9827	0.6547
Avoyelles	35,369	14,129	39.95%	16.85%	48.56%	1.337	996	36	0.6303	0.8427	0.5615
Beauregard	26,987	-	0.00%	10.48%	30.21%	0.586	1,093	25	0.6917	0.4053	0.2700
Bienville	4,627	-	0.00%	12.67%	37.38%	0.695	952	5	0.6025	0.4187	0.2790
Bossier	104,075	159,192	152.96%	10.46%	30.16%	2.362	865	120	0.5474	1.2930	0.8615
Caddo	947,232	805,116	85.00%	13.79%	39.76%	1.722	864	1,096	0.5468	0.9416	0.6274
Calcasieu	709,717	174,839	24.64%	14.67%	42.29%	1.061	1,443	492	0.9132	0.9689	0.6455
Caldwell	21,841	-	0.00%	10.40%	29.97%	0.582	975	22	0.6170	0.3591	0.2393
Cameron	21,816	-	0.00%	25.76%	66.43%	1.184	1,757	12	1.1119	1.3165	0.8771
Catahoula	12,405	8,182	65.96%	7.74%	22.31%	1.228	965	13	0.6107	0.7499	0.4996
Claiborne	27,748	297	1.07%	11.49%	33.12%	0.644	857	32	0.5423	0.3492	0.2327
Concordia	19,457	-	0.00%	7.03%	20.24%	0.430	868	22	0.5493	0.2362	0.1574
DeSoto	14,350	-	0.00%	13.03%	37.55%	0.701	884	16	0.5594	0.3921	0.2612
East Baton Rouge	1,695,692	207,758	12.25%	13.87%	39.98%	0.881	1,188	1,427	0.7518	0.6623	0.4413
East Carroll	51,804	34,903	67.38%	8.11%	23.37%	1.261	1,005	52	0.6360	0.8020	0.5343
East Feliciana	34,748	362	1.04%	12.10%	34.84%	0.671	1,180	29	0.7467	0.5010	0.3338
Evangeline	29,232	-	0.00%	21.64%	62.40%	1.089	1,206	24	0.7632	0.8311	0.5537
Franklin	50,138	9,140	18.23%	9.65%	29.20%	0.776	986	51	0.6240	0.4842	0.3226
Grant	29,051	-	0.00%	8.04%	23.17%	0.476	931	31	0.5892	0.2805	0.1869
Iberia	931,631	43,652	4.69%	22.36%	64.43%	1.176	1,368	681	0.8657	1.0181	0.6783
Iberville	165,589	205,459	124.08%	20.77%	59.88%	2.491	1,243	133	0.7866	1.9594	1.3055
Jackson	25,009	201,533	805.84%	7.14%	20.59%	9.795	964	26	0.6100	5.9750	3.9809
Jefferson	4,467,108	386,709	8.66%	21.49%	61.95%	1.183	1,913	2,335	1.2106	1.4321	0.9542
Jefferson Davis	58,949	-	0.00%	15.05%	43.39%	0.792	1,276	46	0.8075	0.6395	0.4261
Lafayette	756,909	199,529	26.36%	15.04%	43.35%	1.098	1,356	558	0.8581	0.9422	0.6278
Lafourche	1,015,977	49,132	4.84%	28.89%	83.27%	1.472	1,501	677	0.9499	1.3983	0.9316
La Salle	7,281	-	0.00%	12.82%	36.95%	0.691	965	8	0.6107	0.4220	0.2812
Lincoln	54,906	-	0.00%	11.31%	32.59%	0.623	881	62	0.5575	0.3473	0.2314
Livingston	84,700	35,813	42.28%	14.65%	42.23%	1.265	1,207	70	0.7638	0.9662	0.6437
Madison	15,976	-	0.00%	14.54%	41.91%	0.769	905	18	0.5727	0.4404	0.2934
Morehouse	30,004	1,166	3.89%	10.17%	29.20%	0.616	908	33	0.5746	0.3540	0.2359
Natchitoches	41,776	6,866	16.44%	11.68%	33.65%	0.831	924	45	0.5847	0.4859	0.3237
Orleans	17,920,327	3,148,820	17.57%	31.83%	91.74%	1.753	1,890	9,482	1.1960	2.0966	1.3969
Ouachita	426,976	599,563	140.42%	9.44%	27.21%	1.270	947	451	0.5993	1.3005	0.8665
Plaquemines	322,695	1,346	0.42%	24.02%	69.22%	1.201	2,136	151	1.3517	1.6234	1.0816
Pointe Coupee	75,133	-	0.00%	14.06%	40.53%	0.747	1,131	66	0.7157	0.5346	0.3562
Rapides	254,276	32,800	12.90%	11.36%	32.74%	0.775	878	290	0.5556	0.4306	0.2869
Red River	23,606	155,864	660.27%	12.95%	37.38%	8.366	977	24	0.6183	5.1727	3.4464
Richland	62,042	8,255	13.31%	9.50%	27.37%	0.696	918	68	0.5809	0.4043	0.2694
Sabine	-	-	0.00%	10.04%	29.20%	0.569	945	-	0.5980	0.3403	0.2267
Saint Bernard	1,170,600	91,489	7.82%	25.32%	72.99%	1.346	1,869	626	1.1828	1.5920	1.0607
Saint Charles	671,062	8,055	1.20%	25.46%	73.38%	1.275	1,420	473	0.8986	1.1457	0.7633
Saint Helena	6,795	-	0.00%	7.60%	21.91%	0.456	1,261	5	0.7980	0.3639	0.2425
Saint James	119,780	2,680	2.24%	19.56%	56.38%	1.021	1,261	95	0.7980	0.8148	0.5429
Saint John the Baptist	1,247,428	80,446	6.45%	19.45%	56.05%	1.065	1,379	905	0.8727	0.9294	0.6192
Saint Landry	317,769	8,462	2.66%	16.93%	48.81%	0.908	1,068	298	0.6759	0.6137	0.4089
Saint Martin	325,652	7,829	2.40%	20.91%	60.25%	1.084	1,224	266	0.7746	0.8397	0.5595
Saint Mary	508,500	1,155	0.23%	24.54%	70.72%	1.222	1,569	324	0.9929	1.2133	0.8084
Saint Tammany	2,065,431	916,084	44.35%	24.61%	70.93%	1.738	1,475	1,400	0.9334	1.6222	1.0808
Tangipahoa	311,234	40,306	12.95%	13.81%	39.81%	0.886	1,404	222	0.8885	0.7872	0.5245
Tensas	27,251	7,300	26.79%	9.44%	27.19%	0.850	936	29	0.5923	0.5035	0.3355
Terrebonne	1,324,925	40,048	3.02%	24.80%	71.46%	1.266	1,516	874	0.9594	1.2146	0.8092
Union	36,214	-	0.00%	9.86%	29.20%	0.567	960	38	0.6075	0.3445	0.2295
Vermilion	452,820	50,477	11.15%	21.47%	61.89%	1.211	1,512	299	0.9568	1.1587	0.7720
Vernon	12,207	-	0.00%	10.14%	29.20%	0.570	967	13	0.6119	0.3488	0.2324
Washington	460,668	957,161	207.78%	11.96%	34.47%	3.066	1,447	318	0.9157	2.8075	1.8705
Webster	94,482	45,054	47.69%	13.27%	38.26%	1.266	908	104	0.5746	0.7274	0.4846
West Baton Rouge	48,292	295	0.61%	15.29%	44.09%	0.810	1,159	42	0.7335	0.5941	0.3958
West Carroll	28,931	1,467	5.07%	9.44%	27.20%	0.598	926	31	0.5860	0.3504	0.2335
West Feliciana	22,201	-	0.00%	9.37%	27.01%	0.536	1,039	21	0.6575	0.3524	0.2348
Winn	6,203	-	0.00%	8.80%	25.38%	0.510	924	7	0.5847	0.2982	0.1987
	40,548,178	8,756,370	21.59%	25.21%	72.66%	1.476	1,580	25,660	1.0000	1.5009	1.0000

(2) - See Exhibit 9, Sheet 1A
 (3) - See Exhibit 10, Sheet 1A
 (4)=(3)/(2)
 (5) - See Exhibit 23, Sheet 1A, Column (9)
 (6) - See Exhibit 23, Sheet 1A, Column (13)
 (7)=[(4)+(5)*(1.0+(L)+(M)+(6))]/(1.0-(N))
 (8)-Current base rates, see Exhibit 4, Sheet 1A, Column (20)
 (9)=(2)/(8)
 (10)=(8)/total of (8)
 (11)=(10)*(7)
 (12)=(11)/total of (11)
 (13)=total of (4)*total of (8)+(M)*total of (8)+[(5)+(6)]*(8)
 (14)=(13)/total of (13)
 (15) - Estimated earned house years based on actual LCPC monthly in-force policies
 (16) - Based on (15) with 40,000 as full credibility and square root rule.
 (17)=(16)*[12]+[1-(16)]*(14), capped at +/- 15% of (10)
 (18)=(17)/(10)-1
 (19) - Exhibit 5, Sheet 1A, Page 1, Item (18)
 (20)=[1+(18)]*[1+(19)]-1
 (21)=[1+(20)]*OFB-1
 (L),(M),(N) - See Exhibit 18

FAIR Plan Homeowners Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Territory Relativity	(15) 2017-21 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity		(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
					(16) Credibility	(17) Territory Relativity				
Acadia	1,357	0.6644	50	0.035	0.6605	-0.1500	0.4410	22.49%	22.09%	
Allen	1,033	0.5061	11	0.017	0.6670	-0.1500	0.4410	22.49%	22.09%	
Ascension	1,327	0.6501	79	0.045	0.6418	-0.1030	0.4410	29.26%	28.84%	
Assumption	1,663	0.8145	74	0.043	0.9070	-0.1500	0.4410	22.49%	22.09%	
Avoyelles	1,147	0.5616	13	0.018	0.5616	-0.1090	0.4410	28.39%	27.97%	
Beauregard	940	0.4604	8	0.014	0.5879	-0.1500	0.4410	22.49%	22.09%	
Bienville	972	0.4759	1	0.005	0.5121	-0.1500	0.4410	22.49%	22.09%	
Bossier	847	0.4147	45	0.034	0.4653	-0.1500	0.4410	22.49%	22.09%	
Caddo	958	0.4692	423	0.103	0.4855	-0.1120	0.4410	27.96%	27.54%	
Calcasieu	1,317	0.6451	210	0.072	0.7762	-0.1500	0.4410	22.49%	22.09%	
Caldwell	889	0.4353	9	0.015	0.5245	-0.1500	0.4410	22.49%	22.09%	
Cameron	2,115	1.0359	5	0.011	1.0341	-0.0700	0.4410	34.01%	33.57%	
Catahoula	785	0.3846	7	0.014	0.5191	-0.1500	0.4410	22.49%	22.09%	
Claiborne	878	0.4298	10	0.016	0.4610	-0.1500	0.4410	22.49%	22.09%	
Concordia	732	0.3585	6	0.012	0.4669	-0.1500	0.4410	22.49%	22.09%	
DeSoto	942	0.4616	4	0.009	0.4755	-0.1500	0.4410	22.49%	22.09%	
East Baton Rouge	1,135	0.5559	549	0.117	0.6390	-0.1500	0.4410	22.49%	22.09%	
East Carroll	812	0.3975	15	0.020	0.5406	-0.1500	0.4410	22.49%	22.09%	
East Feliciana	1,049	0.5138	10	0.016	0.6347	-0.1500	0.4410	22.49%	22.09%	
Evangeline	1,509	0.7390	6	0.013	0.7367	-0.0350	0.4410	39.06%	38.61%	
Franklin	878	0.4302	14	0.019	0.5304	-0.1500	0.4410	22.49%	22.09%	
Grant	786	0.3849	8	0.014	0.5008	-0.1500	0.4410	22.49%	22.09%	
Iberia	1,683	0.8241	241	0.078	0.8128	-0.0610	0.4410	35.31%	34.87%	
Iberville	1,498	0.7335	53	0.036	0.7544	-0.0410	0.4410	38.19%	37.74%	
Jackson	763	0.3735	10	0.016	0.5185	-0.1500	0.4410	22.49%	22.09%	
Jefferson	2,092	1.0243	852	0.146	1.0290	-0.1500	0.4410	22.49%	22.09%	
Jefferson Davis	1,241	0.6078	22	0.023	0.6864	-0.1500	0.4410	22.49%	22.09%	
Lafayette	1,287	0.6303	223	0.075	0.7294	-0.1500	0.4410	22.49%	22.09%	
Lafourche	2,179	1.0671	282	0.084	1.0557	0.1110	0.4410	60.10%	59.58%	
La Salle	976	0.4778	5	0.011	0.5191	-0.1500	0.4410	22.49%	22.09%	
Lincoln	882	0.4320	-	0.000	0.4739	-0.1500	0.4410	22.49%	22.09%	
Livingston	1,182	0.5788	50	0.035	0.6492	-0.1500	0.4410	22.49%	22.09%	
Madison	1,006	0.4928	7	0.013	0.4902	-0.1440	0.4410	23.35%	22.95%	
Morehouse	853	0.4177	12	0.017	0.4884	-0.1500	0.4410	22.49%	22.09%	
Natchitoches	914	0.4477	18	0.021	0.4970	-0.1500	0.4410	22.49%	22.09%	
Orleans	2,831	1.3864	3,007	0.274	1.3754	0.1500	0.4410	65.72%	65.18%	
Ouachita	842	0.4126	160	0.063	0.5094	-0.1500	0.4410	22.49%	22.09%	
Plaquemines	2,487	1.2180	37	0.031	1.2138	-0.1020	0.4410	29.40%	28.98%	
Pointe Coupee	1,113	0.5450	26	0.025	0.6083	-0.1500	0.4410	22.49%	22.09%	
Rapides	883	0.4322	101	0.050	0.4723	-0.1500	0.4410	22.49%	22.09%	
Red River	987	0.4834	5	0.011	0.5256	-0.1500	0.4410	22.49%	22.09%	
Richland	834	0.4083	23	0.024	0.4938	-0.1500	0.4410	22.49%	22.09%	
Sabine	866	0.4242	-	0.000	0.5083	-0.1500	0.4410	22.49%	22.09%	
Saint Bernard	2,333	1.1425	238	0.077	1.1362	-0.0390	0.4410	38.48%	38.03%	
Saint Charles	1,899	0.9300	190	0.069	0.9185	0.0220	0.4410	47.27%	46.79%	
Saint Helena	867	0.4248	2	0.007	0.6783	-0.1500	0.4410	22.49%	22.09%	
Saint James	1,453	0.7116	45	0.034	0.7059	-0.1150	0.4410	27.53%	27.12%	
Saint John the Baptist	1,536	0.7525	333	0.091	0.7418	-0.1500	0.4410	22.49%	22.09%	
Saint Landry	1,197	0.5864	95	0.049	0.5778	-0.1450	0.4410	23.21%	22.81%	
Saint Martin	1,489	0.7291	106	0.051	0.7204	-0.0700	0.4410	34.01%	33.57%	
Saint Mary	1,990	0.9746	111	0.053	0.9658	-0.0270	0.4410	40.21%	39.75%	
Saint Tammany	1,905	0.9327	412	0.101	0.9477	0.0150	0.4410	46.26%	45.78%	
Tangipahoa	1,248	0.6113	79	0.044	0.7552	-0.1500	0.4410	22.49%	22.09%	
Tensas	838	0.4105	11	0.016	0.5035	-0.1500	0.4410	22.49%	22.09%	
Terrebonne	1,955	0.9573	346	0.093	0.9435	-0.0170	0.4410	41.65%	41.19%	
Union	870	0.4262	10	0.016	0.5164	-0.1500	0.4410	22.49%	22.09%	
Vermilion	1,756	0.8599	116	0.054	0.8552	-0.1060	0.4410	28.83%	28.41%	
Vernon	876	0.4289	3	0.009	0.5201	-0.1500	0.4410	22.49%	22.09%	
Washington	1,167	0.5716	115	0.054	0.7783	-0.1500	0.4410	22.49%	22.09%	
Webster	963	0.4717	35	0.030	0.4884	-0.1500	0.4410	22.49%	22.09%	
West Baton Rouge	1,184	0.5796	19	0.022	0.6235	-0.1500	0.4410	22.49%	22.09%	
West Carroll	835	0.4087	10	0.016	0.4981	-0.1500	0.4410	22.49%	22.09%	
West Feliciana	873	0.4277	7	0.013	0.5589	-0.1500	0.4410	22.49%	22.09%	
Winn	811	0.3973	2	0.008	0.4970	-0.1500	0.4410	22.49%	22.09%	
	2,042	1.0000	8,976	0.474	1.0150		0.4410	44.58%	44.10%	

(OFB) 0.997

Coastal Plan Homeowner Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE
Fixed Expense Ratio
Variable Expenses

0.00% (L)
9.75% (M)
13.90% (N)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	2017-21 Trended On-Level Earned Premium	2017-21 Trended Ultimate Incurred Losses and ALAE				Indicated Rate Change Before Cred.			Current Base Rate	Current Territory Relativity	Territory Relativity Before Credibility	Normalized Indicated Territory Relativity Before Credibility
Cameron Parish	70,103	-	0.00%	19.01%	59.96%	1.030	3,029	23	0.9269	0.9547	0.6378
Iberia Parish	-	-	0.00%	27.70%	87.37%	1.450	2,642	-	0.8085	1.1723	0.7832
Jefferson Parish	187,875	-	0.00%	28.93%	91.24%	1.509	6,221	30	1.9036	2.8725	1.9191
Lafourche Parish	481,014	-	0.00%	28.68%	90.48%	1.497	3,200	150	0.9792	1.4659	0.9794
Orleans Parish	64,760	-	0.00%	27.67%	87.27%	1.448	2,423	27	0.7414	1.0735	0.7172
Plaquemines Parish	49,612	-	0.00%	33.98%	107.19%	1.753	5,479	9	1.6766	2.9391	1.9636
Saint Bernard Parish	133,723	-	0.00%	37.99%	119.81%	1.946	4,046	33	1.2381	2.4093	1.6096
Saint Mary Parish	(192)	-	0.00%	32.27%	101.80%	1.670	2,238	(0)	0.6848	1.1436	0.7640
Terrebonne Parish	228,414	7,495	3.28%	24.37%	76.86%	1.327	2,320	98	0.7099	0.9420	0.6293
Vermilion Parish	10,043	-	0.00%	27.52%	87.37%	1.448	2,450	4	0.7497	1.0856	0.7253
	1,225,352	7,495	0.61%	28.53%	89.99%	1.466	3,268	375	1.0000	1.4968	1.0000

(2) - See Exhibit 9, Sheet 1B

(3) - See Exhibit 10, Sheet 1B

(4)=(3)/(2)

(5) - See Exhibit 23, Sheet 1B, Column (9)

(6) - See Exhibit 23, Sheet 1B, Column (13)

(7) =[(4)+ (5)*(1.0+(L))+(M)+(6)]/(1.0-(N))

(8)-Current base rates, see Exhibit 4, Sheet 1B, Column (20)

(9) =(2)/(8)

(10) =(8)/total of (8)

(11) =(10)*(7)

(12)=(11)/total of (11)

(13)=total of (4)*total of (8)+(M)*total of (8)+[(5)+(6)]*(8)

(14) =(13)/total of (13)

(15) - Estimated earned house years based on actual LCPIC monthly in-force policies

(16) - Based on (15) with 40,000 as full credibility and square root rule.

(19) - Exhibit 5, Sheet 1B, Page 1, Item (18)

(20)=[1+(18)]*[1+(19)]-1

(21) =[1+(20)]*OFB-1

(L),(M),(N) - See Exhibit 18

(17)=(16)*(12)+[1-(16)]*(14), capped at +/- 15% of (10)

(18)=(17)/(10)-1

Coastal Plan Homeowner Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2017-21 Earned House Years	(16) Credibility	(17) Capped Credibility Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Cameron Parish	2,731	0.6483	9	0.015	0.7879	-0.1500	0.4530	23.51%	23.76%
Iberia Parish	3,379	0.8022	-	0.000	0.8022	-0.0080	0.4530	44.14%	44.43%
Jefferson Parish	7,814	1.8554	14	0.018	1.8566	-0.0250	0.4530	41.67%	41.95%
Lafourche Parish	4,152	0.9857	64	0.040	0.9854	0.0060	0.4530	46.17%	46.46%
Orleans Parish	3,124	0.7416	8	0.015	0.7412	0.0000	0.4530	45.30%	45.59%
Plaquemines Parish	8,073	1.9168	5	0.011	1.9173	0.1440	0.4530	66.22%	66.55%
Saint Bernard Parish	6,723	1.5963	12	0.018	1.4238	0.1500	0.4530	67.10%	67.43%
Saint Mary Parish	3,339	0.7928	0	0.001	0.7875	0.1500	0.4530	67.10%	67.43%
Terrebonne Parish	2,687	0.6380	39	0.031	0.6377	-0.1020	0.4530	30.48%	30.74%
Vermilion Parish	3,153	0.7487	1	0.005	0.7486	-0.0010	0.4530	45.15%	45.44%
	4,212	1.0000	153	0.062	0.9933		0.4530	45.01%	45.30%
							(OFB)		1.002

FAIR Plan Fire Parish Indications

(1)	Variable portion of ULAE as % of Hurricane Loss & ALAE						0.00% (L)			9.75% (M)		13.90% (N)	
	Fixed Expense Ratio												
	Variable Expenses												
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	Normalized	
Trended	Trended	Non-Hurricane	Hurricane	Net	Indicated	Current	Implicit	Current	Indicated	Normalized	Indicated		
On-Level	Ultimate	Loss & ALAE	Loss & ALAE	Cost of	Rate	Base	Exposures	Territory	Territory	Territory	Territory		
Earned	Incurred	Ratio	Ratio	Reinsurance	Change	Rate	Rate	Relativity	Relativity	Relativity	Relativity		
Premium	and ALAE				Before				Before	Before	Before		
					Cred.				Credibility	Credibility	Credibility		
Acadia	767,858	383,346	49.92%	0.00%	0.00%	0.693	145	5,296	1.0148	0.7033	0.8986		
Allen	123,436	151,726	122.92%	0.00%	0.00%	1.541	160	771	1.1197	1.7255	2.2045		
Ascension	292,253	108,677	37.19%	0.00%	0.00%	0.545	130	2,248	0.9098	0.4958	0.6334		
Assumption	409,517	91,765	22.41%	0.00%	0.00%	0.373	173	2,367	1.2107	0.4516	0.5770		
Avoyelles	88,418	28,892	32.68%	0.00%	0.00%	0.493	133	665	0.9308	0.4589	0.5863		
Beauregard	79,362	9,221	11.62%	0.00%	0.00%	0.248	177	448	1.2387	0.3072	0.3925		
Bienville	27,399	-	0.00%	0.00%	0.00%	0.113	131	209	0.9168	0.1036	0.1324		
Bossier	21,430	-	0.00%	0.00%	0.00%	0.113	135	159	0.9448	0.1068	0.1365		
Caddo	223,418	131,707	58.95%	0.00%	0.00%	0.798	157	1,423	1.0987	0.8768	1.1202		
Calcasieu	1,852,207	530,382	28.64%	0.00%	0.00%	0.446	138	13,422	0.9658	0.4307	0.5503		
Caldwell	17,344	-	0.00%	0.00%	0.00%	0.113	133	130	0.9308	0.1052	0.1344		
Cameron	118,473	449,977	379.81%	0.00%	0.00%	4.525	117	1,013	0.8188	3.7051	4.7337		
Catahoula	109,401	3,649	3.34%	0.00%	0.00%	0.152	151	725	1.0568	0.1606	0.2052		
Claiborne	37,154	17,538	47.20%	0.00%	0.00%	0.661	143	260	1.0008	0.6615	0.8452		
Concordia	96,600	-	0.00%	0.00%	0.00%	0.113	131	737	0.9168	0.1036	0.1324		
DeSoto	22,709	143,150	630.37%	0.00%	0.00%	7.435	134	169	0.9378	6.9725	8.9083		
East Baton Rouge	1,575,424	1,614,138	102.46%	0.00%	0.00%	1.303	166	9,491	1.1617	1.5137	1.9339		
East Carroll	39,905	128,208	321.28%	0.00%	0.00%	3.845	143	279	1.0008	3.8481	4.9164		
East Feliciana	34,611	-	0.00%	0.00%	0.00%	0.113	146	237	1.0218	0.1155	0.1476		
Evangeline	116,323	130,587	112.26%	0.00%	0.00%	1.417	158	736	1.1057	1.5668	2.0018		
Franklin	42,421	-	0.00%	0.00%	0.00%	0.113	133	319	0.9308	0.1052	0.1344		
Grant	65,738	-	0.00%	0.00%	0.00%	0.113	140	470	0.9798	0.1107	0.1414		
Iberia	1,265,087	505,931	39.99%	0.00%	0.00%	0.578	137	9,234	0.9588	0.5542	0.7081		
Iberville	170,628	114,151	66.90%	0.00%	0.00%	0.890	150	1,138	1.0498	0.9343	1.1937		
Jackson	21,967	-	0.00%	0.00%	0.00%	0.113	135	163	0.9448	0.1068	0.1365		
Jefferson	5,924,389	4,141,602	69.91%	0.00%	0.00%	0.925	124	47,777	0.8678	0.8027	1.0256		
Jefferson Davis	275,755	242,441	87.92%	0.00%	0.00%	1.134	145	1,902	1.0148	1.1508	1.4703		
Lafayette	2,127,505	546,513	25.69%	0.00%	0.00%	0.412	164	12,973	1.1477	0.4729	0.6042		
Lafourche	1,275,120	304,888	23.91%	0.00%	0.00%	0.391	123	10,367	0.8608	0.3366	0.4300		
La Salle	53,474	71,341	133.41%	0.00%	0.00%	1.663	139	385	0.9728	1.6178	2.0669		
Lincoln	100,871	-	0.00%	0.00%	0.00%	0.113	155	651	1.0847	0.1226	0.1566		
Livingston	217,177	-	0.00%	0.00%	0.00%	0.113	151	1,438	1.0568	0.1194	0.1525		
Madison	125,092	62,947	50.32%	0.00%	0.00%	0.698	149	840	1.0428	0.7279	0.9300		
Morehouse	95,383	39,531	41.44%	0.00%	0.00%	0.595	144	662	1.0078	0.5996	0.7661		
Natchitoches	166,018	93,082	56.07%	0.00%	0.00%	0.764	162	1,025	1.1337	0.8661	1.1066		
Orleans	12,219,987	5,943,010	48.63%	0.00%	0.00%	0.678	156	78,333	1.0917	0.7402	0.9457		
Ouachita	331,341	364,984	110.15%	0.00%	0.00%	1.393	150	2,209	1.0498	1.4624	1.8684		
Plaquemines	143,126	58,503	40.88%	0.00%	0.00%	0.588	142	1,008	0.9938	0.5844	0.7466		
Pointe Coupee	133,129	16,844	12.65%	0.00%	0.00%	0.260	137	972	0.9588	0.2493	0.3185		
Rapides	439,116	804,400	183.19%	0.00%	0.00%	2.241	177	2,481	1.2387	2.7759	3.5466		
Red River	8,744	-	0.00%	0.00%	0.00%	0.113	136	64	0.9518	0.1076	0.1375		
Richland	60,758	-	0.00%	0.00%	0.00%	0.113	143	425	1.0008	0.1131	0.1445		
Sabine	41,831	253,110	605.08%	0.00%	0.00%	7.141	135	310	0.9448	6.7468	8.6199		
Saint Bernard	773,866	605,535	78.25%	0.00%	0.00%	1.022	108	7,165	0.7558	0.7724	0.9868		
Saint Charles	396,529	209,449	52.82%	0.00%	0.00%	0.727	157	2,526	1.0987	0.7988	1.0206		
Saint Helena	38,796	105,799	272.71%	0.00%	0.00%	3.281	176	220	1.2317	4.0412	5.1632		
Saint James	229,946	14,933	6.49%	0.00%	0.00%	0.189	160	1,437	1.1197	0.2116	0.2703		
Saint John the Baptist	443,951	956,178	215.38%	0.00%	0.00%	2.615	150	2,960	1.0498	2.7452	3.5073		
Saint Landry	477,580	103,810	21.74%	0.00%	0.00%	0.366	147	3,249	1.0288	0.3765	0.4810		
Saint Martin	764,040	498,974	65.31%	0.00%	0.00%	0.872	166	4,603	1.1617	1.0130	1.2942		
Saint Mary	1,239,975	431,084	34.77%	0.00%	0.00%	0.517	117	10,598	0.8188	0.4233	0.5408		
Saint Tammany	1,588,949	714,182	44.95%	0.00%	0.00%	0.635	149	10,664	1.0428	0.6622	0.8460		
Tangipahoa	338,350	225,598	66.68%	0.00%	0.00%	0.888	159	2,128	1.1127	0.9881	1.2624		
Tensas	37,124	100,100	269.64%	0.00%	0.00%	3.245	113	329	0.7908	2.5661	3.2785		
Terrebonne	1,499,841	487,140	32.48%	0.00%	0.00%	0.490	127	11,810	0.8888	0.4355	0.5564		
Union	37,250	482,840	1296.21%	0.00%	0.00%	15.168	164	227	1.1477	17.4083	22.2413		
Vermilion	1,231,533	650,982	52.86%	0.00%	0.00%	0.727	125	9,852	0.8748	0.6360	0.8126		
Vernon	41,417	-	0.00%	0.00%	0.00%	0.113	156	265	1.0917	0.1234	0.1577		
Washington	299,882	544,657	181.62%	0.00%	0.00%	2.223	196	1,530	1.3717	3.0493	3.8959		
Webster	31,903	-	0.00%	0.00%	0.00%	0.113	135	236	0.9448	0.1068	0.1365		
West Baton Rouge	56,138	-	0.00%	0.00%	0.00%	0.113	152	369	1.0638	0.1202	0.1536		
West Carroll	26,112	-	0.00%	0.00%	0.00%	0.113	125	209	0.8748	0.0989	0.1264		
West Feliciana	23,543	-	0.00%	0.00%	0.00%	0.113	144	163	1.0078	0.1139	0.1455		
Winn	36,348	-	0.00%	0.00%	0.00%	0.113	140	260	0.9798	0.1107	0.1414		
	40,970,972	23,617,502	57.64%	0.00%	0.00%	0.779	143	286,730	1.0000	0.7827	1.0000		

(2) - See Exhibit 9, Sheet 2A
 (3) - See Exhibit 10, Sheet 2A
 (4)=(3)/(2)
 (5) - See Exhibit 23, Sheet 2A, Column (9)
 (6) - See Exhibit 23, Sheet 2A, Column (13)
 (7) =((4)+(5)*(1.0-(L)))+(M)+(6))/(1.0-(N))
 (8)-Current base rates from the current rate pages
 (9) =2/(8)
 (10) =8/total of (8)
 (11) =10*(7)

(12)=(11)/total of (11)
 (13)=total of (4)*total of (8)+(M)*total of (8)+(5)+(6))*(8)
 (14) =(13)/total of (13)
 (15) - Estimated earned house years based on actual LCPIC monthly in-force policies
 (16) - Based on (15) with 40,000 as full credibility and square root rule.
 (19) - Exhibit 5, Sheet 2A, Page 1, Item (18)
 (20)=[1+(18)]*(1+19)-1
 (21) =1+(20)]*OFB-1

(L),(M),(N) - See Exhibit 18

(17)=(16)*(12)+[1-(16)]*(14), capped at +/- 15% of (10)
 (18)=(17)/(10)-1

FAIR Plan Fire Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2017-21 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Acadia	96	1.0000	2,239	0.237	0.9760	-0.0380	-0.2310	-26.02%	-23.80%
Allen	96	1.0000	305	0.087	1.1052	-0.0130	-0.2310	-24.10%	-21.82%
Ascension	96	1.0000	800	0.141	0.9482	0.0420	-0.2310	-19.87%	-17.47%
Assumption	96	1.0000	1,031	0.161	1.0291	-0.1500	-0.2310	-34.64%	-32.68%
Avoyelles	96	1.0000	286	0.085	0.9650	0.0370	-0.2310	-20.25%	-17.86%
Beauregard	96	1.0000	183	0.068	1.0529	-0.1500	-0.2310	-34.64%	-32.68%
Bienville	96	1.0000	84	0.046	0.9603	0.0470	-0.2310	-19.49%	-17.07%
Bossier	96	1.0000	54	0.037	0.9683	0.0250	-0.2310	-21.18%	-18.82%
Caddo	96	1.0000	610	0.123	1.0148	-0.0760	-0.2310	-28.94%	-26.81%
Calcasieu	96	1.0000	5,395	0.367	0.8348	-0.1360	-0.2310	-33.56%	-31.57%
Caldwell	96	1.0000	33	0.029	0.9752	0.0480	-0.2310	-19.41%	-16.99%
Cameron	96	1.0000	278	0.083	0.9416	0.1500	-0.2310	-11.57%	-8.92%
Catahoula	96	1.0000	250	0.079	0.9372	-0.1130	-0.2310	-31.79%	-29.74%
Claiborne	96	1.0000	112	0.053	0.9918	-0.0090	-0.2310	-23.79%	-21.50%
Concordia	96	1.0000	310	0.088	0.9237	0.0080	-0.2310	-22.48%	-20.15%
DeSoto	96	1.0000	51	0.036	1.0785	0.1500	-0.2310	-11.57%	-8.92%
East Baton Rouge	96	1.0000	3,930	0.313	1.2927	0.1130	-0.2310	-14.41%	-11.84%
East Carroll	96	1.0000	149	0.061	1.1509	0.1500	-0.2310	-11.57%	-8.92%
East Feliciana	96	1.0000	96	0.049	0.9583	-0.0620	-0.2310	-27.87%	-25.71%
Evangeline	96	1.0000	362	0.095	1.0953	-0.0090	-0.2310	-23.79%	-21.50%
Franklin	96	1.0000	117	0.054	0.9532	0.0240	-0.2310	-21.25%	-18.89%
Grant	96	1.0000	197	0.070	0.9398	-0.0410	-0.2310	-26.25%	-24.04%
Iberia	96	1.0000	3,818	0.309	0.9098	-0.0510	-0.2310	-27.02%	-24.83%
Iberville	96	1.0000	457	0.107	1.0207	-0.0280	-0.2310	-25.25%	-23.01%
Jackson	96	1.0000	76	0.044	0.9623	0.0190	-0.2310	-21.64%	-19.29%
Jefferson	96	1.0000	17,010	0.652	0.9980	0.1500	-0.2310	-11.57%	-8.92%
Jefferson Davis	96	1.0000	770	0.139	1.0652	0.0500	-0.2310	-19.26%	-16.84%
Lafayette	96	1.0000	5,732	0.379	0.9755	-0.1500	-0.2310	-34.64%	-32.68%
Lafourche	96	1.0000	4,114	0.321	0.8172	-0.0510	-0.2310	-27.02%	-24.83%
La Salle	96	1.0000	148	0.061	1.0648	0.0950	-0.2310	-15.79%	-13.26%
Lincoln	96	1.0000	-	0.000	1.0000	-0.0780	-0.2310	-29.10%	-26.97%
Livingston	96	1.0000	788	0.140	0.8983	-0.1500	-0.2310	-34.64%	-32.68%
Madison	96	1.0000	314	0.089	0.9938	-0.0470	-0.2310	-26.71%	-24.51%
Morehouse	96	1.0000	247	0.079	0.9816	-0.0260	-0.2310	-25.10%	-22.85%
Natchitoches	96	1.0000	433	0.104	1.0111	-0.1080	-0.2310	-31.41%	-29.35%
Orleans	96	1.0000	24,668	0.785	0.9574	-0.1230	-0.2310	-32.56%	-30.54%
Ouachita	96	1.0000	983	0.157	1.1361	0.0820	-0.2310	-16.79%	-14.29%
Plaquemines	96	1.0000	301	0.087	0.9780	-0.0160	-0.2310	-24.33%	-22.06%
Pointe Coupee	96	1.0000	403	0.100	0.9316	-0.0280	-0.2310	-25.25%	-23.01%
Rapides	96	1.0000	1,154	0.170	1.4245	0.1500	-0.2310	-11.57%	-8.92%
Red River	96	1.0000	27	0.026	0.9777	0.0270	-0.2310	-21.02%	-18.65%
Richland	96	1.0000	190	0.069	0.9410	-0.0600	-0.2310	-27.71%	-25.54%
Sabine	96	1.0000	140	0.059	1.0865	0.1500	-0.2310	-11.57%	-8.92%
Saint Bernard	96	1.0000	2,513	0.251	0.8692	0.1500	-0.2310	-11.57%	-8.92%
Saint Charles	96	1.0000	972	0.156	1.0032	-0.0870	-0.2310	-29.79%	-27.68%
Saint Helena	96	1.0000	82	0.045	1.1887	-0.0350	-0.2310	-25.79%	-23.56%
Saint James	96	1.0000	578	0.120	0.9517	-0.1500	-0.2310	-34.64%	-32.68%
Saint John the Baptist	96	1.0000	1,171	0.171	1.2073	0.1500	-0.2310	-11.57%	-8.92%
Saint Landry	96	1.0000	1,441	0.190	0.9015	-0.1240	-0.2310	-32.64%	-30.62%
Saint Martin	96	1.0000	2,050	0.226	1.0666	-0.0820	-0.2310	-29.41%	-27.29%
Saint Mary	96	1.0000	4,157	0.322	0.8520	0.0410	-0.2310	-19.95%	-17.55%
Saint Tammany	96	1.0000	3,578	0.299	0.9539	-0.0850	-0.2310	-29.64%	-27.53%
Tangipahoa	96	1.0000	751	0.137	1.0360	-0.0690	-0.2310	-28.41%	-26.26%
Tensas	96	1.0000	135	0.058	0.9094	0.1500	-0.2310	-11.57%	-8.92%
Terrebonne	96	1.0000	4,761	0.345	0.8470	-0.0470	-0.2310	-26.71%	-24.51%
Union	96	1.0000	93	0.048	1.3199	0.1500	-0.2310	-11.57%	-8.92%
Vermilion	96	1.0000	4,221	0.325	0.9391	0.0740	-0.2310	-17.41%	-14.93%
Vernon	96	1.0000	104	0.051	0.9570	-0.1230	-0.2310	-32.56%	-30.54%
Washington	96	1.0000	692	0.131	1.3808	0.0070	-0.2310	-22.56%	-20.24%
Webster	96	1.0000	116	0.054	0.9535	0.0090	-0.2310	-22.41%	-20.08%
West Baton Rouge	96	1.0000	143	0.060	0.9494	-0.1080	-0.2310	-31.41%	-29.35%
West Carroll	96	1.0000	61	0.039	0.9659	0.1040	-0.2310	-15.10%	-12.55%
West Feliciana	96	1.0000	68	0.041	0.9647	-0.0430	-0.2310	-26.41%	-24.20%
Winn	96	1.0000	116	0.054	0.9538	-0.0270	-0.2310	-25.18%	-22.94%
	96	1.0000	106,441	1.000	0.9686		-0.2310	-25.33%	-23.09%
							(OFB)		1.030

Coastal Plan Fire Parish Indications

(1)	Variable portion of ULAE as % of Hurricane Loss & ALAE		Fixed Expense Ratio		Variable Expenses		0.00% (L)		9.75% (M)		13.90% (N)	
	(2) 2017-21 Trended On-Level Earned Premium	(3) 2017-21 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility	
Cameron Parish	65,610	-	0.00%	0.00%	0.00%	0.113	74	887	1.1879	0.1342	0.2199	
Iberia Parish	-	-	0.00%	0.00%	0.00%	0.113	26	-	0.4174	0.0472	0.0773	
Jefferson Parish	725,741	348,903	48.08%	0.00%	0.00%	0.672	45	16,128	0.7224	0.4855	0.7955	
Lafourche Parish	742,311	422,555	56.92%	0.00%	0.00%	0.774	80	9,279	1.2842	0.9940	1.6287	
Orleans Parish	102,420	141,675	138.33%	0.00%	0.00%	1.720	82	1,249	1.3163	2.2640	3.7097	
Plaquemines Parish	136,057	-	0.00%	0.00%	0.00%	0.113	61	2,230	0.9792	0.1106	0.1812	
Saint Bernard Parish	45,567	-	0.00%	0.00%	0.00%	0.113	56	814	0.8990	0.1016	0.1665	
Saint Mary Parish	236,863	-	0.00%	0.00%	0.00%	0.113	71	3,336	1.1398	0.1288	0.2110	
Terrebonne Parish	669,760	266,661	39.81%	0.00%	0.00%	0.576	69	9,707	1.1077	0.6380	1.0454	
Vermilion Parish	32,885	-	0.00%	0.00%	0.00%	0.113	52	632	0.8348	0.0943	0.1545	
	2,757,214	1,179,794	42.79%	0.00%	0.00%	0.602	62	44,261	1.0000	0.6103	0.9999	

(2) - See Exhibit 9, Sheet 2B

(3) - See Exhibit 10, Sheet 2B

(4)=(3)/(2)

(5) - See Exhibit 23, Sheet 2B, Column (9)

(6) - See Exhibit 23, Sheet 2B, Column (13)

(7) =[(4)+ (5)*(1.0+(L))+(M)+(6)]/(1.0-(N))

(8)-Current base rates from the current rate pages

(9) =(2)/(8)

(10) =(8)/total of (8)

(11) =(10)*(7)

(12)=(11)/total of (11)

(13)=total of (4)*total of (8)+(M)*total of (8)+[(5)+(6)]*(8)

(14) =(13)/total of (13)

(15) - Estimated earned house years based on actual LCPIC monthly in-force policies

(16) - Based on (15) with 40,000 as full credibility and square root rule.

(17)=(16)*(12)+[1-(16)]*(14), capped at +/- 15% of (10)

(18)=(17)/(10)-1

Coastal Plan Fire Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2017-21 Earned House Years	(16) Credibility	(17) Capped Indicated Territory Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Cameron Parish	33	1.0000	210	0.072	1.0097	-0.1500	-0.4660	-54.61%	-53.41%
Iberia Parish	33	1.0000	-	0.000	0.4800	0.1500	-0.4660	-38.59%	-36.96%
Jefferson Parish	33	1.0000	3,492	0.295	0.8308	0.1500	-0.4660	-38.59%	-36.96%
Lafourche Parish	33	1.0000	2,915	0.270	1.1697	-0.0890	-0.4660	-51.35%	-50.06%
Orleans Parish	33	1.0000	276	0.083	1.2253	-0.0690	-0.4660	-50.28%	-48.96%
Plaquemines Parish	33	1.0000	437	0.105	0.9144	-0.0660	-0.4660	-50.12%	-48.80%
Saint Bernard Parish	33	1.0000	220	0.074	0.9382	0.0440	-0.4660	-44.25%	-42.77%
Saint Mary Parish	33	1.0000	492	0.111	0.9688	-0.1500	-0.4660	-54.61%	-53.41%
Terbonne Parish	33	1.0000	2,881	0.268	1.0122	-0.0860	-0.4660	-51.19%	-49.90%
Vermilion Parish	33	1.0000	220	0.074	0.9372	0.1230	-0.4660	-40.03%	-38.44%
	33	1.0000	11,143	0.528	0.9745		-0.4660	-48.0%	-46.6%

(OFB) 1.027

(19) - Exhibit 5, Sheet 2B, Page 1, Item (18)

(20)=[1+(18)]*[1+(19)]-1

(21)=[1+(20)]*OFB-1

(L),(M),(N) - See Exhibit 18

FAIR Plan EC Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE
Fixed Expense Ratio
Variable Expenses

0.00% (L)
9.75% (M)
13.90% (N)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	2017-21 Trended On-Level Earned Premium	2017-21 Trended Ultimate Incurred Losses and ALAE										Non-Hurricane Loss & ALAE Ratio	Hurricane Loss & ALAE Ratio	Net Cost of Reinsurance	Indicated Rate Change Before Cred.	Current Base Rate	Current Territory Relativity	Indicated Territory Relativity Before Credibility	Normalized Indicated Territory Relativity Before Credibility
Acadia	2,074,015	162,623	7.84%	31.18%	89.14%	1.602	508	4,083	0.7238	1.1595	0.7114
Allen	187,556	150,031	79.99%	31.17%	89.10%	2.439	299	627	0.4260	1.0390	0.6375
Ascension	890,090	61,152	6.87%	29.12%	83.27%	1.498	451	1,974	0.6426	0.9626	0.5906
Assumption	1,206,308	13,682	1.13%	33.07%	94.54%	1.609	655	1,842	0.9332	1.5015	0.9212
Avoyelles	138,541	17,254	12.45%	29.90%	85.50%	1.598	307	451	0.4374	0.6990	0.4289
Beauregard	139,206	3,123	2.24%	21.84%	62.43%	1.118	381	365	0.5428	0.6069	0.3724
Bienville	48,958	33,539	68.51%	30.93%	88.40%	2.295	256	191	0.3647	0.8370	0.5135
Bossier	43,746	396	0.91%	28.64%	81.89%	1.407	277	158	0.3946	0.5552	0.3406
Caddo	421,952	134,188	31.80%	29.96%	85.67%	1.826	320	1,319	0.4559	0.8325	0.5108
Calcasieu	5,302,630	548,627	10.35%	28.76%	82.22%	1.522	478	11,093	0.6810	1.0365	0.6359
Caldwell	21,639	59,833	276.51%	29.44%	84.17%	4.644	250	87	0.3562	1.6542	1.0149
Cameron	634,841	8,792	1.38%	28.65%	81.90%	1.413	1,022	621	1.4561	2.0575	1.2623
Catahoula	118,496	114,765	96.85%	31.57%	90.28%	2.653	279	425	0.3975	1.0546	0.6470
Claiborne	41,925	27,175	64.82%	36.30%	103.77%	2.493	197	213	0.2807	0.6998	0.4294
Concordia	179,423	86,532	48.23%	23.66%	67.65%	1.734	282	636	0.4018	0.6967	0.4274
DeSoto	25,913	14,716	56.79%	27.85%	79.62%	2.021	193	134	0.2750	0.5558	0.3410
East Baton Rouge	3,524,533	723,956	20.54%	28.18%	80.57%	1.615	396	8,900	0.5642	0.9112	0.5591
East Carroll	69,391	22,601	32.57%	29.50%	84.33%	1.814	256	271	0.3647	0.6616	0.4059
East Feliciana	51,871	35,722	68.87%	28.51%	81.50%	2.191	281	185	0.4003	0.8771	0.5381
Evangeline	201,672	19,212	9.53%	32.32%	92.41%	1.673	348	580	0.4958	0.8295	0.5089
Franklin	61,942	12,503	20.18%	28.19%	80.58%	1.611	241	257	0.3434	0.5532	0.3394
Grant	82,791	13,165	15.90%	31.62%	90.42%	1.715	250	331	0.3562	0.6109	0.3748
Iberia	4,069,169	291,315	7.16%	32.60%	93.22%	1.658	601	6,771	0.8563	1.4197	0.8710
Iberville	387,466	20,058	5.18%	30.99%	88.59%	1.562	461	840	0.6568	1.0259	0.6294
Jackson	36,714	15,082	41.08%	25.81%	73.79%	1.747	242	152	0.3448	0.6024	0.3696
Jefferson	33,696,484	1,472,996	4.37%	30.61%	87.50%	1.536	816	41,295	1.1626	1.7858	1.0957
Jefferson Davis	802,690	32,971	4.11%	30.10%	86.06%	1.510	548	1,465	0.7807	1.1789	0.7233
Lafayette	6,830,663	785,999	11.51%	25.81%	73.77%	1.403	605	11,290	0.8620	1.2094	0.7420
Lafourche	4,978,296	102,492	2.06%	32.85%	93.92%	1.610	734	6,782	1.0457	1.6836	1.0329
La Salle	78,276	53,129	67.87%	26.99%	77.16%	2.111	243	322	0.3462	0.7308	0.4484
Lincoln	161,191	42,479	26.35%	26.26%	75.09%	1.596	288	560	0.4103	0.6548	0.4017
Livingston	517,589	49,225	9.51%	25.99%	74.30%	1.389	382	1,355	0.5442	0.7559	0.4638
Madison	170,649	76,514	44.84%	28.73%	82.15%	1.922	248	688	0.3533	0.6790	0.4166
Morehouse	133,362	34,948	26.21%	22.58%	64.54%	1.429	230	580	0.3277	0.4683	0.2873
Natchitoches	242,174	53,596	22.13%	28.74%	82.16%	1.658	310	781	0.4417	0.7323	0.4493
Orleans	59,463,563	1,960,931	3.30%	35.53%	101.56%	1.744	878	67,726	1.2509	2.1816	1.3385
Ouachita	418,841	61,445	14.67%	18.89%	53.99%	1.130	260	1,611	0.3704	0.4186	0.2568
Plaquemines	634,508	376	0.06%	34.83%	99.57%	1.675	857	740	1.2210	2.0452	1.2548
Pointe Coupee	298,498	52,825	17.70%	30.09%	86.03%	1.667	356	838	0.5072	0.8455	0.5187
Rapides	595,524	188,722	31.69%	30.30%	86.61%	1.839	281	2,119	0.4003	0.7362	0.4517
Red River	14,776	-	0.00%	34.03%	97.27%	1.638	253	58	0.3605	0.5905	0.3623
Richland	91,654	53,400	58.26%	32.09%	91.74%	2.228	224	409	0.3191	0.7110	0.4362
Sabine	78,190	9,007	11.52%	32.52%	92.96%	1.704	313	250	0.4459	0.7598	0.4662
Saint Bernard	4,622,917	292,077	6.32%	33.26%	95.09%	1.677	899	5,142	1.2808	2.1479	1.3178
Saint Charles	1,517,821	74,274	4.89%	32.10%	91.76%	1.609	696	2,181	0.9916	1.5955	0.9789
Saint Helena	59,011	15,308	25.94%	33.63%	96.14%	1.922	272	217	0.3875	0.7448	0.4570
Saint James	692,876	237,363	34.26%	32.57%	93.12%	1.971	569	1,218	0.8107	1.5979	0.9804
Saint John the Baptist	1,703,469	78,769	4.62%	28.50%	81.49%	1.444	643	2,649	0.9161	1.3228	0.8116
Saint Landry	1,065,825	141,995	13.32%	29.74%	85.01%	1.601	402	2,651	0.5727	0.9169	0.5625
Saint Martin	1,892,989	129,868	6.86%	28.25%	80.77%	1.459	565	3,350	0.8050	1.1745	0.7206
Saint Mary	5,024,091	273,889	5.45%	32.34%	92.47%	1.626	826	6,082	1.1768	1.9135	1.1740
Saint Tammany	5,821,006	314,730	5.41%	32.36%	92.50%	1.626	630	9,240	0.8976	1.4595	0.8955
Tangipahoa	748,960	39,268	5.24%	27.24%	77.86%	1.395	411	1,822	0.5856	0.8169	0.5012
Tensas	67,364	16,621	24.67%	24.66%	70.51%	1.505	275	245	0.3918	0.5897	0.3618
Terrebonne	5,228,518	106,023	2.03%	30.10%	86.03%	1.486	737	7,094	1.0500	1.5603	0.9573
Union	47,512	22,507	47.37%	24.58%	70.25%	1.765	294	162	0.4189	0.7394	0.4536
Vermilion	4,789,717	273,264	5.71%	31.06%	88.80%	1.572	720	6,652	1.0258	1.6126	0.9894
Vernon	65,386	659	1.01%	25.30%	72.33%	1.259	309	212	0.4402	0.5542	0.3400
Washington	496,632	172,440	34.72%	27.56%	78.78%	1.752	387	1,283	0.5514	0.9661	0.5927
Webster	53,954	1,218	2.26%	25.29%	72.32%	1.273	280	193	0.3989	0.5078	0.3116
West Baton Rouge	130,629	6,999	5.36%	33.24%	95.04%	1.665	378	346	0.5385	0.8966	0.5501
West Carroll	60,780	941	1.55%	25.84%	73.89%	1.290	252	241	0.3590	0.4631	0.2841
West Feliciana	37,238	20,718	55.64%	34.17%	97.67%	2.291	283	132	0.4032	0.9237	0.5667
Winn	53,964	10,805	20.02%	30.43%	86.99%	1.710	227	238	0.3234	0.5530	0.3393
	163,348,375	9,850,835	6.03%	32.28%	92.26%	1.624	702	232,726	1.0000	1.6299	1.0000

(2) - See Exhibit 9, Sheet 3A

(3) - See Exhibit 10, Sheet 3A

(4)=(3)/(2)

(5) - See Exhibit 23, Sheet 3A, Column (9)

(6) - See Exhibit 23, Sheet 3A, Column (13)

(7) =[(4)+(5)*(1.0+L)+(M)+(6)]/(1.0-(N))

(8)-Current base rates from the rate pages

(9) =(2)/(8)

(10) =(8)/(total of (8))

(11) =(10)*(7)

(12)=(11)/total of (11)

(13)=total of (4)*total of (8)+(M)*total of (8)+[(5)+(6)]*(8)

(14) =(13)/total of (13)

(15) - Estimated earned house years based on actual LCPCIC monthly in-force policies

(16) - Based on (15) with 40,000 as full credibility and square root rule.

(17)=(16)*(12)+[1-(16)]*(14), capped at +/- 15% of (10)

(18)=(17)/(10)-1

(19) - Exhibit 5, Sheet 3A, Page 1, Item (18)

(20)=[1+(18)]*[1+(19)]-1

(21) =[1+(20)]*OFB-1

(L),(M),(N) - See Exhibit 18

FAIR Plan EC Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2017-21 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Credibility Weighted Rate Change	(21) Final Indicated Rate Change
Acadia	722	0.7331	2,239	0.237	0.7280	0.0060	0.5910	60.05%	60.48%
Allen	470	0.4776	305	0.087	0.4899	0.1500	0.5910	82.97%	83.46%
Ascension	618	0.6271	800	0.141	0.6219	-0.0320	0.5910	54.01%	54.42%
Assumption	947	0.9611	1,031	0.161	0.9547	0.0230	0.5910	62.76%	63.19%
Avoyelles	465	0.4722	286	0.085	0.4685	0.0710	0.5910	70.40%	70.85%
Beauregard	432	0.4385	183	0.068	0.4614	-0.1500	0.5910	35.24%	35.60%
Bienville	416	0.4226	84	0.046	0.4194	0.1500	0.5910	82.97%	83.46%
Bossier	417	0.4233	54	0.037	0.4203	0.0650	0.5910	69.44%	69.89%
Caddo	481	0.4881	610	0.123	0.4909	0.0770	0.5910	71.35%	71.81%
Calcasieu	641	0.6511	5,395	0.367	0.6455	-0.0520	0.5910	50.83%	51.23%
Caldwell	395	0.4008	33	0.029	0.4096	0.1500	0.5910	82.97%	83.46%
Cameron	1,241	1.2596	278	0.083	1.2598	-0.1350	0.5910	37.62%	37.99%
Catahoula	451	0.4576	250	0.079	0.4571	0.1500	0.5910	82.97%	83.46%
Claiborne	387	0.3926	112	0.053	0.3228	0.1500	0.5910	82.97%	83.46%
Concordia	368	0.3739	310	0.088	0.3786	-0.0580	0.5910	49.87%	50.27%
DeSoto	318	0.3231	51	0.036	0.3163	0.1500	0.5910	82.97%	83.46%
East Baton Rouge	541	0.5497	3,930	0.313	0.5526	-0.0210	0.5910	55.76%	56.17%
East Carroll	402	0.4083	149	0.061	0.4082	0.1190	0.5910	78.03%	78.50%
East Feliciana	420	0.4263	96	0.049	0.4318	0.0790	0.5910	71.67%	72.13%
Evangeline	545	0.5532	362	0.095	0.5490	0.1070	0.5910	76.12%	76.59%
Franklin	373	0.3786	117	0.054	0.3765	0.0960	0.5910	74.37%	74.83%
Grant	416	0.4222	197	0.070	0.4096	0.1500	0.5910	82.97%	83.46%
Iberia	867	0.8802	3,818	0.309	0.8774	0.0250	0.5910	63.08%	63.51%
Iberville	662	0.6722	457	0.107	0.6676	0.0160	0.5910	61.65%	62.08%
Jackson	352	0.3572	76	0.044	0.3577	0.0370	0.5910	64.99%	65.43%
Jefferson	1,075	1.0910	17,010	0.652	1.0941	-0.0590	0.5910	49.71%	50.11%
Jefferson Davis	747	0.7588	770	0.139	0.7539	-0.0340	0.5910	53.69%	54.10%
Lafayette	713	0.7242	5,732	0.379	0.7327	-0.1500	0.5910	35.24%	35.60%
Lafourche	1,041	1.0572	4,114	0.321	1.0494	0.0040	0.5910	59.74%	60.16%
La Salle	364	0.3694	148	0.061	0.3742	0.0810	0.5910	71.99%	72.45%
Lincoln	403	0.4088	-	0.000	0.4088	-0.0040	0.5910	58.46%	58.88%
Livingston	494	0.5014	788	0.140	0.4961	-0.0880	0.5910	45.10%	45.49%
Madison	386	0.3917	314	0.089	0.3939	0.1150	0.5910	77.40%	77.87%
Morehouse	311	0.3159	247	0.079	0.3137	-0.0430	0.5910	52.26%	52.67%
Natchitoches	455	0.4615	433	0.104	0.4602	0.0420	0.5910	65.78%	66.22%
Orleans	1,314	1.3346	24,668	0.785	1.3377	0.0690	0.5910	70.08%	70.53%
Ouachita	300	0.3049	983	0.157	0.3148	-0.1500	0.5910	35.24%	35.60%
Plaquemines	1,263	1.2819	301	0.087	1.2796	0.0480	0.5910	66.74%	67.18%
Pointe Coupee	524	0.5322	403	0.100	0.5308	0.0470	0.5910	66.58%	67.02%
Rapides	439	0.4460	1,154	0.170	0.4470	0.1170	0.5910	77.71%	78.18%
Red River	443	0.4497	27	0.026	0.4146	0.1500	0.5910	82.97%	83.46%
Richland	388	0.3941	190	0.069	0.3670	0.1500	0.5910	82.97%	83.46%
Sabine	504	0.5112	140	0.059	0.5085	0.1400	0.5910	81.37%	81.85%
Saint Bernard	1,265	1.2840	2,513	0.251	1.2925	0.0090	0.5910	60.53%	60.96%
Saint Charles	973	0.9877	972	0.156	0.9863	-0.0050	0.5910	58.30%	58.72%
Saint Helena	464	0.4708	82	0.045	0.4456	0.1500	0.5910	82.97%	83.46%
Saint James	826	0.8386	578	0.120	0.8556	0.0550	0.5910	67.85%	68.30%
Saint John the Baptist	818	0.8305	1,171	0.171	0.8273	-0.0970	0.5910	43.67%	44.05%
Saint Landry	572	0.5808	1,441	0.190	0.5773	0.0080	0.5910	60.37%	60.80%
Saint Martin	727	0.7379	2,050	0.226	0.7340	-0.0880	0.5910	45.10%	45.49%
Saint Mary	1,142	1.1592	4,157	0.322	1.1640	-0.0110	0.5910	57.35%	57.77%
Saint Tammany	897	0.9111	3,578	0.299	0.9064	0.0100	0.5910	60.69%	61.12%
Tangipahoa	543	0.5510	751	0.137	0.5442	-0.0710	0.5910	47.80%	48.19%
Tensas	372	0.3782	135	0.058	0.3772	-0.0370	0.5910	53.21%	53.62%
Terrebonne	967	0.9815	4,761	0.345	0.9732	-0.0730	0.5910	47.49%	47.88%
Union	390	0.3955	93	0.048	0.3983	-0.0490	0.5910	51.30%	51.70%
Vermilion	974	0.9887	4,221	0.325	0.9889	-0.0360	0.5910	53.37%	53.78%
Vernon	412	0.4188	104	0.051	0.4148	-0.0580	0.5910	49.87%	50.27%
Washington	522	0.5303	692	0.131	0.5385	-0.0230	0.5910	55.44%	55.85%
Webster	384	0.3900	116	0.054	0.3858	-0.0330	0.5910	53.85%	54.26%
West Baton Rouge	596	0.6048	143	0.060	0.6015	0.1170	0.5910	77.71%	78.18%
West Carroll	362	0.3676	61	0.039	0.3643	0.0150	0.5910	61.49%	61.92%
West Feliciana	484	0.4913	68	0.041	0.4637	0.1500	0.5910	82.97%	83.46%
Winn	377	0.3831	116	0.054	0.3719	0.1500	0.5910	82.97%	83.46%
	985	1.0000	106,441	1.000	1.0009		0.5910	58.68%	59.10%
							(OFB)		1.003

Coastal Plan EC Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE
Fixed Expense Ratio
Variable Expenses

0.00% (L)
9.75% (M)
13.90% (N)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	2017-21	2017-21				Indicated				Indicated	Normalized
	Trended	Trended	Non-Hurricane	Hurricane	Net	Rate	Current	Implicit	Current	Territory	Normalized
	On-Level	Ultimate	Loss & ALAE	Loss & ALAE	Cost of	Change	Base	Exposures	Territory	Relativity	Territory
	Earned	Incurred Losses	Ratio	Ratio	Reinsurance	Before	Rate		Relativity	Before	Relativity
	Premium	and ALAE				Cred.				Credibility	Credibility
Cameron Parish	659,177	336	0.05%	25.57%	80.30%	1.343	1,605	411	0.8547	1.1479	0.6828
Iberia Parish	-	-	0.00%	37.26%	100.87%	1.718	601	-	0.3200	0.5498	0.3270
Jefferson Parish	11,375,480	9,080	0.08%	33.08%	103.93%	1.705	2,994	3,799	1.5943	2.7183	1.6170
Lafourche Parish	4,876,031	60,066	1.23%	28.43%	89.32%	1.495	1,501	3,249	0.7993	1.1950	0.7108
Orleans Parish	922,129	1	0.00%	34.92%	109.96%	1.796	1,355	681	0.7215	1.2958	0.7708
Plaquemines Parish	1,136,941	6,790	0.60%	30.09%	94.41%	1.566	2,075	548	1.1049	1.7303	1.0293
Saint Bernard Parish	745,800	-	0.00%	41.33%	129.96%	2.103	1,359	549	0.7237	1.5219	0.9053
Saint Mary Parish	1,428,019	12,693	0.89%	49.56%	155.67%	2.507	1,226	1,165	0.6528	1.6366	0.9735
Terrebonne Parish	6,030,471	135,515	2.25%	29.64%	93.13%	1.565	1,578	3,822	0.8403	1.3151	0.7823
Vermilion Parish	315,618	5,260	1.67%	37.97%	119.51%	1.962	759	416	0.4042	0.7930	0.4717
	27,489,666	229,741	0.84%	32.39%	101.78%	1.697	1,878	14,638	1.0000	1.6811	1.0000

(2) - See Exhibit 9, Sheet 3B

(3) - See Exhibit 10, Sheet 3B

(4)=(3)/(2)

(5) - See Exhibit 23, Sheet 3B, Column (9)

(6) - See Exhibit 23, Sheet 3B, Column (13)

(7) =[(4)+ (5)*(1.0+(L)+(M)+(6))]/(1.0-(N))

(8)-Current base rates from the rate pages

(9) =(2)/(8)

(10) =(8)/total of (8)

(11) =(10)*(7)

(12)=(11)/total of (11)

(13)=total of (4)*total of (8)+(M)*total of (8)+[(5)+(6)]*(8)

(14) =(13)/total of (13)

(15) - Estimated earned house years based on actual LCPIC monthly in-force policies

(16) - Based on (15) with 40,000 as full credibility and square root rule.

(17)=(16)*(12)+[1-(16)]*(14), capped at +/- 15% of (10)

(18)=(17)/(10)-1

(19) - Exhibit 5, Sheet 3B, Page 1, Item (18)

(20)=[1+(18)]*[1+(19)]-1

(21) =[1+(20)]*OFB-1

(L),(M),(N) - See Exhibit 18

Coastal Plan EC Parish Indications

(1) Recipient	(14) Recipient Of		(15) 2017-21 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity		(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
	(13) Recipient Of Complement of Credibility Territory Relativity	(14) Complement of Credibility Territory Relativity			(17) Capped Credibility Weighted Territory Relativity	(17) Capped Credibility Weighted Territory Relativity				
Cameron Parish	1,898	0.6982	210	0.072	0.7265	-0.1500	0.6370	39.15%	42.35%	
Iberia Parish	1,029	0.3785	-	0.000	0.3680	0.1500	0.6370	88.26%	92.59%	
Jefferson Parish	4,301	1.5820	3,492	0.295	1.5923	-0.0010	0.6370	63.54%	67.30%	
Lafourche Parish	1,966	0.7232	2,915	0.270	0.7199	-0.0990	0.6370	47.49%	50.88%	
Orleans Parish	2,162	0.7952	276	0.083	0.7932	0.0990	0.6370	79.91%	84.05%	
Plaquemines Parish	2,782	1.0234	437	0.105	1.0240	-0.0730	0.6370	51.75%	55.24%	
Saint Bernard Parish	2,527	0.9294	220	0.074	0.8323	0.1500	0.6370	88.26%	92.59%	
Saint Mary Parish	2,715	0.9986	492	0.111	0.7507	0.1500	0.6370	88.26%	92.59%	
Terrebonne Parish	2,136	0.7857	2,881	0.268	0.7848	-0.0660	0.6370	52.90%	56.42%	
Vermilion Parish	1,394	0.5128	220	0.074	0.4648	0.1500	0.6370	88.26%	92.59%	
	2,719	1.0000	11,143	0.528	0.9777		0.6370	60.0%	63.7%	
								(OFB)	1.023	

FAIR Plan Renters Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE
Fixed Expense Ratio
Variable Expenses

0.00% (L)
9.75% (M)
13.90% (N)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	2017-21 Trended On-Level Earned Premium	2017-21 Trended Ultimate Incurred Losses and ALAE										Non-Hurricane Loss & ALAE Ratio	Hurricane Loss & ALAE Ratio	Net of Reinsurance Cost of	Indicated Rate Change Before Cred.	Current Base Rate	Implicit Exposures	Current Territory Relativity	Indicated Territory Relativity Before Credibility	Normalized Indicated Territory Relativity Before Credibility
Acadia	391	-	0.00%	14.62%	44.82%	0.804	291	1	0.7366	0.5922	0.6362
Allen	2,321	-	0.00%	8.57%	25.59%	0.510	155	15	0.3923	0.2001	0.2150
Ascension	1,237	-	0.00%	2.66%	7.94%	0.236	191	6	0.4835	0.1141	0.1226
Assumption	3,329	-	0.00%	8.96%	26.95%	0.530	150	22	0.3797	0.2012	0.2161
Avoyelles	555	-	0.00%	5.04%	14.89%	0.345	129	4	0.3265	0.1126	0.1210
Beauregard	-	-	0.00%	5.28%	15.23%	0.351	149	-	0.3772	0.1324	0.1422
Bienville	-	-	0.00%	4.61%	13.96%	0.329	118	-	0.2987	0.0983	0.1056
Bossier	58	-	0.00%	4.72%	15.26%	0.345	152	0	0.3848	0.1328	0.1427
Caddo	3,883	310	7.98%	5.10%	15.27%	0.443	162	24	0.4101	0.1817	0.1952
Calcasieu	4,700	-	0.00%	7.37%	22.13%	0.456	199	24	0.5037	0.2297	0.2468
Caldwell	-	-	0.00%	4.31%	12.66%	0.310	118	-	0.2987	0.0926	0.0995
Cameron	106	-	0.00%	21.72%	65.27%	1.124	136	1	0.3443	0.3870	0.4157
Catahoula	-	-	0.00%	4.31%	12.66%	0.310	118	-	0.2987	0.0926	0.0995
Claiborne	-	-	0.00%	4.94%	13.96%	0.333	118	-	0.2987	0.0995	0.1069
Concordia	1,283	-	0.00%	4.89%	14.77%	0.342	118	11	0.2987	0.1022	0.1098
DeSoto	-	-	0.00%	4.37%	13.96%	0.326	146	-	0.3696	0.1205	0.1294
East Baton Rouge	55,148	3,653	6.62%	12.59%	37.79%	0.775	189	292	0.4784	0.3708	0.3983
East Carroll	-	-	0.00%	4.27%	12.66%	0.310	118	-	0.2987	0.0926	0.0995
East Feliciana	-	-	0.00%	5.25%	15.23%	0.351	183	-	0.4632	0.1626	0.1747
Evangeline	633	-	0.00%	5.25%	15.23%	0.351	183	3	0.4632	0.1626	0.1747
Franklin	-	-	0.00%	4.31%	12.66%	0.310	118	-	0.2987	0.0926	0.0995
Grant	-	-	0.00%	4.31%	12.66%	0.310	118	-	0.2987	0.0926	0.0995
Iberia	16,567	-	0.00%	3.16%	9.49%	0.260	492	34	1.2454	0.3238	0.3478
Iberville	196	-	0.00%	7.52%	22.58%	0.463	179	1	0.4531	0.2098	0.2254
Jackson	-	-	0.00%	4.27%	12.66%	0.310	118	-	0.2987	0.0926	0.0995
Jefferson	993,082	156,062	15.71%	12.04%	36.17%	0.856	492	2,018	1.2454	1.1452	1.1452
Jefferson Davis	1,851	-	0.00%	9.51%	28.33%	0.553	203	9	0.5138	0.2841	0.3052
Lafayette	28,572	-	0.00%	11.20%	33.63%	0.634	236	121	0.5974	0.3788	0.4069
LaFourche	17,198	-	0.00%	3.73%	11.20%	0.287	497	35	1.2580	0.3610	0.3878
La Salle	-	-	0.00%	4.31%	12.66%	0.310	118	-	0.2987	0.0926	0.0995
Lincoln	132	-	0.00%	4.04%	12.66%	0.307	163	1	0.4126	0.1267	0.1361
Livingston	528	-	0.00%	5.15%	15.23%	0.350	198	3	0.5012	0.1754	0.1884
Madison	-	-	0.00%	4.31%	12.66%	0.310	118	-	0.2987	0.0926	0.0995
Morehouse	-	-	0.00%	3.96%	12.66%	0.306	140	-	0.3544	0.1084	0.1164
Natchitoches	-	-	0.00%	4.09%	12.66%	0.308	150	-	0.3797	0.1169	0.1256
Orleans	1,559,359	238,953	15.32%	16.57%	49.77%	1.062	394	3,958	0.9973	1.0591	1.1377
Ouachita	294	-	0.00%	4.00%	12.66%	0.307	159	2	0.4025	0.1236	0.1328
Plaquemines	25,226	19,176	76.02%	5.84%	17.58%	1.268	492	51	1.2454	1.5792	1.6964
Pointe Coupee	-	-	0.00%	5.25%	15.23%	0.351	218	-	0.5518	0.1937	0.2081
Rapides	2,561	-	0.00%	3.46%	10.53%	0.276	152	17	0.3848	0.1062	0.1141
Red River	-	-	0.00%	4.64%	13.96%	0.329	118	-	0.2987	0.0983	0.1056
Richland	-	-	0.00%	4.42%	12.66%	0.312	118	-	0.2987	0.0932	0.1001
Sabine	-	-	0.00%	4.31%	12.66%	0.310	118	-	0.2987	0.0926	0.0995
Saint Bernard	46,053	-	0.00%	5.42%	16.29%	0.365	512	90	1.2960	0.4730	0.5081
Saint Charles	18,996	-	0.00%	14.66%	44.01%	0.795	267	71	0.6758	0.5373	0.5772
Saint Helena	-	-	0.00%	5.51%	15.23%	0.354	107	-	0.2708	0.0959	0.1030
Saint James	1,810	-	0.00%	11.43%	34.39%	0.645	150	12	0.3797	0.2449	0.2631
Saint John the Baptist	12,327	-	0.00%	8.79%	26.37%	0.522	272	45	0.6885	0.3594	0.3861
Saint Landry	975	-	0.00%	4.72%	14.20%	0.333	224	4	0.5670	0.1888	0.2028
Saint Martin	2,754	1	0.04%	5.21%	15.70%	0.357	233	12	0.5898	0.2106	0.2262
Saint Mary	5,229	-	0.00%	10.51%	31.55%	0.602	189	28	0.4784	0.2880	0.3094
Saint Tammany	296,527	13,096	4.42%	16.29%	48.95%	0.922	308	963	0.7796	0.7188	0.7722
Tangipahoa	3,845	-	0.00%	3.99%	11.97%	0.299	216	18	0.5468	0.1635	0.1756
Tensas	591	-	0.00%	4.31%	12.66%	0.310	118	5	0.2987	0.0926	0.0995
Terrebonne	67,566	-	0.00%	4.06%	12.19%	0.302	492	137	1.2454	0.3761	0.4040
Union	-	-	0.00%	4.27%	12.66%	0.310	118	-	0.2987	0.0926	0.0995
Vermilion	5,922	-	0.00%	13.72%	44.82%	0.793	492	12	1.2454	0.9876	1.0609
Vernon	-	-	0.00%	4.09%	12.66%	0.308	149	-	0.3772	0.1162	0.1248
Washington	555	-	0.00%	5.25%	15.23%	0.351	185	3	0.4683	0.1644	0.1766
Webster	-	-	0.00%	4.35%	13.96%	0.326	140	-	0.3544	0.1155	0.1241
West Baton Rouge	-	-	0.00%	4.90%	15.23%	0.347	191	-	0.4835	0.1678	0.1803
West Carroll	-	-	0.00%	4.27%	12.66%	0.310	119	-	0.3012	0.0934	0.1003
West Feliciana	380	-	0.00%	5.06%	15.18%	0.348	138	3	0.3493	0.1216	0.1306
Winn	-	-	0.00%	4.31%	12.66%	0.310	118	-	0.2987	0.0926	0.0995
	3,182,740	431,251	13.55%	14.19%	42.64%	0.927	395	8,056	1.0000	0.9309	1.0000

(2) - See Exhibit 9, Sheet 4A

(3) - See Exhibit 10, Sheet 4A

(4)=(3)/(2)

(5) - See Exhibit 23, Sheet 4A, Column (9)

(6) - See Exhibit 23, Sheet 4A, Column (13)

(7) =[(4)+(5)*(1.0+L)+(M)+(6)]/(1.0-N)

(8)-Current base rates, see Exhibit 4, Sheet 4A, Column (13)

(9)=(2)/(8)

(10)=(8)/total of (8)

(11)=(10)*(7)

(12)=(11)/total of (11)

(13)=total of (4)*total of (8)+(M)*total of (8)+[(5)+(6)]*(8)

(14)=(13)/total of (13)

(15) - Estimated earned house years based on actual LCPI monthly in-force policies

(16) - Based on (15) with 40,000 as full credibility and square root rule.

(17)=(16)*(12)+[1-(16)]*(14), capped at +/- 15% of (10)

(18)=(17)/(10)-1

(19) - Exhibit 5, Sheet 4A, Page 1, Item (18)

(20)=[1+(18)]*[1+(19)]-1

(21)=[1+(20)]*OFB-1

(L),(M),(N) - See Exhibit 18

FAIR Plan Renters Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2017-21 Earned House Years	(16) Credibility	(17)	(18)	(19)	(20)	(21)
					Capped Credibility Territory Weighted Territory Relativity	Indicated Territory Change Relativity	State Indicated Rate Need	Credibility Weighted Rate Change	Final Indicated Rate Change
Acadia	265	0.8371	1	0.004	0.8363	0.1350	-0.1250	-0.69%	-1.68%
Allen	145	0.4580	5	0.011	0.4511	0.1500	-0.1250	0.62%	-0.39%
Ascension	112	0.3547	8	0.014	0.4110	-0.1500	-0.1250	-25.63%	-26.37%
Assumption	146	0.4609	14	0.019	0.4367	0.1500	-0.1250	0.62%	-0.39%
Avoyelles	118	0.3720	5	0.011	0.3692	0.1310	-0.1250	-1.04%	-2.03%
Beauregard	123	0.3873	-	0.000	0.3873	0.0270	-0.1250	-10.14%	-11.04%
Bienville	114	0.3600	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
Bossier	122	0.3867	0	0.003	0.3861	0.0030	-0.1250	-12.24%	-13.12%
Caddo	125	0.3950	14	0.018	0.3913	-0.0460	-0.1250	-16.53%	-17.36%
Calcasieu	151	0.4762	15	0.019	0.4718	-0.0630	-0.1250	-18.01%	-18.83%
Caldwell	112	0.3540	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
Cameron	210	0.6645	1	0.004	0.3959	0.1500	-0.1250	0.62%	-0.39%
Catahoula	112	0.3540	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
Claiborne	114	0.3612	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
Concordia	115	0.3640	5	0.011	0.3435	0.1500	-0.1250	0.62%	-0.39%
DeSoto	119	0.3753	-	0.000	0.3753	0.0150	-0.1250	-11.19%	-12.08%
East Baton Rouge	187	0.5915	129	0.057	0.5502	0.1500	-0.1250	0.62%	-0.39%
East Carroll	112	0.3539	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
East Feliciana	130	0.4091	-	0.000	0.4091	-0.1170	-0.1250	-22.74%	-23.51%
Evangeline	130	0.4091	4	0.010	0.4067	-0.1220	-0.1250	-23.18%	-23.95%
Franklin	112	0.3540	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
Grant	112	0.3540	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
Iberia	154	0.4874	24	0.025	1.0586	-0.1500	-0.1250	-25.63%	-26.37%
Iberville	146	0.4609	1	0.004	0.4600	0.0150	-0.1250	-11.19%	-12.08%
Jackson	112	0.3539	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
Jefferson	329	1.0400	764	0.138	1.0586	-0.1500	-0.1250	-25.63%	-26.37%
Jefferson Davis	169	0.5334	5	0.011	0.5308	0.0330	-0.1250	-9.61%	-10.51%
Lafayette	198	0.6250	59	0.038	0.6167	0.0320	-0.1250	-9.70%	-10.60%
Lafourche	166	0.5251	23	0.024	1.0693	-0.1500	-0.1250	-25.63%	-26.37%
La Salle	112	0.3540	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
Lincoln	119	0.3767	-	0.000	0.3767	-0.0870	-0.1250	-20.11%	-20.91%
Livingston	132	0.4182	4	0.010	0.4260	-0.1500	-0.1250	-25.63%	-26.37%
Madison	112	0.3540	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
Morehouse	115	0.3643	-	0.000	0.3643	0.0280	-0.1250	-10.05%	-10.95%
Natchitoches	117	0.3701	-	0.000	0.3701	-0.0250	-0.1250	-14.69%	-15.54%
Orleans	353	1.1164	1,031	0.161	1.1198	0.1230	-0.1250	-1.74%	-2.72%
Ouachita	119	0.3744	1	0.005	0.3732	-0.0730	-0.1250	-18.89%	-19.70%
Plaquemines	207	0.6547	22	0.023	1.0586	-0.1500	-0.1250	-25.63%	-26.37%
Pointe Coupee	137	0.4318	-	0.000	0.4690	-0.1500	-0.1250	-25.63%	-26.37%
Rapides	113	0.3579	7	0.013	0.3547	-0.0780	-0.1250	-19.33%	-20.14%
Red River	114	0.3601	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
Richland	112	0.3544	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
Sabine	112	0.3540	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
Saint Bernard	203	0.6419	47	0.034	1.1016	-0.1500	-0.1250	-25.63%	-26.37%
Saint Charles	249	0.7856	22	0.023	0.7772	0.1500	-0.1250	0.62%	-0.39%
Saint Helena	114	0.3609	-	0.000	0.3114	0.1500	-0.1250	0.62%	-0.39%
Saint James	161	0.5079	7	0.013	0.4367	0.1500	-0.1250	0.62%	-0.39%
Saint John the Baptist	188	0.5928	16	0.020	0.5887	-0.1450	-0.1250	-25.19%	-25.94%
Saint Landry	134	0.4246	4	0.010	0.4820	-0.1500	-0.1250	-25.63%	-26.37%
Saint Martin	141	0.4447	6	0.012	0.5013	-0.1500	-0.1250	-25.63%	-26.37%
Saint Mary	172	0.5419	12	0.018	0.5378	0.1240	-0.1250	-1.65%	-2.63%
Saint Tammany	293	0.9255	274	0.083	0.8965	0.1500	-0.1250	0.62%	-0.39%
Tangipahoa	127	0.3997	13	0.018	0.4648	-0.1500	-0.1250	-25.63%	-26.37%
Tensas	112	0.3540	2	0.007	0.3435	0.1500	-0.1250	0.62%	-0.39%
Terrebonne	172	0.5433	89	0.047	1.0586	-0.1500	-0.1250	-25.63%	-26.37%
Union	112	0.3539	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
Vermilion	380	1.2005	4	0.009	1.1992	-0.0370	-0.1250	-15.74%	-16.58%
Vernon	117	0.3696	-	0.000	0.3696	-0.0200	-0.1250	-14.25%	-15.11%
Washington	130	0.4104	1	0.004	0.4094	-0.1260	-0.1250	-23.53%	-24.29%
Webster	118	0.3717	-	0.000	0.3717	0.0490	-0.1250	-8.21%	-9.13%
West Baton Rouge	130	0.4122	-	0.000	0.4122	-0.1470	-0.1250	-25.36%	-26.11%
West Carroll	112	0.3544	-	0.000	0.3464	0.1500	-0.1250	0.62%	-0.39%
West Feliciana	120	0.3790	1	0.005	0.3778	0.0820	-0.1250	-5.32%	-6.27%
Winn	112	0.3540	-	0.000	0.3435	0.1500	-0.1250	0.62%	-0.39%
	317	1.0000	2,637	0.257	1.0224		-0.1250	-11.56%	-12.45%
							(OFB)		0.990

Coastal Plan Renters Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE
Fixed Expense Ratio
Variable Expenses

0.00% (L)
9.75% (M)
13.90% (N)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	2017-21	2017-21				Indicated				Indicated	Normalized
	Trended	Trended				Rate				Territory	Territory
	On-Level	Ultimate	Non-Hurricane	Hurricane	Net	Change	Current	Implicit	Current	Relativity	Relativity
	Earned	Incurred Losses	Loss & ALAE	Loss & ALAE	Cost of	Before	Base	Exposures	Territory	Before	Before
	Premium	and ALAE	Ratio	Ratio	Reinsurance	Cred.	Rate		Relativity	Credibility	Credibility
Cameron Parish	-	-	0.00%	25.35%	79.37%	1.330	207	-	0.6838	0.9095	0.6791
Iberia Parish	-	-	0.00%	25.31%	79.37%	1.329	215	-	0.7102	0.9439	0.7048
Jefferson Parish	10,276	-	0.00%	26.64%	79.37%	1.344	492	21	1.6252	2.1843	1.6310
Lafourche Parish	5,415	-	0.00%	21.00%	65.87%	1.122	202	27	0.6673	0.7487	0.5591
Orleans Parish	35,988	-	0.00%	33.54%	105.17%	1.724	247	146	0.8159	1.4066	1.0503
Plaquemines Parish	9,109	-	0.00%	14.05%	43.95%	0.787	454	20	1.4997	1.1803	0.8813
Saint Bernard Parish	2,788	-	0.00%	57.57%	180.33%	2.876	207	13	0.6838	1.9666	1.4685
Saint Mary Parish	-	-	0.00%	25.33%	79.37%	1.329	206	-	0.6805	0.9044	0.6753
Terrebonne Parish	15,369	-	0.00%	9.29%	29.15%	0.560	454	34	1.4997	0.8398	0.6271
Vermilion Parish	-	-	0.00%	25.33%	79.37%	1.329	216	-	0.7135	0.9482	0.7080
	78,945	-	0.00%	25.66%	79.91%	1.468	303	261	1.0000	1.3392	1.0000

(2) - See Exhibit 9, Sheet 4B

(3) - See Exhibit 10, Sheet 4B

(4)=(3)/(2)

(5) - See Exhibit 23, Sheet 4B, Column (9)

(6) - See Exhibit 23, Sheet 4B, Column (13)

(7) =[(4)+ (5)*(1.0+(L))+(M)+(6)]/(1.0-(N))

(8)-Current base rates, see Exhibit 4, Sheet 4B, Column (20)

(9) =(2)/(8)

(10) =(8)/total of (8)

(11) =(10)*(7)

(12)=(11)/total of (11)

(13)=total of (4)*total of (8)+(M)*total of (8)+[(5)+(6)]*(8)

(14) =(13)/total of (13)

(15) - Estimated earned house years based on actual LCPIC monthly in-force policies

(16) - Based on (15) with 40,000 as full credibility and square root rule.

