

Louisiana Citizens Property Insurance Corporation Board Meeting

Thursday, March 9, 2023 1:00 PM

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

I. Call To Order	Speaker (s): Lorusso
II. Roll Call	Speaker (s): Harper
III. Chairman's Report	Speaker (s): Lorusso
IV. Minutes	Speaker (s): Lorusso
V. CEO Report	Speaker (s): Newberry
V.A. Overview	Speaker (s): Newberry
V.A.1. 2023/2024 Reinsurance Update	Speaker (s): Newberry
V.A.2. Depopulation Updates on Rounds 16 and 17 and the Timeline for Round 18 (Voteable)	Speaker (s): Newberry
V.A.3. Claim Vendor RFP- Vendor Selection (Voteable)	Speaker (s): Newberry
V.B. Financials and Management Report	Speaker (s): Sciortino
V.B.1. 2022 Year End Financials and Management Book	Speaker (s): Sciortino
V.B.2. LCPIC 2022 Yellow Book (Voteable)	Speaker (s): Sciortino
V.C. 2022 Audit Update	Speaker (s): Sciortino
V.D. Line of Credit Renewal (Voteable)	Speaker (s): Sciortino
V.E. Complaints	Speaker (s): Harper
V.F. Executive Session	Speaker (s): Lorusso
V.F.1. HR Complaints	Speaker (s): Harper
V.F.2. Litigation Update	Speaker (s): Harper
VI. Adjournment	

Louisiana Citizens Property Insurance
Corporation Board Meeting
Thursday, January 12, 2023 1:00 PM Central

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

Jeff Albright:	Present
Eric Berger:	Present
Brian Chambley:	Absent
William Chauvin:	Present
Gene Galligan:	Present
Mike Huval:	Present
Shannon Johnson:	Absent
Tony Ligi:	Present
Eugene Montgomery:	Absent
Kevin Reinke:	Present
Bill Starr:	Present
Kirk Talbot:	Present
Steven Werner:	Present

Present: 10, Absent: 3.

I. Call To Order

Chairman Lorusso called the meeting to order at 1:06 p.m.

II. Roll Call

Chairman Lorusso asked Ms. Harper to take roll call. With ten (10) Board members in attendance, a quorum was present.

III. Chairman's Report

Chairman Lorusso had nothing to report and moved on to the next item on the agenda, the approval of the minutes of the prior meeting.

IV. Minutes

Approval of Minutes of the prior meeting held on November 10, 2022. This motion, made by Jeff Albright and seconded by Gene Galligan, Carried.

Brian Chambley: Absent, Shannon Johnson: Absent, Eugene Montgomery: Absent, Jeff Albright: Yea, Eric Berger: Yea, William Chauvin: Yea, Gene Galligan: Yea, Mike Huval: Yea, Tony Ligi: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Kirk Talbot: Yea, Steven Werner: Yea
Yea: 10, Nay: 0, Absent: 3

V. CEO Report

V.A. Overview

V.B. 2023 LCPIC Reinsurance Market and Strategy Update

Mr. Newberry began his report by discussing the continuing hardening of the reinsurance market; noting, however, that LCPIC anticipated higher renewal rates when budgeting for

reinsurance and budgeted for a percentage increase in the high 30's to low 40's. Trends for the January 1 renewals in the reinsurance market are at 42%.

V.C. Catastrophe Vendor RFP Update

With a current policy count north of 130,000, LCPIC management felt it prudent to take the Claim TPA vendor selection back through an RFP process in order to insure the best vendors at the best terms.

V.D. Round 17 Depopulation (Voteable)

LCPIC is in the midst of Round 17 and at the point in the process where the Board must consider for approval the companies who have applied to participate in this round of depopulation. The three applicants are SafePoint, Cajun Underwriters and Ocean Harbor. After a lengthy, in-depth discussion, the Board members voted on the three companies.

To approve the three companies, Ocean Harbor, Safepoint and Cajun Underwriters, who have applied for Round 17. This motion, made by Kirk Talbot and seconded by Bill Starr, Carried. Brian Chambley: Absent, Shannon Johnson: Absent, Eugene Montgomery: Absent, Jeff Albright: Yea, Eric Berger: Yea, William Chauvin: Yea, Gene Galligan: Yea, Mike Huval: Yea, Tony Ligi: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Kirk Talbot: Yea, Steven Werner: Yea

Yea: 10, Nay: 0, Absent: 3

V.E. Financials and Management Report

Mr. Sciortino introduced the November financials and management report to the Board. He noted that as of November, LCPIC had a total operating cash position of \$246,410,000 and municipal bond investments of \$82,532,000. With regard to the income statement, as of November the year to date was a net loss of \$140,000; however, Mr. Sciortino stated that he is optimistic that LCPIC would end the year with positive net income. Surplus as of November was \$137,619,000. Operating expenses are over budget due to the significant growth experienced in 2022.

V.F. Complaints

Ms. Harper updated the Board that in November and December 2022, LCPIC received six complaints in total. Four were policy related and two were claim related. Mr. Berger pointed out that LCPIC's complaint ratio related to the storms over the past two years has been very low compared to earlier storms and complimented the Claim Department for their claim handling.

V.G. Executive Session

With the CEO report concluded, 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.

Approval of the Board moving out of the public forum and into Executive Session to discuss potential and pending litigation and other allowed items. This motion, made by Tony Ligi and seconded by Gene Galligan, Carried.

Brian Chambley: Absent, Shannon Johnson: Absent, Eugene Montgomery: Absent, Jeff Albright: Yea, Eric Berger: Yea, William Chauvin: Yea, Gene Galligan: Yea, Mike Huval: Yea, Tony Ligi: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Kirk Talbot: Yea, Steven Werner: Yea
Yea: 10, Nay: 0, Absent: 3

At the conclusion of the Executive Session, Chairman Lorusso asked for a motion to exit Executive Session and re-enter the public forum. 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.

Approval of the Board moving out of Executive Session and back into the public forum. This motion, made by Eric Berger and seconded by Steven Werner, Carried.

Brian Chambley: Absent, Shannon Johnson: Absent, Eugene Montgomery: Absent, Jeff Albright: Yea, Eric Berger: Yea, William Chauvin: Yea, Gene Galligan: Yea, Mike Huval: Yea, Tony Ligi: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Kirk Talbot: Yea, Steven Werner: Yea
Yea: 10, Nay: 0, Absent: 3

V.G.1. HR Complaints

V.G.2. Litigation Update

V.G.3. Lease Negotiations

V.H. Lease Contract Approval (Voteable)

Following reentry into the formal Board meeting, a proposed renewal contract with the Galleria was considered by the Board.

To approve the execution of a lease with the Galleria for LCPIC office space at \$21.00 a square foot with a 2% annual escalation. This motion, made by Jeff Albright and seconded by Steven Werner, Carried.

Brian Chambley: Absent, Shannon Johnson: Absent, Eugene Montgomery: Absent, Jeff Albright: Yea, Eric Berger: Yea, William Chauvin: Yea, Gene Galligan: Yea, Mike Huval: Yea, Tony Ligi: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Kirk Talbot: Yea, Steven Werner: Yea
Yea: 10, Nay: 0, Absent: 3

VI. Adjournment

With the conclusion of the agenda, and no further business to discuss, Chairman Lorusso asked for a motion to adjourn.

Approval of Adjourning the meeting at 1:49 pm. This motion, made by Jeff Albright and seconded by Kirk Talbot, Carried.

Brian Chambley: Absent, Shannon Johnson: Absent, Eugene Montgomery: Absent, Jeff Albright: Yea, Eric Berger: Yea, William Chauvin: Yea, Gene Galligan: Yea, Mike Huval: Yea, Tony Ligi: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Kirk Talbot: Yea, Steven Werner: Yea
Yea: 10, Nay: 0, Absent: 3



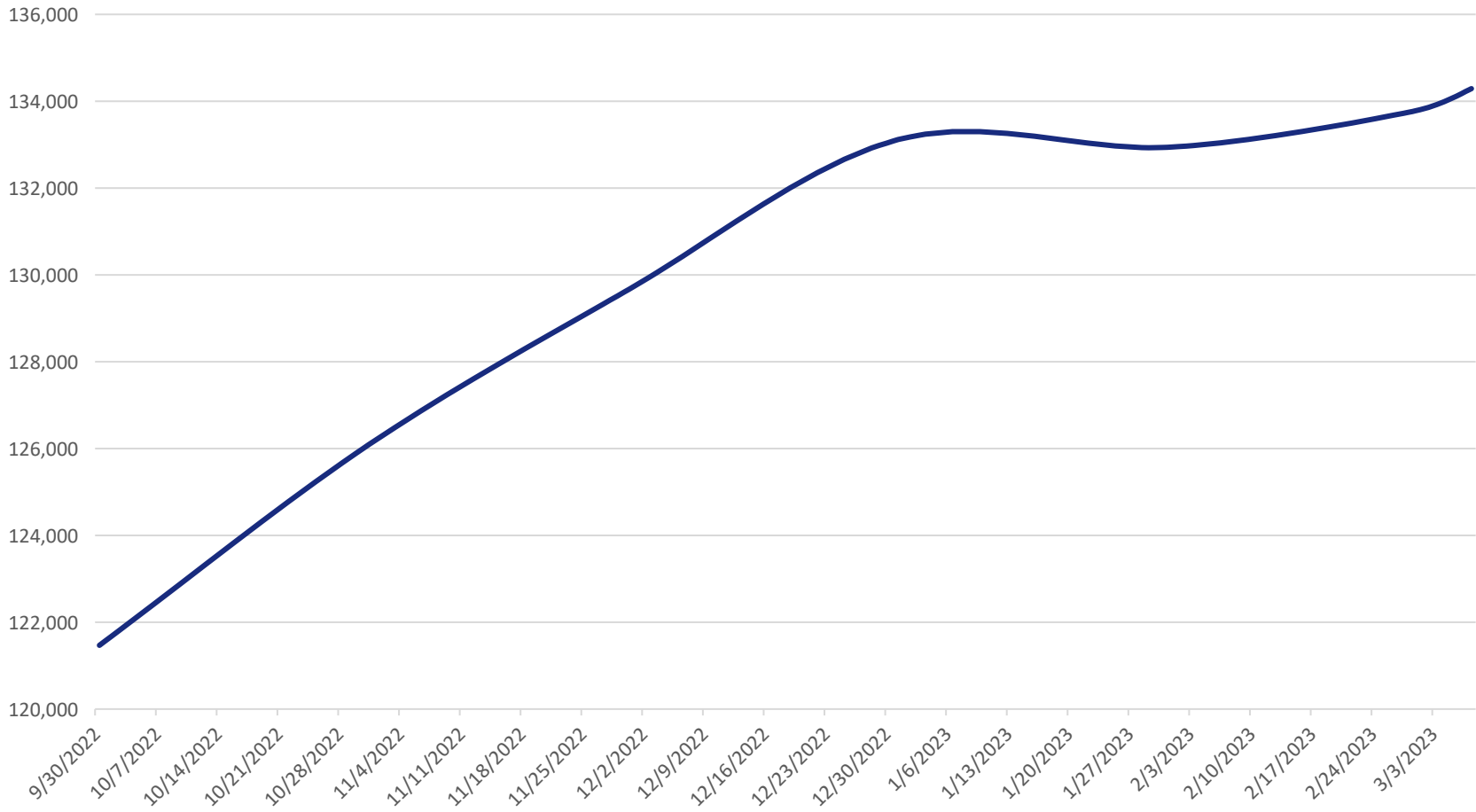
2023 Exposure Overview and Reinsurance Pre Renewal Factors

March 9, 2023 Board Meeting

Policy Count Update

9/30/22 through 3/8/23

Policy Count



Projection of 9-30-2023 Total Insured Value and In-Force Premium as of 2/9/2023

Policy Count Estimates (9/30/2023)	
Low	120,500
Mid	135,054
High	148,500

Date	Policies	Average Monthly Change in Policies	TIV (Billions)	Average Monthly Change in TIV	In-force Premium (Millions)	Average Monthly Change in In-force Premium	Average Monthly Percentage Change in Policies	Average Monthly Percentage Change in TIV	Average Monthly Percentage Change in Prem
12/31/2017	40,731		\$7.631		70.313				
12/31/2018	38,930	(150)	\$7.237	(\$0.033)	66.353	(0.330)	(0.37%)	(0.43%)	(0.47%)
12/31/2019	36,371	(213)	\$6.744	(\$0.041)	61.766	(0.382)	(0.55%)	(0.57%)	(0.58%)
9/30/2020	35,717	(55)	\$6.634	(\$0.012)	59.711	(0.228)	(0.15%)	(0.18%)	(0.37%)
12/31/2020	35,670	(4)	\$6.658	\$0.008	59.258	(0.151)	(0.01%)	0.12%	(0.25%)
9/30/2021	38,829	263	\$7.452	\$0.088	66.841	0.843	0.74%	1.33%	1.42%
11/30/2021	39,781	79	\$7.801	\$0.175	70.258	1.709	0.20%	2.34%	2.56%
12/31/2021	41,157	1,376	\$8.383	\$0.582	75.962	5.704	3.46%	7.46%	8.12%
1/31/2022	43,108	1,951	\$9.161	\$0.778	83.629	7.667	4.74%	9.28%	10.09%
2/28/2022	45,550	2,442	\$9.968	\$0.807	91.467	7.838	5.66%	8.81%	9.37%
3/31/2022	48,972	3,422	\$11.251	\$1.283	103.846	12.379	7.51%	12.87%	13.53%
4/30/2022	53,321	4,349	\$13.031	\$1.780	120.196	16.350	8.88%	15.82%	15.74%
5/31/2022	58,770	5,449	\$15.094	\$2.063	141.079	20.883	10.22%	15.83%	17.37%
6/30/2022	75,149	16,379	\$20.445	\$5.351	196.219	55.140	27.87%	35.45%	39.08%
7/31/2022	98,497	23,348	\$28.183	\$7.738	275.457	79.238	31.07%	37.85%	40.38%
8/31/2022	112,035	13,538	\$33.345	\$5.162	326.238	50.781	13.74%	18.32%	18.44%
9/30/2022	121,471	9,436	\$37.103	\$3.758	360.147	33.909	8.42%	11.27%	10.39%
10/31/2022	126,089	4,618	\$38.558	\$1.455	382.207	22.060	3.80%	3.92%	6.13%
11/30/2022	129,671	3,582	\$41.025	\$2.467	395.881	13.674	2.84%	6.40%	3.58%
12/31/2022	133,120	3,449	\$43.311	\$2.286	416.484	20.603	2.66%	5.57%	5.20%
1/31/2023	132,940	(180)	\$43.457	\$0.146	425.717	9.233	(0.14%)	0.34%	2.22%
2/9/2023	133,444	504	\$43.785	\$0.328	432.160	6.443	0.38%	0.75%	1.51%
9/30/2023	135,054	1,610	\$44.217	\$0.432	436.390	4.230	1.21%	0.99%	0.98%
Low Selection - Monthly Change in TIV from 2/9/23 to 9/30/23:				(\$0.602)					
Low Selection - Total Change in TIV from 2/9/23 to 9/30/23:				(\$4.217)					
Low - Projected Total Insured Value as of 9/30/23:				\$40.000					
Low - Percentage Increase in TIV from 2/9/23:				-10%					
Expected Selection - Monthly Change in TIV from 2/9/23 to 9/30/23				\$0.062					
Expected Selection - Total Change in TIV from 2/9/23 to 9/30/23				\$0.432					
Expected - Projected Total Insured Value as of 9/30/23:				\$44.217					
Expected - Percentage Increase in TIV from 2/9/23:				1%					
High Selection - Monthly Change in TIV from 2/9/23 to 9/30/23				\$0.888					
High Selection - Total Change in TIV from 2/9/23 to 9/30/23:				\$6.215					
High - Projected Total Insured Value as of 9/30/23:				\$50.000					
High - Percentage Increase in TIV from 2/9/23:				14%					
Low Selection - Monthly Change in In-Force Prem from 2/9/23 to 9/30/23:						(\$4.596)			
Low Selection - Total Change in In-Force Prem from 2/9/23 to 9/30/23						(32.160)			
Low - Projected In-Force Premium as of 9/30/23:						400.000			
Low - Percentage Increase in In-Force Prem from 2/9/23:						-7%			
Expected Selection - Monthly Change in In-Force Prem from 2/9/23 to 9/30/23						0.604			
Expected Selection - Total Change in In-Force Prem from 2/9/23 to 9/30/23						4.230			
Expected - Projected In-Force Premium as of 9/30/23:						436,390			
Expected - Percentage Increase in In-Force Prem from 2/9/23:						1%			
High Selection - Monthly Change in In-Force Prem from 2/9/23 to 9/30/23						6.834			
High Selection - Total Change in In-Force Prem from 2/9/23 to 9/30/23						47.840			
High - Projected In-Force Premium as of 9/30/23:						480.000			
High - Percentage Increase in In-Force Prem from 2/9/23:						11%			

Projection of 9-30-2023 Total Insured Value and In-Force Premium as of 2/8/2023

Inforce Policies	Total as of 2/8/2023	Renewing through 9/30/2023	28% non renewal	Current Inforce Less Non-Renewal	Estimated New Policies (150/day) 9/30/2023	Estimated Inforce
Personal	129,115	94,479	(26,454)	102,661	33,125	135,785
<u>Commercial</u>	<u>7,700</u>	<u>5,382</u>	<u>(1,507)</u>	<u>6,193</u>	<u>1,975</u>	<u>8,168</u>
Total	136,815	99,861	(27,961)	108,854	35,100	143,954
					Round 16 Depop	(3,400)
					Round 17 Depop	(5,500)
					Final 9/30 Projection	135,054

<u>TIV Projection</u>	<u>Policy Count</u>	<u>AVG TIV per Policy</u>	<u>Selected AVG</u>	<u>TIV Estimate</u>
Personal	126,885	0.256	0.269	34,173
<u>Commercial</u>	<u>8,168</u>	1.171	<u>1.230</u>	<u>10,044</u>
Total	135,054		0.327	44,217

2020-21 Storm Update

2020 & 2021 Storm Ultimate Loss & LAE				
	Ultimate Selection Range as of 8/4/2022			Ultimates as of
	Low Selection	Point Selection	High Selection	1/31/23
Laura	91,000,000	103,000,000	115,000,000	103,225,299
Delta	23,500,000	25,500,000	27,000,000	26,393,799
Zeta	20,500,000	21,900,000	22,250,000	22,346,158
Ida	490,000,000	538,000,000	570,000,000	554,480,815

As of 2/28/23	Hurricane Laura	Hurricane Delta	Hurricane Zeta	Hurricane Ida
Event Date	8/27/2020	10/8/2020	10/28/2020	8/29/2021
Reported Claims	2,711	2,136	2,645	14,241
Incurred Loss	80,516,037	18,785,720	16,623,753	405,546,863
Incurred LAE	8,097,597	3,758,201	3,406,536	42,146,101
Expected Ultimate Loss & ALAE	103,225,299	26,393,799	22,346,158	554,480,814
% Closed	95.5%	96.8%	98.4%	92.5%
% of Claims in Litigation	7.8%	6.7%	1.4%	2.8%

- Due to that, all storms were increased last August to the midpoint selection (top exhibit)
- Statute of limitations has passed on Laura, Delta, and Zeta
- Minor updates to ultimates at 1/31/23, with Ida seeing the largest increase due to growing litigation
- Ultimate analysis includes impact on severity for litigated claims and litigation development factors

LCPIC proactively integrated Laura levels of litigation into their Ida ultimate last August due to developing litigation environment and high rate of attorney represented claims (6.9%) despite lower rate of litigated claims reported to date

Damage Ratio Method: Hurricane Laura As If

Actual and Revised ITV

HU Laura Projection - No ITV Adjustment								
Wind Band	Ultimate Loss & LAE Damage Factors	Actual TIV at 9/30/2020	Loss on 9/30/20 Portfolio	11/30/22 TIV	Estimated Loss on 11/30/22 Portfolio	Growth Factor	Estimated 9/30/23 TIV	Estimated Loss on 9/30/23 Portfolio
Weak Tropical Storm	0.43%	\$922,594,451	\$3,987,781	\$6,041,517,522	\$26,113,584	1.7%	\$6,146,452,102	\$26,567,148
Strong Tropical Storm	0.81%	\$276,619,252	\$2,246,366	\$1,811,413,515	\$14,710,106	1.7%	\$1,842,875,796	\$14,965,604
Category 1 (74-95mph)	2.59%	\$79,646,469	\$2,065,562	\$521,556,939	\$13,526,126	1.7%	\$530,615,815	\$13,761,060
Category 2 (95-110mph)	19.66%	\$47,061,796	\$9,252,427	\$308,179,466	\$60,588,596	1.7%	\$313,532,208	\$61,640,954
Category 3 (111-129mph)	34.41%	\$241,215,336	\$82,998,738	\$1,579,574,511	\$543,508,937	1.7%	\$1,607,010,000	\$552,949,096
Category 4 (130-156mph)	86.66%	\$2,826,240	\$2,449,125	\$18,507,350	\$16,037,853	1.7%	\$18,828,803	\$16,316,413
Category 5 (over 157mph)	-	-	-	-	-	-	-	-
Total in storm path		\$1,569,963,544	\$103,000,000	\$10,280,749,303	\$674,485,202	1.7%	\$10,459,314,724	\$686,200,276
Total portfolio		\$6,172,463,901		\$40,419,762,734			\$41,121,810,000	

*Original Projection of TIV \$16.4B

HU Laura Projection - ITV Adjustment (+45% in values)								
Wind Band	Recast Loss & LAE Damage Factors	Recast TIV at 9/30/2020 with ITV Adjustment (+45%)	Loss on 9/30/20 Portfolio	11/30/22 TIV	Estimated Loss on 11/30/22 Portfolio	Growth Factor	Estimated 9/30/23 TIV	Estimated Loss on 9/30/23 Portfolio
Weak Tropical Storm	0.24%	\$1,677,444,456	\$3,987,781	\$6,041,517,522	\$14,362,471	1.7%	\$6,146,452,102.37	\$14,611,932
Strong Tropical Storm	0.45%	\$502,944,095	\$2,246,366	\$1,811,413,515	\$8,090,558	1.7%	\$1,842,875,796	\$8,231,082
Category 1 (74-95mph)	1.43%	\$144,811,762	\$2,065,562	\$521,556,939	\$7,439,369	1.7%	\$530,615,815	\$7,568,583
Category 2 (95-110mph)	10.81%	\$85,566,902	\$9,252,427	\$308,179,466	\$33,323,728	1.7%	\$313,532,208	\$33,902,525
Category 3 (111-129mph)	18.92%	\$438,573,338	\$82,998,738	\$1,579,574,511	\$298,929,916	1.7%	\$1,607,010,000	\$304,122,003
Category 4 (130-156mph)	47.66%	\$5,138,618	\$2,449,125	\$18,507,350	\$8,820,819	1.7%	\$18,828,803	\$8,974,027
Category 5 (over 157mph)	-	-	-	-	-	-	-	-
Total in storm path		\$2,854,479,171	\$103,000,000	\$10,280,749,303	\$370,966,861	1.7%	\$10,459,314,724	\$377,410,152
Total portfolio		\$11,222,661,638		\$40,419,762,734			\$41,121,810,000	

Damage Ratio Method: Hurricane Ida As If

Actual and Revised ITV

HU Ida Projection - No ITV Adjustment								
Wind Band	Ultimate Loss & LAE Damage Factors	Actual TIV at 8/31/2021	Loss on 8/31/21 Portfolio	11/30/22 TIV	Estimated Loss on 11/30/22 Portfolio	Growth Factor	Estimated 9/30/23 TIV	Estimated Loss on 9/30/23 Portfolio
Weak Tropical Storm	0.35%	\$837,556,370	\$2,932,377	\$4,953,439,196	\$17,342,536	1.7%	\$5,039,475,041	\$17,643,757
Strong Tropical Storm	0.66%	\$302,134,638	\$1,987,394	\$1,786,871,442	\$11,753,760	1.7%	\$1,817,907,453	\$11,957,910
Category 1 (74-95mph)	2.10%	\$2,703,349,524	\$56,788,345	\$15,988,031,339	\$335,855,142	1.7%	\$16,265,726,034	\$341,688,580
Category 2 (95-110mph)	15.92%	\$1,375,917,143	\$219,111,309	\$8,137,388,897	\$1,295,858,508	1.7%	\$8,278,726,482	\$1,318,366,159
Category 3 (111-129mph)	27.87%	\$508,248,494	\$141,653,723	\$3,005,860,980	\$837,762,244	1.7%	\$3,058,069,512	\$852,313,262
Category 4 (130-156mph)	70.19%	\$187,381,671	\$131,526,852	\$1,108,204,471	\$777,870,344	1.7%	\$1,127,452,776	\$791,381,105
Category 5 (over 157mph)	-	-	-	-	-	-	-	-
Total in storm path		\$5,914,587,840	\$554,000,000	\$34,979,796,325	\$3,276,442,533	1.7%	\$35,587,357,298	\$3,333,350,772
Total portfolio (Modeled exposure ~93% of total TIV)		\$6,834,409,067		\$40,419,762,734			\$41,121,810,000	

HU Ida Projection - ITV Adjustment (+45% in values)								
Wind Band	Recast Loss & LAE Damage Factors	Recast TIV at 8/31/2021 with ITV Adjustment (+45%)	Loss on 8/31/21 Portfolio	TIV	Estimated Loss on 12/31/21 Portfolio	Growth Factor	Estimated 9/30/22 TIV	Estimated Loss on 9/30/22 Portfolio
Weak Tropical Storm	0.19%	\$1,522,829,764	\$2,932,377	\$4,953,439,196	\$9,538,395	1.7%	\$5,039,475,041	\$9,704,066
Strong Tropical Storm	0.36%	\$549,335,705	\$1,987,394	\$1,786,871,442	\$6,464,568	1.7%	\$1,817,907,453	\$6,576,850
Category 1 (74-95mph)	1.16%	\$4,915,180,953	\$56,788,345	\$15,988,031,339	\$184,720,328	1.7%	\$16,265,726,034	\$187,928,719
Category 2 (95-110mph)	8.76%	\$2,501,667,533	\$219,111,309	\$8,137,388,897	\$712,722,179	1.7%	\$8,278,726,482	\$725,101,388
Category 3 (111-129mph)	15.33%	\$924,088,171	\$141,653,723	\$3,005,860,980	\$460,769,234	1.7%	\$3,058,069,512	\$468,772,294
Category 4 (130-156mph)	38.61%	\$340,693,947	\$131,526,852	\$1,108,204,471	\$427,828,689	1.7%	\$1,127,452,776	\$435,259,608
Category 5 (over 157mph)	-	-	-	-	-	-	-	-
Total in storm path		\$10,753,796,073	\$554,000,000	\$34,979,796,325	\$1,802,043,393	1.7%	\$35,587,357,298	\$1,833,342,925
Total portfolio (Modeled exposure ~93% of total TIV)		\$12,426,198,304		\$40,419,762,734			\$41,121,810,000	

2023 Reinsurance Structure for Quotes



Layer		Limit	Attach	Reinstatement	Perils	Inurances
Layer 1	Occurrence	\$ 100,000,000 xs \$	200,000,000	1 @ 100%	Named Natural Perils	Nil
Layer 2	Occurrence	\$ 200,000,000 xs \$	300,000,000	1 @ 100%	Named Natural Perils	Nil
Layer 3	Occurrence	\$ 300,000,000 xs \$	500,000,000	1 @ 100%	Named Storm only	Nil
Layer 4	Occurrence	\$ 250,000,000 xs \$	800,000,000	1 @ 100%	Named Storm only	Nil
Layer 5	Occurrence	\$ 250,000,000 xs \$	1,050,000,000	1 @ 100%	Named Storm only	Nil
Layer 6	Occurrence	\$ 450,000,000 xs \$	1,300,000,000	1 @ 100%	Named Storm only	Nil
Second event	Occurrence	\$ 100,000,000 xs \$	100,000,000	1 @ 100%	Named Natural Perils	xs \$100,000,000

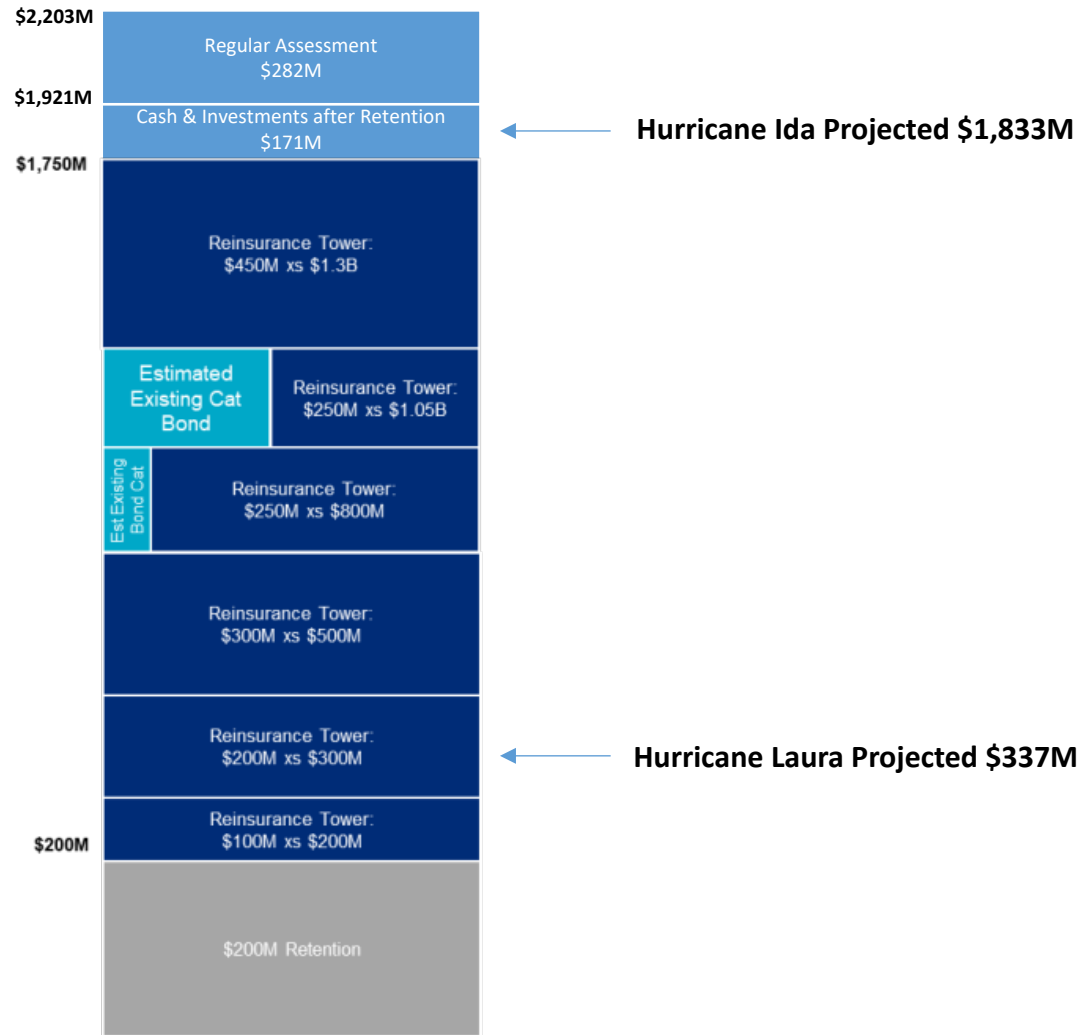


As is in the past, LCPIC will explore all forms of risk transfer

LCPIC's Financial Strength to Pay Claims Extends Beyond Reinsurance

- \$1,750 million exhaustion point of reinsurance program
- \$125 million line of credit with Regions Bank
- Regular assessments raising up to \$282 million in 30 days from all property insurance companies (one time for each storm year)
- Emergency assessments up to \$289 million/year from property owners—used to repay debt
- \$242 million in operating cash; \$371 million cash and investments combined

Potential To Pay Claims Beyond Reinsurance





2023 Depopulation Round 17 Update

LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION
 DEPOPULATION - ROUND 17 ASSUMPTION 4/1/2023
 PERSONAL LINES

POLICIES REQUESTED

Affiliation	Safepoint	Cajun UW	Ocean Harbor	Total	Distinct Policies	Policies Offered
Allstate	3,693	3,567	0	7,260	3,693	3,758
Farm Bureau	3,577	3,535	0	7,112	3,577	3,583
Independent	10,487	7,930	722	19,139	11,071	11,346
State Farm	1,682	1,538	0	3,220	1,682	1,712
Total	19,439	16,570	722	36,731	20,023	20,399

POLICIES AUTHORIZED

Affiliation	Safepoint	Cajun UW	Ocean Harbor	Total	% of Requested
Allstate	887	2	0	889	24.07%
Farm Bureau	1397	0	0	1397	39.06%
Independent	4023	187	395	4605	41.60%
State Farm	368	9	0	377	22.41%
Total	6,675	198	395	7,268	36.30%
Total Policies Requested					20,023



LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION

DEPOPULATION - ROUND 17 ASSUMPTION 4/1/2023

Wind and Hail Only

PERSONAL LINES

POLICIES REQUESTED

Affiliation	Safepoint	Cajun UW	Ocean Harbor	Total	Distinct Policies	Policies Offered
Allstate	2,731	2,731	0	5,462	2,731	2,772
Farm Bureau	2,789	2,789	0	5,578	2,789	2,793
Independent	1,426	1,426	0	2,852	1,426	1,449
State Farm	288	288	0	576	288	291
Total	7,234	7,234	0	14,468	7,234	7,305

POLICIES AUTHORIZED

Affiliation	Safepoint	Cajun UW	Ocean Harbor	Total	% of Requested
Allstate	722	2	0	724	26.51%
Farm Bureau	1177	0	0	1177	42.20%
Independent	331	23	0	354	24.82%
State Farm	85	0	0	85	29.51%
Total	2,315	25	0	2,340	32.35%
Total Policies Requested					7,234

2023 Round 17 Depopulation – Final Assumption

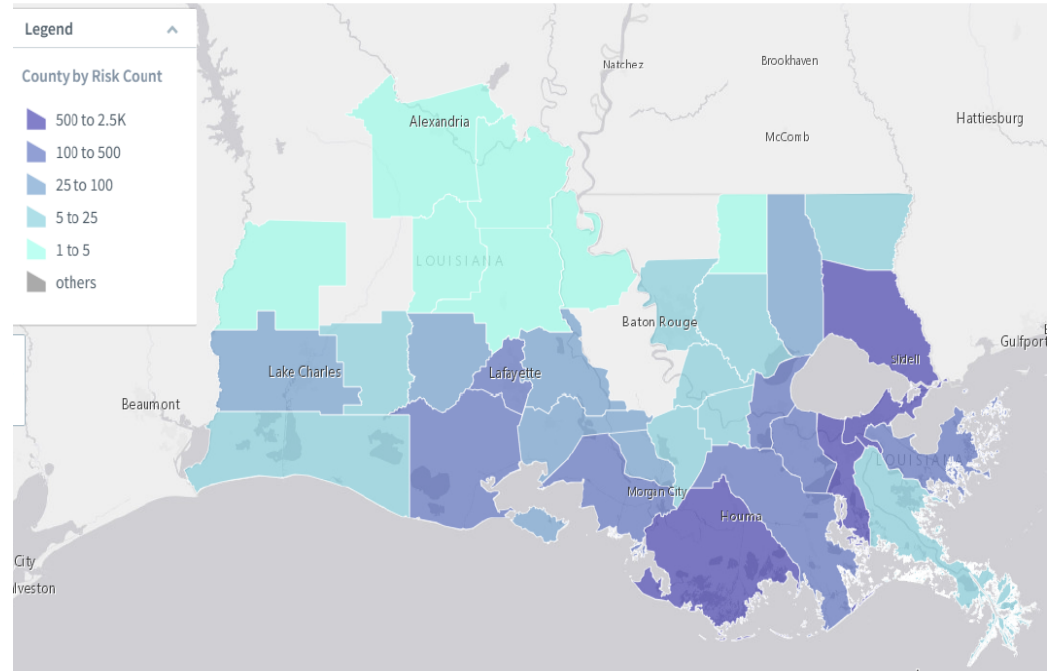
Company	Authorized	Canceled/Expired	NonRenew	Total Removed	Assumed (Authorized - Total Removed)
Safepoint Insurance	6,675	430	67	497	6,178
Cajun Underwriters Reciprocal Exchange	198	15	1	16	182
Ocean Harbor	395	27	2	29	366
Total	7,268	472	70	542	6,726

Next steps for Round 17:

- 6,726 policies will be transferred to companies for April 1, 2023 assumption.
- Assumption notification will be sent out to agents and policyholders by March 18, 2023.
- Policyholders will receive 2 mail notifications from LCPIC with the option to opt out of the assumption.
- Deadline to opt out is June 30, 2023.
- Policies will begin to renew with the assuming companies July 1, 2023.

2023 Round 17 Depopulation – Final Assumption by Parish

Parish	Assumed Policy Count
Acadia	53
Ascension	22
Assumption	19
Avoyelles	1
Beauregard	2
Calcasieu	31
Cameron	7
East Baton Rouge	23
Evangeline	1
Iberia	73
Jefferson	2,490
Jefferson Davis	14
Lafayette	136
Lafourche	248
Livingston	21
Orleans	955
Plaquemines	25
Pointe Coupee	2
Saint Tammany	634
St. Bernard	110
St. Charles	337
St. Helena	1
St. James	23
St. John The Baptist	227
St. Landry	5
St. Martin	73
St. Mary	101
Tangipahoa	42
Terrebonne	796
Vermilion	246
Washington	8
Total	6,726





2023 Depopulation Round 18 Proposal

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.”

Proposed plans for Round 18 November 1, 2023 assumption:

1. Allow companies to review LCPIC’s full book of business May 1, 2023
 2. Companies to submit requested policies by July 1, 2023
 3. LCPIC analyzes requested policies to project the financial impact
 4. Present companies and policies to Board for approval in July
 5. Agents authorize policies starting August 1, 2023
 6. Companies assume policies on November 1, 2023
 7. Opt-out deadline on January 31, 2024
 8. Policies start to renew with assuming companies February 1, 2024
-

Recommended Timeline for Assumption Date of November 1st, 2023

LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION Depopulation - Round 18 Timeline 2023 (Tentative)

Date	Activity	Activity Details
5/1/2023	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 4/30/2023
7/1/2023	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
7/13/2023	Board presentation of companies	Companies applying to participate in Round 18 will be presented to LCPIC board for approval
7/15/2023	Notification of board decision	LCPIC to notify companies of board decision for company participation and policies selected
8/1/2023	Agent authorization portal opening	<ul style="list-style-type: none"> Agents begin authorizing requested policies Authorization portal to close 9/30/2023 <p><i>*Proof of approved forms and rates must be sent to LCPIC.</i> <i>*Coverage comparison worksheet(s) must be submitted to LCPIC prior to agent authorization.</i></p>
9/30/2023	Agent authorization portal closing	Final day for agent authorizations.
10/11/2023	Final assumption list	Finalize assumption list of policies and send to companies.
10/16/2023	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 10/31/2023.
11/1/2023	Assumption period begins	<ul style="list-style-type: none"> Authorized policy files transferred to companies.
11/1/2023– 1/31/2024	Opt-out period	<ul style="list-style-type: none"> Policyholders have until 1/31/2024 to opt-out of assumption. LCPIC will continue to renew assumed policies renewing before 2/1/2024.
2/1/2024	Companies renewals start	<ul style="list-style-type: none"> Renewals to be issued by assuming company.





REQUEST FOR PROPOSALS

FOR

CATASTROPHE ADMINISTRATION SERVICES

12/15/2022

Louisiana Citizens Property Insurance Corporation
1 Galleria Blvd, Suite 720 Metairie, Louisiana 70001

DUE DATE: 1/31/2023

Refer All Inquiries to:
Email: RFP@lacitizens.com

<http://www.lacitizens.com/>

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Section 1 – Introduction

1.1 STATEMENT OF PURPOSE, GOALS AND OBJECTIVES

Louisiana Citizens Property Insurance Corp. (“LCPIC”) issues this Request for Proposal (“RFP”) to obtain responses from qualified Applicants capable of timely delivery of catastrophe administration services related to catastrophic claims administration and handling throughout the state as further described herein. The purpose of the Request for Proposal is to obtain competitive, detailed proposals from capable service providers that can meet the stated goals and mission of LCPIC.

The objective of LCPIC is to select multiple service providers that can successfully handle a large influx of claims from the staffing of field resources and a centralized claims unit (desk examiners) that can oversee all activity from receipt of the assignment, through field inspections and final resolution, while meeting the statutory requirements of the State of Louisiana.

1.2 Definitions

In addition to other terms defined in this RFP, the following terms shall have the following meanings:

- A. **Catastrophe or Catastrophic Event** – A natural or man-made event, occurring at any time, as designated by LCPIC where a large volume of claims is anticipated; sometimes referred to as a “CAT”.
- B. **Contract** – The legal binding agreement with a selected Applicant for Services that results from this RFP including, but not limited to, the applicants RFP response.
- C. **Courtesy Defense** – A defense provided by LCPIC at its sole option to a Vendor in certain legal actions.
- D. **File Examiner/Desk Adjuster** - A properly licensed claims adjuster as defined by LA R.S 22:1661, et seq. who will review files and documentation for accuracy, update reserves, confirm coverage, ensure claim lifecycle metrics are timely, and be proactive in the settlement of claims.
- E. **Independent Adjuster/Field Adjuster**-A properly licensed claims adjuster as defined by LA R.S. 22:1661, et seq. who will provide claims adjusting services for the catastrophe administrator on behalf of LCPIC.
- F. **FNOL** – First Notice of Loss
- G. **LCPIC** – Louisiana Citizens Property Insurance Corporation
- H. **Proof of Loss**-Receipt of sufficient information to act on the claim regardless of source or manner of receipt.¹
- I. **Proposal** – The material submitted by the Applicant pursuant to this RFP.
- J. **RFP** – This Request for Proposals and all attachments, amendments, and addenda.

¹ You are reminded that in Louisiana, “proof of loss” is a “flexible requirement”. A proof of loss is not required to be in any particular form. It may be informal, or verbal, or when the insurer or its representative receives its independent adjuster’s report. See *Riverland Oil Mill, Inc. v Underwriters for Lloyd’s, New York*, 368 So.2d 156, 163 (La.App.2 Cir. 1979) *writ denied*, 369 So. 2d 1365. “As long as the insurer receives sufficient information to act on the claim, ‘the manner in which is obtains the information is immaterial” *Louisiana Bag Co., Inc. v. Audubon Indem. Co.*, 2008-0453 (La.12/2/08), 999 So. 2d 1104,119-20

- K. **Selected Applicant** – An applicant who has been selected by LCPIC to enter into negotiations for a contract with LCPIC to provide products or services in accordance with this RFP.
- L. **Vendor** – A Selected Applicant who has contracted with LCPIC to provide products or services in accordance with this RFP.
- M. **Work Assignment** – A claim received by LCPIC and assigned to a Vendor for management of the investigation and adjustment where that Vendor’s Adjuster obtains all relevant information and documentation concerning the claim for its evaluation of applicable coverage under a particular policy or endorsement.
- N. **Authorized Subcontractor** – An individual or firm that has been approved by LCPIC to handle claims under the direction of the catastrophe claims administrator.

1.3 COMPANY OVERVIEW

Louisiana Citizens Property Insurance Corporation was created in accordance with provisions of Louisiana Revised Statute (R.S.) 22:2291 and operates solely in Louisiana. The Company's principal business activity is to operate insurance plans which provide essential property insurance for residential and commercial property, solely for applicants who in good faith are entitled, but are unable to procure insurance through the voluntary market. Additional information about Louisiana Citizens is available at LCPIC’s website: <http://www.lacitizens.com>.

1.4 MISSION STATEMENT

Louisiana Citizens Property Insurance Corporation will meet the property insurance needs of all of Louisiana Citizens’ insureds by offering coverage supported by fair, reliable service while remaining financially sound to avoid assessing property owners and insurance companies within the State of Louisiana.

1.5 GUIDING PRINCIPLES

LCPIC considers all parties to a claim as LCPIC customers, and that any loss may have a significant impact on their lives. Therefore, LCPIC will focus on their needs and provide a satisfying customer-focused claims experience.

LCPIC will assign claims to innovative, professional, responsible, skilled claims associates who demand excellent claims handling and customer service both from themselves and others.

1.6 POLICY INFORMATION

LCPIC has approximately 130,022 policies (94% homeowner and 6% commercial) with an approximate written premium of \$339 million and a total insured value of approximately \$37.1 billion. However, the number of policies, TIV and written premium is subject to change due to normal attrition and depopulation.

1.7 SCHEDULE OF EVENTS

Listed below are important actions and dates/times by which the actions must be taken or completed. Any change or modification to this calendar, modification to this RFP, or other important notices will be accomplished by posting of an addendum on the ‘Request for RFP’ section of LA Citizens website, at www.LACitizens.com. **It is the Respondent’s responsibility to monitor this website for changes. LCPIC is under no obligation to notify potential Respondents of the posting of an addendum, or underlying information contained in the addendum.**

DATE:	ACTIVITY:
12/15/2022	RFP Released
1/02/2023	Questions Due to LCPIC
1/16/2023	Responses Due from LCPIC
1/31/2023	Proposals Due to LCPIC
2/15/2023	Evaluation of Proposals
2/27/2023-3/03/2023	Oral Presentations by invited respondents
3/10/2023	Selections made RFP awarded

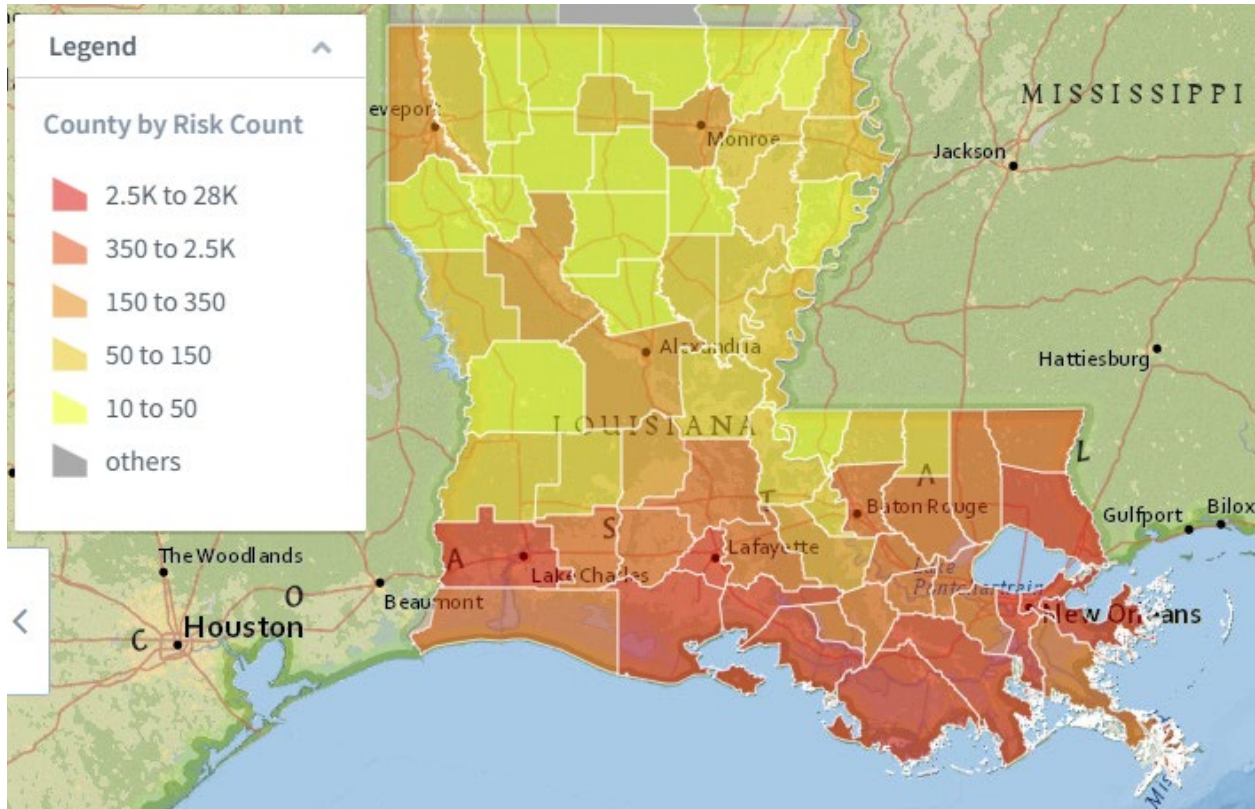
The above dates are estimates only. LCPIC reserves the right to modify the schedule as needed.

This RFP is based upon currently available information. Nothing herein shall be construed as a promise of a contract and Citizens reserves the right to accept or reject all proposals.

Section 2 - Additional Information and Requirements

2.1 LOCATION OF WORK

LCPIC provides coverage to the entire state of Louisiana. The map in Figure 1 (below) identifies an approximate coverage territory and policy count but may be subject to change.



2.2 MINIMUM RESOURCE AND EXPERIENCE REQUIREMENTS

Applicants must satisfy the following minimum resource requirements to be eligible for the award in the applicable Service Category:

MINIMUM RESOURCE AND EXPERIENCE REQUIREMENTS – PRIMARY CATASTROPHE CLAIMS ADMINISTRATION SERVICES
The Applicant and/or its key personnel must have a minimum of 7 years’ experience providing property and casualty insurance adjusting and claim administrative services.
Provide a resource commitment of Independent Adjusters and Desk Adjusters that will meet the requirements of Section 5, Scope of Work (A), "Core Team" members.
Office Space that meets the requirements identified in Section 5, Scope of Work (A) Catastrophe Claims Administration Services.

MINIMUM RESOURCE AND EXPERIENCE REQUIREMENTS - CATASTROPHE INDEPENDENT ADJUSTING SERVICES (LCPIC AUTHORIZED SUBCONTRACTOR)
Key personnel must have a minimum of three (3) years residential and seven (7) years commercial experience providing property and casualty insurance adjusting services.

MINIMUM RESOURCE AND EXPERIENCE REQUIREMENTS - CATASTROPHE DESK ADJUSTING SERVICES (LCPIC AUTHORIZED SUBCONTRACTOR)
Key personnel must have a minimum of three (3) years residential and seven (7) commercial experience providing property and casualty insurance Desk Adjusting services.

2.3 ASSISTANCE TO SERVICE PROVIDERS WITH A DISABILITY

Applicants with a disability may receive accommodation regarding the means of communicating this RFP or participating in the procurement process. For more information, contact LCPIC Vendor Management no later than ten (10) days prior to the deadline set for receipt of proposals.

2.4 SERVICE PROVIDERS CERTIFICATION

By submission of their proposals Applicants certify that they comply with:

- The laws of the State of Louisiana;
- The applicable portion of the Federal Civil Rights Act of 1964;
- The Equal Employment Opportunity Act and the regulations issued thereunder by the federal government;
- The Americans with Disabilities Act of 1990 and the regulations issued thereunder by the federal government; and
- The condition that the proposal submitted was independently arrived at, without collusion, under perjury.

2.5 CONFLICT OF INTEREST

Each proposal shall include a statement indicating whether or not the Applicant or any individuals working on any resulting contract has a possible conflict of interest (i.e. including but not limited to claim employees of LCPIC within the last 2 years or family members employed by Louisiana Citizens Property Insurance Corporation). For purposes of any resulting contract, family includes any person related to the third degree through affinity or consanguinity (mother, father, brother, sister, and in-laws of same; also, cousins or any other recognized familial person).

LCPIC reserves the right to cancel the award if any interest disclosed from any source could either give the appearance of a conflict or cause speculation as to the objectivity of the work to be performed by the Applicant.

LCPIC's determination regarding any questions of conflict of interest shall be final.

2.6 RIGHT TO INSPECT PLACE OF BUSINESS

At reasonable times, LCPIC may inspect those areas of the Applicant's place of business that are related to the performance of the contract. If LCPIC makes such an inspection, the Applicant must provide reasonable assistance.

2.7 NEWS RELEASES

News releases related to this RFP or any subsequent contract will not be made without prior approval of LCPIC, and then only in coordination with the LCPIC's media spokesperson. Applicant shall not use any trade name, service mark or any other information which identifies LCPIC in sales (including prospective client meetings), marketing and publicity activities, including, but not limited to, interviews with representatives of any written publication, television station or network, or radio station or network without LCPIC's prior written authorization.

2.8 DISCRETIONARY GROUNDS FOR DISQUALIFICATION OF PROPOSALS

LCPIC may, in its sole discretion, disqualify a proposal based on any of the following circumstances that apply to the Applicant, its principals or any of its Core Team Members:

- Criminal Proceedings
- Any conviction of or plea of guilty to:
 - a) a felony;
 - b) a violation of any laws or regulations related to insurance or workers compensation; or
 - c) any other crime of moral turpitude;
- Any indictment for any items listed above;
- Debarment by any governmental agency;
- Actual or threatened Bankruptcy proceedings;
- Any finding of fraud, breach of fiduciary duty, bad faith, unfair business practices, or any similar finding by a court or administrative law judge;
- Any disciplinary proceedings by any governmental or regulatory entity;
- An actual or potential conflict of interest;
- Any denial, revocation or suspension of an occupational or vocational license or certification by any public or governmental licensing agency or regulatory authority, or other disciplinary actions by such a licensing entity; or

- Any action by a licensing board or credentialing panel, including the Licensing board of the Louisiana Department of Insurance.

2.9 CONTRACT PERIOD

The term of any contract resulting from this RFP shall be from the date the contract is fully executed and shall terminate on the date included in the executed contract. Vendors who accept assignments from LCPIC during the contract period are required to fulfill their obligations of associated assignment, even if it requires the vendors to fulfill those obligations beyond the end of the contract period. LCPIC, in its sole discretion, has the option to renew the contract annually. Such renewal shall be subject to all specifications and terms and conditions of the original contract. LCPIC, in its sole discretion, may elect to change fees to be paid for services by providing written notice to the selected Applicant.

2.10 REJECTION OF RESPONSES

LCPIC reserves the right to reject, in its sole discretion; any or all RFP responses and all or any part of any response. LCPIC's waiver of any deviation in any response will not constitute a modification of this RFP. Furthermore, waiver of any deviation will not preclude LCPIC from asserting all rights against Applicant for failure to fully comply with all terms and condition of this RFP and any resulting contract.

2.11 DECISION ON PROPOSAL

LCPIC's decision to reject a response is final. Applicants will not have the opportunity to re-apply until LCPIC issues a subsequent RFP.

2.12 LIMITATIONS

LCPIC reserves the right to accept or reject any or all proposals submitted in response to this RFP. LCPIC is not obligated to execute any contract or contracts or any specific number of contracts as a result of issuing this RFP. LCPIC further reserves the right to issue additional RFPs or other solicitations for the contracted or similar services at any time.

2.13 OBLIGATIONS FOR RFP COSTS

LCPIC shall not be obligated for any cost incurred in responding to this RFP. All of the costs and expenses incurred by any Applicant in connection with or arising out of its possible or actual response to this RFP shall be entirely the responsibility of the Applicant and shall not be borne or reimbursed directly or indirectly by LCPIC.

2.14 OBLIGATIONS OF SELECTED APPLICANT

Any Applicant selected by LCPIC as a Vendor will be responsible for the performance of all contractual obligations that may result from an award based on this RFP. By submitting a response, Applicant acknowledges, accepts, and agrees to all terms of this RFP. A response to this RFP is an offer to contract with LCPIC based upon terms, conditions, and specifications contained in this RFP.

2.15 LCPIC OBLIGATIONS

Issuance of this RFP does not constitute a commitment on the part of LCPIC to award a contract. LCPIC is under no obligation to award any contract as a result of this RFP. LCPIC maintains the right to reject any or all proposals and to cancel this RFP at any time. LCPIC reserves the right to select and contract with one or more Applicants to serve as selected Claim Services Vendors on an as-needed basis. No compensation of any kind is guaranteed to any Applicant.

2.16 RIGHT TO AMEND, MODIFY, OR WITHDRAW THE RFP

LCPIC reserves the right to alter, amend or modify any provisions of this RFP or to rescind, revoke, or withdraw this RFP, in whole or in part, at any time prior to the award of any contract if it is determined by LCPIC to be in the best interest of LCPIC policyholders.

2.17 PUBLIC INFORMATION

LCPIC is subject to the Louisiana Public Records Act, R.S. 44: 1-44 and applicable rules and regulations. Applicant understands that LCPIC is bound by the provisions of the Louisiana Public Records Act and Attorney General Opinions issued under that statute. Proposals submitted to LCPIC in response to this RFP become the property of LCPIC and may be reproduced by LCPIC and may be subject to release by LCPIC to any requestor as public information. Any information that Applicant believes may be protected from disclosure should be clearly designated as such; such information may or may not be exempt from disclosure. Any proposal marked as confidential or proprietary in its entirety shall be rejected without further consideration or recourse.

2.18 ISSUANCE OF RFPs

Submitting a response to this RFP does not generate any rights or privileges with respect to any subsequent services contract.

2.19 WAIVERS AND RELEASES

LCPIC does not waive any privileges, rights, defenses, remedies, or immunities available to it or any other rights available to LCPIC. By submitting a proposal, Applicant releases LCPIC, and its employees and agents from any and all liability, claims, and lawsuits with respect to the information submitted by Applicant or obtained by LCPIC in connection with this RFP.

Section 3 - Affirmations and Certifications

3.1 By submitting a response to this RFP, Applicant hereby certifies that:

1) Favors

The Applicant has not given, offered to give, nor intends to give at any time hereafter any economic opportunity, future employment, gift, loan, gratuity, special discount, trip favor, or service to any person with a financial interest in the operations of LCPIC in connection with the submitted RFP proposal.

2) Financial Interests

The Applicant has not received compensation for participation in the preparation of specifications for this solicitation, or Applicant's response.

3) Antitrust

Neither the Applicant nor the firm, corporation, partnership, or institution represented by the Applicant, or anyone acting for such a firm, corporation or institution has violated the antitrust laws of this state or federal antitrust laws.

3.2 EQUAL OPPORTUNITY

Applicant represents and warrants that it will comply with the Civil Rights Act in giving equal opportunity without regard to race, color, creed, sex or national origin.

3.3 NO CONFLICTS

Applicant represents and warrants that Applicant has no actual or potential conflicts of interest in providing goods and/or services to LCPIC.

3.4 AMERICANS WITH DISABILITIES ACT (ADA)

Applicant represents and warrants that it will comply with the requirements of the Americans with Disabilities Act (ADA).

3.5 FALSE STATEMENTS & BREACH OF REPRESENTATIONS

By signature on Applicant's RFP response, Applicant affirms the representations, warranties, guarantees, certifications, and affirmations included in the response to this RFP. If Applicant signs the RFP with a false statement or it is subsequently determined that Applicant has violated any of the representations, warranties, guarantees, certifications, or affirmations included in this RFP, Applicant will be in default under any subsequently awarded contract.

3.6 EXECUTION OF PROPOSAL

Suspension, Debarment, and Terrorism: Applicant certifies that it and its principals are eligible to participate in this transaction and have not been subjected to suspension, debarment, or similar ineligibility determined by any federal, state or local governmental entity and that Applicant is in compliance with all Louisiana licensing requirements and that Applicant is not listed on the federal government's terrorism watch list as described in Executive Order 13224.

Section 4 - Terms and Conditions

Applicants who apply to perform services for LCPIC shall agree to the terms and conditions stated below:

4.1 GOVERNING LAW

The RFP and any resulting contract shall be governed by and construed in accordance with the laws of the State of Louisiana (but not rules governing conflict of law issues).

4.2 VENUE

Any action or proceeding related to any resulting contract shall be brought in East Baton Rouge Parish, Louisiana, and the venue is proper in only such parish.

4.3 ADDITIONAL TERMS AND CONDITIONS

Any terms and conditions attached or submitted with a response to the RFP will not be considered by LCPIC.

4.4 REQUIREMENTS

Applicant agrees to comply with all terms and conditions set forth in the RFP. In submitting responses, Applicant agrees to comply with all requirements of the RFP and any resulting contract. All parts of the RFP may be incorporated as part of any resulting contract for all purposes.

4.5 QUESTIONS

LCPIC will accept written questions relating to this RFP. The deadline for receipt of written questions is 4pm, 1/02/2023. LCPIC will post all questions and responses on their Website by 4pm, 1/16/2023. Written questions should be sent to RFP@lacitizens.com with a copy to the email address as stated in Section 7, RFP Submission [p. 25] below.

4.6 CONTACT

Except as expressly provided in 'Questions' above, from 12/15/2022, to and including the date of selection by LCPIC, contact with any LCPIC Board member, employee or consultant by the respondent or other agent or consultants is expressly prohibited. Failure to comply with this prohibition will result in the immediate disqualification of a firm from further consideration.

4.7 MEDIA RELEASES OR PRONOUNCEMENTS

Applicant understands that LCPIC does not endorse any vendor, commodity, or service. Neither Applicant, Applicant's adjusters, or representatives may issue any media release, advertisement, publication, or

other pronouncement which pertains to the contract or the services to which the contract relates or which mentions LCPIC without the prior written approval of LCPIC.

4.8 OWNERSHIP OF DOCUMENTS

All proposal data Applicant prepares under this RFP, and any other related documents or items, to include electronic and non-electronic data, shall become the sole property and ownership of LCPIC.

4.9 STATUTORY EMPLOYER CLAUSES

Any Contract will recognize that in cases where Vendor's employees or contractors are performing services or working in Louisiana or are otherwise covered by the Louisiana Workers' Compensation Act: (1) the work and services to be performed by or for Vendor under this agreement are part of LCPIC's trade, business, or occupation, and are an integral part of and are essential to the ability of LCPIC to generate its good, products and services; (2) for the purposes of the Louisiana workers' Compensation Act, Vendor's employees and contractors are therefore statutory employees of LCPIC in accordance with the Louisiana Workers' Compensation Act; and (3) LCPIC shall be entitled to the protections afforded a statutory employer under Louisiana law. Irrespective of LCPIC's status as a statutory employer, as between LCPIC and Vendor, Vendor shall remain solely and primarily responsible for the payment of Louisiana workers' compensation benefits to Vendor's employees and contractors, and Vendor shall not be entitled to seek contribution from, and shall indemnify, LCPIC for any such payments, and all such employees of shall remain employees of Vendor, not LCPIC, for all other purposes [including the Indemnity and Insurance provisions of this agreement].

4.10 INSURANCE REQUIREMENTS

During the term of any purposed contract, selected Applicant(s) will maintain at its sole expense the following insurance, purchased from an insurer licensed to transact business in the state of Louisiana with an A.M. Best's rating of no less than A-: VI:²

Worker's Compensation Insurance: Before any work is commenced, the Selected Applicant(s) shall maintain during the life of the contract, Workers' Compensation Insurance coverage for its own employees that meets the statutory limits of the states in which selected Applicant(s) operates, as well as, Employer's Liability coverage with limits of at least \$500,000.

Commercial General Liability Insurance: The selected Applicant(s) shall maintain during the life of the contract such Commercial General Liability Insurance which shall protect him, LCPIC, and any subcontractor during the performance of work covered by the contract from claims or damages for personal injury, including accidental death, as well as for claims for property damages, which may arise from operations under the contract, whether such operations be by himself or by a subcontractor, or by anyone directly or indirectly employed by either of them, or in such a manner as to impose liability to the LCPIC. Such insurance shall name the LCPIC as additional insured for claims arising from or as the result of the operations of the selected Applicant(s) or his subcontractors. In the absence of specific regulations, the amount of coverage shall be as follows: Commercial General Liability Insurance, including bodily injury, property damage, and contractual liability, with limits no less than \$1,000,000 per occurrence and \$2,000,000 aggregate.

² **Note: This rating requirement shall be waived for Worker's Compensation coverage only.**

Business Automobile Liability Insurance including Automobile Non-Ownership Liability: The selected Applicant(s) shall maintain during the life of the contract, Business Automobile Liability Insurance including Automobile Non-Ownership Liability with a combined single limit of not less than \$1,000,000.

Professional Liability (Errors & Omissions): Insurance in an amount not less than \$1,000,000.

The selected Applicant(s) shall include all LCPIC authorized subcontractors as insureds under its policies or shall insure that all LCPIC authorized subcontractors satisfy the same insurance requirements stated herein above.

Selected Applicant(s) further agrees that it shall maintain sufficient and proper insurance to cover any indemnity obligation that it has assumed under purposed Contract for the duration of its content. All policies of insurance referenced herein will be primary and will include LCPIC as an additional insured with the exception of Worker's Compensation.

