

Louisiana Citizens Property Insurance Corporation Board Meeting

Thursday, September 11, 2025 1:00 PM

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

I. Call To Order	Speaker (s) : Chairman Caldwell
II. Pledge of Allegiance	Speaker (s) : Chairman Caldwell
III. Roll Call	Speaker (s) : Harper
IV. Executive Session	Speaker (s) : Chairman Caldwell
IV.A. Litigation Update	Speaker (s) : Harper
V. Chairman's Report	Speaker (s) : Chairman Caldwell
VI. Minutes	Speaker (s) : Chairman Caldwell
VII. CEO Report	Speaker (s) : Newberry
VII.A. Round 22 of Depopulation (Voteable)	Speaker (s) : Newberry
VII.B. Commercial Rate Filing Update	Speaker (s) : Newberry
VII.C. Personal Lines Rate Filing (Votable)	Speaker (s) : Newberry
VII.D. Financials and Management Report	Speaker (s) : Sciortino
VII.D.1. July 2025 Financials and Management Report	Speaker (s) : Sciortino
VII.D.2. 2nd Quarter 2025 Financials (Voteable)	Speaker (s) : Sciortino
VII.E. Complaints	Speaker (s) : Harper
VIII. Adjournment	Speaker (s) : Chairman Caldwell

Louisiana Citizens Property Insurance
Corporation Board Meeting
Thursday, July 10, 2025 1:00 PM Central

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

Ben Albright:	Present
Eric Berger:	Absent
Daryl Burckel:	Absent
Brian Chambley:	Absent
William Chauvin:	Present
Rep. Gabe Firment:	Present
Renee' Free:	Present
Jody Guillot:	Present
Robert Page:	Present
Kevin Reinke:	Present
Bill Starr:	Present (arrived following roll call)
Sen. Kirk Talbot:	Present
David Caldwell for Commissioner Temple:	Present
Steven Werner:	Present
Sam Wilkinson:	Present

Present: 12, Absent: 3.

I. Call To Order

David Caldwell is sitting in as Chairman Temple's designee. He called the meeting to order at 1:00 p.m..

II. Pledge of Allegiance

III. Roll Call

A quorum is present.

IV. Chairman's Report

Mr. Caldwell stated that the Commissioner asked that the new stated value policy act be discussed during his report. It was pointed out that the new statute only said insurers "may", and not "shall", offer stated value policies. Ben Albright said that LCPIC already offers policies that meet the spirit of the new statute and he does not believe that LCPIC needs to make changes in coverages offered.

V. Minutes

Approval of Minutes of the prior meeting held on May 8, 2025. This motion, made by Robert Page and seconded by Sam Wilkinson, Carried.

Eric Berger: Absent, Daryl Burckel: Absent, Brian Chambley: Absent, Ben Albright: Yea, William Chauvin: Yea, Rep. Gabe Firment: Yea, Renee' Free: Yea, Jody Guillot: Yea, Robert Page: Yea,

Kevin Reinke: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, David Caldwell: Yea, Steven Werner: Yea, Sam Wilkinson: Yea
Yea: 12, Nay: 0, Absent: 3

VI. CEO Report

VI.A. Proposed Commercial Rate Filing (Voteable)

Mr. Newberry presented the proposed commercial rate filing. He discussed how the commercial rates are determined and explained that the proposed rates would result in an overall increase of 4.5%.

To approve the proposed Commercial Rate Filing, its rates, processes, formula's, the adoption of ISO loss costs and the filing of the proposed rates filing with the LDI with an overall increase of 4.5%. This motion, made by William Chauvin and seconded by Steven Werner, Carried.

Eric Berger: Absent, Daryl Burckel: Absent, Brian Chambley: Absent, Ben Albright: Yea, William Chauvin: Yea, Rep. Gabe Firment: Yea, Renee' Free: Yea, Jody Guillot: Yea, Robert Page: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, David Caldwell: Yea, Steven Werner: Yea, Sam Wilkinson: Yea

Yea: 12, Nay: 0, Absent: 3

To approve the implementation of the Commercial Rate filing effective 11/01/2025 if approved by the LDI with no change in excess of +/- .5%. This motion, made by Ben Albright and seconded by William Chauvin, Carried.

Eric Berger: Absent, Daryl Burckel: Absent, Brian Chambley: Absent, Ben Albright: Yea, William Chauvin: Yea, Rep. Gabe Firment: Yea, Renee' Free: Yea, Jody Guillot: Yea, Robert Page: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, David Caldwell: Yea, Steven Werner: Yea, Sam Wilkinson: Yea

Yea: 12, Nay: 0, Absent: 3

VI.B. May Financials and Management Report

Mr. Sciortino gave an overview of the financials for May 2025. Of particular note was a report that LCPIC only has one more bond payment, which will be made in June 2026.

VI.C. 2024 Audit Report(s)

VI.C.1. Statutory Audit

The auditors gave unqualified statutory and GASB opinions, which is excellent. They had no findings and no issues with LCPIC's internal controls.

VI.C.2. GASB Audit

VI.D. 2005 Deficit Re-certification (Voteable)

To approve the re-certification of the 2005 deficit. As of May 31, 2025, the 2005 deficit is \$1.361 Billion. This motion, made by William Chauvin and seconded by Steven Werner, Carried.

Eric Berger: Absent, Daryl Burckel: Absent, Brian Chambley: Absent, Ben Albright: Yea, William Chauvin: Yea, Rep. Gabe Firment: Yea, Renee' Free: Yea, Jody Guillot: Yea, Robert Page: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, David Caldwell: Yea, Steven

Werner: Yea, Sam Wilkinson: Yea
Yea: 12, Nay: 0, Absent: 3

VI.E. Complaints

Ms. Harper gave an update to the Board on the Complaints received in May and June of 2025. Altogether there were eight complaints, evenly divided between those that were policy related and those that were claim related.

VII. Executive Session

With the CEO report concluded, Chairman Caldwell moved on to the Executive Session portion of the agenda. He asked if anyone from the public first wished to address the Board. With no speakers from the public. Chairman Caldwell then noted that there was no need to enter into Executive Session.

VIII. Adjournment

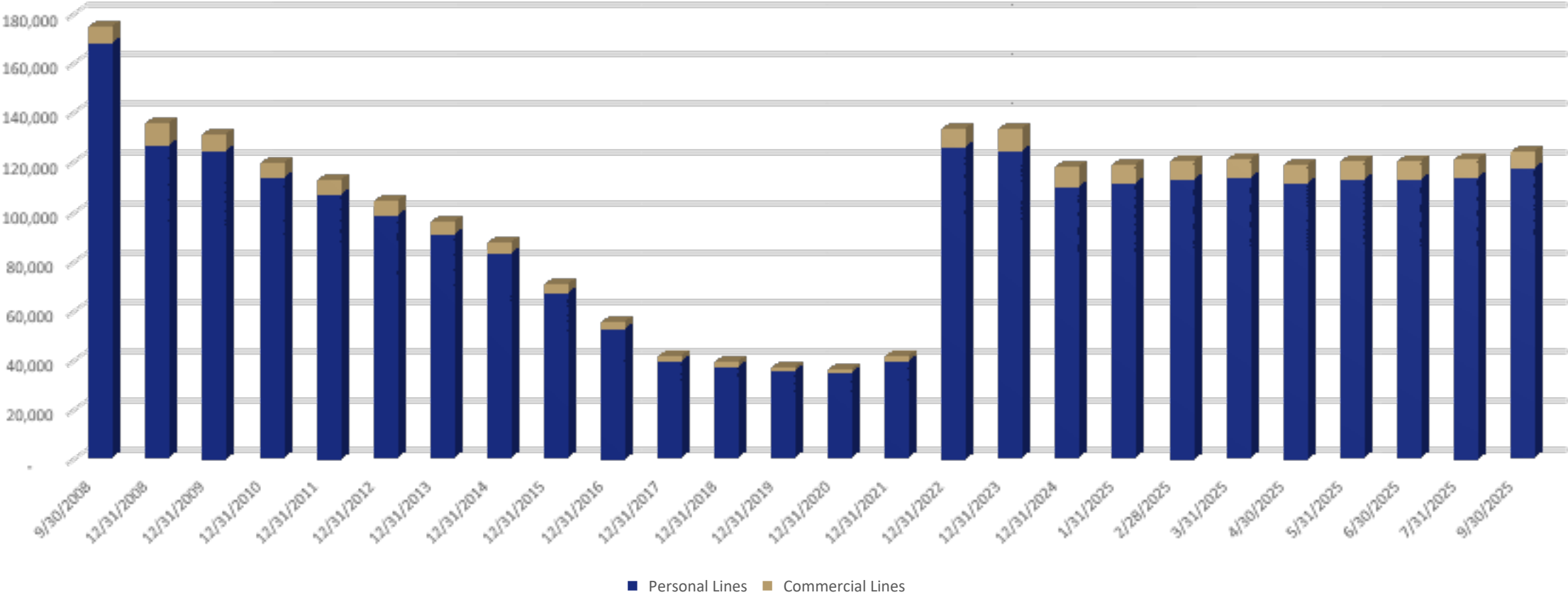
With the conclusion of the agenda, and no further business to discuss, Chairman designee Caldwell asked for a motion to adjourn.

Approval of Adjourning the meeting at 1:33pm. This motion, made by Ben Albright and seconded by Renee' Free, Carried.

Eric Berger: Absent, Daryl Burckel: Absent, Brian Chambley: Absent, Ben Albright: Yea, William Chauvin: Yea, Rep. Gabe Firment: Yea, Renee' Free: Yea, Jody Guillot: Yea, Robert Page: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, David Caldwell: Yea, Steven Werner: Yea, Sam Wilkinson: Yea
Yea: 12, Nay: 0, Absent: 3

Louisiana Citizens Historical Policy Count

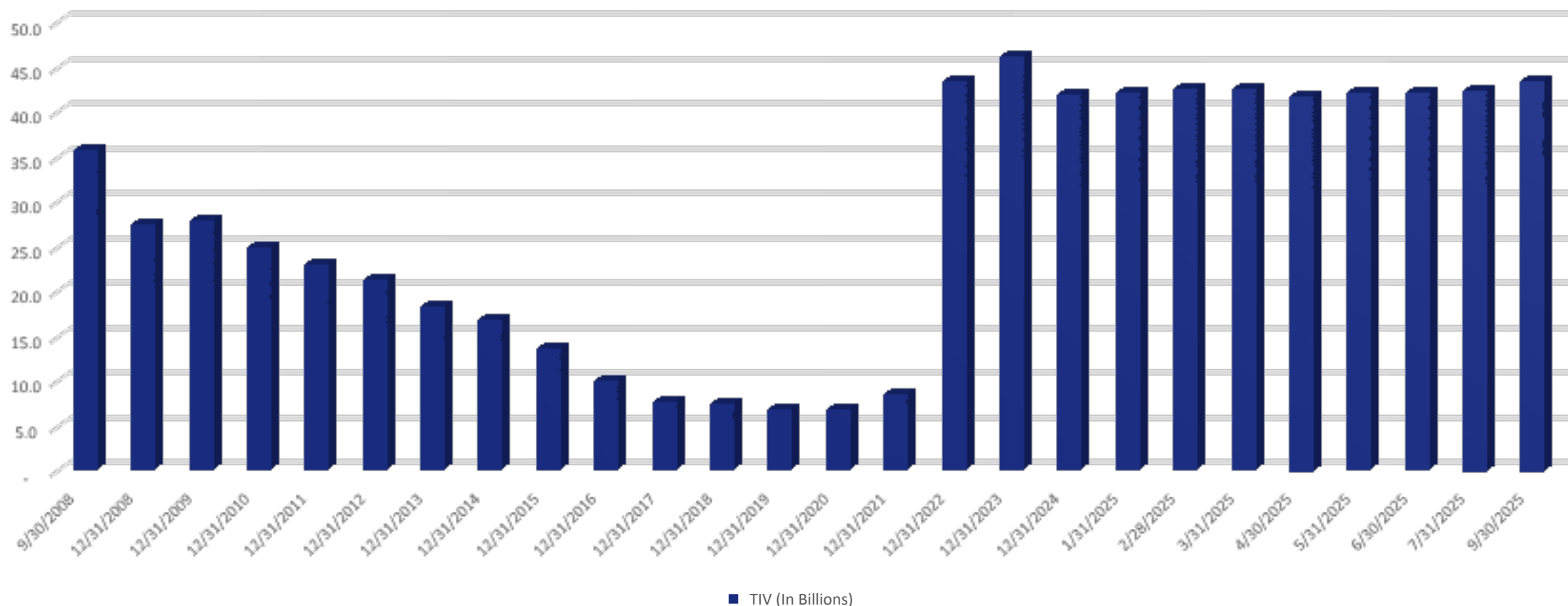
September 30, 2008 – September 30, 2025



9/30/2025 data is a projection based on 2025 activity

Louisiana Citizens Historical Total Insured Value (In Billions)

September 30, 2008 – September 30, 2025



9/30/2025 data is a projection based on 2025 activity

Impacts of Legislation on Policy Activity

- Due to the sustained high levels of policy count and Total Insured Value (TIV), we estimate an additional reinsurance premium payment of approximately \$21 million for our 2024–2025 reinsurance contract.
- The financial impact of Act 757—which eliminated the LCPIC premium surcharge—has resulted in a reduction of premium totaling approximately \$36 million through August 31, 2025.
- Additionally, Act 757 has significantly affected depopulation activity. We have seen less policies being assumed by the market and an increase in policies opting out after assumption in 2025 compared to recent rounds.

Depop Round	Date of Assumption	Policies Requested	Policies Assumed	Policies Opting Out
16	December 2022	20K	3.8K (19%)	200 (6%)
17	April 2023	20K	6.7K (34%)	400 (7%)
18	October 2023	20K	7.8K (40%)	744 (10%)
19	April 2024	41K	8.6K (21%)	900 (10%)
20	December 2024	60K	13.6K (23%)	2,000 (15%)
21	April 2025	40K	3K (7%)	400 (12%)



Depopulation Round 22

December 1, 2025 Assumption

2025 Round 22 Offering and Selection Criteria Applied

For each of the policies selected by companies participating in this year's depopulation, an evaluation of risk was completed from the following two perspectives:



Individual Level

A policy's expected annual loss from a PCS event (hurricane, severe convective storm, etc.) was estimated based on a 50/50 blend of RMS and AIR modeling



Portfolio Level

Taking into consideration the geographic concentration of LCPIC's total book of business, each policy was ranked based on its contribution to the 100 and 250 year Probable Maximum Loss ("PML") relative to its premium

The portion of selected policies offered to each company participating was based on the two risk views above along with LCPIC's consideration of the level of depopulation that would be most beneficial.

Note that the scientific approach to depopulation discussed above allows LCPIC to generate a higher percentage reduction in reinsurance costs relative to the percentage of premium lost. In addition, the metrics of risk are different for each company based on models used, geographic concentration, ratemaking, reinsurance structure, and numerous other considerations.

Statute on Depopulation

RS 22:2314 B.(1):

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

Board approved plan for 2025 Round 22 offering:

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

Proposed offering based on risk evaluations of requested policies

<u>Company</u>	<u>Requested</u>	<u>Proposed to be Offered*</u>
Cajun Underwriters (Personal)	24,048	20,769
Cajun Underwriters (Commercial)	146	142
Cimarron Insurance (Personal)	9,258	8,663
Ocean Harbor (Personal)	2,814	2,700
Distinct Total Policies	30,546	27,168

*Consideration based on 6/30/25 in-force policies geographic areas as well as LCPIC’s analysis of the impact to the expected hurricane Probable Maximum Loss

Round 22 Company List for Approval

Company:	LCPIC	Cajun Underwriters Reciprocal Exchange	Cimarron Insurance Company, Inc.	Ocean Harbor Casualty Insurance Company
NAIC #:	CZN-O	17321	20400	12360
State of Domicile:	Louisiana	Alabama	Arizona	Florida
Date Admitted to Louisiana:	8/15/2003	6/15/2022	9/26/2018	2/18/2008
A.M. Best Rating:				
2025	NR (Not Rated)	NR (Not Rated)	NR (Not Rated)	B (Fair) Outlook - Stable
2024	NR (Not Rated)	NR (Not Rated)	NR (Not Rated)	B (Fair)
2023	NR (Not Rated)	NR (Not Rated)	NR (Not Rated)	B (Fair)
2022	NR (Not Rated)	NR (Not Rated)	NR (Not Rated)	B (Fair)
2021	NR (Not Rated)	N/A	NR (Not Rated)	B (Fair)
2020	NR (Not Rated)	N/A	NR (Not Rated)	B (Fair)
2019	NR (Not Rated)	N/A	NR (Not Rated)	B (Fair)
2018	NR (Not Rated)	N/A	NR (Not Rated)	B (Fair)
Demotech Rating:				
2025	N/A	A (Exceptional)	A (Exceptional)	A (Exceptional)
2024	N/A	A (Exceptional)	A (Exceptional)	A (Exceptional)
2023	N/A	A (Exceptional)	A (Exceptional)	A (Exceptional)
2022	N/A	A (Exceptional)	A (Exceptional)	A (Exceptional)
2021	N/A	N/A	A (Exceptional)	A' (Unsurpassed)
NAIC Risk-Based Capital:	2024	2024	2024	2024
	(\$000)	(\$000)	(\$000)	(\$000)
Total adjusted capital	\$386,338	\$30,156	\$22,789	\$115,219
Authorized control level risk-based capital	\$232,231	\$6,967	\$2,477	\$24,494
RBC % (total adjusted capital divided by authorized control level)	166%	433%	920%	470%
Financial Summary:				
	As of December 31, 2024			
Total Assets	\$1,078,829	\$89,448	\$68,936	\$536,566
Total Liabilities	\$692,492	\$59,292	\$46,146	\$421,347
Total Policyholders' Surplus	\$386,338	\$30,156	\$22,789	\$115,219
Gross Premiums Written (Including Reinsurance Assumed)	\$518,277	\$176,429	\$85,095	\$567,279
	As of June 30, 2025			
Total Assets	\$974,493	\$96,317	\$77,502	\$514,573
Total Liabilities	\$552,415	\$55,596	\$54,677	\$392,252
Total Policyholders' Surplus	\$422,077	\$40,721	\$22,825	\$122,321
Gross Premiums Written (Including Reinsurance Assumed)	\$226,443	\$102,104	\$62,404	\$211,764

Round 22 Timeline – December 1, 2025 Assumption Date

Date	Activity	Activity Details
7/1/2025	LCPIC policy data file available to companies	- Signed non-disclosure agreement required. - Initial data file available to download for data as of 6/30/2025.
8/15/2025	Deadline for companies to submit list of requested policies and required documents to LCPIC	- 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
9/11/2025	Board presentation of companies	Companies applying to participate in Round 22 will be presented to LCPIC board for approval.
9/12/2025	Notification of board decision	LCPIC to notify companies of board decision for company participation and policies selected
9/15/2025	Agent authorization portal opening	- Agents begin authorizing requested policies. - Authorization portal to close 10/31/2025. <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>
10/31/2025	Agent authorization portal closing	Final day for agent authorizations.
11/7/2025	Final assumption list	Finalize assumption list of policies and send to companies.
11/21/2025	Assumption documents	- LCPIC to send assumption agreement to companies. - LCPIC to send letter of assumption to policyholders. - Companies to send assumption certificate to policyholders by 11/30/2025.
12/1/2025	Assumption period begins	Authorized policy files transferred to companies.
12/1/2025–2/28/2026	Opt-out period	- Policyholders have until 2/28/2026 to opt-out of assumption. - LCPIC will continue to renew assumed policies renewing before 3/1/2026
3/1/2026	Company renewals start	Renewals to be issued by assuming company.



2025 Round 22 Depopulation Timeline Next Steps

- Agents may begin authorizing policies to approved companies from September 15, 2025 through October 31, 2025.
- Coverage comparison worksheets and company financial summaries will be available on LCPIC's website.
- Agent authorization period will end October 31, 2025.
- Assumption notifications will be sent out to agents and policyholders November 21, 2025.
- Policyholders will have until February 28, 2026 to opt-out.
- Policies effective March 1, 2026 will begin renewing with assuming companies.



COMMERCIAL RATE CHANGE UPDATE

Update on Commercial Rate Changes Effective 11/1/25

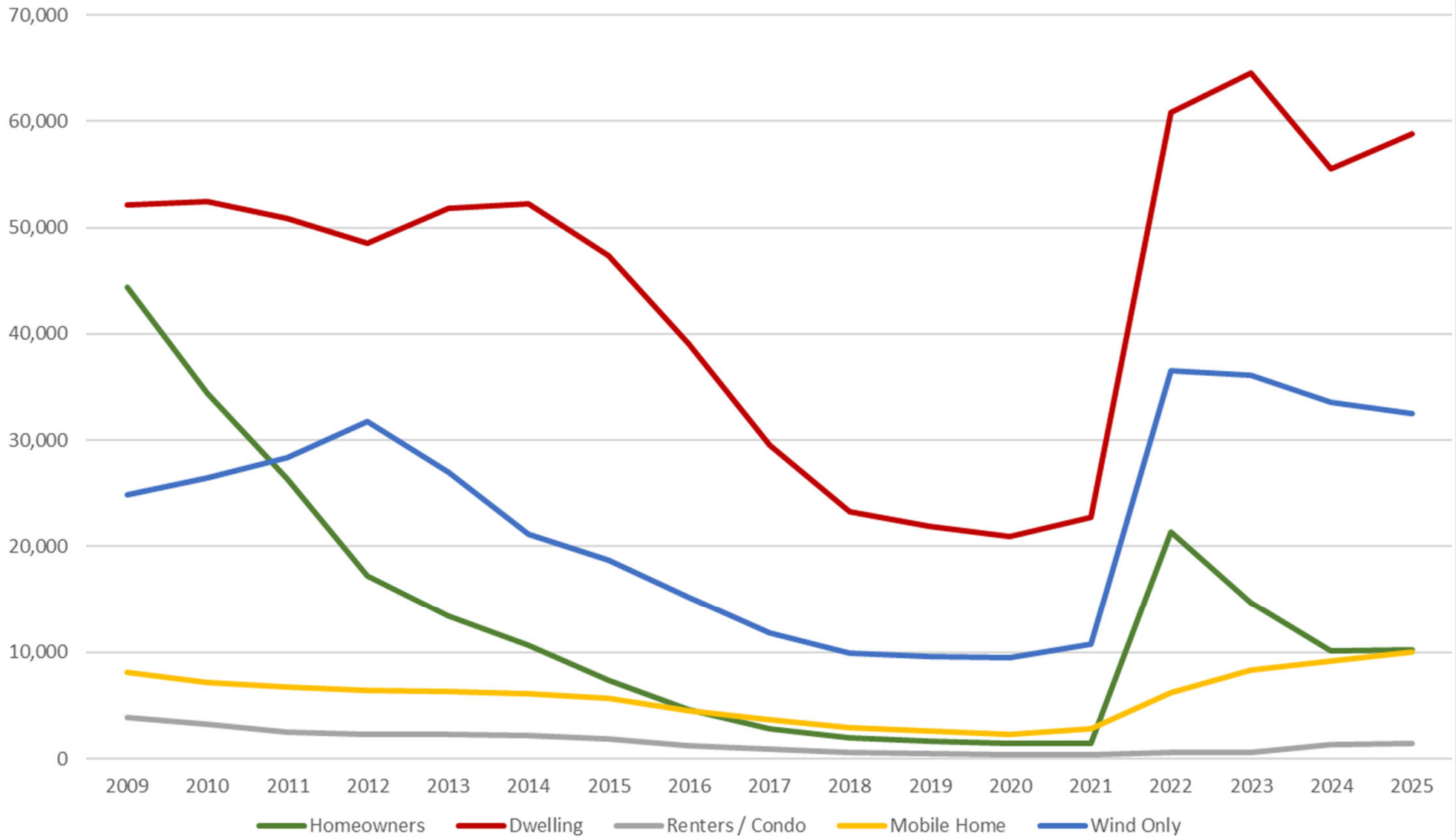
The 4.5% overall rate change approved by the board in July has now been approved by the Department of Insurance and will be effective 11/1/25.

Plan	Approved Rate Change
FAIR	4.7%
Coastal	1.1%



Personal Lines Rate Review

Personal Lines Inforce Policies by Year (2025 as of 6/30/25)



Personal Lines Rate Review Process

Three step process:

Step 1 - Market Comparison

Step 2 - Actuarial Review

Step 3 - Compare steps 1 and 2, take the higher rate of the two

(+10% statutory requirement is paused until 12/31/27 per Act 757 of 2024)

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

Dwelling (DWG1, DWG2, DWG3 forms)

Homeowners (HO2, HO3, HO8 forms)

Renters/Condo (HO4, HO6 forms)

Mobile Home

Wind & Hail Only

Personal Lines Rate Review

Step 1 – Market Comparison

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

Dwelling

Homeowners

Renters/Condos

Mobile Home

Wind & Hail Only

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

Personal Lines Rate Review

Step 2 – Actuarial Review

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

<u>Loss/Expense Category</u>	<u>Basis of Estimate</u>
Reinsurance Expense	Actual 2025 contracts
Catastrophe (PCS Event) Loss & ALAE	50/50 blend of RMS and AIR catastrophe models
Operating Expense	LCPIC historical expense ratios
Non-Catastrophe Loss & ALAE	Most recent five years of LCPIC claims

Recent Personal Rate Changes

All Product Groups Combined

Effective Date	Overall Rate Change
6/1/16	-2.4%
6/1/17	+3.0%
6/1/18	+2.7%
6/1/19	+4.2%
6/1/20	-0.1%
6/1/21	+2.3%
6/1/22	+4.8%
1/1/23	+63.1%
1/1/24	+3.8%
1/1/25	-5.4%*

* Includes the impact of Act 757 of 2024 which paused the +10% rate requirement

Proposed Personal Rate Change to be Effective 1/1/26

Plan	Rate Change	7-31-25 Inforce Policies
FAIR	3.4%	108K
<u>Coastal</u>	<u>-2.5%</u>	<u>6K</u>
Total	3.1%	114K

Proposed Personal Rate Change to be Effective 1/1/26

FAIR PLAN	
Product Group	Rate Change
Homeowners	8.2%
Dwelling	4.7%
Renters/Condo	3.1%
Mobile Home	11.9%
<u>Wind Only</u>	<u>-3.0%</u>
Total FAIR Plan	3.4%

COASTAL PLAN	
Product Group	Rate Change
Homeowners	-4.5%
Dwelling	-5.1%
Renters/Condo	-6.9%
Mobile Home	-1.5%
<u>Wind Only</u>	<u>2.6%</u>
Total Coastal Plan	-2.5%

Personal Lines Rate Review Schedule to Implement

- **September 11th - Board meeting**
 - Vote to submit rates to the Department of Insurance
- **September/October**
 - Department of Insurance review of rate filing
 - Rates implemented if approved by DOI within +/-0.5% (*Provides LCPIIC the time necessary for programming changes and meeting deadlines with respect to annual rate change required by statute*)
- **November 13th – Board meeting**
 - Update on final rate change approved by DOI
 - Vote to implement only if rates changed materially (+/- 0.5%) since September Board meeting
- **January 1st - Rates effective**

Appendix

LCPIC 1-1-26 Personal Lines Rate Change by Product and by Parish

Appendix 1

Parish	Homeowners		Dwelling		Renter / Condo		Mobile Homes		Wind Only		Total
	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	Indicated Rate Change
<u>FAIR Plan</u>											
Acadia	195,915	8.4%	1,684,471	17.5%	-	25.9%	560,618	10.8%	1,317,332	6.5%	12.2%
Allen	18,412	2.0%	127,703	2.4%	336	13.9%	32,228	34.5%	5,938	-5.6%	7.7%
Ascension	596,640	30.2%	1,285,423	8.5%	266	18.3%	1,060,454	8.6%	318,339	-5.3%	11.1%
Assumption	222,202	15.6%	1,066,118	8.1%	837	-0.3%	442,711	4.2%	1,640,542	0.4%	4.3%
Avoyelles	21,734	20.6%	173,928	-4.6%	142	5.9%	33,986	24.3%	-	-12.0%	2.0%
Beauregard	34,829	-9.1%	122,781	-17.3%	189	-14.6%	92,389	4.1%	18,986	-5.2%	-8.0%
Bienville	13,447	20.6%	52,987	-14.6%	-	25.8%	10,490	7.3%	5,253	-6.1%	-5.5%
Bossier	137,771	24.0%	58,289	10.6%	-	4.0%	18,996	5.9%	33,595	-17.9%	13.8%
Caddo	478,429	16.0%	387,681	-0.9%	3,584	1.7%	44,139	3.0%	23,879	-17.6%	7.5%
Calcasieu	529,574	16.7%	5,319,290	9.5%	10,697	2.3%	2,348,250	7.9%	1,449,869	-9.7%	6.6%
Caldwell	3,493	-4.9%	24,168	-10.6%	-	14.9%	3,303	25.9%	-	-12.0%	-6.1%
Cameron	68,163	18.1%	482,225	9.3%	463	74.8%	195,407	30.1%	442,010	-7.1%	7.1%
Catahoula	24,330	23.5%	96,823	-13.4%	-	17.6%	16,081	7.0%	8,705	-11.9%	-4.9%
Claiborne	10,149	-4.2%	20,955	-5.4%	-	21.2%	8,483	0.3%	-	-6.1%	-3.9%
Concordia	21,151	37.4%	91,450	-5.5%	298	148.1%	11,277	19.7%	917	-12.0%	4.4%
DeSoto	25,609	-3.6%	29,111	-9.3%	-	-15.1%	14,565	-8.5%	9,337	-6.1%	-6.9%
East Baton Rouge	1,847,654	-20.5%	5,983,013	-9.5%	26,379	-20.9%	225,275	20.1%	306,156	-4.8%	-11.0%
East Carroll	-	24.0%	47,619	-7.8%	-	9.4%	-	27.5%	-	-12.0%	-7.8%
East Feliciana	20,189	18.0%	114,976	4.4%	-	6.4%	52,582	64.0%	14,930	-5.6%	20.5%
Evangeline	2,912	10.1%	145,082	8.8%	-	1.8%	39,961	38.2%	9,008	-5.6%	14.1%
Franklin	4,087	13.2%	128,915	-0.8%	-	-0.6%	29,277	12.1%	38,257	-12.0%	-0.8%
Grant	-	13.3%	74,093	-11.9%	-	5.4%	11,804	19.2%	1,852	-11.8%	-7.7%
Iberia	680,919	-20.5%	4,573,371	-15.2%	2,230	3.7%	749,964	4.5%	2,712,362	-7.1%	-11.4%
Iberville	86,405	13.9%	364,452	2.2%	-	9.2%	190,010	51.9%	87,646	-5.4%	15.6%
Jackson	30,236	26.8%	43,408	-12.2%	-	33.9%	3,896	13.2%	24,401	-12.1%	0.4%
Jefferson	21,772,655	19.7%	34,560,999	18.2%	139,173	17.9%	142,536	-18.8%	37,035,071	-8.4%	8.0%
Jefferson Davis	75,593	2.1%	641,289	41.7%	661	2.3%	345,064	4.1%	344,056	4.8%	21.3%
Lafayette	953,733	22.0%	4,873,556	14.6%	9,727	6.4%	1,605,532	6.3%	2,127,827	4.6%	11.7%
Lafourche	947,943	12.1%	4,245,842	9.6%	1,310	9.3%	909,064	12.0%	4,484,203	10.0%	10.2%
La Salle	-	-9.9%	75,967	-9.3%	-	9.4%	12,853	10.7%	19,110	-12.1%	-7.4%
Lincoln	54,881	75.9%	77,690	1.1%	-	47.3%	6,246	25.6%	11,149	-12.1%	28.5%
Livingston	333,272	2.8%	1,118,634	-0.3%	-	4.5%	1,311,624	-1.0%	169,363	-5.4%	-0.5%
Madison	12,711	17.1%	104,080	-15.9%	-	9.4%	2,880	11.0%	20,768	-12.0%	-11.8%
Morehouse	-	-20.5%	110,075	-18.2%	-	-30.9%	3,952	-22.8%	3,532	-11.9%	-18.2%
Natchitoches	27,101	8.4%	135,362	-11.9%	2,256	-4.2%	25,340	10.1%	223,377	-12.1%	-9.3%
Orleans	42,676,765	5.9%	58,539,801	1.4%	329,999	-0.3%	3,107	2.0%	25,918,656	5.2%	3.7%
Ouachita	147,311	5.1%	279,012	-5.8%	4,260	78.5%	24,418	5.9%	6,391	-11.9%	-1.0%
Plaquemines	1,054,956	-7.5%	947,732	-6.6%	1,124	-6.4%	173,108	12.3%	1,271,373	-8.3%	-6.6%
Pointe Coupee	57,328	9.5%	242,173	9.9%	-	-4.1%	71,744	-3.8%	60,561	58.0%	14.3%
Rapides	162,019	14.2%	393,096	-6.8%	1,220	-5.8%	45,697	3.9%	-	-12.0%	-0.3%
Red River	-	-3.6%	18,050	-18.9%	-	1.2%	2,073	-5.0%	-	-6.1%	-17.4%

LCPIC 1-1-26 Personal Lines Rate Change by Product and by Parish

Appendix 2

Parish	Homeowners		Dwelling		Renter / Condo		Mobile Homes		Wind Only		Total
	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	Indicated Rate Change
<u>FAIR Plan</u>											
Richland	16,015	18.3%	105,191	-6.3%	381	3.4%	12,349	15.4%	6,289	-11.9%	-1.8%
Sabine	1,377	14.4%	86,494	-12.4%	-	-4.0%	63,793	5.4%	4,809	-12.0%	-4.9%
Saint Bernard	1,373,664	-20.5%	3,520,007	-7.0%	4,480	11.2%	63,270	11.3%	4,603,661	-8.4%	-9.5%
Saint Charles	1,394,831	9.2%	1,908,435	11.8%	3,923	11.4%	265,049	14.0%	2,294,382	12.4%	11.5%
Saint Helena	9,984	19.4%	89,484	37.3%	-	8.7%	50,832	66.9%	15,603	-5.3%	41.3%
Saint James	260,405	-8.4%	573,044	1.1%	568	2.1%	176,248	-5.9%	508,671	-6.6%	-3.9%
Saint John the Baptist	793,607	46.5%	2,356,932	8.0%	5,429	0.5%	122,490	-1.8%	938,686	-8.4%	11.3%
Saint Landry	172,827	2.2%	726,749	5.1%	183	0.4%	443,760	50.3%	160,544	0.0%	17.5%
Saint Martin	187,707	9.1%	1,664,949	15.7%	604	5.8%	991,695	10.9%	555,160	7.2%	12.5%
Saint Mary	549,460	-10.4%	5,122,717	-3.9%	513	-11.9%	618,684	-9.4%	659,742	-7.1%	-5.2%
Saint Tammany	8,933,788	-0.4%	10,097,318	-7.5%	54,679	-11.2%	886,136	35.0%	24,199,044	-7.2%	-5.1%
Tangipahoa	400,405	-9.7%	1,728,218	15.1%	792	2.1%	570,960	50.4%	369,023	-5.5%	16.0%
Tensas	14,317	-9.1%	57,382	-14.0%	-	-6.1%	5,069	-0.2%	1,658	-12.0%	-12.2%
Terrebonne	1,387,213	3.8%	6,551,334	3.9%	9,171	3.7%	824,655	2.9%	3,718,804	2.0%	3.3%
Union	9,407	28.1%	28,689	-3.2%	-	288.6%	5,869	7.1%	-	-12.0%	4.9%
Vermilion	224,005	-2.1%	4,211,596	-11.7%	1,150	-13.1%	1,208,732	2.4%	3,182,754	-7.1%	-7.9%
Vernon	5,082	0.5%	93,399	8.6%	-	-9.5%	10,850	8.0%	2,196	-12.1%	7.8%
Washington	76,603	14.7%	791,229	37.1%	-	22.6%	242,628	63.4%	505,254	22.0%	35.3%
Webster	36,756	22.5%	66,670	-16.1%	-	6.8%	8,208	4.3%	-	-6.2%	-1.9%
West Baton Rouge	57,533	12.7%	216,180	6.3%	-	-4.3%	105,896	44.1%	29,205	-5.5%	16.2%
West Carroll	7,328	-20.4%	15,136	-14.9%	-	4.3%	2,712	29.2%	-	-12.0%	-11.7%
West Feliciana	6,459	1.8%	53,821	8.8%	320	169.8%	13,877	96.7%	7,970	-5.3%	22.3%
Winn	2,442	-19.6%	43,868	2.0%	-	24.6%	6,998	15.4%	6,815	-12.0%	1.1%
Total	89,271,733	8.2%	168,970,532	4.7%	617,344	3.1%	17,582,144	11.9%	121,935,021	-3.0%	3.4%
<u>Coastal Plan</u>											
Cameron	6,386	-2.1%	423,680	9.9%	-	-7.2%	115,418	-13.6%	202,052	-19.1%	-1.7%
Iberia	-	43.5%	-	15.3%	-	-7.7%	-	10.5%	-	-14.9%	0.0%
Jefferson	27,130	1.2%	3,283,297	-35.7%	-	-12.4%	185,186	-14.4%	2,005,749	-7.8%	-24.6%
Lafourche	263,951	19.8%	3,381,109	29.3%	876	2.1%	544,442	41.4%	1,929,543	33.1%	31.2%
Orleans	394,785	1.2%	841,528	3.8%	7,812	-14.8%	-	15.8%	490,688	-8.9%	-0.5%
Plaquemines	43,118	-3.1%	669,415	-5.8%	999	39.6%	598,654	-16.2%	547,428	-10.7%	-10.5%
Saint Bernard	-	-13.7%	555,490	-12.5%	713	3.2%	74,142	-26.1%	236,647	-1.7%	-10.7%
Saint Mary	-	-6.6%	755,585	-9.0%	-	-7.6%	15,443	-7.3%	69,075	-1.7%	-8.4%
Terrebonne	541,928	-21.0%	2,630,754	-15.5%	-	-8.2%	401,273	-28.0%	903,483	-18.1%	-17.8%
Vermilion	-	-6.4%	171,431	20.7%	-	-7.7%	57,618	30.3%	65,876	-7.7%	16.2%
Total	1,277,298	-4.5%	12,712,289	-5.1%	10,400	-6.9%	1,992,176	-1.5%	6,450,541	2.6%	-2.5%
TOTAL (FAIR + Coastal)	90,549,031	8.0%	181,682,821	4.0%	627,744	2.9%	19,574,320	10.5%	128,385,562	-2.7%	3.1%

INDICATED RATE CHANGES

(1)	Direct In-force	R.S. 22:2303
	Premium as of 7/17/25	Indications
(2)	(3)	
<u>FAIR Plan</u>		
Homeowners	\$ 89,271,733	8.2%
Total Fire & EC	\$ 168,970,532	4.7%
Renter/Condo	\$ 617,344	3.1%
Mobile Homes	\$ 17,582,144	11.9%
Wind Only	\$ 121,935,021	-3.0%
Total FAIR Plan	\$ 398,376,774	3.4%
<u>Coastal Plan</u>		
Homeowners	\$ 1,277,298	-4.5%
Total Fire & EC	\$ 12,712,289	-5.1%
Renter/Condo	\$ 10,400	-6.9%
Mobile Homes	\$ 1,992,176	-1.5%
Wind Only	\$ 6,450,541	2.6%
Total Coastal Plan	\$ 22,442,704	-2.5%
Statewide Total	\$ 420,819,478	3.1%

(2) See Exhibit 3

(3) See Exhibit 3

ACTUARIALLY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	Indicated Rate Change
FAIR Plan											
Acadia	195,915	-20.5%	1,684,471	-24.9%	-	-31.9%	560,618	-22.4%	1,317,332	-7.1%	-18.1%
Allen	18,412	-20.5%	127,703	-8.4%	336	-31.9%	32,228	-22.4%	5,938	-5.4%	-12.0%
Ascension	596,640	-20.5%	1,285,423	-8.3%	266	-31.9%	1,060,454	-22.4%	318,339	-5.4%	-14.8%
Assumption	222,202	-20.5%	1,066,118	-24.9%	837	-49.7%	442,711	-42.7%	1,640,542	-7.1%	-18.3%
Avoyelles	21,734	-20.5%	173,928	-11.0%	142	-44.6%	33,986	-22.4%	-	-12.0%	-13.6%
Beauregard	34,829	-20.5%	122,781	-22.9%	189	-31.9%	92,389	-22.4%	18,986	-5.4%	-21.2%
Bienville	13,447	-20.5%	52,987	-14.6%	-	-31.9%	10,490	-22.4%	5,253	-6.3%	-16.0%
Bossier	137,771	-20.5%	58,289	-20.9%	-	-35.0%	18,996	-22.4%	33,595	-17.6%	-20.3%
Caddo	478,429	-20.5%	387,681	-8.6%	3,584	-39.9%	44,139	-22.4%	23,879	-17.6%	-15.7%
Calcasieu	529,574	-20.5%	5,319,290	-15.6%	10,697	-48.1%	2,348,250	-22.4%	1,449,869	-9.7%	-16.7%
Caldwell	3,493	-20.5%	24,168	-20.4%	-	-31.9%	3,303	-22.4%	-	-12.0%	-20.6%
Cameron	68,163	-20.5%	482,225	-24.8%	463	-31.9%	195,407	-41.8%	442,010	-7.1%	-20.8%
Catahoula	24,330	-20.5%	96,823	-13.4%	-	-31.9%	16,081	-31.5%	8,705	-12.0%	-16.5%
Claiborne	10,149	-20.5%	20,955	-5.5%	-	-31.9%	8,483	-31.2%	-	-6.3%	-14.9%
Concordia	21,151	-8.4%	91,450	-16.3%	298	-31.9%	11,277	-22.4%	917	-12.0%	-15.5%
DeSoto	25,609	-20.5%	29,111	-9.1%	-	-39.5%	14,565	-22.4%	9,337	-6.3%	-14.9%
East Baton Rouge	1,847,654	-20.5%	5,983,013	-10.0%	26,379	-31.9%	225,275	-22.4%	306,156	-4.7%	-12.5%
East Carroll	-	-20.5%	47,619	-7.8%	-	-31.9%	-	-22.4%	-	-12.0%	-7.8%
East Feliciana	20,189	-20.5%	114,976	-21.2%	-	-43.9%	52,582	-22.4%	14,930	-5.4%	-20.3%
Evangeline	2,912	-20.5%	145,082	-10.7%	-	-43.9%	39,961	-22.4%	9,008	-5.4%	-13.0%
Franklin	4,087	-20.5%	128,915	-14.5%	-	-31.9%	29,277	-22.4%	38,257	-12.0%	-15.3%
Grant	-	-20.5%	74,093	-12.0%	-	-31.9%	11,804	-22.4%	1,852	-12.0%	-13.4%
Iberia	680,919	-20.5%	4,573,371	-15.3%	2,230	-49.7%	749,964	-42.7%	2,712,362	-7.1%	-15.5%
Iberville	86,405	-6.6%	364,452	-2.3%	-	-41.7%	190,010	-22.4%	87,646	-5.4%	-8.4%
Jackson	30,236	-20.5%	43,408	-12.1%	-	-31.9%	3,896	-22.4%	24,401	-12.0%	-14.9%
Jefferson	21,772,655	-2.2%	34,560,999	-8.4%	139,173	-44.3%	142,536	-42.7%	37,035,071	-8.4%	-7.0%
Jefferson Davis	75,593	-20.5%	641,289	-18.6%	661	-49.7%	345,064	-22.4%	344,056	-7.1%	-16.8%
Lafayette	953,733	-20.5%	4,873,556	-8.6%	9,727	-49.7%	1,605,532	-30.3%	2,127,827	-9.7%	-13.7%
Lafourche	947,943	-20.5%	4,245,842	-8.1%	1,310	-49.7%	909,064	-42.7%	4,484,203	-8.4%	-12.3%
La Salle	-	-20.5%	75,967	-9.1%	-	-31.9%	12,853	-22.4%	19,110	-12.0%	-12.2%
Lincoln	54,881	-15.7%	77,690	-14.4%	-	-31.9%	6,246	-22.4%	11,149	-12.0%	-15.0%
Livingston	333,272	-20.5%	1,118,634	-25.0%	-	-46.6%	1,311,624	-22.4%	169,363	-5.4%	-22.2%
Madison	12,711	-19.6%	104,080	-15.9%	-	-31.9%	2,880	-22.4%	20,768	-12.0%	-15.8%
Morehouse	-	-20.5%	110,075	-18.2%	-	-31.9%	3,952	-42.7%	3,532	-12.0%	-18.9%
Natchitoches	27,101	-20.5%	135,362	-12.0%	2,256	-31.9%	25,340	-22.4%	223,377	-12.0%	-13.3%
Orleans	42,676,765	5.9%	58,539,801	-11.0%	329,999	-40.4%	3,107	-42.7%	25,918,656	5.2%	-2.1%
Ouachita	147,311	-20.5%	279,012	-5.9%	4,260	-31.9%	24,418	-22.4%	6,391	-12.0%	-11.7%
Plaquemines	1,054,956	-9.2%	947,732	-15.9%	1,124	-49.7%	173,108	-42.7%	1,271,373	-8.4%	-12.4%
Pointe Coupee	57,328	-16.4%	242,173	-11.6%	-	-48.9%	71,744	-32.3%	60,561	-5.4%	-14.8%
Rapides	162,019	-20.5%	393,096	-10.6%	1,220	-31.9%	45,697	-22.4%	-	-12.0%	-14.2%
Red River	-	-20.5%	18,050	-18.9%	-	-31.9%	2,073	-24.0%	-	-6.3%	-19.4%
Richland	16,015	-20.5%	105,191	-8.1%	381	-37.7%	12,349	-25.7%	6,289	-12.0%	-11.4%
Sabine	1,377	-20.5%	86,494	-12.4%	-	-31.9%	63,793	-22.4%	4,809	-12.0%	-16.5%
Saint Bernard	1,373,664	-20.5%	3,520,007	-7.0%	4,480	-49.7%	63,270	-42.7%	4,603,661	-8.4%	-9.8%
Saint Charles	1,394,831	-20.5%	1,908,435	-9.6%	3,923	-36.4%	265,049	-42.7%	2,294,382	-8.4%	-13.2%
Saint Helena	9,984	-20.5%	89,484	0.5%	-	-43.2%	50,832	-22.4%	15,603	-5.4%	-8.4%
Saint James	260,405	-20.5%	573,044	-24.9%	568	-31.9%	176,248	-42.7%	508,671	-7.1%	-20.2%
Saint John the	793,607	-20.5%	2,356,932	-24.9%	5,429	-45.9%	122,490	-42.7%	938,686	-8.4%	-20.9%
Saint Landry	172,827	-12.5%	726,749	-8.3%	183	-49.7%	443,760	-22.4%	160,544	-5.4%	-12.6%
Saint Martin	187,707	-19.2%	1,664,949	-25.0%	604	-49.7%	991,695	-42.7%	555,160	-7.1%	-26.9%
Saint Mary	549,460	-20.0%	5,122,717	-3.9%	513	-49.7%	618,684	-42.7%	659,742	-7.1%	-8.9%
Saint Tammany	8,933,788	-0.4%	10,097,318	-7.5%	54,679	-31.9%	886,136	-22.4%	24,199,044	-7.1%	-6.2%
Tangipahoa	400,405	-20.5%	1,728,218	-11.7%	792	-49.7%	570,960	-22.4%	369,023	-5.4%	-14.1%
Tensas	14,317	-20.5%	57,382	-14.1%	-	-31.9%	5,069	-22.4%	1,658	-12.0%	-15.7%
Terrebonne	1,387,213	-20.5%	6,551,334	-20.1%	9,171	-49.7%	824,655	-42.7%	3,718,804	-8.4%	-18.2%
Union	9,407	-20.5%	28,689	-16.5%	-	-31.9%	5,869	-32.9%	-	-12.0%	-19.5%
Vermilion	224,005	-20.5%	4,211,596	-12.7%	1,150	-49.7%	1,208,732	-42.7%	3,182,754	-7.1%	-15.0%
Vernon	5,082	-20.5%	93,399	-17.1%	-	-31.9%	10,850	-22.4%	2,196	-12.0%	-17.7%
Washington	76,603	-20.5%	791,229	-12.5%	-	-40.8%	242,628	-22.4%	505,254	-5.4%	-12.2%
Webster	36,756	-20.5%	66,670	-16.2%	-	-31.9%	8,208	-22.4%	-	-6.3%	-18.1%
West Baton Rouge	57,533	-16.2%	216,180	-10.6%	-	-45.9%	105,896	-22.4%	29,205	-5.4%	-14.1%
West Carroll	7,328	-20.5%	15,136	-20.3%	-	-31.9%	2,712	-22.4%	-	-12.0%	-20.5%
West Feliciana	6,459	-20.5%	53,821	-17.5%	320	-31.9%	13,877	-22.4%	7,970	-5.4%	-17.5%
Winn	2,442	-20.5%	43,868	-2.6%	-	-31.9%	6,998	-33.6%	6,815	-12.0%	-8.0%
Total	89,271,733	-1.2%	168,970,532	-11.2%	617,344	-40.7%	17,582,144	-31.1%	121,935,021	-5.1%	-8.0%

ACTUARIALLY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	Indicated Rate Change
Coastal Plan											
Cameron	6,386	-25.2%	423,680	-37.6%	-	-7.5%	115,418	-13.6%	202,052	-19.1%	-28.8%
Iberia	-	-7.0%	-	-10.5%	-	-7.7%	-	-20.7%	-	-14.9%	0.0%
Jefferson	27,130	1.2%	3,283,297	-35.7%	-	-12.4%	185,186	-14.4%	2,005,749	-7.9%	-24.6%
Lafourche	263,951	-5.8%	3,381,109	-15.8%	876	2.1%	544,442	-27.7%	1,929,543	-12.0%	-15.2%
Orleans	394,785	1.2%	841,528	-15.4%	7,812	-14.8%	-	-19.8%	490,688	-9.0%	-9.8%
Plaquemines	43,118	-25.2%	669,415	-37.7%	999	-23.6%	598,654	-16.2%	547,428	-27.3%	-27.4%
Saint Bernard	-	-13.7%	555,490	-29.4%	713	3.3%	74,142	-26.1%	236,647	-1.7%	-21.5%
Saint Mary	-	-6.6%	755,585	-15.5%	-	-7.4%	15,443	-7.3%	69,075	-1.7%	-14.2%
Terrebonne	541,928	-21.0%	2,630,754	-15.7%	-	-8.0%	401,273	-28.1%	903,483	-18.0%	-17.9%
Vermilion	-	-6.4%	171,431	-15.5%	-	-7.7%	57,618	-17.0%	65,876	-7.7%	-14.0%
Total	1,277,298	-10.7%	12,712,289	-23.3%	10,400	-13.0%	1,992,176	-21.7%	6,450,541	-12.3%	-19.3%
TOTAL (FAIR + Coastal)	90,549,031	-1.3%	181,682,821	-12.0%	627,744	-40.2%	19,574,320	-30.2%	128,385,562	-5.5%	-8.6%

Source of the data is Exhibit 4

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	Indicated Rate Change
FAIR Plan											
Acadia	195,915	8.4%	1,684,471	17.5%	-	25.9%	560,618	10.8%	1,317,332	6.5%	12.2%
Allen	18,412	2.0%	127,703	2.4%	336	13.9%	32,228	34.5%	5,938	-5.6%	7.7%
Ascension	596,640	30.2%	1,285,423	8.5%	266	18.3%	1,060,454	8.6%	318,339	-5.3%	11.1%
Assumption	222,202	15.6%	1,066,118	8.1%	837	-0.3%	442,711	4.2%	1,640,542	0.4%	4.3%
Avoyelles	21,734	20.6%	173,928	-4.6%	142	5.9%	33,986	24.3%	-	-12.0%	2.0%
Beauregard	34,829	-9.1%	122,781	-17.3%	189	-14.6%	92,389	4.1%	18,986	-5.2%	-8.0%
Bienville	13,447	20.6%	52,987	-14.6%	-	25.8%	10,490	7.3%	5,253	-6.1%	-5.5%
Bossier	137,771	24.0%	58,289	10.6%	-	4.0%	18,996	5.9%	33,595	-17.9%	13.8%
Caddo	478,429	16.0%	387,681	-0.9%	3,584	1.7%	44,139	3.0%	23,879	-17.6%	7.5%
Calcasieu	529,574	16.7%	5,319,290	9.5%	10,697	2.3%	2,348,250	7.9%	1,449,869	-9.7%	6.6%
Caldwell	3,493	-4.9%	24,168	-10.6%	-	14.9%	3,303	25.9%	-	-12.0%	-6.1%
Cameron	68,163	18.1%	482,225	9.3%	463	74.8%	195,407	30.1%	442,010	-7.1%	7.1%
Catahoula	24,330	23.5%	96,823	-13.4%	-	17.6%	16,081	7.0%	8,705	-11.9%	-4.9%
Claiborne	10,149	-4.2%	20,955	-5.4%	-	21.2%	8,483	0.3%	-	-6.1%	-3.9%
Concordia	21,151	37.4%	91,450	-5.5%	298	148.1%	11,277	19.7%	917	-12.0%	4.4%
DeSoto	25,609	-3.6%	29,111	-9.3%	-	-15.1%	14,565	-8.5%	9,337	-6.1%	-6.9%
East Baton Rouge	1,847,654	-20.5%	5,983,013	-9.5%	26,379	-20.9%	225,275	20.1%	306,156	-4.8%	-11.0%
East Carroll	-	24.0%	47,619	-7.8%	-	9.4%	-	27.5%	-	-12.0%	-7.8%
East Feliciana	20,189	18.0%	114,976	4.4%	-	6.4%	52,582	64.0%	14,930	-5.6%	20.5%
Evangeline	2,912	10.1%	145,082	8.8%	-	1.8%	39,961	38.2%	9,008	-5.6%	14.1%
Franklin	4,087	13.2%	128,915	-0.8%	-	-0.6%	29,277	12.1%	38,257	-12.0%	-0.8%
Grant	-	13.3%	74,093	-11.9%	-	5.4%	11,804	19.2%	1,852	-11.8%	-7.7%
Iberia	680,919	-20.5%	4,573,371	-15.2%	2,230	3.7%	749,964	4.5%	2,712,362	-7.1%	-11.4%
Iberville	86,405	13.9%	364,452	2.2%	-	9.2%	190,010	51.9%	87,646	-5.4%	15.6%
Jackson	30,236	26.8%	43,408	-12.2%	-	33.9%	3,896	13.2%	24,401	-12.1%	0.4%
Jefferson	21,772,655	19.7%	34,560,999	18.2%	139,173	17.9%	142,536	-18.8%	37,035,071	-8.4%	8.0%
Jefferson Davis	75,593	2.1%	641,289	41.7%	661	2.3%	345,064	4.1%	344,056	4.8%	21.3%
Lafayette	953,733	22.0%	4,873,556	14.6%	9,727	6.4%	1,605,532	6.3%	2,127,827	4.6%	11.7%
LaFourche	947,943	12.1%	4,245,842	9.6%	1,310	9.3%	909,064	12.0%	4,484,203	10.0%	10.2%
La Salle	-	-9.9%	75,967	-9.3%	-	9.4%	12,853	10.7%	19,110	-12.1%	-7.4%
Lincoln	54,881	75.9%	77,690	1.1%	-	47.3%	6,246	25.6%	11,149	-12.1%	28.5%
Livingston	333,272	2.8%	1,118,634	-0.3%	-	4.5%	1,311,624	-1.0%	169,363	-5.4%	-0.5%
Madison	12,711	17.1%	104,080	-15.9%	-	9.4%	2,880	11.0%	20,768	-12.0%	-11.8%
Morehouse	-	-20.5%	110,075	-18.2%	-	-30.9%	3,952	-22.8%	3,532	-11.9%	-18.2%
Natchitoches	27,101	8.4%	135,362	-11.9%	2,256	-4.2%	25,340	10.1%	223,377	-12.1%	-9.3%
Orleans	42,676,765	5.9%	58,539,801	1.4%	329,999	-0.3%	3,107	2.0%	25,918,656	5.2%	3.7%
Ouachita	147,311	5.1%	279,012	-5.8%	4,260	78.5%	24,418	5.9%	6,391	-11.9%	-1.0%
Plaquemines	1,054,956	-7.5%	947,732	-6.6%	1,124	-6.4%	173,108	12.3%	1,271,373	-8.3%	-6.6%
Pointe Coupee	57,328	9.5%	242,173	9.9%	-	-4.1%	71,744	-3.8%	60,561	58.0%	14.3%
Rapides	162,019	14.2%	393,096	-6.8%	1,220	-5.8%	45,697	3.9%	-	-12.0%	-0.3%
Red River	-	-3.6%	18,050	-18.9%	-	1.2%	2,073	-5.0%	-	-6.1%	-17.4%
Richland	16,015	18.3%	105,191	-6.3%	381	3.4%	12,349	15.4%	6,289	-11.9%	-1.8%
Sabine	1,377	14.4%	86,494	-12.4%	-	-4.0%	63,793	5.4%	4,809	-12.0%	-4.9%
Saint Bernard	1,373,664	-20.5%	3,520,007	-7.0%	4,480	11.2%	63,270	11.3%	4,603,661	-8.4%	-9.5%
Saint Charles	1,394,831	9.2%	1,908,435	11.8%	3,923	11.4%	265,049	14.0%	2,294,382	12.4%	11.5%
Saint Helena	9,984	19.4%	89,484	37.3%	-	8.7%	50,832	66.9%	15,603	-5.3%	41.3%
Saint James	260,405	-8.4%	573,044	1.1%	568	2.1%	176,248	-5.9%	508,671	-6.6%	-3.9%
Saint John the Baptist	793,607	46.5%	2,356,932	8.0%	5,429	0.5%	122,490	-1.8%	938,686	-8.4%	11.3%
Saint Landry	172,827	2.2%	726,749	5.1%	183	0.4%	443,760	50.3%	160,544	0.0%	17.5%
Saint Martin	187,707	9.1%	1,664,949	15.7%	604	5.8%	991,695	10.9%	555,160	7.2%	12.5%
Saint Mary	549,460	-10.4%	5,122,717	-3.9%	513	-11.9%	618,684	-9.4%	659,742	-7.1%	-5.2%
Saint Tammany	8,933,788	-0.4%	10,097,318	-7.5%	54,679	-11.2%	886,136	35.0%	24,199,044	-7.2%	-5.1%
Tangipahoa	400,405	-9.7%	1,728,218	15.1%	792	2.1%	570,960	50.4%	369,023	-5.5%	16.0%
Tensas	14,317	-9.1%	57,382	-14.0%	-	-6.1%	5,069	-0.2%	1,658	-12.0%	-12.2%
Terrebonne	1,387,213	3.8%	6,551,334	3.9%	9,171	3.7%	824,655	2.9%	3,718,804	2.0%	3.3%
Union	9,407	28.1%	28,689	-3.2%	-	288.6%	5,869	7.1%	-	-12.0%	4.9%
Vermilion	224,005	-2.1%	4,211,596	-11.7%	1,150	-13.1%	1,208,732	2.4%	3,182,754	-7.1%	-7.9%
Vernon	5,082	0.5%	93,399	8.6%	-	-9.5%	10,850	8.0%	2,196	-12.1%	7.8%
Washington	76,603	14.7%	791,229	37.1%	-	22.6%	242,628	63.4%	505,254	22.0%	35.3%
Webster	36,756	22.5%	66,670	-16.1%	-	6.8%	8,208	4.3%	-	-6.2%	-1.9%
West Baton Rouge	57,533	12.7%	216,180	6.3%	-	-4.3%	105,896	44.1%	29,205	-5.5%	16.2%
West Carroll	7,328	-20.4%	15,136	-14.9%	-	4.3%	2,712	29.2%	-	-12.0%	-11.7%
West Feliciana	6,459	1.8%	53,821	8.8%	320	169.8%	13,877	96.7%	7,970	-5.3%	22.3%
Winn	2,442	-19.6%	43,868	2.0%	-	24.6%	6,998	15.4%	6,815	-12.0%	1.1%
Total	89,271,733	8.2%	168,970,532	4.7%	617,344	3.1%	17,582,144	11.9%	121,935,021	-3.0%	3.4%

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	7-17-25 Inforce Premium	Indicated Rate Change	Indicated Rate Change
Coastal Plan											
Cameron	6,386	-2.1%	423,680	9.9%	-	-7.2%	115,418	-13.6%	202,052	-19.1%	-1.7%
Iberia	-	43.5%	-	15.3%	-	-7.7%	-	10.5%	-	-14.9%	0.0%
Jefferson	27,130	1.2%	3,283,297	-35.7%	-	-12.4%	185,186	-14.4%	2,005,749	-7.8%	-24.6%
Lafourche	263,951	19.8%	3,381,109	29.3%	876	2.1%	544,442	41.4%	1,929,543	33.1%	31.2%
Orleans	394,785	1.2%	841,528	3.8%	7,812	-14.8%	-	15.8%	490,688	-8.9%	-0.5%
Plaquemines	43,118	-3.1%	669,415	-5.8%	999	39.6%	598,654	-16.2%	547,428	-10.7%	-10.5%
Saint Bernard	-	-13.7%	555,490	-12.5%	713	3.2%	74,142	-26.1%	236,647	-1.7%	-10.7%
Saint Mary	-	-6.6%	755,585	-9.0%	-	-7.6%	15,443	-7.3%	69,075	-1.7%	-8.4%
Terrebonne	541,928	-21.0%	2,630,754	-15.5%	-	-8.2%	401,273	-28.0%	903,483	-18.1%	-17.8%
Vermilion	-	-6.4%	171,431	20.7%	-	-7.7%	57,618	30.3%	65,876	-7.7%	16.2%
Total	1,277,298	-4.5%	12,712,289	-5.1%	10,400	-6.9%	1,992,176	-1.5%	6,450,541	2.6%	-2.5%
TOTAL (FAIR + Coastal)	90,549,031	8.0%	181,682,821	4.0%	627,744	2.9%	19,574,320	10.5%	128,385,562	-2.7%	3.1%

Source is Exhibit 4

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 1A

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
HOMEOWNERS		Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis	Adjusted Actuarial Rate	R.S.22:2303 Indication										
Parish	7-17-25 Inforce Premium	Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change			Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code
Acadia	195,915	8,884	8,884	8,198	6,521	-20.5%	6,521	8,884	8.4%	Market	1	2,245	2,433	0.0%	2,433	8.4%	10
Allen	18,412	6,183	6,183	6,063	4,822	-20.5%	4,822	6,183	2.0%	Market	1	1,696	1,730	0.0%	1,730	2.0%	20
Ascension	596,640	7,409	7,409	5,689	4,525	-20.5%	4,525	7,409	30.2%	Market	1	1,607	2,093	0.0%	2,093	30.2%	30
Assumption	222,202	10,117	10,117	8,756	6,965	-20.5%	6,965	10,117	15.5%	Market	1	2,816	3,254	0.0%	3,254	15.6%	40
Avoyelles	21,734	6,591	6,591	5,465	4,347	-20.5%	4,347	6,591	20.6%	Market	1	1,434	1,729	0.0%	1,729	20.6%	50
Beauregard	34,829	6,101	6,101	6,715	5,341	-20.5%	5,341	6,101	-9.1%	Market	1	1,694	1,539	0.0%	1,539	-9.1%	60
Bienville	13,447	6,480	6,480	5,374	4,274	-20.5%	4,274	6,480	20.6%	Market	1	1,440	1,736	0.0%	1,736	20.6%	70
Bossier	137,771	7,574	7,574	6,105	4,856	-20.5%	4,856	7,574	24.1%	Market	1	1,673	2,075	0.0%	2,075	24.0%	80
Caddo	478,429	7,226	7,226	6,228	4,954	-20.5%	4,954	7,226	16.0%	Market	1	1,828	2,121	0.0%	2,121	16.0%	90, 91
Calcasieu	529,574	10,945	10,945	9,375	7,457	-20.5%	7,457	10,945	16.7%	Market	1	2,366	2,762	0.0%	2,762	16.7%	100
Caldwell	3,493	3,718	3,718	3,910	3,110	-20.5%	3,110	3,718	-4.9%	Market	1	1,025	975	0.0%	975	-4.9%	110
Cameron	68,163	13,157	13,157	11,144	8,864	-20.5%	8,864	13,157	18.1%	Market	1	3,498	4,130	0.0%	4,130	18.1%	120
Catahoula	24,330	5,943	5,943	4,811	3,827	-20.5%	3,827	5,943	23.5%	Market	1	1,348	1,665	0.0%	1,665	23.5%	130
Claiborne	10,149	4,222	4,222	4,409	3,507	-20.5%	3,507	4,222	-4.2%	Market	1	1,181	1,131	0.0%	1,131	-4.2%	140
Concordia	21,151	5,577	5,577	4,059	3,719	-8.4%	3,719	5,577	37.4%	Market	1	981	1,348	0.0%	1,348	37.4%	150
Desoto	25,609	6,480	6,480	6,724	5,348	-20.5%	5,348	6,480	-3.6%	Market	1	1,764	1,700	0.0%	1,700	-3.6%	160
E. Baton Rouge	1,847,654	6,146	6,146	7,730	6,148	-20.5%	6,148	6,148	-20.5%	Actuarial	1	1,876	1,492	0.0%	1,492	-20.5%	170, 171
East Carroll	0	7,574	7,574	6,110	4,860	-20.5%	4,860	7,574	24.0%	Market	1	1,603	1,987	0.0%	1,987	24.0%	180
East Feliciana	20,189	6,149	6,149	5,213	4,146	-20.5%	4,146	6,149	18.0%	Market	1	1,491	1,759	0.0%	1,759	18.0%	190
Evangeline	2,912	5,760	5,760	5,230	4,160	-20.5%	4,160	5,760	10.1%	Market	1	1,463	1,611	0.0%	1,611	10.1%	200
Franklin	4,087	5,943	5,943	5,248	4,174	-20.5%	4,174	5,943	13.2%	Market	1	1,407	1,593	0.0%	1,593	13.2%	210
Grant	0	7,574	7,574	6,685	5,317	-20.5%	5,317	7,574	13.3%	Market	1	1,874	2,123	0.0%	2,123	13.3%	220
Iberia	680,919	7,647	7,647	11,432	9,093	-20.5%	9,093	9,093	-20.5%	Actuarial	1	3,198	2,544	0.0%	2,544	-20.5%	230
Iberville	86,405	7,008	7,008	6,153	5,746	-6.6%	5,746	7,008	13.9%	Market	1	1,701	1,937	0.0%	1,937	13.9%	240
Jackson	30,236	5,943	5,943	4,685	3,727	-20.5%	3,727	5,943	26.8%	Market	1	1,155	1,465	0.0%	1,465	26.8%	250
Jefferson	21,772,655	10,882	10,882	9,092	8,892	-2.2%	8,892	10,882	19.7%	Market	1	2,600	3,112	0.0%	3,112	19.7%	260
Jefferson Davis	75,593	8,884	8,884	8,704	6,923	-20.5%	6,923	8,884	2.1%	Market	1	2,489	2,541	0.0%	2,541	2.1%	270
Lafayette	953,733	9,760	9,760	7,999	6,362	-20.5%	6,362	9,760	22.0%	Market	1	2,211	2,698	0.0%	2,698	22.0%	280
Lafourche	947,943	12,731	12,731	11,359	9,035	-20.5%	9,035	12,731	12.1%	Market	1	3,600	4,035	0.0%	4,035	12.1%	290
La Salle	0	4,366	4,366	4,846	3,855	-20.5%	3,855	4,366	-9.9%	Market	1	1,299	1,170	0.0%	1,170	-9.9%	300
Lincoln	54,881	6,872	6,872	3,905	3,293	-15.7%	3,293	6,872	76.0%	Market	1	1,047	1,842	0.0%	1,842	75.9%	310
Livingston	333,272	6,598	6,598	6,416	5,104	-20.5%	5,104	6,598	2.8%	Market	1	1,966	2,022	0.0%	2,022	2.8%	320
Madison	12,711	5,577	5,577	4,760	3,826	-19.6%	3,826	5,577	17.2%	Market	1	1,249	1,463	0.0%	1,463	17.1%	330
Morehouse	0	7,574	7,574	9,697	7,713	-20.5%	7,713	7,713	-20.5%	Actuarial	1	2,061	1,639	0.0%	1,639	-20.5%	340
Natchitoches	27,101	7,574	7,574	6,984	5,555	-20.5%	5,555	7,574	8.5%	Market	1	1,872	2,030	0.0%	2,030	8.4%	350
Orleans	42,676,765	10,189	10,189	10,345	10,959	5.9%	10,959	10,959	5.9%	Actuarial	1	3,415	3,618	0.0%	3,618	5.9%	360, 361
Ouachita	147,311	6,210	6,210	5,910	4,701	-20.5%	4,701	6,210	5.1%	Market	1	1,166	1,225	0.0%	1,225	5.1%	370
Plaquemines	1,054,956	10,090	10,090	10,907	9,902	-9.2%	9,902	10,090	-7.5%	Market	1	3,051	2,822	0.0%	2,822	-7.5%	380
Pointe Coupee	57,328	6,252	6,252	5,708	4,770	-16.4%	4,770	6,252	9.5%	Market	1	1,499	1,642	0.0%	1,642	9.5%	390
Rapides	162,019	6,357	6,357	5,566	4,427	-20.5%	4,427	6,357	14.2%	Market	1	1,320	1,507	0.0%	1,507	14.2%	400
Red River	0	6,480	6,480	6,724	5,348	-20.5%	5,348	6,480	-3.6%	Market	1	1,764	1,700	0.0%	1,700	-3.6%	410
Richland	16,015	7,574	7,574	6,405	5,094	-20.5%	5,094	7,574	18.3%	Market	1	1,717	2,031	0.0%	2,031	18.3%	420
Sabine	1,377	4,619	4,619	4,039	3,213	-20.5%	3,213	4,619	14.4%	Market	1	1,132	1,295	0.0%	1,295	14.4%	430
Saint Bernard	1,373,664	9,532	9,532	12,865	10,232	-20.5%	10,232	10,232	-20.5%	Actuarial	1	3,914	3,113	0.0%	3,113	-20.5%	440
Saint Charles	1,394,831	12,348	12,348	11,306	8,993	-20.5%	8,993	12,348	9.2%	Market	1	3,416	3,731	0.0%	3,731	9.2%	450
Saint Helena	9,984	7,242	7,242	6,067	4,826	-20.5%	4,826	7,242	19.4%	Market	1	1,661	1,983	0.0%	1,983	19.4%	460
Saint James	260,405	9,029	9,029	9,862	7,844	-20.5%	7,844	9,029	-8.4%	Market	1	2,644	2,421	0.0%	2,421	-8.4%	470
Saint John The Baptist	793,607	12,496	12,496	8,530	6,785	-20.5%	6,785	12,496	46.5%	Market	1	2,458	3,601	0.0%	3,601	46.5%	480
Saint Landry	172,827	5,777	5,777	5,655	4,949	-12.5%	4,949	5,777	2.1%	Market	1	1,485	1,517	0.0%	1,517	2.2%	490
Saint Martin	187,707	9,029	9,029	8,274	6,683	-19.2%	6,683	9,029	9.1%	Market	1	2,476	2,702	0.0%	2,702	9.1%	500
Saint Mary	549,460	9,909	9,909	11,055	8,845	-20.0%	8,845	9,909	-10.4%	Market	1	2,789	2,500	0.0%	2,500	-10.4%	510
Saint Tammany	8,933,788	7,701	7,701	9,888	9,846	-0.4%	9,846	9,846	-0.4%	Actuarial	1	2,314	2,304	0.0%	2,304	-0.4%	520
Tangipahoa	400,405	6,019	6,019	6,666	5,302	-20.5%	5,302	6,019	-9.7%	Market	1	1,751	1,581	0.0%	1,581	-9.7%	530
Tensas	14,317	5,906	5,906	6,500	5,170	-20.5%	5,170	5,906	-9.1%	Market	1	1,457	1,324	0.0%	1,324	-9.1%	540
Terrebonne	1,387,213	12,816	12,816	12,352	9,825	-20.5%	9,825	12,816	3.8%	Market	1	3,057	3,172	0.0%	3,172	3.8%	550
Union	9,407	7,574	7,574	5,913	4,703	-20.5%	4,703	7,574	28.1%	Market	1	1,585	2,030	0.0%	2,030	28.1%	560
Vermilion	224,005	12,464	12,464	12,728	10,124	-20.5%	10,124	12,464	-2.1%	Market	1	3,276	3,208	0.0%	3,208	-2.1%	570
Vernon	5,082	5,755	5,755	5,727	4,555	-20.5%	4,555	5,755	0.5%	Market	1	1,536	1,543	0.0%	1,543	0.5%	580
Washington	76,603	6,891	6,891	6,010	4,780	-20.5%	4,780	6,891	14.7%	Market	1	1,719	1,971	0.0%	1,971	14.7%	590
Webster	36,756	6,586	6,586	5,378	4,278	-20.5%	4,278	6,586	22.5%	Market	1	1,411	1,728	0.0%	1,728	22.5%	600
West Baton Rouge	57,533	6,012	6,012	5,335	4,473	-16.2%	4,473	6,012	12.7%	Market	1	1,506	1,697	0.0%	1,697	12.7%	610
West Carroll	7,328	3,669	3,669	5,783	4,600	-20.5%	4,600	4,600	-20.5%	Actuarial	1	1,532	1,219	0.0%	1,219	-20.4%	620
West Feliciana	6,459	5,204	5,204	5,113	4,067	-20.5%	4,067	5,204	1.8%	Market	1	1,443	1,469	0.0%	1,469	1.8%	630
Winn	2,442	3,381	3,381	4,205	3,344	-20.5%	3,344	3,381	-19.6%	Market	1	1,127	906	0.0%	906	-19.6%	640

FAIR Plan

\$ 89,271,733

8.2%
Actuarial
Market7 62.2%
57 37.8%

8.2%

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 1B

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
HOMEOWNERS		Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis		Adjusted Actuarial Rate	R.S.22:2303 Indication									
Parish	7-17-25 Inforce Premium	Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change								
Coastal Cameron	6,386	15,231	15,231	15,554	11,639	-25.2%	11,639	15,231	-2.1%	Market							
Coastal Iberia	-	15,241	15,241	10,621	9,873	-7.0%	9,873	15,241	43.5%	Market	1	4,599	4,504	0.0%	4,504	-2.1%	900
Coastal Jefferson	27,130	28,600	28,600	31,182	31,568	1.2%	31,568	31,568	1.2%	Actuarial	1	3,454	4,956	0.0%	4,956	43.5%	910
Coastal Lafourche	263,951	15,362	15,362	12,822	12,078	-5.8%	12,078	15,362	19.8%	Market	1	7,244	7,334	0.0%	7,334	1.2%	920
Coastal Orleans	394,785	13,813	13,813	15,640	15,834	1.2%	15,834	15,834	1.2%	Actuarial	1	4,109	4,923	0.0%	4,923	19.8%	930
Coastal Plaquemines	43,118	22,508	22,508	23,222	17,377	-25.2%	17,377	22,508	-3.1%	Market	1	5,039	5,101	0.0%	5,101	1.2%	940
Coastal Saint Bernard	-	13,714	13,714	24,296	20,960	-13.7%	20,960	20,960	-13.7%	Actuarial	1	7,193	6,972	0.0%	6,972	-3.1%	950
Coastal Saint Mary	-	-	-	10,706	10,000	-6.6%	10,000	10,000	-6.6%	Actuarial	1	8,021	6,920	0.0%	6,920	-13.7%	960
Coastal Terrebonne	541,928	13,422	13,422	18,046	14,249	-21.0%	14,249	14,249	-21.0%	Actuarial	1	3,316	3,097	0.0%	3,097	-6.6%	970
Coastal Vermilion	-	6,043	6,043	10,383	9,716	-6.4%	9,716	9,716	-6.4%	Actuarial	1	3,979	3,142	0.0%	3,142	-21.0%	980
Coastal Plan	\$ 1,277,298								-4.5%								-4.5%
TOTAL	\$ 90,549,031								8.0%								

	Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code
1	4,599	4,504	0.0%	4,504	-2.1%	900
1	3,454	4,956	0.0%	4,956	43.5%	910
1	7,244	7,334	0.0%	7,334	1.2%	920
1	4,109	4,923	0.0%	4,923	19.8%	930
1	5,039	5,101	0.0%	5,101	1.2%	940
1	7,193	6,972	0.0%	6,972	-3.1%	950
1	8,021	6,920	0.0%	6,920	-13.7%	960
1	3,316	3,097	0.0%	3,097	-6.6%	970
1	3,979	3,142	0.0%	3,142	-21.0%	980
1	3,294	3,083	0.0%	3,083	-6.4%	990

- (2) Source: LCPIC Accounting Department
- (3) Source: Exhibit 6, Column (1), These are premiums the market charges for a specific risk.
- (4) (3)*(12)
- (5) LCPIC's responses to market survey step 2. See footnote (3)
- (6) (5)*(1+(7))
- (7) See Exhibit 8 Sheets 1A and 1B, Column (21)
- (8) (6)*(12)
- (9) Larger of (4) and (8)
- (10) (9)/(5) -1
- (11) Actuarial if (9)=(8), Market otherwise
- (12) Factor to adjust to 10% above according to statute. (Paused from 1/1/25 to 1/1/27 per Act 757 of 2024 Regular Session)
- (13) LCPIC's current base rates. Source: Last approved rate filing.
- (14a) (13)*(1+(10)) dollar rounded.
- (14b) Offset not used
- (14c) (14a) x [1 + (14b)]
- (15) (14)/(13)-1.0
- Note: The ratio of column (5) to column (13) is different by parish due to deductible credits varying.

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 2A & 3A

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
FAIR Plan	DWG FIRE & EC: AVERAGE OF OWNER & NON-OWNER OCCUPIED	Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis	Adjusted Actuarial Rate	R.S.22:2303 Indication										
	7-17-25 Inforce Premium	Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change			Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code
Acadia	1,684,471	5,152	5,152	4,385	3,291	-24.9%	3,291	5,152	17.5%	Market	1	1,375	1,616	0.0%	1,616	17.5%	10
Allen	127,703	2,429	2,429	2,373	2,173	-8.4%	2,173	2,429	2.4%	Market	1	760	778	0.0%	778	2.4%	20
Ascension	1,285,423	3,017	3,017	2,782	2,551	-8.3%	2,551	3,017	8.4%	Market	1	874	948	0.0%	948	8.5%	30
Assumption	1,066,118	5,152	5,152	4,766	3,580	-24.9%	3,580	5,152	8.1%	Market	1	1,761	1,903	0.0%	1,903	8.1%	40
Avoyelles	173,928	2,429	2,429	2,546	2,265	-11.0%	2,265	2,429	-4.6%	Market	1	778	742	0.0%	742	-4.6%	50
Beauregard	122,781	2,830	2,830	3,422	2,639	-22.9%	2,639	2,830	-17.3%	Market	1	989	818	0.0%	818	-17.3%	60
Bienville	52,987	1,698	1,698	2,234	1,907	-14.6%	1,907	1,907	-14.6%	Actuarial	1	678	577	0.0%	577	-14.6%	70
Bossier	58,289	2,307	2,307	2,086	1,651	-20.9%	1,651	2,307	10.6%	Market	1	662	732	0.0%	732	10.6%	80
Caddo	387,681	2,307	2,307	2,327	2,126	-8.6%	2,126	2,307	-0.9%	Market	1	793	786	0.0%	786	-0.9%	90, 91
Calcasieu	5,319,290	3,870	3,870	3,534	2,982	-15.6%	2,982	3,870	9.5%	Market	1	1,012	1,108	0.0%	1,108	9.5%	100
Caldwell	24,168	1,813	1,813	2,030	1,616	-20.4%	1,616	1,813	-10.7%	Market	1	620	554	0.0%	554	-10.6%	110
Cameron	482,225	8,460	8,460	7,744	5,822	-24.8%	5,822	8,460	9.2%	Market	1	2,716	2,968	0.0%	2,968	9.3%	120
Catahoula	96,823	1,755	1,755	2,143	1,856	-13.4%	1,856	1,856	-13.4%	Actuarial	1	699	587	0.0%	587	-13.4%	130
Claiborne	20,955	1,572	1,572	1,834	1,732	-5.5%	1,732	1,732	-5.5%	Actuarial	1	569	537	0.0%	537	-5.4%	140
Concordia	91,450	2,150	2,150	2,275	1,904	-16.3%	1,904	2,150	-5.5%	Market	1	639	604	0.0%	604	-5.5%	150
Desoto	29,111	1,735	1,735	1,917	1,742	-9.1%	1,742	1,742	-9.1%	Actuarial	1	584	529	0.0%	529	-9.3%	160
E. Baton Rouge	5,983,013	3,047	3,047	3,370	3,032	-10.0%	3,032	3,047	-9.6%	Market	1	934	845	0.0%	845	-9.5%	170, 171
East Carroll	47,619	1,755	1,755	2,300	2,122	-7.8%	2,122	2,122	-7.8%	Actuarial	1	705	647	0.0%	647	-7.8%	180
East Feliciana	114,976	3,047	3,047	2,920	2,301	-21.2%	2,301	3,047	4.3%	Market	1	960	1,002	0.0%	1,002	4.4%	190
Evangeline	145,082	2,830	2,830	2,600	2,321	-10.7%	2,321	2,830	8.8%	Market	1	815	887	0.0%	887	8.8%	200
Franklin	128,915	1,903	1,903	1,919	1,641	-14.5%	1,641	1,903	-0.8%	Market	1	598	593	0.0%	593	-0.8%	210
Grant	74,093	1,729	1,729	2,049	1,803	-12.0%	1,803	1,803	-12.0%	Actuarial	1	667	581	0.0%	581	-11.9%	220
Iberia	4,573,371	3,585	3,585	4,310	3,652	-15.3%	3,652	3,652	-15.3%	Actuarial	1	1,375	1,169	0.0%	1,169	-15.2%	230
Iberville	364,452	3,017	3,017	2,950	2,884	-2.3%	2,884	3,017	2.3%	Market	1	904	924	0.0%	924	2.2%	240
Jackson	43,408	1,755	1,755	1,996	1,755	-12.1%	1,755	1,755	-12.1%	Market	1	574	504	0.0%	504	-12.2%	250
Jefferson	34,560,999	5,129	5,129	4,339	3,974	-8.4%	3,974	5,129	18.2%	Market	1	1,420	1,679	0.0%	1,679	18.2%	260
Jefferson Davis	641,289	5,152	5,152	3,636	2,959	-18.6%	2,959	5,152	41.7%	Market	1	1,187	1,682	0.0%	1,682	41.7%	270
Lafayette	4,873,556	3,861	3,861	3,370	3,080	-8.6%	3,080	3,861	14.6%	Market	1	1,057	1,211	0.0%	1,211	14.6%	280
Lafourche	4,245,842	4,167	4,167	3,801	3,494	-8.1%	3,494	4,167	9.6%	Market	1	1,333	1,461	0.0%	1,461	9.6%	290
La Salle	75,967	1,755	1,755	2,103	1,912	-9.1%	1,912	1,912	-9.1%	Actuarial	1	645	583	0.0%	583	-9.3%	300
Lincoln	77,690	2,150	2,150	2,129	1,823	-14.4%	1,823	2,150	1.0%	Market	1	651	658	0.0%	658	1.1%	310
Livingston	1,118,634	3,047	3,047	3,056	2,293	-25.0%	2,293	3,047	-0.3%	Market	1	1,051	1,048	0.0%	1,048	-0.3%	320
Madison	104,080	1,755	1,755	2,242	1,886	-15.9%	1,886	1,886	-15.9%	Actuarial	1	683	571	0.0%	571	-15.9%	330
Morehouse	110,075	1,829	1,829	2,565	2,097	-18.2%	2,097	2,097	-18.2%	Actuarial	1	633	513	0.0%	513	-18.2%	340
Natchitoches	135,362	1,878	1,878	2,327	2,048	-12.0%	2,048	2,048	-12.0%	Actuarial	1	729	639	0.0%	639	-11.9%	350
Orleans	58,539,801	5,288	5,288	5,215	4,642	-11.0%	4,642	5,288	1.4%	Market	1	1,888	1,915	0.0%	1,915	1.4%	360, 361
Ouachita	279,012	2,113	2,113	2,433	2,290	-5.9%	2,290	2,290	-5.9%	Actuarial	1	533	502	0.0%	502	-5.8%	370
Plaquemines	947,732	5,544	5,544	5,935	4,991	-15.9%	4,991	5,544	-6.6%	Market	1	1,898	1,773	0.0%	1,773	-6.6%	380
Pointe Coupee	242,173	3,047	3,047	2,770	2,448	-11.6%	2,448	3,047	10.0%	Market	1	815	896	0.0%	896	9.9%	390
Rapides	393,096	2,429	2,429	2,606	2,330	-10.6%	2,330	2,429	-6.8%	Market	1	721	672	0.0%	672	-6.8%	400
Red River	18,050	1,729	1,729	2,256	1,830	-18.9%	1,830	1,830	-18.9%	Actuarial	1	684	549	0.0%	549	-18.9%	410
Richland	105,191	1,755	1,755	1,872	1,720	-8.1%	1,720	1,755	-6.3%	Market	1	590	553	0.0%	553	-6.3%	420
Sabine	86,494	1,975	1,975	2,400	2,103	-12.4%	2,103	2,103	-12.4%	Actuarial	1	768	676	0.0%	676	-12.4%	430
Saint Bernard	3,520,007	4,762	4,762	5,220	4,853	-7.0%	4,853	4,853	-7.0%	Actuarial	1	1,714	1,598	0.0%	1,598	-7.0%	440
Saint Charles	1,908,435	4,422	4,422	3,956	3,577	-9.6%	3,577	4,422	11.8%	Market	1	1,358	1,518	0.0%	1,518	11.8%	450
Saint Helena	89,484	3,047	3,047	2,219	2,229	0.5%	2,229	3,047	37.3%	Market	1	697	957	0.0%	957	37.3%	460
Saint James	573,044	5,152	5,152	5,097	3,828	-24.9%	3,828	5,152	1.1%	Market	1	1,563	1,580	0.0%	1,580	1.1%	470
Saint John The Baptist	2,356,932	5,123	5,123	4,744	3,563	-24.9%	3,563	5,123	8.0%	Market	1	1,524	1,646	0.0%	1,646	8.0%	480
Saint Landry	726,749	2,830	2,830	2,695	2,472	-8.3%	2,472	2,830	5.0%	Market	1	811	852	0.0%	852	5.1%	490
Saint Martin	1,664,949	5,152	5,152	4,455	3,342	-25.0%	3,342	5,152	15.6%	Market	1	1,494	1,728	0.0%	1,728	15.7%	500
Saint Mary	5,122,717	4,785	4,785	5,597	5,379	-3.9%	5,379	5,379	-3.9%	Actuarial	1	1,566	1,514	0.0%	1,514	-3.9%	510
Saint Tammany	10,097,318	4,258	4,258	4,680	4,330	-7.5%	4,330	4,330	-7.5%	Actuarial	1	1,249	1,155	0.0%	1,155	-7.5%	520
Tangipahoa	1,728,218	3,047	3,047	2,647	2,336	-11.7%	2,336	3,047	15.1%	Market	1	795	915	0.0%	915	15.1%	530
Tensas	57,382	1,755	1,755	2,371	2,037	-14.1%	2,037	2,037	-14.1%	Actuarial	1	618	531	0.0%	531	-14.0%	540
Terrebonne	6,551,334	5,253	5,253	5,055	4,039	-20.1%	4,039	5,253	3.9%	Market	1	1,426	1,482	0.0%	1,482	3.9%	550
Union	28,689	2,150	2,150	2,222	1,856	-16.5%	1,856	2,150	-3.3%	Market	1	679	657	0.0%	657	-3.2%	560
Vermilion	4,211,596	4,474	4,474	5,067	4,425	-12.7%	4,425	4,474	-11.7%	Market	1	1,451	1,281	0.0%	1,281	-11.7%	570
Vernon	93,399	2,429	2,429	2,239	1,856	-17.1%	1,856	2,429	8.5%	Market	1	700	760	0.0%	760	8.6%	580
Washington	791,229	3,457	3,457	2,522	2,207	-12.5%	2,207	3,457	37.1%	Market	1	828	1,135	0.0%	1,135	37.1%	590
Webster	66,670	1,572	1,572	2,067	1,732	-16.2%	1,732	1,732	-16.2%	Actuarial	1	628	525	0.0%	525	-16.1%	600
West Baton Rouge	216,180	3,017	3,017	2,838	2,538	-10.6%	2,538	3,017	6.3%	Market	1	889	945	0.0%	945	6.3%	610
West Carroll	15,136	1,719	1,719	2,019	1,610	-20.3%	1,610	1,719	-14.9%	Market	1	619	527	0.0%	527	-14.9%	620
West Feliciana	53,821	2,821	2,821	2,594	2,140	-17.5%	2,140	2,821	8.7%	Market	1	833	906	0.0%	906	8.8%	630
Winn	43,868	1,755	1,755	1,720	1,675	-2.6%	1,675	1,755	2.0%	Market	1	539	550	0.0%	550	2.0%	640
FAIR Plan	\$ 168,970,532					4.7%										4.7%	
						Actuarial					19	14.5%					
						Market					45	85.5%					

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 2B & 3B

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
DWG FIRE & EC: AVERAGE OF OWNER & NON-OWNER OCCUPIED		Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis		Adjusted Actuarial Rate	R.S.22:2303 Indication									
Parish	7-17-25 Inforce Premium	Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change			Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code
Coastal Cameron	423,680	12,894	12,894	11,732	7,317	-37.6%	7,317	12,894	9.9%	Market		1 3,959	4,351	0.0%	4,351	9.9%	900
Coastal Iberia	-	4,795	4,795	4,159	3,723	-10.5%	3,723	4,795	-15.3%	Market		1 1,506	1,737	0.0%	1,737	15.3%	910
Coastal Jefferson	3,283,297	16,924	16,924	29,473	18,958	-35.7%	18,958	18,958	-35.7%	Actuarial		1 7,644	4,918	0.0%	4,918	-35.7%	920
Coastal Lafourche	3,381,109	9,412	9,412	7,282	6,128	-15.8%	6,128	9,412	29.2%	Market		1 2,583	3,339	0.0%	3,339	29.3%	930
Coastal Orleans	841,528	6,668	6,668	6,422	5,436	-15.4%	5,436	6,668	3.8%	Market		1 2,278	2,366	0.0%	2,366	3.8%	940
Coastal Plaquemines	669,415	15,035	15,035	15,955	9,938	-37.7%	9,938	15,035	-5.8%	Market		1 5,653	5,327	0.0%	5,327	-5.8%	950
Coastal Saint Bernard	555,490	9,448	9,448	10,804	7,625	-29.4%	7,625	9,448	-12.6%	Market		1 3,929	3,436	0.0%	3,436	-12.5%	960
Coastal Saint Mary	755,585	7,591	7,591	8,347	7,052	-15.5%	7,052	7,591	-9.1%	Market		1 2,951	2,684	0.0%	2,684	-9.0%	970
Coastal Terrebonne	2,630,754	9,617	9,617	11,380	9,598	-15.7%	9,598	9,617	-15.5%	Market		1 2,848	2,407	0.0%	2,407	-15.5%	980
Coastal Vermilion	171,431	6,270	6,270	5,195	4,392	-15.5%	4,392	6,270	20.7%	Market		1 1,836	2,216	0.0%	2,216	20.7%	990
Coastal Plan	\$ 12,712,289								-5.2%							-5.1%	
TOTAL	\$ 181,682,821								4.0%								

- (2) Source: LCPIC Accounting Department
 (3) Source: Exhibit 6, Column (2), These are premiums the market charges for a specific risk.
 (4) (3)*(12)
 (5) LCPIC's responses to market survey step 2. See footnote (3)
 (6) (5)*(1+(7))
 (7) See Exhibit 8, Sheets 2A, 2B, 3A & 3B, Column(21)
 (8) (6)*(12)
 (9) Larger of (4) and (8)
 (10) (9)/(5) -1
 (11) Actuarial if (9)=(8), Market otherwise
 (12) Factor to adjust to 10% above according to statute. (Paused from 1/1/25 to 1/1/27 per Act 757 of 2024 Regular Session)
 (13) LCPIC's current base rates for a frame, owner occupied, protection class 2 policy. It is the sum of the coverage A and C for both Fire and EC
 (14a) Exhibit 4, Sheets 2C, 2D, 3C & 3D, Column(11)
 (14b) Offset not used
 (14c) (14a) x [1 + (14b)]
 (15) (14)/(13)-1.0
 Note: The ratio of column (5) to column (13) is different by parish due to deductible credits varying.

DWELLING FIRE AND EC
BASE RATE CHANGES

Exhibit 4
Sheet 2C & 3C

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
DWG FIRE & EC	Current Base Rates		Actuarial Indications		Market Indications			New Base Rates			Final Rate Change		2024 Earned Premium at Current Rate Levels		Final Rate Change
Parish	Fire	EC	Fire	EC	Fire & EC	Actuarial or Market	10% Statutory Increase	Fire	EC	Fire & EC	Fire	EC	Fire	EC	Fire & EC
Acadia	165	1,210	-27.0%	-24.6%	17.5%	Market	1.0	194	1,422	1,616	17.6%	17.5%	306,505	1,720,128	17.5%
Allen	109	651	-11.8%	-7.7%	2.4%	Market	1.0	112	666	778	2.8%	2.3%	20,303	98,834	2.4%
Ascension	95	779	-6.2%	-8.6%	8.4%	Market	1.0	103	845	948	8.4%	8.5%	137,906	1,023,126	8.5%
Assumption	173	1,588	-27.0%	-24.6%	8.1%	Market	1.0	187	1,716	1,903	8.1%	8.1%	171,024	1,152,943	8.1%
Avoyelles	101	677	-1.2%	-13.2%	-4.6%	Market	1.0	96	646	742	-5.0%	-4.6%	25,326	113,550	-4.6%
Beauregard	314	675	-27.0%	-20.8%	-17.3%	Market	1.0	260	558	818	-17.2%	-17.3%	44,087	85,384	-17.3%
Bienville	97	581	-1.2%	-17.2%	-24.0%	Actuarial	1.0	96	481	577	-1.0%	-17.2%	7,206	37,310	-14.6%
Bossier	97	565	-1.2%	-24.0%	10.6%	Market	1.0	107	625	732	10.3%	10.6%	6,740	42,727	10.6%
Caddo	103	690	-1.2%	-10.0%	-0.9%	Market	1.0	102	684	786	-1.0%	-0.9%	57,403	304,304	-0.9%
Calcasieu	117	895	-17.3%	-15.4%	9.5%	Market	1.0	128	980	1,108	9.4%	9.5%	781,265	5,040,658	9.5%
Caldwell	95	525	-1.2%	-24.6%	-10.7%	Market	1.0	85	469	554	-10.5%	-10.7%	3,529	15,984	-10.6%
Cameron	190	2,526	-27.0%	-24.6%	9.2%	Market	1.0	208	2,760	2,968	9.5%	9.3%	84,771	763,514	9.3%
Catahoula	90	609	-1.2%	-18.2%	-18.1%	Actuarial	1.0	89	498	587	-1.1%	-18.2%	23,156	58,853	-13.4%
Claiborne	101	468	-1.2%	-6.7%	-14.3%	Actuarial	1.0	100	437	537	-1.0%	-6.6%	6,232	23,649	-5.4%
Concordia	93	546	-1.2%	-19.1%	-5.5%	Market	1.0	88	516	604	-5.4%	-5.5%	14,934	80,654	-5.5%
Desoto	128	456	-1.2%	-11.5%	-9.5%	Actuarial	1.0	126	403	529	-1.6%	-11.6%	4,369	14,292	-9.3%
E. Baton Rouge	149	785	-2.3%	-11.5%	-9.6%	Market	1.0	135	710	845	-9.4%	-9.6%	892,587	4,551,606	-9.5%
East Carroll	129	576	-1.2%	-9.8%	-23.7%	Actuarial	1.0	127	520	647	-1.6%	-9.7%	12,272	39,737	-7.8%
East Feliciana	132	828	-1.2%	-24.6%	4.3%	Market	1.0	138	864	1,002	4.5%	4.3%	15,794	92,892	4.4%
Evangeline	111	704	-14.6%	-10.0%	8.8%	Market	1.0	121	766	887	9.0%	8.8%	22,160	108,217	8.8%
Franklin	96	502	-1.2%	-17.4%	-0.8%	Market	1.0	95	498	593	-1.0%	-0.8%	16,226	74,312	-0.8%
Grant	95	572	-1.2%	-14.9%	-15.6%	Actuarial	1.0	94	487	581	-1.1%	-14.9%	10,634	39,530	-11.9%
Iberia	130	1,245	-22.6%	-14.2%	-16.8%	Actuarial	1.0	101	1,068	1,169	-22.3%	-14.2%	623,120	4,342,412	-15.2%
Iberville	103	801	-1.2%	-2.4%	2.3%	Market	1.0	105	819	924	1.9%	2.2%	39,773	274,888	2.2%
Jackson	97	477	-1.2%	-14.5%	-12.1%	Market	1.0	85	419	504	-12.4%	-12.2%	6,651	30,329	-12.2%
Jefferson	120	1,300	-27.0%	-6.3%	18.2%	Market	1.0	142	1,537	1,679	18.3%	18.2%	4,043,574	35,915,357	18.2%
Jefferson Davis	149	1,038	-26.9%	-16.9%	41.7%	Market	1.0	211	1,471	1,682	41.6%	41.7%	101,462	482,309	41.7%
Lafayette	125	932	-9.1%	-8.5%	14.6%	Market	1.0	143	1,068	1,211	14.4%	14.6%	732,692	4,198,770	14.6%
Lafourche	97	1,236	-17.7%	-6.9%	9.6%	Market	1.0	106	1,355	1,461	9.3%	9.6%	489,104	4,016,040	9.6%
La Salle	108	537	-1.4%	-11.1%	-16.6%	Actuarial	1.0	106	477	583	-1.9%	-11.2%	14,277	55,263	-9.3%
Lincoln	101	550	-1.2%	-17.5%	1.0%	Market	1.0	102	556	658	1.0%	1.1%	12,790	54,219	1.1%
Livingston	163	888	-27.0%	-24.6%	-0.3%	Market	1.0	163	885	1,048	0.0%	-0.3%	220,830	1,127,116	-0.3%
Madison	101	582	-2.9%	-18.7%	-21.7%	Actuarial	1.0	98	473	571	-3.0%	-18.7%	20,849	95,177	-15.9%
Morehouse	152	481	-1.2%	-24.6%	-28.7%	Actuarial	1.0	150	363	513	-1.3%	-24.5%	22,580	60,553	-18.2%
Natchitoches	103	626	-1.2%	-14.3%	-19.3%	Actuarial	1.0	102	537	639	-1.0%	-14.2%	23,860	112,032	-11.9%
Orleans	127	1,761	-1.2%	-11.8%	1.4%	Market	1.0	129	1,786	1,915	1.6%	1.4%	5,444,835	65,054,941	1.4%
Ouachita	110	423	-6.5%	-5.7%	-13.2%	Actuarial	1.0	103	399	502	-6.4%	-5.7%	54,330	182,979	-5.8%
Plaquemines	136	1,762	-27.0%	-14.6%	-6.6%	Market	1.0	127	1,646	1,773	-6.6%	-6.6%	121,880	1,002,147	-6.6%
Pointe Coupee	91	724	-1.2%	-13.1%	10.0%	Market	1.0	100	796	896	9.9%	9.9%	28,884	198,294	9.9%
Rapides	138	583	-1.7%	-13.1%	-6.8%	Market	1.0	129	543	672	-6.5%	-6.9%	75,619	266,833	-6.8%
Red River	99	585	-1.2%	-22.9%	-23.4%	Actuarial	1.0	98	451	549	-1.0%	-22.9%	856	3,790	-18.9%
Richland	95	495	-1.2%	-9.4%	-6.3%	Market	1.0	89	464	553	-6.3%	-6.3%	10,610	58,292	-6.3%
Sabine	119	649	-17.5%	-11.0%	-17.7%	Actuarial	1.0	98	578	676	-17.6%	-10.9%	17,301	64,148	-12.4%
Saint Bernard	109	1,605	-13.9%	-6.3%	-8.8%	Actuarial	1.0	94	1,504	1,598	-13.8%	-6.3%	432,795	4,178,083	-7.0%
Saint Charles	127	1,231	-16.3%	-8.7%	11.8%	Market	1.0	142	1,376	1,518	11.8%	11.8%	267,250	2,006,470	11.8%
Saint Helena	148	549	-1.2%	1.0%	37.3%	Market	1.0	203	754	957	37.2%	37.3%	22,102	73,602	37.3%
Saint James	158	1,405	-27.0%	-24.6%	1.1%	Market	1.0	160	1,420	1,580	1.3%	1.1%	89,305	585,026	1.1%
Saint John The Baptist	195	1,329	-27.0%	-24.6%	8.0%	Market	1.0	211	1,435	1,646	8.2%	8.0%	385,738	2,594,725	8.0%
Saint Landry	90	721	-1.2%	-9.3%	5.0%	Market	1.0	95	757	852	5.6%	5.0%	87,976	582,431	5.1%
Saint Martin	191	1,303	-27.0%	-24.6%	15.6%	Market	1.0	221	1,507	1,728	15.7%	15.7%	343,355	1,661,478	15.7%
Saint Mary	108	1,458	-13.1%	-2.6%	-14.5%	Actuarial	1.0	94	1,420	1,514	-13.0%	-2.6%	682,885	4,750,382	-3.9%
Saint Tammany	88	1,161	-6.7%	-7.5%	-9.0%	Actuarial	1.0	82	1,073	1,155	-6.8%	-7.6%	942,356	10,360,857	-7.5%
Tangipahoa	100	695	-1.2%	-13.4%	15.1%	Market	1.0	115	800	915	15.0%	15.1%	221,664	1,405,561	15.1%
Tensas	109	509	-9.6%	-15.2%	-26.0%	Actuarial	1.0	99	432	531	-9.2%	-15.1%	10,618	43,895	-14.0%
Terrebonne	115	1,311	-25.0%	-19.4%	3.9%	Market	1.0	120	1,362	1,482	4.3%	3.9%	872,693	6,534,311	3.9%
Union	103	576	-2.5%	-19.9%	-3.3%	Market	1.0	100	557	657	-2.9%	-3.3%	4,472	18,402	-3.2%
Vermilion	128	1,323	-27.0%	-10.6%	-11.7%	Market	1.0	113	1,168	1,281	-11.7%	-11.7%	589,312	4,009,673	-11.7%
Vernon	100	600	-1.2%	-20.1%	8.5%	Market	1.0	109	651	760	9.0%	8.5%	13,097	68,195	8.6%
Washington	104	724	-1.2%	-14.4%	37.1%	Market	1.0	143	992	1,135	37.5%	37.0%	100,406	609,624	37.1%
Webster	96	532	-1.2%	-19.3%	-23.9%	Actuarial	1.0	95	430	525	-1.0%	-19.2%	9,507	46,611	-16.1%
West Baton Rouge	102	787	-4.8%	-11.4%	6.3%	Market	1.0	108	837	945	5.9%	6.4%	20,217	146,519	6.3%
West Carroll	96	523	-1.2%	-24.1%	-14.9%	Market	1.0	82	445	527	-14.6%	-14.9%	2,926	14,322	-14.9%
West Feliciana	145	688	-27.0%	-15.1%	8.7%	Market	1.0	158	748	906	9.0%	8.7%	11,887	46,281	8.8%
Winn	96	443	-1.2%	-3.0%	2.0%	Market	1.0	98	452	550	2.1%	2.0%	8,092	29,517	2.0%

FAIR Plan

DWELLING FIRE AND EC
BASE RATE CHANGES

Exhibit 4
Sheet 2D & 3D

Coastal Plan															
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Parish	Current Base Rates		Actuarial Indications		Market Indications	Actuarial or Market	10% Statutory Increase	New Base Rates			Final Rate Change		2024 Earned Premium at Current Rate Levels		Final Rate Change
	Fire	EC	Fire	EC	Fire & EC			Fire	EC	Fire & EC	Fire	EC	Fire	EC	Fire & EC
Coastal Cameron	60	3,899	-44.1%	-37.4%	9.9%	Market	1.0	66	4,285	4,351	10.0%	9.9%	19,894	647,369	9.9%
Coastal Iberia	11	1,495	-24.3%	-18.6%	15.3%	Market	1.0	13	1,724	1,737	18.2%	15.3%	0	0	15.3%
Coastal Jefferson	34	7,610	-35.8%	-35.7%	-42.6%	Actuarial	1.0	22	4,896	4,918	-35.3%	-35.7%	183,827	4,989,060	-35.7%
Coastal Lafourche	30	2,553	-24.6%	-15.5%	29.2%	Market	1.0	39	3,300	3,339	30.0%	29.3%	133,418	3,357,409	29.3%
Coastal Orleans	16	2,262	-24.3%	-15.4%	3.8%	Market	1.0	17	2,349	2,366	6.3%	3.8%	-210	325,738	3.8%
Coastal Plaquemines	54	5,599	-44.1%	-37.4%	-5.8%	Market	1.0	51	5,276	5,327	-5.6%	-5.8%	40,510	952,587	-5.8%
Coastal Saint Bernard	31	3,898	-40.7%	-29.3%	-12.6%	Market	1.0	27	3,409	3,436	-12.9%	-12.5%	6,233	450,206	-12.5%
Coastal Saint Mary	15	2,936	-24.3%	-15.4%	-9.1%	Market	1.0	14	2,670	2,684	-6.7%	-9.1%	11,419	644,317	-9.0%
Coastal Terrebonne	22	2,826	-24.3%	-15.4%	-15.5%	Market	1.0	19	2,388	2,407	-13.6%	-15.5%	67,161	2,517,133	-15.5%
Coastal Vermilion	22	1,814	-24.3%	-15.4%	20.7%	Market	1.0	27	2,189	2,216	22.7%	20.7%	1,391	119,991	20.7%

Coastal Plan

TOTAL

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

Exhibit 4
Sheet 4A

FAIR Plan	\$ 617,344
-----------	------------

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
RENTERS / CONDO		Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis		Adjusted Actuarial Rate	R.S.22:2303 Indication									
Parish	7-17-25 Inforce Premium	Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change			Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code
Acadia	0	798	798	634	432	-31.9%	432	798	25.9%	Market		444	559	0.0%	559	25.9%	10
Allen	336	275	275	242	165	-31.9%	165	275	13.7%	Market		173	197	0.0%	197	13.9%	20
Ascension	266	403	403	340	232	-31.9%	232	403	18.5%	Market		240	284	0.0%	284	18.3%	30
Assumption	837	383	383	385	194	-49.7%	194	383	-0.4%	Market		316	315	0.0%	315	-0.3%	40
Avoyelles	142	317	317	299	166	-44.6%	166	317	6.0%	Market		202	214	0.0%	214	5.9%	50
Beauregard	189	262	262	307	209	-31.9%	209	262	-14.7%	Market		199	170	0.0%	170	-14.6%	60
Bienville	0	240	240	191	130	-31.9%	130	240	25.7%	Market		132	166	0.0%	166	25.8%	70
Bossier	0	294	294	283	184	-35.0%	184	294	4.0%	Market		200	208	0.0%	208	4.0%	80
Caddo	3,584	324	324	318	191	-39.9%	191	324	1.8%	Market		242	246	0.0%	246	1.7%	90, 91
Calcasieu	10,697	408	408	399	207	-48.1%	207	408	2.2%	Market		258	264	0.0%	264	2.3%	100
Caldwell	0	240	240	209	142	-31.9%	142	240	14.8%	Market		141	162	0.0%	162	14.9%	110
Cameron	463	359	359	205	140	-31.9%	140	359	74.7%	Market		163	285	0.0%	285	74.8%	120
Catahoula	0	240	240	205	139	-31.9%	139	240	17.3%	Market		148	174	0.0%	174	17.6%	130
Claiborne	0	240	240	198	135	-31.9%	135	240	21.1%	Market		137	166	0.0%	166	21.2%	140
Concordia	298	429	429	173	118	-31.9%	118	429	148.4%	Market		108	268	0.0%	268	148.1%	150
Desoto	0	324	324	381	230	-39.5%	230	324	-14.9%	Market		258	219	0.0%	219	-15.1%	160
E. Baton Rouge	26,379	310	310	393	268	-31.9%	268	310	-21.1%	Market		244	193	0.0%	193	-20.9%	170, 171
East Carroll	0	240	240	220	150	-31.9%	150	240	9.1%	Market		149	163	0.0%	163	9.4%	180
East Feliciana	0	412	412	387	217	-43.9%	217	412	6.4%	Market		283	301	0.0%	301	6.4%	190
Evangeline	0	412	412	405	227	-43.9%	227	412	1.8%	Market		283	288	0.0%	288	1.8%	200
Franklin	0	260	260	261	178	-31.9%	178	260	-0.3%	Market		180	179	0.0%	179	-0.6%	210
Grant	0	240	240	228	155	-31.9%	155	240	5.2%	Market		166	175	0.0%	175	5.4%	220
Iberia	2,230	948	948	914	460	-49.7%	460	948	3.8%	Market		647	671	0.0%	671	3.7%	230
Iberville	0	403	403	369	215	-41.7%	215	403	9.2%	Market		262	286	0.0%	286	9.2%	240
Jackson	0	249	249	185	126	-31.9%	126	249	34.3%	Market		118	158	0.0%	158	33.9%	250
Jefferson	139,173	1,018	1,018	864	481	-44.3%	481	1,018	17.9%	Market		626	738	0.0%	738	17.9%	260

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 4B

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
RENTERS / CONDO		Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis		Adjusted Actuarial Rate	R.S.22:2303 Indication									
Parish	7-17-25 Inforce Premium	Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change			Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code
Coastal Cameron	-	-	-	489	453	-7.5%	453	453	-7.4%	Actuarial	1	318	295	0.0%	295	-7.2%	900
Coastal Iberia	-	310	310	456	421	-7.7%	421	421	-7.7%	Actuarial	1	324	299	0.0%	299	-7.7%	910
Coastal Jefferson	-	676	676	1,095	960	-12.4%	960	960	-12.4%	Actuarial	1	549	481	0.0%	481	-12.4%	920
Coastal Lafourche	876	347	347	343	350	2.1%	350	350	2.1%	Actuarial	1	234	239	0.0%	239	2.1%	930
Coastal Orleans	7,812	310	310	725	618	-14.8%	618	618	-14.8%	Actuarial	1	512	436	0.0%	436	-14.8%	940
Coastal Plaquemines	999	934	934	669	511	-23.6%	511	934	39.6%	Market	1	454	634	0.0%	634	39.6%	950
Coastal Saint Bernard	713	320	320	518	535	3.3%	535	535	3.2%	Actuarial	1	374	386	0.0%	386	3.2%	960
Coastal Saint Mary	-	310	310	475	440	-7.4%	440	440	-7.5%	Actuarial	1	316	292	0.0%	292	-7.6%	970
Coastal Terrebonne	-	576	576	660	607	-8.0%	607	607	-8.0%	Actuarial	1	331	304	0.0%	304	-8.2%	980
Coastal Vermillion	-	-	-	470	434	-7.7%	434	434	-7.7%	Actuarial	1	325	300	0.0%	300	-7.7%	990
Coastal Plan	\$ 10,400								-6.9%							-6.9%	
TOTAL	\$ 627,744								2.9%								

- (2) Source: LCPIC Accounting Department
 (3) Source: Exhibit 6, Column (3), These are premiums the market charges for a specific risk.
 (4) (3)*(12)
 (5) LCPIC's responses to market survey step 2. See footnote (3)
 (6) (5)*(1+(7))
 (7) See Exhibit 8 Sheets 4A and 4B, Column (21)
 (8) (6)*(12)
 (9) Larger of (4) and (8)
 (10) (9)/(5) -1
 (11) Actuarial if (9)=(8), Market otherwise
 (12) Factor to adjust to 10% above according to statute. (Paused from 1/1/25 to 1/1/27 per Act 757 of 2024 Regular Session)
 (13) LCPIC's current base rates. Source: Last approved rate filing.
 (14a) (13)*(1+(10)) dollar rounded.
 (14b) Offset not used
 (14c) (14a) x [1 + (14b)]
 (15) (14)/(13)-1.0
 Note: The ratio of column (5) to column (13) is different by parish due to deductible credits varying.