(17)=(16)*(12)+[1-(16)]*(14), capped at +/- 15% of (10)

(18)=(17)/(10)-1

(19) - Exhibit 5, Sheet 4B, Page 1, Item (18)

(20)=[1+(18)]*[1+(19)]-1

(21) =[1+(20)]*OFB-1

(L),(M),(N) - See Exhibit 18

Coastal Plan Renters Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory	(15) 2017-21 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Cameron Parish	246	0.7055	-	0.000	0.7055	0.0320	0.4190	46.44%	42.05%
Iberia Parish	255	0.7292	-	0.000	0.7292	0.0270	0.4190	45.73%	41.36%
Jefferson Parish	551	1.5786	13	0.018	1.5796	-0.0280	0.4190	37.93%	33.79%
Lafourche Parish	205	0.5872	14	0.019	0.5867	-0.1210	0.4190	24.73%	20.99%
Orleans Parish	372	1.0660	21	0.023	0.9383	0.1500	0.4190	63.19%	58.29%
Plaquemines Parish	293	0.8388	13	0.018	1.2747	-0.1500	0.4190	20.62%	17.00%
Saint Bernard Parish	522	1.4952	6	0.012	0.7864	0.1500	0.4190	63.19%	58.29%
Saint Mary Parish	245	0.7024	-	0.000	0.7024	0.0320	0.4190	46.44%	42.05%
Terrebonne Parish	204	0.5845	23	0.024	1.2747	-0.1500	0.4190	20.62%	17.00%
Vermilion Parish	256	0.7324	-	0.000	0.7324	0.0260	0.4190	45.59%	41.22%
	349	1.0000	90	0.048	1.0152		0.4190	46.5%	42.1%
							(OFB)		0.970

Note: Parishes with no value in (13) 1.00 was used in (14)

FAIR Plan Mobile Homeowner Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE
Fixed Expense Ratio
Variable Expenses

0.00% (L)
9.75% (M)
13.90% (N)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	2017-21 Trended On-Level Earned Premium	2017-21 Trended Ultimate Incurred Losses and ALAE								Indicated Rate Change Before Cred.	Current Base Rate	Current Territory Relativity Before Credibility	Normalized Indicated Territory Relativity Before Credibility
Acadia	363,398	88,901	24.46%	22.01%	62.99%	1.385	816	445	0.8310	1.1509	1.1838
Allen	43,442	3,321	7.64%	20.00%	57.23%	1.099	738	59	0.7516	0.8260	0.8496
Ascension	335,774	11,629	3.46%	21.93%	62.76%	1.137	763	440	0.7770	0.8834	0.9087
Assumption	495,890	3,769	0.76%	12.52%	35.83%	0.684	1,495	332	1.5225	1.0414	1.0712
Avoyelles	35,467	1	0.00%	14.87%	42.56%	0.780	729	49	0.7424	0.5791	0.5957
Beauregard	114,077	104,241	91.38%	20.70%	59.26%	2.103	736	155	0.7495	1.5762	1.6213
Bienville	32,095	309	0.96%	7.92%	22.67%	0.480	647	50	0.6589	0.3163	0.3253
Bossier	27,157	9,450	34.80%	10.37%	29.69%	0.983	647	42	0.6589	0.6477	0.6662
Caddo	35,764	15,459	43.23%	14.73%	42.17%	1.276	648	55	0.6599	0.8420	0.8661
Calcasieu	1,582,693	181,002	11.44%	23.69%	67.81%	1.309	812	1,949	0.8269	1.0824	1.1134
Caldwell	25,169	8,148	32.37%	12.86%	36.79%	1.066	655	38	0.6670	0.7110	0.7313
Cameron	185,153	-	0.00%	20.35%	58.21%	1.026	1,482	125	1.5092	1.5484	1.5927
Catahoula	40,562	-	0.00%	13.28%	38.02%	0.709	628	65	0.6395	0.4634	0.4664
Claiborne	35,803	948	2.65%	7.59%	21.72%	0.484	646	55	0.6579	0.3184	0.3275
Concordia	27,070	-	0.00%	25.03%	71.64%	1.236	627	43	0.6385	0.7892	0.8118
DeSoto	11,272	-	0.00%	13.46%	38.54%	0.717	645	17	0.6569	0.4710	0.4845
East Baton Rouge	89,254	3,070	3.44%	16.60%	47.49%	0.898	737	121	0.7505	0.6739	0.6932
East Carroll	3,719	347	9.33%	13.30%	35.16%	0.784	627	6	0.6385	0.5006	0.5149
East Feliciana	5,735	-	0.00%	12.32%	35.26%	0.666	721	8	0.7343	0.4890	0.5030
Evangeline	182,642	95,880	52.50%	16.00%	45.77%	1.440	740	247	0.7536	1.0852	1.1162
Franklin	24,257	9,541	39.33%	10.14%	29.03%	1.025	652	37	0.6640	0.6806	0.7001
Grant	36,626	256	0.70%	10.45%	29.90%	0.590	655	56	0.6670	0.3935	0.4048
Iberia	865,737	39,176	4.53%	11.21%	32.08%	0.669	1,484	583	1.5113	1.0111	1.0400
Iberville	134,362	2,996	2.23%	21.40%	61.25%	1.099	759	177	0.7730	0.8495	0.8738
Jackson	18,356	-	0.00%	8.80%	25.17%	0.508	655	28	0.6670	0.3388	0.3485
Jefferson	136,406	734	0.54%	15.02%	42.98%	0.793	1,487	92	1.5143	1.2008	1.2351
Jefferson Davis	326,678	14,337	4.39%	23.92%	68.47%	1.237	815	401	0.8300	1.0267	1.0561
Lafayette	1,290,784	62,561	4.85%	16.22%	46.42%	0.897	812	1,590	0.8269	0.7417	0.7629
LaFourche	932,984	74,279	7.96%	13.28%	38.02%	0.802	1,491	626	1.5184	1.2178	1.2526
La Salle	18,278	846	4.63%	12.79%	36.60%	0.741	653	28	0.6650	0.4928	0.5069
Lincoln	10,767	-	0.00%	7.10%	20.35%	0.432	651	17	0.6630	0.2864	0.2946
Livingston	207,098	23,663	11.43%	23.73%	67.91%	1.310	736	281	0.7495	0.9818	1.0099
Madison	1,304	-	0.00%	7.63%	21.78%	0.455	624	2	0.6355	0.2892	0.2975
Morehouse	11,727	101,954	869.40%	7.23%	20.71%	10.535	654	18	0.6660	0.7063	0.72169
Natchitoches	70,327	110,085	156.53%	10.74%	30.73%	2.413	656	107	0.6681	1.6121	1.6582
Orleans	868	-	0.00%	21.12%	0.00%	0.359	1,230	1	1.2526	0.4497	0.4626
Ouachita	59,085	312	0.53%	7.10%	20.33%	0.438	652	91	0.6640	0.2991	0.3091
Plaquemines	170,837	2	0.00%	15.96%	45.67%	0.829	1,486	115	1.5133	1.2545	1.2904
Pointe Coupee	66,373	634	0.96%	23.85%	68.27%	1.194	804	83	0.8188	0.9776	1.0056
Rapides	68,738	17,173	25.77%	10.32%	29.54%	0.875	653	103	0.6650	0.5819	0.5985
Red River	4,126	-	0.00%	10.49%	30.01%	0.584	645	6	0.6569	0.3836	0.3946
Richland	13,433	16,831	125.30%	8.97%	25.68%	1.971	654	21	0.6660	1.3127	1.3502
Sabine	169,724	5,137	3.03%	15.91%	45.54%	0.862	654	260	0.6660	0.5741	0.5905
Saint Bernard	162,525	20,732	12.76%	13.51%	38.68%	0.868	1,486	109	1.5133	1.3135	1.3511
Saint Charles	187,936	4,426	2.36%	13.22%	37.82%	0.733	1,499	125	1.5266	1.1190	1.1510
Saint Helena	14,516	-	0.00%	20.13%	57.60%	1.016	722	20	0.7353	0.7471	0.7685
Saint James	146,959	19,055	12.97%	9.53%	27.26%	0.691	1,496	98	1.5235	1.0527	1.0828
Saint John the Baptist	101,031	12,446	12.32%	11.31%	32.37%	0.764	1,495	68	1.5225	1.1632	1.1965
Saint Landry	231,112	20,736	8.97%	21.17%	60.56%	1.167	739	313	0.7526	0.8783	0.9034
Saint Martin	794,964	42,237	5.31%	16.78%	48.05%	0.928	815	975	0.8300	0.7702	0.7922
Saint Mary	513,361	67,939	13.23%	11.68%	33.41%	0.791	1,487	345	1.5143	1.1978	1.2321
Saint Tammany	610,031	24,876	4.08%	33.75%	96.61%	1.675	597	1,022	0.6080	1.0184	1.0475
Tangipahoa	128,780	26,474	20.56%	20.12%	57.56%	1.254	738	174	0.7516	0.9425	0.9695
Tensas	2,532	-	0.00%	13.58%	38.81%	0.722	627	4	0.6385	0.4610	0.4742
Terrebonne	1,059,897	26,158	2.47%	11.21%	32.07%	0.645	1,490	711	1.5174	0.9787	1.0067
Union	26,184	-	0.00%	8.52%	24.37%	0.495	655	40	0.6670	0.3302	0.3396
Vermilion	1,768,841	104,943	5.93%	11.68%	33.43%	0.706	1,484	1,192	1.5113	1.0670	1.0975
Vernon	43,280	3,540	8.18%	10.93%	31.26%	0.698	652	66	0.6640	0.4635	0.4768
Washington	98,961	7,271	7.35%	19.20%	54.95%	1.060	738	134	0.7516	0.7967	0.8195
Webster	27,386	52,654	192.27%	10.65%	30.50%	2.824	648	42	0.6599	1.8636	1.9169
West Baton Rouge	25,179	-	0.00%	15.84%	45.34%	0.824	736	34	0.7495	0.6176	0.6353
West Carroll	8,598	-	0.00%	11.84%	33.87%	0.644	654	13	0.6660	0.4289	0.4412
West Feliciana	23,237	-	0.00%	14.20%	40.61%	0.750	717	32	0.7302	0.5477	0.5634
Winn	8,392	-	0.00%	9.57%	27.40%	0.543	656	13	0.6681	0.3628	0.3732
	14,294,713	1,441,019	10.08%	16.54%	47.33%	1.054	982	14,558	1.0000	0.9722	1.0000

(2) - See Exhibit 9, Sheet 5A

(3) - See Exhibit 10, Sheet 5A

(4)=(3)/(2)

(5) - See Exhibit 23, Sheet 5A, Column (9)

(6) - See Exhibit 23, Sheet 5A, Column (13)

(7) =[(4)+ (5)*(1.0+(L)+(M)+(6))]/(1.0-(N))

(8)-Current base rates, see Exhibit 4, Sheet 5A, Column (20)

(9)=(2)/(8)

(10)=(8)/total of (8)

(11)=(10)*(7)

(12)=(11)/total of (11)

(13)=total of (4)*total of (8)+(M)*total of (8)+[(5)+(6)]*(8)

(14) =(13)/total of (13)

(15) - Estimated earned house years based on actual LCPI monthly in-force policies

(16) - Based on (15) with 40,000 as full credibility and square root rule.

(17)=(16)*(12)+[1-(16)]*(14), capped at +/- 15% of (10)

(18)=(17)/(10)-1

(19) - Exhibit 5, Sheet 5A, Page 1, Item (18)

(20)=[1+(18)]*[1+(19)]-1

(21)=[1+(20)]*OFB-1

(L),(M),(N) - See Exhibit 18

FAIR Plan Mobile Homeowner Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2017-21 Earned House Years	(16) Credibility	(17) Capped Credibility Territory Weighted Territory Relativity	(18) Indicated Territory Change Relativity	(19) State Indicated Rate Need	(20) Credibility Weighted Rate Change	(21) Final Indicated Rate Change
Acadia	888	1.0809	387	0.098	0.9557	0.1500	-0.0410	10.29%	10.84%
Allen	765	0.9305	65	0.040	0.8643	0.1500	-0.0410	10.29%	10.84%
Ascension	841	1.0232	305	0.087	0.8936	0.1500	-0.0410	10.29%	10.84%
Assumption	918	1.1165	269	0.082	1.2941	-0.1500	-0.0410	-18.49%	-18.08%
Avoyelles	613	0.7464	50	0.035	0.7411	-0.0020	-0.0410	-4.29%	-3.81%
Beauregard	783	0.9530	107	0.052	0.8619	0.1500	-0.0410	10.29%	10.84%
Bienville	393	0.4778	34	0.029	0.5601	-0.1500	-0.0410	-18.49%	-18.08%
Bossier	454	0.5523	26	0.026	0.5601	-0.1500	-0.0410	-18.49%	-18.08%
Caddo	563	0.6856	37	0.030	0.6911	0.0470	-0.0410	0.41%	0.91%
Calcasieu	938	1.1410	1,416	0.188	0.9509	0.1500	-0.0410	10.29%	10.84%
Caldwell	520	0.6327	28	0.027	0.6353	-0.0480	-0.0410	-8.70%	-8.24%
Cameron	1,359	1.6536	99	0.050	1.6506	0.0940	-0.0410	4.91%	5.43%
Catahoula	517	0.6290	48	0.035	0.6234	-0.0250	-0.0410	-6.50%	-6.03%
Claiborne	384	0.4673	43	0.033	0.5592	-0.1500	-0.0410	-18.49%	-18.08%
Concordia	801	0.9745	32	0.028	0.7343	0.1500	-0.0410	10.29%	10.84%
DeSoto	530	0.6451	9	0.015	0.6427	-0.0220	-0.0410	-6.21%	-5.74%
East Baton Rouge	667	0.8117	87	0.047	0.8062	0.0740	-0.0410	3.00%	3.52%
East Carroll	499	0.6067	5	0.011	0.6057	-0.0510	-0.0410	-8.99%	-8.53%
East Feliciana	538	0.6544	5	0.011	0.6527	-0.1110	-0.0410	-14.74%	-14.31%
Evangeline	652	0.7931	177	0.067	0.8146	0.0810	-0.0410	3.67%	4.19%
Franklin	450	0.5477	29	0.027	0.5644	-0.1500	-0.0410	-18.49%	-18.08%
Grant	459	0.5585	50	0.035	0.5670	-0.1500	-0.0410	-18.49%	-18.08%
Iberia	837	1.0186	497	0.111	1.2846	-0.1500	-0.0410	-18.49%	-18.08%
Iberville	822	1.0003	112	0.053	0.8890	0.1500	-0.0410	10.29%	10.84%
Jackson	417	0.5077	18	0.021	0.5670	-0.1500	-0.0410	-18.49%	-18.08%
Jefferson	1,057	1.2864	87	0.047	1.2872	-0.1500	-0.0410	-18.49%	-18.08%
Jefferson Davis	948	1.1532	290	0.085	0.9545	0.1500	-0.0410	10.29%	10.84%
Lafayette	703	0.8559	1,274	0.178	0.8393	0.0150	-0.0410	-2.66%	-2.17%
LaFourche	960	1.1677	585	0.121	1.2906	-0.1500	-0.0410	-18.49%	-18.08%
La Salle	517	0.6294	20	0.022	0.6267	-0.0580	-0.0410	-9.66%	-9.21%
Lincoln	373	0.4544	-	0.000	0.5636	-0.1500	-0.0410	-18.49%	-18.08%
Livingston	869	1.0576	206	0.072	0.8619	0.1500	-0.0410	10.29%	10.84%
Madison	378	0.4603	1	0.005	0.5402	-0.1500	-0.0410	-18.49%	-18.08%
Morehouse	377	0.4593	12	0.017	0.5763	-0.1350	-0.0410	-17.05%	-16.64%
Natchitoches	467	0.5680	95	0.049	0.6211	-0.0700	-0.0410	-10.81%	-10.36%
Orleans	455	0.5530	1	0.005	1.0647	-0.1500	-0.0410	-18.49%	-18.08%
Ouachita	374	0.4546	72	0.042	0.5644	-0.1500	-0.0410	-18.49%	-18.08%
Plaquemines	1,111	1.3513	102	0.050	1.3482	-0.1090	-0.0410	-14.55%	-14.12%
Pointe Coupee	935	1.1382	60	0.039	0.9416	0.1500	-0.0410	10.29%	10.84%
Rapides	455	0.5537	78	0.044	0.5653	-0.1500	-0.0410	-18.49%	-18.08%
Red River	456	0.5548	4	0.010	0.5584	-0.1500	-0.0410	-18.49%	-18.08%
Richland	421	0.5127	17	0.021	0.5661	-0.1500	-0.0410	-18.49%	-18.08%
Sabine	597	0.7260	240	0.077	0.7155	0.0740	-0.0410	3.00%	3.52%
Saint Bernard	970	1.1806	78	0.044	1.2863	-0.1500	-0.0410	-18.49%	-18.08%
Saint Charles	960	1.1679	102	0.051	1.2976	-0.1500	-0.0410	-18.49%	-18.08%
Saint Helena	756	0.9198	18	0.021	0.8456	0.1500	-0.0410	10.29%	10.84%
Saint James	745	0.9066	91	0.048	1.2950	-0.1500	-0.0410	-18.49%	-18.08%
Saint John the Baptist	848	1.0315	55	0.037	1.2941	-0.1500	-0.0410	-18.49%	-18.08%
Saint Landry	799	0.9719	264	0.081	0.8655	0.1500	-0.0410	10.29%	10.84%
Saint Martin	723	0.8799	825	0.144	0.8673	0.0450	-0.0410	0.22%	0.72%
Saint Mary	865	1.0528	354	0.094	1.2872	-0.1500	-0.0410	-18.49%	-18.08%
Saint Tammany	973	1.1839	718	0.134	0.6992	0.1500	-0.0410	10.29%	10.84%
Tangipahoa	768	0.9345	112	0.053	0.8643	0.1500	-0.0410	10.29%	10.84%
Tensas	523	0.6366	5	0.011	0.6348	-0.0060	-0.0410	-4.68%	-4.20%
Terrebonne	840	1.0216	687	0.131	1.2898	-0.1500	-0.0410	-18.49%	-18.08%
Union	410	0.4991	31	0.028	0.5670	-0.1500	-0.0410	-18.49%	-18.08%
Vermilion	864	1.0515	918	0.152	1.2846	-0.1500	-0.0410	-18.49%	-18.08%
Vernon	470	0.5717	49	0.035	0.5684	-0.1440	-0.0410	-17.91%	-17.50%
Washington	742	0.9028	129	0.057	0.8643	0.1500	-0.0410	10.29%	10.84%
Webster	461	0.5614	27	0.026	0.5966	-0.0960	-0.0410	-13.31%	-12.88%
West Baton Rouge	645	0.7849	31	0.028	0.7807	0.0420	-0.0410	-0.07%	0.43%
West Carroll	494	0.6007	6	0.012	0.5988	-0.1010	-0.0410	-13.79%	-13.36%
West Feliciana	588	0.7151	19	0.022	0.7118	-0.0250	-0.0410	-6.50%	-6.03%
Winn	437	0.5320	18	0.021	0.5679	-0.1500	-0.0410	-18.49%	-18.08%
	822	1.0000	11,616	0.539	0.9791		-0.0410	-4.58%	-4.10%
							(OFB)	1.005	

Coastal Plan Mobile Homeowner Parish Indications

	Variable portion of ULAE as % of Hurricane Loss & ALAE				0.00% (L)							
	Fixed Expense Ratio				9.75% (M)							
	Variable Expenses				13.90% (N)							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
	2017-21	2017-21										
	Trended	Trended										
	On-Level	Ultimate	Non-Hurricane	Hurricane	Net	Rate	Current	Implicit	Current	Territory	Indicated	Normalized
	Earned	Incurred Losses	Loss & ALAE	Loss & ALAE	Cost of	Change	Base	Exposures	Territory	Relativity	Territory	Territory
	Premium	and ALAE	Ratio	Ratio	Reinsurance	Before	Rate		Relativity	Before	Before	Before
						Cred.				Credibility	Credibility	Credibility
Cameron Parish	444,290	1,924	0.43%	30.33%	94.36%	1.566	1,370	324	0.8992	1.4081	0.8958	
Iberia Parish	-	-	0.00%	25.89%	89.41%	1.452	755	-	0.4956	0.7196	0.4578	
Jefferson Parish	604,892	1	0.00%	39.32%	122.31%	1.990	1,829	331	1.2005	2.3890	1.5198	
Lafourche Parish	759,205	132,189	17.41%	18.30%	56.92%	1.189	1,619	469	1.0627	1.2636	0.8039	
Orleans Parish	1,778	-	0.00%	25.90%	89.41%	1.452	665	3	0.4365	0.6338	0.4032	
Plaquemines Parish	1,752,633	244,103	13.93%	27.28%	84.86%	1.577	1,558	1,125	1.0226	1.6126	1.0259	
Saint Bernard Parish	70,325	-	0.00%	67.50%	210.03%	3.337	706	100	0.4634	1.5464	0.9838	
Saint Mary Parish	39,111	-	0.00%	57.07%	177.18%	2.834	1,104	35	0.7246	2.0535	1.3064	
Terrebonne Parish	976,056	186,409	19.10%	21.58%	67.15%	1.366	1,616	604	1.0607	1.4489	0.9218	
Vermilion Parish	82,228	22,147	26.93%	39.13%	121.64%	2.293	719	114	0.4719	1.0821	0.6884	
	4,730,518	586,773	12.40%	27.54%	85.67%	1.617	1,524	3,105	1.0000	1.5719	1.0000	

(2) - See Exhibit 9, Sheet 5B
 (3) - See Exhibit 10, Sheet 5B
 (4)=(3)/(2)
 (5) - See Exhibit 23, Sheet 5B, Column (9)
 (6) - See Exhibit 23, Sheet 5B, Column (13)
 (7) =[(4)+ (5)*(1.0+(L)+(M)+(6))]/(1.0-(N))
 (8)-Current base rates, see Exhibit 4, Sheet 5B, Column (20)
 (9) =(2)/(8)
 (10) =(8)/total of (8)
 (11) =(10)*(7)

(12)=(11)/total of (11)
 (13)=total of (4)*total of (8)+(M)*total of (8)+[(5)+(6)]*(8)
 (14) =(13)/total of (13)
 (15) - Estimated earned house years based on actual LCPIC monthly in-force policies
 (16) - Based on (15) with 40,000 as full credibility and square root rule.
 (17)=(16)*(12)+[1-(16)]*(14), capped at +/- 15% of (10)
 (18)=(17)/(10)-1

(19) - Exhibit 5, Sheet 5B, Page 1, Item (18)
 (20)=[1+(18)]*[1+(19)]-1
 (21) =[1+(20)]*OFB-1
 (L),(M),(N) - See Exhibit 18

Coastal Plan Mobile Homeowner Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory		(15) 2017-21 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity		(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
		of Credibility	Territory			Relativity	Relativity				
Cameron Parish	2,046	0.9920	178	0.067	0.9856	0.0960	0.5800	73.17%	73.95%		
Iberia Parish	1,208	0.5858	-	0.000	0.5699	0.1500	0.5800	81.70%	82.52%		
Jefferson Parish	3,294	1.5971	241	0.078	1.3806	0.1500	0.5800	81.70%	82.52%		
Lafourche Parish	1,555	0.7542	492	0.111	0.9033	-0.1500	0.5800	34.30%	34.90%		
Orleans Parish	1,104	0.5355	1	0.005	0.5020	0.1500	0.5800	81.70%	82.52%		
Plaquemines Parish	2,085	1.0109	799	0.141	1.0130	-0.0090	0.5800	56.58%	57.28%		
Saint Bernard Parish	2,297	1.1138	68	0.041	0.5329	0.1500	0.5800	81.70%	82.52%		
Saint Mary Parish	2,924	1.4177	23	0.024	0.8333	0.1500	0.5800	81.70%	82.52%		
Terrebonne Parish	1,771	0.8590	523	0.114	0.9016	-0.1500	0.5800	34.30%	34.90%		
Vermilion Parish	1,493	0.7242	91	0.048	0.5427	0.1500	0.5800	81.70%	82.52%		
	2,062	1.0000	2,416	0.246	0.9758		0.5800	57.29%	58.00%		
								(OFB)	1.0045		

(1) Territory Grouping	(2) 2017-21 Trended On-Level Earned		(3) 2017-21 Trended Ultimate Incurred Losses and ALAE	(4) 2017-21 Earned House Years	(5) Final Rate Change
	Latest Year EP Trended on Current Level	Premium			
Acadia	\$672,716	\$3,673,245	\$76,911	2,077	63.5%
Allen	\$1,417	\$2,802	\$0	3	62.4%
Ascension	\$78,351	\$711,973	\$51,042	344	62.4%
Assumption	\$171,661	\$1,253,681	\$23,781	667	63.5%
Avoyelles	\$770	\$2,875	\$0	3	48.0%
Beauregard	\$2,834	\$9,277	\$0	11	62.4%
Bienville	\$0	\$0	\$0	0	70.2%
Bossier	\$7,120	\$64,216	\$1,861	55	50.4%
Caddo	\$17,596	\$199,271	\$38,583	78	50.4%
Calcasieu	\$584,518	\$3,078,242	\$265,270	1,690	43.6%
Caldwell	\$0	\$0	\$0	0	48.0%
Cameron	\$109,011	\$467,600	\$0	153	63.5%
Catahoula	\$0	\$590	\$0	1	48.0%
Claiborne	\$0	\$0	\$0	0	70.2%
Concordia	\$113	\$7,708	\$0	4	48.0%
DeSoto	\$6,906	\$44,162	\$24,353	40	70.2%
East Baton Rouge	\$213,928	\$1,708,815	\$142,321	1,148	61.0%
East Carroll	\$0	\$0	\$0	0	48.0%
East Feliciana	\$1,764	\$11,808	\$0	16	62.4%
Evangeline	\$2,263	\$4,198	\$0	5	62.4%
Franklin	\$748	\$3,862	\$0	3	48.0%
Grant	\$1,123	\$6,264	\$0	5	48.0%
Iberia	\$549,340	\$3,247,582	\$162,994	2,054	63.5%
Iberville	\$33,015	\$239,059	\$11,109	143	62.4%
Jackson	\$798	\$798	\$0	1	48.0%
Jefferson	\$6,432,508	\$36,930,022	\$381,610	13,316	53.3%
Jefferson Davis	\$169,738	\$982,204	\$49,829	440	63.5%
Lafayette	\$663,227	\$4,945,823	\$662,207	2,996	43.6%
Lafourche	\$457,150	\$2,748,421	\$62,510	1,367	53.3%
La Salle	\$239	\$353	\$0	2	48.0%
Lincoln	\$0	\$0	\$0	0	48.0%
Livingston	\$43,007	\$252,319	\$25,447	206	62.4%
Madison	\$11,496	\$49,711	\$1,115	52	48.0%
Morehouse	\$0	\$0	\$0	0	48.0%
Natchitoches	\$103,593	\$353,730	\$52,750	344	48.0%
Orleans	\$4,690,379	\$26,019,692	\$253,343	7,688	66.1%
Ouachita	\$3,605	\$31,019	\$7,850	13	48.0%
Plaquemines	\$220,268	\$1,169,060	\$756	549	53.3%
Pointe Coupee	\$921	\$8,850	\$279	14	62.4%
Rapides	\$2,763	\$10,284	\$0	6	48.0%

(1) Territory Grouping	(2) 2017-21 Trended On-Level Earned Premium		(3) 2017-21 Trended Ultimate Incurred Losses and ALAE		(4) 2017-21 Earned House Years	(5) Final Rate Change
	Latest Year EP Trended on Current Level					
Red River	\$0	\$0	\$0	\$0	0	70.2%
Richland	\$0	\$0	\$0	\$0	0	48.0%
Sabine	\$0	\$0	\$0	\$0	0	48.0%
Saint Bernard	\$3,585,666	\$617,179	\$87,688	\$87,688	1,663	53.3%
Saint Charles	\$2,364,219	\$374,804	\$74,609	\$74,609	1,135	53.3%
Saint Helena	\$2,634	\$510	\$0	\$0	3	62.4%
Saint James	\$736,513	\$125,379	\$199,508	\$199,508	420	63.5%
Saint John the Baptist	\$1,223,478	\$222,192	\$15,839	\$15,839	581	53.3%
Saint Landry	\$149,258	\$59,980	\$27,995	\$27,995	123	62.4%
Saint Martin	\$946,506	\$163,771	\$48,446	\$48,446	647	63.5%
Saint Mary	\$1,094,104	\$221,547	\$36,943	\$36,943	462	63.5%
Saint Tammany	\$8,417,039	\$1,729,846	\$538,131	\$538,131	4,565	63.5%
Tangipahoa	\$216,905	\$57,436	\$37,385	\$37,385	184	62.4%
Tensas	\$0	\$0	\$0	\$0	0	48.0%
Terrebonne	\$4,668,515	\$640,783	\$36,525	\$36,525	2,020	53.3%
Union	\$0	\$0	\$0	\$0	0	48.0%
Vermilion	\$4,857,889	\$874,153	\$137,142	\$137,142	2,376	63.5%
Vernon	\$1,828	\$213	\$0	\$0	4	48.0%
Washington	\$42,350	\$8,997	\$0	\$0	47	62.4%
Webster	\$14,268	\$2,722	\$0	\$0	5	70.2%
West Baton Rouge	\$37,718	\$7,795	\$258	\$258	40	62.4%
West Carroll	\$0	\$0	\$0	\$0	0	48.0%
West Feliciana	\$3,092	\$0	\$0	\$0	4	62.4%
Winn	\$286	\$286	\$0	\$0	0	48.0%
All Parishes	\$116,601,784	\$20,362,479	\$3,536,390	\$3,536,390	49,770	

(2) See Exhibit 9, Sheet 6A

(3) See Exhibit 10, Sheet 6A

(4) See Exhibit 10, Sheet 6A, Column (12)

(5) From Territory groupings, Exhibit 8, Sheet 7A, Pages 1-2

Territorial Indications

(22) Statewide Indicated Rate Need 58.2%

Territory Grouping (1)	FAIR Plan										Normalized Indicated Territory Relativity		Recipient Of Complement of Credibility Territory Relativity		2017-21 Earned House Years		Capped Credibility Weighted Territory Relativity		Indicated Territory Relativity Change		Capped Final Rate Change	
	2017-21 Trended On Level Earned Premium (2)	Latest Year EP Trended On Level (3)	2017-21 Trended Ultimate Losses and ALAE (4)	Non-Hurricane Loss & ALAE Ratio (5)	Hurricane Loss & ALAE Ratio (6)	Net Cost of Reinsurance (7)	Indicated Rate Change Before Credibility (8)	Current Base Rate (9)	Implicit Exposures (10)	Current Territory Relativity (11)	Indicated Territory Relativity Before Credibility (12)	Normalized Indicated Territory Relativity Before Credibility (13)	Recipient Of Complement of Credibility Territory Relativity (14)	2017-21 Earned House Years (15)	Credibility (17)	Capped Credibility Weighted Territory Relativity (18)	Indicated Territory Relativity Change (19)	Credibility Weighted Rate Change (20)	Capped Final Rate Change (21)			
Avoyelles Parish, Caldwell Parish, Catahoula Parish, Concordia Parish, East Carroll Parish, Franklin Parish, Grant Parish, Jackson Parish, LaSalle Parish, Lincoln Parish, Madison Parish, Morehouse Parish, Natchitoches Parish, Ouachita Parish, Rapides Parish, Richland Parish, Sabine Parish, Tensas Parish, Union Parish, Vernon Parish, West Carroll Parish, Winn Parish	\$469,308	\$125,747	\$61,715	13.2%	22.8%	66.0%	1.297	130	3,610	0.3595	0.4663	0.3057	162	0.3403	439	0.105	0.3367	-0.063	48.2%	48.0%		
Bossier Parish, Caddo Parish	263,487	24,716	40,444	15.3%	24.6%	71.2%	1.404	157	1,678	0.4341	0.6095	0.3996	197	0.4140	134	0.058	0.4132	-0.048	50.6%	50.4%		
Bienville Parish, Claiborne Parish, DeSoto Parish, Red River Parish, Webster Parish	58,430	9,628	24,353	0.0%	26.7%	77.2%	1.320	120	80	0.3318	0.4380	0.2872	171	0.3599	45	0.033	0.3575	0.077	70.4%	70.2%		
East Baton Rouge Parish	1,708,815	213,928	142,321	8.3%	28.8%	83.4%	1.514	207	8,255	0.5724	0.8666	0.5681	279	0.5865	1,148	0.169	0.5834	0.019	61.2%	61.0%		
Allen Parish, Ascension Parish, Beauregard Parish, East Feliciana Parish, Evangeline Parish, Iberville Parish, Livingston Parish, Pointe Coupee Parish, Saint Helena Parish, Saint Landry Parish, Tangipahoa Parish, Washington Parish, West Baton Rouge Parish, West Feliciana Parish	1,692,243	298,290	153,515	9.1%	28.9%	83.6%	1.525	198	8,547	0.5475	0.8349	0.5474	269	0.5661	1,141	0.169	0.5629	0.028	62.6%	62.4%		

Territorial Indications

(22) Statewide Indicated Rate Need 58.2%

Territory Grouping (1)	2017-21 Trended		2017-21 Trended Ultimate		FAIR Plan		Indicated Rate Change Before		Current Base		Normalized Territory		Recipient Of		2017-21 Earned House		Capped Credibility Weighted Territory		Indicated Territory		Capped Credibility Weighted Final	
	On Level Earned	Latest Year EP Trended	Incurred Losses	Non-Hurricane Loss & ALAE	Hurricane Loss & ALAE	Net Cost of Reinsurance	Rate Change Before	Current Base	Implicit Exposures	Current Territory Relativity	Indicated Territory Relativity Before	Normalized Territory Relativity Before	Recipient Of Complement	Complement of Credibility Territory	Years	Credibility	Relativity	Change	Rate	Change	Rate	Change
Premium (2)	On Level (3)	and ALAE (4)	Ratio (5)	Ratio (6)	Reinsurance (7)	Credibility (8)	Rate (9)	Exposures (10)	Relativity (11)	Credibility (12)	Credibility (13)	of Credibility (14)	Relativity (15)	Years (16)	Credibility (17)	Relativity (18)	Change (19)	Rate (20)	Change (20)	Rate (21)	Change (21)	
Orleans Parish	26,019,692	4,690,379	253,343	1.0%	32.7%	94.8%	1.606	449	57,950	1.2415	1.9938	1.3071	619	1.3029	7,688	0.438	1.3048	0.051	66.3%	66.1%	66.1%	
Calcasieu Parish, Lafayette Parish	8,024,065	1,247,745	927,477	11.6%	25.9%	75.0%	1.420	274	29,285	0.7576	1.0758	0.7053	323	0.6795	4,687	0.342	0.6883	-0.091	43.8%	43.6%	43.6%	
Jefferson Parish, Lafourche Parish, Plaquemines Parish, Saint Bernard Parish, Saint Charles Parish, Saint John Parish, Terrebonne Parish	52,689,381	8,964,884	659,537	1.3%	29.9%	86.5%	1.479	406	129,777	1.1226	1.6603	1.0885	519	1.0916	20,630	0.718	1.0894	-0.030	53.5%	53.3%	53.3%	
Acadia Parish, Assumption Parish, Cameron Parish, Iberia Parish, Jefferson Davis Parish, Saint James Parish, Saint Martin Parish, Saint Mary Parish, Saint Tammany Parish, Vermillion Parish	25,676,363	4,787,162	1,273,685	5.0%	31.1%	90.1%	1.578	309	83,095	0.8544	1.3482	0.8839	421	0.8855	13,859	0.589	0.8845	0.035	63.7%	63.5%	63.5%	
Total	\$116,601,784	\$20,362,479	\$3,536,390	3.0%	30.5%	88.4%	1.522	362	322,277	1.0000	1.5253	1.0000	475	1.0000	49,770	1.000	0.9998		58.4%	58.2%	58.2%	

(OFB) 0.999

Notes:

- (2) See Exhibit 9, Sheet 6A
- (3) See Exhibit 9, Sheet 6A
- (4) See Exhibit 10, Sheet 6A
- (5) =(4)/(2)
- (6) See Exhibit 24, Column (8)
- (7) See Exhibit 24, Column (10)
- (8) =[(5)+ (6)]*(1.0+(L)+(M)+(7))/[(1.0-(N))-1]
- (9) Current base rates, see Exhibit 4, Sheet 6A, Column (20)
- (10) =(2)/(9)
- (11) =(9)/total of (9)

- (12) =(8)*(11)
- (13) =(12)/Total of (12)
- (14) =total of (5)**total of (9)+(M)**total of (9)+[(6)+(7)]*(9)
- (15) =(14)/Total of (14)
- (16) Estimated earned house years based on actual LCPIC monthly in-force policies
- (17) Based on 40,000 earned house years for full credibility. Partial credibility is calculated by (# of EHY's/40000)^.5
- (18) =(17)**(13)+[1-(17)]*(15), capped at +/- 15% of (11)
- (19) =(18)/(11)-1
- (20) =[1+(22)]*[1+(19)]-1
- (21) =[1+(20)]*OFB-1

(22) See Exhibit 5, Sheet 6A, page1, Item (18)

Variable portion of ULAE as % of Hurricane Loss & ALAE 0.00% (L)
Fixed Expense 9.75% (M)
Variable Expenses 13.90% (N)

(L),(M),(N) - See Exhibit 18

Coastal Plan Wind Only Parish indications

Variable portion of ULAE as % of Hurricane Loss & ALAE
Fixed Expense Ratio
Variable Expenses

0.00% (L)
9.75% (M)
13.90% (N)

(1)	(2) 2017-21 Trended On Level Earned Premium	(3) 2017-21 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Cameron Parish	167,604	525	0.31%	32.04%	98.92%	1.638	703	238	0.9816	1.6079	1.0781
Iberia Parish	-	-	0.95%	27.08%	89.43%	1.477	921	-	1.2860	1.8994	1.2736
Jefferson Parish	683,366	-	0.00%	26.39%	81.48%	1.366	1,390	492	1.9409	2.6513	1.7777
Lafourche Parish	1,207,634	7,815	0.65%	27.51%	84.93%	1.427	590	2,047	0.8238	1.1756	0.7882
Orleans Parish	332,010	-	0.00%	33.87%	104.58%	1.721	692	480	0.9663	1.6630	1.1150
Plaquemines Parish	406,768	-	0.00%	30.29%	93.52%	1.551	756	538	1.0556	1.6372	1.0977
Saint Bernard Parish	269,449	-	0.00%	37.06%	114.43%	1.873	653	413	0.9118	1.7078	1.1451
Saint Mary Parish	56,845	-	0.00%	40.00%	123.48%	2.012	547	104	0.7638	1.5368	1.0304
Terrebonne Parish	653,808	28,079	4.29%	25.27%	78.01%	1.363	701	933	0.9788	1.3341	0.8945
Vermilion Parish	70,535	-	0.00%	26.08%	80.51%	1.351	546	129	0.7624	1.0300	0.6906
	3,848,019	36,419	0.95%	28.80%	88.91%	1.502	716	5,373	1.0000	1.4914	1.0000

Notes:

- (2) See Exhibit 9, Sheet 6B
- (3) See Exhibit 10, Sheet 6B
- (4) =(3)/(2)
- (5) See Exhibit 23, Sheet 6B, Column (9)
- (6) See Exhibit 23, Sheet 6B, Column (13)
- (7) =(((4)+ (5))*(1.0+(L))+(M)+(6))/(1.0-(N))-1
- (8) Current base rates, see Exhibit 4, Sheet 6B, Column (2)
- (9) =(2)/(8)
- (10) =(8)/total of (8)
- (11) =(7)*(10)
- (12) =(11)/Total of (11)
- (13) =total of (4)*total of (8)+(M)*total of (8)+[(5)+(6)]*(8)
- (14) =(13)/Total of (13)
- (15) Estimated earned house years based on actual LCPIC monthly in-force policies
- (16) 40,000 earned house years for full credibility. Partial credibility equals (# of EHY's/40000)^.5
- (17) =(16)*(12)+[1-(16)]*(14), capped at +/- 15% of (10)
- (18) =(17)/(10)-1
- (19) See Exhibit 5, Sheet 6B, page1, Item (18)
- (20) =[1+(18)]*[1+(19)]-1
- (21) =[1+(20)]*OFB-1

Coastal Plan Wind Only Parish indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2017-21 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Capped Final Rate Change
Cameron Parish	997	1.0845	56	0.037	1.0843	0.1050	0.5460	70.83%	72.71%
Iberia Parish	1,150	1.2502	-	0.000	1.2502	-0.0280	0.5460	50.27%	51.92%
Jefferson Parish	1,576	1.7138	98	0.049	1.7170	-0.1150	0.5460	36.82%	38.33%
Lafourche Parish	740	0.8047	510	0.113	0.8028	-0.0250	0.5460	50.74%	52.40%
Orleans Parish	1,035	1.1252	71	0.042	1.1112	0.1500	0.5460	77.79%	79.75%
Plaquemines Parish	1,013	1.1012	130	0.057	1.1010	0.0430	0.5460	61.25%	63.02%
Saint Bernard Parish	1,066	1.1591	81	0.045	1.0486	0.1500	0.5460	77.79%	79.75%
Saint Mary Parish	971	1.0558	10	0.015	0.8784	0.1500	0.5460	77.79%	79.75%
Terrebonne Parish	801	0.8706	206	0.072	0.8723	-0.1090	0.5460	37.75%	39.27%
Vermilion Parish	659	0.7162	39	0.031	0.7154	-0.0620	0.5460	45.01%	46.61%
	920	1.0000	1,199	0.173	0.9866		0.5460	52.92%	54.60%
								(OBF)	1.011

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
Parish	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	2017	2018	2019	2020	2021
Acadia Parish	0.807	0.848	0.848	0.809	0.805	0.769	0.779	0.865	0.873	52,054	30,141	22,939	22,791	27,224
Allen Parish	0.944	0.961	0.961	0.835	0.879	0.834	0.861	1.031	1.051	4,608	5,067	4,870	4,392	6,065
Ascension Parish	0.941	0.899	0.899	0.855	0.827	0.787	0.869	0.961	0.968	81,963	54,382	48,602	38,310	41,989
Assumption Parish	1.037	0.963	0.963	0.827	0.835	0.741	0.743	0.911	1.007	80,940	60,591	45,152	37,190	43,304
Avoyelles Parish	0.933	0.947	0.947	0.933	0.918	0.856	0.893	0.950	0.954	13,136	3,429	4,623	8,247	5,934
Beauregard Parish	0.827	0.854	0.854	0.767	0.800	0.794	0.824	0.909	0.915	3,373	6,574	7,114	4,753	5,173
Bienville Parish	0.911	0.987	0.987	1.050	1.038	1.002	1.021	1.064	1.064	-	2,851	1,776	-	-
Bossier Parish	0.855	0.751	0.751	0.794	0.790	0.766	0.767	0.869	1.035	28,481	23,328	19,925	13,841	18,500
Caddo Parish	0.877	0.783	0.783	0.786	0.830	0.739	0.810	0.904	1.051	241,743	207,571	184,830	172,794	140,294
Calcasieu Parish	1.043	0.994	0.903	0.889	0.888	0.838	0.846	1.006	0.992	207,088	159,100	124,840	94,756	123,933
Caldwell Parish	1.009	0.928	0.928	0.930	0.929	0.864	0.949	1.031	1.019	2,683	3,077	5,994	5,361	4,726
Cameron Parish	0.704	0.704	0.640	0.824	0.886	0.876	0.768	0.863	0.869	2,516	8,261	5,253	3,933	1,753
Catahoula Parish	0.941	0.895	0.895	0.895	0.879	0.828	0.890	1.033	1.029	9,488	(2,374)	1,658	1,268	2,365
Claiborne Parish	0.751	0.788	0.788	0.889	0.899	0.849	0.926	1.011	1.007	10,332	6,259	3,795	3,562	3,800
Concordia Parish	0.931	0.970	0.970	1.001	0.974	0.908	0.990	0.981	0.980	9,488	8,667	1,302	-	-
DeSoto Parish	0.846	1.009	1.009	1.007	1.011	0.915	1.001	0.982	0.988	4,356	4,949	3,135	-	1,910
East Baton Rouge Parish	0.858	0.870	0.870	0.912	0.775	0.849	0.912	1.009	1.017	509,929	368,597	281,469	264,567	271,130
East Carroll Parish	0.964	0.977	0.977	1.113	1.085	1.023	1.081	1.069	0.999	6,333	9,431	10,733	12,825	12,482
East Feliciana Parish	1.116	1.027	1.027	0.977	1.012	0.926	0.947	0.993	1.001	8,719	13,060	4,748	2,303	5,918
Evangeline Parish	1.115	1.221	1.221	1.071	1.121	1.033	1.016	1.044	1.051	13,979	4,042	1,846	4,853	4,512
Franklin Parish	0.979	0.993	0.993	1.019	1.015	0.912	0.975	1.024	1.025	7,859	13,987	12,420	11,338	4,534
Grant Parish	0.978	0.992	0.992	0.964	0.934	0.839	0.913	0.973	0.967	3,371	4,159	4,975	5,170	11,376
Iberia Parish	0.974	0.964	0.977	0.842	0.878	0.868	0.779	0.838	0.865	326,968	224,923	158,781	116,442	104,517
Iberville Parish	0.989	1.003	1.003	0.969	0.989	0.944	0.964	1.052	1.052	45,366	35,333	34,069	25,606	25,215
Jackson Parish	0.861	1.014	1.014	0.950	0.943	0.900	0.979	1.029	1.028	2,965	8,468	5,387	2,833	5,356
Jefferson Parish	0.959	0.892	0.811	0.777	0.747	0.712	1.025	0.998	1.000	1,615,948	884,367	664,996	640,499	661,298
Jefferson Davis Parish	0.882	0.814	0.814	0.801	0.800	0.755	0.753	0.877	0.886	22,903	16,257	4,797	5,712	9,280
Lafayette Parish	0.945	0.943	0.943	0.954	0.956	0.924	0.899	1.007	1.017	224,475	160,872	139,044	121,788	110,730
Lafourche Parish	0.842	0.929	0.844	0.804	0.864	0.863	0.829	0.814	0.823	321,995	225,610	186,587	142,374	139,411
LaSalle Parish	0.854	0.865	0.865	0.868	0.862	0.799	0.877	1.063	1.047	1,398	1,400	1,464	1,526	1,493
Lincoln Parish	0.792	0.922	0.922	0.920	0.910	0.841	0.916	0.981	0.981	22,843	8,662	4,920	8,219	10,262
Livingston Parish	0.980	0.936	0.936	0.808	0.781	0.744	0.851	0.978	0.987	33,650	19,339	13,587	9,707	8,417
Madison Parish	0.930	0.972	0.972	0.962	0.941	0.887	0.972	0.988	0.989	2,062	2,675	6,568	2,805	1,866
Morehouse Parish	0.726	0.736	0.736	0.830	0.911	0.862	0.936	0.971	0.973	11,844	11,215	5,552	1,393	-
Natchitoches Parish	0.914	0.963	0.963	0.916	0.905	0.823	0.906	0.995	0.996	13,370	6,896	6,534	6,235	8,741
Norleans Parish	1.036	1.087	0.988	1.055	1.058	1.012	0.963	0.911	0.957	5,852,471	4,097,856	3,213,746	2,563,365	2,192,889
Ouachita Parish	0.879	0.856	0.856	0.882	0.883	0.851	0.824	0.899	1.010	110,283	94,555	82,899	74,331	64,908
Plaquemines Parish	1.341	1.298	1.180	1.105	1.099	1.084	1.238	1.086	1.066	79,616	62,335	57,522	68,208	55,014
Pointe Coupee Parish	0.923	0.970	0.970	0.840	0.889	0.819	0.819	0.934	0.943	22,712	17,306	17,745	11,560	5,810
Rapides Parish	0.783	0.813	0.813	0.837	0.838	0.815	0.815	0.908	0.929	59,619	51,828	49,504	47,583	45,742
Red River Parish	0.745	1.000	1.000	0.945	0.935	0.863	0.946	1.041	1.041	5,195	6,394	4,847	4,740	2,430
Richland Parish	0.851	0.961	0.961	0.965	0.946	0.858	0.933	0.987	0.989	13,878	12,312	12,585	11,949	11,318
Sabine Parish	0.941	1.008	1.008	0.976	0.957	0.913	1.002	0.983	0.985	-	-	-	-	-
Saint Bernard Parish	1.096	1.087	0.988	0.970	0.975	0.979	0.870	0.867	0.875	468,256	252,383	199,731	145,191	105,039
Saint Charles Parish	0.886	0.864	0.864	0.838	0.871	0.865	0.775	0.866	0.878	210,058	131,993	124,794	111,052	93,165
Saint Helena Parish	1.033	0.952	0.952	0.907	0.878	0.994	1.029	1.000	1.000	569	-	-	2,378	3,848
Saint James Parish	0.779	0.741	0.741	0.714	0.718	0.733	0.704	0.833	0.846	45,533	18,770	16,253	17,749	21,475
Saint John Parish	0.969	0.829	0.829	0.804	0.835	0.846	0.762	0.850	0.862	410,326	290,300	234,864	172,401	139,537
Saint Landry Parish	0.903	0.915	0.915	0.902	0.952	0.872	0.858	0.922	0.929	81,469	63,390	57,979	63,575	51,356
Saint Martin Parish	0.842	0.843	0.843	0.815	0.814	0.781	0.759	0.862	0.871	94,163	75,670	62,978	51,003	41,838
Saint Mary Parish	0.823	0.930	0.846	0.807	0.809	0.827	0.836	0.834	0.842	166,720	102,714	92,731	79,334	67,001
Saint Tammany Parish	1.120	1.160	1.054	1.025	0.991	0.943	0.977	1.038	1.051	612,401	444,179	377,935	304,619	326,297
Tangipahoa Parish	1.091	1.275	1.275	1.072	1.139	1.040	1.050	1.113	1.113	90,020	60,558	51,045	57,101	52,510
Tensas Parish	0.901	0.906	0.906	0.899	0.872	0.807	0.886	1.082	1.040	6,431	5,002	5,140	5,407	5,271
Terrebonne Parish	0.819	0.923	0.839	0.784	0.874	0.837	0.800	0.823	0.831	379,446	287,505	255,209	210,794	191,971
Union Parish	0.902	1.011	1.011	0.972	0.955	0.874	0.951	1.002	1.003	2,100	9,677	9,168	9,507	5,762
Vermilion Parish	1.009	1.070	0.973	0.939	0.941	0.892	0.902	0.917	0.927	136,297	92,066	80,013	64,863	79,581
Vernon Parish	0.907	0.921	0.921	0.902	0.895	0.819	0.880	0.954	0.980	3,622	4,453	4,132	-	-
Washington Parish	1.158	1.102	1.102	0.951	1.007	0.923	0.929	1.001	1.000	136,960	104,373	88,092	67,395	63,848
Webster Parish	0.862	0.874	0.874	0.986	1.031	0.977	0.973	1.082	1.082	16,487	23,575	21,993	17,312	15,115
West Baton Rouge Parish	0.932	0.945	0.945	0.890	0.901	0.856	0.887	0.977	0.985	13,193	10,309	9,261	7,707	7,822
West Carroll Parish	0.884	0.986	0.986	0.994	0.965	0.876	0.941	1.079	1.054	6,097	5,816	5,288	5,410	6,320
West Feliciana Parish	0.937	0.860	0.860	0.818	0.828	0.773	0.806	0.929	0.933	7,333	7,014	2,335	2,671	2,848
Winn Parish	0.721	0.912	0.912	1.034	1.028	0.930	0.982	0.995	1.001	2,921	-	927	2,214	141
NULL	1.003	1.016	0.936	0.944	0.943	0.909	0.923	0.928	0.958	-	-	-	-	-
Unknown	1.003	1.016	0.936	0.944	0.943	0.909	0.923	0.928	0.958	-	-	-	-	-
Total	1.003	1.016	0.936	0.944	0.943	0.909	0.923	0.928	0.958	12,982,402	8,933,499	7,173,101	5,976,812	5,482,364
						(35)	Trend Factors			1.2580	1.2154	1.1762	1.1360	1.0965

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	2017	2018	2019	2020	2021
Acadia Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Allen Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Ascension Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Assumption Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Avoyelles Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Beauregard Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Bienville Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Bossier Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Caddo Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Calcasieu Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Caldwell Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Cameron Parish	0.962	1.292	1.175	1.442	1.411	1.229	1.700	1.057	1.028	25,470	24,586	11,955	5,979	2,113
Catahoula Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Claiborne Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Concordia Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
DeSoto Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
East Baton Rouge Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
East Carroll Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
East Feliciana Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Evangeline Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Franklin Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Grant Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Iberia Parish	0.805	0.983	0.804	0.990	0.969	1.039	1.131	1.079	1.074	-	-	-	-	-
Iberville Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Jackson Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Jefferson Parish	1.226	1.552	1.411	1.508	1.476	1.377	1.434	1.320	1.249	66,604	46,071	39,456	25,216	10,528
Jefferson Davis Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Lafayette Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Lafourche Parish	1.511	1.393	1.266	1.201	1.165	1.108	1.227	1.159	1.168	199,283	100,023	73,234	62,200	46,274
LaSalle Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Lincoln Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Livingston Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Madison Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Morehouse Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Natchitoches Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Orleans Parish	1.178	1.197	1.088	1.153	1.160	1.368	1.434	1.319	1.256	10,226	18,944	9,012	6,138	20,440
Ouachita Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Plaquemines Parish	1.252	1.858	1.689	1.312	1.402	1.308	1.363	1.300	1.262	11,752	11,716	11,651	4,911	9,582
Pointe Coupee Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Rapides Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Red River Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Richland Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Sabine Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Saint Bernard Parish	1.176	1.745	1.586	1.748	1.748	1.688	1.758	1.244	1.224	20,709	29,998	35,582	28,888	18,546
Saint Charles Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Saint Helena Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Saint James Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Saint John Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Saint Landry Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Saint Martin Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Saint Mary Parish	1.288	1.413	1.285	1.283	1.255	1.188	1.237	1.138	1.078	(192)	-	-	-	-
Saint Tammany Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Tangipahoa Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Tensas Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Terrebonne Parish	1.122	1.083	0.985	0.836	0.810	0.771	0.931	0.813	0.942	68,923	39,418	42,135	37,217	40,721
Union Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Vermilion Parish	0.830	1.014	0.922	1.019	1.318	1.202	1.179	1.098	1.079	10,043	-	-	-	-
Vernon Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Washington Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Webster Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
West Baton Rouge Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
West Carroll Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
West Feliciana Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Winn Parish	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
NULL	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Unknown	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	-	-	-	-	-
Total	1.408	1.415	1.287	1.195	1.168	1.110	1.225	1.081	1.116	412,818	270,756	223,025	170,549	148,204
							(35)	Trend Factors		1.2580	1.2154	1.1762	1.1360	1.0965

FAIR Plan Fire Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	Earned Premium at Current Rate Levels										Rate Change History								
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022
	Acadia Parish	157,070	118,955	117,643	119,272	122,691	154,537	118,191	122,117	123,553	132,978	-36.08%	0.00%	1.84%	0.00%	-6.32%	2.77%	-7.03%	3.87%	5.66%
Allen Parish	30,929	24,896	23,056	26,826	19,539	24,016	19,610	20,712	21,106	19,200	-32.48%	0.00%	1.89%	4.07%	-21.59%	32.73%	-27.16%	-9.05%	8.77%
Ascension Parish	55,400	44,108	42,913	41,544	44,189	58,578	47,012	46,206	45,720	50,287	-31.70%	0.00%	-5.88%	-0.16%	-0.98%	-1.59%	-5.08%	3.96%	10.67%
Assumption Parish	85,481	60,349	57,308	53,032	50,722	99,544	69,613	63,130	56,673	55,677	-29.49%	0.00%	1.21%	0.00%	5.21%	5.09%	-6.23%	10.57%	1.47%
Avoyelles Parish	19,767	20,892	19,913	16,908	15,515	14,123	15,118	15,346	14,062	16,646	-28.68%	0.00%	1.09%	0.16%	-8.13%	-0.19%	-29.15%	-1.75%	11.68%
Beauregard Parish	16,438	13,488	13,011	13,005	15,363	15,932	12,787	11,786	11,725	15,136	-17.08%	0.00%	-15.45%	3.73%	5.15%	2.97%	-11.36%	-1.25%	0.54%
Bienville Parish	5,007	4,956	5,210	4,718	4,204	4,470	4,640	5,235	4,455	4,485	-29.03%	0.00%	-3.90%	-2.93%	-11.54%	14.78%	-15.65%	-4.99%	12.83%
Bossier Parish	5,651	4,595	4,217	4,744	4,489	3,593	3,062	3,360	3,869	4,416	-26.03%	0.00%	0.93%	0.15%	-22.78%	6.49%	-23.22%	0.49%	0.00%
Caddo Parish	61,981	48,338	44,524	43,234	35,825	45,237	36,449	37,117	34,016	36,398	-25.76%	0.00%	1.37%	-0.15%	-16.34%	21.63%	-30.83%	3.70%	7.67%
Calcasieu Parish	346,380	276,178	272,100	283,790	366,640	356,141	284,314	275,803	281,552	377,916	-28.02%	10.06%	-8.54%	0.60%	1.08%	4.29%	-6.03%	2.20%	1.82%
Caldwell Parish	5,481	2,774	2,366	2,367	2,344	4,560	2,672	2,343	2,427	2,597	-31.33%	0.00%	1.88%	-18.05%	-1.12%	-1.98%	-10.00%	1.17%	10.69%
Cameron Parish	26,282	19,973	14,390	12,903	21,426	26,649	18,819	15,906	15,157	23,848	-33.33%	10.00%	-21.76%	19.58%	-19.90%	-6.89%	5.65%	12.49%	0.35%
Catahoula Parish	21,391	18,954	17,575	19,545	18,965	19,944	17,761	16,903	18,541	19,865	-25.11%	0.00%	1.83%	0.21%	-4.65%	5.61%	-12.02%	-5.12%	10.54%
Claiborne Parish	12,983	10,205	7,402	6,737	4,655	9,014	7,253	5,691	5,059	4,157	-12.24%	0.00%	-2.40%	0.21%	-12.02%	10.05%	-18.35%	-16.02%	4.62%
Concordia Parish	22,348	18,083	16,493	16,004	14,496	19,516	16,281	16,093	14,614	15,259	-20.81%	0.00%	-3.85%	-0.21%	-13.26%	16.62%	-18.28%	-4.11%	10.72%
DeSoto Parish	2,739	3,501	4,532	5,135	5,084	1,895	2,748	4,015	5,290	5,703	-25.97%	0.00%	-24.63%	-10.93%	-10.37%	-15.43%	-9.72%	2.08%	11.22%
East Baton Rouge Parish	316,091	257,737	263,661	273,139	270,197	317,996	252,277	246,128	250,248	269,030	-29.13%	0.00%	0.00%	2.61%	5.09%	5.04%	-11.75%	2.88%	-1.75%
East Carroll Parish	8,768	8,415	7,915	6,346	5,867	7,496	6,917	6,702	6,100	6,399	-25.00%	0.00%	1.23%	5.21%	0.22%	-17.71%	-9.20%	-3.29%	13.03%
East Feliciana Parish	9,050	6,617	6,389	6,378	6,073	6,803	5,100	5,563	6,316	6,922	-27.62%	0.00%	0.97%	-0.16%	-12.76%	-10.97%	-7.26%	-1.96%	6.48%
Evangeline Parish	27,332	21,278	22,209	23,134	19,307	23,239	17,733	17,878	19,597	20,288	-29.77%	0.00%	-8.57%	2.76%	4.43%	0.00%	-24.88%	-3.38%	10.48%
Franklin Parish	10,113	7,945	8,512	8,034	7,501	8,161	6,185	6,593	6,896	8,253	-25.34%	0.00%	1.21%	4.48%	1.34%	-4.85%	-28.88%	2.42%	10.65%
Grant Parish	18,274	14,049	12,588	10,736	8,267	15,293	11,808	10,826	9,216	8,159	-21.60%	0.00%	1.80%	0.22%	-4.22%	5.39%	-16.74%	-5.09%	4.56%
Iberia Parish	300,110	183,559	185,977	194,049	190,501	331,896	188,126	178,299	172,485	194,490	-30.65%	10.00%	-4.61%	10.21%	4.75%	15.74%	-18.65%	0.14%	3.65%
Iberville Parish	30,012	25,747	28,645	30,691	26,743	32,120	26,781	28,508	30,087	27,324	-34.63%	0.00%	1.32%	2.58%	5.14%	2.80%	-5.55%	-0.84%	3.38%
Jackson Parish	3,872	4,464	3,070	4,031	3,691	3,205	4,007	3,110	4,254	4,171	-24.74%	0.00%	-24.07%	-4.15%	-14.43%	-1.48%	-9.37%	3.34%	10.88%
Jefferson Parish	1,486,175	938,022	845,425	823,079	839,652	1,593,907	958,378	831,922	799,851	790,986	-40.45%	10.01%	1.39%	5.51%	4.50%	0.00%	5.32%	-4.26%	-2.79%
Jefferson Davis Parish	57,004	34,939	41,131	43,769	52,560	58,530	35,579	41,457	44,555	54,269	-28.31%	0.00%	7.64%	-0.13%	1.55%	-0.61%	-1.80%	9.56%	-4.02%
Lafayette Parish	410,133	310,113	282,796	270,569	279,653	499,731	360,350	315,649	301,903	316,141	-35.90%	0.00%	1.33%	5.28%	4.93%	-0.16%	-1.59%	-0.59%	13.76%
Lafourche Parish	262,453	175,024	179,094	177,401	178,532	309,062	206,654	198,031	179,634	180,725	-21.66%	10.04%	-2.21%	-1.55%	6.76%	11.95%	-1.28%	-0.24%	1.54%
LaSalle Parish	8,250	8,274	9,283	10,341	9,458	6,926	7,217	9,560	11,349	10,810	-25.55%	0.00%	1.78%	0.00%	-19.26%	-4.89%	-5.43%	3.02%	12.02%
Lincoln Parish	23,089	18,470	17,797	18,160	14,215	21,307	16,986	16,116	16,697	14,135	-25.35%	0.00%	1.85%	-0.21%	2.07%	0.23%	-9.98%	-0.45%	0.68%
Livingston Parish	46,017	41,915	38,700	36,494	28,846	44,382	39,250	34,552	31,596	32,185	-31.35%	0.00%	1.16%	2.74%	5.14%	4.89%	-26.28%	9.13%	3.18%
Madison Parish	23,975	21,447	20,832	22,957	22,095	20,337	18,717	20,257	23,464	23,965	-18.39%	0.00%	-3.85%	0.00%	-12.96%	-3.20%	-7.89%	2.49%	7.01%
Morehouse Parish	23,855	21,151	17,993	16,854	12,936	19,037	17,800	16,009	14,775	12,938	-13.57%	0.00%	-6.28%	-4.28%	-8.27%	7.43%	-15.80%	6.17%	6.86%
Natchitoches Parish	39,126	29,870	29,320	28,498	23,748	35,273	28,062	26,768	26,372	23,798	-27.98%	0.00%	1.14%	-6.51%	4.67%	0.21%	-10.19%	-0.21%	1.29%
Orleans Parish	2,724,401	1,620,447	1,461,694	1,361,585	1,349,869	3,470,644	2,003,012	1,760,240	1,543,941	1,454,784	-23.47%	9.96%	-1.21%	3.92%	1.55%	7.03%	5.05%	4.92%	3.99%
Ouachita Parish	75,515	68,346	59,992	59,204	49,345	65,943	59,629	52,211	52,704	49,821	-26.16%	0.00%	0.57%	0.00%	0.23%	0.46%	-13.53%	-10.02%	11.41%
Plaquemines Parish	32,047	24,768	20,749	19,581	20,268	34,319	26,434	21,294	19,219	19,102	-12.32%	10.03%	-16.33%	1.47%	4.17%	4.57%	-4.73%	1.32%	-7.16%
Pointe Coupee Parish	31,364	26,297	22,896	25,063	19,867	26,646	22,769	22,032	20,610	20,307	-33.72%	0.00%	1.75%	2.41%	-18.65%	33.33%	-25.82%	-6.29%	10.29%
Rapides Parish	125,629	89,905	83,932	76,010	60,839	100,506	73,326	68,292	64,830	63,464	-31.75%	0.00%	2.23%	-2.96%	0.58%	0.39%	-23.66%	-3.70%	9.83%
Red River Parish	2,076	2,063	1,508	1,240	1,026	1,740	1,901	1,512	1,152	1,056	-35.87%	0.00%	-24.17%	-6.33%	-13.04%	16.18%	-12.87%	-7.65%	11.14%
Richland Parish	12,237	13,539	13,276	12,976	11,444	9,491	10,558	10,393	10,329	10,968	-11.93%	0.00%	-5.21%	0.21%	-1.39%	3.80%	-20.70%	-9.66%	6.07%
Sabine Parish	8,664	8,032	8,601	7,510	6,373	7,457	6,650	7,236	7,171	6,928	-37.20%	0.00%	3.18%	4.70%	1.19%	-14.71%	-12.39%	-3.17%	12.85%
Saint Bernard Parish	159,428	97,649	93,193	96,436	97,984	204,691	124,613	111,815	102,344	106,824	-20.16%	10.05%	-5.26%	0.40%	4.70%	18.76%	-5.65%	0.11%	9.46%
Saint Charles Parish	79,817	57,336	52,180	51,747	53,861	91,952	65,118	59,168	58,207	60,184	-15.92%	0.00%	-5.92%	2.75%	-0.43%	1.45%	-1.31%	9.72%	3.52%
Saint Helena Parish	5,331	5,676	6,201	6,742	7,468	5,342	6,212	6,518	6,961	8,163	-38.68%	0.00%	-9.35%	-11.47%	6.15%	3.53%	-7.26%	-2.44%	12.28%
Saint James Parish	40,905	35,653	35,111	35,218	34,414	44,280	38,687	37,998	37,015	36,436	-36.90%	0.00%	-1.17%	0.00%	-8.80%	5.34%	-4.98%	8.08%	0.97%
Saint John Parish	97,911	68,598	64,286	62,918	63,465	106,207	72,816	65,658	64,142	65,435	-35.88%	0.00%	-1.19%	1.96%	5.11%	-0.14%	-0.90%	-2.59%	5.45%
Saint Landry Parish	108,831	85,041	82,987	82,415	72,459	103,615	78,701	73,322	73,227	74,944	-36.50%	0.00%	0.00%	2.73%	5.15%	4.02%	-19.07%	0.00%	5.17%
Saint Martin Parish	153,886	113,076	109,325	105,146	107,837	173,852	124,753	115,711	111,479	119,445	-32.47%	0.00%	5.77%	1.37%	5.26%	1.25%	-8.42%	13.24%	0.55%
Saint Mary Parish	215,762	160,545	159,958	162,242	180,366	275,756	195,155	183,993	186,087	208,004	-20.45%	9.99%	-5.17%	6.02%	7.00%	-0.26%	-0.73%	0.12%	15.28%
Saint Tammany Parish	337,066	236,732	215,054	206,429	218,178	381,394	265,974	233,412	222,213	236,133	-41.13%	9.99%	-11.63%	1.35%	4.41%	0.76%	-0.69%	-0.56%	8.80%
Tangipahoa Parish	73,977	54,039	54,123	55,030	54,071	75,614	53,768	51,337	51,015	54,301	-37.01%	0.00%	-1.69%	2.74%	5.12%	5.06%	-9.86%	-4.23%	4.97%
Tensas Parish	6,588	5,711	7,131	7,867	6,460	5,468	4,994	6,498	7,753	7,045	-35.56%	0.00%	-20.11%	-3.79%	-3.37%	-6.97%	-11.50%	-2.82%	12.79%
Terrebonne Parish	358,457	236,177	236,722	249,099	258,968	358,024	237,350	223,082	222,709	223,974	-17.98%	10.01%	-1.86%	-2.31%	5.04%	5.44%	3.73%	0.70%	-14.29%
Union Parish	8,811	6,171	5,477	4,659	5,298	8,641	6,279	6,220	4,641	5,619	-28.94%	0.00%	1.20%	-0.21%	-17.82%	24.54%	-6.62%	-4.86%	11.44%
Vermilion Parish	292,983	195,552	185,907	187,209	199,134	301,882	199,164	179,700	172,544	184,524	-1								

FAIR Plan Fire Earned Premium

(1) Actual Earned Premium	(21) (22) (23) (24) (25)					(26) (27) (28) (29)					(30) (31) (32) (33) (34)				
	Cumulative Rate Change History					Trended Earned Premium at Current Rate Levels									
	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	2017	2018	2019	2020	2021	
Acadia Parish	0.640	1.000	1.000	0.982	0.982	1.049	1.020	1.098	1.057	194,406	143,646	143,639	140,355	145,812	
Allen Parish	0.537	0.795	0.795	0.780	0.750	0.956	0.721	0.989	1.088	30,212	23,833	24,362	23,976	21,053	
Ascension Parish	0.683	1.000	1.000	1.063	1.064	1.075	1.092	1.151	1.107	73,690	57,137	54,349	51,937	55,140	
Assumption Parish	0.830	1.177	1.177	1.163	1.163	1.106	1.052	1.122	1.015	125,225	84,606	74,256	64,380	61,050	
Avoyelles Parish	0.515	0.722	0.722	0.714	0.713	0.776	0.777	0.997	1.117	17,767	18,374	18,051	15,974	18,252	
Beauregard Parish	0.693	0.836	0.836	0.989	0.953	0.906	0.880	0.993	1.005	20,042	15,541	13,863	13,319	16,597	
Bienville Parish	0.608	0.857	0.857	0.891	0.918	1.038	0.904	1.072	1.128	5,623	5,639	6,158	5,061	4,918	
Bossier Parish	0.474	0.641	0.641	0.635	0.634	0.822	0.772	1.005	1.000	4,520	3,721	3,952	4,395	4,842	
Caddo Parish	0.549	0.739	0.739	0.729	0.730	0.872	0.717	1.037	1.077	56,908	44,299	43,658	38,642	39,911	
Calcasieu Parish	0.751	1.044	0.948	1.037	1.031	1.020	0.978	1.041	1.018	448,021	345,548	324,410	319,840	414,388	
Caldwell Parish	0.560	0.816	0.816	0.801	0.977	0.988	1.008	1.120	1.107	5,736	3,247	2,756	2,757	2,848	
Cameron Parish	0.610	0.915	0.832	1.064	0.890	1.111	1.193	1.129	1.004	33,524	22,872	18,709	17,218	26,150	
Catahoula Parish	0.710	0.948	0.948	0.931	0.929	0.975	0.923	1.049	1.105	25,089	21,586	19,882	21,062	21,782	
Claiborne Parish	0.596	0.679	0.679	0.696	0.695	0.789	0.717	0.879	1.046	11,340	8,815	6,694	5,747	4,558	
Concordia Parish	0.667	0.842	0.842	0.876	0.878	1.012	0.868	1.062	1.107	24,551	19,787	18,929	16,601	16,732	
DeSoto Parish	0.386	0.522	0.522	0.692	0.777	0.867	1.025	1.135	1.112	2,384	3,340	4,723	6,009	6,253	
East Baton Rouge Parish	0.716	1.010	1.010	1.010	0.985	0.937	0.892	1.011	0.983	400,035	306,611	289,505	284,279	294,994	
East Carroll Parish	0.654	0.872	0.872	0.861	0.819	0.817	0.993	1.093	1.130	9,430	8,407	7,883	7,168	7,017	
East Feliciana Parish	0.549	0.758	0.758	0.751	0.752	0.862	0.968	1.044	1.065	8,558	6,198	6,543	6,380	6,932	
Evangeliste Parish	0.553	0.787	0.787	0.861	0.837	0.802	0.802	1.068	1.105	29,234	21,552	21,029	22,262	22,246	
Franklin Parish	0.614	0.822	0.822	0.812	0.777	0.767	0.806	1.133	1.107	10,266	7,517	7,755	7,834	9,049	
Grant Parish	0.667	0.851	0.851	0.836	0.834	0.871	0.826	0.992	1.046	19,238	14,551	12,734	10,469	8,946	
Iberia Parish	0.821	1.184	1.076	1.128	1.024	0.977	0.844	1.038	1.037	417,521	228,643	209,722	195,941	213,260	
Iberville Parish	0.711	1.088	1.088	1.074	1.047	0.995	0.968	1.025	1.034	40,407	32,549	33,532	34,179	29,961	
Jackson Parish	0.480	0.637	0.637	0.839	0.876	1.023	1.039	1.146	1.109	4,032	4,870	3,658	4,833	4,574	
Jefferson Parish	0.718	1.206	1.096	1.081	1.024	0.980	0.980	0.931	0.972	2,005,117	1,164,787	978,539	908,623	867,323	
Jefferson Davis Parish	0.787	1.098	1.098	1.020	1.021	1.006	1.012	1.052	0.960	73,630	43,242	48,763	50,614	59,506	
Lafayette Parish	0.797	1.244	1.244	1.228	1.166	1.111	1.113	1.131	1.138	628,656	437,960	371,279	342,959	346,651	
Lafourche Parish	0.992	1.266	1.151	1.177	1.195	1.120	1.000	1.013	1.015	388,796	251,162	232,932	204,063	198,167	
LaSalle Parish	0.635	0.853	0.853	0.838	0.838	1.038	1.091	1.154	1.120	8,713	8,771	11,245	12,892	11,853	
Lincoln Parish	0.700	0.938	0.938	0.921	0.923	0.904	0.902	1.002	1.007	26,804	20,644	18,956	18,968	15,499	
Livingston Parish	0.672	0.979	0.979	0.968	0.942	0.896	0.854	1.159	1.062	55,832	47,703	40,641	37,710	35,291	
Madison Parish	0.668	0.818	0.818	0.851	0.851	0.978	1.010	1.097	1.070	25,584	22,748	23,827	26,655	26,278	
Morehouse Parish	0.645	0.746	0.746	0.796	0.832	0.907	0.844	1.003	1.069	23,948	21,634	18,830	16,784	14,187	
Natchitoches Parish	0.648	0.900	0.900	0.890	0.952	0.910	0.908	1.011	1.013	44,373	34,106	31,486	29,958	26,095	
Orleans Parish	1.067	1.394	1.268	1.284	1.235	1.216	1.136	1.082	1.031	4,366,030	2,434,408	2,070,464	1,753,902	1,595,183	
Ouachita Parish	0.648	0.878	0.878	0.873	0.873	0.871	0.867	1.002	1.114	82,956	72,472	61,413	59,871	54,629	
Plaquemines Parish	0.879	1.003	0.911	1.089	1.073	1.030	0.985	0.941	0.928	43,173	32,127	25,047	21,833	20,946	
Pointe Coupee Parish	0.574	0.867	0.867	0.852	0.852	1.022	0.767	1.034	1.103	33,520	27,673	25,915	23,754	22,267	
Rapides Parish	0.555	0.813	0.813	0.794	0.819	0.814	0.811	1.058	1.098	126,425	89,118	80,328	73,646	69,589	
Red River Parish	0.412	0.642	0.642	0.846	0.903	1.039	0.894	1.026	1.111	2,189	2,310	1,778	1,309	1,158	
Richland Parish	0.651	0.739	0.739	0.779	0.778	0.789	0.760	0.958	1.061	11,940	12,832	12,225	11,734	12,027	
Sabine Parish	0.561	0.893	0.893	0.865	0.826	0.817	0.957	1.093	1.129	9,381	8,082	8,511	8,260	7,597	
Saint Bernard Parish	1.074	1.346	1.223	1.291	1.286	1.228	1.034	1.096	1.095	257,499	151,451	131,521	116,262	117,133	
Saint Charles Parish	0.920	1.095	1.095	1.163	1.132	1.137	1.121	1.136	1.035	115,675	79,143	69,596	66,123	65,992	
Saint Helena Parish	0.549	0.896	0.896	0.988	1.116	1.052	1.016	1.095	1.123	6,720	7,550	7,667	7,908	8,951	
Saint James Parish	0.676	1.071	1.071	1.084	1.084	1.092	1.037	1.091	1.010	55,704	47,019	44,695	42,049	40,479	
Saint John Parish	0.690	1.077	1.077	1.089	1.069	1.017	1.018	1.027	1.055	133,607	88,499	77,230	72,865	71,750	
Saint Landry Parish	0.607	0.956	0.956	0.956	0.931	0.885	0.851	1.052	1.052	130,346	95,651	86,244	83,162	82,177	
Saint Martin Parish	0.805	1.192	1.192	1.127	1.111	1.056	1.043	1.139	1.006	218,704	151,621	136,104	126,639	130,972	
Saint Mary Parish	1.076	1.352	1.229	1.296	1.223	1.143	1.146	1.154	1.153	346,898	237,186	216,420	211,393	228,078	
Saint Tammany Parish	0.656	1.114	1.012	1.146	1.130	1.083	1.075	1.082	1.088	479,789	323,258	274,548	252,432	258,922	
Tangipahoa Parish	0.637	1.011	1.011	1.028	1.001	0.952	0.906	1.005	1.050	95,122	65,348	60,385	57,953	59,542	
Tensas Parish	0.432	0.670	0.670	0.839	0.872	0.902	0.970	1.096	1.128	6,879	6,070	7,643	8,807	7,725	
Terrebonne Parish	0.882	1.076	0.978	0.996	1.020	0.944	0.895	0.863	0.857	450,390	288,469	262,398	252,995	245,589	
Union Parish	0.704	0.991	0.991	0.979	0.981	1.194	0.958	1.060	1.114	10,870	7,631	7,316	5,272	6,161	
Vermilion Parish	0.998	1.134	1.031	1.031	1.028	0.971	0.915	0.928	0.929	379,764	242,059	211,370	196,008	202,332	
Vernon Parish	0.654	0.812	0.812	0.791	0.814	0.823	0.823	1.009	1.007	9,541	8,138	7,430	8,535	7,773	
Washington Parish	0.617	0.827	0.827	0.814	0.771	0.734	0.923	1.064	1.082	91,358	51,714	47,645	54,324	54,841	
Webster Parish	0.483	0.656	0.656	0.650	0.649	0.853	0.638	0.926	1.104	6,319	7,183	7,967	5,900	4,534	
West Baton Rouge Parish	0.653	0.970	0.970	0.954	0.913	0.869	0.843	1.013	1.086	14,122	12,335	11,161	8,719	9,801	
West Carroll Parish	0.558	0.786	0.786	0.931	0.931	0.976	1.036	1.122	1.139	5,991	5,608	5,634	5,443	3,436	
West Feliciana Parish	0.570	0.896	0.896	0.772	1.026	1.008	0.966	1.047	1.076	6,498	4,703	4,478	4,015	3,849	
Winn Parish	0.625	0.819	0.819	0.809	0.830	0.994	1.052	1.126	1.083	8,774	6,166	6,589	7,236	7,583	
NULL	0.801	1.132	1.132	1.150	1.112	1.079	1.031	1.033	1.021	-	-	-	-	-	
Unknown	0.801	1.132	1.132	1.150	1.112	1.079	1.031	1.033	1.021	-	-	-	-	-	
Total	0.870	1.230	1.132	1.150	1.112	1.079	1.031	1.033	1.021	12,805,406	8,071,270	7,116,972	6,518,193	6,459,131	
(35) Trend Factors										1.2580	1.2154	1.1762	1.1360	1.0965	

Coastal Plan Fire Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
Actual Earned Premium						Earned Premium at Current Rate Levels					Rate Change History									
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Allen Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Ascension Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Assumption Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Caddo Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Cameron Parish	17,538	10,043	8,588	8,047	7,357	19,233	12,140	8,922	7,768	6,696	35.16%	10.01%	-1.48%	-16.10%	23.28%	5.99%	6.30%	4.89%	-13.01%	
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Grant Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Iberia Parish	-	-	-	-	-	-	-	-	-	-	0.00%	10.01%	-16.83%	-9.00%	-22.30%	-26.19%	-18.82%	-21.93%	-8.73%	
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Jefferson Parish	162,493	108,601	96,965	92,883	91,446	184,102	119,373	106,257	103,267	97,369	-1.11%	10.01%	-11.11%	5.40%	0.51%	-3.10%	5.22%	4.99%	1.77%	
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
LaFourche Parish	130,084	100,657	100,114	97,759	103,962	168,835	120,859	115,133	111,159	110,651	-8.62%	10.01%	-11.86%	11.40%	4.83%	-1.09%	9.80%	-1.53%	6.90%	
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Madison Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Orleans Parish	26,026	13,598	10,644	8,788	7,564	36,938	16,430	12,632	11,067	7,800	-1.11%	10.00%	-1.00%	23.30%	3.14%	-13.10%	31.15%	5.43%	-3.94%	
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Plaquemines Parish	34,775	21,049	18,256	18,308	18,801	37,651	22,827	18,785	17,681	17,116	15.05%	10.01%	0.00%	-1.50%	5.95%	6.77%	5.81%	7.03%	-14.42%	
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Red River Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Richland Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Saint Bernard Parish	9,222	5,250	4,959	5,129	4,972	11,243	7,153	6,772	6,907	6,309	-1.12%	10.01%	-11.22%	-13.10%	1.18%	0.32%	6.63%	7.12%	19.11%	
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Saint James Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Saint John Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Saint Mary Parish	53,772	31,369	29,325	25,481	26,024	64,381	39,225	35,087	30,171	29,780	4.65%	9.99%	-3.03%	-6.80%	7.05%	-0.40%	4.51%	0.97%	13.08%	
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Terrebonne Parish	147,941	94,479	87,208	85,602	87,715	161,516	110,543	99,587	99,016	93,574	1.12%	10.00%	7.00%	-10.80%	5.68%	-4.18%	8.86%	14.25%	-5.34%	
Union Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Vermilion Parish	8,053	5,282	4,741	4,792	3,921	7,145	5,234	5,034	5,651	4,739	1.12%	10.00%	-7.00%	-12.20%	-4.66%	-12.15%	-2.92%	4.82%	16.52%	
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Washington Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Webster Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Winn Parish	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
NULL	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Unknown	-	-	-	-	-	-	-	-	-	-	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	
Total	589,905	390,328	360,799	346,791	351,761	691,044	453,784	408,209	392,687	374,034	-3.00%	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	

(2) - (6) - Actual Earned Premium.