All policies will include provisions that the insured waive the rights of recovery or subrogation against LCPIC; and LCPIC shall be exempt from, and in no way liable for, any sum of money which may represent a deductible or premium in any of the aforementioned insurance policies. The payment of such deductible and premium shall be the sole responsibility of the selected Applicant(s).

Selected Applicant(s) shall provide copies of its policies upon request by LCPIC.

4.11 STATEMENT OF QUALIFICATIONS

Clarification of responsibilities and agreements with LCPIC:

- 1) Applicant warrants and certifies that Applicant maintains appropriate staffing and is eligible to perform the professional services as described in this RFP.
- 2) Applicant warrants and certifies that Applicant has the requisite training, license, and certification to provide the professional services covered under this RFP.
- 3) Applicant warrants, represents, covenants, and agrees that the work shall be accurate and free from any material errors.
- 4) Applicant must cooperate and work with LCPIC on all aspect of developing their service and if applicable, any reports.
- 5) Applicant must be available to LCPIC by telephone and e-mail.
- 6) Applicant must provide LCPIC with updated information within 24 hours of a change in any of the information provided to LCPIC on the proposal.

Section 5 - Area of Services

LCPIC is seeking Proposals from Applicants capable of providing catastrophe claims administration services throughout the state of Louisiana as further described herein.

5.1 Primary Catastrophe Claims Administration Services - Scope of Work

Pursuant to this Service Category, LCPIC is seeking Vendors to engage in catastrophe claims administration following a catastrophe event. The Catastrophe Claims Administration Service Vendors will follow principles, processes, and controls in claims handling that have been established and are currently in

operation to ensure excellent customer service and consistency in the handling of LCPIC claims arising from any event determined by LCPIC to be a catastrophic event (CAT).

The management of any catastrophic claim event places priority on fairness, professionalism, consistency, and expediency in handling all claims.

If awarded a contract, the selected Applicant and any LCPIC approved subcontractors must:

- 1) Provide all services in strict compliance with, all applicable laws and regulations, including, but not limited to L.R.S. 22:1892 and L.R.S. 22:1973 and LCPIC Claims Best Practices.
- 2) Coordinate, manage and deploy a catastrophe response that utilizes a combination of in-office Desk Adjusters, Customer Services Representatives and Independent field Adjusting services. Smaller, undisputed claims may be handled in-house without the need for a field inspection, while large, more complicated losses are managed by Adjusters in the field. Claims returned from the Independent field Adjusters will require Desk Adjusters to review files for accuracy and settlement.
- 3) Maintain a Core Team of Adjusters who (i) have attended, at least once annually, an orientation class presented by Applicant on LCPIC's adjustment standards, processes and procedures and (ii) who have been approved by LCPIC to be a Core Team member. Applicant shall monitor the availability of those Adjusters who have been designated Core Team members and shall proactively work with LCPIC to keep the roster of Core Team members updated.
- 4) Selected Applicant is required to submit Committed Adjuster roster annually by April 1st during each contract term and at all times throughout the term of the contract, maintain purposed number of committed Adjusters. Should applicant fail to provide the purposed number of Committed Adjusters by April 1st annually or fall below the required number of Committed Adjusters at any time during the contract term, LCPIC shall have the right at its' sole discretion, to immediately terminate the contract.
- 5) No employee or subcontractor of Applicant with a felony conviction may work on this engagement. To affirm compliance with this requirement, Applicant must conduct criminal conviction background checks on any employee or Subcontractor of Applicant who performs work subject to this proposal.
- 6) Provide a commitment level of Independent field Adjusters who will provide adjusting services at the request of LCPIC. Your response to this RFP should provide the number of qualified resources you propose to supply.
- 7) Pre-certify all Adjusters and File Examiners/Desk Adjusters assigned to handle LA Citizens claims. Provide LCPIC specific training to Adjusters and File Examiners/Desk Adjusters to include:
 - a. Claim handling, estimating and customer service skills
 - b. LCPIC Claims System:
 - c. LCPIC Policy Coverage Forms and Endorsements.
 - d. Xactimate Software
 - e. XactAnalysis Software, including XP
- 8) Deploy a sufficient number of Catastrophe Adjusters to settle claims according to LCPIC catastrophe operations policies and procedures and in compliance with all statutory guidelines. Adjusters should have a minimum three (3) years residential property adjusting experience and seven (7) years commercial property adjusting experience preferably from catastrophe events. Administrator will manage at a 10 to 1 ratio. Applicant will:

- a. Ensure that all Adjusters and Desk Adjusters are properly licensed to work claims in the State of Louisiana.
- b. Provide each Adjuster photo identification co-branded with the name of Applicant and LCPIC.
- c. Upon deployment, require all Adjusters and Desk Adjusters to provide claims services exclusively for LCPIC.
- d. Adjusters deployed by Applicant will:
 - i. Work seven (7) days per week or as directed by LCPIC during active catastrophe operations. This includes, at the request of LCPIC, providing after-hours, weekend and holiday service coverage.
 - ii. Maintain a well-groomed appearance at all times and wear appropriate work attire.
 - iii. Remain free from impairment due to the use of impairing drugs, chemicals or alcohol while at the catastrophe site, at LCPIC policyholders' property, or while working on LCPIC claims in any capacity. No Adjuster may possess alcohol, illegal substances or any type of weapon while at the catastrophe site or LCPIC policyholders' property.
 - iv. Contact LCPIC policyholders within seventy-two (72) hours of assignment. An inspection should be scheduled at the time of the initial contact with the LCPIC policyholder. If, after such attempts, no contact can be made with the policyholder, Adjuster shall send a "no contact" letter.
 - v. Complete inspections within 10 days of assignment or as otherwise determined by LCPIC based on the type of damage caused by the Catastrophic Event.
 - vi. Upload Xacti mate estimates within 5 days of inspection.
 - vii. Complete desk review, upload report and recommendation within 5 days of receipt of Proof of Loss (or estimate) from an insured or Adjuster but prior to 30 days after receipt of the Inspection in the event the inspection is late pursuant to Louisiana Revised Statutes 22:1892 and/or 1973.
 - viii. Return all phone calls, voicemail, emails and/or text within twenty-four (24) hours.
 - ix. Settlement with policyholders within designated authority.
 - x. Prepare large loss or authority request reports.
 - xi. Fraud management
 - xii. Correspondence management:
 - 1) Prepare and mail status, settlement, denial, reservation of rights letters
 - 2) Receive documents and files – attach to claims system
 - xiii. Utilize necessary forms, estimates, photographs, etc., to support a recommendation for payment or denial
 - xiv. Document LCPIC claims system(s) to reflect all actions taken in the adjustment of the claim
 - xv. Handle damage and payment supplements

- xvi. Respond to Department of Insurance requests as directed by LCPIC
 - xvii. Respond to all LCPIC requests for appearance or questioning for litigation or litigation preparation and cooperate with LCPIC and its counsel.
 - xviii. Be dismissed from the catastrophe immediately for failure to meet any of the specified requirements of this section, as determined by LCPIC. No warning by LCPIC is required and the dismissal is solely determined by LCPIC.
- 9) Utilize an appropriate number of claims managers, team leaders, and desk adjusters to oversee and manage work assignments.
- a. Desk Adjuster: Service ratio corresponding to deployed Adjusters for event as specified by LCPIC in coordination with selected Applicant as LCPIC deems necessary to fulfill its mission.
 - b. Work seven (7) days a week 12 hours per day or as directed by LCPIC during catastrophe operations. This includes, at the request of LCPIC, providing after hours, weekend and holiday coverage.
- 10) Perform Catastrophe claims administration services to ensure claims are paid or uncontested portions of claims are unconditionally tendered within 20 days of Proof of Loss to include but not be limited to the following activities:
- a. Assignment
 - b. Coverage verification
 - c. Reserve maintenance
 - d. Prior loss review
 - e. Loss investigation
 - f. Loss estimation -property, contents, ALE
 - g. Loss evaluation
 - h. Settlement with policyholders or tender within 20 days of receipt of the adjuster's report or Proof of Loss from the insured, whichever is earlier within designated authority
 - i. Prepare large loss or authority request reports to LCPIC
 - j. Loss and expense payment initiation in LCPIC claims system
 - k. Salvage disposition
 - l. Fraud management
 - m. Correspondence management:
 - i. Prepare and mail status, settlement, denial, reservation of rights letters
 - ii. Receive documents and files - attach to claims system
 - n. Utilize necessary forms, estimates, photographs, etc., to support a recommendation for payment or denial
 - o. Document LCPIC Claims system reflect all actions taken in the adjustment of the claim
 - p. Initiate loss reports in third-party systems (ISO)
 - q. Handle damage and payment supplements

- r. Respond to Department of Insurance requests as directed by LCPIC
 - s. Manage cycle time to ensure timely settlement
 - t. Manage daily reports
 - u. Handle disputed claims including with third party including Public Adjuster, Attorney Represented and/or Litigation
 - v. Quality Assurance via re inspection
- 11) Approve and issue expense and loss payments for those claims which meet the following criteria, to ensure claims are paid or uncontested portions of claims are unconditionally tendered within 20 days of Proof of Loss:
- a. Payment request is made by a claim manager, examiner or adjuster,
 - b. Adequate supporting documentation is provided,
 - c. LCPIC's liability to pay is clear based on the information provided to Applicant, and
 - d. Payment is within Applicant's settlement approval authority as agreed upon in writing between LCPIC and Applicant

Applicant will defer to LCPIC any payment decisions about which Applicant may have questions.

- 12) Establish a customer call center for catastrophe claims questions. Call center shall be available from 7 am until 7 pm. 7 days per week during the active phase of the catastrophe unless modified by mutual consent of LCPIC and Applicant, the cost of which shall be included in the administrative proposed in section 5.2 below.
- 13) At LCPIC's request implement a Quality Assurance and Reinspection program. Applicant will use QA software applications as provided by LCPIC. Information from the QA process will be used by Applicant to provide individual and group training to address any quality issues noted.
- 14) At no cost or expense to LCPIC, ensure that Adjusters possess all required equipment to perform the Services. Adjusters' equipment will include, but not be limited to, transportation, computer, estimating software, printer, ladder, camera, film, mobile phone, etc.
- 15) Comply with all legal requirements, administrative regulations, provisions of the Louisiana Insurance Code and the Louisiana Administrative Code, demonstrate good claims-handling practices and reporting, and claims processing procedures, as determined by LCPIC.
- 16) Follow LCPIC reporting thresholds and guidelines for each claim. Claims falling within these thresholds and guidelines will require initial captioned reports within 10 calendar days of assignment and subsequent status reports, as deemed necessary by LCPIC. Reporting electronically through XactAnalysis will be the required method unless otherwise approved by LCPIC.
- 17) Use of Authorized Sub Contractors:
- Catastrophe Claims Administrator shall serve as the primary provider for all work performed pursuant to its contract. Catastrophe Claims Administrator shall be responsible for all deliverables specified within this contract. Catastrophe Claims Administrator may enter into subcontracts with authorized third parties for the performance of any part of Catastrophe Claims Administrator's duties and obligations, but Catastrophe Claims Administrator will be the single point of contact for all subcontracted work. Catastrophe Claims Administrator acknowledges total responsibility for compliance with all terms

stated in the entire agreement.

Before entering into any subcontract, Catastrophe Claims Administrator shall furnish in writing to LCPIC the name of the proposed sub-contractor, a listing and qualification of the key personnel the sub-contractor will use, as well as a description of the proposed scope of work the sub-contractor will perform.

Catastrophe Claims Administrator shall not contract with a proposed sub-contractor if LCPIC has any reasonable objection.

Catastrophe Claims Administrator shall change a sub-contractor previously selected if LCPIC makes a reasonable and timely objection to such sub-contractor.

By appropriate written agreement, Catastrophe Claims Administrator shall require each sub-contractor, to the extent of the work to be performed by the sub-contractor, to be bound to the Catastrophe Claims Administrator by the terms of this Agreement, and to assume to Catastrophe Claims Administrator all of the obligations and responsibilities which the Catastrophe Claims Administrator, by this Agreement, assumes toward LCPIC. Each subcontract agreement shall preserve and protect the rights of LCPIC under this Agreement with respect to the work to be performed by the sub-contractor, so that subcontracting thereof will not prejudice such rights.

Catastrophe Claims Administrator shall make available to each sub-contractor, before execution of the subcontract, copies of this Agreement to which the sub-contractor shall be bound.

Catastrophe Claims Administrator shall include all sub-contractors as insureds under its policies or shall insure that all sub-contractors satisfy the same insurance requirements stated herein for the Catastrophe Claims Administrator, including, but not limited to, naming LCPIC as additional insured.

- 18) Catastrophe Claims Administrator's duties do not include;
- a. Hiring counsel;
 - b. Responding directly to demands for appraisal, or rejection of same, or failing to forward the demand for appraisal to LCPIC; and
 - c. Hiring outside experts or vendors or making assignments to an expert or vendor without notice and approval by LCPIC.

5.2 COMPENSATION AND FEES

- A. Claim Administration Fee. In addition to fees payable pursuant to the Catastrophe Field Adjusting Fee Schedule identified below as Exhibit A, selected Applicant will be paid an Administrative Fee (for compensation of Desk Examiners and Customer Service Representatives) of:

Proposed amount (\$_____) per claim **[NOTE: Applicant's response should provide what Applicant proposes to charge]**

- B. Catastrophe Independent Field Adjusting Fees: The following Adjusting Fee Schedule (Exhibit A) will apply to all field inspected claims.

Exhibit A: Catastrophe Field Adjusting Compensation Fee Schedule

The fees paid pursuant to this Adjusting Fee Schedule are all inclusive for claim adjustment services. At its sole discretion, LCPIC has the ability to adjust pricing, based on changes to market conditions.

FEES BASED ON GROSS CLAIM DOLLAR AMOUNT (GCA)	
<p>Gross Claim Amount (GCA) means the lesser of the policy limits or the agreed cost to repair or replace before application of depreciation, deductible, or other applicable limits. Third party invoices entered into the estimate are not to be included in the Gross Claim Amount.</p>	
<p>Claim Withdrawn: This fee applies when the insured elects to voluntarily withdraw the claim after assignment but prior to the initial inspection.</p>	\$75.00
<p>Closed Without Payment "CWOP": This fee applies to policies with full denial or inspection with no damage found.</p>	\$250.00
<p>Erroneous Assignment: A claim assigned in error by LCPIC.</p>	\$75.00
\$.01 - \$1,000.00	\$350.00
\$1,000.01 - \$2,500.00	\$475.00
\$2,500.01 - \$5,000.00	\$600.00
\$5,000.01 - \$7,500.00	\$675.00
\$7,500.01 - \$10,000.00	\$750.00
\$10,000.01 - \$15,000.00	\$900.00
\$15,000.01 - \$25,000.00	\$975.00
\$25,000.01 - \$35,000.00	\$1,175.00
\$35,000.01 - \$50,000.00	\$1,425.00
\$50,000.01 - \$75,000.00	\$1,700.00
\$75,000.01 - \$100,000.00	\$1,900.00
\$100,000.01 - \$250,000.00	2.4% but not less than \$3,000.00
\$250,000.01 and up	2.2% but not less than \$5,750.00

ITV Total loss estimate- foundation only remaining or substantial structure damage with strong potential to exceed policy limit. Reserve notification required within 24 hours. ITV: Total loss estimate will be a flat rate of \$750

Claim Re-opens: If a file re-opens, the fee will be a flat rate of \$125 without a field inspection. Reopen with inspection may be billed at \$300, or the difference of the gross amount increase from the original estimate based on the fee schedule, whichever is greater

- A. If the claim is subcontracted to a third-party adjusting firm, The LCPIC Catastrophe Administrator will pay the subcontractor directly based on the Catastrophe Adjusting Fee Schedule. The LCPIC Catastrophe Administrator will be responsible for verifying the third-party adjusting firm invoice/fee and initiate the expense payment in LCPIC's claims systems.
- B. Loss Adjustment Expenses for experts, engineers, attorneys and specialized loss adjusting services must be approved, in advance, by LCPIC. Depending on the nature and severity of the catastrophe, LCPIC may grant Vendor blanket authority to incur such expenses or grant authority on an individual claim basis. Vendor will enter all approved expenses into LCPIC's claims systems and LCPIC will pay vendors directly.
- C. LCPIC will provide Vendor with access to software required to conduct re-inspections and perform quality assurance of claims. Any cost associated with the utilization of the software will be assumed by LCPIC.
- D. LCPIC will not pay for ordinary office or overhead expenses, including but, not limited to expenses for rent, clerical staff, copiers, printers, laptops, computers, furniture, office supplies, postage, shipping, freight, paper, electronic forms, and envelopes, and the like.

Note: If it appears to LCPIC that standards are not met or may not be met within the stated timeframes, LCPIC reserves the right to reassign claims to an alternate Catastrophe Claims Administrator.

Section 6 – Vendor Service Requirements & Expectations

6.1 SITE REQUIREMENTS

If awarded a contract, the selected Applicant(s) shall be required, at no cost to LCPIC, to maintain a minimum site requirement of an established and fully staffed office in Louisiana during the term of the contract.

An office that is maintained outside of Louisiana may be acceptable if the selected Applicant(s) establish a temporary office in the area where a major storm event occurs. LCPIC and Applicant will mutually determine when this requirement is necessary.

The selected Applicant(s) will notify LCPIC in writing of any change or addition of office locations where any LCPIC claims are being handled.

6.2 AUDITING CLAIM SERVICE VENDOR'S PERFORMANCE

LCPIC may, at its option, perform periodic audits of the claims files of the Applicant(s) selected through this RFP. The audit may include, but not be limited to, a review of one or more of the following areas:

- 1) Compliance with procedures, controls, adjuster experience and caseload limits established by LCPIC, or applicable state regulatory agencies;
- 2) The quality of expertise with which claims have been handled;
- 3) The degree of promptness and efficiency in claims handling;
- 4) The adequacy and accuracy of payments and establishment/maintenance of reserves;
- 5) The adequacy and quality of file documentation and analysis of compensability issues;
- 6) The proper use of electronic reporting and electronic file documentation; and,
- 7) The adequacy of communication with LCPIC and State agencies involved in claims.

These audits may be conducted, at the option of LCPIC, at the Applicant's location or at the offices of LCPIC. These audits will be in addition to daily monitoring of claims by LCPIC.

6.3 RESPONSIBILITY FOR PENALTIES, ATTORNEY'S FEES AND BAD FAITH DAMAGES

Any penalty, attorney's fees or bad faith damage assessed, or any obligation incurred, as a result of selected Applicant's delay or a claim handled by Vendor in bad faith assigned under any contract resulting from this RFP may be the sole responsibility of the selected Applicant and may not be paid from LCPIC funds. Upon written notice, LCPIC may withhold such penalty or bad faith damage from sums owed to Applicant.

Depending on the nature of the claim, LCPIC may provide the selected Applicant with a separate agreement upon award of a contract related to Courtesy Defense. The separate contract will not be a part of this RFP but will be provided by LCPIC during the contract period.

6.4 LIQUIDATED DAMAGES - FAILURE TO SUPPLY INDEPENDENT/FIELD ADJUSTERS AND DESK ADJUSTERS:

Claims Administrator must provide all Adjusters, meaning those Adjusters identified by Vendor and selected by LCPIC in response to a Deployment Notification, within seventy-two (72) hours, or as otherwise specified by LCPIC to the designated catastrophe staging office.

The parties recognize that certain breaches of Vendor's duties to supply Adjusters under its Contract will result in certain harm to LCPIC which is not easily quantifiable. Therefore, the parties agree to the following liquidated damages for the specific breach described below:

Unrealized Staffing. In response to a deployment notification, Vendor must provide within seventy-two (72) hours, or as otherwise specified by LCPIC, all resources Vendor committed to supply, including but not limited to Independent Adjusters/Field Adjusters and File Examiners/Desk Adjusters. ***If Vendor fails to comply with LCPIC's notification within the stated time frame, LCPIC will require a corrective action plan and Vendor will pay \$350 to LCPIC, as liquidated damages and not as a penalty, for each Committed Adjuster requested and not provided to the designated location in the stated timeframe for each day until a replacement Adjuster is provided to the designated location.*** It will be LCPIC's option to demand immediate payment for liquidated damages or to deduct them from future payments to Vendor. Upon written notice, LCPIC may withhold such liquidated damage from sums owed to Applicant. See ***Other Damages*** below.

Vendor must provide committed Desk Adjusters, meaning those Desk Adjusters identified by Vendor and selected by LCPIC in response to a deployment notification as specified by LCPIC. Desk Adjusters must comply with stated timeframes as indicated. ***If vendor fails to comply with stated timeframe, LCPIC reserves the right to reassign and the vendor may forfeit up to 50% of***

the combination of the Claim Administration Fee at LCPIC's discretion. See **Other Damages** below.

Abandonment by Adjuster. Upon notice to Vendor by LCPIC that an Adjuster has abandoned or stopped performing adjusting Services on an assigned claim, Vendor will provide a replacement Adjuster to the designated location within seventy-two (72) hours. If Vendor fails to comply with LCPIC's notification within the stated timeframe, LCPIC will require a corrective action plan and Vendor will pay to LCPIC, as liquidated damages and not as a penalty, for each replacement Adjuster requested and not provided to the designated location for each day following the stated timeframe until a replacement Adjuster is provided to the designated location.

Other Damages. The liquidated damages discussed above do not include, and do not substitute for, Vendor's liability to LCPIC for any other damages LCPIC may sustain or be liable for to its insureds or any third party because of Vendor's fault, negligence or breach of this contract, including but not limited to penalties and bad faith damages. See, for example, [RESPONSIBILITY FOR PENALTIES AND BAD FAITH DAMAGES](#) above.

6.5 LCPIC SYSTEM REQUIREMENTS

LCPIC requires that all estimates submitted for review are composed through the Xactimate estimating software, through the LCPIC profile, if available. The LCPIC profile will be available on Xactimate Version X1. Furthermore, it is LCPIC's intention to utilize the XactAnalysis Network to assign claims to the firms and receive the finished report package. In addition, the Field Adjusters will be required to have XactAnalysis SP. Please visit www.Xactware.com for more information on any of these programs.

Section 7- RFP Application Instructions & Evaluation Criteria

7.1 QUESTIONS

There is an open question period beginning upon release of the RFP and ending on the date and time specified in Section 1, Calendar of Events [p. 6]. During that period, Applicants may submit questions in writing to the RFP Committee. LCPIC will post answers to the questions on LCPIC's website in accordance with Section 8, Calendar of Events, so all questions and answers are made available at the same time to all Applicants. Answers will constitute an amendment to the RFP only to the extent a substantive change is made.

APPLICANTS ARE ADVISED TO RAISE ANY QUESTIONS THEY HAVE REGARDING THE REQUIREMENTS OF THIS RFP, INCLUDING THE SCOPE OF SERVICES OR OTHER TERMS, DURING THE OPEN QUESTION PERIOD.

Applicants are requested to submit questions in the following format:

RFP Section No.	Page #	Question
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7.2 PROPOSAL CONTENTS

The purpose of Applicant's Proposal is to demonstrate its qualifications, competence, financial stability and capacity to provide the services in conformity with the requirements of this RFP. Any information deemed appropriate by Applicant may be included. The proposal should be completed using the Excel Form "LCPCI Request For Proposal - Catastrophe Claims Administrative Services" found on our website www.lacitizens.com. The following categories of information provide the core of the response.

7.3 FIRM PROFILE & BACKGROUND

This section should include the applicant’s name and mailing information.

7.4 RESOURCE COMMITMENTS

An accurate count of adjusters being made available to LCPIC during a catastrophic event must be included in an applicant’s proposal for Catastrophe Claims Administration and Independent Adjusting Services. Adjuster totals for catastrophe claim data should consider the ability to use existing resources in and out of state to include both 1099 and staff employees.

7.5 SERVICES OFFERED

Please provide details of services offered that may be of benefit to future LCPIC needs.

7.6 CATASTROPHE RESPONSE

The applicant must provide details into the firm’s capabilities and experience in responding to catastrophic events.

7.7 Training

This section provides the applicant an opportunity to highlight training opportunities offered by the firm.

7.8 Quality Assurance

This section provides the applicant an opportunity to provide details into the Quality Assurance process, procedures, and measurements.

7.9 Other Relevant Information

This section provides the applicant an opportunity to provide additional information into the firm’s areas of differentiation, technology adoption and challenges facing the industry.

7.10 References

The applicant will provide 3 references of clients to which the firm provides similar services of those described in the RFP.

7.11 Attachments

The applicant can provide additional information that will assist in the review and evaluation process of the firm.

7.12 EVALUATION CRITERIA

LCPIC will review all Proposals to determine compliance with stated requirements. Proposals that comply will be reviewed by the evaluation committee using the allocation of points indicated below. At any time before awarding a Contract, LCPIC reserves the right to seek clarifications deemed necessary for proper evaluation of Proposals.

Pursuant to L.R.S. 22:2315 LCPIC shall give preference to Applicants engaged in the business of adjusting claims, who have been domiciled in Louisiana for a period of not less than two years.

EVALUATION CRITERIA		Points
1	Applicant or key personnel have meet applicable property and casualty insurance services as specified in this solicitation.	Pass/Fail

2	Corporate Background & Experience	10%
3	Financial Proposal & Stability	15%
4	Training, Quality Assurance & Professional Development	15%
5	Committed Resources	25%
6	Catastrophe Planning & Innovation	25%
7	Relevant LCPIC experience will be evaluated on their previous performance	5%
8	Louisiana Domiciled	5%

7.13 EVALUATION RANKINGS

After the Proposals are evaluated and scored by the individual evaluators the scores will be combined and averaged to determine the initial ranking of Proposals. The Evaluation Committee will meet to review the scores and rankings in order to determine which Applicants may be awarded a contract. It is LCPIC's intention that any proposed contracts that may be awarded will be to the most responsible and responsive Applicants whose proposals are determined to be the most advantageous to LCPIC, taking into consideration the criteria set forth in this RFP and final ranking by evaluators.

7.14 NOTICE OF INTENT TO AWARD

LCPIC will notify successful Applicant(s) and proceed to negotiate terms for a final contract. Unsuccessful Applicant(s) will be notified in writing accordingly.

Applicant(s) shall not submit their own standard contract terms and conditions as a response to this RFP. Applicant(s) should submit in its proposal any exceptions or contract deviations that its firm wishes to negotiate. Negotiations may coincide with the announcement of the selected Applicant(s).

7.15 PROTESTS

Any person, firm or corporation aggrieved by the specifications of this RFP or any proposed award(s) has the right to submit a protest in writing to the Chief Executive Officer of LCPIC. A protest to the RFP specifications must be filed at least two (2) days prior to the due date of the proposals as listed in Section 8, Calendar of Events. A protest of any proposed award(s) must be filed within 14 days after the award or intention of award has been announced by LCPIC.

Section 8 – RFP Submission

The deadline for receiving proposals is 1/31/2023. The preferred method of format response is to utilize the Excel form 'LCPIC Claims Administration Response' and attached other relevant documents in a single .PDF document complete with a table of contents and respective links. Also, please submit **four** hard copies via Fed Ex or mail and **one** electronic emailed copy of your proposal to the LCPIC contact below.

Contact Information

Questions related to procurement should be addressed as follows:

Louisiana Citizens Property Insurance Corporation
 1 Galleria Blvd, Suite 720
 Metairie, Louisiana 70001
 Email: RFP@lccitizens.com

Upon the expiration of the deadline to submit, LCPIC will conduct a review of all proposals received and determine which, if any, will be accepted. At that time, LCPIC will contact the Applicant and continue the vetting process and negotiate a contract.

Incomplete proposals will result in disqualification.

Knowingly submitting a proposal that contains false information will disqualify a proposal.

Section 9 – Signature Requirements

Responses must be signed by a company officer empowered to bind the company. Responses without the required signature will be rejected.

Section 10 – Confirmation Requirements

Responses must confirm that the Applicant will comply with all of the provisions in this RFP.

Section 11 – Frequently Asked Questions

11.1 For Scope of Work – (A) Primary Catastrophe Claims Administration Service: Is the number of committed adjusters under resource commitment inclusive of Desk Adjusters and Field Adjusters?

Yes, applicant shall quantify the number of resources committed to LCPIC for the following classifications: Personal Lines Field Adjuster; Commercial Lines Field Adjuster; Personal Lines Desk Examiner; Commercial Lines Desk Examiner; Litigation Desk Examiner. Subsequent to engaging in a contract, Applicant shall provide names, and other relevant information of all committed resources. The number of necessary Managers, Team Leads, Desk Adjusters, File Reviewers, and Claim Processors would be in addition to the amount of Independent Adjusters as stated in resource Adjuster Count.

11.2 Is the experience level for inside (Desk) adjusters the same as the minimum requirement for field adjusters?

Yes

11.3 Is the Primary Catastrophe Claims Administrator required to provide the names of committed adjusters or do we simply manage to meet or exceed the expected requirements?

LCPIC will request the Adjuster names and profiles from successful Applicant(s) when notice of intent to award is issued and confirm all adjusters are properly licensed to work claims in the State of Louisiana.

11.4 Does the Claims Administrator have the authority to sub-contract to third party firms? If so, do the adjusters provided by those firms count toward the resource commitments?

Yes, an applicant may sub-contract services with LCPIC pre-approval; however, the applicant under contract will ultimately be accountable for the total number of resources committed, as well as the overall work product.

11.5 Does LCPIC require the Claims Administrator to build/host the voicemail system or is that system provided by / hosted by LCPIC?

During a catastrophe the LCPIC FNOL call tree option will be routed to the selected applicant's phone system. Therefore, the Claims Administrator would need to host their own voicemail system or answering service for calls received outside of operational hours.

11.6 Policy-in-force and claim historical data:

YEAR	POLICY-IN-FORCE	CLAIMS REPORTED
2012	104,471	20,670
2019	36,371	1,975
2020	35,670	8,404
2021	41,157	15,418

END OF DOCUMENT



**LCPIC Request For Proposal
Catastrophe Claims Administration Services**

Section	Area of Inquiry	Detailed Response	Submission
7.00		7.1 Questions	
Questions	7.1.1	Applicants are requested to submit questions in the following format: RFP Section; Page #; Question:	
		Questions to be submitted to: Louisiana Citizens Property Insurance Corporation 1 Galleria Blvd, Suite 720 Metairie, Louisiana 70001 RFP@lacitizens.com	
		7.2 Contents	
	7.2.1	The purpose of Applicant's Proposal is to demonstrate its qualifications, competence, financial stability and capacity to provide the services in conformity with the requirements of this RFP	
		7.30 Firm Profile and Background	
Profile and Background	7.3.1	Please list the applicant firm name and home office location.	
	7.3.2	Please list the primary contact name and title.	
	7.3.3	Please list the primary contact phone and email address.	
	7.3.4	What is the legal structure of the organization (Sole Proprietor, Partnership, LLC, Corporation, etc.)?	
	7.3.5	What date was the organization established?	
	7.3.6	What is the total # of employees of the firm?	
	7.3.7	State the annual sales for each of the previous 3 years (2020, 2021, 2022).	
	7.3.8	Please attach a current organization chart.	
	7.3.9	Please list the number and location of all branch offices (attached a separate document if necessary).	
	7.3.10	Please list the executive management team and include a bio of each officer (attach a separate document if necessary).	
	7.3.11	Please identify the key account contacts (names, titles and bio) for the team that will be assigned to the LCPIC account should your firm be selected to participate (attach a separate document if necessary).	
	7.3.12	Does your firm meet the insurance criteria described in section 4.10? Please attach a current Certificate of Insurance.	
		7.40 Resource Commitments	
Resource Commitments		An accurate count of experienced adjusters available to LCPIC during a catastrophic event must be included in an Applicant's proposal for Catastrophe Claims Administration and Desk Adjusting Services. Adjuster totals for catastrophe claim data should consider the ability to use existing resources in and out of state. Include both 1099 and staff employees.	
		Independent Field Adjuster Counts	
	7.4.1	Please state the total commitment of Residential Field Adjusters (3-years minimum experience) your firm will provide upon activation.	
	7.4.2	Please state the total commitment of Commercial Field Adjusters (7-years minimum experience) your firm will provide upon activation.	
		Desk Adjuster Counts	
	7.4.3	Please state the total commitment of Residential Desk Adjusters non-litigation (3-years minimum experience) your firm will provide upon activation.	
	7.4.4	Please state the total commitment of Commercial Desk Adjusters non-litigation (7-years minimum experience) your firm will provide upon activation.	
7.4.5	Please state the total commitment of Litigation Desk Examiners (residential or commercial - 7-year minimum experience) your firm will provide upon activation.		
		7.5.0 Services Offered	
Services Offered	7.5.1	Provide details of the services currently offered by your firm.	
	7.5.2	Provide a brief summary of your firm's experience handling residential and commercial claims for similar carriers or firms and include any relevant LCPIC experience.	
	7.5.3	Describe how you measure and monitor Field Adjuster Productivity.	
	7.5.4	Describe how you measure Desk Examiner Productivity.	
	7.5.5	Describe what differentiates your firm from others in the industry.	



**LCPIC Request For Proposal
Catastrophe Claims Administration Services**

Section	Area of Inquiry	Submission
7.00	Detailed Response	
7.60	Catastrophe Experience	
Catastrophe Experience	7.6.1	How many years of experience does your company have in the Property & Casualty Insurance catastrophic response?
	7.6.2	Has your company previously worked with LCPIC? If yes, please state the years and in what capacity.
	7.6.3	Please provide a comprehensive narrative demonstrating your firm's understanding of the purpose and scope of LCPIC claims handling requirements.
	7.6.4	What is the ratio of team leads to field adjuster? Does this ratio change during a catastrophe response? If so, how?
	7.6.5	How many other carriers is your firm under contract with to perform CAT Desk Examiner services? How does this impact you firm's ability to respond to LCPIC?
	7.6.6	How many other carriers are you under contract with to perform Field Adjuster services? How will this impact you firms ability to respond to LCPIC?
	7.6.7	Explain how your firm's catastrophe claims handling ability exceeds that of similar claims handling organizations.
	7.6.8	Logistically, describe how your firm approaches a catastrophic event, from pre-event to post event activities. This should include at a minimum: a) pre-planning activities; b) mobilization processes including timeframes; c) desired storm office location and duration; d) staffing; e) post storm after action review.
	7.6.9	Please describe the efforts your firm takes to solidify the relationships of the adjuster resources (field and desk) so that they will respond when called upon.
7.7	Training	
Training	7.7.1	Does your firm have a dedicated training department? If so, how many associates are in this department on a full-time basis?
	7.7.2	What type of internal training and professional development is provided?
	7.7.3	Please describe your firms' advanced training opportunities. Does this include educational sessions for field adjusters in identifying wind and hail damages. Be sure to include a description of requirements for obtaining any engineering or other industry specific certifications such as Residential and Commercial roofing certifications.
	7.7.4	What specific subject matter training sessions are offered? Please include titles and a brief course description, as well as if these sessions are attended in-person or virtually. Attach a separate sheet if necessary
	7.7.5	What is unique about your training programs?
7.80	Quality Assurance	
Quality Assurance	7.8.1	Please describe your firm's quality assurance processes.
	7.8.2	What is the % of files that go through the QA process?
	7.8.3	When does the QA process begin?
	7.8.4	What controls are in place to drive the desired QA results?
	7.8.5	What software is utilized to perform the QA?
	7.8.6	What type of reports are generated from the QA review? To whom are they shared and how often?
	7.8.7	Please attach a recent QA sample report.



**LCPIC Request For Proposal
Catastrophe Claims Administration Services**

Section	Area of Inquiry	Submission
7.00	Detailed Response	
7.90	Other Relevant Information	
Other Relevant Information	7.9.1	What is the most significant factor affecting the future success of your company and what plans are in place to address this factor?
	7.9.2	Considering all current contractual obligations to carriers, describe your prioritization process that will provide assurances of meeting LCPIC catastrophe claims requirements.
	7.9.3	If a contract is awarded to your firm, describe what percentage (%) of resource commitments to LCPIC for catastrophe claims would be provided in relation to other carrier commitments.
	7.9.4	How many of the adjusters within the total adjuster count are fluent in a foreign language? Identify the language and provide totals for each.
	7.9.5	Please describe how your firm is innovative.
	7.9.6	Please describe recently adopted technology and how it is improving the overall quality of the product/service delivered to your clients.
	7.9.7	Please describe your firm's Business Continuity practices and attach a copy of your firm's plan document.
	7.9.8	Describe your firm's processes and controls for protecting confidential client data.
	7.9.9	Provide all relevant information regarding pending litigation that would adversely affect the ability to perform to the standards described herein
	7.9.10	Would you be willing to agree to specific performance guarantees, with corresponding penalties for non-compliance, as well as additional compensation for goal exceedance? If so, provide an overview of how this would be implemented.
7.10	References	
References	7.10.1	Provide three references (including contact information) and a brief description of the services provided to each reference
7.11	Attachments	
Attachments	7.11.1	Current organization chart
	7.11.2	Location of Branch Offices (if Necessary)
	7.11.3	Executive Management Bio
	7.11.4	Key Account Contact Bio
	7.11.5	Current Certificate of Insurance
	7.11.6	Subject Matter Training Sessions
	7.11.7	Sample QA Report
	7.11.8	Business Continuity Plan

CAT Vendor RFP Results and Recommendation

Overview:

LCPIC released a Request for Proposal for Catastrophe Administrative Services on December 15, 2022. In response to this proposal, LCPIC received 35 responses from the companies listed below:

Workforce Group	MD Claims Group	Acorn Claims
Mid- America Catastrophe	Sedgwick	Allcat Claims
SWA Claims Management	Wardlaw Claims	Assurity Claims
One Call Claims	Southwest Adjusters	Bishop & Associates
Ryze Claim Solutions	EP Claims	CCMS & Associates
Claim Consultant Group	Peak Claims Group	Compass Adjusting
Legion Claims Solutions	TSI Adjusters	Field Pros Direct
Genpact (UK) Limited	Cat Claims Unlimited	Global Risk Solutions
Choice Solutions	Cat Response Unit USA	James Ward Claim
Struction Solutions	Foothill Claims	Sentry Claims Group
Allied American	Vector Risk Solutions	Uvo Claims
Custard Insurance Adjusters	Veteran Catastrophe	

Committee Review:

An evaluation committee including Stephanie Jackson – Sr Director of Claims, Paige Harper-General Counsel-Corporate Secretary, Ricky Lindsey – CIO and Blake Hoggatt –Vendor Claim Supervisor reviewed, analyzed and assessed each proposal submitted using the established criteria found on pages 24-25 of the RFP. Awards are recommended to the companies most advantageous to LCPIC.

Final recommended selections based on criteria include four companies.

- Mid America Catastrophe
- Schafer Wood and Associates Claims Management
- One Call Claims
- Ryze Claim Solutions

Total resources of the four companies will include 1,000 field adjusters and 570 desk-inside adjusters.

Current **field adjusting contracts** secured in 2021 -2022 will auto renew providing an additional 340 field adjusters and 168 desk adjusters for the 2023 storm season.

2023 proposed CAT Commitments as of 3/06/2023 include:

- BSA: Field 45
- Team One: Field 40
- SWA: Field 300, Desk 110
- Legion: Field 30
- One Call: 300 Field, 240 Desk.
- Creative Adjusting: 58 Desk
- Eberls: Field 225 Desk 50
- Mid-America: Field 150, Desk 170
- Ryze Claim Solutions: Field 250, Desk 110
- Contractually committed upon board approval core team field adjusters: 1,340
- Contractually committed upon board approval core team desk adjusters: 738
- Total combined committed upon board approval field and desk adjuster combined: 2,078

LCPIC Certification as 3/06/2023

- Certification completed: 1,937
- In Progress: 896

Estimated 50,000 claim event with current commitments

- 50,000 claim event with the combined 1,340 field adjusters would result in an inventory of 37 claims per adjuster.
- 50,000 claim event with the combined 738 desk adjusters would result in an inventory of 67.75 claims per adjuster.

LCPIC Operating Cash Summary - Forecast

Rounded (000's)

	2022							2023				
	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
TOTAL BEGINNING CASH & INVESTMENTS	184,130	173,890	233,592	278,079	299,678	311,545	328,948	Estimate 351,298	Estimate 333,436	Estimate 381,735	Estimate 380,696	Estimate 401,143
+ Receipts	46,900	78,125	59,106	44,479	34,132	29,427	40,084	31,537	24,640	37,800	32,600	42,300
TOTAL RECEIPTS	46,900	78,125	59,106	44,479	34,132	29,427	40,084	31,537	24,640	37,800	32,600	42,300
- Rita/Katrina Claims												
- 2005 Class Action												
- Isaac Claims						1,163	65	20	125		75	
- Laura/Delta/Zeta Claims	1,375	2,164	2,089	1,209	859	661	1,695	1,056	1,100	1,000	1,000	900
- Ida Claims	6,218	7,213	11,768	7,803	5,931	5,426	5,524	5,317	5,000	4,500	4,500	4,500
- Other Claims	723	580	521	1,473	1,951	1,291	5,589	5,518	3,750	3,750	3,750	3,750
- Reinsurance Recoveries	(502)	(2,189)	(13,531)	(37,033)	(3,054)	(4,581)	(4,015)	(1,390)	(37,195)	(6,655)	(5,890)	(5,965)
- Cat LAE Expense	1,310	1,312	1,238	1,102	406	1,431	1,494	872	900	390	390	390
- Non Cat LAE Expense	82	85	92	121	124	161	400	301	400	250	250	250
- Commissions	2,173	4,256	7,102	5,545	4,189	3,182	2,783	3,741	1,760	1,760	2,700	3,260
- Reinsurance/Cat Bonds Expense	44,762	2,117	2,004	41,067	5,678	1,515	2,452	27,343	1,793	33,557	1,657	69,781
- Emergency Assessments		2,505			4,520			2,127			1,306	
- Depopulation								3,032				7,863
- Transfer to(from) Trustee/Invest												
- Other	1,275	2,210	1,949	1,649	1,634	1,914	1,980	1,555	4,125	1,513	1,832	1,501
TOTAL EXPENSES	57,416	20,252	13,232	22,936	22,238	12,163	17,967	49,492	(18,242)	40,065	11,570	86,230
ENDING OPERATING CASH	45,478	103,352	149,226	170,769	182,663	199,927	222,044	204,089	246,971	244,706	265,736	221,806
INVESTED CASH/CASH EQUIVALENTS	40,251	44,560	48,974	46,119	45,958	46,483	45,929	46,103	47,998	47,047	48,872	48,843
TOTAL LCPIC OPERATING CASH	85,729	147,912	198,200	216,888	228,621	246,410	267,973	250,192	294,969	291,753	314,608	270,649
INVESTMENTS	88,161	85,680	79,879	82,790	82,924	82,538	83,325	83,244	86,766	88,943	86,535	85,705
TOTAL CASH & INVESTMENTS	173,890	233,592	278,079	299,678	311,545	328,948	351,298	333,436	381,735	380,696	401,143	356,354

Louisiana Citizens Property Insurance Corporation
Combined Statutory Income Statement
For the Month Ending December 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	\$5,133	\$39,158	\$34,025	\$9,946	\$81,230	\$428,473	\$347,243	\$75,876
Direct Premiums Written - Depopulation	(120)	(3,836)	(3,716)	0	(120)	(3,836)	(3,716)	(17)
Ceded Premiums Written	(3,600)	(18,475)	(14,875)	(2,538)	(38,000)	(143,302)	(105,302)	(27,819)
Ceded Premiums Written - Facultative	0	15	15	0	0	(2,415)	(2,415)	0
Net Premiums Written	1,413	16,861	15,448	7,408	43,110	278,920	235,810	48,040
Change In Unearned Premium Reserve	1,740	(4,876)	(6,616)	(3,758)	(7,341)	(199,225)	(191,884)	(12,594)
Change In Unearned Premium Reserve - Depopulation	120	3,262	3,142	(2)	119	3,261	3,142	(64)
Net Premiums Earned	3,273	15,247	11,974	3,647	35,888	82,955	47,067	35,382
<i>Less Underwriting deductions:</i>								
Direct Losses Incurred	8,601	39,432	30,831	(2,615)	77,199	140,021	62,822	452,396
Direct Losses Incurred - Class Action	0	0	0	0	0	0	0	8,333
Direct Allocated Loss Adjustment Expenses Incurred	1,697	12,614	10,917	4,019	15,000	20,567	5,567	26,495
Direct Unallocated LAE (Home Office Expenses)	1,071	1,303	233	2,365	7,732	20,047	12,315	16,244
Ceded Losses and LAE	(9,273)	(8,949)	324	(812)	(79,601)	(113,077)	(33,476)	(453,125)
Net Losses and LAE Incurred	2,096	44,401	42,305	2,957	20,330	67,558	47,228	50,342
Commissions Incurred	513	3,916	3,402	995	8,123	42,847	34,724	7,588
Commissions Incurred - Depopulation	(19)	(614)	(595)	0	(19)	(614)	(595)	(3)
Underwriting Expenses Incurred (Home Office Expenses)	1,309	2,282	974	364	8,427	16,863	8,436	7,079
Total Other Underwriting Expenses Incurred	1,803	5,584	3,781	1,358	16,531	59,097	42,566	14,664
Net Underwriting Gain (Loss)	(626)	(34,738)	(34,112)	(668)	(973)	(43,700)	(42,727)	(29,624)
Other Income:								
Interest Earned	29	538	509	(309)	404	1,634	1,230	453
Other Income	74	675	601	166	936	8,401	7,465	835
Total Other Income	103	1,213	1,110	(144)	1,340	10,035	8,695	1,287
Net Operating Income	(523)	(33,525)	(33,002)	(812)	367	(33,665)	(34,032)	(28,337)
<i>Bond Income/Expense:</i>								
Emergency Assessment Income	389	168	(221)	1,599	5,332	4,701	(631)	6,546
Debt Service Expense	(390)	(412)	(22)	(1,601)	(5,344)	(5,397)	(53)	(6,553)
Earnings on Bond Assets	1	244	243	2	12	696	684	7
Net Bond Income/Expense	0	0	0	(0)	0	0	0	0
Net Income	(523)	(33,525)	(33,002)	(812)	367	(33,665)	(34,032)	(28,337)

Louisiana Citizens Property Insurance Corporation
Combined Statutory Change In Surplus
For the Month Ending December 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	(33,665)	(28,337)	(24,632)
Change In Nonadmitted Assets	(32,347)	(767)	(155)
Change In Provision For Reinsurance	1,464	(105)	(1,550)
Tax Exempt Surcharge, Current Year	7,010	1,898	1,813
Surplus, Current Year	77,089	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 December 31, 2022
Rounded (000's)

	Current Year	Prior Year-End
Assets		
Trustee Cash	\$85,300	\$64,369
Operating Cash	222,044	128,611
Invested Operating Cash and Cash Equivalents	45,929	11,518
Restricted Cash for Escheatment	4,736	1,781
Operating Investments - Bonds	83,325	66,570
Premiums Receivable	58,427	12,052
Reinsurance Recoverable	18,963	3,024
Electronic Data Processing Equipment	463	20
Long-Term Emergency Assessment Receivable	229,945	285,020
Current Emergency Assessment Receivable	16,000	15,000
Reinsurance Premium Refund Receivable	3,733	0
Reinsurance Premiums Advanced	0	68
Investments Due & Accrued	1,474	1,007
All Other Assets	111	111
	770,448	589,149
Loss and Loss Adjustment Reserves	46,561	6,037
Loss and Loss Adjustment Reserves - Class Action	3,738	3,738
LCPIC Bonds	227,633	288,264
Advanced Assessments Collected	56,435	25,370
Restricted Assessments for Debt Service Reserves	36,859	38,717
Unearned Premiums	237,931	41,967
Advance Premiums	3,936	1,842
Unearned Tax Exempt Surcharge	7,236	1,259
Commissions Payable	9,971	2,652
Accounts Payable	1,188	194
Operating Expenses Payable	9,693	4,066
Depopulation Premiums Payable	3,032	0
Reinsurance Premiums Payable	44,009	0
Provision for Reinsurance	194	1,657
Escheatment Payable	4,736	1,781
Contingent Liability	0	36,970
All Other Liabilities	208	9
	693,359	454,521
Contributed Surplus - Emergency Assessments	978,205	978,205
Unassigned Surplus	(901,116)	(843,577)
	77,089	134,628
Total Surplus	77,089	134,628
Total Liabilities, Surplus & Other Funds	770,448	589,149

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

	Current Month	Year to Date 2022	Year to Date 2021
Operating Cash - Beginning of Period	251,337	141,909	102,175
<u>Cash from Operating Activities</u>			
Net Income	(33,525)	(33,665)	(28,337)
Adjustments to Net Income for Non-Cash Items:			
Furniture & Equipment Depreciation	(1)	35	45
EDP Depreciation	47	244	57
Net changes in operating assets and liabilities:			
Premiums Receivable	(554)	(44,971)	(4,441)
Reinsurance Receivable	(4,100)	(43,799)	10,935
Prepaid Expenses	(1,766)	(4,212)	(1,126)
Losses & Loss Adjustment Expenses	36,877	40,524	(1,399)
Unearned Premiums	1,614	195,965	12,658
Advance Premiums	(315)	2,094	671
Commissions Payable	1,133	7,319	876
Accounts Payable	192	993	151
Reinsurance Premiums Payable	19,239	44,119	(457)
Reinsurance Premiums Refund Receivable	(1,641)	(3,775)	42
Funds Held By Company Under Reinsurance Treaty	-	(36,970)	36,721
Take-out Premium Payable	3,032	3,032	(60)
Escheatment Payable	(192)	2,955	301
Accrued Expenses	1,038	5,627	(150)
Other Liabilities	202	199	2
Tax Exempt Surcharge	1,176	12,987	2,276
Net cash provided by operating activities	<u>22,457</u>	<u>148,703</u>	<u>28,765</u>
<u>Cash from Investing Activities</u>			
Purchase of Furniture & Equipment	7	7	0
Purchase of EDP Equipment	0	(687)	(14)
Operating Investments - Bonds	(787)	(16,755)	10,852
Accrued Interest	(305)	(467)	131
Net cash provided by investing activities	<u>(1,085)</u>	<u>(17,903)</u>	<u>10,969</u>
<u>Cash From Financing Activities</u>			
	<u>0</u>	<u>0</u>	<u>0</u>
Operating Cash - End of Period	<u>272,709</u>	<u>272,709</u>	<u>141,909</u>
Trustee Cash - Beginning of Period	89,838	64,369	54,510
<u>Cash From Financing Activities</u>			
Emergency Assessments Receivable	(9,592)	(2,721)	(1,711)
Bonds Payable	5,054	23,652	11,570
Net cash provided by financing activities	<u>(4,538)</u>	<u>20,930</u>	<u>9,859</u>
Trustee Cash - End of Period	<u>85,300</u>	<u>85,300</u>	<u>64,369</u>
Total Ending Cash	<u><u>\$358,008</u></u>	<u><u>\$358,008</u></u>	<u><u>\$206,278</u></u>

Louisiana Citizens Property Insurance Corporation

Corporate Operating Expense Statement - Budget

Fiscal Year 2022

	Dec			YTD			Primary Driver of Change	2022 Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	905,079	658,326	(246,753)	5,507,405	5,678,634	171,228	Claims, Underwriting, Accounting, IT & Customer Service	5,507,405
Benefits, Taxes, Contributions and Workers Comp	871,038	(1,096,663)	(1,967,701)	2,937,536	1,104,713	(1,832,823)	Claims, Underwriting, Accounting, IT & Customer Service	2,937,536
Total Employee Salaries and Wages	1,776,117	(438,337)	(2,214,454)	8,444,941	6,783,347	(1,661,594)		8,444,941
Recruiting & Advertising	20,020	6,019	(14,002)	42,450	47,453	5,003	HR & Support Opps	42,450
Communication - Mobile Phones & Air Cards	983	3,366	2,383	33,130	35,140	2,010	Employee Increase	33,130
Office and Equipment Repairs and Maintenance	2,880	44,038	41,158	206,400	277,304	70,904	IT, HR & Support Opps	206,400
Travel and Lodging	8,996	139	(8,857)	29,700	20,449	(9,251)		29,700
Furniture and Fixtures- Purchases < \$5,000	5,000	-	(5,000)	5,000	-	(5,000)		5,000
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	0	31,225	31,225	72,340	194,722	122,382	IT	72,340
Computer Software - Purchases <\$1,000,000	750	2,800	2,050	91,880	445,150	353,270	IT & Accounting	91,880
Software Maintenance	41,468	84,330	42,862	400,981	750,460	349,478	Underwriting, IT & Executive	400,981
Mele Printing	35,869	88,123	52,253	292,930	1,270,030	977,100	IT	292,930
Lexis Nexis	(0)	5,431	5,431	24,880	85,814	60,934	IT	24,880
Printing, Stationary, and Office Supplies	3,444	5,048	1,603	34,900	40,104	5,204	Accounting	34,900
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	152,991	47,180	(105,811)	279,490	280,619	1,129	Underwriting, IT & Cust Service	279,490
External Management Fees	-	1,094,300	1,094,300	2,520,000	13,484,705	10,964,705	Claims	2,520,000
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	7,086	1,170	(5,916)	13,904	7,921	(5,983)		13,904
Total Direct Costs	2,055,605	974,831	(1,080,774)	12,492,927	23,723,218	11,230,291		12,492,927
Indirect Costs								
Rents, Leases, and Utilities	46,512	46,474	(38)	556,778	554,080	(2,698)		556,778
Rent and Storage - Eatel/Iron Mountain	25,160	34,711	9,551	340,860	358,249	17,389	HR & Support Opps	340,860
Communication - Internet & Phone	22,669	16,546	(6,123)	210,480	202,556	(7,925)		210,480
Depreciated Expense - Furniture & Fixtures	3,705	3,324	(381)	41,053	39,887	(1,166)		41,053
Depreciated Expense - EDP Equipment & Software	16,377	47,490	31,113	141,831	244,257	102,426	Executive	141,831
External Legal Expenses	2,779	6,724	3,946	35,300	63,174	27,874	Claims	35,300
Audit Fees	5,917	5,917	0	71,000	71,000	0		71,000
Actuarial Fees	3,750	3,750	-	45,000	45,000	0		45,000
Surveys and Underwriting Reports - Inspection & CLUE Reports	69,106	246,284	177,178	370,920	1,555,479	1,184,559	Underwriting & IT	370,920
Taxes, Licensing, and other fees - Insurance Department	23,305	1,589,614	1,566,309	364,704	3,474,183	3,109,478	Accounting	364,704
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	51,502	353,718	302,215	785,974	4,042,577	3,256,603	Accounting	785,974
PIPSO Fees, ISO Fees, Xactware	8,728	19,672	10,945	121,470	165,103	43,633	IT	121,470
Liability Insurance - LCPIIC, Directors, Officers	17,051	23,033	5,982	241,808	269,145	27,337	Executive	241,808
Bank Service Charges	26,725	213,091	186,365	307,580	2,045,041	1,737,461	Accounting	307,580
Postage & Courier Services	319	293	(27)	27,380	53,532	26,153	Support Ops	27,380
Other Miscellaneous	319	179	(140)	3,935	3,710	(225)		3,935
Total Indirect Costs	323,924	2,610,818	2,286,895	3,666,073	13,186,974	9,520,901		3,666,073
Home Office Expenses - P&L	2,379,528	3,585,649	1,206,121	16,159,000	36,910,191	20,751,192		16,159,000
Bank Service Charges - Unallocated	9,800	9,602	(198)	117,600	109,521	(8,079)	Accounting	117,600
Total Operating Expenses - Direct & Indirect	2,389,328	3,595,252	1,205,924	16,276,600	37,019,713	20,743,113		16,276,600
Capital Purchases								
Furniture and Fixtures- Purchases > \$5,000	11,660	-	(11,660)	11,660	-	(11,660)		
EDP Equipment (computers, printers, peripherals) - Purchases >\$5,000	231,836	-	(231,836)	820,929	687,279	(133,650)	IT	
Computer Software - Purchases >\$1,000,000	-	-	-	-	-	-		
Total Capital Purchases	243,496	-	(243,496)	832,589	687,279	(145,310)		

Louisiana Citizens Property Insurance Corporation

Claims Operating Statement - Budget

Fiscal Year 2022

	Dec			YTD			Primary Driver of Change	2022 Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	101,932	147,399	45,467	890,937	1,147,342	256,405	Up 7 FTE, YE Pension True-up	890,937
Benefits, Taxes, Contributions and Workers Comp	182,729	(73,610)	(256,338)	475,593	290,506	(185,087)	Up 7 FTE, YE PRB True-up	475,593
Total Employee Salaries and Wages	284,660	73,789	(210,872)	1,366,530	1,437,848	71,318		1,366,530
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	0	686	686	6,986	7,610	624	Employee Increase	6,986
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	200	-	(200)	12,060	11,831	(229)		12,060
Furniture and Fixtures- Purchases < \$5,000	-	-	-	-	-	-		-
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	-	-	-	-	-	-		-
Computer Software - Purchases <\$1,000,000	-	-	-	-	-	-		-
Software Maintenance	625	625	-	7,500	7,500	-		7,500
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	51	24	(27)	1,725	1,672	(53)		1,725
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	123,020	6,507	(116,513)	204,170	87,555	(116,615)	Cat Bond Readiness Fees Not Paid	204,170
External Management Fees	-	1,094,300	1,094,300	2,520,000	13,484,705	10,964,705	Management fees - Hurricane Ida	2,520,000
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	100	83	(17)	825	792	(33)		825
Total Direct Costs	408,657	1,176,015	767,358	4,119,796	15,039,513	10,919,717		4,119,796
Indirect Costs								
Rents, Leases, and Utilities	8,035	8,031	(4)	94,329	93,469	(860)		94,329
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	3,798	2,800	(998)	35,767	34,569	(1,198)		35,767
Depreciated Expense - Furniture & Fixtures	-	-	-	-	-	-		-
Depreciated Expense - EDP Equipment & Software	-	-	-	-	-	-		-
External Legal Expenses	34	6,724	6,690	27,300	58,264	30,964	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 - LDI Insurance Rating & Fraud Assessment	-	-	-	-	-	-		-
PIPISO Fees, ISO Fees, Xactware	6,385	15,745	9,360	76,741	118,602	41,861	Xact Assignments - Hurricane Ida, Increased Claimsearch fees	76,741
Liability Insurance - LCPIIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	131	-	(131)	131	-	(131)		131
Total Indirect Costs	18,384	33,301	14,917	234,268	304,904	70,636		234,268
Home Office Expenses - P&L	427,041	1,209,316	782,275	4,354,064	15,344,417	10,990,353		4,354,064
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	427,041	1,209,316	782,275	4,354,064	15,344,417	10,990,353		4,354,064
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

	Dec			YTD			2022	Primary Driver of Change	Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance			
Direct Costs									
Salaries and Wages	100,631	105,216	4,585	911,836	911,701	(135)	Up 1 FTE, YE Pension True-up	911,836	
Benefits, Taxes, Contributions and Workers Comp	104,521	(167,451)	(271,972)	491,102	214,475	(276,627)	Up 1 FTE, YE PRB True-up	491,102	
Total Employee Salaries and Wages	205,151	(62,235)	(267,386)	1,402,938	1,126,176	(276,762)		1,402,938	
Recruiting & Advertising	-	-	-	-	-	-		-	
Communication - Mobile Phones & Air Cards	110	994	884	8,640	9,344	704	Employee Increase	8,640	
Office and Equipment Repairs and Maintenance	563	41,916	41,352	178,477	237,380	58,902	Emergency Diagnostic (Due to Policy Growth)	178,477	
Travel and Lodging	70	-	(70)	529	398	(131)		529	
Furniture and Fixtures- Purchases < \$5,000	-	-	-	-	-	-		-	
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	0	31,225	31,225	71,210	193,609	122,399	Laptops & Equipment for New Hires	71,210	
Computer Software - Purchases <\$1,000,000	750	2,800	2,050	86,890	440,159	353,269	SQL Server & VM Ware - Not Budgeted	86,890	
Software Maintenance	11,045	27,411	16,366	138,114	209,897	71,783	Additional Cisco & Melissa Licenses, Solarwinds Upgrade - Not Budgeted	138,114	
Mele Printing	35,869	88,123	52,253	292,930	1,270,030	977,100	Increased Policies - New Business	292,930	
Lexis Nexis	(0)	5,431	5,431	24,880	85,814	60,934	Increased Policies - New Business	24,880	
Printing, Stationary, and Office Supplies	190	181	(9)	1,172	1,124	(48)		1,172	
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	857	27,497	26,640	10,280	113,665	103,385	Emergency EPIC Diagnostic (Due to Policy Growth)	10,280	
External Management Fees	-	-	-	-	-	-		-	
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	-	-	-	-	-	-		-	
Total Direct Costs	254,606	163,341	(91,265)	2,216,060	3,687,597	1,471,537		2,216,060	
Indirect Costs									
Rents, Leases, and Utilities	7,995	7,986	(9)	95,402	95,043	(359)		95,402	
Rent and Storage - Eatel/Iron Mountain	23,459	29,541	6,082	300,790	306,453	5,663	Rate increase	300,790	
Communication - Internet & Phone	4,368	3,166	(1,202)	39,665	37,369	(2,296)		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 - LDI Insurance Rating & Fraud Assessment	-	-	-	-	-	-		-	
PIPSO Fees, ISO Fees, Xactware	-	-	-	-	-	-		-	
Liability Insurance - LCPIC, Directors, Officers	-	-	-	-	-	-		-	
Bank Service Charges	-	-	-	-	-	-		-	
Postage & Courier Services	-	-	-	-	-	-		-	
Other Miscellaneous	-	-	-	-	-	-		-	
Total Indirect Costs	35,822	40,693	4,871	435,858	438,865	3,007		435,858	
Home Office Expenses - P&L	290,428	204,034	(86,394)	2,651,917	4,126,462	1,474,544		2,651,917	
Bank Service Charges - Unallocated	-	-	-	-	-	-		-	
Total Operating Expenses - Direct & Indirect	290,428	204,034	(86,394)	2,651,917	4,126,462	1,474,544		2,651,917	
Capital Purchases									
Furniture and Fixtures- Purchases > \$5,000	11,660	-	(11,660)	11,660	-	(11,660)		-	
EDP Equipment (computers, printers, peripherals) - Purchases >\$5,000	231,836	-	(231,836)	820,929	687,279	(133,650)	Venyu Server project over budget 98K	-	
Computer Software - Purchases >\$1,000,000	-	-	-	-	-	-		-	
Total Capital Purchases	243,496	-	(243,496)	832,589	687,279	(145,310)		-	



December 2022 Management Reports

March 9, 2023 Board Meeting

Overview

Corporate Overview

December 31, 2022

Underwriting Overview

Premium Written & Policies Issued

Premium Written (000s)	Dec-22	2022 YTD	Dec-21	2021 YTD
Direct Written Premium*	\$39,158	\$428,473	\$9,946	\$75,876
Takeout Written Premium	3,836	3,836	0	17
Net Written Premium Before Reinsurance	<u>\$35,321</u>	<u>\$424,637</u>	<u>\$9,946</u>	<u>\$75,859</u>
Earned Premium (000s)				
Direct Earned Premium	\$34,282	\$229,248	\$6,187	\$63,282
Takeout Earned Premium	574	576	2	82
Net Earned Premium Before Reinsurance	<u>\$33,708</u>	<u>\$228,672</u>	<u>\$6,185</u>	<u>\$63,201</u>
Counts				
Direct Policies Issued	13,135	154,507	4,555	47,093
Policies Takeout Initial	-	-	-	-
Policies Takeout Renewal	-	-	-	-
Net Policies Issued	<u>13,135</u>	<u>154,507</u>	<u>4,555</u>	<u>47,093</u>

Inforce Policies & Coverage Details

Count*	Dec-22	Dec-21
Direct Inforce Policies	136,792	41,168
Takeout Inforce Policies	3,672	11
LPMS Net Inforce Policies	0	0
EPIC Net Inforce Policies	133,120	41,157
Total Net Inforce Policies	<u>133,120</u>	<u>41,157</u>
TIV (000s)*		
Direct TIV (Cov A-D)	\$43,979,188	\$8,386,150
Direct Cov E, F, Mold, BI	\$5,151,561	\$334,965
Total Direct Cov A-D, E, F, Mold, BI	\$49,130,749	\$8,721,115
Takeout TIV (Cov A-D)	\$668,454	\$2,423
Takeout Cov E, F, Mold, BI	\$53,446	\$0
Total Takeout Cov A-D, E, F, Mold, BI	\$721,900	\$2,423
Net TIV (Cov A-D)	\$43,310,735	\$8,383,727
Net Cov E, F, Mold, BI	\$5,098,115	\$334,965
Total Net Cov A-D, E, F, Mold, BI	<u>\$48,408,850</u>	<u>\$8,718,692</u>