Exhibit 4
Sheet 5A

FAIR Plan	\$ 17,582,144
-----------	---------------

	(13)	(14a)	(14b)	(14c)	(15)	(16)
	Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code
1	1,267	1,404	0.0%	1,404	10.8%	10
1	821	1,104	0.0%	1,104	34.5%	20
1	1,225	1,330	0.0%	1,330	8.6%	30
1	2,816	2,935	0.0%	2,935	4.2%	40
1	683	849	0.0%	849	24.3%	50
1	810	843	0.0%	843	4.1%	60
1	655	703	0.0%	703	7.3%	70
1	676	716	0.0%	716	5.9%	80
1	738	760	0.0%	760	3.0%	90, 91
1	1,246	1,344	0.0%	1,344	7.9%	100
1	583	734	0.0%	734	25.9%	110
1	2,977	3,873	0.0%	3,873	30.1%	120
1	712	762	0.0%	762	7.0%	130
1	680	682	0.0%	682	0.3%	140
1	628	752	0.0%	752	19.7%	150
1	796	728	0.0%	728	-8.5%	160
1	854	1,026	0.0%	1,026	20.1%	170, 171
1	599	764	0.0%	764	27.5%	180
1	748	1,227	0.0%	1,227	64.0%	190
1	739	1,021	0.0%	1,021	38.2%	200
1	692	776	0.0%	776	12.1%	210
1	729	869	0.0%	869	19.2%	220
1	2,407	2,516	0.0%	2,516	4.5%	230
1	761	1,156	0.0%	1,156	51.9%	240
1	574	650	0.0%	650	13.2%	250
1	2,246	1,823	0.0%	1,823	-18.8%	260
1	1,396	1,453	0.0%	1,453	4.1%	270
1	1,299	1,381	0.0%	1,381	6.3%	280
1	2,529	2,832	0.0%	2,832	12.0%	290
1	680	753	0.0%	753	10.7%	300
1	542	681	0.0%	681	25.6%	310
1	1,300	1,287	0.0%	1,287	-1.0%	320
1	694	770	0.0%	770	11.0%	330
1	795	614	0.0%	614	-22.8%	340
1	725	798	0.0%	798	10.1%	350
1	2,020	2,061	0.0%	2,061	2.0%	360, 361
1	511	541	0.0%	541	5.9%	370
1	3,166	3,555	0.0%	3,555	12.3%	380
1	1,490	1,433	0.0%	1,433	-3.8%	390
1	649	674	0.0%	674	3.9%	400
1	799	759	0.0%	759	-5.0%	410
1	669	772	0.0%	772	15.4%	420
1	761	802	0.0%	802	5.4%	430
1	2,305	2,566	0.0%	2,566	11.3%	440
1	2,399	2,736	0.0%	2,736	14.0%	450
1	704	1,175	0.0%	1,175	66.9%	460
1	2,633	2,477	0.0%	2,477	-5.9%	470
1	2,603	2,555	0.0%	2,555	-1.8%	480
1	741	1,114	0.0%	1,114	50.3%	490
1	1,680	1,863	0.0%	1,863	10.9%	500
1	2,523	2,286	0.0%	2,286	-9.4%	510
1	1,104	1,490	0.0%	1,490	35.0%	520
1	740	1,113	0.0%	1,113	50.4%	530
1	610	609	0.0%	609	-0.2%	540
1	2,157	2,219	0.0%	2,219	2.9%	550
1	674	722	0.0%	722	7.1%	560
1	2,307	2,363	0.0%	2,363	2.4%	570
1	759	820	0.0%	820	8.0%	580
1	740	1,209	0.0%	1,209	63.4%	590
1	644	672	0.0%	672	4.3%	600
1	820	1,182	0.0%	1,182	44.1%	610
1	600	775	0.0%	775	29.2%	620
1	767	1,509	0.0%	1,509	96.7%	630
1	668	771	0.0%	771	15.4%	640
					11.9%	

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 5B

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
MOBILE HOME		Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis		Adjusted Actuarial Rate	R.S.22:2303 Indication									
Parish	7-17-25 Inforce Premium	Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change			Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code
Coastal Cameron	115,418	2,259	2,259	3,261	2,819	-13.6%	2,819	2,819	-13.6%	Actuarial	1	2,604	2,251	0.0%	2,251	-13.6%	900
Coastal Iberia	-	2,259	2,259	2,045	1,622	-20.7%	1,622	2,259	10.5%	Market	1	1,778	1,964	0.0%	1,964	10.5%	910
Coastal Jefferson	185,186	2,259	2,259	5,688	4,867	-14.4%	4,867	4,867	-14.4%	Actuarial	1	3,563	3,049	0.0%	3,049	-14.4%	920
Coastal Lafourche	544,442	3,581	3,581	2,532	1,831	-27.7%	1,831	3,581	41.4%	Market	1	2,169	3,068	0.0%	3,068	41.4%	930
Coastal Orleans	-	2,259	2,259	1,951	1,564	-19.8%	1,564	2,259	15.8%	Market	1	1,647	1,907	0.0%	1,907	15.8%	940
Coastal Plaquemines	598,654	2,373	2,373	3,323	2,784	-16.2%	2,784	2,784	-16.2%	Actuarial	1	2,774	2,324	0.0%	2,324	-16.2%	950
Coastal Saint Bernard	74,142	2,259	2,259	3,858	2,850	-26.1%	2,850	2,850	-26.1%	Actuarial	1	3,321	2,453	0.0%	2,453	-26.1%	960
Coastal Saint Mary	15,443	3,069	3,069	3,598	3,337	-7.3%	3,337	3,337	-7.3%	Actuarial	1	3,001	2,783	0.0%	2,783	-7.3%	970
Coastal Terrebonne	401,273	2,024	2,024	3,978	2,862	-28.1%	2,862	2,862	-28.1%	Actuarial	1	2,378	1,711	0.0%	1,711	-28.0%	980
Coastal Vermilion	57,618	2,839	2,839	2,180	1,809	-17.0%	1,809	2,839	30.2%	Market	1	1,851	2,411	0.0%	2,411	30.3%	990
Coastal Plan	\$ 1,992,176								-1.5%								-1.5%
TOTAL	\$ 19,574,320								10.6%								

- (2) Source: LCPIC Accounting Department
 (3) Source: Exhibit 6, Column (4), These are premiums the market charges for a specific risk.
 (3)*(12)
 (5) LCPIC's responses to market survey step 2. See footnote (3)
 (5)*(1+(7))
 (7) See Exhibit 8 Sheets 5A & 5B, Column (21)
 (6)*(12)
 (9) Larger of (4) and (8)
 (10) (9)/(5) -1
 (11) Actuarial if (9)=(8), Market otherwise
 (12) Factor to adjust to 10% above according to statute. (Paused from 1/1/25 to 1/1/27 per Act 757 of 2024 Regular Session
 (13) LCPIC's current base rates from our current base rates for a frame, protection class 2. It is the sum of the coverage A and C for both Fire and E
 (13)*(1+(10)) dollar rounded.
 (14a) Offset not used
 (14c) (14a) x [1 + (14b)]
 (15) (14)/(13)-1.0
 Note: The ratio of column (5) to column (13) is different by parish due to deductible credits varying

Exhibit 4
Sheet 6A

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
Wind Only		Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis		Adjusted Actuarial Rate	R.S.22:2303 Indication									
Parish	7-17-25 Inforce Premium	Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change	sort		Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code
Acadia	1,317,332	7,934	7,934	7,452	6,922	-7.1%	6,922	7,934	6.5%	Market	1	567	604	0.0%	604	6.5%	10
Allen	5,938	-	-	2,858	2,704	-5.4%	2,704	2,704	-5.4%	Actuarial	1	234	221	0.0%	221	-5.6%	20
Ascension	318,339	4,362	4,362	6,347	6,005	-5.4%	6,005	6,005	-5.4%	Actuarial	1	524	496	0.0%	496	-5.3%	30
Assumption	1,640,542	11,586	11,586	11,540	10,720	-7.1%	10,720	11,586	0.4%	Market	1	1,050	1,054	0.0%	1,054	0.4%	40
Avoyelles	0	-	-	12,045	10,606	-12.0%	10,606	10,606	-12.0%	Actuarial	1	1,118	984	0.0%	984	-12.0%	60
Beauregard	18,986	-	-	1,859	1,759	-5.4%	1,759	1,759	-5.4%	Actuarial	1	134	127	0.0%	127	-5.2%	60
Bienville	5,253	-	-	3,133	2,937	-6.3%	2,937	2,937	-6.3%	Actuarial	1	278	261	0.0%	261	-6.1%	70
Bossier	33,595	-	-	2,065	1,701	-17.6%	1,701	1,701	-17.6%	Actuarial	1	173	142	0.0%	142	-17.9%	80
Caddo	23,879	-	-	4,439	3,656	-17.6%	3,656	3,656	-17.6%	Actuarial	1	426	351	0.0%	351	-17.6%	90
Calcasieu	1,449,869	4,351	4,351	6,469	5,843	-9.7%	5,843	5,843	-9.7%	Actuarial	1	453	409	0.0%	409	-9.7%	100
Caldwell	0	-	-	2,813	2,477	-12.0%	2,477	2,477	-12.0%	Actuarial	1	274	241	0.0%	241	-12.0%	110
Cameron	442,010	8,315	8,315	11,505	10,687	-7.1%	10,687	10,687	-7.1%	Actuarial	1	972	903	0.0%	903	-7.1%	120
Catahoula	8,705	-	-	2,170	1,911	-12.0%	1,911	1,911	-12.0%	Actuarial	1	226	199	0.0%	199	-11.9%	130
Claiborne	0	-	-	2,470	2,315	-6.3%	2,315	2,315	-6.3%	Actuarial	1	213	200	0.0%	200	-6.1%	140
Concordia	917	-	-	12,388	10,908	-12.0%	10,908	10,908	-12.0%	Actuarial	1	1,059	932	0.0%	932	-12.0%	150
Desoto	9,337	-	-	2,294	2,150	-6.3%	2,150	2,150	-6.3%	Actuarial	1	197	185	0.0%	185	-6.1%	160
E. Baton Rouge	306,156	2,255	2,255	5,703	5,432	-4.7%	5,432	5,432	-4.7%	Actuarial	1	416	396	0.0%	396	-4.8%	170
East Carroll	0	-	-	2,813	2,477	-12.0%	2,477	2,477	-12.0%	Actuarial	1	274	241	0.0%	241	-12.0%	180
East Feliciana	14,930	-	-	2,805	2,653	-5.4%	2,653	2,653	-5.4%	Actuarial	1	234	221	0.0%	221	-5.6%	190
Evangeline	9,008	-	-	2,423	2,292	-5.4%	2,292	2,292	-5.4%	Actuarial	1	198	187	0.0%	187	-5.6%	200
Franklin	38,257	-	-	2,850	2,509	-12.0%	2,509	2,509	-12.0%	Actuarial	1	284	250	0.0%	250	-12.0%	210
Grant	1,852	-	-	2,685	2,365	-12.0%	2,365	2,365	-12.0%	Actuarial	1	280	247	0.0%	247	-11.8%	220
Iberia	2,712,362	4,043	4,043	10,561	9,810	-7.1%	9,810	9,810	-7.1%	Actuarial	1	812	754	0.0%	754	-7.1%	230
Iberville	87,646	-	-	4,469	4,228	-5.4%	4,228	4,228	-5.4%	Actuarial	1	355	336	0.0%	336	-5.4%	240
Jackson	24,40																

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
Wind Only		Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis		Adjusted Actuarial Rate	R.S.22:2303 Indication									
Parish	7-17-25 Inforce Premium	Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change		Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code	
Coastal Cameron	202,052	-	-	13,983	11,306	-19.1%	11,306	11,306	-19.1%	Actuarial	1,098	888	0.0%	888	-19.1%	900	
Coastal Iberia	-	-	-	17,859	15,205	-14.9%	15,205	15,205	-14.9%	Actuarial	1,525	1,298	0.0%	1,298	-14.9%	910	
Coastal Jefferson	2,005,749	-	-	39,385	36,294	-7.9%	36,294	36,294	-7.9%	Actuarial	2,401	2,213	0.0%	2,213	-7.8%	920	
Coastal Lafourche	1,929,543	16,723	16,723	12,561	11,060	-12.0%	11,060	16,723	33.1%	Market	1,029	1,370	0.0%	1,370	33.1%	930	
Coastal Orleans	490,688	-	-	15,962	14,532	-9.0%	14,532	14,532	-9.0%	Actuarial	1,297	1,181	0.0%	1,181	-8.9%	940	
Coastal Plaquemines	547,428	21,712	21,712	24,306	17,661	-27.3%	17,661	21,712	-10.7%	Market	1,987	1,775	0.0%	1,775	-10.7%	950	
Coastal Saint Bernard	236,647	12,075	12,075	15,361	15,100	-1.7%	15,100	15,100	-1.7%	Actuarial	1,293	1,271	0.0%	1,271	-1.7%	960	
Coastal Saint Mary	69,075	-	-	15,195	14,936	-1.7%	14,936	14,936	-1.7%	Actuarial	1,248	1,227	0.0%	1,227	-1.7%	970	
Coastal Terrebonne	903,483	14,964	14,964	20,093	16,470	-18.0%	16,470	16,470	-18.0%	Actuarial	1,168	957	0.0%	957	-18.1%	980	
Coastal Vermilion	65,876	2,998	2,998	10,433	9,631	-7.7%	9,631	9,631	-7.7%	Actuarial	868	801	0.0%	801	-7.7%	990	
Coastal Plan	\$ 6,450,541									2.6%						2.6%	
TOTAL	\$ 128,385,562									-2.7%							

- (2) Source: LCPIC Accounting Department
 (3) Source: Exhibit 6, Column (5), These are premiums the market charges for a specific risk
 (4) (3)*(12)
 (5) LCPIC's responses to market survey step 2. See footnote (3)
 (6) (5)*(1+(7))
 (7) See Exhibit 8 Sheets 6A & 6B, Column (21)
 (8) (6)*(12)
 (9) Larger of (4) and (8)
 (10) (9)/(5) -1
 (11) Actuarial if (9)=(8), Market otherwise
 (12) Factor to adjust to 10% above according to statute. (Paused from 1/1/25 to 1/1/27 per Act 757 of 2024 Regular Session
 (13) LCPIC's current base rates from our current base rates for a frame, protection class 2. It is the sum of the coverage A and C for both Fire and E
 (14a) (13)*(1+(10)) dollar rounded.
 (14b) Offset not used
 (14c) (14a) x [1 + (14b)]
 (15) (14)/(13)-1.0
 Note: The ratio of column (5) to column (13) is different by parish due to deductible credits varying

State of Louisiana
Statewide Rate Level Indication

FAIR Plan - Homeowners

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2020	\$12,008,226	\$1,008,080	8.39%	NA
2021	10,934,144	2,735,640	25.02%	NA
2022	85,605,562	3,610,992	4.22%	NA
2023	169,965,483	15,944,308	9.38%	NA
2024	111,134,604	12,734,745	11.46%	NA
Total	\$389,648,019	\$36,033,765	9.25%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	9.25%
(7) Expected Non-Cat Loss Ratio	9.43%
(8) Credibility	100.00%
(9) Credibility Weighted Non-Cat Loss Ratio	9.25%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	22.23%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	22.23%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	31.48%
(14) Fixed Expense Ratio	3.00%
(15) Reinsurance Expense Loading	53.70%
(16) Variable Expenses	12.00%
(17) Investment Income	2.25%
(18) Credibility Weighted Indicated Rate Level Change	-2.30%
(19) Dollar Change	(\$2,556,096)

Notes:

- (2) See Exhibit 5, Sheet 1A (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 1A (Page 3 of 3), Column (5)
- (4) $= [(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $= (6) * (8) + [1 - (8)] * (7)$
- (10) From Exhibit 19, item (8) (FAIR)
- (11) See Exhibit 18 HO (FAIR)
- (12) $= [(10) * (1 + (11))]$
- (13) $= (9) + (12)$
- (14) See Exhibit 18 HO (FAIR)
- (15) See Exhibit 20
- (16) See Exhibit 18 HO (FAIR)
- (17) See Exhibit 26
- (18) $= [(13) + (14) + (15)] / (1.0 - (16) + (17)) - 1.0$
- (19) $= (18) * 2024 (2)$

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - Homeowners

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2020	\$5,717,543	1.4722	\$8,417,284	1.4266	\$12,008,226
2021	\$5,350,727	1.4856	\$7,949,236	1.3755	10,934,144
2022	\$42,731,252	1.5102	\$64,533,404	1.3265	85,605,562
2023	\$111,116,283	1.2508	\$138,986,462	1.2229	169,965,483
2024	\$102,008,453	0.9581	\$97,738,704	1.1371	111,134,604
Total	\$266,924,258	XXX	\$317,625,090	XXX	\$389,648,019

Notes:

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

State of Louisiana

Adjustment of Losses

FAIR Plan - Homeowners

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2024	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2020	\$754,777	1.0080	1.3250	\$1,008,080
2021	\$2,141,998	1.0120	1.2620	2,735,640
2022	\$2,951,034	1.0180	1.2020	3,610,992
2023	\$13,286,303	1.0490	1.1440	15,944,308
2024	\$8,375,091	1.3950	1.0900	12,734,745
Total	\$27,509,203	XXX	XXX	\$36,033,765

Notes:

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

State of Louisiana
Statewide Rate Level Indication

Coastal Plan - Homeowners

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2020	\$288,470	\$0	0.00%	NA
2021	264,251	0	0.00%	NA
2022	1,630,487	22,626	1.39%	NA
2023	2,035,421	191,188	9.39%	NA
2024	1,179,957	46,061	3.90%	NA
Total	\$5,398,586	\$259,875	4.81%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	4.81%
(7) Expected Non-Cat Loss Ratio	3.81%
(8) Credibility	11.91%
(9) Credibility Weighted Non-Cat Loss Ratio	3.93%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	19.16%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	19.16%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	23.09%
(14) Fixed Expense Ratio	3.00%
(15) Reinsurance Expense Loading	50.64%
(16) Variable Expenses	12.00%
(17) Investment Income	2.25%
(18) Credibility Weighted Indicated Rate Level Change	-15.00%
(19) Dollar Change	(\$176,994)

Notes:

- (2) See Exhibit 5, Sheet 1B (Page 2 of 3), Column(6)
- (3) See Exhibit 5, Sheet 1B (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (Coastal)
- (11) See Exhibit 18 HO (Coastal)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 HO (Coastal)
- (15) See Exhibit 20
- (16) See Exhibit 18 HO (Coastal)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2024 (2)$

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Homeowners

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2020	\$124,309	1.6266	\$202,206	1.4266	\$288,470
2021	\$123,255	1.5587	\$192,113	1.3755	264,251
2022	\$863,552	1.4233	\$1,229,136	1.3265	1,630,487
2023	\$1,412,468	1.1784	\$1,664,432	1.2229	2,035,421
2024	\$1,020,563	1.0168	\$1,037,728	1.1371	1,179,957
Total	\$3,544,147	XXX	\$4,325,615	XXX	\$5,398,586

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Homeowners

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2024	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2020	\$0	1.0080	1.3250	\$0
2021	\$0	1.0120	1.2620	0
2022	\$18,490	1.0180	1.2020	22,626
2023	\$159,316	1.0490	1.1440	191,188
2024	\$30,292	1.3950	1.0900	46,061
Total	\$208,098	XXX	XXX	\$259,875

Notes:

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

State of Louisiana
Statewide Rate Level Indication

FAIR Plan- Fire

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2020	\$6,431,701	\$4,956,125	77.06%	NA
2021	6,388,059	4,858,361	76.05%	NA
2022	13,585,192	7,639,459	56.23%	NA
2023	21,082,532	14,991,238	71.11%	NA
2024	19,888,961	17,648,235	88.73%	NA
Total	\$67,376,445	\$50,093,418	74.35%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	74.35%
(7) Expected Non-Cat Loss Ratio	68.87%
(8) Credibility	100.00%
(9) Credibility Weighted Non-Cat Loss Ratio	74.35%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	0.00%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	0.00%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	74.35%
(14) Fixed Expense Ratio	3.13%
(15) Reinsurance Expense Loading	0.00%
(16) Variable Expenses	12.13%
(17) Investment Income	2.25%
(18) Credibility Weighted Indicated Rate Level Change	-14.00%
(19) Dollar Change	(\$2,784,455)

Notes:

- (2) See Exhibit 5, Sheet 2A (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 2A (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) There is no expected catastrophe losses associated with this coverage.
- (11) See Exhibit 18 Fire (FAIR)
- (12) $=[(10)*(1+(11))]$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Fire (FAIR)
- (15) See Exhibit 20
- (16) See Exhibit 18 Fire (FAIR)
- (17) See Exhibit 26
- (18) $=[(13)+(14)+(15)]/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2024 (2)$

State of Louisiana

Adjustments to Earned Premium

FAIR Plan- Fire

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2020	\$5,640,773	0.7992	\$4,508,364	1.4266	\$6,431,701
2021	\$5,705,032	0.8141	\$4,644,185	1.3755	6,388,059
2022	\$12,767,077	0.8022	\$10,241,142	1.3265	13,585,192
2023	\$20,086,415	0.8583	\$17,239,892	1.2229	21,082,532
2024	\$19,358,480	0.9036	\$17,491,593	1.1371	19,888,961
Total	\$63,557,776	XXX	\$54,125,176	XXX	\$67,376,445

Notes:

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

State of Louisiana

Adjustment of Losses

FAIR Plan- Fire

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2024	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2020	\$3,729,284	1.0030	1.3250	\$4,956,125
2021	\$3,830,579	1.0050	1.2620	4,858,361
2022	\$6,305,182	1.0080	1.2020	7,639,459
2023	\$12,847,283	1.0200	1.1440	14,991,238
2024	\$14,495,113	1.1170	1.0900	17,648,235
Total	\$41,207,440	XXX	XXX	\$50,093,418

Notes:

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

State of Louisiana
Statewide Rate Level Indication

Coastal Plan - Fire

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2020	\$242,055	\$467,714	193.23%	NA
2021	221,903	226,745	102.18%	NA
2022	286,238	4,784	1.67%	NA
2023	421,409	170,369	40.43%	NA
2024	463,643	228,620	49.31%	NA
Total	\$1,635,248	\$1,098,232	67.16%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	67.16%
(7) Expected Non-Cat Loss Ratio	45.50%
(8) Credibility	59.37%
(9) Credibility Weighted Non-Cat Loss Ratio	58.36%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	0.00%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	0.00%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	58.36%
(14) Fixed Expense Ratio	3.13%
(15) Reinsurance Expense Loading	0.00%
(16) Variable Expenses	12.13%
(17) Investment Income	2.25%
(18) Credibility Weighted Indicated Rate Level Change	-31.80%
(19) Dollar Change	(\$147,438)

Notes:

- (2) See Exhibit 5, Sheet 2B (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 2B (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) There is no expected catastrophe losses associated with this coverage.
- (11) See Exhibit 18 Allied Lines (Coastal)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Allied Lines (Coastal)
- (15) See Exhibit 20
- (16) See Exhibit 18 Allied Lines (Coastal)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2024 (2)$

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Fire

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2020	\$346,791	0.4893	\$169,671	1.4266	\$242,055
2021	\$351,761	0.4586	\$161,326	1.3755	221,903
2022	\$505,576	0.4268	\$215,779	1.3265	286,238
2023	\$587,665	0.5864	\$344,600	1.2229	421,409
2024	\$461,908	0.8828	\$407,757	1.1371	463,643
Total	\$2,253,702	XXX	\$1,299,133	XXX	\$1,635,248

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Fire

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2024	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2020	\$351,936	1.0030	1.3250	\$467,714
2021	\$178,778	1.0050	1.2620	226,745
2022	\$3,948	1.0080	1.2020	4,784
2023	\$146,004	1.0200	1.1440	170,369
2024	\$187,773	1.1170	1.0900	228,620
Total	\$868,439	XXX	XXX	\$1,098,232

Notes:

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

State of Louisiana
Statewide Rate Level Indication

FAIR Plan - EC

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2020	\$56,825,899	\$2,157,256	3.80%	NA
2021	55,242,207	1,874,706	3.39%	NA
2022	139,706,549	3,940,819	2.82%	NA
2023	226,940,431	7,980,154	3.52%	NA
2024	172,844,060	7,547,364	4.37%	NA
Total	\$651,559,146	\$23,500,299	3.61%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	3.61%
(7) Expected Non-Cat Loss Ratio	2.89%
(8) Credibility	100.00%
(9) Credibility Weighted Non-Cat Loss Ratio	3.61%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	21.46%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	21.46%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	25.07%
(14) Fixed Expense Ratio	3.13%
(15) Reinsurance Expense Loading	52.01%
(16) Variable Expenses	12.13%
(17) Investment Income	2.25%
(18) Credibility Weighted Indicated Rate Level Change	-11.00%
(19) Dollar Change	(\$19,012,847)

Notes:

- (2) See Exhibit 5, Sheet 3A (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 3A (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (FAIR)
- (11) See Exhibit 18 Allied Lines (FAIR)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Allied Lines (FAIR)
- (15) See Exhibit 20
- (16) See Exhibit 18 Allied Lines (FAIR)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2024 (2)$

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - EC

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2020	\$22,596,998	1.7627	\$39,832,672	1.4266	\$56,825,899
2021	\$22,875,591	1.7557	\$40,161,658	1.3755	55,242,207
2022	\$61,566,117	1.7106	\$105,317,213	1.3265	139,706,549
2023	\$140,055,539	1.3250	\$185,576,783	1.2229	226,940,431
2024	\$164,759,011	0.9226	\$152,009,850	1.1371	172,844,060
Total	\$411,853,256	XXX	\$522,898,176	XXX	\$651,559,146

Notes:

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

State of Louisiana

Adjustment of Losses

FAIR Plan - EC

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2024	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2020	\$1,623,248	1.0030	1.3250	\$2,157,256
2021	\$1,478,113	1.0050	1.2620	1,874,706
2022	\$3,252,532	1.0080	1.2020	3,940,819
2023	\$6,838,881	1.0200	1.1440	7,980,154
2024	\$6,198,914	1.1170	1.0900	7,547,364
Total	\$19,391,688	XXX	XXX	\$23,500,299

Notes:

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

State of Louisiana
Statewide Rate Level Indication

Coastal Plan - EC

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2020	\$11,963,259	\$84,047	0.70%	NA
2021	10,858,040	167,444	1.54%	NA
2022	17,130,970	712	0.00%	NA
2023	20,042,839	15,460	0.08%	NA
2024	14,003,811	4,734	0.03%	NA
Total	\$73,998,919	\$272,397	0.37%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	0.37%
(7) Expected Non-Cat Loss Ratio	0.37%
(8) Credibility	59.37%
(9) Credibility Weighted Non-Cat Loss Ratio	0.37%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	17.23%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	17.23%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	17.60%
(14) Fixed Expense Ratio	3.13%
(15) Reinsurance Expense Loading	46.30%
(16) Variable Expenses	12.13%
(17) Investment Income	2.25%
(18) Credibility Weighted Indicated Rate Level Change	-25.60%
(19) Dollar Change	(\$3,584,976)

Notes:

- (2) See Exhibit 5, Sheet 3B (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 3B (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (Coastal)
- (11) See Exhibit 18 Allied Lines (Coastal)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Allied Lines (Coastal)
- (15) See Exhibit 20
- (16) See Exhibit 18 Allied Lines (Coastal)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2024 (2)$

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - EC

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2020	\$3,731,512	2.2473	\$8,385,764	1.4266	\$11,963,259
2021	\$3,725,369	2.1190	\$7,893,908	1.3755	10,858,040
2022	\$6,534,541	1.9763	\$12,914,112	1.3265	17,130,970
2023	\$10,775,321	1.5210	\$16,389,700	1.2229	20,042,839
2024	\$11,922,149	1.0330	\$12,315,825	1.1371	14,003,811
Total	\$36,688,892	XXX	\$57,899,309	XXX	\$73,998,919

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Dwelling Fire - EC

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2024	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2020	\$63,242	1.0030	1.3250	\$84,047
2021	\$132,022	1.0050	1.2620	167,444
2022	\$588	1.0080	1.2020	712
2023	\$13,249	1.0200	1.1440	15,460
2024	\$3,888	1.1170	1.0900	4,734
Total	\$212,988	XXX	XXX	\$272,397

Notes:

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

State of Louisiana
Statewide Rate Level Indication

FAIR Plan - Renters/Condo

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2020	\$652,665	\$38,794	5.94%	NA
2021	548,816	52,649	9.59%	NA
2022	899,027	83,178	9.25%	NA
2023	1,141,903	110,479	9.67%	NA
2024	854,797	143,841	16.83%	NA
Total	\$4,097,208	\$428,941	10.47%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	10.47%
(7) Expected Non-Cat Loss Ratio	10.10%
(8) Credibility	24.26%
(9) Credibility Weighted Non-Cat Loss Ratio	10.19%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	12.02%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	12.02%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	22.21%
(14) Fixed Expense Ratio	3.00%
(15) Reinsurance Expense Loading	28.02%
(16) Variable Expenses	12.00%
(17) Investment Income	2.25%
(18) Credibility Weighted Indicated Rate Level Change	-41.00%
(19) Dollar Change	(\$350,467)

Notes:

- (2) See Exhibit 5, Sheet 4A (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 4A (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (FAIR)
- (11) See Exhibit 18 HO (FAIR)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 HO (FAIR)
- (15) See Exhibit 20
- (16) See Exhibit 18 HO (FAIR)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2024 (2)$

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - Renters/Condo

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2020	\$316,795	1.4441	\$457,492	1.4266	\$652,665
2021	\$278,654	1.4319	\$398,995	1.3755	548,816
2022	\$489,089	1.3857	\$677,728	1.3265	899,027
2023	\$727,169	1.2841	\$933,772	1.2229	1,141,903
2024	\$695,850	1.0804	\$751,762	1.1371	854,797
Total	\$2,507,557	XXX	\$3,219,749	XXX	\$4,097,208

Notes:

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

State of Louisiana

Adjustment of Losses

FAIR Plan - Renters/Condo

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2024	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2020	\$29,046	1.0080	1.3250	\$38,794
2021	\$41,224	1.0120	1.2620	52,649
2022	\$67,976	1.0180	1.2020	83,178
2023	\$92,062	1.0490	1.1440	110,479
2024	\$94,598	1.3950	1.0900	143,841
Total	\$324,906	XXX	XXX	\$428,941

Notes:

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

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

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2020	\$28,572	\$0	0.00%	NA
2021	20,712	0	0.00%	NA
2022	21,802	3,766	17.27%	NA
2023	22,350	0	0.00%	NA
2024	16,938	420	2.48%	NA
Total	\$110,374	\$4,186	3.79%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	3.79%
(7) Expected Non-Cat Loss Ratio	5.97%
(8) Credibility	4.09%
(9) Credibility Weighted Non-Cat Loss Ratio	5.88%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	20.59%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	20.59%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	26.47%
(14) Fixed Expense Ratio	3.00%
(15) Reinsurance Expense Loading	49.81%
(16) Variable Expenses	12.00%
(17) Investment Income	2.25%
(18) Credibility Weighted Indicated Rate Level Change	-12.20%
(19) Dollar Change	(\$2,066)

Notes:

- (2) See Exhibit 5, Sheet 4B (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 4B (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (Coastal)
- (11) See Exhibit 18 HO (Coastal)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 HO (Coastal)
- (15) See Exhibit 20
- (16) See Exhibit 18 HO (Coastal)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2024 (2)$

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Renters/Condo

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2020	\$12,342	1.6227	\$20,028	1.4266	\$28,572
2021	\$8,967	1.6792	\$15,058	1.3755	20,712
2022	\$10,655	1.5425	\$16,435	1.3265	21,802
2023	\$14,524	1.2583	\$18,276	1.2229	22,350
2024	\$15,364	0.9695	\$14,896	1.1371	16,938
Total	\$61,852	XXX	\$84,693	XXX	\$110,374

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Renters/Condo

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2024	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2020	\$0	1.0080	1.3250	\$0
2021	\$0	1.0120	1.2620	0
2022	\$3,078	1.0180	1.2020	3,766
2023	\$0	1.0490	1.1440	0
2024	\$276	1.3950	1.0900	420
Total	\$3,354	XXX	XXX	\$4,186

Notes:

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

State of Louisiana
Statewide Rate Level Indication

FAIR Plan - Mobile Homes

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2020	\$4,008,983	\$178,156	4.44%	NA
2021	4,559,232	406,296	8.91%	NA
2022	10,331,114	565,698	5.48%	NA
2023	17,571,793	1,013,124	5.77%	NA
2024	18,350,010	1,204,505	6.56%	NA
Total	\$54,821,132	\$3,367,779	6.14%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	6.14%
(7) Expected Non-Cat Loss Ratio	6.09%
(8) Credibility	76.54%
(9) Credibility Weighted Non-Cat Loss Ratio	6.13%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	15.73%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	15.73%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	21.86%
(14) Fixed Expense Ratio	3.13%
(15) Reinsurance Expense Loading	35.57%
(16) Variable Expenses	12.13%
(17) Investment Income	2.25%
(18) Credibility Weighted Indicated Rate Level Change	-32.80%
(19) Dollar Change	(\$6,018,803)

Notes:

- (2) See Exhibit 5, Sheet 5A (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 5A (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (FAIR)
- (11) See Exhibit 18 Allied Lines (FAIR)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Allied Lines (FAIR)
- (15) See Exhibit 20
- (16) See Exhibit 18 Allied Lines (FAIR)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2024 (2)$

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - Mobile Homes

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2020	\$2,390,724	1.1754	\$2,810,136	1.4266	\$4,008,983
2021	\$2,490,541	1.3309	\$3,314,609	1.3755	4,559,232
2022	\$5,640,175	1.3808	\$7,788,068	1.3265	10,331,114
2023	\$10,586,377	1.3573	\$14,369,043	1.2229	17,571,793
2024	\$14,939,144	1.0803	\$16,138,144	1.1371	18,350,010
Total	\$36,046,960	XXX	\$44,420,000	XXX	\$54,821,132

Notes:

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

State of Louisiana

Adjustment of Losses

FAIR Plan - Mobile Homes

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2024	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2020	\$134,056	1.0030	1.3250	\$178,156
2021	\$320,344	1.0050	1.2620	406,296
2022	\$466,896	1.0080	1.2020	565,698
2023	\$868,234	1.0200	1.1440	1,013,124
2024	\$989,302	1.1170	1.0900	1,204,505
Total	\$2,778,831	XXX	XXX	\$3,367,779

Notes:

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

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

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2020	\$1,021,778	\$83,120	8.13%	NA
2021	1,312,926	92,811	7.07%	NA
2022	2,250,757	55,807	2.48%	NA
2023	2,511,867	1,821	0.07%	NA
2024	1,937,929	16,385	0.85%	NA
Total	\$9,035,257	\$249,944	2.77%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	2.77%
(7) Expected Non-Cat Loss Ratio	5.94%
(8) Credibility	24.75%
(9) Credibility Weighted Non-Cat Loss Ratio	5.16%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	17.87%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	17.87%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	23.03%
(14) Fixed Expense Ratio	3.13%
(15) Reinsurance Expense Loading	45.14%
(16) Variable Expenses	12.13%
(17) Investment Income	2.25%
(18) Credibility Weighted Indicated Rate Level Change	-20.90%
(19) Dollar Change	(\$405,027)

Notes:

- (2) See Exhibit 5, Sheet 5B (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 5B (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (Coastal)
- (11) See Exhibit 18 Allied Lines (Coastal)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Allied Lines (Coastal)
- (15) See Exhibit 20
- (16) See Exhibit 18 Allied Lines (Coastal)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2024 (2)$

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Mobile Homes

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2020	\$626,386	1.1434	\$716,225	1.4266	\$1,021,778
2021	\$591,763	1.6130	\$954,511	1.3755	1,312,926
2022	\$1,061,224	1.5988	\$1,696,724	1.3265	2,250,757
2023	\$1,638,098	1.2539	\$2,054,038	1.2229	2,511,867
2024	\$1,906,580	0.8939	\$1,704,336	1.1371	1,937,929
Total	\$5,824,052	XXX	\$7,125,834	XXX	\$9,035,257

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Mobile Homes

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2024	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2020	\$62,545	1.0030	1.3250	\$83,120
2021	\$73,177	1.0050	1.2620	92,811
2022	\$46,060	1.0080	1.2020	55,807
2023	\$1,560	1.0200	1.1440	1,821
2024	\$13,457	1.1170	1.0900	16,385
Total	\$196,799	XXX	XXX	\$249,944

Notes:

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

State of Louisiana
Statewide Rate Level Indication

FAIR Plan - Wind Only

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2020	\$44,344,843	\$1,035,706	2.34%	NA
2021	44,194,410	1,176,208	2.66%	NA
2022	123,400,391	1,936,402	1.57%	NA
2023	181,369,914	3,558,598	1.96%	NA
2024	148,296,592	4,378,954	2.95%	NA
Total	\$541,606,150	\$12,085,868	2.23%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	2.23%
(7) Complement of Credibility	1.44%
(8) Credibility	100.00%
(9) Credibility Weighted Non-CAT Loss and ALAE Ratio	2.23%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	23.18%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	23.18%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	25.41%
(14) Fixed Expense Ratio	3.13%
(15) Reinsurance Expense Loading	56.82%
(16) Variable Expenses	12.13%
(17) Investment Income	2.25%
(18) Credibility Weighted Indicated Rate Level Change	-5.30%
(19) Dollar Change	(7,859,719)

Notes:

- (2) See Exhibit 5, Sheet 6A (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 6A (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (FAIR)
- (11) See Exhibit 18 Allied Lines (FAIR)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Allied Lines (FAIR)
- (15) See Exhibit 20
- (16) See Exhibit 18 Allied Lines (FAIR)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2024 (2)$

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - Wind Only

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2020	\$14,194,982	2.1898	\$31,083,953	1.4266	\$44,344,843
2021	\$15,156,920	2.1198	\$32,129,795	1.3755	44,194,410
2022	\$47,334,542	1.9653	\$93,024,882	1.3265	123,400,391
2023	\$107,591,366	1.3785	\$148,312,247	1.2229	181,369,914
2024	\$130,309,798	1.0009	\$130,421,275	1.1371	148,296,592
Total	\$314,587,609	XXX	\$434,972,152	XXX	\$541,606,150

Notes:

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

State of Louisiana

Adjustment of Losses

FAIR Plan - Wind Only

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2024	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2020	\$779,327	1.0030	1.3250	\$1,035,706
2021	\$927,382	1.0050	1.2620	1,176,208
2022	\$1,598,198	1.0080	1.2020	1,936,402
2023	\$3,049,669	1.0200	1.1440	3,558,598
2024	\$3,596,588	1.1170	1.0900	4,378,954
Total	\$9,951,164	XXX	XXX	\$12,085,868

Notes:

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

State of Louisiana
Statewide Rate Level Indication

Coastal Plan - Wind Only

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2020	\$1,686,810	\$9,404	0.56%	NA
2021	1,843,362	1,945	0.11%	NA
2022	4,513,770	0	0.00%	NA
2023	6,762,208	55,370	0.82%	NA
2024	5,708,030	0	0.00%	NA
Total	\$20,514,180	\$66,719	0.33%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	0.33%
(7) Complement of Credibility	0.37%
(8) Credibility	27.99%
(9) Credibility Weighted Non-CAT Loss and ALAE Ratio	0.36%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	20.32%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	20.32%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	20.68%
(14) Fixed Expense Ratio	3.13%
(15) Reinsurance Expense Loading	54.79%
(16) Variable Expenses	12.13%
(17) Investment Income	2.25%
(18) Credibility Weighted Indicated Rate Level Change	-12.80%
(19) Dollar Change	(730,628)

Notes:

- (2) See Exhibit 5, Sheet 6B (Page 2 of 3), Column (6)
- (3) See Exhibit 5, Sheet 6B (Page 3 of 3), Column (5)
- (4) $=[(3) / (2)]$
- (5) Based on judgment.
- (6) Total line of column (4)
- (7) See Exhibit 17
- (8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
- (9) $=(6)*(8)+[1-(8)]*(7)$
- (10) From Exhibit 19, item (8) (Coastal)
- (11) See Exhibit 18 Allied Lines (Coastal)
- (12) $=(10)*(1+(11))$
- (13) $=(9)+(12)$
- (14) See Exhibit 18 Allied Lines (Coastal)
- (15) See Exhibit 20
- (16) See Exhibit 18 Allied Lines (Coastal)
- (17) See Exhibit 26
- (18) $=(13)+(14)+(15))/(1.0-(16)+(17))-1.0$
- (19) $=(18)*2024 (2)$

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Wind Only

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2020	\$578,794	2.0428	\$1,182,386	1.4266	\$1,686,810
2021	\$672,624	1.9924	\$1,340,143	1.3755	1,843,362
2022	\$1,902,462	1.7886	\$3,402,687	1.3265	4,513,770
2023	\$4,141,343	1.3352	\$5,529,684	1.2229	6,762,208
2024	\$5,245,622	0.9570	\$5,019,998	1.1371	5,708,030
Total	\$12,540,844	XXX	\$16,474,898	XXX	\$20,514,180

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Wind Only

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2024	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2020	\$7,076	1.0030	1.3250	\$9,404
2021	\$1,533	1.0050	1.2620	1,945
2022	\$0	1.0080	1.2020	0
2023	\$47,451	1.0200	1.1440	55,370
2024	\$0	1.1170	1.0900	0
Total	\$56,061	XXX	XXX	\$66,719

Notes:

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

	(1) HO	(2) Fire & EC	(3) RC	(4) MH	(5) WO
Parish	Market Rates	Market Rates	Market Rates	Market Rates	Market Rates
Acadia	8,884	5,152	798	1,824	7,934
Allen	6,183	2,429	275	1,414	0
Ascension	7,409	3,017	403	1,687	4,362
Assumption	10,117	5,152	383	3,251	11,586
Avoyelles	6,591	2,429	317	1,094	0
Beauregard	6,101	2,830	262	1,189	0
Bienville	6,480	1,698	240	904	0
Bossier	7,574	2,307	294	910	0
Caddo	7,226	2,307	324	901	0
Calcasieu	10,945	3,870	408	1,894	4,351
Caldwell	3,718	1,813	240	947	0
Cameron	13,157	8,460	359	4,489	8,315
Catahoula	5,943	1,755	240	937	0
Claiborne	4,222	1,572	240	879	0
Concordia	5,577	2,150	429	1,069	0
Desoto	6,480	1,735	324	939	0
East Baton Rouge	6,146	3,047	310	1,514	2,255
East Carroll	7,574	1,755	240	993	0
East Feliciana	6,149	3,047	412	1,514	0
Evangeline	5,760	2,830	412	1,309	0
Franklin	5,943	1,903	260	1,003	0
Grant	7,574	1,729	240	1,045	0
Iberia	7,647	3,585	948	3,255	4,043
Iberville	7,008	3,017	403	1,514	0
Jackson	5,943	1,755	249	907	0
Jefferson	10,882	5,129	1,018	2,307	5,534
Jefferson Davis	8,884	5,152	666	1,845	11,586
Lafayette	9,760	3,861	612	1,828	6,888
Lafourche	12,731	4,167	1,018	3,250	11,938
La Salle	4,366	1,755	240	972	0
Lincoln	6,872	2,150	322	887	0
Livingston	6,598	3,047	412	1,514	2,658
Madison	5,577	1,755	240	998	0
Morehouse	7,574	1,829	277	993	0
Natchitoches	7,574	1,878	295	1,031	2,146
Orleans	10,189	5,288	780	2,307	6,205
Ouachita	6,210	2,113	523	929	0
Plaquemines	10,090	5,544	1,018	4,489	5,521
Pointe Coupee	6,252	3,047	494	1,943	4,362
Rapides	6,357	2,429	294	985	0
Red River	6,480	1,729	240	974	0
Richland	7,574	1,755	265	993	0
Sabine	4,619	1,975	262	993	0
St. Bernard	9,532	4,762	1,018	3,132	4,920
St. Charles	12,348	4,422	660	3,227	11,586
St. Helena	7,242	3,047	429	1,514	0
St. James	9,029	5,152	278	3,331	7,934
St. John The Baptist	12,496	5,123	557	3,272	6,070
St. Landry	5,777	2,830	412	1,514	4,362
St. Martin	9,029	5,152	596	2,270	10,829
St. Mary	9,909	4,785	1,018	3,255	5,465
St. Tammany	7,701	4,258	543	2,307	6,260
Tangipahoa	6,019	3,047	429	1,514	4,362
Tensas	5,906	1,755	240	937	0
Terrebonne	12,816	5,253	1,018	3,218	11,938
Union	7,574	2,150	1,060	929	0
Vermilion	12,464	4,474	1,018	3,250	11,586
Vernon	5,755	2,429	263	1,055	0
Washington	6,891	3,457	429	1,514	4,362
Webster	6,586	1,572	302	879	0
West Baton Rouge	6,012	3,017	403	1,514	0
West Carroll	3,669	1,719	247	993	0
West Feliciana	5,204	2,821	469	1,943	0
Winn	3,381	1,755	240	993	0

	(1) HO	(2) Fire & EC	(3) RC	(4) MH	(5) WO
Parish	Market Rates	Market Rates	Market Rates	Market Rates	Market Rates
Cameron (Coastal)	15,231	12,894	0	2,259	0
Iberia (Coastal)	15,241	4,795	310	2,259	0
Jefferson (Coastal)	28,600	16,924	676	2,259	0
Lafourche (Coastal)	15,362	9,412	347	3,581	16,723
Orleans (Coastal)	13,813	6,668	310	2,259	0
Plaquemines (Coastal)	22,508	15,035	934	2,373	21,712
St. Bernard (Coastal)	13,714	9,448	320	2,259	12,075
St. Mary (Coastal)	0	7,591	310	3,069	0
Terrebonne (Coastal)	13,422	9,617	576	2,024	14,964
Vermilion (Coastal)	6,043	6,270	0	2,839	2,998

Notes:

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

Homeowners Market Rate Risk Characteristics

Form	HO-3
Occupancy	Owner
Age of Owner	55
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	\$250,000
Cov. B	10% of Cov. A
Cov. C	50% of Cov. A
Cov. D	30% of Cov. A
Cov. E	\$100,000
Cov. F	\$1,000
AOP Ded.	\$500
Hurricane Ded.	2%
FAIR Isaac Score	725
Year Built	2010
Age of Roof	5
Roof Material	Asphalt Shingle
No. of Stories	1
Square Footage	1,800
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Renters Market Rate Risk Characteristics

Form	HO-4
Occupancy	Tenant
Age of Owner	55
# of Units	1
Protection Class	Varies by Parish
Construction	Frame
Cov. C	\$20,000
Cov. D	30% of Cov. C
Cov. E	\$100,000
Cov. F	\$1,000
AOP Ded.	\$500
Hurricane Ded.	None
FAIR Isaac Score	725
Year Built	2010
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Mobile Home Market Rate Risk Characteristics

Form	DWG 1
Occupancy	Owner
Age of Owner	55
Years Owned	8
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	\$30,000
Cov. B	10% of Cov. A
Cov. C	\$15,000
AOP Ded.	\$500
Hurricane Ded.	None
FAIR Isaac Score	725
Year Built	2015
Prior Ins.	Yes
Tie-Downs	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Residential Fire Market Rate Risk Characteristics

Form	DWG 3
Occupancy	Owner and Non-Owner
Age of Owner	55
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	\$150,000
Cov. C	\$30,000
AOP Ded.	\$500
Hurricane Ded.	None
FAIR Isaac Score	725
Year Built	2010
Age of Roof	5
Roof Material	Asphalt Shingle
No. of Stories	1
Square Footage	1,800
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Residential EC Market Rate Risk Characteristics

Form	DWG 3
Occupancy	Owner and Non-Owner
Age of Owner	55
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	\$150,000
Cov. C	\$30,000
AOP Ded.	\$500
Hurricane Ded.	2%
FAIR Isaac Score	725
Year Built	2010
Age of Roof	5
Roof Material	Asphalt Shingle
No. of Stories	1
Square Footage	1,800
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Wind Only Market Rate Risk Characteristics

Form	HO-3
Occupancy	Owner
Age of Owner	55
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	\$250,000
Cov. B	10% of Cov. A
Cov. C	50% of Cov. A
Cov. D	30% of Cov. A
Cov. E	\$100,000
Cov. F	\$1,000
AOP Ded.	\$500
Hurricane Ded.	2%
FAIR Isaac Score	725
Year Built	2010
Age of Roof	5
Roof Material	Asphalt Shingle
No. of Stories	1
Square Footage	1,800
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Note: LCPIC market rate is a DWG 3

Exhibit 6BLCPIC Homeowner Base Rate

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

LCPIC Renters Base Rate

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

LCPIC Residential Fire Base Rate

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

LCPIC Residential EC Base Rate

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

LCPIC Mobile Home Base Rate

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

LCPIC Wind Only Base Rate

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

Louisiana Citizens Property Insurance Corporation

NOT USED

FAIR Plan Homeowners Parish Indications

Exhibit 8
Sheet 1A
Page 1 of 2

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

0.00% (L)
3.00% (M)
12.00% (N)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	2020-24	2020-24									
	Trended On Level Earned Premium	Trended Ultimate Incurred Losses and ALAE									
			Non-Hurricane Loss & ALAE Ratio	Hurricane Loss & ALAE Ratio	Net Cost of Reinsurance	Rate Change Before Cred.	Current Base Rate	Implicit Exposures	Current Territory Relativity	Indicated Territory Relativity Before Credibility	Normalized Indicated Territory Relativity Before Credibility
Acadia	872,269	47,049	5.39%	13.50%	30.65%	0.597	2,245	389	0.7787	0.4649	0.4951
Allen	61,993	-	0.00%	11.05%	25.07%	0.445	1,696	37	0.5883	0.2618	0.2788
Ascension	1,789,398	405,909	22.68%	14.37%	32.62%	0.826	1,607	1,114	0.5574	0.4604	0.4903
Assumption	1,316,897	47,268	3.59%	13.42%	30.47%	0.574	2,816	468	0.9768	0.5607	0.5971
Avoyelles	122,291	49,673	40.62%	13.30%	30.19%	0.990	1,434	85	0.4974	0.4924	0.5244
Beauregard	127,672	55,060	43.13%	9.28%	21.09%	0.869	1,694	75	0.5876	0.5106	0.5438
Bienville	27,325	4,490	16.43%	7.69%	17.46%	0.507	1,440	19	0.4995	0.2532	0.2696
Bossier	532,814	321,950	60.42%	8.58%	19.47%	1.039	1,673	318	0.5803	0.6029	0.6421
Caddo	2,512,260	1,268,348	50.49%	9.93%	22.55%	0.977	1,828	1,374	0.6341	0.6195	0.6597
Calcasieu	3,604,696	147,356	4.09%	11.40%	25.88%	0.504	2,366	1,524	0.8207	0.4136	0.4405
Caldwell	35,311	-	0.00%	10.82%	24.59%	0.436	1,025	34	0.3555	0.1550	0.1651
Cameron	422,369	8,284	1.96%	15.99%	36.29%	0.650	3,498	121	1.2133	0.7886	0.8398
Catahoula	26,624	-	0.00%	6.21%	14.09%	0.265	1,348	20	0.4676	0.1239	0.1319
Claiborne	37,665	5,046	13.40%	11.61%	26.34%	0.618	1,181	32	0.4096	0.2531	0.2695
Concordia	46,659	406	0.87%	13.91%	31.60%	0.561	981	48	0.3403	0.1909	0.2033
DeSoto	93,635	-	0.00%	8.06%	18.31%	0.334	1,764	53	0.6119	0.2044	0.2177
East Baton Rouge	6,486,163	1,884,469	29.05%	14.19%	32.21%	0.892	1,876	3,457	0.6507	0.5804	0.6181
East Carroll	80,717	22,450	27.81%	10.44%	24.83%	0.751	1,603	50	0.5560	0.4176	0.4447
East Feliciana	78,725	307	0.39%	13.02%	29.56%	0.522	1,491	53	0.5172	0.2700	0.2875
Evangeline	40,608	-	0.00%	13.82%	31.36%	0.548	1,463	28	0.5075	0.2781	0.2962
Franklin	55,910	37,202	66.54%	10.44%	24.83%	1.191	1,407	40	0.4880	0.5812	0.6190
Grant	67,513	7,883	11.68%	4.57%	10.36%	0.336	1,874	36	0.6500	0.2184	0.2326
Iberia	5,842,333	878,783	15.04%	12.74%	28.92%	0.678	3,198	1,827	1.1093	0.7521	0.8010
Iberville	403,318	5,040	1.25%	19.08%	43.33%	0.757	1,701	237	0.5900	0.4466	0.4756
Jackson	70,475	1,635	2.32%	8.64%	19.61%	0.381	1,155	61	0.4006	0.1526	0.1625
Jefferson	78,532,615	4,581,377	5.83%	22.94%	52.09%	0.953	2,600	30,205	0.9018	0.8594	0.9152
Jefferson Davis	449,607	-	0.00%	9.70%	22.01%	0.394	2,489	181	0.8633	0.3401	0.3622
Lafayette	2,986,206	280,686	9.40%	15.41%	35.00%	0.714	2,211	1,351	0.7669	0.5476	0.5832
Lafourche	10,655,721	436,385	4.10%	13.01%	29.53%	0.564	3,600	2,960	1.2487	0.7043	0.7501
La Salle	23,353	13,347	57.15%	4.75%	10.78%	0.860	1,299	18	0.4506	0.3875	0.4127
Lincoln	107,686	16,544	15.36%	12.45%	28.27%	0.671	1,047	103	0.3632	0.2437	0.2595
Livingston	1,545,152	259,988	16.83%	11.98%	27.18%	0.670	1,966	786	0.6819	0.4569	0.4866
Madison	25,434	3,740	14.70%	13.11%	29.76%	0.688	1,249	20	0.4332	0.2980	0.3174
Morehouse	42,860	-	0.00%	10.44%	24.83%	0.435	2,061	21	0.7149	0.3110	0.3312
Natchitoches	155,473	4,581	2.95%	10.39%	23.58%	0.454	1,872	83	0.6493	0.2948	0.3140
Orleans	168,740,752	13,297,918	7.88%	25.34%	57.53%	1.065	3,415	49,412	1.1845	1.2615	1.3435
Ouachita	512,440	34,482	6.73%	10.52%	23.88%	0.501	1,166	439	0.4044	0.2026	0.2158
Plaquemines	3,489,689	155,933	4.47%	21.09%	47.88%	0.869	3,051	1,144	1.0583	0.9197	0.9794
Pointe Coupee	158,346	43,449	27.44%	15.31%	34.76%	0.915	1,499	106	0.5199	0.4757	0.5066
Rapides	685,914	74,401	10.85%	12.43%	28.24%	0.620	1,320	520	0.4579	0.2839	0.3023
Red River	14,776	-	0.00%	9.24%	19.99%	0.366	1,764	8	0.6119	0.2240	0.2386
Richland	132,393	357	0.27%	8.86%	20.09%	0.366	1,717	77	0.5956	0.2180	0.2322
Sabine	7,571	-	0.00%	9.99%	22.68%	0.405	1,132	7	0.3926	0.1590	0.1693
Saint Bernard	10,743,812	526,927	4.90%	16.06%	36.46%	0.687	3,914	2,745	1.3576	0.9327	0.9933
Saint Charles	12,967,609	2,295,134	17.70%	13.16%	29.87%	0.724	3,416	3,796	1.1849	0.8579	0.9136
Saint Helena	69,123	-	0.00%	8.12%	18.42%	0.336	1,661	42	0.5761	0.1936	0.2062
Saint James	1,537,785	41,810	2.72%	10.98%	24.92%	0.473	2,644	582	0.9171	0.4338	0.4620
Saint John the Baptist	8,088,143	293,796	3.63%	14.20%	32.24%	0.603	2,458	3,291	0.8526	0.5141	0.5475
Saint Landry	726,117	53,223	7.33%	16.60%	37.69%	0.734	1,485	489	0.5151	0.3781	0.4027
Saint Martin	1,256,879	1,763,962	140.34%	14.71%	33.39%	2.176	2,476	508	0.8588	1.8687	1.9901
Saint Mary	5,352,200	110,588	2.07%	18.04%	40.95%	0.728	2,789	1,919	0.9674	0.7043	0.7501
Saint Tammany	36,593,391	3,929,809	10.74%	22.39%	50.83%	0.988	2,314	15,814	0.8026	0.7930	0.8445
Tangipahoa	1,698,018	778,660	45.86%	13.41%	30.45%	1.054	1,751	970	0.6074	0.6402	0.6818
Tensas	72,272	17,705	24.50%	10.45%	23.71%	0.701	1,457	50	0.5054	0.3543	0.3773
Terrebonne	13,562,312	1,380,526	10.18%	14.35%	32.58%	0.683	3,057	4,436	1.0604	0.7243	0.7714
Union	32,263	-	0.00%	6.29%	14.28%	0.268	1,585	20	0.5498	0.1473	0.1569
Vermilion	2,836,852	335,577	11.83%	13.32%	30.25%	0.664	3,276	866	1.1363	0.7545	0.8035
Vernon	31,832	-	0.00%	11.72%	26.60%	0.470	1,536	21	0.5328	0.2504	0.2667
Washington	550,063	3,894	0.71%	11.71%	26.59%	0.477	1,719	320	0.5963	0.2844	0.3029
Webster	177,963	87,064	48.92%	9.13%	20.73%	0.929	1,411	126	0.4894	0.4547	0.4842
West Baton Rouge	215,031	12,976	6.03%	15.64%	35.50%	0.684	1,506	143	0.5224	0.3573	0.3805
West Carroll	64,629	316	0.49%	5.30%	12.03%	0.237	1,532	42	0.5314	0.1259	0.1341
West Feliciana	31,839	-	0.00%	8.01%	18.20%	0.332	1,443	22	0.5005	0.1662	0.1770
Winn	18,258	-	0.00%	8.15%	18.52%	0.337	1,127	16	0.3909	0.1317	0.1403
	389,648,019	36,033,763	9.25%	21.53%	48.87%	0.931	2,883	135,155	1.0000	0.9390	1.0000

(2) - See Exhibit 9, Sheet 1A

(3) - See Exhibit 10, Sheet 1A

(4)=(3)/(2)

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

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

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

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

(9) =(2)/(8)

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

(11) =(10)*(7)

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

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

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

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

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

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

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

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

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

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

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

FAIR Plan Homeowners Parish Indications

(1)	(14) Recipient Of		(15) 2020-24 Earned House Years	(17) Capped Credibility Weighted Territory		(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
	(13) Recipient Of Complement of Credibility	(16) Complement of Credibility Territory Relativity		(16) Credibility	(17) Relativity				
Acadia	1,344	0.5642	155	0.062	0.6619	-0.1500	-0.0230	-16.96%	-20.46%
Allen	966	0.4053	16	0.020	0.5001	-0.1500	-0.0230	-16.96%	-20.46%
Ascension	1,108	0.4651	330	0.091	0.4738	-0.1500	-0.0230	-16.96%	-20.46%
Assumption	1,589	0.6669	206	0.072	0.8303	-0.1500	-0.0230	-16.96%	-20.46%
Avoyelles	977	0.4099	31	0.028	0.4228	-0.1500	-0.0230	-16.96%	-20.46%
Beauregard	868	0.3641	24	0.024	0.4995	-0.1500	-0.0230	-16.96%	-20.46%
Bienville	715	0.3002	5	0.011	0.4246	-0.1500	-0.0230	-16.96%	-20.46%
Bossier	822	0.3452	92	0.048	0.4933	-0.1500	-0.0230	-16.96%	-20.46%
Caddo	947	0.3974	451	0.106	0.5390	-0.1500	-0.0230	-16.96%	-20.46%
Calcasieu	1,235	0.5184	489	0.111	0.6976	-0.1500	-0.0230	-16.96%	-20.46%
Caldwell	716	0.3005	11	0.016	0.3022	-0.1500	-0.0230	-16.96%	-20.46%
Cameron	2,182	0.9157	37	0.030	1.0313	-0.1500	-0.0230	-16.96%	-20.46%
Catahoula	627	0.2630	7	0.014	0.3975	-0.1500	-0.0230	-16.96%	-20.46%
Claiborne	801	0.3363	10	0.016	0.3482	-0.1500	-0.0230	-16.96%	-20.46%
Concordia	800	0.3356	12	0.018	0.3333	-0.0210	-0.0230	-4.35%	-8.38%
DeSoto	818	0.3434	13	0.018	0.5201	-0.1500	-0.0230	-16.96%	-20.46%
East Baton Rouge	1,224	0.5135	1,151	0.170	0.5531	-0.1500	-0.0230	-16.96%	-20.46%
East Carroll	918	0.3855	13	0.018	0.4726	-0.1500	-0.0230	-16.96%	-20.46%
East Feliciana	988	0.4147	18	0.021	0.4396	-0.1500	-0.0230	-16.96%	-20.46%
Evangeline	1,014	0.4256	9	0.015	0.4314	-0.1500	-0.0230	-16.96%	-20.46%
Franklin	849	0.3565	9	0.015	0.4148	-0.1500	-0.0230	-16.96%	-20.46%
Grant	633	0.2656	10	0.016	0.5525	-0.1500	-0.0230	-16.96%	-20.46%
Iberia	1,685	0.7074	672	0.130	0.9429	-0.1500	-0.0230	-16.96%	-20.46%
Iberville	1,415	0.5938	70	0.042	0.5889	-0.0020	-0.0230	-2.50%	-6.61%
Jackson	679	0.2851	14	0.018	0.3405	-0.1500	-0.0230	-16.96%	-20.46%
Jefferson	2,304	0.9669	9,276	0.482	0.9420	0.0450	-0.0230	2.10%	-2.20%
Jefferson Davis	1,142	0.4795	71	0.042	0.7338	-0.1500	-0.0230	-16.96%	-20.46%
Lafayette	1,468	0.6160	454	0.107	0.6519	-0.1500	-0.0230	-16.96%	-20.46%
Lafourche	1,885	0.7909	1,159	0.170	1.0614	-0.1500	-0.0230	-16.96%	-20.46%
La Salle	555	0.2329	9	0.015	0.3830	-0.1500	-0.0230	-16.96%	-20.46%
Lincoln	779	0.3271	-	0.000	0.3271	-0.0990	-0.0230	-11.97%	-15.68%
Livingston	1,123	0.4713	283	0.084	0.5796	-0.1500	-0.0230	-16.96%	-20.46%
Madison	889	0.3729	6	0.012	0.3722	-0.1410	-0.0230	-16.08%	-19.62%
Morehouse	1,080	0.4533	7	0.013	0.6077	-0.1500	-0.0230	-16.96%	-20.46%
Natchitoches	989	0.4151	27	0.026	0.5519	-0.1500	-0.0230	-16.96%	-20.46%
Orleans	3,183	1.3360	16,453	0.641	1.3408	0.1320	-0.0230	10.60%	5.94%
Ouachita	754	0.3165	122	0.055	0.3437	-0.1500	-0.0230	-16.96%	-20.46%
Plaquemines	2,457	1.0314	320	0.089	1.0268	-0.0300	-0.0230	-5.23%	-9.22%
Pointe Coupee	1,104	0.4632	36	0.030	0.4645	-0.1070	-0.0230	-12.75%	-16.43%
Rapides	890	0.3735	146	0.060	0.3892	-0.1500	-0.0230	-16.96%	-20.46%
Red River	869	0.3646	2	0.006	0.5201	-0.1500	-0.0230	-16.96%	-20.46%
Richland	850	0.3568	22	0.023	0.5063	-0.1500	-0.0230	-16.96%	-20.46%
Sabine	723	0.3034	2	0.007	0.3337	-0.1500	-0.0230	-16.96%	-20.46%
Saint Bernard	2,409	1.0110	1,080	0.164	1.1540	-0.1500	-0.0230	-16.96%	-20.46%
Saint Charles	1,823	0.7651	1,279	0.179	1.0072	-0.1500	-0.0230	-16.96%	-20.46%
Saint Helena	794	0.3332	14	0.018	0.4897	-0.1500	-0.0230	-16.96%	-20.46%
Saint James	1,302	0.5466	206	0.072	0.7795	-0.1500	-0.0230	-16.96%	-20.46%
Saint John the Baptist	1,495	0.6273	1,280	0.179	0.7247	-0.1500	-0.0230	-16.96%	-20.46%
Saint Landry	1,159	0.4866	150	0.061	0.4815	-0.0650	-0.0230	-8.65%	-12.50%
Saint Martin	1,544	0.6480	194	0.070	0.7415	-0.1370	-0.0230	-15.68%	-19.23%
Saint Mary	1,998	0.8387	701	0.132	0.8270	-0.1450	-0.0230	-16.47%	-19.99%
Saint Tammany	2,047	0.8593	4,576	0.338	0.8543	0.0640	-0.0230	3.95%	-0.43%
Tangipahoa	1,121	0.4705	325	0.090	0.5163	-0.1500	-0.0230	-16.96%	-20.46%
Tensas	851	0.3571	15	0.019	0.4296	-0.1500	-0.0230	-16.96%	-20.46%
Terrebonne	1,788	0.7503	1,576	0.199	0.9013	-0.1500	-0.0230	-16.96%	-20.46%
Union	679	0.2850	5	0.011	0.4673	-0.1500	-0.0230	-16.96%	-20.46%
Vermilion	1,780	0.7473	330	0.091	0.9659	-0.1500	-0.0230	-16.96%	-20.46%
Vernon	942	0.3952	7	0.013	0.4529	-0.1500	-0.0230	-16.96%	-20.46%
Washington	1,011	0.4245	115	0.054	0.5069	-0.1500	-0.0230	-16.96%	-20.46%
Webster	774	0.3250	46	0.034	0.4160	-0.1500	-0.0230	-16.96%	-20.46%
West Baton Rouge	1,123	0.4714	47	0.034	0.4683	-0.1040	-0.0230	-12.46%	-16.15%
West Carroll	619	0.2596	11	0.017	0.4517	-0.1500	-0.0230	-16.96%	-20.46%
West Feliciana	731	0.3069	6	0.013	0.4254	-0.1500	-0.0230	-16.96%	-20.46%
Winn	654	0.2743	4	0.010	0.3323	-0.1500	-0.0230	-16.96%	-20.46%
	2,383	1.0000	44,214	1.000	1.0330		-0.0230	2.13%	-2.17%
								(OFB)	0.958

Coastal Plan Homeowner Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE						0.00% (L)					
Fixed Expense Ratio						3.00% (M)					
Variable Expenses						12.00% (N)					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	2020-24 Trended On-Level Earned Premium	2020-24 Trended Ultimate Incurred Losses and ALAE				Indicated Rate Change Before Cred.			Current Territory Relativity	Indicated Territory Relativity Before Credibility	Normalized Indicated Territory Relativity Before Credibility
Cameron Parish	75,022	-	0.00%	11.00%	27.15%	0.468	4,599	16	1.0715	0.5015	0.6066
Iberia Parish	-	-	0.00%	19.85%	47.26%	0.797	3,454	-	0.8047	0.6413	0.7756
Jefferson Parish	287,435	-	0.00%	31.94%	78.79%	1.292	7,244	40	1.6877	2.1805	2.6373
Lafourche Parish	1,429,188	18,383	1.29%	20.18%	49.77%	0.844	4,109	348	0.9573	0.8080	0.9773
Orleans Parish	466,690	-	0.00%	22.56%	55.65%	0.923	5,039	93	1.1740	1.0836	1.3106
Plaquemines Parish	64,459	-	0.00%	13.69%	33.79%	0.574	7,193	9	1.6758	0.9619	1.1634
Saint Bernard Parish	180,044	-	0.00%	19.85%	47.26%	0.797	8,021	22	1.8687	1.4894	1.8014
Saint Mary Parish	43,342	-	0.00%	19.85%	47.26%	0.797	3,316	13	0.7726	0.6158	0.7448
Terrebonne Parish	2,852,405	241,492	8.47%	16.31%	40.24%	0.773	3,979	717	0.9270	0.7166	0.8667
Vermilion Parish	-	-	0.00%	19.85%	47.26%	0.797	3,294	-	0.7674	0.6116	0.7397
	5,398,585	259,875	4.81%	18.75%	46.18%	0.815	4,292	1,258	1.0000	0.8268	1.0000

(2) - See Exhibit 9, Sheet 1B

(3) - See Exhibit 10, Sheet 1B

(4)=(3)/(2)

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

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

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

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

(9) =(2)/(8)

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

(11) =(10)*(7)

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

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

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

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

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

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

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

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

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

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

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

Coastal Plan Homeowner Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2020-24 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Cameron Parish	2,090	0.6694	8	0.014	0.9108	-0.1500	-0.1500	-27.75%	-25.17%
Iberia Parish	2,653	0.8498	-	0.000	0.8498	0.0560	-0.1500	-10.24%	-7.04%
Jefferson Parish	8,357	2.6765	25	0.025	1.9409	0.1500	-0.1500	-2.25%	1.24%
Lafourche Parish	3,210	1.0280	177	0.067	1.0246	0.0700	-0.1500	-9.05%	-5.80%
Orleans Parish	4,276	1.3697	45	0.033	1.3501	0.1500	-0.1500	-2.25%	1.24%
Plaquemines Parish	3,751	1.2013	6	0.013	1.4244	-0.1500	-0.1500	-27.75%	-25.17%
Saint Bernard Parish	5,718	1.8315	9	0.015	1.8310	-0.0200	-0.1500	-16.70%	-13.73%
Saint Mary Parish	2,561	0.8202	2	0.006	0.8197	0.0610	-0.1500	-9.82%	-6.60%
Terrebonne Parish	2,586	0.8281	295	0.086	0.8314	-0.1030	-0.1500	-23.76%	-21.04%
Vermilion Parish	2,546	0.8154	-	0.000	0.8154	0.0630	-0.1500	-9.65%	-6.42%
	3,122	1.0000	568	0.119	0.9810		-0.1500	-17.99%	-15.06%
							(OFB)		1.036

FAIR Plan Fire Parish Indications

Exhibit 8
Sheet 2A
Page 1 of 2Variable portion of ULAE as % of Hurricane Loss & ALAE
Fixed Expense Ratio
Variable Expenses0.00% (L)
3.13% (M)
12.13% (N)

(1)	(2)		(3)		(4)		(5)		(6)		(7)		(8)		(9)		(10)		(11)	(12)
	2020-24		2020-24		Non-Hurricane		Hurricane		Net		Indicated		Current		Implicit		Current		Indicated	Normalized
	On-Level	Trended	Ultimate	Trended	Loss & ALAE	Ratio	Loss & ALAE	Ratio	Cost of	Reinsurance	Rate	Change	Base	Rate	Exposures		Territory	Relativity	Territory	Territory
	Earned	Premium	Incurred	and ALAE							Before	Cred.						Before	Before	Before
Acadia	1,245,540		636,475		51.10%		0.00%		0.00%		0.617		165		7,549		1.3463		0.8307	0.9424
Allen	93,742		-		0.00%		0.00%		0.00%		0.036		109		860		0.8894		0.0320	0.0363
Ascension	413,561		63,775		15.42%		0.00%		0.00%		0.211		95		4,353		0.7751		0.1635	0.1855
Assumption	620,829		150,960		24.32%		0.00%		0.00%		0.312		173		3,589		1.4115		0.4404	0.4996
Avoyelles	102,611		94,241		91.84%		0.00%		0.00%		1.081		101		1,016		0.8241		0.8909	1.0107
Beauregard	213,275		-		0.00%		0.00%		0.00%		0.036		314		679		2.5620		0.0922	0.1046
Bienville	28,425		-		0.00%		0.00%		0.00%		0.036		97		293		0.7914		0.0285	0.0323
Bossier	25,024		-		0.00%		0.00%		0.00%		0.036		97		258		0.7914		0.0285	0.0323
Caddo	196,218		201,373		102.63%		0.00%		0.00%		1.203		103		1,905		0.8404		1.0110	1.1469
Calcasieu	2,977,813		1,916,915		64.37%		0.00%		0.00%		0.768		117		25,451		0.9546		0.7331	0.8317
Caldwell	14,079		-		0.00%		0.00%		0.00%		0.036		95		148		0.7751		0.0279	0.0317
Cameron	331,258		-		0.00%		0.00%		0.00%		0.036		190		1,743		1.5503		0.0558	0.0633
Catahoula	92,547		129,922		140.38%		0.00%		0.00%		1.633		90		1,028		0.7343		1.1991	1.3603
Claiborne	23,881		-		0.00%		0.00%		0.00%		0.036		101		236		0.8241		0.0297	0.0337
Concordia	69,719		8,470		12.15%		0.00%		0.00%		0.174		93		750		0.7588		0.1320	0.1497
DeSoto	33,560		172,263		513.30%		0.00%		0.00%		5.877		128		262		1.0444		6.1379	6.9630
East Baton Rouge	2,728,747		3,195,157		117.09%		0.00%		0.00%		1.368		149		18,314		1.2157		1.6631	1.8867
East Carroll	54,974		425,512		774.02%		0.00%		0.00%		8.844		129		426		1.0525		9.3083	10.5596
East Feliciana	61,544		230,958		375.27%		0.00%		0.00%		4.306		132		466		1.0770		4.6376	5.2610
Evangeline	105,133		-		0.00%		0.00%		0.00%		0.036		111		947		0.9057		0.0326	0.0370
Franklin	54,481		-		0.00%		0.00%		0.00%		0.036		96		568		0.7833		0.0282	0.0320
Grant	44,032		-		0.00%		0.00%		0.00%		0.036		95		463		0.7751		0.0279	0.0317
Iberia	2,183,063		1,358,295		62.22%		0.00%		0.00%		0.744		130		16,793		1.0607		0.7892	0.8953
Iberville	163,678		262,521		160.39%		0.00%		0.00%		1.861		103		1,589		0.8404		1.5640	1.7742
Jackson	24,536		-		0.00%		0.00%		0.00%		0.036		97		253		0.7914		0.0285	0.0323
Jefferson	12,981,021		7,755,734		59.75%		0.00%		0.00%		0.715		120		108,175		0.9791		0.7001	0.7942
Jefferson Davis	462,719		338,790		73.22%		0.00%		0.00%		0.869		149		3,105		1.2157		1.0564	1.1984
Lafayette	2,570,046		2,196,993		85.48%		0.00%		0.00%		1.008		125		20,560		1.0199		1.0281	1.1663
Lafourche	1,721,232		642,867		37.35%		0.00%		0.00%		0.461		97		17,745		0.7914		0.3648	0.4138
La Salle	61,912		61,536		99.39%		0.00%		0.00%		1.167		108		573		0.8812		1.0284	1.1666
Lincoln	65,336		-		0.00%		0.00%		0.00%		0.036		101		647		0.8241		0.0297	0.0337
Livingston	574,564		393,277		68.45%		0.00%		0.00%		0.814		163		3,525		1.3300		1.0826	1.2281
Madison	98,533		20,433		20.74%		0.00%		0.00%		0.272		101		976		0.8241		0.2242	0.2543
Morehouse	103,979		594,854		572.09%		0.00%		0.00%		6.546		152		684		1.2402		8.1183	9.2096
Natchitoches	105,251		92,557		87.94%		0.00%		0.00%		1.036		103		1,022		0.8404		0.8707	0.9877
Orleans	18,122,482		18,213,049		100.50%		0.00%		0.00%		1.179		127		142,697		1.0362		1.2217	1.3859
Quachita	280,143		194,716		69.51%		0.00%		0.00%		0.827		110		2,547		0.8975		0.7422	0.8420
Plaquemines	385,629		-		0.00%		0.00%		0.00%		0.036		136		2,836		1.1097		0.0399	0.0453
Pointe Coupee	116,082		18,710		16.12%		0.00%		0.00%		0.219		91		1,276		0.7425		0.1626	0.1845
Rapides	354,864		668,065		188.26%		0.00%		0.00%		2.178		138		2,571		1.1260		2.4524	2.7821
Red River	5,744		-		0.00%		0.00%		0.00%		0.036		99		58		0.8078		0.0291	0.0330
Richland	49,950		-		0.00%		0.00%		0.00%		0.036		95		526		0.7751		0.0279	0.0317
Sabine	57,451		-		0.00%		0.00%		0.00%		0.036		119		483		0.9709		0.0350	0.0397
Saint Bernard	1,524,679		874,307		57.34%		0.00%		0.00%		0.688		109		13,988		0.8894		0.6119	0.6942
Saint Charles	925,291		691,861		74.77%		0.00%		0.00%		0.886		127		7,286		1.0362		0.9181	1.0415
Saint Helena	77,604		468,737		604.01%		0.00%		0.00%		6.909		148		524		1.2076		8.3433	9.4649
Saint James	360,050		11,641		3.23%		0.00%		0.00%		0.072		158		2,279		1.2892		0.0928	0.1053
Saint John the Baptist	1,377,145		843,027		61.22%		0.00%		0.00%		0.732		195		7,062		1.5911		1.1647	1.3213
Saint Landry	361,354		262,385		72.61%		0.00%		0.00%		0.862		90		4,015		0.7343		0.6330	0.7181
Saint Martin	1,280,682		131,109		10.24%		0.00%		0.00%		0.152		191		6,705		1.5584		0.2369	0.2687
Saint Mary	2,245,266		1,424,464		63.44%		0.00%		0.00%		0.758		108		20,790		0.8812		0.6679	0.7577
Saint Tammany	2,872,609		1,663,603		57.91%		0.00%		0.00%		0.695		88		32,643		0.7180		0.4990	0.5661
Tangipahoa	612,880		1,467,804		239.49%		0.00%		0.00%		2.761		100		6,129		0.8159		2.2527	2.5555
Tensas	49,565		-		0.00%		0.00%		0.00%		0.036		109		455		0.8894		0.0320	0.0363
Terrebonne	2,891,927		1,399,949		48.41%		0.00%		0.00%		0.586		115		25,147		0.9383		0.5498	0.6237
Union	25,066		-		0.00%		0.00%		0.00%		0.036		103		243		0.8404		0.0303	0.0344
Vermilion	2,184,324		560,833		25.68%		0.00%		0.00%		0.328		128		17,065		1.0444		0.3426	0.3887
Vernon	42,366		-		0.00%		0.00%		0.00%		0.036		100		424		0.8159		0.0294	0.0334
Washington	335,497		255,278		76.09%		0.00%		0.00%		0.901		104		3,226		0.8486		0.7646	0.8674
Webster	31,155		-		0.00%		0.00%		0.00%		0.036		96		325		0.7833		0.0282	0.0320
West Baton Rouge	69,733		-		0.00%		0.00%		0.00%		0.036		102		684		0.8322		0.0300	0.0340
West Carroll	17,091		-		0.00%		0.00%		0.00%		0.036		96		178		0.7833		0.0282	0.0320
West Feliciana	37,621		-		0.00%		0.00%		0.00%		0.036		145		259		1.1831		0.0426	0.0483
Winn	35,511		-		0.00%		0.00%		0.00%		0.036		96		370		0.7833		0.0282	0.0320
	67,376,624		50,093,416		74.35%		0.00%		0.00%		0.878		123		549,742		1.0000		0.8815	1.0000

(2) - See Exhibit 9, Sheet 2A

(3) - See Exhibit 10, Sheet 2A

(4)=(3)/(2)

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

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

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

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

(9) =(2)/(8)

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

(11) =(10)*(7)

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

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

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

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

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

(19) - Exhibit 5, Sheet 2A, Page 1, Item (8)

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

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

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

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

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

FAIR Plan Fire Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2020-24 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Acadia	95	1.0000	3,305	0.287	1.1444	-0.1500	-0.1400	-26.90%	-26.99%
Allen	95	1.0000	322	0.090	0.9136	0.0270	-0.1400	-11.68%	-11.79%
Ascension	95	1.0000	1,421	0.189	0.8465	0.0920	-0.1400	-6.09%	-6.20%
Assumption	95	1.0000	1,536	0.196	1.1998	-0.1500	-0.1400	-26.90%	-26.99%
Avoyelles	95	1.0000	384	0.098	0.9477	0.1500	-0.1400	-1.10%	-1.22%
Beauregard	95	1.0000	256	0.080	2.1777	-0.1500	-0.1400	-26.90%	-26.99%
Bienville	95	1.0000	126	0.056	0.9101	0.1500	-0.1400	-1.10%	-1.22%
Bossier	95	1.0000	82	0.045	0.9101	0.1500	-0.1400	-1.10%	-1.22%
Caddo	95	1.0000	752	0.137	0.9665	0.1500	-0.1400	-1.10%	-1.22%
Calcasieu	95	1.0000	9,282	0.482	0.9189	-0.0370	-0.1400	-17.18%	-17.28%
Caldwell	95	1.0000	42	0.032	0.8914	0.1500	-0.1400	-1.10%	-1.22%
Cameron	95	1.0000	445	0.105	1.3178	-0.1500	-0.1400	-26.90%	-26.99%
Catahoula	95	1.0000	278	0.083	0.8444	0.1500	-0.1400	-1.10%	-1.22%
Claiborne	95	1.0000	107	0.052	0.9477	0.1500	-0.1400	-1.10%	-1.22%
Concordia	95	1.0000	270	0.082	0.8726	0.1500	-0.1400	-1.10%	-1.22%
DeSoto	95	1.0000	70	0.042	1.2011	0.1500	-0.1400	-1.10%	-1.22%
East Baton Rouge	95	1.0000	7,480	0.432	1.3834	0.1380	-0.1400	-2.13%	-2.25%
East Carroll	95	1.0000	199	0.070	1.2104	0.1500	-0.1400	-1.10%	-1.22%
East Feliciana	95	1.0000	175	0.066	1.2386	0.1500	-0.1400	-1.10%	-1.22%
Evangeline	95	1.0000	431	0.104	0.9001	-0.0060	-0.1400	-14.52%	-14.62%
Franklin	95	1.0000	214	0.073	0.9008	0.1500	-0.1400	-1.10%	-1.22%
Grant	95	1.0000	159	0.063	0.8914	0.1500	-0.1400	-1.10%	-1.22%
Iberia	95	1.0000	7,114	0.422	0.9558	-0.0990	-0.1400	-22.51%	-22.60%
Iberville	95	1.0000	614	0.124	0.9665	0.1500	-0.1400	-1.10%	-1.22%
Jackson	95	1.0000	102	0.051	0.9101	0.1500	-0.1400	-1.10%	-1.22%
Jefferson	95	1.0000	36,661	0.957	0.8322	-0.1500	-0.1400	-26.90%	-26.99%
Jefferson Davis	95	1.0000	1,245	0.176	1.0350	-0.1490	-0.1400	-26.81%	-26.90%
Lafayette	95	1.0000	8,977	0.474	1.0788	0.0580	-0.1400	-9.01%	-9.12%
Lafourche	95	1.0000	6,818	0.413	0.7580	-0.0420	-0.1400	-17.61%	-17.71%
La Salle	95	1.0000	209	0.072	1.0120	0.1480	-0.1400	-1.27%	-1.39%
Lincoln	95	1.0000	-	0.000	0.9477	0.1500	-0.1400	-1.10%	-1.22%
Livingston	95	1.0000	1,399	0.187	1.1305	-0.1500	-0.1400	-26.90%	-26.99%
Madison	95	1.0000	342	0.092	0.9311	0.1300	-0.1400	-2.82%	-2.94%
Morehouse	95	1.0000	216	0.073	1.4262	0.1500	-0.1400	-1.10%	-1.22%
Natchitoches	95	1.0000	422	0.103	0.9665	0.1500	-0.1400	-1.10%	-1.22%
Orleans	95	1.0000	49,153	1.000	1.1916	0.1500	-0.1400	-1.10%	-1.22%
Ouachita	95	1.0000	900	0.150	0.9763	0.0880	-0.1400	-6.43%	-6.54%
Plaquemines	95	1.0000	853	0.146	0.9432	-0.1500	-0.1400	-26.90%	-26.99%
Pointe Coupee	95	1.0000	452	0.106	0.8539	0.1500	-0.1400	-1.10%	-1.22%
Rapides	95	1.0000	1,056	0.162	1.2896	0.1450	-0.1400	-1.53%	-1.65%
Red River	95	1.0000	25	0.025	0.9290	0.1500	-0.1400	-1.10%	-1.22%
Richland	95	1.0000	208	0.072	0.8914	0.1500	-0.1400	-1.10%	-1.22%
Sabine	95	1.0000	200	0.071	0.9321	-0.0400	-0.1400	-17.44%	-17.54%
Saint Bernard	95	1.0000	5,085	0.357	0.8910	0.0020	-0.1400	-13.83%	-13.93%
Saint Charles	95	1.0000	2,389	0.244	1.0101	-0.0250	-0.1400	-16.15%	-16.25%
Saint Helena	95	1.0000	172	0.066	1.3887	0.1500	-0.1400	-1.10%	-1.22%
Saint James	95	1.0000	864	0.147	1.0958	-0.1500	-0.1400	-26.90%	-26.99%
Saint John the Baptist	95	1.0000	2,540	0.252	1.3524	-0.1500	-0.1400	-26.90%	-26.99%
Saint Landry	95	1.0000	1,730	0.208	0.8444	0.1500	-0.1400	-1.10%	-1.22%
Saint Martin	95	1.0000	2,981	0.273	1.3246	-0.1500	-0.1400	-26.90%	-26.99%
Saint Mary	95	1.0000	7,966	0.446	0.8919	0.0120	-0.1400	-12.97%	-13.07%
Saint Tammany	95	1.0000	10,298	0.507	0.7798	0.0860	-0.1400	-6.60%	-6.71%
Tangipahoa	95	1.0000	2,019	0.225	0.9383	0.1500	-0.1400	-1.10%	-1.22%
Tensas	95	1.0000	173	0.066	0.9367	0.0530	-0.1400	-9.44%	-9.55%
Terrebonne	95	1.0000	9,290	0.482	0.8187	-0.1270	-0.1400	-24.92%	-25.01%
Union	95	1.0000	90	0.048	0.9541	0.1350	-0.1400	-2.39%	-2.51%
Vermilion	95	1.0000	7,059	0.420	0.8877	-0.1500	-0.1400	-26.90%	-26.99%
Vernon	95	1.0000	149	0.061	0.9383	0.1500	-0.1400	-1.10%	-1.22%
Washington	95	1.0000	1,300	0.180	0.9759	0.1500	-0.1400	-1.10%	-1.22%
Webster	95	1.0000	141	0.059	0.9008	0.1500	-0.1400	-1.10%	-1.22%
West Baton Rouge	95	1.0000	261	0.081	0.9220	0.1080	-0.1400	-4.71%	-4.82%
West Carroll	95	1.0000	54	0.037	0.9008	0.1500	-0.1400	-1.10%	-1.22%
West Feliciana	95	1.0000	96	0.049	1.0056	-0.1500	-0.1400	-26.90%	-26.99%
Winn	95	1.0000	149	0.061	0.9008	0.1500	-0.1400	-1.10%	-1.22%
	95	1.0000	199,105	1.000	1.0002		-0.1400	-13.89%	-13.99%

(OFB) 0.999

Coastal Plan Fire Parish Indications

	Variable portion of ULAE as % of Hurricane Loss & ALAE						0.00% (L)				
	Fixed Expense Ratio						3.13% (M)				
	Variable Expenses						12.13% (N)				
	(2)	(3)				(7)				(11)	(12)
	Trended	Trended				Indicated				Indicated	Indicated
(1)	On-Level	Ultimate	(4)	(5)	(6)	Rate	(8)	(9)	(10)	Territory	Territory
	Earned	Incurred Losses	Non-Hurricane	Hurricane	Net	Change	Current	Implicit	Current	Before	Before
	Premium	and ALAE	Loss & ALAE	Loss & ALAE	Cost of	Before	Base	Exposures	Territory	Credibility	Credibility
			Ratio	Ratio	Reinsurance	Cred.	Rate		Relativity		
Cameron Parish	71,835	-	0.00%	0.00%	0.00%	0.036	60	1,197	1.9795	0.0713	0.0891
Iberia Parish	-	-	0.00%	0.00%	0.00%	0.036	11	-	0.3629	0.0131	0.0164
Jefferson Parish	627,288	491,380	78.33%	0.00%	0.00%	0.927	34	18,450	1.1217	1.0398	1.3001
Lafourche Parish	428,673	411,514	96.00%	0.00%	0.00%	1.128	30	14,289	0.9898	1.1165	1.3960
Orleans Parish	10,830	-	0.00%	0.00%	0.00%	0.036	16	677	0.5279	0.0190	0.0238
Plaquemines Parish	145,555	15,150	10.41%	0.00%	0.00%	0.154	54	2,695	1.7816	0.2744	0.3431
Saint Bernard Parish	29,467	-	0.00%	0.00%	0.00%	0.036	31	951	1.0227	0.0368	0.0460
Saint Mary Parish	50,570	-	0.00%	0.00%	0.00%	0.036	15	3,371	0.4949	0.0178	0.0223
Terrebonne Parish	255,406	180,188	70.55%	0.00%	0.00%	0.838	22	11,609	0.7258	0.6082	0.7604
Vermilion Parish	15,625	-	0.00%	0.00%	0.00%	0.036	22	710	0.7258	0.0261	0.0326
	1,635,249	1,098,232	67.16%	0.00%	0.00%	0.808	30	53,950	1.0000	0.7998	1.0000

(2) - See Exhibit 9, Sheet 2B

(3) - See Exhibit 10, Sheet 2B

(4)=(3)/(2)

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

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

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

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

(9) =(2)/(8)

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

(11) =(10)*(7)

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

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

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

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

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

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

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

Coastal Plan Fire Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2020-24 Earned House Years	(16) Credibility	(17) Capped Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Cameron Parish	21	1.0000	318	0.089	1.6826	-0.1500	-0.3180	-42.03%	-44.06%
Iberia Parish	21	1.0000	-	0.000	0.4173	0.1500	-0.3180	-21.57%	-24.32%
Jefferson Parish	21	1.0000	3,906	0.312	1.0938	-0.0250	-0.3180	-33.51%	-35.84%
Lafourche Parish	21	1.0000	4,537	0.337	1.1334	0.1450	-0.3180	-21.91%	-24.64%
Orleans Parish	21	1.0000	296	0.086	0.6071	0.1500	-0.3180	-21.57%	-24.32%
Plaquemines Parish	21	1.0000	630	0.126	1.5144	-0.1500	-0.3180	-42.03%	-44.06%
Saint Bernard Parish	21	1.0000	274	0.083	0.9211	-0.0990	-0.3180	-38.55%	-40.70%
Saint Mary Parish	21	1.0000	558	0.118	0.5691	0.1500	-0.3180	-21.57%	-24.32%
Terrebonne Parish	21	1.0000	3,312	0.288	0.8347	0.1500	-0.3180	-21.57%	-24.32%
Vermilion Parish	21	1.0000	271	0.082	0.8347	0.1500	-0.3180	-21.57%	-24.32%
	21	1.0000	14,101	0.594	1.0373		-0.3180	-29.3%	-31.8%

(OFB) 0.965

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

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

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

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

FAIR Plan EC Parish Indications

Exhibit 8
Sheet 3A
Page 1 of 2

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

0.00% (L)
3.13% (M)
12.13% (N)

(1)	(2) 2020-24 Trended On-Level Earned Premium	(3) 2020-24 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Acadia	7,383,957	194,724	2.64%	16.80%	38.25%	0.692	1,210	6,102	0.9103	0.6299	0.7160
Allen	471,827	184,691	39.14%	19.56%	44.53%	1.210	651	725	0.4898	0.5927	0.6738
Ascension	3,261,036	266,730	8.18%	20.81%	47.36%	0.904	779	4,186	0.5861	0.5298	0.6023
Assumption	4,711,063	63,616	1.35%	17.01%	38.71%	0.685	1,588	2,967	1.1947	0.8184	0.9303
Avoyelles	469,497	10,511	2.24%	19.27%	43.86%	0.779	677	693	0.5093	0.3967	0.4509
Beauregard	396,693	50,770	12.80%	16.95%	38.60%	0.813	675	588	0.5078	0.4128	0.4693
Bienville	154,686	80,491	52.03%	16.62%	37.85%	1.248	581	266	0.4371	0.5455	0.6201
Bossier	150,661	25,932	17.21%	15.33%	34.89%	0.803	565	267	0.4251	0.3414	0.3881
Caddo	1,186,425	629,135	53.03%	18.15%	41.33%	1.316	690	1,719	0.5191	0.6831	0.7765
Calcasieu	20,240,057	1,130,185	5.58%	19.65%	44.75%	0.832	895	22,615	0.6733	0.5602	0.6368
Caldwell	63,207	-	0.00%	14.76%	33.58%	0.586	525	120	0.3950	0.2315	0.2632
Cameron	3,143,729	152,110	4.84%	14.82%	33.73%	0.643	2,526	1,245	1.9004	1.2220	1.3891
Catahoula	281,230	18,554	6.60%	17.39%	39.59%	0.759	609	462	0.4582	0.3478	0.3954
Claiborne	91,504	23,072	25.21%	18.83%	42.88%	1.025	468	196	0.3521	0.3609	0.4103
Concordia	375,431	136,509	36.36%	15.94%	36.29%	1.044	546	688	0.4108	0.4289	0.4876
DeSoto	104,380	34,640	33.19%	17.32%	39.44%	1.059	456	229	0.3431	0.3633	0.4130
East Baton Rouge	14,516,599	1,803,119	12.42%	19.51%	44.42%	0.904	785	18,492	0.5906	0.5339	0.6069
East Carroll	212,902	99,712	46.83%	18.52%	42.16%	1.259	576	370	0.4333	0.5455	0.6201
East Feliciana	364,939	29,147	7.99%	14.12%	32.15%	0.653	828	441	0.6229	0.4068	0.4624
Evangeline	552,880	50,347	9.11%	20.08%	45.72%	0.888	704	785	0.5296	0.4703	0.5346
Franklin	259,517	13,387	5.16%	16.74%	38.11%	0.718	502	517	0.3777	0.2712	0.3083
Grant	177,441	1	0.00%	18.10%	41.21%	0.711	572	310	0.4303	0.3059	0.3477
Iberia	16,893,837	772,274	4.57%	20.55%	46.77%	0.854	1,245	13,569	0.9367	0.7999	0.9093
Iberville	1,107,702	26,040	2.35%	22.76%	51.82%	0.911	801	1,383	0.6026	0.5490	0.6241
Jackson	114,196	76,855	67.30%	16.22%	36.93%	1.406	477	239	0.3589	0.5046	0.5736
Jefferson	132,040,621	3,396,445	2.57%	23.14%	52.68%	0.928	1,300	101,570	0.9780	0.9076	1.0317
Jefferson Davis	2,491,377	71,412	2.87%	19.61%	44.64%	0.799	1,038	2,400	0.7809	0.6239	0.7092
Lafayette	16,488,782	1,277,119	7.75%	21.21%	48.29%	0.915	932	17,692	0.7012	0.6416	0.7293
LaFourche	15,761,448	91,328	0.58%	22.98%	52.32%	0.899	1,236	12,752	0.9299	0.8360	0.9503
La Salle	253,457	72,390	28.56%	18.23%	41.48%	1.040	537	472	0.4040	0.4202	0.4777
Lincoln	306,408	34,536	11.27%	16.99%	38.68%	0.797	550	557	0.4138	0.3298	0.3749
Livingston	3,116,519	268,760	8.62%	15.28%	34.78%	0.703	888	3,510	0.6681	0.4697	0.5339
Madison	485,666	132,496	27.28%	16.48%	37.53%	0.961	582	834	0.4379	0.4208	0.4783
Morehouse	290,945	55,035	18.92%	14.30%	32.56%	0.784	481	605	0.3619	0.2837	0.3225
Natchitoches	507,367	51,814	10.21%	18.46%	42.03%	0.840	626	810	0.4710	0.3956	0.4497
Orleans	244,733,478	5,996,258	2.45%	21.75%	49.50%	0.874	1,761	138,974	1.3249	1.1580	1.3164
Ouachita	942,468	108,882	11.55%	18.92%	43.08%	0.873	423	2,228	0.3182	0.2778	0.3158
Plaquemines	4,354,112	27,189	0.62%	21.23%	48.33%	0.834	1,762	2,471	1.3256	1.1056	1.2568
Pointe Coupee	807,688	85,260	10.56%	19.28%	43.90%	0.875	724	1,116	0.5447	0.4766	0.5418
Rapides	1,363,179	130,699	9.59%	18.54%	42.21%	0.836	583	2,338	0.4386	0.3667	0.4168
Red River	27,277	6,178	22.65%	15.76%	35.88%	0.881	585	47	0.4401	0.3877	0.4407
Richland	281,536	146,126	51.90%	17.75%	40.41%	1.288	495	569	0.3724	0.4797	0.5453
Sabine	245,132	49,937	20.37%	19.24%	43.79%	0.985	649	378	0.4883	0.4810	0.5468
Saint Bernard	18,294,015	692,447	3.79%	23.07%	52.53%	0.939	1,605	11,398	1.2075	1.1338	1.2888
Saint Charles	7,993,740	147,956	1.85%	22.24%	50.63%	0.886	1,231	6,494	0.9261	0.8205	0.9327
Saint Helena	273,191	73,735	26.99%	21.61%	49.17%	1.148	549	498	0.4130	0.4741	0.5389
Saint James	2,722,462	401	0.01%	16.06%	36.55%	0.634	1,405	1,938	1.0570	0.6701	0.7617
Saint John the Baptist	9,504,250	416,606	4.38%	17.34%	39.46%	0.732	1,329	7,151	0.9999	0.7319	0.8320
Saint Landry	2,512,992	264,372	10.52%	20.25%	46.10%	0.910	721	3,485	0.5424	0.4936	0.5611
Saint Martin	6,596,967	194,636	2.95%	16.15%	36.77%	0.671	1,303	5,063	0.9803	0.6578	0.7478
Saint Mary	18,172,895	633,284	3.48%	23.96%	54.54%	0.969	1,458	12,464	1.0969	1.0629	1.2083
Saint Tammany	36,193,422	1,375,735	3.80%	22.35%	50.89%	0.912	1,161	31,174	0.8735	0.7966	0.9055
Tangipahoa	4,012,630	475,795	11.86%	18.94%	43.12%	0.877	695	5,774	0.5229	0.4586	0.5213
Tensas	198,662	53,965	27.16%	16.95%	38.57%	0.976	509	390	0.3829	0.3737	0.4248
Terrebonne	24,082,139	311,093	1.29%	19.69%	44.82%	0.784	1,311	18,369	0.9863	0.7733	0.8790
Union	103,108	-	0.00%	16.74%	38.10%	0.660	576	179	0.4333	0.2860	0.3251
Vermilion	16,286,205	737,813	4.53%	21.60%	49.18%	0.893	1,323	12,310	0.9953	0.8888	1.0103
Vernon	214,953	15,088	7.02%	16.77%	38.19%	0.741	600	358	0.4514	0.3345	0.3802
Washington	2,128,327	185,190	8.70%	19.03%	43.32%	0.844	724	2,940	0.5447	0.4597	0.5226
Webster	154,162	18,881	12.25%	16.36%	37.23%	0.785	532	290	0.4002	0.3142	0.3572
West Baton Rouge	539,076	27,812	5.16%	20.19%	45.95%	0.847	787	685	0.5921	0.5015	0.5701
West Carroll	93,745	761	0.81%	15.10%	34.35%	0.608	523	179	0.3935	0.2392	0.2719
West Feliciana	156,677	311	0.20%	18.76%	42.71%	0.737	688	228	0.5176	0.3815	0.4337
Winn	145,233	1	0.00%	19.96%	45.42%	0.780	443	328	0.3333	0.2600	0.2956
	651,561,707	23,500,298	3.61%	21.54%	49.04%	0.882	1,329	490,192	1.0000	0.8797	1.0001