(7) - (11) - Calculated as (2)-(6) multiplied by the appropriate on-level factors from Exhibit 11

(12)-(20) - Source: Company Records.

(21)-(29) - Cumulative product of (12)-(20)

(30)-(34) - Calculated as (7)-(11) multiplied by the appropriate trend factor in (35)

(35) See Exhibit 13

Coastal Plan Fire Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels					
	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	2017	2018	2019	2020	2021	
Acadia Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Allen Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Ascension Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Assumption Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Avoyelles Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Beauregard Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Bienville Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Bossier Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Caddo Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Calcasieu Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Caldwell Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Cameron Parish	1.558	1.152	1.048	1.063	1.267	1.028	0.970	0.913	0.870	24,195	14,755	10,494	8,824	7,342	
Catahoula Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Claiborne Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Concordia Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
DeSoto Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
East Baton Rouge Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
East Carroll Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
East Feliciana Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Evangeline Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Franklin Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Grant Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Iberia Parish	0.276	0.276	0.251	0.302	0.332	0.427	0.578	0.713	0.913	-	-	-	-	-	
Iberville Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Jackson Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Jefferson Parish	1.116	1.129	1.026	1.154	1.095	1.089	1.124	1.069	1.018	231,598	145,083	124,984	117,310	106,766	
Jefferson Davis Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Lafayette Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
LaFourche Parish	1.183	1.294	1.177	1.335	1.198	1.143	1.156	1.053	1.069	212,392	146,889	135,424	126,276	121,330	
LaSalle Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Lincoln Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Livingston Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Madison Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Morehouse Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Natchitoches Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Orleans Parish	1.581	1.598	1.453	1.468	1.190	1.154	1.328	1.013	0.961	46,468	19,969	14,858	12,572	8,553	
Ouachita Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Plaquemines Parish	1.367	1.188	1.080	1.080	1.096	1.035	0.969	0.916	0.856	47,365	27,743	22,096	20,085	18,768	
Pointe Coupee Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Rapides Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Red River Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Richland Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Sabine Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Saint Bernard Parish	1.159	1.172	1.065	1.200	1.381	1.365	1.361	1.276	1.191	14,144	8,694	7,965	7,846	6,918	
Saint Charles Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Saint Helena Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Saint James Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Saint John Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Saint Landry Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Saint Martin Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Saint Mary Parish	1.323	1.265	1.150	1.186	1.272	1.188	1.193	1.142	1.131	80,991	47,673	41,271	34,274	32,654	
Saint Tammany Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Tangipahoa Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Tensas Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Terrebonne Parish	1.266	1.252	1.138	1.063	1.192	1.128	1.177	1.081	0.947	203,185	134,351	117,138	112,481	102,605	
Union Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Vermilion Parish	0.902	0.892	0.811	0.872	0.993	1.042	1.186	1.221	1.165	8,988	6,361	5,921	6,419	5,196	
Vernon Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Washington Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Webster Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
West Baton Rouge Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
West Carroll Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
West Feliciana Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Winn Parish	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
NULL	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Unknown	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-	
Total	1.206	1.243	1.130	1.188	1.165	1.122	1.152	1.070	1.011	869,326	551,518	480,151	446,087	410,132	
										(35) Trend Factors	1.2580	1.2154	1.1762	1.1360	1.0965

FAIR Plan EC Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	Earned Premium at Current Rate Levels						Rate Change History												
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022
Acadia Parish	371,394	335,187	333,150	331,901	346,911	365,372	333,035	345,820	343,814	375,996	21.56%	0.00%	1.74%	0.00%	-6.32%	2.77%	-7.03%	3.87%	5.66%
Allen Parish	41,441	39,299	37,622	41,966	29,870	32,183	30,955	33,798	33,018	29,352	40.65%	0.00%	2.05%	4.07%	-21.59%	32.73%	-27.16%	-9.05%	8.77%
Ascension Parish	150,252	142,721	136,663	128,564	137,464	158,878	152,118	147,152	141,488	156,431	33.16%	0.00%	-5.84%	-0.16%	-0.98%	-1.59%	-5.08%	3.96%	10.67%
Assumption Parish	226,432	187,647	181,421	162,535	148,941	263,587	216,451	199,850	173,692	168,489	12.61%	0.00%	0.79%	0.00%	5.21%	5.09%	-6.23%	10.57%	1.47%
Avoyelles Parish	29,851	33,368	32,230	26,891	23,729	21,191	24,146	24,839	22,365	25,457	24.93%	0.00%	1.43%	0.16%	-8.13%	-0.19%	-29.15%	-1.75%	11.68%
Beauregard Parish	25,434	24,307	24,783	23,223	27,772	24,846	23,044	22,451	20,937	27,362	56.60%	0.00%	-15.66%	3.73%	5.15%	2.97%	-11.36%	-1.25%	0.54%
Bienvenue Parish	8,329	9,004	9,533	8,773	7,422	7,435	8,429	9,579	8,284	7,919	30.08%	0.00%	-3.91%	-2.93%	-11.54%	14.78%	-15.65%	-4.99%	12.83%
Bossier Parish	10,046	9,024	9,364	10,328	9,324	6,388	6,013	7,461	8,423	9,173	21.86%	0.00%	1.12%	0.15%	-22.78%	6.49%	-23.22%	0.49%	0.00%
Caddo Parish	110,009	92,835	85,145	83,273	70,129	80,274	70,002	70,980	65,382	71,251	22.22%	0.00%	1.14%	-0.15%	-16.34%	21.63%	-30.83%	-7.70%	7.67%
Calcasieu Parish	854,700	809,441	814,169	847,216	1,113,152	878,867	833,286	825,249	840,535	1,147,953	33.25%	10.06%	-8.44%	0.60%	1.08%	4.29%	-6.03%	2.20%	1.82%
Caldwell Parish	5,727	3,897	3,216	3,031	3,134	4,763	3,754	3,185	3,107	3,473	34.07%	0.00%	1.65%	-18.05%	-1.12%	-1.98%	-10.00%	1.17%	10.69%
Cameron Parish	119,002	103,917	83,093	70,627	132,565	120,649	97,913	91,842	82,966	147,548	6.56%	10.00%	-21.90%	19.58%	-19.90%	-6.89%	5.65%	12.49%	0.35%
Catahoula Parish	25,156	21,717	19,911	20,335	17,281	23,430	20,251	19,150	19,291	18,101	24.48%	0.00%	0.67%	0.21%	-4.65%	5.61%	-12.02%	-5.12%	10.54%
Claiborne Parish	14,489	11,977	8,361	7,380	5,178	10,056	8,513	6,429	5,542	4,625	32.09%	0.00%	-2.82%	0.21%	-12.02%	10.05%	-18.35%	-16.02%	4.62%
Concordia Parish	41,667	33,671	29,478	30,005	27,585	36,395	30,317	28,761	27,399	29,036	27.00%	0.00%	-3.59%	-0.21%	-13.26%	16.62%	-18.28%	-4.11%	10.72%
DeSoto Parish	2,953	3,511	5,209	6,238	5,904	2,043	2,756	4,616	6,426	6,624	33.45%	0.00%	-24.55%	-10.93%	-10.37%	-15.43%	-9.72%	2.08%	11.22%
East Carroll Rouge Parish	636,199	598,134	610,753	633,055	621,455	639,906	585,462	570,139	580,001	618,771	25.72%	0.00%	-0.23%	2.61%	5.09%	5.04%	-11.75%	2.88%	-1.75%
East Feliciana Parish	13,813	14,601	14,167	11,748	10,507	11,809	12,002	11,996	11,842	11,461	21.07%	0.00%	1.37%	5.21%	0.22%	-17.71%	-9.20%	-3.29%	13.03%
East Feliciana Parish	12,099	9,441	10,151	9,206	9,658	9,097	7,276	8,838	8,948	10,053	26.90%	0.00%	1.25%	-0.16%	-12.76%	-10.97%	-2.96%	1.69%	6.48%
Evangeliste Parish	43,054	38,605	40,093	40,836	34,070	36,612	32,172	32,274	34,592	35,801	26.16%	0.00%	-8.42%	2.76%	4.43%	0.00%	-24.88%	-3.38%	10.48%
Franklin Parish	12,772	11,413	13,042	12,550	11,649	10,310	8,885	10,101	10,772	12,818	25.85%	0.00%	1.68%	4.48%	1.34%	-4.85%	-28.88%	2.42%	10.65%
Grant Parish	21,886	18,545	16,276	13,725	10,043	18,304	15,571	13,998	11,782	9,913	20.66%	0.00%	1.03%	0.22%	-4.22%	5.39%	-16.74%	-5.09%	4.56%
Iberia Parish	885,089	619,840	623,564	645,115	635,621	978,503	635,259	597,821	573,427	648,930	19.68%	10.00%	-4.98%	10.21%	4.75%	15.74%	-18.65%	0.14%	3.65%
Iberville Parish	64,743	58,774	65,714	70,129	63,238	69,302	61,134	65,400	68,750	64,714	22.73%	0.00%	1.53%	2.58%	5.14%	2.80%	-5.55%	-0.84%	3.38%
Jackson Parish	6,070	7,200	5,358	6,877	6,378	5,027	6,462	5,428	7,259	7,209	24.19%	0.00%	-23.64%	-4.15%	-14.43%	-1.48%	9.37%	3.34%	10.88%
Jefferson Parish	7,660,212	5,757,970	5,132,121	4,827,764	4,790,804	8,210,403	5,882,926	5,050,151	4,691,515	4,513,132	13.17%	10.01%	0.63%	5.51%	4.50%	0.00%	5.32%	-4.26%	-2.79%
Jefferson Davis Parish	149,336	103,786	123,019	135,421	158,025	153,330	105,688	123,992	137,852	163,163	14.40%	0.00%	7.59%	-0.13%	1.55%	-0.61%	-3.80%	9.56%	-4.02%
Lafayette Parish	1,166,535	1,047,156	972,205	905,560	919,374	1,421,265	1,216,794	1,085,147	1,010,430	1,039,332	19.11%	0.00%	1.25%	5.28%	4.93%	-0.16%	-1.59%	-0.59%	13.76%
Lafourche Parish	946,991	737,855	734,716	698,445	681,935	1,115,703	871,196	812,405	707,235	690,309	20.00%	10.04%	-1.66%	-1.55%	6.76%	11.95%	-1.28%	-0.24%	1.54%
LaSalle Parish	12,053	12,431	13,855	15,025	13,451	10,118	10,842	14,268	16,489	15,373	27.16%	0.00%	1.69%	0.00%	-19.26%	-4.89%	-5.43%	3.20%	12.02%
Lincoln Parish	35,001	30,450	29,620	29,192	22,464	32,294	28,003	26,823	26,839	22,337	25.10%	0.00%	1.64%	-0.21%	2.07%	0.23%	-9.98%	-0.45%	0.68%
Livingston Parish	92,923	104,600	97,336	91,389	72,868	89,619	97,948	86,903	83,130	81,305	24.65%	0.00%	1.14%	2.74%	5.14%	4.89%	-26.28%	9.13%	6.18%
Madison Parish	30,536	30,239	30,187	31,455	29,382	25,900	26,389	29,353	32,511	31,870	28.39%	0.00%	-3.96%	0.00%	-12.96%	-3.20%	-7.78%	2.49%	7.01%
Morehouse Parish	31,240	29,369	26,371	23,521	19,100	24,925	24,716	23,463	20,619	19,103	28.33%	0.00%	-6.49%	-4.28%	-8.27%	7.43%	-15.80%	-6.17%	6.86%
Natchitoches Parish	55,551	43,626	43,191	41,876	35,423	50,107	40,986	39,432	38,751	35,499	21.94%	0.00%	1.77%	-6.51%	4.67%	0.21%	-10.19%	-4.21%	1.29%
Orleans Parish	11,143,850	8,542,644	7,766,938	7,213,362	7,180,101	14,190,471	10,559,440	9,353,308	8,179,441	7,738,154	18.03%	9.96%	-1.68%	3.92%	1.55%	7.03%	5.05%	4.92%	3.09%
Ouachita Parish	92,816	84,052	73,942	76,542	67,375	81,105	73,332	64,351	68,139	68,024	32.74%	0.00%	1.35%	0.00%	0.23%	0.46%	-13.53%	-10.02%	11.41%
Plaquemines Parish	118,758	111,768	94,703	92,464	106,495	127,382	119,285	97,191	90,756	102,253	25.64%	10.03%	-16.27%	1.47%	4.17%	4.57%	4.73%	1.32%	-7.16%
Pointe Coupee Parish	62,240	60,774	53,909	57,609	46,743	52,892	52,622	51,875	48,062	47,779	26.44%	0.00%	2.05%	2.41%	-18.65%	33.33%	-25.82%	-6.29%	10.29%
Rapides Parish	163,055	122,081	117,431	105,567	83,734	130,413	99,570	95,549	90,040	87,348	43.80%	0.00%	2.01%	-2.96%	0.58%	0.39%	-23.36%	-3.70%	9.83%
Red River Parish	3,793	3,679	2,549	1,985	1,378	3,179	3,390	2,556	1,845	1,418	21.98%	0.00%	-24.37%	-6.33%	-13.04%	16.18%	-12.87%	-7.05%	11.14%
Richland Parish	17,145	20,885	20,942	19,860	17,026	13,294	16,286	16,394	15,810	16,318	25.41%	0.00%	-5.56%	0.21%	-1.39%	3.80%	-20.70%	-9.66%	6.07%
Sabine Parish	15,475	15,766	16,521	14,033	11,586	13,309	13,045	13,899	13,586	12,594	37.12%	0.00%	2.21%	4.70%	1.19%	-14.71%	-12.39%	-3.17%	12.85%
Saint Bernard Parish	936,360	626,435	581,064	544,105	555,245	1,201,571	799,416	697,171	577,438	606,341	25.11%	10.05%	-5.87%	0.40%	4.70%	18.76%	-5.65%	0.11%	9.46%
Saint Charles Parish	272,537	228,560	213,106	207,943	210,130	313,937	259,583	241,645	233,903	234,798	25.16%	0.00%	-6.04%	2.75%	-0.43%	1.45%	-1.31%	9.72%	3.52%
Saint Helena Parish	6,870	9,257	9,901	10,420	11,325	6,885	10,129	10,408	10,759	12,380	36.33%	0.00%	-9.28%	-11.47%	6.15%	3.53%	-7.26%	-2.44%	12.28%
Saint James Parish	107,238	110,959	112,769	111,046	105,721	116,103	120,401	122,040	116,715	113,408	10.51%	0.00%	-0.98%	0.00%	-0.80%	5.34%	-4.98%	8.08%	0.97%
Saint John Parish	326,004	279,863	262,442	255,507	253,291	353,644	297,070	268,043	260,475	261,554	23.09%	0.00%	-1.13%	1.96%	5.11%	-0.14%	-0.90%	-2.59%	5.45%
Saint Landry Parish	216,156	197,435	191,545	191,871	169,462	205,797	182,716	169,238	170,436	175,274	28.81%	0.00%	0.00%	2.73%	5.15%	4.02%	-19.07%	0.00%	5.17%
Saint Martin Parish	346,228	297,186	284,535	265,958	275,682	391,033	322,283	301,156	281,976	305,356	17.36%	0.00%	5.43%	1.37%	5.26%	1.25%	-8.42%	13.24%	0.55%
Saint Mary Parish	808,481	679,581	680,477	668,644	734,881	1,032,551	826,084	782,722	766,914	847,488	5.97%	9.99%	-5.98%	6.02%	7.00%	-0.26%	-0.73%	0.12%	15.28%
Saint Tammany Parish	1,086,681	914,505	839,840	795,213	825,822	1,230,222	1,027,466	911,530	856,017	893,784	8.52%	9.99%	-11.05%	1.35%	4.41%	0.76%	-0.69%	-0.56%	8.80%
Tangipahoa Parish	147,505	125,106	124,756	125,838	123,653	150,875	124,478	118,334	116,658	124,179	38.04%	0.00%	-0.89%	2.74%	5.12%	5.06%	-9.86%	-4.23%	4.97%
Tensas Parish	11,851	10,802	12,512	14,195	11,883	9,835	9,445	11,402	13,990	12,958	6.85%	0.00%	-20.19%	-3.79%	-3.77%	-6.97%	-11.50%	-2.82%	12.79%
Terrebonne Parish	1,176,749	872,150	869,213	865,220	887,734	1,175,808	876,479	819,126	775,557	767,778	8.39%	10.01%	-1.38%	-2.31%	8.04%	5.44%	3.73%	0.70%	-14.29%
Union Parish	10,480	8,185	7,303	6,063	6,741	10,282	8,328	8,294	6,039	7,149	24.79%	0.00%	1.68%	-0.21%	-17.82%	24.64%	-9.62%	-4.8	

FAIR Plan EC Earned Premium

(1) Actual Earned Premium	(2) Cumulative Rate Change History									(3) Trended Earned Premium at Current Rate Levels				
	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	2017	2018	2019	2020	2021
Acadia Parish	1.215	0.999	0.999	0.982	0.982	1.049	1.020	1.098	1.057	459,634	404,762	406,767	390,569	412,283
Allen Parish	1.120	0.796	0.796	0.780	0.750	0.956	0.721	0.989	1.088	40,486	37,622	39,755	37,508	32,185
Ascension Parish	1.332	1.001	1.001	1.063	1.064	1.075	1.092	1.151	1.107	199,867	184,880	173,086	160,729	171,528
Assumption Parish	1.320	1.172	1.172	1.163	1.163	1.106	1.052	1.122	1.015	331,589	263,069	235,071	197,312	179,267
Avoyelles Parish	0.905	0.724	0.724	0.714	0.713	0.776	0.777	1.097	1.117	26,658	29,346	29,217	25,406	27,914
Beauregard Parish	1.306	0.834	0.834	0.989	0.953	0.906	0.880	0.993	1.005	31,004	28,007	26,408	23,784	30,003
Bienville Parish	1.114	0.856	0.856	0.891	0.918	1.038	0.904	1.072	1.128	9,353	10,244	11,267	9,411	8,683
Bossier Parish	0.783	0.643	0.643	0.635	0.634	0.822	0.772	1.005	1.000	8,036	7,308	8,776	9,568	10,058
Caddo Parish	0.901	0.737	0.737	0.729	0.730	0.872	0.717	1.037	1.077	100,984	85,079	83,489	74,273	78,127
Calcasieu Parish	1.392	1.045	0.950	1.037	1.031	1.020	0.978	1.041	1.018	1,105,605	1,012,754	970,690	954,840	1,258,741
Caldwell Parish	1.091	0.814	0.814	0.801	0.977	0.988	1.008	1.120	1.107	5,992	4,563	3,746	3,530	3,808
Cameron Parish	0.974	0.914	0.831	1.064	0.890	1.111	1.193	1.129	1.004	151,775	119,001	108,028	94,249	161,788
Catahoula Parish	1.167	0.937	0.937	0.931	0.929	0.975	0.923	1.049	1.105	29,475	24,734	22,525	21,914	19,848
Claiborne Parish	0.893	0.676	0.676	0.696	0.695	0.789	0.717	0.879	1.046	12,650	10,346	7,562	6,296	5,071
Concordia Parish	1.072	0.844	0.844	0.876	0.878	1.012	0.868	1.062	1.107	45,784	36,846	33,830	31,125	31,838
DeSoto Parish	0.697	0.522	0.522	0.692	0.777	0.867	1.025	1.135	1.112	2,570	3,350	5,430	7,300	7,263
East Baton Rouge Parish	1.267	1.008	1.008	1.010	0.985	0.937	0.892	1.011	0.983	804,994	711,555	670,620	658,876	678,488
East Carroll Parish	1.057	0.873	0.873	0.861	0.819	0.817	0.993	1.093	1.130	14,856	14,587	14,110	13,271	12,567
East Feliciana Parish	0.965	0.760	0.760	0.751	0.752	0.862	0.968	1.044	1.065	11,444	8,843	10,396	10,165	11,023
Evangeliste Parish	0.994	0.788	0.788	0.861	0.837	0.802	0.802	1.068	1.105	46,057	39,101	37,962	39,296	39,256
Franklin Parish	1.039	0.826	0.826	0.812	0.777	0.767	0.806	1.133	1.107	12,970	10,799	11,881	12,237	14,055
Grant Parish	1.019	0.845	0.845	0.836	0.834	0.871	0.826	0.992	1.046	23,026	19,046	16,465	13,384	10,870
Iberia Parish	1.411	1.179	1.072	1.128	1.024	0.977	0.844	1.038	1.037	1,230,946	772,077	703,181	651,408	711,557
Iberville Parish	1.338	1.090	1.090	1.074	1.047	0.995	0.968	1.025	1.034	87,181	74,301	76,926	78,099	70,959
Jackson Parish	0.796	0.641	0.641	0.839	0.876	1.023	1.039	1.146	1.109	6,324	7,854	6,385	8,246	7,905
Jefferson Parish	1.354	1.196	1.088	1.181	1.024	0.980	0.980	0.931	0.972	10,328,140	7,149,953	5,940,186	5,329,516	4,948,689
Jefferson Davis Parish	1.255	1.097	1.097	1.020	1.021	1.006	1.012	1.052	0.960	192,887	128,450	145,844	156,599	178,910
Lafayette Parish	1.480	1.243	1.243	1.228	1.166	1.111	1.113	1.131	1.138	1,787,935	1,478,859	1,276,393	1,147,839	1,139,637
Lafourche Parish	1.528	1.273	1.157	1.177	1.195	1.120	1.000	1.013	1.015	1,403,542	1,058,829	955,583	803,412	756,930
LaSalle Parish	1.084	0.852	0.852	0.838	0.838	1.038	1.091	1.154	1.120	12,728	13,177	16,783	18,731	16,857
Lincoln Parish	1.171	0.936	0.936	0.921	0.923	0.904	0.902	1.002	1.007	40,625	34,034	31,550	30,489	24,493
Livingston Parish	1.220	0.979	0.979	0.968	0.942	0.896	0.854	1.159	1.062	112,740	119,043	102,219	94,435	89,152
Madison Parish	1.049	0.817	0.817	0.851	0.851	0.978	1.010	1.097	1.070	32,582	32,072	34,526	36,523	34,946
Morehouse Parish	0.956	0.745	0.745	0.796	0.832	0.907	0.844	1.003	1.069	31,355	30,039	27,598	23,423	20,947
Natchitoches Parish	1.105	0.906	0.906	0.890	0.952	0.910	1.000	1.011	1.013	63,034	49,813	46,381	44,021	38,925
Orleans Parish	1.638	1.388	1.262	1.284	1.235	1.216	1.136	1.082	1.031	17,851,449	12,833,664	11,001,729	9,291,767	8,484,954
Ouachita Parish	1.174	0.885	0.885	0.873	0.873	0.871	0.867	1.002	1.114	102,029	89,126	75,692	77,405	74,589
Plaquemines Parish	1.261	1.003	0.912	1.089	1.073	1.030	0.985	0.941	0.928	159,993	144,976	114,320	103,098	112,121
Pointe Coupee Parish	1.099	0.869	0.869	0.852	0.832	1.022	0.767	1.034	1.103	66,538	63,955	61,017	54,598	52,390
Rapides Parish	1.165	0.810	0.810	0.794	0.819	0.814	0.811	1.058	1.098	164,058	121,015	112,388	102,285	95,778
Red River Parish	0.781	0.640	0.640	0.846	0.903	1.039	0.894	1.026	1.111	3,999	4,120	3,006	2,096	1,555
Richland Parish	0.923	0.736	0.736	0.779	0.778	0.789	0.760	0.958	1.061	16,724	19,794	19,283	17,960	17,893
Sabine Parish	1.212	0.884	0.884	0.865	0.826	0.817	0.957	1.093	1.129	16,743	15,855	16,349	15,434	13,809
Saint Bernard Parish	1.673	1.337	1.215	1.291	1.286	1.228	1.034	1.096	1.095	1,511,562	971,589	820,040	655,964	663,762
Saint Charles Parish	1.368	1.093	1.093	1.163	1.132	1.137	1.121	1.136	1.035	394,929	315,490	284,232	265,712	257,458
Saint Helena Parish	1.222	0.897	0.897	0.988	1.116	1.052	1.016	1.095	1.123	8,661	12,311	12,242	12,222	13,575
Saint James Parish	1.186	1.073	1.073	1.084	1.084	1.092	1.037	1.091	1.010	146,056	146,332	143,548	132,587	124,353
Saint John Parish	1.326	1.077	1.077	1.089	1.069	1.017	1.018	1.027	1.055	444,880	361,051	315,283	295,897	286,358
Saint Landry Parish	1.232	0.956	0.956	0.956	0.931	0.885	0.851	1.052	1.052	258,890	222,068	199,064	193,614	192,189
Saint Martin Parish	1.394	1.188	1.188	1.127	1.111	1.056	1.043	1.139	1.006	491,915	391,694	354,232	320,322	334,826
Saint Mary Parish	1.421	1.341	1.219	1.296	1.223	1.143	1.146	1.154	1.153	1,298,937	1,004,001	920,668	871,207	929,278
Saint Tammany Parish	1.216	1.121	1.019	1.146	1.130	1.083	1.075	1.082	1.088	1,547,605	1,248,755	1,072,177	972,427	980,042
Tangipahoa Parish	1.407	1.019	1.019	1.028	1.001	0.952	0.906	1.005	1.050	189,799	151,287	139,189	132,522	136,163
Tensas Parish	0.716	0.670	0.670	0.839	0.872	0.902	0.970	1.096	1.128	12,372	11,479	13,411	15,893	14,209
Terrebonne Parish	1.172	1.081	0.983	0.996	1.020	0.944	0.895	0.863	0.857	1,479,153	1,065,249	963,488	878,753	841,875
Union Parish	1.243	0.996	0.996	0.979	0.981	1.194	0.958	1.060	1.114	12,935	10,122	9,756	6,860	7,839
Vermilion Parish	1.497	1.136	1.032	1.031	1.028	0.971	0.915	0.928	0.929	1,330,561	992,694	872,029	780,500	804,933
Vernon Parish	1.385	0.806	0.806	0.791	0.814	0.823	0.823	1.009	1.007	14,395	13,277	12,382	13,594	11,738
Washington Parish	1.020	0.827	0.827	0.814	0.771	0.734	0.923	1.064	1.082	136,313	89,877	81,553	93,522	95,367
Webster Parish	0.800	0.657	0.657	0.650	0.649	0.853	0.638	0.926	1.104	10,186	12,515	13,843	9,787	7,623
West Baton Rouge Parish	1.217	0.967	0.967	0.954	0.913	0.869	0.843	1.013	1.086	27,807	29,749	27,739	21,040	24,294
West Carroll Parish	1.125	0.790	0.790	0.931	0.931	0.976	1.036	1.122	1.139	12,891	13,557	13,870	13,300	7,162
West Feliciana Parish	0.990	0.897	0.897	0.772	1.026	1.008	0.966	1.047	1.076	8,056	7,771	8,128	6,715	6,568
Winn Parish	0.940	0.812	0.812	0.809	0.830	0.994	1.052	1.126	1.083	11,849	8,314	10,736	11,784	11,281
NULL	1.340	1.130	1.130	1.150	1.112	1.079	1.031	1.033	1.021	-	-	-	-	-
Unknown	1.340	1.130	1.130	1.150	1.112	1.079	1.031	1.033	1.021	-	-	-	-	-
Total	1.457	1.228	1.130	1.150	1.112	1.079	1.031	1.033	1.021	46,545,113	34,386,030	29,982,030	26,586,649	25,848,553
(34) Trend Factors										1.2580	1.2154	1.1762	1.1360	1.0965

Coastal Plan EC Earned Premiums

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	Earned Premium at Current Rate Levels					Rate Change History													
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022
Acadia Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Allen Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Cameron Parish	123,790	113,029	102,316	100,449	87,238	135,824	136,639	106,296	96,958	79,408	35.73%	10.01%	-0.86%	-16.10%	23.28%	5.99%	6.30%	4.89%	-13.01%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Grant Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-3.99%	10.01%	-16.24%	-9.00%	-22.30%	-26.19%	-18.82%	-21.93%	-8.73%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Jefferson Parish	2,130,811	1,779,346	1,663,880	1,583,347	1,556,714	2,413,763	1,955,833	1,823,320	1,760,355	1,657,550	-7.87%	10.01%	-11.51%	5.40%	0.51%	-3.10%	5.22%	4.99%	1.77%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Lafourche Parish	779,799	697,787	686,864	653,564	694,991	1,012,196	837,827	789,912	743,145	739,707	-2.52%	10.01%	-11.75%	11.40%	4.83%	-1.09%	9.80%	-1.53%	6.90%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Madison Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Orleans Parish	161,849	147,452	127,959	100,515	83,325	229,687	178,165	151,868	126,582	85,926	9.06%	10.00%	-1.09%	23.30%	3.14%	-13.10%	31.15%	5.43%	-3.94%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Plaquemines Parish	260,750	191,029	157,258	155,992	169,082	282,119	207,169	161,813	150,652	153,926	0.29%	10.01%	-0.81%	-1.50%	5.95%	6.77%	5.81%	7.03%	-14.42%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Red River Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Richland Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Saint Bernard Parish	103,630	95,085	95,948	94,282	94,093	126,463	129,559	131,024	126,957	119,388	1.71%	10.01%	-10.12%	-13.10%	1.18%	0.32%	6.63%	7.12%	19.11%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Saint Mary Parish	235,917	199,877	208,686	181,522	184,168	282,453	249,933	249,691	214,925	210,746	9.22%	9.99%	-3.07%	-6.80%	7.05%	-0.40%	4.51%	0.97%	13.08%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Terrebonne Parish	1,131,849	901,996	871,267	815,153	813,695	1,235,780	1,055,356	994,945	942,890	868,041	-3.14%	10.00%	7.07%	-10.80%	5.68%	-4.18%	8.86%	14.25%	-5.34%
Union Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Vermilion Parish	57,092	57,644	51,346	46,689	42,064	50,692	57,115	54,525	55,059	50,844	0.85%	10.00%	-6.10%	-12.20%	-4.66%	-12.15%	-2.92%	4.82%	16.52%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Washington Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Webster Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Winn Parish	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
NULL	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Unknown	-	-	-	-	-	-	-	-	-	-	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%
Total	4,985,486	4,183,246	3,965,524	3,731,512	3,725,369	5,768,977	4,807,596	4,463,394	4,217,523	3,965,536	0.18%	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%

(2) - (6) - Actual Earned Premium.

(7) - (11) - Calculated as (2)-(6) multiplied by the appropriate on-level factors from Exhibit 11

(12)-(20) - Source: Company Records.

(21)-(29) - Cumulative product of (12)-(20)

(30)-(34) - Calculated as (7)-(11) multiplied by the appropriate trend factor in (35)

(35) See Exhibit 13

Coastal Plan EC Earned Premiums

(1) Actual Earned Premium	(2) Cumulative Rate Change History						(3) Trended Earned Premium at Current Rate Levels					(34) 2021		
	(21) 6/1/2015	(22) 8/15/2015	(23) 6/1/2016	(24) 6/1/2017	(25) 6/1/2018	(26) 6/1/2019	(27) 6/1/2020	(28) 6/1/2021	(29) 6/1/2022	(30) 2017	(31) 2018		(32) 2019	(33) 2020
Acadia Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Allen Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Ascension Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Assumption Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Avoyelles Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Beauregard Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Bienville Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Bossier Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Caddo Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Calcasieu Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Caldwell Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Cameron Parish	1.574	1.160	1.054	1.063	1.267	1.028	0.970	0.913	0.870	170,865	166,067	125,030	110,143	87,072
Catahoula Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Claiborne Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Concordia Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
DeSoto Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
East Baton Rouge Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
East Carroll Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
East Feliciana Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Evangeline Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Franklin Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Grant Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Iberia Parish	0.269	0.278	0.253	0.302	0.332	0.427	0.578	0.713	0.913	-	-	-	-	-
Iberville Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Jackson Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Jefferson Parish	1.037	1.126	1.024	1.154	1.095	1.089	1.124	1.069	1.018	3,036,486	2,377,068	2,144,661	1,999,747	1,817,518
Jefferson Davis Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Lafayette Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
LaFourche Parish	1.263	1.296	1.178	1.335	1.198	1.143	1.156	1.053	1.069	1,273,331	1,018,273	929,126	844,206	811,095
LaSalle Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Lincoln Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Livingston Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Madison Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Morehouse Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Natchitoches Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Orleans Parish	1.742	1.597	1.452	1.468	1.190	1.154	1.328	1.013	0.961	288,944	216,537	178,633	143,796	94,219
Ouachita Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Plaquemines Parish	1.182	1.178	1.071	1.080	1.096	1.035	0.969	0.916	0.856	354,902	251,788	190,331	171,139	168,781
Pointe Coupee Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Rapides Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Red River Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Richland Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Sabine Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Saint Bernard Parish	1.207	1.187	1.079	1.200	1.381	1.365	1.361	1.276	1.191	159,089	157,463	154,116	144,222	130,910
Saint Charles Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Saint Helena Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Saint James Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Saint John Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Saint Landry Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Saint Martin Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Saint Mary Parish	1.381	1.264	1.149	1.186	1.272	1.188	1.193	1.142	1.131	355,323	303,762	293,696	244,153	231,085
Saint Tammany Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Tangipahoa Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Tensas Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Terrebonne Parish	1.213	1.253	1.139	1.063	1.192	1.128	1.177	1.081	0.947	1,554,597	1,282,652	1,170,293	1,071,114	951,815
Union Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Vermilion Parish	0.908	0.901	0.819	0.872	0.993	1.042	1.186	1.221	1.165	63,770	69,416	64,134	62,547	55,751
Vernon Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Washington Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Webster Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
West Baton Rouge Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
West Carroll Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
West Feliciana Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Winn Parish	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
NULL	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Unknown	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	-	-	-	-	-
Total	1.234	1.231	1.120	1.188	1.165	1.122	1.152	1.070	1.011	7,257,307	5,843,026	5,250,020	4,791,067	4,348,246
							(35) Trend Factors			1.2580	1.2154	1.1762	1.1360	1.0965

FAIR Plan Renters Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)		
Actual Earned Premium	Earned Premium at Current Rate Levels										Rate Change History										
Parish	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022		
Acadia Parish	360	-	-	-	-	311	-	-	-	-	0.31%	0.00%	-3.13%	-0.65%	-6.59%	-5.13%	-5.07%	3.56%	0.00%		
Allen Parish	455	443	398	389	370	419	421	407	393	326	-24.54%	0.00%	-30.05%	1.41%	-8.72%	-2.21%	25.68%	-16.67%	0.00%		
Ascension Parish	241	305	314	229	128	193	251	269	208	125	-18.24%	0.00%	-15.70%	-0.49%	-4.57%	-4.78%	-8.92%	-1.03%	-0.52%		
Assumption Parish	857	905	842	690	512	624	592	582	526	493	-24.49%	0.00%	-35.14%	23.21%	-8.88%	-3.59%	-27.75%	3.97%	-4.46%		
Avoeyelles Parish	124	125	119	118	103	94	95	94	96	93	0.00%	0.00%	1.33%	0.66%	-5.19%	0.00%	-12.96%	0.71%	-9.15%		
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-17.53%	0.00%	0.63%	-0.62%	8.75%	-11.49%	-3.25%	0.67%	-0.67%		
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-24.79%	0.00%	-29.67%	27.34%	-9.82%	0.00%	-14.97%	-0.80%	-4.84%		
Bossier Parish	-	65	-	-	-	-	48	-	-	-	-1.00%	0.00%	-12.84%	-21.71%	-3.96%	-9.28%	-7.39%	-7.36%	0.66%		
Caddo Parish	1,632	1,219	916	631	887	948	714	563	468	573	-1.00%	0.00%	-10.47%	-0.38%	2.42%	-28.74%	47.26%	-44.93%	-0.61%		
Calcasieu Parish	2,262	1,187	800	328	1,220	1,249	869	611	252	974	-0.28%	10.14%	0.26%	-31.89%	-1.92%	0.39%	-4.98%	0.40%	-20.08%		
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-24.54%	0.00%	-20.86%	24.03%	-6.25%	-0.67%	-15.44%	-0.79%	-5.60%		
Cameron Parish	-	-	-	-	105	-	-	-	-	97	-31.49%	10.03%	-15.19%	-34.63%	-26.48%	0.00%	-9.32%	0.68%	-7.48%		
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-24.63%	0.00%	-15.69%	24.03%	-6.25%	-0.67%	-15.44%	-0.79%	-5.60%		
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-20.33%	0.00%	-1.38%	13.29%	-9.26%	0.00%	-8.84%	-0.75%	-11.28%		
Concordia Parish	224	308	293	308	261	203	215	206	231	240	-19.48%	0.00%	-12.10%	46.79%	-6.25%	-0.67%	-24.10%	-0.79%	-5.60%		
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-24.42%	0.00%	-20.00%	2.56%	-6.88%	0.67%	-3.33%	0.69%	0.00%		
East Baton Rouge Parish	14,392	12,986	10,668	8,715	8,975	12,670	11,338	8,478	7,266	6,569	-18.24%	0.00%	-15.70%	-0.49%	17.53%	-13.66%	35.05%	-34.26%	-0.53%		
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-24.39%	0.00%	-16.77%	26.36%	-9.20%	-0.68%	-14.97%	-0.80%	-4.84%		
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-24.59%	0.00%	6.52%	0.00%	-4.08%	0.00%	-3.19%	0.55%	0.00%		
Evangeline Parish	359	127	117	30	-	275	111	103	27	-	-16.52%	0.00%	25.00%	-18.33%	1.08%	0.00%	-12.44%	0.00%	0.00%		
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-19.38%	0.00%	-3.10%	28.00%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%		
Grant Parish	-	-	-	-	-	-	-	-	-	-	-24.78%	0.00%	-24.12%	24.03%	-6.25%	-0.67%	-15.44%	-0.79%	-5.60%		
Iberia Parish	3,299	1,429	1,664	2,236	2,162	4,419	1,920	2,212	2,717	2,723	0.34%	10.03%	0.00%	0.00%	-1.80%	16.16%	-10.98%	26.27%	4.46%		
Iberville Parish	-	-	-	-	179	-	-	-	-	179	-23.77%	0.00%	2.15%	36.84%	-29.62%	-0.55%	-1.65%	-0.56%	0.56%		
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-24.78%	0.00%	-23.53%	25.38%	-9.82%	0.00%	-14.97%	-0.80%	-4.84%		
Jefferson Parish	203,850	151,933	110,060	105,172	90,140	281,634	180,962	143,875	118,031	105,372	16.29%	9.90%	-27.91%	32.93%	-19.55%	29.10%	-11.33%	15.72%	4.46%		
Jefferson Davis Parish	388	550	563	205	179	259	374	448	252	234	1.29%	0.00%	-3.49%	-1.32%	-3.67%	-44.64%	-3.13%	0.00%	30.97%		
Lafayette Parish	4,746	5,944	6,190	7,300	5,972	3,870	4,011	5,553	6,471	4,511	-14.71%	0.00%	-16.93%	47.55%	-35.81%	-0.41%	36.61%	-31.70%	-0.42%		
Lafourche Parish	3,314	3,818	1,205	718	954	4,789	5,646	1,743	901	1,128	-1.52%	9.91%	-4.79%	-2.37%	0.63%	20.19%	2.74%	15.53%	4.41%		
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-24.77%	0.00%	-22.16%	23.08%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%		
Lincoln Parish	-	-	-	76	44	-	-	-	74	44	6.61%	0.00%	-34.88%	-2.98%	3.07%	0.00%	-2.40%	0.61%	0.62%		
Livingston Parish	196	118	-	58	87	181	110	-	59	90	-19.76%	0.00%	0.49%	-0.49%	-4.67%	-3.92%	-3.06%	2.63%	1.54%		
Madison Parish	-	-	-	-	-	-	-	-	-	-	-24.78%	0.00%	-23.53%	23.08%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%		
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	6.61%	0.00%	-34.88%	53.57%	-42.64%	67.57%	-49.60%	11.20%	0.72%		
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	6.18%	0.00%	-34.91%	-10.06%	4.35%	-0.60%	-2.40%	-8.59%	0.67%		
Orleans Parish	399,363	281,739	155,257	131,648	115,432	535,858	280,369	196,690	152,266	127,838	7.28%	9.95%	12.35%	64.10%	-35.49%	17.54%	1.45%	11.43%	1.03%		
Ouachita Parish	108	253	-	-	-	71	169	-	-	-	17.07%	0.00%	0.00%	0.00%	-4.17%	-36.09%	1.36%	6.04%	0.63%		
Plaquemines Parish	3,979	2,953	3,049	3,126	3,076	5,620	4,124	4,144	3,786	3,620	10.12%	9.93%	9.70%	0.30%	0.31%	16.92%	-1.21%	15.44%	4.46%		
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-4.58%	0.00%	2.18%	0.00%	-3.85%	0.00%	-3.11%	0.00%	0.00%		
Rapides Parish	370	771	938	551	394	226	475	630	468	389	-18.52%	0.00%	-0.83%	0.00%	-4.17%	-23.91%	-16.02%	-0.66%	0.66%		
Red River Parish	-	-	-	-	-	-	-	-	-	-	-24.76%	0.00%	-19.35%	28.00%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%		
Richland Parish	-	-	-	-	-	-	-	-	-	-	-24.51%	0.00%	-3.90%	10.14%	-6.13%	0.65%	-3.25%	-16.11%	-5.60%		
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-18.79%	0.00%	-12.40%	50.94%	-5.63%	-1.32%	-15.44%	-0.79%	-5.60%		
Saint Bernard Parish	8,442	6,662	4,782	4,451	2,803	12,842	9,979	6,683	5,496	3,343	10.12%	9.93%	6.35%	0.00%	6.19%	16.87%	0.95%	8.25%	11.55%		
Saint Charles Parish	5,791	4,126	3,356	2,894	2,593	4,562	3,292	2,851	2,665	2,623	0.00%	0.00%	-3.26%	0.31%	-6.73%	-6.34%	-13.51%	12.11%	-6.97%		
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-24.41%	0.00%	-27.08%	9.29%	-12.42%	42.54%	-40.31%	-1.75%	-4.46%		
Saint James Parish	439	361	301	628	238	378	242	208	479	229	-24.65%	0.00%	-35.05%	48.92%	-8.45%	-3.59%	-27.75%	3.97%	-4.46%		
Saint John Parish	3,764	2,460	1,137	652	369	4,833	2,963	1,027	777	506	-24.84%	0.00%	-16.94%	1.49%	62.63%	-33.66%	-14.04%	-0.51%	39.49%		
Saint Landry Parish	97	-	-	60	648	84	-	-	59	731	4.78%	0.00%	-0.41%	0.00%	-4.63%	-4.05%	-19.83%	18.42%	-0.44%		
Saint Martin Parish	636	627	671	611	397	439	437	507	563	397	-0.31%	0.00%	-5.56%	0.33%	-4.73%	-21.52%	-7.94%	-0.43%	0.87%		
Saint Mary Parish	2,871	1,711	1,069	422	765	1,626	988	631	364	754	-31.49%	10.03%	-16.96%	-3.05%	12.15%	-39.63%	-12.44%	-0.53%	0.00%		
Saint Tammany Parish	86,696	56,361	45,179	35,249	32,029	87,505	55,700	42,884	30,741	30,449	-7.41%	10.22%	22.58%	-0.33%	2.46%	15.12%	-12.02%	-2.48%	-1.91%		
Tangipahoa Parish	1,020	652	336	506	915	949	603	313	473	924	-0.79%	0.00%	-17.31%	-13.95%	34.23%	0.00%	-15.44%	-0.79%	-5.60%		
Tensas Parish	419	85	-	-	-	388	85	-	-	-	-24.64%	0.00%	-10.32%	9.87%	-1.50%	0.00%	8.45%	18.38%	1.75%	15.44%	4.46%
Terrebonne Parish	12,152	6,954	8,715	6,621	4,969	19,116	10,807	12,416	8,229	5,865	-24.88%	0.00%	-19.38%	26.36%	-9.20%	-0.68%	-14.97%	-0.80%	-4.84%		
Union Parish	-	-	-	-	-	-	-	-	-	-	-0.24%	9.98%	-4.10%	3.38%	-0.21%	-3.96%	-11.71%	15.72%	4.46%		
Vermilion Parish	907	359	-	1,954	1,455	951	369	-	2,125	1,700	8.78%	0.00%	-0.62%	0.63%	-4.35%	0.00%	-3.25%	0.67%	-0.67%		
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-16.31%	0.00%	2.05%	0.00%	-4.90%	-1.55%	-3.14%	0.00%	0.00%		
Washington Parish	(33)	316	-	219	-	(30)	289	-	213	-	-24.43%	0.00%	-10.18%	8.67%	-8.59%	-1.34%	-4.76%	-0.71%	0.72%		
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-23.77%	0.00%	2.15%	0.00%	2.63%	0.00%	-8.21%	-0.56%	7.30%		
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-24.44%	0.00%	-12.50%	36.97%	-9.20%	-0.68%	-14.29%	-0.79%	-4.80%		
West Feliciana Parish	-	-	-	-	292	-	-	-	-	347	-22.18%	0.00%	-24.73%	9.29%	-12.42%	0.00%	-14.18%	-1.74%	22.12%		
Winn Parish	-	-	-	-	-	-	-	-	-	-	-21.53%	0.00%	-12.39%	62.63%	-6.21%	-1.32%	-15.44%	-0.79%	-5.60%		
NULL	-	-	-	-	-	-	-	-	-	-	7.10%	0.00%	-1.70%	42.80%	-22.70%	18.90%	-2.50%	8.70%	2.00%		
Unknown	-	-	-	-	-	-	-	-	-	-	7.10%	0.00%	-1.70%	42.80%	-22.70%	18.90%	-2.50%	8.70%	2.00%		

(2) - (6) - Actual Earned Premium.

(7) - (11) - Calculated as (2)-(6) multiplied by the appropriate on-level factors from Exhibit 11

(12)-(20) - Source: Company Records.

(21)-(29) - Cumulative product of (12)-(20)

(30)-(34) - Calculated as (7)-(11) multiplied by the appropriate trend factor in (35)

(35) See Exhibit 13

FAIR Plan Renters Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
Parish	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	2017	2018	2019	2020	2021
Acadia Parish	0.841	0.839	0.839	0.866	0.871	0.933	0.983	1.036	1.000	391	-	-	-	-
Allen Parish	0.500	0.663	0.663	0.948	0.935	1.024	1.047	0.833	1.000	527	512	479	446	357
Ascension Parish	0.559	0.684	0.684	0.811	0.815	0.854	0.897	0.985	0.995	243	305	316	236	137
Assumption Parish	0.381	0.504	0.504	0.777	0.631	0.692	0.718	0.993	0.955	785	720	685	598	541
Avoyelles Parish	0.770	0.770	0.770	0.760	0.755	0.796	0.796	0.915	0.909	118	115	111	109	102
Beauregard Parish	0.768	0.931	0.931	0.926	0.931	0.856	0.968	1.000	0.993	-	-	-	-	-
Bienville Parish	0.488	0.648	0.648	0.922	0.724	0.803	0.803	0.944	0.952	-	-	-	-	-
Bossier Parish	0.508	0.514	0.514	0.589	0.753	0.784	0.864	0.933	1.007	-	58	-	-	-
Caddo Parish	0.519	0.525	0.525	0.586	0.588	0.574	0.806	0.547	0.994	1,193	868	662	532	628
Calcasieu Parish	0.563	0.565	0.513	0.511	0.751	0.765	0.763	0.802	0.799	1,571	1,056	719	286	1,068
Caldwell Parish	0.546	0.724	0.724	0.915	0.738	0.787	0.792	0.937	0.944	-	-	-	-	-
Cameron Parish	0.260	0.379	0.344	0.406	0.621	0.845	0.845	0.932	0.925	-	-	-	-	106
Catahoula Parish	0.581	0.771	0.771	0.915	0.738	0.787	0.792	0.937	0.944	-	-	-	-	-
Claiborne Parish	0.648	0.814	0.814	0.825	0.728	0.803	0.803	0.881	0.887	-	-	-	-	-
Concordia Parish	0.688	0.854	0.854	0.972	0.662	0.706	0.711	0.937	0.944	255	261	242	262	263
DeSoto Parish	0.566	0.749	0.749	0.936	0.913	0.980	0.973	1.007	1.000	-	-	-	-	-
East Baton Rouge Parish	0.615	0.752	0.752	0.892	0.896	0.763	0.883	0.654	0.995	15,939	13,780	9,972	8,254	7,203
East Carroll Parish	0.576	0.761	0.761	0.915	0.724	0.797	0.803	0.944	0.952	-	-	-	-	-
East Feliciana Parish	0.750	0.995	0.995	0.934	0.934	0.973	0.973	1.006	1.000	-	-	-	-	-
Evangeline Parish	0.754	0.904	0.904	0.723	0.885	0.876	0.876	1.000	1.000	346	135	121	31	-
Franklin Parish	0.738	0.915	0.915	0.944	0.738	0.792	0.792	0.937	0.944	-	-	-	-	-
Grant Parish	0.522	0.694	0.694	0.915	0.738	0.787	0.792	0.937	0.944	-	-	-	-	-
Iberia Parish	1.479	1.474	1.340	1.340	1.340	1.364	1.174	1.319	1.045	5,559	2,334	2,602	3,086	2,986
Iberville Parish	0.734	0.962	0.962	0.942	0.689	0.978	0.984	1.000	1.006	-	-	-	-	196
Jackson Parish	0.522	0.694	0.694	0.908	0.724	0.803	0.803	0.944	0.952	-	-	-	-	-
Jefferson Parish	1.363	1.172	1.067	1.480	1.113	1.284	1.072	1.209	1.045	354,292	219,936	169,231	134,082	115,541
Jefferson Davis Parish	0.653	0.644	0.644	0.668	0.677	0.702	1.269	1.310	1.310	326	455	527	286	257
Lafayette Parish	0.621	0.728	0.728	0.876	0.594	0.925	0.929	0.680	0.996	4,868	4,875	6,532	7,351	4,946
Lafourche Parish	1.489	1.512	1.376	1.445	1.480	1.490	1.239	1.206	1.044	6,025	6,862	2,050	1,024	1,237
LaSalle Parish	0.532	0.707	0.707	0.908	0.738	0.792	0.792	0.937	0.944	-	-	-	-	-
Lincoln Parish	0.674	0.632	0.632	0.970	1.000	0.970	0.976	1.000	1.006	-	-	-	84	48
Livingston Parish	0.742	0.925	0.925	0.921	0.925	0.971	1.010	1.042	1.015	228	134	-	67	99
Madison Parish	0.522	0.694	0.694	0.908	0.738	0.792	0.792	0.937	0.944	-	-	-	-	-
Morehouse Parish	0.579	0.543	0.543	0.833	0.543	0.946	0.565	1.120	1.007	-	-	-	-	-
Natchitoches Parish	0.579	0.546	0.546	0.838	0.532	0.893	0.898	0.920	1.007	-	-	-	-	-
Orleans Parish	1.883	1.755	1.596	1.421	0.866	1.342	1.142	1.126	1.010	674,103	340,753	231,355	172,973	140,175
Ouachita Parish	0.776	0.663	0.663	0.663	0.663	0.691	1.082	1.067	1.006	89	205	-	-	-
Plaquemines Parish	1.861	1.690	1.537	1.401	1.397	1.393	1.191	1.206	1.045	7,070	5,012	4,874	4,301	3,969
Pointe Coupee Parish	0.908	0.952	0.952	0.932	0.932	0.969	0.969	1.000	1.000	-	-	-	-	-
Rapides Parish	0.495	0.607	0.607	0.612	0.612	0.639	0.840	1.000	1.007	284	577	741	532	427
Red River Parish	0.573	0.761	0.761	0.944	0.738	0.792	0.792	0.937	0.944	-	-	-	-	-
Richland Parish	0.578	0.766	0.766	0.797	0.724	0.771	0.766	0.792	0.944	-	-	-	-	-
Sabine Parish	0.792	0.975	0.975	1.113	0.738	0.782	0.792	0.937	0.944	-	-	-	-	-
Saint Bernard Parish	1.948	1.769	1.609	1.513	1.513	1.425	1.219	1.208	1.116	16,155	12,128	7,861	6,243	3,666
Saint Charles Parish	0.765	0.765	0.765	0.790	0.788	0.845	0.902	1.043	0.930	5,739	4,001	3,353	3,027	2,876
Saint Helena Parish	0.421	0.557	0.557	0.764	0.699	0.799	0.560	0.939	0.955	-	-	-	-	-
Saint James Parish	0.462	0.613	0.613	0.943	0.634	0.692	0.718	0.993	0.955	476	294	245	544	251
Saint John Parish	0.816	1.085	1.085	1.306	1.287	0.792	1.193	1.388	1.395	6,080	3,601	1,208	883	555
Saint Landry Parish	0.903	0.861	0.861	0.865	0.865	0.907	0.945	1.179	0.996	106	-	-	67	802
Saint Martin Parish	0.653	0.655	0.655	0.694	0.691	0.726	0.925	1.004	1.009	552	531	596	640	435
Saint Mary Parish	0.358	0.522	0.475	0.572	0.590	0.526	0.871	0.995	1.000	2,045	1,201	742	414	827
Saint Tammany Parish	1.238	1.337	1.213	0.989	0.993	0.969	0.842	0.957	0.981	110,080	67,696	50,442	34,921	33,388
Tangipahoa Parish	0.771	0.777	0.777	0.951	0.920	0.933	0.915	1.019	1.014	1,194	733	368	537	1,013
Tensas Parish	0.570	0.756	0.756	0.915	1.063	0.792	0.792	0.937	0.944	488	103	-	-	-
Terrebonne Parish	1.529	1.705	1.552	1.575	1.575	1.452	1.227	1.206	1.045	24,048	13,135	14,604	9,348	6,431
Union Parish	0.554	0.738	0.738	0.915	0.724	0.797	0.803	0.944	0.952	-	-	-	-	-
Vermilion Parish	1.113	1.115	1.014	1.057	1.023	1.025	1.067	1.209	1.045	1,196	448	-	2,414	1,864
Vernon Parish	1.007	0.926	0.926	0.931	0.926	0.968	0.968	1.000	0.993	-	-	-	-	-
Washington Parish	0.775	0.926	0.926	0.907	0.907	0.954	0.969	1.000	1.000	(38)	351	-	242	-
Webster Parish	0.634	0.838	0.838	0.933	0.859	0.940	0.952	1.000	1.007	-	-	-	-	-
West Baton Rouge Parish	0.783	1.027	1.027	1.005	1.005	0.980	0.980	1.067	1.073	-	-	-	-	-
West Carroll Parish	0.661	0.875	0.875	1.000	0.730	0.804	0.810	0.944	0.952	-	-	-	-	-
West Feliciana Parish	0.577	0.742	0.742	0.986	0.902	1.030	1.030	1.200	1.221	-	-	-	-	380
Winn Parish	0.819	1.044	1.044	1.192	0.733	0.782	0.792	0.937	0.944	-	-	-	-	-
NULL	1.494	1.395	1.395	1.419	0.994	1.285	1.081	1.109	1.020	-	-	-	-	-
Unknown	1.494	1.395	1.395	1.419	0.994	1.285	1.081	1.109	1.020	-	-	-	-	-
Total	1.635	1.526	1.395	1.419	0.994	1.285	1.081	1.109	1.020	1,242,333	703,175	510,638	399,820	332,774
(35)	Trend Factors									1.2580	1.2154	1.1762	1.1360	1.0965

Coastal Plan Renters Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	2017	2018	2019	2020	2021	Earned Premium at Current Rate Levels					Rate Change History								
						2017	2018	2019	2020	2021	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Allen Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-33.09%	10.00%	8.59%	28.84%	-7.94%	-27.45%	-10.81%	13.94%	10.11%
Claborne Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Clabourne Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Grant Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-36.45%	9.95%	-0.86%	28.70%	-9.12%	-29.00%	-10.47%	14.04%	10.26%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Jefferson Parish	2,048	1,871	1,421	1,596	984	1,960	1,878	1,776	1,908	1,160	13.27%	9.91%	60.38%	-4.77%	-27.19%	10.29%	-2.40%	15.72%	4.46%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Lafourche Parish	910	1,253	1,401	1,519	837	834	964	988	1,075	740	-49.54%	9.85%	-11.63%	26.32%	7.47%	6.56%	-25.66%	-6.19%	-4.72%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Madison Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Orleans Parish	2,167	10,828	8,713	6,201	4,531	1,927	8,409	7,834	7,086	5,544	-23.64%	10.04%	-2.28%	24.51%	-13.95%	-25.10%	-8.84%	14.29%	10.27%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Plaquemines Parish	2,408	532	1,837	1,191	883	2,872	518	1,829	1,381	1,045	6.17%	10.08%	19.72%	28.53%	-1.39%	-17.88%	-3.61%	15.24%	5.34%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Red River Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Richland Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Saint Bernard Parish	662	568	463	549	272	582	421	408	617	331	-31.62%	9.83%	19.47%	28.19%	-17.60%	-24.55%	-10.33%	13.94%	10.11%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-31.58%	10.06%	12.90%	29.05%	-7.38%	-27.09%	-10.38%	14.02%	10.16%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Terrebonne Parish	2,847	2,007	1,219	1,285	1,461	4,501	2,804	1,774	2,018	1,751	-21.83%	10.19%	-11.64%	20.54%	-3.24%	-16.72%	52.24%	-15.69%	31.98%
Union Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-37.09%	9.91%	-0.86%	29.00%	-9.40%	-28.89%	-10.42%	13.95%	10.20%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Washington Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Webster Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Winn Parish	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
NULL	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Unknown	-	-	-	-	-	-	-	-	-	-	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%
Total	11,042	17,059	15,053	12,342	8,967	12,676	14,994	14,609	14,085	10,571	-31.60%	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%

(2) - (6) - Actual Earned Premium.

(7) - (11) - Calculated as (2)-(6) multiplied by the appropriate on-level factors from Exhibit 11

(12)-(20) - Source: Company Records.

(21)-(29) - Cumulative product of (12)-(20)

(30)-(34) - Calculated as (7)-(11) multiplied by the appropriate trend factor in (35)

(35) See Exhibit 13

Coastal Plan Renters Earned Premium

(1)	Cumulative Rate Change History					Trended Earned Premium at Current Rate Levels					(34)			
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)		(31)	(32)	(33)
	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	2017		2018	2019	2020	2021
Acadia Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Allen Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Ascension Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Assumption Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Avoyelles Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Beauregard Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Bienville Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Bossier Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Caddo Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Calcasieu Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Caldwell Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Cameron Parish	0.770	1.150	1.046	0.963	0.747	0.812	1.119	1.255	1.101	-	-	-	-	-
Catahoula Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Claiborne Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Concordia Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
DeSoto Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
East Baton Rouge Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
East Carroll Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
East Feliciana Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Evangeline Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Franklin Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Grant Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Iberia Parish	0.648	1.019	0.927	0.935	0.726	0.799	1.126	1.257	1.103	-	-	-	-	-
Iberville Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Jackson Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Jefferson Parish	1.801	1.590	1.447	0.902	0.947	1.301	1.180	1.209	1.045	2,466	2,282	2,089	2,167	1,272
Jefferson Davis Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Lafayette Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Lafourche Parish	0.471	0.933	0.850	0.961	0.761	0.708	0.665	0.894	0.953	1,049	1,172	1,162	1,221	811
LaSalle Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Lincoln Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Livingston Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Madison Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Morehouse Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Natchitoches Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Orleans Parish	0.757	0.991	0.901	0.922	0.740	0.861	1.149	1.260	1.103	2,424	10,220	9,215	8,050	6,079
Ouachita Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Plaquemines Parish	1.704	1.605	1.458	1.218	0.948	0.961	1.170	1.214	1.053	3,613	630	2,151	1,569	1,146
Pointe Coupee Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Rapides Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Red River Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Richland Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Sabine Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Saint Bernard Parish	0.805	1.177	1.071	0.897	0.699	0.849	1.125	1.255	1.101	732	512	480	701	363
Saint Charles Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Saint Helena Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Saint James Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Saint John Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Saint Landry Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Saint Martin Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Saint Mary Parish	0.834	1.219	1.108	0.981	0.760	0.821	1.126	1.256	1.102	-	-	-	-	-
Saint Tammany Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Tangipahoa Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Tensas Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Terrebonne Parish	1.252	1.602	1.454	1.646	1.365	1.411	1.694	1.113	1.320	5,662	3,408	2,087	2,292	1,920
Union Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Vermilion Parish	0.641	1.019	0.927	0.935	0.725	0.800	1.125	1.256	1.102	-	-	-	-	-
Vernon Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Washington Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Webster Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
West Baton Rouge Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
West Carroll Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
West Feliciana Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Winn Parish	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
NULL	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Unknown	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	-	-	-	-	-
Total	0.859	1.255	1.141	1.081	0.890	0.973	1.125	1.193	1.094	15,946	18,224	17,184	16,000	11,591
							(35)	Trend Factors		1.2580	1.2154	1.1762	1.1360	1.0965

FAIR Plan Mobile Homeowner Earned Premium

(1) Actual Earned Premium	(2) - (6) Actual Earned Premium					(7)	(8)	(9)	(10)	(11)	(12) - (20) Cumulative product of (12)-(20)															
	2017	2018	2019	2020	2021						2017	2018	2019	2020	2021	Rate Change History 6/1/2015 8/15/2015		6/1/2016		6/1/2017		6/1/2020		6/1/2021		6/1/2022
Acadia Parish	88,709	75,414	72,799	68,181	72,416	62,023	60,762	57,997	56,733	71,918	-0.1%	0.0%	10.7%	-19.3%	3.9%	-0.2%	-21.4%	0.2%	1.0%							
Allen Parish	11,884	8,201	6,831	6,341	8,433	10,348	7,125	5,863	5,520	7,840	12.4%	0.0%	-0.6%	0.0%	1.6%	0.0%	-8.5%	0.0%	-6.3%							
Ascension Parish	85,991	73,734	67,786	66,851	64,943	64,883	55,460	50,078	52,110	62,605	18.8%	0.0%	-0.3%	-0.1%	2.5%	0.0%	-25.2%	0.1%	-1.5%							
Assumption Parish	130,335	108,751	97,535	81,965	72,928	112,960	92,522	79,720	67,421	64,732	10.4%	0.0%	11.5%	0.0%	5.3%	1.0%	-9.9%	-0.1%	-10.4%							
Avoyelles Parish	8,467	6,197	5,820	6,259	6,665	8,323	5,540	4,659	4,865	6,618	-0.1%	0.0%	-4.5%	11.5%	11.6%	12.4%	-29.6%	0.3%	1.7%							
Beauregard Parish	29,548	20,858	17,541	20,023	20,605	25,582	18,004	14,917	17,550	20,547	18.8%	0.0%	-0.5%	0.0%	2.0%	0.0%	-16.0%	-0.1%	1.2%							
Bienville Parish	4,118	4,635	5,078	6,218	6,366	4,287	4,774	5,164	6,388	6,903	0.0%	0.0%	7.8%	0.2%	1.7%	0.2%	-7.1%	0.0%	9.1%							
Bossier Parish	5,583	3,208	4,461	4,494	4,219	5,749	3,282	4,585	4,741	4,703	0.2%	0.0%	7.7%	0.0%	-0.2%	-1.8%	-6.9%	0.0%	12.1%							
Caddo Parish	4,373	7,263	7,573	5,169	4,535	4,572	7,528	7,790	5,418	5,057	0.2%	0.0%	7.7%	0.0%	1.2%	-0.7%	-8.0%	0.2%	12.1%							
Calcasieu Parish	405,100	314,530	282,837	247,885	321,064	335,696	258,303	224,713	205,396	318,111	18.6%	10.1%	-0.6%	0.3%	4.5%	0.0%	-21.6%	0.1%	0.9%							
Caldwell Parish	6,169	5,436	4,256	3,304	2,315	6,044	5,282	4,076	3,223	2,454	1.2%	0.0%	7.0%	-0.2%	2.0%	0.0%	-10.7%	0.2%	6.9%							
Cameron Parish	64,302	38,410	35,033	31,117	36,168	49,972	27,597	23,512	24,681	30,146	0.0%	9.9%	10.8%	6.4%	15.4%	-21.3%	-2.2%	-8.0%	-10.6%							
Catahoula Parish	10,572	8,971	9,635	9,765	5,744	8,819	6,809	6,559	6,647	5,405	0.1%	0.0%	-4.6%	11.5%	11.4%	11.9%	-36.9%	0.0%	-2.8%							
Claiborne Parish	6,878	6,304	5,073	6,192	5,994	6,766	6,146	4,904	6,148	6,478	-0.2%	0.0%	6.8%	0.2%	1.2%	-0.2%	-11.4%	-0.2%	9.3%							
Concordia Parish	6,284	7,952	7,771	5,183	2,826	5,248	6,040	5,283	3,522	2,656	0.1%	0.0%	-4.6%	11.5%	11.7%	11.9%	-36.9%	-0.2%	-2.8%							
DeSoto Parish	3,048	559	1,480	1,598	2,150	3,358	608	1,572	1,700	2,306	0.0%	0.0%	7.8%	0.2%	3.2%	-0.3%	-1.0%	-0.2%	7.5%							
East Baton Rouge Parish	19,860	17,803	18,899	17,027	15,224	17,138	15,278	15,510	13,396	14,287	16.6%	0.0%	-0.3%	0.0%	3.5%	12.3%	-22.5%	0.0%	-4.3%							
East Carroll Parish	1,763	1,351	313	-	-	1,634	1,139	237	-	-	0.1%	0.0%	-4.6%	11.5%	11.4%	11.9%	-30.0%	0.2%	-2.8%							
East Feliciana Parish	1,253	1,079	659	1,292	1,090	1,198	1,020	581	1,061	1,003	12.4%	0.0%	-0.6%	0.0%	7.0%	13.6%	-15.6%	0.3%	-7.0%							
Evangeline Parish	40,990	41,018	36,505	30,611	25,340	35,528	35,439	31,030	26,823	25,450	12.2%	0.0%	-0.5%	0.0%	2.0%	0.2%	-16.9%	0.0%	1.9%							
Franklin Parish	1,377	2,511	4,161	4,890	7,319	1,477	2,651	4,220	4,991	7,791	0.3%	0.0%	7.5%	0.0%	5.6%	-0.2%	-5.4%	-0.3%	7.2%							
Grant Parish	8,522	6,622	5,605	5,369	4,824	8,490	6,529	5,434	5,288	5,118	0.3%	0.0%	7.5%	0.0%	6.2%	0.0%	-9.6%	0.3%	6.7%							
Iberia Parish	283,209	154,971	138,975	130,985	140,908	246,375	132,311	114,180	108,653	125,180	10.3%	10.1%	11.4%	0.1%	5.2%	0.3%	-8.9%	-0.1%	-10.4%							
Iberville Parish	37,413	29,451	28,186	29,873	23,724	49,978	21,222	20,229	22,767	22,776	18.6%	0.0%	-0.2%	0.0%	0.2%	0.1%	-27.1%	0.0%	-1.7%							
Jackson Parish	4,241	3,411	2,948	2,618	2,414	4,137	3,305	2,853	2,585	2,592	0.3%	0.0%	7.5%	0.0%	0.2%	0.0%	-10.8%	0.3%	8.1%							
Jefferson Parish	29,824	25,107	26,653	26,223	31,313	24,739	20,519	21,412	21,656	27,870	10.4%	10.0%	11.6%	0.1%	2.7%	-1.6%	-9.5%	0.0%	-10.3%							
Jefferson Davis Parish	71,613	59,300	59,964	62,028	66,831	60,913	50,070	48,737	52,216	66,167	18.6%	0.0%	-0.4%	-0.1%	5.2%	0.2%	-19.8%	0.0%	0.7%							
Lafayette Parish	327,448	244,076	221,232	224,210	224,514	271,100	206,071	199,220	194,571	222,460	34.5%	0.0%	-0.5%	0.1%	-10.6%	11.6%	-17.6%	0.0%	0.6%							
LaFourche Parish	281,899	203,530	165,552	136,765	146,677	238,901	169,375	132,917	112,644	129,953	10.5%	10.0%	11.5%	-0.1%	5.3%	-1.5%	-9.4%	0.0%	-10.7%							
LaSalle Parish	3,563	3,119	2,297	3,412	3,111	3,547	3,079	2,233	3,371	3,300	0.0%	0.0%	7.0%	-0.2%	2.1%	-0.2%	-9.1%	-0.3%	7.2%							
Lincoln Parish	1,866	1,908	2,184	1,620	1,216	1,938	1,964	2,225	1,667	1,305	0.3%	0.0%	7.5%	0.0%	1.5%	-0.2%	-5.5%	-0.2%	8.0%							
Livingston Parish	45,601	41,525	39,401	43,500	35,212	39,703	35,951	32,587	34,371	32,907	16.9%	0.0%	-0.5%	0.0%	3.7%	12.4%	-21.5%	-0.1%	-4.7%							
Madison Parish	681	-	-	-	475	647	-	-	-	447	-0.1%	0.0%	-4.5%	11.5%	15.0%	12.6%	-30.5%	-0.2%	-3.1%							
Morehouse Parish	3,328	1,381	1,620	2,064	1,504	3,296	1,354	1,569	2,040	1,616	-0.2%	0.0%	6.8%	0.2%	1.7%	-0.2%	-10.7%	0.2%	8.3%							
Natchitoches Parish	13,212	11,892	12,939	11,477	9,920	13,266	11,812	12,602	11,340	10,559	0.3%	0.0%	7.5%	0.0%	2.6%	0.2%	-9.6%	0.2%	7.2%							
Orleans Parish	-	-	-	-	1,080	-	-	-	-	792	10.3%	10.0%	11.7%	-0.1%	-4.7%	-5.5%	0.9%	-0.1%	-26.7%							
Ouachita Parish	9,346	10,868	9,747	10,084	10,132	9,363	10,781	9,531	9,988	10,621	0.3%	0.0%	7.5%	0.0%	2.0%	-0.2%	-7.3%	0.0%	5.5%							
Plaquemines Parish	68,741	42,620	30,601	18,470	28,582	52,278	29,962	20,226	14,977	25,401	-0.1%	10.0%	10.8%	6.4%	15.5%	-23.9%	-9.1%	-0.1%	-10.4%							
Pointe Coupee Parish	13,040	14,021	11,457	11,769	10,322	12,407	13,233	10,217	10,004	10,305	12.2%	0.0%	-0.5%	0.0%	5.2%	12.3%	-20.7%	-0.1%	1.8%							
Rapides Parish	16,036	13,733	8,615	11,139	9,476	16,103	13,542	8,065	10,549	9,623	0.3%	0.0%	7.5%	0.0%	7.7%	-0.2%	-9.0%	0.0%	2.4%							
Red River Parish	695	-	-	1,029	1,638	759	-	-	1,095	1,757	0.0%	0.0%	7.8%	0.2%	2.2%	-0.2%	-1.0%	-0.2%	7.5%							
Richland Parish	3,933	3,293	1,562	1,165	1,180	3,950	3,270	1,521	1,155	1,267	0.3%	0.0%	7.5%	0.0%	2.7%	-0.2%	-10.1%	0.2%	8.1%							
Sabine Parish	34,866	26,154	28,482	25,891	25,110	35,930	26,630	28,304	26,013	26,736	0.3%	0.0%	7.5%	0.0%	3.3%	0.0%	-7.6%	0.2%	7.0%							
Saint Bernard Parish	64,303	37,040	30,550	18,390	14,072	51,172	31,369	24,969	15,077	12,338	-0.1%	10.0%	10.8%	-10.4%	5.9%	1.1%	-8.8%	0.0%	-11.7%							
Saint Charles Parish	53,983	36,526	36,462	30,826	27,694	46,861	31,116	29,906	25,581	24,560	10.4%	0.0%	11.6%	0.1%	5.2%	-0.1%	-8.6%	-0.1%	-10.6%							
Saint Helena Parish	2,224	2,553	2,441	2,888	4,797	1,896	2,159	1,952	2,201	4,296	12.2%	0.0%	-0.5%	0.0%	5.1%	12.4%	-20.8%	-0.3%	-8.6%							
Saint James Parish	43,112	31,240	25,310	22,496	24,645	36,698	26,103	20,407	18,557	21,872	10.4%	0.0%	11.6%	0.0%	5.2%	-1.3%	-9.3%	0.0%	-10.5%							
Saint John Parish	34,001	22,235	17,594	11,399	13,559	29,480	18,918	14,456	9,552	11,945	10.4%	0.0%	11.6%	0.1%	5.2%	-1.7%	-6.3%	-0.1%	-11.3%							
Saint																										

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	2017	2018	2019	2020	2021
Acadia Parish	0.736	0.737	0.737	0.666	0.825	0.794	0.795	1.012	1.010	78,024	73,849	68,218	64,448	78,859
Allen Parish	0.973	0.866	0.866	0.871	0.871	0.857	0.857	0.937	0.937	13,018	8,660	6,896	6,271	8,597
Assumption Parish	0.893	0.752	0.752	0.755	0.755	0.737	0.737	0.986	0.985	81,622	67,405	58,904	59,196	68,647
Assumption Parish	1.057	0.957	0.957	0.858	0.858	0.815	0.807	0.895	0.896	142,102	112,449	93,770	76,590	70,979
Avoyelles Parish	0.958	0.960	0.960	1.004	0.901	0.808	0.718	1.020	1.017	10,470	6,733	5,480	5,527	7,257
Beauregard Parish	1.025	0.862	0.862	0.866	0.866	0.849	0.849	1.011	1.012	32,182	21,882	17,546	19,937	22,530
Bienville Parish	1.115	1.115	1.115	1.034	1.033	1.016	1.014	1.091	1.091	5,393	5,802	6,074	7,257	7,569
Bossier Parish	1.103	1.101	1.101	1.023	1.023	1.025	1.044	1.121	1.121	7,232	3,989	5,393	5,386	5,157
Caddo Parish	1.120	1.118	1.118	1.039	1.039	1.027	1.034	1.123	1.121	5,752	9,149	9,163	6,155	5,545
Calcasieu Parish	1.077	0.908	0.825	0.830	0.827	0.791	0.791	1.010	1.009	422,302	313,935	264,316	233,328	348,812
Caldwell Parish	1.054	1.041	1.041	0.974	0.975	0.956	0.956	1.070	1.069	7,603	6,420	4,794	3,661	2,691
Cameron Parish	0.948	0.948	0.862	0.778	0.731	0.634	0.805	0.823	0.894	62,864	33,541	27,656	28,037	33,055
Catahoula Parish	0.815	0.813	0.813	0.853	0.765	0.686	0.613	0.972	0.972	11,094	8,275	7,715	7,551	5,927
Claiborne Parish	1.043	1.045	1.045	0.978	0.977	0.966	0.967	1.091	1.093	8,512	7,470	5,768	6,950	7,103
Concordia Parish	0.815	0.814	0.814	0.854	0.766	0.685	0.612	0.971	0.972	6,602	7,341	6,214	4,001	2,912
DeSoto Parish	1.180	1.180	1.180	1.095	1.093	1.059	1.063	1.073	1.075	4,224	739	1,849	1,931	2,529
East Baton Rouge Parish	1.003	0.860	0.860	0.863	0.863	0.834	0.742	0.957	0.957	21,559	18,568	18,243	15,218	15,666
East Carroll Parish	0.905	0.904	0.904	0.947	0.850	0.763	0.682	0.974	0.972	2,056	1,384	279	-	-
East Feliciana Parish	1.068	0.951	0.951	0.956	0.956	0.894	0.787	0.933	0.930	1,507	1,240	683	1,205	1,100
Evangeline Parish	0.969	0.863	0.863	0.867	0.867	0.849	0.847	1.019	1.019	44,694	43,072	36,499	30,471	27,906
Franklin Parish	1.150	1.146	1.146	1.066	1.066	1.009	1.011	1.069	1.072	1,858	3,222	4,964	5,670	8,543
Grant Parish	1.068	1.064	1.064	0.990	0.990	0.968	0.968	1.070	1.067	10,680	7,935	6,392	6,007	5,612
Iberia Parish	1.165	1.056	0.960	0.862	0.861	0.818	0.816	0.895	0.896	309,937	160,807	134,303	123,429	137,261
Iberville Parish	0.854	0.720	0.720	0.721	0.711	0.718	0.717	0.983	0.983	33,938	25,793	23,794	25,863	24,974
Jackson Parish	1.046	1.042	1.042	0.969	0.969	0.968	0.968	1.084	1.081	5,204	4,017	3,356	2,937	2,842
Jefferson Parish	1.113	1.008	0.916	0.821	0.821	0.799	0.813	0.897	0.897	31,121	24,938	25,186	24,601	30,560
Jefferson Davis Parish	1.005	0.848	0.848	0.851	0.852	0.809	0.808	1.007	1.007	76,628	60,854	57,326	59,317	72,553
Lafayette Parish	1.109	0.824	0.824	0.828	0.828	0.925	0.829	1.006	1.006	341,041	250,453	234,330	221,031	243,929
LaFourche Parish	1.137	1.029	0.936	0.839	0.839	0.797	0.809	0.893	0.893	300,535	205,854	156,342	127,758	142,495
LaSalle Parish	1.058	1.058	1.058	0.989	0.991	0.970	0.970	1.069	1.072	4,462	3,742	2,627	3,829	3,618
Lincoln Parish	1.114	1.110	1.110	1.032	1.032	1.017	1.019	1.078	1.080	2,438	2,387	2,617	1,894	1,431
Livingston Parish	1.014	0.867	0.867	0.871	0.871	0.840	0.747	0.952	0.953	49,946	43,694	38,330	39,045	36,083
Madison Parish	0.926	0.927	0.927	0.970	0.870	0.757	0.672	0.967	0.969	814	-	-	-	490
Morehouse Parish	1.051	1.052	1.052	0.985	0.983	0.967	0.969	1.085	1.083	4,146	1,646	1,846	2,317	1,772
Natchitoches Parish	1.076	1.073	1.073	0.998	0.998	0.972	0.970	1.074	1.072	16,688	14,356	14,823	12,882	11,578
Orleans Parish	0.892	0.809	0.735	0.658	0.659	0.691	0.739	0.733	0.733	-	-	-	-	868
Ouachita Parish	1.074	1.070	1.070	0.995	0.995	0.976	0.978	1.055	1.055	11,779	13,103	11,211	11,346	11,646
Plaquemines Parish	0.927	0.928	0.843	0.761	0.715	0.620	0.814	0.896	0.896	65,765	36,415	23,791	17,014	27,852
Pointe Coupee Parish	1.063	0.948	0.948	0.952	0.952	0.905	0.806	1.016	1.018	15,608	16,083	12,018	11,364	11,300
Rapides Parish	1.076	1.073	1.073	0.998	0.998	0.930	0.932	1.024	1.024	20,257	16,459	9,486	11,984	10,552
Red River Parish	1.170	1.170	1.170	1.086	1.084	1.061	1.063	1.073	1.075	955	-	-	1,244	1,927
Richland Parish	1.076	1.073	1.073	0.998	0.998	0.972	0.973	1.083	1.081	4,969	3,974	1,789	1,312	1,389
Sabine Parish	1.105	1.101	1.101	1.024	1.024	0.991	0.991	1.072	1.070	45,200	32,365	33,292	29,551	29,316
Saint Bernard Parish	0.942	0.943	0.857	0.773	0.863	0.815	0.806	0.884	0.884	64,374	38,125	29,370	17,127	13,529
Saint Charles Parish	1.059	0.959	0.959	0.860	0.859	0.816	0.817	0.893	0.894	58,951	37,818	35,177	29,060	26,930
Saint Helena Parish	0.953	0.849	0.849	0.853	0.853	0.812	0.722	0.912	0.914	2,385	2,624	2,296	2,500	4,711
Saint James Parish	1.038	0.941	0.941	0.843	0.843	0.801	0.812	0.895	0.895	46,166	31,725	24,004	21,081	23,983
Saint John Parish	1.057	0.958	0.958	0.859	0.858	0.816	0.830	0.886	0.887	37,086	22,992	17,004	10,851	13,098
Saint Landry Parish	0.974	0.868	0.868	0.872	0.872	0.844	0.751	0.955	0.954	57,388	42,722	42,585	43,310	45,107
Saint Martin Parish	0.753	0.754	0.754	0.844	0.881	0.810	0.794	1.009	1.010	204,019	150,321	141,765	131,695	167,164
Saint Mary Parish	1.170	1.300	1.182	0.866	0.866	0.822	0.822	0.896	0.896	150,161	102,772	86,475	84,640	89,313
Saint Tammany Parish	0.941	0.807	0.733	0.736	0.736	0.683	0.606	0.740	0.740	157,349	123,419	117,160	104,864	107,239
Tangipahoa Parish	1.029	0.882	0.882	0.885	0.885	0.851	0.755	0.956	0.954	31,549	22,232	24,752	24,650	25,597
Tensas Parish	0.836	0.837	0.837	0.917	0.785	0.684	0.608	0.974	0.974	555	549	522	481	425
Terrebonne Parish	1.149	1.040	0.946	0.848	0.848	0.805	0.817	0.898	0.898	343,765	236,949	170,118	150,112	158,953
Union Parish	1.065	1.066	1.066	0.998	0.996	0.982	0.984	1.084	1.081	6,274	4,206	4,196	5,683	5,825
Vermillion Parish	1.157	1.049	0.953	0.855	0.855	1.093	0.810	0.896	0.895	554,996	365,205	315,217	255,506	277,917
Vernon Parish	1.089	1.086	1.086	1.010	1.010	0.937	0.940	1.022	1.022	13,844	8,305	8,480	7,632	5,019
Washington Parish	0.781	0.782	0.782	0.836	0.861	0.840	0.747	0.955	0.954	25,463	16,849	16,674	18,909	21,066
Webster Parish	1.131	1.131	1.131	1.049	1.048	1.037	1.025	1.089	1.089	7,138	6,377	6,908	3,944	3,019
West Baton Rouge Parish	0.968	0.830	0.830	0.833	0.833	0.815	0.725	0.949	0.949	10,133	7,380	2,872	1,915	2,879
West Carroll Parish	1.081	1.083	1.083	1.014	1.012	0.966	0.966	1.076	1.076	1,549	1,709	1,535	1,555	2,250
West Feliciana Parish	0.915	0.814	0.814	0.818	0.818	0.799	0.711	1.006	1.007	5,788	4,587	4,487	4,702	3,673
Winn Parish	1.076	1.072	1.072	0.997	0.997	0.976	0.975	1.074	1.072	1,477	1,887	1,887	1,527	1,614
NULL	1.015	0.915	0.915	0.849	0.842	0.850	0.804	0.943	0.944	-	-	-	-	-
Unknown	1.015	0.915	0.915	0.849	0.842	0.850	0.804	0.943	0.944	-	-	-	-	-
Total	1.085	0.978	0.915	0.849	0.842	0.850	0.804	0.943	0.944	4,103,191	2,908,753	2,496,767	2,245,259	2,540,743

(35) Trend Factors 1.2580 1.2154 1.1762 1.1360 1.0965

Coastal Plan Mobile Home Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
Actual Earned Premium	2017	2018	2019	2020	2021	Earned Premium at Current Rate Levels					Rate Change History									
						2017	2018	2019	2020	2021	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Allen Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Ascension Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Assumption Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Caddo Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Cameron Parish	129,688	90,477	78,976	47,415	41,599	128,010	101,749	66,552	29,474	43,619	-13.39%	9.99%	25.08%	-23.71%	36.29%	83.63%	-56.36%	-0.16%	10.39%	
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Grant Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-23.11%	9.97%	-18.96%	3.21%	-8.04%	-11.62%	-42.07%	9.50%	11.03%	
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Jefferson Parish	117,380	105,407	99,019	93,762	98,081	119,597	105,719	94,184	79,851	113,505	-24.22%	9.99%	-10.89%	3.19%	1.14%	31.75%	-38.12%	9.44%	11.05%	
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Lafourche Parish	217,485	184,734	139,965	89,112	94,571	203,103	166,001	125,006	58,489	80,684	-0.11%	10.05%	10.72%	6.44%	-9.39%	70.49%	-35.43%	11.11%	-12.06%	
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Madison Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Orleans Parish	-	-	-	1,181	571	-	-	-	929	659	-19.15%	10.09%	-12.10%	3.15%	-3.05%	-6.78%	-42.12%	9.51%	11.02%	
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Plaquemines Parish	327,632	314,974	267,186	184,669	217,557	422,059	401,261	305,204	129,190	208,164	-21.23%	9.99%	-16.19%	3.20%	1.16%	121.13%	-42.22%	-4.61%	3.25%	
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Red River Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Richland Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Saint Bernard Parish	28,471	26,514	22,155	14,295	11,312	12,141	11,300	12,251	11,098	13,042	-0.06%	10.04%	10.66%	6.48%	-25.23%	-23.82%	-42.07%	9.47%	11.01%	
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Saint James Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Saint John Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Saint Mary Parish	13,336	9,544	9,023	6,827	5,484	9,270	6,260	5,895	5,265	6,316	-5.54%	10.10%	10.60%	6.48%	1.11%	-5.51%	-43.74%	9.47%	11.07%	
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Terrebonne Parish	234,304	239,336	209,483	170,509	109,461	213,489	209,824	182,589	112,000	100,752	0.06%	10.10%	10.61%	6.49%	-9.43%	70.50%	-41.92%	-0.06%	-4.44%	
Union Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Vermilion Parish	37,174	31,775	28,283	18,616	13,128	15,453	12,761	13,287	13,315	15,070	0.00%	10.05%	10.57%	6.54%	-11.57%	-30.14%	-48.02%	9.48%	11.13%	
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Washington Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Webster Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Winn Parish	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
NULL	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	
Unknown	-	-	-	-	-	-	-	-	-	-	-11.90%	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	

Total 1,105,471 1,002,762 854,090 626,386 591,763 1,123,122 1,014,875 804,968 439,611 581,811

(2) - (6) - Actual Earned Premium.
(7) - (11) - Calculated as (2)-(6) multiplied by the appropriate on-level factors from Exhibit 11
(12)-(20) - Source: Company Records.

