

Louisiana Citizens Property Insurance Corporation Board Meeting

Thursday, September 14, 2023 1:00 PM

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

I. Call To Order	Speaker (s) : Lorusso
II. Roll Call	Speaker (s) : Harper
III. Chairman's Report	Speaker (s) : Lorusso
IV. Minutes	Speaker (s) : Lorusso
V. CEO Report	Speaker (s) : Newberry
V.A. Overview	Speaker (s) : Newberry
V.A.1. Depopulation Update	
V.A.2. Approved Commercial Lines Rate Update	
V.A.3. Proposed Personal Lines Rate Filing (Voteable)	
V.A.4. Guidewire Contract Approval (Voteable)	
V.B. Financials and Management Report	Speaker (s) : Sciortino
V.B.1. July 2023 Financials and Management Report	
V.B.2. 2nd Quarter 2023 Financials (Voteable)	
V.C. Complaints	Speaker (s) : Harper
V.D. Executive Session	Speaker (s) : Lorusso
V.D.1. HR Complaints	Speaker (s) : Harper
V.D.2. Litigation Update	Speaker (s) : Harper
VI. Adjournment	

Louisiana Citizens Property Insurance
Corporation Board Meeting
Tuesday, July 18, 2023 2:30 PM Central

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

I. Call To Order

Chairman Lorusso called the meeting to order at 2:55 p.m.

II. Roll Call

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

Present: 7, Absent: 6.

III. Chairman's Report

III.A. Report on Executive Committee - Employment Contract for Richard Newberry (Voteable)

Commissioner Donelon explained to the Board that he'd asked the Executive Committee to meet to discuss his decision to enter into a contract with Richard Newberry, CEO. He noted that he had entered into a contract with the majority of LCPIC CEO's and had simply not gotten around to contracting with him before now. After discussion the Executive Committee agreed and voted to recommend that the full Board approve the Commissioner entering into a contract with Mr. Newberry. The Board discussed the issue in depth and decided that they would also like Commissioner Donelon to include a salary increase in the terms and conditions of the contract. The following motion was made:

To enter into a three year contract with Richard Newberry with terms and conditions to be determined by the Commissioner of Insurance. This motion, made by Jeff Albright and seconded by Eugene Montgomery, Carried.

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

Yea, Kirk Talbot: Yea
Yea: 7, Nay: 0, Absent: 6

IV. Minutes

In an effort to get to all of the important voteable items on the agenda prior to the loss of a quorum, approval of the minutes was pushed to the next meeting of the Board.

V. CEO Report

V.A. Overview

V.A.1. Depopulation (Voteable)

Mr. Newberry gave an update on depopulation and asked the Board to approve the following motions:

Approve Depopulation Companies, SafePoint and Cajun Underwriters, to participate in Round 18; and to approve 19,689 policies to be approved for eligibility for Round 18 of depopulation. This motion, made by Kirk Talbot and seconded by Eugene Montgomery, Carried.

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

Yea: 7, Nay: 0, Absent: 6

Approve the timeline for Rounds 18 and 19. This motion, made by Eugene Montgomery and seconded by Kirk Talbot, Carried.

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

Yea: 7, Nay: 0, Absent: 6

V.A.2. Proposed Commercial Rate Filing (Voteable)

The next item on the agenda was the proposed Commercial Rate filing. Mr. Newberry noted that the Actuarial Committee met prior to the Board meeting and approved bringing the rate filing to the Board for full Board approval to file it with the LDI. Mr. Newberry asked the Board to approve the following the motion:

To approve the proposed commercial rate filing indicating an overall increase of 3% in the FAIR plan, and an overall decrease of 6.8% in the Coastal plan, with a combined overall increase of 2.3% across both plans, as well as the formulas used to determine the rates; and to approve the filing of the proposed rates with the Louisiana Department of Insurance. And if approved by the Louisiana Department of Insurance as filed, or with no more than a + or - half a percent change from the filed rates, to set the approved commercial rates for implementation effective 11/01/2023. This motion, made by William Chauvin and seconded by Tony Ligi, Carried.

Eric Berger: Absent, Brian Chambley: Absent, Mike Huval: Absent, Shannon Johnson:

Absent, Bill Starr: Absent, Steven Werner: Absent, Jeff Albright: Yea, William Chauvin: Yea, Gene Galligan: Yea, Tony Ligi: Yea, Eugene Montgomery: Yea, Kevin Reinke: Yea, Kirk Talbot: Yea
Yea: 7, Nay: 0, Absent: 6

V.B. Financials and Management Report

The financials and management report were in the Board book, but in the interest of getting to the voteable items prior to losing a quorum, a discussion of those items was passed over.

V.B.1. May 2023 Financials

V.B.2. Management Report

V.C. 2022 Audit Report

The audit reports were included in the Board book for the review by Board members.

V.C.1. Statutory Audit

V.C.2. GASB Audit

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

Joe Sciortino next addressed the 2005 Deficit Re-certification, which is required annually by the Bond documents. He presented the following motion and after discussion the Board moved as follows:

To approve the re-certification of the 2005 deficit amount as \$1.360 Billion as of 05/31/2023. This motion, made by Jeff Albright and seconded by Kirk Talbot, Carried.

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

Yea: 7, Nay: 0, Absent: 6

V.E. 2024 Assessment Rate (Voteable)

Mr. Sciortino presented the assessment rate for 2024 and noted that the LDI had already approved the calculation of the new rate for the coming year. He asked the following of the Board:

To approve the proposed 2024 Assessment rate of 1.7%. This motion, made by Tony Ligi and seconded by Eugene Montgomery, Carried.

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

Yea: 7, Nay: 0, Absent: 6

V.F. Complaints

Ms. Harper noted that in the previous two months (May and June), 17 complaints had been received by LCPIC via the LDI. All 17 were policy related and due to the increase in the

personal lines rates. Mr. Newberry noted that LCPIC is receiving an average of 1500 phone calls a day related to the increase in rates.

VI. Executive Session

At this point in the meeting, a quorum had been lost and the Board could not move into Executive Session.

VI.A. HR Complaints

VI.B. Litigation Update

VII. Adjournment

With the conclusion of the agenda, and no further business to discuss and no quorum available to vote, Chairman Lorusso adjourned the meeting at 3:24 p.m.

Louisiana Citizens Property Insurance
Corporation Board Meeting
Thursday, May 18, 2023 1:00 PM Central

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

I. Call To Order

Chairman Lorusso called the meeting to order at 1:00 p.m.

II. Roll Call

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

Present: 8, Absent: 6.

III. Chairman's Report

IV. Minutes

Approval of Minutes of the prior meeting held on March 9, 2023. This motion, made by Jeff Albright and seconded by Eugene Montgomery, Carried.

William Chauvin: Absent, Gene Galligan: Absent, Mike Huval: Absent, Shannon Johnson: Absent, Bill Starr: Yea, Kirk Talbot: Absent, Jeff Albright: Yea, Eric Berger: Yea, Brian Chambley: Yea, Tony Ligi: Yea, Eugene Montgomery: Yea, Kevin Reinke: Yea, Steven Werner: Yea
Yea: 8, Nay: 0, Absent: 6

V. CEO Report

V.A. Overview

V.A.1. 2023-2024 Reinsurance Update

Mr. Newberry reported that the reinsurance placement this year was a challenge, but as of a few hours ago it is complete and closed for 2023-2024. He summarized for the Board members the reinsurance tower and how it would work in the event of a catastrophe.

V.A.2. 2022 Actuarial Report

Mr. Newberry presented the Actuarial Report to the Board.

V.A.3. Depopulation Update (Voteable)

Mr. Newberry reported that LCPIC has started Round 18. In the original timeline, voted on by the Board, the assumption would take place on 11/1/2023 to help accommodate the Incentive Program. However, at least one potential participant insurer has said that they cannot participate with an assumption date during storm season, so Mr. Newberry asked the Board to approve changing the assumption date to December 1, 2023.

To approve the recommended change in the timeline dates, pushing the assumption date back one month to December 1, 2023. This motion, made by Jeff Albright and seconded by Eugene Montgomery, Carried.

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

Yea: 8, Nay: 0, Absent: 6

V.A.4. Approve Purchase of Proof of Concept Partnership with 4Warn (Voteable)

Mr. Newberry presented the proposed contract with 4Warn, explaining the cost and why he believes LCPIC needs to avail itself of the service. He asked the Board to approve entering into the contract.

To approve a contract with 4Warn to combat social engineering targeted against LCPIC. This motion, made by Jeff Albright and seconded by Tony Ligi, Carried.

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

Yea: 8, Nay: 0, Absent: 6

V.B. Financials and Management Report

V.B.1. March 2023 Financials and Management Report

Mr. Sciortino presented the March 2023 financials and management report to the Board and answered Board member questions.

V.B.2. 1st Quarter 2023 Financials (Voteable)

Mr. Sciortino presented LCPIC's 1st Quarter 2023 financials and asked the Board to approve them and their filing with the LDI.

To approve the proposed LCPIIC financials for the first Quarter of 2023; and, to approve the filing of those financials with the Louisiana Department of Insurance. This motion, made by Steven Werner and seconded by Tony Ligi, Carried.

William Chauvin: Absent, Gene Galligan: Absent, Mike Huval: Absent, Shannon Johnson: Absent, Bill Starr: Yea, Kirk Talbot: Absent, Jeff Albright: Yea, Eric Berger: Yea, Brian Chambley: Yea, Tony Ligi: Yea, Eugene Montgomery: Yea, Kevin Reinke: Yea, Steven Werner: Yea
Yea: 8, Nay: 0, Absent: 6

V.C. 2022 Audit Update

Mr. Sciortino updated the Board on the 2022 Audit. He noted that it had gone smoothly and was on track to be completed in time for a timely filing.

V.D. Complaints

Ms. Harper presented the complaints for March and April 2023. She noted that fourteen (14) complaints had been received, with six (6) being claim related and eight (8) being policy related.

V.E. Executive Session

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

Approval of the Board moving out of the public forum and into Executive Session to discuss potential and pending litigation and other allowed items. This motion, made by Jeff Albright and seconded by Steven Werner, Carried.

William Chauvin: Absent, Gene Galligan: Absent, Mike Huval: Absent, Shannon Johnson: Absent, Kirk Talbot: Absent, Jeff Albright: Yea, Eric Berger: Yea, Brian Chambley: Yea, Tony Ligi: Yea, Eugene Montgomery: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Steven Werner: Yea
Yea: 8, Nay: 0, Absent: 5

V.E.1. HR Complaints

V.E.2. Litigation Update

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

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

William Chauvin: Absent, Gene Galligan: Absent, Mike Huval: Absent, Shannon Johnson: Absent, Bill Starr: Yea, Kirk Talbot: Absent, Jeff Albright: Yea, Eric Berger: Yea, Brian

Chambley: Yea, Tony Ligi: Yea, Eugene Montgomery: Yea, Kevin Reinke: Yea, Steven Werner:
Yea

Yea: 8, Nay: 0, Absent: 6

VI. Adjournment

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

Approval of Adjourning the meeting at 2:00 pm. This motion, made by Eugene Montgomery and seconded by Eric Berger, Carried.

William Chauvin: Absent, Gene Galligan: Absent, Mike Huval: Absent, Shannon Johnson:
Absent, Bill Starr: Yea, Kirk Talbot: Absent, Jeff Albright: Yea, Eric Berger: Yea, Brian Chambley:
Yea, Tony Ligi: Yea, Eugene Montgomery: Yea, Kevin Reinke: Yea, Steven Werner: Yea
Yea: 8, Nay: 0, Absent: 6

LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION

DEPOPULATION - ROUND 18 ASSUMPTION 10/1/2023

PERSONAL LINES

POLICIES REQUESTED

Affiliation	Safepoint	Cajun UW	Total	Distinct Policies	Policies Offered
Allstate	2,643	0	2,643	2,643	2,643
Farm Bureau	3,224	0	3,224	3,224	3,224
Independent	12,144	0	12,144	12,144	12,144
State Farm	1,678	0	1,678	1,678	1,678
Total	19,689	0	19,689	19,689	19,689

POLICIES AUTHORIZED

Affiliation	Safepoint	Cajun UW	Total	% of Requested
Allstate	785	0	785	29.70%
Farm Bureau	680	0	680	21.09%
Independent	6055	0	6055	49.86%
State Farm	378	0	378	22.53%
Total	7,898	0	7,898	40.11%
Total Policies Requested				19,689

LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION

DEPOPULATION - ROUND 18 ASSUMPTION 10/1/2023

Wind and Hail Only

PERSONAL LINES

POLICIES REQUESTED

Affiliation	Safepoint	Cajun UW	Total	Distinct Policies	Policies Offered
Allstate	1,919	0	1,919	1,919	1,919
Farm Bureau	2,517	0	2,517	2,517	2,517
Independent	2,625	0	2,625	2,625	2,625
State Farm	131	0	131	131	131
Total	7,192	0	7,192	7,192	7,192

POLICIES AUTHORIZED

Affiliation	Safepoint	Cajun UW	Total	% of Requested
Allstate	593	0	593	30.90%
Farm Bureau	558	0	558	22.17%
Independent	867	0	867	33.03%
State Farm	30	0	30	22.90%
Total	2,048	0	2,048	28.48%
			Total Policies Requested	7,192



LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
COMMISSIONER

August 11, 2023

SENT VIA EMAIL & CERTIFIED U.S. MAIL
RETURN RECEIPT REQUESTED
NO. 7018 1130 0001 3089 8176

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

RE: Louisiana Citizens Property Insurance Corporation
Fair and Coastal Plans
Commercial Rate Change
Company Filing No: 11012023
LDI RMS #902700

Dear Mr. Newberry:

Louisiana Citizens Property Insurance Corporation's ("LCPIC") Commercial Rate Change filing was received by the Louisiana Department of Insurance ("LDI") on July 19, 2023. In this filing, LCPIC proposes rates for commercial property in the FAIR Plan and Coastal Plan. The expected impact of the proposed commercial rate change is +2.276%, or +\$1,075,369, affecting approximately 8,316 policies. The proposed new and renewal effective date for these revised rates is November 1, 2023.

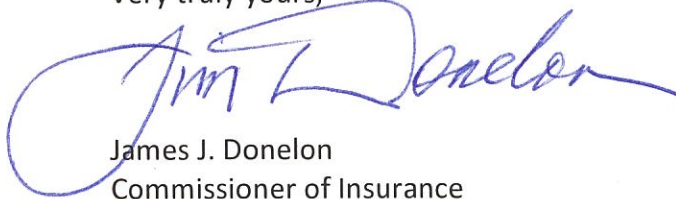
The purpose of this filing is to comply with LCPIC's statutory annual filing requirement pursuant to LSA-R.S. 22:2303. This filing is based on actuarial analysis only. Unlike residential programs, a market analysis is not currently feasible for commercial programs. LCPIC's previously approved commercial rate change was +72.41%, effective November 1, 2022 (RMS #865594).

My actuarial staff reviewed this filing, had no actuarial objection to the proposed commercial rate change and found that the filing complies with LSA-R.S. 22:2303. Therefore, I grant approval of LCPIC's proposed commercial rate revision for +2.276% (RMS #902700). This rate is to be implemented with new and renewing policies effective November 1, 2023. Accordingly, you may present my approval of this rate filing to the LCPIC Board of Directors so that the board can proceed to set their commercial property rates in accordance with LSA-R.S. 22:2303.

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

With best wishes and kindest personal regards, I remain

Very truly yours,

A handwritten signature in blue ink that reads "Jim Donelon". The signature is fluid and cursive, with a large initial "J" and "D".

James J. Donelon
Commissioner of Insurance

JJD/NT:mb

cc: Nicholas J. Lorusso
Chuck F. Myers
Nichole L. Torblaa



COMMERCIAL RATE CHANGE UPDATE

Update on Commercial Rate Change Effective 11/1/23

The 2.3% overall rate change approved by the board in July has now been approved by the Department of Insurance.

Plan	Approved Rate Change
FAIR	3.0%
Coastal	-6.8%



LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
COMMISSIONER

August 11, 2023

SENT VIA EMAIL & CERTIFIED U.S. MAIL
RETURN RECEIPT REQUESTED
NO. 7018 1130 0001 3089 8176

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

RE: Louisiana Citizens Property Insurance Corporation
Fair and Coastal Plans
Commercial Rate Change
Company Filing No: 11012023
LDI RMS #902700

Dear Mr. Newberry:

Louisiana Citizens Property Insurance Corporation's ("LCPIC") Commercial Rate Change filing was received by the Louisiana Department of Insurance ("LDI") on July 19, 2023. In this filing, LCPIC proposes rates for commercial property in the FAIR Plan and Coastal Plan. The expected impact of the proposed commercial rate change is +2.276%, or +\$1,075,369, affecting approximately 8,316 policies. The proposed new and renewal effective date for these revised rates is November 1, 2023.

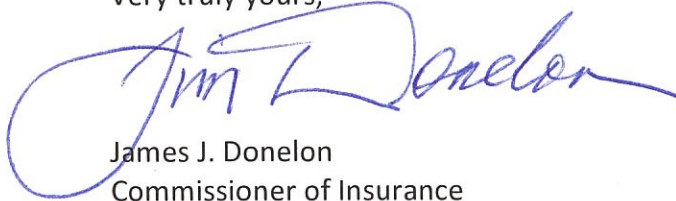
The purpose of this filing is to comply with LCPIC's statutory annual filing requirement pursuant to LSA-R.S. 22:2303. This filing is based on actuarial analysis only. Unlike residential programs, a market analysis is not currently feasible for commercial programs. LCPIC's previously approved commercial rate change was +72.41%, effective November 1, 2022 (RMS #865594).

My actuarial staff reviewed this filing, had no actuarial objection to the proposed commercial rate change and found that the filing complies with LSA-R.S. 22:2303. Therefore, I grant approval of LCPIC's proposed commercial rate revision for +2.276% (RMS #902700). This rate is to be implemented with new and renewing policies effective November 1, 2023. Accordingly, you may present my approval of this rate filing to the LCPIC Board of Directors so that the board can proceed to set their commercial property rates in accordance with LSA-R.S. 22:2303.

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

With best wishes and kindest personal regards, I remain

Very truly yours,

A handwritten signature in blue ink that reads "Jim Donelon". The signature is fluid and cursive, with a large initial "J" and "D".

James J. Donelon
Commissioner of Insurance

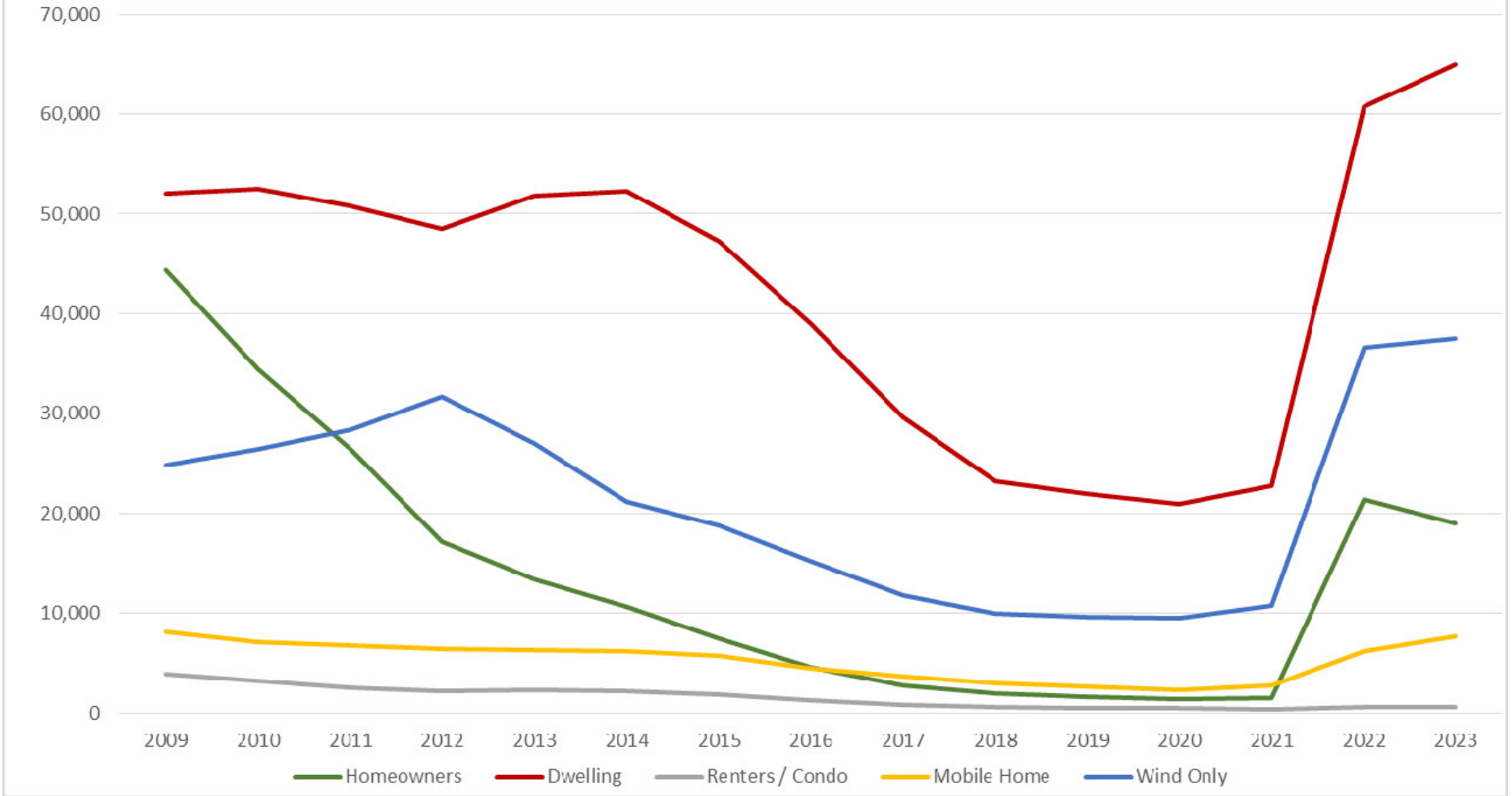
JJD/NT:mb

cc: Nicholas J. Lorusso
Chuck F. Myers
Nichole L. Torblaa



Personal Lines Rate Review

Personal Lines Inforce Policies by Year (2023 as of 7/31/23)



◆
◆

LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION

Personal Lines Rate Review Process

Three step process:

Step 1 - Market Comparison

Step 2 - Actuarial Review

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

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

Dwelling (DWG1, DWG2, DWG3 forms)

Homeowners (HO2, HO3, HO8 forms)

Renters/Condo (HO4, HO6 forms)

Mobile Home

Wind & Hail Only

Personal Lines Rate Review

Step 1 – Market Comparison

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

Dwelling

Homeowners

Renters/Condos

Mobile Home

Wind & Hail Only

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

Personal Lines Rate Review

Step 2 – Actuarial Review

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

<u>Loss/Expense Category</u>	<u>Basis of Estimate</u>
Reinsurance Expense	Actual 2023 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%

Proposed Personal Rate Change to be Effective 1/1/24

- While the cost of reinsurance continues to drive the majority of the actuarial side of the rate review, changes in the market are now back to driving over half of the proposed overall rate change.

Plan	Rate Change Indication	7-31-23 Inforce Policies
FAIR	3.5%	124K
<u>Coastal</u>	<u>8.4%</u>	<u>5K</u>
Total	3.8%	129K

Proposed Personal Rate Change to be Effective 1/1/24

FAIR PLAN	
Product Group	Rate Change Indication
Homeowners	-1.5%
Dwelling	8.8%
Renters/Condo	22.0%
Mobile Home	40.8%
<u>Wind Only</u>	<u>-2.4%</u>
Total FAIR Plan	3.5%

COASTAL PLAN	
Product Group	Rate Change Indication
Homeowners	-5.9%
Dwelling	9.1%
Renters/Condo	9.5%
Mobile Home	8.9%
<u>Wind Only</u>	<u>10.8%</u>
Total Coastal Plan	8.4%

Personal Lines Rate Review Schedule to Implement

- **September 14th - 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 9th – Board meeting**
 - Update on final rate change approved by DOI
 - Vote to implement only if rates changed materially (+/- 0.5%) since September Board meeting
- **January 1st - Rates effective**

Appendix

LCPIC 1-1-24 Personal Lines Rate Change by Product and by Parish

Parish	Homeowners		Dwelling		Renter / Condo		Mobile Homes		Wind Only		Total
	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	Indicated Rate Change
FAIR Plan											
Acadia	196,682	-3.8%	1,289,739	4.7%	-	-3.2%	290,635	34.1%	1,674,143	4.0%	6.3%
Allen	15,838	-5.4%	89,960	8.7%	305	-1.7%	19,421	-8.3%	6,525	-2.1%	4.0%
Ascension	581,285	-7.2%	867,952	-2.3%	1,702	6.5%	570,521	1.6%	440,581	-2.0%	-2.5%
Assumption	383,851	24.4%	987,368	27.5%	943	-12.5%	484,325	48.8%	915,466	3.9%	23.0%
Avoyelles	31,978	-4.1%	101,073	8.7%	105	15.1%	6,435	-12.7%	-	11.4%	4.8%
Beauregard	38,723	-23.2%	105,850	34.1%	-	-23.8%	29,936	-9.1%	22,122	-2.2%	12.1%
Bienville	3,480	2.6%	27,948	8.6%	-	15.5%	7,262	-18.2%	2,621	11.3%	3.6%
Bossier	101,482	14.9%	31,460	4.9%	-	2.8%	11,157	-15.9%	25,578	11.6%	10.5%
Caddo	357,714	-0.1%	229,497	8.0%	2,137	11.1%	9,072	-15.3%	28,779	11.4%	3.2%
Calcasieu	854,820	-8.6%	4,924,824	19.1%	2,386	22.5%	1,177,253	1.6%	1,430,277	10.5%	12.4%
Caldwell	6,753	-15.1%	15,907	3.8%	-	35.7%	4,865	-3.3%	-	11.2%	-2.1%
Cameron	134,508	23.9%	538,497	19.8%	426	-3.7%	209,663	72.0%	594,288	3.8%	21.2%
Catahoula	6,061	10.3%	62,241	4.9%	-	42.6%	9,437	1.6%	5,990	11.1%	5.4%
Claiborne	7,338	-9.4%	16,865	6.6%	-	27.1%	9,466	-18.1%	-	11.0%	-3.9%
Concordia	12,783	-10.5%	66,632	8.5%	262	3.9%	5,634	1.6%	-	11.4%	5.2%
DeSoto	23,925	-12.1%	21,703	10.4%	-	10.2%	7,203	-18.0%	11,102	11.2%	-1.1%
East Baton Rouge	1,733,824	11.9%	3,792,474	7.3%	26,054	18.5%	75,494	1.5%	400,163	3.8%	8.4%
East Carroll	11,326	40.7%	55,772	9.4%	-	42.6%	-	1.6%	-	11.2%	14.7%
East Feliciana	23,209	-6.5%	75,616	9.1%	-	23.4%	15,647	3.3%	13,951	-2.1%	4.3%
Evangeline	6,424	-8.5%	126,487	-1.5%	-	11.5%	43,014	-13.8%	7,106	-2.0%	-4.6%
Franklin	16,480	4.6%	64,215	4.2%	-	51.4%	13,756	-17.8%	39,859	11.3%	4.1%
Grant	7,215	29.1%	38,960	7.4%	-	42.6%	6,813	-18.2%	4,625	11.3%	7.4%
Iberia	1,434,340	-18.7%	4,174,095	22.3%	4,941	11.3%	703,852	48.9%	2,664,172	3.8%	12.3%
Iberville	99,408	-10.0%	310,091	12.1%	827	16.4%	127,826	1.6%	72,233	-2.2%	4.6%
Jackson	21,909	-8.6%	21,777	8.2%	-	13.2%	560	-11.9%	21,307	11.2%	3.4%
Jefferson	31,891,600	7.8%	45,600,134	7.7%	150,224	26.6%	137,657	55.1%	40,713,052	-7.2%	2.7%
Jefferson Davis	148,337	-3.0%	591,494	8.9%	237	34.5%	148,432	1.6%	297,482	4.0%	5.3%
Lafayette	694,278	-2.7%	4,555,016	19.0%	11,386	24.3%	1,019,211	55.7%	2,300,086	10.6%	19.3%
Lafourche	2,671,003	-23.2%	4,657,333	5.9%	1,658	29.5%	715,144	51.8%	3,831,752	5.7%	2.1%
La Salle	8,467	13.9%	52,268	6.5%	-	42.6%	5,582	-9.6%	7,071	11.2%	6.6%
Lincoln	24,512	-1.3%	61,933	4.9%	-	33.8%	1,559	-7.4%	5,419	11.2%	3.4%
Livingston	500,796	25.7%	687,196	13.7%	-	16.6%	459,487	49.3%	240,142	91.3%	35.4%
Madison	7,250	-12.1%	74,472	6.2%	-	43.4%	2,265	1.5%	23,576	11.4%	6.0%
Morehouse	7,394	22.6%	54,048	15.6%	-	30.7%	2,688	-17.9%	3,013	11.2%	14.8%
Natchitoches	29,279	7.2%	91,950	4.2%	1,989	29.4%	14,566	-12.7%	172,671	11.2%	7.8%
Orleans	54,006,817	-6.8%	63,650,606	6.3%	475,347	22.5%	1,341	77.4%	25,287,113	-6.8%	-0.9%
Ouachita	99,116	-3.2%	251,889	7.8%	-	29.1%	11,961	-2.8%	5,462	11.4%	4.5%
Plaquemines	1,347,178	-8.7%	1,390,947	21.4%	1,514	29.3%	213,062	78.1%	1,457,082	-7.2%	5.5%
Pointe Coupee	41,433	14.6%	164,436	9.4%	798	0.8%	19,483	0.9%	20,330	-2.3%	8.6%
Rapides	155,298	-1.6%	342,868	0.4%	334	40.1%	13,879	-14.1%	1,356	11.4%	-0.6%
Red River	-	1.5%	4,673	7.2%	-	19.4%	4,519	-17.9%	-	11.0%	-5.2%