Underwriting Overview

Net Inforce by Policy Type

	Count	Net Inforce		
		Premium (000s)	TIV Cov A-D (000s)	E, F, Mold, BI (000s)
Commercial Lines				
Builders Risk	91	\$2,703	\$110,143	\$0
Commercial	2,389	28,544	1,783,525	70,901
Wind & Hail Only	4,994	51,965	6,667,343	355,549
Total Commercial	7,474	\$83,212	\$8,561,011	\$426,450
Personal Lines				
Builders Risk	1,510	\$4,749	\$360,097	\$0
Condo	860	908	75,398	-
Homeowners	22,048	101,745	11,439,144	4,671,665
Mobile Home	6,231	9,538	328,802	-
Residence	58,412	131,044	12,147,429	-
Wind & Hail Only	36,585	85,288	10,398,854	-
Total Personal	125,646	\$333,272	\$34,749,724	\$4,671,665
Grand Total	133,120	\$416,484	\$43,310,735	\$5,098,115

Written Premium Analysis - Month

Term Type (\$000s)	Dec-22		Dec-21	
	Written Premium	Counts	Written Premium	Counts
New Business	\$29,867	9,457	\$6,519	2,149
Renewals	9,291	3,678	3,427	2,406
Total Direct Premium Written	\$39,158	13,135	\$9,946	4,555
New Business Written From (\$000s)				
Southern Fidelity	16	142	19	9
Lighthouse	(76)	66	67	36
Geovera	1,639	545	283	138
Maison	(79)	10	58	31
Others	28,367	8,694	6,092	1,935
Renewal	29,867	9,457	6,519	2,149
Total Renewals*	9,291	3,678	3,427	2,406
Total Direct Premium Written	39,158	13,135	9,946	4,555

Written Premium Analysis - Year-to-Date

Term Type (\$000s)	2022 YTD		2021 YTD	
	Written Premium	Counts	Written Premium	Counts
New Business	\$360,852	115,889	\$26,888	13,109
Renewals	67,621	38,618	48,988	33,984
Total Direct Premium Written	\$428,473	154,507	\$75,876	47,093
New Business Written From (\$000s)				
Southern Fidelity	\$69,404	25,270	\$228	156
Lighthouse	29,604	10,263	432	312
Geovera	22,953	7,974	1,647	914
Maison	13,708	5,976	349	185
Others	225,183	66,406	24,232	11,542
Renewal	360,852	115,889	26,888	13,109
Total Renewals*	67,621	38,618	48,988	33,984
Total Direct Premium Written	\$428,473	154,507	\$75,876	47,093

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	29,213	5,218	23,995	18,092	2,144	15,948
Commercial Builders Risk	262	547	(284)	114	538	(424)
Commercial Builders Risk Renovations	2,849	483	2,366	1,875	73	1,802
Commercial Builders Risk Renovations Wind & Hail Only	397	210	187	312	82	230
Commercial Builders Risk Wind & Hail Only	-	-	-	-	-	-
Commercial Wind & Hail Only*	<u>52,680</u>	<u>4,664</u>	<u>48,016</u>	<u>26,856</u>	<u>3,032</u>	<u>23,824</u>
Total Commercial	85,402	11,123	74,279	47,248	5,868	41,380
DWG-1 Builders Risk	896	410	486	678	316	361
DWG-1 Builders Risk Renovation	4,137	903	3,234	2,599	518	2,082
DWG-1 Builders Risk Renovations Wind & Hail Only	-	-	-	-	-	-
DWG-1 Builders Risk Wind & Hail Only	100	31	69	67	24	42
DWG-1 Condo	918	407	511	600	392	208
DWG-1 Condo Wind & Hail Only	254	148	105	192	144	48
DWG-1 Mobile Home	9,605	3,858	5,747	6,701	3,082	3,619
DWG-1 Mobile Home Wind & Hail Only	2,384	716	1,669	1,480	467	1,013
DWG-1 Residence	46,562	18,532	28,030	31,479	17,025	14,454
DWG-1 Residence Wind & Hail Only	19,743	6,486	13,257	13,126	6,000	7,126
DWG-2 Residence	8,131	2,213	5,918	4,632	2,109	2,524
DWG-3 Residence	78,902	13,651	65,252	41,386	12,299	29,087
DWG-3 Residence Wind & Hail Only	<u>64,030</u>	<u>10,922</u>	<u>53,108</u>	<u>34,373</u>	<u>9,195</u>	<u>25,178</u>
Total Dwelling	235,662	58,277	177,385	137,314	51,571	85,743
HO-2 Broad Form*	9,153	1,702	7,451	4,683	1,656	3,027
HO-3 Special Form	86,195	4,425	81,769	35,261	3,789	31,472
HO-4 Contents Broad Form	118	75	43	96	72	24
HO-6 Unit Owners Form	604	224	380	403	216	188
HO-8 Modified Coverage Form	53	34	19	41	29	11
HO-R Homeowner Renovation	<u>7,451</u>	-	<u>7,451</u>	<u>3,625</u>	-	<u>3,625</u>
Total Homeowners	103,573	6,460	97,113	44,110	5,762	38,348
Net Premium Written & Earned Before Reinsurance	424,637	75,859	348,778	228,672	63,201	165,472
Ceded Reinsurance				145,717	27,819	117,898
Net Premium Earned as of 12/31				82,955	35,382	47,574

Premium Payment Collections Overview - December 2022

Checks	Month				Year-to-Date			
	Dec-22		Dec-21		2022 YTD		2021 YTD	
Payment Method	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
Mail	911	2,719,053	240	560,154	9,637	26,812,882	3,794	7,153,916
Walk-In	76	335,116	7	7,401	816	4,813,639	181	225,024
6370 Lockbox - Manual	3,961	11,415,667	0	0	47,022	137,561,837	0	0
2444 Lockbox - Upload	<u>3,341</u>	<u>3,823,029</u>	<u>2,434</u>	<u>2,889,251</u>	<u>28,886</u>	<u>32,970,319</u>	<u>29,461</u>	<u>31,451,945</u>
Total Checks	8,289	\$18,292,865	2,681	\$3,456,806	86,361	\$202,158,678	33,436	\$38,830,885

Credit Cards	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
Mail	0	0	0	0	0	0	9	13,866
Online	3,142	2,542,819	839	523,229	20,847	15,532,892	9,913	6,181,824
EPIC	<u>8,754</u>	<u>8,380,431</u>	<u>2,387</u>	<u>1,824,424</u>	<u>98,134</u>	<u>83,261,854</u>	<u>22,540</u>	<u>14,958,681</u>
Total Credit Cards	11,896	\$10,923,249	3,226	\$2,347,654	118,981	\$98,794,747	32,462	\$21,154,371

Electronic Funds Transfer (Checking or Saving)	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
Online	2,482	1,987,387	736	445,466	18,014	13,153,098	8,658	5,010,016
EPIC	<u>7,198</u>	<u>11,904,851</u>	<u>2,147</u>	<u>3,254,546</u>	<u>76,120</u>	<u>131,258,773</u>	<u>16,995</u>	<u>16,629,715</u>
Total EFTs	9,680	\$13,892,238	2,883	\$3,700,012	94,134	\$144,411,871	25,653	\$21,639,731

Payment Method	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
Mail	911	2,719,053	240	560,154	9,637	26,812,882	3,803	7,167,782
Walk-In	76	335,116	7	7,401	816	4,813,639	181	225,024
Online	5,624	4,530,206	1,575	968,695	38,861	28,685,990	18,571	11,191,839
6370 Lockbox - Manual	3,961	11,415,667	0	0	47,022	137,561,837	0	0
2444 Lockbox - Upload	3,341	3,823,029	2,434	2,889,251	28,886	32,970,319	29,461	31,451,945
LPMS	0	0	0	0	0	0	0	0
EPIC	<u>15,952</u>	<u>20,285,281</u>	<u>4,534</u>	<u>5,078,970</u>	<u>174,254</u>	<u>214,520,627</u>	<u>39,535</u>	<u>31,588,396</u>
Total Payments Collected	29,865	\$43,108,352	8,790	\$9,504,472	299,476	\$445,365,295	91,551	\$81,624,987

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

Depopulation Efforts Overview

Takeout Activity by Round Inception-to-Date

Assumption	As of 12/31/2022		
	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
12/1/2022 Round 16	3,786	3,672	\$3,836
Grand Total	132,858	76,444	104,144

Depopulation Summary Rounds 13 & 14

	Round 16 ITD		Round 14 ITD	
	Policy Count	Unearned Premium	Policy Count	Unearned Premium
Policies Selected	3,817		76	
Policies Cancelled as of Assumption	(31)		0	
Policies Initially Assumed	3,786	3,804	76	75
Activity on Assumed Policies:				
Optouts (Remaining with LCPIC)	(85)	(71)	(8)	(6)
Reinstated Policies	3	4	0	0
Policies Canceled	(27)	(29)	(2)	(2)
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	0	0	(89)	0
Renewals Not Taken (Expired without Payment)	(5)	0	0	0
Renewals Issued on Behalf of Depop Company*	0	127	0	26
Payment for Endorsement Activity	0	2	0	0
Renewals Issued - Prior Term Canceled	0	0	0	0
Adjustments made for Report Errors	0	0	0	0
Total Activity - December 2022	(114)	\$33	(99)	\$19
Inforce with LCPIC	3,672		(23)	
Renewals Offered by Depop Companies	0		89	
Depopulated Policies	3,672	\$3,836	66	\$94
*Renewals Offered and Expired				
Initial Assumption - Renewals Offered	98		82	
Renewals Offered After Assumption - Not Included in Initial Assumption	0		0	
Renewals Not Offered	0		0	
Number of Renewals Processed by LCPIC	98		82	
Number of Policies Expired by LCPIC - Renewing by Depop Company	0		(66)	
Total Number of Policies Renewed by LCPIC	98		16	
Number of Expired Policies Without Payment	(5)		0	
Number of Policies Non-Renewed	0		0	
Number of Policies Canceled	0		0	
Optouts	(5)		(1)	
Renewals Issued-Prior Term Canceled	0		0	
Renewals Accepted On Behalf of Depop Company	88		15	

Claim Overview

Inception-to-Date Loss, Expense, & Claim Count - As of 12/31/22 (Updated Quarterly)

	Loss Year	ITD Claims	ITD Loss & LAE (000s)*
Hurricanes:			
Hurricane Katrina	2005	66,141	\$1,685,966
Hurricane Rita	2005	14,810	\$191,368
Hurricane Gustav	2008	52,161	\$331,976
Hurricane Ike	2008	3,402	\$13,921
Hurricane Isaac	2012	17,820	\$214,907
Hurricane Harvey	2017	121	\$225
Hurricane Nate	2017	12	\$17
Hurricane Barry	2019	618	\$2,149
Hurricane Laura	2020	2,724	\$103,220
Hurricane Sally	2020	5	\$10
Hurricane Delta	2020	2,138	\$26,394
Hurricane Zeta	2020	2,645	\$22,342
Hurricane Ida	2021	14,213	\$554,312
Total Hurricanes		176,810	3,146,805
PCS Events:			
39-Wind & Thunderstorm Event	2011	125	\$506
41-Wind & Thunderstorm Event	2011	3,050	\$30,243
46-Wind & Thunderstorm Event	2011	263	\$2,303
61-Tropical Storm Lee	2011	792	\$4,016
92-Hail Storm	2013	2,869	\$23,701
94-Wind & Thunderstorm Event	2013	60	\$284
1644-Wind & Thunderstorm Event	2016	687	\$623
1714-Wind & Hail Event	2017	208	\$4,991
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	\$161
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	\$390
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	163	\$848
2125 - Wind & Hail Event	2021	33	\$239
2126 - Wind & Hail Event	2021	86	\$708
2131 - Wind & Hail Event	2021	43	\$510
2132 - Wind & Hail Event	2021	57	\$209
TS Claudette	2021	9	\$57
TS Nicholas	2021	14	\$282
2220 - Wind and Thunderstorm Event	2022	59	\$1,450
2221 - Wind & Hail Event	2022	57	\$554
2223 - Wind & Hail Event	2022	4	\$28
2225 - Wind & Hail Event	2022	17	\$174
2272 - Wind & Hail Event	2022	246	\$20,713
Total PCS Events		9,978	98,013
Other Outsourced Claims:			
2015 Day Claims Outsourced to Worley	2015	666	\$3,102
2016 Day Claims Outsourced to Worley	2016	59	\$387
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	\$114,799
Total Other Outsourced Claims		14,208	118,825
In-house Day Claims (2014 Forward)	2014-2023	12,998	\$120,031
Total Claims		213,994	3,483,674

Claim Overview

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

Catastrophe Name	Loss Year	Open Claim Count				Reserves (000s)	
		Litigated	Non-Litigated	Dec-22 Total	Dec-21 Total	Dec-22	Dec-21
Hurricanes:							
Hurricane Katrina*	2005	2	-	2	2	\$85	\$85
Hurricane Isaac	2012	7	-	7	11	\$1,120	\$1,064
Hurricane Barry	2018	-	-	-	1	-	\$10
Hurricane Laura	2020	138	11	149	194	\$5,162	\$5,447
Hurricane Sally	2020	-	-	-	-	-	-
Hurricane Delta	2020	79	3	82	119	\$1,802	\$2,452
Hurricane Zeta	2020	29	17	46	47	\$2,336	\$2,045
Hurricane Ida	2021	215	931	1,146	837	\$36,270	\$29,252
Total Hurricanes		470	962	1,432	1,211	\$46,773	\$40,354
PCS Events:							
92-Hail Storm	2013	-	-	-	-	-	-
1714-Wind & Hail Event	2017	1	-	1	1	\$140	\$37
1821-Wind & Thunderstorm Event	2018	-	-	-	-	-	-
1923-Wind & Thunderstorm Event	2019	-	-	-	-	-	-
1927-Wind & Thunderstorm Event	2019	-	-	-	-	\$5	\$5
2020 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
2021 - Wind and Thunderstorm Event	2020	1	-	1	1	\$39	\$26
2022 - Wind and Thunderstorm Event	2020	-	-	-	-	\$7	\$7
2023 - Wind and Thunderstorm Event	2020	-	-	-	-	\$1	\$3
2024 - Wind and Thunderstorm Event	2020	-	-	-	-	\$1	\$1
2027 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
Tropical Storm Cristobal	2020	-	-	-	-	\$5	\$5
2117 - Winter Storm	2021	-	1	1	2	\$90	\$134
2125 - Wind & Hail Event	2021	-	-	-	1	\$18	\$24
2126 - Wind & Hail Event	2021	-	-	-	1	\$31	\$89
2131 - Wind & Hail Event	2021	1	-	1	2	\$67	\$53
2132 - Wind & Hail Event	2021	-	1	1	1	\$18	\$19
Tropical Storm Claudette	2021	-	1	1	-	\$33	\$1
Tropical Storm Nicholas	2021	-	2	2	1	\$11	\$13
2220 - Wind and Thunderstorm Event	2022	-	2	2	-	\$157	-
2221 - Wind and Hail Event	2022	-	6	6	-	\$42	-
2223 - Wind and Hail Event	2022	-	-	-	-	\$0	-
2225 - Wind and Hail Event	2022	-	-	-	-	\$5	-
2272 - Wind and Hail Event	2022	-	84	84	-	\$4,679	-
2299 - Wind & Hail Event	2022	-	-	-	-	-	-
Other	N/A	-	-	-	-	-	-
Total PCS Events		3	97	100	10	\$5,349	\$414
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	\$19
Total Other Outsourced Claims		-	-	-	1	\$15	\$19
Inhouse/Day Claims		43	188	231	96	4,435	1,953
Total Claims		516	1,247	1,763	1,318	\$56,573	\$42,740
IBNR						\$166,588	\$152,348
Total Reserve & IBNR						\$223,161	\$195,088

*Counts do not include EPIC commercial claims.

Claim Overview

Claim Level Statistics - All Claims

	<u>Month</u>		<u>Year-to-Date</u>	
	Dec-22	Dec-21	2022 YTD	2021 YTD
New Reported Claims	407	14,522	1,977	14,395
Claims Reopened	259	5,273	5,445	4,317
Closed Claims, as of 12/31	602	15,370	6,185	14,869
Closed with Pay	472	1,533	5,704	12,553
Closed without Pay	150	183	1,185	3,636
Avg Severity of Closed Claims	32,627	25,803	28,834	17,375
Avg Days to Close	263	80	261	76
Avg Days Open	122	52	116	51
Open Large Losses (>\$25K)	0	0	N/A	N/A

Claim Level Statistics - Hurricanes

New Reported Claims	7	13,370	373	13,279
Claims Reopened	216	4,904	5,096	3,969
Closed Claims, as of 12/31	294	14,122	4,701	13,703
Closed with Pay	286	1,468	4,860	11,879
Closed without Pay	20	147	506	3,032
Avg Severity of Closed Claims	48,738	26,510	34,093	18,115
Avg Days to Close	496	77	310	73
Avg Days Open	223	53	136	51
Open Large Losses (>\$25K)	0	0	N/A	N/A

Claim Level Statistics - PCS Events

New Reported Claims	224	395	362	393
Claims Reopened	12	126	107	121
Closed Claims, as of 12/31	144	419	306	409
Closed with Pay	110	11	246	214
Closed without Pay	38	4	72	211
Avg Severity of Closed Claims	22,033	13,975	17,232	4,991
Avg Days to Close	18	99	112	89
Avg Days Open	16	35	26	35
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	4	0	4
Closed Claims, as of 12/31	0	5	1	5
Closed with Pay	0	0	1	4
Closed without Pay	0	0	0	2
Avg Severity of Closed Claims	0	0	4,530	2,395
Avg Days to Close	0	266	650	266
Avg Days Open	0	61	305	61
Open Large Losses (>\$25K)	0	0	N/A	N/A

Claim Level Statistics - Inhouse/Day Claims

New Reported Claims	176	757	1,242	723
Claims Reopened	31	239	242	223
Closed Claims, as of 12/31	164	824	1,177	752
Closed with Pay	76	54	597	456
Closed without Pay	92	32	607	391
Avg Severity of Closed Claims	13,046	14,671	10,866	11,082
Avg Days to Close	62	123	106	123
Avg Days Open	35	47	55	47
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>	
	Dec-22	Dec-21	Dec-22	Dec-21
Claim Management Fees				
Alacrity Solutions - Admin Fees	-	-	-	-
BSA - Admin Fees	-	-	-	15,750
Creative Adjusting- Admin Fees	-	-	999,800	1,383,300
Eberl - Admin Fees	-	-	-	-
MD Claims LLC - Admin Fees	-	-	94,500	551,375
IAS Services Group LLC - Admin Fees	-	-	-	-
One Call - Call Center	-	-	-	127,400
Total Claim Management Fees	\$ -	\$ -	\$1,094,300	\$2,077,825
Adjusting, Engineering, & Reinspection Expenses				
Elite Claims Service	42,309	20,630	646	-
MD Claims LLC	54,605	9,289	16,737	124,017
LEGION CLAIMS SOLUTIONS LLC	22,669	3,718	991	22,050
TEAM ONE ADJUSTING SERVICES LLC	17,910	200	6,662	104,511
Arc Claims Solutions	2,000	4,000	-	-
SWA Claims Management Services LLC	49,392	-	-	-
BSA Claims Service	25,025	2,325	5,072	98,755
Forensic Investigations Group (Engineering)	11,591	3,869	-	-
River Road Partners LLC	8,000	-	6,000	-
US Forensic (Engineering)	455	7,611	5,759	6,852
Grey Consulting Group	2,000	10,000	-	-
INSPECTION DEPOT INC	12,041	475	-	25,159
Keystone Experts and Engineers LLC	7,250	-	-	-
Jeffery Blake Hardigree	12,600	-	1,800	-
AQUILINE WORLEY PARENT LLC	100	-	1,150	-
All Other	69,670	13,001	10,448	334,465
Total Adjusting, Engineering, & Reinspection Exps	\$337,619	\$75,117	\$55,265	\$715,808
Total LAE Expenses	\$337,619	\$75,117	\$1,149,565	\$2,793,633
LCPIC Claims Payroll & Benefits*	102,538	21,452	87,213	71,547
Total Expenses	\$440,157	\$96,569	\$1,236,778	\$2,865,181

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

Total Expenses	440,157	96,569	1,236,778	2,865,181
Ending Open Claims (1763) Ending Closed Claims (602)	<u>1,278</u>	<u>686</u>	<u>1,087</u>	<u>2,288</u>
Total Direct Labor Cost Per Claim Handled	\$344	\$141	\$1,138	\$1,252

Average LAE Expenses - Closed Claims Method

Total LAE Expenses Paid on Closed Claims	231,957	34,777	8,306	308,469
Allocated LCPIC Claims Payroll & Benefits**	30,970	5,253	17,330	46,531
Allocated Expenses - Call Center**	-	-	-	-
Total Expenses - Closed Claims	\$262,927	\$40,031	\$25,636	\$355,000
Closed Claims	386	168	216	1,488
Total Direct Labor Cost Per Closed Claim	\$681	\$238	\$119	\$239

*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	-	-	-	15,750
Creative Adjusting- Admin Fees	-	-	11,540,900	6,329,250
Eberl - Admin Fees	-	-	13,380	264,770
MD Claims LLC - Admin Fees	-	-	1,523,075	4,670,838
IAS Services Group LLC - Admin Fees	-	-	423,100	-
One Call - Call Center	-	-	-	673,900
Total Claim Management Fees	\$ -	\$ -	\$13,500,455	\$12,018,828
Adjusting, Engineering, & Reinspection Expenses				
Elite Claims Service	328,706	125,285	646	713
MD Claims LLC	218,256	181,786	306,838	1,926,969
LEGION CLAIMS SOLUTIONS LLC	147,192	158,746	53,865	1,283,068
TEAM ONE ADJUSTING SERVICES LLC	99,793	31,125	221,113	2,951,615
Arc Claims Solutions	82,800	47,600	-	-
SWA Claims Management Services LLC	74,810	-	-	-
BSA Claims Service	73,607	108,521	134,534	3,193,636
Forensic Investigations Group (Engineering)	68,416	56,756	-	-
River Road Partners LLC	66,000	-	6,000	-
US Forensic (Engineering)	58,961	49,918	90,534	27,590
Grey Consulting Group	58,119	101,200	-	9,600
INSPECTION DEPOT INC	48,832	44,753	72,111	1,509,828
Keystone Experts and Engineers LLC	39,991	-	56,460	-
Jeffery Blake Hardigree	37,800	-	1,800	-
AQUILINE WORLEY PARENT LLC	8,971	37,584	15,375	107,931
All Other	292,420	151,478	316,843	2,464,321
Total Adjusting, Engineering, & Reinspection Exps	\$1,704,674	\$1,094,750	\$1,276,119	\$13,475,271
Total LAE Expenses	\$1,704,674	\$1,094,750	\$14,776,574	\$25,494,099
LCPIC Claims Payroll & Benefits*	586,892	401,090	966,918	629,437
Total Expenses	\$2,291,566	\$1,495,840	\$15,743,491	\$26,123,536

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

Total Expenses	2,291,566	1,495,840	15,743,491	26,123,536
Ending Open Claims (1763) Ending Closed Claims (6185)	3,100	2,589	4,848	14,099
Total Direct Labor Cost Per Claim Handled	\$739	\$578	\$3,247	\$1,853

Average LAE Expenses - Closed Claims Method

Total LAE Expenses Paid on Closed Claims	1,302,608	771,989	852,665	13,421,577
Allocated LCPIC Claims Payroll & Benefits**	142,206	133,611	267,884	273,962
Allocated Expenses - Call Center**	-	-	-	-
Total Expenses - Closed Claims	\$1,444,814	\$905,600	\$1,120,550	\$13,695,539

Closed Claims	2,208	2,071	3,977	13,299
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Total Direct Labor Cost Per Closed Claim	\$654	\$437	\$282	\$1,030
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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>	
	Dec-22	Dec-21	2022	2021
LCPIC Underwriting Payroll & Benefits*	235,256	166,600	2,051,376	1,587,379
LCPIC Customer Service Payroll & Benefits*	10,702	19,388	227,519	171,263
Temporary Labor - Customer Service	-	-	-	-
Total Payroll & Benefits	\$245,958	\$185,988	\$2,278,896	\$1,758,641
Total Expenses	\$245,958	\$185,988	\$2,278,896	\$1,758,641

Average Underwriting Expenses - Policies Issued Method

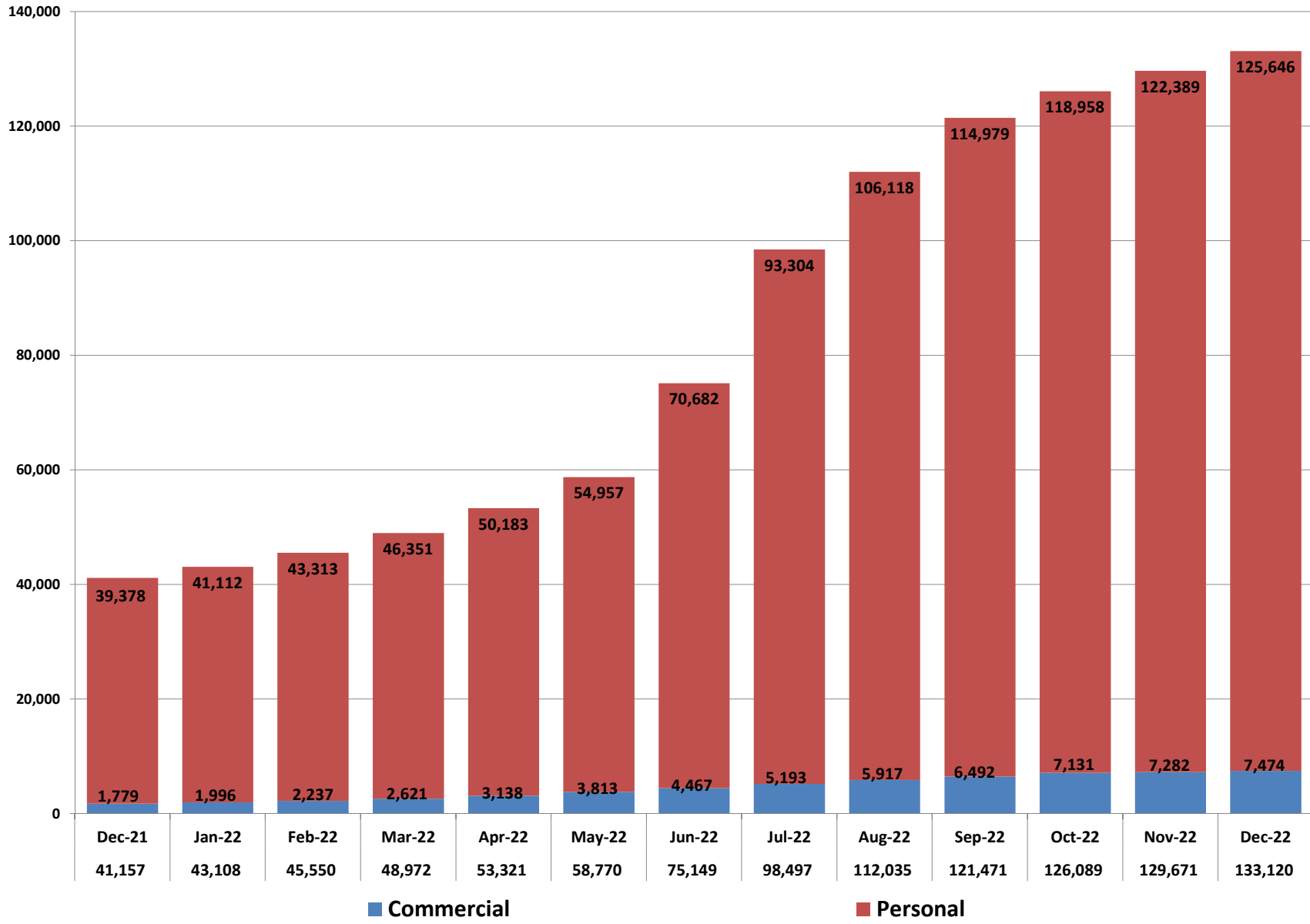
Total Expenses	\$245,958	\$185,988	\$2,278,896	\$1,758,641
New Policies Issued	9,457	2,149	115,889	13,109
Renewal Policies issued	<u>3,678</u>	<u>2,406</u>	<u>38,618</u>	<u>33,984</u>
Total Policies Issued*	13,135	4,555	154,507	47,093
Average Cost Per Policy Issued	\$18.73	\$40.83	\$14.75	\$37.34

Average Underwriting Expenses - Average Inforce Method

Total Expenses	\$245,958	\$185,988	\$2,278,896	\$1,758,641
Average Inforce Policies	<u>133,232</u>	<u>40,482</u>	<u>83,892</u>	<u>37,560</u>
Average Cost Per Policy Inforce	\$1.85	\$4.59	\$27.16	\$46.82

LCPIC Policy Inforce Count by Month - Net of Depop

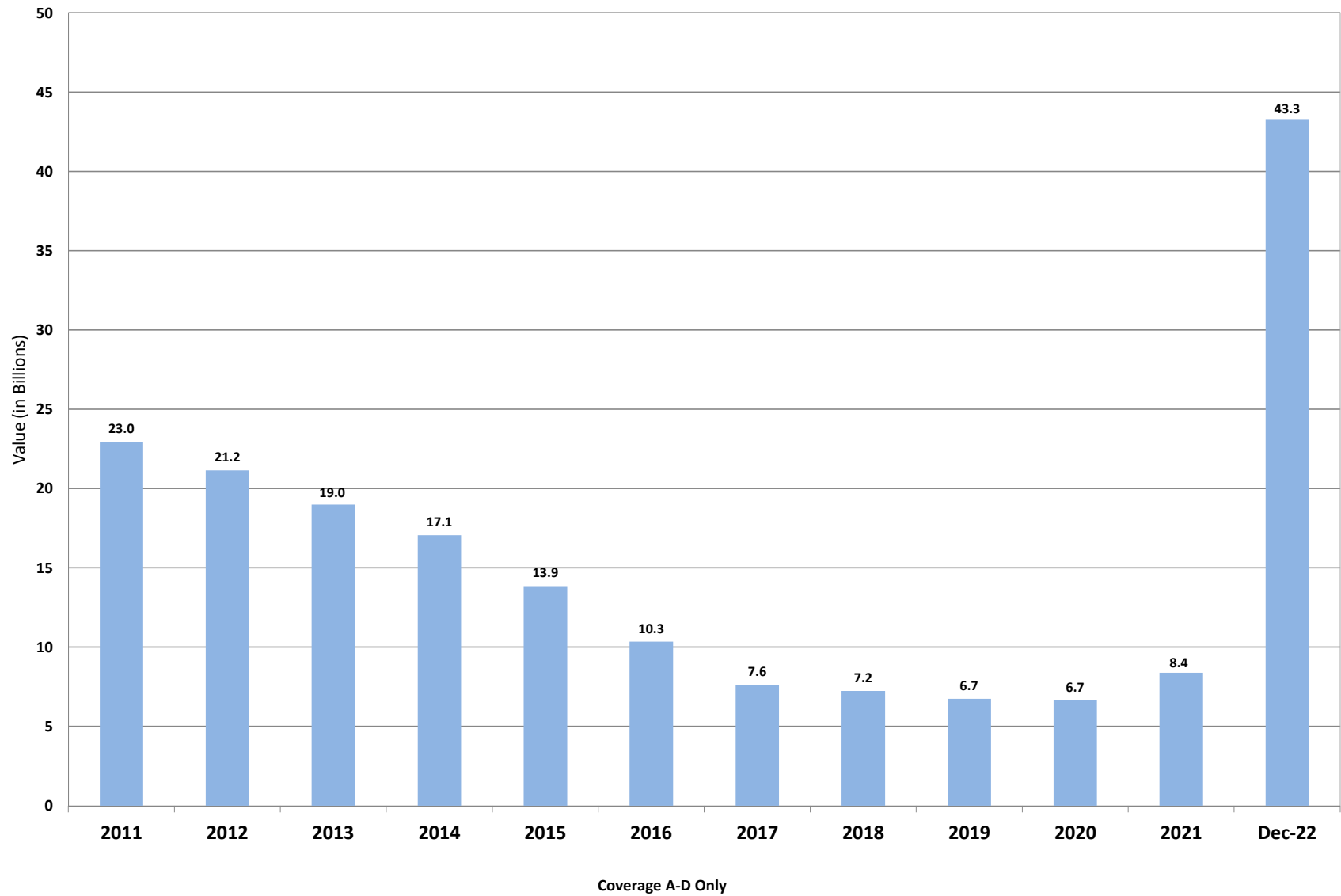
December 2021 to December 2022



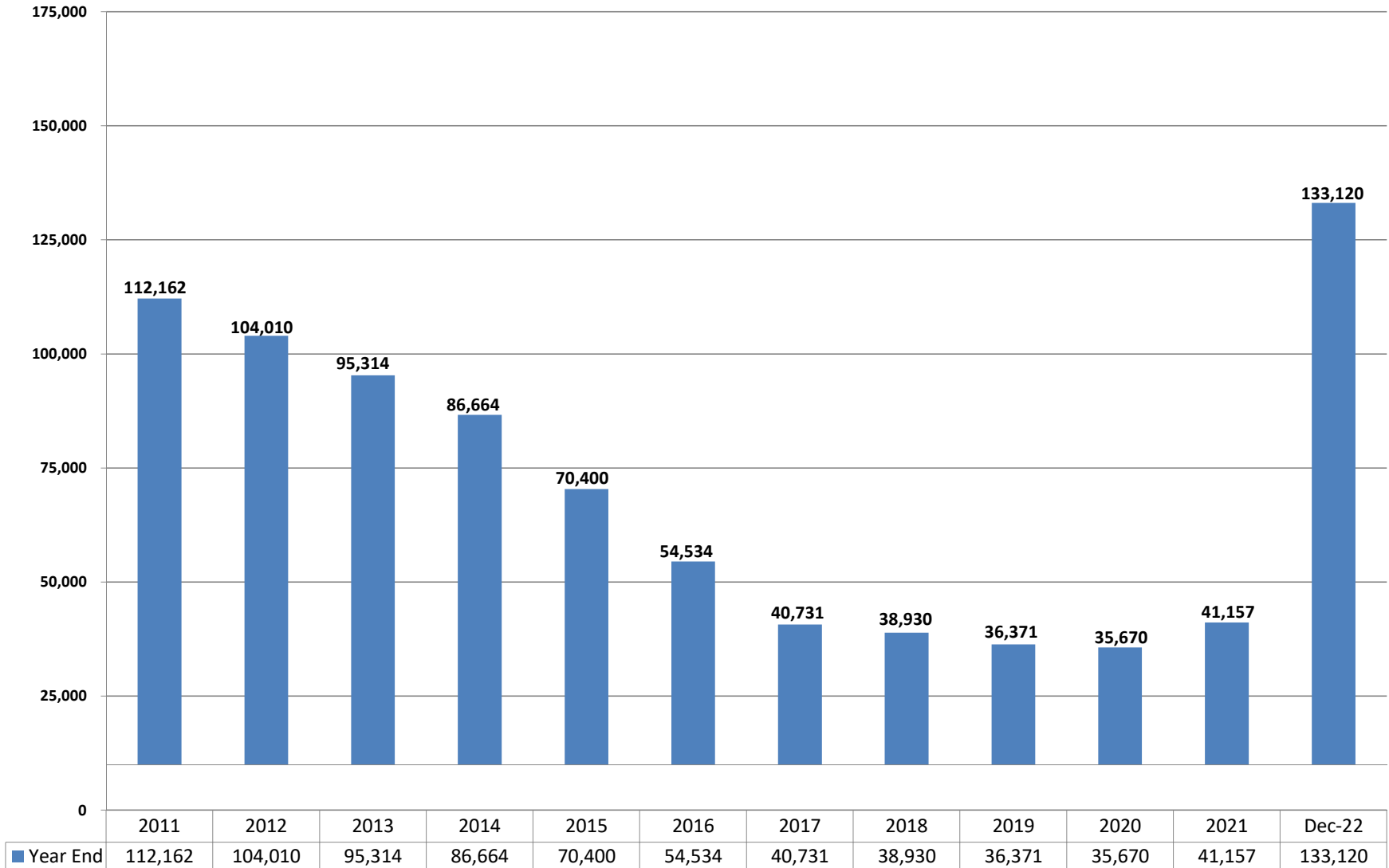
Inforce Policies by Business Type - Before and After Takeout

	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 December 31, 2022						
Commercial	7,474	8,561,010,734	0	0	7,474	8,561,010,734
Dwelling/Fire	106,924	23,841,758,550	3,326	531,178,970	103,598	23,310,579,580
Homeowners	22,394	11,576,418,915	346	137,274,580	22,048	11,439,144,335
Total	136,792	43,979,188,199	3,672	668,453,550	133,120	43,310,734,649

Total Insured Value - After Takeout



Inforce Policy Count - After Takeout



Takeout Activity by Company Inception-to-Date

Round 14 Assumption 12/1/2020

Company	Initial Assumption	Opt Outs	<u>As of 12/31/2022</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

Round 16 Assumption 12/1/2022

Company	Initial Assumption	Opt Outs	<u>As of 12/31/2022</u>		Policies Assumed	Premium Assumed
			Canceled/Reinstated Policies	Expired Policies		
Safepoint	3,621	(75)	(24)	(5)	3,517	\$3,729
Cajun Underwriters	165	(10)	0	0	155	\$108
Grand Total	3,786	(85)	(24)	(5)	3,672	3,836

ANNUAL 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

FOR THE YEAR ENDED

DECEMBER 31, 2022

PROPERTY AND CASUALTY

2022



ANNUAL STATEMENT
For the Year Ended December 31, 2022
OF THE CONDITION AND AFFAIRS OF THE
Louisiana Citizens Property Insurance Corporation

NAIC Group Code 0000, 0000 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
Main Administrative Office One Galleria Blvd., Suite 720 Metairie, LA, US 70001-0000 504-831-6930
Mail Address One Galleria Blvd., Suite 720 Metairie, LA, US 70001
Primary Location of Books and Records One Galleria Blvd., Suite 720 Metairie, LA, US 70001-0000 504-832-3230
Internet Web Site Address www.lacitizens.com
Statutory Statement Contact Larry L Hayward 504-832-3230
lhayward@lacitizens.com (E-Mail Address) 504-832-2574 (Fax Number)

OFFICERS

Table with 4 columns: Name, Title, Name, Title. Includes Richard Clay Newberry (Chief Executive Officer), Paige McClendon Harper (Secretary), and Joseph Anthony Sciortino (Vice President of Accounting & Finance).

OTHER OFFICERS

Table with 4 columns: Name, Title, Name, Title. Includes Ricky Renardo Lindsey (Chief Information Officer).

DIRECTORS OR TRUSTEES

Table with 4 columns: Name, Title, Name, Title. Includes Jeffrey W. Albright, Eric Steven Berger, Brian E. Chambley, William P. Chauvin, Renee' Fontenot Free (Backup to Tony Ligi), Gene Galligan, Mike Huval #, Shannon C. Johnson, Tony Ligi, Nick Lorusso, A. Eugene Montgomery III, Kevin Reinke, and J. William Starr, Michael Kirk Talbot, Steven Werner.

State of LOUISIANA
County of JEFFERSON

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

Subscribed and sworn to before me
this February, 2023 day of

- a. Is this an original filing? Yes [X] No []
b. If no:
1. State the amendment number
2. Date filed
3. Number of pages attached

For Life

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	83,324,862	.0	83,324,862	66,569,899
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	.0	.0	.0	.0
2.2 Common stocks .....	.0	.0	.0	.0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	.0	.0	.0	.0
3.2 Other than first liens .....	.0	.0	.0	.0
4. Real estate (Schedule A):				
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 (\$226,779,708 , Schedule E-Part 1), cash equivalents (\$124,992,808 , Schedule E-Part 2) and short-term investments (\$6,235,859 , Schedule DA).....	358,008,375	.0	358,008,375	206,278,245
6. Contract loans (including \$ premium notes).....	.0	.0	.0	.0
7. Derivatives (Schedule DB).....	.0	.0	.0	.0
8. Other invested assets (Schedule BA) .....	.0	.0	.0	.0
9. Receivables for securities .....	.0	.0	.0	.0
10. Securities lending reinvested collateral assets (Schedule DL).....	.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)	441,333,238	.0	441,333,238	272,848,144
13. Title plants less \$ charged off (for Title insurers only).....	.0	.0	.0	.0
14. Investment income due and accrued	1,474,055	.0	1,474,055	1,006,613
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	5,927,005	767,908	5,159,097	268,319
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....	53,268,070	.0	53,268,070	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	46,822,657	27,859,900	18,962,757	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	9,988,926	6,256,044	3,732,882	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.....	462,890	.0	462,890	19,868
21. Furniture and equipment, including health care delivery assets (\$)	58,190	58,190	.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	246,698,067	642,979	246,055,088	300,130,088
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	806,033,098	35,585,021	770,448,077	589,148,971
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	.0	.0	.0	.0
28. Total (Lines 26 and 27)	806,033,098	35,585,021	770,448,077	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.....	16,000,000	.0	16,000,000	15,000,000
2503. Prepaid miscellaneous expenses.....	372,695	372,695	.0	.0
2598. Summary of remaining write-ins for Line 25 from overflow page	380,826	270,284	110,542	110,542
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	246,698,067	642,979	246,055,088	300,130,088

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	40,776,218	7,095,263
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	9,523,015	2,679,710
4. Commissions payable, contingent commissions and other similar charges	9,970,950	2,651,894
5. Other expenses (excluding taxes, licenses and fees)	6,512,742	3,938,144
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	3,179,852	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 \$226,836,516 and interest thereon \$796,473	227,632,988	288,264,103
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$0 and including warranty reserves of \$0 and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	237,931,304	41,966,576
10. Advance premium	3,935,911	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)	44,008,695	0
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	0	36,969,950
14. Amounts withheld or retained by company for account of others	14,795	6,839
15. Remittances and items not allocated	3,201	0
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 3, Column 78)	193,539	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	0	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	109,675,433	67,322,014
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	693,358,645	454,521,368
27. Protected cell liabilities	0	0
28. Total liabilities (Lines 26 and 27)	693,358,645	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)	(901,115,568)	(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) (Page 4, Line 39)	77,089,432	134,627,603
38. Totals (Page 2, Line 28, Col. 3)	770,448,077	589,148,971
DETAILS OF WRITE-INS		
2501. Restricted Assessments.....	93,293,757	64,086,120
2502. Unearned tax exempt surcharge.....	7,235,808	1,259,048
2503. Pending escheatment payable.....	4,735,593	1,780,578
2598. Summary of remaining write-ins for Line 25 from overflow page	4,410,275	196,269
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	109,675,433	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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	82,954,980	35,381,945
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	52,391,700	44,525,740
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	15,166,034	5,816,415
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	59,096,958	14,663,988
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	126,654,692	65,006,143
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(43,699,712)	(29,624,198)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	(3,067,465)	(6,093,520)
10. Net realized capital gains (losses) less capital gains tax of \$	0	0
11. Net investment gain (loss) (Lines 9 + 10)	(3,067,465)	(6,093,520)
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$	0	0
charged off \$ 76,350)	(76,350)	(294,960)
13. Finance and service charges not included in premiums	549,126	244,266
14. Aggregate write-ins for miscellaneous income	12,629,532	7,431,609
15. Total other income (Lines 12 through 14)	13,102,308	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)	(33,664,869)	(28,336,802)
17. Dividends to policyholders	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)	(33,664,869)	(28,336,802)
19. Federal and foreign income taxes incurred	0	0
20. Net income (Line 18 minus Line 19) (to Line 22)	(33,664,869)	(28,336,802)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	134,627,603	161,938,390
22. Net income (from Line 20)	(33,664,869)	(28,336,802)
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$	0	0
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	0	0
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(32,346,931)	(766,964)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	1,463,528	(105,455)
29. Change in surplus notes	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0
31. Cumulative effect of changes in accounting principles	0	0
32. Capital changes:		
32.1 Paid in	0	0
32.2 Transferred from surplus (Stock Dividend)	0	0
32.3 Transferred to surplus	0	0
33. Surplus adjustments:		
33.1 Paid in	0	0
33.2 Transferred to capital (Stock Dividend)	0	0
33.3 Transferred from capital	0	0
34. Net remittances from or (to) Home Office	0	0
35. Dividends to stockholders	0	0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	7,010,102	1,898,434
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(57,538,171)	(27,310,787)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	77,089,432	134,627,603
DETAILS OF WRITE-INS		
0501.	0	0
0502.	0	0
0503.	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0
1401. Application Fees	7,532,239	852,084
1402. Emergency assessment income	4,701,222	6,546,297
1403. Miscellaneous Income	392,128	31,848
1498. Summary of remaining write-ins for Line 14 from overflow page	3,943	1,380
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	12,629,532	7,431,609
3701. Tax exempt surcharge	12,986,862	2,276,251
3702. Change in unearned tax exempt surcharge	(5,976,760)	(377,817)
3703.	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)	7,010,102	1,898,434

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	270,534,842	42,662,132
2. Net investment income	(989,185)	(3,225,127)
3. Miscellaneous income	13,102,308	7,380,915
4. Total (Lines 1 through 3)	282,647,965	46,817,921
5. Benefit and loss related payments	62,509,273	34,756,988
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	54,473,992	19,987,493
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	0	0
10. Total (Lines 5 through 9)	116,983,265	54,744,481
11. Net cash from operations (Line 4 minus Line 10)	165,664,700	(7,926,560)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	43,224,595	28,565,000
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	43,224,595	28,565,000
13. Cost of investments acquired (long-term only):		
13.1 Bonds	62,525,281	20,450,216
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	62,525,281	20,450,216
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(19,300,686)	8,114,784
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	(60,631,115)	(58,541,257)
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	65,997,231	107,945,902
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	5,366,116	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)	151,730,130	49,592,869
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	206,278,245	156,685,376
19.2 End of year (Line 18 plus Line 19.1)	358,008,375	206,278,245

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1	2	3	4
		Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	28,497,655	6,725,921	23,071,248	12,152,328
2.1	Allied lines	182,352,534	31,662,097	151,817,965	62,196,666
2.2	Multiple peril crop	0	0	0	0
2.3	Federal flood	0	0	0	0
2.4	Private crop	0	0	0	0
2.5	Private flood	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	68,069,519	3,578,558	63,042,091	8,605,986
5.1	Commercial multiple peril (non-liability portion)	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0	0	0
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	0	0	0	0
10.	Financial guaranty	0	0	0	0
11.1	Medical professional liability-occurrence	0	0	0	0
11.2	Medical professional liability-claims-made	0	0	0	0
12.	Earthquake	0	0	0	0
13.1	Comprehensive (hospital and medical) individual	0	0	0	0
13.2	Comprehensive (hospital and medical) group	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.1	Vision only	0	0	0	0
15.2	Dental only	0	0	0	0
15.3	Disability income	0	0	0	0
15.4	Medicare supplement	0	0	0	0
15.5	Medicaid Title XIX	0	0	0	0
15.6	Medicare Title XVIII	0	0	0	0
15.7	Long-term care	0	0	0	0
15.8	Federal employees health benefits plan	0	0	0	0
15.9	Other health	0	0	0	0
16.	Workers' compensation	0	0	0	0
17.1	Other liability-occurrence	0	0	0	0
17.2	Other liability-claims-made	0	0	0	0
17.3	Excess workers' compensation	0	0	0	0
18.1	Products liability-occurrence	0	0	0	0
18.2	Products liability-claims-made	0	0	0	0
19.1	Private passenger auto no-fault (personal protection)	0	0	0	0
19.2	Other private passenger auto liability	0	0	0	0
19.3	Commercial auto no-fault (personal injury protection)	0	0	0	0
19.4	Other commercial auto liability	0	0	0	0
21.1	Private passenger auto physical damage	0	0	0	0
21.2	Commercial auto physical damage	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft	0	0	0	0
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance-nonproportional assumed property	0	0	0	0
32.	Reinsurance-nonproportional assumed liability	0	0	0	0
33.	Reinsurance-nonproportional assumed financial lines	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	278,919,708	41,966,576	237,931,304	82,954,980
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1+2+3+4
1.	Fire	23,071,248	.0	.0	.0	23,071,248
2.1	Allied lines	151,817,965	.0	.0	.0	151,817,965
2.2	Multiple peril crop .....	.0	.0	.0	.0	.0
2.3	Federal flood .....	.0	.0	.0	.0	.0
2.4	Private crop .....	.0	.0	.0	.0	.0
2.5	Private flood .....	.0	.0	.0	.0	.0
3.	Farmowners multiple peril .....	.0	.0	.0	.0	.0
4.	Homeowners multiple peril	63,042,091	.0	.0	.0	63,042,091
5.1	Commercial multiple peril (non-liability portion) .....	.0	.0	.0	.0	.0
5.2	Commercial multiple peril (liability portion) .....	.0	.0	.0	.0	.0
6.	Mortgage guaranty .....	.0	.0	.0	.0	.0
8.	Ocean marine .....	.0	.0	.0	.0	.0
9.	Inland marine .....	.0	.0	.0	.0	.0
10.	Financial guaranty .....	.0	.0	.0	.0	.0
11.1	Medical professional liability-occurrence .....	.0	.0	.0	.0	.0
11.2	Medical professional liability-claims-made .....	.0	.0	.0	.0	.0
12.	Earthquake .....	.0	.0	.0	.0	.0
13.1	Comprehensive (hospital and medical) individual .....	.0	.0	.0	.0	.0
13.2	Comprehensive (hospital and medical) group .....	.0	.0	.0	.0	.0
14.	Credit accident and health (group and individual) .....	.0	.0	.0	.0	.0
15.1	Vision only .....	.0	.0	.0	.0	.0
15.2	Dental only .....	.0	.0	.0	.0	.0
15.3	Disability income .....	.0	.0	.0	.0	.0
15.4	Medicare supplement .....	.0	.0	.0	.0	.0
15.5	Medicaid title XIX .....	.0	.0	.0	.0	.0
15.6	Medicare title XVIII .....	.0	.0	.0	.0	.0
15.7	Long-term care .....	.0	.0	.0	.0	.0
15.8	Federal employees health benefits plan .....	.0	.0	.0	.0	.0
15.9	Other health .....	.0	.0	.0	.0	.0
16.	Workers' compensation .....	.0	.0	.0	.0	.0
17.1	Other liability-occurrence .....	.0	.0	.0	.0	.0
17.2	Other liability-claims-made .....	.0	.0	.0	.0	.0
17.3	Excess workers' compensation .....	.0	.0	.0	.0	.0
18.1	Products liability-occurrence .....	.0	.0	.0	.0	.0
18.2	Products liability-claims-made .....	.0	.0	.0	.0	.0
19.1	Private passenger auto no-fault (personal injury protection) .....	.0	.0	.0	.0	.0
19.2	Other private passenger auto liability .....	.0	.0	.0	.0	.0
19.3	Commercial auto no-fault (personal injury protection) .....	.0	.0	.0	.0	.0
19.4	Other commercial auto liability .....	.0	.0	.0	.0	.0
21.1	Private passenger auto physical damage .....	.0	.0	.0	.0	.0
21.2	Commercial auto physical damage .....	.0	.0	.0	.0	.0
22.	Aircraft (all perils) .....	.0	.0	.0	.0	.0
23.	Fidelity .....	.0	.0	.0	.0	.0
24.	Surety .....	.0	.0	.0	.0	.0
26.	Burglary and theft .....	.0	.0	.0	.0	.0
27.	Boiler and machinery .....	.0	.0	.0	.0	.0
28.	Credit .....	.0	.0	.0	.0	.0
29.	International .....	.0	.0	.0	.0	.0
30.	Warranty .....	.0	.0	.0	.0	.0
31.	Reinsurance-nonproportional assumed property .....	.0	.0	.0	.0	.0
32.	Reinsurance-nonproportional assumed liability .....	.0	.0	.0	.0	.0
33.	Reinsurance-nonproportional assumed financial lines .....	.0	.0	.0	.0	.0
34.	Aggregate write-ins for other lines of business .....	.0	.0	.0	.0	.0
35.	TOTALS	237,931,304	0	0	0	237,931,304
36.	Accrued retrospective premiums based on experience					0
37.	Earned but unbilled premiums					0
38.	Balance (Sum of Lines 35 through 37)					237,931,304
DETAILS OF WRITE-INS						
3401.	.....	.0	.0	.0	.0	.0
3402.	.....	.0	.0	.0	.0	.0
3403.	.....	.0	.0	.0	.0	.0
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....	.0	.0	.0	.0	.0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case. Daily Pro Rata

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6
	Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	Net Premiums Written Cols. 1+2+3-4-5
1. Fire	43,642,802	0	0	0	15,145,147	28,497,655
2.1 Allied lines	277,421,020	0	0	0	95,068,485	182,352,534
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	103,573,193	0	0	0	35,503,675	68,069,519
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0
5.2 Commercial multiple peril (liability portion)	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 (group and individual)	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	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	0	0	0	0	0
32. Reinsurance-nonproportional assumed liability	XXX	0	0	0	0	0
33. Reinsurance-nonproportional assumed financial lines	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	424,637,015	0	0	0	145,717,307	278,919,708
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 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$ 0

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	6,326,691	0	0	6,326,691	2,813,662	556,342	8,584,012	70.6
2.1 Allied lines	110,916,226	0	100,873,154	10,043,072	29,056,522	3,349,271	35,750,323	57.5
2.2 Multiple peril crop	0	0	0	0	0	0	0	0.0
2.3 Federal flood	0	0	0	0	0	0	0	0.0
2.4 Private crop	0	0	0	0	0	0	0	0.0
2.5 Private flood	0	0	0	0	0	0	0	0.0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0.0
4. Homeowners multiple peril	9,406,151	0	7,065,168	2,340,982	8,906,033	3,189,651	8,057,365	93.6
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0.0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0.0
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	0	0	0	0	0	0	0.0
9. Inland marine	0	0	0	0	0	0	0	0.0
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability-occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability-claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	0	0	0	0	0	0	0.0
13.1. Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	0.0
13.2. Comprehensive (hospital and medical) group	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.1. Vision only	0	0	0	0	0	0	0	0.0
15.2. Dental only	0	0	0	0	0	0	0	0.0
15.3. Disability income	0	0	0	0	0	0	0	0.0
15.4. Medicare supplement	0	0	0	0	0	0	0	0.0
15.5. Medicaid Title XIX	0	0	0	0	0	0	0	0.0
15.6. Medicare Title XVIII	0	0	0	0	0	0	0	0.0
15.7. Long-term care	0	0	0	0	0	0	0	0.0
15.8. Federal employees health benefits plan	0	0	0	0	0	0	0	0.0
15.9. Other health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	0	0	0	0	0	0	0	0.0
17.1. Other liability-occurrence	0	0	0	0	0	0	0	0.0
17.2. Other liability-claims-made	0	0	0	0	0	0	0	0.0
17.3. Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1. Products liability-occurrence	0	0	0	0	0	0	0	0.0
18.2. Products liability-claims-made	0	0	0	0	0	0	0	0.0
19.1. Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0.0
19.2. Other private passenger auto liability	0	0	0	0	0	0	0	0.0
19.3. Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0.0
19.4. Other commercial auto liability	0	0	0	0	0	0	0	0.0
21.1. Private passenger auto physical damage	0	0	0	0	0	0	0	0.0
21.2. Commercial auto physical damage	0	0	0	0	0	0	0	0.0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0.0
23. Fidelity	0	0	0	0	0	0	0	0.0
24. Surety	0	0	0	0	0	0	0	0.0
26. Burglary and theft	0	0	0	0	0	0	0	0.0
27. Boiler and machinery	0	0	0	0	0	0	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance-nonproportional assumed property	XXX	0	0	0	0	0	0	0.0
32. Reinsurance-nonproportional assumed liability	XXX	0	0	0	0	0	0	0.0
33. Reinsurance-nonproportional assumed financial lines	XXX	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	126,649,068	0	107,938,322	18,710,746	40,776,218	7,095,263	52,391,700	63.2
DETAILS OF WRITE-INS								
3401.	0	0	0	0	0	0	0	0.0
3402.	0	0	0	0	0	0	0	0.0
3403.	0	0	0	0	0	0	0	0.0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499. Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4+5+6-7)	9 Net Unpaid Loss Adjustment Expenses
	1	2	3	4	5	6	7		
	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1+2-3)	Direct	Reinsurance Assumed	Reinsurance Ceded		
1. Fire	1,517,580	.0	.0	1,517,580	2,174,196	.0	878,114	2,813,662	1,051,843
2.1 Allied lines	43,981,364	.0	38,300,738	5,680,627	126,198,077	.0	102,822,181	29,056,522	6,157,078
2.2 Multiple peril crop	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.3 Federal flood	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.4 Private crop	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.5 Private flood	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. Farmowners multiple peril	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. Homeowners multiple peril	5,739,180	.0	4,135,142	1,604,038	13,213,776	.0	5,911,781	8,906,033	2,314,094
5.1 Commercial multiple peril (non-liability portion)	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.2 Commercial multiple peril (liability portion)	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Mortgage guaranty	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Ocean marine	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. Inland marine	.0	.0	.0	.0	.0	.0	.0	.0	.0
10. Financial guaranty	.0	.0	.0	.0	.0	.0	.0	.0	.0
11.1 Medical professional liability-occurrence	.0	.0	.0	.0	.0	.0	.0	.0	.0
11.2 Medical professional liability-claims-made	.0	.0	.0	.0	.0	.0	.0	.0	.0
12. Earthquake	.0	.0	.0	.0	.0	.0	.0	.0	.0
13.1 Comprehensive (hospital and medical) individual	.0	.0	.0	.0	.0	.0	.0	(a)	.0
13.2 Comprehensive (hospital and medical) group	.0	.0	.0	.0	.0	.0	.0	(a)	.0
14. Credit accident and health (group and individual)	.0	.0	.0	.0	.0	.0	.0	(a)	.0
15.1 Vision only	.0	.0	.0	.0	.0	.0	.0	(a)	.0
15.2 Dental only	.0	.0	.0	.0	.0	.0	.0	(a)	.0
15.3 Disability income	.0	.0	.0	.0	.0	.0	.0	(a)	.0
15.4 Medicare supplement	.0	.0	.0	.0	.0	.0	.0	(a)	.0
15.5 Medicaid Title XIX	.0	.0	.0	.0	.0	.0	.0	(a)	.0
15.6 Medicare Title XVIII	.0	.0	.0	.0	.0	.0	.0	(a)	.0
15.7 Long-term care	.0	.0	.0	.0	.0	.0	.0	(a)	.0
15.8 Federal employees health benefits plan	.0	.0	.0	.0	.0	.0	.0	(a)	.0
15.9 Other health	.0	.0	.0	.0	.0	.0	.0	(a)	.0
16. Workers' compensation	.0	.0	.0	.0	.0	.0	.0	.0	.0
17.1 Other liability-occurrence	.0	.0	.0	.0	.0	.0	.0	.0	.0
17.2 Other liability-claims-made	.0	.0	.0	.0	.0	.0	.0	.0	.0
17.3 Excess workers' compensation	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.1 Products liability-occurrence	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.2 Products liability-claims-made	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.1 Private passenger auto no-fault (personal injury protection)	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.2 Other private passenger auto liability	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.3 Commercial auto no-fault (personal injury protection)	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.4 Other commercial auto liability	.0	.0	.0	.0	.0	.0	.0	.0	.0
21.1 Private passenger auto physical damage	.0	.0	.0	.0	.0	.0	.0	.0	.0
21.2 Commercial auto physical damage	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Aircraft (all perils)	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. Fidelity	.0	.0	.0	.0	.0	.0	.0	.0	.0
24. Surety	.0	.0	.0	.0	.0	.0	.0	.0	.0
26. Burglary and theft	.0	.0	.0	.0	.0	.0	.0	.0	.0
27. Boiler and machinery	.0	.0	.0	.0	.0	.0	.0	.0	.0
28. Credit	.0	.0	.0	.0	.0	.0	.0	.0	.0
29. International	.0	.0	.0	.0	.0	.0	.0	.0	.0
30. Warranty	.0	.0	.0	.0	.0	.0	.0	.0	.0
31. Reinsurance-nonproportional assumed property	XXX	.0	.0	.0	XXX	.0	.0	.0	.0
32. Reinsurance-nonproportional assumed liability	XXX	.0	.0	.0	XXX	.0	.0	.0	.0
33. Reinsurance-nonproportional assumed financial lines	XXX	.0	.0	.0	XXX	.0	.0	.0	.0
34. Aggregate write-ins for other lines of business	.0	.0	.0	.0	.0	.0	.0	.0	.0
35. TOTALS	51,238,124	0	42,435,879	8,802,245	141,586,049	0	109,612,076	40,776,218	9,523,015
DETAILS OF WRITE-INS									
3401.	.0	.0	.0	.0	.0	.0	.0	.0	.0
3402.	.0	.0	.0	.0	.0	.0	.0	.0	.0
3403.	.0	.0	.0	.0	.0	.0	.0	.0	.0
3498. Sum. of remaining write-ins for Line 34 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	.0	.0	.0	.0	.0	.0	.0	.0	.0

(a) Including \$.0 for present value of life indemnity claims reported in lines 13 and 15.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	34,052,117	0	0	34,052,117
1.2 Reinsurance assumed	0	0	0	0
1.3 Reinsurance ceded	25,448,129	0	0	25,448,129
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	8,603,987	0	0	8,603,987
2. Commission and brokerage:				
2.1 Direct, excluding contingent	0	42,233,518	0	42,233,518
2.2 Reinsurance assumed, excluding contingent	0	0	0	0
2.3 Reinsurance ceded, excluding contingent	0	0	0	0
2.4 Contingent-direct	0	0	0	0
2.5 Contingent-reinsurance assumed	0	0	0	0
2.6 Contingent-reinsurance ceded	0	0	0	0
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	42,233,518	0	42,233,518
3. Allowances to manager and agents	0	0	0	0
4. Advertising	0	0	0	0
5. Boards, bureaus and associations	30,736	4,134,078	0	4,164,814
6. Surveys and underwriting reports	0	1,555,479	0	1,555,479
7. Audit of assureds' records	0	0	0	0
8. Salary and related items:				
8.1 Salaries	2,581,550	3,097,083	0	5,678,634
8.2 Payroll taxes	180,359	216,269	0	396,628
9. Employee relations and welfare	471,705	284,682	0	756,387
10. Insurance	121,950	147,195	0	269,145
11. Directors' fees	2,651	3,200	0	5,850
12. Travel and travel items	16,576	5,097	0	21,672
13. Rent and rent items	404,451	530,420	0	934,870
14. Equipment	133,156	161,493	0	294,649
15. Cost or depreciation of EDP equipment and software	565,556	1,069,032	0	1,634,588
16. Printing and stationery	447,473	538,768	0	986,241
17. Postage, telephone and telegraph, exchange and express	1,242,359	1,503,617	0	2,745,976
18. Legal and auditing	98,634	35,540	0	134,174
19. Totals (Lines 3 to 18)	6,297,155	13,281,953	0	19,579,108
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	0	3,473,684	0	3,473,684
20.2 Insurance department licenses and fees	0	499	0	499
20.3 Gross guaranty association assessments	0	0	0	0
20.4 All other (excluding federal and foreign income and real estate)	0	0	0	0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	3,474,183	0	3,474,183
21. Real estate expenses	0	0	0	0
22. Real estate taxes	0	0	0	0
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	264,892	107,304	5,506,682	5,878,878
25. Total expenses incurred	15,166,034	59,096,958	5,506,682	(a) 79,769,674
26. Less unpaid expenses-current year	9,523,015	9,692,595	0	19,215,611
27. Add unpaid expenses-prior year	2,679,710	4,065,959	0	6,745,669
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	8,322,728	53,470,322	5,506,682	67,299,732
DETAILS OF WRITE-INS				
2401. Interest expense & cost of issuance of bond obligations.....	0	0	5,378,435	5,378,435
2402. Consulting fees.....	131,220	52,015	0	183,234
2403. Bank service charges - investments.....	0	0	109,521	109,521
2498. Summary of remaining write-ins for Line 24 from overflow page	133,673	55,289	18,725	207,687
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	264,892	107,304	5,506,682	5,878,878

(a) Includes management fees of \$ 0 to affiliates and \$ 0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 0	0
1.1 Bonds exempt from U.S. tax	(a) 798,595	854,740
1.2 Other bonds (unaffiliated)	(a) 7,155	47,179
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	0	0
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 0	0
5. Contract loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 1,250,037	1,537,298
7. Derivative instruments	(f) 0	0
8. Other invested assets	0	0
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	2,055,788	2,439,217
11. Investment expenses		(g) 5,506,682
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		5,506,682
17. Net investment income (Line 10 minus Line 16)		(3,067,465)
DETAILS OF WRITE-INS		
0901.	0	0
0902.	0	0
0903.	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0
1501.	0	0
1502.	0	0
1503.	0	0
1598. Summary of remaining write-ins for Line 15 from overflow page	0	0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)	0	0

(a) Includes \$ 2,178 accrual of discount less \$ 2,547,901 amortization of premium and less \$ 504,349 paid for accrued interest on purchases.
 (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
 (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
 (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
 (e) Includes \$ 0 accrual of discount less \$ 84,014 amortization of premium and less \$ 63,891 paid for accrued interest on purchases.
 (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
 (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
 (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	0	0	0	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	0	0	0	0	0
DETAILS OF WRITE-INS					
0901.	0	0	0	0	0
0902.	0	0	0	0	0
0903.	0	0	0	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	.0	.0	.0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	.0	.0	.0
2.2 Common stocks .....	.0	.0	.0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	.0	.0	.0
3.2 Other than first liens .....	.0	.0	.0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	.0	.0	.0
4.2 Properties held for the production of income.....	.0	.0	.0
4.3 Properties held for sale .....	.0	.0	.0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	.0	.0	.0
6. Contract loans .....	.0	.0	.0
7. Derivatives (Schedule DB).....	.0	.0	.0
8. Other invested assets (Schedule BA) .....	.0	.0	.0
9. Receivables for securities .....	.0	.0	.0
10. Securities lending reinvested collateral assets (Schedule DL).....	.0	.0	.0
11. Aggregate write-ins for invested assets .....	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	.0	.0	.0
13. Title plants (for Title insurers only).....	.0	.0	.0
14. Investment income due and accrued .....	.0	.0	.0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	767,908	451,207	(316,702)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	.0	.0	.0
15.3 Accrued retrospective premiums and contracts subject to redetermination .....	.0	.0	.0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	27,859,900	.0	(27,859,900)
16.2 Funds held by or deposited with reinsured companies .....	.0	.0	.0
16.3 Other amounts receivable under reinsurance contracts	6,256,044	2,125,188	(4,130,856)
17. Amounts receivable relating to uninsured plans .....	.0	.0	.0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	.0	.0	.0
18.2 Net deferred tax asset.....	.0	.0	.0
19. Guaranty funds receivable or on deposit .....	.0	.0	.0
20. Electronic data processing equipment and software.....	.0	.0	.0
21. Furniture and equipment, including health care delivery assets	58,190	100,075	41,884
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	.0	.0	.0
23. Receivables from parent, subsidiaries and affiliates .....	.0	.0	.0
24. Health care and other amounts receivable.....	.0	.0	.0
25. Aggregate write-ins for other-than-invested assets	642,979	561,621	(81,358)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	35,585,021	3,238,090	(32,346,931)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	35,585,021	3,238,090	(32,346,931)
DETAILS OF WRITE-INS			
1101. ....	.0	.0	.0
1102. ....	.0	.0	.0
1103. ....	.0	.0	.0
1198. Summary of remaining write-ins for Line 11 from overflow page .....	.0	.0	.0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. Prepaid miscellaneous expense.....	372,695	296,756	(75,939)
2502. Prepaid pension.....	99,108	122,242	23,134
2503. Prepaid benefits - insurance.....	125,676	98,384	(27,292)
2598. Summary of remaining write-ins for Line 25 from overflow page	45,501	44,240	(1,261)
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	642,979	561,621	(81,358)

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 \$84,282,637 as of December 31, 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:

	<u>SSAP #</u>	<u>F/S Page</u>	<u>F/S Line</u>	<u>2022</u>	<u>2021</u>
NET INCOME					
(1) LCPIC state basis (Page 4, Line 20, Columns 1&2)	XXX	XXX	XXX	(\$33,664,869)	(\$28,336,802)
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
None				0	0
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
Excess Assessment Collections	N/A	2	2502	(84,282,637)	(70,111,036)
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$50,617,768</u>	<u>\$41,774,234</u>
SURPLUS					
(5) LCPIC state basis (Page 3, Line 37, Columns 1&2)	XXX	XXX	XXX	\$77,089,432	\$134,627,603
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
None				0	0
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
Excess Assessment Collections	N/A	2	2502	(84,282,637)	(70,111,036)
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$161,372,069</u>	<u>\$204,738,639</u>

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

Material estimates are as follows:

- (1) Loss reserves as stated in note C(11).
- (2) Unearned premium reserves are estimated based upon the daily pro rata method as described in note 1(C).
- (3) An estimate is established for the non-admitted portion of the premiums receivable balances.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business. Because LCPIC's reinsurance is paid on a deposit premium basis, unearned premium is not calculated.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

Per Louisiana state statute LRS 22:2314, LCPIC is required to undertake a depopulation effort annually. LCPIC accounts for premiums of depopulated policies as a reduction to unearned premium reserve as well as direct premiums written. Losses and other costs associated with depopulated policies are removed from the financial statements.