(21)-(29) - Cumulative product of (12)-(20)
(30)-(34) - Calculated as (7)-(11) multiplied by the appropriate trend factor in (35)
(35) See Exhibit 13

Coastal Plan Mobile Home Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	2017	2018	2019	2020	2021
Acadia Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Allen Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Ascension Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Assumption Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Avoyelles Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Beauregard Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Bienville Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Bossier Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Caddo Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Calcasieu Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Caldwell Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Cameron Parish	1.094	1.264	1.149	0.919	1.204	0.883	0.481	1.102	1.104	161,035	123,663	78,281	33,482	47,829
Catahoula Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Claiborne Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Concordia Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
DeSoto Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
East Baton Rouge Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
East Carroll Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
East Feliciana Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Evangeline Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Franklin Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Grant Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Iberia Parish	0.405	0.527	0.479	0.591	0.572	0.622	0.704	1.216	1.110	-	-	-	-	-
Iberville Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Jackson Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Jefferson Parish	0.768	1.014	0.922	1.034	1.002	0.991	0.752	1.215	1.111	150,452	128,488	110,783	90,710	124,459
Jefferson Davis Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Lafayette Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Lafourche Parish	1.128	1.139	1.035	0.935	0.878	0.969	0.569	0.880	0.879	255,501	201,753	147,037	66,443	88,471
LaSalle Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Lincoln Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Livingston Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Madison Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Morehouse Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Natchitoches Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Orleans Parish	0.513	0.635	0.577	0.656	0.636	0.656	0.704	1.216	1.110	-	-	-	1,055	723
Ouachita Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Plaquemines Parish	0.954	1.211	1.101	1.314	1.273	1.258	0.569	0.985	1.033	530,945	487,682	358,993	146,759	228,254
Pointe Coupee Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Rapides Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Red River Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Richland Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Sabine Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Saint Bernard Parish	0.520	0.520	0.472	0.427	0.401	0.536	0.704	1.215	1.110	15,273	13,734	14,410	12,607	14,301
Saint Charles Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Saint Helena Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Saint James Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Saint John Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Saint Landry Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Saint Martin Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Saint Mary Parish	0.801	0.847	0.770	0.696	0.654	0.646	0.684	1.216	1.111	11,662	7,608	6,934	5,981	6,926
Saint Tammany Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Tangipahoa Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Tensas Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Terrebonne Parish	1.112	1.111	1.009	0.912	0.857	0.946	0.555	0.955	0.956	268,567	255,015	214,768	127,231	110,475
Union Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Vermilion Parish	0.507	0.507	0.460	0.416	0.391	0.442	0.632	1.217	1.111	19,440	15,509	15,629	15,126	16,524
Vernon Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Washington Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Webster Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
West Baton Rouge Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
West Carroll Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
West Feliciana Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Winn Parish	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
NULL	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Unknown	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	-	-	-	-	-
Total	1.050	1.192	1.084	1.060	1.049	1.040	0.587	1.014	1.009	1,412,875	1,233,452	946,835	499,394	637,962
							(35)	Trend Factors		1.2580	1.2154	1.1762	1.1360	1.0965

FAIR Plan Wind Only Earned Premium

(1) Actual Earned Premium	(2) - (6) - Actual Earned Premium					(7) - (11) - Calculated as (2)-(6) multiplied by the appropriate on-level factors from Exhibit 11					(12) - (20) - Source: Company Records									
	(2)	(3)	(4)	(5)	(6)	Earned Premium at Current Rate Levels					Rate Change History									
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	
Acadia Parish	536,312	420,402	459,164	481,910	518,983	730,948	573,802	599,106	597,654	613,507	3.01%	0.00%	-11.04%	0.00%	5.03%	5.26%	5.06%	4.02%	13.90%	
Allen Parish	846	-	-	32	1,073	1,070	-	-	34	1,292	3.26%	0.00%	-16.77%	6.72%	10.81%	4.88%	-13.95%	-0.90%	22.73%	
Ascension Parish	138,367	117,858	105,698	83,738	59,743	176,700	142,090	115,990	89,975	71,455	-40.93%	0.00%	-13.47%	7.27%	11.21%	5.24%	-13.79%	-1.20%	22.73%	
Assumption Parish	211,130	187,000	171,531	146,896	133,043	272,397	241,712	210,630	174,145	156,552	3.77%	0.00%	-10.89%	-0.31%	6.19%	4.17%	-0.36%	3.95%	13.94%	
Avoyle Parish	163	192	129	372	482	436	442	256	633	702	18.75%	0.00%	3.95%	17.72%	16.29%	15.95%	16.44%	20.75%	22.43%	
Beauregard Parish	838	31	1,655	2,391	2,168	1,066	37	1,821	2,566	2,585	1.92%	0.00%	-16.98%	6.82%	11.11%	5.71%	-13.51%	-1.56%	22.22%	
Bienville Parish	-	-	-	-	-	-	-	-	-	-	17.65%	0.00%	5.00%	16.67%	16.33%	15.79%	16.67%	20.78%	22.58%	
Bossier Parish	9,860	10,722	10,101	8,809	5,922	14,390	13,488	10,918	8,591	6,493	20.00%	0.00%	3.33%	17.74%	16.13%	16.67%	-13.83%	-11.11%	22.22%	
Caddo Parish	34,773	35,690	28,875	23,892	14,590	50,799	44,855	31,200	23,376	16,047	38.89%	0.00%	4.00%	17.95%	16.13%	16.11%	-13.79%	-11.00%	22.47%	
Calcasieu Parish	497,484	285,919	398,912	424,969	460,294	669,436	382,556	509,186	517,353	533,072	1.28%	10.13%	-0.38%	-0.38%	5.49%	4.69%	5.21%	4.95%	10.73%	
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	18.92%	0.00%	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	
Cameron Parish	90,079	45,538	49,593	63,064	84,840	109,691	56,070	57,851	74,302	99,416	-6.27%	10.04%	-3.68%	-2.82%	8.42%	-2.18%	-0.47%	3.98%	13.96%	
Catahoula Parish	124	65	-	-	-	-	326	148	-	-	18.92%	0.00%	4.55%	17.39%	15.22%	15.09%	16.39%	21.13%	22.09%	
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	19.23%	0.00%	3.23%	18.75%	15.79%	15.91%	15.69%	20.34%	22.54%	
Concordia Parish	603	704	821	863	71	1,617	1,625	1,627	1,472	103	18.75%	0.00%	3.95%	17.72%	16.49%	15.98%	16.67%	20.67%	22.42%	
DeSoto Parish	3,212	3,309	3,781	4,308	4,335	8,621	7,611	7,496	7,345	6,298	19.23%	0.00%	3.23%	18.75%	15.63%	16.22%	17.02%	20.00%	22.73%	
East Baton Rouge Parish	293,242	238,487	222,962	186,706	155,676	410,058	314,775	283,350	231,677	195,099	-4.32%	0.00%	-2.26%	7.51%	3.52%	3.40%	-2.38%	3.05%	22.49%	
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	18.92%	0.00%	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	
East Feliciana Parish	2,058	1,649	1,789	1,625	1,337	2,619	1,999	1,976	1,756	1,609	1.35%	0.00%	-16.67%	6.40%	11.11%	5.45%	-13.95%	-0.90%	22.73%	
Evangeline Parish	-	-	779	758	1,719	-	-	855	818	2,064	1.92%	0.00%	-16.98%	6.82%	10.64%	4.81%	-13.76%	-1.06%	22.58%	
Franklin Parish	-	267	546	564	470	-	617	1,081	961	682	18.92%	0.00%	4.55%	17.39%	16.67%	15.87%	17.11%	20.22%	22.43%	
Grant Parish	236	495	688	700	706	632	1,142	1,363	1,024	1,024	18.92%	0.00%	4.55%	17.39%	16.67%	15.87%	17.11%	20.22%	22.43%	
Iberia Parish	603,957	396,954	382,349	372,365	424,378	773,539	510,390	494,751	460,285	500,990	-6.16%	10.00%	-2.84%	0.29%	-2.07%	5.49%	4.80%	3.87%	13.80%	
Iberville Parish	39,854	38,295	35,432	32,057	25,094	51,239	46,362	39,068	34,583	30,109	1.59%	0.00%	-5.21%	6.59%	11.18%	5.33%	-13.71%	-1.18%	22.62%	
Jackson Parish	-	-	-	-	499	-	-	-	-	728	18.92%	0.00%	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	
Jefferson Parish	5,388,191	4,912,411	4,825,020	4,730,229	4,920,657	7,205,789	6,358,214	6,054,807	5,795,125	5,866,353	-6.91%	9.98%	-8.86%	4.86%	3.11%	2.35%	2.40%	4.68%	14.53%	
Jefferson Davis Parish	191,182	107,563	125,625	118,523	131,268	241,484	136,721	155,097	140,920	154,799	3.21%	0.00%	-7.63%	-0.61%	2.95%	4.29%	-0.37%	4.04%	14.13%	
Lafayette Parish	907,365	710,851	623,598	562,698	520,765	1,160,791	911,659	795,668	685,245	604,853	1.93%	0.00%	-1.89%	0.00%	-0.49%	5.54%	4.68%	5.28%	10.81%	
Lafourche Parish	445,846	350,174	350,167	339,145	349,270	595,847	453,778	440,246	415,811	416,914	-6.96%	10.05%	-9.34%	4.68%	3.00%	2.55%	2.28%	4.78%	14.59%	
LaSalle Parish	-	-	-	58	149	-	-	-	-	100	18.92%	0.00%	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	
Lincoln Parish	42,124	36,696	36,249	33,841	32,749	59,504	44,321	39,820	36,356	39,222	1.52%	0.00%	-16.50%	6.59%	11.36%	5.44%	-13.95%	-1.35%	22.60%	
Livingston Parish	3,008	3,540	3,877	4,970	7,196	7,989	8,028	7,599	8,436	10,484	18.92%	0.00%	4.55%	17.39%	15.56%	15.87%	16.67%	20.55%	22.73%	
Madison Parish	-	-	-	-	-	-	-	-	-	-	18.92%	0.00%	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	19.23%	0.00%	3.23%	18.75%	15.79%	15.91%	15.69%	20.34%	22.54%	
Natchitoches Parish	11,484	16,842	27,266	44,883	61,469	32,455	41,060	57,132	81,167	94,475	18.92%	0.00%	4.55%	17.39%	16.33%	15.79%	15.94%	28.75%	22.33%	
Orleans Parish	3,135,754	2,834,511	2,852,299	2,900,017	3,161,629	4,993,832	4,389,653	4,253,239	4,145,488	4,277,557	2.72%	9.93%	-0.80%	3.93%	3.76%	4.53%	4.47%	12.23%	22.34%	
Ouachita Parish	4,962	1,381	1,280	2,006	2,262	13,273	3,181	2,529	3,412	3,288	19.49%	0.00%	4.26%	17.69%	16.55%	16.05%	16.49%	20.55%	22.53%	
Plaquemines Parish	180,543	148,731	145,709	141,598	168,372	241,002	192,185	182,724	173,514	200,881	-6.91%	9.98%	-8.86%	4.86%	3.00%	2.27%	2.31%	4.79%	14.52%	
Pointe Coupee Parish	2,057	1,589	790	1,075	703	2,602	1,911	867	1,156	840	1.41%	0.00%	-16.67%	6.67%	11.11%	5.00%	-13.68%	-0.90%	22.00%	
Rapides Parish	425	687	761	1,246	1,732	1,130	1,579	1,506	2,121	2,520	18.75%	0.00%	3.76%	17.39%	15.94%	16.25%	16.43%	20.75%	22.34%	
Red River Parish	-	-	-	-	-	-	-	-	-	-	19.23%	0.00%	3.23%	18.75%	15.79%	15.91%	15.69%	20.34%	22.54%	
Richland Parish	-	-	-	-	-	-	-	-	-	-	19.09%	0.00%	3.82%	17.65%	16.25%	16.13%	16.67%	20.63%	22.73%	
Sabine Parish	-	-	-	-	-	-	-	-	-	-	19.18%	0.00%	4.60%	17.58%	15.89%	16.13%	16.67%	20.83%	22.67%	
Saint Bernard Parish	540,420	458,501	452,513	443,734	463,657	735,521	604,291	578,051	553,565	562,588	-7.07%	10.14%	-8.95%	4.78%	3.17%	2.31%	2.40%	4.68%	16.61%	
Saint Charles Parish	401,516	305,985	302,447	278,536	286,587	535,813	395,982	379,467	341,339	341,816	-7.20%	0.00%	-9.70%	4.68%	3.15%	2.29%	2.38%	4.65%	14.60%	
Saint Helena Parish	862	522	-	-	388	1,084	625	-	465	1,566	0.00%	0.00%	-16.92%	6.48%	11.11%	5.00%	-14.29%	-1.11%	22.47%	
Saint James Parish	107,377	98,566	100,675	100,310	97,120	139,102	127,370	124,270	118,990	114,344	5.80%	0.00%	-6.85%	0.00%	5.21%	4.95%	-0.43%	3.88%	14.11%	
Saint John Parish	173,610	160,988	159,902	161,492	169,639	232,157	208,599	195,982	198,230	202,636	2.43%	0.00%	-9.68%	4.81%	3.03%	2.35%	2.35%	4.85%	14.60%	
Saint Landry Parish	13,361	13,116	15,926	15,238	16,811	15,848	17,507	14,748	14,748	54,701	1.33%	0.00%	-16.59%	6.28%	11.36%	5.44%	-13.61%	-1.37%	22.22%	
Saint Martin Parish	168,791	121,247	109,228	100,301	124,960	218,229	161,507	143,618	128,668	149,357	2.97%	0.00%	-10.95%	-2.91%	0.96%	5.21%	4.94%	5.10%	14.18%	
Saint Mary Parish	153,573	128,755	122,965	139,232	169,351	212,849	177,535	162,005	174,708	202,048	-6.37%	10.10%	-3.75%	0.00%	5.17%	4.92%	5.25%	4.99%	14.04%	
Saint Tammany Parish	1,286,364	1,138,851	1,069,178	1,067,720	1,332,311	1,567,982	1,370,514	1,315,103	1,322,307	1,577,594	-6.46%	10.16%	-5.90%	3.14%	-2.86%	-1.76%	5.46%	4.15%	13.93%	
Tangipahoa Parish	26,993	27,424	26,345	24,009	40,613	37,144	35,909	31,510	28,201	52,381	1.52%	0.00%	-16.50%	6.59%	10.85%	4.90%	-13.80%	7.69%	22.73%	
Tensas Parish	-	-	-	-	-	-	-	-	-	-	18.92%	0.00%	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	
Terrebonne Parish	791,207	662,662	613,672	533,930	489,108	1,061,574	857,204	770,487	655,097	584,385	-4.83%	10.15%	-3.61%	4.78%						

FAIR Plan Wind Only Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	2017	2018	2019	2020	2021
Acadia Parish	1.261	1.224	1.224	1.376	1.376	1.310	1.245	1.185	1.139	919,524	697,384	704,692	678,929	672,716
Allen Parish	1.094	1.080	1.080	1.298	1.216	1.098	1.047	1.216	1.227	1,346	-	-	-	39
Ascension Parish	1.594	1.131	1.131	1.307	1.219	1.096	1.041	1.208	1.223	222,287	172,692	136,432	102,211	78,351
Assumption Parish	1.204	1.160	1.160	1.302	1.306	1.230	1.181	1.185	1.139	342,672	293,770	247,751	197,827	171,661
Avoyelles Parish	3.373	2.841	2.841	2.733	2.321	1.996	1.722	1.478	1.224	548	537	301	719	770
Beauregard Parish	1.105	1.084	1.084	1.306	1.222	1.100	1.041	1.203	1.222	1,341	45	2,142	2,915	2,834
Bienville Parish	3.353	2.850	2.850	2.714	2.327	2.000	1.727	1.481	1.226	-	-	-	-	-
Bossier Parish	1.852	1.543	1.543	1.493	1.268	1.092	0.936	1.086	1.222	18,102	16,393	12,842	9,759	7,120
Caddo Parish	2.159	1.554	1.554	1.494	1.267	1.091	0.940	1.090	1.225	63,905	54,516	36,699	26,555	17,596
Calcasieu Parish	1.495	1.476	1.340	1.345	1.350	1.280	1.223	1.162	1.107	842,143	464,948	598,925	587,708	584,518
Caldwell Parish	3.405	2.864	2.864	2.739	2.333	2.000	1.726	1.482	1.223	-	-	-	-	-
Cameron Parish	1.208	1.288	1.171	1.216	1.251	1.154	1.180	1.185	1.140	137,990	68,146	68,047	84,406	109,011
Catahoula Parish	3.321	2.801	2.801	2.680	2.283	1.981	1.721	1.479	1.221	410	180	-	-	-
Claiborne Parish	3.346	2.807	2.807	2.719	2.290	1.977	1.706	1.475	1.225	-	-	-	-	-
Concordia Parish	3.384	2.849	2.849	2.741	2.328	1.999	1.723	1.477	1.224	2,034	1,975	1,914	1,672	113
DeSoto Parish	3.385	2.839	2.839	2.750	2.316	2.003	1.723	1.473	1.227	10,845	9,250	8,817	8,344	6,906
East Baton Rouge Parish	1.326	1.386	1.386	1.418	1.319	1.274	1.232	1.262	1.225	515,848	382,569	333,287	263,183	213,928
East Carroll Parish	3.405	2.864	2.864	2.739	2.333	2.000	1.726	1.482	1.223	-	-	-	-	-
East Feliciana Parish	1.102	1.087	1.087	1.305	1.226	1.104	1.047	1.216	1.227	3,295	2,430	2,324	1,995	1,764
Evangeline Parish	1.096	1.076	1.076	1.296	1.213	1.096	1.046	1.213	1.226	-	-	1,006	929	2,263
Franklin Parish	3.401	2.860	2.860	2.735	2.330	1.997	1.724	1.472	1.224	-	750	1,272	1,092	748
Grant Parish	3.401	2.860	2.860	2.735	2.330	1.997	1.724	1.472	1.224	795	1,388	1,603	1,355	1,123
Iberia Parish	1.288	1.373	1.248	1.285	1.281	1.208	1.240	1.183	1.139	973,103	620,302	581,946	522,891	549,340
Iberville Parish	1.257	1.237	1.237	1.305	1.225	1.101	1.046	1.212	1.226	64,458	56,347	45,953	39,286	33,015
Jackson Parish	3.405	2.864	2.864	2.739	2.333	2.000	1.726	1.482	1.223	-	-	-	-	798
Jefferson Parish	1.268	1.362	1.238	1.359	1.296	1.256	1.228	1.199	1.145	9,064,800	7,727,605	7,121,902	6,583,207	6,432,508
Jefferson Davis Parish	1.211	1.173	1.173	1.270	1.278	1.241	1.183	1.188	1.141	303,784	166,167	182,431	160,084	169,738
Lafayette Parish	1.281	1.257	1.257	1.281	1.281	1.288	1.221	1.167	1.108	1,460,262	1,108,006	935,896	778,432	663,227
Lafourche Parish	1.260	1.355	1.231	1.358	1.297	1.259	1.228	1.201	1.146	749,569	551,510	517,835	472,357	457,150
LaSalle Parish	3.405	2.864	2.864	2.739	2.333	2.000	1.726	1.482	1.223	-	-	-	114	239
Lincoln Parish	3.405	2.864	2.864	2.739	2.333	2.000	1.726	1.482	1.223	-	-	-	-	-
Livingston Parish	1.104	1.088	1.088	1.303	1.222	1.097	1.041	1.210	1.226	67,307	53,867	46,838	41,300	43,007
Madison Parish	3.326	2.805	2.805	2.683	2.286	1.978	1.714	1.480	1.227	9,937	9,757	8,938	9,583	11,496
Morehouse Parish	3.405	2.864	2.864	2.739	2.333	2.000	1.726	1.482	1.223	-	-	-	-	-
Natchitoches Parish	3.590	3.019	3.019	2.887	2.460	2.114	1.826	1.575	1.223	40,828	49,903	67,201	92,205	103,593
Orleans Parish	1.676	1.632	1.485	1.614	1.553	1.497	1.435	1.373	1.223	6,282,183	5,335,068	5,002,827	4,709,235	4,690,379
Ouachita Parish	3.407	2.851	2.851	2.735	2.324	1.994	1.718	1.475	1.224	16,697	3,866	2,975	3,876	3,605
Plaquemines Parish	1.265	1.359	1.236	1.356	1.293	1.256	1.228	1.200	1.145	303,178	233,577	214,927	197,110	220,268
Pointe Coupee Parish	1.097	1.081	1.081	1.298	1.217	1.095	1.043	1.208	1.220	3,273	2,323	1,020	1,313	921
Rapides Parish	3.353	2.823	2.823	2.721	2.318	1.999	1.720	1.477	1.223	1,422	1,919	1,771	2,409	2,763
Red River Parish	3.346	2.807	2.807	2.719	2.290	1.977	1.706	1.475	1.225	-	-	-	-	-
Richland Parish	3.382	2.840	2.840	2.735	2.325	2.000	1.722	1.476	1.224	-	-	-	-	-
Sabine Parish	3.411	2.862	2.862	2.736	2.327	2.008	1.729	1.482	1.227	-	-	-	-	-
Saint Bernard Parish	1.288	1.386	1.259	1.383	1.319	1.279	1.250	1.221	1.166	925,277	734,439	679,926	628,845	617,179
Saint Charles Parish	1.253	1.225	1.225	1.356	1.296	1.256	1.228	1.199	1.146	674,047	481,266	446,344	387,758	374,804
Saint Helena Parish	1.088	1.071	1.071	1.290	1.211	1.090	1.038	1.211	1.225	1,364	760	-	-	510
Saint James Parish	1.284	1.214	1.214	1.303	1.303	1.239	1.180	1.185	1.141	174,989	154,802	146,171	135,127	125,379
Saint John Parish	1.258	1.228	1.228	1.359	1.297	1.259	1.230	1.202	1.146	292,051	253,526	230,522	225,187	222,192
Saint Landry Parish	1.098	1.084	1.084	1.300	1.223	1.098	1.041	1.206	1.222	21,312	19,261	20,592	28,113	59,980
Saint Martin Parish	1.191	1.156	1.156	1.299	1.338	1.325	1.259	1.200	1.142	274,530	196,291	168,929	142,985	163,771
Saint Mary Parish	1.380	1.474	1.338	1.391	1.391	1.322	1.260	1.197	1.140	267,762	215,771	190,557	198,467	221,547
Saint Tammany Parish	1.194	1.277	1.159	1.232	1.194	1.229	1.251	1.187	1.139	1,972,503	1,665,686	1,546,876	1,502,128	1,729,846
Tangipahoa Parish	1.136	1.178	1.178	1.411	1.324	1.194	1.139	1.322	1.227	46,727	43,643	37,063	32,036	57,436
Texas Parish	3.405	2.864	2.864	2.739	2.333	2.000	1.726	1.482	1.223	-	-	-	-	-
Terrebonne Parish	1.371	1.440	1.308	1.357	1.295	1.257	1.229	1.202	1.147	1,335,448	1,041,823	906,277	744,184	640,783
Union Parish	3.373	2.843	2.843	2.730	2.324	2.000	1.720	1.476	1.224	-	-	-	-	-
Vermilion Parish	1.378	1.469	1.335	1.392	1.389	1.320	1.258	1.195	1.139	1,208,205	1,009,780	922,810	842,941	874,153
Vernon Parish	3.361	2.827	2.827	2.704	2.303	1.974	1.704	1.468	1.221	240	468	459	448	213
Washington Parish	1.097	1.083	1.083	1.298	1.218	1.096	1.039	1.211	1.222	11,017	8,537	6,983	6,816	8,997
Webster Parish	3.397	2.846	2.846	2.723	2.323	2.003	1.723	1.479	1.224	3,038	2,891	2,811	2,806	2,722
West Baton Rouge Parish	1.579	1.290	1.290	1.298	1.220	1.097	1.044	1.210	1.226	7,376	7,069	7,813	7,665	7,795
West Carroll Parish	3.368	2.833	2.833	2.725	2.318	1.994	1.716	1.475	1.223	-	-	-	-	-
West Feliciana Parish	1.095	1.078	1.078	1.298	1.219	1.096	1.043	1.210	1.222	897	893	829	473	-
Winn Parish	3.405	2.864	2.864	2.739	2.333	2.000	1.726	1.482	1.223	-	-	-	-	286
NULL	1.254	1.295	1.295	1.396	1.347	1.309	1.270	1.232	1.161	-	-	-	-	-
Unknown	1.254	1.295	1.295	1.396	1.347	1.309	1.270	1.232	1.161	-	-	-	-	-
Total	1.359	1.404	1.295	1.396	1.347	1.309	1.270	1.232	1.161	29,640,669	23,924,096	22,205,476	20,469,064	20,362,479

(35) Trend Factors 1.2580 1.2154 1.1762 1.1360 1.0965

Coastal Plan Wind Only Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)					(12)									
						Earned Premium at Current Rate Levels					Rate Change History									
Actual Earned Premium	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	
Acadia Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Allen Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Ascension Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Assumption Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Bienville Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Bossier Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Caddo Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Cameron Parish	26,458	18,258	30,983	29,307	19,064	33,236	23,862	34,308	30,565	19,805	8.31%	9.98%	-31.28%	-6.11%	24.58%	4.18%	5.07%	-18.01%	21.63%	
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Concordia Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Franklin Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Grant Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-18.09%	9.99%	-23.58%	-6.11%	-3.83%	-8.45%	-2.24%	8.37%	14.69%	
Iberville Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Jackson Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Jefferson Parish	85,636	68,658	84,522	99,990	119,891	103,162	86,649	105,403	134,428	156,488	-2.75%	9.99%	-0.95%	-7.08%	5.31%	-10.83%	3.04%	10.86%	19.42%	
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Lafourche Parish	244,853	180,253	182,119	201,190	229,034	236,411	177,231	190,978	202,301	219,225	5.67%	10.01%	-1.04%	0.07%	-9.52%	5.85%	4.96%	5.05%	-8.53%	
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Livingston Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Madison Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Orleans Parish	35,467	29,872	34,564	45,755	54,098	53,327	46,473	50,445	63,451	70,248	-2.76%	10.01%	-1.12%	-6.14%	8.71%	4.35%	7.47%	5.08%	23.79%	
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Plaquemines Parish	25,863	25,827	38,332	58,590	91,550	40,097	42,737	59,512	86,236	124,415	-35.45%	9.99%	-37.11%	-6.09%	8.64%	4.52%	8.25%	10.89%	23.73%	
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Rapides Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Red River Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Richland Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Sabine Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Saint Bernard Parish	19,114	24,836	28,806	39,898	41,677	30,167	41,106	44,765	58,792	56,633	-12.70%	10.06%	-16.86%	-6.08%	8.55%	4.46%	8.43%	10.92%	23.67%	
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Saint James Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Saint John Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Saint Mary Parish	7,437	6,925	6,374	4,113	6,486	11,725	11,450	9,895	6,056	8,810	-2.66%	10.04%	-16.87%	-6.09%	8.56%	4.42%	8.42%	10.78%	23.76%	
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Tensas Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Terrebonne Parish	110,838	99,999	83,373	90,592	102,426	129,394	115,692	93,529	104,583	110,903	6.42%	10.00%	-1.02%	0.08%	5.77%	-6.13%	8.39%	5.88%	2.49%	
Union Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Vermilion Parish	12,351	14,296	10,737	9,358	8,398	8,936	14,058	12,984	12,769	11,337	19.56%	10.03%	-1.06%	-30.59%	-18.96%	-13.37%	0.76%	10.80%	23.81%	
Vernon Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Washington Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Webster Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Winn Parish	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
NULL	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Unknown	-	-	-	-	-	-	-	-	-	-	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	
Total	568,017	468,924	499,809	578,794	672,624	646,455	559,258	601,819	699,181	777,864	3.80%	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	

(2) - (6) - Actual Earned Premium.
 (7) - (11) - Calculated as (2)-(6) multiplied by the appropriate on-level factors from Exhibit 11
 (12)-(20) - Source: Company Records.

(21)-(29) - Cumulative product of (12)-(20)
 (30)-(34) - Calculated as (7)-(11) multiplied by the appropriate trend factor in (35)
 (35) See Exhibit 13

Coastal Plan Wind Only Earned Premium

(1) Actual Earned Premium	(2) Cumulative Rate Change History					(3) Trended Earned Premium at Current Rate Levels					(30)	(31)	(32)	(33)	(34)
	6/1/2015	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	2017						2018	2019	2020	2021
Acadia Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Allen Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Ascension Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Assumption Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Avoyelles Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Beauregard Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Bienville Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Bossier Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Caddo Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Calcasieu Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Caldwell Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Cameron Parish	1.045	0.965	0.877	1.277	1.360	1.092	1.048	0.997	1.216	41,811	29,001	40,354	34,722	21,716	
Catahoula Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Claiborne Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Concordia Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
DeSoto Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
East Baton Rouge Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
East Carroll Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
East Feliciana Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Evangeline Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Franklin Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Grant Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Iberia Parish	0.691	0.844	0.768	1.004	1.070	1.112	1.215	1.243	1.147	-	-	-	-	-	
Iberville Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Jackson Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Jefferson Parish	1.261	1.297	1.179	1.190	1.281	1.216	1.364	1.324	1.194	129,777	105,311	123,979	152,709	171,590	
Jefferson Davis Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Lafayette Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
LaFourche Parish	1.112	1.052	0.956	0.967	0.966	1.068	1.009	0.961	0.915	297,402	215,402	224,636	229,812	240,382	
LaSalle Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Lincoln Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Livingston Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Madison Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Morehouse Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Natchitoches Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Orleans Parish	1.574	1.619	1.472	1.489	1.586	1.459	1.398	1.301	1.238	67,085	56,482	59,335	72,080	77,028	
Ouachita Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Plaquemines Parish	0.707	1.096	0.996	1.584	1.687	1.552	1.485	1.372	1.237	50,442	51,941	70,000	97,963	136,422	
Pointe Coupee Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Rapides Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Red River Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Richland Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Sabine Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Saint Bernard Parish	1.265	1.450	1.317	1.584	1.687	1.554	1.488	1.372	1.237	37,950	49,959	52,654	66,787	62,099	
Saint Charles Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Saint Helena Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Saint James Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Saint John Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Saint Landry Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Saint Martin Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Saint Mary Parish	1.409	1.448	1.316	1.582	1.685	1.552	1.486	1.371	1.238	14,750	13,916	11,639	6,880	9,660	
Saint Tammany Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Tangipahoa Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Tensas Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Terrebonne Parish	1.354	1.272	1.157	1.169	1.168	1.104	1.176	1.085	1.025	162,776	140,609	110,012	118,805	121,606	
Union Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Vermilion Parish	0.877	0.733	0.667	0.674	0.971	1.198	1.382	1.372	1.238	11,241	17,086	15,272	14,505	12,431	
Vernon Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Washington Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Webster Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
West Baton Rouge Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
West Carroll Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
West Feliciana Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Winn Parish	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
NULL	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Unknown	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	-	-	-	-	-	
Total	1.297	1.250	1.136	1.177	1.197	1.214	1.214	1.148	1.087	813,234	679,707	707,881	794,263	852,934	
						(35) Trend Factors				1.2580	1.2154	1.1762	1.1360	1.0965	

FAIR Plan Homeowner Incurred Losses and ALAE

(1)	(2) Incurred Losses and ALAE					(7) Trended Ultimate Losses and ALAE					(12) 2017-2021 Claim Count
	(3) 2017	(3) 2018	(4) 2019	(5) 2020	(6) 2021	(8) 2017	(8) 2018	(9) 2019	(10) 2020	(11) 2021	
Acadia Parish	-	-	5,243	-	-	-	-	5,931	-	-	2
Allen Parish	-	-	-	-	-	-	-	-	-	-	-
Ascension Parish	706	51	-	-	-	853	59	-	-	-	2
Assumption Parish	-	433	255	-	-	-	506	288	-	-	2
Avoyelles Parish	2,059	-	-	-	7,730	2,489	-	-	-	11,640	3
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-
Bossier Parish	-	503	140,211	-	-	-	588	158,604	-	-	5
Caddo Parish	15,032	121,680	15,318	509,391	40,965	18,168	142,121	17,327	565,818	61,682	50
Calcasieu Parish	3,839	110,229	3,374	33,571	230	4,640	128,746	3,817	37,290	346	17
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Catahoula Parish	6,770	-	-	-	-	8,182	-	-	-	-	2
Claiborne Parish	-	255	-	-	-	-	297	-	-	-	1
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-
East Baton Rouge Parish	72,972	25,920	18,115	32,384	21,801	88,194	30,274	20,492	35,971	32,827	53
East Carroll Parish	1,053	4,671	-	-	18,712	1,272	5,456	-	-	28,175	5
East Feliciana Parish	-	-	-	-	240	-	-	-	-	362	1
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-
Franklin Parish	-	-	-	8,228	-	-	-	-	9,140	-	1
Grant Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	1,625	7,554	28,383	269	305	1,964	8,824	32,106	299	459	15
Iberville Parish	5,260	1,431	174,233	-	226	6,358	1,672	197,089	-	340	6
Jackson Parish	-	172,547	-	-	-	-	201,533	-	-	-	1
Jefferson Parish	19,522	81,646	233,072	301	2,506	23,595	95,361	263,646	334	3,773	30
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-
Lafayette Parish	49,000	8,253	16,081	226	74,534	59,221	9,640	18,190	250	112,228	23
Lafourche Parish	37,438	3,326	-	-	-	45,248	3,884	-	-	-	6
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	29,632	-	-	-	-	35,813	-	-	-	-	1
Madison Parish	-	-	-	-	-	-	-	-	-	-	-
Morehouse Parish	273	716	-	-	-	330	836	-	-	-	2
Natchitoches Parish	277	-	5,774	-	-	335	-	6,531	-	-	2
Orleans Parish	460,338	710,557	114,298	115,386	999,571	556,360	829,923	129,292	128,167	1,505,078	139
Ouachita Parish	136,156	15,116	368,952	-	-	164,556	17,656	417,351	-	-	17
Plaquemines Parish	591	-	226	-	251	714	-	255	-	377	4
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-
Rapides Parish	4,948	7,508	451	15,456	248	5,980	8,769	510	17,168	373	11
Red River Parish	33,051	-	102,476	-	-	39,946	-	115,918	-	-	2
Richland Parish	2,456	321	4,343	-	-	2,968	375	4,912	-	-	4
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	8,743	23,534	37,156	10,269	-	10,566	27,487	42,030	11,406	-	10
Saint Charles Parish	375	-	6,053	679	-	453	-	6,847	755	-	6
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-
Saint James Parish	2,217	-	-	-	-	2,680	-	-	-	-	1
Saint John Parish	4,807	36,798	8,978	1,818	12,939	5,810	42,980	10,155	2,019	19,482	23
Saint Landry Parish	-	5,912	1,376	-	-	-	6,905	1,557	-	-	5
Saint Martin Parish	3,300	-	3,052	351	-	3,988	-	3,452	389	-	5
Saint Mary Parish	-	-	551	479	-	-	-	623	532	-	2
Saint Tammany Parish	50,240	1,253	338,553	48,319	277,119	60,719	1,464	382,965	53,671	417,265	19
Tangipahoa Parish	-	14,770	20,081	-	226	-	17,251	22,715	-	340	8
Tensas Parish	6,040	-	-	-	-	7,300	-	-	-	-	3
Terrebonne Parish	24,466	253	7,754	759	379	29,569	295	8,771	843	570	8
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	1,983	-	5,906	-	27,495	2,397	-	6,681	-	41,399	4
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-
Washington Parish	21,645	9,945	808,610	3,929	225	26,160	11,615	914,683	4,364	339	15
Webster Parish	3,487	-	3,111	-	24,786	4,214	-	3,519	-	37,321	5
West Baton Rouge Parish	-	253	-	-	-	-	295	-	-	-	1
West Carroll Parish	905	-	-	-	247	1,094	-	-	-	373	2
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	1,011,206	1,365,433	2,471,982	781,814	1,510,732	1,222,136	1,594,812	2,796,257	868,416	2,274,749	524
			(13) Loss Development Factors			1.0080	1.0130	1.0200	1.0420	1.4690	
			(14) Trend Factors			1.1990	1.1530	1.1090	1.0660	1.0250	

(2) - (6) Source: LCPIIC Data

(7) - (11) Based upon (2) through (6) adjusted by the appropriate LDF in (13) and the appropriate trend in (14)

(12) Source: LCPIIC Data

(13) See Exhibit 12

(14) See Exhibit 15

Coastal Plan Homeowners Incurred Losses and ALAE

(1)	(2) - (6)					(7) - (11)					(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2017-2021
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	Claim
											Count
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	-	-	-	-	-	-	-	-	-	-
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	6,202	-	-	-	-	7,495	-	-	-	-	2
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	6,202	-	-	-	-	7,495	-	-	-	-	2
		(13)	Loss Development Factors			1.0080	1.0130	1.0200	1.0420	1.4690	
		(14)	Trend Factors			1.1990	1.1530	1.1090	1.0660	1.0250	

(2) - (6) Source: LCPIC Data

(7) - (11) Based upon (2) through (6) adjusted by the appropriate LDF in (13) and the appropriate trend in (14)

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Dwelling Fire - Fire Incurred Losses and ALAE

(1)	(2)		(3)	(4)	(5)	(6)	(7)		(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE						Trended Ultimate Losses and ALAE						
	2017	2018					2017	2018					
Acadia Parish	3,582	-	169,124	170,152	-	-	4,312	-	191,122	187,912	-	-	8
Allen Parish	-	130,677	-	-	-	-	-	151,726	-	-	-	-	1
Ascension Parish	-	21,691	54,840	-	18,846	-	-	25,184	61,973	-	21,520	-	3
Assumption Parish	70,545	-	6,057	-	-	-	84,921	-	6,844	-	-	-	2
Avoyelles Parish	-	24,884	-	-	-	-	-	28,892	-	-	-	-	1
Beauregard Parish	-	-	8,160	-	-	-	-	-	9,221	-	-	-	1
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
Caddo Parish	-	-	116,547	-	-	-	-	-	131,707	-	-	-	1
Calcasieu Parish	76,139	3,304	113,937	73,850	196,677	-	91,656	3,836	128,757	81,558	224,575	-	14
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	122,765	272,052	-	-	-	-	142,539	307,438	-	-	-	2
Catahoula Parish	-	-	3,229	-	-	-	-	-	3,649	-	-	-	1
Claiborne Parish	-	15,105	-	-	-	-	-	17,538	-	-	-	-	1
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	-	-	-	129,621	-	-	-	-	-	143,150	-	-	1
East Baton Rouge Parish	236,237	269,895	91,594	258,125	549,822	-	284,381	313,368	103,508	285,067	627,814	-	20
East Carroll Parish	-	46,853	-	66,833	-	-	-	54,399	-	73,809	-	-	2
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
Evangeline Parish	21,603	-	92,544	-	-	-	26,006	-	104,581	-	-	-	2
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
Grant Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	79,732	136,491	119,365	-	102,100	-	95,982	158,476	134,891	-	116,582	-	7
Iberville Parish	-	98,315	-	-	-	-	-	114,151	-	-	-	-	1
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	831,581	627,900	261,251	1,031,533	855,699	-	1,001,053	729,037	295,232	1,139,200	977,080	-	55
Jefferson Davis Parish	-	206,376	2,499	-	-	-	-	239,617	2,824	-	-	-	2
Lafayette Parish	44,378	19,851	119,570	13,564	280,194	-	53,422	23,048	135,123	14,980	319,940	-	11
Lafourche Parish	5,761	78,187	47,627	87,787	49,395	-	6,935	90,780	53,821	96,950	56,402	-	10
LaSalle Parish	-	-	63,130	-	-	-	-	-	71,341	-	-	-	1
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
Madison Parish	-	-	-	-	55,128	-	-	-	-	-	62,947	-	1
Morehouse Parish	-	6,343	28,464	-	-	-	-	7,365	32,166	-	-	-	2
Natchitoches Parish	12,321	-	14,627	7,571	46,730	-	14,832	-	16,530	8,361	53,359	-	4
Orleans Parish	1,185,693	669,116	1,472,785	1,174,393	680,880	-	1,427,333	776,891	1,664,352	1,296,971	777,463	-	78
Ouachita Parish	99,290	66,022	-	81,058	69,436	-	119,525	76,656	-	89,518	79,285	-	7
Plaquemines Parish	48,599	-	-	-	-	-	58,503	-	-	-	-	-	1
Pointe Coupee Parish	-	-	-	-	14,752	-	-	-	-	-	16,844	-	1
Rapides Parish	102,907	-	67,925	194,438	340,701	-	123,878	-	76,760	214,733	389,029	-	11
Red River Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
Sabine Parish	120,173	-	95,965	-	-	-	144,663	-	108,447	-	-	-	2
Saint Bernard Parish	190,110	95,422	70,767	1	162,821	-	228,854	110,792	79,971	1	185,917	-	10
Saint Charles Parish	55,846	-	-	-	124,553	-	67,228	-	-	-	142,221	-	3
Saint Helena Parish	-	-	-	95,800	-	-	-	-	-	105,799	-	-	1
Saint James Parish	3,699	-	-	-	9,178	-	4,453	-	-	-	10,480	-	2
Saint John Parish	181,838	354,784	111,253	1,031	173,832	-	218,896	411,930	125,723	1,139	198,490	-	9
Saint Landry Parish	-	-	76,960	12,684	2,479	-	-	-	86,971	14,008	2,831	-	3
Saint Martin Parish	325,905	16,439	15,334	53,121	10,132	-	392,323	19,087	17,329	58,666	11,569	-	8
Saint Mary Parish	4,758	1	126,749	190,312	63,006	-	5,728	1	143,236	210,176	71,943	-	8
Saint Tammany Parish	253,576	18,871	188,960	-	151,928	-	305,254	21,911	213,538	-	173,479	-	12
Tangipahoa Parish	12,997	180,826	-	-	-	-	15,646	209,952	-	-	-	-	2
Tensas Parish	-	-	88,579	-	-	-	-	-	100,100	-	-	-	1
Terrebonne Parish	90,060	169,493	160,994	-	-	-	108,413	196,793	181,934	-	-	-	8
Union Parish	401,098	-	-	-	-	-	482,840	-	-	-	-	-	1
Vermilion Parish	415,320	75,836	15,643	38,538	2,393	-	499,961	88,051	17,678	42,560	2,732	-	9
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
Washington Parish	280,584	-	-	143,590	42,312	-	337,766	-	-	158,577	48,314	-	5
Webster Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	5,154,333	3,455,447	4,076,528	3,824,001	4,002,993		6,204,764	4,012,020	4,606,767	4,223,135	4,570,816		336
			(13)	Loss Development Factors			1.0040	1.0070	1.0190	1.0360	1.1140		
			(14)	Trend Factors			1.1990	1.1530	1.1090	1.0660	1.0250		

(2) - (6) Source: LCPIC Data

(7) - (11) Based upon (2) through (6) adjusted by the appropriate LDF in (13) and the appropriate trend in (14)

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

Coastal Plan Dwelling Fire - Fire Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2017-2021
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	Claim Count
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	315,927	-	-	-	-	348,903	-	2
Lafourche Parish	175,937	-	1,641	21,060	162,588	211,792	-	1,854	23,258	185,651	4
Orleans Parish	117,690	-	-	-	-	141,675	-	-	-	-	3
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	162,162	-	48,364	14,949	251	195,210	-	54,655	16,509	287	6
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	455,789	-	50,005	351,936	162,838	548,677	-	56,509	388,670	185,938	15
		(13)	Loss Development Factors			1.0040	1.0070	1.0190	1.0360	1.1140	
		(14)	Trend Factors			1.1990	1.1530	1.1090	1.0660	1.0250	

(2) - (6) Source: LCPIC Data

(7) - (11) Based upon (2) through (6) adjusted by the appropriate LDF in (13) and the appropriate trend in (14)

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Dwelling Fire - EC Incurred Losses and ALAE

(1)	(2) Incurred Losses and ALAE					(7) Trended Ultimate Losses and ALAE					(12) 2017-2021 Claim Count
	(2) 2017	(3) 2018	(4) 2019	(5) 2020	(6) 2021	(7) 2017	(8) 2018	(9) 2019	(10) 2020	(11) 2021	
Acadia Parish	31,078	32,868	34,983	29,960	12,636	37,412	38,162	39,533	33,088	14,428	43
Allen Parish	7,510	-	3,928	123,593	51	9,040	-	4,439	136,494	58	11
Ascension Parish	13,516	15,121	5,903	18,178	508	16,270	17,556	6,671	20,075	580	22
Assumption Parish	452	5,505	5,735	-	232	544	6,392	6,481	-	265	11
Avoyelles Parish	13,286	1	-	-	1,104	15,994	1	-	-	1,260	6
Beauregard Parish	165	1,929	606	1	-	199	2,239	685	1	-	5
Bienville Parish	484	-	3,049	26,461	252	583	-	3,445	29,223	288	5
Bossier Parish	329	-	-	-	-	396	-	-	-	-	1
Caddo Parish	5,349	76,534	9,841	4,099	20,353	6,439	88,861	11,121	4,527	23,240	46
Calcasieu Parish	114,247	91,565	104,488	99,050	67,712	137,530	106,313	118,079	109,388	77,317	168
Caldwell Parish	3,325	-	49,405	-	-	4,002	-	55,831	-	-	2
Cameron Parish	-	-	-	-	7,700	-	-	-	-	8,792	1
Catahoula Parish	66,100	12,445	10,503	253	7,528	79,571	14,449	11,870	279	8,596	20
Claiborne Parish	7,555	8,501	799	1	6,398	9,095	9,870	903	1	7,306	7
Concordia Parish	5,589	41,444	4,818	2,551	20,513	6,728	48,119	5,445	2,817	23,423	15
DeSoto Parish	3,399	-	-	-	9,305	4,091	-	-	-	10,625	2
East Baton Rouge Parish	104,086	140,799	101,827	225,529	62,214	125,299	163,477	115,072	249,068	71,039	177
East Carroll Parish	5,581	1,388	9,359	1,519	1,766	6,719	1,612	10,577	1,677	2,017	14
East Feliciana Parish	29,132	-	330	254	-	35,070	-	372	280	-	5
Evangeline Parish	1,266	4,172	11,144	227	-	1,524	4,844	12,594	250	-	14
Franklin Parish	-	5,578	255	226	4,807	-	6,476	288	249	5,489	8
Grant Parish	9,806	1	1,204	-	-	11,804	1	1,361	-	-	9
Iberia Parish	57,417	66,215	67,945	17,445	43,148	69,119	76,880	76,782	19,265	49,269	72
Iberville Parish	1	-	255	14,764	3,034	1	-	288	16,305	3,464	9
Jackson Parish	790	11,884	295	-	-	951	13,798	333	-	-	4
Jefferson Parish	340,573	172,107	298,125	306,332	164,626	409,981	199,829	336,903	338,306	187,978	380
Jefferson Davis Parish	6,489	-	14,436	254	7,501	7,812	-	16,313	281	8,565	15
Lafayette Parish	347,638	74,263	105,480	76,645	67,823	418,486	86,225	119,199	84,645	77,444	192
Lafourche Parish	26,576	10,719	24,865	8,201	18,303	31,992	12,445	28,099	9,057	20,900	45
LaSalle Parish	31,818	5,237	-	1	7,659	38,302	6,081	-	1	8,745	7
Lincoln Parish	7,794	10,733	12,871	-	5,334	9,382	12,461	14,545	-	6,090	20
Livingston Parish	2,944	24,360	15,394	-	-	3,544	28,284	17,396	-	-	15
Madison Parish	1,352	3,579	20,455	2,359	39,420	1,628	4,155	23,115	2,605	45,011	23
Morehouse Parish	796	3,731	23,091	-	3,121	958	4,331	26,094	-	3,564	18
Natchitoches Parish	16,389	24,364	923	3,854	244	19,729	28,288	1,043	4,257	279	21
Orleans Parish	541,101	324,975	182,348	301,171	344,672	651,376	377,319	206,066	332,606	393,563	619
Ouachita Parish	22,982	13,215	11,984	251	4,043	27,665	15,344	13,542	277	4,616	39
Plaquemines Parish	-	-	-	-	330	-	-	-	-	376	1
Pointe Coupee Parish	27,624	7,106	9,996	23	-	33,253	8,251	11,296	25	-	10
Rapides Parish	52,955	54,636	24,368	20,019	10,417	63,747	63,436	27,537	22,108	11,894	71
Red River Parish	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	16,299	6,068	3,348	16,536	4,106	19,621	7,045	3,783	18,263	4,688	10
Sabine Parish	-	1,526	1,124	-	5,224	-	1,771	1,270	-	5,965	7
Saint Bernard Parish	89,489	31,674	39,754	62,920	29,042	107,726	36,776	44,925	69,488	33,162	66
Saint Charles Parish	16,076	10,176	6,842	25,054	6,748	19,352	11,815	7,732	27,669	7,706	29
Saint Helena Parish	277	12,649	-	-	254	333	14,686	-	-	289	3
Saint James Parish	678	152,469	52,669	1	-	816	177,027	59,519	1	-	15
Saint John Parish	226	9,154	14,543	30,060	15,972	271	10,628	16,435	33,197	18,237	28
Saint Landry Parish	38,805	31,376	13,674	25,096	13,737	46,713	36,430	15,452	27,715	15,685	63
Saint Martin Parish	17,526	17,223	19,739	28,284	30,854	21,098	19,997	22,306	31,236	35,230	54
Saint Mary Parish	90,477	15,837	50,392	51,215	28,970	108,915	18,387	56,947	56,560	33,080	93
Saint Tammany Parish	53,359	54,765	29,995	53,326	82,430	64,233	63,586	33,897	58,892	94,123	73
Tangipahoa Parish	23,274	6,937	2,600	1	225	28,017	8,054	2,938	1	257	19
Tensas Parish	790	1	-	13,927	253	951	1	-	15,380	289	12
Terrebonne Parish	21,039	53,803	6,481	3,743	5,928	25,327	62,470	7,324	4,134	6,768	49
Union Parish	5,653	12,817	726	-	-	6,805	14,882	821	-	-	3
Vermilion Parish	51,022	17,907	6,467	30,726	131,200	61,420	20,791	7,308	33,933	149,811	61
Vernon Parish	-	567	1	-	-	-	658	1	-	-	2
Washington Parish	4,533	137,310	1,440	1	5,192	5,457	159,427	1,628	1	5,928	15
Webster Parish	-	51	556	62	405	-	59	628	68	463	4
West Baton Rouge Parish	-	2,111	-	4,118	-	-	2,451	-	4,548	-	2
West Carroll Parish	-	266	1	572	-	-	309	1	632	-	3
West Feliciana Parish	-	17,615	236	-	-	-	20,452	266	-	-	2
Winn Parish	3,027	6,168	-	-	-	3,643	7,161	-	-	-	3
Null	-	-	-	-	-	-	-	-	-	-	-
Total	2,340,042	1,843,439	1,421,593	1,628,859	1,303,292	2,816,933	2,140,364	1,606,501	1,798,873	1,488,164	2,769
			(13)	Loss Development Factors		1.0040	1.0070	1.0190	1.0360	1.1140	
			(14)	Trend Factors		1.1990	1.1530	1.1090	1.0660	1.0250	

(2) - (6) Source: LCPIC Data

(7) - (11) Based upon (2) through (6) adjusted by the appropriate LDF in (13) and the appropriate trend in (14)

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

Coastal Plan Dwelling Fire - EC Incurred Losses and ALAE

(1)	(2) - (6) Incurred Losses and ALAE					(7) - (11) Trended Ultimate Losses and ALAE					(12) 2017-2021 Claim Count
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	
Cameron Parish	277	1	-	1	-	334	1	-	1	-	3
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	1	3,104	481	4,147	309	1	3,604	543	4,580	352	15
Lafourche Parish	3,068	802	-	47,601	2,516	3,693	931	-	52,569	2,873	13
Orleans Parish	-	-	-	1	-	-	-	-	1	-	1
Plaquemines Parish	-	1	1	1	5,944	-	1	1	1	6,787	5
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	1	1	11,492	-	-	1	1	12,691	-	4
Terrebonne Parish	1,942	62,978	580	1	52,021	2,338	73,121	655	1	59,400	15
Vermilion Parish	-	-	-	-	4,607	-	-	-	-	5,260	1
Totals	5,289	66,884	1,061	63,242	65,396	6,366	77,659	1,200	69,844	74,672	57
		(13)	Loss Development Factors			1.0040	1.0070	1.0190	1.0360	1.1140	
		(14)	Trend Factors			1.1990	1.1530	1.1090	1.0660	1.0250	

(2) - (6) Source: LCPIC Data

(7) - (11) Based upon (2) through (6) adjusted by the appropriate LDF in (13) and the appropriate trend in (14)

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Renters Incurred Losses and ALAE

(1)	(2) Incurred Losses and ALAE					(7) Trended Ultimate Losses and ALAE					(12) 2017-2021 Claim Count
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-
Allen Parish	-	-	-	-	-	-	-	-	-	-	-
Ascension Parish	-	-	-	-	-	-	-	-	-	-	-
Assumption Parish	-	-	-	-	-	-	-	-	-	-	-
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-
Caddo Parish	-	-	-	279	-	-	-	-	310	-	1
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	-
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-
East Baton Rouge Parish	3,022	-	-	-	-	3,653	-	-	-	-	1
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-
Grant Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	20,061	10,622	59,666	17,646	21,462	24,246	12,406	67,493	19,601	32,316	18
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	-	-	-	-	-	-	-	-	-	-
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-
Madison Parish	-	-	-	-	-	-	-	-	-	-	-
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	-
Orleans Parish	139,008	11,177	1,143	19,859	22,942	168,004	13,054	1,293	22,058	34,544	21
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	-	-	16,952	-	-	-	-	19,176	-	-	1
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-
Red River Parish	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	-	-	-	-	-	-	-	-	-	-	-
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-
Saint James Parish	-	-	-	-	-	-	-	-	-	-	-
Saint John Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Martin Parish	-	-	1	-	-	-	-	1	-	-	1
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Tammany Parish	450	1,441	2,001	-	5,715	544	1,683	2,264	-	8,605	7
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	-
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	-	-	-	-	-	-	-	-	-	-
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-
Washington Parish	-	-	-	-	-	-	-	-	-	-	-
Webster Parish	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	162,541	23,239	79,763	37,784	50,120	196,447	27,143	90,227	41,969	75,465	50

(13) Loss Development Factors 1.0080 1.0130 1.0200 1.0420 1.4690
(14) Trend Factors 1.1990 1.1530 1.1090 1.0660 1.0250

(2) - (6) Source: LCPIC Data
(7) - (11) Based upon (2) through (6) adjusted by the appropriate LDF in (13) and the appropriate trend in (14)
(12) Source: LCPIC Data
(13) See Exhibit 12
(14) See Exhibit 15

Coastal Plan Renters Incurred Losses and ALAE

(1)	(2) Incurred Losses and ALAE					(7) Trended Ultimate Losses and ALAE					(12) 2017-2021 Claim Count
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	-	-	-	-	-	-	-	-	-	-
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	1
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	-	-	-	-	-	-	-	-	-	-	1
		(13) Loss Development Factors				1.0080	1.0130	1.0200	1.0420	1.4690	
		(14) Trend Factors				1.1990	1.1530	1.1090	1.0660	1.0250	

(2) - (6) Source: LCPIC Data

(7) - (11) Based upon (2) through (6) adjusted by the appropriate LDF in (13) and the appropriate trend in (14)

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Mobile Homeowners Incurred Losses and ALAE

(1)	(2) Incurred Losses and ALAE					(7) Trended Ultimate Losses and ALAE					(12) 2017-2021 Claim Count
	(2) 2017	(3) 2018	(4) 2019	(5) 2020	(6) 2021	(7) 2017	(8) 2018	(9) 2019	(10) 2020	(11) 2021	
	Acadia Parish	9,197	31,461	13,232	2,351	20,801	11,071	36,529	14,953	2,597		23,751	16
Allen Parish	-	2,859	-	1	-	-	3,320	-	1	-	2
Ascension Parish	6,201	1,455	280	852	1,066	7,464	1,690	316	941	1,218	12
Assumption Parish	241	602	1	430	2,019	290	698	1	475	2,305	12
Avoyelles Parish	-	1	-	-	-	-	1	-	-	-	1
Beauregard Parish	-	-	-	-	91,291	-	-	-	-	104,241	2
Bienville Parish	-	-	-	-	270	-	-	-	-	309	2
Bossier Parish	5,291	2,653	-	1	-	6,369	3,080	-	1	-	4
Caddo Parish	8,511	-	-	4,488	225	10,245	-	-	4,957	257	4
Calcasieu Parish	4,866	18,769	15,885	22,664	96,660	5,858	21,792	17,951	25,030	110,371	45
Caldwell Parish	6,769	-	-	-	-	8,148	-	-	-	-	2
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-
Claiborne Parish	275	-	-	281	269	331	-	-	310	307	4
Concordia Parish	-	-	-	-	-	-	-	-	-	-	1
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-
East Baton Rouge Parish	2,550	-	1	-	-	3,069	-	1	-	-	2
East Carroll Parish	289	-	-	-	-	347	-	-	-	-	1
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Evangeline Parish	58,616	7,367	2,731	12,387	-	70,561	8,554	3,086	13,679	-	10
Franklin Parish	2,889	5,222	-	-	-	3,478	6,063	-	-	-	4
Grant Parish	1	-	226	-	-	1	-	255	-	-	3
Iberia Parish	21,212	563	927	9,011	1,741	25,535	654	1,048	9,951	1,988	14
Iberville Parish	225	226	-	1,969	252	271	262	-	2,175	288	5
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	225	426	-	-	-	248	486	2
Jefferson Davis Parish	630	303	451	11,515	-	758	352	510	12,717	-	12
Lafayette Parish	1,203	15,490	8,827	7,165	22,104	1,448	17,985	9,975	7,913	25,240	34
Lafourche Parish	1,155	55,089	243	6,640	1,156	1,390	63,962	274	7,333	1,320	13
LaSalle Parish	-	273	468	-	-	-	317	529	-	-	3
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	5,762	2,560	1,873	-	10,191	6,936	2,973	2,117	-	11,637	7
Madison Parish	-	-	-	-	-	-	-	-	-	-	-
Morehouse Parish	84,693	-	-	-	1	101,953	-	-	-	1	2
Natchitoches Parish	25,854	-	69,874	-	-	31,123	-	78,962	-	-	4
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Ouachita Parish	1	268	-	-	-	1	311	-	-	-	2
Plaquemines Parish	1	1	-	-	-	1	1	-	-	-	2
Pointe Coupee Parish	1	1	559	-	-	1	1	632	-	-	4
Rapides Parish	9,452	241	1,548	3,898	-	11,379	280	1,749	4,305	-	6
Red River Parish	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	248	14,239	-	-	-	298	16,533	-	-	-	2
Sabine Parish	1,323	3,052	1	-	-	1,592	3,544	1	-	-	4
Saint Bernard Parish	7,286	10,302	-	-	-	8,771	11,961	-	-	-	4
Saint Charles Parish	3,675	1	1	-	-	4,424	1	1	-	-	4
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-
Saint James Parish	15,829	-	-	-	-	19,055	-	-	-	-	1
Saint John Parish	-	1	-	226	10,681	-	1	-	249	12,196	3
Saint Landry Parish	1	6,818	2,469	3,704	5,200	1	7,917	2,790	4,090	5,938	9
Saint Martin Parish	2,669	5,065	3,985	25,288	626	3,212	5,880	4,503	27,927	715	23
Saint Mary Parish	945	21,054	-	1	37,094	1,137	24,445	-	1	42,356	10
Saint Tammany Parish	738	664	247	10,955	9,493	888	770	280	12,099	10,839	18
Tangipahoa Parish	21,991	-	1	-	-	26,473	-	1	-	-	6
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	2,468	19,460	524	-	1	2,971	22,594	592	-	1	14
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	20,110	56,541	5,168	6,548	1,765	24,208	65,648	5,840	7,232	2,015	27
Vernon Parish	-	-	-	3,206	-	-	-	-	3,540	-	2
Washington Parish	1	3,752	226	-	2,329	1	4,356	255	-	2,659	5
Webster Parish	43,740	-	-	-	-	52,654	-	-	-	-	1
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	376,902	286,350	129,744	133,805	315,659	453,713	332,475	146,622	147,771	360,438	370

(13)	Loss Development Factors	1.0040	1.0070	1.0190	1.0360	1.1140
(14)	Trend Factors	1.1990	1.1530	1.1090	1.0660	1.0250

(2) - (6) Source: LCPI Data
 (7) - (11) Based upon (2) through (6) adjusted by the appropriate LDF in (13) and the appropriate trend in (14)
 (12) Source: LCPI Data
 (13) See Exhibit 12
 (14) See Exhibit 15

Coastal Plan Mobile Homeowner Incurred Losses and ALAE

(1)	(2) - (6)					(7) - (11)					(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2017-2021
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	Claim
											Count
Cameron Parish	1,597	1	1	-	-	1,922	1	1	-	-	3
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	1	-	-	-	-	1	-	-	-	-	1
Lafourche Parish	67,696	4,121	12,999	-	27,343	81,492	4,785	14,690	-	31,222	8
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	105,990	33,130	1	62,064	8,322	127,590	38,467	1	68,542	9,503	16
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	3,791	81,214	39,494	480	37,124	4,564	94,295	44,630	530	42,390	17
Vermilion Parish	18,398	-	-	-	-	22,147	-	-	-	-	2
Totals	197,472	118,466	52,493	62,545	72,789	237,716	137,548	59,322	69,072	83,115	47
		(13)	Loss Development Factors			1.0040	1.0070	1.0190	1.0360	1.1140	
		(14)	Trend Factors			1.1990	1.1530	1.1090	1.0660	1.0250	

(2) - (6) Source: LCPIC Data

(7) - (11) Based upon (2) through (6) adjusted by the appropriate LDF in (13) and the appropriate trend in (14)

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Wind Only Incurred Losses and ALAE

(1)	(2) Incurred Losses and ALAE					(7) Trended Ultimate Losses and ALAE					(12) 2017-2021 Claim Count
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	
Acadia Parish	5,456	24,442	492	32,325	5,002	6,568	28,379	555	35,698	5,711	23
Allen Parish	-	-	-	-	-	-	-	-	-	-	-
Ascension Parish	8,333	19,998	254	494	14,852	10,031	23,219	287	546	16,959	11
Assumption Parish	2,545	9,290	5,547	-	3,207	3,063	10,787	6,269	-	3,662	7
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-
Bossier Parish	298	293	517	523	-	359	340	584	578	-	4
Caddo Parish	-	32,940	300	-	-	-	38,245	338	-	-	5
Calcasieu Parish	16,855	6,580	22,421	158,545	32,322	20,291	7,640	25,338	175,094	36,907	50
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	17,198	515	-	2,764	-	20,703	598	-	3,052	-	5
East Baton Rouge Parish	29,739	9,051	28,466	51,259	6,337	35,799	10,509	32,168	56,609	7,236	31
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-
Grant Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	6,758	20,973	60,843	51,405	4,361	8,135	24,351	68,757	56,771	4,980	27
Iberville Parish	-	-	-	10,059	-	-	-	-	11,109	-	2
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	22,510	126,635	11,602	48,296	123,512	27,097	147,032	13,111	53,337	141,033	116
Jefferson Davis Parish	16,015	253	26,309	476	-	19,279	294	29,731	525	-	13
Lafayette Parish	353,193	51,633	48,138	78,325	31,690	425,172	59,950	54,399	86,500	36,186	138
Lafourche Parish	503	47,506	5,051	941	-	606	55,158	5,707	1,039	-	6
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	918	16,316	555	4,320	-	1,105	18,944	627	4,771	-	11
Madison Parish	-	719	-	254	-	-	834	-	281	-	2
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-
Natchitoches Parish	24,504	-	9,985	254	10,236	29,498	-	11,283	281	11,688	14
Orleans Parish	1,688	12,909	1,737	105,085	103,609	2,032	14,989	1,963	116,053	118,306	82
Ouachita Parish	6,521	-	-	-	-	7,850	-	-	-	-	1
Plaquemines Parish	1	651	-	-	-	1	755	-	-	-	3
Pointe Coupee Parish	-	-	-	-	245	-	-	-	-	279	1
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-
Red River Parish	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	-	-	-	-	-	-	-	-	-	-	-
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	2,552	811	264	71,234	4,122	3,072	942	298	78,669	4,707	29
Saint Charles Parish	17,335	45,521	-	-	778	20,867	52,853	-	-	889	7
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-
Saint James Parish	253	170,833	280	226	254	304	198,349	316	250	289	6
Saint John Parish	262	1	-	-	13,594	316	1	-	-	15,522	4
Saint Landry Parish	1,721	-	293	23,173	-	2,072	-	331	25,592	-	4
Saint Martin Parish	18,955	1,390	2,097	7,390	11,808	22,818	1,613	2,370	8,162	13,483	11
Saint Mary Parish	-	-	7,703	5,013	19,882	-	-	8,705	5,536	22,702	6
Saint Tammany Parish	96,782	179,465	43,692	73,351	72,578	116,505	208,371	49,375	81,007	82,873	112
Tangipahoa Parish	7,919	2,801	-	9,077	12,764	9,532	3,253	-	10,025	14,575	8
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	10,296	255	8,745	12,807	-	11,955	288	9,658	14,624	13
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	65,648	6,820	12,529	10,157	21,739	79,026	7,918	14,159	11,217	24,822	44
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-
Washington Parish	-	-	-	-	-	-	-	-	-	-	-
Webster Parish	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	-	-	-	226	-	-	-	-	258	1
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	724,461	798,641	289,328	753,692	505,924	872,101	927,279	326,959	832,360	577,691	797

(13) Loss Development Factors 1.0040 1.0070 1.0190 1.0360 1.1140
(14) Trend Factors 1.1990 1.1530 1.1090 1.0660 1.0250

(2) - (6) Source: LCPI Data
(7) - (11) Based upon (2) through (6) adjusted by the appropriate LDF in (13) and the appropriate trend in (14)
(12) Source: LCPI Data
(13) See Exhibit 12
(14) See Exhibit 15

Coastal Plan Wind Only Incurred Losses and ALAE

(1)	(2) - (6)					(7) - (11)					(12)	
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2017-2021	
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	Claim Count	
Cameron Parish	-	453	-	-	-	-	525	-	-	-	1	
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-	
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-	
Lafourche Parish	-	-	-	7,076	-	-	-	-	7,815	-	2	
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-	
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-	
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-	
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-	
Terrebonne Parish	-	21,590	1,115	-	1,533	-	25,068	1,260	-	1,751	6	
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-	
Totals	-	22,043	1,115	7,076	1,533	-	25,593	1,260	7,815	1,751	9	
		(13)	Loss Development Factors				1.0040	1.0070	1.0190	1.0360	1.1140	
		(14)	Trend Factors				1.1990	1.1530	1.1090	1.0660	1.0250	

(2) - (6) Source: LCPIC Data

(7) - (11) Based upon (2) through (6) adjusted by the appropriate LDF in (13) and the appropriate trend in (14)

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Premium On-Level Factors Homeowners

<u>Parish</u>	2017	2018	2019	2020	2021
Acadia Parish	0.8114	0.7990	0.7738	0.7929	0.8587
Allen Parish	0.8538	0.8674	0.8425	0.8974	1.0639
Ascension Parish	0.8537	0.8222	0.8041	0.8773	0.9542
Assumption Parish	0.8400	0.8180	0.7491	0.7712	0.9130
Avoyelles Parish	0.9315	0.9088	0.8674	0.8990	0.9454
Beauregard Parish	0.7799	0.7961	0.7996	0.8361	0.9029
Bienville Parish	1.0000	1.0330	1.0204	1.0000	1.0000
Bossier Parish	0.7893	0.7862	0.7683	0.7840	0.8880
Caddo Parish	0.7930	0.8108	0.7590	0.8196	0.9207
Calcasieu Parish	0.8900	0.8797	0.8439	0.8727	0.9894
Caldwell Parish	0.9300	0.9178	0.8843	0.9558	1.0217
Cameron Parish	0.8187	0.8791	0.8587	0.7932	0.8554
Catahoula Parish	0.8924	0.8720	0.8433	0.9088	1.0202
Claiborne Parish	0.8822	0.8894	0.8663	0.9333	1.0026
Concordia Parish	0.9933	0.9651	0.9273	1.0000	1.0000
DeSoto Parish	1.0081	0.9947	0.9381	1.0000	0.9847
East Baton Rouge Parish	0.8851	0.7991	0.8532	0.9232	1.0016
East Carroll Parish	1.0960	1.0768	1.0380	1.0736	1.0582
East Feliciana Parish	0.9871	0.9940	0.9368	0.9530	0.9905
Evangeline Parish	1.0921	1.1015	1.0377	1.0222	1.0430
Franklin Parish	1.0161	0.9977	0.9315	0.9780	1.0198
Grant Parish	0.9613	0.9207	0.8598	0.9165	0.9665
Iberia Parish	0.8510	0.8734	0.8537	0.7965	0.8376
Iberville Parish	0.9750	0.9793	0.9515	0.9774	1.0440
Jackson Parish	0.9545	0.9366	0.9169	0.9803	1.0242
Jefferson Parish	0.7746	0.7436	0.7683	0.9930	1.0009
Jefferson Davis Parish	0.8016	0.7924	0.7587	0.7745	0.8677
Lafayette Parish	0.9534	0.9501	0.9226	0.9193	0.9996
Lafourche Parish	0.8177	0.8586	0.8575	0.8292	0.8164
LaSalle Parish	0.8667	0.8516	0.8176	0.9013	1.0436
Lincoln Parish	0.9181	0.8988	0.8597	0.9204	0.9755
Livingston Parish	0.8145	0.7770	0.7719	0.8929	0.9720
Madison Parish	0.9592	0.9333	0.9059	0.9675	0.9867
Morehouse Parish	0.8353	0.8955	0.8791	0.9354	1.0000
Natchitoches Parish	0.9184	0.8920	0.8445	0.9139	0.9870
Orleans Parish	1.0498	1.0501	1.0079	0.9587	0.9235
Ouachita Parish	0.8803	0.8777	0.8493	0.8392	0.9109
Plaquemines Parish	1.1107	1.0969	1.1117	1.1990	1.0957
Pointe Coupee Parish	0.8598	0.8727	0.8250	0.8385	0.9254
Rapides Parish	0.8350	0.8339	0.8172	0.8310	0.9035

FAIR Plan Premium On-Level Factors Homeowners

<u>Parish</u>	2017	2018	2019	2020	2021
Red River Parish	0.9484	0.9235	0.8834	0.9547	1.0321
Richland Parish	0.9614	0.9323	0.8780	0.9356	0.9827
Sabine Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Saint Bernard Parish	0.9727	0.9753	0.9597	0.8786	0.8682
Saint Charles Parish	0.8460	0.8674	0.8503	0.7984	0.8604
Saint Helena Parish	0.9056	1.0000	1.0000	1.0205	1.0026
Saint James Parish	0.7167	0.7200	0.7266	0.7285	0.8239
Saint John Parish	0.8112	0.8340	0.8306	0.7838	0.8442
Saint Landry Parish	0.9115	0.9343	0.8766	0.8700	0.9178
Saint Martin Parish	0.8172	0.8088	0.7804	0.7787	0.8546
Saint Mary Parish	0.8103	0.8116	0.8270	0.8345	0.8353
Saint Tammany Parish	1.0215	0.9860	0.9527	0.9843	1.0350
Tangipahoa Parish	1.1012	1.1163	1.0470	1.0451	1.1062
Tensas Parish	0.8951	0.8631	0.8256	0.9121	1.0578
Terrebonne Parish	0.8037	0.8598	0.8343	0.8074	0.8221
Union Parish	0.9723	0.9423	0.8944	0.9534	0.9979
Vermilion Parish	0.9422	0.9323	0.8981	0.9034	0.9173
Vernon Parish	0.9025	0.8828	0.8357	1.0000	1.0000
Washington Parish	0.9733	0.9877	0.9311	0.9405	0.9943
Webster Parish	0.9837	1.0177	0.9807	0.9920	1.0728
West Baton Rouge Parish	0.8962	0.8919	0.8647	0.8995	0.9706
West Carroll Parish	0.9884	0.9523	0.8947	0.9590	1.0629
West Feliciana Parish	0.8230	0.8175	0.7838	0.8241	0.9191
Winn Parish	1.0225	1.0000	0.9465	0.9795	0.9949
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	0.9348	0.9343	0.9135	0.9202	0.9344

The on-level factors are determined by the parallelogram method.

Coastal Plan Premium On-Level Factors Homeowners

<u>Coastal Parishes</u>	2017	2018	2019	2020	2021
Cameron Parish	1.4133	1.3826	1.2520	1.2298	1.0700
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.4942	1.4616	1.3953	1.4099	1.3177
Lafourche Parish	1.2005	1.1584	1.1334	1.2051	1.1664
Orleans Parish	1.1486	1.1947	1.3613	1.4084	1.3183
Plaquemines Parish	1.3602	1.3783	1.3257	1.3474	1.2990
Saint Bernard Parish	1.7335	1.7373	1.7047	1.6642	1.2853
Saint Mary Parish	1.2809	1.0000	1.0000	1.0000	1.0000
Terrebonne Parish	0.8444	0.8055	0.8015	0.8969	0.8448
Vermilion Parish	1.0611	1.0000	1.0000	1.0000	1.0000
Total	1.1828	1.1969	1.1659	1.2077	1.0966

The on-level factors are determined by the parallelogram method.