LCPIC 1-1-24 Personal Lines Rate Change by Product and by Parish

Parish	Homeowners		Dwelling		Renter / Condo		Mobile Homes		Wind Only		Total
	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	Indicated Rate Change
<u>FAIR Plan</u>											
Richland	22,456	46.5%	63,068	2.9%	-	61.0%	2,856	1.6%	8,579	11.4%	13.7%
Sabine	4,805	-17.8%	53,642	-0.3%	-	46.5%	38,908	-0.8%	5,063	11.4%	-0.7%
Saint Bernard	3,088,320	12.2%	5,374,407	10.5%	5,561	39.5%	46,533	48.5%	3,662,238	-7.3%	5.7%
Saint Charles	3,101,193	-5.1%	2,557,443	9.0%	11,834	19.1%	224,484	50.6%	2,988,310	-7.2%	-0.3%
Saint Helena	16,385	9.7%	71,106	-6.6%	-	39.6%	20,055	-18.2%	11,795	-2.1%	-5.9%
Saint James	388,900	25.7%	557,903	20.1%	1,303	35.4%	150,304	52.5%	485,178	3.8%	19.6%
Saint John the Baptist	2,789,554	-8.8%	2,478,297	27.6%	10,941	5.4%	82,333	54.1%	1,373,350	8.6%	9.0%
Saint Landry	192,955	12.8%	566,131	5.4%	759	-0.5%	160,574	1.6%	174,055	-2.2%	4.9%
Saint Martin	333,513	3.9%	1,218,056	22.8%	539	23.0%	609,325	95.6%	619,759	3.8%	32.2%
Saint Mary	1,875,772	38.0%	4,829,563	8.5%	822	43.3%	571,493	48.9%	959,064	3.9%	17.5%
Saint Tammany	13,029,364	-4.0%	11,571,994	0.2%	75,264	13.9%	480,132	57.0%	22,986,411	3.9%	1.4%
Tangipahoa	556,083	-2.5%	1,311,201	2.5%	4,929	32.4%	157,681	1.6%	741,771	30.8%	9.1%
Tensas	21,150	17.7%	44,447	7.8%	-	42.6%	407	1.5%	1,397	11.2%	11.0%
Terrebonne	3,855,584	-8.3%	7,151,319	13.0%	12,669	19.7%	725,358	51.5%	4,496,898	-7.2%	4.1%
Union	-	31.7%	26,127	1.6%	-	40.3%	5,652	-18.5%	-	11.3%	-2.0%
Vermilion	659,906	-5.2%	4,306,335	23.5%	2,196	28.6%	1,015,014	48.5%	3,384,007	3.9%	17.1%
Vernon	10,210	3.9%	50,543	7.9%	-	-3.9%	10,562	1.5%	1,481	11.1%	6.5%
Washington	140,623	5.4%	639,273	3.5%	-	54.7%	84,281	1.6%	362,344	-2.1%	1.9%
Webster	35,620	1.6%	37,810	6.4%	-	36.7%	4,113	-12.4%	3,777	11.3%	3.5%
West Baton Rouge	82,296	12.7%	148,777	-1.7%	-	14.9%	38,204	1.8%	30,639	-2.1%	2.6%
West Carroll	7,967	-14.7%	10,767	8.4%	-	54.2%	1,265	1.6%	-	11.4%	-1.2%
West Feliciana	9,345	-2.3%	41,102	1.7%	591	-28.4%	2,236	-5.9%	2,979	-2.3%	0.2%
Winn	-	-18.8%	32,950	-7.8%	-	27.1%	1,683	-18.2%	4,539	11.2%	-6.1%
Total	127,966,115	-1.5%	183,410,527	8.8%	810,983	22.0%	11,043,536	40.8%	125,050,129	-2.4%	3.5%
<u>Coastal Plan</u>											
Cameron	6,363	-20.2%	369,988	25.9%	-	8.3%	119,373	7.6%	193,916	-7.2%	13.0%
Iberia	-	-10.2%	-	25.8%	-	7.5%	-	22.9%	-	3.6%	0.0%
Jefferson	96,345	-23.5%	4,027,069	4.7%	1,228	-16.0%	219,078	18.4%	1,340,933	-5.6%	2.3%
Lafourche	361,647	-19.5%	3,516,743	6.1%	3,254	13.4%	355,649	-3.1%	1,697,174	23.9%	9.1%
Orleans	101,607	3.5%	282,293	11.1%	12,991	10.7%	-	28.0%	152,795	-2.5%	5.9%
Plaquemines	6,279	-23.5%	795,018	18.4%	756	15.1%	641,777	12.8%	459,652	8.3%	13.9%
Saint Bernard	19,583	3.5%	283,648	8.3%	1,242	13.6%	32,426	28.0%	139,848	-4.1%	5.8%
Saint Mary	11,850	-12.9%	606,877	24.4%	-	8.4%	17,800	28.0%	30,832	14.1%	23.3%
Terrebonne	842,572	0.8%	2,570,701	10.2%	252	-16.1%	315,804	3.4%	964,999	19.4%	9.9%
Vermilion	-	-9.1%	130,448	24.5%	-	7.5%	29,835	28.0%	29,099	19.2%	24.2%
Total	1,446,246	-5.9%	12,582,785	9.1%	19,723	9.5%	1,731,742	8.9%	5,009,248	10.8%	8.4%
TOTAL (FAIR + Coastal)	129,412,361	-1.5%	195,993,312	8.8%	830,706	21.7%	12,775,278	36.5%	130,059,377	-1.9%	3.8%

INDICATED RATE CHANGES

(1)	<u>Direct In-force Premium as of 7/21/23</u>	<u>R.S. 22:2303 Indications</u>
	(2)	(3)
<u>FAIR Plan</u>		
Homeowners	\$ 127,966,115	-1.5%
Total Fire & EC	\$ 183,410,527	8.8%
Renter/Condo	\$ 810,983	22.0%
Mobile Homes	\$ 11,043,536	40.8%
Wind Only	\$ 125,050,129	-2.4%
Total FAIR Plan	\$ 448,281,290	3.5%
<u>Coastal Plan</u>		
Homeowners	\$ 1,446,246	-5.9%
Total Fire & EC	\$ 12,582,785	9.1%
Renter/Condo	\$ 19,723	9.5%
Mobile Homes	\$ 1,731,742	8.9%
Wind Only	\$ 5,009,248	10.8%
Total Coastal Plan	\$ 20,789,744	8.4%
Statewide Total	\$ 469,071,034	3.8%

(2) See Exhibit 3

(3) See Exhibit 3

ACTUARIALLY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	Indicated Rate Change
FAIR Plan											
Acadia	196,682	-12.5%	1,289,739	-7.6%	-	-19.4%	290,635	-7.7%	1,674,143	-5.6%	-6.9%
Allen	15,838	-30.2%	89,960	-1.2%	305	-35.4%	19,421	-29.1%	6,525	-11.0%	-9.3%
Ascension	581,285	-15.6%	867,952	-11.1%	1,702	-18.6%	570,521	-7.7%	440,581	-11.0%	-11.4%
Assumption	383,851	-30.2%	987,368	-23.1%	943	-35.4%	484,325	-31.8%	915,466	-5.6%	-19.8%
Avoyelles	31,978	-12.8%	101,073	-1.3%	105	-12.6%	6,435	-21.5%	-	1.2%	-4.9%
Beauregard	38,723	-30.2%	105,850	-26.5%	-	-33.8%	29,936	-31.8%	22,122	-11.0%	-26.3%
Bienville	3,480	-26.6%	27,948	-1.3%	-	-12.6%	7,262	-30.6%	2,621	1.2%	-8.4%
Bossier	101,482	-8.1%	31,460	-4.6%	-	-31.0%	11,157	-23.5%	25,578	1.2%	-7.0%
Caddo	357,714	-9.1%	229,497	-1.8%	2,137	-35.2%	9,072	-23.1%	28,779	1.2%	-6.3%
Calcasieu	854,820	-16.9%	4,924,824	-4.9%	2,386	-15.4%	1,177,253	-7.7%	1,430,277	0.5%	-5.6%
Caldwell	6,753	-22.9%	15,907	-5.6%	-	-12.6%	4,865	-12.1%	-	1.2%	-11.0%
Cameron	134,508	-30.2%	538,497	-21.3%	426	-12.6%	209,663	-31.8%	594,288	-5.6%	-17.3%
Catahoula	6,061	-10.6%	62,241	-4.6%	-	-12.6%	9,437	-7.7%	5,990	1.2%	-5.0%
Claiborne	7,338	-17.7%	16,865	-3.2%	-	-12.6%	9,466	-31.8%	-	1.2%	-14.4%
Concordia	12,783	-18.6%	66,632	-1.4%	262	-12.6%	5,634	-7.7%	-	1.2%	-4.4%
DeSoto	23,925	-30.2%	21,703	0.3%	-	-24.3%	7,203	-31.8%	11,102	1.2%	-14.6%
East Baton Rouge	1,733,824	-15.8%	3,792,474	-2.5%	26,054	-12.6%	75,494	-7.7%	400,163	-5.7%	-6.6%
East Carroll	11,326	-28.1%	55,772	-0.5%	-	-12.6%	-	-7.7%	-	1.2%	-5.2%
East Feliciana	23,209	-22.9%	75,616	-0.9%	-	-27.5%	15,647	-7.7%	13,951	-11.0%	-6.8%
Evangeline	6,424	-23.2%	126,487	-10.5%	-	-27.8%	43,014	-21.6%	7,106	-11.0%	-13.5%
Franklin	16,480	-16.1%	64,215	-5.3%	-	-12.6%	13,756	-30.0%	39,859	1.2%	-7.2%
Grant	7,215	-26.1%	38,960	-2.4%	-	-12.6%	6,813	-31.8%	4,625	1.2%	-8.6%
Iberia	1,434,340	-29.1%	4,174,095	-8.7%	4,941	-35.4%	703,852	-31.8%	2,664,172	-5.6%	-12.9%
Iberville	99,408	-18.2%	310,091	-10.7%	827	-30.1%	127,826	-7.7%	72,233	-11.0%	-11.3%
Jackson	21,909	-26.1%	21,777	-1.8%	-	-12.6%	560	-20.0%	21,307	1.2%	-9.1%
Jefferson	31,891,600	-12.8%	45,600,134	-10.2%	150,224	-16.9%	137,657	-29.2%	40,713,052	-15.7%	-12.8%
Jefferson Davis	148,337	-30.2%	591,494	-13.9%	237	-17.4%	148,432	-7.7%	297,482	-5.6%	-13.1%
Lafayette	694,278	-11.6%	4,555,016	-8.6%	11,386	-21.2%	1,019,211	-7.7%	2,300,086	0.5%	-6.3%
Lafourche	2,671,003	-30.2%	4,657,333	-18.2%	1,658	-35.4%	715,144	-31.8%	3,831,752	-15.7%	-20.9%
La Salle	8,467	-20.6%	52,268	-3.3%	-	-12.6%	5,582	-17.8%	7,071	1.2%	-6.0%
Lincoln	24,512	-10.3%	61,933	-4.7%	-	-12.6%	1,559	-15.8%	5,419	1.2%	-6.0%
Livingston	500,796	-23.2%	687,196	-3.2%	-	-35.4%	459,487	-7.7%	240,142	-11.0%	-10.6%
Madison	7,250	-20.1%	74,472	-3.4%	-	-12.6%	2,265	-7.7%	23,576	1.2%	-3.6%
Morehouse	7,394	-30.2%	54,048	-3.0%	-	-12.6%	2,688	-31.8%	3,013	1.2%	-7.0%
Natchitoches	29,279	-16.1%	91,950	-5.3%	1,989	-12.6%	14,566	-20.6%	172,671	1.2%	-3.5%
Orleans	54,006,817	-15.2%	63,650,606	-9.0%	475,347	-27.0%	1,341	-15.4%	25,287,113	-15.3%	-12.5%
Ouachita	99,116	-12.0%	251,889	-4.5%	-	-12.6%	11,961	-11.6%	5,462	1.2%	-6.7%
Plaquemines	1,347,178	-18.2%	1,390,947	-15.1%	1,514	-35.4%	213,062	-31.8%	1,457,082	-15.7%	-17.0%
Pointe Coupee	41,433	-15.9%	164,436	-0.5%	798	-35.4%	19,483	-14.5%	20,330	-11.0%	-5.2%
Rapides	155,298	-10.5%	342,868	-8.8%	334	-15.3%	13,879	-21.9%	1,356	1.2%	-9.6%
Red River	22,456	-27.0%	4,673	-2.5%	-	-12.6%	4,519	-31.8%	-	1.2%	-16.9%
Richland	22,545	-19.6%	63,068	-6.4%	-	-12.6%	2,856	-7.7%	8,579	1.2%	-8.8%
Sabine	4,805	-25.2%	53,642	-9.4%	-	-12.6%	38,908	-9.8%	5,063	1.2%	-9.7%
Saint Bernard	3,088,320	-15.1%	5,374,407	-9.2%	5,561	-35.4%	46,533	-31.8%	3,662,238	-15.7%	-12.7%
Saint Charles	3,101,193	-21.6%	2,557,443	-11.5%	11,834	-12.6%	224,484	-31.8%	2,988,310	-15.7%	-17.0%
Saint Helena	16,385	-30.2%	71,106	-19.9%	-	-26.6%	20,055	-28.7%	11,795	-11.0%	-21.9%
Saint James	388,900	-18.3%	557,903	-7.9%	1,303	-12.6%	150,304	-31.8%	485,178	-5.6%	-12.0%
Saint John the	2,789,554	-30.2%	2,478,297	-6.2%	10,941	-35.4%	82,333	-31.8%	1,373,350	-15.7%	-18.4%
Saint Landry	192,955	-5.6%	566,131	-4.1%	759	-24.7%	160,574	-7.7%	174,055	-11.0%	-6.0%
Saint Martin	333,513	-5.5%	1,218,056	-1.2%	539	-18.8%	609,325	-7.7%	619,759	-5.6%	-4.1%
Saint Mary	1,875,772	-16.4%	4,829,563	-12.5%	822	-35.4%	571,493	-31.8%	959,064	-5.6%	-13.9%
Saint Tammany	13,029,364	-17.4%	11,571,994	-9.0%	75,264	-12.6%	480,132	-7.7%	22,986,411	-5.6%	-9.6%
Tangipahoa	556,083	-26.1%	1,311,201	-6.8%	4,929	-32.8%	157,681	-7.7%	741,771	-11.0%	-11.9%
Tensas	21,150	-5.5%	44,447	-2.1%	-	-12.6%	407	-7.7%	1,397	1.2%	-3.1%
Terrebonne	3,855,584	-25.2%	7,151,319	-12.3%	12,669	-35.4%	725,358	-31.8%	4,496,898	-15.7%	-17.2%
Union	-	-15.3%	26,127	-7.7%	-	-12.6%	5,652	-28.7%	-	1.2%	-11.5%
Vermilion	659,906	-30.2%	4,306,335	-11.2%	2,196	-35.4%	1,015,014	-31.8%	3,384,007	-5.6%	-12.7%
Vernon	10,210	-5.5%	50,543	-2.0%	-	-12.6%	10,562	-7.7%	1,481	1.2%	-3.2%
Washington	140,623	-15.8%	639,273	-6.0%	-	-19.4%	84,281	-7.7%	362,344	-11.0%	-8.7%
Webster	35,620	-11.2%	37,810	-3.3%	-	-12.6%	4,113	-20.4%	3,777	1.2%	-7.4%
West Baton Rouge	82,296	-12.3%	148,777	-10.7%	-	-31.3%	38,204	-7.7%	30,639	-11.0%	-10.8%
West Carroll	7,967	-22.4%	10,767	-1.4%	-	-12.6%	1,265	-7.7%	-	1.2%	-10.2%
West Feliciana	9,345	-30.2%	41,102	-16.1%	591	-35.4%	2,236	-24.0%	2,979	-11.0%	-18.7%
Winn	-	-26.1%	32,950	-16.3%	-	-12.6%	1,683	-31.8%	4,539	1.2%	-14.9%
Total	127,966,115	-16.3%	183,410,527	-9.6%	810,983	-23.4%	11,043,536	-19.6%	125,050,129	-12.2%	-12.5%

ACTUARIALLY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	7-21-23 Inforce Premium	Indicated Rate Change	Indicated Rate Change
Coastal Plan											
Cameron	6,363	-27.4%	369,988	-3.2%	-	-1.5%	119,373	-2.1%	193,916	-15.6%	-6.7%
Iberia	-	-18.4%	-	25.8%	-	-2.3%	-	11.7%	-	-5.8%	0.0%
Jefferson	96,345	-30.4%	4,027,069	-4.8%	1,228	-23.7%	219,078	7.7%	1,340,933	-14.2%	-7.0%
Lafourche	361,647	-26.8%	3,516,743	-3.6%	3,254	3.2%	355,649	-14.0%	1,697,174	12.6%	-1.0%
Orleans	101,607	-5.9%	282,293	1.0%	12,991	-0.3%	-	16.4%	152,795	-11.3%	-3.7%
Plaquemines	6,279	-30.4%	795,018	-7.6%	756	-23.7%	641,777	2.5%	459,652	-1.6%	-2.8%
Saint Bernard	19,583	-5.9%	283,648	-1.5%	1,242	3.2%	32,426	16.4%	139,848	-12.8%	-3.8%
Saint Mary	11,850	-20.8%	606,877	13.1%	-	-1.4%	17,800	16.4%	30,832	3.8%	12.1%
Terrebonne	842,572	-8.3%	2,570,701	0.2%	252	-23.7%	315,804	-6.0%	964,999	8.5%	-0.1%
Vermilion	-	-17.3%	130,448	13.1%	-	-2.3%	29,835	16.4%	29,099	-6.8%	10.6%
Total	1,446,246	-14.5%	12,582,785	-2.3%	19,723	-2.1%	1,731,742	-1.5%	5,009,248	0.6%	-2.4%
TOTAL (FAIR + Coastal)	129,412,361	-16.3%	195,993,312	-9.1%	830,706	-22.9%	12,775,278	-17.1%	130,059,377	-11.7%	-12.0%

Source of the data is Exhibit 4

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	7-21-23 Inforce	Indicated Rate	7-21-23 Inforce	Indicated Rate	7-21-23 Inforce	Indicated Rate	7-21-23 Inforce	Indicated Rate	7-21-23 Inforce	Indicated Rate	Indicated Rate
	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Change
FAIR Plan											
Acadia	196,682	-3.8%	1,289,739	4.7%	-	-3.2%	290,635	34.1%	1,674,143	4.0%	6.3%
Allen	15,838	-5.4%	89,960	8.7%	305	-1.7%	19,421	-8.3%	6,525	-2.1%	4.0%
Ascension	581,285	-7.2%	867,952	-2.3%	1,702	6.5%	570,521	1.6%	440,581	-2.0%	-2.5%
Assumption	383,851	24.4%	987,368	27.5%	943	-12.5%	484,325	48.8%	915,466	3.9%	23.0%
Avoyelles	31,978	-4.1%	101,073	8.7%	105	15.1%	6,435	-12.7%	-	11.4%	4.8%
Beauregard	38,723	-23.2%	105,850	34.1%	-	-23.8%	29,936	-9.1%	22,122	-2.2%	12.1%
Bienville	3,480	2.6%	27,948	8.6%	-	15.5%	7,262	-18.2%	2,621	11.3%	3.6%
Bossier	101,482	14.9%	31,460	4.9%	-	2.8%	11,157	-15.9%	25,578	11.6%	10.5%
Caddo	357,714	-0.1%	229,497	8.0%	2,137	11.1%	9,072	-15.3%	28,779	11.4%	3.2%
Calcasieu	854,820	-8.6%	4,924,824	19.1%	2,386	22.5%	1,177,253	1.6%	1,430,277	10.5%	12.4%
Caldwell	6,753	-15.1%	15,907	3.8%	-	35.7%	4,865	-3.3%	-	11.2%	-2.1%
Cameron	134,508	23.9%	538,497	19.8%	426	-3.7%	209,663	72.0%	594,288	3.8%	21.2%
Catahoula	6,061	10.3%	62,241	4.9%	-	42.6%	9,437	1.6%	5,990	11.1%	5.4%
Claiborne	7,338	-9.4%	16,865	6.6%	-	27.1%	9,466	-18.1%	-	11.0%	-3.9%
Concordia	12,783	-10.5%	66,632	8.5%	262	3.9%	5,634	1.6%	-	11.4%	5.2%
DeSoto	23,925	-12.1%	21,703	10.4%	-	10.2%	7,203	-18.0%	11,102	11.2%	-1.1%
East Baton Rouge	1,733,824	11.9%	3,792,474	7.3%	26,054	18.5%	75,494	1.5%	400,163	3.8%	8.4%
East Carroll	11,326	40.7%	55,772	9.4%	-	42.6%	-	1.6%	-	11.2%	14.7%
East Feliciana	23,209	-6.5%	75,616	9.1%	-	23.4%	15,647	3.3%	13,951	-2.1%	4.3%
Evangeline	6,424	-8.5%	126,487	-1.5%	-	11.5%	43,014	-13.8%	7,106	-2.0%	-4.6%
Franklin	16,480	4.6%	64,215	4.2%	-	51.4%	13,756	-17.8%	39,859	11.3%	4.1%
Grant	7,215	29.1%	38,960	7.4%	-	42.6%	6,813	-18.2%	4,625	11.3%	7.4%
Iberia	1,434,340	-18.7%	4,174,095	22.3%	4,941	11.3%	703,852	48.9%	2,664,172	3.8%	12.3%
Iberville	99,408	-10.0%	310,091	12.1%	827	16.4%	127,826	1.6%	72,233	-2.2%	4.6%
Jackson	21,909	-8.6%	21,777	8.2%	-	13.2%	560	-11.9%	21,307	11.2%	3.4%
Jefferson	31,891,600	7.8%	45,600,134	7.7%	150,224	26.6%	137,657	55.1%	40,713,052	-7.2%	2.7%
Jefferson Davis	148,337	-3.0%	591,494	8.9%	237	34.5%	148,432	1.6%	297,482	4.0%	5.3%
Lafayette	694,278	-2.7%	4,555,016	19.0%	11,386	24.3%	1,019,211	55.7%	2,300,086	10.6%	19.3%
Lafourche	2,671,003	-23.2%	4,657,333	5.9%	1,658	29.5%	715,144	51.8%	3,831,752	5.7%	2.1%
La Salle	8,467	13.9%	52,268	6.5%	-	42.6%	5,582	-9.6%	7,071	11.2%	6.6%
Lincoln	24,512	-1.3%	61,933	4.9%	-	33.8%	1,559	-7.4%	5,419	11.2%	3.4%
Livingston	500,796	25.7%	687,196	13.7%	-	16.6%	459,487	49.3%	240,142	91.3%	35.4%
Madison	7,250	-12.1%	74,472	6.2%	-	43.4%	2,265	1.5%	23,576	11.4%	6.0%
Morehouse	7,394	22.6%	54,048	15.6%	-	30.7%	2,688	-17.9%	3,013	11.2%	14.8%
Natchitoches	29,279	7.2%	91,950	4.2%	1,989	29.4%	14,566	-12.7%	172,671	11.2%	7.8%
Orleans	54,006,817	-6.8%	63,650,606	6.3%	475,347	22.5%	1,341	77.4%	25,287,113	-6.8%	-0.9%
Ouachita	99,116	-3.2%	251,889	7.8%	-	29.1%	11,961	-2.8%	5,462	11.4%	4.5%
Plaquemines	1,347,178	-8.7%	1,390,947	21.4%	1,514	29.3%	213,062	78.1%	1,457,082	-7.2%	5.5%
Pointe Coupee	41,433	14.6%	164,436	9.4%	798	0.8%	19,483	0.9%	20,330	-2.3%	8.6%
Rapides	155,298	-1.6%	342,868	0.4%	334	40.1%	13,879	-14.1%	1,356	11.4%	-0.6%
Red River	-	1.5%	4,673	7.2%	-	19.4%	4,519	-17.9%	-	11.0%	-5.2%
Richland	22,456	46.5%	63,068	2.9%	-	61.0%	2,856	1.6%	8,579	11.4%	13.7%
Sabine	4,805	-17.8%	53,642	-0.3%	-	46.5%	38,908	-0.8%	5,063	11.4%	-0.7%
Saint Bernard	3,088,320	12.2%	5,374,407	10.5%	5,561	39.5%	46,533	48.5%	3,662,238	-7.3%	5.7%
Saint Charles	3,101,193	-5.1%	2,557,443	9.0%	11,834	19.1%	224,484	50.6%	2,988,310	-7.2%	-0.3%
Saint Helena	16,385	9.7%	71,106	-6.6%	-	39.6%	20,055	-18.2%	11,795	-2.1%	-5.9%
Saint James	388,900	25.7%	557,903	20.1%	1,303	35.4%	150,304	52.5%	485,178	3.8%	19.6%
Saint John the Baptist	2,789,554	-8.8%	2,478,297	27.6%	10,941	5.4%	82,333	54.1%	1,373,350	8.6%	9.0%
Saint Landry	192,955	12.8%	566,131	5.4%	759	-0.5%	160,574	1.6%	174,055	-2.2%	4.9%
Saint Martin	333,513	3.9%	1,218,056	22.8%	539	23.0%	609,325	95.6%	619,759	3.8%	32.2%
Saint Mary	1,875,772	38.0%	4,829,563	8.5%	822	43.3%	571,493	48.9%	959,064	3.9%	17.5%
Saint Tammany	13,029,364	-4.0%	11,571,994	0.2%	75,264	13.9%	480,132	57.0%	22,986,411	3.9%	1.4%
Tangipahoa	556,083	-2.5%	1,311,201	2.5%	4,929	32.4%	157,681	1.6%	741,771	30.8%	9.1%
Tensas	21,150	17.7%	44,447	7.8%	-	42.6%	407	1.5%	1,397	11.0%	11.0%
Terrebonne	3,855,584	-8.3%	7,151,319	13.0%	12,669	19.7%	725,358	51.5%	4,496,898	-7.2%	4.1%
Union	-	31.7%	26,127	1.6%	-	40.3%	5,652	-	-	11.3%	-2.0%
Vermilion	659,906	-5.2%	4,306,335	23.5%	2,196	28.6%	1,015,014	48.5%	3,384,007	3.9%	17.1%
Vernon	10,210	3.9%	50,543	7.9%	-	-3.9%	10,562	1.5%	1,481	11.1%	6.5%
Washington	140,623	5.4%	639,273	3.5%	-	54.7%	84,281	1.6%	362,344	-2.1%	1.9%
Webster	35,620	1.6%	37,810	6.4%	-	36.7%	4,113	-12.4%	3,777	11.3%	3.5%
West Baton Rouge	82,296	12.7%	148,777	-1.7%	-	14.9%	38,204	1.8%	30,639	-2.1%	2.6%
West Carroll	7,967	-14.7%	10,767	8.4%	-	54.2%	1,265	1.6%	-	11.4%	-1.2%
West Feliciana	9,345	-2.3%	41,102	1.7%	591	-28.4%	2,236	-5.9%	2,979	-2.3%	0.2%
Winn	-	-18.8%	32,950	-7.8%	-	27.1%	1,683	-18.2%	4,539	11.2%	-6.1%
Total	127,966,115	-1.5%	183,410,527	8.8%	810,983	22.0%	11,043,536	40.8%	125,050,129	-2.4%	3.5%

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	7-21-23 Inforce	Indicated Rate	7-21-23 Inforce	Indicated Rate	7-21-23 Inforce	Indicated Rate	7-21-23 Inforce	Indicated Rate	7-21-23 Inforce	Indicated Rate	Indicated Rate
	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Premium	Change	Change
Coastal Plan											
Cameron	6,363	-20.2%	369,988	25.9%	-	8.3%	119,373	7.6%	193,916	-7.2%	13.0%
Iberia	-	-10.2%	-	25.8%	-	7.5%	-	22.9%	-	3.6%	0.0%
Jefferson	96,345	-23.5%	4,027,069	4.7%	1,228	-16.0%	219,078	18.4%	1,340,933	-5.6%	2.3%
Lafourche	361,647	-19.5%	3,516,743	6.1%	3,254	13.4%	355,649	-3.1%	1,697,174	23.9%	9.1%
Orleans	101,607	3.5%	282,293	11.1%	12,991	10.7%	-	28.0%	152,795	-2.5%	5.9%
Plaquemines	6,279	-23.5%	795,018	18.4%	756	15.1%	641,777	12.8%	459,652	8.3%	13.9%
Saint Bernard	19,583	3.5%	283,648	8.3%	1,242	13.6%	32,426	28.0%	139,848	-4.1%	5.8%
Saint Mary	11,850	-12.9%	606,877	24.4%	-	8.4%	17,800	28.0%	30,832	14.1%	23.3%
Terrebonne	842,572	0.8%	2,570,701	10.2%	252	-16.1%	315,804	3.4%	964,999	19.4%	9.9%
Vermilion	-	-9.1%	130,448	24.5%	-	7.5%	29,835	28.0%	29,099	19.2%	24.2%
Total	1,446,246	-5.9%	12,582,785	9.1%	19,723	9.5%	1,731,742	8.9%	5,009,248	10.8%	8.4%
TOTAL (FAIR + Coastal)	129,412,361	-1.5%	195,993,312	8.8%	830,706	21.7%	12,775,278	36.5%	130,059,377	-1.9%	3.8%

Source is Exhibit 4

Summary of Rate Changes by Parish by Product

Coastal Plan											(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)							
HOMEOWNERS																	
Parish	7-21-23 Inforce Premium	Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis	Adjusted Actuarial Rate	R.S.22:2303 Indication				Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code	
Coastal Cameron	6,363	7,896	8,686	12,209	8,864	-27.4%	9,750	9,750	-20.1%	Actuarial	1.1	4,124	3,293	-1.1%	3,257	-20.2%	900
Coastal Iberia	-	-	-	13,842	11,296	-18.4%	12,426	12,426	-10.2%	Actuarial	1.1	4,197	3,768	0.0%	3,768	-10.2%	910
Coastal Jefferson	96,345	11,306	12,437	43,536	30,288	-30.4%	33,317	33,317	-23.5%	Actuarial	1.1	9,714	7,434	3.8%	7,716	-23.5%	920
Coastal Lafourche	361,647	10,658	11,724	23,742	17,374	-26.8%	19,112	19,112	-19.5%	Actuarial	1.1	5,155	4,150	1.3%	4,206	-19.5%	930
Coastal Orleans	101,607	9,262	10,188	12,298	11,576	-5.9%	12,734	12,734	3.5%	Actuarial	1.1	3,880	4,017	3.5%	4,157	3.5%	940
Coastal Plaquemines	6,279	9,654	10,619	29,711	20,670	-30.4%	22,737	22,737	-23.5%	Actuarial	1.1	10,038	7,682	0.0%	7,682	-23.5%	950
Coastal Saint Bernard	19,583	6,849	7,534	21,198	19,954	-5.9%	21,949	21,949	3.5%	Actuarial	1.1	7,452	7,716	6.5%	8,218	3.5%	960
Coastal Saint Mary	11,850	8,185	9,004	14,637	11,597	-20.8%	12,757	12,757	-12.8%	Actuarial	1.1	4,122	3,592	0.0%	3,592	-12.9%	970
Coastal Terrebonne	842,572	7,381	8,119	14,104	12,931	-8.3%	14,224	14,224	0.8%	Actuarial	1.1	3,336	3,364	0.0%	3,363	0.8%	980
Coastal Vermilion	-	8,259	9,085	13,259	10,961	-17.3%	12,057	12,057	-9.1%	Actuarial	1.1	3,920	3,565	0.0%	3,565	-9.1%	990
Coastal Plan	\$ 1,446,246								-5.9%								-5.9%
TOTAL	\$ 129,412,361								-1.5%								

- (2) Source: LCPIC Accounting Department
 - (3) Source: Exhibit 6, Column (1), These are premiums the market charges for a specific risk.
 - (4) (3)*(12)
 - (5) LCPIC's responses to market survey step 2. See footnote (3)
 - (6) (5)*(1+(7))
 - (7) See Exhibit 8 Sheets 1A and 1B, Column (21)
 - (8) (6)*(12)
 - (9) Larger of (4) and (8)
 - (10) (9)/(5) -1
 - (11) Actuarial if (9)=(8), Market otherwise
 - (12) Factor to adjust to 10% above according to statute.
 - (13) LCPIC's current base rates. Source: Last approved rate filing.
 - (14a) (13)*(1+(10)) dollar rounded.
 - (14b) Offset needed for revenue neutral impact of Wind Mitigation discount changes.
 - (14c) (14a) x [1 + (14b)]
 - (15) (14)/(13)-1.0
- Note: The ratio of column (5) to column (13) is different by parish due to deductible credits varying.

