# Louisiana Citizens Property Insurance Corporation Board Meeting

Wednesday, September 9, 2026 1:00 PM
Poydras Building - Hearing Room first floor, 1702 N. Third Street, Baton Rouge, Louisiana 70802

| | | |
|---|---|---|
| I. | **Call To Order** | **Speaker(s):** Chairman Temple |
| II. | **Pledge of Allegiance** | **Speaker(s):** Chairman Temple |
| III. | **Roll Call** | **Speaker(s):** Harper |
| IV. | **Chairman's Report** | **Speaker(s):** Chairman Temple |
| IV.A. | Fortified Roof Grant Program Discussion | **Speaker(s):** Chairman Temple |
| V. | **Minutes** | **Speaker(s):** Chairman Temple |
| VI. | **CEO Report** | **Speaker(s):** Newberry |
| VI.A. | Overview | **Speaker(s):** Newberry |
| VI.B. | Depopulation (Voteable) | **Speaker(s):** Newberry |
| VI.C. | Commercial Rate Filing Update | **Speaker(s):** Newberry |
| VI.D. | Personal Lines Rate Filing (Voteable) | **Speaker(s):** Newberry |
| VI.E. | July 2026 Financials and Management Report | **Speaker(s):** Sciortino |
| VI.F. | 2nd Quarter Financials (Voteable) | **Speaker(s):** Sciortino |
| VI.G. | Complaints | **Speaker(s):** Harper |
| VI.H. | Executive Session | **Speaker(s):** Chairman Temple |
| VI.H.1. | Litigation Update | **Speaker(s):** Harper |
| VI.H.2. | Contract Negotiations for CEO Renewal Contract (Voteable during open session) | |
| VII. | **Adjournment** | **Speaker(s):** Chairman Temple |

Louisiana Citizens Property Insurance Corporation Board Meeting
Thursday, July 9, 2026 1:00 PM Central

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

| | |
|---|---|
| Ben Albright: | Present |
| Eric Berger: | Present |
| Daryl Burckel: | Present |
| Kim Callaway: | Present |
| Brian Chambley: | Absent |
| William Chauvin: | Absent |
| Dana Dugas: | Present |
| Rep. Gabe Firment: | Absent |
| Jody Guillot: | Present |
| Robert Page: | Absent |
| Kevin Reinke: | Absent |
| Bill Starr: | Present |
| Sen. Kirk Talbot: | Present |
| Commissioner Tim Temple: | Present |
| Steven Werner: | Present |
| Sam Wilkinson: | Present |

Present: 11, Absent: 5.

I. Call To Order
Chairman Temple called the meeting to order at 1:00 p.m.

II. Pledge of Allegiance

III. Roll Call
Chairman Temple asked Ms. Harper to call roll. A quorum was present.

IV. Chairman's Report

IV.A. Certify Excess EA for Fortify Homes (Voteable)
Motion is attached. This motion, made by Steven Werner and seconded by Sen. Kirk Talbot, Carried.
Brian Chambley: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Robert Page: Absent, Kevin Reinke: Absent, Ben Albright: Yea, Eric Berger: Yea, Daryl Burckel: Yea, Kim Callaway: Yea, Dana Dugas: Yea, Jody Guillot: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Commissioner Tim Temple: Yea, Steven Werner: Yea, Sam Wilkinson: Yea
Yea: 11, Nay: 0, Absent: 5

V. Minutes
Approval of Minutes of the prior meeting held on May 14, 2026. This motion, made by Dana Dugas and seconded by Daryl Burckel, Carried.

Brian Chambley: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Robert Page: Absent, Kevin Reinke: Absent, Ben Albright: Yea, Eric Berger: Yea, Daryl Burckel: Yea, Kim Callaway: Yea, Dana Dugas: Yea, Jody Guillot: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Commissioner Tim Temple: Yea, Steven Werner: Yea, Sam Wilkinson: Yea
Yea: 11, Nay: 0, Absent: 5

VI. CEO Report

VI.A. Overview

VI.B. Depopulation Round 24 Ceding Commission (Voteable)
To approve the reduction of the depopulation ceding commission to 0%. This motion, made by Ben Albright and seconded by Eric Berger, Carried.
Brian Chambley: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Robert Page: Absent, Kevin Reinke: Absent, Ben Albright: Yea, Eric Berger: Yea, Daryl Burckel: Yea, Kim Callaway: Yea, Dana Dugas: Yea, Jody Guillot: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Commissioner Tim Temple: Yea, Steven Werner: Yea, Sam Wilkinson: Yea
Yea: 11, Nay: 0, Absent: 5

VI.C. Proposed Commercial Rate Filing (Voteable)
To approve the proposed Commercial Rate Filing with a 14.4% overall decrease and the adoption of the most recent ISO loss costs and their filing with the LDI. This motion, made by Dana Dugas and seconded by Eric Berger, Carried.
Brian Chambley: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Robert Page: Absent, Kevin Reinke: Absent, Ben Albright: Yea, Eric Berger: Yea, Daryl Burckel: Yea, Kim Callaway: Yea, Dana Dugas: Yea, Jody Guillot: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Commissioner Tim Temple: Yea, Steven Werner: Yea, Sam Wilkinson: Yea
Yea: 11, Nay: 0, Absent: 5

VI.D. May Financials and Management Report

VI.E. 2025 Audit Report

VI.E.1. Statutory Audit

VI.E.2. GASB Audit

VI.F. Complaints

VI.G. Executive Session
With the CEO report concluded, Chairman Temple moved on to the Executive Session. He asked if anyone from the public first wished to address the Board. With no speakers from the public, Chairman Temple stated that he would entertain a motion to go into Executive Session to discuss potential and pending litigation.

Approval of the Board moving out of the public forum and into Executive Session to discuss potential and pending litigation and other allowed items. This motion, made by Ben Albright and seconded by Jody Guillot, Carried.
Brian Chambley: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Robert Page: Absent, Kevin Reinke: Absent, Ben Albright: Yea, Eric Berger: Yea, Daryl Burckel: Yea, Kim Callaway: Yea, Dana Dugas: Yea, Jody Guillot: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Commissioner Tim Temple: Yea, Steven Werner: Yea, Sam Wilkinson: Yea

Yea: 11, Nay: 0, Absent: 5

At the conclusion of the Executive Session, Chairman Temple asked for a motion to exit Executive Session and re-enter the public forum. Chairman Temple noted that the Board had re-entered the public forum. He asked that the record reflect that the Board did not take any formal action while in Executive Session.

Approval of the Board moving out of Executive Session and back into the public forum. This motion, made by Dana Dugas and seconded by Eric Berger, Carried.
Brian Chambley: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Robert Page: Absent, Kevin Reinke: Absent, Ben Albright: Yea, Eric Berger: Yea, Daryl Burckel: Yea, Kim Callaway: Yea, Dana Dugas: Yea, Jody Guillot: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Commissioner Tim Temple: Yea, Steven Werner: Yea, Sam Wilkinson: Yea
Yea: 11, Nay: 0, Absent: 5

VI.G.1. Litigation Update

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

Approval of Adjourning the meeting at 2:10 pm. This motion, made by Sen. Kirk Talbot and seconded by Jody Guillot, Carried.
Brian Chambley: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Robert Page: Absent, Kevin Reinke: Absent, Ben Albright: Yea, Eric Berger: Yea, Daryl Burckel: Yea, Kim Callaway: Yea, Dana Dugas: Yea, Jody Guillot: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Commissioner Tim Temple: Yea, Steven Werner: Yea, Sam Wilkinson: Yea
Yea: 11, Nay: 0, Absent: 5

LOUISIANA CITIZENS
Property Insurance Corporation

# Depopulation Round 24

December 1, 2026 Assumption

# 2026 Round 24 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.

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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 2026 Round 24 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

| | Personal | | Commercial | |
|---|---|---|---|---|
| **Company** | **Selected** | **Offered*** | **Selected** | **Offered*** |
| Cajun Underwriters | 64,679 | 53,578 | 69 | 68 |
| Ocean Harbor | 3,769 | 3,332 | 0 | 0 |
| GuardianPointe | 29,379 | 27,701 | 0 | 0 |
| Property Insurance Company of America (PICA) | 0 | 0 | 5,175 | 4,764 |
| **Distinct Total Policies** | **72,326** | **67,625** | **5,175** | **4,764** |

*Consideration based on 06/30/2026 in-force policies geographic areas as well as LCPIC's analysis of the impact to the expected hurricane Probable Maximum Loss

# Company Participation and Agent Authorization History

**Personal Lines**

| Round | Assumption Date | Request | Authorized | % Authorized | Number of Companies |
|---|---|---|---|---|---|
| 24 | 12/1/2026 | 67,625 | | | 3 |
| 23 | 4/1/2026 | 50,080 | 4,439 | 9% | 1 |
| 22 | 12/1/2025 | 22,689 | 2,296 | 10% | 2 |
| 21 | 4/1/2025 | 35,894 | 3,127 | 9% | 1 |
| 20 | 12/1/2024 | 55,435 | 13,815 | 25% | 2 |
| 19 | 4/1/2024 | 41,298 | 9,507 | 23% | 2 |
| 18 | 10/1/2023 | 19,689 | 8,548 | 43% | 1 |
| 17 | 4/1/2023 | 20,023 | 7,268 | 36% | 2 |
| 16 | 12/1/2022 | 19,825 | 3,947 | 20% | 1 |

**Commercial Lines**

| Round | Assumption Date | Request | Authorized | % Authorized | Number of Companies |
|---|---|---|---|---|---|
| 24 | 12/1/2026 | 4,764 | | | 2 |
| 23 | 4/1/2026 | 463 | 7 | 2% | 1 |
| 22 | 12/1/2025 | 142 | 3 | 2% | 1 |
| 21 | 4/1/2025 | 3,186 | 85 | 3% | 1 |
| 20 | 12/1/2024 | 4,298 | 655 | 15% | 1 |
| 19 | 4/1/2024 | 0 | 0 | 0% | 0 |
| 18 | 10/1/2023 | 0 | 0 | 0% | 0 |
| 17 | 4/1/2023 | 0 | 0 | 0% | 0 |
| 16 | 12/1/2022 | 0 | 0 | 0% | 0 |

- Round 24 generated the highest company requests since Round 16 (December 1, 2022), with 67,000 policies requested.
- Over the last 8 rounds (Rounds 16-23), the number of participating companies ranged from 1 to 2 companies per round. Round 24's participation from 4 companies represents a significant increase in engagement.
- Round 24's record participation from 4 companies creates a larger and more diverse selection pool, which should contribute to an increase in the number of policies ultimately authorized compared to recent rounds.

# Round 24 Company List for Approval

| Company: | LCPIC | Ocean Harbor Casualty Insurance Company | Property Insurance Company of America | Cajun Underwriters Reciprocal Exchange | GuardianPointe Insurance Company |
|---|---|---|---|---|---|
| NAIC #: | 17716 | 12360 | 17087 | 17321 | 17941 |
| State of Domicile: | Louisiana | Florida | Mississippi | Alabama | Louisiana |
| Date Admitted to Louisiana: | 8/15/2003 | 2/18/2008 | 12/18/2024 | 6/15/2022 | 4/24/2026 |
| A.M. Best Rating: | | | | | |
| 2026 | NR (Not Rated) | B (Fair) Outlook - Stable | NR (Not Rated) | NR (Not Rated) | NR (Not Rated) |
| 2025 | NR (Not Rated) | B (Fair) Outlook - Stable | NR (Not Rated) | NR (Not Rated) | N/A |
| 2024 | NR (Not Rated) | B (Fair) | NR (Not Rated) | NR (Not Rated) | N/A |
| 2023 | NR (Not Rated) | B (Fair) | NR (Not Rated) | NR (Not Rated) | N/A |
| 2022 | NR (Not Rated) | B (Fair) | NR (Not Rated) | NR (Not Rated) | N/A |
| 2021 | NR (Not Rated) | B (Fair) | NR (Not Rated) | N/A | N/A |
| 2020 | NR (Not Rated) | B (Fair) | N/A | N/A | N/A |
| 2019 | NR (Not Rated) | B (Fair) | N/A | N/A | N/A |
| 2018 | NR (Not Rated) | B (Fair) | N/A | N/A | N/A |
| Demotech Rating: | | | | | |
| 2026 | | A (Exceptional) | A (Exceptional) | A (Exceptional) | A (Exceptional) |
| 2025 | N/A | A (Exceptional) | A (Exceptional) | A (Exceptional) | N/A |
| 2024 | N/A | A (Exceptional) | A (Exceptional) | A (Exceptional) | N/A |
| 2023 | N/A | A (Exceptional) | A (Exceptional) | A (Exceptional) | N/A |
| 2022 | N/A | A (Exceptional) | A (Exceptional) | A (Exceptional) | N/A |
| 2021 | N/A | A' (Unsurpassed) | A (Exceptional) | N/A | N/A |
| NAIC Risk-Based Capital: | 2025 | 2025 | 2025 | 2025 | 2025 |
| | ($000) | ($000) | ($000) | ($000) | ($000) |
| Total adjusted capital | 543,240 | 145,381 | 19,344 | 58,418 | N/A |
| Authorized control level risk-based capital | 188,879 | 29,314 | 4,454 | 11,474 | N/A |
| RBC % (total adjusted capital divided by authorized control level) | 288% | 496% | 434% | 509% | N/A |
| Financial Summary: | | | | | |
| | As of December 31, 2025 | | | | |
| Total Assets | $1,020,730 | $526,567 | $62,282 | $111,964 | N/A |
| Total Liabilities | $477,491 | $381,186 | $42,938 | $53,546 | N/A |
| Total Policyholders' Surplus | 543,240 | $145,381 | $19,344 | $58,418 | N/A |
| Gross Premiums Written (Including Reinsurance Assumed) | $462,852 | $386,922 | $70,501 | $184,732 | N/A |
| | As of June 30, 2026 | | | | |
| Total Assets | $952,575 | $543,156 | $69,481 | $153,810 | $19,573 |
| Total Liabilities | $357,632 | $400,366 | $47,652 | $80,321 | $5,355 |
| Total Policyholders' Surplus | $594,944 | $142,790 | $21,828 | $73,488 | $14,218 |
| Gross Premiums Written (Including Reinsurance Assumed) | $191,087 | $169,999 | $43,425 | $91,348 | $4,158 |

# 2026 Round 24 Depopulation Timeline Next Steps

- Agents may begin authorizing policies to approved companies from September 14, 2026 through October 31, 2026.
- Coverage comparison worksheets and company financial summaries will be available on LCPIC's website.
- Agent authorization period will end October 31, 2026.
- Assumption notifications will be sent out to agents and policyholders November 20, 2026.
- Policyholders will until have until February 28, 2027 to opt-out.
- Policies effective March 1, 2027 will begin renewing with assuming companies.

# Round 25 Timeline – April 1, 2027 Assumption Date

| Date | Activity | Activity Details |
|---|---|---|
| 11/16/2026 | LCPIC policy data file available to companies | • Signed non-disclosure agreement required<br>• Initial data file available to download for data as of 11/13/2026 |
| 12/18/2026 | Deadline for companies to submit list of requested policies and required documents to LCPIC | • List of requested policies due from companies<br>• Louisiana Certificate of Authority and all required financial documents due to LCPIC<br>• LCPIC to analyze financial impact from requested policies and limit if necessary |
| 1/14/2027 | Board presentation of companies | Companies applying to participate in Round 25 will be presented to LCPIC board for approval |
| 1/15/2027 | Notification of board decision | LCPIC to notify companies of board decision for company participation and policies selected |
| 1/18/2027 | Agent authorization portal opening | • Agents begin authorizing requested policies<br>• Authorization portal to close 3/5/2027<br><br>***Proof of approved forms and rates must be sent to LCPIC prior to agent authorization.***<br>***Coverage comparison worksheets must be submitted to LCPIC prior to agent authorization.*** |
| 3/5/2027 | Agent authorization portal closing | Authorization portal to close at 11:59 pm CST. |
| 3/12/2027 | Final assumption list | Finalize assumption list of policies and send to companies. |
| 3/19/2027 | Assumption documents | • LCPIC to send assumption agreements to companies.<br>• LCPIC to send letter of assumption to policyholders.<br>• Companies to send assumption certificates to policyholders by 3/31/2027. |
| 4/1/2027 | Assumption period begins | • Authorized policy files transferred to companies. |
| 4/1/2027–6/30/2027 | Opt-out period | • Policyholders have until 6/30/2027 to opt-out of assumption.<br>• LCPIC will continue to renew assumed policies renewing before 7/01/2027. |
| 7/1/2027 | Companies' renewals start | • Renewals to be issued by assuming company. |

LOUISIANA CITIZENS
Property Insurance Corporation

# COMMERCIAL RATE CHANGE UPDATE

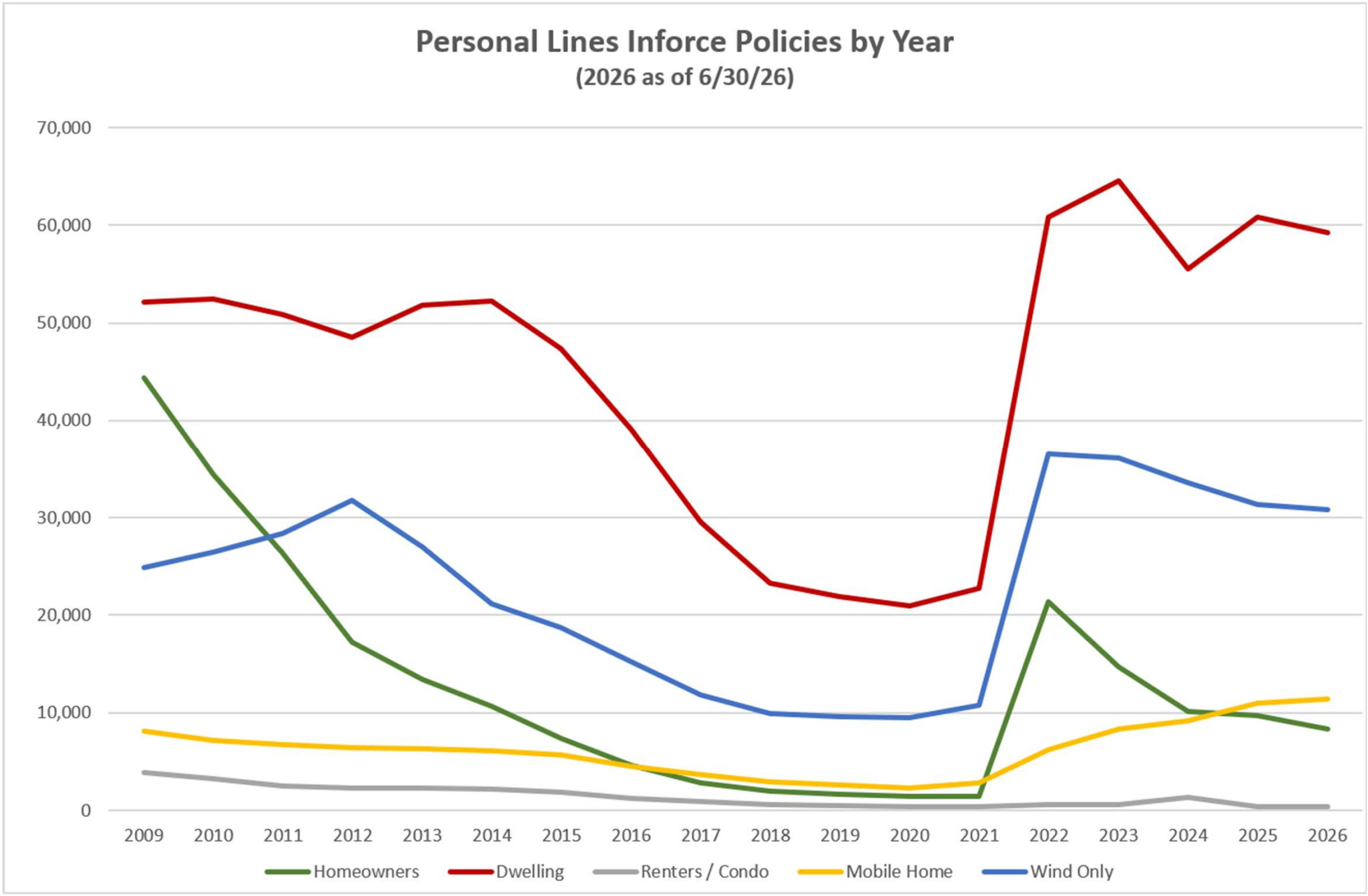
# Update on Commercial Rate Changes Effective 11/1/26

The -14.4% overall rate change approved by the board in July has now been approved by the Department of Insurance and will be effective 11/1/26.

| Plan | Approved Rate Change |
|---|---|
| FAIR | -14.6% |
| Coastal | -11.7% |

LOUISIANA CITIZENS
Property Insurance Corporation

# Personal Lines Rate Review


Personal Lines Inforce Policies by Year
(2026 as of 6/30/26)
70,000
60,000
50,000
40,000
30,000
20,000
10,000
0
2009
2010
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
2026
Homeowners
Dwelling
Renters / Condo
Mobile Home
Wind Only

# 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:

| Loss/Expense Category | Basis of Estimate |
|---|---|
| Reinsurance Expense | Actual 2026 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%* |
| 1/1/26 | +3.1% |

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

# Proposed Personal Rate Change to be Effective 1/1/27

| Plan | Rate Change | 7-31-26 Inforce Policies |
|---|---|---|
| FAIR | 1.0% | 104K |
| Coastal | 8.3% | 6K |
| Total | 1.4% | 110K |

# Proposed Personal Rate Change to be Effective 1/1/27

| FAIR PLAN | |
|---|---|
| Product Group | Rate Change |
| Homeowners | -3.1% |
| Dwelling | 7.2% |
| Renters/Condo | -0.9% |
| Mobile Home | -2.5% |
| Wind Only | -4.0% |
| **Total FAIR Plan** | **1.0%** |

| COASTAL PLAN | |
|---|---|
| Product Group | Rate Change |
| Homeowners | 26.0% |
| Dwelling | 9.4% |
| Renters/Condo | -9.0% |
| Mobile Home | -11.9% |
| Wind Only | 10.1% |
| **Total Coastal Plan** | **8.3%** |

# Personal Lines Rate Review
## Schedule to Implement

- **September 9th - Board meeting**
  - Vote to submit rates to the Department of Insurance
- **September/October**
  - Department of Insurance review of rate filing
  - Rates implemented if approved by DOI within +/-0.5% (*Provides LCPIC the time necessary for programming changes and meeting deadlines with respect to annual rate change required by statute*)
- **November 12th – 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

Appendix 1

## LCPIC 1-1-27 Personal Lines Rate Change by Product and by Parish

| Parish | Homeowners | | Dwelling | | Renter / Condo | | Mobile Homes | | Wind Only | | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | Indicated Rate Change |
| **FAIR Plan** | | | | | | | | | | | |
| Acadia | 203,518 | -30.5% | 1,690,823 | -22.1% | - | -45.3% | 879,352 | 2.5% | 1,431,977 | -26.3% | -18.8% |
| Allen | 17,856 | -23.1% | 127,136 | -0.1% | - | 7.6% | 45,810 | -6.5% | 5,757 | -28.1% | -4.5% |
| Ascension | 442,384 | 12.2% | 1,227,621 | -0.1% | 315 | -22.5% | 1,127,250 | 0.0% | 330,077 | -14.7% | 0.1% |
| Assumption | 171,242 | 5.0% | 1,018,025 | -0.3% | 847 | -28.9% | 420,586 | 7.2% | 1,434,885 | -26.4% | -11.3% |
| Avoyelles | 27,680 | 0.0% | 222,216 | 10.5% | 151 | 3.7% | 44,054 | 17.9% | - | -21.0% | 10.6% |
| Beauregard | 34,358 | -29.8% | 128,120 | -0.2% | - | 12.4% | 123,525 | 8.5% | 20,056 | -27.6% | -1.8% |
| Bienville | 10,739 | 0.1% | 63,741 | 23.7% | - | 22.3% | 9,145 | 24.3% | 4,957 | -21.1% | 18.4% |
| Bossier | 103,963 | -4.6% | 69,923 | 16.3% | - | 0.0% | 29,116 | 23.3% | 26,155 | -21.1% | 3.4% |
| Caddo | 442,976 | 0.0% | 361,221 | 16.0% | - | 0.0% | 56,497 | 24.3% | 15,240 | -21.1% | 7.8% |
| Calcasieu | 384,122 | 0.0% | 4,540,468 | -0.3% | 3,934 | 0.0% | 2,581,430 | -3.3% | 1,305,610 | -26.4% | -5.0% |
| Caldwell | - | 6.8% | 28,279 | 47.3% | - | 22.8% | 2,504 | 11.6% | - | -21.2% | 44.4% |
| Cameron | 24,757 | -1.2% | 373,553 | 15.4% | 380 | -26.7% | 232,742 | -16.0% | 384,211 | -2.5% | 1.0% |
| Catahoula | 25,395 | 0.1% | 93,268 | 49.3% | - | 21.8% | 10,887 | 12.7% | 5,032 | -21.1% | 34.4% |
| Claiborne | 10,909 | 0.0% | 27,208 | 54.8% | - | 22.3% | 5,780 | 20.5% | - | -21.0% | 36.6% |
| Concordia | 23,405 | 61.8% | 101,593 | 24.8% | 218 | 0.4% | 11,469 | -1.1% | 745 | -21.0% | 28.7% |
| DeSoto | 10,706 | 0.0% | 33,825 | 54.8% | - | -9.1% | 18,871 | 19.5% | 9,249 | -21.1% | 27.9% |
| East Baton Rouge | 1,377,404 | 8.3% | 5,262,855 | -0.1% | 18,706 | -0.5% | 384,662 | -18.4% | 241,880 | -26.5% | -0.4% |
| East Carroll | - | 0.0% | 50,017 | 26.9% | - | 22.1% | - | 6.9% | - | -21.2% | 26.9% |
| East Feliciana | 18,133 | 0.0% | 101,058 | -0.2% | - | -19.6% | 68,752 | -28.0% | 19,829 | -28.1% | -12.0% |
| Evangeline | 8,392 | -11.2% | 175,262 | -14.1% | - | -10.4% | 90,404 | -1.4% | 18,964 | -27.8% | -11.0% |
| Franklin | - | -0.1% | 173,845 | 41.0% | - | 17.3% | 34,120 | 5.5% | 29,896 | -21.2% | 28.1% |
| Grant | 8,225 | 0.0% | 81,526 | 30.5% | - | 21.7% | 22,615 | 7.7% | 2,009 | -21.1% | 22.9% |
| Iberia | 373,783 | -21.2% | 3,664,290 | 5.2% | 2,323 | 0.1% | 702,839 | 0.1% | 2,159,862 | -26.4% | -6.6% |
| Iberville | 103,878 | -23.1% | 387,203 | 8.4% | - | -1.0% | 243,615 | 13.8% | 109,453 | -28.0% | 1.4% |
| Jackson | 4,991 | 0.1% | 49,835 | 52.4% | - | 17.7% | 5,045 | 17.2% | 20,394 | -20.8% | 28.3% |
| Jefferson | 17,026,640 | -10.1% | 28,602,087 | 7.1% | 144,004 | -0.1% | 122,378 | -2.2% | 34,316,938 | 17.0% | 7.7% |
| Jefferson Davis | 55,597 | -26.6% | 662,496 | -18.5% | - | -45.9% | 504,905 | -0.4% | 285,726 | -26.3% | -14.3% |
| Lafayette | 713,841 | 0.0% | 4,462,416 | -0.5% | 8,242 | -37.4% | 1,698,311 | 0.1% | 2,131,165 | 0.0% | -0.3% |
| Lafourche | 747,450 | -30.8% | 4,488,888 | 7.5% | 1,522 | 0.1% | 947,573 | 0.0% | 3,436,683 | -28.7% | -9.1% |
| La Salle | 2,261 | -2.9% | 107,274 | 41.5% | - | 22.1% | 11,127 | 8.6% | 12,331 | -20.8% | 32.2% |
| Lincoln | 57,456 | -18.8% | 83,982 | 25.1% | 115 | -8.7% | 6,128 | 19.7% | 7,294 | -20.9% | 6.4% |
| Livingston | 267,993 | -2.4% | 993,240 | -0.1% | - | -24.5% | 1,397,885 | -6.1% | 149,552 | -27.9% | -4.8% |
| Madison | 9,849 | 0.1% | 109,259 | 43.1% | - | 66.3% | 1,143 | 6.0% | 19,692 | -20.9% | 30.8% |
| Morehouse | - | -1.7% | 130,702 | 29.4% | - | 10.5% | 7,639 | 5.7% | 1,885 | -21.0% | 27.5% |
| Natchitoches | 15,360 | 0.0% | 141,838 | 31.3% | 2,212 | -1.0% | 23,902 | 9.5% | 193,531 | -20.9% | 1.6% |
| Orleans | 36,360,289 | 1.9% | 50,267,753 | 11.4% | 234,377 | 0.2% | 3,005 | -49.1% | 25,895,968 | -6.1% | 4.3% |
| Ouachita | 109,687 | -20.2% | 311,786 | -6.0% | 2,165 | 0.0% | 24,542 | 13.7% | 3,482 | -21.1% | -8.5% |
| Plaquemines | 774,735 | -10.0% | 799,217 | 11.8% | - | -0.1% | 143,528 | -14.5% | 1,157,542 | 5.3% | 2.0% |
| Pointe Coupee | 40,566 | 0.0% | 277,720 | 1.2% | - | -25.5% | 102,941 | 16.3% | 63,556 | -27.8% | 0.5% |
| Rapides | 170,860 | -6.4% | 472,982 | 0.0% | 375 | 0.0% | 49,801 | 14.2% | - | -20.9% | -0.6% |
| Red River | - | 0.0% | 21,075 | -4.7% | - | 22.1% | 1,395 | 15.3% | - | -21.0% | -3.5% |

# LCPIC 1-1-27 Personal Lines Rate Change by Product and by Parish

Appendix 2

| Parish | Homeowners | | Dwelling | | Renter / Condo | | Mobile Homes | | Wind Only | | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | Indicated Rate Change |
| **FAIR Plan** | | | | | | | | | | | |
| Richland | 6,871 | 0.0% | 116,897 | 52.6% | 266 | 20.2% | 16,865 | 6.5% | 5,796 | -21.0% | 41.9% |
| Sabine | 1,155 | -15.1% | 78,270 | 26.8% | - | 12.1% | 72,205 | 13.8% | 1,447 | -21.0% | 19.9% |
| Saint Bernard | 927,298 | -14.7% | 2,926,589 | 7.5% | 1,585 | 0.1% | 59,373 | 0.1% | 4,310,911 | 16.4% | 9.6% |
| Saint Charles | 662,288 | -30.7% | 1,634,722 | 7.3% | 3,758 | -17.6% | 264,412 | 0.0% | 1,759,976 | -35.1% | -16.2% |
| Saint Helena | 3,995 | -7.1% | 102,647 | 0.0% | - | -20.9% | 74,459 | -25.7% | 22,661 | -27.8% | -12.6% |
| Saint James | 107,403 | -5.4% | 511,780 | -0.3% | 552 | -2.1% | 155,595 | 0.0% | 436,968 | -26.4% | -10.1% |
| Saint John the Baptist | 579,735 | 10.7% | 1,667,232 | -0.3% | 2,920 | -2.4% | 111,157 | -0.1% | 690,298 | -24.4% | -3.7% |
| Saint Landry | 179,922 | 2.9% | 813,631 | -0.4% | 222 | -5.4% | 884,123 | -7.8% | 197,923 | -23.4% | -5.5% |
| Saint Martin | 165,163 | -25.5% | 1,436,360 | -0.3% | 653 | -19.0% | 1,184,780 | -0.1% | 670,338 | -26.4% | -6.5% |
| Saint Mary | 406,415 | 22.2% | 4,737,758 | -9.5% | 1,323 | 0.2% | 583,744 | 0.0% | 575,318 | -26.4% | -8.1% |
| Saint Tammany | 7,273,837 | -6.3% | 8,886,486 | 13.4% | 35,445 | 0.0% | 958,140 | -12.8% | 22,338,290 | -14.8% | -6.8% |
| Tangipahoa | 290,023 | 0.8% | 1,634,389 | 0.0% | 584 | -13.5% | 864,005 | -6.6% | 318,163 | -28.0% | -4.6% |
| Tensas | 5,261 | 0.0% | 52,995 | 31.5% | - | 22.3% | 4,198 | 12.6% | 1,524 | -21.2% | 26.4% |
| Terrebonne | 861,270 | -13.7% | 6,026,169 | 7.0% | 5,470 | -0.2% | 776,755 | 0.0% | 3,586,631 | -27.4% | -6.0% |
| Union | - | 0.0% | 41,275 | 8.2% | - | 0.0% | 8,774 | 13.7% | - | -20.9% | 9.2% |
| Vermilion | 171,796 | -30.7% | 3,888,436 | 15.2% | - | -8.3% | 1,254,221 | 0.0% | 2,319,626 | -26.3% | -0.9% |
| Vernon | 8,997 | -26.8% | 97,113 | 10.1% | - | 12.2% | 21,154 | 6.1% | 2,120 | -21.2% | 6.4% |
| Washington | 92,686 | 6.7% | 927,022 | -5.8% | - | -14.6% | 611,421 | -10.6% | 643,244 | -27.8% | -12.8% |
| Webster | 35,817 | -1.6% | 82,552 | 55.4% | - | 2.9% | 12,807 | 28.1% | - | -21.0% | 37.2% |
| West Baton Rouge | 69,744 | 6.6% | 203,239 | 4.8% | - | -5.5% | 125,208 | -17.8% | 24,573 | -27.9% | -3.5% |
| West Carroll | - | 63.7% | 14,055 | 53.1% | - | 18.2% | 4,188 | 6.7% | - | -21.0% | 42.5% |
| West Feliciana | - | 15.0% | 60,697 | -0.4% | - | -6.2% | 16,174 | -44.3% | 4,071 | -27.8% | -10.6% |
| Winn | 7,614 | 6.3% | 46,306 | 52.2% | - | 21.6% | 3,264 | 13.0% | 7,655 | -21.2% | 36.2% |
| **Total** | **72,038,690** | **-3.1%** | **147,972,246** | **7.2%** | **472,664** | **-0.9%** | **20,264,295** | **-2.5%** | **113,169,116** | **-4.0%** | **1.0%** |
| **Coastal Plan** | | | | | | | | | | | |
| Cameron | 20,822 | 0.2% | 377,230 | -41.8% | - | -30.5% | 110,025 | -15.6% | 113,968 | -28.7% | -33.4% |
| Iberia | - | -28.6% | - | -43.5% | - | -26.4% | - | -0.1% | - | -35.6% | 0.0% |
| Jefferson | 23,090 | 16.4% | 2,474,528 | -26.2% | - | 41.0% | 167,381 | -15.6% | 1,837,342 | -28.6% | -26.6% |
| Lafourche | 199,485 | -0.9% | 3,479,979 | 10.6% | 1,505 | 3.8% | 598,436 | 0.2% | 2,004,262 | 36.4% | 17.5% |
| Orleans | 287,848 | 54.4% | 673,081 | 129.1% | 4,345 | -36.5% | - | 0.0% | 410,950 | -28.7% | 65.8% |
| Plaquemines | 22,216 | -8.9% | 476,743 | 15.4% | 12,239 | 0.0% | 491,075 | -15.7% | 436,832 | 62.3% | 18.5% |
| Saint Bernard | - | -19.3% | 471,913 | 13.7% | 606 | -27.7% | 68,823 | -15.6% | 242,954 | 29.5% | 16.0% |
| Saint Mary | - | -22.1% | 702,288 | 15.3% | - | -29.5% | 5,155 | -15.6% | 76,716 | -28.7% | 10.8% |
| Terrebonne | 394,092 | 22.8% | 2,295,052 | 14.7% | 451 | -4.9% | 430,038 | -17.4% | 822,605 | 29.8% | 15.2% |
| Vermilion | - | -22.0% | 204,761 | 15.4% | - | -31.0% | 66,674 | -37.6% | 46,571 | -28.7% | -2.2% |
| **Total** | **947,553** | **26.0%** | **11,155,575** | **9.4%** | **19,146** | **-9.0%** | **1,937,607** | **-11.9%** | **5,992,200** | **10.1%** | **8.3%** |
| **TOTAL (FAIR + Coastal)** | **72,986,243** | **-2.7%** | **159,127,821** | **7.4%** | **491,810** | **-1.2%** | **22,201,902** | **-3.3%** | **119,161,316** | **-3.3%** | **1.4%** |

**Exhibit 1**

# INDICATED RATE CHANGES

| (1) | | Direct In-force Premium as of 7/20/26 (2) | R.S. 22:2303 Indications (3) |
|---|---|---|---|
| **FAIR Plan** | | | |
| Homeowners | $ | 72,038,690 | -3.1% |
| Total Fire & EC | $ | 147,972,246 | 7.2% |
| Renter/Condo | $ | 472,664 | -0.9% |
| Mobile Homes | $ | 20,264,295 | -2.5% |
| Wind Only | $ | 113,169,116 | -4.0% |
| **Total FAIR Plan** | **$** | **353,917,011** | 1.0% |
| **Coastal Plan** | | | |
| Homeowners | $ | 947,553 | 26.0% |
| Total Fire & EC | $ | 11,155,575 | 9.4% |
| Renter/Condo | $ | 19,146 | -9.0% |
| Mobile Homes | $ | 1,937,607 | -11.9% |
| Wind Only | $ | 5,992,200 | 10.1% |
| **Total Coastal Plan** | **$** | **20,052,081** | 8.3% |
| **Statewide Total** | **$** | **373,969,092** | **1.4%** |

(2) See Exhibit 3
(3) See Exhibit 3

**ACTUARIALLY INDICATED RATE LEVEL CHANGES**

| | HO | | Fire and EC | | R/C | | Mobile Homes | | Wind Only | | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Parish | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | Indicated Rate Change |
| **FAIR Plan** | | | | | | | | | | | |
| Acadia | 203,518 | -30.8% | 1,690,823 | -44.0% | - | -46.0% | 879,352 | -31.1% | 1,431,977 | -26.4% | -34.7% |
| Allen | 17,856 | -30.8% | 127,136 | -27.9% | - | -46.0% | 45,810 | -31.1% | 5,757 | -27.9% | -28.9% |
| Ascension | 442,384 | -30.8% | 1,227,621 | -31.6% | 315 | -46.0% | 1,127,250 | -31.1% | 330,077 | -27.9% | -30.9% |
| Assumption | 171,242 | -30.8% | 1,018,025 | -44.3% | 847 | -53.7% | 420,586 | -49.1% | 1,434,885 | -26.4% | -35.7% |
| Avoyelles | 27,680 | -30.8% | 222,216 | -23.2% | 151 | -46.0% | 44,054 | -31.1% | - | -21.0% | -25.1% |
| Beauregard | 34,358 | -30.8% | 128,120 | -26.6% | - | -46.0% | 123,525 | -31.1% | 20,056 | -27.9% | -29.0% |
| Bienville | 10,739 | -30.8% | 63,741 | -23.7% | - | -46.0% | 9,145 | -31.1% | 4,957 | -21.0% | -25.2% |
| Bossier | 103,963 | -30.8% | 69,923 | -27.8% | - | -46.0% | 29,116 | -31.1% | 26,155 | -21.0% | -28.8% |
| Caddo | 442,976 | -30.8% | 361,221 | -24.0% | - | -48.4% | 56,497 | -31.1% | 15,240 | -21.0% | -27.8% |
| Calcasieu | 384,122 | -30.8% | 4,540,468 | -37.8% | 3,934 | -48.0% | 2,581,430 | -31.1% | 1,305,610 | -29.2% | -34.3% |
| Caldwell | - | -20.6% | 28,279 | -23.6% | - | -46.0% | 2,504 | -31.1% | - | -21.0% | -24.2% |
| Cameron | 24,757 | -30.8% | 373,553 | -45.0% | 380 | -46.0% | 232,742 | -49.1% | 384,211 | -26.4% | -38.5% |
| Catahoula | 25,395 | -30.8% | 93,268 | -19.9% | - | -46.0% | 10,887 | -31.1% | 5,032 | -21.0% | -22.9% |
| Claiborne | 10,909 | -16.2% | 27,208 | -21.6% | - | -46.0% | 5,780 | -31.1% | - | -21.0% | -21.5% |
| Concordia | 23,405 | -30.8% | 101,593 | -23.5% | 218 | -55.7% | 11,469 | -31.1% | 745 | -21.0% | -25.4% |
| DeSoto | 10,706 | -30.1% | 33,825 | -24.9% | - | -46.0% | 18,871 | -31.1% | 9,249 | -21.0% | -26.8% |
| East Baton Rouge | 1,377,404 | -6.3% | 5,262,855 | -23.7% | 18,706 | -46.0% | 384,662 | -31.1% | 241,880 | -26.6% | -21.0% |
| East Carroll | - | -30.8% | 50,017 | -21.4% | - | -46.0% | - | -31.1% | - | -21.0% | -21.4% |
| East Feliciana | 18,133 | -30.8% | 101,058 | -41.0% | - | -53.5% | 68,752 | -31.1% | 19,829 | -27.9% | -35.6% |
| Evangeline | 8,392 | -30.8% | 175,262 | -28.5% | - | -52.0% | 90,404 | -31.1% | 18,964 | -27.9% | -29.3% |
| Franklin | - | -30.8% | 173,845 | -23.5% | - | -46.0% | 34,120 | -31.1% | 29,896 | -21.0% | -24.3% |
| Grant | 8,225 | -30.8% | 81,526 | -22.3% | - | -46.0% | 22,615 | -31.1% | 2,009 | -21.0% | -24.7% |
| Iberia | 373,783 | -28.4% | 3,664,290 | -27.7% | 2,323 | -60.1% | 702,839 | -49.1% | 2,159,862 | -26.4% | -29.5% |
| Iberville | 103,878 | -23.1% | 387,203 | -25.3% | - | -52.1% | 243,615 | -31.1% | 109,453 | -27.9% | -27.0% |
| Jackson | 4,991 | -30.8% | 49,835 | -23.0% | - | -46.0% | 5,045 | -31.1% | 20,394 | -21.0% | -23.5% |
| Jefferson | 17,026,640 | -26.1% | 28,602,087 | -40.3% | 144,004 | -60.1% | 122,378 | -33.8% | 34,316,938 | -35.2% | -35.1% |
| Jefferson Davis | 55,597 | -30.8% | 662,496 | -43.7% | - | -46.0% | 504,905 | -31.1% | 285,726 | -26.4% | -35.7% |
| Lafayette | 713,841 | -30.8% | 4,462,416 | -36.3% | 8,242 | -60.1% | 1,698,311 | -39.3% | 2,131,165 | -29.2% | -34.8% |
| Lafourche | 747,450 | -30.8% | 4,488,888 | -41.1% | 1,522 | -60.1% | 947,573 | -49.1% | 3,436,683 | -35.2% | -38.9% |
| La Salle | 2,261 | -26.7% | 107,274 | -22.0% | - | -46.0% | 11,127 | -31.1% | 12,331 | -21.0% | -22.8% |
| Lincoln | 57,456 | -30.8% | 83,982 | -25.6% | 115 | -46.9% | 6,128 | -31.1% | 7,294 | -21.0% | -27.5% |
| Livingston | 267,993 | -30.8% | 993,240 | -39.6% | - | -56.1% | 1,397,885 | -31.1% | 149,552 | -27.9% | -33.9% |
| Madison | 9,849 | -30.8% | 109,259 | -22.5% | - | -46.0% | 1,143 | -42.8% | 19,692 | -21.0% | -23.0% |
| Morehouse | - | -30.8% | 130,702 | -19.5% | - | -46.0% | 7,639 | -31.1% | 1,885 | -21.0% | -20.1% |
| Natchitoches | 15,360 | -30.8% | 141,838 | -23.2% | 2,212 | -46.0% | 23,902 | -31.1% | 193,531 | -21.0% | -23.0% |
| Orleans | 36,360,289 | -6.3% | 50,267,753 | -33.1% | 234,377 | -53.2% | 3,005 | -49.1% | 25,895,968 | -32.8% | -24.4% |
| Ouachita | 109,687 | -30.8% | 311,786 | -21.9% | 2,165 | -49.8% | 24,542 | -31.1% | 3,482 | -21.0% | -24.7% |
| Plaquemines | 774,735 | -10.9% | 799,217 | -38.2% | - | -60.1% | 143,528 | -49.1% | 1,157,542 | -35.2% | -30.2% |
| Pointe Coupee | 40,566 | -28.6% | 277,720 | -31.6% | - | -56.1% | 102,941 | -31.1% | 63,556 | -27.9% | -30.8% |
| Rapides | 170,860 | -30.8% | 472,982 | -22.3% | 375 | -46.0% | 49,801 | -31.1% | - | -21.0% | -25.0% |
| Red River | - | -30.8% | 21,075 | -22.8% | - | -46.0% | 1,395 | -31.1% | - | -21.0% | -23.3% |
| Richland | 6,871 | -30.8% | 116,897 | -23.7% | 266 | -46.0% | 16,865 | -31.1% | 5,796 | -21.0% | -24.8% |
| Sabine | 1,155 | -29.2% | 78,270 | -22.6% | - | -46.0% | 72,205 | -31.1% | 1,447 | -21.0% | -26.6% |
| Saint Bernard | 927,298 | -23.7% | 2,926,589 | -27.4% | 1,585 | -60.1% | 59,373 | -49.1% | 4,310,911 | -35.2% | -31.2% |
| Saint Charles | 662,288 | -30.8% | 1,634,722 | -36.2% | 3,758 | -51.4% | 264,412 | -49.1% | 1,759,976 | -35.2% | -35.7% |
| Saint Helena | 3,995 | -30.8% | 102,647 | -35.0% | - | -53.5% | 74,459 | -31.1% | 22,661 | -27.9% | -32.7% |
| Saint James | 107,403 | -30.8% | 511,780 | -44.1% | 552 | -46.0% | 155,595 | -49.1% | 436,968 | -26.4% | -37.2% |
| Saint John the | 579,735 | -30.8% | 1,667,232 | -44.3% | 2,920 | -49.6% | 111,157 | -49.1% | 690,298 | -35.2% | -39.8% |
| Saint Landry | 179,922 | -20.7% | 813,631 | -31.0% | 222 | -55.7% | 884,123 | -31.1% | 197,923 | -27.9% | -29.9% |
| Saint Martin | 165,163 | -25.5% | 1,436,360 | -43.5% | 653 | -60.1% | 1,184,780 | -49.1% | 670,338 | -26.4% | -41.2% |
| Saint Mary | 406,415 | -19.6% | 4,737,758 | -30.7% | 1,323 | -46.0% | 583,744 | -49.1% | 575,318 | -26.4% | -31.3% |
| Saint Tammany | 7,273,837 | -6.3% | 8,886,486 | -26.2% | 35,445 | -46.0% | 958,140 | -31.1% | 22,338,290 | -26.4% | -22.8% |
| Tangipahoa | 290,023 | -19.3% | 1,634,389 | -32.8% | 584 | -57.8% | 864,005 | -31.1% | 318,163 | -27.9% | -30.5% |
| Tensas | 5,261 | -30.8% | 52,995 | -22.1% | - | -46.0% | 4,198 | -31.1% | 1,524 | -21.0% | -23.3% |
| Terrebonne | 861,270 | -30.8% | 6,026,169 | -44.2% | 5,470 | -60.1% | 776,755 | -49.1% | 3,586,631 | -35.2% | -40.6% |
| Union | - | -30.8% | 41,275 | -24.4% | - | -60.1% | 8,774 | -40.4% | - | -21.0% | -27.2% |
| Vermilion | 171,796 | -30.8% | 3,888,436 | -31.2% | - | -60.1% | 1,254,221 | -49.1% | 2,319,626 | -26.4% | -32.7% |
| Vernon | 8,997 | -26.8% | 97,113 | -27.5% | - | -46.0% | 21,154 | -31.1% | 2,120 | -21.0% | -28.0% |
| Washington | 92,686 | -30.8% | 927,022 | -43.1% | - | -55.1% | 611,421 | -31.1% | 643,244 | -27.9% | -35.1% |
| Webster | 35,817 | -30.8% | 82,552 | -23.0% | - | -46.0% | 12,807 | -31.1% | - | -21.0% | -25.9% |
| West Baton Rouge | 69,744 | -21.1% | 203,239 | -30.9% | - | -52.4% | 125,208 | -31.1% | 24,573 | -27.9% | -29.2% |
| West Carroll | - | -30.8% | 14,055 | -23.9% | - | -46.0% | 4,188 | -31.1% | - | -21.0% | -25.5% |
| West Feliciana | - | -17.5% | 60,697 | -39.8% | - | -57.7% | 16,174 | -46.1% | 4,071 | -27.9% | -40.5% |
| Winn | 7,614 | -21.2% | 46,306 | -22.4% | - | -46.0% | 3,264 | -49.1% | 7,655 | -21.0% | -23.5% |
| Total | 72,038,690 | -13.9% | 147,972,246 | -34.7% | 472,664 | -54.6% | 20,264,295 | -37.9% | 113,169,116 | -31.8% | -29.7% |

**ACTUARIALLY INDICATED RATE LEVEL CHANGES**

| | HO | | Fire and EC | | R/C | | Mobile Homes | | Wind Only | | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Parish | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | Indicated Rate Change |
| **Coastal Plan** | | | | | | | | | | | |
| Cameron | 20,822 | -37.0% | 377,230 | -57.0% | - | -30.4% | 110,025 | -15.6% | 113,968 | -28.7% | -43.8% |
| Iberia | - | -28.6% | - | -37.9% | - | -30.9% | - | -30.0% | - | -35.6% | 0.0% |
| Jefferson | 23,090 | -22.4% | 2,474,528 | -40.2% | - | -44.0% | 167,381 | -15.6% | 1,837,342 | -28.7% | -34.5% |
| Lafourche | 199,485 | -37.0% | 3,479,979 | -55.7% | 1,505 | -27.5% | 598,436 | -37.6% | 2,004,262 | -47.3% | -50.7% |
| Orleans | 287,848 | -20.2% | 673,081 | -41.6% | 4,345 | -36.9% | - | -29.8% | 410,950 | -28.7% | -33.2% |
| Plaquemines | 22,216 | -37.0% | 476,743 | -55.7% | 12,239 | -46.4% | 491,075 | -15.7% | 436,832 | -40.5% | -37.1% |
| Saint Bernard | - | -37.0% | 471,913 | -50.4% | 606 | -27.5% | 68,823 | -15.6% | 242,954 | -28.7% | -40.6% |
| Saint Mary | - | -22.1% | 702,288 | -40.6% | - | -30.0% | 5,155 | -15.6% | 76,716 | -28.7% | -39.3% |
| Terrebonne | 394,092 | -16.3% | 2,295,052 | -43.5% | 451 | -46.4% | 430,038 | -17.3% | 822,605 | -33.7% | -35.9% |
| Vermilion | - | -22.0% | 204,761 | -53.0% | - | -31.0% | 66,674 | -37.6% | 46,571 | -28.7% | -46.2% |
| Total | 947,553 | -22.9% | 11,155,575 | -47.7% | 19,146 | -42.2% | 1,937,607 | -23.6% | 5,992,200 | -36.4% | -40.8% |
| TOTAL (FAIR + Coastal) | 72,986,243 | -14.0% | 159,127,821 | -35.6% | 491,810 | -54.1% | 22,201,902 | -36.6% | 119,161,316 | -32.0% | -30.3% |

Source of the data is Exhibit 4

STATUTORY INDICATED RATE LEVEL CHANGES

| Parish | HO | | Fire and EC | | R/C | | Mobile Homes | | Wind Only | | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | Indicated Rate Change |
| **FAIR Plan** | | | | | | | | | | | |
| Acadia | 203,518 | -30.5% | 1,690,823 | -22.1% | - | -45.3% | 879,352 | 2.5% | 1,431,977 | -26.3% | -18.8% |
| Allen | 17,856 | -23.1% | 127,136 | -0.1% | - | 7.6% | 45,810 | -6.5% | 5,757 | -28.1% | -4.5% |
| Ascension | 442,384 | 12.2% | 1,227,621 | -0.1% | 315 | -22.5% | 1,127,250 | 0.0% | 330,077 | -14.7% | 0.1% |
| Assumption | 171,242 | 5.0% | 1,018,025 | -0.3% | 847 | -28.9% | 420,586 | 7.2% | 1,434,885 | -26.4% | -11.3% |
| Avoyelles | 27,680 | 0.0% | 222,216 | 10.5% | 151 | 3.7% | 44,054 | 17.9% | - | -21.0% | 10.6% |
| Beauregard | 34,358 | -29.8% | 128,120 | -0.2% | - | 12.4% | 123,525 | 8.5% | 20,056 | -27.6% | -1.8% |
| Bienville | 10,739 | 0.1% | 63,741 | 23.7% | - | 22.3% | 9,145 | 24.3% | 4,957 | -21.1% | 18.4% |
| Bossier | 103,963 | -4.6% | 69,923 | 16.3% | - | 0.0% | 29,116 | 23.3% | 26,155 | -21.1% | 3.4% |
| Caddo | 442,976 | 0.0% | 361,221 | 16.0% | - | 0.0% | 56,497 | 24.3% | 15,240 | -21.1% | 7.8% |
| Calcasieu | 384,122 | 0.0% | 4,540,468 | -0.3% | 3,934 | 0.0% | 2,581,430 | -3.3% | 1,305,610 | -26.4% | -5.0% |
| Caldwell | - | 6.8% | 28,279 | 47.3% | - | 22.8% | 2,504 | 11.6% | - | -21.2% | 44.4% |
| Cameron | 24,757 | -1.2% | 373,553 | 15.4% | 380 | -26.7% | 232,742 | -16.0% | 384,211 | -2.5% | 1.0% |
| Catahoula | 25,395 | 0.1% | 93,268 | 49.3% | - | 21.8% | 10,887 | 12.7% | 5,032 | -21.1% | 34.4% |
| Claiborne | 10,909 | 0.0% | 27,208 | 54.8% | - | 22.3% | 5,780 | 20.5% | - | -21.0% | 36.6% |
| Concordia | 23,405 | 61.8% | 101,593 | 24.8% | 218 | 0.4% | 11,469 | -1.1% | 745 | -21.0% | 28.7% |
| DeSoto | 10,706 | 0.0% | 33,825 | 54.8% | - | -9.1% | 18,871 | 19.5% | 9,249 | -21.1% | 27.9% |
| East Baton Rouge | 1,377,404 | 8.3% | 5,262,855 | -0.1% | 18,706 | -0.5% | 384,662 | -18.4% | 241,880 | -26.5% | -0.4% |
| East Carroll | - | 0.0% | 50,017 | 26.9% | - | 22.1% | - | 6.9% | - | -21.2% | 26.9% |
| East Feliciana | 18,133 | 0.0% | 101,058 | -0.2% | - | -19.6% | 68,752 | -28.0% | 19,829 | -28.1% | -12.0% |
| Evangeline | 8,392 | -11.2% | 175,262 | -14.1% | - | -10.4% | 90,404 | -1.4% | 18,964 | -27.8% | -11.0% |
| Franklin | - | -0.1% | 173,845 | 41.0% | - | 17.3% | 34,120 | 5.5% | 29,896 | -21.2% | 28.1% |
| Grant | 8,225 | 0.0% | 81,526 | 30.5% | - | 21.7% | 22,615 | 7.7% | 2,009 | -21.1% | 22.9% |
| Iberia | 373,783 | -21.2% | 3,664,290 | 5.2% | 2,323 | 0.1% | 702,839 | 0.1% | 2,159,862 | -26.4% | -6.6% |
| Iberville | 103,878 | -23.1% | 387,203 | 8.4% | - | -1.0% | 243,615 | 13.8% | 109,453 | -28.0% | 1.4% |
| Jackson | 4,991 | 0.1% | 49,835 | 52.4% | - | 17.7% | 5,045 | 17.2% | 20,394 | -20.8% | 28.3% |
| Jefferson | 17,026,640 | -10.1% | 28,602,087 | 7.1% | 144,004 | -0.1% | 122,378 | -2.2% | 34,316,938 | 17.0% | 7.7% |
| Jefferson Davis | 55,597 | -26.6% | 662,496 | -18.5% | - | -45.9% | 504,905 | -0.4% | 285,726 | -26.3% | -14.3% |
| Lafayette | 713,841 | 0.0% | 4,462,416 | -0.5% | 8,242 | -37.4% | 1,698,311 | 0.1% | 2,131,165 | 0.0% | -0.3% |
| Lafourche | 747,450 | -30.8% | 4,488,888 | 7.5% | 1,522 | 0.1% | 947,573 | 0.0% | 3,436,683 | -28.7% | -9.1% |
| La Salle | 2,261 | -2.9% | 107,274 | 41.5% | - | 22.1% | 11,127 | 8.6% | 12,331 | -20.8% | 32.2% |
| Lincoln | 57,456 | -18.8% | 83,982 | 25.1% | 115 | -8.7% | 6,128 | 19.7% | 7,294 | -20.9% | 6.4% |
| Livingston | 267,993 | -2.4% | 993,240 | -0.1% | - | -24.5% | 1,397,885 | -6.1% | 149,552 | -27.9% | -4.8% |
| Madison | 9,849 | 0.1% | 109,259 | 43.1% | - | 66.3% | 1,143 | 6.0% | 19,692 | -20.9% | 30.8% |
| Morehouse | - | -1.7% | 130,702 | 29.4% | - | 10.5% | 7,639 | 5.7% | 1,885 | -21.0% | 27.5% |
| Natchitoches | 15,360 | 0.0% | 141,838 | 31.3% | 2,212 | -1.0% | 23,902 | 9.5% | 193,531 | -20.9% | 1.6% |
| Orleans | 36,360,289 | 1.9% | 50,267,753 | 11.4% | 234,377 | 0.2% | 3,005 | -49.1% | 25,895,968 | -6.1% | 4.3% |
| Ouachita | 109,687 | -20.2% | 311,786 | -6.0% | 2,165 | 0.0% | 24,542 | 13.7% | 3,482 | -21.1% | -8.5% |
| Plaquemines | 774,735 | -10.0% | 799,217 | 11.8% | - | -0.1% | 143,528 | -14.5% | 1,157,542 | 5.3% | 2.0% |
| Pointe Coupee | 40,566 | 0.0% | 277,720 | 1.2% | - | -25.5% | 102,941 | 16.3% | 63,556 | -27.8% | 0.5% |
| Rapides | 170,860 | -6.4% | 472,982 | 0.0% | 375 | 0.0% | 49,801 | 14.2% | - | -20.9% | -0.6% |
| Red River | - | 0.0% | 21,075 | -4.7% | - | 22.1% | 1,395 | 15.3% | - | -21.0% | -3.5% |
| Richland | 6,871 | 0.0% | 116,897 | 52.6% | 266 | 20.2% | 16,865 | 6.5% | 5,796 | -21.0% | 41.9% |
| Sabine | 1,155 | -15.1% | 78,270 | 26.8% | - | 12.1% | 72,205 | 13.8% | 1,447 | -21.0% | 19.9% |
| Saint Bernard | 927,298 | -14.7% | 2,926,589 | 7.5% | 1,585 | 0.1% | 59,373 | 0.1% | 4,310,911 | 16.4% | 9.6% |
| Saint Charles | 662,288 | -30.7% | 1,634,722 | 7.3% | 3,758 | -17.6% | 264,412 | 0.0% | 1,759,976 | -35.1% | -16.2% |
| Saint Helena | 3,995 | -7.1% | 102,647 | 0.0% | - | -20.9% | 74,459 | -25.7% | 22,661 | -27.8% | -12.6% |
| Saint James | 107,403 | -5.4% | 511,780 | -0.3% | 552 | -2.1% | 155,595 | 0.0% | 436,968 | -26.4% | -10.1% |
| Saint John the Baptist | 579,735 | 10.7% | 1,667,232 | -0.3% | 2,920 | -2.4% | 111,157 | -0.1% | 690,298 | -24.4% | -3.7% |
| Saint Landry | 179,922 | 2.9% | 813,631 | -0.4% | 222 | -5.4% | 884,123 | -7.8% | 197,923 | -23.4% | -5.5% |
| Saint Martin | 165,163 | -25.5% | 1,436,360 | -0.3% | 653 | -19.0% | 1,184,780 | -0.1% | 670,338 | -26.4% | -6.5% |
| Saint Mary | 406,415 | 22.2% | 4,737,758 | -9.5% | 1,323 | 0.2% | 583,744 | 0.0% | 575,318 | -26.4% | -8.1% |
| Saint Tammany | 7,273,837 | -6.3% | 8,886,486 | 13.4% | 35,445 | 0.0% | 958,140 | -12.8% | 22,338,290 | -14.8% | -6.8% |
| Tangipahoa | 290,023 | 0.8% | 1,634,389 | 0.0% | 584 | -13.5% | 864,005 | -6.6% | 318,163 | -28.0% | -4.6% |
| Tensas | 5,261 | 0.0% | 52,995 | 31.5% | - | 22.3% | 4,198 | 12.6% | 1,524 | -21.2% | 26.4% |
| Terrebonne | 861,270 | -13.7% | 6,026,169 | 7.0% | 5,470 | -0.2% | 776,755 | 0.0% | 3,586,631 | -27.4% | -6.0% |
| Union | - | 0.0% | 41,275 | 8.2% | - | 0.0% | 8,774 | 13.7% | - | -20.9% | 9.2% |
| Vermilion | 171,796 | -30.7% | 3,888,436 | 15.2% | - | -8.3% | 1,254,221 | 0.0% | 2,319,626 | -26.3% | -0.9% |
| Vernon | 8,997 | -26.8% | 97,113 | 10.1% | - | 12.2% | 21,154 | 6.1% | 2,120 | -21.2% | 6.4% |
| Washington | 92,686 | 6.7% | 927,022 | -5.8% | - | -14.6% | 611,421 | -10.6% | 643,244 | -27.8% | -12.8% |
| Webster | 35,817 | -1.6% | 82,552 | 55.4% | - | 2.9% | 12,807 | 28.1% | - | -21.0% | 37.2% |
| West Baton Rouge | 69,744 | 6.6% | 203,239 | 4.8% | - | -5.5% | 125,208 | -17.8% | 24,573 | -27.9% | -3.5% |
| West Carroll | - | 63.7% | 14,055 | 53.1% | - | 18.2% | 4,188 | 6.7% | - | -21.0% | 42.5% |
| West Feliciana | - | 15.0% | 60,697 | -0.4% | - | -6.2% | 16,174 | -44.3% | 4,071 | -27.8% | -10.6% |
| Winn | 7,614 | 6.3% | 46,306 | 52.2% | - | 21.6% | 3,264 | 13.0% | 7,655 | -21.2% | 36.2% |
| Total | 72,038,690 | -3.1% | 147,972,246 | 7.2% | 472,664 | -0.9% | 20,264,295 | -2.5% | 113,169,116 | -4.0% | 1.0% |

STATUTORY INDICATED RATE LEVEL CHANGES

| | HO | | Fire and EC | | R/C | | Mobile Homes | | Wind Only | | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Parish | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | 7-20-26 Inforce Premium | Indicated Rate Change | Indicated Rate Change |
| **Coastal Plan** | | | | | | | | | | | |
| Cameron | 20,822 | 0.2% | 377,230 | -41.8% | - | -30.5% | 110,025 | -15.6% | 113,968 | -28.7% | -33.4% |
| Iberia | - | -28.6% | - | -43.5% | - | -26.4% | - | -0.1% | - | -35.6% | 0.0% |
| Jefferson | 23,090 | 16.4% | 2,474,528 | -26.2% | - | 41.0% | 167,381 | -15.6% | 1,837,342 | -28.6% | -26.6% |
| Lafourche | 199,485 | -0.9% | 3,479,979 | 10.6% | 1,505 | 3.8% | 598,436 | 0.2% | 2,004,262 | 36.4% | 17.5% |
| Orleans | 287,848 | 54.4% | 673,081 | 129.1% | 4,345 | -36.5% | - | 0.0% | 410,950 | -28.7% | 65.8% |
| Plaquemines | 22,216 | -8.9% | 476,743 | 15.4% | 12,239 | 0.0% | 491,075 | -15.7% | 436,832 | 62.3% | 18.5% |
| Saint Bernard | - | -19.3% | 471,913 | 13.7% | 606 | -27.7% | 68,823 | -15.6% | 242,954 | 29.5% | 16.0% |
| Saint Mary | - | -22.1% | 702,288 | 15.3% | - | -29.5% | 5,155 | -15.6% | 76,716 | -28.7% | 10.8% |
| Terrebonne | 394,092 | 22.8% | 2,295,052 | 14.7% | 451 | -4.9% | 430,038 | -17.4% | 822,605 | 29.8% | 15.2% |
| Vermilion | - | -22.0% | 204,761 | 15.4% | - | -31.0% | 66,674 | -37.6% | 46,571 | -28.7% | -2.2% |
| Total | 947,553 | 26.0% | 11,155,575 | 9.4% | 19,146 | -9.0% | 1,937,607 | -11.9% | 5,992,200 | 10.1% | 8.3% |
| TOTAL (FAIR + Coastal) | 72,986,243 | -2.7% | 159,127,821 | 7.4% | 491,810 | -1.2% | 22,201,902 | -3.3% | 119,161,316 | -3.3% | 1.4% |

Source is Exhibt 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** | **7-20-26 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 | 203,518 | 6,183 | 6,183 | 8,888 | 6,155 | -30.8% | 6,155 | 6,183 | -30.4% | Market | 1 | 2,433 | 1,692 | 0.0% | 1,692 | -30.5% | 10 |
| Allen | 17,856 | 4,761 | 4,761 | 6,186 | 4,284 | -30.8% | 4,284 | 4,761 | -23.0% | Market | 1 | 1,730 | 1,331 | 0.0% | 1,331 | -23.1% | 20 |
| Ascension | 442,384 | 8,323 | 8,323 | 7,415 | 5,135 | -30.8% | 5,135 | 8,323 | 12.3% | Market | 1 | 2,093 | 2,349 | 0.0% | 2,349 | 12.2% | 30 |
| Assumption | 171,242 | 10,624 | 10,624 | 10,115 | 7,004 | -30.8% | 7,004 | 10,624 | 5.0% | Market | 1 | 3,254 | 3,418 | 0.0% | 3,418 | 5.0% | 40 |
| Avoyelles | 27,680 | 6,591 | 6,591 | 6,590 | 4,564 | -30.8% | 4,564 | 6,591 | 0.0% | Market | 1 | 1,729 | 1,729 | 0.0% | 1,729 | 0.0% | 50 |
| Beauregard | 34,358 | 4,281 | 4,281 | 6,100 | 4,224 | -30.8% | 4,224 | 4,281 | -29.8% | Market | 1 | 1,539 | 1,080 | 0.0% | 1,080 | -29.8% | 60 |
| Bienville | 10,739 | 6,480 | 6,480 | 6,476 | 4,485 | -30.8% | 4,485 | 6,480 | 0.1% | Market | 1 | 1,736 | 1,737 | 0.0% | 1,737 | 0.1% | 70 |
| Bossier | 103,963 | 7,226 | 7,226 | 7,575 | 5,245 | -30.8% | 5,245 | 7,226 | -4.6% | Market | 1 | 2,075 | 1,980 | 0.0% | 1,980 | -4.6% | 80 |
| Caddo | 442,976 | 7,226 | 7,226 | 7,224 | 5,002 | -30.8% | 5,002 | 7,226 | 0.0% | Market | 1 | 2,121 | 2,122 | 0.0% | 2,122 | 0.0% | 90, 91 |
| Calcasieu | 384,122 | 10,945 | 10,945 | 10,948 | 7,582 | -30.8% | 7,582 | 10,945 | 0.0% | Market | 1 | 2,762 | 2,761 | 0.0% | 2,761 | 0.0% | 100 |
| Caldwell | 0 | 3,971 | 3,971 | 3,720 | 2,955 | -20.6% | 2,955 | 3,971 | 6.7% | Market | 1 | 975 | 1,041 | 0.0% | 1,041 | 6.8% | 110 |
| Cameron | 24,757 | 13,012 | 13,012 | 13,164 | 9,116 | -30.8% | 9,116 | 13,012 | -1.2% | Market | 1 | 4,130 | 4,082 | 0.0% | 4,082 | -1.2% | 120 |
| Catahoula | 25,395 | 5,943 | 5,943 | 5,940 | 4,113 | -30.8% | 4,113 | 5,943 | 0.1% | Market | 1 | 1,665 | 1,666 | 0.0% | 1,666 | 0.1% | 130 |
| Claiborne | 10,909 | 4,222 | 4,222 | 4,221 | 3,539 | -16.2% | 3,539 | 4,222 | 0.0% | Market | 1 | 1,131 | 1,131 | 0.0% | 1,131 | 0.0% | 140 |
| Concordia | 23,405 | 9,019 | 9,019 | 5,574 | 3,860 | -30.8% | 3,860 | 9,019 | 61.8% | Market | 1 | 1,348 | 2,181 | 0.0% | 2,181 | 61.8% | 150 |
| Desoto | 10,706 | 6,480 | 6,480 | 6,480 | 4,530 | -30.1% | 4,530 | 6,480 | 0.0% | Market | 1 | 1,700 | 1,700 | 0.0% | 1,700 | 0.0% | 160 |
| E. Baton Rouge | 1,377,404 | 6,656 | 6,656 | 6,145 | 5,758 | -6.3% | 5,758 | 6,656 | 8.3% | Market | 1 | 1,492 | 1,616 | 0.0% | 1,616 | 8.3% | 170, 171 |
| East Carroll | 0 | 7,574 | 7,574 | 7,575 | 5,245 | -30.8% | 5,245 | 7,574 | 0.0% | Market | 1 | 1,987 | 1,987 | 0.0% | 1,987 | 0.0% | 180 |
| East Feliciana | 18,133 | 6,149 | 6,149 | 6,149 | 4,258 | -30.8% | 4,258 | 6,149 | 0.0% | Market | 1 | 1,759 | 1,759 | 0.0% | 1,759 | 0.0% | 190 |
| Evangeline | 8,392 | 5,112 | 5,112 | 5,756 | 3,986 | -30.8% | 3,986 | 5,112 | -11.2% | Market | 1 | 1,611 | 1,431 | 0.0% | 1,431 | -11.2% | 200 |
| Franklin | 0 | 5,943 | 5,943 | 5,945 | 4,117 | -30.8% | 4,117 | 5,943 | 0.0% | Market | 1 | 1,593 | 1,592 | 0.0% | 1,592 | -0.1% | 210 |
| Grant | 8,225 | 7,574 | 7,574 | 7,575 | 5,245 | -30.8% | 5,245 | 7,574 | 0.0% | Market | 1 | 2,123 | 2,123 | 0.0% | 2,123 | 0.0% | 220 |
| Iberia | 373,783 | 7,165 | 7,165 | 9,092 | 6,512 | -28.4% | 6,512 | 7,165 | -21.2% | Market | 1 | 2,544 | 2,005 | 0.0% | 2,005 | -21.2% | 230 |
| Iberville | 103,878 | 5,099 | 5,099 | 7,005 | 5,389 | -23.1% | 5,389 | 5,389 | -23.1% | Actuarial | 1 | 1,937 | 1,490 | 0.0% | 1,490 | -23.1% | 240 |
| Jackson | 4,991 | 5,943 | 5,943 | 5,940 | 4,113 | -30.8% | 4,113 | 5,943 | 0.1% | Market | 1 | 1,465 | 1,466 | 0.0% | 1,466 | 0.1% | 250 |
| Jefferson | 17,026,640 | 9,790 | 9,790 | 10,885 | 8,044 | -26.1% | 8,044 | 9,790 | -10.1% | Market | 1 | 3,112 | 2,799 | 0.0% | 2,799 | -10.1% | 260 |
| Jefferson Davis | 55,597 | 6,526 | 6,526 | 8,888 | 6,155 | -30.8% | 6,155 | 6,526 | -26.6% | Market | 1 | 2,541 | 1,866 | 0.0% | 1,866 | -26.6% | 270 |
| Lafayette | 713,841 | 9,760 | 9,760 | 9,760 | 6,759 | -30.8% | 6,759 | 9,760 | 0.0% | Market | 1 | 2,698 | 2,698 | 0.0% | 2,698 | 0.0% | 280 |
| Lafourche | 747,450 | 8,001 | 8,001 | 12,734 | 8,818 | -30.8% | 8,818 | 8,818 | -30.8% | Actuarial | 1 | 4,035 | 2,794 | 0.0% | 2,794 | -30.8% | 290 |
| La Salle | 2,261 | 4,236 | 4,236 | 4,362 | 3,199 | -26.7% | 3,199 | 4,236 | -2.9% | Market | 1 | 1,170 | 1,136 | 0.0% | 1,136 | -2.9% | 300 |
| Lincoln | 57,456 | 5,577 | 5,577 | 6,873 | 4,759 | -30.8% | 4,759 | 5,577 | -18.9% | Market | 1 | 1,842 | 1,495 | 0.0% | 1,495 | -18.8% | 310 |
| Livingston | 267,993 | 6,439 | 6,439 | 6,598 | 4,569 | -30.8% | 4,569 | 6,439 | -2.4% | Market | 1 | 2,022 | 1,973 | 0.0% | 1,973 | -2.4% | 320 |
| Madison | 9,849 | 5,577 | 5,577 | 5,574 | 3,860 | -30.8% | 3,860 | 5,577 | 0.1% | Market | 1 | 1,463 | 1,464 | 0.0% | 1,464 | 0.1% | 330 |
| Morehouse | 0 | 7,574 | 7,574 | 7,707 | 5,337 | -30.8% | 5,337 | 7,574 | -1.7% | Market | 1 | 1,639 | 1,611 | 0.0% | 1,611 | -1.7% | 340 |
| Natchitoches | 15,360 | 7,574 | 7,574 | 7,575 | 5,245 | -30.8% | 5,245 | 7,574 | 0.0% | Market | 1 | 2,030 | 2,030 | 0.0% | 2,030 | 0.0% | 350 |
| Orleans | 36,360,289 | 11,168 | 11,168 | 10,961 | 10,270 | -6.3% | 10,270 | 11,168 | 1.9% | Market | 1 | 3,618 | 3,686 | 0.0% | 3,686 | 1.9% | 360, 361 |
| Ouachita | 109,687 | 4,952 | 4,952 | 6,207 | 4,299 | -30.8% | 4,299 | 4,952 | -20.2% | Market | 1 | 1,225 | 977 | 0.0% | 977 | -20.2% | 370 |
| Plaquemines | 774,735 | 9,081 | 9,081 | 10,089 | 8,985 | -10.9% | 8,985 | 9,081 | -10.0% | Market | 1 | 2,822 | 2,540 | 0.0% | 2,540 | -10.0% | 380 |
| Pointe Coupee | 40,566 | 6,252 | 6,252 | 6,251 | 4,461 | -28.6% | 4,461 | 6,252 | 0.0% | Market | 1 | 1,642 | 1,642 | 0.0% | 1,642 | 0.0% | 390 |
| Rapides | 170,860 | 5,943 | 5,943 | 6,354 | 4,400 | -30.8% | 4,400 | 5,943 | -6.5% | Market | 1 | 1,507 | 1,410 | 0.0% | 1,410 | -6.4% | 400 |
| Red River | 0 | 6,480 | 6,480 | 6,480 | 4,487 | -30.8% | 4,487 | 6,480 | 0.0% | Market | 1 | 1,700 | 1,700 | 0.0% | 1,700 | 0.0% | 410 |
| Richland | 6,871 | 7,574 | 7,574 | 7,578 | 5,248 | -30.8% | 5,248 | 7,574 | -0.1% | Market | 1 | 2,031 | 2,030 | 0.0% | 2,030 | 0.0% | 420 |
| Sabine | 1,155 | 3,927 | 3,927 | 4,622 | 3,273 | -29.2% | 3,273 | 3,927 | -15.0% | Market | 1 | 1,295 | 1,100 | 0.0% | 1,100 | -15.1% | 430 |
| Saint Bernard | 927,298 | 8,726 | 8,726 | 10,231 | 7,803 | -23.7% | 7,803 | 8,726 | -14.7% | Market | 1 | 3,113 | 2,655 | 0.0% | 2,655 | -14.7% | 440 |
| Saint Charles | 662,288 | 7,672 | 7,672 | 12,347 | 8,550 | -30.8% | 8,550 | 8,550 | -30.8% | Actuarial | 1 | 3,731 | 2,584 | 0.0% | 2,584 | -30.7% | 450 |
| Saint Helena | 3,995 | 6,733 | 6,733 | 7,244 | 5,016 | -30.8% | 5,016 | 6,733 | -7.0% | Market | 1 | 1,983 | 1,843 | 0.0% | 1,843 | -7.1% | 460 |
| Saint James | 107,403 | 8,545 | 8,545 | 9,032 | 6,255 | -30.8% | 6,255 | 8,545 | -5.4% | Market | 1 | 2,421 | 2,291 | 0.0% | 2,291 | -5.4% | 470 |
| Saint John The Baptist | 579,735 | 13,842 | 13,842 | 12,498 | 8,655 | -30.8% | 8,655 | 13,842 | 10.8% | Market | 1 | 3,601 | 3,988 | 0.0% | 3,988 | 10.7% | 480 |
| Saint Landry | 179,922 | 5,948 | 5,948 | 5,781 | 4,583 | -20.7% | 4,583 | 5,948 | 2.9% | Market | 1 | 1,517 | 1,561 | 0.0% | 1,561 | 2.9% | 490 |
| Saint Martin | 165,163 | 6,546 | 6,546 | 9,032 | 6,733 | -25.5% | 6,733 | 6,733 | -25.5% | Actuarial | 1 | 2,702 | 2,014 | 0.0% | 2,014 | -25.5% | 500 |
| Saint Mary | 406,415 | 12,113 | 12,113 | 9,910 | 7,970 | -19.6% | 7,970 | 12,113 | 22.2% | Market | 1 | 2,500 | 3,056 | 0.0% | 3,056 | 22.2% | 510 |
| Saint Tammany | 7,273,837 | 7,851 | 7,851 | 9,846 | 9,226 | -6.3% | 9,226 | 9,226 | -6.3% | Actuarial | 1 | 2,304 | 2,159 | 0.0% | 2,159 | -6.3% | 520 |
| Tangipahoa | 290,023 | 6,066 | 6,066 | 6,017 | 4,859 | -19.3% | 4,859 | 6,066 | 0.8% | Market | 1 | 1,581 | 1,594 | 0.0% | 1,594 | 0.8% | 530 |
| Tensas | 5,261 | 5,906 | 5,906 | 5,905 | 4,090 | -30.8% | 4,090 | 5,906 | 0.0% | Market | 1 | 1,324 | 1,324 | 0.0% | 1,324 | 0.0% | 540 |
| Terrebonne | 861,270 | 11,068 | 11,068 | 12,820 | 8,878 | -30.8% | 8,878 | 11,068 | -13.7% | Market | 1 | 3,172 | 2,739 | 0.0% | 2,739 | -13.7% | 550 |
| Union | 0 | 7,574 | 7,574 | 7,575 | 5,245 | -30.8% | 5,245 | 7,574 | 0.0% | Market | 1 | 2,030 | 2,030 | 0.0% | 2,030 | 0.0% | 560 |
| Vermilion | 171,796 | 7,747 | 7,747 | 12,465 | 8,632 | -30.8% | 8,632 | 8,632 | -30.8% | Actuarial | 1 | 3,208 | 2,222 | 0.0% | 2,222 | -30.7% | 570 |
| Vernon | 8,997 | 4,099 | 4,099 | 5,759 | 4,214 | -26.8% | 4,214 | 4,214 | -26.8% | Actuarial | 1 | 1,543 | 1,129 | 0.0% | 1,129 | -26.8% | 580 |
| Washington | 92,686 | 7,357 | 7,357 | 6,893 | 4,773 | -30.8% | 4,773 | 7,357 | 6.7% | Market | 1 | 1,971 | 2,104 | 0.0% | 2,104 | 6.7% | 590 |
| Webster | 35,817 | 6,480 | 6,480 | 6,586 | 4,561 | -30.8% | 4,561 | 6,480 | -1.6% | Market | 1 | 1,728 | 1,700 | 0.0% | 1,700 | -1.6% | 600 |
| West Baton Rouge | 69,744 | 6,403 | 6,403 | 6,006 | 4,742 | -21.1% | 4,742 | 6,403 | 6.6% | Market | 1 | 1,697 | 1,809 | 0.0% | 1,809 | 6.6% | 610 |
| West Carroll | 0 | 7,534 | 7,534 | 4,602 | 3,187 | -30.8% | 3,187 | 7,534 | 63.7% | Market | 1 | 1,219 | 1,996 | 0.0% | 1,996 | 63.7% | 620 |
| West Feliciana | 0 | 5,977 | 5,977 | 5,199 | 4,291 | -17.5% | 4,291 | 5,977 | 15.0% | Market | 1 | 1,469 | 1,689 | 0.0% | 1,689 | 15.0% | 630 |
| Winn | 7,614 | 3,596 | 3,596 | 3,382 | 2,665 | -21.2% | 2,665 | 3,596 | 6.3% | Market | 1 | 906 | 963 | 0.0% | 963 | 6.3% | 640 |
| FAIR Plan | $ 72,038,690 | | | | | | | | **-3.1%** | | | | | | | **-3.1%** | |

| | | |
|---|---|---|
| **Actuarial** | **7** | 12.7% |
| **Market** | **57** | 87.3% |

## 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** | **7-20-26 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 | 20,822 | 15,271 | 15,271 | 15,236 | 9,597 | -37.0% | 9,597 | 15,271 | 0.2% | Market | 1 | 4,504 | 4,514 | 0.0% | 4,514 | 0.2% | 900 |
| Coastal Iberia | - | - | - | 15,240 | 10,877 | -28.6% | 10,877 | 10,877 | -28.6% | Actuarial | 1 | 4,956 | 3,537 | 0.0% | 3,537 | -28.6% | 910 |
| Coastal Jefferson | 23,090 | 36,739 | 36,739 | 31,570 | 24,495 | -22.4% | 24,495 | 36,739 | 16.4% | Market | 1 | 7,334 | 8,535 | 0.0% | 8,535 | 16.4% | 920 |
| Coastal Lafourche | 199,485 | 15,231 | 15,231 | 15,366 | 9,679 | -37.0% | 9,679 | 15,231 | -0.9% | Market | 1 | 4,923 | 4,880 | 0.0% | 4,880 | -0.9% | 930 |
| Coastal Orleans | 287,848 | 24,436 | 24,436 | 15,830 | 12,636 | -20.2% | 12,636 | 24,436 | 54.4% | Market | 1 | 5,101 | 7,874 | 0.0% | 7,874 | 54.4% | 940 |
| Coastal Plaquemines | 22,216 | 20,506 | 20,506 | 22,511 | 14,180 | -37.0% | 14,180 | 20,506 | -8.9% | Market | 1 | 6,972 | 6,351 | 0.0% | 6,351 | -8.9% | 950 |
| Coastal Saint Bernard | - | 16,924 | 16,924 | 20,961 | 13,203 | -37.0% | 13,203 | 16,924 | -19.3% | Market | 1 | 6,920 | 5,587 | 0.0% | 5,587 | -19.3% | 960 |
| Coastal Saint Mary | - | - | - | 9,996 | 7,786 | -22.1% | 7,786 | 7,786 | -22.1% | Actuarial | 1 | 3,097 | 2,412 | 0.0% | 2,412 | -22.1% | 970 |
| Coastal Terrebonne | 394,092 | 17,496 | 17,496 | 14,252 | 11,934 | -16.3% | 11,934 | 17,496 | 22.8% | Market | 1 | 3,142 | 3,857 | 0.0% | 3,857 | 22.8% | 980 |
| Coastal Vermilion | - | 7,331 | 7,331 | 9,717 | 7,583 | -22.0% | 7,583 | 7,583 | -22.0% | Actuarial | 1 | 3,083 | 2,406 | 0.0% | 2,406 | -22.0% | 990 |
| Coastal Plan | $ 947,553 | | | | | | | | **26.0%** | | | | | | | **26.0%** | |
| TOTAL | $ 72,986,243 | | | | | | | | **-2.7%** | | | | | | | | |

(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) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** | **7-20-26 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 | 1,690,823 | 4,018 | 4,018 | 5,155 | 2,886 | -44.0% | 2,886 | 4,018 | -22.1% | Market | 1 | 1,616 | 1,259 | 0.0% | 1,259 | -22.1% | 10 |
| Allen | 127,136 | 2,429 | 2,429 | 2,431 | 1,752 | -27.9% | 1,752 | 2,429 | -0.1% | Market | 1 | 778 | 777 | 0.0% | 777 | -0.1% | 20 |
| Ascension | 1,227,621 | 3,017 | 3,017 | 3,020 | 2,065 | -31.6% | 2,065 | 3,017 | -0.1% | Market | 1 | 948 | 947 | 0.0% | 947 | -0.1% | 30 |
| Assumption | 1,018,025 | 5,134 | 5,134 | 5,148 | 2,868 | -44.3% | 2,868 | 5,134 | -0.3% | Market | 1 | 1,903 | 1,897 | 0.0% | 1,897 | -0.3% | 40 |
| Avoyelles | 222,216 | 2,683 | 2,683 | 2,429 | 1,865 | -23.2% | 1,865 | 2,683 | 10.5% | Market | 1 | 742 | 820 | 0.0% | 820 | 10.5% | 50 |
| Beauregard | 128,120 | 2,822 | 2,822 | 2,830 | 2,077 | -26.6% | 2,077 | 2,822 | -0.3% | Market | 1 | 818 | 816 | 0.0% | 816 | -0.2% | 60 |
| Bienville | 63,741 | 2,356 | 2,356 | 1,905 | 1,453 | -23.7% | 1,453 | 2,356 | 23.7% | Market | 1 | 577 | 714 | 0.0% | 714 | 23.7% | 70 |
| Bossier | 69,923 | 2,683 | 2,683 | 2,307 | 1,665 | -27.8% | 1,665 | 2,683 | 16.3% | Market | 1 | 732 | 851 | 0.0% | 851 | 16.3% | 80 |
| Caddo | 361,221 | 2,683 | 2,683 | 2,310 | 1,756 | -24.0% | 1,756 | 2,683 | 16.1% | Market | 1 | 786 | 912 | 0.0% | 912 | 16.0% | 90, 91 |
| Calcasieu | 4,540,468 | 3,858 | 3,858 | 3,869 | 2,406 | -37.8% | 2,406 | 3,858 | -0.3% | Market | 1 | 1,108 | 1,105 | 0.0% | 1,105 | -0.3% | 100 |
| Caldwell | 28,279 | 2,683 | 2,683 | 1,820 | 1,390 | -23.6% | 1,390 | 2,683 | 47.4% | Market | 1 | 554 | 816 | 0.0% | 816 | 47.3% | 110 |
| Cameron | 373,553 | 9,760 | 9,760 | 8,460 | 4,651 | -45.0% | 4,651 | 9,760 | 15.4% | Market | 1 | 2,968 | 3,424 | 0.0% | 3,424 | 15.4% | 120 |
| Catahoula | 93,268 | 2,683 | 2,683 | 1,799 | 1,441 | -19.9% | 1,441 | 2,683 | 49.1% | Market | 1 | 587 | 876 | 0.0% | 876 | 49.3% | 130 |
| Claiborne | 27,208 | 2,683 | 2,683 | 1,735 | 1,360 | -21.6% | 1,360 | 2,683 | 54.6% | Market | 1 | 537 | 831 | 0.0% | 831 | 54.8% | 140 |
| Concordia | 101,593 | 2,683 | 2,683 | 2,151 | 1,645 | -23.5% | 1,645 | 2,683 | 24.7% | Market | 1 | 604 | 754 | 0.0% | 754 | 24.8% | 150 |
| Desoto | 33,825 | 2,683 | 2,683 | 1,732 | 1,301 | -24.9% | 1,301 | 2,683 | 54.9% | Market | 1 | 529 | 819 | 0.0% | 819 | 54.8% | 160 |
| E. Baton Rouge | 5,262,855 | 3,047 | 3,047 | 3,053 | 2,329 | -23.7% | 2,329 | 3,047 | -0.2% | Market | 1 | 845 | 844 | 0.0% | 844 | -0.1% | 170, 171 |
| East Carroll | 50,017 | 2,683 | 2,683 | 2,113 | 1,662 | -21.4% | 1,662 | 2,683 | 27.0% | Market | 1 | 647 | 821 | 0.0% | 821 | 26.9% | 180 |
| East Feliciana | 101,058 | 3,047 | 3,047 | 3,053 | 1,802 | -41.0% | 1,802 | 3,047 | -0.2% | Market | 1 | 1,002 | 1,000 | 0.0% | 1,000 | -0.2% | 190 |
| Evangeline | 175,262 | 2,429 | 2,429 | 2,829 | 2,023 | -28.5% | 2,023 | 2,429 | -14.1% | Market | 1 | 887 | 762 | 0.0% | 762 | -14.1% | 200 |
| Franklin | 173,845 | 2,683 | 2,683 | 1,903 | 1,455 | -23.5% | 1,455 | 2,683 | 41.0% | Market | 1 | 593 | 836 | 0.0% | 836 | 41.0% | 210 |
| Grant | 81,526 | 2,328 | 2,328 | 1,786 | 1,387 | -22.3% | 1,387 | 2,328 | 30.3% | Market | 1 | 581 | 758 | 0.0% | 758 | 30.5% | 220 |
| Iberia | 3,664,290 | 3,852 | 3,852 | 3,660 | 2,645 | -27.7% | 2,645 | 3,852 | 5.2% | Market | 1 | 1,169 | 1,230 | 0.0% | 1,230 | 5.2% | 230 |
| Iberville | 387,203 | 3,272 | 3,272 | 3,017 | 2,254 | -25.3% | 2,254 | 3,272 | 8.4% | Market | 1 | 924 | 1,002 | 0.0% | 1,002 | 8.4% | 240 |
| Jackson | 49,835 | 2,683 | 2,683 | 1,761 | 1,356 | -23.0% | 1,356 | 2,683 | 52.4% | Market | 1 | 504 | 768 | 0.0% | 768 | 52.4% | 250 |
| Jefferson | 28,602,087 | 5,490 | 5,490 | 5,126 | 3,062 | -40.3% | 3,062 | 5,490 | 7.1% | Market | 1 | 1,679 | 1,798 | 0.0% | 1,798 | 7.1% | 260 |
| Jefferson Davis | 662,496 | 4,202 | 4,202 | 5,160 | 2,905 | -43.7% | 2,905 | 4,202 | -18.6% | Market | 1 | 1,682 | 1,370 | 0.0% | 1,370 | -18.5% | 270 |
| Lafayette | 4,462,416 | 3,849 | 3,849 | 3,865 | 2,462 | -36.3% | 2,462 | 3,849 | -0.4% | Market | 1 | 1,211 | 1,205 | 0.0% | 1,205 | -0.5% | 280 |
| Lafourche | 4,488,888 | 4,472 | 4,472 | 4,163 | 2,454 | -41.1% | 2,454 | 4,472 | 7.4% | Market | 1 | 1,461 | 1,570 | 0.0% | 1,570 | 7.5% | 290 |
| La Salle | 107,274 | 2,683 | 2,683 | 1,895 | 1,478 | -22.0% | 1,478 | 2,683 | 41.5% | Market | 1 | 583 | 825 | 0.0% | 825 | 41.5% | 300 |
| Lincoln | 83,982 | 2,683 | 2,683 | 2,146 | 1,597 | -25.6% | 1,597 | 2,683 | 25.0% | Market | 1 | 658 | 823 | 0.0% | 823 | 25.1% | 310 |
| Livingston | 993,240 | 3,047 | 3,047 | 3,050 | 1,844 | -39.6% | 1,844 | 3,047 | -0.1% | Market | 1 | 1,048 | 1,047 | 0.0% | 1,047 | -0.1% | 320 |
| Madison | 109,259 | 2,683 | 2,683 | 1,874 | 1,452 | -22.5% | 1,452 | 2,683 | 43.2% | Market | 1 | 571 | 817 | 0.0% | 817 | 43.1% | 330 |
| Morehouse | 130,702 | 2,683 | 2,683 | 2,074 | 1,670 | -19.5% | 1,670 | 2,683 | 29.4% | Market | 1 | 513 | 664 | 0.0% | 664 | 29.4% | 340 |
| Natchitoches | 141,838 | 2,683 | 2,683 | 2,045 | 1,571 | -23.2% | 1,571 | 2,683 | 31.2% | Market | 1 | 639 | 839 | 0.0% | 839 | 31.3% | 350 |
| Orleans | 50,267,753 | 5,890 | 5,890 | 5,290 | 3,538 | -33.1% | 3,538 | 5,890 | 11.4% | Market | 1 | 1,915 | 2,133 | 0.0% | 2,133 | 11.4% | 360, 361 |
| Ouachita | 311,786 | 2,159 | 2,159 | 2,295 | 1,792 | -21.9% | 1,792 | 2,159 | -5.9% | Market | 1 | 502 | 472 | 0.0% | 472 | -6.0% | 370 |
| Plaquemines | 799,217 | 6,199 | 6,199 | 5,546 | 3,430 | -38.2% | 3,430 | 6,199 | 11.8% | Market | 1 | 1,773 | 1,982 | 0.0% | 1,982 | 11.8% | 380 |
| Pointe Coupee | 277,720 | 3,085 | 3,085 | 3,047 | 2,083 | -31.6% | 2,083 | 3,085 | 1.3% | Market | 1 | 896 | 907 | 0.0% | 907 | 1.2% | 390 |
| Rapides | 472,982 | 2,429 | 2,429 | 2,430 | 1,888 | -22.3% | 1,888 | 2,429 | 0.0% | Market | 1 | 672 | 672 | 0.0% | 672 | 0.0% | 400 |
| Red River | 21,075 | 1,729 | 1,729 | 1,812 | 1,400 | -22.8% | 1,400 | 1,729 | -4.6% | Market | 1 | 549 | 523 | 0.0% | 523 | -4.7% | 410 |
| Richland | 116,897 | 2,683 | 2,683 | 1,760 | 1,343 | -23.7% | 1,343 | 2,683 | 52.5% | Market | 1 | 553 | 844 | 0.0% | 844 | 52.6% | 420 |
| Sabine | 78,270 | 2,683 | 2,683 | 2,117 | 1,638 | -22.6% | 1,638 | 2,683 | 26.7% | Market | 1 | 676 | 857 | 0.0% | 857 | 26.8% | 430 |
| Saint Bernard | 2,926,589 | 5,237 | 5,237 | 4,870 | 3,536 | -27.4% | 3,536 | 5,237 | 7.5% | Market | 1 | 1,598 | 1,718 | 0.0% | 1,718 | 7.5% | 440 |
| Saint Charles | 1,634,722 | 4,749 | 4,749 | 4,423 | 2,823 | -36.2% | 2,823 | 4,749 | 7.4% | Market | 1 | 1,518 | 1,629 | 0.0% | 1,629 | 7.3% | 450 |
| Saint Helena | 102,647 | 3,047 | 3,047 | 3,047 | 1,979 | -35.0% | 1,979 | 3,047 | 0.0% | Market | 1 | 957 | 957 | 0.0% | 957 | 0.0% | 460 |
| Saint James | 511,780 | 5,134 | 5,134 | 5,150 | 2,876 | -44.1% | 2,876 | 5,134 | -0.3% | Market | 1 | 1,580 | 1,576 | 0.0% | 1,576 | -0.3% | 470 |
| Saint John The Baptist | 1,667,232 | 5,105 | 5,105 | 5,119 | 2,852 | -44.3% | 2,852 | 5,105 | -0.3% | Market | 1 | 1,646 | 1,641 | 0.0% | 1,641 | -0.3% | 480 |
| Saint Landry | 813,631 | 2,822 | 2,822 | 2,834 | 1,955 | -31.0% | 1,955 | 2,822 | -0.4% | Market | 1 | 852 | 849 | 0.0% | 849 | -0.4% | 490 |
| Saint Martin | 1,436,360 | 5,134 | 5,134 | 5,150 | 2,910 | -43.5% | 2,910 | 5,134 | -0.3% | Market | 1 | 1,728 | 1,722 | 0.0% | 1,722 | -0.3% | 500 |
| Saint Mary | 4,737,758 | 4,895 | 4,895 | 5,411 | 3,747 | -30.7% | 3,747 | 4,895 | -9.5% | Market | 1 | 1,514 | 1,370 | 0.0% | 1,370 | -9.5% | 510 |
| Saint Tammany | 8,886,486 | 4,908 | 4,908 | 4,328 | 3,194 | -26.2% | 3,194 | 4,908 | 13.4% | Market | 1 | 1,155 | 1,310 | 0.0% | 1,310 | 13.4% | 520 |
| Tangipahoa | 1,634,389 | 3,047 | 3,047 | 3,045 | 2,047 | -32.8% | 2,047 | 3,047 | 0.1% | Market | 1 | 915 | 915 | 0.0% | 915 | 0.0% | 530 |
| Tensas | 52,995 | 2,683 | 2,683 | 2,040 | 1,590 | -22.1% | 1,590 | 2,683 | 31.5% | Market | 1 | 531 | 698 | 0.0% | 698 | 31.5% | 540 |
| Terrebonne | 6,026,169 | 5,622 | 5,622 | 5,251 | 2,929 | -44.2% | 2,929 | 5,622 | 7.1% | Market | 1 | 1,482 | 1,586 | 0.0% | 1,586 | 7.0% | 550 |
| Union | 41,275 | 2,328 | 2,328 | 2,149 | 1,624 | -24.4% | 1,624 | 2,328 | 8.3% | Market | 1 | 657 | 711 | 0.0% | 711 | 8.2% | 560 |
| Vermilion | 3,888,436 | 5,157 | 5,157 | 4,474 | 3,078 | -31.2% | 3,078 | 5,157 | 15.3% | Market | 1 | 1,281 | 1,476 | 0.0% | 1,476 | 15.2% | 570 |
| Vernon | 97,113 | 2,683 | 2,683 | 2,435 | 1,764 | -27.5% | 1,764 | 2,683 | 10.2% | Market | 1 | 760 | 837 | 0.0% | 837 | 10.1% | 580 |
| Washington | 927,022 | 3,257 | 3,257 | 3,459 | 1,969 | -43.1% | 1,969 | 3,257 | -5.8% | Market | 1 | 1,135 | 1,069 | 0.0% | 1,069 | -5.8% | 590 |
| Webster | 82,552 | 2,683 | 2,683 | 1,727 | 1,329 | -23.0% | 1,329 | 2,683 | 55.4% | Market | 1 | 525 | 816 | 0.0% | 816 | 55.4% | 600 |
| West Baton Rouge | 203,239 | 3,161 | 3,161 | 3,017 | 2,085 | -30.9% | 2,085 | 3,161 | 4.8% | Market | 1 | 945 | 990 | 0.0% | 990 | 4.8% | 610 |
| West Carroll | 14,055 | 2,636 | 2,636 | 1,722 | 1,311 | -23.9% | 1,311 | 2,636 | 53.1% | Market | 1 | 527 | 807 | 0.0% | 807 | 53.1% | 620 |
| West Feliciana | 60,697 | 2,813 | 2,813 | 2,825 | 1,699 | -39.8% | 1,699 | 2,813 | -0.4% | Market | 1 | 906 | 902 | 0.0% | 902 | -0.4% | 630 |
| Winn | 46,306 | 2,683 | 2,683 | 1,762 | 1,367 | -22.4% | 1,367 | 2,683 | 52.2% | Market | 1 | 550 | 837 | 0.0% | 837 | 52.2% | 640 |
| FAIR Plan | $ 147,972,246 | | | | | | | | **7.2%** | | | | | | | **7.2%** | |

| | | |
|---|---|---|
| **Actuarial** | **0** | 0.0% |
| **Market** | **64** | 100.0% |

## 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** | **7-20-26 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 | 377,230 | 7,502 | 7,502 | 12,892 | 5,542 | -57.0% | 5,542 | 7,502 | -41.8% | Market | 1 | 4,351 | 2,531 | 0.0% | 2,531 | -41.8% | 900 |
| Coastal Iberia | - | - | - | 4,797 | 2,981 | -37.9% | 2,981 | 2,981 | -37.9% | Actuarial | 1 | 1,737 | 981 | 0.0% | 981 | -43.5% | 910 |
| Coastal Jefferson | 2,474,528 | 14,001 | 14,001 | 18,967 | 11,335 | -40.2% | 11,335 | 14,001 | -26.2% | Market | 1 | 4,918 | 3,630 | 0.0% | 3,630 | -26.2% | 920 |
| Coastal Lafourche | 3,479,979 | 10,409 | 10,409 | 9,409 | 4,172 | -55.7% | 4,172 | 10,409 | 10.6% | Market | 1 | 3,339 | 3,694 | 0.0% | 3,694 | 10.6% | 930 |
| Coastal Orleans | 673,081 | 15,277 | 15,277 | 6,667 | 3,894 | -41.6% | 3,894 | 15,277 | 129.1% | Market | 1 | 2,366 | 5,421 | 0.0% | 5,421 | 129.1% | 940 |
| Coastal Plaquemines | 476,743 | 17,354 | 17,354 | 15,035 | 6,660 | -55.7% | 6,660 | 17,354 | 15.4% | Market | 1 | 5,327 | 6,149 | 0.0% | 6,149 | 15.4% | 950 |
| Coastal Saint Bernard | 471,913 | 10,743 | 10,743 | 9,446 | 4,688 | -50.4% | 4,688 | 10,743 | 13.7% | Market | 1 | 3,436 | 3,908 | 0.0% | 3,908 | 13.7% | 960 |
| Coastal Saint Mary | 702,288 | 8,759 | 8,759 | 7,595 | 4,508 | -40.6% | 4,508 | 8,759 | 15.3% | Market | 1 | 2,684 | 3,095 | 0.0% | 3,095 | 15.3% | 970 |
| Coastal Terrebonne | 2,295,052 | 11,044 | 11,044 | 9,620 | 5,436 | -43.5% | 5,436 | 11,044 | 14.8% | Market | 1 | 2,407 | 2,763 | 0.0% | 2,763 | 14.7% | 980 |
| Coastal Vermilion | 204,761 | 7,234 | 7,234 | 6,268 | 2,948 | -53.0% | 2,948 | 7,234 | 15.4% | Market | 1 | 2,216 | 2,557 | 0.0% | 2,557 | 15.4% | 990 |
| Coastal Plan | $ 11,155,575 | | | | | | | | **9.4%** | | | | | | | **9.4%** | |
| TOTAL | $ 159,127,821 | | | | | | | | **7.4%** | | | | | | | | |

(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** | | **2025 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 | 194 | 1,422 | -24.9% | -46.4% | -22.1% | Market | 1.0 | 151 | 1,108 | 1,259 | -22.2% | -22.1% | 256,461 | 2,093,015 | -22.1% |
| Allen | 112 | 666 | -8.1% | -31.0% | -0.1% | Market | 1.0 | 112 | 665 | 777 | 0.0% | -0.2% | 17,898 | 117,322 | -0.1% |
| Ascension | 103 | 845 | -0.7% | -34.4% | -0.1% | Market | 1.0 | 103 | 844 | 947 | 0.0% | -0.1% | 110,258 | 1,234,241 | -0.1% |
| Assumption | 187 | 1,716 | -24.9% | -46.4% | -0.3% | Market | 1.0 | 186 | 1,711 | 1,897 | -0.5% | -0.3% | 117,083 | 1,099,013 | -0.3% |
| Avoyelles | 96 | 646 | 1.7% | -27.4% | 10.5% | Market | 1.0 | 106 | 714 | 820 | 10.4% | 10.5% | 25,633 | 151,684 | 10.5% |
| Beauregard | 260 | 558 | -24.9% | -27.4% | -0.3% | Market | 1.0 | 259 | 557 | 816 | -0.4% | -0.2% | 35,042 | 75,497 | -0.2% |
| Bienville | 96 | 481 | 1.7% | -27.4% | 23.7% | Market | 1.0 | 119 | 595 | 714 | 24.0% | 23.7% | 6,006 | 41,231 | 23.7% |
| Bossier | 107 | 625 | 0.6% | -30.5% | 16.3% | Market | 1.0 | 124 | 727 | 851 | 15.9% | 16.3% | 6,142 | 64,975 | 16.3% |
| Caddo | 102 | 684 | 1.7% | -27.4% | 16.1% | Market | 1.0 | 118 | 794 | 912 | 15.7% | 16.1% | 47,610 | 356,087 | 16.0% |
| Calcasieu | 128 | 980 | -23.4% | -39.3% | -0.3% | Market | 1.0 | 128 | 977 | 1,105 | 0.0% | -0.3% | 540,174 | 5,197,833 | -0.3% |
| Caldwell | 85 | 469 | 1.7% | -27.4% | 47.4% | Market | 1.0 | 125 | 691 | 816 | 47.1% | 47.3% | 2,929 | 19,489 | 47.3% |
| Cameron | 208 | 2,760 | -24.9% | -46.4% | 15.4% | Market | 1.0 | 240 | 3,184 | 3,424 | 15.4% | 15.4% | 42,648 | 641,992 | 15.4% |
| Catahoula | 89 | 498 | 1.7% | -27.4% | 49.1% | Market | 1.0 | 133 | 743 | 876 | 49.4% | 49.2% | 22,083 | 63,300 | 49.3% |
| Claiborne | 100 | 437 | 1.7% | -27.4% | 54.6% | Market | 1.0 | 155 | 676 | 831 | 55.0% | 54.7% | 5,110 | 20,508 | 54.8% |
| Concordia | 88 | 516 | 1.7% | -27.4% | 24.7% | Market | 1.0 | 110 | 644 | 754 | 25.0% | 24.8% | 12,960 | 83,763 | 24.8% |
| Desoto | 126 | 403 | -13.9% | -27.4% | 54.9% | Market | 1.0 | 195 | 624 | 819 | 54.8% | 54.8% | 5,061 | 21,761 | 54.8% |
| E. Baton Rouge | 135 | 710 | 1.7% | -27.4% | -0.2% | Market | 1.0 | 135 | 709 | 844 | 0.0% | -0.1% | 678,936 | 4,634,129 | -0.1% |
| East Carroll | 127 | 520 | 1.7% | -27.4% | 27.0% | Market | 1.0 | 161 | 660 | 821 | 26.8% | 26.9% | 9,957 | 37,802 | 26.9% |
| East Feliciana | 138 | 864 | 1.7% | -46.0% | -0.2% | Market | 1.0 | 138 | 862 | 1,000 | 0.0% | -0.2% | 13,804 | 117,906 | -0.2% |
| Evangeline | 121 | 766 | -7.8% | -31.6% | -14.1% | Market | 1.0 | 104 | 658 | 762 | -14.0% | -14.1% | 22,180 | 148,775 | -14.1% |
| Franklin | 95 | 498 | 1.7% | -27.4% | 41.0% | Market | 1.0 | 134 | 702 | 836 | 41.1% | 41.0% | 20,109 | 129,324 | 41.0% |
| Grant | 94 | 487 | 1.7% | -27.4% | 30.3% | Market | 1.0 | 123 | 635 | 758 | 30.9% | 30.4% | 10,820 | 51,131 | 30.5% |
| Iberia | 101 | 1,068 | 1.7% | -30.5% | 5.2% | Market | 1.0 | 106 | 1,124 | 1,230 | 5.0% | 5.2% | 316,491 | 3,335,788 | 5.2% |
| Iberville | 105 | 819 | 1.7% | -27.9% | 8.4% | Market | 1.0 | 114 | 888 | 1,002 | 8.6% | 8.4% | 30,334 | 311,707 | 8.4% |
| Jackson | 85 | 419 | 1.7% | -27.4% | 52.4% | Market | 1.0 | 130 | 638 | 768 | 52.9% | 52.3% | 7,225 | 39,951 | 52.4% |
| Jefferson | 142 | 1,537 | -24.9% | -41.5% | 7.1% | Market | 1.0 | 152 | 1,646 | 1,798 | 7.0% | 7.1% | 2,750,815 | 34,356,448 | 7.1% |
| Jefferson Davis | 211 | 1,471 | -24.9% | -46.4% | -18.6% | Market | 1.0 | 172 | 1,198 | 1,370 | -18.5% | -18.6% | 112,746 | 794,363 | -18.5% |
| Lafayette | 143 | 1,068 | -15.3% | -39.1% | -0.4% | Market | 1.0 | 142 | 1,063 | 1,205 | -0.7% | -0.5% | 613,072 | 4,596,712 | -0.5% |
| Lafourche | 106 | 1,355 | -22.6% | -42.4% | 7.4% | Market | 1.0 | 114 | 1,456 | 1,570 | 7.5% | 7.5% | 306,803 | 4,260,168 | 7.5% |
| La Salle | 106 | 477 | 1.7% | -27.4% | 41.5% | Market | 1.0 | 150 | 675 | 825 | 41.5% | 41.5% | 14,114 | 61,830 | 41.5% |
| Lincoln | 102 | 556 | 1.7% | -30.5% | 25.0% | Market | 1.0 | 128 | 695 | 823 | 25.5% | 25.0% | 11,924 | 66,944 | 25.1% |
| Livingston | 163 | 885 | -24.9% | -41.8% | -0.1% | Market | 1.0 | 163 | 884 | 1,047 | 0.0% | -0.1% | 167,437 | 1,116,246 | -0.1% |
| Madison | 98 | 473 | 1.7% | -27.4% | 43.2% | Market | 1.0 | 140 | 677 | 817 | 42.9% | 43.1% | 17,153 | 84,362 | 43.1% |
| Morehouse | 150 | 363 | 1.7% | -27.4% | 29.4% | Market | 1.0 | 194 | 470 | 664 | 29.3% | 29.5% | 28,344 | 75,619 | 29.4% |
| Natchitoches | 102 | 537 | 1.7% | -27.4% | 31.2% | Market | 1.0 | 134 | 705 | 839 | 31.4% | 31.3% | 19,303 | 112,525 | 31.3% |
| Orleans | 129 | 1,786 | 1.7% | -34.5% | 11.4% | Market | 1.0 | 144 | 1,989 | 2,133 | 11.6% | 11.4% | 2,245,802 | 56,719,888 | 11.4% |
| Ouachita | 103 | 399 | -0.8% | -27.4% | -5.9% | Market | 1.0 | 97 | 375 | 472 | -5.8% | -6.0% | 59,079 | 225,405 | -6.0% |
| Plaquemines | 127 | 1,646 | -24.7% | -39.4% | 11.8% | Market | 1.0 | 142 | 1,840 | 1,982 | 11.8% | 11.8% | 70,645 | 757,623 | 11.8% |
| Pointe Coupee | 100 | 796 | 1.7% | -34.8% | 1.3% | Market | 1.0 | 101 | 806 | 907 | 1.0% | 1.3% | 24,939 | 261,064 | 1.2% |
| Rapides | 129 | 543 | 1.7% | -27.4% | 0.0% | Market | 1.0 | 129 | 543 | 672 | 0.0% | 0.0% | 66,596 | 310,310 | 0.0% |
| Red River | 98 | 451 | 1.7% | -27.4% | -4.6% | Market | 1.0 | 93 | 430 | 523 | -5.1% | -4.7% | 1,816 | 9,537 | -4.7% |
| Richland | 89 | 464 | 1.7% | -27.4% | 52.5% | Market | 1.0 | 136 | 708 | 844 | 52.8% | 52.6% | 12,781 | 86,655 | 52.6% |
| Sabine | 98 | 578 | 1.7% | -27.4% | 26.7% | Market | 1.0 | 124 | 733 | 857 | 26.5% | 26.8% | 13,417 | 67,688 | 26.8% |
| Saint Bernard | 94 | 1,504 | 1.7% | -29.6% | 7.5% | Market | 1.0 | 101 | 1,617 | 1,718 | 7.4% | 7.5% | 205,595 | 2,742,889 | 7.5% |
| Saint Charles | 142 | 1,376 | -17.2% | -37.9% | 7.4% | Market | 1.0 | 152 | 1,477 | 1,629 | 7.0% | 7.3% | 163,136 | 1,779,014 | 7.3% |
| Saint Helena | 203 | 754 | -24.9% | -37.5% | 0.0% | Market | 1.0 | 203 | 754 | 957 | 0.0% | 0.0% | 25,005 | 105,427 | 0.0% |
| Saint James | 160 | 1,420 | -24.9% | -46.4% | -0.3% | Market | 1.0 | 160 | 1,416 | 1,576 | 0.0% | -0.3% | 61,143 | 531,116 | -0.3% |
| Saint John The Baptist | 211 | 1,435 | -24.9% | -46.4% | -0.3% | Market | 1.0 | 210 | 1,431 | 1,641 | -0.5% | -0.3% | 222,797 | 2,083,851 | -0.3% |
| Saint Landry | 95 | 757 | 1.7% | -34.1% | -0.4% | Market | 1.0 | 95 | 754 | 849 | 0.0% | -0.4% | 66,816 | 720,979 | -0.4% |
| Saint Martin | 221 | 1,507 | -24.9% | -46.4% | -0.3% | Market | 1.0 | 220 | 1,502 | 1,722 | -0.5% | -0.3% | 274,830 | 1,783,703 | -0.3% |
| Saint Mary | 94 | 1,420 | 1.7% | -33.8% | -9.5% | Market | 1.0 | 85 | 1,285 | 1,370 | -9.6% | -9.5% | 405,682 | 4,302,469 | -9.5% |
| Saint Tammany | 82 | 1,073 | 1.7% | -27.4% | 13.4% | Market | 1.0 | 93 | 1,217 | 1,310 | 13.4% | 13.4% | 389,273 | 8,861,490 | 13.4% |
| Tangipahoa | 115 | 800 | 1.7% | -36.8% | 0.1% | Market | 1.0 | 115 | 800 | 915 | 0.0% | 0.0% | 212,514 | 1,833,753 | 0.0% |
| Tensas | 99 | 432 | 1.7% | -27.4% | 31.5% | Market | 1.0 | 130 | 568 | 698 | 31.3% | 31.5% | 10,023 | 44,242 | 31.5% |
| Terrebonne | 120 | 1,362 | -21.2% | -46.4% | 7.1% | Market | 1.0 | 128 | 1,458 | 1,586 | 6.7% | 7.0% | 574,515 | 6,132,512 | 7.0% |
| Union | 100 | 557 | 1.7% | -29.1% | 8.3% | Market | 1.0 | 108 | 603 | 711 | 8.0% | 8.3% | 4,826 | 26,824 | 8.2% |
| Vermilion | 113 | 1,168 | -24.9% | -31.9% | 15.3% | Market | 1.0 | 130 | 1,346 | 1,476 | 15.0% | 15.2% | 336,150 | 3,023,531 | 15.2% |
| Vernon | 109 | 651 | 1.7% | -31.4% | 10.2% | Market | 1.0 | 120 | 717 | 837 | 10.1% | 10.1% | 12,289 | 93,029 | 10.1% |
| Washington | 143 | 992 | -13.5% | -46.4% | -5.8% | Market | 1.0 | 135 | 934 | 1,069 | -5.6% | -5.8% | 115,400 | 1,039,767 | -5.8% |
| Webster | 95 | 430 | 1.7% | -27.4% | 55.4% | Market | 1.0 | 148 | 668 | 816 | 55.8% | 55.3% | 9,644 | 54,337 | 55.4% |
| West Baton Rouge | 108 | 837 | -4.7% | -33.0% | 4.8% | Market | 1.0 | 113 | 877 | 990 | 4.6% | 4.8% | 18,380 | 232,280 | 4.8% |
| West Carroll | 82 | 445 | 1.7% | -27.4% | 53.1% | Market | 1.0 | 126 | 681 | 807 | 53.7% | 53.0% | 1,797 | 12,834 | 53.1% |
| West Feliciana | 158 | 748 | -24.9% | -42.6% | -0.4% | Market | 1.0 | 157 | 745 | 902 | -0.6% | -0.4% | 11,161 | 60,931 | -0.4% |
| Winn | 98 | 452 | 1.7% | -27.4% | 52.2% | Market | 1.0 | 149 | 688 | 837 | 52.0% | 52.2% | 8,129 | 39,155 | 52.2% |

**DWELLING FIRE AND EC**
**BASE RATE CHANGES**



**Coastal Plan**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Current Base Rates | | Actuarial Indications | | Market Indications | | | New Base Rates | | | Final Rate Change | | 2025 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 |
| Coastal Cameron | 66 | 4,285 | -7.7% | -54.7% | -41.8% | Market | 1.0 | 38 | 2,493 | 2,531 | -42.4% | -41.8% | -27,047 | 573,916 | -41.8% |
| Coastal Iberia | 13 | 1,724 | 25.0% | -44.0% | | Actuarial | 1.0 | 16 | 965 | 981 | 23.1% | -44.0% | 0 | 0 | -43.5% |
| Coastal Jefferson | 22 | 4,896 | 25.0% | -38.7% | -26.2% | Market | 1.0 | 16 | 3,614 | 3,630 | -27.3% | -26.2% | -63,476 | 2,684,232 | -26.2% |
| Coastal Lafourche | 39 | 3,300 | 1.6% | -54.7% | 10.6% | Market | 1.0 | 43 | 3,651 | 3,694 | 10.3% | 10.6% | -74,285 | 4,368,671 | 10.6% |
| Coastal Orleans | 17 | 2,349 | 25.0% | -38.7% | 129.1% | Market | 1.0 | 39 | 5,382 | 5,421 | 129.4% | 129.1% | -28,850 | 662,920 | 129.1% |
| Coastal Plaquemines | 51 | 5,276 | -7.7% | -54.7% | 15.4% | Market | 1.0 | 59 | 6,090 | 6,149 | 15.7% | 15.4% | -16,467 | 780,940 | 15.4% |
| Coastal Saint Bernard | 27 | 3,409 | 8.7% | -47.6% | 13.7% | Market | 1.0 | 31 | 3,877 | 3,908 | 14.8% | 13.7% | -27,582 | 584,461 | 13.7% |
| Coastal Saint Mary | 14 | 2,670 | 25.0% | -38.7% | 15.3% | Market | 1.0 | 16 | 3,079 | 3,095 | 14.3% | 15.3% | -20,988 | 707,397 | 15.3% |
| Coastal Terrebonne | 19 | 2,388 | 25.0% | -41.3% | 14.8% | Market | 1.0 | 22 | 2,741 | 2,763 | 15.8% | 14.8% | -72,321 | 2,200,284 | 14.7% |
| Coastal Vermilion | 27 | 2,189 | 9.0% | -50.0% | 15.4% | Market | 1.0 | 31 | 2,526 | 2,557 | 14.8% | 15.4% | -10,816 | 225,405 | 15.4% |
| 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. (Paused from 1/1/25 to 1/1/27 per Act 757 of 2024 Regular Session) |
| (9) | (2) adjusted by either actuarial indication in (4) or market indication in (6) depending on (7) and by statutory 10% increase in (8), rounded to 0 decimals |
| (10) | (3) adjusted by either actuarial indication in (5) or market indication in (6) depending on (7) and by statutory 10% increase in (8), rounded to 0 decimals |
| (11) | (9) + (10) |
| (12) | (9) / (2) -1 |
| (13) | (10) / (3) -1 |
| (14) and (15) | Source: LCPIC Accounting Department |
| (16) | Weighted average rate change for Fire and EC Combined [(12) and (13)] using earned premium in (14) and (15) |

## Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 4A

**FAIR Plan**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14a) | (14b) | (14c) | (15) | (16) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **RENTERS / CONDO** | | **Market Rate** | **Adjusted Market Rate** | **CURRENT CITIZENS PLAN** | **ACTUARIAL INDICATION - Package Basis** | | **Adjusted Actuarial Rate** | **R.S.22:2303 Indication** | | | | | | | | | |
| **Parish** | **7-20-26 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 | 436 | 436 | 796 | 430 | -46.0% | 430 | 436 | -45.3% | Market | 1 | 559 | 306 | 0.0% | 306 | -45.3% | 10 |
| Allen | 0 | 294 | 294 | 274 | 148 | -46.0% | 148 | 294 | 7.4% | Market | 1 | 197 | 212 | 0.0% | 212 | 7.6% | 20 |
| Ascension | 315 | 310 | 310 | 401 | 216 | -46.0% | 216 | 310 | -22.7% | Market | 1 | 284 | 220 | 0.0% | 220 | -22.5% | 30 |
| Assumption | 847 | 272 | 272 | 383 | 177 | -53.7% | 177 | 272 | -28.9% | Market | 1 | 315 | 224 | 0.0% | 224 | -28.9% | 40 |
| Avoyelles | 151 | 327 | 327 | 315 | 170 | -46.0% | 170 | 327 | 3.7% | Market | 1 | 214 | 222 | 0.0% | 222 | 3.7% | 50 |
| Beauregard | 0 | 294 | 294 | 262 | 141 | -46.0% | 141 | 294 | 12.3% | Market | 1 | 170 | 191 | 0.0% | 191 | 12.4% | 60 |
| Bienville | 0 | 294 | 294 | 241 | 130 | -46.0% | 130 | 294 | 22.0% | Market | 1 | 166 | 203 | 0.0% | 203 | 22.3% | 70 |
| Bossier | 0 | 294 | 294 | 295 | 159 | -46.0% | 159 | 294 | -0.2% | Market | 1 | 208 | 208 | 0.0% | 208 | 0.0% | 80 |
| Caddo | 0 | 324 | 324 | 325 | 167 | -48.4% | 167 | 324 | -0.2% | Market | 1 | 246 | 246 | 0.0% | 246 | 0.0% | 90, 91 |
| Calcasieu | 3,934 | 408 | 408 | 407 | 212 | -48.0% | 212 | 408 | 0.2% | Market | 1 | 264 | 264 | 0.0% | 264 | 0.0% | 100 |
| Caldwell | 0 | 294 | 294 | 239 | 129 | -46.0% | 129 | 294 | 23.0% | Market | 1 | 162 | 199 | 0.0% | 199 | 22.8% | 110 |
| Cameron | 380 | 263 | 263 | 359 | 194 | -46.0% | 194 | 263 | -26.8% | Market | 1 | 285 | 209 | 0.0% | 209 | -26.7% | 120 |
| Catahoula | 0 | 294 | 294 | 241 | 130 | -46.0% | 130 | 294 | 22.0% | Market | 1 | 174 | 212 | 0.0% | 212 | 21.8% | 130 |
| Claiborne | 0 | 294 | 294 | 241 | 130 | -46.0% | 130 | 294 | 22.0% | Market | 1 | 166 | 203 | 0.0% | 203 | 22.3% | 140 |
| Concordia | 218 | 429 | 429 | 428 | 190 | -55.7% | 190 | 429 | 0.2% | Market | 1 | 268 | 269 | 0.0% | 269 | 0.4% | 150 |
| Desoto | 0 | 294 | 294 | 324 | 175 | -46.0% | 175 | 294 | -9.2% | Market | 1 | 219 | 199 | 0.0% | 199 | -9.1% | 160 |
| E. Baton Rouge | 18,706 | 310 | 310 | 311 | 168 | -46.0% | 168 | 310 | -0.3% | Market | 1 | 193 | 192 | 0.0% | 192 | -0.5% | 170, 171 |
| East Carroll | 0 | 294 | 294 | 241 | 130 | -46.0% | 130 | 294 | 22.0% | Market | 1 | 163 | 199 | 0.0% | 199 | 22.1% | 180 |
| East Feliciana | 0 | 330 | 330 | 411 | 191 | -53.5% | 191 | 330 | -19.7% | Market | 1 | 301 | 242 | 0.0% | 242 | -19.6% | 190 |
| Evangeline | 0 | 368 | 368 | 411 | 197 | -52.0% | 197 | 368 | -10.4% | Market | 1 | 288 | 258 | 0.0% | 258 | -10.4% | 200 |
| Franklin | 0 | 304 | 304 | 259 | 140 | -46.0% | 140 | 304 | 17.3% | Market | 1 | 179 | 210 | 0.0% | 210 | 17.3% | 210 |
| Grant | 0 | 294 | 294 | 242 | 131 | -46.0% | 131 | 294 | 21.6% | Market | 1 | 175 | 213 | 0.0% | 213 | 21.7% | 220 |
| Iberia | 2,323 | 948 | 948 | 947 | 378 | -60.1% | 378 | 948 | 0.1% | Market | 1 | 671 | 672 | 0.0% | 672 | 0.1% | 230 |
| Iberville | 0 | 401 | 401 | 405 | 194 | -52.1% | 194 | 401 | -0.9% | Market | 1 | 286 | 283 | 0.0% | 283 | -1.0% | 240 |
| Jackson | 0 | 294 | 294 | 249 | 134 | -46.0% | 134 | 294 | 18.0% | Market | 1 | 158 | 186 | 0.0% | 186 | 17.7% | 250 |
| Jefferson | 144,004 | 1,018 | 1,018 | 1,019 | 407 | -60.1% | 407 | 1,018 | -0.1% | Market | 1 | 738 | 737 | 0.0% | 737 | -0.1% | 260 |
| Jefferson Davis | 0 | 275 | 275 | 666 | 360 | -46.0% | 360 | 360 | -46.0% | Actuarial | 1 | 488 | 264 | 0.0% | 264 | -45.9% | 270 |
| Lafayette | 8,242 | 383 | 383 | 612 | 244 | -60.1% | 244 | 383 | -37.4% | Market | 1 | 433 | 271 | 0.0% | 271 | -37.4% | 280 |
| Lafourche | 1,522 | 1,018 | 1,018 | 1,017 | 406 | -60.1% | 406 | 1,018 | 0.1% | Market | 1 | 798 | 799 | 0.0% | 799 | 0.1% | 290 |
| La Salle | 0 | 294 | 294 | 241 | 130 | -46.0% | 130 | 294 | 22.0% | Market | 1 | 163 | 199 | 0.0% | 199 | 22.1% | 300 |
| Lincoln | 115 | 294 | 294 | 322 | 171 | -46.9% | 171 | 294 | -8.6% | Market | 1 | 218 | 199 | 0.0% | 199 | -8.7% | 310 |
| Livingston | 0 | 310 | 310 | 411 | 180 | -56.1% | 180 | 310 | -24.6% | Market | 1 | 323 | 244 | 0.0% | 244 | -24.5% | 320 |
| Madison | 0 | 401 | 401 | 241 | 130 | -46.0% | 130 | 401 | 66.5% | Market | 1 | 163 | 271 | 0.0% | 271 | 66.3% | 330 |
| Morehouse | 0 | 305 | 305 | 275 | 149 | -46.0% | 149 | 305 | 10.7% | Market | 1 | 152 | 168 | 0.0% | 168 | 10.5% | 340 |
| Natchitoches | 2,212 | 294 | 294 | 296 | 160 | -46.0% | 160 | 294 | -0.8% | Market | 1 | 204 | 202 | 0.0% | 202 | -1.0% | 350 |
| Orleans, Combined | 234,377 | 780 | 780 | 779 | 365 | -53.2% | 365 | 780 | 0.1% | Market | 1 | 644 | 645 | 0.0% | 645 | 0.2% | 360, 361 |
| Ouachita | 2,165 | 523 | 523 | 523 | 262 | -49.8% | 262 | 523 | 0.1% | Market | 1 | 266 | 266 | 0.0% | 266 | 0.0% | 370 |
| Plaquemines | 0 | 1,018 | 1,018 | 1,019 | 407 | -60.1% | 407 | 1,018 | -0.1% | Market | 1 | 722 | 721 | 0.0% | 721 | -0.1% | 380 |
| Pointe Coupee | 0 | 368 | 368 | 494 | 217 | -56.1% | 217 | 368 | -25.5% | Market | 1 | 325 | 242 | 0.0% | 242 | -25.5% | 390 |
| Rapides | 375 | 294 | 294 | 295 | 159 | -46.0% | 159 | 294 | -0.2% | Market | 1 | 180 | 180 | 0.0% | 180 | 0.0% | 400 |
| Red River | 0 | 294 | 294 | 241 | 130 | -46.0% | 130 | 294 | 22.0% | Market | 1 | 163 | 199 | 0.0% | 199 | 22.1% | 410 |
| Richland | 266 | 317 | 317 | 264 | 142 | -46.0% | 142 | 317 | 20.2% | Market | 1 | 183 | 220 | 0.0% | 220 | 20.2% | 420 |
| Sabine | 0 | 294 | 294 | 262 | 141 | -46.0% | 141 | 294 | 12.3% | Market | 1 | 190 | 213 | 0.0% | 213 | 12.1% | 430 |
| Saint Bernard | 1,585 | 1,018 | 1,018 | 1,016 | 405 | -60.1% | 405 | 1,018 | 0.2% | Market | 1 | 783 | 784 | 0.0% | 784 | 0.1% | 440 |
| Saint Charles | 3,758 | 543 | 543 | 660 | 321 | -51.4% | 321 | 543 | -17.7% | Market | 1 | 510 | 420 | 0.0% | 420 | -17.6% | 450 |
| Saint Helena | 0 | 339 | 339 | 429 | 199 | -53.5% | 199 | 339 | -21.0% | Market | 1 | 301 | 238 | 0.0% | 238 | -20.9% | 460 |
| Saint James | 552 | 272 | 272 | 277 | 150 | -46.0% | 150 | 272 | -1.9% | Market | 1 | 191 | 187 | 0.0% | 187 | -2.1% | 470 |
| Saint John The Baptist | 2,920 | 543 | 543 | 556 | 281 | -49.6% | 281 | 543 | -2.4% | Market | 1 | 411 | 401 | 0.0% | 401 | -2.4% | 480 |
| Saint Landry | 222 | 389 | 389 | 412 | 183 | -55.7% | 183 | 389 | -5.5% | Market | 1 | 278 | 263 | 0.0% | 263 | -5.4% | 490 |
| Saint Martin | 653 | 485 | 485 | 598 | 239 | -60.1% | 239 | 485 | -18.9% | Market | 1 | 458 | 371 | 0.0% | 371 | -19.0% | 500 |
| Saint Mary | 1,323 | 1,018 | 1,018 | 1,016 | 549 | -46.0% | 549 | 1,018 | 0.2% | Market | 1 | 649 | 650 | 0.0% | 650 | 0.2% | 510 |
| Saint Tammany | 35,445 | 543 | 543 | 544 | 293 | -46.0% | 293 | 543 | -0.1% | Market | 1 | 325 | 325 | 0.0% | 325 | 0.0% | 520 |
| Tangipahoa | 584 | 371 | 371 | 429 | 181 | -57.8% | 181 | 371 | -13.5% | Market | 1 | 289 | 250 | 0.0% | 250 | -13.5% | 530 |
| Tensas | 0 | 294 | 294 | 241 | 130 | -46.0% | 130 | 294 | 22.0% | Market | 1 | 139 | 170 | 0.0% | 170 | 22.3% | 540 |
| Terrebonne | 5,470 | 1,018 | 1,018 | 1,019 | 407 | -60.1% | 407 | 1,018 | -0.1% | Market | 1 | 638 | 637 | 0.0% | 637 | -0.2% | 550 |
| Union | 0 | 1,060 | 1,060 | 1,060 | 423 | -60.1% | 423 | 1,060 | 0.0% | Market | 1 | 719 | 719 | 0.0% | 719 | 0.0% | 560 |
| Vermilion | 0 | 934 | 934 | 1,019 | 407 | -60.1% | 407 | 934 | -8.3% | Market | 1 | 664 | 609 | 0.0% | 609 | -8.3% | 570 |
| Vernon | 0 | 294 | 294 | 262 | 141 | -46.0% | 141 | 294 | 12.3% | Market | 1 | 181 | 203 | 0.0% | 203 | 12.2% | 580 |
| Washington | 0 | 369 | 369 | 432 | 194 | -55.1% | 194 | 369 | -14.5% | Market | 1 | 315 | 269 | 0.0% | 269 | -14.6% | 590 |
| Webster | 0 | 312 | 312 | 303 | 163 | -46.0% | 163 | 312 | 3.1% | Market | 1 | 205 | 211 | 0.0% | 211 | 2.9% | 600 |
| West Baton Rouge | 0 | 381 | 381 | 403 | 192 | -52.4% | 192 | 381 | -5.4% | Market | 1 | 291 | 275 | 0.0% | 275 | -5.5% | 610 |
| West Carroll | 0 | 294 | 294 | 249 | 134 | -46.0% | 134 | 294 | 18.0% | Market | 1 | 170 | 201 | 0.0% | 201 | 18.2% | 620 |
| West Feliciana | 0 | 441 | 441 | 470 | 199 | -57.7% | 199 | 441 | -6.2% | Market | 1 | 340 | 319 | 0.0% | 319 | -6.2% | 630 |
| Winn | 0 | 294 | 294 | 242 | 131 | -46.0% | 131 | 294 | 21.6% | Market | 1 | 167 | 203 | 0.0% | 203 | 21.6% | 640 |
| FAIR Plan | $ 472,664 | | | | | | | | **-0.9%** | | | | | | | **-0.9%** | |

| | | |
|---|---|---|
| **Actuarial** | **1** | 0.0% |
| **Market** | **63** | 100.0% |

## Summary of Rate Changes by Parish by Product



**Coastal Plan**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14a) | (14b) | (14c) | (15) | (16) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **RENTERS / CONDO** | | **Market Rate** | **Adjusted Market Rate** | **CURRENT CITIZENS PLAN** | **ACTUARIAL INDICATION - Package Basis** | | **Adjusted Actuarial Rate** | **R.S.22:2303 Indication** | | | | | | | | | |
| **Parish** | **7-20-26 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 | - | - | - | 453 | 315 | -30.4% | 315 | 315 | -30.4% | Actuarial | 1 | 295 | 205 | 0.0% | 205 | -30.5% | 900 |
| Coastal Iberia | - | 310 | 310 | 422 | 292 | -30.9% | 292 | 310 | -26.5% | Market | 1 | 299 | 220 | 0.0% | 220 | -26.4% | 910 |
| Coastal Jefferson | - | 1,353 | 1,353 | 960 | 537 | -44.0% | 537 | 1,353 | 40.9% | Market | 1 | 481 | 678 | 0.0% | 678 | 41.0% | 920 |
| Coastal Lafourche | 1,505 | 362 | 362 | 349 | 253 | -27.5% | 253 | 362 | 3.7% | Market | 1 | 239 | 248 | 0.0% | 248 | 3.8% | 930 |
| Coastal Orleans | 4,345 | 393 | 393 | 618 | 390 | -36.9% | 390 | 393 | -36.4% | Market | 1 | 436 | 277 | 0.0% | 277 | -36.5% | 940 |
| Coastal Plaquemines | 12,239 | 934 | 934 | 934 | 500 | -46.4% | 500 | 934 | 0.0% | Market | 1 | 634 | 634 | 0.0% | 634 | 0.0% | 950 |
| Coastal Saint Bernard | 606 | 326 | 326 | 535 | 387 | -27.5% | 387 | 387 | -27.6% | Actuarial | 1 | 386 | 279 | 0.0% | 279 | -27.7% | 960 |
| Coastal Saint Mary | - | 310 | 310 | 440 | 308 | -30.0% | 308 | 310 | -29.5% | Market | 1 | 292 | 206 | 0.0% | 206 | -29.5% | 970 |
| Coastal Terrebonne | 451 | 576 | 576 | 606 | 325 | -46.4% | 325 | 576 | -5.0% | Market | 1 | 304 | 289 | 0.0% | 289 | -4.9% | 980 |
| Coastal Vermilion | - | - | - | 432 | 298 | -31.0% | 298 | 298 | -31.0% | Actuarial | 1 | 300 | 207 | 0.0% | 207 | -31.0% | 990 |
| Coastal Plan | $ 19,146 | | | | | | | | **-8.9%** | | | | | | | **-9.0%** | |
| TOTAL | $ 491,810 | | | | | | | | **-1.2%** | | | | | | | | |

(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.

## Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 5A

**FAIR 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** | **7-20-26 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 | 879,352 | 1,872 | 1,872 | 1,826 | 1,259 | -31.1% | 1,259 | 1,872 | 2.5% | Market | 1 | 1,404 | 1,439 | 0.0% | 1,439 | 2.5% | 10 |
| Allen | 45,810 | 1,320 | 1,320 | 1,412 | 973 | -31.1% | 973 | 1,320 | -6.5% | Market | 1 | 1,104 | 1,032 | 0.0% | 1,032 | -6.5% | 20 |
| Ascension | 1,127,250 | 1,687 | 1,687 | 1,687 | 1,163 | -31.1% | 1,163 | 1,687 | 0.0% | Market | 1 | 1,330 | 1,330 | 0.0% | 1,330 | 0.0% | 30 |
| Assumption | 420,586 | 3,484 | 3,484 | 3,249 | 1,655 | -49.1% | 1,655 | 3,484 | 7.2% | Market | 1 | 2,935 | 3,147 | 0.0% | 3,147 | 7.2% | 40 |
| Avoyelles | 44,054 | 1,288 | 1,288 | 1,093 | 753 | -31.1% | 753 | 1,288 | 17.9% | Market | 1 | 849 | 1,001 | 0.0% | 1,001 | 17.9% | 50 |
| Beauregard | 123,525 | 1,288 | 1,288 | 1,187 | 818 | -31.1% | 818 | 1,288 | 8.5% | Market | 1 | 843 | 915 | 0.0% | 915 | 8.5% | 60 |
| Bienville | 9,145 | 1,124 | 1,124 | 905 | 623 | -31.1% | 623 | 1,124 | 24.3% | Market | 1 | 703 | 874 | 0.0% | 874 | 24.3% | 70 |
| Bossier | 29,116 | 1,124 | 1,124 | 911 | 628 | -31.1% | 628 | 1,124 | 23.4% | Market | 1 | 716 | 883 | 0.0% | 883 | 23.3% | 80 |
| Caddo | 56,497 | 1,124 | 1,124 | 904 | 623 | -31.1% | 623 | 1,124 | 24.4% | Market | 1 | 760 | 945 | 0.0% | 945 | 24.3% | 90, 91 |
| Calcasieu | 2,581,430 | 1,833 | 1,833 | 1,895 | 1,306 | -31.1% | 1,306 | 1,833 | -3.3% | Market | 1 | 1,344 | 1,300 | 0.0% | 1,300 | -3.3% | 100 |
| Caldwell | 2,504 | 1,057 | 1,057 | 947 | 653 | -31.1% | 653 | 1,057 | 11.6% | Market | 1 | 734 | 819 | 0.0% | 819 | 11.6% | 110 |
| Cameron | 232,742 | 3,769 | 3,769 | 4,485 | 2,285 | -49.1% | 2,285 | 3,769 | -16.0% | Market | 1 | 3,873 | 3,254 | 0.0% | 3,254 | -16.0% | 120 |
| Catahoula | 10,887 | 1,057 | 1,057 | 938 | 647 | -31.1% | 647 | 1,057 | 12.7% | Market | 1 | 762 | 859 | 0.0% | 859 | 12.7% | 130 |
| Claiborne | 5,780 | 1,057 | 1,057 | 877 | 605 | -31.1% | 605 | 1,057 | 20.5% | Market | 1 | 682 | 822 | 0.0% | 822 | 20.5% | 140 |
| Concordia | 11,469 | 1,057 | 1,057 | 1,068 | 736 | -31.1% | 736 | 1,057 | -1.0% | Market | 1 | 752 | 744 | 0.0% | 744 | -1.1% | 150 |
| Desoto | 18,871 | 1,124 | 1,124 | 941 | 648 | -31.1% | 648 | 1,124 | 19.5% | Market | 1 | 728 | 870 | 0.0% | 870 | 19.5% | 160 |
| E. Baton Rouge | 384,662 | 1,231 | 1,231 | 1,508 | 1,039 | -31.1% | 1,039 | 1,231 | -18.4% | Market | 1 | 1,026 | 837 | 0.0% | 837 | -18.4% | 170, 171 |
| East Carroll | 0 | 1,057 | 1,057 | 988 | 681 | -31.1% | 681 | 1,057 | 7.0% | Market | 1 | 764 | 817 | 0.0% | 817 | 6.9% | 180 |
| East Feliciana | 68,752 | 1,087 | 1,087 | 1,508 | 1,039 | -31.1% | 1,039 | 1,087 | -27.9% | Market | 1 | 1,227 | 884 | 0.0% | 884 | -28.0% | 190 |
| Evangeline | 90,404 | 1,288 | 1,288 | 1,305 | 900 | -31.1% | 900 | 1,288 | -1.3% | Market | 1 | 1,021 | 1,007 | 0.0% | 1,007 | -1.4% | 200 |
| Franklin | 34,120 | 1,057 | 1,057 | 1,002 | 690 | -31.1% | 690 | 1,057 | 5.5% | Market | 1 | 776 | 819 | 0.0% | 819 | 5.5% | 210 |
| Grant | 22,615 | 1,124 | 1,124 | 1,044 | 719 | -31.1% | 719 | 1,124 | 7.7% | Market | 1 | 869 | 936 | 0.0% | 936 | 7.7% | 220 |
| Iberia | 702,839 | 3,255 | 3,255 | 3,253 | 1,657 | -49.1% | 1,657 | 3,255 | 0.1% | Market | 1 | 2,516 | 2,518 | 0.0% | 2,518 | 0.1% | 230 |
| Iberville | 243,615 | 1,716 | 1,716 | 1,508 | 1,039 | -31.1% | 1,039 | 1,716 | 13.8% | Market | 1 | 1,156 | 1,315 | 0.0% | 1,315 | 13.8% | 240 |
| Jackson | 5,045 | 1,057 | 1,057 | 902 | 622 | -31.1% | 622 | 1,057 | 17.2% | Market | 1 | 650 | 762 | 0.0% | 762 | 17.2% | 250 |
| Jefferson | 122,378 | 2,259 | 2,259 | 2,309 | 1,528 | -33.8% | 1,528 | 2,259 | -2.2% | Market | 1 | 1,823 | 1,783 | 0.0% | 1,783 | -2.2% | 260 |
| Jefferson Davis | 504,905 | 1,845 | 1,845 | 1,853 | 1,277 | -31.1% | 1,277 | 1,845 | -0.4% | Market | 1 | 1,453 | 1,447 | 0.0% | 1,447 | -0.4% | 270 |
| Lafayette | 1,698,311 | 1,828 | 1,828 | 1,826 | 1,109 | -39.3% | 1,109 | 1,828 | 0.1% | Market | 1 | 1,381 | 1,382 | 0.0% | 1,382 | 0.1% | 280 |
| Lafourche | 947,573 | 3,250 | 3,250 | 3,250 | 1,656 | -49.1% | 1,656 | 3,250 | 0.0% | Market | 1 | 2,832 | 2,832 | 0.0% | 2,832 | 0.0% | 290 |
| La Salle | 11,127 | 1,057 | 1,057 | 973 | 670 | -31.1% | 670 | 1,057 | 8.7% | Market | 1 | 753 | 818 | 0.0% | 818 | 8.6% | 300 |
| Lincoln | 6,128 | 1,057 | 1,057 | 883 | 608 | -31.1% | 608 | 1,057 | 19.7% | Market | 1 | 681 | 815 | 0.0% | 815 | 19.7% | 310 |
| Livingston | 1,397,885 | 1,420 | 1,420 | 1,513 | 1,043 | -31.1% | 1,043 | 1,420 | -6.1% | Market | 1 | 1,287 | 1,208 | 0.0% | 1,208 | -6.1% | 320 |
| Madison | 1,143 | 1,057 | 1,057 | 997 | 570 | -42.8% | 570 | 1,057 | 6.0% | Market | 1 | 770 | 816 | 0.0% | 816 | 6.0% | 330 |
| Morehouse | 7,639 | 1,057 | 1,057 | 1,000 | 689 | -31.1% | 689 | 1,057 | 5.7% | Market | 1 | 614 | 649 | 0.0% | 649 | 5.7% | 340 |
| Natchitoches | 23,902 | 1,124 | 1,124 | 1,026 | 707 | -31.1% | 707 | 1,124 | 9.5% | Market | 1 | 798 | 874 | 0.0% | 874 | 9.5% | 350 |
| Orleans | 3,005 | - | - | 2,305 | 1,174 | -49.1% | 1,174 | 1,174 | -49.1% | Actuarial | 1 | 2,061 | 1,050 | 0.0% | 1,050 | -49.1% | 360, 361 |
| Ouachita | 24,542 | 1,057 | 1,057 | 929 | 640 | -31.1% | 640 | 1,057 | 13.8% | Market | 1 | 541 | 615 | 0.0% | 615 | 13.7% | 370 |
| Plaquemines | 143,528 | 3,838 | 3,838 | 4,487 | 2,286 | -49.1% | 2,286 | 3,838 | -14.5% | Market | 1 | 3,555 | 3,041 | 0.0% | 3,041 | -14.5% | 380 |
| Pointe Coupee | 102,941 | 2,259 | 2,259 | 1,944 | 1,340 | -31.1% | 1,340 | 2,259 | 16.2% | Market | 1 | 1,433 | 1,666 | 0.0% | 1,666 | 16.3% | 390 |
| Rapides | 49,801 | 1,124 | 1,124 | 984 | 678 | -31.1% | 678 | 1,124 | 14.3% | Market | 1 | 674 | 770 | 0.0% | 770 | 14.2% | 400 |
| Red River | 1,395 | 1,124 | 1,124 | 975 | 672 | -31.1% | 672 | 1,124 | 15.2% | Market | 1 | 759 | 875 | 0.0% | 875 | 15.3% | 410 |
| Richland | 16,865 | 1,057 | 1,057 | 993 | 684 | -31.1% | 684 | 1,057 | 6.5% | Market | 1 | 772 | 822 | 0.0% | 822 | 6.5% | 420 |
| Sabine | 72,205 | 1,124 | 1,124 | 987 | 680 | -31.1% | 680 | 1,124 | 13.8% | Market | 1 | 802 | 913 | 0.0% | 913 | 13.8% | 430 |
| Saint Bernard | 59,373 | 3,132 | 3,132 | 3,129 | 1,594 | -49.1% | 1,594 | 3,132 | 0.1% | Market | 1 | 2,566 | 2,568 | 0.0% | 2,568 | 0.1% | 440 |
| Saint Charles | 264,412 | 3,227 | 3,227 | 3,225 | 1,643 | -49.1% | 1,643 | 3,227 | 0.0% | Market | 1 | 2,736 | 2,737 | 0.0% | 2,737 | 0.0% | 450 |
| Saint Helena | 74,459 | 1,124 | 1,124 | 1,514 | 1,043 | -31.1% | 1,043 | 1,124 | -25.7% | Market | 1 | 1,175 | 873 | 0.0% | 873 | -25.7% | 460 |
| Saint James | 155,595 | 3,331 | 3,331 | 3,333 | 1,698 | -49.1% | 1,698 | 3,331 | -0.1% | Market | 1 | 2,477 | 2,476 | 0.0% | 2,476 | 0.0% | 470 |
| Saint John The Baptist | 111,157 | 3,272 | 3,272 | 3,276 | 1,669 | -49.1% | 1,669 | 3,272 | -0.1% | Market | 1 | 2,555 | 2,552 | 0.0% | 2,552 | -0.1% | 480 |
| Saint Landry | 884,123 | 1,391 | 1,391 | 1,508 | 1,039 | -31.1% | 1,039 | 1,391 | -7.8% | Market | 1 | 1,114 | 1,027 | 0.0% | 1,027 | -7.8% | 490 |
| Saint Martin | 1,184,780 | 2,270 | 2,270 | 2,271 | 1,157 | -49.1% | 1,157 | 2,270 | 0.0% | Market | 1 | 1,863 | 1,862 | 0.0% | 1,862 | -0.1% | 500 |
| Saint Mary | 583,744 | 3,255 | 3,255 | 3,254 | 1,657 | -49.1% | 1,657 | 3,255 | 0.0% | Market | 1 | 2,286 | 2,287 | 0.0% | 2,287 | 0.0% | 510 |
| Saint Tammany | 958,140 | 2,006 | 2,006 | 2,302 | 1,586 | -31.1% | 1,586 | 2,006 | -12.9% | Market | 1 | 1,490 | 1,299 | 0.0% | 1,299 | -12.8% | 520 |
| Tangipahoa | 864,005 | 1,413 | 1,413 | 1,512 | 1,042 | -31.1% | 1,042 | 1,413 | -6.5% | Market | 1 | 1,113 | 1,040 | 0.0% | 1,040 | -6.6% | 530 |
| Tensas | 4,198 | 1,057 | 1,057 | 938 | 647 | -31.1% | 647 | 1,057 | 12.7% | Market | 1 | 609 | 686 | 0.0% | 686 | 12.6% | 540 |
| Terrebonne | 776,755 | 3,218 | 3,218 | 3,217 | 1,639 | -49.1% | 1,639 | 3,218 | 0.0% | Market | 1 | 2,219 | 2,220 | 0.0% | 2,220 | 0.0% | 550 |
| Union | 8,774 | 1,057 | 1,057 | 930 | 555 | -40.4% | 555 | 1,057 | 13.7% | Market | 1 | 722 | 821 | 0.0% | 821 | 13.7% | 560 |
| Vermilion | 1,254,221 | 3,250 | 3,250 | 3,249 | 1,655 | -49.1% | 1,655 | 3,250 | 0.0% | Market | 1 | 2,363 | 2,364 | 0.0% | 2,364 | 0.0% | 570 |
| Vernon | 21,154 | 1,124 | 1,124 | 1,059 | 730 | -31.1% | 730 | 1,124 | 6.1% | Market | 1 | 820 | 870 | 0.0% | 870 | 6.1% | 580 |
| Washington | 611,421 | 1,352 | 1,352 | 1,512 | 1,042 | -31.1% | 1,042 | 1,352 | -10.6% | Market | 1 | 1,209 | 1,081 | 0.0% | 1,081 | -10.6% | 590 |
| Webster | 12,807 | 1,124 | 1,124 | 877 | 605 | -31.1% | 605 | 1,124 | 28.1% | Market | 1 | 672 | 861 | 0.0% | 861 | 28.1% | 600 |
| West Baton Rouge | 125,208 | 1,239 | 1,239 | 1,507 | 1,039 | -31.1% | 1,039 | 1,239 | -17.8% | Market | 1 | 1,182 | 972 | 0.0% | 972 | -17.8% | 610 |
| West Carroll | 4,188 | 1,057 | 1,057 | 991 | 683 | -31.1% | 683 | 1,057 | 6.7% | Market | 1 | 775 | 827 | 0.0% | 827 | 6.7% | 620 |
| West Feliciana | 16,174 | 1,073 | 1,073 | 1,927 | 1,040 | -46.1% | 1,040 | 1,073 | -44.3% | Market | 1 | 1,509 | 840 | 0.0% | 840 | -44.3% | 630 |
| Winn | 3,264 | 1,124 | 1,124 | 995 | 507 | -49.1% | 507 | 1,124 | 12.9% | Market | 1 | 771 | 871 | 0.0% | 871 | 13.0% | 640 |
| FAIR Plan | $ 20,264,295 | | | | | | | | **-2.5%** | | | | | | | **-2.5%** | |

| | | |
|---|---|---|
| **Actuarial** | **1** | 0.0% |
| **Market** | **63** | 100.0% |

## 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** | **7-20-26 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 | 110,025 | 2,259 | 2,259 | 2,823 | 2,383 | -15.6% | 2,383 | 2,383 | -15.6% | Actuarial | 1 | 2,251 | 1,900 | 0.0% | 1,900 | -15.6% | 900 |
| Coastal Iberia | - | 2,259 | 2,259 | 2,261 | 1,583 | -30.0% | 1,583 | 2,259 | -0.1% | Market | 1 | 1,964 | 1,962 | 0.0% | 1,962 | -0.1% | 910 |
| Coastal Jefferson | 167,381 | 2,259 | 2,259 | 4,869 | 4,110 | -15.6% | 4,110 | 4,110 | -15.6% | Actuarial | 1 | 3,049 | 2,574 | 0.0% | 2,574 | -15.6% | 920 |
| Coastal Lafourche | 598,436 | 3,581 | 3,581 | 3,575 | 2,231 | -37.6% | 2,231 | 3,581 | 0.2% | Market | 1 | 3,068 | 3,073 | 0.0% | 3,073 | 0.2% | 930 |
| Coastal Orleans | - | 2,259 | 2,259 | 2,259 | 1,587 | -29.8% | 1,587 | 2,259 | 0.0% | Market | 1 | 1,907 | 1,907 | 0.0% | 1,907 | 0.0% | 940 |
| Coastal Plaquemines | 491,075 | 2,259 | 2,259 | 2,786 | 2,348 | -15.7% | 2,348 | 2,348 | -15.7% | Actuarial | 1 | 2,324 | 1,958 | 0.0% | 1,958 | -15.7% | 950 |
| Coastal Saint Bernard | 68,823 | 2,259 | 2,259 | 2,849 | 2,405 | -15.6% | 2,405 | 2,405 | -15.6% | Actuarial | 1 | 2,453 | 2,071 | 0.0% | 2,071 | -15.6% | 960 |
| Coastal Saint Mary | 5,155 | 2,259 | 2,259 | 3,334 | 2,814 | -15.6% | 2,814 | 2,814 | -15.6% | Actuarial | 1 | 2,783 | 2,349 | 0.0% | 2,349 | -15.6% | 970 |
| Coastal Terrebonne | 430,038 | 2,024 | 2,024 | 2,862 | 2,366 | -17.3% | 2,366 | 2,366 | -17.3% | Actuarial | 1 | 1,711 | 1,414 | 0.0% | 1,414 | -17.4% | 980 |
| Coastal Vermilion | 66,674 | - | - | 2,840 | 1,772 | -37.6% | 1,772 | 1,772 | -37.6% | Actuarial | 1 | 2,411 | 1,504 | 0.0% | 1,504 | -37.6% | 990 |
| Coastal Plan | $ 1,937,607 | | | | | | | | **-11.9%** | | | | | | | **-11.9%** | |
| TOTAL | $ 22,201,902 | | | | | | | | **-3.3%** | | | | | | | | |

(2) Source: LCPIC Accounting Department
(3) Source: Exhibit 6, Column (4), 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 5A & 5B, 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

**FAIR Plan**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14a) | (14b) | (14c) | (15) | (16) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Wind Only** | | **Market Rate** | **Adjusted Market Rate** | **CURRENT CITIZENS PLAN** | **ACTUARIAL INDICATION - Package Basis** | | **Adjusted Actuarial Rate** | **R.S.22:2303 Indication** | | | | | | | | | |
| **Parish** | **7-20-26 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 | 1,431,977 | 5,524 | 5,524 | 7,926 | 5,837 | -26.4% | 5,837 | 5,837 | -26.4% | Actuarial | 1 | 604 | 445 | 0.0% | 445 | -26.3% | 10 |
| Allen | 5,757 | - | - | 2,692 | 1,941 | -27.9% | 1,941 | 1,941 | -27.9% | Actuarial | 1 | 221 | 159 | 0.0% | 159 | -28.1% | 20 |
| Ascension | 330,077 | 5,116 | 5,116 | 5,993 | 4,322 | -27.9% | 4,322 | 5,116 | -14.6% | Market | 1 | 496 | 423 | 0.0% | 423 | -14.7% | 30 |
| Assumption | 1,434,885 | 6,113 | 6,113 | 11,585 | 8,532 | -26.4% | 8,532 | 8,532 | -26.4% | Actuarial | 1 | 1,054 | 776 | 0.0% | 776 | -26.4% | 40 |
| Avoyelles | 0 | - | - | 10,589 | 8,364 | -21.0% | 8,364 | 8,364 | -21.0% | Actuarial | 1 | 984 | 777 | 0.0% | 777 | -21.0% | 50 |
| Beauregard | 20,056 | - | - | 1,760 | 1,269 | -27.9% | 1,269 | 1,269 | -27.9% | Actuarial | 1 | 127 | 92 | 0.0% | 92 | -27.6% | 60 |
| Bienville | 4,957 | - | - | 2,958 | 2,337 | -21.0% | 2,337 | 2,337 | -21.0% | Actuarial | 1 | 261 | 206 | 0.0% | 206 | -21.1% | 70 |
| Bossier | 26,155 | - | - | 1,702 | 1,344 | -21.0% | 1,344 | 1,344 | -21.0% | Actuarial | 1 | 142 | 112 | 0.0% | 112 | -21.1% | 80 |
| Caddo | 15,240 | - | - | 3,675 | 2,903 | -21.0% | 2,903 | 2,903 | -21.0% | Actuarial | 1 | 351 | 277 | 0.0% | 277 | -21.1% | 90 |
| Calcasieu | 1,305,610 | 4,309 | 4,309 | 5,846 | 4,140 | -29.2% | 4,140 | 4,309 | -26.3% | Market | 1 | 409 | 301 | 0.0% | 301 | -26.4% | 100 |
| Caldwell | 0 | - | - | 2,493 | 1,969 | -21.0% | 1,969 | 1,969 | -21.0% | Actuarial | 1 | 241 | 190 | 0.0% | 190 | -21.2% | 110 |
| Cameron | 384,211 | 10,424 | 10,424 | 10,695 | 7,875 | -26.4% | 7,875 | 10,424 | -2.5% | Market | 1 | 903 | 880 | 0.0% | 880 | -2.5% | 120 |
| Catahoula | 5,032 | - | - | 1,914 | 1,512 | -21.0% | 1,512 | 1,512 | -21.0% | Actuarial | 1 | 199 | 157 | 0.0% | 157 | -21.1% | 130 |
| Claiborne | 0 | - | - | 2,348 | 1,855 | -21.0% | 1,855 | 1,855 | -21.0% | Actuarial | 1 | 200 | 158 | 0.0% | 158 | -21.0% | 140 |
| Concordia | 745 | - | - | 10,908 | 8,616 | -21.0% | 8,616 | 8,616 | -21.0% | Actuarial | 1 | 932 | 736 | 0.0% | 736 | -21.0% | 150 |
| Desoto | 9,249 | - | - | 2,159 | 1,705 | -21.0% | 1,705 | 1,705 | -21.0% | Actuarial | 1 | 185 | 146 | 0.0% | 146 | -21.1% | 160 |
| E. Baton Rouge | 241,880 | 2,734 | 2,734 | 5,422 | 3,977 | -26.6% | 3,977 | 3,977 | -26.6% | Actuarial | 1 | 396 | 291 | 0.0% | 291 | -26.5% | 170 |
| East Carroll | 0 | - | - | 2,493 | 1,969 | -21.0% | 1,969 | 1,969 | -21.0% | Actuarial | 1 | 241 | 190 | 0.0% | 190 | -21.2% | 180 |
| East Feliciana | 19,829 | - | - | 2,649 | 1,911 | -27.9% | 1,911 | 1,911 | -27.9% | Actuarial | 1 | 221 | 159 | 0.0% | 159 | -28.1% | 190 |
| Evangeline | 18,964 | - | - | 2,302 | 1,660 | -27.9% | 1,660 | 1,660 | -27.9% | Actuarial | 1 | 187 | 135 | 0.0% | 135 | -27.8% | 200 |
| Franklin | 29,896 | - | - | 2,531 | 1,999 | -21.0% | 1,999 | 1,999 | -21.0% | Actuarial | 1 | 250 | 197 | 0.0% | 197 | -21.2% | 210 |
| Grant | 2,009 | - | - | 2,373 | 1,874 | -21.0% | 1,874 | 1,874 | -21.0% | Actuarial | 1 | 247 | 195 | 0.0% | 195 | -21.1% | 220 |
| Iberia | 2,159,862 | 6,515 | 6,515 | 9,805 | 7,220 | -26.4% | 7,220 | 7,220 | -26.4% | Actuarial | 1 | 754 | 555 | 0.0% | 555 | -26.4% | 230 |
| Iberville | 109,453 | - | - | 4,243 | 3,060 | -27.9% | 3,060 | 3,060 | -27.9% | Actuarial | 1 | 336 | 242 | 0.0% | 242 | -28.0% | 240 |
| Jackson | 20,394 | - | - | 2,632 | 2,079 | -21.0% | 2,079 | 2,079 | -21.0% | Actuarial | 1 | 240 | 190 | 0.0% | 190 | -20.8% | 250 |
| Jefferson | 34,316,938 | 8,935 | 8,935 | 7,635 | 4,952 | -35.2% | 4,952 | 8,935 | 17.0% | Market | 1 | 611 | 715 | 0.0% | 715 | 17.0% | 260 |
| Jefferson Davis | 285,726 | 5,181 | 5,181 | 11,583 | 8,530 | -26.4% | 8,530 | 8,530 | -26.4% | Actuarial | 1 | 926 | 682 | 0.0% | 682 | -26.3% | 270 |
| Lafayette | 2,131,165 | 6,888 | 6,888 | 6,893 | 4,881 | -29.2% | 4,881 | 6,888 | -0.1% | Market | 1 | 526 | 526 | 0.0% | 526 | 0.0% | 280 |
| Lafourche | 3,436,683 | 8,512 | 8,512 | 11,933 | 7,738 | -35.2% | 7,738 | 8,512 | -28.7% | Market | 1 | 1,019 | 727 | 0.0% | 727 | -28.7% | 290 |
| La Salle | 12,331 | - | - | 2,485 | 1,963 | -21.0% | 1,963 | 1,963 | -21.0% | Actuarial | 1 | 240 | 190 | 0.0% | 190 | -20.8% | 300 |
| Lincoln | 7,294 | - | - | 2,477 | 1,957 | -21.0% | 1,957 | 1,957 | -21.0% | Actuarial | 1 | 239 | 189 | 0.0% | 189 | -20.9% | 310 |
| Livingston | 149,552 | 3,936 | 3,936 | 6,396 | 4,613 | -27.9% | 4,613 | 4,613 | -27.9% | Actuarial | 1 | 574 | 414 | 0.0% | 414 | -27.9% | 320 |
| Madison | 19,692 | - | - | 2,091 | 1,652 | -21.0% | 1,652 | 1,652 | -21.0% | Actuarial | 1 | 206 | 163 | 0.0% | 163 | -20.9% | 330 |
| Morehouse | 1,885 | - | - | 3,032 | 2,395 | -21.0% | 2,395 | 2,395 | -21.0% | Actuarial | 1 | 238 | 188 | 0.0% | 188 | -21.0% | 340 |
| Natchitoches | 193,531 | 1,262 | 1,262 | 2,485 | 1,963 | -21.0% | 1,963 | 1,963 | -21.0% | Actuarial | 1 | 239 | 189 | 0.0% | 189 | -20.9% | 350 |
| Orleans | 25,895,968 | 9,131 | 9,131 | 9,733 | 6,538 | -32.8% | 6,538 | 9,131 | -6.2% | Market | 1 | 849 | 797 | 0.0% | 797 | -6.1% | 360 |
| Ouachita | 3,482 | - | - | 9,262 | 7,316 | -21.0% | 7,316 | 7,316 | -21.0% | Actuarial | 1 | 608 | 480 | 0.0% | 480 | -21.1% | 370 |
| Plaquemines | 1,157,542 | 8,572 | 8,572 | 8,140 | 5,279 | -35.2% | 5,279 | 8,572 | 5.3% | Market | 1 | 639 | 673 | 0.0% | 673 | 5.3% | 380 |
| Pointe Coupee | 63,556 | - | - | 4,308 | 3,107 | -27.9% | 3,107 | 3,107 | -27.9% | Actuarial | 1 | 335 | 242 | 0.0% | 242 | -27.8% | 390 |
| Rapides | 0 | - | - | 7,999 | 6,318 | -21.0% | 6,318 | 6,318 | -21.0% | Actuarial | 1 | 683 | 540 | 0.0% | 540 | -20.9% | 400 |
| Red River | 0 | - | - | 2,397 | 1,894 | -21.0% | 1,894 | 1,894 | -21.0% | Actuarial | 1 | 200 | 158 | 0.0% | 158 | -21.0% | 410 |
| Richland | 5,796 | - | - | 7,313 | 5,776 | -21.0% | 5,776 | 5,776 | -21.0% | Actuarial | 1 | 709 | 560 | 0.0% | 560 | -21.0% | 420 |
| Sabine | 1,447 | - | - | 4,785 | 3,779 | -21.0% | 3,779 | 3,779 | -21.0% | Actuarial | 1 | 477 | 377 | 0.0% | 377 | -21.0% | 430 |
| Saint Bernard | 4,310,911 | 7,944 | 7,944 | 6,828 | 4,428 | -35.2% | 4,428 | 7,944 | 16.3% | Market | 1 | 544 | 633 | 0.0% | 633 | 16.4% | 440 |
| Saint Charles | 1,759,976 | 6,586 | 6,586 | 11,585 | 7,513 | -35.2% | 7,513 | 7,513 | -35.2% | Actuarial | 1 | 994 | 645 | 0.0% | 645 | -35.1% | 450 |
| Saint Helena | 22,661 | - | - | 2,247 | 1,621 | -27.9% | 1,621 | 1,621 | -27.9% | Actuarial | 1 | 180 | 130 | 0.0% | 130 | -27.8% | 460 |
| Saint James | 436,968 | 3,322 | 3,322 | 7,949 | 5,854 | -26.4% | 5,854 | 5,854 | -26.4% | Actuarial | 1 | 594 | 437 | 0.0% | 437 | -26.4% | 470 |
| Saint John The Baptist | 690,298 | 7,770 | 7,770 | 10,273 | 6,662 | -35.2% | 6,662 | 7,770 | -24.4% | Market | 1 | 823 | 622 | 0.0% | 622 | -24.4% | 480 |
| Saint Landry | 197,923 | 3,335 | 3,335 | 4,360 | 3,144 | -27.9% | 3,144 | 3,335 | -23.5% | Market | 1 | 337 | 258 | 0.0% | 258 | -23.4% | 490 |
| Saint Martin | 670,338 | 5,822 | 5,822 | 10,810 | 7,960 | -26.4% | 7,960 | 7,960 | -26.4% | Actuarial | 1 | 883 | 650 | 0.0% | 650 | -26.4% | 500 |
| Saint Mary | 575,318 | 8,832 | 8,832 | 13,592 | 10,009 | -26.4% | 10,009 | 10,009 | -26.4% | Actuarial | 1 | 941 | 693 | 0.0% | 693 | -26.4% | 510 |
| Saint Tammany | 22,338,290 | 5,590 | 5,590 | 6,568 | 4,837 | -26.4% | 4,837 | 5,590 | -14.9% | Market | 1 | 425 | 362 | 0.0% | 362 | -14.8% | 520 |
| Tangipahoa | 318,163 | 3,258 | 3,258 | 5,218 | 3,763 | -27.9% | 3,763 | 3,763 | -27.9% | Actuarial | 1 | 415 | 299 | 0.0% | 299 | -28.0% | 530 |
| Tensas | 1,524 | - | - | 2,929 | 2,314 | -21.0% | 2,314 | 2,314 | -21.0% | Actuarial | 1 | 241 | 190 | 0.0% | 190 | -21.2% | 540 |
| Terrebonne | 3,586,631 | 8,644 | 8,644 | 11,923 | 7,732 | -35.2% | 7,732 | 8,644 | -27.5% | Market | 1 | 827 | 600 | 0.0% | 600 | -27.4% | 550 |
| Union | 0 | - | - | 7,096 | 5,605 | -21.0% | 5,605 | 5,605 | -21.0% | Actuarial | 1 | 659 | 521 | 0.0% | 521 | -20.9% | 560 |
| Vermilion | 2,319,626 | 7,484 | 7,484 | 15,978 | 11,766 | -26.4% | 11,766 | 11,766 | -26.4% | Actuarial | 1 | 1,131 | 833 | 0.0% | 833 | -26.3% | 570 |
| Vernon | 2,120 | - | - | 2,545 | 2,011 | -21.0% | 2,011 | 2,011 | -21.0% | Actuarial | 1 | 255 | 201 | 0.0% | 201 | -21.2% | 580 |
| Washington | 643,244 | 2,927 | 2,927 | 4,325 | 3,119 | -27.9% | 3,119 | 3,119 | -27.9% | Actuarial | 1 | 371 | 268 | 0.0% | 268 | -27.8% | 590 |
| Webster | 0 | - | - | 9,112 | 7,197 | -21.0% | 7,197 | 7,197 | -21.0% | Actuarial | 1 | 781 | 617 | 0.0% | 617 | -21.0% | 600 |
| West Baton Rouge | 24,573 | - | - | 3,875 | 2,795 | -27.9% | 2,795 | 2,795 | -27.9% | Actuarial | 1 | 312 | 225 | 0.0% | 225 | -27.9% | 610 |
| West Carroll | 0 | - | - | 7,460 | 5,893 | -21.0% | 5,893 | 5,893 | -21.0% | Actuarial | 1 | 685 | 541 | 0.0% | 541 | -21.0% | 620 |
| West Feliciana | 4,071 | - | - | 2,342 | 1,689 | -27.9% | 1,689 | 1,689 | -27.9% | Actuarial | 1 | 198 | 143 | 0.0% | 143 | -27.8% | 630 |
| Winn | 7,655 | - | - | 2,435 | 1,924 | -21.0% | 1,924 | 1,924 | -21.0% | Actuarial | 1 | 241 | 190 | 0.0% | 190 | -21.2% | 640 |
| FAIR Plan | $ 113,169,116 | | | | | | | | **-4.0%** | | | | | | | **-4.0%** | |

| | | |
|---|---|---|
| **Actuarial** | **51** | 11.6% |
| **Market** | **13** | 88.4% |

Exhibit 4
Sheet 6B

**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** | **7-20-26 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 | 113,968 | - | - | 11,323 | 8,077 | -28.7% | 8,077 | 8,077 | -28.7% | Actuarial | 1 | 888 | 633 | 0.0% | 633 | -28.7% | 900 |
| Coastal Iberia | - | - | - | 15,224 | 9,803 | -35.6% | 9,803 | 9,803 | -35.6% | Actuarial | 1 | 1,298 | 836 | 0.0% | 836 | -35.6% | 910 |
| Coastal Jefferson | 1,837,342 | - | - | 36,330 | 25,914 | -28.7% | 25,914 | 25,914 | -28.7% | Actuarial | 1 | 2,213 | 1,579 | 0.0% | 1,579 | -28.6% | 920 |
| Coastal Lafourche | 2,004,262 | 22,781 | 22,781 | 16,703 | 8,806 | -47.3% | 8,806 | 22,781 | 36.4% | Market | 1 | 1,370 | 1,869 | 0.0% | 1,869 | 36.4% | 930 |
| Coastal Orleans | 410,950 | 9,156 | 9,156 | 14,538 | 10,370 | -28.7% | 10,370 | 10,370 | -28.7% | Actuarial | 1 | 1,181 | 842 | 0.0% | 842 | -28.7% | 940 |
| Coastal Plaquemines | 436,832 | 35,218 | 35,218 | 21,695 | 12,904 | -40.5% | 12,904 | 35,218 | 62.3% | Market | 1 | 1,775 | 2,881 | 0.0% | 2,881 | 62.3% | 950 |
| Coastal Saint Bernard | 242,954 | 19,567 | 19,567 | 15,105 | 10,775 | -28.7% | 10,775 | 19,567 | 29.5% | Market | 1 | 1,271 | 1,646 | 0.0% | 1,646 | 29.5% | 960 |
| Coastal Saint Mary | 76,716 | - | - | 14,945 | 10,661 | -28.7% | 10,661 | 10,661 | -28.7% | Actuarial | 1 | 1,227 | 875 | 0.0% | 875 | -28.7% | 970 |
| Coastal Terrebonne | 822,605 | 21,387 | 21,387 | 16,478 | 10,925 | -33.7% | 10,925 | 21,387 | 29.8% | Market | 1 | 957 | 1,242 | 0.0% | 1,242 | 29.8% | 980 |
| Coastal Vermilion | 46,571 | 2,785 | 2,785 | 9,625 | 6,866 | -28.7% | 6,866 | 6,866 | -28.7% | Actuarial | 1 | 801 | 571 | 0.0% | 571 | -28.7% | 990 |
| Coastal Plan | $ 5,992,200 | | | | | | | | **10.1%** | | | | | | | **10.1%** | |
| TOTAL | $ 119,161,316 | | | | | | | | **-3.3%** | | | | | | | | |

(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) |
| 2021 | $12,429,500 | $2,815,943 | 22.66% | NA |
| 2022 | 98,119,822 | 3,821,620 | 3.89% | NA |
| 2023 | 195,002,463 | 16,721,375 | 8.57% | NA |
| 2024 | 127,601,845 | 13,688,381 | 10.73% | NA |
| 2025 | 99,232,763 | 8,977,454 | 9.05% | NA |
| Total | $532,386,393 | $46,024,773 | 8.64% | XXX |

| | | |
|---|---|---|
| (6) | Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio | 8.64% |
| (7) | Expected Non-Cat Loss Ratio | 8.40% |
| (8) | Credibility | 100.00% |
| (9) | Credibility Weighted Non-Cat Loss Ratio | 8.64% |
| (10) | Expected Catastrophe Loss & Allocated Loss Expense Ratio | 21.09% |
| (11) | Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE | 0.00% |
| (12) | Expected Catastrophe Loss, ALAE, and Variable ULAE | 21.09% |
| (13) | Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio | 29.73% |
| (14) | Fixed Expense Ratio | 3.90% |
| (15) | Reinsurance Expense Loading | 41.78% |
| (16) | Variable Expenses | 13.90% |
| (17) | Investment Income | 2.75% |
| (18) | Credibility Weighted Indicated Rate Level Change | -15.10% |
| (19) | Dollar Change | ($14,984,147) |

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)*2025 (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) |
| 2021 | $5,350,727 | 1.5834 | $8,472,135 | 1.4671 | $12,429,500 |
| 2022 | $42,731,252 | 1.6234 | $69,368,208 | 1.4145 | 98,119,822 |
| 2023 | $111,116,283 | 1.3468 | $149,645,912 | 1.3031 | 195,002,463 |
| 2024 | $102,008,453 | 1.0331 | $105,382,720 | 1.2108 | 127,601,845 |
| 2025 | $83,585,983 | 1.0610 | $88,688,145 | 1.1189 | 99,232,763 |
| Total | $344,792,697 | XXX | $421,557,120 | XXX | $532,386,393 |

Notes:

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

# State of Louisiana

## Adjustment of Losses

## FAIR Plan - Homeowners

| Accident Year Ending December 31, | Non-Catastrophe Incurred Losses as of 12/31/2025 | Loss Development Factor | Current Cost Factor | Trended and Developed Total Incurred Losses Excluding CAT |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| 2021 | $2,148,919 | 1.0080 | 1.3000 | $2,815,943 |
| 2022 | $3,038,617 | 1.0110 | 1.2440 | 3,821,620 |
| 2023 | $13,789,573 | 1.0190 | 1.1900 | 16,721,375 |
| 2024 | $11,423,853 | 1.0520 | 1.1390 | 13,688,381 |
| 2025 | $5,887,202 | 1.3990 | 1.0900 | 8,977,454 |
| Total | $36,288,164 | XXX | XXX | $46,024,773 |

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) |
| 2021 | $272,582 | $0 | 0.00% | NA |
| 2022 | 1,688,555 | 23,255 | 1.38% | NA |
| 2023 | 2,008,023 | 193,188 | 9.62% | NA |
| 2024 | 1,122,062 | 32,617 | 2.91% | NA |
| 2025 | 1,197,816 | 297,736 | 24.86% | NA |
| Total | $6,289,038 | $546,796 | 8.69% | XXX |

| | | |
|---|---|---|
| (6) | Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio | 8.69% |
| (7) | Expected Non-Cat Loss Ratio | 4.05% |
| (8) | Credibility | 12.96% |
| (9) | Credibility Weighted Non-Cat Loss Ratio | 4.65% |
| (10) | Expected Catastrophe Loss & Allocated Loss Expense Ratio | 19.03% |
| (11) | Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE | 0.00% |
| (12) | Expected Catastrophe Loss, ALAE, and Variable ULAE | 19.03% |
| (13) | Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio | 23.68% |
| (14) | Fixed Expense Ratio | 3.90% |
| (15) | Reinsurance Expense Loading | 40.93% |
| (16) | Variable Expenses | 13.90% |
| (17) | Investment Income | 2.75% |
| (18) | Credibility Weighted Indicated Rate Level Change | -22.90% |
| (19) | Dollar Change | ($274,300) |

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)*2025 (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) |
| 2021 | $123,255 | 1.5074 | $185,796 | 1.4671 | $272,582 |
| 2022 | $863,552 | 1.3824 | $1,193,765 | 1.4145 | 1,688,555 |
| 2023 | $1,412,468 | 1.0910 | $1,540,967 | 1.3031 | 2,008,023 |
| 2024 | $1,020,563 | 0.9080 | $926,679 | 1.2108 | 1,122,062 |
| 2025 | $1,109,764 | 0.9647 | $1,070,534 | 1.1189 | 1,197,816 |
| Total | $4,529,601 | XXX | $4,917,741 | XXX | $6,289,038 |

Notes:

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

# State of Louisiana

## Adjustment of Losses

## Coastal Plan - Homeowners

| Accident Year Ending December 31, | Non-Catastrophe Incurred Losses as of 12/31/2025 | Loss Development Factor | Current Cost Factor | Trended and Developed Total Incurred Losses Excluding CAT |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| 2021 | $0 | 1.0080 | 1.3000 | $0 |
| 2022 | $18,490 | 1.0110 | 1.2440 | 23,255 |
| 2023 | $159,316 | 1.0190 | 1.1900 | 193,188 |
| 2024 | $27,221 | 1.0520 | 1.1390 | 32,617 |
| 2025 | $195,248 | 1.3990 | 1.0900 | 297,736 |
| Total | $400,276 | XXX | XXX | $546,796 |

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) |
| 2021 | $7,099,279 | $4,989,661 | 70.28% | NA |
| 2022 | 15,109,092 | 7,943,123 | 52.57% | NA |
| 2023 | 23,535,884 | 15,518,829 | 65.94% | NA |
| 2024 | 22,130,335 | 16,963,848 | 76.65% | NA |
| 2025 | 12,028,839 | 14,414,240 | 119.83% | NA |
| Total | $79,903,429 | $59,829,701 | 74.88% | XXX |

| | | |
|---|---|---|
| (6) | Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio | 74.88% |
| (7) | Expected Non-Cat Loss Ratio | 69.77% |
| (8) | Credibility | 100.00% |
| (9) | Credibility Weighted Non-Cat Loss Ratio | 74.88% |
| (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 | 74.88% |
| (14) | Fixed Expense Ratio | 3.50% |
| (15) | Reinsurance Expense Loading | 0.00% |
| (16) | Variable Expenses | 13.25% |
| (17) | Investment Income | 2.75% |
| (18) | Credibility Weighted Indicated Rate Level Change | -12.40% |
| (19) | Dollar Change | ($1,491,576) |

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)*2025 (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) |
| 2021 | $5,705,032 | 0.8482 | $4,838,976 | 1.4671 | $7,099,279 |
| 2022 | $12,767,077 | 0.8367 | $10,681,742 | 1.4145 | 15,109,092 |
| 2023 | $20,086,415 | 0.8992 | $18,061,561 | 1.3031 | 23,535,884 |
| 2024 | $19,358,480 | 0.9441 | $18,276,812 | 1.2108 | 22,130,335 |
| 2025 | $10,951,694 | 0.9816 | $10,750,637 | 1.1189 | 12,028,839 |
| Total | $68,868,697 | XXX | $62,609,728 | XXX | $79,903,429 |

Notes:

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

# State of Louisiana

## Adjustment of Losses

## FAIR Plan- Fire

| Accident Year Ending December 31, | Non-Catastrophe Incurred Losses as of 12/31/2025 | Loss Development Factor | Current Cost Factor | Trended and Developed Total Incurred Losses Excluding CAT |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| 2021 | $3,822,909 | 1.0040 | 1.3000 | $4,989,661 |
| 2022 | $6,347,065 | 1.0060 | 1.2440 | 7,943,123 |
| 2023 | $12,924,710 | 1.0090 | 1.1900 | 15,518,829 |
| 2024 | $14,544,563 | 1.0240 | 1.1390 | 16,963,848 |
| 2025 | $11,849,528 | 1.1160 | 1.0900 | 14,414,240 |
| Total | $49,488,776 | XXX | XXX | $59,829,701 |

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) |
| 2021 | $211,851 | $233,341 | 110.14% | NA |
| 2022 | 284,923 | 4,941 | 1.73% | NA |
| 2023 | 419,806 | 175,308 | 41.76% | NA |
| 2024 | 455,887 | 219,007 | 48.04% | NA |
| 2025 | (341,832) | 619,062 | -181.10% | NA |
| Total | $1,030,635 | $1,251,659 | 121.45% | XXX |

| | | |
|---|---|---|
| (6) | Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio | 121.45% |
| (7) | Expected Non-Cat Loss Ratio | 59.59% |
| (8) | Credibility | 62.75% |
| (9) | Credibility Weighted Non-Cat Loss Ratio | 98.41% |
| (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 | 98.41% |
| (14) | Fixed Expense Ratio | 3.50% |
| (15) | Reinsurance Expense Loading | 0.00% |
| (16) | Variable Expenses | 13.25% |
| (17) | Investment Income | 2.75% |
| (18) | Credibility Weighted Indicated Rate Level Change | 13.90% |
| (19) | Dollar Change | ($47,515) |

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)*2025 (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) |
| 2021 | $351,761 | 0.4105 | $144,401 | 1.4671 | $211,851 |
| 2022 | $505,576 | 0.3984 | $201,433 | 1.4145 | 284,923 |
| 2023 | $587,665 | 0.5482 | $322,161 | 1.3031 | 419,806 |
| 2024 | $461,908 | 0.8151 | $376,504 | 1.2108 | 455,887 |
| 2025 | ($343,977) | 0.8882 | ($305,508) | 1.1189 | (341,832) |
| Total | $1,562,934 | XXX | $738,991 | XXX | $1,030,635 |

Notes:

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

# State of Louisiana

## Adjustment of Losses

## Coastal Plan - Fire

| Accident Year Ending December 31, | Non-Catastrophe Incurred Losses as of 12/31/2025 | Loss Development Factor | Current Cost Factor | Trended and Developed Total Incurred Losses Excluding CAT |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| 2021 | $178,778 | 1.0040 | 1.3000 | $233,341 |
| 2022 | $3,948 | 1.0060 | 1.2440 | 4,941 |
| 2023 | $146,004 | 1.0090 | 1.1900 | 175,308 |
| 2024 | $187,773 | 1.0240 | 1.1390 | 219,007 |
| 2025 | $508,913 | 1.1160 | 1.0900 | 619,062 |
| Total | $1,025,416 | XXX | XXX | $1,251,659 |

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) |
| 2021 | $61,647,416 | $1,898,665 | 3.08% | NA |
| 2022 | 155,842,765 | 4,160,778 | 2.67% | NA |
| 2023 | 253,704,766 | 8,770,255 | 3.46% | NA |
| 2024 | 192,887,912 | 7,969,238 | 4.13% | NA |
| 2025 | 159,555,748 | 7,101,065 | 4.45% | NA |
| Total | $823,638,607 | $29,900,001 | 3.63% | XXX |

| | | |
|---|---|---|
| (6) | Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio | 3.63% |
| (7) | Expected Non-Cat Loss Ratio | 3.37% |
| (8) | Credibility | 100.00% |
| (9) | Credibility Weighted Non-Cat Loss Ratio | 3.63% |
| (10) | Expected Catastrophe Loss & Allocated Loss Expense Ratio | 16.43% |
| (11) | Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE | 0.00% |
| (12) | Expected Catastrophe Loss, ALAE, and Variable ULAE | 16.43% |
| (13) | Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio | 20.06% |
| (14) | Fixed Expense Ratio | 3.90% |
| (15) | Reinsurance Expense Loading | 32.25% |
| (16) | Variable Expenses | 13.65% |
| (17) | Investment Income | 2.75% |
| (18) | Credibility Weighted Indicated Rate Level Change | -36.90% |
| (19) | Dollar Change | ($58,876,071) |

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)*2025 (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) |
| 2021 | $22,875,591 | 1.8369 | $42,019,810 | 1.4671 | $61,647,416 |
| 2022 | $61,566,117 | 1.7896 | $110,176,854 | 1.4145 | 155,842,765 |
| 2023 | $140,055,539 | 1.3901 | $194,694,367 | 1.3031 | 253,704,766 |
| 2024 | $164,759,011 | 0.9669 | $159,300,619 | 1.2108 | 192,887,912 |
| 2025 | $144,567,492 | 0.9864 | $142,601,122 | 1.1189 | 159,555,748 |
| Total | $533,823,750 | XXX | $648,792,772 | XXX | $823,638,607 |

Notes:

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

# State of Louisiana

## Adjustment of Losses

## FAIR Plan - EC

| Accident Year Ending December 31, | Non-Catastrophe Incurred Losses as of 12/31/2025 | Loss Development Factor | Current Cost Factor | Trended and Developed Total Incurred Losses Excluding CAT |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| 2021 | $1,454,693 | 1.0040 | 1.3000 | $1,898,665 |
| 2022 | $3,324,729 | 1.0060 | 1.2440 | 4,160,778 |
| 2023 | $7,304,224 | 1.0090 | 1.1900 | 8,770,255 |
| 2024 | $6,832,712 | 1.0240 | 1.1390 | 7,969,238 |
| 2025 | $5,837,580 | 1.1160 | 1.0900 | 7,101,065 |
| Total | $24,753,937 | XXX | XXX | $29,900,001 |

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) |
| 2021 | $9,699,484 | $172,315 | 1.78% | NA |
| 2022 | 16,024,105 | 735 | 0.00% | NA |
| 2023 | 19,061,629 | 15,908 | 0.08% | NA |
| 2024 | 13,575,539 | 1,232 | 0.01% | NA |
| 2025 | 12,788,227 | 19,932 | 0.16% | NA |
| Total | $71,148,984 | $210,122 | 0.30% | XXX |

| | | |
|---|---|---|
| (6) | Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio | 0.30% |
| (7) | Expected Non-Cat Loss Ratio | 0.38% |
| (8) | Credibility | 62.75% |
| (9) | Credibility Weighted Non-Cat Loss Ratio | 0.33% |
| (10) | Expected Catastrophe Loss & Allocated Loss Expense Ratio | 13.56% |
| (11) | Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE | 0.00% |
| (12) | Expected Catastrophe Loss, ALAE, and Variable ULAE | 13.56% |
| (13) | Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio | 13.89% |
| (14) | Fixed Expense Ratio | 3.90% |
| (15) | Reinsurance Expense Loading | 29.55% |
| (16) | Variable Expenses | 13.65% |
| (17) | Investment Income | 2.75% |
| (18) | Credibility Weighted Indicated Rate Level Change | -46.90% |
| (19) | Dollar Change | ($5,997,678) |

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)*2025 (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) |
| 2021 | $3,725,369 | 1.7747 | $6,611,315 | 1.4671 | $9,699,484 |
| 2022 | $6,534,541 | 1.7337 | $11,328,633 | 1.4145 | 16,024,105 |
| 2023 | $10,775,321 | 1.3575 | $14,627,994 | 1.3031 | 19,061,629 |
| 2024 | $11,922,149 | 0.9404 | $11,211,650 | 1.2108 | 13,575,539 |
| 2025 | $12,475,918 | 0.9161 | $11,429,331 | 1.1189 | 12,788,227 |
| Total | $45,433,298 | XXX | $55,208,923 | XXX | $71,148,984 |

Notes:

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

# State of Louisiana

## Adjustment of Losses

## Coastal Plan - Dwelling Fire - EC

| Accident Year Ending December 31, | Non-Catastrophe Incurred Losses as of 12/31/2025 | Loss Development Factor | Current Cost Factor | Trended and Developed Total Incurred Losses Excluding CAT |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| 2021 | $132,022 | 1.0040 | 1.3000 | $172,315 |
| 2022 | $588 | 1.0060 | 1.2440 | 735 |
| 2023 | $13,249 | 1.0090 | 1.1900 | 15,908 |
| 2024 | $1,057 | 1.0240 | 1.1390 | 1,232 |
| 2025 | $16,386 | 1.1160 | 1.0900 | 19,932 |
| Total | $163,301 | XXX | XXX | $210,122 |

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) |
| 2021 | $611,691 | $54,020 | 8.83% | NA |
| 2022 | 986,129 | 85,492 | 8.67% | NA |
| 2023 | 1,243,632 | 111,635 | 8.98% | NA |
| 2024 | 943,325 | 144,626 | 15.33% | NA |
| 2025 | 655,747 | 109,780 | 16.74% | NA |
| Total | $4,440,524 | $505,553 | 11.38% | XXX |

| | | |
|---|---|---|
| (6) | Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio | 11.38% |
| (7) | Expected Non-Cat Loss Ratio | 10.33% |
| (8) | Credibility | 24.29% |
| (9) | Credibility Weighted Non-Cat Loss Ratio | 10.59% |
| (10) | Expected Catastrophe Loss & Allocated Loss Expense Ratio | 8.95% |
| (11) | Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE | 0.00% |
| (12) | Expected Catastrophe Loss, ALAE, and Variable ULAE | 8.95% |
| (13) | Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio | 19.54% |
| (14) | Fixed Expense Ratio | 3.90% |
| (15) | Reinsurance Expense Loading | 16.98% |
| (16) | Variable Expenses | 13.90% |
| (17) | Investment Income | 2.75% |
| (18) | Credibility Weighted Indicated Rate Level Change | -54.50% |
| (19) | Dollar Change | ($357,382) |

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)*2025 (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) |
| 2021 | $278,654 | 1.4963 | $416,938 | 1.4671 | $611,691 |
| 2022 | $489,089 | 1.4254 | $697,168 | 1.4145 | 986,129 |
| 2023 | $727,169 | 1.3124 | $954,370 | 1.3031 | 1,243,632 |
| 2024 | $695,850 | 1.1196 | $779,065 | 1.2108 | 943,325 |
| 2025 | $574,885 | 1.0194 | $586,066 | 1.1189 | 655,747 |
| Total | $2,765,647 | XXX | $3,433,607 | XXX | $4,440,524 |

Notes:

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

# State of Louisiana

## Adjustment of Losses

## FAIR Plan - Renters/Condo

| Accident Year Ending December 31, | Non-Catastrophe Incurred Losses as of 12/31/2025 | Loss Development Factor | Current Cost Factor | Trended and Developed Total Incurred Losses Excluding CAT |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| 2021 | $41,224 | 1.0080 | 1.3000 | $54,020 |
| 2022 | $67,976 | 1.0110 | 1.2440 | 85,492 |
| 2023 | $92,062 | 1.0190 | 1.1900 | 111,635 |
| 2024 | $120,700 | 1.0520 | 1.1390 | 144,626 |
| 2025 | $71,991 | 1.3990 | 1.0900 | 109,780 |
| Total | $393,953 | XXX | XXX | $505,553 |

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) |
| 2021 | $20,064 | $0 | 0.00% | NA |
| 2022 | 21,074 | 3,871 | 18.37% | NA |
| 2023 | 21,583 | 0 | 0.00% | NA |
| 2024 | 16,091 | 331 | 2.06% | NA |
| 2025 | 9,003 | 20,129 | 223.58% | NA |
| Total | $87,815 | $24,331 | 27.71% | XXX |

| | | |
|---|---|---|
| (6) | Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio | 27.71% |
| (7) | Expected Non-Cat Loss Ratio | 6.60% |
| (8) | Credibility | 3.64% |
| (9) | Credibility Weighted Non-Cat Loss Ratio | 7.37% |
| (10) | Expected Catastrophe Loss & Allocated Loss Expense Ratio | 15.14% |
| (11) | Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE | 0.00% |
| (12) | Expected Catastrophe Loss, ALAE, and Variable ULAE | 15.14% |
| (13) | Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio | 22.51% |
| (14) | Fixed Expense Ratio | 3.90% |
| (15) | Reinsurance Expense Loading | 30.20% |
| (16) | Variable Expenses | 13.90% |
| (17) | Investment Income | 2.75% |
| (18) | Credibility Weighted Indicated Rate Level Change | -36.30% |
| (19) | Dollar Change | ($3,268) |

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)*2025 (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) |
| 2021 | $8,967 | 1.5251 | $13,676 | 1.4671 | $20,064 |
| 2022 | $10,655 | 1.3983 | $14,899 | 1.4145 | 21,074 |
| 2023 | $14,524 | 1.1404 | $16,563 | 1.3031 | 21,583 |
| 2024 | $15,364 | 0.8649 | $13,289 | 1.2108 | 16,091 |
| 2025 | $9,209 | 0.8737 | $8,046 | 1.1189 | 9,003 |
| Total | $58,719 | XXX | $66,473 | XXX | $87,815 |

Notes:

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

# State of Louisiana

## Adjustment of Losses

## Coastal Plan - Renters/Condo

| Accident Year Ending December 31, | Non-Catastrophe Incurred Losses as of 12/31/2025 | Loss Development Factor | Current Cost Factor | Trended and Developed Total Incurred Losses Excluding CAT |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| 2021 | $0 | 1.0080 | 1.3000 | $0 |
| 2022 | $3,078 | 1.0110 | 1.2440 | 3,871 |
| 2023 | $0 | 1.0190 | 1.1900 | 0 |
| 2024 | $276 | 1.0520 | 1.1390 | 331 |
| 2025 | $13,200 | 1.3990 | 1.0900 | 20,129 |
| Total | $16,554 | XXX | XXX | $24,331 |

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) |
| 2021 | $5,318,271 | $418,113 | 7.86% | NA |
| 2022 | 11,994,329 | 574,727 | 4.79% | NA |
| 2023 | 20,385,819 | 1,061,831 | 5.21% | NA |
| 2024 | 21,446,224 | 1,196,116 | 5.58% | NA |
| 2025 | 21,448,263 | 2,012,457 | 9.38% | NA |
| Total | $80,592,906 | $5,263,244 | 6.53% | XXX |

| | | |
|---|---|---|
| (6) | Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio | 6.53% |
| (7) | Expected Non-Cat Loss Ratio | 5.72% |
| (8) | Credibility | 88.02% |
| (9) | Credibility Weighted Non-Cat Loss Ratio | 6.43% |
| (10) | Expected Catastrophe Loss & Allocated Loss Expense Ratio | 15.88% |
| (11) | Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE | 0.00% |
| (12) | Expected Catastrophe Loss, ALAE, and Variable ULAE | 15.88% |
| (13) | Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio | 22.31% |
| (14) | Fixed Expense Ratio | 3.90% |
| (15) | Reinsurance Expense Loading | 28.95% |
| (16) | Variable Expenses | 13.65% |
| (17) | Investment Income | 2.75% |
| (18) | Credibility Weighted Indicated Rate Level Change | -38.10% |
| (19) | Dollar Change | ($8,171,788) |

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)*2025 (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) |
| 2021 | $2,490,541 | 1.4555 | $3,625,014 | 1.4671 | $5,318,271 |
| 2022 | $5,640,175 | 1.5034 | $8,479,684 | 1.4145 | 11,994,329 |
| 2023 | $10,586,377 | 1.4778 | $15,644,184 | 1.3031 | 20,385,819 |
| 2024 | $14,939,144 | 1.1856 | $17,711,824 | 1.2108 | 21,446,224 |
| 2025 | $17,888,930 | 1.0716 | $19,169,139 | 1.1189 | 21,448,263 |
| Total | $51,545,166 | XXX | $64,629,845 | XXX | $80,592,906 |

Notes:

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

# State of Louisiana

## Adjustment of Losses

## FAIR Plan - Mobile Homes

| Accident Year Ending December 31, | Non-Catastrophe Incurred Losses as of 12/31/2025 | Loss Development Factor | Current Cost Factor | Trended and Developed Total Incurred Losses Excluding CAT |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| 2021 | $320,344 | 1.0040 | 1.3000 | $418,113 |
| 2022 | $459,243 | 1.0060 | 1.2440 | 574,727 |
| 2023 | $884,336 | 1.0090 | 1.1900 | 1,061,831 |
| 2024 | $1,025,533 | 1.0240 | 1.1390 | 1,196,116 |
| 2025 | $1,654,382 | 1.1160 | 1.0900 | 2,012,457 |
| Total | $4,343,839 | XXX | XXX | $5,263,244 |

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) |
| 2021 | $1,259,865 | $95,511 | 7.58% | NA |
| 2022 | 2,197,873 | 57,643 | 2.62% | NA |
| 2023 | 2,484,863 | 1,873 | 0.08% | NA |
| 2024 | 1,981,564 | 11,109 | 0.56% | NA |
| 2025 | 2,003,048 | 305 | 0.02% | NA |
| Total | $9,927,213 | $166,441 | 1.68% | XXX |

| | | |
|---|---|---|
| (6) | Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio | 1.68% |
| (7) | Expected Non-Cat Loss Ratio | 5.47% |
| (8) | Credibility | 26.45% |
| (9) | Credibility Weighted Non-Cat Loss Ratio | 4.47% |
| (10) | Expected Catastrophe Loss & Allocated Loss Expense Ratio | 19.11% |
| (11) | Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE | 0.00% |
| (12) | Expected Catastrophe Loss, ALAE, and Variable ULAE | 19.11% |
| (13) | Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio | 23.58% |
| (14) | Fixed Expense Ratio | 3.90% |
| (15) | Reinsurance Expense Loading | 39.37% |
| (16) | Variable Expenses | 13.65% |
| (17) | Investment Income | 2.75% |
| (18) | Credibility Weighted Indicated Rate Level Change | -25.00% |
| (19) | Dollar Change | ($500,762) |

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)*2025 (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) |
| 2021 | $591,763 | 1.4512 | $858,743 | 1.4671 | $1,259,865 |
| 2022 | $1,061,224 | 1.4642 | $1,553,840 | 1.4145 | 2,197,873 |
| 2023 | $1,638,098 | 1.1641 | $1,906,897 | 1.3031 | 2,484,863 |
| 2024 | $1,906,580 | 0.8584 | $1,636,517 | 1.2108 | 1,981,564 |
| 2025 | $1,963,210 | 0.9119 | $1,790,201 | 1.1189 | 2,003,048 |
| Total | $7,160,876 | XXX | $7,746,198 | XXX | $9,927,213 |

Notes:

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

# State of Louisiana

## Adjustment of Losses

## Coastal Plan - Mobile Homes

| Accident Year Ending December 31, | Non-Catastrophe Incurred Losses as of 12/31/2025 | Loss Development Factor | Current Cost Factor | Trended and Developed Total Incurred Losses Excluding CAT |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| 2021 | $73,177 | 1.0040 | 1.3000 | $95,511 |
| 2022 | $46,060 | 1.0060 | 1.2440 | 57,643 |
| 2023 | $1,560 | 1.0090 | 1.1900 | 1,873 |
| 2024 | $9,525 | 1.0240 | 1.1390 | 11,109 |
| 2025 | $251 | 1.1160 | 1.0900 | 305 |
| Total | $130,573 | XXX | XXX | $166,441 |

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) |
| 2021 | $46,009,881 | $1,264,712 | 2.75% | NA |
| 2022 | 128,041,765 | 1,961,027 | 1.53% | NA |
| 2023 | 187,786,303 | 3,963,061 | 2.11% | NA |
| 2024 | 153,556,822 | 5,361,725 | 3.49% | NA |
| 2025 | 128,300,405 | 2,482,170 | 1.93% | NA |
| Total | $643,695,176 | $15,032,695 | 2.34% | XXX |

| | | |
|---|---|---|
| (6) | Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio | 2.34% |
| (7) | Complement of Credibility | 2.28% |
| (8) | Credibility | 100.00% |
| (9) | Credibility Weighted Non-CAT Loss and ALAE Ratio | 2.34% |
| (10) | Expected Catastrophe Loss & Allocated Loss Expense Ratio | 18.44% |
| (11) | Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE | 0.00% |
| (12) | Expected Catastrophe Loss, ALAE, and Variable ULAE | 18.44% |
| (13) | Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio | 20.78% |
| (14) | Fixed Expense Ratio | 3.90% |
| (15) | Reinsurance Expense Loading | 36.15% |
| (16) | Variable Expenses | 13.65% |
| (17) | Investment Income | 2.75% |
| (18) | Credibility Weighted Indicated Rate Level Change | -31.70% |
| (19) | Dollar Change | (40,671,228) |

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)*2025 (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) |
| 2021 | $15,156,920 | 2.0691 | $31,361,030 | 1.4671 | $46,009,881 |
| 2022 | $47,334,542 | 1.9124 | $90,522,257 | 1.4145 | 128,041,765 |
| 2023 | $107,591,366 | 1.3394 | $144,108,193 | 1.3031 | 187,786,303 |
| 2024 | $130,309,798 | 0.9732 | $126,818,195 | 1.2108 | 153,556,822 |
| 2025 | $117,314,319 | 0.9774 | $114,667,017 | 1.1189 | 128,300,405 |
| Total | $417,706,945 | XXX | $507,476,692 | XXX | $643,695,176 |

Notes:

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

# State of Louisiana

## Adjustment of Losses

## FAIR Plan - Wind Only

| Accident Year Ending December 31, | Non-Catastrophe Incurred Losses as of 12/31/2025 | Loss Development Factor | Current Cost Factor | Trended and Developed Total Incurred Losses Excluding CAT |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| 2021 | $968,979 | 1.0040 | 1.3000 | $1,264,712 |
| 2022 | $1,566,986 | 1.0060 | 1.2440 | 1,961,027 |
| 2023 | $3,300,598 | 1.0090 | 1.1900 | 3,963,061 |
| 2024 | $4,597,067 | 1.0240 | 1.1390 | 5,361,725 |
| 2025 | $2,040,520 | 1.1160 | 1.0900 | 2,482,170 |
| Total | $12,474,150 | XXX | XXX | $15,032,695 |

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) |
| 2021 | $1,987,163 | $2,002 | 0.10% | NA |
| 2022 | 4,889,967 | 0 | 0.00% | NA |
| 2023 | 7,430,687 | 75,042 | 1.01% | NA |
| 2024 | 6,283,966 | 0 | 0.00% | NA |
| 2025 | 6,731,066 | 326 | 0.00% | NA |
| Total | $27,322,849 | $77,370 | 0.28% | XXX |

| | | |
|---|---|---|
| (6) | Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio | 0.28% |
| (7) | Complement of Credibility | 0.35% |
| (8) | Credibility | 31.44% |
| (9) | Credibility Weighted Non-CAT Loss and ALAE Ratio | 0.33% |
| (10) | Expected Catastrophe Loss & Allocated Loss Expense Ratio | 16.28% |
| (11) | Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE | 0.00% |
| (12) | Expected Catastrophe Loss, ALAE, and Variable ULAE | 16.28% |
| (13) | Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio | 16.61% |
| (14) | Fixed Expense Ratio | 3.90% |
| (15) | Reinsurance Expense Loading | 35.71% |
| (16) | Variable Expenses | 13.65% |
| (17) | Investment Income | 2.75% |
| (18) | Credibility Weighted Indicated Rate Level Change | -36.90% |
| (19) | Dollar Change | (2,483,763) |

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)*2025 (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) |
| 2021 | $672,624 | 2.0137 | $1,354,480 | 1.4671 | $1,987,163 |
| 2022 | $1,902,462 | 1.8172 | $3,457,082 | 1.4145 | 4,889,967 |
| 2023 | $4,141,343 | 1.3769 | $5,702,348 | 1.3031 | 7,430,687 |
| 2024 | $5,245,622 | 0.9893 | $5,189,748 | 1.2108 | 6,283,966 |
| 2025 | $6,141,972 | 0.9795 | $6,015,813 | 1.1189 | 6,731,066 |
| Total | $18,104,023 | XXX | $21,719,471 | XXX | $27,322,849 |

Notes:

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

# State of Louisiana

## Adjustment of Losses

## Coastal Plan - Wind Only

| Accident Year Ending December 31, | Non-Catastrophe Incurred Losses as of 12/31/2025 | Loss Development Factor | Current Cost Factor | Trended and Developed Total Incurred Losses Excluding CAT |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| 2021 | $1,534 | 1.0040 | 1.3000 | $2,002 |
| 2022 | $0 | 1.0060 | 1.2440 | 0 |
| 2023 | $62,498 | 1.0090 | 1.1900 | 75,042 |
| 2024 | $0 | 1.0240 | 1.1390 | 0 |
| 2025 | $268 | 1.1160 | 1.0900 | 326 |
| Total | $64,300 | XXX | XXX | $77,370 |

Notes:

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

| Parish | (1) HO Market Rates | (2) Fire & EC Market Rates | (3) RC Market Rates | (4) MH Market Rates | (5) WO Market Rates |
|---|---|---|---|---|---|
| Acadia | 6,183 | 4,018 | 436 | 1,872 | 5,524 |
| Allen | 4,761 | 2,429 | 294 | 1,320 | 0 |
| Ascension | 8,323 | 3,017 | 310 | 1,687 | 5,116 |
| Assumption | 10,624 | 5,134 | 272 | 3,484 | 6,113 |
| Avoyelles | 6,591 | 2,683 | 327 | 1,288 | 0 |
| Beauregard | 4,281 | 2,822 | 294 | 1,288 | 0 |
| Bienville | 6,480 | 2,356 | 294 | 1,124 | 0 |
| Bossier | 7,226 | 2,683 | 294 | 1,124 | 0 |
| Caddo | 7,226 | 2,683 | 324 | 1,124 | 0 |
| Calcasieu | 10,945 | 3,858 | 408 | 1,833 | 4,309 |
| Caldwell | 3,971 | 2,683 | 294 | 1,057 | 0 |
| Cameron | 13,012 | 9,760 | 263 | 3,769 | 10,424 |
| Catahoula | 5,943 | 2,683 | 294 | 1,057 | 0 |
| Claiborne | 4,222 | 2,683 | 294 | 1,057 | 0 |
| Concordia | 9,019 | 2,683 | 429 | 1,057 | 0 |
| Desoto | 6,480 | 2,683 | 294 | 1,124 | 0 |
| East Baton Rouge | 6,656 | 3,047 | 310 | 1,231 | 2,734 |
| East Carroll | 7,574 | 2,683 | 294 | 1,057 | 0 |
| East Feliciana | 6,149 | 3,047 | 330 | 1,087 | 0 |
| Evangeline | 5,112 | 2,429 | 368 | 1,288 | 0 |
| Franklin | 5,943 | 2,683 | 304 | 1,057 | 0 |
| Grant | 7,574 | 2,328 | 294 | 1,124 | 0 |
| Iberia | 7,165 | 3,852 | 948 | 3,255 | 6,515 |
| Iberville | 5,099 | 3,272 | 401 | 1,716 | 0 |
| Jackson | 5,943 | 2,683 | 294 | 1,057 | 0 |
| Jefferson | 9,790 | 5,490 | 1,018 | 2,259 | 8,935 |
| Jefferson Davis | 6,526 | 4,202 | 275 | 1,845 | 5,181 |
| Lafayette | 9,760 | 3,849 | 383 | 1,828 | 6,888 |
| Lafourche | 8,001 | 4,472 | 1,018 | 3,250 | 8,512 |
| La Salle | 4,236 | 2,683 | 294 | 1,057 | 0 |
| Lincoln | 5,577 | 2,683 | 294 | 1,057 | 0 |
| Livingston | 6,439 | 3,047 | 310 | 1,420 | 3,936 |
| Madison | 5,577 | 2,683 | 401 | 1,057 | 0 |
| Morehouse | 7,574 | 2,683 | 305 | 1,057 | 0 |
| Natchitoches | 7,574 | 2,683 | 294 | 1,124 | 1,262 |
| Orleans | 11,168 | 5,890 | 780 | 0 | 9,131 |
| Ouachita | 4,952 | 2,159 | 523 | 1,057 | 0 |
| Plaquemines | 9,081 | 6,199 | 1,018 | 3,838 | 8,572 |
| Pointe Coupee | 6,252 | 3,085 | 368 | 2,259 | 0 |
| Rapides | 5,943 | 2,429 | 294 | 1,124 | 0 |
| Red River | 6,480 | 1,729 | 294 | 1,124 | 0 |
| Richland | 7,574 | 2,683 | 317 | 1,057 | 0 |
| Sabine | 3,927 | 2,683 | 294 | 1,124 | 0 |
| St. Bernard | 8,726 | 5,237 | 1,018 | 3,132 | 7,944 |
| St. Charles | 7,672 | 4,749 | 543 | 3,227 | 6,586 |
| St. Helena | 6,733 | 3,047 | 339 | 1,124 | 0 |
| St. James | 8,545 | 5,134 | 272 | 3,331 | 3,322 |
| St. John The Baptist | 13,842 | 5,105 | 543 | 3,272 | 7,770 |
| St. Landry | 5,948 | 2,822 | 389 | 1,391 | 3,335 |
| St. Martin | 6,546 | 5,134 | 485 | 2,270 | 5,822 |
| St. Mary | 12,113 | 4,895 | 1,018 | 3,255 | 8,832 |
| St. Tammany | 7,851 | 4,908 | 543 | 2,006 | 5,590 |
| Tangipahoa | 6,066 | 3,047 | 371 | 1,413 | 3,258 |
| Tensas | 5,906 | 2,683 | 294 | 1,057 | 0 |
| Terrebonne | 11,068 | 5,622 | 1,018 | 3,218 | 8,644 |
| Union | 7,574 | 2,328 | 1,060 | 1,057 | 0 |
| Vermilion | 7,747 | 5,157 | 934 | 3,250 | 7,484 |
| Vernon | 4,099 | 2,683 | 294 | 1,124 | 0 |
| Washington | 7,357 | 3,257 | 369 | 1,352 | 2,927 |
| Webster | 6,480 | 2,683 | 312 | 1,124 | 0 |
| West Baton Rouge | 6,403 | 3,161 | 381 | 1,239 | 0 |
| West Carroll | 7,534 | 2,636 | 294 | 1,057 | 0 |
| West Feliciana | 5,977 | 2,813 | 441 | 1,073 | 0 |
| Winn | 3,596 | 2,683 | 294 | 1,124 | 0 |

| Parish | (1) HO Market Rates | (2) Fire & EC Market Rates | (3) RC Market Rates | (4) MH Market Rates | (5) WO Market Rates |
|---|---|---|---|---|---|
| Cameron (Coastal) | 15,271 | 7,502 | 0 | 2,259 | 0 |
| Iberia (Coastal) | 0 | 0 | 310 | 2,259 | 0 |
| Jefferson (Coastal) | 36,739 | 14,001 | 1,353 | 2,259 | 0 |
| Lafourche (Coastal) | 15,231 | 10,409 | 362 | 3,581 | 22,781 |
| Orleans (Coastal) | 24,436 | 15,277 | 393 | 2,259 | 9,156 |
| Plaquemines (Coastal) | 20,506 | 17,354 | 934 | 2,259 | 35,218 |
| St. Bernard (Coastal) | 16,924 | 10,743 | 326 | 2,259 | 19,567 |
| St. Mary (Coastal) | 0 | 8,759 | 310 | 2,259 | 0 |
| Terrebonne (Coastal) | 17,496 | 11,044 | 576 | 2,024 | 21,387 |
| Vermilion (Coastal) | 7,331 | 7,234 | 0 | 0 | 2,785 |

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

**Exhibit 6A**

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 | 2011 |
| 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 | 2011 |
| 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 | 2016 |
| 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 | 2011 |
| 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 | 2011 |
| 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 | 2011 |
| 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 6B**

LCPIC Homeowner Base Rate

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

LCPIC Renters Base Rate

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

LCPIC Residential Fire Base Rate

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

LCPIC Residential EC Base Rate

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

LCPIC Mobile Home Base Rate

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

LCPIC Wind Only Base Rate

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

**Louisiana Citizens Property Insurance Corporation**

# NOT USED

# FAIR Plan Homeowners Parish Indications

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Variable portion of ULAE as % of Hurricane Loss & ALAE | | | | | 0.00% (L) | | | | | | |
| | Fixed Expense Ratio | | | | | 3.90% (M) | | | | | | |
| | Variable Expenses | | | | | 13.90% (N) | | | | | | |
| | (2) | (3) | | | | (7) | | | | | (11) | (12) |
| | 2021-25 | 2021-25 | | | | Indicated | | | | | Indicated | Normalized |
| | Trended | Trended | (4) | (5) | (6) | Rate | (8) | | (10) | | Territory | Indicated |
| (1) | On Level | Ultimate | Non-Hurricane | Hurricane | Net | Change | Current | (9) | Current | | Relativity | Territory |
| | Earned | Incurred Losses | Loss & ALAE | Loss & ALAE | Cost of | Before | Base | Implicit | Territory | | Before | Relativity |
| | Premium | and ALAE | Ratio | Ratio | Reinsurance | Cred. | Rate | Exposures | Relativity | | Credibility | Before Credibility |
| Acadia | 1,214,688 | 56,571 | 4.66% | 12.95% | 23.94% | 0.528 | 2,433 | 499 | 0.7840 | | 0.4140 | 0.5089 |
| Allen | 79,995 | 954 | 1.19% | 11.17% | 20.65% | 0.429 | 1,730 | 46 | 0.5575 | | 0.2392 | 0.2940 |
| Ascension | 3,230,981 | 620,728 | 19.21% | 11.54% | 21.34% | 0.650 | 2,093 | 1,544 | 0.6744 | | 0.4384 | 0.5389 |
| Assumption | 1,762,612 | 39,285 | 2.23% | 10.86% | 20.09% | 0.431 | 3,254 | 542 | 1.0485 | | 0.4519 | 0.5555 |
| Avoyelles | 165,963 | 50,670 | 30.53% | 10.97% | 20.28% | 0.763 | 1,729 | 96 | 0.5571 | | 0.4251 | 0.5226 |
| Beauregard | 164,947 | 50,526 | 30.63% | 11.09% | 20.50% | 0.768 | 1,539 | 107 | 0.4959 | | 0.3809 | 0.4682 |
| Bienville | 48,937 | 4,537 | 9.27% | 7.99% | 14.77% | 0.417 | 1,736 | 28 | 0.5594 | | 0.2333 | 0.2868 |
| Bossier | 865,891 | 756,933 | 87.42% | 7.66% | 14.16% | 1.314 | 2,075 | 417 | 0.6686 | | 0.8785 | 1.0799 |
| Caddo | 3,298,941 | 748,315 | 22.68% | 9.12% | 16.86% | 0.610 | 2,121 | 1,555 | 0.6835 | | 0.4169 | 0.5125 |
| Calcasieu | 5,037,619 | 121,468 | 2.41% | 9.49% | 17.53% | 0.387 | 2,762 | 1,824 | 0.8900 | | 0.3444 | 0.4234 |
| Caldwell | 33,521 | - | 0.00% | 11.05% | 17.90% | 0.382 | 975 | 34 | 0.3142 | | 0.1200 | 0.1475 |
| Cameron | 556,226 | 8,371 | 1.50% | 12.78% | 23.62% | 0.486 | 4,130 | 135 | 1.3308 | | 0.6468 | 0.7951 |
| Catahoula | 61,639 | - | 0.00% | 8.63% | 15.95% | 0.331 | 1,665 | 37 | 0.5365 | | 0.1776 | 0.2183 |
| Claiborne | 43,501 | 3,977 | 9.14% | 13.36% | 24.70% | 0.594 | 1,131 | 38 | 0.3644 | | 0.2165 | 0.2661 |
| Concordia | 98,006 | 320 | 0.33% | 8.56% | 15.83% | 0.332 | 1,348 | 73 | 0.4344 | | 0.1442 | 0.1773 |
| DeSoto | 131,783 | - | 0.00% | 13.21% | 24.42% | 0.482 | 1,700 | 78 | 0.5478 | | 0.2640 | 0.3245 |
| East Baton Rouge | 6,515,576 | 3,907,407 | 59.97% | 18.35% | 33.91% | 1.349 | 1,492 | 4,367 | 0.4808 | | 0.6486 | 0.7973 |
| East Carroll | 75,799 | 23,035 | 30.39% | 11.05% | 17.90% | 0.734 | 1,987 | 38 | 0.6403 | | 0.4700 | 0.5778 |
| East Feliciana | 126,814 | 5,901 | 4.65% | 11.03% | 20.39% | 0.464 | 1,759 | 72 | 0.5668 | | 0.2630 | 0.3233 |
| Evangeline | 54,942 | - | 0.00% | 9.32% | 17.23% | 0.354 | 1,611 | 34 | 0.5191 | | 0.1838 | 0.2259 |
| Franklin | 46,862 | 29,368 | 62.67% | 11.64% | 21.53% | 1.158 | 1,593 | 29 | 0.5133 | | 0.5944 | 0.7307 |
| Grant | 67,744 | 8,102 | 11.96% | 11.05% | 17.90% | 0.520 | 2,123 | 32 | 0.6841 | | 0.3557 | 0.4372 |
| Iberia | 5,409,438 | 736,254 | 13.61% | 16.15% | 29.85% | 0.738 | 2,544 | 2,126 | 0.8198 | | 0.6050 | 0.7437 |
| Iberville | 530,726 | 5,160 | 0.97% | 16.40% | 30.32% | 0.599 | 1,937 | 274 | 0.6242 | | 0.3739 | 0.4596 |
| Jackson | 125,095 | 1,681 | 1.34% | 7.03% | 12.98% | 0.293 | 1,465 | 85 | 0.4721 | | 0.1383 | 0.1700 |
| Jefferson | 124,723,984 | 6,522,397 | 5.23% | 18.54% | 34.29% | 0.720 | 3,112 | 40,078 | 1.0028 | | 0.7220 | 0.8875 |
| Jefferson Davis | 564,421 | 450 | 0.08% | 11.74% | 21.71% | 0.435 | 2,541 | 222 | 0.8188 | | 0.3562 | 0.4379 |
| Lafayette | 4,874,659 | 287,524 | 5.90% | 12.95% | 23.94% | 0.542 | 2,698 | 1,807 | 0.8694 | | 0.4712 | 0.5792 |
| Lafourche | 13,774,050 | 380,729 | 2.76% | 11.56% | 21.36% | 0.460 | 4,035 | 3,414 | 1.3002 | | 0.5981 | 0.7352 |
| La Salle | 21,414 | 13,486 | 62.98% | 10.27% | 19.01% | 1.117 | 1,170 | 18 | 0.3770 | | 0.4211 | 0.5176 |
| Lincoln | 269,980 | 20,983 | 7.77% | 6.32% | 11.68% | 0.345 | 1,842 | 147 | 0.5936 | | 0.2048 | 0.2518 |
| Livingston | 2,054,981 | 305,867 | 14.88% | 11.03% | 20.38% | 0.583 | 2,022 | 1,016 | 0.6516 | | 0.3799 | 0.4670 |
| Madison | 45,891 | 3,780 | 8.24% | 11.30% | 20.90% | 0.515 | 1,463 | 31 | 0.4714 | | 0.2428 | 0.2985 |
| Morehouse | 35,373 | - | 0.00% | 11.05% | 17.90% | 0.382 | 1,639 | 22 | 0.5281 | | 0.2017 | 0.2479 |
| Natchitoches | 199,416 | 16,477 | 8.26% | 10.38% | 19.19% | 0.485 | 2,030 | 98 | 0.6541 | | 0.3172 | 0.3899 |
| Orleans | 231,000,363 | 16,543,488 | 7.16% | 24.42% | 45.15% | 0.936 | 3,618 | 63,848 | 1.1658 | | 1.0912 | 1.3414 |
| Ouachita | 618,309 | 58,110 | 9.40% | 9.97% | 18.43% | 0.484 | 1,225 | 505 | 0.3947 | | 0.1910 | 0.2348 |
| Plaquemines | 4,256,709 | 181,058 | 4.25% | 22.23% | 41.10% | 0.830 | 2,822 | 1,508 | 0.9093 | | 0.7547 | 0.9277 |
| Pointe Coupee | 215,012 | 44,126 | 20.52% | 13.21% | 24.42% | 0.721 | 1,642 | 131 | 0.5291 | | 0.3815 | 0.4690 |
| Rapides | 949,728 | 81,316 | 8.56% | 11.31% | 20.91% | 0.519 | 1,507 | 630 | 0.4856 | | 0.2520 | 0.3098 |
| Red River | 5,144 | - | 0.00% | 10.18% | 16.80% | 0.359 | 1,700 | 3 | 0.5478 | | 0.1967 | 0.2418 |
| Richland | 163,494 | 366 | 0.22% | 6.42% | 11.86% | 0.260 | 2,031 | 80 | 0.6545 | | 0.1702 | 0.2092 |
| Sabine | 10,753 | - | 0.00% | 10.89% | 20.14% | 0.406 | 1,295 | 8 | 0.4173 | | 0.1694 | 0.2082 |
| Saint Bernard | 9,976,841 | 596,232 | 5.98% | 18.78% | 34.71% | 0.736 | 3,113 | 3,205 | 1.0031 | | 0.7383 | 0.9076 |
| Saint Charles | 16,364,447 | 2,156,473 | 13.18% | 11.32% | 20.93% | 0.573 | 3,731 | 4,386 | 1.2022 | | 0.6889 | 0.8468 |
| Saint Helena | 94,112 | 10,009 | 10.64% | 6.18% | 11.43% | 0.373 | 1,983 | 47 | 0.6390 | | 0.2383 | 0.2929 |
| Saint James | 1,694,634 | 40,074 | 2.36% | 12.01% | 22.20% | 0.470 | 2,421 | 700 | 0.7801 | | 0.3666 | 0.4506 |
| Saint John the Baptist | 13,156,221 | 267,964 | 2.04% | 9.26% | 17.12% | 0.375 | 3,601 | 3,653 | 1.1604 | | 0.4352 | 0.5350 |
| Saint Landry | 862,634 | 44,934 | 5.21% | 15.30% | 28.29% | 0.612 | 1,517 | 569 | 0.4888 | | 0.2991 | 0.3677 |
| Saint Martin | 1,553,456 | 1,874,017 | 120.64% | 14.63% | 27.06% | 1.931 | 2,702 | 575 | 0.8707 | | 1.6813 | 2.0667 |
| Saint Mary | 5,458,937 | 133,196 | 2.44% | 19.25% | 35.59% | 0.711 | 2,500 | 2,184 | 0.8056 | | 0.5728 | 0.7041 |
| Saint Tammany | 47,165,559 | 5,507,715 | 11.68% | 22.72% | 42.00% | 0.933 | 2,304 | 20,471 | 0.7424 | | 0.6927 | 0.8515 |
| Tangipahoa | 1,911,154 | 982,030 | 51.38% | 14.67% | 27.11% | 1.127 | 1,581 | 1,209 | 0.5094 | | 0.5741 | 0.7057 |
| Tensas | 77,955 | 24,521 | 31.46% | 10.11% | 18.70% | 0.745 | 1,324 | 59 | 0.4266 | | 0.3178 | 0.3907 |
| Terrebonne | 16,115,184 | 1,822,699 | 11.31% | 13.08% | 24.19% | 0.610 | 3,172 | 5,080 | 1.0221 | | 0.6235 | 0.7664 |
| Union | 29,147 | - | 0.00% | 5.43% | 10.05% | 0.225 | 2,030 | 14 | 0.6541 | | 0.1472 | 0.1809 |
| Vermilion | 3,032,128 | 342,142 | 11.28% | 14.15% | 26.16% | 0.645 | 3,208 | 945 | 1.0337 | | 0.6667 | 0.8195 |
| Vernon | 39,649 | - | 0.00% | 13.32% | 24.62% | 0.486 | 1,543 | 26 | 0.4972 | | 0.2416 | 0.2970 |
| Washington | 648,128 | 436,480 | 67.34% | 11.46% | 21.17% | 1.206 | 1,971 | 329 | 0.6351 | | 0.7659 | 0.9415 |
| Webster | 244,829 | 85,650 | 34.98% | 7.87% | 14.56% | 0.712 | 1,728 | 142 | 0.5568 | | 0.3964 | 0.4873 |
| West Baton Rouge | 315,492 | 60,586 | 19.20% | 15.77% | 29.16% | 0.790 | 1,697 | 186 | 0.5468 | | 0.4320 | 0.5310 |
| West Carroll | 52,592 | 324 | 0.62% | 8.70% | 16.09% | 0.340 | 1,219 | 43 | 0.3928 | | 0.1336 | 0.1642 |
| West Feliciana | 42,451 | - | 0.00% | 15.72% | 29.06% | 0.565 | 1,469 | 29 | 0.4734 | | 0.2675 | 0.3288 |
| Winn | 18,916 | - | 0.00% | 8.85% | 16.35% | 0.338 | 906 | 21 | 0.2919 | | 0.0987 | 0.1213 |
| | 532,386,393 | 46,024,766 | 8.64% | 20.18% | 37.32% | 0.818 | 3,103 | 171,552 | 1.0000 | | 0.8135 | 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 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 1A, Page 1, Item (18)
(20)=[1+(18)]*[1+(19)]-1
(21) =[1+(20)]*OFB-1

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

| (1) | (13) Recipient Of Complement of Credibility | (14) Recipient Of Complement of Credibility Territory Relativity | (15) 2021-25 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 | 1,287 | 0.5920 | 187 | 0.068 | 0.6664 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Allen | 940 | 0.4323 | 19 | 0.022 | 0.4739 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Ascension | 1,077 | 0.4957 | 428 | 0.103 | 0.5732 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Assumption | 1,396 | 0.6424 | 229 | 0.076 | 0.8912 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Avoyelles | 930 | 0.4276 | 34 | 0.029 | 0.4735 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Beauregard | 875 | 0.4027 | 33 | 0.029 | 0.4215 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Bienville | 784 | 0.3609 | 7 | 0.013 | 0.4755 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Bossier | 842 | 0.3874 | 114 | 0.053 | 0.5683 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Caddo | 940 | 0.4326 | 485 | 0.110 | 0.5810 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Calcasieu | 1,136 | 0.5224 | 542 | 0.116 | 0.7565 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Caldwell | 672 | 0.3089 | 10 | 0.016 | 0.3064 | -0.0250 | -0.1510 | -17.22% | -20.56% |
| Cameron | 1,893 | 0.8707 | 40 | 0.032 | 1.1312 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Catahoula | 799 | 0.3674 | 10 | 0.016 | 0.4560 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Claiborne | 820 | 0.3771 | 13 | 0.018 | 0.3751 | 0.0290 | -0.1510 | -12.64% | -16.16% |
| Concordia | 718 | 0.3303 | 19 | 0.022 | 0.3692 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| DeSoto | 1,029 | 0.4734 | 19 | 0.022 | 0.4702 | -0.1420 | -0.1510 | -27.16% | -30.10% |
| East Baton Rouge | 1,169 | 0.5378 | 1,363 | 0.185 | 0.5529 | 0.1500 | -0.1510 | -2.37% | -6.30% |
| East Carroll | 965 | 0.4437 | 9 | 0.015 | 0.5443 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| East Feliciana | 942 | 0.4333 | 22 | 0.023 | 0.4818 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Evangeline | 817 | 0.3759 | 10 | 0.015 | 0.4412 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Franklin | 918 | 0.4222 | 6 | 0.013 | 0.4363 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Grant | 1,004 | 0.4618 | 9 | 0.015 | 0.5815 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Iberia | 1,560 | 0.7174 | 742 | 0.136 | 0.7210 | -0.1210 | -0.1510 | -25.37% | -28.38% |
| Iberville | 1,294 | 0.5954 | 77 | 0.044 | 0.5895 | -0.0560 | -0.1510 | -19.85% | -23.08% |
| Jackson | 682 | 0.3139 | 17 | 0.021 | 0.4013 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Jefferson | 2,033 | 0.9354 | 11,534 | 0.537 | 0.9097 | -0.0930 | -0.1510 | -23.00% | -26.10% |
| Jefferson Davis | 1,239 | 0.5701 | 80 | 0.045 | 0.6960 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Lafayette | 1,385 | 0.6369 | 558 | 0.118 | 0.7390 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Lafourche | 1,718 | 0.7901 | 1,241 | 0.176 | 1.1052 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| La Salle | 732 | 0.3367 | 8 | 0.014 | 0.3393 | -0.1000 | -0.1510 | -23.59% | -26.67% |
| Lincoln | 721 | 0.3316 | - | 0.000 | 0.5046 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Livingston | 1,024 | 0.4713 | 351 | 0.094 | 0.5539 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Madison | 860 | 0.3958 | 7 | 0.013 | 0.4007 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Morehouse | 864 | 0.3974 | 6 | 0.013 | 0.4489 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Natchitoches | 990 | 0.4552 | 31 | 0.028 | 0.5560 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Orleans | 2,906 | 1.3370 | 20,345 | 0.713 | 1.3401 | 0.1500 | -0.1510 | -2.37% | -6.30% |
| Ouachita | 737 | 0.3391 | 127 | 0.056 | 0.3355 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Plaquemines | 2,176 | 1.0012 | 406 | 0.101 | 0.9938 | 0.0930 | -0.1510 | -7.20% | -10.94% |
| Pointe Coupee | 1,007 | 0.4633 | 40 | 0.032 | 0.4635 | -0.1240 | -0.1510 | -25.63% | -28.63% |
| Rapides | 875 | 0.4025 | 169 | 0.065 | 0.4128 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Red River | 848 | 0.3901 | 1 | 0.004 | 0.4656 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Richland | 761 | 0.3499 | 21 | 0.023 | 0.5563 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Sabine | 791 | 0.3639 | 3 | 0.009 | 0.3625 | -0.1310 | -0.1510 | -26.22% | -29.19% |
| Saint Bernard | 2,054 | 0.9451 | 1,192 | 0.173 | 0.9386 | -0.0640 | -0.1510 | -20.53% | -23.73% |
| Saint Charles | 1,593 | 0.7326 | 1,401 | 0.187 | 1.0219 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Saint Helena | 739 | 0.3397 | 15 | 0.019 | 0.5432 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Saint James | 1,218 | 0.5601 | 229 | 0.076 | 0.6631 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Saint John the Baptist | 1,339 | 0.6161 | 1,340 | 0.183 | 0.9863 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Saint Landry | 1,051 | 0.4833 | 170 | 0.065 | 0.4758 | -0.0270 | -0.1510 | -17.39% | -20.72% |
| Saint Martin | 1,516 | 0.6973 | 209 | 0.072 | 0.7964 | -0.0850 | -0.1510 | -22.32% | -25.45% |
| Saint Mary | 1,760 | 0.8098 | 752 | 0.137 | 0.7953 | -0.0130 | -0.1510 | -16.20% | -19.58% |
| Saint Tammany | 1,880 | 0.8651 | 5,557 | 0.373 | 0.8538 | 0.1500 | -0.1510 | -2.37% | -6.30% |
| Tangipahoa | 1,050 | 0.4830 | 381 | 0.098 | 0.5047 | -0.0090 | -0.1510 | -15.86% | -19.25% |
| Tensas | 771 | 0.3546 | 15 | 0.020 | 0.3626 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Terrebonne | 1,572 | 0.7229 | 1,687 | 0.205 | 0.8688 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Union | 704 | 0.3237 | 4 | 0.010 | 0.5560 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Vermilion | 1,682 | 0.7740 | 340 | 0.092 | 0.8786 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Vernon | 975 | 0.4484 | 8 | 0.014 | 0.4463 | -0.1020 | -0.1510 | -23.76% | -26.83% |
| Washington | 1,032 | 0.4749 | 112 | 0.053 | 0.5398 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| Webster | 777 | 0.3574 | 52 | 0.036 | 0.4733 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| West Baton Rouge | 1,152 | 0.5298 | 58 | 0.038 | 0.5298 | -0.0310 | -0.1510 | -17.73% | -21.05% |
| West Carroll | 692 | 0.3181 | 11 | 0.017 | 0.3339 | -0.1500 | -0.1510 | -27.84% | -30.75% |
| West Feliciana | 1,047 | 0.4817 | 7 | 0.013 | 0.4797 | 0.0130 | -0.1510 | -14.00% | -17.47% |
| Winn | 618 | 0.2841 | 5 | 0.011 | 0.2823 | -0.0330 | -0.1510 | -17.90% | -21.21% |
| | 2,174 | 1.0000 | 52,917 | 1.000 | 1.0300 | | -0.1510 | -11.54% | -15.10% |
| | | | | | | | | (OFB) | 0.960 |

# Coastal Plan Homeowner Parish Indications

| | | |
|---|---|---|
| Variable portion of ULAE as % of Hurricane Loss & ALAE | 0.00% | (L) |
| Fixed Expense Ratio | 3.90% | (M) |
| Variable Expenses | 13.90% | (N) |

| (1) | (2) 2021-25 Trended On-Level Earned Premium | (3) 2021-25 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 | 77,848 | - | 0.00% | 10.28% | 20.62% | 0.404 | 4,504 | 17 | 1.1202 | 0.4526 | 0.5647 |
| Iberia Parish | - | - | 0.00% | 18.07% | 38.18% | 0.699 | 4,956 | - | 1.2326 | 0.8616 | 1.0750 |
| Jefferson Parish | 303,177 | - | 0.00% | 21.78% | 43.66% | 0.805 | 7,334 | 41 | 1.8241 | 1.4684 | 1.8321 |
| Lafourche Parish | 1,956,825 | 10,806 | 0.55% | 15.84% | 31.77% | 0.605 | 4,923 | 397 | 1.2244 | 0.7408 | 0.9243 |
| Orleans Parish | 936,895 | 297,326 | 31.74% | 21.04% | 42.20% | 1.148 | 5,101 | 184 | 1.2687 | 1.4565 | 1.8172 |
| Plaquemines Parish | 92,534 | - | 0.00% | 8.86% | 17.76% | 0.354 | 6,972 | 13 | 1.7341 | 0.6139 | 0.7659 |
| Saint Bernard Parish | 109,131 | - | 0.00% | 8.86% | 17.76% | 0.354 | 6,920 | 16 | 1.7211 | 0.6093 | 0.7602 |
| Saint Mary Parish | 43,162 | - | 0.00% | 18.07% | 38.18% | 0.699 | 3,097 | 14 | 0.7703 | 0.5384 | 0.6717 |
| Terrebonne Parish | 2,769,463 | 238,665 | 8.62% | 20.70% | 41.53% | 0.868 | 3,142 | 881 | 0.7815 | 0.6783 | 0.8463 |
| Vermilion Parish | - | - | 0.00% | 18.07% | 38.18% | 0.699 | 3,083 | - | 0.7668 | 0.5360 | 0.6687 |
| | 6,289,035 | 546,797 | 8.69% | 18.76% | 37.65% | 0.816 | 4,021 | 1,564 | 1.0000 | 0.8015 | 1.0000 |

(2) - See Exhibit 9, Sheet 1B
(3) - See Exhibit 10, Sheet 1B
(4)=(3)/(2)
(5) - See Exhibit 23, Sheet 1B, Column (9)
(6) - See Exhibit 23, Sheet 1B, Column (13)
(7) =[(4)+ (5)*(1.0+(L))+(M)+(6)]/(1.0-(N))
(8)-Current base rates, see Exhibit 4, Sheet 1B, Column (20)
(9) =(2)/(8)
(10) =(8)/total of (8)
(11) =(10)*(7)

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

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

(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

# Coastal Plan Homeowner Parish Indications

| (1) | (13) Recipient Of Complement of Credibility | (14) Recipient Of Complement of Credibility Territory Relativity | (15) 2021-25 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 | 1,898 | 0.6841 | 9 | 0.015 | 0.9522 | -0.1500 | -0.2290 | -34.47% | -37.01% |
| Iberia Parish | 3,294 | 1.1872 | - | 0.000 | 1.1872 | -0.0370 | -0.2290 | -25.75% | -28.63% |
| Jefferson Parish | 5,306 | 1.9122 | 25 | 0.025 | 1.9102 | 0.0470 | -0.2290 | -19.28% | -22.41% |
| Lafourche Parish | 2,850 | 1.0272 | 194 | 0.070 | 1.0407 | -0.1500 | -0.2290 | -34.47% | -37.01% |
| Orleans Parish | 3,732 | 1.3451 | 79 | 0.044 | 1.3660 | 0.0770 | -0.2290 | -16.96% | -20.18% |
| Plaquemines Parish | 2,362 | 0.8514 | 8 | 0.014 | 1.4740 | -0.1500 | -0.2290 | -34.47% | -37.01% |
| Saint Bernard Parish | 2,348 | 0.8464 | 7 | 0.013 | 1.4629 | -0.1500 | -0.2290 | -34.47% | -37.01% |
| Saint Mary Parish | 2,248 | 0.8104 | 2 | 0.006 | 0.8096 | 0.0510 | -0.2290 | -18.97% | -22.11% |
| Terrebonne Parish | 2,462 | 0.8872 | 350 | 0.094 | 0.8834 | 0.1300 | -0.2290 | -12.88% | -16.26% |
| Vermilion Parish | 2,241 | 0.8075 | - | 0.000 | 0.8075 | 0.0530 | -0.2290 | -18.81% | -21.96% |
| | 2,775 | 1.0000 | 672 | 0.130 | 1.0181 | | -0.2290 | -19.80% | -22.91% |
| | | | | | | | | (OFB) | 0.961 |

# FAIR Plan Fire Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE 0.00% (L)
Fixed Expense Ratio 3.50% (M)
Variable Expenses 13.25% (N)

| (1) | (2) 2021-25 Trended On-Level Earned Premium | (3) 2021-25 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 | 1,588,702 | 515,159 | 32.43% | 0.00% | 0.00% | 0.414 | 194 | 8,189 | 1.5155 | 0.6274 | 0.6943 |
| Allen | 100,134 | - | 0.00% | 0.00% | 0.00% | 0.040 | 112 | 894 | 0.8749 | 0.0350 | 0.0387 |
| Ascension | 538,511 | 267,315 | 49.64% | 0.00% | 0.00% | 0.613 | 103 | 5,228 | 0.8046 | 0.4932 | 0.5458 |
| Assumption | 747,526 | 354,604 | 47.44% | 0.00% | 0.00% | 0.587 | 187 | 3,997 | 1.4608 | 0.8575 | 0.9490 |
| Avoyelles | 115,544 | 96,124 | 83.19% | 0.00% | 0.00% | 0.999 | 96 | 1,204 | 0.7499 | 0.7492 | 0.8291 |
| Beauregard | 199,452 | - | 0.00% | 0.00% | 0.00% | 0.040 | 260 | 767 | 2.0311 | 0.0812 | 0.0899 |
| Bienville | 31,519 | - | 0.00% | 0.00% | 0.00% | 0.040 | 96 | 328 | 0.7499 | 0.0300 | 0.0332 |
| Bossier | 31,279 | - | 0.00% | 0.00% | 0.00% | 0.040 | 107 | 292 | 0.8359 | 0.0334 | 0.0370 |
| Caddo | 224,131 | 235,039 | 104.87% | 0.00% | 0.00% | 1.249 | 102 | 2,197 | 0.7968 | 0.9952 | 1.1014 |
| Calcasieu | 3,650,984 | 1,989,049 | 54.48% | 0.00% | 0.00% | 0.668 | 128 | 28,523 | 0.9999 | 0.6679 | 0.7392 |
| Caldwell | 14,211 | - | 0.00% | 0.00% | 0.00% | 0.040 | 85 | 167 | 0.6640 | 0.0266 | 0.0294 |
| Cameron | 391,889 | - | 0.00% | 0.00% | 0.00% | 0.040 | 208 | 1,884 | 1.6249 | 0.0650 | 0.0719 |
| Catahoula | 104,511 | 133,689 | 127.92% | 0.00% | 0.00% | 1.515 | 89 | 1,174 | 0.6953 | 1.0534 | 1.1658 |
| Claiborne | 25,418 | 172,706 | 679.46% | 0.00% | 0.00% | 7.873 | 100 | 254 | 0.7812 | 6.1504 | 6.8066 |
| Concordia | 69,704 | 8,716 | 12.50% | 0.00% | 0.00% | 0.184 | 88 | 792 | 0.6874 | 0.1265 | 0.1400 |
| DeSoto | 33,397 | - | 0.00% | 0.00% | 0.00% | 0.040 | 126 | 265 | 0.9843 | 0.0394 | 0.0436 |
| East Baton Rouge | 3,032,256 | 4,135,982 | 136.40% | 0.00% | 0.00% | 1.613 | 135 | 22,461 | 1.0546 | 1.7011 | 1.8826 |
| East Carroll | 59,888 | 346,526 | 578.62% | 0.00% | 0.00% | 6.710 | 127 | 472 | 0.9921 | 6.6570 | 7.3672 |
| East Feliciana | 75,035 | 237,654 | 316.72% | 0.00% | 0.00% | 3.691 | 138 | 544 | 1.0780 | 3.9789 | 4.4034 |
| Evangeline | 123,578 | 84,871 | 68.68% | 0.00% | 0.00% | 0.832 | 121 | 1,021 | 0.9452 | 0.7864 | 0.8703 |
| Franklin | 70,753 | - | 0.00% | 0.00% | 0.00% | 0.040 | 95 | 745 | 0.7421 | 0.0297 | 0.0329 |
| Grant | 48,699 | 4,150 | 8.52% | 0.00% | 0.00% | 0.139 | 94 | 518 | 0.7343 | 0.1021 | 0.1130 |
| Iberia | 1,948,230 | 1,619,064 | 83.10% | 0.00% | 0.00% | 0.998 | 101 | 19,289 | 0.7890 | 0.7874 | 0.8714 |
| Iberville | 179,044 | 251,483 | 140.46% | 0.00% | 0.00% | 1.659 | 105 | 1,705 | 0.8202 | 1.3607 | 1.5059 |
| Jackson | 26,437 | - | 0.00% | 0.00% | 0.00% | 0.040 | 85 | 311 | 0.6640 | 0.0266 | 0.0294 |
| Jefferson | 17,853,484 | 8,771,228 | 49.13% | 0.00% | 0.00% | 0.607 | 142 | 125,729 | 1.1093 | 0.6733 | 0.7451 |
| Jefferson Davis | 721,463 | 337,860 | 46.83% | 0.00% | 0.00% | 0.580 | 211 | 3,419 | 1.6483 | 0.9560 | 1.0580 |
| Lafayette | 3,382,523 | 2,581,176 | 76.31% | 0.00% | 0.00% | 0.920 | 143 | 23,654 | 1.1171 | 1.0277 | 1.1373 |
| Lafourche | 2,097,253 | 688,290 | 32.82% | 0.00% | 0.00% | 0.419 | 106 | 19,785 | 0.8281 | 0.3470 | 0.3840 |
| La Salle | 66,913 | 63,320 | 94.63% | 0.00% | 0.00% | 1.131 | 106 | 631 | 0.8281 | 0.9366 | 1.0365 |
| Lincoln | 67,060 | 124,320 | 185.39% | 0.00% | 0.00% | 2.177 | 102 | 657 | 0.7968 | 1.7346 | 1.9197 |
| Livingston | 730,113 | 394,416 | 54.02% | 0.00% | 0.00% | 0.663 | 163 | 4,479 | 1.2733 | 0.8442 | 0.9343 |
| Madison | 97,723 | 19,903 | 20.37% | 0.00% | 0.00% | 0.275 | 98 | 997 | 0.7656 | 0.2105 | 0.2330 |
| Morehouse | 116,429 | 628,663 | 539.95% | 0.00% | 0.00% | 6.265 | 150 | 776 | 1.1718 | 7.3413 | 8.1245 |
| Natchitoches | 107,443 | 84,165 | 78.33% | 0.00% | 0.00% | 0.943 | 102 | 1,053 | 0.7968 | 0.7514 | 0.8316 |
| Orleans | 20,096,672 | 22,302,900 | 110.98% | 0.00% | 0.00% | 1.320 | 129 | 155,788 | 1.0077 | 1.3302 | 1.4721 |
| Ouachita | 288,304 | 91,333 | 31.68% | 0.00% | 0.00% | 0.406 | 103 | 2,799 | 0.8046 | 0.3267 | 0.3616 |
| Plaquemines | 430,603 | - | 0.00% | 0.00% | 0.00% | 0.040 | 127 | 3,391 | 0.9921 | 0.0397 | 0.0439 |
| Pointe Coupee | 139,791 | 19,254 | 13.77% | 0.00% | 0.00% | 0.199 | 100 | 1,398 | 0.7812 | 0.1555 | 0.1721 |
| Rapides | 354,828 | 704,928 | 198.67% | 0.00% | 0.00% | 2.330 | 129 | 2,751 | 1.0077 | 2.3479 | 2.5984 |
| Red River | 6,739 | - | 0.00% | 0.00% | 0.00% | 0.040 | 98 | 69 | 0.7656 | 0.0306 | 0.0339 |
| Richland | 53,863 | - | 0.00% | 0.00% | 0.00% | 0.040 | 89 | 605 | 0.6953 | 0.0278 | 0.0308 |
| Sabine | 56,544 | - | 0.00% | 0.00% | 0.00% | 0.040 | 98 | 577 | 0.7656 | 0.0306 | 0.0339 |
| Saint Bernard | 1,483,615 | 1,070,474 | 72.15% | 0.00% | 0.00% | 0.872 | 94 | 15,783 | 0.7343 | 0.6403 | 0.7086 |
| Saint Charles | 1,192,817 | 927,261 | 77.74% | 0.00% | 0.00% | 0.936 | 142 | 8,400 | 1.1093 | 1.0383 | 1.1491 |
| Saint Helena | 127,338 | 276,950 | 217.49% | 0.00% | 0.00% | 2.547 | 203 | 627 | 1.5858 | 4.0390 | 4.4699 |
| Saint James | 398,549 | 11,979 | 3.01% | 0.00% | 0.00% | 0.075 | 160 | 2,491 | 1.2499 | 0.0937 | 0.1037 |
| Saint John the Baptist | 1,686,047 | 822,526 | 48.78% | 0.00% | 0.00% | 0.603 | 211 | 7,991 | 1.6483 | 0.9939 | 1.0999 |
| Saint Landry | 407,929 | 417,282 | 102.29% | 0.00% | 0.00% | 1.220 | 95 | 4,294 | 0.7421 | 0.9054 | 1.0020 |
| Saint Martin | 1,648,902 | 170,535 | 10.34% | 0.00% | 0.00% | 0.160 | 221 | 7,461 | 1.7264 | 0.2762 | 0.3057 |
| Saint Mary | 2,281,576 | 1,719,646 | 75.37% | 0.00% | 0.00% | 0.909 | 94 | 24,272 | 0.7343 | 0.6675 | 0.7387 |
| Saint Tammany | 3,072,360 | 2,225,296 | 72.43% | 0.00% | 0.00% | 0.875 | 82 | 37,468 | 0.6406 | 0.5605 | 0.6203 |
| Tangipahoa | 912,508 | 1,459,918 | 159.99% | 0.00% | 0.00% | 1.885 | 115 | 7,935 | 0.8984 | 1.6935 | 1.8742 |
| Tensas | 48,611 | - | 0.00% | 0.00% | 0.00% | 0.040 | 99 | 491 | 0.7734 | 0.0309 | 0.0342 |
| Terrebonne | 3,499,390 | 1,886,358 | 53.91% | 0.00% | 0.00% | 0.662 | 120 | 29,162 | 0.9374 | 0.6206 | 0.6868 |
| Union | 26,852 | - | 0.00% | 0.00% | 0.00% | 0.040 | 100 | 269 | 0.7812 | 0.0312 | 0.0345 |
| Vermilion | 2,175,562 | 575,307 | 26.44% | 0.00% | 0.00% | 0.345 | 113 | 19,253 | 0.8827 | 0.3045 | 0.3370 |
| Vernon | 54,243 | 448,318 | 826.50% | 0.00% | 0.00% | 9.568 | 109 | 498 | 0.8515 | 8.1472 | 9.0164 |
| Washington | 558,735 | 553,966 | 99.15% | 0.00% | 0.00% | 1.183 | 143 | 3,907 | 1.1171 | 1.3215 | 1.4625 |
| Webster | 37,443 | - | 0.00% | 0.00% | 0.00% | 0.040 | 95 | 394 | 0.7421 | 0.0297 | 0.0329 |
| West Baton Rouge | 89,524 | - | 0.00% | 0.00% | 0.00% | 0.040 | 108 | 829 | 0.8437 | 0.0337 | 0.0373 |
| West Carroll | 12,967 | - | 0.00% | 0.00% | 0.00% | 0.040 | 82 | 158 | 0.6406 | 0.0256 | 0.0283 |
| West Feliciana | 49,484 | - | 0.00% | 0.00% | 0.00% | 0.040 | 158 | 313 | 1.2343 | 0.0494 | 0.0547 |
| Winn | 40,604 | - | 0.00% | 0.00% | 0.00% | 0.040 | 98 | 414 | 0.7656 | 0.0306 | 0.0339 |
| | 79,903,636 | 59,829,703 | 74.88% | 0.00% | 0.00% | 0.919 | 128 | 624,193 | 1.0000 | 0.9036 | 1.0000 |

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

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

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

(19) - Exhibit 5, Sheet 2A, Page 1, Item (18)
(20)=[1+(18)]*[1+(19)]-1
(21) =[1+(20)]*OFB-1

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

# FAIR Plan Fire Parish Indications

| (1) | (13) Recipient Of Complement of Credibility | (14) Recipient Of Complement of Credibility Territory Relativity | (15) 2021-25 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 | 100 | 1.0000 | 3,723 | 0.305 | 1.2882 | -0.1500 | -0.1240 | -25.54% | -24.85% |
| Allen | 100 | 1.0000 | 348 | 0.093 | 0.9103 | 0.0400 | -0.1240 | -8.90% | -8.06% |
| Ascension | 100 | 1.0000 | 1,805 | 0.212 | 0.9035 | 0.1230 | -0.1240 | -1.63% | -0.72% |
| Assumption | 100 | 1.0000 | 1,756 | 0.210 | 1.2417 | -0.1500 | -0.1240 | -25.54% | -24.85% |
| Avoyelles | 100 | 1.0000 | 452 | 0.106 | 0.8624 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Beauregard | 100 | 1.0000 | 283 | 0.084 | 1.7264 | -0.1500 | -0.1240 | -25.54% | -24.85% |
| Bienville | 100 | 1.0000 | 152 | 0.062 | 0.8624 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Bossier | 100 | 1.0000 | 101 | 0.050 | 0.9516 | 0.1380 | -0.1240 | -0.31% | 0.61% |
| Caddo | 100 | 1.0000 | 891 | 0.149 | 0.9163 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Calcasieu | 100 | 1.0000 | 10,613 | 0.515 | 0.8657 | -0.1340 | -0.1240 | -24.14% | -23.44% |
| Caldwell | 100 | 1.0000 | 52 | 0.036 | 0.7636 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Cameron | 100 | 1.0000 | 497 | 0.111 | 1.3812 | -0.1500 | -0.1240 | -25.54% | -24.85% |
| Catahoula | 100 | 1.0000 | 303 | 0.087 | 0.7996 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Claiborne | 100 | 1.0000 | 117 | 0.054 | 0.8984 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Concordia | 100 | 1.0000 | 281 | 0.084 | 0.7905 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| DeSoto | 100 | 1.0000 | 75 | 0.043 | 0.9585 | -0.0260 | -0.1240 | -14.68% | -13.90% |
| East Baton Rouge | 100 | 1.0000 | 9,569 | 0.489 | 1.2128 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| East Carroll | 100 | 1.0000 | 209 | 0.072 | 1.1409 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| East Feliciana | 100 | 1.0000 | 211 | 0.073 | 1.2397 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Evangeline | 100 | 1.0000 | 484 | 0.110 | 0.9857 | 0.0430 | -0.1240 | -8.63% | -7.79% |
| Franklin | 100 | 1.0000 | 301 | 0.087 | 0.8534 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Grant | 100 | 1.0000 | 171 | 0.065 | 0.8444 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Iberia | 100 | 1.0000 | 8,417 | 0.459 | 0.9074 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Iberville | 100 | 1.0000 | 687 | 0.131 | 0.9432 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Jackson | 100 | 1.0000 | 122 | 0.055 | 0.7636 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Jefferson | 100 | 1.0000 | 43,813 | 1.000 | 0.9429 | -0.1500 | -0.1240 | -25.54% | -24.85% |
| Jefferson Davis | 100 | 1.0000 | 1,401 | 0.187 | 1.4011 | -0.1500 | -0.1240 | -25.54% | -24.85% |
| Lafayette | 100 | 1.0000 | 10,596 | 0.515 | 1.0707 | -0.0420 | -0.1240 | -16.08% | -15.31% |
| Lafourche | 100 | 1.0000 | 7,936 | 0.445 | 0.7256 | -0.1240 | -0.1240 | -23.26% | -22.55% |
| La Salle | 100 | 1.0000 | 236 | 0.077 | 0.9523 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Lincoln | 100 | 1.0000 | - | 0.000 | 0.9163 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Livingston | 100 | 1.0000 | 1,751 | 0.209 | 1.0823 | -0.1500 | -0.1240 | -25.54% | -24.85% |
| Madison | 100 | 1.0000 | 354 | 0.094 | 0.8804 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Morehouse | 100 | 1.0000 | 247 | 0.079 | 1.3476 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Natchitoches | 100 | 1.0000 | 437 | 0.105 | 0.9163 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Orleans | 100 | 1.0000 | 58,579 | 1.000 | 1.1589 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Ouachita | 100 | 1.0000 | 931 | 0.153 | 0.9026 | 0.1220 | -0.1240 | -1.71% | -0.81% |
| Plaquemines | 100 | 1.0000 | 1,041 | 0.161 | 0.8457 | -0.1480 | -0.1240 | -25.36% | -24.67% |
| Pointe Coupee | 100 | 1.0000 | 510 | 0.113 | 0.8984 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Rapides | 100 | 1.0000 | 1,105 | 0.166 | 1.1589 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Red River | 100 | 1.0000 | 31 | 0.028 | 0.8804 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Richland | 100 | 1.0000 | 234 | 0.076 | 0.7996 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Sabine | 100 | 1.0000 | 237 | 0.077 | 0.8804 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Saint Bernard | 100 | 1.0000 | 5,906 | 0.384 | 0.8444 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Saint Charles | 100 | 1.0000 | 2,798 | 0.264 | 1.0394 | -0.0630 | -0.1240 | -17.92% | -17.16% |
| Saint Helena | 100 | 1.0000 | 205 | 0.072 | 1.3479 | -0.1500 | -0.1240 | -25.54% | -24.85% |
| Saint James | 100 | 1.0000 | 955 | 0.154 | 1.0624 | -0.1500 | -0.1240 | -25.54% | -24.85% |
| Saint John the Baptist | 100 | 1.0000 | 2,907 | 0.270 | 1.4011 | -0.1500 | -0.1240 | -25.54% | -24.85% |
| Saint Landry | 100 | 1.0000 | 1,957 | 0.221 | 0.8534 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Saint Martin | 100 | 1.0000 | 3,351 | 0.289 | 1.4674 | -0.1500 | -0.1240 | -25.54% | -24.85% |
| Saint Mary | 100 | 1.0000 | 9,597 | 0.490 | 0.8444 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Saint Tammany | 100 | 1.0000 | 12,883 | 0.568 | 0.7367 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Tangipahoa | 100 | 1.0000 | 2,768 | 0.263 | 1.0332 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Tensas | 100 | 1.0000 | 189 | 0.069 | 0.8894 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Terrebonne | 100 | 1.0000 | 11,115 | 0.527 | 0.8349 | -0.1090 | -0.1240 | -21.95% | -21.23% |
| Union | 100 | 1.0000 | 97 | 0.049 | 0.8984 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Vermilion | 100 | 1.0000 | 8,039 | 0.448 | 0.7503 | -0.1500 | -0.1240 | -25.54% | -24.85% |
| Vernon | 100 | 1.0000 | 183 | 0.068 | 0.9792 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| Washington | 100 | 1.0000 | 1,642 | 0.203 | 1.0937 | -0.0210 | -0.1240 | -14.24% | -13.45% |
| Webster | 100 | 1.0000 | 176 | 0.066 | 0.8534 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| West Baton Rouge | 100 | 1.0000 | 351 | 0.094 | 0.9098 | 0.0780 | -0.1240 | -5.57% | -4.70% |
| West Carroll | 100 | 1.0000 | 54 | 0.037 | 0.7367 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| West Feliciana | 100 | 1.0000 | 111 | 0.053 | 1.0492 | -0.1500 | -0.1240 | -25.54% | -24.85% |
| Winn | 100 | 1.0000 | 166 | 0.064 | 0.8804 | 0.1500 | -0.1240 | 0.74% | 1.67% |
| | 100 | 1.0000 | 236,502 | 1.000 | 0.9973 | | -0.1240 | -13.20% | -12.40% |
| | | | | | | | | (OFB) | 1.009 |

# Coastal Plan Fire Parish Indications

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Variable portion of ULAE as % of Hurricane Loss & ALAE | | | | | | | 0.00% (L) | | | | |
| Fixed Expense Ratio | | | | | | | 3.50% (M) | | | | |
| Variable Expenses | | | | | | | 13.25% (N) | | | | |
| | (2) | (3) | | | | (7) | | | | (11) | (12) |
| | 2021-25 | 2021-25 | | | | Indicated | | | | Indicated | Normalized Indicated |
| | Trended | Trended | (4) | (5) | (6) | Rate | (8) | | (10) | Territory | Territory |
| (1) | On-Level | Ultimate | Non-Hurricane | Hurricane | Net | Change | Current | (9) | Current | Relativity | Relativity |
| | Earned | Incurred Losses | Loss & ALAE | Loss & ALAE | Cost of | Before | Base | Implicit | Territory | Before | Before |
| | Premium | and ALAE | Ratio | Ratio | Reinsurance | Cred. | Rate | Exposures | Relativity | Credibility | Credibility |
| Cameron Parish | 47,581 | - | 0.00% | 0.00% | 0.00% | 0.040 | 66 | 721 | 2.2342 | 0.0894 | 0.0621 |
| Iberia Parish | - | - | 0.00% | 0.00% | 0.00% | 0.040 | 13 | - | 0.4401 | 0.0176 | 0.0122 |
| Jefferson Parish | 299,267 | 391,795 | 130.92% | 0.00% | 0.00% | 1.549 | 22 | 13,603 | 0.7447 | 1.1535 | 0.8010 |
| Lafourche Parish | 447,080 | 679,287 | 151.94% | 0.00% | 0.00% | 1.792 | 39 | 11,464 | 1.3202 | 2.3658 | 1.6428 |
| Orleans Parish | (19,755) | - | 0.00% | 0.00% | 0.00% | 0.040 | 17 | (1,162) | 0.5755 | 0.0230 | 0.0160 |
| Plaquemines Parish | 109,595 | 15,589 | 14.22% | 0.00% | 0.00% | 0.204 | 51 | 2,149 | 1.7265 | 0.3522 | 0.2446 |
| Saint Bernard Parish | (4,830) | - | 0.00% | 0.00% | 0.00% | 0.040 | 27 | (179) | 0.9140 | 0.0366 | 0.0254 |
| Saint Mary Parish | 21,089 | - | 0.00% | 0.00% | 0.00% | 0.040 | 14 | 1,506 | 0.4739 | 0.0190 | 0.0132 |
| Terrebonne Parish | 125,040 | 164,988 | 131.95% | 0.00% | 0.00% | 1.561 | 19 | 6,581 | 0.6432 | 1.0040 | 0.6972 |
| Vermilion Parish | 5,568 | - | 0.00% | 0.00% | 0.00% | 0.040 | 27 | 206 | 0.9140 | 0.0366 | 0.0254 |
| | 1,030,635 | 1,251,659 | 121.45% | 0.00% | 0.00% | 1.501 | 30 | 34,889 | 1.0000 | 1.4401 | 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) 2021-25 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 | 37 | 1.0000 | 357 | 0.094 | 1.8991 | -0.1500 | 0.1390 | -3.19% | -7.65% |
| Iberia Parish | 37 | 1.0000 | - | 0.000 | 0.5061 | 0.1500 | 0.1390 | 30.99% | 24.95% |
| Jefferson Parish | 37 | 1.0000 | 4,213 | 0.325 | 0.8564 | 0.1500 | 0.1390 | 30.99% | 24.95% |
| Lafourche Parish | 37 | 1.0000 | 5,310 | 0.364 | 1.2342 | -0.0650 | 0.1390 | 6.50% | 1.59% |
| Orleans Parish | 37 | 1.0000 | 394 | 0.099 | 0.6618 | 0.1500 | 0.1390 | 30.99% | 24.95% |
| Plaquemines Parish | 37 | 1.0000 | 718 | 0.134 | 1.4675 | -0.1500 | 0.1390 | -3.19% | -7.65% |
| Saint Bernard Parish | 37 | 1.0000 | 312 | 0.088 | 0.9139 | 0.0000 | 0.1390 | 13.90% | 8.65% |
| Saint Mary Parish | 37 | 1.0000 | 607 | 0.123 | 0.5450 | 0.1500 | 0.1390 | 30.99% | 24.95% |
| Terrebonne Parish | 37 | 1.0000 | 3,544 | 0.298 | 0.7397 | 0.1500 | 0.1390 | 30.99% | 24.95% |
| Vermilion Parish | 37 | 1.0000 | 295 | 0.086 | 0.9164 | 0.0030 | 0.1390 | 14.24% | 8.97% |
| | 37 | 1.0000 | 15,750 | 0.627 | 1.0108 | | 0.1390 | 19.4% | 13.9% |
| | | | | | | | | (OFB) | 0.954 |