FAIR Plan Premium On-Level Factors

Fire

<u>Parish</u>	2017	2018	2019	2020	2021
Acadia Parish	0.9839	0.9936	1.0380	1.0359	1.0838
Allen Parish	0.7765	0.7877	0.8983	0.7868	0.9826
Ascension Parish	1.0574	1.0658	1.0767	1.1005	1.1380
Assumption Parish	1.1645	1.1535	1.1016	1.0687	1.0977
Avoyelles Parish	0.7145	0.7236	0.7707	0.8317	1.0729
Beauregard Parish	0.9692	0.9480	0.9059	0.9016	0.9852
Bienville Parish	0.8927	0.9361	1.0047	0.9443	1.0669
Bossier Parish	0.6358	0.6664	0.7968	0.8155	0.9838
Caddo Parish	0.7298	0.7540	0.8336	0.7852	1.0160
Calcasieu Parish	1.0282	1.0295	1.0136	0.9921	1.0313
Caldwell Parish	0.8319	0.9633	0.9902	1.0253	1.1079
Cameron Parish	1.0140	0.9422	1.1053	1.1747	1.1131
Catahoula Parish	0.9323	0.9371	0.9618	0.9486	1.0475
Claiborne Parish	0.6943	0.7108	0.7689	0.7510	0.8930
Concordia Parish	0.8733	0.9004	0.9757	0.9132	1.0526
DeSoto Parish	0.6919	0.7850	0.8859	1.0301	1.1218
East Baton Rouge Parish	1.0060	0.9788	0.9335	0.9162	0.9957
East Carroll Parish	0.8549	0.8220	0.8468	0.9943	1.0908
East Feliciana Parish	0.7517	0.7707	0.8707	0.9720	1.0410
Evangeline Parish	0.8503	0.8334	0.8050	0.8471	1.0508
Franklin Parish	0.8070	0.7785	0.7745	0.8583	1.1003
Grant Parish	0.8369	0.8405	0.8600	0.8584	0.9870
Iberia Parish	1.1059	1.0249	0.9587	0.8889	1.0209
Iberville Parish	1.0702	1.0401	0.9952	0.9803	1.0217
Jackson Parish	0.8278	0.8976	1.0129	1.0554	1.1302
Jefferson Parish	1.0725	1.0217	0.9840	0.9718	0.9420
Jefferson Davis Parish	1.0268	1.0183	1.0079	1.0180	1.0325
Lafayette Parish	1.2185	1.1620	1.1162	1.1158	1.1305
Lafourche Parish	1.1776	1.1807	1.1057	1.0126	1.0123
LaSalle Parish	0.8396	0.8722	1.0298	1.0974	1.1429
Lincoln Parish	0.9228	0.9197	0.9056	0.9194	0.9943
Livingston Parish	0.9645	0.9364	0.8928	0.9096	1.1158
Madison Parish	0.8483	0.8727	0.9724	1.0221	1.0846
Morehouse Parish	0.7980	0.8416	0.8897	0.8766	1.0001
Natchitoches Parish	0.9015	0.9395	0.9130	0.9254	1.0021
Orleans Parish	1.2739	1.2361	1.2042	1.1339	1.0777
Ouachita Parish	0.8732	0.8725	0.8703	0.8902	1.0096
Plaquemines Parish	1.0709	1.0673	1.0263	0.9815	0.9425
Pointe Coupee Parish	0.8496	0.8659	0.9623	0.8343	1.0221
Rapides Parish	0.8000	0.8156	0.8137	0.8529	1.0432

FAIR Plan Premium On-Level Factors

Fire

<u>Parish</u>	2017	2018	2019	2020	2021
Red River Parish	0.8380	0.9216	1.0028	0.9291	1.0292
Richland Parish	0.7756	0.7798	0.7828	0.7960	0.9584
Sabine Parish	0.8607	0.8279	0.8413	0.9681	1.0871
Saint Bernard Parish	1.2839	1.2761	1.1998	1.0613	1.0902
Saint Charles Parish	1.1520	1.1357	1.1339	1.1248	1.1174
Saint Helena Parish	1.0021	1.0944	1.0511	1.0325	1.0931
Saint James Parish	1.0825	1.0851	1.0822	1.0510	1.0727
Saint John Parish	1.0847	1.0615	1.0213	1.0194	1.0310
Saint Landry Parish	0.9521	0.9255	0.8835	0.8883	1.0343
Saint Martin Parish	1.1297	1.1033	1.0584	1.0602	1.1076
Saint Mary Parish	1.2781	1.2156	1.1503	1.1470	1.1532
Saint Tammany Parish	1.1315	1.1235	1.0854	1.0765	1.0823
Tangipahoa Parish	1.0221	0.9950	0.9485	0.9270	1.0043
Tensas Parish	0.8301	0.8744	0.9112	0.9856	1.0905
Terrebonne Parish	0.9988	1.0050	0.9424	0.8941	0.8649
Union Parish	0.9807	1.0174	1.1356	0.9962	1.0605
Vermilion Parish	1.0304	1.0185	0.9666	0.9217	0.9266
Vernon Parish	0.7969	0.8133	0.8222	0.8546	0.9921
Washington Parish	0.8078	0.7683	0.7694	0.9302	1.0546
Webster Parish	0.6500	0.6835	0.7985	0.7053	0.9314
West Baton Rouge Parish	0.9484	0.9089	0.8685	0.8739	1.0110
West Carroll Parish	0.9184	0.9387	0.9825	1.0452	1.1172
West Feliciana Parish	0.8256	1.0009	1.0021	0.9834	1.0446
Winn Parish	0.8137	0.8559	0.9898	1.0593	1.1120
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.1223	1.0836	1.0508	1.0172	1.0325

The on-level factors are determined by the parallelogram method.

Coastal Plan Premium On-Level Factors Fire

<u>Coastal Parishes</u>	2017	2018	2019	2020	2021
Cameron Parish	1.0966	1.2089	1.0389	0.9653	0.9102
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.1330	1.0992	1.0958	1.1118	1.0648
Lafourche Parish	1.2979	1.2007	1.1500	1.1371	1.0643
Orleans Parish	1.4193	1.2083	1.1868	1.2593	1.0312
Plaquemines Parish	1.0827	1.0845	1.0290	0.9658	0.9104
Saint Bernard Parish	1.2192	1.3625	1.3656	1.3466	1.2688
Saint Mary Parish	1.1973	1.2504	1.1965	1.1840	1.1443
Terrebonne Parish	1.0918	1.1700	1.1420	1.1567	1.0668
Vermilion Parish	0.8872	0.9908	1.0619	1.1792	1.2088
Total	1.1715	1.1626	1.1314	1.1323	1.0633

The on-level factors are determined by the parallelogram method.

FAIR Plan Premium On-Level Factors Extended Coverages

<u>Parish</u>	2017	2018	2019	2020	2021
Acadia Parish	0.9838	0.9936	1.0380	1.0359	1.0838
Allen Parish	0.7766	0.7877	0.8984	0.7868	0.9827
Ascension Parish	1.0574	1.0658	1.0767	1.1005	1.1380
Assumption Parish	1.1641	1.1535	1.1016	1.0686	1.0977
Avoyelles Parish	0.7147	0.7236	0.7707	0.8317	1.0728
Beauregard Parish	0.9690	0.9480	0.9059	0.9016	0.9852
Bienville Parish	0.8927	0.9362	1.0048	0.9443	1.0670
Bossier Parish	0.6359	0.6663	0.7968	0.8155	0.9838
Caddo Parish	0.7297	0.7541	0.8336	0.7852	1.0160
Calcasieu Parish	1.0283	1.0295	1.0136	0.9921	1.0313
Caldwell Parish	0.8317	0.9633	0.9903	1.0252	1.1081
Cameron Parish	1.0138	0.9422	1.1053	1.1747	1.1130
Catahoula Parish	0.9314	0.9371	0.9618	0.9487	1.0475
Claiborne Parish	0.6940	0.7108	0.7689	0.7509	0.8931
Concordia Parish	0.8735	0.9004	0.9757	0.9131	1.0526
DeSoto Parish	0.6917	0.7849	0.8861	1.0301	1.1219
East Baton Rouge Parish	1.0058	0.9788	0.9335	0.9162	0.9957
East Carroll Parish	0.8549	0.8220	0.8467	0.9944	1.0908
East Feliciana Parish	0.7519	0.7707	0.8707	0.9720	1.0409
Evangeline Parish	0.8504	0.8334	0.8050	0.8471	1.0508
Franklin Parish	0.8072	0.7785	0.7745	0.8583	1.1003
Grant Parish	0.8363	0.8405	0.8600	0.8584	0.9870
Iberia Parish	1.1055	1.0249	0.9587	0.8889	1.0209
Iberville Parish	1.0704	1.0402	0.9952	0.9803	1.0217
Jackson Parish	0.8282	0.8975	1.0130	1.0555	1.1303
Jefferson Parish	1.0718	1.0217	0.9840	0.9718	0.9420
Jefferson Davis Parish	1.0267	1.0183	1.0079	1.0180	1.0325
Lafayette Parish	1.2184	1.1620	1.1162	1.1158	1.1305
Lafourche Parish	1.1782	1.1807	1.1057	1.0126	1.0123
LaSalle Parish	0.8395	0.8722	1.0298	1.0974	1.1429
Lincoln Parish	0.9227	0.9196	0.9056	0.9194	0.9944
Livingston Parish	0.9644	0.9364	0.8928	0.9096	1.1158
Madison Parish	0.8482	0.8727	0.9724	1.0221	1.0847
Morehouse Parish	0.7979	0.8416	0.8897	0.8766	1.0002
Natchitoches Parish	0.9020	0.9395	0.9130	0.9254	1.0021
Orleans Parish	1.2734	1.2361	1.2042	1.1339	1.0777
Ouachita Parish	0.8738	0.8725	0.8703	0.8902	1.0096
Plaquemines Parish	1.0709	1.0673	1.0263	0.9815	0.9425
Pointe Coupee Parish	0.8498	0.8659	0.9623	0.8343	1.0222
Rapides Parish	0.7998	0.8156	0.8137	0.8529	1.0432

FAIR Plan Premium On-Level Factors Extended Coverages

<u>Parish</u>	2017	2018	2019	2020	2021
Red River Parish	0.8381	0.9214	1.0027	0.9295	1.0294
Richland Parish	0.7754	0.7798	0.7828	0.7961	0.9584
Sabine Parish	0.8601	0.8279	0.8413	0.9681	1.0870
Saint Bernard Parish	1.2832	1.2761	1.1998	1.0613	1.0902
Saint Charles Parish	1.1519	1.1357	1.1339	1.1248	1.1174
Saint Helena Parish	1.0022	1.0943	1.0512	1.0325	1.0932
Saint James Parish	1.0827	1.0851	1.0822	1.0510	1.0727
Saint John Parish	1.0848	1.0615	1.0213	1.0194	1.0310
Saint Landry Parish	0.9521	0.9254	0.8835	0.8883	1.0343
Saint Martin Parish	1.1294	1.1033	1.0584	1.0602	1.1076
Saint Mary Parish	1.2771	1.2156	1.1503	1.1470	1.1532
Saint Tammany Parish	1.1321	1.1235	1.0854	1.0765	1.0823
Tangipahoa Parish	1.0228	0.9950	0.9485	0.9270	1.0043
Tensas Parish	0.8299	0.8743	0.9113	0.9855	1.0905
Terrebonne Parish	0.9992	1.0050	0.9424	0.8941	0.8649
Union Parish	0.9811	1.0175	1.1357	0.9960	1.0605
Vermilion Parish	1.0305	1.0185	0.9666	0.9217	0.9266
Vernon Parish	0.7963	0.8133	0.8222	0.8546	0.9922
Washington Parish	0.8078	0.7683	0.7694	0.9302	1.0546
Webster Parish	0.6501	0.6835	0.7985	0.7053	0.9314
West Baton Rouge Parish	0.9481	0.9089	0.8685	0.8740	1.0110
West Carroll Parish	0.9187	0.9387	0.9825	1.0452	1.1174
West Feliciana Parish	0.8258	1.0009	1.0023	0.9834	1.0446
Winn Parish	0.8130	0.8559	0.9897	1.0593	1.1120
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.1479	1.1125	1.0759	1.0357	1.0305

The on-level factors are determined by the parallelogram method.

Coastal Plan Premium On-Level Factors Extended Coverages

<u>Coastal Parishes</u>	2017	2018	2019	2020	2021
Cameron Parish	1.0972	1.2089	1.0389	0.9652	0.9102
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.1328	1.0992	1.0958	1.1118	1.0648
Lafourche Parish	1.2980	1.2007	1.1500	1.1371	1.0643
Orleans Parish	1.4191	1.2083	1.1869	1.2593	1.0312
Plaquemines Parish	1.0820	1.0845	1.0290	0.9658	0.9104
Saint Bernard Parish	1.2203	1.3626	1.3656	1.3466	1.2688
Saint Mary Parish	1.1973	1.2504	1.1965	1.1840	1.1443
Terrebonne Parish	1.0918	1.1700	1.1420	1.1567	1.0668
Vermilion Parish	0.8879	0.9908	1.0619	1.1793	1.2087
Total	1.1572	1.1493	1.1255	1.1302	1.0645

The on-level factors are determined by the parallelogram method.

FAIR Plan Premium On-Level Factors Renters

<u>Parish</u>	2017	2018	2019	2020	2021
Acadia Parish	0.8644	1.0000	1.0000	1.0000	1.0000
Allen Parish	0.9211	0.9513	1.0215	1.0095	0.8802
Ascension Parish	0.8009	0.8225	0.8574	0.9085	0.9802
Assumption Parish	0.7279	0.6542	0.6912	0.7624	0.9632
Avoyelles Parish	0.7592	0.7605	0.7930	0.8134	0.9012
Beauregard Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Bienville Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Bossier Parish	1.0000	0.7385	1.0000	1.0000	1.0000
Caddo Parish	0.5808	0.5855	0.6149	0.7416	0.6457
Calcasieu Parish	0.5522	0.7322	0.7641	0.7689	0.7983
Caldwell Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Cameron Parish	1.0000	1.0000	1.0000	1.0000	0.9206
Catahoula Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Claiborne Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Concordia Parish	0.9080	0.6979	0.7042	0.7492	0.9197
DeSoto Parish	1.0000	1.0000	1.0000	1.0000	1.0000
East Baton Rouge Parish	0.8804	0.8731	0.7947	0.8338	0.7319
East Carroll Parish	1.0000	1.0000	1.0000	1.0000	1.0000
East Feliciana Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Evangeline Parish	0.7655	0.8728	0.8802	0.8985	1.0000
Franklin Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Grant Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Iberia Parish	1.3396	1.3439	1.3294	1.2152	1.2597
Iberville Parish	1.0000	1.0000	1.0000	1.0000	0.9974
Jackson Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.3816	1.1911	1.3072	1.1223	1.1690
Jefferson Davis Parish	0.6682	0.6796	0.7962	1.2276	1.3065
Lafayette Parish	0.8154	0.6748	0.8971	0.8865	0.7554
Lafourche Parish	1.4451	1.4789	1.4465	1.2549	1.1820
LaSalle Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Lincoln Parish	1.0000	1.0000	1.0000	0.9743	0.9989
Livingston Parish	0.9215	0.9347	1.0000	1.0103	1.0393
Madison Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Morehouse Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Natchitoches Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Orleans Parish	1.3418	0.9951	1.2669	1.1566	1.1075
Ouachita Parish	0.6586	0.6675	1.0000	1.0000	1.0000
Plaquemines Parish	1.4125	1.3967	1.3590	1.2113	1.1770
Pointe Coupee Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Rapides Parish	0.6111	0.6163	0.6713	0.8494	0.9878

FAIR Plan Premium On-Level Factors

Renters

<u>Parish</u>	2017	2018	2019	2020	2021
Red River Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Richland Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Sabine Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Saint Bernard Parish	1.5213	1.4979	1.3974	1.2348	1.1928
Saint Charles Parish	0.7878	0.7978	0.8496	0.9209	1.0115
Saint Helena Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Saint James Parish	0.8615	0.6704	0.6920	0.7626	0.9610
Saint John Parish	1.2839	1.2045	0.9029	1.1911	1.3728
Saint Landry Parish	0.8656	1.0000	1.0000	0.9819	1.1274
Saint Martin Parish	0.6899	0.6969	0.7558	0.9215	0.9993
Saint Mary Parish	0.5664	0.5774	0.5903	0.8623	0.9854
Saint Tammany Parish	1.0093	0.9883	0.9492	0.8721	0.9507
Tangipahoa Parish	0.9307	0.9246	0.9302	0.9349	1.0095
Tensas Parish	0.9258	1.0009	1.0000	1.0000	1.0000
Terrebonne Parish	1.5730	1.5542	1.4246	1.2429	1.1803
Union Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Vermilion Parish	1.0480	1.0271	1.0000	1.0875	1.1684
Vernon Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Washington Parish	0.9053	0.9146	1.0000	0.9726	1.0000
Webster Parish	1.0000	1.0000	1.0000	1.0000	1.0000
West Baton Rouge Parish	1.0000	1.0000	1.0000	1.0000	1.0000
West Carroll Parish	1.0000	1.0000	1.0000	1.0000	1.0000
West Feliciana Parish	1.0000	1.0000	1.0000	1.0000	1.1875
Winn Parish	1.0000	1.0000	1.0000	1.0000	1.0000
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.2931	1.0561	1.2095	1.0943	1.0891

The on-level factors are determined by the parallelogram method.

LCPIC Coastal Plan Premium On-Level Factors Renters

<u>Coastal Parishes</u>	2017	2018	2019	2020	2021
Cameron Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	0.9570	1.0037	1.2501	1.1957	1.1786
Lafourche Parish	0.9169	0.7695	0.7055	0.7075	0.8845
Orleans Parish	0.8891	0.7766	0.8991	1.1427	1.2237
Plaquemines Parish	1.1927	0.9733	0.9955	1.1591	1.1832
Saint Bernard Parish	0.8788	0.7412	0.8821	1.1236	1.2175
Saint Mary Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Terrebonne Parish	1.5811	1.3973	1.4548	1.5703	1.1987
Vermilion Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.1480	0.8790	0.9705	1.1412	1.1788

The on-level factors are determined by the parallelogram method.

FAIR Plan Premium On-Level Factors Mobile Home

<u>Parish</u>	2017	2018	2019	2020	2021
Acadia Parish	0.6992	0.8057	0.7967	0.8321	0.9931
Allen Parish	0.8707	0.8688	0.8583	0.8706	0.9296
Ascension Parish	0.7545	0.7522	0.7388	0.7795	0.9640
Assumption Parish	0.8667	0.8508	0.8173	0.8226	0.8876
Avoyelles Parish	0.9829	0.8940	0.8005	0.7773	0.9930
Beauregard Parish	0.8658	0.8632	0.8504	0.8765	0.9972
Bienville Parish	1.0410	1.0300	1.0170	1.0273	1.0844
Bossier Parish	1.0297	1.0230	1.0277	1.0550	1.1146
Caddo Parish	1.0454	1.0365	1.0287	1.0482	1.1151
Calcasieu Parish	0.8287	0.8212	0.7945	0.8286	0.9908
Caldwell Parish	0.9797	0.9716	0.9578	0.9756	1.0600
Cameron Parish	0.7771	0.7185	0.6711	0.7932	0.8335
Catahoula Parish	0.8342	0.7590	0.6808	0.6807	0.9409
Claiborne Parish	0.9838	0.9749	0.9668	0.9880	1.0807
Concordia Parish	0.8352	0.7595	0.6798	0.6796	0.9397
DeSoto Parish	1.1018	1.0874	1.0624	1.0641	1.0724
East Baton Rouge Parish	0.8629	0.8582	0.8207	0.7867	0.9385
East Carroll Parish	0.9267	0.8433	0.7562	1.0000	1.0000
East Feliciana Parish	0.9562	0.9456	0.8815	0.8215	0.9201
Evangeline Parish	0.8667	0.8640	0.8500	0.8763	1.0043
Franklin Parish	1.0729	1.0559	1.0143	1.0206	1.0645
Grant Parish	0.9963	0.9860	0.9695	0.9850	1.0608
Iberia Parish	0.8699	0.8538	0.8216	0.8295	0.8884
Iberville Parish	0.7211	0.7206	0.7177	0.7621	0.9600
Jackson Parish	0.9754	0.9689	0.9678	0.9875	1.0738
Jefferson Parish	0.8295	0.8172	0.8034	0.8259	0.8900
Jefferson Davis Parish	0.8506	0.8443	0.8128	0.8418	0.9901
Lafayette Parish	0.8279	0.8443	0.9005	0.8678	0.9909
Lafourche Parish	0.8475	0.8322	0.8029	0.8223	0.8860
LaSalle Parish	0.9956	0.9873	0.9721	0.9880	1.0608
Lincoln Parish	1.0388	1.0296	1.0187	1.0288	1.0732
Livingston Parish	0.8707	0.8658	0.8271	0.7901	0.9345
Madison Parish	0.9498	1.0000	1.0000	1.0000	0.9411
Morehouse Parish	0.9904	0.9806	0.9687	0.9883	1.0743
Natchitoches Parish	1.0041	0.9933	0.9739	0.9881	1.0644
Orleans Parish	1.0000	1.0000	1.0000	1.0000	0.7333
Ouachita Parish	1.0019	0.9920	0.9778	0.9905	1.0482
Plaquemines Parish	0.7605	0.7030	0.6610	0.8109	0.8887
Pointe Coupee Parish	0.9515	0.9438	0.8918	0.8500	0.9984
Rapides Parish	1.0042	0.9861	0.9362	0.9471	1.0155

FAIR Plan Premium On-Level Factors Mobile Home

<u>Parish</u>	2017	2018	2019	2020	2021
Red River Parish	1.0922	1.0000	1.0000	1.0639	1.0725
Richland Parish	1.0042	0.9931	0.9739	0.9914	1.0733
Sabine Parish	1.0305	1.0182	0.9937	1.0047	1.0648
Saint Bernard Parish	0.7958	0.8469	0.8173	0.8199	0.8768
Saint Charles Parish	0.8681	0.8519	0.8202	0.8298	0.8868
Saint Helena Parish	0.8524	0.8457	0.7998	0.7621	0.8955
Saint James Parish	0.8512	0.8356	0.8063	0.8249	0.8875
Saint John Parish	0.8670	0.8508	0.8216	0.8380	0.8810
Saint Landry Parish	0.8715	0.8671	0.8307	0.7938	0.9369
Saint Martin Parish	0.8081	0.7168	0.7959	0.8321	0.9903
Saint Mary Parish	0.8930	0.8581	0.8257	0.8342	0.8894
Saint Tammany Parish	0.7361	0.7274	0.6748	0.6356	0.7282
Tangipahoa Parish	0.8848	0.8792	0.8373	0.7978	0.9382
Tensas Parish	0.8876	0.7794	0.6801	0.6769	0.9414
Terrebonne Parish	0.8561	0.8404	0.8110	0.8296	0.8906
Union Parish	1.0036	0.9939	0.9835	1.0006	1.0751
Vermilion Parish	0.8639	0.8958	1.0242	0.8491	0.8881
Vernon Parish	1.0161	0.9971	0.9434	0.9532	1.0147
Washington Parish	0.8358	0.8551	0.8258	0.7904	0.9364
Webster Parish	1.0560	1.0459	1.0360	1.0370	1.0836
West Baton Rouge Parish	0.8324	0.8298	0.8016	0.7711	0.9290
West Carroll Parish	1.0195	1.0045	0.9701	0.9844	1.0663
West Feliciana Parish	0.8175	0.8145	0.7854	0.7685	0.9802
Winn Parish	1.0036	0.9938	0.9779	0.9917	1.0645
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	0.8424	0.8347	0.8341	0.8267	0.9304

The on-level factors are determined by the parallelogram method.

Coastal Plan Premium On-Level Factors Mobile Home

<u>Coastal Parishes</u>	2017	2018	2019	2020	2021
Cameron Parish	0.9871	1.1246	0.8427	0.6216	1.0486
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.0189	1.0030	0.9512	0.8516	1.1573
Lafourche Parish	0.9339	0.8986	0.8931	0.6564	0.8532
Orleans Parish	1.0000	1.0000	1.0000	0.7868	1.1537
Plaquemines Parish	1.2882	1.2739	1.1423	0.6996	0.9568
Saint Bernard Parish	0.4264	0.4262	0.5530	0.7763	1.1529
Saint Mary Parish	0.6951	0.6559	0.6533	0.7712	1.1518
Terrebonne Parish	0.9112	0.8767	0.8716	0.6569	0.9204
Vermilion Parish	0.4157	0.4016	0.4698	0.7152	1.1479
Total	1.0160	1.0121	0.9425	0.7018	0.9832

The on-level factors are determined by the parallelogram method.

FAIR Plan Premium On-Level Factors Wind Only

<u>Parish</u>	2017	2018	2019	2020	2021
Acadia Parish	1.3629	1.3649	1.3048	1.2402	1.1821
Allen Parish	1.2655	1.0000	1.0000	1.0692	1.2038
Ascension Parish	1.2770	1.2056	1.0974	1.0745	1.1960
Assumption Parish	1.2902	1.2926	1.2279	1.1855	1.1767
Avoyelles Parish	2.6729	2.3006	1.9776	1.7034	1.4553
Beauregard Parish	1.2718	1.1943	1.1002	1.0733	1.1923
Bienville Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Bossier Parish	1.4595	1.2580	1.0809	0.9753	1.0964
Caddo Parish	1.4609	1.2568	1.0805	0.9784	1.0999
Calcasieu Parish	1.3456	1.3380	1.2764	1.2174	1.1581
Caldwell Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Cameron Parish	1.2177	1.2313	1.1665	1.1782	1.1768
Catahoula Parish	2.6237	2.2647	1.0000	1.0000	1.0000
Claiborne Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Concordia Parish	2.6810	2.3078	1.9810	1.7050	1.4511
DeSoto Parish	2.6838	2.3004	1.9825	1.7049	1.4528
East Baton Rouge Parish	1.3984	1.3199	1.2708	1.2409	1.2532
East Carroll Parish	1.0000	1.0000	1.0000	1.0000	1.0000
East Feliciana Parish	1.2723	1.2123	1.1047	1.0804	1.2031
Evangeline Parish	1.0000	1.0000	1.0978	1.0785	1.2006
Franklin Parish	1.0000	2.3090	1.9804	1.7048	1.4511
Grant Parish	2.6766	2.3078	1.9800	1.7051	1.4511
Iberia Parish	1.2808	1.2857	1.2940	1.2361	1.1805
Iberville Parish	1.2857	1.2106	1.1026	1.0788	1.1998
Jackson Parish	1.0000	1.0000	1.0000	1.0000	1.4598
Jefferson Parish	1.3373	1.2943	1.2549	1.2251	1.1922
Jefferson Davis Parish	1.2631	1.2711	1.2346	1.1890	1.1793
Lafayette Parish	1.2793	1.2825	1.2759	1.2178	1.1615
Lafourche Parish	1.3364	1.2959	1.2572	1.2261	1.1937
LaSalle Parish	1.0000	1.0000	1.0000	1.7153	1.4601
Lincoln Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Livingston Parish	1.2702	1.2078	1.0985	1.0743	1.1977
Madison Parish	2.6263	2.2677	1.9599	1.6972	1.4570
Morehouse Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Natchitoches Parish	2.8260	2.4380	2.0953	1.8084	1.5370
Orleans Parish	1.5925	1.5488	1.4912	1.4295	1.3530
Ouachita Parish	2.6749	2.3035	1.9755	1.7008	1.4533
Plaquemines Parish	1.3349	1.2922	1.2540	1.2254	1.1931
Pointe Coupee Parish	1.2650	1.2028	1.0970	1.0749	1.1949
Rapides Parish	2.6615	2.2988	1.9788	1.7029	1.4552

FAIR Plan Premium On-Level Factors Wind Only

<u>Parish</u>	2017	2018	2019	2020	2021
Acadia Parish	1.3629	1.3649	1.3048	1.2402	1.1821
Red River Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Richland Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Sabine Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Saint Bernard Parish	1.3610	1.3180	1.2774	1.2475	1.2140
Saint Charles Parish	1.3345	1.2941	1.2547	1.2255	1.1927
Saint Helena Parish	1.2570	1.1977	1.0000	1.0000	1.1980
Saint James Parish	1.2955	1.2922	1.2344	1.1862	1.1773
Saint John Parish	1.3372	1.2957	1.2571	1.2275	1.1945
Saint Landry Parish	1.2679	1.2083	1.0993	1.0742	1.1941
Saint Martin Parish	1.2929	1.3321	1.3148	1.2549	1.1952
Saint Mary Parish	1.3860	1.3789	1.3175	1.2548	1.1931
Saint Tammany Parish	1.2189	1.2034	1.2300	1.2384	1.1841
Tangipahoa Parish	1.3761	1.3094	1.1961	1.1746	1.2898
Tensas Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Terrebonne Parish	1.3417	1.2936	1.2555	1.2269	1.1948
Union Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Vermilion Parish	1.3865	1.3772	1.3153	1.2525	1.1911
Vernon Parish	2.6432	2.2847	1.9577	1.6865	1.4436
Washington Parish	1.2660	1.2041	1.0971	1.0735	1.1981
Webster Parish	2.6657	2.3033	1.9836	1.7063	1.4572
West Baton Rouge Parish	1.2838	1.2062	1.0985	1.0768	1.1985
West Carroll Parish	1.0000	1.0000	1.0000	1.0000	1.0000
West Feliciana Parish	1.2661	1.2052	1.0973	1.0757	1.0000
Winn Parish	1.0000	1.0000	1.0000	1.0000	1.4590
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.3742	1.3445	1.3068	1.2694	1.2252

The on-level factors are determined by the parallelogram method.

Coastal Plan Premium On-Level Factors Wind Only

<u>Coastal Parishes</u>	2017	2018	2019	2020	2021
Cameron Parish	1.2562	1.3069	1.1073	1.0429	1.0389
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.2047	1.2620	1.2471	1.3444	1.3052
Lafourche Parish	0.9655	0.9832	1.0486	1.0055	0.9572
Orleans Parish	1.5036	1.5557	1.4595	1.3868	1.2985
Plaquemines Parish	1.5503	1.6547	1.5526	1.4719	1.3590
Saint Bernard Parish	1.5783	1.6551	1.5540	1.4736	1.3589
Saint Mary Parish	1.5766	1.6534	1.5524	1.4724	1.3582
Terrebonne Parish	1.1674	1.1569	1.1218	1.1544	1.0828
Vermilion Parish	0.7235	0.9834	1.2093	1.3645	1.3500
Total	1.1381	1.1926	1.2041	1.2080	1.1565

The on-level factors are determined by the parallelogram method.

Louisiana Citizens Property Insurance Corporation
Homeowners
Gross Basis
Non-CAT Only (\$000's) *
Evaluation As Of December 31, 2021

Gross Reported Loss Development Factors

Loss & DCC

AY	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
2004	11,044,553	12,967,089	13,144,663	13,367,494	13,232,094	13,473,832	13,511,961	13,429,237	13,440,099	13,520,619	13,520,630	13,520,630	13,520,630	13,520,630	13,520,403	13,520,403	13,520,403
2005	73,345,535	35,910,767	39,016,403	39,065,511	41,484,502	41,092,229	41,951,677	41,339,019	41,101,111	41,102,364	41,103,331	41,104,601	40,984,939	40,984,939	40,988,169	40,988,169	40,988,169
2006	15,492,285	22,633,975	23,824,758	24,006,608	24,287,116	24,300,011	24,299,116	24,300,528	24,300,606	24,300,253	24,334,769	24,335,434	24,335,434	24,335,294	24,335,294	24,335,294	24,335,294
2007	19,602,982	21,830,303	22,766,805	22,763,099	23,002,819	23,064,238	23,104,259	23,037,398	23,110,605	23,138,162	23,138,122	23,138,083	23,138,083	23,138,083	23,138,083	23,138,083	23,138,083
2008	18,309,910	23,074,453	26,250,033	26,423,908	26,543,805	26,562,679	26,573,765	26,635,600	26,642,207	26,425,908	26,425,291	26,425,058	26,425,012	26,425,012			
2009	15,112,683	16,105,953	16,990,207	16,978,827	16,966,966	17,056,996	17,138,470	17,138,864	17,155,217	17,155,591	17,155,492	17,155,492	17,155,492	17,155,492			
2010	12,699,510	14,002,810	14,381,650	14,489,348	14,496,884	14,587,970	14,574,438	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048			
2011	9,317,363	10,430,653	10,884,827	11,153,322	11,149,186	11,232,249	11,189,503	11,189,922	11,234,227	11,228,883	11,225,492						
2012	6,566,079	7,826,303	8,168,730	8,283,135	8,308,034	8,210,146	8,215,537	8,215,482	8,215,167	8,215,042							
2013	4,656,405	5,239,906	5,401,725	5,572,971	5,573,130	5,602,136	5,507,846	5,503,621	5,503,621	5,503,621							
2014	3,439,149	4,104,791	4,303,355	4,240,149	4,346,031	4,345,642	4,357,456	4,389,782									
2015	2,151,509	2,820,191	2,728,180	2,728,877	2,724,927	2,725,115	2,725,116										
2016	2,449,642	2,605,130	2,577,727	2,604,858	2,619,812	2,624,605											
2017	1,746,084	2,063,057	2,215,238	2,218,155	2,218,155												
2018	827,602	1,349,007	1,349,007	1,349,007													
2019	1,504,515	2,595,113	2,650,739														
2020	853,741	927,884															
2021	1,510,408																

Report-to-Report Development Factors

AY	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
2004	1.174	1.014	1.017	0.990	1.018	1.003	0.994	1.001	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	0.490	1.086	1.001	1.062	0.991	1.021	0.985	0.994	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000
2006	1.461	1.053	1.008	1.012	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.114	1.043	1.000	1.011	1.003	1.002	0.997	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	1.260	1.138	1.007	1.005	1.001	1.000	1.002	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	1.066	1.055	0.999	0.999	1.005	1.005	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010	1.103	1.027	1.007	1.001	1.006	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011	1.119	1.044	1.025	1.000	1.007	0.996	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2012	1.192	1.044	1.014	1.003	0.988	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013	1.125	1.031	1.032	1.000	1.005	0.983	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2014	1.194	1.048	0.985	1.025	1.000	1.003	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2015	1.311	0.967	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2016	1.063	0.989	1.011	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2017	1.182	1.074	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2018	1.630	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2019	1.725	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2020	1.087	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Averages	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Wtd - All Years	0.937	1.060	1.006	1.016	1.001	1.005	0.996	1.000	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000
Wtd - Last 3 Years	1.529	1.035	1.005	1.001	1.000	0.993	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
All Years	1.194	1.040	1.007	1.008	1.002	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3 Years	1.481	1.032	1.004	1.001	1.001	0.995	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
All Years x Hi/Lo	1.205	1.038	1.007	1.005	1.002	1.001	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
All Years x 2005	1.238	1.036	1.008	1.004	1.003	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Selected	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Prior	1.473	1.022	1.009	1.006	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.410	1.022	1.007	1.005	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Report-to-Ultimate Development Factors

Selected	12 to Ult	24 to Ult	36 to Ult	48 to Ult	60 to Ult	72 to Ult	84 to Ult	96 to Ult	108 to Ult	120 to Ult	132 to Ult	144 to Ult	156 to Ult	168 to Ult	180 to Ult	192 to Ult	204 to Ult
Prior	1.541	1.046	1.023	1.014	1.008	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.469	1.042	1.020	1.013	1.008	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Notes

All figures adjusted to exclude Depop losses

* Non-PCS event prior to 2012, excludes PCS events with more than \$5 million in incurred losses 2012 and subsequent

Louisiana Citizens Property Insurance Corporation
Special Property
Gross Basis
Non-CAT Only (\$000's) *
Evaluation As Of December 31, 2021

Gross Reported Loss Development Factors

Loss & DCC	AY	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
	2004	9,092,790	10,665,851	10,633,649	10,548,402	10,527,339	10,573,631	10,571,881	10,563,032	10,563,032	10,563,032	10,563,032	10,563,032	10,563,032	10,562,973	10,562,973	10,562,973	10,562,973
	2005	66,353,892	31,302,626	33,661,669	33,239,617	34,481,906	34,613,496	34,969,944	35,779,205	35,382,517	35,378,535	35,380,714	35,380,610	34,444,130	34,444,130	34,444,130	34,444,130	34,444,129
	2006	12,699,757	18,466,305	18,794,556	19,006,143	19,114,396	19,349,755	19,394,093	19,401,219	19,503,067	19,507,171	19,481,499	19,481,562	19,481,562	19,481,562	19,481,562	19,481,562	19,481,259
	2007	17,992,125	18,676,643	18,736,188	18,778,045	18,829,301	18,852,512	18,867,361	18,877,406	19,147,076	19,146,948	19,146,798	19,146,798	19,146,798	19,146,798	19,146,798	19,146,798	19,146,798
	2008	17,837,031	20,183,363	21,835,187	22,168,392	22,398,298	22,444,296	22,256,818	22,260,958	22,272,971	22,262,654	22,263,459	22,150,044	22,045,044	22,133,044			
	2009	17,303,707	18,094,891	18,081,692	18,115,210	18,108,299	18,118,758	18,131,767	18,088,900	18,074,596	18,074,596	18,074,596	18,074,596	18,074,596				
	2010	15,907,231	17,595,821	18,042,669	18,006,075	17,977,803	17,981,901	17,979,988	17,979,988	17,979,988	17,979,988	17,979,988	17,979,988					
	2011	15,275,403	16,011,346	16,136,735	16,409,778	16,435,541	16,543,846	16,592,971	16,624,802	16,622,834	16,622,727	16,622,507						
	2012	12,894,805	13,900,309	13,903,425	13,996,566	13,997,799	13,845,579	13,874,477	13,828,139	13,828,366	13,828,366							
	2013	13,123,423	13,668,261	13,800,546	13,823,688	13,629,630	13,644,514	13,638,212	13,637,812	13,637,960								
	2014	11,986,663	12,466,627	12,582,372	12,669,563	12,622,109	12,668,148	12,631,008										
	2015	11,548,907	12,171,052	12,436,883	12,483,023	12,495,024	12,501,303	12,501,303										
	2016	10,772,348	11,418,039	11,642,276	11,867,434	11,817,554	11,822,156											
	2017	12,309,189	13,511,221	13,618,847	13,863,221	13,921,614												
	2018	5,912,537	6,485,946	6,634,014	6,612,615													
	2019	8,389,355	8,968,122	8,957,034														
	2020	7,490,545	7,725,648															
	2021	6,286,582																

Report-to-Report Development Factors

AY	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
2004	1.173	0.997	0.992	0.998	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	0.472	1.075	0.987	1.037	1.004	1.010	1.023	0.989	1.000	1.000	1.000	0.974	1.000	1.000	1.000	1.000	1.000
2006	1.454	1.018	1.011	1.006	1.012	1.002	1.000	1.005	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.038	1.003	1.002	1.003	1.001	1.001	1.001	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	1.132	1.082	1.015	1.010	1.002	0.992	1.000	1.001	1.000	1.000	0.995	0.995	1.004				
2009	1.046	0.999	1.002	1.000	1.001	1.001	0.998	0.999	1.000	1.000	1.000	1.000					
2010	1.106	1.025	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2011	1.048	1.008	1.017	1.002	1.007	1.003	1.002	1.000	1.000	1.000							
2012	1.078	1.000	1.007	1.000	0.989	1.002	0.997	1.000	1.000								
2013	1.042	1.010	1.002	0.986	1.001	1.000	1.000	1.000									
2014	1.040	1.009	1.007	0.996	1.004	0.997	1.000										
2015	1.054	1.022	1.004	1.001	1.001	1.000											
2016	1.060	1.020	1.019	0.996	1.000												
2017	1.098	1.008	1.018	1.004													
2018	1.097	1.023	0.997														
2019	1.069	0.999															
2020	1.031																

Averages	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Wtd - All Years	0.942	1.024	1.004	1.006	1.002	1.001	1.004	1.000	1.000	1.000	0.999	0.992	1.001	1.000	1.000	1.000	1.000
Wtd - Last 3 Years	1.064	1.008	1.014	1.001	1.002	0.999	0.999	1.000	1.000	1.000	0.998	0.998	1.001	1.000	1.000	1.000	1.000
All Years	1.061	1.019	1.005	1.003	1.002	1.001	1.002	1.001	1.000	1.000	0.999	0.995	1.001	1.000	1.000	1.000	1.000
Last 3 Years	1.066	1.010	1.011	1.000	1.002	0.999	0.999	1.000	1.000	1.000	0.998	0.998	1.001	1.000	1.000	1.000	1.000
All Years x Hi/Lo	1.074	1.016	1.005	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.000						
All Years x 2005	1.098	1.015	1.006	1.000	1.002	1.000	1.000	1.002	1.000	1.000	0.999	0.999	1.001	1.000	1.000	1.000	1.000

Selected	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Prior	1.082	1.018	1.012	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.075	1.017	1.012	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Report-to-Ultimate Development Factors

Selected	12 to Ult	24 to Ult	36 to Ult	48 to Ult	60 to Ult	72 to Ult	84 to Ult	96 to Ult	108 to Ult	120 to Ult	132 to Ult	144 to Ult	156 to Ult	168 to Ult	180 to Ult	192 to Ult	204 to Ult
Prior	1.121	1.036	1.018	1.006	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.114	1.036	1.019	1.007	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Notes

All figures adjusted to exclude Depop losses

* Non-PCS event prior to 2012, excludes PCS events with more than \$5 million in incurred losses 2012 and subsequent

NOTE: Special Property is everything except Homeowners

Premium Trend Factor Calculations

Mid Point of AY (1)	Estimated One Year Coverage Increase (2)	Cumulative Coverage Increase to 7/1/22 (3)	Selected Coverage Increase from 7/1/22 to 1/1/24 (4)	Total Estimated Coverage Increase to 1/1/24 (5)	Premium Trend Factor (5)
Homeowners					
7/1/2017	4.0%	21.2%	7.6%	30.4%	1.258
7/1/2018	3.8%	16.5%	7.6%	25.3%	1.215
7/1/2019	4.1%	12.2%	7.6%	20.7%	1.176
7/1/2020	4.2%	7.8%	7.6%	16.0%	1.136
7/1/2021	3.5%	3.5%	7.6%	11.4%	1.097
Dwelling Fire & EC					
7/1/2017	0.8%	4.2%	7.6%	12.1%	1.103
7/1/2018	0.9%	3.4%	7.6%	11.2%	1.095
7/1/2019	1.3%	2.4%	7.6%	10.2%	1.086
7/1/2020	0.7%	1.1%	7.6%	8.8%	1.075
7/1/2021	0.4%	0.4%	7.6%	8.0%	1.068
Renters / Condo					
7/1/2017	0.3%	1.5%	7.6%	9.2%	1.078
7/1/2018	0.3%	1.2%	7.6%	8.9%	1.075
7/1/2019	0.0%	0.9%	7.6%	8.5%	1.073
7/1/2020	0.1%	0.9%	7.6%	8.5%	1.073
7/1/2021	0.8%	0.8%	7.6%	8.4%	1.071
Mobile Home					
7/1/2017	0.0%	0.0%	7.6%	7.6%	1.065
7/1/2018	0.0%	0.0%	7.6%	7.6%	1.065
7/1/2019	0.0%	0.0%	7.6%	7.6%	1.065
7/1/2020	0.0%	0.0%	7.6%	7.6%	1.065
7/1/2021	0.0%	0.0%	7.6%	7.6%	1.065
Wind Only					
7/1/2017	4.0%	6.6%	7.6%	14.7%	1.125
7/1/2018	1.0%	2.5%	7.6%	10.3%	1.088
7/1/2019	0.2%	1.5%	7.6%	9.2%	1.078
7/1/2020	0.8%	1.3%	7.6%	9.0%	1.076
7/1/2021	0.5%	0.5%	7.6%	8.1%	1.069

Notes:

(1) is the midpoint of each accident year.

(2) is based on actual coverage amounts changes.

(3) is the cumulative change of Column (2).

(4) is a selected percentage coverage increase from 7/01/22 to 1/01/24.

Note that column (4) reflects efforts being made by LCPIC to account for the significant inflation over the past two years.

(5) = $[1 + \text{Column (3)}] \times [1 + \text{Column (4)}] - 1$.

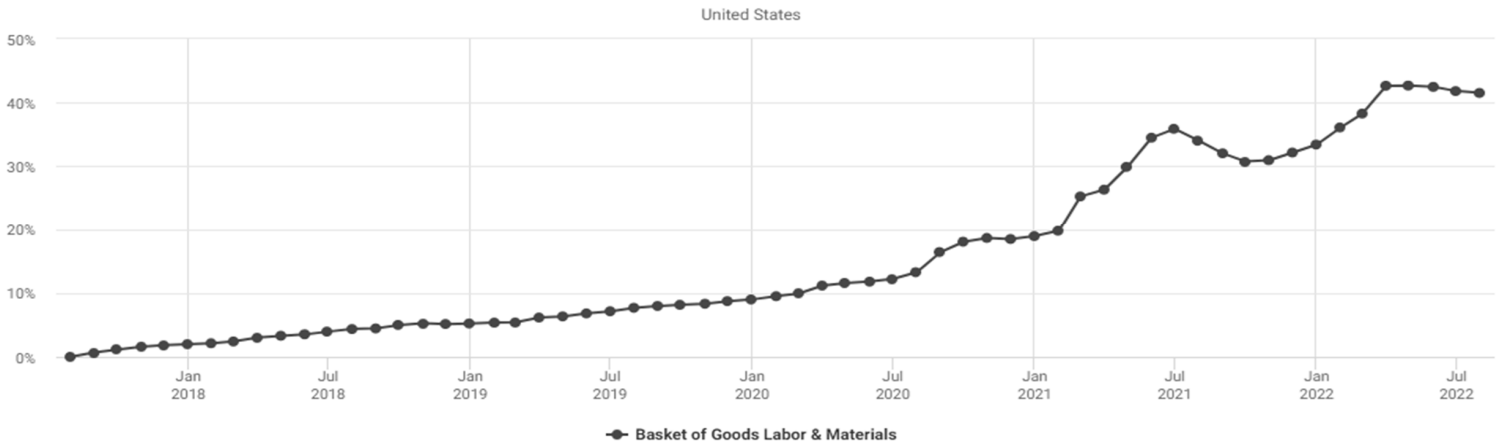
(6) = $1 + .85 \times \text{Column (5)}$. (Rerating current inforce policies shows that 1% more coverage results in .85% more premium.)

Louisiana Citizens Property Insurance Corporation
Non-Catastrophe Loss Trend
LCPIC Personal Property

Quarter/Year	Pure Premium	8 Point Fitted PP	12 Point Fitted PP	16 Point Fitted PP	20 Point Fitted PP	All Point Fitted PP	Annual Change
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
4 / 2009	286	679	209	144	151	240	
1 / 2010	280	665	209	145	153	240	
2 / 2010	276	652	211	147	154	240	
3 / 2010	288	633	211	148	156	237	
4 / 2010	299	620	211	150	158	237	4.5%
1 / 2011	282	602	211	151	159	237	0.7%
2 / 2011	261	590	213	154	161	235	-5.2%
3 / 2011	246	578	213	156	162	235	-14.5%
4 / 2011	241	561	213	158	164	235	-19.5%
1 / 2012	239	550	213	159	166	233	-15.1%
2 / 2012	240	539	215	161	167	233	-8.1%
3 / 2012	221	523	215	162	169	233	-10.1%
4 / 2012	208	513	215	164	171	230	-13.9%
1 / 2013	199	498	215	166	172	230	-16.8%
2 / 2013	208	488	217	167	174	230	-13.6%
3 / 2013	204	478	217	169	176	230	-7.6%
4 / 2013	204	464	217	171	178	228	-1.6%
1 / 2014	207	455	217	172	179	228	3.9%
2 / 2014	190	446	219	176	179	228	-8.3%
3 / 2014	199	433	219	178	181	226	-2.8%
4 / 2014	202	424	219	179	183	226	-1.2%
1 / 2015	197	412	219	181	185	226	-4.8%
2 / 2015	205	403	221	183	187	224	7.7%
3 / 2015	201	395	221	185	189	224	1.2%
4 / 2015	188	384	221	187	191	224	-6.8%
1 / 2016	201	376	221	189	192	221	1.8%
2 / 2016	197	369	224	191	194	221	-3.8%
3 / 2016	210	358	224	192	196	221	4.7%
4 / 2016	227	351	224	194	198	221	20.9%
1 / 2017	212	340	224	198	200	219	5.8%
2 / 2017	207	334	226	200	202	219	4.8%
3 / 2017	200	327	226	202	204	219	-4.8%
4 / 2017	200	317	226	204	206	217	-12.1%
1 / 2018	204	311	226	206	209	217	-3.8%
2 / 2018	207	305	228	209	211	217	0.3%
3 / 2018	200	296	228	211	213	215	-0.1%
4 / 2018	192	290	228	213	215	215	-4.1%
1 / 2019	198	284	228	215	217	215	-3.1%
2 / 2019	220	276	230	217	219	213	6.1%
3 / 2019	230	270	230	219	221	213	14.9%
4 / 2019	244	262	230	221	224	213	27.4%
1 / 2020	250	257	230	226	226	213	26.2%
2 / 2020	239	252	233	228	228	211	8.4%
3 / 2020	259	245	233	230	230	211	12.8%
4 / 2020	257	240	233	233	233	211	5.2%
1 / 2021	235	235	233	235	235	209	-5.8%
2 / 2021	229	228	233	237	237	209	-4.1%
3 / 2021	212	224	235	240	237	209	-18.3%
4 / 2021	218	217	235	242	240	206	-15.0%
		-9.6%	0.9%	3.9%	3.0%	-2.4%	-1.5%

(1) Rolling 12-month paid pure premium figures for LCPIC Personal policies
(2) - (6) = Linear Regression fits on the natural logarithm of (1)
(7) = Annual Rate of Change in (1)

**Louisiana Citizens Property Insurance Corporation
Non-Catastrophe Loss Trend Indications
Industry Labor & Materials Five Year Trend**



Five Year Trend from August 2017 to August 2022: 42%

Implied Average Annual Trend from August 2017 to August 2022: 7.3%

Source: Xactware Solutions, Inc.

**Louisiana Citizens Property Insurance Corporation
Personal Property
Indicated and Selected Loss Trend**

(1) LCPIC Fitted Loss Trends

8-Point	-9.6%
16-Point	3.9%
20-Point	3.0%
All-Point	-2.4%

(2) Industry labor & materials implied annual trend : 7.3%

Selected Loss Trend

(3) Up-To-Date Selection:	4.0%
(4) Projected Period Selection:	1.0%

<u>Mid Point of AY</u>	<u>Up-to-Date Period End</u>	<u>Projection Period End</u>	<u>Up-to-Date Trend Length</u>	<u>Projection Trend Length</u>	<u>Current Cost Factor</u>
(5)	(6)	(7)	(8)	(9)	(10)
7/1/2017	7/1/2021	1/1/2024	4.00	2.50	1.199
7/1/2018	7/1/2021	1/1/2024	3.00	2.50	1.153
7/1/2019	7/1/2021	1/1/2024	2.00	2.50	1.109
7/1/2020	7/1/2021	1/1/2024	1.00	2.50	1.066
7/1/2021	7/1/2021	1/1/2024	0.00	2.50	1.025

Notes:

- (1) Figures are from Exhibit 14, Sheet 1
- (2) Figures are from Exhibit 14, Sheet 2
- (3) and (4) are based on (1), (2), and actuarial judgment
- (8) = # of Years between (5) and (6)
- (9) = # of Years between (6) and (7)
- (10) = (1+ Up-To-Date Selection) ^ (8) x (1 + Projected Period Selection) ^ (9)

Credibilities

(1) Plan / Product	(2) Earned House Years 2017-2021	(3) Credibility
<u>FAIR Plan</u>		
Homeowners	8,976	0.4737
Fire	106,441	1.0000
EC	106,441	1.0000
Renters/Condo	2,637	0.2568
Mobile Home	11,616	0.5389
Wind Only	49,770	1.0000
<u>Coastal Plan</u>		
Homeowner	153	0.0618
Fire	11,143	0.5278
EC	11,143	0.5278
Renters/Condo	90	0.0475
Mobile Home	2,416	0.2458
Wind Only	1,199	0.1731

(2) Source: LCPIC Data

(3) Based on full credibility criterion of 40,000 earned house years; partial credibility = $(EHY's/40,000)^{.5}$

LCPIC Expected Loss Ratio Calculation

FAIR Plan

	(1) Non-Cat <u>Loss Ratio</u>	(2) Rate <u>Change</u>	(3) Loss & <u>Prem. Trend</u>	(4) Adj. Loss <u>Ratio</u>
Homeowners	16.31	0.9580	1.0100	17.20
Fire	58.63	1.0210	1.0365	59.52
EC	6.98	1.0210	1.0365	7.09
Renters	9.72	1.0200	1.0334	9.85
Mobile Home	10.83	0.9440	1.0400	11.93
Wind Only	4.21	1.1610	1.0356	3.76

Coastal Plan

	(1) Non-Cat <u>Loss Ratio</u>	(2) Rate <u>Change</u>	(3) Loss & <u>Prem. Trend</u>	(4) Adj. Loss <u>Ratio</u>
Homeowners	7.12	1.1160	1.0100	6.44
Fire	29.87	1.0110	1.0365	30.62
EC	0.51	1.0110	1.0365	0.52
Renters	9.10	1.0940	1.0334	8.60
Mobile Home	8.64	1.0090	1.0400	8.91
Wind Only	0.83	1.0870	1.0356	0.79

(1) The credibility weighted Non-Cat loss ratio from last year's approved rate filing

(2) 6/1/2022 rate change

(3) = (1+Loss Trend)/(1+Prem. Trend) (See Exhibits 13 and 15)

(4) = (1)/(2)*(3)

LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION

EXPENSE LOADINGS IN 2022 RATES

Expense Component (as % of Premium)	FAIR											
	2021 Rate Indications		2022 Rate Indications		2021 Rate Indications		2022 Rate Indications		2021 Rate Indications		2022 Rate Indications	
	HO		HO		Fire		Fire		Allied Lines		Allied Lines	
	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed
Commissions	9.90%	0.00%	9.75%	0.00%	9.90%	0.00%	9.75%	0.00%	9.90%	0.00%	9.75%	0.00%
General & Other Acq	4.50%	4.50%	3.75%	3.75%	4.50%	4.50%	3.75%	3.75%	4.50%	4.50%	3.75%	3.75%
Taxes, L, F	0.60%	0.00%	0.40%	0.00%	0.60%	0.00%	0.40%	0.00%	0.60%	0.00%	0.40%	0.00%
ULAE (In-House)	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%
TOTAL	15.00%	10.50%	13.90%	9.75%	15.00%	10.50%	13.90%	9.75%	15.00%	10.50%	13.90%	9.75%
ULAE (as % of Loss & ALAE) *	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	

Expense Component (as % of Premium)	COASTAL											
	2021 Rate Indications		2022 Rate Indications		2021 Rate Indications		2022 Rate Indications		2021 Rate Indications		2022 Rate Indications	
	HO		HO		Fire		Fire		Allied Lines		Allied Lines	
	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed
Commissions	9.90%	0.00%	9.75%	0.00%	9.90%	0.00%	9.75%	0.00%	9.90%	0.00%	9.75%	0.00%
General & Other Acq	4.50%	4.50%	3.75%	3.75%	4.50%	4.50%	3.75%	3.75%	4.50%	4.50%	3.75%	3.75%
Taxes, L, F	0.60%	0.00%	0.40%	0.00%	0.60%	0.00%	0.40%	0.00%	0.60%	0.00%	0.40%	0.00%
ULAE (In-House)	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%
TOTAL	15.00%	10.50%	13.90%	9.75%	15.00%	10.50%	13.90%	9.75%	15.00%	10.50%	13.90%	9.75%
ULAE (as % of Loss & ALAE) *	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	

Source: Exhibit F

Note: Service providers underwriting fees are included in general expenses and the claims fees are included in the variable portion of ULAE

Note: HO is used for Homeowners and Renters/Condos. Fire is used for Fire and Allied lines is used for EC, Mobile Home and Wind Only

Note: Exhibit F shows historical expenses and our 2022 budgeted expenses. Taxes, licenses and fees are included in general expenses

Note: The Tax Exempt Surcharge (TES) is not included and not loaded in the rates. The TES is calculated separately and added to premium just like the LCPIC assessment.

* % of expected catastrophe loss & ALAE

	Home- owner	Fire	EC	Renters / Condo	Mobile Home	Wind
FAIR PLAN						
(1) Average Annual Loss (AAL)	\$ 1,708,316	NA	\$ 8,630,848	\$ 39,963	\$ 528,357	\$ 8,103,117
(2) Location Premium	\$ 8,122,434	NA	\$ 30,142,640	\$ 315,405	\$ 3,905,269	\$ 24,468,372
(3) AAL to Location Premium	21.03%	NA	28.63%	12.67%	13.53%	33.12%
(4) Allocated Loss Adjustment Expense (ALAE) Factor	1.1200	NA	1.1300	1.1300	1.1300	1.1300
(5) CAT Loss & ALAE as % of Premium	23.55%	NA	32.36%	14.32%	15.29%	37.42%
(6) Loss & Prem Trend Factor	1.0127	NA	1.0127	1.0127	1.0127	1.0127
(7) On Level Factor	0.9531	NA	1.0231	1.0348	0.9439	1.1728
(8) Expected CAT Loss & ALAE Ratio	25.02%	NA	32.03%	14.01%	16.40%	32.31%
COASTAL PLAN						
(1) Average Annual Loss (AAL)	\$ 66,034	NA	\$ 1,320,625	\$ 2,456	\$ 219,509	\$ 335,329
(2) Location Premium	\$ 248,150	NA	\$ 4,551,101	\$ 9,578	\$ 852,599	\$ 1,134,424
(3) AAL to Location Premium	26.61%	NA	29.02%	25.64%	25.75%	29.56%
(4) Allocated Loss Adjustment Expense (ALAE) Factor	1.1050	NA	1.1150	1.1000	1.1200	1.1200
(5) CAT Loss & ALAE as % of Premium	29.40%	NA	32.35%	28.21%	28.84%	33.11%
(6) Loss & Prem Trend Factor	1.0127	NA	1.0127	1.0127	1.0127	1.0127
(7) On Level Factor	1.1102	NA	1.0208	1.1104	1.0098	1.0972
(8) Expected CAT Loss & ALAE Ratio	26.82%	NA	32.09%	25.73%	28.92%	30.56%

Notes:

- (1) See Exhibit 23, Column (3) - Total (hurricane and severe convective storm)
- (2) See Exhibit 23, Column (2) - Total
- (3) = (1) / (2)
- (4) See Exhibit 25
- (5) = (3) x (4)
- (6) Accounts for gap of trended TIV and trended premium growth between modeling date (3/31/22) and average accident date (1/1/24) of exposure period. Coverage values expected to grow by 5% with corresponding 5% x .85 premium growth.
- (7) Based on rate changes effective 6/1/2021 and subsequent. See Exhibit 9. Location Premium is as of 3/31/22.
- (8) = (5) x (6) / (7)

Allocation of Net Cost of Reinsurance by Product

Exhibit 20

	FAIR PLAN					
	HO	Fire	EC	Renter/Condo	Mobile Home	Wind
(1) Net Cost of Reinsurance	\$ 69,400,000	NA	\$ 69,400,000	\$ 69,400,000	\$ 69,400,000	\$ 69,400,000
(2) Average Annual Loss (AAL) - product	\$ 1,530,565	NA	\$ 7,738,231	\$ 37,637	\$ 474,233	\$ 7,355,013
(3) AAL - all products	\$ 19,020,192	NA	\$ 19,020,192	\$ 19,020,192	\$ 19,020,192	\$ 19,020,192
(4) Allocated Net Cost of Reinsurance	\$ 5,584,654	NA	\$ 28,234,902	\$ 137,328	\$ 1,730,358	\$ 26,836,633
(5) Location Premium	\$ 8,122,434	NA	\$ 30,142,640	\$ 315,405	\$ 3,905,269	\$ 24,468,372
(6) On-Level Factor	0.9531	NA	1.0231	1.0348	0.9439	1.1728
(7) On-Level Premium	\$ 7,741,086	NA	\$ 30,837,428	\$ 326,376	\$ 3,685,988	\$ 28,696,507
(8) Net Cost of Reinsurance Load	72.14%	NA	91.56%	42.08%	46.94%	93.52%

	COASTAL PLAN					
	HO	Fire	EC	Renter/Condo	Mobile Home	Wind
(1) Net Cost of Reinsurance	\$ 69,400,000	NA	\$ 69,400,000	\$ 69,400,000	\$ 69,400,000	\$ 69,400,000
(2) Average Annual Loss (AAL) - product	\$ 63,872	NA	\$ 1,284,216	\$ 2,351	\$ 212,290	\$ 321,785
(3) AAL - all products	\$ 19,020,192	NA	\$ 19,020,192	\$ 19,020,192	\$ 19,020,192	\$ 19,020,192
(4) Allocated Net Cost of Reinsurance	\$ 233,052	NA	\$ 4,685,787	\$ 8,578	\$ 774,593	\$ 1,174,113
(5) Location Premium	\$ 248,150	NA	\$ 4,551,101	\$ 9,578	\$ 852,599	\$ 1,134,424
(6) On-Level Factor	1.1102	NA	1.0208	1.1104	1.0098	1.0972
(7) On-Level Premium	\$ 275,504	NA	\$ 4,645,612	\$ 10,636	\$ 860,983	\$ 1,244,633
(8) Net Cost of Reinsurance Load	84.59%	NA	100.86%	80.65%	89.97%	94.33%

Notes:

- (1) = Exhibit 21, Sheet 2, column (10)
- (2) Modeled Hurricane loss using a blend of RMS v21 Long Term and AIR Touchstone v9 Long Term.
- (3) Sum of (2) for all products
- (4) = [(2) / (3)] * (1)
- (5) See Exhibit 23, Column (2) -Total
- (6) Factor to bring premium to current level. Based on rate changes effective 6/1/21 and subsequent. See Exhibit 9.
- (7) = (5) * (6)
- (8) = (4) / (7)

8/31/2022

Louisiana Citizens Property Insurance Corporation Net Reinsurance Costs

(1) Projected September 30, 2022 Wind Exposed Total Insured Value Used for Reinsurance Firm Order Terms (in billions): 15.3
 (2) March 31, 2022 Wind Exposed Total Insured Value Used for Catastrophe Modeling (in billions): 10.7
 (3) Ratio of March 31, 2022 to Projected September 30, 2022 Total Insured Value: 0.702

Layer	Limit	Retention	Placed	Total Cost Including	Total Cost Including	Commercial	Personal	Allocated Personal	Expected	Personal Net	
				RPP / Reinstatement using projected 9/30/22 TIV (4)	RPP / Reinstatement using 3/31/22 TIV (5)	Modeled Hurr Recoveries (6)	Modeled Hurr Recoveries (7)	Total Cost Including RPP / Reinstatement (8)	Revenue Sharing (9)	Reinsurance Costs (10)	
Layer 1	20,000,000	xs	50,000,000	79.5%	6,887,678	4,835,279	336,994	1,109,500	3,708,788	344,354	2,254,935
Layer 2	80,000,000	xs	70,000,000	44.9%	12,138,047	8,521,135	503,414	1,611,531	6,492,874	602,851	4,278,491
Berkshire	80,000,000	xs	70,000,000	55.1%	16,886,387	11,854,559	618,401	1,979,625	9,032,852	838,683	6,214,544
Layer 3	150,000,000	xs	150,000,000	40.2%	15,575,598	10,934,361	445,500	1,372,057	8,254,248	766,391	6,115,800
Berkshire	150,000,000	xs	150,000,000	59.8%	27,316,755	19,176,872	661,426	2,037,069	14,476,444	1,344,110	11,095,265
CWIL 4&5	450,000,000	xs	300,000,000	20.0%	8,177,776	5,740,952	246,659	737,824	4,302,574	399,486	3,165,265
Layer 4	225,000,000	xs	300,000,000	15.9%	3,618,627	2,540,343	128,353	383,500	1,903,322	176,720	1,343,102
CWIL 4	225,000,000	xs	300,000,000	26.7%	8,081,234	5,673,177	215,521	643,944	4,250,561	394,656	3,211,961
CWIL 4 - DE Shaw	225,000,000	xs	300,000,000	13.0%	7,401,054	5,195,678	105,231	314,414	3,892,800	361,439	3,216,946
Layer 5	225,000,000	xs	300,000,000	26.6%	5,163,116	3,624,604	113,186	339,307	2,717,948	252,356	2,126,285
Catahoula II B (CAT Bond)	225,000,000	xs	300,000,000	24.4%	8,034,367	5,640,275	195,426	583,684	4,225,514	0	3,641,830
Catahoula II A (CAT Bond)	225,000,000	xs	300,000,000	53.3%	11,421,724	8,018,263	225,038	674,296	6,011,877	0	5,337,581
CWIL 6-8	400,000,000	xs	750,000,000	20.0%	4,550,364	3,194,441	71,073	216,097	2,403,836	223,192	1,964,548
Layer 6 - T&D	45,000,000	xs	750M / 5M xs 45M	35.2%	4,120,740	2,892,836	51,480	169,732	2,219,617	206,087	1,843,798
Layer 6 - T&D Aeolus	45,000,000	xs	750M / 5M xs 45M	12.5%	1,209,375	849,004	18,271	60,240	651,424	60,483	530,701
Layer 6 - T&D Stoneridge	45,000,000	xs	750M / 5M xs 45M	17.8%	2,559,989	1,797,160	25,985	85,674	1,378,926	128,031	1,165,221
CWIL 7 - DE Shaw	255,000,000	xs	795,000,000	3.3%	2,147,079	1,507,289	7,954	24,125	1,133,542	105,247	1,004,170
Layer 7	255,000,000	xs	795,000,000	72.7%	12,092,425	8,489,108	173,520	526,271	6,384,148	592,756	5,265,121
Pelican IV B - 2021 (CAT Bond)	50,000,000	xs	75,000,000	100.0%	5,458,208	3,831,764	37,507	116,152	2,896,450	0	2,780,298
Layer 8	100,000,000	xs	1,100,000,000	99.2%	5,463,868	3,835,737	52,745	165,117	2,907,090	269,918	2,472,056
All Layers Combined					168,304,411	118,152,836	4,233,686	13,150,158	89,244,835	7,066,760	69,027,916

(11) Selected Net Cost of Reinsurance: 69,400,000

- (1) and (2) Per exposure information and assumptions provided by Guy Carpenter
- (3) = (2) / (1)
- (4) Per LCPI's current reinsurance contracts effective June 1, 2022 (CAT Bonds premium & fees put on an annual basis)
- (5) = (3) x (4) [To have reinsurance costs and modeled recoveries on equivalent basis]
- (6) and (7) Hurricane loss recoveries based on 50/50 blend of RMS RiskLink v21 and AIR Touchstone v9 models. (Adjusted to include estimated ALAE based on Exhibit 19)
- (8) = (5) x [(7) / ((6) + (7))]
- (9) = (8) x 9.3% (Based on the brokerage revenue sharing agreed to). Does not apply to the Cat Bonds.
- (10) = (8) - (7) - (9)

NOT USED

FAIR Plan Homeowners Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) Homeowner Allocated NCR \$ 5,584,654

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Acadia	\$43,722	\$6,070	15	13.88%	1.1200	1.0127	0.8715	18.06%	0.36%	\$38,102	\$ 19,842	52.08%
Allen	\$5,793	\$604	3	10.42%	1.1200	1.0127	1.0574	11.18%	0.04%	\$6,126	\$ 1,974	32.22%
Ascension	\$71,102	\$11,488	22	16.16%	1.1200	1.0127	0.9671	18.95%	0.67%	\$68,760	\$ 37,556	54.62%
Assumption	\$61,894	\$9,650	18	15.59%	1.1200	1.0127	0.9912	17.84%	0.56%	\$61,351	\$ 31,548	51.42%
Avoyelles	\$4,586	\$649	2	14.16%	1.1200	1.0127	0.9533	16.85%	0.04%	\$4,372	\$ 2,123	48.56%
Beauregard	\$6,845	\$578	2	8.45%	1.1200	1.0127	0.9144	10.48%	0.03%	\$6,259	\$ 1,891	30.21%
Bienville	\$0	\$0	0	11.88%	1.1200	1.0127	1.0637	12.67%	0.00%	\$0	\$ -	37.38%
Bossier	\$23,898	\$2,221	10	9.29%	1.1200	1.0127	1.0070	10.46%	0.13%	\$24,065	\$ 7,259	30.16%
Caddo	\$138,147	\$17,247	68	12.48%	1.1200	1.0127	1.0266	13.79%	1.01%	\$141,815	\$ 56,382	39.76%
Calcasieu	\$244,126	\$31,394	63	12.86%	1.1200	1.0127	0.9941	14.67%	1.84%	\$242,686	\$ 102,632	42.29%
Caldwell	\$4,387	\$411	2	9.36%	1.1200	1.0127	1.0208	10.40%	0.02%	\$4,478	\$ 1,342	29.97%
Cameron	\$0	\$0	0	19.72%	1.1200	1.0127	0.8683	25.76%	0.00%	\$0	\$ -	66.43%
Catahoula	\$2,220	\$156	1	7.03%	1.1200	1.0127	1.0295	7.74%	0.01%	\$2,286	\$ 510	22.31%
Claiborne	\$3,299	\$337	1	10.21%	1.1200	1.0127	1.0077	11.49%	0.02%	\$3,324	\$ 1,101	33.12%
Concordia	\$2,601	\$158	1	6.07%	1.1200	1.0127	0.9799	7.03%	0.01%	\$2,549	\$ 516	20.24%
De Soto	\$9,349	\$1,060	3	11.34%	1.1200	1.0127	0.9868	13.03%	0.06%	\$9,225	\$ 3,464	37.55%
East Baton Rouge	\$279,900	\$34,767	97	12.42%	1.1200	1.0127	1.0157	13.87%	2.04%	\$284,285	\$ 113,655	39.98%
East Carroll	\$5,579	\$403	2	7.23%	1.1200	1.0127	1.0107	8.11%	0.02%	\$5,639	\$ 1,318	23.37%
East Feliciana	\$9,713	\$1,035	3	10.66%	1.1200	1.0127	0.9996	12.10%	0.06%	\$9,709	\$ 3,383	34.84%
Evangeline	\$6,222	\$1,247	2	20.04%	1.1200	1.0127	1.0502	21.64%	0.07%	\$6,534	\$ 4,077	62.40%
Franklin	\$0	\$0	0	8.72%	1.1200	1.0127	1.0247	9.65%	0.00%	\$0	\$ -	29.20%
Grant	\$13,221	\$907	4	6.86%	1.1200	1.0127	0.9678	8.04%	0.05%	\$12,795	\$ 2,964	23.17%
Iberia	\$145,103	\$24,618	40	16.97%	1.1200	1.0127	0.8608	22.36%	1.44%	\$124,902	\$ 80,479	64.43%
Iberville	\$25,600	\$4,931	8	19.26%	1.1200	1.0127	1.0516	20.77%	0.29%	\$26,921	\$ 16,121	59.88%
Jackson	\$7,490	\$485	2	6.47%	1.1200	1.0127	1.0279	7.14%	0.03%	\$7,699	\$ 1,585	20.59%
Jefferson	\$1,157,741	\$219,328	234	18.94%	1.1200	1.0127	0.9997	21.49%	12.84%	\$1,157,432	\$ 717,005	61.95%
Jefferson Davis	\$11,315	\$1,328	4	11.73%	1.1200	1.0127	0.8841	15.05%	0.08%	\$10,003	\$ 4,340	43.39%
Lafayette	\$134,734	\$18,147	41	13.47%	1.1200	1.0127	1.0157	15.04%	1.06%	\$136,843	\$ 59,325	43.35%
Lafourche	\$203,361	\$42,530	53	20.91%	1.1200	1.0127	0.8210	28.89%	2.49%	\$166,963	\$ 139,035	83.27%
La Salle	\$1,380	\$164	1	11.86%	1.1200	1.0127	1.0493	12.82%	0.01%	\$1,448	\$ 535	36.95%
Lincoln	\$12,268	\$1,200	5	9.78%	1.1200	1.0127	0.9811	11.31%	0.07%	\$12,036	\$ 3,923	32.59%
Livingston	\$25,722	\$3,274	9	12.73%	1.1200	1.0127	0.9854	14.65%	0.19%	\$25,347	\$ 10,703	42.23%
Madison	\$1,756	\$223	1	12.68%	1.1200	1.0127	0.9889	14.54%	0.01%	\$1,737	\$ 728	41.91%
Morehouse	\$0	\$0	0	8.72%	1.1200	1.0127	0.9729	10.17%	0.00%	\$0	\$ -	29.20%
Natchitoches	\$6,092	\$624	3	10.25%	1.1200	1.0127	0.9955	11.68%	0.04%	\$6,065	\$ 2,041	33.65%
Orleans	\$3,339,824	\$889,415	662	26.63%	1.1200	1.0127	0.9490	31.83%	52.06%	\$3,169,382	\$ 2,907,585	91.74%
Ouachita	\$54,023	\$4,456	20	8.25%	1.1200	1.0127	0.9911	9.44%	0.26%	\$53,541	\$ 14,566	27.21%
Plaquemines	\$53,518	\$12,116	9	22.64%	1.1200	1.0127	1.0692	24.02%	0.71%	\$57,223	\$ 39,608	69.22%
Pointe Coupee	\$6,130	\$715	2	11.67%	1.1200	1.0127	0.9411	14.06%	0.04%	\$5,769	\$ 2,338	40.53%
Rapides	\$59,843	\$5,547	20	9.27%	1.1200	1.0127	0.9256	11.36%	0.32%	\$55,390	\$ 18,133	32.74%
Red River	\$0	\$0	0	11.88%	1.1200	1.0127	1.0405	12.95%	0.00%	\$0	\$ -	37.38%

FAIR Plan Homeowners Expected Cat and NCR Loads by Parish

Richland	\$10,771	\$892	4	8.28%	1.1200	1.0127	0.9889	9.50%	0.05%	\$10,651	\$	2,915	27.37%
Sabine	\$0	\$0	0	8.72%	1.1200	1.0127	0.9851	10.04%	0.00%	\$0	\$	-	29.20%
St. Bernard	\$159,089	\$31,029	34	19.50%	1.1200	1.0127	0.8736	25.32%	1.82%	\$138,977	\$	101,437	72.99%
St. Charles	\$148,698	\$29,229	43	19.66%	1.1200	1.0127	0.8757	25.46%	1.71%	\$130,220	\$	95,552	73.38%
St. Helena	\$4,988	\$334	2	6.70%	1.1200	1.0127	1.0000	7.60%	0.02%	\$4,988	\$	1,093	21.91%
St. James	\$34,298	\$4,989	11	14.55%	1.1200	1.0127	0.8436	19.56%	0.29%	\$28,933	\$	16,311	56.38%
St. John The Baptist	\$208,591	\$30,770	52	14.75%	1.1200	1.0127	0.8603	19.45%	1.80%	\$179,447	\$	100,589	56.05%
St. Landry	\$49,551	\$6,862	14	13.85%	1.1200	1.0127	0.9276	16.93%	0.40%	\$45,965	\$	22,434	48.81%
St. Martin	\$42,852	\$6,868	15	16.03%	1.1200	1.0127	0.8697	20.91%	0.40%	\$37,267	\$	22,453	60.25%
St. Mary	\$82,639	\$15,031	20	18.19%	1.1200	1.0127	0.8408	24.54%	0.88%	\$69,481	\$	49,138	70.72%
St. Tammany	\$577,642	\$131,475	138	22.76%	1.1200	1.0127	1.0491	24.61%	7.70%	\$605,995	\$	429,805	70.93%
Tangipahoa	\$65,905	\$8,936	23	13.56%	1.1200	1.0127	1.1134	13.81%	0.52%	\$73,379	\$	29,214	39.81%
Tensas	\$4,827	\$420	2	8.71%	1.1200	1.0127	1.0470	9.44%	0.02%	\$5,054	\$	1,374	27.19%
Terrebonne	\$322,649	\$58,514	70	18.14%	1.1200	1.0127	0.8297	24.80%	3.43%	\$267,696	\$	191,288	71.46%
Union	\$0	\$0	0	8.72%	1.1200	1.0127	1.0029	9.86%	0.00%	\$0	\$	-	29.20%
Vermilion	\$132,323	\$23,179	36	17.52%	1.1200	1.0127	0.9253	21.47%	1.36%	\$122,441	\$	75,774	61.89%
Vernon	\$0	\$0	0	8.72%	1.1200	1.0127	0.9754	10.14%	0.00%	\$0	\$	-	29.20%
Washington	\$54,024	\$5,697	15	10.55%	1.1200	1.0127	1.0001	11.96%	0.33%	\$54,030	\$	18,625	34.47%
Webster	\$13,379	\$1,694	7	12.66%	1.1200	1.0127	1.0822	13.27%	0.10%	\$14,479	\$	5,539	38.26%
West Baton Rouge	\$12,401	\$1,645	4	13.26%	1.1200	1.0127	0.9835	15.29%	0.10%	\$12,196	\$	5,377	44.09%
West Carroll	\$7,952	\$700	3	8.80%	1.1200	1.0127	1.0578	9.44%	0.04%	\$8,412	\$	2,288	27.20%
West Feliciana	\$2,776	\$214	1	7.70%	1.1200	1.0127	0.9321	9.37%	0.01%	\$2,588	\$	699	27.01%
Winn	\$4,575	\$355	1	7.76%	1.1200	1.0127	1.0000	8.80%	0.02%	\$4,575	\$	1,161	25.38%
	\$8,122,434	\$1,708,316	1,928	21.03%	1.1200	1.0127		25.07%	100.00%	\$7,769,835	\$5,584,653	71.88%	

(2)-(4) Source: RMS RiskLink v21 and AIR Touchstone v9 models
 (5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 1)
 (6) See Exhibit 19, item (4)
 (7) See Exhibit 19, Item (6)
 (8) Based on 6/1/19 and subsequent rate changes. See Exhibit 9
 (9) = (5)*(6)*(7)/(8)

(10) = (3)/Total of (3)
 (11) = (2)*(8)
 (12) = (10)*(14)
 (13) = (12)/(11) (Regional average when (11) is 0, See Exhibit 24, Sheet 1)
 (14) See Exhibit 20, Item (4)

Coastal Plan Homeowners Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) Homeowner Allocated NCR \$ 233,052

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	\$10,826	\$1,899	2	17.54%	1.1050	1.0127	1.0326	19.01%	2.88%	\$11,179 \$	6,703	59.96%
Iberia	\$0	\$0	0	26.61%	1.1050	1.0127	1.0751	27.70%	0.00%	\$0 \$	-	87.37%
Jefferson	\$16,857	\$5,495	2	32.60%	1.1050	1.0127	1.2610	28.93%	8.32%	\$21,256 \$	19,393	91.24%
Lafourche	\$54,056	\$16,160	12	29.89%	1.1050	1.0127	1.1661	28.68%	24.47%	\$63,034 \$	57,033	90.48%
Orleans	\$23,755	\$7,440	5	31.32%	1.1050	1.0127	1.2666	27.67%	11.27%	\$30,088 \$	26,257	87.27%
Plaquemines	\$7,553	\$2,909	1	38.51%	1.1050	1.0127	1.2680	33.98%	4.41%	\$9,577 \$	10,266	107.19%
St. Bernard	\$13,593	\$5,663	2	41.66%	1.1050	1.0127	1.2272	37.99%	8.58%	\$16,681 \$	19,986	119.81%
St. Mary	\$18,704	\$5,868	1	31.37%	1.1050	1.0127	1.0877	32.27%	8.89%	\$20,343 \$	20,710	101.80%
Terrebonne	\$102,806	\$20,600	18	20.04%	1.1050	1.0127	0.9201	24.37%	31.20%	\$94,592 \$	72,705	76.86%
Vermilion	\$0	\$0	0	26.61%	1.1050	1.0127	1.0820	27.52%	0.00%	\$0 \$	-	87.37%
	\$248,150	\$66,034	43	26.61%				27.33%		\$266,750	\$233,053	87.37%

(2)-(4) Source: RMS RiskLink v21 and AIR Touchstone v9 models
 (5) = (3)/(2)(Statewide average when (2) is 0)
 (6) See Exhibit 19, item (4)
 (7) See Exhibit 19, Item (6)
 (8) Based on 6/1/19 and subsequent rate changes. See Exhibit 9
 (9) = (5)*(6)*(7)/(8)

(10) = (3)/Total of (3)
 (11) = (2)*(8)
 (12) = (10)*(14)
 (13) = (12)/(11) (Coastal average when (11) is 0)
 (14) See Exhibit 20, Item (4)

Note: If location premium is 0, statewide average loads are used.

FAIR Plan Fire Expected Cat and NCR Loads by Parish

Not Applicable. There is no cat load for fire.

Coastal Plan Fire Expected Cat and NCR Loads by Parish

Not Applicable. There is no cat load for fire.