(2) - See Exhibit 9, Sheet 3A

(3) - See Exhibit 10, Sheet 3A

(4)=[3]/(2)

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

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

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

(8)-Current base rates from the rate pages

(9) =(2)/(8)

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

(11) =(10)*(7)

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

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

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

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

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

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

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

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

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

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

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

FAIR Plan EC Parish Indications

(1)	(14)										(16)	(17)					(18)	(19)	(20)		(21)
	(13)	Recipient Of Complement of Credibility	Complement of Credibility Territory Relativity	(15)	2020-24 Earned House Years	Credibility	Capped Credibility Weighted Territory Relativity	Indicated Territory Relativity Change	State Indicated Rate Need	Credibility Weighted Rate Change		(21) Final Indicated Rate Change									
Acadia	756		0.7353	3,305		0.287	0.7738	-0.1500	-0.1100	-24.35%	-24.58%										
Allen	507		0.4931	322		0.090	0.5093	0.0400	-0.1100	-7.44%	-7.72%										
Ascension	621		0.6039	1,421		0.189	0.6036	0.0300	-0.1100	-8.33%	-8.61%										
Assumption	974		0.9482	1,536		0.196	1.0155	-0.1500	-0.1100	-24.35%	-24.58%										
Avoyelles	517		0.5030	384		0.098	0.4979	-0.0220	-0.1100	-12.96%	-13.23%										
Beauregard	464		0.4520	256		0.080	0.4534	-0.1070	-0.1100	-20.52%	-20.76%										
Bienville	406		0.3951	126		0.056	0.4077	-0.0670	-0.1100	-16.96%	-17.21%										
Bossier	373		0.3632	82		0.045	0.3643	-0.1430	-0.1100	-23.73%	-23.96%										
Caddo	500		0.4865	752		0.137	0.5263	0.0140	-0.1100	-9.75%	-10.03%										
Calcasieu	666		0.6480	9,282		0.482	0.6426	-0.0460	-0.1100	-15.09%	-15.35%										
Caldwell	343		0.3340	42		0.032	0.3358	-0.1500	-0.1100	-24.35%	-24.58%										
Cameron	1,316		1.2805	445		0.105	1.6153	-0.1500	-0.1100	-24.35%	-24.58%										
Catahoula	436		0.4248	278		0.083	0.4223	-0.0780	-0.1100	-17.94%	-18.19%										
Claiborne	378		0.3681	107		0.052	0.3703	0.0520	-0.1100	-6.37%	-6.66%										
Concordia	375		0.3646	270		0.082	0.3747	-0.0880	-0.1100	-18.83%	-19.08%										
DeSoto	348		0.3390	70		0.042	0.3421	-0.0030	-0.1100	-11.27%	-11.54%										
East Baton Rouge	591		0.5755	7,480		0.432	0.5891	-0.0030	-0.1100	-11.27%	-11.54%										
East Carroll	439		0.4272	199		0.070	0.4408	0.0170	-0.1100	-9.49%	-9.77%										
East Feliciana	473		0.4599	175		0.066	0.5295	-0.1500	-0.1100	-24.35%	-24.58%										
Evangeline	553		0.5379	431		0.104	0.5376	0.0150	-0.1100	-9.67%	-9.95%										
Franklin	365		0.3550	214		0.073	0.3516	-0.0690	-0.1100	-17.14%	-17.39%										
Grant	429		0.4172	159		0.063	0.4128	-0.0410	-0.1100	-14.65%	-14.91%										
Iberia	928		0.9027	7,114		0.422	0.9055	-0.0330	-0.1100	-13.94%	-14.20%										
Iberville	687		0.6684	614		0.124	0.6629	0.1000	-0.1100	-2.10%	-2.40%										
Jackson	343		0.3338	102		0.051	0.3459	-0.0360	-0.1100	-14.20%	-14.46%										
Jefferson	1,075		1.0463	36,661		0.957	1.0323	0.0560	-0.1100	-6.02%	-6.31%										
Jefferson Davis	756		0.7361	1,245		0.176	0.7314	-0.0630	-0.1100	-16.61%	-16.86%										
Lafayette	737		0.7174	8,977		0.474	0.7230	0.0310	-0.1100	-8.24%	-8.52%										
Lafourche	1,020		0.9928	6,818		0.413	0.9753	0.0490	-0.1100	-6.64%	-6.92%										
La Salle	410		0.3991	209		0.072	0.4048	0.0020	-0.1100	-10.82%	-11.09%										
Lincoln	396		0.3850	-		0.000	0.3850	-0.0700	-0.1100	-17.23%	-17.48%										
Livingston	534		0.5197	1,399		0.187	0.5679	-0.1500	-0.1100	-24.35%	-24.58%										
Madison	404		0.3930	342		0.092	0.4009	-0.0840	-0.1100	-18.48%	-18.73%										
Morehouse	315		0.3064	216		0.073	0.3076	-0.1500	-0.1100	-24.35%	-24.58%										
Natchitoches	468		0.4556	422		0.103	0.4550	-0.0340	-0.1100	-14.03%	-14.29%										
Orleans	1,344		1.3081	49,153		1.000	1.3164	-0.0060	-0.1100	-11.53%	-11.80%										
Ouachita	352		0.3423	900		0.150	0.3383	0.0630	-0.1100	-5.39%	-5.68%										
Plaquemines	1,315		1.2798	853		0.146	1.2764	-0.0370	-0.1100	-14.29%	-14.55%										
Pointe Coupee	547		0.5322	452		0.106	0.5332	-0.0210	-0.1100	-12.87%	-13.14%										
Rapides	444		0.4317	1,056		0.162	0.4293	-0.0210	-0.1100	-12.87%	-13.14%										
Red River	392		0.3811	25		0.025	0.3826	-0.1310	-0.1100	-22.66%	-22.90%										
Richland	377		0.3672	208		0.072	0.3801	0.0210	-0.1100	-9.13%	-9.41%										
Sabine	499		0.4852	200		0.071	0.4896	0.0030	-0.1100	-10.73%	-11.00%										
Saint Bernard	1,303		1.2679	5,085		0.357	1.2754	0.0560	-0.1100	-6.02%	-6.31%										
Saint Charles	987		0.9600	2,389		0.244	0.9533	0.0290	-0.1100	-8.42%	-8.70%										
Saint Helena	478		0.4652	172		0.066	0.4700	0.1380	-0.1100	1.28%	0.97%										
Saint James	829		0.8064	864		0.147	0.8985	-0.1500	-0.1100	-24.35%	-24.58%										
Saint John the Baptist	844		0.8217	2,540		0.252	0.8499	-0.1500	-0.1100	-24.35%	-24.58%										
Saint Landry	568		0.5526	1,730		0.208	0.5544	0.0220	-0.1100	-9.04%	-9.32%										
Saint Martin	779		0.7581	2,981		0.273	0.8333	-0.1500	-0.1100	-24.35%	-24.58%										
Saint Mary	1,234		1.2009	7,966		0.446	1.2042	0.0980	-0.1100	-2.28%	-2.58%										
Saint Tammany	940		0.9146	10,298		0.507	0.9100	0.0420	-0.1100	-7.26%	-7.54%										
Tangipahoa	521		0.5068	2,019		0.225	0.5101	-0.0240	-0.1100	-13.14%	-13.40%										
Tensas	372		0.3621	173		0.066	0.3662	-0.0440	-0.1100	-14.92%	-15.18%										
Terrebonne	935		0.9101	9,290		0.482	0.8951	-0.0920	-0.1100	-19.19%	-19.44%										
Union	405		0.3945	90		0.048	0.3912	-0.0970	-0.1100	-19.63%	-19.88%										
Vermilion	1,026		0.9984	7,059		0.420	1.0034	0.0080	-0.1100	-10.29%	-10.56%										
Vernon	419		0.4080	149		0.061	0.4063	-0.1000	-0.1100	-19.90%	-20.14%										
Washington	541		0.5264	1,300		0.180	0.5257	-0.0350	-0.1100	-14.12%	-14.38%										
Webster	375		0.3645	141		0.059	0.3641	-0.0900	-0.1100	-19.01%	-19.26%										
West Baton Rouge	610		0.5936	261		0.081	0.5917	-0.0010	-0.1100	-11.09%	-11.36%										
West Carroll	348		0.3388	54		0.037	0.3363	-0.1450	-0.1100	-23.91%	-24.14%										
West Feliciana	512		0.4986	96		0.049	0.4954	-0.0430	-0.1100	-14.83%	-15.09%										
Winn	379		0.3689	149		0.061	0.3644	0.0930	-0.1100	-2.72%	-3.02%										
	1,028		1.0000	199,105		1.000	1.0029		-0.1100	-10.68%	-10.95%										
									(OFB)		0.997										

Coastal Plan EC Parish Indications

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

0.00% (L)
3.13% (M)
12.13% (N)

(1)	(2) 2020-24 Trended On-Level Earned Premium	(3) 2020-24 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Cameron Parish	2,498,669	2	0.00%	11.42%	28.64%	0.491	3,899	641	0.9910	0.4866	0.6829
Iberia Parish	-	-	0.00%	16.84%	43.23%	0.719	1,495	-	0.3800	0.2732	0.3834
Jefferson Parish	31,080,005	34,155	0.11%	14.96%	37.52%	0.634	7,610	4,084	1.9343	1.2263	1.7211
Lafourche Parish	14,588,419	75,466	0.52%	19.13%	47.99%	0.805	2,553	5,714	0.6489	0.5224	0.7332
Orleans Parish	1,367,394	421	0.03%	23.23%	58.33%	0.964	2,262	605	0.5749	0.5542	0.7778
Plaquemines Parish	4,405,256	18,510	0.42%	12.12%	30.42%	0.524	5,599	787	1.4231	0.7457	1.0466
Saint Bernard Parish	2,515,907	-	0.00%	16.17%	40.54%	0.681	3,898	645	0.9908	0.6747	0.9469
Saint Mary Parish	3,749,557	15,272	0.41%	22.02%	55.20%	0.919	2,936	1,277	0.7463	0.6858	0.9625
Terrebonne Parish	12,909,149	122,729	0.95%	19.19%	48.11%	0.812	2,826	4,568	0.7183	0.5833	0.8187
Vermilion Parish	884,563	5,843	0.66%	21.09%	52.79%	0.884	1,814	488	0.4611	0.4076	0.5721
	73,998,919	272,398	0.37%	16.86%	42.27%	0.758	3,934	18,809	1.0000	0.7125	1.0000

(2) - See Exhibit 9, Sheet 3B

(3) - See Exhibit 10, Sheet 3B

(4)=(3)/(2)

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

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

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

(8)-Current base rates from the rate pages

(9) =(2)/(8)

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

(11) =(10)*(7)

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

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

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

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

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

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

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

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

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

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

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

Coastal Plan EC Parish Indications

(1)	(14)			(16)	(17)		(18)	(19)	(20)	(21)	
	(13)	Recipient	(15)		Capped	(18)					
		Of									Indicated
		Recipient									Territory
Of	Complement	2020-24	Credibility	Indicated	Indicated	Indicated	Indicated	Indicated	Indicated		
Complement	of Credibility	Earned	Weighted	Territory	Rate	Rate	Rate	Rate	Rate		
of Credibility	Territory	House	Territory	Relativity	Change	Change	Change	Change	Change		
Relativity	Relativity	Years	Relativity	Change	Rate Need	Change	Change	Change	Change		
Cameron Parish	1,699	0.6897	318	0.089	0.8424	-0.1500	-0.2560	-36.76%	-37.44%		
Iberia Parish	1,035	0.4203	-	0.000	0.4203	0.1060	-0.2560	-17.71%	-18.59%		
Jefferson Parish	4,131	1.6767	3,906	0.312	1.6906	-0.1260	-0.2560	-34.97%	-35.67%		
Lafourche Parish	1,851	0.7513	4,537	0.337	0.7452	0.1480	-0.2560	-14.59%	-15.50%		
Orleans Parish	1,982	0.8046	296	0.086	0.6611	0.1500	-0.2560	-14.44%	-15.36%		
Plaquemines Parish	2,519	1.0225	630	0.126	1.2096	-0.1500	-0.2560	-36.76%	-37.44%		
Saint Bernard Parish	2,348	0.9530	274	0.083	0.9525	-0.0390	-0.2560	-28.50%	-29.27%		
Saint Mary Parish	2,405	0.9760	558	0.118	0.8582	0.1500	-0.2560	-14.44%	-15.36%		
Terrebonne Parish	2,039	0.8277	3,312	0.288	0.8251	0.1490	-0.2560	-14.51%	-15.42%		
Vermilion Parish	1,478	0.5997	271	0.082	0.5303	0.1500	-0.2560	-14.44%	-15.36%		
	2,464	1.0000	14,101	0.594	0.9991		-0.2560	-24.8%	-25.6%		
								(OFB)	0.989		

FAIR Plan Renters Parish Indications

Exhibit 8
Sheet 4A
Page 1 of 2

Variable portion of ULAE as % of Hurricane Loss & ALAE

0.00% (L)

Fixed Expense Ratio

3.00% (M)

Variable Expenses

12.00% (N)

(1)	(2) 2020-24 Trended On-Level Earned Premium	(3) 2020-24 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Acadia	-	-	0.00%	13.56%	32.74%	0.560	444	-	0.7938	0.4445	0.7580
Allen	2,155	-	0.00%	10.71%	23.45%	0.422	173	12	0.3093	0.1305	0.2225
Ascension	2,655	-	0.00%	11.35%	25.00%	0.447	240	11	0.4291	0.1918	0.3271
Assumption	6,463	-	0.00%	5.94%	13.04%	0.250	316	20	0.5650	0.1413	0.2410
Avoyelles	900	-	0.00%	3.66%	7.75%	0.164	202	4	0.3612	0.0592	0.1010
Beauregard	-	-	0.00%	6.51%	15.80%	0.288	199	-	0.3558	0.1025	0.1748
Bienville	-	-	0.00%	6.83%	16.63%	0.301	132	-	0.2360	0.0710	0.1211
Bossier	-	-	0.00%	5.96%	13.02%	0.250	200	-	0.3576	0.0894	0.1525
Caddo	5,575	8,504	152.54%	5.95%	13.02%	1.983	242	23	0.4327	0.8580	1.4632
Calcasieu	11,302	-	0.00%	5.23%	11.45%	0.224	258	44	0.4613	0.1033	0.1762
Caldwell	42	-	0.00%	7.70%	20.23%	0.351	141	0	0.2521	0.0885	0.1509
Cameron	1,836	-	0.00%	25.91%	56.82%	0.974	163	11	0.2914	0.2838	0.4840
Catahoula	-	-	0.00%	7.70%	20.23%	0.351	148	-	0.2646	0.0929	0.1584
Claiborne	-	-	0.00%	6.83%	16.63%	0.301	137	-	0.2449	0.0737	0.1257
Concordia	1,343	-	0.00%	5.94%	12.84%	0.248	108	12	0.1931	0.0479	0.0817
DeSoto	-	-	0.00%	6.83%	16.63%	0.301	258	-	0.4613	0.1389	0.2369
East Baton Rouge	98,384	24,749	25.16%	11.95%	26.15%	0.753	244	403	0.4363	0.3285	0.5602
East Carroll	-	-	0.00%	7.70%	20.23%	0.351	149	-	0.2664	0.0935	0.1594
East Feliciana	-	-	0.00%	6.51%	15.80%	0.288	283	-	0.5060	0.1457	0.2485
Evangeline	54	-	0.00%	6.51%	15.80%	0.288	283	0	0.5060	0.1457	0.2485
Franklin	168	-	0.00%	7.70%	20.23%	0.351	180	1	0.3218	0.1130	0.1927
Grant	-	-	0.00%	7.70%	20.23%	0.351	166	-	0.2968	0.1042	0.1777
Iberia	25,953	-	0.00%	3.67%	8.03%	0.167	647	40	1.1568	0.1932	0.3295
Iberville	2,858	-	0.00%	6.51%	15.80%	0.288	262	11	0.4684	0.1349	0.2300
Jackson	-	-	0.00%	7.70%	20.23%	0.351	118	-	0.2110	0.0741	0.1264
Jefferson	965,901	219,883	22.76%	10.94%	23.96%	0.689	626	1,543	1.1192	0.7711	1.3150
Jefferson Davis	3,128	-	0.00%	2.77%	6.05%	0.134	477	7	0.8528	0.1143	0.1949
Lafayette	63,956	-	0.00%	6.87%	15.06%	0.283	407	157	0.7277	0.2059	0.3511
LaFourche	16,944	-	0.00%	2.92%	6.41%	0.140	730	23	1.3052	0.1827	0.3116
La Salle	-	-	0.00%	7.70%	20.23%	0.351	149	-	0.2664	0.0935	0.1594
Lincoln	318	-	0.00%	7.70%	20.23%	0.351	148	2	0.2646	0.0929	0.1584
Livingston	421	-	0.00%	6.51%	15.80%	0.288	309	1	0.5525	0.1591	0.2713
Madison	-	-	0.00%	7.70%	20.23%	0.351	149	-	0.2664	0.0935	0.1594
Morehouse	-	-	0.00%	7.70%	20.23%	0.351	220	-	0.3933	0.1380	0.2353
Natchitoches	5,433	-	0.00%	11.69%	25.62%	0.458	213	26	0.3808	0.1744	0.2974
Orleans	2,290,274	131,310	5.73%	12.76%	27.94%	0.562	646	3,545	1.1550	0.6491	1.1069
Ouachita	5,010	-	0.00%	8.70%	19.05%	0.349	149	34	0.2664	0.0930	0.1586
Plaquemines	24,497	929	3.79%	3.40%	7.43%	0.200	771	32	1.3785	0.2757	0.4702
Pointe Coupee	480	-	0.00%	6.51%	15.80%	0.288	339	1	0.6061	0.1746	0.2977
Rapides	3,073	-	0.00%	8.56%	18.74%	0.344	191	16	0.3415	0.1175	0.2004
Red River	-	-	0.00%	6.83%	16.63%	0.301	161	-	0.2879	0.0867	0.1479
Richland	360	-	0.00%	3.67%	8.21%	0.169	177	2	0.3165	0.0535	0.0912
Sabine	74	-	0.00%	7.70%	20.23%	0.351	198	0	0.3540	0.1243	0.2120
Saint Bernard	41,460	-	0.00%	6.00%	13.14%	0.252	704	59	1.2587	0.3172	0.5409
Saint Charles	49,174	3,814	7.76%	12.25%	26.85%	0.567	458	107	0.8189	0.4643	0.7918
Saint Helena	-	-	0.00%	6.51%	15.80%	0.288	277	-	0.4953	0.1426	0.2432
Saint James	4,063	1,336	32.88%	13.56%	32.74%	0.934	187	22	0.3343	0.3122	0.5324
Saint John the Baptist	28,094	-	0.00%	9.11%	19.93%	0.364	409	69	0.7313	0.2662	0.4540
Saint Landry	3,704	2,585	69.79%	3.13%	6.73%	0.939	277	13	0.4953	0.4651	0.7931
Saint Martin	5,138	-	0.00%	4.95%	10.87%	0.214	433	12	0.7742	0.1657	0.2826
Saint Mary	23,501	-	0.00%	4.63%	10.06%	0.201	737	32	1.3177	0.2649	0.4517
Saint Tammany	302,516	35,832	11.84%	16.62%	36.39%	0.771	366	827	0.6544	0.5045	0.8603
Tangipahoa	17,600	-	0.00%	2.98%	6.47%	0.141	283	62	0.5060	0.0713	0.1216
Tensas	-	-	0.00%	7.70%	20.23%	0.351	148	-	0.2646	0.0929	0.1584
Terrebonne	60,860	-	0.00%	7.36%	16.12%	0.301	615	99	1.0996	0.3310	0.5645
Union	-	-	0.00%	7.70%	20.23%	0.351	185	-	0.3308	0.1161	0.1980
Vermilion	19,548	-	0.00%	3.18%	6.96%	0.149	764	26	1.3660	0.2035	0.3470
Vernon	-	-	0.00%	7.70%	20.23%	0.351	200	-	0.3576	0.1255	0.2140
Washington	384	-	0.00%	6.51%	15.80%	0.288	257	1	0.4595	0.1323	0.2256
Webster	-	-	0.00%	6.83%	16.63%	0.301	192	-	0.3433	0.1033	0.1762
West Baton Rouge	-	-	0.00%	6.51%	15.80%	0.288	304	-	0.5435	0.1565	0.2669
West Carroll	-	-	0.00%	7.70%	20.23%	0.351	163	-	0.2914	0.1023	0.1745
West Feliciana	1,613	-	0.00%	10.98%	24.06%	0.432	126	13	0.2253	0.0973	0.1659
Winn	-	-	0.00%	7.70%	20.23%	0.351	134	-	0.2396	0.0841	0.1434
	4,097,212	428,942	10.47%	11.95%	26.18%	0.596	559	7,326	1.0000	0.5864	0.9999

(2) - See Exhibit 9, Sheet 4A

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

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

(3) - See Exhibit 10, Sheet 4A

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

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

(4)=(3)/(2)

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

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

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

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

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

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

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

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

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

(9)=(2)/(8)

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

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

(11)=(10)*(7)

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

FAIR Plan Renters Parish Indications

Exhibit 8
Sheet 4A
Page 2 of 2

(1)	(14) Recipient Of		(15) 2020-24 Earned House Years	(17) Capped Credibility Weighted Territory		(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Credibility Weighted Rate Change	(21) Final Indicated Rate Change
	(13) Recipient Of Complement of Credibility	Complement of Credibility Territory Relativity		(16) Credibility	Territory Relativity				
Acadia	281	0.9734	-	0.000	0.9129	0.1500	-0.4100	-32.15%	-31.88%
Allen	134	0.4658	5	0.011	0.3557	0.1500	-0.4100	-32.15%	-31.88%
Ascension	163	0.5634	7	0.014	0.4935	0.1500	-0.4100	-32.15%	-31.88%
Assumption	135	0.4689	12	0.017	0.4803	-0.1500	-0.4100	-49.85%	-49.65%
Avoyelles	98	0.3409	5	0.011	0.3382	-0.0640	-0.4100	-44.78%	-44.56%
Beauregard	120	0.4149	-	0.000	0.4092	0.1500	-0.4100	-32.15%	-31.88%
Bienville	106	0.3684	-	0.000	0.2714	0.1500	-0.4100	-32.15%	-31.88%
Bossier	113	0.3926	-	0.000	0.3926	0.0980	-0.4100	-35.22%	-34.96%
Caddo	121	0.4201	13	0.018	0.4391	0.0150	-0.4100	-40.12%	-39.88%
Calcasieu	118	0.4102	24	0.025	0.4044	-0.1230	-0.4100	-48.26%	-48.05%
Caldwell	115	0.3975	0	0.003	0.2899	0.1500	-0.4100	-32.15%	-31.88%
Cameron	210	0.7283	4	0.009	0.3351	0.1500	-0.4100	-32.15%	-31.88%
Catahoula	117	0.4043	-	0.000	0.3043	0.1500	-0.4100	-32.15%	-31.88%
Claiborne	107	0.3724	-	0.000	0.2816	0.1500	-0.4100	-32.15%	-31.88%
Concordia	96	0.3313	5	0.011	0.2221	0.1500	-0.4100	-32.15%	-31.88%
DeSoto	136	0.4708	-	0.000	0.4708	0.0210	-0.4100	-39.76%	-39.52%
East Baton Rouge	168	0.5832	133	0.058	0.5017	0.1500	-0.4100	-32.15%	-31.88%
East Carroll	117	0.4053	-	0.000	0.3064	0.1500	-0.4100	-32.15%	-31.88%
East Feliciana	138	0.4798	-	0.000	0.4798	-0.0520	-0.4100	-44.07%	-43.85%
Evangeline	138	0.4798	0	0.003	0.4791	-0.0530	-0.4100	-44.13%	-43.91%
Franklin	126	0.4353	1	0.005	0.3701	0.1500	-0.4100	-32.15%	-31.88%
Grant	122	0.4217	-	0.000	0.3413	0.1500	-0.4100	-32.15%	-31.88%
Iberia	151	0.5234	26	0.025	0.9833	-0.1500	-0.4100	-49.85%	-49.65%
Iberville	134	0.4636	5	0.011	0.4611	-0.0160	-0.4100	-41.94%	-41.71%
Jackson	108	0.3753	-	0.000	0.2427	0.1500	-0.4100	-32.15%	-31.88%
Jefferson	294	1.0181	539	0.116	1.0526	-0.0600	-0.4100	-44.54%	-44.32%
Jefferson Davis	117	0.4068	5	0.011	0.7249	-0.1500	-0.4100	-49.85%	-49.65%
Lafayette	165	0.5703	74	0.043	0.6185	-0.1500	-0.4100	-49.85%	-49.65%
Lafourche	143	0.4971	23	0.024	1.1094	-0.1500	-0.4100	-49.85%	-49.65%
La Salle	117	0.4053	-	0.000	0.3064	0.1500	-0.4100	-32.15%	-31.88%
Lincoln	117	0.4043	-	0.000	0.3043	0.1500	-0.4100	-32.15%	-31.88%
Livingston	144	0.4999	4	0.010	0.4976	-0.0990	-0.4100	-46.84%	-46.63%
Madison	117	0.4053	-	0.000	0.3064	0.1500	-0.4100	-32.15%	-31.88%
Morehouse	137	0.4740	-	0.000	0.4523	0.1500	-0.4100	-32.15%	-31.88%
Natchitoches	155	0.5364	3	0.008	0.4379	0.1500	-0.4100	-32.15%	-31.88%
Orleans	338	1.1721	998	0.158	1.1618	0.0060	-0.4100	-40.65%	-40.41%
Ouachita	117	0.4043	2	0.007	0.3064	0.1500	-0.4100	-32.15%	-31.88%
Plaquemines	159	0.5504	18	0.021	1.1717	-0.1500	-0.4100	-49.85%	-49.65%
Pointe Coupee	151	0.5231	0	0.003	0.5225	-0.1380	-0.4100	-49.14%	-48.94%
Rapides	127	0.4417	5	0.012	0.3927	0.1500	-0.4100	-32.15%	-31.88%
Red River	113	0.3919	-	0.000	0.3311	0.1500	-0.4100	-32.15%	-31.88%
Richland	96	0.3339	1	0.005	0.3326	0.0510	-0.4100	-37.99%	-37.74%
Sabine	131	0.4527	0	0.003	0.4071	0.1500	-0.4100	-32.15%	-31.88%
Saint Bernard	210	0.7280	32	0.028	1.0699	-0.1500	-0.4100	-49.85%	-49.65%
Saint Charles	254	0.8816	25	0.025	0.8794	0.0740	-0.4100	-36.63%	-36.38%
Saint Helena	137	0.4752	-	0.000	0.4752	-0.0410	-0.4100	-43.42%	-43.19%
Saint James	162	0.5611	7	0.014	0.3844	0.1500	-0.4100	-32.15%	-31.88%
Saint John the Baptist	194	0.6726	20	0.022	0.6677	-0.0870	-0.4100	-46.13%	-45.91%
Saint Landry	103	0.3557	10	0.016	0.4210	-0.1500	-0.4100	-49.85%	-49.65%
Saint Martin	144	0.4984	7	0.013	0.6581	-0.1500	-0.4100	-49.85%	-49.65%
Saint Mary	184	0.6362	12	0.017	1.1200	-0.1500	-0.4100	-49.85%	-49.65%
Saint Tammany	269	0.9334	209	0.072	0.7526	0.1500	-0.4100	-32.15%	-31.88%
Tangipahoa	102	0.3537	34	0.029	0.4301	-0.1500	-0.4100	-49.85%	-49.65%
Tensas	117	0.4043	-	0.000	0.3043	0.1500	-0.4100	-32.15%	-31.88%
Terrebonne	220	0.7614	72	0.042	0.9347	-0.1500	-0.4100	-49.85%	-49.65%
Union	127	0.4401	-	0.000	0.3804	0.1500	-0.4100	-32.15%	-31.88%
Vermilion	153	0.5295	8	0.014	1.1611	-0.1500	-0.4100	-49.85%	-49.65%
Vernon	131	0.4546	-	0.000	0.4112	0.1500	-0.4100	-32.15%	-31.88%
Washington	133	0.4597	0	0.003	0.4590	-0.0010	-0.4100	-41.06%	-40.82%
Webster	120	0.4171	-	0.000	0.3948	0.1500	-0.4100	-32.15%	-31.88%
West Baton Rouge	143	0.4961	-	0.000	0.4961	-0.0870	-0.4100	-46.13%	-45.91%
West Carroll	121	0.4188	-	0.000	0.3351	0.1500	-0.4100	-32.15%	-31.88%
West Feliciana	119	0.4140	4	0.010	0.2591	0.1500	-0.4100	-32.15%	-31.88%
Winn	113	0.3907	-	0.000	0.2755	0.1500	-0.4100	-32.15%	-31.88%
	289	1.0000	2,353	0.243	0.9934		-0.4100	-41.18%	-40.94%
							(OFB)	1.004	

Coastal Plan Renters Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE							0.00% (L)				
Fixed Expense Ratio							3.00% (M)				
Variable Expenses							12.00% (N)		(12)		
	(2)	(3)			(6)	(7)			(10)	(11)	Normalized
	2020-24	2020-24		(5)	(6)	Indicated			(10)	Indicated	Indicated
(1)	Trended	Trended	(4)	Hurricane	Net	Rate	(8)	(9)	Current	Territory	Territory
	On-Level	Ultimate	Non-Hurricane	Loss & ALAE	Cost of	Change	Current	Implicit	Current	Relativity	Relativity
	Earned	Incurred Losses	Loss & ALAE	Loss & ALAE	Reinsurance	Before	Base	Exposures	Territory	Before	Before
	Premium	and ALAE	Ratio	Ratio		Cred.	Rate		Relativity	Credibility	Credibility
Cameron Parish	-	-	0.00%	19.18%	46.49%	0.780	318	-	0.7134	0.5565	0.6713
Iberia Parish	-	-	0.00%	19.18%	46.49%	0.780	324	-	0.7268	0.5669	0.6838
Jefferson Parish	5,718	-	0.00%	19.18%	46.49%	0.780	549	10	1.2316	0.9606	1.1587
Lafourche Parish	8,636	420	4.86%	21.49%	48.55%	0.885	234	37	0.5249	0.4645	0.5603
Orleans Parish	78,151	3,766	4.82%	19.40%	43.81%	0.807	512	153	1.1486	0.9269	1.1181
Plaquemines Parish	5,288	-	0.00%	11.71%	26.54%	0.469	454	12	1.0184	0.4776	0.5761
Saint Bernard Parish	5,808	-	0.00%	38.96%	87.86%	1.475	374	16	0.8390	1.2375	1.4928
Saint Mary Parish	-	-	0.00%	19.18%	46.49%	0.780	316	-	0.7089	0.5529	0.6669
Terrebonne Parish	6,774	-	0.00%	19.18%	46.49%	0.780	331	20	0.7425	0.5792	0.6987
Vermilion Parish	-	-	0.00%	19.18%	46.49%	0.780	325	-	0.7291	0.5687	0.6860
	110,375	4,186	3.79%	20.20%	45.97%	0.841	446	248	1.0000	0.8290	1.0000

(2) - See Exhibit 9, Sheet 4B

(3) - See Exhibit 10, Sheet 4B

(4)=(3)/(2)

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

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

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

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

(9) =(2)/(8)

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

(11) =(10)*(7)

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

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

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

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

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

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

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

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

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

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

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

Coastal Plan Renters Parish Indications

(1)	(14)								
	Recipient								
	(13)	(14)	(15)	(17)		(18)	(19)	(20)	(21)
	Recipient Of Complement of Credibility	Complement of Credibility Territory Relativity	2020-24 Earned House Years	(16) Credibility	Capped Credibility Weighted Territory Relativity	Indicated Territory Relativity Change	State Indicated Rate Need	Indicated Territory Rate Change	Final Indicated Rate Change
Cameron Parish	239	0.7351	-	0.000	0.7351	0.0300	-0.1220	-9.57%	-7.47%
Iberia Parish	243	0.7472	-	0.000	0.7472	0.0280	-0.1220	-9.74%	-7.65%
Jefferson Parish	391	1.2015	5	0.012	1.2010	-0.0250	-0.1220	-14.40%	-12.41%
Lafourche Parish	194	0.5970	16	0.020	0.5963	0.1360	-0.1220	-0.26%	2.05%
Orleans Parish	354	1.0881	18	0.021	1.0887	-0.0520	-0.1220	-16.77%	-14.84%
Plaquemines Parish	204	0.6270	8	0.014	0.8656	-0.1500	-0.1220	-25.37%	-23.64%
Saint Bernard Parish	505	1.5513	7	0.013	0.9649	0.1500	-0.1220	0.97%	3.31%
Saint Mary Parish	238	0.7311	-	0.000	0.7311	0.0310	-0.1220	-9.48%	-7.38%
Terrebonne Parish	248	0.7614	13	0.018	0.7603	0.0240	-0.1220	-10.09%	-8.00%
Vermilion Parish	244	0.7493	-	0.000	0.7493	0.0280	-0.1220	-9.74%	-7.65%
	325	1.0000	67	0.041	0.9746		-0.1220	-14.2%	-12.2%
							(OFB)		1.023

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

FAIR Plan Mobile Homeowner Parish Indications

Exhibit 8
Sheet 5A
Page 1 of 2

Variable portion of ULAE as % of Hurricane Loss & ALAE

0.00% (L)

Fixed Expense Ratio

3.13% (M)

Variable Expenses

12.13% (N)

(1)	(2) 2020-24 Trended On-Level Earned Premium	(3) 2020-24 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Acadia	1,444,372	104,169	7.21%	21.43%	45.52%	0.880	1,267	1,140	0.8119	0.7145	1.1890
Allen	83,716	1	0.00%	23.07%	49.01%	0.856	821	102	0.5261	0.4503	0.7494
Ascension	2,382,574	110,547	4.64%	19.23%	40.86%	0.772	1,225	1,945	0.7850	0.6060	1.0085
Assumption	2,337,656	8,803	0.38%	7.87%	16.71%	0.320	2,816	830	1.8046	0.5775	0.9611
Avoyelles	39,422	7,031	17.84%	24.59%	52.22%	1.113	683	58	0.4377	0.4872	0.8108
Beauregard	166,570	115,786	69.51%	25.78%	54.77%	1.743	810	206	0.5191	0.9048	1.5057
Bienville	40,391	15,289	37.85%	12.43%	26.40%	0.908	655	62	0.4197	0.3811	0.6342
Bossier	42,142	306	0.73%	15.00%	31.88%	0.577	676	62	0.4332	0.2500	0.4160
Caddo	54,336	6,251	11.50%	15.03%	31.91%	0.701	738	74	0.4729	0.3315	0.5517
Calcasieu	5,966,883	452,104	7.58%	20.00%	42.48%	0.833	1,246	4,789	0.7985	0.6652	1.1070
Caldwell	17,845	387	2.17%	16.59%	35.24%	0.650	583	31	0.3736	0.2428	0.4041
Cameron	1,059,773	49,226	4.64%	12.95%	27.52%	0.549	2,977	356	1.9077	1.0473	1.7429
Catahoula	45,232	19,983	44.18%	10.36%	22.01%	0.907	712	64	0.4563	0.4139	0.6888
Claiborne	46,823	4,975	10.63%	10.51%	22.34%	0.530	680	69	0.4358	0.2310	0.3844
Concordia	26,785	-	0.00%	19.51%	41.43%	0.729	628	43	0.4024	0.2933	0.4881
DeSoto	29,796	13,664	45.86%	16.12%	34.24%	1.131	796	37	0.5101	0.5769	0.9601
East Baton Rouge	304,980	50,781	16.65%	24.29%	51.59%	1.089	854	357	0.5473	0.5960	0.9918
East Carroll	1,093	-	0.00%	15.93%	36.51%	0.632	599	2	0.3839	0.2426	0.4037
East Feliciana	57,837	326	0.56%	24.88%	52.87%	0.927	748	77	0.4793	0.4443	0.7394
Evangeline	181,059	16,461	9.09%	22.90%	48.64%	0.953	739	245	0.4736	0.4513	0.7510
Franklin	71,772	-	0.00%	13.98%	29.69%	0.533	692	104	0.4435	0.2364	0.3934
Grant	37,993	1	0.00%	17.03%	36.18%	0.641	729	52	0.4672	0.2995	0.4984
Iberia	3,287,162	179,454	5.46%	8.10%	17.19%	0.385	2,407	1,366	1.5425	0.5939	0.9884
Iberville	351,842	39,136	11.12%	28.59%	60.72%	1.178	761	462	0.4877	0.5745	0.9561
Jackson	16,672	-	0.00%	12.17%	25.86%	0.468	574	29	0.3678	0.1721	0.2864
Jefferson	611,119	3,224	0.53%	11.93%	25.35%	0.466	2,246	272	1.4393	0.6707	1.1162
Jefferson Davis	1,022,502	18,315	1.79%	19.63%	41.69%	0.754	1,396	732	0.8946	0.6745	1.1225
Lafayette	5,117,656	264,753	5.17%	14.12%	30.00%	0.597	1,299	3,940	0.8324	0.4969	0.8269
LaFourche	3,714,892	24,174	0.65%	9.17%	19.49%	0.369	2,529	1,469	1.6207	0.5980	0.9952
La Salle	33,921	22,771	67.13%	15.71%	33.37%	1.358	680	50	0.4358	0.5918	0.9849
Lincoln	9,794	-	0.00%	17.62%	37.43%	0.662	542	18	0.3473	0.2299	0.3826
Livingston	2,327,308	370,534	15.92%	17.21%	36.56%	0.829	1,300	1,790	0.8331	0.6906	1.1493
Madison	8,175	-	0.00%	12.93%	27.46%	0.495	694	12	0.4447	0.2201	0.3663
Morehouse	13,087	1	0.01%	8.30%	17.62%	0.331	795	16	0.5095	0.1686	0.2806
Natchitoches	86,703	66,204	76.36%	17.82%	37.85%	1.538	725	120	0.4646	0.7146	1.1892
Orleans	8,003	-	0.00%	9.15%	19.44%	0.361	2,020	4	1.2945	0.4673	0.7777
Ouachita	67,094	8,826	13.15%	16.44%	34.92%	0.770	511	131	0.3275	0.2522	0.4197
Plaquemines	1,226,808	3,062	0.25%	8.72%	18.53%	0.349	3,166	387	2.0289	0.7081	1.1784
Pointe Coupee	164,731	546	0.33%	13.95%	29.62%	0.535	1,490	111	0.9548	0.5108	0.8501
Rapides	78,573	23,463	29.86%	19.75%	41.96%	1.078	649	121	0.4159	0.4483	0.7460
Red River	19,132	1,589	8.31%	13.27%	28.19%	0.602	799	24	0.5120	0.3082	0.5129
Richland	15,378	3,483	22.65%	11.66%	24.76%	0.708	669	23	0.4287	0.3035	0.5051
Sabine	224,457	5,230	2.33%	18.79%	39.92%	0.730	761	295	0.4877	0.3560	0.5924
Saint Bernard	270,551	12,153	4.49%	12.27%	26.06%	0.523	2,305	117	1.4771	0.7725	1.2856
Saint Charles	962,006	20,924	2.18%	10.41%	22.10%	0.430	2,399	401	1.5373	0.6610	1.1000
Saint Helena	59,740	2	0.00%	24.60%	52.24%	0.910	704	85	0.4511	0.4105	0.6831
Saint James	715,784	36,979	5.17%	7.76%	16.47%	0.370	2,633	272	1.6873	0.6243	1.0389
Saint John the Baptist	391,862	18,047	4.61%	8.09%	17.18%	0.376	2,603	151	1.6681	0.6272	1.0438
Saint Landry	559,610	72,931	13.03%	30.80%	65.41%	1.279	741	755	0.4749	0.6074	1.0108
Saint Martin	3,918,540	116,819	2.98%	10.93%	23.21%	0.458	1,680	2,332	1.0766	0.4931	0.8206
Saint Mary	2,606,277	162,597	6.24%	8.36%	17.76%	0.404	2,523	1,033	1.6168	0.6532	1.0870
Saint Tammany	2,812,370	289,921	10.31%	21.74%	46.19%	0.926	1,104	2,547	0.7075	0.6551	1.0902
Tangipahoa	570,384	76,593	13.43%	29.81%	63.31%	1.248	740	771	0.4742	0.5918	0.9849
Tensas	7,674	12,291	160.16%	19.14%	40.64%	2.538	610	13	0.3909	0.9921	1.6510
Terrebonne	3,443,046	78,322	2.27%	8.91%	18.92%	0.378	2,157	1,596	1.3823	0.5225	0.8695
Union	31,677	1	0.00%	10.10%	21.46%	0.395	674	47	0.4319	0.1706	0.2839
Vermilion	5,072,865	418,204	8.24%	9.40%	19.96%	0.463	2,307	2,199	1.4784	0.6845	1.1391
Vernon	52,094	4,260	8.18%	17.69%	37.57%	0.757	759	69	0.4864	0.3682	0.6127
Washington	280,214	3,340	1.19%	27.81%	59.06%	1.038	740	379	0.4742	0.4922	0.8191
Webster	21,320	-	0.00%	13.26%	28.15%	0.507	644	33	0.4127	0.2092	0.3481
West Baton Rouge	147,033	33,184	22.57%	26.99%	57.34%	1.252	820	179	0.5255	0.6579	1.0949
West Carroll	9,185	358	3.90%	14.74%	31.33%	0.604	600	15	0.3845	0.2322	0.3864
West Feliciana	31,002	-	0.00%	19.07%	40.49%	0.713	767	40	0.4915	0.3504	0.5831
Winn	13,840	-	0.00%	9.83%	20.87%	0.385	668	21	0.4281	0.1648	0.2743
	54,821,133	3,367,782	6.14%	13.94%	29.60%	0.692	1,560	35,131	1.0000	0.6009	1.0001

(2) - See Exhibit 9, Sheet 5A

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

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

(3) - See Exhibit 10, Sheet 5A

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

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

(4)=(3)/(2)

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

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

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

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

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

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

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

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

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

(9)=(2)/(8)

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

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

(11)=(10)*(7)

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

(1)	(14) Recipient Of		(15) 2020-24 Earned House Years	(16) Credibility Territory Relativity	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Credibility Weighted Rate Change	(21) Final Indicated Rate Change
	(13) Recipient Of Complement of Credibility	Complement of Credibility Territory Relativity							
Acadia	993	1.2050	796	0.141	0.9337	0.1500	-0.3280	-22.72%	-22.42%
Allen	736	0.8937	81	0.045	0.6050	0.1500	-0.3280	-22.72%	-22.42%
Ascension	881	1.0689	1,128	0.168	0.9028	0.1500	-0.3280	-22.72%	-22.42%
Assumption	837	1.0156	719	0.134	1.5339	-0.1500	-0.3280	-42.88%	-42.66%
Avoyelles	669	0.8122	41	0.032	0.5034	0.1500	-0.3280	-22.72%	-22.42%
Beauregard	797	0.9673	120	0.055	0.5970	0.1500	-0.3280	-22.72%	-22.42%
Bienville	399	0.4842	42	0.032	0.4827	0.1500	-0.3280	-22.72%	-22.42%
Bossier	462	0.5601	36	0.030	0.4982	0.1500	-0.3280	-22.72%	-22.42%
Caddo	491	0.5959	47	0.034	0.5438	0.1500	-0.3280	-22.72%	-22.42%
Calcasieu	923	1.1203	2,668	0.258	0.9183	0.1500	-0.3280	-22.72%	-22.42%
Caldwell	447	0.5422	17	0.021	0.4296	0.1500	-0.3280	-22.72%	-22.42%
Cameron	1,349	1.6377	222	0.075	1.6455	-0.1370	-0.3280	-42.01%	-41.78%
Catahoula	375	0.4552	45	0.033	0.4630	0.0150	-0.3280	-31.79%	-31.52%
Claiborne	368	0.4466	52	0.036	0.4444	0.0200	-0.3280	-31.46%	-31.19%
Concordia	527	0.6400	23	0.024	0.4628	0.1500	-0.3280	-22.72%	-22.42%
DeSoto	545	0.6620	19	0.022	0.5866	0.1500	-0.3280	-22.72%	-22.42%
East Baton Rouge	793	0.9620	221	0.074	0.6294	0.1500	-0.3280	-22.72%	-22.42%
East Carroll	459	0.5567	1	0.005	0.4415	0.1500	-0.3280	-22.72%	-22.42%
East Feliciana	726	0.8813	41	0.032	0.5512	0.1500	-0.3280	-22.72%	-22.42%
Evangeline	673	0.8171	165	0.064	0.5446	0.1500	-0.3280	-22.72%	-22.42%
Franklin	447	0.5423	63	0.040	0.5100	0.1500	-0.3280	-22.72%	-22.42%
Grant	533	0.6463	45	0.034	0.5373	0.1500	-0.3280	-22.72%	-22.42%
Iberia	753	0.9143	1,155	0.170	1.3111	-0.1500	-0.3280	-42.88%	-42.66%
Iberville	824	1.0004	256	0.080	0.5609	0.1500	-0.3280	-22.72%	-22.42%
Jackson	363	0.4404	18	0.021	0.4230	0.1500	-0.3280	-22.72%	-22.42%
Jefferson	982	1.1917	210	0.072	1.2234	-0.1500	-0.3280	-42.88%	-42.66%
Jefferson Davis	1,001	1.2144	451	0.106	1.0288	0.1500	-0.3280	-22.72%	-22.42%
Lafayette	718	0.8711	2,604	0.255	0.8598	0.0330	-0.3280	-30.58%	-30.31%
Lafourche	869	1.0552	1,063	0.163	1.3776	-0.1500	-0.3280	-42.88%	-42.66%
La Salle	478	0.5806	32	0.028	0.5012	0.1500	-0.3280	-22.72%	-22.42%
Lincoln	443	0.5376	-	0.000	0.3994	0.1500	-0.3280	-22.72%	-22.42%
Livingston	844	1.0238	1,044	0.162	0.9581	0.1500	-0.3280	-22.72%	-22.42%
Madison	425	0.5157	6	0.012	0.5114	0.1500	-0.3280	-22.72%	-22.42%
Morehouse	351	0.4256	11	0.017	0.4331	-0.1500	-0.3280	-42.88%	-42.66%
Natchitoches	548	0.6653	90	0.047	0.5343	0.1500	-0.3280	-22.72%	-22.42%
Orleans	722	0.8764	4	0.009	1.1003	-0.1500	-0.3280	-42.88%	-42.66%
Ouachita	407	0.4940	83	0.046	0.3766	0.1500	-0.3280	-22.72%	-22.42%
Plaquemines	1,007	1.2225	248	0.079	1.7246	-0.1500	-0.3280	-42.88%	-42.66%
Pointe Coupee	794	0.9634	71	0.042	0.9586	0.0040	-0.3280	-32.53%	-32.27%
Rapides	545	0.6616	80	0.045	0.4783	0.1500	-0.3280	-22.72%	-22.42%
Red River	476	0.5776	9	0.015	0.5766	0.1260	-0.3280	-24.33%	-24.03%
Richland	388	0.4712	20	0.022	0.4720	0.1010	-0.3280	-26.01%	-25.72%
Sabine	591	0.7177	250	0.079	0.5609	0.1500	-0.3280	-22.72%	-22.42%
Saint Bernard	1,028	1.2478	73	0.043	1.2555	-0.1500	-0.3280	-42.88%	-42.66%
Saint Charles	925	1.1220	278	0.083	1.3067	-0.1500	-0.3280	-42.88%	-42.66%
Saint Helena	686	0.8320	53	0.036	0.5188	0.1500	-0.3280	-22.72%	-22.42%
Saint James	783	0.9498	199	0.070	1.4342	-0.1500	-0.3280	-42.88%	-42.66%
Saint John the Baptist	802	0.9738	113	0.053	1.4179	-0.1500	-0.3280	-42.88%	-42.66%
Saint Landry	858	1.0407	469	0.108	0.5461	0.1500	-0.3280	-22.72%	-22.42%
Saint Martin	718	0.8716	1,632	0.202	0.9151	-0.1500	-0.3280	-42.88%	-42.66%
Saint Mary	804	0.9753	882	0.148	1.3743	-0.1500	-0.3280	-42.88%	-42.66%
Saint Tammany	895	1.0857	1,591	0.199	0.8136	0.1500	-0.3280	-22.72%	-22.42%
Tangipahoa	834	1.0118	445	0.106	0.5453	0.1500	-0.3280	-22.72%	-22.42%
Tensas	509	0.6181	9	0.015	0.4495	0.1500	-0.3280	-22.72%	-22.42%
Terrebonne	745	0.9040	1,119	0.167	1.1750	-0.1500	-0.3280	-42.88%	-42.66%
Union	357	0.4337	32	0.028	0.4295	-0.0060	-0.3280	-33.20%	-32.94%
Vermilion	822	0.9975	1,722	0.207	1.2566	-0.1500	-0.3280	-42.88%	-42.66%
Vernon	564	0.6845	43	0.033	0.5594	0.1500	-0.3280	-22.72%	-22.42%
Washington	787	0.9557	251	0.079	0.5453	0.1500	-0.3280	-22.72%	-22.42%
Webster	411	0.4992	26	0.025	0.4746	0.1500	-0.3280	-22.72%	-22.42%
West Baton Rouge	836	1.0147	153	0.062	0.6043	0.1500	-0.3280	-22.72%	-22.42%
West Carroll	421	0.5110	7	0.013	0.4422	0.1500	-0.3280	-22.72%	-22.42%
West Feliciana	601	0.7299	23	0.024	0.5652	0.1500	-0.3280	-22.72%	-22.42%
Winn	350	0.4244	18	0.021	0.4212	-0.0160	-0.3280	-33.88%	-33.62%

824 1.0000 23,434 0.765 0.9763 -0.3280 -33.06% -32.80%

(OFB) 1.004

Coastal Plan Mobile Homeowner Parish Indications

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

0.00% (L)
3.13% (M)
12.13% (N)

Variable Expenses						12.13% (N)					(12)																
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	Normalized																
	2020-24	2020-24										Indicated	Territory	Territory													
	Trended	Trended													Rate	Territory	Territory										
	On-Level	Ultimate																Non-Hurricane	Hurricane	Net	Change	Current	Implicit	Current	Territory	Indicated	Indicated
	Earned	Incurred Losses																									
Premium	and ALAE	Ratio	Ratio	Reinsurance	Cred.	Rate		Relativity	Credibility	Credibility																	
Cameron Parish	700,319	722	0.10%	19.93%	47.00%	0.798	2,604	269	0.9833	0.7847	1.0163																
Iberia Parish	-	-	0.00%	15.86%	42.14%	0.696	1,778	-	0.6714	0.4673	0.6052																
Jefferson Parish	1,449,099	-	0.00%	20.17%	47.55%	0.806	3,563	407	1.3454	1.0844	1.4045																
Lafourche Parish	1,407,648	100,874	7.17%	15.87%	37.44%	0.724	2,169	649	0.8190	0.5930	0.7680																
Orleans Parish	5,023	-	0.00%	15.86%	42.14%	0.696	1,647	3	0.6219	0.4328	0.5605																
Plaquemines Parish	3,099,175	94,320	3.04%	19.30%	45.49%	0.807	2,774	1,117	1.0475	0.8453	1.0948																
Saint Bernard Parish	447,075	-	0.00%	17.13%	40.43%	0.691	3,321	135	1.2540	0.8665	1.1223																
Saint Mary Parish	134,090	-	0.00%	31.54%	74.48%	1.242	3,001	45	1.1332	1.4074	1.8228																
Terrebonne Parish	1,512,634	54,027	3.57%	16.06%	37.87%	0.690	2,378	636	0.8979	0.6196	0.8025																
Vermilion Parish	280,197	-	0.00%	18.36%	43.32%	0.737	1,851	151	0.6989	0.5151	0.6671																
	9,035,260	249,943	2.77%	18.45%	43.52%	0.766	2,648	3,412	1.0000	0.7721	1.0000																

(2) - See Exhibit 9, Sheet 5B

(3) - See Exhibit 10, Sheet 5B

(4)=(3)/(2)

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

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

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

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

(9) =(2)/(8)

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

(11) =(10)*(7)

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

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

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

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

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

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

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

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

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

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

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

Coastal Plan Mobile Homeowner Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility	(15) 2020-24 Earned House Years	(16) Credibility Territory Relativity	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
		Territory Relativity							
Cameron Parish	1,899	1.0565	141	0.059	1.0541	0.0720	-0.2090	-15.20%	-13.55%
Iberia Parish	1,187	0.6606	-	0.000	0.6606	-0.0160	-0.2090	-22.17%	-20.65%
Jefferson Parish	2,569	1.4293	260	0.081	1.4273	0.0610	-0.2090	-16.07%	-14.43%
Lafourche Parish	1,312	0.7302	515	0.114	0.7345	-0.1030	-0.2090	-29.05%	-27.67%
Orleans Parish	1,111	0.6183	1	0.005	0.6180	-0.0060	-0.2090	-21.37%	-19.84%
Plaquemines Parish	1,953	1.0868	809	0.142	1.0879	0.0390	-0.2090	-17.82%	-16.22%
Saint Bernard Parish	2,068	1.1504	91	0.048	1.1491	-0.0840	-0.2090	-27.54%	-26.13%
Saint Mary Parish	3,338	1.8571	28	0.026	1.3032	0.1500	-0.2090	-9.04%	-7.27%
Terrebonne Parish	1,438	0.8004	476	0.109	0.8006	-0.1080	-0.2090	-29.44%	-28.06%
Vermilion Parish	1,298	0.7220	128	0.057	0.7189	0.0290	-0.2090	-18.61%	-17.02%
	1,797	1.0000	2,450	0.247	0.9933		-0.2090	-22.42%	-20.91%
							(OFB)		1.0195

Wind Only (1) Territory Grouping	(2) 2020-24 Trended		(3) 2020-24 Trended	(4) 2020-24 Earned House Years	(5) Final Rate Change
	On-Level	Latest Year	Ultimate		
	Earned	EP Trended	Incurred		
	Premium	on Current Level	Losses and ALAE		
Acadia	\$9,638,021	\$1,986,617	\$349,806	3,110	-7.1%
Allen	\$23,586	\$5,830	\$0	10	-5.4%
Ascension	\$1,688,643	\$394,372	\$59,676	572	-5.4%
Assumption	\$7,777,867	\$2,557,291	\$212,930	1,564	-7.1%
Avoyelles	\$3,705	\$0	\$0	1	-12.0%
Beauregard	\$77,014	\$23,965	\$0	75	-5.4%
Bienville	\$16,563	\$6,310	\$15,820	5	-6.3%
Bossier	\$143,256	\$40,701	\$695	62	-17.6%
Caddo	\$217,104	\$34,568	\$77,688	46	-17.6%
Calcasieu	\$8,341,980	\$1,927,537	\$456,562	2,541	-9.7%
Caldwell	\$0	\$0	\$0	0	-12.0%
Cameron	\$2,766,573	\$564,941	\$5,664	409	-7.1%
Catahoula	\$18,608	\$7,175	\$0	9	-12.0%
Claiborne	\$0	\$0	\$0	0	-6.3%
Concordia	\$4,790	\$347	\$0	2	-12.0%
DeSoto	\$101,825	\$16,019	\$8,434	38	-6.3%
East Baton Rouge	\$2,752,817	\$391,778	\$587,310	981	-4.7%
East Carroll	\$0	\$0	\$0	0	-12.0%
East Feliciana	\$56,555	\$17,662	\$0	31	-5.4%
Evangeline	\$47,116	\$13,271	\$0	30	-5.4%
Franklin	\$155,323	\$54,859	\$9,402	64	-12.0%
Grant	\$29,747	\$9,855	\$0	11	-12.0%
Iberia	\$15,076,650	\$3,674,147	\$618,178	4,205	-7.1%
Iberville	\$420,231	\$90,413	\$31,177	170	-5.4%
Jackson	\$115,654	\$30,124	\$947	37	-12.0%
Jefferson	\$151,935,196	\$41,530,097	\$824,111	29,896	-8.4%
Jefferson Davis	\$2,891,555	\$483,398	\$39,886	435	-7.1%
Lafayette	\$11,068,312	\$2,568,863	\$579,317	4,093	-9.7%
Lafourche	\$21,291,101	\$6,733,424	\$87,715	4,037	-8.4%
La Salle	\$33,178	\$15,504	\$28,407	20	-12.0%
Lincoln	\$25,854	\$9,531	\$21,096	0	-12.0%
Livingston	\$1,639,730	\$333,020	\$97,652	438	-5.4%
Madison	\$160,534	\$29,915	\$7,242	93	-12.0%
Morehouse	\$12,606	\$4,782	\$0	5	-12.0%
Natchitoches	\$1,448,551	\$295,839	\$191,102	608	-12.0%
Orleans	\$107,576,904	\$29,305,571	\$1,326,986	18,551	5.2%
Ouachita	\$50,831	\$10,920	\$53,256	12	-12.0%
Plaquemines	\$4,940,129	\$1,372,564	\$51,225	1,098	-8.4%
Pointe Coupee	\$108,291	\$58,967	\$101,843	48	-5.4%
Rapides	\$38,806	\$10,421	\$0	10	-12.0%

Wind Only	(2)		(3)	(4)	(5)
	2020-24	Latest Year	2020-24		
(1)	Trended	EP Trended	Trended	2020-24	Final
Territory Grouping	On-Level	on Current Level	Ultimate	Earned	Rate
	Earned		Incurred	House	Change
	Premium		Losses	Years	
			and ALAE		
Red River	\$0	\$0	\$0	0	-6.3%
Richland	\$28,877	\$6,711	\$7,348	6	-12.0%
Sabine	\$18,756	\$6,751	\$0	8	-12.0%
Saint Bernard	\$14,336,697	\$4,498,930	\$204,173	3,668	-8.4%
Saint Charles	\$15,820,203	\$4,078,921	\$17,198	2,531	-8.4%
Saint Helena	\$50,945	\$16,255	\$0	28	-5.4%
Saint James	\$2,839,340	\$692,505	\$68,178	743	-7.1%
Saint John the Baptist	\$5,416,672	\$1,161,395	\$17,915	1,085	-8.4%
Saint Landry	\$876,406	\$178,160	\$126,448	332	-5.4%
Saint Martin	\$3,983,080	\$764,398	\$100,085	1,038	-7.1%
Saint Mary	\$4,881,715	\$790,648	\$66,928	1,251	-7.1%
Saint Tammany	\$91,477,659	\$29,518,095	\$5,006,229	20,316	-7.1%
Tangipahoa	\$3,010,194	\$668,404	\$49,087	918	-5.4%
Tensas	\$4,226	\$2,002	\$0	2	-12.0%
Terrebonne	\$19,422,595	\$4,679,327	\$83,181	3,938	-8.4%
Union	\$0	\$0	\$0	0	-12.0%
Vermilion	\$25,093,150	\$5,965,322	\$329,579	4,234	-7.1%
Vernon	\$10,125	\$3,790	\$0	8	-12.0%
Washington	\$1,445,369	\$608,479	\$89,934	556	-5.4%
Webster	\$30,755	\$2,013	\$0	4	-6.3%
West Baton Rouge	\$119,111	\$27,852	\$43,827	58	-5.4%
West Carroll	\$0	\$0	\$0	0	-12.0%
West Feliciana	\$17,628	\$5,858	\$31,621	10	-5.4%
Winn	\$27,452	\$10,186	\$0	12	-12.0%
All Parishes	\$541,606,161	\$148,296,600	\$12,085,858	114,062	

(2) See Exhibit 9, Sheet 6A

(3) See Exhibit 10, Sheet 6A

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

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

Territorial Indications

(22) Statewide Indicated Rate Need

-5.3%

Wind Only	2020-24 Trended On Level Earned Premium	Latest Year EP Trended On Level	2020-24 Trended Ultimate Incurred Losses and ALAE	Non-Hurricane Loss & ALAE Ratio	Hurricane Loss & ALAE Ratio	Net Cost of Reinsurance	Indicated Rate Change Before Credibility	Current Base Rate	Implicit Exposures	Current Territory Relativity	Indicated Territory Relativity Before Credibility	Normalized Indicated Territory Relativity Before Credibility	Recipient Of Complement Of Credibility	Recipient Of Complement of Credibility Territory Relativity	2020-24 Earned House Years	Capped Credibility Weighted Territory Relativity	Indicated Territory Relativity Change	Credibility Weighted Rate Change	Capped Final Rate Change	
Territory Grouping (1)	Premium (2)	On Level (3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Avoyelles Parish, Caldwell Parish, Catahoula Parish, Concordia Parish, East Carroll Parish, Franklin Parish, Grant Parish, Jackson Parish, LaSalle Parish, Lincoln Parish, Madison Parish, Morehouse Parish, Natchitoches Parish, Ouachita Parish, Rapides Parish, Richland Parish, Sabine Parish, Tensas Parish, Union Parish, Vernon Parish, West Carroll Parish, Winn Parish	\$2,187,623	\$508,712	\$318,800	14.6%	18.9%	43.5%	0.912	289	7,570	0.4238	0.3865	0.4154	217	0.3891	907	0.151	0.3931	-0.072	-12.1%	-12.0%
Bossier Parish, Caddo Parish	360,360	75,269	78,383	21.8%	17.2%	39.7%	0.931	272	1,325	0.3988	0.3713	0.3991	191	0.3432	107	0.052	0.3461	-0.132	-17.8%	-17.6%
Bienville Parish, Claiborne Parish, DeSoto Parish, Red River Parish, Webster Parish	149,143	24,342	24,254	0.0%	20.4%	46.9%	0.802	264	92	0.3871	0.3105	0.3337	214	0.3842	47	0.034	0.3825	-0.012	-6.4%	-6.3%
East Baton Rouge Parish	2,752,817	391,778	587,310	21.3%	21.5%	49.4%	1.085	416	6,617	0.6100	0.6619	0.7115	331	0.5944	981	0.157	0.6127	0.004	-4.9%	-4.7%
Allen Parish, Ascension Parish, Beauregard Parish, East Feliciana Parish, Evangeline Parish, Iberville Parish, Livingston Parish, Pointe Coupee Parish, Saint Helena Parish, Saint Landry Parish, Tangipahoa Parish, Washington Parish, West Baton Rouge Parish, West Feliciana Parish	9,580,819	2,442,508	631,265	6.6%	22.0%	50.6%	0.936	421	22,757	0.6173	0.5778	0.6211	342	0.6131	3,275	0.286	0.6154	-0.003	-5.6%	-5.4%

Territorial Indications															(22)	Statewide Indicated Rate Need				-5.3%
Wind Only	FAIR Plan																			
	2020-24 Trended		2020-24 Trended Ultimate				Indicated Rate				Indicated Territory	Normalized Indicated Territory	Recipient Of	Complement Of Credibility	2020-24		Capped Credibility	Indicated	Credibility	Capped
	On Level Earned	Latest Year	Incurred Losses	Non-Hurricane	Hurricane	Net	Change Before	Current	Implicit	Current	Relativity Before	Relativity Before	Complement Of	Territory Relativity	Earned House	Credibility	Weighted Territory	Territory Relativity	Weighted Rate	Final Rate
Territory Grouping	Premium	On Level	and ALAE	Ratio	Ratio	Cost of Reinsurance	Credibility	Rate	Exposures	Relativity	Credibility	Credibility	Credibility	Relativity	Years	Credibility	Relativity	Change	Change	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Orleans Parish	107,576,904	29,305,571	1,326,986	1.2%	26.1%	60.1%	1.031	807	133,305	1.1833	1.2200	1.3113	732	1.3133	18,551	0.681	1.3120	0.109	5.0%	5.2%
Calcasieu Parish, Lafayette Parish	19,410,292	4,496,400	1,035,879	5.3%	21.2%	48.8%	0.892	486	39,939	0.7126	0.6356	0.6832	376	0.6748	6,635	0.407	0.6782	-0.048	-9.9%	-9.7%
Jefferson Parish, Lafourche Parish, Plaquemines Parish, Saint Bernard Parish, Saint Charles Parish, Saint John Parish, Terrebonne Parish	233,162,593	64,054,658	1,285,518	0.6%	22.8%	52.5%	0.899	718	324,739	1.0528	0.9465	1.0174	577	1.0355	46,254	1.000	1.0174	-0.034	-8.5%	-8.4%
Acadia Parish, Assumption Parish, Cameron Parish, Iberia Parish, Jefferson Davis Parish, Saint James Parish, Saint Martin Parish, Saint Mary Parish, Saint Tammany Parish, Vermillion Parish	166,425,610	46,997,362	6,797,463	4.1%	22.1%	50.8%	0.911	646	257,625	0.9472	0.8629	0.9275	507	0.9097	37,305	0.966	0.9269	-0.021	-7.3%	-7.1%
Total	\$541,606,161	\$148,296,600	\$12,085,858	2.2%	23.2%	53.4%	0.927	682	793,969	1.0000	0.9303	1.0000	558	1.0000	114,062	1.000	0.9984	-0.054536	-5.3%	

(OFB) 1.002

Notes:

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

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

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

Variable portion of ULAE as % of Hurricane Loss & ALAE
 fixed expenses
 Variable Expenses

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

0.00% (L)
 3.13% (M)
 12.13% (N)

Coastal Plan Wind Only Parish indications

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

0.00% (L)
3.13% (M)
12.13% (N)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	2020-24 Trended	2020-24 Trended				Indicated Rate				Indicated Territory	Normalized Territory
	On Level Earned Premium	Ultimate Incurred Losses and ALAE	Non-Hurricane Loss & ALAE Ratio	Hurricane Loss & ALAE Ratio	Net Cost of Reinsurance	Change Before Cred.	Current Base Rate	Implicit Exposures	Current Territory Relativity	Relativity Before Credibility	Relativity Before Credibility
Cameron Parish	711,376	-	0.00%	18.56%	46.72%	0.778	1,098	648	0.7924	0.6165	0.7370
Iberia Parish	-	-	0.33%	18.98%	51.13%	0.837	1,525	-	1.1005	0.9211	1.1011
Jefferson Parish	5,258,683	13,457	0.26%	21.94%	55.21%	0.916	2,401	2,190	1.7327	1.5872	1.8974
Lafourche Parish	6,249,821	9,405	0.15%	20.29%	51.05%	0.849	1,029	6,074	0.7426	0.6305	0.7537
Orleans Parish	923,193	25,034	2.71%	21.18%	53.28%	0.914	1,297	712	0.9360	0.8555	1.0227
Plaquemines Parish	3,102,989	-	0.00%	15.57%	39.17%	0.658	1,987	1,562	1.4339	0.9435	1.1279
Saint Bernard Parish	832,994	-	0.00%	23.01%	57.87%	0.956	1,293	644	0.9331	0.8920	1.0664
Saint Mary Parish	187,685	-	0.00%	25.03%	62.98%	1.037	1,248	150	0.9006	0.9339	1.1164
Terrebonne Parish	3,099,110	18,823	0.61%	18.90%	47.55%	0.799	1,168	2,653	0.8429	0.6735	0.8051
Vermilion Parish	148,329	-	0.00%	21.03%	52.91%	0.877	868	171	0.6264	0.5494	0.6568
	20,514,180	66,719	0.33%	19.93%	50.14%	0.837	1,386	14,804	1.0000	0.8365	1.0000

Notes:

- (2) See Exhibit 9, Sheet 6B
- (3) See Exhibit 10, Sheet 6B
- (4) $= (3) / (2)$
- (5) See Exhibit 23, Sheet 6B, Column (9)
- (6) See Exhibit 23, Sheet 6B, Column (13)
- (7) $= [((4) + (5)) * (1.0 + (L)) + (M) + (6)] / (1.0 - (N)) - 1$
- (8) Current base rates, see Exhibit 4, Sheet 6B, Column (2)
- (9) $= (2) / (8)$
- (10) $= (8) / \text{total of } (8)$
- (11) $= (7) * (10)$

- (12) $= (11) / \text{Total of } (11)$
- (13) $= \text{total of } (4) * \text{total of } (8) + (M) * \text{total of } (8) + [(5) + (6)] * (8)$
- (14) $= (13) / \text{Total of } (13)$
- (15) Estimated earned house years based on actual LCPIC monthly in-force policies
- (16) 40,000 earned house years for full credibility. Partial credibility equals $(\# \text{ of EHYS} / 40000)^{.5}$
- (17) $= (16) * (12) + [1 - (16)] * (14)$, capped at +/- 15% of (10)
- (18) $= (17) / (10) - 1$
- (19) See Exhibit 5, Sheet 6B, page1, Item (18)
- (20) $= [1 + (18)] * [1 + (19)] - 1$
- (21) $= [1 + (20)] * \text{OFB} - 1$

Coastal Plan Wind Only Parish indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2020-24 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Capped Final Rate Change
Cameron Parish	765	0.7505	134	0.058	0.7497	-0.0540	-0.1280	-17.51%	-19.14%
Iberia Parish	1,117	1.0964	-	0.000	1.0964	-0.0040	-0.1280	-13.15%	-14.86%
Jefferson Parish	1,900	1.8652	446	0.106	1.8686	0.0780	-0.1280	-6.00%	-7.85%
Lafourche Parish	782	0.7675	1,346	0.183	0.7650	0.0300	-0.1280	-10.18%	-11.95%
Orleans Parish	1,014	0.9949	121	0.055	0.9964	0.0650	-0.1280	-7.13%	-8.96%
Plaquemines Parish	1,135	1.1146	332	0.091	1.2188	-0.1500	-0.1280	-25.88%	-27.34%
Saint Bernard Parish	1,094	1.0735	137	0.058	1.0731	0.1500	-0.1280	0.28%	-1.70%
Saint Mary Parish	1,146	1.1251	19	0.022	1.0357	0.1500	-0.1280	0.28%	-1.70%
Terrebonne Parish	824	0.8088	549	0.117	0.8084	-0.0410	-0.1280	-16.38%	-18.03%
Vermilion Parish	690	0.6769	51	0.036	0.6762	0.0800	-0.1280	-5.82%	-7.68%
	1,019	1.0000	3,134	0.280	1.0095		-0.1280	-11.06%	-12.81%
								(OBF)	0.980

FAIR Plan Homeowners Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	Earned Premium at Current Rate Levels					Rate Change History					Rate Change History								
Parish	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025
Acadia Parish	25,305	28,913	91,684	185,829	212,498	33,439	41,380	136,573	255,021	241,514	0.48%	4.66%	-1.32%	-9.90%	-0.92%	-12.72%	49.51%	-3.76%	15.83%
Allen Parish	4,308	5,199	6,194	15,631	13,011	4,858	6,950	8,138	17,034	12,204	-4.94%	5.35%	-3.06%	-21.10%	3.78%	5.08%	37.82%	-5.44%	-3.58%
Ascension Parish	38,442	40,133	191,049	521,256	584,228	43,853	49,797	241,748	576,182	556,740	3.39%	5.08%	-9.44%	-8.60%	-0.76%	-3.17%	41.73%	-7.17%	-1.16%
Assumption Parish	42,450	43,254	151,439	355,015	273,112	50,007	60,320	230,766	458,735	259,867	-0.93%	12.71%	-0.29%	-18.50%	-9.51%	0.72%	44.78%	24.42%	-15.20%
Avoyelles Parish	8,076	5,725	16,725	29,920	27,384	9,559	7,126	21,174	33,534	26,169	1.63%	7.26%	-4.12%	-6.00%	-0.48%	-4.60%	40.76%	-4.14%	-2.42%
Beauregard Parish	5,004	5,225	11,072	29,658	36,672	5,915	6,670	14,545	35,344	41,812	-4.19%	0.79%	-3.70%	-9.35%	-0.67%	-8.46%	42.73%	-23.21%	28.98%
Bienville Parish	-	-	3,236	8,314	8,095	-	-	4,686	9,899	7,919	1.10%	3.60%	-8.11%	2.52%	0.00%	6.37%	38.76%	2.65%	-3.46%
Bossier Parish	15,540	19,001	43,798	95,807	125,581	21,649	29,975	78,932	148,279	153,610	0.48%	3.11%	-0.10%	-11.70%	-16.06%	3.47%	35.84%	14.89%	13.84%
Caddo Parish	185,594	138,967	174,696	337,860	448,146	294,538	247,739	348,276	538,882	554,334	-5.37%	12.33%	-8.73%	-10.40%	-14.02%	5.11%	56.60%	-0.07%	23.74%
Calcasieu Parish	95,580	114,233	466,625	844,004	695,425	124,973	169,325	695,134	1,102,078	812,326	0.06%	5.97%	-0.96%	-15.84%	1.39%	-0.82%	34.30%	-8.62%	22.07%
Caldwell Parish	4,937	4,219	5,725	8,283	8,362	4,510	4,119	5,562	6,919	6,483	0.19%	7.46%	-8.97%	-7.89%	1.16%	1.88%	34.26%	-15.13%	-16.13%
Cameron Parish	4,365	1,869	62,024	96,466	89,623	6,308	2,914	100,697	142,174	89,636	-7.01%	1.11%	14.17%	-11.01%	-0.79%	-13.06%	64.60%	23.93%	-10.67%
Catahoula Parish	1,228	2,114	3,778	5,553	7,064	1,418	2,739	4,915	6,051	6,081	1.79%	6.16%	-6.96%	-13.84%	0.43%	2.88%	40.62%	10.32%	-18.14%
Claiborne Parish	3,360	3,457	5,037	7,087	7,541	3,972	4,390	6,419	7,665	7,099	-1.02%	5.83%	-8.26%	-8.42%	0.35%	0.71%	41.54%	-9.40%	-1.23%
Concordia Parish	-	-	7,678	17,951	17,505	-	-	7,861	16,272	14,363	2.70%	7.30%	-8.26%	0.91%	0.11%	-2.03%	34.33%	-10.46%	-13.42%
DeSoto Parish	-	1,769	10,926	19,609	22,273	-	3,160	19,609	28,182	25,339	-0.43%	10.53%	-8.59%	1.93%	-0.56%	-1.23%	70.88%	-12.14%	21.12%
East Baton Rouge Parish	252,259	246,867	655,674	1,552,936	1,634,771	337,850	358,681	963,904	1,946,610	1,628,477	17.79%	-8.77%	-6.96%	-9.52%	-0.85%	1.71%	37.88%	11.90%	-5.98%
East Carroll Parish	10,516	10,757	6,345	10,484	5,881	16,372	16,506	9,249	13,258	5,430	2.54%	6.06%	-5.34%	1.08%	7.02%	-0.10%	34.33%	40.74%	-23.30%
East Feliciana Parish	2,127	5,449	15,749	21,097	16,130	2,352	6,263	18,277	21,355	14,419	-3.45%	9.28%	-2.25%	-4.65%	-0.76%	0.08%	34.32%	-6.50%	-7.60%
Evangeline Parish	4,179	3,945	9,923	8,432	2,676	4,800	4,623	11,617	7,886	2,064	-4.49%	8.55%	1.63%	-2.70%	-0.69%	5.14%	52.49%	-8.54%	-19.44%
Franklin Parish	10,206	4,055	4,961	12,332	2,473	13,407	5,555	6,801	14,279	2,338	0.40%	11.32%	-6.52%	-4.75%	-0.10%	2.49%	38.95%	4.60%	-7.58%
Grant Parish	4,966	10,734	8,788	4,365	692	8,329	19,987	15,646	6,500	712	3.20%	11.34%	-8.07%	-6.18%	0.63%	-3.32%	57.89%	29.12%	-10.24%
Iberia Parish	128,692	113,794	618,802	1,198,824	904,630	219,119	203,756	1,171,753	1,941,675	1,161,454	-4.17%	1.18%	11.48%	-7.11%	-3.13%	-13.47%	85.60%	-18.67%	41.61%
Iberville Parish	23,662	22,027	58,647	94,047	102,000	28,258	28,831	76,674	98,398	89,097	-2.01%	4.70%	-2.09%	-8.30%	0.00%	5.16%	51.49%	-9.98%	8.06%
Jackson Parish	2,544	4,770	10,176	21,296	20,130	2,717	5,321	11,340	20,287	17,086	0.74%	4.87%	-0.08%	-4.87%	0.11%	2.77%	33.34%	-8.57%	-11.32%
Jefferson Parish	567,790	602,524	9,418,240	26,830,847	24,626,906	704,536	753,624	11,767,398	29,246,965	22,087,872	3.98%	4.89%	-30.50%	2.62%	-0.16%	0.00%	34.29%	7.79%	-13.67%
Jefferson Davis Parish	6,492	9,754	45,933	130,486	75,502	8,942	15,052	73,780	183,701	82,237	0.06%	5.93%	0.26%	-14.11%	-0.96%	-11.45%	65.83%	-30.02%	10.59%
Lafayette Parish	116,616	101,021	264,926	613,741	805,152	160,457	151,143	401,849	802,675	910,023	-0.14%	3.39%	2.85%	-10.80%	-0.97%	1.73%	34.29%	-2.75%	14.60%
Lafourche Parish	151,144	155,727	1,164,182	2,353,137	1,478,553	275,044	278,993	2,176,421	3,873,806	1,983,405	-6.93%	0.06%	4.16%	1.88%	-1.08%	-1.75%	88.27%	-23.18%	51.73%
LaSalle Parish	1,490	1,305	3,830	7,147	3,136	1,655	1,679	4,910	7,560	2,572	0.77%	7.84%	-8.83%	-17.53%	1.54%	4.66%	41.14%	13.88%	-23.32%
Lincoln Parish	7,860	9,594	15,261	23,877	35,529	7,884	10,198	16,369	22,654	29,108	1.11%	8.14%	-8.17%	-6.65%	0.00%	-1.89%	34.28%	-1.77%	-17.80%
Livingston Parish	9,570	7,897	164,815	474,775	383,132	12,746	11,450	242,999	616,974	382,021	3.45%	5.03%	-16.52%	-8.93%	-0.89%	-1.31%	34.30%	25.72%	-11.65%
Madison Parish	2,552	1,795	795	6,061	7,890	3,097	2,136	988	6,559	7,692	2.28%	6.11%	-8.79%	-1.61%	-0.11%	-1.09%	37.57%	-12.13%	3.79%
Morehouse Parish	1,311	-	2,801	9,390	10,427	2,530	-	5,650	15,322	11,450	-8.90%	5.62%	-7.88%	-3.61%	-0.21%	-2.68%	70.59%	22.60%	-1.34%
Natchitoches Parish	6,006	8,077	8,963	27,130	36,027	10,149	14,743	16,512	41,525	42,241	1.26%	9.90%	-9.11%	-8.92%	-0.11%	-0.43%	52.38%	7.24%	13.15%
Orleans Parish	2,353,716	2,165,537	16,613,410	47,156,124	47,935,981	3,707,689	3,286,068	26,204,729	59,770,076	44,920,808	-0.29%	4.54%	5.08%	5.71%	-4.73%	-4.35%	81.69%	-6.76%	-3.01%
Ouachita Parish	77,973	64,982	63,378	93,343	109,496	74,086	67,022	71,638	92,269	93,833	-0.09%	3.77%	3.26%	-8.27%	-11.01%	0.96%	34.32%	-3.22%	-12.90%
Plaquemines Parish	50,078	45,789	309,228	1,135,298	1,048,134	78,789	65,839	428,677	1,278,402	1,015,537	0.59%	1.35%	-12.45%	14.03%	1.88%	6.59%	41.90%	-8.71%	1.30%
Pointe Coupee Parish	12,136	5,726	17,478	41,867	53,959	12,296	6,403	20,096	43,877	45,452	-5.46%	8.52%	0.00%	-12.31%	-0.91%	-5.75%	34.31%	14.61%	-21.50%
Rapides Parish	50,407	46,170	80,829	148,692	142,603	57,799	57,559	104,763	177,718	147,736	-0.10%	2.77%	0.00%	-10.21%	-2.28%	-7.09%	34.28%	-1.61%	4.44%
Red River Parish	4,371	2,147	-	-	-	6,850	3,638	-	-	-	1.14%	8.29%	-8.73%	-9.10%	0.00%	4.05%	64.07%	1.50%	-1.44%
Richland Parish	11,243	10,503	14,340	14,891	21,066	17,886	17,551	24,160	21,603	21,344	2.05%	10.27%	-8.09%	-5.49%	-0.22%	-1.08%	41.18%	46.53%	-17.80%
Sabine Parish	-	-	1,263	3,006	3,085	-	-	1,359	2,623	2,251	2.07%	4.76%	-8.80%	1.91%	-0.21%	-1.46%	65.40%	-17.79%	-19.92%
Saint Bernard Parish	145,470	110,333	1,087,069	2,632,552	1,888,509	246,184	184,514	1,875,136	4,150,080	2,265,739	-0.49%	-0.34%	12.51%	0.37%	-0.97%	-12.50%	51.85%	12.16%	13.10%
Saint Charles Parish	122,436	98,753	1,215,139	2,797,886	1,992,938	215,670	187,446	2,405,957	4,932,009	2,795,993	-3.82%	0.73%	11.60%	-10.53%	-1.28%	-12.24%	61.48%	-5.10%	43.97%
Saint Helena Parish	2,051	3,500	13,176	18,097	15,233	2,542	4,261	16,002	19,169	13,163	3.33%	-11.69%	-3.39%	2.85%	0.00%	0.00%	34.34%	9.68%	-17.58%
Saint James Parish	21,448	23,772	146,405	374,058	319,082	30,002	37,610	244,841	582,628	357,037	-0.59%	-2.02%	4.07%	-15.47%	-1.52%	-15.43%	54.08%	25.68%	-0.84%
Saint John Parish	193,617	150,741	1,325,947	2,533,881	1,328,939	248,343	208,238	1,919,685	3,004,828	1,078,501	-3.73%	-1.32%	11.10%	-10.38%	-1.48%	-13.76%	111.31%	-8.75%	-15.13%
Saint Landry Parish	64,325	51,032	81,437	179,457	171,074	71,138	59,532	97,327	197,057	151,845	-5.33%	9.21%	1.66%	-6.99%	-0.69%	-7.13%	35.11%	12.75%	-16.56%
Saint Martin Parish	57,657	44,646	131,334	275,521	211,217	82,838	70,400	216,224	402,292	231,367	0.07%	4.24%	2.89%	-11.91%	-1.06%	-12.88%	65.28%	3.91%	7.44%
Saint Mary Parish	83,690	73,152	787,940	1,562,813	1,015,794	113,604	99,399	1,112,946	2,063,174	926,963	-0.25%	-2.26%	-0.99%	0.21%	-1.01%	-15.78%	53.73%	37.98%	-23.31%
Saint Tammany Parish	272,443	287,528	4,426,708	11,301,074	9,960,235	386,356	428,739	6,642,098	13,291,362	9,135,527	3.35%	5.17%	-3.49%	-5.89%	-1.27%	5.13%	60.34%	-3.97%	-6.42%
Tangipahoa Parish	48,094	43,292	266,248	544,594	435,240	57,488	54,769	333,165	549,391	375,416	-5.86%	9.51%	0.97%	-7.48%	0.00%	11.34%	34.33%	-2.55%	-12.63%
Tensas Parish	5,219	4,544	6,855	20,957	7,006	6,777	6,844	10,120	26,132	6,868	3.14%	8.07%	-8.91%	-18.16%	4.05%	4.00%	34.29%	17.74%	-9.96%
Terrebonne Parish	229,827	212,956	1,826,662	3,461,954	2,064,635	343,363	323,954	2,903,839	4,992,564	2,347,697	-10.34%	4.36%	4.61%	-2.69%	-1.03%	-16.89%	70.05%	-8.26%	18.61%
Union Parish	8,778	5,266	915	217	1,185	12,561	7,888	1,377	284	1,160	1.86%	9.18%	-8.11%	-5.05%	-0.10%	0.31%	34.90%	31.66%	-15.49%
Vermilion Parish	63,203	79,121	425,498	574,204	343,495	113,209	143,904	791,833	844,3										

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History				Trended Earned Premium at Current Rate Levels									
Parish	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	2020	2021	2022	2023	2024
Acadia Parish	1.348	1.341	1.282	1.299	1.441	1.455	1.667	1.115	1.158	47,705	56,918	181,168	311,863	274,615
Allen Parish	1.050	1.104	1.048	1.081	1.371	1.321	1.257	0.912	0.964	6,930	9,586	10,795	20,831	13,877
Ascension Parish	1.111	1.075	1.023	1.130	1.250	1.259	1.300	0.918	0.988	62,561	68,496	320,686	704,609	633,046
Assumption Parish	1.263	1.275	1.131	1.135	1.392	1.538	1.527	1.055	0.848	71,341	82,970	306,118	560,984	295,484
Avoyelles Parish	1.228	1.209	1.127	1.175	1.250	1.256	1.317	0.935	0.976	13,637	9,802	28,088	41,008	29,756
Beauregard Parish	1.084	1.131	1.122	1.165	1.286	1.294	1.414	0.991	1.290	8,438	9,175	19,294	43,222	47,543
Bienville Parish	1.443	1.428	1.378	1.500	1.463	1.463	1.375	0.991	0.965	-	-	6,216	12,105	9,004
Bossier Parish	1.410	1.403	1.361	1.363	1.543	1.838	1.777	1.308	1.138	30,885	41,230	104,706	181,329	174,664
Caddo Parish	1.521	1.608	1.431	1.568	1.750	2.035	1.936	1.237	1.237	420,192	340,764	461,999	658,995	630,310
Calcasieu Parish	1.332	1.331	1.256	1.268	1.507	1.486	1.498	1.116	1.221	178,288	232,906	922,117	1,347,723	923,662
Caldwell Parish	0.889	0.888	0.826	0.907	0.985	0.974	0.956	0.712	0.839	6,434	5,666	7,378	8,461	7,372
Cameron Parish	1.502	1.615	1.597	1.399	1.572	1.584	1.822	1.107	0.893	8,999	4,008	133,578	173,863	101,921
Catahoula Parish	1.137	1.117	1.052	1.131	1.312	1.307	1.270	0.903	0.819	2,023	3,767	6,520	7,400	6,914
Claborn Parish	1.127	1.138	1.075	1.172	1.280	1.276	1.267	0.895	0.988	5,667	6,038	8,515	9,373	8,072
Concordia Parish	1.042	1.015	0.946	1.031	1.021	1.020	1.041	0.775	0.866	-	-	10,428	19,899	16,332
DeSoto Parish	1.827	1.835	1.660	1.816	1.782	1.792	1.814	1.064	1.211	-	4,347	26,012	34,464	28,812
East Baton Rouge Parish	1.323	1.123	1.231	1.324	1.463	1.475	1.451	1.052	0.940	481,982	493,364	1,278,649	2,380,495	1,851,673
East Carroll Parish	1.613	1.573	1.483	1.567	1.550	1.449	1.450	1.080	0.767	23,357	22,704	12,269	16,213	6,174
East Feliciana Parish	1.134	1.174	1.074	1.099	1.153	1.161	1.160	0.864	0.924	3,355	8,615	24,245	26,115	16,395
Evangeline Parish	1.203	1.259	1.160	1.142	1.173	1.181	1.124	0.737	0.806	6,848	6,359	15,410	9,644	2,347
Franklin Parish	1.369	1.363	1.225	1.310	1.375	1.377	1.343	0.967	0.924	19,127	7,641	9,022	17,462	2,658
Grant Parish	1.764	1.710	1.526	1.670	1.780	1.769	1.830	1.159	0.898	11,882	26,117	20,755	7,949	810
Iberia Parish	1.799	1.877	1.856	1.664	1.792	1.850	2.138	1.152	1.416	312,599	280,266	1,554,367	2,374,460	1,320,641
Iberville Parish	1.215	1.239	1.184	1.209	1.318	1.318	1.254	0.828	0.919	40,313	39,657	101,710	120,330	101,308
Jackson Parish	1.035	1.028	0.980	1.066	1.121	1.119	1.089	0.811	0.887	3,876	7,319	15,043	24,809	19,428
Jefferson Parish	0.971	0.933	0.890	1.280	1.248	1.250	1.250	0.931	0.863	1,005,102	1,036,607	15,609,818	35,765,890	25,115,198
Jefferson Davis Parish	1.424	1.423	1.343	1.340	1.560	1.575	1.779	1.073	1.106	12,757	20,704	97,991	224,647	93,508
Lafayette Parish	1.428	1.430	1.383	1.345	1.508	1.523	1.497	1.115	1.146	228,910	207,897	533,065	981,585	1,034,749
Lafourche Parish	1.764	1.896	1.895	1.819	1.785	1.805	2.195	1.166	1.517	392,382	383,754	2,887,090	4,737,248	2,255,247
LaSalle Parish	1.070	1.062	0.985	1.080	1.310	1.290	1.233	0.873	0.767	2,361	2,309	6,513	9,245	2,925
Lincoln Parish	1.002	0.991	0.917	0.998	1.069	1.069	1.090	0.812	0.822	11,247	14,027	21,714	27,703	32,995
Livingston Parish	1.205	1.165	1.109	1.329	1.459	1.472	1.492	1.111	0.884	18,184	15,749	322,346	754,493	434,380
Madison Parish	1.207	1.180	1.112	1.220	1.240	1.241	1.255	0.912	1.038	4,418	2,938	1,311	8,021	8,746
Morehouse Parish	1.712	1.879	1.779	1.932	2.004	2.008	2.064	1.210	0.987	3,609	7,495	7,495	18,737	13,019
Natchitoches Parish	1.694	1.673	1.523	1.675	1.839	1.841	1.849	1.214	1.132	14,479	20,279	21,904	50,781	48,030
Orleans Parish	1.734	1.739	1.663	1.583	1.497	1.572	1.643	0.904	0.970	5,289,446	4,519,974	34,761,386	73,092,369	51,077,577
Ouachita Parish	0.999	1.000	0.964	0.933	1.017	1.143	1.132	0.843	0.871	105,692	92,189	95,030	112,835	106,694
Plaquemines Parish	1.450	1.442	1.423	1.625	1.425	1.399	1.312	0.925	1.013	112,402	90,561	568,653	1,563,348	1,154,725
Pointe Coupee Parish	1.015	1.074	0.990	0.990	1.129	1.139	1.208	0.900	0.785	17,542	8,807	26,658	53,657	51,682
Rapides Parish	1.155	1.156	1.125	1.125	1.253	1.282	1.380	1.028	1.044	82,457	79,172	138,971	217,330	167,984
Red River Parish	1.552	1.534	1.417	1.552	1.708	1.708	1.641	1.000	0.986	9,772	5,004	-	-	-
Richland Parish	1.641	1.608	1.458	1.586	1.678	1.682	1.700	1.204	0.822	25,516	24,141	32,049	26,418	24,269
Sabine Parish	1.063	1.042	0.994	1.091	1.071	1.073	1.089	0.658	0.801	-	-	1,803	3,208	2,560
Saint Bernard Parish	1.869	1.878	1.885	1.675	1.669	1.685	1.926	1.269	1.131	351,210	253,798	2,487,426	5,075,101	2,576,277
Saint Charles Parish	1.849	1.923	1.909	1.710	1.911	1.936	2.206	1.366	1.440	307,678	257,831	3,191,577	6,031,316	3,179,207
Saint Helena Parish	1.101	1.066	1.207	1.249	1.215	1.215	1.215	0.904	0.824	3,626	5,861	21,227	23,442	14,967
Saint James Parish	1.370	1.379	1.407	1.352	1.599	1.624	1.920	1.246	0.992	42,801	51,732	324,789	712,491	405,972
Saint John Parish	1.315	1.366	1.384	1.246	1.390	1.411	1.636	0.774	0.849	354,290	286,431	2,546,522	3,674,581	1,226,319
Saint Landry Parish	1.146	1.211	1.109	1.090	1.172	1.180	1.271	0.941	0.834	101,487	81,886	129,107	240,980	172,657
Saint Martin Parish	1.504	1.503	1.442	1.401	1.590	1.607	1.845	1.116	1.074	118,178	96,835	286,828	491,960	263,078
Saint Mary Parish	1.312	1.315	1.346	1.359	1.356	1.370	1.627	1.058	0.767	162,069	136,723	1,476,357	2,523,040	1,054,011
Saint Tammany Parish	1.476	1.428	1.358	1.407	1.496	1.515	1.441	0.899	0.936	551,181	589,729	8,810,949	16,253,905	10,387,627
Tangipahoa Parish	1.226	1.303	1.190	1.178	1.273	1.273	1.144	0.851	0.874	82,013	75,335	441,954	671,846	426,870
Tensas Parish	1.280	1.241	1.149	1.261	1.541	1.481	1.424	1.060	0.900	9,668	9,414	13,424	31,957	7,809
Terrebonne Parish	1.450	1.617	1.549	1.481	1.522	1.538	1.850	1.088	1.186	489,847	445,597	3,852,032	6,105,368	2,669,468
Union Parish	1.459	1.433	1.312	1.428	1.504	1.506	1.501	1.113	0.845	17,920	10,850	1,827	347	1,319
Vermilion Parish	1.862	1.865	1.769	1.788	1.818	1.838	1.983	0.983	1.037	161,506	197,939	1,050,391	1,032,498	394,518
Vernon Parish	1.317	1.307	1.195	1.284	1.392	1.430	1.460	0.921	0.887	-	-	12,709	12,518	6,605
Washington Parish	1.032	1.093	1.002	1.008	1.086	1.085	1.085	0.808	0.767	91,854	86,922	127,371	151,251	92,665
Webster Parish	1.411	1.475	1.398	1.393	1.549	1.549	1.431	1.066	1.050	31,116	27,137	34,406	48,383	36,921
West Baton Rouge Parish	1.060	1.073	1.019	1.057	1.164	1.173	1.192	0.887	0.787	11,530	11,692	49,171	91,982	50,656
West Carroll Parish	1.495	1.451	1.317	1.415	1.623	1.584	1.504	1.120	1.313	10,217	11,924	16,793	16,194	9,501
West Feliciana Parish	1.032	1.045	0.977	1.018	1.173	1.178	1.263	0.919	0.940	4,236	4,510	4,933	10,968	7,192
Winn Parish	1.147	1.140	1.031	1.089	1.103	1.110	1.109	0.785	0.967	3,083	197	6,883	4,237	3,858
NULL	1.481	1.478	1.425	1.447	1.456	1.503	1.568	0.955	0.969	-	-	-	-	-
Unknown	1.481	1.478	1.425	1.447	1.456	1.503	1.568	0.955	0.969	-	-	-	-	-
Total	1.481	1.478	1.425	1.447	1.456	1.503	1.568	0.955	0.969	12,008,225	10,934,144	85,605,561	169,965,486	111,134,603

(35) Trend Factors 1.4266 1.3755 1.3265 1.2229 1.1371

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	2020	2021	2022	2023	2024	Earned Premium at Current Rate Levels					Rate Change History								
						2020	2021	2022	2023	2024	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025
Acadia Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Allen Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Cameron Parish	4,279	1,801	15,827	10,926	11,107	7,344	2,690	22,652	13,261	12,822	2.20%	14.75%	-3.16%	20.16%	2.79%	2.78%	36.15%	-20.15%	28.37%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Grant Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	2.20%	-6.71%	-8.18%	4.84%	0.41%	7.44%	58.86%	-10.22%	16.67%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Jefferson Parish	15,743	7,286	77,852	82,722	31,587	22,638	9,791	96,310	71,026	23,796	2.20%	7.17%	-4.01%	8.69%	5.64%	24.92%	56.15%	-23.47%	14.65%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Lafourche Parish	45,435	36,182	320,278	459,433	199,180	63,064	48,605	419,894	436,528	159,653	3.10%	5.11%	-9.68%	5.87%	-0.72%	16.75%	61.09%	-19.50%	11.19%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Madison Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Orleans Parish	3,836	14,141	31,287	79,500	129,550	9,872	34,055	69,619	121,200	145,284	-0.60%	-15.21%	-4.58%	8.70%	5.01%	25.61%	60.13%	3.53%	10.20%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Plaquemines Parish	3,209	6,727	13,826	7,784	8,192	5,160	10,430	20,139	7,391	6,155	-6.40%	7.17%	-4.01%	4.83%	3.06%	26.16%	83.21%	-23.47%	-14.88%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Red River Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Richland Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Saint Bernard Parish	15,281	13,160	14,575	16,673	12,808	43,031	28,621	29,287	22,313	11,566	0.00%	3.55%	-3.99%	41.27%	1.66%	22.38%	84.18%	3.54%	-11.27%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Saint Mary Parish	-	-	22,506	256	-	-	-	32,425	269	-	2.20%	5.66%	-3.98%	8.68%	5.65%	7.75%	84.18%	-12.86%	-16.08%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Terrebonne Parish	36,526	43,958	367,401	755,174	628,139	51,097	57,921	538,810	992,444	678,452	3.20%	5.06%	-17.19%	14.57%	-13.70%	-5.84%	43.79%	0.84%	7.56%
Union Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-22.70%	9.68%	1.91%	7.36%	1.79%	7.88%	60.00%	-9.06%	-16.00%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Washington Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Webster Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Winn Parish	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
NULL	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Unknown	-	-	-	-	-	-	-	-	-	-	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%
Total	124,309	123,255	863,552	1,412,468	1,020,563	202,206	192,113	1,229,136	1,664,432	1,037,728	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%

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

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

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

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

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

(35) See Exhibit 13

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History			Trended Earned Premium at Current Rate Levels										
	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	2020	2021	2022	2023	2024
Acadia Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Allen Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Ascension Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Assumption Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Avoyelles Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Beauregard Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Bienville Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Bossier Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Caddo Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Calcasieu Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Caldwell Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Cameron Parish	2.012	1.969	1.716	1.772	1.474	1.434	1.396	1.025	1.284	10,477	3,700	30,049	16,217	14,579
Catahoula Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Claiborne Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Concordia Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
DeSoto Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
East Baton Rouge Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
East Carroll Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
East Feliciana Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Evangeline Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Franklin Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Grant Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Iberia Parish	1.177	1.151	1.234	1.344	1.282	1.277	1.189	0.748	0.833	-	-	-	-	-
Iberville Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Jackson Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Jefferson Parish	1.538	1.505	1.404	1.463	1.346	1.274	1.020	0.653	0.854	32,296	13,467	127,758	86,857	27,057
Jefferson Davis Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Lafayette Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Lafourche Parish	1.383	1.342	1.277	1.413	1.335	1.345	1.152	0.715	0.888	89,968	66,856	557,002	533,827	181,535
LaSalle Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Lincoln Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Livingston Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Madison Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Morehouse Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Natchitoches Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Orleans Parish	2.106	2.119	2.499	2.619	2.410	2.295	1.827	1.141	1.102	14,084	46,843	92,352	148,215	165,196
Ouachita Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Plaquemines Parish	1.566	1.673	1.562	1.627	1.552	1.506	1.194	0.651	0.851	7,361	14,346	26,715	9,038	6,999
Pointe Coupee Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Rapides Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Red River Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Richland Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Sabine Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Saint Bernard Parish	2.957	2.957	2.856	2.974	2.105	2.071	1.692	0.919	0.887	61,389	39,368	38,850	27,286	13,151
Saint Charles Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Saint Helena Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Saint James Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Saint John Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Saint Landry Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Saint Martin Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Saint Mary Parish	1.728	1.691	1.600	1.666	1.533	1.451	1.347	0.731	0.839	-	-	43,013	329	-
Saint Tammany Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Tangipahoa Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Tensas Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Terrebonne Parish	1.304	1.263	1.202	1.452	1.267	1.469	1.560	1.085	1.076	72,896	79,670	714,748	1,213,652	771,439
Union Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Vermilion Parish	1.245	1.611	1.469	1.441	1.342	1.319	1.222	0.764	0.840	-	-	-	-	-
Vernon Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Washington Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Webster Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
West Baton Rouge Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
West Carroll Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
West Feliciana Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Winn Parish	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
NULL	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Unknown	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	-	-	-	-	-
Total	1.784	1.743	1.657	1.829	1.614	1.666	1.493	0.968	1.028	288,471	264,250	1,630,487	2,035,421	1,179,956
(35)	Trend Factors									1.4266	1.3755	1.3265	1.2229	1.1371