(19) - Exhibit 5, Sheet 2B, Page 1, Item (18)
(20)=[1+(18)]*[1+(19)]-1
(21) =[1+(20)]*OFB-1

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

# FAIR Plan EC Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE 0.00% (L)
Fixed Expense Ratio 3.90% (M)
Variable Expenses 13.65% (N)

| (1) | (2) 2021-25 Trended On-Level Earned Premium | (3) 2021-25 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 | 10,009,650 | 460,673 | 4.60% | 11.32% | 20.73% | 0.470 | 1,422 | 7,039 | 1.0244 | 0.4815 | 0.7698 |
| Allen | 529,960 | 30,559 | 5.77% | 15.53% | 28.44% | 0.621 | 666 | 796 | 0.4798 | 0.2980 | 0.4764 |
| Ascension | 4,636,258 | 308,697 | 6.66% | 15.61% | 28.58% | 0.634 | 845 | 5,487 | 0.6087 | 0.3859 | 0.6169 |
| Assumption | 5,894,063 | 63,090 | 1.07% | 11.67% | 21.38% | 0.440 | 1,716 | 3,435 | 1.2362 | 0.5439 | 0.8695 |
| Avoyelles | 563,992 | 11,116 | 1.97% | 17.12% | 31.36% | 0.629 | 646 | 873 | 0.4654 | 0.2927 | 0.4679 |
| Beauregard | 382,615 | 52,432 | 13.70% | 17.39% | 31.84% | 0.774 | 558 | 686 | 0.4020 | 0.3111 | 0.4974 |
| Bienville | 156,125 | 46,855 | 30.01% | 16.60% | 30.41% | 0.937 | 481 | 325 | 0.3465 | 0.3247 | 0.5191 |
| Bossier | 216,126 | 62,834 | 29.07% | 14.80% | 27.11% | 0.867 | 625 | 346 | 0.4502 | 0.3903 | 0.6240 |
| Caddo | 1,415,470 | 661,709 | 46.75% | 17.69% | 32.40% | 1.167 | 684 | 2,069 | 0.4927 | 0.5750 | 0.9193 |
| Calcasieu | 26,434,600 | 1,384,085 | 5.24% | 14.87% | 27.23% | 0.593 | 980 | 26,974 | 0.7060 | 0.4187 | 0.6694 |
| Caldwell | 71,604 | 305 | 0.43% | 15.33% | 28.08% | 0.553 | 469 | 153 | 0.3379 | 0.1869 | 0.2988 |
| Cameron | 3,992,738 | 152,729 | 3.83% | 10.41% | 19.07% | 0.431 | 2,760 | 1,447 | 1.9882 | 0.8569 | 1.3699 |
| Catahoula | 260,659 | 58,656 | 22.50% | 17.06% | 31.23% | 0.865 | 498 | 523 | 0.3587 | 0.3103 | 0.4961 |
| Claiborne | 94,572 | 26,277 | 27.79% | 19.34% | 35.42% | 1.001 | 437 | 216 | 0.3148 | 0.3151 | 0.5038 |
| Concordia | 392,353 | 156,806 | 39.97% | 15.27% | 27.96% | 1.009 | 516 | 760 | 0.3717 | 0.3750 | 0.5995 |
| DeSoto | 101,457 | 35,734 | 35.22% | 20.21% | 37.02% | 1.116 | 403 | 252 | 0.2903 | 0.3240 | 0.5180 |
| East Baton Rouge | 17,186,412 | 3,037,941 | 17.68% | 18.16% | 33.26% | 0.845 | 710 | 24,206 | 0.5115 | 0.4322 | 0.6910 |
| East Carroll | 209,848 | 117,212 | 55.86% | 17.14% | 31.40% | 1.254 | 520 | 404 | 0.3746 | 0.4697 | 0.7509 |
| East Feliciana | 485,572 | 14,906 | 3.07% | 12.18% | 22.32% | 0.480 | 864 | 562 | 0.6224 | 0.2988 | 0.4777 |
| Evangeline | 684,682 | 130,478 | 19.06% | 15.49% | 28.37% | 0.774 | 766 | 894 | 0.5518 | 0.4271 | 0.6828 |
| Franklin | 372,905 | 56,249 | 15.08% | 14.96% | 27.39% | 0.710 | 498 | 749 | 0.3587 | 0.2547 | 0.4072 |
| Grant | 180,307 | 39,172 | 21.72% | 19.73% | 36.14% | 0.944 | 487 | 370 | 0.3508 | 0.3312 | 0.5295 |
| Iberia | 17,369,966 | 941,585 | 5.42% | 17.62% | 32.28% | 0.686 | 1,068 | 16,264 | 0.7694 | 0.5278 | 0.8438 |
| Iberville | 1,349,719 | 11,152 | 0.83% | 17.64% | 32.31% | 0.633 | 819 | 1,648 | 0.5900 | 0.3735 | 0.5971 |
| Jackson | 129,445 | 78,811 | 60.88% | 16.03% | 29.37% | 1.276 | 419 | 309 | 0.3018 | 0.3851 | 0.6157 |
| Jefferson | 188,466,100 | 3,900,627 | 2.07% | 15.58% | 28.54% | 0.580 | 1,537 | 122,619 | 1.1072 | 0.6422 | 1.0267 |
| Jefferson Davis | 4,045,853 | 80,835 | 2.00% | 11.09% | 20.33% | 0.432 | 1,471 | 2,750 | 1.0597 | 0.4578 | 0.7319 |
| Lafayette | 22,267,886 | 1,876,611 | 8.43% | 14.49% | 26.53% | 0.618 | 1,068 | 20,850 | 0.7694 | 0.4755 | 0.7602 |
| Lafourche | 20,868,085 | 187,700 | 0.90% | 15.15% | 27.75% | 0.552 | 1,355 | 15,401 | 0.9761 | 0.5388 | 0.8614 |
| La Salle | 256,860 | 98,951 | 38.52% | 18.64% | 34.13% | 1.102 | 477 | 538 | 0.3436 | 0.3786 | 0.6053 |
| Lincoln | 325,205 | 38,876 | 11.95% | 14.38% | 26.32% | 0.655 | 556 | 585 | 0.4005 | 0.2623 | 0.4193 |
| Livingston | 4,159,262 | 399,726 | 9.61% | 13.30% | 24.36% | 0.593 | 885 | 4,700 | 0.6375 | 0.3780 | 0.6043 |
| Madison | 419,678 | 239,197 | 57.00% | 16.39% | 30.02% | 1.243 | 473 | 887 | 0.3407 | 0.4235 | 0.6771 |
| Morehouse | 264,546 | 101,070 | 38.20% | 17.85% | 32.70% | 1.073 | 363 | 729 | 0.2615 | 0.2806 | 0.4486 |
| Natchitoches | 483,311 | 58,798 | 12.17% | 19.07% | 34.93% | 0.811 | 537 | 900 | 0.3868 | 0.3137 | 0.5015 |
| Orleans | 298,179,670 | 7,036,819 | 2.36% | 17.57% | 32.19% | 0.649 | 1,786 | 166,954 | 1.2866 | 0.8350 | 1.3349 |
| Ouachita | 1,027,663 | 176,400 | 17.17% | 17.73% | 32.47% | 0.825 | 399 | 2,576 | 0.2874 | 0.2371 | 0.3791 |
| Plaquemines | 4,850,838 | 37,823 | 0.78% | 16.17% | 29.62% | 0.584 | 1,646 | 2,947 | 1.1857 | 0.6924 | 1.1070 |
| Pointe Coupee | 1,058,713 | 246,210 | 23.26% | 14.51% | 26.59% | 0.790 | 796 | 1,330 | 0.5734 | 0.4530 | 0.7242 |
| Rapides | 1,422,155 | 906,667 | 63.75% | 18.30% | 33.52% | 1.384 | 543 | 2,619 | 0.3912 | 0.5414 | 0.8655 |
| Red River | 27,380 | 6,707 | 24.50% | 20.85% | 38.18% | 1.012 | 451 | 61 | 0.3249 | 0.3288 | 0.5257 |
| Richland | 322,367 | 138,899 | 43.09% | 17.63% | 32.30% | 1.122 | 464 | 695 | 0.3343 | 0.3751 | 0.5997 |
| Sabine | 265,556 | 55,509 | 20.90% | 18.76% | 34.38% | 0.903 | 578 | 459 | 0.4164 | 0.3760 | 0.6011 |
| Saint Bernard | 19,672,768 | 819,658 | 4.17% | 18.69% | 34.24% | 0.706 | 1,504 | 13,080 | 1.0834 | 0.7649 | 1.2229 |
| Saint Charles | 10,660,234 | 130,186 | 1.22% | 16.31% | 29.87% | 0.594 | 1,376 | 7,747 | 0.9912 | 0.5888 | 0.9413 |
| Saint Helena | 463,969 | 73,013 | 15.74% | 13.86% | 25.39% | 0.682 | 754 | 615 | 0.5432 | 0.3705 | 0.5923 |
| Saint James | 3,060,298 | 706 | 0.02% | 12.15% | 22.27% | 0.444 | 1,420 | 2,155 | 1.0229 | 0.4542 | 0.7261 |
| Saint John the Baptist | 12,214,999 | 346,987 | 2.84% | 12.81% | 23.47% | 0.498 | 1,435 | 8,512 | 1.0337 | 0.5148 | 0.8230 |
| Saint Landry | 3,088,714 | 305,782 | 9.90% | 15.05% | 27.56% | 0.653 | 757 | 4,080 | 0.5453 | 0.3561 | 0.5693 |
| Saint Martin | 8,874,523 | 230,228 | 2.59% | 10.76% | 19.71% | 0.428 | 1,507 | 5,889 | 1.0856 | 0.4646 | 0.7428 |
| Saint Mary | 21,338,873 | 622,356 | 2.92% | 17.50% | 32.05% | 0.653 | 1,420 | 15,027 | 1.0229 | 0.6680 | 1.0679 |
| Saint Tammany | 42,487,919 | 1,623,861 | 3.82% | 19.91% | 36.47% | 0.742 | 1,073 | 39,597 | 0.7730 | 0.5736 | 0.9170 |
| Tangipahoa | 6,441,103 | 549,820 | 8.54% | 14.56% | 26.66% | 0.621 | 800 | 8,051 | 0.5763 | 0.3579 | 0.5722 |
| Tensas | 193,500 | 37,301 | 19.28% | 16.57% | 30.35% | 0.812 | 432 | 448 | 0.3112 | 0.2527 | 0.4040 |
| Terrebonne | 30,814,238 | 414,479 | 1.35% | 13.71% | 25.13% | 0.511 | 1,362 | 22,624 | 0.9811 | 0.5013 | 0.8014 |
| Union | 117,223 | 1,465 | 1.25% | 15.03% | 27.52% | 0.552 | 557 | 210 | 0.4012 | 0.2215 | 0.3541 |
| Vermilion | 16,804,962 | 842,908 | 5.02% | 17.43% | 31.93% | 0.675 | 1,168 | 14,388 | 0.8414 | 0.5679 | 0.9079 |
| Vernon | 306,589 | 24,024 | 7.84% | 15.17% | 27.78% | 0.633 | 651 | 471 | 0.4690 | 0.2969 | 0.4747 |
| Washington | 3,855,654 | 244,853 | 6.35% | 11.74% | 21.51% | 0.504 | 992 | 3,887 | 0.7146 | 0.3602 | 0.5759 |
| Webster | 168,831 | 30,300 | 17.95% | 19.29% | 35.32% | 0.885 | 430 | 393 | 0.3098 | 0.2742 | 0.4384 |
| West Baton Rouge | 786,488 | 47,924 | 6.09% | 15.93% | 29.18% | 0.638 | 837 | 940 | 0.6029 | 0.3847 | 0.6150 |
| West Carroll | 68,999 | 2,361 | 3.42% | 15.48% | 28.36% | 0.592 | 445 | 155 | 0.3206 | 0.1898 | 0.3034 |
| West Feliciana | 220,811 | 965 | 0.44% | 12.60% | 23.08% | 0.463 | 748 | 295 | 0.5388 | 0.2495 | 0.3989 |
| Winn | 168,542 | 23,337 | 13.85% | 18.36% | 33.61% | 0.807 | 452 | 373 | 0.3256 | 0.2628 | 0.4201 |
| | 823,641,463 | 29,900,001 | 3.63% | 16.41% | 30.06% | 0.639 | 1,388 | 593,325 | 1.0000 | 0.6255 | 0.9999 |

(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 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 3A, Page 1, Item (18)
(20)=[1+(18)]*[1+(19)]-1
(21) =[1+(20)]*OFB-1

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

# FAIR Plan EC Parish Indications

| (1) | (13) Recipient Of Complement of Credibility | (14) Recipient Of Complement of Credibility Territory Relativity | (15) 2021-25 Earned House Years | (16) Credibility | (17) Capped Credibility Weighted Territory Relativity | (18) Indicated Territory Relativity Change | (19) State Indicated Rate Need | (20) Crediblity Weighted Rate Change | (21) Final Indicated Rate Change |
|---|---|---|---|---|---|---|---|---|---|
| Acadia | 560 | 0.7474 | 3,723 | 0.305 | 0.8707 | -0.1500 | -0.3690 | -46.37% | -46.37% |
| Allen | 397 | 0.5301 | 348 | 0.093 | 0.5251 | 0.0940 | -0.3690 | -30.97% | -30.96% |
| Ascension | 478 | 0.6375 | 1,805 | 0.212 | 0.6331 | 0.0400 | -0.3690 | -34.38% | -34.37% |
| Assumption | 672 | 0.8959 | 1,756 | 0.210 | 1.0508 | -0.1500 | -0.3690 | -46.37% | -46.37% |
| Avoyelles | 418 | 0.5572 | 452 | 0.106 | 0.5352 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Beauregard | 379 | 0.5059 | 283 | 0.084 | 0.4623 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Bienville | 331 | 0.4411 | 152 | 0.062 | 0.3985 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Bossier | 366 | 0.4888 | 101 | 0.050 | 0.4956 | 0.1010 | -0.3690 | -30.53% | -30.52% |
| Caddo | 447 | 0.5965 | 891 | 0.149 | 0.5666 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Calcasieu | 517 | 0.6898 | 10,613 | 0.515 | 0.6793 | -0.0380 | -0.3690 | -39.30% | -39.30% |
| Caldwell | 308 | 0.4110 | 52 | 0.036 | 0.3886 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Cameron | 918 | 1.2248 | 497 | 0.111 | 1.6900 | -0.1500 | -0.3690 | -46.37% | -46.37% |
| Catahoula | 345 | 0.4602 | 303 | 0.087 | 0.4125 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Claiborne | 344 | 0.4586 | 117 | 0.054 | 0.3620 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Concordia | 328 | 0.4370 | 281 | 0.084 | 0.4275 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| DeSoto | 335 | 0.4471 | 75 | 0.043 | 0.3338 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| East Baton Rouge | 470 | 0.6264 | 9,569 | 0.489 | 0.5882 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| East Carroll | 357 | 0.4761 | 209 | 0.072 | 0.4308 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| East Feliciana | 403 | 0.5370 | 211 | 0.073 | 0.5327 | -0.1440 | -0.3690 | -45.99% | -45.99% |
| Evangeline | 441 | 0.5876 | 484 | 0.110 | 0.5981 | 0.0840 | -0.3690 | -31.60% | -31.59% |
| Franklin | 315 | 0.4208 | 301 | 0.087 | 0.4125 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Grant | 377 | 0.5024 | 171 | 0.065 | 0.4034 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Iberia | 637 | 0.8503 | 8,417 | 0.459 | 0.8473 | 0.1010 | -0.3690 | -30.53% | -30.52% |
| Iberville | 514 | 0.6851 | 687 | 0.131 | 0.6736 | 0.1420 | -0.3690 | -27.94% | -27.93% |
| Jackson | 295 | 0.3932 | 122 | 0.055 | 0.3471 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Jefferson | 783 | 1.0440 | 43,813 | 1.000 | 1.0267 | -0.0730 | -0.3690 | -41.51% | -41.51% |
| Jefferson Davis | 567 | 0.7559 | 1,401 | 0.187 | 0.9007 | -0.1500 | -0.3690 | -46.37% | -46.37% |
| Lafayette | 543 | 0.7238 | 10,596 | 0.515 | 0.7425 | -0.0350 | -0.3690 | -39.11% | -39.11% |
| Lafourche | 686 | 0.9148 | 7,936 | 0.445 | 0.8910 | -0.0870 | -0.3690 | -42.39% | -42.39% |
| La Salle | 356 | 0.4752 | 236 | 0.077 | 0.3951 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Lincoln | 331 | 0.4413 | - | 0.000 | 0.4413 | 0.1020 | -0.3690 | -30.46% | -30.45% |
| Livingston | 438 | 0.5840 | 1,751 | 0.209 | 0.5882 | -0.0770 | -0.3690 | -41.76% | -41.76% |
| Madison | 324 | 0.4323 | 354 | 0.094 | 0.3918 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Morehouse | 288 | 0.3842 | 247 | 0.079 | 0.3007 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Natchitoches | 395 | 0.5262 | 437 | 0.105 | 0.4448 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Orleans | 993 | 1.3249 | 58,579 | 1.000 | 1.3349 | 0.0380 | -0.3690 | -34.50% | -34.49% |
| Ouachita | 305 | 0.4066 | 931 | 0.153 | 0.3305 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Plaquemines | 858 | 1.1448 | 1,041 | 0.161 | 1.1387 | -0.0400 | -0.3690 | -39.42% | -39.42% |
| Pointe Coupee | 432 | 0.5758 | 510 | 0.113 | 0.5926 | 0.0330 | -0.3690 | -34.82% | -34.81% |
| Rapides | 386 | 0.5148 | 1,105 | 0.166 | 0.4499 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Red River | 371 | 0.4946 | 31 | 0.028 | 0.3736 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Richland | 336 | 0.4485 | 234 | 0.076 | 0.3844 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Sabine | 412 | 0.5491 | 237 | 0.077 | 0.4789 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Saint Bernard | 901 | 1.2013 | 5,906 | 0.384 | 1.2096 | 0.1160 | -0.3690 | -29.58% | -29.57% |
| Saint Charles | 740 | 0.9870 | 2,798 | 0.264 | 0.9749 | -0.0160 | -0.3690 | -37.91% | -37.91% |
| Saint Helena | 400 | 0.5342 | 205 | 0.072 | 0.5384 | -0.0090 | -0.3690 | -37.47% | -37.46% |
| Saint James | 593 | 0.7914 | 955 | 0.154 | 0.8695 | -0.1500 | -0.3690 | -46.37% | -46.37% |
| Saint John the Baptist | 625 | 0.8339 | 2,907 | 0.270 | 0.8786 | -0.1500 | -0.3690 | -46.37% | -46.37% |
| Saint Landry | 427 | 0.5697 | 1,957 | 0.221 | 0.5696 | 0.0450 | -0.3690 | -34.06% | -34.05% |
| Saint Martin | 564 | 0.7519 | 3,351 | 0.289 | 0.9228 | -0.1500 | -0.3690 | -46.37% | -46.37% |
| Saint Mary | 808 | 1.0780 | 9,597 | 0.490 | 1.0731 | 0.0490 | -0.3690 | -33.81% | -33.80% |
| Saint Tammany | 709 | 0.9464 | 12,883 | 0.568 | 0.8890 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Tangipahoa | 434 | 0.5793 | 2,768 | 0.263 | 0.5774 | 0.0020 | -0.3690 | -36.77% | -36.76% |
| Tensas | 307 | 0.4098 | 189 | 0.069 | 0.3579 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| Terrebonne | 634 | 0.8451 | 11,115 | 0.527 | 0.8339 | -0.1500 | -0.3690 | -46.37% | -46.37% |
| Union | 342 | 0.4556 | 97 | 0.049 | 0.4506 | 0.1230 | -0.3690 | -29.14% | -29.13% |
| Vermilion | 681 | 0.9085 | 8,039 | 0.448 | 0.9082 | 0.0790 | -0.3690 | -31.92% | -31.91% |
| Vernon | 384 | 0.5124 | 183 | 0.068 | 0.5098 | 0.0870 | -0.3690 | -31.41% | -31.40% |
| Washington | 434 | 0.5794 | 1,642 | 0.203 | 0.6074 | -0.1500 | -0.3690 | -46.37% | -46.37% |
| Webster | 339 | 0.4527 | 176 | 0.066 | 0.3563 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| West Baton Rouge | 482 | 0.6431 | 351 | 0.094 | 0.6405 | 0.0620 | -0.3690 | -32.99% | -32.98% |
| West Carroll | 300 | 0.3997 | 54 | 0.037 | 0.3687 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| West Feliciana | 371 | 0.4954 | 111 | 0.053 | 0.4903 | -0.0900 | -0.3690 | -42.58% | -42.58% |
| Winn | 339 | 0.4528 | 166 | 0.064 | 0.3744 | 0.1500 | -0.3690 | -27.44% | -27.43% |
| | 750 | 1.0000 | 236,502 | 1.000 | 0.9980 | | -0.3690 | -36.90% | -36.90% |
| | | | | | | | | (OFB) | 1.000 |

# Coastal Plan EC Parish Indications

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Variable portion of ULAE as % of Hurricane Loss & ALAE | | | | | | | 0.00% (L) | | | | |
| Fixed Expense Ratio | | | | | | | 3.90% (M) | | | | |
| Variable Expenses | | | | | | | 13.65% (N) | | | | |
| (1) | (2) 2021-25 Trended On-Level Earned Premium | (3) 2021-25 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 | 3,139,717 | 1 | 0.00% | 7.89% | 16.05% | 0.322 | 4,285 | 733 | 1.2553 | 0.4042 | 0.7503 |
| Iberia Parish | - | - | 0.00% | 12.97% | 27.57% | 0.515 | 1,724 | - | 0.5050 | 0.2601 | 0.4828 |
| Jefferson Parish | 20,090,446 | 29,908 | 0.15% | 18.55% | 37.69% | 0.698 | 4,896 | 4,103 | 1.4343 | 1.0011 | 1.8584 |
| Lafourche Parish | 22,201,671 | 16,598 | 0.07% | 10.37% | 21.07% | 0.410 | 3,300 | 6,728 | 0.9667 | 0.3963 | 0.7357 |
| Orleans Parish | 1,872,081 | 410 | 0.02% | 16.25% | 33.04% | 0.616 | 2,349 | 797 | 0.6881 | 0.4239 | 0.7869 |
| Plaquemines Parish | 4,673,846 | 19,047 | 0.41% | 9.78% | 19.86% | 0.393 | 5,276 | 886 | 1.5456 | 0.6074 | 1.1275 |
| Saint Bernard Parish | 2,488,253 | - | 0.00% | 13.71% | 27.85% | 0.526 | 3,409 | 730 | 0.9987 | 0.5253 | 0.9751 |
| Saint Mary Parish | 3,692,802 | - | 0.00% | 17.22% | 35.01% | 0.650 | 2,670 | 1,383 | 0.7822 | 0.5084 | 0.9438 |
| Terrebonne Parish | 11,847,169 | 138,145 | 1.17% | 15.03% | 30.52% | 0.586 | 2,388 | 4,961 | 0.6996 | 0.4100 | 0.7611 |
| Vermilion Parish | 1,142,997 | 6,013 | 0.53% | 12.29% | 24.99% | 0.483 | 2,189 | 522 | 0.6413 | 0.3097 | 0.5749 |
| | 71,148,982 | 210,122 | 0.30% | 13.97% | 28.37% | 0.534 | 3,414 | 20,843 | 1.0000 | 0.5387 | 1.0001 |

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

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

(19) - Exhibit 5, Sheet 3B, Page 1, Item (18)
(20)=[1+(18)]*[1+(19)]-1
(21) =[1+(20)]*OFB-1

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

# Coastal Plan EC Parish Indications

| (1) | (13) Recipient Of Complement of Credibility | (14) Recipient Of Complement of Credibility Territory Relativity | (15) 2021-25 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 | 1,169 | 0.7359 | 357 | 0.094 | 1.0670 | -0.1500 | -0.4690 | -54.87% | -54.69% |
| Iberia Parish | 842 | 0.5301 | - | 0.000 | 0.5301 | 0.0500 | -0.4690 | -44.25% | -44.03% |
| Jefferson Parish | 2,897 | 1.8236 | 4,213 | 0.325 | 1.6494 | 0.1500 | -0.4690 | -38.94% | -38.70% |
| Lafourche Parish | 1,181 | 0.7433 | 5,310 | 0.364 | 0.8217 | -0.1500 | -0.4690 | -54.87% | -54.69% |
| Orleans Parish | 1,301 | 0.8190 | 394 | 0.099 | 0.7913 | 0.1500 | -0.4690 | -38.94% | -38.70% |
| Plaquemines Parish | 1,707 | 1.0746 | 718 | 0.134 | 1.3138 | -0.1500 | -0.4690 | -54.87% | -54.69% |
| Saint Bernard Parish | 1,560 | 0.9821 | 312 | 0.088 | 0.9815 | -0.0170 | -0.4690 | -47.80% | -47.59% |
| Saint Mary Parish | 1,538 | 0.9681 | 607 | 0.123 | 0.8995 | 0.1500 | -0.4690 | -38.94% | -38.70% |
| Terrebonne Parish | 1,231 | 0.7749 | 3,544 | 0.298 | 0.7708 | 0.1020 | -0.4690 | -41.48% | -41.25% |
| Vermilion Parish | 959 | 0.6039 | 295 | 0.086 | 0.6014 | -0.0620 | -0.4690 | -50.19% | -49.99% |
| | 1,588 | 1.0000 | 15,750 | 0.627 | 1.0062 | | -0.4690 | -47.1% | -46.9% |
| | | | | | | | | (OFB) | 1.004 |

# FAIR Plan Renters Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE 0.00% (L)
Fixed Expense Ratio 3.90% (M)
Variable Expenses 13.90% (N)

| (1) | (2) 2021-25 Trended On-Level Earned Premium | (3) 2021-25 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% | 12.57% | 23.74% | 0.467 | 559 | - | 0.9810 | 0.4581 | 0.9818 |
| Allen | 2,320 | - | 0.00% | 4.03% | 6.79% | 0.171 | 197 | 12 | 0.3457 | 0.0591 | 0.1267 |
| Ascension | 3,327 | - | 0.00% | 7.38% | 13.02% | 0.282 | 284 | 12 | 0.4984 | 0.1405 | 0.3011 |
| Assumption | 6,274 | - | 0.00% | 4.48% | 7.91% | 0.189 | 315 | 20 | 0.5528 | 0.1045 | 0.2240 |
| Avoyelles | 977 | - | 0.00% | 2.70% | 4.64% | 0.131 | 214 | 5 | 0.3755 | 0.0492 | 0.1054 |
| Beauregard | 17 | - | 0.00% | 4.03% | 6.79% | 0.171 | 170 | 0 | 0.2983 | 0.0510 | 0.1093 |
| Bienville | - | - | 0.00% | 7.55% | 4.86% | 0.189 | 166 | - | 0.2913 | 0.0551 | 0.1181 |
| Bossier | - | - | 0.00% | 7.55% | 0.00% | 0.133 | 208 | - | 0.3650 | 0.0485 | 0.1039 |
| Caddo | 8,302 | 8,216 | 98.96% | 7.55% | 0.00% | 1.282 | 246 | 34 | 0.4317 | 0.5534 | 1.1860 |
| Calcasieu | 19,044 | - | 0.00% | 4.49% | 7.96% | 0.190 | 264 | 72 | 0.4633 | 0.0880 | 0.1886 |
| Caldwell | 51 | - | 0.00% | 7.55% | 9.72% | 0.246 | 162 | 0 | 0.2843 | 0.0699 | 0.1498 |
| Cameron | 4,378 | - | 0.00% | 12.76% | 22.59% | 0.456 | 285 | 15 | 0.5001 | 0.2280 | 0.4886 |
| Catahoula | - | - | 0.00% | 7.55% | 9.72% | 0.246 | 174 | - | 0.3053 | 0.0751 | 0.1610 |
| Claiborne | - | - | 0.00% | 7.55% | 4.86% | 0.189 | 166 | - | 0.2913 | 0.0551 | 0.1181 |
| Concordia | 3,518 | - | 0.00% | 2.04% | 3.70% | 0.112 | 268 | 13 | 0.4703 | 0.0527 | 0.1129 |
| DeSoto | - | - | 0.00% | 7.55% | 4.86% | 0.189 | 219 | - | 0.3843 | 0.0726 | 0.1556 |
| East Baton Rouge | 93,766 | 21,841 | 23.29% | 12.12% | 21.45% | 0.706 | 193 | 486 | 0.3387 | 0.2391 | 0.5124 |
| East Carroll | - | - | 0.00% | 7.55% | 9.72% | 0.246 | 163 | - | 0.2860 | 0.0704 | 0.1509 |
| East Feliciana | - | - | 0.00% | 4.03% | 6.79% | 0.171 | 301 | - | 0.5282 | 0.0903 | 0.1935 |
| Evangeline | - | - | 0.00% | 4.03% | 6.79% | 0.171 | 288 | - | 0.5054 | 0.0864 | 0.1852 |
| Franklin | 178 | - | 0.00% | 7.55% | 9.72% | 0.246 | 179 | 1 | 0.3141 | 0.0773 | 0.1657 |
| Grant | - | - | 0.00% | 7.55% | 9.72% | 0.246 | 175 | - | 0.3071 | 0.0755 | 0.1618 |
| Iberia | 26,243 | - | 0.00% | 2.48% | 4.37% | 0.125 | 671 | 39 | 1.1775 | 0.1472 | 0.3155 |
| Iberville | 3,326 | - | 0.00% | 4.03% | 6.79% | 0.171 | 286 | 12 | 0.5019 | 0.0858 | 0.1839 |
| Jackson | - | - | 0.00% | 7.55% | 9.72% | 0.246 | 158 | - | 0.2773 | 0.0682 | 0.1462 |
| Jefferson | 1,146,439 | 218,178 | 19.03% | 7.02% | 12.43% | 0.492 | 738 | 1,553 | 1.2951 | 0.6372 | 1.3656 |
| Jefferson Davis | 3,324 | - | 0.00% | 12.57% | 23.74% | 0.467 | 488 | 7 | 0.8564 | 0.3999 | 0.8571 |
| Lafayette | 67,741 | - | 0.00% | 3.94% | 6.97% | 0.172 | 433 | 156 | 0.7598 | 0.1307 | 0.2801 |
| Lafourche | 19,506 | - | 0.00% | 1.79% | 3.18% | 0.103 | 798 | 24 | 1.4004 | 0.1442 | 0.3090 |
| La Salle | - | - | 0.00% | 7.55% | 9.72% | 0.246 | 163 | - | 0.2860 | 0.0704 | 0.1509 |
| Lincoln | 437 | - | 0.00% | 1.94% | 3.55% | 0.109 | 218 | 2 | 0.3826 | 0.0417 | 0.0894 |
| Livingston | 335 | - | 0.00% | 4.03% | 6.79% | 0.171 | 323 | 1 | 0.5668 | 0.0969 | 0.2077 |
| Madison | - | - | 0.00% | 7.55% | 9.72% | 0.246 | 163 | - | 0.2860 | 0.0704 | 0.1509 |
| Morehouse | - | - | 0.00% | 7.55% | 9.72% | 0.246 | 152 | - | 0.2667 | 0.0656 | 0.1406 |
| Natchitoches | 7,870 | - | 0.00% | 10.66% | 18.85% | 0.388 | 204 | 39 | 0.3580 | 0.1389 | 0.2977 |
| Orleans | 2,432,288 | 136,846 | 5.63% | 9.80% | 17.34% | 0.426 | 644 | 3,777 | 1.1301 | 0.4814 | 1.0317 |
| Ouachita | 16,262 | - | 0.00% | 3.80% | 6.73% | 0.168 | 266 | 61 | 0.4668 | 0.0784 | 0.1680 |
| Plaquemines | 18,090 | 733 | 4.05% | 7.86% | 12.12% | 0.324 | 722 | 25 | 1.2670 | 0.4105 | 0.8798 |
| Pointe Coupee | 491 | - | 0.00% | 4.03% | 6.79% | 0.171 | 325 | 2 | 0.5703 | 0.0975 | 0.2090 |
| Rapides | 3,405 | - | 0.00% | 2.01% | 3.46% | 0.109 | 180 | 19 | 0.3159 | 0.0344 | 0.0737 |
| Red River | - | - | 0.00% | 7.55% | 4.86% | 0.189 | 163 | - | 0.2860 | 0.0541 | 0.1159 |
| Richland | 761 | - | 0.00% | 3.04% | 5.45% | 0.144 | 183 | 4 | 0.3211 | 0.0462 | 0.0990 |
| Sabine | 77 | - | 0.00% | 7.55% | 9.72% | 0.246 | 190 | 0 | 0.3334 | 0.0820 | 0.1757 |
| Saint Bernard | 43,326 | - | 0.00% | 3.85% | 6.82% | 0.169 | 783 | 55 | 1.3740 | 0.2322 | 0.4976 |
| Saint Charles | 56,544 | 3,005 | 5.31% | 8.93% | 15.82% | 0.394 | 510 | 111 | 0.8950 | 0.3526 | 0.7557 |
| Saint Helena | - | - | 0.00% | 4.03% | 6.79% | 0.171 | 301 | - | 0.5282 | 0.0903 | 0.1935 |
| Saint James | 3,896 | 1,373 | 35.24% | 5.24% | 9.31% | 0.624 | 191 | 20 | 0.3352 | 0.2092 | 0.4483 |
| Saint John the Baptist | 32,203 | - | 0.00% | 8.07% | 14.31% | 0.305 | 411 | 78 | 0.7212 | 0.2200 | 0.4715 |
| Saint Landry | 4,094 | 440 | 10.75% | 2.45% | 4.48% | 0.251 | 278 | 15 | 0.4878 | 0.1224 | 0.2623 |
| Saint Martin | 5,028 | - | 0.00% | 3.60% | 6.37% | 0.161 | 458 | 11 | 0.8037 | 0.1294 | 0.2773 |
| Saint Mary | 20,460 | - | 0.00% | 12.57% | 23.74% | 0.467 | 649 | 32 | 1.1389 | 0.5319 | 1.1399 |
| Saint Tammany | 285,542 | 114,920 | 40.25% | 15.19% | 26.90% | 1.002 | 325 | 879 | 0.5703 | 0.5714 | 1.2246 |
| Tangipahoa | 19,085 | - | 0.00% | 2.43% | 4.36% | 0.124 | 289 | 66 | 0.5072 | 0.0629 | 0.1348 |
| Tensas | - | - | 0.00% | 7.55% | 9.72% | 0.246 | 139 | - | 0.2439 | 0.0600 | 0.1286 |
| Terrebonne | 61,206 | - | 0.00% | 4.01% | 7.11% | 0.174 | 638 | 96 | 1.1196 | 0.1948 | 0.4175 |
| Union | - | - | 0.00% | 7.55% | 9.72% | 0.246 | 719 | - | 1.2617 | 0.3104 | 0.6652 |
| Vermilion | 14,913 | - | 0.00% | 2.28% | 3.98% | 0.118 | 664 | 22 | 1.1652 | 0.1375 | 0.2947 |
| Vernon | - | - | 0.00% | 7.55% | 9.72% | 0.246 | 181 | - | 0.3176 | 0.0781 | 0.1674 |
| Washington | - | - | 0.00% | 4.03% | 6.79% | 0.171 | 315 | - | 0.5528 | 0.0945 | 0.2025 |
| Webster | - | - | 0.00% | 7.55% | 4.86% | 0.189 | 205 | - | 0.3597 | 0.0680 | 0.1457 |
| West Baton Rouge | - | - | 0.00% | 4.03% | 6.79% | 0.171 | 291 | - | 0.5107 | 0.0873 | 0.1871 |
| West Carroll | - | - | 0.00% | 7.55% | 9.72% | 0.246 | 170 | - | 0.2983 | 0.0734 | 0.1573 |
| West Feliciana | 5,485 | - | 0.00% | 4.03% | 6.79% | 0.171 | 340 | 16 | 0.5966 | 0.1020 | 0.2186 |
| Winn | - | - | 0.00% | 7.55% | 9.72% | 0.246 | 167 | - | 0.2931 | 0.0721 | 0.1545 |
| | 4,440,529 | 505,552 | 11.38% | 9.00% | 15.90% | 0.499 | 570 | 7,792 | 1.0000 | 0.4666 | 1.0001 |

(2) - See Exhibit 9, Sheet 4A
(3) - See Exhibit 10, Sheet 4A
(4)=(3)/(2)
(5) - See Exhibit 23, Sheet 4A, Column (9)
(6) - See Exhibit 23, Sheet 4A, Column (13)
(7) =[(4)+ (5)*(1.0+(L))+(M)+(6)]/(1.0-(N))
(8)-Current base rates, see Exhibit 4, Sheet 4A, Column (13)
(9) =(2)/(8)
(10) =(8)/total of (8)
(11) =(10)*(7)
(12)=(11)/total of (11)
(13)=total of (4)*total of (8)+(M)*total of (8)+[(5)+(6)]*(8)
(14) =(13)/total of (13)
(15) - Estimated earned house years based on actual 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 4A, Page 1, Item (18)
(20)=[1+(18)]*[1+(19)]-1
(21) =[1+(20)]*OFB-1
(L),(M),(N) - See Exhibit 18

# FAIR Plan Renters Parish Indications

| (1) | (13) Recipient Of Complement of Credibility | (14) Recipient Of Complement of Credibility Territory Relativity | (15) 2021-25 Earned House Years | (16) Credibility | (17) Capped Credibility Weighted Territory Relativity | (18) Indicated Territory Relativity Change | (19) State Indicated Rate Need | (20) Crediblity Weighted Rate Change | (21) Final Indicated Rate Change |
|---|---|---|---|---|---|---|---|---|---|
| Acadia | 290 | 1.2670 | - | 0.000 | 1.1282 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Allen | 108 | 0.4735 | 5 | 0.011 | 0.3976 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Ascension | 145 | 0.6335 | 7 | 0.013 | 0.5732 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Assumption | 126 | 0.5509 | 11 | 0.017 | 0.5455 | -0.0130 | -0.5450 | -55.09% | -53.68% |
| Avoyelles | 103 | 0.4491 | 5 | 0.011 | 0.4318 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Beauregard | 105 | 0.4608 | 0 | 0.001 | 0.3430 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Bienville | 108 | 0.4704 | - | 0.000 | 0.3350 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Bossier | 103 | 0.4490 | - | 0.000 | 0.4198 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Caddo | 106 | 0.4616 | 12 | 0.018 | 0.4744 | 0.0990 | -0.5450 | -50.00% | -48.43% |
| Calcasieu | 120 | 0.5240 | 38 | 0.031 | 0.5137 | 0.1090 | -0.5450 | -49.54% | -47.95% |
| Caldwell | 115 | 0.5026 | 0 | 0.003 | 0.3269 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Cameron | 188 | 0.8205 | 5 | 0.011 | 0.5751 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Catahoula | 117 | 0.5117 | - | 0.000 | 0.3511 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Claiborne | 108 | 0.4704 | - | 0.000 | 0.3350 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Concordia | 102 | 0.4476 | 5 | 0.011 | 0.4439 | -0.0560 | -0.5450 | -57.05% | -55.70% |
| DeSoto | 114 | 0.4992 | - | 0.000 | 0.4419 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| East Baton Rouge | 152 | 0.6634 | 154 | 0.062 | 0.3895 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| East Carroll | 115 | 0.5034 | - | 0.000 | 0.3289 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| East Feliciana | 120 | 0.5227 | - | 0.000 | 0.5227 | -0.0100 | -0.5450 | -54.96% | -53.54% |
| Evangeline | 118 | 0.5166 | - | 0.000 | 0.5166 | 0.0220 | -0.5450 | -53.50% | -52.04% |
| Franklin | 118 | 0.5155 | 1 | 0.005 | 0.3612 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Grant | 117 | 0.5125 | - | 0.000 | 0.3532 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Iberia | 133 | 0.5812 | 24 | 0.024 | 1.0009 | -0.1500 | -0.5450 | -61.33% | -60.11% |
| Iberville | 118 | 0.5156 | 5 | 0.011 | 0.5120 | 0.0200 | -0.5450 | -53.59% | -52.13% |
| Jackson | 114 | 0.4996 | - | 0.000 | 0.3189 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Jefferson | 231 | 1.0074 | 516 | 0.114 | 1.1008 | -0.1500 | -0.5450 | -61.33% | -60.11% |
| Jefferson Davis | 264 | 1.1544 | 5 | 0.011 | 0.9849 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Lafayette | 134 | 0.5868 | 75 | 0.043 | 0.6458 | -0.1500 | -0.5450 | -61.33% | -60.11% |
| Lafourche | 127 | 0.5537 | 26 | 0.025 | 1.1903 | -0.1500 | -0.5450 | -61.33% | -60.11% |
| La Salle | 115 | 0.5034 | - | 0.000 | 0.3289 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Lincoln | 99 | 0.4327 | - | 0.000 | 0.4327 | 0.1310 | -0.5450 | -48.54% | -46.92% |
| Livingston | 122 | 0.5331 | 4 | 0.010 | 0.5299 | -0.0650 | -0.5450 | -57.46% | -56.12% |
| Madison | 115 | 0.5034 | - | 0.000 | 0.3289 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Morehouse | 113 | 0.4951 | - | 0.000 | 0.3067 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Natchitoches | 147 | 0.6434 | 4 | 0.010 | 0.4117 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Orleans | 262 | 1.1439 | 997 | 0.158 | 1.1262 | -0.0030 | -0.5450 | -54.64% | -53.21% |
| Ouachita | 115 | 0.5028 | 4 | 0.010 | 0.4995 | 0.0700 | -0.5450 | -51.32% | -49.79% |
| Plaquemines | 231 | 1.0105 | 16 | 0.020 | 1.0770 | -0.1500 | -0.5450 | -61.33% | -60.11% |
| Pointe Coupee | 122 | 0.5340 | 0 | 0.003 | 0.5332 | -0.0650 | -0.5450 | -57.46% | -56.12% |
| Rapides | 97 | 0.4234 | 6 | 0.012 | 0.3633 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Red River | 107 | 0.4688 | - | 0.000 | 0.3289 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Richland | 103 | 0.4483 | 2 | 0.007 | 0.3693 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Sabine | 120 | 0.5238 | 0 | 0.003 | 0.3834 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Saint Bernard | 171 | 0.7454 | 29 | 0.027 | 1.1679 | -0.1500 | -0.5450 | -61.33% | -60.11% |
| Saint Charles | 213 | 0.9318 | 25 | 0.025 | 0.9274 | 0.0360 | -0.5450 | -52.86% | -51.38% |
| Saint Helena | 120 | 0.5227 | - | 0.000 | 0.5227 | -0.0100 | -0.5450 | -54.96% | -53.54% |
| Saint James | 115 | 0.5018 | 7 | 0.013 | 0.3855 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Saint John the Baptist | 179 | 0.7822 | 22 | 0.023 | 0.7750 | 0.0750 | -0.5450 | -51.09% | -49.55% |
| Saint Landry | 106 | 0.4646 | 11 | 0.017 | 0.4612 | -0.0550 | -0.5450 | -57.00% | -55.65% |
| Saint Martin | 133 | 0.5799 | 7 | 0.013 | 0.6831 | -0.1500 | -0.5450 | -61.33% | -60.11% |
| Saint Mary | 323 | 1.4097 | 11 | 0.017 | 1.3097 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Saint Tammany | 224 | 0.9779 | 209 | 0.072 | 0.6558 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Tangipahoa | 107 | 0.4662 | 34 | 0.029 | 0.4565 | -0.1000 | -0.5450 | -59.05% | -57.76% |
| Tensas | 111 | 0.4853 | - | 0.000 | 0.2805 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Terrebonne | 158 | 0.6903 | 69 | 0.041 | 0.9517 | -0.1500 | -0.5450 | -61.33% | -60.11% |
| Union | 211 | 0.9228 | - | 0.000 | 1.0724 | -0.1500 | -0.5450 | -61.33% | -60.11% |
| Vermilion | 129 | 0.5620 | 9 | 0.015 | 0.9904 | -0.1500 | -0.5450 | -61.33% | -60.11% |
| Vernon | 118 | 0.5170 | - | 0.000 | 0.3652 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| Washington | 121 | 0.5293 | - | 0.000 | 0.5293 | -0.0430 | -0.5450 | -56.46% | -55.09% |
| Webster | 113 | 0.4916 | - | 0.000 | 0.4137 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| West Baton Rouge | 119 | 0.5180 | - | 0.000 | 0.5180 | 0.0140 | -0.5450 | -53.86% | -52.41% |
| West Carroll | 116 | 0.5087 | - | 0.000 | 0.3430 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| West Feliciana | 124 | 0.5411 | 5 | 0.011 | 0.5375 | -0.0990 | -0.5450 | -59.00% | -57.71% |
| Winn | 116 | 0.5064 | - | 0.000 | 0.3371 | 0.1500 | -0.5450 | -47.68% | -46.03% |
| | 229 | 1.0000 | 2,360 | 0.243 | 0.9665 | | -0.5450 | -55.89% | -54.50% |
| | | | | | | | | (OFB) | 1.032 |

# Coastal Plan Renters Parish Indications

| | | | |
|---|---|---|---|
| Variable portion of ULAE as % of Hurricane Loss & ALAE | 0.00% | (L) | |
| Fixed Expense Ratio | 3.90% | (M) | |
| Variable Expenses | 13.90% | (N) | |

| (1) | (2) 2021-25 Trended On-Level Earned Premium | (3) 2021-25 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 | - | - | 0.00% | 14.76% | 28.17% | 0.544 | 295 | - | 0.7355 | 0.4001 | 0.4428 |
| Iberia Parish | - | - | 0.00% | 14.76% | 28.17% | 0.544 | 299 | - | 0.7455 | 0.4056 | 0.4489 |
| Jefferson Parish | 2,762 | - | 0.00% | 14.76% | 28.17% | 0.544 | 481 | 6 | 1.1993 | 0.6524 | 0.7221 |
| Lafourche Parish | 8,486 | 331 | 3.90% | 13.72% | 25.51% | 0.546 | 239 | 36 | 0.5959 | 0.3254 | 0.3602 |
| Orleans Parish | 60,072 | 24,000 | 39.95% | 16.98% | 31.59% | 1.073 | 436 | 138 | 1.0871 | 1.1665 | 1.2911 |
| Plaquemines Parish | 6,116 | - | 0.00% | 7.25% | 13.48% | 0.286 | 634 | 10 | 1.5807 | 0.4521 | 0.5004 |
| Saint Bernard Parish | 5,542 | - | 0.00% | 28.63% | 53.28% | 0.997 | 386 | 14 | 0.9624 | 0.9595 | 1.0620 |
| Saint Mary Parish | - | - | 0.00% | 14.76% | 28.17% | 0.544 | 292 | - | 0.7280 | 0.3960 | 0.4383 |
| Terrebonne Parish | 4,838 | - | 0.00% | 7.71% | 14.50% | 0.303 | 304 | 16 | 0.7579 | 0.2296 | 0.2541 |
| Vermilion Parish | - | - | 0.00% | 14.76% | 28.17% | 0.544 | 300 | - | 0.7480 | 0.4069 | 0.4504 |
| | 87,816 | 24,331 | 27.71% | 16.14% | 30.06% | 0.878 | 401 | 219 | 1.0000 | 0.9035 | 1.0000 |

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

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

(19) - Exhibit 5, Sheet 4B, Page 1, Item (18)
(20)=[1+(18)]*[1+(19)]-1
(21) =[1+(20)]*OFB-1
(L),(M),(N) - See Exhibit 18

# Coastal Plan Renters Parish Indications

| (1) | (13) Recipient Of Complement of Credibility | (14) Recipient Of Complement of Credibility Territory Relativity | (15) 2021-25 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 | 253 | 0.8120 | - | 0.000 | 0.8120 | 0.1040 | -0.3630 | -29.68% | -30.42% |
| Iberia Parish | 255 | 0.8175 | - | 0.000 | 0.8175 | 0.0970 | -0.3630 | -30.12% | -30.85% |
| Jefferson Parish | 333 | 1.0679 | 3 | 0.008 | 1.0652 | -0.1120 | -0.3630 | -43.43% | -44.02% |
| Lafourche Parish | 221 | 0.7066 | 14 | 0.019 | 0.6853 | 0.1500 | -0.3630 | -26.75% | -27.52% |
| Orleans Parish | 339 | 1.0848 | 14 | 0.019 | 1.0887 | 0.0010 | -0.3630 | -36.24% | -36.91% |
| Plaquemines Parish | 258 | 0.8273 | 7 | 0.013 | 1.3436 | -0.1500 | -0.3630 | -45.86% | -46.43% |
| Saint Bernard Parish | 443 | 1.4193 | 7 | 0.013 | 1.1068 | 0.1500 | -0.3630 | -26.75% | -27.52% |
| Saint Mary Parish | 252 | 0.8079 | - | 0.000 | 0.8079 | 0.1100 | -0.3630 | -29.29% | -30.03% |
| Terrebonne Parish | 194 | 0.6226 | 9 | 0.015 | 0.6442 | -0.1500 | -0.3630 | -45.86% | -46.43% |
| Vermilion Parish | 256 | 0.8189 | - | 0.000 | 0.8189 | 0.0950 | -0.3630 | -30.25% | -30.98% |
| | 312 | 1.0000 | 53 | 0.036 | 1.0028 | | -0.3630 | -35.6% | -36.3% |
| | | | | | | | | (OFB) | 0.990 |

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

# FAIR Plan Mobile Homeowner Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE 0.00% (L)
Fixed Expense Ratio 3.90% (M)
Variable Expenses 13.65% (N)

| (1) | (2) 2021-25 Trended On-Level Earned Premium | (3) 2021-25 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 | 2,274,198 | 137,281 | 6.04% | 20.48% | 34.83% | 0.756 | 1,404 | 1,620 | 0.8486 | 0.6415 | 1.1348 |
| Allen | 162,534 | 372 | 0.23% | 17.56% | 29.86% | 0.597 | 1,104 | 147 | 0.6673 | 0.3984 | 0.7048 |
| Ascension | 3,994,419 | 380,783 | 9.53% | 18.81% | 31.99% | 0.744 | 1,330 | 3,003 | 0.8039 | 0.5981 | 1.0580 |
| Assumption | 2,874,136 | 17,272 | 0.60% | 7.90% | 13.43% | 0.299 | 2,935 | 979 | 1.7739 | 0.5304 | 0.9383 |
| Avoyelles | 88,518 | 6,735 | 7.61% | 25.26% | 42.96% | 0.923 | 849 | 104 | 0.5131 | 0.4736 | 0.8378 |
| Beauregard | 256,515 | 368,723 | 143.74% | 28.11% | 47.80% | 2.589 | 843 | 304 | 0.5095 | 1.3191 | 2.3335 |
| Bienville | 48,222 | 35,432 | 73.48% | 12.77% | 21.73% | 1.296 | 703 | 69 | 0.4249 | 0.5507 | 0.9742 |
| Bossier | 61,530 | 292 | 0.47% | 18.06% | 30.71% | 0.615 | 716 | 86 | 0.4328 | 0.2662 | 0.4709 |
| Caddo | 100,022 | 21,776 | 21.77% | 16.30% | 27.72% | 0.807 | 760 | 132 | 0.4593 | 0.3707 | 0.6558 |
| Calcasieu | 9,383,912 | 554,434 | 5.91% | 20.05% | 34.11% | 0.741 | 1,344 | 6,982 | 0.8123 | 0.6019 | 1.0647 |
| Caldwell | 22,558 | 400 | 1.77% | 13.79% | 23.44% | 0.497 | 734 | 31 | 0.4436 | 0.2205 | 0.3901 |
| Cameron | 1,663,022 | 47,584 | 2.86% | 10.46% | 17.79% | 0.405 | 3,873 | 429 | 2.3409 | 0.9481 | 1.6772 |
| Catahoula | 55,104 | 19,143 | 34.74% | 12.65% | 21.52% | 0.843 | 762 | 72 | 0.4606 | 0.3883 | 0.6869 |
| Claiborne | 50,591 | 4,455 | 8.81% | 11.85% | 20.15% | 0.518 | 682 | 74 | 0.4122 | 0.2135 | 0.3777 |
| Concordia | 43,860 | - | 0.00% | 16.27% | 27.67% | 0.554 | 752 | 58 | 0.4545 | 0.2518 | 0.4454 |
| DeSoto | 41,414 | 13,153 | 31.76% | 15.92% | 27.09% | 0.911 | 728 | 57 | 0.4400 | 0.4008 | 0.7090 |
| East Baton Rouge | 707,639 | 142,485 | 20.14% | 21.91% | 37.27% | 0.964 | 1,026 | 690 | 0.6201 | 0.5978 | 1.0575 |
| East Carroll | 1,842 | - | 0.00% | 20.70% | 32.75% | 0.664 | 764 | 2 | 0.4618 | 0.3066 | 0.5424 |
| East Feliciana | 193,159 | 56,575 | 29.29% | 15.37% | 26.13% | 0.865 | 1,227 | 157 | 0.7416 | 0.6415 | 1.1348 |
| Evangeline | 279,763 | 8,506 | 3.04% | 18.62% | 31.66% | 0.663 | 1,021 | 274 | 0.6171 | 0.4091 | 0.7237 |
| Franklin | 114,586 | 31,617 | 27.59% | 15.22% | 25.87% | 0.841 | 776 | 148 | 0.4690 | 0.3944 | 0.6977 |
| Grant | 55,288 | 1 | 0.00% | 16.77% | 28.51% | 0.570 | 869 | 64 | 0.5252 | 0.2994 | 0.5296 |
| Iberia | 4,222,954 | 188,831 | 4.47% | 8.59% | 14.61% | 0.366 | 2,516 | 1,678 | 1.5207 | 0.5566 | 0.9846 |
| Iberville | 820,295 | 84,882 | 10.35% | 19.10% | 32.47% | 0.762 | 1,156 | 710 | 0.6987 | 0.5324 | 0.9418 |
| Jackson | 23,119 | - | 0.00% | 14.17% | 24.10% | 0.488 | 650 | 36 | 0.3929 | 0.1917 | 0.3391 |
| Jefferson | 620,474 | 8,953 | 1.44% | 16.56% | 28.17% | 0.580 | 1,823 | 340 | 1.1018 | 0.6390 | 1.1304 |
| Jefferson Davis | 1,447,303 | 77,135 | 5.33% | 20.25% | 34.43% | 0.740 | 1,453 | 996 | 0.8782 | 0.6499 | 1.1497 |
| Lafayette | 7,155,632 | 385,115 | 5.38% | 14.02% | 23.85% | 0.546 | 1,381 | 5,181 | 0.8347 | 0.4557 | 0.8061 |
| Lafourche | 5,189,892 | 47,993 | 0.92% | 8.91% | 15.15% | 0.335 | 2,832 | 1,833 | 1.7117 | 0.5734 | 1.0143 |
| La Salle | 47,945 | 22,524 | 46.98% | 15.23% | 25.89% | 1.065 | 753 | 64 | 0.4551 | 0.4847 | 0.8574 |
| Lincoln | 19,117 | - | 0.00% | 17.63% | 30.00% | 0.597 | 681 | 28 | 0.4116 | 0.2457 | 0.4346 |
| Livingston | 3,750,277 | 544,451 | 14.52% | 18.65% | 31.71% | 0.796 | 1,287 | 2,914 | 0.7779 | 0.6192 | 1.0953 |
| Madison | 12,682 | - | 0.00% | 9.04% | 15.38% | 0.328 | 770 | 16 | 0.4654 | 0.1527 | 0.2701 |
| Morehouse | 12,028 | 1 | 0.01% | 12.56% | 21.35% | 0.438 | 614 | 20 | 0.3711 | 0.1625 | 0.2875 |
| Natchitoches | 112,783 | 78,491 | 69.59% | 19.04% | 32.39% | 1.447 | 798 | 141 | 0.4823 | 0.6979 | 1.2346 |
| Orleans | 12,289 | - | 0.00% | 10.07% | 17.13% | 0.360 | 2,061 | 6 | 1.2457 | 0.4485 | 0.7934 |
| Ouachita | 91,926 | 43,616 | 47.45% | 18.94% | 32.21% | 1.187 | 541 | 170 | 0.3270 | 0.3881 | 0.6865 |
| Plaquemines | 1,631,568 | 6,617 | 0.41% | 8.11% | 13.79% | 0.303 | 3,555 | 459 | 2.1487 | 0.6511 | 1.1518 |
| Pointe Coupee | 230,988 | 564 | 0.24% | 16.63% | 28.29% | 0.568 | 1,433 | 161 | 0.8661 | 0.4919 | 0.8702 |
| Rapides | 116,557 | 10,779 | 9.25% | 22.67% | 38.54% | 0.861 | 674 | 173 | 0.4074 | 0.3508 | 0.6206 |
| Red River | 18,773 | 1,635 | 8.71% | 14.23% | 24.01% | 0.589 | 759 | 25 | 0.4587 | 0.2702 | 0.4780 |
| Richland | 31,658 | 3,336 | 10.54% | 13.37% | 22.72% | 0.585 | 772 | 41 | 0.4666 | 0.2730 | 0.4829 |
| Sabine | 275,533 | 12,088 | 4.39% | 21.49% | 36.55% | 0.768 | 802 | 344 | 0.4847 | 0.3722 | 0.6584 |
| Saint Bernard | 358,672 | 11,947 | 3.33% | 11.11% | 18.89% | 0.431 | 2,566 | 140 | 1.5509 | 0.6684 | 1.1824 |
| Saint Charles | 1,413,647 | 21,611 | 1.53% | 9.36% | 15.91% | 0.356 | 2,736 | 517 | 1.6537 | 0.5887 | 1.0414 |
| Saint Helena | 184,675 | 88,057 | 47.68% | 16.25% | 27.64% | 1.106 | 1,175 | 157 | 0.7102 | 0.7855 | 1.3895 |
| Saint James | 841,294 | 35,957 | 4.27% | 8.99% | 15.30% | 0.376 | 2,477 | 340 | 1.4971 | 0.5629 | 0.9958 |
| Saint John the Baptist | 508,957 | 23,492 | 4.62% | 8.23% | 14.00% | 0.356 | 2,555 | 199 | 1.5443 | 0.5498 | 0.9726 |
| Saint Landry | 1,529,527 | 101,620 | 6.64% | 21.41% | 36.40% | 0.792 | 1,114 | 1,373 | 0.6733 | 0.5333 | 0.9434 |
| Saint Martin | 5,424,026 | 155,271 | 2.86% | 11.02% | 18.74% | 0.423 | 1,863 | 2,911 | 1.1260 | 0.4763 | 0.8426 |
| Saint Mary | 2,948,629 | 163,882 | 5.56% | 10.20% | 17.35% | 0.429 | 2,286 | 1,290 | 1.3817 | 0.5927 | 1.0485 |
| Saint Tammany | 5,010,716 | 407,160 | 8.13% | 17.48% | 29.73% | 0.686 | 1,490 | 3,363 | 0.9006 | 0.6178 | 1.0929 |
| Tangipahoa | 1,742,597 | 147,658 | 8.47% | 20.90% | 35.54% | 0.797 | 1,113 | 1,566 | 0.6727 | 0.5361 | 0.9483 |
| Tensas | 13,466 | 12,695 | 94.27% | 22.06% | 37.50% | 1.827 | 609 | 22 | 0.3681 | 0.6725 | 1.1896 |
| Terrebonne | 4,408,108 | 80,262 | 1.82% | 9.53% | 16.21% | 0.364 | 2,219 | 1,987 | 1.3412 | 0.4882 | 0.8636 |
| Union | 36,816 | 2 | 0.01% | 9.34% | 15.89% | 0.337 | 722 | 51 | 0.4364 | 0.1471 | 0.2602 |
| Vermilion | 6,368,367 | 471,404 | 7.40% | 9.84% | 16.73% | 0.439 | 2,363 | 2,695 | 1.4282 | 0.6270 | 1.1091 |
| Vernon | 63,350 | 14,933 | 23.57% | 24.80% | 42.19% | 1.094 | 820 | 77 | 0.4956 | 0.5422 | 0.9591 |
| Washington | 894,980 | 132,649 | 14.82% | 16.97% | 28.86% | 0.748 | 1,209 | 740 | 0.7307 | 0.5466 | 0.9669 |
| Webster | 27,314 | - | 0.00% | 14.96% | 25.44% | 0.513 | 672 | 41 | 0.4062 | 0.2084 | 0.3687 |
| West Baton Rouge | 380,172 | 30,246 | 7.96% | 20.39% | 34.67% | 0.775 | 1,182 | 322 | 0.7144 | 0.5537 | 0.9795 |
| West Carroll | 14,045 | 370 | 2.63% | 15.50% | 26.36% | 0.560 | 775 | 18 | 0.4684 | 0.2623 | 0.4640 |
| West Feliciana | 85,578 | - | 0.00% | 12.11% | 20.59% | 0.424 | 1,509 | 57 | 0.9120 | 0.3867 | 0.6841 |
| Winn | 21,341 | - | 0.00% | 6.44% | 10.95% | 0.247 | 771 | 28 | 0.4660 | 0.1151 | 0.2036 |
| | 80,592,902 | 5,263,246 | 6.53% | 14.21% | 24.17% | 0.630 | 1,655 | 48,711 | 1.0000 | 0.5653 | 1.0000 |

(2) - See Exhibit 9, Sheet 5A
(3) - See Exhibit 10, Sheet 5A
(4)=(3)/(2)
(5) - See Exhibit 23, Sheet 5A, Column (9)
(6) - See Exhibit 23, Sheet 5A, Column (13)
(7) =[(4)+ (5)*(1.0+(L))+(M)+(6)]/(1.0-(N))
(8)-Current base rates, see Exhibit 4, Sheet 5A, Column (20)
(9) =(2)/(8)
(10) =(8)/total of (8)
(11) =(10)*(7)
(12)=(11)/total of (11)
(13)=total of (4)*total of (8)+(M)*total of (8)+[(5)+(6)]*(8)
(14) =(13)/total of (13)
(15) - Estimated earned house years based on actual 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 5A, Page 1, Item (18)
(20)=[1+(18)]*[1+(19)]-1
(21) =[1+(20)]*OFB-1
(L),(M),(N) - See Exhibit 18

| (1) | (13) Recipient Of Complement of Credibility | (14) Recipient Of Complement of Credibility Territory Relativity | (15) 2021-25 Earned House Years | (16) Credibility | (17) Capped Credibility Weighted Territory Relativity | (18) Indicated Territory Relativity Change | (19) State Indicated Rate Need | (20) Crediblity Weighted Rate Change | (21) Final Indicated Rate Change |
|---|---|---|---|---|---|---|---|---|---|
| Acadia | 949 | 1.1754 | 1,073 | 0.164 | 0.9759 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Allen | 696 | 0.8620 | 100 | 0.050 | 0.7674 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Ascension | 848 | 1.0504 | 1,675 | 0.205 | 0.9245 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Assumption | 799 | 0.9890 | 845 | 0.145 | 1.5078 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| Avoyelles | 752 | 0.9309 | 59 | 0.038 | 0.5901 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Beauregard | 812 | 1.0062 | 168 | 0.065 | 0.5859 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Bienville | 415 | 0.5141 | 46 | 0.034 | 0.4886 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Bossier | 522 | 0.6461 | 42 | 0.033 | 0.4977 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Caddo | 507 | 0.6280 | 71 | 0.042 | 0.5282 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Calcasieu | 900 | 1.1151 | 3,647 | 0.302 | 0.9341 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Caldwell | 446 | 0.5521 | 16 | 0.020 | 0.5101 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Cameron | 1,267 | 1.5686 | 263 | 0.081 | 1.9898 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| Catahoula | 433 | 0.5361 | 48 | 0.035 | 0.5297 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Claiborne | 391 | 0.4840 | 54 | 0.037 | 0.4740 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Concordia | 503 | 0.6229 | 29 | 0.027 | 0.5227 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| DeSoto | 486 | 0.6015 | 30 | 0.027 | 0.5060 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| East Baton Rouge | 780 | 0.9656 | 444 | 0.105 | 0.7131 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| East Carroll | 581 | 0.7194 | 1 | 0.005 | 0.5311 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| East Feliciana | 682 | 0.8443 | 79 | 0.044 | 0.8528 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Evangeline | 686 | 0.8494 | 178 | 0.067 | 0.7097 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Franklin | 491 | 0.6086 | 84 | 0.046 | 0.5394 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Grant | 566 | 0.7010 | 49 | 0.035 | 0.6040 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Iberia | 756 | 0.9365 | 1,403 | 0.187 | 1.2926 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| Iberville | 769 | 0.9519 | 379 | 0.097 | 0.8035 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Jackson | 421 | 0.5218 | 21 | 0.023 | 0.4518 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Jefferson | 988 | 1.2235 | 255 | 0.080 | 1.2161 | 0.1040 | -0.3810 | -31.66% | -33.83% |
| Jefferson Davis | 967 | 1.1976 | 581 | 0.120 | 1.0099 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Lafayette | 696 | 0.8613 | 3,302 | 0.287 | 0.8454 | 0.0130 | -0.3810 | -37.30% | -39.29% |
| Lafourche | 854 | 1.0575 | 1,281 | 0.179 | 1.4549 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| La Salle | 482 | 0.5971 | 39 | 0.031 | 0.5234 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Lincoln | 497 | 0.6154 | - | 0.000 | 0.4733 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Livingston | 821 | 1.0163 | 1,712 | 0.207 | 0.8946 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Madison | 361 | 0.4466 | 8 | 0.014 | 0.4441 | -0.0460 | -0.3810 | -40.95% | -42.82% |
| Morehouse | 381 | 0.4715 | 12 | 0.017 | 0.4268 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Natchitoches | 583 | 0.7219 | 95 | 0.049 | 0.5546 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Orleans | 733 | 0.9079 | 6 | 0.012 | 1.0588 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| Ouachita | 449 | 0.5564 | 93 | 0.048 | 0.3761 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Plaquemines | 951 | 1.1778 | 289 | 0.085 | 1.8264 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| Pointe Coupee | 816 | 1.0108 | 100 | 0.050 | 0.9960 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Rapides | 585 | 0.7246 | 103 | 0.051 | 0.4685 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Red River | 463 | 0.5731 | 9 | 0.015 | 0.5275 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Richland | 451 | 0.5587 | 30 | 0.027 | 0.5366 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Sabine | 638 | 0.7901 | 272 | 0.082 | 0.5574 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Saint Bernard | 942 | 1.1670 | 82 | 0.045 | 1.3183 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| Saint Charles | 864 | 1.0699 | 350 | 0.094 | 1.4056 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| Saint Helena | 688 | 0.8523 | 88 | 0.047 | 0.8167 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Saint James | 774 | 0.9588 | 237 | 0.077 | 1.2725 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| Saint John the Baptist | 741 | 0.9171 | 148 | 0.061 | 1.3127 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| Saint Landry | 817 | 1.0112 | 767 | 0.139 | 0.7743 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Saint Martin | 727 | 0.9003 | 1,990 | 0.223 | 0.9571 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| Saint Mary | 802 | 0.9936 | 1,082 | 0.164 | 1.1744 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| Saint Tammany | 876 | 1.0848 | 2,074 | 0.228 | 1.0357 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Tangipahoa | 801 | 0.9916 | 863 | 0.147 | 0.7736 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Tensas | 535 | 0.6629 | 14 | 0.019 | 0.4233 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Terrebonne | 744 | 0.9210 | 1,339 | 0.183 | 1.1400 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| Union | 355 | 0.4393 | 34 | 0.029 | 0.4341 | -0.0050 | -0.3810 | -38.41% | -40.36% |
| Vermilion | 800 | 0.9912 | 2,090 | 0.229 | 1.2140 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| Vernon | 722 | 0.8940 | 47 | 0.034 | 0.5699 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Washington | 727 | 0.8999 | 432 | 0.104 | 0.8403 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| Webster | 444 | 0.5499 | 30 | 0.027 | 0.4671 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| West Baton Rouge | 823 | 1.0196 | 273 | 0.083 | 0.8216 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| West Carroll | 497 | 0.6154 | 8 | 0.014 | 0.5387 | 0.1500 | -0.3810 | -28.82% | -31.08% |
| West Feliciana | 666 | 0.8248 | 31 | 0.028 | 0.8209 | -0.1000 | -0.3810 | -44.29% | -46.06% |
| Winn | 307 | 0.3797 | 21 | 0.023 | 0.3961 | -0.1500 | -0.3810 | -47.39% | -49.06% |
| | 808 | 1.0000 | 30,990 | 0.880 | 0.9961 | | -0.3810 | -36.07% | -38.10% |
| | | | | | | | | (OFB) | 0.968 |

# Coastal Plan Mobile Homeowner Parish Indications

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Variable portion of ULAE as % of Hurricane Loss & ALAE | | | | | | | 0.00% (L) | | | | |
| | Fixed Expense Ratio | | | | | | | 3.90% (M) | | | | |
| | Variable Expenses | | | | | | | 13.65% (N) | | | | |
| (1) | (2) 2021-25 Trended On-Level Earned Premium | (3) 2021-25 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 | 689,781 | 746 | 0.11% | 25.39% | 48.80% | 0.906 | 2,251 | 306 | 0.9164 | 0.8303 | 1.0928 |
| Iberia Parish | - | - | 0.00% | 18.87% | 36.72% | 0.689 | 1,964 | - | 0.7996 | 0.5509 | 0.7251 |
| Jefferson Parish | 1,290,002 | 305 | 0.02% | 25.75% | 49.50% | 0.917 | 3,049 | 423 | 1.2413 | 1.1383 | 1.4982 |
| Lafourche Parish | 2,716,803 | 103,261 | 3.80% | 11.83% | 22.74% | 0.490 | 3,068 | 886 | 1.2490 | 0.6120 | 0.8055 |
| Orleans Parish | 2,519 | - | 0.00% | 18.87% | 36.72% | 0.689 | 1,907 | 1 | 0.7764 | 0.5349 | 0.7040 |
| Plaquemines Parish | 3,016,006 | 12,137 | 0.40% | 23.82% | 45.81% | 0.856 | 2,324 | 1,298 | 0.9461 | 0.8099 | 1.0659 |
| Saint Bernard Parish | 381,007 | - | 0.00% | 24.62% | 47.35% | 0.879 | 2,453 | 155 | 0.9987 | 0.8779 | 1.1554 |
| Saint Mary Parish | 128,105 | - | 0.00% | 30.11% | 57.32% | 1.058 | 2,783 | 46 | 1.1330 | 1.1987 | 1.5777 |
| Terrebonne Parish | 1,294,701 | 49,992 | 3.86% | 22.56% | 43.37% | 0.853 | 1,711 | 757 | 0.6966 | 0.5942 | 0.7820 |
| Vermilion Parish | 408,286 | - | 0.00% | 16.41% | 31.57% | 0.601 | 2,411 | 169 | 0.9816 | 0.5899 | 0.7764 |
| | 9,927,210 | 166,441 | 1.68% | 20.54% | 39.49% | 0.778 | 2,456 | 4,042 | 1.0000 | 0.7598 | 1.0000 |

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

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

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

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

# Coastal Plan Mobile Homeowner Parish Indications

| (1) | (13) Recipient Of Complement of Credibility | (14) Recipient Of Complement of Credibility Territory Relativity | (15) 2021-25 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 | 1,807 | 1.1214 | 158 | 0.063 | 1.0539 | 0.1500 | -0.2500 | -13.75% | -15.58% |
| Iberia Parish | 1,229 | 0.7626 | - | 0.000 | 0.7626 | -0.0460 | -0.2500 | -28.45% | -29.97% |
| Jefferson Parish | 2,431 | 1.5089 | 267 | 0.082 | 1.4275 | 0.1500 | -0.2500 | -13.75% | -15.58% |
| Lafourche Parish | 1,198 | 0.7432 | 651 | 0.128 | 1.0617 | -0.1500 | -0.2500 | -36.25% | -37.60% |
| Orleans Parish | 1,197 | 0.7429 | 0 | 0.003 | 0.7428 | -0.0430 | -0.2500 | -28.23% | -29.75% |
| Plaquemines Parish | 1,755 | 1.0892 | 909 | 0.151 | 1.0857 | 0.1480 | -0.2500 | -13.90% | -15.73% |
| Saint Bernard Parish | 1,902 | 1.1806 | 100 | 0.050 | 1.1485 | 0.1500 | -0.2500 | -13.75% | -15.58% |
| Saint Mary Parish | 2,570 | 1.5950 | 28 | 0.026 | 1.3030 | 0.1500 | -0.2500 | -13.75% | -15.58% |
| Terrebonne Parish | 1,265 | 0.7851 | 543 | 0.116 | 0.7847 | 0.1260 | -0.2500 | -15.55% | -17.34% |
| Vermilion Parish | 1,294 | 0.8029 | 142 | 0.060 | 0.8344 | -0.1500 | -0.2500 | -36.25% | -37.60% |
| | 1,611 | 1.0000 | 2,799 | 0.265 | 1.0517 | | -0.2500 | -23.37% | -25.00% |
| | | | | | | | | (OFB) | 0.9788 |

# FAIR Plan Wind Only Parish Indications

| **Wind Only** | (2) | | (3) | | |
|---|---|---|---|---|---|
| | 2021-25 Trended On-Level | Latest Year | 2021-25 Trended Ultimate Incurred | (4) 2021-25 Earned | (5) Final |
| (1) | Earned | EP Trended | Losses | House | Rate |
| **Territory Grouping** | Premium | on Current Level | and ALAE | Years | Change |
| Acadia | $10,770,091 | $1,522,565 | $563,202 | 3,207 | -26.4% |
| Allen | $28,951 | $5,289 | $0 | 13 | -27.9% |
| Ascension | $1,826,060 | $327,302 | $61,038 | 692 | -27.9% |
| Assumption | $9,864,813 | $2,323,661 | $218,370 | 1,992 | -26.4% |
| Avoyelles | $1,797 | $0 | $0 | 0 | -21.0% |
| Beauregard | $92,433 | $20,508 | $0 | 101 | -27.9% |
| Bienville | $22,156 | $5,591 | $16,340 | 7 | -21.0% |
| Bossier | $136,844 | $30,701 | $0 | 68 | -21.0% |
| Caddo | $160,812 | $22,438 | $76,540 | 41 | -21.0% |
| Calcasieu | $8,349,196 | $1,458,518 | $300,547 | 2,778 | -29.2% |
| Caldwell | $0 | $0 | $0 | 0 | -21.0% |
| Cameron | $3,005,627 | $449,885 | $5,850 | 476 | -26.4% |
| Catahoula | $23,795 | $6,339 | $0 | 14 | -21.0% |
| Claiborne | $0 | $0 | $0 | 0 | -21.0% |
| Concordia | $1,277 | $688 | $0 | 2 | -21.0% |
| DeSoto | $88,521 | $9,931 | $4,654 | 36 | -21.0% |
| East Baton Rouge | $2,466,342 | $289,146 | $603,014 | 911 | -26.6% |
| East Carroll | $0 | $0 | $0 | 0 | -21.0% |
| East Feliciana | $72,356 | $19,414 | $0 | 38 | -27.9% |
| Evangeline | $57,521 | $11,964 | $0 | 38 | -27.9% |
| Franklin | $183,277 | $40,146 | $9,676 | 87 | -21.0% |
| Grant | $27,727 | $2,928 | $0 | 11 | -21.0% |
| Iberia | $16,048,196 | $2,560,706 | $787,090 | 4,855 | -26.4% |
| Iberville | $433,532 | $88,041 | $27,490 | 191 | -27.9% |
| Jackson | $134,316 | $25,962 | $20,604 | 48 | -21.0% |
| Jefferson | $171,742,908 | $35,420,582 | $1,234,190 | 35,851 | -35.2% |
| Jefferson Davis | $3,122,077 | $452,926 | $39,520 | 438 | -26.4% |
| Lafayette | $12,990,488 | $2,398,343 | $603,862 | 4,537 | -29.2% |
| Lafourche | $29,453,799 | $6,046,243 | $197,008 | 4,983 | -35.2% |
| La Salle | $47,944 | $17,133 | $27,214 | 29 | -21.0% |
| Lincoln | $33,988 | $9,784 | $17,687 | 0 | -21.0% |
| Livingston | $1,662,132 | $171,047 | $94,905 | 486 | -27.9% |
| Madison | $149,433 | $21,162 | $7,107 | 99 | -21.0% |
| Morehouse | $15,024 | $3,184 | $0 | 6 | -21.0% |
| Natchitoches | $1,377,913 | $236,060 | $201,990 | 638 | -21.0% |
| Orleans | $138,905,094 | $29,188,466 | $1,773,544 | 22,640 | -32.8% |
| Ouachita | $45,194 | $6,518 | $51,017 | 12 | -21.0% |
| Plaquemines | $5,657,098 | $1,190,473 | $120,067 | 1,310 | -35.2% |
| Pointe Coupee | $281,057 | $103,153 | $97,610 | 77 | -27.9% |
| Rapides | $31,660 | $883 | $0 | 9 | -21.0% |

FAIR Plan Wind Only Parish Indications

| **Wind Only** (1) **Territory Grouping** | (2) 2021-25 Trended On-Level Earned Premium | Latest Year EP Trended on Current Level | (3) 2021-25 Trended Ultimate Incurred Losses and ALAE | (4) 2021-25 Earned House Years | (5) Final Rate Change |
|---|---|---|---|---|---|
| Red River | $0 | $0 | $0 | 0 | -21.0% |
| Richland | $33,346 | $6,245 | $6,234 | 8 | -21.0% |
| Sabine | $22,309 | $4,721 | $0 | 10 | -21.0% |
| Saint Bernard | $17,101,256 | $4,254,051 | $168,256 | 4,671 | -35.2% |
| Saint Charles | $20,754,303 | $3,103,082 | $28,767 | 2,829 | -35.2% |
| Saint Helena | $66,203 | $14,776 | $11,040 | 39 | -27.9% |
| Saint James | $3,023,280 | $553,182 | $66,712 | 867 | -26.4% |
| Saint John the Baptist | $5,529,948 | $720,307 | $27,442 | 1,157 | -35.2% |
| Saint Landry | $1,050,484 | $182,128 | $128,954 | 406 | -27.9% |
| Saint Martin | $4,779,463 | $734,110 | $99,101 | 1,160 | -26.4% |
| Saint Mary | $5,027,873 | $626,112 | $66,531 | 1,375 | -26.4% |
| Saint Tammany | $111,524,110 | $24,478,653 | $6,365,784 | 25,992 | -26.4% |
| Tangipahoa | $3,302,458 | $355,488 | $185,252 | 1,017 | -27.9% |
| Tensas | $5,642 | $1,684 | $0 | 3 | -21.0% |
| Terrebonne | $23,805,190 | $4,453,961 | $77,803 | 4,582 | -35.2% |
| Union | $0 | $0 | $0 | 0 | -21.0% |
| Vermilion | $25,578,669 | $3,579,674 | $416,761 | 4,600 | -26.4% |
| Vernon | $10,752 | $2,309 | $0 | 9 | -21.0% |
| Washington | $2,556,898 | $700,890 | $147,209 | 792 | -27.9% |
| Webster | $22,908 | $0 | $0 | 3 | -21.0% |
| West Baton Rouge | $132,070 | $27,369 | $44,180 | 70 | -27.9% |
| West Carroll | $0 | $0 | $0 | 0 | -21.0% |
| West Feliciana | $23,965 | $7,115 | $32,538 | 13 | -27.9% |
| Winn | $32,596 | $6,869 | $0 | 16 | -21.0% |
| All Parishes | $643,695,172 | $128,300,406 | $15,032,700 | 136,336 | |

(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**

**FAIR Plan**

(22) Statewide Indicated Rate Need -31.7%

**Wind Only**

| **Territory Grouping** (1) | 2021-25 Trended On Level Earned Premium (2) | Latest Year EP Trended On Level (3) | 2021-25 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 Credibility (8) | Current Base Rate (9) | Implicit Exposures (10) | Current Territory Relativity (11) | Indicated Territory Relativity Before Credibility (12) | Normalized Indicated Territory Relativity Before Credibility (13) | Recipient Of Complement of Credibility (14) | Recipient Of Complement of Credibility Territory Relativity (15) | 2021-25 Earned House Years (16) | Credibility (17) | Capped Credibility Weighted Territory Relativity (18) | Indicated Territory Relativity Change (19) | Crediblity Weighted Rate Change (20) | Capped Final Rate Change (21) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Avoyelles Parish, Caldwell Parish, Catahoula Parish, Concordia Parish, East Carroll Parish, Franklin Parish, Grant Parish, Jackson Parish, LaSalle Parish, Lincoln Parish, Madison Parish, Morehouse Parish, Natchitoches Parish, Ouachita Parish, Rapides Parish, Richland Parish, Sabine Parish, Tensas Parish, Union Parish, Vernon Parish, West Carroll Parish, Winn Parish | $2,177,990 | $392,615 | $341,529 | 15.7% | 20.5% | 37.6% | 0.900 | 254 | 8,575 | 0.3795 | 0.3416 | 0.5046 | 189 | 0.4840 | 1,002 | 0.158 | 0.4364 | 0.150 | -21.5% | -21.0% |
| Bossier Parish, Caddo Parish | 297,656 | 53,139 | 76,540 | 25.7% | 22.6% | 41.4% | 1.085 | 224 | 1,329 | 0.3347 | 0.3631 | 0.5364 | 185 | 0.4736 | 109 | 0.052 | 0.3849 | 0.150 | -21.5% | -21.0% |
| Bienville Parish, Claiborne Parish, DeSoto Parish, Red River Parish, Webster Parish | 133,585 | 15,522 | 20,994 | 0.0% | 20.4% | 37.4% | 0.714 | 247 | 63 | 0.3691 | 0.2635 | 0.3893 | 184 | 0.4715 | 45 | 0.034 | 0.4245 | 0.150 | -21.5% | -21.0% |
| East Baton Rouge Parish | 2,466,342 | 289,146 | 603,014 | 24.4% | 17.4% | 31.8% | 0.898 | 396 | 6,228 | 0.5917 | 0.5313 | 0.7849 | 237 | 0.6047 | 911 | 0.151 | 0.6319 | 0.068 | -27.1% | -26.6% |
| 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 | 11,586,120 | 2,034,484 | 830,216 | 7.2% | 20.2% | 37.0% | 0.791 | 415 | 27,918 | 0.6201 | 0.4905 | 0.7246 | 279 | 0.7143 | 3,972 | 0.315 | 0.6511 | 0.050 | -28.3% | -27.9% |

**Territorial Indications**

**FAIR Plan**

**Wind Only**

| Territory Grouping | 2021-25 Trended On Level Earned Premium | Latest Year EP Trended On Level | 2021-25 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 | 2021-25 Earned House Years | Credibility | Capped Credibility Weighted Territory Relativity | Indicated Territory Relativity Change | Crediblity Weighted Rate Change | Capped Final Rate Change |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| Orleans Parish | 138,905,094 | 29,188,466 | 1,773,544 | 1.3% | 18.4% | 33.7% | 0.663 | 849 | 163,610 | 1.2686 | 0.8411 | 1.2426 | 484 | 1.2376 | 22,640 | 0.752 | 1.2413 | -0.022 | -33.2% | -32.8% |
| Calcasieu Parish, Lafayette Parish | 21,339,684 | 3,856,861 | 904,409 | 4.2% | 18.3% | 33.5% | 0.695 | 485 | 43,999 | 0.7247 | 0.5037 | 0.7441 | 293 | 0.7496 | 7,314 | 0.428 | 0.7473 | 0.031 | -29.6% | -29.2% |
| Jefferson Parish, Lafourche Parish, Plaquemines Parish, Saint Bernard Parish, Saint Charles Parish, Saint John Parish, Terrebonne Parish | 274,044,502 | 55,188,699 | 1,853,533 | 0.7% | 17.9% | 32.7% | 0.639 | 692 | 396,018 | 1.0340 | 0.6607 | 0.9761 | 392 | 1.0013 | 55,383 | 1.000 | 0.9761 | -0.056 | -35.5% | -35.2% |
| Acadia Parish, Assumption Parish, Cameron Parish, Iberia Parish, Jefferson Davis Parish, Saint James Parish, Saint Martin Parish, Saint Mary Parish, Saint Tammany Parish, Vermilion Parish | 192,744,199 | 37,281,474 | 8,628,921 | 4.5% | 19.2% | 35.1% | 0.726 | 614 | 313,916 | 0.9175 | 0.6661 | 0.9840 | 375 | 0.9594 | 44,961 | 1.000 | 0.9840 | 0.072 | -26.8% | -26.4% |
| Total | $643,695,172 | $128,300,406 | $15,032,700 | 2.3% | 18.4% | 33.7% | 0.683 | 669 | 961,656 | 1.0000 | 0.6769 | 1.0000 | 391 | 1.0000 | 136,336 | 1.000 | 0.9960 | | -0.320897 | -31.7% |

(22) Statewide Indicated Rate Need -31.7%

(OFB) 1.006

Notes:

(2) See Exhibit 9, Sheet 6A
(3) See Exhibit 9, Sheet 6A
(4) See Exhibit 10, Sheet 6A
(5) =(4)/(2)
(6) See Exhibit 24, Column (8)
(7) See Exhibit 24, Column (10)
(8) =[((5)+ (6))*(1.0+(L)+(M)+(7)]/(1.0-(N))-1
(9) Current base rates, see Exhibit 4, Sheet 6A, Column (20)
(10) =(2)/(9)
(11) =(9)/total of (9)
(12) =(8)*(11)
(13) =(12)/Total of (12)
(14) =total of (5)*total of (9)+(M)*total of (9)+[(6)+(7)]*(9)
(15) =(14)/Total of (14)
(16) Estimated earned house years based on actual LCPIC monthly in-force policies
(17) Based on 40,000 earned house years for full credibility. Partial credibility is calculated by (# of EHY's/40000)^.5
(18) =(17)*(13)+[1-(17)]*(15), capped at +/- 15% of (11)
(19) =(18)/(11)-1
(20) =[1+(22)]*[1+(19)]-1
(21) =[1+(20)]*OFB-1
(22) See Exhibit 5, Sheet 6A, page1, Item (18)

Variable portion of ULAE as % of Hurricane Loss & ALAE 0.00% (L)
Fixed Expense 3.90% (M)
Variable Expenses 13.65% (N)

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

# Coastal Plan Wind Only Parish indications

| | | | |
|---|---|---|---|
| Variable portion of ULAE as % of Hurricane Loss & ALAE | 0.00% | (L) | |
| Fixed Expense Ratio | 3.90% | (M) | |
| Variable Expenses | 13.65% | (N) | |

| (1) | (2) 2021-25 Trended On Level Earned Premium | (3) 2021-25 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 | 729,760 | - | 0.00% | 20.60% | 42.14% | 0.772 | 888 | 822 | 0.6202 | 0.4788 | 0.7866 |
| Iberia Parish | - | - | 0.28% | 16.63% | 33.31% | 0.627 | 1,298 | - | 0.9066 | 0.5684 | 0.9338 |
| Jefferson Parish | 6,942,227 | 21,282 | 0.31% | 20.86% | 42.68% | 0.785 | 2,213 | 3,137 | 1.5456 | 1.2133 | 1.9932 |
| Lafourche Parish | 10,642,840 | 2 | 0.00% | 11.62% | 23.78% | 0.455 | 1,370 | 7,768 | 0.9568 | 0.4353 | 0.7151 |
| Orleans Parish | 1,193,279 | 36,392 | 3.05% | 18.26% | 37.37% | 0.725 | 1,181 | 1,010 | 0.8248 | 0.5980 | 0.9824 |
| Plaquemines Parish | 3,233,134 | 326 | 0.01% | 15.42% | 31.56% | 0.589 | 1,775 | 1,821 | 1.2397 | 0.7302 | 1.1996 |
| Saint Bernard Parish | 949,568 | - | 0.00% | 18.96% | 38.77% | 0.714 | 1,271 | 747 | 0.8877 | 0.6338 | 1.0412 |
| Saint Mary Parish | 232,489 | - | 0.00% | 18.65% | 38.15% | 0.703 | 1,227 | 189 | 0.8570 | 0.6025 | 0.9898 |
| Terrebonne Parish | 3,228,042 | 19,369 | 0.60% | 16.47% | 33.70% | 0.633 | 957 | 3,373 | 0.6684 | 0.4231 | 0.6951 |
| Vermilion Parish | 171,510 | - | 0.00% | 19.05% | 38.99% | 0.717 | 801 | 214 | 0.5594 | 0.4011 | 0.6589 |
| | 27,322,849 | 77,371 | 0.28% | 15.88% | 32.50% | 0.597 | 1,432 | 19,083 | 1.0000 | 0.6087 | 1.0000 |

Notes:

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

# Coastal Plan Wind Only Parish indications

| (1) | (13) Recipient Of Complement of Credibility | (14) Recipient Of Complement of Credibility Territory Relativity | (15) 2021-25 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 | 617 | 0.8199 | 161 | 0.063 | 0.7132 | 0.1500 | -0.3690 | -27.44% | -28.67% |
| Iberia Parish | 708 | 0.9409 | - | 0.000 | 0.9409 | 0.0380 | -0.3690 | -34.50% | -35.61% |
| Jefferson Parish | 1,466 | 1.9480 | 638 | 0.126 | 1.7774 | 0.1500 | -0.3690 | -27.44% | -28.67% |
| Lafourche Parish | 545 | 0.7240 | 1,676 | 0.205 | 0.8133 | -0.1500 | -0.3690 | -46.37% | -47.28% |
| Orleans Parish | 717 | 0.9526 | 171 | 0.065 | 0.9485 | 0.1500 | -0.3690 | -27.44% | -28.67% |
| Plaquemines Parish | 894 | 1.1876 | 378 | 0.097 | 1.1888 | -0.0410 | -0.3690 | -39.49% | -40.52% |
| Saint Bernard Parish | 794 | 1.0546 | 156 | 0.063 | 1.0209 | 0.1500 | -0.3690 | -27.44% | -28.67% |
| Saint Mary Parish | 757 | 1.0056 | 27 | 0.026 | 0.9856 | 0.1500 | -0.3690 | -27.44% | -28.67% |
| Terrebonne Parish | 540 | 0.7176 | 686 | 0.131 | 0.7147 | 0.0690 | -0.3690 | -32.55% | -33.70% |
| Vermilion Parish | 525 | 0.6973 | 61 | 0.039 | 0.6433 | 0.1500 | -0.3690 | -27.44% | -28.67% |
| | 753 | 1.0000 | 3,954 | 0.314 | 1.0010 | | -0.3690 | -35.81% | -36.90% |
| | | | | | | | | (OBF) | 0.983 |

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Actual Earned Premium | | | | | | Earned Premium at Current Rate Levels | | | | | Rate Change History | | | | | | | | |
| Parish | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 |
| Acadia Parish | 28,913 | 91,684 | 185,829 | 212,498 | 200,590 | 44,845 | 148,009 | 276,374 | 261,733 | 234,590 | 4.66% | -1.32% | -9.90% | -0.92% | -12.72% | 49.51% | -3.76% | 15.83% | 8.37% |
| Allen Parish | 5,199 | 6,194 | 15,631 | 13,011 | 17,965 | 7,089 | 8,301 | 17,375 | 12,449 | 17,998 | 5.35% | -3.06% | -21.10% | 3.78% | 5.08% | 37.82% | -5.44% | -3.58% | 2.00% |
| Ascension Parish | 40,133 | 191,049 | 521,256 | 584,228 | 575,977 | 64,858 | 314,872 | 750,450 | 725,143 | 745,832 | 5.08% | -9.44% | -9.60% | -0.76% | -3.17% | 41.73% | -7.17% | -1.16% | 30.24% |
| Assumption Parish | 43,254 | 151,439 | 355,015 | 273,112 | 191,521 | 69,705 | 266,663 | 530,092 | 300,287 | 204,487 | 12.71% | -0.29% | -18.50% | -9.51% | 0.72% | 44.78% | 24.42% | -15.20% | 15.55% |
| Avoyelles Parish | 5,725 | 16,725 | 29,920 | 27,384 | 19,776 | 8,591 | 25,530 | 40,433 | 31,551 | 23,555 | 7.26% | -4.12% | -6.00% | -0.48% | -4.60% | 40.76% | -4.14% | -2.42% | 20.57% |
| Beauregard Parish | 5,225 | 11,072 | 29,658 | 36,672 | 42,554 | 6,060 | 13,215 | 32,110 | 37,987 | 44,263 | 0.79% | -3.70% | -9.35% | -0.67% | -8.46% | 42.73% | -23.21% | 28.98% | -9.15% |
| Bienville Parish | - | 3,236 | 8,314 | 8,095 | 10,438 | - | 5,649 | 11,934 | 9,547 | 12,366 | 3.60% | -8.11% | 2.52% | 0.00% | 6.37% | 38.76% | 2.65% | -3.46% | 20.56% |
| Bossier Parish | 19,001 | 43,798 | 95,807 | 125,581 | 136,507 | 37,178 | 97,901 | 183,904 | 190,512 | 181,021 | 3.11% | -0.10% | -11.70% | -16.06% | 3.47% | 35.84% | 14.89% | 13.84% | 24.03% |
| Caddo Parish | 138,967 | 174,696 | 337,860 | 448,146 | 490,323 | 287,438 | 404,095 | 625,250 | 643,179 | 636,439 | 12.33% | -8.73% | -10.40% | -14.02% | 5.11% | 56.60% | -0.07% | 23.74% | 16.03% |
| Calcasieu Parish | 114,233 | 466,625 | 844,004 | 695,425 | 534,452 | 197,670 | 811,484 | 1,286,515 | 948,282 | 692,757 | 5.97% | -0.96% | -15.84% | 1.39% | -0.82% | 34.30% | -8.62% | 22.07% | 16.74% |
| Caldwell Parish | 4,219 | 5,725 | 8,283 | 8,362 | 4,341 | 3,918 | 5,291 | 6,581 | 6,166 | 3,796 | 7.46% | -8.97% | -7.89% | 1.16% | 1.88% | 34.26% | -15.13% | -16.13% | -4.88% |
| Cameron Parish | 1,869 | 62,024 | 98,466 | 89,623 | 28,895 | 3,440 | 118,890 | 167,861 | 105,826 | 32,295 | 1.11% | 14.17% | -11.01% | -0.79% | -13.06% | 64.60% | 23.93% | -10.67% | 18.07% |
| Catahoula Parish | 2,114 | 3,778 | 5,553 | 7,064 | 23,281 | 3,383 | 6,070 | 7,473 | 7,511 | 26,148 | 6.16% | -6.96% | -13.84% | 0.43% | 2.88% | 40.62% | 10.32% | -18.14% | 23.52% |
| Claiborne Parish | 3,457 | 5,037 | 7,087 | 7,541 | 10,179 | 4,204 | 6,148 | 7,340 | 6,798 | 9,689 | 5.83% | -8.26% | -8.42% | 0.35% | 0.71% | 41.54% | -9.40% | -1.23% | -4.23% |
| Concordia Parish | - | 7,678 | 17,951 | 17,505 | 20,699 | - | 10,802 | 22,360 | 19,738 | 26,535 | 7.30% | -8.26% | 0.91% | 0.11% | -2.03% | 34.33% | -10.46% | -13.42% | 37.41% |
| DeSoto Parish | 1,769 | 10,926 | 19,609 | 22,273 | 29,880 | 3,046 | 18,898 | 27,159 | 24,420 | 31,838 | 10.53% | -8.59% | 1.93% | -0.56% | -1.23% | 70.48% | -12.14% | 21.12% | -3.63% |
| East Baton Rouge Parish | 246,867 | 655,674 | 1,552,936 | 1,634,771 | 1,653,351 | 285,271 | 766,607 | 1,548,137 | 1,295,066 | 1,275,560 | -8.77% | -6.96% | -9.52% | -0.85% | 1.71% | 37.88% | 11.90% | -5.98% | -20.47% |
| East Carroll Parish | 10,757 | 6,345 | 10,484 | 5,881 | - | 20,461 | 11,465 | 16,434 | 6,730 | - | 6.06% | -5.34% | 1.08% | 7.02% | -0.10% | 34.33% | 40.74% | -23.30% | 23.96% |
| East Feliciana Parish | 5,449 | 15,749 | 21,097 | 16,130 | 25,238 | 7,389 | 21,562 | 25,194 | 17,011 | 28,642 | 9.28% | -2.25% | -4.65% | -0.76% | 0.08% | 34.32% | -6.50% | -7.60% | 17.97% |
| Evangeline Parish | 3,945 | 9,923 | 8,432 | 2,676 | 13,767 | 5,090 | 12,792 | 8,683 | 2,272 | 13,687 | 8.55% | 1.63% | -2.70% | -0.69% | 5.14% | 52.49% | -8.54% | -19.44% | 10.12% |
| Franklin Parish | 4,055 | 4,961 | 12,332 | 2,473 | 2,027 | 6,289 | 7,700 | 16,167 | 2,648 | 2,208 | 11.32% | -6.52% | -4.75% | -0.10% | 2.49% | 38.95% | 4.60% | -7.58% | 13.22% |
| Grant Parish | 10,734 | 8,788 | 4,365 | 692 | 453 | 21,509 | 17,725 | 7,363 | 806 | 487 | 11.34% | -8.07% | -6.18% | 0.63% | -3.32% | 57.89% | 29.12% | -10.24% | 13.29% |
| Iberia Parish | 113,794 | 618,802 | 1,198,824 | 904,630 | 671,060 | 162,091 | 932,155 | 1,544,640 | 923,943 | 644,889 | 1.18% | 11.48% | -7.11% | -3.13% | -13.47% | 85.60% | -18.67% | 41.61% | -20.45% |
| Iberville Parish | 22,027 | 58,647 | 94,047 | 102,000 | 73,776 | 32,830 | 87,311 | 112,047 | 101,454 | 80,622 | 4.70% | -2.09% | -8.30% | 0.00% | 5.16% | 51.49% | -9.98% | -8.06% | 13.87% |
| Jackson Parish | 4,770 | 10,176 | 21,296 | 20,130 | 26,199 | 6,750 | 14,383 | 25,732 | 21,672 | 31,349 | 4.87% | -8.08% | -4.87% | 0.11% | 2.77% | 34.34% | -8.57% | -11.32% | 26.84% |
| Jefferson Parish | 602,524 | 9,418,240 | 26,830,847 | 24,626,906 | 20,721,209 | 902,035 | 14,084,039 | 35,004,865 | 26,436,984 | 23,106,221 | 4.89% | -30.50% | 2.62% | -0.16% | 0.00% | 34.29% | 7.79% | -13.67% | 19.69% |
| Jefferson Davis Parish | 9,754 | 45,933 | 130,486 | 75,502 | 74,136 | 15,366 | 75,414 | 187,541 | 83,955 | 79,692 | 5.93% | 0.26% | -14.11% | -0.96% | -11.45% | 65.83% | -3.02% | 10.59% | 2.09% |
| Lafayette Parish | 101,021 | 264,926 | 613,741 | 805,152 | 880,233 | 184,433 | 490,348 | 979,460 | 1,110,466 | 1,152,533 | 3.39% | 2.85% | -10.80% | -0.97% | 1.73% | 34.29% | -2.75% | 14.60% | 22.03% |
| Lafourche Parish | 155,727 | 1,164,182 | 2,353,137 | 1,478,553 | 959,935 | 312,712 | 2,439,426 | 4,341,872 | 2,223,004 | 1,354,180 | 0.06% | 4.16% | 1.88% | -1.08% | -17.75% | 88.27% | -23.18% | 51.73% | 12.08% |
| LaSalle Parish | 1,305 | 3,830 | 7,147 | 3,136 | 1,418 | 1,512 | 4,423 | 6,810 | 2,316 | 1,128 | 7.84% | -8.83% | -17.53% | 1.54% | 4.66% | 41.14% | 13.88% | -23.32% | -9.93% |
| Lincoln Parish | 9,594 | 15,261 | 23,877 | 35,529 | 49,725 | 17,942 | 28,799 | 39,856 | 51,051 | 79,695 | 8.14% | -8.17% | -6.65% | 0.00% | -1.89% | 34.28% | -1.27% | -17.80% | 75.93% |
| Livingston Parish | 7,897 | 164,815 | 474,775 | 383,132 | 352,068 | 11,777 | 249,930 | 634,568 | 392,902 | 340,996 | 5.03% | -16.52% | -8.93% | -0.89% | -1.31% | 34.30% | 25.72% | -11.65% | 2.85% |
| Madison Parish | 1,725 | 795 | 6,061 | 7,890 | 14,725 | 2,501 | 1,157 | 7,683 | 9,010 | 17,574 | 6.11% | -8.79% | -1.61% | -0.11% | -1.09% | 37.57% | -12.13% | 3.79% | 17.13% |
| Morehouse Parish | - | 2,801 | 9,390 | 10,427 | 2,393 | - | 4,493 | 12,184 | 9,106 | 1,890 | 5.62% | -7.88% | -3.61% | -0.21% | -2.68% | 70.59% | 22.60% | -1.34% | -20.48% |
| Natchitoches Parish | 8,077 | 8,963 | 27,130 | 36,027 | 28,219 | 15,987 | 17,906 | 45,030 | 45,806 | 32,613 | 9.90% | -9.11% | -8.92% | -0.11% | -0.43% | 52.38% | 7.24% | 13.15% | 8.44% |
| Orleans Parish | 2,165,537 | 16,613,410 | 47,156,124 | 47,935,981 | 39,812,030 | 3,481,380 | 27,762,230 | 63,324,551 | 47,590,842 | 41,541,862 | 4.54% | 5.08% | 5.71% | -4.73% | -4.35% | 81.69% | -6.76% | -3.01% | 5.94% |
| Ouachita Parish | 64,982 | 63,378 | 93,343 | 109,496 | 148,096 | 70,410 | 75,260 | 96,941 | 98,585 | 145,556 | 3.77% | 3.26% | -8.27% | -11.01% | 0.96% | 34.32% | -3.22% | -12.90% | 5.06% |
| Plaquemines Parish | 45,789 | 309,228 | 1,135,298 | 1,048,134 | 891,183 | 60,899 | 396,499 | 1,182,454 | 939,338 | 829,647 | 1.35% | -12.45% | 14.03% | 1.88% | 6.59% | 41.90% | -8.71% | 1.30% | -7.51% |
| Pointe Coupee Parish | 5,726 | 17,478 | 41,867 | 53,959 | 46,325 | 7,014 | 22,012 | 48,061 | 49,788 | 45,289 | 8.52% | 0.00% | -12.31% | -0.91% | -5.75% | 34.31% | 14.61% | -21.50% | 9.54% |
| Rapides Parish | 46,170 | 80,829 | 148,692 | 142,603 | 165,072 | 65,713 | 119,604 | 202,890 | 168,656 | 192,639 | 2.77% | 0.00% | -10.21% | -2.28% | -7.09% | 34.28% | -1.61% | 4.44% | 14.17% |
| Red River Parish | 2,147 | - | - | - | - | 3,506 | - | - | - | - | 8.29% | -8.73% | -9.10% | 0.00% | 4.05% | 64.07% | 1.50% | -1.44% | -3.63% |
| Richland Parish | 10,503 | 14,340 | 14,891 | 21,066 | 23,840 | 20,760 | 28,579 | 25,554 | 25,247 | 25,690 | 10.27% | -8.09% | -5.49% | -0.22% | -1.08% | 41.18% | 46.53% | -17.80% | 18.29% |
| Sabine Parish | - | 1,263 | 3,006 | 3,085 | 1,326 | - | 1,554 | 3,000 | 2,575 | 1,366 | 4.76% | -8.89% | 1.91% | -0.21% | -1.46% | 65.40% | -17.79% | -19.92% | 14.40% |
| Saint Bernard Parish | 110,333 | 1,087,069 | 2,632,552 | 1,888,509 | 1,232,484 | 146,750 | 1,491,399 | 3,300,765 | 1,802,110 | 1,044,530 | -0.34% | 12.51% | 0.37% | -0.97% | -12.50% | 51.85% | 12.16% | 13.10% | -20.46% |
| Saint Charles Parish | 98,753 | 1,215,139 | 2,797,886 | 1,992,938 | 1,093,239 | 204,736 | 2,627,866 | 5,386,798 | 3,053,879 | 1,456,577 | 0.73% | 11.60% | -10.53% | -1.28% | -12.24% | 61.48% | -5.10% | 43.97% | 9.22% |
| Saint Helena Parish | 3,500 | 13,176 | 18,097 | 15,233 | 8,846 | 5,087 | 19,104 | 22,885 | 15,715 | 9,633 | -11.69% | -3.39% | 2.85% | 0.00% | 0.00% | 34.34% | 9.68% | -17.58% | 19.39% |
| Saint James Parish | 23,772 | 146,405 | 374,058 | 319,082 | 231,314 | 34,437 | 224,188 | 533,466 | 326,916 | 210,924 | -2.02% | 4.07% | -15.47% | -1.52% | -15.43% | 54.08% | 25.68% | -0.84% | -8.43% |
| Saint John Parish | 150,741 | 1,325,947 | 2,533,881 | 1,328,939 | 713,609 | 305,063 | 2,812,297 | 4,402,144 | 1,579,976 | 966,333 | -1.32% | 11.10% | -10.38% | -1.48% | -13.76% | 111.31% | -8.75% | -15.13% | 46.50% |
| Saint Landry Parish | 51,032 | 81,437 | 179,457 | 171,074 | 174,244 | 60,813 | 99,428 | 201,299 | 155,104 | 163,249 | 9.21% | 1.66% | -6.99% | -0.69% | -7.13% | 35.11% | 12.75% | -16.56% | 2.15% |
| Saint Martin Parish | 44,646 | 131,334 | 275,521 | 211,217 | 180,968 | 76,827 | 235,958 | 439,010 | 252,488 | 204,838 | 4.24% | 2.89% | -11.91% | -1.06% | -12.88% | 65.28% | 3.91% | 7.44% | 9.13% |
| Saint Mary Parish | 73,152 | 787,940 | 1,562,813 | 1,015,794 | 565,519 | 89,095 | 997,602 | 1,849,382 | 830,919 | 447,862 | -2.26% | -0.99% | 0.21% | -1.01% | -15.78% | 53.73% | 37.98% | -23.31% | -10.36% |
| Saint Tammany Parish | 287,528 | 4,426,708 | 11,301,074 | 9,960,235 | 8,277,918 | 426,902 | 6,613,589 | 13,233,998 | 9,095,686 | 7,977,429 | 5.17% | -3.49% | -5.89% | -1.27% | 5.13% | 60.34% | -3.97% | -6.42% | -0.43% |
| Tangipahoa Parish | 43,292 | 266,248 | 544,594 | 435,240 | 376,386 | 49,453 | 300,827 | 496,079 | 338,965 | 318,366 | 9.51% | 0.97% | -7.48% | 0.00% | 11.34% | 34.33% | -2.55% | -12.63% | -9.71% |
| Tensas Parish | 4,544 | 6,855 | 20,957 | 7,006 | 17,930 | 6,219 | 9,196 | 23,746 | 6,241 | 15,482 | 8.07% | -8.91% | -18.16% | 4.05% | 4.00% | 34.29% | 17.74% | -9.96% | -9.13% |
| Terrebonne Parish | 212,956 | 1,826,662 | 3,461,954 | 2,064,635 | 1,307,875 | 336,133 | 3,013,128 | 5,180,494 | 2,436,063 | 1,483,326 | 4.36% | 4.61% | -2.69% | -1.03% | -16.89% | 70.05% | -8.26% | 18.61% | 3.76% |
| Union Parish | 5,266 | 915 | 217 | 1,185 | 7,230 | 10,102 | 1,764 | 364 | 1,485 | 8,543 | 9.18% | -8.11% | -5.05% | -0.10% | 0.31% | 34.90% | 31.66% | -15.49% | 28.08% |
| Vermilion Parish | 79,121 | 425,498 | 574,204 | 343,495 | 214,933 | 140,919 | 775,388 | 826,796 | 339,751 | 214,353 | 5.41% | -1.03% | -1.67% | -1.09% | -7.30% | 101.65% | -5.18% | 3.70% | -2.08% |
| Vernon Parish | - | 6,692 | 8,617 | 6,427 | 5,254 | - | 9,625 | 10,282 | 5,836 | 4,979 | 9.36% | -6.95% | -7.73% | -2.66% | -2.03% | 58.43% | 3.92% | -11.34% | 0.46% |
| Washington Parish | 58,560 | 88,467 | 130,639 | 103,486 | 77,787 | 72,456 | 110,094 | 141,816 | 93,443 | 78,790 | 9.10% | -0.64% | -7.19% | 0.07% | 0.00% | 34.28% | 5.40% | -23.32% | 14.66% |
| Webster Parish | 12,850 | 16,965 | 31,429 | 30,694 | 37,857 | 24,162 | 31,765 | 48,452 | 39,765 | 47,515 | 5.56% | 0.35% | -10.08% | 0.00% | 8.22% | 34.25% | 1.56% | 4.97% | 22.47% |
| West Baton Rouge Parish | 7,350 | 31,532 | 72,491 | 53,236 | 63,147 | 9,578 | 41,769 | 84,757 | 50,201 | 63,570 | 5.27% | -3.53% | -9.26% | -0.76% | -1.53% | 34.34% | 12.72% | -21.32% | 12.68% |
| West Carroll Parish | 5,423 | 8,042 | 10,041 | 6,871 | 6,259 | 6,898 | 10,073 | 10,536 | 6,649 | 5,759 | 10.19% | -6.93% | -12.80% | 2.45% | 5.35% | 34.34% | -14.71% | 31.27% | -20.43% |
| West Feliciana Parish | 2,826 | 3,121 | 8,280 | 6,805 | 11,315 | 3,338 | 3,786 | 9,130 | 6,439 | 11,176 | 6.99% | -4.05% | -13.27% | -0.36% | -6.73% | 37.44% | -2.31% | -5.96% | 1.80% |
| Winn Parish | 130 | 4,678 | 3,658 | 3,874 | 6,689 | 115 | 4,171 | 2,785 | 2,727 | 5,287 | 10.57% | -5.33% | -1.28% | -0.65% | 0.11% | 41.23% | -18.77% | -3.34% | -19.61% |
| NULL | - | - | - | - | - | - | - | - | - | - | 3.70% | -1.50% | -0.60% | -3.10% | -4.20% | 64.30% | -1.50% | -3.09% | 8.16% |
| Unknown | - | - | - | - | - | - | - | - | - | - | 3.70% | -1.50% | -0.60% | -3.10% | -4.20% | 64.30% | -1.50% | -3.09% | 8.16% |
| Total | 5,350,727 | 42,731,252 | 111,116,283 | 102,008,453 | 83,585,983 | 8,472,135 | 69,368,208 | 149,645,912 | 105,382,720 | 88,688,145 | 3.70% | -1.50% | -0.60% | -3.10% | -4.20% | 64.30% | -1.50% | -3.09% | 8.16% |

(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 | Cummulative Rate Change History | | | | | | | | | Trended Earned Premium at Current Rate Levels | | | | |
| Parish | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 | 2021 | 2022 | 2023 | 2024 | 2025 |
| Acadia Parish | 1.454 | 1.389 | 1.407 | 1.562 | 1.577 | 1.806 | 1.208 | 1.255 | 1.084 | 65,792 | 209,356 | 360,141 | 316,917 | 262,482 |
| Allen Parish | 1.127 | 1.069 | 1.103 | 1.398 | 1.347 | 1.282 | 0.930 | 0.984 | 1.020 | 10,400 | 11,742 | 22,641 | 15,074 | 20,138 |
| Ascension Parish | 1.400 | 1.332 | 1.471 | 1.628 | 1.640 | 1.694 | 1.195 | 1.287 | 1.302 | 95,153 | 445,380 | 977,906 | 878,034 | 834,508 |
| Assumption Parish | 1.473 | 1.307 | 1.311 | 1.609 | 1.778 | 1.765 | 1.219 | 0.980 | 1.156 | 102,264 | 377,189 | 690,759 | 363,600 | 228,800 |
| Avoyelles Parish | 1.457 | 1.359 | 1.417 | 1.507 | 1.515 | 1.588 | 1.128 | 1.177 | 1.206 | 12,604 | 36,112 | 52,688 | 38,203 | 26,356 |
| Beauregard Parish | 1.028 | 1.019 | 1.059 | 1.168 | 1.176 | 1.284 | 0.900 | 1.172 | 0.909 | 8,891 | 18,692 | 41,842 | 45,996 | 49,526 |
| Bienville Parish | 1.721 | 1.661 | 1.808 | 1.763 | 1.763 | 1.658 | 1.195 | 1.164 | 1.206 | - | 7,990 | 15,551 | 11,560 | 13,836 |
| Bossier Parish | 1.741 | 1.688 | 1.690 | 1.914 | 2.280 | 2.204 | 1.622 | 1.412 | 1.240 | 54,544 | 138,479 | 239,644 | 230,680 | 202,544 |
| Caddo Parish | 1.865 | 1.660 | 1.819 | 2.030 | 2.361 | 2.247 | 1.435 | 1.436 | 1.160 | 421,701 | 571,584 | 814,759 | 778,788 | 712,109 |
| Calcasieu Parish | 1.553 | 1.466 | 1.480 | 1.759 | 1.735 | 1.749 | 1.302 | 1.425 | 1.167 | 290,002 | 1,147,826 | 1,676,448 | 1,148,220 | 775,123 |
| Caldwell Parish | 0.844 | 0.786 | 0.863 | 0.937 | 0.926 | 0.909 | 0.677 | 0.798 | 0.951 | 5,748 | 7,484 | 8,576 | 7,466 | 4,247 |
| Cameron Parish | 1.906 | 1.885 | 1.651 | 1.856 | 1.870 | 2.151 | 1.307 | 1.055 | 1.181 | 5,047 | 168,167 | 218,738 | 128,139 | 36,135 |
| Catahoula Parish | 1.379 | 1.299 | 1.396 | 1.621 | 1.614 | 1.569 | 1.115 | 1.011 | 1.235 | 4,963 | 8,586 | 9,738 | 9,095 | 29,257 |
| Claiborne Parish | 1.090 | 1.030 | 1.123 | 1.226 | 1.222 | 1.213 | 0.857 | 0.946 | 0.958 | 6,168 | 8,696 | 9,565 | 8,231 | 10,841 |
| Concordia Parish | 1.394 | 1.299 | 1.416 | 1.404 | 1.402 | 1.431 | 1.065 | 1.190 | 1.374 | - | 15,279 | 29,137 | 23,900 | 29,690 |
| DeSoto Parish | 1.768 | 1.600 | 1.750 | 1.717 | 1.727 | 1.748 | 1.026 | 1.167 | 0.964 | 4,469 | 26,731 | 35,391 | 29,569 | 35,623 |
| East Baton Rouge Parish | 0.894 | 0.979 | 1.053 | 1.164 | 1.173 | 1.154 | 0.837 | 0.748 | 0.795 | 418,522 | 1,084,349 | 2,017,366 | 1,568,121 | 1,427,218 |
| East Carroll Parish | 1.950 | 1.839 | 1.942 | 1.922 | 1.796 | 1.797 | 1.338 | 0.951 | 1.240 | 30,018 | 16,217 | 21,415 | 8,149 | - |
| East Feliciana Parish | 1.385 | 1.267 | 1.297 | 1.360 | 1.370 | 1.369 | 1.019 | 1.090 | 1.180 | 10,840 | 30,499 | 32,830 | 20,598 | 32,047 |
| Evangeline Parish | 1.387 | 1.277 | 1.257 | 1.292 | 1.301 | 1.237 | 0.811 | 0.887 | 1.101 | 7,468 | 18,094 | 11,315 | 2,751 | 15,314 |
| Franklin Parish | 1.543 | 1.387 | 1.483 | 1.557 | 1.559 | 1.521 | 1.095 | 1.046 | 1.132 | 9,227 | 10,891 | 21,067 | 3,206 | 2,471 |
| Grant Parish | 1.937 | 1.740 | 1.892 | 2.017 | 2.004 | 2.073 | 1.313 | 1.017 | 1.133 | 31,556 | 25,072 | 9,595 | 976 | 545 |
| Iberia Parish | 1.494 | 1.476 | 1.324 | 1.425 | 1.471 | 1.701 | 0.916 | 1.127 | 0.796 | 237,804 | 1,318,513 | 2,012,809 | 1,118,749 | 721,563 |
| Iberville Parish | 1.411 | 1.348 | 1.377 | 1.501 | 1.501 | 1.428 | 0.942 | 1.047 | 1.139 | 48,165 | 123,500 | 146,008 | 122,845 | 90,208 |
| Jackson Parish | 1.303 | 1.243 | 1.352 | 1.421 | 1.420 | 1.382 | 1.028 | 1.125 | 1.268 | 9,903 | 20,344 | 33,531 | 26,241 | 35,076 |
| Jefferson Parish | 1.117 | 1.065 | 1.533 | 1.493 | 1.496 | 1.496 | 1.114 | 1.033 | 1.197 | 1,323,379 | 19,921,567 | 45,614,576 | 32,011,016 | 25,853,446 |
| Jefferson Davis Parish | 1.453 | 1.371 | 1.368 | 1.592 | 1.608 | 1.816 | 1.095 | 1.129 | 1.021 | 22,544 | 106,671 | 244,383 | 101,656 | 89,167 |
| Lafayette Parish | 1.745 | 1.688 | 1.641 | 1.840 | 1.858 | 1.826 | 1.360 | 1.398 | 1.220 | 270,582 | 693,587 | 1,276,327 | 1,344,599 | 1,289,564 |
| Lafourche Parish | 2.125 | 2.124 | 2.039 | 2.001 | 2.023 | 2.460 | 1.306 | 1.701 | 1.121 | 458,781 | 3,450,515 | 5,657,861 | 2,691,707 | 1,515,186 |
| LaSalle Parish | 0.957 | 0.887 | 0.973 | 1.180 | 1.162 | 1.110 | 0.787 | 0.691 | 0.901 | 2,218 | 6,256 | 8,874 | 2,804 | 1,262 |
| Lincoln Parish | 1.744 | 1.612 | 1.756 | 1.881 | 1.881 | 1.917 | 1.428 | 1.446 | 1.759 | 26,323 | 40,736 | 51,936 | 61,815 | 89,170 |
| Livingston Parish | 1.198 | 1.141 | 1.367 | 1.501 | 1.514 | 1.534 | 1.142 | 0.909 | 1.029 | 17,278 | 353,521 | 826,901 | 475,742 | 381,539 |
| Madison Parish | 1.383 | 1.303 | 1.429 | 1.452 | 1.454 | 1.470 | 1.068 | 1.216 | 1.171 | 3,669 | 1,637 | 10,012 | 10,910 | 19,663 |
| Morehouse Parish | 1.495 | 1.415 | 1.536 | 1.594 | 1.597 | 1.641 | 0.962 | 0.785 | 0.795 | - | 6,355 | 15,877 | 11,026 | 2,115 |
| Natchitoches Parish | 1.815 | 1.651 | 1.817 | 1.994 | 1.997 | 2.005 | 1.316 | 1.227 | 1.084 | 23,455 | 25,328 | 58,678 | 55,464 | 36,491 |
| Orleans Parish | 1.842 | 1.762 | 1.677 | 1.586 | 1.665 | 1.741 | 0.958 | 1.028 | 1.059 | 5,107,545 | 39,269,071 | 82,517,746 | 57,625,000 | 46,481,001 |
| Ouachita Parish | 1.051 | 1.012 | 0.980 | 1.069 | 1.201 | 1.190 | 0.886 | 0.915 | 1.051 | 103,299 | 106,454 | 126,323 | 119,371 | 162,862 |
| Plaquemines Parish | 1.334 | 1.316 | 1.503 | 1.318 | 1.294 | 1.214 | 0.855 | 0.937 | 0.925 | 89,345 | 560,839 | 1,540,847 | 1,137,390 | 928,288 |
| Pointe Coupee Parish | 1.176 | 1.084 | 1.084 | 1.236 | 1.248 | 1.324 | 0.986 | 0.860 | 1.095 | 10,290 | 31,135 | 62,628 | 60,285 | 50,674 |
| Rapides Parish | 1.320 | 1.284 | 1.284 | 1.430 | 1.464 | 1.575 | 1.173 | 1.192 | 1.142 | 96,408 | 169,177 | 264,384 | 204,216 | 215,543 |
| Red River Parish | 1.479 | 1.365 | 1.496 | 1.646 | 1.646 | 1.582 | 0.964 | 0.950 | 0.964 | 5,144 | - | - | - | - |
| Richland Parish | 1.902 | 1.725 | 1.876 | 1.985 | 1.990 | 2.011 | 1.425 | 0.972 | 1.183 | 30,457 | 40,424 | 33,299 | 30,570 | 28,744 |
| Sabine Parish | 1.192 | 1.138 | 1.248 | 1.225 | 1.228 | 1.246 | 0.753 | 0.916 | 1.144 | - | 2,198 | 3,909 | 3,118 | 1,528 |
| Saint Bernard Parish | 1.494 | 1.499 | 1.332 | 1.327 | 1.341 | 1.532 | 1.009 | 0.900 | 0.795 | 215,297 | 2,109,551 | 4,301,202 | 2,182,071 | 1,168,720 |
| Saint Charles Parish | 2.100 | 2.085 | 1.868 | 2.088 | 2.115 | 2.410 | 1.492 | 1.573 | 1.092 | 300,369 | 3,717,059 | 7,019,496 | 3,697,766 | 1,629,757 |
| Saint Helena Parish | 1.272 | 1.441 | 1.491 | 1.450 | 1.450 | 1.450 | 1.079 | 0.984 | 1.194 | 7,463 | 27,022 | 29,821 | 19,028 | 10,778 |
| Saint James Parish | 1.262 | 1.288 | 1.238 | 1.465 | 1.487 | 1.758 | 1.141 | 0.908 | 0.916 | 50,523 | 317,109 | 695,156 | 395,844 | 236,002 |
| Saint John Parish | 2.001 | 2.028 | 1.826 | 2.037 | 2.068 | 2.397 | 1.135 | 1.243 | 1.465 | 447,559 | 3,977,933 | 5,736,401 | 1,913,102 | 1,081,226 |
| Saint Landry Parish | 1.237 | 1.132 | 1.114 | 1.198 | 1.206 | 1.299 | 0.961 | 0.852 | 1.022 | 89,219 | 140,639 | 262,311 | 187,806 | 182,659 |
| Saint Martin Parish | 1.640 | 1.573 | 1.529 | 1.736 | 1.754 | 2.014 | 1.218 | 1.173 | 1.091 | 112,713 | 333,757 | 572,071 | 305,723 | 229,192 |
| Saint Mary Parish | 1.179 | 1.206 | 1.218 | 1.216 | 1.228 | 1.458 | 0.949 | 0.688 | 0.896 | 130,712 | 1,411,086 | 2,409,916 | 1,006,112 | 501,111 |
| Saint Tammany Parish | 1.422 | 1.352 | 1.401 | 1.489 | 1.508 | 1.435 | 0.895 | 0.932 | 0.996 | 626,309 | 9,354,778 | 17,245,123 | 11,013,440 | 8,925,909 |
| Tangipahoa Parish | 1.176 | 1.074 | 1.064 | 1.150 | 1.150 | 1.033 | 0.769 | 0.789 | 0.903 | 72,553 | 425,513 | 646,437 | 410,433 | 356,218 |
| Tensas Parish | 1.128 | 1.044 | 1.146 | 1.400 | 1.346 | 1.294 | 0.963 | 0.818 | 0.909 | 9,124 | 13,008 | 30,943 | 7,557 | 17,323 |
| Terrebonne Parish | 1.678 | 1.608 | 1.537 | 1.579 | 1.596 | 1.920 | 1.129 | 1.231 | 1.038 | 493,142 | 4,262,004 | 6,750,663 | 2,949,688 | 1,659,687 |
| Union Parish | 1.835 | 1.681 | 1.829 | 1.926 | 1.928 | 1.922 | 1.425 | 1.082 | 1.281 | 14,821 | 2,495 | 474 | 1,798 | 9,559 |
| Vermilion Parish | 1.826 | 1.733 | 1.751 | 1.780 | 1.800 | 1.942 | 0.963 | 1.015 | 0.979 | 206,743 | 1,096,769 | 1,077,392 | 411,385 | 239,839 |
| Vernon Parish | 1.313 | 1.201 | 1.290 | 1.398 | 1.437 | 1.466 | 0.926 | 0.891 | 1.005 | - | 13,614 | 13,398 | 7,066 | 5,571 |
| Washington Parish | 1.253 | 1.148 | 1.156 | 1.245 | 1.244 | 1.244 | 0.927 | 0.879 | 1.147 | 106,300 | 155,726 | 184,799 | 113,145 | 88,158 |
| Webster Parish | 1.807 | 1.712 | 1.706 | 1.897 | 1.897 | 1.753 | 1.306 | 1.286 | 1.225 | 35,448 | 44,931 | 63,137 | 48,149 | 53,164 |
| West Baton Rouge Parish | 1.209 | 1.149 | 1.191 | 1.312 | 1.322 | 1.343 | 0.999 | 0.887 | 1.127 | 14,052 | 59,081 | 110,446 | 60,785 | 71,128 |
| West Carroll Parish | 1.155 | 1.048 | 1.126 | 1.292 | 1.261 | 1.197 | 0.891 | 1.045 | 0.796 | 10,120 | 14,248 | 13,729 | 8,051 | 6,444 |
| West Feliciana Parish | 1.064 | 0.994 | 1.036 | 1.195 | 1.199 | 1.285 | 0.935 | 0.957 | 1.018 | 4,897 | 5,355 | 11,897 | 7,797 | 12,505 |
| Winn Parish | 0.916 | 0.829 | 0.875 | 0.887 | 0.892 | 0.891 | 0.631 | 0.777 | 0.804 | 169 | 5,900 | 3,629 | 3,302 | 5,916 |
| NULL | 1.599 | 1.542 | 1.565 | 1.575 | 1.625 | 1.696 | 1.033 | 1.048 | 1.082 | - | - | - | - | - |
| Unknown | 1.599 | 1.542 | 1.565 | 1.575 | 1.625 | 1.696 | 1.033 | 1.048 | 1.082 | - | - | - | - | - |
| Total | 1.599 | 1.542 | 1.565 | 1.575 | 1.625 | 1.696 | 1.033 | 1.048 | 1.082 | 12,429,499 | 98,119,821 | 195,002,462 | 127,601,845 | 99,232,766 |
| | | | | | | | (35) | Trend Factors | | 1.4671 | 1.4145 | 1.3031 | 1.2108 | 1.1189 |

| (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 | | | | | | | | |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 |
| Acadia Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Allen Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Ascension Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Assumption Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Avoyelles Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Beauregard Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Bienville Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Bossier Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Caddo Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Calcasieu Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Caldwell Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Cameron Parish | 1,801 | 15,827 | 10,926 | 11,107 | 8,375 | 2,634 | 22,184 | 12,986 | 12,557 | 9,365 | 14.75% | -3.16% | 20.16% | 2.79% | 2.78% | 36.15% | -20.15% | 28.37% | -2.07% |
| Catahoula Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Claiborne Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Concordia Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| DeSoto Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| East Baton Rouge Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| East Carroll Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| East Feliciana Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Evangeline Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Franklin Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Grant Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Iberia Parish | - | - | - | - | - | - | - | - | - | - | -6.71% | -8.18% | 4.84% | 0.41% | 7.44% | 58.86% | -10.22% | -16.67% | 43.49% |
| Iberville Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Jackson Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Jefferson Parish | 7,286 | 77,852 | 82,722 | 31,587 | 26,520 | 9,913 | 97,505 | 71,909 | 24,091 | 24,883 | 7.17% | -4.01% | 8.69% | 5.64% | 24.92% | 56.15% | -23.47% | -14.65% | 1.24% |
| Jefferson Davis Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Lafayette Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Lafourche Parish | 36,182 | 320,278 | 459,433 | 199,180 | 194,930 | 58,235 | 503,057 | 522,997 | 191,282 | 220,485 | 5.11% | -9.68% | 5.87% | -0.72% | 16.75% | 61.09% | -19.50% | -11.19% | 19.81% |
| LaSalle Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Lincoln Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Livingston Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Madison Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Morehouse Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Natchitoches Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Orleans Parish | 14,141 | 31,287 | 79,500 | 129,550 | 376,919 | 34,475 | 70,475 | 122,690 | 147,066 | 401,004 | -15.21% | -4.58% | 8.70% | 5.01% | 25.61% | 60.13% | 3.53% | 10.20% | 1.23% |
| Ouachita Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Plaquemines Parish | 6,727 | 13,826 | 7,784 | 8,192 | 33,403 | 10,110 | 19,520 | 7,164 | 5,966 | 29,969 | 7.17% | -4.01% | 4.83% | 3.06% | 26.16% | 83.21% | -23.47% | -14.88% | -3.07% |
| Pointe Coupee Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Rapides Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Red River Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Richland Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Sabine Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Saint Bernard Parish | 13,160 | 14,575 | 16,673 | 12,808 | - | 24,692 | 25,266 | 19,250 | 9,978 | - | 3.55% | -3.99% | 41.27% | 1.66% | 22.38% | 84.18% | 3.54% | -11.27% | -13.73% |
| Saint Charles Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Saint Helena Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Saint James Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Saint John Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Saint Landry Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Saint Martin Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Saint Mary Parish | - | 22,506 | 256 | - | - | - | 30,283 | 251 | - | - | 5.66% | -3.98% | 8.68% | 5.65% | 7.75% | 84.18% | -12.86% | -16.08% | -6.60% |
| Saint Tammany Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Tangipahoa Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Tensas Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Terrebonne Parish | 43,958 | 367,401 | 755,174 | 628,139 | 469,617 | 45,737 | 425,475 | 783,720 | 535,739 | 384,828 | 5.06% | -17.19% | 14.57% | -13.70% | -5.84% | 43.79% | 0.84% | 7.56% | -21.04% |
| Union Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Vermilion Parish | - | - | - | - | - | - | - | - | - | - | 9.68% | 1.91% | 7.36% | 1.79% | 7.88% | 60.00% | -9.06% | -16.00% | -6.41% |
| Vernon Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Washington Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Webster Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| West Baton Rouge Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| West Carroll Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| West Feliciana Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Winn Parish | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| NULL | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Unknown | - | - | - | - | - | - | - | - | - | - | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |
| Total | 123,255 | 863,552 | 1,412,468 | 1,020,563 | 1,109,764 | 185,796 | 1,193,765 | 1,540,967 | 926,679 | 1,070,534 | 5.20% | -9.40% | 13.30% | -3.10% | 11.60% | 54.30% | -5.90% | 2.82% | -4.54% |