Summary of Rate Changes by Parish by Product

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
Parish	7-21-23 Inforce Premium	Market Rate Prem.	Adjusted Market Rate Prem.	CURRENT CITIZENS PLAN Prem.	ACTUARIAL INDICATION - Package Basis Prem.	Rate Change	Adjusted Actuarial Rate Prem.	R.S.22:2303 Indication Prem.	Rate Change			Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code
Acadia	1,289,739	3,382	3,720	3,553	3,282	-7.6%	3,610	3,720	4.7%	Market	1.1	1,019	1,067	-0.1%	1,066	4.7%	10
Allen	89,960	1,996	2,196	2,224	2,198	-1.2%	2,417	2,417	8.7%	Actuarial	1.1	741	813	-0.1%	812	8.7%	20
Ascension	867,952	2,639	2,903	3,393	3,016	-11.1%	3,318	3,318	-2.2%	Actuarial	1.1	884	864	-0.1%	863	-2.3%	30
Assumption	987,368	4,084	4,492	3,522	2,709	-23.1%	2,980	4,492	27.6%	Market	1.1	1,304	1,663	-0.2%	1,660	27.5%	40
Avoyelles	101,073	1,910	2,101	2,570	2,537	-1.3%	2,790	2,790	8.6%	Actuarial	1.1	697	770	-0.2%	768	8.7%	50
Beauregard	105,850	2,665	2,932	2,188	1,609	-26.5%	1,769	2,932	34.0%	Market	1.1	740	992	0.0%	992	34.1%	60
Bienville	27,948	1,605	1,766	2,317	2,287	-1.3%	2,516	2,516	8.6%	Actuarial	1.1	637	696	-0.1%	695	8.6%	70
Bossier	31,460	1,499	1,649	2,222	2,120	-4.6%	2,332	2,332	5.0%	Actuarial	1.1	639	671	-0.7%	666	4.9%	80
Caddo	229,497	1,578	1,736	2,321	2,279	-1.8%	2,507	2,507	8.0%	Actuarial	1.1	731	792	-0.4%	789	8.0%	90, 91
Calcasieu	4,924,824	3,486	3,835	3,218	3,059	-4.9%	3,365	3,835	19.2%	Market	1.1	899	1,071	-0.1%	1,070	19.1%	100
Caldwell	15,907	1,605	1,766	2,545	2,402	-5.6%	2,642	2,642	3.8%	Actuarial	1.1	626	654	0.0%	654	3.8%	110
Cameron	538,497	5,493	6,042	5,040	3,968	-21.3%	4,364	6,042	19.9%	Market	1.1	1,668	1,999	-0.1%	1,997	19.8%	120
Catahoula	62,241	1,605	1,766	2,404	2,293	-4.6%	2,522	2,522	4.9%	Actuarial	1.1	680	747	-0.4%	744	4.9%	130
Claiborne	16,865	1,605	1,766	1,854	1,795	-3.2%	1,974	1,974	6.5%	Actuarial	1.1	521	563	0.0%	563	6.5%	140
Concordia	66,632	1,605	1,766	2,902	2,860	-1.4%	3,146	3,146	8.4%	Actuarial	1.1	581	634	-0.4%	632	8.5%	150
Desoto	21,703	1,350	1,485	1,575	1,580	0.3%	1,738	1,738	10.3%	Actuarial	1.1	523	580	-0.4%	577	10.4%	160
E. Baton Rouge	3,792,474	2,107	2,318	2,468	2,406	-2.5%	2,647	2,647	7.3%	Actuarial	1.1	841	903	-0.1%	902	7.3%	170, 171
East Carroll	55,772	1,605	1,766	2,719	2,705	-0.5%	2,975	2,975	9.4%	Actuarial	1.1	646	712	0.0%	712	9.4%	180
East Feliciana	75,616	2,070	2,277	2,134	2,115	-0.9%	2,327	2,327	9.0%	Actuarial	1.1	651	713	-0.3%	711	9.1%	190
Evangeline	126,487	1,996	2,196	2,606	2,333	-10.5%	2,567	2,567	-1.5%	Actuarial	1.1	812	805	0.0%	805	-1.5%	200
Franklin	64,215	1,605	1,766	1,968	1,863	-5.3%	2,049	2,049	4.1%	Actuarial	1.1	582	611	-0.1%	610	4.2%	210
Grant	38,960	1,605	1,766	2,013	1,964	-2.4%	2,160	2,160	7.3%	Actuarial	1.1	622	681	-0.4%	678	7.4%	220
Iberia	4,174,095	4,207	4,628	3,786	3,456	-8.7%	3,801	4,628	22.2%	Market	1.1	1,194	1,460	-0.1%	1,458	22.3%	230
Iberville	310,091	3,377	3,715	3,314	2,959	-10.7%	3,255	3,715	12.1%	Market	1.1	949	1,064	-0.2%	1,062	12.1%	240
Jackson	21,777	1,350	1,485	2,323	2,282	-1.8%	2,510	2,510	8.1%	Actuarial	1.1	560	608	-0.2%	607	8.2%	250
Jefferson	45,600,134	5,260	5,786	5,371	4,822	-10.2%	5,304	5,786	7.7%	Market	1.1	1,471	1,585	-0.2%	1,581	7.7%	260
Jefferson Davis	591,494	3,382	3,720	3,416	2,941	-13.9%	3,235	3,720	8.9%	Market	1.1	1,062	1,157	-0.1%	1,156	8.9%	270
Lafayette	4,555,016	3,781	4,159	3,495	3,193	-8.6%	3,513	4,159	19.0%	Market	1.1	1,023	1,217	-0.1%	1,216	19.0%	280
Lafourche	4,657,333	4,152	4,567	4,310	3,525	-18.2%	3,877	4,567	6.0%	Market	1.1	1,395	1,478	-0.1%	1,477	5.9%	290
La Salle	52,268	1,605	1,766	2,092	2,023	-3.3%	2,225	2,225	6.4%	Actuarial	1.1	594	640	-0.5%	637	6.5%	300
Lincoln	61,933	1,605	1,766	2,688	2,562	-4.7%	2,818	2,818	4.9%	Actuarial	1.1	628	663	-0.4%	660	4.9%	310
Livingston	687,196	2,234	2,457	2,161	2,092	-3.2%	2,302	2,457	13.7%	Market	1.1	723	822	-0.2%	820	13.7%	320
Madison	74,472	1,605	1,766	2,204	2,130	-3.4%	2,342	2,342	6.3%	Actuarial	1.1	609	653	-0.6%	649	6.2%	330
Morehouse	54,048	1,605	1,766	1,527	1,481	-3.0%	1,629	1,766	15.7%	Market	1.1	508	587	-0.4%	585	15.6%	340
Natchitoches	91,950	1,605	1,766	2,230	2,111	-5.3%	2,322	2,322	4.2%	Actuarial	1.1	693	729	-0.4%	726	4.2%	350
Orleans	63,650,606	4,757	5,233	4,923	4,480	-9.0%	4,928	5,233	6.3%	Market	1.1	1,766	1,877	-0.2%	1,873	6.3%	360, 361
Ouachita	251,889	2,547	2,802	2,603	2,484	-4.5%	2,733	2,802	7.7%	Market	1.1	529	570	-0.5%	567	7.8%	370
Plaquemines	1,390,947	5,398	5,938	4,889	4,150	-15.1%	4,565	5,938	21.5%	Market	1.1	1,698	2,062	-0.1%	2,059	21.4%	380
Pointe Coupee	164,436	2,070	2,277	2,581	2,568	-0.5%	2,825	2,825	9.5%	Actuarial	1.1	770	848	-0.1%	847	9.4%	390
Rapides	342,868	2,070	2,277	2,613	2,383	-8.8%	2,621	2,621	0.3%	Actuarial	1.1	728	734	-0.3%	731	0.4%	400
Red River	4,673	1,350	1,485	1,869	1,822	-2.5%	2,004	2,004	7.2%	Actuarial	1.1	633	691	-0.4%	689	7.2%	410
Richland	63,068	1,605	1,766	2,039	1,907	-6.4%	2,098	2,098	2.9%	Actuarial	1.1	569	586	-0.4%	584	2.9%	420
Sabine	53,642	1,605	1,766	2,568	2,327	-9.4%	2,559	2,559	-0.3%	Actuarial	1.1	761	763	-0.4%	760	-0.3%	430
Saint Bernard	5,374,407	5,726	6,298	5,701	5,179	-9.2%	5,697	6,298	10.5%	Market	1.1	1,700	1,878	-0.3%	1,873	10.5%	440
Saint Charles	2,557,443	4,332	4,765	4,374	3,871	-11.5%	4,258	4,765	8.9%	Market	1.1	1,340	1,460	-0.2%	1,457	9.0%	450
Saint Helena	71,106	2,070	2,277	2,438	1,953	-19.9%	2,148	2,277	-6.6%	Market	1.1	697	651	-0.1%	650	-6.6%	460
Saint James	557,903	3,901	4,291	3,576	3,294	-7.9%	3,624	4,291	20.0%	Market	1.1	1,171	1,406	-0.2%	1,403	20.1%	470
Saint John The Baptist	2,478,297	4,233	4,656	3,648	3,420	-6.2%	3,762	4,656	27.6%	Market	1.1	1,169	1,492	-0.2%	1,489	27.6%	480
Saint Landry	566,131	1,996	2,196	2,811	2,697	-4.1%	2,966	2,966	5.5%	Actuarial	1.1	823	872	-0.1%	871	5.4%	490
Saint Martin	1,218,056	3,793	4,172	3,397	3,356	-1.2%	3,691	4,172	22.8%	Market	1.1	1,037	1,273	-0.1%	1,272	22.8%	500
Saint Mary	4,829,563	4,823	5,305	4,888	4,276	-12.5%	4,703	5,305	8.5%	Market	1.1	1,539	1,670	-0.2%	1,667	8.5%	510
Saint Tammany	11,571,994	3,795	4,175	4,210	3,831	-9.0%	4,214	4,214	0.1%	Actuarial	1.1	1,236	1,237	-0.2%	1,235	0.2%	520
Tangipahoa	1,311,201	2,070	2,277	2,736	2,550	-6.8%	2,805	2,805	2.5%	Actuarial	1.1	799	821	-0.1%	820	2.5%	530
Tensas	44,447	1,350	1,485	2,410	2,360	-2.1%	2,596	2,596	7.7%	Actuarial	1.1	578	625	-0.3%	623	7.8%	540
Terrebonne	7,151,319	4,894	5,383	4,763	4,178	-12.3%	4,595	5,383	13.0%	Market	1.1	1,304	1,474	-0.2%	1,471	13.0%	550
Union	26,127	1,605	1,766	2,415	2,228	-7.7%	2,451	2,451	1.5%	Actuarial	1.1	655	687	-0.4%	684	1.6%	560
Vermilion	4,306,335	5,085	5,594	4,529	4,022	-11.2%	4,425	5,594	23.5%	Market	1.1	1,335	1,649	-0.1%	1,647	23.5%	570
Vernon	50,543	1,650	1,815	1,978	1,939	-2.0%	2,133	2,133	7.8%	Actuarial	1.1	630	689	-0.4%	686	7.9%	580
Washington	639,273	2,455	2,701	3,153	2,963	-6.0%	3,259	3,259	3.4%	Actuarial	1.1	835	869	0.0%	869	3.5%	590
Webster	37,810	1,374	1,511	2,242	2,168	-3.3%	2,385	2,385	6.4%	Actuarial	1.1	594	636	0.0%	636	6.4%	600
West Baton Rouge	148,777	2,050	2,255	2,570	2,296	-10.7%	2,525	2,525	-1.7%	Actuarial	1.1	859	844	-0.1%	843	-1.7%	610
West Carroll	10,767	1,596	1,756	2,260	2,228	-1.4%	2,450	2,450	8.4%	Actuarial	1.1	569	618	-0.9%	613	8.4%	620
West Feliciana	41,102	2,050	2,255	2,217	1,860	-16.1%	2,046	2,255	1.7%	Market	1.1	691	703	-0.1%	702	1.7%	630
Winn	32,950	1,605	1,766	2,076	1,738	-16.3%	1,912	1,912	-7.9%	Actuarial	1.1	577	534	-0.1%	534	-7.8%	640

FAIR Plan \$ 183,410,527

Actuarial Market 38 11.5%
26 88.5%

Summary of Rate Changes by Parish by Product

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)	
DWG FIRE & EC: AVERAGE OF OWNER & NON-OWNER OCCUPIED																		
Parish	7-21-23 Inforce Premium	Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis	Adjusted Actuarial Rate	R.S.22:2303 Indication					Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code	
Coastal Cameron	369,988	8,495	9,345	7,424	7,186	-3.2%	7,904	9,345	25.9%	Market	1.1	2,551	3,211	-0.8%	3,185	25.9%	900	
Coastal Iberia	-	-	-	3,584	4,507	25.8%	4,958	4,958	38.3%	Actuarial	1.1	1,291	1,624	0.0%	1,624	25.8%	910	
Coastal Jefferson	4,027,069	18,134	19,947	20,302	19,321	-4.8%	21,253	21,253	4.7%	Actuarial	1.1	5,541	5,814	1.9%	5,922	4.7%	920	
Coastal Lafourche	3,516,743	7,386	8,125	9,098	8,772	-3.6%	9,649	9,649	6.1%	Actuarial	1.1	2,535	2,704	-0.2%	2,700	6.1%	930	
Coastal Orleans	282,293	4,218	4,640	6,938	7,007	1.0%	7,708	7,708	11.1%	Actuarial	1.1	2,789	3,109	-0.3%	3,101	11.1%	940	
Coastal Plaquemines	795,018	10,918	12,010	10,140	9,368	-7.6%	10,305	12,010	18.4%	Market	1.1	3,577	4,236	-0.3%	4,223	18.4%	950	
Coastal Saint Bernard	283,648	6,671	7,338	7,040	6,933	-1.5%	7,626	7,626	8.3%	Actuarial	1.1	2,914	3,163	-0.3%	3,155	8.3%	960	
Coastal Saint Mary	606,877	5,709	6,280	7,301	8,256	13.1%	9,082	9,082	24.4%	Actuarial	1.1	2,633	3,305	-0.3%	3,295	24.4%	970	
Coastal Terrebonne	2,570,701	7,717	8,489	9,146	9,161	0.2%	10,077	10,077	10.2%	Actuarial	1.1	2,753	3,052	-0.4%	3,041	10.2%	980	
Coastal Vermilion	130,448	4,148	4,563	4,785	5,413	13.1%	5,955	5,955	24.4%	Actuarial	1.1	1,643	2,057	-0.3%	2,051	24.5%	990	
Coastal Plan	\$ 12,582,785								9.1%							9.1%		
TOTAL	\$ 195,993,312								8.9%									

- (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.
- (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 needed for revenue neutral impact of Wind Mitigation discount changes.
- (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**

FAIR Plan

	(1)		(2)		(3)		(4)		(5)		(6)		(7)		(8)		(9)			(10)		(11)			(12)		(13)		(14)		(15)		(16)	
	DWG FIRE & EC											New Base Rates		Final Rate Change		2022 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	Fire & EC	Fire	EC	Fire	EC	Fire & EC	Fire	EC	Fire & EC	Fire	EC	Fire & EC	Fire	EC	Fire & EC	Fire	EC	Fire & EC	
Acadia	122	897	-22.5%	-5.2%	-4.8%	Market	1.1	128	939	1,067	4.9%	4.7%	185,622	1,114,212	4.7%																			
Allen	138	603	-23.7%	5.1%	-10.3%	Actuarial	1.1	116	697	813	-15.9%	15.6%	20,880	75,174	8.7%																			
Ascension	118	766	-25.9%	-8.8%	-22.2%	Actuarial	1.1	96	768	864	-18.6%	0.3%	81,793	523,376	-2.3%																			
Assumption	128	1,176	-29.1%	-22.3%	16.0%	Market	1.1	163	1,500	1,663	27.3%	27.6%	87,602	693,876	27.5%																			
Avoyelles	120	577	-22.3%	5.1%	-25.7%	Actuarial	1.1	103	667	770	-14.2%	15.6%	23,975	79,110	8.7%																			
Beauregard	235	505	-34.1%	-22.3%	21.8%	Market	1.1	315	677	992	34.0%	34.1%	35,295	64,994	34.1%																			
Bienville	120	517	-25.5%	5.1%	-30.7%	Actuarial	1.1	98	598	696	-18.3%	15.7%	6,763	25,845	8.6%																			
Bossier	121	518	-25.4%	0.4%	-32.5%	Actuarial	1.1	99	572	671	-18.2%	10.4%	5,049	20,933	4.9%																			
Caddo	126	605	-24.1%	3.3%	-32.0%	Actuarial	1.1	105	687	792	-16.7%	13.6%	40,235	176,775	8.0%																			
Calcasieu	104	795	-24.7%	-2.0%	8.3%	Market	1.1	124	947	1,071	19.2%	19.1%	541,295	3,696,607	19.1%																			
Caldwell	121	505	-24.6%	-0.3%	-36.9%	Actuarial	1.1	100	554	654	-17.4%	9.7%	2,906	10,364	3.8%																			
Cameron	117	1,551	-10.9%	-22.3%	9.0%	Market	1.1	140	1,859	1,999	19.7%	19.9%	43,582	429,620	19.8%																			
Catahoula	117	563	-25.4%	5.1%	-33.2%	Actuarial	1.1	96	651	747	-17.9%	15.6%	23,334	49,986	4.9%																			
Claiborne	123	398	-24.1%	5.1%	-13.4%	Actuarial	1.1	103	460	563	-16.3%	15.6%	5,159	13,070	6.6%																			
Concordia	115	466	-24.9%	5.1%	-44.7%	Actuarial	1.1	95	539	634	-17.4%	15.7%	16,284	58,824	8.5%																			
Desoto	134	389	-11.8%	5.1%	-14.3%	Actuarial	1.1	130	450	580	-3.0%	15.7%	7,384	18,696	10.4%																			
E. Baton Rouge	161	680	-18.9%	1.4%	-14.6%	Actuarial	1.1	144	759	903	-10.6%	11.6%	474,657	1,987,667	7.3%																			
East Carroll	143	503	-17.0%	5.1%	-41.0%	Actuarial	1.1	131	581	712	-8.4%	15.5%	12,809	37,708	9.4%																			
East Feliciana	119	532	-25.2%	5.1%	-3.0%	Actuarial	1.1	98	615	713	-17.6%	15.6%	11,652	47,602	9.1%																			
Evangeline	136	676	-26.5%	-6.5%	-23.4%	Actuarial	1.1	110	695	805	-19.1%	2.8%	25,441	104,062	-1.5%																			
Franklin	119	463	-25.5%	0.7%	-18.4%	Actuarial	1.1	98	513	611	-17.6%	10.8%	12,027	40,131	4.2%																			
Grant	117	505	-24.8%	5.1%	-20.2%	Actuarial	1.1	97	584	681	-17.1%	15.6%	9,353	27,953	7.4%																			
Iberia	113	1,081	-15.5%	-7.9%	11.1%	Market	1.1	138	1,322	1,460	22.1%	22.3%	411,240	3,350,795	22.3%																			
Iberville	127	822	-24.5%	-8.2%	1.9%	Market	1.1	142	922	1,064	11.8%	12.2%	37,035	201,213	12.1%																			
Jackson	120	440	-25.3%	5.1%	-41.9%	Actuarial	1.1	99	509	608	-17.5%	15.7%	5,333	18,354	8.2%																			
Jefferson	124	1,347	-20.8%	-9.3%	-2.1%	Market	1.1	134	1,451	1,585	8.1%	7.7%	2,506,719	27,522,460	7.7%																			
Jefferson Davis	133	929	-21.3%	-12.6%	-1.0%	Market	1.1	145	1,012	1,157	9.0%	8.9%	88,932	490,386	8.9%																			
Lafayette	121	902	-30.5%	-5.3%	8.2%	Market	1.1	144	1,073	1,217	19.0%	19.0%	471,183	3,118,498	19.0%																			
Lafourche	102	1,293	-26.1%	-17.4%	-3.7%	Market	1.1	108	1,370	1,478	5.9%	6.0%	360,209	3,490,569	5.9%																			
La Salle	133	461	-25.0%	4.4%	-23.3%	Actuarial	1.1	110	530	640	-17.3%	15.0%	12,255	34,361	6.5%																			
Lincoln	125	503	-25.2%	1.2%	-40.3%	Actuarial	1.1	103	560	663	-17.6%	11.3%	15,168	52,662	4.9%																			
Livingston	112	611	-10.9%	-1.8%	3.4%	Market	1.1	127	695	822	13.4%	13.7%	53,234	292,112	13.7%																			
Madison	124	485	-29.4%	4.4%	-27.2%	Actuarial	1.1	96	557	653	-22.6%	14.8%	21,679	72,407	6.2%																			
Morehouse	122	386	-24.4%	5.1%	5.1%	Market	1.1	141	446	587	15.6%	15.5%	16,109	42,717	15.6%																			
Natchitoches	126	567	-24.0%	0.0%	-28.0%	Actuarial	1.1	105	624	729	-16.7%	10.1%	21,982	77,891	4.2%																			
Orleans	119	1,647	-14.4%	-8.6%	-3.4%	Market	1.1	126	1,751	1,877	5.9%	6.3%	3,193,533	45,799,342	6.3%																			
Ouachita	141	388	-29.9%	5.1%	-2.1%	Market	1.1	152	418	570	7.8%	7.7%	76,728	201,748	7.8%																			
Plaquemines	122	1,576	-30.2%	-14.0%	10.4%	Market	1.1	148	1,914	2,062	21.3%	21.4%	62,883	864,878	21.4%																			
Pointe Coupee	116	654	-25.2%	4.6%	-19.8%	Actuarial	1.1	95	753	848	-18.1%	15.1%	18,743	138,519	9.4%																			
Rapides	177	551	-26.1%	-2.7%	-20.8%	Actuarial	1.1	144	590	734	-18.6%	7.1%	82,682	233,693	0.4%																			
Red River	122	511	-25.1%	5.1%	-27.7%	Actuarial	1.1	100	591	691	-18.0%	15.7%	1,239	3,694	7.2%																			
Richland	117	452	-25.1%	-1.5%	-21.3%	Actuarial	1.1	96	490	586	-17.9%	8.4%	11,766	44,619	2.9%																			
Sabine	135	626	-18.6%	-6.8%	-37.5%	Actuarial	1.1	121	642	763	-10.4%	2.6%	11,468	41,001	-0.3%																			
Saint Bernard	108	1,592	-17.9%	-8.5%	0.4%	Market	1.1	119	1,759	1,878	10.2%	10.5%	317,263	4,399,144	10.5%																			
Saint Charles	125	1,215	-30.8%	-9.5%	-1.0%	Market	1.1	136	1,324	1,460	8.8%	9.0%	189,425	1,778,116	9.0%																			
Saint Helena	148	549	-11.0%	-22.3%	-15.1%	Market	1.1	138	513	651	-6.8%	-6.6%	16,088	58,632	-6.6%																			
Saint James	118	1,053	-28.9%	-5.2%	9.1%	Market	1.1	142	1,264	1,406	20.3%	20.0%	50,114	387,089	20.1%																			
Saint John The Baptist	150	1,019	-20.3%	-4.2%	16.0%	Market	1.1	191	1,301	1,492	27.3%	27.7%	218,554	1,527,070	27.6%																			
Saint Landry	112	711	-25.0%	0.2%	-29.0%	Actuarial	1.1	92	780	872	-17.9%	9.7%	82,964	449,570	5.4%																			
Saint Martin	133	904	-34.1%	5.1%	11.7%	Market	1.1	163	1,110	1,273	22.6%	22.8%	176,332	922,566	22.8%																			
Saint Mary	106	1,433	-24.5%	-11.2%	-1.3%	Market	1.1	115	1,555	1,670	8.5%	8.5%	454,472	4,064,661	8.5%																			
Saint Tammany	119	1,117	-33.8%	-6.4%	-9.8%	Actuarial	1.1	87	1,150	1,237	-26.9%	3.0%	759,608	7,343,537	0.2%																			
Tangipahoa	129	670	-26.0%	-2.9%	-24.3%	Actuarial	1.1	105	716	821	-18.6%	6.9%	135,692	664,892	2.5%																			
Tensas	113	465	-10.9%	0.4%	-44.0%	Actuarial	1.1	111	514	625	-1.8%	10.5%	9,397	33,315	7.8%																			
Terrebonne	105	1,199	-22.3%	-11.2%	2.8%	Market	1.1	119	1,355	1,474	13.3%	13.0%	514,979	4,703,364	13.0%																			
Union	164	491	-34.1%	5.1%	-33.5%	Actuarial	1.1	119	568	687	-27.4%	15.7%	8,757	18,037	1.6%																			
Vermilion	117	1,218	-34.1%	-8.3%	12.3%	Market	1.1	145	1,504	1,649	23.9%	23.5%	449,898	3,529,182	23.5%																			
Vernon	119	511	-25.1%	5.1%	-16.6%	Actuarial	1.1	98	591	689	-17.6%	15.7%	7,925	25,987	7.9%																			
Washington	172	663	-34.1%	2.0%	-22.1%	Actuarial	1.1	125	744	869	-27.3%	12.2%	106,025	372,304	3.5%																			
Webster	119	475	-25.3%	3.0%	-38.7%	Actuarial	1.1	98	538	636	-17.6%	13.3%	5,659	19,783	6.4%																			
West Baton Rouge	118	741	-25.3%	-8.3%	-20.2%	Actuarial	1.1	97	747	844	-17.8%	0.8%	15,511	97,321	-1.7%																			
West Carroll	120	449	-24.8%	5.1%	-29.4%	Actuarial	1.1	99	519	618	-17.5%	15.6%	3,853	13,898	8.4%																			
West Feliciana	120	571	-25.1%	-13.8%	-7.5%	Market	1.1	122	581	703	1.7%	1.8%	4,147	16,442	1.7%																			
Winn	119	458	-25.4%	-13.5%	-22.7%	Actuarial	1.1	98	436	534	-17.6%	-4.8%	8,434	27,251	-7.8%																			

FAIR Plan

**DWELLING FIRE AND EC
BASE RATE CHANGES**

Coastal Plan																
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
Parish	Current Base Rates		Actuarial Indications			Market Indications	Actuarial or Market	10% Statutory Increase	New Base Rates			Final Rate Change		2022 Earned Premium at Current Rate Levels		Final Rate Change
	Fire	EC	Fire	EC	Fire & EC	Fire			EC	Fire & EC	Fire	EC	Fire	EC	Fire & EC	
Coastal Cameron	38	2,513	-39.9%	-2.3%	14.4%	Market	1.1	48	3,163	3,211	26.3%	25.9%	8,217	337,223	25.9%	
Coastal Iberia	18	1,273	-23.6%	14.9%		Actuarial	1.1	15	1,609	1,624	-16.7%	26.4%	0	0	25.8%	
Coastal Jefferson	31	5,510	-23.6%	-4.5%	-10.7%	Actuarial	1.1	26	5,788	5,814	-16.1%	5.0%	88,401	5,164,045	4.7%	
Coastal Lafourche	44	2,491	-38.0%	-2.4%	-18.8%	Actuarial	1.1	30	2,674	2,704	-31.8%	7.3%	112,925	3,337,219	6.1%	
Coastal Orleans	46	2,743	-43.6%	2.1%	-39.2%	Actuarial	1.1	29	3,080	3,109	-37.0%	12.3%	6,622	274,095	11.1%	
Coastal Plaquemines	34	3,543	-34.9%	-6.9%	7.7%	Market	1.1	40	4,196	4,236	17.6%	18.4%	14,055	545,397	18.4%	
Coastal Saint Bernard	35	2,879	-35.0%	-0.9%	-5.2%	Actuarial	1.1	25	3,138	3,163	-28.6%	9.0%	6,856	382,799	8.3%	
Coastal Saint Mary	36	2,597	-38.7%	14.9%	-21.8%	Actuarial	1.1	24	3,281	3,305	-33.3%	26.3%	24,708	720,362	24.4%	
Coastal Terrebonne	38	2,715	-42.4%	1.4%	-15.6%	Actuarial	1.1	24	3,028	3,052	-36.8%	11.5%	74,978	2,630,179	10.2%	
Coastal Vermilion	35	1,608	-35.0%	14.9%	-13.3%	Actuarial	1.1	25	2,032	2,057	-28.6%	26.4%	6,515	180,474	24.5%	