FAIR Plan EC Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) EC Allocated NCR \$ 28,234,902

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Acadia	\$405,749	\$117,572	535	28.98%	1.1300	1.0127	1.0634	31.18%	1.36%	\$431,480	\$ 384,625	89.14%
Allen	\$24,889	\$7,262	48	29.18%	1.1300	1.0127	1.0713	31.17%	0.08%	\$26,663	\$ 23,758	89.10%
Ascension	\$157,873	\$44,764	164	28.35%	1.1300	1.0127	1.1140	29.12%	0.52%	\$175,871	\$ 146,441	83.27%
Assumption	\$212,294	\$63,349	225	29.84%	1.1300	1.0127	1.0326	33.07%	0.73%	\$219,211	\$ 207,240	94.54%
Avoyelles	\$29,377	\$8,550	65	29.10%	1.1300	1.0127	1.1136	29.90%	0.10%	\$32,713	\$ 27,969	85.50%
Beauregard	\$35,572	\$6,812	46	19.15%	1.1300	1.0127	1.0033	21.84%	0.08%	\$35,690	\$ 22,283	62.43%
Bienville	\$7,519	\$2,273	18	30.24%	1.1300	1.0127	1.1189	30.93%	0.03%	\$8,413	\$ 7,437	88.40%
Bossier	\$7,405	\$1,855	10	25.05%	1.1300	1.0127	1.0008	28.64%	0.02%	\$7,411	\$ 6,069	81.89%
Caddo	\$75,591	\$21,184	124	28.02%	1.1300	1.0127	1.0701	29.96%	0.25%	\$80,889	\$ 69,300	85.67%
Calcasieu	\$1,400,874	\$359,787	1,475	25.68%	1.1300	1.0127	1.0219	28.76%	4.17%	\$1,431,576	\$ 1,177,004	82.22%
Caldwell	\$2,028	\$579	4	28.53%	1.1300	1.0127	1.1091	29.44%	0.01%	\$2,249	\$ 1,893	84.17%
Cameron	\$170,148	\$43,636	77	25.65%	1.1300	1.0127	1.0244	28.65%	0.51%	\$174,297	\$ 142,752	81.90%
Catahoula	\$18,311	\$5,538	51	30.24%	1.1300	1.0127	1.0960	31.57%	0.06%	\$20,068	\$ 18,117	90.28%
Claiborne	\$5,316	\$1,717	20	32.30%	1.1300	1.0127	1.0183	36.30%	0.02%	\$5,413	\$ 5,617	103.77%
Concordia	\$27,446	\$6,241	52	22.74%	1.1300	1.0127	1.0996	23.66%	0.07%	\$30,180	\$ 20,418	67.65%
De Soto	\$6,287	\$1,708	13	27.16%	1.1300	1.0127	1.1161	27.85%	0.02%	\$7,017	\$ 5,587	79.62%
East Baton Rouge	\$745,727	\$181,321	917	24.31%	1.1300	1.0127	0.9872	28.18%	2.10%	\$736,194	\$ 593,171	80.57%
East Carroll	\$10,926	\$3,166	29	28.98%	1.1300	1.0127	1.1241	29.50%	0.04%	\$12,282	\$ 10,357	84.33%
East Feliciana	\$15,582	\$4,120	31	26.44%	1.1300	1.0127	1.0613	28.51%	0.05%	\$16,538	\$ 13,478	81.50%
Evangeline	\$34,077	\$10,574	76	31.03%	1.1300	1.0127	1.0986	32.32%	0.12%	\$37,436	\$ 34,593	92.41%
Franklin	\$13,389	\$3,664	28	27.37%	1.1300	1.0127	1.1110	28.19%	0.04%	\$14,875	\$ 11,987	80.58%
Grant	\$11,192	\$3,207	30	28.65%	1.1300	1.0127	1.0367	31.62%	0.04%	\$11,603	\$ 10,491	90.42%
Iberia	\$945,177	\$279,245	1,006	29.54%	1.1300	1.0127	1.0368	32.60%	3.24%	\$979,912	\$ 913,520	93.22%
Iberville	\$74,147	\$20,729	95	27.96%	1.1300	1.0127	1.0324	30.99%	0.24%	\$76,547	\$ 67,813	88.59%
Jackson	\$7,919	\$1,992	19	25.15%	1.1300	1.0127	1.1150	25.81%	0.02%	\$8,830	\$ 6,516	73.79%
Jefferson	\$5,748,995	\$1,484,141	3,309	25.82%	1.1300	1.0127	0.9652	30.61%	17.20%	\$5,548,930	\$ 4,855,209	87.50%
Jefferson Davis	\$196,875	\$50,501	212	25.65%	1.1300	1.0127	0.9751	30.10%	0.59%	\$191,973	\$ 165,207	86.06%
Lafayette	\$1,075,344	\$275,571	1,188	25.63%	1.1300	1.0127	1.1365	25.81%	3.19%	\$1,222,111	\$ 901,501	73.77%
Lafourche	\$993,806	\$289,601	1,003	29.14%	1.1300	1.0127	1.0150	32.85%	3.36%	\$1,008,713	\$ 947,398	93.92%
La Salle	\$11,683	\$3,102	30	26.55%	1.1300	1.0127	1.1259	26.99%	0.04%	\$13,153	\$ 10,149	77.16%
Lincoln	\$21,280	\$4,914	50	23.09%	1.1300	1.0127	1.0061	26.26%	0.06%	\$21,409	\$ 16,076	75.09%
Livingston	\$82,324	\$20,154	93	24.48%	1.1300	1.0127	1.0780	25.99%	0.23%	\$88,741	\$ 65,931	74.30%
Madison	\$26,642	\$7,189	59	26.98%	1.1300	1.0127	1.0745	28.73%	0.08%	\$28,628	\$ 23,518	82.15%
Morehouse	\$19,265	\$4,020	37	20.87%	1.1300	1.0127	1.0576	22.58%	0.05%	\$20,375	\$ 13,150	64.54%
Natchitoches	\$33,690	\$8,568	75	25.43%	1.1300	1.0127	1.0125	28.74%	0.10%	\$34,112	\$ 28,028	82.16%
Orleans	\$9,876,967	\$3,186,922	5,407	32.27%	1.1300	1.0127	1.0394	35.53%	36.92%	\$10,265,626	\$ 10,425,675	101.56%
Ouachita	\$106,455	\$19,245	187	18.08%	1.1300	1.0127	1.0955	18.89%	0.22%	\$116,620	\$ 62,958	53.99%
Plaquemines	\$159,455	\$45,156	68	28.32%	1.1300	1.0127	0.9305	34.83%	0.52%	\$148,365	\$ 147,724	99.57%
Pointe Coupee	\$51,694	\$14,835	79	28.70%	1.1300	1.0127	1.0913	30.09%	0.17%	\$56,415	\$ 48,532	86.03%
Rapides	\$74,844	\$21,630	177	28.90%	1.1300	1.0127	1.0915	30.30%	0.25%	\$81,695	\$ 70,760	86.61%
Red River	\$1,602	\$523	5	32.63%	1.1300	1.0127	1.0972	34.03%	0.01%	\$1,758	\$ 1,710	97.27%

FAIR Plan EC Expected Cat and NCR Loads by Parish

Richland	\$15,321	\$4,484	38	29.27%	1.1300	1.0127	1.0436	32.09%	0.05%	\$15,989	\$	14,669	91.74%
Sabine	\$12,357	\$3,941	31	31.90%	1.1300	1.0127	1.1225	32.52%	0.05%	\$13,871	\$	12,894	92.96%
St. Bernard	\$733,396	\$233,387	550	31.82%	1.1300	1.0127	1.0948	33.26%	2.70%	\$802,922	\$	763,499	95.09%
St. Charles	\$332,195	\$98,025	239	29.51%	1.1300	1.0127	1.0520	32.10%	1.14%	\$349,458	\$	320,680	91.76%
St. Helena	\$10,745	\$3,531	23	32.86%	1.1300	1.0127	1.1182	33.63%	0.04%	\$12,015	\$	11,551	96.14%
St. James	\$125,956	\$36,689	131	29.13%	1.1300	1.0127	1.0233	32.57%	0.43%	\$128,891	\$	120,026	93.12%
St. John The Baptist	\$371,164	\$97,072	271	26.15%	1.1300	1.0127	1.0500	28.50%	1.12%	\$389,704	\$	317,559	81.49%
St. Landry	\$183,507	\$50,153	299	27.33%	1.1300	1.0127	1.0517	29.74%	0.58%	\$192,994	\$	164,070	85.01%
St. Martin	\$372,143	\$94,426	481	25.37%	1.1300	1.0127	1.0277	28.25%	1.09%	\$382,445	\$	308,905	80.77%
St. Mary	\$931,816	\$303,713	1,079	32.59%	1.1300	1.0127	1.1530	32.34%	3.52%	\$1,074,415	\$	993,565	92.47%
St. Tammany	\$1,185,081	\$364,253	854	30.74%	1.1300	1.0127	1.0870	32.36%	4.22%	\$1,288,163	\$	1,191,615	92.50%
Tangipahoa	\$173,367	\$43,009	185	24.81%	1.1300	1.0127	1.0423	27.24%	0.50%	\$180,700	\$	140,699	77.86%
Tensas	\$13,299	\$3,218	29	24.19%	1.1300	1.0127	1.1226	24.66%	0.04%	\$14,929	\$	10,526	70.51%
Terrebonne	\$1,492,470	\$336,807	1,225	22.57%	1.1300	1.0127	0.8581	30.10%	3.90%	\$1,280,689	\$	1,101,829	86.03%
Union	\$7,228	\$1,716	16	23.74%	1.1300	1.0127	1.1054	24.58%	0.02%	\$7,990	\$	5,613	70.25%
Vermilion	\$1,084,038	\$273,200	1,037	25.20%	1.1300	1.0127	0.9284	31.06%	3.17%	\$1,006,457	\$	893,744	88.80%
Vernon	\$9,727	\$2,166	19	22.26%	1.1300	1.0127	1.0069	25.30%	0.03%	\$9,794	\$	7,084	72.33%
Washington	\$107,795	\$28,001	175	25.98%	1.1300	1.0127	1.0787	27.56%	0.32%	\$116,273	\$	91,602	78.78%
Webster	\$8,301	\$1,971	21	23.74%	1.1300	1.0127	1.0741	25.29%	0.02%	\$8,916	\$	6,448	72.32%
West Baton Rouge	\$27,680	\$8,636	35	31.20%	1.1300	1.0127	1.0740	33.24%	0.10%	\$29,728	\$	28,253	95.04%
West Carroll	\$5,608	\$1,439	10	25.66%	1.1300	1.0127	1.1362	25.84%	0.02%	\$6,372	\$	4,708	73.89%
West Feliciana	\$4,130	\$1,320	12	31.97%	1.1300	1.0127	1.0708	34.17%	0.02%	\$4,422	\$	4,319	97.67%
Winn	\$9,580	\$2,776	29	28.98%	1.1300	1.0127	1.0898	30.43%	0.03%	\$10,440	\$	9,082	86.99%
	\$30,142,640	\$8,630,848	23,926	28.63%				32.09%	100.00%	\$30,759,559	\$28,234,902		91.79%

(2)-(4) Source: RMS RiskLink v21 and AIR Touchstone v9 models
 (5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 2)
 (6) See Exhibit 19, item (4)
 (7) See Exhibit 19, Item (6)
 (8) Based on 6/1/19 and subsequent rate changes. See Exhibit 9
 (9) = (5)*(6)*(7)/(8)

(10) = (3)/Total of (3)
 (11) = (2)*(8)
 (12) = (10)*(14)
 (13) = (12)/(11) (Regional average when (11) is 0, See Exhibit 24, Sheet 2)
 (14) See Exhibit 20, Item (4)

Coastal Plan EC Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) EC Allocated NCR \$ 4,685,787

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	\$117,770	\$23,389	45	19.86%	1.1150	1.0127	0.8770	25.57%	1.77%	\$103,284	\$ 82,938	80.30%
Iberia	\$0	\$0	0	29.02%	1.1150	1.0127	0.8793	37.26%	0.00%	\$0	\$ -	100.87%
Jefferson	\$1,702,866	\$511,915	624	30.06%	1.1150	1.0127	1.0262	33.08%	38.76%	\$1,747,453	\$ 1,816,211	103.93%
Lafourche	\$1,031,722	\$276,976	699	26.85%	1.1150	1.0127	1.0663	28.43%	20.97%	\$1,100,091	\$ 982,610	89.32%
Orleans	\$88,808	\$26,629	39	29.98%	1.1150	1.0127	0.9693	34.92%	2.02%	\$86,080	\$ 94,653	109.96%
Plaquemines	\$201,209	\$46,414	94	23.07%	1.1150	1.0127	0.8658	30.09%	3.51%	\$174,213	\$ 164,471	94.41%
St. Bernard	\$99,019	\$43,687	46	44.12%	1.1150	1.0127	1.2052	41.33%	3.31%	\$119,341	\$ 155,100	129.96%
St. Mary	\$210,744	\$104,757	104	49.71%	1.1150	1.0127	1.1326	49.56%	7.93%	\$238,692	\$ 371,583	155.67%
Terrebonne	\$1,047,223	\$266,420	573	25.44%	1.1150	1.0127	0.9691	29.64%	20.17%	\$1,014,829	\$ 945,123	93.13%
Vermilion	\$51,740	\$20,439	55	39.50%	1.1150	1.0127	1.1746	37.97%	1.55%	\$60,772	\$ 72,630	119.51%
	\$4,551,101	\$1,320,625	2,279	29.02%				31.94%		\$4,644,755	\$4,685,319	100.87%

(2)-(4) Source: RMS RiskLink v21 and AIR Touchstone v9 models
 (5) = (3)/(2)(Statewide average when (2) is 0)
 (6) See Exhibit 19, item (4)
 (7) See Exhibit 19, Item (6)
 (8) Based on 6/1/19 and subsequent rate changes. See Exhibit 9
 (9) = (5)*(6)*(7)/(8)

(10) = (3)/Total of (3)
 (11) = (2)*(8)
 (12) = (10)*(14)
 (13) = (12)/(11) (Coastal average when (11) is 0)
 (14) See Exhibit 20, Item (4)

Note: If location premium is 0, statewide average loads are used.

FAIR Plan Renters Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) Renters Allocated NCR \$ 137,328

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Acadia	\$0	\$0	0	12.85%	1.1300	1.0127	1.0059	14.62%	0.00%	\$0	\$ -	44.82%
Allen	\$305	\$22	1	7.28%	1.1300	1.0127	0.9722	8.57%	0.06%	\$297	\$ 76	25.59%
Ascension	\$127	\$3	1	2.31%	1.1300	1.0127	0.9931	2.66%	0.01%	\$126	\$ 10	7.94%
Assumption	\$1,065	\$80	4	7.53%	1.1300	1.0127	0.9617	8.96%	0.20%	\$1,024	\$ 276	26.95%
Avoyelles	\$103	\$4	1	4.01%	1.1300	1.0127	0.9096	5.04%	0.01%	\$94	\$ 14	14.89%
Beauregard	\$0	\$0	0	4.59%	1.1300	1.0127	0.9944	5.28%	0.00%	\$0	\$ -	15.23%
Bienville	\$0	\$0	0	3.83%	1.1300	1.0127	0.9503	4.61%	0.00%	\$0	\$ -	13.96%
Bossier	\$0	\$0	0	4.10%	1.1300	1.0127	0.9943	4.72%	0.00%	\$0	\$ -	15.26%
Caddo	\$506	\$21	2	4.10%	1.1300	1.0127	0.9195	5.10%	0.05%	\$465	\$ 71	15.27%
Calcasieu	\$1,458	\$75	4	5.15%	1.1300	1.0127	0.7997	7.37%	0.19%	\$1,166	\$ 258	22.13%
Caldwell	\$0	\$0	0	3.55%	1.1300	1.0127	0.9428	4.31%	0.00%	\$0	\$ -	12.66%
Cameron	\$488	\$86	1	17.58%	1.1300	1.0127	0.9263	21.72%	0.21%	\$452	\$ 295	65.27%
Catahoula	\$0	\$0	0	3.55%	1.1300	1.0127	0.9428	4.31%	0.00%	\$0	\$ -	12.66%
Claiborne	\$0	\$0	0	3.83%	1.1300	1.0127	0.8861	4.94%	0.00%	\$0	\$ -	13.96%
Concordia	\$280	\$11	1	4.03%	1.1300	1.0127	0.9428	4.89%	0.03%	\$264	\$ 39	14.77%
De Soto	\$0	\$0	0	3.83%	1.1300	1.0127	1.0012	4.37%	0.00%	\$0	\$ -	13.96%
East Baton Rouge	\$7,609	\$785	16	10.32%	1.1300	1.0127	0.9379	12.59%	1.96%	\$7,137	\$ 2,697	37.79%
East Carroll	\$0	\$0	0	3.55%	1.1300	1.0127	0.9503	4.27%	0.00%	\$0	\$ -	12.66%
East Feliciana	\$0	\$0	0	4.59%	1.1300	1.0127	1.0009	5.25%	0.00%	\$0	\$ -	15.23%
Evangeline	\$0	\$0	0	4.59%	1.1300	1.0127	1.0000	5.25%	0.00%	\$0	\$ -	15.23%
Franklin	\$0	\$0	0	3.55%	1.1300	1.0127	0.9428	4.31%	0.00%	\$0	\$ -	12.66%
Grant	\$0	\$0	0	3.55%	1.1300	1.0127	0.9428	4.31%	0.00%	\$0	\$ -	12.66%
Iberia	\$3,045	\$92	6	3.01%	1.1300	1.0127	1.0903	3.16%	0.23%	\$3,320	\$ 315	9.49%
Iberville	\$309	\$20	1	6.60%	1.1300	1.0127	1.0047	7.52%	0.05%	\$310	\$ 70	22.58%
Jackson	\$0	\$0	0	3.55%	1.1300	1.0127	0.9503	4.27%	0.00%	\$0	\$ -	12.66%
Jefferson	\$95,005	\$10,718	93	11.28%	1.1300	1.0127	1.0720	12.04%	26.82%	\$101,842	\$ 36,832	36.17%
Jefferson Davis	\$183	\$20	1	10.89%	1.1300	1.0127	1.3097	9.51%	0.05%	\$240	\$ 68	28.33%
Lafayette	\$4,237	\$391	14	9.23%	1.1300	1.0127	0.9432	11.20%	0.98%	\$3,996	\$ 1,344	33.63%
Lafourche	\$2,309	\$80	6	3.49%	1.1300	1.0127	1.0711	3.73%	0.20%	\$2,473	\$ 277	11.20%
La Salle	\$0	\$0	0	3.55%	1.1300	1.0127	0.9428	4.31%	0.00%	\$0	\$ -	12.66%
Lincoln	\$0	\$0	0	3.55%	1.1300	1.0127	1.0052	4.04%	0.00%	\$0	\$ -	12.66%
Livingston	\$0	\$0	0	4.59%	1.1300	1.0127	1.0199	5.15%	0.00%	\$0	\$ -	15.23%
Madison	\$0	\$0	0	3.55%	1.1300	1.0127	0.9428	4.31%	0.00%	\$0	\$ -	12.66%
Morehouse	\$0	\$0	0	3.55%	1.1300	1.0127	1.0260	3.96%	0.00%	\$0	\$ -	12.66%
Natchitoches	\$0	\$0	0	3.55%	1.1300	1.0127	0.9923	4.09%	0.00%	\$0	\$ -	12.66%
Orleans	\$138,392	\$20,636	140	14.91%	1.1300	1.0127	1.0295	16.57%	51.64%	\$142,479	\$ 70,915	49.77%
Ouachita	\$0	\$0	0	3.55%	1.1300	1.0127	1.0164	4.00%	0.00%	\$0	\$ -	12.66%
Plaquemines	\$1,779	\$97	2	5.47%	1.1300	1.0127	1.0715	5.84%	0.24%	\$1,906	\$ 335	17.58%
Pointe Coupee	\$0	\$0	0	4.59%	1.1300	1.0127	1.0000	5.25%	0.00%	\$0	\$ -	15.23%
Rapides	\$359	\$11	1	3.04%	1.1300	1.0127	1.0055	3.46%	0.03%	\$361	\$ 38	10.53%
Red River	\$0	\$0	0	3.83%	1.1300	1.0127	0.9428	4.64%	0.00%	\$0	\$ -	13.96%

FAIR Plan Renters Expected Cat and NCR Loads by Parish

Richland	\$0	\$0	0	3.55%	1.1300	1.0127	0.9187	4.42%	0.00%	\$0	\$	-	12.66%
Sabine	\$0	\$0	0	3.55%	1.1300	1.0127	0.9428	4.31%	0.00%	\$0	\$	-	12.66%
St. Bernard	\$3,170	\$170	6	5.36%	1.1300	1.0127	1.1308	5.42%	0.43%	\$3,585	\$	584	16.29%
St. Charles	\$3,445	\$419	5	12.16%	1.1300	1.0127	0.9491	14.66%	1.05%	\$3,270	\$	1,439	44.01%
St. Helena	\$0	\$0	0	4.59%	1.1300	1.0127	0.9526	5.51%	0.00%	\$0	\$	-	15.23%
St. James	\$326	\$31	2	9.61%	1.1300	1.0127	0.9617	11.43%	0.08%	\$314	\$	108	34.39%
St. John The Baptist	\$1,409	\$151	3	10.70%	1.1300	1.0127	1.3937	8.79%	0.38%	\$1,964	\$	518	26.37%
St. Landry	\$783	\$33	3	4.23%	1.1300	1.0127	1.0262	4.72%	0.08%	\$803	\$	114	14.20%
St. Martin	\$512	\$23	2	4.59%	1.1300	1.0127	1.0080	5.21%	0.06%	\$516	\$	81	15.70%
St. Mary	\$1,101	\$101	3	9.18%	1.1300	1.0127	0.9991	10.51%	0.25%	\$1,100	\$	347	31.55%
St. Tammany	\$40,424	\$5,625	40	13.91%	1.1300	1.0127	0.9768	16.29%	14.07%	\$39,488	\$	19,329	48.95%
Tangipahoa	\$1,078	\$38	7	3.54%	1.1300	1.0127	1.0149	3.99%	0.10%	\$1,094	\$	131	11.97%
Tensas	\$0	\$0	0	3.55%	1.1300	1.0127	0.9428	4.31%	0.00%	\$0	\$	-	12.66%
Terrebonne	\$5,284	\$201	9	3.80%	1.1300	1.0127	1.0715	4.06%	0.50%	\$5,662	\$	690	12.19%
Union	\$0	\$0	0	3.55%	1.1300	1.0127	0.9503	4.27%	0.00%	\$0	\$	-	12.66%
Vermilion	\$0	\$0	0	12.85%	1.1300	1.0127	1.0720	13.72%	0.00%	\$0	\$	-	44.82%
Vernon	\$0	\$0	0	3.55%	1.1300	1.0127	0.9944	4.09%	0.00%	\$0	\$	-	12.66%
Washington	\$0	\$0	0	4.59%	1.1300	1.0127	1.0000	5.25%	0.00%	\$0	\$	-	15.23%
Webster	\$0	\$0	0	3.83%	1.1300	1.0127	1.0060	4.35%	0.00%	\$0	\$	-	13.96%
West Baton Rouge	\$0	\$0	0	4.59%	1.1300	1.0127	1.0720	4.90%	0.00%	\$0	\$	-	15.23%
West Carroll	\$0	\$0	0	3.55%	1.1300	1.0127	0.9507	4.27%	0.00%	\$0	\$	-	12.66%
West Feliciana	\$314	\$17	1	5.38%	1.1300	1.0127	1.2177	5.06%	0.04%	\$382	\$	58	15.18%
Winn	\$0	\$0	0	3.55%	1.1300	1.0127	0.9428	4.31%	0.00%	\$0	\$	-	12.66%
	\$315,405	\$39,963	376	12.67%				14.08%	100.00%	\$326,130	\$137,329	42.11%	

(2)-(4) Source: RMS RiskLink v21 and AIR Touchstone v9 models

(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 3)

(6) See Exhibit 19, item (4)

(7) See Exhibit 19, Item (6)

(8) Based on 6/1/19 and subsequent rate changes. See Exhibit 9

(9) = (5)*(6)*(7)/(8)

(10) = (3)/Total of (3)

(11) = (2)*(8)

(12) = (10)*(14)

(13) = (12)/(11) (Regional average when (11) is 0, See Exhibit 24, Sheet 3)

(14) See Exhibit 20, Item (4)

Coastal Plan Renters Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) Renters Allocated NCR \$ 8,578

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	\$0	\$0	0	25.64%	1.1000	1.0127	1.1267	25.35%	0.00%	\$0 \$	-	79.37%
Iberia	\$0	\$0	0	25.64%	1.1000	1.0127	1.1284	25.31%	0.00%	\$0 \$	-	79.37%
Jefferson	\$0	\$0	0	25.64%	1.1000	1.0127	1.0720	26.64%	0.00%	\$0 \$	-	79.37%
Lafourche	\$1,457	\$259	3	17.78%	1.1000	1.0127	0.9430	21.00%	10.55%	\$1,374 \$	905	65.87%
Orleans	\$4,934	\$1,677	3	33.99%	1.1000	1.0127	1.1290	33.54%	68.29%	\$5,570 \$	5,858	105.17%
Plaquemines	\$895	\$122	2	13.62%	1.1000	1.0127	1.0802	14.05%	4.96%	\$967 \$	425	43.95%
St. Bernard	\$320	\$186	1	58.23%	1.1000	1.0127	1.1267	57.57%	7.59%	\$361 \$	651	180.33%
St. Mary	\$0	\$0	0	25.64%	1.1000	1.0127	1.1274	25.33%	0.00%	\$0 \$	-	79.37%
Terrebonne	\$1,972	\$211	3	10.72%	1.1000	1.0127	1.2853	9.29%	8.61%	\$2,535 \$	739	29.15%
Vermilion	\$0	\$0	0	25.64%	1.1000	1.0127	1.1276	25.33%	0.00%	\$0 \$	-	79.37%
	\$9,578	\$2,456	12	25.64%				25.62%		\$10,807	\$8,578	79.37%

(2)-(4) Source: RMS RiskLink v21 and AIR Touchstone v9 models
 (5) = (3)/(2)(Statewide average when (2) is 0)
 (6) See Exhibit 19, item (4)
 (7) See Exhibit 19, Item (6)
 (8) Based on 6/1/19 and subsequent rate changes. See Exhibit 9
 (9) = (5)*(6)*(7)/(8)

(10) = (3)/Total of (3) Note: If location premium is 0, statewide average loads are used.
 (11) = (2)*(8)
 (12) = (10)*(14)
 (13) = (12)/(11) (Coastal average when (11) is 0)
 (14) See Exhibit 20, Item (4)

Reinsurance Premium Allocation
(14) Mobile Home Allocated NCR \$ 1,730,358

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Acadia	\$96,622	\$18,775	99	19.43%	1.1300	1.0127	1.0103	22.01%	3.55%	\$97,619	\$ 61,487	62.99%
Allen	\$14,556	\$2,382	15	16.37%	1.1300	1.0127	0.9365	20.00%	0.45%	\$13,632	\$ 7,200	57.23%
Ascension	\$78,473	\$14,808	76	18.87%	1.1300	1.0127	0.9847	21.93%	2.80%	\$77,274	\$ 48,497	62.76%
Assumption	\$174,713	\$17,122	113	9.80%	1.1300	1.0127	0.8956	12.52%	3.24%	\$156,476	\$ 56,073	35.83%
Avoyelles	\$4,460	\$590	7	13.22%	1.1300	1.0127	1.0172	14.87%	0.11%	\$4,537	\$ 1,931	42.56%
Beauregard	\$23,939	\$4,384	22	18.31%	1.1300	1.0127	1.0122	20.70%	0.83%	\$24,230	\$ 14,358	59.26%
Bienville	\$4,775	\$361	7	7.55%	1.1300	1.0127	1.0911	7.92%	0.07%	\$5,210	\$ 1,181	22.67%
Bossier	\$7,264	\$738	8	10.16%	1.1300	1.0127	1.1213	10.37%	0.14%	\$8,145	\$ 2,418	29.69%
Caddo	\$5,395	\$779	7	14.44%	1.1300	1.0127	1.1214	14.73%	0.15%	\$6,050	\$ 2,551	42.17%
Calcasieu	\$416,749	\$87,055	349	20.89%	1.1300	1.0127	1.0089	23.69%	16.48%	\$420,465	\$ 285,102	67.81%
Caldwell	\$2,131	\$256	2	12.01%	1.1300	1.0127	1.0688	12.86%	0.05%	\$2,278	\$ 838	36.79%
Cameron	\$65,158	\$10,220	28	15.69%	1.1300	1.0127	0.8825	20.35%	1.93%	\$57,501	\$ 33,471	58.21%
Catahoula	\$5,990	\$676	7	11.28%	1.1300	1.0127	0.9721	13.28%	0.13%	\$5,823	\$ 2,214	38.02%
Claiborne	\$7,279	\$528	10	7.25%	1.1300	1.0127	1.0928	7.59%	0.10%	\$7,954	\$ 1,728	21.72%
Concordia	\$3,578	\$761	4	21.26%	1.1300	1.0127	0.9719	25.03%	0.14%	\$3,477	\$ 2,491	71.64%
De Soto	\$2,127	\$269	2	12.64%	1.1300	1.0127	1.0747	13.46%	0.05%	\$2,286	\$ 881	38.54%
East Baton Rouge	\$22,775	\$3,161	22	13.88%	1.1300	1.0127	0.9571	16.60%	0.60%	\$21,798	\$ 10,352	47.49%
East Carroll	\$0	\$0	0	11.30%	1.1300	1.0127	0.9724	13.30%	0.00%	\$0	\$ -	35.16%
East Feliciana	\$2,486	\$249	2	10.02%	1.1300	1.0127	0.9307	12.32%	0.05%	\$2,314	\$ 816	35.26%
Evangeline	\$26,264	\$3,742	28	14.25%	1.1300	1.0127	1.0193	16.00%	0.71%	\$26,771	\$ 12,524	45.77%
Franklin	\$5,660	\$538	8	9.50%	1.1300	1.0127	1.0718	10.14%	0.10%	\$6,066	\$ 1,761	29.03%
Grant	\$4,183	\$408	8	9.75%	1.1300	1.0127	1.0674	10.45%	0.08%	\$4,465	\$ 1,335	29.90%
Iberia	\$309,199	\$27,138	186	8.78%	1.1300	1.0127	0.8959	11.21%	5.14%	\$277,022	\$ 88,876	32.08%
Iberville	\$27,039	\$4,972	24	18.39%	1.1300	1.0127	0.9832	21.40%	0.94%	\$26,585	\$ 16,284	61.25%
Jackson	\$3,262	\$271	4	8.32%	1.1300	1.0127	1.0815	8.80%	0.05%	\$3,528	\$ 888	25.17%
Jefferson	\$44,787	\$5,274	27	11.78%	1.1300	1.0127	0.8974	15.02%	1.00%	\$40,192	\$ 17,274	42.98%
Jefferson Davis	\$77,964	\$16,421	75	21.06%	1.1300	1.0127	1.0074	23.92%	3.11%	\$78,541	\$ 53,778	68.47%
Lafayette	\$269,978	\$38,507	287	14.26%	1.1300	1.0127	1.0062	16.22%	7.29%	\$271,652	\$ 126,108	46.42%
Lafourche	\$277,610	\$28,789	150	10.37%	1.1300	1.0127	0.8933	13.28%	5.45%	\$247,989	\$ 94,282	38.02%
La Salle	\$3,213	\$385	5	11.98%	1.1300	1.0127	1.0716	12.79%	0.07%	\$3,443	\$ 1,260	36.60%
Lincoln	\$797	\$53	1	6.70%	1.1300	1.0127	1.0793	7.10%	0.01%	\$860	\$ 175	20.35%
Livingston	\$59,336	\$11,728	51	19.77%	1.1300	1.0127	0.9532	23.73%	2.22%	\$56,558	\$ 38,409	67.91%
Madison	\$810	\$52	1	6.46%	1.1300	1.0127	0.9687	7.63%	0.01%	\$785	\$ 171	21.78%
Morehouse	\$1,570	\$107	2	6.84%	1.1300	1.0127	1.0831	7.23%	0.02%	\$1,700	\$ 352	20.71%
Natchitoches	\$9,627	\$969	16	10.06%	1.1300	1.0127	1.0722	10.74%	0.18%	\$10,322	\$ 3,172	30.73%
Orleans	\$0	\$0	0	13.53%	1.1300	1.0127	0.7329	21.12%	0.00%	\$0	\$ -	0.00%
Ouachita	\$9,913	\$649	12	6.55%	1.1300	1.0127	1.0550	7.10%	0.12%	\$10,458	\$ 2,126	20.33%
Plaquemines	\$103,487	\$12,932	43	12.50%	1.1300	1.0127	0.8962	15.96%	2.45%	\$92,745	\$ 42,353	45.67%
Pointe Coupee	\$9,744	\$2,067	10	21.21%	1.1300	1.0127	1.0175	23.85%	0.39%	\$9,914	\$ 6,768	68.27%
Rapides	\$10,629	\$981	14	9.23%	1.1300	1.0127	1.0235	10.32%	0.19%	\$10,879	\$ 3,214	29.54%
Red River	\$4,375	\$431	3	9.85%	1.1300	1.0127	1.0747	10.49%	0.08%	\$4,702	\$ 1,411	30.01%

FAIR Plan Mobile Home Expected Cat and NCR Loads by Parish

Richland	\$2,841	\$241	4	8.48%	1.1300	1.0127	1.0813	8.97%	0.05%	\$3,072	\$ 789	25.68%
Sabine	\$31,129	\$4,634	51	14.89%	1.1300	1.0127	1.0707	15.91%	0.88%	\$33,329	\$ 15,178	45.54%
St. Bernard	\$23,750	\$2,478	11	10.43%	1.1300	1.0127	0.8835	13.51%	0.47%	\$20,983	\$ 8,116	38.68%
St. Charles	\$59,250	\$6,118	30	10.33%	1.1300	1.0127	0.8942	13.22%	1.16%	\$52,982	\$ 20,037	37.82%
St. Helena	\$4,908	\$789	6	16.07%	1.1300	1.0127	0.9135	20.13%	0.15%	\$4,484	\$ 2,583	57.60%
St. James	\$53,240	\$3,965	28	7.45%	1.1300	1.0127	0.8947	9.53%	0.75%	\$47,634	\$ 12,984	27.26%
St. John The Baptist	\$13,965	\$1,224	5	8.76%	1.1300	1.0127	0.8865	11.31%	0.23%	\$12,380	\$ 4,008	32.37%
St. Landry	\$58,403	\$10,300	64	17.64%	1.1300	1.0127	0.9537	21.17%	1.95%	\$55,700	\$ 33,733	60.56%
St. Martin	\$223,872	\$33,165	239	14.81%	1.1300	1.0127	1.0097	16.78%	6.28%	\$226,044	\$ 108,614	48.05%
St. Mary	\$162,655	\$14,865	105	9.14%	1.1300	1.0127	0.8958	11.68%	2.81%	\$145,706	\$ 48,684	33.41%
St. Tammany	\$225,759	\$49,271	221	21.82%	1.1300	1.0127	0.7398	33.75%	9.33%	\$167,017	\$ 161,361	96.61%
Tangipahoa	\$44,074	\$7,389	36	16.77%	1.1300	1.0127	0.9539	20.12%	1.40%	\$42,043	\$ 24,200	57.56%
Tensas	\$413	\$48	1	11.55%	1.1300	1.0127	0.9736	13.58%	0.01%	\$402	\$ 156	38.81%
Terrebonne	\$306,209	\$26,913	147	8.79%	1.1300	1.0127	0.8976	11.21%	5.09%	\$274,853	\$ 88,139	32.07%
Union	\$4,598	\$370	6	8.05%	1.1300	1.0127	1.0815	8.52%	0.07%	\$4,973	\$ 1,212	24.37%
Vermilion	\$446,610	\$40,807	248	9.14%	1.1300	1.0127	0.8952	11.68%	7.72%	\$399,798	\$ 133,643	33.43%
Vernon	\$6,241	\$609	6	9.76%	1.1300	1.0127	1.0219	10.93%	0.12%	\$6,378	\$ 1,994	31.26%
Washington	\$25,068	\$4,011	29	16.00%	1.1300	1.0127	0.9537	19.20%	0.76%	\$23,907	\$ 13,136	54.95%
Webster	\$3,140	\$318	5	10.14%	1.1300	1.0127	1.0891	10.65%	0.06%	\$3,420	\$ 1,043	30.50%
West Baton Rouge	\$2,181	\$286	3	13.13%	1.1300	1.0127	0.9485	15.84%	0.05%	\$2,069	\$ 938	45.34%
West Carroll	\$2,369	\$264	2	11.13%	1.1300	1.0127	1.0757	11.84%	0.05%	\$2,548	\$ 863	33.87%
West Feliciana	\$4,740	\$592	4	12.49%	1.1300	1.0127	1.0068	14.20%	0.11%	\$4,772	\$ 1,938	40.61%
Winn	\$1,937	\$174	4	8.97%	1.1300	1.0127	1.0722	9.57%	0.03%	\$2,077	\$ 569	27.40%
	\$3,905,269	\$528,357	2,990	13.53%				16.66%	100.00%	\$3,638,817	\$1,730,360	47.55%

(2)-(4) Source: RMS RiskLink v21 and AIR Touchstone v9 models
 (5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 4)
 (6) See Exhibit 19, item (4)
 (7) See Exhibit 19, Item (6)
 (8) Based on 6/1/19 and subsequent rate changes. See Exhibit 9
 (9) = (5)*(6)*(7)/(8)

(10) = (3)/Total of (3)
 (11) = (2)*(8)
 (12) = (10)*(14)
 (13) = (12)/(11) (Regional average when (11) is 0, See Exhibit 24, Sheet 4)
 (14) See Exhibit 20, Item (4)

Coastal Plan Mobile Home Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) Mobile Home Allocated NCR \$ 774,593

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	\$80,111	\$23,638	34	29.51%	1.1200	1.0127	1.1036	30.33%	10.77%	\$88,412	\$ 83,424	94.36%
Iberia	\$0	\$0	0	25.75%	1.1200	1.0127	1.1279	25.89%	0.00%	\$0	\$ -	89.41%
Jefferson	\$141,544	\$55,347	62	39.10%	1.1200	1.0127	1.1280	39.32%	25.21%	\$159,657	\$ 195,275	122.31%
Lafourche	\$149,143	\$21,156	78	14.19%	1.1200	1.0127	0.8796	18.30%	9.64%	\$131,181	\$ 74,671	56.92%
Orleans	\$0	\$0	0	25.75%	1.1200	1.0127	1.1278	25.90%	0.00%	\$0	\$ -	89.41%
Plaquemines	\$286,614	\$70,619	160	24.64%	1.1200	1.0127	1.0246	27.28%	32.17%	\$293,650	\$ 249,187	84.86%
St. Bernard	\$12,232	\$8,209	16	67.11%	1.1200	1.0127	1.1276	67.50%	3.74%	\$13,793	\$ 28,970	210.03%
St. Mary	\$8,680	\$4,928	7	56.77%	1.1200	1.0127	1.1282	57.07%	2.24%	\$9,793	\$ 17,351	177.18%
Terrebonne	\$155,378	\$28,250	77	18.18%	1.1200	1.0127	0.9555	21.58%	12.87%	\$148,466	\$ 99,690	67.15%
Vermilion	\$18,897	\$7,361	27	38.95%	1.1200	1.0127	1.1289	39.13%	3.35%	\$21,332	\$ 25,949	121.64%
	\$852,599	\$219,509	461	25.75%				28.10%		\$866,284	\$774,517	89.41%

(2)-(4) Source: RMS RiskLink v21 and AIR Touchstone v9 models
 (5) = (3)/(2)(Statewide average when (2) is 0)
 (6) See Exhibit 19, item (4)
 (7) See Exhibit 19, Item (6)
 (8) Based on 6/1/19 and subsequent rate changes. See Exhibit 9
 (9) = (5)*(6)*(7)/(8)

(10) = (3)/Total of (3) Note: If location premium is 0, statewide average loads are used.
 (11) = (2)*(8)
 (12) = (10)*(14)
 (13) = (12)/(11) (Coastal average when (11) is 0)
 (14) See Exhibit 20, Item (4)

FAIR Plan Wind Only Expected Cat and NRC Loads by Parish

Reinsurance Premium Allocation
(14) Wind Only Allocated NCR \$ 26,836,633

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Acadia	\$607,824	\$152,067	463	25.02%	1.1300	1.0127	1.1947	23.96%	1.88%	\$726,167	\$ 503,630	69.35%
Allen	\$2,586	\$1,068	3	41.29%	1.1300	1.0127	1.1879	39.77%	0.01%	\$3,072	\$ 3,537	115.14%
Ascension	\$79,193	\$16,829	53	21.25%	1.1300	1.0127	1.1802	20.60%	0.21%	\$93,466	\$ 55,735	59.63%
Assumption	\$180,041	\$53,660	156	29.80%	1.1300	1.0127	1.1841	28.80%	0.66%	\$213,184	\$ 177,716	83.36%
Avoyelles	\$0	\$0	0	31.65%	1.1300	1.0127	1.5189	23.84%	0.00%	\$0	\$ -	65.99%
Beauregard	\$2,110	\$1,197	4	56.74%	1.1300	1.0127	1.1760	55.21%	0.01%	\$2,481	\$ 3,965	159.81%
Bienville	\$0	\$0	0	35.37%	1.1300	1.0127	1.5216	26.60%	0.00%	\$0	\$ -	77.24%
Bossier	\$4,580	\$1,737	7	37.93%	1.1300	1.0127	1.0614	40.89%	0.02%	\$4,861	\$ 5,753	118.35%
Caddo	\$13,186	\$2,328	8	17.65%	1.1300	1.0127	1.0650	18.97%	0.03%	\$14,042	\$ 7,710	54.91%
Calcasieu	\$637,667	\$155,903	418	24.45%	1.1300	1.0127	1.1723	23.87%	1.92%	\$747,526	\$ 516,334	69.07%
Caldwell	\$0	\$0	0	31.65%	1.1300	1.0127	1.5230	23.78%	0.00%	\$0	\$ -	65.99%
Cameron	\$156,001	\$43,720	62	28.03%	1.1300	1.0127	1.1841	27.09%	0.54%	\$184,718	\$ 144,796	78.39%
Catahoula	\$775	\$255	1	32.94%	1.1300	1.0127	1.5193	24.81%	0.00%	\$1,177	\$ 845	71.79%
Claiborne	\$0	\$0	0	35.37%	1.1300	1.0127	1.5132	26.75%	0.00%	\$0	\$ -	77.24%
Concordia	\$0	\$0	0	31.65%	1.1300	1.0127	1.5182	23.86%	0.00%	\$0	\$ -	65.99%
De Soto	\$3,755	\$1,714	6	45.63%	1.1300	1.0127	1.5145	34.48%	0.02%	\$5,687	\$ 5,675	99.79%
East Baton Rouge	\$153,465	\$48,605	165	31.67%	1.1300	1.0127	1.2572	28.83%	0.60%	\$192,934	\$ 160,974	83.43%
East Carroll	\$0	\$0	0	31.65%	1.1300	1.0127	1.5230	23.78%	0.00%	\$0	\$ -	65.99%
East Feliciana	\$1,272	\$451	3	35.42%	1.1300	1.0127	1.1879	34.12%	0.01%	\$1,511	\$ 1,492	98.74%
Evangeline	\$2,384	\$1,214	4	50.93%	1.1300	1.0127	1.1850	49.18%	0.01%	\$2,825	\$ 4,021	142.34%
Franklin	\$2,186	\$741	3	33.89%	1.1300	1.0127	1.5139	25.62%	0.01%	\$3,309	\$ 2,453	74.13%
Grant	\$1,491	\$450	2	30.16%	1.1300	1.0127	1.5139	22.80%	0.01%	\$2,257	\$ 1,489	65.97%
Iberia	\$715,151	\$217,837	616	30.46%	1.1300	1.0127	1.1926	29.23%	2.69%	\$852,865	\$ 721,451	84.59%
Iberville	\$25,612	\$9,083	27	35.46%	1.1300	1.0127	1.1841	34.27%	0.11%	\$30,328	\$ 30,081	99.19%
Jackson	\$10,014	\$2,332	9	23.29%	1.1300	1.0127	1.5230	17.50%	0.03%	\$15,251	\$ 7,723	50.64%
Jefferson	\$8,066,017	\$2,557,216	3,753	31.70%	1.1300	1.0127	1.2036	30.14%	31.56%	\$9,708,124	\$ 8,469,217	87.24%
Jefferson Davis	\$152,795	\$34,882	87	22.83%	1.1300	1.0127	1.1868	22.01%	0.43%	\$181,335	\$ 115,525	63.71%
Lafayette	\$649,098	\$186,249	554	28.69%	1.1300	1.0127	1.1758	27.92%	2.30%	\$763,209	\$ 616,835	80.82%
Lafourche	\$648,309	\$206,418	435	31.84%	1.1300	1.0127	1.2052	30.23%	2.55%	\$781,320	\$ 683,633	87.50%
La Salle	\$1,017	\$244	3	23.97%	1.1300	1.0127	1.5230	18.01%	0.00%	\$1,549	\$ 807	52.10%
Lincoln	\$1,780	\$658	1	36.95%	1.1300	1.0127	1.5230	27.76%	0.01%	\$2,711	\$ 2,179	80.38%
Livingston	\$40,539	\$15,058	50	37.15%	1.1300	1.0127	1.1814	35.98%	0.19%	\$47,891	\$ 49,872	104.14%
Madison	\$9,164	\$3,341	18	36.46%	1.1300	1.0127	1.5186	27.47%	0.04%	\$13,917	\$ 11,066	79.51%
Morehouse	\$0	\$0	0	31.65%	1.1300	1.0127	1.5230	23.78%	0.00%	\$0	\$ -	65.99%
Natchitoches	\$86,036	\$28,880	124	33.57%	1.1300	1.0127	1.6169	23.76%	0.36%	\$139,107	\$ 95,648	68.76%
Orleans	\$4,967,671	\$1,966,889	2,323	39.59%	1.1300	1.0127	1.3833	32.75%	24.27%	\$6,871,945	\$ 6,514,120	94.79%
Ouachita	\$2,444	\$369	2	15.11%	1.1300	1.0127	1.5154	11.41%	0.00%	\$3,704	\$ 1,223	33.02%
Plaquemines	\$250,225	\$81,689	155	32.65%	1.1300	1.0127	1.2046	31.02%	1.01%	\$301,425	\$ 270,547	89.76%
Pointe Coupee	\$1,454	\$930	4	63.94%	1.1300	1.0127	1.1804	61.99%	0.01%	\$1,716	\$ 3,079	179.43%
Rapides	\$1,904	\$278	2	14.60%	1.1300	1.0127	1.5176	11.01%	0.00%	\$2,890	\$ 920	31.83%
Red River	\$0	\$0	0	35.37%	1.1300	1.0127	1.5132	26.75%	0.00%	\$0	\$ -	77.24%

FAIR Plan Wind Only Expected Cat and NRC Loads by Parish

Richland	\$1,714	\$147	1	8.59%	1.1300	1.0127	1.5172	6.48%	0.00%	\$2,600	\$ 487	18.73%
Sabine	\$1,165	\$153	1	13.13%	1.1300	1.0127	1.5233	9.86%	0.00%	\$1,775	\$ 506	28.51%
St. Bernard	\$612,875	\$241,446	382	39.40%	1.1300	1.0127	1.2256	36.79%	2.98%	\$751,129	\$ 799,643	106.46%
St. Charles	\$562,233	\$171,113	327	30.43%	1.1300	1.0127	1.2041	28.92%	2.11%	\$676,966	\$ 566,706	83.71%
St. Helena	\$1,696	\$504	2	29.72%	1.1300	1.0127	1.1823	28.77%	0.01%	\$2,005	\$ 1,669	83.24%
St. James	\$115,201	\$36,940	92	32.07%	1.1300	1.0127	1.1845	30.98%	0.46%	\$136,452	\$ 122,342	89.66%
St. John The Baptist	\$326,503	\$69,536	169	21.30%	1.1300	1.0127	1.2062	20.21%	0.86%	\$393,833	\$ 230,294	58.48%
St. Landry	\$54,824	\$17,423	61	31.78%	1.1300	1.0127	1.1782	30.87%	0.22%	\$64,591	\$ 57,703	89.34%
St. Martin	\$211,196	\$53,762	193	25.46%	1.1300	1.0127	1.2099	24.08%	0.66%	\$255,523	\$ 178,055	69.68%
St. Mary	\$281,848	\$62,831	169	22.29%	1.1300	1.0127	1.2078	21.12%	0.78%	\$340,407	\$ 208,089	61.13%
St. Tammany	\$2,801,597	\$1,105,353	1,705	39.45%	1.1300	1.0127	1.1973	37.70%	13.64%	\$3,354,399	\$ 3,660,806	109.13%
Tangipahoa	\$86,451	\$24,357	82	28.17%	1.1300	1.0127	1.2912	24.97%	0.30%	\$111,624	\$ 80,667	72.27%
Tensas	\$0	\$0	0	31.65%	1.1300	1.0127	1.5230	23.78%	0.00%	\$0	\$ -	65.99%
Terrebonne	\$1,002,659	\$281,081	541	28.03%	1.1300	1.0127	1.2063	26.59%	3.47%	\$1,209,491	\$ 930,909	76.97%
Union	\$0	\$0	0	31.65%	1.1300	1.0127	1.5170	23.87%	0.00%	\$0	\$ -	65.99%
Vermilion	\$901,654	\$232,614	594	25.80%	1.1300	1.0127	1.2057	24.49%	2.87%	\$1,087,124	\$ 770,392	70.87%
Vernon	\$637	\$283	1	44.37%	1.1300	1.0127	1.5074	33.68%	0.00%	\$960	\$ 936	97.50%
Washington	\$17,859	\$8,431	25	47.21%	1.1300	1.0127	1.1824	45.69%	0.10%	\$21,116	\$ 27,922	132.23%
Webster	\$1,779	\$244	1	13.69%	1.1300	1.0127	1.5199	10.31%	0.00%	\$2,704	\$ 806	29.81%
West Baton Rouge	\$5,805	\$1,896	7	32.67%	1.1300	1.0127	1.1825	31.62%	0.02%	\$6,864	\$ 6,280	91.49%
West Carroll	\$0	\$0	0	31.65%	1.1300	1.0127	1.5154	23.90%	0.00%	\$0	\$ -	65.99%
West Feliciana	\$1,166	\$209	1	17.89%	1.1300	1.0127	1.1822	17.32%	0.00%	\$1,378	\$ 691	50.15%
Winn	\$1,764	\$505	2	28.66%	1.1300	1.0127	1.5230	21.53%	0.01%	\$2,687	\$ 1,674	62.30%
	\$24,468,372	\$8,103,117	13,877	33.12%				30.50%	100.00%	\$30,342,132	\$26,836,628	88.45%

(2)-(4) Source: RMS RiskLink v21 and AIR Touchstone v9 models
 (5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 5)
 (6) See Exhibit 19, item (4)
 (7) See Exhibit 19, Item (6)
 (8) Based on 6/1/19 and subsequent rate changes. See Exhibit 9
 (9) = (5)*(6)*(7)/(8)

(10) = (3)/Total of (3)
 (11) = (2)*(8)
 (12) = (10)*(14)
 (13) = (12)/(11) (Regional average when (11) is 0, See Exhibit 24, Sheet 5)
 (14) See Exhibit 20, Item (4)

Coastal Plan Wind Only Expected Cat and NRC Loads by Parish

Reinsurance Premium Allocation
(14) Wind Only Allocated NCR \$ 1,174,113

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	\$89,719	\$25,489	45	28.41%	1.1200	1.0127	1.0056	32.04%	7.60%	\$90,223	\$ 89,245	98.92%
Iberia	\$0	\$0	0	29.56%	1.1200	1.0127	1.2383	27.08%	0.00%	\$0	\$ -	89.43%
Jefferson	\$162,859	\$50,424	33	30.96%	1.1200	1.0127	1.3305	26.39%	15.04%	\$216,687	\$ 176,554	81.48%
Lafourche	\$392,563	\$92,255	178	23.50%	1.1200	1.0127	0.9688	27.51%	27.51%	\$380,328	\$ 323,019	84.93%
Orleans	\$63,392	\$24,935	22	39.33%	1.1200	1.0127	1.3170	33.87%	7.44%	\$83,487	\$ 87,307	104.58%
Plaquemines	\$167,765	\$62,331	72	37.15%	1.1200	1.0127	1.3910	30.29%	18.59%	\$233,356	\$ 218,244	93.52%
St. Bernard	\$58,093	\$26,411	29	45.46%	1.1200	1.0127	1.3911	37.06%	7.88%	\$80,812	\$ 92,474	114.43%
St. Mary	\$14,091	\$6,909	4	49.03%	1.1200	1.0127	1.3902	40.00%	2.06%	\$19,589	\$ 24,189	123.48%
Terrebonne	\$171,857	\$42,127	65	24.51%	1.1200	1.0127	1.1003	25.27%	12.56%	\$189,091	\$ 147,504	78.01%
Vermilion	\$14,085	\$4,449	11	31.59%	1.1200	1.0127	1.3736	26.08%	1.33%	\$19,348	\$ 15,577	80.51%
	\$1,134,424	\$335,329	459	29.56%				28.76%		\$1,312,921	\$1,174,113	89.43%

(2)-(4) Source: RMS RiskLink v21 and AIR Touchstone v9 models
 (5) = (3)/(2)(Statewide average when (2) is 0)
 (6) See Exhibit 19, item (4)
 (7) See Exhibit 19, Item (6)
 (8) Based on 6/1/19 and subsequent rate changes. See Exhibit 9
 (9) = (5)*(6)*(7)/(8)

(10) = (3)/Total of (3)
 (11) = (2)*(8)
 (12) = (10)*(14)
 (13) = (12)/(11) (Coastal average when (11) is 0)
 (14) See Exhibit 20, Item (4)

Note: If location premium is 0, statewide average loads are used.

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	\$203,571	\$17,749	8.72%	1.1200	1.0127	0.9762	10.13%	\$58,022	29.2%
Bossier, Caddo	\$162,045	\$19,467	12.01%	1.1200	1.0127	1.0237	13.31%	\$63,641	38.4%
Bienville, Claiborne, DeSoto, Red River, Webster	\$26,027	\$3,091	11.88%	1.1200	1.0127	1.0385	12.97%	\$10,104	37.4%
East Baton Rouge	\$279,900	\$34,767	12.42%	1.1200	1.0127	1.0157	13.87%	\$113,655	40.0%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$346,772	\$47,562	13.72%	1.1200	1.0127	1.0052	15.48%	\$155,485	44.6%
Orleans	\$3,339,824	\$889,415	26.63%	1.1200	1.0127	0.9490	31.83%	\$2,907,585	91.7%
Calcasieu, Lafayette	\$378,860	\$49,542	13.08%	1.1200	1.0127	1.0018	14.81%	\$161,957	42.7%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$2,253,647	\$423,515	18.79%	1.1200	1.0127	0.9309	22.89%	\$1,384,514	66.0%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$1,131,788	\$223,209	19.72%	1.1200	1.0127	0.9706	23.04%	\$729,690	66.4%
Total	\$8,122,434	\$1,708,316	21.03%	1.1200	1.0127	0.9566	25.04%	\$5,584,653	71.9%

(2)-(3) Source: RMS RiskLink v18 and AIR Touchstone v7 models
 (4) = (3)/(2)
 (5) See Exhibit 25, Column (6)
 (6) See Exhibit 19, Item (6)

(7) See Exhibit 23, Sheet 1A, Item(8)
 (8) = (4)*(5)*(6)/(7)
 (9) Sum of the parish NCR from Exhibit 23, Sheet 1A
 (10) = (9)/[(2)*(7)]

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	\$487,567	\$121,344	24.89%	1.1300	1.0127	1.0833	26.29%	\$396,963	75.2%
Bossier, Caddo	\$82,996	\$23,039	27.76%	1.1300	1.0127	1.0639	29.86%	\$75,369	85.4%
Bienville, Claiborne, DeSoto, Red River, Webster	\$29,025	\$8,192	28.22%	1.1300	1.0127	1.0859	29.74%	\$26,799	85.0%
East Baton Rouge	\$745,727	\$181,321	24.31%	1.1300	1.0127	0.9872	28.18%	\$593,171	80.6%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$983,382	\$263,901	26.84%	1.1300	1.0127	1.0678	28.76%	\$863,323	82.2%
Orleans	\$9,876,967	\$3,186,922	32.27%	1.1300	1.0127	1.0394	35.53%	\$10,425,675	101.6%
Calcasieu, Lafayette	\$2,476,218	\$635,358	25.66%	1.1300	1.0127	1.0717	27.40%	\$2,078,505	78.3%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$9,831,481	\$2,584,189	26.28%	1.1300	1.0127	0.9692	31.03%	\$8,453,898	88.7%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$5,629,277	\$1,626,584	28.90%	1.1300	1.0127	1.0440	31.68%	\$5,321,199	90.5%
Total	\$30,142,640	\$8,630,848	28.63%	1.1300	1.0127	1.0205	32.10%	\$28,234,902	91.8%

(2)-(3) Source: RMS RiskLink v18 and AIR Touchstone v7 models
 (4) = (3)/(2)
 (5) See Exhibit 25, Column (6)
 (6) See Exhibit 19, Item (6)

(7) See Exhibit 23, Sheet 3A, Item(8)
 (8) = (4)*(5)*(6)/(7)
 (9) Sum of the parish NCR from Exhibit 23, Sheet 3A
 (10) = (9)/[(2)*(7)]

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	\$742	\$26	3.55%	1.1300	1.0127	0.9685	4.19%	\$91	12.7%
Bossier, Caddo	\$506	\$21	4.10%	1.1300	1.0127	0.9195	5.10%	\$71	15.3%
Bienville, Claiborne, DeSoto, Red River, Webster *	\$0	\$0	3.83%	1.1300	1.0127	0.9416	4.65%	\$0	14.0%
East Baton Rouge	\$7,609	\$785	10.32%	1.1300	1.0127	0.9379	12.59%	\$2,697	37.8%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$2,916	\$134	4.59%	1.1300	1.0127	1.0333	5.08%	\$459	15.2%
Orleans	\$138,392	\$20,636	14.91%	1.1300	1.0127	1.0295	16.57%	\$70,915	49.8%
Calcasieu, Lafayette	\$5,695	\$466	8.19%	1.1300	1.0127	0.9065	10.34%	\$1,602	31.0%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$112,401	\$11,836	10.53%	1.1300	1.0127	1.0738	11.22%	\$40,675	33.7%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$47,144	\$6,058	12.85%	1.1300	1.0127	0.9853	14.92%	\$20,819	44.8%
Total	\$315,405	\$39,963	12.67%	1.1300	1.0127	1.0340	14.06%	\$137,329	42.1%

(2)-(3) Source: RMS RiskLink v18 and AIR Touchstone v7 models
 (4) = (3)/(2)
 (5) See Exhibit 25, Column (6)
 (6) See Exhibit 19, Item (6)

(7) See Exhibit 23, Sheet 4A, Item(8)
 (8) = (4)*(5)*(6)/(7)
 (9) Sum of the parish NCR from Exhibit 23, Sheet 4A
 (10) = (9)/[(2)*(7)]

* Columns (4), (7), (8), and (10) for the third grouping are based on the bordering parish groupings (First two groups above) due to \$0 location premium

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	\$115,351	\$13,035	11.30%	1.1300	1.0127	1.0524	12.29%	\$42,689	35.2%
Bossier, Caddo	\$12,659	\$1,517	11.99%	1.1300	1.0127	1.1214	12.24%	\$4,969	35.0%
Bienville, Claiborne, DeSoto, Red River, Webster	\$21,696	\$1,906	8.79%	1.1300	1.0127	1.0865	9.26%	\$6,244	26.5%
East Baton Rouge	\$22,775	\$3,161	13.88%	1.1300	1.0127	0.9571	16.60%	\$10,352	47.5%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$381,211	\$67,700	17.76%	1.1300	1.0127	0.9713	20.92%	\$221,716	59.9%
Orleans	\$0	\$0	0.00%	1.1300	1.0127	0.0000	0.00%	\$0	0.0%
Calcasieu, Lafayette	\$686,727	\$125,561	18.28%	1.1300	1.0127	1.0078	20.76%	\$411,210	59.4%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$829,058	\$83,729	10.10%	1.1300	1.0127	0.8951	12.91%	\$274,209	36.9%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$1,835,792	\$231,748	12.62%	1.1300	1.0127	0.9006	16.03%	\$758,971	45.9%
Total	\$3,905,269	\$528,357	13.53%	1.1300	1.0127	0.9318	16.52%	\$1,730,360	47.6%

(2)-(3) Source: RMS RiskLink v18 and AIR Touchstone v7 models
 (4) = (3)/(2)
 (5) See Exhibit 25, Column (6)
 (6) See Exhibit 19, Item (6)

(7) See Exhibit 23, Sheet 5A, Item(8)
 (8) = (4)*(5)*(6)/(7)
 (9) Sum of the parish NCR from Exhibit 23, Sheet 5A
 (10) = (9)/[(2)*(7)]

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	\$122,091	\$38,636	31.65%	1.1300	1.0127	1.5881	22.81%	\$127,956	66.0%
Bossier, Caddo	\$17,766	\$4,065	22.88%	1.1300	1.0127	1.0640	24.61%	\$13,463	71.2%
Bienville, Claiborne, DeSoto, Red River, Webster	\$5,534	\$1,957	35.37%	1.1300	1.0127	1.5162	26.69%	\$6,481	77.2%
East Baton Rouge	\$153,465	\$48,605	31.67%	1.1300	1.0127	1.2572	28.83%	\$160,974	83.4%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$322,951	\$98,649	30.55%	1.1300	1.0127	1.2103	28.88%	\$326,714	83.6%
Orleans	\$4,967,671	\$1,966,889	39.59%	1.1300	1.0127	1.3833	32.75%	\$6,514,120	94.8%
Calcasieu, Lafayette	\$1,286,765	\$342,152	26.59%	1.1300	1.0127	1.1741	25.92%	\$1,133,169	75.0%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$11,468,821	\$3,608,498	31.46%	1.1300	1.0127	1.2052	29.87%	\$11,950,949	86.5%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$6,123,308	\$1,993,666	32.56%	1.1300	1.0127	1.1974	31.12%	\$6,602,802	90.1%
Total	\$24,468,372	\$8,103,117	33.12%	1.1300	1.0127	1.2401	30.50%	\$26,836,628	88.4%

(2)-(3) Source: RMS RiskLink v18 and AIR Touchstone v7 models
 (4) = (3)/(2)
 (5) See Exhibit 25, Column (6)
 (6) See Exhibit 19, Item (6)

(7) See Exhibit 23, Sheet 6A, Item(8)
 (8) = (4)*(5)*(6)/(7)
 (9) Sum of the parish NCR from Exhibit 23, Sheet 6A
 (10) = (9)/[(2)*(7)]

FAIR Plan Relationship of Incurred ALAE
to Incurred Losses for Hurricanes

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Homeowner		2005	2008	2012	Total	Selected
	(a) Losses	750,308,760	114,142,115	19,943,952	884,394,828	
	(b) ALAE	56,626,832	13,746,432	3,598,562	73,971,826	
	(c) ALAE/Losses	7.55%	12.04%	18.04%	8.36%	12.0
Fire	Not Applicable					
EC						
	(a) Losses	466,269,055	54,215,398	31,275,452	551,759,905	
	(b) ALAE	35,300,946	7,163,078	5,257,997	47,722,021	
	(c) ALAE/Losses	7.57%	13.21%	16.81%	8.65%	13.0
Renters						
	(a) Losses	4,398,344	1,246,005	449,938	6,094,287	
	(b) ALAE	672,078	143,089	84,568	899,735	
	(c) ALAE/Losses	15.28%	11.48%	18.80%	14.76%	13.0
Mobile Home						
	(a) Losses	14,323,437	13,362,597	1,947,266	29,633,301	
	(b) ALAE	1,513,655	1,716,377	265,133	3,495,165	
	(c) ALAE/Losses	10.57%	12.84%	13.62%	11.79%	13.0
Wind Only						
	(a) Losses	6,694,374	27,531,308	19,022,349	53,248,031	
	(b) ALAE	480,100	3,615,459	3,507,807	7,603,366	
	(c) ALAE/Losses	7.17%	13.13%	18.44%	14.28%	13.0
TOTAL (FAIR and Coastal)						
	(a) Losses	1,389,884,073	245,552,821	81,777,311	1,717,214,204	
	(b) ALAE	106,640,217	30,350,025	13,898,944	150,889,185	
	(c) ALAE/Losses	7.67%	12.36%	17.00%	8.79%	

(3) Hurricane Incurred Losses and ALAE for AY 2005. Source: LCPIC Data

(4) Hurricane Incurred Losses and ALAE for AY 2008. Source: LCPIC Data

(5) Hurricane Incurred Losses and ALAE for AY 2012. Source: LCPIC Data

(6) = (3)+(4)+(5)

(7) Selected

Note: Claim information as of 12/31/15 is being used since bulk oubre payments were added to individual detail in 2016.

2020 and 2021 had significant storm activity and will be added in future reviews as those claims incurred become more mature.

Coastal Plan Relationship of Incurred ALAE
to Incurred Losses for Hurricanes

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Homeowner		2005	2008	2012	Total	Selected
	(a) Losses	55,924,925	7,810,220	583,040	64,318,184	
	(b) ALAE	4,323,567	788,130	102,345	5,214,042	
	(c) ALAE/Losses	7.73%	10.09%	17.55%	8.11%	10.5
EC						
	(a) Losses	76,881,736	16,292,989	4,767,748	97,942,473	
	(b) ALAE	6,199,176	1,895,016	551,099	8,645,290	
	(c) ALAE/Losses	8.06%	11.63%	11.56%	8.83%	11.5
Renters						
	(a) Losses	344,629	86,693	8,417	439,739	
	(b) ALAE	41,463	8,112	1,210	50,786	
	(c) ALAE/Losses	12.03%	9.36%	14.38%	11.55%	10.0
Mobile Home						
	(a) Losses	13,687,686	5,816,052	2,876,584	22,380,322	
	(b) ALAE	1,403,545	695,577	355,172	2,454,294	
	(c) ALAE/Losses	10.25%	11.96%	12.35%	10.97%	12.0
Wind Only						
	(a) Losses	1,051,127	5,049,445	902,563	7,003,135	
	(b) ALAE	78,854	578,755	175,051	832,660	
	(c) ALAE/Losses	7.50%	11.46%	19.39%	11.89%	12.0

(3) Hurricane Incurred Losses and ALAE for AY 2005. Source: LCPIC Data

(4) Hurricane Incurred Losses and ALAE for AY 2008. Source: LCPIC Data

(5) Hurricane Incurred Losses and ALAE for AY 2012. Source: LCPIC Data

(6) = (3)+(4)+(5)

(7) Selected

Note: Claim information as of 12/31/15 is being used since bulk oubre payments were added to individual detail in 2016.

2020 and 2021 had significant storm activity and will be added in future reviews as those claims incurred become more mature.

Louisiana Citizens Property Insurance Corporation

Investment Income

All Lines of Business

Calendar Year Ending December 31,	Earned Premium	Investment Income	Investment Income as a Percentage of Earned Premium
(1)	(2)	(3)	(4)
2017	\$89,249,310	\$1,326,805	1.49%
2018	69,294,220	2,698,074	3.89%
2019	63,772,779	3,097,493	4.86%
2020	60,321,750	1,422,787	2.36%
2021	63,200,730	10,000	0.02%
Total	\$345,838,789	\$8,555,159	2.47%

Selected Investment Income as a Percentage of Earned Premium: 1.5%

Notes:

Source: Exhibit F, All Lines

(4) = (3) / (2)

HISTORICAL EXPENSES

HOMEOWNERS, RENTER, CONDOMINIUM

CALENDAR YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	ULAE/(ALAE+LOSS)
2021	\$ 6,459,739	\$ 5,761,603	\$ 22,665,308	\$ 1,956,037	\$ 179,316	\$ 24,800,661	\$ 645,974	\$ -	0.7%
2020	5,745,767	6,170,990	3,961,402	(171,159)	185,432	3,975,675	574,321	-	4.9%
2019	6,628,939	7,212,888	3,783,267	347,519	592,057	4,722,843	662,912	-	14.3%
2018	7,888,957	8,621,558	976,103	376,829	911,669	2,264,601	783,257	-	67.4%
2017	9,694,390	12,012,893	334,252	459,312	4,032,407	4,825,971	909,539	-	508.1%
2016	14,678,662	18,300,308	1,762,517	(205,503)	403,924	1,960,938	1,330,608	-	25.9%
2015	23,592,993	28,839,610	(2,279,759)	880,898	1,945,159	546,298	2,145,150	-	-139.1%
2014	34,001,779	38,297,425	59,711,912	1,235,369	3,263,381	64,210,662	3,191,692	-	5.4%
2013	40,246,080	44,629,723	8,677,098	2,718,426	3,031,271	14,426,795	3,760,680	-	26.6%
2012	50,274,260	55,217,592	48,418,310	6,682,458	3,403,769	58,504,537	4,887,700	-	6.2%
TOTAL	\$ 199,211,566	\$ 225,064,590	\$ 148,010,410	\$ 14,280,186	\$ 17,948,385	\$ 180,238,981	\$ 18,891,833	\$ -	11.1%
2022 Budget	\$ 6,911,000	\$ 6,739,000	\$ 3,798,000	\$ 762,000	\$ 332,000	\$ 4,892,000	\$ 690,000	\$ -	7.3%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2021	\$ 576,889	\$ 26,253	\$ 1,249,116	\$ -	\$ 70,024	\$ (20,218,150)	\$ 61,895	\$ (20,156,255)	506,865
2020	729,563	9,713	1,313,597	-	64,872	946,590	239,882	1,186,472	664,691
2019	841,195	29,987	1,534,094	-	68,322	1,024,273	550,115	1,574,388	772,873
2018	874,549	49,612	1,707,418	-	26,486	4,676,025	608,416	5,284,441	848,063
2017	946,903	55,211	1,911,653	-	35,795	5,311,064	344,173	5,655,237	911,108
2016	1,203,144	83,868	2,617,620	-	130,499	13,852,249	93,913	13,946,162	1,072,645
2015	1,583,602	125,461	3,854,213	-	252,445	24,691,544	38,144	24,729,688	1,331,157
2014	2,149,541	186,306	5,527,539	-	830,279	(30,610,497)	42,277	(30,568,220)	1,319,262
2013	2,762,494	290,320	6,813,494	-	(1,366,486)	22,022,948	65,822	22,088,770	4,128,980
2012	3,095,117	341,268	8,324,085	-	4,201,723	(7,409,307)	164,308	(7,244,999)	(1,106,606)
TOTAL	\$ 14,762,997	\$ 1,197,999	\$ 34,852,829	\$ -	\$ 4,313,959	\$ 14,286,739	\$ 2,208,945	\$ 16,495,684	\$ 10,449,038
2022 Budget	\$ 707,000	\$ 31,000	\$ 1,428,000	\$ -	\$ 112,000	\$ 531,000	\$ 2,000	\$ 533,000	\$ 595,000

HISTORICAL EXPENSES

HOMEOWNERS, RENTER, CONDOMINIUM

CALENDAR YEAR	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
	(EP)	(EP)	(EP)	(EP)	(WP)	(WP)	(WP)
2021	393.39%	33.95%	3.11%	430.45%	10.00%	0.00%	7.85%
2020	64.19%	-2.77%	3.00%	64.43%	10.00%	0.00%	11.57%
2019	52.45%	4.82%	8.21%	65.48%	10.00%	0.00%	11.66%
2018	11.32%	4.37%	10.57%	26.27%	9.93%	0.00%	10.75%
2017	2.78%	3.82%	33.57%	40.17%	9.38%	0.00%	9.40%
2016	9.63%	-1.12%	2.21%	10.72%	9.06%	0.00%	7.31%
2015	-7.90%	3.05%	6.74%	1.89%	9.09%	0.00%	5.64%
2014	155.92%	3.23%	8.52%	167.66%	9.39%	0.00%	3.88%
2013	19.44%	6.09%	6.79%	32.33%	9.34%	0.00%	10.26%
2012	87.69%	12.10%	6.16%	105.95%	9.72%	0.00%	-2.20%
3yr avg (1)					10.00%		10.36%
3yr wtd (1)					10.00%		10.32%
8yr avg (1)					9.61%		8.51%
8yr wtd (1)					9.42%		6.83%
2022 Budget	56.36%	11.31%	4.93%	72.59%	9.98%	0.00%	8.61%
Selected Expense ratio					9.75%		7.50%
Fixed Expense ratio (2)					0.00%		3.75%
Selected Variable Expense ratio (3)					9.75%		3.75%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED (1)	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2021	8.93%	0.41%	19.34%	0.00%	1.08%	-350.91%	1.07%	-349.84%	8.63%
2020	12.70%	0.17%	22.86%	0.00%	1.13%	15.34%	3.89%	19.23%	-4.32%
2019	12.69%	0.45%	23.14%	0.00%	1.03%	14.20%	7.63%	21.83%	9.19%
2018	11.09%	0.63%	21.64%	0.00%	0.34%	54.24%	7.06%	61.29%	38.61%
2017	9.77%	0.57%	19.72%	0.00%	0.37%	44.21%	2.87%	47.08%	137.41%
2016	8.20%	0.57%	17.83%	0.00%	0.89%	75.69%	0.51%	76.21%	-11.66%
2015	6.71%	0.53%	16.34%	0.00%	1.07%	85.62%	0.13%	85.75%	-38.64%
2014	6.32%	0.55%	16.26%	0.00%	2.44%	-79.93%	0.11%	-79.82%	2.07%
2013	6.86%	0.72%	16.93%	0.00%	-3.40%	49.35%	0.15%	49.49%	31.33%
2012	6.16%	0.68%	16.56%	0.00%	8.36%	-13.42%	0.30%	-13.12%	13.80%
3yr avg (1)		0.34%					4.20%		
3yr wtd (1)		0.35%					4.45%		
8yr avg (1)		0.48%					2.91%		
8yr wtd (1)		0.52%					1.58%		
2022 Budget	10.23%	0.45%	20.66%	0.00%	1.62%	7.88%	0.03%	7.91%	20.06%
Selected Expense ratio		0.40%					0.00%		
Fixed Expense ratio (2)		0.00%					0.00%		
Selected Variable Expense ratio (3)		0.40%					0.00%		

(1) Different averages
(2) 50% of selected for Other Acq + General
(3) = Selected - (2)

Variable Portion of the ULAE as a Percentage of Catastrophe Loss+ALAE

	Additional ULAE as a result of Isaac	Ultimate Loss+ALAE	Ratio	Prior Selected	Selected
2012 Isaac Actual	717,494	103,600,000	0.69%	0.00%	0.00%

Fixed Portion of the ULAE as a percentage of Premium

	All Forms ULAE	On-Level Earned Premium	Ratio	Prior Selected	Selected
2018-2020	12,631,537	193,388,749	6.53%	5.75%	6.00%

Note: LCPIC's reinsurance contract covers additional ULAE incurred as a result of a severe storm/ hurricane. Thus 0% is being selected for the Variable Portion of ULAE as a Percentage of Catastrophe Loss+ALAE.

HISTORICAL EXPENSES

Fire

CALENDAR YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	ULAE/(ALAE+LOSS)
2021	\$ 11,503,538	\$ 8,717,999	\$ 3,983,662	\$ (61,996)	\$ 732,680	\$ 4,654,346	\$ 1,150,342	\$ -	18.7%
2020	7,909,725	7,965,832	3,827,414	928,572	410,685	5,166,671	790,860	-	8.6%
2019	8,062,053	8,245,846	3,965,412	313,540	876,237	5,155,189	805,707	-	20.5%
2018	8,548,010	8,969,335	4,071,597	448,313	847,940	5,367,850	850,562	-	18.8%
2017	10,343,171	12,938,982	5,349,486	510,656	1,518,419	7,378,561	956,714	-	25.9%
2016	15,122,864	17,188,286	6,044,592	(143,027)	2,621,088	8,522,653	1,420,902	-	44.4%
2015	20,453,703	24,528,463	5,598,787	671,878	921,899	7,192,564	1,944,403	-	14.7%
2014	28,602,651	31,603,729	7,882,883	540,916	1,305,656	9,729,455	2,758,948	-	15.5%
2013	32,312,912	33,274,746	6,997,675	981,697	789,225	8,768,597	3,151,488	-	9.9%
2012	35,780,726	36,470,448	8,761,590	928,515	415,821	10,105,926	3,478,628	-	4.3%
TOTAL	\$ 178,639,353	\$ 189,903,666	\$ 56,483,098	\$ 5,119,064	\$ 10,439,650	\$ 72,041,812	\$ 17,308,554	\$ -	16.9%
2022 Budget	\$ 12,296,000	\$ 10,189,000	\$ 664,000	\$ (24,000)	\$ 1,355,000	\$ 1,995,000	\$ 1,229,000	\$ -	211.7%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2021	\$ 1,026,483	\$ 46,712	\$ 2,223,537	\$ -	\$ 106,497	\$ 1,946,613	\$ 64,204	\$ 2,010,817	919,986
2020	1,003,807	13,364	1,808,031	-	89,258	1,080,388	184,820	1,265,208	914,549
2019	1,023,181	36,475	1,865,363	-	83,102	1,308,396	392,452	1,700,848	940,079
2018	947,181	53,732	1,851,475	-	78,595	1,828,605	276,013	2,104,618	868,586
2017	1,009,931	58,886	2,025,531	-	114,855	3,649,745	142,366	3,792,111	895,076
2016	1,239,315	86,389	2,746,606	-	244,761	6,163,788	33,208	6,196,996	994,554
2015	1,372,580	108,743	3,425,726	-	303,581	14,213,754	9,342	14,223,096	1,068,999
2014	1,808,462	156,744	4,724,154	-	912,801	18,062,921	10,310	18,073,231	895,661
2013	2,218,106	233,108	5,602,702	-	(1,097,201)	17,806,246	16,324	17,822,570	3,315,307
2012	2,202,317	242,828	5,923,773	-	2,989,718	23,430,467	29,925	23,460,392	(787,401)
TOTAL	\$ 13,851,363	\$ 1,036,981	\$ 32,196,898	\$ -	\$ 3,825,967	\$ 89,490,923	\$ 1,158,964	\$ 90,649,887	\$ 10,025,396
2022 Budget	\$ 1,258,000	\$ 55,000	\$ 2,542,000	\$ -	\$ 171,000	\$ 5,823,000	\$ 2,000	\$ 5,825,000	1,087,000

HISTORICAL EXPENSES

Fire

CALENDAR YEAR	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
	(EP)	(EP)	(EP)	(EP)	(WP)	(WP)	(WP)
2021	45.69%	-0.71%	8.40%	53.39%	10.00%	0.00%	8.00%
2020	48.05%	11.66%	5.16%	64.86%	10.00%	0.00%	11.56%
2019	48.09%	3.80%	10.63%	62.52%	9.99%	0.00%	11.66%
2018	45.39%	5.00%	9.45%	59.85%	9.95%	0.00%	10.16%
2017	41.34%	3.95%	11.74%	57.03%	9.25%	0.00%	8.65%
2016	35.17%	-0.83%	15.25%	49.58%	9.40%	0.00%	6.58%
2015	22.83%	2.74%	3.76%	29.32%	9.51%	0.00%	5.23%
2014	24.94%	1.71%	4.13%	30.79%	9.65%	0.00%	3.13%
2013	21.03%	2.95%	2.37%	26.35%	9.75%	0.00%	10.26%
2012	24.02%	2.55%	1.14%	27.71%	9.72%	0.00%	-2.20%
3yr avg (1)					10.00%		10.41%
3yr wtd (1)					10.00%		10.10%
8yr avg (1)					9.72%		8.12%
8yr wtd (1)					9.66%		6.78%
2022 Budget	6.52%	-0.24%	13.30%	19.58%	10.00%	0.00%	8.84%
Selected Expense ratio					9.75%		7.50%
Fixed Expense ratio (2)					0.00%		3.75%
Selected Variable Expense ratio (3)					9.75%		3.75%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED (1)	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2021	8.92%	0.41%	19.33%	0.00%	0.93%	22.33%	0.74%	23.07%	-1.56%
2020	12.69%	0.17%	22.86%	0.00%	1.13%	13.56%	2.32%	15.88%	24.26%
2019	12.69%	0.45%	23.14%	0.00%	1.03%	15.87%	4.76%	20.63%	7.91%
2018	11.08%	0.63%	21.66%	0.00%	0.92%	20.39%	3.08%	23.46%	11.01%
2017	9.76%	0.57%	19.58%	0.00%	1.11%	28.21%	1.10%	29.31%	9.55%
2016	8.19%	0.57%	18.16%	0.00%	1.62%	35.86%	0.19%	36.05%	-2.37%
2015	6.71%	0.53%	16.75%	0.00%	1.48%	57.95%	0.04%	57.99%	12.00%
2014	6.32%	0.55%	16.52%	0.00%	3.19%	57.15%	0.03%	57.19%	6.86%
2013	6.86%	0.72%	17.34%	0.00%	-3.40%	53.51%	0.05%	53.56%	14.03%
2012	6.16%	0.68%	16.56%	0.00%	8.36%	64.25%	0.08%	64.33%	10.60%
3yr avg (1)		0.34%					2.61%		
3yr wtd (1)		0.35%					2.57%		
8yr avg (1)		0.48%					1.53%		
8yr wtd (1)		0.51%					0.93%		
2022 Budget	10.23%	0.45%	20.67%	0.00%	1.39%	57.15%	0.02%	57.17%	-3.61%
Selected Expense ratio		0.40%					0.00%		
Fixed Expense ratio (2)		0.00%					0.00%		
Selected Variable Expense ratio (3)		0.40%					0.00%		

- (1) Different averages
- (2) 50% of selected for Other Acq + General
- (3) = Selected - (2)

Variable Portion of the ULAE as a Percentage of Catastrophe Loss+ALAE

	Additional ULAE as a result of Isaac	Ultimate Loss+ALAE	Ratio	Prior Selected	Selected
2012 Isaac Actual	717,494	103,600,000	0.69%	0.00%	0.00%

Fix Portion of the ULAE as a percentage of Premium

	All Forms ULAE -Inhouse	All Forms Budgeted Prem	Ratio	Prior Selected	Selected
2018-2020	12,631,537	193,388,749	6.53%	5.75%	6.00%

Note: LCPIC's reinsurance contract covers additional ULAE incurred as a result of a severe storm/ hurricane. Thus 0% is being selected for the Variable Portion of ULAE as a Percentage of Catastrophe Loss+ALAE.