(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 | Cummulative Rate Change History | | | | | | | | | Trended Earned Premium at Current Rate Levels | | | | |
| | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 | 2021 | 2022 | 2023 | 2024 | 2025 |
| Acadia Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Allen Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Ascension Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Assumption Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Avoyelles Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Beauregard Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Bienville Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Bossier Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Caddo Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Calcasieu Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Caldwell Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Cameron Parish | 1.928 | 1.680 | 1.735 | 1.444 | 1.405 | 1.367 | 1.004 | 1.257 | 0.979 | 3,864 | 31,379 | 16,922 | 15,205 | 10,478 |
| Catahoula Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Claiborne Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Concordia Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| DeSoto Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| East Baton Rouge Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| East Carroll Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| East Feliciana Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Evangeline Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Franklin Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Grant Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Iberia Parish | 1.652 | 1.771 | 1.929 | 1.840 | 1.832 | 1.705 | 1.074 | 1.196 | 1.435 | - | - | - | - | - |
| Iberville Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Jackson Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Jefferson Parish | 1.524 | 1.422 | 1.481 | 1.363 | 1.290 | 1.033 | 0.661 | 0.864 | 1.012 | 14,543 | 137,919 | 93,704 | 29,170 | 27,841 |
| Jefferson Davis Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Lafayette Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Lafourche Parish | 1.608 | 1.529 | 1.693 | 1.599 | 1.611 | 1.380 | 0.857 | 1.064 | 1.198 | 85,437 | 711,563 | 681,513 | 231,612 | 246,700 |
| LaSalle Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Lincoln Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Livingston Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Madison Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Morehouse Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Natchitoches Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Orleans Parish | 2.145 | 2.530 | 2.652 | 2.439 | 2.323 | 1.849 | 1.155 | 1.116 | 1.012 | 50,578 | 99,685 | 159,876 | 178,074 | 448,682 |
| Ouachita Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Plaquemines Parish | 1.622 | 1.514 | 1.577 | 1.504 | 1.459 | 1.157 | 0.631 | 0.825 | 0.969 | 14,832 | 27,611 | 9,335 | 7,224 | 33,532 |
| Pointe Coupee Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Rapides Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Red River Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Richland Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Sabine Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Saint Bernard Parish | 2.551 | 2.464 | 2.566 | 1.816 | 1.787 | 1.460 | 0.793 | 0.766 | 0.863 | 36,226 | 35,738 | 25,085 | 12,082 | - |
| Saint Charles Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Saint Helena Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Saint James Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Saint John Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Saint Landry Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Saint Martin Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Saint Mary Parish | 1.579 | 1.494 | 1.556 | 1.432 | 1.356 | 1.258 | 0.683 | 0.784 | 0.934 | - | 42,835 | 327 | - | - |
| Saint Tammany Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Tangipahoa Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Tensas Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Terrebonne Parish | 0.998 | 0.949 | 1.147 | 1.001 | 1.160 | 1.232 | 0.857 | 0.849 | 0.790 | 67,101 | 601,825 | 1,021,260 | 648,695 | 430,582 |
| Union Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Vermilion Parish | 1.508 | 1.375 | 1.349 | 1.256 | 1.234 | 1.144 | 0.715 | 0.786 | 0.936 | - | - | - | - | - |
| Vernon Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Washington Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Webster Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| West Baton Rouge Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| West Carroll Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| West Feliciana Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Winn Parish | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| NULL | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Unknown | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | - | - | - | - | - |
| Total | 1.664 | 1.582 | 1.746 | 1.541 | 1.590 | 1.425 | 0.924 | 0.982 | 0.955 | 272,581 | 1,688,555 | 2,008,022 | 1,122,062 | 1,197,815 |
| | | | | | | | (35) | Trend Factors | | 1.4671 | 1.4145 | 1.3031 | 1.2108 | 1.1189 |

# 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 | | | | | | | | |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 |
| Acadia Parish | 122,691 | 182,613 | 218,775 | 224,502 | 179,518 | 161,743 | 233,341 | 292,488 | 316,930 | 229,209 | -6.32% | 2.77% | -7.03% | 3.87% | 5.66% | -15.86% | 4.92% | 17.19% | 17.58% |
| Allen Parish | 19,539 | 19,780 | 25,673 | 22,713 | 16,792 | 12,218 | 13,396 | 17,764 | 18,347 | 15,996 | -21.59% | 32.73% | -27.16% | -9.05% | 8.77% | -13.75% | -15.94% | -14.58% | 2.75% |
| Ascension Parish | 44,189 | 71,735 | 139,621 | 150,252 | 96,172 | 35,840 | 55,845 | 105,490 | 131,493 | 98,542 | -0.98% | -1.59% | -5.08% | 3.96% | 10.67% | -9.23% | -18.64% | -10.98% | 8.42% |
| Assumption Parish | 50,722 | 100,784 | 139,483 | 137,134 | 98,542 | 54,710 | 101,166 | 161,333 | 162,572 | 104,642 | 5.21% | 5.09% | -6.23% | 10.57% | 1.47% | -26.01% | 27.34% | -3.51% | 8.09% |
| Avoyelles Parish | 15,515 | 21,098 | 29,455 | 26,891 | 25,486 | 10,922 | 15,162 | 20,571 | 21,171 | 22,909 | -8.13% | -0.19% | -29.15% | -1.75% | 11.68% | -9.77% | -14.17% | -10.86% | -4.95% |
| Beauregard Parish | 15,363 | 23,037 | 34,215 | 36,563 | 39,684 | 20,212 | 30,868 | 40,074 | 32,106 | 31,318 | 5.15% | 2.97% | -11.36% | -1.25% | 0.54% | 32.77% | 34.04% | -9.38% | -17.20% |
| Bienville Parish | 4,204 | 5,828 | 8,356 | 7,832 | 5,738 | 2,958 | 4,234 | 5,825 | 6,271 | 5,368 | -11.54% | 14.78% | -15.65% | -4.99% | 12.83% | -8.40% | -18.33% | -10.93% | -1.03% |
| Bossier Parish | 4,489 | 4,896 | 7,435 | 7,247 | 5,238 | 3,214 | 3,566 | 5,725 | 6,539 | 5,489 | -22.78% | 6.49% | -23.22% | 0.49% | 0.00% | -10.37% | -18.18% | -10.02% | 10.31% |
| Caddo Parish | 35,825 | 41,120 | 55,249 | 61,757 | 45,427 | 21,495 | 25,747 | 36,861 | 49,993 | 42,551 | -16.34% | 21.63% | -30.83% | -3.70% | 7.67% | -19.75% | -16.67% | -10.82% | -0.97% |
| Calcasieu Parish | 366,460 | 614,124 | 771,951 | 730,756 | 475,078 | 318,670 | 526,634 | 758,347 | 751,692 | 482,774 | 1.08% | 4.29% | -6.03% | 2.20% | 1.82% | -24.64% | 19.23% | -14.22% | 9.40% |
| Caldwell Parish | 2,344 | 2,548 | 4,270 | 3,935 | 3,140 | 1,509 | 1,613 | 2,627 | 2,777 | 2,618 | -1.12% | -1.98% | -10.00% | 1.17% | 10.69% | -9.02% | -17.36% | -13.64% | -10.53% |
| Cameron Parish | 21,426 | 37,382 | 50,901 | 55,019 | 31,175 | 38,543 | 61,250 | 82,292 | 81,615 | 38,116 | -19.90% | -6.89% | 5.65% | 12.49% | 0.35% | 0.00% | 19.66% | 23.38% | 9.47% |
| Catahoula Parish | 18,965 | 24,190 | 28,014 | 26,251 | 21,549 | 10,645 | 14,031 | 17,328 | 20,138 | 19,736 | -4.65% | 5.61% | -12.02% | -5.12% | 10.54% | -22.52% | -17.95% | -14.77% | -1.11% |
| Claiborne Parish | 4,655 | 5,095 | 5,750 | 6,693 | 4,878 | 2,643 | 3,316 | 3,967 | 5,427 | 4,567 | -12.02% | 10.05% | -18.35% | -16.02% | 4.62% | -13.99% | -16.26% | -10.86% | -0.99% |
| Concordia Parish | 14,496 | 14,866 | 16,411 | 16,163 | 12,955 | 9,319 | 9,851 | 10,813 | 12,428 | 11,583 | -13.26% | 16.62% | -18.28% | -4.11% | 10.72% | -12.21% | -17.39% | -11.00% | -5.38% |
| DeSoto Parish | 5,084 | 5,863 | 7,859 | 4,357 | 4,849 | 4,876 | 5,489 | 6,783 | 3,782 | 4,523 | -10.37% | -15.43% | -9.72% | 2.08% | 11.22% | 0.00% | -2.99% | -10.49% | -1.56% |
| East Baton Rouge Parish | 270,197 | 430,759 | 773,117 | 881,029 | 690,202 | 198,898 | 314,630 | 579,591 | 711,255 | 606,791 | 5.09% | 5.04% | -11.75% | 2.88% | -1.75% | -3.01% | -10.56% | -5.93% | -9.40% |
| East Carroll Parish | 5,867 | 10,080 | 15,757 | 12,585 | 9,539 | 5,166 | 8,993 | 12,866 | 10,626 | 8,899 | 0.22% | -17.71% | -9.20% | -3.29% | 13.03% | 0.00% | -8.39% | -10.48% | -1.55% |
| East Feliciana Parish | 6,073 | 11,817 | 16,417 | 12,441 | 10,610 | 5,432 | 10,682 | 15,787 | 14,520 | 12,337 | -12.76% | -10.97% | -7.26% | -1.96% | 6.48% | -18.49% | -17.65% | 22.45% | 4.55% |
| Evangeline Parish | 19,307 | 23,714 | 29,978 | 23,489 | 18,969 | 14,125 | 17,893 | 22,748 | 21,244 | 19,823 | 4.43% | 0.00% | -24.88% | -3.38% | 10.48% | -13.92% | -19.12% | -8.26% | 9.01% |
| Franklin Parish | 7,501 | 10,717 | 16,540 | 17,575 | 19,212 | 5,359 | 7,590 | 11,471 | 14,121 | 17,972 | 1.34% | -4.85% | -28.88% | 2.42% | 10.65% | -10.53% | -17.65% | -10.95% | -1.04% |
| Grant Parish | 8,267 | 9,419 | 12,508 | 11,486 | 10,339 | 4,980 | 5,940 | 8,415 | 9,254 | 9,670 | -4.22% | 5.39% | -16.74% | -5.09% | 4.56% | -16.43% | -17.09% | -10.97% | -1.05% |
| Iberia Parish | 190,501 | 420,759 | 530,462 | 576,157 | 392,262 | 130,352 | 290,584 | 394,413 | 425,751 | 282,860 | 4.75% | 15.74% | -18.65% | 0.14% | 3.65% | -17.52% | 22.12% | -14.36% | -22.31% |
| Iberville Parish | 26,743 | 37,025 | 50,492 | 50,088 | 32,054 | 17,388 | 24,206 | 35,136 | 35,658 | 27,111 | 5.14% | 2.80% | -5.55% | -0.84% | 3.38% | -15.33% | 11.81% | -34.06% | 1.94% |
| Jackson Parish | 3,691 | 4,770 | 6,603 | 7,197 | 7,795 | 2,388 | 2,986 | 4,051 | 5,125 | 6,457 | -14.43% | -1.48% | -9.37% | 3.34% | 10.88% | -11.11% | -17.50% | -10.93% | -12.37% |
| Jefferson Parish | 839,652 | 2,239,637 | 4,129,949 | 4,198,797 | 2,290,501 | 823,449 | 2,269,222 | 4,289,258 | 4,208,244 | 2,458,509 | 4.50% | 0.00% | 5.32% | -4.26% | -2.79% | 0.00% | 8.06% | -18.59% | 18.33% |
| Jefferson Davis Parish | 52,560 | 86,503 | 107,289 | 91,394 | 73,578 | 71,789 | 111,527 | 147,837 | 126,356 | 100,765 | 1.55% | -0.61% | -3.80% | 9.56% | -4.02% | -8.28% | 9.02% | -6.58% | 41.61% |
| Lafayette Parish | 279,653 | 498,682 | 721,439 | 745,718 | 535,397 | 250,588 | 440,184 | 680,326 | 737,217 | 547,926 | 4.93% | -0.16% | -1.59% | -0.59% | 13.76% | -26.22% | 19.01% | -21.09% | 14.40% |
| Lafourche Parish | 178,532 | 373,028 | 527,799 | 511,777 | 276,261 | 141,583 | 295,914 | 456,600 | 470,067 | 274,202 | 6.76% | 11.95% | -1.28% | -0.24% | 1.54% | -17.07% | 5.88% | -18.35% | 9.28% |
| LaSalle Parish | 9,458 | 10,099 | 17,106 | 15,399 | 13,581 | 7,494 | 7,721 | 12,250 | 12,323 | 12,614 | -19.26% | -4.89% | -5.43% | 3.02% | 12.02% | -4.32% | -17.29% | -10.74% | -1.85% |
| Lincoln Parish | 14,215 | 16,268 | 17,328 | 13,836 | 11,158 | 8,456 | 9,783 | 11,616 | 11,360 | 10,657 | 2.07% | 0.23% | -9.98% | -0.45% | 0.68% | -19.35% | -17.60% | -10.86% | 0.99% |
| Livingston Parish | 28,846 | 58,897 | 128,987 | 156,000 | 138,125 | 31,585 | 61,245 | 149,297 | 194,212 | 149,645 | 5.14% | 4.89% | -26.28% | 9.13% | 6.18% | -25.83% | 13.39% | 16.68% | 0.00% |
| Madison Parish | 22,095 | 21,361 | 21,852 | 21,612 | 16,152 | 14,329 | 13,544 | 14,463 | 17,792 | 15,330 | -12.96% | -3.20% | -7.89% | 2.49% | 7.01% | -16.78% | -22.58% | -4.36% | -2.97% |
| Morehouse Parish | 12,936 | 15,729 | 17,917 | 18,800 | 25,930 | 12,252 | 15,657 | 18,598 | 19,597 | 25,332 | -8.27% | 7.43% | -15.80% | -6.17% | 6.86% | -15.28% | 15.57% | -2.00% | -1.32% |
| Natchitoches Parish | 23,748 | 24,321 | 27,066 | 25,671 | 18,418 | 13,622 | 14,068 | 17,723 | 20,780 | 17,252 | 4.67% | 0.21% | -10.19% | -0.21% | 1.29% | -22.22% | -16.67% | -10.82% | -0.97% |
| Orleans Parish | 1,349,869 | 3,534,173 | 5,717,045 | 5,076,626 | 2,062,433 | 1,093,644 | 2,736,662 | 4,977,388 | 4,863,916 | 2,007,160 | 1.55% | 7.03% | 5.05% | 4.92% | 3.09% | -23.72% | 5.88% | -8.37% | 1.57% |
| Ouachita Parish | 49,345 | 65,415 | 77,405 | 69,439 | 67,846 | 31,307 | 44,601 | 50,675 | 44,740 | 52,801 | 0.23% | 0.46% | -13.53% | -10.02% | 11.41% | -6.00% | 7.80% | -33.77% | -6.36% |
| Plaquemines Parish | 20,268 | 67,584 | 125,276 | 115,955 | 73,678 | 15,530 | 51,746 | 109,573 | 100,092 | 63,138 | 4.17% | 4.57% | 4.73% | 1.32% | -7.16% | -14.08% | 21.31% | -16.46% | -6.62% |
| Pointe Coupee Parish | 19,867 | 27,350 | 35,313 | 32,073 | 21,684 | 13,476 | 19,590 | 25,764 | 27,913 | 22,289 | -18.65% | 33.33% | -25.82% | -6.29% | 10.29% | -15.33% | -18.10% | -12.92% | 9.89% |
| Rapides Parish | 60,839 | 66,692 | 96,328 | 84,182 | 68,052 | 42,050 | 47,637 | 64,371 | 62,169 | 59,519 | 0.58% | 0.39% | -23.36% | -3.70% | 9.83% | 0.00% | -18.64% | -12.88% | -6.52% |
| Red River Parish | 1,026 | 1,107 | 2,123 | 929 | 1,734 | 685 | 779 | 1,469 | 745 | 1,623 | -13.04% | 16.18% | -12.87% | -7.65% | 11.14% | -10.29% | -18.03% | -10.91% | -1.01% |
| Richland Parish | 11,444 | 12,007 | 14,226 | 11,515 | 12,902 | 6,141 | 7,001 | 8,891 | 8,741 | 11,423 | -1.39% | 3.80% | -20.70% | -9.66% | 6.07% | -18.18% | -17.95% | -10.98% | -6.32% |
| Sabine Parish | 6,373 | 9,036 | 13,731 | 17,949 | 15,375 | 4,572 | 6,580 | 9,162 | 12,531 | 11,991 | 1.19% | -14.71% | -12.39% | -3.17% | 12.85% | 0.00% | -10.37% | -10.59% | -17.65% |
| Saint Bernard Parish | 97,984 | 255,772 | 430,809 | 434,952 | 232,519 | 84,521 | 218,285 | 343,657 | 328,237 | 183,748 | 4.70% | 18.76% | -5.65% | 0.11% | 9.46% | 0.00% | 10.19% | -16.73% | -13.76% |
| Saint Charles Parish | 53,861 | 199,320 | 328,638 | 265,203 | 141,054 | 49,485 | 170,108 | 305,622 | 262,803 | 145,801 | -0.43% | 1.45% | -1.31% | 9.72% | 3.52% | -20.38% | 8.80% | -15.11% | 11.81% |
| Saint Helena Parish | 7,468 | 15,129 | 21,734 | 20,633 | 16,500 | 8,559 | 17,443 | 25,188 | 26,660 | 22,348 | 6.15% | 3.53% | -7.26% | -2.44% | 12.28% | -15.91% | -6.76% | -2.50% | 37.16% |
| Saint James Parish | 34,414 | 58,204 | 82,988 | 70,477 | 53,653 | 33,560 | 53,713 | 88,935 | 79,534 | 54,646 | -0.80% | 5.34% | -4.98% | 8.08% | 0.97% | -26.25% | 20.34% | 1.15% | 1.27% |
| Saint John Parish | 63,465 | 182,235 | 329,835 | 321,571 | 190,877 | 83,679 | 243,030 | 423,788 | 367,090 | 199,122 | 5.11% | -0.14% | -0.90% | -2.59% | 5.45% | 0.00% | 27.33% | -7.19% | 8.21% |
| Saint Landry Parish | 72,459 | 90,791 | 111,337 | 95,533 | 59,887 | 44,031 | 55,630 | 75,925 | 81,671 | 59,716 | 5.15% | 4.02% | -19.07% | 0.00% | 5.17% | -23.81% | -17.86% | -11.07% | 5.56% |
| Saint Martin Parish | 107,837 | 188,341 | 231,890 | 254,740 | 205,571 | 144,569 | 231,630 | 315,610 | 349,401 | 245,626 | 5.26% | 1.25% | -8.42% | 13.24% | 0.55% | -19.88% | 22.56% | 6.53% | 15.71% |
| Saint Mary Parish | 180,366 | 387,073 | 561,661 | 674,800 | 449,426 | 151,923 | 318,600 | 436,965 | 522,734 | 362,574 | 7.00% | -0.26% | -0.73% | 0.12% | 15.28% | -9.40% | 8.49% | -14.62% | -12.96% |
| Saint Tammany Parish | 218,178 | 771,151 | 1,338,782 | 1,041,295 | 389,028 | 118,141 | 413,764 | 759,316 | 772,225 | 347,908 | 4.41% | 0.76% | -0.69% | -0.56% | 8.80% | -20.13% | -26.89% | -8.05% | -6.82% |
| Tangipahoa Parish | 54,071 | 140,184 | 250,914 | 248,259 | 177,035 | 35,703 | 95,620 | 184,870 | 224,190 | 189,932 | 5.12% | 5.06% | -9.86% | -4.23% | 4.97% | -18.87% | -18.60% | -13.42% | 15.00% |
| Tensas Parish | 6,460 | 7,406 | 10,370 | 10,553 | 10,422 | 5,611 | 6,508 | 8,351 | 8,481 | 8,958 | -3.37% | -6.97% | -11.50% | -2.82% | 12.79% | 0.00% | -1.77% | -10.73% | -9.17% |
| Terrebonne Parish | 258,968 | 614,086 | 829,928 | 819,017 | 523,892 | 192,397 | 465,243 | 778,762 | 800,876 | 513,466 | 8.04% | 5.44% | 3.73% | 0.70% | -14.29% | -17.32% | 13.33% | -12.15% | 4.35% |
| Union Parish | 5,298 | 6,985 | 9,407 | 5,793 | 4,973 | 3,115 | 4,221 | 5,266 | 3,818 | 4,313 | -17.82% | 24.64% | -9.62% | -4.86% | 11.44% | 0.00% | -27.44% | -21.31% | -2.91% |
| Vermilion Parish | 199,134 | 444,355 | 524,192 | 576,794 | 377,590 | 151,642 | 343,494 | 442,840 | 457,542 | 300,430 | 5.80% | 6.23% | -1.41% | -0.11% | -7.14% | -6.40% | 23.93% | -19.75% | -11.72% |
| Vernon Parish | 7,145 | 8,984 | 12,572 | 13,618 | 10,454 | 4,503 | 5,738 | 9,232 | 12,555 | 10,983 | -1.14% | 0.00% | -18.41% | 0.22% | 0.65% | -23.72% | -17.65% | -7.24% | 9.00% |
| Washington Parish | 47,423 | 98,534 | 160,198 | 135,216 | 85,414 | 33,171 | 69,680 | 114,421 | 121,410 | 103,137 | 4.96% | -20.41% | -13.29% | -1.64% | 8.16% | -12.24% | -27.33% | -24.36% | 37.50% |
| Webster Parish | 4,440 | 5,214 | 9,864 | 10,297 | 9,214 | 2,645 | 3,571 | 6,791 | 8,274 | 8,619 | -23.93% | 33.77% | -31.18% | -16.07% | 10.37% | -11.85% | -17.65% | -10.95% | -1.04% |
| West Baton Rouge Parish | 8,841 | 16,312 | 24,768 | 20,416 | 15,863 | 5,773 | 11,222 | 18,422 | 18,826 | 16,427 | 4.99% | 3.17% | -16.85% | -6.69% | 8.61% | -22.37% | -17.80% | -4.40% | 5.88% |
| West Carroll Parish | 2,805 | 3,133 | 3,410 | 3,167 | 1,989 | 1,889 | 2,102 | 2,122 | 2,198 | 1,606 | -4.64% | -5.73% | -7.69% | -1.49% | 13.90% | -4.00% | -17.50% | -10.95% | -14.58% |
| West Feliciana Parish | 3,360 | 4,082 | 9,238 | 9,595 | 8,800 | 3,501 | 4,317 | 10,197 | 11,391 | 9,975 | 1.81% | 4.31% | -7.69% | -2.70% | 7.56% | -16.67% | 1.67% | 8.05% | 8.97% |
| Winn Parish | 6,219 | 8,047 | 10,406 | 8,766 | 7,529 | 4,401 | 5,491 | 7,254 | 7,266 | 7,265 | -16.55% | -5.46% | -6.59% | 3.99% | 8.26% | -15.00% | -17.65% | -10.95% | 2.08% |
| NULL | - | - | - | - | - | - | - | - | - | - | 3.10% | 4.60% | -0.20% | 1.20% | 2.10% | -14.02% | 5.83% | -12.36% | 4.28% |
| Unknown | - | (168) | - | - | - | - | (142) | - | - | - | 3.10% | 4.60% | -0.20% | 1.20% | 2.10% | -14.02% | 5.83% | -12.36% | 4.28% |
| Total | 5,705,032 | 12,767,077 | 20,086,415 | 19,358,480 | 10,951,694 | 4,838,976 | 10,681,742 | 18,061,561 | 18,276,812 | 10,750,637 | 3.10% | 4.60% | -0.20% | 1.20% | 2.10% | -14.02% | 5.83% | -12.36% | 4.28% |

(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 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 | | | | |
| | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 | 2021 | 2022 | 2023 | 2024 | 2025 |
| Acadia Parish | 1.195 | 1.275 | 1.241 | 1.335 | 1.285 | 1.216 | 1.446 | 1.378 | 1.176 | 237,294 | 330,056 | 381,139 | 383,752 | 256,461 |
| Allen Parish | 0.477 | 0.609 | 0.459 | 0.630 | 0.692 | 0.636 | 0.738 | 0.878 | 1.028 | 17,925 | 18,948 | 23,148 | 22,215 | 17,898 |
| Ascension Parish | 0.759 | 0.766 | 0.778 | 0.820 | 0.789 | 0.713 | 0.785 | 0.965 | 1.084 | 52,581 | 78,992 | 137,463 | 159,217 | 110,258 |
| Assumption Parish | 1.143 | 1.087 | 1.034 | 1.103 | 0.997 | 0.983 | 1.328 | 1.043 | 1.081 | 80,265 | 143,097 | 210,232 | 196,849 | 117,083 |
| Avoyelles Parish | 0.468 | 0.509 | 0.510 | 0.720 | 0.733 | 0.656 | 0.727 | 0.847 | 0.951 | 16,024 | 21,446 | 26,806 | 25,635 | 25,633 |
| Beauregard Parish | 1.273 | 1.210 | 1.175 | 1.326 | 1.343 | 1.335 | 1.006 | 0.750 | 0.828 | 29,653 | 43,662 | 52,220 | 38,875 | 35,042 |
| Bienville Parish | 0.606 | 0.684 | 0.596 | 0.707 | 0.744 | 0.660 | 0.720 | 0.882 | 0.990 | 4,340 | 5,989 | 7,591 | 7,593 | 6,006 |
| Bossier Parish | 0.462 | 0.598 | 0.562 | 0.731 | 0.728 | 0.728 | 0.812 | 0.993 | 1.103 | 4,715 | 5,044 | 7,460 | 7,918 | 6,142 |
| Caddo Parish | 0.431 | 0.515 | 0.424 | 0.612 | 0.636 | 0.591 | 0.736 | 0.883 | 0.990 | 31,535 | 36,419 | 48,033 | 60,534 | 47,610 |
| Calcasieu Parish | 0.869 | 0.860 | 0.825 | 0.877 | 0.859 | 0.843 | 1.119 | 0.938 | 1.094 | 467,522 | 744,912 | 988,196 | 910,180 | 540,174 |
| Caldwell Parish | 0.568 | 0.574 | 0.586 | 0.651 | 0.643 | 0.581 | 0.639 | 0.773 | 0.895 | 2,214 | 2,282 | 3,423 | 3,363 | 2,929 |
| Cameron Parish | 1.438 | 1.795 | 1.928 | 1.824 | 1.622 | 1.616 | 1.616 | 1.351 | 1.095 | 56,547 | 86,637 | 107,234 | 98,823 | 42,648 |
| Catahoula Parish | 0.498 | 0.522 | 0.494 | 0.562 | 0.592 | 0.536 | 0.692 | 0.843 | 0.989 | 15,617 | 19,847 | 22,580 | 24,384 | 22,083 |
| Claiborne Parish | 0.442 | 0.502 | 0.456 | 0.559 | 0.665 | 0.636 | 0.739 | 0.883 | 0.990 | 3,878 | 4,690 | 5,169 | 6,571 | 5,110 |
| Concordia Parish | 0.536 | 0.618 | 0.530 | 0.648 | 0.676 | 0.611 | 0.696 | 0.842 | 0.946 | 13,672 | 13,934 | 14,090 | 15,048 | 12,960 |
| DeSoto Parish | 0.664 | 0.741 | 0.876 | 0.971 | 0.951 | 0.855 | 0.855 | 0.881 | 0.984 | 7,154 | 7,764 | 8,839 | 4,579 | 5,061 |
| East Baton Rouge Parish | 0.728 | 0.693 | 0.660 | 0.747 | 0.726 | 0.739 | 0.762 | 0.852 | 0.906 | 291,804 | 445,037 | 755,261 | 861,218 | 678,936 |
| East Carroll Parish | 0.661 | 0.659 | 0.801 | 0.883 | 0.913 | 0.807 | 0.807 | 0.881 | 0.985 | 7,579 | 12,720 | 16,766 | 12,866 | 9,957 |
| East Feliciana Parish | 0.646 | 0.741 | 0.832 | 0.897 | 0.915 | 0.859 | 1.054 | 1.280 | 1.046 | 7,969 | 15,109 | 20,572 | 17,581 | 13,804 |
| Evangeline Parish | 0.583 | 0.558 | 0.558 | 0.743 | 0.769 | 0.696 | 0.809 | 1.000 | 1.090 | 20,723 | 25,309 | 29,643 | 25,723 | 22,180 |
| Franklin Parish | 0.505 | 0.498 | 0.523 | 0.736 | 0.719 | 0.649 | 0.726 | 0.881 | 0.990 | 7,862 | 10,736 | 14,948 | 17,098 | 20,109 |
| Grant Parish | 0.509 | 0.532 | 0.504 | 0.606 | 0.638 | 0.610 | 0.730 | 0.881 | 0.990 | 7,306 | 8,402 | 10,966 | 11,205 | 10,820 |
| Iberia Parish | 0.686 | 0.655 | 0.566 | 0.696 | 0.695 | 0.670 | 0.813 | 0.665 | 0.777 | 191,240 | 411,025 | 513,957 | 515,517 | 316,491 |
| Iberville Parish | 0.666 | 0.633 | 0.616 | 0.652 | 0.658 | 0.636 | 0.752 | 0.672 | 1.019 | 25,510 | 34,239 | 45,785 | 43,176 | 30,334 |
| Jackson Parish | 0.501 | 0.586 | 0.595 | 0.656 | 0.635 | 0.572 | 0.644 | 0.781 | 0.876 | 3,503 | 4,224 | 5,279 | 6,206 | 7,225 |
| Jefferson Parish | 1.066 | 1.020 | 1.020 | 0.969 | 1.012 | 1.041 | 1.041 | 0.963 | 1.183 | 1,208,085 | 3,209,765 | 5,589,300 | 5,095,519 | 2,750,815 |
| Jefferson Davis Parish | 1.351 | 1.330 | 1.338 | 1.391 | 1.270 | 1.323 | 1.442 | 1.323 | 1.416 | 105,322 | 157,753 | 192,645 | 152,997 | 112,746 |
| Lafayette Parish | 0.924 | 0.881 | 0.882 | 0.896 | 0.902 | 0.793 | 1.074 | 0.903 | 1.144 | 367,639 | 622,631 | 886,528 | 892,653 | 613,072 |
| Lafourche Parish | 0.936 | 0.877 | 0.783 | 0.794 | 0.796 | 0.783 | 0.945 | 0.892 | 1.093 | 207,717 | 418,564 | 594,992 | 569,177 | 306,803 |
| LaSalle Parish | 0.581 | 0.720 | 0.757 | 0.800 | 0.777 | 0.693 | 0.725 | 0.876 | 0.982 | 10,994 | 10,921 | 15,963 | 14,921 | 14,114 |
| Lincoln Parish | 0.552 | 0.541 | 0.540 | 0.600 | 0.602 | 0.598 | 0.742 | 0.900 | 1.010 | 12,406 | 13,838 | 15,137 | 13,755 | 11,924 |
| Livingston Parish | 0.924 | 0.879 | 0.838 | 1.137 | 1.042 | 0.981 | 1.323 | 1.167 | 1.000 | 46,338 | 86,630 | 194,548 | 235,160 | 167,437 |
| Madison Parish | 0.509 | 0.585 | 0.604 | 0.656 | 0.640 | 0.598 | 0.719 | 0.928 | 0.970 | 21,022 | 19,158 | 18,847 | 21,543 | 17,153 |
| Morehouse Parish | 0.788 | 0.859 | 0.800 | 0.950 | 1.012 | 0.947 | 1.118 | 0.967 | 0.987 | 17,975 | 22,146 | 24,235 | 23,729 | 28,344 |
| Natchitoches Parish | 0.545 | 0.521 | 0.520 | 0.579 | 0.580 | 0.572 | 0.736 | 0.883 | 0.990 | 19,985 | 19,899 | 23,095 | 25,161 | 19,303 |
| Orleans Parish | 0.929 | 0.914 | 0.854 | 0.813 | 0.775 | 0.752 | 0.986 | 0.931 | 1.016 | 1,604,489 | 3,870,949 | 6,485,997 | 5,889,435 | 2,245,802 |
| Ouachita Parish | 0.549 | 0.547 | 0.545 | 0.630 | 0.700 | 0.628 | 0.669 | 0.620 | 0.936 | 45,931 | 63,087 | 66,034 | 54,173 | 59,079 |
| Plaquemines Parish | 0.873 | 0.838 | 0.801 | 0.765 | 0.755 | 0.813 | 0.946 | 0.780 | 0.934 | 22,784 | 73,194 | 142,784 | 121,196 | 70,645 |
| Pointe Coupee Parish | 0.552 | 0.678 | 0.509 | 0.686 | 0.732 | 0.664 | 0.784 | 0.957 | 1.099 | 19,771 | 27,710 | 33,573 | 33,798 | 24,939 |
| Rapides Parish | 0.542 | 0.539 | 0.537 | 0.701 | 0.728 | 0.663 | 0.663 | 0.814 | 0.935 | 61,692 | 67,382 | 83,881 | 75,277 | 66,596 |
| Red River Parish | 0.586 | 0.674 | 0.580 | 0.666 | 0.721 | 0.649 | 0.723 | 0.882 | 0.990 | 1,005 | 1,102 | 1,914 | 902 | 1,816 |
| Richland Parish | 0.435 | 0.442 | 0.425 | 0.537 | 0.594 | 0.560 | 0.684 | 0.834 | 0.937 | 9,009 | 9,903 | 11,586 | 10,584 | 12,781 |
| Sabine Parish | 0.545 | 0.539 | 0.632 | 0.721 | 0.745 | 0.660 | 0.660 | 0.736 | 0.824 | 6,708 | 9,307 | 11,939 | 15,173 | 13,417 |
| Saint Bernard Parish | 1.017 | 0.972 | 0.818 | 0.867 | 0.866 | 0.791 | 0.791 | 0.718 | 0.862 | 124,001 | 308,759 | 447,817 | 397,443 | 205,595 |
| Saint Charles Parish | 0.931 | 0.935 | 0.922 | 0.934 | 0.851 | 0.822 | 1.033 | 0.949 | 1.118 | 72,600 | 240,614 | 398,254 | 318,213 | 163,136 |
| Saint Helena Parish | 1.171 | 1.103 | 1.065 | 1.149 | 1.177 | 1.049 | 1.247 | 1.337 | 1.372 | 12,557 | 24,673 | 32,822 | 32,281 | 25,005 |
| Saint James Parish | 0.985 | 0.993 | 0.943 | 0.992 | 0.918 | 0.909 | 1.233 | 1.024 | 1.013 | 49,236 | 75,976 | 115,891 | 96,303 | 61,143 |
| Saint John Parish | 1.366 | 1.300 | 1.302 | 1.314 | 1.349 | 1.279 | 1.279 | 1.004 | 1.082 | 122,766 | 343,761 | 552,235 | 444,488 | 222,797 |
| Saint Landry Parish | 0.547 | 0.520 | 0.500 | 0.618 | 0.618 | 0.588 | 0.771 | 0.939 | 1.056 | 64,598 | 78,687 | 98,937 | 98,891 | 66,816 |
| Saint Martin Parish | 1.345 | 1.278 | 1.262 | 1.378 | 1.217 | 1.210 | 1.511 | 1.233 | 1.157 | 212,098 | 327,636 | 411,269 | 423,069 | 274,830 |
| Saint Mary Parish | 0.893 | 0.835 | 0.837 | 0.843 | 0.842 | 0.730 | 0.806 | 0.743 | 0.870 | 222,887 | 450,653 | 569,406 | 632,948 | 405,682 |
| Saint Tammany Parish | 0.566 | 0.542 | 0.538 | 0.541 | 0.544 | 0.500 | 0.626 | 0.857 | 0.932 | 173,325 | 585,260 | 989,459 | 935,043 | 389,273 |
| Tangipahoa Parish | 0.658 | 0.626 | 0.596 | 0.661 | 0.690 | 0.658 | 0.810 | 0.996 | 1.150 | 52,380 | 135,252 | 240,903 | 271,459 | 212,514 |
| Tensas Parish | 0.695 | 0.719 | 0.773 | 0.873 | 0.898 | 0.797 | 0.797 | 0.811 | 0.908 | 8,232 | 9,205 | 10,882 | 10,269 | 10,023 |
| Terrebonne Parish | 0.876 | 0.811 | 0.769 | 0.741 | 0.736 | 0.859 | 1.039 | 0.917 | 1.044 | 282,266 | 658,076 | 1,014,799 | 969,734 | 574,515 |
| Union Parish | 0.544 | 0.662 | 0.531 | 0.588 | 0.618 | 0.554 | 0.554 | 0.764 | 0.971 | 4,570 | 5,971 | 6,862 | 4,623 | 4,826 |
| Vermilion Parish | 0.845 | 0.798 | 0.752 | 0.762 | 0.763 | 0.822 | 0.878 | 0.709 | 0.883 | 222,475 | 485,865 | 577,061 | 554,011 | 336,150 |
| Vernon Parish | 0.517 | 0.523 | 0.523 | 0.641 | 0.639 | 0.635 | 0.833 | 1.011 | 1.090 | 6,606 | 8,116 | 12,030 | 15,202 | 12,289 |
| Washington Parish | 0.511 | 0.487 | 0.612 | 0.706 | 0.717 | 0.663 | 0.756 | 1.040 | 1.375 | 48,665 | 98,561 | 149,101 | 147,008 | 115,400 |
| Webster Parish | 0.415 | 0.546 | 0.408 | 0.593 | 0.706 | 0.640 | 0.726 | 0.881 | 0.990 | 3,880 | 5,051 | 8,849 | 10,019 | 9,644 |
| West Baton Rouge Parish | 0.590 | 0.562 | 0.544 | 0.655 | 0.702 | 0.646 | 0.832 | 1.012 | 1.059 | 8,470 | 15,873 | 24,006 | 22,795 | 18,380 |
| West Carroll Parish | 0.561 | 0.588 | 0.624 | 0.676 | 0.686 | 0.602 | 0.628 | 0.761 | 0.854 | 2,771 | 2,973 | 2,765 | 2,661 | 1,797 |
| West Feliciana Parish | 1.023 | 1.005 | 0.964 | 1.044 | 1.073 | 0.998 | 1.197 | 1.177 | 1.090 | 5,136 | 6,106 | 13,288 | 13,793 | 11,161 |
| Winn Parish | 0.528 | 0.633 | 0.669 | 0.716 | 0.689 | 0.636 | 0.749 | 0.909 | 1.021 | 6,457 | 7,767 | 9,453 | 8,798 | 8,129 |
| NULL | 0.925 | 0.897 | 0.858 | 0.859 | 0.849 | 0.832 | 0.967 | 0.914 | 1.043 | - | - | - | - | - |
| Unknown | 0.925 | 0.897 | 0.858 | 0.859 | 0.849 | 0.832 | 0.967 | 0.914 | 1.043 | - | (201) | - | - | - |
| Total | 0.925 | 0.897 | 0.858 | 0.859 | 0.849 | 0.832 | 0.967 | 0.914 | 1.043 | 7,099,280 | 15,109,093 | 23,535,887 | 22,130,330 | 12,028,845 |
| | | | | | | | (35) | Trend Factors | | 1.4671 | 1.4145 | 1.3031 | 1.2108 | 1.1189 |

# 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 | | | | | | | | |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 |
| Acadia Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Allen Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Ascension Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Assumption Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Avoyelles Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Beauregard Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Bienville Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Bossier Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Caddo Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Calcasieu Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Caldwell Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Cameron Parish | 7,357 | 15,533 | 17,735 | 13,606 | (20,573) | 5,430 | 11,282 | 21,028 | 19,245 | (24,173) | 23.28% | 5.99% | 6.30% | 4.89% | -13.01% | -48.65% | 26.32% | 13.64% | 10.00% |
| Catahoula Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Claiborne Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Concordia Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| DeSoto Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| East Baton Rouge Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| East Carroll Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| East Feliciana Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Evangeline Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Franklin Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Grant Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Iberia Parish | - | - | - | - | - | - | - | - | - | - | -22.30% | -26.19% | -18.82% | -21.93% | -8.73% | -30.77% | -16.67% | -37.50% | 18.18% |
| Iberville Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Jackson Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Jefferson Parish | 91,446 | 109,492 | 144,125 | 147,920 | (80,112) | 43,273 | 49,591 | 78,618 | 104,609 | (56,731) | 0.51% | -3.10% | 5.22% | 4.99% | 1.77% | -31.11% | -16.13% | 18.88% | -35.29% |
| Jefferson Davis Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Lafayette Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Lafourche Parish | 103,962 | 169,107 | 200,693 | 158,605 | (54,336) | 47,454 | 76,580 | 121,805 | 152,539 | (66,391) | 4.83% | -1.09% | 9.80% | -1.53% | 6.90% | -45.00% | -31.82% | -12.02% | 30.00% |
| LaSalle Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Lincoln Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Livingston Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Madison Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Morehouse Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Natchitoches Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Orleans Parish | 7,564 | 10,562 | 13,027 | (453) | (32,323) | 1,470 | 1,934 | 3,408 | (197) | (25,784) | 3.14% | -13.10% | 31.15% | 5.43% | -3.94% | -43.90% | -36.96% | -49.84% | 6.25% |
| Ouachita Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Plaquemines Parish | 18,801 | 24,762 | 31,110 | 26,675 | (13,993) | 13,009 | 16,666 | 32,738 | 33,647 | (14,717) | 5.95% | 6.77% | 5.81% | 7.03% | -14.42% | -44.26% | 17.65% | 22.73% | -5.56% |
| Pointe Coupee Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Rapides Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Red River Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Richland Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Sabine Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Saint Bernard Parish | 4,972 | 8,182 | 9,305 | 5,674 | (26,610) | 2,766 | 4,181 | 5,370 | 4,775 | (24,651) | 1.18% | 0.32% | 6.63% | 7.12% | 19.11% | -37.50% | -28.57% | 12.73% | -12.90% |
| Saint Charles Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Saint Helena Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Saint James Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Saint John Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Saint Landry Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Saint Martin Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Saint Mary Parish | 26,024 | 38,190 | 34,740 | 21,210 | (25,632) | 5,339 | 7,596 | 9,325 | 9,373 | (18,758) | 7.05% | -0.40% | 4.51% | 0.97% | 13.08% | -49.30% | -33.33% | -43.18% | -6.67% |
| Saint Tammany Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Tangipahoa Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Tensas Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Terrebonne Parish | 87,715 | 122,379 | 129,605 | 86,888 | (81,647) | 23,423 | 29,630 | 45,522 | 51,012 | (64,636) | 5.68% | -4.18% | 8.86% | 14.25% | -5.34% | -44.93% | -36.84% | -16.67% | -13.64% |
| Union Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Vermilion Parish | 3,921 | 7,370 | 7,325 | 1,783 | (8,752) | 2,237 | 3,973 | 4,347 | 1,501 | (9,667) | -4.66% | -12.15% | -2.92% | 4.82% | 16.52% | -32.69% | -28.57% | -20.00% | 22.73% |
| Vernon Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Washington Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Webster Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| West Baton Rouge Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| West Carroll Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| West Feliciana Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Winn Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| NULL | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Unknown | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |
| Total | 351,761 | 505,576 | 587,665 | 461,908 | -343,977 | 144,401 | 201,433 | 322,161 | 376,504 | -305,508 | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | -40.09% | -25.54% | -4.51% | -4.16% |

(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 | Cummulative Rate Change History | | | | | | | | | Trended Earned Premium at Current Rate Levels | | | | |
| | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 | 2021 | 2022 | 2023 | 2024 | 2025 |
| Acadia Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Allen Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Ascension Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Assumption Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Avoyelles Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Beauregard Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Bienville Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Bossier Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Caddo Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Calcasieu Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Caldwell Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Cameron Parish | 1.028 | 0.834 | 0.787 | 0.740 | 0.705 | 0.811 | 1.579 | 1.250 | 1.100 | 7,966 | 15,958 | 27,401 | 23,303 | (27,047) |
| Catahoula Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Claiborne Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Concordia Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| DeSoto Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| East Baton Rouge Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| East Carroll Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| East Feliciana Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Evangeline Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Franklin Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Grant Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Iberia Parish | 0.141 | 0.182 | 0.247 | 0.304 | 0.389 | 0.426 | 0.616 | 0.739 | 1.182 | - | - | - | - | - |
| Iberville Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Jackson Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Jefferson Parish | 0.487 | 0.484 | 0.500 | 0.475 | 0.452 | 0.444 | 0.645 | 0.769 | 0.647 | 63,486 | 70,145 | 102,447 | 126,665 | (63,476) |
| Jefferson Davis Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Lafayette Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Lafourche Parish | 0.514 | 0.490 | 0.496 | 0.451 | 0.459 | 0.429 | 0.780 | 1.144 | 1.300 | 69,620 | 108,321 | 158,723 | 184,701 | (74,285) |
| LaSalle Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Lincoln Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Livingston Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Madison Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Morehouse Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Natchitoches Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Orleans Parish | 0.224 | 0.218 | 0.250 | 0.191 | 0.181 | 0.189 | 0.336 | 0.533 | 1.063 | 2,157 | 2,736 | 4,441 | (239) | (28,850) |
| Ouachita Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Plaquemines Parish | 0.833 | 0.787 | 0.737 | 0.696 | 0.650 | 0.760 | 1.364 | 1.159 | 0.944 | 19,086 | 23,574 | 42,661 | 40,741 | (16,467) |
| Pointe Coupee Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Rapides Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Red River Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Richland Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Sabine Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Saint Bernard Parish | 0.605 | 0.598 | 0.596 | 0.559 | 0.522 | 0.438 | 0.701 | 0.982 | 0.871 | 4,058 | 5,914 | 6,998 | 5,782 | (27,582) |
| Saint Charles Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Saint Helena Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Saint James Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Saint John Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Saint Landry Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Saint Martin Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Saint Mary Parish | 0.228 | 0.213 | 0.214 | 0.205 | 0.203 | 0.179 | 0.354 | 0.530 | 0.933 | 7,833 | 10,744 | 12,151 | 11,349 | (20,988) |
| Saint Tammany Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Tangipahoa Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Tensas Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Terrebonne Parish | 0.298 | 0.282 | 0.295 | 0.271 | 0.237 | 0.250 | 0.455 | 0.720 | 0.864 | 34,364 | 41,911 | 59,319 | 61,767 | (72,321) |
| Union Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Vermilion Parish | 0.469 | 0.492 | 0.560 | 0.577 | 0.550 | 0.472 | 0.701 | 0.982 | 1.227 | 3,282 | 5,620 | 5,665 | 1,817 | (10,816) |
| Vernon Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Washington Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Webster Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| West Baton Rouge Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| West Carroll Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| West Feliciana Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Winn Parish | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| NULL | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Unknown | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | - | - | - | - | - |
| Total | 0.476 | 0.458 | 0.470 | 0.437 | 0.413 | 0.408 | 0.682 | 0.915 | 0.958 | 211,852 | 284,923 | 419,806 | 455,886 | (341,832) |
| | | | | | | | (35) | Trend Factors | | 1.4671 | 1.4145 | 1.3031 | 1.2108 | 1.1189 |

# 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 | | | | | | | | |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 |
| Acadia Parish | 346,911 | 522,315 | 910,317 | 1,260,499 | 1,465,190 | 957,830 | 1,397,821 | 1,827,569 | 1,777,871 | 1,870,608 | -6.32% | 2.77% | -7.03% | 3.87% | 5.66% | 76.57% | 4.68% | 17.27% | 17.52% |
| Allen Parish | 29,870 | 30,458 | 62,447 | 94,830 | 110,788 | 59,521 | 65,729 | 95,674 | 88,922 | 104,855 | -21.59% | 32.73% | -27.16% | -9.05% | 8.77% | 101.67% | 15.59% | -14.97% | 2.30% |
| Ascension Parish | 137,464 | 245,308 | 660,443 | 972,022 | 1,056,852 | 267,135 | 457,578 | 906,364 | 976,008 | 1,103,089 | -0.98% | -1.59% | -5.08% | 3.96% | 10.67% | 69.84% | 0.26% | -7.55% | 8.47% |
| Assumption Parish | 148,941 | 328,983 | 726,436 | 924,143 | 925,454 | 390,147 | 801,984 | 1,351,817 | 1,095,710 | 982,230 | 5.21% | 5.09% | -6.23% | 10.57% | 1.47% | 79.54% | 27.55% | -3.56% | 8.06% |
| Avoyelles Parish | 23,729 | 33,420 | 65,125 | 100,249 | 147,676 | 48,769 | 70,121 | 96,839 | 95,292 | 135,566 | -8.13% | -0.19% | -29.15% | -1.75% | 11.68% | 87.95% | 15.60% | -7.59% | -4.58% |
| Beauregard Parish | 27,772 | 42,495 | 64,493 | 70,791 | 85,628 | 36,429 | 56,770 | 75,365 | 62,077 | 67,475 | 5.15% | 2.97% | -11.36% | -1.25% | 0.54% | 32.55% | 34.06% | -9.36% | -17.33% |
| Bienville Parish | 7,422 | 10,102 | 20,722 | 34,336 | 47,195 | 13,573 | 19,072 | 26,944 | 27,165 | 36,850 | -11.54% | 14.78% | -15.65% | -4.99% | 12.83% | 101.95% | 15.67% | -11.38% | -17.21% |
| Bossier Parish | 9,324 | 9,730 | 21,584 | 39,495 | 55,135 | 18,948 | 20,106 | 34,213 | 41,566 | 58,071 | -22.78% | 6.49% | -23.22% | 0.49% | 0.00% | 87.00% | 10.42% | -9.57% | 10.62% |
| Caddo Parish | 70,129 | 76,686 | 157,915 | 273,295 | 334,929 | 139,056 | 158,684 | 237,663 | 265,287 | 318,249 | -16.34% | 21.63% | -30.83% | -3.70% | 7.67% | 89.06% | 13.55% | -8.29% | -0.87% |
| Calcasieu Parish | 1,113,152 | 1,900,339 | 3,656,975 | 4,709,518 | 4,563,812 | 2,139,644 | 3,602,192 | 5,467,699 | 4,854,100 | 4,645,504 | 1.08% | 4.29% | -6.03% | 2.20% | 1.82% | 66.32% | 19.12% | -14.08% | 9.50% |
| Caldwell Parish | 3,134 | 4,093 | 10,381 | 15,562 | 20,949 | 5,922 | 7,608 | 13,399 | 12,558 | 17,418 | -1.12% | -1.98% | -10.00% | 1.17% | 10.69% | 102.00% | 9.70% | -13.85% | -10.67% |
| Cameron Parish | 132,565 | 242,807 | 404,358 | 493,955 | 469,575 | 362,646 | 604,992 | 824,630 | 733,696 | 573,773 | -19.90% | -6.89% | 5.65% | 12.49% | 0.35% | 51.76% | 19.86% | 23.66% | 9.26% |
| Catahoula Parish | 17,281 | 19,898 | 33,195 | 56,275 | 74,670 | 29,463 | 35,060 | 40,897 | 42,325 | 56,574 | -4.65% | 5.61% | -12.02% | -5.12% | 10.54% | 101.79% | 15.63% | -14.69% | -18.23% |
| Claiborne Parish | 5,178 | 5,495 | 10,542 | 20,862 | 20,395 | 9,326 | 11,345 | 15,977 | 19,420 | 18,329 | -12.02% | 10.05% | -18.35% | -16.02% | 4.62% | 102.03% | 15.58% | -7.51% | -6.62% |
| Concordia Parish | 27,585 | 28,528 | 47,097 | 71,167 | 82,329 | 48,480 | 51,682 | 63,842 | 67,036 | 74,862 | -13.26% | 16.62% | -18.28% | -4.11% | 10.72% | 65.25% | 15.67% | -7.57% | -5.49% |
| DeSoto Parish | 5,904 | 7,365 | 13,788 | 12,597 | 22,860 | 12,630 | 15,380 | 19,922 | 11,109 | 19,449 | -10.37% | -15.43% | -9.72% | 2.08% | 11.22% | 101.55% | 15.68% | -7.47% | -11.62% |
| East Baton Rouge Parish | 621,455 | 1,018,788 | 2,597,895 | 4,018,437 | 4,717,198 | 1,009,885 | 1,642,745 | 3,348,235 | 3,620,612 | 4,141,700 | 5.09% | 5.04% | -11.75% | 2.88% | -1.75% | 71.72% | 11.62% | -5.85% | -9.55% |
| East Carroll Parish | 10,507 | 15,103 | 32,133 | 35,985 | 39,368 | 21,163 | 30,815 | 45,439 | 31,548 | 33,785 | 0.22% | -17.71% | -9.20% | -3.29% | 13.03% | 96.48% | 15.51% | -9.87% | -9.72% |
| East Feliciana Parish | 9,658 | 20,783 | 48,479 | 61,717 | 90,655 | 28,192 | 61,313 | 104,643 | 85,246 | 105,377 | -12.76% | -10.97% | -7.26% | -1.96% | 6.48% | 89.32% | 15.60% | 22.79% | 4.35% |
| Evangeline Parish | 34,070 | 42,984 | 86,841 | 101,920 | 127,235 | 71,639 | 93,215 | 133,194 | 103,556 | 132,966 | 4.43% | 0.00% | -24.88% | -3.38% | 10.48% | 94.25% | 2.81% | -7.91% | 8.81% |
| Franklin Parish | 11,649 | 16,653 | 43,263 | 69,701 | 123,320 | 24,079 | 34,121 | 62,537 | 64,832 | 115,582 | 1.34% | -4.85% | -28.88% | 2.42% | 10.65% | 92.12% | 10.80% | -11.04% | -0.80% |
| Grant Parish | 10,043 | 11,646 | 21,405 | 36,088 | 56,694 | 17,614 | 21,383 | 28,584 | 29,599 | 45,698 | -4.22% | 5.39% | -16.74% | -5.09% | 4.56% | 102.00% | 15.64% | -10.65% | -14.86% |
| Iberia Parish | 635,621 | 1,572,046 | 2,931,413 | 4,010,279 | 3,743,498 | 1,049,106 | 2,618,824 | 3,701,998 | 3,275,997 | 2,981,322 | 4.75% | 15.74% | -18.65% | 0.14% | 3.65% | 79.87% | 22.29% | -14.32% | -14.22% |
| Iberville Parish | 63,338 | 95,516 | 218,598 | 288,248 | 304,315 | 104,629 | 158,649 | 276,865 | 247,202 | 278,585 | 5.14% | 2.80% | -5.55% | -0.84% | 3.38% | 78.31% | 12.17% | -20.94% | 2.25% |
| Jackson Parish | 6,378 | 8,027 | 15,423 | 28,975 | 43,860 | 11,369 | 13,844 | 19,080 | 23,429 | 35,706 | -14.43% | -1.48% | -9.37% | 3.34% | 10.88% | 81.82% | 15.68% | -14.64% | -12.16% |
| Jefferson Parish | 4,790,804 | 14,897,047 | 34,788,507 | 37,236,906 | 28,591,351 | 7,749,405 | 24,894,507 | 47,816,223 | 37,344,893 | 30,705,682 | 4.50% | 0.00% | 5.32% | -4.26% | -2.79% | 65.07% | 7.72% | -18.33% | 18.23% |
| Jefferson Davis Parish | 158,025 | 258,078 | 425,643 | 435,452 | 518,498 | 398,167 | 613,814 | 822,084 | 601,119 | 709,953 | 1.55% | -0.61% | -3.80% | 9.56% | -4.02% | 69.53% | 8.93% | -6.76% | 41.71% |
| Lafayette Parish | 919,374 | 1,633,327 | 3,370,120 | 4,271,687 | 4,006,494 | 1,667,871 | 2,918,911 | 4,582,576 | 4,231,747 | 4,108,259 | 4.93% | -0.16% | -1.59% | -0.59% | 13.76% | 49.09% | 18.96% | -21.04% | 14.59% |
| Lafourche Parish | 681,935 | 1,701,634 | 3,564,639 | 4,178,840 | 3,814,915 | 1,159,349 | 2,893,736 | 4,700,653 | 3,872,114 | 3,807,476 | 6.76% | 11.95% | -1.28% | -0.24% | 1.54% | 76.16% | 5.96% | -17.92% | 9.63% |
| LaSalle Parish | 13,451 | 14,283 | 34,568 | 48,905 | 64,647 | 27,537 | 28,212 | 47,926 | 43,171 | 55,260 | -19.26% | -4.89% | -5.43% | 3.02% | 12.02% | 89.71% | 14.97% | -7.54% | -11.17% |
| Lincoln Parish | 22,464 | 26,083 | 42,552 | 50,361 | 62,430 | 39,343 | 46,183 | 58,975 | 48,203 | 59,830 | 2.07% | 0.23% | -9.98% | -0.45% | 0.68% | 74.65% | 11.33% | -10.39% | 1.09% |
| Livingston Parish | 72,868 | 149,869 | 498,804 | 797,375 | 925,490 | 171,485 | 334,957 | 860,563 | 987,947 | 997,632 | 5.14% | 4.89% | -26.28% | 9.13% | 6.18% | 59.95% | 13.75% | 16.32% | -0.34% |
| Madison Parish | 29,382 | 30,359 | 52,932 | 81,441 | 94,823 | 55,658 | 56,226 | 70,417 | 68,027 | 75,398 | -12.96% | -3.20% | -7.89% | 2.49% | 7.01% | 95.56% | 14.85% | -4.32% | -18.73% |
| Morehouse Parish | 19,100 | 21,055 | 36,475 | 50,287 | 90,335 | 27,470 | 31,827 | 42,164 | 40,189 | 67,584 | -8.27% | 7.43% | -15.80% | -6.17% | 6.86% | 67.83% | 15.54% | -1.74% | -24.53% |
| Natchitoches Parish | 35,423 | 36,646 | 64,856 | 102,537 | 122,442 | 56,083 | 58,503 | 79,355 | 84,526 | 100,568 | 4.67% | 0.21% | -10.19% | -0.21% | 1.29% | 82.90% | 10.05% | -8.51% | -14.22% |
| Orleans Parish | 7,180,101 | 20,611,227 | 50,860,685 | 60,524,039 | 52,163,768 | 14,342,376 | 39,350,998 | 72,515,840 | 58,027,423 | 50,692,750 | 1.55% | 7.03% | 5.05% | 4.92% | 3.09% | 87.59% | 6.31% | -8.36% | 1.42% |
| Ouachita Parish | 67,375 | 108,346 | 159,034 | 167,602 | 221,962 | 95,358 | 164,793 | 188,374 | 151,789 | 201,453 | 0.23% | 0.46% | -13.53% | -10.02% | 11.41% | 49.23% | 7.73% | -7.56% | -5.67% |
| Plaquemines Parish | 108,495 | 434,279 | 1,044,419 | 949,630 | 788,629 | 178,813 | 715,153 | 1,398,511 | 823,329 | 677,117 | 4.17% | 4.57% | 4.73% | 1.32% | -7.16% | 83.90% | 21.45% | -16.18% | -6.58% |
| Pointe Coupee Parish | 46,743 | 60,745 | 112,969 | 185,238 | 226,340 | 97,252 | 133,452 | 179,602 | 191,740 | 233,323 | -18.65% | 33.33% | -25.82% | -6.29% | 10.29% | 83.71% | 15.14% | -12.48% | 9.94% |
| Rapides Parish | 83,734 | 96,129 | 206,942 | 251,441 | 313,215 | 153,974 | 182,675 | 278,511 | 218,553 | 277,336 | 0.58% | 0.39% | -23.36% | -3.70% | 9.83% | 96.09% | 7.08% | -9.86% | -6.86% |
| Red River Parish | 1,378 | 1,466 | 4,779 | 3,417 | 11,611 | 2,310 | 2,590 | 5,894 | 2,569 | 8,524 | -13.04% | 16.18% | -12.87% | -7.65% | 11.14% | 101.98% | 15.66% | -9.55% | -22.91% |
| Richland Parish | 17,026 | 18,462 | 43,373 | 53,244 | 85,885 | 30,917 | 36,429 | 61,884 | 48,053 | 77,447 | -1.39% | 3.80% | -20.70% | -9.66% | 6.07% | 101.79% | 8.41% | -7.60% | -6.26% |
| Sabine Parish | 11,586 | 16,155 | 37,992 | 60,425 | 70,688 | 21,208 | 30,019 | 48,697 | 50,243 | 60,495 | 1.19% | -14.71% | -12.39% | -3.17% | 12.85% | 100.00% | 2.56% | -7.81% | -10.94% |
| Saint Bernard Parish | 555,245 | 2,002,775 | 4,293,465 | 4,196,992 | 2,856,141 | 923,252 | 3,294,628 | 5,176,921 | 3,443,212 | 2,451,426 | 4.70% | 18.76% | -5.65% | 0.11% | 9.46% | 77.09% | 10.49% | -16.81% | -6.29% |
| Saint Charles Parish | 210,130 | 853,341 | 1,951,046 | 1,993,464 | 1,540,149 | 422,958 | 1,595,527 | 2,774,687 | 1,972,334 | 1,589,973 | -0.43% | 1.45% | -1.31% | 9.72% | 3.52% | 74.57% | 8.97% | -15.28% | 11.78% |
| Saint Helena Parish | 11,325 | 22,973 | 46,016 | 68,653 | 69,482 | 31,258 | 63,780 | 88,117 | 88,899 | 94,224 | 6.15% | 3.53% | -7.26% | -2.44% | 12.28% | 101.84% | -6.56% | -2.52% | 37.34% |
| Saint James Parish | 105,721 | 179,169 | 410,358 | 462,064 | 466,836 | 257,701 | 413,296 | 718,955 | 520,006 | 474,679 | -0.80% | 5.34% | -4.98% | 8.08% | 0.97% | 85.06% | 20.04% | 1.21% | 1.07% |
| Saint John Parish | 253,291 | 803,437 | 1,823,703 | 2,155,235 | 1,787,263 | 530,653 | 1,702,581 | 3,039,599 | 2,463,973 | 1,862,418 | 5.11% | -0.14% | -0.90% | -2.59% | 5.45% | 58.48% | 27.67% | -6.99% | 7.98% |
| Saint Landry Parish | 169,462 | 211,936 | 420,796 | 580,590 | 666,598 | 300,449 | 378,880 | 567,780 | 537,772 | 644,367 | 5.15% | 4.02% | -19.07% | 0.00% | 5.17% | 76.87% | 9.70% | -15.86% | 4.99% |
| Saint Martin Parish | 275,682 | 493,435 | 869,658 | 1,228,111 | 1,332,969 | 741,099 | 1,216,852 | 1,715,927 | 1,690,004 | 1,594,164 | 5.26% | 1.25% | -8.42% | 13.24% | 0.55% | 60.00% | 22.79% | 6.81% | 15.66% |
| Saint Mary Parish | 734,881 | 1,807,807 | 3,454,842 | 4,692,292 | 4,259,048 | 1,327,093 | 3,190,060 | 4,335,874 | 4,069,155 | 3,845,282 | 7.00% | -0.26% | -0.73% | 0.12% | 15.28% | 73.49% | 8.51% | -14.60% | -2.61% |
| Saint Tammany Parish | 825,822 | 3,358,148 | 8,455,106 | 9,766,851 | 8,929,314 | 1,386,309 | 5,586,145 | 10,355,382 | 8,421,468 | 7,919,855 | 4.41% | 0.76% | -0.69% | -0.56% | 8.80% | 77.30% | 2.95% | -8.06% | -7.58% |
| Tangipahoa Parish | 123,653 | 341,878 | 893,156 | 1,352,448 | 1,511,687 | 220,047 | 628,467 | 1,283,596 | 1,422,911 | 1,638,896 | 5.12% | 5.06% | -9.86% | -4.23% | 4.97% | 63.02% | 6.87% | -11.63% | 15.11% |
| Tensas Parish | 11,883 | 15,527 | 31,714 | 40,655 | 48,988 | 18,542 | 24,514 | 36,611 | 32,764 | 39,541 | -3.37% | -6.97% | -11.50% | -2.82% | 12.79% | 69.09% | 10.54% | -9.80% | -15.13% |
| Terrebonne Parish | 887,734 | 2,850,296 | 5,493,793 | 6,125,220 | 5,609,889 | 1,291,833 | 4,229,704 | 7,347,896 | 5,969,945 | 5,480,862 | 8.04% | 5.44% | 3.73% | 0.70% | -14.29% | 62.69% | 13.01% | -11.91% | 3.89% |
| Union Parish | 6,741 | 8,614 | 16,656 | 16,221 | 25,756 | 12,357 | 16,233 | 23,299 | 15,649 | 23,974 | -17.82% | 24.64% | -9.62% | -4.86% | 11.44% | 67.01% | 15.68% | -7.48% | -3.30% |
| Vermilion Parish | 792,209 | 1,928,594 | 3,053,819 | 3,943,809 | 3,400,549 | 1,083,257 | 2,677,086 | 3,557,396 | 3,113,440 | 2,702,246 | 5.80% | 6.23% | -1.41% | -0.11% | -7.14% | 69.17% | 23.48% | -19.98% | -11.72% |
| Vernon Parish | 10,789 | 13,588 | 33,542 | 60,059 | 79,572 | 20,572 | 26,260 | 51,757 | 65,071 | 83,144 | -1.14% | 0.00% | -18.41% | 0.22% | 0.65% | 65.37% | 15.66% | -7.39% | 8.50% |
| Washington Parish | 82,467 | 177,238 | 414,753 | 571,153 | 719,730 | 202,666 | 440,356 | 772,171 | 734,589 | 929,280 | 4.96% | -20.41% | -13.29% | -1.64% | 8.16% | 71.32% | 12.22% | -11.53% | 37.02% |
| Webster Parish | 7,464 | 9,471 | 27,432 | 42,763 | 63,279 | 9,706 | 14,156 | 30,782 | 33,133 | 48,563 | -23.93% | 33.77% | -31.18% | -16.07% | 10.37% | 69.64% | 13.26% | -10.10% | -19.17% |
| West Baton Rouge Parish | 21,916 | 40,531 | 99,691 | 133,816 | 199,279 | 44,659 | 87,019 | 153,226 | 137,041 | 207,598 | 4.99% | 3.17% | -16.85% | -6.69% | 8.61% | 96.03% | 0.81% | -4.09% | 6.35% |
| West Carroll Parish | 5,846 | 6,089 | 7,227 | 12,632 | 14,005 | 10,589 | 10,994 | 9,286 | 10,718 | 11,470 | -4.64% | -5.73% | -7.69% | -1.49% | 13.90% | 78.17% | 15.59% | -7.50% | -14.91% |
| West Feliciana Parish | 5,734 | 6,684 | 25,792 | 37,415 | 48,199 | 14,417 | 17,056 | 46,831 | 44,249 | 54,456 | 1.81% | 4.31% | -7.69% | -2.70% | 7.56% | 101.77% | 1.75% | 7.84% | 8.72% |
| Winn Parish | 9,252 | 10,953 | 22,416 | 28,796 | 35,657 | 18,622 | 21,260 | 30,636 | 26,488 | 34,994 | -16.55% | -5.46% | -6.59% | 3.99% | 8.26% | 101.76% | -4.80% | -7.63% | 2.03% |
| NULL | - | - | - | - | - | - | - | - | - | - | 3.10% | 4.60% | -0.20% | 1.20% | 2.10% | 74.91% | 9.40% | -11.97% | 4.76% |
| Unknown | - | (1,123) | - | - | - | - | (2,018) | - | - | - | 3.10% | 4.60% | -0.20% | 1.20% | 2.10% | 74.91% | 9.40% | -11.97% | 4.76% |
| Total | 22,875,591 | 61,566,117 | ######### | ######### | ######### | 42,019,810 | ######### | ######### | ######### | ######### | 3.10% | 4.60% | -0.20% | 1.20% | 2.10% | 74.91% | 9.40% | -11.97% | 4.76% |

(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 EC Earned Premium

| (1) | (21) | (22) | (23) | (24) | (25) | (26) | (27) | (28) | (29) | (29) | (30) | (31) | (32) | (33) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Actual Earned Premium | Cummulative Rate Change History | | | | | | | | | Trended Earned Premium at Current Rate Levels | | | | |
| | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 | 2021 | 2022 | 2023 | 2024 | 2025 |
| Acadia Parish | 2.502 | 2.671 | 2.599 | 2.796 | 2.692 | 2.548 | 1.443 | 1.378 | 1.175 | 1,405,236 | 1,977,187 | 2,381,491 | 2,152,721 | 2,093,015 |
| Allen Parish | 1.521 | 1.940 | 1.461 | 2.006 | 2.206 | 2.028 | 1.006 | 0.870 | 1.023 | 87,323 | 92,972 | 124,672 | 107,671 | 117,322 |
| Ascension Parish | 1.817 | 1.835 | 1.865 | 1.965 | 1.890 | 1.708 | 1.005 | 1.003 | 1.085 | 391,915 | 647,234 | 1,181,076 | 1,181,792 | 1,234,241 |
| Assumption Parish | 2.776 | 2.639 | 2.511 | 2.678 | 2.422 | 2.387 | 1.329 | 1.042 | 1.081 | 572,386 | 1,134,389 | 1,761,543 | 1,326,732 | 1,099,013 |
| Avoyelles Parish | 1.366 | 1.487 | 1.489 | 2.102 | 2.140 | 1.916 | 1.019 | 0.882 | 0.954 | 71,549 | 99,185 | 126,190 | 115,384 | 151,684 |
| Beauregard Parish | 1.269 | 1.207 | 1.172 | 1.322 | 1.339 | 1.331 | 1.005 | 0.749 | 0.827 | 53,445 | 80,300 | 98,208 | 75,165 | 75,497 |
| Bienville Parish | 1.574 | 1.779 | 1.550 | 1.837 | 1.934 | 1.714 | 0.849 | 0.734 | 0.828 | 19,913 | 26,977 | 35,111 | 32,893 | 41,231 |
| Bossier Parish | 1.311 | 1.697 | 1.594 | 2.076 | 2.066 | 2.066 | 1.105 | 1.000 | 1.106 | 27,799 | 28,439 | 44,583 | 50,330 | 64,975 |
| Caddo Parish | 1.425 | 1.703 | 1.400 | 2.024 | 2.102 | 1.952 | 1.032 | 0.909 | 0.991 | 204,010 | 224,455 | 309,697 | 321,221 | 356,087 |
| Calcasieu Parish | 1.921 | 1.901 | 1.822 | 1.939 | 1.898 | 1.864 | 1.121 | 0.941 | 1.095 | 3,139,079 | 5,095,222 | 7,124,917 | 5,877,549 | 5,197,833 |
| Caldwell Parish | 1.666 | 1.685 | 1.719 | 1.910 | 1.888 | 1.706 | 0.844 | 0.770 | 0.893 | 8,688 | 10,761 | 17,460 | 15,206 | 19,489 |
| Cameron Parish | 2.186 | 2.729 | 2.931 | 2.774 | 2.466 | 2.458 | 1.620 | 1.351 | 1.093 | 532,039 | 855,748 | 1,074,569 | 888,390 | 641,992 |
| Catahoula Parish | 1.512 | 1.586 | 1.502 | 1.707 | 1.799 | 1.628 | 0.807 | 0.698 | 0.818 | 43,225 | 49,592 | 53,293 | 51,249 | 63,300 |
| Claiborne Parish | 1.401 | 1.592 | 1.447 | 1.772 | 2.110 | 2.017 | 0.998 | 0.864 | 0.934 | 13,682 | 16,047 | 20,820 | 23,515 | 20,508 |
| Concordia Parish | 1.466 | 1.690 | 1.449 | 1.773 | 1.849 | 1.670 | 1.010 | 0.874 | 0.945 | 71,125 | 73,103 | 83,192 | 81,170 | 83,763 |
| DeSoto Parish | 1.482 | 1.653 | 1.955 | 2.165 | 2.121 | 1.907 | 0.946 | 0.818 | 0.884 | 18,530 | 21,755 | 25,960 | 13,451 | 21,761 |
| East Baton Rouge Parish | 1.607 | 1.529 | 1.456 | 1.650 | 1.604 | 1.632 | 0.951 | 0.852 | 0.905 | 1,481,606 | 2,323,627 | 4,363,060 | 4,383,990 | 4,634,129 |
| East Carroll Parish | 1.512 | 1.508 | 1.833 | 2.019 | 2.087 | 1.847 | 0.940 | 0.814 | 0.903 | 31,048 | 43,587 | 59,211 | 38,200 | 37,802 |
| East Feliciana Parish | 2.109 | 2.418 | 2.715 | 2.928 | 2.986 | 2.804 | 1.481 | 1.281 | 1.044 | 41,361 | 86,726 | 136,360 | 103,219 | 117,906 |
| Evangeline Parish | 1.676 | 1.605 | 1.605 | 2.136 | 2.211 | 2.001 | 1.030 | 1.002 | 1.088 | 105,102 | 131,851 | 173,564 | 125,390 | 148,775 |
| Franklin Parish | 1.460 | 1.441 | 1.514 | 2.129 | 2.079 | 1.879 | 0.978 | 0.883 | 0.992 | 35,326 | 48,263 | 81,491 | 78,501 | 129,324 |
| Grant Parish | 1.482 | 1.548 | 1.468 | 1.763 | 1.858 | 1.777 | 0.880 | 0.761 | 0.851 | 25,842 | 30,246 | 37,248 | 35,840 | 51,131 |
| Iberia Parish | 1.655 | 1.580 | 1.365 | 1.678 | 1.676 | 1.617 | 0.899 | 0.735 | 0.858 | 1,539,147 | 3,704,270 | 4,824,046 | 3,966,715 | 3,335,788 |
| Iberville Parish | 1.692 | 1.609 | 1.566 | 1.658 | 1.672 | 1.617 | 0.907 | 0.808 | 1.023 | 153,502 | 224,406 | 360,781 | 299,323 | 311,707 |
| Jackson Parish | 1.381 | 1.614 | 1.638 | 1.807 | 1.749 | 1.577 | 0.867 | 0.750 | 0.878 | 16,680 | 19,582 | 24,863 | 28,369 | 39,951 |
| Jefferson Parish | 1.759 | 1.683 | 1.683 | 1.598 | 1.669 | 1.717 | 1.040 | 0.966 | 1.182 | 11,369,180 | 35,212,739 | 62,308,961 | 45,218,772 | 34,356,448 |
| Jefferson Davis Parish | 2.492 | 2.454 | 2.469 | 2.566 | 2.342 | 2.440 | 1.440 | 1.321 | 1.417 | 584,152 | 868,227 | 1,071,251 | 727,860 | 794,363 |
| Lafayette Parish | 1.871 | 1.783 | 1.786 | 1.815 | 1.826 | 1.605 | 1.076 | 0.905 | 1.146 | 2,446,940 | 4,128,736 | 5,971,520 | 5,123,978 | 4,596,712 |
| Lafourche Parish | 2.007 | 1.880 | 1.680 | 1.701 | 1.705 | 1.680 | 0.953 | 0.900 | 1.096 | 1,700,885 | 4,093,127 | 6,125,386 | 4,688,519 | 4,260,168 |
| LaSalle Parish | 1.501 | 1.860 | 1.955 | 2.067 | 2.007 | 1.791 | 0.944 | 0.821 | 0.888 | 40,400 | 39,905 | 62,452 | 52,273 | 61,830 |
| Lincoln Parish | 1.626 | 1.593 | 1.589 | 1.765 | 1.773 | 1.761 | 1.009 | 0.906 | 1.011 | 57,720 | 65,325 | 76,850 | 58,366 | 66,944 |
| Livingston Parish | 1.987 | 1.890 | 1.802 | 2.444 | 2.239 | 2.109 | 1.319 | 1.159 | 0.997 | 251,586 | 473,789 | 1,121,393 | 1,196,248 | 1,116,246 |
| Madison Parish | 1.486 | 1.708 | 1.764 | 1.915 | 1.869 | 1.746 | 0.893 | 0.778 | 0.813 | 81,656 | 79,530 | 91,760 | 82,370 | 84,362 |
| Morehouse Parish | 1.196 | 1.304 | 1.214 | 1.442 | 1.537 | 1.438 | 0.857 | 0.742 | 0.755 | 40,301 | 45,019 | 54,944 | 48,663 | 75,619 |
| Natchitoches Parish | 1.504 | 1.437 | 1.434 | 1.597 | 1.600 | 1.580 | 0.864 | 0.785 | 0.858 | 82,280 | 82,751 | 103,407 | 102,348 | 112,525 |
| Orleans Parish | 2.289 | 2.254 | 2.106 | 2.005 | 1.911 | 1.854 | 0.988 | 0.929 | 1.014 | 21,041,752 | 55,661,131 | 94,494,846 | 70,262,053 | 56,719,888 |
| Ouachita Parish | 1.224 | 1.221 | 1.215 | 1.405 | 1.562 | 1.402 | 0.939 | 0.872 | 0.943 | 139,900 | 233,096 | 245,469 | 183,793 | 225,405 |
| Plaquemines Parish | 1.877 | 1.802 | 1.723 | 1.645 | 1.624 | 1.749 | 0.951 | 0.783 | 0.934 | 262,337 | 1,011,568 | 1,822,389 | 996,921 | 757,623 |
| Pointe Coupee Parish | 1.693 | 2.081 | 1.561 | 2.104 | 2.245 | 2.035 | 1.108 | 0.962 | 1.099 | 142,679 | 188,765 | 234,038 | 232,167 | 261,064 |
| Rapides Parish | 1.443 | 1.434 | 1.429 | 1.865 | 1.936 | 1.763 | 0.899 | 0.840 | 0.931 | 225,896 | 258,390 | 362,926 | 264,633 | 310,310 |
| Red River Parish | 1.472 | 1.692 | 1.457 | 1.672 | 1.810 | 1.629 | 0.806 | 0.697 | 0.771 | 3,389 | 3,663 | 7,680 | 3,111 | 9,537 |
| Richland Parish | 1.474 | 1.494 | 1.440 | 1.816 | 2.010 | 1.895 | 0.939 | 0.866 | 0.937 | 45,358 | 51,528 | 80,641 | 58,185 | 86,655 |
| Sabine Parish | 1.391 | 1.375 | 1.612 | 1.840 | 1.900 | 1.684 | 0.842 | 0.821 | 0.891 | 31,114 | 42,461 | 63,457 | 60,836 | 67,688 |
| Saint Bernard Parish | 1.961 | 1.873 | 1.577 | 1.671 | 1.669 | 1.525 | 0.861 | 0.780 | 0.937 | 1,354,506 | 4,660,180 | 6,746,007 | 4,169,186 | 2,742,889 |
| Saint Charles Parish | 2.040 | 2.048 | 2.019 | 2.046 | 1.865 | 1.801 | 1.032 | 0.947 | 1.118 | 620,523 | 2,256,838 | 3,615,674 | 2,388,185 | 1,779,014 |
| Saint Helena Parish | 2.819 | 2.656 | 2.565 | 2.766 | 2.835 | 2.525 | 1.251 | 1.339 | 1.373 | 45,859 | 90,215 | 114,825 | 107,643 | 105,427 |
| Saint James Parish | 2.462 | 2.482 | 2.356 | 2.480 | 2.294 | 2.272 | 1.228 | 1.023 | 1.011 | 378,074 | 584,598 | 936,865 | 629,645 | 531,116 |
| Saint John Parish | 2.171 | 2.066 | 2.069 | 2.087 | 2.143 | 2.032 | 1.282 | 1.004 | 1.080 | 778,523 | 2,408,264 | 3,960,879 | 2,983,482 | 2,083,851 |
| Saint Landry Parish | 1.596 | 1.518 | 1.459 | 1.803 | 1.803 | 1.714 | 0.969 | 0.883 | 1.050 | 440,790 | 535,918 | 739,870 | 651,157 | 720,979 |
| Saint Martin Parish | 2.697 | 2.563 | 2.531 | 2.763 | 2.440 | 2.427 | 1.517 | 1.235 | 1.157 | 1,087,269 | 1,721,211 | 2,236,012 | 2,046,328 | 1,783,703 |
| Saint Mary Parish | 1.915 | 1.790 | 1.794 | 1.807 | 1.805 | 1.566 | 0.903 | 0.832 | 0.974 | 1,946,983 | 4,512,271 | 5,650,045 | 4,927,105 | 4,302,469 |
| Saint Tammany Parish | 1.753 | 1.679 | 1.667 | 1.678 | 1.688 | 1.551 | 0.875 | 0.850 | 0.924 | 2,033,859 | 7,901,481 | 13,494,020 | 10,197,069 | 8,861,490 |
| Tangipahoa Parish | 1.774 | 1.687 | 1.606 | 1.781 | 1.860 | 1.772 | 1.087 | 1.017 | 1.151 | 322,832 | 888,953 | 1,672,644 | 1,722,921 | 1,833,753 |
| Tensas Parish | 1.248 | 1.291 | 1.388 | 1.568 | 1.614 | 1.431 | 0.846 | 0.766 | 0.849 | 27,203 | 34,675 | 47,708 | 39,672 | 44,242 |
| Terrebonne Parish | 1.716 | 1.588 | 1.506 | 1.452 | 1.442 | 1.683 | 1.034 | 0.915 | 1.039 | 1,895,253 | 5,982,824 | 9,574,988 | 7,228,661 | 6,132,512 |
| Union Parish | 1.696 | 2.064 | 1.656 | 1.832 | 1.926 | 1.728 | 1.035 | 0.895 | 0.967 | 18,129 | 22,961 | 30,361 | 18,948 | 26,824 |
| Vermilion Parish | 1.517 | 1.434 | 1.350 | 1.369 | 1.370 | 1.476 | 0.872 | 0.707 | 0.883 | 1,589,250 | 3,786,680 | 4,635,616 | 3,769,885 | 3,023,531 |
| Vernon Parish | 1.564 | 1.582 | 1.582 | 1.938 | 1.934 | 1.922 | 1.162 | 1.005 | 1.085 | 30,181 | 37,144 | 67,444 | 78,791 | 93,029 |
| Washington Parish | 1.796 | 1.711 | 2.150 | 2.479 | 2.521 | 2.330 | 1.360 | 1.212 | 1.370 | 297,332 | 622,874 | 1,006,210 | 889,471 | 1,039,767 |
| Webster Parish | 0.906 | 1.191 | 0.890 | 1.293 | 1.541 | 1.396 | 0.823 | 0.727 | 0.808 | 14,240 | 20,023 | 40,112 | 40,119 | 54,337 |
| West Baton Rouge Parish | 1.840 | 1.752 | 1.698 | 2.043 | 2.189 | 2.016 | 1.028 | 1.020 | 1.064 | 65,519 | 123,086 | 199,668 | 165,935 | 232,280 |
| West Carroll Parish | 1.509 | 1.583 | 1.679 | 1.819 | 1.846 | 1.621 | 0.910 | 0.787 | 0.851 | 15,535 | 15,551 | 12,101 | 12,978 | 12,834 |
| West Feliciana Parish | 2.470 | 2.426 | 2.325 | 2.519 | 2.589 | 2.407 | 1.193 | 1.172 | 1.087 | 21,151 | 24,125 | 61,025 | 53,579 | 60,931 |
| Winn Parish | 1.502 | 1.800 | 1.904 | 2.038 | 1.960 | 1.810 | 0.897 | 0.943 | 1.020 | 27,320 | 30,072 | 39,922 | 32,073 | 39,155 |
| NULL | 1.962 | 1.903 | 1.820 | 1.823 | 1.802 | 1.765 | 1.009 | 0.922 | 1.048 | - | - | - | - | - |
| Unknown | 1.962 | 1.903 | 1.820 | 1.823 | 1.802 | 1.765 | 1.009 | 0.922 | 1.048 | - | (2,854) | - | - | - |
| Total | 1.962 | 1.903 | 1.820 | 1.823 | 1.802 | 1.765 | 1.009 | 0.922 | 1.048 | 61,647,414 | ######### | ######### | ######### | ######### |
| | | | | | | | (34) | Trend Factors | | 1.4671 | 1.4145 | 1.3031 | 1.2108 | 1.1189 |

# 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 | | | | | | | | |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 |
| Acadia Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Allen Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Ascension Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Assumption Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Avoyelles Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Beauregard Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Bienville Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Bossier Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Caddo Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Calcasieu Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Caldwell Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Cameron Parish | 87,238 | 209,077 | 339,704 | 446,311 | 438,327 | 194,263 | 458,181 | 671,540 | 625,706 | 512,931 | 23.28% | 5.99% | 6.30% | 4.89% | -13.01% | 56.57% | 25.87% | 12.96% | 9.90% |
| Catahoula Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Claiborne Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Concordia Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| DeSoto Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| East Baton Rouge Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| East Carroll Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| East Feliciana Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Evangeline Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Franklin Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Grant Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Iberia Parish | - | - | - | - | - | - | - | - | - | - | -22.30% | -26.19% | -18.82% | -21.93% | -8.73% | 111.81% | 26.39% | -15.48% | 15.32% |
| Iberville Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Jackson Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Jefferson Parish | 1,556,714 | 2,394,188 | 3,674,029 | 3,647,291 | 3,431,312 | 2,418,913 | 3,560,938 | 4,145,951 | 2,822,821 | 2,399,002 | 0.51% | -3.10% | 5.22% | 4.99% | 1.77% | 84.03% | 5.05% | 17.34% | -35.66% |
| Jefferson Davis Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Lafayette Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Lafourche Parish | 694,991 | 1,656,170 | 2,886,911 | 3,274,064 | 3,230,824 | 1,481,732 | 3,502,727 | 4,668,389 | 3,816,577 | 3,904,450 | 4.83% | -1.09% | 9.80% | -1.53% | 6.90% | 65.96% | 7.35% | -13.01% | 29.26% |
| LaSalle Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Lincoln Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Livingston Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Madison Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Morehouse Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Natchitoches Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Orleans Parish | 83,325 | 121,154 | 252,535 | 403,201 | 683,522 | 135,767 | 186,037 | 296,701 | 297,481 | 592,477 | 3.14% | -13.10% | 31.15% | 5.43% | -3.94% | 102.44% | 12.29% | -33.06% | 3.85% |
| Ouachita Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Plaquemines Parish | 169,082 | 313,654 | 637,251 | 630,395 | 668,252 | 356,892 | 644,026 | 1,152,992 | 789,444 | 697,956 | 5.95% | 6.77% | 5.81% | 7.03% | -14.42% | 70.75% | 18.43% | 21.68% | -5.77% |
| Pointe Coupee Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Rapides Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Red River Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Richland Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Sabine Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Saint Bernard Parish | 94,093 | 134,762 | 256,882 | 334,663 | 560,257 | 272,954 | 359,222 | 441,997 | 346,259 | 522,355 | 1.18% | 0.32% | 6.63% | 7.12% | 19.11% | 111.85% | 9.00% | 13.22% | -12.54% |
| Saint Charles Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Saint Helena Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Saint James Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Saint John Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Saint Landry Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Saint Martin Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Saint Mary Parish | 184,168 | 266,530 | 474,005 | 613,627 | 765,641 | 418,517 | 587,245 | 703,539 | 515,324 | 632,228 | 7.05% | -0.40% | 4.51% | 0.97% | 13.08% | 111.83% | 26.34% | -18.40% | -9.06% |
| Saint Tammany Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Tangipahoa Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Tensas Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Terrebonne Parish | 813,695 | 1,374,142 | 2,140,540 | 2,458,055 | 2,513,715 | 1,198,576 | 1,835,469 | 2,323,008 | 1,870,702 | 1,966,479 | 5.68% | -4.18% | 8.86% | 14.25% | -5.34% | 72.05% | 11.53% | -14.85% | -15.50% |
| Union Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Vermilion Parish | 42,064 | 64,864 | 113,464 | 114,542 | 184,068 | 133,701 | 194,788 | 223,877 | 127,336 | 201,453 | -4.66% | -12.15% | -2.92% | 4.82% | 16.52% | 111.86% | 26.37% | -18.60% | 20.67% |
| Vernon Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Washington Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Webster Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| West Baton Rouge Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| West Carroll Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| West Feliciana Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Winn Parish | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| NULL | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Unknown | - | - | - | - | - | - | - | - | - | - | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |
| Total | 3,725,369 | 6,534,541 | 10,775,321 | 11,922,149 | 12,475,918 | 6,611,315 | 11,328,633 | 14,627,994 | 11,211,650 | 11,429,331 | 3.80% | -2.60% | 7.70% | 5.80% | 1.10% | 77.40% | 9.59% | -0.36% | -5.16% |

(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 | Cummulative Rate Change History | | | | | | | | | Trended Earned Premium at Current Rate Levels | | | | |
| | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 | 2021 | 2022 | 2023 | 2024 | 2025 |
| Acadia Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Allen Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Ascension Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Assumption Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Avoyelles Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Beauregard Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Bienville Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Bossier Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Caddo Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Calcasieu Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Caldwell Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Cameron Parish | 3.100 | 2.515 | 2.373 | 2.232 | 2.128 | 2.446 | 1.563 | 1.241 | 1.099 | 285,004 | 648,087 | 875,079 | 757,631 | 573,916 |
| Catahoula Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Claiborne Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Concordia Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| DeSoto Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| East Baton Rouge Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| East Carroll Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| East Feliciana Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Evangeline Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Franklin Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Grant Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Iberia Parish | 0.866 | 1.114 | 1.509 | 1.859 | 2.382 | 2.609 | 1.232 | 0.975 | 1.153 | - | - | - | - | - |
| Iberville Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Jackson Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Jefferson Parish | 1.598 | 1.590 | 1.641 | 1.559 | 1.485 | 1.459 | 0.793 | 0.755 | 0.643 | 3,548,796 | 5,036,869 | 5,402,558 | 3,417,991 | 2,684,232 |
| Jefferson Davis Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Lafayette Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Lafourche Parish | 2.400 | 2.290 | 2.315 | 2.109 | 2.141 | 2.003 | 1.207 | 1.124 | 1.293 | 2,173,854 | 4,954,531 | 6,083,343 | 4,621,272 | 4,368,671 |
| LaSalle Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Lincoln Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Livingston Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Madison Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Morehouse Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Natchitoches Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Orleans Parish | 1.881 | 1.824 | 2.099 | 1.600 | 1.518 | 1.580 | 0.781 | 0.695 | 1.039 | 199,184 | 263,145 | 386,629 | 360,203 | 662,920 |
| Ouachita Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Plaquemines Parish | 2.542 | 2.399 | 2.247 | 2.124 | 1.984 | 2.319 | 1.358 | 1.147 | 0.942 | 523,598 | 910,961 | 1,502,455 | 955,892 | 780,940 |
| Pointe Coupee Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Rapides Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Red River Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Richland Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Sabine Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Saint Bernard Parish | 3.157 | 3.121 | 3.111 | 2.917 | 2.723 | 2.286 | 1.079 | 0.990 | 0.875 | 400,452 | 508,112 | 575,963 | 419,265 | 584,461 |
| Saint Charles Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Saint Helena Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Saint James Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Saint John Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Saint Landry Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Saint Martin Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Saint Mary Parish | 2.527 | 2.360 | 2.370 | 2.267 | 2.246 | 1.986 | 0.938 | 0.742 | 0.909 | 614,008 | 830,645 | 916,776 | 623,976 | 707,397 |
| Saint Tammany Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Tangipahoa Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Tensas Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Terrebonne Parish | 1.646 | 1.558 | 1.626 | 1.493 | 1.307 | 1.381 | 0.803 | 0.720 | 0.845 | 1,758,435 | 2,596,231 | 3,027,094 | 2,265,125 | 2,200,284 |
| Union Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Vermilion Parish | 2.611 | 2.739 | 3.118 | 3.212 | 3.064 | 2.630 | 1.241 | 0.982 | 1.207 | 196,153 | 275,523 | 291,732 | 154,184 | 225,405 |
| Vernon Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Washington Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Webster Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| West Baton Rouge Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| West Carroll Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| West Feliciana Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Winn Parish | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| NULL | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Unknown | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | - | - | - | - | - |
| Total | 2.140 | 2.062 | 2.117 | 1.965 | 1.858 | 1.837 | 1.036 | 0.945 | 0.948 | 9,699,484 | 16,024,104 | 19,061,629 | 13,575,539 | 12,788,226 |
| | | | | | | | (35) | Trend Factors | | 1.4671 | 1.4145 | 1.3031 | 1.2108 | 1.1189 |

# FAIR Plan Renters Earned Premium

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Actual Earned Premium | | | | | | Earned Premium at Current Rate Levels | | | | | Rate Change History | | | | | | | | |
| Parish | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 |
| Acadia Parish | - | - | - | - | - | - | - | - | - | - | -6.59% | -5.13% | -5.07% | 3.56% | 0.00% | 17.87% | -3.21% | 21.58% | 25.90% |
| Allen Parish | 370 | 305 | 321 | 341 | 324 | 377 | 347 | 349 | 352 | 353 | -8.72% | -2.21% | 25.68% | -16.67% | 0.00% | 12.90% | -1.71% | -8.56% | 13.87% |
| Ascension Parish | 128 | 266 | 1,024 | 263 | 301 | 169 | 358 | 1,356 | 331 | 362 | -4.57% | -4.78% | -8.92% | -1.03% | -0.52% | 4.19% | 6.53% | 2.92% | 18.33% |
| Assumption Parish | 512 | 639 | 719 | 885 | 837 | 941 | 1,178 | 994 | 825 | 834 | -8.88% | -3.59% | -27.75% | 3.97% | -4.46% | 119.33% | -12.46% | -0.25% | -0.32% |
| Avoyelles Parish | 103 | 103 | 105 | 120 | 140 | 141 | 144 | 151 | 157 | 160 | -5.19% | 0.00% | -12.96% | 0.71% | -9.15% | 7.75% | 15.11% | 14.77% | 5.94% |
| Beauregard Parish | - | - | - | - | 18 | - | - | - | - | 15 | 8.75% | -11.49% | -3.25% | 0.67% | -0.67% | 60.40% | -23.85% | -0.60% | -14.57% |
| Bienville Parish | - | - | - | - | - | - | - | - | - | - | -9.82% | 0.00% | -14.97% | -0.80% | -4.84% | 9.32% | 15.50% | -19.46% | 25.76% |
| Bossier Parish | - | - | - | - | - | - | - | - | - | - | -3.96% | -9.28% | -7.39% | -7.36% | 0.66% | 17.11% | 2.81% | -0.65% | 4.00% |
| Caddo Parish | 887 | 616 | 1,565 | 105 | 2,791 | 791 | 813 | 2,000 | 118 | 2,898 | 2.42% | -28.74% | 47.26% | -44.93% | -0.61% | 17.28% | 11.05% | 4.27% | 1.65% |
| Calcasieu Parish | 1,220 | 1,465 | 1,989 | 3,783 | 6,408 | 1,175 | 1,473 | 2,351 | 4,123 | 6,417 | -1.92% | 0.39% | -4.98% | 0.40% | -20.08% | 0.50% | 22.50% | -4.27% | 2.33% |
| Caldwell Parish | - | - | 33 | - | - | - | - | 39 | - | - | -6.25% | -0.67% | -15.44% | -0.79% | -5.60% | 9.32% | 35.66% | -26.75% | 14.89% |
| Cameron Parish | 105 | 486 | 428 | 482 | 502 | 185 | 869 | 744 | 785 | 855 | -26.48% | 0.00% | -9.32% | 0.68% | -7.48% | 19.12% | -3.70% | -5.01% | 74.85% |
| Catahoula Parish | - | - | - | - | - | - | - | - | - | - | -6.25% | -0.67% | -15.44% | -0.79% | -5.60% | 9.32% | 42.64% | -26.88% | 17.57% |
| Claiborne Parish | - | - | - | - | - | - | - | - | - | - | -9.26% | 0.00% | -8.84% | -0.75% | -11.28% | 9.32% | 27.13% | -24.06% | 21.17% |
| Concordia Parish | 261 | 278 | 265 | 289 | 287 | 495 | 546 | 522 | 536 | 618 | -6.25% | -0.67% | -24.10% | -0.79% | -5.60% | 9.32% | 3.88% | -26.73% | 148.15% |
| DeSoto Parish | - | - | - | - | - | - | - | - | - | - | -6.88% | 0.67% | -3.33% | 0.69% | 0.00% | 34.93% | 10.15% | 8.09% | -15.12% |
| East Baton Rouge Parish | 8,975 | 13,838 | 22,750 | 21,654 | 25,259 | 6,098 | 12,409 | 20,008 | 16,601 | 18,853 | 17.53% | -13.66% | 35.05% | -34.26% | -0.53% | 11.64% | 18.48% | -11.27% | -20.90% |
| East Carroll Parish | - | - | - | - | - | - | - | - | - | - | -9.20% | -0.68% | -14.97% | -0.80% | -4.84% | 9.32% | 42.64% | -26.38% | 9.40% |
| East Feliciana Parish | - | - | - | - | - | - | - | - | - | - | -4.08% | 0.00% | -3.19% | 0.55% | 0.00% | 19.13% | 23.39% | -4.36% | 6.36% |
| Evangeline Parish | - | - | - | - | - | - | - | - | - | - | 1.08% | 0.00% | -12.44% | 0.00% | 0.00% | 19.13% | 11.47% | 5.87% | 1.77% |
| Franklin Parish | - | - | 50 | 83 | - | - | - | 63 | 79 | - | -6.88% | 0.00% | -15.44% | -0.79% | -5.60% | 20.34% | 51.41% | -23.89% | -0.56% |
| Grant Parish | - | - | - | - | - | - | - | - | - | - | -6.25% | -0.67% | -15.44% | -0.79% | -5.60% | 9.32% | 42.64% | -17.98% | 5.42% |
| Iberia Parish | 2,162 | 4,145 | 4,640 | 2,511 | 2,257 | 3,376 | 5,452 | 5,695 | 2,873 | 2,393 | -1.80% | 16.16% | -10.98% | 26.27% | 4.46% | 2.85% | 11.26% | 4.47% | 3.71% |
| Iberville Parish | 179 | 685 | 746 | 132 | - | 261 | 1,000 | 1,025 | 159 | - | -29.62% | -0.55% | -1.65% | -0.56% | 0.56% | 12.29% | 16.42% | 1.79% | 9.16% |
| Jackson Parish | - | - | - | - | - | - | - | - | - | - | -9.82% | 0.00% | -14.97% | -0.80% | -4.84% | 9.32% | 13.18% | -26.53% | 33.90% |
| Jefferson Parish | 90,140 | 119,462 | 132,025 | 165,118 | 134,231 | 143,691 | 171,249 | 189,789 | 221,779 | 158,682 | -19.55% | 29.10% | -11.33% | 15.72% | 4.46% | -9.15% | 26.62% | 0.55% | 17.89% |
| Jefferson Davis Parish | 179 | 184 | 240 | 345 | 643 | 511 | 507 | 448 | 431 | 671 | -3.67% | -44.64% | -3.13% | 0.00% | 30.97% | 52.71% | 34.52% | 3.99% | 2.31% |
| Lafayette Parish | 5,972 | 8,674 | 8,755 | 5,171 | 9,536 | 7,525 | 14,020 | 13,364 | 6,467 | 10,389 | -35.81% | -0.41% | 36.61% | -31.70% | -0.42% | 20.34% | 24.30% | 4.82% | 6.39% |
| Lafourche Parish | 954 | 3,228 | 2,606 | 1,996 | 1,392 | 1,646 | 4,951 | 3,894 | 2,684 | 1,577 | -0.63% | 20.19% | 2.74% | 15.53% | 4.41% | -3.82% | 29.50% | 7.21% | 9.32% |
| LaSalle Parish | - | - | - | - | - | - | - | - | - | - | -6.88% | 0.00% | -15.44% | -0.79% | -5.60% | 9.32% | 42.64% | -26.38% | 9.40% |
| Lincoln Parish | 44 | - | - | 192 | 51 | 54 | - | - | 235 | 65 | 3.07% | -0.60% | -2.40% | -0.61% | 0.62% | -12.88% | 33.80% | -29.19% | 47.30% |
| Livingston Parish | 87 | 34 | 40 | - | - | 133 | 52 | 51 | - | - | -4.67% | -3.92% | -3.06% | 2.63% | 1.54% | 33.84% | 16.60% | -9.09% | 4.53% |
| Madison Parish | - | - | - | - | - | - | - | - | - | - | -6.88% | 0.00% | -15.44% | -0.79% | -5.60% | 9.32% | 43.41% | -26.78% | 9.40% |
| Morehouse Parish | - | - | - | - | - | - | - | - | - | - | -42.64% | 67.57% | -49.60% | 11.20% | 0.72% | 25.71% | 30.68% | -13.04% | -30.91% |
| Natchitoches Parish | - | - | 1,685 | 2,552 | 2,309 | - | - | 1,962 | 2,467 | 2,079 | 4.35% | -0.60% | -2.40% | -8.59% | 0.67% | 13.33% | 29.41% | -11.98% | -4.23% |
| Orleans Parish | 115,432 | 252,418 | 434,880 | 386,773 | 310,567 | 189,958 | 382,031 | 583,991 | 420,538 | 306,576 | -35.49% | 17.54% | 1.45% | 11.43% | 1.03% | 24.11% | 22.49% | -1.96% | -0.31% |
| Ouachita Parish | - | - | 1,127 | 3,879 | 3,867 | - | - | 1,824 | 5,904 | 6,020 | -4.17% | -36.09% | 1.36% | 6.04% | 0.63% | -11.32% | 29.08% | -25.57% | 78.52% |
| Plaquemines Parish | 3,076 | 1,480 | 2,028 | 2,766 | 1,282 | 4,830 | 2,076 | 2,539 | 2,844 | 1,175 | 0.31% | 16.92% | -1.21% | 15.44% | 4.46% | 15.04% | 29.33% | -4.25% | -6.36% |
| Pointe Coupee Parish | - | - | 198 | 124 | - | - | - | 246 | 140 | - | -3.85% | 0.00% | -3.11% | 0.00% | 0.00% | 19.72% | 0.77% | 17.18% | -4.13% |
| Rapides Parish | 394 | 356 | 341 | 557 | 1,098 | 419 | 386 | 380 | 549 | 969 | -4.17% | -23.91% | -16.02% | -0.66% | 0.66% | -6.58% | 40.14% | -12.75% | -5.76% |
| Red River Parish | - | - | - | - | - | - | - | - | - | - | -6.88% | 0.00% | -15.44% | -0.79% | -5.60% | 9.32% | 19.38% | -4.96% | 1.24% |
| Richland Parish | - | - | 40 | 273 | 363 | - | - | 53 | 271 | 325 | -6.13% | 0.65% | -3.25% | -16.11% | -5.60% | 15.25% | 61.03% | -26.53% | 3.39% |
| Sabine Parish | - | - | 2 | 53 | - | - | - | 3 | 60 | - | -5.63% | -1.32% | -15.44% | -0.79% | -5.60% | 9.32% | 46.51% | -4.76% | -4.04% |
| Saint Bernard Parish | 2,803 | 5,362 | 5,735 | 5,078 | 4,695 | 4,648 | 8,229 | 8,447 | 6,658 | 5,182 | 6.19% | 16.87% | 0.95% | 8.25% | 11.55% | -8.98% | 39.48% | -1.54% | 11.22% |
| Saint Charles Parish | 2,593 | 6,609 | 11,090 | 4,083 | 4,034 | 4,555 | 10,924 | 17,423 | 5,359 | 4,662 | -6.73% | -6.34% | -13.51% | 12.11% | -6.97% | 21.72% | 19.08% | 7.59% | 11.35% |
| Saint Helena Parish | - | - | - | - | - | - | - | - | - | - | -12.42% | 42.54% | -40.31% | -1.75% | -4.46% | 88.79% | 39.60% | -10.70% | 8.66% |
| Saint James Parish | 238 | 397 | 820 | 1,239 | 314 | 266 | 444 | 905 | 1,141 | 283 | -8.45% | -3.59% | -27.75% | 3.97% | -4.46% | 9.33% | 35.37% | -23.42% | 2.14% |
| Saint John Parish | 369 | 3,348 | 7,787 | 6,759 | 3,650 | 695 | 6,102 | 9,106 | 5,737 | 3,342 | 62.63% | -33.66% | -14.04% | -0.51% | 39.49% | 57.72% | 5.36% | -17.74% | 0.49% |
| Saint Landry Parish | 648 | 742 | 678 | 282 | 187 | 825 | 848 | 795 | 343 | 209 | -4.63% | -4.05% | -19.83% | 18.42% | -0.44% | -7.14% | -0.48% | 21.65% | 0.36% |
| Saint Martin Parish | 397 | 489 | 554 | 536 | 621 | 709 | 879 | 885 | 684 | 683 | -4.73% | -21.52% | -7.94% | -0.43% | 0.87% | 27.04% | 22.97% | 8.14% | 5.77% |
| Saint Mary Parish | 765 | 2,715 | 1,672 | 135 | 126 | 2,353 | 8,472 | 3,631 | 140 | 110 | 12.15% | -39.63% | -12.44% | -0.53% | 0.00% | 155.56% | 43.27% | -3.18% | -11.94% |
| Saint Tammany Parish | 32,029 | 48,481 | 61,174 | 61,441 | 47,599 | 29,210 | 45,670 | 55,980 | 50,428 | 39,398 | 2.46% | 15.12% | -12.02% | -2.48% | -1.91% | 9.74% | 13.91% | -13.58% | -11.20% |
| Tangipahoa Parish | 915 | 2,385 | 4,944 | 4,992 | 811 | 1,123 | 2,936 | 5,493 | 4,393 | 721 | -1.42% | 1.92% | -10.17% | 0.47% | 1.41% | 21.30% | 32.44% | -25.86% | 2.12% |
| Tensas Parish | - | - | - | - | - | - | - | - | - | - | 34.23% | 0.00% | -15.44% | -0.79% | -5.60% | 9.32% | 42.64% | -26.88% | -6.08% |
| Terrebonne Parish | 4,969 | 7,651 | 10,881 | 7,884 | 7,300 | 6,914 | 9,479 | 13,523 | 9,388 | 7,744 | 8.45% | 18.38% | 1.75% | 15.44% | 4.46% | -9.15% | 19.69% | 4.50% | 3.74% |
| Union Parish | - | - | - | - | - | - | - | - | - | - | -9.20% | -0.68% | -14.97% | -0.80% | -4.84% | 9.32% | 40.31% | -7.08% | 288.65% |
| Vermilion Parish | 1,455 | 1,933 | 2,652 | 2,533 | 758 | 2,086 | 2,494 | 3,253 | 2,739 | 688 | -0.21% | -3.96% | -11.71% | 15.72% | 4.46% | 0.81% | 28.63% | 8.86% | -13.09% |
| Vernon Parish | - | - | - | - | - | - | - | - | - | - | -4.35% | 0.00% | -3.25% | 0.67% | -0.67% | 21.48% | -3.87% | 4.49% | -9.50% |
| Washington Parish | - | - | - | - | - | - | - | - | - | - | -4.90% | -1.55% | -3.14% | 0.00% | 0.00% | 2.70% | 54.74% | -20.53% | 22.57% |
| Webster Parish | - | - | - | - | - | - | - | - | - | - | -8.59% | -1.34% | -4.76% | -0.71% | 0.72% | 5.00% | 36.73% | -13.16% | 6.77% |
| West Baton Rouge Parish | - | - | - | - | - | - | - | - | - | - | 2.63% | 0.00% | -8.21% | -0.56% | 7.30% | 23.04% | 14.89% | 2.36% | -4.28% |
| West Carroll Parish | - | - | - | - | - | - | - | - | - | - | -9.20% | -0.68% | -14.29% | -0.79% | -4.80% | 10.08% | 54.20% | -26.64% | 4.29% |
| West Feliciana Parish | 292 | 314 | 581 | 440 | 324 | 778 | 830 | 1,088 | 747 | 758 | -12.42% | 0.00% | -14.18% | -1.74% | 22.12% | 57.97% | -28.44% | -26.57% | 169.84% |
| Winn Parish | - | - | - | - | - | - | - | - | - | - | -6.21% | -1.32% | -15.44% | -0.79% | -5.60% | 9.32% | 27.13% | -25.72% | 24.63% |
| NULL | - | - | - | - | - | - | - | - | - | - | -22.70% | 18.90% | -2.50% | 8.70% | 2.00% | 14.10% | 22.00% | -3.09% | 3.10% |
| Unknown | - | - | - | - | - | - | - | - | - | - | -22.70% | 18.90% | -2.50% | 8.70% | 2.00% | 14.10% | 22.00% | -3.09% | 3.10% |
| Total | 278,654 | 489,089 | 727,169 | 695,850 | 574,885 | 416,938 | 697,168 | 954,370 | 779,065 | 586,066 | -22.70% | 18.90% | -2.50% | 8.70% | 2.00% | 14.10% | 22.00% | -3.09% | 3.10% |

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

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

# FAIR Plan Renters 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 | | | | |
| Parish | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 | 2021 | 2022 | 2023 | 2024 | 2025 |
| Acadia Parish | 1.522 | 1.629 | 1.717 | 1.809 | 1.746 | 1.746 | 1.482 | 1.531 | 1.259 | - | - | - | - | - |
| Allen Parish | 1.080 | 1.183 | 1.210 | 0.963 | 1.155 | 1.155 | 1.023 | 1.041 | 1.139 | 553 | 491 | 455 | 426 | 395 |
| Ascension Parish | 1.101 | 1.154 | 1.212 | 1.331 | 1.345 | 1.352 | 1.297 | 1.218 | 1.183 | 248 | 506 | 1,767 | 401 | 405 |
| Assumption Parish | 1.204 | 1.321 | 1.370 | 1.896 | 1.824 | 1.909 | 0.870 | 0.994 | 0.997 | 1,381 | 1,666 | 1,295 | 999 | 933 |
| Avoyelles Parish | 1.139 | 1.201 | 1.201 | 1.380 | 1.370 | 1.508 | 1.400 | 1.216 | 1.059 | 207 | 204 | 197 | 190 | 179 |
| Beauregard Parish | 0.966 | 0.888 | 1.004 | 1.037 | 1.030 | 1.037 | 0.647 | 0.849 | 0.854 | - | - | - | - | 17 |
| Bienville Parish | 0.926 | 1.027 | 1.027 | 1.207 | 1.217 | 1.279 | 1.170 | 1.013 | 1.258 | - | - | - | - | - |
| Bossier Parish | 0.936 | 0.975 | 1.074 | 1.160 | 1.252 | 1.244 | 1.062 | 1.033 | 1.040 | - | - | - | - | - |
| Caddo Parish | 0.812 | 0.793 | 1.113 | 0.756 | 1.372 | 1.381 | 1.177 | 1.060 | 1.017 | 1,160 | 1,150 | 2,606 | 143 | 3,243 |
| Calcasieu Parish | 0.905 | 0.923 | 0.920 | 0.968 | 0.964 | 1.206 | 1.200 | 0.980 | 1.023 | 1,724 | 2,084 | 3,064 | 4,992 | 7,180 |
| Caldwell Parish | 0.921 | 0.982 | 0.988 | 1.169 | 1.178 | 1.248 | 1.142 | 0.842 | 1.149 | - | - | 51 | - | - |
| Cameron Parish | 1.183 | 1.609 | 1.609 | 1.775 | 1.763 | 1.905 | 1.599 | 1.661 | 1.749 | 271 | 1,229 | 970 | 951 | 957 |
| Catahoula Parish | 0.989 | 1.055 | 1.062 | 1.255 | 1.266 | 1.341 | 1.226 | 0.860 | 1.176 | - | - | - | - | - |
| Claiborne Parish | 0.932 | 1.027 | 1.027 | 1.126 | 1.135 | 1.279 | 1.170 | 0.920 | 1.212 | - | - | - | - | - |
| Concordia Parish | 1.367 | 1.458 | 1.468 | 1.934 | 1.949 | 2.065 | 1.889 | 1.818 | 2.482 | 726 | 772 | 680 | 649 | 691 |
| DeSoto Parish | 1.244 | 1.336 | 1.327 | 1.373 | 1.364 | 1.364 | 1.011 | 0.918 | 0.849 | - | - | - | - | - |
| East Baton Rouge Parish | 0.832 | 0.708 | 0.820 | 0.607 | 0.923 | 0.928 | 0.832 | 0.702 | 0.791 | 8,946 | 17,552 | 26,072 | 20,101 | 21,095 |
| East Carroll Parish | 0.909 | 1.001 | 1.008 | 1.186 | 1.195 | 1.256 | 1.149 | 0.805 | 1.094 | - | - | - | - | - |
| East Feliciana Parish | 1.396 | 1.456 | 1.456 | 1.504 | 1.495 | 1.495 | 1.255 | 1.017 | 1.064 | - | - | - | - | - |
| Evangeline Parish | 1.266 | 1.253 | 1.253 | 1.431 | 1.431 | 1.431 | 1.201 | 1.077 | 1.018 | - | - | - | - | - |
| Franklin Parish | 1.017 | 1.092 | 1.092 | 1.292 | 1.302 | 1.379 | 1.146 | 0.757 | 0.994 | - | - | 82 | 96 | - |
| Grant Parish | 0.994 | 1.061 | 1.068 | 1.263 | 1.273 | 1.348 | 1.233 | 0.865 | 1.054 | - | - | - | - | - |
| Iberia Parish | 1.661 | 1.691 | 1.456 | 1.635 | 1.295 | 1.240 | 1.206 | 1.084 | 1.037 | 4,953 | 7,712 | 7,421 | 3,479 | 2,678 |
| Iberville Parish | 1.000 | 1.421 | 1.429 | 1.453 | 1.461 | 1.453 | 1.294 | 1.111 | 1.092 | 383 | 1,414 | 1,336 | 193 | - |
| Jackson Parish | 0.881 | 0.977 | 0.977 | 1.149 | 1.158 | 1.217 | 1.114 | 0.984 | 1.339 | - | - | - | - | - |
| Jefferson Parish | 1.518 | 1.887 | 1.462 | 1.648 | 1.424 | 1.364 | 1.501 | 1.185 | 1.179 | 210,810 | 242,228 | 247,313 | 268,539 | 177,549 |
| Jefferson Davis Parish | 1.479 | 1.535 | 2.773 | 2.862 | 2.862 | 2.185 | 1.431 | 1.064 | 1.023 | 750 | 717 | 584 | 522 | 751 |
| Lafayette Parish | 0.991 | 1.543 | 1.550 | 1.134 | 1.661 | 1.668 | 1.386 | 1.115 | 1.064 | 11,040 | 19,831 | 17,415 | 7,831 | 11,624 |
| Lafourche Parish | 2.161 | 2.174 | 1.809 | 1.761 | 1.524 | 1.460 | 1.518 | 1.172 | 1.093 | 2,415 | 7,003 | 5,074 | 3,250 | 1,764 |
| LaSalle Parish | 0.926 | 0.995 | 0.995 | 1.176 | 1.186 | 1.256 | 1.149 | 0.805 | 1.094 | - | - | - | - | - |
| Lincoln Parish | 1.216 | 1.180 | 1.187 | 1.216 | 1.223 | 1.216 | 1.396 | 1.043 | 1.473 | 79 | - | - | 285 | 73 |
| Livingston Parish | 1.372 | 1.439 | 1.498 | 1.546 | 1.506 | 1.483 | 1.108 | 0.950 | 1.045 | 195 | 74 | 66 | - | - |
| Madison Parish | 0.926 | 0.995 | 0.995 | 1.176 | 1.186 | 1.256 | 1.149 | 0.801 | 1.094 | - | - | - | - | - |
| Morehouse Parish | 0.536 | 0.934 | 0.557 | 1.106 | 0.994 | 0.987 | 0.785 | 0.601 | 0.691 | - | - | - | - | - |
| Natchitoches Parish | 1.152 | 1.104 | 1.111 | 1.138 | 1.245 | 1.236 | 1.091 | 0.843 | 0.958 | - | - | 2,557 | 2,987 | 2,326 |
| Orleans Parish | 1.287 | 1.995 | 1.697 | 1.673 | 1.501 | 1.486 | 1.197 | 0.977 | 0.997 | 278,688 | 540,375 | 760,994 | 509,205 | 343,026 |
| Ouachita Parish | 1.008 | 1.051 | 1.645 | 1.623 | 1.531 | 1.521 | 1.715 | 1.329 | 1.785 | - | - | 2,377 | 7,149 | 6,736 |
| Plaquemines Parish | 1.864 | 1.858 | 1.589 | 1.609 | 1.394 | 1.334 | 1.160 | 0.897 | 0.936 | 7,086 | 2,936 | 3,309 | 3,444 | 1,315 |
| Pointe Coupee Parish | 1.263 | 1.313 | 1.313 | 1.355 | 1.355 | 1.355 | 1.132 | 1.123 | 0.959 | - | - | 321 | 170 | - |
| Rapides Parish | 0.659 | 0.688 | 0.904 | 1.077 | 1.084 | 1.077 | 1.152 | 0.822 | 0.942 | 615 | 546 | 495 | 665 | 1,084 |
| Red River Parish | 0.926 | 0.995 | 0.995 | 1.176 | 1.186 | 1.256 | 1.149 | 0.962 | 1.012 | - | - | - | - | - |
| Richland Parish | 1.021 | 1.087 | 1.080 | 1.117 | 1.331 | 1.410 | 1.223 | 0.760 | 1.034 | - | - | 69 | 328 | 364 |
| Sabine Parish | 1.080 | 1.144 | 1.159 | 1.371 | 1.382 | 1.464 | 1.339 | 0.914 | 0.960 | - | - | 4 | 73 | - |
| Saint Bernard Parish | 2.103 | 1.981 | 1.695 | 1.679 | 1.551 | 1.390 | 1.528 | 1.095 | 1.112 | 6,819 | 11,640 | 11,007 | 8,062 | 5,798 |
| Saint Charles Parish | 1.368 | 1.467 | 1.566 | 1.811 | 1.616 | 1.737 | 1.427 | 1.198 | 1.114 | 6,683 | 15,452 | 22,704 | 6,489 | 5,216 |
| Saint Helena Parish | 1.789 | 2.042 | 1.433 | 2.400 | 2.443 | 2.557 | 1.355 | 0.970 | 1.087 | - | - | - | - | - |
| Saint James Parish | 0.733 | 0.801 | 0.831 | 1.150 | 1.106 | 1.158 | 1.059 | 0.782 | 1.021 | 390 | 628 | 1,179 | 1,382 | 317 |
| Saint John Parish | 1.768 | 1.087 | 1.639 | 1.906 | 1.916 | 1.374 | 0.871 | 0.827 | 1.005 | 1,020 | 8,631 | 11,866 | 6,947 | 3,739 |
| Saint Landry Parish | 0.976 | 1.023 | 1.066 | 1.330 | 1.123 | 1.128 | 1.215 | 1.221 | 1.004 | 1,210 | 1,199 | 1,036 | 415 | 234 |
| Saint Martin Parish | 1.235 | 1.297 | 1.652 | 1.795 | 1.802 | 1.787 | 1.407 | 1.144 | 1.058 | 1,040 | 1,243 | 1,153 | 828 | 764 |
| Saint Mary Parish | 1.841 | 1.641 | 2.719 | 3.105 | 3.122 | 3.122 | 1.222 | 0.853 | 0.881 | 3,452 | 11,983 | 4,732 | 170 | 123 |
| Saint Tammany Parish | 0.952 | 0.929 | 0.807 | 0.918 | 0.941 | 0.959 | 0.874 | 0.767 | 0.888 | 42,854 | 64,599 | 72,947 | 61,060 | 44,082 |
| Tangipahoa Parish | 1.119 | 1.135 | 1.113 | 1.239 | 1.234 | 1.216 | 1.003 | 0.757 | 1.021 | 1,648 | 4,153 | 7,158 | 5,319 | 807 |
| Tensas Parish | 1.138 | 0.848 | 0.848 | 1.003 | 1.011 | 1.071 | 0.980 | 0.687 | 0.939 | - | - | - | - | - |
| Terrebonne Parish | 1.857 | 1.712 | 1.446 | 1.422 | 1.231 | 1.179 | 1.298 | 1.084 | 1.037 | 10,144 | 13,408 | 17,622 | 11,367 | 8,665 |
| Union Parish | 4.010 | 4.417 | 4.447 | 5.229 | 5.271 | 5.539 | 5.067 | 3.611 | 3.887 | - | - | - | - | - |
| Vermilion Parish | 1.255 | 1.258 | 1.309 | 1.483 | 1.282 | 1.227 | 1.217 | 0.946 | 0.869 | 3,060 | 3,528 | 4,239 | 3,316 | 770 |
| Vernon Parish | 1.022 | 1.069 | 1.069 | 1.104 | 1.097 | 1.104 | 0.909 | 0.946 | 0.905 | - | - | - | - | - |
| Washington Parish | 1.404 | 1.476 | 1.499 | 1.548 | 1.548 | 1.548 | 1.507 | 0.974 | 1.226 | - | - | - | - | - |
| Webster Parish | 1.143 | 1.251 | 1.268 | 1.331 | 1.341 | 1.331 | 1.268 | 0.927 | 1.068 | - | - | - | - | - |
| West Baton Rouge Parish | 1.392 | 1.357 | 1.357 | 1.478 | 1.486 | 1.385 | 1.126 | 0.980 | 0.957 | - | - | - | - | - |
| West Carroll Parish | 0.948 | 1.044 | 1.051 | 1.227 | 1.236 | 1.299 | 1.180 | 0.765 | 1.043 | - | - | - | - | - |
| West Feliciana Parish | 2.020 | 2.307 | 2.307 | 2.688 | 2.735 | 2.240 | 1.418 | 1.981 | 2.698 | 1,141 | 1,174 | 1,418 | 904 | 848 |
| Winn Parish | 0.943 | 1.005 | 1.019 | 1.205 | 1.215 | 1.287 | 1.177 | 0.926 | 1.246 | - | - | - | - | - |
| NULL | 1.382 | 1.788 | 1.504 | 1.542 | 1.419 | 1.391 | 1.219 | 0.999 | 1.031 | - | - | - | - | - |
| Unknown | 1.382 | 1.788 | 1.504 | 1.542 | 1.419 | 1.391 | 1.219 | 0.999 | 1.031 | - | - | - | - | - |
| Total | 1.382 | 1.788 | 1.504 | 1.542 | 1.419 | 1.391 | 1.219 | 0.999 | 1.031 | 611,691 | 986,128 | 1,243,635 | 943,327 | 655,748 |
| | | | | | | | (35) | Trend Factors | | 1.4671 | 1.4145 | 1.3031 | 1.2108 | 1.1189 |

# Coastal Plan Renters Earned Premium

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Actual Earned Premium | | | | | | Earned Premium at Current Rate Levels | | | | | Rate Change History | | | | | | | | |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 |
| Acadia Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Allen Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Ascension Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Assumption Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Avoyelles Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Beauregard Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Bienville Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Bossier Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Caddo Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Calcasieu Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Caldwell Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Cameron Parish | - | - | - | - | - | - | - | - | - | - | -7.94% | -27.45% | -10.81% | 13.94% | 10.11% | 56.52% | 8.33% | -17.64% | -7.23% |
| Catahoula Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Claiborne Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Concordia Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| DeSoto Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| East Baton Rouge Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| East Carroll Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| East Feliciana Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Evangeline Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Franklin Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Grant Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Iberia Parish | - | - | - | - | - | - | - | - | - | - | -9.12% | -29.00% | -10.47% | 14.04% | 10.26% | 55.35% | 7.49% | -17.95% | -7.72% |
| Iberville Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Jackson Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Jefferson Parish | 984 | 145 | 1,083 | - | - | 1,031 | 135 | 812 | - | - | -27.19% | 10.29% | -2.40% | 15.72% | 4.46% | 47.15% | -16.02% | -17.91% | -12.39% |
| Jefferson Davis Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Lafayette Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Lafourche Parish | 837 | 1,667 | 2,318 | 1,326 | 869 | 795 | 1,714 | 2,173 | 1,008 | 753 | 7.47% | 6.56% | -25.66% | -6.19% | -4.72% | 33.17% | 13.38% | -30.25% | 2.14% |
| LaSalle Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Lincoln Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Livingston Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Madison Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Morehouse Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Natchitoches Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Orleans Parish | 4,531 | 5,529 | 8,622 | 11,715 | 6,822 | 8,897 | 9,751 | 11,015 | 10,277 | 5,745 | -13.95% | -25.10% | -8.84% | 14.29% | 10.27% | 74.09% | 10.70% | -2.22% | -14.84% |
| Ouachita Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Plaquemines Parish | 883 | 734 | 869 | 518 | 723 | 1,326 | 986 | 986 | 478 | 815 | -1.39% | -17.88% | -3.61% | 15.24% | 5.34% | 28.63% | 15.07% | -38.58% | 39.65% |
| Pointe Coupee Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Rapides Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Red River Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Richland Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Sabine Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Saint Bernard Parish | 272 | 322 | 843 | 1,482 | 706 | 561 | 599 | 1,137 | 1,358 | 667 | -17.60% | -24.55% | -10.33% | 13.94% | 10.11% | 73.91% | 13.61% | -16.87% | 3.21% |
| Saint Charles Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Saint Helena Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Saint James Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Saint John Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Saint Landry Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Saint Martin Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Saint Mary Parish | - | - | - | - | - | - | - | - | - | - | -7.38% | -27.09% | -10.38% | 14.02% | 10.16% | 56.31% | 8.39% | -17.69% | -7.59% |
| Saint Tammany Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Tangipahoa Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Tensas Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Terrebonne Parish | 1,461 | 2,257 | 789 | 324 | 89 | 1,066 | 1,714 | 440 | 168 | 66 | -3.24% | -16.72% | 52.24% | -15.69% | 31.98% | 28.63% | -16.10% | -38.59% | -8.16% |
| Union Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Vermilion Parish | - | - | - | - | - | - | - | - | - | - | -9.40% | -28.89% | -10.42% | 13.95% | 10.20% | 55.09% | 7.46% | -17.93% | -7.69% |
| Vernon Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Washington Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Webster Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| West Baton Rouge Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| West Carroll Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| West Feliciana Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Winn Parish | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| NULL | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Unknown | - | - | - | - | - | - | - | - | - | - | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |
| Total | 8,967 | 10,655 | 14,524 | 15,364 | 9,209 | 13,676 | 14,899 | 16,563 | 13,289 | 8,046 | -8.50% | -13.50% | -5.70% | 9.00% | 9.40% | 54.30% | 9.50% | -11.64% | -6.90% |