Coastal Plan

TOTAL

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

Summary of Rate Changes by Parish by Product

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	7-21-23 Inforce Premium	Prem.	Prem.	Prem.	Prem.	Rate Change	Prem.	Prem.	Rate Change	Prem.	Rate Change	Market	Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code	
Acadia	0	515	567	585	472	-19.4%	519	567	-3.1%	Market	1.1	343	332	0.0%	332	-3.2%	10		
Allen	305	225	248	252	163	-35.4%	179	248	-1.6%	Market	1.1	175	172	0.0%	172	-1.7%	20		
Ascension	1,702	377	415	389	317	-18.6%	349	415	6.7%	Market	1.1	199	212	0.0%	212	6.5%	30		
Assumption	943	358	394	450	291	-35.4%	320	394	-12.4%	Market	1.1	329	288	0.0%	288	-12.5%	40		
Avoyelles	105	240	264	230	201	-12.6%	221	264	14.8%	Market	1.1	139	160	0.0%	160	15.1%	50		
Beauregard	0	247	272	358	237	-33.8%	261	272	-24.0%	Market	1.1	239	182	0.0%	182	-23.8%	60		
Bienville	0	202	222	192	168	-12.6%	185	222	15.6%	Market	1.1	129	149	0.0%	149	15.5%	70		
Bossier	0	275	303	294	203	-31.0%	223	303	3.1%	Market	1.1	178	183	0.0%	183	2.8%	80		
Caddo	2,137	297	327	294	191	-35.2%	210	327	11.2%	Market	1.1	190	211	0.0%	211	11.1%	90, 91		
Calcasieu	2,386	371	408	333	282	-15.4%	310	408	22.5%	Market	1.1	200	245	0.0%	245	22.5%	100		
Caldwell	0	202	222	164	143	-12.6%	157	222	35.4%	Market	1.1	129	175	0.0%	175	35.7%	110		
Cameron	426	219	241	251	219	-12.6%	241	241	-4.0%	Actuarial	1.1	162	156	0.0%	156	-3.7%	120		
Catahoula	0	202	222	156	136	-12.6%	150	222	42.3%	Market	1.1	129	184	0.0%	184	42.6%	130		
Clabourne	0	202	222	175	153	-12.6%	168	222	26.9%	Market	1.1	129	164	0.0%	164	27.1%	140		
Concordia	262	202	222	214	187	-12.6%	206	222	3.7%	Market	1.1	129	134	0.0%	134	3.9%	150		
Desoto	0	293	322	292	221	-24.3%	243	322	10.3%	Market	1.1	197	217	0.0%	217	10.2%	160		
E. Baton Rouge	26,054	310	341	288	252	-12.6%	277	341	18.4%	Market	1.1	211	250	0.0%	250	18.5%	170, 171		
East Carroll	0	202	222	156	136	-12.6%	150	222	42.3%	Market	1.1	129	184	0.0%	184	42.6%	180		
East Feliciana	0	366	403	327	237	-27.5%	261	403	23.2%	Market	1.1	218	269	0.0%	269	23.4%	190		
Evangeline	0	370	407	365	264	-27.8%	290	407	11.5%	Market	1.1	218	243	0.0%	243	11.5%	200		
Franklin	0	235	259	171	150	-12.6%	165	259	51.5%	Market	1.1	142	215	0.0%	215	51.4%	210		
Grant	0	202	222	156	136	-12.6%	150	222	42.3%	Market	1.1	129	184	0.0%	184	42.6%	220		
Iberia	4,941	830	913	821	531	-35.4%	584	913	11.2%	Market	1.1	506	563	0.0%	563	11.3%	230		
Iberville	827	357	393	338	236	-30.1%	260	393	16.3%	Market	1.1	201	234	0.0%	234	16.4%	240		
Jackson	0	202	222	196	171	-12.6%	188	222	13.3%	Market	1.1	129	146	0.0%	146	13.2%	250		
Jefferson	150,224	920	1,012	799	664	-16.9%	730	1,012	26.7%	Market	1.1	447	566	0.0%	566	26.6%	260		
Jefferson Davis	237	531	584	434	359	-17.4%	395	584	34.6%	Market	1.1	310	417	0.0%	417	34.5%	270		
Lafayette	11,386	519	571	460	362	-21.2%	398	571	24.1%	Market	1.1	284	353	0.0%	353	24.3%	280		
Lafourche	1,658	920	1,012	781	505	-35.4%	556	1,012	29.6%	Market	1.1	478	619	0.0%	619	29.5%	290		
La Salle	0	202	222	156	136	-12.6%	150	222	42.3%	Market	1.1	129	184	0.0%	184	42.6%	300		
Lincoln	0	269	296	221	193	-12.6%	212	296	33.9%	Market	1.1	142	190	0.0%	190	33.8%	310		
Livingston	0	404	444	381	246	-35.4%	271	444	16.5%	Market	1.1	265	309	0.0%	309	16.6%	320		
Madison	0	204	224	156	136	-12.6%	150	224	43.6%	Market	1.1	129	185	0.0%	185	43.4%	330		
Morehouse	0	252	277	212	185	-12.6%	204	277	30.7%	Market	1.1	176	230	0.0%	230	30.7%	340		
Natchitoches	1,989	270	297	230	201	-12.6%	221	297	29.1%	Market	1.1	170	220	0.0%	220	29.4%	350		
Orleans, Combined	475,347	705	776	634	463	-27.0%	509	776	22.4%	Market	1.1	489	599	0.0%	599	22.5%	360, 361		
Ouachita	0	282	310	240	210	-12.6%	231	310	29.2%	Market	1.1	141	182	0.0%	182	29.1%	370		
Plaquemines	1,514	920	1,012	783	506	-35.4%	557	1,012	29.2%	Market	1.1	566	732	0.0%	732	29.3%	380		
Pointe Coupee	798	366	403	400	259	-35.4%	285	403	0.8%	Market	1.1	261	263	0.0%	263	0.8%	390		
Rapides	334	275	303	216	183	-15.3%	201	303	40.3%	Market	1.1	142	199	0.0%	199	40.1%	400		
Red River	0	202	222	186	163	-12.6%	179	222	19.4%	Market	1.1	129	154	0.0%	154	19.4%	410		
Richland	0	240	264	164	143	-12.6%	157	264	61.0%	Market	1.1	136	219	0.0%	219	61.0%	420		
Sabine	0	247	272	186	163	-12.6%	179	272	46.2%	Market	1.1	129	189	0.0%	189	46.5%	430		
Saint Bernard	5,561	920	1,012	726	469	-35.4%	516	1,012	39.4%	Market	1.1	466	650	0.0%	650	39.5%	440		
Saint Charles	11,834	570	627	527	461	-12.6%	507	627	19.0%	Market	1.1	325	387	0.0%	387	19.1%	450		
Saint Helena	0	377	415	297	218	-26.6%	240	415	39.7%	Market	1.1	202	282	0.0%	282	39.6%	460		
Saint James	1,303	310	341	252	220	-12.6%	242	341	35.3%	Market	1.1	164	222	0.0%	222	35.4%	470		
Saint John The Baptist	10,941	719	791	750	485	-35.4%	534	791	5.5%	Market	1.1	429	452	0.0%	452	5.4%	480		
Saint Landry	759	370	407	408	307	-24.7%	338	407	-0.2%	Market	1.1	208	207	0.0%	207	-0.5%	490		
Saint Martin	539	518	570	463	376	-18.8%	414	570	23.1%	Market	1.1	296	364	0.0%	364	23.0%	500		
Saint Mary	822	955	1,051	734	474	-35.4%	521	1,051	43.2%	Market	1.1	483	692	0.0%	692	43.3%	510		
Saint Tammany	75,264	492	541	475	415	-12.6%	457	541	13.9%	Market	1.1	338	385	0.0%	385	13.9%	520		
Tangipahoa	4,929	494	543	410	276	-32.8%	304	543	32.4%	Market	1.1	262	347	0.0%	347	32.4%	530		
Tensas	0	202	222	156	136	-12.6%	150	222	42.3%	Market	1.1	129	184	0.0%	184	42.6%	540		
Terrebonne	12,669	920	1,012	845	546	-35.4%	601	1,012	19.8%	Market	1.1	447	535	0.0%	535	19.7%	550		
Union	0	204	224	160	140	-12.6%	154	224	40.0%	Market	1.1	129	181	0.0%	181	40.3%	560		
Vermilion	2,196	920	1,012	787	509	-35.4%	560	1,012	28.6%	Market	1.1	496	638	0.0%	638	28.6%	570		
Vernon	0	269	296	326	285	-12.6%	314	296	-3.7%	Actuarial	1.1	181	174	0.0%	174	-3.9%	580		
Washington	0	377	415	268	216	-19.4%	238	415	54.9%	Market	1.1	190	294	0.0%	294	54.7%	590		
Webster	0	271	298	218	191	-12.6%	210	298	36.7%	Market	1.1	147	201	0.0%	201	36.7%	600		
West Baton Rouge	0	357	393	342	235	-31.3%	259	393	14.9%	Market	1.1	235	270	0.0%	270	14.9%	610		
West Carroll	0	222	244	158	138	-12.6%	152	244	54.4%	Market	1.1	131	202	0.0%	202	54.2%	620		
West Feliciana	591	178	196	332	215	-35.4%	237	237	-28.6%	Actuarial	1.1	218	156	0.0%	156	-28.4%	630		
Winn	0	202	222	175	153	-12.6%	168	222	26.9%	Market	1.1	129	164	0.0%	164	27.1%	640		

FAIR Plan \$ 810,983

22.0%

Actuarial 3 0.1%

Market 61 99.9%

Summary of Rate Changes by Parish by Product

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
RENTERS / CONDO		Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis		Adjusted Actuarial Rate	R.S.22:2303 Indication									
Parish	7-21-23 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	-	-	-	458	451	-1.5%	496	496	8.3%	Actuarial	1.1	324	351	0.0%	351	8.3%	900
Coastal Iberia	-	-	-	530	518	-2.3%	570	570	7.5%	Actuarial	1.1	334	359	0.0%	359	7.5%	910
Coastal Jefferson	1,228	569	626	1,516	1,157	-23.7%	1,273	1,273	-16.0%	Actuarial	1.1	724	608	0.0%	608	-16.0%	920
Coastal Lafourche	3,254	320	352	584	603	3.2%	663	663	13.5%	Actuarial	1.1	269	305	0.0%	305	13.4%	930
Coastal Orleans	12,991	547	602	544	542	-0.3%	596	602	10.7%	Market	1.1	430	476	0.0%	476	10.7%	940
Coastal Plaquemines	756	845	930	808	616	-23.7%	678	930	15.1%	Market	1.1	584	672	0.0%	672	15.1%	950
Coastal Saint Bernard	1,242	201	221	419	433	3.2%	476	476	13.6%	Actuarial	1.1	360	409	0.0%	409	13.6%	960
Coastal Saint Mary	-	-	-	511	504	-1.4%	554	554	8.4%	Actuarial	1.1	322	349	0.0%	349	8.4%	970
Coastal Terrebonne	252	533	586	1,201	916	-23.7%	1,008	1,008	-16.1%	Actuarial	1.1	584	490	0.0%	490	-16.1%	980
Coastal Vermilion	-	-	-	510	498	-2.3%	548	548	7.5%	Actuarial	1.1	335	360	0.0%	360	7.5%	990
Coastal Plan	\$ 19,723								9.5%								9.5%
TOTAL	\$ 830,706								21.7%								

- (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.
- (13) LCPIC's current base rates. Source: Last approved rate filing.
- (14a) (13)*(1+(10)) dollar rounded.
- (14b) Offset needed for revenue neutral impact of Wind Mitigation discount changes.
- (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

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	7-21-23 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	119,373	2,878	3,166	3,291	3,221	-2.1%	3,543	3,543	7.6%	Actuarial	1.1	2,621	2,821	0.0%	2,821	7.6%	900
Coastal Iberia	-	-	-	1,786	1,995	11.7%	2,195	2,195	22.9%	Actuarial	1.1	1,516	1,863	0.0%	1,863	22.9%	910
Coastal Jefferson	219,078	3,242	3,566	5,706	6,144	7.7%	6,758	6,758	18.4%	Actuarial	1.1	3,672	4,349	0.0%	4,349	18.4%	920
Coastal Lafourche	355,649	3,217	3,539	3,652	3,141	-14.0%	3,455	3,539	-3.1%	Market	1.1	2,402	2,327	0.0%	2,327	-3.1%	930
Coastal Orleans	-	-	-	1,407	1,637	16.4%	1,801	1,801	28.0%	Actuarial	1.1	1,335	1,709	0.0%	1,709	28.0%	940
Coastal Plaquemines	641,777	2,878	3,166	3,232	3,313	2.5%	3,645	3,645	12.8%	Actuarial	1.1	2,695	3,039	0.0%	3,039	12.8%	950
Coastal Saint Bernard	32,426	-	-	1,344	1,564	16.4%	1,721	1,721	28.0%	Actuarial	1.1	1,417	1,814	0.0%	1,814	28.0%	960
Coastal Saint Mary	17,800	-	-	2,662	3,098	16.4%	3,408	3,408	28.0%	Actuarial	1.1	2,217	2,838	0.0%	2,838	28.0%	970
Coastal Terrebonne	315,804	2,073	2,280	3,397	3,194	-6.0%	3,513	3,513	3.4%	Actuarial	1.1	2,398	2,480	0.0%	2,480	3.4%	980
Coastal Vermilion	29,835	-	-	1,786	2,079	16.4%	2,286	2,286	28.0%	Actuarial	1.1	1,444	1,849	0.0%	1,849	28.0%	990
Coastal Plan	\$ 1,731,742								8.9%								8.9%
TOTAL	\$ 12,775,278								36.5%								

- (2) Source: LCPCIC Accounting Department
- (3) Source: Exhibit 6, Column (4), These are premiums the market charges for a specific risk
- (3)*(12)
- (5) LCPCIC's responses to market survey step 2. See footnote (3)
- (5)*(1+(7))
- (7) See Exhibit 8 Sheets 5A & 5B, Column (21)
- (6)*(12)
- (9) Larger of (4) and (8)
- (9)/(5) -1
- (11) Actuarial if (9)=(8), Market otherwise
- (12) Factor to adjust to 10% above according to statute
- (13) LCPCIC's current base rates from our current base rates for a frame, protection class 2. It is the sum of the coverage A and C for both Fire and ET
- (13)*(1+(10)) dollar rounded.
- (14b) Offset needed for revenue neutral impact of Wind Mitigation discount changes.
- (14a) x [1 + (14b)]
- (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

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
Parish	7-21-23 Inforce Premium	Market Rate	Adjusted Market Rate	CURRENT CITIZENS PLAN	ACTUARIAL INDICATION - Package Basis	Adjusted Actuarial Rate	R.S.22:2303 Indication					Current Base Rates	New Base Rates	Offset %	Final Offset Base Rates	Final Rate Change	Terr. Code
Coastal Cameron	193,916	-	-	18,275	15,424	-15.6%	16,967	16,967	-7.2%	Actuarial	1.1	1,336	1,240	-1.3%	1,224	-7.2%	900
Coastal Iberia	-	-	-	20,291	19,120	-5.8%	21,032	21,032	3.7%	Actuarial	1.1	1,539	1,595	0.0%	1,595	3.6%	910
Coastal Jefferson	1,340,933	-	-	36,230	31,082	-14.2%	34,190	34,190	-5.6%	Actuarial	1.1	2,115	1,996	2.2%	2,040	-5.6%	920
Coastal Lafourche	1,697,174	17,770	19,547	16,875	19,003	12.6%	20,903	20,903	23.9%	Actuarial	1.1	989	1,225	0.1%	1,226	23.9%	930
Coastal Orleans	152,795	-	-	16,016	14,201	-11.3%	15,622	15,622	-2.5%	Actuarial	1.1	1,368	1,334	-0.9%	1,323	-2.5%	940
Coastal Plaquemines	459,652	-	-	17,836	17,552	-1.6%	19,308	19,308	8.3%	Actuarial	1.1	1,356	1,468	-0.2%	1,465	8.3%	950
Coastal Saint Bernard	139,848	-	-	13,724	11,966	-12.8%	13,163	13,163	-4.1%	Actuarial	1.1	1,291	1,238	0.7%	1,247	-4.1%	960
Coastal Saint Mary	30,832	-	-	14,180	14,715	3.8%	16,186	16,186	14.1%	Actuarial	1.1	1,082	1,235	0.0%	1,235	14.1%	970
Coastal Terrebonne	964,999	15,248	16,773	16,732	18,159	8.5%	19,975	19,975	19.4%	Actuarial	1.1	1,074	1,282	-0.9%	1,271	19.4%	980
Coastal Vermilion	29,099	13,224	14,546	12,208	11,383	-6.8%	12,521	14,546	19.2%	Market	1.1	881	1,050	-0.1%	1,048	19.2%	990
Coastal Plan	\$ 5,009,248								10.8%								10.8%
TOTAL	\$ 130,059,377								-1.9%								

- (2) Source: LCPIC Accounting Department
 - (3) Source: Exhibit 6, Column (5), These are premiums the market charges for a specific risk
 - (4) (3)*(12)
 - (5) LCPIC's responses to market survey step 2. See footnote (3)
 - (6) (5)*(1+(7))
 - (7) See Exhibit 8 Sheets 6A & 6B, Column (21)
 - (8) (6)*(12)
 - (9) Larger of (4) and (8)
 - (10) (9)/(5) -1
 - (11) Actuarial if (9)=(8), Market otherwise
 - (12) Factor to adjust to 10% above according to statute.
 - (13) LCPIC's current base rates from our current base rates for a frame, protection class 2. It is the sum of the coverage A and C for both Fire and EC
 - (14a) (13)*(1+(10)) dollar rounded.
 - (14b) Offset needed for revenue neutral impact of Wind Mitigation discount changes
 - (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)
2018	\$16,138,873	\$1,621,520	10.05%	NA
2019	12,937,209	2,853,579	22.06%	NA
2020	10,681,236	906,277	8.48%	NA
2021	9,719,713	2,418,473	24.88%	NA
2022	77,640,126	3,197,662	4.12%	NA
Total	\$127,117,157	\$10,997,511	8.65%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	8.65%
(7) Expected Non-Cat Loss Ratio	11.31%
(8) Credibility	63.79%
(9) Credibility Weighted Non-Cat Loss Ratio	9.61%
(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	24.75%
(14) Fixed Expense Ratio	8.00%
(15) Reinsurance Expense Loading	41.30%
(16) Variable Expenses	12.15%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-17.10%
(19) Dollar Change	(\$13,276,462)

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) $=(18)*2022 (2)$

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)
2018	\$7,867,137	1.5601	\$12,273,450	1.3149	\$16,138,873
2019	\$6,675,868	1.5233	\$10,169,561	1.2722	12,937,209
2020	\$5,717,543	1.5211	\$8,697,085	1.2281	10,681,236
2021	\$5,350,727	1.5330	\$8,202,510	1.1850	9,719,713
2022	\$42,731,252	1.5799	\$67,512,448	1.1500	77,640,126
Total	\$68,342,527	XXX	\$106,855,054	XXX	\$127,117,157

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 12/31/2022	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2018	\$1,365,433	1.0150	1.1700	\$1,621,520
2019	\$2,467,427	1.0280	1.1250	2,853,579
2020	\$799,231	1.0480	1.0820	906,277
2021	\$2,123,703	1.0950	1.0400	2,418,473
2022	\$1,982,431	1.6130	1.0000	3,197,662
Total	\$8,738,226	XXX	XXX	\$10,997,511

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)
2018	\$465,514	\$0	0.00%	NA
2019	386,926	0	0.00%	NA
2020	295,430	0	0.00%	NA
2021	255,967	0	0.00%	NA
2022	1,635,001	30,123	1.84%	NA
Total	\$3,038,838	\$30,123	0.99%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	0.99%
(7) Expected Non-Cat Loss Ratio	3.80%
(8) Credibility	8.20%
(9) Credibility Weighted Non-Cat Loss Ratio	3.57%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	12.74%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	12.74%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	16.31%
(14) Fixed Expense Ratio	8.00%
(15) Reinsurance Expense Loading	47.87%
(16) Variable Expenses	12.15%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-19.20%
(19) Dollar Change	(\$313,920)

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) $=(18)*2022 (2)$

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)
2018	\$186,120	1.9021	\$354,019	1.3149	\$465,514
2019	\$162,630	1.8702	\$304,151	1.2722	386,926
2020	\$124,309	1.9351	\$240,551	1.2281	295,430
2021	\$123,255	1.7526	\$216,012	1.1850	255,967
2022	\$863,552	1.6464	\$1,421,725	1.1500	1,635,001
Total	\$1,459,866	XXX	\$2,536,458	XXX	\$3,038,838

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Homeowners

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2022	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2018	\$0	1.0150	1.1700	\$0
2019	\$0	1.0280	1.1250	0
2020	\$0	1.0480	1.0820	0
2021	\$0	1.0950	1.0400	0
2022	\$18,675	1.6130	1.0000	30,123
Total	\$18,675	XXX	XXX	\$30,123

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)
2018	\$7,365,912	\$4,009,878	54.44%	NA
2019	6,495,389	4,602,941	70.86%	NA
2020	5,963,504	4,203,793	70.49%	NA
2021	5,910,634	4,290,871	72.60%	NA
2022	12,698,145	6,634,705	52.25%	NA
Total	\$38,433,584	\$23,742,188	61.77%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	61.77%
(7) Expected Non-Cat Loss Ratio	64.33%
(8) Credibility	100.00%
(9) Credibility Weighted Non-Cat Loss Ratio	61.77%
(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	61.77%
(14) Fixed Expense Ratio	8.00%
(15) Reinsurance Expense Loading	0.00%
(16) Variable Expenses	12.15%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-21.90%
(19) Dollar Change	(\$2,780,894)

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) $=(18)*2022 (2)$

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)
2018	\$6,128,776	0.9140	\$5,601,702	1.3149	\$7,365,912
2019	\$5,758,365	0.8867	\$5,105,835	1.2722	6,495,389
2020	\$5,640,773	0.8608	\$4,855,721	1.2281	5,963,504
2021	\$5,705,032	0.8743	\$4,988,011	1.1850	5,910,634
2022	\$12,767,077	0.8649	\$11,041,750	1.1500	12,698,145
Total	\$36,000,022	XXX	\$31,593,019	XXX	\$38,433,584

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 12/31/2022	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2018	\$3,413,592	1.0040	1.1700	\$4,009,878
2019	\$4,063,061	1.0070	1.1250	4,602,941
2020	\$3,831,564	1.0140	1.0820	4,203,793
2021	\$4,013,461	1.0280	1.0400	4,290,871
2022	\$5,977,211	1.1100	1.0000	6,634,705
Total	\$21,298,890	XXX	XXX	\$23,742,188

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)
2018	\$349,299	\$0	0.00%	NA
2019	303,937	56,649	18.64%	NA
2020	282,812	386,126	136.53%	NA
2021	259,567	190,131	73.25%	NA
2022	343,279	4,382	1.28%	NA
Total	\$1,538,894	\$637,288	41.41%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	41.41%
(7) Expected Non-Cat Loss Ratio	59.33%
(8) Credibility	53.29%
(9) Credibility Weighted Non-Cat Loss Ratio	49.78%
(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	49.78%
(14) Fixed Expense Ratio	8.00%
(15) Reinsurance Expense Loading	0.00%
(16) Variable Expenses	12.15%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-35.30%
(19) Dollar Change	(\$121,177)

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) $=(18)*2022 (2)$

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)
2018	\$390,328	0.6806	\$265,638	1.3149	\$349,299
2019	\$360,799	0.6622	\$238,916	1.2722	303,937
2020	\$346,791	0.6640	\$230,277	1.2281	282,812
2021	\$351,761	0.6227	\$219,050	1.1850	259,567
2022	\$505,576	0.5904	\$298,500	1.1500	343,279
Total	\$1,955,256	XXX	\$1,252,381	XXX	\$1,538,894

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Fire

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2022	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2018	\$0	1.0040	1.1700	\$0
2019	\$50,005	1.0070	1.1250	56,649
2020	\$351,936	1.0140	1.0820	386,126
2021	\$177,839	1.0280	1.0400	190,131
2022	\$3,948	1.1100	1.0000	4,382
Total	\$583,728	XXX	XXX	\$637,288

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)
2018	\$65,363,929	\$2,119,471	3.24%	NA
2019	56,976,707	1,601,287	2.81%	NA
2020	50,410,705	1,858,870	3.69%	NA
2021	48,877,509	1,839,768	3.76%	NA
2022	125,838,366	2,974,765	2.36%	NA
Total	\$347,467,216	\$10,394,161	2.99%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	2.99%
(7) Expected Non-Cat Loss Ratio	3.31%
(8) Credibility	100.00%
(9) Credibility Weighted Non-Cat Loss Ratio	2.99%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	19.21%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	19.21%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	22.20%
(14) Fixed Expense Ratio	8.00%
(15) Reinsurance Expense Loading	51.75%
(16) Variable Expenses	12.15%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-8.30%
(19) Dollar Change	(\$10,444,584)

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) $=(18)*2022 (2)$

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)
2018	\$25,432,167	1.9546	\$49,708,608	1.3149	\$65,363,929
2019	\$23,691,388	1.8905	\$44,787,720	1.2722	56,976,707
2020	\$22,596,998	1.8165	\$41,046,391	1.2281	50,410,705
2021	\$22,875,591	1.8031	\$41,247,952	1.1850	48,877,509
2022	\$61,566,117	1.7773	\$109,423,524	1.1500	125,838,366
Total	\$156,162,261	XXX	\$286,214,195	XXX	\$347,467,216

Notes:

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

State of Louisiana

Adjustment of Losses

FAIR Plan - EC

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2022	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2018	\$1,804,296	1.0040	1.1700	\$2,119,471
2019	\$1,413,472	1.0070	1.1250	1,601,287
2020	\$1,694,275	1.0140	1.0820	1,858,870
2021	\$1,720,825	1.0280	1.0400	1,839,768
2022	\$2,679,969	1.1100	1.0000	2,974,765
Total	\$9,312,837	XXX	XXX	\$10,394,161

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)
2018	\$11,386,005	\$78,568	0.69%	NA
2019	10,241,413	1,202	0.01%	NA
2020	9,335,493	69,386	0.74%	NA
2021	8,460,169	142,139	1.68%	NA
2022	13,571,791	6,683	0.05%	NA
Total	\$52,994,871	\$297,978	0.56%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	0.56%
(7) Expected Non-Cat Loss Ratio	0.37%
(8) Credibility	53.29%
(9) Credibility Weighted Non-Cat Loss Ratio	0.47%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	16.50%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	16.50%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	16.97%
(14) Fixed Expense Ratio	8.00%
(15) Reinsurance Expense Loading	63.19%
(16) Variable Expenses	12.15%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-1.30%
(19) Dollar Change	(\$176,433)

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) $=(18)*2022 (2)$

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)
2018	\$4,183,246	2.0699	\$8,658,942	1.3149	\$11,386,005
2019	\$3,965,524	2.0301	\$8,050,475	1.2722	10,241,413
2020	\$3,731,512	2.0371	\$7,601,328	1.2281	9,335,493
2021	\$3,725,369	1.9165	\$7,139,575	1.1850	8,460,169
2022	\$6,534,541	1.8060	\$11,801,434	1.1500	13,571,791
Total	\$22,140,192	XXX	\$43,251,754	XXX	\$52,994,871

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Dwelling Fire - EC

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2022	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2018	\$66,884	1.0040	1.1700	\$78,568
2019	\$1,061	1.0070	1.1250	1,202
2020	\$63,242	1.0140	1.0820	69,386
2021	\$132,950	1.0280	1.0400	142,139
2022	\$6,021	1.1100	1.0000	6,683
Total	\$270,158	XXX	XXX	\$297,978

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)
2018	\$843,078	\$27,598	3.27%	NA
2019	606,936	89,078	14.68%	NA
2020	466,637	34,389	7.37%	NA
2021	394,020	48,908	12.41%	NA
2022	653,160	130,739	20.02%	NA
Total	\$2,963,831	\$330,712	11.16%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	11.16%
(7) Expected Non-Cat Loss Ratio	9.61%
(8) Credibility	23.98%
(9) Credibility Weighted Non-Cat Loss Ratio	9.98%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	13.74%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	13.74%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	23.72%
(14) Fixed Expense Ratio	8.00%
(15) Reinsurance Expense Loading	36.88%
(16) Variable Expenses	12.15%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-23.20%
(19) Dollar Change	(\$151,533)

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) $=(18)*2022 (2)$

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)
2018	\$547,850	1.1703	\$641,152	1.3149	\$843,078
2019	\$358,938	1.3292	\$477,095	1.2722	606,936
2020	\$316,795	1.1994	\$379,954	1.2281	466,637
2021	\$278,654	1.1933	\$332,515	1.1850	394,020
2022	\$489,089	1.1613	\$567,959	1.1500	653,160
Total	\$1,991,327	XXX	\$2,398,675	XXX	\$2,963,831

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 12/31/2022	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2018	\$23,239	1.0150	1.1700	\$27,598
2019	\$77,023	1.0280	1.1250	89,078
2020	\$30,327	1.0480	1.0820	34,389
2021	\$42,947	1.0950	1.0400	48,908
2022	\$81,053	1.6130	1.0000	130,739
Total	\$254,589	XXX	XXX	\$330,712

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)
2018	\$31,155	\$0	0.00%	NA
2019	29,145	0	0.00%	NA
2020	27,045	0	0.00%	NA
2021	19,570	285	1.46%	NA
2022	20,884	5,302	25.39%	NA
Total	\$127,799	\$5,587	4.37%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	4.37%
(7) Expected Non-Cat Loss Ratio	5.39%
(8) Credibility	4.63%
(9) Credibility Weighted Non-Cat Loss Ratio	5.34%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	14.71%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	14.71%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	20.05%
(14) Fixed Expense Ratio	8.00%
(15) Reinsurance Expense Loading	55.53%
(16) Variable Expenses	12.15%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-6.50%
(19) Dollar Change	(\$1,357)

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) $=(18)*2022 (2)$

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)
2018	\$17,059	1.3889	\$23,693	1.3149	\$31,155
2019	\$15,053	1.5219	\$22,910	1.2722	29,145
2020	\$12,342	1.7842	\$22,021	1.2281	27,045
2021	\$8,967	1.8417	\$16,515	1.1850	19,570
2022	\$10,655	1.7044	\$18,160	1.1500	20,884
Total	\$64,076	XXX	\$103,299	XXX	\$127,799

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 12/31/2022	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2018	\$0	1.0150	1.1700	\$0
2019	\$0	1.0280	1.1250	0
2020	\$0	1.0480	1.0820	0
2021	\$251	1.0950	1.0400	285
2022	\$3,287	1.6130	1.0000	5,302
Total	\$3,537	XXX	XXX	\$5,587