NOTES TO FINANCIAL STATEMENTS

In addition, LCPIC uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds that are designated highest-quality and high-quality (NAIC designations 1 and 2) are reported at amortized cost, all other bonds (NAIC designations 3 to 6) are reported at the lower of amortized cost or fair value.
- (3) Common stocks
Not applicable
- (4) Preferred stocks
Not applicable
- (5) Mortgage loans on real estate
Not applicable
- (6) Loan-backed securities
Not applicable
- (7) Investments in subsidiaries, controlled and affiliated companies
Not applicable
- (8) Investments in joint ventures, partnerships and limited liability companies
Not applicable
- (9) Derivatives
Not applicable
- (10) Utilization of investment income as a factor in the premium deficiency calculation
Not applicable
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions, estimates, and independent actuarial analysis, and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12) Capitalization policy
LCPIC has not modified its capitalization policy from the prior period.

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. Beginning in 2023 the assessment rate will be 2.10%.

- (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

NOTES TO FINANCIAL STATEMENTS

2. Accounting Changes and Corrections of Errors

None

3. Business Combinations and Goodwill

Not applicable

4. Discontinued Operations

Not applicable

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

None

B. Debt Restructuring

None

C. Reverse Mortgages

None

D. Loan-Backed Securities

None

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

None

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

None

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

None

H. Repurchase Agreements Transactions Accounted for as a Sale

None

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

None

J. Real Estate

None

K. Low-Income Housing Tax Credits (LIHTC)

None

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Percentage			
	Current Year					6	7	8	9	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 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											

NOTES TO FINANCIAL STATEMENTS

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	\$85,299,731	\$0	\$0	\$0	\$85,299,731	\$64,366,776	\$20,932,955	\$0	\$85,299,731	11%	11%	
o. Total Restricted Assets	\$85,299,731	\$0	\$0	\$0	\$85,299,731	\$64,366,776	\$20,932,955	\$0	\$85,299,731	11%	11%	

- (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)
None

(3) Detail of Other Restricted Assets

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							Percentage		
	Current Year					6	7	8	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	\$85,299,731	\$0	\$0	\$0	\$85,299,731	\$64,366,776	\$20,932,955	\$85,299,731	11%	11%
Total (c)	\$85,299,731	\$0	\$0	\$0	\$85,299,731	\$64,366,776	\$20,932,955	\$85,299,731	11%	11%

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

(4) Collateral Received and Reflected as Assets Within the Reporting Entity’s Financial Statement
None

M. Working Capital Finance Investments
None

N. Offsetting and Netting of Assets and Liabilities
None

O. 5GI Securities
None

P. Short Sales
None

Q. Prepayment Penalty and Acceleration Fees
None

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

<u>Asset Type</u>	<u>Percent Share</u>
(1) Cash	64%
(2) Cash Equivalents	34%
(3) Short-Term Investments	2%
(4) Total	100%

6. Joint Ventures, Partnerships and Limited Liability Companies

Not applicable

NOTES TO FINANCIAL STATEMENTS

7. Investment Income

- A. LCPIC excludes (nonadmits) investment income due and accrued if amounts are over 90 days past due.
 B. No amount was excluded.

8. Derivative Instruments

Not applicable

9. Income Taxes

Pursuant to Private Letter Ruling 160165-03 from the Internal Revenue Service, LCPIC constitutes an integral part of the State of Louisiana and its income is exempt from federal income tax. Obligations issued by LCPIC constitute obligations of the State of Louisiana within the meaning of section 103(c)(1) of the Internal Revenue Code.

10. Information Concerning Parent, Subsidiaries, Affiliates

Not applicable

11. Debt

- A. On December 31, 2022, LCPIC 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.

LCPIC incurred losses and loss adjustment expenses of \$1.8 billion as a result of the 2005 Hurricanes Katrina and Rita. In 2006 LCPIC 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 \$10,934,550 and \$10,705,071, respectively.

- B. FHLB (Federal Home Loan Bank) Agreements
 None

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.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

NOTES TO FINANCIAL STATEMENTS

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans are as follows at December 31, 2022 and 2021:

(1.) Change in benefit obligation

a. Pension Benefits

	<u>Overfunded</u>		<u>Underfunded</u>	
	2022	2021	2022	2021
1. Benefit obligation at beginning of year	\$2,462,115	\$2,558,034	\$0	\$0
2. Service cost	\$0	\$0	\$0	\$0
3. Interest cost	\$72,647	\$69,322	\$0	\$0
4. Contribution by plan participants	\$0	\$0	\$0	\$0
5. Actuarial gain (loss)	(\$593,883)	(\$57,556)	\$0	\$0
6. Foreign currency exchange rate changes	\$0	\$0	\$0	\$0
7. Benefits paid	(\$116,696)	(\$107,685)	\$0	\$0
8. Plan amendments	\$0	\$0	\$0	\$0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$0	\$0	\$0	\$0
10. Benefit obligation at end of year	\$1,824,183	\$2,462,115	\$0	\$0

b. Postretirement Benefits

	<u>Overfunded</u>		<u>Underfunded</u>	
	2022	2021	2022	2021
1. Benefit obligation at beginning of year	\$0	\$0	\$4,314,196	\$4,811,100
2. Service cost	\$0	\$0	\$76,361	\$111,299
3. Interest cost	\$0	\$0	\$127,887	\$130,696
4. Contribution by plan participants	\$0	\$0	\$32,841	\$37,642
5. Actuarial gain (loss)	\$0	\$0	(\$1,464,511)	(\$626,058)
6. Foreign currency exchange rate changes	\$0	\$0	\$0	\$0
7. Benefits paid	\$0	\$0	(\$129,394)	(\$150,483)
8. Plan amendments	\$0	\$0	\$0	\$0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$0	\$0	\$0	\$0
10. Benefit obligation at end of year	\$0	\$0	\$2,957,380	\$4,314,196

c. Special or Contractual Benefits Per SSAP No. 11

	<u>Overfunded</u>		<u>Underfunded</u>	
	2022	2021	2022	2021
1. Benefit obligation at beginning of year	\$0	\$0	\$101,060	\$83,011
2. Service cost	\$0	\$0	\$0	\$0
3. Interest cost	\$0	\$0	\$0	\$0
4. Contribution by plan participants	\$0	\$0	\$142,260	\$101,060
5. Actuarial gain (loss)	\$0	\$0	\$0	\$0
6. Foreign currency exchange rate changes	\$0	\$0	\$0	\$0
7. Benefits paid	\$0	\$0	(\$101,060)	(\$83,011)
8. Plan amendments	\$0	\$0	\$0	\$0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$0	\$0	\$0	\$0
10. Benefit obligation at end of year	\$0	\$0	\$142,260	\$101,060

(2) Change in plan assets

	<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. Fair value of plan assets at beginning of year	\$2,584,357	\$2,491,290	\$0	\$0	\$0	\$0
b. Actual return on plan assets	(\$544,370)	\$154,824	\$0	\$0	\$0	\$0
c. Foreign currency exchange rate changes	\$0	\$0	\$0	\$0	\$0	\$0
d. Reporting Entity contribution	\$0	\$45,928	\$96,553	\$112,841	\$101,060	\$83,011
e. Plan participants' contributions	\$0	\$0	\$32,841	\$37,642	\$0	\$0
f. Benefits paid	(\$116,696)	(\$107,685)	(\$129,394)	(\$150,483)	(\$101,060)	(\$83,011)
g. Business combinations, divestitures and settlements	\$0	\$0	\$0	\$0	\$0	\$0
h. Fair value of plan assets at end of year	\$1,923,291	\$2,584,357	\$0	\$0	\$0	\$0

NOTES TO FINANCIAL STATEMENTS

(3) Funded status

	<u>Pension Benefits</u>		<u>Postretirement Benefits</u>	
	2022	2021	2022	2021
a. Components:				
1. Prepaid benefit costs	\$0	\$0	\$0	\$0
2. Overfunded plan assets	\$0	\$0	\$0	\$0
3. Accrued benefit costs	\$0	\$0	\$0	\$0
4. Liability for pension benefits				
b. Assets and liabilities recognized)				
1. Assets (nonadmitted)	\$0	\$0	\$0	\$0
2. Total liabilities recognized	\$0	\$0	\$2,957,380	\$4,314,196
c. Unrecognized liabilities	\$0	\$0	\$0	\$0

(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	\$76,361	\$111,299	\$0	\$0
b. Interest costs	\$72,647	\$69,322	\$127,887	\$130,696	\$0	\$0
c. Expected return on plan assets	(\$113,899)	(\$110,709)	\$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	\$1,445	\$1,445	(\$22,709)	(\$22,709)	\$0	\$0
g. Gain or loss recognized due to settlement or curtailment	\$7,006	\$11,163	\$97,760	\$182,158	\$0	\$0
h. Total net periodic benefit cost	(\$32,801)	(\$28,779)	\$279,299	\$401,444	\$0	\$0

(5) Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost

	<u>Pension Benefits</u>		<u>Postretirement Benefits</u>	
	2022	2021	2022	2021
a. Items not yet recognized as a component of net periodic cost – prior year	\$476,702	\$590,981	\$987,934	\$1,773,441
b. Net transition asset or obligation recognized	\$0	\$0	\$0	\$0
c. Net prior service cost or credit arising during the period	\$0	\$0	\$0	\$0
d. Net prior service cost or credit recognized	(\$1,445)	(\$1,445)	\$22,709	\$22,709
e. Net gain and loss arising during the period	(\$7,006)	(\$11,163)	(\$97,760)	(\$626,058)
f. Net gain and loss recognized	\$64,386	(\$101,671)	(\$1,464,511)	(\$182,158)
g. Items not yet recognized as a component of net periodic cost- current year	\$532,637	\$476,702	(\$551,628)	\$987,934

(6) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost

	<u>Pension Benefits</u>		<u>Postretirement Benefits</u>	
	2022	2021	2022	2021
a. Net transition asset or obligation	\$0	\$0	\$0	\$0
b. Net prior service cost or credit	\$39,822	\$41,267	(\$236,096)	(\$258,805)
c. Net recognized gains and losses	\$492,815	\$435,435	(\$315,532)	\$1,246,739

(7) Weighted-average assumptions used to determine net periodic benefit cost as of December 31

	<u>Pension Benefits</u>		<u>Postretirement Benefits</u>	
	2022	2021	2022	2021
a. Weighted-average discount rate	3.00%	2.75%	5.50%	2.75%
b. Expected long-term rate of return on plan assets	4.50%	4.50%	N/A	N/A
c. Rate of compensation increase	N/A	N/A	3.00%	3.00%
d. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	N/A	N/A	N/A	N/A

Weighted-average assumptions used to determine projected benefit obligations as of December 31:

	<u>Pension Benefits</u>		<u>Postretirement Benefits</u>	
	2022	2021	2022	2021
e. Weighted-average discount rate	5.50%	3.00%	3.00%	3.00%
f. Rate of compensation increase	N/A	N/A	3.00%	3.00%
g. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	N/A	N/A	N/A	N/A

(8) The amount of the accumulated benefit obligation for defined benefit pension plans was \$1,824,183 for the current year and \$2,462,115 for the prior year.

(9) For postretirement benefits other than pensions, a medical trend rate of 7.0 % during 2023 trending down as follows: 6.50%, 6.00%, 5.75%, 5.50%, 5.25%, and 5.00% during 2029 and thereafter.

NOTES TO FINANCIAL STATEMENTS

(10) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

	<u>Year(s)</u>	<u>Amount</u>
a.	2023	\$115,940
b.	2024	\$120,854
c.	2025	\$124,402
d.	2026	\$129,220
e.	2027	\$132,641
f.	2028 through 2032	\$666,441

(11) LCPIC intends to make voluntary contributions to the postretirement medical insurance plan of \$89,225 in 2023.

(12) Not Applicable

(13) Not Applicable

(14) Not Applicable

(15) Not Applicable

(16) Not Applicable

(17) Accumulated postretirement and pension benefit obligation and the fair value of plan assets in the first reporting period after the effective date of SSAP 102 and in each subsequent reporting period:

	<u>Pension Benefits</u>		<u>Postretirement Benefits</u>	
	2022	2021	2022	2021
a. Accumulated benefit obligation	(\$2,475,800)	(\$2,573,669)	(\$2,957,380)	(\$4,314,196)
b. Fair Value of plan assets	\$0	\$0	\$0	\$0
c. Funded status	\$109,541	(\$83,695)	(\$2,957,380)	(\$4,314,196)
d. Surplus impact deferred	\$0	\$0	\$0	\$0

(18) Full transition surplus impact of SSAP 102

None, LCPIC has recorded the entire postretirement benefit liability in 2015.

B. Description of Investment Policies and Strategies

Not Applicable

C. Fair Value of Each Class of Plan Assets

Not Applicable

D. Description of the Basis Used to Determine the Overall Expected Long-Term Rate-of-Return-On-Assets Assumption

Not Applicable

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 \$850,668 for 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

Not Applicable

G. Consolidated/Holding Company Plans

Not Applicable

H. Postemployment Benefits and Compensated Absences

Not Applicable

I. Impact of Medicare Modernization Act on Postretirement Benefits

Not Applicable

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

As referenced in Note 11, in 2006 LCPIC recorded \$978 million of emergency assessment revenue bond proceeds as contributed surplus.

14. Contingencies

A. Contingent Commitments

None

B. Assessments

None

C. Gain Contingencies

None

NOTES TO FINANCIAL STATEMENTS

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

As of December 31, 2022 there were 516 open litigation matters against LCPIC. The majority of these lawsuits are related to first-party suits related to 2021 Hurricane Ida and 2020 Hurricanes Laura and Delta. Unpaid loss and loss adjustment expenses are included on the balance sheet of approximately \$15.7 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 December 31, 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

None

F. Joint and Several Liabilities

None

G. All Other Contingencies

Other various lawsuits against the Company have arisen in the course of the Company's business. LCPIC has appropriate reserves for all law suits and has no impaired assets.

15. Leases

A. Lessee Operating Lease

(1) LCPIC has leased office space at one office location in Metairie, Louisiana under one lease agreement. The current lease will expire on September 30, 2023, LCPIC is negotiating an amendment to continue the office lease through March 31, 2034. Rental expense for 2022, and 2021 was approximately \$540,796 and \$519,515, respectively.

(2) At December 31, 2022, the minimum aggregate rental commitments are as follows:

<u>Year Ending December 31</u>	<u>Operating Leases</u>
1. 2023	\$381,647
2. Thereafter	\$ 0
3. Total (sum of 1 through 2)	\$381,647

(3) LCPIC is not involved in any material sales-leaseback transactions.

B. Lessor Leases

Not applicable

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

Not applicable

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

Not applicable

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

Not applicable

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

Not applicable

20. Fair Value Measurement

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

None

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

None

NOTES TO FINANCIAL STATEMENTS

- C. Aggregate Fair Value Disclosure for All Financial Instruments and the Level Within the Fair Value Hierarchy
None
- D. Fair Value Disclosure for Financial Instruments Without Practicable Estimate of Fair Value
None
- E. Investments Measured using Net Asset Value (NAV)
None

21. Other Items

- A. Unusual or Infrequent Items
None
- B. Troubled Debt Restructuring: Debtors
None
- C. Other Disclosures
None
- D. Business Interruption Insurance Recoveries
None
- E. State Transferable and Non-transferable Tax Credits
None
- F. Subprime Mortgage Related Risk Exposure
None
- 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	\$224,977,500
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
None

22. Events Subsequent

Type I. Recognized Subsequent Events

During 2022, LCPIC has experienced an increase in its direct written premiums of 460%, compared to 2021 direct written premiums. This increase comes as a consequence of severe hurricane losses incurred to Louisiana's property insurance market over the past two years. As a result, eleven Louisiana property insurers have become insolvent, and at least twelve companies have submitted withdrawal notices to the Louisiana Department of Insurance, forcing tens of thousands of property owners to obtain insurance from LCPIC.

Type II. Nonrecognized Subsequent Events

None

23. Reinsurance

- A. Unsecured Reinsurance Recoverables
LCPIC does not have an unsecured aggregate recoverable that exceeds 3% of LCPIC's policyholder surplus.
- B. Reinsurance Recoverable in Dispute
None
- C. Reinsurance Assumed and Ceded
 - (1) Not Applicable
 - (2) Not Applicable
 - (3) Not Applicable
- D. Uncollectible Reinsurance
None
- E. Commutation of Ceded Reinsurance
None
- F. Retroactive Reinsurance
None
- G. Reinsurance Accounted for as a Deposit
None
- H. Disclosures for the Transfer of Property and Casualty Run-off Agreements
None

NOTES TO FINANCIAL STATEMENTS

- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
None
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation
None
- K. Reinsurance Credit
None

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

25. Changes in Incurred Losses and Loss Adjustment Expenses

A. Reserves at December 31, 2021 were \$9.8 million. As of December 31, 2022, \$5.1 million was paid for incurred losses and loss adjustment expenses (LAE) attributed to insured events of years prior to 2022. There was a \$12.5 million unfavorable prior-year development between December 31, 2021 and December 31, 2022 primarily resulting from additional IBNR reserves of \$9.5 million for 2021 Hurricane Ida related losses. In addition, a \$1.4 million unfavorable prior-year development from claim activity of 2021 Tropical Storm Claudette. The remaining \$1.6 million unfavorable development resulted from other catastrophe related claim activity. Reserves remaining for 2021 and prior years at December 31, 2022 were \$17.2 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

Not applicable

27. Structured Settlements

None

28. Health Care Receivables

Not applicable

29. Participating Policies

Not applicable

30. Premium Deficiency Reserves

None

31. High Deductibles

Not applicable

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

Not applicable

33. Asbestos/Environmental Reserves

Not applicable

34. Subscriber Savings Accounts

Not applicable

35. Multiple Peril Crop Insurance

Not applicable

36. Financial Guaranty Insurance

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 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, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A []
- 1.3 State Regulating?
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 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 State as of what date the latest financial examination of the reporting entity was made or is being made.12/31/2018
- 3.2 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
- 3.3 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
- 3.4 By what department or departments? Louisiana Department of Insurance.....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.11 sales of new business? Yes [] No [X]
 4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.21 sales of new business? Yes [] No [X]
 4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
 If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the 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 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....
.....
.....

- 6.1 Has the 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]
- 6.2 If yes, give full information
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes, 7.21 State the percentage of foreign control0.0 %
 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....
.....
.....

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the DIHC.
- 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 the names and locations (city and state of the main office) of any affiliates regulated by a federal financial 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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
.....

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [] N/A [X]
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 Duplantier, Hrapmann, Hogan & Maher, LLP, 1615 Poydras Street, Suite 2100, New Orleans, LA 70112.....
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes No N/A
- 10.6 If the response to 10.5 is no or n/a, please explain
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Matthew Ryan Purdy, Consulting Actuary, Merlino & Associates, Inc., 3274 B Medlock Bridge Road, Norcross, GA 30092.....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes No
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved0
- 12.13 Total book/adjusted carrying value \$.....
- 12.2 If yes, provide explanation
13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes No
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes No
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes No N/A
- 14.1 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?
 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.
- 14.11 If the response to 14.1 is no, please explain:
- 14.2 Has the code of ethics for senior managers been amended? Yes No
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes No
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes No
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes No
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes No
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes No

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes No
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers \$.....
- 20.12 To stockholders not officers \$.....
- 20.13 Trustees, supreme or grand (Fraternal only) \$.....
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$.....
- 20.22 To stockholders not officers \$.....
- 20.23 Trustees, supreme or grand (Fraternal only) \$.....
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes No
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others \$.....
- 21.22 Borrowed from others \$.....
- 21.23 Leased from others \$.....
- 21.24 Other \$.....
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes No
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$.....
- 22.22 Amount paid as expenses \$.....
- 22.23 Other amounts paid \$.....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes No
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$.....
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes No
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

1 Name of Third-Party	2 Is the Third-Party Agent a Related Party (Yes/No)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03) Yes [X] No []
- 25.02 If no, give full and complete information, relating thereto
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
Not Applicable.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$.....
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$.....
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] NA [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] NA [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [] No [] NA [X]
- 25.09 For the reporting entity's securities lending program, state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....0
- 25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....0
- 25.093 Total payable for securities lending reported on the liability page \$.....0
- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 24.1 and 25.03). Yes [] No [X]
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$.....
- 26.22 Subject to reverse repurchase agreements \$.....
- 26.23 Subject to dollar repurchase agreements \$.....
- 26.24 Subject to reverse dollar repurchase agreements \$.....
- 26.25 Placed under option agreements \$.....
- 26.26 Letter stock or securities restricted as to sale – excluding FHLB Capital Stock \$.....
- 26.27 FHLB Capital Stock \$.....
- 26.28 On deposit with states \$.....
- 26.29 On deposit with other regulatory bodies \$.....
- 26.30 Pledged as collateral – excluding collateral pledged to an FHLB \$.....
- 26.31 Pledged as collateral to FHLB – including assets backing funding agreements \$.....
- 26.32 Other \$.....
- 26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement. Yes [] No [] N/A []
- LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:
- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No []
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$.....
29. 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 []
- 29.01 For agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

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

- 29.02 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)

- 29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year? Yes [] No [X]
- 29.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

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GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

29.05 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.....	
.....	
.....	

29.0597 For those firms/individuals listed in the table for Question 29.05, 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]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a “U”) listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity’s invested assets? Yes [] No [X]

29.06 For those firms or individuals listed in the table for 29.05 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
.....
.....
.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)]? Yes [] No [X]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....
.....
.....
30.2999 TOTAL		0

30.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund’s Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....
.....
.....

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds.....	89,560,722	88,409,542	(1,151,179)
31.2 Preferred Stocks.....	0	0	0
31.3 Totals	89,560,722	88,409,542	(1,151,179)

31.4 Describe the sources or methods utilized in determining the fair values:

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker’s or custodian’s pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []

32.3 If the answer to 32.2 is no, describe the reporting entity’s process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

33.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [X] No []

33.2 If no, list exceptions:

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of 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]

35. 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.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
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]

36. 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]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
b. If the investment is with a nonrelated party or nonaffiliated then it reflects an arms-length transaction with Yes [] No [] NA [X]

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GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

renewal completed at the discretion of all involved parties.

c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.

d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a -37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria?

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported? Yes [] No [X]

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars? Yes [] No []

39.21 Held directly Yes [] No []

39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$806,171

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Louisiana Department of Insurance.....	\$.....551,749

41.1 Amount of payments for legal expenses, if any? \$23,766

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Babineaux, Poche', Anthony & Slavich, LL.....	\$.....13,258
Fey Consulting LLC.....	\$.....10,030

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? \$0

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	\$.....
.....	\$.....
.....	\$.....

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
 1.2 If yes, indicate premium earned on U. S. business only. \$0
 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$

1.3.1 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$
 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$0

1.6 Individual policies:

Most current three years:

1.6.1 Total premium earned \$0
 1.6.2 Total incurred claims \$0
 1.6.3 Number of covered lives

All years prior to most current three years:

1.6.4 Total premium earned \$0
 1.6.5 Total incurred claims \$0
 1.6.6 Number of covered lives

1.7 Group policies:

Most current three years:

1.7.1 Total premium earned \$0
 1.7.2 Total incurred claims \$0
 1.7.3 Number of covered lives

All years prior to most current three years:

1.7.4 Total premium earned \$0
 1.7.5 Total incurred claims \$0
 1.7.6 Number of covered lives

2. Health Test:

		1		2
		Current Year		Prior Year
2.1	Premium Numerator	\$ .....	\$ .....	.....0
2.2	Premium Denominator	\$82,954,980	\$ .....	.....35,381,945
2.3	Premium Ratio (2.1/2.2)	.....0.000		.....0.000
2.4	Reserve Numerator	\$ .....	\$ .....	.....0
2.5	Reserve Denominator	\$288,230,537	\$ .....	.....51,741,549
2.6	Reserve Ratio (2.4/2.5)	.....0.000		.....0.000

3.1 Did the reporting entity issue participating policies during the calendar year? Yes [] No [X]

3.2 If yes, provide the amount of premium written for participating and/or no-participating policies during the calendar year:

3.2.1 Participating policies..... \$
 3.2.2 Non-participating policies..... \$

4. For Mutual reporting entities and Reciprocal Exchanges only:

4.1 Does the reporting entity issue assessable policies?..... Yes [] No []
 4.2 Does the reporting entity issue non-assessable policies?..... Yes [] No []
 4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders?..... %
 4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$

5. For Reciprocal Exchanges Only:

5.1 Does the exchange appoint local agents?..... Yes [] No []

5.2 If yes, is the commission paid:

5.2.1 Out of Attorney's-in-fact compensation..... Yes [] No [] N/A []
 5.2.2 As a direct expense of the exchange..... Yes [] No [] N/A []

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?..... Yes [] No []

5.5 If yes, give full information

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss:
 Not applicable, LCPIC does not write workers' compensation insurance.....
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
 LCPIC utilizes RMS Risk Link v21 and Air Touchstone v9 Catastrophe Modeling Software.....
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?.....
 LCPIC has a property catastrophe excess of loss contract and two cat bonds to cover a 1 in 263 year probable maximum loss.....
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?..... Yes No
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss
-
- 7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?..... Yes No
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions.....
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?..... Yes No
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?..... Yes No
- 8.2 If yes, give full information
-
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
 (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
 (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
 (c) Aggregate stop loss reinsurance coverage;
 (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
 (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity..... Yes No
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
 (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes No
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
 (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
 (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
 (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
 (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
 (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes No
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
 (a) The entity does not utilize reinsurance; or, Yes No
 (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes No
 (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes No
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes No N/A

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force:..... Yes [] No [X]
- 11.2 If yes, give full information
-
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses..... \$
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses)..... \$
- 12.2 Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?..... \$
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [X] N/A []
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From..... %
- 12.42 To..... %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]
- 12.6 If yes, state the amount thereof at December 31 of current year:
- 12.61 Letters of Credit..... \$
- 12.62 Collateral and other funds..... \$
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$.....12,861,738
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.
- 14.1 Is the reporting entity a cedant in a multiple cedant reinsurance contract?..... Yes [] No [X]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
-
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?..... Yes [] No []
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?..... Yes [] No []
- 14.5 If the answer to 14.4 is no, please explain:
-
- 15.1 Has the reporting entity guaranteed any financed premium accounts?..... Yes [] No [X]
- 15.2 If yes, give full information
-
- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
- If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home	\$	\$	\$	\$	\$
16.12 Products	\$	\$	\$	\$	\$
16.13 Automobile	\$	\$	\$	\$	\$
16.14 Other*	\$	\$	\$	\$	\$

* Disclose type of coverage:

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F – Part 3 that is exempt from the statutory provision for unauthorized reinsurance? Yes [] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

- 17.11 Gross amount of unauthorized reinsurance in Schedule F – Part 3 exempt from the statutory provision for unauthorized reinsurance..... \$.....
- 17.12 Unfunded portion of Interrogatory 17.11..... \$.....
- 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11 \$.....
- 17.14 Case reserves portion of Interrogatory 17.11..... \$.....
- 17.15 Incurred but not reported portion of Interrogatory 17.11..... \$.....
- 17.16 Unearned premium portion of Interrogatory 17.11..... \$.....
- 17.17 Contingent commission portion of Interrogatory 17.11..... \$.....

18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$.....

18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

18.4 If yes, please provide the balance of the funds administered as of the reporting date. \$.....

19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [] No [X]

19.1 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]

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

	1 2022	2 2021	3 2020	4 2019	5 2018
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	0	0	0	0	0
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	321,063,822	69,399,278	53,449,774	54,922,840	58,989,873
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	103,573,193	6,459,739	5,745,767	6,628,939	7,888,957
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	424,637,015	75,859,017	59,195,541	61,551,779	66,878,830
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18, & 19)	0	0	0	0	0
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	210,850,190	44,374,160	31,976,329	33,437,062	40,081,164
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	68,069,519	3,666,072	3,063,946	3,848,982	728,444
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	278,919,708	48,040,232	35,040,275	37,286,044	40,809,608
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(43,699,712)	(29,624,198)	(26,722,915)	6,183,641	13,680,983
14. Net investment gain (loss) (Line 11)	(3,067,465)	(6,093,520)	(6,034,333)	(4,806,567)	(6,452,959)
15. Total other income (Line 15)	13,102,308	7,380,915	8,125,219	8,433,424	9,874,613
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	0	0	0	0	0
18. Net income (Line 20)	(33,664,869)	(28,336,802)	(24,632,029)	9,810,497	17,102,637
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	770,448,077	589,148,971	606,463,040	684,736,655	733,538,107
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	5,159,097	268,319	361,464	423,794	393,216
20.2 Deferred and not yet due (Line 15.2)	53,268,070	11,783,479	6,724,445	6,298,721	6,768,719
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	693,358,645	454,521,368	444,524,650	498,273,974	559,178,700
22. Losses (Page 3, Line 1)	40,776,218	7,095,263	8,261,314	12,724,863	16,000,209
23. Loss adjustment expenses (Page 3, Line 3)	9,523,015	2,679,710	2,913,081	3,275,659	2,981,687
24. Unearned premiums (Page 3, Line 9)	237,931,304	41,966,576	29,308,289	30,434,498	32,655,497
25. Capital paid up (Page 3, Lines 30 & 31)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37)	77,089,432	134,627,603	161,938,390	186,462,680	174,359,407
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	165,664,700	(7,926,560)	(42,509,242)	8,353,710	(1,406,687)
Risk-Based Capital Analysis					
28. Total adjusted capital	77,089,432	134,627,603	161,938,390	186,462,680	174,359,407
29. Authorized control level risk-based capital	41,938,385	26,635,104	26,643,144	27,351,125	28,810,394
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)(Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	18.9	24.4	33.1	28.9	32.5
31. Stocks (Lines 2.1 & 2.2)	0.0	0.0	0.0	0.0	0.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	81.1	75.6	66.9	71.1	67.5
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds, (Sch. D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	0	0	0	0	0
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	0	0	0	0	0
49. Total Investment in parent included in Lines 42 to 47 above	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	0	0	0	204	(204)
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	(57,538,171)	(27,310,787)	(24,524,289)	12,103,273	20,859,476
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18, & 19)	0	0	0	0	0
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	117,242,917	298,749,223	79,756,305	11,685,415	18,480,446
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	9,406,151	13,545,449	5,522,410	5,679,526	12,579,801
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	126,649,068	312,294,673	85,278,715	17,364,941	31,060,247
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18, & 19)	0	0	0	0	0
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	16,369,763	41,357,823	42,628,889	10,827,828	17,375,245
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	2,340,982	4,333,968	4,529,520	5,206,597	12,965,711
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	18,710,746	45,691,791	47,158,409	16,034,424	30,340,955
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	63.2	125.8	118.1	32.3	21.5
68. Loss expenses incurred (Line 3)	18.3	16.4	18.4	16.0	13.4
69. Other underwriting expenses incurred (Line 4)	71.2	41.4	37.4	36.0	33.5
70. Net underwriting gain (loss) (Line 8)	(52.7)	(83.7)	(73.9)	15.7	31.7
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	16.5	15.2	15.4	15.6	11.3
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	81.4	142.3	136.5	48.3	34.9
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	361.8	35.7	21.6	20.0	23.4
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)	9,712	2,017	(233)	1,354	2,584
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	7.2	1.2	(0.1)	0.8	1.7
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	2,494	2,291	1,196	3,563	2,619
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	1.5	1.2	0.7	2.3	2.5

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3 - Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0000

BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2022

NAIC Company Code 0000

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A & H (group and individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability-Occurrence, Other Liability-Claims-Made, Excess Workers' Compensation, Products liability-Occurrence, Products liability-Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate write-ins for other lines of business, TOTAL (a), and DETAILS OF WRITE-INS (3401-3499).

19.LA

(a) Finance and service charges not included in Lines 1 to 35 \$ 549,126
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products

and number of persons insured under indemnity only products

Schedule F - Part 1

NONE

Schedule F - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute Included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held By Company Under Reinsurance Treaties		
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers					
Authorized - Affiliates - U.S. Intercompany Pooling																						
Authorized - Affiliates - U.S. Non-Pool - Captive																						
Authorized - Affiliates - U.S. Non-Pool - Other																						
Authorized - Affiliates - Other (Non-U.S.) - Captive																						
Authorized - Affiliates - Other (Non-U.S.) - Other																						
Authorized - Other U.S. Unaffiliated Insurers																						
95-3187355	35300	ALLIANZ GLOBAL RISKS US INS CO	IL		378	0	0	0	0	0	0	0	0	0	0	0	0	143	0	(143)	0	
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN		0	0	0	0	0	4	0	0	0	0	4	0	0	0	0	4	0	
39-1173498	29068	AMERICAN FAMILY CONNECT PROP & CAS I	WI		1,252	0	0	0	0	900	0	0	0	0	900	0	0	364	0	536	0	
47-0574325	32603	BERKLEY INS CO	DE		615	0	0	0	0	0	0	0	0	0	0	0	0	225	0	(225)	0	
63-0202590	22276	BERKSHIRE HATHAWAY SPECIALTY INS CO	NE		15,465	607	156	1,584	424	13,391	771	0	0	16,933	0	0	4,590	0	12,343	0	0	
22-2005057	26921	EVEREST REINS CO	DE		1,755	14	4	102	29	244	48	0	0	441	0	0	630	0	(189)	0	0	
74-2195939	42374	HOUSTON CAS CO	TX		222	0	0	0	0	0	0	0	0	0	0	0	84	0	(84)	0	0	
47-0355979	20087	NATIONAL IND CO	NE		34,540	0	0	0	0	0	0	0	0	0	0	0	13,092	0	(13,092)	0	0	
13-3138390	42307	NAVIGATORS INS CO	NY		1,000	25	7	141	39	416	84	0	0	711	0	0	232	0	479	0	0	
47-0698507	23680	ODYSSEY REINS CO	CT		89	0	0	0	0	8	0	0	0	8	0	0	34	0	(26)	0	0	
37-0915434	13056	RLI INS CO	IL		0	16	2	14	5	4	0	0	0	42	0	0	4	0	38	0	0	
13-1675535	25364	SWISS REINS AMER CORP	NY		68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31-0542366	10677	THE CINCINNATI INS CO	OH		228	50	9	242	63	3,267	85	0	0	3,717	0	0	0	0	3,717	0	0	
13-5616275	19453	TRANSATLANTIC REINS CO	NY		853	14	4	81	22	263	48	0	0	432	0	0	277	0	155	0	0	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					56,467	727	182	2,165	582	18,497	1,035	0	0	23,188	0	0	19,675	0	3,513	0	0	
Authorized - Pools - Mandatory Pools																						
Authorized - Pools - Voluntary Pools																						
Authorized - Other Non-U.S. Insurers																						
AA-3194139	00000	Axis Specialty Ltd	BMU		329	21	6	121	33	357	72	0	0	609	0	0	42	0	568	0	0	
AA-3194122	00000	DaVinci Reins Ltd	BMU		1,394	105	23	657	76	1,988	41	0	0	2,890	0	0	409	0	2,481	0	0	
AA-1126033	00000	Lloyd's Syndicate Number 33	GBR		0	0	1	63	20	18	1	0	0	102	0	0	0	0	102	0	0	
AA-1126958	00000	Lloyd's Syndicate Number 958	GBR		0	0	0	34	11	10	1	0	0	55	0	0	0	0	55	0	0	
AA-1127084	00000	Lloyd's Syndicate Number 1084	GBR		446	12	3	71	19	208	42	0	0	355	0	0	129	0	227	0	0	
AA-1127301	00000	Lloyd's Syndicate Number 1301	GBR		44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1127414	00000	Lloyd's Syndicate Number 1414	GBR		1,958	0	0	0	0	16	0	0	0	16	0	0	695	0	(679)	0	0	
AA-1120102	00000	Lloyd's Syndicate Number 1458	GBR		0	0	0	2	1	1	0	0	0	3	0	0	0	0	3	0	0	
AA-1120198	00000	Lloyd's Syndicate Number 1618	GBR		6	0	0	0	0	0	0	0	0	0	0	0	6	0	(6)	0	0	
AA-1120157	00000	Lloyd's Syndicate Number 1729	GBR		199	18	5	101	28	297	60	0	0	508	0	0	35	0	473	0	0	
AA-1120171	00000	Lloyd's Syndicate Number 1856	GBR		2,219	7	2	40	11	292	4,813	0	0	5,165	0	0	801	0	4,364	0	0	
AA-1120083	00000	Lloyd's Syndicate Number 1910	GBR		4,439	58	16	303	83	5,470	9,679	0	0	15,610	0	0	1,342	0	14,268	0	0	
AA-1120186	00000	Lloyd's Syndicate Number 1947	GBR		267	0	0	0	0	0	0	0	0	0	0	0	84	0	(84)	0	0	
AA-1120084	00000	Lloyd's Syndicate Number 1955	GBR		238	5	1	30	8	89	18	0	0	152	0	0	78	0	74	0	0	
AA-1128001	00000	Lloyd's Syndicate Number 2001	GBR		1,330	63	19	489	140	1,099	215	0	0	2,025	0	0	402	0	1,623	0	0	
AA-1128003	00000	Lloyd's Syndicate Number 2003	GBR		0	0	0	13	4	4	0	0	0	21	0	0	0	0	21	0	0	
AA-1120152	00000	Lloyd's Syndicate Number 2357	GBR		9,636	508	77	1,638	432	1,824	580	0	0	5,060	0	0	3,652	0	1,407	0	0	
AA-1120182	00000	Lloyd's Syndicate Number 2689	GBR		38	3	1	16	4	92	8	0	0	124	0	0	3	0	121	0	0	
AA-1128791	00000	Lloyd's Syndicate Number 2791	GBR		1,094	14	4	81	22	238	48	0	0	406	0	0	369	0	38	0	0	
AA-1128987	00000	Lloyd's Syndicate Number 2987	GBR		77	48	12	106	29	313	63	0	0	571	0	0	58	0	512	0	0	
AA-1120184	00000	Lloyd's Syndicate Number 3268	GBR		12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126005	00000	Lloyd's Syndicate Number 4000	GBR		55	7	2	40	11	119	24	0	0	203	0	0	14	0	189	0	0	
AA-1120075	00000	Lloyd's Syndicate Number 4020	GBR		0	0	0	13	4	4	0	0	0	21	0	0	0	0	21	0	0	
AA-1120067	00000	Lloyd's Syndicate Number 4242	GBR		110	12	3	59	16	293	30	0	0	413	0	0	14	0	399	0	0	
AA-1126006	00000	Lloyd's Syndicate Number 4472	GBR		222	0	0	0	0	0	0	0	0	0	0	0	84	0	(84)	0	0	
AA-3190829	00000	Markel Bermuda Ltd	BMU		7,049	0	0	4	1	0	0	0	0	7	0	0	2,672	0	(2,665)	0	0	
AA-3190686	00000	Partner Reins Co Ltd	BMU		216	0	0	0	0	27	0	0	0	27	0	0	78	0	(51)	0	0	
AA-3190339	00000	RENAISSANCE REINS LTD	BMU		1,037	124	27	674	81	1,993	41	0	0	2,940	0	0	278	0	2,662	0	0	
AA-3190870	00000	Validus Reins Ltd	BMU		0	0	0	0	0	0	0	0	0	0	0	0	15	0	(15)	0	0	
AA-1460006	00000	Validus Reins (Switzerland) Ltd	CHE		0	62	8	54	17	15	1	0	0	158	0	0	0	0	158	0	0	
1299999 - Total Authorized - Other Non-U.S. Insurers					32,414	1,068	211	4,609	1,052	14,766	15,735	0	0	37,442	0	0	11,260	0	26,183	0	0	
Authorized - Protected Cells																						
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					88,882	1,795	393	6,774	1,634	33,264	16,770	0	0	60,631	0	0	30,935	0	29,696	0	0	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute Included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held By Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers				
Unauthorized - Affiliates - U.S. Intercompany Pooling																					
Unauthorized - Affiliates - U.S. Non-Pool - Captive																					
Unauthorized - Affiliates - U.S. Non-Pool - Other																					
Unauthorized - Affiliates - Other (Non-U.S.) - Captive																					
Unauthorized - Affiliates - Other (Non-U.S.) - Other																					
Unauthorized - Other U.S. Unaffiliated Insurers																					
39-6040366	19283	AMERICAN STANDARD INS CO OF WI	WI		68	50	11	259	69	509	120	0	0	1,019	0	42	0	978	0		
51-0335732	44776	STARSTONE SPECIALTY INS CO	DE		83	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers					151	50	11	259	69	509	120	0	0	1,019	0	42	0	978	0		
Unauthorized - Pools - Mandatory Pools																					
Unauthorized - Pools - Voluntary Pools																					
Unauthorized - Other non-U.S. Insurers																					
AA-3190906	00000	Aeolus Re Ltd	BMU		1,245	0	0	0	0	2,001	0	0	0	2,001	0	477	0	1,524	0		
AA-1464104	00000	Allianz Risk Transfer	CHE		1,688	0	0	0	0	0	0	0	0	0	0	640	0	(640)	0		
AA-3194128	00000	Allied World Assurance Co Ltd	BMU		89	0	0	0	0	0	0	0	0	0	34	0	(34)	0			
AA-3190932	00000	Argo Re	BMU		84	99	21	502	133	829	212	0	0	1,797	51	0	1,746	0			
AA-5760070	00000	Catahoula Re PTE Ltd	SGP		14,199	0	0	0	0	0	0	0	0	0	0	0	0	0			
AA-3194161	00000	Catlin Ins Co Ltd	BMU		0	1	1	25	8	7	0	0	0	43	0	0	43	0			
AA-3191435	00000	Conduit Reins Ltd	BMU		1,118	0	0	0	0	0	0	0	0	0	424	0	(424)	0			
AA-1120191	00000	Convex Ins UK Ltd	GBR		757	0	0	0	0	0	0	0	0	0	287	0	(287)	0			
AA-3191400	00000	Convex Re Ltd	BMU		757	0	0	0	0	0	0	0	0	0	287	0	(287)	0			
AA-3190936	00000	DE Shaw Re (Bermuda) Ltd	BMU		7,721	0	0	0	0	0	0	0	0	0	2,926	0	(2,926)	0			
AA-1560350	00000	FARM MUT REINS PLAN LTD	CAN		536	25	6	93	24	440	37	0	0	626	180	0	447	0			
AA-3191190	00000	Hamilton Re Ltd	BMU		410	21	5	61	17	178	36	0	0	318	132	0	186	0			
AA-3190060	00000	Hannover Re (Bermuda) Ltd	BMU		0	6	1	5	2	42	0	0	0	55	1	0	54	0			
AA-3190677	00000	Horseshoe Re Ltd	BMU		2,070	0	0	0	0	0	0	0	0	0	785	0	(785)	0			
AA-5420050	00000	KOREAN REINS CO	KOR		126	0	0	0	0	0	0	0	0	0	34	0	(34)	0			
AA-1840000	00000	Mapfre Re Compania de Reaseguros SA	ESP		0	0	0	0	0	5	0	0	0	5	0	0	5	0			
AA-1460019	00000	MS Amlin AG	CHE		1,474	130	22	251	73	500	97	0	0	1,072	531	0	541	0			
AA-5340660	00000	NEW INDIA ASSUR CO LTD	IND		67	50	10	127	34	214	54	0	0	489	17	0	472	0			
AA-3194127	00000	Park Ind Ltd	BMU		243	0	0	0	0	0	0	0	0	0	92	0	(92)	0			
AA-3770395	00000	Pelican Re Ltd	CYM		2,874	12,327	1,946	25,583	1,618	56,004	0	0	0	97,477	0	0	97,477	0			
AA-3194137	00000	PXRE Reins Ltd	BMU		0	0	0	0	0	8	0	0	0	8	0	0	8	0			
AA-1320158	00000	Scor SE	FRA		535	5	1	4	1	1	0	0	0	12	204	0	(192)	0			
AA-3191321	00000	Sirius Bermuda Ins Co Ltd	BMU		2,319	43	10	121	33	357	72	0	0	636	800	0	(164)	0			
AA-3191295	00000	Third Point Reins (USA) Ltd	BMU		68	0	0	0	0	0	0	0	0	0	44	0	(44)	0			
AA-3191432	00000	Vantage Risk Ltd	BMU		999	0	0	0	0	0	0	0	0	0	348	0	(348)	0			
AA-3191388	00000	Vermeer Reins Ltd	BMU		2,744	376	80	2,388	151	560	0	0	0	3,555	998	0	2,557	0			
2699999 - Total Unauthorized - Other Non-U.S. Insurers					42,127	13,083	2,103	29,159	2,093	61,148	509	0	0	108,094	9,291	0	98,803	0			
Unauthorized - Protected Cells																					
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					42,278	13,133	2,114	29,419	2,162	61,657	629	0	0	109,114	9,333	0	99,781	0			
Certified - Affiliates - U.S. Intercompany Pooling																					
Certified - Affiliates - U.S. Non-Pool - Captive																					
Certified - Affiliates - U.S. Non-Pool - Other																					
Certified - Affiliates - Other (Non-U.S.) - Captive																					
Certified - Affiliates - Other (Non-U.S.) - Other																					
Certified - Other U.S. Unaffiliated Insurers																					
Certified - Pools - Mandatory Pools																					
Certified - Pools - Voluntary Pools																					
Certified - Other Non-U.S. Insurers																					
CR-3194126	00000	Arch Reins Ltd	BMU		3,063	0	0	8	3	2	0	0	0	14	791	0	(777)	0			
CR-3194130	00000	Endurance Specialty Ins Ltd	BMU		63	20	6	162	47	357	66	0	0	658	30	0	627	0			
CR-3191289	00000	Fidelis Ins Bermuda Ltd	BMU		4,205	635	142	3,977	370	10,241	334	0	0	15,699	1,184	0	14,515	0			
CR-1120175	00000	Fidelis Underwriting Ltd	GBR		2,347	592	132	2,008	191	4,067	179	0	0	7,169	622	0	6,547	0			
CR-1340125	00000	Hannover Rueck SE	DEU		4,879	0	0	0	0	0	0	0	0	0	1,137	0	(1,137)	0			
CR-3190875	00000	Hiscox Ins Co (Bermuda) Ltd	BMU		0	0	1	87	28	24	1	0	0	142	(23)	0	166	0			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On								16 Amount in Dispute Included in Column 15	17 Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held By Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions		15 Cols. 7 through 14 Totals	17 Ceded Balances Payable			18 Other Amounts Due to Reinsurers
4099999 - Total Certified - Other Non-U.S. Insurers					14,558	1,247	281	6,243	638	14,691	581	0	0	23,682	0	3,741	0	19,940	0
Certified - Protected Cells																			
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)					14,558	1,247	281	6,243	638	14,691	581	0	0	23,682	0	3,741	0	19,940	0
Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling																			
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive																			
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other																			
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive																			
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other																			
Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers																			
Reciprocal Jurisdiction - Pools - Mandatory Pools																			
Reciprocal Jurisdiction - Pools - Voluntary Pools																			
Reciprocal Jurisdiction - Other Non-U.S. Insurers																			
Reciprocal Jurisdiction - Protected Cells																			
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)					145,717	16,175	2,788	42,436	4,435	109,612	17,980	0	0	193,426	0	44,009	0	149,417	0
9999999 Totals					145,717	16,175	2,788	42,436	4,435	109,612	17,980	0	0	193,426	0	44,009	0	149,417	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15 - 27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29 - 30)	Total Collateral (Cols. 21 + 22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31 - 32)	Reinsurer Designation Equivalent	Credit Risk Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
Authorized - Affiliates - U.S. Intercompany Pooling																	
Authorized - Affiliates - U.S. Non-Pool - Captive																	
Authorized - Affiliates - U.S. Non-Pool - Other																	
Authorized - Affiliates - Other (Non-U.S.) - Captive																	
Authorized - Affiliates - Other (Non-U.S.) - Other																	
Authorized - Other U.S. Unaffiliated Insurers																	
95-3187355	ALLIANZ GLOBAL RISKS US INS CO	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.2	.0	.0
36-2661954	AMERICAN AGRICULTURAL INS CO	.0	.0			.0	.4	.0	.0	.5	.0	.5	.0	.5	.3	.0	.0
39-1173498	AMERICAN FAMILY CONNECT PROP & CAS I	.0	.0			364	536	.0	900	1,080	364	716	.0	716	.3	.0	20
47-0574325	BERKLEY INS CO	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.2	.0	.0
63-0202590	BERKSHIRE HATHAWAY SPECIALTY INS CO	.0	.0			4,590	12,343	.0	16,933	20,320	4,590	15,730	.0	15,730	.1	.0	252
22-2005057	EVEREST REINS CO	.0	.0			441	.0	.0	441	529	529	.0	.0	.0	.2	.0	.0
74-2195939	HOUSTON CAS CO	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.1	.0	.0
47-0355979	NATIONAL IND CO	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.1	.0	.0
13-3138390	NAVIGATORS INS CO	.0	.0			232	479	.0	711	853	232	621	.0	621	.2	.0	13
47-0698507	ODYSSEY REINS CO	.0	.0			.8	.0	.0	.8	10	10	.0	.0	.0	.3	.0	.0
37-0915434	RLI INS CO	.0	.0			.4	38	.0	42	50	4	46	.0	46	.2	.0	.1
13-1675535	SWISS REINS AMER CORP	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.2	.0	.0
31-0542366	THE CINCINNATI INS CO	.0	.0			.0	3,717	.0	3,717	4,461	.0	4,461	.0	4,461	.2	.0	94
13-5616275	TRANSATLANTIC REINS CO	.0	.0			277	155	.0	432	518	277	241	.0	241	.1	.0	.4
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	5,916	17,273	0	23,188	27,826	6,005	21,820	0	21,820	XXX	0	383
Authorized - Pools - Mandatory Pools																	
Authorized - Pools - Voluntary Pools																	
Authorized - Other Non-U.S. Insurers																	
AA-3194139	Axis Specialty Ltd	.0	.0			42	568	.0	609	731	42	689	.0	689	.3	.0	19
AA-3194122	DaVinci Reins Ltd	.0	.0			409	2,481	.0	2,890	3,468	409	3,059	.0	3,059	.3	.0	86
AA-1126033	Lloyd's Syndicate Number 33	.0	.0			.0	102	.0	102	123	.0	123	.0	123	.3	.0	3
AA-1126958	Lloyd's Syndicate Number 958	.0	.0			.0	55	.0	55	66	.0	66	.0	66	.3	.0	2
AA-1127084	Lloyd's Syndicate Number 1084	.0	.0			129	227	.0	355	427	129	298	.0	298	.3	.0	8
AA-1127301	Lloyd's Syndicate Number 1301	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.3	.0	.0
AA-1127414	Lloyd's Syndicate Number 1414	.0	.0			16	.0	.0	16	19	.0	19	.0	19	.3	.0	.0
AA-1120102	Lloyd's Syndicate Number 1458	.0	.0			.0	3	.0	3	4	.0	4	.0	4	.3	.0	.0
AA-1120198	Lloyd's Syndicate Number 1618	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.3	.0	.0
AA-1120157	Lloyd's Syndicate Number 1729	.0	.0			35	473	.0	508	609	35	575	.0	575	.3	.0	16
AA-1120171	Lloyd's Syndicate Number 1856	.0	.0			801	4,364	.0	5,165	6,198	801	5,397	.0	5,397	.3	.0	151
AA-1120083	Lloyd's Syndicate Number 1910	.0	.0			1,342	14,268	.0	15,610	18,732	1,342	17,390	.0	17,390	.3	.0	487
AA-1120186	Lloyd's Syndicate Number 1947	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.3	.0	.0
AA-1120084	Lloyd's Syndicate Number 1955	.0	.0			78	74	.0	152	183	78	105	.0	105	.3	.0	3
AA-1128001	Lloyd's Syndicate Number 2001	.0	.0			402	1,623	.0	2,025	2,430	402	2,028	.0	2,028	.3	.0	57
AA-1128003	Lloyd's Syndicate Number 2003	.0	.0			.0	21	.0	21	25	.0	25	.0	25	.3	.0	1
AA-1120152	Lloyd's Syndicate Number 2357	.0	.0			3,652	1,407	.0	5,060	6,072	3,652	2,419	.0	2,419	.3	.0	68
AA-1120182	Lloyd's Syndicate Number 2689	.0	.0			.3	121	.0	124	149	.3	146	.0	146	.3	.0	4
AA-1128791	Lloyd's Syndicate Number 2791	.0	.0			369	38	.0	406	487	369	119	.0	119	.3	.0	3
AA-1128987	Lloyd's Syndicate Number 2987	.0	.0			58	512	.0	571	685	58	627	.0	627	.3	.0	18
AA-1120184	Lloyd's Syndicate Number 3268	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.3	.0	.0
AA-1126005	Lloyd's Syndicate Number 4000	.0	.0			14	189	.0	203	244	14	230	.0	230	.3	.0	6
AA-1120075	Lloyd's Syndicate Number 4020	.0	.0			.0	21	.0	21	25	.0	25	.0	25	.3	.0	1
AA-1120067	Lloyd's Syndicate Number 4242	.0	.0			14	399	.0	413	496	14	482	.0	482	.3	.0	13
AA-1126006	Lloyd's Syndicate Number 4472	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.3	.0	.0
AA-3190829	Markel Bermuda Ltd	.0	.92	0007		.7	.0	.0	.7	.8	.8	.0	.0	.0	.3	.0	.0
AA-3190686	Partner Reins Co Ltd	.0	.0			27	.0	.0	27	32	27	32	.0	32	.2	.0	.0
AA-3190339	RENAISSANCE REINS LTD	.0	.0			278	2,662	.0	2,940	3,528	278	3,250	.0	3,250	.2	.0	68

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15 - 27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29 - 30)	Total Collateral (Cols. 21 + 22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31 - 32)	Reinsurer Designation Equivalent	Credit Risk Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
AA-3190870	Validus Reins Ltd.	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
AA-1460006	Validus Reins (Switzerland) Ltd.	.0	.0			.0	158	.0	158	190	.0	190	.0	190	3	.0	5
1299999 - Total Authorized - Other Non-U.S. Insurers		0	92	XXX	0	7,676	29,767	0	37,442	44,931	7,686	37,245	0	37,245	XXX	0	1,020
Authorized - Protected Cells																	
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	92	XXX	0	13,591	47,039	0	60,631	72,757	13,691	59,066	0	59,066	XXX	0	1,404
Unauthorized - Affiliates - U.S. Intercompany Pooling																	
Unauthorized - Affiliates - U.S. Non-Pool - Captive																	
Unauthorized - Affiliates - U.S. Non-Pool - Other																	
Unauthorized - Affiliates - Other (Non-U.S.) - Captive																	
Unauthorized - Affiliates - Other (Non-U.S.) - Other																	
Unauthorized - Other U.S. Unaffiliated Insurers																	
39-6040366	AMERICAN STANDARD INS CO OF WI	.0	994	0001		1,019	.0	.0	1,019	1,223	.42	1,181	994	188	3	28	5
51-0335732	STARSTONE SPECIALTY INS CO	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	4	.0	.0
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers		0	994	XXX	0	1,019	0	0	1,019	1,223	42	1,181	994	188	XXX	28	5
Unauthorized - Pools - Mandatory Pools																	
Unauthorized - Pools - Voluntary Pools																	
Unauthorized - Other non-U.S. Insurers																	
AA-3190906	Aeolus Re Ltd.	.0	.0		7,261	2,001	.0	.0	2,001	2,401	.477	1,924	1,924	.0	.6	.58	.0
AA-1464104	Allianz Risk Transfer	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.2	.0	.0
AA-3194128	Allied World Assurance Co Ltd.	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.3	.0	.0
AA-3190932	Argo Re	.0	1,710	0002		1,761	36	36	1,761	2,113	51	2,062	1,710	352	4	51	12
AA-5760070	Catahoula Re PTE Ltd	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.6	.0	.0
AA-3194161	Catlin Ins Co Ltd.	.0	.0			.0	43	43	.0	.0	.0	.0	.0	.0	.2	.0	.0
AA-3191435	Conduit Reins Ltd.	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.4	.0	.0
AA-1120191	Convex Ins UK Ltd.	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.4	.0	.0
AA-3191400	Convex Re Ltd.	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.4	.0	.0
AA-3190936	DE Shaw Re (Bermuda) Ltd	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.6	.0	.0
AA-1560350	FARM MUT REINS PLAN LTD.	.0	1,317	0003		626	.0	.0	626	751	180	572	572	.0	.5	.17	.0
AA-3191190	Hamilton Re Ltd.	.0	.87	0004		219	98	98	219	263	132	131	87	44	4	.3	.1
AA-3190060	Hannover Re (Bermuda) Ltd.	.0	.45	0005		47	8	8	47	56	.1	55	45	9	2	.1	.0
AA-3190677	Horseshoe Re Ltd.	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.6	.0	.0
AA-5420050	KOREAN REINS CO.	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.3	.0	.0
AA-1840000	Mapfre Re Compania de Reaseguros SA.	.0	5	0006		5	.0	.0	5	6	.0	6	5	1	.3	.0	.0
AA-1460019	MS Amlin AG.	.0	.789	0008		1,072	.0	.0	1,072	1,286	.531	755	755	.0	.3	.21	.0
AA-5340660	NEW INDIA ASSUR CO LTD.	.0	.555	0009		489	.0	.0	489	587	.17	570	555	14	.5	.17	.1
AA-3194127	Park Ind Ltd.	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.6	.0	.0
AA-3770395	Pelican Re Ltd.	.0	.0		125,000	97,477	.0	.0	97,477	116,973	.0	116,973	116,973	.0	.6	3,509	.0
AA-3194137	PXRE Reins Ltd.	.0	.0			.0	8	8	.0	.0	.0	.0	.0	.0	.6	.0	.0
AA-1320158	Scor SE	.0	.6	0010		12	.0	.0	12	15	.15	.0	.0	.0	.2	.0	.0
AA-3191321	Sirius Bermuda Ins Co Ltd.	.0	.0			.636	.0	.0	.636	.763	.763	.0	.0	.0	.4	.0	.0
AA-3191295	Third Point Reins (USA) Ltd.	.0	.632	0011		.0	.0	.0	.0	.0	.0	.0	.0	.0	.6	.0	.0
AA-3191432	Vantage Risk Ltd.	.0	.0			.0	.0	.0	.0	.0	.0	.0	.0	.0	.4	.0	.0
AA-3191388	Vermeer Reins Ltd.	.0	4,431	0012		3,555	.0	.0	3,555	4,266	.998	3,268	3,268	0	.3	92	.0
2699999 - Total Unauthorized - Other Non-U.S. Insurers		0	9,578	XXX	132,261	107,901	194	194	107,901	129,481	3,165	126,316	125,895	421	XXX	3,768	14
Unauthorized - Protected Cells																	
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	10,572	XXX	132,261	108,920	194	194	108,920	130,704	3,207	127,497	126,888	609	XXX	3,796	19
Certified - Affiliates - U.S. Intercompany Pooling																	
Certified - Affiliates - U.S. Non-Pool - Captive																	
Certified - Affiliates - U.S. Non-Pool - Other																	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15 - 27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29 - 30)	32 Total Collateral (Cols. 21 + 22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31 - 32)	34 Reinsurer Designation Equivalent	35 Credit Risk Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
Certified - Affiliates - Other (Non-U.S.) - Captive																	
Certified - Affiliates - Other (Non-U.S.) - Other																	
Certified - Other U.S. Unaffiliated Insurers																	
Certified - Pools - Mandatory Pools																	
Certified - Pools - Voluntary Pools																	
Certified - Other Non-U.S. Insurers																	
CR-3194126	Arch Reins Ltd.	.0	.164	.0013		.14	.0	.0	.14	.17	.17	.0	.0	.0	.3	.0	.0
CR-3194130	Endurance Specialty Ins Ltd.	.125	.0			.156	.502	.0	.658	.789	.30	.759	.125	.633	.3	.4	.18
CR-3191289	Fidelis Ins Bermuda Ltd.	.0	.0		15,382	15,699	.0	.0	15,699	18,839	1,184	17,654	15,382	2,273	.4	461	75
CR-1120175	Fidelis Underwriting Ltd.	.0	.0		9,913	7,169	.0	.0	7,169	8,603	622	7,981	7,981	.0	.4	239	.0
CR-1340125	Hannover Rueck SE	.0	.107	.0014		.0	.0	.0	.0	.0	.0	.0	.0	.0	.2	.0	.0
CR-3190875	Hiscox Ins Co (Bermuda) Ltd.	.0	.154	.0015		.131	.12	.0	.142	.171	(.23)	.194	.154	.40	.3	.4	.1
4099999 - Total Certified - Other Non-U.S. Insurers		125	426	XXX	25,295	23,168	513	0	23,682	28,418	1,830	26,588	23,642	2,946	XXX	709	94
Certified - Protected Cells																	
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		125	426	XXX	25,295	23,168	513	0	23,682	28,418	1,830	26,588	23,642	2,946	XXX	709	94
Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling																	
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive																	
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other																	
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive																	
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other																	
Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers																	
Reciprocal Jurisdiction - Pools - Mandatory Pools																	
Reciprocal Jurisdiction - Pools - Voluntary Pools																	
Reciprocal Jurisdiction - Other Non-U.S. Insurers																	
Reciprocal Jurisdiction - Protected Cells																	
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		125	11,090	XXX	157,555	145,679	47,746	194	193,232	231,879	18,728	213,151	150,530	62,620	XXX	4,505	1,517
9999999 Totals		125	11,090	XXX	157,555	145,679	47,746	194	193,232	231,879	18,728	213,151	150,530	62,620	XXX	4,505	1,517