FAIR Plan Fire Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	Earned Premium at Current Rate Levels					Rate Change History					Rate Change History								
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025
Acadia Parish	119,272	122,691	182,613	218,775	224,502	127,814	137,560	198,462	248,767	269,560	0.00%	-6.32%	2.77%	-7.03%	3.87%	5.66%	-15.86%	4.92%	17.19%
Allen Parish	26,826	19,539	19,780	25,673	22,713	13,071	11,890	13,037	17,289	17,856	4.07%	-21.59%	32.73%	-27.16%	-9.05%	8.77%	-13.75%	-15.94%	-14.58%
Ascension Parish	41,544	44,189	71,735	139,621	150,252	30,054	33,057	51,510	97,294	121,283	-0.16%	-0.98%	-1.59%	-5.08%	3.96%	10.67%	-9.23%	-18.64%	-10.98%
Assumption Parish	53,032	50,722	100,784	139,483	137,134	51,522	50,616	93,596	149,255	150,409	0.00%	5.21%	5.09%	-6.23%	10.57%	1.47%	-26.01%	27.34%	-3.51%
Avoyelles Parish	16,908	15,515	21,098	29,455	26,891	9,708	11,491	15,953	21,643	22,273	0.16%	-8.13%	-0.19%	-29.15%	-1.75%	11.68%	-9.77%	-14.17%	-10.86%
Beauregard Parish	13,005	15,363	23,037	34,215	36,563	18,909	24,410	37,280	48,396	38,773	3.73%	5.15%	2.97%	-11.36%	-1.25%	0.54%	32.77%	34.04%	-9.38%
Bienville Parish	4,718	4,204	5,828	8,356	7,832	2,969	2,989	4,278	5,885	6,337	-2.93%	-11.54%	14.78%	-15.65%	-4.99%	12.83%	-8.40%	-18.33%	-10.93%
Bossier Parish	4,744	4,489	4,896	7,435	7,247	2,553	2,914	3,232	5,190	5,928	0.15%	-22.78%	6.49%	-23.22%	0.49%	0.00%	-10.37%	-18.18%	-10.02%
Caddo Parish	43,324	35,825	41,120	55,249	61,757	20,287	21,709	26,002	37,223	50,484	-0.15%	-16.34%	21.63%	-30.83%	-3.70%	7.67%	-19.75%	-16.67%	-10.82%
Calcasieu Parish	283,790	366,460	614,124	771,951	730,756	216,999	291,289	481,418	693,185	687,093	0.60%	1.08%	4.29%	-6.03%	2.20%	1.82%	-24.64%	19.23%	-14.22%
Caldwell Parish	2,367	2,344	2,548	4,270	3,935	1,576	1,687	1,803	2,936	3,104	-18.05%	-1.12%	-1.98%	-10.00%	1.17%	10.69%	-9.02%	-17.36%	-13.64%
Cameron Parish	12,903	21,426	37,382	50,901	55,019	22,375	35,207	55,948	75,168	74,553	19.58%	-19.90%	-8.89%	5.65%	12.49%	0.35%	0.00%	19.66%	23.38%
Catahoula Parish	19,545	18,965	24,190	28,014	26,251	10,047	10,764	14,190	17,523	20,365	0.21%	-4.65%	5.61%	-12.02%	-5.12%	10.54%	-22.52%	-17.95%	-14.77%
Claiborne Parish	6,737	4,655	5,095	5,750	6,693	3,249	2,669	3,349	4,007	5,481	0.21%	-12.02%	10.05%	-18.35%	-16.02%	4.62%	-13.99%	-16.26%	-10.86%
Concordia Parish	16,004	14,496	14,866	16,411	16,163	9,432	9,848	10,410	11,427	13,134	-0.21%	-13.26%	16.62%	-18.28%	-4.11%	10.72%	-12.21%	-17.39%	-11.00%
DeSoto Parish	5,135	5,084	5,863	7,859	4,357	4,594	4,953	5,576	6,891	3,842	-10.93%	-10.37%	-15.43%	-9.72%	2.08%	11.22%	0.00%	-2.99%	-10.49%
East Baton Rouge Parish	273,139	270,197	430,759	773,117	881,029	204,191	219,524	347,251	639,684	784,997	2.61%	5.09%	5.04%	-11.75%	2.88%	-1.75%	-3.01%	-10.56%	-5.93%
East Carroll Parish	6,346	5,867	10,080	15,757	12,585	5,175	5,248	9,135	13,069	10,793	5.21%	0.22%	-17.71%	-9.20%	-3.29%	13.03%	0.00%	-8.39%	-10.48%
East Feliciana Parish	5,778	6,073	11,817	16,417	12,441	4,615	5,196	10,217	15,100	13,890	-0.16%	-12.76%	-10.97%	-7.26%	-1.96%	6.48%	-18.49%	-17.65%	22.45%
Evangeliste Parish	23,134	19,307	23,714	29,578	23,489	12,515	12,958	16,414	20,869	19,489	2.76%	4.43%	0.00%	-24.88%	-3.38%	10.48%	-13.92%	-19.12%	-8.26%
Franklin Parish	8,034	7,501	10,717	16,540	17,575	4,525	5,416	7,670	11,592	14,270	4.48%	1.34%	-4.85%	-28.88%	2.42%	10.65%	-10.53%	-17.65%	-10.95%
Grant Parish	10,736	8,267	9,419	12,508	11,486	5,685	5,033	6,004	8,505	9,352	0.22%	-4.22%	5.39%	-16.74%	-5.09%	4.56%	-16.43%	-17.09%	-10.97%
Iberia Parish	194,049	190,501	420,759	530,462	576,157	148,791	167,771	373,993	507,644	548,011	10.21%	4.75%	15.74%	-18.65%	0.14%	3.65%	-17.52%	22.12%	-14.36%
Iberville Parish	30,691	26,743	37,025	50,492	50,088	18,783	17,058	23,745	34,466	34,979	2.58%	5.14%	2.80%	-5.55%	-0.84%	3.38%	-15.33%	11.81%	-34.06%
Jackson Parish	4,031	3,691	4,770	6,603	7,197	2,779	2,725	3,407	4,623	5,849	-4.15%	-14.43%	-1.48%	-9.37%	3.34%	10.88%	-11.11%	-17.50%	-10.93%
Jefferson Parish	823,079	839,652	2,239,637	4,129,949	4,198,797	703,650	695,878	1,917,634	3,624,710	3,556,171	5.51%	4.50%	0.00%	5.32%	-4.26%	-2.79%	0.00%	8.06%	-18.59%
Jefferson Davis Parish	43,769	52,560	86,503	107,289	91,394	41,622	50,697	78,756	104,402	89,232	-0.13%	1.55%	-0.61%	-3.80%	9.56%	-4.02%	-2.88%	9.02%	-6.58%
Lafayette Parish	270,569	279,653	498,682	721,439	745,718	209,183	219,051	384,776	594,663	644,375	5.28%	4.93%	-0.16%	-1.59%	-0.95%	13.76%	-26.22%	19.01%	-21.09%
Lafourche Parish	177,401	178,532	373,028	527,799	511,777	128,779	129,561	270,801	417,840	430,149	-1.55%	6.76%	11.95%	-1.28%	-0.24%	1.54%	-17.07%	5.88%	-18.35%
LaSalle Parish	10,341	9,458	10,099	17,106	15,399	8,016	7,635	7,866	12,481	12,556	0.00%	-19.26%	-4.89%	-5.43%	3.02%	12.02%	-4.32%	-17.29%	-10.74%
Lincoln Parish	18,160	14,215	16,268	17,328	13,836	9,892	8,373	9,687	11,503	11,248	-0.21%	2.07%	0.23%	-9.98%	-0.45%	0.68%	-19.35%	-17.60%	-10.86%
Livingston Parish	36,494	28,846	58,897	128,987	156,000	32,575	31,585	61,245	149,297	194,212	2.74%	5.14%	4.89%	-26.28%	9.13%	6.18%	-25.83%	13.39%	16.68%
Madison Parish	22,957	22,095	21,361	21,852	21,612	14,459	14,768	13,959	14,905	18,336	0.00%	-12.96%	-3.20%	-7.89%	2.49%	7.01%	-16.78%	-22.58%	-4.36%
Morehouse Parish	16,854	12,936	15,729	17,917	18,800	14,178	12,416	15,866	18,846	19,858	-4.28%	-8.27%	7.43%	-15.80%	-6.17%	6.86%	-15.28%	15.57%	-2.00%
Natchitoches Parish	28,498	23,748	24,321	27,066	25,671	15,242	13,755	14,204	17,896	20,984	-6.51%	4.67%	0.21%	-10.19%	-0.21%	1.29%	-22.22%	-16.67%	-10.82%
Orleans Parish	1,361,585	1,349,869	3,534,173	5,717,045	5,076,626	1,142,595	1,076,691	2,694,309	4,900,296	4,788,528	3.92%	1.55%	7.03%	5.05%	4.92%	3.09%	-23.72%	5.88%	-8.37%
Ouachita Parish	59,204	49,345	65,415	77,405	69,439	35,369	33,434	47,633	54,118	47,781	0.00%	0.23%	0.46%	-13.53%	-10.02%	11.41%	-6.00%	7.80%	-33.77%
Plaquemines Parish	19,581	20,268	67,584	125,276	115,955	16,734	16,631	55,413	117,339	107,189	1.47%	4.17%	4.57%	4.73%	1.32%	-7.16%	-14.08%	21.31%	-16.46%
Pointe Coupee Parish	25,063	19,867	27,350	35,313	32,073	12,627	12,263	17,826	23,444	25,402	2.41%	-18.65%	33.33%	-25.82%	-6.29%	10.29%	-15.33%	-18.10%	-12.92%
Rapides Parish	76,010	60,839	66,692	96,328	84,182	45,954	44,984	50,962	68,860	66,504	-2.96%	0.58%	0.39%	-23.36%	-3.70%	9.83%	0.00%	-18.64%	-12.98%
Red River Parish	1,240	1,026	1,107	2,123	929	755	692	787	1,484	753	-6.33%	-13.04%	16.18%	-12.87%	-7.65%	11.14%	-10.29%	-18.03%	-10.91%
Richland Parish	12,976	11,444	12,007	14,226	11,515	6,173	6,554	7,473	9,491	9,331	0.21%	-1.39%	3.80%	-20.70%	-9.66%	6.07%	-18.18%	-17.95%	-10.98%
Sabine Parish	7,510	6,373	9,036	13,731	17,949	5,826	5,551	7,990	11,125	15,216	4.70%	1.19%	-14.71%	-12.39%	-3.17%	12.85%	0.00%	-10.37%	-10.59%
Saint Bernard Parish	96,436	97,984	255,772	430,809	434,952	93,901	98,011	253,119	398,513	380,627	0.40%	4.70%	18.76%	-5.65%	0.11%	9.46%	0.00%	10.19%	-16.73%
Saint Charles Parish	51,747	53,861	199,320	328,638	265,203	42,805	44,261	152,144	273,344	235,036	2.75%	-0.43%	1.45%	-1.31%	9.72%	3.52%	-20.38%	8.80%	-15.11%
Saint Helena Parish	6,742	7,468	15,129	21,734	20,633	5,322	6,241	12,717	18,364	19,438	-11.47%	6.15%	5.33%	-7.26%	-2.44%	12.28%	-15.91%	-6.76%	-2.50%
Saint James Parish	35,218	34,414	58,204	82,988	70,477	33,228	33,140	53,040	87,823	78,540	0.00%	-0.80%	5.34%	-4.98%	8.08%	0.97%	-26.25%	20.34%	1.15%
Saint John Parish	62,918	63,465	182,235	329,835	321,571	75,804	77,335	224,608	391,646	339,242	1.96%	5.11%	-0.14%	-0.90%	-2.59%	5.45%	0.00%	27.33%	-7.19%
Saint Landry Parish	82,415	72,459	90,791	111,337	95,533	40,743	41,715	52,704	71,929	77,372	2.73%	5.15%	4.02%	-19.07%	0.00%	5.17%	-23.81%	-17.86%	-11.07%
Saint Martin Parish	105,146	107,837	188,341	231,890	254,740	116,610	124,942	200,186	272,026	301,968	1.37%	5.26%	1.25%	-8.42%	13.24%	0.55%	-19.88%	22.56%	6.53%
Saint Mary Parish	162,242	180,366	387,073	561,661	674,800	156,157	174,555	366,052	502,028	600,572	6.02%	7.00%	-0.26%	-0.73%	0.12%	15.28%	-9.40%	8.49%	-14.62%
Saint Tammany Parish	206,429	218,178	771,151	1,338,782	1,041,295	119,308	126,786	444,080	814,925	828,767	1.35%	4.41%	0.76%	-0.69%	-0.56%	8.80%	-20.13%	-26.89%	-8.05%
Tangipahoa Parish	55,030	54,071	140,184	250,914	248,259	29,167	31,047	83,152	160,764	194,945	2.74%	5.12%	5.06%	-9.86%	-4.23%	4.97%	-18.87%	-18.60%	-13.42%
Tensas Parish	7,867	6,460	7,406	10,370	10,553	6,799	6,178	7,166	9,194	9,338	-3.79%	-3.37%	-6.97%	-11.50%	-2.82%	12.79%	0.00%	-1.77%	-10.73%
Terrebonne Parish	249,099	258,968	614,086	829,928	819,017	183,332	184,376	445,847	746,306	767,501	-2.31%	8.04%	5.44%	3.73%	0.70%	-14.29%	0.00%	17.32%	-12.15%
Union Parish	4,659	5,298	6,985	9,407	5,793	2,650	3,208	4,347	5,425	3,933	-0.21%	-17.82%	24.64%	-4.86%	-0.80%	11.44%	0.00%	27.44%	-21.31%
Vermilion Parish	187,209	199,134	444,255	524,192	576,79														

FAIR Plan Fire Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative	Rate Change	History							Trended Earned Premium at	Current Rate Levels			
	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	2020	2021	2022	2023	2024
Acadia Parish	1.016	1.016	1.085	1.056	1.135	1.093	1.035	1.230	1.172	182,341	189,213	263,266	304,215	306,505
Allen Parish	0.483	0.464	0.592	0.446	0.613	0.674	0.619	0.718	0.854	18,647	16,355	17,294	21,143	20,303
Ascension Parish	0.698	0.700	0.707	0.718	0.756	0.728	0.657	0.724	0.890	42,875	45,470	68,330	118,980	137,906
Assumption Parish	1.058	1.058	1.005	0.957	1.020	0.923	0.909	1.229	0.965	73,502	69,622	124,158	182,523	171,024
Avoyelles Parish	0.493	0.492	0.536	0.537	0.758	0.771	0.690	0.765	0.891	13,850	15,806	21,162	26,467	25,326
Beauregard Parish	1.594	1.537	1.462	1.419	1.601	1.622	1.613	1.215	0.906	26,976	33,576	49,453	59,183	44,087
Bienville Parish	0.594	0.612	0.692	0.603	0.714	0.752	0.666	0.727	0.891	4,236	4,111	5,675	7,197	7,206
Bossier Parish	0.419	0.419	0.542	0.509	0.663	0.660	0.660	0.736	0.900	3,642	4,008	4,287	6,347	6,740
Caddo Parish	0.435	0.435	0.520	0.428	0.619	0.642	0.596	0.743	0.892	28,942	29,861	34,492	45,520	57,403
Calcasieu Parish	0.799	0.795	0.786	0.754	0.802	0.785	0.771	1.023	0.858	309,574	400,667	638,616	847,691	781,265
Caldwell Parish	0.520	0.634	0.642	0.655	0.727	0.719	0.649	0.714	0.864	2,248	2,320	2,392	3,590	3,529
Cameron Parish	1.570	1.313	1.639	1.761	1.667	1.482	1.476	1.476	1.234	31,921	48,427	74,217	91,922	84,771
Catahoula Parish	0.505	0.504	0.528	0.500	0.568	0.599	0.542	0.699	0.852	14,333	14,806	18,823	21,429	23,156
Claiborne Parish	0.447	0.446	0.507	0.461	0.564	0.672	0.642	0.747	0.891	4,635	3,671	4,443	4,900	6,232
Concordia Parish	0.565	0.567	0.653	0.560	0.685	0.715	0.645	0.735	0.890	13,456	13,546	13,809	13,974	14,934
DeSoto Parish	0.601	0.675	0.753	0.890	0.986	0.966	0.868	0.868	0.895	6,554	6,813	7,397	8,427	4,369
East Baton Rouge Parish	0.825	0.804	0.765	0.728	0.825	0.802	0.816	0.841	0.941	291,302	301,954	460,639	782,265	892,587
East Carroll Parish	0.706	0.671	0.670	0.814	0.897	0.927	0.820	0.820	0.895	7,383	7,219	12,118	15,982	12,272
East Feliciana Parish	0.617	0.618	0.709	0.796	0.858	0.875	0.822	1.008	1.225	6,584	7,147	13,553	18,466	15,794
Evangeline Parish	0.550	0.535	0.512	0.512	0.682	0.706	0.639	0.742	0.917	17,854	17,824	21,774	25,521	22,160
Franklin Parish	0.533	0.510	0.503	0.529	0.744	0.726	0.656	0.733	0.891	6,455	7,450	10,174	14,176	16,226
Grant Parish	0.516	0.515	0.537	0.510	0.612	0.645	0.617	0.738	0.890	8,110	6,923	7,964	10,401	10,634
Iberia Parish	0.973	0.883	0.843	0.728	0.895	0.894	0.863	1.046	0.856	212,268	230,768	496,113	620,794	623,120
Iberville Parish	0.670	0.653	0.621	0.605	0.640	0.645	0.624	0.737	0.659	26,796	23,463	31,498	42,148	39,773
Jackson Parish	0.548	0.572	0.668	0.678	0.749	0.724	0.653	0.735	0.891	3,965	3,748	4,519	5,653	6,651
Jefferson Parish	0.951	0.901	0.862	0.862	0.819	0.855	0.880	0.880	0.814	1,003,838	957,178	2,543,801	4,432,630	4,043,574
Jefferson Davis Parish	0.953	0.954	0.939	0.945	0.982	0.897	0.934	1.019	0.934	59,379	69,734	104,472	127,672	101,462
Lafayette Parish	0.851	0.808	0.770	0.771	0.784	0.788	0.693	0.939	0.789	298,424	301,304	510,417	727,209	732,692
Lafourche Parish	0.844	0.857	0.803	0.717	0.726	0.728	0.717	0.865	0.817	183,718	178,211	359,226	510,973	489,104
LaSalle Parish	0.592	0.592	0.733	0.771	0.815	0.791	0.706	0.738	0.893	11,436	10,502	10,434	15,263	14,277
Lincoln Parish	0.546	0.547	0.536	0.535	0.594	0.596	0.592	0.735	0.891	14,112	11,517	12,850	14,067	12,790
Livingston Parish	0.950	0.924	0.879	0.838	1.137	1.042	0.981	1.323	1.167	46,472	43,445	81,243	182,574	220,830
Madison Parish	0.525	0.525	0.603	0.623	0.676	0.659	0.616	0.741	0.956	20,627	20,313	18,517	18,227	20,849
Morehouse Parish	0.764	0.798	0.870	0.810	0.962	1.025	0.960	1.133	0.980	20,227	17,078	21,047	23,047	22,580
Natchitoches Parish	0.515	0.550	0.526	0.525	0.584	0.585	0.578	0.743	0.892	21,744	18,920	18,842	21,885	23,860
Orleans Parish	0.950	0.914	0.900	0.841	0.801	0.763	0.740	0.970	0.916	1,630,044	1,480,984	3,574,084	5,992,535	5,444,835
Ouachita Parish	0.586	0.586	0.584	0.582	0.673	0.748	0.671	0.714	0.662	50,458	45,988	63,187	66,180	54,330
Plaquemines Parish	0.948	0.934	0.897	0.858	0.819	0.808	0.871	1.013	0.935	23,873	22,876	73,507	143,493	121,880
Pointe Coupee Parish	0.514	0.502	0.617	0.463	0.624	0.666	0.604	0.713	0.871	18,014	16,868	23,647	28,669	28,884
Rapides Parish	0.563	0.580	0.577	0.575	0.750	0.779	0.709	0.709	0.871	65,559	61,875	67,603	84,208	75,619
Red River Parish	0.554	0.592	0.681	0.586	0.672	0.728	0.655	0.730	0.891	1,077	952	1,044	1,815	856
Richland Parish	0.466	0.465	0.471	0.454	0.573	0.634	0.598	0.730	0.890	8,806	9,015	9,913	11,606	10,610
Sabine Parish	0.693	0.662	0.654	0.767	0.876	0.904	0.801	0.801	0.894	8,311	7,635	10,599	13,605	17,301
Saint Bernard Parish	1.184	1.179	1.127	0.949	1.005	1.004	0.918	0.918	0.833	133,961	134,814	335,770	487,339	432,795
Saint Charles Parish	0.856	0.833	0.836	0.824	0.835	0.761	0.735	0.924	0.849	61,066	60,881	201,824	334,270	267,250
Saint Helena Parish	0.756	0.853	0.804	0.777	0.837	0.858	0.765	0.909	0.975	7,592	8,584	16,869	22,457	22,102
Saint James Parish	0.973	0.973	0.981	0.931	0.980	0.906	0.898	1.217	1.012	47,404	45,584	70,359	107,398	89,305
Saint John Parish	1.288	1.263	1.201	1.203	1.214	1.246	1.182	1.182	0.928	108,143	106,374	297,949	478,941	385,738
Saint Landry Parish	0.532	0.518	0.493	0.474	0.585	0.585	0.557	0.731	0.889	58,125	57,379	69,913	87,961	87,976
Saint Martin Parish	1.179	1.163	1.104	1.091	1.191	1.052	1.046	1.306	1.065	166,358	171,857	265,553	333,559	343,355
Saint Mary Parish	1.088	1.026	0.959	0.962	0.969	0.967	0.839	0.926	0.854	222,776	240,100	485,579	613,926	682,885
Saint Tammany Parish	0.615	0.607	0.581	0.577	0.581	0.584	0.537	0.672	0.920	170,207	174,394	589,086	996,566	942,356
Tangipahoa Parish	0.588	0.572	0.544	0.518	0.575	0.600	0.572	0.705	0.866	41,610	42,705	110,304	196,597	221,664
Tensas Parish	0.736	0.765	0.791	0.851	0.961	0.989	0.877	0.877	0.893	9,700	8,498	9,506	11,243	10,618
Terrebonne Parish	0.820	0.840	0.777	0.737	0.711	0.706	0.823	0.996	0.879	261,544	253,608	591,430	912,652	872,693
Union Parish	0.559	0.560	0.682	0.547	0.605	0.636	0.571	0.571	0.787	3,781	4,413	5,766	6,634	4,472
Vermilion Parish	0.960	0.957	0.904	0.851	0.864	0.864	0.931	0.995	0.803	229,144	236,272	516,144	613,452	589,312
Vernon Parish	0.461	0.474	0.480	0.480	0.588	0.587	0.583	0.764	0.928	6,246	5,682	6,983	10,358	13,097
Washington Parish	0.393	0.372	0.354	0.445	0.513	0.522	0.482	0.550	0.756	32,909	33,185	67,230	101,767	100,406
Webster Parish	0.420	0.419	0.551	0.412	0.599	0.714	0.647	0.733	0.891	4,791	3,677	4,787	8,393	9,507
West Baton Rouge Parish	0.582	0.557	0.530	0.514	0.618	0.663	0.610	0.786	0.956	6,679	7,499	14,061	21,277	20,217
West Carroll Parish	0.657	0.657	0.689	0.731	0.791	0.803	0.705	0.735	0.891	4,821	3,041	3,265	3,038	2,926
West Feliciana Parish	0.706	0.939	0.923	0.884	0.958	0.985	0.915	1.099	1.081	4,615	4,419	5,256	11,444	11,887
Winn Parish	0.505	0.517	0.620	0.656	0.702	0.675	0.623	0.733	0.891	5,664	5,930	7,135	8,690	8,092
NULL	0.917	0.887	0.860	0.822	0.824	0.814	0.798	0.928	0.876	-	-	-	-	-
Unknown	0.917	0.887	0.860	0.822	0.824	0.814	0.798	0.928	0.876	-	-	(180)	-	-
Total	0.917	0.887	0.860	0.822	0.824	0.814	0.798	0.928	0.876	6,431,704	6,388,059	13,585,188	21,082,534	19,888,959

(35) Trend Factors 1.4266 1.3755 1.3265 1.2229 1.1371

Coastal Plan Fire Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	Earned Premium at Current Rate Levels					Rate Change History					Rate Change History								
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025
Acadia Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Allen Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Cameron Parish	8,047	7,357	15,533	17,735	13,606	5,726	4,936	10,256	19,117	17,496	-16.10%	23.28%	5.99%	6.30%	4.89%	-13.01%	-48.65%	26.32%	13.64%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Grant Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-9.00%	-22.30%	-26.19%	-18.82%	-21.93%	-8.73%	-30.77%	-16.67%	-37.50%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Jefferson Parish	92,883	91,446	109,492	144,125	147,920	70,935	66,882	76,650	121,506	161,669	5.40%	0.51%	-3.10%	5.22%	4.99%	1.77%	-31.11%	-16.13%	18.88%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
LaFourche Parish	97,759	103,962	169,107	200,693	158,605	36,675	36,508	58,909	93,689	117,336	11.40%	4.83%	-1.09%	9.80%	-1.53%	6.90%	-45.00%	-31.82%	-12.02%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Madison Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Orleans Parish	8,788	7,564	10,562	13,027	(453)	1,963	1,383	1,821	3,207	(185)	23.30%	3.14%	-13.10%	31.15%	5.43%	-3.94%	-43.90%	-36.96%	-49.84%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Plaquemines Parish	18,308	18,801	24,762	31,110	26,675	14,229	13,773	17,647	34,665	35,627	-1.50%	5.95%	6.77%	5.81%	7.03%	-14.42%	-44.26%	17.65%	22.73%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Red River Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Richland Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Saint Bernard Parish	5,129	4,972	8,182	9,305	5,674	3,476	3,175	4,801	6,165	5,482	-13.10%	1.18%	0.32%	6.63%	7.12%	19.11%	-37.50%	-28.57%	12.73%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Saint Mary Parish	25,481	26,024	38,190	34,740	21,210	5,795	5,720	8,139	9,992	10,043	-6.80%	7.05%	-0.40%	4.51%	0.97%	13.08%	-49.30%	-33.33%	-43.18%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Terrebonne Parish	85,602	87,715	122,379	129,605	86,888	28,698	27,126	34,319	52,717	59,066	-10.80%	5.68%	-4.18%	8.86%	14.25%	-5.34%	-44.93%	-36.84%	-16.67%
Union Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Vermilion Parish	4,792	3,921	7,370	7,325	1,783	2,174	1,823	3,237	3,542	1,223	-12.20%	-4.66%	-12.15%	-2.92%	4.82%	16.52%	-32.69%	-28.57%	-20.00%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Washington Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Webster Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Winn Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
NULL	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Unknown	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%
Total	346,791	351,761	505,576	587,665	461,908	169,671	161,326	215,779	344,600	407,757	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%

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

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

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

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

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

(35) See Exhibit 13

Coastal Plan Fire Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	2020	2021	2022	2023	2024
Acadia Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Allen Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Ascension Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Assumption Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Avoyelles Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Beauregard Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Bienville Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Bossier Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Caddo Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Calcasieu Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Caldwell Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Cameron Parish	0.784	0.934	0.758	0.715	0.673	0.641	0.737	1.435	1.136	8,169	6,789	13,605	23,378	19,894
Catahoula Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Claiborne Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Concordia Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
DeSoto Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
East Baton Rouge Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
East Carroll Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
East Feliciana Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Evangeline Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Franklin Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Grant Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Iberia Parish	0.109	0.120	0.154	0.209	0.257	0.329	0.361	0.521	0.625	-	-	-	-	-
Iberville Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Jackson Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Jefferson Parish	0.793	0.752	0.748	0.772	0.734	0.699	0.687	0.997	1.189	101,197	91,996	101,679	148,589	183,827
Jefferson Davis Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Lafayette Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Lafourche Parish	0.440	0.395	0.377	0.381	0.347	0.353	0.330	0.600	0.880	52,321	50,217	78,145	114,572	133,418
LaSalle Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Lincoln Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Livingston Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Madison Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Morehouse Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Natchitoches Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Orleans Parish	0.260	0.211	0.205	0.236	0.180	0.170	0.177	0.316	0.502	2,800	1,902	2,416	3,922	(210)
Ouachita Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Plaquemines Parish	0.869	0.882	0.833	0.780	0.737	0.689	0.805	1.444	1.227	20,299	18,945	23,409	42,392	40,510
Pointe Coupee Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Rapides Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Red River Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Richland Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Sabine Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Saint Bernard Parish	0.604	0.695	0.687	0.685	0.642	0.599	0.503	0.805	1.127	4,959	4,367	6,369	7,539	6,233
Saint Charles Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Saint Helena Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Saint James Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Saint John Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Saint Landry Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Saint Martin Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Saint Mary Parish	0.228	0.244	0.228	0.229	0.219	0.217	0.192	0.379	0.568	8,267	7,868	10,797	12,219	11,419
Saint Tammany Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Tangipahoa Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Tensas Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Terrebonne Parish	0.308	0.346	0.327	0.341	0.314	0.274	0.290	0.526	0.833	40,941	37,312	45,525	64,467	67,161
Union Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Vermilion Parish	0.335	0.382	0.401	0.456	0.470	0.448	0.385	0.571	0.800	3,101	2,508	4,294	4,331	1,391
Vernon Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Washington Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Webster Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
West Baton Rouge Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
West Carroll Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
West Feliciana Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Winn Parish	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
NULL	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Unknown	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	-	-	-	-	-
Total	0.506	0.496	0.478	0.491	0.456	0.431	0.426	0.711	0.955	242,054	221,904	286,239	421,409	463,643
							(35)	Trend Factors		1.4266	1.3755	1.3265	1.2229	1.1371

FAIR Plan EC Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	Earned Premium at Current Rate Levels					Rate Change History													
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025
Acadia Parish	331,901	346,911	522,315	910,317	1,260,499	745,280	815,035	1,189,424	1,555,096	1,512,788	0.00%	-6.32%	2.77%	-7.03%	3.87%	5.66%	76.57%	4.68%	17.27%
Allen Parish	41,966	29,870	30,458	62,447	94,830	65,445	58,181	64,251	93,523	86,921	4.07%	-21.59%	32.73%	-27.16%	-9.05%	8.77%	101.67%	15.59%	-14.97%
Ascension Parish	128,564	137,464	245,308	660,443	972,022	222,746	246,265	421,837	835,576	899,801	-0.16%	-0.98%	-1.59%	-5.08%	3.96%	10.67%	69.84%	0.26%	-7.55%
Assumption Parish	162,535	148,941	328,983	726,436	924,143	383,588	361,047	742,164	1,250,939	1,013,970	0.00%	5.21%	5.09%	-6.23%	10.57%	1.47%	79.54%	27.55%	-3.56%
Avoyelles Parish	26,891	23,729	33,420	65,125	100,249	44,903	51,110	73,486	101,485	99,863	0.16%	-8.13%	-0.19%	-29.15%	-1.75%	11.68%	87.95%	15.60%	-7.59%
Beauregard Parish	23,223	27,772	42,495	64,493	70,791	33,721	44,068	68,675	91,167	75,092	3.73%	5.15%	2.97%	-11.36%	-1.25%	0.54%	32.55%	34.06%	-9.36%
Bienville Parish	8,773	7,422	10,102	20,722	34,336	17,150	16,394	23,037	32,547	32,813	-2.93%	-11.54%	14.78%	-15.65%	-4.99%	12.83%	101.95%	15.67%	-11.38%
Bossier Parish	10,328	9,324	9,730	21,584	39,495	15,729	17,129	18,176	30,929	37,577	0.15%	-22.78%	6.49%	-23.22%	0.49%	0.00%	87.00%	10.42%	-9.57%
Caddo Parish	83,273	70,129	76,686	157,915	273,295	128,723	140,278	160,074	239,750	267,624	-0.15%	-16.34%	21.63%	-30.83%	-3.70%	7.67%	89.06%	13.55%	-8.29%
Calcasieu Parish	847,216	1,113,152	1,900,339	3,656,975	4,709,518	1,430,689	1,954,070	3,289,772	4,993,534	4,433,069	0.60%	1.08%	4.29%	-6.03%	2.20%	1.82%	66.32%	19.12%	-14.08%
Caldwell Parish	3,031	3,134	4,093	10,381	15,562	5,932	6,630	8,517	14,999	14,057	-18.05%	-1.12%	-1.98%	-10.00%	1.17%	10.69%	102.00%	9.70%	-13.85%
Cameron Parish	70,627	132,565	242,807	404,358	493,955	186,615	331,901	553,704	754,729	671,482	19.58%	-19.90%	-6.89%	5.65%	12.49%	0.35%	51.76%	19.86%	23.66%
Catahoula Parish	20,335	17,281	19,898	33,195	56,275	38,399	36,030	42,876	50,013	51,759	0.21%	-4.65%	5.61%	-12.02%	-5.12%	10.54%	101.79%	15.63%	-14.69%
Claiborne Parish	7,380	5,178	5,495	10,542	20,862	11,970	9,988	12,149	17,110	20,798	0.21%	-12.02%	10.05%	-18.35%	-16.02%	4.62%	102.03%	15.58%	-7.51%
Concordia Parish	30,005	27,585	28,528	47,097	71,167	48,409	51,299	54,687	67,553	70,932	-0.21%	-13.26%	16.62%	-18.28%	-4.11%	10.72%	65.25%	15.67%	-7.57%
DeSoto Parish	6,238	5,904	7,365	13,788	12,597	13,864	14,291	17,403	22,542	12,569	-10.93%	-10.37%	-15.43%	-9.72%	2.08%	11.22%	101.55%	15.68%	-7.47%
East Baton Rouge Parish	633,055	621,455	1,018,788	2,597,895	4,018,437	1,046,568	1,116,570	1,816,205	3,701,759	4,002,966	2.61%	5.09%	5.04%	-11.75%	2.88%	-1.75%	71.72%	11.62%	-5.85%
East Carroll Parish	11,748	10,507	15,103	32,133	35,985	23,895	23,442	34,134	50,333	34,947	5.21%	0.22%	-17.71%	-9.20%	-3.29%	13.03%	96.48%	15.51%	-9.87%
East Feliciana Parish	9,206	9,658	20,783	48,479	61,717	24,046	27,018	58,757	100,284	81,695	-0.16%	-12.76%	-10.97%	-7.26%	-1.96%	6.48%	89.32%	15.60%	22.79%
Evangeliste Parish	40,836	34,070	42,984	86,841	101,920	63,618	65,840	85,669	122,414	95,173	2.76%	4.43%	0.00%	-24.88%	-3.38%	10.48%	94.25%	2.81%	-7.91%
Franklin Parish	12,550	11,649	16,653	43,263	69,701	20,398	24,273	34,395	63,041	65,355	4.48%	1.34%	-4.85%	-28.88%	2.42%	10.65%	92.12%	10.80%	-11.04%
Grant Parish	13,725	10,043	11,646	21,405	36,088	24,591	20,689	25,115	33,572	34,765	0.22%	-4.22%	5.30%	-16.74%	-5.09%	4.56%	102.00%	15.64%	-10.65%
Iberia Parish	645,115	635,621	1,572,046	2,931,413	4,010,279	1,080,704	1,222,982	3,052,958	4,315,691	3,818,988	10.21%	4.75%	15.74%	-18.65%	0.14%	3.65%	79.87%	22.29%	-14.32%
Iberville Parish	70,129	63,338	95,516	218,598	288,248	108,715	102,331	155,166	270,777	241,754	2.58%	5.14%	2.80%	-5.55%	-0.84%	3.98%	89.31%	12.17%	-20.94%
Jefferson Parish	6,877	6,378	8,027	15,423	28,975	13,033	12,943	15,761	21,722	26,673	-4.15%	-14.43%	-1.48%	-9.37%	3.34%	10.88%	81.82%	15.68%	-14.64%
Jefferson Parish	4,827,764	4,790,804	14,897,047	34,788,507	37,236,906	6,813,346	6,554,577	21,056,583	40,442,835	31,586,206	5.51%	4.50%	0.00%	5.32%	-4.26%	-2.79%	65.07%	7.72%	-18.33%
Jefferson Davis Parish	135,421	158,025	258,078	425,643	435,452	237,374	280,961	433,129	580,106	424,173	-0.13%	1.55%	-0.61%	-3.80%	9.56%	-4.02%	69.53%	8.93%	-6.76%
Lafayette Parish	905,560	919,374	1,633,327	3,370,120	4,271,687	1,415,010	1,455,472	2,547,198	3,999,047	3,692,660	5.28%	4.93%	-0.16%	-1.59%	-0.59%	13.70%	49.09%	18.96%	-21.04%
Lafourche Parish	698,445	681,935	1,701,634	3,564,639	4,178,840	1,083,484	1,057,546	2,639,683	4,287,722	3,531,956	-1.55%	6.76%	11.95%	-1.28%	-0.24%	1.54%	76.16%	5.96%	-17.92%
LaSalle Parish	15,025	13,451	14,283	34,568	48,905	33,253	31,001	31,761	53,955	48,602	0.00%	-19.26%	-4.89%	-5.43%	3.02%	12.02%	89.17%	14.77%	-7.54%
Lincoln Parish	29,192	22,464	26,083	42,552	50,361	46,764	38,919	45,684	58,338	47,684	-0.21%	2.07%	0.23%	-9.98%	-0.45%	0.68%	74.65%	11.33%	-10.39%
Livingston Parish	91,389	72,868	149,869	498,804	797,375	175,926	172,067	336,092	863,453	991,256	2.74%	5.14%	4.89%	-26.28%	9.13%	6.18%	59.95%	13.75%	16.32%
Madison Parish	31,455	29,382	30,359	52,932	81,441	69,085	68,482	69,184	86,646	83,705	0.00%	-12.96%	-3.20%	-7.89%	2.49%	7.01%	95.56%	14.85%	-4.32%
Morehouse Parish	23,521	19,100	21,055	36,475	50,287	39,290	36,400	42,174	55,873	53,254	-4.28%	-8.27%	7.43%	-15.80%	-6.17%	6.86%	67.83%	15.54%	-1.74%
Natchitoches Parish	41,876	35,423	36,646	64,856	102,537	71,368	65,377	68,199	92,507	98,528	-6.51%	4.67%	0.21%	-10.19%	-0.21%	1.29%	82.90%	10.05%	-8.51%
Orleans Parish	7,213,362	7,180,101	20,611,227	50,860,685	60,524,039	14,947,959	14,141,393	38,799,096	71,497,637	57,213,374	3.92%	1.55%	7.03%	5.05%	4.92%	3.09%	87.59%	6.31%	-8.36%
Ouachita Parish	76,542	67,375	108,346	159,034	167,602	101,266	101,097	174,702	199,702	160,923	0.00%	0.23%	0.46%	-13.53%	-10.02%	11.41%	49.23%	7.73%	-7.56%
Plaquemines Parish	92,464	108,495	434,279	1,044,419	949,630	169,897	191,421	765,577	1,497,046	881,351	1.47%	4.17%	4.57%	4.73%	1.32%	-7.16%	83.90%	21.45%	-16.18%
Pointe Coupee Parish	57,609	46,743	60,745	112,969	185,238	88,978	88,455	121,383	163,358	174,392	2.41%	-18.65%	33.33%	-25.82%	-6.29%	10.29%	83.71%	15.14%	-12.48%
Rapides Parish	105,567	83,734	96,129	206,942	251,441	170,406	165,313	196,129	299,032	234,670	-2.96%	0.58%	0.39%	-23.36%	-3.70%	9.83%	96.09%	7.08%	-9.86%
Red River Parish	1,985	1,378	1,466	4,779	3,417	3,897	2,996	3,360	7,645	3,333	-6.33%	-13.04%	16.18%	-12.87%	-7.65%	11.14%	101.98%	15.66%	-9.55%
Richland Parish	19,860	17,026	18,462	43,373	53,244	31,957	32,983	38,863	66,018	51,266	0.21%	-1.39%	3.80%	-20.70%	-9.66%	6.07%	101.79%	8.41%	-7.60%
Sabine Parish	14,033	11,586	16,155	37,992	60,425	25,688	23,813	33,708	54,679	56,416	4.70%	1.19%	-14.71%	-12.39%	-3.17%	12.85%	100.00%	2.56%	-7.81%
Saint Bernard Parish	544,105	555,245	2,002,775	4,293,465	4,196,992	939,848	985,247	3,516,000	5,524,480	3,674,616	0.40%	4.70%	18.76%	-5.65%	0.11%	9.46%	77.09%	10.49%	-16.81%
Saint Charles Parish	207,943	210,130	853,341	1,951,046	1,993,464	379,499	378,390	1,427,389	2,482,278	1,764,615	2.75%	-0.43%	1.45%	-1.31%	9.72%	3.52%	74.57%	8.97%	-15.28%
Saint Helena Parish	10,420	11,325	22,973	46,016	68,653	19,780	22,760	46,440	64,160	64,730	-11.47%	6.15%	3.53%	-7.26%	-2.44%	12.28%	101.84%	-6.56%	-2.52%
Saint James Parish	111,046	105,721	179,169	410,358	462,064	262,412	254,977	408,922	711,352	514,508	0.00%	-0.80%	5.34%	-4.98%	8.08%	0.97%	85.06%	20.04%	1.21%
Saint John Parish	255,507	253,291	803,437	1,823,703	2,155,235	490,171	491,469	1,576,810	2,815,079	2,281,963	1.96%	5.11%	-0.14%	-0.90%	-2.59%	5.45%	58.48%	27.67%	-6.99%
Saint Landry Parish	191,871	169,462	211,936	420,796	580,590	278,243	286,150	360,851	540,797	512,226	2.73%	5.15%	4.02%	-19.07%	0.00%	5.17%	76.87%	9.70%	-15.86%
Saint Martin Parish	265,958	275,682	493,435	869,658	1,228,111	591,701	640,775	1,052,137	1,483,600	1,461,207	1.37%	5.26%	1.25%	-8.42%	13.24%	0.55%	60.00%	22.79%	6.81%
Saint Mary Parish	668,644	734,881	1,807,807	3,454,842	4,692,292	1,233,034	1,362,582	3,275,543	4,451,833	4,177,782	6.02%	7.00%	-0.26%	-0.73%	0.12%	15.28%	73.49%	8.51%	-14.60%
Saint Tammany Parish	795,213	825,822	3,358,148	8,455,106	9,766,851	1,436,578	1,500,044	6,044,310	11,204,462	9,111,984	1.35%	4.41%	0.76%	-0.69%	-0.56%	8.80%	77.30%	2.95%	-8.06%
Tangipahoa Parish	125,838	123,653	341,878	893,156	1,352,448	179,584	191,167	545,989	1,115,104	1,236,138	2.74%	5.12%	5.06%	-9.86%	-4.23%	4.97%	63.02%	6.87%	-11.63%
Tensas Parish	14,195	11,883	15,527	31,714	40,655	23,586	21,847	28,884	43,138	38,604	-3.79%	-3.37%	-6.97%	-11.50%	-2.82%	12.79%	69.09%	10.54%	-9.80%
Terrebonne Parish	865,220	887,734	2,850,296	5,493,793															

FAIR Plan EC Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(29)	(30)	(31)	(32)	(33)
Actual Earned Premium	Cumulative Rate Change History					Trended Earned Premium at Current Rate Levels								
	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	2020	2021	2022	2023	2024
Acadia Parish	2.129	2.129	2.273	2.212	2.379	2.290	2.168	1.228	1.173	1,063,228	1,121,078	1,577,808	1,901,715	1,720,128
Allen Parish	1.547	1.486	1.896	1.428	1.961	2.156	1.982	0.983	0.850	93,365	80,028	85,231	114,369	98,834
Ascension Parish	1.673	1.675	1.692	1.719	1.811	1.742	1.574	0.927	0.925	317,773	338,737	559,580	1,021,820	1,023,126
Assumption Parish	2.569	2.569	2.442	2.324	2.478	2.241	2.208	1.230	0.964	547,233	496,619	984,504	1,529,764	1,152,943
Avoyelles Parish	1.434	1.431	1.558	1.561	2.203	2.242	2.008	1.068	0.924	64,059	70,302	97,481	124,105	113,560
Beauregard Parish	1.592	1.535	1.460	1.418	1.599	1.619	1.611	1.215	0.906	48,107	60,615	91,100	111,487	85,384
Bienville Parish	1.845	1.901	2.149	1.872	2.219	2.336	2.070	1.025	0.886	24,466	22,550	30,559	39,801	37,310
Bossier Parish	1.187	1.185	1.534	1.441	1.877	1.867	1.867	0.999	0.904	22,439	23,561	24,111	37,823	42,727
Caddo Parish	1.435	1.437	1.718	1.412	2.042	2.120	1.969	1.041	0.917	183,638	192,952	212,343	293,188	304,304
Calcasieu Parish	1.765	1.755	1.736	1.664	1.771	1.733	1.702	1.023	0.859	2,041,043	2,687,816	4,363,985	6,106,555	5,040,658
Caldwell Parish	1.528	1.865	1.886	1.924	2.138	2.113	1.909	0.945	0.862	8,463	9,120	11,298	18,342	15,984
Cameron Parish	2.393	2.001	2.498	2.683	2.539	2.257	2.249	1.482	1.237	266,228	456,529	734,506	922,952	763,514
Catahoula Parish	1.854	1.850	1.940	1.837	2.088	2.200	1.991	0.986	0.853	54,781	49,559	56,876	61,161	58,853
Claiborne Parish	1.503	1.500	1.705	1.549	1.897	2.259	2.160	1.069	0.925	17,077	13,738	16,116	20,924	23,649
Concordia Parish	1.547	1.551	1.788	1.533	1.876	1.956	1.767	1.069	0.924	69,061	70,562	72,544	82,610	80,654
DeSoto Parish	1.493	1.676	1.870	2.212	2.450	2.400	2.158	1.070	0.925	19,779	19,657	23,086	27,566	14,292
East Baton Rouge Parish	1.823	1.777	1.691	1.610	1.824	1.773	1.805	1.051	0.942	1,493,050	1,535,838	2,409,252	4,526,853	4,551,606
East Carroll Parish	1.762	1.674	1.671	2.300	2.236	2.312	2.046	1.041	0.901	34,089	32,244	45,280	61,552	39,737
East Feliciana Parish	2.018	2.021	2.317	2.602	2.806	2.862	2.688	1.420	1.228	34,304	37,163	77,943	122,637	92,892
Evangeline Parish	1.583	1.540	1.475	1.475	1.963	2.032	1.839	0.947	0.921	90,758	90,563	113,643	149,699	108,217
Franklin Parish	1.538	1.472	1.452	1.526	2.146	2.095	1.894	0.986	0.890	29,100	33,387	45,626	77,092	74,312
Grant Parish	1.745	1.741	1.818	1.725	2.071	2.182	2.087	1.033	0.894	35,082	28,458	33,316	41,055	39,530
Iberia Parish	2.126	1.929	1.842	1.591	1.956	1.954	1.885	1.048	0.857	1,541,749	1,682,207	4,049,843	5,277,626	4,342,412
Iberville Parish	1.698	1.655	1.574	1.531	1.621	1.635	1.581	0.887	0.791	155,094	140,756	205,833	331,131	274,888
Jackson Parish	1.507	1.572	1.837	1.865	2.057	1.991	1.795	0.988	0.854	18,593	17,803	20,907	26,564	30,329
Jefferson Parish	1.570	1.488	1.424	1.424	1.352	1.412	1.452	0.880	0.817	9,720,024	9,015,796	27,932,210	49,457,234	35,915,357
Jefferson Davis Parish	1.756	1.758	1.731	1.742	1.811	1.653	1.722	1.016	0.932	338,641	386,461	574,559	709,407	482,309
Lafayette Parish	1.719	1.633	1.556	1.559	1.584	1.593	1.401	0.939	0.790	2,018,675	2,001,996	3,378,937	4,890,404	4,198,770
Lafourche Parish	1.803	1.831	1.715	1.532	1.552	1.556	1.532	0.870	0.821	1,545,715	1,454,650	3,501,621	5,243,422	4,016,040
LaSalle Parish	1.690	1.690	2.093	2.201	2.327	2.259	2.017	1.063	0.925	47,439	42,642	42,132	65,981	55,263
Lincoln Parish	1.605	1.608	1.576	1.572	1.746	1.754	1.742	0.998	0.896	66,714	53,533	60,601	71,341	54,219
Livingston Parish	2.048	1.994	1.896	1.808	2.452	2.247	2.116	1.323	1.163	250,979	236,678	445,836	1,055,910	1,127,116
Madison Parish	1.829	1.829	2.101	2.171	2.357	2.300	2.149	1.099	0.957	98,558	94,197	91,775	105,959	95,177
Morehouse Parish	1.517	1.585	1.728	1.609	1.911	2.036	1.906	1.135	0.983	56,052	50,068	55,945	68,327	60,553
Natchitoches Parish	1.639	1.753	1.675	1.672	1.861	1.865	1.842	1.007	0.915	101,815	89,926	90,468	113,126	112,032
Orleans Parish	2.346	2.257	2.223	2.077	1.977	1.884	1.828	0.974	0.916	21,324,987	19,451,432	51,468,204	87,433,914	65,054,941
Ouachita Parish	1.297	1.297	1.294	1.288	1.490	1.656	1.486	0.996	0.924	144,468	139,059	231,748	244,214	182,979
Plaquemines Parish	2.039	2.009	1.929	1.844	1.761	1.738	1.872	1.018	0.838	242,378	263,299	1,015,562	1,830,726	1,002,147
Pointe Coupee Parish	1.577	1.540	1.893	1.419	1.913	2.042	1.851	1.008	0.875	126,937	121,670	161,018	199,769	198,294
Rapides Parish	1.503	1.549	1.540	1.534	2.002	2.079	1.893	0.965	0.901	243,104	227,387	260,171	365,684	266,833
Red River Parish	1.788	1.909	2.195	1.889	2.169	2.348	2.113	1.046	0.905	5,560	4,121	4,457	9,349	3,790
Richland Parish	1.575	1.572	1.594	1.536	1.937	2.144	2.021	1.002	0.924	45,590	45,368	51,553	80,733	58,292
Sabine Parish	1.636	1.562	1.544	1.810	2.066	2.134	1.891	0.945	0.922	36,647	32,755	44,715	66,867	64,148
Saint Bernard Parish	2.101	2.092	1.998	1.683	1.784	1.782	1.628	0.919	0.832	1,340,802	1,355,203	4,664,083	6,755,844	4,178,083
Saint Charles Parish	1.875	1.825	1.833	1.806	1.830	1.668	1.612	0.923	0.847	537,761	520,474	1,893,476	3,035,559	2,006,470
Saint Helena Parish	1.817	2.052	1.934	1.868	2.014	2.064	1.839	0.911	0.975	28,218	31,306	61,604	78,461	73,602
Saint James Parish	2.436	2.436	2.456	2.332	2.454	2.270	2.248	1.215	1.012	374,361	350,720	542,448	869,907	585,026
Saint John Parish	2.050	2.011	1.913	1.916	1.933	1.985	1.882	1.188	0.930	699,285	676,014	2,091,687	3,442,539	2,594,725
Saint Landry Parish	1.561	1.520	1.446	1.390	1.717	1.717	1.633	0.923	0.841	396,946	393,598	478,680	661,337	582,431
Saint Martin Parish	2.364	2.332	2.216	2.188	2.389	2.110	2.098	1.312	1.068	844,130	881,384	1,395,692	1,814,283	1,661,478
Saint Mary Parish	2.084	1.966	1.837	1.842	1.856	1.854	1.608	0.927	0.854	1,759,065	1,874,226	4,345,109	5,444,113	4,750,382
Saint Tammany Parish	1.923	1.897	1.817	1.803	1.816	1.826	1.678	0.947	0.919	2,049,444	2,063,305	8,017,965	13,701,851	10,360,857
Tangipahoa Parish	1.583	1.541	1.466	1.395	1.548	1.616	1.539	0.944	0.884	256,197	262,949	724,271	1,363,652	1,405,561
Tensas Parish	1.415	1.470	1.521	1.635	1.848	1.902	1.686	0.997	0.902	33,648	30,050	38,316	52,753	43,895
Terrebonne Parish	1.614	1.652	1.529	1.450	1.398	1.388	1.620	0.996	0.881	1,787,301	1,710,447	5,400,771	8,649,309	6,534,311
Union Parish	1.750	1.754	2.135	1.713	1.895	1.992	1.787	1.070	0.925	15,399	17,576	22,267	29,464	18,402
Vermilion Parish	1.723	1.718	1.624	1.529	1.551	1.552	1.672	0.988	0.800	1,638,471	1,687,803	4,022,650	4,927,608	4,009,673
Vernon Parish	1.401	1.441	1.458	1.458	1.787	1.783	1.771	1.071	0.926	30,240	26,079	32,105	58,334	68,195
Washington Parish	1.385	1.311	1.249	1.569	1.809	1.840	1.701	0.993	0.885	199,743	203,461	426,339	689,160	609,624
Webster Parish	1.122	1.121	1.473	1.101	1.600	1.906	1.727	1.018	0.899	21,228	16,517	23,233	46,573	46,611
West Baton Rouge Parish	1.808	1.730	1.648	1.597	1.921	2.058	1.895	0.967	0.959	50,078	57,757	108,535	176,187	146,519
West Carroll Parish	1.774	1.774	1.860	1.973	2.138	2.170	1.905	1.069	0.925	31,821	17,117	17,140	13,345	14,322
West Feliciana Parish	1.708	2.271	2.231	2.139	2.317	2.381	2.214	1.097	1.078	18,669	18,239	20,811	52,677	46,281
Winn Parish	1.436	1.472	1.764	1.866	1.997	1.921	1.774	0.879	0.924	26,253	25,106	27,640	36,717	29,517
NULL	1.937	1.873	1.817	1.737	1.740	1.720	1.684	0.963	0.880	-	-	-	-	-
Unknown	1.937	1.873	1.817	1.737	1.740	1.720	1.684	0.963	0.880	-	-	(2,555)	-	-
Total	1.937	1.873	1.817	1.737	1.740	1.720	1.684	0.963	0.880	56,825,902	55,242,211	#####	#####	#####

(34) Trend Factors 1.4266 1.3755 1.3265 1.2229 1.1371

Coastal Plan EC Earned Premiums

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	Earned Premium at Current Rate Levels					Rate Change History													
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025
Acadia Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Allen Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Cameron Parish	100,449	87,238	209,077	339,704	446,311	215,830	176,768	416,895	611,032	569,337	-16.10%	23.28%	5.99%	6.30%	4.89%	-13.01%	56.57%	25.87%	12.96%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Grant Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-9.00%	-22.30%	-26.19%	-18.82%	-21.93%	111.81%	26.39%	-15.48%	
Iberville Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Jefferson Parish	1,583,347	1,556,714	2,394,188	3,674,029	3,647,291	3,993,088	3,759,861	5,534,811	6,444,208	4,387,691	5.40%	0.51%	-3.10%	5.22%	4.99%	1.77%	84.03%	5.05%	17.34%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Lafourche Parish	653,564	694,991	1,656,170	2,886,911	3,274,064	1,151,652	1,146,314	2,709,837	3,611,611	2,952,715	11.40%	4.83%	-1.09%	9.80%	-1.53%	6.90%	65.96%	7.35%	-13.01%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Madison Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Orleans Parish	100,515	83,325	121,154	252,535	403,201	192,604	130,743	179,150	285,716	286,474	23.30%	3.14%	-13.10%	31.15%	5.43%	-3.94%	102.44%	12.29%	-33.06%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Plaquemines Parish	155,992	169,082	313,654	637,251	630,395	370,706	378,737	683,432	1,223,549	837,764	-1.50%	5.95%	6.77%	5.81%	7.03%	-14.42%	70.75%	18.43%	21.68%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Red River Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Richland Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Saint Bernard Parish	94,282	94,093	134,762	256,882	334,663	331,886	312,105	410,750	505,404	395,939	-13.10%	1.18%	0.32%	6.63%	7.12%	19.11%	111.85%	9.00%	13.22%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Saint Mary Parish	181,522	184,168	266,530	474,005	613,627	469,337	460,215	645,744	773,620	566,653	-6.80%	7.05%	0.40%	4.51%	0.97%	13.08%	111.83%	26.34%	-18.40%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Terrebonne Parish	815,153	813,695	1,374,142	2,140,540	2,458,055	1,540,680	1,418,368	2,172,074	2,749,035	2,213,724	-10.80%	5.68%	-4.18%	8.86%	14.25%	-5.34%	72.05%	11.53%	-14.85%
Union Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Vermilion Parish	46,689	42,064	64,864	113,464	114,542	119,981	110,797	161,419	185,525	105,528	-12.20%	-4.66%	-12.15%	-2.92%	4.82%	16.52%	111.86%	26.37%	-18.60%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Washington Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Webster Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Winn Parish	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
NULL	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Unknown	-	-	-	-	-	-	-	-	-	-	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%
Total	3,731,512	3,725,369	6,534,541	10,775,321	11,922,149	8,385,764	7,893,908	12,914,112	16,389,700	12,315,825	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%

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

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

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

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

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

(35) See Exhibit 13

Coastal Plan EC Earned Premiums

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	2020	2021	2022	2023	2024
Acadia Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Allen Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Ascension Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Assumption Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Avoyelles Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Beauregard Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Bienville Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Bossier Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Caddo Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Calcasieu Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Caldwell Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Cameron Parish	2.367	2.821	2.288	2.159	2.031	1.937	2.226	1.422	1.130	307,906	243,144	553,024	747,226	647,369
Catahoula Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Claiborne Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Concordia Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
DeSoto Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
East Baton Rouge Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
East Carroll Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
East Feliciana Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Evangeline Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Franklin Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Grant Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Iberia Parish	0.683	0.751	0.966	1.309	1.612	2.065	2.263	1.068	0.845	-	-	-	-	-
Iberville Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Jackson Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Jefferson Parish	2.618	2.484	2.471	2.550	2.424	2.309	2.268	1.233	1.173	5,696,600	5,171,674	7,342,098	7,880,573	4,989,060
Jefferson Davis Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Lafayette Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Lafourche Parish	2.069	1.857	1.771	1.791	1.631	1.657	1.550	0.934	0.870	1,642,964	1,576,751	3,594,683	4,416,612	3,357,409
LaSalle Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Lincoln Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Livingston Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Madison Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Morehouse Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Natchitoches Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Orleans Parish	2.233	1.811	1.756	2.021	1.541	1.462	1.522	0.752	0.669	274,772	179,836	237,648	349,400	325,738
Ouachita Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Plaquemines Parish	2.657	2.698	2.546	2.385	2.254	2.106	2.461	1.441	1.217	528,855	520,951	906,594	1,496,269	952,587
Pointe Coupee Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Rapides Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Red River Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Richland Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Sabine Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Saint Bernard Parish	3.137	3.610	3.568	3.557	3.336	3.114	2.614	1.234	1.132	473,474	429,299	544,873	618,055	450,206
Saint Charles Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Saint Helena Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Saint James Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Saint John Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Saint Landry Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Saint Martin Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Saint Mary Parish	2.589	2.778	2.595	2.606	2.493	2.469	2.184	1.031	0.816	669,563	633,024	856,599	946,054	644,317
Saint Tammany Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Tangipahoa Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Tensas Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Terrebonne Parish	1.738	1.948	1.843	1.924	1.767	1.547	1.634	0.950	0.852	2,197,958	1,950,960	2,881,324	3,361,774	2,517,133
Union Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Vermilion Parish	1.900	2.164	2.270	2.584	2.662	2.539	2.179	1.029	0.814	171,167	152,401	214,127	226,877	119,991
Vernon Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Washington Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Webster Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
West Baton Rouge Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
West Carroll Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
West Feliciana Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Winn Parish	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
NULL	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Unknown	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	-	-	-	-	-
Total	2.302	2.256	2.174	2.232	2.072	1.959	1.937	1.092	0.996	11,963,259	10,858,040	17,130,970	20,042,840	14,003,810

(35) Trend Factors 1.4266 1.3755 1.3265 1.2229 1.1371

FAIR Plan Renters Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium Parish	2020	2021	2022	2023	2024	Earned Premium at Current Rate Levels					Rate Change History								
						2020	2021	2022	2023	2024	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-0.65%	-6.59%	-5.13%	-5.07%	3.56%	0.00%	17.87%	-3.21%	21.58%
Allen Parish	389	370	305	321	341	399	331	305	307	309	1.41%	-8.72%	-2.21%	25.68%	-16.67%	0.00%	12.90%	-1.71%	-8.56%
Ascension Parish	229	128	266	1,024	263	237	143	303	1,146	279	-0.49%	-4.57%	-4.78%	-8.92%	-1.03%	-0.52%	4.19%	6.53%	2.92%
Assumption Parish	690	512	639	719	885	1,007	944	1,182	997	828	23.21%	-8.88%	-3.59%	-27.75%	3.97%	-4.46%	119.33%	-12.46%	-0.25%
Avoyelles Parish	118	103	103	105	120	137	133	135	143	148	0.66%	-5.19%	0.00%	-12.96%	0.71%	-9.15%	7.75%	15.11%	14.77%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-0.62%	8.75%	-11.49%	-3.25%	0.67%	-0.67%	60.40%	-23.85%	-0.60%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	27.34%	-9.82%	0.00%	-14.97%	-0.80%	-4.84%	9.32%	15.50%	-19.46%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-21.71%	-3.96%	-9.28%	-7.39%	-7.36%	0.66%	17.11%	-0.65%	-
Caddo Parish	631	887	616	1,565	105	636	778	800	1,967	116	-0.38%	2.42%	-28.74%	47.26%	-44.93%	-0.61%	17.28%	11.05%	4.27%
Calcasieu Parish	328	1,220	1,465	1,989	3,783	297	1,148	1,439	2,297	4,029	-31.89%	-1.92%	0.39%	-4.98%	0.40%	-20.08%	0.50%	22.50%	-4.27%
Caldwell Parish	-	-	-	33	-	-	-	-	34	-	24.03%	-6.25%	-0.67%	-15.44%	-0.79%	-5.60%	9.32%	35.66%	-26.75%
Cameron Parish	-	105	486	428	482	-	106	497	425	449	-34.63%	-26.48%	0.00%	-9.32%	0.68%	-7.48%	19.12%	-3.70%	-5.01%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	24.03%	-6.25%	-0.67%	-15.44%	-0.79%	-5.60%	9.32%	42.64%	-26.88%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	13.29%	-9.26%	0.00%	-8.84%	-0.79%	-11.28%	9.32%	27.13%	-24.06%
Concordia Parish	308	261	278	265	289	192	199	220	210	216	46.79%	-6.25%	-0.67%	-24.10%	-0.79%	-5.60%	9.32%	3.88%	-26.73%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	2.56%	-6.88%	0.67%	-3.33%	0.69%	0.00%	34.93%	10.15%	8.09%
East Baton Rouge Parish	8,715	8,975	13,838	22,750	21,654	8,527	7,709	15,690	25,297	20,989	-0.49%	17.53%	-13.66%	35.05%	-34.26%	-0.53%	11.64%	18.48%	-11.27%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	26.36%	-9.20%	-0.68%	-14.97%	-0.80%	-4.84%	9.32%	42.64%	-26.38%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-4.08%	0.00%	-3.19%	0.55%	0.00%	19.13%	23.39%	-4.36%
Evangeline Parish	30	-	-	-	-	-	38	-	-	-	-18.33%	1.08%	0.00%	-12.44%	0.00%	0.00%	19.13%	11.47%	5.87%
Franklin Parish	-	-	-	50	83	-	-	-	-	-	28.00%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%	20.34%	51.41%	-23.89%
Grant Parish	-	-	-	-	-	-	-	-	63	80	24.03%	-6.25%	-0.67%	-15.44%	-0.79%	-5.60%	9.32%	42.64%	-17.98%
Iberia Parish	2,236	2,162	4,145	4,640	2,511	3,248	3,256	5,257	5,491	2,771	0.00%	-1.80%	16.16%	-10.98%	26.27%	4.46%	2.85%	11.26%	4.47%
Iberville Parish	-	179	685	746	132	-	239	916	939	146	36.84%	-29.62%	-0.55%	-1.65%	-0.56%	0.56%	12.29%	16.42%	1.79%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	25.38%	-9.82%	0.00%	-14.97%	-0.80%	-4.84%	9.32%	13.18%	-26.53%
Jefferson Parish	105,172	90,140	119,462	132,025	165,118	136,524	121,889	145,268	160,988	188,119	32.93%	-19.55%	29.10%	-11.33%	15.72%	4.46%	-9.15%	26.62%	0.55%
Jefferson Davis Parish	205	179	184	240	345	538	500	495	438	421	-1.32%	-3.67%	-44.64%	-3.13%	0.00%	30.97%	52.71%	34.52%	3.99%
Lafayette Parish	7,300	5,972	8,674	8,755	5,171	10,145	7,073	13,178	12,561	6,079	47.55%	-35.81%	-0.41%	36.61%	-31.70%	-0.42%	20.34%	24.30%	4.82%
LaFourche Parish	718	954	3,228	2,606	1,996	1,204	1,506	4,529	3,562	2,455	-2.37%	-0.63%	20.19%	2.74%	15.53%	4.41%	-3.82%	25.90%	7.21%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	23.08%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%	9.32%	42.64%	-26.38%
Lincoln Parish	76	44	-	-	192	61	36	-	-	159	-2.98%	3.07%	-0.60%	-2.40%	-0.61%	0.62%	-12.88%	33.80%	-29.19%
Livingston Parish	58	87	34	40	-	84	127	50	49	-	-0.49%	-4.67%	-3.92%	-3.06%	2.63%	1.54%	33.84%	16.60%	-9.09%
Madison Parish	-	-	-	-	-	-	-	-	-	-	23.08%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%	9.32%	43.41%	-26.78%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	53.57%	-42.64%	67.57%	-49.60%	11.20%	0.72%	25.71%	30.68%	-13.04%
Natchitoches Parish	-	-	-	1,685	2,552	-	-	-	2,048	2,576	-10.06%	4.35%	-0.60%	-2.40%	-8.59%	0.67%	13.33%	29.41%	-11.98%
Orleans Parish	131,648	115,432	252,418	434,880	386,773	226,959	190,546	383,205	585,818	421,853	64.10%	-35.49%	17.54%	1.45%	11.43%	1.03%	24.11%	22.49%	-1.96%
Ouachita Parish	-	-	-	1,127	3,879	-	-	-	1,022	3,307	0.00%	-4.17%	-36.09%	1.36%	6.04%	0.03%	-11.32%	29.08%	-25.57%
Plaquemines Parish	3,126	3,076	1,480	2,028	2,766	5,393	5,158	2,216	2,711	3,037	0.30%	0.31%	16.92%	-1.21%	15.44%	4.46%	15.04%	29.33%	-4.25%
Pointe Coupee Parish	-	-	-	198	124	-	-	-	257	146	0.00%	-3.85%	0.00%	-3.11%	0.00%	0.00%	19.72%	0.77%	17.18%
Rapides Parish	551	394	356	341	557	535	444	409	403	583	0.00%	-4.17%	-23.91%	-16.02%	-0.66%	0.66%	-6.58%	40.14%	-12.75%
Red River Parish	-	-	-	-	-	-	-	-	-	-	28.00%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%	9.32%	19.38%	-4.96%
Richland Parish	-	-	-	40	273	-	-	-	51	262	10.14%	-6.13%	0.65%	-3.25%	-16.11%	-5.60%	15.25%	61.03%	-26.53%
Sabine Parish	-	-	-	2	53	-	-	-	3	62	50.94%	-5.63%	-1.32%	-15.44%	-0.79%	-5.60%	9.32%	46.51%	-4.76%
Saint Bernard Parish	4,451	2,803	5,362	5,735	5,078	6,871	4,179	7,398	7,595	5,987	0.00%	6.19%	16.87%	0.95%	8.25%	11.55%	-8.98%	39.48%	-1.54%
Saint Charles Parish	2,894	2,593	6,609	11,090	4,083	4,156	4,091	9,810	15,646	4,812	0.31%	-6.73%	-6.34%	-13.51%	12.11%	-6.97%	21.72%	19.08%	7.59%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	9.29%	-12.42%	42.54%	-40.31%	-1.75%	-4.46%	88.79%	39.60%	-10.70%
Saint James Parish	628	238	397	820	1,239	543	260	435	886	1,117	48.92%	-8.45%	-3.59%	-27.75%	3.97%	-4.46%	9.33%	35.37%	-23.42%
Saint John Parish	652	369	3,348	7,787	6,759	1,062	691	6,073	9,062	5,709	1.49%	62.63%	-33.66%	-14.04%	-0.51%	39.49%	57.72%	5.36%	-17.74%
Saint Landry Parish	60	648	742	678	282	66	822	845	792	342	0.00%	-4.63%	-4.05%	-19.83%	18.42%	-0.44%	-7.14%	-0.48%	21.65%
Saint Martin Parish	611	397	489	554	536	950	670	831	837	646	0.33%	-4.73%	-21.52%	-7.94%	-0.43%	0.87%	27.04%	22.97%	8.14%
Saint Mary Parish	422	765	2,715	1,672	135	1,290	2,672	9,621	4,123	159	-3.05%	12.15%	-39.63%	-12.44%	-0.53%	0.00%	155.56%	43.27%	-3.18%
Saint Tammany Parish	35,249	32,029	48,481	61,174	61,441	33,210	32,893	51,431	63,043	56,790	-0.33%	2.46%	15.12%	-12.02%	-2.48%	-1.91%	9.74%	13.91%	-13.58%
Tangipahoa Parish	506	915	2,385	4,944	4,992	563	1,100	2,875	5,379	4,302	3.40%	-1.42%	1.92%	-10.17%	0.47%	1.41%	21.30%	32.44%	-25.86%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-13.95%	34.23%	0.00%	-15.44%	-0.79%	-5.60%	9.32%	42.64%	-26.88%
Terrebonne Parish	6,621	4,969	7,651	10,881	7,884	9,351	6,664	9,138	13,036	9,050	0.00%	8.45%	18.38%	1.75%	15.44%	4.46%	-9.15%	19.69%	4.50%
Union Parish	-	-	-	-	-	-	-	-	-	-	26.36%	-9.20%	-0.68%	-14.97%	-0.80%	-4.84%	9.32%	40.31%	-7.08%
Vermilion Parish	1,954	1,455	1,933	2,652	2,533	3,000	2,400	2,869	3,743	3,152	3.38%	-0.21%	-3.96%	-11.71%	15.72%	4.46%	0.81%	28.63%	8.86%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	0.63%	-4.35%	0.00%	-3.25%	0.67%	-0.67%	21.48%	-3.87%	4.49%
Washington Parish	219	-	-	-	-	269	-	-	-	-	0.00%	-4.90%	-1.55%	-3.14%	0.00%	0.00%	2.70%	54.74%	-20.53%
Webster Parish	-	-	-	-	-	-	-	-	-	-	8.67%	-8.59%	-1.34%	-4.76%	-0.71%	0.72%	5.00%	36.73%	-13.16%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	0.00%	2.63%	0.00%	-8.21%	-0.56%	7.30%	23.04%	14.89%	2.36%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	36.97%	-9.20%	-0.68%	-14.29%	-0.79%	-4.80%	10.08%	54.20%	-26.64%
West Feliciana Parish	-	292	314	581	440	-	288	308	403	277	9.29%	-12.42%	0.00%	-14.18%	-1.74%	22.12%	57.97%	-28.44%	-26.57%
Winn Parish	-	-	-	-	-	-	-	-	-	-	62.63%	-6.21%	-1.32%	-15.44%	-0.79%	-5.60%	9.32%	27.13%	-25.72%
NULL	-	-	-	-	-	-	-	-	-	-	42.80%	-22.70%	18.90%	-2.50%	8.70%	2.00%	14.10%	22.00%	-3.09%
Unknown	-	-	-	-	-	-	-	-	-	-	42.80%	-22.70%	18.90%	-2.50%	8.70%	2.00%	14.10%	22.00%	-3.09%
Total	316,795	278,654	489,089	727,169	695,850	457,492	398,995	677,728	933,772	751,762	42.80%	-22.70%	18.90%	-2.50%	8.70%	2.00%	14.10%	22.00%	-3.09%

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

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

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

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

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

(35) See Exhibit 13

FAIR Plan Renters Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
Parish	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	2020	2021	2022	2023	2024
Acadia Parish	1.201	1.209	1.294	1.364	1.436	1.387	1.387	1.177	1.216	-	-	-	-	-
Allen Parish	0.962	0.949	1.039	1.063	0.846	1.015	1.015	0.899	0.914	569	455	405	375	351
Ascension Parish	0.926	0.931	0.975	1.024	1.125	1.136	1.142	1.096	1.029	338	197	402	1,401	317
Assumption Parish	1.488	1.208	1.325	1.375	1.903	1.830	1.915	0.873	0.998	1,437	1,298	1,568	1,219	941
Avoyelles Parish	1.082	1.075	1.134	1.134	1.302	1.293	1.424	1.321	1.148	195	183	179	175	168
Beauregard Parish	1.124	1.131	1.040	1.175	1.214	1.206	1.214	0.757	0.994	-	-	-	-	-
Bienville Parish	0.938	0.736	0.816	0.816	0.960	0.968	1.017	0.930	0.805	-	-	-	-	-
Bossier Parish	0.705	0.900	0.937	1.033	1.115	1.204	1.196	1.022	0.994	-	-	-	-	-
Caddo Parish	0.796	0.799	0.780	1.095	0.743	1.350	1.358	1.158	1.043	907	1,070	1,061	2,405	132
Calcasieu Parish	0.603	0.885	0.902	0.899	0.946	0.942	1.179	1.173	0.957	424	1,579	1,909	2,809	4,581
Caldwell Parish	0.994	0.801	0.855	0.860	1.017	1.026	1.086	0.994	0.733	-	-	-	42	-
Cameron Parish	0.442	0.677	0.920	0.920	1.015	1.008	1.090	0.915	0.950	-	146	659	520	511
Catahoula Parish	1.043	0.841	0.897	0.903	1.068	1.076	1.140	1.043	0.731	-	-	-	-	-
Claiborne Parish	0.871	0.769	0.847	0.847	0.929	0.936	1.056	0.966	0.759	-	-	-	-	-
Concordia Parish	0.809	0.551	0.588	0.592	0.779	0.786	0.832	0.761	0.733	274	274	292	257	246
DeSoto Parish	1.504	1.466	1.574	1.564	1.618	1.607	1.607	1.191	1.081	-	-	-	-	-
East Baton Rouge Parish	1.047	1.052	0.895	1.037	0.768	1.168	1.174	1.051	0.887	12,165	10,604	20,813	30,936	23,866
East Carroll Parish	1.050	0.831	0.915	0.922	1.084	1.092	1.148	1.050	0.736	-	-	-	-	-
East Feliciana Parish	1.313	1.313	1.369	1.369	1.414	1.406	1.406	1.180	0.956	-	-	-	-	-
Evangeline Parish	1.016	1.244	1.231	1.231	1.406	1.406	1.406	1.180	1.059	54	-	-	-	-
Franklin Parish	1.309	1.023	1.098	1.098	1.299	1.309	1.387	1.152	0.761	-	-	-	77	91
Grant Parish	1.170	0.943	1.006	1.013	1.198	1.207	1.279	1.170	0.820	-	-	-	-	-
Iberia Parish	1.601	1.601	1.631	1.404	1.577	1.249	1.196	1.162	1.045	4,634	4,479	6,974	6,715	3,151
Iberville Parish	1.254	0.916	1.302	1.309	1.331	1.338	1.331	1.185	1.018	-	329	1,215	1,148	166
Jackson Parish	0.825	0.658	0.730	0.730	0.858	0.865	0.909	0.832	0.735	-	-	-	-	-
Jefferson Parish	1.712	1.288	1.601	1.240	1.398	1.208	1.157	1.273	1.006	194,767	167,658	192,703	196,871	213,902
Jefferson Davis Parish	1.426	1.446	1.501	1.710	2.798	2.798	2.136	1.399	1.040	768	688	657	536	479
Lafayette Parish	1.374	0.931	1.451	1.457	1.066	1.561	1.568	1.303	1.048	14,473	9,729	17,481	15,361	6,912
LaFourche Parish	1.930	1.977	1.989	1.655	1.611	1.394	1.335	1.388	1.072	1,718	2,071	6,008	4,356	2,791
LaSalle Parish	1.042	0.847	0.909	0.909	1.075	1.084	1.148	1.050	0.736	-	-	-	-	-
Lincoln Parish	0.801	0.825	0.801	0.806	0.825	0.831	0.825	0.948	0.708	87	50	-	-	181
Livingston Parish	1.306	1.313	1.377	1.433	1.479	1.441	1.419	1.060	0.909	120	175	66	60	-
Madison Parish	1.042	0.847	0.909	0.909	1.075	1.084	1.148	1.050	0.732	-	-	-	-	-
Morehouse Parish	1.191	0.775	1.351	0.807	1.600	1.439	1.429	1.136	0.870	-	-	-	-	-
Natchitoches Parish	1.082	1.203	1.153	1.160	1.188	1.300	1.291	1.139	0.880	-	-	-	2,504	2,929
Orleans Parish	2.118	1.291	2.001	1.702	1.678	1.506	1.491	1.201	0.980	323,783	262,095	508,333	716,392	479,671
Ouachita Parish	0.564	0.564	0.589	0.922	0.909	0.857	0.852	0.961	0.744	-	-	-	1,250	3,760
Plaquemines Parish	1.997	1.990	1.984	1.697	1.718	1.488	1.425	1.238	0.958	7,694	7,095	2,940	3,315	3,453
Pointe Coupee Parish	1.317	1.317	1.370	1.370	1.414	1.414	1.414	1.181	1.172	-	-	-	314	166
Rapides Parish	0.700	0.700	0.730	0.959	1.142	1.150	1.142	1.223	0.873	763	611	543	493	663
Red River Parish	1.171	0.915	0.982	0.982	1.162	1.171	1.240	1.135	0.950	-	-	-	-	-
Richland Parish	1.087	0.987	1.052	1.045	1.080	1.287	1.364	1.183	0.735	-	-	-	62	298
Sabine Parish	1.698	1.125	1.192	1.208	1.429	1.440	1.525	1.395	0.952	-	-	-	4	70
Saint Bernard Parish	1.891	1.891	1.781	1.524	1.509	1.394	1.250	1.373	0.985	9,802	5,748	9,814	9,288	6,808
Saint Charles Parish	1.233	1.229	1.318	1.407	1.626	1.451	1.559	1.281	1.076	5,929	5,627	13,013	19,133	5,472
Saint Helena Parish	1.799	1.646	1.879	1.318	2.209	2.248	2.353	1.247	0.893	-	-	-	-	-
Saint James Parish	1.069	0.718	0.784	0.813	1.126	1.083	1.133	1.037	0.766	775	358	577	1,083	1,270
Saint John Parish	1.786	1.760	1.082	1.631	1.897	1.907	1.367	0.867	0.823	1,515	950	8,056	11,082	6,491
Saint Landry Parish	0.972	0.972	1.020	1.063	1.325	1.119	1.124	1.211	1.217	94	1,131	1,121	969	389
Saint Martin Parish	1.172	1.168	1.226	1.562	1.697	1.704	1.689	1.330	1.081	1,355	922	1,102	1,024	735
Saint Mary Parish	2.027	2.091	1.864	3.088	3.526	3.545	3.545	1.387	0.968	1,840	3,675	12,763	5,042	181
Saint Tammany Parish	1.069	1.072	1.047	0.909	1.033	1.060	1.080	0.984	0.864	47,378	45,244	68,225	77,095	64,574
Tangipahoa Parish	1.133	1.095	1.111	1.090	1.214	1.208	1.191	0.982	0.741	803	1,513	3,814	6,578	4,892
Tensas Parish	1.043	1.212	0.903	0.903	1.068	1.076	1.140	1.043	0.731	-	-	-	-	-
Terrebonne Parish	1.790	1.790	1.651	1.394	1.370	1.187	1.136	1.251	1.045	13,340	9,166	12,122	15,942	10,290
Union Parish	1.304	1.032	1.136	1.144	1.346	1.356	1.425	1.304	0.929	-	-	-	-	-
Vermilion Parish	1.493	1.444	1.447	1.507	1.707	1.475	1.412	1.400	1.089	4,280	3,301	3,806	4,577	3,584
Vernon Parish	1.136	1.129	1.181	1.181	1.220	1.212	1.220	1.005	1.045	-	-	-	-	-
Washington Parish	1.145	1.145	1.204	1.223	1.263	1.263	1.263	1.230	0.795	384	-	-	-	-
Webster Parish	1.164	1.071	1.171	1.187	1.247	1.256	1.247	1.187	0.868	-	-	-	-	-
West Baton Rouge Parish	1.455	1.455	1.417	1.417	1.544	1.553	1.447	1.176	1.024	-	-	-	-	-
West Carroll Parish	1.245	0.909	1.001	1.008	1.176	1.186	1.245	1.131	0.734	-	-	-	-	-
West Feliciana Parish	0.818	0.749	0.855	0.855	0.996	1.014	0.830	0.525	0.734	-	396	409	493	315
Winn Parish	1.231	0.757	0.807	0.818	0.967	0.975	1.032	0.944	0.743	-	-	-	-	-
NULL	1.914	1.340	1.734	1.458	1.496	1.376	1.349	1.182	0.969	-	-	-	-	-
Unknown	1.914	1.340	1.734	1.458	1.496	1.376	1.349	1.182	0.969	-	-	-	-	-
Total	1.914	1.340	1.734	1.458	1.496	1.376	1.349	1.182	0.969	652,665	548,817	899,030	1,141,903	854,797

(35) Trend Factors 1.4266 1.3755 1.3265 1.2229 1.1371

Coastal Plan Renters Earned Premium

Exhibit 9
Sheet 4B
Page 1 of 2

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	2020	2021	2022	2023	2024	Earned Premium at Current Rate Levels					Rate Change History								
						2020	2021	2022	2023	2024	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025
Acadia Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Allen Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Cameron Parish	-	-	-	-	-	-	-	-	-	-	28.84%	-7.94%	-27.45%	-10.81%	13.94%	10.11%	56.52%	8.33%	-17.64%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Grant Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	28.70%	-9.12%	-29.00%	-10.47%	14.04%	10.26%	55.55%	7.49%	-17.95%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Jefferson Parish	1,596	984	145	1,083	-	1,935	1,177	154	927	-	-4.77%	-27.19%	10.29%	-2.40%	15.72%	4.46%	47.15%	-16.02%	-17.91%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Lafourche Parish	1,519	837	1,667	2,318	1,326	1,132	779	1,678	2,127	987	26.32%	7.47%	6.56%	-25.66%	-6.19%	-4.72%	33.17%	13.38%	-30.25%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Madison Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Orleans Parish	6,201	4,531	5,529	8,622	11,715	13,354	10,448	11,450	12,935	12,068	24.51%	-13.95%	-25.10%	-8.84%	14.29%	10.27%	74.09%	10.70%	-2.22%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Plaquemines Parish	1,191	883	734	869	518	1,256	950	706	706	342	28.53%	-1.39%	-17.88%	-3.61%	15.24%	5.34%	28.63%	15.07%	-38.58%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Red River Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Richland Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Saint Bernard Parish	549	272	322	843	1,482	1,013	544	581	1,102	1,316	28.19%	-17.60%	-24.55%	-10.33%	13.94%	10.11%	73.91%	13.61%	-16.87%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	29.05%	-7.38%	-27.09%	-10.38%	14.02%	10.16%	56.31%	8.39%	-17.69%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Terrebonne Parish	1,285	1,461	2,257	789	324	1,338	1,160	1,866	479	183	20.54%	-3.24%	-16.72%	52.24%	-15.69%	31.98%	28.63%	-16.10%	-38.59%
Union Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	29.00%	-9.40%	-28.89%	-10.42%	13.95%	10.20%	55.09%	7.46%	-17.93%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Washington Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Webster Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Winn Parish	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
NULL	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Unknown	-	-	-	-	-	-	-	-	-	-	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%
Total	12,342	8,967	10,655	14,524	15,364	20,028	15,058	16,435	18,276	14,896	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%	-11.64%

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

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

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

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

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

(35) See Exhibit 13

Coastal Plan Renters Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	2020	2021	2022	2023	2024
Acadia Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Allen Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Ascension Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Assumption Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Avoyelles Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Beauregard Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Bienville Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Bossier Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Caddo Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Calcasieu Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Caldwell Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Cameron Parish	1.345	1.044	1.134	1.563	1.752	1.538	1.397	0.892	0.824	-	-	-	-	-
Catahoula Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Claiborne Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Concordia Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
DeSoto Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
East Baton Rouge Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
East Carroll Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
East Feliciana Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Evangeline Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Franklin Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Grant Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Iberia Parish	1.281	0.995	1.095	1.542	1.723	1.511	1.370	0.882	0.821	-	-	-	-	-
Iberville Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Jackson Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Jefferson Parish	0.915	0.961	1.320	1.197	1.226	1.060	1.014	0.689	0.821	2,761	1,619	204	1,134	-
Jefferson Davis Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Lafayette Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
LaFourche Parish	1.012	0.801	0.746	0.700	0.941	1.003	1.053	0.791	0.698	1,615	1,072	2,226	2,601	1,122
LaSalle Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Lincoln Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Livingston Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Madison Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Morehouse Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Natchitoches Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Orleans Parish	1.737	1.395	1.622	2.165	2.375	2.078	1.884	1.083	0.978	19,051	14,371	15,189	15,818	13,722
Ouachita Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Plaquemines Parish	1.107	0.861	0.874	1.064	1.104	0.958	0.909	0.707	0.614	1,792	1,307	937	863	389
Pointe Coupee Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Rapides Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Red River Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Richland Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Sabine Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Saint Bernard Parish	1.473	1.149	1.394	1.848	2.061	1.809	1.643	0.944	0.831	1,445	748	771	1,348	1,496
Saint Charles Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Saint Helena Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Saint James Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Saint John Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Saint Landry Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Saint Martin Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Saint Mary Parish	1.368	1.060	1.145	1.570	1.752	1.536	1.395	0.892	0.823	-	-	-	-	-
Saint Tammany Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Tangipahoa Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Tensas Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Terrebonne Parish	1.091	0.905	0.935	1.123	0.738	0.875	0.663	0.515	0.614	1,909	1,596	2,475	586	208
Union Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Vermilion Parish	1.279	0.992	1.094	1.539	1.718	1.507	1.368	0.882	0.821	-	-	-	-	-
Vernon Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Washington Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Webster Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
West Baton Rouge Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
West Carroll Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
West Feliciana Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Winn Parish	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
NULL	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Unknown	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	-	-	-	-	-
Total	1.613	1.329	1.452	1.679	1.780	1.633	1.493	0.968	0.884	28,573	20,713	21,802	22,350	16,937
							(35)	Trend Factors		1.4266	1.3755	1.3265	1.2229	1.1371

FAIR Plan Mobile Homeowner Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	Earned Premium at Current Rate Levels					Rate Change History					6/1/2017 6/1/2018 6/1/2019 6/1/2020 6/1/2021 6/1/2022 1/1/2023 1/1/2024 1/1/2025								
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025
Acadia Parish	68,181	72,416	141,830	283,515	415,053	80,082	101,518	201,886	364,533	419,411	-19.3%	3.9%	-0.2%	-21.4%	0.2%	1.0%	21.9%	34.1%	-13.7%
Allen Parish	6,341	8,433	14,176	19,681	25,168	5,583	7,929	13,582	18,003	21,821	0.0%	1.6%	0.0%	-8.5%	0.0%	-6.3%	22.0%	-8.3%	-9.5%
Ascension Parish	66,851	64,943	125,128	507,838	803,488	76,058	91,375	180,308	673,670	954,544	-0.1%	2.5%	0.0%	-25.2%	0.1%	-1.5%	21.9%	1.6%	17.8%
Assumption Parish	81,965	72,928	290,735	467,412	466,164	115,447	110,845	454,763	693,292	500,777	0.0%	5.3%	1.0%	-9.9%	-0.1%	-10.4%	33.2%	48.8%	-13.7%
Avoyelles Parish	6,259	6,665	5,150	7,351	12,622	4,143	5,637	4,448	6,099	10,905	11.5%	11.6%	12.4%	-29.6%	0.3%	1.7%	5.8%	-12.7%	-7.7%
Beauregard Parish	20,023	20,605	23,058	29,325	52,464	17,558	20,557	23,304	26,412	44,002	0.0%	2.0%	0.0%	-16.0%	-0.1%	1.2%	25.3%	-9.1%	-12.1%
Bienville Parish	6,218	6,366	5,356	7,179	8,603	5,879	6,353	5,302	6,209	7,598	0.2%	1.7%	0.2%	-7.1%	0.0%	9.1%	15.8%	-18.2%	-2.9%
Bossier Parish	4,494	4,219	6,301	8,540	11,785	4,504	4,467	6,588	7,527	10,227	0.0%	-0.2%	-1.8%	-6.9%	0.0%	12.1%	19.8%	-15.9%	-5.7%
Caddo Parish	5,169	4,535	6,078	9,885	18,567	5,609	5,235	6,927	9,230	16,408	0.0%	1.2%	-0.7%	-8.0%	0.2%	12.1%	27.8%	-15.3%	-4.3%
Calcasieu Parish	247,885	321,064	517,570	1,094,931	1,767,752	286,525	443,751	727,288	1,391,275	2,006,576	0.3%	4.5%	0.0%	-21.6%	0.1%	0.9%	21.9%	1.6%	12.6%
Caldwell Parish	3,304	2,315	3,069	5,183	3,043	2,608	1,986	2,625	4,181	2,460	-0.2%	2.0%	0.0%	-10.7%	0.2%	6.9%	1.8%	-3.3%	-17.8%
Cameron Parish	31,117	36,168	100,029	192,760	237,605	45,072	55,051	165,526	314,933	277,072	6.4%	15.4%	-21.3%	-2.2%	-8.0%	-10.6%	23.8%	72.0%	-14.3%
Catahoula Parish	9,765	5,744	6,369	9,255	8,724	6,851	5,571	6,412	8,772	7,530	11.5%	11.4%	11.9%	-36.9%	0.0%	-2.8%	18.5%	1.6%	-14.4%
Claiborne Parish	6,192	5,994	7,122	9,149	9,964	5,855	6,199	7,340	8,164	8,990	0.2%	1.2%	-0.2%	-11.4%	-0.2%	9.3%	17.8%	-18.1%	-0.8%
Concordia Parish	5,183	2,826	3,180	5,891	10,885	3,207	2,419	2,828	4,870	8,071	11.5%	11.7%	11.9%	-36.9%	-0.2%	-2.8%	21.9%	1.6%	-26.4%
DeSoto Parish	1,598	2,150	3,174	7,301	9,606	1,907	2,588	3,782	7,103	8,629	0.2%	3.2%	-0.3%	-1.0%	-0.2%	7.5%	3.8%	-18.0%	-1.3%
East Baton Rouge Parish	17,027	15,224	29,423	73,517	133,775	14,111	15,051	29,893	71,734	120,283	0.0%	3.5%	12.3%	-22.5%	0.0%	-4.3%	16.3%	1.5%	-10.8%
East Carroll Parish	-	-	-	-	1,123	-	-	-	-	961	11.5%	11.4%	11.9%	-30.0%	0.2%	-2.8%	0.6%	1.6%	-15.0%
East Feliciana Parish	1,292	1,090	5,193	14,521	32,465	1,000	946	4,616	13,305	28,772	0.0%	7.0%	13.6%	-15.6%	0.3%	-7.0%	4.7%	3.3%	-12.8%
Evangeline Parish	30,611	25,340	30,407	42,030	42,736	24,352	23,105	28,048	33,639	31,830	0.0%	2.2%	0.2%	-16.9%	0.0%	1.9%	31.6%	-13.8%	-20.0%
Franklin Parish	4,890	7,319	7,039	14,217	28,852	4,816	7,517	7,197	12,708	25,920	0.0%	5.6%	-0.2%	-5.4%	-0.3%	7.2%	19.0%	-17.8%	-1.4%
Grant Parish	5,369	4,824	5,195	6,925	8,228	5,350	5,178	5,549	6,276	7,214	0.0%	2.3%	0.0%	-9.6%	0.3%	6.7%	28.2%	-17.8%	-3.5%
Iberia Parish	130,985	140,908	435,477	671,601	774,887	160,218	184,580	586,722	905,359	808,439	0.1%	5.2%	0.3%	-8.9%	-0.1%	-10.4%	18.1%	48.9%	-16.2%
Iberville Parish	29,873	23,724	37,274	109,602	163,837	20,752	20,759	33,499	90,790	121,559	0.0%	0.5%	0.1%	-27.1%	0.0%	-1.7%	21.9%	1.6%	-26.4%
Jackson Parish	2,618	2,414	2,285	1,857	6,730	2,059	2,065	1,943	1,488	5,715	0.0%	0.2%	0.0%	-10.8%	0.3%	8.1%	0.2%	-11.9%	-9.7%
Jefferson Parish	26,223	31,313	77,794	123,720	142,851	29,735	38,267	97,723	167,519	159,686	0.1%	2.7%	-1.6%	-9.5%	0.0%	-10.3%	1.0%	55.1%	-12.4%
Jefferson Davis Parish	62,028	66,831	82,032	141,920	241,754	81,314	103,034	128,523	201,242	306,218	-0.1%	5.2%	0.2%	-19.8%	0.0%	0.7%	22.0%	1.6%	25.7%
Lafayette Parish	224,210	224,514	424,923	959,260	1,425,729	282,965	323,520	621,140	1,346,351	1,581,775	0.1%	-10.6%	11.6%	-17.6%	0.0%	0.6%	7.6%	55.7%	-13.2%
LaFourche Parish	136,765	146,677	433,514	732,395	910,586	173,422	200,392	609,298	1,032,326	986,028	-0.1%	5.3%	-1.5%	-9.4%	0.0%	-10.7%	18.1%	51.8%	-14.0%
LaSalle Parish	3,412	3,111	3,314	7,702	12,711	3,192	3,325	6,811	10,843	10,843	-0.2%	2.1%	-0.2%	-9.1%	-0.3%	7.2%	16.8%	-9.6%	-10.4%
Lincoln Parish	1,620	1,216	1,329	1,661	3,776	1,262	988	1,072	1,309	3,177	0.0%	1.5%	-0.2%	-5.5%	-0.2%	8.0%	-6.5%	-7.4%	-12.6%
Livingston Parish	43,500	35,212	90,523	446,401	956,336	55,191	52,842	139,718	649,561	1,052,017	0.0%	3.7%	12.4%	-21.5%	-0.1%	-4.7%	21.9%	49.3%	-11.7%
Madison Parish	-	475	677	1,638	4,878	-	452	667	1,536	4,213	11.5%	15.0%	12.6%	-30.5%	-0.2%	-3.1%	16.2%	1.5%	-14.3%
Morehouse Parish	2,064	1,504	1,695	2,537	1,727	2,255	1,786	2,002	2,449	1,550	0.2%	1.7%	-0.2%	-10.7%	0.2%	8.3%	36.5%	-17.9%	-1.4%
Natchitoches Parish	11,477	9,920	11,398	16,303	21,821	11,394	10,609	12,136	14,892	18,948	0.0%	2.6%	0.2%	-9.6%	0.2%	7.2%	24.1%	-12.7%	-7.3%
Orleans Parish	-	1,080	480	1,293	2,172	-	1,182	558	1,992	2,815	-0.1%	-4.7%	-6.5%	0.9%	-0.1%	-26.7%	9.9%	77.4%	-6.6%
Ouachita Parish	10,084	10,132	12,548	16,327	21,616	7,117	7,568	9,349	12,172	16,924	0.0%	2.0%	-0.2%	-7.3%	0.0%	5.5%	-7.7%	-2.8%	-20.6%
Plaquemines Parish	18,470	28,582	160,130	212,659	225,283	29,009	49,198	283,431	361,553	263,514	6.4%	15.5%	-23.9%	-9.1%	-0.1%	-10.4%	29.3%	78.1%	-15.9%
Pointe Coupee Parish	11,769	10,322	13,728	20,065	37,694	16,855	17,361	23,466	28,813	44,362	0.0%	5.2%	12.3%	-20.7%	-0.1%	1.8%	42.5%	0.9%	17.2%
Rapides Parish	11,139	9,476	12,115	16,227	21,957	9,532	8,695	11,160	13,778	18,787	0.0%	7.3%	-0.2%	-9.0%	0.0%	2.4%	14.2%	-14.1%	-8.0%
Red River Parish	1,029	1,638	4,455	4,085	2,633	1,233	1,979	5,329	3,991	2,375	0.2%	2.2%	-0.2%	-1.0%	-0.2%	7.5%	38.4%	-17.9%	-0.9%
Richland Parish	1,165	1,180	2,214	3,304	6,327	1,074	1,178	2,197	2,894	5,077	0.0%	2.7%	-0.2%	-10.1%	0.2%	8.1%	15.0%	1.6%	-20.4%
Sabine Parish	25,891	25,110	31,896	37,684	54,940	27,517	28,282	35,717	36,490	47,751	0.0%	3.3%	0.0%	-7.6%	0.2%	7.0%	22.2%	-0.8%	-12.8%
Saint Bernard Parish	18,390	14,072	34,770	48,434	63,008	21,260	17,397	44,288	64,996	68,650	-10.4%	5.9%	1.1%	-8.8%	0.0%	-11.7%	8.3%	48.5%	-12.3%
Saint Charles Parish	30,826	27,694	107,290	218,543	247,731	37,218	35,734	142,406	298,599	268,850	0.1%	5.2%	-0.1%	-8.6%	-0.1%	-10.6%	11.5%	50.6%	-13.4%
Saint Helena Parish	2,888	4,797	6,534	17,295	30,103	1,951	3,808	5,377	13,840	24,327	0.0%	5.1%	12.4%	-20.8%	-0.3%	-8.6%	21.9%	-18.2%	-11.1%
Saint James Parish	22,496	24,645	88,831	142,662	162,742	29,693	34,997	129,716	205,859	177,186	0.0%	5.2%	-1.3%	-9.3%	0.0%	-10.5%	21.7%	52.5%	-13.8%
Saint John Parish	11,399	13,559	27,086	81,732	118,610	15,119	18,907	38,838	117,986	130,584	0.1%	5.2%	-1.7%	-6.3%	-0.1%	-11.3%	18.5%	54.1%	-13.4%
Saint Landry Parish	48,030	43,908	75,562	159,140	248,748	34,753	37,497	66,231	131,445	184,559	0.0%	3.3%	12.4%	-21.3%	0.1%	-4.6%	21.9%	1.6%	-26.4%
Saint Martin Parish	139,320	153,945	289,526	582,253	839,266	217,258	285,681	546,960	1,038,889	1,072,623	23.9%	-15.9%	1.9%	-21.2%	-0.1%	1.0%	10.8%	95.6%	-13.5%
Saint Mary Parish	89,319	91,586	288,442	547,299	657,561	114,931	125,633	406,432	763,368	700,795	0.0%	5.3%	0.1%	-8.3%	0.0%	-10.4%	21.0%	48.9%	-14.4%
Saint Tammany Parish	145,244	134,305	315,282	473,702	739,927	155,184	164,415	415,579	706,707	834,896	0.0%	7.7%	12.8%	-18.1%	0.0%	-26.0%	21.9%	57.0%	-12.2%
Tangipahoa Parish	27,199	24,882	65,076	144,787	345,024	19,780	21,278	57,046	119,575	255,922	0.0%	4.1%	12.6%	-21.0%	0.3%	-4.7%	22.0%	1.6%	-26.4%
Tensas Parish	625	412	412	408	6,090	374	343	357	350	5,071	16.8%	14.8%	12.4%	-37.5%	0.0%	-2.6%	5.4%	1.5%	-17.4%
Terrebonne Parish	159,278	162,771	470,460	712,496	851,403	173,907	190,781	566,536	925,573	922,666	0.0%	5.2%	-1.4%	-9.0%	0.0%	-10.2%	0.8%	51.5%	-13.8%
Union Parish	5,000	4,941	4,687	5,509	5,471	4,680	4,969	4,680	4,957	5,184	0.2%	1.5%	-0.2%	-9.3%	0.3%	8.1%	9.9%	-18.5%	4.4%
Vermillion Parish	264,884	285,396	622,838	974,932	1,219,402	317,878	358,192	803,597	1,296,336	1,297,566	0.0%	-21.7%	34.9%	-9.6%	0.1%	-10.5%	11.1%	48.5%	-14.4%
Vernon Parish	7,048	4,510	7,303	9,147	15,757	7,110	4,844	7,869	8,558	12,650	0.0%	7.8%	-0.3%	-8.1%	0.0%	2.2%	30.8%	1.5%	-20.3%
Washington Parish	21,059	20,516	40,886	79,676	126,238	15,172	17,514	35,837	65,802	93,637	-2.8%	2.5%	12.4%	-21.8%	0.1%	-4.7%	22.0%	1.6%	-26.4%
Webster Parish	3,348	2,541	3,194	3,870</															

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	2020	2021	2022	2023	2024
Acadia Parish	0.940	1.164	1.120	1.123	1.429	1.426	1.412	1.158	0.863	114,246	139,638	267,808	445,785	476,895
Allen Parish	0.881	0.881	0.867	0.867	0.947	0.947	1.011	0.829	0.905	7,965	10,906	18,017	22,016	24,812
Ascension Parish	1.101	1.102	1.076	1.076	1.439	1.437	1.460	1.198	1.179	108,506	125,686	239,184	823,826	1,085,372
Assumption Parish	1.469	1.469	1.396	1.382	1.533	1.534	1.712	1.285	0.863	164,698	152,467	603,257	847,821	569,413
Avoyelles Parish	0.856	0.767	0.688	0.612	0.868	0.866	0.852	0.805	0.923	5,910	7,754	5,900	7,458	12,400
Beauregard Parish	0.867	0.867	0.849	0.849	1.012	1.013	1.001	0.799	0.879	25,049	28,276	30,913	32,299	50,033
Bienville Parish	0.952	0.951	0.935	0.933	1.004	1.004	0.920	0.795	0.971	8,387	8,739	7,033	7,593	8,639
Bossier Parish	0.972	0.972	0.973	0.991	1.065	1.065	0.950	0.793	0.943	6,425	6,144	8,739	9,205	11,629
Caddo Parish	1.075	1.075	1.063	1.070	1.163	1.161	1.035	0.810	0.957	8,002	7,201	9,189	11,287	18,657
Calcasieu Parish	1.157	1.154	1.104	1.104	1.409	1.407	1.395	1.144	1.126	408,761	610,378	964,770	1,701,380	2,281,594
Caldwell Parish	0.788	0.789	0.774	0.774	0.866	0.865	0.809	0.795	0.822	3,721	2,732	3,482	5,113	2,797
Cameron Parish	1.420	1.335	1.157	1.470	1.503	1.633	1.826	1.475	0.857	64,300	75,722	219,575	385,129	315,047
Catahoula Parish	0.879	0.788	0.708	0.632	1.002	1.002	1.031	0.870	0.856	9,774	7,663	8,506	10,727	8,562
Claiborne Parish	0.936	0.935	0.924	0.925	1.044	1.046	0.957	0.812	0.992	8,353	8,527	9,737	9,984	10,222
Concordia Parish	0.777	0.697	0.624	0.558	0.884	0.885	0.911	0.747	0.736	4,575	3,327	3,751	5,955	9,177
DeSoto Parish	1.228	1.226	1.188	1.192	1.204	1.206	1.122	0.809	0.987	2,721	3,560	5,017	8,686	9,812
East Baton Rouge Parish	0.909	0.909	0.878	0.782	1.008	1.008	1.053	0.906	0.892	20,131	20,703	39,654	87,723	136,769
East Carroll Parish	0.823	0.738	0.662	0.592	0.846	0.844	0.869	0.863	0.850	-	-	-	-	1,093
East Feliciana Parish	0.902	0.902	0.843	0.742	0.880	0.877	0.943	0.901	0.872	1,427	1,301	6,123	16,271	32,715
Evangeline Parish	0.787	0.787	0.771	0.769	0.925	0.925	0.908	0.690	0.800	34,741	31,781	37,207	41,137	36,193
Franklin Parish	1.028	1.028	0.974	0.975	1.031	1.035	0.965	0.811	0.986	6,871	10,340	9,547	15,541	29,473
Grant Parish	1.002	1.002	0.979	0.979	1.083	1.079	1.012	0.789	0.965	7,632	7,122	7,361	7,675	8,203
Iberia Parish	1.270	1.270	1.207	1.203	1.320	1.321	1.475	1.248	0.838	228,569	253,889	778,305	1,107,157	919,242
Iberville Parish	0.657	0.657	0.654	0.653	0.896	0.896	0.912	0.748	0.736	29,605	28,554	44,437	111,026	138,220
Jackson Parish	0.772	0.772	0.771	0.771	0.864	0.861	0.797	0.796	0.903	2,937	2,840	2,577	1,820	6,498
Jefferson Parish	1.128	1.127	1.098	1.116	1.232	1.232	1.373	1.359	0.876	42,420	52,636	129,633	204,858	181,572
Jefferson Davis Parish	1.325	1.326	1.260	1.258	1.569	1.569	1.557	1.277	1.257	116,004	141,723	170,490	246,097	348,188
Lafayette Parish	1.205	1.204	1.346	1.206	1.463	1.463	1.454	1.351	0.868	403,682	445,001	823,961	1,646,442	1,798,570
Lafourche Parish	1.294	1.294	1.229	1.248	1.378	1.378	1.542	1.306	0.860	247,406	275,638	808,253	1,262,424	1,121,171
LaSalle Parish	0.937	0.938	0.918	0.920	1.012	1.015	0.947	0.810	0.896	4,554	4,298	4,411	8,329	12,329
Lincoln Parish	0.781	0.781	0.770	0.771	0.816	0.817	0.757	0.809	0.874	1,800	1,359	1,422	1,601	3,612
Livingston Parish	1.399	1.399	1.349	1.200	1.529	1.531	1.606	1.318	0.883	78,736	72,684	185,340	794,343	1,196,205
Madison Parish	0.981	0.880	0.765	0.680	0.978	0.980	1.011	0.870	0.857	-	622	885	1,878	4,790
Morehouse Parish	1.088	1.087	1.069	1.071	1.199	1.197	1.105	0.809	0.986	3,217	2,457	2,656	2,995	1,762
Natchitoches Parish	1.002	1.002	0.977	0.975	1.079	1.077	1.005	0.810	0.927	16,255	14,593	16,099	18,211	21,545
Orleans Parish	0.983	0.983	1.032	1.104	1.094	1.094	1.493	1.657	0.934	-	1,626	740	2,436	3,201
Ouachita Parish	0.709	0.709	0.695	0.697	0.752	0.752	0.713	0.772	0.794	10,153	10,410	12,402	14,885	19,244
Plaquemines Parish	1.474	1.386	1.200	1.576	1.735	1.736	1.937	1.498	0.841	41,385	67,672	375,980	442,140	299,631
Pointe Coupee Parish	1.604	1.604	1.524	1.357	1.712	1.715	1.685	1.182	1.172	24,046	23,880	31,128	35,235	50,442
Rapides Parish	0.901	0.901	0.840	0.842	0.925	0.925	0.904	0.791	0.920	13,598	11,960	14,804	16,849	21,362
Red River Parish	1.222	1.221	1.195	1.197	1.209	1.211	1.126	0.813	0.991	1,759	2,722	7,069	4,881	2,701
Richland Parish	0.928	0.928	0.904	0.905	1.007	1.005	0.930	0.809	0.796	1,532	1,620	2,914	3,539	5,773
Sabine Parish	1.083	1.083	1.048	1.048	1.134	1.132	1.058	0.866	0.872	39,256	38,902	47,380	44,623	54,296
Saint Bernard Parish	1.090	1.217	1.149	1.136	1.246	1.246	1.410	1.302	0.877	30,330	23,930	58,749	79,483	78,059
Saint Charles Parish	1.251	1.250	1.188	1.189	1.300	1.301	1.455	1.304	0.866	53,096	49,152	188,906	365,154	305,698
Saint Helena Parish	0.756	0.756	0.719	0.640	0.808	0.810	0.886	0.727	0.889	2,783	5,238	7,133	16,925	27,661
Saint James Parish	1.348	1.348	1.281	1.299	1.432	1.432	1.600	1.315	0.862	42,360	48,138	172,072	251,743	201,471
Saint John Parish	1.359	1.358	1.291	1.313	1.402	1.404	1.583	1.335	0.867	21,569	26,007	51,520	144,284	148,482
Saint Landry Parish	0.795	0.795	0.770	0.685	0.870	0.869	0.912	0.748	0.736	49,579	51,577	87,857	160,743	209,854
Saint Martin Parish	1.581	1.276	1.517	1.489	1.890	1.893	1.874	1.691	0.865	309,944	392,953	725,559	1,270,449	1,219,635
Saint Mary Parish	1.335	1.335	1.268	1.267	1.382	1.382	1.543	1.275	0.857	163,962	172,808	539,145	933,517	796,845
Saint Tammany Parish	1.238	1.238	1.149	1.019	1.244	1.244	1.681	1.379	0.878	221,388	226,152	551,278	864,227	949,325
Tangipahoa Parish	0.807	0.807	0.775	0.689	0.871	0.869	0.912	0.748	0.736	28,218	29,268	75,673	146,227	290,998
Tensas Parish	0.811	0.694	0.605	0.538	0.861	0.861	0.884	0.839	0.826	534	472	474	428	5,766
Terrebonne Parish	1.115	1.115	1.060	1.075	1.181	1.181	1.316	1.306	0.862	248,098	262,419	751,528	1,131,876	1,049,125
Union Parish	0.934	0.932	0.919	0.920	1.014	1.011	0.936	0.851	1.044	6,677	6,835	6,208	6,062	5,895
Vermilion Parish	1.209	1.209	1.545	1.145	1.266	1.265	1.413	1.272	0.856	453,490	492,692	1,065,996	1,585,279	1,475,408
Vernon Parish	1.068	1.068	0.991	0.994	1.082	1.082	1.058	0.809	0.797	10,143	6,663	10,438	10,466	14,384
Washington Parish	0.763	0.785	0.766	0.681	0.870	0.869	0.912	0.748	0.736	21,645	24,090	47,539	80,469	106,471
Webster Parish	0.948	0.946	0.937	0.926	0.984	0.984	0.904	0.810	0.925	4,475	3,421	4,111	4,087	5,226
West Baton Rouge Parish	0.843	0.843	0.826	0.734	0.961	0.961	1.013	0.910	0.894	2,435	3,659	11,486	38,484	90,969
West Carroll Parish	0.846	0.844	0.806	0.806	0.897	0.897	0.834	0.814	0.801	1,629	2,353	1,839	1,268	2,096
West Feliciana Parish	0.795	0.795	0.777	0.691	0.978	0.979	0.973	0.839	0.892	5,742	4,481	5,512	3,943	11,324
Winn Parish	0.923	0.923	0.904	0.902	0.994	0.992	0.926	0.807	0.986	1,775	1,875	2,432	2,298	5,460
NULL	1.276	1.265	1.277	1.209	1.417	1.418	1.502	1.285	0.913	-	-	-	-	-
Unknown	1.276	1.265	1.277	1.209	1.417	1.418	1.502	1.285	0.913	-	-	-	-	-
Total	1.276	1.265	1.277	1.209	1.417	1.418	1.502	1.285	0.913	4,008,981	4,559,236	#####	#####	#####