HISTORICAL EXPENSES

Allied Lines

CALENDAR YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	ULAE/(ALAE+LOSS)
2021	\$ 57,895,740	\$ 48,721,129	\$ 434,079,606	\$ 36,593,142	\$ 3,339,327	\$ 474,012,075	\$ 5,788,545	\$ -	0.7%
2020	45,540,049	46,184,928	89,974,836	9,663,016	3,784,907	103,422,759	4,548,639	-	3.8%
2019	46,860,788	48,314,045	10,031,265	1,874,141	2,709,901	14,615,307	4,682,554	-	22.8%
2018	50,441,863	51,703,327	4,244,035	1,157,075	2,312,709	7,713,819	5,003,729	-	42.8%
2017	55,881,083	64,297,435	6,555,125	1,477,099	386,898	8,419,122	5,101,418	-	4.8%
2016	75,296,582	86,703,614	(2,697,972)	861,267	3,093,234	1,256,529	6,965,569	-	-168.4%
2015	96,338,774	101,345,680	18,892,607	2,852,327	3,688,169	25,433,103	9,038,075	-	17.0%
2014	105,464,034	107,609,369	43,333,175	2,408,953	3,588,418	49,330,546	10,039,253	-	7.8%
2013	106,441,112	104,622,703	24,464,830	3,939,150	3,775,157	32,179,137	10,101,947	-	13.3%
2012	103,050,686	98,054,748	97,299,950	16,324,744	5,705,179	119,329,873	10,018,664	-	5.0%
TOTAL	\$ 743,210,711	\$ 757,556,978	\$ 726,177,457	\$ 77,150,914	\$ 32,383,899	\$ 835,712,270	\$ 71,288,393	\$ -	4.0%
2022 Budget	\$ 61,903,000	\$ 56,960,000	\$ 72,737,000	\$ 14,262,000	\$ 6,176,000	\$ 93,175,000	\$ 6,184,700	\$ -	7.1%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2021	\$ 5,167,625	\$ 235,164	\$ 11,191,334	\$ -	\$ 658,096	\$ (435,824,184)	\$ 326,679	\$ (435,497,505)	4,509,529
2020	5,780,156	76,953	10,405,748	-	513,968	(67,129,611)	998,085	(66,131,526)	5,266,188
2019	5,946,163	211,973	10,840,690	-	482,946	23,340,994	2,154,926	25,495,920	5,463,217
2018	5,589,704	317,097	10,910,530	-	678,518	33,757,496	1,813,645	35,571,141	4,911,186
2017	5,458,225	318,252	10,877,895	-	760,176	45,760,594	840,266	46,600,860	4,698,049
2016	6,169,879	430,085	13,565,533	-	1,629,331	73,510,883	204,960	73,715,843	4,540,548
2015	6,464,410	512,145	16,014,630	-	1,465,151	61,363,098	54,394	61,417,492	4,999,259
2014	6,667,510	577,888	17,284,651	-	3,319,598	44,313,770	49,090	44,362,860	3,347,912
2013	7,308,076	768,029	18,178,052	-	(3,614,987)	50,650,527	73,022	50,723,549	10,923,063
2012	6,342,719	699,348	17,060,731	-	8,610,452	(29,725,404)	155,358	(29,570,046)	(2,267,733)
TOTAL	\$ 60,894,467	\$ 4,146,934	\$ 136,329,794	\$ -	\$ 14,503,249	\$ (199,981,837)	\$ 6,670,425	\$ (193,311,412)	\$ 46,391,218
2022 Budget	\$ 6,331,000	\$ 278,704	\$ 12,794,404	\$ -	\$ 1,057,000	\$ (47,952,404)	\$ 8,000	\$ (47,944,404)	\$ 5,274,000

HISTORICAL EXPENSES

EXHIBIT F
Page 6 of 6

Allied Lines								
CALENDAR YEAR	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME	
	(EP)	(EP)	(EP)	(EP)	(WP)	(WP)	(WP)	
2021	890.95%	75.11%	6.85%	972.91%	10.00%	0.00%	7.79%	
2020	194.81%	20.92%	8.20%	223.93%	9.99%	0.00%	11.56%	
2019	20.76%	3.88%	5.61%	30.25%	9.99%	0.00%	11.66%	
2018	8.21%	2.24%	4.47%	14.92%	9.92%	0.00%	9.74%	
2017	10.20%	2.30%	0.60%	13.09%	9.13%	0.00%	8.41%	
2016	-3.11%	0.99%	3.57%	1.45%	9.25%	0.00%	6.03%	
2015	18.64%	2.81%	3.64%	25.10%	9.38%	0.00%	5.19%	
2014	40.27%	2.24%	3.33%	45.84%	9.52%	0.00%	3.17%	
2013	23.38%	3.77%	3.61%	30.76%	9.49%	0.00%	10.26%	
2012	99.23%	16.65%	5.82%	121.70%	9.72%	0.00%	-2.20%	
3yr avg (1)					9.99%		10.34%	
3yr wtd (1)					9.99%		10.14%	
8yr avg (1)					9.65%		7.94%	
8yr wtd (1)					9.59%		7.07%	
2022 Budget	127.70%	25.04%	10.84%	163.58%	9.99%	0.00%	8.52%	
Selected Expense ratio					9.75%		7.50%	
Fixed Expense ratio (2)					0.00%		3.75%	
Selected Variable Expense ratio (3)					9.75%		3.75%	

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED (1)	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2021	8.93%	0.41%	19.33%	0.00%	1.14%	-894.53%	0.67%	-893.86%	8.43%
2020	12.69%	0.17%	22.85%	0.00%	1.13%	-145.35%	2.16%	-143.19%	10.74%
2019	12.69%	0.45%	23.13%	0.00%	1.03%	48.31%	4.46%	52.77%	18.68%
2018	11.08%	0.63%	21.63%	0.00%	1.35%	65.29%	3.51%	68.80%	27.26%
2017	9.77%	0.57%	19.47%	0.00%	1.36%	71.17%	1.31%	72.48%	22.53%
2016	8.19%	0.57%	18.02%	0.00%	2.16%	84.78%	0.24%	85.02%	-31.92%
2015	6.71%	0.53%	16.62%	0.00%	1.52%	60.55%	0.05%	60.60%	15.10%
2014	6.32%	0.55%	16.39%	0.00%	3.15%	41.18%	0.05%	41.23%	5.56%
2013	6.87%	0.72%	17.08%	0.00%	-3.40%	48.41%	0.07%	48.48%	16.10%
2012	6.15%	0.68%	16.56%	0.00%	8.36%	-30.32%	0.16%	-30.16%	16.78%
3yr avg (1)		0.34%					2.43%		
3yr wtd (1)		0.35%					2.43%		
8yr avg (1)		0.48%					1.56%		
8yr wtd (1)		0.50%					1.16%		
2022 Budget	10.23%	0.45%	20.67%	0.00%	1.71%	-84.19%	0.01%	-84.17%	19.61%
Selected Expense ratio		0.40%					0.00%		
Fixed Expense ratio (2)		0.00%					0.00%		
Selected Variable Expense ratio (3)		0.40%					0.00%		

- (1) Different averages
- (2) 50% of selected for Other Acq + General
- (3) = Selected - (2)

Variable Portion of the ULAE as a Percentage of Catastrophe Loss+ALAE

	Additional ULAE as a result of Isaac	Ultimate Loss+ALAE	Ratio	Prior Selected	Selected
2012 Isaac Actual	717,494.47	103,600,000	0.69%	0.00%	0.00%

Fix Portion of the ULAE as a percentage of Premium

	All Forms ULAE -Inhouse	All Forms Premium	Ratio	Prior Selected	Selected
2022 Budget	12,631,537	193,388,749	6.53%	5.75%	6.00%

Note: LCPIC's reinsurance contract covers additional ULAE incurred as a result of a severe storm/ hurricane. Thus 0% is being selected for the Variable Portion of ULAE as a Percentage of Catastrophe Loss+ALAE.



COMMERCIAL RATE CHANGE UPDATE

Update on Commercial Rate Change Effective 11/1/22

The 72.4% overall rate change approved by the board in July has now been approved by the Department of Insurance.

Plan	Approved Rate Change
FAIR	71.1%
Coastal	79.3%



LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
COMMISSIONER

August 16, 2022

SENT VIA EMAIL & CERTIFIED U.S. MAIL
RETURN RECEIPT REQUESTED
NO. 7018 1130 0001 3089 7728

Mr. Richard Newberry
Chief Executive Officer
Louisiana Citizens Property Insurance Corporation
One Galleria Blvd, Suite 720
Metairie, LA 70001

RE: Louisiana Citizens Property Insurance Corporation
Fair and Coastal Plans
Commercial Rate Change
Company Filing No: 11012022
LDI RMS #865594

Dear Mr. Newberry:

Louisiana Citizens Property Insurance Corporation's ("LCPIC") Commercial Rate Change filing was received by the Louisiana Department of Insurance ("LDI") on July 15, 2022. In this filing, LCPIC proposes rates for commercial property in the FAIR Plan and Coastal Plan. The expected impact of the proposed commercial rate change is +72.41%, or +\$27,298,570, affecting approximately 3,800 policies. The proposed new and renewal effective date for these revised rates is November 1, 2022.

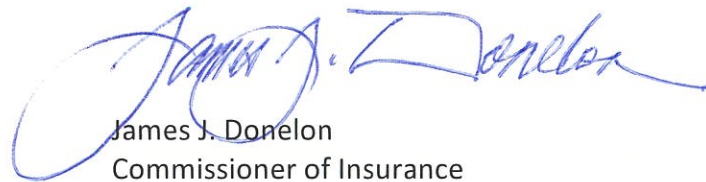
The purpose of this filing is to comply with LCPIC's statutory annual filing requirement pursuant to LSA-R.S. 22:2303. This filing is based on actuarial analysis only. Unlike residential programs, a market analysis is not currently feasible for commercial programs. LCPIC's previously approved commercial rate change was +6.8%, effective February 1, 2022 (RMS #829138).

My actuarial staff reviewed this filing, had no actuarial objection to the proposed commercial rate change and found that the filing complies with LSA-R.S. 22:2303. Therefore, I grant approval of LCPIC's proposed commercial rate revision for +72.41% (RMS #865594). This rate is to be implemented with new and renewing policies effective November 1, 2022. Accordingly, you may present my approval of this rate filing to the LCPIC Board of Directors so that the board can proceed to set their commercial property rates in accordance with LSA-R.S. 22:2303.

If you have any questions regarding my action on LCPIIC's Commercial Rate Change filing, do not hesitate to contact me.

With best wishes and kindest personal regards, I remain

Very truly yours,



James J. Donelon
Commissioner of Insurance

JJD/NT:mb

cc: Nicholas J. Lorusso
Warren E. Byrd
Nichole L. Torblaa



LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
COMMISSIONER

August 16, 2022

SENT VIA EMAIL & CERTIFIED U.S. MAIL
RETURN RECEIPT REQUESTED
NO. 7018 1130 0001 3089 7728

Mr. Richard Newberry
Chief Executive Officer
Louisiana Citizens Property Insurance Corporation
One Galleria Blvd, Suite 720
Metairie, LA 70001

RE: Louisiana Citizens Property Insurance Corporation
Fair and Coastal Plans
Commercial Rate Change
Company Filing No: 11012022
LDI RMS #865594

Dear Mr. Newberry:

Louisiana Citizens Property Insurance Corporation's ("LCPIC") Commercial Rate Change filing was received by the Louisiana Department of Insurance ("LDI") on July 15, 2022. In this filing, LCPIC proposes rates for commercial property in the FAIR Plan and Coastal Plan. The expected impact of the proposed commercial rate change is +72.41%, or +\$27,298,570, affecting approximately 3,800 policies. The proposed new and renewal effective date for these revised rates is November 1, 2022.

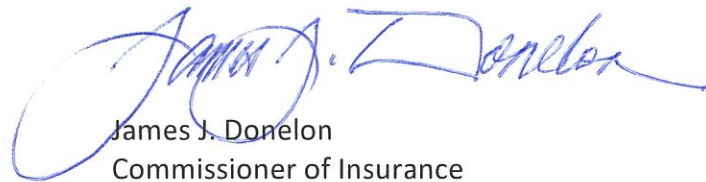
The purpose of this filing is to comply with LCPIC's statutory annual filing requirement pursuant to LSA-R.S. 22:2303. This filing is based on actuarial analysis only. Unlike residential programs, a market analysis is not currently feasible for commercial programs. LCPIC's previously approved commercial rate change was +6.8%, effective February 1, 2022 (RMS #829138).

My actuarial staff reviewed this filing, had no actuarial objection to the proposed commercial rate change and found that the filing complies with LSA-R.S. 22:2303. Therefore, I grant approval of LCPIC's proposed commercial rate revision for +72.41% (RMS #865594). This rate is to be implemented with new and renewing policies effective November 1, 2022. Accordingly, you may present my approval of this rate filing to the LCPIC Board of Directors so that the board can proceed to set their commercial property rates in accordance with LSA-R.S. 22:2303.

If you have any questions regarding my action on LCPIIC's Commercial Rate Change filing, do not hesitate to contact me.

With best wishes and kindest personal regards, I remain

Very truly yours,



James J. Donelon
Commissioner of Insurance

JJD/NT:mb

cc: Nicholas J. Lorusso
Warren E. Byrd
Nichole L. Torblaa



2022 Depopulation Rounds 16 & 17

Statute on Depopulation

RS 22:2314 B.(1):

“Not less than once per calendar year, the corporation, with the approval of the governing board of the corporation, **may offer some or all of its in-force policies for removal to the voluntary market.** The corporation shall include in any offers for depopulation policies that, **based on geographic and risk characteristics,** serve to reduce the exposure of the corporation.”

Board approved plan for 2022 Round 16 offering:

1. Allow companies to review LCPIC’s full book of business
2. Companies submit requested policies
3. LCPIC analyzes requested policies to project the financial impact
4. Present to the board in September which policies will be offered

Proposed offering based on risk evaluations of requested policies and additional offering from new business growth:

<u>Company</u>	<u>Requested</u>	<u>Requested & Proposed to be Offered</u>	<u>Proposed to be Offered based on 8-31-22 Book*</u>
Safepoint Insurance	13,445	8,150	21,700
Cajun Underwriters Reciprocal Exchange (CURE)	13,445	8,150	21,700

* Based on 8/31/22 in-force policies assuming the same selected policy types and geographic areas as well as consideration being given to the LCPIC’s analysis of the impact to the expected hurricane Probable Maximum Loss

Round 16 Company List for Approval

Company:	LCPIC	Cajun Underwriters Reciprocal Exchange (CURE)	Safepoint Insurance Company
NAIC #:	CZN-O	17321	15341
State of Domicile:	Louisiana	Louisiana	Florida
Date Admitted to Louisiana:	8/15/2003	6/15/2022	9/23/2015
<u>A.M. Best Rating:</u>			
2021	NR (Not Rated)	N/A	NR (Not Rated)
2020	NR (Not Rated)	N/A	B- (Fair)
2019	NR (Not Rated)	N/A	B- (Fair)
2018	NR (Not Rated)	N/A	B (Fair)
<u>Demotech Rating:</u>			
2022	N/A	A (Exceptional)	A (Exceptional)
2021	N/A	N/A	A (Exceptional)
<u>NAIC Risk-Based Capital:</u>			
Total adjusted capital	2021 (\$000)	2021 (\$000)	2021 (\$000)
Authorized control level risk-based capital	\$134,628	\$0	\$40,800
RBC % (total adjusted capital divided by authorized control level)	\$26,635	\$0	\$7,534
Financial Summary:	505%	Estimated at 400% Per Insurer	542%
		As of December 31, 2021	
Total Assets	\$589,149	\$0	\$142,798
Total Liabilities	\$454,521	\$0	\$101,999
Total Policyholders' Surplus	\$134,628	\$0	\$40,799
Gross Premiums Written (Including Reinsurance Assumed)	\$75,859	\$0	\$189,619
		As of March 31, 2022	
Total Assets	\$601,969	\$15,000 @ 7/5/22 (Demotech)	\$140,086
Total Liabilities	\$463,403	\$0	\$98,215
Total Policyholders' Surplus	\$138,566	\$15,000 @ 7/5/22 (Demotech)	\$41,871
Gross Premiums Written (Including Reinsurance Assumed)	\$42,608	\$0	\$85,240



LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION

2022 Round 16 Depopulation Timeline

- Agents will be able to authorize policies to approved companies starting September 15, 2022 thru October 31, 2022.
- Coverage comparison worksheets and summary of company financials will be available on the website for agents.
- System will close to agents and companies October 31, 2022.
- Assumption notification will be sent out to agents and policyholders by November 18, 2022.
- Policyholders have until February 28, 2023 to opt-out.



Proposal for 2023 Round 17 Depopulation

Recommended timeline with the assumption date of April 1st, 2023

Date	Activity	Activity Details
10/1/2022	LCPIC policy data file available to companies	<ul style="list-style-type: none"> Signed non-disclosure agreement required Initial data file available to download for data as of 9/30/2022
12/16/2022	Deadline for companies to submit list of requested policies and required documents to LCPIC	<ul style="list-style-type: none"> List of requested policies due from companies Louisiana Certificate of Authority and all required financial documents due to LCPIC LCPIC to analyze financial impact from requested policies and limit if necessary
1/12/2023	Board presentation of companies	Companies applying to participate in Round 17 will be presented to LCPIC board for approval
1/13/2023	Notification of board decision	LCPIC to notify companies of board decision for company participation and policies selected
1/16/2023	Agent authorization portal opening	<ul style="list-style-type: none"> Agents begin authorizing requested policies Authorization portal to close 2/28/2023 <p>*Proof of approved forms and rates must be sent to LCPIC. *Coverage comparison worksheet(s) must be submitted to LCPIC prior to agent authorization.</p>
2/28/2023	Agent authorization portal closing	Authorization portal to close at 4 pm CST.
3/14/2023	Final assumption list	Finalize assumption list of policies and send to companies.
3/18/2023	Assumption documents	<ul style="list-style-type: none"> LCPIC to send assumption agreement to companies. LCPIC to send letter of assumption to policyholders. Companies to send assumption certificate to policyholders by 3/30/2023.
4/1/2023	Assumption period begins	<ul style="list-style-type: none"> Authorized policy files transferred to companies.
4/1/2023–6/30/2023	Opt-out period	<ul style="list-style-type: none"> Policyholders have until 6/30/2023 to opt-out of assumption. LCPIC will continue to renew assumed policies renewing before 7/01/2023.
7/1/2023	Companies renewals start	<ul style="list-style-type: none"> Renewals to be issued by assuming company.



Proposal To Increase Personal Lines Limit to \$1,500,000

	Coverage A Limit		e2Value Inflation Percentage
2018	1,000,000		
2019	1,045,000		4.50%
2020	1,089,935		4.30%
2021	1,162,961		6.70%
2022	1,264,138		8.70%
2023	1,374,118		8.70%
2024	1,493,667		8.70%

Increasing coverage A to \$1,500,000 should keep our limits in line for the next 2 years provided inflation remains at the current level.

LCPIC increased the coverage A limit on October 1, 2018

LCPIC Operating Cash Summary - Forecast

Rounded (000's)

	2022											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
								Estimate	Estimate	Estimate	Estimate	Estimate
TOTAL BEGINNING CASH & INVESTMENTS	206,699	172,024	173,187	168,960	175,764	184,130	173,890	233,592	306,979	293,992	322,673	356,091
+ Receipts	11,166	11,314	17,659	19,136	23,810	46,900	78,125	61,500	49,400	44,600	41,800	38,200
TOTAL RECEIPTS	11,166	11,314	17,659	19,136	23,810	46,900	78,125	61,500	49,400	44,600	41,800	38,200
- Rita/Katrina Claims												
- 2005 Class Action												
- Isaac Claims		150							38			
- Laura/Delta/Zeta Claims	1,966	1,513	1,657	1,045	1,084	1,375	2,164	1,500	1,200	1,000	900	600
- Ida Claims	7,423	7,684	10,078	6,620	7,578	6,218	7,213	6,100	10,000	7,000	5,000	3,000
- Other Claims	497	1,352	1,465	1,486	1,023	723	580	800	1,000	900	800	800
- Reinsurance Recoveries	26,984	(2,008)	(2,988)	(3,350)	(409)	(502)	(2,189)	(30,000)	(7,100)	(6,700)	(6,500)	(5,500)
- Cat LAE Expense	2,101	1,980	2,125	1,675	1,648	1,310	1,312	1,500	1,000	1,000	900	400
- Non Cat LAE Expense	40	67	98	137	106	82	85	100	120	110	100	80
- Commissions	833	1,047	1,037	1,625	1,757	2,173	4,256	7,813	6,150	4,940	4,460	4,180
- Reinsurance/Cat Bonds Expense	4,417	627	5,535	404	244	44,762	2,117	2,035	49,004	1,908	1,972	1,972
- Emergency Assessments	574			1,067			2,505			4,537		
- Depopulation												120
- Transfer to(from) Trustee/Invest			50,000									
- Other	936	1,072	1,104	1,040	1,554	1,275	2,210	1,500	1,500	1,500	1,300	1,200
TOTAL EXPENSES	45,772	13,485	70,112	11,749	14,585	57,416	20,252	(8,652)	62,912	16,195	8,932	6,852
ENDING OPERATING CASH	94,006	91,835	39,382	46,769	55,994	45,478	103,352	173,504	159,992	188,398	221,266	252,614
INVESTED CASH/CASH EQUIVALENTS	11,866	7,016	50,065	43,890	39,861	40,251	44,560	45,000	45,500	45,750	46,250	46,500
TOTAL LCPIC OPERATING CASH	105,872	98,851	89,447	90,659	95,855	85,729	147,912	218,504	205,492	234,148	267,516	299,114
INVESTMENTS	66,152	74,336	79,513	85,105	88,275	88,161	85,680	88,475	88,500	88,525	88,575	89,200
TOTAL CASH & INVESTMENTS	172,024	173,187	168,960	175,764	184,130	173,890	233,592	306,979	293,992	322,673	356,091	388,314

Louisiana Citizens Property Insurance Corporation
Combined Statutory Income Statement
For the Month Ending July 31, 2022
Rounded (000's)

	2022 Budget Month	2022 Actual Month	Variance to Budget	2021 Actual Month	2022 Budget Year To Date	2022 Actual Year To Date	Variance to Budget	2021 Actual Year to Date
Direct Premiums Written	\$16,176	\$86,310	\$70,134	\$6,767	\$98,174	\$240,972	\$142,798	\$40,908
Direct Premiums Written - Depopulation	0	0	0	0	0	0	0	(17)
Ceded Premiums Written	(3,500)	(12,817)	(9,317)	(2,488)	(20,200)	(36,832)	(16,632)	(14,860)
Ceded Premiums Written - Facultative	0	(10)	(10)	0	0	(1,102)	(1,102)	0
Net Premiums Written	12,676	73,482	60,806	4,279	77,974	203,038	125,064	26,031
Change In Unearned Premium Reserve	(5,652)	(65,527)	(59,875)	(1,436)	(41,359)	(165,213)	(123,854)	(5,911)
Change In Unearned Premium Reserve - Depopulation	0	0	0	(6)	(1)	(2)	(1)	(46)
Net Premiums Earned	7,024	7,955	931	2,837	36,614	37,823	1,209	20,074
<i>Less Underwriting deductions:</i>								
Direct Losses Incurred	6,007	246	(5,761)	2,926	44,276	95,495	51,219	15,575
Direct Losses Incurred - Class Action	0	0	0	0	0	0	0	8,333
Direct Allocated Loss Adjustment Expenses Incurred	1,166	(22)	(1,188)	313	8,524	7,348	(1,176)	1,702
Direct Unallocated LAE (Home Office Expenses)	482	1,735	1,253	616	4,771	13,315	8,544	2,916
Ceded Losses and LAE	(6,071)	21	6,092	(2,701)	(44,791)	(102,721)	(57,930)	(21,054)
Net Losses and LAE Incurred	1,584	1,979	396	1,154	12,780	13,438	659	7,472
Commissions Incurred	1,618	8,631	7,013	677	9,817	24,097	14,280	4,091
Commissions Incurred - Depopulation	0	0	0	0	0	0	0	(3)
Underwriting Expenses Incurred (Home Office Expenses)	589	2,087	1,498	432	4,808	8,090	3,282	4,389
Total Other Underwriting Expenses Incurred	2,207	10,718	8,511	1,109	14,626	32,188	17,562	8,478
Net Underwriting Gain (Loss)	3,234	(4,742)	(7,975)	574	9,209	(7,802)	(17,011)	4,125
Other Income:								
Interest Earned	29	93	64	30	243	388	145	308
Other Income	98	1,979	1,881	85	503	5,108	4,605	271
Total Other Income	127	2,072	1,945	115	746	5,496	4,750	580
Net Operating Income	3,361	(2,670)	(6,030)	689	9,955	(2,307)	(12,261)	4,705
<i>Bond Income/Expense:</i>								
Emergency Assessment Income	389	385	(4)	506	3,387	3,309	(78)	4,017
Debt Service Expense	(390)	(407)	(17)	(506)	(3,394)	(3,358)	36	(4,020)
Earnings on Bond Assets	1	22	21	0	7	49	42	4
Net Bond Income/Expense	0	0	0	(0)	0	0	0	0
Net Income	3,361	(2,670)	(6,030)	689	9,955	(2,307)	(12,261)	4,705

Louisiana Citizens Property Insurance Corporation
Combined Statutory Change In Surplus
For the Month Ending July 31, 2022
Rounded (000's)

	2022 Year To Date	2021 Year End	2020 Year End
Surplus, Previous Year	\$134,628	\$161,938	\$186,463
Net Income	(2,307)	(28,337)	(24,632)
Change In Nonadmitted Assets	487	(767)	(155)
Change In Provision For Reinsurance	0	(105)	(1,550)
Tax Exempt Surcharge, Current Year	2,272	1,898	1,813
Surplus, Current Year	135,080	134,628	161,938

*Tax Exempt Surcharge is collected per R.S 22:2303.4.(B) to maintain a federal tax exempt status and to augment the financial resources of the corporation. It is collected on each policy and represents an amount equal to the premium taxes paid which is 3% of the policy premium.

Louisiana Citizens Property Insurance Corporation
Combined Statutory Balance Sheet
For the Month Ending July 31, 2022
Rounded (000's)

	Current Year	Prior YTD	Prior Year-End
Assets			
Trustee Cash	\$47,965	\$38,724	\$64,369
Operating Cash	103,352	60,075	128,611
Invested Operating Cash and Cash Equivalents	44,560	54,142	11,518
Restricted Cash for Escheatment	5,894	2,450	1,781
Operating Investments - Bonds	85,680	75,619	66,570
Premiums Receivable	65,450	9,980	12,052
Reinsurance Recoverable	59,838	4,865	3,024
Electronic Data Processing Equipment	361	32	20
Long-Term Emergency Assessment Receivable	229,945	285,020	285,020
Current Emergency Assessment Receivable	13,807	12,344	15,000
Reinsurance Premium Refund Receivable	5,565	0	0
Reinsurance Premiums Advanced	14,141	3,164	68
Investments Due & Accrued	1,350	1,276	1,007
All Other Assets	111	111	111
Total Assets	678,018	547,800	589,149
Loss and Loss Adjustment Reserves	8,829	6,723	6,037
Loss and Loss Adjustment Reserves - Class Action	3,738	968	3,738
LCPIC Bonds	230,378	291,889	288,264
Advanced Assessments Collected	39,732	20,569	25,370
Restricted Assessments for Debt Service Reserves	11,203	11,178	38,717
Unearned Premiums	207,181	35,265	41,967
Advance Premiums	4,032	2,027	1,842
Unearned Tax Exempt Surcharge	6,215	1,059	1,259
Commissions Payable	14,021	2,207	2,652
Accounts Payable	1,271	194	194
Operating Expenses Payable	6,668	4,008	4,066
Securities Payable	2,108	89	0
Provision for Reinsurance	1,657	1,552	1,657
Escheatment Payable	5,894	2,450	1,781
Contingent Liability	0	249	36,970
All Other Liabilities	10	4	9
Total Liabilities	542,938	380,431	454,521
Contributed Surplus - Emergency Assessments	978,205	978,205	978,205
Unassigned Surplus	(843,125)	(810,836)	(843,577)
Total Surplus	135,080	167,369	134,628
Total Liabilities, Surplus & Other Funds	678,018	547,800	589,149

Louisiana Citizens Property Insurance Corporation
Statement of Cash Flows
For the Month Ending July 31, 2022
Rounded (000's)

	Current Month	Year to Date 2022	Year to Date 2021
Operating Cash - Beginning of Period	92,102	141,909	102,175
<u>Cash from Operating Activities</u>			
Net Income	(2,670)	(2,307)	4,705
Adjustments to Net Income for Non-Cash Items:			
Furniture & Equipment Depreciation	3	23	28
EDP Depreciation	17	64	31
Net changes in operating assets and liabilities:			
Premiums Receivable	(12,830)	(51,798)	(2,783)
Reinsurance Receivable	(8,793)	(57,104)	8,972
Prepaid Expenses	119	788	(541)
Losses & Loss Adjustment Expenses	694	2,792	(3,483)
Unearned Premiums	65,527	165,214	5,957
Advance Premiums	(2,869)	2,190	856
Commissions Payable	4,375	11,369	431
Accounts Payable	477	1,077	150
Reinsurance Premiums Payable	11,873	(14,031)	(3,630)
Reinsurance Premiums Refund Receivable	(1,108)	(5,607)	119
Funds Held By Company Under Reinsurance Treaty	-	(36,970)	-
Take-out Premium Payable	0	-	(60)
Escheatment Payable	(480)	4,114	970
Accrued Expenses	560	2,602	(207)
Other Liabilities	8	1	(3)
Tax Exempt Surcharge	2,583	7,228	1,225
Net cash provided by operating activities	<u>57,488</u>	<u>29,648</u>	<u>12,738</u>
<u>Cash from Investing Activities</u>			
Purchase of EDP Equipment	0	(405)	0
Payable for Securities	1,871	2,108	89
Operating Investments - Bonds	2,482	(19,110)	1,803
Accrued Interest	(137)	(343)	(138)
Net cash provided by investing activities	<u>4,216</u>	<u>(17,750)</u>	<u>1,753</u>
<u>Cash From Financing Activities</u>			
	0	0	0
Operating Cash - End of Period	<u>153,807</u>	<u>153,807</u>	<u>116,667</u>
Trustee Cash - Beginning of Period	38,262	64,369	54,510
<u>Cash From Financing Activities</u>			
Emergency Assessments Receivable	2,161	(441)	1,358
Bonds Payable	7,542	(15,962)	(17,144)
Net cash provided by financing activities	<u>9,703</u>	<u>(16,404)</u>	<u>(15,786)</u>
Trustee Cash - End of Period	<u>47,965</u>	<u>47,965</u>	<u>38,724</u>
Total Ending Cash	<u><u>\$201,772</u></u>	<u><u>\$201,772</u></u>	<u><u>\$155,391</u></u>

Louisiana Citizens Property Insurance Corporation
Incurred Analysis - By Cat
For the Month Ending July 31, 2022

DIRECT										
Losses Paid As of July 2022										
	Total Paid	Katrina/Rita	Class Action	Isaac	Laura	Delta	Zeta	Winter Storm	Ida	All Other
Direct Losses Paid	10,205,702	-	-	-	1,219,696	271,914	879,978	-	7,269,445	564,668
Total	10,205,702	-	-	-	1,219,696	271,914	879,978	-	7,269,445	564,668
Direct Loss Reserve As of July 2022										
	Total Reserve	Katrina/Rita	Class Action	Isaac	Laura	Delta	Zeta	Winter Storm	Ida	All Other
Case Loss Reserve	59,640,452	75,000	-	347,502	4,650,616	1,620,226	2,015,206	91,092	47,679,665	3,161,145
IBNR	143,919,718	-	3,838,500	133,000	15,451,385	3,134,768	1,484,259	20,264	117,291,187	2,566,355
Total	203,560,170	75,000	3,838,500	480,502	20,102,002	4,754,993	3,499,465	111,356	164,970,852	5,727,500
Direct Loss Reserve As of June 2022										
	Total Reserve	Katrina/Rita	Class Action	Isaac	Laura	Delta	Zeta	Winter Storm	Ida	All Other
Case Loss Reserve	65,145,054	75,000	-	347,502	4,143,615	1,514,820	1,911,015	91,092	54,428,561	2,633,449
IBNR	148,374,598	-	3,838,500	133,000	17,035,181	3,537,927	2,337,963	20,264	118,903,193	2,568,569
Total	213,519,652	75,000	3,838,500	480,502	21,178,796	5,052,747	4,248,979	111,356	173,331,754	5,202,018
Change in Reserves	(9,959,482)	-	-	-	(1,076,794)	(297,754)	(749,514)	-	(8,360,902)	525,481
Direct Losses Incurred	246,221	-	-	-	142,903	(25,840)	130,465	-	(1,091,457)	1,090,150

CEDED										
Ceded Losses Paid As of July 2022										
	Total Paid	Katrina/Rita	Class Action	Isaac	Laura	Delta	Zeta	Winter Storm	Ida	All Other
Ceded Losses Paid	9,634,738	-	-	8,505	1,203,110	271,914	879,978	-	7,269,445	1,786
Total	9,634,738	-	-	8,505	1,203,110	271,914	879,978	-	7,269,445	1,786
Ceded Loss Reserve As of July 2022										
	Total Reserve	Katrina/Rita	Class Action	Isaac	Laura	Delta	Zeta	Winter Storm	Ida	All Other
Case Loss Reserve	56,521,576	-	-	347,502	4,655,059	1,620,226	2,015,206	83,896	47,679,665	120,022
IBNR	137,696,836	-	150,469	133,000	15,451,385	3,134,768	1,484,259	18,663	117,291,187	33,105
Total	194,218,412	-	150,469	480,502	20,106,445	4,754,993	3,499,465	102,559	164,970,852	153,127
Ceded Loss Reserve As of June 2022										
	Total Reserve	Katrina/Rita	Class Action	Isaac	Laura	Delta	Zeta	Winter Storm	Ida	All Other
Case Loss Reserve	62,555,657	-	-	347,502	4,148,058	1,514,820	1,911,015	83,896	54,428,561	121,806
IBNR	142,151,541	-	150,469	133,000	17,035,181	3,537,927	2,337,963	18,663	118,903,193	35,144
Total	204,707,199	-	150,469	480,502	21,183,238	5,052,747	4,248,979	102,559	173,331,754	156,950
Change in Reserves	(10,488,787)	-	-	-	(1,076,794)	(297,754)	(749,514)	-	(8,360,902)	(3,824)
Ceded Losses Incurred	(854,049)	-	-	8,505	126,316	(25,840)	130,465	-	(1,091,457)	(2,038)

Louisiana Citizens Property Insurance Corporation
Incurred Analysis - By Cat
For the Month Ending July 31, 2022

DIRECT										
Direct LAE/LLAE paid As of July 2022										
	Total Paid	Katrina/Rita	Class Action	Isaac	Laura	Delta	Zeta	Winter Storm	Ida	All Other
Direct LAE/LLAE Paid	416,922	-	-	16,793	122,348	31,912	9,362	-	167,155	69,353
Total	416,922	-	-	16,793	122,348	31,912	9,362	-	167,155	69,353
Direct LAE/LLAE Reserve As of July 2022										
	Total Reserve	Katrina/Rita	Class Action	Isaac	Laura	Delta	Zeta	Winter Storm	Ida	All Other
Ending Reserve	3,890,181	10,000	-	255,493	1,000,686	699,524	84,113	-	1,103,343	737,022
IBNR	16,105,627	1,118	50,000	14,823	3,041,091	557,832	257,035	1,067	11,951,628	231,033
Total	19,995,808	11,118	50,000	270,315	4,041,777	1,257,357	341,148	1,067	13,054,971	968,055
Direct LAE/LLAE Reserve As of June 2022										
	Total Reserve	Katrina/Rita	Class Action	Isaac	Laura	Delta	Zeta	Winter Storm	Ida	All Other
Ending Reserve	3,632,944	10,000	-	255,888	1,012,021	668,807	84,294	-	887,999	713,935
IBNR	16,801,788	1,118	50,000	14,823	3,352,809	629,575	404,875	1,067	12,115,886	231,635
Total	20,434,732	11,118	50,000	270,711	4,364,829	1,298,382	489,169	1,067	13,003,885	945,570
Change in Reserves	(438,923)	-	-	(396)	(323,052)	(41,026)	(148,020)	-	51,086	22,485
Direct LAE/LLAE Incurred	(22,002)	-	-	16,397	(200,704)	(9,114)	(138,658)	-	218,241	91,837

CEDED										
Ceded LAE/LLAE Paid As of July 2022										
	Total Paid	Katrina/Rita	Class Action	Isaac	Laura	Delta	Zeta	Winter Storm	Ida	All Other
Ceded LAE/LLAE Paid	1,292,803	-	-	8,288	178,873	66,865	17,556	-	1,020,931	290
Total	1,292,803	-	-	8,288	178,873	66,865	17,556	-	1,020,931	290
Ceded LAE/LLAE Reserve As of July 2022										
	Total Reserve	Katrina/Rita	Class Action	Isaac	Laura	Delta	Zeta	Winter Storm	Ida	All Other
Case LAE/LLAE Reserve	3,155,067	-	-	255,888	1,000,686	699,524	84,113	-	1,103,343	11,513
IBNR	15,825,030	-	-	7,000	3,041,091	557,832	257,035	982	11,951,628	9,461
Total	18,980,097	-	-	262,888	4,041,777	1,257,357	341,148	982	13,054,971	20,974
Ceded LAE/LLAE Reserve As of June 2022										
	Total Reserve	Katrina/Rita	Class Action	Isaac	Laura	Delta	Zeta	Winter Storm	Ida	All Other
Ending Reserve	2,918,219	-	-	255,888	1,012,021	668,807	84,294	-	887,999	9,210
IBNR	16,521,143	-	-	7,000	3,352,809	629,575	404,875	982	12,115,886	10,016
Total	19,439,362	-	-	262,888	4,364,829	1,298,382	489,169	982	13,003,885	19,226
Change in Reserves	(459,265)	-	-	-	(323,052)	(41,026)	(148,020)	-	51,086	1,748
Ceded LAE/LLAE Incurred	833,538	-	-	8,288	(144,179)	25,840	(130,465)	-	1,072,017	2,038

Louisiana Citizens Property Insurance Corporation

Corporate Operating Expense Statement - Budget

Fiscal Year 2022

	Jul			YTD			Primary Driver of Change	2021 Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	408,009	468,367	60,358	2,842,961	2,884,575	41,614	Claims & Underwriting	5,507,405
Benefits, Taxes, Contributions and Workers Comp	175,655	202,950	27,295	1,276,165	1,291,996	15,830	Claims & Underwriting	2,937,536
Total Employee Salaries and Wages	583,664	671,316	87,652	4,119,126	4,176,571	57,445		8,444,941
Recruiting & Advertising	-	22,883	22,883	21,280	39,124	17,844	HR & Support Opps	42,450
Communication - Mobile Phones & Air Cards	2,910	2,895	(14)	19,884	19,588	(295)		31,800
Office and Equipment Repairs and Maintenance	23,048	23,029	(19)	146,293	146,089	(204)		206,400
Travel and Lodging	3,645	3,614	(31)	11,452	11,137	(315)		29,750
Furniture and Fixtures- Purchases < \$5,000	-	-	-	-	-	-		5,000
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	0	-	(0)	71,492	113,998	42,505	IT	72,340
Computer Software - Purchases <\$1,000,000	2,800	2,800	-	27,025	26,984	(41)		108,530
Software Maintenance	31,869	31,843	(26)	215,342	247,322	31,980	Underwriting, IT & Executive	382,850
Mele Printing	28,512	284,471	255,958	170,233	647,140	476,906	IT	292,930
Lexis Nexis	2,662	13,521	10,859	16,950	37,308	20,358	IT	24,880
Printing, Stationary, and Office Supplies	3,215	3,180	(35)	20,725	23,552	2,826	Accounting	34,900
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	34,718	43,042	8,324	90,292	98,560	8,268	Underwriting & IT	277,750
External Management Fees	-	990,600	990,600	2,520,000	9,769,830	7,249,830	Claims	2,520,000
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	855	846	(8)	4,529	4,496	(33)		16,924
Total Direct Costs	717,897	2,094,041	1,376,144	7,454,623	15,361,697	7,907,075		12,491,446
Indirect Costs								
Rents, Leases, and Utilities	52,387	51,801	(586)	324,936	323,934	(1,002)		554,288
Rent and Storage - Eatel/Iron Mountain	31,147	31,130	(17)	199,113	198,657	(456)		335,860
Communication - Internet & Phone	17,494	17,468	(26)	116,905	115,784	(1,121)		210,600
Depreciated Expense - Furniture & Fixtures	3,331	3,324	(7)	23,664	23,268	(396)		41,053
Depreciated Expense - EDP Equipment & Software	17,209	17,202	(8)	64,102	64,079	(23)		141,831
External Legal Expenses	643	4,291	3,649	31,893	35,019	3,126	Claims	35,300
Audit Fees	5,917	5,917	-	41,417	41,417	-		71,000
Actuarial Fees	3,750	3,750	-	26,250	26,250	-		45,000
Surveys and Underwriting Reports - Inspection & CLUE Reports	35,515	113,165	77,650	197,055	567,043	369,988	Underwriting & IT	378,410
Taxes, Licensing, and other fees - Insurance Department	36,372	407,532	371,161	219,782	1,185,031	965,249	Accounting	364,704
Boards, Bureaus and Assoc - La Ins. Rating Commission Annual Filing Fee	80,379	654,323	573,944	465,732	2,202,531	1,736,799	Accounting	785,974
PIPSO Fees, ISO Fees, Xactware	10,061	11,611	1,550	71,586	82,249	10,662	IT	121,470
Liability Insurance - LCPIIC, Directors, Officers	20,431	23,033	2,602	140,421	153,978	13,557	Executive	241,808
Bank Service Charges	31,066	375,545	344,479	174,905	998,009	823,104	Accounting	307,580
Postage & Courier Services	6,857	6,847	(10)	24,312	24,231	(81)		27,500
Other Miscellaneous	306	295	(12)	2,302	2,249	(53)		3,695
Total Indirect Costs	352,864	1,727,234	1,374,371	2,124,375	6,043,730	3,919,355		3,666,073
Home Office Expenses - P&L	1,070,761	3,821,276	2,750,515	9,578,998	21,405,427	11,826,429		16,157,519
Bank Service Charges - Unallocated	9,800	9,675	(125)	68,600	61,884	(6,716)	Accounting	117,600
Total Operating Expenses - Direct & Indirect	1,080,561	3,830,951	2,750,390	9,647,598	21,467,311	11,819,714		16,275,119
Capital Purchases								
Furniture and Fixtures- Purchases > \$5,000	-	-	-	-	-	-		
EDP Equipment (computers, printers, peripherals) - Purchases >\$5,000	-	-	-	306,580	404,767	98,187	IT	
Computer Software - Purchases >\$1,000,000	-	-	-	-	-	-		
Total Capital Purchases	-	-	-	306,580	404,767	98,187		

Louisiana Citizens Property Insurance Corporation

Claims Operating Statement - Budget

Fiscal Year 2022

	Jul			YTD			Primary Driver of Change	2021 Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	71,960	103,654	31,694	484,457	524,801	40,344	Up 3 FTE	890,937
Benefits, Taxes, Contributions and Workers Comp	23,213	35,318	12,105	186,458	201,986	15,527	Up 3 FTE	475,593
Total Employee Salaries and Wages	95,173	138,972	43,799	670,915	726,787	55,871		1,366,530
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	676	673	(4)	4,245	4,210	(35)		4,936
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	2,950	2,939	(11)	6,750	6,735	(15)		6,950
Furniture and Fixtures- Purchases < \$5,000	-	-	-	-	-	-		-
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	-	-	-	-	-	-		-
Computer Software - Purchases <\$1,000,000	-	-	-	-	-	-		-
Software Maintenance	625	625	-	4,375	4,375	-		7,500
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	-	-	-	1,474	1,458	(16)		1,915
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	28,600	28,560	(40)	60,630	60,585	(45)		205,450
External Management Fees	-	990,600	990,600	2,520,000	9,769,830	7,249,830	Management fees - Hurricane Ida	2,520,000
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	525	525	-	605	603	(2)		605
Total Direct Costs	128,550	1,162,894	1,034,345	3,268,995	10,574,584	7,305,589		4,113,886
Indirect Costs								
Rents, Leases, and Utilities	9,483	8,929	(554)	54,322	53,667	(655)		95,229
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	2,981	2,971	(10)	20,095	19,917	(179)		35,767
Depreciated Expense - Furniture & Fixtures	-	-	-	-	-	-		-
Depreciated Expense - EDP Equipment & Software	-	-	-	-	-	-		-
External Legal Expenses	643	4,291	3,648	26,658	30,109	3,452	Excess Legal Expenses due to 2020 & 2021 Storms	27,300
Audit Fees	-	-	-	-	-	-		-
Actuarial Fees	-	-	-	-	-	-		-
Surveys and Underwriting Reports - Inspection & CLUE Reports	-	-	-	-	-	-		-
Taxes, Licensing, and other fees - Insurance Department	-	-	-	-	-	-		-
Boards, Bureaus and Assoc - La Ins. Rating Commission Annual Filing Fee	-	-	-	-	-	-		-
PIPISO Fees, ISO Fees, Xactware	6,333	7,684	1,351	44,934	55,382	10,447	Xact Assignments - Hurricane Ida, Increased Claimsearch fees	76,741
Liability Insurance - LCPIIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	-	0	0	(0)	0	0		291
Total Indirect Costs	19,440	23,874	4,435	146,009	159,075	13,065		235,328
Home Office Expenses - P&L	147,990	1,186,769	1,038,779	3,415,004	10,733,659	7,318,654		4,349,214
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	147,990	1,186,769	1,038,779	3,415,004	10,733,659	7,318,654		4,349,214
Capital Purchases								
Furniture and Fixtures- Purchases > \$5,000	-	-	-	-	-	-		-
EDP Equipment (computers, printers, peripherals) - Purchases >\$5,000	-	-	-	-	-	-		-
Computer Software - Purchases >\$1,000,000	-	-	-	-	-	-		-
Total Capital Purchases	-	-	-	-	-	-		-

Louisiana Citizens Property Insurance Corporation

IT Operating Statement - Budget

Fiscal Year 2022

	Jul			YTD			Primary Driver of Change	2021 Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	70,217	70,172	(45)	497,022	479,619	(17,403)		923,836
Benefits, Taxes, Contributions and Workers Comp	33,880	33,829	(51)	234,755	226,534	(8,221)		491,102
Total Employee Salaries and Wages	104,097	104,001	(97)	731,777	706,153	(25,624)		1,414,938
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	720	720	-	5,040	4,880	(160)		8,640
Office and Equipment Repairs and Maintenance	14,376	14,366	(9)	130,335	130,182	(153)		178,477
Travel and Lodging	210	207	(3)	349	292	(57)		419
Furniture and Fixtures- Purchases < \$5,000	-	-	-	-	-	-		-
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	0	-	(0)	70,362	112,885	42,523	New Hires	71,210
Computer Software - Purchases <\$1,000,000	2,800	2,800	-	26,800	26,759	(41)		107,900
Software Maintenance	10,064	14,158	4,094	71,036	86,109	15,073	Additional Cisco & Melissa Licenses - Not Budgeted	121,464
Mele Printing	28,512	284,471	255,958	170,233	647,140	476,906	Increased Policies - New Business	292,930
Lexis Nexis	2,662	13,521	10,859	16,950	37,308	20,358	Increased Policies - New Business	24,880
Printing, Stationary, and Office Supplies	152	148	(4)	508	484	(24)		642
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	857	6,857	6,000	5,997	11,997	6,000	Emergency EPIC Diagnostic (Due to Policy Growth)	10,280
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	-	-	-	-	-	-		-
Total Direct Costs	164,450	441,249	276,799	1,229,387	1,764,189	534,802		2,231,780
Indirect Costs								
Rents, Leases, and Utilities	8,933	8,904	(29)	55,715	55,391	(324)		95,202
Rent and Storage - Eatel/Iron Mountain	27,285	27,277	(8)	172,060	171,674	(385)		295,790
Communication - Internet & Phone	3,293	3,275	(18)	21,017	20,628	(389)		39,665
Depreciated Expense - Furniture & Fixtures	-	-	-	-	-	-		-
Depreciated Expense - EDP Equipment & Software	-	-	-	-	-	-		-
External Legal Expenses	-	-	-	-	-	-		-
Audit Fees	-	-	-	-	-	-		-
Actuarial Fees	-	-	-	-	-	-		-
Surveys and Underwriting Reports - Inspection & CLUE Reports	-	-	-	-	-	-		-
Taxes, Licensing, and other fees - Insurance Department	-	-	-	-	-	-		-
Boards, Bureaus and Assoc - La Ins. Rating Commission Annual Filing Fee	-	-	-	-	-	-		-
PIPISO Fees, ISO Fees, Xactware	-	-	-	-	-	-		-
Liability Insurance - LCPIIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	-	(0)	(0)	-	(0)	(0)		-
Total Indirect Costs	39,511	39,456	(55)	248,791	247,693	(1,098)		430,658
Home Office Expenses - P&L	203,961	480,704	276,744	1,478,178	2,011,882	533,704		2,662,437
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	203,961	480,704	276,744	1,478,178	2,011,882	533,704		2,662,437
Capital Purchases								
Furniture and Fixtures- Purchases > \$5,000	-	-	-	-	-	-		-
EDP Equipment (computers, printers, peripherals) - Purchases >\$5,000	-	-	-	306,580	404,767	98,187	Venyu Server project over budget 98K	-
Computer Software - Purchases >\$1,000,000	-	-	-	-	-	-		-
Total Capital Purchases	-	-	-	306,580	404,767	98,187		-



July 2022 Management Reports

September 8, 2022 Board Meeting

Overview

Corporate Overview

July 31, 2022

Underwriting Overview

Premium Written & Policies Issued

Premium Written (000s)	Jul-22	2022 YTD	Jul-21	2021 YTD
Direct Written Premium*	\$86,310	\$240,972	\$6,767	\$40,908
Takeout Written Premium	0	0	0	17
Net Written Premium Before Reinsurance	<u>\$86,310</u>	<u>\$240,972</u>	<u>\$6,767</u>	<u>\$40,891</u>
Earned Premium (000s)				
Direct Earned Premium	\$20,783	\$75,759	\$5,331	\$34,998
Takeout Earned Premium	0	2	6	64
Net Earned Premium Before Reinsurance	<u>\$20,783</u>	<u>\$75,758</u>	<u>\$5,324</u>	<u>\$34,934</u>
Counts				
Direct Policies Issued	33,236	92,406	4,112	26,971
Policies Takeout Initial	-	-	-	-
Policies Takeout Renewal	-	-	-	-
Net Policies Issued	<u>33,236</u>	<u>92,406</u>	<u>4,112</u>	<u>26,971</u>

Inforce Policies & Coverage Details

Count*	Jul-22	Jul-21
Direct Inforce Policies	98,497	37,668
Takeout Inforce Policies	0	44
LPMS Net Inforce Policies	0	0
EPIC Net Inforce Policies	98,497	37,624
Total Net Inforce Policies	<u>98,497</u>	<u>37,624</u>
TIV (000s)*		
Direct TIV (Cov A-D)	\$28,183,326	\$7,183,775
Direct Cov E, F, Mold, BI	<u>\$2,807,160</u>	<u>\$278,144</u>
Total Direct Cov A-D, E, F, Mold, BI	\$30,990,486	\$7,461,919
Takeout TIV (Cov A-D)	\$0	\$10,234
Takeout Cov E, F, Mold, BI	<u>\$0</u>	<u>\$0</u>
Total Takeout Cov A-D, E, F, Mold, BI	\$0	\$10,234
Net TIV (Cov A-D)	\$28,183,326	\$7,173,541
Net Cov E, F, Mold, BI	<u>\$2,807,160</u>	<u>\$278,144</u>
Total Net Cov A-D, E, F, Mold, BI	<u>\$30,990,486</u>	<u>\$7,451,684</u>

Underwriting Overview

Net Inforce by Policy Type

<u>Commercial Lines</u>	Count	<u>Net Inforce</u>		
		Premium (000s)	TIV Cov A-D (000s)	E, F, Mold, BI (000s)
Builders Risk	90	\$2,549	\$117,837	\$0
Commercial	1,831	21,320	1,385,370	56,533
Wind & Hail Only	3,272	31,358	4,220,019	229,752
Total Commercial	5,193	\$55,228	\$5,723,226	\$286,284
<u>Personal Lines</u>				
Builders Risk	1,393	\$4,051	\$305,621	\$0
Condo	685	662	54,721	-
Homeowners	12,421	54,213	5,750,833	2,520,876
Mobile Home	5,007	7,535	248,637	-
Residence	46,062	94,071	8,716,792	-
Wind & Hail Only	27,736	59,696	7,383,496	-
Total Personal	93,304	\$220,229	\$22,460,100	\$2,520,876
Grand Total	98,497	\$275,457	\$28,183,326	\$2,807,160

Written Premium Analysis - Month

<u>Term Type (\$000s)</u>	<u>Jul-22</u>		<u>Jul-21</u>	
	Written Premium	Counts	Written Premium	Counts
New Business	\$79,802	29,727	\$2,027	1,068
Renewals	6,507	3,509	4,740	3,044
Total Direct Premium Written	\$86,310	33,236	\$6,767	4,112
<u>New Business Written From (\$000s)</u>				
Geovera	44,932	18,725	18	14
Maison	2,838	1,620	46	26
Lighthouse	1,148	696	45	24
Allstate	2,146	725	122	74
Others	28,739	7,961	1,796	930
Renewal	79,802	29,727	2,027	1,068
Total Renewals*	6,507	3,509	4,740	3,044
Total Direct Premium Written	86,310	33,236	6,767	4,112

Written Premium Analysis - Year-to-Date

<u>Term Type (\$000s)</u>	<u>2022 YTD</u>		<u>2021 YTD</u>	
	Written Premium	Counts	Written Premium	Counts
New Business	\$205,609	70,062	\$11,030	6,312
Renewals	35,363	22,344	29,879	20,659
Total Direct Premium Written	\$240,972	92,406	\$40,908	26,971
<u>New Business Written From (\$000s)</u>				
Geovera	\$48,010	19,843	\$107	83
Maison	25,534	8,879	216	166
Lighthouse	12,963	5,662	208	104
Allstate	11,990	4,378	733	419
Others	107,112	31,300	9,765	5,540
Renewal	205,609	70,062	11,030	6,312
Total Renewals*	35,363	22,344	29,879	20,659
Total Direct Premium Written	\$240,972	92,406	\$40,908	26,971

Underwriting Overview

Net Premium Written & Earned by Policy Type

Policy Type	Net Premium Written			Net Premium Earned		
	2022 YTD	2021 YTD	Variance	2022 YTD	2021 YTD	Variance
Commercial	17,757	1,604	16,153	7,258	703	6,555
Commercial Builders Risk	78	550	(473)	52	529	(476)
Commercial Builders Risk Renovations	2,075	35	2,040	786	22	763
Commercial Builders Risk Renovations Wind & Hail Only	129	92	37	136	16	120
Commercial Builders Risk Wind & Hail Only	-	-	-	-	-	-
Commercial Wind & Hail Only*	<u>28,811</u>	<u>2,140</u>	<u>26,671</u>	<u>8,998</u>	<u>1,576</u>	<u>7,423</u>
Total Commercial	48,849	4,422	44,427	17,230	2,845	14,385
DWG-1 Builders Risk	593	239	355	327	173	154
DWG-1 Builders Risk Renovation	2,806	365	2,441	1,042	244	798
DWG-1 Builders Risk Renovations Wind & Hail Only	-	-	-	-	-	-
DWG-1 Builders Risk Wind & Hail Only	75	26	48	31	12	19
DWG-1 Condo	479	223	256	265	225	40
DWG-1 Condo Wind & Hail Only	153	95	58	95	82	13
DWG-1 Mobile Home	5,882	2,222	3,661	3,053	1,631	1,422
DWG-1 Mobile Home Wind & Hail Only	1,392	393	1,000	631	213	419
DWG-1 Residence	29,297	10,939	18,358	13,525	9,656	3,869
DWG-1 Residence Wind & Hail Only	13,711	3,761	9,950	5,365	3,400	1,965
DWG-2 Residence	4,348	1,316	3,032	1,577	1,206	371
DWG-3 Residence	45,822	7,534	38,288	12,283	6,962	5,321
DWG-3 Residence Wind & Hail Only	<u>36,196</u>	<u>5,813</u>	<u>30,384</u>	<u>11,742</u>	<u>5,039</u>	<u>6,703</u>
Total Dwelling	140,754	32,925	107,829	49,936	28,842	21,094
HO-2 Broad Form*	4,589	977	3,612	1,298	954	344
HO-3 Special Form	40,928	2,371	38,558	6,321	2,108	4,213
HO-4 Contents Broad Form	75	42	33	48	42	6
HO-6 Unit Owners Form	405	134	271	161	126	35
HO-8 Modified Coverage Form	27	21	6	20	17	3
HO-R Homeowner Renovation	<u>5,345</u>	<u>-</u>	<u>5,345</u>	<u>744</u>	<u>-</u>	<u>744</u>
Total Homeowners	51,369	2,874	48,495	8,592	2,773	5,819
Net Premium Written & Earned Before Reinsurance	240,972	40,891	200,752	75,758	34,934	41,297
Ceded Reinsurance				37,934	14,860	23,074
Net Premium Earned as of 7/31				37,824	20,074	18,223

Premium Payment Collections Overview - July 2022

Checks	Month				Year-to-Date			
	Jul-22		Jul-21		2022 YTD		2021 YTD	
Payment Method	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
Mail	1,937	5,772,424	204	366,762	4,639	12,850,247	2,770	5,132,607
Walk-In	165	1,414,049	18	23,063	346	2,177,476	124	138,121
6370 Lockbox - Manual	9,689	32,078,297	0	0	20,982	60,506,097	0	0
2444 Lockbox - Upload	<u>1,982</u>	<u>2,237,825</u>	<u>2,731</u>	<u>3,203,038</u>	<u>14,363</u>	<u>16,568,866</u>	<u>16,818</u>	<u>17,260,262</u>
Total Checks	13,773	\$41,502,596	2,953	\$3,592,863	40,330	\$92,102,687	19,712	\$22,530,991

Credit Cards

Payment Method	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
Mail	0	0	0	0	0	0	9	13,866
Online	1,609	1,238,334	899	604,306	8,025	5,469,933	5,510	3,538,255
LPMS	0	0	0	0	0	0	0	0
EPIC	<u>19,390</u>	<u>16,371,193</u>	<u>1,979</u>	<u>1,360,593</u>	<u>53,580</u>	<u>44,899,909</u>	<u>12,269</u>	<u>7,924,905</u>
Total Credit Cards	20,999	\$17,609,526	2,878	\$1,964,899	61,605	\$50,369,841	17,788	\$11,477,026

Electronic Funds Transfer (Checking or Saving)

Payment Method	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
Online	1,442	1,015,184	719	429,039	7,345	4,963,525	4,791	2,786,248
EPIC	<u>13,408</u>	<u>21,578,302</u>	<u>1,348</u>	<u>1,141,732</u>	<u>41,531</u>	<u>70,886,261</u>	<u>9,048</u>	<u>7,783,333</u>
Total EFTs	14,850	\$22,593,486	2,067	\$1,570,770	48,876	\$75,849,786	13,839	\$10,569,580

Payment Method

	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
Mail	1,937	5,772,424	204	366,762	4,639	12,850,247	2,779	5,146,473
Walk-In	165	1,414,049	18	23,063	346	2,177,476	124	138,121
Online	3,051	2,253,517	1,618	1,033,345	15,370	10,433,458	10,301	6,324,503
	9,689	32,078,297	0	0	20,982	60,506,097	0	0
Lockbox	1,982	2,237,825	2,731	3,203,038	14,363	16,568,866	16,818	17,260,262
LPMS	0	0	0	0	0	0	0	0
EPIC	<u>32,798</u>	<u>37,949,495</u>	<u>3,327</u>	<u>2,502,324</u>	<u>95,111</u>	<u>115,786,169</u>	<u>21,317</u>	<u>15,708,237</u>
Total Payments Collected	49,622	\$81,705,608	7,898	\$7,128,532	150,811	\$218,322,314	51,339	\$44,577,597

*Does not include NSF's or Refunds. Only includes payments submitted

Depopulation Efforts Overview

Takeout Activity by Round Inception-to-Date

Assumption	As of 7/31/2022		
	Initial Assumption	Policies Assumed	Premium Assumed
03/1/2008 Round 1	26,359		
12/1/2008 Round 2	13,133		
04/1/2009 Round 3	3,350		
12/1/2010 Round 4	12,292	10,484	\$12,701
12/1/2011 Round 5	9,844	8,360	\$12,948
12/1/2012 Round 6	6,791	6,115	\$7,839
12/1/2013 Round 7	13,322	11,790	\$15,540
12/1/2014 Round 8	10,581	8,962	\$12,757
12/1/2015 Round 9	13,150	10,827	\$15,979
12/1/2016 Round 10	10,186	8,984	\$12,399
12/1/2017 Round 11	9,856	7,067	\$9,921
12/1/2018 Round 12	32	28	\$37
12/1/2019 Round 13	100	89	\$92
12/1/2020 Round 14	76	66	\$94
Grand Total	129,072	72,772	100,307

Depopulation Summary Rounds 13 & 14

	Round 14 ITD		Round 13 ITD	
	Policy Count	Unearned Premium	Policy Count	Unearned Premium
Policies Selected	76		102	
Policies Cancelled as of Assumption	0		(2)	
Policies Initially Assumed	76	75	100	64
Activity on Assumed Policies:				
Optouts (Remaining with LCPIC)	(8)	(6)	(6)	(4)
Reinstated Policies	0	0	1	2
Policies Canceled	(2)	(2)	(5)	(6)
Policies Not Renewed	0	0	0	0
Renewals Not Included in Initial Assumption	0	0	0	0
Policies Expired by LCPIC-Renewing by Depop Company	(66)	0	(89)	0
Renewals Not Taken (Expired without Payment)	0	0	(1)	0
Renewals Issued on Behalf of Depop Company*	0	26	0	35
Payment for Endorsement Activity	0	0	0	0
Renewals Issued - Prior Term Canceled	0	0	0	0
Adjustments made for Report Errors	0	0	0	0
Total Activity - July 2022	(76)	\$19	(100)	\$28
Inforce with LCPIC	0		0	
Renewals Offered by Depop Companies	66		89	
Depopulated Policies	66	\$94	89	\$92
*Renewals Offered and Expired				
Initial Assumption - Renewals Offered	82		113	
Renewals Offered After Assumption - Not Included in Initial Assumption	0		0	
Renewals Not Offered	0		0	
Number of Renewals Processed by LCPIC	82		113	
Number of Policies Expired by LCPIC - Renewing by Depop Company	(66)		(89)	
Total Number of Policies Renewed by LCPIC	16		24	
Number of Expired Policies Without Payment	0		(1)	
Number of Policies Non-Renewed	0		0	
Number of Policies Canceled	0		0	
Optouts	(1)		(1)	
Renewals Issued-Prior Term Canceled	0		0	
Renewals Accepted On Behalf of Depop Company	15		22	

Claim Overview

Inception-to-Date Loss, Expense, & Claim Count - As of 6/30/22 (Updated Quarterly)

	Loss Year	ITD Claims	ITD Loss & LAE (000s)*
Hurricanes:			
Hurricane Katrina	2005	66,141	\$1,663,797
Hurricane Rita	2005	14,810	\$189,210
Hurricane Gustav	2008	52,161	\$329,043
Hurricane Ike	2008	3,402	\$13,559
Hurricane Isaac	2012	17,820	\$121,303
Hurricane Harvey	2017	121	\$225
Hurricane Nate	2017	12	\$17
Hurricane Barry	2019	618	\$2,151
Hurricane Laura	2020	2,707	\$101,735
Hurricane Sally	2020	5	\$10
Hurricane Delta	2020	2,129	\$25,267
Hurricane Zeta	2020	2,643	\$21,814
Hurricane Ida	2021	14,118	\$537,919
Total Hurricanes		176,687	3,006,050
PCS Events:			
39-Wind & Thunderstorm Event	2011	125	\$499
41-Wind & Thunderstorm Event	2011	3,050	\$30,086
46-Wind & Thunderstorm Event	2011	263	\$2,293
61-Tropical Storm Lee	2011	792	\$3,519
92-Hail Storm	2013	2,869	\$23,524
94-Wind & Thunderstorm Event	2013	60	\$284
1644-Wind & Thunderstorm Event	2016	687	\$623
1714-Wind & Hail Event	2017	208	\$4,818
1730-Wind & Hail Event	2017	45	\$170
1731-Wind & Hail Event	2017	207	\$1,233
1700-Tropical Storm Cidy	2017	58	\$114
1819 - Wind & Hail Event	2018	25	\$162
1821 - Wind & Thunderstorm Event	2018	40	\$157
1922 - Wind & Thunderstorm Event	2019	59	\$226
1923 - Wind & Thunderstorm Event	2019	38	\$123
1924 - Wind & Thunderstorm Event	2019	25	\$74
1925 - Wind & Thunderstorm Event	2019	15	\$63
1927 - Wind & Thunderstorm Event	2019	145	\$1,137
1969 - Wind & Thunderstorm Event	2019	9	\$35
Tropical Storm Olga	2019	103	\$272
2012 - Wind and Thunderstorm Event	2020	78	\$245
2018 - Wind and Thunderstorm Event	2020	3	\$6
2020 - Wind and Thunderstorm Event	2020	33	\$130
2021 - Wind and Thunderstorm Event	2020	80	\$378
2022 - Wind and Thunderstorm Event	2020	32	\$143
2023 - Wind and Thunderstorm Event	2020	26	\$229
2024 - Wind and Thunderstorm Event	2020	67	\$406
2027 - Wind and Thunderstorm Event	2020	6	\$25
2029 - Wind and Thunderstorm Event	2020	8	\$67
Tropical Storm Cristobal	2020	34	\$166
2117 - Winter Storm	2021	162	\$783
2125 - Wind & Hail Event	2021	33	\$239
2126 - Wind & Hail Event	2021	86	\$710
2131 - Wind & Hail Event	2021	43	\$489
2132 - Wind & Hail Event	2021	55	\$211
TS Claudette	2021	9	\$24
TS Nicholas	2021	14	\$220
2220 - Wind and Thunderstorm Event	2022	58	\$1,249
2299 - Wind & Hail Event	2022	23	\$270
2221 - Wind & Hail Event	2022	24	\$182
2223 - Wind & Hail Event	2022	4	\$23
2225 - Wind & Hail Event	2022	16	\$125
Total PCS Events		9,717	75,732
Other Outsourced Claims:			
2015 Day Claims Outsourced to Worley	2015	666	\$3,098
2016 Day Claims Outsourced to Worley	2016	59	\$338
2018 Day Claims Outsourced to Worley	2018	75	\$231
2019 Day Claims Outsourced to Worley	2019	35	\$155
2020 Day Claims Outsourced to Alacrity	2020	51	\$152
Outsourced Day Claims (2010-2013)	2010-2013	13,322	\$110,391
Total Other Outsourced Claims		14,208	114,364
In-house Day Claims (2014 Forward)	2014-2022	11,853	\$96,744
Total Claims		212,465	3,292,890

Claim Overview

Loss & Expense Reserves & Open Claim Counts as of July 31, 2022

Catastrophe Name	Loss Year	Open Claim Count				Reserves (000s)	
		Litigated	Non-Litigated	Jul-22 Total	Jul-21 Total	Jul-22	Jul-21
Hurricanes:							
Hurricane Katrina*	2005	2	-	2	2	\$85	\$85
Hurricane Isaac	2012	7	-	7	11	\$603	\$1,067
Hurricane Barry	2018	-	1	1	2	\$44	\$30
Hurricane Laura	2020	128	46	174	273	\$5,651	\$4,834
Hurricane Delta	2020	77	29	106	152	\$2,320	\$2,507
Hurricane Zeta	2020	6	37	43	112	\$2,099	\$2,392
Hurricane Ida	2021	83	1,475	1,558	-	\$48,783	-
Total Hurricanes		303	1,588	1,891	552	\$59,586	\$10,916
PCS Events:							
1714-Wind & Hail Event	2017	1	-	1	1	\$55	\$39
1927-Wind & Thunderstorm Event	2019	-	-	-	-	\$5	\$5
2021 - Wind and Thunderstorm Event	2020	1	-	1	1	\$30	\$27
2022 - Wind and Thunderstorm Event	2020	-	-	-	1	\$7	\$9
2023 - Wind and Thunderstorm Event	2020	-	-	-	-	\$1	\$6
2024 - Wind and Thunderstorm Event	2020	-	-	-	-	\$1	\$1
Tropical Storm Cristobal	2020	-	-	-	-	\$5	\$5
2117 - Winter Storm	2021	-	-	-	5	\$91	\$56
2125 -Wind & Hail Event	2021	-	-	-	3	\$18	\$37
2126 - Wind & Hail Event	2021	-	-	-	9	\$37	\$108
2131 - Wind & Hail Event	2021	1	-	1	3	\$50	\$48
2132 - Wind & Hail Event	2021	1	-	1	4	\$38	\$35
Tropical Storm Claudette	2021	-	-	-	3	\$1	\$4
Tropical Storm Nicholas	2021	-	1	1	-	\$29	-
2220 - Wind and Thunderstorm Event	2022	-	7	7	-	\$184	-
2221 - Wind and Thunderstorm Event	2022	-	5	5	-	\$47	-
2223 - Wind and Thunderstorm Event	2022	-	-	-	-	\$0	-
2225 - Wind and Thunderstorm Event	2022	-	-	-	-	\$11	-
2299 - Wind & Hail Event	2022	-	-	-	-	-	-
Other	N/A	-	-	-	-	-	-
Total PCS Events		4	13	17	30	\$608	\$380
Other Outsourced Claims:							
2016 Day Claims Outsourced to Worley	2016	-	-	-	-	-	-
2018 Day Claims Outsourced to Worley	2018	-	-	-	-	-	-
2019 Day Claims Outsourced to Worley	2019	-	-	-	-	-	-
2020 Day Claims Outsourced to Alacrity	2020	-	-	-	1	\$15	\$16
Total Other Outsourced Claims		-	-	-	1	\$15	\$16
Inhouse/Day Claims		41	138	179	149	3,322	2,017
Total Claims		348	1,739	2,087	732	\$63,531	\$13,329
IBNR						\$160,025	\$20,155
Total Reserve & IBNR						\$223,556	\$33,484

*Counts do not include EPIC commercial claims.

Claim Overview

Claim Level Statistics - All Claims

	Month		Year-to-Date	
	Jul-22	Jul-21	2022 YTD	2021 YTD
New Reported Claims	130	96	880	1,213
Claims Reopened	466	212	4,531	1,929
Closed Claims, as of 7/31	611	359	4,125	2,492
Closed with Pay	591	286	4,081	2,046
Closed without Pay	72	93	655	704
Avg Severity of Closed Claims	32,274	14,235	27,917	13,283
Avg Days to Close	287	212	216	141
Avg Days Open	136	76	98	53
Open Large Losses (>\$25K)	0	0	N/A	N/A

Claim Level Statistics - Hurricanes

New Reported Claims	20	13	266	344
Claims Reopened	442	149	4,338	1,682
Closed Claims, as of 7/31	500	195	3,522	1,623
Closed with Pay	525	183	3,707	1,570
Closed without Pay	23	21	393	264
Avg Severity of Closed Claims	36,546	22,413	30,744	16,849
Avg Days to Close	331	291	232	168
Avg Days Open	155	104	105	62
Open Large Losses (>\$25K)	0	0	N/A	N/A

Claim Level Statistics - PCS Events

New Reported Claims	2	7	128	372
Claims Reopened	7	27	73	93
Closed Claims, as of 7/31	14	59	146	370
Closed with Pay	13	38	123	184
Closed without Pay	3	27	32	206
Avg Severity of Closed Claims	11,966	3,735	12,978	3,593
Avg Days to Close	165	69	116	75
Avg Days Open	46	46	33	29
Open Large Losses (>\$25K)	0	0	N/A	N/A

Claim Level Statistics - Other Outsourced Claims

New Reported Claims	0	0	0	0
Claims Reopened	0	1	0	4
Closed Claims, as of 7/31	0	1	1	5
Closed with Pay	0	1	1	3
Closed without Pay	0	0	0	2
Avg Severity of Closed Claims	0	4,530	4,530	2,217
Avg Days to Close	0	378	650	260
Avg Days Open	0	112	305	65
Open Large Losses (>\$25K)	0	0	N/A	N/A

Claim Level Statistics - Inhouse/Day Claims

New Reported Claims	108	76	486	497
Claims Reopened	17	35	120	150
Closed Claims, as of 7/31	97	104	456	494
Closed with Pay	53	64	250	289
Closed without Pay	46	45	230	232
Avg Severity of Closed Claims	13,188	4,953	10,914	8,940
Avg Days to Close	73	143	119	101
Avg Days Open	51	39	63	38
Open Large Losses (>\$25K)	0	0	N/A	N/A

*Figures do not include EPIC commercial claims

Monthly Claims Loss Adjustment Expense Overview

	<u>LCPIC Mangement</u>		<u>Management</u>	
	<u>In-house</u>		<u>Outsourced</u>	
	Jul-22	Jul-21	Jul-22	Jul-21
Claim Management Fees				
Alacrity Solutions - Admin Fees	-	-	-	-
BSA - Admin Fees	-	-	-	-
Creative Adjusting- Admin Fees	-	-	892,800	54,600
Eberl - Admin Fees	-	-	-	-
MD Claims LLC - Admin Fees	-	-	97,800	102,600
IAS Services Group LLC - Admin Fees	-	-	-	-
One Call - Call Center	-	-	-	-
Total Claim Management Fees	\$ -	\$ -	\$990,600	\$157,200
Adjusting, Engineering, & Reinspection Expenses				
Elite Claims Service	16,323	3,490	-	-
MD Claims LLC	11,897	25,140	18,825	4,775
LEGION CLAIMS SOLUTIONS LLC	12,080	14,990	1,429	425
TEAM ONE ADJUSTING SERVICES LLC	5,651	225	4,716	50
Arc Claims Solutions	6,000	12,800	-	-
Grey Consulting Group	4,000	8,000	-	-
Forensic Investigations Group (Engineering)	3,836	-	-	-
US Forensic (Engineering)	3,674	-	-	-
MCCORKLE APPRAISAL UMPIRE & CLAIMS SERVICES LLC	6,108	1,670	-	-
INSPECTION DEPOT INC	6,750	6,106	775	600
BSA Claims Service	3,075	13,963	5,175	225
Eagle View Technologies	2,674	1,706	30	-
AQUILINE WORLEY PARENT LLC	4,150	525	6,975	5,150
Rimkus Consulting Group (Engineering)	-	1,579	-	-
BSA Claims Service	-	-	-	-
All Other	36,290	12,683	4,918	3,823
Total Adjusting, Engineering, & Reinspection Exps	\$122,507	\$102,877	\$42,843	\$15,048
Total LAE Expenses	\$122,507	\$102,877	\$1,033,443	\$172,248
LCPIC Claims Payroll & Benefits*	46,152	141,853	92,820	77,356
Total Expenses	\$168,659	\$244,730	\$1,126,263	\$249,603

Average LAE Expenses - Open & Closed Claims Method (Measures Trend; Actual Cost Per Claim May Vary)

Total Expenses	168,659	244,730	1,126,263	249,603
Ending Open Claims (2087) Ending Closed Claims (611)	896	706	1,802	385
Total Direct Labor Cost Per Claim Handled	\$188	\$347	\$625	\$648

Average LAE Expenses - Closed Claims Method

Total LAE Expenses Paid on Closed Claims	58,403	61,249	14,394	13,847
Allocated LCPIC Claims Payroll & Benefits**	8,551	41,591	22,922	30,540
Allocated Expenses - Call Center**	-	-	-	-
Total Expenses - Closed Claims	\$66,953	\$102,840	\$37,315	\$44,387
Closed Claims	166	207	445	152
Total Direct Labor Cost Per Closed Claim	\$403	\$497	\$84	\$292

*Claims Payroll & Benefits allocated based on total open & closed claims handled internally vs externally.

**Allocation Formula = $\left(\frac{\text{Closed Claims}}{\text{Closed Claims} + \text{Open Claims}}\right)$

***Counts do not include EPIC commercial claims

YTD Claims Loss Adjustment Expense Overview

	<u>LCPIC Mangement</u>		<u>Management</u>	
	<u>In-house</u>		<u>Outsourced</u>	
	2022	2021	2022	2021
Claim Management Fees				
Alacrity Solutions - Admin Fees	-	-	-	64,320
BSA - Admin Fees	-	-	-	-
Creative Adjusting- Admin Fees	-	-	8,242,200	243,425
Eberl - Admin Fees	-	-	13,380	-
MD Claims LLC - Admin Fees	-	-	1,106,900	340,000
IAS Services Group LLC - Admin Fees	-	-	423,100	-
One Call - Call Center	-	-	-	-
Total Claim Management Fees	\$ -	\$ -	\$9,785,580	\$647,745
Adjusting, Engineering, & Reinspection Expenses				
Elite Claims Service	173,085	44,158	-	-
MD Claims LLC	101,340	138,753	234,486	41,350
LEGION CLAIMS SOLUTIONS LLC	64,638	124,458	44,605	7,825
TEAM ONE ADJUSTING SERVICES LLC	52,822	25,325	204,419	12,625
Arc Claims Solutions	48,800	14,400	-	-
Grey Consulting Group	47,200	33,600	-	9,600
Forensic Investigations Group (Engineering)	45,276	37,620	-	-
US Forensic (Engineering)	42,926	16,776	51,154	8,744
MCCORKLE APPRAISAL UMPIRE & CLAIMS SERVICES LLC	21,848	4,890	-	-
INSPECTION DEPOT INC	20,857	39,253	70,189	28,145
BSA Claims Service	19,107	70,610	115,437	28,100
Eagle View Technologies	17,892	21,802	5,714	10,749
AQUILINE WORLEY PARENT LLC	9,400	36,609	9,300	98,506
Rimkus Consulting Group (Engineering)	2,048	25,967	-	-
BSA Claims Service	-	17,086	-	2,850
All Other	89,974	36,361	124,939	118,535
Total Adjusting, Engineering, & Reinspection Exps	\$757,213	\$687,668	\$860,242	\$367,029
Total LAE Expenses	\$757,213	\$687,668	\$10,645,822	\$1,014,774
LCPIC Claims Payroll & Benefits*	211,850	345,076	514,937	311,536
Total Expenses	\$969,063	\$1,032,745	\$11,160,759	\$1,326,310

Average LAE Expenses - Open & Closed Claims Method (Measures Trend; Actual Cost Per Claim May Vary)

Total Expenses	969,063	1,032,745	11,160,759	1,326,310
Ending Open Claims (2087) Ending Closed Claims (4125)	<u>1,728</u>	<u>1,632</u>	<u>4,484</u>	<u>1,592</u>
Total Direct Labor Cost Per Claim Handled	\$561	\$633	\$2,489	\$833

Average LAE Expenses - Closed Claims Method

Total LAE Expenses Paid on Closed Claims	473,768	512,648	571,517	266,859
Allocated LCPIC Claims Payroll & Benefits**	43,283	119,307	150,984	127,847
Allocated Expenses - Call Center**	-	-	-	-
Total Expenses - Closed Claims	\$517,052	\$631,955	\$722,501	\$394,706
Closed Claims	998	1,133	3,127	1,359
Total Direct Labor Cost Per Closed Claim	\$518	\$558	\$231	\$290

Note: Worley/Alacrity claims were moved to LCPIC in April

*Claims Payroll & Benefits allocated based on total open & closed claims handled internally vs externally.