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 - 44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/ [Cols. 46 + 48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20% (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37	Overdue				43 Total Due Cols. 37 + 42 (In total should equal Cols. 7 + 8)										
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												42 Total Overdue Cols. 38 + 39 + 40 + 41
Authorized - Affiliates - U.S. Intercompany Pooling																	
Authorized - Affiliates - U.S. Non-Pool - Captive																	
Authorized - Affiliates - U.S. Non-Pool - Other																	
Authorized - Affiliates - Other (Non-U.S.) - Captive																	
Authorized - Affiliates - Other (Non-U.S.) - Other																	
Authorized - Other U.S. Unaffiliated Insurers																	
95-3187355	ALLIANZ GLOBAL RISKS US INS CO	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
36-2661954	AMERICAN AGRICULTURAL INS CO	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
39-1173498	AMERICAN FAMILY CONNECT PROP & CAS I	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
47-0574325	BERKLEY INS CO	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
63-0202590	BERKSHIRE HATHAWAY SPECIALTY INS CO	409	0	353	0	0	353	763	0	763	0	46.338	0.000	0.000	YES	0	
22-2005057	EVEREST REINS CO	18	0	0	0	0	18	18	0	18	0	0.000	0.000	0.000	YES	0	
74-2195939	HOUSTON CAS CO	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
47-0355979	NATIONAL IND CO	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
13-3138390	NAVIGATORS INS CO	31	0	0	0	0	31	31	0	31	0	0.000	0.000	0.000	YES	0	
47-0698507	ODYSSEY REINS CO	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
37-0915434	RLI INS CO	0	18	0	0	0	18	19	0	19	0	98.876	0.000	0.000	YES	0	
13-1675535	SWISS REINS AMER CORP	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
31-0542366	THE CINCINNATI INS CO	60	0	0	0	0	60	60	0	60	0	0.000	0.000	0.000	YES	0	
13-5616275	TRANSATLANTIC REINS CO	18	0	0	0	0	18	18	0	18	0	0.000	0.000	0.000	YES	0	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	537	0	372	0	0	372	909	0	909	0	40.920	0.000	0.000	XXX	0	
Authorized - Pools - Mandatory Pools																	
Authorized - Pools - Voluntary Pools																	
Authorized - Other Non-U.S. Insurers																	
AA-3194139	Axis Specialty Ltd	27	0	0	0	0	27	27	0	27	0	0.000	0.000	0.000	YES	0	
AA-3194122	DaVinci Reins Ltd	114	14	0	0	0	14	128	0	128	0	11.258	0.000	0.000	YES	0	
AA-1126033	Lloyd's Syndicate Number 33	1	0	0	0	0	0	1	0	1	0	0.000	0.000	0.000	YES	0	
AA-1126958	Lloyd's Syndicate Number 958	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
AA-1127084	Lloyd's Syndicate Number 1084	16	0	0	0	0	16	16	0	16	0	0.000	0.000	0.000	YES	0	
AA-1127301	Lloyd's Syndicate Number 1301	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
AA-1127414	Lloyd's Syndicate Number 1414	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
AA-1120102	Lloyd's Syndicate Number 1458	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
AA-1120198	Lloyd's Syndicate Number 1618	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
AA-1120157	Lloyd's Syndicate Number 1729	22	0	0	0	0	22	22	0	22	0	0.000	0.000	0.000	YES	0	
AA-1120171	Lloyd's Syndicate Number 1856	9	0	0	0	0	9	9	0	9	0	0.000	0.000	0.000	YES	0	
AA-1120083	Lloyd's Syndicate Number 1910	60	13	0	0	13	74	74	0	74	0	18.244	0.000	0.000	YES	0	
AA-1120186	Lloyd's Syndicate Number 1947	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
AA-1120084	Lloyd's Syndicate Number 1955	7	0	0	0	0	7	7	0	7	0	0.000	0.000	0.000	YES	0	
AA-1128001	Lloyd's Syndicate Number 2001	82	0	0	0	0	82	82	0	82	0	0.000	0.000	0.000	YES	0	
AA-1128003	Lloyd's Syndicate Number 2003	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
AA-1120152	Lloyd's Syndicate Number 2357	409	176	0	0	176	585	585	0	585	0	30.160	0.000	0.000	YES	0	
AA-1120182	Lloyd's Syndicate Number 2689	4	0	0	0	0	4	4	0	4	0	10.339	0.000	0.000	YES	0	
AA-1128791	Lloyd's Syndicate Number 2791	18	0	0	0	0	18	18	0	18	0	0.000	0.000	0.000	YES	0	
AA-1128987	Lloyd's Syndicate Number 2987	24	36	0	0	36	60	60	0	60	0	60.575	0.000	0.000	YES	0	
AA-1120184	Lloyd's Syndicate Number 3268	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
AA-1126005	Lloyd's Syndicate Number 4000	9	0	0	0	0	9	9	0	9	0	0.000	0.000	0.000	YES	0	
AA-1120075	Lloyd's Syndicate Number 4020	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
AA-1120067	Lloyd's Syndicate Number 4242	14	1	0	0	1	15	15	0	15	0	8.515	0.000	0.000	YES	0	
AA-1126006	Lloyd's Syndicate Number 4472	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
AA-3190829	Markel Bermuda Ltd	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
AA-3190686	Partner Reins Co Ltd	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 - 44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/ [Cols. 46 + 48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20% (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	38 Overdue				43 Total Due Cols. 37 + 42 (In total should equal Cols. 7 + 8)										
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days											
AA-3190339	RENAISSANCE REINS LTD.	114	0	37	0	0	37	151	0	151	0	0	24.639	0.000	0.000	YES	0
AA-3190870	Validus Reins Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-1460006	Validus Reins (Switzerland) Ltd.	1	0	70	0	0	70	70	0	70	0	0	98.878	0.000	0.000	YES	0
1299999 - Total Authorized - Other Non-U.S. Insurers		930	0	349	0	0	349	1,279	0	1,279	0	0	27.290	0.000	0.000	XXX	0
Authorized - Protected Cells																	
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		1,467	0	721	0	0	721	2,188	0	2,188	0	0	32.951	0.000	0.000	XXX	0
Unauthorized - Affiliates - U.S. Intercompany Pooling																	
Unauthorized - Affiliates - U.S. Non-Pool - Captive																	
Unauthorized - Affiliates - U.S. Non-Pool - Other																	
Unauthorized - Affiliates - Other (Non-U.S.) - Captive																	
Unauthorized - Affiliates - Other (Non-U.S.) - Other																	
Unauthorized - Other U.S. Unaffiliated Insurers																	
39-6040366	AMERICAN STANDARD INS CO OF WI	61	0	0	0	0	61	0	0	61	0	0	0.000	0.000	0.000	YES	0
51-0335732	STARSTONE SPECIALTY INS CO	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers		61	0	0	0	0	61	0	0	61	0	0	0.000	0.000	0.000	XXX	0
Unauthorized - Pools - Mandatory Pools																	
Unauthorized - Pools - Voluntary Pools																	
Unauthorized - Other non-U.S. Insurers																	
AA-3190906	Aeolus Re Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-1464104	Allianz Risk Transfer	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-3194128	Allied World Assurance Co Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-3190932	Argo Re.	120	0	0	0	0	120	0	0	120	0	0	0.000	0.000	0.000	YES	0
AA-5760070	Catahoula Re PTE Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-3194161	Catlin Ins Co Ltd.	0	0	2	0	0	2	2	0	2	0	0	81.500	0.000	0.000	YES	0
AA-3191435	Conduit Reins Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-1120191	Convex Ins UK Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-3191400	Convex Re Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-3190936	DE Shaw Re (Bermuda) Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-1560350	FARM MUT REINS PLAN LTD.	22	0	9	0	0	9	32	0	32	0	0	29.578	0.000	0.000	YES	0
AA-3191190	Hamilton Re Ltd.	13	0	13	0	0	13	27	0	27	0	0	49.285	0.000	0.000	YES	0
AA-3190060	Hannover Re (Bermuda) Ltd.	0	0	7	0	0	7	7	0	7	0	0	98.877	0.000	0.000	YES	0
AA-3190677	Horseshoe Re Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-5420050	KOREAN REINS CO.	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-1840000	Mapfre Re Compania de Reaseguros SA	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-1460019	MS Amlin AG	37	0	114	0	0	114	151	0	151	0	0	75.383	0.000	0.000	YES	0
AA-5340660	NEW INDIA ASSUR CO LTD.	46	0	14	0	0	14	60	0	60	0	0	23.073	0.000	0.000	YES	0
AA-3194127	Park Ind Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-3770395	Pelican Re Ltd.	4,882	0	9,390	0	0	9,390	14,273	0	14,273	0	0	65.793	0.000	0.000	YES	0
AA-3194137	PXRE Reins Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-1320158	Scor SE	0	0	5	0	0	5	5	0	5	0	0	98.871	0.000	0.000	YES	0
AA-3191321	Sirius Bermuda Ins Co Ltd.	27	0	26	0	0	26	53	0	53	0	0	49.286	0.000	0.000	YES	0
AA-3191295	Third Point Reins (USA) Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-3191432	Vantage Risk Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0
AA-3191388	Vermeer Reins Ltd.	456	0	0	0	0	456	456	0	456	0	0	0.000	0.000	0.000	YES	0
2699999 - Total Unauthorized - Other Non-U.S. Insurers		5,605	0	9,581	0	0	9,581	15,186	0	15,186	0	0	63.091	0.000	0.000	XXX	0
Unauthorized - Protected Cells																	
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		5,666	0	9,581	0	0	9,581	15,247	0	15,247	0	0	62.838	0.000	0.000	XXX	0
Certified - Affiliates - U.S. Intercompany Pooling																	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 - 44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/ [Cols. 46 + 48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20% (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37	Overdue				43											
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												42 Total Overdue Cols. 38 + 39 + 40 + 41
Certified - Affiliates - U.S. Non-Pool - Captive																		
Certified - Affiliates - U.S. Non-Pool - Other																		
Certified - Affiliates - Other (Non-U.S.) - Captive																		
Certified - Affiliates - Other (Non-U.S.) - Other																		
Certified - Other U.S. Unaffiliated Insurers																		
Certified - Pools - Mandatory Pools																		
Certified - Pools - Voluntary Pools																		
Certified - Other Non-U.S. Insurers																		
CR-3194126	Arch Reins Ltd.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
CR-3194130	Endurance Specialty Ins Ltd.	.25	.0	.0	.0	.0	.25	.0	.0	.25	.0	.0	.0	.0	.0	YES	.0	
CR-3191289	Fidelis Ins Bermuda Ltd.	.777	.0	.0	.0	.0	.777	.0	.0	.777	.0	.0	.0	.0	.0	YES	.0	
CR-1120175	Fidelis Underwriting Ltd.	.393	.0	.331	.0	.0	.724	.0	.0	.724	.0	.0	45.745	.0	.0	YES	.0	
CR-1340125	Hannover Rueck SE	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
CR-3190875	Hiscox Ins Co (Bermuda) Ltd.	.1	.0	.0	.0	.0	.1	.0	.0	.1	.0	.0	.0	.0	.0	YES	.0	
4099999 - Total Certified - Other Non-U.S. Insurers		1,197	0	331	0	0	331	1,528	0	0	1,528	0	0	21.681	0.000	0.000	XXX	0
Certified - Protected Cells																		
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		1,197	0	331	0	0	331	1,528	0	0	1,528	0	0	21.681	0.000	0.000	XXX	0
Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling																		
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive																		
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other																		
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive																		
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other																		
Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers																		
Reciprocal Jurisdiction - Pools - Mandatory Pools																		
Reciprocal Jurisdiction - Pools - Voluntary Pools																		
Reciprocal Jurisdiction - Other Non-U.S. Insurers																		
Reciprocal Jurisdiction - Protected Cells																		
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		8,330	0	10,633	0	0	10,633	18,963	0	0	18,963	0	0	56.073	0.000	0.000	XXX	0
9999999 Totals		8,330	0	10,633	0	0	10,633	18,963	0	0	18,963	0	0	56.073	0.000	0.000	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ((Col. 20+Col. 21+Col. 22+Col. 24)/Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57+[Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20+Col. 21+Col. 22+ Col. 24; not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63-Col. 66)	20% of Amount in Col. 67		
Authorized - Affiliates - U.S. Intercompany Pooling																		
Authorized - Affiliates - U.S. Non-Pool - Captive																		
Authorized - Affiliates - U.S. Non-Pool - Other																		
Authorized - Affiliates - Other (Non-U.S.) - Captive																		
Authorized - Affiliates - Other (Non-U.S.) - Other																		
Authorized - Other U.S. Unaffiliated Insurers																		
95-3187355	ALLIANZ GLOBAL RISKS US INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-2661954	AMERICAN AGRICULTURAL INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
39-1173498	AMERICAN FAMILY CONNECT PROP & CAS I	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0574325	BERKLEY INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
63-0202590	BERKSHIRE HATHAWAY SPECIALTY INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
22-2005057	EVEREST REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
74-2195939	HOUSTON CAS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0355979	NATIONAL IND CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3138390	NAVIGATORS INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0698507	ODYSSEY REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
37-0915434	RLI INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1675535	SWISS REINS AMER CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
31-0542366	THE CINCINNATI INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5616275	TRANSATLANTIC REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Authorized - Pools - Mandatory Pools																		
Authorized - Pools - Voluntary Pools																		
Authorized - Other Non-U.S. Insurers																		
AA-3194139	Axis Specialty Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194122	DaVinci Reins Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126033	Lloyd's Syndicate Number 33	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126958	Lloyd's Syndicate Number 958	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127084	Lloyd's Syndicate Number 1084	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127301	Lloyd's Syndicate Number 1301	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127414	Lloyd's Syndicate Number 1414	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120102	Lloyd's Syndicate Number 1458	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120198	Lloyd's Syndicate Number 1618	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120157	Lloyd's Syndicate Number 1729	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120171	Lloyd's Syndicate Number 1856	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120083	Lloyd's Syndicate Number 1910	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120186	Lloyd's Syndicate Number 1947	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120084	Lloyd's Syndicate Number 1955	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128001	Lloyd's Syndicate Number 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128003	Lloyd's Syndicate Number 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120152	Lloyd's Syndicate Number 2357	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120182	Lloyd's Syndicate Number 2689	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128791	Lloyd's Syndicate Number 2791	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128987	Lloyd's Syndicate Number 2987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120184	Lloyd's Syndicate Number 3268	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126005	Lloyd's Syndicate Number 4000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120075	Lloyd's Syndicate Number 4020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120067	Lloyd's Syndicate Number 4242	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126006	Lloyd's Syndicate Number 4472	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ((Col. 20+Col. 21+Col. 22+Col. 24)/Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57+[Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20+Col. 21+Col. 22+Col. 24; not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63-Col. 66)	20% of Amount in Col. 67		
AA-3190829	Markel Bermuda Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190686	Partner Reins Co Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190339	RENAISSANCE REINS LTD.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190870	Validus Reins Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1460006	Validus Reins (Switzerland) Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1299999 - Total Authorized - Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Authorized - Protected Cells																		
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Unauthorized - Affiliates - U.S. Intercompany Pooling																		
Unauthorized - Affiliates - U.S. Non-Pool - Captive																		
Unauthorized - Affiliates - U.S. Non-Pool - Other																		
Unauthorized - Affiliates - Other (Non-U.S.) - Captive																		
Unauthorized - Affiliates - Other (Non-U.S.) - Other																		
Unauthorized - Other U.S. Unaffiliated Insurers																		
39-6040366	AMERICAN STANDARD INS CO OF WI	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
51-0335732	STARSTONE SPECIALTY INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Unauthorized - Pools - Mandatory Pools																		
Unauthorized - Pools - Voluntary Pools																		
Unauthorized - Other non-U.S. Insurers																		
AA-3190906	Aeolus Re Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1464104	Allianz Risk Transfer	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194128	Allied World Assurance Co Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190932	Argo Re	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-5760070	Catahoula Re PTE Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194161	Catlin Ins Co Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191435	Conduit Reins Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120191	Convex Ins UK Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191400	Convex Re Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190936	DE Shaw Re (Bermuda) Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1560350	FARM MUT REINS PLAN LTD.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191190	Hamilton Re Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190060	Hannover Re (Bermuda) Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190677	Horseshoe Re Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-5420050	KOREAN REINS CO.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1840000	Mapfre Re Compania de Reaseguros SA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1460019	MS Amlin AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-5340660	NEW INDIA ASSUR CO LTD.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194127	Park Ind Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3770395	Pelican Re Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194137	PXRE Reins Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1320158	Scor SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191321	Sirius Bermuda Ins Co Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191295	Third Point Reins (USA) Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191432	Vantage Risk Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191388	Vermeer Reins Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ((Col. 20+Col. 21+Col. 22)/Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57+[Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20+Col. 21+Col. 22; not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63-Col. 66)	20% of Amount in Col. 67		
2699999 - Total Unauthorized - Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Unauthorized - Protected Cells																		
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Certified - Affiliates - U.S. Intercompany Pooling																		
Certified - Affiliates - U.S. Non-Pool - Captive																		
Certified - Affiliates - U.S. Non-Pool - Other																		
Certified - Affiliates - Other (Non-U.S.) - Captive																		
Certified - Affiliates - Other (Non-U.S.) - Other																		
Certified - Other U.S. Unaffiliated Insurers																		
Certified - Pools - Mandatory Pools																		
Certified - Pools - Voluntary Pools																		
Certified - Other Non-U.S. Insurers																		
CR-3194126	Arch Reins Ltd.	3	10/01/2014	20.000		(777)	(155)	(21.163)	(105.815)	0	822	0	0	0	0	0	0	
CR-3194130	Endurance Specialty Ins Ltd.	3	02/05/2016	20.000		627	125	20.000	100.000	0	627	0	0	0	0	0	0	
CR-3191289	Fidelis Ins Bermuda Ltd.	4	12/06/2021	50.000		14,515	7,257	105.975	100.000	0	14,515	0	0	0	0	0	0	
CR-1120175	Fidelis Underwriting Ltd.	4	12/06/2021	50.000		6,547	3,274	151.408	100.000	0	6,547	0	0	0	0	0	0	
CR-1340125	Hannover Rueck SE	2	10/01/2014	10.000		(1,137)	(114)	(9.444)	(94.440)	0	1,074	0	0	0	0	0	0	
CR-3190875	Hiscox Ins Co (Bermuda) Ltd.	3	09/15/2017	20.000		166	33	93.020	100.000	0	166	0	0	0	0	0	0	
4099999 - Total Certified - Other Non-U.S. Insurers		XXX	XXX	XXX	0	19,940	10,420	XXX	XXX	0	23,751	0	0	0	0	0	0	
Certified - Protected Cells																		
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	0	19,940	10,420	XXX	XXX	0	23,751	0	0	0	0	0	0	
Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling																		
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive																		
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other																		
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive																		
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other																		
Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers																		
Reciprocal Jurisdiction - Pools - Mandatory Pools																		
Reciprocal Jurisdiction - Pools - Voluntary Pools																		
Reciprocal Jurisdiction - Other Non-U.S. Insurers																		
Reciprocal Jurisdiction - Protected Cells																		
9999999 Totals		XXX	XXX	XXX	0	19,940	10,420	XXX	XXX	0	23,751	0	0	0	0	0	0	

25.2

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or [Col. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Col. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
Authorized - Affiliates - U.S. Intercompany Pooling										
Authorized - Affiliates - U.S. Non-Pool - Captive										
Authorized - Affiliates - U.S. Non-Pool - Other										
Authorized - Affiliates - Other (Non-U.S.) - Captive										
Authorized - Affiliates - Other (Non-U.S.) - Other										
Authorized - Other U.S. Unaffiliated Insurers										
95-3187355	ALLIANZ GLOBAL RISKS US INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURAL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
39-1173498	AMERICAN FAMILY CONNECT PROP & CAS I	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0574325	BERKLEY INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
63-0202590	BERKSHIRE HATHAWAY SPECIALTY INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
22-2005057	EVEREST REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
74-2195939	HOUSTON CAS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0355979	NATIONAL IND CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3138390	NAVIGATORS INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0698507	ODYSSEY REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
37-0915434	RLI INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1675535	SWISS REINS AMER CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
31-0542366	THE CINCINNATI INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5616275	TRANSATLANTIC REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Pools - Mandatory Pools										
Authorized - Pools - Voluntary Pools										
Authorized - Other Non-U.S. Insurers										
AA-3194139	Axis Specialty Ltd	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194122	DaVinci Reins Ltd	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126033	Lloyd's Syndicate Number 33	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126958	Lloyd's Syndicate Number 958	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1127084	Lloyd's Syndicate Number 1084	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1127301	Lloyd's Syndicate Number 1301	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1127414	Lloyd's Syndicate Number 1414	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120102	Lloyd's Syndicate Number 1458	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120198	Lloyd's Syndicate Number 1618	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120157	Lloyd's Syndicate Number 1729	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120171	Lloyd's Syndicate Number 1856	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120083	Lloyd's Syndicate Number 1910	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120186	Lloyd's Syndicate Number 1947	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120084	Lloyd's Syndicate Number 1955	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128001	Lloyd's Syndicate Number 2001	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128003	Lloyd's Syndicate Number 2003	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120152	Lloyd's Syndicate Number 2357	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120182	Lloyd's Syndicate Number 2689	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128791	Lloyd's Syndicate Number 2791	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128987	Lloyd's Syndicate Number 2987	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120184	Lloyd's Syndicate Number 3268	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126005	Lloyd's Syndicate Number 4000	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120075	Lloyd's Syndicate Number 4020	0	XXX	XXX	0	0	0	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or [Col. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Col. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
AA-1120067	Lloyd's Syndicate Number 4242	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126006	Lloyd's Syndicate Number 4472	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190829	Markel Bermuda Ltd	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190686	Partner Reins Co Ltd	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190339	RENAISSANCE REINS LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190870	Validus Reins Ltd	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1460006	Validus Reins (Switzerland) Ltd	0	XXX	XXX	0	0	0	XXX	XXX	0
1299999	- Total Authorized - Other Non-U.S. Insurers	0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Protected Cells										
1499999	- Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	XXX	XXX	0	0	0	XXX	XXX	0
Unauthorized - Affiliates - U.S. Intercompany Pooling										
Unauthorized - Affiliates - U.S. Non-Pool - Captive										
Unauthorized - Affiliates - U.S. Non-Pool - Other										
Unauthorized - Affiliates - Other (Non-U.S.) - Captive										
Unauthorized - Affiliates - Other (Non-U.S.) - Other										
Unauthorized - Other U.S. Unaffiliated Insurers										
39-6040366	AMERICAN STANDARD INS CO OF WI	0	0	0	XXX	XXX	XXX	0	XXX	0
51-0335732	STARSTONE SPECIALTY INS CO	0	0	0	XXX	XXX	XXX	0	XXX	0
2399999	- Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	0	XXX	XXX	XXX	0	XXX	0
Unauthorized - Pools - Mandatory Pools										
Unauthorized - Pools - Voluntary Pools										
Unauthorized - Other non-U.S. Insurers										
AA-3190906	Aeolus Re Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1464104	Allianz Risk Transfer	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3194128	Allied World Assurance Co Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3190932	Argo Re	0	36	0	XXX	XXX	XXX	36	XXX	36
AA-5760070	Catahoula Re PTE Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3194161	Catlin Ins Co Ltd	0	43	0	XXX	XXX	XXX	43	XXX	43
AA-3191435	Conduit Reins Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1120191	Convex Ins UK Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191400	Convex Re Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3190936	DE Shaw Re (Bermuda) Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1560350	FARM MUT REINS PLAN LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191190	Hamilton Re Ltd	0	98	0	XXX	XXX	XXX	98	XXX	98
AA-3190060	Hannover Re (Bermuda) Ltd	0	8	0	XXX	XXX	XXX	8	XXX	8
AA-3190677	Horseshoe Re Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-5420050	KOREAN REINS CO	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1840000	Mapfre Re Compania de Reaseguros SA	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1460019	MS Amlin AG	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-5340660	NEW INDIA ASSUR CO LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3194127	Park Ind Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3770395	Pelican Re Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3194137	PXRE Reins Ltd	0	8	0	XXX	XXX	XXX	8	XXX	8
AA-1320158	Scor SE	0	0	0	XXX	XXX	XXX	0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or [Col. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Col. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
AA-3191321	Sirius Bermuda Ins Co Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191295	Third Point Reins (USA) Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191432	Vantage Risk Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191388	Vermeer Reins Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
2699999 - Total Unauthorized - Other Non-U.S. Insurers		0	194	0	XXX	XXX	XXX	194	XXX	194
Unauthorized - Protected Cells										
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	194	0	XXX	XXX	XXX	194	XXX	194
Certified - Affiliates - U.S. Intercompany Pooling										
Certified - Affiliates - U.S. Non-Pool - Captive										
Certified - Affiliates - U.S. Non-Pool - Other										
Certified - Affiliates - Other (Non-U.S.) - Captive										
Certified - Affiliates - Other (Non-U.S.) - Other										
Certified - Other U.S. Unaffiliated Insurers										
Certified - Pools - Mandatory Pools										
Certified - Pools - Voluntary Pools										
Certified - Other Non-U.S. Insurers										
CR-3194126	Arch Reins Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
CR-3194130	Endurance Specialty Ins Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
CR-3191289	Fidelis Ins Bermuda Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
CR-1120175	Fidelis Underwriting Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
CR-1340125	Hannover Rueck SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
CR-3190875	Hiscox Ins Co (Bermuda) Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4099999 - Total Certified - Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
Certified - Protected Cells										
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling										
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive										
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other										
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive										
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other										
Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers										
Reciprocal Jurisdiction - Pools - Mandatory Pools										
Reciprocal Jurisdiction - Pools - Voluntary Pools										
Reciprocal Jurisdiction - Other Non-U.S. Insurers										
Reciprocal Jurisdiction - Protected Cells										
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	194	0	0	0	0	194	0	194
9999999 Totals		0	194	0	0	0	0	194	0	194

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 4

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 (\$000 Omitted)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
0001	1	121000248	Wells Fargo Bank, NA	.994
0002	1	026002574	Barclays Bank PLC	1,710
0003	1		Royal Bank of Canada	1,317
0004	1	026007993	UBS AG	.87
0005	1	026008808	Unicredit Bank AG	.45
0006	1	021000089	Citibank Europe PLC	.5
0007	1	021000089	Citibank Europe PLC	.92
0008	2	026002574	Barclays Bank PLC	.789
0008	2	981390502	Lloyds Bank Corporate Markets PLC	
0008	2	026007728	National Australia Bank Limited	
0008	2	026007689	BNP Paribas	
0008	2	026008044	Commerzbank Aktiengesellschaft	
0009	1	026002574	Barclays Bank PLC	.555
0010	1	021000089	Citibank Europe PLC	.6
0011	1	981390502	Lloyds Bank Corporate Markets PLC	.632
0012	1	021000089	Citibank Europe PLC	4,431
0013	1	026009593	Bank of America, N.A	.164
0014	1	026008808	Unicredit Bank AG	.107
0015	1	021000089	Citibank Europe PLC	.154
Total				11,090

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1	2	3
	<u>Name of Reinsurer</u>	<u>Commission Rate</u>	<u>Ceded Premium</u>
1.		
2.		
3.		
4.		
5.		

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on-the total recoverables), Schedule F, Part 3, Line 9999999, Column 15, the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1	2	3	4
	<u>Name of Reinsurer</u>	<u>Total Recoverables</u>	<u>Ceded Premiums</u>	<u>Affiliated</u>
6.	Pelican Re Ltd.....	97,477	2,874	Yes [] No [X]
7.	BERKSHIRE HATHAWAY SPECIALTY INS CO.....	16,933	15,465	Yes [] No [X]
8.	Fidelis Ins Bermuda Ltd.....	15,699	4,205	Yes [] No [X]
9.	Lloyd's Syndicate Number 1910.....	15,610	4,439	Yes [] No [X]
10.	Fidelis Underwriting Ltd.....	7,169	2,347	Yes [] No [X]

NOTE: Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	441,333,238	0	441,333,238
2. Premiums and considerations (Line 15)	58,427,167	0	58,427,167
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	18,962,757	(18,962,757)	0
4. Funds held by or deposited with reinsured companies (Line 16.2)	0	0	0
5. Other assets	251,724,915	(3,732,882)	247,992,033
6. Net amount recoverable from reinsurers	0	151,492,739	151,492,739
7. Protected cell assets (Line 27)	0	0	0
8. Totals (Line 28)	770,448,077	128,797,100	899,245,177
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	50,299,233	174,462,862	224,762,095
10. Taxes, expenses, and other obligations (Lines 4 through 8)	247,296,533	0	247,296,533
11. Unearned premiums (Line 9)	237,931,304	0	237,931,304
12. Advance premiums (Line 10)	3,935,911	0	3,935,911
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0	0	0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	44,008,695	(44,008,695)	0
15. Funds held by company under reinsurance treaties (Line 13)	0	0	0
16. Amounts withheld or retained by company for account of others (Line 14)	14,795	0	14,795
17. Provision for reinsurance (Line 16)	193,539	(1,657,067)	(1,463,528)
18. Other liabilities	109,678,634		109,678,634
19. Total liabilities excluding protected cell business (Line 26)	693,358,645	128,797,100	822,155,745
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	77,089,432	X X X	77,089,432
22. Totals (Line 38)	770,448,077	128,797,100	899,245,177

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [] No [X]

If yes, give full explanation:

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5 - Health Claims

NONE

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1,313	1,137	106	75	0	116	0	91	XXX
2. 2013	182,527	66,796	115,731	39,773	0	669	0	13,169	0	249	53,611	XXX
3. 2014	177,511	62,208	115,302	16,495	0	493	0	8,294	0	402	25,282	XXX
4. 2015	154,714	53,491	101,222	14,757	0	463	0	6,733	0	290	21,953	XXX
5. 2016	122,192	43,443	78,749	14,046	0	386	0	6,615	0	97	21,046	XXX
6. 2017	89,249	33,848	55,401	15,437	0	542	0	6,559	0	149	22,537	XXX
7. 2018	69,294	26,069	43,225	7,754	0	94	0	4,528	0	59	12,376	XXX
8. 2019	63,773	24,266	39,507	11,455	0	90	0	4,799	0	91	16,343	XXX
9. 2020	60,322	24,155	36,166	118,926	77,179	2,120	1,806	16,022	9,582	93	48,502	XXX
10. 2021	63,201	27,819	35,382	372,670	330,751	1,069	956	44,761	36,011	53	50,782	XXX
11. 2022	228,672	145,772	82,900	16,786	0	13	0	5,149	0	1	21,948	XXX
12. Totals	XXX	XXX	XXX	629,412	409,068	6,045	2,837	116,630	45,708	1,485	294,473	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	973	848	4,076	388	332	272	63	13	37	0	0	3,960	XXX
2.	20	0	1	0	5	0	0	0	15	0	0	42	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	17	0	0	0	3	0	0	0	0	21	XXX
6.	283	0	27	0	171	0	10	0	65	0	0	557	XXX
7.	0	0	55	0	32	0	14	0	14	0	0	115	XXX
8.	24	0	123	0	5	0	13	0	13	0	0	179	XXX
9.	7,534	7,273	15,793	15,629	2,116	1,953	1,589	1,580	2,278	2,047	0	827	XXX
10.	35,062	34,316	102,234	93,595	1,701	1,571	6,421	5,919	10,564	9,061	0	11,520	XXX
11.	7,343	0	19,260	0	17	0	1,014	0	5,446	0	0	33,080	XXX
12.	51,238	42,436	141,586	109,612	4,381	3,796	9,126	7,511	18,431	11,108	0	50,299	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,813	147
2.	53,653	0	53,653	29.4	0.0	46.4	0	0	0.0	21	20
3.	25,282	0	25,282	14.2	0.0	21.9	0	0	0.0	0	0
4.	21,953	0	21,953	14.2	0.0	21.7	0	0	0.0	0	0
5.	21,067	0	21,067	17.2	0.0	26.8	0	0	0.0	17	3
6.	23,094	0	23,094	25.9	0.0	41.7	0	0	0.0	310	247
7.	12,491	0	12,491	18.0	0.0	28.9	0	0	0.0	55	60
8.	16,522	0	16,522	25.9	0.0	41.8	0	0	0.0	147	32
9.	166,378	117,049	49,330	275.8	484.6	136.4	0	0	0.0	425	402
10.	574,482	512,179	62,302	909.0	1,841.1	176.1	0	0	0.0	9,385	2,135
11.	55,028	0	55,028	24.1	0.0	66.4	0	0	0.0	26,603	6,477
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	40,776	9,523

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements, which will reconcile Part 1 with Parts 2 and 4.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior	55,443	148,611	154,100	113,201	116,420	117,771	118,936	119,119	121,907	122,115	208	2,996
2. 2013	43,300	40,865	40,619	40,661	40,427	40,775	40,514	40,479	40,469	40,469	0	(10)
3. 2014	XXX	17,850	17,450	17,275	17,150	17,135	17,110	17,006	17,031	16,988	(43)	(18)
4. 2015	XXX	XXX	16,400	15,600	15,425	15,375	15,350	15,231	15,235	15,220	(16)	(12)
5. 2016	XXX	XXX	XXX	16,150	14,550	14,450	14,550	14,473	14,485	14,452	(33)	(21)
6. 2017	XXX	XXX	XXX	XXX	15,100	16,150	16,175	16,190	16,210	16,470	260	280
7. 2018	XXX	XXX	XXX	XXX	XXX	7,775	8,150	8,129	8,009	7,949	(60)	(180)
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	12,150	12,075	11,880	11,710	(170)	(365)
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,835	42,327	42,658	331	(177)
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,814	52,049	9,235	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,432	XXX	XXX
										12. Totals	9,712	2,494

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	000	87,435	98,269	81,151	81,981	104,179	109,274	113,779	117,984	118,192	XXX	XXX
2. 2013	36,059	39,429	39,749	39,887	39,987	40,386	40,430	40,438	40,439	40,442	XXX	XXX
3. 2014	XXX	14,121	16,250	16,630	16,799	16,935	16,944	16,964	16,991	16,988	XXX	XXX
4. 2015	XXX	XXX	12,295	14,607	14,918	15,119	15,193	15,223	15,223	15,220	XXX	XXX
5. 2016	XXX	XXX	XXX	12,418	13,862	14,095	14,310	14,392	14,398	14,431	XXX	XXX
6. 2017	XXX	XXX	XXX	XXX	13,245	15,324	15,721	15,836	15,905	15,979	XXX	XXX
7. 2018	XXX	XXX	XXX	XXX	XXX	6,198	7,773	7,844	7,843	7,848	XXX	XXX
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	9,344	11,251	11,540	11,544	XXX	XXX
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,801	41,671	42,061	XXX	XXX
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,488	42,031	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,799	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	50,359	58,045	48,691	31,411	34,042	13,319	9,455	5,239	3,738	3,738
2. 2013	5,192	1,247	673	484	247	192	42	11	1	1
3. 2014	XXX	2,424	879	389	240	167	96	18	10	0
4. 2015	XXX	XXX	2,700	609	260	163	130	5	9	0
5. 2016	XXX	XXX	XXX	2,928	527	230	78	35	38	21
6. 2017	XXX	XXX	XXX	XXX	1,045	576	341	109	70	37
7. 2018	XXX	XXX	XXX	XXX	XXX	1,035	315	146	47	68
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	2,256	512	272	136
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,350	341	172
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,217	9,142
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,273

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	134	7	7	0	27	0	(161)	XXX
2. 2013	44,630	20,874	23,755	9,062	0	324	0	4,258	0	50	13,644	1,146
3. 2014	38,297	19,388	18,910	4,046	0	311	0	2,924	0	32	7,281	617
4. 2015	28,840	16,197	12,643	2,656	0	69	0	1,280	0	0	4,005	506
5. 2016	18,300	13,171	5,129	2,566	0	41	0	969	0	42	3,576	431
6. 2017	12,013	9,838	2,175	2,101	0	115	0	3,504	0	0	5,721	233
7. 2018	8,622	7,161	1,461	1,323	0	26	0	991	0	0	2,340	160
8. 2019	7,213	2,780	4,433	2,601	0	30	0	528	0	14	3,160	172
9. 2020	6,171	2,682	3,489	4,261	2,947	145	134	592	410	4	1,507	390
10. 2021	5,762	2,794	2,968	16,864	13,606	125	94	2,066	1,980	1	3,376	832
11. 2022	44,110	35,515	8,595	1,758	0	0	0	139	0	0	1,897	330
12. Totals	XXX	XXX	XXX	47,239	16,686	1,194	235	17,252	2,417	144	46,346	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	75	0	2,073	63	10	0	27	0	4	0	0	2,126	1
2.	20	0	1	0	5	0	0	0	3	0	0	30	1
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	4	0	19	0	4	0	5	0	0	33	1
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	2	0	68	0	5	0	4	0	12	0	0	90	2
9.	738	660	321	301	177	139	32	31	178	135	0	180	21
10.	3,635	3,476	6,088	5,548	142	129	287	263	734	560	0	912	78
11.	1,269	0	4,659	0	0	0	245	0	1,676	0	0	7,849	82
12.	5,739	4,135	13,214	5,912	359	268	600	294	2,611	694	0	11,220	186

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,085	41
2.	13,675	0	13,675	30.6	0.0	57.6	0	0	0.0	21	9
3.	7,281	0	7,281	19.0	0.0	38.5	0	0	0.0	0	0
4.	4,005	0	4,005	13.9	0.0	31.7	0	0	0.0	0	0
5.	3,576	0	3,576	19.5	0.0	69.7	0	0	0.0	0	0
6.	5,754	0	5,754	47.9	0.0	264.6	0	0	0.0	4	29
7.	2,340	0	2,340	27.1	0.0	160.2	0	0	0.0	0	0
8.	3,250	0	3,250	45.1	0.0	73.3	0	0	0.0	70	20
9.	6,442	4,756	1,687	104.4	177.3	48.3	0	0	0.0	98	82
10.	29,941	25,654	4,287	519.7	918.3	144.5	0	0	0.0	700	212
11.	9,746	0	9,746	22.1	0.0	113.4	0	0	0.0	5,928	1,921
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	8,906	2,314

Schedule P - Part 1B - Private Passenger

NONE

Schedule P - Part 1C - Comm Auto/Truck

NONE

Schedule P - Part 1D - Workers' Comp

NONE

Schedule P - Part 1E - Comm Multi Peril

NONE

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

Schedule P - Part 1G - Special Liability

NONE

Schedule P - Part 1H - Other Liab Occur

NONE

Schedule P - Part 1H - Other Liab Claims

NONE

SCHEDULE P-PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	17,550	16,939	1,675	1,484	1,643	1,291	14	1,154	XXX
2. 2021	57,439	25,025	32,414	355,806	317,146	944	863	42,696	34,031	52	47,406	XXX
3. 2022	184,563	110,258	74,305	15,028	0	13	0	5,010	0	1	20,051	XXX
4. Totals	XXX	XXX	XXX	388,384	334,085	2,632	2,347	49,349	35,322	67	68,611	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	7,998	7,461	17,626	15,653	2,445	2,086	1,624	1,562	2,220	1,912	0	3,240	286
2.	31,427	30,840	96,146	88,047	1,559	1,442	6,134	5,656	9,830	8,501	0	10,609	1,152
3.	6,074	0	14,600	0	17	0	768	0	3,770	0	0	25,230	217
4.	45,499	38,301	128,372	103,700	4,021	3,529	8,527	7,217	15,819	10,413	0	39,079	1,655

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,510	730
2.	544,540	486,525	58,015	948.0	1,944.1	179.0	0	0	0.0	8,685	1,924
3.	45,281	0	45,281	24.5	0.0	60.9	0	0	0.0	20,675	4,556
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	31,870	7,209

Schedule P - Part 1J - Auto Physical

NONE

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE

Schedule P - Part 1R - Prod Liab Occur

NONE

Schedule P - Part 1R - Prod Liab Claims

NONE

Schedule P - Part 1S-Fin./Mtg. Guaranty

NONE

Schedule P - Part 1T - Warranty

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior	30,360	86,949	81,219	64,400	75,836	76,850	78,058	78,061	78,591	78,457	(134)	396
2. 2013	10,300	9,705	9,559	9,700	9,625	9,550	9,458	9,423	9,413	9,413	0	(10)
3. 2014	XXX	4,250	4,400	4,425	4,350	4,400	4,375	4,375	4,400	4,357	(43)	(18)
4. 2015	XXX	XXX	2,800	2,900	2,800	2,750	2,725	2,725	2,725	2,725	0	0
5. 2016	XXX	XXX	XXX	3,400	2,750	2,600	2,625	2,640	2,640	2,607	(33)	(33)
6. 2017	XXX	XXX	XXX	XXX	2,100	2,200	2,275	2,240	2,235	2,245	10	5
7. 2018	XXX	XXX	XXX	XXX	XXX	1,025	1,425	1,354	1,349	1,349	0	(5)
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	2,400	2,750	2,750	2,710	(40)	(40)
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,659	1,346	1,462	117	(197)
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,517	4,027	510	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,931	XXX	XXX
										12. Totals	387	98

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	0

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	0

**SCHEDULE P - PART 2D- WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	0

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	0

SCHEDULE P - PART 2F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,982	6,778	7,378	600	2,396
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,297	48,022	8,725	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,501	XXX	XXX
4. Totals											9,325	2,396

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

Schedule P - Part 2N

NONE

Schedule P - Part 2O

NONE

Schedule P - Part 2P

NONE

Schedule P - Part 2R - Prod Liab Occur

NONE

Schedule P - Part 2R - Prod Liab Claims

NONE

Schedule P - Part 2S

NONE

Schedule P - Part 2T

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	.000	48,931	55,337	47,515	57,602	69,721	72,819	75,117	76,469	76,335	505	297
2. 2013	7,499	8,969	9,104	9,188	9,294	9,335	9,373	9,382	9,383	9,386	837	308
3. 2014	XXX	2,664	3,844	4,108	4,194	4,338	4,343	4,333	4,359	4,357	344	273
4. 2015	XXX	XXX	1,864	2,485	2,608	2,725	2,725	2,725	2,725	2,725	262	244
5. 2016	XXX	XXX	XXX	2,253	2,544	2,557	2,564	2,575	2,582	2,607	195	236
6. 2017	XXX	XXX	XXX	XXX	1,717	1,942	2,188	2,204	2,207	2,217	123	109
7. 2018	XXX	XXX	XXX	XXX	XXX	611	1,349	1,349	1,349	1,349	90	70
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	1,258	2,446	2,628	2,631	85	85
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,069	1,320	1,325	196	173
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,555	3,290	521	233
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,758	144	104

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

NONE

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

NONE

**SCHEDULE P - PART 3D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

NONE

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

NONE

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
3. 2014	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
4. 2015	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2016	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
6. 2017	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.XXX	.XXX
7. 2018	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
8. 2019	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
9. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
10. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
11. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

**SCHEDULE P - PART 3I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	3,644	4,446	.XXX	.XXX
2. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	37,933	38,741	.XXX	.XXX
3. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	15,041	.XXX	.XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.0	.0	.0	.0
2. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
3. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	0	0

NONE

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.0	.0	.XXX	.XXX
2. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
3. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	.XXX	.XXX

NONE

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.0	.0	.XXX	.XXX
2. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
3. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	.XXX	.XXX

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
3. 2014	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
4. 2015	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2016	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.XXX	.XXX
6. 2017	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.XXX	.XXX
7. 2018	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
8. 2019	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
9. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
10. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
11. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	.XXX	.XXX

NONE

Schedule P - Part 3N

NONE

Schedule P - Part 3O

NONE

Schedule P - Part 3P

NONE

Schedule P - Part 3R - Prod Liab Occur

NONE

Schedule P - Part 3R - Prod Liab Claims

NONE

Schedule P - Part 3S

NONE

Schedule P - Part 3T

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior	27,453	36,083	21,041	16,717	18,197	7,097	5,149	2,855	2,037	2,037
2. 2013	1,934	595	273	232	152	43	42	11	1	1
3. 2014	XXX	811	295	122	110	54	29	18	10	0
4. 2015	XXX	XXX	648	80	72	21	0	0	0	0
5. 2016	XXX	XXX	XXX	950	145	22	20	20	15	0
6. 2017	XXX	XXX	XXX	XXX	354	137	60	22	17	9
7. 2018	XXX	XXX	XXX	XXX	XXX	197	76	5	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	895	155	99	71
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	371	47	21
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	465	564
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,904

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,968	2,300	2,035
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	752	8,577
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,369

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	NONE							0	0	0
2. 2021	XXX	XXX	XXX	NONE							XXX	0	0
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0		

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	NONE							0	0	0
2. 2021	XXX	XXX	XXX	NONE							XXX	0	0
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0		

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	NONE							0	0	0
2. 2021	XXX	XXX	XXX	NONE							XXX	0	0
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0		

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0	0		
2. 2013	0	0	0	0	0	0	0	0	0	0	0		
3. 2014	XXX	0	0	0	0	0	0	0	0	0	0		
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0	0		
5. 2016	XXX	XXX	XXX	NONE							0	0	0
6. 2017	XXX	XXX	XXX	NONE							0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0		
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0		

Schedule P - Part 4N

NONE

Schedule P - Part 4O

NONE

Schedule P - Part 4P

NONE

Schedule P - Part 4R - Prod Liab Occur

NONE

Schedule P - Part 4R - Prod Liab Claims

NONE

Schedule P - Part 4S

NONE

Schedule P - Part 4T - Warranty

NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	83	11	266	190	17	10	2	9	0	0
2. 2013	775	824	829	830	831	833	834	837	837	837
3. 2014	XXX	285	329	339	340	342	342	344	344	344
4. 2015	XXX	XXX	220	255	256	258	259	262	262	262
5. 2016	XXX	XXX	XXX	179	193	192	192	194	194	195
6. 2017	XXX	XXX	XXX	XXX	106	118	121	123	123	123
7. 2018	XXX	XXX	XXX	XXX	XXX	71	89	90	90	90
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	62	85	85	85
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176	192	196
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	485	521
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	764	727	327	37	15	5	3	3	2	1
2. 2013	46	11	9	9	7	5	2	1	1	1
3. 2014	XXX	55	14	9	6	2	1	2	2	0
4. 2015	XXX	XXX	44	7	3	1	0	0	0	0
5. 2016	XXX	XXX	XXX	15	2	2	2	1	1	0
6. 2017	XXX	XXX	XXX	XXX	13	5	3	1	1	1
7. 2018	XXX	XXX	XXX	XXX	XXX	11	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	17	4	3	2
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	26	21
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70	78
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	137	15	11	3	0	2	0	9	0	(1)
2. 2013	1,089	1,134	1,141	1,143	1,143	1,143	1,143	1,146	1,146	1,146
3. 2014	XXX	554	600	614	614	614	614	617	617	617
4. 2015	XXX	XXX	467	502	503	503	503	506	506	506
5. 2016	XXX	XXX	XXX	409	427	427	428	431	431	431
6. 2017	XXX	XXX	XXX	XXX	213	231	233	233	233	233
7. 2018	XXX	XXX	XXX	XXX	XXX	134	158	160	160	160
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	151	173	173	172
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	356	387	390
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	801	832
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	330

Schedule P - Part 5B- SN1

NONE

Schedule P - Part 5B- SN2

NONE

Schedule P - Part 5B- SN3

NONE

Schedule P - Part 5C- SN1

NONE

Schedule P - Part 5C- SN2

NONE

Schedule P - Part 5C- SN3

NONE

Schedule P - Part 5D- SN1

NONE

Schedule P - Part 5D- SN2

NONE

Schedule P - Part 5D- SN3

NONE

Schedule P - Part 5E- SN1

NONE

Schedule P - Part 5E- SN2

NONE

Schedule P - Part 5E- SN3

NONE

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

Schedule P - Part 5H- SN1A

NONE

Schedule P - Part 5H- SN2A

NONE

Schedule P - Part 5H- SN3A

NONE

Schedule P - Part 5H- SN1B

NONE

Schedule P - Part 5H- SN2B

NONE

Schedule P - Part 5H- SN3B

NONE

Schedule P - Part 5R- SN1A

NONE

Schedule P - Part 5R- SN2A

NONE

Schedule P - Part 5R- SN3A

NONE

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

Schedule P - Part 6C - SN1

NONE

Schedule P - Part 6C - SN2

NONE

Schedule P - Part 6D - SN1

NONE

Schedule P - Part 6D - SN2

NONE

Schedule P - Part 6E - SN1

NONE

Schedule P - Part 6E - SN2

NONE

Schedule P - Part 6H - SN1A

NONE

Schedule P - Part 6H - SN2A

NONE

Schedule P - Part 6H - SN1B

NONE

Schedule P - Part 6H - SN2B

NONE

Schedule P - Part 6M - SN1

NONE

Schedule P - Part 6M - SN2

NONE

Schedule P - Part 6N - SN1

NONE

Schedule P - Part 6N - SN2

NONE

Schedule P - Part 6O - SN1

NONE

Schedule P - Part 6O - SN2

NONE

Schedule P - Part 6R - SN1A

NONE

Schedule P - Part 6R - SN2A

NONE

Schedule P - Part 6R - SN1B

NONE

Schedule P - Part 6R - SN2B

NONE

Schedule P - Part 7A - Section 1

NONE

Schedule P - Part 7A - Section 2

NONE

Schedule P - Part 7A - Section 3

NONE

Schedule P - Part 7A - Section 4

NONE

Schedule P - Part 7A - Section 5

NONE

Schedule P - Part 7B - Section 1

NONE

Schedule P - Part 7B - Section 2

NONE

Schedule P - Part 7B - Section 3

NONE

Schedule P - Part 7B - Section 4

NONE

Schedule P - Part 7B - Section 5

NONE

Schedule P - Part 7B - Section 6

NONE

Schedule P - Part 7B - Section 7

NONE

SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [] No [X]
 If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP No. 65? Yes [] No []
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [] No []
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [] No [] N/A []
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2013		
1.603	2014		
1.604	2015		
1.605	2016		
1.606	2017		
1.607	2018		
1.608	2019		
1.609	2020		
1.610	2021		
1.611	2022		
1.612	Totals	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement?: Yes [X] No []
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]
 If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.
 Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.
 Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:
 (in thousands of dollars)
- | | | |
|--|--------------|-----------|
| | 5.1 Fidelity | \$0 |
| | 5.2 Surety | \$0 |
6. Claim count information is reported per claim or per claimant (indicate which).CLAIM
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [] No [X]
- 7.2 An extended statement may be attached.

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories

States, etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N	.0	.0	.0	.0	.0	.0	.0
2. Alaska	AK	N	.0	.0	.0	.0	.0	.0	.0
3. Arizona	AZ	N	.0	.0	.0	.0	.0	.0	.0
4. Arkansas	AR	N	.0	.0	.0	.0	.0	.0	.0
5. California	CA	N	.0	.0	.0	.0	.0	.0	.0
6. Colorado	CO	N	.0	.0	.0	.0	.0	.0	.0
7. Connecticut	CT	N	.0	.0	.0	.0	.0	.0	.0
8. Delaware	DE	N	.0	.0	.0	.0	.0	.0	.0
9. Dist. Columbia	DC	N	.0	.0	.0	.0	.0	.0	.0
10. Florida	FL	N	.0	.0	.0	.0	.0	.0	.0
11. Georgia	GA	N	.0	.0	.0	.0	.0	.0	.0
12. Hawaii	HI	N	.0	.0	.0	.0	.0	.0	.0
13. Idaho	ID	N	.0	.0	.0	.0	.0	.0	.0
14. Illinois	IL	N	.0	.0	.0	.0	.0	.0	.0
15. Indiana	IN	N	.0	.0	.0	.0	.0	.0	.0
16. Iowa	IA	N	.0	.0	.0	.0	.0	.0	.0
17. Kansas	KS	N	.0	.0	.0	.0	.0	.0	.0
18. Kentucky	KY	N	.0	.0	.0	.0	.0	.0	.0
19. Louisiana	LA	L	424,637,015	228,672,287	126,649,068	140,020,670	192,824,173	549,126	.0
20. Maine	ME	N	.0	.0	.0	.0	.0	.0	.0
21. Maryland	MD	N	.0	.0	.0	.0	.0	.0	.0
22. Massachusetts	MA	N	.0	.0	.0	.0	.0	.0	.0
23. Michigan	MI	N	.0	.0	.0	.0	.0	.0	.0
24. Minnesota	MN	N	.0	.0	.0	.0	.0	.0	.0
25. Mississippi	MS	N	.0	.0	.0	.0	.0	.0	.0
26. Missouri	MO	N	.0	.0	.0	.0	.0	.0	.0
27. Montana	MT	N	.0	.0	.0	.0	.0	.0	.0
28. Nebraska	NE	N	.0	.0	.0	.0	.0	.0	.0
29. Nevada	NV	N	.0	.0	.0	.0	.0	.0	.0
30. New Hampshire	NH	N	.0	.0	.0	.0	.0	.0	.0
31. New Jersey	NJ	N	.0	.0	.0	.0	.0	.0	.0
32. New Mexico	NM	N	.0	.0	.0	.0	.0	.0	.0
33. New York	NY	N	.0	.0	.0	.0	.0	.0	.0
34. No. Carolina	NC	N	.0	.0	.0	.0	.0	.0	.0
35. No. Dakota	ND	N	.0	.0	.0	.0	.0	.0	.0
36. Ohio	OH	N	.0	.0	.0	.0	.0	.0	.0
37. Oklahoma	OK	N	.0	.0	.0	.0	.0	.0	.0
38. Oregon	OR	N	.0	.0	.0	.0	.0	.0	.0
39. Pennsylvania	PA	N	.0	.0	.0	.0	.0	.0	.0
40. Rhode Island	RI	N	.0	.0	.0	.0	.0	.0	.0
41. So. Carolina	SC	N	.0	.0	.0	.0	.0	.0	.0
42. So. Dakota	SD	N	.0	.0	.0	.0	.0	.0	.0
43. Tennessee	TN	N	.0	.0	.0	.0	.0	.0	.0
44. Texas	TX	N	.0	.0	.0	.0	.0	.0	.0
45. Utah	UT	N	.0	.0	.0	.0	.0	.0	.0
46. Vermont	VT	N	.0	.0	.0	.0	.0	.0	.0
47. Virginia	VA	N	.0	.0	.0	.0	.0	.0	.0
48. Washington	WA	N	.0	.0	.0	.0	.0	.0	.0
49. West Virginia	WV	N	.0	.0	.0	.0	.0	.0	.0
50. Wisconsin	WI	N	.0	.0	.0	.0	.0	.0	.0
51. Wyoming	WY	N	.0	.0	.0	.0	.0	.0	.0
52. American Samoa	AS	N	.0	.0	.0	.0	.0	.0	.0
53. Guam	GU	N	.0	.0	.0	.0	.0	.0	.0
54. Puerto Rico	PR	N	.0	.0	.0	.0	.0	.0	.0
55. U.S. Virgin Islands	VI	N	.0	.0	.0	.0	.0	.0	.0
56. Northern Mariana Islands	MP	N	.0	.0	.0	.0	.0	.0	.0
57. Canada	CAN	N	.0	.0	.0	.0	.0	.0	.0
58. Aggregate other alien	OT	XXX	.0	.0	.0	.0	.0	.0	.0
59. Totals	XXX		424,637,015	228,672,287	0	126,649,068	140,020,670	192,824,173	549,126
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Sum. of remaining write-ins for Line 58 from overflow page	XXX		.0	.0	.0	.0	.0	.0	.0
58999. Totals (Lines 58001 through 58003 + 58998) (Line 58 above)	XXX		.0	.0	.0	.0	.0	.0	.0

(a) Active Status Counts

1. L – Licensed or Chartered – Licensed insurance carrier or domiciled RRG	1	4. Q – Qualified – Qualified or accredited reinsurer	0
2. R – Registered – Non-domiciled RRGs	0	5. D – Domestic Surplus Lines Insurer (DSLII) – Reporting entities authorized to write surplus lines in the state of domicile	0
3. E – Eligible – Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile – See DSLII)	0	6. N – None of the above – Not allowed to write business in the state	56

(b) Explanation of basis of allocation of premiums by states, etc.

Schedule T - Part 2

NONE

Schedule Y - Part 1

NONE

Schedule Y - Part 1A

NONE

Schedule Y - Part 2

NONE

Schedule Y - Part 3

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** 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.

RESPONSES

MARCH FILING

- | | |
|--|---------------------------|
| 1. Will an actuarial opinion be filed by March 1? |YES..... |
| 2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? |YES..... |
| 3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? |SEE EXPLANATION..... |
| 4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? |YES..... |

APRIL FILING

- | | |
|--|---------------|
| 5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1? |YES..... |
| 6. Will Management's Discussion and Analysis be filed by April 1? |YES..... |
| 7. Will the Supplemental Investment Risks Interrogatories be filed by April 1? |YES..... |

MAY FILING

- | | |
|---|---------------------------|
| 8. Will this company be included in a combined annual statement that is filed with the NAIC by May 1? |SEE EXPLANATION..... |
|---|---------------------------|

JUNE FILING

- | | |
|---|---------------|
| 9. Will an audited financial report be filed by June 1? |YES..... |
| 10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? |YES..... |

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your statement filing **if your company is engaged in the type of business covered by the supplement. 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.

MARCH FILING

- | | |
|--|---------------------------|
| 11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? |NO..... |
| 12. Will the Financial Guaranty Insurance Exhibit be filed by March 1? |NO..... |
| 13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? |NO..... |
| 14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? |NO..... |
| 15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? |NO..... |
| 16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? |NO..... |
| 17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? |SEE EXPLANATION..... |
| 18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? |NO..... |
| 19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)? |YES..... |
| 20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1? |YES..... |
| 21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1? |SEE EXPLANATION..... |
| 22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1? |NO..... |
| 23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1? |NO..... |
| 24. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? |SEE EXPLANATION..... |
| 25. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? |SEE EXPLANATION..... |
| 26. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? |SEE EXPLANATION..... |
| 27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1? |NO..... |

APRIL FILING

- | | |
|--|--------------|
| 28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? |NO..... |
| 29. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? |NO..... |
| 30. Will the Accident and Health Policy Experience Exhibit be filed by April 1? |NO..... |
| 31. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? |NO..... |
| 32. Will the regulator-only (non-public) Supplemental Health Care Exhibit's Allocation Report be filed with the state of domicile and the NAIC by April 1? |NO..... |
| 33. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? |NO..... |
| 34. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit – Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? |NO..... |
| 35. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1? |NO..... |
| 36. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1? |NO..... |

AUGUST FILING

- | | |
|--|---------------------------|
| 37. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? |SEE EXPLANATION..... |
|--|---------------------------|

Explanation:

3. Not required to be filed with the NAIC.

8. Not required, company is a single entity.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

17. Answer to interrogatory 9 is no.

21. No exceptions reported.

24. Not required for this reporting period.

25. Not required to be filed with the NAIC.

26. Not required to be filed with the NAIC, and requirements for Audit Committee independence is currently met.

37. Louisiana Citizens Property Insurance Corporation does not meet the written premium requirement for this filing.

Bar Code:

11. 
0 0 0 0 0 2 0 2 2 4 2 0 0 0 0 0

12. 
0 0 0 0 0 2 0 2 2 2 4 0 0 0 0 0

13. 
0 0 0 0 0 2 0 2 2 3 6 0 5 9 0 0

14. 
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15. 
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16. 
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18. 
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22. 
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29. 
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30. 
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31. 
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32. 
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33. 
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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

34. 
0 0 0 0 0 2 0 2 2 2 9 0 5 9 0 0 0

35. 
0 0 0 0 0 2 0 2 2 5 6 0 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

P002 Additional Aggregate Lines for Page 2 Line 25.

*ASSETS - Assets

	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 – 2)	Net Admitted Assets
2504. Prepaid benefits - insurance.....	125,676	125,676	0	0
2505. Prepaid pension.....	99,108	99,108	0	0
2506. Receivable for inhouse printing.....	70,000	0	70,000	70,000
2507. Prepaid Rent.....	45,501	45,501	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 2	380,826	270,284	110,542	110,542

P003 Additional Aggregate Lines for Page 3 Line 25.

*LIAB - Liabilities

	1	2
	Current Year	Prior Year
2504. Take out premium payable.....	3,032,379	0
2505. Accounts Payable.....	1,187,710	194,224
2506. Take out retention - initial assumed.....	190,186	2,044
2507.	0	0
2597. Summary of remaining write-ins for Line 25 from page 3	4,410,275	196,269

P004 Additional Aggregate Lines for Page 4 Line 14.

*STMTINCOME - Statement of Income

	1	2
	Current Year	Prior Year
1404. NSF fees recovered.....	5,940	1,380
1405. Gain/loss on disposal of fixed assets.....	(1,997)	0
1406.	0	0
1497. Summary of remaining write-ins for Line 14 from page 4	3,943	1,380

P011 Additional Aggregate Lines for Page 11 Line 24.

*EXEXP - Underwriting and Investment - Part 3 - Expenses

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404. IT By Design expenses.....	44,125	53,260	0	97,385
2405. Outside services.....	87,866	0	0	87,866
2406. Debt service expense - 2005 deficit.....	0	0	18,725	18,725
2407. Miscellaneous expenses.....	1,681	2,029	0	3,710
2497. Summary of remaining write-ins for Line 24 from page 11	133,673	55,289	18,725	207,687

P013 Additional Aggregate Lines for Page 13 Line 25.