(35) Trend Factors 1.4266 1.3755 1.3265 1.2229 1.1371

Coastal Plan Mobile Home Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	2020	2021	2022	2023	2024	Earned Premium at Current Rate Levels					Rate Change History								
						2020	2021	2022	2023	2024	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025
Acadia Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Allen Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Cameron Parish	47,415	41,599	80,640	113,096	140,444	50,931	75,371	151,341	150,547	122,355	-23.71%	36.29%	83.63%	-56.36%	-0.16%	10.39%	91.31%	7.63%	-16.08%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Grant Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	3.21%	-8.04%	-11.62%	-42.07%	9.50%	11.03%	100.79%	22.89%	-13.24%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Jefferson Parish	93,762	98,081	166,741	214,409	202,602	141,409	201,010	325,063	288,067	164,806	3.19%	1.14%	31.75%	-38.12%	9.44%	11.05%	100.77%	18.44%	-25.52%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Lafourche Parish	89,112	94,571	215,689	343,044	458,557	71,234	98,264	236,432	345,327	382,505	6.44%	-9.39%	70.49%	-35.43%	0.11%	-12.06%	48.36%	-3.12%	-15.26%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Madison Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Orleans Parish	1,181	571	-	-	-	2,091	1,483	-	-	-	3.15%	-3.05%	-6.78%	-42.12%	9.51%	11.02%	100.75%	28.01%	-12.39%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Plaquemines Parish	184,669	217,557	344,235	585,418	661,328	209,113	336,951	569,901	750,340	583,787	3.20%	1.16%	121.13%	-42.22%	-4.61%	3.25%	72.98%	12.76%	-17.02%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Red River Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Richland Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Saint Bernard Parish	14,295	11,312	14,036	29,113	46,134	47,458	55,772	66,051	94,450	87,538	6.48%	-25.23%	-23.82%	-42.07%	9.47%	11.01%	100.71%	28.02%	66.43%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Saint Mary Parish	6,827	5,484	10,365	15,647	16,675	13,011	15,608	28,200	29,333	18,275	6.48%	1.11%	-5.51%	-43.74%	9.47%	11.07%	100.82%	28.01%	-3.87%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Terrebonne Parish	170,509	109,461	210,895	307,150	331,749	149,816	134,782	271,726	342,317	294,129	6.49%	-9.43%	70.50%	-41.92%	-0.06%	-4.44%	48.39%	3.42%	-12.83%
Union Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Vermilion Parish	18,616	13,128	18,624	30,221	49,091	31,162	35,270	48,010	53,657	50,941	6.54%	-11.57%	-30.14%	-48.02%	9.48%	11.13%	100.83%	28.05%	-8.99%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Washington Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Webster Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Winn Parish	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
NULL	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Unknown	-	-	-	-	-	-	-	-	-	-	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%
Total	626,386	591,763	1,061,224	1,638,098	1,906,580	716,225	954,511	1,696,724	2,054,038	1,704,336	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%

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

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

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

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

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

(35) See Exhibit 13

Coastal Plan Mobile Home Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative	Rate Change	History							Trended Earned Premium at Current Rate Levels				
	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	2020	2021	2022	2023	2024
Acadia Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Allen Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Ascension Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Assumption Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Avoyelles Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Beauregard Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Bienville Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Bossier Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Caddo Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Calcasieu Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Caldwell Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Cameron Parish	1.587	2.080	1.526	0.831	1.905	1.908	1.728	0.903	0.839	72,659	103,673	200,759	184,103	139,125
Catahoula Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Claiborne Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Concordia Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
DeSoto Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
East Baton Rouge Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
East Carroll Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
East Feliciana Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Evangeline Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Franklin Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Grant Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Iberia Parish	1.265	1.225	1.333	1.508	2.603	2.377	2.141	1.066	0.868	-	-	-	-	-
Iberville Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Jackson Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Jefferson Parish	1.831	1.775	1.755	1.332	2.152	1.967	1.771	0.882	0.745	201,736	276,488	431,206	352,275	187,394
Jefferson Davis Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Lafayette Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Lafourche Parish	1.139	1.070	1.180	0.692	1.072	1.071	1.218	0.821	0.847	101,624	135,162	313,634	422,298	434,930
LaSalle Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Lincoln Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Livingston Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Madison Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Morehouse Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Natchitoches Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Orleans Parish	1.477	1.432	1.477	1.584	2.737	2.500	2.252	1.122	0.876	2,983	2,040	-	-	-
Ouachita Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Plaquemines Parish	2.126	2.060	2.037	0.921	1.594	1.671	1.619	0.936	0.830	298,324	463,475	755,991	917,585	663,800
Pointe Coupee Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Rapides Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Red River Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Richland Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Sabine Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Saint Bernard Parish	1.826	1.715	2.293	3.010	5.196	4.747	4.276	2.131	1.664	67,704	76,714	87,619	115,502	99,536
Saint Charles Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Saint Helena Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Saint James Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Saint John Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Saint Landry Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Saint Martin Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Saint Mary Parish	1.720	1.615	1.597	1.690	3.005	2.745	2.471	1.231	0.961	18,562	21,469	37,408	35,871	20,780
Saint Tammany Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Tangipahoa Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Tensas Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Terrebonne Parish	1.220	1.146	1.265	0.742	1.278	1.278	1.338	0.902	0.872	213,730	185,392	360,453	418,617	334,442
Union Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Vermilion Parish	0.974	0.914	1.034	1.480	2.847	2.601	2.340	1.165	0.910	44,456	48,514	63,687	65,617	57,923
Vernon Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Washington Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Webster Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
West Baton Rouge Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
West Carroll Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
West Feliciana Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Winn Parish	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
NULL	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Unknown	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	-	-	-	-	-
Total	1.678	1.660	1.646	0.929	1.605	1.597	1.582	0.934	0.857	1,021,778	1,312,927	2,250,757	2,511,868	1,937,930

(35) Trend Factors 1.4266 1.3755 1.3265 1.2229 1.1371

FAIR Plan Wind Only Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	Earned Premium at Current Rate Levels										Rate Change History								
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025
Acadia Parish	481,910	518,983	792,997	1,549,853	1,831,400	1,046,219	1,073,977	1,553,764	2,142,858	1,747,155	0.00%	5.03%	5.26%	5.06%	4.02%	13.90%	80.00%	3.95%	-6.45%
Allen Parish	32	1,073	2,843	5,076	5,747	54	2,035	5,320	6,397	5,127	6.72%	10.81%	4.88%	-13.95%	-0.90%	22.73%	78.52%	-2.07%	-9.86%
Ascension Parish	83,738	59,743	140,352	380,718	388,393	142,188	112,925	262,516	480,712	346,835	7.27%	11.21%	5.24%	-13.79%	-1.20%	22.27%	78.81%	-2.04%	-9.78%
Assumption Parish	146,896	133,043	332,505	853,743	1,407,366	510,014	458,489	1,090,282	1,975,676	2,249,041	-0.31%	6.19%	4.17%	-0.36%	3.99%	13.94%	79.82%	3.91%	56.74%
Avoynes Parish	372	482	-	-	-	-	1,392	-	-	-	17.72%	16.29%	15.95%	16.44%	20.75%	22.43%	62.77%	11.38%	9.29%
Beauregard Parish	2,391	2,168	5,079	18,793	23,613	4,060	4,090	9,504	23,734	21,076	6.82%	11.11%	5.71%	-13.51%	-1.56%	22.22%	79.22%	-2.17%	-9.76%
Bienville Parish	-	-	882	3,333	4,926	-	-	2,366	5,817	5,549	16.67%	16.33%	15.79%	16.67%	20.78%	22.58%	86.84%	11.27%	6.64%
Bossier Parish	8,809	5,922	9,044	22,049	35,057	15,354	11,605	18,953	32,338	35,795	17.74%	16.13%	16.67%	-13.83%	-11.11%	22.22%	65.91%	11.64%	-3.51%
Caddo Parish	23,892	14,590	14,123	24,700	29,713	47,733	28,649	29,621	36,225	30,401	17.95%	16.13%	16.11%	-13.79%	-11.00%	22.47%	65.60%	11.36%	-3.18%
Calcasieu Parish	424,969	460,294	792,724	1,375,106	1,759,597	827,658	852,775	1,387,115	1,815,902	1,695,196	-0.38%	5.49%	4.69%	5.21%	4.95%	10.73%	58.14%	10.54%	-8.48%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%	9.25%
Cameron Parish	63,064	84,840	337,635	533,066	520,746	129,890	173,799	660,972	736,344	496,844	-2.82%	8.42%	-2.18%	-0.47%	3.98%	13.96%	79.84%	3.85%	-6.39%
Catahoula Parish	-	-	631	4,724	5,470	-	-	1,504	7,718	6,310	17.39%	15.22%	15.09%	16.39%	21.13%	22.09%	62.86%	11.11%	9.28%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	18.75%	15.79%	15.91%	15.69%	20.34%	22.54%	87.36%	11.04%	6.98%
Concordia Parish	863	71	-	-	264	-	2,917	205	-	305	17.72%	16.49%	15.98%	16.67%	20.67%	22.42%	62.76%	11.38%	9.28%
DeSoto Parish	4,308	4,335	5,503	11,031	12,516	16,337	14,007	14,809	19,288	14,088	18.75%	15.63%	16.22%	17.02%	20.00%	22.73%	87.65%	11.18%	6.60%
East Baton Rouge Parish	186,706	155,676	210,894	360,939	338,845	425,516	358,324	460,863	531,338	344,554	7.51%	3.52%	3.40%	-2.38%	3.05%	22.49%	77.29%	3.81%	-0.22%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%	9.25%
East Feliciana Parish	1,625	1,337	4,444	13,253	17,413	2,767	2,536	8,316	16,704	15,533	6.40%	11.11%	5.45%	-13.95%	-0.90%	22.73%	78.52%	-2.07%	-9.86%
Evangeliste Parish	758	1,719	5,303	9,187	13,031	1,298	3,275	9,983	11,649	11,671	6.82%	10.64%	4.81%	-13.76%	-1.06%	22.58%	78.95%	-1.96%	-9.55%
Franklin Parish	564	470	8,627	34,243	41,748	1,902	1,350	20,619	48,246	45,649	17.39%	16.67%	15.87%	17.11%	20.22%	22.43%	62.60%	11.27%	9.40%
Grant Parish	700	706	1,524	4,462	7,510	2,357	2,025	3,637	7,293	8,667	17.39%	16.67%	15.87%	17.11%	20.22%	22.43%	62.60%	11.27%	9.25%
Iberia Parish	372,365	424,378	1,174,700	2,156,428	2,684,674	1,014,444	1,104,155	2,897,544	3,755,718	3,231,274	0.29%	-2.07%	5.49%	4.80%	3.87%	13.90%	79.76%	3.81%	18.11%
Iberville Parish	32,057	25,094	34,330	66,044	89,172	54,482	47,432	64,167	83,188	79,515	6.59%	11.18%	5.33%	-13.71%	-1.18%	22.62%	78.64%	-2.17%	-9.85%
Jackson Parish	-	499	13,280	20,727	22,944	-	1,440	31,732	33,900	26,493	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%	9.33%
Jefferson Parish	4,730,229	4,920,657	15,656,711	34,958,476	39,873,535	8,611,147	8,716,765	26,176,358	42,036,960	36,524,158	4.86%	3.11%	2.35%	2.40%	4.68%	14.53%	68.54%	-7.24%	-4.96%
Jefferson Davis Parish	118,523	131,268	196,028	269,825	312,802	351,185	385,782	547,793	531,400	425,130	-0.61%	2.95%	4.92%	-0.37%	4.04%	14.13%	79.88%	3.96%	33.27%
Lafayette Parish	562,698	520,765	997,003	2,034,806	2,341,280	1,096,127	967,548	1,746,069	2,689,217	2,259,218	0.00%	-0.49%	5.45%	4.68%	5.28%	10.81%	57.84%	10.60%	-8.36%
Lafourche Parish	339,145	349,270	1,316,413	3,403,503	4,583,431	931,275	933,760	3,319,258	6,167,038	5,921,793	4.68%	3.00%	2.55%	2.28%	4.78%	14.59%	68.70%	5.66%	25.64%
LaSalle Parish	58	149	1,476	6,060	11,809	197	431	3,527	9,912	13,635	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%	9.33%
Lincoln Parish	-	-	2,311	4,493	7,254	-	-	5,526	7,354	8,382	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%	9.41%
Livingston Parish	33,841	32,749	73,571	206,251	222,688	112,262	121,109	269,461	509,057	292,879	6.59%	11.36%	5.44%	-13.95%	-1.35%	22.60%	78.77%	91.25%	-9.69%
Madison Parish	4,970	7,196	10,612	22,241	22,820	16,701	20,756	25,432	36,395	26,309	17.39%	15.56%	15.38%	15.87%	20.55%	22.73%	62.96%	11.36%	9.09%
Morehouse Parish	-	-	159	3,669	3,651	-	-	379	5,987	4,206	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%	9.09%
Natchitoches Parish	44,883	61,469	100,113	173,108	225,165	160,699	187,048	240,994	283,333	260,179	17.39%	16.33%	15.79%	15.94%	28.75%	22.33%	62.70%	11.22%	9.41%
Orleans Parish	2,900,017	3,161,629	9,102,582	22,047,080	27,643,211	6,809,038	7,025,893	17,917,485	28,723,105	25,773,147	3.93%	3.76%	4.35%	4.47%	12.23%	22.34%	82.63%	-6.83%	-3.47%
Ouachita Parish	2,006	2,262	3,069	5,765	8,314	6,764	6,518	7,347	9,445	9,604	17.69%	16.55%	16.05%	16.49%	20.55%	22.35%	62.81%	11.41%	9.28%
Plaquemines Parish	141,598	168,372	463,992	1,194,490	1,316,450	258,077	298,790	776,561	1,437,797	1,207,118	4.86%	3.00%	2.27%	2.31%	4.79%	14.52%	68.54%	-7.24%	-4.86%
Pointe Coupee Parish	1,075	703	4,409	22,013	57,978	1,827	1,328	8,230	27,782	51,859	6.67%	11.11%	5.00%	-13.68%	-0.99%	22.00%	78.69%	-2.29%	-9.52%
Rapides Parish	1,246	1,732	2,837	3,255	7,941	4,203	4,993	6,787	5,330	9,165	17.39%	15.94%	16.25%	16.43%	20.75%	22.34%	62.92%	11.38%	9.20%
Red River Parish	-	-	-	-	-	-	-	-	-	-	18.75%	15.79%	15.91%	15.69%	20.34%	22.54%	87.36%	11.04%	6.98%
Richland Parish	-	-	2,274	7,463	5,113	-	-	5,443	12,222	5,902	17.65%	16.25%	16.13%	16.67%	20.63%	22.37%	62.90%	11.39%	9.23%
Sabine Parish	-	-	1,229	4,047	5,142	-	-	2,944	6,624	5,937	17.58%	15.89%	16.13%	16.67%	20.83%	22.66%	62.65%	11.36%	9.25%
Saint Bernard Parish	443,734	463,657	1,243,360	3,203,475	4,319,947	821,857	835,681	2,109,216	3,857,966	3,956,640	4.78%	3.17%	2.31%	2.40%	4.68%	16.61%	68.49%	-7.32%	-4.93%
Saint Charles Parish	278,536	286,587	1,277,418	2,407,018	2,602,669	763,913	765,000	3,218,524	4,358,311	3,587,258	4.68%	3.15%	2.29%	2.38%	4.65%	14.60%	68.70%	-7.22%	43.00%
Saint Helena Parish	-	388	5,142	13,475	15,972	-	737	9,658	17,061	14,296	6.48%	11.11%	5.00%	-14.29%	-1.11%	22.47%	78.90%	-2.05%	-9.57%
Saint James Parish	100,310	97,120	191,691	421,322	530,192	250,655	240,878	452,644	701,185	609,032	0.00%	5.21%	4.95%	-0.43%	3.88%	14.11%	80.00%	3.84%	12.71%
Saint John Parish	161,492	169,639	573,033	1,037,009	1,029,380	345,176	352,864	1,123,519	1,461,370	1,021,403	4.81%	3.03%	2.35%	2.35%	4.85%	14.60%	68.58%	8.56%	-4.85%
Saint Landry Parish	23,038	45,810	83,929	161,154	158,260	43,220	95,527	173,392	225,025	156,685	6.28%	11.36%	5.44%	-13.61%	-1.37%	22.22%	78.41%	-2.23%	0.12%
Saint Martin Parish	100,301	124,960	307,481	483,383	501,069	309,201	366,907	848,050	938,698	672,259	-2.91%	0.96%	5.21%	4.94%	5.10%	14.18%	79.74%	3.82%	31.65%
Saint Mary Parish	139,232	169,351	755,878	710,862	728,797	305,655	353,474	1,482,995	982,567	695,345	0.00%	5.17%	4.92%	5.25%	4.99%	14.04%	79.92%	3.89%	-6.41%
Saint Tammany Parish	1,067,720	1,332,311	7,110,879	19,977,833	26,055,155	2,415,458	2,881,915	14,544,528	28,829,851	25,960,054	3.14%	-2.86%	-1.76%	5.46%	4.15%	13.93%	79.91%	1.88%	-2.26%
Tangipahoa Parish	24,009	40,613	224,963	654,337	564,250	59,546	110,603	568,514	1,104,395	887,836	6.59%	10.85%	4.90%	-13.86%	7.69%	22.73%	78.84%	30.77%	-9.71%
Texas Parish	-	-	23	1,076	1,526	-	-	55	1,759	1,761	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%	9.25%
Terrebonne Parish	533,930	489,108	2,193,310	3,546,765	3,861,767	1,132,609	1,010,327	4,272,686	4,963,577	4,115,292	4.78%	2.99%	2.26%	2.29%	4.76%	14.71%	68.53%	-7.19%	10.54%
Union Parish	-	-	-	-	-	-	-	-	-	-	17.46%	16.22%	16.28%	16.50%	20.60%	22.42%	62.79%	11.25%	9.30%
Vermilion Parish	592,449	669,298	1,463,383	2,839,277	3,554,628	2,006,573	2,155,856	4,432,795	6,067,262	5,246,276	0.25%	5.20%	4.95%	5.21%	4.96%	13.89%	79.76%	3.93%	44.74%
Vernon Parish	234	134	655	1,308	2,887	781	385	1,563	2,141	3,333	17.39%	16.67%	15.87%						

FAIR Plan Wind Only Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative	Rate Change	History							Trended Earned Premium at Current Rate Levels				
6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025		2020	2021	2022	2023	2024
Acadia Parish	2.409	2.409	2.294	2.179	2.074	1.994	1.751	0.973	0.936	1,492,552	1,477,251	2,061,116	2,620,485	1,986,617
Allen Parish	2.045	1.917	1.730	1.649	1.917	1.934	1.576	0.883	0.901	-	77	2,799	7,057	5,830
Ascension Parish	2.066	1.926	1.732	1.646	1.909	1.932	1.580	0.884	0.902	202,848	155,328	348,236	587,859	394,272
Assumption Parish	3.813	3.825	3.601	3.457	3.470	3.337	2.929	1.629	1.567	727,594	630,650	1,446,293	2,416,039	2,557,291
Avoyelles Parish	5.414	4.599	3.955	3.411	2.929	2.426	1.981	1.217	1.093	1,790	1,915	-	-	-
Beauregard Parish	2.066	1.934	1.740	1.646	1.903	1.934	1.582	0.883	0.902	5,792	5,626	12,607	29,024	23,965
Bienville Parish	6.017	5.158	4.434	3.829	3.282	2.718	2.217	1.187	1.066	-	-	3,139	7,114	6,310
Bossier Parish	2.669	2.267	1.952	1.673	1.942	2.184	1.787	1.077	0.965	21,904	15,963	25,142	39,546	40,701
Caddo Parish	2.668	2.262	1.948	1.678	1.946	2.187	1.785	1.078	0.968	59,537	39,407	39,293	44,299	34,568
Calcasieu Parish	2.152	2.160	2.048	1.956	1.859	1.771	1.600	1.012	0.915	1,180,750	1,172,989	1,840,051	2,220,653	1,927,537
Caldwell Parish	5.415	4.613	3.954	3.412	2.931	2.418	1.977	1.215	1.093	-	-	-	-	-
Cameron Parish	2.125	2.187	2.017	2.062	2.072	1.992	1.748	0.972	0.936	185,303	239,060	876,800	900,469	564,941
Catahoula Parish	5.299	4.514	3.918	3.404	2.925	2.414	1.978	1.214	1.093	-	-	1,995	9,438	7,175
Clabourne Parish	6.051	5.096	4.401	3.797	3.282	2.727	2.226	1.188	1.070	-	-	-	-	-
Concordia Parish	5.430	4.612	3.960	3.414	2.926	2.425	1.981	1.217	1.093	4,161	282	-	-	347
DeSoto Parish	6.117	5.151	4.455	3.833	3.276	2.730	2.224	1.185	1.066	23,307	19,267	19,645	23,587	16,019
East Baton Rouge Parish	2.604	2.422	2.340	2.263	2.318	2.250	1.837	1.036	0.998	607,048	492,873	611,349	649,769	391,778
East Carroll Parish	5.415	4.613	3.954	3.412	2.931	2.418	1.977	1.215	1.093	-	-	-	-	-
East Feliciana Parish	2.056	1.932	1.739	1.649	1.917	1.934	1.576	0.883	0.901	3,947	3,488	11,031	20,427	17,662
Evangeline Parish	2.056	1.925	1.740	1.660	1.925	1.945	1.587	0.887	0.905	1,852	4,505	13,243	14,245	13,271
Franklin Parish	5.414	4.612	3.953	3.412	2.913	2.423	1.979	1.217	1.094	2,713	1,857	27,352	68,542	54,859
Grant Parish	5.406	4.606	3.948	3.407	2.909	2.420	1.977	1.216	1.093	3,363	2,785	4,825	8,919	9,855
Iberia Parish	2.831	2.823	2.883	2.733	2.608	2.510	2.204	1.236	1.181	1,447,221	1,518,761	3,843,682	4,599,839	3,674,147
Iberville Parish	2.056	1.929	1.735	1.647	1.909	1.932	1.575	0.882	0.902	77,725	65,243	85,120	101,730	90,413
Jackson Parish	5.419	4.616	3.957	3.415	2.933	2.420	1.978	1.216	1.093	-	1,981	42,093	41,456	30,124
Jefferson Parish	2.019	1.925	1.867	1.824	1.781	1.702	1.486	0.882	0.950	12,284,794	11,989,877	34,723,751	51,406,677	41,530,097
Jefferson Davis Parish	3.166	3.185	3.094	2.949	2.959	2.844	2.492	1.386	1.333	501,006	530,642	726,664	649,845	483,398
Lafayette Parish	2.050	2.050	2.060	1.954	1.866	1.773	1.600	1.014	0.916	1,563,752	1,330,859	2,316,215	3,288,623	2,568,863
LaFourche Parish	3.041	2.905	2.820	2.750	2.689	2.566	2.240	1.328	1.256	1,328,571	1,284,383	4,403,099	7,541,624	6,733,424
LaSalle Parish	5.419	4.616	3.957	3.415	2.933	2.420	1.978	1.216	1.093	281	593	4,679	12,121	15,504
Lincoln Parish	5.423	4.620	3.960	3.417	2.935	2.422	1.980	1.217	1.094	-	-	7,330	8,993	9,531
Livingston Parish	4.022	3.773	3.388	3.214	3.735	3.786	3.088	1.727	0.903	160,155	166,585	357,448	622,522	333,020
Madison Parish	5.312	4.535	3.916	3.394	2.929	2.430	1.980	1.215	1.091	23,826	28,550	33,736	44,507	29,915
Morehouse Parish	5.407	4.606	3.948	3.407	2.926	2.415	1.974	1.213	1.091	-	-	503	7,321	4,782
Natchitoches Parish	5.717	4.870	4.186	3.615	3.118	2.422	1.980	1.217	1.094	229,256	257,284	319,686	346,486	295,839
Orleans Parish	2.651	2.551	2.459	2.356	2.255	2.010	1.643	0.899	0.965	9,713,878	9,664,089	23,768,100	35,125,266	29,305,571
Ouachita Parish	5.422	4.607	3.953	3.406	2.924	2.426	1.983	1.218	1.093	9,650	8,965	9,746	11,550	10,920
Plaquemines Parish	2.017	1.923	1.867	1.826	1.785	1.703	1.487	0.883	0.951	368,177	410,985	1,030,132	1,758,271	1,372,564
Pointe Coupee Parish	2.050	1.922	1.730	1.647	1.908	1.927	1.580	0.884	0.905	2,606	1,827	10,917	33,974	58,967
Rapides Parish	5.392	4.593	3.962	3.408	2.927	2.424	1.982	1.216	1.092	5,996	6,868	9,003	6,518	10,421
Red River Parish	6.051	5.096	4.401	3.797	3.282	2.727	2.226	1.188	1.070	-	-	-	-	-
Richland Parish	5.421	4.608	3.964	3.413	2.926	2.425	1.982	1.217	1.092	-	-	7,220	14,946	6,711
Sabine Parish	5.415	4.605	3.974	3.422	2.933	2.427	1.979	1.217	1.093	-	-	3,905	8,100	6,751
Saint Bernard Parish	2.053	1.959	1.899	1.856	1.812	1.731	1.485	0.881	0.951	1,172,474	1,149,476	2,797,940	4,717,877	4,498,930
Saint Charles Parish	3.035	2.900	2.811	2.748	2.684	2.565	2.238	1.327	1.430	1,089,810	1,052,255	4,269,472	5,329,745	4,078,921
Saint Helena Parish	2.044	1.919	1.727	1.645	1.919	1.941	1.585	0.886	0.904	-	1,014	12,812	20,864	16,255
Saint James Parish	2.745	2.745	2.609	2.486	2.497	2.404	2.107	1.170	1.127	357,588	331,327	600,446	857,474	692,505
Saint John Parish	2.367	2.258	2.192	2.141	2.092	1.996	1.741	1.033	0.952	492,433	485,363	1,490,383	1,787,098	1,161,395
Saint Landry Parish	2.270	2.136	1.918	1.819	2.105	2.135	1.746	0.979	1.001	61,658	131,397	230,010	275,181	178,160
Saint Martin Parish	3.190	3.286	3.255	3.094	2.948	2.805	2.457	1.367	1.317	441,111	504,679	1,124,965	1,147,927	764,398
Saint Mary Parish	2.433	2.433	2.313	2.205	2.095	1.995	1.750	0.972	0.936	436,052	486,202	1,967,239	1,201,574	790,648
Saint Tammany Parish	2.250	2.181	2.246	2.286	2.168	2.081	1.827	1.015	0.977	3,445,929	3,964,063	19,293,767	35,255,805	29,518,095
Tangipahoa Parish	2.980	2.796	2.522	2.404	2.791	2.592	2.112	1.181	0.903	84,949	152,134	754,151	1,350,556	668,404
Tensas Parish	5.415	4.613	3.954	3.412	2.931	2.418	1.977	1.215	1.093	-	-	73	2,151	2,002
Terrebonne Parish	2.345	2.238	2.173	2.125	2.078	1.983	1.729	1.026	1.105	1,615,797	1,389,701	5,667,850	6,069,920	4,679,327
Union Parish	5.404	4.601	3.959	3.405	2.922	2.423	1.979	1.216	1.093	-	-	-	-	-
Vermilion Parish	3.764	3.755	3.569	3.401	3.232	3.080	2.704	1.504	1.447	2,862,608	2,965,372	5,880,240	7,419,608	5,965,322
Vernon Parish	5.358	4.564	3.912	3.376	2.909	2.420	1.982	1.216	1.094	1,114	530	2,073	2,618	3,790
Washington Parish	2.719	2.550	2.295	2.176	2.535	2.559	2.094	1.171	1.196	17,920	23,627	211,269	584,074	608,479
Webster Parish	6.055	5.164	4.454	3.832	3.289	2.722	2.223	1.189	1.068	7,834	7,590	7,240	6,078	2,013
West Baton Rouge Parish	2.049	1.927	1.732	1.648	1.911	1.936	1.579	0.885	0.904	15,198	15,439	27,006	33,616	27,852
West Carroll Parish	5.399	4.593	3.951	3.400	2.923	2.422	1.981	1.217	1.093	-	-	-	-	-
West Feliciana Parish	2.048	1.923	1.729	1.646	1.909	1.928	1.578	0.884	0.905	937	-	5,164	5,669	5,858
Winn Parish	5.415	4.613	3.954	3.412	2.931	2.418	1.977	1.215	1.093	-	710	6,087	10,469	10,186
NULL	2.400	2.317	2.251	2.184	2.118	1.996	1.719	0.988	1.012	-	-	-	-	-
Unknown	2.400	2.317	2.251	2.184	2.118	1.996	1.719	0.988	1.012	-	-	-	-	-
Total	2.400	2.317	2.251	2.184	2.118	1.996	1.719	0.988	1.012	44,344,844	44,194,416	*****	*****	*****

(35) Trend Factors 1.4266 1.3755 1.3265 1.2229 1.1371

Coastal Plan Wind Only Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium	Earned Premium at Current Rate Levels					Rate Change History					Rate Change History								
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Allen Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Cameron Parish	29,307	19,064	96,217	155,042	204,913	43,965	28,488	160,608	174,369	161,103	-6.11%	24.58%	4.18%	5.07%	-18.01%	21.63%	90.04%	-7.19%	-18.45%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Grant Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-6.11%	-3.83%	-8.45%	-2.24%	8.37%	14.69%	67.10%	3.64%	-13.08%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Jefferson Parish	99,990	119,891	360,938	1,133,560	1,666,223	206,538	240,437	650,140	1,472,488	1,732,706	-7.08%	5.31%	-10.83%	3.04%	10.86%	19.42%	52.16%	-5.63%	7.00%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Lafourche Parish	201,190	229,034	675,476	1,416,081	1,874,580	320,508	347,307	998,651	1,774,240	1,600,985	0.07%	-9.52%	5.85%	4.96%	5.05%	-8.53%	67.63%	23.86%	-23.70%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Madison Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Orleans Parish	45,755	54,098	81,554	130,408	166,009	109,009	120,688	168,544	173,323	146,113	-6.14%	8.71%	4.35%	7.47%	5.08%	23.79%	97.69%	-2.49%	-10.88%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Plaquemines Parish	58,590	91,550	221,658	396,409	424,689	206,467	297,878	641,440	758,697	545,280	-6.09%	8.64%	4.52%	8.25%	10.89%	23.73%	79.37%	8.26%	23.30%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Red River Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Richland Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Saint Bernard Parish	39,898	41,677	60,609	136,902	132,303	105,064	101,211	130,864	189,229	122,149	-6.08%	8.55%	4.46%	8.43%	10.92%	23.67%	97.70%	-4.11%	-5.74%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Saint Mary Parish	4,113	6,486	14,030	31,235	32,811	12,562	18,274	35,174	50,104	32,274	-6.09%	8.56%	4.42%	8.42%	10.78%	23.76%	97.81%	14.14%	-8.13%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Terrebonne Parish	90,592	102,426	376,137	716,123	717,493	159,784	169,444	589,531	906,468	657,439	0.08%	5.77%	-6.13%	8.39%	5.88%	2.49%	53.21%	19.37%	-16.46%
Union Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Vermilion Parish	9,358	8,398	15,841	25,582	26,600	18,489	16,416	27,735	30,766	21,949	-30.59%	-18.96%	-13.37%	0.76%	10.80%	23.81%	61.36%	19.18%	-24.71%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Washington Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Webster Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Winn Parish	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
NULL	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Unknown	-	-	-	-	-	-	-	-	-	-	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%
Total	578,794	672,624	1,902,462	4,141,343	5,245,622	1,182,386	1,340,143	3,402,687	5,529,684	5,019,998	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%

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

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

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

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

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

(35) See Exhibit 13

Coastal Plan Wind Only Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	2020	2021	2022	2023	2024
Acadia Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Allen Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Ascension Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Assumption Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Avoyelles Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Beauregard Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Bienville Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Bossier Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Caddo Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Calcasieu Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Caldwell Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Cameron Parish	1.836	1.956	1.570	1.507	1.434	1.750	1.438	0.757	0.816	62,721	39,185	213,051	213,235	183,184
Catahoula Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Claiborne Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Concordia Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
DeSoto Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
East Baton Rouge Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
East Carroll Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
East Feliciana Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Evangeline Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Franklin Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Grant Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Iberia Parish	1.512	1.610	1.674	1.829	1.871	1.727	1.505	0.901	0.869	-	-	-	-	-
Iberville Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Jackson Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Jefferson Parish	1.829	1.968	1.869	2.096	2.034	1.835	1.536	1.010	1.070	294,650	330,720	862,431	1,800,694	1,970,188
Jefferson Davis Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Lafayette Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Lafourche Parish	1.531	1.530	1.691	1.598	1.522	1.449	1.584	0.945	0.763	457,242	477,719	1,324,742	2,169,705	1,820,413
LaSalle Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Lincoln Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Livingston Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Madison Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Morehouse Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Natchitoches Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Orleans Parish	2.557	2.724	2.506	2.402	2.235	2.127	1.718	0.869	0.891	155,514	166,006	223,579	211,955	166,139
Ouachita Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Plaquemines Parish	3.792	4.038	3.717	3.556	3.285	2.963	2.394	1.335	1.233	294,549	409,730	850,890	927,805	620,015
Pointe Coupee Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Rapides Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Red River Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Richland Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Sabine Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Saint Bernard Parish	2.831	3.014	2.777	2.658	2.452	2.210	1.787	0.904	0.943	149,886	139,215	173,595	231,407	138,891
Saint Charles Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Saint Helena Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Saint James Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Saint John Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Saint Landry Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Saint Martin Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Saint Mary Parish	3.282	3.495	3.219	3.083	2.844	2.567	2.074	1.049	0.919	17,921	25,136	46,659	61,272	36,697
Saint Tammany Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Tangipahoa Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Tensas Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Terrebonne Parish	1.786	1.784	1.687	1.797	1.658	1.566	1.528	0.997	0.835	227,950	233,070	782,031	1,108,513	747,546
Union Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Vermilion Parish	0.975	1.405	1.734	2.002	1.986	1.793	1.448	0.897	0.753	26,377	22,580	36,791	37,624	24,957
Vernon Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Washington Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Webster Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
West Baton Rouge Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
West Carroll Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
West Feliciana Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Winn Parish	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
NULL	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Unknown	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.696	1.020	0.921	-	-	-	-
Total	1.996	2.031	2.060	2.060	1.947	1.843	1.696	1.020	0.921	1,686,810	1,843,361	4,513,769	6,762,210	5,708,030

(35)

Trend Factors

1.4266

1.3755

1.3265

1.2229

1.1371

FAIR Plan Homeowner Incurred Losses and ALAE

Exhibit 10
Sheet 1A

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2020-2024
		2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	Claim Count
Acadia Parish	-	-	-	-	1,119	30,059	-	-	-	1,342	45,707	6
Allen Parish	-	-	-	-	-	-	-	-	-	-	-	-
Ascension Parish	-	-	45,735	48,037	192,233	-	-	55,962	57,647	292,300	-	14
Assumption Parish	-	-	2,089	9,329	22,043	-	-	2,556	11,195	33,517	-	4
Avoyelles Parish	-	3,206	19,448	18,151	-	-	-	4,094	23,797	21,782	-	4
Beauregard Parish	-	-	-	25,603	16,004	-	-	-	-	30,725	24,335	3
Bienville Parish	-	-	-	3,741	-	-	-	-	-	4,490	-	1
Bossier Parish	-	-	-	201,819	52,452	-	-	-	-	242,194	79,756	8
Caddo Parish	498,372	39,157	218,701	68,322	133,578	-	665,625	50,010	267,611	81,990	203,112	43
Calcasieu Parish	25,721	455	25,769	58,509	7,021	-	34,353	581	31,532	70,214	10,676	21
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	-	-	6,903	-	-	-	-	-	8,284	-	1
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-	-
Claiborne Parish	-	-	-	-	3,319	-	-	-	-	-	5,046	2
Concordia Parish	-	-	-	-	267	-	-	-	-	-	406	1
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-	-
East Baton Rouge Parish	29,738	39,372	383,849	782,466	253,706	-	39,718	50,284	469,691	939,003	385,773	106
East Carroll Parish	-	17,578	-	-	-	-	-	22,450	-	-	-	1
East Feliciana Parish	-	240	-	-	-	-	-	307	-	-	-	1
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-	-
Franklin Parish	6,097	-	300	23,908	-	-	8,144	-	367	28,691	-	3
Grant Parish	-	-	6,442	-	-	-	-	-	7,883	-	-	1
Iberia Parish	269	305	148,051	273,640	242,340	-	360	389	181,161	328,383	368,490	37
Iberville Parish	-	226	2,976	925	-	-	-	288	3,642	1,110	-	5
Jackson Parish	-	-	1,336	-	-	-	-	-	1,635	-	-	1
Jefferson Parish	301	2,107	394,500	1,652,947	1,388,926	-	401	2,691	482,724	1,983,629	2,111,932	241
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-	-
Lafayette Parish	226	72,124	42,300	23,357	71,345	-	301	92,112	51,760	28,029	108,484	16
Lafourche Parish	-	-	19,508	119,182	177,232	-	-	-	23,870	143,025	269,490	19
LaSalle Parish	-	-	-	11,122	-	-	-	-	-	13,347	-	1
Lincoln Parish	-	-	-	12,743	824	-	-	-	-	15,292	1,252	2
Livingston Parish	-	-	2,954	123,348	71,256	-	-	-	3,614	148,025	108,349	13
Madison Parish	-	-	-	3,117	-	-	-	-	-	3,740	-	1
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-	-
Natchitoches Parish	-	-	3,744	-	-	-	-	-	4,581	-	-	1
Orleans Parish	111,534	1,505,742	690,858	4,472,746	3,296,833	-	148,965	1,923,049	845,359	5,367,545	5,013,000	462
Ouachita Parish	-	-	3,859	24,797	1	-	-	-	4,722	29,758	2	7
Plaquemines Parish	-	251	18,615	8,585	80,584	-	-	320	22,778	10,303	122,532	10
Pointe Coupee Parish	-	-	10,462	25,538	-	-	-	-	12,802	30,647	-	6
Rapides Parish	15,456	248	14,357	21,766	6,414	-	20,643	317	17,568	26,120	9,753	9
Red River Parish	-	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	-	-	291	-	-	-	-	-	357	-	-	1
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	10,269	1	72,320	235,363	93,564	-	13,715	1	88,494	282,449	142,268	30
Saint Charles Parish	679	-	35,079	700,446	927,775	-	907	-	42,924	840,574	1,410,729	24
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-	-
Saint James Parish	-	-	8,148	17,740	6,939	-	-	-	9,970	21,289	10,551	8
Saint John Parish	1,452	12,357	14,755	111,535	81,662	-	1,940	15,782	18,055	133,848	124,171	39
Saint Landry Parish	-	-	16,387	3,728	18,873	-	-	-	20,052	4,474	28,697	5
Saint Martin Parish	351	-	-	1,469,509	-	-	468	-	-	1,763,494	-	4
Saint Mary Parish	479	-	18,521	57,151	12,299	-	640	-	22,663	68,584	18,701	16
Saint Tammany Parish	50,736	248,034	684,228	859,864	1,102,325	-	67,763	316,775	837,246	1,031,884	1,676,141	175
Tangipahoa Parish	-	226	20,355	577,829	39,484	-	-	288	24,907	693,427	60,038	26
Tensas Parish	-	-	-	14,753	-	-	-	-	-	17,705	-	1
Terrebonne Parish	759	379	10,612	1,109,289	22,909	-	1,013	483	12,986	1,331,209	34,835	42
Union Parish	-	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	-	171,765	3,274	78,465	11,864	-	-	219,369	4,006	94,162	18,040	12
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-	-
Washington Parish	2,338	226	-	-	317	-	3,123	288	-	-	483	4
Webster Parish	-	27,754	11,211	18,100	10,641	-	-	35,445	13,718	21,721	16,180	11
West Baton Rouge Parish	1	-	-	10,812	-	-	1	-	-	12,975	-	3
West Carroll Parish	-	247	-	-	-	-	-	316	-	-	-	1
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-	-
Total		754,777	2,141,998	2,951,034	13,286,303	8,375,091	1,008,080	2,735,639	3,610,993	15,944,305	12,734,746	1,453
				(13)	Loss Development Factors			1.0080	1.0120	1.0180	1.0490	1.3950
			(14)	Trend Factors			1.3250	1.2620	1.2020	1.1440	1.0900	

(2) - (6) Source: LCPIIC Data

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

(12) Source: LCPIIC Data

(13) See Exhibit 12

(14) See Exhibit 15

Coastal Plan Homeowners Incurred Losses and ALAE

Exhibit 10
Sheet 1B

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2020-2024
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	Claim Count
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	-	-	-	12,089	-	-	-	-	18,383	1
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	-	18,490	159,316	18,203	-	-	22,626	191,188	27,678	7
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	-	-	18,490	159,316	30,292	-	-	22,626	191,188	46,061	8
		(13)	Loss Development Factors			1.0080	1.0120	1.0180	1.0490	1.3950	
		(14)	Trend Factors			1.3250	1.2620	1.2020	1.1440	1.0900	

(2) - (6) Source: LCPIC Data

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

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Dwelling Fire - Fire Incurred Losses and ALAE

Exhibit 10
Sheet 2A

(1)	(2)		(3)	(4)	(5)	(6)	(7)		(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE						Trended Ultimate Losses and ALAE						2020-2024
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024			Claim Count
Acadia Parish	170,152	-	195,900	-	142,084	226,128	-	237,356	-	172,991			10
Allen Parish	-	-	-	-	-	-	-	-	-	-			-
Ascension Parish	-	6,064	-	251	45,824	-	7,691	-	292	55,792			3
Assumption Parish	-	-	124,594	-	-	-	-	150,960	-	-			1
Avoyelles Parish	-	-	24,043	40,918	14,261	-	-	29,131	47,746	17,364			4
Beauregard Parish	-	-	-	-	-	-	-	-	-	-			-
Bienville Parish	-	-	-	-	-	-	-	-	-	-			-
Bossier Parish	-	-	-	-	-	-	-	-	-	-			-
Caddo Parish	-	-	-	12,109	153,790	-	-	-	14,129	187,244			5
Calcasieu Parish	73,286	197,355	220,965	867,228	237,807	97,395	250,307	267,724	1,011,952	289,537			23
Caldwell Parish	-	-	-	-	-	-	-	-	-	-			-
Cameron Parish	-	-	-	-	-	-	-	-	-	-			-
Catahoula Parish	-	-	-	111,342	-	-	-	-	129,922	-			1
Claiborne Parish	-	-	-	-	-	-	-	-	-	-			-
Concordia Parish	-	-	-	7,259	-	-	-	-	8,470	-			1
DeSoto Parish	129,621	-	-	-	-	172,263	-	-	-	-			1
East Baton Rouge Parish	258,125	482,487	495,453	597,801	773,953	343,042	611,943	600,299	697,562	942,311			29
East Carroll Parish	66,982	-	58,715	227,405	-	89,017	-	71,141	265,354	-			4
East Feliciana Parish	-	-	-	197,928	-	-	-	-	230,958	-			2
Evangeline Parish	-	-	-	-	-	-	-	-	-	-			-
Franklin Parish	-	-	-	-	-	-	-	-	-	-			-
Grant Parish	-	-	-	-	-	-	-	-	-	-			-
Iberia Parish	-	101,642	388,537	118,590	509,428	-	128,914	470,757	138,380	620,244			18
Iberville Parish	-	-	-	-	215,618	-	-	-	-	262,521			4
Jackson Parish	-	-	-	-	-	-	-	-	-	-			-
Jefferson Parish	1,008,667	835,939	1,082,743	1,865,304	1,533,067	1,340,494	1,060,230	1,311,869	2,176,586	1,866,555			81
Jefferson Davis Parish	-	-	89,046	63,106	129,166	-	-	107,889	73,637	157,264			3
Lafayette Parish	11,112	274,607	203,161	739,818	595,063	14,768	348,286	246,153	863,279	724,507			30
Lafourche Parish	89,965	49,395	24,168	146,796	213,614	119,561	62,648	29,283	171,293	260,082			17
LaSalle Parish	-	-	-	52,735	-	-	-	-	61,536	-			1
Lincoln Parish	-	-	-	-	-	-	-	-	-	-			-
Livingston Parish	-	19,274	222,606	-	81,409	-	24,446	269,713	-	99,118			4
Madison Parish	-	5,108	6,788	-	4,707	-	6,478	8,224	-	5,731			3
Morehouse Parish	-	-	-	509,781	-	-	-	-	594,854	-			1
Natchitoches Parish	7,571	39,878	16,980	-	9,316	10,062	50,578	20,574	-	11,343			4
Orleans Parish	1,072,528	672,233	2,414,013	5,119,384	5,779,342	1,425,363	852,600	2,924,857	5,973,707	7,036,522			144
Ouachita Parish	79,734	69,976	-	-	-	105,964	88,752	-	-	-			3
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-			-
Pointe Coupee Parish	-	14,752	-	-	-	-	18,710	-	-	-			1
Rapides Parish	194,438	318,994	2,176	2,094	-	258,403	404,583	2,636	2,443	-			8
Red River Parish	-	-	-	-	-	-	-	-	-	-			-
Richland Parish	-	-	-	-	-	-	-	-	-	-			-
Sabine Parish	-	-	-	-	-	-	-	-	-	-			-
Saint Bernard Parish	1	162,821	112,362	264,462	183,211	1	206,507	136,139	308,595	223,065			12
Saint Charles Parish	-	123,075	-	294,799	157,506	-	156,097	-	343,995	191,769			11
Saint Helena Parish	135,165	-	-	-	237,453	179,631	-	-	-	289,106			2
Saint James Parish	-	9,178	-	-	-	-	11,641	-	-	-			1
Saint John Parish	909	175,880	-	159,580	355,259	1,208	223,071	-	186,210	432,538			9
Saint Landry Parish	9,973	2,479	-	175,332	34,000	13,254	3,144	-	204,591	41,396			5
Saint Martin Parish	53,121	10,132	-	40,847	-	70,596	12,850	-	47,663	-			3
Saint Mary Parish	185,806	64,180	83,814	761,723	86,851	246,931	81,400	101,550	888,839	105,744			17
Saint Tammany Parish	-	150,424	97,939	23,283	1,089,900	-	190,784	118,665	27,168	1,326,986			14
Tangipahoa Parish	-	-	7,434	228,010	979,637	-	-	9,007	266,060	1,192,737			6
Tensas Parish	-	-	-	-	-	-	-	-	-	-			-
Terrebonne Parish	-	-	245,386	191,340	722,252	-	-	297,314	223,271	879,364			14
Union Parish	-	-	-	-	-	-	-	-	-	-			-
Vermilion Parish	38,538	2,393	188,359	28,062	201,734	51,216	3,035	228,219	32,745	245,618			9
Vernon Parish	-	-	-	-	-	-	-	-	-	-			-
Washington Parish	143,590	42,312	-	-	8,859	190,827	53,665	-	-	10,786			4
Webster Parish	-	-	-	-	-	-	-	-	-	-			-
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-			-
West Carroll Parish	-	-	-	-	-	-	-	-	-	-			-
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-			-
Winn Parish	-	-	-	-	-	-	-	-	-	-			-
Null	-	-	-	-	-	-	-	-	-	-			-
Total	3,729,284	3,830,579	6,305,182	12,847,283	14,495,113	4,956,124	4,858,360	7,639,460	14,991,237	17,648,235			513
			(13)	Loss Development Factors		1.0030	1.0050	1.0080	1.0200	1.1170			
			(14)	Trend Factors		1.3250	1.2620	1.2020	1.1440	1.0900			

(2) - (6) Source: LCPIC Data

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

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

Coastal Plan Dwelling Fire - Fire Incurred Losses and ALAE

Exhibit 10
Sheet 2B

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2020-2024
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	Claim Count
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	315,927	-	-	-	58,742	419,859	-	-	-	71,521	4
Lafourche Parish	21,060	178,527	-	-	129,031	27,988	226,427	-	-	157,099	6
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	-	-	-	12,983	-	-	-	-	15,150	-	1
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	14,949	251	3,948	133,020	-	19,867	318	4,784	155,219	-	4
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	351,936	178,778	3,948	146,004	187,773	467,714	226,745	4,784	170,369	228,620	15
		(13)	Loss Development Factors			1.0030	1.0050	1.0080	1.0200	1.1170	
		(14)	Trend Factors			1.3250	1.2620	1.2020	1.1440	1.0900	

(2) - (6) Source: LCPIC Data

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

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Dwelling Fire - EC Incurred Losses and ALAE

Exhibit 10
Sheet 3A

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2020-2024 Claim Count
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	
Acadia Parish	30,948	12,961	3,444	75,234	37,119	41,129	16,439	4,173	87,789	45,194	48
Allen Parish	123,593	51	5,329	8,588	3,200	164,253	64	6,457	10,021	3,896	9
Ascension Parish	17,894	508	6,997	122,225	74,911	23,780	644	8,478	142,622	91,206	32
Assumption Parish	-	232	7,842	32,775	12,793	-	294	9,502	38,245	15,576	12
Avoyelles Parish	-	4,690	-	3,185	695	-	5,948	-	3,716	846	7
Beauregard Parish	1	-	453	41,381	1,588	1	-	549	48,287	1,934	7
Bienville Parish	26,461	252	3,543	3,257	30,316	35,167	320	4,293	3,800	36,911	15
Bossier Parish	-	-	-	251	21,059	-	-	-	292	25,640	2
Caddo Parish	4,090	19,336	35,000	238,625	228,596	5,436	24,524	42,406	278,447	278,323	71
Calcasieu Parish	99,523	141,266	56,231	488,380	148,449	132,263	179,169	68,131	569,881	180,741	164
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	1	106,370	9,381	10,088	-	1	128,879	10,947	12,283	7
Catahoula Parish	253	7,528	251	7,170	-	336	9,548	304	8,366	-	6
Claiborne Parish	1	7,179	-	7,586	4,201	1	9,105	-	8,852	5,114	6
Concordia Parish	2,551	17,749	33,716	56,163	3,468	3,390	22,511	40,850	65,535	4,222	15
DeSoto Parish	-	9,305	18,522	340	-	-	11,802	22,442	397	-	6
East Baton Rouge Parish	213,255	94,010	135,551	492,373	543,476	283,410	119,234	164,236	574,541	661,698	273
East Carroll Parish	1,519	1,740	24,123	7,465	47,266	2,018	2,207	29,228	8,710	57,548	16
East Feliciana Parish	254	-	10,782	251	12,693	337	-	13,064	292	15,454	6
Evangeline Parish	227	-	16,612	4,532	20,229	301	-	20,128	5,289	24,630	19
Franklin Parish	226	4,807	266	517	4,980	300	6,097	323	604	6,064	9
Grant Parish	-	-	-	1	-	-	-	-	1	-	1
Iberia Parish	17,445	50,875	102,652	322,542	150,980	23,183	64,525	124,375	376,368	183,823	129
Iberville Parish	14,764	2,592	1,280	518	802	19,621	3,287	1,551	604	976	16
Jackson Parish	-	-	38,609	16,351	9,032	-	-	46,779	19,079	10,997	4
Jefferson Parish	362,637	144,305	412,254	993,748	880,806	481,936	183,023	499,494	1,159,584	1,072,407	515
Jefferson Davis Parish	254	11,825	-	8,347	38,058	338	14,998	-	9,740	46,337	19
Lafayette Parish	86,112	125,879	111,305	397,605	331,991	114,440	159,654	134,859	463,957	404,209	191
Lafourche Parish	8,201	18,303	19,178	5,799	22,350	10,898	23,214	23,236	6,767	27,212	44
LaSalle Parish	1	7,107	255	39,665	13,785	1	9,014	308	46,284	16,783	8
Lincoln Parish	-	5,334	12,464	4,977	5,636	-	6,765	15,101	5,807	6,862	8
Livingston Parish	-	-	44,994	104,347	75,960	-	-	54,515	121,760	92,484	24
Madison Parish	2,359	32,718	13,715	34,647	25,312	3,135	41,497	16,617	40,429	30,818	27
Morehouse Parish	-	1,634	8,453	21,868	14,130	-	2,073	10,241	25,517	17,204	14
Natchitoches Parish	3,158	649	17,034	11,950	10,030	4,197	823	20,638	13,944	12,211	11
Orleans Parish	258,648	364,349	1,156,620	1,660,895	1,520,266	343,736	462,108	1,401,379	1,938,065	1,850,970	896
Ouachita Parish	251	9,900	997	15,906	62,605	334	12,556	1,208	18,561	76,224	36
Plaquemines Parish	-	330	5,523	16,947	251	-	418	6,691	19,775	305	8
Pointe Coupee Parish	23	714	52,560	1,717	15,309	30	905	63,682	2,003	18,639	10
Rapides Parish	15,436	6,442	11,003	33,726	40,515	20,514	8,171	13,331	39,354	49,329	35
Red River Parish	-	-	5,099	-	-	-	-	6,178	-	-	1
Richland Parish	16,536	4,106	13,415	64,904	22,138	21,977	5,207	16,254	75,735	26,954	18
Sabine Parish	-	3,436	13,150	2,971	21,502	-	4,358	15,933	3,467	26,179	10
Saint Bernard Parish	61,626	38,899	169,498	142,962	155,254	81,899	49,337	205,367	166,819	189,026	90
Saint Charles Parish	24,659	6,749	5,842	33,193	49,950	32,771	8,560	7,078	38,732	60,815	27
Saint Helena Parish	-	254	1	20,541	40,610	-	322	1	23,968	49,444	5
Saint James Parish	1	1	329	-	-	1	1	399	-	-	5
Saint John Parish	28,405	30,056	14,012	78,904	190,293	37,750	38,120	16,978	92,071	231,687	48
Saint Landry Parish	25,096	11,122	31,188	76,855	73,465	33,352	14,106	37,788	89,680	89,446	66
Saint Martin Parish	28,284	35,470	16,101	30,602	46,688	37,589	44,987	19,508	35,709	56,844	66
Saint Mary Parish	51,215	28,852	34,047	315,323	98,093	68,064	36,593	41,252	367,944	119,431	99
Saint Tammany Parish	48,743	64,048	279,621	295,950	448,116	64,778	81,233	338,793	345,338	545,594	170
Tangipahoa Parish	1	225	45,938	143,580	207,230	1	285	55,659	167,540	252,309	61
Tensas Parish	13,927	254	316	19,822	9,546	18,508	322	383	23,130	11,622	15
Terrebonne Parish	3,743	482	27,261	73,062	153,772	4,975	612	33,030	85,255	187,222	82
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	29,694	122,581	85,431	145,764	221,170	39,462	155,470	103,510	170,089	269,281	110
Vernon Parish	-	-	-	12,930	-	-	-	-	15,088	-	3
Washington Parish	1	26,603	37,025	63,154	27,018	1	33,741	44,860	73,693	32,895	31
Webster Parish	62	405	-	14,352	1,262	82	514	-	16,747	1,537	6
West Baton Rouge Parish	602	-	330	12,514	9,863	800	-	400	14,602	12,009	10
West Carroll Parish	572	-	1	-	-	760	-	1	-	-	2
West Feliciana Parish	-	-	-	266	-	-	-	-	311	-	1
Winn Parish	-	-	1	-	-	-	-	1	-	-	1
Null	-	-	-	-	-	-	-	-	-	-	-
Total	1,623,248	1,478,113	3,252,532	6,838,881	6,198,914	2,157,255	1,874,706	3,940,819	7,980,154	7,547,364	3,653
			(13)	Loss Development Factors		1.0030	1.0050	1.0080	1.0200	1.1170	
			(14)	Trend Factors		1.3250	1.2620	1.2020	1.1440	1.0900	

(2) - (6) Source: LCPI Data

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

(12) Source: LCPI Data

(13) See Exhibit 12

(14) See Exhibit 15

Coastal Plan Dwelling Fire - EC Incurred Losses and ALAE

Exhibit 10
Sheet 3B

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2020-2024
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	Claim Count
Cameron Parish	1	-	1	-	-	1	-	1	-	-	2
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	4,147	22,265	1	346	1	5,511	28,239	1	403	1	14
Lafourche Parish	47,601	2,516	266	3,752	3,543	63,260	3,191	323	4,378	4,314	14
Orleans Parish	1	-	5	76	268	1	-	6	88	326	6
Plaquemines Parish	1	5,944	315	9,074	-	1	7,539	382	10,588	-	4
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	11,492	-	-	-	-	15,272	-	-	-	-	2
Terrebonne Parish	1	96,690	-	2	77	1	122,633	-	2	93	11
Vermillion Parish	-	4,607	-	-	-	-	5,843	-	-	-	1
Totals	63,242	132,022	588	13,249	3,888	84,047	167,445	713	15,459	4,734	54
		(13)	Loss Development Factors			1.0030	1.0050	1.0080	1.0200	1.1170	
		(14)	Trend Factors			1.3250	1.2620	1.2020	1.1440	1.0900	

(2) - (6) Source: LCPIC Data

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

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Renters Incurred Losses and ALAE

Exhibit 10
Sheet 4A

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2020-2024
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	Claim Count
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-
Allen Parish	-	-	-	-	-	-	-	-	-	-	-
Ascension Parish	-	-	-	-	-	-	-	-	-	-	-
Assumption Parish	-	-	-	-	-	-	-	-	-	-	-
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-
Caddo Parish	279	-	-	6,776	-	373	-	-	8,131	-	2
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	-
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-
East Baton Rouge Parish	-	-	-	9,630	8,676	-	-	-	11,557	13,192	3
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-
Grant Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	16,134	21,555	50,606	27,648	49,787	21,549	27,528	61,924	33,179	75,703	27
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	-	-	-	-	-	-	-	-	-	-
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-
Madison Parish	-	-	-	-	-	-	-	-	-	-	-
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	-
Orleans Parish	12,633	14,014	1,125	47,008	25,485	16,872	17,898	1,377	56,412	38,751	24
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	-	-	-	-	611	-	-	-	-	929	1
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-
Red River Parish	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	-	-	-	-	-	-	-	-	-	-	-
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Charles Parish	-	-	-	-	2,508	-	-	-	-	3,814	2
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-
Saint James Parish	-	-	1,092	-	-	-	-	1,336	-	-	1
Saint John Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Landry Parish	-	-	-	-	1,700	-	-	-	-	2,585	1
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Tammany Parish	-	5,656	15,153	1,001	5,831	-	7,223	18,541	1,201	8,867	8
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	-
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	-	-	-	-	-	-	-	-	-	-
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-
Washington Parish	-	-	-	-	-	-	-	-	-	-	-
Webster Parish	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	29,046	41,224	67,976	92,062	94,598	38,794	52,649	83,178	110,480	143,841	69

(13)	Loss Development Factors	1.0080	1.0120	1.0180	1.0490	1.3950
(14)	Trend Factors	1.3250	1.2620	1.2020	1.1440	1.0900

(2) - (6) Source: LCPIC Data

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

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

Coastal Plan Renters Incurred Losses and ALAE

Exhibit 10
Sheet 4B

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2020-2024
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	Claim Count
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	-	-	-	276	-	-	-	-	420	2
Orleans Parish	-	-	3,078	-	-	-	-	3,766	-	-	2
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	1
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	-	-	3,078	-	276	-	-	3,766	-	420	5
		(13)	Loss Development Factors			1.0080	1.0120	1.0180	1.0490	1.3950	
		(14)	Trend Factors			1.3250	1.2620	1.2020	1.1440	1.0900	

(2) - (6) Source: LCPIC Data

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

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Mobile Homeowners Incurred Losses and ALAE

Exhibit 10
Sheet 5A

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2020-2024 Claim Count
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	
Acadia Parish	2,351	20,801	12,221	34,894	15,719	3,125	26,382	14,807	40,717	19,138	23
Allen Parish	1	-	-	-	-	1	-	-	-	-	1
Ascension Parish	852	671	19,723	32,897	38,010	1,133	851	23,897	38,387	46,279	18
Assumption Parish	430	2,019	4,171	529	-	571	2,561	5,054	617	-	14
Avoyelles Parish	-	-	-	-	5,774	-	-	-	-	7,031	1
Beauregard Parish	-	91,292	-	-	-	-	115,786	-	-	-	2
Bienville Parish	-	270	-	12,809	-	-	343	-	14,946	-	2
Bossier Parish	1	-	-	-	251	1	-	-	-	305	3
Caddo Parish	4,488	226	-	-	-	5,965	286	-	-	-	3
Calcasieu Parish	22,664	90,819	37,886	162,300	58,732	30,121	115,187	45,903	189,385	71,508	57
Caldwell Parish	-	-	319	-	-	-	-	387	-	-	1
Cameron Parish	-	-	-	-	40,431	-	-	-	-	49,226	2
Catahoula Parish	-	-	-	-	16,413	-	-	-	-	19,983	2
Claiborne Parish	281	269	1	251	3,259	373	341	1	292	3,968	5
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	-	-	-	771	10,483	-	-	-	900	12,764	4
East Baton Rouge Parish	-	-	-	-	41,708	-	-	-	-	50,781	5
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
East Feliciana Parish	-	-	-	1	267	-	-	-	1	325	2
Evangeline Parish	12,387	-	-	-	-	16,461	-	-	-	-	4
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-
Grant Parish	-	-	-	1	-	-	-	-	1	-	3
Iberia Parish	9,011	1,741	6,102	81,344	51,712	11,975	2,208	7,393	94,918	62,960	33
Iberville Parish	1,969	252	15,955	1	13,854	2,617	319	19,331	1	16,868	8
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	225	426	1,226	509	251	299	540	1,486	594	305	8
Jefferson Davis Parish	11,515	-	1	1,986	570	15,303	-	1	2,317	694	15
Lafayette Parish	7,165	22,104	57,888	62,131	69,452	9,522	28,035	70,138	72,499	84,559	61
LaFourche Parish	6,640	1,156	6,006	533	4,915	8,825	1,466	7,277	622	5,984	13
LaSalle Parish	-	-	-	8,579	10,480	-	-	-	10,011	12,760	2
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	-	10,191	86,012	24,277	184,854	-	12,925	104,214	28,329	225,066	33
Madison Parish	-	-	-	-	-	-	-	-	-	-	-
Morehouse Parish	-	1	-	-	-	-	1	-	-	-	1
Natchitoches Parish	-	-	7,923	48,230	267	-	-	9,600	56,279	325	5
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Ouachita Parish	-	-	-	7,302	251	-	-	-	8,521	305	2
Plaquemines Parish	-	-	-	-	2,515	-	-	-	-	3,062	1
Pointe Coupee Parish	-	-	451	-	-	-	-	546	-	-	1
Rapides Parish	3,898	-	-	2,417	12,700	5,180	-	-	2,820	15,463	6
Red River Parish	-	-	-	1,361	-	-	-	-	1,589	-	1
Richland Parish	-	-	-	-	2,861	-	-	-	-	3,483	1
Sabine Parish	-	-	3,684	-	630	-	-	4,463	-	767	3
Saint Bernard Parish	-	-	-	-	9,982	-	-	-	-	12,153	2
Saint Charles Parish	-	-	17,002	278	-	-	-	20,600	324	-	3
Saint Helena Parish	-	-	-	1	1	-	-	-	1	1	2
Saint James Parish	-	-	-	6,413	24,226	-	-	-	7,483	29,496	8
Saint John Parish	226	10,681	1	-	3,450	300	13,546	1	-	4,200	5
Saint Landry Parish	3,704	16,119	5,417	20,199	14,317	4,922	20,444	6,564	23,570	17,431	16
Saint Martin Parish	25,288	626	13,945	19,353	35,269	33,607	794	16,895	22,582	42,941	39
Saint Mary Parish	1	37,094	22,273	24,594	49,167	1	47,047	26,987	28,699	59,863	32
Saint Tammany Parish	10,955	9,493	39,332	142,394	40,665	14,559	12,039	47,656	166,157	49,510	46
Tangipahoa Parish	-	1	278	41,716	22,651	-	1	337	48,677	27,578	14
Tensas Parish	-	-	10,144	-	-	-	-	12,291	-	-	1
Terrebonne Parish	-	1	267	58,860	7,651	-	1	323	68,683	9,315	12
Union Parish	-	-	-	-	1	-	-	-	-	1	1
Vermilion Parish	6,799	1,765	98,053	62,795	176,466	9,036	2,239	118,802	73,274	214,853	51
Vernon Parish	3,206	-	-	-	-	4,260	-	-	-	-	2
Washington Parish	-	2,329	319	1	-	-	2,953	386	1	-	5
Webster Parish	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	-	-	8,509	19,100	-	-	-	9,929	23,255	3
West Carroll Parish	-	-	296	-	-	-	-	358	-	-	1
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	134,056	320,344	466,896	868,234	989,302	178,157	406,295	565,698	1,013,126	1,204,506	589
			(13)	Loss Development Factors		1.0030	1.0050	1.0080	1.0200	1.1170	
			(14)	Trend Factors		1.3250	1.2620	1.2020	1.1440	1.0900	

(2) - (6) Source: LCPC Data

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

(12) Source: LCPC Data

(13) See Exhibit 12

(14) See Exhibit 15

Coastal Plan Mobile Homeowner Incurred Losses and ALAE

Exhibit 10
Sheet 5B

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2020-2024
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	Claim Count
Cameron Parish	-	-	596	-	-	-	-	722	-	-	2
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	27,730	45,463	-	8,722	-	35,170	55,084	-	10,620	6
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	62,064	8,323	1	539	535	82,482	10,556	1	629	652	16
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	480	37,124	-	1,021	4,200	638	47,084	-	1,191	5,114	7
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	62,545	73,177	46,060	1,560	13,457	83,120	92,810	55,807	1,820	16,386	31
		(13)	Loss Development Factors			1.0030	1.0050	1.0080	1.0200	1.1170	
		(14)	Trend Factors			1.3250	1.2620	1.2020	1.1440	1.0900	

(2) - (6) Source: LCPIC Data

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

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Wind Only Incurred Losses and ALAE

Exhibit 10
Sheet 6A

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2020-2024
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	Claim
											Count
Acadia Parish	32,325	8,416	25,168	79,787	141,744	42,959	10,674	30,494	93,102	172,577	39
Allen Parish	-	-	-	-	-	-	-	-	-	-	-
Ascension Parish	494	14,852	345	33,799	267	657	18,837	418	39,439	325	11
Assumption Parish	-	3,207	41,500	111,594	23,295	-	4,068	50,282	130,217	28,363	16
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-
Bienville Parish	-	-	13,057	-	-	-	-	15,820	-	-	1
Bossier Parish	523	-	-	-	-	695	-	-	-	-	1
Caddo Parish	-	23,487	-	-	39,341	-	29,789	-	-	47,899	3
Calcasieu Parish	158,529	42,004	19,755	19,919	119,446	210,681	53,274	23,935	23,243	145,429	45
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	-	4,675	-	-	-	-	5,664	-	-	1
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	2,764	-	2,182	-	1,739	3,673	-	2,644	-	2,117	3
East Baton Rouge Parish	45,338	6,337	85,093	356,437	-	60,253	8,037	103,101	415,919	-	21
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-
Franklin Parish	-	-	-	8,058	-	-	-	-	9,402	-	2
Grant Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	77,102	4,361	132,848	170,897	123,040	102,467	5,531	160,960	199,416	149,804	56
Iberville Parish	9,412	-	15,408	-	-	12,508	-	18,669	-	-	3
Jackson Parish	-	-	27	-	751	-	-	33	-	914	2
Jefferson Parish	48,067	161,536	180,199	135,817	146,642	63,879	204,877	218,332	158,482	178,541	197
Jefferson Davis Parish	476	322	21,261	2,267	8,575	632	409	25,760	2,645	10,440	8
Lafayette Parish	91,011	84,101	73,267	81,999	137,365	120,951	106,666	88,771	95,683	167,246	74
Lafourche Parish	941	-	-	25,249	46,817	1,251	-	-	29,463	57,001	11
LaSalle Parish	-	-	-	-	23,332	-	-	-	-	28,407	2
Lincoln Parish	-	-	618	2,992	13,844	-	-	749	3,491	16,856	4
Livingston Parish	4,320	-	5,318	73,244	-	5,742	-	6,443	85,467	-	10
Madison Parish	254	4,337	358	832	-	338	5,500	433	971	-	7
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-
Natchitoches Parish	254	13,316	42,744	37,007	64,806	338	16,889	51,789	43,182	78,904	23
Orleans Parish	101,703	312,815	253,097	162,564	245,357	135,161	396,747	306,657	189,692	298,729	180
Ouachita Parish	-	-	-	-	43,741	-	-	-	-	53,256	1
Plaquemines Parish	-	-	41,742	251	294	-	-	50,575	293	357	7
Pointe Coupee Parish	-	245	292	-	83,102	-	310	354	-	101,179	4
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-
Red River Parish	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	-	-	-	-	6,035	-	-	-	-	7,348	1
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	69,422	4,122	5,127	22,756	60,713	92,260	5,228	6,211	26,554	73,920	42
Saint Charles Parish	-	778	5,109	561	7,694	-	987	6,190	654	9,367	16
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-
Saint James Parish	226	254	25,035	27,715	4,009	300	322	30,333	32,341	4,882	12
Saint John Parish	-	13,594	303	1	251	-	17,241	368	1	305	6
Saint Landry Parish	23,084	-	61,901	-	17,059	30,678	-	75,000	-	20,770	6
Saint Martin Parish	7,090	12,161	21,666	24,122	17,116	9,423	15,424	26,251	28,147	20,840	16
Saint Mary Parish	5,013	12,743	17,830	15,412	3,711	6,662	16,162	21,603	17,983	4,518	15
Saint Tammany Parish	72,999	133,427	477,292	1,502,343	1,978,301	97,013	169,227	578,294	1,753,054	2,408,641	332
Tangipahoa Parish	9,077	12,765	-	552	16,582	12,064	16,190	-	644	20,189	11
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	8,745	10,063	1,868	16,481	30,637	11,622	12,762	2,264	19,232	37,301	22
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	10,157	47,914	23,111	38,707	149,600	13,498	60,770	28,002	45,167	182,142	43
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-
Washington Parish	-	-	-	44,974	30,763	-	-	-	52,479	37,455	12
Webster Parish	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	226	-	26,234	10,619	-	286	-	30,612	12,929	4
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
West Feliciana Parish	-	-	-	27,099	-	-	-	-	31,621	-	1
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	779,327	927,382	1,598,198	3,049,669	3,596,588	1,035,705	1,176,207	1,936,399	3,558,596	4,378,951	1,271
			(13)	Loss Development Factors		1.0030	1.0050	1.0080	1.0200	1.1170	
			(14)	Trend Factors		1.3250	1.2620	1.2020	1.1440	1.0900	

(2) - (6) Source: LCPC Data

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

(12) Source: LCPC Data

(13) See Exhibit 12

(14) See Exhibit 15

Coastal Plan Wind Only Incurred Losses and ALAE

Exhibit 10
Sheet 6B

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2020-2024
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	Claim Count
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	11,533	-	-	-	-	13,457	-	1
Lafourche Parish	7,076	-	-	1	-	9,404	-	-	1	-	5
Orleans Parish	-	-	-	21,454	-	-	-	-	25,034	-	1
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	1,533	-	14,464	-	-	1,945	-	16,878	-	3
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	7,076	1,533	-	47,451	-	9,404	1,945	-	55,370	-	10
		(13)	Loss Development Factors			1.0030	1.0050	1.0080	1.0200	1.1170	
		(14)	Trend Factors			1.3250	1.2620	1.2020	1.1440	1.0900	

(2) - (6) Source: LCPIC Data

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

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Premium On-Level Factors Homeowners

<u>Parish</u>	2020	2021	2022	2023	2024
Acadia Parish	1.3215	1.4312	1.4896	1.3723	1.1365
Allen Parish	1.1277	1.3368	1.3140	1.0898	0.9380
Ascension Parish	1.1408	1.2408	1.2654	1.1054	0.9530
Assumption Parish	1.1780	1.3945	1.5238	1.2922	0.9515
Avoyelles Parish	1.1837	1.2448	1.2660	1.1208	0.9556
Beauregard Parish	1.1820	1.2764	1.3137	1.1917	1.1402
Bienville Parish	1.0000	1.0000	1.4479	1.1907	0.9783
Bossier Parish	1.3931	1.5776	1.8022	1.5477	1.2232
Caddo Parish	1.5870	1.7827	1.9936	1.5950	1.2369
Calcasieu Parish	1.3075	1.4823	1.4897	1.3058	1.1681
Caldwell Parish	0.9134	0.9764	0.9715	0.8353	0.7753
Cameron Parish	1.4452	1.5589	1.6235	1.4439	1.0001
Catahoula Parish	1.1547	1.2955	1.3008	1.0898	0.8609
Claiborne Parish	1.1821	1.2699	1.2743	1.0815	0.9413
Concordia Parish	1.0000	1.0000	1.0239	0.9065	0.8205
DeSoto Parish	1.0000	1.7862	1.7947	1.4372	1.1377
East Baton Rouge Parish	1.3393	1.4529	1.4701	1.2535	0.9961
East Carroll Parish	1.5569	1.5344	1.4576	1.2646	0.9232
East Feliciana Parish	1.1058	1.1495	1.1605	1.0122	0.8939
Evangeline Parish	1.1485	1.1718	1.1708	0.9352	0.7714
Franklin Parish	1.3137	1.3700	1.3708	1.1578	0.9453
Grant Parish	1.6773	1.7688	1.7804	1.4892	1.0289
Iberia Parish	1.7027	1.7906	1.8936	1.6197	1.2839
Iberville Parish	1.2253	1.3089	1.3074	1.0463	0.8735
Jackson Parish	1.0680	1.1156	1.1144	0.9526	0.8488
Jefferson Parish	1.2408	1.2508	1.2494	1.0901	0.8969
Jefferson Davis Parish	1.3774	1.5432	1.6082	1.4078	1.0892
Lafayette Parish	1.3759	1.4962	1.5168	1.3078	1.1302
Lafourche Parish	1.8198	1.7916	1.8695	1.6462	1.3415
LaSalle Parish	1.1107	1.2865	1.2819	1.0578	0.8201
Lincoln Parish	1.0030	1.0629	1.0726	0.9488	0.8167
Livingston Parish	1.3319	1.4500	1.4744	1.2995	0.9971
Madison Parish	1.2136	1.2383	1.2432	1.0821	0.9749
Morehouse Parish	1.9304	1.0000	2.0171	1.6318	1.0981
Natchitoches Parish	1.6897	1.8254	1.8423	1.5306	1.1725
Orleans Parish	1.5752	1.5174	1.5773	1.2675	0.9371
Ouachita Parish	0.9501	1.0314	1.1303	0.9885	0.8570
Plaquemines Parish	1.5733	1.4379	1.3863	1.1260	0.9689
Pointe Coupee Parish	1.0132	1.1182	1.1498	1.0480	0.8423
Rapides Parish	1.1467	1.2467	1.2961	1.1952	1.0360

FAIR Plan Premium On-Level Factors Homeowners

<u>Parish</u>	2020	2021	2022	2023	2024
Red River Parish	1.5671	1.6943	1.0000	1.0000	1.0000
Richland Parish	1.5909	1.6710	1.6848	1.4508	1.0132
Sabine Parish	1.0000	1.0000	1.0760	0.8725	0.7295
Saint Bernard Parish	1.6923	1.6723	1.7249	1.5764	1.1998
Saint Charles Parish	1.7615	1.8981	1.9800	1.7628	1.4030
Saint Helena Parish	1.2394	1.2175	1.2145	1.0592	0.8641
Saint James Parish	1.3989	1.5821	1.6723	1.5576	1.1190
Saint John Parish	1.2827	1.3814	1.4478	1.1859	0.8116
Saint Landry Parish	1.1059	1.1666	1.1951	1.0981	0.8876
Saint Martin Parish	1.4367	1.5769	1.6464	1.4601	1.0954
Saint Mary Parish	1.3574	1.3588	1.4125	1.3202	0.9126
Saint Tammany Parish	1.4181	1.4911	1.5005	1.1761	0.9172
Tangipahoa Parish	1.1953	1.2651	1.2513	1.0088	0.8625
Tensas Parish	1.2986	1.5061	1.4763	1.2470	0.9804
Terrebonne Parish	1.4940	1.5212	1.5897	1.4421	1.1371
Union Parish	1.4309	1.4979	1.5047	1.3065	0.9791
Vermilion Parish	1.7912	1.8188	1.8610	1.4704	1.0101
Vernon Parish	1.0000	1.0000	1.4318	1.1879	0.9039
Washington Parish	1.0207	1.0791	1.0854	0.9468	0.7875
Webster Parish	1.4198	1.5353	1.5289	1.2589	1.0579
West Baton Rouge Parish	1.0716	1.1564	1.1755	1.0376	0.8368
West Carroll Parish	1.4423	1.5986	1.5740	1.3188	1.2161
West Feliciana Parish	1.0408	1.1605	1.1917	1.0833	0.9295
Winn Parish	1.0860	1.1029	1.1092	0.9472	0.8758
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.4722	1.4856	1.5102	1.2508	0.9581

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

Coastal Plan Premium On-Level Factors Homeowners

<u>Coastal Parishes</u>	2020	2021	2022	2023	2024
Cameron Parish	1.7161	1.4936	1.4313	1.2137	1.1544
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.4379	1.3438	1.2371	0.8586	0.7534
Lafourche Parish	1.3880	1.3434	1.3110	0.9501	0.8016
Orleans Parish	2.5733	2.4083	2.2252	1.5245	1.1214
Plaquemines Parish	1.6082	1.5504	1.4566	0.9495	0.7513
Saint Bernard Parish	2.8160	2.1749	2.0095	1.3383	0.9030
Saint Mary Parish	1.0000	1.0000	1.4407	1.0499	1.0000
Terrebonne Parish	1.3989	1.3176	1.4665	1.3142	1.0801
Vermilion Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.6266	1.5587	1.4233	1.1784	1.0168

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

FAIR Plan Premium On-Level Factors

Fire

<u>Parish</u>	2020	2021	2022	2023	2024
Acadia Parish	1.0716	1.1212	1.0868	1.1371	1.2007
Allen Parish	0.4873	0.6085	0.6591	0.6734	0.7862
Ascension Parish	0.7234	0.7481	0.7181	0.6968	0.8072
Assumption Parish	0.9715	0.9979	0.9287	1.0701	1.0968
Avoyelles Parish	0.5742	0.7406	0.7561	0.7348	0.8283
Beauregard Parish	1.4540	1.5889	1.6182	1.4145	1.0605
Bienville Parish	0.6294	0.7111	0.7340	0.7043	0.8091
Bossier Parish	0.5381	0.6492	0.6601	0.6981	0.8180
Caddo Parish	0.4683	0.6060	0.6323	0.6737	0.8175
Calcasieu Parish	0.7646	0.7949	0.7839	0.8980	0.9402
Caldwell Parish	0.6658	0.7197	0.7076	0.6875	0.7887
Cameron Parish	1.7342	1.6432	1.4967	1.4767	1.3550
Catahoula Parish	0.5141	0.5676	0.5866	0.6255	0.7758
Claiborne Parish	0.4823	0.5734	0.6573	0.6969	0.8190
Concordia Parish	0.5894	0.6793	0.7002	0.6963	0.8126
DeSoto Parish	0.8946	0.9743	0.9511	0.8768	0.8817
East Baton Rouge Parish	0.7476	0.8125	0.8061	0.8274	0.8910
East Carroll Parish	0.8155	0.8946	0.9062	0.8294	0.8576
East Feliciana Parish	0.7988	0.8556	0.8646	0.9198	1.1165
Evangeline Parish	0.5410	0.6711	0.6922	0.6961	0.8297
Franklin Parish	0.5632	0.7221	0.7157	0.7009	0.8120
Grant Parish	0.5295	0.6088	0.6374	0.6800	0.8142
Iberia Parish	0.7668	0.8807	0.8889	0.9570	0.9511
Iberville Parish	0.6120	0.6378	0.6413	0.6826	0.6983
Jackson Parish	0.6895	0.7384	0.7142	0.7002	0.8127
Jefferson Parish	0.8549	0.8288	0.8562	0.8777	0.8469
Jefferson Davis Parish	0.9509	0.9646	0.9104	0.9731	0.9763
Lafayette Parish	0.7731	0.7833	0.7716	0.8243	0.8641
Lafourche Parish	0.7259	0.7257	0.7260	0.7917	0.8405
LaSalle Parish	0.7751	0.8072	0.7789	0.7296	0.8154
Lincoln Parish	0.5447	0.5890	0.5955	0.6638	0.8130
Livingston Parish	0.8926	1.0950	1.0399	1.1575	1.2450
Madison Parish	0.6298	0.6684	0.6535	0.6821	0.8484
Morehouse Parish	0.8412	0.9598	1.0087	1.0518	1.0563
Natchitoches Parish	0.5348	0.5792	0.5840	0.6612	0.8174
Orleans Parish	0.8392	0.7976	0.7624	0.8571	0.9433
Ouachita Parish	0.5974	0.6776	0.7282	0.6992	0.6881
Plaquemines Parish	0.8546	0.8206	0.8199	0.9366	0.9244
Pointe Coupee Parish	0.5038	0.6172	0.6518	0.6639	0.7920
Rapides Parish	0.6046	0.7394	0.7641	0.7149	0.7900

FAIR Plan Premium On-Level Factors

Fire

<u>Parish</u>	2020	2021	2022	2023	2024
Red River Parish	0.6089	0.6744	0.7112	0.6992	0.8105
Richland Parish	0.4757	0.5727	0.6224	0.6671	0.8103
Sabine Parish	0.7757	0.8710	0.8842	0.8102	0.8477
Saint Bernard Parish	0.9737	1.0003	0.9896	0.9250	0.8751
Saint Charles Parish	0.8272	0.8218	0.7633	0.8317	0.8862
Saint Helena Parish	0.7894	0.8357	0.8406	0.8450	0.9421
Saint James Parish	0.9435	0.9630	0.9113	1.0583	1.1144
Saint John Parish	1.2048	1.2186	1.2325	1.1874	1.0550
Saint Landry Parish	0.4944	0.5757	0.5805	0.6460	0.8099
Saint Martin Parish	1.1090	1.1586	1.0629	1.1763	1.1854
Saint Mary Parish	0.9625	0.9678	0.9457	0.8938	0.8900
Saint Tammany Parish	0.5780	0.5811	0.5759	0.6087	0.7959
Tangipahoa Parish	0.5300	0.5742	0.5932	0.6407	0.7852
Tensas Parish	0.8643	0.9563	0.9676	0.8866	0.8848
Terrebonne Parish	0.7360	0.7120	0.7260	0.8992	0.9371
Union Parish	0.5688	0.6055	0.6224	0.5767	0.6790
Vermilion Parish	0.8580	0.8626	0.8756	0.9570	0.8985
Vernon Parish	0.4980	0.5782	0.5860	0.6737	0.8458
Washington Parish	0.4487	0.5087	0.5144	0.5195	0.6531
Webster Parish	0.4560	0.6021	0.6922	0.6958	0.8120
West Baton Rouge Parish	0.5331	0.6167	0.6498	0.7025	0.8709
West Carroll Parish	0.7372	0.7882	0.7855	0.7284	0.8125
West Feliciana Parish	0.9002	0.9562	0.9706	1.0130	1.0895
Winn Parish	0.6602	0.6932	0.6685	0.6829	0.8119
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	0.8107	1.0000	1.0000
Total	0.7992	0.8141	0.8022	0.8583	0.9036

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

Coastal Plan Premium On-Level Factors

Fire

<u>Coastal Parishes</u>	2020	2021	2022	2023	2024
Cameron Parish	0.7115	0.6710	0.6603	1.0780	1.2859
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	0.7637	0.7314	0.7000	0.8431	1.0930
Lafourche Parish	0.3752	0.3512	0.3484	0.4668	0.7398
Orleans Parish	0.2234	0.1828	0.1724	0.2462	0.4082
Plaquemines Parish	0.7772	0.7326	0.7127	1.1143	1.3356
Saint Bernard Parish	0.6777	0.6385	0.5868	0.6625	0.9662
Saint Mary Parish	0.2274	0.2198	0.2131	0.2876	0.4735
Terrebonne Parish	0.3353	0.3093	0.2804	0.4068	0.6798
Vermilion Parish	0.4536	0.4650	0.4392	0.4836	0.6857
Total	0.4893	0.4586	0.4268	0.5864	0.8828

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

FAIR Plan Premium On-Level Factors Extended Coverages

<u>Parish</u>	2020	2021	2022	2023	2024
Acadia Parish	2.2455	2.3494	2.2772	1.7083	1.2002
Allen Parish	1.5595	1.9478	2.1095	1.4976	0.9166
Ascension Parish	1.7326	1.7915	1.7196	1.2652	0.9257
Assumption Parish	2.3600	2.4241	2.2559	1.7220	1.0972
Avoyelles Parish	1.6698	2.1539	2.1989	1.5583	0.9961
Beauregard Parish	1.4520	1.5868	1.6161	1.4136	1.0608
Bienville Parish	1.9549	2.2089	2.2804	1.5707	0.9556
Bossier Parish	1.5229	1.8371	1.8681	1.4329	0.9514
Caddo Parish	1.5458	2.0003	2.0874	1.5182	0.9793
Calcasieu Parish	1.6887	1.7554	1.7311	1.3655	0.9413
Caldwell Parish	1.9573	2.1154	2.0807	1.4448	0.9033
Cameron Parish	2.6422	2.5037	2.2804	1.8665	1.3594
Catahoula Parish	1.8883	2.0850	2.1548	1.5066	0.9197
Claiborne Parish	1.6219	1.9288	2.2109	1.6230	0.9970
Concordia Parish	1.6133	1.8596	1.9170	1.4344	0.9967
DeSoto Parish	2.2225	2.4205	2.3629	1.6350	0.9978
East Baton Rouge Parish	1.6532	1.7967	1.7827	1.4249	0.9961
East Carroll Parish	2.0340	2.2310	2.2601	1.5664	0.9712
East Feliciana Parish	2.6121	2.7976	2.8272	2.0686	1.3237
Evangeline Parish	1.5579	1.9325	1.9931	1.4096	0.9338
Franklin Parish	1.6253	2.0837	2.0654	1.4572	0.9377
Grant Parish	1.7916	2.0600	2.1565	1.5684	0.9634
Iberia Parish	1.6752	1.9241	1.9420	1.4722	0.9523
Iberville Parish	1.5502	1.6156	1.6245	1.2387	0.8387
Jackson Parish	1.8951	2.0293	1.9634	1.4084	0.9205
Jefferson Parish	1.4113	1.3682	1.4135	1.1625	0.8483
Jefferson Davis Parish	1.7529	1.7780	1.6783	1.3629	0.9741
Lafayette Parish	1.5626	1.5831	1.5595	1.1866	0.8644
Lafourche Parish	1.5513	1.5508	1.5513	1.2028	0.8452
LaSalle Parish	2.2132	2.3047	2.2237	1.5608	0.9938
Lincoln Parish	1.6020	1.7325	1.7515	1.3710	0.9468
Livingston Parish	1.9250	2.3613	2.2426	1.7310	1.2431
Madison Parish	2.1963	2.3307	2.2788	1.6369	1.0278
Morehouse Parish	1.6704	1.9058	2.0030	1.5318	1.0590
Natchitoches Parish	1.7043	1.8456	1.8610	1.4264	0.9609
Orleans Parish	2.0723	1.9695	1.8824	1.4058	0.9453
Ouachita Parish	1.3230	1.5005	1.6124	1.2557	0.9601
Plaquemines Parish	1.8374	1.7643	1.7629	1.4334	0.9281
Pointe Coupee Parish	1.5445	1.8924	1.9982	1.4460	0.9414
Rapides Parish	1.6142	1.9743	2.0403	1.4450	0.9333

FAIR Plan Premium On-Level Factors Extended Coverages

<u>Parish</u>	2020	2021	2022	2023	2024
Red River Parish	1.9633	2.1749	2.2926	1.5998	0.9754
Richland Parish	1.6091	1.9372	2.1050	1.5221	0.9629
Sabine Parish	1.8305	2.0554	2.0866	1.4392	0.9337
Saint Bernard Parish	1.7273	1.7744	1.7556	1.2867	0.8755
Saint Charles Parish	1.8127	1.8007	1.6727	1.2723	0.8852
Saint Helena Parish	1.8983	2.0097	2.0215	1.3943	0.9429
Saint James Parish	2.3631	2.4118	2.2823	1.7335	1.1135
Saint John Parish	1.9184	1.9403	1.9626	1.5436	1.0588
Saint Landry Parish	1.4502	1.6886	1.7026	1.2852	0.8823
Saint Martin Parish	2.2248	2.3243	2.1323	1.7060	1.1898
Saint Mary Parish	1.8441	1.8542	1.8119	1.2886	0.8904
Saint Tammany Parish	1.8065	1.8164	1.7999	1.3252	0.9330
Tangipahoa Parish	1.4271	1.5460	1.5970	1.2485	0.9140
Tensas Parish	1.6615	1.8385	1.8602	1.3602	0.9496
Terrebonne Parish	1.4480	1.4008	1.4284	1.2874	0.9382
Union Parish	1.7802	1.8955	1.9486	1.4465	0.9977
Vermilion Parish	1.5407	1.5489	1.5724	1.3195	0.8941
Vernon Parish	1.5137	1.7574	1.7811	1.4221	0.9986
Washington Parish	1.5820	1.7937	1.8133	1.3588	0.9387
Webster Parish	1.2183	1.6088	1.8493	1.3883	0.9586
West Baton Rouge Parish	1.6564	1.9160	2.0187	1.4452	0.9629
West Carroll Parish	1.9913	2.1287	2.1219	1.5101	0.9971
West Feliciana Parish	2.1771	2.3124	2.3472	1.6701	1.0879
Winn Parish	1.8792	1.9729	1.9024	1.3394	0.9015
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.7151	1.0000	1.0000
Total	1.7627	1.7557	1.7106	1.3250	0.9226

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

Coastal Plan Premium On-Level Factors Extended Coverages

<u>Coastal Parishes</u>	2020	2021	2022	2023	2024
Cameron Parish	2.1487	2.0263	1.9940	1.7987	1.2756
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	2.5219	2.4153	2.3118	1.7540	1.2030
Lafourche Parish	1.7621	1.6494	1.6362	1.2510	0.9019
Orleans Parish	1.9162	1.5691	1.4787	1.1314	0.7105
Plaquemines Parish	2.3764	2.2400	2.1789	1.9200	1.3290
Saint Bernard Parish	3.5201	3.3170	3.0480	1.9675	1.1831
Saint Mary Parish	2.5856	2.4989	2.4228	1.6321	0.9234
Terrebonne Parish	1.8901	1.7431	1.5807	1.2843	0.9006
Vermilion Parish	2.5698	2.6340	2.4886	1.6351	0.9213
Total	2.2473	2.1190	1.9763	1.5210	1.0330

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

FAIR Plan Premium On-Level Factors

Renters

<u>Parish</u>	2020	2021	2022	2023	2024
Acadia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Allen Parish	1.0249	0.8937	1.0000	0.9575	0.9059
Ascension Parish	1.0352	1.1214	1.1374	1.1192	1.0610
Assumption Parish	1.4596	1.8443	1.8504	1.3862	0.9355
Avoyelles Parish	1.1608	1.2888	1.3117	1.3639	1.2354
Beauregard Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Bienville Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Bossier Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Caddo Parish	1.0078	0.8768	1.2991	1.2571	1.0998
Calcasieu Parish	0.9063	0.9410	0.9823	1.1549	1.0649
Caldwell Parish	1.0000	1.0000	1.0000	1.0303	1.0000
Cameron Parish	1.0000	1.0060	1.0220	0.9942	0.9325
Catahoula Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Claiborne Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Concordia Parish	0.6227	0.7626	0.7926	0.7913	0.7462
DeSoto Parish	1.0000	1.0000	1.0000	1.0000	1.0000
East Baton Rouge Parish	0.9784	0.8589	1.1338	1.1119	0.9693
East Carroll Parish	1.0000	1.0000	1.0000	1.0000	1.0000
East Feliciana Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Evangeline Parish	1.2646	1.0000	1.0000	1.0000	1.0000
Franklin Parish	1.0000	1.0000	1.0000	1.2656	0.9613
Grant Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Iberia Parish	1.4527	1.5062	1.2682	1.1835	1.1037
Iberville Parish	1.0000	1.3317	1.3364	1.2588	1.1051
Jackson Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.2981	1.3522	1.2160	1.2194	1.1393
Jefferson Davis Parish	2.6208	2.7916	2.6832	1.8234	1.2192
Lafayette Parish	1.3898	1.1844	1.5193	1.4347	1.1756
Lafourche Parish	1.6769	1.5781	1.4028	1.3668	1.2302
LaSalle Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Lincoln Parish	0.8032	0.8173	1.0000	1.0000	0.8261
Livingston Parish	1.4384	1.4665	1.4505	1.2396	1.0000
Madison Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Morehouse Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Natchitoches Parish	1.0000	1.0000	1.0000	1.2154	1.0096
Orleans Parish	1.7240	1.6507	1.5181	1.3471	1.0907
Ouachita Parish	1.0000	1.0000	1.0000	0.9069	0.8524
Plaquemines Parish	1.7255	1.6771	1.4970	1.3368	1.0978
Pointe Coupee Parish	1.0000	1.0000	1.0000	1.2980	1.1774
Rapides Parish	0.9710	1.1275	1.1476	1.1828	1.0476

FAIR Plan Premium On-Level Factors

Renters

<u>Parish</u>	2020	2021	2022	2023	2024
Red River Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Richland Parish	1.0000	1.0000	1.0000	1.2721	0.9581
Sabine Parish	1.0000	1.0000	1.0000	1.6043	1.1669
Saint Bernard Parish	1.5437	1.4911	1.3797	1.3243	1.1791
Saint Charles Parish	1.4362	1.5776	1.4844	1.4108	1.1784
Saint Helena Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Saint James Parish	0.8644	1.0911	1.0962	1.0804	0.9013
Saint John Parish	1.6280	1.8748	1.8142	1.1637	0.8447
Saint Landry Parish	1.0984	1.2678	1.1384	1.1673	1.2135
Saint Martin Parish	1.5550	1.6866	1.7005	1.5113	1.2050
Saint Mary Parish	3.0558	3.4919	3.5434	2.4661	1.1784
Saint Tammany Parish	0.9422	1.0270	1.0608	1.0306	0.9243
Tangipahoa Parish	1.1128	1.2018	1.2054	1.0880	0.8618
Tensas Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Terrebonne Parish	1.4124	1.3411	1.1944	1.1980	1.1479
Union Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Vermilion Parish	1.5353	1.6495	1.4839	1.4115	1.2445
Vernon Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Washington Parish	1.2283	1.0000	1.0000	1.0000	1.0000
Webster Parish	1.0000	1.0000	1.0000	1.0000	1.0000
West Baton Rouge Parish	1.0000	1.0000	1.0000	1.0000	1.0000
West Carroll Parish	1.0000	1.0000	1.0000	1.0000	1.0000
West Feliciana Parish	1.0000	0.9856	0.9821	0.6935	0.6301
Winn Parish	1.0000	1.0000	1.0000	1.0000	1.0000
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.4441	1.4319	1.3857	1.2841	1.0804

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

LCPIC Coastal Plan Premium On-Level Factors Renters

<u>Coastal Parishes</u>	2020	2021	2022	2023	2024
Cameron Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.2126	1.1958	1.0645	0.8557	1.0000
Lafourche Parish	0.7450	0.9311	1.0063	0.9175	0.7444
Orleans Parish	2.1535	2.3060	2.0708	1.5002	1.0302
Plaquemines Parish	1.0542	1.0756	0.9616	0.8123	0.6602
Saint Bernard Parish	1.8447	2.0010	1.8033	1.3079	0.8881
Saint Mary Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Terrebonne Parish	1.0411	0.7941	0.8267	0.6074	0.5655
Vermilion Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.6227	1.6792	1.5425	1.2583	0.9695

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

FAIR Plan Premium On-Level Factors Mobile Home

<u>Parish</u>	2020	2021	2022	2023	2024
Acadia Parish	1.1746	1.4019	1.4234	1.2858	1.0105
Allen Parish	0.8805	0.9402	0.9581	0.9147	0.8670
Ascension Parish	1.1377	1.4070	1.4410	1.3265	1.1880
Assumption Parish	1.4085	1.5199	1.5642	1.4833	1.0743
Avoyelles Parish	0.6619	0.8458	0.8637	0.8297	0.8640
Beauregard Parish	0.8769	0.9977	1.0107	0.9007	0.8387
Bienville Parish	0.9454	0.9980	0.9899	0.8649	0.8832
Bossier Parish	1.0023	1.0587	1.0455	0.8814	0.8678
Caddo Parish	1.0852	1.1543	1.1396	0.9338	0.8837
Calcasieu Parish	1.1559	1.3821	1.4052	1.2707	1.1351
Caldwell Parish	0.7895	0.8578	0.8552	0.8067	0.8083
Cameron Parish	1.4485	1.5221	1.6548	1.6338	1.1661
Catahoula Parish	0.7016	0.9698	1.0068	0.9478	0.8631
Claiborne Parish	0.9455	1.0342	1.0307	0.8923	0.9023
Concordia Parish	0.6188	0.8558	0.8893	0.8267	0.7415
DeSoto Parish	1.1937	1.2035	1.1916	0.9729	0.8983
East Baton Rouge Parish	0.8287	0.9887	1.0160	0.9757	0.8991
East Carroll Parish	1.0000	1.0000	1.0000	1.0000	0.8559
East Feliciana Parish	0.7742	0.8678	0.8888	0.9162	0.8863
Evangeline Parish	0.7955	0.9118	0.9224	0.8004	0.7448
Franklin Parish	0.9848	1.0271	1.0225	0.8938	0.8984
Grant Parish	0.9965	1.0733	1.0682	0.9063	0.8768
Iberia Parish	1.2232	1.3099	1.3473	1.3481	1.0433
Iberville Parish	0.6947	0.8750	0.8987	0.8284	0.7420
Jackson Parish	0.7866	0.8555	0.8503	0.8015	0.8492
Jefferson Parish	1.1339	1.2221	1.2562	1.3540	1.1178
Jefferson Davis Parish	1.3109	1.5417	1.5667	1.4180	1.2667
Lafayette Parish	1.2621	1.4410	1.4618	1.4035	1.1094
Lafourche Parish	1.2680	1.3662	1.4055	1.4095	1.0829
LaSalle Parish	0.9356	1.0045	1.0032	0.8843	0.8531
Lincoln Parish	0.7789	0.8125	0.8068	0.7881	0.8413
Livingston Parish	1.2688	1.5007	1.5435	1.4551	1.1000
Madison Parish	1.0000	0.9516	0.9854	0.9377	0.8637
Morehouse Parish	1.0925	1.1873	1.1814	0.9652	0.8975
Natchitoches Parish	0.9928	1.0694	1.0647	0.9134	0.8684
Orleans Parish	1.0000	1.0944	1.1625	1.5403	1.2958
Ouachita Parish	0.7058	0.7469	0.7451	0.7455	0.7829
Plaquemines Parish	1.5706	1.7213	1.7700	1.7002	1.1697
Pointe Coupee Parish	1.4322	1.6819	1.7094	1.4360	1.1769
Rapides Parish	0.8558	0.9176	0.9211	0.8491	0.8556

FAIR Plan Premium On-Level Factors Mobile Home

<u>Parish</u>	2020	2021	2022	2023	2024
Red River Parish	1.1980	1.2080	1.1961	0.9771	0.9022
Richland Parish	0.9219	0.9979	0.9925	0.8760	0.8024
Sabine Parish	1.0628	1.1263	1.1198	0.9683	0.8692
Saint Bernard Parish	1.1561	1.2363	1.2738	1.3419	1.0895
Saint Charles Parish	1.2073	1.2903	1.3273	1.3663	1.0852
Saint Helena Parish	0.6755	0.7938	0.8229	0.8002	0.8081
Saint James Parish	1.3199	1.4201	1.4603	1.4430	1.0888
Saint John Parish	1.3263	1.3944	1.4339	1.4436	1.1010
Saint Landry Parish	0.7236	0.8540	0.8765	0.8260	0.7420
Saint Martin Parish	1.5594	1.8557	1.8892	1.7843	1.2780
Saint Mary Parish	1.2868	1.3718	1.4091	1.3948	1.0657
Saint Tammany Parish	1.0684	1.2242	1.3181	1.4919	1.1283
Tangipahoa Parish	0.7272	0.8551	0.8766	0.8259	0.7418
Tensas Parish	0.5985	0.8322	0.8662	0.8585	0.8327
Terrebonne Parish	1.0918	1.1721	1.2042	1.2991	1.0837
Union Parish	0.9360	1.0057	0.9984	0.8997	0.9475
Vermilion Parish	1.2001	1.2551	1.2902	1.3297	1.0641
Vernon Parish	1.0089	1.0739	1.0775	0.9356	0.8028
Washington Parish	0.7205	0.8537	0.8765	0.8259	0.7418
Webster Parish	0.9370	0.9789	0.9702	0.8637	0.8674
West Baton Rouge Parish	0.7807	0.9410	0.9695	0.9570	0.9020
West Carroll Parish	0.8212	0.8891	0.8865	0.8293	0.8075
West Feliciana Parish	0.7474	0.9533	0.9780	0.9065	0.8654
Winn Parish	0.9179	0.9857	0.9812	0.8718	0.8961
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.1754	1.3309	1.3808	1.3573	1.0803

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

Coastal Plan Premium On-Level Factors Mobile Home

<u>Coastal Parishes</u>	2020	2021	2022	2023	2024
Cameron Parish	1.0742	1.8119	1.8768	1.3311	0.8712
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.5082	2.0494	1.9495	1.3435	0.8134
Lafourche Parish	0.7994	1.0390	1.0962	1.0067	0.8341
Orleans Parish	1.7708	2.5963	1.0000	1.0000	1.0000
Plaquemines Parish	1.1324	1.5488	1.6556	1.2817	0.8827
Saint Bernard Parish	3.3198	4.9302	4.7059	3.2443	1.8975
Saint Mary Parish	1.9059	2.8463	2.7207	1.8746	1.0959
Terrebonne Parish	0.8786	1.2313	1.2884	1.1145	0.8866
Vermilion Parish	1.6739	2.6867	2.5779	1.7755	1.0377
Total	1.1434	1.6130	1.5988	1.2539	0.8939