(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 | Cummulative Rate Change History | | | | | | | | | Trended Earned Premium at Current Rate Levels | | | | |
| | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 | 2021 | 2022 | 2023 | 2024 | 2025 |
| Acadia Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Allen Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Ascension Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Assumption Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Avoyelles Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Beauregard Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Bienville Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Bossier Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Caddo Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Calcasieu Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Caldwell Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Cameron Parish | 0.968 | 1.052 | 1.450 | 1.625 | 1.427 | 1.296 | 0.828 | 0.764 | 0.928 | - | - | - | - | - |
| Catahoula Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Claiborne Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Concordia Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| DeSoto Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| East Baton Rouge Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| East Carroll Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| East Feliciana Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Evangeline Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Franklin Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Grant Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Iberia Parish | 0.918 | 1.011 | 1.423 | 1.590 | 1.394 | 1.264 | 0.814 | 0.757 | 0.923 | - | - | - | - | - |
| Iberville Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Jackson Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Jefferson Parish | 0.842 | 1.157 | 1.049 | 1.074 | 0.928 | 0.889 | 0.604 | 0.719 | 0.876 | 1,513 | 191 | 1,058 | - | - |
| Jefferson Davis Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Lafayette Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Lafourche Parish | 0.819 | 0.762 | 0.715 | 0.961 | 1.025 | 1.076 | 0.808 | 0.712 | 1.021 | 1,166 | 2,424 | 2,832 | 1,221 | 843 |
| LaSalle Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Lincoln Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Livingston Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Madison Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Morehouse Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Natchitoches Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Orleans Parish | 1.188 | 1.381 | 1.844 | 2.022 | 1.770 | 1.605 | 0.922 | 0.833 | 0.852 | 13,053 | 13,793 | 14,354 | 12,444 | 6,428 |
| Ouachita Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Plaquemines Parish | 1.203 | 1.220 | 1.486 | 1.541 | 1.337 | 1.270 | 0.987 | 0.858 | 1.397 | 1,945 | 1,395 | 1,285 | 579 | 912 |
| Pointe Coupee Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Rapides Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Red River Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Richland Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Sabine Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Saint Bernard Parish | 1.186 | 1.439 | 1.907 | 2.127 | 1.867 | 1.695 | 0.975 | 0.858 | 1.032 | 823 | 847 | 1,482 | 1,644 | 746 |
| Saint Charles Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Saint Helena Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Saint James Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Saint John Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Saint Landry Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Saint Martin Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Saint Mary Parish | 0.980 | 1.058 | 1.451 | 1.619 | 1.420 | 1.289 | 0.824 | 0.761 | 0.924 | - | - | - | - | - |
| Saint Tammany Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Tangipahoa Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Tensas Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Terrebonne Parish | 0.831 | 0.859 | 1.031 | 0.677 | 0.803 | 0.609 | 0.473 | 0.564 | 0.918 | 1,564 | 2,424 | 573 | 203 | 74 |
| Union Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Vermilion Parish | 0.915 | 1.010 | 1.421 | 1.586 | 1.392 | 1.263 | 0.814 | 0.758 | 0.923 | - | - | - | - | - |
| Vernon Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Washington Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Webster Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| West Baton Rouge Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| West Carroll Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| West Feliciana Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Winn Parish | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| NULL | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Unknown | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | - | - | - | - | - |
| Total | 1.237 | 1.352 | 1.563 | 1.658 | 1.521 | 1.390 | 0.901 | 0.823 | 0.931 | 20,064 | 21,074 | 21,584 | 16,091 | 9,003 |
| | | | | | | | (35) | Trend Factors | | 1.4671 | 1.4145 | 1.3031 | 1.2108 | 1.1189 |

# 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 | | | | | | | | |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 |
| Acadia Parish | 72,416 | 141,830 | 283,515 | 415,053 | 609,008 | 112,495 | 223,724 | 403,965 | 464,776 | 628,771 | 3.9% | -0.2% | -21.4% | 0.2% | 1.0% | 21.9% | 34.1% | -13.7% | 10.8% |
| Allen Parish | 8,433 | 14,176 | 19,681 | 25,168 | 37,672 | 10,663 | 18,264 | 24,209 | 29,343 | 48,243 | 1.6% | 0.0% | -8.5% | 0.0% | -6.3% | 22.0% | -8.3% | -9.5% | 34.5% |
| Ascension Parish | 64,943 | 125,128 | 507,838 | 803,488 | 1,030,851 | 99,205 | 195,758 | 731,420 | 1,036,339 | 1,219,085 | 2.5% | 0.0% | -25.2% | 0.1% | -1.5% | 21.9% | 1.6% | 17.8% | 8.6% |
| Assumption Parish | 72,928 | 290,735 | 467,412 | 466,164 | 423,951 | 115,530 | 473,973 | 722,574 | 521,941 | 411,699 | 5.3% | 1.0% | -9.9% | -0.1% | -10.4% | 33.2% | 48.8% | -13.7% | 4.2% |
| Avoyelles Parish | 6,665 | 5,150 | 7,351 | 12,622 | 33,003 | 7,007 | 5,529 | 7,582 | 13,555 | 39,435 | 11.6% | 12.4% | -29.6% | 0.3% | 1.7% | 5.8% | -12.7% | -7.7% | 24.3% |
| Beauregard Parish | 20,605 | 23,058 | 29,325 | 52,464 | 91,017 | 21,394 | 24,252 | 27,488 | 45,793 | 88,978 | 2.0% | 0.0% | -16.0% | -0.1% | 1.2% | 25.3% | -9.1% | -12.1% | 4.1% |
| Bienville Parish | 6,366 | 5,356 | 7,179 | 8,603 | 9,810 | 6,818 | 5,690 | 6,664 | 8,155 | 10,379 | 1.7% | 0.2% | -7.1% | 0.0% | 9.1% | 15.8% | -18.2% | -2.9% | 7.3% |
| Bossier Parish | 4,219 | 6,301 | 8,540 | 11,785 | 18,430 | 4,731 | 6,977 | 7,973 | 10,832 | 18,960 | -0.2% | -1.8% | -6.9% | 0.0% | 12.1% | 19.8% | -15.9% | -5.7% | 5.9% |
| Caddo Parish | 4,535 | 6,078 | 9,885 | 18,567 | 43,619 | 5,391 | 7,133 | 9,504 | 16,896 | 43,955 | 1.2% | -0.7% | -8.0% | 0.2% | 12.1% | 27.8% | -15.3% | -4.3% | 3.0% |
| Calcasieu Parish | 321,064 | 517,570 | 1,094,931 | 1,767,752 | 2,335,121 | 478,653 | 784,500 | 1,500,699 | 2,164,348 | 2,677,449 | 4.5% | 0.0% | -21.6% | 0.1% | 0.9% | 21.9% | 1.6% | 12.6% | 7.9% |
| Caldwell Parish | 2,315 | 3,069 | 5,183 | 3,043 | 2,810 | 2,500 | 3,305 | 5,264 | 3,097 | 3,223 | 2.0% | 0.0% | -10.7% | 0.2% | 6.9% | 1.8% | -3.3% | -17.8% | 25.9% |
| Cameron Parish | 36,168 | 100,029 | 192,760 | 237,605 | 209,343 | 71,621 | 215,346 | 409,716 | 360,459 | 252,917 | 15.4% | -21.3% | -2.2% | -8.0% | -10.6% | 23.8% | 72.0% | -14.3% | 30.1% |
| Catahoula Parish | 5,744 | 6,369 | 9,255 | 8,724 | 13,189 | 5,962 | 6,862 | 9,389 | 8,059 | 13,100 | 11.4% | 11.9% | -36.9% | 0.0% | -2.8% | 18.5% | 1.6% | -14.4% | 7.0% |
| Claiborne Parish | 5,994 | 7,122 | 9,149 | 9,964 | 8,469 | 6,218 | 7,362 | 8,189 | 9,017 | 8,461 | 1.2% | -0.2% | -11.4% | -0.2% | 9.3% | 17.8% | -18.1% | -0.8% | 0.3% |
| Concordia Parish | 2,826 | 3,180 | 5,891 | 10,885 | 13,346 | 2,896 | 3,387 | 5,831 | 9,665 | 13,870 | 11.7% | 11.9% | -36.9% | -0.2% | -2.8% | 21.9% | 1.6% | -26.4% | 19.7% |
| DeSoto Parish | 2,150 | 3,174 | 7,301 | 9,606 | 14,777 | 2,367 | 3,459 | 6,497 | 7,892 | 13,429 | 3.2% | -0.3% | -1.0% | -0.2% | 7.5% | 38.6% | -18.0% | -1.3% | -8.5% |
| East Baton Rouge Parish | 15,224 | 29,423 | 73,517 | 133,775 | 269,698 | 18,081 | 35,912 | 86,184 | 144,510 | 306,579 | 3.5% | 12.3% | -22.5% | 0.0% | -4.3% | 16.3% | 1.5% | -10.8% | 20.1% |
| East Carroll Parish | - | - | - | 1,123 | 271 | - | - | - | 1,226 | 320 | 11.4% | 11.9% | -30.0% | 0.2% | -2.8% | 0.6% | 1.6% | -15.0% | 27.5% |
| East Feliciana Parish | 1,090 | 5,193 | 14,521 | 32,465 | 55,064 | 1,551 | 7,572 | 21,824 | 47,196 | 84,537 | 7.0% | 13.6% | -15.6% | 0.3% | -7.0% | 4.7% | 3.3% | -12.8% | 64.0% |
| Evangeline Parish | 25,340 | 30,407 | 42,030 | 42,736 | 46,230 | 31,921 | 38,750 | 46,475 | 43,976 | 57,478 | 2.2% | 0.2% | -16.9% | 0.0% | 1.9% | 31.6% | -13.8% | -20.0% | 38.2% |
| Franklin Parish | 7,319 | 7,039 | 14,217 | 28,852 | 29,729 | 8,429 | 8,071 | 14,251 | 29,066 | 33,104 | 5.6% | -0.2% | -5.4% | -0.3% | 7.2% | 19.0% | -17.8% | -1.4% | 12.1% |
| Grant Parish | 4,824 | 5,195 | 6,925 | 8,228 | 12,759 | 6,172 | 6,615 | 7,481 | 8,599 | 14,940 | 2.3% | 0.0% | -9.6% | 0.3% | 6.7% | 28.2% | -18.2% | -3.5% | 19.2% |
| Iberia Parish | 140,908 | 435,477 | 671,601 | 774,887 | 759,029 | 192,929 | 613,278 | 946,388 | 845,053 | 729,275 | 5.2% | 0.3% | -8.9% | -0.1% | -10.4% | 18.1% | 48.9% | -16.2% | 4.5% |
| Iberville Parish | 23,724 | 37,274 | 109,602 | 163,837 | 202,497 | 31,536 | 50,889 | 137,915 | 184,652 | 267,002 | 0.5% | 0.1% | -27.1% | 0.0% | -1.7% | 21.9% | 1.6% | -26.4% | 51.9% |
| Jackson Parish | 2,414 | 2,285 | 1,857 | 6,730 | 5,430 | 2,338 | 2,200 | 1,685 | 6,471 | 5,850 | 0.2% | 0.0% | -10.8% | 0.3% | 8.1% | 0.2% | -11.9% | -9.7% | 13.2% |
| Jefferson Parish | 31,313 | 77,794 | 123,720 | 142,851 | 150,902 | 31,062 | 79,322 | 135,972 | 129,616 | 114,912 | 2.7% | -1.6% | -9.5% | 0.0% | -10.3% | 1.0% | 55.1% | -12.4% | -18.8% |
| Jefferson Davis Parish | 66,831 | 82,032 | 141,920 | 241,754 | 336,320 | 107,244 | 133,772 | 209,452 | 318,716 | 394,940 | 5.2% | 0.2% | -19.8% | 0.0% | 0.7% | 22.0% | 1.6% | 25.7% | 4.1% |
| Lafayette Parish | 224,514 | 424,923 | 959,260 | 1,425,729 | 1,634,553 | 343,949 | 660,359 | 1,431,295 | 1,681,576 | 1,622,785 | -10.6% | 11.6% | -17.6% | 0.0% | 0.6% | 7.6% | 55.7% | -13.2% | 6.3% |
| Lafourche Parish | 146,677 | 433,514 | 732,395 | 910,586 | 902,915 | 224,408 | 682,317 | 1,155,990 | 1,104,176 | 940,386 | 5.3% | -1.5% | -9.4% | 0.0% | -10.7% | 18.1% | 51.8% | -14.0% | 12.0% |
| LaSalle Parish | 3,111 | 3,314 | 7,702 | 12,711 | 11,318 | 3,460 | 3,682 | 7,542 | 12,007 | 11,881 | 2.1% | -0.2% | -9.1% | -0.3% | 7.2% | 16.8% | -9.6% | -10.4% | 10.7% |
| Lincoln Parish | 1,216 | 1,329 | 1,661 | 3,776 | 6,388 | 1,241 | 1,347 | 1,645 | 3,992 | 7,519 | 1.5% | -0.2% | -5.5% | -0.2% | 8.0% | -6.5% | -7.4% | -12.6% | 25.6% |
| Livingston Parish | 35,212 | 90,523 | 446,401 | 956,336 | 1,322,355 | 52,313 | 138,315 | 643,067 | 1,041,498 | 1,232,303 | 3.7% | 12.4% | -21.5% | -0.1% | -4.7% | 21.9% | 49.3% | -11.7% | -1.0% |
| Madison Parish | 475 | 677 | 1,638 | 4,878 | 2,618 | 502 | 740 | 1,705 | 4,674 | 2,697 | 15.0% | 12.6% | -30.5% | -0.2% | -3.1% | 16.2% | 1.5% | -14.3% | 11.0% |
| Morehouse Parish | 1,504 | 1,695 | 2,537 | 1,727 | 4,551 | 1,379 | 1,546 | 1,891 | 1,197 | 3,490 | 1.7% | -0.2% | -10.7% | 0.2% | 8.3% | 36.5% | -17.9% | -1.4% | -22.8% |
| Natchitoches Parish | 9,920 | 11,398 | 16,303 | 21,821 | 25,404 | 11,677 | 13,359 | 16,392 | 20,855 | 26,941 | 2.6% | 0.2% | -9.6% | 0.2% | 7.2% | 24.1% | -12.7% | -7.3% | 10.1% |
| Orleans Parish | 1,080 | 480 | 1,293 | 2,172 | 3,250 | 1,206 | 569 | 2,033 | 2,872 | 3,207 | -4.7% | -6.5% | 0.9% | -0.1% | -26.7% | -9.9% | 77.4% | -6.6% | 2.0% |
| Ouachita Parish | 10,132 | 12,548 | 16,327 | 21,616 | 26,054 | 8,012 | 9,897 | 12,886 | 17,917 | 24,744 | 2.0% | -0.2% | -7.3% | 0.0% | 5.5% | -7.7% | -2.8% | -20.6% | 5.9% |
| Plaquemines Parish | 28,582 | 160,130 | 212,659 | 225,283 | 184,225 | 55,244 | 318,256 | 405,970 | 295,887 | 190,424 | 15.5% | -23.9% | -9.1% | -0.1% | -10.4% | 29.3% | 78.1% | -15.9% | 12.3% |
| Pointe Coupee Parish | 10,322 | 13,728 | 20,065 | 37,694 | 74,286 | 16,697 | 22,568 | 27,711 | 42,664 | 77,577 | 5.2% | 12.3% | -20.7% | -0.1% | 1.8% | 42.5% | 0.9% | 17.2% | -3.8% |
| Rapides Parish | 9,476 | 12,115 | 16,227 | 21,957 | 40,011 | 9,030 | 11,590 | 14,309 | 19,512 | 39,899 | 7.3% | -0.2% | -9.0% | 0.0% | 2.4% | 14.2% | -14.1% | -8.0% | 3.9% |
| Red River Parish | 1,638 | 4,455 | 4,085 | 2,633 | 1,118 | 1,880 | 5,062 | 3,791 | 2,256 | 1,057 | 2.2% | -0.2% | -1.0% | -0.2% | 7.5% | 38.4% | -17.9% | -0.9% | -5.0% |
| Richland Parish | 1,180 | 2,214 | 3,304 | 6,327 | 12,620 | 1,359 | 2,535 | 3,339 | 5,859 | 13,078 | 2.7% | -0.2% | -10.1% | 0.2% | 8.1% | 15.0% | 1.6% | -20.4% | 15.4% |
| Sabine Parish | 25,110 | 31,896 | 37,684 | 54,940 | 61,163 | 29,806 | 37,641 | 38,455 | 50,322 | 60,346 | 3.3% | 0.0% | -7.6% | 0.2% | 7.0% | 22.2% | -0.8% | -12.8% | 5.4% |
| Saint Bernard Parish | 14,072 | 34,770 | 48,434 | 63,008 | 63,054 | 19,367 | 49,304 | 72,357 | 76,422 | 65,866 | 5.9% | 1.1% | -8.8% | 0.0% | -11.7% | 8.3% | 48.5% | -12.3% | 11.3% |
| Saint Charles Parish | 27,694 | 107,290 | 218,543 | 247,731 | 259,606 | 40,754 | 162,411 | 340,543 | 306,617 | 276,260 | 5.2% | -0.1% | -8.6% | -0.1% | -10.6% | 11.5% | 50.6% | -13.4% | 14.0% |
| Saint Helena Parish | 4,797 | 6,534 | 17,295 | 30,103 | 47,284 | 6,356 | 8,974 | 23,099 | 40,600 | 74,534 | 5.1% | 12.4% | -20.8% | -0.3% | -8.6% | 21.9% | -18.2% | -11.1% | 66.9% |
| Saint James Parish | 24,645 | 88,831 | 142,662 | 162,742 | 169,547 | 32,924 | 122,032 | 193,664 | 166,689 | 148,524 | 5.2% | -1.3% | -9.3% | 0.0% | -10.5% | 21.7% | 52.5% | -13.8% | -5.9% |
| Saint John Parish | 13,559 | 27,086 | 81,732 | 118,610 | 118,729 | 18,559 | 38,123 | 115,811 | 128,176 | 108,761 | 5.2% | -1.7% | -6.3% | -0.1% | -11.3% | 18.5% | 54.1% | -13.4% | -1.8% |
| Saint Landry Parish | 43,908 | 75,562 | 159,140 | 248,748 | 487,954 | 56,373 | 99,566 | 197,599 | 277,454 | 636,829 | 3.3% | 12.4% | -21.3% | 0.1% | -4.6% | 21.9% | 1.6% | -26.4% | 50.3% |
| Saint Martin Parish | 153,945 | 289,526 | 582,253 | 839,266 | 1,002,488 | 316,800 | 606,549 | 1,152,068 | 1,189,491 | 1,036,523 | -15.9% | 1.9% | -21.2% | -0.1% | 1.0% | 10.8% | 95.6% | -13.5% | 10.9% |
| Saint Mary Parish | 91,586 | 288,442 | 547,299 | 657,561 | 627,649 | 113,831 | 368,251 | 691,650 | 634,941 | 527,884 | 5.3% | 0.1% | -8.3% | 0.0% | -10.4% | 21.0% | 48.9% | -14.4% | -9.4% |
| Saint Tammany Parish | 134,305 | 315,282 | 473,702 | 739,927 | 905,883 | 221,896 | 560,871 | 953,799 | 1,126,797 | 1,148,071 | 7.7% | 12.8% | -18.1% | 0.0% | -26.0% | 21.9% | 57.0% | -12.2% | 35.0% |
| Tangipahoa Parish | 24,882 | 65,076 | 144,787 | 345,024 | 598,230 | 32,003 | 85,798 | 179,836 | 384,909 | 781,019 | 4.1% | 12.6% | -21.0% | 0.3% | -4.7% | 22.0% | 1.6% | -26.4% | 50.4% |
| Tensas Parish | 412 | 412 | 408 | 6,090 | 5,757 | 343 | 356 | 350 | 5,063 | 5,249 | 14.8% | 12.4% | -37.5% | 0.0% | -2.6% | 5.4% | 1.5% | -17.4% | -0.2% |
| Terrebonne Parish | 162,771 | 470,460 | 712,496 | 851,403 | 845,130 | 196,257 | 582,805 | 952,222 | 949,230 | 809,381 | 5.2% | -1.4% | -9.0% | 0.0% | -10.2% | 0.8% | 51.5% | -13.8% | 2.9% |
| Union Parish | 4,941 | 4,687 | 5,509 | 5,471 | 6,753 | 5,323 | 5,014 | 5,310 | 5,553 | 7,393 | 1.5% | -0.2% | -9.3% | 0.3% | 8.1% | 9.9% | -18.5% | 4.4% | 7.1% |
| Vermilion Parish | 285,396 | 622,838 | 974,932 | 1,219,402 | 1,246,748 | 366,882 | 823,100 | 1,327,814 | 1,329,087 | 1,185,345 | -21.7% | 34.9% | -9.6% | 0.1% | -10.5% | 11.1% | 48.5% | -14.4% | 2.4% |
| Vernon Parish | 4,510 | 7,303 | 9,147 | 15,757 | 13,859 | 5,233 | 8,502 | 9,246 | 13,667 | 13,451 | 7.8% | -0.3% | -8.1% | 0.0% | 2.2% | 30.8% | 1.5% | -20.3% | 8.0% |
| Washington Parish | 20,516 | 40,886 | 79,676 | 126,238 | 280,361 | 28,614 | 58,547 | 107,502 | 152,981 | 397,594 | 2.5% | 12.4% | -21.8% | 0.1% | -4.7% | 22.0% | 1.6% | -26.4% | 63.4% |
| Webster Parish | 2,541 | 3,194 | 3,870 | 5,299 | 7,637 | 2,595 | 3,234 | 3,487 | 4,796 | 7,670 | 1.0% | 1.2% | -5.9% | 0.0% | 8.9% | 11.6% | -12.4% | -7.5% | 4.3% |
| West Baton Rouge Parish | 2,827 | 8,931 | 32,885 | 88,697 | 103,546 | 3,834 | 12,482 | 45,364 | 115,323 | 141,336 | 2.1% | 12.5% | -23.5% | 0.0% | -5.2% | 11.3% | 1.8% | -10.6% | 44.1% |
| West Carroll Parish | 1,924 | 1,563 | 1,250 | 2,282 | 2,798 | 2,210 | 1,790 | 1,340 | 2,381 | 3,255 | 4.8% | 0.0% | -10.2% | 0.0% | 7.6% | 2.4% | 1.6% | -19.9% | 29.2% |
| West Feliciana Parish | 3,418 | 4,249 | 3,557 | 11,508 | 15,669 | 6,410 | 8,175 | 6,342 | 19,592 | 29,157 | 2.4% | 12.4% | -29.3% | -0.1% | 0.7% | 15.9% | -5.9% | -10.8% | 96.7% |
| Winn Parish | 1,383 | 1,868 | 2,155 | 5,359 | 5,072 | 1,573 | 2,115 | 2,169 | 5,543 | 5,812 | 2.1% | 0.2% | -9.2% | 0.2% | 7.2% | 14.8% | -18.2% | -1.4% | 15.4% |
| NULL | - | - | - | - | - | - | - | - | - | - | -1.00% | 5.7% | -14.7% | -0.1% | -5.6% | 16.9% | 40.8% | -8.7% | 11.9% |
| Unknown | - | - | - | - | - | - | - | - | - | - | -1.00% | 5.7% | -14.7% | -0.1% | -5.6% | 16.9% | 40.8% | -8.7% | 11.9% |
| Total | 2,490,541 | 5,640,175 | ######### | ######### | ######### | 3,625,014 | 8,479,684 | 15,644,184 | ######### | ######### | -1.00% | 5.7% | -14.7% | -0.1% | -5.6% | 16.9% | 40.8% | -8.7% | 11.9% |

(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 Mobile Homeowner 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 | | | | |
| | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 | 2021 | 2022 | 2023 | 2024 | 2025 |
| Acadia Parish | 1.290 | 1.241 | 1.244 | 1.584 | 1.580 | 1.564 | 1.283 | 0.957 | 1.108 | 165,042 | 316,453 | 526,404 | 562,770 | 703,529 |
| Allen Parish | 1.185 | 1.166 | 1.166 | 1.274 | 1.274 | 1.360 | 1.115 | 1.217 | 1.345 | 15,644 | 25,834 | 31,547 | 35,530 | 53,979 |
| Ascension Parish | 1.197 | 1.168 | 1.168 | 1.562 | 1.560 | 1.585 | 1.300 | 1.280 | 1.086 | 145,544 | 276,895 | 953,108 | 1,254,843 | 1,364,029 |
| Assumption Parish | 1.532 | 1.455 | 1.440 | 1.598 | 1.599 | 1.785 | 1.339 | 0.900 | 1.042 | 169,494 | 670,425 | 941,581 | 631,988 | 460,648 |
| Avoyelles Parish | 0.954 | 0.855 | 0.760 | 1.080 | 1.077 | 1.059 | 1.001 | 1.147 | 1.243 | 10,280 | 7,821 | 9,880 | 16,413 | 44,124 |
| Beauregard Parish | 0.902 | 0.884 | 0.884 | 1.053 | 1.054 | 1.041 | 0.831 | 0.915 | 1.041 | 31,387 | 34,304 | 35,819 | 55,448 | 99,557 |
| Bienville Parish | 1.020 | 1.003 | 1.002 | 1.078 | 1.078 | 0.988 | 0.853 | 1.043 | 1.073 | 10,003 | 8,048 | 8,684 | 9,874 | 11,613 |
| Bossier Parish | 1.029 | 1.031 | 1.050 | 1.128 | 1.128 | 1.006 | 0.840 | 0.998 | 1.059 | 6,941 | 9,869 | 10,390 | 13,116 | 21,214 |
| Caddo Parish | 1.107 | 1.095 | 1.102 | 1.197 | 1.195 | 1.066 | 0.834 | 0.986 | 1.030 | 7,909 | 10,089 | 12,385 | 20,458 | 49,181 |
| Calcasieu Parish | 1.245 | 1.191 | 1.191 | 1.520 | 1.518 | 1.505 | 1.234 | 1.215 | 1.079 | 702,234 | 1,109,658 | 1,955,550 | 2,620,684 | 2,995,786 |
| Caldwell Parish | 0.993 | 0.974 | 0.974 | 1.090 | 1.089 | 1.019 | 1.000 | 1.035 | 1.259 | 3,668 | 4,675 | 6,859 | 3,750 | 3,606 |
| Cameron Parish | 1.737 | 1.505 | 1.913 | 1.955 | 2.125 | 2.376 | 1.919 | 1.115 | 1.301 | 105,075 | 304,602 | 533,898 | 436,459 | 282,988 |
| Catahoula Parish | 0.844 | 0.757 | 0.677 | 1.072 | 1.072 | 1.103 | 0.931 | 0.916 | 1.070 | 8,747 | 9,706 | 12,235 | 9,758 | 14,658 |
| Claiborne Parish | 0.937 | 0.927 | 0.928 | 1.047 | 1.049 | 0.960 | 0.815 | 0.995 | 1.003 | 9,122 | 10,413 | 10,671 | 10,918 | 9,467 |
| Concordia Parish | 0.835 | 0.747 | 0.668 | 1.058 | 1.060 | 1.090 | 0.895 | 0.881 | 1.198 | 4,249 | 4,791 | 7,598 | 11,703 | 15,519 |
| DeSoto Parish | 1.121 | 1.087 | 1.090 | 1.101 | 1.103 | 1.026 | 0.740 | 0.903 | 0.915 | 3,473 | 4,893 | 8,466 | 9,556 | 15,026 |
| East Baton Rouge Parish | 1.093 | 1.055 | 0.939 | 1.211 | 1.211 | 1.266 | 1.088 | 1.072 | 1.201 | 26,527 | 50,797 | 112,306 | 174,979 | 343,030 |
| East Carroll Parish | 0.941 | 0.845 | 0.755 | 1.079 | 1.077 | 1.108 | 1.101 | 1.084 | 1.276 | - | - | - | 1,484 | 358 |
| East Feliciana Parish | 1.480 | 1.383 | 1.218 | 1.443 | 1.439 | 1.547 | 1.477 | 1.430 | 1.640 | 2,275 | 10,710 | 28,439 | 57,147 | 94,588 |
| Evangeline Parish | 1.088 | 1.065 | 1.062 | 1.279 | 1.279 | 1.254 | 0.953 | 1.105 | 1.382 | 46,831 | 54,811 | 60,561 | 53,248 | 64,312 |
| Franklin Parish | 1.153 | 1.092 | 1.094 | 1.157 | 1.160 | 1.082 | 0.909 | 1.106 | 1.121 | 12,366 | 11,416 | 18,570 | 35,194 | 37,040 |
| Grant Parish | 1.194 | 1.167 | 1.167 | 1.291 | 1.287 | 1.206 | 0.941 | 1.150 | 1.192 | 9,055 | 9,357 | 9,748 | 10,412 | 16,716 |
| Iberia Parish | 1.327 | 1.261 | 1.257 | 1.380 | 1.381 | 1.541 | 1.305 | 0.876 | 1.045 | 283,047 | 867,468 | 1,233,231 | 1,023,226 | 815,982 |
| Iberville Parish | 0.999 | 0.993 | 0.992 | 1.361 | 1.361 | 1.385 | 1.136 | 1.118 | 1.519 | 46,267 | 71,981 | 179,716 | 223,584 | 298,747 |
| Jackson Parish | 0.874 | 0.873 | 0.873 | 0.978 | 0.975 | 0.902 | 0.901 | 1.022 | 1.132 | 3,430 | 3,112 | 2,196 | 7,835 | 6,546 |
| Jefferson Parish | 0.915 | 0.891 | 0.906 | 1.000 | 1.000 | 1.115 | 1.103 | 0.711 | 0.812 | 45,571 | 112,199 | 177,184 | 156,945 | 128,575 |
| Jefferson Davis Parish | 1.380 | 1.312 | 1.309 | 1.633 | 1.633 | 1.621 | 1.329 | 1.308 | 1.041 | 157,338 | 189,218 | 272,935 | 385,915 | 441,897 |
| Lafayette Parish | 1.280 | 1.431 | 1.282 | 1.556 | 1.556 | 1.546 | 1.436 | 0.923 | 1.063 | 504,609 | 934,063 | 1,865,110 | 2,036,123 | 1,815,727 |
| Lafourche Parish | 1.450 | 1.377 | 1.397 | 1.543 | 1.543 | 1.727 | 1.462 | 0.963 | 1.120 | 329,230 | 965,123 | 1,506,362 | 1,336,983 | 1,052,194 |
| LaSalle Parish | 1.039 | 1.017 | 1.019 | 1.120 | 1.124 | 1.048 | 0.897 | 0.992 | 1.107 | 5,076 | 5,208 | 9,828 | 14,539 | 13,294 |
| Lincoln Parish | 0.982 | 0.967 | 0.969 | 1.025 | 1.027 | 0.951 | 1.017 | 1.098 | 1.257 | 1,821 | 1,905 | 2,144 | 4,834 | 8,413 |
| Livingston Parish | 1.385 | 1.336 | 1.188 | 1.514 | 1.516 | 1.590 | 1.304 | 0.874 | 0.990 | 76,749 | 195,644 | 837,976 | 1,261,090 | 1,378,818 |
| Madison Parish | 0.976 | 0.849 | 0.754 | 1.085 | 1.087 | 1.122 | 0.966 | 0.951 | 1.110 | 736 | 1,047 | 2,222 | 5,659 | 3,018 |
| Morehouse Parish | 0.839 | 0.826 | 0.827 | 0.926 | 0.924 | 0.854 | 0.625 | 0.762 | 0.772 | 2,023 | 2,187 | 2,464 | 1,449 | 3,905 |
| Natchitoches Parish | 1.103 | 1.075 | 1.073 | 1.187 | 1.185 | 1.106 | 0.891 | 1.020 | 1.101 | 17,131 | 18,896 | 21,360 | 25,252 | 30,144 |
| Orleans Parish | 1.003 | 1.053 | 1.126 | 1.116 | 1.117 | 1.523 | 1.691 | 0.953 | 1.020 | 1,769 | 805 | 2,649 | 3,478 | 3,588 |
| Ouachita Parish | 0.751 | 0.736 | 0.737 | 0.796 | 0.796 | 0.754 | 0.817 | 0.841 | 1.059 | 11,754 | 13,999 | 16,792 | 21,695 | 27,686 |
| Plaquemines Parish | 1.556 | 1.348 | 1.770 | 1.948 | 1.949 | 2.175 | 1.682 | 0.944 | 1.123 | 81,049 | 450,166 | 529,016 | 358,272 | 213,065 |
| Pointe Coupee Parish | 1.542 | 1.466 | 1.305 | 1.647 | 1.649 | 1.620 | 1.137 | 1.127 | 0.962 | 24,496 | 31,922 | 36,110 | 51,659 | 86,801 |
| Rapides Parish | 0.936 | 0.873 | 0.874 | 0.960 | 0.960 | 0.938 | 0.821 | 0.956 | 1.039 | 13,248 | 16,394 | 18,646 | 23,626 | 44,643 |
| Red River Parish | 1.159 | 1.135 | 1.137 | 1.148 | 1.150 | 1.070 | 0.773 | 0.941 | 0.950 | 2,758 | 7,160 | 4,940 | 2,732 | 1,183 |
| Richland Parish | 1.071 | 1.043 | 1.044 | 1.162 | 1.160 | 1.073 | 0.933 | 0.919 | 1.154 | 1,994 | 3,586 | 4,351 | 7,094 | 14,633 |
| Sabine Parish | 1.141 | 1.105 | 1.105 | 1.195 | 1.193 | 1.115 | 0.913 | 0.919 | 1.054 | 43,728 | 53,242 | 50,110 | 60,932 | 67,521 |
| Saint Bernard Parish | 1.355 | 1.279 | 1.265 | 1.387 | 1.387 | 1.570 | 1.450 | 0.976 | 1.113 | 28,413 | 69,739 | 94,288 | 92,535 | 73,697 |
| Saint Charles Parish | 1.425 | 1.355 | 1.356 | 1.482 | 1.484 | 1.659 | 1.488 | 0.988 | 1.141 | 59,790 | 229,727 | 443,759 | 371,265 | 309,106 |
| Saint Helena Parish | 1.262 | 1.201 | 1.068 | 1.349 | 1.352 | 1.480 | 1.214 | 1.484 | 1.669 | 9,325 | 12,694 | 30,100 | 49,160 | 83,396 |
| Saint James Parish | 1.268 | 1.205 | 1.222 | 1.347 | 1.347 | 1.505 | 1.237 | 0.811 | 0.941 | 48,303 | 172,612 | 252,362 | 201,834 | 166,183 |
| Saint John Parish | 1.333 | 1.267 | 1.289 | 1.376 | 1.378 | 1.554 | 1.311 | 0.851 | 0.982 | 27,228 | 53,924 | 150,912 | 155,201 | 121,692 |
| Saint Landry Parish | 1.195 | 1.157 | 1.029 | 1.308 | 1.307 | 1.370 | 1.124 | 1.107 | 1.503 | 82,705 | 140,834 | 257,490 | 335,953 | 712,545 |
| Saint Martin Parish | 1.415 | 1.683 | 1.651 | 2.096 | 2.099 | 2.078 | 1.876 | 0.959 | 1.109 | 464,778 | 857,950 | 1,501,251 | 1,440,286 | 1,159,761 |
| Saint Mary Parish | 1.210 | 1.149 | 1.148 | 1.252 | 1.252 | 1.398 | 1.155 | 0.776 | 0.906 | 167,002 | 520,883 | 901,284 | 768,813 | 590,647 |
| Saint Tammany Parish | 1.671 | 1.551 | 1.375 | 1.679 | 1.679 | 2.269 | 1.861 | 1.185 | 1.350 | 325,544 | 793,340 | 1,242,888 | 1,364,373 | 1,284,571 |
| Tangipahoa Parish | 1.214 | 1.166 | 1.036 | 1.311 | 1.307 | 1.371 | 1.124 | 1.107 | 1.504 | 46,952 | 121,359 | 234,343 | 466,064 | 873,879 |
| Tensas Parish | 0.693 | 0.604 | 0.537 | 0.860 | 0.860 | 0.883 | 0.838 | 0.825 | 0.998 | 503 | 504 | 456 | 6,130 | 5,873 |
| Terrebonne Parish | 1.148 | 1.090 | 1.106 | 1.215 | 1.215 | 1.354 | 1.343 | 0.887 | 1.029 | 287,929 | 824,365 | 1,240,833 | 1,149,368 | 905,613 |
| Union Parish | 0.999 | 0.984 | 0.986 | 1.087 | 1.083 | 1.002 | 0.912 | 1.118 | 1.071 | 7,809 | 7,092 | 6,919 | 6,724 | 8,272 |
| Vermilion Parish | 1.238 | 1.582 | 1.173 | 1.296 | 1.296 | 1.448 | 1.303 | 0.877 | 1.024 | 538,254 | 1,164,257 | 1,730,264 | 1,609,315 | 1,326,277 |
| Vernon Parish | 1.154 | 1.071 | 1.074 | 1.168 | 1.168 | 1.143 | 0.874 | 0.861 | 1.080 | 7,677 | 12,026 | 12,048 | 16,549 | 15,050 |
| Washington Parish | 1.282 | 1.251 | 1.112 | 1.422 | 1.420 | 1.489 | 1.221 | 1.203 | 1.634 | 41,980 | 82,813 | 140,085 | 185,236 | 444,866 |
| Webster Parish | 0.988 | 0.978 | 0.967 | 1.027 | 1.027 | 0.943 | 0.845 | 0.965 | 1.044 | 3,807 | 4,574 | 4,544 | 5,807 | 8,582 |
| West Baton Rouge Parish | 1.216 | 1.191 | 1.059 | 1.385 | 1.385 | 1.460 | 1.312 | 1.288 | 1.442 | 5,625 | 17,656 | 59,113 | 139,638 | 158,140 |
| West Carroll Parish | 1.090 | 1.041 | 1.041 | 1.159 | 1.159 | 1.077 | 1.052 | 1.035 | 1.292 | 3,242 | 2,532 | 1,746 | 2,883 | 3,642 |
| West Feliciana Parish | 1.565 | 1.529 | 1.360 | 1.924 | 1.927 | 1.913 | 1.651 | 1.754 | 1.967 | 9,404 | 11,563 | 8,264 | 23,723 | 32,624 |
| Winn Parish | 1.065 | 1.043 | 1.042 | 1.147 | 1.145 | 1.069 | 0.931 | 1.138 | 1.154 | 2,308 | 2,992 | 2,826 | 6,712 | 6,503 |
| NULL | 1.416 | 1.430 | 1.353 | 1.586 | 1.588 | 1.682 | 1.439 | 1.022 | 1.119 | - | - | - | - | - |
| Unknown | 1.416 | 1.430 | 1.353 | 1.586 | 1.588 | 1.682 | 1.439 | 1.022 | 1.119 | - | - | - | - | - |
| Total | 1.416 | 1.430 | 1.353 | 1.586 | 1.588 | 1.682 | 1.439 | 1.022 | 1.119 | 5,318,268 | ######### | ######### | ######### | ######### |
| | | | | | | | (35) | Trend Factors | | 1.4671 | 1.4145 | 1.3031 | 1.2108 | 1.1189 |

# 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 | | | | | | Earned Premium at Current Rate Levels | | | | | Rate Change History | | | | | | | | |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 |
| Acadia Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Allen Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Ascension Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Assumption Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Avoyelles Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Beauregard Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Bienville Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Bossier Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Caddo Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Calcasieu Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Caldwell Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Cameron Parish | 41,599 | 80,640 | 113,096 | 140,444 | 125,350 | 65,153 | 130,825 | 130,143 | 105,769 | 99,641 | 36.29% | 83.63% | -56.36% | -0.16% | 10.39% | 91.31% | 7.63% | -16.08% | -13.56% |
| Catahoula Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Claiborne Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Concordia Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| DeSoto Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| East Baton Rouge Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| East Carroll Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| East Feliciana Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Evangeline Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Franklin Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Grant Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Iberia Parish | - | - | - | - | - | - | - | - | - | - | -8.04% | -11.62% | -42.07% | 9.50% | 11.03% | 100.79% | 22.89% | -13.24% | 10.46% |
| Iberville Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Jackson Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Jefferson Parish | 98,081 | 166,741 | 214,409 | 202,602 | 182,225 | 172,009 | 278,158 | 246,513 | 141,031 | 136,031 | 1.14% | 31.75% | -38.12% | 9.44% | 11.05% | 100.77% | 18.44% | -25.52% | -14.43% |
| Jefferson Davis Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Lafayette Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Lafourche Parish | 94,571 | 215,689 | 343,044 | 458,557 | 511,812 | 138,990 | 334,421 | 488,467 | 541,051 | 668,708 | -9.39% | 70.49% | -35.43% | 0.11% | -12.06% | 48.36% | -3.12% | -15.26% | 41.45% |
| LaSalle Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Lincoln Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Livingston Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Madison Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Morehouse Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Natchitoches Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Orleans Parish | 571 | - | - | - | - | 1,717 | - | - | - | - | -3.05% | -6.78% | -42.12% | 9.51% | 11.02% | 100.75% | 28.01% | -12.39% | 15.79% |
| Ouachita Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Plaquemines Parish | 217,557 | 344,235 | 585,418 | 661,328 | 600,645 | 282,290 | 477,456 | 628,633 | 489,085 | 460,395 | 1.16% | 121.13% | -42.22% | -4.61% | 3.25% | 72.98% | 12.76% | -17.02% | -16.22% |
| Pointe Coupee Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Rapides Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Red River Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Richland Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Sabine Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Saint Bernard Parish | 11,312 | 14,036 | 29,113 | 46,134 | 74,812 | 41,195 | 48,788 | 69,763 | 64,657 | 73,611 | -25.23% | -23.82% | -42.07% | 9.47% | 11.01% | 100.71% | 28.02% | 66.43% | -26.14% |
| Saint Charles Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Saint Helena Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Saint James Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Saint John Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Saint Landry Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Saint Martin Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Saint Mary Parish | 5,484 | 10,365 | 15,647 | 16,675 | 13,671 | 14,474 | 26,152 | 27,202 | 16,948 | 12,433 | 1.11% | -5.51% | -43.74% | 9.47% | 11.07% | 100.82% | 28.01% | -3.87% | -7.26% |
| Saint Tammany Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Tangipahoa Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Tensas Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Terrebonne Parish | 109,461 | 210,895 | 307,150 | 331,749 | 396,489 | 96,975 | 195,504 | 246,286 | 211,623 | 266,976 | -9.43% | 70.50% | -41.92% | -0.06% | -4.44% | 48.39% | 3.42% | -12.83% | -28.05% |
| Union Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Vermilion Parish | 13,128 | 18,624 | 30,221 | 49,091 | 58,206 | 45,940 | 62,536 | 69,890 | 66,353 | 72,406 | -11.57% | -30.14% | -48.02% | 9.48% | 11.13% | 100.83% | 28.05% | -8.99% | 30.25% |
| Vernon Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Washington Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Webster Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| West Baton Rouge Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| West Carroll Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| West Feliciana Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Winn Parish | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| NULL | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Unknown | - | - | - | - | - | - | - | - | - | - | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |
| Total | 591,763 | 1,061,224 | 1,638,098 | 1,906,580 | 1,963,210 | 858,743 | 1,553,840 | 1,906,897 | 1,636,517 | 1,790,201 | 0.80% | 77.20% | -42.10% | 0.50% | 0.90% | 69.50% | 8.90% | -14.27% | -1.48% |

(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 | | | | |
| | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 | 2021 | 2022 | 2023 | 2024 | 2025 |
| Acadia Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Allen Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Ascension Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Assumption Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Avoyelles Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Beauregard Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Bienville Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Bossier Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Caddo Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Calcasieu Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Caldwell Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Cameron Parish | 1.798 | 1.319 | 0.719 | 1.646 | 1.649 | 1.494 | 0.781 | 0.725 | 0.864 | 95,586 | 185,049 | 169,588 | 128,070 | 111,488 |
| Catahoula Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Claiborne Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Concordia Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| DeSoto Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| East Baton Rouge Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| East Carroll Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| East Feliciana Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Evangeline Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Franklin Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Grant Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Iberia Parish | 1.354 | 1.472 | 1.666 | 2.875 | 2.626 | 2.365 | 1.178 | 0.958 | 1.105 | - | - | - | - | - |
| Iberville Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Jackson Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Jefferson Parish | 1.519 | 1.502 | 1.140 | 1.842 | 1.683 | 1.516 | 0.755 | 0.637 | 0.856 | 252,355 | 393,448 | 321,229 | 170,766 | 152,204 |
| Jefferson Davis Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Lafayette Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Lafourche Parish | 1.513 | 1.670 | 0.979 | 1.517 | 1.515 | 1.723 | 1.161 | 1.199 | 1.415 | 203,913 | 473,031 | 636,518 | 655,127 | 748,214 |
| LaSalle Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Lincoln Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Livingston Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Madison Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Morehouse Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Natchitoches Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Orleans Parish | 1.658 | 1.710 | 1.835 | 3.169 | 2.894 | 2.607 | 1.299 | 1.014 | 1.158 | 2,519 | - | - | - | - |
| Ouachita Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Plaquemines Parish | 1.726 | 1.706 | 0.772 | 1.336 | 1.400 | 1.356 | 0.784 | 0.695 | 0.838 | 414,149 | 675,351 | 819,167 | 592,205 | 515,134 |
| Pointe Coupee Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Rapides Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Red River Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Richland Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Sabine Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Saint Bernard Parish | 1.266 | 1.694 | 2.223 | 3.838 | 3.506 | 3.159 | 1.574 | 1.229 | 0.739 | 60,437 | 69,010 | 90,908 | 78,289 | 82,363 |
| Saint Charles Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Saint Helena Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Saint James Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Saint John Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Saint Landry Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Saint Martin Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Saint Mary Parish | 1.498 | 1.481 | 1.568 | 2.786 | 2.545 | 2.292 | 1.141 | 0.892 | 0.927 | 21,235 | 36,991 | 35,447 | 20,521 | 13,911 |
| Saint Tammany Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Tangipahoa Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Tensas Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Terrebonne Parish | 0.825 | 0.910 | 0.534 | 0.919 | 0.920 | 0.963 | 0.649 | 0.627 | 0.720 | 142,272 | 276,536 | 320,933 | 256,242 | 298,718 |
| Union Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Vermilion Parish | 1.191 | 1.347 | 1.928 | 3.709 | 3.388 | 3.048 | 1.518 | 1.185 | 1.303 | 67,399 | 88,456 | 91,073 | 80,343 | 81,015 |
| Vernon Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Washington Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Webster Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| West Baton Rouge Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| West Carroll Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| West Feliciana Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Winn Parish | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| NULL | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Unknown | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | - | - | - | - | - |
| Total | 1.635 | 1.622 | 0.915 | 1.581 | 1.573 | 1.559 | 0.920 | 0.845 | 0.985 | 1,259,865 | 2,197,872 | 2,484,863 | 1,981,563 | 2,003,047 |
| | | | | | | | (35) | Trend Factors | | 1.4671 | 1.4145 | 1.3031 | 1.2108 | 1.1189 |

# 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 | | | | | | | | |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 |
| Acadia Parish | 518,983 | 792,997 | 1,549,853 | 1,831,400 | 1,319,987 | 1,144,042 | 1,655,146 | 2,282,624 | 1,861,068 | 1,360,775 | 5.03% | 5.26% | 5.06% | 4.02% | 13.90% | 80.00% | 3.95% | -6.45% | 6.53% |
| Allen Parish | 1,073 | 2,843 | 5,076 | 5,747 | 5,265 | 1,922 | 5,024 | 6,042 | 4,842 | 4,727 | 10.81% | 4.88% | -13.95% | -0.90% | 22.73% | 78.52% | -2.07% | -9.86% | -5.56% |
| Ascension Parish | 59,743 | 140,352 | 380,718 | 388,393 | 324,916 | 106,891 | 248,483 | 455,021 | 328,309 | 292,522 | 11.21% | 5.24% | -13.79% | -1.20% | 22.27% | 78.81% | -2.04% | -9.78% | -5.34% |
| Assumption Parish | 133,043 | 332,505 | 853,743 | 1,407,366 | 1,611,629 | 460,234 | 1,094,428 | 1,983,180 | 2,257,626 | 2,076,745 | 6.19% | 4.17% | -0.36% | 3.99% | 13.94% | 79.82% | 3.91% | 56.74% | 0.38% |
| Avoyelles Parish | 482 | - | - | - | - | 1,225 | - | - | - | - | 16.29% | 15.95% | 16.44% | 20.75% | 22.43% | 62.77% | 11.38% | 9.29% | -11.99% |
| Beauregard Parish | 2,168 | 5,079 | 18,793 | 23,613 | 20,332 | 3,876 | 9,008 | 22,494 | 19,974 | 18,329 | 11.11% | 5.71% | -13.51% | -1.56% | 22.22% | 79.22% | -2.17% | -9.76% | -5.22% |
| Bienville Parish | - | 882 | 3,333 | 4,926 | 5,152 | - | 2,221 | 5,461 | 5,209 | 4,997 | 16.33% | 15.79% | 16.67% | 20.78% | 22.58% | 86.84% | 11.27% | 6.64% | -6.12% |
| Bossier Parish | 5,922 | 9,044 | 22,049 | 35,057 | 34,027 | 9,525 | 15,557 | 26,543 | 29,381 | 27,439 | 16.13% | 16.67% | -13.83% | -11.11% | 22.22% | 65.91% | 11.64% | -3.51% | -17.92% |
| Caddo Parish | 14,590 | 14,123 | 24,700 | 29,713 | 24,734 | 23,605 | 24,406 | 29,846 | 25,048 | 20,054 | 16.13% | 16.11% | -13.79% | -11.00% | 22.47% | 65.60% | 11.36% | -3.18% | -17.61% |
| Calcasieu Parish | 460,294 | 792,724 | 1,375,106 | 1,759,597 | 1,507,673 | 769,936 | 1,252,368 | 1,639,533 | 1,530,498 | 1,303,534 | 5.49% | 4.69% | 5.21% | 4.95% | 10.73% | 58.14% | 10.54% | -8.48% | -9.71% |
| Caldwell Parish | - | - | - | - | - | - | - | - | - | - | 16.67% | 15.87% | 16.44% | 21.18% | 22.33% | 62.70% | 11.22% | 9.25% | -12.04% |
| Cameron Parish | 84,480 | 337,635 | 533,066 | 520,746 | 447,104 | 161,459 | 614,057 | 684,076 | 461,564 | 402,080 | 8.42% | -2.18% | -0.47% | 3.98% | 13.96% | 79.84% | 3.85% | -6.39% | -7.10% |
| Catahoula Parish | - | 631 | 4,724 | 5,470 | 6,149 | - | 1,324 | 6,796 | 5,556 | 5,665 | 15.22% | 15.09% | 16.39% | 21.13% | 22.09% | 62.86% | 11.11% | 9.28% | -11.95% |
| Claiborne Parish | - | - | - | - | - | - | - | - | - | - | 15.79% | 15.91% | 15.69% | 20.34% | 22.54% | 87.36% | 11.04% | 6.98% | -6.10% |
| Concordia Parish | 71 | - | - | 264 | 668 | 180 | - | - | 268 | 615 | 16.49% | 15.98% | 16.67% | 20.67% | 22.42% | 62.76% | 11.38% | 9.28% | -11.99% |
| DeSoto Parish | 4,335 | 5,503 | 11,031 | 12,516 | 9,149 | 13,154 | 13,906 | 18,113 | 13,230 | 8,876 | 15.63% | 16.22% | 17.02% | 20.00% | 22.73% | 87.65% | 11.18% | 6.60% | -6.09% |
| East Baton Rouge Parish | 155,676 | 210,894 | 360,939 | 338,845 | 271,765 | 341,090 | 438,698 | 505,792 | 328,002 | 258,421 | 3.52% | 3.40% | -2.38% | 3.05% | 22.49% | 77.29% | 3.81% | -0.22% | -4.81% |
| East Carroll Parish | - | - | - | - | - | - | - | - | - | - | 16.67% | 15.87% | 16.44% | 21.18% | 22.33% | 62.70% | 11.22% | 9.25% | -12.04% |
| East Feliciana Parish | 1,337 | 4,444 | 13,253 | 17,413 | 19,325 | 2,395 | 7,854 | 15,775 | 14,670 | 17,351 | 11.11% | 5.45% | -13.95% | -0.90% | 22.73% | 78.52% | -2.07% | -9.86% | -5.56% |
| Evangeline Parish | 1,719 | 5,303 | 9,187 | 13,031 | 11,889 | 3,093 | 9,429 | 11,001 | 11,023 | 10,693 | 10.64% | 4.81% | -13.76% | -1.06% | 22.58% | 78.95% | -1.96% | -9.55% | -5.56% |
| Franklin Parish | 470 | 8,627 | 34,243 | 41,748 | 38,930 | 1,189 | 18,150 | 49,338 | 42,468 | 35,880 | 16.67% | 15.87% | 17.11% | 20.22% | 22.43% | 62.60% | 11.27% | 9.40% | -11.97% |
| Grant Parish | 706 | 1,524 | 4,462 | 7,510 | 2,836 | 1,786 | 3,208 | 6,433 | 7,646 | 2,617 | 16.67% | 15.87% | 17.11% | 20.22% | 22.43% | 62.60% | 11.27% | 9.25% | -11.79% |
| Iberia Parish | 424,378 | 1,174,700 | 2,156,428 | 2,684,674 | 2,260,013 | 1,025,303 | 2,690,593 | 3,487,456 | 3,000,392 | 2,288,602 | -2.07% | 5.49% | 4.80% | 3.87% | 13.90% | 79.76% | 3.81% | 18.11% | -7.14% |
| Iberville Parish | 25,094 | 34,330 | 66,044 | 89,172 | 87,443 | 44,892 | 60,733 | 78,736 | 75,257 | 78,686 | 11.18% | 5.33% | -13.71% | -1.18% | 22.62% | 78.64% | -2.17% | -9.85% | -5.35% |
| Jackson Parish | 499 | 13,280 | 20,727 | 22,944 | 25,216 | 1,266 | 27,897 | 29,802 | 23,291 | 23,203 | 16.67% | 15.87% | 16.44% | 21.18% | 22.33% | 62.70% | 11.22% | 9.33% | -12.09% |
| Jefferson Parish | 4,920,657 | 15,656,711 | 34,958,476 | 39,873,535 | 35,437,970 | 7,985,114 | 23,978,259 | 38,507,162 | 33,457,883 | 31,656,739 | 3.11% | 2.35% | 2.40% | 4.68% | 14.53% | 68.54% | -7.24% | -4.96% | -8.40% |
| Jefferson Davis Parish | 131,268 | 196,028 | 269,825 | 312,802 | 331,312 | 404,122 | 573,829 | 556,645 | 445,337 | 404,797 | 2.95% | 4.92% | -0.37% | 4.04% | 14.13% | 79.88% | 3.96% | 33.27% | 4.75% |
| Lafayette Parish | 520,765 | 997,003 | 2,034,806 | 2,341,280 | 2,139,214 | 1,011,783 | 1,825,932 | 2,812,108 | 2,362,468 | 2,143,492 | -0.49% | 5.45% | 4.68% | 5.28% | 10.81% | 57.84% | 10.60% | -8.36% | 4.57% |
| Lafourche Parish | 349,270 | 1,316,413 | 3,403,503 | 4,583,431 | 4,352,606 | 1,027,520 | 3,652,557 | 6,786,296 | 6,516,493 | 5,403,760 | 3.00% | 2.55% | 2.28% | 4.78% | 14.59% | 68.70% | 5.66% | 25.64% | 10.04% |
| LaSalle Parish | 149 | 1,476 | 6,060 | 11,809 | 16,641 | 379 | 3,101 | 8,714 | 11,987 | 15,312 | 16.67% | 15.87% | 16.44% | 21.18% | 22.33% | 62.70% | 11.22% | 9.33% | -12.09% |
| Lincoln Parish | - | 2,311 | 4,493 | 7,254 | 9,504 | - | 4,855 | 6,461 | 7,365 | 8,744 | 16.67% | 15.87% | 16.44% | 21.18% | 22.33% | 62.70% | 11.22% | 9.41% | -12.13% |
| Livingston Parish | 32,749 | 73,571 | 206,251 | 222,688 | 169,895 | 114,525 | 254,809 | 481,387 | 276,957 | 152,871 | 11.36% | 5.44% | -13.95% | -1.35% | 22.60% | 78.77% | 91.25% | -9.69% | -5.44% |
| Madison Parish | 7,196 | 10,612 | 22,241 | 22,820 | 20,550 | 18,272 | 22,389 | 32,040 | 23,161 | 18,913 | 15.56% | 15.38% | 15.87% | 20.55% | 22.73% | 62.96% | 11.36% | 9.09% | -11.97% |
| Morehouse Parish | - | 159 | 3,669 | 3,651 | 3,088 | - | 334 | 5,278 | 3,708 | 2,846 | 16.67% | 15.87% | 16.44% | 21.18% | 22.33% | 62.70% | 11.22% | 9.09% | -11.85% |
| Natchitoches Parish | 61,469 | 100,113 | 173,108 | 225,165 | 229,309 | 164,350 | 211,751 | 248,951 | 228,611 | 210,976 | 16.33% | 15.79% | 15.94% | 28.75% | 22.33% | 62.70% | 11.22% | 9.41% | -12.13% |
| Orleans Parish | 3,161,629 | 9,102,582 | 22,047,080 | 27,643,211 | 25,233,949 | 7,391,638 | 18,850,149 | 30,218,073 | 27,115,225 | 26,086,857 | 3.76% | 4.35% | 4.47% | 12.23% | 22.34% | 82.63% | -6.83% | -3.47% | 5.20% |
| Ouachita Parish | 2,262 | 3,069 | 5,765 | 8,314 | 6,317 | 5,744 | 6,473 | 8,323 | 8,463 | 5,825 | 16.55% | 16.05% | 16.49% | 20.55% | 22.35% | 62.85% | 11.41% | 9.28% | -11.88% |
| Plaquemines Parish | 168,372 | 463,992 | 1,194,490 | 1,316,450 | 1,189,460 | 273,932 | 711,952 | 1,318,165 | 1,106,673 | 1,063,972 | 3.00% | 2.27% | 2.31% | 4.79% | 14.52% | 68.54% | -7.24% | -4.86% | -8.32% |
| Pointe Coupee Parish | 703 | 4,409 | 22,013 | 57,978 | 61,257 | 2,098 | 13,005 | 43,900 | 81,947 | 92,192 | 11.11% | 5.00% | -13.68% | -0.99% | 22.00% | 78.69% | -2.29% | -9.52% | 58.02% |
| Rapides Parish | 1,732 | 2,837 | 3,255 | 7,941 | 857 | 4,395 | 5,973 | 4,691 | 8,066 | 789 | 15.94% | 16.25% | 16.43% | 20.75% | 22.34% | 62.92% | 11.38% | 9.20% | -11.98% |
| Red River Parish | - | - | - | - | - | - | - | - | - | - | 15.79% | 15.91% | 15.69% | 20.34% | 22.54% | 87.36% | 11.04% | 6.98% | -6.10% |
| Richland Parish | - | 2,274 | 7,463 | 5,113 | 6,057 | - | 4,794 | 10,764 | 5,198 | 5,581 | 16.25% | 16.13% | 16.67% | 20.63% | 22.37% | 62.90% | 11.39% | 9.23% | -11.93% |
| Sabine Parish | - | 1,229 | 4,047 | 5,142 | 4,582 | - | 2,591 | 5,829 | 5,225 | 4,219 | 15.89% | 16.13% | 16.67% | 20.83% | 22.66% | 62.65% | 11.36% | 9.25% | -11.99% |
| Saint Bernard Parish | 463,657 | 1,243,360 | 3,203,475 | 4,319,947 | 4,256,378 | 765,326 | 1,931,692 | 3,533,303 | 3,623,788 | 3,802,009 | 3.17% | 2.31% | 2.40% | 4.68% | 16.61% | 68.49% | -7.32% | -4.93% | -8.42% |
| Saint Charles Parish | 286,587 | 1,277,418 | 2,407,018 | 2,602,669 | 2,030,044 | 860,197 | 3,619,071 | 4,900,691 | 4,033,616 | 2,773,344 | 3.15% | 2.29% | 2.38% | 4.65% | 14.60% | 68.70% | -7.22% | 43.00% | 12.44% |
| Saint Helena Parish | 388 | 5,142 | 13,475 | 15,972 | 14,640 | 698 | 9,149 | 16,163 | 13,544 | 13,206 | 11.11% | 5.00% | -14.29% | -1.11% | 22.47% | 78.90% | -2.05% | -9.57% | -5.26% |
| Saint James Parish | 97,120 | 191,691 | 421,322 | 530,192 | 497,735 | 224,970 | 422,745 | 654,877 | 568,790 | 494,400 | 5.21% | 4.95% | -0.43% | 3.88% | 14.11% | 80.00% | 3.84% | 12.71% | -6.60% |
| Saint John Parish | 169,639 | 573,033 | 1,037,009 | 1,029,380 | 719,895 | 323,389 | 1,029,711 | 1,339,324 | 936,067 | 643,766 | 3.03% | 2.35% | 2.35% | 4.85% | 14.60% | 68.58% | 8.56% | -4.85% | -8.35% |
| Saint Landry Parish | 45,810 | 83,929 | 161,154 | 158,260 | 162,677 | 95,527 | 173,392 | 225,025 | 156,685 | 162,775 | 11.36% | 5.44% | -13.61% | -1.37% | 22.22% | 78.41% | -2.23% | 0.12% | 0.00% |
| Saint Martin Parish | 124,960 | 307,481 | 483,383 | 501,069 | 528,603 | 393,182 | 908,788 | 1,005,898 | 720,387 | 656,102 | 0.96% | 5.21% | 4.94% | 5.10% | 14.18% | 79.74% | 3.82% | 31.65% | 7.16% |
| Saint Mary Parish | 169,351 | 755,878 | 710,862 | 728,797 | 622,343 | 328,347 | 1,377,584 | 912,718 | 645,933 | 559,580 | 5.17% | 4.92% | 5.25% | 4.99% | 14.04% | 79.92% | 3.89% | -6.41% | -7.11% |
| Saint Tammany Parish | 1,332,311 | 7,110,879 | 19,977,833 | 26,055,155 | 23,846,004 | 2,674,231 | 13,496,330 | 26,753,210 | 24,090,597 | 21,877,516 | -2.86% | -1.76% | 5.46% | 4.15% | 13.93% | 79.91% | 3.88% | -2.26% | -7.21% |
| Tangipahoa Parish | 40,613 | 224,963 | 654,337 | 564,250 | 353,230 | 104,558 | 537,433 | 1,044,043 | 555,730 | 317,713 | 10.85% | 4.90% | -13.86% | 7.69% | 22.73% | 78.84% | 30.77% | -9.71% | -5.47% |
| Tensas Parish | - | 23 | 1,076 | 1,526 | 1,636 | - | 48 | 1,547 | 1,548 | 1,505 | 16.67% | 15.87% | 16.44% | 21.18% | 22.33% | 62.70% | 11.22% | 9.25% | -12.04% |
| Terrebonne Parish | 489,108 | 2,193,310 | 3,546,765 | 3,861,767 | 3,708,302 | 1,030,269 | 4,357,103 | 5,061,441 | 4,196,389 | 3,980,677 | 2.99% | 2.26% | 2.29% | 4.76% | 14.71% | 68.53% | -7.19% | 10.54% | 1.97% |
| Union Parish | - | - | - | - | - | - | - | - | - | - | 16.22% | 16.28% | 16.50% | 20.60% | 22.42% | 62.79% | 11.25% | 9.30% | -12.02% |
| Vermilion Parish | 669,298 | 1,463,383 | 2,839,277 | 3,554,628 | 2,815,536 | 2,001,860 | 4,116,139 | 5,633,771 | 4,871,440 | 3,199,293 | 5.20% | 4.95% | 5.21% | 4.96% | 13.89% | 79.76% | 3.93% | 44.74% | -7.14% |
| Vernon Parish | 134 | 655 | 1,308 | 2,887 | 2,242 | 339 | 1,375 | 1,882 | 2,931 | 2,064 | 16.67% | 15.87% | 16.05% | 20.21% | 22.12% | 63.04% | 11.11% | 9.39% | -12.07% |
| Washington Parish | 6,848 | 64,279 | 285,531 | 452,086 | 467,384 | 20,963 | 194,366 | 582,880 | 653,083 | 626,412 | 11.11% | 5.45% | -14.17% | -0.92% | 22.22% | 78.79% | -2.12% | 19.64% | 22.04% |
| Webster Parish | 1,703 | 2,032 | 2,841 | 1,569 | - | 5,173 | 5,117 | 4,660 | 1,659 | - | 15.94% | 16.25% | 16.50% | 20.83% | 22.41% | 87.04% | 11.30% | 6.81% | -6.24% |
| West Baton Rouge Parish | 5,932 | 10,871 | 21,766 | 27,391 | 27,182 | 10,612 | 19,247 | 25,989 | 23,159 | 24,461 | 11.27% | 5.06% | -13.74% | -1.27% | 22.58% | 78.42% | -2.06% | -9.64% | -5.45% |
| West Carroll Parish | - | - | - | - | - | - | - | - | - | - | 16.23% | 16.20% | 16.35% | 20.66% | 22.26% | 62.75% | 11.36% | 9.32% | -11.95% |
| West Feliciana Parish | - | 2,085 | 3,676 | 5,761 | 7,048 | - | 3,688 | 4,392 | 4,881 | 6,359 | 11.24% | 5.05% | -13.79% | -1.00% | 22.22% | 78.51% | -2.31% | -9.52% | -5.26% |
| Winn Parish | 179 | 1,922 | 5,239 | 7,764 | 6,671 | 454 | 4,036 | 7,530 | 7,879 | 6,139 | 16.67% | 15.87% | 16.44% | 21.18% | 22.33% | 62.70% | 11.22% | 9.25% | -12.04% |
| NULL | - | - | - | - | - | - | - | - | - | - | 2.90% | 3.10% | 3.10% | 6.10% | 16.10% | 74.10% | -2.40% | 1.18% | -3.02% |
| Unknown | - | - | - | - | - | - | - | - | - | - | 2.90% | 3.10% | 3.10% | 6.10% | 16.10% | 74.10% | -2.40% | 1.18% | -3.02% |
| Total | 15,156,920 | 47,334,542 | 107,591,366 | 130,309,798 | 117,314,319 | 31,361,030 | 90,522,257 | ########## | 126,818,195 | 114,667,017 | 2.90% | 3.10% | 3.10% | 6.10% | 16.10% | 74.10% | -2.40% | 1.18% | -3.02% |

(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 Wind Only 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 | | | | |
| | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 | 2021 | 2022 | 2023 | 2024 | 2025 |
| Acadia Parish | 2.566 | 2.443 | 2.321 | 2.209 | 2.124 | 1.865 | 1.036 | 0.997 | 1.065 | 1,678,428 | 2,341,168 | 2,974,470 | 2,253,460 | 1,522,565 |
| Allen Parish | 1.810 | 1.633 | 1.557 | 1.810 | 1.826 | 1.488 | 0.834 | 0.851 | 0.944 | 2,820 | 7,106 | 7,873 | 5,863 | 5,289 |
| Ascension Parish | 1.823 | 1.640 | 1.558 | 1.807 | 1.829 | 1.496 | 0.837 | 0.854 | 0.947 | 156,820 | 351,474 | 592,934 | 397,530 | 327,302 |
| Assumption Parish | 3.839 | 3.615 | 3.471 | 3.483 | 3.350 | 2.940 | 1.635 | 1.573 | 1.004 | 675,211 | 1,548,045 | 2,584,267 | 2,733,629 | 2,323,661 |
| Avoyelles Parish | 4.048 | 3.481 | 3.002 | 2.578 | 2.135 | 1.744 | 1.071 | 0.962 | 0.880 | 1,797 | - | - | - | - |
| Beauregard Parish | 1.833 | 1.649 | 1.560 | 1.804 | 1.833 | 1.499 | 0.837 | 0.855 | 0.948 | 5,686 | 12,742 | 29,312 | 24,185 | 20,508 |
| Bienville Parish | 4.842 | 4.163 | 3.595 | 3.082 | 2.551 | 2.081 | 1.114 | 1.001 | 0.939 | - | 3,142 | 7,116 | 6,307 | 5,591 |
| Bossier Parish | 1.861 | 1.602 | 1.373 | 1.594 | 1.793 | 1.467 | 0.884 | 0.792 | 0.821 | 13,974 | 22,005 | 34,588 | 35,576 | 30,701 |
| Caddo Parish | 1.864 | 1.605 | 1.382 | 1.603 | 1.802 | 1.471 | 0.888 | 0.798 | 0.824 | 34,631 | 34,522 | 38,892 | 30,329 | 22,438 |
| Calcasieu Parish | 1.951 | 1.849 | 1.766 | 1.679 | 1.599 | 1.444 | 0.913 | 0.826 | 0.903 | 1,129,576 | 1,771,447 | 2,136,463 | 1,853,192 | 1,458,518 |
| Caldwell Parish | 4.057 | 3.478 | 3.001 | 2.578 | 2.127 | 1.739 | 1.069 | 0.961 | 0.880 | - | - | - | - | - |
| Cameron Parish | 2.032 | 1.874 | 1.916 | 1.925 | 1.851 | 1.624 | 0.903 | 0.870 | 0.929 | 236,877 | 868,570 | 891,414 | 558,881 | 449,885 |
| Catahoula Parish | 3.975 | 3.450 | 2.997 | 2.575 | 2.126 | 1.741 | 1.069 | 0.962 | 0.881 | - | 1,873 | 8,856 | 6,727 | 6,339 |
| Claiborne Parish | 4.785 | 4.132 | 3.565 | 3.082 | 2.561 | 2.090 | 1.115 | 1.005 | 0.939 | - | - | - | - | - |
| Concordia Parish | 4.059 | 3.485 | 3.005 | 2.575 | 2.134 | 1.743 | 1.071 | 0.962 | 0.880 | 264 | - | - | 325 | 688 |
| DeSoto Parish | 4.837 | 4.183 | 3.600 | 3.076 | 2.563 | 2.089 | 1.113 | 1.001 | 0.939 | 19,298 | 19,670 | 23,603 | 16,019 | 9,931 |
| East Baton Rouge Parish | 2.306 | 2.227 | 2.154 | 2.207 | 2.141 | 1.748 | 0.986 | 0.950 | 0.952 | 500,414 | 620,529 | 659,094 | 397,159 | 289,146 |
| East Carroll Parish | 4.057 | 3.478 | 3.001 | 2.578 | 2.127 | 1.739 | 1.069 | 0.961 | 0.880 | - | - | - | - | - |
| East Feliciana Parish | 1.825 | 1.642 | 1.557 | 1.810 | 1.826 | 1.488 | 0.834 | 0.851 | 0.944 | 3,514 | 11,109 | 20,556 | 17,763 | 19,414 |
| Evangeline Parish | 1.818 | 1.643 | 1.568 | 1.818 | 1.837 | 1.499 | 0.838 | 0.854 | 0.944 | 4,538 | 13,337 | 14,335 | 13,347 | 11,964 |
| Franklin Parish | 4.060 | 3.480 | 3.003 | 2.564 | 2.133 | 1.742 | 1.072 | 0.963 | 0.880 | 1,744 | 25,673 | 64,292 | 51,422 | 40,146 |
| Grant Parish | 4.063 | 3.482 | 3.005 | 2.566 | 2.135 | 1.744 | 1.072 | 0.964 | 0.882 | 2,620 | 4,538 | 8,383 | 9,258 | 2,928 |
| Iberia Parish | 2.621 | 2.677 | 2.537 | 2.421 | 2.331 | 2.047 | 1.139 | 1.097 | 0.929 | 1,504,226 | 3,805,785 | 4,544,478 | 3,633,001 | 2,560,706 |
| Iberville Parish | 1.826 | 1.642 | 1.559 | 1.807 | 1.828 | 1.491 | 0.835 | 0.853 | 0.947 | 65,861 | 85,906 | 102,600 | 91,124 | 88,041 |
| Jackson Parish | 4.058 | 3.479 | 3.002 | 2.578 | 2.128 | 1.739 | 1.069 | 0.961 | 0.879 | 1,857 | 39,460 | 38,835 | 28,202 | 25,962 |
| Jefferson Parish | 1.763 | 1.710 | 1.671 | 1.632 | 1.559 | 1.361 | 0.808 | 0.871 | 0.916 | 11,714,990 | 33,916,726 | 50,178,393 | 40,512,217 | 35,420,582 |
| Jefferson Davis Parish | 3.336 | 3.241 | 3.089 | 3.100 | 2.980 | 2.611 | 1.451 | 1.396 | 1.048 | 592,889 | 811,669 | 725,360 | 539,233 | 452,926 |
| Lafayette Parish | 2.144 | 2.154 | 2.043 | 1.952 | 1.854 | 1.673 | 1.060 | 0.958 | 1.046 | 1,484,391 | 2,582,741 | 3,664,437 | 2,860,576 | 2,398,343 |
| Lafourche Parish | 3.197 | 3.104 | 3.027 | 2.959 | 2.824 | 2.465 | 1.461 | 1.383 | 1.100 | 1,507,478 | 5,166,462 | 8,843,171 | 7,890,445 | 6,046,243 |
| LaSalle Parish | 4.058 | 3.479 | 3.002 | 2.578 | 2.128 | 1.739 | 1.069 | 0.961 | 0.879 | 556 | 4,386 | 11,355 | 14,514 | 17,133 |
| Lincoln Parish | 4.059 | 3.479 | 3.003 | 2.579 | 2.128 | 1.740 | 1.069 | 0.961 | 0.879 | - | 6,867 | 8,419 | 8,918 | 9,784 |
| Livingston Parish | 3.568 | 3.204 | 3.039 | 3.532 | 3.580 | 2.920 | 1.633 | 0.854 | 0.946 | 168,020 | 360,422 | 627,292 | 335,351 | 171,047 |
| Madison Parish | 3.984 | 3.448 | 2.988 | 2.579 | 2.139 | 1.743 | 1.070 | 0.960 | 0.880 | 26,807 | 31,669 | 41,751 | 28,044 | 21,162 |
| Morehouse Parish | 4.060 | 3.480 | 3.003 | 2.579 | 2.129 | 1.740 | 1.070 | 0.962 | 0.882 | - | 472 | 6,878 | 4,490 | 3,184 |
| Natchitoches Parish | 4.279 | 3.678 | 3.177 | 2.740 | 2.128 | 1.740 | 1.069 | 0.961 | 0.879 | 241,118 | 299,517 | 324,406 | 276,812 | 236,060 |
| Orleans Parish | 2.684 | 2.587 | 2.479 | 2.373 | 2.114 | 1.728 | 0.946 | 1.016 | 1.052 | 10,844,299 | 26,663,126 | 39,376,944 | 32,832,259 | 29,188,466 |
| Ouachita Parish | 4.060 | 3.483 | 3.002 | 2.577 | 2.137 | 1.747 | 1.073 | 0.963 | 0.881 | 8,427 | 9,156 | 10,846 | 10,247 | 6,518 |
| Plaquemines Parish | 1.763 | 1.712 | 1.674 | 1.636 | 1.562 | 1.364 | 0.809 | 0.872 | 0.917 | 401,887 | 1,007,041 | 1,717,691 | 1,340,006 | 1,190,473 |
| Pointe Coupee Parish | 3.037 | 2.733 | 2.603 | 3.015 | 3.046 | 2.496 | 1.397 | 1.430 | 1.580 | 3,078 | 18,395 | 57,206 | 99,225 | 103,153 |
| Rapides Parish | 4.043 | 3.487 | 3.000 | 2.576 | 2.134 | 1.744 | 1.071 | 0.961 | 0.880 | 6,448 | 8,449 | 6,113 | 9,767 | 883 |
| Red River Parish | 4.785 | 4.132 | 3.565 | 3.082 | 2.561 | 2.090 | 1.115 | 1.005 | 0.939 | - | - | - | - | - |
| Richland Parish | 4.059 | 3.491 | 3.006 | 2.577 | 2.136 | 1.746 | 1.072 | 0.962 | 0.881 | - | 6,781 | 14,026 | 6,294 | 6,245 |
| Sabine Parish | 4.053 | 3.497 | 3.011 | 2.581 | 2.136 | 1.742 | 1.071 | 0.962 | 0.880 | - | 3,665 | 7,596 | 6,327 | 4,721 |
| Saint Bernard Parish | 1.794 | 1.739 | 1.700 | 1.660 | 1.586 | 1.360 | 0.807 | 0.871 | 0.916 | 1,122,813 | 2,732,336 | 4,604,221 | 4,387,835 | 4,254,051 |
| Saint Charles Parish | 3.260 | 3.161 | 3.090 | 3.018 | 2.884 | 2.517 | 1.492 | 1.608 | 1.124 | 1,261,998 | 5,119,097 | 6,386,054 | 4,884,072 | 3,103,082 |
| Saint Helena Parish | 1.818 | 1.636 | 1.558 | 1.818 | 1.839 | 1.501 | 0.839 | 0.857 | 0.947 | 1,024 | 12,941 | 21,062 | 16,400 | 14,776 |
| Saint James Parish | 2.564 | 2.437 | 2.322 | 2.332 | 2.245 | 1.968 | 1.093 | 1.053 | 0.934 | 330,054 | 597,964 | 853,365 | 688,715 | 553,182 |
| Saint John Parish | 2.070 | 2.009 | 1.963 | 1.918 | 1.829 | 1.596 | 0.947 | 0.872 | 0.917 | 474,445 | 1,456,504 | 1,745,263 | 1,133,429 | 720,307 |
| Saint Landry Parish | 2.136 | 1.918 | 1.819 | 2.105 | 2.135 | 1.746 | 0.979 | 1.001 | 1.000 | 140,148 | 245,259 | 293,228 | 189,721 | 182,128 |
| Saint Martin Parish | 3.521 | 3.488 | 3.315 | 3.159 | 3.006 | 2.633 | 1.465 | 1.411 | 1.072 | 576,839 | 1,285,461 | 1,310,778 | 872,275 | 734,110 |
| Saint Mary Parish | 2.260 | 2.149 | 2.048 | 1.946 | 1.853 | 1.625 | 0.903 | 0.869 | 0.929 | 481,719 | 1,948,563 | 1,189,356 | 782,123 | 626,112 |
| Saint Tammany Parish | 2.024 | 2.084 | 2.121 | 2.011 | 1.931 | 1.695 | 0.942 | 0.907 | 0.928 | 3,923,374 | 19,090,265 | 34,861,907 | 29,169,911 | 24,478,653 |
| Tangipahoa Parish | 2.643 | 2.384 | 2.273 | 2.638 | 2.450 | 1.996 | 1.116 | 0.854 | 0.945 | 153,397 | 760,187 | 1,360,485 | 672,901 | 355,488 |
| Tensas Parish | 4.057 | 3.478 | 3.001 | 2.578 | 2.127 | 1.739 | 1.069 | 0.961 | 0.880 | - | 68 | 2,016 | 1,874 | 1,684 |
| Terrebonne Parish | 2.282 | 2.216 | 2.167 | 2.119 | 2.022 | 1.763 | 1.046 | 1.127 | 1.020 | 1,511,511 | 6,163,027 | 6,595,526 | 5,081,165 | 4,453,961 |
| Union Parish | 4.048 | 3.483 | 2.996 | 2.571 | 2.132 | 1.742 | 1.070 | 0.962 | 0.880 | - | - | - | - | - |
| Vermilion Parish | 3.487 | 3.314 | 3.158 | 3.002 | 2.860 | 2.511 | 1.397 | 1.344 | 0.929 | 2,936,936 | 5,822,189 | 7,341,325 | 5,898,545 | 3,579,674 |
| Vernon Parish | 4.013 | 3.440 | 2.969 | 2.558 | 2.128 | 1.743 | 1.069 | 0.962 | 0.879 | 497 | 1,945 | 2,452 | 3,549 | 2,309 |
| Washington Parish | 3.112 | 2.801 | 2.656 | 3.094 | 3.123 | 2.555 | 1.429 | 1.460 | 1.220 | 30,755 | 274,926 | 759,547 | 790,780 | 700,890 |
| Webster Parish | 4.842 | 4.176 | 3.592 | 3.084 | 2.552 | 2.085 | 1.115 | 1.001 | 0.938 | 7,589 | 7,238 | 6,072 | 2,009 | - |
| West Baton Rouge Parish | 1.822 | 1.637 | 1.558 | 1.807 | 1.830 | 1.493 | 0.837 | 0.854 | 0.946 | 15,569 | 27,224 | 33,866 | 28,042 | 27,369 |
| West Carroll Parish | 4.044 | 3.479 | 2.994 | 2.573 | 2.133 | 1.744 | 1.072 | 0.963 | 0.881 | - | - | - | - | - |
| West Feliciana Parish | 1.822 | 1.638 | 1.559 | 1.809 | 1.827 | 1.495 | 0.837 | 0.857 | 0.947 | - | 5,217 | 5,723 | 5,910 | 7,115 |
| Winn Parish | 4.057 | 3.478 | 3.001 | 2.578 | 2.127 | 1.739 | 1.069 | 0.961 | 0.880 | 666 | 5,709 | 9,812 | 9,540 | 6,869 |
| NULL | 2.247 | 2.183 | 2.118 | 2.054 | 1.936 | 1.668 | 0.958 | 0.981 | 0.970 | - | - | - | - | - |
| Unknown | 2.247 | 2.183 | 2.118 | 2.054 | 1.936 | 1.668 | 0.958 | 0.981 | 0.970 | - | - | - | - | - |
| Total | 2.247 | 2.183 | 2.118 | 2.054 | 1.936 | 1.668 | 0.958 | 0.981 | 0.970 | 46,009,878 | ########## | ########## | ########## | ########## |
| | | | | | | (35) | Trend Factors | | | 1.4671 | 1.4145 | 1.3031 | 1.2108 | 1.1189 |

# 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 | | | | | | | | |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 |
| Acadia Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Allen Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Ascension Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Assumption Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Avoyelles Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Beauregard Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Bienville Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Bossier Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Caddo Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Calcasieu Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Caldwell Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Cameron Parish | 19,064 | 96,217 | 155,042 | 204,913 | 207,846 | 23,039 | 129,890 | 141,017 | 130,284 | 152,580 | 24.58% | 4.18% | 5.07% | -18.01% | 21.63% | 90.04% | -7.19% | -18.45% | -19.13% |
| Catahoula Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Claiborne Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Concordia Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| DeSoto Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| East Baton Rouge Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| East Carroll Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| East Feliciana Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Evangeline Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Franklin Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Grant Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Iberia Parish | - | - | - | - | - | - | - | - | - | - | -3.83% | -8.45% | -2.24% | 8.37% | 14.69% | 67.10% | 3.64% | -13.08% | -14.89% |
| Iberville Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Jackson Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Jefferson Parish | 119,891 | 360,938 | 1,133,560 | 1,666,223 | 1,936,765 | 221,608 | 599,248 | 1,357,180 | 1,596,992 | 1,847,577 | 5.31% | -10.83% | 3.04% | 10.86% | 19.42% | 52.16% | -5.63% | 7.00% | -7.83% |
| Jefferson Davis Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Lafayette Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Lafourche Parish | 229,034 | 675,476 | 1,416,081 | 1,874,580 | 1,846,255 | 462,406 | 1,329,639 | 2,362,224 | 2,131,585 | 2,166,858 | -9.52% | 5.85% | 4.96% | 5.05% | -8.53% | 67.63% | 23.86% | -23.70% | 33.14% |
| LaSalle Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Lincoln Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Livingston Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Madison Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Morehouse Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Natchitoches Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Orleans Parish | 54,098 | 81,554 | 130,408 | 166,009 | 465,253 | 109,894 | 153,470 | 157,815 | 133,039 | 400,606 | 8.71% | 4.35% | 7.47% | 5.08% | 23.79% | 97.69% | -2.49% | -10.88% | -8.94% |
| Ouachita Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Plaquemines Parish | 91,550 | 221,658 | 396,409 | 424,689 | 501,182 | 266,096 | 572,998 | 677,726 | 487,098 | 499,879 | 8.64% | 4.52% | 8.25% | 10.89% | 23.73% | 79.37% | 8.26% | 23.30% | -10.67% |
| Pointe Coupee Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Rapides Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Red River Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Richland Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Sabine Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Saint Bernard Parish | 41,677 | 60,609 | 136,902 | 132,303 | 218,920 | 99,489 | 128,638 | 186,009 | 120,071 | 209,025 | 8.55% | 4.46% | 8.43% | 10.92% | 23.67% | 97.70% | -4.11% | -5.74% | -1.70% |
| Saint Charles Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Saint Helena Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Saint James Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Saint John Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Saint Landry Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Saint Martin Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Saint Mary Parish | 6,486 | 14,030 | 31,235 | 32,811 | 51,741 | 17,966 | 34,583 | 49,260 | 31,730 | 48,802 | 8.56% | 4.42% | 8.42% | 10.78% | 23.76% | 97.81% | 14.14% | -8.13% | -1.68% |
| Saint Tammany Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Tangipahoa Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Tensas Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Terrebonne Parish | 102,426 | 376,137 | 716,123 | 717,493 | 857,036 | 138,833 | 483,021 | 742,727 | 538,694 | 644,405 | 5.77% | -6.13% | 8.39% | 5.88% | 2.49% | 53.21% | 19.37% | -16.46% | -18.07% |
| Union Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Vermilion Parish | 8,398 | 15,841 | 25,582 | 26,600 | 56,974 | 15,149 | 25,595 | 28,390 | 20,255 | 46,081 | -18.96% | -13.37% | 0.76% | 10.80% | 23.81% | 61.36% | 19.18% | -24.71% | -7.72% |
| Vernon Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Washington Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Webster Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| West Baton Rouge Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| West Carroll Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| West Feliciana Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Winn Parish | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| NULL | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Unknown | - | - | - | - | - | - | - | - | - | - | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |
| Total | 672,624 | 1,902,462 | 4,141,343 | 5,245,622 | 6,141,972 | 1,354,480 | 3,457,082 | 5,702,348 | 5,189,748 | 6,015,813 | -1.40% | 0.00% | 5.80% | 5.60% | 8.70% | 66.20% | 10.80% | -7.91% | 2.60% |

(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 | Cummulative Rate Change History | | | | | | | | | Trended Earned Premium at Current Rate Levels | | | | |
| | 6/1/2018 | 6/1/2019 | 6/1/2020 | 6/1/2021 | 6/1/2022 | 1/1/2023 | 1/1/2024 | 1/1/2025 | 1/1/2026 | 2021 | 2022 | 2023 | 2024 | 2025 |
| Acadia Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Allen Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Ascension Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Assumption Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Avoyelles Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Beauregard Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Bienville Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Bossier Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Caddo Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Calcasieu Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Caldwell Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Cameron Parish | 1.582 | 1.270 | 1.219 | 1.160 | 1.415 | 1.163 | 0.612 | 0.660 | 0.809 | 33,801 | 183,727 | 183,758 | 157,753 | 170,721 |
| Catahoula Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Claiborne Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Concordia Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| DeSoto Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| East Baton Rouge Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| East Carroll Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| East Feliciana Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Evangeline Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Franklin Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Grant Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Iberia Parish | 1.371 | 1.425 | 1.557 | 1.592 | 1.470 | 1.281 | 0.767 | 0.740 | 0.851 | - | - | - | - | - |
| Iberville Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Jackson Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Jefferson Parish | 1.814 | 1.723 | 1.932 | 1.875 | 1.691 | 1.416 | 0.931 | 0.986 | 0.922 | 325,122 | 847,623 | 1,768,531 | 1,933,705 | 2,067,246 |
| Jefferson Davis Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Lafayette Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Lafourche Parish | 2.037 | 2.252 | 2.127 | 2.027 | 1.929 | 2.109 | 1.258 | 1.016 | 1.331 | 678,398 | 1,880,745 | 3,078,196 | 2,581,013 | 2,424,488 |
| LaSalle Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Lincoln Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Livingston Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Madison Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Morehouse Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Natchitoches Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Orleans Parish | 2.481 | 2.282 | 2.187 | 2.035 | 1.937 | 1.564 | 0.791 | 0.812 | 0.911 | 161,226 | 217,080 | 205,648 | 161,089 | 448,236 |
| Ouachita Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Plaquemines Parish | 3.607 | 3.320 | 3.177 | 2.935 | 2.646 | 2.139 | 1.192 | 1.102 | 0.893 | 390,390 | 810,493 | 883,140 | 589,799 | 559,312 |
| Pointe Coupee Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Rapides Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Red River Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Richland Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Sabine Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Saint Bernard Parish | 2.963 | 2.730 | 2.613 | 2.410 | 2.173 | 1.757 | 0.889 | 0.927 | 0.983 | 145,961 | 181,956 | 242,387 | 145,387 | 233,877 |
| Saint Charles Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Saint Helena Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Saint James Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Saint John Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Saint Landry Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Saint Martin Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Saint Mary Parish | 3.436 | 3.165 | 3.031 | 2.796 | 2.524 | 2.039 | 1.031 | 0.903 | 0.983 | 26,358 | 48,917 | 64,190 | 38,420 | 54,604 |
| Saint Tammany Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Tangipahoa Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Tensas Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Terrebonne Parish | 1.462 | 1.382 | 1.472 | 1.358 | 1.283 | 1.252 | 0.817 | 0.685 | 0.819 | 203,682 | 683,223 | 967,842 | 652,273 | 721,022 |
| Union Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Vermilion Parish | 1.297 | 1.600 | 1.847 | 1.833 | 1.654 | 1.336 | 0.828 | 0.695 | 0.923 | 22,225 | 36,204 | 36,995 | 24,526 | 51,560 |
| Vernon Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Washington Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Webster Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| West Baton Rouge Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| West Carroll Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| West Feliciana Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Winn Parish | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| NULL | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Unknown | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | - | - | - | - | - |
| Total | 2.084 | 2.113 | 2.113 | 1.997 | 1.891 | 1.740 | 1.047 | 0.945 | 1.026 | 1,987,163 | 4,889,968 | 7,430,687 | 6,283,965 | 6,731,066 |
| | | | | | | (35) | Trend Factors | | | 1.4671 | 1.4145 | 1.3031 | 1.2108 | 1.1189 |

# FAIR Plan Homeowner Incurred Losses and ALAE

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Incurred Losses and ALAE | | | | | Trended Ultimate Losses and ALAE | | | | | 2021-2025 Claim Count |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | |
| Acadia Parish | - | - | 1,119 | 25,108 | 16,479 | - | - | 1,356 | 30,086 | 25,129 | 10 |
| Allen Parish | - | - | - | - | 626 | - | - | - | - | 954 | 1 |
| Ascension Parish | - | 45,735 | 48,037 | 235,839 | 145,825 | - | 57,520 | 58,250 | 282,589 | 222,369 | 29 |
| Assumption Parish | - | 2,089 | 9,329 | 21,153 | - | - | 2,627 | 11,312 | 25,346 | - | 4 |
| Avoyelles Parish | 3,206 | 19,448 | 18,151 | - | - | 4,201 | 24,459 | 22,010 | - | - | 4 |
| Beauregard Parish | - | - | 25,853 | 16,004 | - | - | - | 31,349 | 19,177 | - | 3 |
| Bienville Parish | - | - | 3,741 | - | - | - | - | 4,537 | - | - | 1 |
| Bossier Parish | - | - | 201,820 | 173,759 | 199,357 | - | - | 244,729 | 208,203 | 304,001 | 11 |
| Caddo Parish | 39,157 | 218,701 | 65,723 | 164,372 | 95,280 | 51,312 | 275,057 | 79,697 | 196,956 | 145,293 | 50 |
| Calcasieu Parish | 455 | 25,769 | 58,509 | 7,021 | 5,967 | 596 | 32,410 | 70,949 | 8,413 | 9,100 | 21 |
| Caldwell Parish | - | - | - | - | - | - | - | - | - | - | - |
| Cameron Parish | - | - | 6,903 | - | - | - | - | 8,371 | - | - | 1 |
| Catahoula Parish | - | - | - | - | - | - | - | - | - | - | - |
| Claiborne Parish | - | - | - | 3,319 | - | - | - | - | 3,977 | - | 2 |
| Concordia Parish | - | - | - | 267 | - | - | - | - | 320 | - | 1 |
| DeSoto Parish | - | - | - | - | - | - | - | - | - | - | - |
| East Baton Rouge Parish | 39,372 | 381,190 | 1,016,121 | 265,659 | 1,197,396 | 51,593 | 479,416 | 1,232,158 | 318,320 | 1,825,920 | 133 |
| East Carroll Parish | 17,578 | - | - | - | - | 23,035 | - | - | - | - | 1 |
| East Feliciana Parish | 240 | - | - | - | 3,663 | 315 | - | - | - | 5,586 | 2 |
| Evangeline Parish | - | - | - | - | - | - | - | - | - | - | - |
| Franklin Parish | - | 300 | 23,908 | - | - | - | 377 | 28,991 | - | - | 2 |
| Grant Parish | - | 6,442 | - | - | - | - | 8,102 | - | - | - | 1 |
| Iberia Parish | 305 | 73,831 | 273,640 | 237,515 | 17,432 | 399 | 92,856 | 331,819 | 284,597 | 26,583 | 39 |
| Iberville Parish | 226 | 2,976 | 925 | - | - | 296 | 3,743 | 1,121 | - | - | 5 |
| Jackson Parish | - | 1,336 | - | - | - | - | 1,681 | - | - | - | 1 |
| Jefferson Parish | 2,107 | 394,500 | 1,691,237 | 1,958,070 | 1,066,592 | 2,761 | 496,156 | 2,050,810 | 2,346,214 | 1,626,456 | 304 |
| Jefferson Davis Parish | - | - | - | 376 | - | - | - | - | 450 | - | 1 |
| Lafayette Parish | 72,124 | 42,300 | 23,357 | 84,698 | 6,560 | 94,511 | 53,200 | 28,323 | 101,487 | 10,003 | 19 |
| Lafourche Parish | - | 19,508 | 119,182 | 176,187 | 367 | - | 24,535 | 144,522 | 211,112 | 560 | 20 |
| LaSalle Parish | - | - | 11,122 | - | - | - | - | 13,486 | - | - | 1 |
| Lincoln Parish | - | - | 12,743 | 707 | 3,071 | - | - | 15,452 | 847 | 4,684 | 4 |
| Livingston Parish | - | 2,954 | 123,349 | 75,181 | 40,982 | - | 3,715 | 149,574 | 90,084 | 62,494 | 16 |
| Madison Parish | - | - | 3,117 | - | - | - | - | 3,780 | - | - | 1 |
| Morehouse Parish | - | - | - | - | - | - | - | - | - | - | - |
| Natchitoches Parish | - | 3,744 | - | - | 7,718 | - | 4,708 | - | - | 11,769 | 2 |
| Orleans Parish | 1,512,403 | 860,367 | 4,515,321 | 4,472,938 | 1,734,293 | 1,981,853 | 1,082,070 | 5,475,324 | 5,359,600 | 2,644,641 | 540 |
| Ouachita Parish | - | 3,859 | 24,797 | 1 | 15,206 | - | 4,853 | 30,069 | 1 | 23,187 | 9 |
| Plaquemines Parish | 251 | 18,615 | 8,585 | 85,099 | 29,471 | 328 | 23,411 | 10,410 | 101,968 | 44,941 | 13 |
| Pointe Coupee Parish | - | 10,462 | 25,538 | - | - | - | 13,158 | 30,968 | - | - | 6 |
| Rapides Parish | 248 | 14,357 | 21,766 | 2,461 | 22,029 | 325 | 18,057 | 26,393 | 2,948 | 33,593 | 11 |
| Red River Parish | - | - | - | - | - | - | - | - | - | - | - |
| Richland Parish | - | 291 | - | - | - | - | 366 | - | - | - | 1 |
| Sabine Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Bernard Parish | 1 | 72,320 | 235,488 | 123,465 | 47,072 | 1 | 90,956 | 285,555 | 147,939 | 71,781 | 34 |
| Saint Charles Parish | - | 35,079 | 700,446 | 1,012,108 | 32,953 | - | 44,119 | 849,368 | 1,212,736 | 50,250 | 24 |
| Saint Helena Parish | - | - | - | - | 6,564 | - | - | - | - | 10,009 | 1 |
| Saint James Parish | - | 8,148 | 17,740 | 6,939 | - | - | 10,248 | 21,511 | 8,315 | - | 8 |
| Saint John Parish | 12,357 | 14,755 | 111,536 | 81,247 | 401 | 16,193 | 18,557 | 135,250 | 97,352 | 612 | 36 |
| Saint Landry Parish | - | 16,387 | 3,728 | 16,208 | 251 | - | 20,610 | 4,521 | 19,421 | 382 | 6 |
| Saint Martin Parish | - | - | 1,489,779 | - | 44,263 | - | - | 1,806,520 | - | 67,497 | 5 |
| Saint Mary Parish | - | 18,521 | 77,626 | 12,065 | 863 | - | 23,293 | 94,130 | 14,457 | 1,316 | 16 |
| Saint Tammany Parish | 248,293 | 679,180 | 913,644 | 1,723,380 | 757,594 | 325,363 | 854,194 | 1,107,893 | 2,065,002 | 1,155,263 | 200 |
| Tangipahoa Parish | 226 | 20,355 | 684,102 | 39,125 | 52,268 | 296 | 25,600 | 829,549 | 46,881 | 79,704 | 28 |
| Tensas Parish | - | - | 14,753 | - | 4,348 | - | - | 17,890 | - | 6,631 | 2 |
| Terrebonne Parish | 379 | 10,612 | 1,099,462 | 17,372 | 298,261 | 496 | 13,347 | 1,333,219 | 20,816 | 454,821 | 51 |
| Union Parish | - | - | - | - | - | - | - | - | - | - | - |
| Vermilion Parish | 171,765 | 3,274 | 78,465 | 11,864 | 2,348 | 225,081 | 4,117 | 95,147 | 14,216 | 3,581 | 13 |
| Vernon Parish | - | - | - | - | - | - | - | - | - | - | - |
| Washington Parish | 226 | - | - | 363,705 | 251 | 296 | - | - | 435,802 | 382 | 4 |
| Webster Parish | 27,754 | 11,211 | 18,100 | 10,641 | 318 | 36,368 | 14,100 | 21,948 | 12,750 | 484 | 12 |
| West Baton Rouge Parish | - | - | 10,812 | - | 31,134 | - | - | 13,110 | - | 47,476 | 3 |
| West Carroll Parish | 247 | - | - | - | - | 324 | - | - | - | - | 1 |
| West Feliciana Parish | - | - | - | - | - | - | - | - | - | - | - |
| Winn Parish | - | - | - | - | - | - | - | - | - | - | - |
| Null | - | - | - | - | - | - | - | - | - | - | - |
| Total | 2,148,919 | 3,038,617 | 13,789,573 | 11,423,853 | 5,887,202 | 2,815,943 | 3,821,618 | 16,721,371 | 13,688,382 | 8,977,452 | 1,714 |
| (13) Loss Development Factors | | | | | | 1.0080 | 1.0110 | 1.0190 | 1.0520 | 1.3990 | |
| (14) Trend Factors | | | | | | 1.3000 | 1.2440 | 1.1900 | 1.1390 | 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 Homeowners Incurred Losses and ALAE

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Incurred Losses and ALAE | | | | | Trended Ultimate Losses and ALAE | | | | | 2021-2025 Claim |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | Count |
| Cameron Parish | - | - | - | - | - | - | - | - | - | - | - |
| Iberia Parish | - | - | - | - | - | - | - | - | - | - | - |
| Jefferson Parish | - | - | - | - | - | - | - | - | - | - | - |
| Lafourche Parish | - | - | - | 9,019 | - | - | - | - | 10,806 | - | 1 |
| Orleans Parish | - | - | - | - | 194,979 | - | - | - | - | 297,326 | 2 |
| Plaquemines Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Bernard Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Mary Parish | - | - | - | - | - | - | - | - | - | - | - |
| Terrebonne Parish | - | 18,490 | 159,316 | 18,203 | 269 | - | 23,255 | 193,188 | 21,811 | 411 | 10 |
| Vermilion Parish | - | - | - | - | - | - | - | - | - | - | - |
| Totals | - | 18,490 | 159,316 | 27,221 | 195,248 | - | 23,255 | 193,188 | 32,617 | 297,737 | 13 |
| | | (13) | Loss Development Factors | | | 1.0080 | 1.0110 | 1.0190 | 1.0520 | 1.3990 | |
| | | (14) | Trend Factors | | | 1.3000 | 1.2440 | 1.1900 | 1.1390 | 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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Incurred Losses and ALAE | | | | | Trended Ultimate Losses and ALAE | | | | | 2021-2025 Claim |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | Count |
| Acadia Parish | - | 195,900 | - | 142,084 | 85,725 | - | 245,162 | - | 165,718 | 104,279 | 9 |
| Allen Parish | - | - | - | - | - | - | - | - | - | - | - |
| Ascension Parish | 6,064 | - | 251 | 45,824 | 169,062 | 7,915 | - | 301 | 53,446 | 205,653 | 5 |
| Assumption Parish | - | 124,594 | - | - | 163,328 | - | 155,925 | - | - | 198,679 | 4 |
| Avoyelles Parish | - | 24,043 | 41,143 | 14,261 | - | - | 30,089 | 49,401 | 16,634 | - | 4 |
| Beauregard Parish | - | - | - | - | - | - | - | - | - | - | - |
| Bienville Parish | - | - | - | - | - | - | - | - | - | - | - |
| Bossier Parish | - | - | - | - | - | - | - | - | - | - | - |
| Caddo Parish | - | - | 12,109 | 137,218 | 49,700 | - | - | 14,539 | 160,043 | 60,457 | 6 |
| Calcasieu Parish | 197,355 | 221,565 | 867,228 | 237,807 | 111,414 | 257,587 | 277,280 | 1,041,290 | 277,363 | 135,529 | 20 |
| Caldwell Parish | - | - | - | - | - | - | - | - | - | - | - |
| Cameron Parish | - | - | - | - | - | - | - | - | - | - | - |
| Catahoula Parish | - | - | 111,342 | - | - | - | - | 133,689 | - | - | 1 |
| Claiborne Parish | - | - | - | - | 141,977 | - | - | - | - | 172,706 | 1 |
| Concordia Parish | - | - | 7,259 | - | - | - | - | 8,716 | - | - | 1 |
| DeSoto Parish | - | - | - | - | - | - | - | - | - | - | - |
| East Baton Rouge Parish | 479,337 | 495,453 | 597,801 | 842,986 | 977,705 | 625,631 | 620,041 | 717,785 | 983,205 | 1,189,320 | 38 |
| East Carroll Parish | - | 58,715 | 227,404 | - | - | - | 73,480 | 273,046 | - | - | 3 |
| East Feliciana Parish | - | - | 197,928 | - | - | - | - | 237,654 | - | - | 2 |
| Evangeline Parish | - | - | - | - | 69,770 | - | - | - | - | 84,871 | 1 |
| Franklin Parish | - | - | - | - | - | - | - | - | - | - | - |
| Grant Parish | - | - | - | - | 3,412 | - | - | - | - | 4,150 | 1 |
| Iberia Parish | 101,642 | 388,537 | 118,590 | 491,386 | 234,000 | 132,664 | 486,240 | 142,392 | 573,121 | 284,647 | 23 |
| Iberville Parish | - | - | - | 215,618 | - | - | - | - | 251,483 | - | 4 |
| Jackson Parish | - | - | - | - | - | - | - | - | - | - | - |
| Jefferson Parish | 835,939 | 1,082,743 | 1,865,304 | 1,795,795 | 1,636,708 | 1,091,068 | 1,355,014 | 2,239,689 | 2,094,500 | 1,990,957 | 85 |
| Jefferson Davis Parish | - | 89,046 | 63,106 | 129,166 | - | - | 111,438 | 75,771 | 150,651 | - | 3 |
| Lafayette Parish | 274,607 | 203,161 | 739,818 | 570,675 | 340,836 | 358,416 | 254,248 | 888,307 | 665,599 | 414,606 | 33 |
| Lafourche Parish | 49,395 | 24,168 | 146,796 | 213,615 | 138,245 | 64,470 | 30,246 | 176,260 | 249,147 | 168,167 | 17 |
| LaSalle Parish | - | - | 52,735 | - | - | - | - | 63,320 | - | - | 1 |
| Lincoln Parish | - | - | - | - | 102,200 | - | - | - | - | 124,320 | 1 |
| Livingston Parish | 19,274 | 222,606 | - | 77,744 | - | 25,157 | 278,583 | - | 90,676 | - | 4 |
| Madison Parish | 5,108 | 6,788 | - | 4,066 | - | 6,666 | 8,495 | - | 4,742 | - | 3 |
| Morehouse Parish | - | - | 523,576 | - | - | - | - | 628,663 | - | - | 1 |
| Natchitoches Parish | 39,878 | 16,980 | - | 9,316 | - | 52,049 | 21,250 | - | 10,866 | - | 3 |
| Orleans Parish | 667,569 | 2,455,295 | 5,182,791 | 5,625,881 | 4,582,371 | 871,311 | 3,072,714 | 6,223,029 | 6,561,667 | 5,574,179 | 172 |
| Ouachita Parish | 69,976 | - | - | - | - | 91,333 | - | - | - | - | 1 |
| Plaquemines Parish | - | - | - | - | - | - | - | - | - | - | - |
| Pointe Coupee Parish | 14,752 | - | - | - | - | 19,254 | - | - | - | - | 1 |
| Rapides Parish | 318,994 | 2,176 | 2,094 | - | 232,926 | 416,351 | 2,723 | 2,514 | - | 283,340 | 9 |
| Red River Parish | - | - | - | - | - | - | - | - | - | - | - |
| Richland Parish | - | - | - | - | - | - | - | - | - | - | - |
| Sabine Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Bernard Parish | 162,821 | 112,362 | 264,463 | 89,399 | 242,948 | 212,514 | 140,617 | 317,543 | 104,269 | 295,531 | 12 |
| Saint Charles Parish | 123,075 | - | 294,799 | 150,012 | 195,399 | 160,637 | - | 353,968 | 174,965 | 237,691 | 12 |
| Saint Helena Parish | - | - | - | 237,453 | - | - | - | - | 276,950 | - | 1 |
| Saint James Parish | 9,178 | - | - | - | - | 11,979 | - | - | - | - | 1 |
| Saint John Parish | 175,880 | - | 159,580 | 343,840 | 267 | 229,559 | - | 191,609 | 401,033 | 325 | 9 |
| Saint Landry Parish | 2,479 | - | 175,332 | 23,941 | 144,356 | 3,236 | - | 210,523 | 27,923 | 175,600 | 5 |
| Saint Martin Parish | 10,132 | - | 40,847 | - | 89,002 | 13,224 | - | 49,045 | - | 108,266 | 3 |
| Saint Mary Parish | 64,180 | 83,814 | 761,723 | 86,851 | 423,434 | 83,768 | 104,890 | 914,608 | 101,298 | 515,082 | 17 |
| Saint Tammany Parish | 150,569 | 97,939 | 23,283 | 1,133,529 | 457,216 | 196,522 | 122,567 | 27,956 | 1,322,075 | 556,176 | 19 |
| Tangipahoa Parish | - | 7,434 | 228,010 | 813,928 | 187,043 | - | 9,304 | 273,774 | 949,314 | 227,526 | 8 |
| Tensas Parish | - | - | - | - | - | - | - | - | - | - | - |
| Terrebonne Parish | - | 245,386 | 191,340 | 844,056 | 300,113 | - | 307,092 | 229,744 | 984,453 | 365,069 | 20 |
| Union Parish | - | - | - | - | - | - | - | - | - | - | - |
| Vermilion Parish | 2,393 | 188,359 | 28,062 | 259,254 | 318 | 3,123 | 235,725 | 33,695 | 302,377 | 387 | 10 |
| Vernon Parish | - | - | - | - | 368,549 | - | - | - | - | 448,318 | 2 |
| Washington Parish | 42,312 | - | - | 8,859 | 401,506 | 55,226 | - | - | 10,332 | 488,408 | 5 |
| Webster Parish | - | - | - | - | - | - | - | - | - | - | - |
| West Baton Rouge Parish | - | - | - | - | - | - | - | - | - | - | - |
| West Carroll Parish | - | - | - | - | - | - | - | - | - | - | - |
| West Feliciana Parish | - | - | - | - | - | - | - | - | - | - | - |
| Winn Parish | - | - | - | - | - | - | - | - | - | - | - |
| Null | - | - | - | - | - | - | - | - | - | - | - |
| Total | 3,822,909 | 6,347,065 | 12,924,710 | 14,544,563 | 11,849,528 | 4,989,660 | 7,943,123 | 15,518,831 | 16,963,850 | 14,414,239 | 581 |
| (13) | Loss Development Factors | | | | | 1.0040 | 1.0060 | 1.0090 | 1.0240 | 1.1160 | |
| (14) | Trend Factors | | | | | 1.3000 | 1.2440 | 1.1900 | 1.1390 | 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



| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Incurred Losses and ALAE | | | | | Trended Ultimate Losses and ALAE | | | | | 2021-2025 Claim |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | Count |
| Cameron Parish | - | - | - | - | - | - | - | - | - | - | - |
| Iberia Parish | - | - | - | - | - | - | - | - | - | - | - |
| Jefferson Parish | - | - | - | 58,742 | 265,761 | - | - | - | 68,513 | 323,282 | 4 |
| Lafourche Parish | 178,527 | - | - | 129,031 | 243,153 | 233,013 | - | - | 150,494 | 295,780 | 9 |
| Orleans Parish | - | - | - | - | - | - | - | - | - | - | - |
| Plaquemines Parish | - | - | 12,983 | - | - | - | - | 15,589 | - | - | 1 |
| Saint Bernard Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Mary Parish | - | - | - | - | - | - | - | - | - | - | - |
| Terrebonne Parish | 251 | 3,948 | 133,020 | - | - | 328 | 4,941 | 159,719 | - | - | 3 |
| Vermilion Parish | - | - | - | - | - | - | - | - | - | - | - |
| Totals | 178,778 | 3,948 | 146,004 | 187,773 | 508,913 | 233,341 | 4,941 | 175,308 | 219,007 | 619,062 | 17 |
| | | (13) | Loss Development Factors | | | 1.0040 | 1.0060 | 1.0090 | 1.0240 | 1.1160 | |
| | | (14) | Trend Factors | | | 1.3000 | 1.2440 | 1.1900 | 1.1390 | 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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Incurred Losses and ALAE | | | | | Trended Ultimate Losses and ALAE | | | | | 2021-2025 Claim Count |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | |
| Acadia Parish | 12,961 | 3,444 | 75,234 | 64,054 | 225,578 | 16,917 | 4,310 | 90,335 | 74,709 | 274,402 | 63 |
| Allen Parish | 51 | 5,329 | 8,588 | 8,248 | 3,200 | 66 | 6,669 | 10,312 | 9,620 | 3,893 | 7 |
| Ascension Parish | 508 | 6,997 | 122,225 | 62,486 | 65,470 | 662 | 8,757 | 146,757 | 72,880 | 79,640 | 39 |
| Assumption Parish | 232 | 7,842 | 32,775 | 11,677 | 1 | 303 | 9,814 | 39,354 | 13,619 | 1 | 13 |
| Avoyelles Parish | 4,690 | - | 3,185 | 696 | 295 | 6,121 | - | 3,824 | 811 | 359 | 8 |
| Beauregard Parish | - | 453 | 41,381 | 1,589 | 267 | - | 567 | 49,687 | 1,853 | 325 | 7 |
| Bienville Parish | 252 | 3,543 | 3,257 | 30,317 | 2,319 | 329 | 4,434 | 3,911 | 35,360 | 2,821 | 15 |
| Bossier Parish | - | - | 251 | 22,419 | 29,911 | - | - | 301 | 26,148 | 36,385 | 6 |
| Caddo Parish | 19,336 | 35,000 | 242,459 | 251,197 | 7,043 | 25,237 | 43,801 | 291,123 | 292,980 | 8,568 | 79 |
| Calcasieu Parish | 141,266 | 56,231 | 612,179 | 178,599 | 152,886 | 184,381 | 70,371 | 735,050 | 208,307 | 185,976 | 143 |
| Caldwell Parish | - | - | - | - | 251 | - | - | - | - | 305 | 1 |
| Cameron Parish | 1 | 106,370 | 9,381 | 7,156 | - | 1 | 133,118 | 11,264 | 8,346 | - | 7 |
| Catahoula Parish | 7,528 | 251 | 7,170 | 26,820 | 7,092 | 9,826 | 314 | 8,609 | 31,281 | 8,627 | 9 |
| Claiborne Parish | 7,179 | - | 7,586 | 268 | 6,154 | 9,369 | - | 9,109 | 312 | 7,486 | 6 |
| Concordia Parish | 17,749 | 33,716 | 56,163 | 13,832 | 6,476 | 23,166 | 42,194 | 67,435 | 16,133 | 7,878 | 14 |
| DeSoto Parish | 9,305 | 18,522 | 341 | - | - | 12,145 | 23,180 | 409 | - | - | 6 |
| East Baton Rouge Parish | 94,010 | 123,833 | 738,375 | 859,470 | 716,239 | 122,702 | 154,972 | 886,574 | 1,002,431 | 871,261 | 325 |
| East Carroll Parish | 1,740 | 24,123 | 7,465 | 45,806 | 18,384 | 2,272 | 30,189 | 8,963 | 53,425 | 22,364 | 18 |
| East Feliciana Parish | - | 10,782 | 251 | 953 | - | - | 13,493 | 301 | 1,111 | - | 5 |
| Evangeline Parish | - | 16,612 | 4,532 | 33,990 | 53,108 | - | 20,790 | 5,442 | 39,644 | 64,602 | 22 |
| Franklin Parish | 4,807 | 266 | 517 | 5,430 | 35,092 | 6,274 | 333 | 621 | 6,334 | 42,687 | 15 |
| Grant Parish | - | - | 1 | - | 32,201 | - | - | 1 | - | 39,171 | 3 |
| Iberia Parish | 50,875 | 102,653 | 323,116 | 146,507 | 154,445 | 66,402 | 128,466 | 387,968 | 170,876 | 187,873 | 168 |
| Iberville Parish | 2,592 | 1,280 | 518 | 802 | 3,790 | 3,383 | 1,602 | 622 | 935 | 4,610 | 14 |
| Jackson Parish | - | 38,609 | 16,351 | 9,032 | 268 | - | 48,318 | 19,632 | 10,534 | 326 | 6 |
| Jefferson Parish | 144,305 | 412,254 | 1,044,112 | 859,112 | 773,297 | 188,347 | 515,921 | 1,253,676 | 1,002,013 | 940,669 | 566 |
| Jefferson Davis Parish | 11,825 | - | 8,348 | 37,858 | 9,226 | 15,434 | - | 10,023 | 44,156 | 11,223 | 24 |
| Lafayette Parish | 125,879 | 111,555 | 398,424 | 362,108 | 552,411 | 164,297 | 139,607 | 478,392 | 422,340 | 671,975 | 218 |
| Lafourche Parish | 18,303 | 19,178 | 6,168 | 21,715 | 88,025 | 23,890 | 24,001 | 7,406 | 25,327 | 107,077 | 56 |
| LaSalle Parish | 7,107 | 255 | 39,665 | 23,651 | 11,629 | 9,276 | 319 | 47,626 | 27,585 | 14,146 | 9 |
| Lincoln Parish | 5,334 | 12,464 | 4,977 | 5,636 | 3,096 | 6,962 | 15,598 | 5,976 | 6,573 | 3,766 | 10 |
| Livingston Parish | - | 44,994 | 104,347 | 84,574 | 98,226 | - | 56,308 | 125,291 | 98,642 | 119,486 | 33 |
| Madison Parish | 32,718 | 13,715 | 34,647 | 25,203 | 89,057 | 42,704 | 17,164 | 41,601 | 29,395 | 108,332 | 31 |
| Morehouse Parish | 1,634 | 8,453 | 21,868 | 14,130 | 37,504 | 2,133 | 10,578 | 26,257 | 16,480 | 45,621 | 22 |
| Natchitoches Parish | 649 | 17,034 | 11,950 | 8,695 | 9,984 | 847 | 21,317 | 14,348 | 10,141 | 12,145 | 12 |
| Orleans Parish | 364,349 | 1,151,455 | 1,687,433 | 1,522,267 | 1,084,043 | 475,549 | 1,441,004 | 2,026,117 | 1,775,475 | 1,318,674 | 1,000 |
| Ouachita Parish | 10,310 | 997 | 15,906 | 49,222 | 70,030 | 13,457 | 1,247 | 19,099 | 57,409 | 85,187 | 41 |
| Plaquemines Parish | 330 | 5,523 | 16,947 | 251 | 8,090 | 430 | 6,911 | 20,348 | 292 | 9,841 | 12 |
| Pointe Coupee Parish | 714 | 52,560 | 1,717 | 15,238 | 131,258 | 931 | 65,776 | 2,062 | 17,773 | 159,668 | 13 |
| Rapides Parish | 6,442 | 11,003 | 33,726 | 43,215 | 652,387 | 8,409 | 13,770 | 40,495 | 50,404 | 793,590 | 42 |
| Red River Parish | - | 5,099 | - | - | 268 | - | 6,381 | - | - | 326 | 2 |
| Richland Parish | 4,106 | 13,415 | 69,152 | 22,138 | 6,494 | 5,359 | 16,789 | 83,031 | 25,821 | 7,899 | 21 |
| Sabine Parish | 3,436 | 13,150 | 2,972 | 21,502 | 4,868 | 4,485 | 16,457 | 3,568 | 25,079 | 5,921 | 11 |
| Saint Bernard Parish | 38,899 | 206,343 | 135,013 | 169,654 | 123,862 | 50,772 | 258,231 | 162,111 | 197,873 | 150,671 | 103 |
| Saint Charles Parish | 6,749 | 5,842 | 33,193 | 48,204 | 14,789 | 8,809 | 7,311 | 39,855 | 56,222 | 17,989 | 26 |
| Saint Helena Parish | 254 | 1 | 20,541 | 40,611 | 536 | 331 | 1 | 24,663 | 47,366 | 652 | 7 |
| Saint James Parish | 1 | 329 | - | 251 | 1 | 1 | 412 | - | 292 | 1 | 6 |
| Saint John Parish | 30,056 | 14,012 | 78,904 | 140,980 | 25,527 | 39,229 | 17,536 | 94,741 | 164,430 | 31,052 | 51 |
| Saint Landry Parish | 11,122 | 31,188 | 76,856 | 85,007 | 49,987 | 14,516 | 39,031 | 92,281 | 99,147 | 60,807 | 70 |
| Saint Martin Parish | 35,470 | 16,101 | 30,853 | 50,906 | 55,379 | 46,295 | 20,149 | 37,045 | 59,373 | 67,366 | 64 |
| Saint Mary Parish | 28,852 | 40,845 | 315,324 | 89,361 | 41,716 | 37,657 | 51,117 | 378,612 | 104,224 | 50,745 | 106 |
| Saint Tammany Parish | 40,218 | 279,806 | 308,264 | 538,788 | 183,040 | 52,492 | 350,167 | 370,136 | 628,408 | 222,657 | 208 |
| Tangipahoa Parish | 225 | 90,938 | 143,580 | 219,843 | 5,682 | 294 | 113,806 | 172,398 | 256,411 | 6,911 | 67 |
| Tensas Parish | 254 | 316 | 19,822 | 9,797 | 1,108 | 332 | 396 | 23,800 | 11,426 | 1,347 | 12 |
| Terrebonne Parish | 482 | 27,261 | 77,236 | 178,428 | 64,853 | 630 | 34,116 | 92,738 | 208,106 | 78,890 | 92 |
| Union Parish | - | - | - | - | 1,204 | - | - | - | - | 1,465 | 1 |
| Vermilion Parish | 122,581 | 85,431 | 145,765 | 306,597 | 35,666 | 159,992 | 106,914 | 175,021 | 357,595 | 43,386 | 110 |
| Vernon Parish | - | - | 12,930 | - | 6,986 | - | - | 15,526 | - | 8,498 | 4 |
| Washington Parish | 26,603 | 37,025 | 63,154 | 27,019 | 46,407 | 34,722 | 46,336 | 75,830 | 31,514 | 56,451 | 39 |
| Webster Parish | 405 | - | 14,352 | 1,263 | 9,097 | 529 | - | 17,233 | 1,473 | 11,066 | 7 |
| West Baton Rouge Parish | - | 331 | 12,514 | 27,589 | 252 | - | 414 | 15,026 | 32,178 | 306 | 14 |
| West Carroll Parish | - | 1 | - | - | 1,940 | - | 1 | - | - | 2,360 | 2 |
| West Feliciana Parish | - | - | 267 | 552 | - | - | - | 321 | 644 | - | 3 |
| Winn Parish | - | 1 | - | - | 19,184 | - | 1 | - | - | 23,336 | 4 |
| Null | - | - | - | - | - | - | - | - | - | - | - |
| Total | 1,454,693 | 3,324,729 | 7,304,224 | 6,832,712 | 5,837,580 | 1,898,665 | 4,160,778 | 8,770,255 | 7,969,238 | 7,101,065 | 4,118 |
| (13) Loss Development Factors | | | | | | 1.0040 | 1.0060 | 1.0090 | 1.0240 | 1.1160 | |
| (14) Trend Factors | | | | | | 1.3000 | 1.2440 | 1.1900 | 1.1390 | 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 - EC Incurred Losses and ALAE

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Incurred Losses and ALAE | | | | | Trended Ultimate Losses and ALAE | | | | | 2021-2025 Claim |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | Count |
| Cameron Parish | - | 1 | - | - | - | - | 1 | - | - | - | 1 |
| Iberia Parish | - | - | - | - | - | - | - | - | - | - | - |
| Jefferson Parish | 22,265 | 1 | 346 | 1 | 354 | 29,060 | 1 | 415 | 1 | 431 | 12 |
| Lafourche Parish | 2,516 | 266 | 3,752 | 710 | 6,287 | 3,284 | 333 | 4,505 | 828 | 7,648 | 15 |
| Orleans Parish | - | 5 | 76 | 268 | - | - | 6 | 91 | 313 | - | 5 |
| Plaquemines Parish | 5,944 | 315 | 9,074 | - | - | 7,758 | 394 | 10,895 | - | - | 3 |
| Saint Bernard Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Mary Parish | - | - | - | - | - | - | - | - | - | - | - |
| Terrebonne Parish | 96,690 | - | 2 | 77 | 9,744 | 126,200 | - | 2 | 90 | 11,853 | 12 |
| Vermilion Parish | 4,607 | - | - | - | - | 6,013 | - | - | - | - | 1 |
| Totals | 132,022 | 588 | 13,249 | 1,057 | 16,386 | 172,315 | 735 | 15,908 | 1,232 | 19,932 | 49 |
| (13) Loss Development Factors | | | | | | 1.0040 | 1.0060 | 1.0090 | 1.0240 | 1.1160 | |
| (14) Trend Factors | | | | | | 1.3000 | 1.2440 | 1.1900 | 1.1390 | 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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Incurred Losses and ALAE | | | | | Trended Ultimate Losses and ALAE | | | | | 2021-2025 Claim |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | Count |
| Acadia Parish | - | - | - | - | - | - | - | - | - | - | - |
| Allen Parish | - | - | - | - | - | - | - | - | - | - | - |
| Ascension Parish | - | - | - | - | - | - | - | - | - | - | - |
| Assumption Parish | - | - | - | - | - | - | - | - | - | - | - |
| Avoyelles Parish | - | - | - | - | - | - | - | - | - | - | - |
| Beauregard Parish | - | - | - | - | - | - | - | - | - | - | - |
| Bienville Parish | - | - | - | - | - | - | - | - | - | - | - |
| Bossier Parish | - | - | - | - | - | - | - | - | - | - | - |
| Caddo Parish | - | - | 6,776 | - | - | - | - | 8,216 | - | - | 1 |
| Calcasieu Parish | - | - | - | - | - | - | - | - | - | - | - |
| Caldwell Parish | - | - | - | - | - | - | - | - | - | - | - |
| Cameron Parish | - | - | - | - | - | - | - | - | - | - | - |
| Catahoula Parish | - | - | - | - | - | - | - | - | - | - | - |
| Claiborne Parish | - | - | - | - | - | - | - | - | - | - | - |
| Concordia Parish | - | - | - | - | - | - | - | - | - | - | - |
| DeSoto Parish | - | - | - | - | - | - | - | - | - | - | - |
| East Baton Rouge Parish | - | - | 9,630 | 8,483 | - | - | - | 11,677 | 10,164 | - | 3 |
| East Carroll Parish | - | - | - | - | - | - | - | - | - | - | - |
| East Feliciana Parish | - | - | - | - | - | - | - | - | - | - | - |
| Evangeline Parish | - | - | - | - | - | - | - | - | - | - | - |
| Franklin Parish | - | - | - | - | - | - | - | - | - | - | - |
| Grant Parish | - | - | - | - | - | - | - | - | - | - | - |
| Iberia Parish | - | - | - | - | - | - | - | - | - | - | - |
| Iberville Parish | - | - | - | - | - | - | - | - | - | - | - |
| Jackson Parish | - | - | - | - | - | - | - | - | - | - | - |
| Jefferson Parish | 21,555 | 50,606 | 27,648 | 77,415 | - | 28,245 | 63,647 | 33,526 | 92,760 | - | 25 |
| Jefferson Davis Parish | - | - | - | - | - | - | - | - | - | - | - |
| Lafayette Parish | - | - | - | - | - | - | - | - | - | - | - |
| Lafourche Parish | - | - | - | - | - | - | - | - | - | - | - |
| LaSalle Parish | - | - | - | - | - | - | - | - | - | - | - |
| Lincoln Parish | - | - | - | - | - | - | - | - | - | - | - |
| Livingston Parish | - | - | - | - | - | - | - | - | - | - | - |
| Madison Parish | - | - | - | - | - | - | - | - | - | - | - |
| Morehouse Parish | - | - | - | - | - | - | - | - | - | - | - |
| Natchitoches Parish | - | - | - | - | - | - | - | - | - | - | - |
| Orleans Parish | 14,014 | 1,125 | 47,008 | 25,485 | 19,364 | 18,364 | 1,415 | 57,002 | 30,537 | 29,528 | 23 |
| Ouachita Parish | - | - | - | - | - | - | - | - | - | - | - |
| Plaquemines Parish | - | - | - | 611 | - | - | - | - | 733 | - | 1 |
| Pointe Coupee Parish | - | - | - | - | - | - | - | - | - | - | - |
| Rapides Parish | - | - | - | - | - | - | - | - | - | - | - |
| Red River Parish | - | - | - | - | - | - | - | - | - | - | - |
| Richland Parish | - | - | - | - | - | - | - | - | - | - | - |
| Sabine Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Bernard Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Charles Parish | - | - | - | 2,508 | - | - | - | - | 3,005 | - | 2 |
| Saint Helena Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint James Parish | - | 1,092 | - | - | - | - | 1,373 | - | - | - | 1 |
| Saint John Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Landry Parish | - | - | - | 367 | - | - | - | - | 440 | - | 1 |
| Saint Martin Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Mary Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Tammany Parish | 5,656 | 15,153 | 1,001 | 5,831 | 52,627 | 7,411 | 19,057 | 1,213 | 6,987 | 80,252 | 9 |
| 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 | 41,224 | 67,976 | 92,062 | 120,700 | 71,991 | 54,020 | 85,492 | 111,634 | 144,626 | 109,780 | 66 |
| (13) Loss Development Factors | | | | | | 1.0080 | 1.0110 | 1.0190 | 1.0520 | 1.3990 | |
| (14) Trend Factors | | | | | | 1.3000 | 1.2440 | 1.1900 | 1.1390 | 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



| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Incurred Losses and ALAE | | | | | Trended Ultimate Losses and ALAE | | | | | 2021-2025 |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | Claim Count |
| Cameron Parish | - | - | - | - | - | - | - | - | - | - | - |
| Iberia Parish | - | - | - | - | - | - | - | - | - | - | - |
| Jefferson Parish | - | - | - | - | - | - | - | - | - | - | - |
| Lafourche Parish | - | - | - | 276 | - | - | - | - | 331 | - | 2 |
| Orleans Parish | - | 3,078 | - | - | 13,200 | - | 3,871 | - | - | 20,129 | 3 |
| Plaquemines Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Bernard Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Mary Parish | - | - | - | - | - | - | - | - | - | - | - |
| Terrebonne Parish | - | - | - | - | - | - | - | - | - | - | - |
| Vermilion Parish | - | - | - | - | - | - | - | - | - | - | - |
| Totals | - | 3,078 | - | 276 | 13,200 | - | 3,871 | - | 331 | 20,129 | 5 |
| (13) | Loss Development Factors | | | | | 1.0080 | 1.0110 | 1.0190 | 1.0520 | 1.3990 | |
| (14) | Trend Factors | | | | | 1.3000 | 1.2440 | 1.1900 | 1.1390 | 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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Incurred Losses and ALAE | | | | | Trended Ultimate Losses and ALAE | | | | | 2021-2025 Claim |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | Count |
| Acadia Parish | 20,801 | 12,221 | 34,894 | 16,519 | 27,683 | 27,149 | 15,294 | 41,897 | 19,266 | 33,675 | 31 |
| Allen Parish | - | - | - | 318 | 1 | - | - | - | 371 | 1 | 3 |
| Ascension Parish | 671 | 19,723 | 32,898 | 38,382 | 222,746 | 876 | 24,683 | 39,501 | 44,766 | 270,957 | 38 |
| Assumption Parish | 2,019 | 4,171 | 529 | 2 | 7,218 | 2,635 | 5,220 | 635 | 2 | 8,780 | 17 |
| Avoyelles Parish | - | - | - | 5,774 | - | - | - | - | 6,735 | - | 1 |
| Beauregard Parish | 91,292 | - | - | - | 205,164 | 119,154 | - | - | - | 249,569 | 4 |
| Bienville Parish | 270 | - | 12,809 | - | 16,194 | 353 | - | 15,380 | - | 19,699 | 4 |
| Bossier Parish | - | - | - | 251 | - | - | - | - | 292 | - | 1 |
| Caddo Parish | 226 | - | - | - | 17,659 | 294 | - | - | - | 21,482 | 3 |
| Calcasieu Parish | 90,819 | 37,886 | 162,300 | 58,733 | 102,846 | 118,538 | 47,413 | 194,875 | 68,502 | 125,106 | 72 |
| Caldwell Parish | - | 319 | - | - | - | - | 400 | - | - | - | 1 |
| Cameron Parish | - | - | - | 40,798 | - | - | - | - | 47,584 | - | 3 |
| Catahoula Parish | - | - | - | 16,413 | - | - | - | - | 19,143 | - | 2 |
| Claiborne Parish | 269 | 1 | 251 | 3,259 | 1 | 351 | 1 | 301 | 3,801 | 1 | 5 |
| Concordia Parish | - | - | - | - | - | - | - | - | - | - | - |
| DeSoto Parish | - | - | 771 | 10,483 | - | - | - | 926 | 12,227 | - | 4 |
| East Baton Rouge Parish | - | - | - | 41,708 | 77,142 | - | - | - | 48,646 | 93,839 | 14 |
| East Carroll Parish | - | - | - | - | - | - | - | - | - | - | - |
| East Feliciana Parish | - | - | 1 | 535 | 45,995 | - | - | 1 | 624 | 55,950 | 6 |
| Evangeline Parish | - | - | - | - | 6,993 | - | - | - | - | 8,506 | 1 |
| Franklin Parish | - | - | - | 5,610 | 20,612 | - | - | - | 6,543 | 25,074 | 3 |
| Grant Parish | - | - | 1 | - | - | - | - | 1 | - | - | 3 |
| Iberia Parish | 1,741 | 6,102 | 81,344 | 52,162 | 16,783 | 2,272 | 7,636 | 97,670 | 60,838 | 20,415 | 40 |
| Iberville Parish | 252 | 15,955 | 1 | 50,301 | 4,865 | 329 | 19,967 | 1 | 58,667 | 5,918 | 7 |
| Jackson Parish | - | - | - | - | - | - | - | - | - | - | - |
| Jefferson Parish | 426 | 1,226 | 509 | 251 | 4,899 | 555 | 1,535 | 611 | 293 | 5,959 | 9 |
| Jefferson Davis Parish | - | 1 | 1,986 | 570 | 60,903 | - | 1 | 2,384 | 665 | 74,085 | 17 |
| Lafayette Parish | 22,104 | 57,888 | 62,131 | 77,928 | 97,274 | 28,851 | 72,445 | 74,601 | 90,890 | 118,328 | 74 |
| Lafourche Parish | 1,156 | 6,006 | 534 | 1,716 | 29,863 | 1,509 | 7,516 | 641 | 2,001 | 36,326 | 15 |
| LaSalle Parish | - | - | 8,579 | 10,480 | - | - | - | 10,301 | 12,223 | - | 2 |
| Lincoln Parish | - | - | - | - | - | - | - | - | - | - | - |
| Livingston Parish | 10,191 | 86,012 | 24,277 | 156,685 | 173,960 | 13,301 | 107,641 | 29,150 | 182,747 | 211,612 | 51 |
| Madison Parish | - | - | - | - | - | - | - | - | - | - | - |
| Morehouse Parish | 1 | - | - | - | - | 1 | - | - | - | - | 1 |
| Natchitoches Parish | - | 7,923 | 48,230 | - | 8,768 | - | 9,915 | 57,911 | - | 10,665 | 5 |
| Orleans Parish | - | - | - | - | - | - | - | - | - | - | - |
| Ouachita Parish | - | - | 7,302 | 251 | 28,407 | - | - | 8,768 | 292 | 34,556 | 7 |
| Plaquemines Parish | - | - | - | 2,515 | 3,028 | - | - | - | 2,933 | 3,684 | 2 |
| Pointe Coupee Parish | - | 451 | - | - | - | - | 564 | - | - | - | 1 |
| Rapides Parish | - | - | 2,417 | 317 | 6,172 | - | - | 2,902 | 370 | 7,507 | 4 |
| Red River Parish | - | - | 1,361 | - | - | - | - | 1,635 | - | - | 1 |
| Richland Parish | - | - | - | 2,861 | - | - | - | - | 3,336 | - | 1 |
| Sabine Parish | - | 3,684 | - | 630 | 5,543 | - | 4,610 | - | 735 | 6,743 | 4 |
| Saint Bernard Parish | - | - | - | 9,982 | 251 | - | - | - | 11,642 | 305 | 3 |
| Saint Charles Parish | - | 17,002 | 278 | - | - | - | 21,278 | 333 | - | - | 3 |
| Saint Helena Parish | - | - | 1 | 1 | 72,388 | - | - | 1 | 1 | 88,055 | 6 |
| Saint James Parish | - | - | 6,413 | 24,226 | 1 | - | - | 7,700 | 28,256 | 1 | 9 |
| Saint John Parish | 10,681 | 1 | - | 507 | 7,365 | 13,940 | 1 | - | 592 | 8,959 | 5 |
| Saint Landry Parish | 16,119 | 5,417 | 20,199 | 28,967 | 12,958 | 21,039 | 6,780 | 24,254 | 33,785 | 15,762 | 30 |
| Saint Martin Parish | 626 | 13,945 | 19,353 | 35,769 | 59,227 | 817 | 17,451 | 23,238 | 41,719 | 72,046 | 52 |
| Saint Mary Parish | 37,094 | 22,273 | 24,594 | 49,169 | 587 | 48,416 | 27,874 | 29,531 | 57,347 | 714 | 35 |
| Saint Tammany Parish | 9,493 | 39,332 | 158,494 | 55,340 | 74,559 | 12,390 | 49,223 | 190,306 | 64,545 | 90,696 | 55 |
| Tangipahoa Parish | 1 | 278 | 41,716 | 22,652 | 58,203 | 1 | 348 | 50,088 | 26,420 | 70,801 | 27 |
| Tensas Parish | - | 10,144 | - | - | - | - | 12,695 | - | - | - | 1 |
| Terrebonne Parish | 1 | 267 | 58,860 | 7,653 | 269 | 1 | 334 | 70,674 | 8,926 | 327 | 15 |
| Union Parish | - | - | - | 1 | 1 | - | - | - | 1 | 1 | 2 |
| Vermilion Parish | 1,765 | 90,400 | 62,795 | 184,116 | 54,114 | 2,304 | 113,133 | 75,399 | 214,741 | 65,827 | 55 |
| Vernon Parish | - | - | - | - | 12,276 | - | - | - | - | 14,933 | 1 |
| Washington Parish | 2,329 | 319 | 1 | - | 106,220 | 3,039 | 399 | 1 | - | 129,210 | 8 |
| Webster Parish | - | - | - | - | - | - | - | - | - | - | - |
| West Baton Rouge Parish | - | - | 8,509 | 11,701 | 5,247 | - | - | 10,216 | 13,647 | 6,383 | 4 |
| West Carroll Parish | - | 296 | - | - | - | - | 370 | - | - | - | 1 |
| West Feliciana Parish | - | - | - | - | - | - | - | - | - | - | - |
| Winn Parish | - | - | - | - | - | - | - | - | - | - | - |
| Null | - | - | - | - | - | - | - | - | - | - | - |
| Total | 320,344 | 459,243 | 884,336 | 1,025,533 | 1,654,382 | 418,115 | 574,727 | 1,061,833 | 1,196,114 | 2,012,457 | 769 |
| (13) Loss Development Factors | | | | | | 1.0040 | 1.0060 | 1.0090 | 1.0240 | 1.1160 | |
| (14) Trend Factors | | | | | | 1.3000 | 1.2440 | 1.1900 | 1.1390 | 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 Mobile Homeowner Incurred Losses and ALAE