*EXNONADMIT - Exhibit of Nonadmitted Assets

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (C2 - C1)
2504. Prepaid rent.....	45,501	44,240	(1,261)
2597. Summary of remaining write-ins for Line 25 from page 13	45,501	44,240	(1,261)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3+4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	0	0.000	0	0	0	0.000
1.02 All other governments	0	0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	13,454,316	3.049	13,454,316	0	13,454,316	3.049
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	21,050,280	4.770	21,050,280	0	21,050,280	4.770
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	48,820,267	11.062	48,820,267	0	48,820,267	11.062
1.06 Industrial and miscellaneous	0	0.000	0	0	0	0.000
1.07 Hybrid securities	0	0.000	0	0	0	0.000
1.08 Parent, subsidiaries and affiliates	0	0.000	0	0	0	0.000
1.09 SVO identified funds	0	0.000	0	0	0	0.000
1.10 Unaffiliated bank loans	0	0.000	0	0	0	0.000
1.11 Unaffiliated certificates of deposit	0	0.000	0	0	0	0.000
1.12 Total long-term bonds	83,324,862	18.880	83,324,862	0	83,324,862	18.880
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	0	0.000	0	0	0	0.000
2.02 Parent, subsidiaries and affiliates	0	0.000	0	0	0	0.000
2.03 Total preferred stocks	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	0	0.000	0	0	0	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)	0	0.000	0	0	0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded	0	0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other	0	0.000	0	0	0	0.000
3.05 Mutual funds	0	0.000	0	0	0	0.000
3.06 Unit investment trusts	0	0.000	0	0	0	0.000
3.07 Closed-end funds	0	0.000	0	0	0	0.000
3.08 Exchange traded funds	0	0.000	0	0	0	0.000
3.09 Total common stocks	0	0.000	0	0	0	0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0	0.000	0	0	0	0.000
4.02 Residential mortgages	0	0.000	0	0	0	0.000
4.03 Commercial mortgages	0	0.000	0	0	0	0.000
4.04 Mezzanine real estate loans	0	0.000	0	0	0	0.000
4.05 Total valuation allowance	0	0.000	0	0	0	0.000
4.06 Total mortgage loans	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company	0	0.000	0	0	0	0.000
5.02 Properties held for production of income	0	0.000	0	0	0	0.000
5.03 Properties held for sale	0	0.000	0	0	0	0.000
5.04 Total real estate	0	0.000	0	0	0	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	226,779,708	51.385	226,779,708	0	226,779,708	51.385
6.02 Cash equivalents (Schedule E, Part 2)	124,992,808	28.322	124,992,808	0	124,992,808	28.322
6.03 Short-term investments (Schedule DA)	6,235,859	1.413	6,235,859	0	6,235,859	1.413
6.04 Total cash, cash equivalents and short-term investments	358,008,375	81.120	358,008,375	0	358,008,375	81.120
7. Contract loans	0	0.000	0	0	0	0.000
8. Derivatives (Schedule DB)	0	0.000	0	0	0	0.000
9. Other invested assets (Schedule BA)	0	0.000	0	0	0	0.000
10. Receivables for securities	0	0.000	0	0	0	0.000
11. Securities Lending (Schedule DL, Part 1)	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	0	0.000	0	0	0	0.000
13. Total invested assets	441,333,238	100.000	441,333,238	0	441,333,238	100.000

SCHEDULE A – VERIFICATION BETWEEN YEARS

Real Estate

1. Book/adjusted carrying value, December 31 of prior year.....	0
2. Cost of acquired:	
2.1 Actual cost at time of acquisition (Part 2, Column 6).....	0
2.2 Additional investment made after acquisition (Part 2, Column 9).....	0
3. Current year change in encumbrances:	
3.1 Totals, Part 1, Column 13.....	0
3.2 Totals, Part 3, Column 11.....	0
4. Total gain (loss) on disposals, Part 3, Column 18.....	0
5. Deduct amounts received on disposals, Part 3, Column 15.....	0
6. Total foreign exchange change in book/adjusted carrying value:	
6.1 Totals, Part 1, Column 15.....	0
6.2 Totals, Part 3, Column 13.....	0
7. Deduct current year's other-than-temporary impairment recognized:	
7.1 Totals, Part 1, Column 12.....	0
7.2 Totals, Part 3, Column 10.....	0
8. Deduct current year's depreciation:	
8.1 Totals, Part 1, Column 11.....	0
8.2 Totals, Part 3, Column 9.....	0
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8).....	0
10. Deduct total nonadmitted amounts.....	0
11. Statement value at end of current period (Line 9 minus Line 10).....	0

NONE

SCHEDULE B – VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest, December 31 of prior year.....	0
2. Cost of acquired:	
2.1 Actual cost at time of acquisition (Part 2, Column 7).....	0
2.2 Additional investment made after acquisition (Part 2, Column 8).....	0
3. Capitalized deferred interest and other:	
3.1 Totals, Part 1, Column 12.....	0
3.2 Totals, Part 3, Column 11.....	0
4. Accrual of discount.....	0
5. Unrealized valuation increase (decrease):	
5.1 Totals, Part 1, Column 9.....	0
5.2 Totals, Part 3, Column 8.....	0
6. Total gain (loss) on disposals, Part 3, Column 18.....	0
7. Deduct amounts received on disposals, Part 3, Column 15.....	0
8. Deduct amortization of premium and mortgage interest points and commitment fees.....	0
9. Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1 Totals, Part 1, Column 13.....	0
9.2 Totals, Part 3, Column 13.....	0
10. Deduct current year's other-than-temporary impairment recognized:	
10.1 Totals, Part 1, Column 11.....	0
10.2 Totals, Part 3, Column 10.....	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
12. Total valuation allowance.....	0
13. Subtotal (Line 11 plus Line 12).....	0
14. Deduct total nonadmitted amounts.....	0
15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14).....	0

NONE

SCHEDULE BA – VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1. Book/adjusted carrying value, December 31 of prior year.....		0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 8).....	.0	
2.2 Additional investment made after acquisition (Part 2, Column 9).....	.0	0
3. Capitalized deferred interest and other:		
3.1 Totals, Part 1, Column 16.....	.0	
3.2 Totals, Part 3, Column 12.....	.0	0
4. Accrual of discount.....		0
5. Unrealized valuation increase (decrease):		
5.1 Totals, Part 1, Column 13.....	.0	
5.2 Totals, Part 3, Column 9.....	.0	0
6. Total gain (loss) on disposals, Part 3, Column 19.....		0
7. Deduct amounts received on disposals, Part 3, Column 16.....		0
8. Deduct amortization of premium and depreciation.....		0
9. Total foreign exchange change in book/adjusted carrying value:		
9.1 Totals, Part 1, Column 17.....	.0	
9.2 Totals, Part 3, Column 14.....	.0	0
10. Deduct current year's other-than-temporary impairment recognized:		
10.1 Totals, Part 1, Column 15.....	.0	
10.2 Totals, Part 3, Column 11.....	.0	0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....		0
12. Deduct total nonadmitted amounts.....		0
13. Statement value at end of current period (Line 11 minus Line 12).....		0

NONE

SCHEDULE D – VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value, December 31 of prior year.....		66,569,899
2. Cost of bonds and stocks acquired, Part 3, Column 7.....		62,525,281
3. Accrual of discount.....		2,178
4. Unrealized valuation increase (decrease):		
4.1 Part 1, Column 12.....	.0	
4.2 Part 2, Section 1, Column 15.....	.0	
4.3 Part 2, Section 2, Column 13.....	.0	
4.4 Part 4, Column 11.....	.0	0
5. Total gain (loss) on disposals, Part 4, Column 19.....		0
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7.....		43,224,595
7. Deduct amortization of premium.....		2,547,901
8. Total foreign exchange change in book/adjusted carrying value:		
8.1 Part 1, Column 15.....	.0	
8.2 Part 2, Section 1, Column 19.....	.0	
8.3 Part 2, Section 2, Column 16.....	.0	
8.4 Part 4, Column 15.....	.0	0
9. Deduct current year's other-than-temporary impairment recognized:		
9.1 Part 1, Column 14.....	.0	
9.2 Part 2, Section 1, Column 17.....	.0	
9.3 Part 2, Section 2, Column 14.....	.0	
9.4 Part 4, Column 13.....	.0	0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line (2).....		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10).....		83,324,862
12. Deduct total nonadmitted amounts.....		0
13. Statement value at end of current period (Line 11 minus Line 12).....		83,324,862

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (including all obligations guaranteed by governments)	1. United States	0	0	0	0
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	0	0	0	0
U.S. States, Territories and Possessions (direct and guaranteed)	5. Totals	13,454,316	13,312,019	13,816,683	12,960,000
U.S. Political Subdivisions of States, Territories and Possessions (direct and guaranteed)	6. Totals	21,050,280	20,782,716	21,646,734	20,460,000
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	48,820,267	48,098,632	50,249,082	46,945,000
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	0	0	0	0
	9. Canada	0	0	0	0
	10. Other Countries	0	0	0	0
	11. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	83,324,862	82,193,366	85,712,499	80,365,000
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	0	0	0	0
	15. Canada	0	0	0	0
	16. Other Countries	0	0	0	0
	17. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	0
	19. Total Preferred Stocks	0	0	0	0
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States	0	0	0	0
	21. Canada	0	0	0	0
	22. Other Countries	0	0	0	0
	23. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	0
	25. Total Common Stocks	0	0	0	0
	26. Total Stocks	0	0	0	0
	27. Total Bonds and Stocks	83,324,862	82,193,366	85,712,499	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2. All Other Governments												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, etc., Guaranteed												
3.1 NAIC 1	4,388,434	11,375,975	0	0	0	XXX	15,764,409	17.6	25,059,196	36.4	15,764,409	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	4,388,434	11,375,975	0	0	0	XXX	15,764,409	17.6	25,059,196	36.4	15,764,409	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	10,569,332	13,846,298	0	0	0	XXX	24,415,630	27.3	13,243,013	19.3	24,415,630	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	10,569,332	13,846,298	0	0	0	XXX	24,415,630	27.3	13,243,013	19.3	24,415,630	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	13,701,928	35,678,754	0	0	0	XXX	49,380,683	55.1	30,333,694	44.1	49,380,683	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	147,752	0.2	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	13,701,928	35,678,754	0	0	0	XXX	49,380,683	55.1	30,481,445	44.3	49,380,683	0

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial and Miscellaneous (unaffiliated)												
6.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7. Hybrid Securities												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 28,659,695	60,901,027	0	0	0	0	89,560,722	100.0	XXX	XXX	89,560,722	0
12.2 NAIC 2	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.7 Totals	28,659,695	60,901,027	0	0	0	0	(b) 89,560,722	100.0	XXX	XXX	89,560,722	0
12.8 Line 12.7 as a % of Col. 7	32.0	68.0	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	0.0
13. Total Bonds Prior Year												
13.1 NAIC 1	46,437,698	22,198,205	0	0	0	0	XXX	XXX	68,635,903	99.8	68,635,903	0
13.2 NAIC 2	147,752	0	0	0	0	0	XXX	XXX	147,752	0.2	147,752	0
13.3 NAIC 3	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
13.4 NAIC 4	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
13.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
13.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
13.7 Totals	46,585,450	22,198,205	0	0	0	0	XXX	XXX	(b) 68,783,655	100.0	68,783,655	0
13.8 Line 13.7 as a % of Col. 9	67.7	32.3	0.0	0.0	0.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
14. Total Publicly Traded Bonds												
14.1 NAIC 1	28,659,695	60,901,027	0	0	0	0	89,560,722	100.0	87,247,713	99.0	89,560,722	XXX
14.2 NAIC 2	0	0	0	0	0	0	0	0.0	886,329	1.0	0	XXX
14.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.7 Totals	28,659,695	60,901,027	0	0	0	0	89,560,722	100.0	88,134,041	100.0	89,560,722	XXX
14.8 Line 14.7 as a % of Col. 7	32.0	68.0	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	32.0	68.0	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.2 NAIC 2	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.7 Totals	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.8 Line 15.7 as a % of Col. 7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$ 0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 174,224 current year of bonds with Z designations, and \$ 101,545 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5GI designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 6,235,859 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0 .

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
1.02 Residential Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
1.03 Commercial Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
1.04 Other Loan-Backed and Structured Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
1.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2. All Other Governments												
2.01 Issuer Obligations	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
2.02 Residential Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
2.03 Commercial Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
2.04 Other Loan-Backed and Structured Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	4,388,434	11,375,975	.0	.0	.0	XXX	15,764,409	17.6	25,059,196	36.4	15,764,409	.0
3.02 Residential Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
3.03 Commercial Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
3.04 Other Loan-Backed and Structured Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
3.05 Totals	4,388,434	11,375,975	0	0	0	XXX	15,764,409	17.6	25,059,196	36.4	15,764,409	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	10,569,332	13,846,298	.0	.0	.0	XXX	24,415,630	27.3	13,243,013	19.3	24,415,630	.0
4.02 Residential Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
4.03 Commercial Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
4.04 Other Loan-Backed and Structured Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
4.05 Totals	10,569,332	13,846,298	0	0	0	XXX	24,415,630	27.3	13,243,013	19.3	24,415,630	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.01 Issuer Obligations	13,701,928	35,678,754	.0	.0	.0	XXX	49,380,683	55.1	30,481,445	44.3	49,380,683	.0
5.02 Residential Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
5.03 Commercial Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
5.04 Other Loan-Backed and Structured Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
5.05 Totals	13,701,928	35,678,754	0	0	0	XXX	49,380,683	55.1	30,481,445	44.3	49,380,683	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
6.02 Residential Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
6.03 Commercial Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
6.04 Other Loan-Backed and Structured Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
6.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7. Hybrid Securities												
7.01 Issuer Obligations	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
7.02 Residential Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
7.03 Commercial Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
7.04 Other Loan-Backed and Structured Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
8.02 Residential Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
8.03 Commercial Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
8.04 Other Loan-Backed and Structured Securities	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
8.05 Affiliated Bank Loans – Issued	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
8.06 Affiliated Bank Loans – Acquired	.0	.0	.0	.0	.0	XXX	.0	0.0	.0	0.0	.0	.0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Bank Loans - Issued	.0	.0	.0	.0	.0	XXX	.0	.0.0	.0	.0.0	.0	.0
10.02 Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	28,659,695	60,901,027	.0	.0	.0	XXX	89,560,722	100.0	XXX	XXX	89,560,722	.0
12.02 Residential Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	.0.0	XXX	XXX	.0	.0
12.03 Commercial Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	.0.0	XXX	XXX	.0	.0
12.04 Other Loan-Backed and Structured Securities	.0	.0	.0	.0	.0	XXX	.0	.0.0	XXX	XXX	.0	.0
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	.0	.0	.0.0	XXX	XXX	.0	.0
12.06 Affiliated Bank Loans	.0	.0	.0	.0	.0	XXX	.0	.0.0	XXX	XXX	.0	.0
12.07 Unaffiliated Bank Loans	.0	.0	.0	.0	.0	XXX	.0	.0.0	XXX	XXX	.0	.0
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	28,659,695	60,901,027	.0	.0	.0	.0	89,560,722	100.0	XXX	XXX	89,560,722	.0
12.10 Lines 12.09 as a % Col. 7	32.0	68.0	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	0.0
13. Total Bonds Prior Year												
13.01 Issuer Obligations	46,585,450	22,198,205	.0	.0	.0	XXX	XXX	XXX	68,783,655	100.0	68,783,655	.0
13.02 Residential Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0.0	.0	.0
13.03 Commercial Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0.0	.0	.0
13.04 Other Loan-Backed and Structured Securities	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0.0	.0	.0
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX	.0	.0.0	.0	.0
13.06 Affiliated Bank Loans	.0	.0	.0	.0	.0	XXX	XXX	XXX	.0	.0.0	.0	.0
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.08 Unaffiliated Certificates of Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.09 Totals	46,585,450	22,198,205	.0	.0	.0	.0	XXX	XXX	68,783,655	100.0	68,783,655	.0
13.10 Line 13.09 as a % of Col. 9	67.7	32.3	0.0	0.0	0.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	28,659,695	60,901,027	.0	.0	.0	XXX	89,560,722	100.0	68,783,655	100.0	89,560,722	XXX
14.02 Residential Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	.0.0	.0	.0.0	.0	XXX
14.03 Commercial Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	.0.0	.0	.0.0	.0	XXX
14.04 Other Loan-Backed and Structured Securities	.0	.0	.0	.0	.0	XXX	.0	.0.0	.0	.0.0	.0	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	.0	.0	.0.0	.0	.0.0	.0	XXX
14.06 Affiliated Bank Loans	.0	.0	.0	.0	.0	XXX	.0	.0.0	.0	.0.0	.0	XXX
14.07 Unaffiliated Bank Loans	.0	.0	.0	.0	.0	XXX	.0	.0.0	.0	.0.0	.0	XXX
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	XXX
14.09 Totals	28,659,695	60,901,027	.0	.0	.0	.0	89,560,722	100.0	68,783,655	100.0	89,560,722	XXX
14.10 Line 14.09 as a % of Col. 7	32.0	68.0	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	32.0	68.0	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	.0	.0	.0	.0	.0	XXX	.0	.0.0	.0	.0.0	XXX	.0
15.02 Residential Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	.0.0	.0	.0.0	XXX	.0
15.03 Commercial Mortgage-Backed Securities	.0	.0	.0	.0	.0	XXX	.0	.0.0	.0	.0.0	XXX	.0
15.04 Other Loan-Backed and Structured Securities	.0	.0	.0	.0	.0	XXX	.0	.0.0	.0	.0.0	XXX	.0
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	.0	.0	.0.0	.0	.0.0	XXX	.0
15.06 Affiliated Bank Loans	.0	.0	.0	.0	.0	XXX	.0	.0.0	.0	.0.0	XXX	.0
15.07 Unaffiliated Bank Loans	.0	.0	.0	.0	.0	XXX	.0	.0.0	.0	.0.0	XXX	.0
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	XXX
15.09 Totals	.0	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	XXX	.0
15.10 Line 15.09 as a % of Col. 7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	2,213,756	2,213,756	0	0	0
2. Cost of short-term investments acquired	6,659,018	6,659,018	0	0	0
3. Accrual of discount	0	0	0	0	0
4. Unrealized valuation increase (decrease)	0	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0	0
6. Deduct consideration received on disposals	2,555,000	2,555,000	0	0	0
7. Deduct amortization of premium	81,915	81,915	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	0	0	0	0
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	6,235,859	6,235,859	0	0	0
11. Deduct total nonadmitted amounts	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	6,235,859	6,235,859	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

SI10

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 BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual Funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year.....	73,670,606	0	73,670,606	0
2. Cost of cash equivalents acquired.....	325,530,756	627,099	324,903,657	0
3. Accrual of discount.....	0	0	0	0
4. Unrealized valuation increase (decrease).....	0	0	0	0
5. Total gain (loss) on disposals.....	0	0	0	0
6. Deduct consideration received on disposals.....	274,206,455	625,000	273,581,455	0
7. Deduct amortization of premium.....	2,099	2,099	0	0
8. Total foreign exchange change in book/adjusted carrying value.....	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized.....	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	124,992,808	0	124,992,808	0
11. Deduct total nonadmitted amounts.....	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	124,992,808	0	124,992,808	0

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment

Schedule A - Part 1

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule B - Part 3

NONE

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

Schedule BA - Part 3

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
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																					
546415-2B-5	LOUISIANA ST				1.D FE	58,161	104,2290	52,115	50,000	56,020	0	(1,657)	0	0	4,000	0,600	FA	833	2,000	09/13/2021	08/01/2026
546415-2G-4	LOUISIANA ST				1.D FE	32,638	103,5340	31,060	30,000	31,725	0	(913)	0	0	5,000	1,320	FA	625	750	02/22/2022	08/01/2024
546415-2J-8	LOUISIANA ST				1.D FE	237,308	107,8440	231,865	215,000	235,323	0	(1,985)	0	0	5,000	2,240	FA	4,479	0	08/17/2022	08/01/2026
546415-3R-9	LOUISIANA ST				1.D FE	157,941	105,9790	148,371	140,000	152,317	0	(3,886)	0	0	5,000	1,606	MS	2,333	4,750	04/05/2022	09/01/2025
546415-3S-7	LOUISIANA ST				1.D FE	80,191	107,9060	80,930	75,000	80,058	0	(133)	0	0	5,000	3,040	MS	1,250	0	11/22/2022	09/01/2026
546415-K5-8	LOUISIANA ST			2	1.D FE	60,260	100,7380	55,406	55,000	55,953	0	(2,570)	0	0	5,000	0,310	MN	351	2,750	04/26/2021	05/15/2026
546415-K7-4	LOUISIANA ST			2	1.D FE	43,108	100,3790	40,152	40,000	40,547	0	(1,475)	0	0	4,000	0,300	MN	204	1,600	04/01/2021	05/15/2028
546415-L2-4	LOUISIANA ST			2	1.D FE	80,828	100,3790	75,284	75,000	76,026	0	(2,766)	0	0	4,000	0,300	MN	383	3,000	04/01/2021	05/15/2031
546415-L3-2	LOUISIANA ST			2	1.D FE	145,407	100,3790	135,512	135,000	136,803	0	(4,859)	0	0	4,000	0,385	MN	690	5,400	05/11/2021	05/15/2032
546415-L4-0	LOUISIANA ST			2	1.D FE	279,521	100,3790	260,985	260,000	263,555	0	(9,587)	0	0	4,000	0,300	MN	1,329	10,400	05/11/2021	05/15/2033
546415-P4-6	LOUISIANA ST			2	1.D FE	319,940	101,2030	293,489	290,000	297,319	0	(13,572)	0	0	5,000	0,302	JJ	6,686	14,500	06/08/2021	07/15/2024
546415-P6-1	LOUISIANA ST			2	1.D FE	283,830	101,0950	267,902	265,000	270,503	0	(8,970)	0	0	5,000	1,117	JJ	6,110	9,500	03/30/2022	07/15/2026
546415-O6-0	LOUISIANA ST				1.D FE	285,661	100,1500	260,390	260,000	260,998	0	(11,831)	0	0	5,000	0,434	FA	5,417	13,000	04/20/2021	02/01/2023
546415-O8-6	LOUISIANA ST			2	1.D FE	432,243	102,0280	403,011	395,000	410,308	0	(11,405)	0	0	5,000	1,383	FA	8,229	11,875	08/23/2022	02/01/2025
546415-O9-4	LOUISIANA ST			2	1.D FE	27,763	102,0280	25,507	25,000	26,243	0	(1,142)	0	0	5,000	0,400	FA	521	1,250	08/30/2021	02/01/2026
546415-R2-8	LOUISIANA ST			2	1.D FE	132,739	102,0280	132,636	130,000	132,401	0	(338)	0	0	5,000	3,251	FA	2,708	0	11/02/2022	02/01/2027
546415-R3-6	LOUISIANA ST			2	1.D FE	2,362,224	102,0280	2,321,137	2,275,000	2,340,847	0	(21,376)	0	0	5,000	2,280	FA	47,396	0	08/18/2022	02/01/2028
546415-R9-3	LOUISIANA ST			2	1.D FE	510,325	100,9790	504,895	500,000	507,859	0	(2,466)	0	0	4,000	2,520	FA	8,333	0	08/24/2022	02/01/2034
546415-T4-2	LOUISIANA ST				1.D FE	338,478	101,2090	308,687	305,000	312,461	0	(11,990)	0	0	5,000	0,794	FA	6,354	12,750	03/04/2022	08/01/2023
546415-T5-9	LOUISIANA ST				1.D FE	32,127	103,5340	31,060	30,000	31,444	0	(682)	0	0	5,000	1,900	FA	625	750	03/23/2022	08/01/2024
546415-T6-7	LOUISIANA ST			2	1.D FE	1,577,040	103,4550	1,536,307	1,485,000	1,558,870	0	(18,170)	0	0	5,000	1,800	FA	30,938	0	08/04/2022	08/01/2026
546415-T8-3	LOUISIANA ST			2	1.D FE	4,588,841	103,5020	4,517,862	4,365,000	4,547,905	0	(39,152)	0	0	5,000	2,290	FA	90,938	7,125	12/16/2022	08/01/2025
546415-X7-0	LOUISIANA ST			2	1.D FE	46,566	105,0790	42,032	40,000	44,216	0	(1,795)	0	0	5,000	0,450	MN	333	2,000	09/08/2021	05/01/2026
546415-Z8-6	LOUISIANA ST				1.D FE	33,221	101,2090	30,363	30,000	30,822	0	(1,404)	0	0	5,000	0,300	FA	625	1,500	04/13/2021	08/01/2023
546415-Z9-4	LOUISIANA ST				1.D FE	209,026	102,0020	204,004	200,000	206,205	0	(2,822)	0	0	4,000	2,000	FA	3,333	4,000	04/01/2022	08/01/2024
546416-7F-9	LOUISIANA STATE				1.D FE	71,687	101,9470	71,363	70,000	71,317	0	(370)	0	0	5,000	2,900	JD	292	1,750	09/23/2022	12/01/2023
546417-BW-5	LOUISIANA ST				1.D FE	891,679	102,5310	789,489	770,000	809,184	0	(33,234)	0	0	5,000	0,602	MS	12,833	38,500	02/18/2022	03/01/2024
546417-BX-3	LOUISIANA ST				1.D FE	44,055	104,9360	41,974	40,000	42,924	0	(1,132)	0	0	5,000	1,550	MS	667	2,000	02/22/2022	03/01/2025
546417-CQ-7	LOUISIANA ST				1.D FE	283,499	100,3190	260,829	260,000	262,036	0	(12,484)	0	0	5,000	0,190	MS	4,333	13,000	04/12/2021	03/01/2023
546417-CS-3	LOUISIANA ST				1.D FE	170,379	104,9360	157,404	150,000	162,127	0	(4,725)	0	0	5,000	1,197	MS	2,500	6,250	08/22/2022	03/01/2025
0419999999	- Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations					13,816,683	XXX	13,312,019	12,960,000	13,454,316	0	(228,890)	0	0	XXX	XXX	XXX	251,650	170,400	XXX	XXX
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																					
0509999999	- Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Subtotals - U.S. States, Territories and Possessions (Direct and Guaranteed)					13,816,683	XXX	13,312,019	12,960,000	13,454,316	0	(228,890)	0	0	XXX	XXX	XXX	251,650	170,400	XXX	XXX
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																					
043519-TH-0	ASCENSION PARISH LA PARISHWIDE SCH DIST			2	1.C FE	159,926	99,9990	159,998	160,000	159,930	0	3	0	0	3,000	3,020	MS	1,600	0	12/06/2022	03/01/2025
043519-UV-7	ASCENSION PARISH LA PARISHWIDE SCH DIST			2	1.C FE	751,795	100,6500	739,778	735,000	747,604	0	(4,191)	0	0	3,500	2,000	MS	8,575	12,863	08/09/2022	03/01/2025
043519-VU-8	ASCENSION PARISH LA PARISHWIDE SCH DIST				1.C FE	38,535	104,3790	36,533	35,000	37,588	0	(947)	0	0	5,000	1,512	MS	583	875	03/09/2022	03/01/2025
043519-ZR-1	ASCENSION PARISH LA PARISHWIDE SCH DIST				1.C FE	182,828	102,3580	179,127	175,000	180,074	0	(2,753)	0	0	5,000	2,454	MS	2,917	2,674	04/29/2022	03/01/2024

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation , NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
043519-ZS-9.	ASCENSION PARISH LA PARISHWIDE SCH DIST				1.C FE	234,065	104,4000	229,680	220,000	230,923	0	(3,141)	0	0	5.000	2.623	MS	3,667	3,361	04/29/2022	03/01/2025
088851-BE-9.	BIENVILLE PARISH LA SCH DIST NO 1 ARCAD				1.C FE	73,317	102,3010	66,496	65,000	68,270	0	(2,793)	0	0	5.000	0.650	MS	1,083	3,250	03/08/2021	03/01/2024
100272-JD-6.	BOSSIER PARISH LA PARISHWIDE SCH DIST				1.D FE	109,286	100,3090	100,309	100,000	100,773	0	(4,739)	0	0	5.000	0.250	MS	1,667	5,000	03/11/2021	03/01/2023
100272-PJ-6.	BOSSIER PARISH LA PARISHWIDE SCH DIST				1.C FE	236,839	90,8110	231,568	255,000	239,006	0	2,168	0	0	1.580	3.700	MS	1,343	2,015	07/14/2022	03/01/2026
127262-MU-4.	CADDO PARISH LA SCH DIST			2	1.B FE	76,975	104,6980	73,289	70,000	74,978	0	(1,997)	0	0	5.000	1.520	FA	1,458	1,750	02/18/2022	02/01/2026
127269-HP-6.	CADDO PARISH LA PARISHWIDE SCH DIST			2	1.E FE	623,418	100,2690	621,668	620,000	621,726	0	(1,692)	0	0	5.000	3.250	MS	10,333	0	11/08/2022	03/01/2025
127269-JE-9.	CADDO PARISH LA PARISHWIDE SCH DIST				1.E FE	214,998	100,1070	200,214	200,000	201,188	0	(7,276)	0	0	4.000	0.350	MS	2,667	8,000	02/04/2021	03/01/2023
127269-JY-5.	CADDO PARISH LA PARISHWIDE SCH DIST				1.E FE	222,629	106,1310	222,875	210,000	222,577	0	(52)	0	0	5.000	3.000	MS	3,500	0	12/22/2022	03/01/2026
127269-MQ-8.	CADDO PARISH LA PARISHWIDE SCH DIST				1.C FE	118,020	102,2270	112,450	110,000	115,781	0	(2,239)	0	0	4.000	1.520	MS	1,467	4,400	02/22/2022	03/01/2025
12726Y-AZ-6.	CADDO PARISH LA LTD TAX REV				1.B FE	332,304	102,2550	291,427	285,000	299,851	0	(12,703)	0	0	5.000	0.500	MS	4,750	14,250	06/05/2020	03/01/2024
128447-BN-8.	CALCASIEU PARISH LA REC DIST NO 1 WARD 3				1.C FE	258,225	99,9750	249,938	250,000	250,118	0	(3,082)	0	0	3.000	1.750	JJ	3,458	7,500	04/28/2020	01/15/2023
128452-AG-4.	CALCASIEU PARISH LA REC DIST NO 1 WARD 4				1.C FE	146,543	106,4110	138,334	130,000	143,590	0	(2,460)	0	0	5.000	1.593	MS	2,167	4,000	08/04/2022	03/01/2026
128452-AS-8.	CALCASIEU PARISH LA REC DIST NO 1 WARD 4				1.C FE	102,958	101,0340	101,034	100,000	101,882	0	(1,076)	0	0	4.000	2.345	MS	2,711	0	04/13/2022	03/01/2024
128452-AT-6.	CALCASIEU PARISH LA REC DIST NO 1 WARD 4				1.C FE	181,865	102,3740	179,155	175,000	180,274	0	(1,591)	0	0	4.000	2.556	MS	4,744	0	04/13/2022	03/01/2025
128510-JR-6.	CALCASIEU PARISH LA SCH DIST NO 31				1.C FE	99,012	104,5280	94,075	90,000	96,538	0	(2,473)	0	0	5.000	1.570	MS	1,500	2,250	02/25/2022	03/01/2025
153135-DA-3.	CENTRAL CMNTY SCH SYS CENTRAL LA			2	1.C FE	77,556	101,2970	75,973	75,000	76,907	0	(649)	0	0	4.000	3.576	MS	1,000	1,500	08/04/2022	03/01/2032
153135-DK-1.	CENTRAL CMNTY SCH SYS CENTRAL LA				1.C FE	310,926	104,0580	312,174	300,000	310,818	0	(108)	0	0	4.000	2.800	MS	4,000	0	12/16/2022	03/01/2026
153135-DR-6.	CENTRAL CMNTY SCH SYS CENTRAL LA				1.C FE	157,259	99,9740	149,961	150,000	150,657	0	(4,023)	0	0	3.000	0.310	MS	1,500	4,500	05/10/2021	03/01/2023
153135-EL-8.	CENTRAL CMNTY SCH SYS CENTRAL LA				1.C FE	243,754	100,1380	225,311	225,000	226,329	0	(8,139)	0	0	4.000	0.371	MS	3,000	9,000	10/08/2020	03/01/2023
450812-A2-8.	IBERIA PARISH LA PARISHWIDE SCH DIST				1.D FE	175,016	100,1420	160,227	160,000	160,953	0	(5,838)	0	0	4.000	0.340	MS	2,133	6,400	07/30/2020	03/01/2023
450812-F8-0.	IBERIA PARISH LA PARISHWIDE SCH DIST				1.D FE	206,602	99,9790	199,958	200,000	200,388	0	(2,360)	0	0	3.000	1.800	MS	2,000	6,000	04/28/2020	03/01/2023
450812-J3-7.	IBERIA PARISH LA PARISHWIDE SCH DIST				1.D FE	157,731	101,2510	151,877	150,000	154,570	0	(3,161)	0	0	4.000	1.350	MS	2,000	3,000	03/07/2022	03/01/2024
450812-YT-3.	IBERIA PARISH LA PARISHWIDE SCH DIST				1.D FE	43,152	100,2980	40,119	40,000	40,299	0	(1,829)	0	0	5.000	0.410	MS	667	2,000	06/08/2021	03/01/2023
450812-YV-8.	IBERIA PARISH LA PARISHWIDE SCH DIST			2	1.D FE	136,276	102,3810	122,857	120,000	125,064	0	(4,294)	0	0	5.000	1.330	MS	2,000	6,000	05/08/2020	03/01/2025
450839-CV-5.	IBERVILLE PARISH LA CONS SCH DIST NO 005				1.E FE	366,311	100,2670	330,881	330,000	332,368	0	(14,496)	0	0	5.000	0.584	MS	5,500	16,500	06/01/2021	03/01/2023
450839-CW-3.	IBERVILLE PARISH LA CONS SCH DIST NO 005				1.E FE	28,640	102,1510	25,538	25,000	26,150	0	(978)	0	0	5.000	1.010	MS	417	1,250	06/05/2020	03/01/2024
474744-AK-5.	JEFFERSON PARISH LA SCH BRD LTD TAX REV				1.C FE	52,602	99,9860	49,993	50,000	50,216	0	(1,321)	0	0	3.000	0.350	MS	500	1,500	03/09/2021	03/01/2023
474744-CD-9.	JEFFERSON PARISH LA SCH BRD LTD TAX REV			2	1.C FE	160,436	104,8930	157,340	150,000	158,629	0	(1,807)	0	0	5.000	2.256	MS	2,500	3,000	12/16/2022	03/01/2027
474744-CE-7.	JEFFERSON PARISH LA SCH BRD LTD TAX REV			2	1.C FE	38,578	104,8930	36,713	35,000	37,581	0	(996)	0	0	5.000	1.520	MS	583	1,750	02/23/2022	03/01/2028
506570-VW-7.	LAFAYETTE PARISH LA			2	1.C FE	31,594	100,0680	30,020	30,000	30,000	0	(178)	0	0	4.000	4.000	MS	400	1,200	09/11/2020	03/01/2023

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1

Showing All Long-Term **BONDS** Owned December 31 of Current Year

1	2	Codes			6 NAIC Designation , NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
506570-WP-1	LAFAYETTE PARISH LA			2	1.C FE	30,159	100.0960	30,029	30,000	30,123	0	(37)	0	0	3.000	2.640	MS	300	450	08/23/2022	03/01/2026
507012-UT-7	LAFORCHE PARISH LA CONS SCH DIST NO 1 P			2	1.G FE	130,162	100.3060	120,367	120,000	120,922	0	(5,649)	0	0	5.000	0.280	MS	2,000	6,000	05/11/2021	03/01/2029
507012-XU-1	LAFORCHE PARISH LA CONS SCH DIST NO 1 P				1.G FE	543,060	100.2700	501,350	500,000	503,668	0	(22,461)	0	0	5.000	0.488	MS	8,333	25,000	03/03/2021	03/01/2023
534478-FM-9	LINCOLN PARISH LA SCH DIST NO 1 RUSTON				1.D FE	380,910	99.8620	364,496	365,000	366,307	0	(8,008)	0	0	2.500	0.300	MS	3,042	9,125	03/03/2021	03/01/2023
534478-FQ-0	LINCOLN PARISH LA SCH DIST NO 1 RUSTON			2	1.D FE	416,988	99.3940	412,485	415,000	416,515	0	(473)	0	0	2.600	2.280	MS	3,597	5,395	08/17/2022	03/01/2026
538818-BC-8	LIVINGSTON PARISH LA SCH DIST NO 4				1.E FE	27,035	100.2340	25,059	25,000	25,282	0	(847)	0	0	4.000	0.590	MN	167	1,000	12/02/2020	05/01/2023
538818-BR-5	LIVINGSTON PARISH LA SCH DIST NO 4			2	1.C FE	814,003	101.5960	797,529	785,000	800,037	0	(5,263)	0	0	4.000	2.525	MN	5,233	10,000	12/20/2022	05/01/2025
55817N-AQ-9	MADISON PARISH LA SCH DIST PARISH WIDE				1.C FE	133,478	99.9560	124,945	125,000	125,654	0	(3,238)	0	0	3.000	0.400	MS	1,104	3,750	07/28/2020	03/15/2023
55817N-AT-3	MADISON PARISH LA SCH DIST PARISH WIDE			2	1.C FE	240,723	100.1770	225,398	225,000	226,695	0	(8,396)	0	0	4.000	0.259	MS	2,650	9,000	05/10/2021	03/15/2026
55817N-AV-8	MADISON PARISH LA SCH DIST PARISH WIDE			2	1.C FE	107,504	100.1770	100,177	100,000	100,745	0	(3,689)	0	0	4.000	0.300	MS	1,178	4,000	02/26/2021	03/15/2028
55817N-AX-4	MADISON PARISH LA SCH DIST PARISH WIDE			2	1.C FE	507,485	100.2260	501,130	500,000	502,509	0	(4,976)	0	0	4.250	1.729	MS	6,257	10,625	08/04/2022	03/15/2030
611079-DJ-0	MONROE LA SPL SCH DIST			2	1.D FE	36,376	100.7040	35,246	35,000	35,807	0	(569)	0	0	3.375	1.370	MS	394	591	03/01/2022	03/01/2028
611079-DM-3	MONROE LA SPL SCH DIST			2	1.D FE	36,561	100.9870	35,345	35,000	35,915	0	(646)	0	0	3.625	1.350	MS	423	634	03/01/2022	03/01/2031
645604-BT-5	NEW IBERIA LA REV				1.D FE	272,723	99.8300	249,575	250,000	265,721	0	(5,498)	0	0	2.750	0.510	MN	1,146	6,875	08/25/2021	11/01/2025
64763F-A4-1	NEW ORLEANS LA				1.E FE	74,015	105.6320	73,942	70,000	73,928	0	(87)	0	0	5.000	2.860	AO	875	0	12/07/2022	10/01/2025
64763F-WD-7	NEW ORLEANS LA				1.F FE	82,017	99.0200	74,265	75,000	79,744	0	(1,602)	0	0	3.000	0.800	JD	188	2,250	07/28/2021	12/01/2025
689861-LN-0	OUACHITA PARISH LA EAST				1.D FE	52,051	99.8280	49,914	50,000	50,113	0	(693)	0	0	2.500	1.100	MS	417	1,250	03/04/2020	03/01/2023
689861-NW-8	OUACHITA PARISH LA EAST				1.D FE	610,536	100.1210	560,678	560,000	563,228	0	(19,769)	0	0	4.000	0.455	MS	7,467	22,400	12/14/2020	03/01/2023
689861-NX-6	OUACHITA PARISH LA EAST				1.D FE	27,366	101.1030	25,276	25,000	25,986	0	(843)	0	0	4.000	0.590	MS	333	1,000	05/10/2021	03/01/2024
689861-NY-4	OUACHITA PARISH LA EAST				1.D FE	56,260	102.3110	51,156	50,000	53,782	0	(1,736)	0	0	4.000	0.480	MS	667	2,000	07/26/2021	03/01/2025
689861-PK-2	OUACHITA PARISH LA EAST				1.D FE	51,694	99.7090	49,855	50,000	50,119	0	(731)	0	0	2.000	0.531	MS	333	1,000	10/15/2020	03/01/2023
689861-QD-7	OUACHITA PARISH LA EAST				1.D FE	178,087	99.9470	174,907	175,000	175,539	0	(2,548)	0	0	3.000	1.101	MS	1,750	2,290	02/24/2022	03/01/2023
689861-QE-5	OUACHITA PARISH LA EAST				1.D FE	159,689	99.9730	154,958	155,000	157,830	0	(1,859)	0	0	3.000	1.411	MS	1,550	2,028	02/24/2022	03/01/2024
689861-QF-2	OUACHITA PARISH LA EAST				1.D FE	213,830	102.1310	204,262	200,000	210,247	0	(3,583)	0	0	4.000	1.581	MS	2,667	3,489	02/24/2022	03/01/2025
753466-FT-3	RAPIDES PARISH LA			2	1.D FE	582,756	100.1950	576,121	575,000	577,029	0	(5,727)	0	0	4.000	1.815	MS	7,667	11,500	08/09/2022	03/01/2025
753505-BR-6	RAPIDES PARISH LA CONS SCH WARD 9				1.C FE	131,195	99.9380	124,923	125,000	125,461	0	(2,817)	0	0	3.000	0.731	MS	1,250	3,750	11/20/2020	03/01/2023
753608-FJ-2	RED RIVER PARISH LA DIST NO 62				1.C FE	106,317	104.1230	104,123	100,000	105,291	0	(1,026)	0	0	5.000	2.470	MS	2,139	0	06/29/2022	03/01/2025
756899-CN-8	RICHLAND PARISH LA SCH DIST NO 1				1.D FE	295,999	99.9550	279,874	280,000	280,894	0	(5,463)	0	0	3.000	1.030	MS	2,800	8,400	03/04/2020	03/01/2023
763886-DW-5	SABINE PARISH LA SCH DIST NO 34 MANY			2	1.F FE	104,484	101.3540	101,354	100,000	102,706	0	(1,778)	0	0	4.000	1.640	MS	1,333	2,000	03/21/2022	03/01/2032
788076-SG-3	ST CHARLES PARISH LA SCH DIST NO 1 PARIS			2	1.D FE	203,069	102.1120	194,013	190,000	199,724	0	(2,794)	0	0	4.000	1.580	MS	2,533	4,800	08/10/2022	03/01/2026
790178-TD-9	ST JOHN BAPTIST PARISH LA				1.D FE	209,268	99.9720	199,944	200,000	200,879	0	(5,385)	0	0	3.000	0.300	MS	2,000	6,000	06/09/2021	03/01/2023
790178-TS-6	ST JOHN BAPTIST PARISH LA				1.D FE	124,919	100.0870	125,109	125,000	124,926	0	8	0	0	3.000	3.050	MS	1,250	0	11/22/2022	03/01/2024
790178-UJ-2	ST JOHN BAPTIST PARISH LA				1.D FE	1,047,200	102.3470	1,023,470	1,000,000	1,035,325	0	(11,875)	0	0	5.000	1.910	MS	19,583	0	07/21/2022	03/01/2024

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6 NAIC Designation , NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
790178-UG-0.	ST JOHN BAPTIST PARISH LA				1.D FE	401,265	104,2930	391,099	375,000	397,290	0	(3,975)	0	0	5.000	2.170	MS	7,344	0	07/21/2022	03/01/2025
790178-UH-8.	ST JOHN BAPTIST PARISH LA				1.D FE	206,680	106,2250	201,828	190,000	204,892	0	(1,788)	0	0	5.000	2.410	MS	3,721	0	07/21/2022	03/01/2026
790229-0G-6.	PARISH SCH BRD			2	1.C FE	621,116	98,8730	613,013	620,000	620,329	0	(787)	0	0	2.250	1.922	MS	4,650	6,975	08/09/2022	03/01/2024
792146-LF-7.	ST MARTIN PARISH LA				1.C FE	190,890	101,0680	186,976	185,000	189,463	0	(1,428)	0	0	4.000	1.890	MS	2,754	0	07/22/2022	03/01/2024
792146-LG-5.	ST MARTIN PARISH LA				1.C FE	261,680	102,2900	255,725	250,000	259,984	0	(1,696)	0	0	4.000	2.100	MS	3,722	0	07/22/2022	03/01/2025
792163-VD-6.	ST MARTIN PARISH LA SCH DIST PARISH WIDE				1.C FE	54,788	100,2940	50,147	50,000	50,379	0	(2,323)	0	0	5.000	0.340	MS	833	2,500	02/04/2021	03/01/2023
792384-BE-8.	SAINT MARY PARISH LA FIFTH WARD SPL SCH			2	1.C FE	506,426	101,4050	496,885	490,000	498,924	0	(3,215)	0	0	4.000	2.399	MS	6,533	3,600	12/20/2022	03/01/2025
79353P-HE-4.	ST TAMMANY PARISH LA HOSP SVC DIST NO 2				1.C FE	80,209	104,5280	78,396	75,000	79,460	0	(749)	0	0	5.000	2.170	MS	1,250	1,875	08/16/2022	03/01/2025
79353P-HF-1.	ST TAMMANY PARISH LA HOSP SVC DIST NO 2				1.C FE	59,566	106,4740	53,237	50,000	56,782	0	(2,115)	0	0	5.000	0.659	MS	833	2,771	09/03/2021	03/01/2026
793572-2W-7.	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA				1.C FE	666,816	106,9740	593,706	555,000	633,837	0	(24,683)	0	0	5.000	0.470	MS	9,250	27,750	08/18/2021	03/01/2026
793572-3W-6.	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA				1.C FE	1,162,556	102,4850	1,111,962	1,085,000	1,132,187	0	(30,369)	0	0	5.000	1.221	MS	18,083	22,755	02/24/2022	03/01/2024
793572-3X-4.	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA				1.C FE	1,115,474	104,7640	1,058,116	1,010,000	1,088,517	0	(26,957)	0	0	5.000	1.341	MS	16,833	21,182	02/24/2022	03/01/2025
793572-D5-4.	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA				1.C FE	48,005	102,4850	46,118	45,000	46,792	0	(1,213)	0	0	5.000	1.530	MS	750	1,125	03/11/2022	03/01/2024
793572-D8-8.	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA			2	1.C FE	55,038	104,8930	52,447	50,000	53,688	0	(1,350)	0	0	5.000	1.520	MS	833	1,250	03/09/2022	03/01/2027
793572-E9-5.	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA				1.C FE	136,008	100,3120	125,390	125,000	125,956	0	(5,858)	0	0	5.000	0.300	MS	2,083	6,250	04/12/2021	03/01/2023
793572-H4-3.	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA				1.C FE	203,906	100,2230	200,446	200,000	202,401	0	(1,505)	0	0	3.000	1.950	MS	2,000	3,000	04/01/2022	03/01/2024
793572-M5-4.	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA				1.C FE	187,529	104,7640	188,575	180,000	186,904	0	(626)	0	0	5.000	3.150	MS	3,000	0	10/17/2022	03/01/2025
793572-N8-7.	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA				1.C FE	21,573	100,3120	20,062	20,000	20,149	0	(912)	0	0	5.000	0.420	MS	333	1,000	06/08/2021	03/01/2023
793572-N9-5.	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA				1.C FE	26,127	102,4850	25,621	25,000	25,711	0	(416)	0	0	5.000	2.500	MS	417	625	04/20/2022	03/01/2024
793572-Q7-6.	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA				1.C FE	53,046	104,7640	52,382	50,000	52,626	0	(420)	0	0	5.000	2.490	MS	833	1,250	08/22/2022	03/01/2025
793572-T2-4.	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA				1.C FE	170,724	102,4850	153,728	150,000	157,906	0	(6,766)	0	0	5.000	0.450	MS	2,500	7,500	02/05/2021	03/01/2024
793572-ZY-7.	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA				1.C FE	26,482	102,4850	25,621	25,000	25,901	0	(581)	0	0	5.000	1.850	MS	417	625	03/24/2022	03/01/2024
793572-ZZ-4.	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA				1.C FE	27,478	104,7640	26,191	25,000	26,800	0	(678)	0	0	5.000	1.600	MS	417	625	02/28/2022	03/01/2025
831355-PE-6.	SLIDELL LA				1.C FE	74,857	102,3740	71,662	70,000	73,557	0	(1,300)	0	0	4.000	1.600	MS	933	1,400	03/09/2022	03/01/2025
948152-TB-9.	WEBSTER PARISH LA SCH DIST NO 6 MINDEN				1.C FE	187,157	104,2720	187,690	180,000	186,829	0	(327)	0	0	5.000	3.170	MS	3,000	0	11/21/2022	03/01/2025
951291-DF-7.	WEST BATON ROUGE PARISH LA SCH DIST NO 3				1.C FE	29,958	106,7550	26,689	25,000	28,458	0	(1,080)	0	0	5.000	0.580	MS	417	1,250	08/10/2021	03/01/2026
988844-LL-8.	ZACHARY LA CMNTY SCH DIST NO 1			2	1.D FE	551,289	100,1530	545,834	545,000	546,848	0	(4,442)	0	0	4.000	1.900	MS	7,267	10,900	08/09/2022	03/01/2024
988844-MU-7.	ZACHARY LA CMNTY SCH DIST NO 1			2	1.D FE	74,959	106,9740	74,882	70,000	74,865	0	(94)	0	0	5.000	2.692	MS	1,167	0	12/07/2022	03/01/2027
0619999999	- Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations					21,646,734	XXX	20,782,716	20,460,000	21,050,280	0	(374,560)	0	0	XXX	XXX	XXX	284,523	432,596	XXX	XXX
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																					

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates		
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date	
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Other Loan-Backed and Structured Securities																						
070999999	- Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Subtotals - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)					21,646,734	XXX	20,782,716	20,460,000	21,050,280	0	(374,560)	0	0	XXX	XXX	XXX	284,523	432,596	XXX	XXX	
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																						
015083-CF-3	ALEXANDRIA LA SALES & USE TAX REV				1.C FE	227,147		99,1250	223,031	225,000	225,913	0	(1,233)	0	0	2.000	1.300	FA	1,875	2,250	03/10/2022	08/01/2023
015086-MC-2	ALEXANDRIA LA UTILS REV			2	1.E FE	49,050		100,3210	45,144	45,000	45,469	0	(1,407)	0	0	4.000	0.846	MN	300	1,800	06/05/2020	05/01/2025
015086-ME-8	ALEXANDRIA LA UTILS REV			2	1.E FE	274,392		100,6410	251,603	250,000	253,938	0	(11,864)	0	0	5.000	0.242	MN	2,083	12,500	04/29/2021	05/01/2027
015086-MF-5	ALEXANDRIA LA UTILS REV			2	1.E FE	55,197		100,6410	50,321	50,000	50,774	0	(2,332)	0	0	5.000	0.320	MN	417	2,500	02/04/2021	05/01/2028
015086-MH-1	ALEXANDRIA LA UTILS REV				1.E FE	32,234		100,4010	30,120	30,000	30,393	0	(1,183)	0	0	4.250	3.278	MN	213	1,275	06/08/2021	05/01/2030
015086-MP-3	ALEXANDRIA LA UTILS REV			2	1.E FE	299,960		100,6410	281,795	280,000	283,940	0	(10,840)	0	0	5.000	0.739	MN	2,333	14,000	03/09/2022	05/01/2043
015086-MZ-1	ALEXANDRIA LA UTILS REV			2	1.E FE	705,881		101,5160	659,854	650,000	669,069	0	(14,037)	0	0	4.000	1.760	MN	4,333	26,000	04/30/2020	05/01/2025
043506-BN-3	ASCENSION PARISH LA REV				1.C FE	51,929		99,1650	49,583	50,000	50,472	0	(806)	0	0	2.000	0.380	FA	417	1,000	03/05/2021	08/01/2023
043506-BR-4	ASCENSION PARISH LA REV				1.C FE	54,565		107,1730	48,228	45,000	52,028	0	(1,935)	0	0	5.000	0.590	FA	938	2,250	09/03/2021	08/01/2026
100210-ON-6	BOSSIER CITY LA PUB IMPT SALES & USE TAX				1.D FE	162,708		100,3920	150,588	150,000	157,432	0	(3,859)	0	0	3.000	0.400	JD	375	4,500	08/17/2021	12/01/2024
100216-EM-8	BOSSIER CITY LA UTILS REV				1.E FE	52,069		100,6180	50,309	50,000	50,985	0	(1,084)	0	0	4.000	1.340	AO	500	2,000	03/01/2022	10/01/2023
100216-FD-7	BOSSIER CITY LA UTILS REV			2	1.E FE	295,610		103,7030	279,998	270,000	283,557	0	(6,577)	0	0	5.000	2.058	AO	3,375	13,500	03/22/2022	10/01/2025
100216-FF-2	BOSSIER CITY LA UTILS REV			2	1.E FE	47,624		102,0150	45,907	45,000	46,813	0	(811)	0	0	4.000	1.650	AO	450	1,800	03/11/2022	10/01/2026
100216-FG-0	BOSSIER CITY LA UTILS REV			2	1.E FE	74,200		103,7030	72,592	70,000	73,476	0	(724)	0	0	5.000	2.090	AO	875	1,750	08/16/2022	10/01/2027
100216-FH-8	BOSSIER CITY LA UTILS REV			2	1.E FE	115,455		103,7030	103,703	100,000	108,001	0	(4,554)	0	0	5.000	0.400	AO	1,250	5,000	05/10/2021	10/01/2028
100216-FT-2	BOSSIER CITY LA UTILS REV			2	1.E FE	71,057		102,0150	71,411	70,000	70,932	0	(125)	0	0	4.000	3.210	AO	700	0	10/03/2022	10/01/2038
153136-CQ-7	CENTRAL CMNTY SCH SYS CENTRAL LA SALES T				1.D FE	45,568		101,8810	40,752	40,000	41,584	0	(1,568)	0	0	5.000	1.010	JJ	1,000	2,000	06/05/2020	01/01/2024
153136-DA-1	CENTRAL CMNTY SCH SYS CENTRAL LA SALES T				1.D FE	103,524		103,8920	103,892	100,000	103,487	0	(37)	0	0	5.000	3.186	JJ	2,500	0	12/21/2022	01/01/2025
248266-AF-5	DENHAM SPRINGS LA REV			2	1.C FE	252,438		100,2730	250,683	250,000	252,088	0	(350)	0	0	3.000	2.550	JD	625	3,750	08/30/2022	12/01/2025
270618-DV-0	EAST BATON ROUGE LA SEW COMMN REV			1,2	1.D FE	2,741,435		97,7670	2,556,607	2,615,000	2,705,456	0	(35,979)	0	0	3.550	1.850	FA	38,680	46,416	02/22/2022	02/01/2027
270618-EF-4	EAST BATON ROUGE LA SEW COMMN REV				1.D FE	292,425		104,6570	261,643	250,000	272,748	0	(10,814)	0	0	5.000	0.600	FA	5,208	12,500	03/02/2021	02/01/2025
270618-EH-0	EAST BATON ROUGE LA SEW COMMN REV			2	1.D FE	32,747		104,6980	31,409	30,000	32,019	0	(729)	0	0	5.000	1.700	FA	625	750	03/21/2022	02/01/2027
270618-EJ-6	EAST BATON ROUGE LA SEW COMMN REV			2	1.D FE	88,434		104,6980	83,758	80,000	86,015	0	(2,419)	0	0	5.000	1.330	FA	1,667	2,000	02/18/2022	02/01/2028
270618-EN-7	EAST BATON ROUGE LA SEW COMMN REV			2	1.D FE	118,775		104,6980	115,168	110,000	116,870	0	(1,904)	0	0	5.000	1.926	FA	2,292	1,250	08/22/2022	02/01/2032
270618-ER-8	EAST BATON ROUGE LA SEW COMMN REV			2	1.D FE	107,099		102,6920	102,692	100,000	105,152	0	(1,947)	0	0	4.000	1.480	FA	1,667	2,000	03/09/2022	02/01/2039
270618-ES-6	EAST BATON ROUGE LA SEW COMMN REV			2	1.D FE	1,000,667		104,6980	952,752	910,000	975,702	0	(24,965)	0	0	5.000	1.469	FA	18,958	20,250	09/06/2022	02/01/2039
270618-EW-7	EAST BATON ROUGE LA SEW COMMN REV				1.D FE	54,554		100,1500	50,075	50,000	50,194	0	(2,303)	0	0	5.000	0.380	FA	1,042	2,500	02/04/2021	02/01/2023
270618-EY-3	EAST BATON ROUGE LA SEW COMMN REV				1.D FE	47,921		104,6570	47,096	45,000	47,242	0	(679)	0	0	5.000	2.530	FA	938	1,125	05/03/2022	02/01/2025
270618-FV-8	EAST BATON ROUGE LA SEW COMMN REV				1.D FE	119,489		102,3380	117,689	115,000	118,248	0	(1,241)	0	0	5.000	2.341	FA	2,396	1,000	12/19/2022	02/01/2024
270618-FW-6	EAST BATON ROUGE LA SEW COMMN REV				1.D FE	134,265		104,6570	130,821	125,000	131,660	0	(2,255)	0	0	5.000	2.359	FA	2,604	3,625	05/17/2022	02/01/2025
270618-GZ-8	EAST BATON ROUGE LA SEW COMMN REV				1.D FE	245,036		100,1500	225,338	225,000	225,903	0	(10,710)	0	0	5.000	0.231	FA	4,688	11,250	03/05/2021	02/01/2023
270618-HB-0	EAST BATON ROUGE PARISH LA REV				1.D FE	27,463		104,6570	26,164	25,000	26,772	0	(690)	0	0	5.000	1.530	FA	521	625	02/28/2022	02/01/2025
270764-EJ-8	SALES TAX REV				1.E FE	103,275		105,0950	99,840	95,000	101,522	0	(1,752)	0	0	5.000	2.250	FA	1,979	2,375	04/07/2022	08/01/2025

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
270764-EK-5	EAST BATON ROUGE PARISH LA SALES TAX REV			2	1.E FE	352,992	105,0700	315,210	300,000	334,618	0	(13,275)	0	0	5.000	0.500	FA	6,250	15,000	08/10/2021	08/01/2026
270764-ES-8	EAST BATON ROUGE PARISH LA SALES TAX REV				1.C FE	27,464	101.0380	25,260	25,000	25,655	0	(1,117)	0	0	5.000	0.500	FA	521	1,250	05/13/2021	08/01/2023
270764-EU-3	EAST BATON ROUGE PARISH LA SALES TAX REV				1.C FE	1,200,089	105.2730	1,158,003	1,100,000	1,178,669	0	(21,420)	0	0	5.000	2.140	FA	22,917	27,500	04/06/2022	08/01/2025
270764-EV-1	EAST BATON ROUGE PARISH LA SALES TAX REV				1.C FE	218,212	107.2090	214,418	200,000	216,679	0	(1,533)	0	0	5.000	2.550	FA	4,167	0	08/24/2022	08/01/2026
270773-AE-4	EAST BATON ROUGE PARISH LA CAP IMPTS DIS				1.C FE	158,148	103.3610	155,042	150,000	155,143	0	(1,465)	0	0	5.000	2.768	FA	3,125	1,250	10/11/2022	08/01/2024
270773-AG-9	EAST BATON ROUGE PARISH LA CAP IMPTS DIS				1.C FE	61,039	107.8090	53,905	50,000	57,963	0	(2,196)	0	0	5.000	0.510	FA	1,042	2,500	08/04/2021	08/01/2026
474176-KT-0	JEFFERSON LA SALES TAX DIST				1.E FE	35,775	106.5450	31,964	30,000	33,911	0	(1,329)	0	0	5.000	0.490	JD	125	1,500	08/04/2021	12/01/2025
474176-KU-7	JEFFERSON LA SALES TAX DIST				1.E FE	221,728	108.5690	222,566	205,000	221,606	0	(122)	0	0	5.000	2.800	JD	854	0	12/19/2022	12/01/2026
474481-AB-4	CONSOLIDATED SEWERAGE DISTRICT NO 1				1.E FE	311,937	101.0320	303,096	300,000	307,143	0	(4,794)	0	0	4.000	1.772	FA	5,000	3,867	03/23/2022	02/01/2024
474481-AC-2	CONSOLIDATED SEWERAGE DISTRICT NO 1				1.E FE	422,964	102.1710	408,684	400,000	417,068	0	(5,896)	0	0	4.000	1.902	FA	6,667	5,156	03/23/2022	02/01/2025
474502-EC-1	JEFFERSON PARISH LA CONS WTRNKS DIST NO				1.D FE	382,654	101.0530	378,949	375,000	380,977	0	(1,677)	0	0	4.000	2.500	FA	6,250	0	09/07/2022	02/01/2024
474502-ED-9	JEFFERSON PARISH LA CONS WTRNKS DIST NO				1.D FE	1,336,150	102.3130	1,278,913	1,250,000	1,313,584	0	(22,566)	0	0	4.000	1.511	FA	20,833	16,944	03/09/2022	02/01/2025
474502-EE-7	JEFFERSON PARISH LA CONS WTRNKS DIST NO				1.D FE	162,003	103.7220	160,769	155,000	161,390	0	(613)	0	0	4.000	2.600	FA	2,583	0	09/07/2022	02/01/2026
474717-AW-5	JEFFERSON PARISH LA PUB IMPT REV				1.C FE	69,450	100.1490	65,097	65,000	65,577	0	(2,330)	0	0	4.000	0.400	AO	650	2,600	04/29/2021	04/01/2023
474750-VG-8	JEFFERSON PARISH LA SCH BRD SALES & USE				1.C FE	109,160	104.3270	104,327	100,000	106,686	0	(2,474)	0	0	5.000	1.720	FA	2,083	2,500	03/14/2022	02/01/2025
474750-VJ-2	JEFFERSON PARISH LA SCH BRD SALES & USE			2	1.C FE	47,070	104.5120	47,030	45,000	47,013	0	(57)	0	0	5.000	2.774	FA	938	0	12/07/2022	02/01/2027
48944E-DC-8	KENNER LA SALES TAX REV			2	1.E FE	85,818	100.3200	80,256	80,000	81,133	0	(2,725)	0	0	3.750	0.330	JD	250	3,000	04/08/2021	06/01/2025
48944E-DF-1	KENNER LA SALES TAX REV			2	1.E FE	21,534	100.5330	20,107	20,000	20,323	0	(777)	0	0	4.250	0.350	JD	71	850	06/08/2021	06/01/2028
48944E-DH-7	KENNER LA SALES TAX REV			2	1.E FE	113,871	100.5840	105,613	105,000	106,757	0	(4,226)	0	0	4.375	0.335	JD	383	4,594	04/27/2021	06/01/2030
506479-JY-1	LAFAYETTE LA PUB PWR AUTH ELEC REV				1.E FE	31,712	101.8960	30,569	30,000	31,211	0	(500)	0	0	4.000	1.750	MN	200	1,200	03/21/2022	11/01/2024
506479-JZ-8	LAFAYETTE LA PUB PWR AUTH ELEC REV				1.E FE	41,534	106.0380	37,113	35,000	39,412	0	(1,543)	0	0	5.000	0.510	MN	292	1,750	08/12/2021	11/01/2025
506485-AP-6	LAFAYETTE LA PUB IMPT SALES TAX			2	1.D FE	50,058	100.0350	50,018	50,000	50,000	0	(58)	0	0	3.500	3.500	MS	583	875	05/19/2022	03/01/2025
506485-CZ-2	LAFAYETTE LA PUB IMPT SALES TAX				1.D FE	26,671	100.1540	25,039	25,000	25,148	0	(910)	0	0	4.000	0.350	MS	333	1,000	04/27/2021	03/01/2023
506485-DB-4	LAFAYETTE LA PUB IMPT SALES TAX			2	1.D FE	26,429	100.1950	25,049	25,000	25,151	0	(922)	0	0	4.000	0.300	MS	333	1,000	08/11/2021	03/01/2025
506485-EV-9	LAFAYETTE LA PUB IMPT SALES TAX				1.D FE	27,827	100.3100	25,078	25,000	25,170	0	(1,042)	0	0	5.000	0.800	MS	417	1,250	06/05/2020	03/01/2023
506485-FU-0	LAFAYETTE LA PUB IMPT SALES TAX				1.D FE	54,572	100.6510	50,326	50,000	50,769	0	(2,316)	0	0	5.000	0.350	MN	417	2,500	05/06/2021	05/01/2023
506485-GV-7	LAFAYETTE LA PUB IMPT SALES TAX				1.D FE	154,283	104.5710	146,399	140,000	150,385	0	(3,898)	0	0	5.000	1.501	MS	2,333	4,125	03/04/2022	03/01/2025
506485-HK-0	LAFAYETTE LA PUB IMPT SALES TAX				1.D FE	132,308	104.5710	130,714	125,000	131,403	0	(905)	0	0	5.000	2.550	MS	2,083	0	09/07/2022	03/01/2025
506485-HY-0	LAFAYETTE LA PUB IMPT SALES TAX				1.D FE	66,995	100.6510	60,391	60,000	60,913	0	(2,748)	0	0	5.000	0.400	MN	500	3,000	10/08/2020	05/01/2023
506485-JQ-5	LAFAYETTE LA PUB IMPT SALES TAX				1.D FE	116,925	104.9410	104,941	100,000	110,466	0	(4,454)	0	0	5.000	0.480	MN	833	5,000	07/15/2021	05/01/2025