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

FAIR Plan Premium On-Level Factors Wind Only

<u>Parish</u>	2020	2021	2022	2023	2024
Acadia Parish	2.1710	2.0694	1.9594	1.3826	0.9540
Allen Parish	1.6981	1.8961	1.8715	1.2603	0.8921
Ascension Parish	1.6980	1.8902	1.8704	1.2626	0.8930
Assumption Parish	3.4719	3.4462	3.2790	2.3141	1.5980
Avoyelles Parish	3.3771	2.8857	1.0000	1.0000	1.0000
Beauregard Parish	1.6982	1.8864	1.8712	1.2629	0.8926
Bienville Parish	1.0000	1.0000	2.6813	1.7452	1.1265
Bossier Parish	1.7430	1.9597	2.0956	1.4667	1.0211
Caddo Parish	1.7467	1.9636	2.0974	1.4666	1.0231
Calcasieu Parish	1.9476	1.8527	1.7498	1.3206	0.9634
Caldwell Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Cameron Parish	2.0596	2.0573	1.9577	1.3813	0.9541
Catahoula Parish	1.0000	1.0000	2.3850	1.6339	1.1536
Claiborne Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Concordia Parish	3.3788	2.8881	1.0000	1.0000	1.1549
DeSoto Parish	3.7921	3.2311	2.6911	1.7485	1.1256
East Baton Rouge Parish	2.2791	2.3017	2.1853	1.4721	1.0168
East Carroll Parish	1.0000	1.0000	1.0000	1.0000	1.0000
East Feliciana Parish	1.7025	1.8963	1.8714	1.2604	0.8920
Evangeline Parish	1.7114	1.9051	1.8824	1.2680	0.8956
Franklin Parish	3.3741	2.8724	2.3902	1.6368	1.1557
Grant Parish	3.3688	2.8696	2.3870	1.6346	1.1540
Iberia Parish	2.7243	2.6018	2.4666	1.7416	1.2036
Iberville Parish	1.6995	1.8902	1.8691	1.2596	0.8917
Jackson Parish	1.0000	2.8875	2.3894	1.6355	1.1547
Jefferson Parish	1.8205	1.7715	1.6719	1.2025	0.9160
Jefferson Davis Parish	2.9630	2.9389	2.7945	1.9694	1.3591
Lafayette Parish	1.9480	1.8579	1.7513	1.3216	0.9650
Lafourche Parish	2.7459	2.6735	2.5214	1.8120	1.2920
LaSalle Parish	3.3791	2.8868	2.3891	1.6356	1.1547
Lincoln Parish	1.0000	1.0000	2.3915	1.6368	1.1556
Livingston Parish	3.3173	3.6981	3.6626	2.4681	1.3152
Madison Parish	3.3600	2.8844	2.3965	1.6364	1.1529
Morehouse Parish	1.0000	1.0000	2.3819	1.6319	1.1521
Natchitoches Parish	3.5804	3.0430	2.4072	1.6367	1.1555
Orleans Parish	2.3479	2.2222	1.9684	1.3028	0.9323
Ouachita Parish	3.3716	2.8810	2.3937	1.6385	1.1551
Plaquemines Parish	1.8226	1.7746	1.6737	1.2037	0.9169
Pointe Coupee Parish	1.6989	1.8891	1.8666	1.2621	0.8945
Rapides Parish	3.3745	2.8833	2.3927	1.6373	1.1542

FAIR Plan Premium On-Level Factors

Wind Only

<u>Parish</u>	2020	2021	2022	2023	2024
Acadia Parish	2.1710	2.0694	1.9594	1.3826	0.9540
Red River Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Richland Parish	1.0000	1.0000	2.3933	1.6378	1.1544
Sabine Parish	1.0000	1.0000	2.3946	1.6367	1.1546
Saint Bernard Parish	1.8521	1.8024	1.6964	1.2043	0.9159
Saint Charles Parish	2.7426	2.6694	2.5196	1.8107	1.3783
Saint Helena Parish	1.0000	1.8987	1.8784	1.2662	0.8950
Saint James Parish	2.4988	2.4802	2.3613	1.6642	1.1487
Saint John Parish	2.1374	2.0801	1.9607	1.4092	0.9923
Saint Landry Parish	1.8761	2.0853	2.0659	1.3963	0.9901
Saint Martin Parish	3.0827	2.9362	2.7581	1.9419	1.3416
Saint Mary Parish	2.1953	2.0872	1.9620	1.3822	0.9541
Saint Tammany Parish	2.2623	2.1631	2.0454	1.4431	0.9963
Tangipahoa Parish	2.4802	2.7233	2.5271	1.6878	1.0418
Tensas Parish	1.0000	1.0000	2.3913	1.6342	1.1541
Terrebonne Parish	2.1213	2.0657	1.9481	1.3995	1.0656
Union Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Vermilion Parish	3.3869	3.2211	3.0291	2.1369	1.4759
Vernon Parish	3.3430	2.8648	2.3875	1.6369	1.1546
Washington Parish	2.2475	2.5082	2.4777	1.6727	1.1837
Webster Parish	3.7932	3.2397	2.6863	1.7494	1.1284
West Baton Rouge Parish	1.7002	1.8922	1.8727	1.2629	0.8943
West Carroll Parish	1.0000	1.0000	1.0000	1.0000	1.0000
West Feliciana Parish	1.6989	1.0000	1.8668	1.2611	0.8943
Winn Parish	1.0000	2.8845	2.3879	1.6342	1.1538
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	2.1898	2.1198	1.9653	1.3785	1.0009

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

Coastal Plan Premium On-Level Factors Wind Only

<u>Coastal Parishes</u>	2020	2021	2022	2023	2024
Cameron Parish	1.5001	1.4943	1.6692	1.1247	0.7862
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	2.0656	2.0055	1.8012	1.2990	1.0399
Lafourche Parish	1.5931	1.5164	1.4784	1.2529	0.8541
Orleans Parish	2.3824	2.2309	2.0666	1.3291	0.8802
Plaquemines Parish	3.5239	3.2537	2.8938	1.9139	1.2840
Saint Bernard Parish	2.6333	2.4285	2.1592	1.3822	0.9233
Saint Mary Parish	3.0542	2.8172	2.5070	1.6041	0.9836
Terrebonne Parish	1.7638	1.6543	1.5673	1.2658	0.9163
Vermilion Parish	1.9757	1.9548	1.7508	1.2026	0.8251
Total	2.0428	1.9924	1.7886	1.3352	0.9570

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

Louisiana Citizens Property Insurance Corporation
Homeowners
Gross Basis
Non-CAT Only (\$000's) *
Evaluation As Of December 31, 2024

Gross Reported Loss Development Factors

Loss & DCC	AY	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
	2004	11,044,553	12,967,089	13,144,663	13,367,494	13,232,094	13,473,832	13,511,961	13,429,237	13,440,099	13,520,619	13,520,630	13,520,630	13,520,630	13,520,630	13,520,403	13,520,403	13,520,403
	2005	73,345,535	35,910,767	39,016,403	39,065,511	41,484,502	41,092,229	41,951,677	41,339,019	41,101,111	41,102,364	41,103,331	41,103,331	40,984,939	40,984,939	40,988,169	40,988,169	40,988,169
	2006	15,492,285	22,633,975	23,824,758	24,006,608	24,287,116	24,300,011	24,299,116	24,300,528	24,300,606	24,300,253	24,334,769	24,335,434	24,335,434	24,335,294	24,335,294	24,335,294	24,335,294
	2007	19,602,982	21,830,303	22,766,805	22,763,099	23,002,819	23,064,238	23,104,259	23,037,398	23,110,605	23,138,162	23,138,122	23,138,083	23,138,083	23,138,083	23,138,083	23,138,083	23,137,866
	2008	18,309,910	23,074,453	26,250,033	26,423,908	26,543,805	26,562,679	26,573,765	26,635,600	26,642,207	26,425,908	26,425,291	26,425,058	26,425,012	26,425,012	26,425,012	26,425,012	26,425,012
	2009	15,112,683	16,105,953	16,990,207	16,978,827	16,966,966	17,056,996	17,138,470	17,138,864	17,155,217	17,155,591	17,155,492	17,155,492	17,155,492	17,155,492	17,155,492	17,155,492	17,155,492
	2010	12,699,510	14,002,810	14,381,650	14,489,348	14,496,884	14,587,970	14,574,438	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048
	2011	9,317,363	10,430,653	10,884,827	11,153,322	11,149,186	11,232,249	11,189,503	11,189,922	11,234,227	11,228,883	11,225,492	11,225,667	11,225,667	11,225,667	11,225,667	11,225,667	11,225,667
	2012	6,566,079	7,826,303	8,168,730	8,283,135	8,308,034	8,210,146	8,215,537	8,215,482	8,215,167	8,215,042	8,215,042	8,215,042	8,215,042	8,215,042	8,215,042	8,215,042	8,215,042
	2013	4,656,405	5,239,906	5,401,725	5,572,971	5,573,130	5,602,136	5,507,846	5,503,621	5,503,621	5,503,621	5,489,666	5,489,666	5,489,666	5,489,666	5,489,666	5,489,666	5,489,666
	2014	3,439,149	4,104,791	4,303,355	4,240,149	4,346,031	4,345,642	4,357,456	4,389,782	4,357,190	4,370,467	4,370,549	4,370,549	4,370,549	4,370,549	4,370,549	4,370,549	4,370,549
	2015	2,151,509	2,820,191	2,728,180	2,728,877	2,724,927	2,725,115	2,725,116	2,725,116	2,725,116	2,725,116	2,725,116	2,725,116	2,725,116	2,725,116	2,725,116	2,725,116	2,725,116
	2016	2,449,642	2,605,130	2,577,727	2,604,858	2,619,812	2,624,605	2,607,038	2,607,038	2,607,885	2,607,885	2,607,885	2,607,885	2,607,885	2,607,885	2,607,885	2,607,885	2,607,885
	2017	1,746,084	2,063,057	2,215,238	2,218,155	2,218,155	2,236,017	2,238,254	2,238,254	2,238,254	2,238,254	2,238,254	2,238,254	2,238,254	2,238,254	2,238,254	2,238,254	2,238,254
	2018	827,602	1,349,007	1,349,007	1,349,007	1,349,007	1,349,007	1,349,007	1,349,007	1,349,007	1,349,007	1,349,007	1,349,007	1,349,007	1,349,007	1,349,007	1,349,007	1,349,007
	2019	1,504,515	2,595,113	2,650,739	2,638,757	2,631,953	2,631,953	2,631,953	2,631,953	2,631,953	2,631,953	2,631,953	2,631,953	2,631,953	2,631,953	2,631,953	2,631,953	2,631,953
	2020	853,741	927,884	959,214	921,016	891,016	891,016	891,016	891,016	891,016	891,016	891,016	891,016	891,016	891,016	891,016	891,016	891,016
	2021	1,510,408	2,005,449	2,109,846	2,125,211	2,125,211	2,125,211	2,125,211	2,125,211	2,125,211	2,125,211	2,125,211	2,125,211	2,125,211	2,125,211	2,125,211	2,125,211	2,125,211
	2022	1,997,182	3,044,438	2,905,740	2,905,740	2,905,740	2,905,740	2,905,740	2,905,740	2,905,740	2,905,740	2,905,740	2,905,740	2,905,740	2,905,740	2,905,740	2,905,740	2,905,740
	2023	13,053,501	14,239,098	14,239,098	14,239,098	14,239,098	14,239,098	14,239,098	14,239,098	14,239,098	14,239,098	14,239,098	14,239,098	14,239,098	14,239,098	14,239,098	14,239,098	14,239,098
	2024	9,587,503	9,587,503	9,587,503	9,587,503	9,587,503	9,587,503	9,587,503	9,587,503	9,587,503	9,587,503	9,587,503	9,587,503	9,587,503	9,587,503	9,587,503	9,587,503	9,587,503

Report-to-Report Development Factors

AY	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
2004	1.174	1.014	1.017	0.990	1.018	1.003	0.994	1.001	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005	0.490	1.086	1.001	1.062	0.991	1.021	0.985	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006	1.461	1.053	1.008	1.012	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.114	1.043	1.000	1.011	1.003	1.002	0.997	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	1.260	1.138	1.007	1.005	1.001	1.000	1.002	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009	1.066	1.055	0.999	0.999	1.005	1.005	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010	1.103	1.027	1.007	1.001	1.006	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011	1.119	1.044	1.025	1.000	1.007	0.996	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2012	1.192	1.044	1.014	1.003	0.988	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013	1.125	1.031	1.032	1.000	1.005	0.983	0.999	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2014	1.194	1.048	0.985	1.025	1.000	1.003	1.007	0.993	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2015	1.311	0.967	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2016	1.063	0.989	1.011	1.006	1.002	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2017	1.182	1.074	1.001	1.000	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2018	1.630	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2019	1.725	1.021	0.995	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2020	1.087	1.034	0.960	0.967	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2021	1.328	1.052	1.007	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2022	1.524	0.954	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2023	1.091	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Averages	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Wtd - All Years	0.954	1.058	1.006	1.015	1.001	1.004	0.997	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000
Wtd - Last 3 Years	1.165	1.000	0.994	0.993	1.003	0.998	1.000	0.997	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
All Years	1.212	1.035	1.004	1.004	1.002	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3 Years	1.314	1.013	0.988	0.988	1.003	0.998	1.000	0.998	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
All Years x H/Lo	1.224	1.034	1.005	1.003	1.002	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
All Years x 2005	1.250	1.033	1.004	1.001	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Selected	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Prior	1.410	1.030	1.006	1.005	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.330	1.030	1.006	1.004	1.004	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Report-to-Ultimate Development Factors

Selected	12 to Ult	24 to Ult	36 to Ult	48 to Ult	60 to Ult	72 to Ult	84 to Ult	96 to Ult	108 to Ult	120 to Ult	132 to Ult	144 to Ult	156 to Ult	168 to Ult	180 to Ult	192 to Ult	204 to Ult
Prior	1.481	1.050	1.019	1.013	1.008	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.395	1.049	1.018	1.012	1.008	1.004	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Notes

Louisiana Citizens Property Insurance Corporation
Special Property
Gross Basis
Non-CAT Only (\$000's) *
Evaluation As Of December 31, 2024

Gross Reported Loss Development Factors

Loss & DCC	AY	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
	2004	9,092,790	10,665,851	10,633,649	10,548,402	10,527,339	10,573,631	10,571,881	10,563,032	10,563,032	10,563,032	10,563,032	10,563,032	10,563,032	10,562,973	10,562,973	10,562,973	10,562,973
	2005	66,353,892	31,302,626	33,661,669	33,239,617	34,481,906	34,613,496	34,969,944	35,779,205	35,382,517	35,378,535	35,380,714	35,380,610	34,444,130	34,444,130	34,444,130	34,444,130	34,444,129
	2006	12,699,757	18,466,305	18,794,556	19,006,143	19,114,396	19,349,755	19,394,093	19,401,219	19,503,067	19,507,171	19,481,499	19,481,562	19,481,562	19,481,562	19,481,562	19,481,259	19,481,259
	2007	17,992,125	18,676,643	18,736,188	18,778,045	18,829,301	18,852,512	18,867,361	18,877,406	19,147,076	19,146,948	19,146,798	19,146,798	19,146,798	19,146,798	19,146,798	19,146,798	19,146,798
	2008	17,837,031	20,183,363	21,835,187	22,168,392	22,398,298	22,444,296	22,256,818	22,260,958	22,272,971	22,262,654	22,263,459	22,150,044	22,045,044	22,133,044	22,133,044	22,167,875	22,145,135
	2009	17,303,707	18,094,891	18,081,692	18,115,210	18,108,299	18,118,758	18,131,767	18,088,900	18,074,596	18,074,596	18,074,596	18,074,596	18,074,596	18,082,101	18,083,230	18,083,144	
	2010	15,907,231	17,595,821	18,042,669	18,006,075	17,977,803	17,981,901	17,979,988	17,979,988	17,979,988	17,979,988	17,979,988	17,979,988	17,979,988	17,979,988	17,979,988	17,979,988	
	2011	15,275,403	16,011,346	16,136,735	16,409,778	16,435,541	16,543,846	16,592,971	16,624,802	16,622,834	16,622,727	16,622,507	16,622,457	16,622,457	16,622,457	16,622,457		
	2012	12,894,805	13,900,309	13,903,425	13,996,566	13,997,799	13,845,579	13,874,477	13,828,139	13,828,366	13,828,366	13,828,366	13,828,366	13,828,366				
	2013	13,123,423	13,668,261	13,800,546	13,823,688	13,629,630	13,644,514	13,638,212	13,637,812	13,637,960	13,637,679	13,637,677						
	2014	11,986,663	12,466,627	12,582,372	12,669,563	12,622,109	12,668,148	12,631,008	12,631,008	12,631,008	12,631,008							
	2015	11,548,907	12,171,052	12,436,883	12,483,023	12,495,024	12,501,303	12,501,303	12,494,426	12,494,426	12,494,426							
	2016	10,772,348	11,418,039	11,642,276	11,867,434	11,817,554	11,822,156	11,824,416	11,825,099	11,825,099								
	2017	12,309,189	13,511,221	13,618,847	13,863,221	13,921,614	14,196,944	14,042,201	13,992,758									
	2018	5,912,537	6,485,946	6,634,014	6,612,615	6,531,617	6,510,438	6,536,653										
	2019	8,389,355	8,968,122	8,957,034	8,934,831	8,911,071	8,916,319											
	2020	7,490,545	7,725,648	7,848,487	7,680,762	7,660,279												
	2021	6,286,582	7,051,450	6,987,175	6,887,446													
	2022	12,990,088	14,988,581	15,042,668														
	2023	25,162,423	26,725,741															
	2024	36,046,731																

Report-to-Report Development Factors

AY	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
2004	1.173	0.997	0.992	0.998	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005	0.472	1.075	0.987	1.037	1.004	1.010	1.023	0.989	1.000	1.000	1.000	0.974	1.000	1.000	1.000	1.000	
2006	1.454	1.018	1.011	1.006	1.012	1.002	1.000	1.005	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
2007	1.038	1.003	1.002	1.003	1.001	1.001	1.001	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008	1.132	1.082	1.015	1.010	1.002	0.992	1.000	1.001	1.000	1.000	0.995	0.995	1.004	1.000	1.002	0.999	
2009	1.046	0.999	1.002	1.000	1.001	1.001	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2010	1.106	1.025	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2011	1.048	1.008	1.017	1.002	1.000	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000				
2012	1.078	1.000	1.007	1.000	0.989	1.002	0.997	1.000	1.000	1.000	1.000	1.000					
2013	1.042	1.010	1.002	0.986	1.001	1.000	1.000	1.000	1.000	1.000	1.000						
2014	1.040	1.009	1.007	0.996	1.004	0.997	1.000	1.000	1.000	1.000							
2015	1.054	1.022	1.004	1.001	1.001	1.000	0.999	1.000	1.000								
2016	1.060	1.020	1.019	0.996	1.000	1.000	1.000	1.000									
2017	1.098	1.008	1.018	1.004	1.020	0.989	0.996										
2018	1.097	1.023	0.997	0.988	0.997	1.004											
2019	1.069	0.999	0.998	0.997	1.001												
2020	1.031	1.016	0.979	0.997													
2021	1.122	0.991	0.986														
2022	1.154	1.004															
2023	1.062																

Averages	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Wtd - All Years	0.964	1.022	1.003	1.005	1.003	1.001	1.003	1.000	1.000	1.000	0.999	0.994	1.001	1.000	1.000	1.000	
Wtd - Last 3 Years	1.097	1.004	0.988	0.995	1.009	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	
All Years	1.069	1.016	1.002	1.001	1.003	1.000	1.001	1.001	1.000	1.000	0.999	0.997	1.001	1.000	1.000	1.000	
Last 3 Years	1.113	1.003	0.987	0.994	1.006	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	
All Years x Hi/Lo	1.080	1.014	1.003	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000						
All Years x 2005	1.100	1.013	1.003	0.999	1.003	0.999	0.999	1.002	1.000	1.000	0.999	0.999	1.001	1.000	1.000	1.000	

Selected	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Prior	1.100	1.015	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.095	1.012	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Report-to-Ultimate Development Factors

Selected	12 to Ult	24 to Ult	36 to Ult	48 to Ult	60 to Ult	72 to Ult	84 to Ult	96 to Ult	108 to Ult	120 to Ult	132 to Ult	144 to Ult	156 to Ult	168 to Ult	180 to Ult	192 to Ult	204 to Ult
Prior	1.131	1.028	1.013	1.007	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.117	1.020	1.008	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Notes

All figures adjusted to exclude Depop losses

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

NOTE: Special Property is everything except Homeowners

Premium Trend Factor Calculations

Mid Point of AY (1)	Estimated One Year Coverage Increase (2)	Cumulative Coverage Increase to 7/1/25 (3)	Selected Coverage Increase from 7/1/25 to 1/1/27 (4)	Total Estimated Coverage Increase to 1/1/27 (5)	Premium Trend Factor (5)
Homeowners					
7/1/2020	4.2%	41.6%	6.1%	50.2%	1.427
7/1/2021	4.2%	35.9%	6.1%	44.2%	1.375
7/1/2022	9.7%	30.5%	6.1%	38.4%	1.327
7/1/2023	8.7%	19.0%	6.1%	26.2%	1.223
7/1/2024	9.5%	9.5%	6.1%	16.1%	1.137
Dwelling Fire & EC					
7/1/2020	0.7%	37.7%	6.1%	46.0%	1.391
7/1/2021	0.4%	36.7%	6.1%	45.0%	1.382
7/1/2022	9.9%	36.1%	6.1%	44.3%	1.377
7/1/2023	10.3%	23.9%	6.1%	31.4%	1.267
7/1/2024	12.3%	12.3%	6.1%	19.1%	1.162
Renters / Condo					
7/1/2020	0.1%	3.9%	1.5%	5.5%	1.046
7/1/2021	0.8%	3.8%	1.5%	5.3%	1.045
7/1/2022	2.9%	2.9%	1.5%	4.5%	1.038
7/1/2023	0.0%	0.0%	1.5%	1.5%	1.013
7/1/2024	0.0%	0.0%	1.5%	1.5%	1.013
Mobile Home					
7/1/2020	0.0%	0.0%	0.8%	0.8%	1.006
7/1/2021	0.0%	0.0%	0.8%	0.8%	1.006
7/1/2022	0.0%	0.0%	0.8%	0.8%	1.006
7/1/2023	0.0%	0.0%	0.8%	0.8%	1.006
7/1/2024	0.0%	0.0%	0.8%	0.8%	1.006
Wind Only					
7/1/2020	0.8%	28.7%	7.6%	38.5%	1.327
7/1/2021	0.6%	27.7%	7.6%	37.4%	1.318
7/1/2022	8.5%	27.0%	7.6%	36.6%	1.311
7/1/2023	8.3%	17.0%	7.6%	25.9%	1.220
7/1/2024	8.0%	8.0%	7.6%	16.2%	1.138

Notes:

(1) is the midpoint of each accident year.

(2) is based on actual coverage amounts changes.

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

(4) is a selected percentage coverage increase from 7/01/25 to 1/01/27.

Note that column (4) reflects efforts being made by LCPIC to account for the recent significant inflation.

(5) = $[1 + \text{Column (3)}] \times [1 + \text{Column (4)}] - 1$.(6) = $1 + .85 \times \text{Column (5)}$. (Rerating current inforce policies shows that 1% more coverage results in .85% more premium.)

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

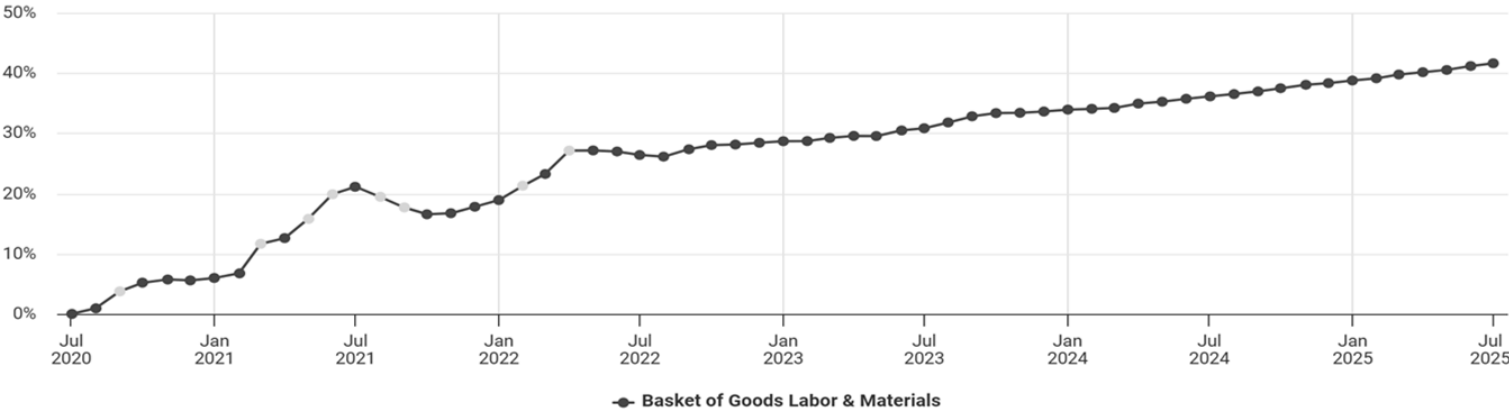
<u>Quarter/Year</u>	<u>Pure Premium</u>	<u>8 Point Fitted PP</u>	<u>12 Point Fitted PP</u>	<u>16 Point Fitted PP</u>	<u>20 Point Fitted PP</u>	<u>All Point Fitted PP</u>	<u>Annual Change</u>
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1 / 2019	198	20	55	132	192	206	
2 / 2019	220	24	60	137	196	209	
3 / 2019	230	27	65	143	198	211	
4 / 2019	244	31	71	147	202	213	
1 / 2020	250	35	77	153	204	215	26.2%
2 / 2020	239	40	83	158	209	217	8.4%
3 / 2020	259	45	90	164	211	219	12.8%
4 / 2020	257	52	98	169	213	221	5.2%
1 / 2021	235	59	107	176	217	224	-5.8%
2 / 2021	229	67	116	183	219	226	-4.1%
3 / 2021	212	77	125	189	224	228	-18.3%
4 / 2021	230	87	136	196	226	230	-10.7%
1 / 2022	238	100	147	202	228	233	1.3%
2 / 2022	199	114	161	211	233	235	-12.9%
3 / 2022	142	130	174	217	235	237	-32.9%
4 / 2022	127	148	189	226	240	240	-44.8%
1 / 2023	159	169	204	235	242	242	-33.2%
2 / 2023	174	194	221	242	247	245	-12.6%
3 / 2023	244	221	240	252	250	247	71.4%
4 / 2023	267	252	262	260	252	250	111.2%
1 / 2024	303	287	284	270	257	252	90.7%
2 / 2024	367	327	308	279	260	257	111.0%
3 / 2024	364	376	334	290	265	260	49.5%
4 / 2024	377	428	361	302	268	262	40.8%
		69.8%	37.8%	16.2%	6.3%	4.8%	17.7%

(1) Rolling 12-month paid pure premium figures for LCPIC Personal policies

(2) - (6) = Linear Regression fits on the natural logarithm of (1)

(7) = Annual Rate of Change in (1)

Louisiana Citizens Property Insurance Corporation
Non-Catastrophe Loss Trend Indications
Industry Labor & Materials Five Year Trend
Basket of Goods Labor & Materials - Percent Change
United States



© Copyright 2005-2025 Xactware Solutions, Inc.

Five Year Trend from July 2020 to July 2025: 42%
Five Year Trend from July 2022 to July 2025: 12%

Implied Average Annual Trend from July 2020 to July 2025: 7.2%
Implied Average Annual Trend from July 2022 to July 2025: 2.3%

Source: Xactware Solutions, Inc.

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

(1) LCPIC Fitted Loss Trends

8-Point	69.8%
16-Point	16.2%
20-Point	6.3%
All-Point	4.8%

(2a) Industry labor & materials five year implied annual trend : 7.2%

(2b) Industry labor & materials three year implied annual trend : 2.3%

Selected Loss Trend

(3) Up-To-Date Selection: 5.0%

(4) Projected Period Selection: 3.5%

<u>Mid Point of AY</u>	<u>Up-to-Date Period End</u>	<u>Projection Period End</u>	<u>Up-to-Date Trend Length</u>	<u>Projection Trend Length</u>	<u>Current Cost Factor</u>
(5)	(6)	(7)	(8)	(9)	(10)
7/1/2020	7/1/2024	1/1/2027	4.00	2.50	1.325
7/1/2021	7/1/2024	1/1/2027	3.00	2.50	1.262
7/1/2022	7/1/2024	1/1/2027	2.00	2.50	1.202
7/1/2023	7/1/2024	1/1/2027	1.00	2.50	1.144
7/1/2024	7/1/2024	1/1/2027	0.00	2.50	1.090

Notes:

(1) Figures are from Exhibit 14, Sheet 1

(2) Figures are from Exhibit 14, Sheet 2

(3) and (4) are based on (1), (2), and actuarial judgment

(8) = # of Years between (5) and (6)

(9) = # of Years between (6) and (7)

(10) = $(1 + \text{Up-To-Date Selection}) ^ (8) \times (1 + \text{Projected Period Selection}) ^ (9)$

Credibilities

Exhibit 16

(1) Plan / Product	(2) Earned House Years 2020-2024	(3) Credibility
<u>FAIR Plan</u>		
Homeowners	44,214	1.0000
Fire	199,105	1.0000
EC	199,105	1.0000
Renters/Condo	2,353	0.2426
Mobile Home	23,434	0.7654
Wind Only	114,062	1.0000
<u>Coastal Plan</u>		
Homeowner	568	0.1191
Fire	14,101	0.5937
EC	14,101	0.5937
Renters/Condo	67	0.0409
Mobile Home	2,450	0.2475
Wind Only	3,134	0.2799

(2) Source: LCPIC Data

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

LCPIC Expected Loss Ratio Calculation

FAIR Plan

	(1) Non-Cat <u>Loss Ratio</u>	(2) Rate <u>Change</u>	(3) Loss & <u>Prem. Trend</u>	(4) Adj. Loss <u>Ratio</u>
Homeowners	9.41	0.9691	0.9716	9.43
Fire	63.48	0.8764	0.9508	68.87
EC	2.68	0.8803	0.9508	2.89
Renters	9.32	0.9691	1.0500	10.10
Mobile Home	5.29	0.9127	1.0500	6.09
Wind Only	1.48	1.0118	0.9828	1.44

Coastal Plan

	(1) Non-Cat <u>Loss Ratio</u>	(2) Rate <u>Change</u>	(3) Loss & <u>Prem. Trend</u>	(4) Adj. Loss <u>Ratio</u>
Homeowners	4.03	1.0282	0.9716	3.81
Fire	45.70	0.9549	0.9508	45.50
EC	0.39	0.9964	0.9508	0.37
Renters	5.02	0.8836	1.0500	5.97
Mobile Home	4.85	0.8573	1.0500	5.94
Wind Only	0.35	0.9209	0.9828	0.37

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

(2) 1/1/2024 rate change

(3) = $(1 + \text{Loss Trend}) / (1 + \text{Prem. Trend})$ (See Exhibits 13 and 15)

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

LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION

EXPENSE LOADINGS IN 2025 RATES

Expense Component (as % of Premium)	FAIR											
	2024 Rate Indications		2025 Rate Indications		2024 Rate Indications		2025 Rate Indications		2024 Rate Indications		2025 Rate Indications	
	HO		HO		Fire		Fire		Allied Lines		Allied Lines	
	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed
Commissions	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%
General & Other Acq	1.75%	1.75%	1.00%	1.00%	1.75%	1.75%	1.13%	1.13%	1.75%	1.75%	1.13%	1.13%
Taxes, L, F	1.00%	0.00%	1.25%	0.00%	1.25%	0.00%	1.25%	0.00%	1.25%	0.00%	1.25%	0.00%
ULAE (In-House)	0.00%	3.00%	0.00%	2.00%	0.00%	3.00%	0.00%	2.00%	0.00%	3.00%	0.00%	2.00%
TOTAL	12.50%	4.75%	12.00%	3.00%	12.75%	4.75%	12.13%	3.13%	12.75%	4.75%	12.13%	3.13%
ULAE (as % of Loss & ALAE) *	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	

Expense Component (as % of Premium)	COASTAL											
	2024 Rate Indications		2025 Rate Indications		2024 Rate Indications		2025 Rate Indications		2024 Rate Indications		2025 Rate Indications	
	HO		HO		Fire		Fire		Allied Lines		Allied Lines	
	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed
Commissions	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%
General & Other Acq	1.75%	1.75%	1.00%	1.00%	1.75%	1.75%	1.13%	1.13%	1.75%	1.75%	1.13%	1.13%
Taxes, L, F	1.00%	0.00%	1.25%	0.00%	1.25%	0.00%	1.25%	0.00%	1.25%	0.00%	1.25%	0.00%
ULAE (In-House)	0.00%	3.00%	0.00%	2.00%	0.00%	3.00%	0.00%	2.00%	0.00%	3.00%	0.00%	2.00%
TOTAL	12.50%	4.75%	12.00%	3.00%	12.75%	4.75%	12.13%	3.13%	12.75%	4.75%	12.13%	3.13%
ULAE (as % of Loss & ALAE) *	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	

Source: Exhibit F

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

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

Note: Exhibit F shows historical expenses and our 2025 budgeted expenses. Taxes, licenses and fees are included in general expenses.

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

* % of expected catastrophe loss & ALAE

	Home-owner	Fire	EC	Renters / Condo	Mobile Home	Wind
FAIR PLAN						
(1) Average Annual Loss (AAL)	\$ 16,964,539	NA	\$ 25,675,361	\$ 59,004	\$ 2,140,244	\$ 25,756,669
(2) Location Premium	\$ 86,574,518	NA	\$ 144,369,293	\$ 594,942	\$ 16,963,362	\$ 119,839,795
(3) AAL to Location Premium	19.60%	NA	17.78%	9.92%	12.62%	21.49%
(4) Allocated Loss Adjustment Expense (ALAE) Factor	1.1200	NA	1.1100	1.1500	1.1200	1.1200
(5) CAT Loss & ALAE as % of Premium	21.95%	NA	19.74%	11.41%	14.13%	24.07%
(6) Loss & Prem Trend Factor	0.9848	NA	0.9848	1.0289	1.0366	0.9707
(7) On Level Factor	0.9724	NA	0.9057	0.9765	0.9310	1.0081
(8) Expected CAT Loss & ALAE Ratio	22.23%	NA	21.46%	12.02%	15.73%	23.18%
COASTAL PLAN						
(1) Average Annual Loss (AAL)	\$ 211,951	NA	\$ 1,845,238	\$ 1,511	\$ 264,170	\$ 1,043,288
(2) Location Premium	\$ 1,161,894	NA	\$ 12,025,610	\$ 9,324	\$ 1,933,691	\$ 5,975,819
(3) AAL to Location Premium	18.24%	NA	15.34%	16.21%	13.66%	17.46%
(4) Allocated Loss Adjustment Expense (ALAE) Factor	1.1050	NA	1.1150	1.1500	1.1200	1.1200
(5) CAT Loss & ALAE as % of Premium	20.16%	NA	17.11%	18.64%	15.30%	19.55%
(6) Loss & Prem Trend Factor	0.9848	NA	0.9848	1.0289	1.0366	0.9707
(7) On Level Factor	1.0361	NA	0.9780	0.9316	0.8874	0.9338
(8) Expected CAT Loss & ALAE Ratio	19.16%	NA	17.23%	20.59%	17.87%	20.32%

Notes:

- (1) See Exhibit 23, Column (3) - Total (hurricane and severe convective storm)
 (2) See Exhibit 23, Column (2) - Total
 (3) = (1) / (2)
 (4) See Exhibit 25
 (5) = (3) x (4)
 (6) Accounts for gap of trended TIV and trended premium growth between modeling date (3/31/25) and average accident date (1/1/27) of exposure period. Coverage values expected to grow with premium changing by .85 for every dollar of coverage growth. Growth assumptions based on recent experience are 4% for HO, DWG, 5% for W/H, 1% for R/C, and .5% for MH.
 (7) Based on rate changes effective 1/1/2025 applied to actual policies. See Exhibit 9. Location Premium is as of 3/31/25.
 (8) = (5) x (6) / (7)

	FAIR PLAN					
	HO	Fire	EC	Renter/Condo	Mobile Home	Wind
(1) Net Cost of Reinsurance	\$ 185,525,000	NA	\$ 185,525,000	\$ 185,525,000	\$ 185,525,000	\$ 185,525,000
(2) Average Annual Loss (AAL) - product	\$ 14,831,778	NA	\$ 22,307,690	\$ 53,398	\$ 1,842,792	\$ 22,518,586
(3) AAL - all products	\$ 64,777,497	NA	\$ 64,777,497	\$ 64,777,497	\$ 64,777,497	\$ 64,777,497
(4) Allocated Net Cost of Reinsurance	\$ 42,478,726	NA	\$ 63,890,000	\$ 152,933	\$ 5,277,820	\$ 64,494,012
(4B) Allocated Retained Risk Load	\$ 2,732,593	NA	\$ 4,109,948	\$ 9,838	\$ 339,514	\$ 4,148,803
(5) Location Premium	\$ 86,574,518	NA	\$ 144,369,293	\$ 594,942	\$ 16,963,362	\$ 119,839,795
(6) On-Level Factor	0.9724	NA	0.9057	0.9765	0.9310	1.0081
(7) On-Level Premium	\$ 84,188,016	NA	\$ 130,749,104	\$ 580,960	\$ 15,793,225	\$ 120,815,378
(8) Net Cost of Reinsurance Load	53.70%	NA	52.01%	28.02%	35.57%	56.82%

	COASTAL PLAN					
	HO	Fire	EC	Renter/Condo	Mobile Home	Wind
(1) Net Cost of Reinsurance	\$ 185,525,000	NA	\$ 185,525,000	\$ 185,525,000	\$ 185,525,000	\$ 185,525,000
(2) Average Annual Loss (AAL) - product	\$ 198,653	NA	\$ 1,774,446	\$ 1,410	\$ 252,412	\$ 996,332
(3) AAL - all products	\$ 64,777,497	NA	\$ 64,777,497	\$ 64,777,497	\$ 64,777,497	\$ 64,777,497
(4) Allocated Net Cost of Reinsurance	\$ 568,948	NA	\$ 5,082,075	\$ 4,038	\$ 722,918	\$ 2,853,531
(4B) Allocated Retained Risk Load	\$ 40,679	NA	\$ 363,362	\$ 289	\$ 51,688	\$ 204,024
(5) Location Premium	\$ 1,161,894	NA	\$ 12,025,610	\$ 9,324	\$ 1,933,691	\$ 5,975,819
(6) On-Level Factor	1.0361	NA	0.9780	0.9316	0.8874	0.9338
(7) On-Level Premium	\$ 1,203,787	NA	\$ 11,761,325	\$ 8,686	\$ 1,716,048	\$ 5,580,460
(8) Net Cost of Reinsurance Load	50.64%	NA	46.30%	49.81%	45.14%	54.79%

Notes:

- (1) = Exhibit 21, row (11)
- (2) Modeled Hurricane loss using a blend of RMS v23 Long Term and AIR Touchstone v10 Long Term.
- (3) Sum of (2) for all products
- (4) = [(2) / (3)] * (1)
- (4B) = Exhibit 22, Page 2, column (7). (FAIR split based on Row(2) for FAIR. Coastal split based on Row (2) for Coastal.)
- (5) See Exhibit 23, Column (2) -Total
- (6) Factor to bring premium to current level. Based on rate changes effective 1/1/25 and subsequent. See Exhibit 9.
- (7) = (5) * (6)
- (8) = (4) / (7)

Louisiana Citizens Property Insurance Corporation Net Reinsurance Costs

(1) Projected September 30, 2025 Total Insured Value Used for Reinsurance Firm Order Terms (in billions):	39.0
(2) March 31, 2025 Total Insured Value Used for Catastrophe Modeling (in billions):	42.9
(3) Ratio of March 31, 2025 to Projected September 30, 2025 Total Insured Value:	1.100
(3B) Selected Adjustment to Reinsurance Costs based on Contract Terms with Respect to TIV Changes:	1.100

Layer	Limit		Retention	Placed	Total Cost Including RPP / Reinstatement using projected 9/30/25 TIV	Total Cost Including RPP / Reinstatement using 3/31/25 TIV	Commercial Modeled Hurr Recoveries	Personal Modeled Hurr Recoveries	Allocated Personal Total Cost Including RPP / Reinstatement	Expected Revenue Sharing	Personal Net Reinsurance Costs
					(4)	(5)	(6)	(7)	(8)	(9)	(10)
Layer 1	100,000,000	xs	200,000,000	80.0%	32,415,731	35,657,304	1,646,982	4,522,404	26,138,213	2,324,080	19,291,730
Layer 2	190,000,000	xs	300,000,000	90.2%	63,276,917	69,604,609	2,525,616	6,812,694	50,779,521	4,515,062	39,451,764
Layer 3	310,000,000	xs	490,000,000	51.6%	32,559,750	35,815,725	1,529,272	4,020,863	25,947,138	2,307,090	19,619,185
Bayou 24 B	310,000,000	xs	490,000,000	24.2%	13,974,917	15,372,408	701,094	1,841,906	11,134,303	0	9,292,397
Bayou 23 B	310,000,000	xs	490,000,000	24.2%	14,993,280	16,492,608	701,092	1,841,902	11,945,669	0	10,103,767
Layer 4	250,000,000	xs	800,000,000	52.0%	16,257,640	17,883,404	856,918	2,223,975	12,909,322	1,147,832	9,537,514
Bayou 23 A	250,000,000	xs	800,000,000	48.0%	15,893,609	17,482,970	778,988	2,019,287	12,616,037	0	10,596,749
Bayou 25	280,000,000	xs	1,050,000,000	100.0%	21,327,840	23,460,624	1,354,758	3,499,772	16,913,446	0	13,413,674
Layer 6	445,000,000	xs	1,330,000,000	55.1%	21,674,160	23,841,576	851,795	2,199,143	17,185,218	1,528,024	13,458,051
Bayou 24 A	445,000,000	xs	1,330,000,000	44.9%	17,816,000	19,597,600	688,814	1,775,975	14,120,821	0	12,344,846
Layer 7	175,000,000	xs	1,775,000,000	100.0%	13,680,697	15,048,766	476,912	1,240,313	10,869,385	966,451	8,662,620
Second Event	100,000,000	xs	100M xs 100M AAD	50.0%	10,860,000	11,946,000	66,620	187,074	8,808,977	783,250	7,838,653
Top & Drop	50,000,000	xs	1,950,000,000	100.0%	14,000,000	15,400,000	178,472	478,914	11,219,104	997,547	9,742,643
L1 2nd Event	100,000,000	xs	200M xs 100M AAD	20.0%	3,000,000	3,300,000	16,202	45,662	2,435,747	216,574	2,173,510
All Layers Combined					291,730,542	320,903,596	12,373,536	32,709,884	233,022,900	14,785,911	185,527,105

(11) Selected Net Cost of Reinsurance: 185,525,000

(1) and (2) Per exposure information and assumptions provided by Guy Carpenter

(3) = (2) / (1)

(4) Per LCPIC's current reinsurance contracts effective June 1, 2025 (CAT Bonds premium & fees put on an annual basis)

(5) = (3) x (4) [To have reinsurance costs and modeled recoveries on equivalent basis]

(6) and (7) Hurricane loss recoveries based on 50/50 blend of RMS RiskLink v23 and AIR Touchstone v10 models. (Adjusted to include estimated ALAE based on Exhibit 19)

(8) = (5) x [(7) / ((6) + (7))]

(9) = (8) x 8.9% (Based on the brokerage revenue sharing agreed to). Does not apply to the Cat Bonds.

(10) = (8) - (7) - (9)

Louisiana Citizens Property Insurance Corporation
2025 Retained Risk Load

Exhibit 22
Page 1 of 2

							@ 100%				
	Layer Bottom	Layer Top	Limit	Modeled	Risk Transfer and		Risk Transfer and			Reinsurers	Reinsurers
Layer	(millions)	(millions)	(millions)	AAL	Reinsurance Premiums	Placement	Reinsurance Premiums	ROL	LOL	Expenses	Profit
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1A	0	100	100	21,030,730		0.0%	50,000,000	50.0%	21.0%	23.0%	7.0%
1B	100	200	100	10,510,258		0.0%	44,000,000	44.0%	10.5%	23.0%	7.0%
2	200	300	100	6,169,386	35,657,304	80.0%	44,571,630	44.6%	6.2%	23.0%	7.0%
3	300	490	190	9,338,310	69,604,609	90.2%	77,141,316	40.6%	4.9%	23.0%	7.0%
4	490	800	310	10,636,129	67,680,741	100.0%	67,680,741	21.8%	3.4%	23.0%	7.0%
5	800	1,050	250	5,879,169	35,366,374	100.0%	35,366,374	14.1%	2.4%	23.0%	7.0%
6	1,050	1,330	280	4,854,530	23,460,624	100.0%	23,460,624	8.4%	1.7%	23.0%	7.0%
7	1,330	1,775	445	5,515,727	43,439,176	100.0%	43,439,176	9.8%	1.2%	23.0%	7.0%
8	1,775	1,950	175	1,717,225	15,048,766	100.0%	15,048,766	8.6%	1.0%	23.0%	7.0%
9	1,950	2,200	250			0.0%	12,500,000	5.0%	0.7%	23.0%	7.0%

<u>Layer</u>	<u>Layer Bottom</u> <u>(millions)</u>	<u>Layer Top</u> <u>(millions)</u>	<u>Margin Ratio</u> <u>(10)</u>	<u>Margin</u> <u>On Line</u> <u>(11)</u>	<u>\$</u> <u>Margin</u> <u>(12)</u>	<u>Fixed</u> <u>Cost</u> <u>(13)</u>	<u>Profit</u> <u>(14)</u>	<u>Total</u> <u>\$</u> <u>Risk Load</u> <u>(15)</u>	<u>Indicated</u> <u>Retained</u> <u>\$</u> <u>Risk Load</u> <u>(16)</u>	<u>Selected</u> <u>Retained</u> <u>\$</u> <u>Risk Load</u> <u>(16)</u>
1A	0	100	238%	29.0%	28,969,270	11,500,000	3,500,000	13,969,270	13,969,270	0
1B	100	200	419%	33.5%	33,489,742	10,120,000	3,080,000	20,289,742	20,289,742	0
2	200	300	722%	38.4%	38,402,245	10,251,475	3,120,014	25,030,755	5,006,151	5,006,151
3	300	490	826%	35.7%	67,803,005	17,742,503	5,399,892	44,660,611	4,363,342	4,363,342
4	490	800	636%	18.4%	57,044,612	15,566,570	4,737,652	36,740,390	0	0
5	800	1,050	602%	11.8%	29,487,206	8,134,266	2,475,646	18,877,294	0	0
6	1,050	1,330	483%	6.6%	18,606,094	5,395,944	1,642,244	11,567,907	0	0
7	1,330	1,775	788%	8.5%	37,923,449	9,991,010	3,040,742	24,891,696	0	0
8	1,775	1,950	876%	7.6%	13,331,542	3,461,216	1,053,414	8,816,912	0	0
9	1,950	2,200	714%	4.3%	10,750,000	2,875,000	875,000	7,000,000	7,000,000	7,000,000
Selected Retained Risk Load:										16,369,493

Notes:

2,200 top end is estimated based on 1/150 year event per 50/50 blend of RMS RiskLink v23 and Verisk Touchstone v10 models

(2) Hurricane AAL generated by the 50/50 blend of RMS RiskLink v23 and Verisk Touchstone v10 models. Losses have been adjusted to include estimated ALAE.

(3) Placed reinsurance and cat bond premiums for placed amounts

(4) = Placement %

(5) Layers 2 through 8 = (3) / (4)

(5) Layers 1A, 1B, and 9 = (6) x (1) x 1,000,000

(6) Layers 2 through 8 = (5) / [(1) x 1,000,000]

(6) Layers 1A, 1B, and 9 = Estimated based on purchased layers and historical industry quotes.

(7) = (2) / [(1) x 1,000,000]. Layer 9 estimated based on Layers 1 through 8.

(8) Based on 2020 Q1 through 2023 Q4 results compiled by Reinsurance Association of America

(9) Based on 2020 Q1 through 2023 Q4 results compiled by Reinsurance Association of America

(10) = (6) / (7)

(11) = (6) - (7)

(12) = (11) x (1) x 1,000,000

(13) = (5) x (8)

(14) = (5) x (9)

(15) = (12) - (13) - (14)

(16) = (15) x [1 - (4)]

	(1) Modeled Hurricane <u>Losses</u>	(2) Selected <u>Risk Load</u>	(3) Allocated <u>Risk Load</u>	
Commercial	23,581,639		4,368,756	
Personal	<u>64,777,497</u>		<u>12,000,737</u>	
Total	88,359,136	16,369,493	16,369,493	
	(4) Personal Modeled Hurricane <u>Losses</u>	(5) Personal Modeled Hurricane <u>Loss Percentage</u>	(6) FAIR / Coastal Selected Allocation <u>Percentage</u>	(7) Personal FAIR / Coastal <u>Risk Load</u>
Personal FAIR Plan	61,554,244	95.0%	94.5%	11,340,697
Personal Coastal Plan	<u>3,223,253</u>	5.0%	5.5%	<u>660,041</u>
Total	64,777,497			12,000,737

(1), (4) are hurricane losses generated by a 50/50 blend of RMS RiskLink v23 and Verisk Touchstone v10 models.

(2) is the total of column (16) from Exhibit 22, Page 1.

(3) = (2) * (1) / total of (1)

(5) = (4) / total of (4)

(6) selected judgmentally based on (5) giving consideration to difference in variability of loss experience for FAIR and Coastal plans due to average distance to coast.

(7) = (6) x [(3) for Personal]

FAIR Plan Homeowners Expected Cat and NCR Loads by Parish

										Reinsurance Premium Allocation			
										(14) Homeowner Allocated NCR			
													\$ 42,478,726
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		(10)	(11)	(12)	(13)
Parish	Location	Gross	Risk	Gross	ALAE	Loss	On Level	Adjusted		Parish AAL/	On Level	Parish	Parish
	Premium	LongTerm AAL	Count	Cat Loss Ratio	Factor	Trend	Factor	Gross		Statewide AAL	Premium	NCR	NCR
								Cat Loss Ratio					Loads
Acadia	\$184,319	\$25,640	39	13.91%	1.1200	0.9848	1.1366	13.50%		0.15%	\$209,496	\$ 64,203	30.65%
Allen	\$18,412	\$1,839	5	9.99%	1.1200	0.9848	0.9974	11.05%		0.01%	\$18,364	\$ 4,604	25.07%
Ascension	\$566,860	\$73,138	108	12.90%	1.1200	0.9848	0.9903	14.37%		0.43%	\$561,351	\$ 183,135	32.62%
Assumption	\$197,219	\$20,648	32	10.47%	1.1200	0.9848	0.8603	13.42%		0.12%	\$169,659	\$ 51,702	30.47%
Avoyelles	\$19,536	\$2,307	7	11.81%	1.1200	0.9848	0.9793	13.30%		0.01%	\$19,131	\$ 5,776	30.19%
Beauregard	\$55,912	\$5,649	14	10.10%	1.1200	0.9848	1.1998	9.28%		0.03%	\$67,086	\$ 14,146	21.09%
Bienville	\$13,447	\$926	3	6.89%	1.1200	0.9848	0.9879	7.69%		0.01%	\$13,285	\$ 2,319	17.46%
Bossier	\$144,054	\$12,185	32	8.46%	1.1200	0.9848	1.0878	8.58%		0.07%	\$156,708	\$ 30,511	19.47%
Caddo	\$480,369	\$50,601	113	10.53%	1.1200	0.9848	1.1699	9.93%		0.30%	\$561,989	\$ 126,704	22.55%
Calcasieu	\$576,416	\$70,041	93	12.15%	1.1200	0.9848	1.1757	11.40%		0.41%	\$677,689	\$ 175,381	25.88%
Caldwell	\$7,602	\$626	2	8.23%	1.1200	0.9848	0.8387	10.82%		0.00%	\$6,376	\$ 1,568	24.59%
Cameron	\$68,847	\$9,133	5	13.27%	1.1200	0.9848	0.9153	15.99%		0.05%	\$63,016	\$ 22,868	36.29%
Catahoula	\$25,109	\$1,331	4	5.30%	1.1200	0.9848	0.9418	6.21%		0.01%	\$23,649	\$ 3,333	14.09%
Claiborne	\$7,730	\$809	3	10.47%	1.1200	0.9848	0.9950	11.61%		0.00%	\$7,691	\$ 2,026	26.34%
Concordia	\$13,521	\$1,515	4	11.20%	1.1200	0.9848	0.8879	13.91%		0.01%	\$12,005	\$ 3,793	31.60%
De Soto	\$24,412	\$2,003	5	8.20%	1.1200	0.9848	1.1219	8.06%		0.01%	\$27,389	\$ 5,015	18.31%
East Baton Rouge	\$1,729,629	\$212,425	302	12.28%	1.1200	0.9848	0.9546	14.19%		1.25%	\$1,651,166	\$ 531,906	32.21%
East Carroll	\$0	\$0	0	9.47%	1.1200	0.9848	1.0000	10.44%		0.00%	\$0	\$ -	24.83%
East Feliciana	\$15,262	\$1,678	4	10.99%	1.1200	0.9848	0.9312	13.02%		0.01%	\$14,212	\$ 4,201	29.56%
Evangeline	\$5,070	\$635	2	12.53%	1.1200	0.9848	1.0000	13.82%		0.00%	\$5,070	\$ 1,590	31.36%
Franklin	\$0	\$0	0	9.47%	1.1200	0.9848	1.0000	10.44%		0.00%	\$0	\$ -	24.83%
Grant	\$2,568	\$106	1	4.14%	1.1200	0.9848	1.0000	4.57%		0.00%	\$2,568	\$ 266	10.36%
Iberia	\$705,871	\$110,728	122	15.69%	1.1200	0.9848	1.3581	12.74%		0.65%	\$958,647	\$ 277,260	28.92%
Iberville	\$84,788	\$13,551	15	15.98%	1.1200	0.9848	0.9235	19.08%		0.08%	\$78,303	\$ 33,932	43.33%
Jackson	\$29,926	\$2,107	6	7.04%	1.1200	0.9848	0.8991	8.64%		0.01%	\$26,906	\$ 5,275	19.61%
Jefferson	\$21,795,354	\$4,034,516	2,407	18.51%	1.1200	0.9848	0.8898	22.94%		23.78%	\$19,393,036	\$ 10,102,314	52.09%
Jefferson Davis	\$58,661	\$5,567	12	9.49%	1.1200	0.9848	1.0794	9.70%		0.03%	\$63,317	\$ 13,938	22.01%
Lafayette	\$890,566	\$138,250	149	15.52%	1.1200	0.9848	1.1105	15.41%		0.81%	\$988,953	\$ 346,173	35.00%
Lafourche	\$974,355	\$166,138	150	17.05%	1.1200	0.9848	1.4459	13.01%		0.98%	\$1,408,820	\$ 416,004	29.53%
La Salle	\$3,174	\$137	1	4.31%	1.1200	0.9848	1.0000	4.75%		0.00%	\$3,174	\$ 342	10.78%
Lincoln	\$38,169	\$3,890	10	10.19%	1.1200	0.9848	0.9026	12.45%		0.02%	\$34,453	\$ 9,740	28.27%
Livingston	\$346,357	\$34,344	61	9.92%	1.1200	0.9848	0.9135	11.98%		0.20%	\$316,384	\$ 85,996	27.18%
Madison	\$19,744	\$2,403	4	12.17%	1.1200	0.9848	1.0240	13.11%		0.01%	\$20,218	\$ 6,017	29.76%
Morehouse	\$0	\$0	0	9.47%	1.1200	0.9848	1.0000	10.44%		0.00%	\$0	\$ -	24.83%
Natchitoches	\$32,868	\$3,341	7	10.17%	1.1200	0.9848	1.0792	10.39%		0.02%	\$35,472	\$ 8,366	23.58%
Orleans	\$40,647,489	\$9,109,508	4,420	22.41%	1.1200	0.9848	0.9754	25.34%		53.70%	\$39,646,316	\$ 22,809,951	57.53%
Ouachita	\$162,585	\$14,048	33	8.64%	1.1200	0.9848	0.9062	10.52%		0.08%	\$147,337	\$ 35,177	23.88%
Plaquemines	\$918,446	\$177,365	96	19.31%	1.1200	0.9848	1.0099	21.09%		1.05%	\$927,540	\$ 444,116	47.88%
Pointe Coupee	\$37,048	\$4,291	6	11.58%	1.1200	0.9848	0.8342	15.31%		0.03%	\$30,905	\$ 10,744	34.76%
Rapides	\$139,559	\$16,251	36	11.64%	1.1200	0.9848	1.0326	12.43%		0.10%	\$144,106	\$ 40,691	28.24%
Red River	\$0	\$0	0	8.38%	1.1200	0.9848	1.0000	9.24%		0.00%	\$0	\$ -	19.99%

FAIR Plan Homeowners Expected Cat and NCR Loads by Parish

Exhibit 23
Sheet 1A
Page 2 of 2

Richland	\$24,809	\$1,636	4	6.60%	1.1200	0.9848	0.8220	8.86%	0.01%	\$20,392	\$	4,097	20.09%
Sabine	\$3,501	\$293	2	8.35%	1.1200	0.9848	0.9217	9.99%	0.00%	\$3,227	\$	732	22.68%
St. Bernard	\$1,324,926	\$215,598	164	16.27%	1.1200	0.9848	1.1177	16.06%	1.27%	\$1,480,829	\$	539,851	36.46%
St. Charles	\$1,434,258	\$233,212	209	16.26%	1.1200	0.9848	1.3631	13.16%	1.37%	\$1,955,066	\$	583,955	29.87%
St. Helena	\$10,733	\$651	2	6.07%	1.1200	0.9848	0.8242	8.12%	0.00%	\$8,847	\$	1,630	18.42%
St. James	\$239,504	\$23,638	32	9.87%	1.1200	0.9848	0.9916	10.98%	0.14%	\$237,492	\$	59,188	24.92%
St. John The Baptist	\$772,685	\$86,093	114	11.14%	1.1200	0.9848	0.8655	14.20%	0.51%	\$668,741	\$	215,574	32.24%
St. Landry	\$168,287	\$21,951	36	13.04%	1.1200	0.9848	0.8665	16.60%	0.13%	\$145,825	\$	54,965	37.69%
St. Martin	\$175,201	\$24,719	32	14.11%	1.1200	0.9848	1.0580	14.71%	0.15%	\$185,362	\$	61,897	33.39%
St. Mary	\$630,769	\$82,372	71	13.06%	1.1200	0.9848	0.7985	18.04%	0.49%	\$503,655	\$	206,258	40.95%
St. Tammany	\$8,532,400	\$1,643,012	1,065	19.26%	1.1200	0.9848	0.9486	22.39%	9.68%	\$8,093,791	\$	4,114,057	50.83%
Tangipahoa	\$375,743	\$41,267	67	10.98%	1.1200	0.9848	0.9030	13.41%	0.24%	\$339,303	\$	103,331	30.45%
Tensas	\$14,317	\$1,257	3	8.78%	1.1200	0.9848	0.9269	10.45%	0.01%	\$13,271	\$	3,147	23.71%
Terrebonne	\$1,413,471	\$213,397	189	15.10%	1.1200	0.9848	1.1603	14.35%	1.26%	\$1,640,013	\$	534,340	32.58%
Union	\$4,459	\$215	1	4.82%	1.1200	0.9848	0.8451	6.29%	0.00%	\$3,768	\$	538	14.28%
Vermilion	\$217,281	\$27,170	28	12.50%	1.1200	0.9848	1.0350	13.32%	0.16%	\$224,887	\$	68,034	30.25%
Vernon	\$5,609	\$528	1	9.42%	1.1200	0.9848	0.8866	11.72%	0.00%	\$4,973	\$	1,323	26.60%
Washington	\$78,096	\$6,655	14	8.52%	1.1200	0.9848	0.8024	11.71%	0.04%	\$62,666	\$	16,664	26.59%
Webster	\$39,839	\$3,425	12	8.60%	1.1200	0.9848	1.0383	9.13%	0.02%	\$41,367	\$	8,577	20.73%
West Baton Rouge	\$53,836	\$6,869	12	12.76%	1.1200	0.9848	0.9000	15.64%	0.04%	\$48,453	\$	17,199	35.50%
West Carroll	\$4,035	\$254	1	6.31%	1.1200	0.9848	1.3127	5.30%	0.00%	\$5,297	\$	637	12.03%
West Feliciana	\$7,053	\$482	1	6.83%	1.1200	0.9848	0.9404	8.01%	0.00%	\$6,632	\$	1,207	18.20%
Winn	\$2,452	\$175	1	7.14%	1.1200	0.9848	0.9666	8.15%	0.00%	\$2,370	\$	439	18.52%
	\$86,574,518	\$16,964,539	10,374	19.60%	1.1200	0.9848		22.44%	100.00%	\$84,188,014	\$	\$42,478,723	50.46%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v10 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 1
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 5
(9) = (5)*(6)*(7)/(8)

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

Coastal Plan Homeowners Expected Cat and NCR Loads by Parish

Exhibit 23
Sheet 1B

Reinsurance Premium Allocation
(14) Homeowner Allocated NCR \$ 568,948

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	\$6,386	\$829	1	12.98%	1.1050	0.9848	1.2837	11.00%	0.39%	\$8,198 \$	2,226	27.15%
Iberia	\$0	\$0	0	18.24%	1.1050	0.9848	1.0000	19.85%	0.00%	\$0 \$	-	47.26%
Jefferson	\$13,125	\$3,288	1	25.05%	1.1050	0.9848	0.8535	31.94%	1.55%	\$11,202 \$	8,826	78.79%
Lafourche	\$217,601	\$36,857	22	16.94%	1.1050	0.9848	0.9136	20.18%	17.39%	\$198,796 \$	98,937	49.77%
Orleans	\$386,542	\$86,574	37	22.40%	1.1050	0.9848	1.0803	22.56%	40.85%	\$417,589 \$	232,393	55.65%
Plaquemines	\$36,074	\$3,865	2	10.71%	1.1050	0.9848	0.8512	13.69%	1.82%	\$30,707 \$	10,375	33.79%
St. Bernard	\$0	\$0	0	18.24%	1.1050	0.9848	1.0000	19.85%	0.00%	\$0 \$	-	47.26%
St. Mary	\$0	\$0	0	18.24%	1.1050	0.9848	1.0000	19.85%	0.00%	\$0 \$	-	47.26%
Terrebonne	\$502,166	\$80,538	65	16.04%	1.1050	0.9848	1.0700	16.31%	38.00%	\$537,295 \$	216,192	40.24%
Vermilion	\$0	\$0	0	18.24%	1.1050	0.9848	1.0000	19.85%	0.00%	\$0 \$	-	47.26%
	\$1,161,894	\$211,951	128	18.24%				19.18%		\$1,203,787	\$568,949	47.26%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v10 models
 (5) = (3)/(2)(Statewide average when (2) is 0)
 (6) See Exhibit 19, item (4)
 (7) See Exhibit 19, Item (6)
 (8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
 (9) = (5)*(6)*(7)/(8)

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

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

FAIR Plan Fire Expected Cat and NCR Loads by Parish

Not Applicable. There is no cat load for fire.

Coastal Plan Fire Expected Cat and NCR Loads by Parish

Not Applicable. There is no cat load for fire.

FAIR Plan EC Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) EC Allocated NCR \$ 63,890,000

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Acadia	\$1,372,618	\$236,538	856	17.23%	1.1100	0.9848	1.1212	16.80%	0.92%	\$1,538,914	\$ 588,597	38.25%
Allen	\$110,181	\$17,455	87	15.84%	1.1100	0.9848	0.8852	19.56%	0.07%	\$97,536	\$ 43,435	44.53%
Ascension	\$1,052,837	\$188,724	528	17.93%	1.1100	0.9848	0.9419	20.81%	0.74%	\$991,669	\$ 469,616	47.36%
Assumption	\$918,429	\$139,010	408	15.14%	1.1100	0.9848	0.9730	17.01%	0.54%	\$893,668	\$ 345,911	38.71%
Avoyelles	\$126,670	\$20,871	107	16.48%	1.1100	0.9848	0.9349	19.27%	0.08%	\$118,420	\$ 51,935	43.86%
Beauregard	\$84,039	\$12,170	58	14.48%	1.1100	0.9848	0.9336	16.95%	0.05%	\$78,461	\$ 30,283	38.60%
Bienville	\$45,193	\$6,292	39	13.92%	1.1100	0.9848	0.9153	16.62%	0.02%	\$41,363	\$ 15,657	37.85%
Bossier	\$46,711	\$6,095	25	13.05%	1.1100	0.9848	0.9307	15.33%	0.02%	\$43,472	\$ 15,166	34.89%
Caddo	\$335,777	\$52,014	248	15.49%	1.1100	0.9848	0.9327	18.15%	0.20%	\$313,166	\$ 129,432	41.33%
Calcasieu	\$4,472,012	\$713,803	2,300	15.96%	1.1100	0.9848	0.8877	19.65%	2.78%	\$3,969,582	\$ 1,776,211	44.75%
Caldwell	\$15,786	\$1,908	13	12.09%	1.1100	0.9848	0.8956	14.76%	0.01%	\$14,138	\$ 4,747	33.58%
Cameron	\$454,611	\$74,281	106	16.34%	1.1100	0.9848	1.2053	14.82%	0.29%	\$547,922	\$ 184,838	33.73%
Catahoula	\$68,923	\$9,774	72	14.18%	1.1100	0.9848	0.8915	17.39%	0.04%	\$61,442	\$ 24,323	39.59%
Claiborne	\$19,751	\$3,204	28	16.22%	1.1100	0.9848	0.9414	18.83%	0.01%	\$18,593	\$ 7,972	42.88%
Concordia	\$82,041	\$11,206	63	13.66%	1.1100	0.9848	0.9367	15.94%	0.04%	\$76,847	\$ 27,885	36.29%
De Soto	\$25,096	\$3,856	20	15.36%	1.1100	0.9848	0.9693	17.32%	0.02%	\$24,326	\$ 9,595	39.44%
East Baton Rouge	\$4,512,590	\$770,031	2,726	17.06%	1.1100	0.9848	0.9559	19.51%	3.00%	\$4,313,558	\$ 1,916,128	44.42%
East Carroll	\$35,572	\$5,506	37	15.48%	1.1100	0.9848	0.9135	18.52%	0.02%	\$32,496	\$ 13,701	42.16%
East Feliciana	\$76,393	\$11,588	53	15.17%	1.1100	0.9848	1.1740	14.12%	0.05%	\$89,682	\$ 28,835	32.15%
Evangeline	\$112,064	\$19,425	115	17.33%	1.1100	0.9848	0.9434	20.08%	0.08%	\$105,720	\$ 48,336	45.72%
Franklin	\$113,475	\$16,135	103	14.22%	1.1100	0.9848	0.9285	16.74%	0.06%	\$105,367	\$ 40,151	38.11%
Grant	\$47,023	\$7,227	37	15.37%	1.1100	0.9848	0.9280	18.10%	0.03%	\$43,639	\$ 17,984	41.21%
Iberia	\$3,710,224	\$615,476	1,890	16.59%	1.1100	0.9848	0.8826	20.55%	2.40%	\$3,274,512	\$ 1,531,536	46.77%
Iberville	\$288,761	\$49,809	157	17.25%	1.1100	0.9848	0.8283	22.76%	0.19%	\$239,179	\$ 123,945	51.82%
Jackson	\$30,030	\$3,919	29	13.05%	1.1100	0.9848	0.8793	16.22%	0.02%	\$26,407	\$ 9,752	36.93%
Jefferson	\$30,027,445	\$5,386,458	9,986	17.94%	1.1100	0.9848	0.8474	23.14%	20.98%	\$25,444,924	\$ 13,403,542	52.68%
Jefferson Davis	\$478,232	\$81,572	287	17.06%	1.1100	0.9848	0.9508	19.61%	0.32%	\$454,721	\$ 202,983	44.64%
Lafayette	\$4,070,913	\$660,006	2,573	16.21%	1.1100	0.9848	0.8354	21.21%	2.57%	\$3,400,763	\$ 1,642,345	48.29%
Lafourche	\$3,546,758	\$637,820	1,761	17.98%	1.1100	0.9848	0.8553	22.98%	2.48%	\$3,033,485	\$ 1,587,138	52.32%
La Salle	\$59,294	\$9,367	59	15.80%	1.1100	0.9848	0.9476	18.23%	0.04%	\$56,188	\$ 23,309	41.48%
Lincoln	\$55,216	\$7,865	59	14.24%	1.1100	0.9848	0.9162	16.99%	0.03%	\$50,590	\$ 19,570	38.68%
Livingston	\$888,767	\$139,416	448	15.69%	1.1100	0.9848	1.1222	15.28%	0.54%	\$997,366	\$ 346,921	34.78%
Madison	\$90,832	\$13,219	78	14.55%	1.1100	0.9848	0.9649	16.48%	0.05%	\$87,647	\$ 32,894	37.53%
Morehouse	\$65,442	\$8,456	57	12.92%	1.1100	0.9848	0.9875	14.30%	0.03%	\$64,622	\$ 21,041	32.56%
Natchitoches	\$109,951	\$17,349	91	15.78%	1.1100	0.9848	0.9342	18.46%	0.07%	\$102,717	\$ 43,170	42.03%
Orleans	\$51,917,293	\$9,623,431	13,657	18.54%	1.1100	0.9848	0.9317	21.75%	37.48%	\$48,372,919	\$ 23,946,733	49.50%
Ouachita	\$200,073	\$31,232	187	15.61%	1.1100	0.9848	0.9017	18.92%	0.12%	\$180,401	\$ 77,718	43.08%
Plaquemines	\$740,300	\$124,939	222	16.88%	1.1100	0.9848	0.8690	21.23%	0.49%	\$643,318	\$ 310,896	48.33%
Pointe Coupee	\$202,022	\$32,170	124	15.92%	1.1100	0.9848	0.9026	19.28%	0.13%	\$182,340	\$ 80,051	43.90%
Rapides	\$277,817	\$43,422	224	15.63%	1.1100	0.9848	0.9214	18.54%	0.17%	\$255,979	\$ 108,050	42.21%
Red River	\$8,699	\$1,185	8	13.62%	1.1100	0.9848	0.9445	15.76%	0.00%	\$8,217	\$ 2,948	35.88%

FAIR Plan EC Expected Cat and NCR Loads by Parish

Exhibit 23
Sheet 3A
Page 2 of 2

Richland	\$80,736	\$12,479	59	15.46%	1.1100	0.9848	0.9518	17.75%	0.05%	\$76,845	\$	31,052	40.41%
Sabine	\$69,040	\$11,468	64	16.61%	1.1100	0.9848	0.9439	19.24%	0.04%	\$65,167	\$	28,536	43.79%
St. Bernard	\$2,929,648	\$532,113	1,230	18.16%	1.1100	0.9848	0.8604	23.07%	2.07%	\$2,520,743	\$	1,324,098	52.53%
St. Charles	\$1,515,275	\$270,848	565	17.87%	1.1100	0.9848	0.8785	22.24%	1.05%	\$1,331,166	\$	673,973	50.63%
St. Helena	\$62,615	\$12,132	50	19.38%	1.1100	0.9848	0.9805	21.61%	0.05%	\$61,395	\$	30,189	49.17%
St. James	\$480,126	\$71,180	205	14.83%	1.1100	0.9848	1.0094	16.06%	0.28%	\$484,635	\$	177,124	36.55%
St. John The Baptist	\$1,902,106	\$283,898	604	14.93%	1.1100	0.9848	0.9412	17.34%	1.11%	\$1,790,350	\$	706,446	39.46%
St. Landry	\$654,040	\$108,531	485	16.59%	1.1100	0.9848	0.8956	20.25%	0.42%	\$585,780	\$	270,066	46.10%
St. Martin	\$1,292,175	\$200,009	751	15.48%	1.1100	0.9848	1.0476	16.15%	0.78%	\$1,353,660	\$	497,698	36.77%
St. Mary	\$4,232,912	\$818,527	2,358	19.34%	1.1100	0.9848	0.8822	23.96%	3.19%	\$3,734,404	\$	2,036,804	54.54%
St. Tammany	\$8,738,418	\$1,670,230	3,159	19.11%	1.1100	0.9848	0.9346	22.35%	6.51%	\$8,167,067	\$	4,156,164	50.89%
Tangipahoa	\$1,525,574	\$240,330	906	15.75%	1.1100	0.9848	0.9092	18.94%	0.94%	\$1,386,986	\$	598,032	43.12%
Tensas	\$46,879	\$6,782	45	14.47%	1.1100	0.9848	0.9333	16.95%	0.03%	\$43,753	\$	16,876	38.57%
Terrebonne	\$5,449,389	\$888,285	2,627	16.30%	1.1100	0.9848	0.9050	19.69%	3.46%	\$4,931,652	\$	2,210,388	44.82%
Union	\$21,721	\$3,040	21	14.00%	1.1100	0.9848	0.9141	16.74%	0.01%	\$19,855	\$	7,565	38.10%
Vermilion	\$3,412,696	\$562,202	1,682	16.47%	1.1100	0.9848	0.8335	21.60%	2.19%	\$2,844,648	\$	1,398,970	49.18%
Vernon	\$68,458	\$10,044	47	14.67%	1.1100	0.9848	0.9560	16.77%	0.04%	\$65,444	\$	24,993	38.19%
Washington	\$669,431	\$104,300	450	15.58%	1.1100	0.9848	0.8950	19.03%	0.41%	\$599,146	\$	259,538	43.32%
Webster	\$51,939	\$7,198	54	13.86%	1.1100	0.9848	0.9262	16.36%	0.03%	\$48,106	\$	17,911	37.23%
West Baton Rouge	\$178,645	\$32,041	109	17.94%	1.1100	0.9848	0.9712	20.19%	0.12%	\$173,496	\$	79,729	45.95%
West Carroll	\$16,023	\$2,101	14	13.12%	1.1100	0.9848	0.9500	15.10%	0.01%	\$15,222	\$	5,229	34.35%
West Feliciana	\$42,466	\$7,750	28	18.25%	1.1100	0.9848	1.0633	18.76%	0.03%	\$45,155	\$	19,285	42.71%
Winn	\$33,120	\$5,649	38	17.06%	1.1100	0.9848	0.9345	19.96%	0.02%	\$30,950	\$	14,057	45.42%
	\$144,369,293	\$25,675,361	55,477	17.78%				21.53%	100.00%	\$130,771,901	\$	\$63,890,003	48.86%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v10 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 2)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)

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

Coastal Plan EC Expected Cat and NCR Loads by Parish

Exhibit 23
Sheet 3B

Reinsurance Premium Allocation												
(14) EC Allocated NCR										\$ 5,082,075		
(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	\$428,247	\$49,653	79	11.59%	1.1150	0.9848	1.1148	11.42%	2.69%	\$477,390	\$ 136,708	28.64%
Iberia	\$0	\$0	0	15.34%	1.1150	0.9848	1.0000	16.84%	0.00%	\$0	\$ -	43.23%
Jefferson	\$3,379,535	\$528,291	964	15.63%	1.1150	0.9848	1.1475	14.96%	28.63%	\$3,877,931	\$ 1,454,998	37.52%
Lafourche	\$3,096,603	\$482,400	1,291	15.58%	1.1150	0.9848	0.8940	19.13%	26.14%	\$2,768,451	\$ 1,328,454	47.99%
Orleans	\$717,012	\$111,000	136	15.48%	1.1150	0.9848	0.7316	23.23%	6.02%	\$524,538	\$ 305,941	58.33%
Plaquemines	\$626,939	\$80,413	168	12.83%	1.1150	0.9848	1.1620	12.12%	4.36%	\$728,504	\$ 221,578	30.42%
St. Bernard	\$481,957	\$77,541	79	16.09%	1.1150	0.9848	1.0924	16.17%	4.20%	\$526,467	\$ 213,447	40.54%
St. Mary	\$718,894	\$121,104	131	16.85%	1.1150	0.9848	0.8402	22.02%	6.56%	\$603,984	\$ 333,384	55.20%
Terrebonne	\$2,428,056	\$371,168	754	15.29%	1.1150	0.9848	0.8748	19.19%	20.11%	\$2,124,149	\$ 1,022,005	48.11%
Vermilion	\$148,367	\$23,668	58	15.95%	1.1150	0.9848	0.8305	21.09%	1.28%	\$123,216	\$ 65,051	52.79%
	\$12,025,610	\$1,845,238	3,660	15.34%				17.65%		\$11,754,630	\$5,081,566	43.23%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v10 models
 (5) = (3)/(2)(Statewide average when (2) is 0)
 (6) See Exhibit 19, item (4)
 (7) See Exhibit 19, Item (6)
 (8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
 (9) = (5)*(6)*(7)/(8)

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

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

FAIR Plan Renters Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) Renters Allocated NCR \$ 152,933

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Acadia	\$0	\$0	0	11.46%	1.1500	1.0289	1.0000	13.56%	0.00%	\$0	\$ -	32.74%
Allen	\$336	\$28	1	8.28%	1.1500	1.0289	0.9144	10.71%	0.05%	\$307	\$ 72	23.45%
Ascension	\$264	\$26	1	9.87%	1.1500	1.0289	1.0292	11.35%	0.04%	\$272	\$ 68	25.00%
Assumption	\$838	\$42	2	5.01%	1.1500	1.0289	0.9975	5.94%	0.07%	\$836	\$ 109	13.04%
Avoyelles	\$142	\$4	1	3.09%	1.1500	1.0289	1.0000	3.66%	0.01%	\$142	\$ 11	7.75%
Beauregard	\$0	\$0	0	5.50%	1.1500	1.0289	1.0000	6.51%	0.00%	\$0	\$ -	15.80%
Bienville	\$0	\$0	0	5.78%	1.1500	1.0289	1.0000	6.83%	0.00%	\$0	\$ -	16.63%
Bossier	\$0	\$0	0	5.04%	1.1500	1.0289	1.0000	5.96%	0.00%	\$0	\$ -	13.02%
Caddo	\$3,740	\$188	2	5.04%	1.1500	1.0289	1.0018	5.95%	0.32%	\$3,747	\$ 488	13.02%
Calcasieu	\$5,230	\$223	13	4.27%	1.1500	1.0289	0.9666	5.23%	0.38%	\$5,055	\$ 579	11.45%
Caldwell	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$ -	20.23%
Cameron	\$463	\$96	1	20.80%	1.1500	1.0289	0.9499	25.91%	0.16%	\$440	\$ 250	56.82%
Catahoula	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$ -	20.23%
Claiborne	\$0	\$0	0	5.78%	1.1500	1.0289	1.0000	6.83%	0.00%	\$0	\$ -	16.63%
Concordia	\$298	\$11	1	3.68%	1.1500	1.0289	0.7327	5.94%	0.02%	\$218	\$ 28	12.84%
De Soto	\$0	\$0	0	5.78%	1.1500	1.0289	1.0000	6.83%	0.00%	\$0	\$ -	16.63%
East Baton Rouge	\$27,176	\$2,502	43	9.21%	1.1500	1.0289	0.9123	11.95%	4.24%	\$24,792	\$ 6,484	26.15%
East Carroll	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$ -	20.23%
East Feliciana	\$0	\$0	0	5.50%	1.1500	1.0289	1.0000	6.51%	0.00%	\$0	\$ -	15.80%
Evangeline	\$0	\$0	0	5.50%	1.1500	1.0289	1.0000	6.51%	0.00%	\$0	\$ -	15.80%
Franklin	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$ -	20.23%
Grant	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$ -	20.23%
Iberia	\$3,852	\$121	4	3.15%	1.1500	1.0289	1.0146	3.67%	0.21%	\$3,908	\$ 314	8.03%
Iberville	\$0	\$0	0	5.50%	1.1500	1.0289	1.0000	6.51%	0.00%	\$0	\$ -	15.80%
Jackson	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$ -	20.23%
Jefferson	\$134,344	\$12,477	94	9.29%	1.1500	1.0289	1.0046	10.94%	21.15%	\$134,968	\$ 32,340	23.96%
Jefferson Davis	\$661	\$15	1	2.34%	1.1500	1.0289	1.0000	2.77%	0.03%	\$661	\$ 40	6.05%
Lafayette	\$10,777	\$643	16	5.97%	1.1500	1.0289	1.0279	6.87%	1.09%	\$11,078	\$ 1,668	15.06%
Lafourche	\$1,810	\$47	5	2.60%	1.1500	1.0289	1.0521	2.92%	0.08%	\$1,904	\$ 122	6.41%
La Salle	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$ -	20.23%
Lincoln	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$ -	20.23%
Livingston	\$0	\$0	0	5.50%	1.1500	1.0289	1.0000	6.51%	0.00%	\$0	\$ -	15.80%
Madison	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$ -	20.23%
Morehouse	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$ -	20.23%
Natchitoches	\$2,256	\$223	1	9.88%	1.1500	1.0289	1.0000	11.69%	0.38%	\$2,256	\$ 578	25.62%
Orleans	\$316,499	\$33,600	158	10.62%	1.1500	1.0289	0.9847	12.76%	56.94%	\$311,653	\$ 87,088	27.94%
Ouachita	\$4,260	\$233	2	5.47%	1.1500	1.0289	0.7443	8.70%	0.39%	\$3,171	\$ 604	19.05%
Plaquemines	\$1,124	\$31	2	2.75%	1.1500	1.0289	0.9575	3.40%	0.05%	\$1,076	\$ 80	7.43%
Pointe Coupee	\$0	\$0	0	5.50%	1.1500	1.0289	1.0000	6.51%	0.00%	\$0	\$ -	15.80%
Rapides	\$1,278	\$81	2	6.31%	1.1500	1.0289	0.8725	8.56%	0.14%	\$1,115	\$ 209	18.74%
Red River	\$0	\$0	0	5.78%	1.1500	1.0289	1.0000	6.83%	0.00%	\$0	\$ -	16.63%

FAIR Plan Renters Expected Cat and NCR Loads by Parish

Exhibit 23
Sheet 4A
Page 2 of 2

Richland	\$381	\$9	1	2.28%	1.1500	1.0289	0.7347	3.67%	0.01%	\$280	\$	23	8.21%
Sabine	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$	-	20.23%
St. Bernard	\$4,716	\$235	4	4.99%	1.1500	1.0289	0.9846	6.00%	0.40%	\$4,643	\$	610	13.14%
St. Charles	\$3,923	\$425	4	10.82%	1.1500	1.0289	1.0452	12.25%	0.72%	\$4,100	\$	1,101	26.85%
St. Helena	\$0	\$0	0	5.50%	1.1500	1.0289	1.0000	6.51%	0.00%	\$0	\$	-	15.80%
St. James	\$0	\$0	0	11.46%	1.1500	1.0289	1.0000	13.56%	0.00%	\$0	\$	-	32.74%
St. John The Baptist	\$4,137	\$279	4	6.74%	1.1500	1.0289	0.8756	9.11%	0.47%	\$3,622	\$	722	19.93%
St. Landry	\$183	\$6	1	3.22%	1.1500	1.0289	1.2165	3.13%	0.01%	\$223	\$	15	6.73%
St. Martin	\$604	\$27	1	4.52%	1.1500	1.0289	1.0814	4.95%	0.05%	\$653	\$	71	10.87%
St. Mary	\$513	\$19	1	3.79%	1.1500	1.0289	0.9682	4.63%	0.03%	\$497	\$	50	10.06%
St. Tammany	\$54,170	\$6,775	39	12.51%	1.1500	1.0289	0.8908	16.62%	11.48%	\$48,257	\$	17,560	36.39%
Tangipahoa	\$792	\$15	2	1.87%	1.1500	1.0289	0.7414	2.98%	0.03%	\$587	\$	38	6.47%
Tensas	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$	-	20.23%
Terrebonne	\$8,772	\$560	12	6.38%	1.1500	1.0289	1.0258	7.36%	0.95%	\$8,999	\$	1,451	16.12%
Union	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$	-	20.23%
Vermillion	\$1,083	\$32	2	2.93%	1.1500	1.0289	1.0886	3.18%	0.05%	\$1,179	\$	82	6.96%
Vernon	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$	-	20.23%
Washington	\$0	\$0	0	5.50%	1.1500	1.0289	1.0000	6.51%	0.00%	\$0	\$	-	15.80%
Webster	\$0	\$0	0	5.78%	1.1500	1.0289	1.0000	6.83%	0.00%	\$0	\$	-	16.63%
West Baton Rouge	\$0	\$0	0	5.50%	1.1500	1.0289	1.0000	6.51%	0.00%	\$0	\$	-	15.80%
West Carroll	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$	-	20.23%
West Feliciana	\$320	\$30	1	9.28%	1.1500	1.0289	1.0000	10.98%	0.05%	\$320	\$	77	24.06%
Winn	\$0	\$0	0	6.51%	1.1500	1.0289	1.0000	7.70%	0.00%	\$0	\$	-	20.23%
	\$594,942	\$59,004	422	9.92%				12.06%	100.00%	\$580,959		\$152,932	26.32%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v10 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 3)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)

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

Coastal Plan Renters Expected Cat and NCR Loads by Parish

Exhibit 23
Sheet 4B

Reinsurance Premium Allocation
(14) Renters Allocated NCR \$ 4,038

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	\$0	\$0	0	16.21%	1.1500	1.0289	1.0000	19.18%	0.00%	\$0	\$ -	46.49%
Iberia	\$0	\$0	0	16.21%	1.1500	1.0289	1.0000	19.18%	0.00%	\$0	\$ -	46.49%
Jefferson	\$0	\$0	0	16.21%	1.1500	1.0289	1.0000	19.18%	0.00%	\$0	\$ -	46.49%
Lafourche	\$744	\$94	1	12.67%	1.1500	1.0289	0.6975	21.49%	6.24%	\$519	\$ 252	48.55%
Orleans	\$7,364	\$1,192	2	16.18%	1.1500	1.0289	0.9866	19.40%	78.83%	\$7,265	\$ 3,183	43.81%
Plaquemines	\$503	\$31	1	6.08%	1.1500	1.0289	0.6142	11.71%	2.02%	\$309	\$ 82	26.54%
St. Bernard	\$713	\$195	1	27.37%	1.1500	1.0289	0.8313	38.96%	12.91%	\$593	\$ 521	87.86%
St. Mary	\$0	\$0	0	16.21%	1.1500	1.0289	1.0000	19.18%	0.00%	\$0	\$ -	46.49%
Terrebonne	\$0	\$0	0	16.21%	1.1500	1.0289	1.0000	19.18%	0.00%	\$0	\$ -	46.49%
Vermilion	\$0	\$0	0	16.21%	1.1500	1.0289	1.0000	19.18%	0.00%	\$0	\$ -	46.49%
	\$9,324	\$1,511	5	16.21%				20.65%		\$8,686	\$4,038	46.49%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v10 models

(5) = (3)/(2)(Statewide average when (2) is 0)

(6) See Exhibit 19, item (4)

(7) See Exhibit 19, Item (6)

(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9

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

(10) = (3)/Total of (3) Note: If location premium is 0, statewide average loads are used.

(11) = (2)*(8)

(12) = (10)*(14)

(13) = (12)/(11) (Coastal average when (11) is 0)

(14) See Exhibit 20, Item (4)

FAIR Plan Mobile Home Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation													
(14)	Mobile Home Allocated NCR										\$ 5,277,820		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		(11)	(12)	(13)
	Location	Gross	Risk	Gross	ALAE	Loss	On Level	Adjusted	Parish AAL/	On Level	Location	Parish	Parish
Parish	Premium	LongTerm AAL	Count	Cat Loss Ratio	Factor	Trend Factor	Factor	Gross Cat Loss Ratio	Statewide AAL	Premium	NCR	NCR	Loads
Acadia	\$505,240	\$83,781	292	16.58%	1.1200	1.0366	0.8984	21.43%	3.91%	\$453,915	\$	206,604	45.52%
Allen	\$32,374	\$5,999	28	18.53%	1.1200	1.0366	0.9323	23.07%	0.28%	\$30,183	\$	14,792	49.01%
Ascension	\$911,294	\$171,808	573	18.85%	1.1200	1.0366	1.1379	19.23%	8.03%	\$1,036,998	\$	423,677	40.86%
Assumption	\$435,931	\$26,354	168	6.05%	1.1200	1.0366	0.8920	7.87%	1.23%	\$388,842	\$	64,989	16.71%
Avoyelles	\$26,775	\$5,304	22	19.81%	1.1200	1.0366	0.9355	24.59%	0.25%	\$25,047	\$	13,079	52.22%
Beauregard	\$86,973	\$17,718	63	20.37%	1.1200	1.0366	0.9172	25.78%	0.83%	\$79,768	\$	43,692	54.77%
Bienville	\$9,821	\$1,030	12	10.49%	1.1200	1.0366	0.9797	12.43%	0.05%	\$9,622	\$	2,540	26.40%
Bossier	\$12,858	\$1,572	10	12.22%	1.1200	1.0366	0.9456	15.00%	0.07%	\$12,158	\$	3,876	31.88%
Caddo	\$31,535	\$3,989	25	12.65%	1.1200	1.0366	0.9774	15.03%	0.19%	\$30,823	\$	9,837	31.91%
Calcasieu	\$2,094,522	\$394,627	1,160	18.84%	1.1200	1.0366	1.0937	20.00%	18.44%	\$2,290,693	\$	973,147	42.48%
Caldwell	\$2,875	\$350	3	12.16%	1.1200	1.0366	0.8509	16.59%	0.02%	\$2,446	\$	862	35.24%
Cameron	\$214,544	\$20,817	55	9.70%	1.1200	1.0366	0.8696	12.95%	0.97%	\$186,566	\$	51,335	27.52%
Catahoula	\$10,302	\$869	11	8.44%	1.1200	1.0366	0.9455	10.36%	0.04%	\$9,741	\$	2,144	22.01%
Claiborne	\$8,920	\$803	12	9.00%	1.1200	1.0366	0.9943	10.51%	0.04%	\$8,869	\$	1,981	22.34%
Concordia	\$14,878	\$2,201	10	14.80%	1.1200	1.0366	0.8806	19.51%	0.10%	\$13,102	\$	5,428	41.43%
De Soto	\$15,219	\$2,099	13	13.79%	1.1200	1.0366	0.9935	16.12%	0.10%	\$15,119	\$	5,176	34.24%
East Baton Rouge	\$225,279	\$44,047	196	19.55%	1.1200	1.0366	0.9346	24.29%	2.06%	\$210,545	\$	108,620	51.59%
East Carroll	\$0	\$0	0	13.72%	1.1200	1.0366	1.0000	15.93%	0.00%	\$0	\$	-	36.51%
East Feliciana	\$46,849	\$9,063	34	19.34%	1.1200	1.0366	0.9023	24.88%	0.42%	\$42,271	\$	22,349	52.87%
Evangeline	\$39,033	\$6,734	35	17.25%	1.1200	1.0366	0.8747	22.90%	0.31%	\$34,141	\$	16,607	48.64%
Franklin	\$31,402	\$3,745	32	11.93%	1.1200	1.0366	0.9905	13.98%	0.17%	\$31,105	\$	9,236	29.69%
Grant	\$8,602	\$1,249	9	14.52%	1.1200	1.0366	0.9898	17.03%	0.06%	\$8,514	\$	3,080	36.18%
Iberia	\$782,234	\$47,294	318	6.05%	1.1200	1.0366	0.8673	8.10%	2.21%	\$678,427	\$	116,626	17.19%
Iberville	\$188,024	\$36,919	128	19.64%	1.1200	1.0366	0.7975	28.59%	1.73%	\$149,941	\$	91,043	60.72%
Jackson	\$6,263	\$593	5	9.46%	1.1200	1.0366	0.9028	12.17%	0.03%	\$5,654	\$	1,462	25.86%
Jefferson	\$159,577	\$14,863	62	9.31%	1.1200	1.0366	0.9062	11.93%	0.69%	\$144,616	\$	36,653	25.35%
Jefferson Davis	\$307,891	\$62,282	174	20.23%	1.1200	1.0366	1.1965	19.63%	2.91%	\$368,403	\$	153,586	41.69%
Lafayette	\$1,596,687	\$172,955	884	10.83%	1.1200	1.0366	0.8905	14.12%	8.08%	\$1,421,821	\$	426,506	30.00%
Lafourche	\$929,319	\$65,531	299	7.05%	1.1200	1.0366	0.8923	9.17%	3.06%	\$829,264	\$	161,598	19.49%
La Salle	\$13,169	\$1,687	13	12.81%	1.1200	1.0366	0.9469	15.71%	0.08%	\$12,469	\$	4,161	33.37%
Lincoln	\$5,684	\$781	5	13.74%	1.1200	1.0366	0.9052	17.62%	0.04%	\$5,145	\$	1,926	37.43%
Livingston	\$1,200,376	\$161,933	632	13.49%	1.1200	1.0366	0.9098	17.21%	7.57%	\$1,092,097	\$	399,325	36.56%
Madison	\$2,880	\$275	2	9.55%	1.1200	1.0366	0.8572	12.93%	0.01%	\$2,469	\$	678	27.46%
Morehouse	\$2,138	\$152	2	7.10%	1.1200	1.0366	0.9927	8.30%	0.01%	\$2,122	\$	374	17.62%
Natchitoches	\$26,227	\$3,832	25	14.61%	1.1200	1.0366	0.9520	17.82%	0.18%	\$24,967	\$	9,449	37.85%
Orleans	\$3,480	\$256	2	7.36%	1.1200	1.0366	0.9341	9.15%	0.01%	\$3,251	\$	632	19.44%
Ouachita	\$24,751	\$3,051	24	12.33%	1.1200	1.0366	0.8705	16.44%	0.14%	\$21,547	\$	7,525	34.92%
Plaquemines	\$207,612	\$13,401	54	6.45%	1.1200	1.0366	0.8592	8.72%	0.63%	\$178,375	\$	33,047	18.53%
Pointe Coupee	\$57,455	\$7,731	33	13.46%	1.1200	1.0366	1.1201	13.95%	0.36%	\$64,354	\$	19,064	29.62%
Rapides	\$38,438	\$6,212	36	16.16%	1.1200	1.0366	0.9498	19.75%	0.29%	\$36,508	\$	15,318	41.96%
Red River	\$2,073	\$235	1	11.33%	1.1200	1.0366	0.9909	13.27%	0.01%	\$2,054	\$	579	28.19%

FAIR Plan Mobile Home Expected Cat and NCR Loads by Parish

Richland	\$17,342	\$1,621	13	9.35%	1.1200	1.0366	0.9310	11.66%	0.08%	\$16,145	\$	3,998	24.76%
Sabine	\$64,439	\$9,294	65	14.42%	1.1200	1.0366	0.8910	18.79%	0.43%	\$57,414	\$	22,919	39.92%
St. Bernard	\$70,504	\$6,668	19	9.46%	1.1200	1.0366	0.8950	12.27%	0.31%	\$63,104	\$	16,444	26.06%
St. Charles	\$260,753	\$20,699	83	7.94%	1.1200	1.0366	0.8858	10.41%	0.97%	\$230,978	\$	51,044	22.10%
St. Helena	\$38,047	\$7,560	29	19.87%	1.1200	1.0366	0.9378	24.60%	0.35%	\$35,682	\$	18,642	52.24%
St. James	\$158,445	\$9,347	48	5.90%	1.1200	1.0366	0.8831	7.76%	0.44%	\$139,917	\$	23,049	16.47%
St. John The Baptist	\$125,104	\$7,664	42	6.13%	1.1200	1.0366	0.8795	8.09%	0.36%	\$110,026	\$	18,900	17.18%
St. Landry	\$335,981	\$72,126	235	21.47%	1.1200	1.0366	0.8094	30.80%	3.37%	\$271,930	\$	177,863	65.41%
St. Martin	\$974,776	\$82,256	473	8.44%	1.1200	1.0366	0.8964	10.93%	3.84%	\$873,813	\$	202,843	23.21%
St. Mary	\$658,748	\$42,039	264	6.38%	1.1200	1.0366	0.8860	8.36%	1.96%	\$583,633	\$	103,668	17.76%
St. Tammany	\$924,387	\$156,156	608	16.89%	1.1200	1.0366	0.9019	21.74%	7.30%	\$833,739	\$	385,080	46.19%
Tangipahoa	\$534,970	\$108,790	379	20.34%	1.1200	1.0366	0.7921	29.81%	5.08%	\$423,741	\$	268,276	63.31%
Tensas	\$4,964	\$803	5	16.17%	1.1200	1.0366	0.9809	19.14%	0.04%	\$4,869	\$	1,979	40.64%
Terrebonne	\$874,515	\$59,897	322	6.85%	1.1200	1.0366	0.8926	8.91%	2.80%	\$780,565	\$	147,705	18.92%
Union	\$4,697	\$424	7	9.03%	1.1200	1.0366	1.0377	10.10%	0.02%	\$4,874	\$	1,046	21.46%
Vermilion	\$1,286,472	\$91,747	508	7.13%	1.1200	1.0366	0.8810	9.40%	4.29%	\$1,133,415	\$	226,246	19.96%
Vernon	\$7,998	\$1,006	8	12.58%	1.1200	1.0366	0.8257	17.69%	0.05%	\$6,604	\$	2,481	37.57%
Washington	\$173,805	\$33,136	126	19.07%	1.1200	1.0366	0.7960	27.81%	1.55%	\$138,353	\$	81,714	59.06%
Webster	\$9,772	\$1,084	11	11.10%	1.1200	1.0366	0.9721	13.26%	0.05%	\$9,499	\$	2,674	28.15%
West Baton Rouge	\$94,192	\$20,706	113	21.98%	1.1200	1.0366	0.9454	26.99%	0.97%	\$89,047	\$	51,062	57.34%
West Carroll	\$2,694	\$274	2	10.17%	1.1200	1.0366	0.8010	14.74%	0.01%	\$2,158	\$	676	31.33%
West Feliciana	\$15,602	\$2,329	12	14.93%	1.1200	1.0366	0.9090	19.07%	0.11%	\$14,182	\$	5,743	40.49%
Winn	\$5,651	\$472	6	8.36%	1.1200	1.0366	0.9877	9.83%	0.02%	\$5,581	\$	1,165	20.87%
	\$16,963,362	\$2,140,244	8,840	12.62%				15.60%	100.00%	\$15,793,221	\$	\$5,277,820	33.42%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v10 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 4)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)

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

Coastal Plan Mobile Home Expected Cat and NCR Loads by Parish

Exhibit 23
Sheet 5B

Reinsurance Premium Allocation
(14) Mobile Home Allocated NCR \$ 722,918

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	\$127,025	\$18,852	32	14.84%	1.1200	1.0366	0.8645	19.93%	7.14%	\$109,817	\$ 51,616	47.00%
Iberia	\$0	\$0	0	13.66%	1.1200	1.0366	1.0000	15.86%	0.00%	\$0	\$ -	42.14%
Jefferson	\$181,773	\$24,830	44	13.66%	1.1200	1.0366	0.7862	20.17%	9.40%	\$142,908	\$ 67,954	47.55%
Lafourche	\$510,266	\$61,257	180	12.00%	1.1200	1.0366	0.8776	15.87%	23.19%	\$447,819	\$ 167,645	37.44%
Orleans	\$0	\$0	0	13.66%	1.1200	1.0366	1.0000	15.86%	0.00%	\$0	\$ -	42.14%
Plaquemines	\$616,979	\$88,575	181	14.36%	1.1200	1.0366	0.8637	19.30%	33.53%	\$532,855	\$ 242,394	45.49%
St. Bernard	\$63,765	\$13,119	23	20.57%	1.1200	1.0366	1.3938	17.13%	4.97%	\$88,877	\$ 35,929	40.43%
St. Mary	\$15,752	\$4,140	4	26.28%	1.1200	1.0366	0.9674	31.54%	1.57%	\$15,238	\$ 11,350	74.48%
Terrebonne	\$361,928	\$45,215	124	12.49%	1.1200	1.0366	0.9029	16.06%	17.12%	\$326,798	\$ 123,764	37.87%
Vermilion	\$56,203	\$8,182	30	14.56%	1.1200	1.0366	0.9205	18.36%	3.10%	\$51,736	\$ 22,410	43.32%
	\$1,933,691	\$264,170	618	13.66%				17.91%		\$1,716,048	\$723,062	42.14%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v10 models

(5) = (3)/(2)(Statewide average when (2) is 0)

(6) See Exhibit 19, item (4)

(7) See Exhibit 19, Item (6)

(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9

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

(10) = (3)/Total of (3) Note: If location premium is 0, statewide average loads are used.