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)
2018	\$3,663,537	\$336,369	9.18%	NA
2019	3,146,596	146,984	4.67%	NA
2020	2,830,337	146,804	5.19%	NA
2021	3,203,617	346,569	10.82%	NA
2022	7,123,932	430,949	6.05%	NA
Total	\$19,968,019	\$1,407,675	7.05%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	7.05%
(7) Expected Non-Cat Loss Ratio	9.72%
(8) Credibility	56.50%
(9) Credibility Weighted Non-Cat Loss Ratio	8.21%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	15.34%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	15.34%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	23.55%
(14) Fixed Expense Ratio	8.00%
(15) Reinsurance Expense Loading	38.90%
(16) Variable Expenses	12.15%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-21.20%
(19) Dollar Change	(\$1,510,274)

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) $=(18)*2022 (2)$

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)
2018	\$2,867,279	0.9717	\$2,786,083	1.3149	\$3,663,537
2019	\$2,544,845	0.9719	\$2,473,447	1.2722	3,146,596
2020	\$2,390,724	0.9640	\$2,304,572	1.2281	2,830,337
2021	\$2,490,541	1.0855	\$2,703,547	1.1850	3,203,617
2022	\$5,640,175	1.0983	\$6,194,659	1.1500	7,123,932
Total	\$15,933,564	XXX	\$16,462,308	XXX	\$19,968,019

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 12/31/2022	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2018	\$286,350	1.0040	1.1700	\$336,369
2019	\$129,744	1.0070	1.1250	146,984
2020	\$133,805	1.0140	1.0820	146,804
2021	\$324,163	1.0280	1.0400	346,569
2022	\$388,243	1.1100	1.0000	430,949
Total	\$1,262,304	XXX	XXX	\$1,407,675

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)
2018	\$2,261,089	\$139,159	6.15%	NA
2019	1,735,050	59,469	3.43%	NA
2020	926,741	68,621	7.40%	NA
2021	1,198,076	82,098	6.85%	NA
2022	2,104,108	48,838	2.32%	NA
Total	\$8,225,064	\$398,185	4.84%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	4.84%
(7) Expected Non-Cat Loss Ratio	5.99%
(8) Credibility	23.89%
(9) Credibility Weighted Non-Cat Loss Ratio	5.72%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	15.70%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	15.70%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	21.42%
(14) Fixed Expense Ratio	8.00%
(15) Reinsurance Expense Loading	59.67%
(16) Variable Expenses	12.15%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-0.30%
(19) Dollar Change	(\$6,312)

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) $=(18)*2022 (2)$

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)
2018	\$1,002,762	1.7148	\$1,719,535	1.3149	\$2,261,089
2019	\$854,090	1.5969	\$1,363,872	1.2722	1,735,050
2020	\$626,386	1.2047	\$754,589	1.2281	926,741
2021	\$591,763	1.7086	\$1,011,062	1.1850	1,198,076
2022	\$1,061,224	1.7241	\$1,829,640	1.1500	2,104,108
Total	\$4,136,225	XXX	\$6,678,698	XXX	\$8,225,064

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 12/31/2022	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2018	\$118,466	1.0040	1.1700	\$139,159
2019	\$52,493	1.0070	1.1250	59,469
2020	\$62,545	1.0140	1.0820	68,621
2021	\$76,790	1.0280	1.0400	82,098
2022	\$43,998	1.1100	1.0000	48,838
Total	\$354,292	XXX	XXX	\$398,185

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)
2018	\$44,955,005	\$938,148	2.09%	NA
2019	41,708,501	327,562	0.79%	NA
2020	38,454,692	856,403	2.23%	NA
2021	38,292,934	839,684	2.19%	NA
2022	107,965,360	1,133,600	1.05%	NA
Total	\$271,376,492	\$4,095,397	1.51%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	1.51%
(7) Complement of Credibility	1.69%
(8) Credibility	100.00%
(9) Credibility Weighted Non-CAT Loss and ALAE Ratio	1.51%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	18.77%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	18.77%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	20.28%
(14) Fixed Expense Ratio	8.00%
(15) Reinsurance Expense Loading	50.22%
(16) Variable Expenses	12.15%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	-12.10%
(19) Dollar Change	(13,063,809)

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) $=(18)*2022 (2)$

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)
2018	\$14,640,555	2.3351	\$34,187,827	1.3149	\$44,955,005
2019	\$14,446,286	2.2695	\$32,785,831	1.2722	41,708,501
2020	\$14,194,982	2.2058	\$31,311,332	1.2281	38,454,692
2021	\$15,156,920	2.1321	\$32,315,581	1.1850	38,292,934
2022	\$47,334,542	1.9834	\$93,881,942	1.1500	107,965,360
Total	\$105,773,285	XXX	\$224,482,513	XXX	\$271,376,492

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 12/31/2022	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2018	\$798,641	1.0040	1.1700	\$938,148
2019	\$289,142	1.0070	1.1250	327,562
2020	\$780,572	1.0140	1.0820	856,403
2021	\$785,397	1.0280	1.0400	839,684
2022	\$1,021,261	1.1100	1.0000	1,133,600
Total	\$3,675,013	XXX	XXX	\$4,095,397

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)
2018	\$1,244,796	\$25,893	2.08%	NA
2019	1,303,347	1,264	0.10%	NA
2020	1,462,594	7,763	0.53%	NA
2021	1,567,534	1,639	0.10%	NA
2022	3,895,790	0	0.00%	NA
Total	\$9,474,061	\$36,559	0.39%	XXX

(6) Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	0.39%
(7) Complement of Credibility	0.48%
(8) Credibility	20.28%
(9) Credibility Weighted Non-CAT Loss and ALAE Ratio	0.46%
(10) Expected Catastrophe Loss & Allocated Loss Expense Ratio	17.05%
(11) Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12) Expected Catastrophe Loss, ALAE, and Variable ULAE	17.05%
(13) Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	17.51%
(14) Fixed Expense Ratio	8.00%
(15) Reinsurance Expense Loading	64.00%
(16) Variable Expenses	12.15%
(17) Investment Income	1.50%
(18) Credibility Weighted Indicated Rate Level Change	0.20%
(19) Dollar Change	7,792

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) $=(18)*2022 (2)$

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)
2018	\$468,924	2.0188	\$946,655	1.3149	\$1,244,796
2019	\$499,809	2.0498	\$1,024,523	1.2722	1,303,347
2020	\$578,794	2.0576	\$1,190,902	1.2281	1,462,594
2021	\$672,624	1.9667	\$1,322,849	1.1850	1,567,534
2022	\$1,902,462	1.7806	\$3,387,608	1.1500	3,895,790
Total	\$4,122,612	XXX	\$7,872,537	XXX	\$9,474,061

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Wind Only

Accident Year Ending December 31,	Non- Catastrophe Incurred Losses as of 12/31/2022	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2018	\$22,043	1.0040	1.1700	\$25,893
2019	\$1,115	1.0070	1.1250	1,264
2020	\$7,076	1.0140	1.0820	7,763
2021	\$1,533	1.0280	1.0400	1,639
2022	\$0	1.1100	1.0000	0
Total	\$31,767	XXX	XXX	\$36,559

Notes:

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

	(1) HO	(2) Fire & EC	(3) RC	(4) MH	(5) WO
Parish	Market Rates	Market Rates	Market Rates	Market Rates	Market Rates
Acadia	6,257	3,382	515	1,780	5,518
Allen	5,400	1,996	225	938	0
Ascension	6,543	2,639	377	971	4,065
Assumption	9,204	4,084	358	3,114	5,821
Avoyelles	4,865	1,910	240	916	0
Beauregard	4,993	2,665	247	938	0
Bienville	4,619	1,605	202	801	0
Bossier	5,150	1,499	275	801	0
Caddo	5,150	1,578	297	801	0
Calcasieu	6,723	3,486	371	1,021	3,697
Caldwell	2,910	1,605	202	801	0
Cameron	10,866	5,493	219	3,605	8,359
Catahoula	4,253	1,605	202	847	0
Claiborne	3,236	1,605	202	801	0
Concordia	3,972	1,605	202	847	0
Desoto	4,619	1,350	293	801	0
East Baton Rouge	6,265	2,107	310	971	2,994
East Carroll	5,389	1,605	202	847	0
East Feliciana	4,952	2,070	366	971	0
Evangeline	6,014	1,996	370	938	0
Franklin	4,300	1,605	235	801	0
Grant	5,389	1,605	202	801	0
Iberia	7,864	4,207	830	3,115	7,999
Iberville	5,448	3,377	357	1,022	1,935
Jackson	4,226	1,350	202	801	0
Jefferson	10,757	5,260	920	3,263	5,987
Jefferson Davis	6,538	3,382	531	1,046	5,869
Lafayette	5,957	3,781	519	1,788	4,633
Lafourche	8,355	4,152	920	3,171	8,474
La Salle	4,401	1,605	202	801	0
Lincoln	3,972	1,605	269	801	0
Livingston	6,653	2,234	404	1,559	6,890
Madison	3,033	1,605	204	847	0
Morehouse	5,389	1,605	252	801	0
Natchitoches	5,389	1,605	270	801	1,849
Orleans	9,244	4,757	705	2,073	6,571
Ouachita	4,431	2,547	282	801	0
Plaquemines	9,030	5,398	920	3,743	6,030
Pointe Coupee	6,359	2,070	366	1,457	0
Rapides	4,226	2,070	275	815	0
Red River	4,619	1,350	202	801	0
Richland	5,389	1,605	240	801	0
Sabine	2,836	1,605	247	801	0
St. Bernard	10,938	5,726	920	3,057	5,305
St. Charles	9,377	4,332	570	3,149	6,286
St. Helena	6,068	2,070	377	971	0
St. James	9,109	3,901	310	3,188	4,705
St. John The Baptist	9,031	4,233	719	3,189	10,536
St. Landry	6,450	1,996	370	971	2,994
St. Martin	6,332	3,793	518	2,180	5,472
St. Mary	11,901	4,823	955	3,119	11,351
St. Tammany	7,233	3,795	492	1,479	3,850
Tangipahoa	6,858	2,070	494	971	5,573
Tensas	4,198	1,350	202	847	0
Terrebonne	10,108	4,894	920	3,185	8,936
Union	5,389	1,605	204	801	0
Vermilion	10,336	5,085	920	3,112	10,267
Vernon	4,776	1,650	269	815	0
Washington	7,002	2,455	377	971	2,994
Webster	4,619	1,374	271	801	0
West Baton Rouge	6,211	2,050	357	971	0
West Carroll	2,744	1,596	222	801	0
West Feliciana	4,619	2,050	178	971	0
Winn	2,767	1,605	202	801	0

	(1) HO	(2) Fire & EC	(3) RC	(4) MH	(5) WO
Parish	Market Rates	Market Rates	Market Rates	Market Rates	Market Rates
Cameron (Coastal)	7,896	8,495	0	2,878	0
Iberia (Coastal)	0	0	0	0	0
Jefferson (Coastal)	11,306	18,134	569	3,242	0
Lafourche (Coastal)	10,658	7,386	320	3,217	17,770
Orleans (Coastal)	9,262	4,218	547	0	0
Plaquemines (Coastal)	9,654	10,918	845	2,878	0
St. Bernard (Coastal)	6,849	6,671	201	0	0
St. Mary (Coastal)	8,185	5,709	0	0	0
Terrebonne (Coastal)	7,381	7,717	533	2,073	15,248
Vermilion (Coastal)	8,259	4,148	0	0	13,224

Notes:

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

Homeowners Market Rate Risk Characteristics

Form	HO-3
Occupancy	Owner
Age of Owner	55
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	\$250,000
Cov. B	10% of Cov. A
Cov. C	50% of Cov. A
Cov. D	30% of Cov. A
Cov. E	\$100,000
Cov. F	\$1,000
AOP Ded.	\$500
Hurricane Ded.	2%
FAIR Isaac Score	725
Year Built	2008
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	2008
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	2013
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	2008
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	2008
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	2008
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: LCPI market rate is a DWG 3

Exhibit 6B

LCPIC Homeowner Base Rate

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

LCPIC Renters Base Rate

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

LCPIC Residential Fire Base Rate

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

LCPIC Residential EC Base Rate

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

LCPIC Mobile Home Base Rate

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

LCPIC Wind Only Base Rate

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

Louisiana Citizens Property Insurance Corporation

NOT USED

FAIR Plan Homeowners Parish Indications

(1)	Variable portion of ULAE as % of Hurricane Loss & ALAE		8.00% (M)		12.15% (N)						
	Fixed Expense Ratio										
	Variable Expenses										
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	2018-22	2018-22				Indicated					Normalized
	Trended	Trended				Rate					Indicated
	On Level	Ultimate	Non-Hurricane	Hurricane	Cost of	Change	Current	Implicit	Current	Territory	Indicated
	Earned	Incurred Losses	Loss & ALAE	Loss & ALAE	Net	Before	Base	Exposures	Territory	Relativity	Territory
	Premium	and ALAE	Ratio	Ratio	Reinsurance	Cred.	Rate		Relativity	Before	Before
										Credibility	Credibility
Acadia	307,569	6,063	1.97%	12.92%	27.38%	0.572	1,836	168	0.6808	0.3894	0.5680
Allen	40,657	-	0.00%	7.00%	14.84%	0.340	1,709	24	0.6337	0.2155	0.3143
Ascension	583,913	45,612	7.81%	11.05%	23.43%	0.572	1,603	364	0.5944	0.3400	0.4959
Assumption	543,124	808	0.15%	0.00%	0.00%	0.093	2,441	223	0.9051	0.0842	0.1228
Avoyelles	59,865	46,974	78.47%	9.87%	20.93%	1.335	1,402	43	0.5199	0.6941	1.0124
Beauregard	53,332	-	0.00%	0.00%	0.00%	0.091	1,560	34	0.5785	0.0526	0.0767
Bienville	12,383	-	0.00%	6.42%	13.60%	0.319	1,321	9	0.4898	0.1562	0.2278
Bossier	180,444	162,752	90.20%	8.68%	18.38%	1.426	1,175	154	0.4357	0.6213	0.9062
Caddo	1,518,617	1,146,800	75.52%	9.11%	19.31%	1.274	1,353	1,122	0.5017	0.6392	0.9323
Calcasieu	1,446,625	245,621	16.98%	12.05%	25.53%	0.712	1,938	746	0.7186	0.5116	0.7462
Caldwell	36,795	-	0.00%	7.27%	15.39%	0.349	1,309	28	0.4854	0.1694	0.2471
Cameron	138,970	-	0.00%	6.28%	13.32%	0.314	2,892	48	1.0724	0.3367	0.4911
Catahoula	10,692	-	0.00%	10.49%	22.24%	0.464	1,357	8	0.5032	0.2335	0.3406
Claiborne	34,909	302	0.87%	7.60%	16.12%	0.371	1,213	29	0.4498	0.1669	0.2434
Concordia	26,151	-	0.00%	6.90%	14.61%	0.336	1,166	22	0.4324	0.1453	0.2119
DeSoto	39,616	-	0.00%	5.30%	11.23%	0.279	1,507	26	0.5588	0.1559	0.2274
East Baton Rouge	2,821,616	598,945	21.23%	10.93%	23.16%	0.721	1,638	1,723	0.6074	0.4379	0.6387
East Carroll	75,901	26,856	35.38%	6.18%	13.09%	0.713	1,350	56	0.5006	0.3569	0.5206
East Feliciana	62,144	274	0.44%	9.15%	19.39%	0.421	1,585	39	0.5877	0.2474	0.3609
Evangeline	43,278	-	0.00%	10.29%	21.80%	0.456	1,839	24	0.6819	0.3109	0.4535
Franklin	71,622	9,813	13.70%	9.28%	19.66%	0.576	1,370	52	0.5080	0.2926	0.4268
Grant	59,368	10,391	17.50%	7.60%	16.10%	0.560	1,470	40	0.5451	0.3053	0.4453
Iberia	2,383,665	109,631	4.60%	11.15%	23.62%	0.539	2,539	939	0.9415	0.5075	0.7402
Iberville	303,495	215,759	71.09%	10.94%	23.18%	1.289	1,883	161	0.6982	0.9000	1.3127
Jackson	48,108	207,868	432.09%	4.17%	8.83%	5.157	1,295	37	0.4802	2.4764	3.6120
Jefferson	18,683,532	933,271	5.00%	15.25%	32.32%	0.689	2,569	7,273	0.9526	0.6563	0.9573
Jefferson Davis	143,849	-	0.00%	8.74%	18.51%	0.401	2,116	68	0.7846	0.3146	0.4589
Lafayette	1,187,874	189,131	15.92%	12.90%	27.33%	0.730	1,821	652	0.6752	0.4929	0.7189
Lafourche	3,560,275	34,307	0.96%	10.40%	22.04%	0.471	2,826	1,260	1.0479	0.4936	0.7200
La Salle	15,448	-	0.00%	8.18%	17.34%	0.382	1,362	11	0.5050	0.1929	0.2814
Lincoln	69,748	-	0.00%	8.91%	18.89%	0.408	1,183	59	0.4387	0.1790	0.2611
Livingston	325,732	1	0.00%	9.47%	20.07%	0.427	1,621	201	0.6011	0.2567	0.3744
Madison	21,946	-	0.00%	7.32%	15.51%	0.351	1,245	18	0.4617	0.1621	0.2364
Morehouse	38,884	850	2.19%	5.32%	11.28%	0.305	1,549	25	0.5744	0.1752	0.2555
Natchitoches	62,455	13,078	20.94%	9.52%	20.16%	0.667	1,408	44	0.5221	0.3482	0.5079
Orleans	57,035,671	3,588,594	6.29%	15.58%	33.02%	0.716	3,434	16,609	1.2733	0.9117	1.3298
Ouachita	557,723	451,064	80.88%	8.35%	17.68%	1.308	1,272	438	0.4717	0.6170	0.8999
Plaquemines	906,063	27,126	2.99%	14.53%	30.79%	0.641	3,031	299	1.1239	0.7204	1.0508
Pointe Coupee	101,825	10,113	9.93%	10.40%	22.04%	0.573	1,519	67	0.5633	0.3228	0.4708
Rapides	399,898	36,793	9.20%	9.15%	19.41%	0.521	1,179	339	0.4372	0.2278	0.3323
Red River	32,672	118,513	362.74%	6.57%	15.79%	4.475	1,603	20	0.5944	2.6599	3.8797
Richland	96,595	5,873	6.08%	7.96%	16.87%	0.443	1,296	75	0.4806	0.2129	0.3105
Sabine	2,372	-	0.00%	7.38%	18.78%	0.389	1,563	2	0.5796	0.2255	0.3289
Saint Bernard	2,853,387	174,388	6.11%	14.94%	31.65%	0.691	2,838	1,005	1.0523	0.7271	1.0605
Saint Charles	2,830,196	132,707	4.69%	12.38%	26.24%	0.584	2,293	1,234	0.8503	0.4966	0.7243
Saint Helena	29,394	-	0.00%	5.29%	11.21%	0.279	1,694	17	0.6281	0.1752	0.2555
Saint James	349,637	24,339	6.96%	11.92%	25.27%	0.594	1,943	180	0.7205	0.4280	0.6243
Saint John the Baptist	4,763,696	99,464	2.09%	9.49%	20.12%	0.452	2,914	1,635	1.0805	0.4884	0.7124
Saint Landry	464,218	37,993	8.18%	12.45%	26.37%	0.626	1,443	322	0.5351	0.3350	0.4886
Saint Martin	636,484	3,927	0.62%	18.13%	38.41%	0.742	2,023	315	0.7501	0.5566	0.8118
Saint Mary	1,777,714	11,741	0.66%	13.96%	29.59%	0.594	2,412	737	0.8944	0.5313	0.7749
Saint Tammany	11,020,121	1,108,510	10.06%	13.40%	28.39%	0.681	2,365	4,660	0.8770	0.5972	0.8711
Tangipahoa	771,323	63,966	8.29%	9.86%	20.91%	0.536	1,886	409	0.6993	0.3748	0.5467
Tensas	41,212	-	0.00%	11.44%	24.25%	0.497	1,257	33	0.4661	0.2317	0.3380
Terrebonne	4,807,678	23,630	0.49%	12.39%	26.26%	0.537	2,578	1,865	0.9559	0.5133	0.7487
Union	51,187	-	0.00%	9.03%	18.78%	0.408	1,295	40	0.4802	0.1959	0.2857
Vermilion	1,616,333	68,110	4.21%	9.74%	20.63%	0.485	3,049	530	1.1306	0.5483	0.7997
Vernon	26,674	-	0.00%	32.63%	69.15%	1.250	1,532	17	0.5681	0.7101	1.0357
Washington	606,670	951,679	156.87%	10.01%	21.21%	2.232	1,943	312	0.7205	1.6082	2.3457
Webster	141,213	53,287	37.74%	8.98%	19.03%	0.839	1,219	116	0.4520	0.3792	0.5531
West Baton Rouge	99,055	300	0.30%	11.53%	24.43%	0.504	1,557	64	0.5773	0.2910	0.4244
West Carroll	46,173	282	0.61%	6.80%	14.40%	0.339	1,244	37	0.4613	0.1564	0.2281
West Feliciana	26,752	-	0.00%	5.68%	12.04%	0.293	1,428	19	0.5295	0.1551	0.2262
Winn	12,616	-	0.00%	6.39%	13.55%	0.318	1,305	10	0.4839	0.1539	0.2245
	127,117,154	10,997,506	8.65%	13.97%	29.61%	0.697	2,697	47,136	1.0000	0.6856	0.9999

(2) - See Exhibit 9, Sheet 1A
 (3) - See Exhibit 10, Sheet 1A
 (4)=(3)/(2)
 (5) - See Exhibit 23, Sheet 1A, Column (9)
 (6) - See Exhibit 23, Sheet 1A, Column (13)
 (7)=[(4)+ (5)*(1.0+(L))+M+6]/(1.0-N)
 (8)-Current base rates, see Exhibit 4, Sheet 1A, Column (20)
 (9) =(2)/(8)
 (10) =(8)/total of (8)
 (11) =(10)*(7)
 (12)=(11)/total of (11)
 (13)=total of (4)*total of (8)+(M)*total of (8)+[(5)+(6)]*(8)
 (14) =(13)/total of (13)
 (15) - Estimated earned house years based on actual LCPC monthly in-force policies
 (16) - Based on (15) with 40,000 as full credibility and square root rule.
 (17)=(16)*[12]+[1-(16)]*(14), capped at +/- 15% of (10)
 (18)=(17)/(10)-1
 (19) - Exhibit 5, Sheet 1A, Page 1, Item (18)
 (20)=[1+(18)]*[1+(19)]-1
 (21) =[1+(20)]*0FB-1
 (L),(M),(N) - See Exhibit 18

FAIR Plan Homeowners Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility		(15) 2018-22 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
		Territory Relativity	Territory Relativity			Territory Relativity					
Acadia	1,189	0.7320	70	0.042	0.7252	0.0650	-0.1710	-11.71%	-12.50%		
Allen	822	0.5063	12	0.017	0.5386	-0.1500	-0.1710	-29.54%	-30.17%		
Ascension	1,002	0.6167	117	0.054	0.6102	0.0270	-0.1710	-14.86%	-15.62%		
Assumption	449	0.2765	98	0.049	0.7693	-0.1500	-0.1710	-29.54%	-30.17%		
Avoyelles	881	0.5423	16	0.020	0.5516	0.0610	-0.1710	-12.04%	-12.83%		
Beauregard	449	0.2765	11	0.017	0.4917	-0.1500	-0.1710	-29.54%	-30.17%		
Bienville	714	0.4393	2	0.007	0.4378	-0.1060	-0.1710	-25.89%	-26.55%		
Bossier	767	0.4722	51	0.036	0.4877	0.1190	-0.1710	-7.23%	-8.06%		
Caddo	834	0.5132	399	0.100	0.5550	0.1060	-0.1710	-8.31%	-9.13%		
Calcasieu	1,177	0.7248	275	0.083	0.7266	0.0110	-0.1710	-16.19%	-16.94%		
Caldwell	746	0.4591	10	0.015	0.4558	-0.0610	-0.1710	-22.16%	-22.86%		
Cameron	1,016	0.6254	15	0.020	0.9115	-0.1500	-0.1710	-29.54%	-30.17%		
Catahoula	893	0.5499	6	0.012	0.5474	0.0880	-0.1710	-9.80%	-10.61%		
Claiborne	737	0.4536	8	0.015	0.4506	0.0020	-0.1710	-16.93%	-17.67%		
Concordia	700	0.4309	6	0.012	0.4283	-0.0090	-0.1710	-17.85%	-18.59%		
DeSoto	698	0.4298	6	0.013	0.4750	-0.1500	-0.1710	-29.54%	-30.17%		
East Baton Rouge	1,007	0.6202	609	0.123	0.6225	0.0250	-0.1710	-15.03%	-15.79%		
East Carroll	709	0.4366	15	0.019	0.4382	-0.1250	-0.1710	-27.46%	-28.11%		
East Feliciana	901	0.5550	12	0.018	0.5516	-0.0610	-0.1710	-22.16%	-22.86%		
Evangeline	1,039	0.6398	7	0.013	0.6374	-0.0650	-0.1710	-22.49%	-23.18%		
Franklin	846	0.5206	13	0.018	0.5189	0.0210	-0.1710	-15.36%	-16.12%		
Grant	797	0.4910	10	0.016	0.4903	-0.1010	-0.1710	-25.47%	-26.14%		
Iberia	1,332	0.8200	338	0.092	0.8127	-0.1370	-0.1710	-28.46%	-29.10%		
Iberville	1,092	0.6720	54	0.037	0.6955	-0.0040	-0.1710	-17.43%	-18.17%		
Jackson	617	0.3801	10	0.016	0.4320	-0.1000	-0.1710	-25.39%	-26.06%		
Jefferson	1,671	1.0288	2,494	0.250	1.0109	0.0610	-0.1710	-12.04%	-12.83%		
Jefferson Davis	1,026	0.6315	32	0.028	0.6669	-0.1500	-0.1710	-29.54%	-30.17%		
Lafayette	1,182	0.7275	244	0.078	0.7268	0.0760	-0.1710	-10.80%	-11.60%		
Lafourche	1,366	0.8409	549	0.117	0.8907	-0.1500	-0.1710	-29.54%	-30.17%		
La Salle	797	0.4905	6	0.012	0.4879	-0.0340	-0.1710	-19.92%	-20.64%		
Lincoln	778	0.4789	-	0.000	0.4789	0.0920	-0.1710	-9.47%	-10.28%		
Livingston	928	0.5713	89	0.047	0.5620	-0.0650	-0.1710	-22.49%	-23.18%		
Madison	733	0.4515	7	0.013	0.4488	-0.0280	-0.1710	-19.42%	-20.14%		
Morehouse	706	0.4348	8	0.014	0.4882	-0.1500	-0.1710	-29.54%	-30.17%		
Natchitoches	867	0.5337	17	0.021	0.5332	0.0210	-0.1710	-15.36%	-16.12%		
Orleans	2,118	1.3039	5,542	0.372	1.3135	0.0320	-0.1710	-14.45%	-15.22%		
Ouachita	780	0.4803	140	0.059	0.5051	0.0710	-0.1710	-11.21%	-12.01%		
Plaquemines	1,823	1.1222	80	0.045	1.1190	-0.0040	-0.1710	-17.43%	-18.17%		
Pointe Coupee	942	0.5798	24	0.025	0.5771	0.0240	-0.1710	-15.11%	-15.87%		
Rapides	786	0.4838	107	0.052	0.4760	0.0890	-0.1710	-9.72%	-10.53%		
Red River	807	0.4971	4	0.009	0.5287	-0.1110	-0.1710	-26.30%	-26.96%		
Richland	771	0.4746	23	0.024	0.4707	-0.0210	-0.1710	-18.84%	-19.57%		
Sabine	858	0.5282	0	0.003	0.5276	-0.0900	-0.1710	-24.56%	-25.24%		
Saint Bernard	1,771	1.0905	408	0.101	1.0875	0.0330	-0.1710	-14.36%	-15.13%		
Saint Charles	1,335	0.8217	459	0.107	0.8113	-0.0460	-0.1710	-20.91%	-21.62%		
Saint Helena	729	0.4485	5	0.012	0.5339	-0.1500	-0.1710	-29.54%	-30.17%		
Saint James	1,172	0.7213	75	0.043	0.7171	-0.0050	-0.1710	-17.51%	-18.25%		
Saint John the Baptist	1,312	0.8077	638	0.126	0.9184	-0.1500	-0.1710	-29.54%	-30.17%		
Saint Landry	1,009	0.6213	95	0.049	0.6148	0.1490	-0.1710	-4.75%	-5.60%		
Saint Martin	1,593	0.9807	122	0.055	0.8626	0.1500	-0.1710	-4.67%	-5.52%		
Saint Mary	1,499	0.9232	274	0.083	0.9109	0.0180	-0.1710	-15.61%	-16.37%		
Saint Tammany	1,437	0.8849	1,385	0.186	0.8823	0.0060	-0.1710	-16.60%	-17.35%		
Tangipahoa	1,029	0.6337	142	0.060	0.6285	-0.1010	-0.1710	-25.47%	-26.14%		
Tensas	898	0.5527	10	0.016	0.5360	0.1500	-0.1710	-4.67%	-5.52%		
Terrebonne	1,445	0.8899	728	0.135	0.8708	-0.0890	-0.1710	-24.48%	-25.16%		
Union	809	0.4982	8	0.015	0.4951	0.0310	-0.1710	-14.53%	-15.30%		
Vermilion	1,375	0.8465	198	0.070	0.9610	-0.1500	-0.1710	-29.54%	-30.17%		
Vernon	2,008	1.2364	5	0.011	0.6533	0.1500	-0.1710	-4.67%	-5.52%		
Washington	1,056	0.6499	109	0.052	0.7382	0.0250	-0.1710	-15.03%	-15.79%		
Webster	791	0.4867	38	0.031	0.4887	0.0810	-0.1710	-10.39%	-11.19%		
West Baton Rouge	1,009	0.6212	24	0.024	0.6164	0.0680	-0.1710	-11.46%	-12.25%		
West Carroll	713	0.4388	11	0.017	0.4353	-0.0560	-0.1710	-21.74%	-22.44%		
West Feliciana	702	0.4323	7	0.013	0.4501	-0.1500	-0.1710	-29.54%	-30.17%		
Winn	709	0.4367	3	0.008	0.4350	-0.1010	-0.1710	-25.47%	-26.14%		
	1,624	1.0000	16,278	0.638	1.0091		-0.1710	-16.33%	-17.08%		