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation , NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
506485-KL-4.	LAFAYETTE LA PUB IMPT SALES TAX				1.D FE	53,014	104,571	52,286	50,000	52,615	0	(399)	0	0	5.000	2.500	MS	833	1,250	08/26/2022	03/01/2025
506498-YU-2.	LAFAYETTE LA UTILS REV				1.E FE	84,578	101,6480	76,236	75,000	77,816	0	(3,372)	0	0	5.000	0.470	MN	625	3,750	12/23/2020	11/01/2023
506624-QB-4.	LAFAYETTE PARISH LA SCH BRD SALES TAX RE				1.B FE	60,083	100,4670	55,257	55,000	55,625	0	(2,521)	0	0	5.000	0.397	AO	688	2,750	05/03/2021	04/01/2023
506624-QD-0.	LAFAYETTE PARISH LA SCH BRD SALES TAX RE				1.B FE	106,933	104,8220	104,822	100,000	105,406	0	(1,527)	0	0	5.000	2.510	AO	1,250	2,500	05/03/2022	04/01/2025
506624-QE-8.	LAFAYETTE PARISH LA SCH BRD SALES TAX RE				1.B FE	150,464	107,0190	133,774	125,000	142,964	0	(5,471)	0	0	5.000	0.530	AO	1,563	6,250	08/16/2021	04/01/2026
506624-RA-5.	LAFAYETTE PARISH LA SCH BRD SALES TAX RE				1.B FE	26,479	99,9870	24,997	25,000	25,158	0	(637)	0	0	3.000	0.440	AO	188	750	12/02/2020	04/01/2023
538799-BN-6.	LIVINGSTON PARISH LA SCH BRD SALES USE T				1.C FE	363,602	101,5030	360,336	355,000	361,972	0	(1,629)	0	0	4.000	2.490	MN	2,367	7,100	09/06/2022	05/01/2024
538799-BP-1.	LIVINGSTON PARISH LA SCH BRD SALES USE T				1.C FE	260,914	102,6060	256,515	250,000	259,029	0	(1,885)	0	0	4.000	2.397	MN	1,667	6,000	12/07/2022	05/01/2025
538858-BJ-9.	LIVINGSTON PARISH LA SWR DIST REV				1.C FE	62,707	104,4610	62,677	60,000	62,689	0	(18)	0	0	4.000	2.850	MS	800	0	12/19/2022	03/01/2027
54627D-JA-0.	LOUISIANA HSG CORP SINGLE FAMILY MTG REV				1.A FE	130,000	98,6060	128,188	130,000	130,000	0	0	0	0	2.300	2.300	JD	249	1,213	06/02/2022	12/01/2024
546282-2D-5.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.C FE	159,368	99,9420	154,910	155,000	158,796	0	(572)	0	0	3.000	2.050	MS	1,550	2,325	08/01/2022	09/01/2025
546282-3J-1.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.C FE	109,909	100,4550	100,455	100,000	101,160	0	(4,686)	0	0	5.000	0.300	AO	1,250	5,000	02/17/2021	04/01/2023
546282-3K-8.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.C FE	64,104	102,5290	56,391	55,000	58,002	0	(2,391)	0	0	5.000	0.600	AO	688	2,750	06/05/2020	04/01/2024
546282-3M-4.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.C FE	42,740	104,7550	41,902	40,000	42,111	0	(629)	0	0	5.000	2.567	AO	500	1,000	04/20/2022	04/01/2025
546282-3N-2.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.C FE	60,795	106,9230	58,808	55,000	60,180	0	(615)	0	0	5.000	1.990	AO	688	1,375	08/04/2022	04/01/2026
546282-7P-3.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.C FE	55,028	100,6190	50,310	50,000	50,693	0	(2,082)	0	0	5.000	0.800	MN	417	2,500	04/30/2021	05/01/2023
546282-7Q-1.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.C FE	575,534	102,7150	554,661	540,000	562,641	0	(12,893)	0	0	5.000	1.798	MN	4,500	27,000	04/21/2022	05/01/2024
546282-C4-4.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &			2	1.E FE	180,241	103,8760	171,395	165,000	175,333	0	(4,908)	0	0	5.000	1.360	AO	2,063	8,250	02/24/2022	10/01/2032
546282-C7-7.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &			2	1.E FE	75,547	103,8760	72,713	70,000	73,872	0	(1,675)	0	0	5.000	1.770	AO	875	3,500	03/22/2022	10/01/2035
546282-C9-3.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &			2	1.E FE	167,910	103,8760	166,202	160,000	166,140	0	(1,770)	0	0	5.000	2.734	AO	2,000	2,500	10/11/2022	10/01/2037
546282-D3-5.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &			2	1.E FE	2,532,205	103,8760	2,482,636	2,390,000	2,495,670	0	(36,535)	0	0	5.000	2.399	AO	29,875	58,000	11/04/2022	10/01/2039
546282-E6-7.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.C FE	102,711	102,7150	102,715	100,000	102,652	0	(59)	0	0	5.000	2.951	MN	833	0	12/19/2022	05/01/2024
546282-E7-5.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.C FE	52,305	98,7630	49,382	50,000	51,126	0	(840)	0	0	2.250	0.550	MN	188	1,125	08/04/2021	05/01/2024
546282-F7-4.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.C FE	172,986	101,6480	162,637	160,000	165,156	0	(5,405)	0	0	5.000	1.094	MN	1,333	8,000	03/24/2022	11/01/2023
546282-F8-2.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.C FE	229,595	103,8470	218,079	210,000	222,277	0	(5,337)	0	0	5.000	1.739	MN	1,750	8,625	05/11/2022	11/01/2024
546282-J9-6.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.C FE	472,644	101,1230	419,660	415,000	426,301	0	(19,294)	0	0	5.000	0.330	FA	8,646	20,750	07/31/2020	08/01/2023
546282-K4-5.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &			2	1.C FE	172,316	105,7580	158,637	150,000	165,548	0	(5,053)	0	0	5.000	0.927	FA	3,125	5,000	08/04/2022	08/01/2026
546282-L7-7.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.C FE	27,835	101,8110	25,453	25,000	26,025	0	(1,116)	0	0	5.000	0.500	JD	104	1,250	05/13/2021	12/01/2023
546282-L8-5.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.C FE	155,678	103,8560	155,784	150,000	155,398	0	(279)	0	0	5.000	3.050	JD	625	3,750	11/22/2022	12/01/2024

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6 NAIC Designation , NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
546282-SB-1.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT			2	1.E FE	36,540	99,8900	34,962	35,000	35,000	0	(588)	0	0	3.000	3.000	MS	350	1,050	12/02/2020	09/01/2023
546282-T4-6.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT				1.C FE	54,800	106.0660	53,033	50,000	54,224	0	(576)	0	0	5.000	1.920	MN	417	1,250	08/04/2022	11/01/2025
546282-TW-4.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT			2	1.C FE	318,742	100.1380	295,407	295,000	295,000	0	(7,751)	0	0	5.000	5.000	MN	2,458	14,750	03/26/2020	11/01/2025
546282-UM-4.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT			2	1.E FE	636,799	100.1390	600,834	600,000	600,000	0	(19,657)	0	0	5.000	5.000	JD	2,500	30,000	04/20/2022	12/01/2023
546282-UP-7.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT			2	1.E FE	52,390	100.0890	50,045	50,000	50,000	0	(1,679)	0	0	4.000	4.000	JD	167	2,000	08/10/2021	12/01/2025
546282-UR-3.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT			2	1.E FE	86,442	100.1400	80,112	80,000	80,314	0	(3,719)	0	0	5.000	0.338	FA	1,667	4,000	05/10/2021	02/01/2035
546282-US-1.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT			2	1.E FE	513,597	100.1400	475,665	475,000	476,868	0	(22,154)	0	0	5.000	0.323	FA	9,896	23,750	05/17/2021	02/01/2043
546282-UT-9.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT			2	1.E FE	202,242	100.0660	190,125	190,000	190,584	0	(6,922)	0	0	4.000	0.346	FA	3,167	7,600	05/12/2021	02/01/2048
546282-ZH-0.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT			2	1.E FE	47,525	102.2950	46,033	45,000	46,499	0	(1,025)	0	0	5.000	1.880	FA	938	1,125	03/25/2022	02/01/2030
546282-ZP-2.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT			2	1.E FE	52,115	102.2950	51,148	50,000	51,584	0	(531)	0	0	5.000	2.030	FA	1,042	0	08/16/2022	02/01/2039
54628C-AB-8.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT				1.F FE	67,787	101.2050	65,783	65,000	66,413	0	(1,373)	0	0	5.000	2.051	A0	813	1,625	04/05/2022	10/01/2023
54628C-AC-6.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT				1.F FE	77,444	102.8760	77,157	75,000	77,358	0	(86)	0	0	5.000	3.135	A0	938	0	12/06/2022	10/01/2024
54628C-CM-2.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT				1.E FE	223,823	103.0820	221,626	215,000	222,702	0	(1,121)	0	0	5.000	2.878	A0	2,688	1,750	12/21/2022	10/01/2024
54628C-DM-1.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT				1.B FE	23,759	106.0940	21,219	20,000	22,539	0	(889)	0	0	5.000	0.480	MN	167	1,000	08/13/2021	11/01/2025
54628C-ED-0.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT				1.C FE	22,346	102.1780	20,436	20,000	20,945	0	(866)	0	0	5.000	0.620	FA	417	1,000	05/13/2021	02/01/2024
54628C-GG-1.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT				1.B FE	28,003	101.8740	25,469	25,000	26,049	0	(1,142)	0	0	5.000	0.400	JD	104	1,250	04/13/2021	12/01/2023
54628C-GH-9.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT				1.B FE	308,032	104.1210	307,157	295,000	307,282	0	(749)	0	0	5.000	2.751	JD	1,229	1,000	12/19/2022	12/01/2024
54628C-LR-1.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT				1.G FE	80,821	103.5120	77,634	75,000	79,055	0	(1,765)	0	0	5.000	1.840	A0	938	3,750	03/18/2022	10/01/2024
54628C-RT-1.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT				1.C FE	133,478	99.9830	124,979	125,000	127,308	0	(3,075)	0	0	3.000	0.521	A0	938	3,750	12/23/2020	10/01/2023
54628C-RV-6.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT				1.C FE	137,608	103.0940	134,022	130,000	136,558	0	(1,050)	0	0	4.000	2.100	A0	1,300	2,600	07/14/2022	10/01/2025
54628C-UL-4.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT				1.C FE	498,771	100.8400	463,864	460,000	473,573	0	(15,654)	0	0	4.000	0.440	MN	3,067	17,400	08/05/2022	11/01/2023
54628C-UP-5.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS & LOUISIANA LOC GOVT				1.C FE	207,064	104.3040	208,608	200,000	206,891	0	(173)	0	0	4.000	3.040	MN	1,333	0	11/22/2022	11/01/2026
54628C-WR-9.	LOUISIANA PUB FACS AUTH HOSP				1.C FE	203,415	100.2640	185,488	185,000	197,549	0	(4,526)	0	0	3.000	0.510	A0	1,388	5,797	08/20/2021	10/01/2025
546395-N4-2.	LOUISIANA PUB FACS AUTH HOSP			2	Z	147,472	103.3660	149,881	145,000	147,290	0	(183)	0	0	4.000	3.410	MN	967	2,900	10/03/2022	11/01/2045
546395-T5-3.	LOUISIANA PUB FACS AUTH REV				1.F FE	55,800	101.0640	50,532	50,000	51,507	0	(2,266)	0	0	5.000	0.440	MS	833	2,500	02/05/2021	09/01/2023
546398-2F-4.	LOUISIANA PUB FACS AUTH REV			2	1.E FE	55,397	105.2480	52,624	50,000	54,010	0	(1,387)	0	0	5.000	1.600	JD	208	2,500	02/18/2022	06/01/2036
546398-2G-2.	LOUISIANA PUB FACS AUTH REV			2	1.E FE	105,064	105.2480	105,248	100,000	105,003	0	(61)	0	0	5.000	2.840	JD	417	0	12/19/2022	06/01/2042
546398-6B-9.	LOUISIANA PUB FACS AUTH REV				1.F FE	211,260	106.9840	213,968	200,000	210,718	0	(542)	0	0	5.000	3.535	JD	444	5,000	10/11/2022	12/15/2026
546398-DJ-4.	LOUISIANA PUB FACS AUTH REV			2	1.A FE	124,780	108.8010	125,121	115,000	124,607	0	(173)	0	0	5.500	2.880	MN	808	0	12/07/2022	05/15/2032
546398-V6-2.	LOUISIANA PUB FACS AUTH REV			2	1.E FE	239,648	103.0710	231,910	225,000	234,560	0	(5,088)	0	0	5.000	1.940	JD	938	11,250	03/28/2022	06/01/2025
546399-BW-5.	LOUISIANA PUB FACS AUTH REV				1.G FE	616,556	100.5870	593,463	590,000	598,138	0	(18,418)	0	0	5.000	1.251	MN	3,769	29,500	02/24/2022	05/15/2023
546399-EJ-1.	LOUISIANA PUB FACS AUTH REV				1.F FE	56,225	103.8120	51,906	50,000	52,749	0	(1,364)	0	0	5.000	2.112	JD	111	2,500	05/27/2020	12/15/2024
546399-EK-8.	LOUISIANA PUB FACS AUTH REV				1.F FE	59,414	105.3010	52,651	50,000	56,430	0	(2,152)	0	0	5.000	0.600	JD	111	2,500	08/10/2021	12/15/2025

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6 NAIC Designation , NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
546399-PE-0.	LOUISIANA PUB FACS AUTH REV				1.E FE	65,354	106,0610	63,637	60,000	64,825	0	(529)	0	0	5,000	2,410	A0	750	1,500	08/16/2022	04/01/2026
54641C-AD-7.	LOUISIANA ST GRNT ANTIC REV				1.C FE	974,515	101,3920	912,528	900,000	921,575	0	(27,628)	0	0	5,000	1,354	MS	15,000	34,875	08/16/2022	09/01/2023
54641C-AE-5.	LOUISIANA ST GRNT ANTIC REV				1.C FE	546,101	103,7380	523,877	505,000	531,098	0	(11,377)	0	0	5,000	1,828	MS	8,417	18,375	08/04/2022	09/01/2024
54641C-AF-2.	LOUISIANA ST GRNT ANTIC REV				1.C FE	54,902	105,9260	52,963	50,000	53,843	0	(1,059)	0	0	5,000	2,020	MS	833	1,250	03/25/2022	09/01/2025
54641C-AQ-8.	LOUISIANA ST GRNT ANTIC REV				1.C FE	54,545	103,7380	51,869	50,000	53,016	0	(1,529)	0	0	5,000	1,320	MS	833	2,500	02/22/2022	09/01/2024
54641C-AR-6.	LOUISIANA ST GRNT ANTIC REV				1.C FE	156,900	105,9260	158,889	150,000	156,525	0	(375)	0	0	5,000	3,280	MS	2,500	0	11/02/2022	09/01/2025
546458-CU-2.	LOUISIANA ST CORRECTIONAL FACS CORP LEAS.				1.E FE	156,293	100,6990	151,049	150,000	152,955	0	(3,338)	0	0	4,000	1,340	A0	1,500	6,000	02/23/2022	10/01/2023
546462-DW-9.	LOUISIANA ST ENERGY & PWR AUTH PWR PROJ.			2	1.E FE	156,488	100,9150	151,373	150,000	152,303	0	(4,184)	0	0	5,250	1,520	JD	656	7,875	03/24/2022	06/01/2038
546462-EC-2.	LOUISIANA ST ENERGY & PWR AUTH PWR PROJ.			2	1.E FE	51,876	100,8150	50,408	50,000	50,668	0	(1,208)	0	0	5,000	1,750	JD	208	2,500	03/25/2022	06/01/2044
546475-PM-0.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	160,400	100,6410	145,929	145,000	147,285	0	(6,884)	0	0	5,000	0,240	MN	1,208	7,250	02/04/2021	05/01/2030
546475-PP-3.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	54,991	100,6410	50,321	50,000	50,766	0	(2,306)	0	0	5,000	0,370	MN	417	2,500	02/25/2021	05/01/2032
546475-PS-7.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	277,387	100,6410	251,603	250,000	253,822	0	(11,505)	0	0	5,000	0,379	MN	2,083	12,500	12/15/2020	05/01/2043
546475-QE-7.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	43,201	102,9790	41,192	40,000	41,958	0	(1,243)	0	0	5,000	1,280	MN	333	2,000	02/18/2022	05/01/2027
546475-QH-0.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	133,700	102,9790	133,873	130,000	133,619	0	(81)	0	0	5,000	2,851	MN	1,083	0	12/19/2022	05/01/2030
546475-QP-2.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	148,568	102,9790	144,171	140,000	145,524	0	(3,044)	0	0	5,000	1,981	MN	1,167	7,000	04/05/2022	05/01/2036
546475-RE-6.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	165,364	105,2880	157,932	150,000	161,427	0	(3,937)	0	0	5,000	1,654	MN	1,250	7,500	04/04/2022	05/01/2041
546475-RF-3.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	130,050	105,2880	131,610	125,000	129,756	0	(294)	0	0	5,000	3,290	MN	1,042	0	11/04/2022	05/01/2035
546475-RG-1.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	76,763	103,0480	77,286	75,000	76,591	0	(171)	0	0	4,000	3,050	MN	500	1,500	09/23/2022	05/01/2041
546475-RJ-5.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	270,725	105,2880	263,220	250,000	265,950	0	(4,775)	0	0	5,000	4,062	MN	2,083	12,500	04/07/2022	05/01/2033
546475-RK-2.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	41,879	105,2880	42,115	40,000	41,696	0	(183)	0	0	5,000	3,100	MN	333	1,000	09/23/2022	05/01/2034
546475-RL-0.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	471,992	104,1680	453,131	435,000	462,498	0	(9,493)	0	0	4,500	1,720	MN	3,263	19,575	04/22/2022	05/01/2039
546475-RM-8.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	67,736	100,6680	65,434	65,000	65,692	0	(1,653)	0	0	5,000	1,763	MN	542	3,250	04/20/2022	05/01/2023
546475-RN-6.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	43,210	102,9260	41,170	40,000	41,963	0	(1,247)	0	0	5,000	1,270	MN	333	2,000	02/18/2022	05/01/2024
546475-RP-1.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	436,490	104,8260	429,787	410,000	430,973	0	(5,517)	0	0	5,000	2,720	MN	3,417	10,250	05/10/2022	05/01/2025
546475-RQ-9.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	246,564	104,8490	241,153	230,000	244,379	0	(2,185)	0	0	5,000	2,232	MN	1,917	5,750	08/23/2022	05/01/2026
546475-RT-3.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	54,996	100,6680	50,334	50,000	50,781	0	(2,353)	0	0	5,000	0,280	MN	417	2,500	03/12/2021	05/01/2023
546475-RV-8.	LOUISIANA ST GAS & FUELS TAX REV.			2	1.D FE	106,555	105,2180	105,218	100,000	105,185	0	(1,370)	0	0	5,000	2,690	MN	833	2,500	05/09/2022	05/01/2025
546486-AK-7.	LOUISIANA ST HWY IMPT REV			2	1.C FE	234,101	100,9330	211,959	210,000	214,411	0	(9,707)	0	0	5,000	0,358	JD	467	10,500	06/02/2021	06/15/2023
546486-AL-5.	LOUISIANA ST HWY IMPT REV			2	1.C FE	139,613	100,9160	126,145	125,000	127,193	0	(4,800)	0	0	5,000	1,108	JD	278	6,250	05/20/2020	06/15/2024
546486-AM-3.	LOUISIANA ST HWY IMPT REV			2	1.C FE	238,369	100,9160	216,969	215,000	219,005	0	(8,786)	0	0	5,000	0,872	JD	478	10,750	02/24/2021	06/15/2025
546486-AU-5.	LOUISIANA ST HWY IMPT REV			2	1.C FE	78,144	100,9160	75,687	75,000	76,181	0	(1,963)	0	0	5,000	1,500	JD	167	3,750	03/24/2022	06/15/2032
546486-BE-0.	LOUISIANA ST HWY IMPT REV			2	1.C FE	52,125	100,9330	50,467	50,000	50,787	0	(1,337)	0	0	5,000	1,500	JD	111	2,500	03/21/2022	06/15/2023
546486-BF-7.	LOUISIANA ST HWY IMPT REV			2	1.C FE	99,554	103,2230	92,901	90,000	95,081	0	(3,200)	0	0	5,000	1,074	JD	200	4,500	02/23/2022	06/15/2024
546486-BG-5.	LOUISIANA ST HWY IMPT REV			2	1.C FE	2,644,050	103,1550	2,578,875	2,500,000	2,599,143	0	(44,907)	0	0	5,000	2,211	JD	5,556	125,000	05/09/2022	06/15/2025
546486-BJ-9.	LOUISIANA ST HWY IMPT REV			2	1.C FE	62,659	103,1550	61,893	60,000	62,171	0	(489)	0	0	5,000	2,451	JD	133	1,500	08/30/2022	06/15/2027
546486-BL-4.	LOUISIANA ST HWY IMPT REV			2	1.C FE	52,247	103,1550	51,578	50,000	51,831	0	(416)	0	0	5,000	2,420	JD	111	1,250	08/26/2022	06/15/2029

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6 NAIC Designation , NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
546486-BM-2	LOUISIANA ST HWY IMPRT REV			2	1.C FE	1,943,764	103,1550	1,898,052	1,840,000	1,912,644	0	(31,120)	0	0	5.000	2.224	JD	4,089	78,500	08/16/2022	06/15/2030
54651R-AK-5	LOUISIANA ST UNCLAIMED PPTY			2	1.E FE	27,679	101.3720	25,343	25,000	25,772	0	(1,162)	0	0	5.000	0.330	MS	417	1,250	05/07/2021	09/01/2024
54651R-AM-1	LOUISIANA ST UNCLAIMED PPTY			2	1.E FE	27,648	101.3720	25,343	25,000	25,769	0	(1,157)	0	0	5.000	0.350	MS	417	1,250	05/13/2021	09/01/2026
54651R-AN-9	LOUISIANA ST UNCLAIMED PPTY			2	1.E FE	480,620	101.3720	461,243	455,000	466,554	0	(14,066)	0	0	5.000	1.142	MS	7,583	11,375	03/24/2022	09/01/2027
54651R-AQ-2	LOUISIANA ST UNCLAIMED PPTY			2	1.E FE	122,307	101.3720	116,578	115,000	117,784	0	(3,008)	0	0	5.000	1.318	MS	1,917	4,125	08/16/2022	09/01/2029
54651R-AR-0	LOUISIANA ST UNCLAIMED PPTY			2	1.E FE	343,926	101.3720	319,322	315,000	323,880	0	(12,558)	0	0	5.000	0.728	MS	5,250	13,250	03/25/2022	09/01/2030
54651R-AS-8	LOUISIANA ST UNCLAIMED PPTY			2	1.E FE	33,215	101.3720	30,412	30,000	30,927	0	(1,394)	0	0	5.000	0.330	MS	500	1,500	05/07/2021	09/01/2031
54651R-CF-4	LOUISIANA ST UNCLAIMED PPTY			2	1.E FE	853,788	106.7230	816,431	765,000	834,339	0	(19,449)	0	0	5.250	1.750	MS	13,388	20,081	05/16/2022	09/01/2031
54651R-CK-3	LOUISIANA ST UNCLAIMED PPTY			2	1.E FE	1,134,368	103.5330	1,087,097	1,050,000	1,115,268	0	(19,100)	0	0	4.000	1.606	MS	14,000	21,000	03/10/2022	09/01/2035
54651T-AX-3	LOUISIANA ST TRANSN AUTH			2	1.E FE	164,056	100.9390	156,455	155,000	158,218	0	(4,460)	0	0	4.500	1.140	FA	2,635	4,725	03/23/2022	08/15/2043
54651T-AY-1	LOUISIANA ST TRANSN AUTH			2	1.E FE	97,544	100.6370	90,573	90,000	92,068	0	(3,316)	0	0	4.000	0.300	FA	1,360	3,600	05/04/2021	08/15/2029
546540-KY-0	LOUISIANA ST UNIV & AGRIC & MECHANICAL C			2	1.F FE	166,624	101.0160	151,524	150,000	153,199	0	(6,363)	0	0	5.000	0.720	JJ	3,750	7,500	01/06/2021	07/01/2024
546540-KZ-7	LOUISIANA ST UNIV & AGRIC & MECHANICAL C			2	1.F FE	99,386	101.0160	90,914	90,000	91,983	0	(3,949)	0	0	5.000	0.580	JJ	2,250	4,500	05/04/2021	07/01/2025
546540-LF-0	LOUISIANA ST UNIV & AGRIC & MECHANICAL C			2	1.F FE	110,850	101.0160	101,016	100,000	102,362	0	(4,714)	0	0	5.000	0.270	JJ	2,500	5,000	03/10/2021	07/01/2031
546540-LH-6	LOUISIANA ST UNIV & AGRIC & MECHANICAL C			2	1.F FE	389,733	101.0160	358,607	355,000	361,208	0	(11,863)	0	0	5.000	1.477	JJ	8,875	16,500	03/25/2022	07/01/2037
546540-MK-8	LOUISIANA ST UNIV & AGRIC & MECHANICAL C			2	1.F FE	644,675	100.8840	590,171	585,000	598,242	0	(26,393)	0	0	5.000	0.462	JJ	14,625	29,250	04/29/2021	07/01/2023
546540-ML-6	LOUISIANA ST UNIV & AGRIC & MECHANICAL C			2	1.F FE	129,141	102.4460	117,813	115,000	121,938	0	(4,454)	0	0	5.000	0.940	JJ	2,875	5,125	02/22/2022	07/01/2024
546540-MM-4	LOUISIANA ST UNIV & AGRIC & MECHANICAL C			2	1.F FE	254,876	103.1980	242,515	235,000	247,802	0	(7,075)	0	0	5.000	1.320	JJ	5,875	5,875	03/11/2022	07/01/2025
546540-MT-9	LOUISIANA ST UNIV & AGRIC & MECHANICAL C			2	1.F FE	158,688	103.1980	154,797	150,000	156,541	0	(2,146)	0	0	5.000	2.033	JJ	3,750	1,250	08/17/2022	07/01/2031
546540-MU-6	LOUISIANA ST UNIV & AGRIC & MECHANICAL C			2	1.F FE	293,491	100.9780	287,787	285,000	290,777	0	(2,714)	0	0	3.500	2.120	JJ	4,988	4,988	04/13/2022	07/01/2032
546540-MX-0	LOUISIANA ST UNIV & AGRIC & MECHANICAL C			2	1.F FE	190,077	101.3400	182,412	180,000	186,511	0	(3,566)	0	0	3.750	1.307	JJ	3,375	3,375	03/01/2022	07/01/2036
546540-PN-9	LOUISIANA ST UNIV & AGRIC & MECHANICAL C			2	1.F FE	105,713	100.8840	95,840	95,000	96,804	0	(3,576)	0	0	5.000	1.180	JJ	2,375	4,750	06/24/2020	07/01/2023
647719-ND-1	NEW ORLEANS LA SEW SVC REV			2	1.F FE	108,269	102.9310	102,931	100,000	105,184	0	(3,085)	0	0	5.000	1.290	JD	417	5,000	02/22/2022	06/01/2029
647719-NE-9	NEW ORLEANS LA SEW SVC REV			2	1.F FE	1,038,300	101.9030	1,019,030	1,000,000	1,030,513	0	(7,787)	0	0	4.250	2.050	JD	3,542	21,250	08/17/2022	06/01/2034
647719-NF-6	NEW ORLEANS LA SEW SVC REV			2	1.F FE	139,405	102.9310	133,810	130,000	136,061	0	(3,344)	0	0	5.000	1.652	JD	542	6,500	03/14/2022	06/01/2044
647719-NR-0	NEW ORLEANS LA SEW SVC REV			2	1.F FE	217,422	105.1280	210,256	200,000	213,439	0	(3,983)	0	0	5.000	2.130	JD	833	10,000	04/01/2022	06/01/2028
647719-NZ-2	NEW ORLEANS LA SEW SVC REV			2	1.F FE	107,472	105.1280	105,128	100,000	105,870	0	(1,602)	0	0	5.000	4.397	JD	417	5,000	04/21/2022	06/01/2040
647719-PA-5	NEW ORLEANS LA SEW SVC REV			2	1.F FE	107,145	105.1280	105,128	100,000	106,258	0	(887)	0	0	5.000	2.320	JD	417	2,500	08/22/2022	06/01/2045
647753-KS-0	NEW ORLEANS LA WTR REV			2	1.G FE	161,636	104.2920	156,438	150,000	158,410	0	(3,225)	0	0	5.000	2.000	JD	625	7,500	03/28/2022	12/01/2029
647753-KT-8	NEW ORLEANS LA WTR REV			2	1.G FE	436,052	104.2920	438,026	420,000	434,325	0	(1,728)	0	0	5.000	3.150	JD	1,750	10,500	10/03/2022	12/01/2034
647753-KU-5	NEW ORLEANS LA WTR REV			2	1.G FE	275,717	104.2920	276,374	265,000	275,189	0	(527)	0	0	5.000	2.920	JD	1,104	6,625	11/22/2022	12/01/2044
647753-LM-2	NEW ORLEANS LA WTR REV			2	1.G FE	269,543	106.2570	265,643	250,000	266,228	0	(3,314)	0	0	5.000	2.670	JD	1,042	12,500	05/13/2022	12/01/2030
689870-JW-4	OUACHITA PARISH LA WEST				1.D FE	146,745	105.5830	142,537	135,000	144,759	0	(1,986)	0	0	5.000	2.190	MS	2,250	3,375	06/08/2022	09/01/2025
689870-KN-2	OUACHITA PARISH				1.D FE	28,072	101.2670	25,317	25,000	25,749	0	(1,125)	0	0	5.000	0.470	MS	417	1,250	12/03/2020	09/01/2023
727510-EJ-4	PLAQUEMINE LA SALES & USE TAX				1.C FE	344,218	99.8520	319,526	320,000	326,994	0	(7,602)	0	0	3.000	0.601	JD	800	9,600	09/04/2020	12/01/2023
727510-EK-1	PLAQUEMINE LA SALES & USE TAX				1.C FE	769,403	100.0960	750,720	750,000	764,014	0	(5,388)	0	0	3.000	2.000	JD	1,875	22,500	03/25/2022	12/01/2024

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6 NAIC Designation , NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
72753Y-GB-3.	PLAQUEMINES PARISH LA REV				1.C FE.	280,233	100,2570	255,655	255,000	256,872	0	(11,462)	0	0	5.000	0.485	MS	4,250	12,750	12/28/2020	03/01/2023
72753Y-GC-1.	PLAQUEMINES PARISH LA REV				1.C FE.	157,799	102,0370	153,056	150,000	154,811	0	(2,987)	0	0	5.000	2.190	MS	2,500	3,750	04/05/2022	03/01/2024
72753Y-GD-9.	PLAQUEMINES PARISH LA REV				1.C FE.	459,954	103,9530	441,800	425,000	446,901	0	(6,019)	0	0	5.000	2.529	MS	7,083	8,250	12/27/2022	03/01/2025
788048-BX-3.	WTRNKS & WASTE ST CHARLES PARISH LA CONS				1.E FE.	103,310	102,8140	102,814	100,000	103,179	0	(131)	0	0	5.000	2.820	JJ	2,500	0	12/06/2022	07/01/2024
788048-CU-8.	WTRNKS & WASTE			2	Z	27,514	105,4410	26,360	25,000	26,934	0	(579)	0	0	5.000	1.820	JJ	625	625	03/21/2022	07/01/2030
788072-AL-0.	ST CHARLES PARISH LA REV ST CHARLES PARISH LA SCH BRD				1.C FE.	65,076	108,7510	65,251	60,000	65,004	0	(72)	0	0	5.000	2.860	MS	1,000	0	12/07/2022	03/01/2027
788073-DJ-0.	SALES & USE ST CHARLES PARISH LA SCH BRD				1.C FE.	31,568	101,1230	30,337	30,000	30,652	0	(916)	0	0	5.000	1.251	FA	625	750	03/01/2022	08/01/2023
788073-DK-7.	SALES & USE ST JOHN BAPTIST PARISH LA				1.C FE.	64,268	103,2990	56,814	55,000	58,828	0	(2,398)	0	0	5.000	0.580	FA	1,146	2,750	09/17/2020	08/01/2024
790207-FH-2.	SALES TAX DIST ST TAMMANY PARISH LA SALES				1.C FE.	844,427	100,8770	842,323	835,000	843,450	0	(978)	0	0	4.000	2.871	JD	2,783	16,700	11/21/2022	12/01/2023
79356N-CB-7.	TAX DIST NO 0 ST TAMMANY PARISH LA SALES			2	1.E FE.	80,871	100,4330	75,325	75,000	76,165	0	(2,804)	0	0	4.000	0.250	JD	250	3,000	04/23/2021	06/01/2025
79356N-CE-1.	TAX DIST NO 0 ST TAMMANY PARISH LA SALES			2	1.E FE.	26,915	100,4330	25,108	25,000	25,378	0	(909)	0	0	4.000	0.350	JD	83	1,000	04/20/2021	06/01/2028
79356N-CF-8.	TAX DIST NO 0 ST TAMMANY PARISH LA SALES			2	1.E FE.	53,773	100,4330	50,217	50,000	50,752	0	(1,807)	0	0	4.000	0.370	JD	167	2,000	04/27/2021	06/01/2029
79356N-CG-6.	TAX DIST NO 0 TANGIPAHOA PARISH LA WTR DIST			2	1.E FE.	26,381	100,0180	25,005	25,000	25,274	0	(660)	0	0	3.000	0.350	JD	63	750	04/23/2021	06/01/2030
875682-DN-3.	WTR REV TERREBONNE PARISH LA SALES & USE TAX			2	1.C FE.	168,145	100,3110	165,513	165,000	167,133	0	(1,011)	0	0	3.375	2.892	MN	928	2,784	08/04/2022	11/01/2026
881250-BW-3.	TERREBONNE PARISH LA SALES & USE TAX			2	1.D FE.	26,217	99,9970	24,999	25,000	25,108	0	(660)	0	0	3.000	0.350	MS	250	750	04/23/2021	03/01/2024
881250-CB-8.	TERREBONNE PARISH LA SALES & USE TAX			2	1.D FE.	26,332	100,0360	25,009	25,000	25,118	0	(723)	0	0	3.250	0.350	MS	271	813	04/23/2021	03/01/2029
881250-CP-7.	TERREBONNE PARISH LA SALES & USE TAX				1.D FE.	53,117	100,2980	50,149	50,000	50,181	0	(1,097)	0	0	5.000	2.750	MS	833	2,500	04/02/2020	03/01/2023
881250-CR-3.	TERREBONNE PARISH LA SALES & USE TAX				1.D FE.	151,775	103,6260	145,076	140,000	148,606	0	(3,170)	0	0	4.500	1.597	MS	2,100	4,613	03/22/2022	03/01/2025
881250-CS-1.	TERREBONNE PARISH LA SALES & USE TAX			2	1.D FE.	28,094	102,7030	25,676	25,000	26,869	0	(857)	0	0	4.000	0.520	MS	333	1,000	07/23/2021	03/01/2026
954625-BV-0.	WEST MONROE LA SALES & USE TAX REV				1.C FE.	144,239	101,8200	127,275	125,000	130,327	0	(5,805)	0	0	5.000	0.330	JD	521	6,250	08/05/2020	12/01/2023
954625-BW-8.	WEST MONROE LA SALES & USE TAX REV				1.C FE.	108,908	104,0260	104,026	100,000	106,327	0	(2,581)	0	0	5.000	1.630	JD	417	5,000	03/10/2022	12/01/2024
987733-BT-8.	YOUNGVILLE SALES TAX LA				1.C FE.	105,258	99,8650	99,865	100,000	100,897	0	(2,701)	0	0	3.000	0.290	MN	500	3,000	04/22/2021	05/01/2023
0819999999	- 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					50,249,082	XXX	48,098,632	46,945,000	48,820,267	0	(994,494)	0	0	XXX	XXX	XXX	531,083	1,487,464	XXX	XXX
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																					
0909999999	- Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Subtotals - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies of Governments and Their Political Subdivisions					50,249,082	XXX	48,098,632	46,945,000	48,820,267	0	(994,494)	0	0	XXX	XXX	XXX	531,083	1,487,464	XXX	XXX
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																					

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Schedule D - Part 2 - Section 1

NONE

Schedule D - Part 2 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks **ACQUIRED** During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
Bonds - U.S. Governments								
Bonds - All Other Governments								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed)								
546415-2G-4	LOUISIANA ST		02/22/2022	HEARTLAND FINANCIAL SERVICES	XXX	32,638	30,000	96
546415-2J-8	LOUISIANA ST		08/17/2022	TRADE WEB DIRECT LLC - 78831	XXX	237,308	215,000	538
546415-3R-9	LOUISIANA ST		04/05/2022	J.P. MORGAN CLEARING CORP	XXX	98,402	90,000	438
546415-3S-7	LOUISIANA ST		11/22/2022	HILLTOP SECURITIES INC	XXX	80,191	75,000	875
546415-P6-1	LOUISIANA ST		03/30/2022	J.P. MORGAN CLEARING CORP	XXX	156,182	150,000	1,583
546415-Q8-6	LOUISIANA ST		08/23/2022	Various	XXX	224,624	215,000	1,471
546415-R2-8	LOUISIANA ST		11/02/2022	Morgan Stanley & Co	XXX	132,739	130,000	1,679
546415-R3-6	LOUISIANA ST		08/18/2022	SUMRIDGE PARTNERS LLC	XXX	2,362,224	2,275,000	6,635
546415-R9-3	LOUISIANA ST		08/24/2022	TRADE WEB DIRECT LLC - 78831	XXX	510,325	500,000	1,389
546415-T4-2	LOUISIANA ST		03/04/2022	J.P. MORGAN CLEARING CORP	XXX	105,319	100,000	514
546415-T5-9	LOUISIANA ST		03/23/2022	J.P. MORGAN CLEARING CORP	XXX	32,127	30,000	225
546415-T6-7	LOUISIANA ST		08/04/2022	D. A. DAVIDSON & CO	XXX	1,577,040	1,485,000	1,444
546415-T8-3	LOUISIANA ST		12/16/2022	Various	XXX	4,531,425	4,315,000	23,518
546415-Z9-4	LOUISIANA ST		04/01/2022	J.P. MORGAN CLEARING CORP	XXX	209,026	200,000	1,422
546416-7F-9	LOUISIANA STATE		09/23/2022	STEPHENS INC	XXX	71,687	70,000	1,128
546417-BW-5	LOUISIANA ST		02/18/2022	Morgan Stanley & Co	XXX	53,628	50,000	1,194
546417-BX-3	LOUISIANA ST		02/22/2022	Morgan Stanley & Co	XXX	44,055	40,000	961
546417-CS-3	LOUISIANA ST		08/22/2022	HEARTLAND FINANCIAL SERVICES	XXX	53,223	50,000	1,201
050999999 - Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed)						10,512,161	10,020,000	46,311
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)								
043519-TH-0	ASCENSION PARISH LA PARISHWIDE SCH DIST		12/06/2022	Stifel Nicolaus (#00793)	XXX	159,926	160,000	1,293
043519-UV-7	ASCENSION PARISH LA PARISHWIDE SCH DIST		08/09/2022	J.P. MORGAN CLEARING CORP	XXX	751,795	735,000	11,433
043519-VU-8	ASCENSION PARISH LA PARISHWIDE SCH DIST		03/09/2022	TRADEWEB DIRECT LLC	XXX	38,535	35,000	49
043519-ZR-1	ASCENSION PARISH LA PARISHWIDE SCH DIST		04/29/2022	D. A. DAVIDSON & CO	XXX	182,828	175,000	0
043519-ZS-9	ASCENSION PARISH LA PARISHWIDE SCH DIST		04/29/2022	D. A. DAVIDSON & CO	XXX	234,065	220,000	0
100272-PJ-6	BOSSIER PARISH LA PARISHWIDE SCH DIST		07/14/2022	D. A. DAVIDSON & CO	XXX	236,839	255,000	1,533
127262-MU-4	CADDO PARISH LA		02/18/2022	UBS FINANCIAL SERVICES INC	XXX	76,975	70,000	214
127269-HP-6	CADDO PARISH LA PARISHWIDE SCH DIST		11/08/2022	TRUIST	XXX	623,418	620,000	5,525
127269-JY-5	CADDO PARISH LA PARISHWIDE SCH DIST		12/22/2022	SAMCO CAPITAL MARKETS	XXX	222,629	210,000	3,383
127269-MQ-8	CADDO PARISH LA PARISHWIDE SCH DIST		02/22/2022	TRADEWEB DIRECT LLC	XXX	118,020	110,000	2,114
128452-AG-4	CALCASIEU PARISH LA REC DIST NO 1 WARD 4		08/04/2022	HEARTLAND FINANCIAL SERVICES	XXX	110,559	100,000	2,181
128452-AS-8	CALCASIEU PARISH LA REC DIST NO 1 WARD 4		04/13/2022	Stifel Nicolaus (#00793)	XXX	102,958	100,000	0
128452-AT-6	CALCASIEU PARISH LA REC DIST NO 1 WARD 4		04/13/2022	Stifel Nicolaus (#00793)	XXX	181,865	175,000	0
128510-JR-6	CALCASIEU PARISH LA SCH DIST NO 31		02/25/2022	J.P. MORGAN CLEARING CORP	XXX	99,012	90,000	0
153135-DA-3	CENTRAL CMNTY SCH SYS CENTRAL LA		08/04/2022	HEARTLAND FINANCIAL SERVICES	XXX	77,556	75,000	1,308
153135-DK-1	CENTRAL CMNTY SCH SYS CENTRAL LA		12/16/2022	D. A. DAVIDSON & CO	XXX	310,926	300,000	3,633
450812-J3-7	IBERIA PARISH LA PARISHWIDE SCH DIST		03/07/2022	J.P. MORGAN CLEARING CORP	XXX	157,731	150,000	133
474744-CD-9	JEFFERSON PARISH LA SCH BRD LTD TAX REV		12/16/2022	Various	XXX	160,436	150,000	2,804
474744-CE-7	JEFFERSON PARISH LA SCH BRD LTD TAX REV		02/23/2022	TRADEWEB DIRECT LLC	XXX	38,578	35,000	846
506570-WP-1	LAFAYETTE PARISH LA		08/23/2022	HEARTLAND FINANCIAL SERVICES	XXX	30,159	30,000	435
534478-FQ-0	LINCOLN PARISH LA SCH DIST NO 1 RUSTON		08/17/2022	HEARTLAND FINANCIAL SERVICES	XXX	416,988	415,000	5,035
538818-BR-5	LIVINGSTON PARISH LA SCH DIST NO 4		12/20/2022	HILLTOP SECURITIES INC	XXX	543,266	535,000	3,032
55817N-AX-4	MADISON PARISH LA SCH DIST PARISH WIDE		08/04/2022	J.P. MORGAN CLEARING CORP	XXX	507,485	500,000	8,441
611079-DJ-0	MONROE LA SPL SCH DIST		03/01/2022	HEARTLAND FINANCIAL SERVICES	XXX	36,376	35,000	7
611079-DW-3	MONROE LA SPL SCH DIST		03/01/2022	HEARTLAND FINANCIAL SERVICES	XXX	36,561	35,000	7
64763F-A4-1	NEW ORLEANS LA		12/07/2022	HEARTLAND FINANCIAL SERVICES	XXX	74,015	70,000	661
689861-QD-7	OUACHITA PARISH LA EAST OUACHITA PARISH		02/24/2022	Stifel Nicolaus (#00793)	XXX	178,087	175,000	0
689861-QE-5	OUACHITA PARISH LA EAST OUACHITA PARISH		02/24/2022	Stifel Nicolaus (#00793)	XXX	159,689	155,000	0
689861-QF-2	OUACHITA PARISH LA EAST OUACHITA PARISH		02/24/2022	Stifel Nicolaus (#00793)	XXX	213,830	200,000	0
753466-FT-3	RAPIDES PARISH LA		08/09/2022	J.P. MORGAN CLEARING CORP	XXX	582,756	575,000	8,972
753608-FJ-2	RAPIDES PARISH LA CONS SCH DIST NO 62		06/29/2022	Stifel Nicolaus (#00793)	XXX	106,317	100,000	0
785460-DU-7	SABINE PARISH LA SCH DIST NO 34 MANY		03/21/2022	J.P. MORGAN CLEARING CORP	XXX	104,484	100,000	244
788076-SG-3	ST CHARLES PARISH LA SCH DIST NO 1 PARIS		08/10/2022	MERRILL LYNCH PIERCE, FENNER & SMITH	XXX	146,933	140,000	2,504
790178-TS-6	ST JOHN BAPTIST PARISH LA		11/22/2022	Morgan Stanley & Co	XXX	124,919	125,000	875
790178-UF-2	ST JOHN BAPTIST PARISH LA		07/21/2022	Stifel Nicolaus (#00793)	XXX	1,047,200	1,000,000	0
790178-UG-0	ST JOHN BAPTIST PARISH LA		07/21/2022	Stifel Nicolaus (#00793)	XXX	401,265	375,000	0
790178-UH-8	ST JOHN BAPTIST PARISH LA		07/21/2022	Stifel Nicolaus (#00793)	XXX	206,680	190,000	0
790229-QG-6	ST JOHN BAPTIST PARISH LA PARISH SCH BRD		08/09/2022	J.P. MORGAN CLEARING CORP	XXX	621,116	620,000	6,200

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks **ACQUIRED** During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
792146-LF-7	ST MARTIN PARISH LA		07/22/2022	Stifel Nicholas (#00793)	XXX	190,890	185,000	.0
792146-LG-5	ST MARTIN PARISH LA		07/22/2022	Stifel Nicholas (#00793)	XXX	261,680	250,000	.0
792384-BE-8	SAINT MARY PARISH LA FIFTH WARD SPL SCH		12/20/2022	HILLTOP SECURITIES INC	XXX	405,432	400,000	4,933
79353P-HE-4	ST TAMMANY PARISH LA HOSP SVC DIST NO 2		08/16/2022	TRADE WEB DIRECT LLC - 78831	XXX	80,209	75,000	1,740
793572-3W-6	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		02/24/2022	PIPER SANDLER & CO	XXX	1,162,556	1,085,000	.0
793572-3X-4	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		02/24/2022	PIPER SANDLER & CO	XXX	1,115,474	1,010,000	.0
793572-D5-4	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		03/11/2022	FIRST CLEARING LLC	XXX	48,005	45,000	.88
793572-D8-8	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		03/09/2022	Various	XXX	55,038	50,000	.69
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
793572-M5-4	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		10/17/2022	HILLTOP SECURITIES INC	XXX	187,529	180,000	1,200
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
793572-Q7-6	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		08/22/2022	J.P. MORGAN CLEARING CORP	XXX	53,046	50,000	1,201
793572-ZY-7	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		03/24/2022	MILLENIUM ADVISORS LLC	XXX	26,482	25,000	.94
793572-ZZ-4	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		02/28/2022	HEARTLAND FINANCIAL SERVICES	XXX	27,478	25,000	.3
831355-PE-6	SLIDELL LA		03/09/2022	J.P. MORGAN CLEARING CORP	XXX	74,857	70,000	.78
948152-TB-9	WEBSTER PARISH LA SCH DIST NO 6 MINDEN		11/21/2022	GOLDMAN, SACHS & CO	XXX	187,157	180,000	2,050
988844-LL-8	ZACHARY LA CMNTY SCH DIST NO 1		08/09/2022	J.P. MORGAN CLEARING CORP	XXX	551,289	545,000	9,689
988844-MU-7	ZACHARY LA CMNTY SCH DIST NO 1		12/07/2022	TRADE WEB DIRECT LLC - 78831	XXX	74,959	70,000	.953
0709999999 - Bonds	U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)					14,154,890	13,610,000	95,706
Bonds - U.S. Special	Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions							
015083-CF-3	ALEXANDRIA LA SALES & USE TAX REV		03/10/2022	TRADEWEB DIRECT LLC	XXX	227,147	225,000	.538
015086-MP-3	ALEXANDRIA LA UTILS REV		03/09/2022	SUMRIDGE PARTNERS LLC	XXX	140,940	135,000	2,438
100216-EM-8	BOSSIER CITY LA UTILS REV		03/01/2022	FIRST CLEARING LLC	XXX	52,069	50,000	.844
100216-FD-7	BOSSIER CITY LA UTILS REV		03/22/2022	J.P. MORGAN CLEARING CORP	XXX	146,044	135,000	3,244
100216-FF-2	BOSSIER CITY LA UTILS REV		03/11/2022	J.P. MORGAN CLEARING CORP	XXX	47,624	45,000	.820
100216-FG-0	BOSSIER CITY LA UTILS REV		08/16/2022	TRADE WEB DIRECT LLC - 78831	XXX	74,200	70,000	1,332
100216-FT-2	BOSSIER CITY LA UTILS REV		10/03/2022	HEARTLAND FINANCIAL SERVICES	XXX	71,057	70,000	.31
153136-DA-1	CENTRAL CMNTY SCH SYS CENTRAL LA SALES T		12/21/2022	GOLDMAN, SACHS & CO	XXX	103,524	100,000	2,389
248266-AF-5	DENHAM SPRINGS LA REV		08/30/2022	TRUIST	XXX	252,438	250,000	1,875
270618-DV-0	EAST BATON ROUGE LA SEW COMMN REV		02/22/2022	FIRST CLEARING LLC	XXX	2,741,435	2,615,000	5,931
270618-EH-0	EAST BATON ROUGE LA SEW COMMN REV		03/21/2022	HEARTLAND FINANCIAL SERVICES	XXX	32,747	30,000	.217
270618-EJ-6	EAST BATON ROUGE LA SEW COMMN REV		02/18/2022	HEARTLAND FINANCIAL SERVICES	XXX	88,434	80,000	.244
270618-EN-7	EAST BATON ROUGE LA SEW COMMN REV		08/22/2022	Various	XXX	118,775	110,000	.469
270618-ER-8	EAST BATON ROUGE LA SEW COMMN REV		03/09/2022	SUMRIDGE PARTNERS LLC	XXX	107,099	100,000	.444
270618-ES-6	EAST BATON ROUGE LA SEW COMMN REV		09/06/2022	Various	XXX	1,000,667	910,000	3,209
270618-EY-3	EAST BATON ROUGE LA SEW COMMN REV		05/03/2022	HEARTLAND FINANCIAL SERVICES	XXX	47,921	45,000	.588
270618-FV-8	EAST BATON ROUGE LA SEW COMMN REV		12/19/2022	Various	XXX	119,489	115,000	1,586
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
270618-HB-0	EAST BATON ROUGE LA SEW COMMN REV		02/28/2022	HEARTLAND FINANCIAL SERVICES	XXX	27,463	25,000	.108
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
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
270764-EV-1	EAST BATON ROUGE PARISH LA SALES TAX REV		08/24/2022	TRADE WEB DIRECT LLC - 78831	XXX	218,212	200,000	.694
270773-AE-4	EAST BATON ROUGE PARISH LA CAP IMPTS DIS		10/11/2022	SUMRIDGE PARTNERS LLC	XXX	129,010	125,000	1,250
474176-KU-7	JEFFERSON LA SALES TAX DIST SPL SALES TA		12/19/2022	D. A. DAVIDSON & CO	XXX	221,728	205,000	5,669
474481-AB-4	CONSOLIDATED SEWERAGE DISTRICT NO 1		03/23/2022	Stifel Nicholas (#00793)	XXX	311,937	300,000	.0
474481-AC-2	CONSOLIDATED SEWERAGE DISTRICT NO 1		03/23/2022	Stifel Nicholas (#00793)	XXX	422,964	400,000	.0
474502-EC-1	JEFFERSON PARISH LA CONS WTRNKS DIST NO		09/07/2022	SUMRIDGE PARTNERS LLC	XXX	382,654	375,000	1,583
474502-ED-9	JEFFERSON PARISH LA CONS WTRNKS DIST NO		03/09/2022	Stifel Nicholas (#00793)	XXX	1,336,150	1,250,000	.0
474502-EE-7	JEFFERSON PARISH LA CONS WTRNKS DIST NO		09/07/2022	D. A. DAVIDSON & CO	XXX	162,003	155,000	.654
474750-VG-8	JEFFERSON PARISH LA SCH BRD SALES & USE		03/14/2022	J.P. MORGAN CLEARING CORP	XXX	109,160	100,000	.625
474750-VJ-2	JEFFERSON PARISH LA SCH BRD SALES & USE		12/07/2022	Morgan Stanley & Co	XXX	47,070	45,000	.800
506479-JY-1	LAFAYETTE LA PUB PWR AUTH ELEC REV		03/21/2022	TRADEWEB DIRECT LLC	XXX	31,712	30,000	.473
506485-AP-6	LAFAYETTE LA PUB IMPT SALES TAX		05/19/2022	J.P. MORGAN CLEARING CORP	XXX	50,058	50,000	.399
506485-GV-7	LAFAYETTE LA PUB IMPT SALES TAX		03/04/2022	Various	XXX	154,283	140,000	.674
506485-HK-0	LAFAYETTE LA PUB IMPT SALES TAX		09/07/2022	HEARTLAND FINANCIAL SERVICES	XXX	132,308	125,000	.139
506485-KL-4	LAFAYETTE LA PUB IMPT SALES TAX		08/26/2022	FIRST CLEARING LLC	XXX	53,014	50,000	1,243
506624-QD-0	LAFAYETTE PARISH LA SCH BRD SALES TAX RE		05/03/2022	HEARTLAND FINANCIAL SERVICES	XXX	106,933	100,000	.472
538799-BN-6	LIVINGSTON PARISH LA SCH BRD SALES USE T		09/06/2022	D. A. DAVIDSON & CO	XXX	363,602	355,000	4,970
538799-BP-1	LIVINGSTON PARISH LA SCH BRD SALES USE T		12/07/2022	Various	XXX	260,914	250,000	3,070
538858-BJ-9	LIVINGSTON PARISH LA SWR DIST REV		12/19/2022	HILLTOP SECURITIES INC	XXX	62,707	60,000	.733
54627D-JA-0	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		06/02/2022	J.P. MORGAN CLEARING CORP	XXX	130,000	130,000	.0

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
546282-2D-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		08/01/2022	STEPHENS INC.	XXX	159,368	155,000	1,963
546282-3M-4	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/20/2022	TRADE WEB DIRECT LLC - 78831	XXX	42,740	40,000	117
546282-3N-2	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		08/04/2022	Morgan Stanley & Co.	XXX	60,795	55,000	970
546282-7Q-1	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/21/2022	Various	XXX	575,534	540,000	10,794
546282-C4-4	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		02/24/2022	HEARTLAND FINANCIAL SERVICES	XXX	180,241	165,000	3,369
546282-C7-7	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		03/22/2022	J.P. MORGAN CLEARING CORP	XXX	75,547	70,000	1,682
546282-C9-3	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		10/11/2022	Various	XXX	167,910	160,000	656
546282-D3-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		11/04/2022	Various	XXX	2,532,205	2,390,000	15,353
546282-E6-7	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		12/19/2022	TRADE WEB DIRECT LLC - 78831	XXX	102,711	100,000	694
546282-F7-4	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		03/24/2022	HEARTLAND FINANCIAL SERVICES	XXX	105,473	100,000	1,951
546282-F8-2	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		05/11/2022	Various	XXX	171,296	160,000	1,813
546282-K4-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		08/04/2022	TRADE WEB DIRECT LLC - 78831	XXX	54,481	50,000	49
546282-L8-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		11/22/2022	Morgan Stanley & Co.	XXX	155,678	150,000	3,625
546282-T4-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		08/04/2022	FIRST TRYON SECURITIES, LLC	XXX	54,800	50,000	674
546282-UM-4	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/20/2022	J.P. MORGAN CLEARING CORP	XXX	254,755	250,000	4,615
546282-ZH-0	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		03/25/2022	J.P. MORGAN CLEARING CORP	XXX	47,525	45,000	363
546282-ZP-2	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		08/16/2022	HEARTLAND FINANCIAL SERVICES	XXX	52,115	50,000	118
54628C-AB-8	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/05/2022	J.P. MORGAN CLEARING CORP	XXX	67,787	65,000	54
54628C-AC-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		12/06/2022	TRADE WEB DIRECT LLC - 78831	XXX	77,444	75,000	698
54628C-CM-2	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		12/21/2022	Various	XXX	223,823	215,000	2,740
54628C-GH-9	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		12/19/2022	Various	XXX	308,032	295,000	959
54628C-LR-1	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		03/18/2022	HEARTLAND FINANCIAL SERVICES	XXX	80,821	75,000	1,781
54628C-RV-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		07/14/2022	TRADE WEB DIRECT LLC - 78831	XXX	137,608	130,000	1,546
54628C-UL-4	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		08/05/2022	TRADE WEB DIRECT LLC - 78831	XXX	51,273	50,000	544
54628C-UP-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		11/22/2022	HILLTOP SECURITIES INC.	XXX	207,064	200,000	533
546395-N4-2	LOUISIANA PUB FACS AUTH HOSP REV		10/03/2022	HEARTLAND FINANCIAL SERVICES	XXX	147,472	145,000	2,481
546398-2F-4	LOUISIANA PUB FACS AUTH REV		02/18/2022	Morgan Stanley & Co.	XXX	55,397	50,000	569
546398-2G-2	LOUISIANA PUB FACS AUTH REV		12/19/2022	TRADE WEB DIRECT LLC - 78831	XXX	105,064	100,000	278
546398-6B-9	LOUISIANA PUB FACS AUTH REV		10/11/2022	TRADE WEB DIRECT LLC - 78831	XXX	211,260	200,000	3,278
546398-DJ-4	LOUISIANA PUB FACS AUTH REV		12/07/2022	J.P. MORGAN CLEARING CORP	XXX	124,780	115,000	422
546398-V6-2	LOUISIANA PUB FACS AUTH REV		03/28/2022	Various	XXX	239,648	225,000	3,552
546399-BW-5	LOUISIANA PUB FACS AUTH REV		02/24/2022	D. A. DAVIDSON & CO.	XXX	616,556	590,000	8,440
546399-PE-0	LOUISIANA PUB FACS AUTH REV		08/16/2022	HEARTLAND FINANCIAL SERVICES	XXX	65,354	60,000	1,142
54641C-AD-7	LOUISIANA ST GRNT ANTIC REV		08/16/2022	Various	XXX	419,397	405,000	4,931
54641C-AE-5	LOUISIANA ST GRNT ANTIC REV		08/04/2022	Various	XXX	481,214	450,000	7,936
54641C-AF-2	LOUISIANA ST GRNT ANTIC REV		03/25/2022	HEARTLAND FINANCIAL SERVICES	XXX	54,902	50,000	194
54641C-AQ-8	LOUISIANA ST GRNT ANTIC REV		02/22/2022	HEARTLAND FINANCIAL SERVICES	XXX	54,545	50,000	1,201
54641C-AR-6	LOUISIANA ST GRNT ANTIC REV		11/02/2022	HEARTLAND FINANCIAL SERVICES	XXX	156,900	150,000	1,313
546458-CU-2	LOUISIANA ST CORRECTIONAL FACS CORP LEAS		02/23/2022	FIRST CLEARING LLC	XXX	156,293	150,000	2,400
546462-DW-9	LOUISIANA ST ENERGY & PWR AUTH PWR PROJ		03/24/2022	TRADEWEB DIRECT LLC	XXX	156,488	150,000	2,559
546462-EC-2	LOUISIANA ST ENERGY & PWR AUTH PWR PROJ		03/25/2022	J.P. MORGAN CLEARING CORP	XXX	51,876	50,000	819
546475-QE-7	LOUISIANA ST GAS & FUELS TAX REV		02/18/2022	FIRST CLEARING LLC	XXX	43,201	40,000	622
546475-QH-0	LOUISIANA ST GAS & FUELS TAX REV		12/19/2022	SUMRIDGE PARTNERS LLC	XXX	133,700	130,000	903
546475-QP-2	LOUISIANA ST GAS & FUELS TAX REV		04/05/2022	J.P. MORGAN CLEARING CORP	XXX	148,568	140,000	2,942
546475-RE-6	LOUISIANA ST GAS & FUELS TAX REV		04/04/2022	Various	XXX	165,364	150,000	2,632
546475-RF-3	LOUISIANA ST GAS & FUELS TAX REV		11/04/2022	SUMRIDGE PARTNERS LLC	XXX	130,050	125,000	122
546475-RG-1	LOUISIANA ST GAS & FUELS TAX REV		09/23/2022	Stifel Nicholas (#00793)	XXX	76,763	75,000	1,217
546475-RJ-5	LOUISIANA ST GAS & FUELS TAX REV		04/07/2022	D. A. DAVIDSON & CO.	XXX	270,725	250,000	5,556
546475-RK-2	LOUISIANA ST GAS & FUELS TAX REV		09/23/2022	TRADE WEB DIRECT LLC - 78831	XXX	41,879	40,000	811
546475-RL-0	LOUISIANA ST GAS & FUELS TAX REV		04/22/2022	Various	XXX	471,992	435,000	6,965
546475-RM-8	LOUISIANA ST GAS & FUELS TAX REV		04/20/2022	J.P. MORGAN CLEARING CORP	XXX	51,411	50,000	1,188
546475-RN-6	LOUISIANA ST GAS & FUELS TAX REV		02/18/2022	HEARTLAND FINANCIAL SERVICES	XXX	43,210	40,000	622
546475-RP-1	LOUISIANA ST GAS & FUELS TAX REV		05/10/2022	D. A. DAVIDSON & CO.	XXX	436,490	410,000	626
546475-RQ-9	LOUISIANA ST GAS & FUELS TAX REV		08/23/2022	Various	XXX	246,564	230,000	3,496
546475-RV-8	LOUISIANA ST GAS & FUELS TAX REV		05/09/2022	J.P. MORGAN CLEARING CORP	XXX	106,555	100,000	139
546486-AU-5	LOUISIANA ST HWY IMPT REV		03/24/2022	HEARTLAND FINANCIAL SERVICES	XXX	78,144	75,000	1,073
546486-BE-0	LOUISIANA ST HWY IMPT REV		03/21/2022	J.P. MORGAN CLEARING CORP	XXX	52,125	50,000	674
546486-BF-7	LOUISIANA ST HWY IMPT REV		02/23/2022	FIRST CLEARING LLC	XXX	53,998	50,000	486
546486-BG-5	LOUISIANA ST HWY IMPT REV		05/09/2022	Various	XXX	2,644,050	2,500,000	47,222
546486-BJ-9	LOUISIANA ST HWY IMPT REV		08/30/2022	HEARTLAND FINANCIAL SERVICES	XXX	62,659	60,000	633
546486-BL-4	LOUISIANA ST HWY IMPT REV		08/26/2022	HEARTLAND FINANCIAL SERVICES	XXX	52,247	50,000	521
546486-BM-2	LOUISIANA ST HWY IMPT REV		08/16/2022	Various	XXX	1,943,764	1,840,000	24,041

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks **ACQUIRED** During Current Year