(11) = (2)*(8)

(12) = (10)*(14)

(13) = (12)/(11) (Coastal average when (11) is 0)

(14) See Exhibit 20, Item (4)

FAIR Plan Wind Only Expected Cat and NRC Loads by Parish

										Reinsurance Premium Allocation				\$ 64,494,012
										(14)	Wind Only Allocated NCR			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		(10)	(11)	(12)	(13)	
(1)	Location	Gross	Risk	Gross	ALAE	Loss	On Level	Adjusted		Parish AAL/	On Level	Parish	Parish	
Parish	Premium	LongTerm AAL	Count	Cat Loss Ratio	Factor	Trend	Factor	Gross		Statewide AAL	Premium	NCR	NCR	
								Cat Loss Ratio					Loads	
Acadia	\$1,334,449	\$221,953	495	16.63%	1.1200	0.9707	0.9489	19.05%		0.86%	\$1,266,228	\$ 555,766	43.89%	
Allen	\$3,510	\$825	2	23.51%	1.1200	0.9707	1.0000	25.56%		0.00%	\$3,510	\$ 2,066	58.86%	
Ascension	\$343,781	\$60,351	176	17.55%	1.1200	0.9707	0.9197	20.75%		0.23%	\$316,191	\$ 151,116	47.79%	
Assumption	\$1,569,854	\$237,692	603	15.14%	1.1200	0.9707	1.4249	11.55%		0.92%	\$2,236,808	\$ 595,175	26.61%	
Avoyelles	\$0	\$0	0	18.62%	1.1200	0.9707	1.0000	20.24%		0.00%	\$0	\$ -	43.54%	
Beauregard	\$21,188	\$8,178	28	38.60%	1.1200	0.9707	0.9044	46.40%		0.03%	\$19,162	\$ 20,477	106.86%	
Bienville	\$5,253	\$790	2	15.05%	1.1200	0.9707	1.0664	15.34%		0.00%	\$5,602	\$ 1,979	35.33%	
Bossier	\$32,380	\$6,392	15	19.74%	1.1200	0.9707	0.9704	22.12%		0.02%	\$31,422	\$ 16,005	50.94%	
Caddo	\$28,109	\$2,944	7	10.47%	1.1200	0.9707	0.9766	11.66%		0.01%	\$27,452	\$ 7,373	26.86%	
Calcasieu	\$1,612,253	\$288,757	645	17.91%	1.1200	0.9707	0.9343	20.84%		1.12%	\$1,506,404	\$ 723,040	48.00%	
Caldwell	\$0	\$0	0	18.62%	1.1200	0.9707	1.0000	20.24%		0.00%	\$0	\$ -	43.54%	
Cameron	\$463,391	\$79,682	97	17.20%	1.1200	0.9707	0.9438	19.81%		0.31%	\$437,332	\$ 199,521	45.62%	
Catahoula	\$7,757	\$1,469	5	18.93%	1.1200	0.9707	1.0581	19.45%		0.01%	\$8,208	\$ 3,677	44.80%	
Claiborne	\$0	\$0	0	19.99%	1.1200	0.9707	1.0000	21.73%		0.00%	\$0	\$ -	46.95%	
Concordia	\$381	\$8	1	2.14%	1.1200	0.9707	1.0928	2.13%		0.00%	\$416	\$ 21	5.05%	
De Soto	\$8,730	\$2,005	5	22.97%	1.1200	0.9707	1.0660	23.43%		0.01%	\$9,306	\$ 5,020	53.94%	
East Baton Rouge	\$294,117	\$57,976	127	19.71%	1.1200	0.9707	0.9983	21.46%		0.23%	\$293,626	\$ 145,172	49.44%	
East Carroll	\$0	\$0	0	18.62%	1.1200	0.9707	1.0000	20.24%		0.00%	\$0	\$ -	43.54%	
East Feliciana	\$18,984	\$4,627	12	24.37%	1.1200	0.9707	0.9246	28.65%		0.02%	\$17,553	\$ 11,586	66.01%	
Evangeline	\$14,275	\$4,252	11	29.78%	1.1200	0.9707	0.9330	34.70%		0.02%	\$13,318	\$ 10,646	79.94%	
Franklin	\$42,318	\$7,214	25	17.05%	1.1200	0.9707	1.0737	17.26%		0.03%	\$45,438	\$ 18,064	39.76%	
Grant	\$4,708	\$665	2	14.14%	1.1200	0.9707	1.0925	14.07%		0.00%	\$5,143	\$ 1,667	32.41%	
Iberia	\$2,430,964	\$410,736	1,070	16.90%	1.1200	0.9707	1.1446	16.05%		1.59%	\$2,782,511	\$ 1,028,471	36.96%	
Iberville	\$82,970	\$18,262	43	22.01%	1.1200	0.9707	0.9219	25.96%		0.07%	\$76,488	\$ 45,727	59.78%	
Jackson	\$21,943	\$3,315	10	15.11%	1.1200	0.9707	1.0656	15.42%		0.01%	\$23,383	\$ 8,302	35.50%	
Jefferson	\$36,259,604	\$7,789,342	8,554	21.48%	1.1200	0.9707	0.9597	24.33%		30.24%	\$34,799,597	\$ 19,504,305	56.05%	
Jefferson Davis	\$329,875	\$41,987	79	12.73%	1.1200	0.9707	1.2372	11.19%		0.16%	\$408,127	\$ 105,134	25.76%	
Lafayette	\$2,181,934	\$399,546	974	18.31%	1.1200	0.9707	0.9298	21.41%		1.55%	\$2,028,667	\$ 1,000,452	49.32%	
Lafourche	\$4,452,654	\$751,646	1,300	16.88%	1.1200	0.9707	1.2029	15.26%		2.92%	\$5,356,232	\$ 1,882,101	35.14%	
La Salle	\$14,261	\$2,459	9	17.24%	1.1200	0.9707	1.0468	17.91%		0.01%	\$14,928	\$ 6,157	41.24%	
Lincoln	\$8,131	\$1,495	5	18.39%	1.1200	0.9707	1.0941	18.27%		0.01%	\$8,896	\$ 3,745	42.10%	
Livingston	\$178,739	\$24,262	80	13.57%	1.1200	0.9707	0.9250	15.95%		0.09%	\$165,337	\$ 60,752	36.74%	
Madison	\$20,505	\$4,955	17	24.16%	1.1200	0.9707	1.0679	24.60%		0.02%	\$21,897	\$ 12,407	56.66%	
Morehouse	\$3,378	\$480	2	14.21%	1.1200	0.9707	1.0521	14.68%		0.00%	\$3,554	\$ 1,202	33.82%	
Natchitoches	\$225,723	\$45,010	121	19.94%	1.1200	0.9707	1.0734	20.20%		0.17%	\$242,302	\$ 112,703	46.51%	
Orleans	\$25,512,568	\$5,954,845	5,665	23.34%	1.1200	0.9707	0.9720	26.11%		23.12%	\$24,798,195	\$ 14,910,773	60.13%	
Ouachita	\$5,924	\$486	2	8.21%	1.1200	0.9707	1.0928	8.17%		0.00%	\$6,474	\$ 1,218	18.81%	
Plaquemines	\$1,179,686	\$266,419	301	22.58%	1.1200	0.9707	0.9626	25.50%		1.03%	\$1,135,586	\$ 667,105	58.75%	
Pointe Coupee	\$60,321	\$13,872	27	23.00%	1.1200	0.9707	0.9232	27.09%		0.05%	\$55,686	\$ 34,736	62.38%	
Rapides	\$2,978	\$202	1	6.78%	1.1200	0.9707	1.0920	6.75%		0.00%	\$3,252	\$ 506	15.56%	
Red River	\$0	\$0	0	19.99%	1.1200	0.9707	1.0000	21.73%		0.00%	\$0	\$ -	46.95%	

FAIR Plan Wind Only Expected Cat and NRC Loads by Parish

Richland	\$5,790	\$421	2	7.28%	1.1200	0.9707	1.0579	7.48%	0.00%	\$6,125	\$ 1,055	17.22%
Sabine	\$4,355	\$498	2	11.45%	1.1200	0.9707	1.0253	12.14%	0.00%	\$4,465	\$ 1,248	27.95%
St. Bernard	\$4,321,350	\$1,180,038	1,313	27.31%	1.1200	0.9707	0.9600	30.93%	4.58%	\$4,148,283	\$ 2,954,783	71.23%
St. Charles	\$2,087,281	\$412,574	571	19.77%	1.1200	0.9707	1.3527	15.89%	1.60%	\$2,823,383	\$ 1,033,073	36.59%
St. Helena	\$13,695	\$4,052	9	29.59%	1.1200	0.9707	0.9345	34.42%	0.02%	\$12,798	\$ 10,147	79.29%
St. James	\$505,961	\$88,085	210	17.41%	1.1200	0.9707	1.1047	17.13%	0.34%	\$558,941	\$ 220,561	39.46%
St. John The Baptist	\$794,236	\$91,580	183	11.53%	1.1200	0.9707	0.9591	13.07%	0.36%	\$761,739	\$ 229,314	30.10%
St. Landry	\$151,259	\$37,261	87	24.63%	1.1200	0.9707	1.0009	26.75%	0.14%	\$151,394	\$ 93,301	61.63%
St. Martin	\$487,290	\$71,659	230	14.71%	1.1200	0.9707	1.2333	12.97%	0.28%	\$600,962	\$ 179,432	29.86%
St. Mary	\$642,074	\$85,096	216	13.25%	1.1200	0.9707	0.9483	15.19%	0.33%	\$608,906	\$ 213,078	34.99%
St. Tammany	\$24,691,534	\$5,871,441	6,725	23.78%	1.1200	0.9707	0.9807	26.36%	22.80%	\$24,215,764	\$ 14,701,932	60.71%
Tangipahoa	\$387,443	\$58,185	139	15.02%	1.1200	0.9707	0.9184	17.78%	0.23%	\$355,841	\$ 145,693	40.94%
Tensas	\$1,658	\$229	1	13.83%	1.1200	0.9707	1.0000	15.04%	0.00%	\$1,658	\$ 575	34.68%
Terrebonne	\$3,650,866	\$624,702	1,013	17.11%	1.1200	0.9707	1.0858	17.13%	2.43%	\$3,964,205	\$ 1,564,236	39.46%
Union	\$0	\$0	0	18.62%	1.1200	0.9707	1.0000	20.24%	0.00%	\$0	\$ -	43.54%
Vermilion	\$2,842,470	\$401,669	903	14.13%	1.1200	0.9707	1.3681	11.23%	1.56%	\$3,888,821	\$ 1,005,767	25.86%
Vernon	\$2,884	\$637	3	22.10%	1.1200	0.9707	1.0939	21.96%	0.00%	\$3,155	\$ 1,596	50.59%
Washington	\$430,974	\$104,028	234	24.14%	1.1200	0.9707	1.1504	22.81%	0.40%	\$495,772	\$ 260,484	52.54%
Webster	\$0	\$0	0	19.99%	1.1200	0.9707	1.0000	21.73%	0.00%	\$0	\$ -	46.95%
West Baton Rouge	\$27,798	\$7,141	18	25.69%	1.1200	0.9707	0.9327	29.95%	0.03%	\$25,927	\$ 17,880	68.96%
West Carroll	\$0	\$0	0	18.62%	1.1200	0.9707	1.0000	20.24%	0.00%	\$0	\$ -	43.54%
West Feliciana	\$6,466	\$1,139	3	17.61%	1.1200	0.9707	0.9048	21.16%	0.00%	\$5,850	\$ 2,851	48.74%
Winn	\$6,815	\$1,134	5	16.64%	1.1200	0.9707	1.0495	17.24%	0.00%	\$7,152	\$ 2,840	39.71%
\$119,839,795	\$25,756,669	32,385		21.49%				23.55%	100.00%	\$120,815,372	\$64,494,013	53.38%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v10 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 5)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)

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

Coastal Plan Wind Only Expected Cat and NRC Loads by Parish

Exhibit 23
Sheet 6B

Reinsurance Premium Allocation
(14) Wind Only Allocated NCR \$ 2,853,531

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	\$239,834	\$34,906	44	14.55%	1.1200	0.9707	0.8521	18.56%	3.35%	\$204,360	\$ 95,473	46.72%
Iberia	\$0	\$0	0	17.46%	1.1200	0.9707	1.0000	18.98%	0.00%	\$0	\$ -	51.13%
Jefferson	\$1,768,716	\$375,335	200	21.22%	1.1200	0.9707	1.0514	21.94%	35.98%	\$1,859,568	\$ 1,026,590	55.21%
Lafourche	\$1,906,541	\$285,380	400	14.97%	1.1200	0.9707	0.8019	20.29%	27.35%	\$1,528,935	\$ 780,552	51.05%
Orleans	\$454,068	\$80,719	62	17.78%	1.1200	0.9707	0.9125	21.18%	7.74%	\$414,342	\$ 220,776	53.28%
Plaquemines	\$477,746	\$81,511	78	17.06%	1.1200	0.9707	1.1915	15.57%	7.81%	\$569,240	\$ 222,943	39.17%
St. Bernard	\$210,095	\$42,642	37	20.30%	1.1200	0.9707	0.9593	23.01%	4.09%	\$201,549	\$ 116,632	57.87%
St. Mary	\$45,469	\$9,845	6	21.65%	1.1200	0.9707	0.9403	25.03%	0.94%	\$42,755	\$ 26,928	62.98%
Terrebonne	\$819,935	\$124,383	158	15.17%	1.1200	0.9707	0.8725	18.90%	11.92%	\$715,424	\$ 340,204	47.55%
Vermillion	\$53,415	\$8,567	15	16.04%	1.1200	0.9707	0.8291	21.03%	0.82%	\$44,287	\$ 23,432	52.91%
	\$5,975,819	\$1,043,288	1,000	17.46%				20.35%		\$5,580,460	\$2,853,530	51.13%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v10 models
 (5) = (3)/(2)(Statewide average when (2) is 0)
 (6) See Exhibit 19, item (4)
 (7) See Exhibit 19, Item (6)
 (8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
 (9) = (5)*(6)*(7)/(8)

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

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

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	\$553,543	\$52,420	9.47%	1.1200	0.9707	0.9551	10.78%	\$131,257	24.8%
Bossier, Caddo	\$624,423	\$62,786	10.06%	1.1200	0.9707	1.1510	9.50%	\$157,215	21.9%
Bienville, Claiborne, DeSoto, Red River, Webster	\$85,428	\$7,163	8.38%	1.1200	0.9707	1.0504	8.67%	\$17,937	20.0%
East Baton Rouge	\$1,729,629	\$212,425	12.28%	1.1200	0.9707	0.9546	13.99%	\$531,906	32.2%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$1,823,457	\$213,000	11.68%	1.1200	0.9707	0.9342	13.59%	\$533,344	31.3%
Orleans	\$40,647,489	\$9,109,508	22.41%	1.1200	0.9707	0.9754	24.98%	\$22,809,951	57.5%
Calcasieu, Lafayette	\$1,466,982	\$208,291	14.20%	1.1200	0.9707	1.1361	13.59%	\$521,554	31.3%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$28,633,495	\$5,126,318	17.90%	1.1200	0.9707	0.9595	20.28%	\$12,836,154	46.7%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$11,010,072	\$1,972,628	17.92%	1.1200	0.9707	0.9727	20.03%	\$4,939,405	46.1%
Total	\$86,574,518	\$16,964,539	19.60%	1.1200	0.9707	0.9724	21.93%	\$42,478,723	50.5%

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v10 models

(4) = (3)/(2)

(5) See Exhibit 25, Column (6)

(6) See Exhibit 19, Item (6)

(7) See Exhibit 23, Sheet 1A, Item(8)

(8) = (4)*(5)*(6)/(7)

(9) Sum of the parish NCR from Exhibit 23, Sheet 1A

(10) = (9)/[(2)*(7)]

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	\$1,714,122	\$259,019	15.11%	1.1100	0.9707	0.9300	17.51%	\$644,538	40.4%
Bossier, Caddo	\$382,488	\$58,109	15.19%	1.1100	0.9707	0.9324	17.55%	\$144,598	40.5%
Bienville, Claiborne, DeSoto, Red River, Webster	\$150,678	\$21,734	14.42%	1.1100	0.9707	0.9332	16.65%	\$54,083	38.5%
East Baton Rouge	\$4,512,590	\$770,031	17.06%	1.1100	0.9707	0.9559	19.23%	\$1,916,128	44.4%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$5,947,835	\$975,841	16.41%	1.1100	0.9707	0.9472	18.67%	\$2,428,261	43.1%
Orleans	\$51,917,293	\$9,623,431	18.54%	1.1100	0.9707	0.9317	21.44%	\$23,946,733	49.5%
Calcasieu, Lafayette	\$8,542,925	\$1,373,809	16.08%	1.1100	0.9707	0.8627	20.08%	\$3,418,556	46.4%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$46,110,921	\$8,124,361	17.62%	1.1100	0.9707	0.8609	22.05%	\$20,216,481	50.9%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$25,090,441	\$4,469,026	17.81%	1.1100	0.9707	0.9284	20.67%	\$11,120,625	47.7%
Total	\$144,369,293	\$25,675,361	17.78%	1.1100	0.9707	0.9058	21.18%	\$63,890,003	48.9%

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v10 models

(4) = (3)/(2)

(5) See Exhibit 25, Column (6)

(6) See Exhibit 19, Item (6)

(7) See Exhibit 23, Sheet 3A, Item(8)

(8) = (4)*(5)*(6)/(7)

(9) Sum of the parish NCR from Exhibit 23, Sheet 3A

(10) = (9)/[(2)*(7)]

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	\$8,615	\$561	6.51%	1.1500	0.9707	0.8337	8.72%	\$1,453	20.2%
Bossier, Caddo	\$3,740	\$188	5.04%	1.1500	0.9707	1.0018	5.62%	\$488	13.0%
Bienville, Claiborne, DeSoto, Red River, Webster *	\$0	\$0	5.78%	1.1500	0.9707	0.8995	7.17%	\$0	16.6%
East Baton Rouge	\$27,176	\$2,502	9.21%	1.1500	0.9707	0.9123	11.27%	\$6,484	26.2%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$1,895	\$104	5.50%	1.1500	0.9707	0.9017	6.81%	\$270	15.8%
Orleans	\$316,499	\$33,600	10.62%	1.1500	0.9707	0.9847	12.04%	\$87,088	27.9%
Calcasieu, Lafayette	\$16,007	\$867	5.42%	1.1500	0.9707	1.0079	6.00%	\$2,247	13.9%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$158,826	\$14,054	8.85%	1.1500	0.9707	1.0031	9.85%	\$36,426	22.9%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$62,184	\$7,128	11.46%	1.1500	0.9707	0.9075	14.10%	\$18,476	32.7%
Total	\$594,942	\$59,004	9.92%	1.1500	0.9707	0.9765	11.37%	\$152,932	26.3%

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v10 models

(4) = (3)/(2)

(5) See Exhibit 25, Column (6)

(6) See Exhibit 19, Item (6)

(7) See Exhibit 23, Sheet 4A, Item(8)

(8) = (4)*(5)*(6)/(7)

(9) Sum of the parish NCR from Exhibit 23, Sheet 4A

(10) = (9)/[(2)*(7)]

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

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	\$322,169	\$44,195	13.72%	1.1200	0.9707	0.9265	16.10%	\$108,986	36.5%
Bossier, Caddo	\$44,393	\$5,561	12.53%	1.1200	0.9707	0.9682	14.07%	\$13,713	31.9%
Bienville, Claiborne, DeSoto, Red River, Webster	\$45,805	\$5,252	11.47%	1.1200	0.9707	0.9860	12.65%	\$12,950	28.7%
East Baton Rouge	\$225,279	\$44,047	19.55%	1.1200	0.9707	0.9346	22.74%	\$108,620	51.6%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$3,754,975	\$662,553	17.64%	1.1200	0.9707	0.9328	20.56%	\$1,633,849	46.6%
Orleans	\$3,480	\$256	7.36%	1.1200	0.9707	0.9341	8.57%	\$632	19.4%
Calcasieu, Lafayette	\$3,691,209	\$567,583	15.38%	1.1200	0.9707	1.0058	16.63%	\$1,399,653	37.7%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$2,627,384	\$188,724	7.18%	1.1200	0.9707	0.8895	8.78%	\$465,391	19.9%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$6,248,668	\$622,073	9.96%	1.1200	0.9707	0.9027	12.00%	\$1,534,026	27.2%
Total	\$16,963,362	\$2,140,244	12.62%	1.1200	0.9707	0.9310	14.63%	\$5,277,820	33.4%

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v10 models
 (4) = (3)/(2)
 (5) See Exhibit 25, Column (6)
 (6) See Exhibit 19, Item (6)

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

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	\$379,509	\$70,680	18.62%	1.1200	0.9707	1.0710	18.90%	\$176,983	43.5%
Bossier, Caddo	\$60,489	\$9,336	15.43%	1.1200	0.9707	0.9733	17.24%	\$23,378	39.7%
Bienville, Claiborne, DeSoto, Red River, Webster	\$13,983	\$2,795	19.99%	1.1200	0.9707	1.0661	20.38%	\$6,999	46.9%
East Baton Rouge	\$294,117	\$57,976	19.71%	1.1200	0.9707	0.9983	21.46%	\$145,172	49.4%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$1,741,403	\$346,435	19.89%	1.1200	0.9707	0.9847	21.96%	\$867,462	50.6%
Orleans	\$25,512,568	\$5,954,845	23.34%	1.1200	0.9707	0.9720	26.11%	\$14,910,773	60.1%
Calcasieu, Lafayette	\$3,794,187	\$688,303	18.14%	1.1200	0.9707	0.9317	21.17%	\$1,723,492	48.8%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$52,745,677	\$11,116,299	21.08%	1.1200	0.9707	1.0046	22.81%	\$27,834,917	52.5%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$35,297,862	\$7,509,999	21.28%	1.1200	0.9707	1.0483	22.07%	\$18,804,837	50.8%
Total	\$119,839,795	\$25,756,669	21.49%	1.1200	0.9707	1.0081	23.21%	\$64,494,013	53.4%

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v10 models
 (4) = (3)/(2)
 (5) See Exhibit 25, Column (6)
 (6) See Exhibit 19, Item (6)

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

FAIR Plan Relationship of Incurred ALAE
to Incurred Losses for Hurricanes

	(1) <u>2005</u>	(2) <u>2008</u>	(3) <u>2012</u>	(4) <u>2020</u>	(5) <u>2021</u>	(6) <u>Total</u>	(7) <u>Selected</u>
Homeowner							
(a) Losses	750,308,760	114,142,115	19,943,952	3,562,542	18,934,586	906,891,956	
(b) ALAE	56,626,832	13,746,432	3,598,562	488,475	1,873,282	76,333,583	
(c) ALAE/Losses	7.55%	12.04%	18.04%	13.71%	9.89%	8.42%	12.0
EC							
(a) Losses	466,269,055	54,215,398	31,275,452	54,877,090	135,231,006	741,868,001	
(b) ALAE	35,300,946	7,163,078	5,257,997	5,920,019	13,244,242	66,886,283	
(c) ALAE/Losses	7.57%	13.21%	16.81%	10.79%	9.79%	9.02%	11.0
Renters							
(a) Losses	4,398,344	1,246,005	449,938	11,838	345,312	6,451,436	
(b) ALAE	672,078	143,089	84,568	3,455	50,892	954,082	
(c) ALAE/Losses	15.28%	11.48%	18.80%	29.19%	14.74%	14.79%	15.0
Mobile Home							
(a) Losses	14,323,437	13,362,597	1,947,266	7,881,169	4,889,762	42,404,231	
(b) ALAE	1,513,655	1,716,377	265,133	803,353	439,482	4,738,000	
(c) ALAE/Losses	10.57%	12.84%	13.62%	10.19%	8.99%	11.17%	12.0
Wind Only							
(a) Losses	6,694,374	27,531,308	19,022,349	37,697,845	112,488,068	203,433,944	
(b) ALAE	480,100	3,615,459	3,507,807	3,450,786	9,927,845	20,981,997	
(c) ALAE/Losses	7.17%	13.13%	18.44%	9.15%	8.83%	10.31%	12.0

(1) - (5) Hurricane Incurred Losses and ALAE. Source: LCPIC Data

(6) = (1)+(2)+(3)+(4)+(5)

(7) Selected

Note: Claim information as of 12/31/15 is being used for storms 2012 and prior since bulk class action (Oubre) payments were added to individual detail in 2016.

Coastal Plan Relationship of Incurred ALAE
to Incurred Losses for Hurricanes

	(1) <u>2005</u>	(2) <u>2008</u>	(3) <u>2012</u>	(4) <u>2020</u>	(5) <u>2021</u>	(6) <u>Total</u>	(7) <u>Selected</u>
Homeowner							
(a) Losses	55,924,925	7,810,220	583,040	384,771	1,514,660	66,217,615	
(b) ALAE	4,323,567	788,130	102,345	18,848	58,890	5,291,780	
(c) ALAE/Losses	7.73%	10.09%	17.55%	4.90%	3.89%	7.99%	10.5
EC							
(a) Losses	76,881,736	16,292,989	4,767,748	6,281,198	74,426,045	178,649,716	
(b) ALAE	6,199,176	1,895,016	551,099	616,091	4,748,784	14,010,166	
(c) ALAE/Losses	8.06%	11.63%	11.56%	9.81%	6.38%	7.84%	11.5
Renters							
(a) Losses	344,629	86,693	8,417	12,830	69,830	522,399	
(b) ALAE	41,463	8,112	1,210	1,794	23,998	76,578	
(c) ALAE/Losses	12.03%	9.36%	14.38%	13.99%	34.37%	14.66%	15.0
Mobile Home							
(a) Losses	13,687,686	5,816,052	2,876,584	1,092,594	6,732,733	30,205,649	
(b) ALAE	1,403,545	695,577	355,172	111,903	363,620	2,929,817	
(c) ALAE/Losses	10.25%	11.96%	12.35%	10.24%	5.40%	9.70%	12.0
Wind Only							
(a) Losses	1,051,127	5,049,445	902,563	5,596,486	13,577,059	26,176,680	
(b) ALAE	78,854	578,755	175,051	371,914	640,863	1,845,437	
(c) ALAE/Losses	7.50%	11.46%	19.39%	6.65%	4.72%	7.05%	12.0

(1) - (5) Hurricane Incurred Losses and ALAE. Source: LCPIC Data

(6) = (1)+(2)+(3)+(4)+(5)

(7) Selected

Note: Claim information as of 12/31/15 is being used for storms 2012 and prior since bulk class action (Oubre) payments were added to individual detail in 2016

Louisiana Citizens Property Insurance Corporation

Investment Income

All Lines of Business

Calendar Year Ending December 31,	Earned Premium	Investment Income	Investment Income as a Percentage of Earned Premium
(1)	(2)	(3)	(4)
2020	\$60,321,750	\$1,422,787	2.36%
2021	63,200,731	452,778	0.72%
2022	228,672,286	1,743,279	0.76%
2023	524,271,006	9,440,742	1.80%
2024	584,741,249	19,544,147	3.34%
Total	\$1,461,207,022	\$32,603,733	2.23%

Selected Investment Income as a Percentage of Earned Premium: 2.25%

Notes:

Source: Exhibit F, All Lines

(4) = (3) / (2)

HISTORICAL EXPENSES

EXHIBIT F
Page 1 of 6

HOMEOWNERS, RENTER, CONDOMINIUM

CALENDAR YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	ULAE/(ALAE+LOSS)
2024	\$ 83,250,611	\$ 104,712,959	\$ 11,772,377	\$ 2,068,959	\$ 1,056,372	\$ 14,897,708	\$ 7,532,953	\$ -	7.6%
2023	119,152,135	113,381,644	17,975,660	610,491	2,510,856	21,097,008	11,469,665	-	13.5%
2022	103,573,193	44,109,660	14,485,855	3,543,604	(79,574)	17,949,885	10,311,064	-	-0.4%
2021	6,459,739	5,761,603	22,665,308	1,956,037	179,316	24,800,661	645,974	-	0.7%
2020	5,745,767	6,170,990	3,961,402	(171,159)	185,432	3,975,675	574,321	-	4.9%
2019	6,628,939	7,212,888	3,783,267	347,519	592,057	4,722,843	662,912	-	14.3%
2018	7,888,957	8,621,558	976,103	376,829	911,669	2,264,601	783,257	-	67.4%
2017	9,694,390	12,012,893	334,252	459,312	4,032,407	4,825,971	909,539	-	508.1%
2016	14,678,662	18,300,308	1,762,517	(205,503)	403,924	1,960,938	1,330,608	-	25.9%
2015	23,592,993	28,839,610	(2,279,759)	880,898	1,945,159	546,298	2,145,150	-	-139.1%
TOTAL	\$ 380,665,386	\$ 349,124,113	\$ 75,436,982	\$ 9,866,988	\$ 11,737,618	\$ 97,041,588	\$ 36,365,443	\$ -	13.8%
2024 Budget	\$ 83,880,000	\$ 99,415,000	\$ 11,433,000	\$ 2,463,000	\$ 1,357,000	\$ 15,253,000	\$ 7,734,000	\$ -	9.8%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2024	\$ 2,297,984	\$ 1,013,100	\$ 10,844,037	\$ -	\$ 760,366	\$ 79,731,580	\$ 3,813,063	\$ 83,544,643	1,537,618
2023	3,507,960	1,518,974	16,496,599	-	932,454	76,720,492	2,158,154	78,878,646	2,575,506
2022	3,265,640	670,170	14,246,874	-	2,049,025	13,961,926	393,458	14,355,384	1,216,615
2021	576,889	26,253	1,249,116	-	70,024	(20,218,150)	61,895	(20,156,255)	506,865
2020	729,563	9,713	1,313,597	-	64,872	946,590	239,882	1,186,472	664,691
2019	841,195	29,987	1,534,094	-	68,322	1,024,273	550,115	1,574,388	772,873
2018	874,549	49,612	1,707,418	-	26,486	4,676,025	608,416	5,284,441	848,063
2017	946,903	55,211	1,911,653	-	35,795	5,311,064	344,173	5,655,237	911,108
2016	1,203,144	83,868	2,617,620	-	130,499	13,852,249	93,913	13,946,162	1,072,645
2015	1,583,602	125,461	3,854,213	-	252,445	24,691,544	38,144	24,729,688	1,331,157
TOTAL	\$ 15,827,429	\$ 3,582,349	\$ 55,775,221	\$ -	\$ 4,390,288	\$ 200,697,593	\$ 8,301,213	\$ 208,998,806	\$ 11,437,141
2024 Budget	\$ 3,268,000	\$ 969,000	\$ 11,971,000	\$ -	\$ 738,000	\$ 72,929,000	\$ 3,902,000	\$ 76,831,000	2,530,000

HISTORICAL EXPENSES

EXHIBIT F
Page 2 of 6

HOMEOWNERS, RENTER, CONDOMINIUM

CALENDAR YEAR	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
	(EP)	(EP)	(EP)	(EP)	(WP)	(WP)	(WP)
2024	11.24%	1.98%	1.01%	14.23%	9.05%	0.00%	1.85%
2023	15.85%	0.54%	2.21%	18.61%	9.63%	0.00%	2.16%
2022	32.84%	8.03%	-0.18%	40.69%	9.96%	0.00%	1.17%
2021	393.39%	33.95%	3.11%	430.45%	10.00%	0.00%	7.85%
2020	64.19%	-2.77%	3.00%	64.43%	10.00%	0.00%	11.57%
2019	52.45%	4.82%	8.21%	65.48%	10.00%	0.00%	11.66%
2018	11.32%	4.37%	10.57%	26.27%	9.93%	0.00%	10.75%
2017	2.78%	3.82%	33.57%	40.17%	9.38%	0.00%	9.40%
2016	9.63%	-1.12%	2.21%	10.72%	9.06%	0.00%	7.31%
2015	-7.90%	3.05%	6.74%	1.89%	9.09%	0.00%	5.64%
3yr avg (1)					9.54%		1.73%
3yr wtd (1)					9.58%		1.74%
8yr avg (1)					9.74%		7.05%
8yr wtd (1)					9.61%		2.64%
2024 Budget	11.50%	2.48%	1.36%	15.34%	9.22%	0.00%	3.02%
Selected Expense ratio					9.75%		2.00%
Fixed Expense ratio (2)					0.00%		1.00%
Selected Variable Expense ratio (3)					9.75%		1.00%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED (1)	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2024	2.76%	1.22%	13.03%	0.00%	0.91%	76.14%	3.64%	79.78%	17.57%
2023	2.94%	1.27%	13.84%	0.00%	0.78%	67.67%	1.90%	69.57%	3.40%
2022	3.15%	0.65%	13.76%	0.00%	1.98%	31.65%	0.89%	32.54%	24.46%
2021	8.93%	0.41%	19.34%	0.00%	1.08%	-350.91%	1.07%	-349.84%	8.63%
2020	12.70%	0.17%	22.86%	0.00%	1.13%	15.34%	3.89%	19.23%	-4.32%
2019	12.69%	0.45%	23.14%	0.00%	1.03%	14.20%	7.63%	21.83%	9.19%
2018	11.09%	0.63%	21.64%	0.00%	0.34%	54.24%	7.06%	61.29%	38.61%
2017	9.77%	0.57%	19.72%	0.00%	0.37%	44.21%	2.87%	47.08%	137.41%
2016	8.20%	0.57%	17.83%	0.00%	0.89%	75.69%	0.51%	76.21%	-11.66%
2015	6.71%	0.53%	16.34%	0.00%	1.07%	85.62%	0.13%	85.75%	-38.64%
3yr avg (1)		1.05%					2.15%		
3yr wtd (1)		1.05%					2.43%		
8yr avg (1)		0.67%					3.62%		
8yr wtd (1)		0.99%					2.71%		
2024 Budget	3.90%	1.16%	14.27%	0.00%	0.88%	73.36%	3.92%	77.28%	21.54%
Selected Expense ratio		1.25%							
Fixed Expense ratio (2)		0.00%							
Selected Variable Expense ratio (3)		1.25%							

(1) Different averages

(2) 50% of selected for Other Acq + General

(3) = Selected - (2)

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

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

Fixed Portion of the ULAE as a percentage of Premium

	All Forms ULAE	Earned Premium	Ratio	Prior Selected	Selected
2022-2024	24,838,084	1,337,684,542	1.86%	3.00%	2.00%

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

HISTORICAL EXPENSES

EXHIBIT F
Page 3 of 6

Fire

CALENDAR YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	ULAE/(ALAE+LOSS)
2024	\$ 41,237,267	\$ 44,052,152	\$ 15,018,992	\$ 521,885	\$ 30,840	\$ 15,571,717	\$ 3,940,603	\$ -	0.2%
2023	44,230,721	43,883,442	12,906,387	48,802	1,785,528	14,740,717	4,259,482	-	13.8%
2022	43,642,802	27,297,475	9,170,125	886,824	1,313,547	11,370,496	4,340,030	-	13.1%
2021	11,503,538	8,717,999	3,983,662	(61,996)	732,680	4,654,346	1,150,342	-	18.7%
2020	7,909,725	7,965,832	3,827,414	928,572	410,685	5,166,671	790,860	-	8.6%
2019	8,062,053	8,245,846	3,965,412	313,540	876,237	5,155,189	805,707	-	20.5%
2018	8,548,010	8,969,335	4,071,597	448,313	847,940	5,367,850	850,562	-	18.8%
2017	10,343,171	12,938,982	5,349,486	510,656	1,518,419	7,378,561	956,714	-	25.9%
2016	15,122,864	17,188,286	6,044,592	(143,027)	2,621,088	8,522,653	1,420,902	-	44.4%
2015	20,453,703	24,528,463	5,598,787	671,878	921,899	7,192,564	1,944,403	-	14.7%
TOTAL	\$ 211,053,854	\$ 203,787,812	\$ 69,936,454	\$ 4,125,446	\$ 11,058,864	\$ 85,120,765	\$ 20,459,605	\$ -	14.9%
2024 Budget	\$ 41,575,000	\$ 41,798,000	\$ 14,582,000	\$ 621,000	\$ 40,000	\$ 15,243,000	\$ 4,046,000	\$ -	0.3%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2024	\$ 1,181,336	\$ 502,140	\$ 5,624,079	\$ -	\$ 281,376	\$ 23,137,732	\$ 1,332,911	\$ 24,470,643	899,960
2023	1,302,750	564,100	6,126,332	-	346,285	23,362,678	756,203	24,118,881	956,465
2022	1,376,416	414,817	6,131,263	-	863,632	10,659,348	188,971	10,848,319	512,784
2021	1,026,483	46,712	2,223,537	-	106,497	1,946,613	64,204	2,010,817	919,986
2020	1,003,807	13,364	1,808,031	-	89,258	1,080,388	184,820	1,265,208	914,549
2019	1,023,181	36,475	1,865,363	-	83,102	1,308,396	392,452	1,700,848	940,079
2018	947,181	53,732	1,851,475	-	78,595	1,828,605	276,013	2,104,618	868,586
2017	1,009,931	58,886	2,025,531	-	114,855	3,649,745	142,366	3,792,111	895,076
2016	1,239,315	86,389	2,746,606	-	244,761	6,163,788	33,208	6,196,996	994,554
2015	1,372,580	108,743	3,425,726	-	303,581	14,213,754	9,342	14,223,096	1,068,999
TOTAL	\$ 11,482,980	\$ 1,885,358	\$ 33,827,943	\$ -	\$ 2,511,942	\$ 87,351,046	\$ 3,380,490	\$ 90,731,536	\$ 8,971,038
2024 Budget	\$ 1,680,000	\$ 480,000	\$ 6,206,000	\$ -	\$ 273,000	\$ 20,622,000	\$ 1,364,000	\$ 21,986,000	1,407,000

HISTORICAL EXPENSES

EXHIBIT F
Page 4 of 6

Fire

CALENDAR YEAR	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
	(EP)	(EP)	(EP)	(EP)	(WP)	(WP)	(WP)
2024	34.09%	1.18%	0.07%	35.35%	9.56%	0.00%	2.18%
2023	29.41%	0.11%	4.07%	33.59%	9.63%	0.00%	2.16%
2022	33.59%	3.25%	4.81%	41.65%	9.94%	0.00%	1.17%
2021	45.69%	-0.71%	8.40%	53.39%	10.00%	0.00%	8.00%
2020	48.05%	11.66%	5.16%	64.86%	10.00%	0.00%	11.56%
2019	48.09%	3.80%	10.63%	62.52%	9.99%	0.00%	11.66%
2018	45.39%	5.00%	9.45%	59.85%	9.95%	0.00%	10.16%
2017	41.34%	3.95%	11.74%	57.03%	9.25%	0.00%	8.65%
2016	35.17%	-0.83%	15.25%	49.58%	9.40%	0.00%	6.58%
2015	22.83%	2.74%	3.76%	29.32%	9.51%	0.00%	5.23%
3yr avg (1)					9.71%		1.84%
3yr wtd (1)					9.71%		1.84%
8yr avg (1)					9.79%		6.94%
8yr wtd (1)					9.74%		3.94%
2024 Budget	34.89%	1.49%	0.10%	36.47%	9.73%	0.00%	3.38%
Selected Expense ratio					9.75%		2.25%
Fixed Expense ratio (2)					0.00%		1.13%
Selected Variable Expense ratio (3)					9.75%		1.13%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED (1)	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2024	2.86%	1.22%	13.64%	0.00%	0.68%	52.52%	3.03%	55.55%	3.47%
2023	2.95%	1.28%	13.85%	0.00%	0.78%	53.24%	1.72%	54.96%	0.38%
2022	3.15%	0.95%	14.05%	0.00%	1.98%	39.05%	0.69%	39.74%	9.67%
2021	8.92%	0.41%	19.33%	0.00%	0.93%	22.33%	0.74%	23.07%	-1.56%
2020	12.69%	0.17%	22.86%	0.00%	1.13%	13.56%	2.32%	15.88%	24.26%
2019	12.69%	0.45%	23.14%	0.00%	1.03%	15.87%	4.76%	20.63%	7.91%
2018	11.08%	0.63%	21.66%	0.00%	0.92%	20.39%	3.08%	23.46%	11.01%
2017	9.76%	0.57%	19.58%	0.00%	1.11%	28.21%	1.10%	29.31%	9.55%
2016	8.19%	0.57%	18.16%	0.00%	1.62%	35.86%	0.19%	36.05%	-2.37%
2015	6.71%	0.53%	16.75%	0.00%	1.48%	57.95%	0.04%	57.99%	12.00%
3yr avg (1)		1.15%					1.81%		
3yr wtd (1)		1.15%					1.98%		
8yr avg (1)		0.71%					2.18%		
8yr wtd (1)		0.96%					2.06%		
2024 Budget	4.04%	1.15%	14.93%	0.00%	0.66%	49.34%	3.26%	52.60%	4.26%
Selected Expense ratio		1.25%							
Fixed Expense ratio (2)		0.00%							
Selected Variable Expense ratio (3)		1.25%							

(1) Different averages

(2) 50% of selected for Other Acq + General

(3) = Selected - (2)

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

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

Fix Portion of the ULAE as a percentage of Premium

	All Forms ULAE -Inhouse	All Forms Budgeted Prem	Ratio	Prior Selected	Selected
2022-2024	24,838,084	1,337,684,542	1.86%	3.00%	2.00%

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

HISTORICAL EXPENSES

EXHIBIT F
Page 5 of 6

Allied Lines

CALENDAR YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	ULAE/(ALAE+LOSS)
2024	\$ 393,788,823	\$ 435,976,138	\$ 36,549,747	\$ 5,754,830	\$ 8,678,741	\$ 50,983,317	\$ 37,188,080	\$ -	20.5%
2023	454,676,881	367,005,920	45,348,352	10,554,943	4,213,700	60,116,995	43,760,820	-	7.5%
2022	277,421,020	157,265,151	116,364,690	29,621,689	5,328,074	151,314,453	27,582,425	-	3.6%
2021	57,895,740	48,721,129	434,079,606	36,593,142	3,339,327	474,012,075	5,788,545	-	0.7%
2020	45,540,049	46,184,928	89,974,836	9,663,016	3,784,907	103,422,759	4,548,639	-	3.8%
2019	46,860,788	48,314,045	10,031,265	1,874,141	2,709,901	14,615,307	4,682,554	-	22.8%
2018	50,441,863	51,703,327	4,244,035	1,157,075	2,312,709	7,713,819	5,003,729	-	42.8%
2017	55,881,083	64,297,435	6,555,125	1,477,099	386,898	8,419,122	5,101,418	-	4.8%
2016	75,296,582	86,703,614	(2,697,972)	861,267	3,093,234	1,256,529	6,965,569	-	-168.4%
2015	96,338,774	101,345,680	18,892,607	2,852,327	3,688,169	25,433,103	9,038,075	-	17.0%
TOTAL	\$ 1,554,141,603	\$ 1,407,517,367	\$ 759,342,291	\$ 100,409,529	\$ 37,535,659	\$ 897,287,480	\$ 149,659,854	\$ -	4.4%
2024 Budget	\$ 396,838,000	\$ 413,869,000	\$ 35,486,000	\$ 6,851,000	\$ 11,141,000	\$ 53,478,000	\$ 38,181,000	\$ -	26.3%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2024	\$ 11,922,716	\$ 4,793,010	\$ 53,903,806	\$ -	\$ 3,024,387	\$ 334,113,401	\$ 14,398,173	\$ 348,511,574	8,898,329
2023	13,384,120	5,795,424	62,940,364	-	3,557,640	247,506,201	6,526,385	254,032,586	9,826,480
2022	8,747,201	2,389,196	38,718,822	-	5,488,429	(27,279,695)	1,160,850	(26,118,845)	3,258,772
2021	5,167,625	235,164	11,191,334	-	658,096	(435,824,184)	326,679	(435,497,505)	4,509,529
2020	5,780,156	76,953	10,405,748	-	513,968	(67,129,611)	998,085	(66,131,526)	5,266,188
2019	5,946,163	211,973	10,840,690	-	482,946	23,340,994	2,154,926	25,495,920	5,463,217
2018	5,589,704	317,097	10,910,530	-	678,518	33,757,496	1,813,645	35,571,141	4,911,186
2017	5,458,225	318,252	10,877,895	-	760,176	45,760,594	840,266	46,600,860	4,698,049
2016	6,169,879	430,085	13,565,533	-	1,629,331	73,510,883	204,960	73,715,843	4,540,548
2015	6,464,410	512,145	16,014,630	-	1,465,151	61,363,098	54,394	61,417,492	4,999,259
TOTAL	\$ 74,630,199	\$ 15,079,299	\$ 239,369,352	\$ -	\$ 18,258,642	\$ 289,119,177	\$ 28,478,363	\$ 317,597,540	\$ 56,371,557
2024 Budget	\$ 16,957,000	\$ 4,584,000	\$ 59,722,000	\$ -	\$ 2,937,000	\$ 303,606,000	\$ 14,734,000	\$ 318,340,000	14,020,000

HISTORICAL EXPENSES

EXHIBIT F
Page 6 of 6

Allied Lines								
CALENDAR YEAR	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME	
	(EP)	(EP)	(EP)	(EP)	(WP)	(WP)	(WP)	(WP)
2024	8.38%	1.32%	1.99%	11.69%	9.44%	0.00%		2.26%
2023	12.36%	2.88%	1.15%	16.38%	9.62%	0.00%		2.16%
2022	73.99%	18.84%	3.39%	96.22%	9.94%	0.00%		1.17%
2021	890.95%	75.11%	6.85%	972.91%	10.00%	0.00%		7.79%
2020	194.81%	20.92%	8.20%	223.93%	9.99%	0.00%		11.56%
2019	20.76%	3.88%	5.61%	30.25%	9.99%	0.00%		11.66%
2018	8.21%	2.24%	4.47%	14.92%	9.92%	0.00%		9.74%
2017	10.20%	2.30%	0.60%	13.09%	9.13%	0.00%		8.41%
2016	-3.11%	0.99%	3.57%	1.45%	9.25%	0.00%		6.03%
2015	18.64%	2.81%	3.64%	25.10%	9.38%	0.00%		5.19%
3yr avg (1)					9.67%			1.87%
3yr wtd (1)					9.64%			1.95%
8yr avg (1)					9.75%			6.84%
8yr wtd (1)					9.67%			3.39%
2024 Budget	8.57%	1.66%	2.69%	12.92%	9.62%	0.00%		3.53%
Selected Expense ratio					9.75%			2.25%
Fixed Expense ratio (2)					0.00%			1.13%
Selected Variable Expense ratio (3)					9.75%			1.13%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED ⁽¹⁾	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2024	3.03%	1.22%	13.69%	0.00%	0.77%	76.64%	3.30%	79.94%	15.75%
2023	2.94%	1.27%	13.84%	0.00%	0.78%	67.44%	1.78%	69.22%	23.28%
2022	3.15%	0.86%	13.96%	0.00%	1.98%	-17.35%	0.74%	-16.61%	25.46%
2021	8.93%	0.41%	19.33%	0.00%	1.14%	-894.53%	0.67%	-893.86%	8.43%
2020	12.69%	0.17%	22.85%	0.00%	1.13%	-145.35%	2.16%	-143.19%	10.74%
2019	12.69%	0.45%	23.13%	0.00%	1.03%	48.31%	4.46%	52.77%	18.68%
2018	11.08%	0.63%	21.63%	0.00%	1.35%	65.29%	3.51%	68.80%	27.26%
2017	9.77%	0.57%	19.47%	0.00%	1.36%	71.17%	1.31%	72.48%	22.53%
2016	8.19%	0.57%	18.02%	0.00%	2.16%	84.78%	0.24%	85.02%	-31.92%
2015	6.71%	0.53%	16.62%	0.00%	1.52%	60.55%	0.05%	60.60%	15.10%
3yr avg (1)		1.12%					1.94%		
3yr wtd (1)		1.15%					2.30%		
8yr avg (1)		0.70%					2.24%		
8yr wtd (1)		1.02%					2.31%		
2024 Budget	4.27%	1.16%	15.05%	0.00%	0.74%	73.36%	3.56%	76.92%	19.31%
Selected Expense ratio		1.25%							
Fixed Expense ratio (2)		0.00%							
Selected Variable Expense ratio (3)		1.25%							

(1) Different averages

(2) 50% of selected for Other Acq + General

(3) = Selected - (2)

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

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

Fix Portion of the ULAE as a percentage of Premium

	All Forms ULAE -Inhouse	All Forms Premium	Ratio	Prior Selected	Selected
2024 Budget	24,838,084	1,337,684,542	1.86%	3.00%	2.00%

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

LCPIC Operating Cash Summary

Rounded (000's)

	2025											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
TOTAL BEGINNING CASH & INVESTMENTS	717,177	676,873	698,935	679,703	688,003	717,632	711,610	Estimate 752,847	Estimate 796,402	Estimate 753,449	Estimate 783,899	Estimate 731,799
+ Receipts	36,283	35,251	46,074	38,656	43,673	58,971	58,618	48,400	38,100	33,000	35,500	40,500
TOTAL RECEIPTS	36,283	35,251	46,074	38,656	43,673	58,971	58,618	48,400	38,100	33,000	35,500	40,500
- Rita/Katrina Claims												
- 2005 Class Action												
- Isaac Claims												
- Laura/Delta/Zeta Claims	64	0		(90)	0	170	100	60	60	50	150	120
- Ida Claims	379	372	299	1,074	108	619	182	300	270	250	480	420
- Francine Claims	1,036	481	516	641	186	361	207	180	140	50	40	30
- Other Claims	2,893	4,100	2,818	4,305	3,647	3,531	4,003	3,200	3,200	3,200	2,500	2,000
- Reinsurance Recoveries	(4,108)	(33)	(7)	(4,305)	0	0	0	(600)	(1,000)	(400)	(750)	(780)
- Cat LAE Expense	443	458	311	255	136	277	320	250	250	300	250	250
- Non Cat LAE Expense	267	297	323	380	268	341	400	300	260	220	240	200
- Commissions	4,138	3,489	3,394	4,394	3,724	4,209	5,831	5,862	4,840	3,810	3,300	3,550
- Reinsurance/Cat Bonds Expense	39,968	3,814	57,994	21,739	3,734	52,986	(658)	6,982	69,720	6,749	7,215	7,315
- Emergency Assessments	1,674			1,166						493		
- Depopulation	29,360	763		(323)	3,935	204	670	(63)	(31)			
- Transfer to(from) Trustee/Invest										100,000		
- Other	1,173	1,362	1,373	1,891	1,817	1,719	7,104	1,400	1,600	3,000	1,500	1,400
TOTAL EXPENSES	77,286	15,103	67,021	31,127	17,555	64,417	18,159	17,871	79,309	117,722	14,925	14,505
ENDING OPERATING CASH	229,769	249,917	228,970	236,499	262,617	257,171	297,630	328,159	286,950	202,227	222,802	248,797
INVESTED CASH/CASH EQUIVALENTS	279,532	282,807	275,303	269,597	271,231	265,747	266,109	264,922	263,230	377,172	303,492	311,274
TOTAL LCPIC OPERATING CASH	509,301	532,724	504,273	506,096	533,848	522,918	563,739	593,081	550,179	579,399	526,294	560,071
INVESTMENTS	167,571	166,211	175,430	181,907	183,784	188,693	189,108	203,321	203,270	204,500	205,505	191,104
TOTAL CASH & INVESTMENTS	676,873	698,935	679,703	688,003	717,632	711,610	752,847	796,402	753,449	783,899	731,799	751,175

Louisiana Citizens Property Insurance Corporation
Combined Statutory Income Statement
For the Month Ending July 31, 2025
Rounded (000's)

	2025 Budget Month	2025 Actual Month	Variance to Budget	2024 Actual Month	2025 Budget Year To Date	2025 Actual Year To Date	Variance to Budget	2024 Actual Year to Date
Direct Premiums Written	\$92,674	\$74,005	(\$18,669)	\$101,521	\$352,180	\$304,950	(\$47,231)	\$371,440
Direct Premiums Written - Depopulation	455	164	(291)	334	(25,283)	(4,338)	20,945	(16,238)
Ceded Premiums Written	(22,697)	(23,140)	(443)	(15,638)	(157,444)	(159,799)	(2,355)	(157,423)
Ceded Premiums Written - Facultative	0	0	0	(759)	(391)	(160)	231	(2,050)
Net Premiums Written	70,432	51,029	(19,403)	85,458	169,062	140,654	(28,409)	195,729
Change In Unearned Premium Reserve	(42,020)	(29,892)	12,128	(49,073)	(8,199)	17,219	25,418	(99)
Change In Unearned Premium Reserve - Depopulation	(2,918)	(3,035)	(117)	(3,187)	4,153	(26,326)	(30,479)	(9,343)
Net Premiums Earned	25,494	18,102	(7,392)	33,197	165,017	131,546	(33,470)	186,286
<i>Less Underwriting deductions:</i>								
Direct Losses Incurred	5,658	(26,224)	(31,882)	17,514	38,287	(9,025)	(47,313)	60,242
Direct Losses Incurred - Class Action	0	0	0	0	0	0	0	0
Direct Allocated Loss Adjustment Expenses Incurred	920	(4,658)	(5,578)	421	6,271	(2,012)	(8,282)	7,329
Direct Unallocated LAE (Home Office Expenses)	1,027	968	(59)	848	7,418	6,177	(1,242)	6,771
Ceded Losses and LAE	(83)	1,664	1,748	11	(583)	2,086	2,669	430
Net Losses and LAE Incurred	7,522	(28,249)	(35,772)	18,793	51,393	(2,775)	(54,168)	74,773
Commissions Incurred	9,267	7,400	(1,867)	10,152	35,218	30,495	(4,723)	37,144
Commissions Incurred - Depopulation	73	26	(47)	53	(4,045)	(694)	3,351	(2,598)
Underwriting Expenses Incurred (Home Office Expenses)	3,272	2,596	(676)	3,744	14,955	12,491	(2,464)	14,849
Total Other Underwriting Expenses Incurred	12,612	10,022	(2,590)	13,950	46,128	42,292	(3,836)	49,395
Net Underwriting Gain (Loss)	5,360	36,329	30,970	455	67,496	92,029	24,533	62,119
Other Income:								
Interest Earned	1,667	1,409	(258)	1,189	11,667	11,959	292	9,652
Other Income	650	1,175	525	406	2,486	2,867	381	2,678
Total Other Income	2,316	2,583	267	1,595	14,153	14,826	673	12,330
Net Operating Income	7,676	38,913	31,237	2,050	81,649	106,856	25,207	74,449
<i>Bond Income/Expense:</i>								
Emergency Assessment Income	(336)	(251)	85	(188)	(2,349)	(2,139)	211	(1,719)
Debt Service Expense	(164)	(125)	39	(221)	(1,151)	(1,356)	(205)	(1,942)
Earnings on Bond Assets	500	376	(124)	409	3,500	3,494	(6)	3,661
Net Bond Income/Expense	0	(0)	(0)	0	0	0	0	0
Net Income	7,676	38,913	31,237	2,050	81,649	106,856	25,207	74,449

Louisiana Citizens Property Insurance Corporation
Combined Statutory Change In Surplus
For the Month Ending July 31, 2025
Rounded (000's)

	2025 Year To Date	2024 Year End	2023 Year End
Surplus, Previous Year	\$386,338	\$194,598	\$77,089
Net Income	106,856	175,766	90,923
Change In Nonadmitted Assets	(16,175)	(2,718)	10,221
Change In Provision For Reinsurance	0	(4)	106
Tax Exempt Surcharge, Current Year	9,659	18,694	16,259
<i>Surplus, Current Year</i>	<i>486,678</i>	<i>386,338</i>	<i>194,598</i>

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

Louisiana Citizens Property Insurance Corporation
Combined Statutory Balance Sheet
For the Month Ending July 31, 2025
Rounded (000's)

	Current Year	Prior YTD	Prior Year-End
Assets			
Trustee Cash	\$116,846	\$110,601	\$142,431
Operating Cash	297,630	323,521	270,773
Invested Operating Cash and Cash Equivalents	266,109	201,513	278,610
Restricted Cash for Escheatment	7,856	6,344	6,737
Operating Investments - Bonds	189,108	140,364	167,794
Premiums Receivable	81,345	103,504	74,340
Reinsurance Recoverable	3,080	5,530	5,207
Electronic Data Processing Equipment	49	1,201	114
Long-Term Emergency Assessment Receivable	57,655	113,000	113,000
Current Emergency Assessment Receivable	4,263	17,027	17,058
Reinsurance Premium Refund Receivable	3,303	3,219	0
Reinsurance Premiums Advanced	0	0	33
Investments Due & Accrued	3,048	2,162	2,607
Depopulation Premiums Receivable	90	68	0
All Other Assets	115	111	125
Total Assets	1,030,497	1,028,164	1,078,829
Loss and Loss Adjustment Reserves	39,342	112,599	79,744
Loss and Loss Adjustment Reserves - Class Action	3,738	3,738	3,738
LCPIC Bonds	59,311	117,392	115,901
Advanced Assessments Collected	104,257	110,564	116,385
Restricted Assessments for Debt Service Reserves	14,662	13,534	41,458
Unearned Premiums	274,363	341,162	265,255
Advance Premiums	11,243	13,998	3,894
Unearned Tax Exempt Surcharge	8,476	10,547	8,993
Commissions Payable	13,061	16,841	11,726
Accounts Payable	530	574	341
Operating Expenses Payable	6,539	7,756	7,145
Depopulation Premiums Payable	0	0	29,360
Securities Payable	0	1,605	0
Reinsurance Premiums Payable	124	1,152	0
Provision for Reinsurance	91	87	91
Escheatment Payable	7,856	6,344	6,737
All Other Liabilities	228	306	1,725
Total Liabilities	543,819	758,200	692,492
Contributed Surplus - Emergency Assessments	978,205	978,205	978,205
Unassigned Surplus	(491,527)	(708,241)	(591,867)
Total Surplus	486,678	269,964	386,338
Total Liabilities, Surplus & Other Funds	1,030,497	1,028,164	1,078,829

Louisiana Citizens Property Insurance Corporation
Statement of Cash Flows
For the Month Ending July 31, 2025
Rounded (000's)

	Current Month	Year to Date 2025	Year to Date 2024
Operating Cash - Beginning of Period	\$530,644	\$556,120	\$471,515
<u>Cash from Operating Activities</u>			
Net Income	38,913	106,856	74,449
Adjustments to Net Income for Non-Cash Items:			
Furniture & Equipment Depreciation	2	17	17
EDP Depreciation	27	192	197
Net changes in operating assets and liabilities:			
Premiums Receivable	(11,687)	(8,797)	(23,035)
Reinsurance Receivable	(610)	3,442	7,281
Prepaid Expenses	24,328	(17,668)	(18,521)
Other Assets	(2)	45	(0)
Losses & Loss Adjustment Expenses	(33,894)	(40,402)	22,029
Unearned Premiums	32,927	9,107	9,442
Advance Premiums	(6,399)	7,349	10,189
Commissions Payable	1,588	1,335	3,712
Accounts Payable	224	189	(250)
Reinsurance Premiums Payable	88	157	957
Reinsurance Premiums Refund Receivable	(1,652)	(3,303)	(3,219)
Take-out Premium Payable	(759)	(29,450)	(1,516)
Escheatment Payable	131	1,119	314
Accrued Expenses	(3,790)	(606)	(5,953)
Other Liabilities	(49)	(1,497)	(673)
Tax Exempt Surcharge	2,220	9,143	11,149
Net cash provided by operating activities	41,606	37,230	86,568
<u>Cash from Investing Activities</u>			
Purchase of EDP Equipment	0	0	(911)
Payable for Securities	0	0	1,605
Operating Investments - Bonds	(416)	(21,313)	(27,167)
Accrued Interest	(239)	(441)	(233)
Net cash provided by investing activities	(655)	(21,754)	(26,706)
<u>Cash From Financing Activities</u>	0	0	0
Operating Cash - End of Period	571,595	571,595	531,377
Trustee Cash - Beginning of Period	115,153	142,431	112,953
<u>Cash From Financing Activities</u>			
Emergency Assessments Receivable	1,341	14,585	4,121
Bonds Payable	352	(40,169)	(6,474)
Net cash provided by financing activities	1,693	(25,585)	(2,353)
Trustee Cash - End of Period	116,846	116,846	110,601
Total Ending Cash	\$688,441	\$688,441	\$641,978

Louisiana Citizens Property Insurance Corporation

Corporate Operating Expense Statement - Budget

Fiscal Year 2025

	Jul			YTD			Primary Dept Driving Change	Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	697,223	681,804	(15,419)	4,384,324	4,283,212	(101,112)	Underwriting, Accounting & Customer Service	8,064,347
Benefits, Taxes, Contributions and Workers Comp	308,363	299,475	(8,888)	2,082,163	2,027,618	(54,545)		4,168,787
Total Employee Salaries and Wages	1,005,587	981,279	(24,307)	6,466,488	6,310,830	(155,658)		12,233,134
Recruiting & Advertising	450	450	-	486	486	(0)		33,300
Communication - Mobile Phones & Air Cards	3,277	3,135	(142)	22,970	22,035	(935)	Accounting & IT	39,353
Office and Equipment Repairs and Maintenance	20,603	14,195	(6,408)	117,856	111,225	(6,631)	HR & Support Ops & IT	287,186
Travel and Lodging	7,011	3,780	(3,231)	54,671	23,452	(31,220)	Claims	95,000
Furniture and Fixtures- Purchases < \$5,000	2,332	2,040	(292)	4,504	5,514	1,010	Underwriting & Customer Service	15,922
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	8,889	3,597	(5,292)	30,557	25,261	(5,295)	IT	75,000
Computer Software - Purchases <\$1,000,000	243,474	222,806	(20,668)	1,206,534	1,151,677	(54,857)	Underwriting	2,313,744
Mele Printing	149,737	146,883	(2,855)	826,282	816,299	(9,984)	IT	1,361,000
Lexis Nexis	15,734	11,886	(3,847)	91,970	79,795	(12,175)	IT	150,000
Printing, Stationary, and Office Supplies	3,191	484	(2,707)	22,840	6,068	(16,772)	Accounting, IT, HR & Support Ops	38,797
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	16,756	60,164	43,408	262,207	359,647	97,440	IT & Customer Service	1,151,845
Outside Services – One Inc – Claims Pay	7,436	4,038	(3,399)	31,277	16,044	(15,234)	Claims	60,589
External Management Fees	43,857	17,006	(26,851)	1,178,905	206,891	(972,014)	Claims	2,667,842
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	382	2,785	2,403	7,589	10,256	2,666	IT	16,396
Total Direct Costs	1,528,714	1,474,527	(54,187)	10,325,136	9,145,478	(1,179,658)		20,539,107
Indirect Costs								
Rents, Leases, and Utilities	45,777	41,848	(3,929)	341,127	308,189	(32,937)	All Departments	495,788
Rent and Storage - Eatel/Iron Mountain	45,400	37,678	(7,722)	317,800	287,861	(29,939)	IT	544,800
Communication - Internet & Phone	22,569	20,818	(1,751)	157,981	143,061	(14,920)	All Departments	270,825
Depreciated Expense - Furniture & Fixtures	2,493	2,493	0	17,452	17,452	0		36,918
Depreciated Expense - EDP Equipment & Software	27,456	27,456	(0)	192,190	192,189	(0)		366,041
External Legal Expenses	12,500	11,276	(1,224)	87,500	50,393	(37,107)	Executive & Claims	150,000
Audit Fees	8,200	8,200	-	57,400	57,400	-		98,400
Actuarial Fees	25,000	25,000	-	175,000	175,000	-		300,000
Surveys and Underwriting Reports - Inspection & CLUE Reports	169,139	114,959	(54,180)	994,306	639,370	(354,935)	Underwriting	1,840,000
Taxes, Licensing, and other fees - Insurance Department	1,069,894	690,494	(379,400)	3,781,534	2,182,334	(1,599,200)	Accounting	6,032,634
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	971,658	742,752	(228,907)	3,434,319	3,011,228	(423,092)	Accounting	5,478,727
PIPSO Fees, ISO Fees, Xactware	51,861	49,835	(2,025)	355,833	342,671	(13,162)	Claims & Underwriting	655,135
Liability Insurance - LCPIC, Directors, Officers	25,848	25,848	(0)	177,438	177,438	(0)		306,676
Bank Service Charges (Credit Card)	287,841	285,035	(2,806)	1,921,573	1,897,596	(23,977)	Accounting	3,300,000
Postage & Courier Services	4,521	5,476	955	33,896	37,675	3,780	HR & Support Ops	56,500
Other Miscellaneous	391	217	(174)	2,735	1,803	(932)	Executive	4,689
Total Indirect Costs	2,770,547	2,089,385	(681,162)	12,048,083	9,521,662	(2,526,421)		19,937,132
Home Office Expenses - P&L	4,299,261	3,563,912	(735,349)	22,373,219	18,667,140	(3,706,079)		40,476,240
Bank Service Charges - Unallocated	14,583	18,560	3,977	102,083	122,996	20,912		175,000
Total Operating Expenses - Direct & Indirect	4,313,844	3,582,472	(731,372)	22,475,302	18,790,136	(3,685,166)		40,651,240
Capital Purchases								
Furniture and Fixtures- Purchases > \$5,000	-	-	-	-	-	-		90,000
EDP Equipment (computers, printers, peripherals) - Purchases >\$5,000	-	-	-	-	-	-		160,000
Computer Software - Purchases >\$1,000,000	-	-	-	-	-	-		-
Total Capital Purchases	-	-	-	-	-	-		-

Louisiana Citizens Property Insurance Corporation

Claims Operating Statement - Budget

Fiscal Year 2025

	Jul			YTD			Primary Driver of Change	Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	171,116	171,113	(3)	1,025,831	1,025,519	(312)		1,821,796
Benefits, Taxes, Contributions and Workers Comp	56,648	56,649	0	368,087	367,974	(113)		787,735
Total Employee Salaries and Wages	227,764	227,762	(2)	1,393,918	1,393,493	(425)		2,609,531
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	600	578	(22)	4,197	4,110	(87)		7,195
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	4,167	3,236	(931)	29,167	9,941	(19,226)	Remote employee travel expense lower than anticipated for Q2; Remote employees did not travel into home office Q1	50,000
Furniture and Fixtures- Purchases < \$5,000	2,040	2,040	(0)	2,040	2,040	(0)		3,000
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	-	54	54	-	54	54		-
Computer Software - Purchases <\$1,000,000	667	625	(42)	4,667	4,375	(292)		8,000
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	235	-	(235)	1,642	35	(1,607)		2,815
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	2,200	2,183	(17)	4,948	4,873	(74)		606,175
Outside Services - One Inc - Claims Pay	7,436	4,038	(3,399)	31,277	16,044	(15,234)	Decreased claim activity	60,589
External Management Fees	43,857	17,006	(26,851)	1,178,905	206,891	(972,014)	Decreased claim activity	2,667,842
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	200	399	199	1,400	480	(920)	Timing	2,400
Total Direct Costs	289,165	257,920	(31,245)	2,652,161	1,642,335	(1,009,826)		6,017,547
Indirect Costs								
Rents, Leases, and Utilities	10,514	9,623	(891)	78,394	70,913	(7,481)		113,768
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	5,114	4,739	(375)	35,795	32,565	(3,229)		61,362
Depreciated Expense - Furniture & Fixtures	-	-	-	-	-	-		-
Depreciated Expense - EDP Equipment & Software	-	-	-	-	-	-		-
External Legal Expenses	10,417	11,276	859	72,917	50,393	(22,523)		125,000
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	28,908	28,459	(449)	200,268	196,536	(3,732)		384,811
Liability Insurance - LCPIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges (Credit Card)	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	-	-	-	-	-	-		-
Total Indirect Costs	54,953	54,097	(856)	387,374	350,408	(36,966)		684,941
Home Office Expenses - P&L	344,118	312,017	(32,100)	3,039,535	1,992,743	(1,046,791)		6,702,487
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	344,118	312,017	(32,100)	3,039,535	1,992,743	(1,046,791)		6,702,487
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

Underwriting Operating Statement - Budget

Fiscal Year 2025

	Jul			YTD			Primary Driver of Change	Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	170,939	166,928	(4,011)	1,100,116	1,065,881	(34,235)	Down 1 FTE	1,978,431
Benefits, Taxes, Contributions and Workers Comp	85,918	83,941	(1,978)	580,029	561,978	(18,051)		1,121,532
Total Employee Salaries and Wages	256,858	250,869	(5,989)	1,680,145	1,627,860	(52,285)		3,099,963
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	240	240	-	1,680	1,680	-		2,880
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	32	-	(32)	338	-	(338)		500
Furniture and Fixtures- Purchases < \$5,000	-	-	-	-	1,962	1,962	Chairs	-
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	-	-	-	-	28	28	Power strip	-
Computer Software - Purchases <\$1,000,000	102,140	84,330	(17,810)	248,527	186,046	(62,480)	Excess e2Value evaluation blocks lower than anticipated	376,000
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	326	-	(326)	2,284	13	(2,271)		3,915
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	-	-	-	-	-	-		-
Outside Services – One Inc – Claims Pay	-	-	-	-	-	-		-
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	100	98	(2)	519	505	(14)		7,055
Total Direct Costs	359,696	335,537	(24,159)	1,933,492	1,818,094	(115,398)		3,490,313
Indirect Costs								
Rents, Leases, and Utilities	13,875	12,647	(1,228)	103,430	93,142	(10,289)		150,175
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	6,728	6,235	(493)	47,098	42,849	(4,249)		80,740
Depreciated Expense - Furniture & Fixtures	-	-	-	-	-	-		-
Depreciated Expense - EDP Equipment & Software	-	-	-	-	-	-		-
External Legal Expenses	-	-	-	-	-	-		-
Audit Fees	-	-	-	-	-	-		-
Actuarial Fees	-	-	-	-	-	-		-
Surveys and Underwriting Reports - Inspection & CLUE Reports	169,139	114,959	(54,180)	994,306	639,370	(354,935)	Reduced new business	1,840,000
Taxes, Licensing, and other fees - Insurance Department	-	-	-	-	-	-		-
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	-	-	-	-	-	-		-
PIPSO Fees, ISO Fees, Xactware	22,952	21,376	(1,576)	155,564	146,134	(9,430)		270,324
Liability Insurance - LCPIIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges (Credit Card)	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	-	-	-	-	64	64	Chair disposal	-
Total Indirect Costs	212,694	155,218	(57,476)	1,300,398	921,559	(378,839)		2,341,239
Home Office Expenses - P&L	572,390	490,754	(81,636)	3,233,890	2,739,653	(494,237)		5,831,552
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	572,390	490,754	(81,636)	3,233,890	2,739,653	(494,237)		5,831,552
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

Accounting Operating Statement - Budget

Fiscal Year 2025

	Jul			YTD			Primary Driver of Change	Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	88,996	77,788	(11,208)	567,487	518,749	(48,738)	Down 1 FTE	1,062,603
Benefits, Taxes, Contributions and Workers Comp	53,386	46,555	(6,831)	354,898	324,418	(30,480)		675,219
Total Employee Salaries and Wages	142,382	124,343	(18,039)	922,385	843,167	(79,218)		1,737,822
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	623	526	(97)	4,360	3,824	(536)		7,474
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	121	121	(0)	121	121	(0)		6,000
Furniture and Fixtures- Purchases < \$5,000	-	-	-	-	-	-		4,000
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	-	-	-	-	-	-		-
Computer Software - Purchases <\$1,000,000	13,142	16,305	3,163	91,896	113,329	21,433	Clearwater increase of \$15k over budget YTD; Tracker Pro additional records charge \$1.3k; Stoneriver price increase due to increased premiums \$5k YTD	158,249
Mele Printing	-	68	68	-	149	149	Collection letters outsourced to Mele to realize overall cost savings	-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	920	-	(920)	6,439	2,546	(3,893)		11,039
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	-	-	-	1,400	1,567	167	1099 filing fee's	1,400
Outside Services - One Inc - Claims Pay	-	-	-	-	-	-		-
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	-	-	-	490	488	(2)		1,350
Total Direct Costs	157,187	141,363	(15,825)	1,027,091	965,190	(61,901)		1,927,333
Indirect Costs								
Rents, Leases, and Utilities	6,641	6,066	(574)	49,512	44,701	(4,811)		71,853
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	3,230	2,993	(237)	22,607	20,567	(2,040)		38,755
Depreciated Expense - Furniture & Fixtures	-	-	-	-	-	-		-
Depreciated Expense - EDP Equipment & Software	-	-	-	-	-	-		-
External Legal Expenses	-	-	-	-	-	-		-
Audit Fees	8,200	8,200	-	57,400	57,400	-		98,400
Actuarial Fees	25,000	25,000	-	175,000	175,000	-		300,000
Surveys and Underwriting Reports - Inspection & CLUE Reports	-	-	-	-	-	-		-
Taxes, Licensing, and other fees - Insurance Department	1,069,894	690,494	(379,400)	3,781,534	2,182,334	(1,599,200)	Cost saving due to increased investment tax credit	6,032,634
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	971,658	742,752	(228,907)	3,434,319	3,011,228	(423,092)	Reduced premiums	5,478,727
PIPSO Fees, ISO Fees, Xactware	-	-	-	-	-	-		-
Liability Insurance - LCPIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges (Credit Card)	287,841	285,035	(2,806)	1,921,573	1,897,596	(23,977)		3,300,000
Postage & Courier Services	-	153	153	-	553	553	Collection letters outsourced to Mele to realize overall cost savings	-
Other Miscellaneous	-	-	-	-	-	-		-
Total Indirect Costs	2,372,464	1,760,693	(611,771)	9,441,946	7,389,379	(2,052,566)		15,320,369
Home Office Expenses - P&L	2,529,652	1,902,056	(627,595)	10,469,036	8,354,569	(2,114,467)		17,247,702
Bank Service Charges (Investment Fees) - Unallocated	14,583	18,560	3,977	102,083	122,996	20,912	Increased expensed due to change in investment fund balance	175,000
Total Operating Expenses - Direct & Indirect	2,544,235	1,920,616	(623,619)	10,571,120	8,477,565	(2,093,555)		17,422,702
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

Executive Operating Statement - Budget

Fiscal Year 2025

	Jul			YTD			Primary Driver of Change	Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	115,328	115,177	(151)	730,344	729,453	(891)		1,512,514
Benefits, Taxes, Contributions and Workers Comp	40,506	40,452	(54)	279,764	279,421	(342)		563,351
Total Employee Salaries and Wages	155,834	155,629	(205)	1,010,107	1,008,874	(1,233)		2,075,865
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	553	556	2	3,907	3,946	40	Timinng - International Travel Pass	6,673
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	1,988	423	(1,564)	20,063	12,416	(7,646)		30,000
Furniture and Fixtures- Purchases < \$5,000	-	-	-	-	-	-		5,000
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	-	-	-	-	-	-		-
Computer Software - Purchases <\$1,000,000	7,250	7,379	129	50,750	51,525	775	Radar & Emblem - increase of 1.6k/year	86,999
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	-	-	-	500	545	45	West Legal - 15% price increase	500
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	5,000	5,000	-	35,000	35,000	-		220,000
Outside Services – One Inc – Claims Pay	-	-	-	-	-	-		-
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	74	893	818	3,383	2,872	(511)	Timing	3,755
Total Direct Costs	170,699	169,880		1,123,709	1,115,179	(8,531)		2,428,792
Indirect Costs								
Rents, Leases, and Utilities	2,214	2,026	(188)	16,504	14,929	(1,575)		23,951
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	1,077	998	(79)	7,536	6,896	(640)		12,918
Depreciated Expense - Furniture & Fixtures	2,493	2,493	0	17,452	17,452	0		36,918
Depreciated Expense - EDP Equipment & Software	27,456	27,456	(0)	192,190	192,189	(0)		366,041
External Legal Expenses	2,083	-	(2,083)	14,583	-	(14,583)		25,000
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	25,848	25,848	(0)	177,438	177,438	(0)		306,676
Bank Service Charges (Credit Card)	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	224	78	(146)	1,568	520	(1,049)		2,689
Total Indirect Costs	61,394	58,898	(2,496)	427,271	409,424	(17,848)		774,193
Home Office Expenses - P&L	232,093	228,777	(3,315)	1,550,980	1,524,602	(26,378)		3,202,986
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	232,093	228,777	(3,315)	1,550,980	1,524,602	(26,378)		3,202,986
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

Customer Service Operating Statement - Budget

Fiscal Year 2025

	Jul			YTD			Primary Driver of Change	Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	27,217	27,215	(2)	175,985	159,322	(16,662)	Down 1 FTE	306,088
Benefits, Taxes, Contributions and Workers Comp	7,731	7,731	(0)	55,758	50,379	(5,379)		108,259
Total Employee Salaries and Wages	34,948	34,946	(2)	231,742	209,701	(22,041)		414,347
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	80	80	-	560	560	-		960
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	-	-	-	-	-	-		-
Furniture and Fixtures- Purchases < \$5,000	-	-	-	422	1,512	1,090	Chairs	422
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	-	-	-	-	-	-		-
Computer Software - Purchases <\$1,000,000	-	-	-	-	-	-		-
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	23	-	(23)	162	33	(129)		278
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	-	7,334	7,334	-	18,412	18,412	Temporary staffing	-
Outside Services - One Inc - Claims Pay	-	-	-	-	-	-		-
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	-	-	-	-	-	-		-
Total Direct Costs	35,051	42,360		232,886	230,219	(2,667)		416,007
Indirect Costs								
Rents, Leases, and Utilities	3,874	3,545	(328)	28,882	26,126	(2,756)		41,915
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	1,884	1,746	(138)	13,187	11,998	(1,190)		22,607
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 (Credit Card)	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	-	-	-	-	-	-		-
Total Indirect Costs	5,758	5,291	(466)	42,070	38,124	(3,946)		64,522
Home Office Expenses - P&L	40,809	47,651	6,843	274,956	268,343	(6,613)		480,529
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	40,809	47,651	6,843	274,956	268,343	(6,613)		480,529
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 2025

	Jul			YTD			Primary Driver of Change	Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	101,265	101,252	(13)	643,242	643,154	(88)		1,106,013
Benefits, Taxes, Contributions and Workers Comp	50,518	50,512	(6)	346,236	346,189	(48)		634,098
Total Employee Salaries and Wages	151,784	151,764	(20)	989,478	989,343	(136)		1,740,111
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	1,101	1,076	(25)	7,706	7,355	(352)		13,211
Office and Equipment Repairs and Maintenance	13,658	12,527	(1,131)	91,873	90,647	(1,226)		225,504
Travel and Lodging	667	-	(667)	4,667	697	(3,970)		8,000
Furniture and Fixtures- Purchases < \$5,000	292	-	(292)	2,042	-	(2,042)		3,500
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	8,889	3,543	(5,346)	30,557	25,180	(5,377)		75,000
Computer Software - Purchases <\$1,000,000	119,969	114,036	(5,933)	808,858	795,617	(13,242)	Sitefinity & Microsoft Licensing lower than anticipated.	1,679,796
Mele Printing	149,737	146,815	(2,923)	826,282	816,150	(10,132)		1,361,000
Lexis Nexis	15,734	11,886	(3,847)	91,970	79,795	(12,175)		150,000
Printing, Stationary, and Office Supplies	750	-	(750)	5,250	471	(4,779)		9,000
							Progress Website Consulting 8.5k; Progress Sitefinity Consulting \$4.5k; ITS Policy & Claim Snapshot 25.9k; Guidewire Consulting \$40.7k greater than anticipated YTD	
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	4,220	40,323	36,103	179,539	259,320	79,781		250,638
Outside Services – One Inc – Claims Pay	-	-	-	-	-	-		-
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	8	1,395	1,387	562	4,691	4,129	Guidewire Conference	600
Total Direct Costs	466,807	483,364	16,557	3,038,784	3,069,264	30,480		5,516,359
Indirect Costs								
Rents, Leases, and Utilities	6,087	5,571	(516)	45,386	41,055	(4,331)		65,866
Rent and Storage - Eatel/Iron Mountain	35,400	27,878	(7,522)	247,800	219,687	(28,113)	Iron Mountain credit applied to Jun & Jul invoice - \$20.1k	424,800
Communication - Internet & Phone	3,460	3,110	(350)	24,223	21,538	(2,684)		41,525
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 (Credit Card)	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	-	-	-	-	-	-		-
Total Indirect Costs	44,948	36,560	(8,388)	317,409	282,281	(35,128)		532,190
Home Office Expenses - P&L	511,755	519,924	8,169	3,356,193	3,351,545	(4,648)		6,048,550
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	511,755	519,924	8,169	3,356,193	3,351,545	(4,648)		6,048,550
Capital Purchases								
Furniture and Fixtures- Purchases > \$5,000	-	-	-	-	-	-		70,000
EDP Equipment (computers, printers, peripherals) - Purchases >\$5,000	-	-	-	-	-	-		160,000
Computer Software - Purchases >\$1,000,000	-	-	-	-	-	-		-
Total Capital Purchases	-	-	-	-	-	-		-

Louisiana Citizens Property Insurance Corporation

Human Resources/Operations Support Operating Statement - Budget

Fiscal Year 2025

	Jul			YTD			Primary Driver of Change	Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	22,363	22,331	(32)	141,321	141,134	(186)		276,902
Benefits, Taxes, Contributions and Workers Comp	13,655	13,636	(20)	97,392	97,259	(133)		278,593
Total Employee Salaries and Wages	36,018	35,967	(51)	238,712	238,393	(319)		555,495
Recruiting & Advertising	450	450	-	486	486	(0)		33,300
Communication - Mobile Phones & Air Cards	80	80	-	560	560	-		960
Office and Equipment Repairs and Maintenance	6,945	1,668	(5,276)	25,983	20,578	(5,405)	Regular unscheduled maintenance costs lower than anticipated (generator, HVAC, general repairs, etc.)	61,682
Travel and Lodging	37	-	(37)	317	277	(40)	Timing	500
Furniture and Fixtures- Purchases < \$5,000	-	-	-	-	-	-		-
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	-	-	-	-	-	-		-
Computer Software - Purchases <\$1,000,000	306	131	(175)	1,836	785	(1,051)		4,700
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	938	484	(453)	6,563	2,425	(4,137)		11,250
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	5,336	5,324	(12)	41,321	40,475	(846)		73,633
Outside Services – One Inc – Claims Pay	-	-	-	-	-	-		-
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	-	-	-	1,236	1,219	(16)		1,236
Total Direct Costs	50,109	44,104	(6,005)	317,013	305,198			742,755
Indirect Costs								
Rents, Leases, and Utilities	2,573	2,368	(205)	19,018	17,323	(1,695)		28,260
Rent and Storage - Eatel/Iron Mountain	10,000	9,800	(200)	70,000	68,174	(1,826)		120,000
Communication - Internet & Phone	1,077	998	(79)	7,536	6,648	(887)		12,918
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 (Credit Card)	-	-	-	-	-	-		-
Postage & Courier Services	4,521	5,323	802	33,896	37,123	3,227	YTD: Increased shipping costs due to relocation of the retail lockbox	56,500
Other Miscellaneous	167	139	(27)	1,167	1,219	53		2,000
Total Indirect Costs	18,337	18,628	291	131,616	130,487	(1,129)		219,679
Home Office Expenses - P&L	68,446	62,732	(5,714)	448,629	435,685	(12,944)		962,434
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	68,446	62,732	(5,714)	448,629	435,685	(12,944)		962,434
Capital Purchases								
Furniture and Fixtures- Purchases > \$5,000	-	-	-	-	-	-		20,000
EDP Equipment (computers, printers, peripherals) - Purchases >\$5,000	-	-	-	-	-	-		-
Computer Software - Purchases >\$1,000,000	-	-	-	-	-	-		-
Total Capital Purchases	-	-	-	-	-	-		-



July 2025 Management Reports

September 11, 2025 Board Meeting

Overview

Corporate Overview

July 31, 2025

Underwriting Overview

Premium Written & Policies Issued

Premium Written (000s)	Jul-25	2025 YTD	Jul-24	2024 YTD
Direct Written Premium*	\$74,005	\$304,950	\$101,521	\$371,440
Takeout Written Premium	(164)	4,338	(334)	16,238
Net Written Premium Before Reinsurance	<u>\$74,169</u>	<u>\$300,612</u>	<u>\$101,856</u>	<u>\$355,202</u>
Earned Premium (000s)				
Direct Earned Premium	\$44,113	\$322,169	\$52,448	\$371,340
Takeout Earned Premium	2,870	30,664	2,853	25,581
Net Earned Premium Before Reinsurance	<u>\$41,242</u>	<u>\$291,505</u>	<u>\$49,595</u>	<u>\$345,759</u>
Counts				
Direct Policies Issued	21,095	94,346	25,847	102,535
Policies Takeout Initial	-	-	-	-
Policies Takeout Renewal	-	-	-	-
Net Policies Issued	<u>21,095</u>	<u>94,346</u>	<u>25,847</u>	<u>102,535</u>

Inforce Policies & Coverage Details

Count*	Jul-25	Jul-24
Direct Inforce Policies	126,906	138,024
Takeout Inforce Policies	<u>5,855</u>	<u>6,701</u>
Net Inforce Count	121,051	131,323
EPIC Inforce Policies (Multi to Single Policies)*	-	-
Total Net Inforce Policies	<u>121,051</u>	<u>131,323</u>
TIV (000s)*		
Direct TIV (Cov A-D)	\$44,332,992	\$48,266,773
Direct Cov E, F, Mold, BI	<u>\$2,911,496</u>	<u>\$3,705,124</u>
Total Direct Cov A-D, E, F, Mold, BI	\$47,244,488	\$51,971,897
Takeout TIV (Cov A-D)	\$2,000,619	\$2,063,555
Takeout Cov E, F, Mold, BI	<u>\$171,346</u>	<u>\$336,554</u>
Total Takeout Cov A-D, E, F, Mold, BI	\$2,171,966	\$2,400,109
Net TIV (Cov A-D)	\$42,332,373	\$46,203,218
Net Cov E, F, Mold, BI	<u>\$2,740,150</u>	<u>\$3,368,570</u>
Total Net Cov A-D, E, F, Mold, BI	<u>\$45,072,522</u>	<u>\$49,571,788</u>

Underwriting Overview

Net Inforce by Policy Type

<u>Commercial Lines</u>	<u>Net Inforce</u>			
	Count	Premium (000s)	TIV Cov A-D (000s)	E, F, Mold, BI (000s)
Builders Risk	11	\$300	\$16,011	\$0
Commercial	1,775	22,154	1,056,617	32,223
Wind & Hail Only	5,220	69,912	6,382,750	293,348
Total Commercial	7,006	\$92,366	\$7,455,378	\$325,571
<u>Personal Lines</u>				
Builders Risk	296	\$1,488	\$96,458	\$0
Condo	1,000	1,078	82,615	-
Homeowners	10,625	84,836	9,788,359	2,414,579
Mobile Home	10,357	19,798	677,847	-
Residence	59,279	164,565	14,281,446	-
Wind & Hail Only	32,488	123,912	9,950,271	-
Total Personal	114,045	\$395,677	\$34,876,995	\$2,414,579
Grand Total	121,051	\$488,043	\$42,332,373	\$2,740,150

Written Premium Analysis - Month

<u>Term Type (\$000s)</u>	<u>Jul-25</u>		<u>Jul-24</u>	
	Written Premium	Counts	Written Premium	Counts
New Business	\$12,101	4,216	\$17,311	5,000
Renewals	61,904	16,879	84,210	20,847
Total Direct Premium Written	\$74,005	21,095	\$101,521	25,847
<u>New Business Written From (\$000s)</u>				
Cajun Underwriters	740	222	507	165
Allstate	363	140	257	94
State Farm	348	150	283	103
Sagesure	342	116	243	70
Others	10,308	3,588	16,021	4,568
Renewal	12,101	4,216	17,311	5,000
Total Renewals*	61,904	16,879	84,210	20,847
Total Direct Premium Written	74,005	21,095	101,521	25,847

Written Premium Analysis - Year-to-Date

<u>Term Type (\$000s)</u>	<u>2025 YTD</u>		<u>2024 YTD</u>	
	Written Premium	Counts	Written Premium	Counts
New Business	\$64,865	23,847	\$99,806	29,232
Renewals	240,085	70,499	271,633	73,303
Total Direct Premium Written	\$304,950	94,346	\$371,440	102,535
<u>New Business Written From (\$000s)</u>				
Cajun Underwriters	\$3,243	1,053	\$4,741	1,304
Allstate	1,806	748	1,564	498
State Farm	1,539	712	1,438	542
Sagesure	1,723	559	1,269	367
Others	56,553	20,775	90,794	26,521
Renewal	64,865	23,847	99,806	29,232
Total Renewals*	240,085	70,499	271,633	73,303
Total Direct Premium Written	\$304,950	94,346	\$371,440	102,535

Underwriting Overview

Net Premium Written & Earned by Policy Type

Policy Type	Net Premium Written			Net Premium Earned		
	2025 YTD	2024 YTD	Variance	2025 YTD	2024 YTD	Variance
Commercial	12,955	18,112	(5,157)	14,079	18,917	(4,838)
Commercial Builders Risk	29	12	17	41	60	(19)
Commercial Builders Risk Renovations	(190)	306	(496)	249	467	(218)
Commercial Builders Risk Renovations Wind & Hail Only	(5)	36	(40)	26	6	20
Commercial Builders Risk Wind & Hail Only	12	-	12	1	-	1
Commercial Wind & Hail Only*	41,573	61,559	(19,986)	45,491	57,456	(11,965)
Total Commercial	54,374	80,025	(25,651)	59,888	76,906	(17,017)
DWG-1 Builders Risk	185	279	(94)	215	286	(71)
DWG-1 Builders Risk Renovation	656	1,085	(429)	742	1,198	(456)
DWG-1 Builders Risk Renovations Wind & Hail Only	-	-	-	-	-	-
DWG-1 Builders Risk Wind & Hail Only	(11)	14	(25)	17	19	(2)
DWG-1 Condo	605	654	(49)	650	690	(40)
DWG-1 Condo Wind & Hail Only	184	199	(15)	181	234	(52)
DWG-1 Mobile Home	12,761	12,410	352	11,032	9,072	1,961
DWG-1 Mobile Home Wind & Hail Only	3,409	3,239	170	2,882	2,820	62
DWG-1 Residence	52,721	60,136	(7,414)	48,645	49,687	(1,043)
DWG-1 Residence Wind & Hail Only	27,987	29,007	(1,020)	23,691	23,343	348
DWG-2 Residence	8,801	10,002	(1,202)	7,921	9,709	(1,788)
DWG-3 Residence	40,694	52,099	(11,405)	40,047	54,664	(14,617)
DWG-3 Residence Wind & Hail Only	47,039	51,529	(4,490)	45,342	53,507	(8,165)
Total Dwelling	195,030	220,652	(25,622)	181,367	205,231	(23,864)
HO-2 Broad Form*	6,123	6,179	(56)	5,764	6,651	(888)
HO-3 Special Form	44,600	47,322	(2,722)	43,828	55,213	(11,385)
HO-4 Contents Broad Form	78	76	2	65	75	(10)
HO-6 Unit Owners Form	320	365	(46)	280	341	(60)
HO-8 Modified Coverage Form	31	22	9	28	38	(10)
HO-R Homeowner Renovation	56	559	(503)	284	1,305	(1,020)
Total Homeowners	51,208	54,524	(3,316)	50,250	63,623	(13,373)
Net Premium Written & Earned Before Reinsurance	300,612	355,202	(54,589)	291,505	345,759	(54,254)
Ceded Reinsurance				159,959	159,473	486
Net Premium Earned as of 7/31				131,546	186,286	(54,740)

Premium Payment Collections Overview - July 2025

Checks	Month				Year-to-Date			
	Jul-25		Jul-24		2025 YTD		2024 YTD	
Payment Method	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
Mail	351	1,139,623	831	2,225,380	2,524	7,860,249	3,921	10,150,186
Walk-In	74	360,411	75	265,709	439	2,469,122	566	3,903,207
6370 Lockbox - Manual	6,912	29,293,976	7,889	37,336,788	34,022	136,336,954	37,289	162,127,846
3344 Lockbox - Upload	<u>2,726</u>	<u>3,654,297</u>	<u>3,195</u>	<u>6,672,467</u>	<u>18,748</u>	<u>27,758,508</u>	<u>21,454</u>	<u>42,561,346</u>
Total Checks	10,063	\$34,448,307	11,990	\$46,500,344	55,733	\$174,424,832	63,230	\$218,742,586

Credit Cards	Payment Method	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
	Mail	0	0	0	0	0	0	0	0
	Online	3,774	4,738,512	3,826	5,545,550	23,402	28,421,171	23,154	29,593,464
	EPIC	<u>7,423</u>	<u>8,383,766</u>	<u>8,035</u>	<u>10,837,703</u>	<u>43,485</u>	<u>48,579,079</u>	<u>45,446</u>	<u>57,756,097</u>
	Total Credit Cards	11,197	\$13,122,278	11,861	\$16,383,253	66,887	\$77,000,250	68,600	\$87,349,562

Electronic Funds Transfer (Checking or Saving)	Payment Method	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
	Online	3,347	4,325,949	3,531	4,919,980	22,783	30,323,023	20,302	25,708,086
	EPIC	<u>6,172</u>	<u>11,061,797</u>	<u>6,920</u>	<u>16,386,043</u>	<u>35,107</u>	<u>64,149,571</u>	<u>40,251</u>	<u>90,312,726</u>
	Total EFTs	9,519	\$15,387,746	10,451	\$21,306,023	57,890	\$94,472,593	60,553	\$116,020,812

Payment Method	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
Mail	351	1,139,623	831	2,225,380	2,524	7,860,249	3,921	10,150,186
Walk-In	74	360,411	75	265,709	439	2,469,122	566	3,903,207
Online	7,121	9,064,461	7,357	10,465,530	46,185	58,744,193	43,456	55,301,550
6370 Lockbox - Manual	6,912	29,293,976	7,889	37,336,788	34,022	136,336,954	37,289	162,127,846
3344 Lockbox - Upload	2,726	3,654,297	3,195	6,672,467	18,748	27,758,508	21,454	42,561,346
EPIC	<u>13,595</u>	<u>19,445,563</u>	<u>14,955</u>	<u>27,223,746</u>	<u>78,592</u>	<u>112,728,650</u>	<u>85,697</u>	<u>148,068,823</u>
Total Payments Collected	30,779	\$62,958,331	34,302	\$84,189,620	180,510	\$345,897,675	192,383	\$422,112,959

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

Depopulation Efforts Overview

Takeout Activity by Round Inception-to-Date

Assumption	Initial Assumption	As of 7/31/2025	
		Policies Assumed	Premium Assumed
03/1/2008 Round 1	26,359		
12/1/2008 Round 2	13,133		
04/1/2009 Round 3	3,366		
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	3,337	\$4,085
04/1/2023 Round 17	6,578	4,843	\$17,010
10/1/2023 Round 18	7,755	5,751	\$19,789
04/1/2024 Round 19	8,415	6,471	\$17,150
12/1/2024 Round 20	13,481	10,272	\$34,663
04/1/2025 Round 21	2,922	2,375	\$6,845
Grand Total	172,025	105,821	199,849

Depopulation Summary Rounds 17, 18 & 19

	Round 21 ITD		Round 20 ITD		Round 19 ITD	
	Policy Count	Unearned Premium	Policy Count	Unearned Premium	Policy Count	Unearned Premium
Policies Selected	2,961		13,644		8,655	
Policies Cancelled as of Assumption	(39)		(163)		(240)	
Policies Initially Assumed	2,922	5,640	13,481	34,388	8,415	13,524
Activity on Assumed Policies:						
Optouts (Remaining with LCPIC)	(372)	(816)	(1,973)	(6,203)	(916)	(1,628)
Reinstated Policies	19	74	185	502	80	307
Policies Canceled	(119)	(207)	(960)	(2,171)	(742)	(1,431)
Policies Not Renewed	(4)	0	(27)	0	(12)	0
Renewals Not Included in Initial Assumption	0	0	3	6	0	0
Policies Expired by LCPIC-Renewing by Depop Company	(643)	0	(6,149)	0	(6,471)	0
Renewals Not Taken (Expired without Payment)	(72)	0	(440)	0	(354)	0
Renewals Issued on Behalf of Depop Company*	0	2,151	0	8,155	0	6,445
Payment for Endorsement Activity	0	(7)	0	(39)	0	(67)
Renewals Issued - Prior Term Canceled	1	10	3	25	0	0
Adjustments made for Report Errors	0	0	0	0	0	0
Total Activity - July 2025	(1,190)	1,205	(9,358)	\$275	(8,415)	\$3,626
Inforce with LCPIC	1,732		4,123		0	
Renewals Offered by Depop Companies	643		6,149		6,471	
Depopulated Policies	2,375	\$6,845	10,272	\$34,663	6,471	\$17,150
*Renewals Offered and Expired						
Initial Assumption - Renewals Offered	1,247		8,625		8,507	
Renewals Offered After Assumption - Not Included in Initial Assumption	0		3		1	
Renewals Not Offered	0		0		0	
Number of Renewals Processed by LCPIC	1,247		8,628		8,508	
Number of Policies Expired by LCPIC - Renewing by Depop Company	(643)		(6,149)		(6,471)	
Total Number of Policies Renewed by LCPIC	604		2,479		2,037	
Number of Expired Policies Without Payment	(72)		(440)		(354)	
Number of Policies Non-Renewed	(4)		(27)		(12)	
Number of Policies Canceled	(10)		(68)		(81)	
Optouts	(48)		(143)		(113)	
Renewals Issued-Prior Term Canceled	1		3		0	
Renewals Accepted On Behalf of Depop Company	471		1,804		1,477	

Claim Overview

Inception-to-Date Loss, Expense, & Claim Count - As of 6/30/25 (Updated Quarterly)

	Loss Year	ITD Claims	ITD Loss & LAE (000s)*
Hurricanes:			
Hurricane Katrina	2005	66,139	\$1,686,485
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	\$129,364
Hurricane Harvey	2017	121	\$225
Hurricane Nate	2017	12	\$17
Hurricane Barry	2019	618	\$2,149
Hurricane Laura	2020	2,725	\$103,175
Hurricane Sally	2020	6	\$10
Hurricane Delta	2020	2,139	\$23,967
Hurricane Zeta	2020	2,647	\$21,715
Hurricane Ida	2021	14,298	\$576,225
Hurricane Beryl	2024	17	\$109
Hurricane Francine	2024	2,861	\$28,980
Total Hurricanes		179,776	3,109,683
PCS Events:			
39-Wind & Thunderstorm Event	2011	125	\$506
41-Wind & Thunderstorm Event	2011	3,050	\$30,230
46-Wind & Thunderstorm Event	2011	263	\$2,286
61-Tropical Storm Lee	2011	792	\$4,010
92-Hail Storm	2013	2,869	\$23,698
94-Wind & Thunderstorm Event	2013	60	\$284
1644-Wind & Thunderstorm Event	2016	687	\$623
1714-Wind & Hail Event	2017	208	\$4,894
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	37	\$122
1924 - Wind & Thunderstorm Event	2019	25	\$74
1925 - Wind & Thunderstorm Event	2019	15	\$63
1927 - Wind & Thunderstorm Event	2019	145	\$1,132
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	\$368
2022 - Wind and Thunderstorm Event	2020	32	\$136
2023 - Wind and Thunderstorm Event	2020	26	\$228
2024 - Wind and Thunderstorm Event	2020	67	\$405
2027 - Wind and Thunderstorm Event	2020	6	\$25
2029 - Wind and Thunderstorm Event	2020	8	\$67
Tropical Storm Cristobal	2020	34	\$161
2117 - Winter Storm	2021	164	\$737
2125 - Wind & Hail Event	2021	33	\$221
2126 - Wind & Hail Event	2021	86	\$656
2131 - Wind & Hail Event	2021	42	\$393
2132 - Wind & Hail Event	2021	57	\$213
TS Claudette	2021	9	\$26
TS Nicholas	2021	14	\$307
2220 - Wind and Thunderstorm Event	2022	59	\$1,736
2221 - Wind & Hail Event	2022	58	\$715
2223 - Wind & Hail Event	2022	4	\$28
2225 - Wind & Hail Event	2022	17	\$171
2272 - Wind & Hail Event	2022	329	\$12,765
2316 - Wind & Hail Event	2023	86	\$798
2348 - Wind & Hail Event	2023	24	\$136
2349 - Wind & Hail Event	2023	286	\$3,924
2411 - Wind & Hail Event	2024	218	\$3,009
2417 - Wind & Thunderstorm Event	2024	60	\$230
2420 - Wind & Thunderstorm Event	2024	65	\$953
2431 - Wind & Hail Event	2024	795	\$17,699
2440 - Wind & Hail Event	2024	289	\$4,719
2441 - Wind & Hail Event	2024	209	\$1,930
2447 - Wind & Hail Event	2024	64	\$1,247
2516 - Snow Event	2025	158	\$651
2522 - Wind & Hail Event	2025	68	\$679
2524 - Wind & Hail Event	2025	48	\$493
2528 - Wind & Hail Event	2025	29	\$248
Total PCS Events		12,460	126,751
Other Outsourced Claims:			
2015 Day Claims Outsourced to Worley	2015	666	\$3,100
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	\$135
Outsourced Day Claims (2010-2013)	2010-2013	13,323	\$114,253
Total Other Outsourced Claims		14,209	118,259
In-house Day Claims (2014 Forward)	2014-2025	19,141	\$221,556
Total Claims		225,586	3,576,249

Claim Overview

Loss & Expense Reserves & Open Claim Counts as of July 31, 2025

Catastrophe Name	Loss Year	Open Claim Count				Reserves (000s)	
		Litigated	Non-Litigated	Jul-25 Total	Jul-24 Total	Jul-25	Jul-24
Hurricanes:							
Hurricane Katrina*	2005	1	-	1	1	\$285	\$105
Hurricane Isaac	2012	4	-	4	4	\$980	\$980
Hurricane Barry	2018	-	-	-	-	-	-
Hurricane Laura	2020	16	-	16	29	\$132	\$853
Hurricane Sally	2020	-	-	-	-	-	-
Hurricane Delta	2020	7	-	7	19	\$68	\$295
Hurricane Zeta	2020	9	1	10	19	\$169	\$777
Hurricane Ida	2021	170	-	170	472	\$5,870	\$14,863
Hurricane Beryl	2024	-	-	-	7	\$14	\$73
Hurricane Francine	2024	7	47	54	-	\$2,161	-
Total Hurricanes		214	48	262	551	\$9,680	\$17,945
PCS Events:							
92-Hail Storm	2013	-	-	-	-	-	-
1644-Wind & Flooding Event	2016	-	-	-	-	-	-
1714-Wind & Hail Event	2017	1	-	1	1	\$6	\$27
1821-Wind & Thunderstorm Event	2018	-	-	-	-	-	-
1923-Wind & Thunderstorm Event	2019	-	-	-	-	-	-
1927-Wind & Thunderstorm Event	2019	-	-	-	-	-	-
2020 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
2021 - Wind and Thunderstorm Event	2020	1	-	1	1	\$13	\$21
2022 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
2023 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
2024 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
2027 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
Tropical Storm Cristobal	2020	-	-	-	-	-	-
2117 - Winter Storm	2021	-	-	-	-	-	-
2125 -Wind & Hail Event	2021	-	-	-	-	-	-
2126 - Wind & Hail Event	2021	-	-	-	-	-	-
2131 - Wind & Hail Event	2021	-	-	-	-	-	-
2132 - Wind & Hail Event	2021	1	-	1	1	\$1	\$0
Tropical Storm Claudette	2021	-	-	-	-	-	-
Tropical Storm Nicholas	2021	-	-	-	-	-	-
2220 - Wind and Thunderstorm Event	2022	1	-	1	1	\$146	\$30
2221 - Wind & Hail Event	2022	1	-	1	1	\$42	\$29
2223 - Wind & Hail Event	2022	-	-	-	-	-	-
2225 - Wind & Hail Event	2022	-	-	-	-	-	-
2272 - Wind & Hail Event	2022	5	-	5	5	\$174	\$114
2299 - Wind & Hail Event	2022	-	-	-	-	-	-
2316 - Wind & Hail Event	2023	2	-	2	2	\$63	\$20
2348 - Wind & Hail Event	2023	-	-	-	-	-	-
2349 - Wind & Hail Event	2023	-	-	-	4	\$1	\$17
2411 - Wind & Hail Event	2024	1	2	3	17	\$49	\$363
2417 - Wind and Thunderstorm Event	2024	-	-	-	1	-	\$3
2420 - Wind and Thunderstorm Event	2024	-	2	2	4	\$15	\$64
2431 - Wind & Hail Event	2024	2	11	13	81	\$188	\$1,917
2440 - Wind & Hail Event	2024	2	2	4	35	\$107	\$541
2441 - Wind & Hail Event	2024	-	2	2	16	\$1	\$202
2447 - Wind & Hail Event	2024	1	-	1	6	\$26	\$41
2516 - Snow Event	2025	-	3	3	-	\$56	-
2522 - Wind & Hail Event	2025	-	6	6	-	\$98	-
2524 - Wind & Hail Event	2025	-	4	4	-	\$121	-
2528 - Wind & Hail Event	2025	-	3	3	-	\$16	-
Other	N/A	-	-	-	-	-	-
Total PCS Events		18	35	53	176	\$1,123	\$3,388
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	-	-	-	-	-	-
Total Other Outsourced Claims		-	-	-	-	-	-
Inhouse/Day Claims		58	186	244	312	8,109	9,522
Total Claims		290	269	559	1,039	\$18,912	\$30,855
IBNR						\$82,361	\$161,295
Total Reserve & IBNR						\$101,273	\$192,150

*Counts do not include EPIC commercial claims.