(OFB) 0.991

Coastal Plan Homeowner Parish Indications

(1)	Variable portion of ULAE as % of Hurricane Loss & ALAE				0.00% (L)							
	Fixed Expense Ratio				8.00% (M)							
Variable Expenses						12.15% (N)						(12)
	(2)	(3)			(7)				(11)			Normalized
	2018-22	2018-22			Indicated				(10)	(11)		Indicated
	Trended	Trended	(4)	(5)	(6)	(7)	(8)	(9)	Current	Territory	Before	Territory
	On-Level	Ultimate	Non-Hurricane	Hurricane	Net	Rate	Current	Implicit	Territory	Relativity	Before	Relativity
	Earned	Incurred Losses	Loss & ALAE	Loss & ALAE	Cost of	Change	Base	Exposures	Relativity	Before	Credibility	Before
	Premium	and ALAE	Ratio	Ratio	Reinsurance	Before	Rate			Credibility		Credibility
						Cred.						
Cameron Parish	91,142	-	0.00%	10.41%	23.93%	0.482	4,124	22	0.8596	0.4143		0.7211
Iberia Parish	-	-	0.00%	11.76%	28.26%	0.547	4,197	-	0.8748	0.4785		0.8329
Jefferson Parish	374,363	-	0.00%	9.16%	21.08%	0.435	9,714	39	2.0247	0.8807		1.5330
Lafourche Parish	1,166,160	-	0.00%	11.14%	25.62%	0.510	5,155	226	1.0744	0.5479		0.9537
Orleans Parish	164,601	-	0.00%	15.15%	34.86%	0.660	3,880	42	0.8087	0.5337		0.9290
Plaquemines Parish	110,563	-	0.00%	9.50%	21.85%	0.448	10,038	11	2.0922	0.9373		1.6315
Saint Bernard Parish	261,750	-	0.00%	22.30%	51.31%	0.929	7,452	35	1.5532	1.4429		2.5116
Saint Mary Parish	50,988	-	0.00%	10.14%	28.26%	0.528	4,122	12	0.8591	0.4536		0.7896
Terrebonne Parish	819,271	30,123	3.68%	13.23%	30.43%	0.630	3,336	246	0.6953	0.4380		0.7624
Vermilion Parish	-	-	0.00%	11.67%	28.26%	0.546	3,920	-	0.8170	0.4461		0.7765
	3,038,838	30,123	0.99%	12.54%	28.93%	0.584	4,798	633	1.0000	0.5745		1.0000

(2) - See Exhibit 9, Sheet 1B

(3) - See Exhibit 10, Sheet 1B

(4)=(3)/(2)

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

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

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

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

(9) =(2)/(8)

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

(11) =(10)*(7)

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

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

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

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

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

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

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

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

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

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

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

Coastal Plan Homeowner Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2018-22 Earned House Years	(16) Credibility	(17) Capped Credibility Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Cameron Parish	1,848	0.7632	8	0.014	0.7626	-0.1130	-0.1920	-28.33%	-27.40%
Iberia Parish	2,111	0.8720	-	0.000	0.8720	-0.0030	-0.1920	-19.44%	-18.39%
Jefferson Parish	3,369	1.3916	20	0.023	1.7210	-0.1500	-0.1920	-31.32%	-30.43%
Lafourche Parish	2,326	0.9609	106	0.051	0.9605	-0.1060	-0.1920	-27.76%	-26.82%
Orleans Parish	2,372	0.9797	14	0.019	0.9300	0.1500	-0.1920	-7.08%	-5.87%
Plaquemines Parish	3,578	1.4781	6	0.012	1.7784	-0.1500	-0.1920	-31.32%	-30.43%
Saint Bernard Parish	5,917	2.4440	12	0.017	1.7862	0.1500	-0.1920	-7.08%	-5.87%
Saint Mary Parish	2,014	0.8320	1	0.006	0.8317	-0.0320	-0.1920	-21.79%	-20.77%
Terrebonne Parish	1,888	0.7798	102	0.050	0.7789	0.1200	-0.1920	-9.50%	-8.32%
Vermilion Parish	1,997	0.8248	-	0.000	0.8248	0.0100	-0.1920	-18.39%	-17.33%
	2,421	1.0000	269	0.082	0.9849		-0.1920	-20.30%	-19.26%
							(OFB)		1.013

(1)	Variable portion of ULAE as % of Hurricane Loss & ALAE						0.00% (L)			8.00% (M)		12.15% (N)	
	Fixed Expense Ratio												
	Variable Expenses												
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
2018-22	2018-22				Indicated					Normalized			
Trended	Trended				Rate					Indicated			
On-Level	Ultimate	Non-Hurricane	Hurricane	Net	Change	Current	Implicit	Current	Territory	Territory			
Earned	Incurred Losses	Loss & ALAE	Loss & ALAE	Cost of	Before	Base	Exposures	Territory	Relativity	Relativity			
Premium	and ALAE	Ratio	Ratio	Reinsurance	Cred.	Rate		Relativity	Before	Before			
									Credibility	Credibility			
Acadia	707,357	454,700	64.28%	0.00%	0.00%	0.823	123	5,751	1.0121	0.8330	1.0490		
Allen	107,826	153,504	142.36%	0.00%	0.00%	1.712	139	776	1.1437	1.9580	2.4657		
Ascension	296,317	94,088	31.75%	0.00%	0.00%	0.453	119	2,490	0.9792	0.4436	0.5586		
Assumption	315,055	145,161	46.07%	0.00%	0.00%	0.616	129	2,442	1.0615	0.6539	0.8234		
Avoyelles	92,903	55,918	60.19%	0.00%	0.00%	0.776	121	768	0.9956	0.7726	0.9729		
Beauregard	120,457	9,244	7.67%	0.00%	0.00%	0.178	237	508	1.9501	0.3471	0.4371		
Bienville	28,333	-	0.00%	0.00%	0.00%	0.091	121	234	0.9956	0.0906	0.1141		
Bossier	21,438	-	0.00%	0.00%	0.00%	0.091	122	176	1.0039	0.0914	0.1151		
Caddo	184,741	132,034	71.47%	0.00%	0.00%	0.905	127	1,455	1.0450	0.9457	1.1909		
Calcasieu	1,685,534	672,700	39.91%	0.00%	0.00%	0.545	105	16,053	0.8640	0.4709	0.5930		
Caldwell	14,327	-	0.00%	0.00%	0.00%	0.091	122	117	1.0039	0.0914	0.1151		
Cameron	135,437	452,411	334.04%	0.00%	0.00%	3.893	118	1,148	0.9709	3.7797	4.7597		
Catahoula	93,979	3,658	3.89%	0.00%	0.00%	0.135	118	796	0.9709	0.1311	0.1651		
Claiborne	29,172	17,744	60.83%	0.00%	0.00%	0.783	124	235	1.0203	0.7989	1.0060		
Concordia	84,680	-	0.00%	0.00%	0.00%	0.091	116	730	0.9545	0.0869	0.1094		
DeSoto	29,360	142,213	484.38%	0.00%	0.00%	5.605	135	217	1.1108	6.2260	7.8403		
East Baton Rouge	1,707,343	1,832,927	107.36%	0.00%	0.00%	1.313	162	10,539	1.3330	1.7502	2.2040		
East Carroll	45,763	138,424	302.48%	0.00%	0.00%	3.534	144	318	1.1849	4.1874	5.2731		
East Feliciana	34,612	-	0.00%	0.00%	0.00%	0.091	120	288	0.9874	0.0899	0.1132		
Evangeline	106,496	104,840	98.45%	0.00%	0.00%	1.212	137	777	1.1273	1.3663	1.7206		
Franklin	43,136	-	0.00%	0.00%	0.00%	0.091	120	359	0.9874	0.0899	0.1132		
Grant	51,378	-	0.00%	0.00%	0.00%	0.091	118	435	0.9709	0.0884	0.1113		
Iberia	1,167,183	835,991	71.62%	0.00%	0.00%	0.906	114	10,238	0.9380	0.8498	1.0701		
Iberville	156,256	115,489	73.91%	0.00%	0.00%	0.932	128	1,221	1.0532	0.9816	1.2361		
Jackson	22,573	-	0.00%	0.00%	0.00%	0.091	121	187	0.9956	0.0906	0.1141		
Jefferson	6,744,882	4,372,870	64.83%	0.00%	0.00%	0.829	125	53,959	1.0285	0.8526	1.0737		
Jefferson Davis	289,399	307,493	106.25%	0.00%	0.00%	1.301	134	2,160	1.1026	1.4345	1.8064		
Lafayette	1,666,993	729,761	43.78%	0.00%	0.00%	0.589	122	13,664	1.0039	0.5913	0.7446		
Lafourche	1,155,021	315,370	27.30%	0.00%	0.00%	0.402	103	11,214	0.8475	0.3407	0.4290		
La Salle	58,563	71,518	122.12%	0.00%	0.00%	1.481	134	437	1.1026	1.6330	2.0564		
Lincoln	79,761	-	0.00%	0.00%	0.00%	0.091	126	633	1.0368	0.0943	0.1188		
Livingston	182,646	308,434	168.87%	0.00%	0.00%	2.013	113	1,616	0.9298	1.8717	2.3570		
Madison	111,222	12,995	11.68%	0.00%	0.00%	0.224	125	890	1.0285	0.2304	0.2901		
Morehouse	81,559	39,697	48.67%	0.00%	0.00%	0.645	123	663	1.0121	0.6528	0.8221		
Natchitoches	124,294	93,685	75.37%	0.00%	0.00%	0.949	127	979	1.0450	0.9917	1.2488		
Orleans	9,672,190	6,800,529	70.31%	0.00%	0.00%	0.891	120	80,602	0.9874	0.8798	1.1079		
Ouachita	329,209	243,397	73.93%	0.00%	0.00%	0.933	142	2,318	1.1684	1.0901	1.3727		
Plaquemines	155,748	-	0.00%	0.00%	0.00%	0.091	123	1,266	1.0121	0.0921	0.1160		
Pointe Coupee	119,946	15,771	13.15%	0.00%	0.00%	0.241	117	1,025	0.9627	0.2320	0.2922		
Rapides	420,802	659,095	156.63%	0.00%	0.00%	1.874	178	2,364	1.4647	2.7448	3.4565		
Red River	7,598	-	0.00%	0.00%	0.00%	0.091	123	62	1.0121	0.0921	0.1160		
Richland	54,954	-	0.00%	0.00%	0.00%	0.091	118	466	0.9709	0.0884	0.1113		
Sabine	46,556	108,716	233.52%	0.00%	0.00%	2.749	136	342	1.1191	3.0764	3.8741		
Saint Bernard	875,643	486,366	55.54%	0.00%	0.00%	0.723	109	8,033	0.9699	0.6485	0.8166		
Saint Charles	431,229	134,285	31.14%	0.00%	0.00%	0.446	126	3,422	1.0368	0.4624	0.5823		
Saint Helena	45,255	226,191	499.81%	0.00%	0.00%	5.780	149	304	1.2260	7.0863	8.9237		
Saint James	189,070	9,812	5.19%	0.00%	0.00%	0.150	119	1,589	0.9792	0.1469	0.1850		
Saint John the Baptist	554,143	731,961	132.09%	0.00%	0.00%	1.595	151	3,670	1.2425	1.9818	2.4957		
Saint Landry	369,039	100,778	27.31%	0.00%	0.00%	0.402	113	3,266	0.9298	0.3738	0.4707		
Saint Martin	648,808	105,797	16.31%	0.00%	0.00%	0.277	134	4,842	1.1026	0.3054	0.3846		
Saint Mary	1,329,409	516,784	38.87%	0.00%	0.00%	0.534	107	12,424	0.8804	0.4701	0.5920		
Saint Tammany	1,717,516	521,539	30.37%	0.00%	0.00%	0.437	120	14,313	0.9874	0.4315	0.5434		
Tangipahoa	349,067	232,393	66.58%	0.00%	0.00%	0.849	130	2,685	1.0697	0.9082	1.1437		
Tensas	42,100	100,348	238.36%	0.00%	0.00%	2.804	114	369	0.9380	2.6302	3.3122		
Terrebonne	1,453,219	652,376	44.89%	0.00%	0.00%	0.602	106	13,710	0.8722	0.5251	0.6613		
Union	37,285	-	0.00%	0.00%	0.00%	0.091	165	226	1.3577	0.1236	0.1556		
Vermilion	1,312,018	280,403	21.37%	0.00%	0.00%	0.334	118	11,119	0.9709	0.3243	0.4084		
Vernon	34,218	-	0.00%	0.00%	0.00%	0.091	120	285	0.9874	0.0899	0.1132		
Washington	303,886	202,776	66.73%	0.00%	0.00%	0.851	174	1,746	1.4317	1.2184	1.5343		
Webster	30,046	-	0.00%	0.00%	0.00%	0.091	120	250	0.9874	0.0899	0.1132		
West Baton Rouge	50,780	-	0.00%	0.00%	0.00%	0.091	119	427	0.9792	0.0891	0.1122		
West Carroll	24,744	-	0.00%	0.00%	0.00%	0.091	121	204	0.9956	0.0906	0.1141		
West Feliciana	19,508	-	0.00%	0.00%	0.00%	0.091	121	161	0.9956	0.0906	0.1141		
Winn	33,775	-	0.00%	0.00%	0.00%	0.091	120	281	0.9874	0.0899	0.1132		
	38,433,757	23,742,186	61.77%	0.00%	0.00%	0.775	122	316,247	1.0000	0.7941	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) 2018-22 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	85	1.0000	2,431	0.247	1.0121	0.0000	-0.2190	-21.90%	-22.50%
Allen	85	1.0000	292	0.085	1.1252	-0.0160	-0.2190	-23.15%	-23.74%
Ascension	85	1.0000	842	0.145	0.9360	-0.0440	-0.2190	-25.34%	-25.91%
Assumption	85	1.0000	1,078	0.164	0.9710	-0.0850	-0.2190	-28.54%	-29.09%
Avoyelles	85	1.0000	301	0.087	0.9976	0.0020	-0.2190	-21.74%	-22.34%
Beauregard	85	1.0000	200	0.071	1.6576	-0.1500	-0.2190	-33.62%	-34.13%
Bienville	85	1.0000	91	0.048	0.9579	-0.0380	-0.2190	-24.87%	-25.45%
Bossier	85	1.0000	57	0.038	0.9666	-0.0370	-0.2190	-24.79%	-25.37%
Caddo	85	1.0000	594	0.122	1.0233	-0.0210	-0.2190	-23.54%	-24.13%
Calcasieu	85	1.0000	6,200	0.394	0.8398	-0.0280	-0.2190	-24.09%	-24.67%
Caldwell	85	1.0000	28	0.026	0.9766	-0.0270	-0.2190	-24.01%	-24.60%
Cameron	85	1.0000	316	0.089	1.1165	0.1500	-0.2190	-10.19%	-10.88%
Catahoula	85	1.0000	246	0.078	0.9345	-0.0370	-0.2190	-24.79%	-25.37%
Claiborne	85	1.0000	103	0.051	1.0003	-0.0200	-0.2190	-23.46%	-24.05%
Concordia	85	1.0000	284	0.084	0.9250	-0.0310	-0.2190	-24.32%	-24.90%
DeSoto	85	1.0000	60	0.039	1.2640	0.1380	-0.2190	-11.12%	-11.80%
East Baton Rouge	85	1.0000	4,296	0.328	1.3946	0.0460	-0.2190	-18.31%	-18.94%
East Carroll	85	1.0000	159	0.063	1.2695	0.0710	-0.2190	-16.35%	-16.99%
East Feliciana	85	1.0000	111	0.053	0.9532	-0.0350	-0.2190	-24.63%	-25.21%
Evangeline	85	1.0000	363	0.095	1.0686	-0.0520	-0.2190	-25.96%	-26.53%
Franklin	85	1.0000	129	0.057	0.9497	-0.0380	-0.2190	-24.87%	-25.45%
Grant	85	1.0000	174	0.066	0.9414	-0.0300	-0.2190	-24.24%	-24.82%
Iberia	85	1.0000	4,301	0.328	1.0230	0.0910	-0.2190	-14.79%	-15.45%
Iberville	85	1.0000	465	0.108	1.0255	-0.0260	-0.2190	-23.93%	-24.52%
Jackson	85	1.0000	82	0.045	0.9599	-0.0360	-0.2190	-24.71%	-25.29%
Jefferson	85	1.0000	19,404	0.696	1.0513	0.0220	-0.2190	-20.18%	-20.79%
Jefferson Davis	85	1.0000	878	0.148	1.1195	0.0150	-0.2190	-20.73%	-21.34%
Lafayette	85	1.0000	6,006	0.387	0.9010	-0.1030	-0.2190	-29.94%	-30.48%
Lafourche	85	1.0000	4,544	0.337	0.8076	-0.0470	-0.2190	-25.57%	-26.14%
La Salle	85	1.0000	160	0.063	1.0668	-0.0320	-0.2190	-24.40%	-24.98%
Lincoln	85	1.0000	-	0.000	1.0000	-0.0350	-0.2190	-24.63%	-25.21%
Livingston	85	1.0000	812	0.142	1.0693	0.1500	-0.2190	-10.19%	-10.88%
Madison	85	1.0000	314	0.089	0.9371	-0.0890	-0.2190	-28.85%	-29.40%
Morehouse	85	1.0000	227	0.075	0.9866	-0.0250	-0.2190	-23.85%	-24.44%
Natchitoches	85	1.0000	401	0.100	1.0249	-0.0190	-0.2190	-23.38%	-23.97%
Orleans	85	1.0000	27,687	0.832	1.0898	0.1040	-0.2190	-13.78%	-14.44%
Ouachita	85	1.0000	933	0.153	1.0569	-0.0950	-0.2190	-29.32%	-29.86%
Plaquemines	85	1.0000	400	0.100	0.9116	-0.0990	-0.2190	-29.63%	-30.17%
Pointe Coupee	85	1.0000	399	0.100	0.9293	-0.0350	-0.2190	-24.63%	-25.21%
Rapides	85	1.0000	1,043	0.161	1.3966	-0.0460	-0.2190	-25.49%	-26.06%
Red River	85	1.0000	26	0.025	0.9777	-0.0340	-0.2190	-24.56%	-25.14%
Richland	85	1.0000	195	0.070	0.9380	-0.0340	-0.2190	-24.56%	-25.14%
Sabine	85	1.0000	148	0.061	1.1749	0.0500	-0.2190	-18.00%	-18.63%
Saint Bernard	85	1.0000	2,918	0.270	0.9505	0.0600	-0.2190	-17.21%	-17.85%
Saint Charles	85	1.0000	1,245	0.176	0.9263	-0.1070	-0.2190	-30.26%	-30.80%
Saint Helena	85	1.0000	107	0.052	1.4090	0.1490	-0.2190	-10.26%	-10.95%
Saint James	85	1.0000	626	0.125	0.8980	-0.0830	-0.2190	-28.38%	-28.93%
Saint John the Baptist	85	1.0000	1,392	0.187	1.2790	0.0290	-0.2190	-19.64%	-20.26%
Saint Landry	85	1.0000	1,436	0.189	0.8997	-0.0320	-0.2190	-24.40%	-24.98%
Saint Martin	85	1.0000	2,162	0.232	0.9372	-0.1500	-0.2190	-33.62%	-34.13%
Saint Mary	85	1.0000	4,854	0.348	0.8579	-0.0260	-0.2190	-23.93%	-24.52%
Saint Tammany	85	1.0000	4,691	0.342	0.8436	-0.1460	-0.2190	-33.30%	-33.81%
Tangipahoa	85	1.0000	909	0.151	1.0217	-0.0450	-0.2190	-25.41%	-25.98%
Tensas	85	1.0000	141	0.059	1.0787	0.1500	-0.2190	-10.19%	-10.88%
Terrebonne	85	1.0000	5,523	0.372	0.8741	0.0020	-0.2190	-21.74%	-22.34%
Union	85	1.0000	89	0.047	1.1540	-0.1500	-0.2190	-33.62%	-34.13%
Vermilion	85	1.0000	4,775	0.346	0.8253	-0.1500	-0.2190	-33.62%	-34.13%
Vernon	85	1.0000	106	0.051	0.9544	-0.0330	-0.2190	-24.48%	-25.06%
Washington	85	1.0000	753	0.137	1.2169	-0.1500	-0.2190	-33.62%	-34.13%
Webster	85	1.0000	118	0.054	0.9519	-0.0360	-0.2190	-24.71%	-25.29%
West Baton Rouge	85	1.0000	159	0.063	0.9441	-0.0360	-0.2190	-24.71%	-25.29%
West Carroll	85	1.0000	58	0.038	0.9662	-0.0300	-0.2190	-24.24%	-24.82%
West Feliciana	85	1.0000	70	0.042	0.9630	-0.0330	-0.2190	-24.48%	-25.06%
Winn	85	1.0000	122	0.055	0.9511	-0.0370	-0.2190	-24.79%	-25.37%
	85	1.0000	119,029	1.000	1.0080		-0.2190	-21.28%	-21.89%
							(OFB)		0.992

Coastal Plan Fire Parish Indications

(1)	Variable portion of ULAE as % of Hurricane Loss & ALAE											
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
	2018-22	2018-22				Indicated				Indicated	Normalized	
	Trended	Trended	Non-Hurricane	Hurricane	Net	Rate	Current	Implicit	Current	Territory	Territory	
	On-Level	Ultimate	Loss & ALAE	Loss & ALAE	Cost of	Change	Base	Exposures	Territory	Before	Before	
	Earned	Incurred Losses	Ratio	Ratio	Reinsurance	Before	Rate		Relativity	Credibility	Credibility	
	Premium	and ALAE				Cred.						
Cameron Parish	31,217	-	0.00%	0.00%	0.00%	0.091	39	800	1.0350	0.0942	0.1675	
Iberia Parish	-	-	0.00%	0.00%	0.00%	0.091	19	-	0.5042	0.0459	0.0816	
Jefferson Parish	456,498	346,619	75.93%	0.00%	0.00%	0.955	32	14,266	0.8492	0.8110	1.4423	
Lafourche Parish	428,076	214,828	50.18%	0.00%	0.00%	0.662	45	9,513	1.1942	0.7906	1.4060	
Orleans Parish	40,565	-	0.00%	0.00%	0.00%	0.091	47	863	1.2473	0.1135	0.2018	
Plaquemines Parish	67,514	-	0.00%	0.00%	0.00%	0.091	35	1,929	0.9289	0.0845	0.1503	
Saint Bernard Parish	28,093	-	0.00%	0.00%	0.00%	0.091	36	780	0.9554	0.0869	0.1545	
Saint Mary Parish	110,176	-	0.00%	0.00%	0.00%	0.091	37	2,978	0.9819	0.0894	0.1590	
Terrebonne Parish	352,841	75,841	21.49%	0.00%	0.00%	0.336	39	9,047	1.0350	0.3478	0.6185	
Vermilion Parish	23,910	-	0.00%	0.00%	0.00%	0.091	36	664	0.9554	0.0869	0.1545	
	1,538,890	637,288	41.41%	0.00%	0.00%	0.580	38	40,840	1.0000	0.5623	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) 2018-22 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	19	1.0000	232	0.076	0.9366	-0.0950	-0.3530	-41.45%	-39.90%
Iberia Parish	19	1.0000	-	0.000	0.5798	0.1500	-0.3530	-25.60%	-23.63%
Jefferson Parish	19	1.0000	3,382	0.291	0.9766	0.1500	-0.3530	-25.60%	-23.63%
Lafourche Parish	19	1.0000	3,194	0.283	1.1147	-0.0670	-0.3530	-39.63%	-38.03%
Orleans Parish	19	1.0000	252	0.079	1.0602	-0.1500	-0.3530	-45.01%	-43.55%
Plaquemines Parish	19	1.0000	446	0.106	0.9102	-0.0200	-0.3530	-36.59%	-34.91%
Saint Bernard Parish	19	1.0000	231	0.076	0.9357	-0.0210	-0.3530	-36.66%	-34.98%
Saint Mary Parish	19	1.0000	492	0.111	0.9067	-0.0770	-0.3530	-40.28%	-38.70%
Terrebonne Parish	19	1.0000	2,886	0.269	0.8975	-0.1330	-0.3530	-43.91%	-42.42%
Vermilion Parish	19	1.0000	242	0.078	0.9342	-0.0220	-0.3530	-36.72%	-35.04%
	19	1.0000	11,358	0.533	0.9825		-0.3530	-36.9%	-35.2%

(OFB) 1.027

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

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

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

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

FAIR Plan EC Parish Indications

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

0.00% (L)
8.00% (M)
12.15% (N)

(1)	(2) 2018-22 Trended On-Level Earned Premium	(3) 2018-22 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 Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Acadia	4,196,611	269,818	6.43%	15.38%	32.17%	0.706	897	4,678	0.7257	0.5123	0.7467
Allen	395,893	146,019	36.88%	16.63%	34.78%	1.096	603	657	0.4879	0.5347	0.7793
Ascension	1,791,051	45,342	2.53%	14.06%	29.41%	0.615	766	2,338	0.6197	0.3811	0.5555
Assumption	2,392,173	21,917	0.92%	0.00%	0.00%	0.101	1,176	2,034	0.9514	0.0961	0.1401
Avoyelles	306,496	4,835	1.58%	15.54%	32.51%	0.656	577	531	0.4668	0.3062	0.4463
Beauregard	220,071	3,455	1.57%	0.00%	0.00%	0.109	505	436	0.4086	0.0445	0.0649
Bienville	112,336	35,863	31.92%	15.01%	31.40%	0.983	517	217	0.4183	0.4112	0.5993
Bossier	93,143	-	0.00%	13.18%	27.55%	0.555	518	180	0.4191	0.2326	0.3390
Caddo	832,960	148,138	17.78%	14.63%	30.60%	0.808	605	1,377	0.4895	0.3955	0.5764
Calcasieu	11,244,241	526,867	4.69%	15.92%	33.30%	0.705	795	14,144	0.6432	0.4535	0.6610
Caldwell	44,543	55,969	125.65%	11.65%	24.37%	1.931	505	88	0.4086	0.7890	1.1500
Cameron	1,222,297	118,071	9.66%	8.80%	18.42%	0.511	1,551	788	1.2548	0.6412	0.9346
Catahoula	244,236	41,171	16.86%	14.74%	30.82%	0.802	563	434	0.4555	0.3653	0.5324
Claiborne	77,033	18,566	24.10%	14.23%	29.76%	0.866	398	194	0.3220	0.2789	0.4065
Concordia	297,627	87,375	29.36%	13.18%	27.57%	0.889	466	639	0.3770	0.3352	0.4886
DeSoto	69,564	28,861	41.49%	15.13%	31.64%	1.096	389	179	0.3147	0.3449	0.5027
East Baton Rouge	7,037,286	744,496	10.58%	15.33%	32.05%	0.751	680	10,349	0.5501	0.4131	0.6021
East Carroll	153,575	42,803	27.87%	13.56%	28.35%	0.885	503	305	0.4069	0.3601	0.5249
East Feliciana	130,359	6,423	4.93%	14.57%	30.47%	0.660	532	245	0.4304	0.2841	0.4141
Evangeliste	430,933	34,464	8.00%	13.57%	28.39%	0.660	676	637	0.5469	0.3610	0.5262
Franklin	141,861	14,670	10.34%	12.19%	25.50%	0.638	463	306	0.3746	0.2390	0.3483
Grant	158,510	1,365	0.86%	15.41%	32.24%	0.643	505	314	0.4086	0.2627	0.3829
Iberia	8,871,136	293,241	3.31%	15.73%	32.90%	0.682	1,081	8,206	0.8746	0.5965	0.8694
Iberville	780,194	20,383	2.61%	14.45%	30.24%	0.630	822	949	0.6650	0.4190	0.6107
Jackson	78,098	14,294	18.30%	12.89%	26.97%	0.753	440	177	0.3560	0.2681	0.3908
Jefferson	69,235,945	1,569,316	2.27%	16.05%	33.58%	0.682	1,347	51,400	1.0898	0.7432	1.0832
Jefferson Davis	1,608,145	32,585	2.03%	14.15%	29.60%	0.612	929	1,731	0.7516	0.4600	0.6705
Lafayette	11,248,272	485,454	4.32%	15.68%	32.79%	0.692	902	12,470	0.7298	0.5050	0.7360
Lafourche	10,300,329	91,073	0.88%	14.40%	30.12%	0.608	1,293	7,966	1.0461	0.6360	0.9270
La Salle	168,821	14,624	8.66%	13.01%	27.21%	0.647	461	366	0.3730	0.2413	0.3517
Lincoln	280,366	49,285	17.58%	12.87%	26.91%	0.744	503	557	0.4069	0.3027	0.4412
Livingston	992,336	46,056	4.64%	14.21%	29.71%	0.644	611	1,624	0.4943	0.3183	0.4639
Madison	364,356	88,455	24.28%	13.10%	27.39%	0.828	485	751	0.3924	0.3249	0.4735
Morehouse	227,851	43,261	18.99%	13.39%	28.01%	0.778	386	590	0.3123	0.2430	0.3542
Natchitoches	432,200	47,084	10.89%	13.74%	28.73%	0.699	567	762	0.4587	0.3206	0.4673
Orleans	130,209,345	2,403,890	1.85%	16.39%	34.28%	0.689	1,647	79,058	1.3325	0.9181	1.3381
Ouachita	712,992	47,702	6.69%	14.76%	30.87%	0.687	388	1,838	0.3139	0.2156	0.3142
Plaquemines	1,808,515	7,671	0.42%	15.56%	32.55%	0.644	1,576	1,148	1.2751	0.8212	1.1969
Pointe Coupee	599,309	78,800	13.15%	15.59%	32.61%	0.789	654	916	0.5291	0.4175	0.6085
Rapides	1,148,577	130,267	11.34%	13.07%	27.33%	0.680	551	2,085	0.4458	0.3031	0.4418
Red River	27,236	5,660	20.78%	15.92%	33.30%	0.888	511	53	0.4134	0.3671	0.5351
Richland	208,117	52,084	25.03%	11.23%	23.49%	0.771	452	460	0.3657	0.2820	0.4110
Sabine	173,884	23,247	13.37%	12.88%	26.94%	0.697	626	278	0.5065	0.3530	0.5145
Saint Bernard	10,357,265	395,306	3.82%	16.48%	34.47%	0.714	1,592	6,506	1.2880	0.9196	1.3403
Saint Charles	3,897,828	58,353	1.50%	15.79%	33.03%	0.664	1,215	3,208	0.9830	0.6527	0.9513
Saint Helena	168,516	15,130	8.98%	8.65%	18.10%	0.498	549	307	0.4442	0.2212	0.3224
Saint James	1,481,345	238,826	16.12%	15.61%	32.66%	0.824	1,053	1,407	0.8519	0.7020	1.0232
Saint John the Baptist	3,683,857	112,412	3.05%	16.25%	33.99%	0.698	1,019	3,615	0.8244	0.5754	0.8387
Saint Landry	1,992,785	129,498	6.50%	15.40%	32.20%	0.707	711	2,803	0.5752	0.4067	0.5928
Saint Martin	3,346,647	118,890	3.55%	26.77%	55.98%	1.073	904	3,702	0.7314	0.7848	1.1439
Saint Mary	11,052,990	205,421	1.86%	15.85%	33.15%	0.670	1,433	7,713	1.1594	0.7768	1.1322
Saint Tammany	15,536,920	418,227	2.69%	16.19%	33.86%	0.691	1,117	13,910	0.9037	0.6245	0.9102
Tangipahoa	1,650,561	29,274	1.77%	14.67%	30.68%	0.627	670	2,464	0.5421	0.3399	0.4954
Tensas	133,862	15,552	11.62%	12.15%	25.42%	0.651	465	288	0.3762	0.2449	0.3569
Terrebonne	11,299,498	125,663	1.11%	15.54%	32.51%	0.651	1,199	9,424	0.9700	0.6315	0.9204
Union	80,482	15,879	19.73%	14.60%	30.55%	0.830	491	164	0.3972	0.3297	0.4805
Vermilion	9,840,430	299,535	3.04%	15.96%	33.40%	0.688	1,218	8,079	0.9854	0.6780	0.9882
Vernon	117,170	667	0.57%	46.17%	96.56%	1.722	511	229	0.4134	0.7119	1.0376
Washington	1,039,777	237,184	22.81%	14.67%	30.68%	0.867	663	1,568	0.5364	0.4651	0.6779
Webster	100,074	1,190	1.19%	13.06%	27.31%	0.564	475	211	0.3843	0.2167	0.3158
West Baton Rouge	315,286	7,087	2.25%	13.79%	28.84%	0.602	741	425	0.5995	0.3609	0.5260
West Carroll	106,174	941	0.89%	17.07%	35.71%	0.702	449	236	0.3633	0.2550	0.3717
West Feliciana	80,108	20,959	26.16%	10.55%	22.07%	0.760	571	140	0.4620	0.3511	0.5117
Winn	119,124	7,246	6.08%	9.14%	19.11%	0.482	458	260	0.3705	0.1786	0.2603
	347,469,522	10,394,162	2.99%	15.94%	33.34%	0.691	1,236	281,118	1.0000	0.6861	1.0000