1	2	3	4	5	6	7	8	9	
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	
54651R-AN-9	LOUISIANA ST UNCLAIMED PPTY SPL REV		03/24/2022	Various	XXX	480,620	455,000	553	
54651R-AQ-2	LOUISIANA ST UNCLAIMED PPTY SPL REV		08/16/2022	HEARTLAND FINANCIAL SERVICES	XXX	66,942	65,000	1,508	
54651R-AR-0	LOUISIANA ST UNCLAIMED PPTY SPL REV		03/25/2022	J.P. MORGAN CLEARING CORP	XXX	104,616	100,000	389	
54651R-CF-4	LOUISIANA ST UNCLAIMED PPTY SPL REV		05/16/2022	Various	XXX	853,788	765,000	2,848	
54651R-CK-3	LOUISIANA ST UNCLAIMED PPTY SPL REV		03/10/2022	D. A. DAVIDSON & CO	XXX	1,134,368	1,050,000	1,517	
54651T-AX-3	LOUISIANA ST TRANSN AUTH		03/23/2022	HILLTOP SECURITIES INC	XXX	104,036	100,000	500	
546540-LH-6	LOUISIANA ST UNIV & AGRIC & MECHANICAL C		03/25/2022	HEARTLAND FINANCIAL SERVICES	XXX	52,167	50,000	611	
546540-ML-6	LOUISIANA ST UNIV & AGRIC & MECHANICAL C		02/22/2022	HEARTLAND FINANCIAL SERVICES	XXX	26,936	25,000	184	
546540-MM-4	LOUISIANA ST UNIV & AGRIC & MECHANICAL C		03/11/2022	Various	XXX	254,876	235,000	1,860	
546540-MT-9	LOUISIANA ST UNIV & AGRIC & MECHANICAL C		08/17/2022	Various	XXX	158,688	150,000	1,278	
546540-MU-6	LOUISIANA ST UNIV & AGRIC & MECHANICAL C		04/13/2022	Various	XXX	293,491	285,000	2,825	
546540-MX-0	LOUISIANA ST UNIV & AGRIC & MECHANICAL C		03/01/2022	Various	XXX	190,077	180,000	1,114	
647719-ND-1	NEW ORLEANS LA SEW SVC REV		02/22/2022	J.P. MORGAN CLEARING CORP	XXX	108,269	100,000	1,153	
647719-NE-9	NEW ORLEANS LA SEW SVC REV		08/17/2022	J.P. MORGAN CLEARING CORP	XXX	1,038,300	1,000,000	9,208	
647719-NF-6	NEW ORLEANS LA SEW SVC REV		03/14/2022	Various	XXX	139,405	130,000	1,885	
647719-NR-0	NEW ORLEANS LA SEW SVC REV		04/01/2022	J.P. MORGAN CLEARING CORP	XXX	217,422	200,000	3,444	
647719-NZ-2	NEW ORLEANS LA SEW SVC REV		04/21/2022	HILLTOP SECURITIES INC	XXX	107,472	100,000	2,000	
647719-PA-5	NEW ORLEANS LA SEW SVC REV		08/22/2022	HEARTLAND FINANCIAL SERVICES	XXX	107,145	100,000	1,153	
647753-KS-0	NEW ORLEANS LA WTR REV		03/28/2022	J.P. MORGAN CLEARING CORP	XXX	161,636	150,000	2,479	
647753-KT-8	NEW ORLEANS LA WTR REV		10/03/2022	D. A. DAVIDSON & CO	XXX	436,052	420,000	7,233	
647753-KU-5	NEW ORLEANS LA WTR REV		11/22/2022	Various	XXX	275,717	265,000	6,404	
647753-LM-2	NEW ORLEANS LA WTR REV		05/13/2022	J.P. MORGAN CLEARING CORP	XXX	269,543	250,000	5,764	
689870-JW-4	OUACHITA PARISH LA WEST OUACHITA PARISH		06/08/2022	J.P. MORGAN CLEARING CORP	XXX	146,745	135,000	1,856	
727510-EK-1	PLAQUEMINE LA SALES & USE TAX		03/25/2022	TRADEWEB DIRECT LLC	XXX	769,403	750,000	7,375	
72753Y-GC-1	PLAQUEMINES PARISH LA REV		04/05/2022	J.P. MORGAN CLEARING CORP	XXX	157,799	150,000	750	
72753Y-GD-9	PLAQUEMINES PARISH LA REV		12/27/2022	Various	XXX	318,611	305,000	3,382	
788048-BX-3	ST CHARLES PARISH LA CONS WTRWKS & WASTE		12/06/2022	TRADE WEB DIRECT LLC - 78831	XXX	103,310	100,000	2,181	
788048-CU-8	ST CHARLES PARISH LA CONS WTRWKS & WASTE		03/21/2022	HEARTLAND FINANCIAL SERVICES	XXX	27,514	25,000	285	
788072-AL-0	ST CHARLES PARISH LA REV		12/07/2022	RBC CAPITAL MARKETS, LLC	XXX	65,076	60,000	817	
788073-DJ-0	ST CHARLES PARISH LA SCH BRD SALES & USE		03/01/2022	FIRST CLEARING LLC	XXX	31,568	30,000	133	
790207-FH-2	ST JOHN BAPTIST PARISH LA SALES TAX DIST		11/21/2022	TRUIST	XXX	844,427	835,000	15,958	
875682-DN-3	TANGIPAHOA PARISH LA WTR DIST WTR REV		08/04/2022	J.P. MORGAN CLEARING CORP	XXX	168,145	165,000	1,500	
881260-CR-3	TERREBONNE PARISH LA SALES & USE TAX		03/22/2022	TRADEWEB DIRECT LLC	XXX	151,775	140,000	1,613	
954625-BW-8	WEST MONROE LA SALES & USE TAX REV		03/10/2022	HEARTLAND FINANCIAL SERVICES	XXX	108,908	100,000	1,431	
0909999999	Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						37,272,452	35,240,000	352,248
Bonds - Industrial and Miscellaneous (Unaffiliated)									
Bonds - Hybrid Securities									
Bonds - Parent, Subsidiaries and Affiliates									
Bonds - SV0 Identified Funds									
Bonds - Unaffiliated Bank Loans									
Bonds - Unaffiliated Certificates of Deposit									
2509999997	Bonds - Subtotals - Bonds - Part 3						61,939,503	58,870,000	494,266
2509999998	Bonds - Summary item from Part 5 for Bonds						585,778	575,000	10,083
2509999999	Bonds - Subtotals - Bonds						62,525,281	59,445,000	504,349
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 SV0									
Common Stocks - Mutual Funds - Designations Not Assigned by the SV0									
Common Stocks - Unit Investment Trusts - Designations Assigned by the SV0									
Common Stocks - Unit Investment Trusts - Designations Not Assigned by the SV0									
Common Stocks - Closed-End Funds - Designations Assigned by the SV0									
Common Stocks - Closed-End Funds - Designations Not Assigned by the SV0									
Common Stocks - Exchange Traded Funds									
Common Stocks - Parent, Subsidiaries and Affiliates - Publicly Traded									
Common Stocks - Parent, Subsidiaries and Affiliates - Other									
6009999999	Totals						62,525,281	XXX	504,349

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks **SOLD, REDEEMED** or Otherwise **DISPOSED OF** During Current Year

1	2	3 F o r e i g n	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description		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 (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
Bonds - U.S. Governments																				
Bonds - All Other Governments																				
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed)																				
546415-2F-6	LOUISIANA ST.		08/01/2022	Maturity @ 100.00	XXX	14,645,000	14,645,000	16,116,736	15,047,315	.0	(402,315)	.0	(402,315)	.0	14,645,000	.0	.0	.0	.732,250	08/01/2022
546415-D8-0	LOUISIANA ST.		08/01/2022	Maturity @ 100.00	XXX	150,000	150,000	159,981	154,172	.0	(4,172)	.0	(4,172)	.0	150,000	.0	.0	.0	7,500	08/01/2022
546415-D9-8	LOUISIANA ST.		08/01/2022	Call @ 100.00	XXX	1,250,000	1,250,000	1,333,416	1,285,381	.0	(35,381)	.0	(35,381)	.0	1,250,000	.0	.0	.0	82,500	08/01/2023
546415-E2-2	LOUISIANA ST.		08/01/2022	Call @ 100.00	XXX	330,000	330,000	356,575	339,177	.0	(9,177)	.0	(9,177)	.0	330,000	.0	.0	.0	16,500	08/01/2024
546415-E3-0	LOUISIANA ST.		08/01/2022	Call @ 100.00	XXX	30,000	30,000	31,836	30,829	.0	(829)	.0	(829)	.0	30,000	.0	.0	.0	1,500	08/01/2025
546415-E4-8	LOUISIANA ST.		08/01/2022	Call @ 100.00	XXX	45,000	45,000	47,555	46,225	.0	(1,225)	.0	(1,225)	.0	45,000	.0	.0	.0	2,250	08/01/2026
546415-E6-3	LOUISIANA ST.		08/01/2022	Call @ 100.00	XXX	100,000	100,000	104,656	102,188	.0	(2,188)	.0	(2,188)	.0	100,000	.0	.0	.0	4,000	08/01/2028
546415-E7-1	LOUISIANA ST.		08/01/2022	Call @ 100.00	XXX	40,000	40,000	41,800	40,863	.0	(863)	.0	(863)	.0	40,000	.0	.0	.0	1,600	08/01/2029
546415-E8-9	LOUISIANA ST.		08/01/2022	Call @ 100.00	XXX	125,000	125,000	131,725	127,776	.0	(2,776)	.0	(2,776)	.0	125,000	.0	.0	.0	5,000	08/01/2030
546415-E9-7	LOUISIANA ST.		08/01/2022	Call @ 100.00	XXX	205,000	205,000	216,523	209,454	.0	(4,454)	.0	(4,454)	.0	205,000	.0	.0	.0	8,200	08/01/2031
546415-G4-6	LOUISIANA ST.		07/15/2022	Maturity @ 100.00	XXX	375,000	375,000	399,813	382,279	.0	(7,279)	.0	(7,279)	.0	375,000	.0	.0	.0	15,000	07/15/2022
546415-G8-7	LOUISIANA ST.		07/15/2022	Call @ 100.00	XXX	200,000	200,000	209,380	202,889	.0	(2,889)	.0	(2,889)	.0	200,000	.0	.0	.0	6,000	07/15/2026
546415-H3-7	LOUISIANA ST.		07/15/2022	Maturity @ 100.00	XXX	770,000	770,000	826,480	788,665	.0	(18,665)	.0	(18,665)	.0	770,000	.0	.0	.0	38,500	07/15/2022
546415-H4-5	LOUISIANA ST.		07/15/2022	Call @ 100.00	XXX	405,000	405,000	428,848	414,658	.0	(9,658)	.0	(9,658)	.0	405,000	.0	.0	.0	20,250	07/15/2023
546415-H5-2	LOUISIANA ST.		07/15/2022	Call @ 100.00	XXX	655,000	655,000	702,892	671,347	.0	(16,347)	.0	(16,347)	.0	655,000	.0	.0	.0	32,750	07/15/2024
546415-P2-0	LOUISIANA ST.		07/15/2022	Maturity @ 100.00	XXX	485,000	485,000	511,346	497,544	.0	(12,544)	.0	(12,544)	.0	485,000	.0	.0	.0	24,250	07/15/2022
546415-T3-4	LOUISIANA ST.		08/01/2022	Maturity @ 100.00	XXX	1,165,000	1,165,000	1,278,576	1,193,739	.0	(28,739)	.0	(28,739)	.0	1,165,000	.0	.0	.0	58,250	08/01/2022
546416-7E-2	LOUISIANA STATE		12/01/2022	Maturity @ 100.00	XXX	170,000	170,000	183,739	177,166	.0	(7,166)	.0	(7,166)	.0	170,000	.0	.0	.0	8,500	12/01/2022
546417-AZ-9	LOUISIANA ST.		10/01/2022	Maturity @ 100.00	XXX	25,000	25,000	26,858	25,884	.0	(884)	.0	(884)	.0	25,000	.0	.0	.0	1,250	10/01/2022
050999999	Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed)					21,170,000	21,170,000	23,108,736	21,737,551	0	(567,551)	0	(567,551)	0	21,170,000	0	0	0	1,046,050	XXX
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)																				
043519-SM-0	ASCENSION PARISH LA PARISHWIDE SCH DIST		03/01/2022	Call @ 100.00	XXX	50,000	50,000	52,043	50,212	.0	(212)	.0	(212)	.0	50,000	.0	.0	.0	750	03/01/2024
043519-VB-0	ASCENSION PARISH LA PARISHWIDE SCH DIST		03/01/2022	Maturity @ 100.00	XXX	25,000	25,000	25,482	25,062	.0	(62)	.0	(62)	.0	25,000	.0	.0	.0	250	03/01/2022
043519-YG-6	ASCENSION PARISH LA PARISHWIDE SCH DIST		03/01/2022	Maturity @ 100.00	XXX	630,000	630,000	661,204	633,803	.0	(3,803)	.0	(3,803)	.0	630,000	.0	.0	.0	12,600	03/01/2022
128492-G2-2	CALCASIEU PARISH LA SCH DIST NO 023		02/15/2022	Maturity @ 100.00	XXX	90,000	90,000	95,193	90,316	.0	(316)	.0	(316)	.0	90,000	.0	.0	.0	1,800	02/15/2022
128492-JH-9	CALCASIEU PARISH LA SCH DIST NO 023		09/01/2022	Maturity @ 100.00	XXX	240,000	240,000	258,830	245,437	.0	(5,437)	.0	(5,437)	.0	240,000	.0	.0	.0	12,000	09/01/2022
128506-FK-3	CALCASIEU PARISH LA SCH DIST NO 030		11/01/2022	Maturity @ 100.00	XXX	200,000	200,000	211,418	203,780	.0	(3,780)	.0	(3,780)	.0	200,000	.0	.0	.0	8,000	11/01/2022
128506-JH-6	CALCASIEU PARISH LA SCH DIST NO 030		02/15/2022	Maturity @ 100.00	XXX	635,000	635,000	667,264	637,908	.0	(2,908)	.0	(2,908)	.0	635,000	.0	.0	.0	12,700	02/15/2022
153135-EK-0	CENTRAL CMNTY SCH SYS CENTRAL LA		03/01/2022	Maturity @ 100.00	XXX	100,000	100,000	104,840	100,604	.0	(604)	.0	(604)	.0	100,000	.0	.0	.0	2,000	03/01/2022
450812-H9-6	IBERIA PARISH LA PARISHWIDE SCH DIST		03/01/2022	Maturity @ 100.00	XXX	300,000	300,000	317,177	301,814	.0	(1,814)	.0	(1,814)	.0	300,000	.0	.0	.0	6,000	03/01/2022
450812-YS-5	IBERIA PARISH LA PARISHWIDE SCH DIST		03/01/2022	Maturity @ 100.00	XXX	200,000	200,000	215,049	201,417	.0	(1,417)	.0	(1,417)	.0	200,000	.0	.0	.0	5,000	03/01/2022
506570-WV-8	LAFAYETTE PARISH LA		03/01/2022	Maturity @ 100.00	XXX	275,000	275,000	290,378	277,140	.0	(2,140)	.0	(2,140)	.0	275,000	.0	.0	.0	6,875	03/01/2022
506629-AQ-7	LAFAYETTE PARISH LA SCH BRD LTD TAX REV		09/01/2022	Call @ 100.00	XXX	40,000	40,000	41,459	40,720	.0	(720)	.0	(720)	.0	40,000	.0	.0	.0	1,200	03/01/2028
506629-AU-8	LAFAYETTE PARISH LA SCH BRD LTD TAX REV		09/01/2022	Call @ 100.00	XXX	40,000	40,000	41,506	40,723	.0	(723)	.0	(723)	.0	40,000	.0	.0	.0	1,200	03/01/2032
64763F-PC-7	NEW ORLEANS LA		12/01/2022	Maturity @ 100.00	XXX	25,000	25,000	26,675	26,056	.0	(1,056)	.0	(1,056)	.0	25,000	.0	.0	.0	1,250	12/01/2022
64763F-TJ-8	NEW ORLEANS LA		12/01/2022	Maturity @ 100.00	XXX	50,000	50,000	51,493	50,857	.0	(857)	.0	(857)	.0	50,000	.0	.0	.0	1,125	12/01/2022
64763F-WA-3	NEW ORLEANS LA		12/01/2022	Maturity @ 100.00	XXX	50,000	50,000	53,635	52,089	.0	(2,089)	.0	(2,089)	.0	50,000	.0	.0	.0	2,500	12/01/2022
689861-NV-0	OUACHITA PARISH LA EAST OUACHITA PARISH		03/01/2022	Maturity @ 100.00	XXX	175,000	175,000	180,723	175,703	.0	(703)	.0	(703)	.0	175,000	.0	.0	.0	2,625	03/01/2022
753466-FQ-9	RAPIDES PARISH LA		03/01/2022	Maturity @ 100.00	XXX	125,000	125,000	134,501	125,790	.0	(790)	.0	(790)	.0	125,000	.0	.0	.0	3,125	03/01/2022
753505-BO-8	RAPIDES PARISH LA REC DIST WARD 9		03/01/2022	Maturity @ 100.00	XXX	50,000	50,000	51,439	50,195	.0	(195)	.0	(195)	.0	50,000	.0	.0	.0	750	03/01/2022
763892-CK-0	RICHLAND PARISH LA SCH DIST NO 4		03/01/2022	Maturity @ 100.00	XXX	225,000	225,000	247,716	225,780	.0	(780)	.0	(780)	.0	225,000	.0	.0	.0	4,500	03/01/2022
788076-RP-4	ST CHARLES PARISH LA SCH DIST NO 1 PARISH		03/01/2022	Maturity @ 100.00	XXX	50,000	50,000	53,778	50,362	.0	(362)	.0	(362)	.0	50,000	.0	.0	.0	1,250	03/01/2022
792163-SZ-1	ST MARTIN PARISH LA SCH DIST PARISH WIDE		03/01/2022	Maturity @ 100.00	XXX	50,000	50,000	51,964	50,191	.0	(191)	.0	(191)	.0	50,000	.0	.0	.0	750	03/01/2022
792163-TU-1	ST MARTIN PARISH LA SCH DIST PARISH WIDE		03/01/2022	Maturity @ 100.00	XXX	80,000	80,000	83,566	80,475	.0	(475)	.0	(475)	.0	80,000	.0	.0	.0	1,600	03/01/2022
792163-VW-4	ST MARTIN PARISH LA SCH DIST PARISH WIDE		03/01/2022	Maturity @ 100.00	XXX	125,000	125,000	129,294	125,472	.0	(472)	.0	(472)	.0	125,000	.0	.0	.0	1,875	03/01/2022
793572-D3-9	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		03/01/2022	Maturity @ 100.00	XXX	100,000	100,000	105,887	100,603	.0	(603)	.0	(603)	.0	100,000	.0	.0	.0	2,000	03/01/2022

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks **SOLD, REDEEMED** or Otherwise **DISPOSED** of During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	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 (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
793572-H2-7	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		03/01/2022	Maturity @ 100.00	XXX	155,000	155,000	162,761	155,703	.0	(703)	.0	(703)	.0	155,000	.0	.0	.0	3,100	03/01/2022
793572-04-3	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		03/01/2022	Maturity @ 100.00	XXX	50,000	50,000	52,917	50,380	.0	(380)	.0	(380)	.0	50,000	.0	.0	.0	1,250	03/01/2022
951291-CY-7	WEST BATON ROUGE PARISH LA SCH DIST NO 3		03/01/2022	Maturity @ 100.00	XXX	50,000	50,000	52,293	50,374	.0	(374)	.0	(374)	.0	50,000	.0	.0	.0	1,250	03/01/2022
951291-DV-2	WEST BATON ROUGE PARISH LA SCH DIST NO 3		03/01/2022	Maturity @ 100.00	XXX	50,000	50,000	51,998	50,170	.0	(170)	.0	(170)	.0	50,000	.0	.0	.0	750	03/01/2022
988844-MC-7	ZACHARY LA CMNTY SCH DIST NO 1		03/01/2022	Maturity @ 100.00	XXX	150,000	150,000	155,766	150,457	.0	(457)	.0	(457)	.0	150,000	.0	.0	.0	2,250	03/01/2022
988844-MP-8	ZACHARY LA CMNTY SCH DIST NO 1		03/01/2022	Maturity @ 100.00	XXX	200,000	200,000	204,391	200,491	.0	(491)	.0	(491)	.0	200,000	.0	.0	.0	2,000	03/01/2022
0709999999	Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)					4,585,000	4,585,000	4,832,637	4,620,081	0	(35,081)	0	(35,081)	0	4,585,000	0	0	0	104,325	XXX
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																				
043506-BM-5	ASCENSION PARISH LA REV		08/01/2022	Maturity @ 100.00	XXX	100,000	100,000	104,599	101,521	.0	(1,521)	.0	(1,521)	.0	100,000	.0	.0	.0	3,000	08/01/2022
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
100210-PL-1	BOSSIER CITY LA PUB IMPT SALES & USE TAX		12/01/2022	Maturity @ 100.00	XXX	100,000	100,000	107,619	103,284	.0	(3,284)	.0	(3,284)	.0	100,000	.0	.0	.0	4,000	12/01/2022
100210-PT-4	BOSSIER CITY LA PUB IMPT SALES & USE TAX		12/01/2022	Maturity @ 100.00	XXX	105,000	105,000	110,174	107,010	.0	(2,010)	.0	(2,010)	.0	105,000	.0	.0	.0	3,150	12/01/2022
128478-CV-4	CALCASIEU PARISH LA SCH BRD EXCESS REV		02/01/2022	Maturity @ 100.00	XXX	450,000	450,000	478,134	451,798	.0	(1,798)	.0	(1,798)	.0	450,000	.0	.0	.0	11,250	02/01/2022
270618-EV-9	EAST BATON ROUGE LA SEM COMMN REV		02/01/2022	Maturity @ 100.00	XXX	60,000	60,000	63,152	60,235	.0	(235)	.0	(235)	.0	60,000	.0	.0	.0	1,500	02/01/2022
270764-EF-6	EAST BATON ROUGE PARISH LA SALES TAX REV		08/01/2022	Maturity @ 100.00	XXX	25,000	25,000	26,289	25,673	.0	(673)	.0	(673)	.0	25,000	.0	.0	.0	1,250	08/01/2022
270764-ER-0	EAST BATON ROUGE PARISH LA SALES TAX REV		08/01/2022	Maturity @ 100.00	XXX	300,000	300,000	325,752	308,067	.0	(8,067)	.0	(8,067)	.0	300,000	.0	.0	.0	15,000	08/01/2022
270773-AC-8	EAST BATON ROUGE PARISH LA CAP IMPTS DIS		08/01/2022	Maturity @ 100.00	XXX	105,000	105,000	112,009	107,862	.0	(2,862)	.0	(2,862)	.0	105,000	.0	.0	.0	5,250	08/01/2022
295852-JD-0	ERNEST N MORIAL-NEW ORLEANS LA EXHIB HAL		07/15/2022	Unknown	XXX	250,000	250,000	268,440	254,399	.0	(4,399)	.0	(4,399)	.0	250,000	.0	.0	.0	12,500	07/15/2025
408505-CK-9	HAMMOND LA SALES & USE TAX REV		12/01/2022	Maturity @ 100.00	XXX	140,000	140,000	150,515	144,653	.0	(4,653)	.0	(4,653)	.0	140,000	.0	.0	.0	5,600	12/01/2022
474176-KQ-6	JEFFERSON LA SALES TAX DIST SPL SALES TA		12/01/2022	Maturity @ 100.00	XXX	50,000	50,000	55,337	51,980	.0	(1,980)	.0	(1,980)	.0	50,000	.0	.0	.0	2,500	12/01/2022
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
506479-JD-7	LAFAYETTE LA PUB PWR AUTH ELEC REV		11/01/2022	Maturity @ 100.00	XXX	1,075,000	1,075,000	1,193,508	1,112,332	.0	(37,332)	.0	(37,332)	.0	1,075,000	.0	.0	.0	53,750	11/01/2022
506479-JF-2	LAFAYETTE LA PUB PWR AUTH ELEC REV		11/01/2022	Call @ 100.00	XXX	200,000	200,000	214,912	207,729	.0	(7,729)	.0	(7,729)	.0	200,000	.0	.0	.0	10,000	11/01/2024
506479-JH-8	LAFAYETTE LA PUB PWR AUTH ELEC REV		11/01/2022	Call @ 100.00	XXX	40,000	40,000	42,168	41,550	.0	(1,550)	.0	(1,550)	.0	40,000	.0	.0	.0	2,000	11/01/2026
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
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
506485-EU-1	LAFAYETTE LA PUB IMPT SALES TAX		03/01/2022	Maturity @ 100.00	XXX	1,035,000	1,035,000	1,205,839	1,041,213	.0	(6,213)	.0	(6,213)	.0	1,035,000	.0	.0	.0	25,875	03/01/2022
506485-FD-8	LAFAYETTE LA PUB IMPT SALES TAX		03/01/2022	Maturity @ 100.00	XXX	150,000	150,000	157,926	150,689	.0	(689)	.0	(689)	.0	150,000	.0	.0	.0	3,750	03/01/2022
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
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
506498-YK-4	LAFAYETTE LA UTILS REV		11/01/2022	Call @ 100.00	XXX	200,000	200,000	219,804	206,693	.0	(6,693)	.0	(6,693)	.0	200,000	.0	.0	.0	10,000	11/01/2023
506498-YL-2	LAFAYETTE LA UTILS REV		11/01/2022	Call @ 100.00	XXX	100,000	100,000	107,291	103,874	.0	(3,874)	.0	(3,874)	.0	100,000	.0	.0	.0	5,000	11/01/2024
506498-YM-0	LAFAYETTE LA UTILS REV		11/01/2022	Call @ 100.00	XXX	295,000	295,000	318,836	304,679	.0	(9,679)	.0	(9,679)	.0	295,000	.0	.0	.0	14,750	11/01/2025
506498-YT-5	LAFAYETTE LA UTILS REV		11/01/2022	Maturity @ 100.00	XXX	45,000	45,000	49,350	46,709	.0	(1,709)	.0	(1,709)	.0	45,000	.0	.0	.0	2,250	11/01/2022
50700L-AF-8	LAFOURCHE PARISH LA LAW ENFORCEMENT DIST		09/01/2022	Maturity @ 100.00	XXX	250,000	250,000	260,978	254,131	.0	(4,131)	.0	(4,131)	.0	250,000	.0	.0	.0	7,500	09/01/2022
507048-JM-9	LAFOURCHE PARISH LA WTR DIST NO 001		01/01/2022	Maturity @ 100.00	XXX	200,000	200,000	205,696	200,000	.0	.0	.0	.0	.0	200,000	.0	.0	.0	2,500	01/01/2022
546276-BW-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		03/01/2022	Call @ 100.00	XXX	50,000	50,000	52,573	50,423	.0	(423)	.0	(423)	.0	50,000	.0	.0	.0	1,375	03/01/2047
546282-4B-7	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		10/01/2022	Maturity @ 100.00	XXX	75,000	75,000	77,681	76,453	.0	(1,453)	.0	(1,453)	.0	75,000	.0	.0	.0	2,250	10/01/2022
546282-7N-8	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		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
546282-F6-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		11/01/2022	Maturity @ 100.00	XXX	85,000	85,000	93,896	87,807	.0	(2,807)	.0	(2,807)	.0	85,000	.0	.0	.0	4,250	11/01/2022
546282-J8-8	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		08/01/2022	Maturity @ 100.00	XXX	390,000	390,000	422,573	400,690	.0	(10,690)	.0	(10,690)	.0	390,000	.0	.0	.0	19,500	08/01/2022
546282-S9-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		11/01/2022	Maturity @ 100.00	XXX	65,000	65,000	70,348	67,457	.0	(2,457)	.0	(2,457)	.0	65,000	.0	.0	.0	3,250	11/01/2022

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks **SOLD, REDEEMED** or Otherwise **DISPOSED OF** During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	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 (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
54628C-DJ-8.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		11/01/2022.	Maturity @ 100.00	XXX	210,000	210,000	213,348	214,763	.0	(4,763)	.0	(4,763)	.0	210,000	.0	.0	.0	4,200	10/01/2028.
54628C-FG-2.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		12/01/2022.	Maturity @ 100.00	XXX	125,000	125,000	135,752	130,190	.0	(5,190)	.0	(5,190)	.0	125,000	.0	.0	.0	6,250	12/01/2022.
54628C-GF-3.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		12/01/2022.	Maturity @ 100.00	XXX	165,000	165,000	178,969	171,999	.0	(6,999)	.0	(6,999)	.0	165,000	.0	.0	.0	8,250	12/01/2022.
54628C-JW-3.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		10/01/2022.	Maturity @ 100.00	XXX	200,000	200,000	214,948	204,801	.0	(4,801)	.0	(4,801)	.0	200,000	.0	.0	.0	10,000	10/01/2022.
54628C-LP-5.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		10/01/2022.	Maturity @ 100.00	XXX	100,000	100,000	108,601	102,770	.0	(2,770)	.0	(2,770)	.0	100,000	.0	.0	.0	5,000	10/01/2022.
54628C-PD-8.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		10/01/2022.	Maturity @ 100.00	XXX	500,000	500,000	522,555	509,042	.0	(9,042)	.0	(9,042)	.0	500,000	.0	.0	.0	15,000	10/01/2022.
54628C-RS-3.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		10/01/2022.	Maturity @ 100.00	XXX	120,000	120,000	125,525	122,334	.0	(2,334)	.0	(2,334)	.0	120,000	.0	.0	.0	3,600	10/01/2022.
54628C-SN-3.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		10/01/2022.	Maturity @ 100.00	XXX	150,000	150,000	156,906	152,917	.0	(2,917)	.0	(2,917)	.0	150,000	.0	.0	.0	4,500	10/01/2022.
54628C-UK-6.	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		11/01/2022.	Maturity @ 100.00	XXX	550,000	550,000	580,509	567,306	.0	(17,306)	.0	(17,306)	.0	550,000	.0	.0	.0	22,000	11/01/2022.
546395-U6-9.	LOUISIANA PUB FACS AUTH HOSP REV.		09/01/2022.	Maturity @ 100.00	XXX	315,000	315,000	343,495	324,261	.0	(9,261)	.0	(9,261)	.0	315,000	.0	.0	.0	15,750	09/01/2022.
546398-5X-2.	LOUISIANA PUB FACS 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.
546398-U6-3.	LOUISIANA PUB FACS AUTH REV.		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.
546399-NV-4.	LOUISIANA PUB FACS AUTH REV.		12/15/2022.	Maturity @ 100.00	XXX	735,000	735,000	796,142	749,934	.0	(23,182)	.0	(23,182)	.0	735,000	.0	.0	.0	36,750	12/15/2022.
54641C-AC-9.	LOUISIANA ST GRNT ANTIC REV.		09/01/2022.	Maturity @ 100.00	XXX	75,000	75,000	81,022	77,265	.0	(2,265)	.0	(2,265)	.0	75,000	.0	.0	.0	3,750	09/01/2022.
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.
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.
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.
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.
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.
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.
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.
546540-KA-2.	LOUISIANA ST UNIV & AGRIC & MECHANICAL C.		07/01/2022.	Maturity @ 100.00	XXX	50,000	50,000	54,551	50,937	.0	(937)	.0	(937)	.0	50,000	.0	.0	.0	2,500	07/01/2022.
546540-KC-8.	LOUISIANA ST UNIV & AGRIC & MECHANICAL C.		07/01/2022.	Call @ 100.00	XXX	730,000	730,000	783,170	746,303	.0	(16,303)	.0	(16,303)	.0	730,000	.0	.0	.0	36,500	07/01/2024.
546540-KD-6.	LOUISIANA ST UNIV & AGRIC & MECHANICAL C.		07/01/2022.	Call @ 100.00	XXX	375,000	375,000	405,000	383,168	.0	(8,168)	.0	(8,168)	.0	375,000	.0	.0	.0	18,750	07/01/2025.
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.
546540-MJ-1.	LOUISIANA ST UNIV & AGRIC & MECHANICAL C.		07/01/2022.	Maturity @ 100.00	XXX	185,000	185,000	197,402	188,536	.0	(3,536)	.0	(3,536)	.0	185,000	.0	.0	.0	9,250	07/01/2022.
546540-PM-1.	LOUISIANA ST UNIV & AGRIC & MECHANICAL C.		07/01/2022.	Maturity @ 100.00	XXX	40,000	40,000	42,722	40,826	.0	(826)	.0	(826)	.0	40,000	.0	.0	.0	2,000	07/01/2022.
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.
72753Y-GA-5.	PLAQUEMINES PARISH LA REV.		03/01/2022.	Maturity @ 100.00	XXX	635,000	635,000	677,451	639,725	.0	(4,725)	.0	(4,725)	.0	635,000	.0	.0	.0	15,875	03/01/2022.
788048-BU-9.	ST CHARLES PARISH LA CONS WTRKKS & WASTE		07/01/2022.	Maturity @ 100.00	XXX	100,000	100,000	108,310	102,321	.0	(2,321)	.0	(2,321)	.0	100,000	.0	.0	.0	5,000	07/01/2022.
790207-FG-4.	ST JOHN BAPTIST PARISH LA SALES TAX DIST		12/01/2022.	Maturity @ 100.00	XXX	800,000	800,000	838,272	817,560	.0	(17,560)	.0	(17,560)	.0	800,000	.0	.0	.0	24,000	12/01/2022.
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.
79356V-BL-8.	ST TAMMANY PARISH LA LAW ENFORCEMENT DIS		03/01/2022.	Maturity @ 100.00	XXX	335,000	335,000	345,027	336,333	.0	(1,333)	.0	(1,333)	.0	335,000	.0	.0	.0	5,025	03/01/2022.
881286-JP-4.	TERREBONNE PARISH LA WTRKKS DIST NO 001.		11/01/2022.	Call @ 100.00	XXX	50,000	50,000	52,417	51,288	.0	(1,288)	.0	(1,288)	.0	50,000	.0	.0	.0	1,688	11/01/2026.
881286-JR-0.	TERREBONNE PARISH LA WTRKKS DIST NO 001.		11/01/2022.	Call @ 100.00	XXX	85,000	85,000	92,554	88,278	.0	(3,278)	.0	(3,278)	.0	85,000	.0	.0	.0	4,250	11/01/2033.
987733-BS-0.	YOUNGSSVILLE 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.
0909999999	- Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions					16,894,595	16,885,000	18,145,225	17,220,714	0	(334,368)	0	(334,368)	0	16,894,595	0	0	0	588,737	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)																				
Bonds - Hybrid Securities																				
Bonds - Parent, Subsidiaries and Affiliates																				
Bonds - SYO Identified Funds																				
Bonds - Unaffiliated Bank Loans																				

E14.2

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks **SOLD, REDEEMED** or Otherwise **DISPOSED OF** During Current Year

1 CUSIP Identi- fication	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/Stock Dividends Received During Year	21 Stated Contractual Maturity Date																	
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year (Amortization)/ Accretion	13 Current Year's Other-Than- Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.																							
Bonds - Unaffiliated Certificates of Deposit																																					
2509999997 - Bonds - Subtotals - Bonds - Part 4						42,649,595	42,640,000	46,086,598	43,578,346	0	(937,000)	0	(937,000)	0	42,649,595	0	0	0	1,739,112	XXX																	
2509999998 - Bonds - Summary item from Part 5 for Bonds						575,000	575,000	585,778	0	0	(10,778)	0	(10,778)	0	575,000	0	0	0	26,250	XXX																	
2509999999 - Bonds - Subtotals - Bonds						43,224,595	43,215,000	46,672,376	43,578,346	0	(947,778)	0	(947,778)	0	43,224,595	0	0	0	1,765,362	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																																					
Common Stocks - Exchange Traded Funds																																					
Common Stocks - Parent, Subsidiaries and Affiliates - Publicly Traded																																					
Common Stocks - Parent, Subsidiaries and Affiliates - Other																																					
6009999999 Totals						43,224,595	XXX	46,672,376	43,578,346	0	(947,778)	0	(947,778)	0	43,224,595	0	0	0	1,765,362	XXX																	

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks **ACQUIRED** During Year and Fully **DISPOSED OF** During Current Year

1 CUSIP Identification	2 Description	3 Foreign Date Acquired	4 Name of Vendor	5 Disposal Date	6 Name of Purchaser	7 Par Value (Bonds) or Number of Shares (Stocks)	8 Actual Cost	9 Consideration	10 Book/ Adjusted Carrying Value at Disposal	11 Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends																		
										12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change In B./A. C.V. (12 + 13 - 14)	16 Total Foreign Exchange Change in B./A. C.V.																							
Bonds - U.S. Governments																																					
Bonds - All Other Governments																																					
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed)																																					
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)																																					
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																																					
295852-HY-6	ERNEST N MORTAL-NEW ORLEANS LA EXHIB HAL	03/14/2022	J.P. MORGAN CLEARING CORP	07/15/2022	Unknown	100,000	101,183	100,000	100,000	0	(1,183)	0	(1,183)	0	0	0	0	2,500	847																		
546399-NS-1	LOUISIANA PUB FACS AUTH REV	05/05/2022	TRADEWEB DIRECT LLC	12/15/2022	Call @ 100.00	475,000	484,595	475,000	475,000	0	(9,595)	0	(9,595)	0	0	0	0	23,750	9,236																		
0909999999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						575,000	585,778	575,000	575,000	0	(10,778)	0	(10,778)	0	0	0	0	26,250	10,083																		
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																																					
2509999998 - Subtotal - Bonds						575,000	585,778	575,000	575,000	0	(10,778)	0	(10,778)	0	0	0	0	26,250	10,083																		
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																																					
Common Stocks - Exchange Traded Funds																																					
Common Stocks - Parent, Subsidiaries and Affiliates - Publicly Traded																																					
Common Stocks - Parent, Subsidiaries and Affiliates - Other																																					
6009999999 Totals						585,778	575,000	575,000	575,000	0	(10,778)	0	(10,778)	0	0	0	0	26,250	10,083																		

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE DA - PART 1

Showing all **SHORT-TERM INVESTMENTS** Owned December 31 of Current Year

1	Codes		4	5	6	7	Change In Book/Adjusted Carrying Value				12	13	Interest					20		
	2	3					8	9	10	11			14	15	16	17	18		19	
Description	Code	n	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Par Value	Actual Cost	Amount Due And Accrued Dec. 31 of Current Year On Bond Not In Default	Non-Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest	
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 - Single Class Mortgage-Backed/Asset-Backed Securities																				
Bonds - All Other Governments - Other Loan-Backed and Structured Securities																				
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																				
LOUISIANA ST			08/17/2022	FIRST CLEARING LLC	07/15/2023	2,310,093	0	(23,715)	0	0	2,275,000	2,333,809	52,451	0	5.000	2.101	JJ	0	10,743	
041999999 - 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																				
050999999 - Bonds - Subtotals - U.S. States, Territories and Possessions (Direct and Guaranteed)																				
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																				
ST TAMMANY PARISH LA REC DIST NO 12 LA			04/05/2022	J.P. MORGAN CLEARING CORP	03/01/2023	75,392	0	(1,763)	0	0	75,000	77,155	1,250	0	5.000	1.766	MS	1,875	375	
ST MARTIN PARISH LA SCH DIST PARISH WIDE			03/29/2022	J.P. MORGAN CLEARING CORP	03/01/2023	205,779	0	(3,584)	0	0	205,000	209,362	2,733	0	4.000	1.650	MS	4,100	683	
CALCASIEU PARISH LA REC DIST NO 1 WARD 4			04/13/2022	Stifel Nicholas (#00793)	03/01/2023	100,159	0	(672)	0	0	100,000	100,831	2,033	0	3.000	1.999	MAT	0	0	
ASCENSION PARISH LA PARISHWIDE SCH DIST			04/29/2022	D. A. DAVIDSON & CO.	03/01/2023	411,899	0	(7,470)	0	0	410,000	419,369	6,833	0	5.000	2.128	MS	6,264	0	
ST TAMMANY PARISH LA REC DIST NO 14			08/04/2022	J.P. MORGAN CLEARING CORP	04/01/2023	225,248	0	(398)	0	0	225,000	225,646	1,266	0	2.250	1.800	AO	2,531	1,786	
ST MARTIN PARISH LA SCH DIST PARISH WIDE			08/04/2022	J.P. MORGAN CLEARING CORP	03/01/2023	316,150	0	(2,823)	0	0	315,000	318,972	4,200	0	4.000	3.807	MS	6,300	5,495	
ST MARTIN PARISH LA SCH DIST PARISH WIDE			08/04/2022	J.P. MORGAN CLEARING CORP	03/01/2023	331,204	0	(2,957)	0	0	330,000	334,161	4,400	0	4.000	3.826	MS	6,600	5,757	
IBERIA PARISH LA PARISHWIDE SCH DIST			08/04/2022	J.P. MORGAN CLEARING CORP	03/01/2023	466,697	0	(4,167)	0	0	465,000	470,864	6,200	0	4.000	3.853	MS	9,300	8,112	
ST MARTIN PARISH LA SCH DIST PARISH WIDE			08/04/2022	J.P. MORGAN CLEARING CORP	03/01/2023	281,027	0	(2,521)	0	0	280,000	283,548	3,733	0	4.000	3.696	MS	5,600	4,884	
IBERIA PARISH LA PARISHWIDE SCH DIST			08/04/2022	J.P. MORGAN CLEARING CORP	03/01/2023	340,554	0	(1,360)	0	0	340,000	341,914	3,117	0	2.750	2.522	MS	4,675	4,078	
ST MARTIN PARISH LA SCH DIST PARISH WIDE			08/04/2022	J.P. MORGAN CLEARING CORP	03/01/2023	260,529	0	(1,299)	0	0	260,000	261,828	2,600	0	3.000	2.715	MS	3,900	3,402	
IBERIA PARISH LA PARISHWIDE SCH DIST			08/04/2022	J.P. MORGAN CLEARING CORP	03/01/2023	350,712	0	(1,748)	0	0	350,000	352,461	3,500	0	3.000	2.791	MS	5,250	4,579	
061999999 - 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																				
070999999 - Bonds - Subtotals - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)																				
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																				
LOUISIANA LOC GOVT ENVIRONMENTAL FACS &			03/25/2022	J.P. MORGAN CLEARING CORP	02/01/2023	75,207	0	(1,844)	0	0	75,000	77,051	1,563	0	5.000	1.701	FA	1,875	604	
CONSOLIDATED SEWERAGE DISTRICT NO 1			03/23/2022	Stifel Nicholas (#00793)	02/01/2023	150,189	0	(1,653)	0	0	150,000	151,842	1,875	0	3.000	1.493	FA	1,450	0	
ALEXANDRIA LA SALES & USE TAX REV.			08/16/2022	Zeus Securities, Inc.	08/01/2023	101,155	0	(722)	0	0	100,000	101,877	1,667	0	4.000	2.000	FA	0	189	
EAST BATON ROUGE PARISH LA CAP IMPTS DIS.			08/17/2022	J.P. MORGAN CLEARING CORP	08/01/2023	162,640	0	(1,651)	0	0	160,000	164,291	3,333	0	5.000	2.140	FA	0	378	
TANGIPAHOA PARISH LA WTR DIST WTR REV.			11/22/2022	TRUIST	11/01/2023	71,226	0	(149)	0	0	70,000	71,375	583	0	5.000	2.850	MN	0	233	
081999999 - 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																				
090999999 - Bonds - Subtotals - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																				
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																				

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Schedule DB - Part A - Section 1

NONE

Schedule DB - Part A - Section 2

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part B - Section 2

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 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 - 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		12/15/2022	3.900	XXX	85,299,731	0	528,567
8209999999	Exempt Money Market Mutual Funds - as Identified by SVO					85,299,731	0	528,567
	All Other Money Market Mutual Funds							
316175-10-8	FIDELITY IMM:GOVT I		12/15/2022	4.100	XXX	39,693,078	0	333,114
8309999999	All Other Money Market Mutual Funds					39,693,078	0	333,114
	Qualified Cash Pools Under SSAP No. 2R							
	Other Cash Equivalents							
8609999999	Total Cash Equivalents					124,992,808	0	861,681

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1.
Line
Number Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 1A 1A \$ 0 1B \$ 0 1C \$ 0 1D \$ 0 1E \$ 0 1F \$ 0 1G \$ 0
 1B 2A \$ 0 2B \$ 0 2C \$ 0
 1C 3A \$ 0 3B \$ 0 3C \$ 0
 1D 4A \$ 0 4B \$ 0 4C \$ 0
 1E 5A \$ 0 5B \$ 0 5C \$ 0
 1F 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, etc.	1 Type of Deposits	2 Purpose of Deposits	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL		.0	.0	.0	.0
2. Alaska	AK		.0	.0	.0	.0
3. Arizona	AZ		.0	.0	.0	.0
4. Arkansas	AR		.0	.0	.0	.0
5. California	CA		.0	.0	.0	.0
6. Colorado	CO		.0	.0	.0	.0
7. Connecticut	CT		.0	.0	.0	.0
8. Delaware	DE		.0	.0	.0	.0
9. District of Columbia	DC		.0	.0	.0	.0
10. Florida	FL		.0	.0	.0	.0
11. Georgia	GA		.0	.0	.0	.0
12. Hawaii	HI		.0	.0	.0	.0
13. Idaho	ID		.0	.0	.0	.0
14. Illinois	IL		.0	.0	.0	.0
15. Indiana	IN		.0	.0	.0	.0
16. Iowa	IA		.0	.0	.0	.0
17. Kansas	KS		.0	.0	.0	.0
18. Kentucky	KY		.0	.0	.0	.0
19. Louisiana	LA		.0	.0	.0	.0
20. Maine	ME		.0	.0	.0	.0
21. Maryland	MD		.0	.0	.0	.0
22. Massachusetts	MA		.0	.0	.0	.0
23. Michigan	MI		.0	.0	.0	.0
24. Minnesota	MN		.0	.0	.0	.0
25. Mississippi	MS		.0	.0	.0	.0
26. Missouri	MO		.0	.0	.0	.0
27. Montana	MT		.0	.0	.0	.0
28. Nebraska	NE		.0	.0	.0	.0
29. Nevada	NV		.0	.0	.0	.0
30. New Hampshire	NH		.0	.0	.0	.0
31. New Jersey	NJ		.0	.0	.0	.0
32. New Mexico	NM		.0	.0	.0	.0
33. New York	NY		.0	.0	.0	.0
34. North Carolina	NC		.0	.0	.0	.0
35. North Dakota	ND		.0	.0	.0	.0
36. Ohio	OH		.0	.0	.0	.0
37. Oklahoma	OK		.0	.0	.0	.0
38. Oregon	OR		.0	.0	.0	.0
39. Pennsylvania	PA		.0	.0	.0	.0
40. Rhode Island	RI		.0	.0	.0	.0
41. South Carolina	SC		.0	.0	.0	.0
42. South Dakota	SD		.0	.0	.0	.0
43. Tennessee	TN		.0	.0	.0	.0
44. Texas	TX		.0	.0	.0	.0
45. Utah	UT		.0	.0	.0	.0
46. Vermont	VT		.0	.0	.0	.0
47. Virginia	VA		.0	.0	.0	.0
48. Washington	WA		.0	.0	.0	.0
49. West Virginia	WV		.0	.0	.0	.0
50. Wisconsin	WI		.0	.0	.0	.0
51. Wyoming	WY		.0	.0	.0	.0
52. American Samoa	AS		.0	.0	.0	.0
53. Guam	GU		.0	.0	.0	.0
54. Puerto Rico	PR		.0	.0	.0	.0
55. US Virgin Islands	VI		.0	.0	.0	.0
56. Northern Mariana Islands	MP		.0	.0	.0	.0
57. Canada	CAN		.0	.0	.0	.0
58. Aggregate Alien and Other	OT	XXX	.0	.0	.0	.0
59. Total	XXX	XXX	0	0	0	0
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Sum of remaining write-ins for Line 58 from overflow page	XXX	XXX	.0	.0	.0	.0
5899. Totals (Lines 5801 - 5803 + 5898) (Line 58 above)	XXX	XXX	0	0	0	0

NONE

2023 Line of Credit Renewal

Expiring Line of Credit: June 1, 2021 – June 1, 2023

- \$125,000,000 (Amended from \$50,000,000 on 8/19/22)
- Closing Fees: \$132,500 (\$86,250 for 8/19/22 amendment) 23 bps
- Interest Rate (if used):
 - 30 day SOFR plus 200 basis points (2.0%)
 - SOFR = Secured Overnight Financing Data, replaces LIBOR

Renewal Line of Credit: June 1, 2023 – June 1, 2025

- \$125,000,000
- Closing Fees: \$295,000 (23 bps)
- Interest Rate (if used):
 - 30 day SOFR plus 200 basis points (2.0%)
- Provides our only liquidity to pay claims between the declaration of a deficit and the 30 day collection of Regular Assessment funds

Anticipated Timing:

- Board approval of resolution – March 9
- Bond Commission approval of resolution – April 20
- Line of Credit Effective – June 1

LCPIC Line of Credit History

- 8/12/2010 – 6/1/2012: \$50,000,000
 - 131K Policies Inforce
 - \$25M Surplus
 - \$89M Cash
- 6/1/2012 - 6/1/2015: \$75,000,000 (Amended 8/20/2013)
 - 113K Policies Inforce
 - \$31M Surplus
 - \$171M Cash
- 8/20/2013 – 6/1/2015: \$125,000,000
 - 108K Policies Inforce
 - (\$20M) Surplus
 - \$105M Cash
- 6/1/2015 – 6/1/2017: \$100,000,000
 - 86K Policies Inforce
 - \$10M Surplus
 - \$113M Cash
- 6/1/2017 – 6/1/2019: \$50,000,000
 - 52K Policies Inforce
 - \$120M Surplus
 - \$141M Cash
- 6/1/2019 – 6/1/2021: \$50,000,000
 - 38K Policies Inforce
 - \$182M Surplus
 - \$127M Cash
- 6/1/2021 – 6/1/2023: \$50,000,000 (Amended 8/19/2023)
 - 37K Policies Inforce
 - \$166M Surplus
 - \$109M Cash
- 8/19/2022 – 6/1/2023: \$125,000,000
 - 103K Policies Inforce
 - \$137M Surplus
 - \$234M Cash

LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION

The following resolution was offered by _____ and seconded by _____:

RESOLUTION

A RESOLUTION ACCEPTING THE PROPOSAL SUBMITTED BY REGIONS COMMERCIAL EQUIPMENT FINANCE, LLC RELATING TO THE EXTENSION OF THE LOAN AGREEMENT AND THE EXISTING LINE OF CREDIT FACILITY FROM JUNE 1, 2023, TO AND INCLUDING JUNE 1, 2025; PROVIDING FOR THE EXECUTION OF CERTAIN INSTRUMENTS, DOCUMENTS AND CERTIFICATES IN CONNECTION THEREWITH; AND OTHERWISE PROVIDING WITH RESPECT THERETO.

WHEREAS, on June 1, 2021, in accordance with the provisions of La. R.S. 22:2297(C)(1) (the “*Act*”), the Louisiana Citizens Property Insurance Corporation (the “*Corporation*”) and Regions Bank entered into that certain Loan Agreement dated June 1, 2021 (the “*Loan Agreement*”), as amended by that certain First Amendment to Loan Agreement dated August 26, 2022, which provides for a line of credit to the Corporation in the amount of \$125,000,000 for the purpose of providing funds on an as needed basis to pay claims in the event that sufficient funds are not otherwise available to the Corporation; and

WHEREAS, the line of credit facility terminates on June 1, 2023, and the Board of Directors of the Corporation desires to amend the Loan Agreement and extend the line of credit facility for a period of two (2) years; and

WHEREAS, the Board of Directors of the Corporation desires to accept the proposal submitted by Regions Commercial Equipment Finance, LLC which provides for an amendment of the Loan Agreement and the extension of the line of credit facility for a period of two (2) years, and to further authorize the Chairman or Vice Chairman and Secretary of the Corporation to execute all instruments, documents and certificates in connection therewith; and

NOW THEREFORE, BE IT RESOLVED by the Board of Directors, as the governing authority of the Corporation, that:

SECTION 1. The Board of Directors of the Corporation hereby accepts the proposal submitted to it by Regions Commercial Equipment Finance, LLC (attached hereto as **EXHIBIT A**), which provides for the amendment of the Loan Agreement and the extension of the line of credit facility for a period of two (2) years, effective June 1, 2023, to and including June 1, 2025. The line of credit facility, as extended, will be in the amount of not to exceed \$125,000,000, bear interest at a variable rate (30-day SOFR plus 200 basis points), but in no event to exceed eight percent (8%) *per annum*, and will mature on or before June 1, 2025. The Corporation will exercise its option to withdraw funds under the line of credit facility to pay insurance claims in the event that sufficient funds are not otherwise available to the Corporation. The payment obligations of the Corporation under the line of credit facility will be satisfied from the Corporation's general revenue, including, without limitation, excess insurance premiums, investment income and private reinsurance receivables, but will not be secured by emergency assessments levied by the Corporation.

SECTION 2. The Chairperson, the Vice Chairman and the Secretary of the Board of Directors of the Corporation, and the Vice President of Accounting and Finance of the Corporation, be and they are hereby authorized, empowered and directed to execute any and all instruments, documents and certificates necessary, including, but not limited to, any loan agreements or security agreements related thereto. The signatures of the said Chairperson, Vice Chairman, Secretary and Vice President of Accounting and Finance upon such documents or certificates as may be required for or necessary, convenient or appropriate to the transaction

described in this Resolution, are deemed to be conclusive evidence of their due exercise of the authority vested in them hereunder.

SECTION 3. Butler Snow LLP, Baton Rouge, Louisiana, is hereby appointed as bond counsel in connection with the line of credit facility. The terms of its employment shall provide for the performance of legal and coordinate professional work with respect to the line of credit facility. Said bond counsel shall prepare and submit to this Corporation for adoption all of the proceedings incidental to the authorization, execution and delivery of the line of credit facility, shall counsel and advise this Corporation as to the execution and delivery of the line of credit facility, and shall furnish its opinion covering the legality of the issuance thereof. The compensation for such services shall not exceed the fees set forth in the Attorney General's Maximum Hourly Fee Schedule. A certified copy of this Resolution shall be submitted to the Attorney General of the State of Louisiana for his written approval of said employment and of the fees herein designated.

SECTION 4. By virtue of the Corporation's application for, acceptance and utilization of the benefits of the Louisiana State Bond Commission's approvals resolved and set forth therein, the Corporation resolves that it understands and agrees that such approvals are expressly conditioned upon, and it further resolves that it understands, agrees and binds itself, its successors and assigns to, full and continuing compliance with the "*State Bond Commission Policy on Approval of Proposed Use of Swaps, or other forms of Derivative Products Hedges, Etc.,*" adopted by the Commission on July 20, 2006, as to the borrowing and other matters subject to the approvals, including subsequent application and approval under said policy of the implementation or use of any swap(s) or other product(s) or enhancement(s) covered thereby.

SECTION 5. The Chairperson of the Board of Directors of the Corporation or the Vice President of Accounting and Finance of the Corporation or Bond Counsel are hereby directed to forward a certified copy of this Resolution to the Louisiana State Bond Commission, Baton Rouge, Louisiana, along with a letter requesting prompt approval of the borrowing described herein and in the associated application, all in accordance with the provisions of the Act.

SECTION 6. The Chairperson and Vice Chairman of the Board of Directors and the Chief Executive Officer or the Vice President of Accounting and Finance of the Corporation are hereby authorized and directed to do any and all things necessary and incidental to carry out the provisions of this Resolution and effect the completion of the transaction described herein.

This Resolution having been submitted to a vote, the vote thereon was as follows:

YEAS:

NAYS:

ABSENT:

And the resolution was declared adopted on this, the 9th day of March, 2023.

By: /s/ Nick Lorusso
Nick Lorusso, Chairman

EXHIBIT A

TERM SHEET

(Attached hereto)

REGIONS COMMERCIAL EQUIPMENT FINANCE, LLC

March 7, 2023

Mr. Richard Newberry, CEO
Louisiana Citizens Property Insurance Corporation
1 Galleria Blvd, Suite 720
Metairie, Louisiana 70001

Term Sheet

Regions Commercial Equipment Finance, LLC (“Lender”) is pleased to present this Term Sheet to Louisiana Citizens Property Insurance Corporation (“Borrower”), to renew their existing \$125,000,000 line of credit. This Term Sheet does not set forth all of the terms and conditions of the credit facility offered herein. Rather it is only an outline, in summary format, of the major points of understanding, which will be in the basis of the final credit facility documents (collectively referred to as the “Loan Documents”).

The Loan Documents will have many terms and conditions not set forth herein, including, but not limited to, conditions precedent, representations, and warranties, affirmative covenants, negative covenants, events of default, definitions, of terms, and other provisions customary to financing (1) by the Lender generally and (2) of the type contemplated by this Term Sheet.

A summary of our terms and conditions are set forth below.

Borrower: Louisiana Citizens Property Insurance Corporation

Lender: Regions Commercial Equipment Finance, LLC

Role of Lender: The Lender and its representatives are not registered municipal advisors and do not provide advice to municipal entities or obligated persons with respect to municipal financial products or the issuance of municipal securities (including regarding the structure, timing, terms and similar matters concerning municipal financial products or municipal securities issuances) or engage in the solicitation of municipal entities or obligated persons for the provision by non-affiliated persons of municipal advisory services and/or investment advisory services. With respect to this Term Sheet and any other information, materials or communications provided by the Lender: (a) the Lender and its representatives are not recommending an action to any municipal entity or obligated person; (b) the Lender and its representatives are not acting as an advisor to any municipal entity or obligated person and do not owe a fiduciary duty pursuant to Section 15B of the Securities Exchange Act of 1934 to any municipal entity or obligated person with respect to this Term Sheet, information, materials or communications; (c) the Lender and its representatives are acting for their own interests; and (d) the Borrower has been informed that the Borrower should discuss this Term Sheet and any such other information, materials or communications with any and all internal and external advisors and experts that the Borrower deems appropriate before acting on this Term Sheet or any such other information, materials or communications.

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Privately Negotiated Loan:	The Borrower acknowledges and agrees that the Line of Credit is a privately negotiated loan and in that connection the Line of Credit shall not be (i) assigned a separate rating by any municipal securities rating agency, (ii) registered with The Depository Trust Company or any other securities depository, (iii) issued pursuant to any type of offering document or official statement or (iv) assigned a CUSIP number by Standard & Poor's CUSIP Service.
Amount:	\$125,000,000
Purpose:	Solely for the purpose of providing funds on an as-needed basis to pay claims and claims expenses in the event sufficient funds are not otherwise available.
Amortization:	None – interest payments will be due monthly, with principal and all unpaid interest due at maturity
Maturity:	June 1, 2025
Interest Rate:	The variable interest rate will be based on the 30-day Term SOFR rate plus 200 basis points not to exceed 8%. In the event that Lender shall have reasonably determined (which determination shall be conclusive absent manifest error) that, by reason of circumstances beyond Lender's reasonable control affecting Term SOFR (the "Index"), the Index is unavailable or cannot be determined then Lender, in its sole discretion, will designate a substitute index and provide notice to Borrower of such substitute index. Thereafter, such alternate index shall be deemed to be and shall become the Index as that term is used in this Term Sheet.
Origination Fee:	23 basis point Origination Fee (\$287,500).
Quantitative Covenants:	<p>The Loan Documents will contain such representations, warranties, and covenants deemed necessary or advisable by Lender and its counsel, including, without limitation, the following:</p> <ul style="list-style-type: none">- Maintain authority to declare a Regular Assessment no less than 1.50x the Line of Credit amount at all times and maintain authority to declare a Special Assessment (Regular or Emergency) as currently authorized by Louisiana Statute. The Lender must be notified within 15 days if there are any changes in assessment ability.

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Reporting

Covenants:

- Unqualified annual CPA Audited Financial Statements of Borrower for each fiscal year end, due within 180 days of year end, and prepared 1) in accordance with standards required by applicable law and regulation (a statutory audit) and 2) in accordance with GAAP.
- Provision of company prepared quarterly year to date financial statements due within 60 days of quarter end, prepared in accordance with GAAP
- Receipt of any special reports filed with the Louisiana Commissioner of Insurance or any other governmental authority, as currently outlined in the existing line of credit agreement.

Qualitative

Covenants:

- Lender has full authority to inspect all records and property
- Borrower must be in compliance with all applicable regulatory requirements
- Borrower to notify the Lender within 60 days of (i) any litigation filed against Borrower greater than \$5,000,000, (ii) investigation by any governmental entity, or (iii) change in legislation which would materially or negatively affect borrower.

Collateral:

1st preferred lien and security interest in all general revenue, including without limitation, excess insurance premiums, investment income, private reinsurance receivables, and Regular Assessment revenues, including revenue generated from Regular Assessments levied or collected by the Borrower in accordance with the enabling legislation, and all proceeds and products of each of the items listed above. Notwithstanding the foregoing sentence, revenue generated by the Borrower from Emergency Assessments levied in relation to the Assessment Revenue Bonds, Series 2006, do not constitute collateral.

If a Regular Assessment is levied by Borrower as a result of an event occurring on or after the closing date, advances funded by the Lender to pay losses or anticipated losses arising from such event will be repaid prior to the payment of any other debt or obligation directly from revenue derived from the new Regular Assessment.

Obligation to Fund:

The Lender will not be obligated to fund any advances if 1) there is a change or loss in the statutory ability to assess 2) Borrower is in default of any debt obligation (not limited to Regions Bank debt and/or debt related to its affiliates) 3) if any rating company withdraws or suspends the debt rating assigned by such company to Borrower or 4) if the Borrower's debt rating is reduced below either Baa3 (Moody's) or BBB- (Standard & Poor's)

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Draws:	Draws will be limited to once per month in an amount not less than \$1,000,000.
Reinsurance:	Borrower will provide a certificate of reinsurance annually with coverage of not less than \$400,000,000 per occurrence; coverage will apply to any claims risk in excess of no more than \$100,000,000 and will cover losses of not less than 90% thereafter, up to the full amount of reinsurance.
Guarantor:	None
Auto Debit:	Payments will be made via auto debit ACH to Borrower's primary operating account at Regions Bank.
Indemnification and Compensation:	The Loan Documents will include customary provisions to indemnify and compensate the Lender against all losses, liabilities, claims, damages, or expenses relating to the credit facility, including the excise and withholding of taxes. Such indemnification includes reasonable attorney's fees and settlement costs and other reasonable and related expenses (except such as result from the indemnity's gross negligence or willful misconduct).
Expenses:	Borrower will pay all reasonable legal and other out-of-pocket expenses of (i) the Lender for preparing Loan Documents for this transaction, and any subsequent amendments and waivers, and (ii) the Lender related to any Event of Default or to any enforcement proceedings. Expenses must be paid regardless of closing.
Lender Counsel:	Carmen Lavergne with Butler Snow, L.L.P., to represent Lender as Lender Counsel. Lender Counsel Fee of \$7,500 to be paid by Borrower at closing.
Documentation:	All documentation must be reviewed and approved by the Lender and its counsel. All necessary closing documents shall conform to the governing law, and be in form and content satisfactory to the Lender and counsel. The borrower will provide any additional documents reasonably requested by the Lender or its counsel at or prior to the closing of the credit facility.
Governing Law:	Louisiana
US Patriot Act:	The Borrower represents and warrants to the Lender that neither it nor any of its principals, shareholders, members, partners, or Affiliates, as applicable, is a Person named as a Specially Designated National and Blocked Person (as defined in Presidential Executive Order 13224) and that it is not acting, directly or indirectly, for or on behalf of any such person. The Borrower further represents and warrants to the Lender that the Borrower and its principals, shareholders, members, partners, or Affiliates, as applicable, are not directly or indirectly, engaged in, nor facilitating, the transactions contemplated by this transaction on behalf of any Person named as a Specially Designated National and Blocked Person.

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Miscellaneous: This Summary of Terms and Conditions does not purport to summarize all the conditions, covenants, representations, warranties and other provisions which will be contained in the Loan Documents, or required to close the line of credit.

The Borrower shall represent and agree that all financial statements and other information delivered to the Lender are correct and complete and that no material changes have occurred. The Lender's obligations under this Term Sheet are conditioned upon the fulfillment, to the Lender's satisfaction, of each term and condition referenced by the Term Sheet unless waived by the Lender in writing.

We appreciate and value the existing relationship between Louisiana Citizens Property Insurance Corporation and Regions and we look forward to working with you on this transaction.

Sincerely,

William T. Burrall

Todd Burrall
Sr. Vice President
Government and Institutional Banking
Regions Bank
400 Poydras St, Suite 2200
New Orleans, La 70130
(504) 585-4564 – Office
(985) 212-1642 - Cell
Todd.burrall@regions.com

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EXHIBIT B

In the event Borrower requests Lender to move forward with the approval process after discussion of the aforementioned terms and conditions contained in the Term Sheet, Borrower agrees to reimburse Lender on demand for all out of pocket expenses incurred by Lender if the transaction fails to close for any reason other than Lender's decision not to approve the transaction. Such expenses shall include, but not be limited to, legal expenses incurred by Lender.

ACCEPTANCE:

Borrower does hereby agree to all provisions contained in Exhibit B.

Borrower Signature:

By: _____

Name: _____

Title: _____

**STATE OF LOUISIANA
PARISH OF EAST BATON ROUGE**

I, the undersigned Secretary of the Louisiana Citizens Property Insurance Corporation, do hereby certify that the foregoing pages constitute a true, accurate and correct copy of the proceedings and actions taken by the Board of Directors of the Louisiana Citizens Property Insurance Corporation on March 9, 2023, at its regularly scheduled, properly noticed meeting.

IN FAITH WHEREOF, witness my official signature at Baton Rouge, Louisiana, on this, the 9th day of March, 2023.

Paige M. Harper, Secretary of the
Louisiana Citizens Property Insurance Corporation

Complaints - January -February 2023

Complaint Number	Claim Issue	Policy Issue	Date Filed	Date Due	Date Response Submitted
878952		X	1/3/2023	1/19/2023	1/12/2023
878929		X	1/4/2023	1/19/2023	1/12/2023
878991		X	1/4/2023	1/19/2023	1/13/2023
879305		X	1/9/2023	1/26/2023	1/24/2023
879431	X		1/10/2023	1/26/2023	1/24/2023
879402	X		1/10/2023	1/27/2023	1/19/2023
879316		X	1/9/2023	1/30/2023	1/25/2023
879622		X	1/12/2023	2/1/2023	1/25/2023
879628		X	1/12/2023	1/30/2023	1/25/2023
879625		X	1/12/2023	2/1/2023	1/25/2023
880072		X	1/18/2023	2/2/2023	1/25/2023
880276		X	1/20/2023	2/14/2023	2/14/2023
882164		X	2/7/2023	2/22/2023	2/22/2023
881307		X	1/31/2023	2/22/2023	2/16/2023
883183		X	2/16/2023	3/3/2023	2/17/2023
884465		X	2/18/2023	3/9/2023	3/2/2023
884622		X	2/20/2023	3/9/2023	
885856	X		2/23/2023	3/13/2023	3/2/2023
885601		X	2/23/2023	3/14/2023	