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Incurred Losses and ALAE | | | | | Trended Ultimate Losses and ALAE | | | | | 2021-2025 Claim |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | Count |
| Cameron Parish | - | 596 | - | - | - | - | 746 | - | - | - | 2 |
| Iberia Parish | - | - | - | - | - | - | - | - | - | - | - |
| Jefferson Parish | - | - | - | - | 251 | - | - | - | - | 305 | 1 |
| Lafourche Parish | 27,730 | 45,463 | - | 8,722 | - | 36,193 | 56,895 | - | 10,173 | - | 6 |
| Orleans Parish | - | - | - | - | - | - | - | - | - | - | - |
| Plaquemines Parish | 8,323 | 1 | 539 | 535 | 1 | 10,863 | 1 | 648 | 624 | 1 | 16 |
| Saint Bernard Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Mary Parish | - | - | - | - | - | - | - | - | - | - | - |
| Terrebonne Parish | 37,124 | - | 1,021 | 267 | - | 48,454 | - | 1,226 | 312 | - | 4 |
| Vermilion Parish | - | - | - | - | - | - | - | - | - | - | - |
| Totals | 73,177 | 46,060 | 1,560 | 9,525 | 251 | 95,510 | 57,642 | 1,874 | 11,109 | 306 | 29 |
| | | (13) Loss Development Factors | | | | 1.0040 | 1.0060 | 1.0090 | 1.0240 | 1.1160 | |
| | | (14) Trend Factors | | | | 1.3000 | 1.2440 | 1.1900 | 1.1390 | 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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Incurred Losses and ALAE | | | | | Trended Ultimate Losses and ALAE | | | | | 2021-2025 Claim |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | Count |
| Acadia Parish | 8,416 | 25,168 | 79,789 | 151,851 | 203,715 | 10,985 | 31,497 | 95,803 | 177,110 | 247,807 | 46 |
| Allen Parish | - | - | - | - | - | - | - | - | - | - | - |
| Ascension Parish | 14,852 | 345 | 33,799 | 267 | 268 | 19,385 | 432 | 40,583 | 312 | 326 | 11 |
| Assumption Parish | 3,207 | 41,500 | 111,594 | 23,564 | 636 | 4,186 | 51,936 | 133,992 | 27,483 | 773 | 19 |
| Avoyelles Parish | - | - | - | - | - | - | - | - | - | - | - |
| Beauregard Parish | - | - | - | - | - | - | - | - | - | - | - |
| Bienville Parish | - | 13,057 | - | - | - | - | 16,340 | - | - | - | 1 |
| Bossier Parish | - | - | - | - | - | - | - | - | - | - | - |
| Caddo Parish | 23,487 | - | - | 39,341 | - | 30,655 | - | - | 45,885 | - | 3 |
| Calcasieu Parish | 42,004 | 19,755 | 19,919 | 114,998 | 51,757 | 54,823 | 24,722 | 23,917 | 134,126 | 62,959 | 36 |
| Caldwell Parish | - | - | - | - | - | - | - | - | - | - | - |
| Cameron Parish | - | 4,675 | - | - | - | - | 5,850 | - | - | - | 1 |
| Catahoula Parish | - | - | - | - | - | - | - | - | - | - | - |
| Claiborne Parish | - | - | - | - | - | - | - | - | - | - | - |
| Concordia Parish | - | - | - | - | - | - | - | - | - | - | - |
| DeSoto Parish | - | 2,182 | - | 1,649 | - | - | 2,731 | - | 1,923 | - | 2 |
| East Baton Rouge Parish | 6,337 | 85,093 | 356,437 | 18,397 | 31,910 | 8,271 | 106,491 | 427,978 | 21,457 | 38,817 | 24 |
| East Carroll Parish | - | - | - | - | - | - | - | - | - | - | - |
| East Feliciana Parish | - | - | - | - | - | - | - | - | - | - | - |
| Evangeline Parish | - | - | - | - | - | - | - | - | - | - | - |
| Franklin Parish | - | - | 8,058 | - | 1 | - | - | 9,675 | - | 1 | 3 |
| Grant Parish | - | - | - | - | - | - | - | - | - | - | - |
| Iberia Parish | 4,361 | 97,463 | 170,898 | 144,205 | 235,142 | 5,692 | 121,972 | 205,199 | 168,191 | 286,036 | 76 |
| Iberville Parish | - | 15,408 | - | - | 6,747 | - | 19,283 | - | - | 8,207 | 3 |
| Jackson Parish | - | 27 | - | 751 | 16,191 | - | 34 | - | 875 | 19,695 | 3 |
| Jefferson Parish | 161,536 | 180,199 | 217,514 | 144,608 | 302,528 | 210,837 | 225,513 | 261,171 | 168,662 | 368,007 | 230 |
| Jefferson Davis Parish | 322 | 21,261 | 2,267 | 7,803 | 549 | 421 | 26,608 | 2,722 | 9,101 | 668 | 7 |
| Lafayette Parish | 84,101 | 73,267 | 81,999 | 192,441 | 65,350 | 109,769 | 91,691 | 98,457 | 224,451 | 79,494 | 72 |
| Lafourche Parish | - | - | 25,249 | 46,587 | 92,364 | - | - | 30,317 | 54,336 | 112,355 | 15 |
| LaSalle Parish | - | - | - | 23,333 | - | - | - | - | 27,214 | - | 2 |
| Lincoln Parish | - | 618 | 2,992 | 11,421 | - | - | 774 | 3,592 | 13,321 | - | 4 |
| Livingston Parish | - | 5,318 | 73,244 | - | 251 | - | 6,655 | 87,945 | - | 305 | 6 |
| Madison Parish | 4,337 | 358 | 832 | - | - | 5,660 | 448 | 999 | - | - | 6 |
| Morehouse Parish | - | - | - | - | - | - | - | - | - | - | - |
| Natchitoches Parish | 13,316 | 42,744 | 37,007 | 73,578 | 712 | 17,380 | 53,493 | 44,434 | 85,817 | 866 | 25 |
| Orleans Parish | 354,412 | 253,648 | 210,161 | 485,114 | 144,179 | 462,579 | 317,431 | 252,343 | 565,806 | 175,385 | 215 |
| Ouachita Parish | - | - | - | 43,741 | - | - | - | - | 51,017 | - | 1 |
| Plaquemines Parish | - | 41,742 | 251 | 294 | 55,230 | - | 52,239 | 302 | 342 | 67,184 | 11 |
| Pointe Coupee Parish | 245 | 292 | - | 83,102 | - | 319 | 366 | - | 96,925 | - | 4 |
| Rapides Parish | - | - | - | - | - | - | - | - | - | - | - |
| Red River Parish | - | - | - | - | - | - | - | - | - | - | - |
| Richland Parish | - | - | - | 5,345 | - | - | - | - | 6,234 | - | 1 |
| Sabine Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Bernard Parish | 4,122 | 5,127 | 22,756 | 52,979 | 55,361 | 5,381 | 6,416 | 27,324 | 61,792 | 67,343 | 37 |
| Saint Charles Parish | 778 | 5,109 | 561 | 562 | 16,464 | 1,016 | 6,394 | 673 | 656 | 20,028 | 19 |
| Saint Helena Parish | - | - | - | - | 9,076 | - | - | - | - | 11,040 | 2 |
| Saint James Parish | 254 | 25,035 | 27,715 | 927 | 568 | 331 | 31,331 | 33,278 | 1,081 | 691 | 11 |
| Saint John Parish | 13,594 | 303 | 1 | 251 | 7,420 | 17,743 | 380 | 1 | 292 | 9,026 | 7 |
| Saint Landry Parish | - | 65,190 | - | 16,980 | 22,662 | - | 81,583 | - | 19,804 | 27,567 | 8 |
| Saint Martin Parish | 12,161 | 21,666 | 24,122 | 17,116 | 5,909 | 15,873 | 27,114 | 28,963 | 19,963 | 7,188 | 18 |
| Saint Mary Parish | 12,743 | 17,830 | 15,412 | 3,711 | 3,906 | 16,632 | 22,314 | 18,505 | 4,328 | 4,752 | 15 |
| Saint Tammany Parish | 133,427 | 477,625 | 1,590,457 | 2,568,645 | 565,852 | 174,149 | 597,730 | 1,909,677 | 2,995,903 | 688,325 | 403 |
| Tangipahoa Parish | 12,765 | - | 552 | 52,738 | 87,483 | 16,661 | - | 662 | 61,511 | 106,418 | 13 |
| Tensas Parish | - | - | - | - | - | - | - | - | - | - | - |
| Terrebonne Parish | 10,063 | 1,868 | 16,483 | 30,637 | 5,596 | 13,134 | 2,338 | 19,791 | 35,733 | 6,807 | 23 |
| Union Parish | - | - | - | - | - | - | - | - | - | - | - |
| Vermilion Parish | 47,914 | 23,111 | 38,707 | 198,747 | 38,652 | 62,538 | 28,923 | 46,476 | 231,806 | 47,018 | 51 |
| Vernon Parish | - | - | - | - | - | - | - | - | - | - | - |
| Washington Parish | - | - | 78,491 | 30,764 | 14,043 | - | - | 94,245 | 35,881 | 17,083 | 16 |
| Webster Parish | - | - | - | - | - | - | - | - | - | - | - |
| West Baton Rouge Parish | 226 | - | 26,234 | 10,619 | - | 294 | - | 31,500 | 12,386 | - | 4 |
| West Carroll Parish | - | - | - | - | - | - | - | - | - | - | - |
| West Feliciana Parish | - | - | 27,099 | - | - | - | - | 32,538 | - | - | 1 |
| Winn Parish | - | - | - | - | - | - | - | - | - | - | - |
| Null | - | - | - | - | - | - | - | - | - | - | - |
| Total | 968,979 | 1,566,986 | 3,300,598 | 4,597,067 | 2,040,520 | 1,264,714 | 1,961,029 | 3,963,062 | 5,361,724 | 2,482,171 | 1,455 |

| | | | | | | |
|---|---|---|---|---|---|---|
| (13) | Loss Development Factors | 1.0040 | 1.0060 | 1.0090 | 1.0240 | 1.1160 |
| (14) | Trend Factors | 1.3000 | 1.2440 | 1.1900 | 1.1390 | 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 Wind Only Incurred Losses and ALAE

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Incurred Losses and ALAE | | | | | Trended Ultimate Losses and ALAE | | | | | 2021-2025 Claim Count |
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2021 | 2022 | 2023 | 2024 | 2025 | |
| Cameron Parish | - | - | - | - | - | - | - | - | - | - | - |
| Iberia Parish | - | - | - | - | - | - | - | - | - | - | - |
| Jefferson Parish | - | - | 17,724 | - | - | - | - | 21,282 | - | - | 1 |
| Lafourche Parish | 1 | - | 1 | - | - | 1 | - | 1 | - | - | 3 |
| Orleans Parish | - | - | 30,309 | - | - | - | - | 36,392 | - | - | 1 |
| Plaquemines Parish | - | - | - | - | 268 | - | - | - | - | 326 | 1 |
| Saint Bernard Parish | - | - | - | - | - | - | - | - | - | - | - |
| Saint Mary Parish | - | - | - | - | - | - | - | - | - | - | - |
| Terrebonne Parish | 1,533 | - | 14,464 | - | - | 2,001 | - | 17,368 | - | - | 3 |
| Vermilion Parish | - | - | - | - | - | - | - | - | - | - | - |
| Totals | 1,534 | - | 62,498 | - | 268 | 2,002 | - | 75,043 | - | 326 | 9 |
| | | (13) | Loss Development Factors | | | 1.0040 | 1.0060 | 1.0090 | 1.0240 | 1.1160 | |
| | | (14) | Trend Factors | | | 1.3000 | 1.2440 | 1.1900 | 1.1390 | 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

| **Parish** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Acadia Parish | 1.5510 | 1.6143 | 1.4873 | 1.2317 | 1.1695 |
| Allen Parish | 1.3636 | 1.3403 | 1.1116 | 0.9568 | 1.0018 |
| Ascension Parish | 1.6161 | 1.6481 | 1.4397 | 1.2412 | 1.2949 |
| Assumption Parish | 1.6115 | 1.7609 | 1.4932 | 1.0995 | 1.0677 |
| Avoyelles Parish | 1.5007 | 1.5264 | 1.3514 | 1.1522 | 1.1911 |
| Beauregard Parish | 1.1597 | 1.1935 | 1.0827 | 1.0359 | 1.0402 |
| Bienville Parish | 1.0000 | 1.7455 | 1.4355 | 1.1794 | 1.1847 |
| Bossier Parish | 1.9567 | 2.2353 | 1.9195 | 1.5171 | 1.3261 |
| Caddo Parish | 2.0684 | 2.3131 | 1.8506 | 1.4352 | 1.2980 |
| Calcasieu Parish | 1.7304 | 1.7390 | 1.5243 | 1.3636 | 1.2962 |
| Caldwell Parish | 0.9288 | 0.9242 | 0.7945 | 0.7374 | 0.8746 |
| Cameron Parish | 1.8403 | 1.9168 | 1.7048 | 1.1808 | 1.1177 |
| Catahoula Parish | 1.6001 | 1.6065 | 1.3458 | 1.0633 | 1.1231 |
| Claiborne Parish | 1.2161 | 1.2205 | 1.0357 | 0.9014 | 0.9518 |
| Concordia Parish | 1.0000 | 1.4070 | 1.2456 | 1.1276 | 1.2819 |
| DeSoto Parish | 1.7218 | 1.7297 | 1.3850 | 1.0964 | 1.0655 |
| East Baton Rouge Parish | 1.1556 | 1.1692 | 0.9969 | 0.7922 | 0.7715 |
| East Carroll Parish | 1.9021 | 1.8069 | 1.5676 | 1.1443 | 1.0000 |
| East Feliciana Parish | 1.3561 | 1.3691 | 1.1942 | 1.0546 | 1.1349 |
| Evangeline Parish | 1.2902 | 1.2892 | 1.0297 | 0.8491 | 0.9942 |
| Franklin Parish | 1.5510 | 1.5520 | 1.3109 | 1.0706 | 1.0895 |
| Grant Parish | 2.0037 | 2.0170 | 1.6869 | 1.1647 | 1.0751 |
| Iberia Parish | 1.4244 | 1.5064 | 1.2885 | 1.0213 | 0.9610 |
| Iberville Parish | 1.4905 | 1.4888 | 1.1914 | 0.9946 | 1.0928 |
| Jackson Parish | 1.4152 | 1.4134 | 1.2083 | 1.0766 | 1.1966 |
| Jefferson Parish | 1.4971 | 1.4954 | 1.3047 | 1.0735 | 1.1151 |
| Jefferson Davis Parish | 1.5754 | 1.6418 | 1.4373 | 1.1120 | 1.0749 |
| Lafayette Parish | 1.8257 | 1.8509 | 1.5959 | 1.3792 | 1.3094 |
| Lafourche Parish | 2.0081 | 2.0954 | 1.8451 | 1.5035 | 1.4107 |
| LaSalle Parish | 1.1585 | 1.1547 | 0.9529 | 0.7385 | 0.7958 |
| Lincoln Parish | 1.8701 | 1.8871 | 1.6693 | 1.4369 | 1.6027 |
| Livingston Parish | 1.4914 | 1.5164 | 1.3366 | 1.0255 | 0.9686 |
| Madison Parish | 1.4500 | 1.4558 | 1.2675 | 1.1420 | 1.1935 |
| Morehouse Parish | 1.0000 | 1.6040 | 1.2976 | 0.8733 | 0.7898 |
| Natchitoches Parish | 1.9794 | 1.9979 | 1.6598 | 1.2714 | 1.1557 |
| Orleans Parish | 1.6076 | 1.6711 | 1.3429 | 0.9928 | 1.0434 |
| Ouachita Parish | 1.0835 | 1.1875 | 1.0385 | 0.9004 | 0.9828 |
| Plaquemines Parish | 1.3300 | 1.2822 | 1.0415 | 0.8962 | 0.9309 |
| Pointe Coupee Parish | 1.2249 | 1.2594 | 1.1479 | 0.9227 | 0.9776 |
| Rapides Parish | 1.4233 | 1.4797 | 1.3645 | 1.1827 | 1.1670 |

# FAIR Plan Premium On-Level Factors
# Homeowners

| **Parish** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Red River Parish | 1.6328 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Richland Parish | 1.9765 | 1.9929 | 1.7161 | 1.1985 | 1.0776 |
| Sabine Parish | 1.0000 | 1.2304 | 0.9979 | 0.8346 | 1.0302 |
| Saint Bernard Parish | 1.3301 | 1.3719 | 1.2538 | 0.9543 | 0.8475 |
| Saint Charles Parish | 2.0732 | 2.1626 | 1.9253 | 1.5324 | 1.3324 |
| Saint Helena Parish | 1.4535 | 1.4499 | 1.2646 | 1.0317 | 1.0890 |
| Saint James Parish | 1.4487 | 1.5313 | 1.4262 | 1.0246 | 0.9119 |
| Saint John Parish | 2.0238 | 2.1210 | 1.7373 | 1.1889 | 1.3541 |
| Saint Landry Parish | 1.1917 | 1.2209 | 1.1217 | 0.9066 | 0.9369 |
| Saint Martin Parish | 1.7208 | 1.7966 | 1.5934 | 1.1954 | 1.1319 |
| Saint Mary Parish | 1.2179 | 1.2661 | 1.1834 | 0.8180 | 0.7919 |
| Saint Tammany Parish | 1.4847 | 1.4940 | 1.1710 | 0.9132 | 0.9637 |
| Tangipahoa Parish | 1.1423 | 1.1299 | 0.9109 | 0.7788 | 0.8458 |
| Tensas Parish | 1.3686 | 1.3415 | 1.1331 | 0.8909 | 0.8635 |
| Terrebonne Parish | 1.5784 | 1.6495 | 1.4964 | 1.1799 | 1.1341 |
| Union Parish | 1.9183 | 1.9276 | 1.6745 | 1.2534 | 1.1816 |
| Vermilion Parish | 1.7811 | 1.8223 | 1.4399 | 0.9891 | 0.9973 |
| Vernon Parish | 1.0000 | 1.4383 | 1.1933 | 0.9081 | 0.9477 |
| Washington Parish | 1.2373 | 1.2445 | 1.0856 | 0.9030 | 1.0129 |
| Webster Parish | 1.8803 | 1.8724 | 1.5417 | 1.2955 | 1.2551 |
| West Baton Rouge Parish | 1.3031 | 1.3246 | 1.1692 | 0.9430 | 1.0067 |
| West Carroll Parish | 1.2721 | 1.2525 | 1.0493 | 0.9677 | 0.9201 |
| West Feliciana Parish | 1.1814 | 1.2132 | 1.1027 | 0.9463 | 0.9877 |
| Winn Parish | 0.8869 | 0.8916 | 0.7613 | 0.7039 | 0.7904 |
| NULL | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Unknown | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| | | | | | |
| Total | 1.5834 | 1.6234 | 1.3468 | 1.0331 | 1.0610 |

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

# Coastal Plan Premium On-Level Factors
# Homeowners

| **Coastal Parishes** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Cameron Parish | 1.4626 | 1.4017 | 1.1885 | 1.1305 | 1.1182 |
| Iberia Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Jefferson Parish | 1.3605 | 1.2524 | 0.8693 | 0.7627 | 0.9383 |
| Lafourche Parish | 1.6095 | 1.5707 | 1.1384 | 0.9603 | 1.1311 |
| Orleans Parish | 2.4380 | 2.2525 | 1.5433 | 1.1352 | 1.0639 |
| Plaquemines Parish | 1.5028 | 1.4118 | 0.9203 | 0.7282 | 0.8972 |
| Saint Bernard Parish | 1.8763 | 1.7336 | 1.1546 | 0.7790 | 1.0000 |
| Saint Mary Parish | 1.0000 | 1.3456 | 0.9796 | 1.0000 | 1.0000 |
| Terrebonne Parish | 1.0405 | 1.1581 | 1.0378 | 0.8529 | 0.8195 |
| Vermilion Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| | | | | | |
| Total | 1.5074 | 1.3824 | 1.0910 | 0.9080 | 0.9647 |

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

# FAIR Plan Premium On-Level Factors
## Fire

| **Parish** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Acadia Parish | 1.3183 | 1.2778 | 1.3369 | 1.4117 | 1.2768 |
| Allen Parish | 0.6253 | 0.6772 | 0.6919 | 0.8078 | 0.9526 |
| Ascension Parish | 0.8111 | 0.7785 | 0.7555 | 0.8751 | 1.0246 |
| Assumption Parish | 1.0786 | 1.0038 | 1.1567 | 1.1855 | 1.0619 |
| Avoyelles Parish | 0.7040 | 0.7186 | 0.6984 | 0.7873 | 0.8989 |
| Beauregard Parish | 1.3157 | 1.3399 | 1.1712 | 0.8781 | 0.7892 |
| Bienville Parish | 0.7037 | 0.7264 | 0.6971 | 0.8007 | 0.9355 |
| Bossier Parish | 0.7160 | 0.7283 | 0.7700 | 0.9023 | 1.0478 |
| Caddo Parish | 0.6000 | 0.6261 | 0.6672 | 0.8095 | 0.9367 |
| Calcasieu Parish | 0.8696 | 0.8575 | 0.9824 | 1.0286 | 1.0162 |
| Caldwell Parish | 0.6437 | 0.6330 | 0.6152 | 0.7056 | 0.8338 |
| Cameron Parish | 1.7989 | 1.6385 | 1.6167 | 1.4834 | 1.2226 |
| Catahoula Parish | 0.5613 | 0.5800 | 0.6185 | 0.7671 | 0.9159 |
| Claiborne Parish | 0.5678 | 0.6508 | 0.6899 | 0.8109 | 0.9363 |
| Concordia Parish | 0.6429 | 0.6626 | 0.6589 | 0.7689 | 0.8941 |
| DeSoto Parish | 0.9591 | 0.9362 | 0.8631 | 0.8679 | 0.9327 |
| East Baton Rouge Parish | 0.7361 | 0.7304 | 0.7497 | 0.8073 | 0.8792 |
| East Carroll Parish | 0.8806 | 0.8921 | 0.8165 | 0.8443 | 0.9329 |
| East Feliciana Parish | 0.8945 | 0.9040 | 0.9616 | 1.1671 | 1.1628 |
| Evangeline Parish | 0.7316 | 0.7545 | 0.7588 | 0.9044 | 1.0450 |
| Franklin Parish | 0.7145 | 0.7082 | 0.6935 | 0.8035 | 0.9354 |
| Grant Parish | 0.6024 | 0.6306 | 0.6728 | 0.8057 | 0.9353 |
| Iberia Parish | 0.6843 | 0.6906 | 0.7435 | 0.7390 | 0.7211 |
| Iberville Parish | 0.6502 | 0.6538 | 0.6959 | 0.7119 | 0.8458 |
| Jackson Parish | 0.6470 | 0.6260 | 0.6135 | 0.7121 | 0.8284 |
| Jefferson Parish | 0.9807 | 1.0132 | 1.0386 | 1.0022 | 1.0734 |
| Jefferson Davis Parish | 1.3659 | 1.2893 | 1.3779 | 1.3825 | 1.3695 |
| Lafayette Parish | 0.8961 | 0.8827 | 0.9430 | 0.9886 | 1.0234 |
| Lafourche Parish | 0.7930 | 0.7933 | 0.8651 | 0.9185 | 0.9925 |
| LaSalle Parish | 0.7923 | 0.7645 | 0.7161 | 0.8003 | 0.9288 |
| Lincoln Parish | 0.5948 | 0.6014 | 0.6703 | 0.8211 | 0.9551 |
| Livingston Parish | 1.0950 | 1.0399 | 1.1575 | 1.2450 | 1.0834 |
| Madison Parish | 0.6485 | 0.6341 | 0.6619 | 0.8233 | 0.9491 |
| Morehouse Parish | 0.9471 | 0.9954 | 1.0380 | 1.0424 | 0.9769 |
| Natchitoches Parish | 0.5736 | 0.5784 | 0.6548 | 0.8095 | 0.9367 |
| Orleans Parish | 0.8102 | 0.7743 | 0.8706 | 0.9581 | 0.9732 |
| Ouachita Parish | 0.6344 | 0.6818 | 0.6547 | 0.6443 | 0.7782 |
| Plaquemines Parish | 0.7662 | 0.7657 | 0.8747 | 0.8632 | 0.8570 |
| Pointe Coupee Parish | 0.6783 | 0.7163 | 0.7296 | 0.8703 | 1.0279 |
| Rapides Parish | 0.6912 | 0.7143 | 0.6682 | 0.7385 | 0.8746 |

# FAIR Plan Premium On-Level Factors
# Fire

| **Parish** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Red River Parish | 0.6676 | 0.7040 | 0.6921 | 0.8019 | 0.9361 |
| Richland Parish | 0.5366 | 0.5831 | 0.6250 | 0.7591 | 0.8854 |
| Sabine Parish | 0.7174 | 0.7282 | 0.6673 | 0.6981 | 0.7799 |
| Saint Bernard Parish | 0.8626 | 0.8534 | 0.7977 | 0.7547 | 0.7902 |
| Saint Charles Parish | 0.9188 | 0.8534 | 0.9300 | 0.9910 | 1.0337 |
| Saint Helena Parish | 1.1461 | 1.1529 | 1.1589 | 1.2921 | 1.3545 |
| Saint James Parish | 0.9752 | 0.9228 | 1.0717 | 1.1285 | 1.0185 |
| Saint John Parish | 1.3185 | 1.3336 | 1.2848 | 1.1416 | 1.0432 |
| Saint Landry Parish | 0.6077 | 0.6127 | 0.6819 | 0.8549 | 0.9972 |
| Saint Martin Parish | 1.3406 | 1.2298 | 1.3610 | 1.3716 | 1.1948 |
| Saint Mary Parish | 0.8423 | 0.8231 | 0.7780 | 0.7747 | 0.8067 |
| Saint Tammany Parish | 0.5415 | 0.5366 | 0.5672 | 0.7416 | 0.8943 |
| Tangipahoa Parish | 0.6603 | 0.6821 | 0.7368 | 0.9030 | 1.0728 |
| Tensas Parish | 0.8685 | 0.8788 | 0.8053 | 0.8036 | 0.8595 |
| Terrebonne Parish | 0.7429 | 0.7576 | 0.9383 | 0.9778 | 0.9801 |
| Union Parish | 0.5879 | 0.6043 | 0.5598 | 0.6591 | 0.8673 |
| Vermilion Parish | 0.7615 | 0.7730 | 0.8448 | 0.7933 | 0.7957 |
| Vernon Parish | 0.6302 | 0.6387 | 0.7343 | 0.9219 | 1.0506 |
| Washington Parish | 0.6995 | 0.7072 | 0.7142 | 0.8979 | 1.2075 |
| Webster Parish | 0.5958 | 0.6849 | 0.6885 | 0.8035 | 0.9355 |
| West Baton Rouge Parish | 0.6530 | 0.6880 | 0.7438 | 0.9221 | 1.0355 |
| West Carroll Parish | 0.6734 | 0.6709 | 0.6222 | 0.6941 | 0.8075 |
| West Feliciana Parish | 1.0420 | 1.0575 | 1.1038 | 1.1871 | 1.1335 |
| Winn Parish | 0.7077 | 0.6824 | 0.6971 | 0.8289 | 0.9650 |
| NULL | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Unknown | 1.0000 | 0.8465 | 1.0000 | 1.0000 | 1.0000 |
| | | | | | |
| Total | 0.8482 | 0.8367 | 0.8992 | 0.9441 | 0.9816 |

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

# Coastal Plan Premium On-Level Factors
## Fire

| **Coastal Parishes** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Cameron Parish | 0.7381 | 0.7263 | 1.1857 | 1.4144 | 1.1750 |
| Iberia Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Jefferson Parish | 0.4732 | 0.4529 | 0.5455 | 0.7072 | 0.7081 |
| Lafourche Parish | 0.4565 | 0.4529 | 0.6069 | 0.9618 | 1.2219 |
| Orleans Parish | 0.1943 | 0.1831 | 0.2616 | 0.4346 | 0.7977 |
| Plaquemines Parish | 0.6919 | 0.6731 | 1.0523 | 1.2614 | 1.0518 |
| Saint Bernard Parish | 0.5563 | 0.5110 | 0.5771 | 0.8416 | 0.9264 |
| Saint Mary Parish | 0.2052 | 0.1989 | 0.2684 | 0.4419 | 0.7318 |
| Terrebonne Parish | 0.2670 | 0.2421 | 0.3512 | 0.5871 | 0.7917 |
| Vermilion Parish | 0.5706 | 0.5391 | 0.5934 | 0.8416 | 1.1046 |
| | | | | | |
| Total | 0.4105 | 0.3984 | 0.5482 | 0.8151 | 0.8882 |

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

# FAIR Plan Premium On-Level Factors
# Extended Coverages

| **Parish** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Acadia Parish | 2.7610 | 2.6762 | 2.0076 | 1.4105 | 1.2767 |
| Allen Parish | 1.9927 | 2.1580 | 1.5321 | 0.9377 | 0.9465 |
| Ascension Parish | 1.9433 | 1.8653 | 1.3724 | 1.0041 | 1.0438 |
| Assumption Parish | 2.6195 | 2.4378 | 1.8609 | 1.1856 | 1.0613 |
| Avoyelles Parish | 2.0553 | 2.0982 | 1.4870 | 0.9506 | 0.9180 |
| Beauregard Parish | 1.3117 | 1.3359 | 1.1686 | 0.8769 | 0.7880 |
| Bienville Parish | 1.8288 | 1.8879 | 1.3003 | 0.7911 | 0.7808 |
| Bossier Parish | 2.0322 | 2.0665 | 1.5851 | 1.0524 | 1.0532 |
| Caddo Parish | 1.9829 | 2.0693 | 1.5050 | 0.9707 | 0.9502 |
| Calcasieu Parish | 1.9221 | 1.8956 | 1.4951 | 1.0307 | 1.0179 |
| Caldwell Parish | 1.8895 | 1.8586 | 1.2907 | 0.8070 | 0.8315 |
| Cameron Parish | 2.7356 | 2.4917 | 2.0394 | 1.4853 | 1.2219 |
| Catahoula Parish | 1.7050 | 1.7620 | 1.2320 | 0.7521 | 0.7577 |
| Claiborne Parish | 1.8010 | 2.0645 | 1.5155 | 0.9309 | 0.8987 |
| Concordia Parish | 1.7574 | 1.8116 | 1.3556 | 0.9420 | 0.9093 |
| DeSoto Parish | 2.1391 | 2.0882 | 1.4449 | 0.8819 | 0.8508 |
| East Baton Rouge Parish | 1.6250 | 1.6125 | 1.2888 | 0.9010 | 0.8780 |
| East Carroll Parish | 2.0141 | 2.0403 | 1.4141 | 0.8767 | 0.8582 |
| East Feliciana Parish | 2.9192 | 2.9502 | 2.1585 | 1.3812 | 1.1624 |
| Evangeline Parish | 2.1027 | 2.1686 | 1.5338 | 1.0161 | 1.0450 |
| Franklin Parish | 2.0670 | 2.0489 | 1.4455 | 0.9301 | 0.9373 |
| Grant Parish | 1.7538 | 1.8360 | 1.3354 | 0.8202 | 0.8060 |
| Iberia Parish | 1.6505 | 1.6659 | 1.2629 | 0.8169 | 0.7964 |
| Iberville Parish | 1.6519 | 1.6610 | 1.2665 | 0.8576 | 0.9154 |
| Jackson Parish | 1.7826 | 1.7246 | 1.2371 | 0.8086 | 0.8141 |
| Jefferson Parish | 1.6176 | 1.6711 | 1.3745 | 1.0029 | 1.0740 |
| Jefferson Davis Parish | 2.5197 | 2.3784 | 1.9314 | 1.3804 | 1.3693 |
| Lafayette Parish | 1.8141 | 1.7871 | 1.3598 | 0.9906 | 1.0254 |
| Lafourche Parish | 1.7001 | 1.7006 | 1.3187 | 0.9266 | 0.9981 |
| LaSalle Parish | 2.0472 | 1.9753 | 1.3864 | 0.8827 | 0.8548 |
| Lincoln Parish | 1.7514 | 1.7706 | 1.3860 | 0.9572 | 0.9584 |
| Livingston Parish | 2.3534 | 2.2350 | 1.7253 | 1.2390 | 1.0779 |
| Madison Parish | 1.8943 | 1.8520 | 1.3303 | 0.8353 | 0.7951 |
| Morehouse Parish | 1.4382 | 1.5116 | 1.1560 | 0.7992 | 0.7481 |
| Natchitoches Parish | 1.5832 | 1.5964 | 1.2236 | 0.8243 | 0.8214 |
| Orleans Parish | 1.9975 | 1.9092 | 1.4258 | 0.9588 | 0.9718 |
| Ouachita Parish | 1.4153 | 1.5210 | 1.1845 | 0.9057 | 0.9076 |
| Plaquemines Parish | 1.6481 | 1.6468 | 1.3390 | 0.8670 | 0.8586 |
| Pointe Coupee Parish | 2.0806 | 2.1969 | 1.5898 | 1.0351 | 1.0308 |
| Rapides Parish | 1.8388 | 1.9003 | 1.3458 | 0.8692 | 0.8854 |

# FAIR Plan Premium On-Level Factors
# Extended Coverages

| Parish | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Red River Parish | 1.6769 | 1.7672 | 1.2334 | 0.7518 | 0.7341 |
| Richland Parish | 1.8159 | 1.9732 | 1.4268 | 0.9025 | 0.9018 |
| Sabine Parish | 1.8305 | 1.8582 | 1.2818 | 0.8315 | 0.8558 |
| Saint Bernard Parish | 1.6628 | 1.6450 | 1.2058 | 0.8204 | 0.8583 |
| Saint Charles Parish | 2.0128 | 1.8697 | 1.4222 | 0.9894 | 1.0324 |
| Saint Helena Parish | 2.7601 | 2.7763 | 1.9149 | 1.2949 | 1.3561 |
| Saint James Parish | 2.4375 | 2.3067 | 1.7520 | 1.1254 | 1.0168 |
| Saint John Parish | 2.0950 | 2.1191 | 1.6667 | 1.1433 | 1.0421 |
| Saint Landry Parish | 1.7730 | 1.7877 | 1.3493 | 0.9263 | 0.9666 |
| Saint Martin Parish | 2.6882 | 2.4661 | 1.9731 | 1.3761 | 1.1960 |
| Saint Mary Parish | 1.8059 | 1.7646 | 1.2550 | 0.8672 | 0.9029 |
| Saint Tammany Parish | 1.6787 | 1.6635 | 1.2247 | 0.8623 | 0.8870 |
| Tangipahoa Parish | 1.7795 | 1.8383 | 1.4371 | 1.0521 | 1.0842 |
| Tensas Parish | 1.5604 | 1.5788 | 1.1544 | 0.8059 | 0.8072 |
| Terrebonne Parish | 1.4552 | 1.4840 | 1.3375 | 0.9746 | 0.9770 |
| Union Parish | 1.8331 | 1.8844 | 1.3988 | 0.9647 | 0.9308 |
| Vermilion Parish | 1.3674 | 1.3881 | 1.1649 | 0.7894 | 0.7946 |
| Vernon Parish | 1.9068 | 1.9326 | 1.5430 | 1.0834 | 1.0449 |
| Washington Parish | 2.4575 | 2.4845 | 1.8618 | 1.2862 | 1.2912 |
| Webster Parish | 1.3004 | 1.4947 | 1.1221 | 0.7748 | 0.7674 |
| West Baton Rouge Parish | 2.0378 | 2.1470 | 1.5370 | 1.0241 | 1.0417 |
| West Carroll Parish | 1.8114 | 1.8054 | 1.2849 | 0.8485 | 0.8190 |
| West Feliciana Parish | 2.5142 | 2.5519 | 1.8157 | 1.1827 | 1.1298 |
| Winn Parish | 2.0128 | 1.9411 | 1.3667 | 0.9199 | 0.9814 |
| NULL | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Unknown | 1.0000 | 1.7970 | 1.0000 | 1.0000 | 1.0000 |
| Total | 1.8369 | 1.7896 | 1.3901 | 0.9669 | 0.9864 |

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

# Coastal Plan Premium On-Level Factors
# Extended Coverages

| **Coastal Parishes** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Cameron Parish | 2.2268 | 2.1915 | 1.9768 | 1.4019 | 1.1702 |
| Iberia Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Jefferson Parish | 1.5539 | 1.4873 | 1.1284 | 0.7739 | 0.6992 |
| Lafourche Parish | 2.1320 | 2.1150 | 1.6171 | 1.1657 | 1.2085 |
| Orleans Parish | 1.6294 | 1.5355 | 1.1749 | 0.7378 | 0.8668 |
| Plaquemines Parish | 2.1108 | 2.0533 | 1.8093 | 1.2523 | 1.0445 |
| Saint Bernard Parish | 2.9009 | 2.6656 | 1.7206 | 1.0347 | 0.9323 |
| Saint Mary Parish | 2.2725 | 2.2033 | 1.4842 | 0.8398 | 0.8257 |
| Terrebonne Parish | 1.4730 | 1.3357 | 1.0852 | 0.7610 | 0.7823 |
| Vermilion Parish | 3.1785 | 3.0030 | 1.9731 | 1.1117 | 1.0944 |
| | | | | | |
| Total | 1.7747 | 1.7337 | 1.3575 | 0.9404 | 0.9161 |

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

# FAIR Plan Premium On-Level Factors
## Renters

| Parish | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Acadia Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Allen Parish | 1.0179 | 1.1377 | 1.0884 | 1.0320 | 1.0892 |
| Ascension Parish | 1.3253 | 1.3438 | 1.3242 | 1.2588 | 1.2013 |
| Assumption Parish | 1.8384 | 1.8441 | 1.3821 | 0.9321 | 0.9959 |
| Avoyelles Parish | 1.3663 | 1.3991 | 1.4402 | 1.3105 | 1.1399 |
| Beauregard Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.8333 |
| 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 | 0.8914 | 1.3202 | 1.2782 | 1.1188 | 1.0382 |
| Calcasieu Parish | 0.9631 | 1.0055 | 1.1821 | 1.0898 | 1.0015 |
| Caldwell Parish | 1.0000 | 1.0000 | 1.1818 | 1.0000 | 1.0000 |
| Cameron Parish | 1.7557 | 1.7870 | 1.7404 | 1.6303 | 1.7043 |
| 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 | 1.8969 | 1.9670 | 1.9670 | 1.8518 | 2.1514 |
| DeSoto Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| East Baton Rouge Parish | 0.6794 | 0.8967 | 0.8795 | 0.7667 | 0.7464 |
| 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 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Franklin Parish | 1.0000 | 1.0000 | 1.2656 | 0.9493 | 1.0000 |
| Grant Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Iberia Parish | 1.5617 | 1.3153 | 1.2275 | 1.1444 | 1.0604 |
| Iberville Parish | 1.4543 | 1.4589 | 1.3740 | 1.2035 | 1.0000 |
| Jackson Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Jefferson Parish | 1.5941 | 1.4335 | 1.4375 | 1.3432 | 1.1822 |
| Jefferson Davis Parish | 2.8530 | 2.7483 | 1.8650 | 1.2482 | 1.0437 |
| Lafayette Parish | 1.2600 | 1.6164 | 1.5264 | 1.2506 | 1.0895 |
| Lafourche Parish | 1.7248 | 1.5336 | 1.4942 | 1.3449 | 1.1327 |
| LaSalle Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Lincoln Parish | 1.2259 | 1.0000 | 1.0000 | 1.2209 | 1.2648 |
| Livingston Parish | 1.5358 | 1.5086 | 1.2902 | 1.0000 | 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 | 1.1644 | 0.9668 | 0.9003 |
| Orleans Parish | 1.6456 | 1.5135 | 1.3429 | 1.0873 | 0.9872 |
| Ouachita Parish | 1.0000 | 1.0000 | 1.6186 | 1.5219 | 1.5569 |
| Plaquemines Parish | 1.5705 | 1.4024 | 1.2520 | 1.0281 | 0.9165 |
| Pointe Coupee Parish | 1.0000 | 1.0000 | 1.2424 | 1.1290 | 1.0000 |
| Rapides Parish | 1.0640 | 1.0831 | 1.1153 | 0.9865 | 0.8821 |

# FAIR Plan Premium On-Level Factors
# Renters

| **Parish** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Red River Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Richland Parish | 1.0000 | 1.0000 | 1.3220 | 0.9910 | 0.8960 |
| Sabine Parish | 1.0000 | 1.0000 | 1.6043 | 1.1293 | 1.0000 |
| Saint Bernard Parish | 1.6585 | 1.5347 | 1.4728 | 1.3112 | 1.1037 |
| Saint Charles Parish | 1.7565 | 1.6530 | 1.5711 | 1.3124 | 1.1557 |
| Saint Helena Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Saint James Parish | 1.1162 | 1.1189 | 1.1036 | 0.9207 | 0.9003 |
| Saint John Parish | 1.8856 | 1.8228 | 1.1694 | 0.8488 | 0.9157 |
| Saint Landry Parish | 1.2724 | 1.1424 | 1.1717 | 1.2171 | 1.1147 |
| Saint Martin Parish | 1.7847 | 1.7987 | 1.5980 | 1.2759 | 1.1002 |
| Saint Mary Parish | 3.0750 | 3.1203 | 2.1718 | 1.0376 | 0.8696 |
| Saint Tammany Parish | 0.9120 | 0.9420 | 0.9151 | 0.8208 | 0.8277 |
| Tangipahoa Parish | 1.2269 | 1.2310 | 1.1110 | 0.8800 | 0.8892 |
| Tensas Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Terrebonne Parish | 1.3914 | 1.2389 | 1.2428 | 1.1908 | 1.0608 |
| Union Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Vermilion Parish | 1.4337 | 1.2900 | 1.2267 | 1.0814 | 0.9072 |
| Vernon Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Washington Parish | 1.0000 | 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 | 2.6625 | 2.6466 | 1.8722 | 1.6992 | 2.3394 |
| 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 | 1.4963 | 1.4254 | 1.3124 | 1.1196 | 1.0194 |

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

# LCPIC Coastal Plan Premium On-Level Factors
## Renters

| **Coastal Parishes** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| 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 | 1.0475 | 0.9332 | 0.7495 | 1.0000 | 1.0000 |
| Lafourche Parish | 0.9502 | 1.0279 | 0.9373 | 0.7602 | 0.8664 |
| Orleans Parish | 1.9637 | 1.7635 | 1.2776 | 0.8773 | 0.8421 |
| Plaquemines Parish | 1.5014 | 1.3430 | 1.1344 | 0.9227 | 1.1270 |
| Saint Bernard Parish | 2.0636 | 1.8592 | 1.3494 | 0.9164 | 0.9452 |
| Saint Mary Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Terrebonne Parish | 0.7298 | 0.7594 | 0.5579 | 0.5191 | 0.7383 |
| Vermilion Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| | | | | | |
| Total | 1.5251 | 1.3983 | 1.1404 | 0.8649 | 0.8737 |

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

# FAIR Plan Premium On-Level Factors
# Mobile Home

| **Parish** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Acadia Parish | 1.5535 | 1.5774 | 1.4248 | 1.1198 | 1.0325 |
| Allen Parish | 1.2644 | 1.2884 | 1.2301 | 1.1659 | 1.2806 |
| Ascension Parish | 1.5276 | 1.5645 | 1.4403 | 1.2898 | 1.1826 |
| Assumption Parish | 1.5842 | 1.6303 | 1.5459 | 1.1197 | 0.9711 |
| Avoyelles Parish | 1.0513 | 1.0736 | 1.0315 | 1.0739 | 1.1949 |
| Beauregard Parish | 1.0383 | 1.0518 | 0.9374 | 0.8728 | 0.9776 |
| Bienville Parish | 1.0711 | 1.0623 | 0.9283 | 0.9479 | 1.0580 |
| Bossier Parish | 1.1212 | 1.1073 | 0.9336 | 0.9191 | 1.0287 |
| Caddo Parish | 1.1887 | 1.1735 | 0.9615 | 0.9100 | 1.0077 |
| Calcasieu Parish | 1.4908 | 1.5157 | 1.3706 | 1.2244 | 1.1466 |
| Caldwell Parish | 1.0798 | 1.0768 | 1.0157 | 1.0176 | 1.1468 |
| Cameron Parish | 1.9802 | 2.1528 | 2.1255 | 1.5170 | 1.2081 |
| Catahoula Parish | 1.0379 | 1.0775 | 1.0145 | 0.9237 | 0.9932 |
| Claiborne Parish | 1.0373 | 1.0338 | 0.8950 | 0.9050 | 0.9990 |
| Concordia Parish | 1.0246 | 1.0650 | 0.9899 | 0.8879 | 1.0393 |
| DeSoto Parish | 1.1008 | 1.0898 | 0.8899 | 0.8216 | 0.9088 |
| East Baton Rouge Parish | 1.1877 | 1.2205 | 1.1723 | 1.0803 | 1.1367 |
| East Carroll Parish | 1.0000 | 1.0000 | 1.0000 | 1.0919 | 1.1801 |
| East Feliciana Parish | 1.4228 | 1.4580 | 1.5029 | 1.4538 | 1.5352 |
| Evangeline Parish | 1.2597 | 1.2744 | 1.1058 | 1.0290 | 1.2433 |
| Franklin Parish | 1.1517 | 1.1466 | 1.0024 | 1.0074 | 1.1135 |
| Grant Parish | 1.2793 | 1.2734 | 1.0804 | 1.0451 | 1.1709 |
| Iberia Parish | 1.3692 | 1.4083 | 1.4092 | 1.0906 | 0.9608 |
| Iberville Parish | 1.3293 | 1.3653 | 1.2583 | 1.1270 | 1.3185 |
| Jackson Parish | 0.9686 | 0.9628 | 0.9076 | 0.9615 | 1.0773 |
| Jefferson Parish | 0.9920 | 1.0196 | 1.0990 | 0.9074 | 0.7615 |
| Jefferson Davis Parish | 1.6047 | 1.6307 | 1.4758 | 1.3183 | 1.1743 |
| Lafayette Parish | 1.5320 | 1.5541 | 1.4921 | 1.1794 | 0.9928 |
| Lafourche Parish | 1.5300 | 1.5739 | 1.5784 | 1.2126 | 1.0415 |
| LaSalle Parish | 1.1122 | 1.1109 | 0.9793 | 0.9447 | 1.0497 |
| Lincoln Parish | 1.0206 | 1.0137 | 0.9904 | 1.0572 | 1.1771 |
| Livingston Parish | 1.4856 | 1.5280 | 1.4406 | 1.0891 | 0.9319 |
| Madison Parish | 1.0568 | 1.0933 | 1.0408 | 0.9582 | 1.0304 |
| Morehouse Parish | 0.9167 | 0.9123 | 0.7453 | 0.6931 | 0.7668 |
| Natchitoches Parish | 1.1771 | 1.1720 | 1.0054 | 0.9557 | 1.0605 |
| Orleans Parish | 1.1167 | 1.1854 | 1.5720 | 1.3221 | 0.9866 |
| Ouachita Parish | 0.7907 | 0.7887 | 0.7893 | 0.8289 | 0.9497 |
| Plaquemines Parish | 1.9328 | 1.9875 | 1.9090 | 1.3134 | 1.0336 |
| Pointe Coupee Parish | 1.6176 | 1.6439 | 1.3811 | 1.1319 | 1.0443 |
| Rapides Parish | 0.9530 | 0.9566 | 0.8818 | 0.8887 | 0.9972 |

# FAIR Plan Premium On-Level Factors
# Mobile Home

| Parish | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Red River Parish | 1.1476 | 1.1362 | 0.9281 | 0.8570 | 0.9452 |
| Richland Parish | 1.1512 | 1.1452 | 1.0106 | 0.9260 | 1.0363 |
| Sabine Parish | 1.1870 | 1.1801 | 1.0205 | 0.9160 | 0.9866 |
| Saint Bernard Parish | 1.3763 | 1.4180 | 1.4939 | 1.2129 | 1.0446 |
| Saint Charles Parish | 1.4716 | 1.5138 | 1.5582 | 1.2377 | 1.0641 |
| Saint Helena Parish | 1.3249 | 1.3734 | 1.3356 | 1.3487 | 1.5763 |
| Saint James Parish | 1.3359 | 1.3738 | 1.3575 | 1.0243 | 0.8760 |
| Saint John Parish | 1.3688 | 1.4075 | 1.4170 | 1.0807 | 0.9160 |
| Saint Landry Parish | 1.2839 | 1.3177 | 1.2417 | 1.1154 | 1.3051 |
| Saint Martin Parish | 2.0579 | 2.0950 | 1.9786 | 1.4173 | 1.0340 |
| Saint Mary Parish | 1.2429 | 1.2767 | 1.2638 | 0.9656 | 0.8410 |
| Saint Tammany Parish | 1.6522 | 1.7789 | 2.0135 | 1.5228 | 1.2673 |
| Tangipahoa Parish | 1.2862 | 1.3184 | 1.2421 | 1.1156 | 1.3055 |
| Tensas Parish | 0.8322 | 0.8638 | 0.8585 | 0.8313 | 0.9118 |
| Terrebonne Parish | 1.2057 | 1.2388 | 1.3365 | 1.1149 | 0.9577 |
| Union Parish | 1.0774 | 1.0697 | 0.9638 | 1.0149 | 1.0948 |
| Vermilion Parish | 1.2855 | 1.3215 | 1.3620 | 1.0899 | 0.9507 |
| Vernon Parish | 1.1602 | 1.1642 | 1.0108 | 0.8674 | 0.9706 |
| Washington Parish | 1.3947 | 1.4319 | 1.3492 | 1.2118 | 1.4182 |
| Webster Parish | 1.0214 | 1.0124 | 0.9011 | 0.9051 | 1.0043 |
| West Baton Rouge Parish | 1.3563 | 1.3975 | 1.3795 | 1.3002 | 1.3650 |
| West Carroll Parish | 1.1484 | 1.1449 | 1.0716 | 1.0432 | 1.1633 |
| West Feliciana Parish | 1.8756 | 1.9241 | 1.7831 | 1.7025 | 1.8608 |
| Winn Parish | 1.1376 | 1.1322 | 1.0064 | 1.0343 | 1.1459 |
| NULL | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Unknown | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Total | 1.4555 | 1.5034 | 1.4778 | 1.1856 | 1.0716 |

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

# Coastal Plan Premium On-Level Factors
# Mobile Home

| **Coastal Parishes** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Cameron Parish | 1.5662 | 1.6223 | 1.1507 | 0.7531 | 0.7949 |
| Iberia Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Jefferson Parish | 1.7537 | 1.6682 | 1.1497 | 0.6961 | 0.7465 |
| Lafourche Parish | 1.4697 | 1.5505 | 1.4239 | 1.1799 | 1.3065 |
| Orleans Parish | 3.0060 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Plaquemines Parish | 1.2975 | 1.3870 | 1.0738 | 0.7396 | 0.7665 |
| Saint Bernard Parish | 3.6416 | 3.4760 | 2.3963 | 1.4015 | 0.9839 |
| Saint Mary Parish | 2.6395 | 2.5231 | 1.7384 | 1.0164 | 0.9095 |
| Terrebonne Parish | 0.8859 | 0.9270 | 0.8018 | 0.6379 | 0.6733 |
| Vermilion Parish | 3.4995 | 3.3578 | 2.3126 | 1.3516 | 1.2440 |
| | | | | | |
| Total | 1.4512 | 1.4642 | 1.1641 | 0.8584 | 0.9119 |

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

# FAIR Plan Premium On-Level Factors
# Wind Only

| **Parish** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Acadia Parish | 2.2044 | 2.0872 | 1.4728 | 1.0162 | 1.0309 |
| Allen Parish | 1.7908 | 1.7674 | 1.1903 | 0.8425 | 0.8979 |
| Ascension Parish | 1.7892 | 1.7704 | 1.1952 | 0.8453 | 0.9003 |
| Assumption Parish | 3.4593 | 3.2915 | 2.3229 | 1.6041 | 1.2886 |
| Avoyelles Parish | 2.5395 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Beauregard Parish | 1.7877 | 1.7735 | 1.1969 | 0.8459 | 0.9015 |
| Bienville Parish | 1.0000 | 2.5170 | 1.6384 | 1.0575 | 0.9700 |
| Bossier Parish | 1.6084 | 1.7201 | 1.2038 | 0.8381 | 0.8064 |
| Caddo Parish | 1.6179 | 1.7282 | 1.2083 | 0.8430 | 0.8108 |
| Calcasieu Parish | 1.6727 | 1.5798 | 1.1923 | 0.8698 | 0.8646 |
| Caldwell Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Cameron Parish | 1.9112 | 1.8187 | 1.2833 | 0.8864 | 0.8993 |
| Catahoula Parish | 1.0000 | 2.0995 | 1.4387 | 1.0157 | 0.9214 |
| Claiborne Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Concordia Parish | 2.5359 | 1.0000 | 1.0000 | 1.0148 | 0.9205 |
| DeSoto Parish | 3.0343 | 2.5270 | 1.6420 | 1.0570 | 0.9701 |
| East Baton Rouge Parish | 2.1910 | 2.0802 | 1.4013 | 0.9680 | 0.9509 |
| East Carroll Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| East Feliciana Parish | 1.7908 | 1.7675 | 1.1903 | 0.8425 | 0.8979 |
| Evangeline Parish | 1.7992 | 1.7779 | 1.1974 | 0.8459 | 0.8994 |
| Franklin Parish | 2.5298 | 2.1039 | 1.4408 | 1.0173 | 0.9216 |
| Grant Parish | 2.5309 | 2.1054 | 1.4419 | 1.0181 | 0.9228 |
| Iberia Parish | 2.4160 | 2.2905 | 1.6172 | 1.1176 | 1.0126 |
| Iberville Parish | 1.7889 | 1.7691 | 1.1922 | 0.8440 | 0.8999 |
| Jackson Parish | 2.5386 | 2.1007 | 1.4378 | 1.0151 | 0.9202 |
| Jefferson Parish | 1.6228 | 1.5315 | 1.1015 | 0.8391 | 0.8933 |
| Jefferson Davis Parish | 3.0786 | 2.9273 | 2.0630 | 1.4237 | 1.2218 |
| Lafayette Parish | 1.9429 | 1.8314 | 1.3820 | 1.0090 | 1.0020 |
| Lafourche Parish | 2.9419 | 2.7746 | 1.9939 | 1.4217 | 1.2415 |
| LaSalle Parish | 2.5385 | 2.1006 | 1.4379 | 1.0151 | 0.9202 |
| Lincoln Parish | 1.0000 | 2.1011 | 1.4380 | 1.0153 | 0.9201 |
| Livingston Parish | 3.4970 | 3.4634 | 2.3340 | 1.2437 | 0.8998 |
| Madison Parish | 2.5392 | 2.1098 | 1.4406 | 1.0149 | 0.9203 |
| Morehouse Parish | 1.0000 | 2.0990 | 1.4386 | 1.0157 | 0.9216 |
| Natchitoches Parish | 2.6737 | 2.1151 | 1.4381 | 1.0153 | 0.9201 |
| Orleans Parish | 2.3379 | 2.0709 | 1.3706 | 0.9809 | 1.0338 |
| Ouachita Parish | 2.5389 | 2.1090 | 1.4438 | 1.0179 | 0.9220 |
| Plaquemines Parish | 1.6269 | 1.5344 | 1.1035 | 0.8406 | 0.8945 |
| Pointe Coupee Parish | 2.9844 | 2.9495 | 1.9943 | 1.4134 | 1.5050 |
| Rapides Parish | 2.5380 | 2.1057 | 1.4410 | 1.0158 | 0.9209 |

# FAIR Plan Premium On-Level Factors
# Wind Only

| **Parish** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Acadia Parish | 2.2044 | 2.0872 | 1.4728 | 1.0162 | 1.0309 |
| Red River Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Richland Parish | 1.0000 | 2.1079 | 1.4424 | 1.0167 | 0.9214 |
| Sabine Parish | 1.0000 | 2.1074 | 1.4403 | 1.0162 | 0.9208 |
| Saint Bernard Parish | 1.6506 | 1.5536 | 1.1030 | 0.8389 | 0.8932 |
| Saint Charles Parish | 3.0015 | 2.8331 | 2.0360 | 1.5498 | 1.3661 |
| Saint Helena Parish | 1.7982 | 1.7794 | 1.1995 | 0.8480 | 0.9021 |
| Saint James Parish | 2.3164 | 2.2053 | 1.5543 | 1.0728 | 0.9933 |
| Saint John Parish | 1.9063 | 1.7969 | 1.2915 | 0.9093 | 0.8942 |
| Saint Landry Parish | 2.0853 | 2.0659 | 1.3963 | 0.9901 | 1.0006 |
| Saint Martin Parish | 3.1465 | 2.9556 | 2.0810 | 1.4377 | 1.2412 |
| Saint Mary Parish | 1.9388 | 1.8225 | 1.2840 | 0.8863 | 0.8992 |
| Saint Tammany Parish | 2.0072 | 1.8980 | 1.3391 | 0.9246 | 0.9175 |
| Tangipahoa Parish | 2.5745 | 2.3890 | 1.5956 | 0.9849 | 0.8995 |
| Tensas Parish | 1.0000 | 2.0870 | 1.4372 | 1.0145 | 0.9201 |
| Terrebonne Parish | 2.1064 | 1.9865 | 1.4271 | 1.0866 | 1.0734 |
| Union Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Vermilion Parish | 2.9910 | 2.8128 | 1.9842 | 1.3704 | 1.1363 |
| Vernon Parish | 2.5225 | 2.1004 | 1.4389 | 1.0154 | 0.9208 |
| Washington Parish | 3.0610 | 3.0238 | 2.0414 | 1.4446 | 1.3403 |
| Webster Parish | 3.0371 | 2.5185 | 1.6403 | 1.0576 | 1.0000 |
| West Baton Rouge Parish | 1.7890 | 1.7705 | 1.1940 | 0.8455 | 0.8999 |
| West Carroll Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| West Feliciana Parish | 1.0000 | 1.7685 | 1.1947 | 0.8472 | 0.9022 |
| Winn Parish | 2.5379 | 2.1001 | 1.4374 | 1.0148 | 0.9202 |
| NULL | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Unknown | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| | | | | | |
| Total | 2.0691 | 1.9124 | 1.3394 | 0.9732 | 0.9774 |

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

# Coastal Plan Premium On-Level Factors
# Wind Only

| **Coastal Parishes** | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Cameron Parish | 1.2085 | 1.3500 | 0.9095 | 0.6358 | 0.7341 |
| Iberia Parish | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Jefferson Parish | 1.8484 | 1.6603 | 1.1973 | 0.9585 | 0.9539 |
| Lafourche Parish | 2.0189 | 1.9684 | 1.6681 | 1.1371 | 1.1737 |
| Orleans Parish | 2.0314 | 1.8818 | 1.2102 | 0.8014 | 0.8611 |
| Plaquemines Parish | 2.9066 | 2.5851 | 1.7097 | 1.1470 | 0.9974 |
| Saint Bernard Parish | 2.3871 | 2.1224 | 1.3587 | 0.9075 | 0.9548 |
| Saint Mary Parish | 2.7698 | 2.4649 | 1.5771 | 0.9671 | 0.9432 |
| Terrebonne Parish | 1.3554 | 1.2842 | 1.0371 | 0.7508 | 0.7519 |
| Vermilion Parish | 1.8039 | 1.6158 | 1.1098 | 0.7615 | 0.8088 |
| | | | | | |
| Total | 2.0137 | 1.8172 | 1.3769 | 0.9893 | 0.9795 |

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, 2025

**Gross Reported Loss Development Factors**

**Loss & DCC**

| AY | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 192 | 204 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004 | 11,044,553 | 12,967,089 | 13,144,663 | 13,367,494 | 13,232,094 | 13,473,832 | 13,511,961 | 13,429,237 | 13,440,099 | 13,520,619 | 13,520,630 | 13,520,630 | 13,520,630 | 13,520,630 | 13,520,403 | 13,520,403 | 13,520,403 |
| 2005 | 73,345,535 | 35,910,767 | 39,016,403 | 39,065,511 | 41,484,502 | 41,092,229 | 41,951,677 | 41,339,019 | 41,101,111 | 41,102,364 | 41,103,331 | 41,104,601 | 40,984,939 | 40,984,939 | 40,988,169 | 40,988,169 | 40,988,169 |
| 2006 | 15,492,285 | 22,633,975 | 23,824,758 | 24,006,608 | 24,287,116 | 24,300,011 | 24,299,116 | 24,300,528 | 24,300,606 | 24,300,253 | 24,334,769 | 24,335,434 | 24,335,434 | 24,335,294 | 24,335,294 | 24,335,294 | 24,335,294 |
| 2007 | 19,602,982 | 21,830,303 | 22,766,805 | 22,763,099 | 23,002,819 | 23,064,238 | 23,104,259 | 23,037,398 | 23,110,605 | 23,138,162 | 23,138,122 | 23,138,083 | 23,138,083 | 23,138,083 | 23,138,083 | 23,138,083 | 23,137,866 |
| 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 | |
| 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 | | |
| 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 | | | |
| 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 | 5,489,564 | 5,489,842 | | | | |
| 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 | 4,370,972 | | | | | |
| 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 | | | | | | |
| 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 | 2,608,977 | | | | | | | |
| 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 | | | | | | | | |
| 2018 | 827,602 | 1,349,007 | 1,349,007 | 1,349,007 | 1,349,007 | 1,349,007 | 1,349,745 | 1,349,745 | | | | | | | | | |
| 2019 | 1,504,515 | 2,595,113 | 2,650,739 | 2,638,757 | 2,631,953 | 2,631,953 | 2,631,857 | | | | | | | | | | |
| 2020 | 853,741 | 927,884 | 959,214 | 921,016 | 891,016 | 855,813 | | | | | | | | | | | |
| 2021 | 1,510,408 | 2,005,449 | 2,109,846 | 2,125,211 | 2,132,131 | | | | | | | | | | | | |
| 2022 | 1,997,182 | 3,044,438 | 2,905,740 | 2,993,178 | | | | | | | | | | | | | |
| 2023 | 13,053,501 | 14,239,098 | 14,794,470 | | | | | | | | | | | | | | |
| 2024 | 9,587,503 | 12,758,107 | | | | | | | | | | | | | | | |
| 2025 | 6,820,710 | | | | | | | | | | | | | | | | |

**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 | |
| 2005 | 0.490 | 1.086 | 1.001 | 1.062 | 0.991 | 1.021 | 0.985 | 0.994 | 1.000 | 1.000 | 1.000 | 0.997 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 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 | |
| 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 | |
| 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 | |
| 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 | |
| 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 | | |
| 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 | | | |
| 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 | | | | |
| 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 | | | | | |
| 2014 | 1.194 | 1.048 | 0.985 | 1.025 | 1.000 | 1.003 | 1.007 | 0.993 | 1.003 | 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 | | | | | | | |
| 2016 | 1.063 | 0.989 | 1.011 | 1.006 | 1.002 | 0.993 | 1.000 | 1.000 | 1.000 | | | | | | | | |
| 2017 | 1.182 | 1.074 | 1.001 | 1.000 | 1.008 | 1.001 | 1.000 | 1.000 | | | | | | | | | |
| 2018 | 1.630 | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 | 1.000 | | | | | | | | | | |
| 2019 | 1.725 | 1.021 | 0.995 | 0.997 | 1.000 | 1.000 | | | | | | | | | | | |
| 2020 | 1.087 | 1.034 | 0.960 | 0.967 | 0.960 | | | | | | | | | | | | |
| 2021 | 1.328 | 1.052 | 1.007 | 1.003 | | | | | | | | | | | | | |
| 2022 | 1.524 | 0.954 | 1.030 | | | | | | | | | | | | | | |
| 2023 | 1.091 | 1.039 | | | | | | | | | | | | | | | |
| 2024 | 1.331 | | | | | | | | | | | | | | | | |

| 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 | 0.970 | 1.057 | 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 | |
| Wtd - Last 3 Years | 1.219 | 1.027 | 1.011 | 0.995 | 0.993 | 1.000 | 1.000 | 1.000 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| All Years | 1.218 | 1.036 | 1.005 | 1.004 | 1.000 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| Last 3 Years | 1.315 | 1.015 | 0.999 | 0.989 | 0.987 | 1.001 | 1.000 | 1.000 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| All Years x Hi/Lo | 1.229 | 1.035 | 1.006 | 1.003 | 1.001 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | | | | | | |
| All Years x 2005 | 1.254 | 1.033 | 1.005 | 1.001 | 1.000 | 0.999 | 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 | 1.330 | 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 |
| Current | 1.330 | 1.032 | 1.008 | 1.003 | 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 | 1.395 | 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 |
| Current | 1.399 | 1.052 | 1.019 | 1.011 | 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
All figures adjusted to exclude Depop losses
* Non-PCS event prior to 2012, excludes PCS events with more than $5 million in incurred losses 2012 and subsequent

**Louisiana Citizens Property Insurance Corporation**
Special Property
Gross Basis
Non-CAT Only ($000's) *
Evaluation As Of December 31, 2025

**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 | 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 | 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 | 13,637,677 | 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 | 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 | 12,494,345 | | | | | | |
| 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 | 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 | 13,830,008 | | | | | | | | |
| 2018 | 5,912,537 | 6,485,946 | 6,634,014 | 6,612,615 | 6,531,617 | 6,510,438 | 6,536,653 | 6,558,297 | | | | | | | | | |
| 2019 | 8,389,355 | 8,968,122 | 8,957,034 | 8,934,831 | 8,911,071 | 8,916,319 | 8,916,017 | | | | | | | | | | |
| 2020 | 7,490,545 | 7,725,648 | 7,848,487 | 7,680,762 | 7,660,279 | 7,660,048 | | | | | | | | | | | |
| 2021 | 6,286,582 | 7,051,450 | 6,987,175 | 6,887,446 | 6,902,212 | | | | | | | | | | | | |
| 2022 | 12,990,088 | 14,988,581 | 15,042,668 | 15,291,997 | | | | | | | | | | | | | |
| 2023 | 25,162,423 | 26,725,741 | 27,620,500 | | | | | | | | | | | | | | |
| 2024 | 36,046,731 | 38,379,137 | | | | | | | | | | | | | | | |
| 2025 | 22,819,152 | | | | | | | | | | | | | | | | |

**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 | 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 | 1.007 | 1.003 | 1.002 | 1.000 | 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 | 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 | 1.000 | | | | | |
| 2014 | 1.040 | 1.009 | 1.007 | 0.996 | 1.004 | 0.997 | 1.000 | 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 | 1.000 | | | | | | | |
| 2016 | 1.060 | 1.020 | 1.019 | 0.996 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | | | | | | | | |
| 2017 | 1.098 | 1.008 | 1.018 | 1.004 | 1.020 | 0.989 | 0.996 | 0.988 | | | | | | | | | |
| 2018 | 1.097 | 1.023 | 0.997 | 0.988 | 0.997 | 1.004 | 1.003 | | | | | | | | | | |
| 2019 | 1.069 | 0.999 | 0.998 | 0.997 | 1.001 | 1.000 | | | | | | | | | | | |
| 2020 | 1.031 | 1.016 | 0.979 | 0.997 | 1.000 | | | | | | | | | | | | |
| 2021 | 1.122 | 0.991 | 0.986 | 1.002 | | | | | | | | | | | | | |
| 2022 | 1.154 | 1.004 | 1.017 | | | | | | | | | | | | | | |
| 2023 | 1.062 | 1.033 | | | | | | | | | | | | | | | |
| 2024 | 1.065 | | | | | | | | | | | | | | | | |

| 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 | 0.974 | 1.023 | 1.004 | 1.005 | 1.003 | 1.001 | 1.003 | 0.999 | 1.000 | 1.000 | 0.999 | 0.994 | 1.001 | 1.000 | 1.000 | 1.000 | |
| Wtd - Last 3 Years | 1.079 | 1.018 | 0.999 | 0.999 | 0.999 | 0.996 | 0.999 | 0.996 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 | 1.000 | |
| All Years | 1.069 | 1.017 | 1.003 | 1.001 | 1.003 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 0.997 | 1.000 | 1.000 | 1.000 | 1.000 | |
| Last 3 Years | 1.094 | 1.009 | 0.994 | 0.999 | 0.999 | 0.998 | 1.000 | 0.996 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 | 1.000 | |
| All Years x Hi/Lo | 1.080 | 1.015 | 1.003 | 1.000 | 1.002 | 1.000 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | | | | | | |
| All Years x 2005 | 1.098 | 1.014 | 1.004 | 0.999 | 1.002 | 0.999 | 1.000 | 1.001 | 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 | 1.095 | 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 |
| Current | 1.090 | 1.015 | 1.003 | 1.002 | 1.002 | 1.001 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

**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 | 1.117 | 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 |
| Current | 1.116 | 1.024 | 1.009 | 1.006 | 1.004 | 1.002 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

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 | Estimated One Year Coverage Increase | Cumulative Coverage Increase to 7/1/26 | Selected Coverage Increase from 7/1/26 to 1/1/28 | Total Estimated Coverage Increase to 1/1/28 | Premium Trend Factor |
|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (5) |
| **Homeowners** | | | | | |
| 7/1/2021 | 4.2% | 46.1% | 6.1% | 55.0% | 1.467 |
| 7/1/2022 | 9.7% | 40.3% | 6.1% | 48.8% | 1.414 |
| 7/1/2023 | 8.7% | 27.9% | 6.1% | 35.7% | 1.303 |
| 7/1/2024 | 9.5% | 17.7% | 6.1% | 24.8% | 1.211 |
| 7/1/2025 | 7.5% | 7.5% | 6.1% | 14.0% | 1.119 |
| **Dwelling Fire & EC** | | | | | |
| 7/1/2021 | 0.4% | 47.6% | 6.1% | 56.6% | 1.481 |
| 7/1/2022 | 9.9% | 47.0% | 6.1% | 55.9% | 1.475 |
| 7/1/2023 | 10.3% | 33.8% | 6.1% | 41.9% | 1.356 |
| 7/1/2024 | 12.3% | 21.2% | 6.1% | 28.6% | 1.243 |
| 7/1/2025 | 8.0% | 8.0% | 6.1% | 14.5% | 1.123 |
| **Renters / Condo** | | | | | |
| 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 |
| 7/1/2025 | 0.0% | 0.0% | 1.5% | 1.5% | 1.013 |
| **Mobile Home** | | | | | |
| 7/1/2021 | 0.1% | 0.1% | 0.8% | 0.9% | 1.007 |
| 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 |
| 7/1/2025 | 0.0% | 0.0% | 0.8% | 0.8% | 1.006 |
| **Wind Only** | | | | | |
| 7/1/2021 | 0.6% | 35.9% | 7.6% | 46.2% | 1.393 |
| 7/1/2022 | 8.5% | 35.1% | 7.6% | 45.3% | 1.385 |
| 7/1/2023 | 8.3% | 24.4% | 7.6% | 33.9% | 1.288 |
| 7/1/2024 | 8.0% | 14.9% | 7.6% | 23.7% | 1.201 |
| 7/1/2025 | 6.4% | 6.4% | 7.6% | 14.4% | 1.123 |

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 7/01/26 to 1/01/28.

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

(5) = [1 + Column (3)] x [1 + Column (4)] - 1.

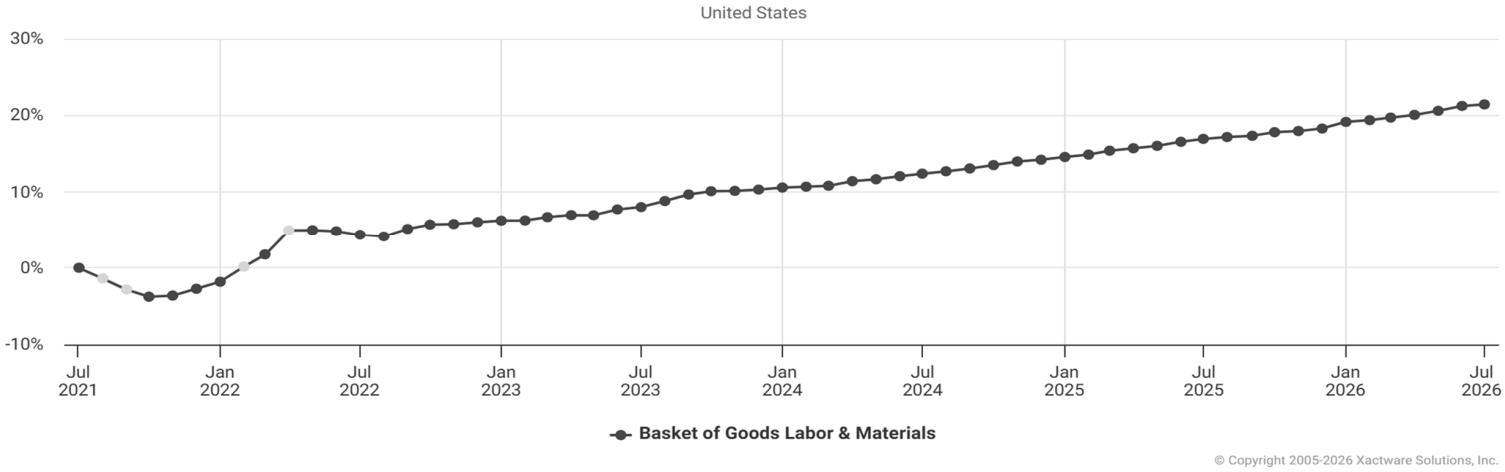
(6) = 1 + .85 x Column (5). (Rerating current inforce policies shows that 1% more coverage results in .85% more premium.)

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

| Quarter/Year | Pure Premium | 8 Point Fitted PP | 12 Point Fitted PP | 16 Point Fitted PP | 20 Point Fitted PP | All Point Fitted PP | Annual Change |
|---|---|---|---|---|---|---|---|
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| 1 /2020 | 250 | 20 | 55 | 132 | 192 | 206 | |
| 2 / 2020 | 239 | 24 | 60 | 137 | 196 | 209 | |
| 3 / 2020 | 259 | 27 | 65 | 143 | 198 | 211 | |
| 4 / 2020 | 257 | 31 | 71 | 147 | 202 | 213 | |
| 1 /2021 | 235 | 35 | 77 | 153 | 204 | 215 | -5.8% |
| 2 / 2021 | 229 | 40 | 83 | 158 | 209 | 217 | -4.1% |
| 3 / 2021 | 212 | 45 | 90 | 164 | 211 | 219 | -18.3% |
| 4 / 2021 | 230 | 52 | 98 | 169 | 213 | 221 | -10.7% |
| 1 / 2022 | 238 | 59 | 107 | 176 | 217 | 224 | 1.3% |
| 2 / 2022 | 199 | 67 | 116 | 183 | 219 | 226 | -12.9% |
| 3 / 2022 | 142 | 77 | 125 | 189 | 224 | 228 | -32.9% |
| 4 / 2022 | 127 | 87 | 136 | 196 | 226 | 230 | -44.8% |
| 1 / 2023 | 159 | 100 | 147 | 202 | 228 | 233 | -33.2% |
| 2 / 2023 | 174 | 114 | 161 | 211 | 233 | 235 | -12.6% |
| 3 / 2023 | 244 | 130 | 174 | 217 | 235 | 237 | 71.4% |
| 4 / 2023 | 267 | 148 | 189 | 226 | 240 | 240 | 111.2% |
| 1 / 2024 | 303 | 169 | 204 | 235 | 242 | 242 | 90.7% |
| 2 / 2024 | 367 | 194 | 221 | 242 | 247 | 245 | 111.0% |
| 3 / 2024 | 364 | 221 | 240 | 252 | 250 | 247 | 49.5% |
| 4 / 2024 | 377 | 252 | 262 | 260 | 252 | 250 | 40.8% |
| 1 / 2025 | 372 | 287 | 284 | 270 | 257 | 252 | 22.5% |
| 2 / 2025 | 354 | 327 | 308 | 279 | 260 | 257 | -3.5% |
| 3 / 2025 | 312 | 376 | 334 | 290 | 265 | 260 | -14.4% |
| 4 / 2025 | 307 | 428 | 361 | 302 | 268 | 262 | -18.6% |
| | | 69.8% | 37.8% | 16.2% | 6.3% | 4.8% | 14.3% |

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

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




| | | | |
|---|---|---|---|
| Five Year Trend from July 2021 to July 2026: | 21% | Implied Average Annual Trend from July 2021 to July 2026: | 4.0% |
| Three Year Trend from July 2023 to July 2026: | 12% | Implied Average Annual Trend from July 2023 to July 2026: | 4.0% |

Source: Xactware Solutions, Inc.

**Exhibit 15**

# 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 :** 4.0%
**(2b) Industry labor & materials three year implied annual trend :** 4.0%

**Selected Loss Trend**

(3) Up-To-Date Selection: 4.5%
(4) Projected Period Selection: 3.5%

| Mid Point of AY | Up-to-Date Period End | Projection Period End | Up-to-Date Trend Length | Projection Trend Length | Current Cost Factor |
|---|---|---|---|---|---|
| (5) | (6) | (7) | (8) | (9) | (10) |
| 7/1/2021 | 7/1/2025 | 1/1/2028 | 4.00 | 2.50 | 1.300 |
| 7/1/2022 | 7/1/2025 | 1/1/2028 | 3.00 | 2.50 | 1.244 |
| 7/1/2023 | 7/1/2025 | 1/1/2028 | 2.00 | 2.50 | 1.190 |
| 7/1/2024 | 7/1/2025 | 1/1/2028 | 1.00 | 2.50 | 1.139 |
| 7/1/2025 | 7/1/2025 | 1/1/2028 | 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+ Up-To-Date Selection) ^ (8) x (1 + Projected Period Selection) ^ (9)

# Credibilities

| (1) Plan / Product | (2) Earned House Years 2021-2025 | (3) Credibility |
|---|---|---|
| **FAIR Plan** | | |
| Homeowners | 52,917 | 1.0000 |
| Fire | 236,502 | 1.0000 |
| EC | 236,502 | 1.0000 |
| Renters/Condo | 2,360 | 0.2429 |
| Mobile Home | 30,990 | 0.8802 |
| Wind Only | 136,336 | 1.0000 |
| **Coastal Plan** | | |
| Homeowner | 672 | 0.1296 |
| Fire | 15,750 | 0.6275 |
| EC | 15,750 | 0.6275 |
| Renters/Condo | 53 | 0.0364 |
| Mobile Home | 2,799 | 0.2645 |
| Wind Only | 3,954 | 0.3144 |

(2) Source: LCPIC Data
(3) Based on full credibitilty criterion of 40,000 earned house years; partial credibility = (EHY's/40,000)^.5

# LCPIC Expected Loss Ratio Calculation

**FAIR Plan**

| | (1) Non-Cat Loss Ratio | (2) Rate Change | (3) Loss & Prem. Trend | (4) Adj. Loss Ratio |
|---|---|---|---|---|
| **Homeowners** | 9.25 | 1.0816 | 0.9826 | 8.40 |
| **Fire** | 74.35 | 1.0428 | 0.9786 | 69.77 |
| **EC** | 3.61 | 1.0476 | 0.9786 | 3.37 |
| **Renters** | 10.19 | 1.0310 | 1.0450 | 10.33 |
| **Mobile Home** | 6.13 | 1.1194 | 1.0450 | 5.72 |
| **Wind Only** | 2.23 | 0.9698 | 0.9913 | 2.28 |

**Coastal Plan**

| | (1) Non-Cat Loss Ratio | (2) Rate Change | (3) Loss & Prem. Trend | (4) Adj. Loss Ratio |
|---|---|---|---|---|
| **Homeowners** | 3.93 | 0.9546 | 0.9826 | 4.05 |
| **Fire** | 58.36 | 0.9584 | 0.9786 | 59.59 |
| **EC** | 0.37 | 0.9484 | 0.9786 | 0.38 |
| **Renters** | 5.88 | 0.9310 | 1.0450 | 6.60 |
| **Mobile Home** | 5.16 | 0.9852 | 1.0450 | 5.47 |
| **Wind Only** | 0.36 | 1.0260 | 0.9913 | 0.35 |

(1) The credibility weighted Non-Cat loss ratio from last year's approved rate filing
(2) 1/1/2026 rate change
(3) = (1+Loss Trend)/(1+Prem. Trend) (See Exhibits 13 and 15)
(4) = (1)/(2)*(3)

LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION

EXPENSE LOADINGS IN 2026 RATES

| Expense Component (as % of Premium) | FAIR | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2025 Rate Indications HO | | 2026 Rate Indications HO | | 2025 Rate Indications Fire | | 2026 Rate Indications Fire | | 2025 Rate Indications Allied Lines | | 2026 Rate Indications Allied Lines | |
| | Variable | Fixed | Variable | Fixed | Variable | Fixed | Variable | Fixed | Variable | Fixed | Variable | Fixed |
| Commisions | 9.75% | 0.00% | 10.75% | 0.00% | 9.75% | 0.00% | 10.50% | 0.00% | 9.75% | 0.00% | 10.50% | 0.00% |
| General & Other Acq | 1.00% | 1.00% | 1.90% | 1.90% | 1.13% | 1.13% | 1.50% | 1.50% | 1.13% | 1.13% | 1.90% | 1.90% |
| Taxes, L, F | 1.25% | 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% | 2.00% | 0.00% | 2.00% | 0.00% | 2.00% | 0.00% | 2.00% | 0.00% | 2.00% | 0.00% | 2.00% |
| TOTAL | 12.00% | 3.00% | 13.90% | 3.90% | 12.13% | 3.13% | 13.25% | 3.50% | 12.13% | 3.13% | 13.65% | 3.90% |
| | | | | | | | | | | | | |
| ULAE (as % of Loss & ALAE) * | 0.00% | | 0.00% | | 0.00% | | 0.00% | | 0.00% | | 0.00% | |

| Expense Component (as % of Premium) | COASTAL | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2025 Rate Indications HO | | 2026 Rate Indications HO | | 2025 Rate Indications Fire | | 2026 Rate Indications Fire | | 2025 Rate Indications Allied Lines | | 2026 Rate Indications Allied Lines | |
| | Variable | Fixed | Variable | Fixed | Variable | Fixed | Variable | Fixed | Variable | Fixed | Variable | Fixed |
| Commisions | 9.75% | 0.00% | 10.75% | 0.00% | 9.75% | 0.00% | 10.50% | 0.00% | 9.75% | 0.00% | 10.50% | 0.00% |
| General & Other Acq | 1.00% | 1.00% | 1.90% | 1.90% | 1.13% | 1.13% | 1.50% | 1.50% | 1.13% | 1.13% | 1.90% | 1.90% |
| Taxes, L, F | 1.25% | 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% | 2.00% | 0.00% | 2.00% | 0.00% | 2.00% | 0.00% | 2.00% | 0.00% | 2.00% | 0.00% | 2.00% |
| TOTAL | 12.00% | 3.00% | 13.90% | 3.90% | 12.13% | 3.13% | 13.25% | 3.50% | 12.13% | 3.13% | 13.65% | 3.90% |
| | | | | | | | | | | | | |
| 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 2026 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) | $ 15,682,366 | NA | $ 22,248,960 | $ 39,051 | $ 2,883,581 | $ 18,731,542 |
| (2) | Location Premium | $ 76,841,183 | NA | $ 142,943,417 | $ 498,409 | $ 19,093,183 | $ 113,240,403 |
| (3) | AAL to Location Premium | 20.41% | NA | 15.56% | 7.84% | 15.10% | 16.54% |
| (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 | 22.86% | NA | 17.28% | 9.01% | 16.91% | 18.53% |
| (6) | Loss & Prem Trend Factor | 0.9848 | NA | 0.9848 | 1.0289 | 1.0366 | 0.9707 |
| (7) | On Level Factor | 1.0674 | NA | 1.0358 | 1.0362 | 1.1041 | 0.9756 |
| (8) | Expected CAT Loss & ALAE Ratio | 21.09% | NA | 16.43% | 8.95% | 15.88% | 18.44% |
| | | | | **COASTAL PLAN** | | | |
| (1) | Average Annual Loss (AAL) | $ 175,889 | NA | $ 1,411,980 | $ 967 | $ 310,142 | $ 919,763 |
| (2) | Location Premium | $ 1,058,919 | NA | $ 11,959,586 | $ 7,758 | $ 1,909,092 | $ 6,012,719 |
| (3) | AAL to Location Premium | 16.61% | NA | 11.81% | 12.47% | 16.25% | 15.30% |
| (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 | 18.35% | NA | 13.16% | 14.34% | 18.20% | 17.13% |
| (6) | Loss & Prem Trend Factor | 0.9848 | NA | 0.9848 | 1.0289 | 1.0366 | 0.9707 |
| (7) | On Level Factor | 0.9495 | NA | 0.9554 | 0.9747 | 0.9874 | 1.0215 |
| (8) | Expected CAT Loss & ALAE Ratio | 19.03% | NA | 13.56% | 15.14% | 19.11% | 16.28% |

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 (3/31/26) and average accident date (1/1/28) 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 1/1/2026 applied to actual policies. See Exhibit 9. Location Premium is as of 3/31/26.

(8) = (5) x (6) / (7)

# Allocation of Net Cost of Reinsurance by Product

| | FAIR PLAN | | | | | |
|---|---|---|---|---|---|---|
| | HO | Fire | EC | Renter/Condo | Mobile Home | Wind |
| (1) Net Cost of Reinsurance | $ 125,830,000 | NA | $ 125,830,000 | $ 125,830,000 | $ 125,830,000 | $ 125,830,000 |
| (2) Average Annual Loss (AAL) - product | $ 13,584,419 | NA | $ 18,926,484 | $ 34,758 | $ 2,418,894 | $ 15,830,179 |
| (3) AAL - all products | $ 53,460,325 | NA | $ 53,460,325 | $ 53,460,325 | $ 53,460,325 | $ 53,460,325 |
| (4) Allocated Net Cost of Reinsurance | $ 31,973,757 | NA | $ 44,547,419 | $ 81,811 | $ 5,693,371 | $ 37,259,622 |
| (4B) Allocated Retained Risk Load | $ 2,294,777 | NA | $ 3,197,197 | $ 5,872 | $ 408,617 | $ 2,674,147 |
| (5) Location Premium | $ 76,841,183 | NA | $ 142,943,417 | $ 498,409 | $ 19,093,183 | $ 113,240,403 |
| (6) On-Level Factor | 1.0674 | NA | 1.0358 | 1.0362 | 1.1041 | 0.9756 |
| (7) On-Level Premium | $ 82,018,787 | NA | $ 148,058,711 | $ 516,474 | $ 21,080,971 | $ 110,475,083 |
| (8) Net Cost of Reinsurance Load | 41.78% | NA | 32.25% | 16.98% | 28.95% | 36.15% |

| | COASTAL PLAN | | | | | |
|---|---|---|---|---|---|---|
| | HO | Fire | EC | Renter/Condo | Mobile Home | Wind |
| (1) Net Cost of Reinsurance | $ 125,830,000 | NA | $ 125,830,000 | $ 125,830,000 | $ 125,830,000 | $ 125,830,000 |
| (2) Average Annual Loss (AAL) - product | $ 163,088 | NA | $ 1,338,324 | $ 905 | $ 294,127 | $ 869,145 |
| (3) AAL - all products | $ 53,460,325 | NA | $ 53,460,325 | $ 53,460,325 | $ 53,460,325 | $ 53,460,325 |
| (4) Allocated Net Cost of Reinsurance | $ 383,862 | NA | $ 3,150,025 | $ 2,130 | $ 692,290 | $ 2,045,713 |
| (4B) Allocated Retained Risk Load | $ 27,631 | NA | $ 226,742 | $ 153 | $ 49,832 | $ 147,253 |
| (5) Location Premium | $ 1,058,919 | NA | $ 11,959,586 | $ 7,758 | $ 1,909,092 | $ 6,012,719 |
| (6) On-Level Factor | 0.9495 | NA | 0.9554 | 0.9747 | 0.9874 | 1.0215 |
| (7) On-Level Premium | $ 1,005,451 | NA | $ 11,425,902 | $ 7,561 | $ 1,885,066 | $ 6,141,889 |
| (8) Net Cost of Reinsurance Load | 40.93% | NA | 29.55% | 30.20% | 39.37% | 35.71% |

Notes:

(1) = Exhibit 21, row (11)

(2) Modeled Hurricane loss using a blend of RMS v23 Long Term and AIR Touchstone v12 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 1/1/26 and subsequent. See Exhibit 9.

(7) = (5) * (6)

(8) = (4) / (7)

**Exhibit 21**

## Louisiana Citizens Property Insurance Corporation Net Reinsurance Costs

| | |
|---|---|
| (1) Projected September 30, 2026 Total Insured Value Used for Reinsurance Firm Order Terms (in billions): | 45.4 |
| (2) March 31, 2026 Total Insured Value Used for Catastrophe Modeling (in billions): | 41.2 |
| (3) Ratio of March 31, 2026 to Projected September 30, 2026 Total Insured Value: | 0.907 |
| (3B) Selected Adjustment to Reinsurance Costs based on Contract Terms with Respect to TIV Changes: | 0.900 |

| Layer | Limit | | Retention | Placed | Total Cost Including RPP / Reinstatement using projected 9/30/26 TIV (4) | Total Cost Including RPP / Reinstatement using 3/31/26 TIV (5) | Commercial Modeled Hurr Recoveries (6) | Personal Modeled Hurr Recoveries (7) | Allocated Personal Total Cost Including RPP / Reinstatement (8) | Expected Revenue Sharing (9) | Personal Net Reinsurance Costs (10) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Layer 1 | 100,000,000 | xs | 200,000,000 | 80.0% | 25,776,334 | 23,198,701 | 1,023,608 | 4,213,086 | 18,664,088 | 1,425,597 | 13,025,405 |
| Layer 2 | 165,000,000 | xs | 300,000,000 | 37.4% | 15,380,960 | 13,842,864 | 560,513 | 2,270,551 | 11,102,161 | 848,003 | 7,983,606 |
| Layer 3 | 360,000,000 | xs | 465,000,000 | 100.0% | 43,083,313 | 38,774,982 | 1,536,034 | 6,055,705 | 30,929,653 | 2,362,463 | 22,511,486 |
| Bayou 24 B | 75,000,000 | xs | 465,000,000 | 100.0% | 14,205,086 | 12,784,577 | 505,810 | 2,010,636 | 10,214,855 | 0 | 8,204,219 |
| Bayou 26 (150M p/o) | 510,000,000 | xs | 540,000,000 | 29.4% | 10,761,572 | 9,685,415 | 627,484 | 2,468,491 | 7,722,401 | 0 | 5,253,911 |
| Layer 4 | 370,000,000 | xs | 825,000,000 | 100.0% | 23,269,487 | 20,942,538 | 518,849 | 2,108,319 | 16,806,517 | 1,283,712 | 13,414,486 |
| Bayou 25 | 280,000,000 | xs | 1,050,000,000 | 100.0% | 20,483,424 | 18,435,082 | 650,502 | 2,567,149 | 14,708,120 | 0 | 12,140,971 |
| Bayou 24 A | 200,000,000 | xs | 1,330,000,000 | 100.0% | 17,432,117 | 15,688,905 | 354,588 | 1,409,522 | 12,535,418 | 0 | 11,125,895 |
| Layer 2 - PP/RPP | 165,000,000 | xs | 300,000,000 | 62.7% | 31,507,938 | 28,357,144 | 940,191 | 3,808,569 | 22,742,807 | 1,737,137 | 17,197,101 |
| Top & Drop | 100,000,000 | xs | 1,195,000,000 | 21.0% | 21,000,000 | 18,900,000 | 176,677 | 731,244 | 15,222,158 | 1,162,696 | 13,328,218 |
| L1 2nd Event | 100,000,000 | xs | 200,000,000 | 12.5% | 2,500,000 | 2,250,000 | 9,391 | 40,439 | 1,825,973 | 139,471 | 1,646,063 |
| All Layers Combined | | | | | 225,400,231 | 202,860,208 | 6,903,647 | 27,683,711 | 162,474,151 | 8,959,078 | 125,831,362 |

(11) Selected Net Cost of Reinsurance: 125,830,000

(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, 2026 (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 v12 models. (Adjusted to include estimated ALAE based on Exhibit 19)

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

(9) = (8) x 7.6% (Based on the brokerage revenue sharing agreed to). Does not apply to the Cat Bonds.

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

**Louisiana Citizens Property Insurance Corporation** **Exhibit 22**

**2025 Retained Risk Load** 

| Layer | Layer Bottom (millions) | Layer Top (millions) | Limit (millions) (1) | Modeled AAL (2) | Risk Transfer and Reinsurance Premiums (3) | Placement (4) | @ 100% Risk Transfer and Reinsurance Premiums (5) | ROL (6) | LOL (7) | Reinsurers Expenses (8) | Reinsurers Profit (9) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1A | 0 | 100 | 100 | 18,846,076 | | 0.0% | 47,000,000 | 47.0% | 18.8% | 23.0% | 7.0% |
| 1B | 100 | 200 | 100 | 9,071,105 | | 0.0% | 37,000,000 | 37.0% | 9.1% | 23.0% | 7.0% |
| 2 | 200 | 300 | 100 | 5,236,695 | 23,198,701 | 80.0% | 28,998,376 | 29.0% | 6.5% | 23.0% | 7.0% |
| 3 | 300 | 465 | 165 | 7,579,825 | 42,200,008 | 100.0% | 42,200,008 | 25.6% | 4.6% | 23.0% | 7.0% |
| 4 | 465 | 825 | 360 | 7,591,738 | 38,774,982 | 100.0% | 38,774,982 | 10.8% | 2.1% | 23.0% | 7.0% |
| 5 | 465 | 540 | 75 | 2,516,446 | 12,784,577 | 100.0% | 12,784,577 | 17.0% | 3.4% | 23.0% | 7.0% |
| 6 | 540 | 1,050 | 510 | 3,095,974 | 9,685,415 | 100.0% | 9,685,415 | 1.9% | 0.6% | 23.0% | 7.0% |
| 7 | 825 | 1,195 | 370 | 2,627,168 | 20,942,538 | 100.0% | 20,942,538 | 5.7% | 0.7% | 23.0% | 7.0% |
| 8 | 1,050 | 1,330 | 280 | 3,217,651 | 18,435,082 | 100.0% | 18,435,082 | 6.6% | 1.1% | 23.0% | 7.0% |
| 9 | 1,330 | 1,530 | 200 | 1,764,111 | 15,688,905 | 100.0% | 15,688,905 | 7.8% | 0.9% | 23.0% | 7.0% |

| Layer | Layer Bottom (millions) | Layer Top (millions) | Margin Ratio (10) | Margin On Line (11) | $ Margin (12) | Fixed Cost (13) | Profit (14) | Total $ Risk Load (15) | Indicated Retained $ Risk Load (16) | Selected Retained $ Risk Load (16) |
|---|---|---|---|---|---|---|---|---|---|---|
| 1A | 0 | 100 | 249% | 28.2% | 28,153,924 | 10,810,000 | 3,290,000 | 14,053,924 | 14,053,924 | 0 |
| 1B | 100 | 200 | 408% | 27.9% | 27,928,895 | 8,510,000 | 2,590,000 | 16,828,895 | 16,828,895 | 8,425,000 |
| 2 | 200 | 300 | 443% | 22.5% | 22,452,508 | 6,669,627 | 2,029,886 | 13,752,995 | 2,750,599 | 2,750,599 |
| 3 | 300 | 465 | 557% | 21.0% | 34,620,183 | 9,706,002 | 2,954,001 | 21,960,181 | 0 | 0 |
| 4 | 465 | 825 | 511% | 8.7% | 31,183,244 | 8,918,246 | 2,714,249 | 19,550,749 | 0 | 0 |
| 5 | 465 | 540 | 508% | 13.7% | 10,268,131 | 2,940,453 | 894,920 | 6,432,758 | 0 | 0 |
| 6 | 540 | 1,050 | 313% | 1.3% | 6,589,440 | 2,227,645 | 677,979 | 3,683,816 | 0 | 0 |
| 7 | 825 | 1,195 | 797% | 5.0% | 18,315,370 | 4,816,784 | 1,465,978 | 12,032,609 | 0 | 0 |
| 8 | 1,050 | 1,330 | 573% | 5.4% | 15,217,430 | 4,240,069 | 1,290,456 | 9,686,906 | 0 | 0 |
| 9 | 1,330 | 1,530 | 889% | 7.0% | 13,924,795 | 3,608,448 | 1,098,223 | 9,218,123 | 0 | 0 |

Selected Retained Risk Load: 11,175,599

Notes:

1,530 top end is estimated based on 1/150 year event per 50/50 blend of RMS RiskLink v23 and Verisk Touchstone v12 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 ].

(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 Losses | (2) Selected Risk Load | (3) Allocated Risk Load |
|---|---|---|---|
| **Commercial** | 12,686,332 | | 2,143,379 |
| **Personal** | 53,460,325 | | 9,032,220 |
| **Total** | 66,146,657 | 11,175,599 | 11,175,599 |

| | (4) Personal Modeled Hurricane Losses | (5) Personal Modeled Hurricane Loss Percentage | (6) FAIR / Coastal Selected Allocation Percentage | (7) Personal FAIR / Coastal Risk Load |
|---|---|---|---|---|
| **Personal FAIR Plan** | 50,794,735 | 95.0% | 95.0% | 8,580,609 |
| **Personal Coastal Plan** | 2,665,590 | 5.0% | 5.0% | 451,611 |
| **Total** | 53,460,325 | | | 9,032,220 |

(1), (4) are hurricane losses generated by a 50/50 blend of RMS RiskLink v23 and Verisk Touchstone v12 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 | | | | $ 31,973,757 |
| | | | | | | (7) | | (9) | | | (11) | | | |
| | (2) | (3) | (4) | (5) | (6) | Loss | (8) | Adjusted | | (10) | On Level | | (12) | (13) |
| (1) | Location | Gross | Risk | Gross | ALAE | Trend | On Level | Gross | | Parish AAL/ | Location | | Parish | Parish NCR |
| Parish | Premium | LongTerm AAL | Count | Cat Loss Ratio | Factor | Factor | Factor | Cat Loss Ratio | | Statewide AAL | Premium | | NCR | Loads |
| Acadia | $200,182 | $25,202 | 35 | 12.59% | 1.1200 | 0.9848 | 1.0722 | 12.95% | | 0.16% | $214,640 | $ | 51,382 | 23.94% |
| Allen | $17,856 | $1,812 | 5 | 10.15% | 1.1200 | 0.9848 | 1.0018 | 11.17% | | 0.01% | $17,888 | $ | 3,694 | 20.65% |
| Ascension | $459,815 | $60,651 | 86 | 13.19% | 1.1200 | 0.9848 | 1.2604 | 11.54% | | 0.39% | $579,562 | $ | 123,657 | 21.34% |
| Assumption | $194,028 | $21,876 | 32 | 11.27% | 1.1200 | 0.9848 | 1.1443 | 10.86% | | 0.14% | $222,026 | $ | 44,602 | 20.09% |
| Avoyelles | $25,584 | $2,993 | 8 | 11.70% | 1.1200 | 0.9848 | 1.1765 | 10.97% | | 0.02% | $30,099 | $ | 6,103 | 20.28% |
| Beauregard | $27,849 | $2,558 | 7 | 9.19% | 1.1200 | 0.9848 | 0.9138 | 11.09% | | 0.02% | $25,450 | $ | 5,216 | 20.50% |
| Bienville | $10,739 | $844 | 2 | 7.85% | 1.1200 | 0.9848 | 1.0840 | 7.99% | | 0.01% | $11,642 | $ | 1,720 | 14.77% |
| Bossier | $93,110 | $7,810 | 18 | 8.39% | 1.1200 | 0.9848 | 1.2075 | 7.66% | | 0.05% | $112,430 | $ | 15,923 | 14.16% |
| Caddo | $465,448 | $43,122 | 95 | 9.26% | 1.1200 | 0.9848 | 1.1201 | 9.12% | | 0.27% | $521,329 | $ | 87,918 | 16.86% |
| Calcasieu | $440,996 | $42,994 | 62 | 9.75% | 1.1200 | 0.9848 | 1.1336 | 9.49% | | 0.27% | $499,932 | $ | 87,657 | 17.53% |
| Caldwell | $0 | $0 | 0 | 10.02% | 1.1200 | 0.9848 | 1.0000 | 11.05% | | 0.00% | $0 | $ | - | 17.90% |
| Cameron | $24,445 | $2,997 | 2 | 12.26% | 1.1200 | 0.9848 | 1.0581 | 12.78% | | 0.02% | $25,864 | $ | 6,110 | 23.62% |
| Catahoula | $18,861 | $1,694 | 4 | 8.98% | 1.1200 | 0.9848 | 1.1477 | 8.63% | | 0.01% | $21,648 | $ | 3,453 | 15.95% |
| Claiborne | $8,015 | $953 | 3 | 11.89% | 1.1200 | 0.9848 | 0.9813 | 13.36% | | 0.01% | $7,865 | $ | 1,943 | 24.70% |
| Concordia | $20,884 | $2,139 | 6 | 10.24% | 1.1200 | 0.9848 | 1.3191 | 8.56% | | 0.01% | $27,547 | $ | 4,362 | 15.83% |
| De Soto | $11,207 | $1,313 | 2 | 11.71% | 1.1200 | 0.9848 | 0.9777 | 13.21% | | 0.01% | $10,957 | $ | 2,676 | 24.42% |
| East Baton Rouge | $1,347,815 | $189,735 | 260 | 14.08% | 1.1200 | 0.9848 | 0.8464 | 18.35% | | 1.21% | $1,140,849 | $ | 386,839 | 33.91% |
| East Carroll | $0 | $0 | 0 | 10.02% | 1.1200 | 0.9848 | 1.0000 | 11.05% | | 0.00% | $0 | $ | - | 17.90% |
| East Feliciana | $22,276 | $2,529 | 5 | 11.35% | 1.1200 | 0.9848 | 1.1354 | 11.03% | | 0.02% | $25,292 | $ | 5,157 | 20.39% |
| Evangeline | $3,174 | $268 | 1 | 8.45% | 1.1200 | 0.9848 | 1.0000 | 9.32% | | 0.00% | $3,174 | $ | 547 | 17.23% |
| Franklin | $4,087 | $489 | 1 | 11.95% | 1.1200 | 0.9848 | 1.1322 | 11.64% | | 0.00% | $4,627 | $ | 996 | 21.53% |
| Grant | $0 | $0 | 0 | 10.02% | 1.1200 | 0.9848 | 1.0000 | 11.05% | | 0.00% | $0 | $ | - | 17.90% |
| Iberia | $516,229 | $61,440 | 68 | 11.90% | 1.1200 | 0.9848 | 0.8129 | 16.15% | | 0.39% | $419,621 | $ | 125,266 | 29.85% |
| Iberville | $79,624 | $13,155 | 16 | 16.52% | 1.1200 | 0.9848 | 1.1110 | 16.40% | | 0.08% | $88,462 | $ | 26,821 | 30.32% |
| Jackson | $10,378 | $838 | 2 | 8.08% | 1.1200 | 0.9848 | 1.2684 | 7.03% | | 0.01% | $13,163 | $ | 1,709 | 12.98% |
| Jefferson | $18,512,004 | $3,610,527 | 2,204 | 19.50% | 1.1200 | 0.9848 | 1.1598 | 18.54% | | 23.02% | $21,469,923 | $ | 7,361,268 | 34.29% |
| Jefferson Davis | $61,410 | $6,650 | 11 | 10.83% | 1.1200 | 0.9848 | 1.0171 | 11.74% | | 0.04% | $62,463 | $ | 13,559 | 21.71% |
| Lafayette | $794,655 | $109,806 | 114 | 13.82% | 1.1200 | 0.9848 | 1.1768 | 12.95% | | 0.70% | $935,181 | $ | 223,876 | 23.94% |
| Lafourche | $784,634 | $90,441 | 78 | 11.53% | 1.1200 | 0.9848 | 1.1003 | 11.56% | | 0.58% | $863,315 | $ | 184,395 | 21.36% |
| La Salle | $2,261 | $190 | 1 | 8.39% | 1.1200 | 0.9848 | 0.9007 | 10.27% | | 0.00% | $2,036 | $ | 387 | 19.01% |
| Lincoln | $56,519 | $4,865 | 12 | 8.61% | 1.1200 | 0.9848 | 1.5029 | 6.32% | | 0.03% | $84,945 | $ | 9,920 | 11.68% |
| Livingston | $259,027 | $26,493 | 51 | 10.23% | 1.1200 | 0.9848 | 1.0230 | 11.03% | | 0.17% | $264,991 | $ | 54,015 | 20.38% |
| Madison | $5,315 | $638 | 1 | 12.00% | 1.1200 | 0.9848 | 1.1713 | 11.30% | | 0.00% | $6,226 | $ | 1,301 | 20.90% |
| Morehouse | $0 | $0 | 0 | 10.02% | 1.1200 | 0.9848 | 1.0000 | 11.05% | | 0.00% | $0 | $ | - | 17.90% |
| Natchitoches | $23,671 | $2,304 | 5 | 9.73% | 1.1200 | 0.9848 | 1.0340 | 10.38% | | 0.01% | $24,477 | $ | 4,698 | 19.19% |
| Orleans | $38,417,382 | $8,925,709 | 4,206 | 23.23% | 1.1200 | 0.9848 | 1.0491 | 24.42% | | 56.92% | $40,304,640 | $ | 18,198,049 | 45.15% |
| Ouachita | $119,416 | $11,185 | 28 | 9.37% | 1.1200 | 0.9848 | 1.0362 | 9.97% | | 0.07% | $123,739 | $ | 22,804 | 18.43% |
| Plaquemines | $844,193 | $160,390 | 86 | 19.00% | 1.1200 | 0.9848 | 0.9425 | 22.23% | | 1.02% | $795,668 | $ | 327,009 | 41.10% |
| Pointe Coupee | $28,718 | $3,662 | 6 | 12.75% | 1.1200 | 0.9848 | 1.0647 | 13.21% | | 0.02% | $30,576 | $ | 7,466 | 24.42% |
| Rapides | $173,287 | $19,863 | 42 | 11.46% | 1.1200 | 0.9848 | 1.1175 | 11.31% | | 0.13% | $193,655 | $ | 40,497 | 20.91% |
| Red River | $0 | $0 | 0 | 9.23% | 1.1200 | 0.9848 | 1.0000 | 10.18% | | 0.00% | $0 | $ | - | 16.80% |

# FAIR Plan Homeowners Expected Cat and NCR Loads by Parish

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Richland | $14,436 | $993 | 3 | 6.88% | 1.1200 | 0.9848 | 1.1829 | 6.42% | 0.01% | $17,076 | $ 2,025 | 11.86% |
| Sabine | $1,155 | $131 | 1 | 11.30% | 1.1200 | 0.9848 | 1.1440 | 10.89% | 0.00% | $1,321 | $ 266 | 20.14% |
| St. Bernard | $1,023,462 | $142,046 | 115 | 13.88% | 1.1200 | 0.9848 | 0.8153 | 18.78% | 0.91% | $834,418 | $ 289,608 | 34.71% |
| St. Charles | $808,190 | $89,503 | 92 | 11.07% | 1.1200 | 0.9848 | 1.0787 | 11.32% | 0.57% | $871,760 | $ 182,483 | 20.93% |
| St. Helena | $3,995 | $267 | 1 | 6.69% | 1.1200 | 0.9848 | 1.1939 | 6.18% | 0.00% | $4,769 | $ 545 | 11.43% |
| St. James | $161,259 | $16,076 | 21 | 9.97% | 1.1200 | 0.9848 | 0.9157 | 12.01% | 0.10% | $147,658 | $ 32,776 | 22.20% |
| St. John The Baptist | $576,075 | $68,480 | 89 | 11.89% | 1.1200 | 0.9848 | 1.4158 | 9.26% | 0.44% | $815,626 | $ 139,620 | 17.12% |
| St. Landry | $176,863 | $24,963 | 40 | 14.11% | 1.1200 | 0.9848 | 1.0173 | 15.30% | 0.16% | $179,917 | $ 50,896 | 28.29% |
| St. Martin | $163,895 | $23,506 | 27 | 14.34% | 1.1200 | 0.9848 | 1.0808 | 14.63% | 0.15% | $177,137 | $ 47,926 | 27.06% |
| St. Mary | $459,943 | $73,350 | 61 | 15.95% | 1.1200 | 0.9848 | 0.9136 | 19.25% | 0.47% | $420,224 | $ 149,549 | 35.59% |
| St. Tammany | $7,684,340 | $1,577,522 | 990 | 20.53% | 1.1200 | 0.9848 | 0.9964 | 22.72% | 10.06% | $7,657,056 | $ 3,216,308 | 42.00% |
| Tangipahoa | $286,094 | $35,008 | 61 | 12.24% | 1.1200 | 0.9848 | 0.9202 | 14.67% | 0.22% | $263,253 | $ 71,375 | 27.11% |
| Tensas | $5,261 | $468 | 2 | 8.90% | 1.1200 | 0.9848 | 0.9705 | 10.11% | 0.00% | $5,106 | $ 955 | 18.70% |
| Terrebonne | $970,508 | $118,926 | 114 | 12.25% | 1.1200 | 0.9848 | 1.0328 | 13.08% | 0.76% | $1,002,340 | $ 242,471 | 24.19% |
| Union | $3,774 | $238 | 1 | 6.31% | 1.1200 | 0.9848 | 1.2808 | 5.43% | 0.00% | $4,834 | $ 486 | 10.05% |
| Vermilion | $193,608 | $24,359 | 24 | 12.58% | 1.1200 | 0.9848 | 0.9807 | 14.15% | 0.16% | $189,880 | $ 49,664 | 26.16% |
| Vernon | $8,907 | $1,078 | 2 | 12.11% | 1.1200 | 0.9848 | 1.0026 | 13.32% | 0.01% | $8,930 | $ 2,199 | 24.62% |
| Washington | $68,660 | $7,989 | 14 | 11.64% | 1.1200 | 0.9848 | 1.1204 | 11.46% | 0.05% | $76,928 | $ 16,288 | 21.17% |
| Webster | $45,716 | $3,876 | 13 | 8.48% | 1.1200 | 0.9848 | 1.1877 | 7.87% | 0.02% | $54,296 | $ 7,903 | 14.56% |
| West Baton Rouge | $59,793 | $9,055 | 14 | 15.14% | 1.1200 | 0.9848 | 1.0588 | 15.77% | 0.06% | $63,308 | $ 18,461 | 29.16% |
| West Carroll | $7,328 | $460 | 2 | 6.28% | 1.1200 | 0.9848 | 0.7957 | 8.70% | 0.00% | $5,831 | $ 938 | 16.09% |
| West Feliciana | $22,557 | $3,274 | 3 | 14.51% | 1.1200 | 0.9848 | 1.0180 | 15.72% | 0.02% | $22,963 | $ 6,674 | 29.06% |
| Winn | $10,270 | $662 | 3 | 6.45% | 1.1200 | 0.9848 | 0.8039 | 8.85% | 0.00% | $8,256 | $ 1,350 | 16.35% |
| | **$76,841,183** | **$15,682,366** | **9,258** | 20.41% | 1.1200 | 0.9848 | | 21.21% | 100.00% | **$82,018,789** | **$31,973,761** | 38.98% |

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 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 9
(9) = (5)*(6)*(7)/(8)

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

# Coastal Plan Homeowners Expected Cat and NCR Loads by Parish

**Reinsurance Premium Allocation**

**(14) Homeowner Allocated NCR $ 383,862**

| (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 | $8,580 | $794 | 1 | 9.25% | 1.1050 | 0.9848 | 0.9793 | 10.28% | 0.45% | $8,403 | $ 1,733 | 20.62% |
| Iberia | $0 | $0 | 0 | 16.61% | 1.1050 | 0.9848 | 1.0000 | 18.07% | 0.00% | $0 | $ - | 38.18% |
| Jefferson | $23,090 | $4,677 | 1 | 20.26% | 1.1050 | 0.9848 | 1.0124 | 21.78% | 2.66% | $23,377 | $ 10,207 | 43.66% |
| Lafourche | $212,042 | $35,770 | 24 | 16.87% | 1.1050 | 0.9848 | 1.1588 | 15.84% | 20.34% | $245,706 | $ 78,065 | 31.77% |
| Orleans | $305,929 | $59,753 | 27 | 19.53% | 1.1050 | 0.9848 | 1.0102 | 21.04% | 33.97% | $309,046 | $ 130,406 | 42.20% |
| Plaquemines | $30,287 | $2,389 | 3 | 7.89% | 1.1050 | 0.9848 | 0.9693 | 8.86% | 1.36% | $29,356 | $ 5,213 | 17.76% |
| St. Bernard | $14,889 | $1,212 | 1 | 8.14% | 1.1050 | 0.9848 | 1.0000 | 8.86% | 0.69% | $14,889 | $ 2,645 | 17.76% |
| St. Mary | $0 | $0 | 0 | 16.61% | 1.1050 | 0.9848 | 1.0000 | 18.07% | 0.00% | $0 | $ - | 38.18% |
| Terrebonne | $464,102 | $71,294 | 58 | 15.36% | 1.1050 | 0.9848 | 0.8073 | 20.70% | 40.53% | $374,673 | $ 155,593 | 41.53% |
| Vermilion | $0 | $0 | 0 | 16.61% | 1.1050 | 0.9848 | 1.0000 | 18.07% | 0.00% | $0 | $ - | 38.18% |
| | **$1,058,919** | **$175,889** | **115** | 16.61% | | | | 19.26% | | **$1,005,450** | **$383,862** | 38.18% |

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 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** **$ 44,547,419**

| (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 | $1,574,896 | $184,031 | 851 | 11.69% | 1.1100 | 0.9848 | 1.1289 | 11.32% | 0.83% | $1,777,838 | $ 368,471 | 20.73% |
| Allen | $124,596 | $18,016 | 95 | 14.46% | 1.1100 | 0.9848 | 1.0179 | 15.53% | 0.08% | $126,831 | $ 36,072 | 28.44% |
| Ascension | $1,134,513 | $171,495 | 551 | 15.12% | 1.1100 | 0.9848 | 1.0590 | 15.61% | 0.77% | $1,201,451 | $ 343,371 | 28.58% |
| Assumption | $952,552 | $108,096 | 388 | 11.35% | 1.1100 | 0.9848 | 1.0628 | 11.67% | 0.49% | $1,012,346 | $ 216,433 | 21.38% |
| Avoyelles | $186,093 | $28,132 | 153 | 15.12% | 1.1100 | 0.9848 | 0.9651 | 17.12% | 0.13% | $179,603 | $ 56,327 | 31.36% |
| Beauregard | $85,092 | $11,860 | 61 | 13.94% | 1.1100 | 0.9848 | 0.8764 | 17.39% | 0.05% | $74,575 | $ 23,746 | 31.84% |
| Bienville | $57,744 | $7,703 | 47 | 13.34% | 1.1100 | 0.9848 | 0.8783 | 16.60% | 0.03% | $50,719 | $ 15,423 | 30.41% |
| Bossier | $58,053 | $8,495 | 35 | 14.63% | 1.1100 | 0.9848 | 1.0808 | 14.80% | 0.04% | $62,746 | $ 17,009 | 27.11% |
| Caddo | $338,212 | $54,351 | 267 | 16.07% | 1.1100 | 0.9848 | 0.9931 | 17.69% | 0.24% | $335,878 | $ 108,823 | 32.40% |
| Calcasieu | $4,381,917 | $639,651 | 2,221 | 14.60% | 1.1100 | 0.9848 | 1.0734 | 14.87% | 2.87% | $4,703,684 | $ 1,280,726 | 27.23% |
| Caldwell | $26,702 | $3,383 | 18 | 12.67% | 1.1100 | 0.9848 | 0.9034 | 15.33% | 0.02% | $24,124 | $ 6,773 | 28.08% |
| Cameron | $413,701 | $42,806 | 85 | 10.35% | 1.1100 | 0.9848 | 1.0864 | 10.41% | 0.19% | $449,445 | $ 85,707 | 19.07% |
| Catahoula | $76,112 | $10,805 | 78 | 14.20% | 1.1100 | 0.9848 | 0.9101 | 17.06% | 0.05% | $69,267 | $ 21,635 | 31.23% |
| Claiborne | $20,926 | $3,557 | 27 | 17.00% | 1.1100 | 0.9848 | 0.9609 | 19.34% | 0.02% | $20,108 | $ 7,122 | 35.42% |
| Concordia | $88,309 | $11,806 | 70 | 13.37% | 1.1100 | 0.9848 | 0.9574 | 15.27% | 0.05% | $84,546 | $ 23,639 | 27.96% |
| De Soto | $27,353 | $4,858 | 21 | 17.76% | 1.1100 | 0.9848 | 0.9605 | 20.21% | 0.02% | $26,274 | $ 9,727 | 37.02% |
| East Baton Rouge | $4,734,548 | $729,504 | 2,933 | 15.41% | 1.1100 | 0.9848 | 0.9274 | 18.16% | 3.28% | $4,391,023 | $ 1,460,631 | 33.26% |
| East Carroll | $39,040 | $5,698 | 37 | 14.59% | 1.1100 | 0.9848 | 0.9307 | 17.14% | 0.03% | $36,334 | $ 11,408 | 31.40% |
| East Feliciana | $98,541 | $11,355 | 55 | 11.52% | 1.1100 | 0.9848 | 1.0338 | 12.18% | 0.05% | $101,874 | $ 22,735 | 22.32% |
| Evangeline | $139,673 | $21,088 | 129 | 15.10% | 1.1100 | 0.9848 | 1.0657 | 15.49% | 0.09% | $148,844 | $ 42,222 | 28.37% |
| Franklin | $149,024 | $20,264 | 122 | 13.60% | 1.1100 | 0.9848 | 0.9939 | 14.96% | 0.09% | $148,119 | $ 40,573 | 27.39% |
| Grant | $70,856 | $11,608 | 57 | 16.38% | 1.1100 | 0.9848 | 0.9077 | 19.73% | 0.05% | $64,317 | $ 23,241 | 36.14% |
| Iberia | $3,686,563 | $520,503 | 2,084 | 14.12% | 1.1100 | 0.9848 | 0.8758 | 17.62% | 2.34% | $3,228,539 | $ 1,042,165 | 32.28% |
| Iberville | $344,781 | $56,515 | 176 | 16.39% | 1.1100 | 0.9848 | 1.0159 | 17.64% | 0.25% | $350,254 | $ 113,156 | 32.31% |
| Jackson | $50,143 | $6,555 | 42 | 13.07% | 1.1100 | 0.9848 | 0.8910 | 16.03% | 0.03% | $44,680 | $ 13,124 | 29.37% |
| Jefferson | $27,504,756 | $4,493,198 | 10,119 | 16.34% | 1.1100 | 0.9848 | 1.1461 | 15.58% | 20.20% | $31,523,185 | $ 8,996,392 | 28.54% |
| Jefferson Davis | $573,951 | $76,467 | 305 | 13.32% | 1.1100 | 0.9848 | 1.3123 | 11.09% | 0.34% | $753,207 | $ 153,103 | 20.33% |
| Lafayette | $4,058,208 | $595,353 | 2,743 | 14.67% | 1.1100 | 0.9848 | 1.1070 | 14.49% | 2.68% | $4,492,324 | $ 1,192,031 | 26.53% |
| Lafourche | $4,049,148 | $603,520 | 2,015 | 14.90% | 1.1100 | 0.9848 | 1.0753 | 15.15% | 2.71% | $4,354,091 | $ 1,208,383 | 27.75% |
| La Salle | $80,261 | $12,921 | 75 | 16.10% | 1.1100 | 0.9848 | 0.9443 | 18.64% | 0.06% | $75,791 | $ 25,870 | 34.13% |
| Lincoln | $77,421 | $10,263 | 71 | 13.26% | 1.1100 | 0.9848 | 1.0082 | 14.38% | 0.05% | $78,058 | $ 20,548 | 26.32% |
| Livingston | $886,161 | $107,576 | 404 | 12.14% | 1.1100 | 0.9848 | 0.9978 | 13.30% | 0.48% | $884,222 | $ 215,391 | 24.36% |
| Madison | $97,426 | $12,687 | 81 | 13.02% | 1.1100 | 0.9848 | 0.8685 | 16.39% | 0.06% | $84,618 | $ 25,403 | 30.02% |
| Morehouse | $108,845 | $15,097 | 96 | 13.87% | 1.1100 | 0.9848 | 0.8492 | 17.85% | 0.07% | $92,427 | $ 30,228 | 32.70% |
| Natchitoches | $127,702 | $20,452 | 101 | 16.02% | 1.1100 | 0.9848 | 0.9180 | 19.07% | 0.09% | $117,235 | $ 40,949 | 34.93% |
| Orleans | $50,740,782 | $8,251,235 | 13,723 | 16.26% | 1.1100 | 0.9848 | 1.0115 | 17.57% | 37.09% | $51,326,611 | $ 16,520,827 | 32.19% |
| Ouachita | $264,211 | $41,164 | 249 | 15.58% | 1.1100 | 0.9848 | 0.9607 | 17.73% | 0.19% | $253,840 | $ 82,419 | 32.47% |
| Plaquemines | $790,146 | $110,829 | 250 | 14.03% | 1.1100 | 0.9848 | 0.9483 | 16.17% | 0.50% | $749,264 | $ 221,904 | 29.62% |
| Pointe Coupee | $253,915 | $36,220 | 150 | 14.26% | 1.1100 | 0.9848 | 1.0742 | 14.51% | 0.16% | $272,757 | $ 72,520 | 26.59% |
| Rapides | $383,089 | $60,875 | 308 | 15.89% | 1.1100 | 0.9848 | 0.9491 | 18.30% | 0.27% | $363,607 | $ 121,885 | 33.52% |
| Red River | $15,432 | $2,438 | 12 | 15.80% | 1.1100 | 0.9848 | 0.8284 | 20.85% | 0.01% | $12,784 | $ 4,881 | 38.18% |