(2) - See Exhibit 9, Sheet 3A

(3) - See Exhibit 10, Sheet 3A

(4)=(3)/(2)

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

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

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

(8)-Current base rates from the rate pages

(9) =(2)/(8)

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

(11) =(10)*(7)

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

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

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

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

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

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

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

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

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

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

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

FAIR Plan EC Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2018-22 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Credibility Weighted Rate Change	(21) Final Indicated Rate Change
Acadia	562	0.7550	2,431	0.247	0.7530	0.0380	-0.0830	-4.82%	-5.15%
Allen	446	0.5986	292	0.085	0.5611	0.1500	-0.0830	5.45%	5.08%
Ascension	469	0.6294	842	0.145	0.6187	-0.0020	-0.0830	-8.48%	-8.80%
Assumption	136	0.1824	1,078	0.164	0.8087	-0.1500	-0.0830	-22.06%	-22.33%
Avoyelles	413	0.5546	301	0.087	0.5368	0.1500	-0.0830	5.45%	5.08%
Beauregard	136	0.1824	200	0.071	0.3473	-0.1500	-0.0830	-22.06%	-22.33%
Bienville	376	0.5045	91	0.048	0.4810	0.1500	-0.0830	5.45%	5.08%
Bossier	347	0.4656	57	0.038	0.4608	0.0990	-0.0830	0.78%	0.43%
Caddo	409	0.5497	594	0.122	0.5530	0.1300	-0.0830	3.62%	3.26%
Calcasieu	527	0.7077	6,200	0.394	0.6893	0.0720	-0.0830	-1.70%	-2.04%
Caldwell	318	0.4266	28	0.026	0.4457	0.0910	-0.0830	0.04%	-0.31%
Cameron	558	0.7492	316	0.089	1.0666	-0.1500	-0.0830	-22.06%	-22.33%
Catahoula	392	0.5267	246	0.078	0.5238	0.1500	-0.0830	5.45%	5.08%
Claiborne	311	0.4174	103	0.051	0.3703	0.1500	-0.0830	5.45%	5.08%
Concordia	326	0.4373	284	0.084	0.4336	0.1500	-0.0830	5.45%	5.08%
DeSoto	318	0.4266	60	0.039	0.3619	0.1500	-0.0830	5.45%	5.08%
East Baton Rouge	458	0.6149	4,296	0.328	0.6107	0.1100	-0.0830	1.79%	1.43%
East Carroll	347	0.4654	159	0.063	0.4679	0.1500	-0.0830	5.45%	5.08%
East Feliciana	375	0.5041	111	0.053	0.4950	0.1500	-0.0830	5.45%	5.08%
Evangeline	420	0.5632	363	0.095	0.5597	0.0230	-0.0830	-6.19%	-6.52%
Franklin	310	0.4167	129	0.057	0.4128	0.1020	-0.0830	1.05%	0.70%
Grant	376	0.5054	174	0.066	0.4699	0.1500	-0.0830	5.45%	5.08%
Iberia	662	0.8881	4,301	0.328	0.8820	0.0080	-0.0830	-7.57%	-7.89%
Iberville	503	0.6755	465	0.108	0.6685	0.0050	-0.0830	-7.84%	-8.16%
Jackson	311	0.4178	82	0.045	0.4094	0.1500	-0.0830	5.45%	5.08%
Jefferson	804	1.0799	19,404	0.696	1.0822	-0.0070	-0.0830	-8.94%	-9.26%
Jefferson Davis	542	0.7280	878	0.148	0.7195	-0.0430	-0.0830	-12.24%	-12.55%
Lafayette	573	0.7693	6,006	0.387	0.7564	0.0360	-0.0830	-5.00%	-5.33%
LaFourche	712	0.9552	4,544	0.337	0.9457	-0.0960	-0.0830	-17.10%	-17.39%
La Salle	321	0.4313	160	0.063	0.4263	0.1430	-0.0830	4.81%	4.44%
Lincoln	336	0.4510	-	0.000	0.4510	0.1080	-0.0830	1.60%	1.24%
Livingston	404	0.5426	812	0.142	0.5314	0.0750	-0.0830	-1.42%	-1.77%
Madison	332	0.4460	314	0.089	0.4484	0.1430	-0.0830	4.81%	4.44%
Morehouse	296	0.3969	227	0.075	0.3591	0.1500	-0.0830	5.45%	5.08%
Natchitoches	377	0.5057	401	0.100	0.5019	0.0940	-0.0830	0.32%	-0.03%
Orleans	970	1.3027	27,687	0.832	1.3322	0.0000	-0.0830	-8.30%	-8.62%
Ouachita	313	0.4201	933	0.153	0.3610	0.1500	-0.0830	5.45%	5.08%
Plaquemines	894	1.2003	400	0.100	1.2000	-0.0590	-0.0830	-13.71%	-14.01%
Pointe Coupee	451	0.6056	399	0.100	0.6059	0.1450	-0.0830	5.00%	4.63%
Rapides	358	0.4812	1,043	0.161	0.4748	0.0650	-0.0830	-2.34%	-2.68%
Red River	387	0.5200	26	0.025	0.4754	0.1500	-0.0830	5.45%	5.08%
Richland	293	0.3931	195	0.070	0.3943	0.0780	-0.0830	-1.15%	-1.50%
Sabine	385	0.5170	148	0.061	0.5168	0.0200	-0.0830	-6.47%	-6.80%
Saint Bernard	947	1.2713	2,918	0.270	1.2899	0.0010	-0.0830	-8.21%	-8.53%
Saint Charles	729	0.9787	1,245	0.176	0.9739	-0.0090	-0.0830	-9.13%	-9.45%
Saint Helena	283	0.3795	107	0.052	0.3776	-0.1500	-0.0830	-22.06%	-22.33%
Saint James	644	0.8647	626	0.125	0.8845	0.0380	-0.0830	-4.82%	-5.15%
Saint John the Baptist	648	0.8697	1,392	0.187	0.8639	0.0480	-0.0830	-3.90%	-4.24%
Saint Landry	474	0.6367	1,436	0.189	0.6284	0.0920	-0.0830	0.14%	-0.21%
Saint Martin	884	1.1866	2,162	0.232	0.8411	0.1500	-0.0830	5.45%	5.08%
Saint Mary	838	1.1250	4,854	0.348	1.1275	-0.0280	-0.0830	-10.87%	-11.18%
Saint Tammany	695	0.9329	4,691	0.342	0.9251	0.0240	-0.0830	-6.10%	-6.43%
Tangipahoa	440	0.5903	909	0.151	0.5760	0.0630	-0.0830	-2.52%	-2.86%
Tensas	311	0.4169	141	0.059	0.4133	0.0990	-0.0830	0.78%	0.43%
Terrebonne	712	0.9558	5,523	0.372	0.9426	-0.0280	-0.0830	-10.87%	-11.18%
Union	358	0.4800	89	0.047	0.4568	0.1500	-0.0830	5.45%	5.08%
Vermilion	737	0.9895	4,775	0.346	0.9891	0.0040	-0.0830	-7.93%	-8.25%
Vernon	865	1.1615	106	0.051	0.4754	0.1500	-0.0830	5.45%	5.08%
Washington	437	0.5860	753	0.137	0.5986	0.1160	-0.0830	2.34%	1.98%
Webster	328	0.4398	118	0.054	0.4331	0.1270	-0.0830	3.35%	2.99%
West Baton Rouge	452	0.6065	159	0.063	0.6014	0.0030	-0.0830	-8.02%	-8.34%
West Carroll	373	0.5005	58	0.038	0.4178	0.1500	-0.0830	5.45%	5.08%
West Feliciana	322	0.4324	70	0.042	0.4357	-0.0570	-0.0830	-13.53%	-13.83%
Winn	265	0.3561	122	0.055	0.3508	-0.0530	-0.0830	-13.16%	-13.46%
	745	1.0000	119,029	1.000	1.0055		-0.0830	-8.00%	-8.33%
							(OFB)		0.997

Coastal Plan EC Parish Indications

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

0.00% (L)
8.00% (M)
12.15% (N)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	2018-22 Trended On-Level Earned Premium	2018-22 Trended Ultimate Incurred Losses and ALAE				Indicated Rate Change Before Cred.				Current Base Rate	Current Territory Relativity	Indicated Territory Relativity Before Credibility	Normalized Indicated Territory Relativity Before Credibility
Cameron Parish	1,164,041	3	0.00%	13.14%	30.77%	0.591	2,513	463	0.7513	0.4440	0.6932
Iberia Parish	-	-	0.00%	12.01%	33.05%	0.604	1,273	-	0.3806	0.2299	0.3589
Jefferson Parish	21,759,207	33,537	0.15%	14.28%	33.47%	0.636	5,510	3,949	1.6474	1.0477	1.6358
Lafourche Parish	9,802,559	62,184	0.63%	13.24%	31.05%	0.602	2,491	3,935	0.7448	0.4484	0.7001
Orleans Parish	1,660,257	6	0.00%	14.14%	33.13%	0.629	2,743	605	0.8201	0.5158	0.8053
Plaquemines Parish	1,989,354	6,708	0.34%	13.26%	31.09%	0.600	3,543	561	1.0593	0.6356	0.9923
Saint Bernard Parish	1,726,827	-	0.00%	13.76%	32.26%	0.615	2,879	600	0.8608	0.5294	0.8265
Saint Mary Parish	3,177,539	12,610	0.40%	19.52%	45.73%	0.838	2,597	1,224	0.7765	0.6507	1.0159
Terrebonne Parish	10,957,662	178,010	1.62%	14.01%	32.83%	0.643	2,715	4,036	0.8117	0.5219	0.8148
Vermilion Parish	757,428	4,925	0.65%	14.90%	35.02%	0.667	1,608	471	0.4808	0.3207	0.5007
	52,994,874	297,983	0.56%	14.27%	33.45%	0.642	3,345	15,845	1.0000	0.6405	0.9999

(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)	(14)		(15)	(16)	(17)		(18)	(19)	(20)	(21)
	(13)	Recipient			Capped	Indicated					State	Indicated	Final
Recipient	Of	Of Credibility	2018-22	Credibility	Weighted	Territory	Change	Rate Need	Territory	Indicated
Complement	Of	Territory	Earned	Territory	Territory	Relativity			Rate	Rate
of Credibility	Complement	Relativity	House	Relativity	Relativity	Change			Change	Change
Cameron Parish	1,390	0.7383	232	0.076	0.7349	-0.0220	-0.0130	-0.0130	-3.47%	-2.31%
Iberia Parish	860	0.4569	-	0.000	0.4377	0.1500	-0.0130	13.51%	14.87%	
Jefferson Parish	2,917	1.5498	3,382	0.291	1.5748	-0.0440	-0.0130	-5.64%	-4.51%	
Lafourche Parish	1,390	0.7382	3,194	0.283	0.7274	-0.0230	-0.0130	-3.57%	-2.41%	
Orleans Parish	1,583	0.8409	252	0.079	0.8381	0.0220	-0.0130	0.87%	2.08%	
Plaquemines Parish	1,858	0.9869	446	0.106	0.9875	-0.0680	-0.0130	-8.01%	-6.91%	
Saint Bernard Parish	1,611	0.8560	231	0.076	0.8538	-0.0080	-0.0130	-2.09%	-0.92%	
Saint Mary Parish	1,981	1.0523	492	0.111	0.8930	0.1500	-0.0130	13.51%	14.87%	
Terrebonne Parish	1,558	0.8277	2,886	0.269	0.8242	0.0150	-0.0130	0.18%	1.38%	
Vermilion Parish	1,089	0.5786	242	0.078	0.5529	0.1500	-0.0130	13.51%	14.87%	
	1,882	1.0000	11,358	0.533	0.9893		-0.0130	-2.5%	-1.4%	
								(OFB)	1.012	

FAIR Plan Renters Parish Indications

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

0.00% (L)
8.00% (M)
12.15% (N)

(1)	(2) 2018-22 Trended On-Level Earned Premium	(3) 2018-22 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%	12.85%	27.13%	0.546	343	-	0.7943	0.4337	0.6297
Allen	2,579	-	0.00%	0.00%	0.00%	0.091	175	15	0.4053	0.0369	0.0536
Ascension	1,437	-	0.00%	7.68%	16.04%	0.361	199	7	0.4608	0.1663	0.2415
Assumption	7,583	-	0.00%	0.00%	0.00%	0.091	329	23	0.7619	0.0693	0.1006
Avoyelles	627	-	0.00%	4.61%	9.91%	0.256	139	5	0.3219	0.0824	0.1196
Beauregard	-	-	0.00%	4.73%	13.36%	0.297	239	-	0.5535	0.1644	0.2387
Bienville	-	-	0.00%	6.44%	13.07%	0.313	129	-	0.2987	0.0935	0.1358
Bossier	75	-	0.00%	2.76%	5.80%	0.189	178	0	0.4122	0.0779	0.1131
Caddo	4,207	317	7.54%	2.76%	5.80%	0.274	190	22	0.4400	0.1206	0.1751
Calcasieu	4,812	-	0.00%	8.61%	18.00%	0.394	200	24	0.4631	0.1825	0.2650
Caldwell	-	-	0.00%	9.91%	20.34%	0.435	129	-	0.2987	0.1299	0.1886
Cameron	763	-	0.00%	21.41%	44.71%	0.844	162	5	0.3751	0.3166	0.4597
Catahoula	-	-	0.00%	9.91%	20.34%	0.435	129	-	0.2987	0.1299	0.1886
Claiborne	-	-	0.00%	6.51%	13.07%	0.314	129	-	0.2987	0.0938	0.1362
Concordia	1,546	-	0.00%	4.55%	9.51%	0.251	129	12	0.2987	0.0750	0.1089
DeSoto	-	-	0.00%	5.18%	13.07%	0.299	197	-	0.4562	0.1364	0.1981
East Baton Rouge	64,496	-	0.00%	12.93%	26.97%	0.545	211	306	0.4886	0.2663	0.3867
East Carroll	-	-	0.00%	9.90%	20.34%	0.435	129	-	0.2987	0.1299	0.1886
East Feliciana	-	-	0.00%	6.36%	13.36%	0.316	218	-	0.5048	0.1595	0.2316
Evangeline	368	-	0.00%	6.36%	13.36%	0.316	218	2	0.5048	0.1595	0.2316
Franklin	-	-	0.00%	9.00%	20.34%	0.425	142	-	0.3288	0.1397	0.2028
Grant	-	-	0.00%	9.91%	20.34%	0.435	129	-	0.2987	0.1299	0.1886
Iberia	17,442	-	0.00%	3.95%	8.23%	0.230	506	34	1.1718	0.2695	0.3913
Iberville	1,127	-	0.00%	4.77%	9.92%	0.258	201	6	0.4655	0.1201	0.1744
Jackson	-	-	0.00%	9.90%	20.34%	0.435	129	-	0.2987	0.1299	0.1886
Jefferson	758,856	225,793	29.75%	14.65%	30.54%	0.944	447	1,698	1.0351	0.9771	1.4188
Jefferson Davis	2,925	-	0.00%	12.79%	26.51%	0.538	310	9	0.7179	0.3862	0.5608
Lafayette	42,478	-	0.00%	11.15%	23.25%	0.483	284	150	0.6577	0.3177	0.4613
Lafourche	15,373	-	0.00%	4.00%	8.34%	0.232	478	32	1.1069	0.2568	0.3729
La Salle	-	-	0.00%	9.91%	20.34%	0.435	129	-	0.2987	0.1299	0.1886
Lincoln	125	-	0.00%	12.31%	20.34%	0.463	142	1	0.3288	0.1522	0.2210
Livingston	486	-	0.00%	0.00%	0.00%	0.091	265	2	0.6137	0.0558	0.0810
Madison	-	-	0.00%	9.91%	20.34%	0.435	129	-	0.2987	0.1299	0.1886
Morehouse	-	-	0.00%	8.53%	20.34%	0.420	176	-	0.4076	0.1712	0.2486
Natchitoches	-	-	0.00%	11.63%	24.24%	0.499	170	-	0.3937	0.1965	0.2853
Orleans	1,555,173	48,088	3.09%	13.62%	28.41%	0.605	489	3,180	1.1324	0.6851	0.9948
Ouachita	197	-	0.00%	12.09%	20.34%	0.460	141	1	0.3265	0.1502	0.2181
Plaquemines	24,646	19,605	79.55%	7.03%	14.66%	1.243	566	44	1.3107	1.6292	2.3656
Pointe Coupee	-	-	0.00%	6.33%	13.36%	0.315	261	-	0.6044	0.1904	0.2765
Rapides	2,684	-	0.00%	3.17%	6.63%	0.203	142	19	0.3288	0.0667	0.0968
Red River	-	-	0.00%	6.45%	13.07%	0.313	129	-	0.2987	0.0935	0.1358
Richland	-	-	0.00%	9.40%	20.34%	0.430	136	-	0.3149	0.1354	0.1966
Sabine	-	-	0.00%	9.91%	20.34%	0.435	129	-	0.2987	0.1299	0.1886
Saint Bernard	35,624	-	0.00%	7.41%	15.46%	0.351	466	76	1.0791	0.3788	0.5500
Saint Charles	26,261	-	0.00%	15.39%	32.10%	0.632	325	81	0.7526	0.4756	0.6906
Saint Helena	-	-	0.00%	4.04%	13.36%	0.289	202	-	0.4678	0.1352	0.1963
Saint James	2,060	1,761	85.49%	14.12%	29.20%	1.557	164	13	0.3798	0.5913	0.8586
Saint John the Baptist	18,716	-	0.00%	7.20%	15.02%	0.344	429	44	0.9935	0.3418	0.4963
Saint Landry	1,676	-	0.00%	6.61%	13.89%	0.324	208	8	0.4817	0.1561	0.2267
Saint Martin	3,745	1	0.03%	11.96%	24.93%	0.511	296	13	0.6855	0.3503	0.5086
Saint Mary	16,770	-	0.00%	8.26%	17.21%	0.381	483	35	1.1185	0.4261	0.6187
Saint Tammany	281,357	35,147	12.49%	14.71%	30.66%	0.750	338	832	0.7827	0.5870	0.8523
Tangipahoa	6,841	-	0.00%	7.27%	15.15%	0.346	262	26	0.6067	0.2099	0.3048
Tensas	122	-	0.00%	9.91%	20.34%	0.435	129	1	0.2987	0.1299	0.1886
Terrebonne	51,159	-	0.00%	7.82%	16.31%	0.366	447	114	1.0351	0.3788	0.5500
Union	-	-	0.00%	9.90%	20.34%	0.435	129	-	0.2987	0.1299	0.1886
Vermilion	7,508	-	0.00%	3.42%	7.15%	0.211	496	15	1.1486	0.2424	0.3520
Vernon	-	-	0.00%	8.85%	20.34%	0.423	181	-	0.4191	0.1773	0.2574
Washington	660	-	0.00%	7.38%	13.36%	0.327	190	3	0.4400	0.1439	0.2089
Webster	-	-	0.00%	6.65%	13.07%	0.316	147	-	0.3404	0.1076	0.1562
West Baton Rouge	-	-	0.00%	6.09%	13.36%	0.312	235	-	0.5442	0.1698	0.2466
West Carroll	-	-	0.00%	9.83%	20.34%	0.434	131	-	0.3034	0.1317	0.1912
West Feliciana	1,324	-	0.00%	3.53%	7.33%	0.215	218	6	0.5048	0.1085	0.1575
Winn	-	-	0.00%	9.91%	20.34%	0.435	129	-	0.2987	0.1299	0.1886
	2,963,828	330,712	11.16%	13.40%	27.94%	0.684	432	6,863	1.0000	0.6887	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 LCPI monthly in-force policies

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

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

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

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

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

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

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

FAIR Plan Renters Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2018-22 Earned House Years	(16) Credibility	(17)	(18)	(19)	(20)	(21)
					Capped Credibility Territory Relativity	Indicated Territory Change	State Indicated Rate Need	Credibility Weighted Rate Change	Final Indicated Rate Change
Acadia	220	0.8416	-	0.000	0.8416	0.0600	-0.2320	-18.59%	-19.40%
Allen	83	0.3167	5	0.011	0.3445	-0.1500	-0.2320	-34.72%	-35.37%
Ascension	130	0.4974	8	0.014	0.4937	0.0710	-0.2320	-17.75%	-18.57%
Assumption	83	0.3167	14	0.019	0.6476	-0.1500	-0.2320	-34.72%	-35.37%
Avoyelles	103	0.3940	5	0.011	0.3702	0.1500	-0.2320	-11.68%	-12.56%
Beauregard	126	0.4822	-	0.000	0.4822	-0.1290	-0.2320	-33.11%	-33.78%
Bienville	108	0.4130	-	0.000	0.3435	0.1500	-0.2320	-11.68%	-12.56%
Bossier	98	0.3750	0	0.003	0.3743	-0.0920	-0.2320	-30.27%	-30.97%
Caddo	99	0.3790	13	0.018	0.3754	-0.1470	-0.2320	-34.49%	-35.15%
Calcasieu	136	0.5204	14	0.019	0.5156	0.1130	-0.2320	-14.52%	-15.37%
Caldwell	122	0.4661	-	0.000	0.3435	0.1500	-0.2320	-11.68%	-12.56%
Cameron	190	0.7267	2	0.006	0.4314	0.1500	-0.2320	-11.68%	-12.56%
Catahoula	122	0.4661	-	0.000	0.3435	0.1500	-0.2320	-11.68%	-12.56%
Claiborne	108	0.4134	-	0.000	0.3435	0.1500	-0.2320	-11.68%	-12.56%
Concordia	101	0.3861	5	0.011	0.3435	0.1500	-0.2320	-11.68%	-12.56%
DeSoto	119	0.4543	-	0.000	0.4543	-0.0040	-0.2320	-23.51%	-24.27%
East Baton Rouge	167	0.6390	120	0.055	0.5619	0.1500	-0.2320	-11.68%	-12.56%
East Carroll	122	0.4660	-	0.000	0.3435	0.1500	-0.2320	-11.68%	-12.56%
East Feliciana	126	0.4813	-	0.000	0.4813	-0.0470	-0.2320	-26.81%	-27.54%
Evangeline	126	0.4813	2	0.008	0.4794	-0.0500	-0.2320	-27.04%	-27.77%
Franklin	124	0.4762	-	0.000	0.3781	0.1500	-0.2320	-11.68%	-12.56%
Grant	122	0.4661	-	0.000	0.3435	0.1500	-0.2320	-11.68%	-12.56%
Iberia	144	0.5526	24	0.025	0.9960	-0.1500	-0.2320	-34.72%	-35.37%
Iberville	112	0.4297	2	0.008	0.4278	-0.0810	-0.2320	-29.42%	-30.13%
Jackson	122	0.4660	-	0.000	0.3435	0.1500	-0.2320	-11.68%	-12.56%
Jefferson	285	1.0899	626	0.125	1.1310	0.0930	-0.2320	-16.06%	-16.90%
Jefferson Davis	205	0.7831	5	0.012	0.7805	0.0870	-0.2320	-16.52%	-17.35%
Lafayette	180	0.6907	65	0.040	0.6815	0.0360	-0.2320	-20.44%	-21.24%
LaFourche	142	0.5425	22	0.023	0.9409	-0.1500	-0.2320	-34.72%	-35.37%
La Salle	122	0.4661	-	0.000	0.3435	0.1500	-0.2320	-11.68%	-12.56%
Lincoln	129	0.4942	-	0.000	0.3781	0.1500	-0.2320	-11.68%	-12.56%
Livingston	83	0.3167	3	0.009	0.5216	-0.1500	-0.2320	-34.72%	-35.37%
Madison	122	0.4661	-	0.000	0.3435	0.1500	-0.2320	-11.68%	-12.56%
Morehouse	134	0.5112	-	0.000	0.4687	0.1500	-0.2320	-11.68%	-12.56%
Natchitoches	144	0.5501	-	0.000	0.4528	0.1500	-0.2320	-11.68%	-12.56%
Orleans	288	1.1034	890	0.149	1.0872	-0.0400	-0.2320	-26.27%	-27.01%
Ouachita	128	0.4917	1	0.004	0.3755	0.1500	-0.2320	-11.68%	-12.56%
Plaquemines	205	0.7866	18	0.021	1.1141	-0.1500	-0.2320	-34.72%	-35.37%
Pointe Coupee	134	0.5134	-	0.000	0.5137	-0.1500	-0.2320	-34.72%	-35.37%
Rapides	97	0.3700	7	0.013	0.3664	0.1140	-0.2320	-14.44%	-15.30%
Red River	108	0.4131	-	0.000	0.3435	0.1500	-0.2320	-11.68%	-12.56%
Richland	123	0.4715	-	0.000	0.3621	0.1500	-0.2320	-11.68%	-12.56%
Sabine	122	0.4661	-	0.000	0.3435	0.1500	-0.2320	-11.68%	-12.56%
Saint Bernard	189	0.7247	40	0.031	0.9172	-0.1500	-0.2320	-34.72%	-35.37%
Saint Charles	237	0.9075	21	0.023	0.8655	0.1500	-0.2320	-11.68%	-12.56%
Saint Helena	118	0.4512	-	0.000	0.4512	-0.0350	-0.2320	-25.89%	-26.63%
Saint James	154	0.5887	7	0.014	0.4368	0.1500	-0.2320	-11.68%	-12.56%
Saint John the Baptist	178	0.6816	14	0.019	0.8445	-0.1500	-0.2320	-34.72%	-35.37%
Saint Landry	125	0.4799	6	0.013	0.4767	-0.0100	-0.2320	-23.97%	-24.73%
Saint Martin	192	0.7347	7	0.013	0.7318	0.0680	-0.2320	-17.98%	-18.80%
Saint Mary	206	0.7876	14	0.019	0.9507	-0.1500	-0.2320	-34.72%	-35.37%
Saint Tammany	236	0.9037	230	0.076	0.8998	0.1500	-0.2320	-11.68%	-12.56%
Tangipahoa	141	0.5416	20	0.023	0.5363	-0.1160	-0.2320	-32.11%	-32.79%
Tensas	122	0.4661	1	0.004	0.3435	0.1500	-0.2320	-11.68%	-12.56%
Terrebonne	191	0.7296	82	0.045	0.8798	-0.1500	-0.2320	-34.72%	-35.37%
Union	122	0.4660	-	0.000	0.3435	0.1500	-0.2320	-11.68%	-12.56%
Vermilion	135	0.5174	4	0.010	0.9763	-0.1500	-0.2320	-34.72%	-35.37%
Vernon	136	0.5189	-	0.000	0.4820	0.1500	-0.2320	-11.68%	-12.56%
Washington	122	0.4675	1	0.004	0.4665	0.0600	-0.2320	-18.59%	-19.40%
Webster	112	0.4277	-	0.000	0.3915	0.1500	-0.2320	-11.68%	-12.56%
West Baton Rouge	128	0.4917	-	0.000	0.4917	-0.0960	-0.2320	-30.57%	-31.26%
West Carroll	122	0.4680	-	0.000	0.3489	0.1500	-0.2320	-11.68%	-12.56%
West Feliciana	106	0.4073	2	0.007	0.4291	-0.1500	-0.2320	-34.72%	-35.37%
Winn	122	0.4661	-	0.000	0.3435	0.1500	-0.2320	-11.68%	-12.56%
	261	1.0000	2,299	0.240	1.0123		-0.2320	-22.75%	-23.53%
							(OFB)		0.990