**Allocation Formula = $\left(\frac{\text{Closed Claims}}{\text{Closed Claims} + \text{Open Claims}} \right)$

***Counts do not include EPIC commercial claims

Monthly Underwriting & Customer Service Labor Expense Overview

Underwriting & Customer Service Expenses

	<u>Month</u>		<u>Year-to-Date</u>	
	Jul-22	Jul-21	2022	2021
LCPIC Underwriting Payroll & Benefits*	189,740	130,842	1,000,360	918,478
LCPIC Customer Service Payroll & Benefits*	14,292	14,856	109,739	98,851
Temporary Labor - Customer Service	-	-	-	-
Total Payroll & Benefits	\$204,032	\$145,698	\$1,110,098	\$1,017,330
Total Expenses	\$204,032	\$145,698	\$1,110,098	\$1,017,330

Average Underwriting Expenses - Policies Issued Method

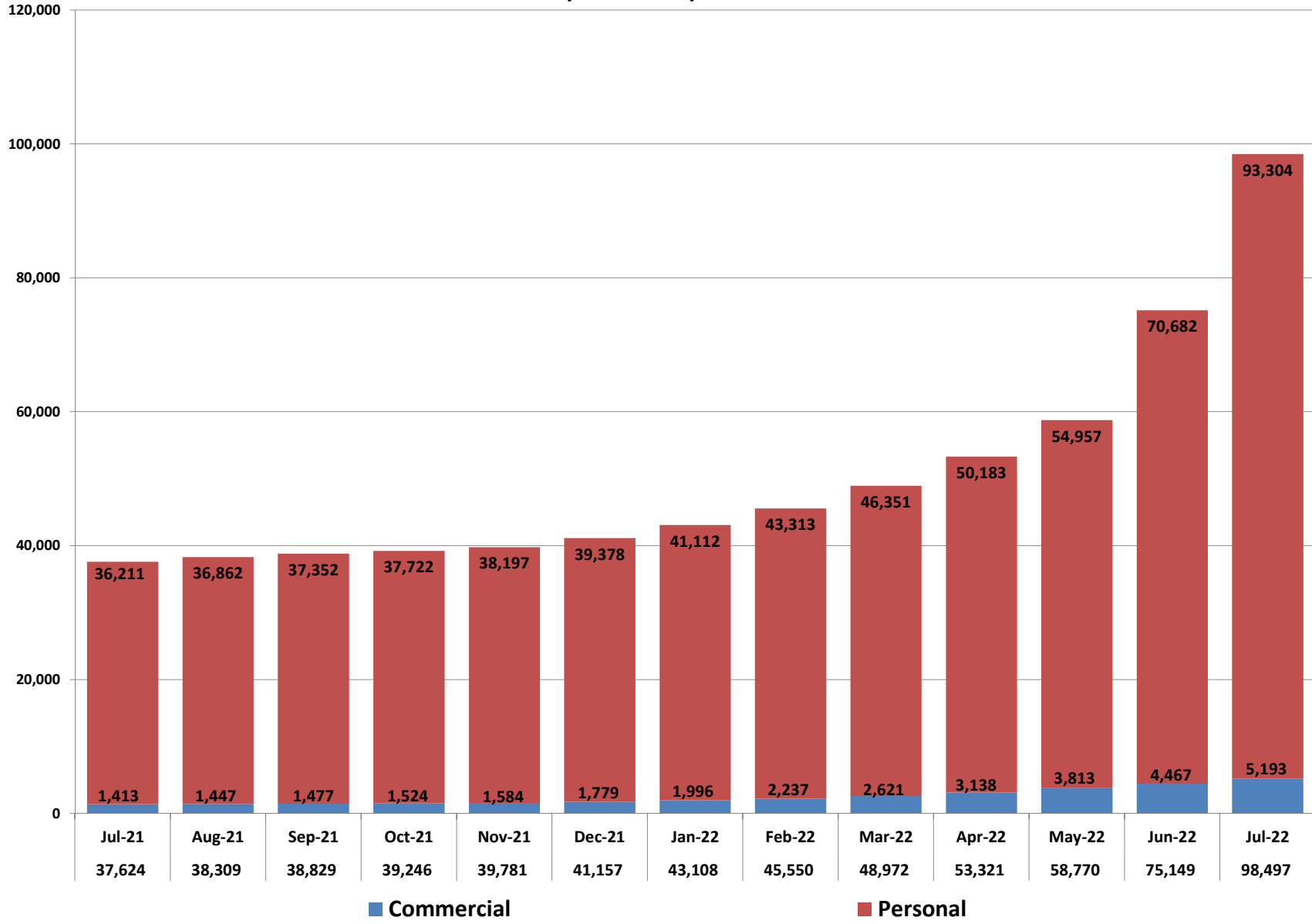
Total Expenses	\$204,032	\$145,698	\$1,110,098	\$1,017,330
New Policies Issued	29,727	1,068	70,062	6,312
Renewal Policies issued	<u>3,509</u>	<u>3,044</u>	<u>22,344</u>	<u>20,659</u>
Total Policies Issued*	33,236	4,112	92,406	26,971
Average Cost Per Policy Issued	\$6.14	\$35.43	\$12.01	\$37.72

Average Underwriting Expenses - Average Inforce Method

Total Expenses	\$204,032	\$145,698	\$1,110,098	\$1,017,330
Average Inforce Policies	<u>86,823</u>	<u>37,420</u>	<u>58,068</u>	<u>36,356</u>
Average Cost Per Policy Inforce	\$2.35	\$3.89	\$19.12	\$27.98

LCPIC Policy Inforce Count by Month - Net of Depop

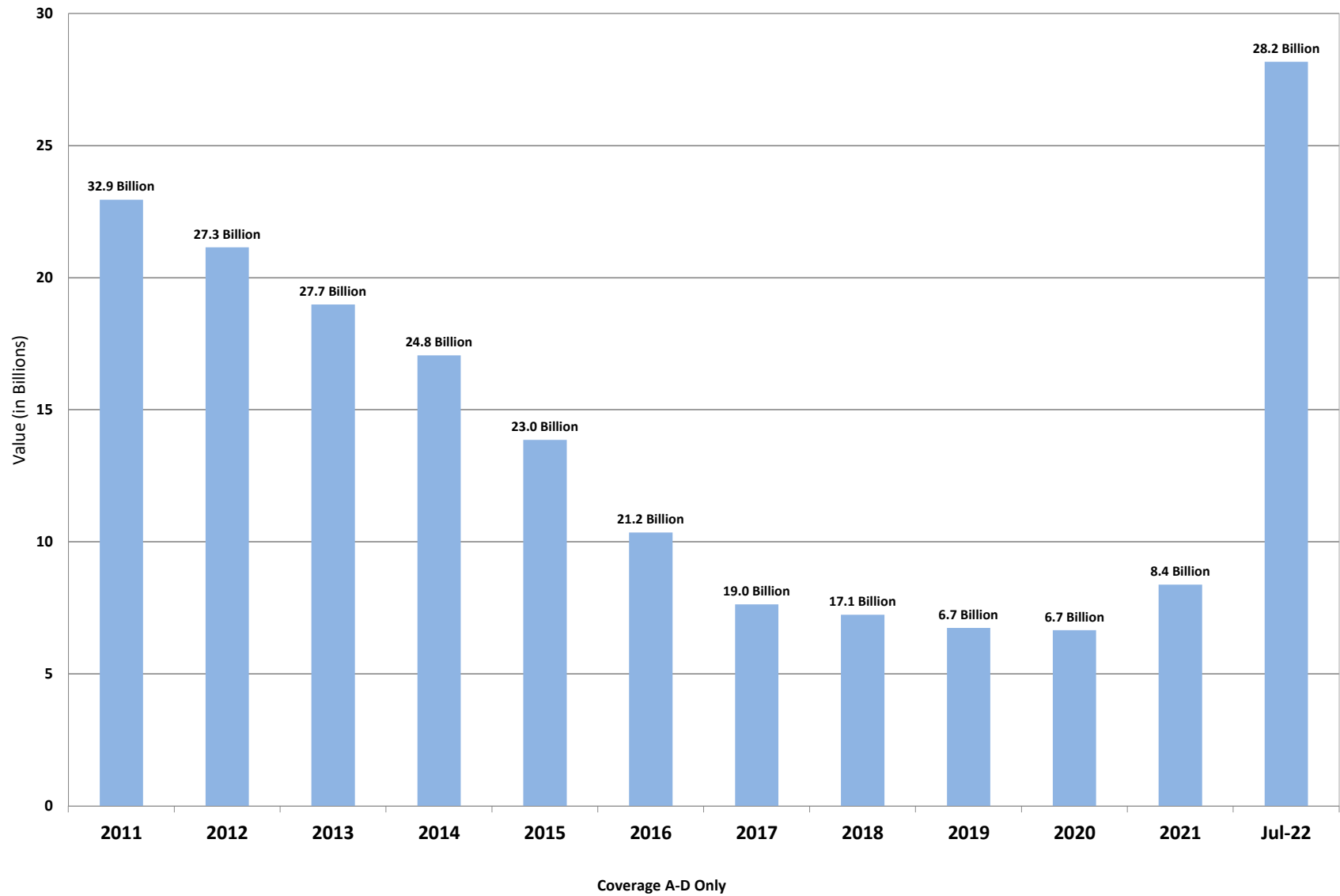
July 2021 to July 2022



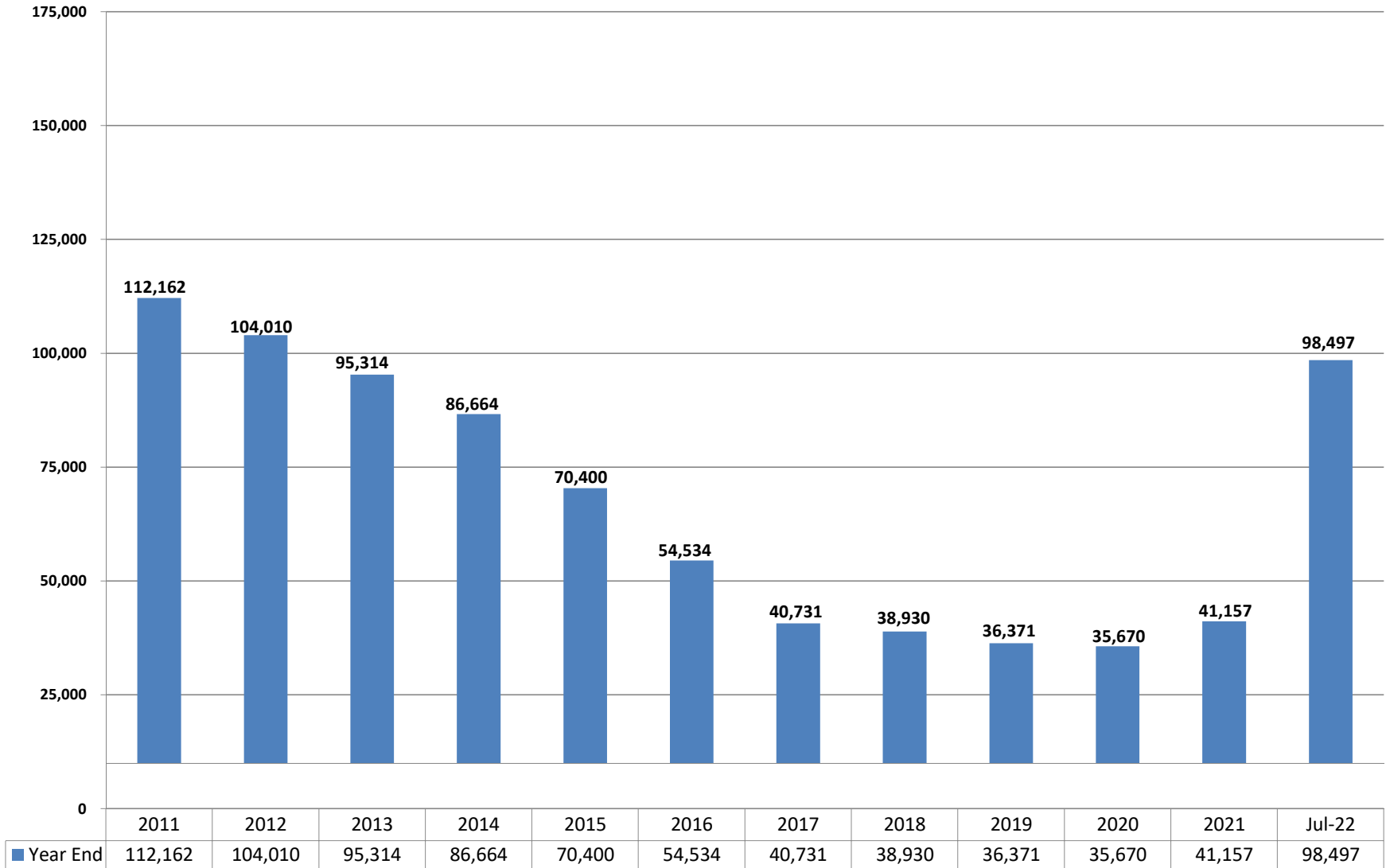
Inforce Policies by Business Type - Before and After Takeout

	Direct		Takeout		Net	
	Inforce Count	Inforce TIV (Cov A-D)	Inforce Count	Inforce TIV (Cov A-D)	Inforce Count	Inforce TIV (Cov A-D)
2014						
Commercial	4,066	2,096,567,144	0	0	4,066	2,096,567,144
Dwelling/Fire	82,157	13,839,492,939	10,123	1,970,066,142	72,034	11,869,426,797
Homeowners	12,117	3,660,845,415	1,553	567,583,115	10,564	3,093,262,300
Total	98,340	19,596,905,498	11,676	2,537,649,257	86,664	17,059,256,241
2015						
Commercial	3,277	1,497,204,405	0	0	3,277	1,497,204,405
Dwelling/Fire	72,408	12,376,316,487	11,923	2,057,700,796	60,485	10,318,615,691
Homeowners	8,540	2,623,350,960	1,902	577,334,260	6,638	2,046,016,700
Total	84,225	16,496,871,852	13,825	2,635,035,056	70,400	13,861,836,796
2016						
Commercial	2,411	925,695,675	0	0	2,411	925,695,675
Dwelling/Fire	58,027	9,998,911,542	10,139	1,930,663,790	47,888	8,068,247,752
Homeowners	5,308	1,687,045,020	1,073	331,030,288	4,235	1,356,014,732
Total	65,746	12,611,652,237	11,212	2,261,694,078	54,534	10,349,958,159
2017						
Commercial	1,917	698,219,319	145	68,986,262	1,772	629,233,057
Dwelling/Fire	45,046	7,701,211,707	8,934	1,609,900,097	36,112	6,091,311,610
Homeowners	3,377	1,091,844,962	530	181,662,634	2,847	910,182,328
Total	50,340	9,491,275,988	9,609	1,860,548,993	40,731	7,630,726,995
2018						
Commercial	1,566	541,521,424	15	7,560,569	1,551	533,960,855
Dwelling/Fire	36,134	6,118,634,043	1,045	185,721,160	35,089	5,932,912,883
Homeowners	2,343	790,049,943	53	19,531,860	2,290	770,518,083
Total	40,043	7,450,205,410	1,113	212,813,589	38,930	7,237,391,821
2019						
Commercial	1,386	469,575,313	0	0	1,386	469,575,313
Dwelling/Fire	33,142	5,631,461,706	94	17,081,940	33,048	5,614,379,766
Homeowners	1,937	659,608,641	0	0	1,937	659,608,641
Total	36,465	6,760,645,660	94	17,081,940	36,371	6,743,563,720
2020						
Commercial	1,297	466,376,258	0	0	1,297	466,376,258
Dwelling/Fire	32,711	5,598,707,747	79	18,066,970	32,632	5,580,640,777
Homeowners	1,742	612,865,456	1	1,444,760	1,741	611,420,696
Total	35,750	6,677,949,461	80	19,511,730	35,670	6,658,437,731
2021						
Commercial	1,779	1,133,671,054	0	0	1,779	1,133,671,054
Dwelling/Fire	37,500	6,526,506,708	11	2,422,920	37,489	6,524,083,788
Homeowners	1,889	725,972,182	0	0	1,889	725,972,182
Total	41,168	8,386,149,944	11	2,422,920	41,157	8,383,727,024
As of July 31, 2022						
Commercial	5,193	5,723,225,925	0	0	5,193	5,723,225,925
Dwelling/Fire	80,883	16,709,266,903	0	0	80,883	16,709,266,903
Homeowners	12,421	5,750,832,787	0	0	12,421	5,750,832,787
Total	98,497	28,183,325,615	0	0	98,497	28,183,325,615

Total Insured Value - After Takeout



Inforce Policy Count - After Takeout



Takeout Activity by Company Inception-to-Date

Round 13 Assumption 12/1/2019

Company	Initial Assumption	Opt Outs	<u>As of 7/31/2022</u>		Policies Assumed	Premium Assumed
			Canceled/Reinstated Policies	Expired Policies		
Safepoint	100	(6)	(4)	(1)	89	\$92
Grand Total	100	(6)	(4)	(1)	89	92

Round 14 Assumption 12/1/2020

Company	Initial Assumption	Opt Outs	<u>As of 7/31/2022</u>		Policies Assumed	Premium Assumed
			Canceled/Reinstated Policies	Expired Policies		
Safepoint	76	(8)	(2)	0	66	\$94
Grand Total	76	(8)	(2)	0	66	94

QUARTERLY STATEMENT

OF THE

**Louisiana Citizens Property Insurance
Corporation**

2022

OF

Metairie

IN THE STATE OF

Louisiana

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF Louisiana

AS OF

JUNE 30, 2022

PROPERTY AND CASUALTY

2022



QUARTERLY STATEMENT

AS OF JUNE 30, 2022
OF THE CONDITION AND AFFAIRS OF THE

Louisiana Citizens Property Insurance Corporation

NAIC Group Code 0000 (Current Period) , 0000 (Prior Period) NAIC Company Code 00000 Employer's ID Number 68-0571166

Organized under the Laws of Louisiana , State of Domicile or Port of Entry Louisiana

Country of Domicile United States

Incorporated/Organized 08/15/2003 Commenced Business 01/01/2004

Statutory Home Office One Galleria Blvd., Suite 720 , Metairie, LA, US 70001-0000
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office One Galleria Blvd., Suite 720 Metairie, LA, US 70001-0000 504-831-6930
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address One Galleria Blvd., Suite 720 , Metairie, LA, US 70001
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records One Galleria Blvd., Suite 720 Metairie, LA, US 70001-0000 504-832-3230
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address www.lacitizens.com

Statutory Statement Contact Larry L Hayward 504-832-3230
(Name) (Area Code) (Telephone Number) (Extension)
lhayward@lacitizens.com 504-832-2574
(E-Mail Address) (Fax Number)

OFFICERS

Name	Title	Name	Title
<u>Richard Clay Newberry</u>	<u>Chief Executive Officer</u>	<u>Paige McClendon Harper</u>	<u>Secretary</u>
<u>Joseph Anthony Sciortino</u>	<u>Vice President of Accounting & Finance</u>		

OTHER OFFICERS

<u>Ricky Renardo Lindsey</u>	<u>Chief Information Officer</u>		

DIRECTORS OR TRUSTEES

<u>Jeffrey W. Albright</u>	<u>Eric Steven Berger</u>	<u>Brian E. Chambley</u>	<u>William P. Chauvin</u>
<u>Renee' Fontenot Free (Backup to Tony Ligi)</u>	<u>Gene Galligan</u>	<u>Mike Huval #</u>	<u>Shannon C. Johnson</u>
<u>Tony Ligi</u>	<u>Nick Lorusso</u>	<u>A. Eugene Montgomery III</u>	<u>Kevin Reinke</u>
<u>J. William Starr</u>	<u>Michael Kirk Talbot</u>	<u>Steven Werner</u>	

State ofLOUISIANA.....

County ofJEFFERSON.....ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Richard Clay Newberry
Chief Executive Officer

Paige McClendon Harper
Secretary

Joseph Anthony Sciortino
Vice President of Accounting & Finance

a. Is this an original filing? Yes [X] No []

Subscribed and sworn to before me this _____ day of _____ August, 2022

b. If no:
1. State the amendment number _____
2. Date filed _____
3. Number of pages attached _____

For Life

STATEMENT AS OF JUNE 30, 2022 OF THE Louisiana Citizens Property Insurance Corporation

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	88,161,494	0	88,161,494	66,569,899
2. Stocks:				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$ encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	0
5. Cash (\$51,850,825), cash equivalents (\$77,122,940) and short-term investments (\$1,390,199)	130,363,964	0	130,363,964	206,278,245
6. Contract loans (including \$ premium notes)	0	0	0	0
7. Derivatives	0	0	0	0
8. Other invested assets	0	0	0	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	218,525,458	0	218,525,458	272,848,144
13. Title plants less \$ charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	1,212,805	0	1,212,805	1,006,613
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	4,924,621	479,910	4,444,711	268,319
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	48,620,584	0	48,620,584	11,783,479
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	51,335,036	290,472	51,044,564	3,024,130
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	31,629,019	1,157,813	30,471,207	68,332
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	0	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	377,758	0	377,758	19,868
21. Furniture and equipment, including health care delivery assets (\$)	80,131	80,131	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	0
24. Health care (\$) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	246,443,747	859,818	245,583,929	300,130,088
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	603,149,159	2,868,143	600,281,016	589,148,971
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	603,149,159	2,868,143	600,281,016	589,148,971
DETAILS OF WRITE-INS				
1101.	0	0	0	0
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Long-term emergency assessments receivable - 2005 deficit	229,944,547	0	229,944,547	285,019,547
2502. Current emergency assessments receivable - companies	15,528,841	0	15,528,841	15,000,000
2503. Prepaid miscellaneous expenses	544,048	544,048	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	426,311	315,770	110,542	110,542
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	246,443,747	859,818	245,583,929	300,130,088

STATEMENT AS OF JUNE 30, 2022 OF THE Louisiana Citizens Property Insurance Corporation

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 2,291,125)	8,812,453	7,095,263
2. Reinsurance payable on paid losses and loss adjustment expenses	0	0
3. Loss adjustment expenses	3,060,670	2,679,710
4. Commissions payable, contingent commissions and other similar charges	9,645,950	2,651,894
5. Other expenses (excluding taxes, licenses and fees)	5,431,924	3,938,144
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	675,940	127,812
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	0	0
7.2 Net deferred tax liability	0	0
8. Borrowed money \$ 229,174,287 and interest thereon \$ 796,473	229,970,760	288,264,103
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	141,653,988	41,966,576
10. Advance premium	6,900,893	1,841,995
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	0	0
13. Funds held by company under reinsurance treaties	0	36,969,950
14. Amounts withheld or retained by company for account of others	1,973	6,839
15. Remittances and items not allocated	0	0
16. Provision for reinsurance (including \$ 11,366 certified)	1,657,067	1,657,067
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	0	0
19. Payable to parent, subsidiaries and affiliates	0	0
20. Derivatives	0	0
21. Payable for securities	236,317	0
22. Payable for securities lending	0	0
23. Liability for amounts held under uninsured plans	0	0
24. Capital notes \$ and interest thereon \$	0	0
25. Aggregate write-ins for liabilities	55,217,362	67,322,014
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	463,265,296	454,521,368
27. Protected cell liabilities	0	0
28. Total liabilities (Lines 26 and 27)	463,265,296	454,521,368
29. Aggregate write-ins for special surplus funds	978,205,000	978,205,000
30. Common capital stock	0	0
31. Preferred capital stock	0	0
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes	0	0
34. Gross paid in and contributed surplus	0	0
35. Unassigned funds (surplus)	(841,189,280)	(843,577,397)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)	0	0
36.2 shares preferred (value included in Line 31 \$)	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	137,015,720	134,627,603
38. Totals (Page 2, Line 28, Col. 3)	600,281,016	589,148,971
DETAILS OF WRITE-INS		
2501. Restricted Assessments	43,799,727	64,086,120
2502. Pending escheatment payable	6,374,020	1,780,578
2503. Unearned tax exempt surcharge	4,249,620	1,259,048
2598. Summary of remaining write-ins for Line 25 from overflow page	793,996	196,269
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	55,217,362	67,322,014
2901. Emergency assessment proceeds	978,205,000	978,205,000
2902.	0	0
2903.	0	0
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	978,205,000	978,205,000
3201.	0	0
3202.	0	0
3203.	0	0
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 154,662,332)	54,974,920	29,609,639	63,200,730
1.2 Assumed (written \$)	0	0	0
1.3 Ceded (written \$ 25,106,796)	25,106,796	12,372,316	27,818,785
1.4 Net (written \$ 129,555,536)	29,868,124	17,237,323	35,381,945
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 7,352,890):			
2.1 Direct	95,249,211	20,981,353	460,728,576
2.2 Assumed	0	0	0
2.3 Ceded	87,289,238	16,274,884	416,202,836
2.4 Net	7,959,973	4,706,469	44,525,740
3. Loss adjustment expenses incurred	3,498,798	1,611,427	5,816,415
4. Other underwriting expenses incurred	21,470,104	7,368,469	14,663,988
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	32,928,874	13,686,365	65,006,143
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(3,060,750)	3,550,958	(29,624,198)
INVESTMENT INCOME			
9. Net investment income earned	(2,628,895)	(3,232,469)	(6,093,520)
10. Net realized capital gains (losses) less capital gains tax of \$	0	0	0
11. Net investment gain (loss) (Lines 9 + 10)	(2,628,895)	(3,232,469)	(6,093,520)
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 0 amount charged off \$ 19,235)	(19,235)	(281,388)	(294,960)
13. Finance and service charges not included in premiums	158,460	112,338	244,266
14. Aggregate write-ins for miscellaneous income	5,913,339	3,866,658	7,431,609
15. Total other income (Lines 12 through 14)	6,052,564	3,697,607	7,380,915
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	362,919	4,016,097	(28,336,802)
17. Dividends to policyholders	0	0	0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	362,919	4,016,097	(28,336,802)
19. Federal and foreign income taxes incurred	0	0	0
20. Net income (Line 18 minus Line 19)(to Line 22)	362,919	4,016,097	(28,336,802)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	134,627,603	161,938,390	161,938,390
22. Net income (from Line 20)	362,919	4,016,097	(28,336,802)
23. Net transfers (to) from Protected Cell accounts	0	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$	0	0	0
25. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
26. Change in net deferred income tax	0	0	0
27. Change in nonadmitted assets	369,947	(447,599)	(766,964)
28. Change in provision for reinsurance	0	0	(105,455)
29. Change in surplus notes	0	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0	0
31. Cumulative effect of changes in accounting principles	0	0	0
32. Capital changes:			
32.1 Paid in	0	0	0
32.2 Transferred from surplus (Stock Dividend)	0	0	0
32.3 Transferred to surplus	0	0	0
33. Surplus adjustments:			
33.1 Paid in	0	0	0
33.2 Transferred to capital (Stock Dividend)	0	0	0
33.3 Transferred from capital	0	0	0
34. Net remittances from or (to) Home Office	0	0	0
35. Dividends to stockholders	0	0	0
36. Change in treasury stock	0	0	0
37. Aggregate write-ins for gains and losses in surplus	1,655,251	888,523	1,898,434
38. Change in surplus as regards policyholders (Lines 22 through 37)	2,388,117	4,457,021	(27,310,787)
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	137,015,720	166,395,411	134,627,603
DETAILS OF WRITE-INS			
0501.	0	0	0
0502.	0	0	0
0503.	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0	0
1401. Emergency assessment income	2,923,907	3,510,888	6,546,297
1402. Application Fees	2,621,719	340,990	852,084
1403. Miscellaneous Income	365,953	14,240	31,848
1498. Summary of remaining write-ins for Line 14 from overflow page	1,760	540	1,380
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	5,913,339	3,866,658	7,431,609
3701. Tax exempt surcharge	4,645,823	1,022,764	2,276,251
3702. Change in unearned tax exempt surcharge	(2,990,572)	(134,241)	(377,817)
3703.	0	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Line 37 above)	1,655,251	888,523	1,898,434

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance.....	64,136,733	14,293,398	42,662,132
2. Net investment income	(1,457,293)	(1,917,284)	(3,225,127)
3. Miscellaneous income	6,052,564	3,697,607	7,380,915
4. Total (Lines 1 to 3)	68,732,004	16,073,721	46,817,921
5. Benefit and loss related payments	54,553,690	(629,290)	34,756,988
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	15,551,977	8,143,575	19,987,493
8. Dividends paid to policyholders	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	0	0	0
10. Total (Lines 5 through 9)	70,105,667	7,514,285	54,744,481
11. Net cash from operations (Line 4 minus Line 10)	(1,373,663)	8,559,436	(7,926,560)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	11,179,595	16,640,000	28,565,000
12.2 Stocks	0	0	0
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	236,317	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	11,415,912	16,640,000	28,565,000
13. Cost of investments acquired (long-term only):			
13.1 Bonds	34,148,984	17,578,595	20,450,216
13.2 Stocks	0	0	0
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	0
13.6 Miscellaneous applications	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	34,148,984	17,578,595	20,450,216
14. Net increase (or decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(22,733,072)	(938,595)	8,114,784
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0	0
16.3 Borrowed funds	(58,293,343)	(55,422,175)	(58,541,257)
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0	0
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied).....	6,485,797	31,450,148	107,945,902
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6).....	(51,807,546)	(23,972,027)	49,404,645
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(75,914,281)	(16,351,187)	49,592,869
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	206,278,245	156,685,376	156,685,376
19.2 End of period (Line 18 plus Line 19.1)	130,363,964	140,334,189	206,278,245

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Louisiana Citizens Property Insurance Corporation (LCPIC) are presented on the basis of accounting practices prescribed or permitted by the Louisiana Insurance Department.

The Louisiana Insurance Department recognizes only statutory accounting practices prescribed or permitted by the State of Louisiana for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Louisiana Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Louisiana.

LCPIC, with permission of the Commissioner of Insurance of the State of Louisiana, records excess emergency assessments collected that are greater than debt service costs to the balance sheet entitled "excess emergency assessments collected over debt service." Instead of distorting LCPIC's net income from operations due to variability of emergency assessment collections as required by NAIC SAP, LCPIC records emergency assessment collections equal to debt service costs as income, and classifies excess collections to the above mentioned balance sheet item until those funds are utilized to retire outstanding bond obligations. Over the life of the bonds, assessment collections will have no impact on income, however due to variability of collections, the annual net income would be distorted if not for the accounting treatment described above. As an example of income distortion, without the above permitted practice, net income and statutory surplus would be increased by \$34,788,607 as of June 30, 2022 and increased by \$70,111,036 as of December 31, 2021.

A reconciliation of LCPIC's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Louisiana is shown below:

	SSAP #	F/S Page	F/S Line	2022	2021
NET INCOME					
(1) LCPIC state basis (Page 4, Line 20, Columns 1&3)	XXX	XXX	XXX	\$362,919	(\$28,336,802)
(2) State Prescribed Practices that increase/(decrease) NAIC SAP: None				0	0
(3) State Permitted Practices that increase/(decrease) NAIC SAP: Excess Assessment Collections	N/A	3	2501	(34,788,607)	(70,111,036)
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$35,151,526</u>	<u>\$41,774,234</u>
SURPLUS					
(5) LCPIC state basis (Page 3, Line 37, Columns 1&2)	XXX	XXX	XXX	\$137,015,720	\$134,627,603
(6) State Prescribed Practices that increase/(decrease) NAIC SAP: None				0	0
(7) State Permitted Practices that increase/(decrease) NAIC SAP: Excess Assessment Collections	N/A	3	2501	(34,788,607)	(70,111,036)
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$171,804,327</u>	<u>\$204,738,639</u>

B. Use of Estimates in the Preparation of the Financial Statements

No Change

C. Accounting Policy

- (1) Short-term investments
No Change
- (2) Bonds not back by other assets
No Change
- (3) Common stocks
No Change
- (4) Preferred stocks
No Change
- (5) Mortgage loans on real estate
No Change
- (6) Loan-backed securities
Not Applicable
- (7) Investments in subsidiaries, controlled and affiliated companies
No Change
- (8) Investments in joint ventures, partnerships and limited liability companies
No Change
- (9) Derivatives
No Change
- (10) Utilization of investment income as a factor in the premium deficiency calculation
No Change
- (11) Unpaid losses and loss adjustment expenses
No Change
- (12) Capitalization policy
No Change

NOTES TO FINANCIAL STATEMENTS

D. Going Concern

- (1) Disclosure of principal conditions and events that raised substantial doubt about the entity's ability to continue as a going concern, management's evaluation of the significance of those conditions or events to the entity's ability to meet its obligations, and management's plans that alleviate substantial doubt about the entity's ability to continue as a going concern.

LCPIC has no going concern issues. In addition to policyholder premiums, LCPIC has a much broader range of resources available to pay losses and repay debt obligations than a typical insurer. LCPIC has \$1,182.3 million in total reinsurance and catastrophe bonds in place to pay storm losses. LCPIC has a \$125 million line of credit with Regions Bank to provide additional liquidity. LCPIC can institute a regular assessment on the state insurance industry of up to 10% of their written property premium for deficits each calendar year. Based upon the present state industry written premium, LCPIC could collect a regular assessment of approximately \$282 million within thirty days. In addition to the resources mentioned above, an emergency assessment of up to 10% of the premium written on property owners of the State of Louisiana can be levied once a year to offset any debt incurred on storm losses. Based upon the present state industry written premium, including premium of LCPIC, an emergency assessment of approximately \$289 million could be collected each calendar year. Emergency assessments levied in any calendar year can remain in place each year until any borrowings from that year have been repaid. LCPIC is presently collecting an emergency assessment of 2.40% to pay debt service on \$978 million borrowed to pay claims after the 2005 hurricanes.

- (2) Disclosure of substantial doubt about the entity's ability to continue as a going concern within one year after the date that the financial statements are issued.

Not Applicable

- (3) Disclosure of substantial doubt about the entity's ability to continue as a going concern in subsequent annual or interim reporting periods.

Not Applicable

- (4) Disclosure of how the relevant conditions or events that raised substantial doubt were resolved.

Not Applicable

2. Accounting Changes and Corrections of Errors

No Change

3. Business Combinations and Goodwill

No Change

4. Discontinued Operations

No Change

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

No Change

B. Debt Restructuring

No Change

C. Reverse Mortgages

No Change

D. Loan-Backed Securities

No Change

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

No Change

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

No Change

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

No Change

H. Repurchase Agreements Transactions Accounted for as a Sale

No Change

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

No Change

STATEMENT AS OF JUNE 30, 2022 OF THE Louisiana Citizens Property Insurance Corporation

NOTES TO FINANCIAL STATEMENTS

J. Real Estate
No Change

K. Low-Income Housing Tax Credits (LIHTC)
No Change

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							8	9	Percentage	
	Current Year					6	7			10	11
	1	2	3	4	5						
Total General Account (G/A)	G/A Supporting Protected Cell Account Activity(a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity(b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 6)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)	
a. Subject to contractual obligation for which liability is not shown	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0%	0%
b. Collateral held under security lending agreements											
c. Subject to repurchase agreements											
d. Subject to reverse repurchase agreements											
e. Subject to dollar repurchase agreements											
f. Subject to dollar reverse repurchase agreements											
g. Placed under option contracts											
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock											
i. FHLB capital stock											
j. On deposit with states											
k. On deposit with other regulatory bodies											
l. Pledged as collateral to FHLB (including assets backing fund agreements)											
m. Pledged as collateral not captured in other categories											
n. Other restricted assets	\$38,262,011				\$38,262,011	\$64,366,776	(\$26,104,765)		\$38,262,011	6%	6%
o. Total Restricted Assets	\$38,262,011				\$38,262,011	\$64,366,776	(\$26,104,765)		\$38,262,011	6%	6%

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (d) Column 9 divided by Asset Page, Column 3, Line 28

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

No Change

(3) Detail of Other Restricted Assets

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
Total General Account (G/A)	G/A Supporting Protected Cell Account Activity(a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity(b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
Cash Equivalents	\$38,262,011	\$0	\$0	\$0	\$38,262,011	\$64,366,776	(\$26,104,765)	\$38,262,011	6%	6%

- (a) Subset of column 1

NOTES TO FINANCIAL STATEMENTS

- (b) Subset of column 3
(c) Total Line for Columns 1 through 7 should equal 5H(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5H(1)n Columns 9 through 11 respectively.

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statement
No Change

M. Working Capital Finance Investments
No Change

N. Offsetting and Netting of Assets and Liabilities
No Change

O. 5*GI Securities
No Change

P. Short Sales
No Change

Q. Prepayment Penalty and Acceleration Fees
No Change

R. Reporting Entity's Share of Cash Pool By Asset Type

<u>Asset Type</u>	<u>Percent Share</u>
(1) Cash	40%
(2) Cash Equivalents	59%
(3) Short-Term Investments	1%
(4) Total	100%

6. Joint Ventures, Partnerships and Limited Liability Companies

No Change

7. Investment Income

No Change

8. Derivative Instruments

No Change

9. Income Taxes

No Change

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

No Change

11. Debt

A. On June 30, 2022 LCPIIC had assessment revenue bonds outstanding of \$217,510,000 which are fixed rate bonds. All assessments are held and bond obligations are paid by the bond trustee. There are no collateral requirements associated with these bonds.

LCPIIC incurred losses and loss adjustment expenses of \$1.8 billion as a result of the 2005 Hurricanes Katrina and Rita. In 2006 LCPIIC issued \$978.2 million of emergency assessment revenue bonds to pay for the losses. In 2022, to repay the bonds emergency assessments of 2.40% are being collected on all property policies in Louisiana and remitted by each insurer within 30 days after the end of each calendar quarter.

The following reflects the maturity schedule of the fixed rate bonds:

Maturity	Principal Amount	Coupon	Effective Rate
2023	\$50,980,000	5.000%	1.620%
2024	\$17,125,000	5.000%	1.750%
2024	\$36,405,000	2.640%	2.640%
2025	\$35,050,000	5.000%	1.880%
2025	\$20,295,000	2.740%	2.740%
2026	\$57,655,000	5.000%	2.010%
Total	<u>\$217,510,000</u>		

Total interest paid and incurred in 2022 on the fixed rate bonds was \$6,155,713 and \$5,926,233, respectively.

NOTES TO FINANCIAL STATEMENTS

- B. FHLB (Federal Home Loan Bank) Agreements
No Change

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

- A. Defined Benefit Plan

Prior to September 1, 2008 LCPIC sponsored a non-contributory defined benefit pension plan covering all employees that were hired on April 1, 2008 from a service agreement with the Property Insurance Association of Louisiana (PIAL) in which retirement expenses were previously reimbursed to PIAL. As of September 1, 2008 LCPIC froze the defined benefit pension plan and converted to a defined contribution pension plan.

LCPIC provides postretirement medical insurance for qualified employees. Employees have two ways to qualify for the plan. The first method requires an employee to be at least 55 years of age and have 14 years of service. The second method requires an employee to be at least 60 years of age and have completed at least 5 years of service. Under the second method, an employee must have at least 2 years of service occurring after October 28, 2010, be employed with LCPIC at the time of retirement, and retire in good status. Employees that are hired after January 1, 2010 are not eligible for the postretirement benefit.

LCPIC provides vacation benefits to employees and allows a maximum carryover of 5 vacation days at year end.

(4) Components of net periodic benefit cost

	<u>Pension Benefits</u>		<u>Postretirement Benefits</u>		<u>Special or Contractual Benefits Per SSAP No. 11</u>	
	2022	2021	2022	2021	2022	2021
a. Service cost	\$0	\$0	\$38,000	\$83,250	\$0	\$0
b. Interest costs	\$36,000	\$51,750	\$64,000	\$98,250	\$0	\$0
c. Expected return on plan assets	(\$57,000)	(\$83,250)	\$0	\$0	\$0	\$0
d. Transition asset or obligation	\$0	\$0	\$0	\$0	\$0	\$0
e. Gains and losses	\$0	\$0	\$0	\$0	\$0	\$0
f. Prior service cost or credit	\$500	\$750	(\$11,500)	(\$17,250)	\$0	\$0
g. Gain or loss recognized due to settlement or curtailment	\$3,500	\$8,250	\$49,000	\$136,500	\$0	\$0
h. Total net periodic benefit cost	(\$17,000)	(\$22,500)	\$139,500	\$300,750	\$0	\$0

- B. Description of Investment Policies and Strategies
No Change

- C. Fair Value of Each Class of Plan Assets
No Change

- D. Description of the Basis Used to Determine the Overall Expected Long-Term Rate-of-Return-On-Assets Assumption
No Change

- E. Defined Contribution Pension Plan and 401K Savings Plan

LCPIC has a defined contribution pension plan for all employees. Under the 401K savings plan, employees are fully vested three years from their date of hire. LCPIC's contribution to the pension plan was \$348,100 for the first six months of 2022. LCPIC expensed the contribution each month and carries no asset or liability for the defined contribution pension plan on the Balance Sheet.

- F. Multiemployer Plans
No Change

- G. Consolidated/Holding Company Plans
No Change

- H. Postemployment Benefits and Compensated Absences
No Change

- I. Impact of Medicare Modernization Act on Postretirement Benefits
No Change

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

No Change

14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments
No Change
- B. Assessments
No Change
- C. Gain Contingencies
No Change

NOTES TO FINANCIAL STATEMENTS

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming From Lawsuits

As of June 30, 2022 there were 307 open litigation matters against LCPIC. The majority of these lawsuits are related to first-party suits related to 2020 Hurricanes Laura and Delta. Unpaid loss and loss adjustment expenses are included on the balance sheet of approximately \$10.1 million, excluding the Oubre class action suit described below. The balance of the litigated matters are first party losses, third-party bodily injury claims, subrogation or claims where the issue of coverage is in dispute.

LCPIC is also a defendant in a class action suit resulting from Hurricanes Katrina and Rita:

- *Oubre v. Louisiana Citizens Property Insurance Corporation*. The plaintiffs in this suit allege that LCPIC failed to timely initiate loss adjustment as required by Louisiana statutory law exposing LCPIC to penalties up to a mandatory limit of \$5,000.00. On July 23, 2012 LCPIC settled the first phase of this class action suit with a payment of \$104.7 million to the plaintiff counsel for distribution to the class members. LCPIC entered into a settlement with the class for the remaining Oubre claims. LCPIC has paid \$145.5 million towards the final settlement as of June 30, 2022 and has a reserve of \$3.7 million for the remaining settlement (included in unpaid losses on the balance sheet). LCPIC will continually review the reserve to ensure that it meets the anticipated settlement costs.

E. Product Warranties

No Change

F. Joint and Several Liabilities

No Change

G. All Other Contingencies

No Change

15. Leases

A. Lessee Operating Lease

No Change

B. Lessor Leases

No Change

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

No Change

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

No Change

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

No Change

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

No Change

20. Fair Value Measurements

A. Assets and Liabilities Measured at Fair Value After Initial Recognition

No Change

B. Fair Value Disclosure Under SSAP No. 100 and Other Accounting Pronouncements

No Change

C. Aggregate Fair Value Disclosure for All Financial Instruments and the Level Within the Fair Value Hierarchy

No Change

D. Fair Value Disclosure for Financial Instruments Without Practicable Estimate of Fair Value

No Change

E. Investments Measured using Net Asset Value (NAV)

No Change

NOTES TO FINANCIAL STATEMENTS

21. Other Items

- A. Unusual or Infrequent Items
No Change
- B. Troubled Debt Restructuring: Debtors
No Change
- C. Other Disclosures
No Change
- D. Business Interruption Insurance Recoveries
No Change
- E. State Transferable and Non-transferable Tax Credits
No Change
- F. Subprime Mortgage Related Risk Exposure
No Change
- G. Insurance-Linked Securities (ILS) Contracts

	Number of Outstanding ILS Contracts	Aggregate Maximum Proceeds
Management of Risk Related To:		
(1) Directly Written Insurance Risks		
a. ILS Contracts as Issuer	0	\$0
b. ILS Contracts as Ceding Insurer	2	\$275,000,000
c. ILS Contracts as Counterparty	0	\$0
(2) Assumed Insurance Risks		
a. ILS Contracts as Issuer	0	\$0
b. ILS Contracts as Ceding Insurer	0	\$0
c. ILS Contracts as Counterparty	0	\$0

- H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy
No Change

22. Events Subsequent

Type I. Recognized Subsequent Events
No Change

Type II. Nonrecognized Subsequent Events
No Change

23. Reinsurance

- A. Unsecured Reinsurance Recoverables
No Change
- B. Reinsurance Recoverable in Dispute
None
- C. Reinsurance Assumed and Ceded
 - (1) No Change
 - (2) No Change
 - (3) No Change
- D. Uncollectible Reinsurance
None
- E. Commutation of Ceded Reinsurance
None
- F. Retroactive Reinsurance
No Change
- G. Reinsurance Accounted for as a Deposit
No Change
- H. Disclosures for the Transfer of Property and Casualty Run-off Agreements
No Change
- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
No Change
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation
No Change

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

No Change

NOTES TO FINANCIAL STATEMENTS

25. Changes in Incurred Losses and Loss Adjustment Expenses

- A. Reserves at December 31, 2021 were \$9.8 million. As of June 30, 2022, \$2.7 million was paid for incurred losses and loss adjustment expenses (LAE) attributed to insured events of years prior to 2022. There was a \$2.0 million unfavorable prior-year development between December 31, 2021 and June 30, 2022 primarily resulting from non-catastrophe or normal claim activity. Reserves remaining for 2021 and prior years at June 30, 2022 were \$9.1 million.
- B. There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

26. Intercompany Pooling Arrangements

No Change

27. Structured Settlements

No Change

28. Health Care Receivables

No Change

29. Participating Policies

No Change

30. Premium Deficiency Reserves

No Change

31. High Deductibles

No Change

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

No Change

33. Asbestos/Environmental Reserves

No Change

34. Subscriber Savings Accounts

No Change

35. Multiple Peril Crop Insurance

No Change

36. Financial Guaranty Insurance

No Change

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No [X]
If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.....
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 4.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Company Code	State of Domicile

- 5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [] NA [X]
If yes, attach an explanation.
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made.12/31/2018
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.12/31/2018
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).09/28/2020
- 6.4 By what department or departments?
Louisiana Department of Insurance.....
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] NA [X]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] NA []
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 7.2 If yes, give full information:
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?..... Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms?..... Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.]

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

- 9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 - (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 - (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 - (c) Compliance with applicable governmental laws, rules and regulations;
 - (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 - (e) Accountability for adherence to the code.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?..... Yes [] No [X]
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:.....\$

GENERAL INTERROGATORIES

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]

11.2 If yes, give full and complete information relating thereto:
.....

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$0

13. Amount of real estate and mortgages held in short-term investments: \$0

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]

14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$0	\$
14.22 Preferred Stock	\$0	\$
14.23 Common Stock	\$0	\$
14.24 Short-Term Investments	\$0	\$
14.25 Mortgage Loans on Real Estate	\$	\$
14.26 All Other	\$	\$
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$0	\$0
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$	\$

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No [X]

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] NA []
If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$0
16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$0
16.3 Total payable for securities lending reported on the liability page	\$0

17. Excluding items in Schedule E – Part 3 – Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III – General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [X] No []

17.1 For all agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

1 Name of Custodian(s)	2 Custodian Address
Regions Bank.....	11 City Plaza, 400 Convention Street, 9th Floor, Baton Rouge, LA 70802.....

17.2 For all agreements that do not comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No [X]

17.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. [...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Assets are managed internally by employees.....

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes [] No [X]

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [] No [X]

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

18.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [X] No []

18.2 If no, list exceptions:
.....

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [] No [X]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.

GENERAL INTERROGATORIES

- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- c. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?.....

Yes [] No [X]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a. The shares were purchased prior to January 1, 2019.
 - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
 - d. The fund only or predominantly holds bonds in its portfolio.
 - e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
 - f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?.....

Yes [] No [X]

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [] NA [X]
 If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [] No [X]
 If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]
 3.2 If yes, give full and complete information thereto.

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see *Annual Statement Instructions* pertaining to disclosure of discounting for definition of "tabular reserves,") discounted at a rate of interest greater than zero? Yes [] No [X]

4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Discount Rate	TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
TOTAL			0	0	0	0	0	0	0	0

5. Operating Percentages:

5.1 A&H loss percent %
 5.2 A&H cost containment percent %
 5.3 A&H expense percent excluding cost containment expenses %

6.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

6.2 If yes, please provide the amount of custodial funds held as of the reporting date \$

6.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

6.4 If yes, please provide the balance of the funds administered as of the reporting date \$

7. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [] No [X]

7.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No [X]

STATEMENT AS OF JUNE 30, 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date – Allocated by States and Territories

States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid		
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date	
1. Alabama	AL	N	0	0	0	0	0	
2. Alaska	AK	N	0	0	0	0	0	
3. Arizona	AZ	N	0	0	0	0	0	
4. Arkansas	AR	N	0	0	0	0	0	
5. California	CA	N	0	0	0	0	0	
6. Colorado	CO	N	0	0	0	0	0	
7. Connecticut	CT	N	0	0	0	0	0	
8. Delaware	DE	N	0	0	0	0	0	
9. Dist. Columbia	DC	N	0	0	0	0	0	
10. Florida	FL	N	0	0	0	0	0	
11. Georgia	GA	N	0	0	0	0	0	
12. Hawaii	HI	N	0	0	0	0	0	
13. Idaho	ID	N	0	0	0	0	0	
14. Illinois	IL	N	0	0	0	0	0	
15. Indiana	IN	N	0	0	0	0	0	
16. Iowa	IA	N	0	0	0	0	0	
17. Kansas	KS	N	0	0	0	0	0	
18. Kentucky	KY	N	0	0	0	0	0	
19. Louisiana	LA	L	154,662,332	34,124,148	61,182,130	23,078,139	213,519,652	28,921,880
20. Maine	ME	N	0	0	0	0	0	0
21. Maryland	MD	N	0	0	0	0	0	0
22. Massachusetts	MA	N	0	0	0	0	0	0
23. Michigan	MI	N	0	0	0	0	0	0
24. Minnesota	MN	N	0	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0	0
26. Missouri	MO	N	0	0	0	0	0	0
27. Montana	MT	N	0	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0	0
30. New Hampshire	NH	N	0	0	0	0	0	0
31. New Jersey	NJ	N	0	0	0	0	0	0
32. New Mexico	NM	N	0	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0	0
34. No. Carolina	NC	N	0	0	0	0	0	0
35. No. Dakota	ND	N	0	0	0	0	0	0
36. Ohio	OH	N	0	0	0	0	0	0
37. Oklahoma	OK	N	0	0	0	0	0	0
38. Oregon	OR	N	0	0	0	0	0	0
39. Pennsylvania	PA	N	0	0	0	0	0	0
40. Rhode Island	RI	N	0	0	0	0	0	0
41. So. Carolina	SC	N	0	0	0	0	0	0
42. So. Dakota	SD	N	0	0	0	0	0	0
43. Tennessee	TN	N	0	0	0	0	0	0
44. Texas	TX	N	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0	0
47. Virginia	VA	N	0	0	0	0	0	0
48. Washington	WA	N	0	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0	0
50. Wisconsin	WI	N	0	0	0	0	0	0
51. Wyoming	WY	N	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0	0
59. Totals	XXX		154,662,332	34,124,148	61,182,130	23,078,139	213,519,652	28,921,880
DETAILS OF WRITE-INS								
58001.	XXX							
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page.	XXX		0	0	0	0	0	0
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX		0	0	0	0	0	0

(a) Active Status Counts

L – Licensed or Chartered – Licensed insurance carrier or domiciled RRG 1 R – Registered – Non-domiciled RRGs 0
 E – Eligible – Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile – See DSLI) 0 Q – Qualified – Qualified or accredited reinsurer 0
 D – Domestic Surplus Lines Insurer (DSLII) – Reporting entities authorized to write surplus lines in the state of domicile 0 N – None of the above – Not allowed to write business in the state 56

Schedule Y - Part 1

NONE

Schedule Y - Part 1A

NONE

STATEMENT AS OF JUNE 30, 2022 OF THE Louisiana Citizens Property Insurance Corporation

PART 1 - LOSS EXPERIENCE

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire	8,296,910	8,680,198	104.6	63.4
2.1 Allied lines	41,734,877	82,631,911	198.0	77.2
2.2 Multiple peril crop	0	0	0.0	0.0
2.3 Federal flood	0	0	0.0	0.0
2.4 Private crop	0	0	0.0	0.0
2.5 Private flood	0	0	0.0	0.0
3. Farmowners multiple peril	0	0	0.0	0.0
4. Homeowners multiple peril	4,943,134	3,937,102	79.6	29.1
5. Commercial multiple peril	0	0	0.0	0.0
6. Mortgage guaranty	0	0	0.0	0.0
8. Ocean marine	0	0	0.0	0.0
9. Inland marine	0	0	0.0	0.0
10. Financial guaranty	0	0	0.0	0.0
11.1 Medical professional liability -occurrence	0	0	0.0	0.0
11.2 Medical professional liability -claims made	0	0	0.0	0.0
12. Earthquake	0	0	0.0	0.0
13.1 Comprehensive (hospital and medical) individual	0	0	0.0	0.0
13.2 Comprehensive (hospital and medical) group	0	0	0.0	0.0
14. Credit accident and health	0	0	0.0	0.0
15.1 Vision only	0	0	0.0	0.0
15.2 Dental only	0	0	0.0	0.0
15.3 Disability income	0	0	0.0	0.0
15.4 Medicare supplement	0	0	0.0	0.0
15.5 Medicaid Title XIX	0	0	0.0	0.0
15.6 Medicare Title XVIII	0	0	0.0	0.0
15.7 Long-term care	0	0	0.0	0.0
15.8 Federal employees health benefits plan	0	0	0.0	0.0
15.9 Other health	0	0	0.0	0.0
16. Workers' compensation	0	0	0.0	0.0
17.1 Other liability occurrence	0	0	0.0	0.0
17.2 Other liability-claims made	0	0	0.0	0.0
17.3 Excess Workers' Compensation	0	0	0.0	0.0
18.1 Products liability-occurrence	0	0	0.0	0.0
18.2 Products liability-claims made	0	0	0.0	0.0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0.0	0.0
19.2 Other private passenger auto liability	0	0	0.0	0.0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0.0	0.0
19.4 Other commercial auto liability	0	0	0.0	0.0
21.1 Private passenger auto physical damage	0	0	0.0	0.0
21.2 Commercial auto physical damage	0	0	0.0	0.0
22. Aircraft (all perils)	0	0	0.0	0.0
23. Fidelity	0	0	0.0	0.0
24. Surety	0	0	0.0	0.0
26. Burglary and theft	0	0	0.0	0.0
27. Boiler and machinery	0	0	0.0	0.0
28. Credit	0	0	0.0	0.0
29. International	0	0	0.0	0.0
30. Warranty	0	0	0.0	0.0
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business	0	0	0.0	0.0
35. TOTALS	54,974,920	95,249,211	173.3	70.9
DETAILS OF WRITE-INS				
3401.	0	0	0.0	0.0
3402.	0	0	0.0	0.0
3403.	0	0	0.0	0.0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34)	0	0	0.0	0.0

STATEMENT AS OF JUNE 30, 2022 OF THE Louisiana Citizens Property Insurance Corporation

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire	12,144,933	18,479,146	4,799,888
2.1	Allied lines	77,863,824	110,736,976	26,450,725
2.2	Multiple peril crop	0	0	0
2.3	Federal flood	0	0	0
2.4	Private crop	0	0	0
2.5	Private flood	0	0	0
3.	Farmowners multiple peril	0	0	0
4.	Homeowners multiple peril	22,045,106	25,446,210	2,873,535
5.	Commercial multiple peril	0	0	0
6.	Mortgage guaranty	0	0	0
8.	Ocean marine	0	0	0
9.	Inland marine	0	0	0
10.	Financial guaranty	0	0	0
11.1	Medical professional liability-occurrence	0	0	0
11.2	Medical professional liability-claims made	0	0	0
12.	Earthquake	0	0	0
13.1	Comprehensive (hospital and medical) individual	0	0	0
13.2	Comprehensive (hospital and medical) group	0	0	0
14.	Credit accident and health	0	0	0
15.1	Vision only	0	0	0
15.2	Dental only	0	0	0
15.3	Disability income	0	0	0
15.4	Medicare supplement	0	0	0
15.5	Medicaid Title XIX	0	0	0
15.6	Medicare Title XVIII	0	0	0
15.7	Long-term care	0	0	0
15.8	Federal employee health benefits plan	0	0	0
15.9	Other health	0	0	0
16.	Workers' compensation	0	0	0
17.1	Other liability occurrence	0	0	0
17.2	Other liability-claims made	0	0	0
17.3	Excess Workers' Compensation	0	0	0
18.1	Products liability-occurrence	0	0	0
18.2	Products liability-claims made	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0	0
19.2	Other private passenger auto liability	0	0	0
19.3	Commercial auto no-fault (personal injury protection)	0	0	0
19.4	Other commercial auto liability	0	0	0
21.1	Private passenger auto physical damage	0	0	0
21.2	Commercial auto physical damage	0	0	0
22.	Aircraft (all perils)	0	0	0
23.	Fidelity	0	0	0
24.	Surety	0	0	0
26.	Burglary and theft	0	0	0
27.	Boiler and machinery	0	0	0
28.	Credit	0	0	0
29.	International	0	0	0
30.	Warranty	0	0	0
31.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0
35.	TOTALS	112,053,863	154,662,332	34,124,148
DETAILS OF WRITE-INS				
3401.	.....	0	0	0
3402.	.....	0	0	0
3403.	.....	0	0	0
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34)	0	0	0

STATEMENT AS OF JUNE 30, 2022 OF THE Louisiana Citizens Property Insurance Corporation

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	2022 Loss and LAE Payments on Claims Reported as of Prior Year-End	2022 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2022 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11 + 12)
1. 2019 + Prior	1,079	4,200	5,280	.67	.0	.67	1,125	.0	4,130	5,255	.113	(.71)	.42
2. 2020 .....	.727	.341	1,068	.181	.42	.223	.518	.46	.259	.823	(.28)	.6	(.22)
3. Subtotals 2020 + prior	1,806	4,541	6,348	.248	.42	.290	1,643	.46	4,389	6,078	.85	(.65)	.20
4. 2021	2,208	1,219	3,427	.595	1,825	2,420	1,661	.647	.741	3,050	.48	1,994	2,042
5. Subtotals 2021 + prior	4,014	5,760	9,775	.843	1,867	2,710	3,304	.693	5,130	9,127	.133	1,929	2,062
6. 2022	XXX	XXX	XXX	XXX	.6,651	.6,651	XXX	1,372	1,374	.2,746	XXX	XXX	XXX
7. Totals	4,014	5,760	9,775	.843	8,518	9,361	3,304	2,065	6,504	11,873	.133	1,929	2,062
8. Prior Year-End Surplus As Regards Policy-holders	134,628												
											Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
											1. 3.3	2. 33.5	3. 21.1
													Col. 13, Line 7 Line 8
													4. 1.5

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

- | | <u>Response</u> |
|--|-----------------|
| 1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? |NO..... |
| 2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement? |NO..... |
| 3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement? |NO..... |
| 4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement? |NO..... |






AUGUST FILING

- | | |
|---|--------------|
| 5. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. |NO..... |
|---|--------------|

Explanation:

5. There were no internal control related matters contained in the Company's statutory audit report.

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OVERFLOW PAGE FOR WRITE-INS

PQ002 Additional Aggregate Lines for Page 02 Line 25.

*ASSETS

	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
2504. Prepaid benefits - insurance.....	142,699	142,699	0	0
2505. Prepaid pension.....	122,242	122,242	0	0
2506. Receivable for inhouse printing.....	70,000	0	70,000	70,000
2507. Prepaid Rent.....	50,829	50,829	0	0
2508. Receivable for security deposit.....	40,542	0	40,542	40,542
2509.	0	0	0	0
2510.	0	0	0	0
2597. Summary of remaining write-ins for Line 25 from Page 02	426,311	315,770	110,542	110,542

PQ003 Additional Aggregate Lines for Page 03 Line 25.

*LIAB

	1	2
	Current Statement Date	December 31, Prior Year
2504. Accounts Payable.....	793,996	194,224
2505. Take out retention - initial assumed.....	0	2,044
2506.	0	0
2507.	0	0
2597. Summary of remaining write-ins for Line 25 from Page 03	793,996	196,269

PQ004 Additional Aggregate Lines for Page 04 Line 14.

*STMTINCOME

	1	2	3
	Current Year to Date	Prior Year to Date	Prior Year Ended December 31
1404. NSF fees recovered.....	1,760	540	1,380
1405.	0	0	0
1406.	0	0	0
1497. Summary of remaining write-ins for Line 14 from Page 04	1,760	540	1,380

STATEMENT AS OF JUNE 30, 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE A – VERIFICATION

Real Estate

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	0	0
2.2 Additional investment made after acquisition	0	0
3. Current year change in encumbrances	0	0
4. Total gain (loss) on disposals	0	0
5. Deduct amounts received on disposals	0	0
6. Total foreign exchange change in book/adjusted carrying value	0	0
7. Deduct current year's other-than-temporary impairment recognized	0	0
8. Deduct current year's depreciation	0	0
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	0	0
10. Deduct total nonadmitted amounts	0	0
11. Statement value at end of current period (Line 9 minus Line 10)	0	0

NONE

SCHEDULE B – VERIFICATION

Mortgage Loans

	1 Year To Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	0	0
2.2 Additional investment made after acquisition	0	0
3. Capitalized deferred interest and other	0	0
4. Accrual of discount	0	0
5. Unrealized valuation increase (decrease)	0	0
6. Total gain (loss) on disposals	0	0
7. Deduct amounts received on disposals	0	0
8. Deduct amortization of premium and mortgage interest points and commitment fees	0	0
9. Total foreign exchange change in book value/recorded investment excluding accrued interest	0	0
10. Deduct current year's other-than-temporary impairment recognized	0	0
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	0	0
12. Total valuation allowance	0	0
13. Subtotal (Line 11 plus Line 12)	0	0
14. Deduct total nonadmitted amounts	0	0
15. Statement value at end of current period (Line 13 minus Line 14)	0	0

NONE

SCHEDULE BA – VERIFICATION

Other Long-Term Invested Assets

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	0	0
2.2 Additional investment made after acquisition	0	0
3. Capitalized deferred interest and other	0	0
4. Accrual of discount	0	0
5. Unrealized valuation increase (decrease)	0	0
6. Total gain (loss) on disposals	0	0
7. Deduct amounts received on disposals	0	0
8. Deduct amortization of premium and depreciation	0	0
9. Total foreign exchange change in book/adjusted carrying value	0	0
10. Deduct current year's other-than-temporary impairment recognized	0	0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7+8+9-10)	0	0
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	0	0

NONE

SCHEDULE D – VERIFICATION

Bonds and Stocks

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	66,569,899	77,421,660
2. Cost of bonds and stocks acquired	34,148,984	20,450,216
3. Accrual of discount	0	0
4. Unrealized valuation increase (decrease)	0	0
5. Total gain (loss) on disposals	0	0
6. Deduct consideration for bonds and stocks disposed of	11,179,595	28,565,000
7. Deduct amortization of premium	1,377,794	2,736,977
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees	0	0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	88,161,494	66,569,899
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	88,161,494	66,569,899

STATEMENT AS OF JUNE 30, 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a).....	80,393,606	14,310,252	4,404,595	(747,570)	80,393,606	89,551,692	0	68,635,903
2. NAIC 2 (a).....	146,112	0	145,000	(1,112)	146,112	0	0	147,752
3. NAIC 3 (a).....	0	0	0	0	0	0	0	0
4. NAIC 4 (a).....	0	0	0	0	0	0	0	0
5. NAIC 5 (a).....	0	0	0	0	0	0	0	0
6. NAIC 6 (a).....	0	0	0	0	0	0	0	0
7. Total Bonds	80,539,717	14,310,252	4,549,595	(748,681)	80,539,717	89,551,692	0	68,783,655
PREFERRED STOCK								
8. NAIC 1.....	0	0	0	0	0	0	0	0
9. NAIC 2.....	0	0	0	0	0	0	0	0
10. NAIC 3.....	0	0	0	0	0	0	0	0
11. NAIC 4.....	0	0	0	0	0	0	0	0
12. NAIC 5.....	0	0	0	0	0	0	0	0
13. NAIC 6.....	0	0	0	0	0	0	0	0
14. Total Preferred Stock.....	0	0	0	0	0	0	0	0
15. Total Bonds & Preferred Stock	80,539,717	14,310,252	4,549,595	(748,681)	80,539,717	89,551,692	0	68,783,655

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 1,390,199 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

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SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year To Date	Paid for Accrued Interest Year To Date
7709999999 Totals	1,390,199	XXX	1,398,274	8,675	8,283

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	2,213,756	10,687,266
2. Cost of short-term investments acquired	1,398,274	4,339,886
3. Accrual of discount .....	.0	.0
4. Unrealized valuation increase (decrease).....	.0	.0
5. Total gain (loss) on disposals .....	.0	.0
6. Deduct consideration received on disposals	2,200,000	12,495,000
7. Deduct amortization of premium.....	21,831	318,397
8. Total foreign exchange change in book/adjusted carrying value.....	.0	.0
9. Deduct current year's other-than-temporary impairment recognized.....	.0	.0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	1,390,199	2,213,756
11. Deduct total nonadmitted amounts.....	.0	.0
12. Statement value at end of current period (Line 10 minus Line 11)	1,390,199	2,213,756

Schedule DB - Part A - Verification

NONE

Schedule DB - Part B - Verification

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Verification

NONE

SCHEDULE E – PART 2 – VERIFICATION

(Cash Equivalents)

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	73,670,606	95,903,043
2. Cost of cash equivalents acquired	194,832,400	188,381,916
3. Accrual of discount	0	0
4. Unrealized valuation increase (decrease)	0	0
5. Total gain (loss) on disposals.....	0	0
6. Deduct consideration received on disposals	191,380,066	210,601,503
7. Deduct amortization of premium	0	12,849
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	77,122,940	73,670,606
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	77,122,940	73,670,606

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 2

NONE

Schedule B - Part 3

NONE

Schedule BA - Part 2

NONE

Schedule BA - Part 3

NONE

STATEMENT AS OF JUNE 30, 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Bonds - U.S. Governments									
Bonds - All Other Governments									
Bonds - U.S. States, Territories and Possessions									
546415-3R-9	LOUISIANA ST		04/05/2022	J.P. MORGAN CLEARING CORP	XXX	98,402	90,000	438	1.D FE
546415-08-6	LOUISIANA ST		04/20/2022	Various	XXX	120,913	115,000	1,138	1.D FE
546415-T8-3	LOUISIANA ST		05/03/2022	J.P. MORGAN CLEARING CORP	XXX	196,354	185,000	1,993	1.D FE
546415-Z9-4	LOUISIANA ST		04/01/2022	J.P. MORGAN CLEARING CORP	XXX	209,026	200,000	1,422	1.D FE
0509999999 - Bonds - U.S. States, Territories and Possessions						624,695	590,000	4,990	XXX
Bonds - U.S. Political Subdivisions of States, Territories and Possessions									
043519-ZR-1	ASCENSION PARISH LA PARISHWIDE SCH DIST		04/29/2022	D. A. DAVIDSON & CO.	XXX	182,828	175,000	0	1.C FE
043519-ZS-9	ASCENSION PARISH LA PARISHWIDE SCH DIST		04/29/2022	D. A. DAVIDSON & CO.	XXX	234,065	220,000	0	1.C FE
128452-AS-8	CALCASIEU PARISH LA REC DIST NO 1 WARD 4		04/13/2022	Stifel Nicholas (#00793)	XXX	102,958	100,000	0	1.C FE
128452-AT-6	CALCASIEU PARISH LA REC DIST NO 1 WARD 4		04/13/2022	Stifel Nicholas (#00793)	XXX	181,865	175,000	0	1.C FE
753608-FJ-2	RAPIDES PARISH LA CONS SCH DIST NO 62		06/29/2022	Stifel Nicholas (#00793)	XXX	106,317	100,000	0	1.C FE
793572-H4-3	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		04/01/2022	J.P. MORGAN CLEARING CORP	XXX	203,906	200,000	567	1.C FE
793572-N9-5	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		04/20/2022	J.P. MORGAN CLEARING CORP	XXX	26,127	25,000	177	1.C FE
0709999999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						1,038,066	995,000	744	XXX
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions									
270618-EY-3	EAST BATON ROUGE LA SEW COMMN REV		05/03/2022	HEARTLAND FINANCIAL SERVICES	XXX	47,921	45,000	588	1.D FE
270618-FW-6	EAST BATON ROUGE LA SEW COMMN REV		05/17/2022	J.P. MORGAN CLEARING CORP	XXX	111,131	105,000	1,575	1.D FE
270764-EJ-8	EAST BATON ROUGE PARISH LA SALES TAX REV		04/07/2022	J.P. MORGAN CLEARING CORP	XXX	103,275	95,000	924	1.E FE
270764-EU-3	EAST BATON ROUGE PARISH LA SALES TAX REV		04/06/2022	D. A. DAVIDSON & CO.	XXX	1,200,089	1,100,000	10,236	1.C FE
506485-AP-6	LAFAYETTE LA PUB IMPT SALES TAX		05/19/2022	J.P. MORGAN CLEARING CORP	XXX	50,058	50,000	399	1.D FE
506624-0D-0	LAFAYETTE PARISH LA SCH BRD SALES TAX RE		05/03/2022	HEARTLAND FINANCIAL SERVICES	XXX	106,933	100,000	472	1.B FE
54627D-JA-0	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		06/02/2022	J.P. MORGAN CLEARING CORP	XXX	130,000	130,000	0	1.A FE
546282-3M-4	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/20/2022	TRADE WEB DIRECT LLC - 78831	XXX	42,740	40,000	117	1.C FE
546282-7Q-1	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/21/2022	Morgan Stanley & Co.	XXX	89,153	85,000	2,054	1.C FE
546282-C9-3	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		05/09/2022	J.P. MORGAN CLEARING CORP	XXX	105,903	100,000	566	1.E FE
546282-D3-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		05/12/2022	Various	XXX	2,290,452	2,160,000	12,625	1.E FE
546282-F8-2	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		05/11/2022	HEARTLAND FINANCIAL SERVICES	XXX	79,457	75,000	125	1.D FE
546282-UM-4	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/20/2022	J.P. MORGAN CLEARING CORP	XXX	178,005	175,000	3,427	1.E FE
54628C-AB-8	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/05/2022	J.P. MORGAN CLEARING CORP	XXX	67,787	65,000	54	1.F FE
546399-NS-1	LOUISIANA PUB FACS AUTH REV		05/05/2022	TRADEWEB DIRECT LLC	XXX	484,955	475,000	9,236	Z
54641C-AD-7	LOUISIANA ST GRNT ANTIC REV		05/04/2022	D. A. DAVIDSON & CO.	XXX	326,690	315,000	2,844	1.C FE
54641C-AE-5	LOUISIANA ST GRNT ANTIC REV		05/13/2022	HILLTOP SECURITIES INC.	XXX	221,840	210,000	2,217	1.C FE
546475-QP-2	LOUISIANA ST GAS & FUELS TAX REV		04/05/2022	J.P. MORGAN CLEARING CORP	XXX	90,064	85,000	1,842	1.D FE
546475-RE-6	LOUISIANA ST GAS & FUELS TAX REV		04/04/2022	Morgan Stanley & Co.	XXX	54,210	50,000	1,076	1.D FE
546475-RJ-5	LOUISIANA ST GAS & FUELS TAX REV		04/07/2022	D. A. DAVIDSON & CO.	XXX	270,725	250,000	5,556	1.D FE
546475-RL-0	LOUISIANA ST GAS & FUELS TAX REV		04/22/2022	Various	XXX	116,306	110,000	2,346	1.D FE
546475-RM-8	LOUISIANA ST GAS & FUELS TAX REV		04/20/2022	J.P. MORGAN CLEARING CORP	XXX	51,411	50,000	1,188	1.D FE
546475-RP-1	LOUISIANA ST GAS & FUELS TAX REV		05/10/2022	D. A. DAVIDSON & CO.	XXX	436,490	410,000	626	1.D FE
546475-RV-8	LOUISIANA ST GAS & FUELS TAX REV		05/09/2022	J.P. MORGAN CLEARING CORP	XXX	106,555	100,000	139	1.D FE
546486-BG-5	LOUISIANA ST HWY IMPT REV		05/09/2022	D. A. DAVIDSON & CO.	XXX	2,107,780	2,000,000	40,278	1.C FE
546486-BM-2	LOUISIANA ST HWY IMPT REV		06/14/2022	Various	XXX	1,875,373	1,775,000	23,472	1.C FE
54651R-CF-4	LOUISIANA ST UNCLAIMED PPTY SPL REV		05/16/2022	J.P. MORGAN CLEARING CORP	XXX	53,854	50,000	554	1.E FE
546540-MU-6	LOUISIANA ST UNIV & AGRIC & MECHANICAL C		04/13/2022	TRADE WEB DIRECT LLC - 78831	XXX	256,945	250,000	2,601	1.F FE
647719-NR-0	NEW ORLEANS LA SEW SVC REV		04/01/2022	J.P. MORGAN CLEARING CORP	XXX	217,422	200,000	3,444	1.F FE
647719-NZ-2	NEW ORLEANS LA SEW SVC REV		04/21/2022	HILLTOP SECURITIES INC.	XXX	107,472	100,000	2,000	1.F FE
647753-LN-2	NEW ORLEANS LA WTR REV		05/13/2022	J.P. MORGAN CLEARING CORP	XXX	269,543	250,000	5,764	1.G FE
689870-JW-4	OUACHITA PARISH LA WEST OUACHITA PARISH		06/08/2022	J.P. MORGAN CLEARING CORP	XXX	146,745	135,000	1,856	1.D FE
72753Y-GC-1	PLAQUEMINES PARISH LA REV		04/05/2022	J.P. MORGAN CLEARING CORP	XXX	157,799	150,000	750	1.C FE
72753Y-GD-9	PLAQUEMINES PARISH LA REV		05/11/2022	Belle Haven Investments, LP	XXX	95,417	90,000	900	1.C FE
0909999999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						12,050,137	11,380,000	141,839	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)									
Bonds - Hybrid Securities									
Bonds - Parent, Subsidiaries and Affiliates									
Bonds - SVO Identified Funds									

E04

STATEMENT AS OF JUNE 30, 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	For eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Desig. Modifier and SVO Administrative Symbol
Bonds - U.S. Governments																					
Bonds - All Other Governments																					
Bonds - U.S. States, Territories and Possessions																					
Bonds - U.S. Political Subdivisions of States, Territories and Possessions																					
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																					
043506-BZ-6	ASCENSION PARISH LA REV.		04/01/2022	Maturity @ 100.00	XXX	200,000	200,000	203,308	200,854	0	(854)	0	(854)	0	200,000	0	0	0	2,000	04/01/2022	1.B FE
48944E-CZ-8	KENNER LA SALES TAX REV.		06/01/2022	Maturity @ 100.00	XXX	150,000	150,000	160,076	152,730	0	(2,730)	0	(2,730)	0	150,000	0	0	0	3,750	06/01/2022	1.E FE
506485-BC-4	LAFAYETTE LA PUB IMPT SALES TAX		05/01/2022	Maturity @ 100.00	XXX	145,000	145,000	155,301	146,718	0	(1,718)	0	(1,718)	0	145,000	0	0	0	3,625	05/01/2022	1.C FE
506485-CJ-8	LAFAYETTE LA PUB IMPT SALES TAX		05/01/2022	Maturity @ 100.00	XXX	20,000	20,000	21,264	20,298	0	(298)	0	(298)	0	20,000	0	0	0	500	05/01/2022	1.C FE
506485-FT-3	LAFAYETTE LA PUB IMPT SALES TAX		05/01/2022	Maturity @ 100.00	XXX	85,000	85,000	91,086	85,979	0	(979)	0	(979)	0	85,000	0	0	0	2,125	05/01/2022	1.C FE
506485-HX-2	LAFAYETTE LA PUB IMPT SALES TAX		05/01/2022	Maturity @ 100.00	XXX	375,000	375,000	402,536	379,431	0	(4,431)	0	(4,431)	0	375,000	0	0	0	9,375	05/01/2022	1.C FE
546282-7N-8	LOUISIANA LOC GOVT ENVIRONMENTAL FAGS & LOUISIANA PUB FAGS AUTH		05/01/2022	Maturity @ 100.00	XXX	215,000	215,000	223,745	216,868	0	(1,868)	0	(1,868)	0	215,000	0	0	0	4,300	05/01/2022	1.C FE
546398-5X-2	LOUISIANA PUB FAGS AUTH REV.		05/05/2022	Adjustment	XXX	484,595	475,000	515,114	489,894	0	(5,299)	0	(5,299)	0	484,595	0	0	0	9,236	12/15/2022	1.F FE
546398-U6-3	LOUISIANA ST GAS & FUELS		06/01/2022	Maturity @ 100.00	XXX	50,000	50,000	51,489	50,482	0	(482)	0	(482)	0	50,000	0	0	0	688	06/01/2022	1.E FE
546475-MW-1	LOUISIANA ST GAS & FUELS TAX REV.		05/01/2022	Maturity @ 100.00	XXX	290,000	290,000	307,008	293,485	0	(3,485)	0	(3,485)	0	290,000	0	0	0	5,800	05/01/2022	1.D FE
546475-NN-0	LOUISIANA ST GAS & FUELS TAX REV.		05/01/2022	Maturity @ 100.00	XXX	990,000	990,000	1,062,709	1,002,148	0	(12,148)	0	(12,148)	0	990,000	0	0	0	24,750	05/01/2022	1.D FE
546475-SQ-8	LOUISIANA ST GAS & FUELS TAX REV.		05/01/2022	Call @ 100.00	XXX	100,000	100,000	106,555	101,545	0	(1,545)	0	(1,545)	0	100,000	0	0	0	2,500	05/01/2025	Z
546475-SX-3	LOUISIANA ST GAS & FUELS TAX REV.		05/02/2022	Call @ 100.00	XXX	235,000	235,000	247,488	237,854	0	(2,854)	0	(2,854)	0	235,000	0	0	0	4,726	05/01/2023	1.D FE
546475-TC-8	LOUISIANA ST GAS & FUELS TAX REV.		05/02/2022	Call @ 100.00	XXX	220,000	220,000	234,005	223,014	0	(3,014)	0	(3,014)	0	220,000	0	0	0	5,531	05/01/2023	1.D FE
546475-TD-6	LOUISIANA ST GAS & FUELS TAX REV.		05/02/2022	Call @ 100.00	XXX	140,000	140,000	150,382	142,145	0	(2,145)	0	(2,145)	0	140,000	0	0	0	3,519	05/01/2024	1.D FE
546486-BD-2	LOUISIANA ST HWY IMPT REV.		06/15/2022	Maturity @ 100.00	XXX	250,000	250,000	269,805	255,274	0	(5,274)	0	(5,274)	0	250,000	0	0	0	6,250	06/15/2022	1.C FE
546540-LQ-6	LOUISIANA ST UNIV & AGRIC & MECHANICAL C.		05/01/2022	Maturity @ 100.00	XXX	50,000	50,000	52,383	50,574	0	(574)	0	(574)	0	50,000	0	0	0	1,000	05/01/2022	1.C FE
647719-MW-0	NEW ORLEANS LA SEW SVC REV.		06/01/2022	Maturity @ 100.00	XXX	130,000	130,000	137,381	132,476	0	(2,476)	0	(2,476)	0	130,000	0	0	0	3,250	06/01/2022	2.A FE
79356N-BY-8	ST TAMMANY PARISH LA SALES TAX DIST NO 0		06/01/2022	Maturity @ 100.00	XXX	170,000	170,000	177,896	171,950	0	(1,950)	0	(1,950)	0	170,000	0	0	0	2,550	06/01/2022	1.B FE
987733-BS-0	YOUNGSVILLE SALES TAX LA		05/01/2022	Maturity @ 100.00	XXX	25,000	25,000	25,652	25,228	0	(228)	0	(228)	0	25,000	0	0	0	375	05/01/2022	1.C FE
0909999999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						4,324,595	4,315,000	4,595,182	4,378,946	0	(54,351)	0	(54,351)	0	4,324,595	0	0	0	95,850	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)																					
Bonds - Hybrid Securities																					
Bonds - Parent, Subsidiaries, and Affiliates																					
Bonds - SVO Identified Funds																					
Bonds - Unaffiliated Bank Loans																					
Bonds - Unaffiliated Certificates of Deposit																					
2509999997 - Bonds - Subtotals - Bonds - Part 4						4,324,595	4,315,000	4,595,182	4,378,946	0	(54,351)	0	(54,351)	0	4,324,595	0	0	0	95,850	XXX	XXX
2509999999 - Bonds - Subtotals - Bonds						4,324,595	4,315,000	4,595,182	4,378,946	0	(54,351)	0	(54,351)	0	4,324,595	0	0	0	95,850	XXX	XXX
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) - Perpetual Preferred																					
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) - Redeemable Preferred																					
Preferred Stocks - Parent, Subsidiaries and Affiliates - Perpetual Preferred																					
Preferred Stocks - Parent, Subsidiaries and Affiliates - Redeemable Preferred																					
Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Publicly Traded																					
Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Other																					
Common Stocks - Mutual Funds - Designations Assigned by the SVO																					
Common Stocks - Mutual Funds - Designations Not Assigned by the SVO																					
Common Stocks - Unit Investment Trusts - Designations Assigned by the SVO																					
Common Stocks - Unit Investment Trusts - Designations Not Assigned by the SVO																					
Common Stocks - Closed-End Funds - Designations Assigned by the SVO																					
Common Stocks - Closed-End Funds - Designations Not Assigned by the SVO																					

E05

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part E

NONE

Schedule DL - Part 1

NONE

Schedule DL - Part 2

NONE

STATEMENT AS OF JUNE 30, 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP	Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year
Bonds - U.S. Governments - Issuer Obligations								
Bonds - U.S. Governments - Residential Mortgage-Backed Securities								
Bonds - U.S. Governments - Commercial Mortgage-Backed Securities								
Bonds - U.S. Governments - Other Loan-Backed and Structured Securities								
Bonds - All Other Governments - Issuer Obligations								
Bonds - All Other Governments - Residential Mortgage-Backed Securities								
Bonds - All Other Governments - Commercial Mortgage-Backed Securities								
Bonds - All Other Governments - Other Loan-Backed and Structured Securities								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Residential Mortgage-Backed Securities								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Commercial Mortgage-Backed Securities								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Other Loan-Backed and Structured Securities								
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations								
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Residential Mortgage-Backed Securities								
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Commercial Mortgage-Backed Securities								
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Other Loan-Backed and Structured Securities								
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations								
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Residential Mortgage-Backed Securities								
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Commercial Mortgage-Backed Securities								
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Other Loan-Backed and Structured Securities								
Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations								
Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities								
Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities								
Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities								
Bonds - Hybrid Securities - Issuer Obligations								
Bonds - Hybrid Securities - Residential Mortgage-Backed Securities								
Bonds - Hybrid Securities - Commercial Mortgage-Backed Securities								
Bonds - Hybrid Securities - Other Loan-Backed and Structured Securities								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Issuer Obligations								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Residential Mortgage-Backed Securities								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Commercial Mortgage-Backed Securities								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Other Loan-Backed and Structured Securities								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Affiliated Bank Loans - Issued								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Affiliated Bank Loans - Acquired								
Bonds - SVO Identified Funds - Exchange Traded Funds - as Identified by the SVO								
Bonds - Unaffiliated Bank Loans - Unaffiliated Bank Loans - Issued								
Bonds - Unaffiliated Bank Loans - Unaffiliated Bank Loans - Acquired								
Sweep Accounts								
Exempt Money Market Mutual Funds - as Identified by SVO								
316175-88-4.....[FIDELITY IMM:TRS III].....			06/23/2022	1.020	XXX	38,262,011	0	12,198
8209999999 - Exempt Money Market Mutual Funds - as Identified by SVO						38,262,011	0	12,198
All Other Money Market Mutual Funds								
316175-10-8.....[FIDELITY IMM:GOVT I].....			06/15/2022	1.220	XXX	38,860,929	0	23,282
8309999999 - All Other Money Market Mutual Funds						38,860,929	0	23,282
Qualified Cash Pools Under SSAP No. 2R								
Other Cash Equivalents								
8609999999 Total Cash Equivalents						77,122,940	0	35,480

Complaints - July-August 2022

Complaint Number	Claim Issue	Policy Issue	Date Filed	Date Due	Date Response Submitted
863859		X	7/1/2022	7/18/2022	7/18/2022
864289	X		7/6/2022	7/22/2022	7/22/2022
864203	X		7/5/2022	7/22/2022	7/25/2022
864486	X		7/7/2022	7/22/2022	7/22/2022
864798		X	7/11/2022	7/28/2022	7/26/2022
865018			7/12/2022	7/28/2022	7/26/2022
864150		X	7/13/2022	8/1/2022	7/27/2022
865381		X	7/15/2022	8/1/2022	7/27/2022
865392	X	X	7/15/2022	8/4/2022	7/28/2022
865627	X		7/19/2022	8/4/2022	8/2/2022
865629	x		7/19/2022	8/4/2022	7/22/2022
865643	X		7/19/2022	8/4/2022	8/2/2022
865947		X	7/20/2022	8/8/2022	7/28/2022
866220		X	7/25/2022	8/10/2022	7/28/2022
867824	X		8/10/2022	8/26/2022	8/18/2022
867866		X	8/11/2022	8/26/2022	7/15/2022
867895	X		8/11/2022	8/31/2022	8/29/2022
868575	x		8/22/2022	9/9/2022	
868819		X	8/25/2022	9/9/2022	
867901	X		8/11/2022	9/13/2022	8/29/2022
867740		X	8/9/2022	9/14/2022	