# FAIR Plan EC Expected Cat and NCR Loads by Parish

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Richland | $108,522 | $16,780 | 75 | 15.46% | 1.1100 | 0.9848 | 0.9584 | 17.63% | 0.08% | $104,011 | $ | 33,597 | 32.30% |
| Sabine | $66,854 | $10,512 | 62 | 15.72% | 1.1100 | 0.9848 | 0.9158 | 18.76% | 0.05% | $61,226 | $ | 21,048 | 34.38% |
| St. Bernard | $2,724,659 | $438,804 | 1,289 | 16.10% | 1.1100 | 0.9848 | 0.9417 | 18.69% | 1.97% | $2,565,678 | $ | 878,584 | 34.24% |
| St. Charles | $1,523,900 | $248,694 | 596 | 16.32% | 1.1100 | 0.9848 | 1.0939 | 16.31% | 1.12% | $1,667,039 | $ | 497,942 | 29.87% |
| St. Helena | $82,552 | $13,314 | 50 | 16.13% | 1.1100 | 0.9848 | 1.2717 | 13.86% | 0.06% | $104,980 | $ | 26,658 | 25.39% |
| St. James | $472,042 | $52,933 | 195 | 11.21% | 1.1100 | 0.9848 | 1.0083 | 12.15% | 0.24% | $475,979 | $ | 105,984 | 22.27% |
| St. John The Baptist | $1,578,889 | $197,510 | 513 | 12.51% | 1.1100 | 0.9848 | 1.0674 | 12.81% | 0.89% | $1,685,294 | $ | 395,459 | 23.47% |
| St. Landry | $741,509 | $105,519 | 527 | 14.23% | 1.1100 | 0.9848 | 1.0338 | 15.05% | 0.47% | $766,556 | $ | 211,273 | 27.56% |
| St. Martin | $1,307,960 | $143,601 | 687 | 10.98% | 1.1100 | 0.9848 | 1.1155 | 10.76% | 0.65% | $1,458,966 | $ | 287,522 | 19.71% |
| St. Mary | $4,424,588 | $686,725 | 2,547 | 15.52% | 1.1100 | 0.9848 | 0.9696 | 17.50% | 3.09% | $4,290,186 | $ | 1,374,979 | 32.05% |
| St. Tammany | $8,981,458 | $1,535,214 | 3,292 | 17.09% | 1.1100 | 0.9848 | 0.9384 | 19.91% | 6.90% | $8,427,761 | $ | 3,073,844 | 36.47% |
| Tangipahoa | $1,510,483 | $222,461 | 887 | 14.73% | 1.1100 | 0.9848 | 1.1061 | 14.56% | 1.00% | $1,670,718 | $ | 445,417 | 26.66% |
| Tensas | $43,516 | $6,030 | 44 | 13.86% | 1.1100 | 0.9848 | 0.9144 | 16.57% | 0.03% | $39,789 | $ | 12,074 | 30.35% |
| Terrebonne | $5,610,661 | $725,723 | 2,720 | 12.93% | 1.1100 | 0.9848 | 1.0305 | 13.71% | 3.26% | $5,782,032 | $ | 1,453,061 | 25.13% |
| Union | $34,840 | $4,668 | 28 | 13.40% | 1.1100 | 0.9848 | 0.9746 | 15.03% | 0.02% | $33,956 | $ | 9,346 | 27.52% |
| Vermilion | $3,586,455 | $518,266 | 1,881 | 14.45% | 1.1100 | 0.9848 | 0.9062 | 17.43% | 2.33% | $3,250,031 | $ | 1,037,685 | 31.93% |
| Vernon | $91,127 | $13,309 | 67 | 14.61% | 1.1100 | 0.9848 | 1.0528 | 15.17% | 0.06% | $95,938 | $ | 26,648 | 27.78% |
| Washington | $789,178 | $107,808 | 485 | 13.66% | 1.1100 | 0.9848 | 1.2718 | 11.74% | 0.48% | $1,003,698 | $ | 215,857 | 21.51% |
| Webster | $79,922 | $12,370 | 70 | 15.48% | 1.1100 | 0.9848 | 0.8774 | 19.29% | 0.06% | $70,123 | $ | 24,767 | 35.32% |
| West Baton Rouge | $200,792 | $30,676 | 113 | 15.28% | 1.1100 | 0.9848 | 1.0484 | 15.93% | 0.14% | $210,514 | $ | 61,420 | 29.18% |
| West Carroll | $20,172 | $2,548 | 15 | 12.63% | 1.1100 | 0.9848 | 0.8916 | 15.48% | 0.01% | $17,986 | $ | 5,101 | 28.36% |
| West Feliciana | $55,289 | $6,829 | 28 | 12.35% | 1.1100 | 0.9848 | 1.0714 | 12.60% | 0.03% | $59,234 | $ | 13,673 | 23.08% |
| Winn | $36,655 | $6,237 | 36 | 17.02% | 1.1100 | 0.9848 | 1.0135 | 18.36% | 0.03% | $37,151 | $ | 12,488 | 33.61% |
| | **$142,943,417** | **$22,248,960** | **57,512** | 15.56% | | | | 16.53% | 100.00% | **$148,026,286** | | **$44,547,420** | 30.09% |

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 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

**Reinsurance Premium Allocation**

**(14) EC Allocated NCR** **$ 3,150,025**

| (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 | $412,270 | $32,174 | 69 | 7.80% | 1.1150 | 0.9848 | 1.0857 | 7.89% | 2.28% | $447,592 | $ 71,821 | 16.05% |
| Iberia | $0 | $0 | 0 | 11.81% | 1.1150 | 0.9848 | 1.0000 | 12.97% | 0.00% | $0 | $ - | 27.57% |
| Jefferson | $2,959,745 | $341,610 | 934 | 11.54% | 1.1150 | 0.9848 | 0.6832 | 18.55% | 24.19% | $2,021,995 | $ 761,991 | 37.69% |
| Lafourche | $3,311,510 | $385,645 | 1,391 | 11.65% | 1.1150 | 0.9848 | 1.2332 | 10.37% | 27.31% | $4,083,635 | $ 860,272 | 21.07% |
| Orleans | $731,068 | $111,669 | 166 | 15.27% | 1.1150 | 0.9848 | 1.0316 | 16.25% | 7.91% | $754,195 | $ 249,167 | 33.04% |
| Plaquemines | $544,125 | $46,334 | 153 | 8.52% | 1.1150 | 0.9848 | 0.9563 | 9.78% | 3.28% | $520,320 | $ 103,321 | 19.86% |
| St. Bernard | $555,570 | $62,537 | 84 | 11.26% | 1.1150 | 0.9848 | 0.9018 | 13.71% | 4.43% | $501,022 | $ 139,546 | 27.85% |
| St. Mary | $766,860 | $110,808 | 154 | 14.45% | 1.1150 | 0.9848 | 0.9212 | 17.22% | 7.85% | $706,403 | $ 247,277 | 35.01% |
| Terrebonne | $2,484,591 | $295,385 | 818 | 11.89% | 1.1150 | 0.9848 | 0.8689 | 15.03% | 20.92% | $2,158,854 | $ 658,985 | 30.52% |
| Vermilion | $193,847 | $25,817 | 76 | 13.32% | 1.1150 | 0.9848 | 1.1898 | 12.29% | 1.83% | $230,643 | $ 57,645 | 24.99% |
| | **$11,959,586** | **$1,411,980** | **3,845** | 11.81% | | | | 14.24% | | **$11,424,659** | **$3,150,025** | 27.57% |

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 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 Renters Expected Cat and NCR Loads by Parish

**Reinsurance Premium Allocation**

**(14) Renters Allocated NCR $ 81,811**

| (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 | 10.62% | 1.1500 | 1.0289 | 1.0000 | 12.57% | 0.00% | $0 | $ - | 23.74% |
| Allen | $0 | $0 | 0 | 3.41% | 1.1500 | 1.0289 | 1.0000 | 4.03% | 0.00% | $0 | $ - | 6.79% |
| Ascension | $266 | $20 | 1 | 7.38% | 1.1500 | 1.0289 | 1.1833 | 7.38% | 0.05% | $315 | $ 41 | 13.02% |
| Assumption | $837 | $32 | 2 | 3.77% | 1.1500 | 1.0289 | 0.9968 | 4.48% | 0.08% | $834 | $ 66 | 7.91% |
| Avoyelles | $151 | $3 | 1 | 2.28% | 1.1500 | 1.0289 | 1.0000 | 2.70% | 0.01% | $151 | $ 7 | 4.64% |
| Beauregard | $0 | $0 | 0 | 3.41% | 1.1500 | 1.0289 | 1.0000 | 4.03% | 0.00% | $0 | $ - | 6.79% |
| Bienville | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 4.86% |
| Bossier | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 0.00% |
| Caddo | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 0.00% |
| Calcasieu | $4,189 | $162 | 13 | 3.86% | 1.1500 | 1.0289 | 1.0170 | 4.49% | 0.41% | $4,260 | $ 339 | 7.96% |
| Caldwell | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| Cameron | $380 | $72 | 1 | 18.86% | 1.1500 | 1.0289 | 1.7485 | 12.76% | 0.18% | $664 | $ 150 | 22.59% |
| Catahoula | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| Claiborne | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 4.86% |
| Concordia | $218 | $9 | 1 | 4.28% | 1.1500 | 1.0289 | 2.4815 | 2.04% | 0.02% | $541 | $ 20 | 3.70% |
| De Soto | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 4.86% |
| East Baton Rouge | $22,204 | $1,914 | 35 | 8.62% | 1.1500 | 1.0289 | 0.8418 | 12.12% | 4.90% | $18,691 | $ 4,009 | 21.45% |
| East Carroll | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| East Feliciana | $0 | $0 | 0 | 3.41% | 1.1500 | 1.0289 | 1.0000 | 4.03% | 0.00% | $0 | $ - | 6.79% |
| Evangeline | $0 | $0 | 0 | 3.41% | 1.1500 | 1.0289 | 1.0000 | 4.03% | 0.00% | $0 | $ - | 6.79% |
| Franklin | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| Grant | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| Iberia | $2,310 | $49 | 3 | 2.14% | 1.1500 | 1.0289 | 1.0207 | 2.48% | 0.13% | $2,358 | $ 103 | 4.37% |
| Iberville | $0 | $0 | 0 | 3.41% | 1.1500 | 1.0289 | 1.0000 | 4.03% | 0.00% | $0 | $ - | 6.79% |
| Jackson | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| Jefferson | $131,217 | $9,046 | 84 | 6.89% | 1.1500 | 1.0289 | 1.1614 | 7.02% | 23.16% | $152,394 | $ 18,950 | 12.43% |
| Jefferson Davis | $0 | $0 | 0 | 10.62% | 1.1500 | 1.0289 | 1.0000 | 12.57% | 0.00% | $0 | $ - | 23.74% |
| Lafayette | $7,882 | $276 | 13 | 3.51% | 1.1500 | 1.0289 | 1.0535 | 3.94% | 0.71% | $8,304 | $ 579 | 6.97% |
| Lafourche | $1,522 | $25 | 4 | 1.62% | 1.1500 | 1.0289 | 1.0736 | 1.79% | 0.06% | $1,634 | $ 52 | 3.18% |
| La Salle | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| Lincoln | $115 | $3 | 2 | 2.41% | 1.1500 | 1.0289 | 1.4730 | 1.94% | 0.01% | $169 | $ 6 | 3.55% |
| Livingston | $0 | $0 | 0 | 3.41% | 1.1500 | 1.0289 | 1.0000 | 4.03% | 0.00% | $0 | $ - | 6.79% |
| Madison | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| Morehouse | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| Natchitoches | $2,212 | $199 | 1 | 9.01% | 1.1500 | 1.0289 | 1.0000 | 10.66% | 0.51% | $2,212 | $ 417 | 18.85% |
| Orleans | $268,277 | $22,151 | 137 | 8.26% | 1.1500 | 1.0289 | 0.9976 | 9.80% | 56.72% | $267,637 | $ 46,406 | 17.34% |
| Ouachita | $2,165 | $124 | 1 | 5.73% | 1.1500 | 1.0289 | 1.7852 | 3.80% | 0.32% | $3,865 | $ 260 | 6.73% |
| Plaquemines | $0 | $0 | 0 | 6.64% | 1.1500 | 1.0289 | 1.0000 | 7.86% | 0.00% | $0 | $ - | 12.12% |
| Pointe Coupee | $0 | $0 | 0 | 3.41% | 1.1500 | 1.0289 | 1.0000 | 4.03% | 0.00% | $0 | $ - | 6.79% |
| Rapides | $399 | $6 | 1 | 1.60% | 1.1500 | 1.0289 | 0.9424 | 2.01% | 0.02% | $376 | $ 13 | 3.46% |
| Red River | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 4.86% |

# FAIR Plan Renters Expected Cat and NCR Loads by Parish

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Richland | $266 | $7 | 1 | 2.66% | 1.1500 | 1.0289 | 1.0339 | 3.04% | 0.02% | $275 | $ 15 | 5.45% |
| Sabine | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| St. Bernard | $4,480 | $162 | 4 | 3.62% | 1.1500 | 1.0289 | 1.1122 | 3.85% | 0.42% | $4,983 | $ 340 | 6.82% |
| St. Charles | $3,758 | $301 | 3 | 8.01% | 1.1500 | 1.0289 | 1.0613 | 8.93% | 0.77% | $3,988 | $ 631 | 15.82% |
| St. Helena | $0 | $0 | 0 | 3.41% | 1.1500 | 1.0289 | 1.0000 | 4.03% | 0.00% | $0 | $ - | 6.79% |
| St. James | $568 | $26 | 1 | 4.52% | 1.1500 | 1.0289 | 1.0214 | 5.24% | 0.07% | $580 | $ 54 | 9.31% |
| St. John The Baptist | $2,920 | $200 | 3 | 6.84% | 1.1500 | 1.0289 | 1.0028 | 8.07% | 0.51% | $2,928 | $ 419 | 14.31% |
| St. Landry | $222 | $5 | 1 | 2.08% | 1.1500 | 1.0289 | 1.0036 | 2.45% | 0.01% | $223 | $ 10 | 4.48% |
| St. Martin | $653 | $21 | 1 | 3.22% | 1.1500 | 1.0289 | 1.0577 | 3.60% | 0.05% | $691 | $ 44 | 6.37% |
| St. Mary | $0 | $0 | 0 | 10.62% | 1.1500 | 1.0289 | 1.0000 | 12.57% | 0.00% | $0 | $ - | 23.74% |
| St. Tammany | $34,126 | $4,020 | 30 | 11.78% | 1.1500 | 1.0289 | 0.9174 | 15.19% | 10.29% | $31,309 | $ 8,422 | 26.90% |
| Tangipahoa | $584 | $12 | 3 | 2.10% | 1.1500 | 1.0289 | 1.0212 | 2.43% | 0.03% | $596 | $ 26 | 4.36% |
| Tensas | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| Terrebonne | $5,446 | $188 | 9 | 3.45% | 1.1500 | 1.0289 | 1.0176 | 4.01% | 0.48% | $5,542 | $ 394 | 7.11% |
| Union | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| Vermilion | $1,042 | $18 | 2 | 1.76% | 1.1500 | 1.0289 | 0.9152 | 2.28% | 0.05% | $954 | $ 38 | 3.98% |
| Vernon | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| Washington | $0 | $0 | 0 | 3.41% | 1.1500 | 1.0289 | 1.0000 | 4.03% | 0.00% | $0 | $ - | 6.79% |
| Webster | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 4.86% |
| West Baton Rouge | $0 | $0 | 0 | 3.41% | 1.1500 | 1.0289 | 1.0000 | 4.03% | 0.00% | $0 | $ - | 6.79% |
| West Carroll | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| West Feliciana | $0 | $0 | 0 | 3.41% | 1.1500 | 1.0289 | 1.0000 | 4.03% | 0.00% | $0 | $ - | 6.79% |
| Winn | $0 | $0 | 0 | 6.38% | 1.1500 | 1.0289 | 1.0000 | 7.55% | 0.00% | $0 | $ - | 9.72% |
| | **$498,409** | **$39,051** | **358** | 7.84% | | | | 9.12% | 100.00% | **$516,474** | **$81,811** | 15.84% |

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 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

**Reinsurance Premium Allocation**

**(14) Renters Allocated NCR** **$ 2,130**

| (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 | 12.47% | 1.1500 | 1.0289 | 1.0000 | 14.76% | 0.00% | $0 | $ - | 28.17% |
| Iberia | $0 | $0 | 0 | 12.47% | 1.1500 | 1.0289 | 1.0000 | 14.76% | 0.00% | $0 | $ - | 28.17% |
| Jefferson | $0 | $0 | 0 | 12.47% | 1.1500 | 1.0289 | 1.0000 | 14.76% | 0.00% | $0 | $ - | 28.17% |
| Lafourche | $1,539 | $182 | 3 | 11.84% | 1.1500 | 1.0289 | 1.0214 | 13.72% | 18.84% | $1,572 | $ 401 | 25.51% |
| Orleans | $4,345 | $531 | 1 | 12.22% | 1.1500 | 1.0289 | 0.8516 | 16.98% | 54.87% | $3,700 | $ 1,169 | 31.59% |
| Plaquemines | $999 | $86 | 2 | 8.56% | 1.1500 | 1.0289 | 1.3965 | 7.25% | 8.84% | $1,395 | $ 188 | 13.48% |
| St. Bernard | $606 | $151 | 1 | 24.97% | 1.1500 | 1.0289 | 1.0321 | 28.63% | 15.64% | $625 | $ 333 | 53.28% |
| St. Mary | $0 | $0 | 0 | 12.47% | 1.1500 | 1.0289 | 1.0000 | 14.76% | 0.00% | $0 | $ - | 28.17% |
| Terrebonne | $269 | $18 | 1 | 6.52% | 1.1500 | 1.0289 | 1.0000 | 7.71% | 1.81% | $269 | $ 39 | 14.50% |
| Vermilion | $0 | $0 | 0 | 12.47% | 1.1500 | 1.0289 | 1.0000 | 14.76% | 0.00% | $0 | $ - | 28.17% |
| | **$7,758** | **$967** | **8** | 12.47% | | | | 15.67% | | **$7,561** | **$2,130** | 28.17% |

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 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 | | | $ | 5,693,371 |
| | | | | | | (7) | | (9) | | | (11) | | (13) | |
| | (2) | (3) | (4) | (5) | (6) | Loss | (8) | Adjusted | | (10) | On Level | (12) | Parish | |
| (1) | Location | Gross | Risk | Gross | ALAE | Trend | On Level | Gross | | Parish AAL/ | Location | Parish | NCR | |
| Parish | Premium | LongTerm AAL | Count | Cat Loss Ratio | Factor | Factor | Factor | Cat Loss Ratio | | Statewide AAL | Premium | NCR | Loads | |
| Acadia | $797,847 | $151,677 | 449 | 19.01% | 1.1200 | 1.0366 | 1.0777 | 20.48% | | 5.26% | $859,863 | $ 299,473 | 34.83% | |
| Allen | $42,218 | $7,857 | 35 | 18.61% | 1.1200 | 1.0366 | 1.2305 | 17.56% | | 0.27% | $51,949 | $ 15,513 | 29.86% | |
| Ascension | $1,127,344 | $195,018 | 613 | 17.30% | 1.1200 | 1.0366 | 1.0678 | 18.81% | | 6.76% | $1,203,736 | $ 385,046 | 31.99% | |
| Assumption | $395,167 | $27,692 | 171 | 7.01% | 1.1200 | 1.0366 | 1.0303 | 7.90% | | 0.96% | $407,140 | $ 54,676 | 13.43% | |
| Avoyelles | $39,970 | $10,445 | 31 | 26.13% | 1.1200 | 1.0366 | 1.2010 | 25.26% | | 0.36% | $48,004 | $ 20,623 | 42.96% | |
| Beauregard | $103,165 | $25,770 | 68 | 24.98% | 1.1200 | 1.0366 | 1.0319 | 28.11% | | 0.89% | $106,451 | $ 50,881 | 47.80% | |
| Bienville | $7,819 | $917 | 10 | 11.73% | 1.1200 | 1.0366 | 1.0661 | 12.77% | | 0.03% | $8,336 | $ 1,811 | 21.73% | |
| Bossier | $25,511 | $4,160 | 17 | 16.31% | 1.1200 | 1.0366 | 1.0484 | 18.06% | | 0.14% | $26,747 | $ 8,213 | 30.71% | |
| Caddo | $58,490 | $8,357 | 42 | 14.29% | 1.1200 | 1.0366 | 1.0177 | 16.30% | | 0.29% | $59,527 | $ 16,499 | 27.72% | |
| Calcasieu | $2,538,392 | $463,845 | 1,252 | 18.27% | 1.1200 | 1.0366 | 1.0578 | 20.05% | | 16.09% | $2,685,211 | $ 915,821 | 34.11% | |
| Caldwell | $2,420 | $344 | 3 | 14.22% | 1.1200 | 1.0366 | 1.1970 | 13.79% | | 0.01% | $2,897 | $ 679 | 23.44% | |
| Cameron | $198,630 | $22,465 | 56 | 11.31% | 1.1200 | 1.0366 | 1.2551 | 10.46% | | 0.78% | $249,306 | $ 44,356 | 17.79% | |
| Catahoula | $13,678 | $1,549 | 13 | 11.32% | 1.1200 | 1.0366 | 1.0387 | 12.65% | | 0.05% | $14,208 | $ 3,058 | 21.52% | |
| Claiborne | $8,460 | $865 | 10 | 10.22% | 1.1200 | 1.0366 | 1.0015 | 11.85% | | 0.03% | $8,473 | $ 1,707 | 20.15% | |
| Concordia | $11,116 | $1,821 | 10 | 16.38% | 1.1200 | 1.0366 | 1.1688 | 16.27% | | 0.06% | $12,993 | $ 3,595 | 27.67% | |
| De Soto | $12,591 | $1,655 | 12 | 13.14% | 1.1200 | 1.0366 | 0.9582 | 15.92% | | 0.06% | $12,065 | $ 3,268 | 27.09% | |
| East Baton Rouge | $358,215 | $76,521 | 310 | 21.36% | 1.1200 | 1.0366 | 1.1317 | 21.91% | | 2.65% | $405,379 | $ 151,083 | 37.27% | |
| East Carroll | $0 | $0 | 0 | 17.83% | 1.1200 | 1.0366 | 1.0000 | 20.70% | | 0.00% | $0 | $ - | 32.75% | |
| East Feliciana | $69,274 | $13,471 | 49 | 19.45% | 1.1200 | 1.0366 | 1.4691 | 15.37% | | 0.47% | $101,771 | $ 26,597 | 26.13% | |
| Evangeline | $79,890 | $16,440 | 64 | 20.58% | 1.1200 | 1.0366 | 1.2833 | 18.62% | | 0.57% | $102,519 | $ 32,459 | 31.66% | |
| Franklin | $31,198 | $4,410 | 30 | 14.14% | 1.1200 | 1.0366 | 1.0788 | 15.22% | | 0.15% | $33,655 | $ 8,708 | 25.87% | |
| Grant | $19,162 | $3,159 | 17 | 16.49% | 1.1200 | 1.0366 | 1.1415 | 16.77% | | 0.11% | $21,874 | $ 6,237 | 28.51% | |
| Iberia | $686,604 | $52,617 | 318 | 7.66% | 1.1200 | 1.0366 | 1.0357 | 8.59% | | 1.82% | $711,126 | $ 103,887 | 14.61% | |
| Iberville | $220,365 | $50,481 | 163 | 22.91% | 1.1200 | 1.0366 | 1.3928 | 19.10% | | 1.75% | $306,928 | $ 99,670 | 32.47% | |
| Jackson | $5,944 | $793 | 9 | 13.34% | 1.1200 | 1.0366 | 1.0927 | 14.17% | | 0.03% | $6,495 | $ 1,565 | 24.10% | |
| Jefferson | $130,068 | $15,844 | 57 | 12.18% | 1.1200 | 1.0366 | 0.8539 | 16.56% | | 0.55% | $111,060 | $ 31,283 | 28.17% | |
| Jefferson Davis | $454,512 | $81,756 | 226 | 17.99% | 1.1200 | 1.0366 | 1.0315 | 20.25% | | 2.84% | $468,847 | $ 161,419 | 34.43% | |
| Lafayette | $1,670,938 | $211,582 | 1,000 | 12.66% | 1.1200 | 1.0366 | 1.0482 | 14.02% | | 7.34% | $1,751,500 | $ 417,750 | 23.85% | |
| Lafourche | $823,972 | $69,011 | 297 | 8.38% | 1.1200 | 1.0366 | 1.0918 | 8.91% | | 2.39% | $899,624 | $ 136,256 | 15.15% | |
| La Salle | $9,227 | $1,254 | 9 | 13.60% | 1.1200 | 1.0366 | 1.0368 | 15.23% | | 0.04% | $9,566 | $ 2,477 | 25.89% | |
| Lincoln | $6,778 | $1,228 | 6 | 18.11% | 1.1200 | 1.0366 | 1.1923 | 17.63% | | 0.04% | $8,081 | $ 2,424 | 30.00% | |
| Livingston | $1,368,494 | $218,114 | 775 | 15.94% | 1.1200 | 1.0366 | 0.9924 | 18.65% | | 7.56% | $1,358,029 | $ 430,646 | 31.71% | |
| Madison | $1,143 | $99 | 1 | 8.64% | 1.1200 | 1.0366 | 1.1095 | 9.04% | | 0.00% | $1,268 | $ 195 | 15.38% | |
| Morehouse | $7,797 | $700 | 6 | 8.98% | 1.1200 | 1.0366 | 0.8303 | 12.56% | | 0.02% | $6,474 | $ 1,382 | 21.35% | |
| Natchitoches | $21,831 | $3,830 | 22 | 17.54% | 1.1200 | 1.0366 | 1.0693 | 19.04% | | 0.13% | $23,344 | $ 7,561 | 32.39% | |
| Orleans | $3,107 | $275 | 2 | 8.85% | 1.1200 | 1.0366 | 1.0203 | 10.07% | | 0.01% | $3,170 | $ 543 | 17.13% | |
| Ouachita | $22,988 | $3,905 | 24 | 16.99% | 1.1200 | 1.0366 | 1.0413 | 18.94% | | 0.14% | $23,937 | $ 7,711 | 32.21% | |
| Plaquemines | $147,072 | $11,358 | 45 | 7.72% | 1.1200 | 1.0366 | 1.1053 | 8.11% | | 0.39% | $162,562 | $ 22,424 | 13.79% | |
| Pointe Coupee | $96,388 | $13,416 | 51 | 13.92% | 1.1200 | 1.0366 | 0.9715 | 16.63% | | 0.47% | $93,642 | $ 26,489 | 28.29% | |
| Rapides | $42,045 | $8,390 | 38 | 19.96% | 1.1200 | 1.0366 | 1.0224 | 22.67% | | 0.29% | $42,985 | $ 16,566 | 38.54% | |
| Red River | $0 | $0 | 0 | 12.26% | 1.1200 | 1.0366 | 1.0000 | 14.23% | | 0.00% | $0 | $ - | 24.01% | |

# FAIR Plan Mobile Home Expected Cat and NCR Loads by Parish

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Richland | $12,763 | $1,532 | 12 | 12.01% | 1.1200 | 1.0366 | 1.0432 | 13.37% | 0.05% | $13,314 | $ 3,025 | 22.72% |
| Sabine | $61,224 | $11,787 | 68 | 19.25% | 1.1200 | 1.0366 | 1.0400 | 21.49% | 0.41% | $63,676 | $ 23,273 | 36.55% |
| St. Bernard | $55,377 | $5,841 | 18 | 10.55% | 1.1200 | 1.0366 | 1.1026 | 11.11% | 0.20% | $61,061 | $ 11,532 | 18.89% |
| St. Charles | $224,293 | $20,124 | 83 | 8.97% | 1.1200 | 1.0366 | 1.1131 | 9.36% | 0.70% | $249,660 | $ 39,733 | 15.91% |
| St. Helena | $71,788 | $15,045 | 51 | 20.96% | 1.1200 | 1.0366 | 1.4970 | 16.25% | 0.52% | $107,467 | $ 29,704 | 27.64% |
| St. James | $147,216 | $10,856 | 53 | 7.37% | 1.1200 | 1.0366 | 0.9517 | 8.99% | 0.38% | $140,112 | $ 21,435 | 15.30% |
| St. John The Baptist | $102,905 | $7,180 | 40 | 6.98% | 1.1200 | 1.0366 | 0.9840 | 8.23% | 0.25% | $101,262 | $ 14,176 | 14.00% |
| St. Landry | $762,115 | $195,693 | 532 | 25.68% | 1.1200 | 1.0366 | 1.3928 | 21.41% | 6.79% | $1,061,466 | $ 386,377 | 36.40% |
| St. Martin | $1,130,279 | $115,621 | 569 | 10.23% | 1.1200 | 1.0366 | 1.0779 | 11.02% | 4.01% | $1,218,353 | $ 228,283 | 18.74% |
| St. Mary | $564,072 | $45,986 | 264 | 8.15% | 1.1200 | 1.0366 | 0.9277 | 10.20% | 1.59% | $523,304 | $ 90,795 | 17.35% |
| St. Tammany | $871,306 | $165,614 | 606 | 19.01% | 1.1200 | 1.0366 | 1.2623 | 17.48% | 5.74% | $1,099,854 | $ 326,990 | 29.73% |
| Tangipahoa | $768,411 | $187,877 | 568 | 24.45% | 1.1200 | 1.0366 | 1.3585 | 20.90% | 6.52% | $1,043,862 | $ 370,945 | 35.54% |
| Tensas | $7,237 | $1,373 | 9 | 18.98% | 1.1200 | 1.0366 | 0.9990 | 22.06% | 0.05% | $7,230 | $ 2,711 | 37.50% |
| Terrebonne | $759,754 | $63,732 | 310 | 8.39% | 1.1200 | 1.0366 | 1.0218 | 9.53% | 2.21% | $776,282 | $ 125,832 | 16.21% |
| Union | $7,804 | $665 | 10 | 8.52% | 1.1200 | 1.0366 | 1.0589 | 9.34% | 0.02% | $8,264 | $ 1,313 | 15.89% |
| Vermilion | $1,185,301 | $102,400 | 506 | 8.64% | 1.1200 | 1.0366 | 1.0195 | 9.84% | 3.55% | $1,208,361 | $ 202,179 | 16.73% |
| Vernon | $19,896 | $4,480 | 16 | 22.51% | 1.1200 | 1.0366 | 1.0536 | 24.80% | 0.16% | $20,961 | $ 8,844 | 42.19% |
| Washington | $504,957 | $108,671 | 363 | 21.52% | 1.1200 | 1.0366 | 1.4723 | 16.97% | 3.77% | $743,454 | $ 214,561 | 28.86% |
| Webster | $9,848 | $1,311 | 10 | 13.31% | 1.1200 | 1.0366 | 1.0332 | 14.96% | 0.05% | $10,175 | $ 2,589 | 25.44% |
| West Baton Rouge | $144,849 | $31,099 | 144 | 21.47% | 1.1200 | 1.0366 | 1.2226 | 20.39% | 1.08% | $177,094 | $ 61,401 | 34.67% |
| West Carroll | $3,507 | $574 | 3 | 16.36% | 1.1200 | 1.0366 | 1.2255 | 15.50% | 0.02% | $4,298 | $ 1,133 | 26.36% |
| West Feliciana | $15,373 | $2,839 | 11 | 18.47% | 1.1200 | 1.0366 | 1.7708 | 12.11% | 0.10% | $27,222 | $ 5,605 | 20.59% |
| Winn | $3,078 | $194 | 3 | 6.30% | 1.1200 | 1.0366 | 1.1366 | 6.44% | 0.01% | $3,498 | $ 383 | 10.95% |
| | **$19,093,183** | **$2,883,581** | **10,560** | 15.10% | | | | 15.68% | 100.00% | **$21,080,972** | **$5,693,370** | 27.01% |

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 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

**Reinsurance Premium Allocation**

**(14) Mobile Home Allocated NCR $ 692,290**

| (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 | $107,542 | $20,853 | 33 | 19.39% | 1.1200 | 1.0366 | 0.8865 | 25.39% | 6.72% | $95,333 | $ 46,522 | 48.80% |
| Iberia | $0 | $0 | 0 | 16.25% | 1.1200 | 1.0366 | 1.0000 | 18.87% | 0.00% | $0 | $ - | 36.72% |
| Jefferson | $168,141 | $32,760 | 48 | 19.48% | 1.1200 | 1.0366 | 0.8783 | 25.75% | 10.56% | $147,674 | $ 73,106 | 49.50% |
| Lafourche | $527,635 | $71,330 | 201 | 13.52% | 1.1200 | 1.0366 | 1.3273 | 11.83% | 23.00% | $700,323 | $ 159,227 | 22.74% |
| Orleans | $0 | $0 | 0 | 16.25% | 1.1200 | 1.0366 | 1.0000 | 18.87% | 0.00% | $0 | $ - | 36.72% |
| Plaquemines | $524,161 | $93,569 | 182 | 17.85% | 1.1200 | 1.0366 | 0.8699 | 23.82% | 30.17% | $455,954 | $ 208,864 | 45.81% |
| St. Bernard | $73,518 | $12,554 | 22 | 17.08% | 1.1200 | 1.0366 | 0.8054 | 24.62% | 4.05% | $59,213 | $ 28,038 | 47.35% |
| St. Mary | $5,291 | $1,316 | 3 | 24.87% | 1.1200 | 1.0366 | 0.9588 | 30.11% | 0.42% | $5,073 | $ 2,908 | 57.32% |
| Terrebonne | $440,567 | $66,664 | 167 | 15.13% | 1.1200 | 1.0366 | 0.7785 | 22.56% | 21.49% | $343,003 | $ 148,773 | 43.37% |
| Vermilion | $62,237 | $11,095 | 34 | 17.83% | 1.1200 | 1.0366 | 1.2612 | 16.41% | 3.58% | $78,494 | $ 24,784 | 31.57% |
| | **$1,909,092** | **$310,142** | **690** | 16.25% | | | | 20.28% | | **$1,885,067** | **$692,222** | 36.72% |

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 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

(14) Wind Only Allocated NCR $ 37,259,622

| (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 | $1,346,728 | $198,563 | 530 | 14.74% | 1.1200 | 0.9707 | 1.0489 | 15.28% | 1.06% | $1,412,625 | $ 394,969 | 27.96% |
| Allen | $4,191 | $1,209 | 3 | 28.85% | 1.1200 | 0.9707 | 0.9911 | 31.65% | 0.01% | $4,154 | $ 2,405 | 57.90% |
| Ascension | $297,607 | $57,049 | 172 | 19.17% | 1.1200 | 0.9707 | 0.9574 | 21.77% | 0.30% | $284,917 | $ 113,478 | 39.83% |
| Assumption | $1,553,524 | $149,426 | 458 | 9.62% | 1.1200 | 0.9707 | 1.0030 | 10.43% | 0.80% | $1,558,210 | $ 297,229 | 19.08% |
| Avoyelles | $0 | $0 | 0 | 17.02% | 1.1200 | 0.9707 | 1.0000 | 18.50% | 0.00% | $0 | $ - | 37.57% |
| Beauregard | $19,304 | $7,925 | 28 | 41.06% | 1.1200 | 0.9707 | 0.9478 | 47.10% | 0.04% | $18,296 | $ 15,765 | 86.17% |
| Bienville | $4,957 | $713 | 2 | 14.38% | 1.1200 | 0.9707 | 0.9388 | 16.65% | 0.00% | $4,654 | $ 1,418 | 30.47% |
| Bossier | $33,623 | $6,875 | 17 | 20.45% | 1.1200 | 0.9707 | 0.8489 | 26.19% | 0.04% | $28,541 | $ 13,676 | 47.92% |
| Caddo | $16,483 | $1,897 | 5 | 11.51% | 1.1200 | 0.9707 | 0.8239 | 15.19% | 0.01% | $13,581 | $ 3,774 | 27.79% |
| Calcasieu | $1,302,987 | $230,131 | 502 | 17.66% | 1.1200 | 0.9707 | 0.9231 | 20.80% | 1.23% | $1,202,754 | $ 457,763 | 38.06% |
| Caldwell | $0 | $0 | 0 | 17.02% | 1.1200 | 0.9707 | 1.0000 | 18.50% | 0.00% | $0 | $ - | 37.57% |
| Cameron | $396,978 | $58,548 | 88 | 14.75% | 1.1200 | 0.9707 | 0.9389 | 17.08% | 0.31% | $372,716 | $ 116,461 | 31.25% |
| Catahoula | $5,238 | $947 | 3 | 18.09% | 1.1200 | 0.9707 | 0.8805 | 22.34% | 0.01% | $4,612 | $ 1,884 | 40.85% |
| Claiborne | $0 | $0 | 0 | 17.64% | 1.1200 | 0.9707 | 1.0000 | 19.18% | 0.00% | $0 | $ - | 37.36% |
| Concordia | $854 | $44 | 1 | 5.09% | 1.1200 | 0.9707 | 0.8801 | 6.29% | 0.00% | $752 | $ 86 | 11.44% |
| De Soto | $9,524 | $1,841 | 5 | 19.33% | 1.1200 | 0.9707 | 0.9391 | 22.38% | 0.01% | $8,944 | $ 3,662 | 40.94% |
| East Baton Rouge | $245,642 | $37,947 | 102 | 15.45% | 1.1200 | 0.9707 | 0.9661 | 17.39% | 0.20% | $237,327 | $ 75,481 | 31.80% |
| East Carroll | $0 | $0 | 0 | 17.02% | 1.1200 | 0.9707 | 1.0000 | 18.50% | 0.00% | $0 | $ - | 37.57% |
| East Feliciana | $14,588 | $3,483 | 9 | 23.88% | 1.1200 | 0.9707 | 0.9722 | 26.70% | 0.02% | $14,183 | $ 6,928 | 48.85% |
| Evangeline | $18,443 | $4,846 | 11 | 26.28% | 1.1200 | 0.9707 | 0.9833 | 29.06% | 0.03% | $18,134 | $ 9,639 | 53.15% |
| Franklin | $32,802 | $5,719 | 22 | 17.44% | 1.1200 | 0.9707 | 0.8982 | 21.11% | 0.03% | $29,462 | $ 11,376 | 38.61% |
| Grant | $2,009 | $279 | 1 | 13.91% | 1.1200 | 0.9707 | 0.8821 | 17.14% | 0.00% | $1,772 | $ 556 | 31.38% |
| Iberia | $2,211,171 | $285,424 | 918 | 12.91% | 1.1200 | 0.9707 | 0.9410 | 14.91% | 1.52% | $2,080,818 | $ 567,748 | 27.28% |
| Iberville | $114,464 | $22,646 | 55 | 19.78% | 1.1200 | 0.9707 | 0.9652 | 22.28% | 0.12% | $110,477 | $ 45,046 | 40.77% |
| Jackson | $20,170 | $2,735 | 9 | 13.56% | 1.1200 | 0.9707 | 0.8901 | 16.56% | 0.01% | $17,952 | $ 5,440 | 30.30% |
| Jefferson | $34,285,738 | $5,624,467 | 8,299 | 16.40% | 1.1200 | 0.9707 | 0.9319 | 19.13% | 30.03% | $31,949,984 | $ 11,187,841 | 35.02% |
| Jefferson Davis | $288,692 | $25,605 | 63 | 8.87% | 1.1200 | 0.9707 | 1.0340 | 9.33% | 0.14% | $298,503 | $ 50,931 | 17.06% |
| Lafayette | $2,023,026 | $326,183 | 933 | 16.12% | 1.1200 | 0.9707 | 1.0370 | 16.90% | 1.74% | $2,097,862 | $ 648,823 | 30.93% |
| Lafourche | $3,836,481 | $421,332 | 989 | 10.98% | 1.1200 | 0.9707 | 1.0814 | 11.04% | 2.25% | $4,148,813 | $ 838,087 | 20.20% |
| La Salle | $18,246 | $2,898 | 10 | 15.88% | 1.1200 | 0.9707 | 0.9269 | 18.63% | 0.02% | $16,912 | $ 5,764 | 34.08% |
| Lincoln | $8,078 | $1,294 | 5 | 16.02% | 1.1200 | 0.9707 | 0.8787 | 19.82% | 0.01% | $7,098 | $ 2,574 | 36.26% |
| Livingston | $137,085 | $21,221 | 73 | 15.48% | 1.1200 | 0.9707 | 0.9576 | 17.57% | 0.11% | $131,276 | $ 42,211 | 32.15% |
| Madison | $20,207 | $4,237 | 15 | 20.97% | 1.1200 | 0.9707 | 0.9132 | 24.97% | 0.02% | $18,452 | $ 8,429 | 45.68% |
| Morehouse | $2,091 | $276 | 1 | 13.22% | 1.1200 | 0.9707 | 0.8815 | 16.31% | 0.00% | $1,843 | $ 550 | 29.84% |
| Natchitoches | $218,935 | $38,832 | 111 | 17.74% | 1.1200 | 0.9707 | 0.8986 | 21.46% | 0.21% | $196,725 | $ 77,241 | 39.26% |
| Orleans | $25,096,883 | $4,427,456 | 5,557 | 17.64% | 1.1200 | 0.9707 | 1.0415 | 18.41% | 23.64% | $26,139,269 | $ 8,806,821 | 33.69% |
| Ouachita | $6,926 | $448 | 2 | 6.47% | 1.1200 | 0.9707 | 0.8812 | 7.98% | 0.00% | $6,103 | $ 892 | 14.62% |
| Plaquemines | $1,137,179 | $205,160 | 306 | 18.04% | 1.1200 | 0.9707 | 0.9355 | 20.97% | 1.10% | $1,063,810 | $ 408,092 | 38.36% |
| Pointe Coupee | $59,109 | $14,076 | 35 | 23.81% | 1.1200 | 0.9707 | 1.4516 | 17.83% | 0.08% | $85,805 | $ 27,999 | 32.63% |
| Rapides | $0 | $0 | 0 | 17.02% | 1.1200 | 0.9707 | 1.0000 | 18.50% | 0.00% | $0 | $ - | 37.57% |
| Red River | $0 | $0 | 0 | 17.64% | 1.1200 | 0.9707 | 1.0000 | 19.18% | 0.00% | $0 | $ - | 37.36% |

# FAIR Plan Wind Only Expected Cat and NRC Loads by Parish

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Richland | $6,136 | $415 | 2 | 6.76% | 1.1200 | 0.9707 | 0.9197 | 7.99% | 0.00% | $5,643 | $ 825 | 14.62% |
| Sabine | $4,578 | $586 | 2 | 12.81% | 1.1200 | 0.9707 | 0.9569 | 14.55% | 0.00% | $4,381 | $ 1,167 | 26.64% |
| St. Bernard | $4,190,072 | $874,531 | 1,332 | 20.87% | 1.1200 | 0.9707 | 0.9320 | 24.35% | 4.67% | $3,905,006 | $ 1,739,563 | 44.55% |
| St. Charles | $1,822,909 | $199,177 | 389 | 10.93% | 1.1200 | 0.9707 | 1.1070 | 10.73% | 1.06% | $2,018,039 | $ 396,191 | 19.63% |
| St. Helena | $18,804 | $6,270 | 20 | 33.34% | 1.1200 | 0.9707 | 0.9689 | 37.41% | 0.03% | $18,219 | $ 12,472 | 68.46% |
| St. James | $424,585 | $59,382 | 179 | 13.99% | 1.1200 | 0.9707 | 0.9453 | 16.09% | 0.32% | $401,352 | $ 118,119 | 29.43% |
| St. John The Baptist | $714,533 | $69,109 | 177 | 9.67% | 1.1200 | 0.9707 | 0.9286 | 11.32% | 0.37% | $663,536 | $ 137,467 | 20.72% |
| St. Landry | $175,617 | $44,571 | 117 | 25.38% | 1.1200 | 0.9707 | 1.0000 | 27.59% | 0.24% | $175,617 | $ 88,658 | 50.48% |
| St. Martin | $555,067 | $58,454 | 227 | 10.53% | 1.1200 | 0.9707 | 1.0569 | 10.83% | 0.31% | $586,635 | $ 116,273 | 19.82% |
| St. Mary | $550,696 | $61,590 | 196 | 11.18% | 1.1200 | 0.9707 | 0.9448 | 12.87% | 0.33% | $520,279 | $ 122,510 | 23.55% |
| St. Tammany | $22,867,288 | $4,374,033 | 6,305 | 19.13% | 1.1200 | 0.9707 | 0.9396 | 22.14% | 23.35% | $21,485,919 | $ 8,700,554 | 40.49% |
| Tangipahoa | $301,016 | $45,616 | 124 | 15.15% | 1.1200 | 0.9707 | 0.9563 | 17.22% | 0.24% | $287,876 | $ 90,736 | 31.52% |
| Tensas | $1,524 | $218 | 1 | 14.33% | 1.1200 | 0.9707 | 1.0000 | 15.58% | 0.00% | $1,524 | $ 434 | 28.48% |
| Terrebonne | $3,703,816 | $416,118 | 934 | 11.23% | 1.1200 | 0.9707 | 1.0164 | 12.01% | 2.22% | $3,764,465 | $ 827,717 | 21.99% |
| Union | $0 | $0 | 0 | 17.02% | 1.1200 | 0.9707 | 1.0000 | 18.50% | 0.00% | $0 | $ - | 37.57% |
| Vermilion | $2,514,412 | $216,018 | 610 | 8.59% | 1.1200 | 0.9707 | 0.9382 | 9.95% | 1.15% | $2,359,086 | $ 429,689 | 18.21% |
| Vernon | $2,258 | $704 | 2 | 31.19% | 1.1200 | 0.9707 | 0.8793 | 38.56% | 0.00% | $1,985 | $ 1,401 | 70.58% |
| Washington | $558,872 | $104,419 | 271 | 18.68% | 1.1200 | 0.9707 | 1.1659 | 17.42% | 0.56% | $651,614 | $ 207,703 | 31.88% |
| Webster | $0 | $0 | 0 | 17.64% | 1.1200 | 0.9707 | 1.0000 | 19.18% | 0.00% | $0 | $ - | 37.36% |
| West Baton Rouge | $26,856 | $6,354 | 20 | 23.66% | 1.1200 | 0.9707 | 0.9622 | 26.73% | 0.03% | $25,841 | $ 12,639 | 48.91% |
| West Carroll | $0 | $0 | 0 | 17.02% | 1.1200 | 0.9707 | 1.0000 | 18.50% | 0.00% | $0 | $ - | 37.57% |
| West Feliciana | $4,189 | $1,072 | 3 | 25.58% | 1.1200 | 0.9707 | 0.9589 | 29.00% | 0.01% | $4,017 | $ 2,132 | 53.07% |
| Winn | $7,212 | $1,173 | 5 | 16.26% | 1.1200 | 0.9707 | 0.9308 | 18.99% | 0.01% | $6,713 | $ 2,332 | 34.74% |
| | **$113,240,403** | **$18,731,542** | **30,256** | 16.54% | | | | 18.53% | 100.00% | **$110,475,083** | **$37,259,621** | 33.73% |

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 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

**Reinsurance Premium Allocation**

**(14) Wind Only Allocated NCR $ 2,045,713**

| (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 | $136,311 | $21,623 | 35 | 15.86% | 1.1200 | 0.9707 | 0.8372 | 20.60% | 2.35% | $114,119 | $ 48,093 | 42.14% |
| Iberia | $0 | $0 | 0 | 15.30% | 1.1200 | 0.9707 | 1.0000 | 16.63% | 0.00% | $0 | $ - | 33.31% |
| Jefferson | $1,973,122 | $355,214 | 216 | 18.00% | 1.1200 | 0.9707 | 0.9382 | 20.86% | 38.62% | $1,851,126 | $ 790,058 | 42.68% |
| Lafourche | $1,789,773 | $241,703 | 438 | 13.50% | 1.1200 | 0.9707 | 1.2632 | 11.62% | 26.28% | $2,260,911 | $ 537,589 | 23.78% |
| Orleans | $448,846 | $70,037 | 67 | 15.60% | 1.1200 | 0.9707 | 0.9287 | 18.26% | 7.61% | $416,852 | $ 155,775 | 37.37% |
| Plaquemines | $467,796 | $60,549 | 68 | 12.94% | 1.1200 | 0.9707 | 0.9120 | 15.42% | 6.58% | $426,653 | $ 134,671 | 31.56% |
| St. Bernard | $248,498 | $42,735 | 45 | 17.20% | 1.1200 | 0.9707 | 0.9865 | 18.96% | 4.65% | $245,145 | $ 95,050 | 38.77% |
| St. Mary | $74,439 | $12,592 | 11 | 16.92% | 1.1200 | 0.9707 | 0.9863 | 18.65% | 1.37% | $73,419 | $ 28,006 | 38.15% |
| Terrebonne | $823,465 | $106,986 | 185 | 12.99% | 1.1200 | 0.9707 | 0.8576 | 16.47% | 11.63% | $706,175 | $ 237,956 | 33.70% |
| Vermilion | $50,469 | $8,324 | 18 | 16.49% | 1.1200 | 0.9707 | 0.9410 | 19.05% | 0.91% | $47,490 | $ 18,515 | 38.99% |
| | **$6,012,719** | **$919,763** | **1,083** | 15.30% | | | | 16.76% | | **$6,141,890** | **$2,045,713** | 33.31% |

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 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 | $511,394 | $51,229 | 10.02% | 1.1200 | 0.9707 | 1.1410 | 9.55% | $104,449 | 17.9% |
| | | | | | | | | | |
| Bossier, Caddo | $558,558 | $50,932 | 9.12% | 1.1200 | 0.9707 | 1.1346 | 8.74% | $103,841 | 16.4% |
| Bienville, Claiborne, DeSoto, Red River, Webster | $75,677 | $6,985 | 9.23% | 1.1200 | 0.9707 | 1.1200 | 8.96% | $14,242 | 16.8% |
| | | | | | | | | | |
| East Baton Rouge | $1,347,815 | $189,735 | 14.08% | 1.1200 | 0.9707 | 0.8464 | 18.08% | $386,839 | 33.9% |
| Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana | $1,516,301 | $191,684 | 12.64% | 1.1200 | 0.9707 | 1.0859 | 12.66% | $390,812 | 23.7% |
| Orleans | $38,417,382 | $8,925,709 | 23.23% | 1.1200 | 0.9707 | 1.0491 | 24.07% | $18,198,049 | 45.2% |
| Calcasieu, Lafayette | $1,235,651 | $152,800 | 12.37% | 1.1200 | 0.9707 | 1.1614 | 11.58% | $311,533 | 21.7% |
| Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne | $23,519,066 | $4,280,314 | 18.20% | 1.1200 | 0.9707 | 1.1333 | 17.46% | $8,726,854 | 32.7% |
| Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion | $9,659,339 | $1,832,978 | 18.98% | 1.1200 | 0.9707 | 0.9873 | 20.90% | $3,737,142 | 39.2% |
| Total | $76,841,183 | $15,682,366 | 20.41% | 1.1200 | 0.9707 | 1.0674 | 20.90% | $31,973,761 | 39.0% |

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v12 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 | $2,226,920 | $331,793 | 14.90% | 1.1100 | 0.9707 | 0.9460 | 16.97% | $664,324 | 31.5% |
| | | | | | | | | | |
| Bossier, Caddo | $396,265 | $62,846 | 15.86% | 1.1100 | 0.9707 | 1.0060 | 16.99% | $125,832 | 31.6% |
| Bienville, Claiborne, DeSoto, Red River, Webster | $201,377 | $30,926 | 15.36% | 1.1100 | 0.9707 | 0.8939 | 18.51% | $61,920 | 34.4% |
| | | | | | | | | | |
| East Baton Rouge | $4,734,548 | $729,504 | 15.41% | 1.1100 | 0.9707 | 0.9274 | 17.90% | $1,460,631 | 33.3% |
| Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana | $6,447,075 | $920,731 | 14.28% | 1.1100 | 0.9707 | 1.0821 | 14.22% | $1,843,511 | 26.4% |
| Orleans | $50,740,782 | $8,251,235 | 16.26% | 1.1100 | 0.9707 | 1.0115 | 17.32% | $16,520,827 | 32.2% |
| Calcasieu, Lafayette | $8,440,125 | $1,235,005 | 14.63% | 1.1100 | 0.9707 | 1.0896 | 14.47% | $2,472,757 | 26.9% |
| Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne | $43,782,159 | $6,818,278 | 15.57% | 1.1100 | 0.9707 | 1.1038 | 15.20% | $13,651,725 | 28.2% |
| Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion | $25,974,166 | $3,868,643 | 14.89% | 1.1100 | 0.9707 | 0.9673 | 16.59% | $7,745,893 | 30.8% |
| Total | $142,943,417 | $22,248,960 | 15.56% | 1.1100 | 0.9707 | 1.0356 | 16.24% | $44,547,420 | 30.1% |

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v12 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 | $5,526 | $352 | 6.38% | 1.1500 | 0.9707 | 1.3734 | 5.19% | $738 | 9.7% |
| | | | | | | | | | |
| Bossier, Caddo | $0 | $0 | 6.38% | 1.1500 | 0.9707 | 1.3734 | 5.19% | $0 | 0.0% |
| Bienville, Claiborne, DeSoto, Red River, Webster * | $0 | $0 | 6.38% | 1.1500 | 0.9707 | 1.3734 | 5.19% | $0 | 4.9% |
| | | | | | | | | | |
| East Baton Rouge | $22,204 | $1,914 | 8.62% | 1.1500 | 0.9707 | 0.8418 | 11.43% | $4,009 | 21.4% |
| Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana | $1,072 | $37 | 3.41% | 1.1500 | 0.9707 | 1.0578 | 3.60% | $77 | 6.8% |
| Orleans | $268,277 | $22,151 | 8.26% | 1.1500 | 0.9707 | 0.9976 | 9.24% | $46,406 | 17.3% |
| Calcasieu, Lafayette | $12,071 | $438 | 3.63% | 1.1500 | 0.9707 | 1.0409 | 3.89% | $918 | 7.3% |
| Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne | $149,343 | $9,921 | 6.64% | 1.1500 | 0.9707 | 1.1482 | 6.46% | $20,786 | 12.1% |
| Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion | $39,916 | $4,238 | 10.62% | 1.1500 | 0.9707 | 0.9367 | 12.66% | $8,877 | 23.7% |
| Total | $498,409 | $39,051 | 7.84% | 1.1500 | 0.9707 | 1.0362 | 8.59% | $81,811 | 15.8% |

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v12 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 | $350,806 | $62,532 | 17.83% | 1.1200 | 0.9707 | 1.0747 | 18.04% | $123,463 | 32.7% |
| | | | | | | | | | |
| Bossier, Caddo | $84,001 | $12,516 | 14.90% | 1.1200 | 0.9707 | 1.0270 | 15.77% | $24,712 | 28.6% |
| Bienville, Claiborne, DeSoto, Red River, Webster | $38,718 | $4,748 | 12.26% | 1.1200 | 0.9707 | 1.0085 | 13.22% | $9,375 | 24.0% |
| | | | | | | | | | |
| East Baton Rouge | $358,215 | $76,521 | 21.36% | 1.1200 | 0.9707 | 1.1317 | 20.52% | $151,083 | 37.3% |
| Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana | $5,374,631 | $1,081,788 | 20.13% | 1.1200 | 0.9707 | 1.2067 | 18.14% | $2,135,894 | 32.9% |
| Orleans | $3,107 | $275 | 8.85% | 1.1200 | 0.9707 | 1.0203 | 9.43% | $543 | 17.1% |
| Calcasieu, Lafayette | $4,209,330 | $675,428 | 16.05% | 1.1200 | 0.9707 | 1.0540 | 16.56% | $1,333,571 | 30.1% |
| Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne | $2,243,441 | $193,089 | 8.61% | 1.1200 | 0.9707 | 1.0526 | 8.89% | $381,236 | 16.1% |
| Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion | $6,430,934 | $776,684 | 12.08% | 1.1200 | 0.9707 | 1.0708 | 12.26% | $1,533,493 | 22.3% |
| Total | $19,093,183 | $2,883,581 | 15.10% | 1.1200 | 0.9707 | 1.1041 | 14.75% | $5,693,370 | 27.0% |

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v12 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 | $357,264 | $60,807 | 17.02% | 1.1200 | 0.9707 | 0.9011 | 20.53% | $120,951 | 37.6% |
| | | | | | | | | | |
| Bossier, Caddo | $50,106 | $8,773 | 17.51% | 1.1200 | 0.9707 | 0.8407 | 22.64% | $17,450 | 41.4% |
| Bienville, Claiborne, DeSoto, Red River, Webster | $14,481 | $2,554 | 17.64% | 1.1200 | 0.9707 | 0.9390 | 20.42% | $5,080 | 37.4% |
| | | | | | | | | | |
| East Baton Rouge | $245,642 | $37,947 | 15.45% | 1.1200 | 0.9707 | 0.9661 | 17.39% | $75,481 | 31.8% |
| Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana | $1,750,145 | $340,756 | 19.47% | 1.1200 | 0.9707 | 1.0459 | 20.24% | $677,811 | 37.0% |
| Orleans | $25,096,883 | $4,427,456 | 17.64% | 1.1200 | 0.9707 | 1.0415 | 18.41% | $8,806,821 | 33.7% |
| Calcasieu, Lafayette | $3,326,013 | $556,314 | 16.73% | 1.1200 | 0.9707 | 0.9924 | 18.33% | $1,106,586 | 33.5% |
| Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne | $49,690,728 | $7,809,894 | 15.72% | 1.1200 | 0.9707 | 0.9562 | 17.87% | $15,534,958 | 32.7% |
| Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion | $32,709,141 | $5,487,042 | 16.78% | 1.1200 | 0.9707 | 0.9501 | 19.20% | $10,914,483 | 35.1% |
| Total | $113,240,403 | $18,731,542 | 16.54% | 1.1200 | 0.9707 | 0.9756 | 18.44% | $37,259,621 | 33.7% |

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v12 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) 2005 | (2) 2008 | (3) 2012 | (4) 2020 | (5) 2021 | (6) Total | (7) Selected |
|---|---|---|---|---|---|---|---|
| **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) 2005 | (2) 2008 | (3) 2012 | (4) 2020 | (5) 2021 | (6) Total | (7) Selected |
|---|---|---|---|---|---|---|---|
| **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

Exhibit 26

# 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) |
| 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% |
| 2025 | 495,171,094 | 21,907,352 | 4.42% |
| Total | $1,896,056,367 | $53,088,298 | 2.80% |

Selected Investment Income as a Percentage of Earned Premium: 2.75%

Notes:
Source: Exhibit F, All Lines
(4) = (3) / (2)

## HISTORICAL EXPENSES



**HOMEOWNERS, RENTER, CONDOMINIUM**

| CALENDAR YEAR | WRITTEN PREMIUMS | EARNED PREMIUMS | LOSS INCURRED | ALAE INCURRED | ULAE INCURRED | TOTAL LOSS & LAE INCURRED | COMMISSION & BROKERAGE INCURRED | OTHER ACQUISITION COSTS | ULAE/(ALAE+LOSS) |
|---|---|---|---|---|---|---|---|---|---|
| 2025 | $ 80,913,321 | $ 85,813,596 | $ 9,550,519 | $ 149,585 | $ 1,903,356 | $ 11,603,460 | $ 7,993,402 | $ - | 19.6% |
| 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% |
| TOTAL | $ 437,985,714 | $ 406,098,099 | $ 87,267,260 | $ 9,135,675 | $ 11,695,815 | $ 108,098,750 | $ 42,213,695 | $ - | 12.1% |
| 2026 Budget | $ 81,790,000 | $ 88,170,000 | $ (16,922,000) | $ (85,000) | $ 1,815,000 | $ (15,192,000) | $ 8,435,000 | $ - | -10.7% |

| CALENDAR YEAR | GENERAL EXPENSES | TAX, FEES, & LICENSE INCURRED | TOTAL UNDERWRITING EXPENSES INCURRED | DIVIDENDS PAID TO POLCY-HOLDERS | OTHER NET INCOME | UNDERWRITING GAIN OR LOSS | INVESTMENT INCOME (LOSS) | NET INCOME (LOSS) | OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME |
|---|---|---|---|---|---|---|---|---|---|
| 2025 | $ 2,803,435 | $ 481,747 | $ 11,278,584 | $ - | $ 699,430 | $ 63,630,982 | $ 4,112,421 | $ 67,743,403 | 2,104,005 |
| 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 |
| TOTAL | $ 17,047,262 | $ 3,938,635 | $ 63,199,592 | $ - | $ 4,837,273 | $ 239,637,031 | $ 12,375,490 | $ 252,012,521 | $ 12,209,989 |
| 2026 Budget | $ 3,867,000 | $ 338,000 | $ 12,640,000 | $ - | $ 752,000 | $ 91,474,000 | $ 5,143,000 | $ 96,617,000 | 3,115,000 |

## HISTORICAL EXPENSES

**HOMEOWNERS, RENTER, CONDOMINIUM**

| CALENDAR YEAR | LOSS INCURRED | ALAE INCURRED | ULAE INCURRED | TOTAL LOSS & LAE INCURRED | COMMISSION & BROKERAGE INCURRED | OTHER ACQUISITION COSTS | OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME |
|---|---|---|---|---|---|---|---|
| | (EP) | (EP) | (EP) | (EP) | (WP) | (WP) | (WP) |
| 2025 | 11.13% | 0.17% | 2.22% | 13.52% | 9.88% | 0.00% | 2.60% |
| 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% |
| 3yr avg (1) | | | | | 9.52% | | 2.20% |
| 3yr wtd (1) | | | | | 9.53% | | 2.19% |
| 8yr avg (1) | | | | | 9.80% | | 6.20% |
| 8yr wtd (1) | | | | | 9.66% | | 2.47% |
| 2026 Budget | -19.19% | -0.10% | 2.06% | -17.23% | 10.31% | 0.00% | 3.81% |
| Selected Expense ratio | | | | | **10.75%** | | **3.80%** |
| Fixed Expense ratio (2) | | | | | **0.00%** | | **1.90%** |
| Selected Variable Expense ratio (3) | | | | | **10.75%** | | **1.90%** |

| 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) | |
| 2025 | 3.46% | 0.60% | 13.94% | 0.00% | 0.86% | 74.15% | 4.79% | 78.94% | 1.57% |
| 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% |
| 3yr avg (1) | | 1.03% | | | | | 3.45% | | |
| 3yr wtd (1) | | 1.06% | | | | | 3.32% | | |
| 8yr avg (1) | | 0.67% | | | | | 3.86% | | |
| 8yr wtd (1) | | 0.92% | | | | | 3.18% | | |
| 2026 Budget | 4.73% | 0.41% | 15.45% | 0.00% | 0.92% | 103.75% | 5.83% | 109.58% | 0.50% |
| 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



**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) |
|---|---|---|---|---|---|---|---|---|---|
| 2025 | $ 20,297,192 | $ 30,582,112 | $ 13,526,128 | $ 833,486 | $ 822,866 | $ 15,182,479 | $ 2,033,195 | $ - | 5.7% |
| 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% |
| TOTAL | $ 210,897,342 | $ 209,841,462 | $ 77,863,795 | $ 4,287,054 | $ 10,959,831 | $ 93,110,680 | $ 20,548,397 | $ - | 13.3% |
| 2026 Budget | $ 20,541,000 | $ 31,442,000 | $ (23,968,000) | $ (472,000) | $ 785,000 | $ (23,655,000) | $ 2,145,000 | $ - | -3.2% |

| CALENDAR YEAR | GENERAL EXPENSES | TAX, FEES, & LICENSE INCURRED | TOTAL UNDERWRITING EXPENSES INCURRED | DIVIDENDS PAID TO POLCY-HOLDERS | OTHER NET INCOME | UNDERWRITING GAIN OR LOSS | INVESTMENT INCOME (LOSS) | NET INCOME (LOSS) | OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME |
|---|---|---|---|---|---|---|---|---|---|
| 2025 | $ 700,860 | $ 120,988 | $ 2,855,043 | $ - | $ 341,355 | $ 12,885,945 | $ 1,474,512 | $ 14,360,457 | 359,505 |
| 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 |
| TOTAL | $ 10,811,260 | $ 1,897,603 | $ 33,257,260 | $ - | $ 2,549,716 | $ 86,023,237 | $ 4,845,660 | $ 90,868,897 | $ 8,261,544 |
| 2026 Budget | $ 967,000 | $ 85,000 | $ 3,197,000 | $ - | $ 367,000 | $ 52,267,000 | $ 1,844,000 | $ 54,111,000 | 600,000 |

## HISTORICAL EXPENSES

**Fire**

| CALENDAR YEAR | LOSS INCURRED | ALAE INCURRED | ULAE INCURRED | TOTAL LOSS & LAE INCURRED | COMMISSION & BROKERAGE INCURRED | OTHER ACQUISITION COSTS | OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME |
|---|---|---|---|---|---|---|---|
| | (EP) | (EP) | (EP) | (EP) | (WP) | (WP) | (WP) |
| 2025 | 44.23% | 2.73% | 2.69% | 49.64% | 10.02% | 0.00% | 1.77% |
| 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% |
| 3yr avg (1) | | | | | 9.73% | | 2.04% |
| 3yr wtd (1) | | | | | 9.68% | | 2.10% |
| 8yr avg (1) | | | | | 9.89% | | 6.08% |
| 8yr wtd (1) | | | | | 9.80% | | 3.44% |
| 2026 Budget | -76.23% | -1.50% | 2.50% | -75.23% | 10.44% | 0.00% | 2.92% |
| Selected Expense ratio | | | | | **10.50%** | | **3.00%** |
| Fixed Expense ratio (2) | | | | | **0.00%** | | **1.50%** |
| Selected Variable Expense ratio (3) | | | | | **10.50%** | | **1.50%** |

| 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) | |
| 2025 | 3.45% | 0.60% | 14.07% | 0.00% | 1.68% | 42.14% | 4.82% | 46.96% | 6.16% |
| 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% |
| 3yr avg (1) | | 1.03% | | | | | 3.19% | | |
| 3yr wtd (1) | | 1.12% | | | | | 3.01% | | |
| 8yr avg (1) | | 0.71% | | | | | 2.64% | | |
| 8yr wtd (1) | | 0.95% | | | | | 2.60% | | |
| 2026 Budget | 4.71% | 0.41% | 15.56% | 0.00% | 1.79% | 166.23% | 5.86% | 172.10% | 1.97% |
| 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



**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) |
|---|---|---|---|---|---|---|---|---|---|
| 2025 | $ 361,641,491 | $ 378,775,386 | $ (47,173,772) | $ (8,148,075) | $ 7,314,425 | $ (48,007,423) | $ 35,743,789 | $ - | -13.2% |
| 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% |
| TOTAL | $ 1,819,444,319 | $ 1,684,947,073 | $ 693,275,912 | $ 89,409,127 | $ 41,161,915 | $ 823,846,954 | $ 176,365,568 | $ - | 5.3% |
| 2026 Budget | $ 365,577,000 | $ 389,157,000 | $ 83,590,000 | $ 4,613,000 | $ 6,973,000 | $ 95,176,000 | $ 37,725,000 | $ - | 7.9% |

| CALENDAR YEAR | GENERAL EXPENSES | TAX, FEES, & LICENSE INCURRED | TOTAL UNDERWRITING EXPENSES INCURRED | DIVIDENDS PAID TO POLCY-HOLDERS | OTHER NET INCOME | UNDERWRITING GAIN OR LOSS | INVESTMENT INCOME (LOSS) | NET INCOME (LOSS) | OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME |
|---|---|---|---|---|---|---|---|---|---|
| 2025 | $ 12,532,060 | $ 2,153,256 | $ 50,429,105 | $ - | $ 3,037,525 | $ 379,391,229 | $ 16,320,419 | $ 395,711,648 | 9,494,535 |
| 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 |
| TOTAL | $ 80,697,849 | $ 16,720,410 | $ 273,783,827 | $ - | $ 19,831,016 | $ 607,147,308 | $ 44,744,388 | $ 651,891,696 | $ 60,866,833 |
| 2026 Budget | $ 17,288,000 | $ 1,510,000 | $ 56,523,000 | $ - | $ 3,264,000 | $ 240,722,000 | $ 20,412,000 | $ 261,134,000 | 14,024,000 |

## HISTORICAL EXPENSES

**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) |
| 2025 | -12.45% | -2.15% | 1.93% | -12.67% | 9.88% | 0.00% | 2.63% |
| 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% |
| 3yr avg (1) | | | | | 9.65% | | 2.35% |
| 3yr wtd (1) | | | | | 9.64% | | 2.33% |
| 8yr avg (1) | | | | | 9.85% | | 6.12% |
| 8yr wtd (1) | | | | | 9.73% | | 3.06% |
| 2026 Budget | 21.48% | 1.19% | 1.79% | 24.46% | 10.32% | 0.00% | 3.84% |
| Selected Expense ratio | | | | | **10.50%** | | **3.80%** |
| Fixed Expense ratio (2) | | | | | **0.00%** | | **1.90%** |
| Selected Variable Expense ratio (3) | | | | | **10.50%** | | **1.90%** |

| 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) | |
| 2025 | 3.47% | 0.60% | 13.94% | 0.00% | 0.84% | 100.16% | 4.31% | 104.47% | 17.27% |
| 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% |
| 3yr avg (1) | | 1.03% | | | | | 3.13% | | |
| 3yr wtd (1) | | 1.05% | | | | | 3.15% | | |
| 8yr avg (1) | | 0.70% | | | | | 2.62% | | |
| 8yr wtd (1) | | 0.95% | | | | | 2.85% | | |
| 2026 Budget | 4.73% | 0.41% | 15.46% | 0.00% | 0.89% | 61.86% | 5.25% | 67.10% | 5.52% |
| 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 |
|---|---|---|---|---|---|
| 2026 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)

| | 2026 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
| **TOTAL BEGINNING CASH & INVESTMENTS** | **771,236** | **780,993** | **808,699** | **785,886** | **805,182** | **821,343** | **817,084** | Estimate **846,017** | Estimate **863,023** | Estimate **838,225** | Estimate **858,388** | Estimate **873,551** |
| + Receipts | 28,319 | 31,885 | 39,141 | 33,882 | 36,813 | 51,611 | 47,720 | 48,600 | 42,900 | 32,700 | 27,200 | 34,500 |
| **TOTAL RECEIPTS** | **28,319** | **31,885** | **39,141** | **33,882** | **36,813** | **51,611** | 47,720 | **48,600** | **42,900** | **32,700** | **27,200** | **34,500** |
| - Rita/Katrina Claims | 1 | | | | | | | | | | | |
| - 2005 Class Action | | | | | | 90 | | | | | | |
| - Isaac Claims | | | | | | 0 | | | | | | |
| - Laura/Delta/Zeta Claims | | 6 | | | | 0 | 0 | 0 | 0 | 20 | 0 | 10 |
| - Ida Claims | 321 | 291 | 43 | 629 | 206 | 388 | (159) | 180 | 140 | 90 | 70 | 60 |
| - Francine Claims | 66 | 33 | 88 | 522 | 15 | 0 | 36 | 20 | 30 | 10 | 10 | 0 |
| - Other Claims | 2,913 | 3,625 | 4,640 | 3,658 | 3,116 | 4,797 | 6,082 | 4,000 | 3,000 | 4,300 | 3,400 | 2,700 |
| - Reinsurance Recoveries | | | | (45) | (1,654) | (1) | (1,546) | | | | (1,110) | (18) |
| - Cat LAE Expense | 263 | 249 | 221 | 186 | 213 | 204 | 212 | 140 | 100 | 50 | 30 | 30 |
| - Non Cat LAE Expense | 319 | 313 | 363 | 258 | 256 | 341 | 438 | 380 | 280 | 400 | 320 | 250 |
| - Commissions | 3,516 | 2,891 | 3,083 | 3,781 | 3,279 | 3,541 | 4,968 | 6,020 | 4,860 | 4,290 | 3,270 | 2,720 |
| - Reinsurance/Cat Bonds Expense | 6,864 | 1,867 | 53,403 | (345) | 9,319 | 45,058 | 5,170 | 20,490 | 58,428 | 920 | 5,563 | 31,302 |
| - Emergency Assessments | | | | | | | 0 | | | | | |
| - Depopulation | 3,552 | 96 | 12 | 0 | 6,084 | 726 | 774 | 0 | (2) | (100) | (70) | (50) |
| - Transfer to(from) Trustee/Invest | | | | | | | 0 | | | | | 100,000 |
| - Other | 1,645 | 1,498 | 1,789 | 2,273 | 1,748 | 1,416 | 5,602 | 1,800 | 2,300 | 4,000 | 2,000 | 1,900 |
| **TOTAL EXPENSES** | **19,460** | **10,869** | **63,641** | **10,916** | **22,583** | **56,560** | **21,577** | **33,030** | **69,137** | **13,980** | **13,483** | **138,904** |
| **ENDING OPERATING CASH** | **216,971** | **237,988** | **213,488** | **236,454** | **250,684** | **245,735** | **271,878** | **287,448** | **261,211** | **279,931** | **293,648** | **189,244** |
| **INVESTED CASH/CASH EQUIVALENTS** | **336,602** | **315,980** | **302,978** | **296,379** | **297,059** | **298,198** | **293,911** | **294,646** | **295,383** | **296,121** | **296,862** | **397,604** |
| **TOTAL LCPIC OPERATING CASH** | **553,573** | **553,967** | **516,466** | **532,832** | **547,743** | **543,933** | **565,789** | **582,094** | **556,594** | **576,053** | **590,510** | **586,848** |
| **INVESTMENTS** | **227,420** | **254,732** | **269,420** | **272,350** | **273,600** | **273,151** | **280,228** | **280,929** | **281,631** | **282,335** | **283,041** | **283,749** |
| **TOTAL CASH & INVESTMENTS** | **780,993** | **808,699** | **785,886** | **805,182** | **821,343** | **817,084** | **846,017** | **863,023** | **838,225** | **858,388** | **873,551** | **870,597** |

# Louisiana Citizens Property Insurance Corporation
## Combined Statutory Income Statement
## For the Month Ending July 31, 2026
## Rounded (000's)

| | 2026 Budget Month | 2026 Actual Month | Variance to Budget | 2025 Actual Month | 2026 Budget Year To Date | 2026 Actual Year To Date | Variance to Budget | 2025 Actual Year to Date |
|---|---|---|---|---|---|---|---|---|
| Direct Premiums Written | $67,560 | $58,543 | ($9,017) | $74,005 | $303,043 | $259,064 | ($43,979) | $304,950 |
| Direct Premiums Written - Depopulation | 0 | 122 | 122 | 164 | (4,442) | (9,312) | (4,870) | (4,338) |
| Ceded Premiums Written | (22,146) | (17,634) | 4,512 | (23,140) | (153,623) | (136,443) | 17,179 | (159,799) |
| Ceded Premiums Written - Facultative | 0 | 0 | 0 | 0 | 0 | (45) | (45) | (160) |
| **Net Premiums Written** | **45,414** | **41,031** | **(4,383)** | **51,029** | **144,978** | **113,264** | **(31,715)** | **140,654** |
| Change In Unearned Premium Reserve | (20,076) | (23,447) | (3,371) | (29,892) | (18,770) | 2,405 | 21,174 | 17,219 |
| Change In Unearned Premium Reserve - Depopulation | (302) | (1,393) | (1,090) | (3,035) | 939 | 369 | (570) | (26,326) |
| **Net Premiums Earned** | **25,036** | **16,192** | **(8,844)** | **18,102** | **127,147** | **116,037** | **(11,110)** | **131,546** |
| *Less Underwriting deductions:* | | | | | | | | |
| Direct Losses Incurred | 3,929 | 2,931 | (998) | (26,224) | 26,583 | 33,588 | 7,005 | (9,025) |
| Direct Losses Incurred - Class Action | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Direct Allocated Loss Adjustment Expenses Incurred | 376 | 433 | 58 | (4,658) | 2,561 | 4,068 | 1,507 | (2,012) |
| Direct Unallocated LAE (Home Office Expenses) | 1,030 | 1,086 | 56 | 968 | 5,587 | 5,461 | (126) | 6,177 |
| Ceded Losses and LAE | (83) | (53) | 31 | 1,664 | (583) | 1,586 | 2,169 | 2,086 |
| **Net Losses and LAE Incurred** | **5,251** | **4,397** | **(854)** | **(28,249)** | **34,147** | **44,703** | **10,556** | **(2,775)** |
| Commissions Incurred | 6,756 | 5,854 | (902) | 7,400 | 30,304 | 25,906 | (4,398) | 30,495 |
| Commissions Incurred - Depopulation | 0 | 20 | 20 | 26 | (711) | (1,490) | (779) | (694) |
| Underwriting Expenses Incurred (Home Office Expenses) | 2,403 | 1,831 | (572) | 2,596 | 12,519 | 10,687 | (1,832) | 12,491 |
| **Total Other Underwriting Expenses Incurred** | **9,159** | **7,705** | **(1,454)** | **10,022** | **42,113** | **35,103** | **(7,009)** | **42,292** |
| ***Net Underwriting Gain (Loss)*** | ***10,626*** | ***4,090*** | ***(6,537)*** | ***36,329*** | ***50,887*** | ***36,230*** | ***(14,657)*** | ***92,029*** |
| Other Income: | | | | | | | | |
| Interest Earned | 4,294 | 1,516 | (2,777) | 1,409 | 17,329 | 12,927 | (4,402) | 11,959 |
| Other Income | 721 | 244 | (478) | 1,175 | 2,760 | 1,453 | (1,307) | 2,867 |
| **Total Other Income** | **5,015** | **1,760** | **(3,255)** | **2,583** | **20,089** | **14,380** | **(5,709)** | **14,826** |
| ***Net Operating Income*** | ***15,641*** | ***5,850*** | ***(9,791)*** | ***38,913*** | ***70,976*** | ***50,610*** | ***(20,366)*** | ***106,856*** |
| *Bond Income/Expense:* | | | | | | | | |
| Emergency Assessment Income | (318) | (173) | 145 | (251) | (2,228) | (1,584) | 644 | (2,139) |
| Debt Service Expense | (88) | 0 | 88 | (125) | (619) | (614) | 6 | (1,356) |
| Earnings on Bond Assets | 407 | 173 | (234) | 376 | 2,847 | 2,198 | (649) | 3,494 |
| **Net Bond Income/Expense** | **0** | **0** | **0** | **(0)** | **0** | **(0)** | **(0)** | **0** |
| ***Net Income*** | ***15,641*** | ***5,850*** | ***(9,791)*** | ***38,913*** | ***70,976*** | ***50,610*** | ***(20,366)*** | ***106,856*** |

# Louisiana Citizens Property Insurance Corporation

**Combined Statutory Change In Surplus**
**For the Month Ending July 31, 2026**
**Rounded (000's)**

| | 2026 Year To Date | 2025 Year End | 2024 Year End |
|---|---|---|---|
| Surplus, Previous Year | $543,240 | $386,338 | $194,598 |
| Net Income | 50,610 | 169,996 | 175,766 |
| Change In Nonadmitted Assets | 15,667 | (29,161) | (2,718) |
| Change In Provision For Reinsurance | 0 | 80 | (4) |
| Tax Exempt Surcharge, Current Year | 7,844 | 15,987 | 18,694 |
| ***Surplus, Current Year*** | ***617,360*** | ***543,240*** | ***386,338*** |

*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, 2026
## Rounded (000's)

| | Current Year | Prior YTD | Prior Year-End |
|---|---|---|---|
| **Assets** | | | |
| Trustee Cash | $64,119 | $116,846 | $120,863 |
| Operating Cash | 271,878 | 297,630 | 208,112 |
| Invested Operating Cash and Cash Equivalents | 293,911 | 266,109 | 356,419 |
| Restricted Cash for Escheatment | 8,359 | 7,856 | 8,094 |
| Operating Investments - Bonds | 280,228 | 189,108 | 206,705 |
| Premiums Receivable | 63,713 | 81,345 | 57,939 |
| Reinsurance Recoverable | (0) | 3,080 | 638 |
| Electronic Data Processing Equipment | 431 | 49 | 75 |
| Long-Term Emergency Assessment Receivable | 0 | 57,655 | 57,655 |
| Current Emergency Assessment Receivable | 0 | 4,263 | (0) |
| Reinsurance Premium Refund Receivable | 2,069 | 3,303 | 0 |
| Investments Due & Accrued | 4,500 | 3,048 | 3,216 |
| Depopulation Premiums Reveivable | 0 | 90 | 0 |
| All Other Assets | 766 | 115 | 1,016 |
| **Total Assets** | **989,973** | **1,030,497** | **1,020,730** |
| Loss and Loss Adjustment Reserves | 32,676 | 39,342 | 22,266 |
| Loss and Loss Adjustment Reserves - Class Action | 50 | 3,738 | 3,738 |
| LCPIC Bonds | 0 | 59,311 | 58,483 |
| Advanced Assessments Collected | 63,539 | 104,257 | 75,750 |
| Restricted Assessments for Debt Service Reserves | 0 | 14,662 | 43,709 |
| Unearned Premiums | 230,163 | 274,363 | 232,936 |
| Advance Premiums | 11,436 | 11,243 | 3,814 |
| Unearned Tax Exempt Surcharge | 7,071 | 8,476 | 7,143 |
| Commissions Payable | 10,587 | 13,061 | 9,727 |
| Accounts Payable | 221 | 530 | 368 |
| Operating Expenses Payable | 5,721 | 6,539 | 6,939 |
| Depopulation Premiums Payable | 0 | 0 | 3,552 |
| Securities Payable | 2,131 | 0 | 510 |
| Reinsurance Premiums Payable | 168 | 124 | 25 |
| Provision for Reinsurance | 10 | 91 | 10 |
| Escheatment Payable | 8,359 | 7,856 | 8,094 |
| Contingent Liability | 0 | 0 | 47 |
| All Other Liabilities | 480 | 228 | 376 |
| **Total Liabilities** | **372,613** | **543,819** | **477,491** |
| **Contributed Surplus - Emergency Assessments** | **978,205** | **978,205** | **978,205** |
| **Unassigned Surplus** | **(360,845)** | **(491,527)** | **(434,965)** |
| **Total Surplus** | **617,360** | **486,678** | **543,240** |
| **Total Liabilities, Surplus & Other Funds** | **989,973** | **1,030,497** | **1,020,730** |

# Louisiana Citizens Property Insurance Corporation
## Statement of Cash Flows
## For the Month Ending July 31, 2026
## Rounded (000's)

| | Current Month | Year to Date 2026 | Year to Date 2025 |
|---|---|---|---|
| **Operating Cash - Beginning of Period** | $552,701 | $572,624 | $556,120 |
| Cash from Operating Activities | | | |
| Net Income | 5,850 | 50,610 | 106,856 |
| Adjustments to Net Income for Non-Cash Items: | | | |
| Furniture & Equipment Depreciation | 3 | 18 | 17 |
| EDP Depreciation | 34 | 176 | 192 |
| Net changes in operating assets and liabilities: | | | |
| Premiums Receivable | (6,684) | (6,353) | (8,797) |
| Reinsurance Receivable | 1,627 | 639 | 3,442 |
| Prepaid Expenses | 13,765 | 17,292 | (17,668) |
| Other Assets | (271) | (253) | 45 |
| Losses & Loss Adjustment Expenses | (3,014) | 6,723 | (40,402) |
| Unearned Premiums | 24,839 | (2,773) | 9,107 |
| Advance Premiums | (6,040) | 7,622 | 7,349 |
| Commissions Payable | 891 | 860 | 1,335 |
| Accounts Payable | (167) | (148) | 189 |
| Reinsurance Premiums Payable | (115) | 142 | 157 |
| Reinsurance Premiums Refund Receivable | (1,034) | (2,069) | (3,303) |
| Funds Held By Company Under Reinsurance Treaty | 0 | (47) | 0 |
| Take-out Premium Payable | (774) | (3,552) | (29,450) |
| Escheatment Payable | (410) | 265 | 1,119 |
| Accrued Expenses | (3,116) | (1,218) | (606) |
| Other Liabilities | (109) | 104 | (1,497) |
| Tax Exempt Surcharge | 1,756 | 7,772 | 9,143 |
| Net cash provided by operating activities | 27,032 | 75,807 | 37,230 |
| Cash from Investing Activities | | | |
| Purchase of EDP Equipment | (134) | (1,098) | 0 |
| Payable for Securities | 2,131 | 1,621 | 0 |
| Operating Investments - Bonds | (7,077) | (73,523) | (21,313) |
| Accrued Interest | (506) | (1,284) | (441) |
| Net cash provided by investing activities | (5,585) | (74,284) | (21,754) |
| Cash From Financing Activities | 0 | 0 | 0 |
| Operating Cash - End of Period | **574,148** | **574,148** | **571,595** |
| **Trustee Cash - Beginning of Period** | 63,960 | 120,863 | 142,431 |
| Cash From Financing Activities | | | |
| Emergency Assessments Receivable | 0 | 4 | 14,585 |
| Bonds Payable | 159 | (56,748) | (40,169) |
| Net cash provided by financing activites | 159 | (56,744) | (25,585) |
| Trustee Cash - End of Period | **64,119** | **64,119** | **116,846** |
| Total Ending Cash | **$638,267** | **$638,267** | **$688,441** |

## Louisiana Citizens Property Insurance Corporation

### Corporate Operating Expense Statement - Budget

### Fiscal Year 2026

| | Jul | | | YTD | | | | |
|---|---|---|---|---|---|---|---|---|
| | Budget | Actual | Variance | Budget | Actual | Variance | Primary Dept Driving Change | Budget Total |
| **Direct Costs** | | | | | | | | |
| Salaries and Wages | 904,274 | 889,158 | (15,116) | 4,740,340 | 4,595,743 | (144,597) | Claims, Underwriting, Customer Service & IT | 8,294,014 |
| Benefits, Taxes, Contributions and Workers Comp | 332,225 | 328,785 | (3,440) | 1,939,340 | 1,885,807 | (53,533) | Claims, Underwriting, Customer Service & IT | 4,455,080 |
| Total Employee Salaries and Wages | 1,236,499 | 1,217,944 | (18,556) | 6,679,679 | 6,481,550 | (198,130) | | 12,749,093 |
| Recruiting & Advertising | 3,933 | - | (3,933) | 5,033 | 58,249 | 53,215 | HR & Support Opps | 29,000 |
| Communication - Mobile Phones & Air Cards | 3,335 | 3,202 | (132) | 23,343 | 22,310 | (1,033) | All Departments | 40,016 |
| Office and Equipment Repairs and Maintenance | 17,475 | 16,303 | (1,172) | 117,059 | 115,731 | (1,328) | HR & Support Opps | 326,567 |
| Travel and Lodging | 6,032 | 4,979 | (1,052) | 45,950 | 41,025 | (4,925) | Executive | 108,800 |
| Furniture and Fixtures- Purchases < $5,000 | 42 | - | (42) | 2,292 | 4,945 | 2,653 | Executive | 11,500 |
| EDP Equipment (computers, printers, peripherals) - Purchases <$5,000 | 643 | 636 | (8) | 18,480 | 18,446 | (33) | IT | 55,000 |
| Computer Software - Purchases <$1,000,000 | 160,983 | 160,930 | (53) | 1,185,075 | 1,193,363 | 8,288 | IT | 2,415,364 |
| Mele Printing | 167,544 | 123,358 | (44,185) | 859,955 | 767,456 | (92,499) | IT | 1,341,039 |
| Lexis Nexis | 16,621 | 16,291 | (331) | 95,064 | 85,261 | (9,803) | IT | 150,000 |
| Printing, Stationary, and Office Supplies | 1,515 | 343 | (1,172) | 11,148 | 6,501 | (4,648) | All Departments | 18,721 |
| Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting | 92,643 | 94,090 | 1,447 | 528,359 | 507,866 | (20,493) | Customer Service | 1,690,993 |
| Outside Services – One Inc – Claims Pay | 5,943 | 4,086 | (1,857) | 39,049 | 30,229 | (8,820) | Claims | 68,763 |
| External Management Fees | 14,663 | 14,664 | 0 | 59,542 | 56,992 | (2,550) | Claims | 500,000 |
| Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous | 260 | 779 | 519 | 28,397 | 28,165 | (232) | Executive | 53,019 |
| **Total Direct Costs** | **1,728,131** | **1,657,605** | **(70,527)** | **9,698,427** | **9,418,088** | **(280,339)** | | **19,557,874** |
| **Indirect Costs** | | | | | | | | |
| Rents, Leases, and Utilities | 46,789 | 43,404 | (3,385) | 347,417 | 312,086 | (35,331) | All Departments | 582,785 |
| Rent and Storage - Eatel/Iron Mountain | 52,408 | 54,280 | 1,872 | 366,858 | 371,805 | 4,947 | HR & Support Opps | 628,900 |
| Communication - Internet & Phone | 21,334 | 18,295 | (3,040) | 149,340 | 136,862 | (12,478) | All Departments | 256,011 |
| Depreciated Expense - Furniture & Fixtures | 2,526 | 2,526 | 0 | 17,683 | 17,683 | 0 | | 30,313 |
| Depreciated Expense - EDP Equipment & Software | 33,828 | 33,828 | (0) | 176,221 | 176,221 | (1) | | 416,748 |
| External Legal Expenses | 12,500 | 6,198 | (6,302) | 87,500 | 58,076 | (29,424) | Claims | 150,000 |
| Audit Fees | 8,700 | 8,700 | - | 60,900 | 60,900 | - | | 104,400 |
| Actuarial Fees | 24,829 | 24,829 | (0) | 173,804 | 173,804 | (0) | | 297,950 |
| Surveys and Underwriting Reports - Inspection & CLUE Reports | 125,102 | 91,276 | (33,826) | 681,822 | 522,282 | (159,540) | Underwriting | 1,307,333 |
| Taxes, Licensing, and other fees - Insurance Department | 306,223 | 204,797 | (101,427) | 1,241,144 | 913,552 | (327,592) | Accounting | 1,932,289 |
| Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment | 561,095 | 425,807 | (135,288) | 2,274,159 | 1,813,831 | (460,328) | Accounting | 3,540,550 |
| PIPSO Fees, ISO Fees, Xactware | 48,278 | 74,022 | 25,744 | 338,241 | 522,602 | 184,361 | Underwriting | 621,609 |
| Liability Insurance - LCPIC, Directors, Officers | 27,705 | 24,861 | (2,844) | 188,362 | 176,985 | (11,377) | Executive | 326,887 |
| Bank Service Charges (Credit Card) | 428,966 | 243,721 | (185,245) | 2,272,096 | 1,447,256 | (824,840) | Accounting | 3,827,336 |
| Postage & Courier Services | 4,242 | 2,327 | (1,914) | 29,692 | 24,353 | (5,339) | HR & Support Opps | 50,900 |
| Other Miscellaneous | 433 | 636 | 203 | 3,032 | 1,891 | (1,140) | Accounting & Executive | 5,197 |
| **Total Indirect Costs** | **1,704,960** | **1,259,507** | **(445,452)** | **8,408,271** | **6,730,188** | **(1,678,084)** | | **14,079,207** |
| **Home Office Expenses - P&L** | **3,433,091** | **2,917,112** | **(515,979)** | **18,106,699** | **16,148,276** | **(1,958,423)** | | **33,637,081** |
| | | | | | | | | |
| Bank Service Charges - Unallocated | 21,000 | 24,854 | 3,854 | 147,000 | 166,258 | 19,258 | Accounting | 252,000 |
| **Total Operating Expenses - Direct & Indirect** | **3,454,091** | **2,941,966** | **(512,125)** | **18,253,699** | **16,314,534** | **(1,939,165)** | | **33,889,081** |
| **Capital Purchases** | | | | | | | | |
| Furniture and Fixtures- Purchases > $5,000 | - | - | - | - | - | - | | - |
| EDP Equipment (computers, printers, peripherals) - Purchases >$5,000 | - | - | - | 386,786 | 386,786 | - | IT | 658,827 |
| Computer Software - Purchases >$1,000,000 | - | - | - | 577,838 | 577,838 | - | | 3,400,000 |
| Total Capital Purchases | **-** | **-** | **-** | **964,623** | **964,623** | **-** | | |

## Louisiana Citizens Property Insurance Corporation

**Claims Operating Statement - Budget**

**Fiscal Year 2026**

| | Jul | | | YTD | | | | |
|---|---|---|---|---|---|---|---|---|
| | Budget | Actual | Variance | Budget | Actual | Variance | Primary Driver of Change | Budget Total |
| **Direct Costs** | | | | | | | | |
| Salaries and Wages | 209,900 | 209,871 | (30) | 1,042,271 | 1,012,597 | (29,673) | Down 1 FTE | 1,853,654 |
| Benefits, Taxes, Contributions and Workers Comp | 77,970 | 77,943 | (27) | 371,245 | 360,551 | (10,694) | | 803,913 |
| Total Employee Salaries and Wages | 287,870 | 287,814 | (57) | 1,413,516 | 1,373,149 | (40,367) | | 2,657,568 |
| Recruiting & Advertising | - | - | - | - | - | - | | - |
| Communication - Mobile Phones & Air Cards | 600 | 583 | (17) | 4,060 | 3,815 | (244) | | 7,059 |
| Office and Equipment Repairs and Maintenance | - | - | - | - | - | - | | - |
| Travel and Lodging | - | - | - | 15,467 | 15,411 | (55) | | 40,000 |
| Furniture and Fixtures- Purchases < $5,000 | - | - | - | 1,000 | - | (1,000) | | 1,000 |
| EDP Equipment (computers, printers, peripherals) - Purchases <$5,000 | - | - | - | - | - | - | | - |
| Computer Software - Purchases <$1,000,000 | 2,443 | 2,485 | 42 | 13,548 | 13,840 | 292 | Navigator license fee increase greater than anticipated | 63,000 |
| Mele Printing | - | - | - | - | - | - | | - |
| Lexis Nexis | - | - | - | - | - | - | | - |
| Printing, Stationary, and Office Supplies | 115 | - | (115) | 802 | 557 | (245) | | 1,375 |
| Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting | 2,644 | 2,644 | (0) | 6,320 | 6,244 | (76) | | 593,750 |
| Outside Services – One Inc – Claims Pay | 5,943 | 4,086 | (1,857) | 39,049 | 30,229 | (8,820) | | 68,763 |
| External Management Fees | 14,663 | 14,664 | 0 | 59,542 | 56,992 | (2,550) | | 500,000 |
| Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous | - | - | - | 7,168 | 8,209 | 1,041 | Anti-fraud Training | 8,100 |
| **Total Direct Costs** | **314,278** | **312,274** | **(2,003)** | **1,560,472** | **1,508,446** | **(52,026)** | | **3,940,615** |
| **Indirect Costs** | | | | | | | | |
| Rents, Leases, and Utilities | 10,196 | 9,460 | (736) | 75,737 | 68,473 | (7,264) | | 127,027 |
| Rent and Storage - Eatel/Iron Mountain | - | - | - | - | - | - | | - |
| Communication - Internet & Phone | 4,565 | 3,924 | (641) | 31,956 | 29,210 | (2,746) | | 54,782 |
| Depreciated Expense - Furniture & Fixtures | - | - | - | - | - | - | | - |
| Depreciated Expense - EDP Equipment & Software | - | - | - | - | - | - | | - |
| External Legal Expenses | 10,417 | 6,198 | (4,219) | 72,917 | 36,076 | (36,841) | | 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 | 26,353 | 24,873 | (1,480) | 184,473 | 176,808 | (7,665) | Annual ISO fees lower than estimated | 358,216 |
| Liability Insurance - LCPIC, Directors, Officers | - | - | - | - | - | - | | - |
| Bank Service Charges (Credit Card) | - | - | - | - | - | - | | - |
| Postage & Courier Services | - | - | - | - | - | - | | - |
| Other Miscellaneous | - | - | - | - | - | - | | - |
| **Total Indirect Costs** | **51,531** | **44,455** | **(7,076)** | **365,082** | **310,567** | **(54,516)** | | **665,025** |
| **Home Office Expenses - P&L** | **365,808** | **356,729** | **(9,079)** | **1,925,554** | **1,819,013** | **(106,541)** | | **4,605,640** |
| | | | | | | | | |
| Bank Service Charges - Unallocated | - | - | - | - | - | - | | - |
| **Total Operating Expenses - Direct & Indirect** | **365,808** | **356,729** | **(9,079)** | **1,925,554** | **1,819,013** | **(106,541)** | | **4,605,640** |
| **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 2026**

| | Jul | | | YTD | | | | |
|---|---|---|---|---|---|---|---|---|
| | Budget | Actual | Variance | Budget | Actual | Variance | Primary Driver of Change | Budget Total |
| **Direct Costs** | | | | | | | | |
| Salaries and Wages | 204,640 | 204,621 | (19) | 1,258,235 | 1,257,360 | (875) | | 2,002,994 |
| Benefits, Taxes, Contributions and Workers Comp | 82,543 | 82,537 | (6) | 524,129 | 523,763 | (366) | | 1,173,505 |
| Total Employee Salaries and Wages | 287,183 | 287,158 | (24) | 1,782,364 | 1,781,123 | (1,241) | | 3,176,499 |
| Recruiting & Advertising | - | - | - | - | - | - | | - |
| Communication - Mobile Phones & Air Cards | 240 | 240 | - | 1,680 | 1,680 | - | | 2,880 |
| Office and Equipment Repairs and Maintenance | - | - | - | - | - | - | | - |
| Travel and Lodging | - | - | - | 2,362 | 2,361 | (1) | | 3,000 |
| Furniture and Fixtures- Purchases < $5,000 | - | - | - | 1,000 | 2,681 | 1,681 | Senior Director's furniture | 1,000 |
| EDP Equipment (computers, printers, peripherals) - Purchases <$5,000 | - | - | - | - | - | - | | - |
| Computer Software - Purchases <$1,000,000 | 7,164 | 7,163 | (1) | 112,508 | 112,505 | (3) | | 295,960 |
| Mele Printing | - | - | - | - | - | - | | - |
| Lexis Nexis | - | - | - | - | - | - | | - |
| Printing, Stationary, and Office Supplies | 83 | - | (83) | 583 | 108 | (475) | | 1,000 |
| 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 | - | - | - | 1,822 | 3,274 | 1,452 | Guidewire Conference registration $1.4k | 15,850 |
| **Total Direct Costs** | **294,670** | **294,562** | **(108)** | **1,902,319** | **1,903,733** | **1,414** | | **3,496,189** |
| **Indirect Costs** | | | | | | | | |
| Rents, Leases, and Utilities | 14,161 | 13,143 | (1,017) | 105,190 | 94,394 | (10,796) | | 176,427 |
| Rent and Storage - Eatel/Iron Mountain | - | - | - | - | - | - | | - |
| Communication - Internet & Phone | 6,340 | 5,451 | (890) | 44,383 | 40,570 | (3,813) | | 76,086 |
| Depreciated Expense - Furniture & Fixtures | - | - | - | - | - | - | | - |
| Depreciated Expense - EDP Equipment & Software | - | - | - | - | - | - | | - |
| External Legal Expenses | - | - | - | - | - | - | | - |
| Audit Fees | - | - | - | - | - | - | | - |
| Actuarial Fees | - | - | - | - | - | - | | - |
| Surveys and Underwriting Reports - Inspection & CLUE Reports | 125,102 | 91,276 | (33,826) | 681,822 | 522,282 | (159,540) | Reduced new business | 1,307,333 |
| Taxes, Licensing, and other fees - Insurance Department | - | - | - | - | - | - | | - |
| Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment | - | - | - | - | - | - | | - |
| PIPSO Fees, ISO Fees, Xactware | 21,925 | 49,149 | 27,224 | 153,769 | 345,794 | 192,026 | PIAL assessment greater than anticipated 394k/year | 263,392 |
| Liability Insurance - LCPIC, Directors, Officers | - | - | - | - | - | - | | - |
| Bank Service Charges (Credit Card) | - | - | - | - | - | - | | - |
| Postage & Courier Services | - | - | - | - | - | - | | - |
| Other Miscellaneous | 8 | - | (8) | 58 | - | (58) | | 100 |
| **Total Indirect Costs** | **167,537** | **159,019** | **(8,517)** | **985,222** | **1,003,040** | **17,817** | | **1,823,338** |
| **Home Office Expenses - P&L** | **462,207** | **453,581** | **(8,626)** | **2,887,541** | **2,906,773** | **19,231** | | **5,319,528** |
| | | | | | | | | |
| Bank Service Charges - Unallocated | - | - | - | - | - | - | | - |
| **Total Operating Expenses - Direct & Indirect** | **462,207** | **453,581** | **(8,626)** | **2,887,541** | **2,906,773** | **19,231** | | **5,319,528** |
| **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 2026**

| | Jul | | | YTD | | | | |
|---|---|---|---|---|---|---|---|---|
| | Budget | Actual | Variance | Budget | Actual | Variance | Primary Driver of Change | Budget Total |
| **Direct Costs** | | | | | | | | |
| Salaries and Wages | 108,965 | 108,936 | (29) | 517,335 | 517,048 | (287) | | 950,880 |
| Benefits, Taxes, Contributions and Workers Comp | 40,733 | 40,726 | (7) | 256,524 | 256,381 | (143) | | 648,991 |
| Total Employee Salaries and Wages | 149,699 | 149,662 | (36) | 773,859 | 773,428 | (431) | | 1,599,871 |
| Recruiting & Advertising | - | - | - | - | - | - | | - |
| Communication - Mobile Phones & Air Cards | 550 | 529 | (20) | 3,873 | 3,729 | (144) | | 6,622 |
| Office and Equipment Repairs and Maintenance | - | - | - | - | - | - | | - |
| Travel and Lodging | 565 | 564 | (1) | 1,825 | 1,820 | (5) | | 8,400 |
| Furniture and Fixtures- Purchases < $5,000 | - | - | - | - | - | - | | 2,000 |
| EDP Equipment (computers, printers, peripherals) - Purchases <$5,000 | - | - | - | - | - | - | | - |
| Computer Software - Purchases <$1,000,000 | 19,060 | 19,059 | (0) | 137,011 | 136,956 | (55) | | 254,945 |
| Mele Printing | 60 | - | (60) | 420 | 1,044 | 624 | Increased collection letters due to earned premium cancellations; 1099 printing not budgeted (new process) | 720 |
| Lexis Nexis | - | - | - | - | - | - | | - |
| Printing, Stationary, and Office Supplies | 546 | 70 | (476) | 3,821 | 1,716 | (2,104) | | 6,550 |
| Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting | - | - | - | 470 | 462 | (8) | | 5,650 |
| Outside Services – One Inc – Claims Pay | - | - | - | - | - | - | | - |
| External Management Fees | - | - | - | - | - | - | | - |
| Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous | - | - | - | 1,560 | 1,560 | - | | 5,976 |
| **Total Direct Costs** | **170,479** | **169,885** | **(594)** | **922,839** | **920,715** | **(2,124)** | | **1,890,734** |
| **Indirect Costs** | | | | | | | | |
| Rents, Leases, and Utilities | 6,231 | 5,781 | (450) | 46,284 | 42,044 | (4,240) | | 77,628 |
| Rent and Storage - Eatel/Iron Mountain | - | - | - | - | - | - | | - |
| Communication - Internet & Phone | 2,790 | 2,398 | (392) | 19,529 | 17,851 | (1,678) | | 33,478 |
| Depreciated Expense - Furniture & Fixtures | - | - | - | - | - | - | | - |
| Depreciated Expense - EDP Equipment & Software | - | - | - | - | - | - | | - |
| External Legal Expenses | - | - | - | - | - | - | | - |
| Audit Fees | 8,700 | 8,700 | - | 60,900 | 60,900 | - | | 104,400 |
| Actuarial Fees | 24,829 | 24,829 | (0) | 173,804 | 173,804 | (0) | | 297,950 |
| Surveys and Underwriting Reports - Inspection & CLUE Reports | - | - | - | - | - | - | | - |
| Taxes, Licensing, and other fees - Insurance Department | 306,223 | 204,797 | (101,427) | 1,241,144 | 913,552 | (327,592) | Reduced premiums | 1,932,289 |
| Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment | 561,095 | 425,807 | (135,288) | 2,274,159 | 1,813,831 | (460,328) | Reduced premiums | 3,540,550 |
| PIPSO Fees, ISO Fees, Xactware | - | - | - | - | - | - | | - |
| Liability Insurance - LCPIC, Directors, Officers | - | - | - | - | - | - | | - |
| Bank Service Charges (Credit Card) | 428,966 | 243,721 | (185,245) | 2,272,096 | 1,447,256 | (824,840) | One Inc Personal Lines not yet implemented | 3,827,336 |
| Postage & Courier Services | 200 | 289 | 89 | 1,400 | 3,371 | 1,971 | Increased collection letters due to earned premium cancellations; 1099 printing not budgeted (new process; cost offset in Support Ops) | 2,400 |
| Other Miscellaneous | 83 | - | (83) | 583 | - | (583) | | 1,000 |
| **Total Indirect Costs** | **1,339,118** | **916,322** | **(422,796)** | **6,089,899** | **4,472,609** | **(1,617,290)** | | **9,817,031** |
| **Home Office Expenses - P&L** | **1,509,597** | **1,086,207** | **(423,390)** | **7,012,738** | **5,393,324** | **(1,619,414)** | | **11,707,765** |
| | | | | | | | | |
| Bank Service Charges (Investment Fees) - Unallocated | 21,000 | 24,854 | 3,854 | 147,000 | 166,258 | 19,258 | Increased investment balances | 252,000 |
| **Total Operating Expenses - Direct & Indirect** | **1,530,597** | **1,111,061** | **(419,536)** | **7,159,738** | **5,559,582** | **(1,600,156)** | | **11,959,765** |
| **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 2026**

| | Jul | | | YTD | | | | |
|---|---|---|---|---|---|---|---|---|
| | Budget | Actual | Variance | Budget | Actual | Variance | Primary Driver of Change | Budget Total |
| **Direct Costs** | | | | | | | | |
| Salaries and Wages | 176,307 | 176,301 | (6) | 864,691 | 864,413 | (278) | | 1,570,473 |
| Benefits, Taxes, Contributions and Workers Comp | 54,525 | 54,527 | 2 | 312,491 | 312,391 | (101) | | 662,032 |
| Total Employee Salaries and Wages | 230,832 | 230,828 | (4) | 1,177,183 | 1,176,804 | (379) | | 2,232,505 |
| Recruiting & Advertising | - | - | - | - | - | - | | - |
| Communication - Mobile Phones & Air Cards | 639 | 640 | 1 | 4,643 | 4,639 | (4) | | 7,837 |
| Office and Equipment Repairs and Maintenance | - | - | - | - | 4,487 | 4,487 | COO office and furniture relocation | - |
| Travel and Lodging | 4,250 | 3,103 | (1,147) | 23,650 | 19,339 | (4,311) | | 44,000 |
| Furniture and Fixtures- Purchases < $5,000 | - | - | - | - | 2,264 | 2,264 | COO furniture | 5,000 |
| EDP Equipment (computers, printers, peripherals) - Purchases <$5,000 | - | - | - | - | - | - | | - |
| Computer Software - Purchases <$1,000,000 | 7,614 | 7,528 | (87) | 53,300 | 52,546 | (755) | | 91,372 |
| Mele Printing | - | - | - | - | - | - | | - |
| Lexis Nexis | - | - | - | - | - | - | | - |
| Printing, Stationary, and Office Supplies | 26 | - | (26) | 730 | 782 | 52 | | 861 |
| 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 | 108 | 645 | 537 | 10,645 | 10,642 | (4) | Jul: Additional LDI Conference Passes | 14,193 |
| **Total Direct Costs** | **248,470** | **247,744** | | **1,305,152** | **1,306,502** | **1,350** | | **2,615,768** |
| **Indirect Costs** | | | | | | | | |
| Rents, Leases, and Utilities | 2,266 | 2,065 | (200) | 16,830 | 15,028 | (1,802) | | 28,228 |
| Rent and Storage - Eatel/Iron Mountain | - | - | - | - | - | - | | - |
| Communication - Internet & Phone | 1,014 | 922 | (92) | 7,101 | 6,541 | (560) | | 12,174 |
| Depreciated Expense - Furniture & Fixtures | 2,526 | 2,526 | 0 | 17,683 | 17,683 | 0 | | 30,313 |
| Depreciated Expense - EDP Equipment & Software | 33,828 | 33,828 | (0) | 176,221 | 176,221 | (1) | | 416,748 |
| External Legal Expenses | 2,083 | - | (2,083) | 14,583 | 22,000 | 7,417 | YTD: EA legal opinion | 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 | 27,705 | 24,861 | (2,844) | 188,362 | 176,985 | (11,377) | Reduced insurance premiums | 326,887 |
| Bank Service Charges (Credit Card) | - | - | - | - | - | - | | - |
| Postage & Courier Services | - | - | - | - | - | - | | - |
| Other Miscellaneous | 166 | 200 | 34 | 1,160 | 589 | (571) | | 1,988 |
| **Total Indirect Costs** | **69,588** | **64,402** | **(5,186)** | **421,941** | **415,048** | **(6,894)** | | **841,338** |
| **Home Office Expenses - P&L** | **318,058** | **312,146** | **(5,912)** | **1,727,093** | **1,721,549** | **(5,544)** | | **3,457,106** |
| | | | | | | | | |
| Bank Service Charges - Unallocated | - | - | - | - | - | - | | - |
| **Total Operating Expenses - Direct & Indirect** | **318,058** | **312,146** | **(5,912)** | **1,727,093** | **1,721,549** | **(5,544)** | | **3,457,106** |
| **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 2026**

| | Jul | | | YTD | | | | |
|---|---|---|---|---|---|---|---|---|
| | Budget | Actual | Variance | Budget | Actual | Variance | Primary Driver of Change | Budget Total |
| **Direct Costs** | | | | | | | | |
| Salaries and Wages | 36,610 | 29,016 | (7,595) | 202,012 | 140,926 | (61,085) | Down 3 FTE | 373,441 |
| Benefits, Taxes, Contributions and Workers Comp | 13,456 | 12,340 | (1,116) | 68,582 | 49,638 | (18,944) | | 118,158 |
| Total Employee Salaries and Wages | 50,066 | 41,356 | (8,711) | 270,593 | 190,564 | (80,030) | | 491,599 |
| 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 | 42 | - | (42) | 292 | - | (292) | | 500 |
| EDP Equipment (computers, printers, peripherals) - Purchases <$5,000 | - | - | - | - | - | - | | - |
| Computer Software - Purchases <$1,000,000 | - | - | - | - | - | - | | - |
| Mele Printing | - | - | - | - | - | - | | - |
| Lexis Nexis | - | - | - | - | - | - | | - |
| Printing, Stationary, and Office Supplies | 42 | - | (42) | 292 | 35 | (257) | | 500 |
| Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting | 9,814 | 2,904 | (6,909) | 60,132 | 33,800 | (26,332) | Reduced temporary staffing | 109,200 |
| Outside Services – One Inc – Claims Pay | - | - | - | - | - | - | | - |
| External Management Fees | - | - | - | - | - | - | | - |
| Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous | 17 | - | (17) | 117 | - | (117) | | 200 |
| **Total Direct Costs** | **60,060** | **44,340** | | **331,985** | **224,958** | **(107,027)** | | **602,959** |
| **Indirect Costs** | | | | | | | | |
| Rents, Leases, and Utilities | 4,531 | 4,204 | (327) | 33,661 | 29,692 | (3,969) | | 56,457 |
| Rent and Storage - Eatel/Iron Mountain | - | - | - | - | - | - | | - |
| Communication - Internet & Phone | 2,029 | 1,744 | (285) | 14,203 | 12,982 | (1,220) | | 24,348 |
| 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** | **6,560** | **5,949** | **(612)** | **47,864** | **42,674** | **(5,189)** | | **80,804** |
| **Home Office Expenses - P&L** | **66,620** | **50,288** | **(16,332)** | **379,849** | **267,632** | **(112,216)** | | **683,763** |
| | | | | | | | | |
| Bank Service Charges - Unallocated | - | - | - | - | - | - | | - |
| **Total Operating Expenses - Direct & Indirect** | **66,620** | **50,288** | **(16,332)** | **379,849** | **267,632** | **(112,216)** | | **683,763** |
| **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 2026**

| | Jul | | | YTD | | | | |
|---|---|---|---|---|---|---|---|---|
| | Budget | Actual | Variance | Budget | Actual | Variance | Primary Driver of Change | Budget Total |
| **Direct Costs** | | | | | | | | |
| Salaries and Wages | 139,343 | 131,923 | (7,420) | 710,527 | 658,235 | (52,291) | Down 1 FTE | 1,278,380 |
| Benefits, Taxes, Contributions and Workers Comp | 48,930 | 46,652 | (2,278) | 315,466 | 292,249 | (23,217) | | 762,126 |
| Total Employee Salaries and Wages | 188,273 | 178,575 | (9,698) | 1,025,993 | 950,485 | (75,508) | | 2,040,506 |
| Recruiting & Advertising | - | - | - | - | - | - | | - |
| Communication - Mobile Phones & Air Cards | 1,146 | 1,050 | (96) | 7,966 | 7,326 | (640) | | 13,697 |
| Office and Equipment Repairs and Maintenance | 13,045 | 12,378 | (667) | 97,776 | 93,400 | (4,376) | YTD: Cost savings Cisco Smartnet Warranty | 203,913 |
| Travel and Lodging | 1,100 | 1,106 | 6 | 1,830 | 1,830 | 0 | | 12,000 |
| Furniture and Fixtures- Purchases < $5,000 | - | - | - | - | - | - | | 2,000 |
| EDP Equipment (computers, printers, peripherals) - Purchases <$5,000 | 643 | 636 | (8) | 18,480 | 18,446 | (33) | | 55,000 |
| Computer Software - Purchases <$1,000,000 | 124,237 | 124,231 | (6) | 865,452 | 874,267 | 8,815 | ITS Monthly Subscription kept on longer than anticipated $2.4k (to be terminated end of Q1 - Guidewire Data migration); Solar Winds price increase greater than anticipated $1.4k/ (Network security and monitoring) | MO |
| Mele Printing | 167,484 | 123,358 | (44,125) | 859,535 | 766,412 | (93,123) | | 1,340,319 |
| Lexis Nexis | 16,621 | 16,291 | (331) | 95,064 | 85,261 | (9,803) | | 150,000 |
| Printing, Stationary, and Office Supplies | 167 | - | (167) | 1,167 | 621 | (545) | | 2,000 |
| Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting | 68,551 | 77,947 | 9,397 | 367,250 | 377,959 | 10,709 | Lexis Nexis Nation Credit File Retrospective | 654,970 |
| Outside Services – One Inc – Claims Pay | - | - | - | - | - | - | | - |
| External Management Fees | - | - | - | - | - | - | | - |
| Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous | 50 | 50 | (0) | 5,730 | 3,130 | (2,600) | | 6,600 |
| **Total Direct Costs** | **581,317** | **535,622** | **(45,695)** | **3,346,243** | **3,179,138** | **(167,105)** | | **4,481,006** |
| **Indirect Costs** | | | | | | | | |
| Rents, Leases, and Utilities | 6,797 | 6,307 | (491) | 50,491 | 44,794 | (5,697) | | 84,685 |
| Rent and Storage - Eatel/Iron Mountain | 40,408 | 40,095 | (314) | 282,858 | 279,617 | (3,241) | | 484,900 |
| Communication - Internet & Phone | 3,581 | 2,983 | (598) | 25,066 | 23,216 | (1,850) | | 42,970 |
| 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** | **50,786** | **49,384** | **(1,402)** | **358,416** | **347,627** | **(10,788)** | | **612,555** |
| **Home Office Expenses - P&L** | **632,103** | **585,006** | **(47,097)** | **3,704,659** | **3,526,765** | **(177,894)** | | **5,093,561** |
| | | | | | | | | |
| Bank Service Charges - Unallocated | - | - | | - | - | - | | - |
| **Total Operating Expenses - Direct & Indirect** | **632,103** | **585,006** | **(47,097)** | **3,704,659** | **3,526,765** | **(177,894)** | | **5,093,561** |
| **Capital Purchases** | | | | | | | | |
| Furniture and Fixtures- Purchases > $5,000 | - | | | - | - | - | | - |
| EDP Equipment (computers, printers, peripherals) - Purchases >$5,000 | - | | - | 386,786 | 386,786 | - | | 658,827 |
| Computer Software - Purchases >$1,000,000 | - | - | - | 577,838 | 577,838 | - | | 3,400,000 |
| Total Capital Purchases | **-** | **-** | **-** | **964,623** | **964,623** | **-** | | |

## Louisiana Citizens Property Insurance Corporation

### Human Resources/Operations Support Operating Statement - Budget

### Fiscal Year 2026

| | Jul | | | YTD | | | | |
|---|---|---|---|---|---|---|---|---|
| | Budget | Actual | Variance | Budget | Actual | Variance | Primary Driver of Change | Budget Total |
| **Direct Costs** | | | | | | | | |
| Salaries and Wages | 28,508 | 28,491 | (17) | 145,270 | 145,163 | (106) | | 264,190 |
| Benefits, Taxes, Contributions and Workers Comp | 14,067 | 14,059 | (9) | 90,902 | 90,834 | (69) | | 286,355 |
| Total Employee Salaries and Wages | 42,576 | 42,550 | (26) | 236,172 | 235,997 | (175) | | 550,545 |
| Recruiting & Advertising | 3,933 | - | (3,933) | 5,033 | 58,249 | 53,215 | COO recruiting ($83,333 total including Dec25) | 29,000 |
| Communication - Mobile Phones & Air Cards | 80 | 80 | - | 560 | 560 | - | | 960 |
| Office and Equipment Repairs and Maintenance | 4,430 | 3,925 | (505) | 19,283 | 17,845 | (1,439) | Reduced bathroom supply expensese | 122,653 |
| Travel and Lodging | 117 | 207 | 90 | 817 | 263 | (553) | | 1,400 |
| Furniture and Fixtures- Purchases < $5,000 | - | - | - | - | - | - | | - |
| EDP Equipment (computers, printers, peripherals) - Purchases <$5,000 | - | - | - | - | - | - | | - |
| Computer Software - Purchases <$1,000,000 | 465 | 464 | (1) | 3,256 | 3,249 | (7) | | 4,131 |
| Mele Printing | - | - | - | - | - | - | | - |
| Lexis Nexis | - | - | - | - | - | - | | - |
| Printing, Stationary, and Office Supplies | 536 | 273 | (264) | 3,754 | 2,681 | (1,073) | | 6,435 |
| Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting | 6,635 | 5,595 | (1,041) | 59,187 | 54,401 | (4,786) | 401k admin fee waived for Q1 2026 $1.6k/mo; Netchex lower than anticipated | 107,423 |
| Outside Services – One Inc – Claims Pay | - | - | - | - | - | - | | - |
| External Management Fees | - | - | - | - | - | - | | - |
| Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous | 85 | 84 | (1) | 1,355 | 1,351 | (4) | | 2,100 |
| **Total Direct Costs** | **58,858** | **53,177** | **(5,681)** | **329,417** | **374,596** | | | **824,647** |
| **Indirect Costs** | | | | | | | | |
| Rents, Leases, and Utilities | 2,608 | 2,444 | (164) | 19,224 | 17,662 | (1,563) | | 32,332 |
| Rent and Storage - Eatel/Iron Mountain | 12,000 | 14,186 | 2,186 | 84,000 | 92,188 | 8,188 | Iron Mountain - 16% rate increase | 144,000 |
| Communication - Internet & Phone | 1,014 | 872 | (142) | 7,101 | 6,491 | (610) | | 12,174 |
| 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 | 4,042 | 2,039 | (2,003) | 28,292 | 20,982 | (7,310) | Timing - Postage Machine Refill | 48,500 |
| Other Miscellaneous | 176 | 436 | 260 | 1,230 | 1,302 | 72 | | 2,109 |
| **Total Indirect Costs** | **19,840** | **19,977** | **137** | **139,848** | **138,624** | **(1,224)** | | **239,115** |
| **Home Office Expenses - P&L** | **78,698** | **73,154** | **(5,544)** | **469,265** | **513,220** | **43,955** | | **1,063,762** |
| | | | | | | | | |
| Bank Service Charges - Unallocated | - | - | - | - | - | - | | - |
| **Total Operating Expenses - Direct & Indirect** | **78,698** | **73,154** | **(5,544)** | **469,265** | **513,220** | **43,955** | | **1,063,762** |
| **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

# July 2026 Management Reports

September 9, 2026 Board Meeting

# Overview

# Corporate Overview
## July 31, 2026

## Underwriting Overview

### Premium Written & Policies Issued

| Premium Written (000s) | Jul-26 | 2026 YTD | Jul-25 | 2025 YTD |
|---|---|---|---|---|
| Direct Written Premium* | $58,543 | $259,064 | $74,005 | $304,950 |
| Takeout Written Premium | (122) | 9,312 | (164) | 4,338 |
| Net Written Premium Before Reinsurance | $58,665 | $249,752 | $74,169 | $300,612 |
| **Earned Premium (000s)** | | | | |
| Direct Earned Premium | $35,096 | $261,469 | $44,113 | $322,169 |
| Takeout Earned Premium | 1,271 | 8,944 | 2,870 | 30,664 |
| Net Earned Premium Before Reinsurance | $33,826 | $252,525 | $41,242 | $291,505 |
| **Counts** | | | | |
| Direct Policies Issued | 18,636 | 86,825 | 21,095 | 94,346 |
| Policies Takeout Initial | - | - | - | - |
| Policies Takeout Renewal | - | - | - | - |
| Net Policies Issued | 18,636 | 86,825 | 21,095 | 94,346 |

### Inforce Policies & Coverage Details

| Count* | Jul-26 | Jul-25 |
|---|---|---|
| Direct Inforce Policies | 117,988 | 126,906 |
| Takeout Inforce Policies | 3,152 | 5,855 |
| Net Inforce Count | 114,836 | 121,051 |
| EPIC Inforce Policies (Multi to Single Policies)* | - | - |
| Total Net Inforce Policies | 114,836 | 121,051 |
| **TIV (000s)*** | | |
| Direct TIV (Cov A-D) | $39,290,944 | $44,332,992 |
| Direct Cov E, F, Mold, BI | $2,178,848 | $2,911,496 |
| Total Direct Cov A-D, E, F, Mold , BI | $41,469,792 | $47,244,488 |
| Takeout TIV (Cov A-D) | $1,117,984 | $2,000,619 |
| Takeout Cov E, F, Mold, BI | $90,273 | $171,346 |
| Total Takeout Cov A-D, E, F, Mold, BI | $1,208,257 | $2,171,966 |
| Net TIV (Cov A-D) | $38,172,960 | $42,332,373 |
| Net Cov E, F, Mold, BI | $2,088,575 | $2,740,150 |
| Total Net Cov A-D, E, F, Mold, BI | $40,261,535 | $45,072,522 |

# Underwriting Overview

## Net Inforce by Policy Type

| | | Net Inforce | | |
|---|---|---|---|---|
| **Commercial Lines** | **Count** | **Premium (000s)** | **TIV Cov A-D (000s)** | **E, F, Mold, BI (000s)** |
| Builders Risk | 1 | $31 | $1,298 | $0 |
| Commercial | 1,383 | 13,753 | 678,486 | 17,178 |
| Wind & Hail Only | 3,748 | 42,652 | 3,783,842 | 148,094 |
| Total Commercial | 5,132 | $56,436 | $4,463,627 | $165,272 |
| | | | | |
| **Personal Lines** | | | | |
| Builders Risk | 175 | $810 | $61,662 | $0 |
| Condo | 1,015 | 1,025 | 83,947 | - |
| Homeowners | 8,330 | 69,588 | 8,508,260 | 1,923,303 |
| Mobile Home | 11,436 | 22,222 | 775,818 | - |
| Residence | 57,842 | 149,752 | 14,540,055 | - |
| Wind & Hail Only | 30,906 | 115,607 | 9,739,592 | - |
| Total Personal | 109,704 | $359,004 | $33,709,333 | $1,923,303 |
| | | | | |
| **Grand Total** | **114,836** | **$415,441** | **$38,172,960** | **$2,088,575** |

## Written Premium Analysis - Month

| | Jul-26 | | Jul-25 | |
|---|---|---|---|---|
| **Term Type ($000s)** | **Written Premium** | **Counts** | **Written Premium** | **Counts** |
| New Business | $5,474 | 2,507 | $12,101 | 4,216 |
| Renewals | 53,069 | 16,129 | 61,904 | 16,879 |
| Total Direct Premium Written | $58,543 | 18,636 | $74,005 | 21,095 |
| | | | | |
| **New Business Written From ($000s)** | | | | |
| Cajun Underwriters | 472 | 175 | 740 | 222 |
| State Farm | 141 | 73 | 348 | 150 |
| Allstate | 160 | 66 | 363 | 140 |
| Sagesure | 174 | 60 | 342 | 116 |
| Others | 4,527 | 2,133 | 10,308 | 3,588 |
| Renewal | 5,474 | 2,507 | 12,101 | 4,216 |
| Total Renewals* | 53,069 | 16,129 | 61,904 | 16,879 |
| Total Direct Premium Written | 58,543 | 18,636 | 74,005 | 21,095 |

## Written Premium Analysis - Year-to-Date

| | 2026 YTD | | 2025 YTD | |
|---|---|---|---|---|
| **Term Type ($000s)** | **Written Premium** | **Counts** | **Written Premium** | **Counts** |
| New Business | $36,819 | 15,934 | $64,865 | 23,847 |
| Renewals | 222,245 | 70,891 | 240,085 | 70,499 |
| Total Direct Premium Written | $259,064 | 86,825 | $304,950 | 94,346 |
| | | | | |
| **New Business Written From ($000s)** | | | | |
| Cajun Underwriters | $3,170 | 1,123 | $3,243 | 1,053 |
| State Farm | 1,096 | 577 | 1,536 | 712 |
| Allstate | 973 | 431 | 1,806 | 748 |
| Sagesure | 1,114 | 401 | 1,723 | 559 |
| Others | 30,465 | 13,402 | 56,556 | 20,775 |
| Renewal | 36,819 | 15,934 | 64,865 | 23,847 |
| Total Renewals* | 222,245 | 70,891 | 240,085 | 70,499 |
| Total Direct Premium Written | $259,064 | 86,825 | $304,950 | 94,346 |

# Underwriting Overview

## Net Premium Written & Earned by Policy Type

| | Net Premium Written | | | Net Premium Earned | | |
|---|---|---|---|---|---|---|
| | 2026 YTD | 2025 YTD | Variance | 2026 YTD | 2025 YTD | Variance |
| **Policy Type** | | | | | | |
| Commercial | 7,372 | 12,955 | (5,584) | 9,384 | 14,079 | (4,695) |
| Commercial Builders Risk | (3) | 29 | (31) | 30 | 41 | (11) |
| Commercial Builders Risk Renovations | (7) | (190) | 183 | 4 | 249 | (246) |
| Commercial Builders Risk Renovations Wind & Hail Only | - | (5) | 5 | - | 26 | (26) |
| Commercial Builders Risk Wind & Hail Only | - | 12 | (12) | - | 1 | (1) |
| Commercial Wind & Hail Only*' | 23,354 | 41,573 | (18,219) | 30,346 | 45,491 | (15,145) |
| **Total Commercial** | 30,716 | 54,374 | (23,658) | 39,764 | 59,888 | (20,124) |
| | | | | | | |
| DWG-1 Builders Risk | 114 | 185 | (71) | 101 | 215 | (114) |
| DWG-1 Builders Risk Renovation | 178 | 656 | (478) | 261 | 742 | (481) |
| DWG-1 Builders Risk Renovations Wind & Hail Only | - | - | - | - | - | - |
| DWG-1 Builders Risk Wind & Hail Only | 13 | (11) | 25 | 2 | 17 | (15) |
| DWG-1 Condo | 626 | 605 | 21 | 608 | 650 | (42) |
| DWG-1 Condo Wind & Hail Only | 156 | 184 | (27) | 145 | 181 | (37) |
| DWG-1 Mobile Home | 14,184 | 12,761 | 1,423 | 12,120 | 11,032 | 1,088 |
| DWG-1 Mobile Home Wind & Hail Only | 4,073 | 3,409 | 664 | 3,264 | 2,882 | 382 |
| DWG-1 Residence | 50,206 | 52,721 | (2,515) | 46,775 | 48,645 | (1,870) |
| DWG-1 Residence Wind & Hail Only | 25,502 | 27,987 | (2,484) | 22,548 | 23,691 | (1,143) |
| DWG-2 Residence | 8,198 | 8,801 | (603) | 7,887 | 7,921 | (35) |
| DWG-3 Residence | 33,788 | 40,694 | (6,905) | 33,850 | 40,047 | (6,197) |
| DWG-3 Residence Wind & Hail Only | 42,841 | 47,039 | (4,198) | 41,917 | 45,342 | (3,426) |
| **Total Dwelling** | 179,880 | 195,030 | (15,150) | 169,477 | 181,367 | (11,890) |
| | | | | | | |
| HO-2 Broad Form* | 4,444 | 6,123 | (1,679) | 4,994 | 5,764 | (770) |
| HO-3 Special Form | 34,383 | 44,600 | (10,217) | 37,982 | 43,828 | (5,846) |
| HO-4 Contents Broad Form | 63 | 78 | (15) | 58 | 65 | (6) |
| HO-6 Unit Owners Form | 234 | 320 | (85) | 225 | 280 | (56) |
| HO-8 Modified Coverage Form | 19 | 31 | (12) | 19 | 28 | (9) |
| HO-R Homeowner Renovation | 12 | 56 | (44) | 6 | 284 | (279) |
| **Total Homeowners** | 39,156 | 51,208 | (12,052) | 43,284 | 50,250 | (6,966) |
| | | | | | | |
| **Net Premium Written & Earned Before Reinsurance** | **249,752** | **300,612** | **(50,860)** | **252,525** | **291,505** | **(38,979)** |
| | | | | | | |
| **Ceded Reinsurance** | | | | 136,488 | 159,959 | (23,471) |
| | | | | | | |
| **Net Premium Earned as of 7/31** | | | | **116,037** | **131,546** | **(15,508)** |

# Premium Payment Collections Overview - July 2026

| | Month | | | | Year-to-Date | | | |
|---|---|---|---|---|---|---|---|---|
| | Jul-26 | | Jul-25 | | 2026 YTD | | 2025 YTD | |
| **Checks** | | | | | | | | |
| **Payment Method** | **Count** | **Amount Collected** | **Count** | **Amount Collected** | **Count** | **Amount Collected** | **Count** | **Amount Collected** |
| Mail | 223 | 585,851 | 351 | 1,139,623 | 1,509 | 4,073,740 | 2,524 | 7,860,249 |
| Walk-In | 111 | 409,977 | 74 | 360,411 | 536 | 2,010,261 | 439 | 2,469,122 |
| 6370 Lockbox - Manual | 5,135 | 22,866,943 | 6,912 | 29,293,976 | 27,190 | 112,069,408 | 34,022 | 136,336,954 |
| 3344 Lockbox - Upload | 2,295 | 3,277,240 | 2,726 | 3,654,297 | 16,590 | 22,383,055 | 18,748 | 27,758,508 |
| **Total Checks** | **7,764** | **$27,140,010** | **10,063** | **$34,448,307** | **45,825** | **$140,536,464** | **55,733** | **$174,424,832** |
| **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 | 3,524 | 4,215,033 | 3,774 | 4,738,512 | 22,372 | 25,551,253 | 23,402 | 28,421,171 |
| EPIC | 6,057 | 5,917,624 | 7,423 | 8,383,766 | 37,049 | 34,205,031 | 43,485 | 48,579,079 |
| **Total Credit Cards** | **9,581** | **$10,132,657** | **11,197** | **$13,122,278** | **59,421** | **$59,756,284** | **66,887** | **$77,000,250** |
| **Electronic Funds Transfer (Checking or Saving)** | | | | | | | | |
| **Payment Method** | **Count** | **Amount Collected** | **Count** | **Amount Collected** | **Count** | **Amount Collected** | **Count** | **Amount Collected** |
| Online | 3,383 | 4,169,821 | 3,347 | 4,325,949 | 20,580 | 24,495,337 | 22,783 | 30,323,023 |
| EPIC | 4,684 | 5,483,160 | 6,172 | 11,061,797 | 28,041 | 30,963,086 | 35,107 | 64,149,571 |
| **Total EFTs** | **8,067** | **$9,652,981** | **9,519** | **$15,387,746** | **48,621** | **$55,458,423** | **57,890** | **$94,472,593** |
| **Payment Method** | | | | | | | | |
| | **Count** | **Amount Collected** | **Count** | **Amount Collected** | **Count** | **Amount Collected** | **Count** | **Amount Collected** |
| Mail | 223 | 585,851 | 351 | 1,139,623 | 1,509 | 4,073,740 | 2,524 | 7,860,249 |
| Walk-In | 111 | 409,977 | 74 | 360,411 | 536 | 2,010,261 | 439 | 2,469,122 |
| Online | 6,907 | 8,384,854 | 7,121 | 9,064,461 | 42,952 | 50,046,589 | 46,185 | 58,744,193 |
| 6370 Lockbox - Manual | 5,135 | 22,866,943 | 6,912 | 29,293,976 | 27,190 | 112,069,408 | 34,022 | 136,336,954 |
| 3344 Lockbox - Upload | 2,295 | 3,277,240 | 2,726 | 3,654,297 | 16,590 | 22,383,055 | 18,748 | 27,758,508 |
| EPIC | 10,741 | 11,400,784 | 13,595 | 19,445,563 | 65,090 | 65,168,117 | 78,592 | 112,728,650 |
| **Total Payments Collected** | **25,412** | **$46,925,648** | **30,779** | **$62,958,331** | **153,867** | **$255,751,171** | **180,510** | **$345,897,675** |

***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 7/31/2026 Policies Assumed | As of 7/31/2026 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 |
| 12/1/2021 Round 15 | 0 | 0 | $0 |
| 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 | 10,174 | $34,454 |
| 04/1/2025 Round 21 | 2,922 | 2,312 | $6,738 |
| 12/1/2025 Round 22 | 2,034 | 1,562 | $4,479 |
| 04/1/2026 Round 23 | 4,109 | 3,028 | $9,392 |
| Grand Total | 178,168 | 110,250 | 213,403 |

## Depopulation Summary by Round

| | Round 23 ITD Policy Count | Round 23 ITD Unearned Premium | Round 22 ITD Policy Count | Round 22 ITD Unearned Premium | Round 21 ITD Policy Count | Round 21 ITD Unearned Premium |
|---|---|---|---|---|---|---|
| **Policies Selected** | 4,177 | | 2,078 | | 2,961 | |
| **Policies Cancelled as of Assumption** | (68) | | (44) | | (39) | |
| **Policies Initially Assumed** | **4,109** | **7,701** | **2,034** | **4,313** | **2,922** | **5,640** |
| **Activity on Assumed Policies:** | | | | | | |
| Optouts (Remaining with LCPIC) | (802) | (1,790) | (320) | (744) | (373) | (818) |
| Reinstated Policies | 30 | 120 | 16 | 44 | 21 | 79 |
| Policies Canceled | (141) | (300) | (117) | (233) | (183) | (315) |
| Policies Not Renewed | (8) | 0 | (2) | 0 | (4) | 0 |
| Renewals Not Included in Initial Assumption | 0 | 0 | 0 | 0 | 0 | 0 |
| Policies Expired by LCPIC-Renewing by Depop Company | (580) | 0 | (858) | 0 | (2,312) | 0 |
| Renewals Not Taken (Expired without Payment) | (162) | 0 | (49) | 0 | (72) | 0 |
| Renewals Issued on Behalf of Depop Company* | 0 | 3,659 | 0 | 1,105 | 0 | 2,151 |
| Payment for Endorsement Activity | 0 | (12) | 0 | (6) | 0 | (9) |
| Renewals Issued - Prior Term Canceled | 2 | 12 | 0 | 0 | 1 | 10 |
| Adjustments made for Report Errors | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Activity - July 2026 | **(1,661)** | **1,691** | **(1,330)** | **166** | **(2,922)** | **1,098** |
| **Inforce with LCPIC** | 2,448 | | 704 | | 0 | |
| **Renewals Offered by Depop Companies** | 580 | | 858 | | 2,312 | |
| **Depopulated Policies** | **3,028** | **$9,392** | **1,562** | **$4,479** | **2,312** | **$6,738** |
| ***Renewals Offered and Expired** | | | | | | |
| Initial Assumption - Renewals Offered | 1,606 | | 1,201 | | 2,929 | |
| Renewals Offered After Assumption - Not Included in Initial Assumption | 1 | | 0 | | 0 | |
| Renewals Not Offered | 0 | | 0 | | 0 | |
| Number of Renewals Processed by LCPIC | 1,607 | | 1,201 | | 2,929 | |
| Number of Policies Expired by LCPIC - Renewing by Depop Company | (580) | | (858) | | (2,312) | |
| Total Number of Policies Renewed by LCPIC | 1,027 | | 343 | | 617 | |
| Number of Expired Policies Without Payment | (162) | | (49) | | (72) | |
| Number of Policies Non-Renewed | (8) | | (2) | | (4) | |
| Number of Policies Canceled | (11) | | (10) | | (23) | |
| Optouts | (68) | | (20) | | (48) | |
| Renewals Issued-Prior Term Canceled | 1 | | 0 | | 1 | |
| Renewals Accepted On Behalf of Depop Company | **779** | | **262** | | **471** | |

## Claim Overview

### Inception-to-Date Loss, Expense, & Claim Count - As of 6/30/26 (Updated Quarterly)

| | Loss Year | ITD Claims | ITD Loss & LAE (000s)* |
|---|---|---|---|
| **Hurricanes:** | | | |
| Hurricane Katrina | 2005 | 66,139 | $1,693,428 |
| Hurricane Rita | 2005 | 14,810 | $194,281 |
| Hurricane Gustav | 2008 | 52,161 | $331,976 |
| Hurricane Ike | 2008 | 3,402 | $13,921 |
| Hurricane Isaac | 2012 | 17,820 | $129,351 |
| Hurricane Harvey | 2017 | 121 | $225 |
| Hurricane Nate | 2017 | 12 | $17 |
| Hurricane Barry | 2019 | 618 | $2,149 |
| Hurricane Laura | 2020 | 2,725 | $100,633 |
| Hurricane Sally | 2020 | 6 | $10 |
| Hurricane Delta | 2020 | 2,139 | $22,946 |
| Hurricane Zeta | 2020 | 2,648 | $20,945 |
| Hurricane Ida | 2021 | 14,299 | $515,311 |
| Hurricane Beryl | 2024 | 17 | $111 |
| Hurricane Francine | 2024 | 2,906 | $26,012 |
| **Total Hurricanes** | | **179,823** | **3,051,314** |
| **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 | $4,889 |
| 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 | $355 |
| 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 | $208 |
| TS Claudette | 2021 | 9 | $26 |
| TS Nicholas | 2021 | 14 | $307 |
| 2220 - Wind and Thunderstorm Event | 2022 | 59 | $1,695 |
| 2221 - Wind & Hail Event | 2022 | 58 | $690 |
| 2223 - Wind & Hail Event | 2022 | 4 | $28 |
| 2225 - Wind & Hail Event | 2022 | 17 | $171 |
| 2272 - Wind & Hail Event | 2022 | 329 | $12,845 |
| 2316 - Wind & Hail Event | 2023 | 86 | $809 |
| 2348 - Wind & Hail Event | 2023 | 23 | $137 |
| 2349 - Wind & Hail Event | 2023 | 285 | $4,102 |
| 2411 - Wind & Hail Event | 2024 | 224 | $3,171 |
| 2417 - Wind & Thunderstorm Event | 2024 | 60 | $223 |
| 2420 - Wind & Thunderstorm Event | 2024 | 66 | $1,049 |
| 2431 - Wind & Hail Event | 2024 | 806 | $16,885 |
| 2440 - Wind & Hail Event | 2024 | 289 | $5,587 |
| 2441 - Wind & Hail Event | 2024 | 209 | $2,018 |
| 2447 - Wind & Hail Event | 2024 | 63 | $1,256 |
| 2516 - Snow Event | 2025 | 161 | $649 |
| 2522 - Wind & Hail Event | 2025 | 77 | $872 |
| 2524 - Wind & Hail Event | 2025 | 53 | $601 |
| 2528 - Wind & Hail Event | 2025 | 50 | $394 |
| 2613 - Winter Storm/Freeze | 2026 | 86 | $630 |
| Tropical Storm Arthur | 2026 | 271 | $11,148 |
| **Total PCS Events** | | **12,870** | **139,555** |
| **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 |
| 2026 - Test Cat | 2026 | 82 | $627 |
| Outsourced Day Claims (2010-2013) | 2010-2013 | 13,323 | $114,263 |
| **Total Other Outsourced Claims** | | **14,291** | **118,897** |
| **In-house Day Claims (2014 Forward)** | 2014-2026 | **21,064** | **$249,214** |
| **Total Claims** | | **228,048** | **3,558,979** |

# Claim Overview

## Loss & Expense Reserves & Open Claim Counts as of July 31, 2026

| | | Open Claim Count | | | | Reserves (000s) | |
|---|---|---|---|---|---|---|---|
| **Catastrophe Name** | **Loss Year** | **Litigated** | **Non-Litigated** | **Jul-26 Total** | **Jul-25 Total** | **Jul-26** | **Jul-25** |
| **Hurricanes:** | | | | | | | |
| Hurricane Katrina* | 2005 | 1 | - | 1 | 1 | $41 | $285 |
| Hurricane Isaac | 2012 | 4 | - | 4 | 4 | $980 | $980 |
| Hurricane Barry | 2018 | - | - | - | - | - | - |
| Hurricane Laura | 2020 | 5 | - | 5 | 16 | $32 | $132 |
| Hurricane Sally | 2020 | - | - | - | - | - | - |
| Hurricane Delta | 2020 | 2 | - | 2 | 7 | $1 | $68 |
| Hurricane Zeta | 2020 | 4 | - | 4 | 10 | $76 | $169 |
| Hurricane Ida | 2021 | 70 | - | 70 | 170 | $2,141 | $5,870 |
| Hurricane Beryl | 2024 | - | - | - | - | - | $14 |
| Hurricane Francine | 2024 | 27 | 19 | 46 | 54 | $1,328 | $2,161 |
| **Total Hurricanes** | | **113** | **19** | **132** | **262** | **$4,599** | **$9,680** |
| **PCS Events:** | | | | | | | |
| 92-Hail Storm | 2013 | - | - | - | - | - | - |
| 1644-Wind & Flooding Event | 2016 | - | - | - | - | - | - |
| 1714-Wind & Hail Event | 2017 | - | - | - | 1 | - | $6 |
| 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 | - | $13 |
| 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 |
| Tropical Storm Claudette | 2021 | - | - | - | - | - | - |
| Tropical Storm Nicholas | 2021 | - | - | - | - | - | - |
| 2220 - Wind and Thunderstorm Event | 2022 | 1 | - | 1 | 1 | $4 | $146 |
| 2221 - Wind & Hail Event | 2022 | 1 | - | 1 | 1 | $3 | $42 |
| 2223 - Wind & Hail Event | 2022 | - | - | - | - | - | - |
| 2225 - Wind & Hail Event | 2022 | - | - | - | - | - | - |
| 2272 - Wind & Hail Event | 2022 | 3 | - | 3 | 5 | $158 | $174 |
| 2299 - Wind & Hail Event | 2022 | - | - | - | - | - | - |
| 2316 - Wind & Hail Event | 2023 | 2 | - | 2 | 2 | $61 | $63 |
| 2348 - Wind & Hail Event | 2023 | - | - | - | - | - | - |
| 2349 - Wind & Hail Event | 2023 | 1 | - | 1 | - | $2 | $1 |
| 2411 - Wind & Hail Event | 2024 | 4 | - | 4 | 3 | $31 | $49 |
| 2417 - Wind and Thunderstorm Event | 2024 | - | - | - | - | - | - |
| 2420 - Wind and Thunderstorm Event | 2024 | 1 | - | 1 | 2 | $13 | $15 |
| 2431 - Wind & Hail Event | 2024 | 8 | 3 | 11 | 13 | $110 | $188 |
| 2440 - Wind & Hail Event | 2024 | 4 | 1 | 5 | 4 | $179 | $107 |
| 2441 - Wind & Hail Event | 2024 | - | - | - | 2 | - | $1 |
| 2447 - Wind & Hail Event | 2024 | - | - | - | 1 | - | $26 |
| 2516 - Snow Event | 2025 | - | 1 | 1 | 3 | $0 | $56 |
| 2522 - Wind & Hail Event | 2025 | - | - | - | 6 | - | $98 |
| 2524 - Wind & Hail Event | 2025 | - | - | - | 4 | - | $121 |
| 2528 - Wind & Hail Event | 2025 | - | - | - | 3 | - | $16 |
| 2613 - Winter Storm/Freeze | 2026 | - | - | - | - | $31 | - |
| Tropical Storm Arthur | 2026 | - | 54 | 54 | - | $1,798 | - |
| 2638 - Wind & Hail Event | 2026 | - | 1 | 1 | - | | |
| Tropical Storm Bertha | 2026 | - | 8 | 8 | - | | |
| Other | N/A | - | - | - | - | - | - |
| **Total PCS Events** | | **25** | **68** | **93** | **53** | **$2,390** | **$1,123** |
| **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 | - | - | - | - | - | - |
| 2026 - Test Cat | 2026 | - | 11 | 11 | - | $185 | - |
| **Total Other Outsourced Claims** | | **-** | **11** | **11** | **-** | **$185** | **-** |
| **Inhouse/Day Claims** | | 83 | 267 | 350 | 244 | **8,777** | **8,109** |
| **Total Claims** | | **221** | **365** | **586** | **559** | **$15,952** | **$18,912** |
| IBNR | | | | | | $36,582 | $82,361 |
| **Total Reserve & IBNR** | | | | | | **$52,534** | **$101,273** |

*2025 Claim Counts do not include EPIC & INow commercial claims.