Claim Overview

Claim Level Statistics - All Claims

	<u>Month</u>		<u>Year-to-Date</u>	
	Jul-25	Jul-24	2025 YTD	2024 YTD
New Reported Claims	197	310	1,731	3,080
Claims Reopened	177	301	1,020	1,342
Closed Claims, as of 7/31	377	573	2,641	3,506
Closed with Pay	256	442	1,693	2,420
Closed without Pay	142	174	1,037	1,311
Avg Severity of Closed Claims	24,755	25,813	23,286	21,476
Avg Days to Close	204	156	205	149
Avg Days Open	107	93	121	89
Open Large Losses (>\$25K)	0	0	N/A	N/A

Claim Level Statistics - Hurricanes

New Reported Claims	4	8	72	17
Claims Reopened	38	12	343	121
Closed Claims, as of 7/31	61	54	654	362
Closed with Pay	52	51	551	340
Closed without Pay	11	3	122	34
Avg Severity of Closed Claims	44,979	99,288	42,282	80,948
Avg Days to Close	726	999	553	932
Avg Days Open	423	635	346	572
Open Large Losses (>\$25K)	0	0	N/A	N/A

Claim Level Statistics - PCS Events

New Reported Claims	10	51	355	1,517
Claims Reopened	38	170	221	637
Closed Claims, as of 7/31	44	210	462	1,414
Closed with Pay	37	182	289	1,097
Closed without Pay	9	47	190	444
Avg Severity of Closed Claims	25,399	17,526	13,611	12,095
Avg Days to Close	206	76	112	48
Avg Days Open	55	37	50	25
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	0	0	0
Closed Claims, as of 7/31	0	0	0	0
Closed with Pay	0	0	0	0
Closed without Pay	0	0	0	0
Avg Severity of Closed Claims	0	0	0	0
Avg Days to Close	0	0	0	0
Avg Days Open	0	0	0	0
Open Large Losses (>\$25K)	0	0	N/A	N/A

Claim Level Statistics - Inhouse/Day Claims

New Reported Claims	183	251	1,304	1,546
Claims Reopened	101	119	456	584
Closed Claims, as of 7/31	272	309	1,525	1,730
Closed with Pay	167	209	853	983
Closed without Pay	122	124	725	833
Avg Severity of Closed Claims	20,116	18,606	18,072	16,699
Avg Days to Close	86	63	83	67
Avg Days Open	44	37	45	41
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>In-house</u>		<u>Management</u> <u>Outsourced</u>	
	Jul-25	Jul-24	Jul-25	Jul-24
Claim Management Fees				
Creative Adjusting- Admin Fees	-	36,000	-	-
Eberl - Admin Fees	-	-	-	-
MD Claims LLC - Admin Fees	-	-	-	-
Maverick Claims - Admin Fees	-	-	15,356	33,122
IAS Services Group LLC - Admin Fees	-	-	-	-
Mid-America - Admin Fees	-	-	1,275	6,900
Pacesetter - Admin Fees	-	-	1,500	24,350
SWA - Admin Fees	-	-	-	800
One Call - Call Center	-	-	-	-
Total Claim Management Fees	\$ -	\$36,000	\$18,131	\$65,172
Adjusting, Engineering, & Reinspection Expenses				
Elite Claims Service	62,752	40,820	-	-
Mid-America Catastrophe Service LLC	30,254	47,699	-	43,548
Pacesetter Claims Services Inc	33,092	25,126	3,133	17,778
US Forensic (Engineering)	35,048	2,210	-	8,424
LEGION CLAIMS SOLUTIONS LLC	13,588	7,800	-	-
SWA Claims Management Services LLC	14,144	44,357	-	38,581
Forensic Investigations Group (Engineering)	6,000	9,136	-	-
NEW ENGLAND FIRE CAUSE & ORIGIN INC	5,468	2,952	-	-
Rimkus Consulting Group (Engineering)	22,333	375	-	-
Joffrion Services LLC DBA Coastal Fire Investigati	10,814	-	-	-
Keystone Experts and Engineers LLC	-	-	-	-
HVAC Investigators	6,160	3,105	-	-
STRIKE CHECK LLC	4,125	2,350	-	-
Sift Fire Investigations LLC	-	10,498	-	-
Jill S Smith S&S Claims Professionals LLC	-	-	-	-
All Other	7,801	13,742	-	2,454
Total Adjusting, Engineering, & Reinspection Exps	\$251,579	\$210,168	\$3,133	\$110,785
Total LAE Expenses	\$251,579	\$246,168	\$21,264	\$175,957
LCPIC Claims Payroll & Benefits*	222,408	157,398	5,353	39,900
Total Expenses	\$473,988	\$403,566	\$26,618	\$215,857

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

Total Expenses	473,988	403,566	26,618	215,857
Ending Open Claims (559) Ending Closed Claims (377)	914	1,286	22	326
Total Direct Labor Cost Per Claim Handled	\$519	\$314	\$1,210	\$662

Average LAE Expenses - Closed Claims Method

Total LAE Expenses Paid on Closed Claims	149,169	162,062	3,133	69,713
Allocated LCPIC Claims Payroll & Benefits**	89,304	47,978	2,433	22,153
Allocated Expenses - Call Center**	-	-	-	-
Total Expenses - Closed Claims	\$238,473	\$210,040	\$5,567	\$91,866
Closed Claims	367	392	10	181
Total Direct Labor Cost Per Closed Claim	\$650	\$536	\$557	\$508

*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>In-house</u>		<u>Management</u> <u>Outsourced</u>	
	2025	2024	2025	2024
Claim Management Fees				
Creative Adjusting- Admin Fees	-	640,000	-	-
Eberl - Admin Fees	-	-	-	-
MD Claims LLC - Admin Fees	-	-	-	-
Maverick Claims - Admin Fees	-	-	152,416	314,072
IAS Services Group LLC - Admin Fees	-	-	-	-
Mid-America - Admin Fees	-	-	32,875	225,475
Pacesetter - Admin Fees	-	-	21,400	30,550
SWA - Admin Fees	-	-	14,100	139,950
One Call - Call Center	-	-	-	-
Total Claim Management Fees	\$ -	\$640,000	\$220,791	\$710,047
Adjusting, Engineering, & Reinspection Expenses				
Elite Claims Service	385,016	631,898	968	42,154
Mid-America Catastrophe Service LLC	341,408	241,403	13,936	507,629
Pacesetter Claims Services Inc	219,413	110,839	9,792	76,259
US Forensic (Engineering)	193,572	33,676	73,988	10,398
LEGION CLAIMS SOLUTIONS LLC	159,600	90,387	-	10,050
SWA Claims Management Services LLC	122,133	184,221	7,272	363,504
Forensic Investigations Group (Engineering)	45,092	77,297	-	-
NEW ENGLAND FIRE CAUSE & ORIGIN INC	44,625	23,242	-	-
Rimkus Consulting Group (Engineering)	33,561	7,247	-	-
Joffrion Services LLC DBA Coastal Fire Investigati	30,286	-	-	-
Keystone Experts and Engineers LLC	29,762	31,929	5,995	-
HVAC Investigators	16,515	13,160	3,370	2,780
STRIKE CHECK LLC	14,980	11,585	-	-
Sift Fire Investigations LLC	13,096	17,971	-	-
Jill S Smith S&S Claims Professionals LLC	-	18,000	6,000	-
All Other	90,684	57,031	27,586	7,050
Total Adjusting, Engineering, & Reinspection Exps	\$1,739,744	\$1,549,886	\$148,905	\$1,019,825
Total LAE Expenses	\$1,739,744	\$2,189,886	\$369,696	\$1,729,872
LCPIC Claims Payroll & Benefits*	1,292,535	1,019,961	100,958	248,102
Total Expenses	\$3,032,278	\$3,209,848	\$470,654	\$1,977,974

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

Total Expenses	3,032,278	3,209,848	470,654	1,977,974
Ending Open Claims (559) Ending Closed Claims (2641)	3,122	3,192	78	1,353
Total Direct Labor Cost Per Claim Handled	\$971	\$1,006	\$6,034	\$1,462

Average LAE Expenses - Closed Claims Method

Total LAE Expenses Paid on Closed Claims	1,385,837	1,240,665	136,323	1,254,501
Allocated LCPIC Claims Payroll & Benefits**	476,215	283,512	56,443	155,205
Allocated Expenses - Call Center**	-	-	-	-
Total Expenses - Closed Claims	\$1,862,052	\$1,524,177	\$192,766	\$1,409,707
Closed Claims	2,575	2,298	66	1,208
Total Direct Labor Cost Per Closed Claim	\$723	\$663	\$2,921	\$1,167

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

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

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

***Counts do not include EPIC commercial claims

Monthly Underwriting & Customer Service Labor Expense Overview

Underwriting & Customer Service Expenses

	<u>Month</u>		<u>Year-to-Date</u>	
	Jul-25	Jul-24	2025	2024
LCPIC Underwriting Payroll & Benefits*	250,869	237,118	1,627,860	1,507,846
LCPIC Customer Service Payroll & Benefits*	34,946	37,219	209,701	204,012
Temporary Labor - Customer Service	-	-	-	-
Total Payroll & Benefits	\$285,815	\$274,338	\$1,837,561	\$1,711,858
Total Expenses	\$285,815	\$274,338	\$1,837,561	\$1,711,858

Average Underwriting Expenses - Policies Issued Method

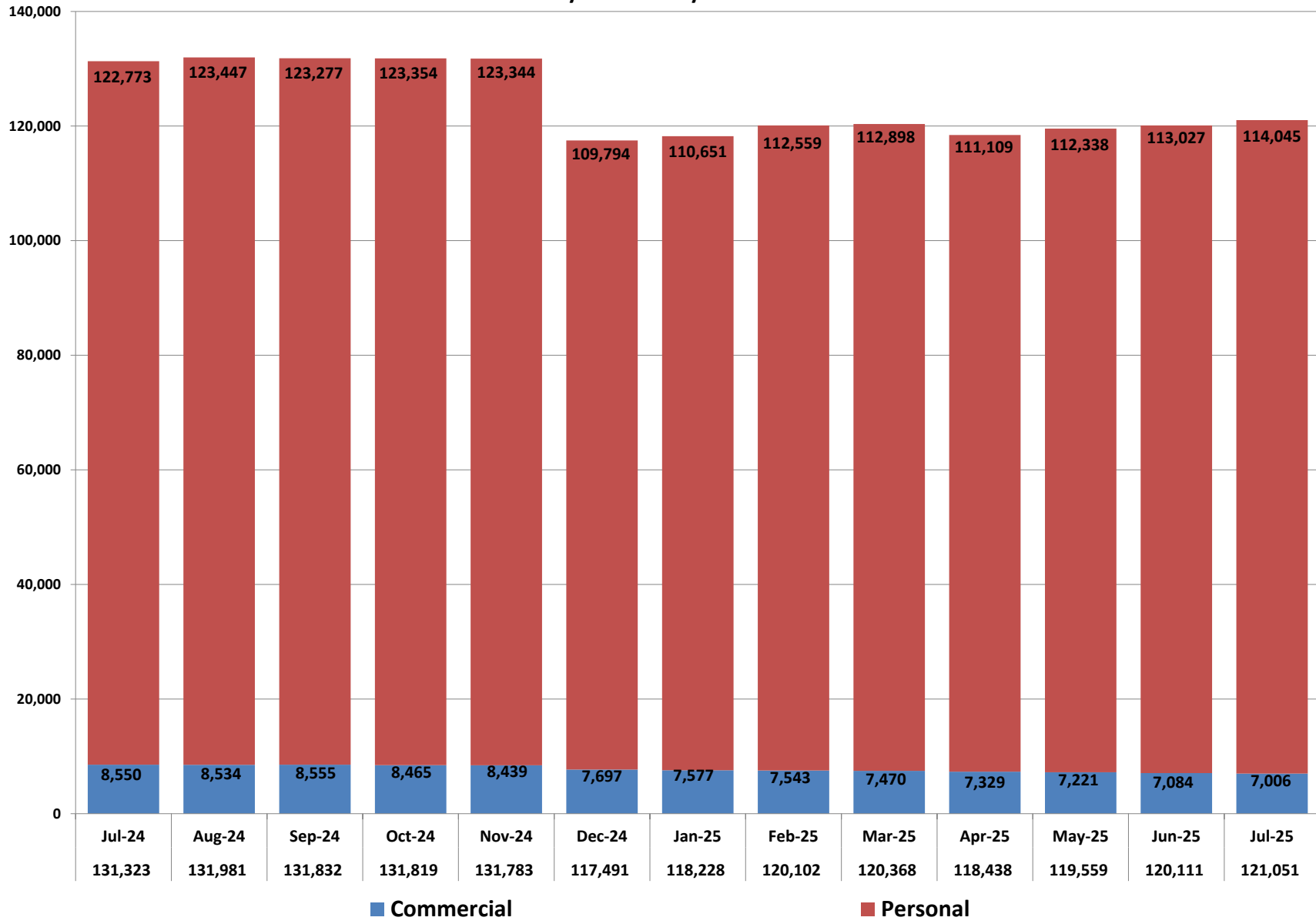
Total Expenses	\$285,815	\$274,338	\$1,837,561	\$1,711,858
New Policies Issued	4,216	5,000	23,847	29,232
Renewal Policies issued	<u>16,879</u>	<u>20,847</u>	<u>70,745</u>	<u>73,303</u>
Total Policies Issued*	21,095	25,847	94,592	102,535
Average Cost Per Policy Issued	\$13.55	\$10.61	\$19.43	\$16.70

Average Underwriting Expenses - Average Inforce Method

Total Expenses	\$285,815	\$274,338	\$1,837,561	\$1,711,858
Average Inforce Policies	<u>127,935</u>	<u>139,590</u>	<u>130,732</u>	<u>141,747</u>
Average Cost Per Policy Inforce	\$2.23	\$1.97	\$14.06	\$12.08

LCPIC Policy Inforce Count by Month - Net of Depop

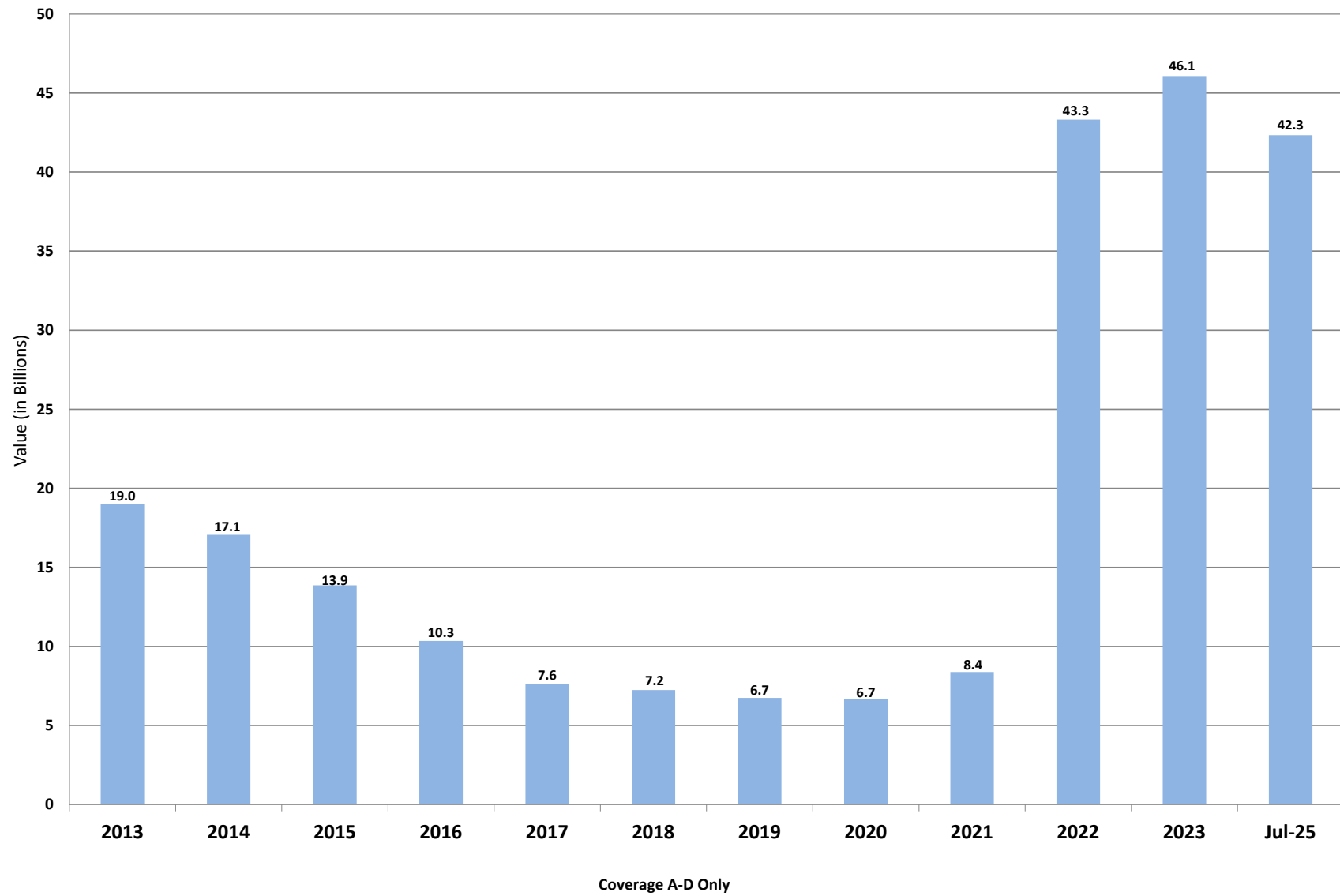
July 2024 to July 2025



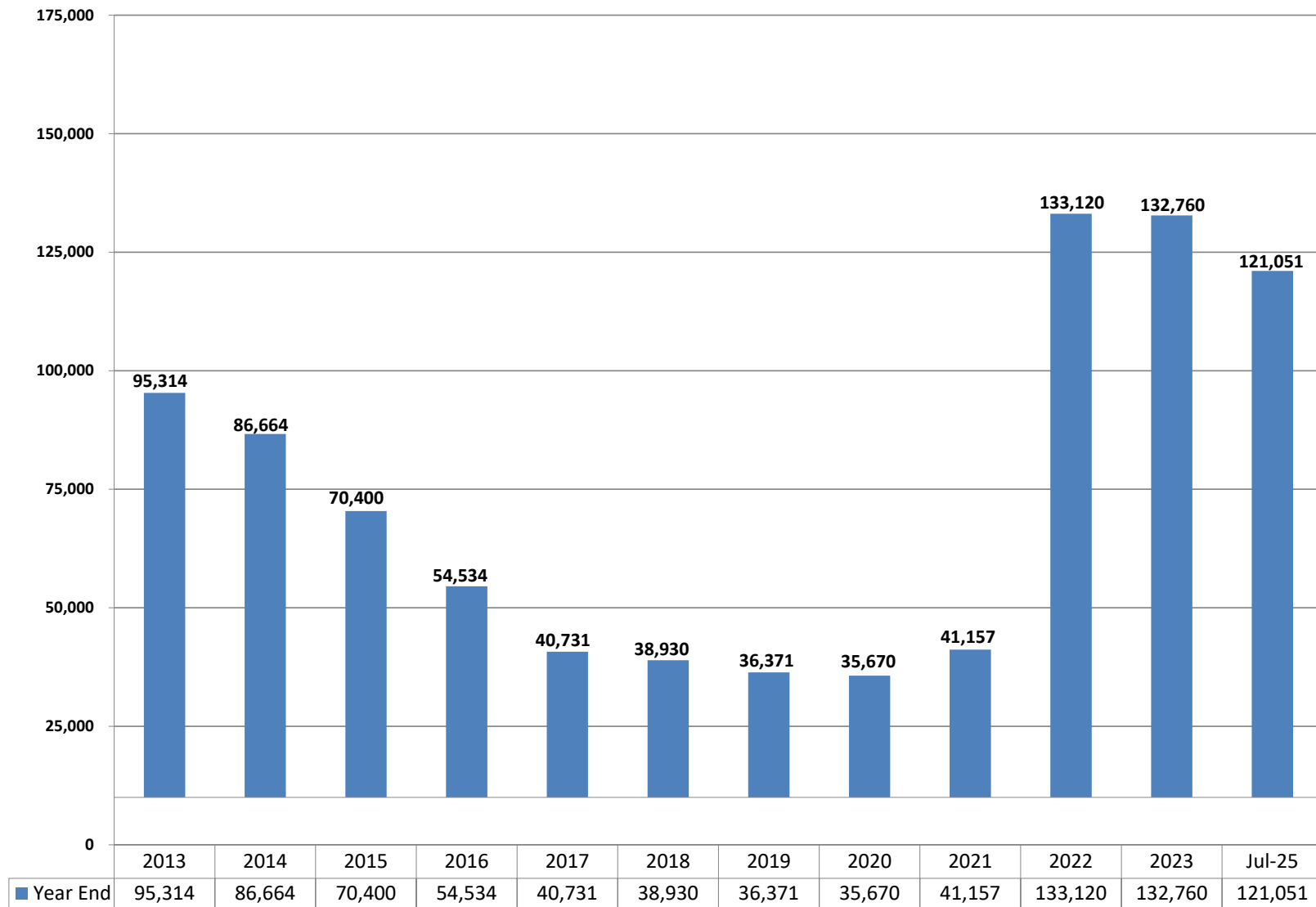
Inforce Policies by Business Type - Before and After Takeout

	Direct		Takeout		Net	
	Inforce Count	Inforce TIV (Cov A-D)	Inforce Count	Inforce TIV (Cov A-D)	Inforce Count	Inforce TIV (Cov A-D)
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
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
2023						
Commercial	8,541	10,721,652,318	0	0	8,541	10,721,652,318
Dwelling/Fire	116,228	26,760,245,133	7,300	1,785,715,050	108,928	24,974,530,083
Homeowners	17,450	11,357,400,168	2,159	981,099,070	15,291	10,376,301,098
Total	142,219	48,839,297,619	9,459	2,766,814,120	132,760	46,072,483,499
2024						
Commercial	8,299	9,621,962,070	602	609,851,189	7,697	9,012,110,881
Dwelling/Fire	111,026	26,301,989,144	11,826	2,840,495,515	99,200	23,461,493,629
Homeowners	12,749	10,602,755,833	2,155	1,361,892,095	10,594	9,240,863,738
Total	132,074	46,526,707,047	14,583	4,812,238,799	117,491	41,714,468,248
As of July 31, 2025						
Commercial	7,246	7,674,171,473	240	218,793,862	7,006	7,455,377,611
Dwelling/Fire	108,272	26,288,569,241	4,852	1,199,933,500	103,420	25,088,635,741
Homeowners	11,388	10,370,251,404	763	581,892,070	10,625	9,788,359,334
Total	126,906	44,332,992,118	5,855	2,000,619,432	121,051	42,332,372,686

Total Insured Value - After Takeout



Inforce Policy Count - After Takeout



Takeout Activity by Company Inception-to-Date

Round 19 Assumption 4/1/2024

Company	Initial Assumption	Opt Outs	<u>As of 7/31/2025</u>		Policies Assumed	Premium Assumed
			Canceled/Reinstated Policies	Expired Policies		
Safepoint	7,671	(837)	(599)	(325)	5,910	\$15,390
Ocean Harbor	744	(79)	(63)	(41)	561	\$1,760
Grand Total	8,415	(916)	(662)	(366)	6,471	17,150

Round 20 Assumption 12/1/2024

Company	Initial Assumption	Opt Outs	<u>As of 7/31/2025</u>		Policies Assumed	Premium Assumed
			Canceled/Reinstated Policies	Expired Policies		
Cajun Underwriters	12,096	(1,801)	(689)	(420)	9,186	\$30,874
Ocean Harbor	1,385	(172)	(86)	(41)	1,086	\$3,789
Grand Total	13,481	(1,973)	(775)	(461)	10,272	34,663

Round 21 Assumption 4/1/2025

Company	Initial Assumption	Opt Outs	<u>As of 7/31/2025</u>		Policies Assumed	Premium Assumed
			Canceled/Reinstated Policies	Expired Policies		
Cajun Underwriters	2,922	(372)	(100)	(75)	2,375	\$6,845
Grand Total	2,922	(372)	(100)	(75)	2,375	6,845

QUARTERLY STATEMENT

OF THE

Louisiana Citizens Property Insurance
Corporation

OF

Metairie

IN THE STATE OF

Louisiana

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF Louisiana

AS OF

JUNE 30, 2025

2025

PROPERTY AND CASUALTY

2025



PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF JUNE 30, 2025
OF THE CONDITION AND AFFAIRS OF THE

Louisiana Citizens Property Insurance Corporation

NAIC Group Code	00000	(Current Period)	00000	(Prior Period)	NAIC Company Code	17716	Employer's ID Number	68-0571166
Organized under the Laws of	Louisiana				State of Domicile or Port of Entry	Louisiana		
Country of Domicile	United States							
Incorporated/Organized	08/15/2003				Commenced Business	01/01/2004		
Statutory Home Office	One Galleria Blvd., Suite 720				Metairie, LA, US 70001-0000			
	(Street and Number)				(City or Town, State, Country and Zip Code)			
Main Administrative Office	One Galleria Blvd., Suite 720				Metairie, LA, US 70001-0000		504-831-6930	
	(Street and Number)				(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)	
Mail Address	One Galleria Blvd., Suite 720				Metairie, LA, US 70001			
	(Street and Number or P.O. Box)				(City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	One Galleria Blvd., Suite 720				Metairie, LA, US 70001-0000		504-832-3214	
	(Street and Number)				(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)	
Internet Web Site Address	www.lacitizens.com							
Statutory Statement Contact	Adam Christopher Bourgeois				504-832-3214			
	(Name)				(Area Code) (Telephone Number) (Extension)			
	aboutgeois@lacitizens.com				504-832-2574			
	(E-Mail Address)				(Fax Number)			

OFFICERS

Name	Title	Name	Title
Richard Clay Newberry	Chief Executive Officer	Paige McClendon Harper	Secretary
Joseph Anthony Sciortino	Chief Financial Officer		

OTHER OFFICERS

Ricky Renardo Lindsey	Chief Information Officer		

DIRECTORS OR TRUSTEES

Ben Albright #	Eric Berger	Daryl V. Burckel	Brian E. Chambley
William P. Chauvin	Gabe Firment	Renee' Free	Jody Guillot #
Robert Page #	Kevin Reinke	William J. Starr	Kirk Talbot
Tim Temple	Steven Werner	Sam Wilkinson	

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 Chief Financial Officer
Subscribed and sworn to before me this _____ 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 _____
Margaret Marie Guidry, Notary For Life		

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1	2	3	
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	188,691,739	0	188,691,739	167,794,398
2. Stocks:				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$ encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	0
5. Cash (\$ 264,896,805), cash equivalents (\$ 365,564,290) and short-term investments (\$ 15,335,971)	645,797,065	0	645,797,065	698,550,794
6. Contract loans (including \$ premium notes)	0	0	0	0
7. Derivatives	0	0	0	0
8. Other invested assets	0	0	0	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	834,488,804	0	834,488,804	866,345,193
13. Title plants less \$ charged off (for Title insurers only)	0		0	0
14. Investment income due and accrued	2,808,956		2,808,956	2,606,670
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,394,778	959,651	1,435,127	4,258,754
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	68,229,299	0	68,229,299	70,080,804
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	3,041,922	571,557	2,470,366	5,206,945
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	66,234,326	64,582,738	1,651,587	33,499
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	822,452	763,936	58,516	114,115
21. Furniture and equipment, including health care delivery assets (\$)	189,328	189,328	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
25. Aggregate write-ins for other-than-invested assets	64,903,094	1,553,184	63,349,910	130,183,436
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,043,112,959	68,620,395	974,492,565	1,078,829,416
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	1,043,112,959	68,620,395	974,492,565	1,078,829,416
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			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	57,655,000	0	57,655,000	113,000,000
2502. Current emergency assessments receivable - companies	5,582,219	0	5,582,219	17,058,249
2503. Prepaid miscellaneous expenses	1,296,995	1,296,995	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	368,880	256,190	112,691	125,187
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	64,903,094	1,553,184	63,349,910	130,183,436

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 8,419,371)	62,619,333	70,310,939
2. Reinsurance payable on paid losses and loss adjustment expenses	0	0
3. Loss adjustment expenses	14,354,795	13,171,305
4. Commissions payable, contingent commissions and other similar charges	11,472,833	11,725,749
5. Other expenses (excluding taxes, licenses and fees)	9,554,792	7,144,846
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	774,063	0
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 \$ 58,947,701 and interest thereon \$ 240,229	59,187,931	115,900,981
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	241,436,110	265,255,486
10. Advance premium	17,641,797	3,893,584
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	35,350	0
13. Funds held by company under reinsurance treaties	0	0
14. Amounts withheld or retained by company for account of others	22,315	5,416
15. Remittances and items not allocated	2,356	0
16. Provision for reinsurance (including \$ 75,798 certified)	90,721	90,721
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	135,222,677	204,992,719
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	552,415,071	692,491,746
27. Protected cell liabilities		0
28. Total liabilities (Lines 26 and 27)	552,415,071	692,491,746
29. Aggregate write-ins for special surplus funds	978,205,000	978,205,000
30. Common capital stock		0
31. Preferred capital stock		0
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		0
34. Gross paid in and contributed surplus		0
35. Unassigned funds (surplus)	(556,127,506)	(591,867,331)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		0
36.2 shares preferred (value included in Line 31 \$)		0
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	422,077,494	386,337,669
38. Totals (Page 2, Line 28, Col. 3)	974,492,565	1,078,829,416
DETAILS OF WRITE-INS		
2501. Restricted assessments.....	118,689,381	157,842,852
2502. Pending escheatment payable.....	7,725,516	6,737,052
2503. Unearned tax exempt surcharge.....	7,579,346	8,992,675
2598. Summary of remaining write-ins for Line 25 from overflow page	1,228,434	31,420,140
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	135,222,677	204,992,719
2901. Emergency Assessment Proceeds.....	978,205,000	978,205,000
2902.		0
2903.		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
3202.		0
3203.		0
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

	1	2	3
	Current Year	Prior Year	Prior Year Ended
	to Date	to Date	December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 226,443,185)	250,262,561	296,164,051	584,741,249
1.2 Assumed (written \$)		0	0
1.3 Ceded (written \$ 136,818,441)	136,818,441	143,075,274	279,041,748
1.4 Net (written \$ 89,624,744)	113,444,120	153,088,777	305,699,501
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 20,114,399):			
2.1 Direct	17,198,805	42,728,379	63,341,116
2.2 Assumed		0	0
2.3 Ceded	315,774	(3,448,994)	(2,258,997)
2.4 Net	16,883,031	46,177,373	65,600,113
3. Loss adjustment expenses incurred	8,591,787	9,802,265	17,402,750
4. Other underwriting expenses incurred	32,269,267	35,445,009	70,371,918
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	57,744,085	91,424,648	153,374,781
7. Net income of protected cells		0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	55,700,035	61,664,129	152,324,721
INVESTMENT INCOME			
9. Net investment income earned	12,437,529	9,993,775	22,388,074
10. Net realized capital gains (losses) less capital gains tax of \$ 240		0	0
11. Net investment gain (loss) (Lines 9 + 10)	12,437,770	9,993,775	22,388,074
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 16,534)	(16,534)	(31,764)	(55,517)
13. Finance and service charges not included in premiums	404,408	712,314	1,216,124
14. Aggregate write-ins for miscellaneous income	(582,841)	59,951	(106,970)
15. Total other income (Lines 12 through 14)	(194,968)	740,501	1,053,637
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	67,942,837	72,398,405	175,766,432
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)	67,942,837	72,398,405	175,766,432
19. Federal and foreign income taxes incurred		0	0
20. Net income (Line 18 minus Line 19)(to Line 22)	67,942,837	72,398,405	175,766,432
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	386,337,670	194,598,198	194,598,198
22. Net income (from Line 20)	67,942,837	72,398,405	175,766,432
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	(40,538,436)	(37,275,957)	(2,717,513)
28. Change in provision for reinsurance	0	0	(3,633)
29. Change in surplus notes	0	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	0
33.2 Transferred to capital (Stock Dividend)	0	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	0	0	0
37. Aggregate write-ins for gains and losses in surplus	8,335,423	9,572,466	18,694,184
38. Change in surplus as regards policyholders (Lines 22 through 37)	35,739,824	44,694,914	191,739,471
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	422,077,494	239,293,112	386,337,670
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	0
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0	0
1401. Application Fees	1,279,524	1,574,087	2,858,747
1402. Miscellaneous Income	19,726	12,139	35,754
1403. NSF fees recovered	5,380	4,760	11,020
1498. Summary of remaining write-ins for Line 14 from overflow page	(1,887,471)	(1,531,035)	(3,012,491)
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	(582,841)	59,951	(106,970)
3701. Tax exempt surcharge	6,922,093	8,103,246	17,142,446
3702. Change in unearned tax exempt surcharge	1,413,330	1,469,220	1,551,738
3703. Excess regular assessment recoupments		0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Line 37 above)	8,335,423	9,572,466	18,694,184

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance.....	64,469,846	81,710,823	237,745,379
2. Net investment income	13,163,639	10,456,898	23,404,178
3. Miscellaneous income	(194,968)	740,501	1,053,637
4. Total (Lines 1 to 3)	77,438,517	92,908,222	262,203,194
5. Benefit and loss related payments	20,522,646	31,757,597	69,695,772
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	36,746,472	43,721,729	95,929,709
8. Dividends paid to policyholders	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	0	0	0
10. Total (Lines 5 through 9)	57,269,118	75,479,327	165,625,482
11. Net cash from operations (Line 4 minus Line 10)	20,169,399	17,428,895	96,577,713
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	36,825,000	19,485,000	39,860,000
12.2 Stocks	0	0	0
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	0	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	36,825,000	19,485,000	39,860,000
13. Cost of investments acquired (long-term only):			
13.1 Bonds	58,650,497	47,052,203	96,150,844
13.2 Stocks	0	0	0
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	0
13.6 Miscellaneous applications	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	58,650,497	47,052,203	96,150,844
14. Net increase/(decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(21,825,497)	(27,567,203)	(56,290,844)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0	0
16.3 Borrowed funds	(56,713,051)	(55,321,655)	(56,591,436)
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0	0
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied).....	5,615,419	47,940,002	130,387,239
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6).....	(51,097,631)	(7,381,652)	73,795,803
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)	(52,753,729)	(17,519,961)	114,082,672
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	698,550,794	584,468,122	584,468,122
19.2 End of period (Line 18 plus Line 19.1)	645,797,065	566,948,162	698,550,794

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 \$16,191,530 as of June 30,2025 and increased by \$82,371,370 as of December 31, 2024.

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>2025</u>	<u>2024</u>
NET INCOME					
(1) LCPIC state basis (Page 4, Line 20, Columns 1&3)	XXX	XXX	XXX	\$67,942,837	\$175,766,432
(2) State Prescribed Practices that increase/(decrease) NAIC SAP: None				0	0
(3) State Permitted Practices that increase/(decrease) NAIC SAP: Excess Assessment Collections	N/A	3	2501	(16,191,530)	(82,371,370)
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$84,134,367</u>	<u>\$258,137,802</u>
SURPLUS					
(5) LCPIC state basis (Page 3, Line 37, Columns 1&2)	XXX	XXX	XXX	\$422,077,494	\$386,337,669
(6) State Prescribed Practices that increase/(decrease) NAIC SAP: None				0	0
(7) State Permitted Practices that increase/(decrease) NAIC SAP: Excess Assessment Collections	N/A	3	2501	(16,191,530)	(82,371,370)
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$438,269,024</u>	<u>\$468,709,039</u>

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

No Change

C. Accounting Policy

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

NOTES TO FINANCIAL STATEMENTS

D. Going Concern

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

LCPIC has no going concern issues. In addition to policyholder premiums, LCPIC has a much broader range of resources available to pay losses and repay debt obligations than a typical insurer. LCPIC has \$1,863.3 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 \$418 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 \$470 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.

As of December 31, 2024, Louisiana Citizens Property Insurance Corporation has collected sufficient assessments to cover all remaining debt service obligations through June 2026. On January 9, 2025, the Board of Directors voted to discontinue the approved 1.36% assessment rate for 2025, effective April 1, 2025.

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

Not Applicable

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

Not Applicable

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

Not Applicable

2. Accounting Changes and Corrections of Errors

No Change

3. Business Combinations and Goodwill

No Change

4. Discontinued Operations

No Change

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

No Change

B. Debt Restructuring

No Change

C. Reverse Mortgages

No Change

D. Asset-Backed Securities

No Change

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

No Change

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

No Change

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

No Change

H. Repurchase Agreements Transactions Accounted for as a Sale

NOTES TO FINANCIAL STATEMENTS

No Change

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
No Change

J. Real Estate
No Change

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

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							8	9	Percentage	
	Current Year					6	7			10	11
	1	2	3	4	5						
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity(a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity(b)	Total (1 plus 3)						
a. Subject to contractual obligation for which liability is not shown	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	0%	0%
b. Collateral held under security lending agreements											
c. Subject to repurchase agreements											
d. Subject to reverse repurchase agreements											
e. Subject to dollar repurchase agreements											
f. Subject to dollar reverse repurchase agreements											
g. Placed under option contracts											
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock											
i. FHLB capital stock											
j. On deposit with states											
k. On deposit with other regulatory bodies											
l. Pledged as collateral to FHLB (including assets backing fund agreements)											
m. Pledged as collateral not captured in other categories											
n. Other restricted assets	\$115,153,179				\$115,131,179	\$142,430,865	(\$27,277,686)		\$115,131,179	11%	12%
o. Total Restricted Assets	\$115,153,179				\$115,131,179	\$142,430,865	(\$27,277,686)		\$115,131,179	11%	12%

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

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

No Change

(3) Detail of Other Restricted Assets

NOTES TO FINANCIAL STATEMENTS

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity(a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity(b)	Total (1 plus 3)					
Cash Equivalents	\$115,153,179				\$115,153,179	\$142,430,865	(\$27,277,686)	\$115,153,179	11%	12%

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

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

M. Working Capital Finance Investments
No Change

N. Offsetting and Netting of Assets and Liabilities
No Change

O. 5*GI Securities
No Change

P. Short Sales
No Change

Q. Prepayment Penalty and Acceleration Fees
No Change

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

<u>Asset Type</u>	<u>Percent Share</u>
(1) Cash	41%
(2) Cash Equivalents	57%
(3) Short-Term Investments	2%
(4) Total	100%

6. Joint Ventures, Partnerships and Limited Liability Companies

No Change

7. Investment Income

No Change

8. Derivative Instruments

No Change

9. Income Taxes

No Change

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

No Change

11. Debt

A. On June 30, 2025 LCPIC had assessment revenue bonds outstanding of \$57,655,000 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 the first quarter of 2025, to repay the bonds, emergency assessments of 1.36% are collected on all property policies in Louisiana and remitted by each insurer within 30 days after 3/31/2025.

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

NOTES TO FINANCIAL STATEMENTS

Maturity	Principal Amount	Coupon	Effective Rate
2026	<u>\$57,655,000</u>	5.000%	2.010%
Total	\$57,655,000		

Total interest paid and incurred in 2025 on the fixed rate bonds was \$2,595,667 and \$2,403,285, respectively.

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

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

A. Defined Benefit Plan

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

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

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

(4) Components of net periodic benefit cost

	<u>Pension Benefits</u>		<u>Postretirement Benefits</u>		<u>Special or Contractual Benefits Per SSAP No. 11</u>	
	2025	2024	2025	2024	2025	2024
a. Service cost	\$0	\$0	\$14,000	\$32,621	\$0	\$0
b. Interest costs	\$48,000	\$95,488	\$73,000	\$143,844	\$0	\$0
c. Expected return on plan assets	(\$56,500)	(\$118,176)	\$0	\$0	\$0	\$0
d. Transition asset or obligation	\$0	\$0	\$0	\$0	\$0	\$0
e. Gains and losses	\$0	\$0	\$0	\$0	\$0	\$0
f. Prior service cost or credit	\$500	\$1,445	(\$11,500)	(\$22,709)	\$0	\$0
g. Gain or loss recognized due to settlement or curtailment	\$5,500	\$9,970	(\$42,000)	(\$43,123)	\$0	\$0
h. Total net periodic benefit cost	(\$2,500)	(\$11,273)	\$33,500	\$110,633	\$0	\$0

- B. Description of Investment Policies and Strategies
No Change

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

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

E. Defined Contribution Pension Plan and 401K Savings Plan

LCPIC has a defined contribution pension plan for all employees. Under the 401K savings plan, employees are fully vested three years from their date of hire. LCPIC’s contribution to the pension plan was \$570,408 for the first six months of 2025. LCPIC expensed the contribution each month and carries no asset or liability for the defined contribution pension plan on the Balance Sheet.

- F. Multiemployer Plans
No Change

- G. Consolidated/Holding Company Plans
No Change

- H. Postemployment Benefits and Compensated Absences
No Change

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

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

No Change

NOTES TO FINANCIAL STATEMENTS

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments
No Change

B. Assessments
No Change

C. Gain Contingencies
No Change

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

As of June 30, 2025 there were 325 open litigation matters against LCPIC. The majority of these lawsuits are related to first-party suits related to Hurricanes Laura, Delta, and Ida. Unpaid loss and loss adjustment expenses are included on the balance sheet of approximately \$12.5 million, excluding the Oubre class action suit described below. The balance of the litigated matters are first party losses, third-party bodily injury claims, subrogation or claims where the issue of coverage is in dispute.

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

- *Oubre v. Louisiana Citizens Property Insurance Corporation.* The plaintiffs in this suit allege that LCPIC failed to timely initiate loss adjustment as required by Louisiana statutory law exposing LCPIC to penalties up to a mandatory limit of \$5,000.00. On July 23, 2012 LCPIC settled the first phase of this class action suit with a payment of \$104.7 million to the plaintiff counsel for distribution to the class members. LCPIC entered into a settlement with the class for the remaining Oubre claims. LCPIC has paid \$145.5 million towards the final settlement as of June 30, 2025 and has a reserve of \$3.7 million for the remaining settlement (included in unpaid losses on the balance sheet). LCPIC will continually review the reserve to ensure that it meets the anticipated settlement costs.

E. Product Warranties
No Change

F. Joint and Several Liabilities
No Change

G. All Other Contingencies
No Change

15. Leases

A. Lessee Operating Lease
No Change

B. Lessor Leases
No Change

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

No Change

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

No Change

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

No Change

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

No Change

20. Fair Value Measurements

A. Assets and Liabilities Measured at Fair Value After Initial Recognition
No Change

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

C. Aggregate Fair Value Disclosure for All Financial Instruments and the Level Within the Fair Value Hierarchy
No Change

NOTES TO FINANCIAL STATEMENTS

- D. Fair Value Disclosure for Financial Instruments Without Practicable Estimate of Fair Value
No Change
- E. Investments Measured using Net Asset Value (NAV)
No Change

21. Other Items

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

	Number of Outstanding ILS Contracts	Aggregate Maximum Proceeds
Management of Risk Related To:		
(1) Directly Written Insurance Risks		
a. ILS Contracts as Issuer	0	\$0
b. ILS Contracts as Ceding Insurer	3	\$770,021,910
c. ILS Contracts as Counterparty	0	\$0
(2) Assumed Insurance Risks		
a. ILS Contracts as Issuer	0	\$0
b. ILS Contracts as Ceding Insurer	0	\$0
c. ILS Contracts as Counterparty	0	\$0

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

22. Events Subsequent

- Type I. Recognized Subsequent Events
No Change
- Type II. Nonrecognized Subsequent Events
No Change

23. Reinsurance

- A. Unsecured Reinsurance Recoverables
No Change
- B. Reinsurance Recoverable in Dispute
None
- C. Reinsurance Assumed and Ceded
 - (1) No Change
 - (2) No Change
 - (3) No Change
- D. Uncollectible Reinsurance
None
- E. Commutation of Ceded Reinsurance
None
- F. Retroactive Reinsurance
No Change

NOTES TO FINANCIAL STATEMENTS

- G. Reinsurance Accounted for as a Deposit
No Change
- H. Disclosures for the Transfer of Property and Casualty Run-off Agreements
No Change
- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
No Change
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation
No Change
- K. Reinsurance Credit
No Change
- 24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

No Change
- 25. Changes in Incurred Losses and Loss Adjustment Expenses
 - A. Reserves at December 31, 2024 were \$83.5 million. As of June 30, 2025, \$17.6 million was paid for incurred losses and loss adjustment expenses (LAE) attributed to insured events of years prior to 2025. There was a \$694 thousand favorable prior-year development between December 31, 2024 and June 30, 2025 primarily resulting from reductions in ultimate losses for Hurricane Ida occurring in 2021 and Hurricane Francine occurring in 2024. Reserves remaining for 2024 and prior years at June 30, 2025 were \$65.2 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

No Change
- 27. Structured Settlements

No Change
- 28. Health Care Receivables

No Change
- 29. Participating Policies

No Change
- 30. Premium Deficiency Reserves

No Change
- 31. High Deductibles

No Change
- 32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

No Change
- 33. Asbestos/Environmental Reserves

No Change
- 34. Subscriber Savings Accounts

No Change
- 35. Multiple Peril Crop Insurance

No Change
- 36. Financial Guaranty Insurance

No Change

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes ☐ No ☒ NA ☐
If yes, attach an explanation.
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2023
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2018
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 09/28/2020
- 6.4 By what department or departments?
Louisiana Department of Insurance
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes ☐ No ☐ NA ☒
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes ☒ No ☐ NA ☐
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes ☐ No ☒
- 7.2 If yes, give full information:
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes ☐ No ☒
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes ☐ No ☒
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.]

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

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

FINANCIAL

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

GENERAL INTERROGATORIES

INVESTMENT

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

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

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

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

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes ☐ No ☒

14.2 If yes, please complete the following:

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

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes ☐ No ☒

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

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:
16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2\$ 0
16.2 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2\$ 0
16.3 Total payable for securities lending reported on the liability page\$ 0

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

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

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

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

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

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

17.4 If yes, give full and complete information relating thereto:

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

17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. This includes both primary and sub-advisors. 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.....	I.....
Regions Investment Management, Inc.....	U.....

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes ☒ No ☐

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes ☒ No ☐

17.6 For those firms or individuals listed in the table for Question 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
111715.....	Regions Investment Managment, Inc.....	EQTWLK1G70DGC2MGLV11.....	Securities Exchange Commission.....	NO.....

18.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes ☒ No ☐

18.2 If no, list exceptions:
.....

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities?..... Yes ☐ No ☒

20. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual) for private letter rating (PLR) securities and the following

GENERAL INTERROGATORIES

elements of each self-designated PLGI security:

- a. The security was either:
 - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
 - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were 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, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual?.... Yes [] No [X]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a. The shares were purchased prior to January 1, 2019.
 - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
 - d. The fund only or predominantly holds bonds in its portfolio.
 - e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
 - f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?..... Yes [] No [X]

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [] NA [X]
If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [] No [X]
If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]

3.2 If yes, give full and complete information thereto.
.....

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of "tabular reserves,") discounted at a rate of interest greater than zero? Yes [] No [X]

4.2 If yes, complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	TOTAL
TOTAL			0	0	0	0	0	0	0	0

5. Operating Percentages:
5.1 A&H loss percent %
5.2 A&H cost containment percent %
5.3 A&H expense percent excluding cost containment expenses %

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

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

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

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

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

7.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?..... Yes [] No [X]

6

6

6

6

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date – Allocated by States and Territories								
States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid		
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date	
1. Alabama	AL	N	0	0	0	0	0	
2. Alaska	AK	N	0	0	0	0	0	
3. Arizona	AZ	N	0	0	0	0	0	
4. Arkansas	AR	N	0	0	0	0	0	
5. California	CA	N	0	0	0	0	0	
6. Colorado	CO	N	0	0	0	0	0	
7. Connecticut	CT	N	0	0	0	0	0	
8. Delaware	DE	N	0	0	0	0	0	
9. Dist. Columbia	DC	N	0	0	0	0	0	
10. Florida	FL	N	0	0	0	0	0	
11. Georgia	GA	N	0	0	0	0	0	
12. Hawaii	HI	N	0	0	0	0	0	
13. Idaho	ID	N	0	0	0	0	0	
14. Illinois	IL	N	0	0	0	0	0	
15. Indiana	IN	N	0	0	0	0	0	
16. Iowa	IA	N	0	0	0	0	0	
17. Kansas	KS	N	0	0	0	0	0	
18. Kentucky	KY	N	0	0	0	0	0	
19. Louisiana	LA	L	226,443,185	253,346,090	27,598,032	57,784,067	116,494,930	154,114,952
20. Maine	ME	N	0	0	0	0	0	
21. Maryland	MD	N	0	0	0	0	0	
22. Massachusetts	MA	N	0	0	0	0	0	
23. Michigan	MI	N	0	0	0	0	0	
24. Minnesota	MN	N	0	0	0	0	0	
25. Mississippi	MS	N	0	0	0	0	0	
26. Missouri	MO	N	0	0	0	0	0	
27. Montana	MT	N	0	0	0	0	0	
28. Nebraska	NE	N	0	0	0	0	0	
29. Nevada	NV	N	0	0	0	0	0	
30. New Hampshire	NH	N	0	0	0	0	0	
31. New Jersey	NJ	N	0	0	0	0	0	
32. New Mexico	NM	N	0	0	0	0	0	
33. New York	NY	N	0	0	0	0	0	
34. No. Carolina	NC	N	0	0	0	0	0	
35. No. Dakota	ND	N	0	0	0	0	0	
36. Ohio	OH	N	0	0	0	0	0	
37. Oklahoma	OK	N	0	0	0	0	0	
38. Oregon	OR	N	0	0	0	0	0	
39. Pennsylvania	PA	N	0	0	0	0	0	
40. Rhode Island	RI	N	0	0	0	0	0	
41. So. Carolina	SC	N	0	0	0	0	0	
42. So. Dakota	SD	N	0	0	0	0	0	
43. Tennessee	TN	N	0	0	0	0	0	
44. Texas	TX	N	0	0	0	0	0	
45. Utah	UT	N	0	0	0	0	0	
46. Vermont	VT	N	0	0	0	0	0	
47. Virginia	VA	N	0	0	0	0	0	
48. Washington	WA	N	0	0	0	0	0	
49. West Virginia	WV	N	0	0	0	0	0	
50. Wisconsin	WI	N	0	0	0	0	0	
51. Wyoming	WY	N	0	0	0	0	0	
52. American Samoa	AS	N	0	0	0	0	0	
53. Guam	GU	N	0	0	0	0	0	
54. Puerto Rico	PR	N	0	0	0	0	0	
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	
56. Northern Mariana Islands	MP	N	0	0	0	0	0	
57. Canada	CAN	N	0	0	0	0	0	
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0	
59. Totals	XXX	226,443,185	253,346,090	27,598,032	57,784,067	116,494,930	154,114,952	
DETAILS OF WRITE-INS								
58001.	XXX							
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page.	XXX	0	0	0	0	0	0	
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX	0	0	0	0	0	0	

(a) Active Status Counts

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 DSLI)	0	6. N – None of the above – Not allowed to write business in the state	56

Schedule Y - Part 1

NONE

Schedule Y - Part 1A

NONE

PART 1 - LOSS EXPERIENCE

Line of Business		Current Year to Date			4 Prior Year to Date Direct Loss Percentage
		1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1.	Fire	18,071,716	8,949,308	49.5	28.7
2.1	Allied lines	189,107,232	2,264,502	1.2	12.6
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	43,083,613	5,984,995	13.9	15.9
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
9.1.	Inland marine			0.0	0.0
9.2.	Pet insurance			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			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 injury 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	XXX	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0.0	0.0
35.	TOTALS	250,262,561	17,198,805	6.9	14.4
DETAILS OF WRITE-INS					
3401.				0.0	0.0
3402.				0.0	0.0
3403.				0.0	0.0
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire	6,062,529	10,847,914	21,282,592
2.1	Allied lines	106,158,931	179,157,528	198,760,450
2.2	Multiple peril crop	0		0
2.3	Federal flood	0		0
2.4	Private crop	0		0
2.5	Private flood	0		0
3.	Farmowners multiple peril	0		0
4.	Homeowners multiple peril	20,440,280	36,437,744	33,303,048
5.1	Commercial multiple peril (non-liability portion)	0		0
5.2	Commercial multiple peril (liability portion)	0		0
6.	Mortgage guaranty	0		0
8.	Ocean marine	0		0
9.1.	Inland marine	0		0
9.2.	Pet insurance	0		0
10.	Financial guaranty	0		0
11.1	Medical professional liability-occurrence	0		0
11.2	Medical professional liability-claims made	0		0
12.	Earthquake	0		0
13.1	Comprehensive (hospital and medical) individual	0		0
13.2	Comprehensive (hospital and medical) group	0		0
14.	Credit accident and health	0		0
15.1	Vision only	0		0
15.2	Dental only	0		0
15.3	Disability income	0		0
15.4	Medicare supplement	0		0
15.5	Medicaid Title XIX	0		0
15.6	Medicare Title XVIII	0		0
15.7	Long-term care	0		0
15.8	Federal employees health benefits plan	0		0
15.9	Other health	0		0
16.	Workers' compensation	0		0
17.1	Other liability occurrence	0		0
17.2	Other liability-claims made	0		0
17.3	Excess Workers' Compensation	0		0
18.1	Products liability-occurrence	0		0
18.2	Products liability-claims made	0		0
19.1	Private passenger auto no-fault (personal injury protection)	0		0
19.2	Other private passenger auto liability	0		0
19.3	Commercial auto no-fault (personal injury protection)	0		0
19.4	Other commercial auto liability	0		0
21.1	Private passenger auto physical damage	0		0
21.2	Commercial auto physical damage	0		0
22.	Aircraft (all perils)	0		0
23.	Fidelity	0		0
24.	Surety	0		0
26.	Burglary and theft	0		0
27.	Boiler and machinery	0		0
28.	Credit	0		0
29.	International	0		0
30.	Warranty	0		0
31.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0
35.	TOTALS	132,661,740	226,443,185	253,346,090
DETAILS OF WRITE-INS				
3401.		0		0
3402.		0		0
3403.		0		0
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34)	0	0	0

PART 3 (\$000 OMITTED)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	2025 Loss and LAE Payments on Claims Reported as of Prior Year-End	2025 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2025 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11 + 12)
1. 2022 + Prior	2,515	40,797	43,312	1,229		1,229	2,119		34,801	36,920	833	(5,996)	(5,163)
2. 2023	1,913	1,904	3,817	1,048	67	1,115	1,947	22	1,856	3,825	1,081	41	1,122
3. Subtotals 2023 + prior	4,428	42,702	47,130	2,277	67	2,344	4,065	22	36,658	40,745	1,914	(5,955)	(4,041)
4. 2024	12,550	23,803	36,353	12,753	2,452	15,206	5,539	1,239	17,716	24,494	5,742	(2,395)	3,347
5. Subtotals 2024 + prior	16,978	66,504	83,482	15,030	2,519	17,550	9,604	1,260	54,374	65,239	7,656	(8,350)	(694)
6. 2025	XXX	XXX	XXX	XXX	14,434	14,434	XXX	4,495	7,240	11,735	XXX	XXX	XXX
7. Totals	16,978	66,504	83,482	15,030	16,953	31,984	9,604	5,756	61,614	76,974	7,656	(8,350)	(694)
8. Prior Year-End Surplus As Regards Policy-holders	386,338										Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
											1. 45.1	2. (12.6)	3. (0.8)
											Col. 13, Line 7 Line 8		
											4. (0.2)		

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO.....
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO.....
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO.....
4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO.....

AUGUST FILING

5. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	YES.....
---	---------------

Explanation:

Bar Code:

1.	 1 7 7 1 6 2 0 2 5 4 9 0 0 0 0 0 2
2.	 1 7 7 1 6 2 0 2 5 4 5 5 0 0 0 0 2
3.	 1 7 7 1 6 2 0 2 5 3 6 5 0 0 0 0 2
4.	 1 7 7 1 6 2 0 2 5 5 0 5 0 0 0 0 2

OVERFLOW PAGE FOR WRITE-INS

PQ002 Additional Aggregate Lines for Page 02 Line 25.
*ASSETS

	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
2504. Takeout premium receivable.....	186,846	186,846	0	0
2505. Receivable for inhouse printing.....	70,000	0	70,000	70,000
2506. Prepaid benefits - insurance.....	55,169	55,169	0	0
2507. Miscellaneous receivable.....	41,011	0	41,011	41,011
2508. Receivable for inhouse printing.....	15,855	14,175	1,680	14,176
2509.			0	0
2510.			0	0
2597. Summary of remaining write-ins for Line 25 from Page 02	368,880	256,190	112,691	125,187

PQ003 Additional Aggregate Lines for Page 03 Line 25.
*LIAB

	1 Current Statement Date	2 December 31, Prior Year
2504. Take out premium payable.....	669,703	29,359,777
2505. Accounts payable.....	306,421	340,951
2506. Take out retention - initial assumed.....	252,309	1,719,411
2507.		0
2597. Summary of remaining write-ins for Line 25 from Page 03	1,228,434	31,420,140

PQ004 Additional Aggregate Lines for Page 04 Line 14.
*STMTINCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1404. Emergency assessment income.....	(1,887,471)	(1,531,035)	(3,012,491)
1405.		0	0
1406.		0	0
1497. Summary of remaining write-ins for Line 14 from Page 04	(1,887,471)	(1,531,035)	(3,012,491)

SCHEDULE A – VERIFICATION

Real Estate

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		0
2.2 Additional investment made after acquisition		0
3. Current year change in encumbrances		0
4. Total gain (loss) on disposals		0
5. Deduct amounts received on disposals		0
6. Total foreign exchange change in book/adjusted carrying value		0
7. Deduct current year's other-than-temporary impairment recognized		0
8. Deduct current year's depreciation		0
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	0	0
10. Deduct total nonadmitted amounts	0	0
11. Statement value at end of current period (Line 9 minus Line 10)	0	0

SCHEDULE B – VERIFICATION

Mortgage Loans

	1	2
	Year To Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		0
2.2 Additional investment made after acquisition		0
3. Capitalized deferred interest and other		0
4. Accrual of discount		0
5. Unrealized valuation increase/(decrease)		0
6. Total gain (loss) on disposals		0
7. Deduct amounts received on disposals		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		0
10. Deduct current year's other-than-temporary impairment recognized		0
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	0	0
12. Total valuation allowance		0
13. Subtotal (Line 11 plus Line 12)	0	0
14. Deduct total nonadmitted amounts	0	0
15. Statement value at end of current period (Line 13 minus Line 14)	0	0

SCHEDULE BA – VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		0
2.2 Additional investment made after acquisition		0
3. Capitalized deferred interest and other		0
4. Accrual of discount		0
5. Unrealized valuation increase/(decrease)		0
6. Total gain (loss) on disposals		0
7. Deduct amounts received on disposals		0
8. Deduct amortization of premium, depreciation and proportional amortization		0
9. Total foreign exchange change in book/adjusted carrying value		0
10. Deduct current year's other-than-temporary impairment recognized		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	0	0
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	0	0

SCHEDULE D – VERIFICATION

Bonds and Stocks

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	167,794,398	113,196,922
2. Cost of bonds and stocks acquired	58,650,497	96,150,844
3. Accrual of discount	259,013	337,101
4. Unrealized valuation increase/(decrease)		0
5. Total gain (loss) on disposals	240	0
6. Deduct consideration for bonds and stocks disposed of	36,825,000	39,860,000
7. Deduct amortization of premium	1,187,409	2,030,469
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other-than-temporary impairment recognized		0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	188,691,739	167,794,398
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	188,691,739	167,794,398

STATEMENT AS OF JUNE 30, 2025 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
ISSUER CREDIT OBLIGATIONS (ICO)								
1. NAIC 1 (a).....	185,876,566	44,888,577	25,645,000	(612,668)	185,876,566	204,507,475	0	187,338,876
2. NAIC 2 (a).....	1,428,975			(5,664)	1,428,975	1,423,311	0	1,434,574
3. NAIC 3 (a).....	0				0	0	0	0
4. NAIC 4 (a).....	0				0	0	0	0
5. NAIC 5 (a).....	0				0	0	0	0
6. NAIC 6 (a).....	0				0	0	0	0
7. Total ICO	187,305,541	44,888,577	25,645,000	(618,332)	187,305,541	205,930,786	0	188,773,450
ASSET-BACKED SECURITIES (ABS)								
8. NAIC 1	0		125,000	125,000	0	0	0	0
9. NAIC 2	0				0	0	0	0
10. NAIC 3	0				0	0	0	0
11. NAIC 4	0				0	0	0	0
12. NAIC 5	0				0	0	0	0
13. NAIC 6	0				0	0	0	0
14. Total ABS.....	0	0	125,000	125,000	0	0	0	0
PREFERRED STOCK								
15. NAIC 1	0				0	0	0	0
16. NAIC 2	0				0	0	0	0
17. NAIC 3	0				0	0	0	0
18. NAIC 4	0				0	0	0	0
19. NAIC 5	0				0	0	0	0
20. NAIC 6	0				0	0	0	0
21. Total Preferred Stock.....	0	0	0	0	0	0	0	0
22. Total ICO, ABS & Preferred Stock	187,305,541	44,888,577	25,770,000	(493,332)	187,305,541	205,930,786	0	188,773,450

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 17,239,048 ; NAIC 2 \$;
NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

SCHEDULE DA - PART 1
Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year To Date	Paid for Accrued Interest Year To Date
7709999999 Totals	15,335,971	XXX	15,330,920	85,843	96,506

SCHEDULE DA - VERIFICATION
Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	17,842,123	2,310,666
2. Cost of short-term investments acquired	11,925,397	23,440,840
3. Accrual of discount	51,862	52,821
4. Unrealized valuation increase/(decrease).....		0
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals	14,420,000	7,880,000
7. Deduct amortization of premium.....	63,411	82,204
8. Total foreign exchange change in book/adjusted carrying value.....		0
9. Deduct current year's other-than-temporary impairment recognized.....		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	15,335,971	17,842,123
11. Deduct total nonadmitted amounts.....		0
12. Statement value at end of current period (Line 10 minus Line 11)	15,335,971	17,842,123

Schedule DB - Part A - Verification

NONE

Schedule DB - Part B - Verification

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Verification

NONE

SCHEDULE E – PART 2 – VERIFICATION
(Cash Equivalents)

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	403,198,313	231,489,137
2. Cost of cash equivalents acquired	246,490,464	813,909,810
3. Accrual of discount		0
4. Unrealized valuation increase/(decrease)		0
5. Total gain (loss) on disposals.....		0
6. Deduct consideration received on disposals	284,117,440	642,195,909
7. Deduct amortization of premium	7,047	4,725
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other-than-temporary impairment recognized		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	365,564,290	403,198,313
11. Deduct total nonadmitted amounts		0
12. Statement value at end of current period (Line 10 minus Line 11)	365,564,290	403,198,313

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 2

NONE

Schedule B - Part 3

NONE

Schedule BA - Part 2

NONE

Schedule BA - Part 3

NONE

STATEMENT AS OF JUNE 30, 2025 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Issuer Credit Obligations - U.S. Government Obligations (Exempt from RBC)								
Issuer Credit Obligations - Other U.S. Government Obligations (Not Exempt from RBC)								
Issuer Credit Obligations - Non-U.S. Sovereign Jurisdiction Securities								
Issuer Credit Obligations - Municipal Bonds - General Obligations (Direct and Guaranteed)								
.043519-B4-8	ASCENSION PARISH LA PARISHWIDE SCH DIST	.05/06/2025	RBC CAPITAL MARKETS, LLC	XXX	81,092	75,000	756	1.C FE
.100272-HN-6	BOSSIER PARISH LA PARISHWIDE SCH DIST	.05/22/2025	HEARTLAND FINANCIAL SERVICES	XXX	24,824	25,000	171	1.D FE
.127269-KL-1	CADDO PARISH LA PARISHWIDE SCH DIST	.05/02/2025	J.P. MORGAN CLEARING CORP	XXX	381,387	380,000	2,702	1.E FE
.127269-NR-5	CADDO PARISH LA PARISHWIDE SCH DIST	.06/06/2025	J.P. MORGAN CLEARING CORP	XXX	291,874	285,000	3,103	1.C FE
.127269-NS-3	CADDO PARISH LA PARISHWIDE SCH DIST	.06/06/2025	J.P. MORGAN CLEARING CORP	XXX	226,989	220,000	2,396	1.C FE
.127269-NT-1	CADDO PARISH LA PARISHWIDE SCH DIST	.06/06/2025	J.P. MORGAN CLEARING CORP	XXX	217,587	210,000	2,287	1.C FE
.153135-EF-1	CENTRAL CMNTY SCH SYS CENTRAL LA	.05/27/2025	CHASE SECURITIES INC.	XXX	51,568	50,000	604	1.C FE
.153135-FN-3	CENTRAL CMNTY SCH SYS CENTRAL LA	.05/30/2025	HEARTLAND FINANCIAL SERVICES	XXX	44,610	50,000	253	1.C FE
.507012-XY-3	LAFOURCHE PARISH LA CONS SCH DIST NO 1 P	.05/27/2025	CHASE SECURITIES INC.	XXX	51,490	50,000	604	1.F FE
.546415-2B-5	LOUISIANA ST	.05/22/2025	CHASE SECURITIES INC.	XXX	101,050	100,000	1,244	1.C FE
.546415-2C-3	LOUISIANA ST	.05/15/2025	CHASE SECURITIES INC.	XXX	71,420	70,000	1,021	1.C FE
.546415-2D-1	LOUISIANA ST	.06/03/2025	Various	XXX	286,003	280,000	4,458	1.C FE
.546415-2J-8	LOUISIANA ST	.05/20/2025	Various	XXX	71,544	70,000	1,069	1.C FE
.546415-3T-5	LOUISIANA ST	.05/29/2025	CHASE SECURITIES INC.	XXX	40,890	40,000	494	1.C FE
.546415-3U-2	LOUISIANA ST	.05/28/2025	CHASE SECURITIES INC.	XXX	409,416	400,000	4,889	1.C FE
.546417-BF-2	LOUISIANA ST	.05/14/2025	Various	XXX	198,141	190,000	1,161	1.C FE
.546417-BG-0	LOUISIANA ST	.06/02/2025	Various	XXX	1,278,950	1,230,000	6,111	1.C FE
.546417-BZ-8	LOUISIANA ST	.06/05/2025	Morgan Stanley & Co	XXX	165,779	160,000	2,111	1.C FE
.546417-CA-2	LOUISIANA ST	.05/21/2025	TRADE WEB DIRECT LLC - 78831	XXX	142,058	135,000	1,519	1.C FE
.546417-CV-6	LOUISIANA ST	.04/09/2025	STEPHENS INC.	XXX	234,196	225,000	1,219	1.C FE
.546417-EM-4	LOUISIANA ST	.05/28/2025	FIRST CLEARING LLC	XXX	82,851	80,000	978	1.C FE
.546417-JC-1	LOUISIANA ST	.05/27/2025	FIRST CLEARING LLC	XXX	97,262	95,000	1,544	1.C FE
.546417-KF-2	LOUISIANA ST	.05/20/2025	TRADE WEB DIRECT LLC - 78831	XXX	80,820	75,000	833	1.C FE
.546417-KT-2	LOUISIANA ST	.05/23/2025	TRADE WEB DIRECT LLC - 78831	XXX	1,077,010	1,000,000	1,667	1.C FE
.64763F-D3-0	NEW ORLEANS LA	.05/28/2025	Various	XXX	105,919	100,000	2,431	1.F FE
.64763F-WF-2	NEW ORLEANS LA	.05/29/2025	Various	XXX	1,104,182	1,075,000	23,785	1.F FE
.64763F-WG-0	NEW ORLEANS LA	.05/16/2025	HEARTLAND FINANCIAL SERVICES	XXX	41,080	40,000	933	1.F FE
.64763F-WJ-4	NEW ORLEANS LA	.05/21/2025	Morgan Stanley & Co	XXX	184,729	180,000	4,275	1.F FE
.64763F-YQ-6	NEW ORLEANS LA	.05/20/2025	TRADE WEB DIRECT LLC - 78831	XXX	122,061	115,000	2,715	1.F FE
.689861-QJ-4	OUACHITA PARISH LA EAST OUACHITA PARISH	.05/12/2025	Benchmark Securities, LLC	XXX	102,122	100,000	800	1.D FE
.753608-GF-9	RAPIDES PARISH LA CONS SCH DIST NO 62	.04/28/2025	Morgan Stanley & Co	XXX	366,307	355,000	2,860	1.C FE
.753608-GW-2	RAPIDES PARISH LA CONS SCH DIST NO 62	.06/11/2025	Benchmark Securities, LLC	XXX	206,986	200,000	2,806	1.C FE
.756899-BZ-2	RED RIVER PARISH LA PARISHWIDE SCH DIST	.05/30/2025	Morgan Stanley & Co	XXX	160,419	155,000	1,959	1.D FE
.788076-SJ-7	ST CHARLES PARISH LA SCH DIST NO 1 PARIS	.05/22/2025	CHASE SECURITIES INC.	XXX	49,513	50,000	342	1.D FE
.790178-TF-4	ST JOHN BAPTIST PARISH LA	.05/22/2025	TRADE WEB DIRECT LLC - 78831	XXX	39,561	40,000	273	1.D FE
.792163-WC-7	ST MARTIN PARISH LA SCH DIST PARISH WIDE	.05/13/2025	Morgan Stanley & Co	XXX	154,485	150,000	1,521	1.C FE
.79353P-GV-7	ST TAMMANY PARISH LA HOSP SVC DIST NO 2	.04/16/2025	CHASE SECURITIES INC.	XXX	741,140	780,000	1,595	1.C FE
.79353P-GX-3	ST TAMMANY PARISH LA HOSP SVC DIST NO 2	.05/01/2025	FIRST CLEARING LLC	XXX	170,376	185,000	643	1.C FE
.793572-C3-0	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA	.05/30/2025	HEARTLAND FINANCIAL SERVICES	XXX	233,246	240,000	1,820	1.C FE
.793572-R4-2	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA	.05/22/2025	CHASE SECURITIES INC.	XXX	41,201	40,000	456	1.C FE
.831355-PK-2	SLIDELL LA	.05/21/2025	HILLTOP SECURITIES INC.	XXX	75,383	75,000	675	1.C FE
.951291-CN-1	WEST BATON ROUGE PARISH LA SCH DIST NO 3	.06/05/2025	CHASE SECURITIES INC.	XXX	227,379	220,000	2,903	1.C FE
.988844-LQ-7	ZACHARY LA CMNTY SCH DIST NO 1	.05/19/2025	TRADE WEB DIRECT LLC - 78831	XXX	49,211	50,000	329	1.D FE
0049999999 - Issuer Credit Obligations - Municipal Bonds - General Obligations (Direct and Guaranteed)						9,884,108	9,645,000	96,314
Issuer Credit Obligations - Municipal Bonds - Special Revenues								
.114876-GB-5	BROUSSARD LA SALES & USE TAX	.04/28/2025	Benchmark Securities, LLC	XXX	357,190	355,000	7,021	1.C FE
.270618-FB-2	EAST BATON ROUGE LA SEW COMMN REV	.05/13/2025	HILLTOP SECURITIES INC.	XXX	78,778		1,073	1.D FE
.270618-FC-0	EAST BATON ROUGE LA SEW COMMN REV	.05/21/2025	Morgan Stanley & Co	XXX	79,904	75,000	1,156	1.D FE
.270618-FZ-9	EAST BATON ROUGE LA SEW COMMN REV	.05/02/2025	TRADE WEB DIRECT LLC - 78831	XXX	52,407	50,000	653	1.D FE
.270618-GF-2	EAST BATON ROUGE LA SEW COMMN REV	.05/30/2025	HEARTLAND FINANCIAL SERVICES	XXX	87,805	85,000	1,428	1.D FE
.270618-GQ-8	EAST BATON ROUGE LA SEW COMMN REV	.06/23/2025	STEPHENS INC.	XXX	160,620	175,000	1,142	1.D FE
.270764-EM-1	EAST BATON ROUGE PARISH LA SALES TAX REV	.05/07/2025	J.P. MORGAN CLEARING CORP	XXX	50,150	50,000	674	1.C FE
.270764-EV-1	EAST BATON ROUGE PARISH LA SALES TAX REV	.05/21/2025	J.P. MORGAN CLEARING CORP	XXX	1,022,610	1,000,000	15,417	1.C FE
.50646P-CL-1	LAFAYETTE LA COMMUNICATIONS SYS REV	.06/06/2025	J.P. MORGAN CLEARING CORP	XXX	1,006,980	1,000,000	5,278	1.E FE
.506485-JD-4	LAFAYETTE LA PUB IMPT SALES TAX	.04/16/2025	TRADE WEB DIRECT LLC - 78831	XXX	404,071	385,000	8,876	1.C FE

STATEMENT AS OF JUNE 30, 2025 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
506485-LK-5	LAFAYETTE LA PUB IMPT SALES TAX	05/20/2025	TRADE WEB DIRECT LLC - 78831	XXX	37,362	35,000	.97	1.C FE
506498-B2-9	LAFAYETTE LA UTILS REV	06/09/2025	BAIRD, ROBERT W. & COMPANY IN	XXX	218,223	225,000	488	1.E FE
506498-B3-7	LAFAYETTE LA UTILS REV	05/02/2025	HEARTLAND FINANCIAL SERVICES	XXX	37,760	40,000	9	1.E FE
506498-B4-5	LAFAYETTE LA UTILS REV	05/06/2025	CHASE SECURITIES INC.	XXX	555,972	600,000	200	1.E FE
506498-D3-5	LAFAYETTE LA UTILS REV	05/12/2025	TRADE WEB DIRECT LLC - 78831	XXX	64,381	60,000	100	1.E FE
506498-ZB-3	LAFAYETTE LA UTILS REV	06/10/2025	CHASE SECURITIES INC.	XXX	52,029	50,000	278	1.E FE
506498-ZP-2	LAFAYETTE LA UTILS REV	05/15/2025	CHASE SECURITIES INC.	XXX	51,221	50,000	104	1.E FE
506624-QH-1	LAFAYETTE PARISH LA SCH BRD SALES TAX RE	04/28/2025	FIRST CLEARING LLC	XXX	113,452	110,000	428	1.B FE
506624-TZ-8	LAFAYETTE PARISH LA SCH BRD SALES TAX RE	05/05/2025	FIRST CLEARING LLC	XXX	144,304	135,000	656	1.B FE
506624-UU-7	LAFAYETTE PARISH LA SCH BRD SALES TAX RE	06/04/2025	D. A. DAVIDSON & CO	XXX	191,939	180,000		1.B FE
506624-UV-5	LAFAYETTE PARISH LA SCH BRD SALES TAX RE	06/04/2025	D. A. DAVIDSON & CO	XXX	125,069	115,000		1.B FE
506624-UW-3	LAFAYETTE PARISH LA SCH BRD SALES TAX RE	06/04/2025	D. A. DAVIDSON & CO	XXX	110,408	100,000		1.B FE
546275-AB-4	LOUISIANA LOCAL GOVERNMENT ENVIRONMENTAL	05/30/2025	Various	XXX	285,817	280,000	3,624	1.E FE
546275-AF-5	LOUISIANA LOCAL GOVERNMENT ENVIRONMENTAL	06/04/2025	Various	XXX	1,697,466	1,645,000	24,882	1.E FE
54627D-QE-4	LOUISIANA HSG CORP SINGLE FAMILY MTG REV	06/01/2025	RAYMOND JAMES/FI	XXX	250,000	250,000		1.A FE
54627V-AA-9	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	05/13/2025	Belle Haven Investments, LP	XXX	179,107	180,000	885	1.C FE
546282-7A-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	04/16/2025	CHASE SECURITIES INC.	XXX	692,612	710,000	5,096	1.C FE
546282-7B-4	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	04/16/2025	CHASE SECURITIES INC.	XXX	730,968	755,000	5,579	1.C FE
546282-8F-4	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	05/13/2025	CHASE SECURITIES INC.	XXX	1,239,504	1,200,000	17,167	1.E FE
546282-G6-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	05/13/2025	CHASE SECURITIES INC.	XXX	984,770	1,000,000	1,083	1.C FE
546282-K4-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	05/29/2025	CHASE SECURITIES INC.	XXX	100,304	100,000	1,653	1.C FE
546282-T5-3	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	04/16/2025	FIRST CLEARING LLC	XXX	221,672	220,000	5,072	1.C FE
546282-UQ-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	05/19/2025	HEARTLAND FINANCIAL SERVICES	XXX	39,396	40,000	563	1.D FE
54628C-AE-2	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	05/06/2025	TRADE WEB DIRECT LLC - 78831	XXX	86,700	85,000	425	1.F FE
54628C-AJ-1	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	05/30/2025	CHASE SECURITIES INC.	XXX	355,374	345,000	2,923	1.F FE
54628C-CH-3	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	05/13/2025	Various	XXX	134,970	130,000	708	1.C FE
54628C-CP-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	06/10/2025	CHASE SECURITIES INC.	XXX	51,223	50,000	486	1.C FE
54628C-CQ-3	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	04/16/2025	PNC BANK	XXX	337,145	325,000	722	1.C FE
54628C-GP-1	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	05/21/2025	TRADE WEB DIRECT LLC - 78831	XXX	159,756	150,000	3,563	1.B FE
54628C-M4-1	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	06/04/2025	HEARTLAND FINANCIAL SERVICES	XXX	133,054	125,000	2,153	1.E FE
54628C-U2-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	04/30/2025	Various	XXX	311,144	290,000	5,889	1.B FE
54628C-UP-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	04/29/2025	FIRST CLEARING LLC	XXX	176,729	175,000	3,481	1.C FE
54628C-UQ-3	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	05/08/2025	J.P. MORGAN CLEARING CORP	XXX	76,113	75,000	.67	1.C FE
54628C-VY-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	06/05/2025	CHASE SECURITIES INC.	XXX	95,784	100,000	210	1.C FE
54628C-W2-4	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	05/14/2025	FIRST CLEARING LLC	XXX	76,599	75,000	771	1.C FE
546398-6B-9	LOUISIANA PUB FACS AUTH REV	05/15/2025	FIRST CLEARING LLC	XXX	128,398	125,000	2,622	1.E FE
546398-6C-7	LOUISIANA PUB FACS AUTH REV	06/02/2025	Various	XXX	251,322	245,000	5,191	1.E FE
546398-DJ-4	LOUISIANA PUB FACS AUTH REV	04/30/2025	HEARTLAND FINANCIAL SERVICES	XXX	107,371	105,000	2,663	1.B FE
546399-CA-2	LOUISIANA PUB FACS AUTH REV	06/05/2025	CHASE SECURITIES INC.	XXX	103,188	100,000	292	1.G FE
546399-DN-3	LOUISIANA PUB FACS AUTH REV	05/21/2025	WEDBUSH	XXX	151,500	150,000	146	1.G FE
546399-EN-2	LOUISIANA PUB FACS AUTH REV	05/20/2025	CHASE SECURITIES INC.	XXX	327,196	315,000	5,644	1.E FE
546399-EP-7	LOUISIANA PUB FACS AUTH REV	05/06/2025	CHASE SECURITIES INC.	XXX	269,347	260,000	4,572	1.E FE
546399-JG-2	LOUISIANA PUB FACS AUTH REV	05/23/2025	FIRST CLEARING LLC	XXX	47,284	45,000	350	1.E FE
546399-SH-0	LOUISIANA PUB FACS AUTH REV	05/06/2025	CHASE SECURITIES INC.	XXX	123,821	120,000	367	1.E FE
546399-SK-3	LOUISIANA PUB FACS AUTH REV	05/09/2025	TRADE WEB DIRECT LLC - 78831	XXX	213,617	200,000	750	1.E FE
546399-UQ-7	LOUISIANA PUB FACS AUTH REV	05/27/2025	CHASE SECURITIES INC.	XXX	79,768	75,000	135	1.G FE
54641C-AG-0	LOUISIANA ST GRNT ANTIC REV	06/04/2025	Various	XXX	512,419	500,000	6,125	1.C FE
54641C-AH-8	LOUISIANA ST GRNT ANTIC REV	05/28/2025	Various	XXX	192,801	185,000	2,154	1.C FE
54641C-AJ-4	LOUISIANA ST GRNT ANTIC REV	05/06/2025	TRADE WEB DIRECT LLC - 78831	XXX	110,955	105,000	963	1.C FE
54641C-AK-1	LOUISIANA ST GRNT ANTIC REV	06/13/2025	Various	XXX	347,556	330,000	3,353	1.C FE
54641C-AL-9	LOUISIANA ST GRNT ANTIC REV	06/06/2025	Various	XXX	770,907	730,000	9,269	1.C FE
54641C-AS-4	LOUISIANA ST GRNT ANTIC REV	05/02/2025	TRADE WEB DIRECT LLC - 78831	XXX	107,486	105,000	933	1.C FE
54641C-AT-2	LOUISIANA ST GRNT ANTIC REV	05/28/2025	Various	XXX	187,702	180,000	2,171	1.C FE
54641C-AV-7	LOUISIANA ST GRNT ANTIC REV	05/16/2025	TRADE WEB DIRECT LLC - 78831	XXX	48,277	45,000	488	1.C FE
54641C-BC-8	LOUISIANA ST GRNT ANTIC REV	05/05/2025	FIRST CLEARING LLC	XXX	1,189,278	1,160,000	10,472	1.C FE
54641C-BE-4	LOUISIANA ST GRNT ANTIC REV	05/12/2025	Various	XXX	116,366	110,000	1,100	1.C FE
54641C-BF-1	LOUISIANA ST GRNT ANTIC REV	06/04/2025	Various	XXX	328,113	305,000	3,561	1.C FE
54641C-BG-9	LOUISIANA ST GRNT ANTIC REV	05/22/2025	HEARTLAND FINANCIAL SERVICES	XXX	548,753	505,000	5,751	1.C FE
546458-DR-8	LOUISIANA ST CORRECTIONAL FACS CORP LEAS	05/02/2025	RBC CAPITAL MARKETS, LLC	XXX	173,978	170,000	803	1.D FE
546475-WC-4	LOUISIANA ST GAS & FUELS TAX REV	05/29/2025	Various	XXX	373,855	350,000	4,985	1.D FE
64763H-JT-3	NEW ORLEANS LA AVIATION BRD REV	06/02/2025	CHASE SECURITIES INC.	XXX	131,766	125,000	2,639	1.F FE

STATEMENT AS OF JUNE 30, 2025 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
64763H-NO-4	NEW ORLEANS LA AVIATION BRD REV.....	05/21/2025	CHASE SECURITIES INC.....	XXX	75,158	75,000	1,375	1.F FE
647719-QB-2	NEW ORLEANS LA SEW SVC REV.....	05/21/2025	BANK OF OKLAHOMA NA.....	XXX	280,374	300,000	1,723	1.C FE
689870-JZ-7	OUACHITA PARISH LA WEST OUACHITA PARISH.....	05/22/2025	TRADE WEB DIRECT LLC - 78831.....	XXX	39,768	40,000	296	1.D FE
72753Y-FX-6	PLAQUEMINES PARISH LA REV.....	04/16/2025	FIRST CLEARING LLC.....	XXX	285,000	285,000	1,457	1.C FE
75912R-CD-9	REGIONAL TRAN AUTH LA SALES TAX REV.....	05/30/2025	FIRST CLEARING LLC.....	XXX	128,906	125,000	2,622	1.D FE
783116-AN-6	RUSTON LA SALES TAX REV.....	05/29/2025	CHASE SECURITIES INC.....	XXX	1,078,783	1,060,000	26,353	1.C FE
783116-AP-1	RUSTON LA SALES TAX REV.....	05/29/2025	CHASE SECURITIES INC.....	XXX	1,016,730	1,000,000	24,861	1.C FE
788073-DQ-4	ST CHARLES PARISH LA SCH BRD SALES & USE.....	05/12/2025	TRADE WEB DIRECT LLC - 78831.....	XXX	134,391	125,000	1,771	1.C FE
790198-BP-9	ST JOHN BAPTIST PARISH LA LAW ENFORCEMEN.....	05/29/2025	Stifel Nicolaus (#00793).....	XXX	154,551	150,000		1.C FE
790198-BQ-7	ST JOHN BAPTIST PARISH LA LAW ENFORCEMEN.....	05/29/2025	Stifel Nicolaus (#00793).....	XXX	52,297	50,000		1.C FE
790198-BR-5	ST JOHN BAPTIST PARISH LA LAW ENFORCEMEN.....	05/29/2025	Stifel Nicolaus (#00793).....	XXX	106,079	100,000		1.C FE
790198-BS-3	ST JOHN BAPTIST PARISH LA LAW ENFORCEMEN.....	05/29/2025	Stifel Nicolaus (#00793).....	XXX	133,984	125,000		1.C FE
875682-FS-0	TANGIPAHOA PARISH LA WTR DIST WTR REV.....	06/09/2025	J.P. MORGAN CLEARING CORP.....	XXX	101,584	100,000	767	1.C FE
881250-PP-4	TERREBONNE PARISH LA SALES & USE TAX.....	05/16/2025	Various.....	XXX	267,809	285,000	763	1.D FE
881254-BT-2	TERREBONNE PARISH LA SCH BRD LTD TAX REV.....	06/18/2025	D. A. DAVIDSON & CO.....	XXX	98,119	95,000		1.C FE
881254-BU-9	TERREBONNE PARISH LA SCH BRD LTD TAX REV.....	06/18/2025	D. A. DAVIDSON & CO.....	XXX	68,355	65,000		1.C FE
881254-BV-7	TERREBONNE PARISH LA SCH BRD LTD TAX REV.....	06/18/2025	D. A. DAVIDSON & CO.....	XXX	53,422	50,000		1.C FE
0059999999 - Issuer Credit Obligations - Municipal Bonds - Special Revenues						24,437,173	23,930,000	271,564
Issuer Credit Obligations - Project Finance Bonds Issued by Operating Entities (Unaffiliated)								
Issuer Credit Obligations - Project Finance Bonds Issued by Operating Entities (Affiliated)								
Issuer Credit Obligations - Corporate Bonds (Unaffiliated)								
Issuer Credit Obligations - Corporate Bonds (Affiliated)								
Issuer Credit Obligations - Mandatory Convertible Bonds (Unaffiliated)								
Issuer Credit Obligations - Mandatory Convertible Bonds (Affiliated)								
Issuer Credit Obligations - Single Entity Backed Obligations (Unaffiliated)								
Issuer Credit Obligations - Single Entity Backed Obligations (Affiliated)								
Issuer Credit Obligations - SVO-Identified Bond Exchange Traded Funds - Fair Value								
Issuer Credit Obligations - SVO-Identified Bond Exchange Traded Funds - Systematic Value								
Issuer Credit Obligations - Bonds issued from SEC-Registered Business Development Corps, Closed End Funds & REITS (Unaffiliated)								
Issuer Credit Obligations - Bonds issued from SEC-Registered Business Development Corps, Closed End Funds & REITS (Affiliated)								
Issuer Credit Obligations - Bank Loans - Issued (Unaffiliated)								
Issuer Credit Obligations - Bank Loans - Issued (Affiliated)								
Issuer Credit Obligations - Bank Loans - Acquired (Unaffiliated)								
Issuer Credit Obligations - Bank Loans - Acquired (Affiliated)								
Issuer Credit Obligations - Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Unaffiliated)								
Issuer Credit Obligations - Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Affiliated)								
Issuer Credit Obligations - Certificates of Deposit (Unaffiliated)								
Issuer Credit Obligations - Certificates of Deposit (Affiliated)								
Issuer Credit Obligations - Other Issuer Credit Obligations (Unaffiliated)								
Issuer Credit Obligations - Other Issuer Credit Obligations (Affiliated)								
0489999999 - Subtotal - Issuer Credit Obligations (Unaffiliated)						34,321,281	33,575,000	367,877
0509999997 - Subtotals - Issuer Credit Obligations - Part 3						34,321,281	33,575,000	367,877
0509999999 - Subtotals - Issuer Credit Obligations						34,321,281	33,575,000	367,877
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Residential Mortgage-Backed Securities - Guaranteed (Exempt from RBC)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Commercial Mortgage-Backed Securities - Guaranteed (Exempt from RBC)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Residential Mortgage-Backed Securities – Not/Partially Guaranteed (Not Exempt from RBC)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Commercial Mortgage-Backed Securities – Not/Partially Guaranteed (Not Exempt from RBC)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Residential Mortgage-Backed Securities (Unaffiliated)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Residential Mortgage-Backed Securities (Affiliated)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Commercial Mortgage-Backed Securities (Unaffiliated)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Commercial Mortgage-Backed Securities (Affiliated)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency – CLOs/CBOs/CDOs (Unaffiliated)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency – CLOs/CBOs/CDOs (Affiliated)								

STATEMENT AS OF JUNE 30, 2025 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Other Financial Asset-Backed Securities - Self-Liquidating (Unaffiliated)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Other Financial Asset-Backed Securities - Self-Liquidating (Affiliated)								
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Equity Backed Securities (Unaffiliated)								
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Equity Backed Securities (Affiliated)								
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Other Financial Asset-Backed Securities - Not Self-Liquidating (Unaffiliated)								
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Other Financial Asset-Backed Securities - Not Self-Liquidating (Affiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Lease-Backed Securities – Practical Expedient (Unaffiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Lease-Backed Securities – Practical Expedient (Affiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Other Non-Financial Asset-Backed Securities - Practical Expedient (Unaffiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Other Non-Financial Asset-Backed Securities - Practical Expedient (Affiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Full Analysis - Lease-Backed Securities – Full Analysis (Unaffiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Full Analysis - Lease-Backed Securities – Full Analysis (Affiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Full Analysis - Other Non-Financial Asset-Backed Securities - Full Analysis (Unaffiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Full Analysis - Other Non-Financial Asset-Backed Securities - Full Analysis (Affiliated)								
2009999999 - Subtotals - Issuer Credit Obligations and Asset-Backed Securities					34,321,281	33,575,000	367,877	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					34,321,281	XXX	367,877	XXX

STATEMENT AS OF JUNE 30, 2025 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	Change in Book/Adjusted Carrying Value					15	16	17	18	19	20	21
									10	11	12	13	14							
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's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (10+11-12)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Desig. Modifier and SVO Administrative Symbol
Issuer Credit Obligations - U.S. Government Obligations (Exempt from RBC)																				
Issuer Credit Obligations - Other U.S. Government Obligations (Not Exempt from RBC)																				
Issuer Credit Obligations - Non-U.S. Sovereign Jurisdiction Securities																				
Issuer Credit Obligations - Municipal Bonds - General Obligations (Direct and Guaranteed)																				
538818-BR-5	LIVINGSTON PARISH LA SCH DIST NO 4	05/01/2025	Maturity @ 100.00	XXX	785,000	785,000	814,003	785,000				.0		785,000			.0	15,700	05/01/2025	1.C FE
546415-M7-2	LOUISIANA ST	05/15/2025	Maturity @ 100.00	XXX	50,000	50,000	48,204	49,671		330		330		50,000			.0	670	05/15/2025	1.C FE
546415-X7-0	LOUISIANA ST	05/01/2025	Call @ 100.00	XXX	115,000	115,000	123,366	116,079		(1,079)		(1,079)		115,000			.0	2,875	05/01/2026	1.C FE
546417-AH-9	LOUISIANA ST	04/01/2025	Maturity @ 100.00	XXX	165,000	165,000	170,161	165,747		(747)		(747)		165,000			.0	4,125	04/01/2025	1.C FE
546417-D0-6	LOUISIANA ST	06/01/2025	Maturity @ 100.00	XXX	155,000	155,000	144,702	152,249		2,751		2,751		155,000			.0	651	06/01/2025	1.C FE
546417-GL-4	LOUISIANA ST	04/01/2025	Maturity @ 100.00	XXX	240,000	240,000	247,332	241,098		(1,098)		(1,098)		240,000			.0	6,000	04/01/2025	1.C FE
0049999999 - Issuer Credit Obligations - Municipal Bonds - General Obligations (Direct and Guaranteed)					1,510,000	1,510,000	1,547,768	1,509,844	0	156	0	156	0	1,510,000	0	0	0	30,021	XXX	XXX
Issuer Credit Obligations - Municipal Bonds - Special Revenues																				
015086-NJ-6	ALEXANDRIA LA UTILS REV	05/01/2025	Maturity @ 100.00	XXX	300,000	300,000	282,648	296,164		3,836		3,836		300,000			.0	2,247	05/01/2025	1.C FE
506485-JA-0	SALES TAX LAFAYETTE LA PUB IMPT	05/01/2025	Maturity @ 100.00	XXX	90,000	90,000	93,398	90,573		(573)		(573)		90,000			.0	2,250	05/01/2025	1.C FE
506485-J0-5	SALES TAX LAFAYETTE LA PUB IMPT	05/01/2025	Maturity @ 100.00	XXX	100,000	100,000	116,925	101,495		(1,495)		(1,495)		100,000			.0	2,500	05/01/2025	1.C FE
506485-NR-8	SALES TAX LAFAYETTE PARISH LA SCH	05/01/2025	Maturity @ 100.00	XXX	230,000	230,000	233,328	231,116		(1,116)		(1,116)		230,000			.0	5,750	05/01/2025	1.C FE
506624-QD-0	BRD SALES TAX RE LIVINGSTON PARISH LA SCH	04/01/2025	Maturity @ 100.00	XXX	100,000	100,000	106,933	100,608		(608)		(608)		100,000			.0	2,500	04/01/2025	1.B FE
538799-BP-1	BRD SALES USE T LOUISIANA HSG CORP SINGLE	05/01/2025	Maturity @ 100.00	XXX	650,000	650,000	665,861	652,265		(2,265)		(2,265)		650,000			.0	13,000	05/01/2025	1.C FE
54627D-NP-2	FAMILY MTG REV LOUISIANA HSG CORP SINGLE	06/01/2025	Maturity @ 100.00	XXX	235,000	235,000	234,796	234,947		53		53		235,000			.0	4,054	06/01/2025	Z
54627D-QE-4	FAMILY MTG REV LOUISIANA LOC GOVT	06/01/2025	Reclassification	XXX	125,000	125,000	125,000	125,000				.0		125,000			.0		06/01/2026	1.A FE
546282-3M-4	ENVIRONMENTAL FACS & LOUISIANA PUB FACS AUTH	04/01/2025	Maturity @ 100.00	XXX	40,000	40,000	42,740	40,238		(238)		(238)		40,000			.0	1,000	04/01/2025	1.C FE
546398-2F-4	REV LOUISIANA PUB FACS AUTH	06/01/2025	Call @ 100.00	XXX	650,000	650,000	665,399	654,490		(4,490)		(4,490)		650,000			.0	16,250	06/01/2036	1.E FE
546398-2G-2	REV LOUISIANA PUB FACS AUTH	06/01/2025	Call @ 100.00	XXX	100,000	100,000	105,064	100,883		(883)		(883)		100,000			.0	2,500	06/01/2042	1.E FE
546398-2Y-3	REV LOUISIANA PUB FACS AUTH	05/15/2025	Unknown	XXX	175,000	175,000	176,809	175,798		(798)		(798)		175,000			.0	4,375	05/15/2028	1.G FE
546399-BY-1	REV LOUISIANA ST GAS & FUELS	05/15/2025	Maturity @ 100.00	XXX	505,000	505,000	516,718	507,461		(2,461)		(2,461)		505,000			.0	12,625	05/15/2025	1.F FE
546475-RE-6	TAX REV LOUISIANA ST GAS & FUELS	05/01/2025	Call @ 100.00	XXX	150,000	150,000	165,364	151,649		(1,649)		(1,649)		150,000			.0	3,750	05/01/2041	1.C FE
546475-RF-3	TAX REV LOUISIANA ST GAS & FUELS	05/01/2025	Call @ 100.00	XXX	125,000	125,000	130,050	125,697		(697)		(697)		125,000			.0	3,125	05/01/2035	1.C FE
546475-RG-1	TAX REV LOUISIANA ST GAS & FUELS	05/01/2025	Call @ 100.00	XXX	3,175,000	3,175,000	3,194,333	3,181,116		(6,116)		(6,116)		3,175,000			.0	63,500	05/01/2041	1.C FE
546475-RJ-5	TAX REV LOUISIANA ST GAS & FUELS	05/01/2025	Call @ 100.00	XXX	250,000	250,000	270,725	252,314		(2,314)		(2,314)		250,000			.0	6,250	05/01/2033	1.C FE
546475-RK-2	TAX REV LOUISIANA ST GAS & FUELS	05/01/2025	Call @ 100.00	XXX	245,000	245,000	253,628	246,499		(1,499)		(1,499)		245,000			.0	6,125	05/01/2034	1.C FE
546475-RL-0	TAX REV LOUISIANA ST GAS & FUELS	05/01/2025	Call @ 100.00	XXX	9,490,000	9,490,000	9,692,476	9,533,887		(43,887)		(43,887)		9,490,000			.0	213,525	05/01/2039	1.C FE
546475-RP-1	TAX REV LOUISIANA ST GAS & FUELS	05/01/2025	Maturity @ 100.00	XXX	615,000	615,000	649,272	619,288		(4,288)		(4,288)		615,000			.0	15,375	05/01/2025	1.C FE
546475-RQ-9	TAX REV LOUISIANA ST GAS & FUELS	05/01/2025	Call @ 100.00	XXX	380,000	380,000	402,633	383,085		(3,085)		(3,085)		380,000			.0	9,500	05/01/2026	1.D FE
546475-RV-8	TAX REV	05/01/2025	Maturity @ 100.00	XXX	210,000	210,000	219,348	211,348		(1,348)		(1,348)		210,000			.0	5,250	05/01/2025	1.C FE

STATEMENT AS OF JUNE 30, 2025 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	Change in Book/Adjusted Carrying Value					15	16	17	18	19	20	21
									10	11	12	13	14							
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's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (10+11-12)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Desig. Modifier and SVO Administrative Symbol
546475-TN-4	LOUISIANA ST GAS & FUELS TAX REV.....	05/01/2025	Maturity @ 100.00.....	XXX.....	240,000	240,000	221,755	236,556		3,444		3,444		240,000			0	1,043	05/01/2025	Z
546486-BV-2	LOUISIANA ST HWY IMPT REV.....	06/15/2025	Maturity @ 100.00.....	XXX.....	150,000	150,000	135,900	147,056		2,944		2,944		150,000			0	523	06/15/2025	1.C FE
647719-NR-0	NEW ORLEANS LA SEW SVC REV.....	06/01/2025	Call @ 100.00.....	XXX.....	200,000	200,000	217,422	202,356		(2,356)		(2,356)		200,000			0	5,000	06/01/2028	1.F FE
647719-NZ-2	NEW ORLEANS LA SEW SVC REV.....	06/01/2025	Call @ 100.00.....	XXX.....	215,000	215,000	226,518	216,949		(1,949)		(1,949)		215,000			0	5,375	06/01/2040	1.F FE
647719-PA-5	NEW ORLEANS LA SEW SVC REV.....	06/01/2025	Call @ 100.00.....	XXX.....	200,000	200,000	210,331	201,817		(1,817)		(1,817)		200,000			0	5,000	06/01/2045	1.F FE
0059999999 - Issuer Credit Obligations - Municipal Bonds - Special Revenues					18,945,000	18,945,000	19,355,372	19,020,654	0	(75,654)	0	(75,654)	0	18,945,000	0	0	0	412,391	XXX	XXX
Issuer Credit Obligations - Project Finance Bonds Issued by Operating Entities (Unaffiliated)																				
Issuer Credit Obligations - Project Finance Bonds Issued by Operating Entities (Affiliated)																				
Issuer Credit Obligations - Corporate Bonds (Unaffiliated)																				
Issuer Credit Obligations - Corporate Bonds (Affiliated)																				
Issuer Credit Obligations - Mandatory Convertible Bonds (Unaffiliated)																				
Issuer Credit Obligations - Mandatory Convertible Bonds (Affiliated)																				
Issuer Credit Obligations - Single Entity Backed Obligations (Unaffiliated)																				
Issuer Credit Obligations - Single Entity Backed Obligations (Affiliated)																				
Issuer Credit Obligations - SVO-Identified Bond Exchange Traded Funds - Fair Value																				
Issuer Credit Obligations - SVO-Identified Bond Exchange Traded Funds - Systematic Value																				
Issuer Credit Obligations - Bonds issued from SEC-Registered Business Development Corps, Closed End Funds & REITS (Unaffiliated)																				
Issuer Credit Obligations - Bonds issued from SEC-Registered Business Development Corps, Closed End Funds & REITS (Affiliated)																				
Issuer Credit Obligations - Bank Loans - Issued (Unaffiliated)																				
Issuer Credit Obligations - Bank Loans - Issued (Affiliated)																				
Issuer Credit Obligations - Bank Loans - Acquired (Unaffiliated)																				
Issuer Credit Obligations - Bank Loans - Acquired (Affiliated)																				
Issuer Credit Obligations - Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Unaffiliated)																				
Issuer Credit Obligations - Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Affiliated)																				
Issuer Credit Obligations - Certificates of Deposit (Unaffiliated)																				
Issuer Credit Obligations - Certificates of Deposit (Affiliated)																				
Issuer Credit Obligations - Other Issuer Credit Obligations (Unaffiliated)																				
Issuer Credit Obligations - Other Issuer Credit Obligations (Affiliated)																				
0489999999 - Subtotal - Issuer Credit Obligations (Unaffiliated)					20,455,000	20,455,000	20,903,140	20,530,497	0	(75,497)	0	(75,497)	0	20,455,000	0	0	0	442,412	XXX	XXX
0509999997 - Subtotals - Issuer Credit Obligations - Part 4					20,455,000	20,455,000	20,903,140	20,530,497	0	(75,497)	0	(75,497)	0	20,455,000	0	0	0	442,412	XXX	XXX
0509999999 - Subtotals - Issuer Credit Obligations					20,455,000	20,455,000	20,903,140	20,530,497	0	(75,497)	0	(75,497)	0	20,455,000	0	0	0	442,412	XXX	XXX
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Residential Mortgage-Backed Securities - Guaranteed (Exempt from RBC)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Commercial Mortgage-Backed Securities - Guaranteed (Exempt from RBC)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Residential Mortgage-Backed Securities – Not/Partially Guaranteed (Not Exempt from RBC)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Commercial Mortgage-Backed Securities – Not/Partially Guaranteed (Not Exempt from RBC)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Residential Mortgage-Backed Securities (Unaffiliated)																				
54627D-QE-4	LOUISIANA HSG CORP SINGLE FAMILY MTG REV.....	06/01/2025	Reclassification.....	XXX.....	125,000	125,000	125,000	125,000				0		125,000			0		06/01/2026	1.A FE
1059999999 - Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Residential Mortgage-Backed Securities (Unaffiliated)					125,000	125,000	125,000	125,000	0	0	0	0	0	125,000	0	0	0	0	XXX	XXX
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Residential Mortgage-Backed Securities (Affiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Commercial Mortgage-Backed Securities (Unaffiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Commercial Mortgage-Backed Securities (Affiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency – CLOs/CBOs/CDOs (Unaffiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency – CLOs/CBOs/CDOs (Affiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Other Financial Asset-Backed Securities - Self-Liquidating (Unaffiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Other Financial Asset-Backed Securities - Self-Liquidating (Affiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Equity Backed Securities (Unaffiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Equity Backed Securities (Affiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Other Financial Asset-Backed Securities - Not Self-Liquidating (Unaffiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Other Financial Asset-Backed Securities - Not Self-Liquidating (Affiliated)																				
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Lease-Backed Securities – Practical Expedient (Unaffiliated)																				
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Lease-Backed Securities – Practical Expedient (Affiliated)																				
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Other Non-Financial Asset-Backed Securities - Practical Expedient (Unaffiliated)																				

E05.2

E05.2

E05.2

E05.2

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part E

NONE

Schedule DL - Part 1

NONE

Schedule DL - Part 2

NONE

STATEMENT AS OF JUNE 30, 2025 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter								
1	2	3	4	5	6	7	8	9
CUSIP	Description	Restricted Asset Code	Date Acquired	Stated Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year
Issuer Credit Obligations: U.S. Government Obligations (Exempt from RBC)								
Issuer Credit Obligations: Other U.S. Government Obligations (Not Exempt from RBC)								
Issuer Credit Obligations: Non-U.S. Sovereign Jurisdiction Securities								
Issuer Credit Obligations: Municipal Bonds - General Obligations (Direct and Guaranteed)								
XXX	LOUISIANA ST		06/05/2025	5.000	08/01/2025	205,296	4,271	(257)
0049999999 - IC0s: Municipal Bonds - General Obligations (Direct and Guaranteed)								
						205,296	4,271	(257)
Issuer Credit Obligations: Municipal Bonds - Special Revenue								
XXX	ALEXANDRIA LA SALES & USE TAX REV		06/05/2025	5.000	08/01/2025	375,542	7,813	(560)
XXX	ASCENSION PARISH LA REV		05/13/2025	4.000	08/01/2025	285,135	4,750	(210)
XXX	EAST BATON ROUGE PARISH LA SALES TAX REV		06/09/2025	5.000	08/01/2025	150,225	3,125	(153)
XXX	EAST BATON ROUGE PARISH LA CAP IMPTS DIS		05/05/2025	5.000	08/01/2025	185,224	3,854	(405)
XXX	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		06/11/2025	5.000	08/01/2025	145,205	3,021	(164)
XXX	LOUISIANA ST GRNT ANTIC REV		06/11/2025	5.000	09/01/2025	376,165	6,250	(357)
XXX	ST CHARLES PARISH LA SCH BRD SALES & USE		06/11/2025	5.000	08/01/2025	180,283	3,750	(174)
0059999999 - IC0s: Municipal Bonds - Special Revenue								
						1,697,781	32,563	(2,022)
Issuer Credit Obligations: Project Finance Bonds Issued by Operating Entities (Unaffiliated)								
Issuer Credit Obligations: Project Finance Bonds Issued by Operating Entities (Affiliated)								
Issuer Credit Obligations: Corporate Bonds (Unaffiliated)								
Issuer Credit Obligations: Corporate Bonds (Affiliated)								
Issuer Credit Obligations: Mandatory Convertible Bonds (Unaffiliated)								
Issuer Credit Obligations: Mandatory Convertible Bonds (Affiliated)								
Issuer Credit Obligations: Single Entity Backed Obligations (Unaffiliated)								
Issuer Credit Obligations: Single Entity Backed Obligations (Affiliated)								
Issuer Credit Obligations: Bonds Issued from SEC-Registered Business Development Corps, Closed End Funds & REITS (Unaffiliated)								
Issuer Credit Obligations: Bonds Issued from SEC-Registered Business Development Corps, Closed End Funds & REITS (Affiliated)								
Issuer Credit Obligations: Bank Loans - Issued (Unaffiliated)								
Issuer Credit Obligations: Bank Loans - Issued (Affiliated)								
Issuer Credit Obligations: Bank Loans - Acquired (Unaffiliated)								
Issuer Credit Obligations: Bank Loans - Acquired(Affiliated)								
Issuer Credit Obligations: Mortgage Loans that Qualify as SV0-Identified Credit Tenant Loans (Unaffiliated)								
Issuer Credit Obligations: Mortgage Loans that Qualify as SV0-Identified Credit Tenant Loans (Affiliated)								
Issuer Credit Obligations: Other Issuer Credit Obligations (Unaffiliated)								
Issuer Credit Obligations: Other Issuer Credit Obligations (Affiliated)								
0489999999 - Issuer Credit Obligations: Total - Issuer Credit Obligations (Unaffiliated)						1,903,077	36,833	(2,280)
0509999999 - Issuer Credit Obligations: Total Issuer Credit Obligations						1,903,077	36,833	(2,280)
Sweep Accounts								
Exempt Money Market Mutual Funds - as Identified by SV0								
316175-88-4	FIDELITY IMM:TRS III		06/18/2025	3.940	XXX	115,153,179		2,000,692
8209999999 - Exempt Money Market Mutual Funds - as Identified by SV0						115,153,179	0	2,000,692
All Other Money Market Mutual Funds								
316175-10-8	FIDELITY IMM:GOVT I		06/23/2025	4.240	XXX	248,508,034		3,902,040
8309999999 - All Other Money Market Mutual Funds						248,508,034	0	3,902,040
Qualified Cash Pools Under SSAP No. 2								
Other Cash Equivalents (Unaffiliated)								
Other Cash Equivalents (Affiliated)								
8589999999 - Total Cash Equivalents (Unaffiliated)						365,564,290	36,833	5,900,453
8609999999 Total Cash Equivalents						365,564,290	36,833	5,900,453

JULY and AUGUST 2025 COMPLAINTS

Complaint ID #	Date Complaint Received from DOI	Claims or Policy Issue?	Complaint Description	Date Response Due	Date response Submitted
977577	8/27/2025	Policy	Insured is dissatisfied with cancellation of her policy for the nonpayment of premium.	9/11/2025	8/28/2025
977282	8/22/2025	Policy	Complaint filed due to the insured alleging that due to the negligence of her agent, her premium increased.	9/8/2025	
977150	8/21/2025	Policy	Complaint filed due to the insured's coverage being cancelled on 3 policies after her after her agent who is no longer in business assured her that the policies were active.	9/5/2025	9/5/2025
976803	8/13/2025	Policy	Complaint filed due to the insured being dissatisfied with her coverage going up and is requesting that it remains as it was originally written.	8/28/2025	8/27/2025
975529	8/4/2025	Claims	Complaint filed due to the insured alleging that LCPIC is withholding a \$200,000 check that is owed to him for repairs to his home.	8/19/2025	8/19/2025
975903	8/4/2025	Claims	Complaint filed due to multiple delays with the insured's claim and lack of communication in getting updates on why his claim was denied.	8/22/2025	8/22/2025
975998	8/1/2025	Policy	Complaint filed due to the insured's coverage being cancelled after the insured made renovations to his property.	8/20/2025	8/20/2025
975673	7/29/2025	Claims	Complaint filed due to the insured's claim being partially denied.	8/12/2025	8/12/2025

974315	7/16/2025	Policy	Complaint filed due to the insured alleging that after canceling her policy with LCPIC she's having a hard time getting a refund.	7/31/2025	7/31/2025
973671	7/9/2025	Policy	Complaint filed due to the insured alleging that LCPIC is not honoring HB 356 by not adjusting his coverage for 20 policies.	7/24/2025	7/23/2025
973366	7/8/2025	Policy	Complaint filed due to the insured's discount for his fortified roof was only \$354.	7/23/2025	7/18/2025