# Claim Overview

## Claim Level Statistics - All Claims

| | Month | | Year-to-Date | |
|---|---|---|---|---|
| | Jul-26 | Jul-25 | 2026 YTD | 2025 YTD |
| New Reported Claims | 268 | 197 | 1,671 | 1,731 |
| Claims Reopened | 148 | 177 | 632 | 1,020 |
| Closed Claims, as of 7/31 | 459 | 377 | 1,827 | 2,641 |
| Closed with Pay | 303 | 256 | 1,163 | 1,693 |
| Closed without Pay | 189 | 142 | 774 | 1,037 |
| Avg Severity of Closed Claims | 15,698 | 24,755 | 21,906 | 23,286 |
| Avg Days to Close | 76 | 204 | 160 | 205 |
| Avg Days Open | 47 | 107 | 97 | 121 |
| Open Large Losses (>$25K) | 0 | 0 | N/A | N/A |

## Claim Level Statistics - Hurricanes

| | | | | |
|---|---|---|---|---|
| New Reported Claims | 1 | 4 | 4 | 72 |
| Claims Reopened | 8 | 38 | 65 | 343 |
| Closed Claims, as of 7/31 | 14 | 61 | 132 | 654 |
| Closed with Pay | 11 | 52 | 116 | 551 |
| Closed without Pay | 3 | 11 | 22 | 122 |
| Avg Severity of Closed Claims | 68,005 | 44,979 | 76,214 | 42,282 |
| Avg Days to Close | 1,177 | 726 | 1,279 | 553 |
| Avg Days Open | 725 | 423 | 823 | 346 |
| Open Large Losses (>$25K) | 0 | 0 | N/A | N/A |

## Claim Level Statistics - PCS Events

| | | | | |
|---|---|---|---|---|
| New Reported Claims | 51 | 10 | 416 | 355 |
| Claims Reopened | 46 | 38 | 103 | 221 |
| Closed Claims, as of 7/31 | 203 | 44 | 401 | 462 |
| Closed with Pay | 149 | 37 | 285 | 289 |
| Closed without Pay | 71 | 9 | 141 | 190 |
| Avg Severity of Closed Claims | 13,963 | 25,399 | 14,237 | 13,611 |
| Avg Days to Close | 30 | 206 | 69 | 112 |
| Avg Days Open | 22 | 55 | 38 | 50 |
| Open Large Losses (>$25K) | 0 | 0 | N/A | N/A |

## Claim Level Statistics - Other Outsourced Claims

| | | | | |
|---|---|---|---|---|
| New Reported Claims | 4 | 0 | 82 | 0 |
| Claims Reopened | 5 | 0 | 21 | 0 |
| Closed Claims, as of 7/31 | 17 | 0 | 71 | 0 |
| Closed with Pay | 13 | 0 | 47 | 0 |
| Closed without Pay | 4 | 0 | 30 | 0 |
| Avg Severity of Closed Claims | 11,575 | 0 | 6,344 | 0 |
| Avg Days to Close | 47 | 0 | 21 | 0 |
| Avg Days Open | 33 | 0 | 18 | 0 |
| Open Large Losses (>$25K) | 0 | 0 | N/A | N/A |

## Claim Level Statistics - Inhouse/Day Claims

| | | | | |
|---|---|---|---|---|
| New Reported Claims | 212 | 183 | 1,169 | 1,304 |
| Claims Reopened | 89 | 101 | 443 | 456 |
| Closed Claims, as of 7/31 | 225 | 272 | 1,223 | 1,525 |
| Closed with Pay | 130 | 167 | 715 | 853 |
| Closed without Pay | 111 | 122 | 581 | 725 |
| Avg Severity of Closed Claims | 14,320 | 20,116 | 19,462 | 18,072 |
| Avg Days to Close | 52 | 86 | 77 | 83 |
| Avg Days Open | 29 | 44 | 43 | 45 |
| Open Large Losses (>$25K) | 0 | 0 | N/A | N/A |

*Figures do not include EPIC & INow commercial claims

# Monthly Claims Loss Adjustment Expense Overview

| | LCPIC Mangement In-house | | Management Outsourced | |
|---|---|---|---|---|
| | Jul-26 | Jul-25 | Jul-26 | Jul-25 |
| **Claim Management Fees** | | | | |
| Creative Adjusting- Admin Fees | - | - | - | - |
| Eberl - Admin Fees | - | - | 3,764 | - |
| MD Claims LLC - Admin Fees | - | - | - | - |
| Maverick Claims - Admin Fees | - | - | - | 15,356 |
| IAS Services Group LLC - Admin Fees | - | - | - | - |
| Mid-Amercia - Admin Fees | - | - | 400 | 1,275 |
| Pacesetter - Admin Fees | - | - | 6,750 | 1,500 |
| SWA - Admin Fees | - | - | 6,700 | - |
| One Call - Call Center | - | - | - | - |
| **Total Claim Management Fees** | **$ -** | **$ -** | **$17,614** | **$18,131** |
| **Adjusting, Engineering, & Reinspection Expenses** | | | | |
| Elite Claims Service | 48,884 | 62,752 | - | - |
| Mid-America Catastrophe Service LLC | 58,816 | 30,254 | 22,487 | - |
| Pacesetter Claims Services Inc | 26,846 | 33,092 | 38,020 | 3,133 |
| SWA Claims Management Services LLC | 25,447 | 14,144 | 54,220 | - |
| Joffrion Services LLC DBA Coastal Fire Investigati | 7,091 | 10,814 | - | - |
| LEGION CLAIMS SOLUTIONS LLC | 3,711 | 13,588 | - | - |
| US Forensic (Engineering) | 11,271 | 35,048 | 3,286 | - |
| NEW ENGLAND FIRE CAUSE & ORIGIN INC | 2,806 | 5,468 | - | - |
| Bradley Stinson & Associates Inc | 19,475 | - | 31,875 | - |
| Jill S Smith DBA S & S Claims Professionals | - | - | - | - |
| Rimkus Consulting Group (Engineering) | 3,301 | 22,333 | - | - |
| HVAC Investigators | 7,030 | 6,160 | 1,565 | - |
| Forensic Investigations Group (Engineering) | 4,900 | 6,000 | - | - |
| PRONET GROUP, INC | - | 3,394 | 576 | - |
| Keystone Experts and Engineers LLC | - | - | - | - |
| All Other | 11,687 | 8,532 | 4,691 | - |
| **Total Adjusting, Engineering, & Reinspection Exps** | **$231,264** | **$251,579** | **$156,720** | **$3,133** |
| **Total LAE Expenses** | **$231,264** | **$251,579** | **$174,333** | **$21,264** |
| **LCPIC Claims Payroll & Benefits*** | 245,871 | 222,408 | 41,943 | 5,353 |
| **Total Expenses** | **$477,135** | **$473,988** | **$216,276** | **$26,618** |

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

| | | | | |
|---|---|---|---|---|
| Total Expenses | 477,135 | 473,988 | 216,276 | 26,618 |
| Ending Open Claims (536) Ending Closed Claims (459) | 850 | 914 | 145 | 22 |
| **Total Direct Labor Cost Per Claim Handled** | **$561** | **$519** | **$1,492** | **$1,210** |

## Average LAE Expenses - Closed Claims Method

| | | | | |
|---|---|---|---|---|
| Total LAE Expenses Paid on Closed Claims | 104,669 | 149,169 | 98,579 | 3,383 |
| Allocated LCPIC Claims Payroll & Benefits** | 98,059 | 89,304 | 34,711 | 2,433 |
| Allocated Expenses - Call Center** | - | - | - | - |
| **Total Expenses - Closed Claims** | **$202,728** | **$238,473** | **$133,290** | **$5,817** |
| Closed Claims | 339 | 367 | 120 | 10 |
| **Total Direct Labor Cost Per Closed Claim** | **$598** | **$650** | **$1,111** | **$582** |

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

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

***Counts do not include EPIC & INow commercial claims

# YTD Claims Loss Adjustment Expense Overview

| | LCPIC Mangement In-house | | Management Outsourced | |
|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 |
| **Claim Management Fees** | | | | |
| Creative Adjusting- Admin Fees | - | - | - | - |
| Eberl - Admin Fees | - | - | 5,641 | - |
| MD Claims LLC - Admin Fees | - | - | - | - |
| Maverick Claims - Admin Fees | - | - | 2,826 | 152,416 |
| IAS Services Group LLC - Admin Fees | - | - | - | - |
| Mid-Amercia - Admin Fees | - | - | 6,500 | 32,875 |
| Pacesetter - Admin Fees | - | - | 14,875 | 21,400 |
| SWA - Admin Fees | - | - | 16,250 | 14,100 |
| One Call - Call Center | - | - | - | - |
| **Total Claim Management Fees** | **$ -** | **$ -** | **$46,092** | **$220,791** |
| **Adjusting, Engineering, & Reinspection Expenses** | | | | |
| Elite Claims Service | 281,066 | 385,016 | - | 968 |
| Mid-America Catastrophe Service LLC | 259,720 | 341,408 | 27,884 | 13,936 |
| Pacesetter Claims Services Inc | 160,335 | 219,413 | 42,443 | 9,792 |
| SWA Claims Management Services LLC | 137,902 | 122,133 | 55,007 | 7,272 |
| Joffrion Services LLC DBA Coastal Fire Investigati | 110,358 | 30,286 | - | - |
| LEGION CLAIMS SOLUTIONS LLC | 78,759 | 159,600 | 1,550 | - |
| US Forensic (Engineering) | 78,551 | 193,572 | 3,286 | 73,988 |
| NEW ENGLAND FIRE CAUSE & ORIGIN INC | 42,023 | 44,625 | - | - |
| Bradley Stinson & Associates Inc | 38,758 | - | 31,875 | - |
| Jill S Smith DBA S & S Claims Professionals | 28,000 | 4,000 | - | 8,000 |
| Rimkus Consulting Group (Engineering) | 16,871 | 33,561 | - | - |
| HVAC Investigators | 12,895 | 16,515 | 1,565 | 3,370 |
| Forensic Investigations Group (Engineering) | 12,855 | 45,092 | - | - |
| PRONET GROUP, INC | 4,977 | 20,243 | 576 | 8,658 |
| Keystone Experts and Engineers LLC | - | 29,762 | - | 5,995 |
| All Other | 101,165 | 94,517 | 4,854 | 16,928 |
| **Total Adjusting, Engineering, & Reinspection Exps** | **$1,364,234** | **$1,739,744** | **$169,039** | **$148,905** |
| **Total LAE Expenses** | **$1,364,234** | **$1,739,744** | **$215,131** | **$369,696** |
| **LCPIC Claims Payroll & Benefits*** | 1,283,788 | 1,292,535 | 89,361 | 100,958 |
| **Total Expenses** | **$2,648,022** | **$3,032,278** | **$304,492** | **$470,654** |

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

| | | | | |
|---|---|---|---|---|
| Total Expenses | 2,648,022 | 3,032,278 | 304,492 | 470,654 |
| Ending Open Claims (536) Ending Closed Claims (1827) | 2,171 | 3,122 | 192 | 78 |
| **Total Direct Labor Cost Per Claim Handled** | **$1,220** | **$971** | **$1,586** | **$6,034** |

## Average LAE Expenses - Closed Claims Method

| | | | | |
|---|---|---|---|---|
| Total LAE Expenses Paid on Closed Claims | 993,837 | 1,464,713 | 140,942 | 146,136 |
| Allocated LCPIC Claims Payroll & Benefits** | 481,216 | 476,215 | 54,293 | 56,443 |
| Allocated Expenses - Call Center** | - | - | - | - |
| **Total Expenses - Closed Claims** | **$1,475,053** | **$1,940,928** | **$195,235** | **$202,579** |
| Closed Claims | 1,660 | 2,575 | 167 | 66 |
| **Total Direct Labor Cost Per Closed Claim** | **$889** | **$754** | **$1,169** | **$3,069** |

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 $= \left(\frac{Closed\ Claims}{Closed\ Claims + Open\ Claims)}\right)$

***Counts do not include EPIC & INow commercial claims

# Monthly Underwriting & Customer Service Labor Expense Overview

## Underwriting & Customer Service Expenses

| | Month | | Year-to-Date | |
|---|---|---|---|---|
| | Jul-26 | Jul-25 | 2026 | 2025 |
| LCPIC Underwriting Payroll & Benefits* | 287,158 | 250,869 | 1,781,123 | 1,627,860 |
| LCPIC Customer Service Payroll & Benefits* | 41,356 | 34,946 | 190,564 | 209,701 |
| Temporary Labor - Customer Service | - | - | - | - |
| **Total Payroll & Benefits** | **$328,514** | **$285,815** | **$1,971,687** | **$1,837,561** |
| **Total Expenses** | **$328,514** | **$285,815** | **$1,971,687** | **$1,837,561** |

## Average Underwriting Expenses - Policies Issued Method

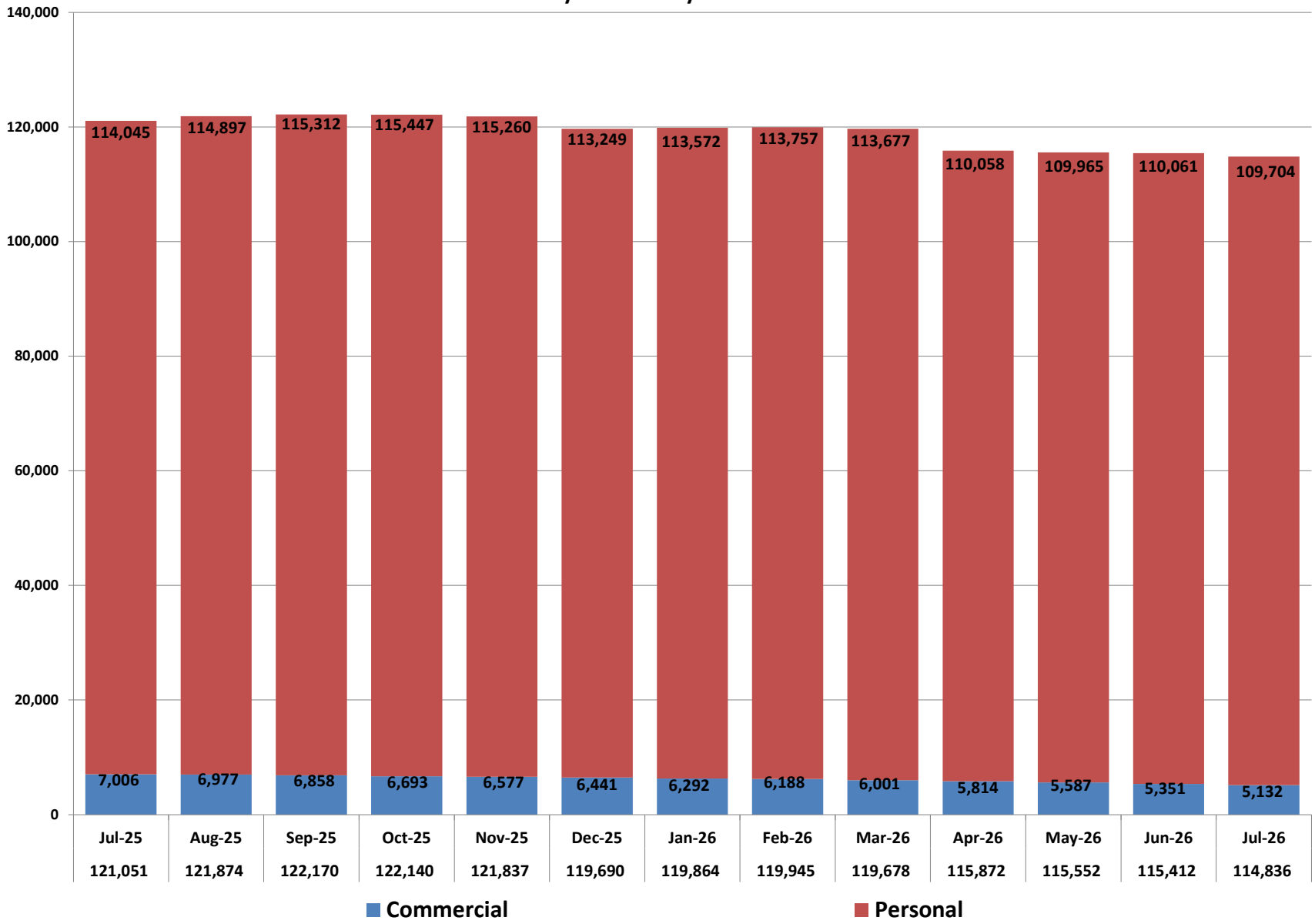
| | | | | |
|---|---|---|---|---|
| **Total Expenses** | **$328,514** | **$285,815** | **$1,971,687** | **$1,837,561** |
| New Policies Issued | 2,507 | 4,216 | 15,934 | 23,847 |
| Renewal Policies issued | 16,129 | 16,879 | 70,891 | 70,745 |
| **Total Policies Issued*** | **18,636** | **21,095** | **86,825** | **94,592** |
| **Average Cost Per Policy Issued** | **$17.63** | **$13.55** | **$22.71** | **$19.43** |

## Average Underwriting Expenses - Average Inforce Method

| | | | | |
|---|---|---|---|---|
| **Total Expenses** | **$328,514** | **$285,815** | **$1,971,687** | **$1,837,561** |
| **Average Inforce Policies** | **118,716** | **127,935** | **121,060** | **130,732** |
| **Average Cost Per Policy Inforce** | **$2.77** | **$2.23** | **$16.29** | **$14.06** |

# LCPIC Policy Inforce Count by Month - Net of Depop

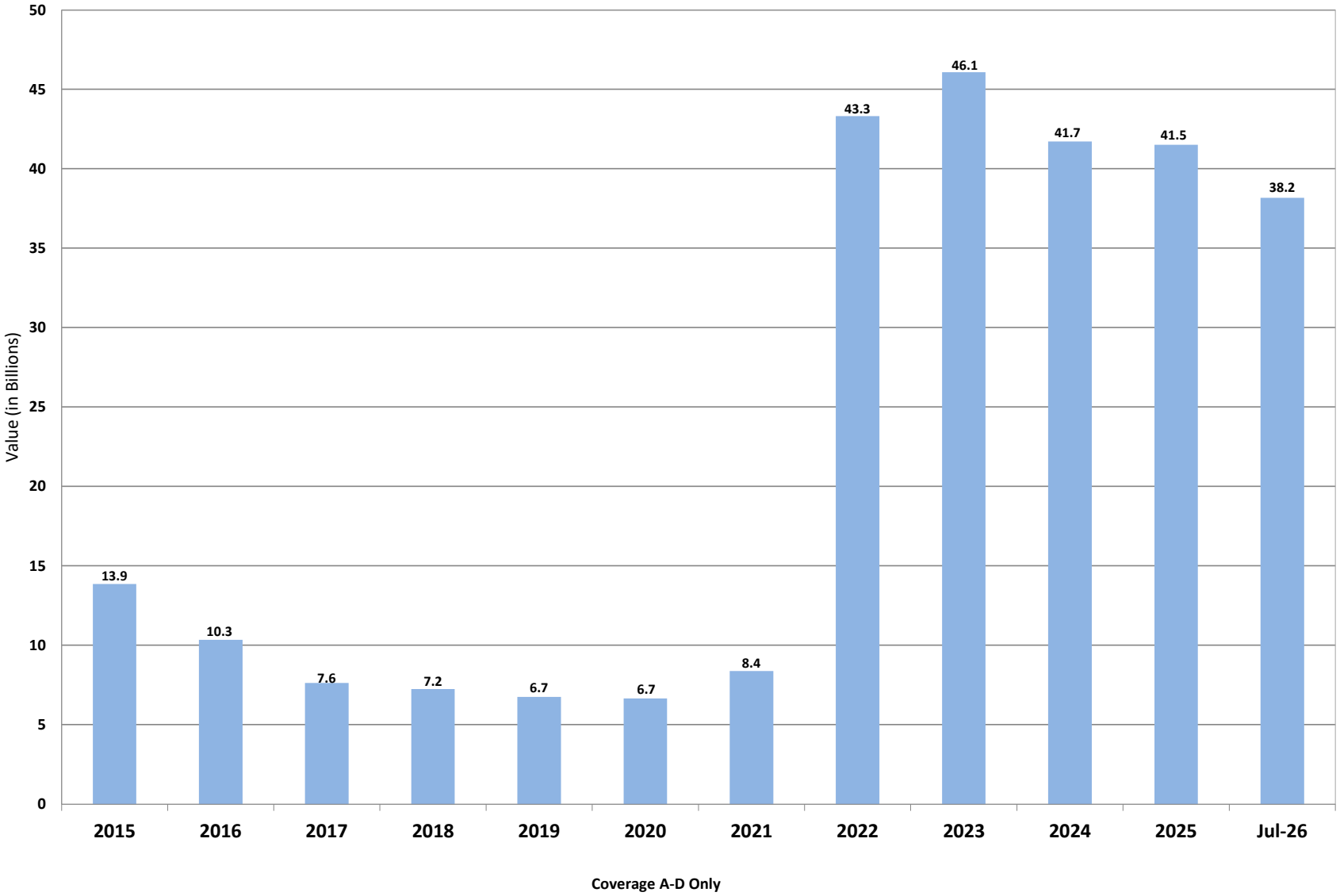
July 2025 to July 2026



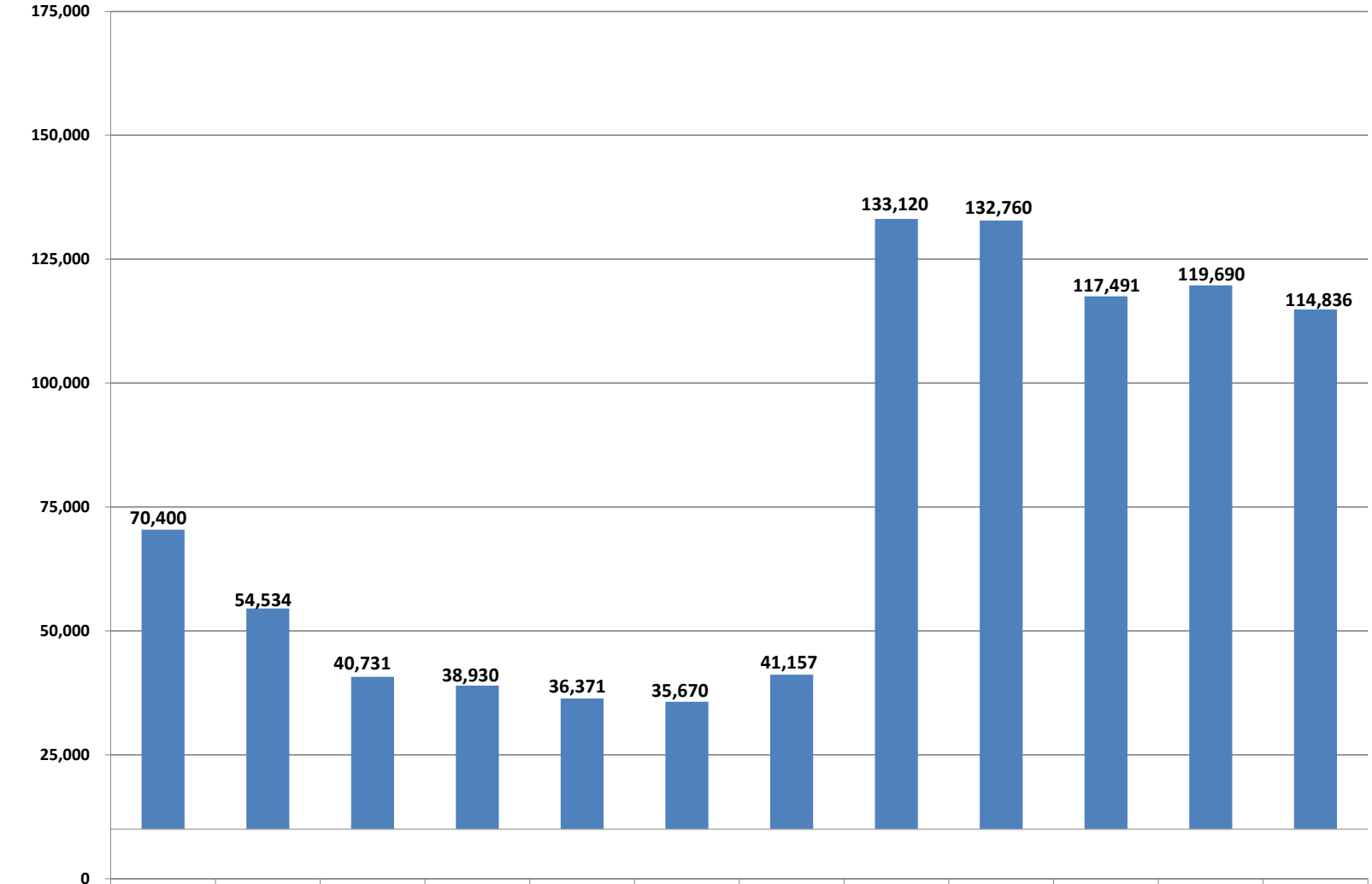
# Inforce Policies by Business Type - Before and After Takeout

| | Direct | | Takeout | | Net | |
|---|---|---|---|---|---|---|
| **2018** | **Inforce Count** | **Inforce TIV (Cov A-D)** | **Inforce Count** | **Inforce TIV (Cov A-D)** | **Inforce Count** | **Inforce TIV (Cov A-D)** |
| **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 |
| **2025** | | | | | | |
| **Commercial** | 6,508 | 6,587,324,353 | 67 | 68,828,088 | 6,441 | 6,518,496,265 |
| **Dwelling/Fire** | 106,103 | 26,013,605,346 | 2,918 | 735,529,110 | 103,185 | 25,278,076,236 |
| **Homeowners** | 10,476 | 9,971,227,654 | 412 | 265,301,480 | 10,064 | 9,705,926,174 |
| **Total** | 123,087 | 42,572,157,353 | 3,397 | 1,069,658,678 | 119,690 | 41,502,498,675 |
| **As of July 31, 2026** | | | | | | |
| **Commercial** | 5,137 | 4,480,713,989 | 5 | 17,087,423 | 5,132 | 4,463,626,566 |
| **Dwelling/Fire** | 104,073 | 25,959,368,387 | 2,699 | 758,295,090 | 101,374 | 25,201,073,297 |
| **Homeowners** | 8,778 | 8,850,862,024 | 448 | 342,601,925 | 8,330 | 8,508,260,099 |
| **Total** | 117,988 | 39,290,944,400 | 3,152 | 1,117,984,438 | 114,836 | 38,172,959,962 |

# Total Insured Value - After Takeout



## Inforce Policy Count - After Takeout




| | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | Jul-26 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Year End | 70,400 | 54,534 | 40,731 | 38,930 | 36,371 | 35,670 | 41,157 | 133,120 | 132,760 | 117,491 | 119,690 | 114,836 |

# Takeout Activity by Company Inception-to-Date

## Round 21 Assumption 4/1/2025

As of 7/31/2026

| Company | Initial Assumption | Opt Outs | Canceled/Reinstated Policies | Expired Policies | Policies Assumed | Premium Assumed |
|---|---|---|---|---|---|---|
| Cajun Underwriters | 2,922 | (373) | (162) | (75) | 2,312 | $6,738 |
| **Grand Total** | **2,922** | **(373)** | **(162)** | **(75)** | **2,312** | **6,738** |

## Round 22 Assumption 12/1/2025

As of 7/31/2026

| Company | Initial Assumption | Opt Outs | Canceled/Reinstated Policies | Expired Policies | Policies Assumed | Premium Assumed |
|---|---|---|---|---|---|---|
| Cajun Underwriters | 1,065 | (184) | (65) | (25) | 791 | $2,021 |
| Ocean Harbor | 969 | (136) | (36) | (26) | 771 | $2,458 |
| **Grand Total** | **2,034** | **(320)** | **(101)** | **(51)** | **1,562** | **4,479** |

## Round 23 Assumption 4/1/2026

As of 7/31/2026

| Company | Initial Assumption | Opt Outs | Canceled/Reinstated Policies | Expired Policies | Policies Assumed | Premium Assumed |
|---|---|---|---|---|---|---|
| Cajun Underwriters | 4,109 | (802) | (111) | (168) | 3,028 | $9,392 |
| **Grand Total** | **4,109** | **(802)** | **(111)** | **(168)** | **3,028** | **9,392** |

# QUARTERLY STATEMENT

OF THE

# Louisiana Citizens Property Insurance Corporation

2026

OF

Metairie

IN THE STATE OF

Louisiana

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF Louisiana

AS OF

JUNE 30, 2026

**PROPERTY AND CASUALTY**

2026

17716202620100102

PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

# QUARTERLY STATEMENT

## AS OF JUNE 30, 2026

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 (Street and Number), Metairie, LA, US 70001-0000 (City or Town, State, Country and Zip Code)

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

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

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

Internet Web Site Address www.lacitizens.com

Statutory Statement Contact William Shields (Name) 504-831-6930 (Area Code) (Telephone Number) (Extension)

WShields@lacitizens.com (E-Mail Address) 504-832-2574 (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 | Dana Mecalis Duhon | Chief Operating Officer |
| | | | |
| | | | |

## DIRECTORS OR TRUSTEES

| | | | |
|---|---|---|---|
| Ben Albright | Eric Berger | Daryl V. Burckel | Brian E. Chambley |
| William P. Chauvin | Dana Dugas | 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 | Paige McClendon Harper | Joseph Anthony Sciortino |
|---|---|---|
| Chief Executive Officer | Secretary | 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

# ASSETS

| | Current Statement Date | | | 4 |
|---|---|---|---|---|
| | 1 | 2 | 3 | |
| | Assets | Nonadmitted Assets | Net Admitted Assets (Cols. 1 - 2) | December 31 Prior Year Net Admitted Assets |
| 1. Bonds | 273,151,447 | 0 | 273,151,447 | 206,705,166 |
| 2. Stocks: | | | | |
| 2.1 Preferred stocks | | | 0 | 0 |
| 2.2 Common stocks | | | 0 | 0 |
| 3. Mortgage loans on real estate: | | | | |
| 3.1 First liens | | | 0 | 0 |
| 3.2 Other than first liens | | | 0 | 0 |
| 4. Real estate: | | | | |
| 4.1 Properties occupied by the company (less $ encumbrances) | | | 0 | 0 |
| 4.2 Properties held for the production of income (less $ encumbrances) | | | 0 | 0 |
| 4.3 Properties held for sale (less $ encumbrances) | | | 0 | 0 |
| 5. Cash ($ 254,482,455 ), cash equivalents ($ 334,580,006 ) and short-term investments ($ 27,598,197 ) | 616,660,659 | | 616,660,659 | 693,486,965 |
| 6. Contract loans (including $ premium notes) | | | 0 | 0 |
| 7. Derivatives | 0 | | 0 | 0 |
| 8. Other invested assets | 0 | | 0 | 0 |
| 9. Receivables for securities | | | 0 | 0 |
| 10. Securities lending reinvested collateral assets | | | 0 | 0 |
| 11. Aggregate write-ins for invested assets | 0 | 0 | 0 | 0 |
| 12. Subtotals, cash and invested assets (Lines 1 to 11) | 889,812,106 | 0 | 889,812,106 | 900,192,131 |
| 13. Title plants less $ charged off (for Title insurers only) | | | 0 | 0 |
| 14. Investment income due and accrued | 3,994,182 | 0 | 3,994,182 | 3,216,228 |
| 15. Premiums and considerations: | | | | |
| 15.1 Uncollected premiums and agents' balances in the course of collection | 5,411,325 | 3,618,492 | 1,792,833 | 3,555,462 |
| 15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ earned but unbilled premiums) | 53,740,849 | 0 | 53,740,849 | 54,383,101 |
| 15.3 Accrued retrospective premiums ($ ) and contracts subject to redetermination ($ ) | | | 0 | 0 |
| 16. Reinsurance: | | | | |
| 16.1 Amounts recoverable from reinsurers | 1,625,497 | 0 | 1,625,497 | 637,599 |
| 16.2 Funds held by or deposited with reinsured companies | 0 | 0 | 0 | 0 |
| 16.3 Other amounts receivable under reinsurance contracts | 50,544,009 | 49,509,557 | 1,034,452 | 0 |
| 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 | 1,551,926 | 1,123,506 | 428,420 | 74,894 |
| 21. Furniture and equipment, including health care delivery assets ($ ) | 192,621 | 192,621 | 0 | 0 |
| 22. Net adjustment in assets and liabilities due to foreign exchange rates | 0 | 0 | 0 | 0 |
| 23. Receivables from parent, subsidiaries and affiliates | 0 | 0 | 0 | 0 |
| 24. Health care ($ ) and other amounts receivable | 0 | 0 | 0 | 0 |
| 25. Aggregate write-ins for other-than-invested assets | 2,793,318 | 2,646,490 | 146,828 | 58,670,843 |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) | 1,009,665,834 | 57,090,666 | 952,575,167 | 1,020,730,258 |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts | | | 0 | 0 |
| 28. Total (Lines 26 and 27) | 1,009,665,834 | 57,090,666 | 952,575,167 | 1,020,730,258 |
| **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. Prepaid miscellaneous expenses | 1,434,209 | 1,434,209 | 0 | 0 |
| 2502. Miscellaneous receivable | 889,909 | 869,636 | 20,273 | 904,832 |
| 2503. Prepaid Pension | 292,452 | 292,452 | 0 | 0 |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | 176,749 | 50,193 | 126,556 | 57,766,011 |
| 2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above) | 2,793,318 | 2,646,490 | 146,828 | 58,670,843 |

# LIABILITIES, SURPLUS AND OTHER FUNDS

| | | 1<br>Current<br>Statement Date | 2<br>December 31,<br>Prior Year |
|---|---|---|---|
| 1. | Losses (current accident year $ 14,780,087 ) | 28,658,653 | 20,398,310 |
| 2. | Reinsurance payable on paid losses and loss adjustment expenses | 0 | 0 |
| 3. | Loss adjustment expenses | 7,082,002 | 5,605,577 |
| 4. | Commissions payable, contingent commissions and other similar charges | 9,696,224 | 9,727,473 |
| 5. | Other expenses (excluding taxes, licenses and fees) | 8,242,476 | 6,765,265 |
| 6. | Taxes, licenses and fees (excluding federal and foreign income taxes) | 594,326 | 173,569 |
| 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 $ 0 and interest thereon $ 0 | 0 | 58,482,821 |
| 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) | 205,323,515 | 232,936,395 |
| 10. | Advance premium | 17,476,138 | 3,814,311 |
| 11. | Dividends declared and unpaid: | | |
| | 11.1 Stockholders | 0 | 0 |
| | 11.2 Policyholders | 0 | 0 |
| 12. | Ceded reinsurance premiums payable (net of ceding commissions) | 281,262 | 25,130 |
| 13. | Funds held by company under reinsurance treaties | 0 | 47,401 |
| 14. | Amounts withheld or retained by company for account of others | (850) | 16,816 |
| 15. | Remittances and items not allocated | 0 | 3,150 |
| 16. | Provision for reinsurance (including $ 10,350 certified) | 10,350 | 10,350 |
| 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 | 510,480 |
| 22. | Payable for securities lending | | 0 |
| 23. | Liability for amounts held under uninsured plans | | 0 |
| 24. | Capital notes $ and interest thereon $ | | 0 |
| 25. | Aggregate write-ins for liabilities | 80,267,465 | 138,973,547 |
| 26. | Total liabilities excluding protected cell liabilities (Lines 1 through 25) | 357,631,560 | 477,490,596 |
| 27. | Protected cell liabilities | | 0 |
| 28. | Total liabilities (Lines 26 and 27) | 357,631,560 | 477,490,596 |
| 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) | (383,261,393) | (434,965,337) |
| 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) | 594,943,607 | 543,239,663 |
| 38. | Totals (Page 2, Line 28, Col. 3) | 952,575,167 | 1,020,730,259 |
| | **DETAILS OF WRITE-INS** | | |
| 2501. | Restricted assessments | 63,380,154 | 119,459,573 |
| 2502. | Pending escheatment payable | 8,768,310 | 8,093,845 |
| 2503. | Unearned tax exempt surcharge | 6,367,616 | 7,143,158 |
| 2598. | Summary of remaining write-ins for Line 25 from overflow page | 1,751,385 | 4,276,971 |
| 2599. | Totals (Lines 2501 through 2503 plus 2598) (Line 25 above) | 80,267,465 | 138,973,547 |
| 2901. | Emergency Assessment Proceeeds | 978,205,000 | 978,205,000 |
| 2902. | | | |
| 2903. | | | |
| 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<br>Current Year<br>to Date | 2<br>Prior Year<br>to Date | 3<br>Prior Year Ended<br>December 31 |
|---|---|---|---|
| **UNDERWRITING INCOME** | | | |
| 1. Premiums earned: | | | |
| 1.1 Direct (written $ 191,086,931 ) | 218,699,811 | 250,262,561 | 495,171,094 |
| 1.2 Assumed (written $ ) | | 0 | 0 |
| 1.3 Ceded (written $ 118,854,607 ) | 118,854,607 | 136,818,441 | 273,426,556 |
| 1.4 Net (written $ 72,232,325 ) | 99,845,205 | 113,444,120 | 221,744,539 |
| DEDUCTIONS: | | | |
| 2. Losses incurred (current accident year $ 30,001,058 ): | | | |
| 2.1 Direct | 30,657,460 | 17,198,805 | (24,097,125) |
| 2.2 Assumed | | 0 | 0 |
| 2.3 Ceded | (1,242,459) | 315,774 | (29,927,252) |
| 2.4 Net | 31,899,919 | 16,883,031 | 5,830,127 |
| 3. Loss adjustment expenses incurred | 8,406,573 | 8,591,787 | 7,124,331 |
| 4. Other underwriting expenses incurred | 27,398,140 | 32,269,267 | 64,564,333 |
| 5. Aggregate write-ins for underwriting deductions | 0 | 0 | 0 |
| 6. Total underwriting deductions (Lines 2 through 5) | 67,704,632 | 57,744,085 | 77,518,791 |
| 7. Net income of protected cells | 0 | 0 | 0 |
| 8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7) | 32,140,573 | 55,700,035 | 144,225,747 |
| **INVESTMENT INCOME** | | | |
| 9. Net investment income earned | 12,819,783 | 12,437,529 | 25,102,231 |
| 10. Net realized capital gains (losses) less capital gains tax of $ | 2,238 | 240 | (4,623) |
| 11. Net investment gain (loss) (Lines 9 + 10) | 12,822,021 | 12,437,770 | 25,097,608 |
| **OTHER INCOME** | | | |
| 12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $ 0 amount charged off $ 70,333 ) | (70,333) | (16,534) | (39,592) |
| 13. Finance and service charges not included in premiums | 364,600 | 404,408 | 869,074 |
| 14. Aggregate write-ins for miscellaneous income | (496,527) | (582,841) | (156,732) |
| 15. Total other income (Lines 12 through 14) | (202,260) | (194,968) | 672,750 |
| 16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15) | 44,760,334 | 67,942,837 | 169,996,105 |
| 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) | 44,760,334 | 67,942,837 | 169,996,105 |
| 19. Federal and foreign income taxes incurred | | 0 | 0 |
| 20. Net income (Line 18 minus Line 19)(to Line 22) | 44,760,334 | 67,942,837 | 169,996,105 |
| **CAPITAL AND SURPLUS ACCOUNT** | | | |
| 21. Surplus as regards policyholders, December 31 prior year | 543,239,663 | 386,337,670 | 386,337,670 |
| 22. Net income (from Line 20) | 44,760,334 | 67,942,837 | 169,996,105 |
| 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 | 152,545 | (40,538,436) | (29,161,252) |
| 28. Change in provision for reinsurance | 0 | 0 | 80,371 |
| 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 | 6,791,066 | 8,335,423 | 15,986,769 |
| 38. Change in surplus as regards policyholders (Lines 22 through 37) | 51,703,945 | 35,739,824 | 156,901,993 |
| 39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38) | 594,943,608 | 422,077,494 | 543,239,663 |
| **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 | 875,290 | 1,279,524 | 2,398,694 |
| 1402. Miscellaneous Income | 34,554 | 19,726 | 839,094 |
| 1403. NSF fees recovered | 5,080 | 5,380 | 11,040 |
| 1498. Summary of remaining write-ins for Line 14 from overflow page | (1,411,451) | (1,887,471) | (3,405,561) |
| 1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above) | (496,527) | (582,841) | (156,732) |
| 3701. Tax exempt surcharge | 6,015,524 | 6,922,093 | 14,137,252 |
| 3702. Change in unearned tax exempt surcharge | 775,542 | 1,413,330 | 1,849,517 |
| 3703. | | 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) | 6,791,066 | 8,335,423 | 15,986,769 |

# CASH FLOW

| | 1<br>Current Year<br>To Date | 2<br>Prior Year<br>To Date | 3<br>Prior Year Ended<br>December 31 |
|---|---|---|---|
| **Cash from Operations** | | | |
| 1. Premiums collected net of reinsurance | 88,816,137 | 64,469,846 | 174,929,210 |
| 2. Net investment income | 13,432,252 | 13,163,639 | 26,449,925 |
| 3. Miscellaneous income | (202,260) | (194,968) | 672,750 |
| 4. Total (Lines 1 to 3) | 102,046,129 | 77,438,517 | 202,051,885 |
| 5. Benefit and loss related payments | 24,627,474 | 20,522,646 | 49,286,442 |
| 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 | 32,461,570 | 36,746,472 | 81,458,680 |
| 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) | 57,089,044 | 57,269,118 | 130,745,122 |
| 11. Net cash from operations (Line 4 minus Line 10) | 44,957,085 | 20,169,399 | 71,306,763 |
| **Cash from Investments** | | | |
| 12. Proceeds from investments sold, matured or repaid: | | | |
| 12.1 Bonds | 32,780,894 | 36,825,000 | 64,634,837 |
| 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 | (4,392) | 0 | 0 |
| 12.7 Miscellaneous proceeds | 4,392 | 0 | 510,480 |
| 12.8 Total investment proceeds (Lines 12.1 to 12.7) | 32,780,894 | 36,825,000 | 65,145,316 |
| 13. Cost of investments acquired (long-term only): | | | |
| 13.1 Bonds | 100,615,361 | 58,650,497 | 105,507,480 |
| 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 | 510,480 | 0 | 0 |
| 13.7 Total investments acquired (Lines 13.1 to 13.6) | 101,125,841 | 58,650,497 | 105,507,480 |
| 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) | (68,344,946) | (21,825,497) | (40,362,164) |
| **Cash from Financing and Miscellaneous Sources** | | | |
| 16. Cash provided (applied): | | | |
| 16.1 Surplus notes, capital notes | 0 | 0 | 0 |
| 16.2 Capital and paid in surplus, less treasury stock | 0 | 0 | 0 |
| 16.3 Borrowed funds | (58,482,821) | (56,713,051) | (57,418,161) |
| 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) | 5,044,377 | 5,615,419 | 21,409,731 |
| 17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) | (53,438,444) | (51,097,631) | (36,008,429) |
| **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) | (76,826,305) | (52,753,729) | (5,063,830) |
| 19. Cash, cash equivalents and short-term investments: | | | |
| 19.1 Beginning of year | 693,486,964 | 698,550,794 | 698,550,794 |
| 19.2 End of period (Line 18 plus Line 19.1) | 616,660,659 | 645,797,065 | 693,486,964 |

# 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 $1,575,581 as of June 30, 2026 and increased by $16,961,721 as of December 31, 2025.

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

| | SSAP # | F/S Page | F/S Line | 2026 | 2025 |
|---|---|---|---|---|---|
| NET INCOME | | | | | |
| (1) LCPIC state basis (Page 4, Line 20, Columns 1&3) | XXX | XXX | XXX | $44,760,334 | $169,996,105 |
| (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 | (1,575,581) | (16,961,721) |
| (4) NAIC SAP (1-2-3=4) | XXX | XXX | XXX | $46,335,916 | $186,957,826 |
| SURPLUS | | | | | |
| (5) LCPIC state basis (Page 3, Line 37, Columns 1&2) | XXX | XXX | XXX | 594,943,607 | $543,239,662 |
| (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 | (1,575,581) | (16,961,721) |
| (8) NAIC SAP (5-6-7=8) | XXX | XXX | XXX | 596,519,189 | $560,201,383 |

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 $1,822.2 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 $432 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 $478 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 collected sufficient assessments to cover all remaining debt service obligations through June 2026. On January 9, 2025, the Board of Directors voted to discontinue assessment rate collection, 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
No Change

# NOTES TO FINANCIAL STATEMENTS

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) | Total From Prior Year | Increase/ (Decrease) (5 minus 6) | Total Nonadmitted Restricted | Total Admitted Restricted (5 minus 8) | Gross (Admitted & Nonadmitted) Restricted to Total Assets (c) | Admitted Restricted to Total Admitted Assets(d) |
| a. Subject to contractual obligation for which liability is not shown | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | 0% | 0% |
| b. Collateral held under security lending agreements | | | | | | | | | | | |
| c. Subject to repurchase agreements | | | | | | | | | | | |
| d. Subject to reverse repurchase agreements | | | | | | | | | | | |
| e. Subject to dollar repurchase agreements | | | | | | | | | | | |
| f. Subject to dollar reverse repurchase agreements | | | | | | | | | | | |
| g. Placed under option contracts | | | | | | | | | | | |
| h. Letter stock or securities restricted as to sale – excluding FHLB capital stock | | | | | | | | | | | |
| i. FHLB capital stock | | | | | | | | | | | |
| j. On deposit with states | | | | | | | | | | | |
| k. On deposit with other regulatory bodies | | | | | | | | | | | |
| l. Pledged as collateral to FHLB (including assets backing fund agreements) | | | | | | | | | | | |
| m. Pledged as collateral not captured in other categories | | | | | | | | | | | |
| n. Other restricted assets | $63,959,746 | $0 | $0 | $0 | $63,959,746 | $120,862,607 | $(56,902,861) | $0 | $63,959,746 | 6% | 7% |
| o. Collateral assets received and on balance sheet | | | | | | | | | | | |
| p. Assets held under modco reinsurance agreements | | | | | | | | | | | |
| q. Assets held under funds withheld reinsurance agreements | | | | | | | | | | | |
| r. Total restricted assets (Sum of a through q) | $63,959,746 | $0 | $0 | $0 | $63,959,746 | $120,862,607 | $(56,902,861) | $0 | $63,959,746 | 6% | 7% |

(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

# NOTES TO FINANCIAL STATEMENTS

(3) Detail of Other Restricted Assets

| | Gross (Admitted & Nonadmitted) Restricted | | | | | | | | Percentage | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Current Year | | | | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Description of Assets | Total General Account (G/A) | G/A Supporting Protected Cell Account Activity(a) | Total Protected Cell Account Restricted Assets | Protected Cell Account Assets Supporting G/A Activity(b) | Total (1 plus 3) | Total From Prior Year | Increase/ (Decrease) (5 minus 6) | Total Current Year Admitted Restricted | Gross (Admitted & Nonadmitted) Restricted to Total Assets | Admitted Restricted to Total Admitted Assets |
| Cash Equivalents | $63,959,746 | $0 | $0 | $0 | $63,959,746 | $120,862,607 | $(56,902,861) | $0 | $63,959,746 | 6% |

(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

| Asset Type | Percent Share |
|---|---|
| (1) Cash | 41.260% |
| (2) Cash Equivalents | 54.260% |
| (3) Short-Term Investments | 4.480% |
| (4) Total | 100.00% |

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

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. As of December 31, 2024, Louisiana Citizens Property Insurance Corporation collected sufficient assessments to cover all remaining debt service obligations therefore there are no current emergency assessment collections. One June 1, 2026, the outstanding balance of the bonds and remaining interest was paid in full, and the bonds were retired by the bond trustee.

Total interest paid and incurred in 2026 on the fixed rate bonds was $1,441,375 and $1,201,146, respectively.

A. FHLB (Federal Home Loan Bank) Agreements
No Change

# NOTES TO FINANCIAL STATEMENTS

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

| | | Pension Benefits | | Postretirement Benefits | | Special or Contractual Benefits Per SSAP No. 11 | |
|---|---|---|---|---|---|---|---|
| | | 2026 | 2025 | 2026 | 2025 | 2026 | 2025 |
| a. | Service cost | $0 | $0 | $12,500 | $27,934 | $0 | $0 |
| b. | Interest costs | $46,500 | $97,156 | $79,000 | $145,562 | $0 | $0 |
| c. | Expected return on plan assets | ($60,500) | ($113,359) | $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 | $4,500 | $11,473 | ($28,000) | ($84,330) | $0 | $0 |
| h. | Total net periodic benefit cost | ($9,000) | ($3,285) | $52,000 | $66,457 | $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 $528,018 for the first six months of 2026. LCPIC expensed the contribution each month and carries no asset or liability for the defined contribution pension plan on the Balance Sheet.

F. Multiemployer Plans
No Change

G. Consolidated/Holding Company Plans
No Change

H. Postemployment Benefits and Compensated Absences
No Change

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

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

No Change

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments
No Change

B. Assessments
No Change

# NOTES TO FINANCIAL STATEMENTS

C. Gain Contingencies
No Change

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

As of June 30, 2026 there were 217 open litigation matters against LCPIC. Half of these lawsuits are first-party suits related to Hurricanes Ida & Francine, and the other half are first-party suits related to non-catastrophe losses occurring between 2021-2025. Unpaid loss and loss adjustment expenses are included on the balance sheet of approximately $7.7 million, excluding the Oubre class action suit described below. The balance of the litigated matters are first party losses, third-party bodily injury claims, subrogation or claims where the issue of coverage is in dispute.

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

- *Oubre v. Louisiana Citizens Property Insurance Corporation*. The plaintiffs in this suit allege that LCPIC failed to timely initiate loss adjustment as required by Louisiana statutory law exposing LCPIC to penalties up to a mandatory limit of $5,000.00. On July 23, 2012 LCPIC settled the first phase of this class action suit with a payment of $104.7 million to the plaintiff counsel for distribution to the class members. LCPIC entered into a settlement with the class for the remaining Oubre claims. LCPIC has paid $159.7 million towards the final settlement as of June 30, 2026 and has $50,000 reserve remaining (included in unpaid losses on the balance sheet). LCPIC will continually review the reserve to ensure that it meets the anticipated settlement costs.

E. Product Warranties
No Change

F. Joint and Several Liabilities
No Change

G. All Other Contingencies
No Change

15. Leases

A. Lessee Operating Lease
No Change

B. Lessor Leases
No Change

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

No Change

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

No Change

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

No Change

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

No Change

20. Fair Value Measurements

A. Assets and Liabilities Measured at Fair Value After Initial Recognition
No Change

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

C. Aggregate Fair Value Disclosure for All Financial Instruments and the Level Within the Fair Value Hierarchy
No Change

D. Fair Value Disclosure for Financial Instruments Without Practicable Estimate of Fair Value
No Change

E. Investments Measured using Net Asset Value (NAV)
No Change

21. Other Items

# NOTES TO FINANCIAL STATEMENTS

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 | $780,000,000 |
| c. ILS Contracts as Counterparty | 0 | $0 |
| (2) Assumed Insurance Risks | | |
| a. ILS Contracts as Issuer | 0 | $0 |
| b. ILS Contracts as Ceding Insurer | 0 | $0 |
| c. ILS Contracts as Counterparty | 0 | $0 |

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

22. Events Subsequent

Type I. Recognized Subsequent Events
No Change

Type II. Nonrecognized Subsequent Events
No Change

23. Reinsurance

A. Unsecured Reinsurance Recoverables
No Change

B. Reinsurance Recoverable in Dispute
None

C. Reinsurance Assumed and Ceded
(1) No Change
(2) No Change
(3) No Change

D. Uncollectible Reinsurance
None

E. Commutation of Ceded Reinsurance
None

F. Retroactive Reinsurance
No Change

G. Reinsurance Accounted for as a Deposit
No Change

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements
No Change

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
No Change

# NOTES TO FINANCIAL STATEMENTS

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, 2025 were $26.0 million. As of June 30, 2026, $12.4 million was paid for incurred losses and loss adjustment expenses (LAE) attributed to insured events of years prior to 2026. There was a $4.0 million unfavorable prior-year development between December 31, 2025 and June 30, 2026 primarily resulting from non-catastrophe related losses occurring between 2024-2025 and the 2431 Wind and Hail Event which experienced an increase in litigated claim activity. Reserves remaining for 2025 and prior years at June 30,2026 were $17.6 million.

B. There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

26. Intercompany Pooling Arrangements

No Change

27. Structured Settlements

No Change

28. Health Care Receivables

No Change

29. Participating Policies

No Change

30. Premium Deficiency Reserves

No Change

31. High Deductibles

No Change

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

No Change

33. Asbestos/Environmental Reserves

No Change

34. Subscriber Savings Accounts

No Change

35. Multiple Peril Crop Insurance

No Change

36. Financial Guaranty Insurance

No Change

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES

### GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? ..... Yes [ ] No [X]

1.2 If yes, has the report been filed with the domiciliary state? ..... Yes [ ] No [ ]

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [X]

2.2 If yes, date of change: .....

3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ ] No [X]

If yes, complete Schedule Y, Parts 1 and 1A.

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? ..... Yes [ ] No [X]

3.3 If the response to 3.2 is yes, provide a brief description of those changes.

.....

3.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ ] No [X]

3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group..... .....

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [X]

4.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

| 1<br>Name of Entity | 2<br>NAIC Company Code | 3<br>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 [X] 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. ..... 12/31/2023

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). ..... 03/18/2025

6.4 By what department or departments?
Louisiana Department of Insurance.....

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] NA [X]

6.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [X] No [ ] NA [ ]

7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [X]

7.2 If yes, give full information:

.....

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?..... Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

.....

8.3 Is the company affiliated with one or more banks, thrifts or securities firms?..... Yes [ ] No [X]

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.]

| 1<br>Affiliate Name | 2<br>Location<br>(City, State) | 3<br>FRB | 4<br>OCC | 5<br>FDIC | 6<br>SEC |
|---|---|---|---|---|---|
| | | | | | |

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [X] No [ ]

(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

(c) Compliance with applicable governmental laws, rules and regulations;

(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

(e) Accountability for adherence to the code.

9.11 If the response to 9.1 is no, please explain:

.....

9.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [X]

9.21 If the response to 9.2 is yes, provide information related to amendment(s).

.....

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [X]

9.31 If the response to 9.3 is yes, provide the nature of any waiver(s).

.....

### FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?..... Yes [ ] No [X]

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:.....$ .....

# GENERAL INTERROGATORIES

## INVESTMENT

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

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

.....

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

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

13.2 If yes, please complete the following:

| | | 1<br>Prior Year-End<br>Book/Adjusted<br>Carrying Value | 2<br>Current Quarter<br>Book/Adjusted<br>Carrying Value |
|---|---|---|---|
| 13.21 | Bonds | $ | $ |
| 13.22 | Preferred Stock | $ 0 | $ |
| 13.23 | Common Stock | $ 0 | $ |
| 13.24 | Short-Term Investments | $ | $ |
| 13.25 | Mortgage Loans on Real Estate | $ | $ |
| 13.26 | All Other | $ | $ |
| 13.27 | Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26) | $ 0 | $ 0 |
| 13.28 | Total Investment in Parent included in Lines 13.21 to 13.26 above | $ | $ |

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

14.2 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.

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

| | | |
|---|---|---|
| 15.1 | Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 | $ 0 |
| 15.2 | Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 | $ 0 |
| 15.3 | Total payable for securities lending reported on the liability page | $ 0 |

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

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

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

16.2 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<br>Name(s) | 2<br>Location(s) | 3<br>Complete Explanation(s) |
|---|---|---|
| | | |

16.3 Have there been any changes, including name changes, in the custodian(s) identified in 16.1 during the current quarter? ..... Yes [ ] No [X]

16.4 If yes, give full and complete information relating thereto:

| 1<br>Old Custodian | 2<br>New Custodian | 3<br>Date of Change | 4<br>Reason |
|---|---|---|---|
| | | | |

16.5 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<br>Name of Firm or Individual | 2<br>Affiliation |
|---|---|
| Assets are managed internally by employees | I |
| Regions Investment Management, Inc | U |

16.5097 For those firms/individuals listed in the table for Question 16.5, 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 [X] No [ ] NA [ ]

16.5098 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 16.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [X] No [ ] NA [ ]

16.6 For those firms or individuals listed in the table for 16.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

| 1<br>Central Registration Depository Number | 2<br>Name of Firm or Individual | 3<br>Registered With | 4<br>Investment Management Agreement (IMA) Filed |
|---|---|---|---|
| 111715 | Regions Investment Managment, Inc. | Securities Exchange | NO |

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

17.2 If no, list exceptions:

.....

18. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:

a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [X]

19. 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 elements of each self-designated PLGI security:

a. The security was either:

# GENERAL INTERROGATORIES

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 a 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]

20. 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<br>Line of Business | 2<br>Maximum Interest | 3<br>Discount Rate | 4<br>Unpaid Losses | 5<br>Unpaid LAE | 6<br>IBNR | 7<br>TOTAL | 8<br>Unpaid Losses | 9<br>Unpaid LAE | 10<br>IBNR | 11<br>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]

# SCHEDULE F - CEDED REINSURANCE

**Showing All New Reinsurers - Current Year to Date**

| 1<br>NAIC Company Code | 2<br>ID Number | 3<br>Name of Reinsurer | 4<br>Domiciliary Jurisdiction | 5<br>Type of Reinsurer | 6<br>Certified Reinsurer Rating (1 through 6) | 7<br>Effective Date of Certified Reinsurer Rating |
|---|---|---|---|---|---|---|
| | | Property/Casualty – Affiliates | | | | |
| | | Property/Casualty – U.S. Insurers | | | | |
| | | Property/Casualty – Pools and Associations | | | | |
| | | Property/Casualty – All Other Insurers | | | | |

# SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

**Current Year to Date – Allocated by States and Territories**

| States, etc. | 1 Active Status (a) | Direct Premiums Written 2 Current Year To Date | Direct Premiums Written 3 Prior Year To Date | Direct Losses Paid (Deducting Salvage) 4 Current Year To Date | Direct Losses Paid (Deducting Salvage) 5 Prior Year To Date | Direct Losses Unpaid 6 Current Year To Date | Direct Losses Unpaid 7 Prior Year To Date |
|---|---|---|---|---|---|---|---|
| 1. Alabama AL | N | | 0 | | 0 | | 0 |
| 2. Alaska AK | N | | 0 | | 0 | | 0 |
| 3. Arizona AZ | N | | 0 | | 0 | | 0 |
| 4. Arkansas AR | N | | 0 | | 0 | | 0 |
| 5. California CA | N | | 0 | | 0 | | 0 |
| 6. Colorado CO | N | | 0 | | 0 | | 0 |
| 7. Connecticut CT | N | | 0 | | 0 | | 0 |
| 8. Delaware DE | N | | 0 | | 0 | | 0 |
| 9. Dist. Columbia DC | N | | 0 | | 0 | | 0 |
| 10. Florida FL | N | | 0 | | 0 | | 0 |
| 11. Georgia GA | N | | 0 | | 0 | | 0 |
| 12. Hawaii HI | N | | 0 | | 0 | | 0 |
| 13. Idaho ID | N | | 0 | | 0 | | 0 |
| 14. Illinois IL | N | | 0 | | 0 | | 0 |
| 15. Indiana IN | N | | 0 | | 0 | | 0 |
| 16. Iowa IA | N | | 0 | | 0 | | 0 |
| 17. Kansas KS | N | | 0 | | 0 | | 0 |
| 18. Kentucky KY | N | | 0 | | 0 | | 0 |
| 19. Louisiana LA | L | 191,086,931 | 226,443,185 | 25,504,178 | 27,598,032 | 47,448,408 | 116,494,930 |
| 20. Maine ME | N | | 0 | | 0 | | 0 |
| 21. Maryland MD | N | | 0 | | 0 | | 0 |
| 22. Massachusetts MA | N | | 0 | | 0 | | 0 |
| 23. Michigan MI | N | | 0 | | 0 | | 0 |
| 24. Minnesota MN | N | | 0 | | 0 | | 0 |
| 25. Mississippi MS | N | | 0 | | 0 | | 0 |
| 26. Missouri MO | N | | 0 | | 0 | | 0 |
| 27. Montana MT | N | | 0 | | 0 | | 0 |
| 28. Nebraska NE | N | | 0 | | 0 | | 0 |
| 29. Nevada NV | N | | 0 | | 0 | | 0 |
| 30. New Hampshire NH | N | | 0 | | 0 | | 0 |
| 31. New Jersey NJ | N | | 0 | | 0 | | 0 |
| 32. New Mexico NM | N | | 0 | | 0 | | 0 |
| 33. New York NY | N | | 0 | | 0 | | 0 |
| 34. No. Carolina NC | N | | 0 | | 0 | | 0 |
| 35. No. Dakota ND | N | | 0 | | 0 | | 0 |
| 36. Ohio OH | N | | 0 | | 0 | | 0 |
| 37. Oklahoma OK | N | | 0 | | 0 | | 0 |
| 38. Oregon OR | N | | 0 | | 0 | | 0 |
| 39. Pennsylvania PA | N | | 0 | | 0 | | 0 |
| 40. Rhode Island RI | N | | 0 | | 0 | | 0 |
| 41. So. Carolina SC | N | | 0 | | 0 | | 0 |
| 42. So. Dakota SD | N | | 0 | | 0 | | 0 |
| 43. Tennessee TN | N | | 0 | | 0 | | 0 |
| 44. Texas TX | N | | 0 | | 0 | | 0 |
| 45. Utah UT | N | | 0 | | 0 | | 0 |
| 46. Vermont VT | N | | 0 | | 0 | | 0 |
| 47. Virginia VA | N | | 0 | | 0 | | 0 |
| 48. Washington WA | N | | 0 | | 0 | | 0 |
| 49. West Virginia WV | N | | 0 | | 0 | | 0 |
| 50. Wisconsin WI | N | | 0 | | 0 | | 0 |
| 51. Wyoming WY | N | | 0 | | 0 | | 0 |
| 52. American Samoa AS | N | | 0 | | 0 | | 0 |
| 53. Guam GU | N | | 0 | | 0 | | 0 |
| 54. Puerto Rico PR | N | | 0 | | 0 | | 0 |
| 55. U.S. Virgin Islands VI | N | | 0 | | 0 | | 0 |
| 56. Northern Mariana Islands MP | N | | 0 | | 0 | | 0 |
| 57. Canada CAN | N | | 0 | | 0 | | 0 |
| 58. Aggregate other alien OT | XXX | 0 | 0 | 0 | 0 | 0 | 0 |
| 59. Totals | XXX | 191,086,931 | 226,443,185 | 25,504,178 | 27,598,032 | 47,448,408 | 116,494,930 |
| **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
2. R – Registered – Non-domiciled RRGs ..... 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
4. Q – Qualified – Qualified or accredited reinsurer ..... 0
5. D – Domestic Surplus Lines Insurer (DSLI) – Reporting entities authorized to write surplus lines in the state of domicile ..... 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 1 Direct Premiums Earned | 2 Direct Losses Incurred | 3 Direct Loss Percentage | 4 Prior Year to Date Direct Loss Percentage |
|---|---|---|---|---|---|
| 1. | Fire | 9,503,665 | 8,915,246 | 93.8 | 49.5 |
| 2.1 | Allied lines | 171,539,594 | 14,362,269 | 8.4 | 1.2 |
| 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 | 37,656,552 | 7,379,945 | 19.6 | 13.9 |
| 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 | 218,699,811 | 30,657,460 | 14.0 | 6.9 |
| | **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<br>Current<br>Quarter | 2<br>Current<br>Year to Date | 3<br>Prior Year<br>Year to Date |
|---|---|---|---|---|
| 1. | Fire | 5,352,447 | 9,641,467 | 10,847,914 |
| 2.1 | Allied lines | 89,325,239 | 153,349,979 | 179,157,528 |
| 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 | 15,321,608 | 28,095,485 | 36,437,744 |
| 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 | 109,999,294 | 191,086,931 | 226,443,185 |
| | **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

| Years in Which Losses Occurred | 1<br>Prior Year-End Known Case Loss and LAE Reserves | 2<br>Prior Year-End IBNR Loss and LAE Reserves | 3<br>Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2) | 4<br>2026 Loss and LAE Payments on Claims Reported as of Prior Year-End | 5<br>2026 Loss and LAE Payments on Claims Unreported as of Prior Year-End | 6<br>Total 2026 Loss and LAE Payments (Cols. 4 + 5) | 7<br>Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End | 8<br>Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End | 9<br>Q.S. Date IBNR Loss and LAE Reserves | 10<br>Total Q.S. Loss and LAE Reserves (Cols.7 + 8 + 9) | 11<br>Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1) | 12<br>Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2) | 13<br>Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11 + 12) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1. 2023 + Prior | 3,285 | 983 | 4,268 | 1,557 | 0 | 1,557 | 2,618 | 0 | 856 | 3,475 | 890 | (126) | 764 |
| 2. 2024 | 4,007 | 5,701 | 9,709 | 3,080 | 143 | 3,223 | 4,305 | 4 | 4,395 | 8,703 | 3,377 | (1,159) | 2,218 |
| 3. Subtotals 2024 + prior | 7,293 | 6,684 | 13,977 | 4,637 | 143 | 4,780 | 6,923 | 4 | 5,251 | 12,178 | 4,267 | (1,286) | 2,982 |
| 4. 2025 | 5,099 | 6,928 | 12,027 | 5,692 | 1,924 | 7,616 | 536 | 427 | 4,468 | 5,431 | 1,129 | (109) | 1,020 |
| 5. Subtotals 2025 + prior | 12,392 | 13,612 | 26,004 | 10,329 | 2,068 | 12,396 | 7,459 | 430 | 9,719 | 17,609 | 5,396 | (1,395) | 4,001 |
| 6. 2026 | XXX | XXX | XXX | XXX | 18,173 | 18,173 | XXX | 8,159 | 9,972 | 18,132 | XXX | XXX | XXX |
| 7. Totals | 12,392 | 13,612 | 26,004 | 10,329 | 20,241 | 30,570 | 7,459 | 8,590 | 19,692 | 35,741 | 5,396 | (1,395) | 4,001 |
| 8. Prior year-end surplus as regards policy-holders | 543,240 | | | | | | | | | | 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. 43.5 | 2. (10.2) | 3. 15.4 |
| | | | | | | | | | | | | | Col. 13, Line 7 Line 8 |
| | | | | | | | | | | | | | 4. 0.7 |

# 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 6 4 9 0 0 0 0 0 2

2. 1 7 7 1 6 2 0 2 6 4 5 5 0 0 0 0 2

3. 1 7 7 1 6 2 0 2 6 3 6 5 0 0 0 0 2

4. 1 7 7 1 6 2 0 2 6 5 0 5 0 0 0 0 2

# OVERFLOW PAGE FOR WRITE-INS

PQ002 Additional Aggregate Lines for Page 02 Line 25.
*ASSETS

| | 1<br>Assets | 2<br>Nonadmitted Assets | 3<br>Net Admitted Assets (Cols. 1 - 2) | 4<br>December 31 Prior Year Net Admitted Assets |
|---|---|---|---|---|
| 2504. Receivable for inhouse printing | 70,000 | 0 | 70,000 | 70,000 |
| 2505. Receivable for security deposit | 56,556 | 0 | 56,556 | 41,011 |
| 2506. Prepaid rent | 42,963 | 42,963 | 0 | 0 |
| 2507. Prepaid benefits - insurance | 7,230 | 7,230 | 0 | 0 |
| 2508. Long-term emergency assessments receivable - 2005 deficit | 0 | 0 | 0 | 57,655,000 |
| 2509. | | | 0 | |
| 2510. | | | 0 | |
| 2597. Summary of remaining write-ins for Line 25 from Page 02 | 176,749 | 50,193 | 126,556 | 57,766,011 |

PQ003 Additional Aggregate Lines for Page 03 Line 25.
*LIAB

| | 1<br>Current Statement Date | 2<br>December 31, Prior Year |
|---|---|---|
| 2504. Take out premium payable | 773,672 | 3,552,382 |
| 2505. Take out retention - initial assumed | 590,209 | 356,253 |
| 2506. Accounts payable | 387,504 | 368,336 |
| 2507. | | 0 |
| 2597. Summary of remaining write-ins for Line 25 from Page 03 | 1,751,385 | 4,276,971 |

PQ004 Additional Aggregate Lines for Page 04 Line 14.
*STMTINCOME

| | 1<br>Current Year to Date | 2<br>Prior Year to Date | 3<br>Prior Year Ended December 31 |
|---|---|---|---|
| 1404. Emergency assessment income | (1,411,451) | (1,887,471) | (3,405,561) |
| 1405. | | 0 | 0 |
| 1406. | | 0 | 0 |
| 1497. Summary of remaining write-ins for Line 14 from Page 04 | (1,411,451) | (1,887,471) | (3,405,561) |

# SCHEDULE A – VERIFICATION

**Real Estate**

| | 1<br>Year To Date | 2<br>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 end of current period (Lines 1+2+3+4-5+6-7-8) | 0 | 0 |
| 10. Deduct total nonadmitted amounts | 0 | 0 |
| 11. Statement value at end of current period (Line 9 minus Line 10) | 0 | 0 |

NONE

# SCHEDULE B – VERIFICATION

**Mortgage Loans**

| | 1<br>Year To Date | 2<br>Prior Year Ended December 31 |
|---|---|---|
| 1. Book value/recorded investment excluding accrued interest, December 31 of prior year | 0 | 0 |
| 2. Cost of acquired: | | |
| 2.1 Actual cost at time of acquisition | 0 | 0 |
| 2.2 Additional investment made after acquisition | 0 | 0 |
| 3. Capitalized deferred interest and other | 0 | 0 |
| 4. Accrual of discount | 0 | 0 |
| 5. Unrealized valuation increase/(decrease) | 0 | 0 |
| 6. Total gain (loss) on disposals | 0 | 0 |
| 7. Deduct amounts received on disposals | 0 | 0 |
| 8. Deduct amortization of premium and mortgage interest points and commitment fees | 0 | 0 |
| 9. Total foreign exchange change in book value/recorded investment excluding accrued interest | 0 | 0 |
| 10. Deduct current year's other-than-temporary impairment recognized | 0 | 0 |
| 11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) | 0 | 0 |
| 12. Total valuation allowance | 0 | 0 |
| 13. Subtotal (Line 11 plus Line 12) | 0 | 0 |
| 14. Deduct total nonadmitted amounts | 0 | 0 |
| 15. Statement value at end of current period (Line 13 minus Line 14) | 0 | 0 |

NONE

# SCHEDULE BA – VERIFICATION

**Other Long-Term Invested Assets**

| | 1<br>Year To Date | 2<br>Prior Year Ended December 31 |
|---|---|---|
| 1. Book/adjusted carrying value, December 31 of prior year | 0 | 0 |
| 2. Cost of acquired: | | |
| 2.1 Actual cost at time of acquisition | 0 | 0 |
| 2.2 Additional investment made after acquisition | 0 | 0 |
| 3. Capitalized deferred interest and other | 0 | 0 |
| 4. Accrual of discount | 0 | 0 |
| 5. Unrealized valuation increase/(decrease) | 0 | 0 |
| 6. Total gain (loss) on disposals | 0 | 0 |
| 7. Deduct amounts received on disposals | 0 | 0 |
| 8. Deduct amortization of premium, depreciation and proportional amortization | 0 | 0 |
| 9. Total foreign exchange change in book/adjusted carrying value | 0 | 0 |
| 10. Deduct current year's other-than-temporary impairment recognized | 0 | 0 |
| 11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) | 0 | 0 |
| 12. Deduct total nonadmitted amounts | 0 | 0 |
| 13. Statement value at end of current period (Line 11 minus Line 12) | 0 | 0 |

NONE

# SCHEDULE D – VERIFICATION

**Bonds and Stocks**

| | 1<br>Year To Date | 2<br>Prior Year Ended December 31 |
|---|---|---|
| 1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year | 206,705,166 | 167,794,398 |
| 2. Cost of bonds and stocks acquired | 100,615,361 | 105,507,480 |
| 3. Accrual of discount | 436,938 | 553,388 |
| 4. Unrealized valuation increase/(decrease) | 0 | 0 |
| 5. Total gain (loss) on disposals | 2,238 | (4,623) |
| 6. Deduct consideration for bonds and stocks disposed of | 32,780,894 | 64,634,837 |
| 7. Deduct amortization of premium | 1,827,361 | 2,510,640 |
| 8. Total foreign exchange change in book/adjusted carrying value | 0 | 0 |
| 9. Deduct current year's other-than-temporary impairment recognized | 0 | 0 |
| 10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees | 0 | 0 |
| 11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) | 273,151,447 | 206,705,166 |
| 12. Deduct total nonadmitted amounts | 0 | 0 |
| 13. Statement value at end of current period (Line 11 minus Line 12) | 273,151,447 | 206,705,166 |

# 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<br>Book/Adjusted Carrying Value Beginning of Current Quarter | 2<br>Acquisitions During Current Quarter | 3<br>Dispositions During Current Quarter | 4<br>Non-Trading Activity During Current Quarter | 5<br>Book/Adjusted Carrying Value End of First Quarter | 6<br>Book/Adjusted Carrying Value End of Second Quarter | 7<br>Book/Adjusted Carrying Value End of Third Quarter | 8<br>Book/Adjusted Carrying Value December 31 Prior Year |
|---|---|---|---|---|---|---|---|---|
| ISSUER CREDIT OBLIGATIONS (ICO) | | | | | | | | |
| 1. NAIC 1 (a) | 299,004,349 | 18,448,618 | 16,602,081 | (886,794) | 299,004,349 | 299,964,091 | 0 | 236,165,058 |
| 2. NAIC 2 (a) | 3,138,107 | 0 | 1,732,515 | (4,060) | 3,138,107 | 1,401,532 | 0 | 1,411,576 |
| 3. NAIC 3 (a) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. NAIC 4 (a) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5. NAIC 5 (a) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6. NAIC 6 (a) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. Total ICO | 302,142,455 | 18,448,618 | 18,334,596 | (890,854) | 302,142,455 | 301,365,623 | 0 | 237,576,634 |
| ASSET-BACKED SECURITIES (ABS) | | | | | | | | |
| 8. NAIC 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. NAIC 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10. NAIC 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11. NAIC 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12. NAIC 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13. NAIC 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14. Total ABS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| PREFERRED STOCK | | | | | | | | |
| 15. NAIC 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16. NAIC 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. NAIC 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18. NAIC 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19. NAIC 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20. NAIC 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21. Total Preferred Stock | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Total ICO, ABS & Preferred Stock | 302,142,455 | 18,448,618 | 18,334,596 | (890,854) | 302,142,455 | 301,365,623 | 0 | 237,576,634 |

(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 $ 28,214,176 ; NAIC 2 $ 0 ;
NAIC 3 $ 0 ; NAIC 4 $ 0 ; NAIC 5 $ 0 ; NAIC 6 $ 0

# SCHEDULE DA - PART 1

**Short-Term Investments**

| | 1<br>Book/Adjusted Carrying Value | 2<br>Par Value | 3<br>Actual Cost | 4<br>Interest Collected Year To Date | 5<br>Paid for Accrued Interest Year To Date |
|---|---|---|---|---|---|
| 7709999999 Totals | 27,598,197 | XXX | 27,793,608 | 448,984 | 134,554 |

# SCHEDULE DA - VERIFICATION

**Short-Term Investments**

| | 1<br>Year To Date | 2<br>Prior Year Ended December 31 |
|---|---|---|
| 1. Book/adjusted carrying value, December 31 of prior year | 25,092,407 | 17,842,123 |
| 2. Cost of short-term investments acquired | 15,006,371 | 32,621,022 |
| 3. Accrual of discount | 57,500 | 101,634 |
| 4. Unrealized valuation increase/(decrease) | 0 | 0 |
| 5. Total gain (loss) on disposals | (4,392) | 0 |
| 6. Deduct consideration received on disposals | 12,299,063 | 25,295,000 |
| 7. Deduct amortization of premium | 254,626 | 177,372 |
| 8. Total foreign exchange change in book/adjusted carrying value | 0 | 0 |
| 9. Deduct current year's other-than-temporary impairment recognized | 0 | 0 |
| 10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) | 27,598,197 | 25,092,407 |
| 11. Deduct total nonadmitted amounts | 0 | 0 |
| 12. Statement value at end of current period (Line 10 minus Line 11) | 27,598,197 | 25,092,407 |

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<br>Year To Date | 2<br>Prior Year Ended December 31 |
|---|---|---|
| 1. Book/adjusted carrying value, December 31 of prior year | 452,206,234 | 403,198,313 |
| 2. Cost of cash equivalents acquired | 157,184,666 | 574,438,410 |
| 3. Accrual of discount | 29 | 14 |
| 4. Unrealized valuation increase/(decrease) | 0 | 0 |
| 5. Total gain (loss) on disposals | 0 | 0 |
| 6. Deduct consideration received on disposals | 274,786,155 | 525,410,618 |
| 7. Deduct amortization of premium | 24,768 | 19,885 |
| 8. Total foreign exchange change in book/adjusted carrying value | 0 | 0 |
| 9. Deduct current year's other-than-temporary impairment recognized | 0 | 0 |
| 10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) | 334,580,006 | 452,206,234 |
| 11. Deduct total nonadmitted amounts | 0 | 0 |
| 12. Statement value at end of current period (Line 10 minus Line 11) | 334,580,006 | 452,206,234 |

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

# SCHEDULE D - PART 3

Show All Long-Term Bonds and Stocks Acquired During the Current Quarter

| 1<br>CUSIP Identification | 2<br>Description | 3<br>Date Acquired | 4<br>Name of Vendor | 5<br>Number of Shares of Stock | 6<br>Actual Cost | 7<br>Par Value | 8<br>Paid for Accrued Interest and Dividends | 9<br>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-XV-4 | ASCENSION PARISH LA PARISHWIDE SCH DIST | 05/05/2026 | Morgan Stanley & Co. | XXX | 121,969 | 115,000 | 1,038 | 1.C FE |
| 043519-XX-0 | ASCENSION PARISH LA PARISHWIDE SCH DIST | 06/25/2026 | BROWNSTONE INVESTMENT | XXX | 89,922 | 85,000 | 1,358 | 1.C FE |
| 100272-NZ-2 | BOSSIER PARISH LA PARISHWIDE SCH DIST | 06/25/2026 | Morgan Stanley & Co. | XXX | 134,962 | 130,000 | 2,076 | 1.C FE |
| 128494-BU-4 | CALCASIEU PARISH LA SCH DIST NO 024 | 05/06/2026 | Stifel Nicholaus (#00793) | XXX | 207,344 | 200,000 | 0 | 1.C FE |
| 128494-BV-2 | CALCASIEU PARISH LA SCH DIST NO 024 | 05/06/2026 | Stifel Nicholaus (#00793) | XXX | 210,924 | 200,000 | 0 | 1.C FE |
| 128494-BW-0 | CALCASIEU PARISH LA SCH DIST NO 024 | 05/06/2026 | Stifel Nicholaus (#00793) | XXX | 214,048 | 200,000 | 0 | 1.C FE |
| 450812-E7-3 | IBERIA PARISHWIDE SCHOOL DISTRICT | 04/13/2026 | TRADE WEB DIRECT LLC - 78831 | XXX | 96,927 | 95,000 | 567 | 1.D FE |
| 450812-Q8-8 | IBERIA PARISH LA PARISHWIDE SCH DIST | 05/04/2026 | Morgan Stanley & Co. | XXX | 132,478 | 125,000 | 1,111 | 1.D FE |
| 546415-2Z-2 | LOUISIANA ST | 03/12/2026 | FIRST CLEARING LLC | XXX | (50,566) | (50,000) | (83) | 1.C FE |
| 546415-3A-6 | LOUISIANA ST | 02/09/2026 | FIRST CLEARING LLC | XXX | (60,055) | (60,000) | (795) | 1.C FE |
| 546415-3B-4 | LOUISIANA ST | 05/27/2026 | TRADE WEB DIRECT LLC - 78831 | XXX | (50,400) | (50,000) | (822) | 1.C FE |
| 546415-3T-5 | LOUISIANA ST | 03/23/2026 | Various | XXX | (304,109) | (300,000) | (5,392) | 1.C FE |
| 546415-3U-2 | LOUISIANA ST | 01/22/2026 | Various | XXX | (360,420) | (355,000) | (6,883) | 1.C FE |
| 546415-3X-6 | LOUISIANA ST | 02/26/2026 | CHASE SECURITIES INC. | XXX | (76,022) | (75,000) | (1,833) | 1.C FE |
| 546417-BF-2 | LOUISIANA ST | 06/29/2026 | TRADE WEB DIRECT LLC - 78831 | XXX | 56,545 | 55,000 | 680 | 1.C FE |
| 546417-CA-2 | LOUISIANA ST | 05/20/2026 | MERRILL LYNCH,PIERCE,FENNER & SMITH | XXX | 155,916 | 150,000 | 1,667 | 1.C FE |
| 546417-HM-1 | STATE OF LOUISIANA | 04/06/2026 | D. A. DAVIDSON & CO. | XXX | 554,355 | 500,000 | 10,833 | 1.C FE |
| 632059-AA-9 | NATCHITOCHES PARISH CONSOLIDATED SCHOOL | 04/02/2026 | Stifel Nicholaus (#00793) | XXX | 140,279 | 135,000 | 0 | 1.C FE |
| 632059-AB-7 | NATCHITOCHES PARISH CONSOLIDATED SCHOOL | 04/02/2026 | Stifel Nicholaus (#00793) | XXX | 158,483 | 150,000 | 0 | 1.C FE |
| 632059-AC-5 | NATCHITOCHES PARISH CONSOLIDATED SCHOOL | 04/02/2026 | Stifel Nicholaus (#00793) | XXX | 107,038 | 100,000 | 0 | 1.C FE |
| 632059-AD-3 | NATCHITOCHES PARISH CONSOLIDATED SCHOOL | 04/02/2026 | Stifel Nicholaus (#00793) | XXX | 108,218 | 100,000 | 0 | 1.C FE |
| 689861-RD-6 | OUACHITA PARISH LA EAST OUACHITA PARISH | 05/27/2026 | Morgan Stanley & Co. | XXX | 207,418 | 200,000 | 2,417 | 1.D FE |
| 72753H-CH-1 | PLAQUEMINES PARISH LA LAW ENFORCEMENT DI | 06/25/2026 | SOUTHSTATE DUNCANWILLIAMS SECURITIES COR | XXX | 350,539 | 350,000 | 4,472 | 1.E FE |
| 792146-KW-1 | ST MARTIN PARISH LA | 05/01/2026 | FIRST CLEARING LLC | XXX | 112,046 | 110,000 | 963 | 1.C FE |
| 792163-RQ-2 | ST MARTIN PARISH LA SCH DIST PARISH WIDE | 06/29/2026 | MERRILL LYNCH,PIERCE,FENNER & SMITH | XXX | 50,000 | 50,000 | 537 | 1.C FE |
| 793572-R2-6 | ST TAMMANY PARISH WIDE SCH DIST NO 12 LA | 05/12/2026 | TRADE WEB DIRECT LLC - 78831 | XXX | 178,225 | 175,000 | 1,750 | 1.C FE |
| 881254-CQ-7 | TERREBONNE PARISH SCHOOL BOARD | 04/09/2026 | D. A. DAVIDSON & CO. | XXX | 796,215 | 750,000 | 0 | 1.C FE |
| 881254-CR-5 | TERREBONNE PARISH SCHOOL BOARD | 04/09/2026 | D. A. DAVIDSON & CO. | XXX | 1,342,645 | 1,245,000 | 0 | 1.C FE |
| 881254-CS-3 | TERREBONNE PARISH SCHOOL BOARD | 04/09/2026 | D. A. DAVIDSON & CO. | XXX | 1,430,900 | 1,310,000 | 0 | 1.C FE |
| 951291-CQ-4 | WEST BATON ROUGE PARISH LA SCH DIST NO 3 | 06/01/2026 | Various | XXX | 193,031 | 190,000 | 2,076 | 1.C FE |
| 0049999999 - Issuer Credit Obligations - Municipal Bonds - General Obligations (Direct and Guaranteed) | | | | | 6,248,854 | 5,830,000 | 15,737 | XXX |
| Issuer Credit Obligations - Municipal Bonds - Special Revenues | | | | | | | | |
| 100216-GD-6 | BOSSIER CITY LA UTILS REV | 05/14/2026 | HEARTLAND FINANCIAL SERVICES | XXX | 90,420 | 100,000 | 244 | 1.C FE |
| 153136-CU-8 | CENTRAL CMNTY SCH SYS CENTRAL LA SALES T | 05/01/2026 | Morgan Stanley & Co. | XXX | 88,020 | 85,000 | 1,452 | 1.D FE |
| 153136-DD-5 | CENTRAL CMNTY SCH SYS CENTRAL LA SALES T | 06/16/2026 | Morgan Stanley & Co. | XXX | 82,693 | 80,000 | 1,844 | 1.D FE |
| 270618-GK-1 | EAST BATON ROUGE LA SEW COMMN REV | 05/20/2026 | Various | XXX | 138,954 | 130,000 | 1,986 | 1.D FE |
| 392254-DJ-4 | GREATER NEW ORLEANS EXPRESSWAY COMMISSIO | 04/13/2026 | HEARTLAND FINANCIAL SERVICES | XXX | 205,817 | 195,000 | 4,415 | 1.C FE |
| 474750-WR-3 | JEFFERSON PARISH LA SCH BRD SALES & USE | 05/21/2026 | Morgan Stanley & Co. | XXX | 87,893 | 85,000 | 1,310 | 1.C FE |
| 474750-WS-1 | JEFFERSON PARISH LA SCH BRD SALES & USE | 05/05/2026 | Various | XXX | 108,853 | 105,000 | 1,385 | 1.C FE |
| 506485-HP-9 | LAFAYETTE LA PUB IMPT SALES TAX | 05/20/2026 | PIPER SANDLER & CO. | XXX | 309,303 | 300,000 | 2,667 | 1.C FE |
| 506485-NA-5 | LAFAYETTE LA PUB IMPT SALES TAX | 06/17/2026 | Morgan Stanley & Co. | XXX | 256,203 | 235,000 | 3,095 | 1.C FE |
| 53880C-AM-9 | LIVINGSTON PARISH | 06/04/2026 | Carty and Company | XXX | 464,801 | 450,000 | 0 | 1.C FE |
| 53880C-AN-7 | LIVINGSTON PARISH | 06/04/2026 | Carty and Company | XXX | 526,140 | 500,000 | 0 | 1.C FE |
| 53880C-AP-2 | LIVINGSTON PARISH | 06/04/2026 | Carty and Company | XXX | 507,485 | 475,000 | 0 | 1.C FE |
| 546282-7C-2 | LOUISIANA LOC GOVT ENVIRONMENTAL FACS & | 06/25/2026 | Benchmark Securities, LLC | XXX | 96,841 | 100,000 | 1,430 | 1.C FE |
| 54628C-AJ-1 | LOUISIANA LOC GOVT ENVIRONMENTAL FACS & | 06/16/2026 | TRADE WEB DIRECT LLC - 78831 | XXX | 153,660 | 150,000 | 1,583 | 1.F FE |
| 54628C-CH-3 | LOUISIANA LOC GOVT ENVIRONMENTAL FACS & | 05/01/2026 | HILLTOP SECURITIES INC. | XXX | 340,270 | 330,000 | 1,513 | 1.C FE |
| 54628C-HA-3 | LOUISIANA LOC GOVT ENVIRONMENTAL FACS & | 05/04/2026 | TRADE WEB DIRECT LLC - 78831 | XXX | 418,704 | 400,000 | 1,889 | 1.C FE |
| 546398-6C-7 | LOUISIANA PUB FACS AUTH REV | 06/29/2026 | Morgan Stanley & Co. | XXX | 398,995 | 395,000 | 4,117 | 1.E FE |
| 546398-6E-3 | LOUISIANA PUB FACS AUTH REV | 05/29/2026 | Various | XXX | 739,135 | 730,000 | 14,946 | 1.E FE |
| 546399-EQ-5 | LOUISIANA PUB FACS AUTH REV | 05/27/2026 | Various | XXX | 170,689 | 165,000 | 2,905 | 1.E FE |
| 546399-FD-3 | LOUISIANA PUB FACS AUTH REV | 06/09/2026 | HEARTLAND FINANCIAL SERVICES | XXX | 49,104 | 50,000 | 771 | 1.E FE |
| 546399-GQ-3 | LOUISIANA PUB FACS AUTH REV | 06/25/2026 | TRADE WEB DIRECT LLC - 78831 | XXX | 193,782 | 185,000 | 4,010 | 1.F FE |
| 546399-PW-0 | LOUISIANA PUB FACS AUTH REV | 06/02/2026 | Morgan Stanley & Co. | XXX | 102,994 | 100,000 | 667 | 1.E FE |
| 546399-TE-6 | LOUISIANA PUB FACS AUTH REV | 05/05/2026 | BROWNSTONE INVESTMENT | XXX | 83,905 | 80,000 | 1,056 | 1.C FE |

# SCHEDULE D - PART 3

Show All Long-Term Bonds and Stocks Acquired During the Current Quarter

| 1<br>CUSIP Identification | 2<br>Description | 3<br>Date Acquired | 4<br>Name of Vendor | 5<br>Number of Shares of Stock | 6<br>Actual Cost | 7<br>Par Value | 8<br>Paid for Accrued Interest and Dividends | 9<br>NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol |
|---|---|---|---|---|---|---|---|---|
| 546399-TG-1 | LOUISIANA PUB FACS AUTH REV | 05/20/2026 | Morgan Stanley & Co | XXX | 556,133 | 515,000 | 7,868 | 1.C FE |
| 54641C-AL-9 | LOUISIANA ST GRNT ANTIC REV | 06/16/2026 | Various | XXX | 287,785 | 275,000 | 3,597 | 1.C FE |
| 54641C-AM-7 | LOUISIANA ST GRNT ANTIC REV | 06/16/2026 | Various | XXX | 182,883 | 175,000 | 2,576 | 1.C FE |
| 54641C-AT-2 | LOUISIANA ST GRNT ANTIC REV | 05/04/2026 | CHASE SECURITIES INC | XXX | 123,366 | 120,000 | 1,067 | 1.C FE |
| 54641C-BD-6 | STATE OF LOUISIANA | 04/01/2026 | CHASE SECURITIES INC | XXX | 170,574 | 165,000 | 710 | 1.C FE |
| 54641C-BG-9 | STATE OF LOUISIANA | 04/02/2026 | RAYMOND JAMES/FI | XXX | 573,878 | 525,000 | 2,552 | 1.C FE |
| 546475-SA-3 | LOUISIANA ST GAS & FUELS TAX REV | 06/25/2026 | TRADE WEB DIRECT LLC - 78831 | XXX | 87,607 | 85,000 | 649 | 1.D FE |
| 546475-XD-1 | STATE OF LOUISIANA | 04/02/2026 | Morgan Stanley & Co | XXX | 91,187 | 85,000 | 1,830 | 1.C FE |
| 546486-BZ-3 | LOUISIANA ST HWY IMPT REV | 05/26/2026 | PIPER SANDLER & CO | XXX | 46,044 | 50,000 | 347 | 1.C FE |
| 546540-PU-3 | BOARD OF SUPERVISORS OF LOUISIANA STATE | 02/11/2026 | Various | XXX | (302,893) | (300,000) | (1,056) | 1.F FE |
| 546540-RE-7 | LOUISIANA ST UNIV & AGRIC & MECHANICAL C | 06/16/2026 | RAYMOND JAMES/FI | XXX | 123,105 | 125,000 | 1,496 | 1.F FE |
| 788073-DP-6 | ST CHARLES PARISH LA SCH BRD SALES & USE | 05/12/2026 | Various | XXX | 99,624 | 95,000 | 1,346 | 1.C FE |
| 79356N-CT-8 | ST TAMMANY PARISH LOUISIANA SALES TAX DI | 04/02/2026 | CHASE SECURITIES INC | XXX | 210,022 | 200,000 | 3,472 | 1.B FE |
| 0059999999 - Issuer Credit Obligations - Municipal Bonds - Special Revenues | | | | | 7,863,972 | 7,540,000 | 79,740 | 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 by Funds Representing Operating Entities (Unaffiliated) | | | | | | | | |
| Issuer Credit Obligations - Bonds Issued by Funds Representing Operating Entities (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) | | | | | 14,112,826 | 13,370,000 | 95,477 | XXX |
| 0509999997 - Subtotals - Issuer Credit Obligations - Part 3 | | | | | 14,112,826 | 13,370,000 | 95,477 | XXX |
| 0509999999 - Subtotals - Issuer Credit Obligations | | | | | 14,112,826 | 13,370,000 | 95,477 | 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) | | | | | | | | |
| 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) | | | | | | | | |

# SCHEDULE D - PART 3

Show All Long-Term Bonds and Stocks Acquired During the Current Quarter

| 1<br>CUSIP Identification | 2<br>Description | 3<br>Date Acquired | 4<br>Name of Vendor | 5<br>Number of Shares of Stock | 6<br>Actual Cost | 7<br>Par Value | 8<br>Paid for Accrued Interest and Dividends | 9<br>NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol |
|---|---|---|---|---|---|---|---|---|
| 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 | | | | | 14,112,826 | 13,370,000 | 95,477 | 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 | | | | | 14,112,826 | XXX | 95,477 | XXX |

# SCHEDULE D - PART 4

**Show All Long-Term Bonds and Stocks 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 Identi-fication | 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) | | | | | | | | | | | | | | | | | | | | |
| 546415-3T-5 | LOUISIANA ST | 06/01/2026 | Adjustment | XXX | 101,564 | 100,000 | 102,073 | 101,564 | 0 | 0 | 0 | 0 | 0 | 101,564 | 0 | 0 | 0 | 0 | 09/01/2027 | 1.C FE |
| 546415-3W-8 | LOUISIANA ST | 06/01/2026 | Adjustment | XXX | 100,722 | 100,000 | 100,763 | 100,722 | 0 | 0 | 0 | 0 | 0 | 100,722 | 0 | 0 | 0 | 0 | 09/01/2030 | 1.C FE |
| 546417-DR-4 | LOUISIANA ST | 06/01/2026 | Maturity @ 100.00 | XXX | 50,000 | 50,000 | 45,182 | 49,171 | 0 | 829 | 0 | 829 | 0 | 50,000 | 0 | 0 | 0 | 270 | 06/01/2026 | 1.C FE |
| 64763F-A6-6 | CITY OF NEW ORLEANS, LOUISIANA | 04/02/2026 | SUMRIDGE PARTNERS LLC | XXX | 281,325 | 275,000 | 292,201 | 285,335 | 0 | (1,508) | 0 | (1,508) | 0 | 283,827 | 0 | (2,502) | (2,502) | 7,066 | 10/01/2027 | 1.G FE |
| 64763F-UB-3 | CITY OF NEW ORLEANS, LOUISIANA | 04/02/2026 | TRADE WEB DIRECT LLC - 78831 | XXX | 164,017 | 165,000 | 158,763 | 162,570 | 0 | 683 | 0 | 683 | 0 | 163,254 | 0 | 763 | 763 | 2,005 | 12/01/2026 | 1.E FE |
| 64763F-ZU-6 | CITY OF NEW ORLEANS, LOUISIANA | 04/02/2026 | MERRILL LYNCH,PIERCE,FENNER & SMITH | XXX | 493,625 | 500,000 | 474,670 | 490,263 | 0 | 3,798 | 0 | 3,798 | 0 | 494,061 | 0 | (436) | (436) | 4,685 | 09/01/2026 | 2.B FE |
| 753585-EJ-3 | RAPIDES PARISH LA SCH DIST NO 52 PINEVIL | 04/01/2026 | Maturity @ 100.00 | XXX | 350,000 | 350,000 | 331,881 | 347,400 | 0 | 2,600 | 0 | 2,600 | 0 | 350,000 | 0 | 0 | 0 | 3,500 | 04/01/2026 | 1.C FE |
| 881254-AN-6 | TERREBONNE PARISH SCHOOL BOARD | 04/30/2026 | Call @ 100.00 | XXX | 125,000 | 125,000 | 127,601 | 125,387 | 0 | (387) | 0 | (387) | 0 | 125,000 | 0 | 0 | 0 | 4,149 | 03/01/2029 | 1.E FE |
| 881254-AP-1 | TERREBONNE PARISH SCHOOL BOARD | 04/01/2026 | Adjustment | XXX | 75,272 | 75,000 | 75,941 | 75,272 | 0 | 0 | 0 | 0 | 0 | 75,272 | 0 | 0 | 0 | 0 | 03/01/2030 | 1.E FE |
| 0049999999 - Issuer Credit Obligations - Municipal Bonds - General Obligations (Direct and Guaranteed) | | | | | 1,741,525 | 1,740,000 | 1,709,074 | 1,737,685 | 0 | 6,015 | 0 | 6,015 | 0 | 1,743,700 | 0 | (2,175) | (2,175) | 21,676 | XXX | XXX |
| Issuer Credit Obligations - Municipal Bonds - Special Revenues | | | | | | | | | | | | | | | | | | | | |
| 114876-GB-5 | BROUSSARD LA SALES & USE TAX | 05/01/2026 | Maturity @ 100.00 | XXX | 355,000 | 355,000 | 357,190 | 355,728 | 0 | (728) | 0 | (728) | 0 | 355,000 | 0 | 0 | 0 | 7,100 | 05/01/2026 | 1.C FE |
| 114876-HW-8 | BROUSSARD LA SALES & USE TAX | 05/01/2026 | Maturity @ 100.00 | XXX | 170,000 | 170,000 | 173,672 | 171,101 | 0 | (1,101) | 0 | (1,101) | 0 | 170,000 | 0 | 0 | 0 | 4,250 | 05/01/2026 | 1.C FE |
| 506485-BG-5 | LAFAYETTE LA PUB IMPT SALES TAX | 05/01/2026 | Maturity @ 100.00 | XXX | 50,000 | 50,000 | 49,890 | 49,981 | 0 | 19 | 0 | 19 | 0 | 50,000 | 0 | 0 | 0 | 906 | 05/01/2026 | 1.C FE |
| 506485-JB-8 | LAFAYETTE LA PUB IMPT SALES TAX | 05/01/2026 | Maturity @ 100.00 | XXX | 465,000 | 465,000 | 489,492 | 468,037 | 0 | (3,037) | 0 | (3,037) | 0 | 465,000 | 0 | 0 | 0 | 11,625 | 05/01/2026 | 1.C FE |
| 506485-NS-6 | CITY OF LAFAYETTE, LOUISIANA | 05/01/2026 | Maturity @ 100.00 | XXX | 355,000 | 355,000 | 366,083 | 356,886 | 0 | (1,886) | 0 | (1,886) | 0 | 355,000 | 0 | 0 | 0 | 8,875 | 05/01/2026 | 1.C FE |
| 506624-QE-8 | LAFAYETTE PARISH LOUISIANA SCHOOL BOARD | 04/01/2026 | Maturity @ 100.00 | XXX | 125,000 | 125,000 | 150,464 | 126,378 | 0 | (1,378) | 0 | (1,378) | 0 | 125,000 | 0 | 0 | 0 | 3,125 | 04/01/2026 | 1.B FE |
| 506624-TW-5 | LAFAYETTE PARISH LOUISIANA SCHOOL BOARD | 04/01/2026 | Maturity @ 100.00 | XXX | 160,000 | 160,000 | 165,411 | 160,647 | 0 | (647) | 0 | (647) | 0 | 160,000 | 0 | 0 | 0 | 4,000 | 04/01/2026 | 1.B FE |
| 538799-BQ-9 | LIVINGSTON PARISH SCHOOL BOARD | 05/01/2026 | Maturity @ 100.00 | XXX | 160,000 | 160,000 | 164,059 | 160,444 | 0 | (444) | 0 | (444) | 0 | 160,000 | 0 | 0 | 0 | 3,200 | 05/01/2026 | 1.C FE |
| 54627D-QE-4 | LOUISIANA HSG CORP SINGLE FAMILY MTG REV | 06/01/2026 | Maturity @ 100.00 | XXX | 125,000 | 125,000 | 125,000 | 125,000 | 0 | 0 | 0 | 0 | 0 | 125,000 | 0 | 0 | 0 | 3,106 | 06/01/2026 | . Z |
| 546282-3N-2 | LOUISIANA LOCAL GOVERNMENT ENVIRONMENTAL | 04/01/2026 | Maturity @ 100.00 | XXX | 255,000 | 255,000 | 268,151 | 256,230 | 0 | (1,230) | 0 | (1,230) | 0 | 255,000 | 0 | 0 | 0 | 6,375 | 04/01/2026 | . Z |
| 546282-7S-7 | LOUISIANA LOCAL GOVERNMENT ENVIRONMENTAL | 05/01/2026 | Maturity @ 100.00 | XXX | 190,000 | 190,000 | 196,004 | 191,322 | 0 | (1,322) | 0 | (1,322) | 0 | 190,000 | 0 | 0 | 0 | 4,750 | 05/01/2026 | 1.C FE |
| 54628C-R3-8 | LOUISIANA LOCAL GOVERNMENT ENVIRONMENTAL | 04/01/2026 | Maturity @ 100.00 | XXX | 175,000 | 175,000 | 179,792 | 175,670 | 0 | (670) | 0 | (670) | 0 | 175,000 | 0 | 0 | 0 | 4,375 | 04/01/2026 | 1.D FE |
| 546398-DJ-4 | LOUISIANA PUB FACS AUTH REV | 05/15/2026 | Call @ 100.00 | XXX | 770,000 | 770,000 | 809,511 | 776,603 | 0 | (6,603) | 0 | (6,603) | 0 | 770,000 | 0 | 0 | 0 | 21,175 | 05/15/2032 | 1.B FE |
| 546399-PE-0 | LOUISIANA PUBLIC FACILITIES AUTHORITY | 04/01/2026 | Maturity @ 100.00 | XXX | 165,000 | 165,000 | 173,858 | 165,838 | 0 | (838) | 0 | (838) | 0 | 165,000 | 0 | 0 | 0 | 4,125 | 04/01/2026 | 1.E FE |
| 546475-RW-6 | STATE OF LOUISIANA | 05/01/2026 | Maturity @ 100.00 | XXX | 1,315,000 | 1,315,000 | 1,365,305 | 1,323,458 | 0 | (8,458) | 0 | (8,458) | 0 | 1,315,000 | 0 | 0 | 0 | 32,875 | 05/01/2026 | 1.C FE |
| 546475-VF-8 | STATE OF LOUISIANA | 05/01/2026 | Maturity @ 100.00 | XXX | 170,000 | 170,000 | 159,676 | 168,339 | 0 | 1,661 | 0 | 1,661 | 0 | 170,000 | 0 | 0 | 0 | 1,420 | 05/01/2026 | 1.C FE |
| 546486-BW-0 | LOUISIANA ST HWY IMPT REV | 06/15/2026 | Maturity @ 100.00 | XXX | 500,000 | 500,000 | 445,700 | 491,187 | 0 | 8,813 | 0 | 8,813 | 0 | 500,000 | 0 | 0 | 0 | 2,243 | 06/15/2026 | 1.C FE |
| 546540-PS-8 | BOARD OF SUPERVISORS OF LOUISIANA STATE | 04/01/2026 | Adjustment | XXX | 100,985 | 100,000 | 101,727 | 100,985 | 0 | 0 | 0 | 0 | 0 | 100,985 | 0 | 0 | 0 | 0 | 07/01/2027 | 1.F FE |
| 546540-PV-1 | BOARD OF SUPERVISORS OF LOUISIANA STATE | 04/01/2026 | Adjustment | XXX | 151,440 | 150,000 | 151,550 | 151,440 | 0 | 0 | 0 | 0 | 0 | 151,440 | 0 | 0 | 0 | 0 | 07/01/2030 | 1.F FE |
| 783116-AN-6 | RUSTON LA SALES TAX REV | 06/01/2026 | Call @ 100.00 | XXX | 1,060,000 | 1,060,000 | 1,078,783 | 1,067,833 | 0 | (7,833) | 0 | (7,833) | 0 | 1,060,000 | 0 | 0 | 0 | 26,500 | 06/01/2029 | 1.C FE |

# SCHEDULE D - PART 4

**Show All Long-Term Bonds and Stocks 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 |
| 783116-AP-1 | RUSTON LA SALES TAX REV | 06/01/2026 | Call @ 100.00 | XXX | 1,000,000 | 1,000,000 | 1,016,730 | 1,006,978 | 0 | (6,978) | 0 | (6,978) | 0 | 1,000,000 | 0 | 0 | 0 | 25,000 | 06/01/2030 | 1.C FE |
| 79356N-CQ-4 | ST TAMMANY PARISH LA SALES TAX DIST NO 0 | 06/01/2026 | Maturity @ 100.00 | XXX | 50,000 | 50,000 | 52,722 | 50,400 | 0 | (400) | 0 | (400) | 0 | 50,000 | 0 | 0 | 0 | 1,250 | 06/01/2026 | 1.B FE |
| 0059999999 - Issuer Credit Obligations - Municipal Bonds - Special Revenues | | | | | 7,867,425 | 7,865,000 | 8,040,769 | 7,900,485 | 0 | (33,060) | 0 | (33,060) | 0 | 7,867,425 | 0 | 0 | 0 | 176,275 | 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 by Funds Representing Operating Entities (Unaffiliated) | | | | | | | | | | | | | | | | | | | | |
| Issuer Credit Obligations - Bonds Issued by Funds Representing Operating Entities (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) | | | | | 9,608,950 | 9,605,000 | 9,749,843 | 9,638,171 | 0 | (27,045) | 0 | (27,045) | 0 | 9,611,126 | 0 | (2,175) | (2,175) | 197,950 | XXX | XXX |
| 0509999997 - Subtotals - Issuer Credit Obligations - Part 4 | | | | | 9,608,950 | 9,605,000 | 9,749,843 | 9,638,171 | 0 | (27,045) | 0 | (27,045) | 0 | 9,611,126 | 0 | (2,175) | (2,175) | 197,950 | XXX | XXX |
| 0509999999 - Subtotals - Issuer Credit Obligations | | | | | 9,608,950 | 9,605,000 | 9,749,843 | 9,638,171 | 0 | (27,045) | 0 | (27,045) | 0 | 9,611,126 | 0 | (2,175) | (2,175) | 197,950 | 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) | | | | | | | | | | | | | | | | | | | | |
| 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) | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | 9,608,950 | 9,605,000 | 9,749,843 | 9,638,171 | 0 | (27,045) | 0 | (27,045) | 0 | 9,611,126 | 0 | (2,175) | (2,175) | 197,950 | XXX | XXX |
| Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) - Perpetual Preferred | | | | | | | | | | | | | | | | | | | | |
| Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) - Redeemable Preferred | | | | | | | | | | | | | | | | | | | | |
| Preferred Stocks - Parent, Subsidiaries and Affiliates - Perpetual Preferred | | | | | | | | | | | | | | | | | | | | |
| Preferred Stocks - Parent, Subsidiaries and Affiliates - Redeemable Preferred | | | | | | | | | | | | | | | | | | | | |

# SCHEDULE D - PART 4

**Show All Long-Term Bonds and Stocks 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 Identi-fication | 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 |
| 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 | | | | | 9,608,950 | XXX | 9,749,843 | 9,638,171 | 0 | (27,045) | 0 | (27,045) | 0 | 9,611,126 | 0 | (2,175) | (2,175) | 197,950 | XXX | XXX |

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

# SCHEDULE E - PART 1 - CASH

**Month End Depository Balances**

| 1 | 2 | 3 | 4 | 5 | Book Balance at End of Each Month During Current Quarter | | | 9 |
|---|---|---|---|---|---|---|---|---|
| | | | | | 6 | 7 | 8 | |
| Depository | Restricted Asset Code | Rate of Interest | Amount of Interest Received During Current Quarter | Amount of Interest Accrued at Current Statement Date | First Month | Second Month | Third Month | * |
| Open depositories | | | | | | | | |
| Regions Bank | | 2.550 | 934,448 | 351,454 | 245,094,060 | 259,266,332 | 254,482,455 | XXX |
| 0199998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - open depositories | XXX | XXX | 0 | 0 | 0 | 0 | 0 | XXX |
| 0199999 Total open depositories | XXX | XXX | 934,448 | 351,454 | 245,094,060 | 259,266,332 | 254,482,455 | XXX |
| 0399999 Total cash on deposit | XXX | XXX | 934,448 | 351,454 | 245,094,060 | 259,266,332 | 254,482,455 | XXX |
| 0499999 Cash in company's office | XXX | XXX | XXX | XXX | 0 | 0 | 0 | XXX |
| 0599999 Total | XXX | XXX | 934,448 | 351,454 | 245,094,060 | 259,266,332 | 254,482,455 | XXX |

# SCHEDULE E - PART 2 - CASH EQUIVALENTS

**Show Investments Owned End of Current Quarter**

| 1<br>CUSIP | 2<br>Description | 3<br>Restricted Asset Code | 4<br>Date Acquired | 5<br>Stated Rate of Interest | 6<br>Maturity Date | 7<br>Book/Adjusted Carrying Value | 8<br>Amount of Interest Due & Accrued | 9<br>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 | | 06/29/2026 | 5.000 | 08/01/2026 | 165,269 | 3,438 | (9) |
| 0049999999 - ICO: Municipal Bonds - General Obligations (Direct and Guaranteed) | | | | | | 165,269 | 3,438 | (9) |
| Issuer Credit Obligations: Municipal Bonds - Special Revenue | | | | | | | | |
| XXX | EAST BATON ROUGE PARISH LA SALES TAX REV | | 05/14/2026 | 5.000 | 08/01/2026 | 150,238 | 3,125 | (361) |
| XXX | EAST BATON ROUGE PARISH LA CAP IMPTS DIS | | 05/07/2026 | 5.000 | 08/01/2026 | 300,473 | 6,250 | (823) |
| 0059999999 - ICO: Municipal Bonds - Special Revenue | | | | | | 450,711 | 9,375 | (1,184) |
| 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 by Funds Representing Operating Entities (Unaffiliated) | | | | | | | | |
| Issuer Credit Obligations: Bonds Issued by Funds Representing Operating Entities (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: Other Issuer Credit Obligations (Unaffiliated) | | | | | | | | |
| Issuer Credit Obligations: Other Issuer Credit Obligations (Affiliated) | | | | | | | | |
| 0489999999 - ICO: Total - Issuer Credit Obligations (Unaffiliated) | | | | | | 615,979 | 12,813 | (1,193) |
| 0509999999 - ICO: Total Issuer Credit Obligations | | | | | | 615,979 | 12,813 | (1,193) |
| Sweep Accounts | | | | | | | | |
| Exempt Money Market Mutual Funds - as Identified by SVO | | | | | | | | |
| 316175-88-4 | FIDELITY IMM:TRS III | | 06/15/2026 | 3.310 | XXX | 63,959,746 | 0 | 1,053,824 |
| 8209999999 - Exempt Money Market Mutual Funds - as Identified by SVO | | | | | | 63,959,746 | 0 | 1,053,824 |
| All Other Money Market Mutual Funds | | | | | | | | |
| 316175-10-8 | FIDELITY IMM:GOVT I | | 06/23/2026 | 3.540 | XXX | 270,004,281 | 0 | 4,005,469 |
| 8309999999 - All Other Money Market Mutual Funds | | | | | | 270,004,281 | 0 | 4,005,469 |
| Qualified Cash Pools Under SSAP No. 2 | | | | | | | | |
| Other Cash Equivalents (Unaffiliated) | | | | | | | | |
| Other Cash Equivalents (Affiliated) | | | | | | | | |
| 8589999999 - Total Cash Equivalents (Unaffiliated) | | | | | | 334,580,006 | 12,813 | 5,058,100 |
| 8609999999 Total cash equivalents | | | | | | 334,580,006 | 12,813 | 5,058,100 |

| Complaint ID # | Date Complaint Filed w / DOI | Date Complaint Received from DOI | Claims or Policy Issue? | Complaint Description | Date Response Due | Date response Submitted |
|---|---|---|---|---|---|---|
| 1014769 | 8/14/2026 | 8/18/2026 | Claims | Complaint filed due to the insured requesting to have the adjuster removed from her claim and replaced with a supervisor. | 9/4/2026 | |
| 1014495 | 8/11/2026 | 8/13/2026 | Policy | Complaint filed due to the insured not receiving a full refund of his cancelled premium after only having coverage for 2 weeks. | 8/28/2026 | 8/28/2026 |
| 1014238 | 8/6/2026 | 8/10/2026 | Policy | Complaint filed due to the insured being unsatisfied with being informed about the value of her home increasing and requiring her to sign a document acknowledging the reduction which she does not agree with. | 8/25/2026 | 8/25/2026 |
| 1013882 | 7/30/2026 | 7/31/2026 | Claims | Complaint filed due to the insured requesting full compensation of his claim. | 8/17/2026 | 8/17/2026 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 1013895 | 7/30/2026 | 7/31/2026 | Policy | Complaint filed due to the insured alleging the replacement cost estimate is listed incorrectly on the e2Value. | 8/17/2026 | 8/17/2026 |
| 1012881 | 7/21/2026 | 7/23/2026 | Claims | Complaint filed due to the insured's claim being denied. | 8/7/2026 | 8/5/2026 |
| 1012674 | 7/17/2026 | 7/22/2026 | Claims | Complaint filed due to the insured's claim being denied. | 8/4/2026 | 8/4/2026 |
| 1012112 | 7/12/2026 | 7/20/2026 | Policy | Complaint filed due to the insured alleging she was not notified that LCPIC would be obtaining payment for her premium from Rocket Mortgage. | 8/4/2026 | 8/4/2026 |
| 1012403 | 7/14/2026 | 7/17/2026 | Policy | Complaint filed due to the insured not receiving a full refund of their policy after finding coverage elsewhere. | 8/3/2026 | 8/3/2026 |
| 1012048 | 7/10/2026 | 7/14/2026 | Policy | Complaint filed due to the insured requesting a full refund of her premium. | 7/29/2026 | 7/28/2026 |
| 1012048 | 7/10/2026 | 7/14/2026 | Policy | Complaint filed due to the insured requesting a full refund of her premium. | 7/29/2026 | 7/28/2026 |