Coastal Plan Renters Parish Indications

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

0.00% (L)
8.00% (M)
12.15% (N)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	2018-22	2018-22				Indicated				Indicated	Normalized
	Trended	Trended	Non-Hurricane	Hurricane	Net	Rate	Current	Implicit	Current	Territory	Territory
	On-Level	Ultimate	Loss & ALAE	Loss & ALAE	Cost of	Change	Base	Exposures	Territory	Relativity	Relativity
	Earned	Incurred Losses	Ratio	Ratio	Reinsurance	Before	Rate		Relativity	Before	Before
	Premium	and ALAE				Cred.				Credibility	Credibility
Cameron Parish	-	-	0.00%	11.44%	26.26%	0.520	324	-	0.7180	0.3734	0.6555
Iberia Parish	-	-	0.00%	11.52%	26.26%	0.521	334	-	0.7402	0.3856	0.6770
Jefferson Parish	12,686	-	0.00%	2.98%	6.87%	0.203	724	18	1.6044	0.3257	0.5718
Lafourche Parish	8,725	-	0.00%	15.57%	36.03%	0.678	269	32	0.5961	0.4042	0.7096
Orleans Parish	75,353	5,587	7.41%	12.87%	29.74%	0.660	430	175	0.9529	0.6289	1.1041
Plaquemines Parish	8,792	-	0.00%	5.91%	13.66%	0.314	584	15	1.2942	0.4064	0.7135
Saint Bernard Parish	4,573	-	0.00%	33.93%	78.46%	1.370	360	13	0.7978	1.0930	1.9189
Saint Mary Parish	-	-	0.00%	11.45%	26.26%	0.520	322	-	0.7136	0.3711	0.6515
Terrebonne Parish	17,668	-	0.00%	5.91%	13.67%	0.314	584	30	1.2942	0.4064	0.7135
Vermilion Parish	-	-	0.00%	11.54%	26.26%	0.521	335	-	0.7424	0.3868	0.6791
	127,797	5,587	4.37%	11.39%	26.31%	0.610	451	283	1.0000	0.5696	1.0000

(2) - See Exhibit 9, Sheet 4B

(3) - See Exhibit 10, Sheet 4B

(4)=(3)/(2)

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

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

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

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

(9) =(2)/(8)

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

(11) =(10)*(7)

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

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

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

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

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

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

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

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

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

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

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

Coastal Plan Renters Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory	(15) 2018-22 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	178	0.7877	-	0.000	0.7877	0.0970	-0.0650	2.57%	-1.53%
Iberia Parish	182	0.8056	-	0.000	0.8056	0.0880	-0.0650	1.73%	-2.34%
Jefferson Parish	127	0.5627	11	0.016	1.3637	-0.1500	-0.0650	-20.53%	-23.71%
Lafourche Parish	195	0.8614	16	0.020	0.6855	0.1500	-0.0650	7.53%	3.23%
Orleans Parish	239	1.0580	22	0.024	1.0591	0.1110	-0.0650	3.88%	-0.28%
Plaquemines Parish	170	0.7529	12	0.017	1.1001	-0.1500	-0.0650	-20.53%	-23.71%
Saint Bernard Parish	460	2.0378	6	0.012	0.9175	0.1500	-0.0650	7.53%	3.23%
Saint Mary Parish	177	0.7845	-	0.000	0.7845	0.0990	-0.0650	2.76%	-1.35%
Terrebonne Parish	170	0.7532	20	0.022	1.1001	-0.1500	-0.0650	-20.53%	-23.71%
Vermilion Parish	182	0.8075	-	0.000	0.8075	0.0880	-0.0650	1.73%	-2.34%
	226	1.0000	86	0.046	1.0354		-0.0650	-2.1%	-6.0%
							(OFB)		0.960

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

FAIR Plan Mobile Homeowner Parish Indications

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

0.00% (L)
8.00% (M)
12.15% (N)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	2018-22 Trended On-Level Earned Premium	2018-22 Trended Ultimate Incurred Losses and ALAE				Indicated Rate Change Before Cred.				Current Base Rate	Current Territory Relativity Credibility
Acadia	576,831	90,330	15.66%	23.24%	45.79%	1.055	995	580	0.8625	0.9099	1.3526
Allen	58,953	3,360	5.70%	11.14%	21.95%	0.533	900	66	0.7801	0.4158	0.6181
Ascension	508,139	19,873	3.91%	19.80%	39.01%	0.805	930	546	0.8062	0.6490	0.9648
Assumption	916,694	10,115	1.10%	0.00%	0.00%	0.104	1,992	460	1.7267	0.1796	0.2670
Avoyelles	34,937	1	0.00%	12.03%	23.71%	0.498	771	45	0.6683	0.3328	0.4947
Beauregard	144,480	97,602	67.55%	0.00%	0.00%	0.860	922	157	0.7992	0.6873	1.0217
Bienville	41,091	289	0.70%	9.54%	18.80%	0.422	749	55	0.6493	0.2740	0.4073
Bossier	35,361	3,117	8.81%	11.48%	22.61%	0.579	775	46	0.6718	0.3890	0.5783
Caddo	51,302	5,165	10.07%	12.03%	23.70%	0.612	828	62	0.7177	0.4392	0.6529
Calcasieu	2,260,749	203,761	9.01%	22.78%	44.89%	0.964	990	2,284	0.8582	0.8273	1.2298
Caldwell	23,146	296	1.28%	13.16%	25.93%	0.551	667	35	0.5782	0.3186	0.4736
Cameron	292,790	-	0.00%	7.85%	15.46%	0.356	1,835	160	1.5906	0.5663	0.8418
Catahoula	46,230	-	0.00%	16.44%	32.40%	0.647	744	62	0.6449	0.4173	0.6203
Claiborne	45,157	596	1.32%	8.10%	15.96%	0.380	761	59	0.6597	0.2507	0.3727
Concordia	31,328	-	0.00%	20.62%	40.63%	0.788	764	41	0.6623	0.5219	0.7758
DeSoto	15,934	-	0.00%	9.74%	19.19%	0.420	894	18	0.7749	0.3255	0.4839
East Baton Rouge	123,072	1	0.00%	18.16%	35.78%	0.705	857	144	0.7429	0.5237	0.7785
East Carroll	1,811	-	0.00%	19.92%	33.43%	0.698	631	3	0.5470	0.3818	0.5676
East Feliciana	10,679	-	0.00%	22.92%	45.18%	0.866	755	14	0.6545	0.5668	0.8426
Evangeline	243,105	25,338	10.42%	13.40%	26.41%	0.663	974	250	0.8443	0.5598	0.8322
Franklin	39,032	6,134	15.72%	9.80%	19.31%	0.601	776	50	0.6727	0.4043	0.6010
Grant	44,068	255	0.58%	8.78%	17.30%	0.395	840	52	0.7281	0.2876	0.4275
Iberia	1,250,500	20,873	1.67%	8.58%	16.91%	0.400	1,753	713	1.5196	0.6078	0.9035
Iberville	183,847	6,735	3.66%	19.71%	38.85%	0.799	925	199	0.8018	0.6406	0.9523
Jackson	17,052	-	0.00%	11.05%	21.80%	0.465	656	26	0.5686	0.2644	0.3930
Jefferson	197,669	4,537	2.30%	13.67%	26.94%	0.579	1,502	132	1.3020	0.7539	1.1207
Jefferson Davis	445,526	13,502	3.03%	17.99%	35.45%	0.734	994	448	0.8616	0.6324	0.9401
Lafayette	1,634,069	122,868	7.52%	17.77%	35.01%	0.777	874	1,870	0.7576	0.5887	0.8751
LaFourche	1,344,486	82,043	6.10%	9.21%	18.16%	0.472	1,761	763	1.5265	0.7205	1.0711
La Salle	22,176	851	3.84%	12.80%	25.21%	0.567	763	29	0.6614	0.3750	0.5575
Lincoln	9,951	-	0.00%	11.27%	22.24%	0.473	609	16	0.5279	0.2497	0.3712
Livingston	329,056	112,373	34.15%	19.85%	39.11%	1.151	897	367	0.7775	0.8949	1.3303
Madison	1,497	-	0.00%	17.26%	33.43%	0.668	725	2	0.6285	0.4198	0.6241
Morehouse	14,037	1	0.01%	4.72%	9.30%	0.251	893	16	0.7741	0.1943	0.2888
Natchitoches	89,212	87,952	98.59%	11.12%	21.92%	1.589	814	110	0.7056	1.1212	1.6667
Orleans	1,233	-	0.00%	19.72%	26.86%	0.621	1,108	1	0.9604	0.5964	0.8866
Ouachita	61,162	315	0.52%	12.47%	24.57%	0.519	602	102	0.5218	0.2708	0.4026
Plaquemines	364,432	1	0.00%	11.90%	23.45%	0.493	1,921	190	1.6652	0.8209	1.2203
Pointe Coupee	101,077	1,134	1.12%	16.16%	31.83%	0.650	1,146	88	0.9934	0.6599	0.9599
Rapides	76,123	6,314	8.29%	11.62%	22.91%	0.579	746	102	0.6467	0.3744	0.5566
Red River	12,280	-	0.00%	10.06%	19.81%	0.431	893	14	0.7741	0.3336	0.4959
Richland	13,650	16,726	122.53%	14.67%	28.87%	1.982	752	18	0.6519	1.2921	1.9208
Sabine	211,947	7,675	3.62%	15.31%	30.17%	0.650	799	265	0.6926	0.4502	0.6692
Saint Bernard	154,042	12,101	7.86%	12.61%	24.86%	0.607	1,609	96	1.3947	0.8466	1.2585
Saint Charles	281,125	18,874	6.71%	10.77%	21.23%	0.532	1,672	168	1.4493	0.7710	1.1461
Saint Helena	24,487	-	0.00%	11.11%	21.89%	0.467	880	28	0.7628	0.3562	0.5295
Saint James	246,025	-	0.00%	8.99%	17.72%	0.395	1,820	135	1.5776	0.6232	0.9264
Saint John the Baptist	115,415	11,668	10.11%	11.90%	23.45%	0.609	1,772	65	1.5360	0.9354	1.3905
Saint Landry	330,907	38,117	11.52%	20.99%	41.37%	0.932	901	367	0.7810	0.7279	1.0821
Saint Martin	1,079,901	54,310	5.03%	21.11%	41.59%	0.862	903	1,196	0.7827	0.6747	1.0030
Saint Mary	841,739	97,307	11.56%	11.56%	22.79%	0.614	1,799	468	1.5594	0.9575	1.4234
Saint Tammany	943,579	60,040	6.36%	23.08%	45.47%	0.944	728	1,296	0.6311	0.5958	0.8857
Tangipahoa	215,974	309	0.14%	19.83%	39.07%	0.763	900	240	0.7801	0.5952	0.8848
Tensas	2,743	11,260	410.50%	13.81%	27.17%	5.230	661	4	0.5730	2.9968	4.4549
Terrebonne	1,279,685	23,454	1.83%	12.10%	23.84%	0.521	1,502	852	1.3020	0.6783	1.0083
Union	29,989	-	0.00%	9.69%	19.10%	0.419	720	42	0.6241	0.2615	0.3887
Vermilion	2,185,255	118,755	5.43%	10.70%	21.08%	0.515	1,649	1,325	1.4294	0.7361	1.0942
Vernon	52,832	3,517	6.66%	71.29%	140.49%	2.578	853	62	0.7394	1.9062	2.8337
Washington	152,048	7,505	4.94%	18.72%	36.88%	0.780	900	169	0.7801	0.6085	0.9046
Webster	28,832	-	0.00%	11.77%	23.20%	0.489	723	40	0.6267	0.3065	0.4556
West Baton Rouge	29,046	-	0.00%	20.44%	40.29%	0.782	819	35	0.7099	0.5551	0.8252
West Carroll	9,766	328	3.36%	16.49%	32.53%	0.687	670	15	0.5808	0.3990	0.5931
West Feliciana	27,564	-	0.00%	11.91%	23.45%	0.494	831	33	0.7203	0.3558	0.5289
Winn	11,197	-	0.00%	5.46%	10.77%	0.276	753	15	0.6527	0.1801	0.2677
	19,968,022	1,407,678	7.05%	14.83%	29.22%	0.735	1,154	17,309	1.0000	0.6727	1.0000

(2) - See Exhibit 9, Sheet 5A

(3) - See Exhibit 10, Sheet 5A

(4)=(3)/(2)

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

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

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

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

(9) =(2)/(8)

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

(11) =(10)*(7)

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

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

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

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

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

(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

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

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

FAIR Plan Mobile Homeowner Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2018-22 Earned House Years	(16) Credibility	(17)	(18)	(19)	(20)	(21)
					Capped Credibility Territory Weighted Territory Relativity	Indicated Territory Change Relativity	State Indicated Rate Need	Credibility Weighted Rate Change	Final Indicated Rate Change
Acadia	860	1.2622	449	0.106	0.9919	0.1500	-0.2120	-9.38%	-7.66%
Allen	471	0.6915	63	0.040	0.6886	-0.1170	-0.2120	-30.42%	-29.10%
Ascension	721	1.0569	353	0.094	0.9271	0.1500	-0.2120	-9.38%	-7.66%
Assumption	174	0.2547	381	0.098	1.4677	-0.1500	-0.2120	-33.02%	-31.75%
Avoyelles	449	0.6589	43	0.033	0.6535	-0.0220	-0.2120	-22.93%	-21.47%
Beauregard	174	0.2547	99	0.050	0.6793	-0.1500	-0.2120	-33.02%	-31.75%
Bienville	386	0.5660	37	0.030	0.5612	-0.1360	-0.2120	-31.92%	-30.63%
Bossier	438	0.6422	28	0.027	0.6405	-0.0470	-0.2120	-24.90%	-23.47%
Caddo	469	0.6886	38	0.031	0.6875	-0.0420	-0.2120	-24.51%	-23.08%
Calcasieu	844	1.2374	1,472	0.192	0.9869	0.1500	-0.2120	-9.38%	-7.66%
Caldwell	434	0.6371	23	0.024	0.6331	0.0950	-0.2120	-13.71%	-12.07%
Cameron	601	0.8821	113	0.053	1.3520	-0.1500	-0.2120	-33.02%	-31.75%
Catahoula	537	0.7877	43	0.033	0.7416	0.1500	-0.2120	-9.38%	-7.66%
Claiborne	357	0.5232	44	0.033	0.5607	-0.1500	-0.2120	-33.02%	-31.75%
Concordia	642	0.9411	28	0.026	0.7616	0.1500	-0.2120	-9.38%	-7.66%
DeSoto	432	0.6340	8	0.014	0.6587	-0.1500	-0.2120	-33.02%	-31.75%
East Baton Rouge	636	0.9327	96	0.049	0.8543	0.1500	-0.2120	-9.38%	-7.66%
East Carroll	510	0.7485	2	0.008	0.6291	0.1500	-0.2120	-9.38%	-7.66%
East Feliciana	688	1.0089	8	0.014	0.7527	0.1500	-0.2120	-9.38%	-7.66%
Evangeline	561	0.8234	166	0.065	0.8240	-0.0240	-0.2120	-23.09%	-21.63%
Franklin	400	0.5860	35	0.030	0.5864	-0.1280	-0.2120	-31.29%	-29.98%
Grant	393	0.5760	47	0.034	0.6189	-0.1500	-0.2120	-33.02%	-31.75%
Iberia	620	0.9101	601	0.123	1.2917	-0.1500	-0.2120	-33.02%	-31.75%
Iberville	715	1.0492	115	0.054	0.9221	0.1500	-0.2120	-9.38%	-7.66%
Jackson	389	0.5708	18	0.021	0.5670	-0.0030	-0.2120	-21.44%	-19.95%
Jefferson	784	1.1494	110	0.052	1.1479	-0.1180	-0.2120	-30.50%	-29.18%
Jefferson Davis	705	1.0339	308	0.088	0.9908	0.1500	-0.2120	-9.38%	-7.66%
Lafayette	635	0.9313	1,383	0.186	0.8712	0.1500	-0.2120	-9.38%	-7.66%
LaFourche	656	0.9617	648	0.127	1.2975	-0.1500	-0.2120	-33.02%	-31.75%
La Salle	464	0.6801	21	0.023	0.6773	0.0240	-0.2120	-19.31%	-17.78%
Lincoln	378	0.5540	-	0.000	0.5540	0.0490	-0.2120	-17.34%	-15.77%
Livingston	702	1.0304	239	0.077	0.8941	0.1500	-0.2120	-9.38%	-7.66%
Madison	541	0.7937	1	0.006	0.7228	0.1500	-0.2120	-9.38%	-7.66%
Morehouse	299	0.4383	11	0.017	0.6580	-0.1500	-0.2120	-33.02%	-31.75%
Natchitoches	443	0.6492	91	0.048	0.6978	-0.0110	-0.2120	-22.07%	-20.59%
Orleans	690	1.0117	1	0.006	1.0110	0.0530	-0.2120	-17.02%	-15.44%
Ouachita	397	0.5818	70	0.042	0.5743	0.1010	-0.2120	-13.24%	-11.59%
Plaquemines	853	1.2508	144	0.060	1.4154	-0.1500	-0.2120	-33.02%	-31.75%
Pointe Coupee	724	1.0614	59	0.038	1.0575	0.0650	-0.2120	-16.08%	-14.49%
Rapides	431	0.6325	71	0.042	0.6293	-0.0270	-0.2120	-23.33%	-21.87%
Red River	440	0.6459	6	0.012	0.6580	-0.1500	-0.2120	-33.02%	-31.75%
Richland	501	0.7349	15	0.019	0.7497	0.1500	-0.2120	-9.38%	-7.66%
Sabine	537	0.7877	234	0.077	0.7786	0.1240	-0.2120	-11.43%	-9.75%
Saint Bernard	777	1.1390	64	0.040	1.1855	-0.1500	-0.2120	-33.02%	-31.75%
Saint Charles	709	1.0395	129	0.057	1.2319	-0.1500	-0.2120	-33.02%	-31.75%
Saint Helena	464	0.6806	23	0.024	0.6770	-0.1120	-0.2120	-30.03%	-28.70%
Saint James	660	0.9677	110	0.052	1.3410	-0.1500	-0.2120	-33.02%	-31.75%
Saint John the Baptist	800	1.1735	50	0.035	1.3056	-0.1500	-0.2120	-33.02%	-31.75%
Saint Landry	735	1.0788	278	0.083	0.8982	0.1500	-0.2120	-9.38%	-7.66%
Saint Martin	740	1.0852	930	0.152	0.9001	0.1500	-0.2120	-9.38%	-7.66%
Saint Mary	792	1.1611	445	0.106	1.3255	-0.1500	-0.2120	-33.02%	-31.75%
Saint Tammany	673	0.9867	859	0.147	0.7258	0.1500	-0.2120	-9.38%	-7.66%
Tangipahoa	704	1.0322	137	0.059	0.8971	0.1500	-0.2120	-9.38%	-7.66%
Tensas	444	0.6520	5	0.011	0.6590	0.1500	-0.2120	-9.38%	-7.66%
Terrebonne	713	1.0465	707	0.133	1.1067	-0.1500	-0.2120	-33.02%	-31.75%
Union	381	0.5587	30	0.027	0.5541	-0.1120	-0.2120	-30.03%	-28.70%
Vermilion	698	1.0234	999	0.158	1.2150	-0.1500	-0.2120	-33.02%	-31.75%
Vernon	1,980	2.9045	41	0.032	0.8503	0.1500	-0.2120	-9.38%	-7.66%
Washington	674	0.9887	142	0.060	0.8971	0.1500	-0.2120	-9.38%	-7.66%
Webster	426	0.6255	25	0.025	0.6212	-0.0090	-0.2120	-21.91%	-20.43%
West Baton Rouge	671	0.9843	29	0.027	0.8164	0.1500	-0.2120	-9.38%	-7.66%
West Carroll	502	0.7364	6	0.013	0.6679	0.1500	-0.2120	-9.38%	-7.66%
West Feliciana	467	0.6857	19	0.022	0.6823	-0.0530	-0.2120	-25.38%	-23.96%
Winn	296	0.4339	18	0.021	0.5548	-0.1500	-0.2120	-33.02%	-31.75%
	682	1.0000	12,769	0.565	0.9947		-0.2120	-22.69%	-21.22%
							(OFB)		1.019

Coastal Plan Mobile Homeowner Parish Indications

	Variable portion of ULAE as % of Hurricane Loss & ALAE				0.00% (L)							
	Fixed Expense Ratio				8.00% (M)							
	Variable Expenses				12.15% (N)							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
	2018-22	2018-22										
	Trended	Trended	Non-Hurricane	Hurricane	Net	Indicated	Current	Implicit	Current	Indicated	Normalized	
	On-Level	Ultimate	Loss & ALAE	Loss & ALAE	Cost of	Rate	Base	Exposures	Territory	Territory	Territory	
	Earned	Incurred Losses	Ratio	Ratio	Reinsurance	Change	Rate		Relativity	Relativity	Relativity	
	Premium	and ALAE				Before			Before	Before	Before	
						Cred.			Credibility	Credibility	Credibility	
Cameron Parish	778,784	663	0.09%	13.64%	31.71%	0.608	2,621	297	1.0069	0.6122	0.9002	
Iberia Parish	-	-	0.00%	11.54%	32.41%	0.591	1,516	-	0.5824	0.3442	0.5061	
Jefferson Parish	1,410,350	-	0.00%	16.40%	38.17%	0.712	3,672	384	1.4107	1.0044	1.4768	
Lafourche Parish	1,139,384	101,253	8.89%	9.88%	22.99%	0.566	2,402	474	0.9228	0.5223	0.7680	
Orleans Parish	3,858	-	0.00%	11.54%	32.41%	0.591	1,335	3	0.5129	0.3031	0.4457	
Plaquemines Parish	2,985,896	115,912	3.88%	14.50%	33.75%	0.684	2,695	1,108	1.0354	0.7082	1.0413	
Saint Bernard Parish	155,132	-	0.00%	27.73%	64.55%	1.141	1,417	109	0.5444	0.6212	0.9134	
Saint Mary Parish	85,960	-	0.00%	20.59%	47.83%	0.870	2,217	39	0.8517	0.7410	1.0895	
Terrebonne Parish	1,481,975	180,358	12.17%	12.29%	28.61%	0.695	2,398	618	0.9213	0.6403	0.9415	
Vermilion Parish	183,725	-	0.00%	18.36%	42.66%	0.786	1,444	127	0.5548	0.4361	0.6412	
	8,225,064	398,186	4.84%	14.10%	32.82%	0.687	2,603	3,160	1.0000	0.6801	0.9999	

- (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)	(14)		(15)		(16)		(17)		(18)	(19)	(20)	(21)
	Recipient Of Complement of Credibility	Recipient Of Complement of Credibility Territory Relativity	2018-22 Earned House Years	Credibility	Capped Credibility Weighted Territory Relativity	Indicated Territory Relativity Change	State Indicated Rate Need	Indicated Territory Rate Change	Final Indicated Rate Change			
Cameron Parish	1,523	0.9788	151	0.061	0.9740	-0.0330	-0.0030	-3.59%	-2.14%			
Iberia Parish	1,001	0.6431	-	0.000	0.6431	0.1040	-0.0030	10.07%	11.72%			
Jefferson Parish	2,338	1.5028	248	0.079	1.5008	0.0640	-0.0030	6.08%	7.67%			
Lafourche Parish	1,124	0.7223	440	0.105	0.7844	-0.1500	-0.0030	-15.26%	-13.99%			
Orleans Parish	921	0.5920	1	0.005	0.5898	0.1500	-0.0030	14.66%	16.38%			
Plaquemines Parish	1,635	1.0506	758	0.138	1.0493	0.0130	-0.0030	1.00%	2.52%			
Saint Bernard Parish	1,642	1.0553	73	0.043	0.6261	0.1500	-0.0030	14.66%	16.38%			
Saint Mary Parish	1,851	1.1898	24	0.025	0.9795	0.1500	-0.0030	14.66%	16.38%			
Terrebonne Parish	1,315	0.8453	487	0.110	0.8559	-0.0710	-0.0030	-7.38%	-5.99%			
Vermilion Parish	1,215	0.7812	101	0.050	0.6380	0.1500	-0.0030	14.66%	16.38%			
	1,556	1.0000	2,282	0.239	0.9870		-0.0030	-1.63%	-0.15%			
							(OFB)		1.015			

(1) Wind Only Territory Grouping	(2)		(3)	(4)	(5)
	2018-22 Trended On-Level Earned Premium	Latest Year EP Trended on Current Level	2018-22 Trended Ultimate Incurred Losses and ALAE	2018-22 Earned House Years	Final Rate Change
Acadia	\$7,197,201	\$1,837,386	\$95,947	2,194	-5.6%
Allen	\$9,739	\$6,931	\$0	4	-11.0%
Ascension	\$1,288,486	\$341,567	\$40,583	335	-11.0%
Assumption	\$2,541,315	\$769,834	\$21,006	776	-5.6%
Avoyelles	\$4,097	\$0	\$0	2	1.2%
Beauregard	\$27,760	\$12,382	\$0	22	-11.0%
Bienville	\$2,293	\$2,293	\$10,767	1	1.2%
Bossier	\$102,974	\$20,234	\$1,504	53	1.2%
Caddo	\$274,023	\$31,595	\$64,143	62	1.2%
Calcasieu	\$5,400,440	\$1,576,915	\$276,833	1,756	0.5%
Caldwell	\$0	\$0	\$0	0	1.2%
Cameron	\$1,422,875	\$781,951	\$5,189	219	-5.6%
Catahoula	\$1,741	\$1,424	\$0	1	1.2%
Claiborne	\$0	\$0	\$0	0	1.2%
Concordia	\$9,987	\$0	\$0	3	1.2%
DeSoto	\$81,976	\$14,368	\$6,059	38	1.2%
East Baton Rouge	\$2,798,879	\$511,621	\$163,354	1,055	-5.7%
East Carroll	\$0	\$0	\$0	0	1.2%
East Feliciana	\$27,267	\$10,834	\$0	17	-11.0%
Evangeline	\$21,067	\$12,947	\$0	12	-11.0%
Franklin	\$26,266	\$19,480	\$0	13	1.2%
Grant	\$13,058	\$3,441	\$0	6	1.2%
Iberia	\$7,139,056	\$2,717,868	\$180,348	2,473	-5.6%
Iberville	\$420,969	\$83,678	\$39,321	138	-11.0%
Jackson	\$31,414	\$30,011	\$1	14	1.2%
Jefferson	\$84,929,747	\$34,145,246	\$493,026	16,709	-15.7%
Jefferson Davis	\$1,774,240	\$454,692	\$54,223	406	-5.6%
Lafayette	\$7,930,693	\$1,981,271	\$357,012	3,024	0.5%
Lafourche	\$6,521,650	\$2,875,257	\$67,347	1,835	-15.7%
La Salle	\$3,956	\$3,336	\$0	5	1.2%
Lincoln	\$5,222	\$5,222	\$336	0	1.2%
Livingston	\$537,066	\$179,409	\$32,389	236	-11.0%
Madison	\$94,161	\$24,074	\$5,849	65	1.2%
Morehouse	\$360	\$360	\$0	0	1.2%
Natchitoches	\$778,166	\$227,748	\$73,394	441	1.2%
Orleans	\$61,888,551	\$22,910,514	\$558,270	9,898	-15.3%
Ouachita	\$32,158	\$6,939	\$0	10	1.2%
Plaquemines	\$2,590,028	\$1,011,960	\$38,080	639	-15.7%
Pointe Coupee	\$21,484	\$10,705	\$4,923	16	-11.0%
Rapides	\$22,028	\$6,417	\$0	8	1.2%

(1) Territory Grouping	(2) 2018-22 Trended On-Level Earned Premium		(3) 2018-22 Trended Ultimate Incurred Losses and ALAE	(4) 2018-22 Earned House Years	(5) Final Rate Change
	Latest Year EP Trended on Current Level				
Red River	\$0	\$0	\$0	0	1.2%
Richland	\$5,145	\$5,145	\$0	1	1.2%
Sabine	\$2,783	\$2,783	\$0	2	1.2%
Saint Bernard	\$7,600,267	\$2,752,871	\$90,636	1,932	-15.7%
Saint Charles	\$5,873,316	\$2,790,022	\$59,221	1,469	-15.7%
Saint Helena	\$14,995	\$12,539	\$0	8	-11.0%
Saint James	\$1,537,742	\$444,777	\$201,510	473	-5.6%
Saint John the Baptist	\$2,948,770	\$1,250,873	\$14,870	723	-15.7%
Saint Landry	\$450,495	\$203,710	\$41,787	184	-11.0%
Saint Martin	\$2,019,622	\$713,557	\$48,838	738	-5.6%
Saint Mary	\$3,361,626	\$1,753,934	\$52,340	817	-5.6%
Saint Tammany	\$29,010,963	\$16,473,899	\$807,297	7,443	-5.6%
Tangipahoa	\$882,780	\$553,718	\$26,897	327	-11.0%
Tensas	\$52	\$52	\$0	0	1.2%
Terrebonne	\$10,864,383	\$4,789,932	\$37,527	2,527	-15.7%
Union	\$0	\$0	\$0	0	1.2%
Vermilion	\$10,482,770	\$3,388,609	\$124,325	2,741	-5.6%
Vernon	\$4,278	\$1,479	\$0	5	1.2%
Washington	\$216,979	\$156,406	\$0	107	-11.0%
Webster	\$27,991	\$5,280	\$0	5	1.2%
West Baton Rouge	\$84,988	\$26,455	\$241	42	-11.0%
West Carroll	\$0	\$0	\$0	0	1.2%
West Feliciana	\$9,306	\$5,066	\$0	5	-11.0%
Winn	\$4,846	\$4,342	\$0	2	1.2%
All Parishes	\$271,376,490	\$107,965,359	\$4,095,393	62,035	

(2) See Exhibit 9, Sheet 6A

(3) See Exhibit 10, Sheet 6A

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

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

Territorial Indications

(22) Statewide Indicated Rate Need -12.1%

Territory Grouping (1)	FAIR Plan											Recipient Of Complement of Credibility Territory Relativity (15)	2018-22 Earned House Years (16)	Capped Credibility Weighted Territory Relativity (18)	Indicated Territory Relativity Change (19)	Credibility Weighted Rate Change (20)	Capped Final Rate Change (21)			
	2018-22 Trended On Level Earned Premium (2)	Latest Year EP Trended On Level (3)	2018-22 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)		
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	\$1,039,718	\$342,253	\$79,580	7.7%	15.3%	31.7%	0.713	218	4,769	0.3531	0.2518	0.4043	161	0.4771	579	0.120	0.4061	0.150	1.1%	1.2%
Bossier Parish, Caddo Parish	376,997	51,829	65,647	17.4%	12.6%	26.2%	0.731	230	1,639	0.3725	0.2723	0.4373	148	0.4378	114	0.053	0.4284	0.150	1.1%	1.2%
Bienville Parish, Claiborne Parish, DeSoto Parish, Red River Parish, Webster Parish	112,260	21,941	16,826	0.0%	16.6%	34.6%	0.674	205	107	0.3320	0.2238	0.3594	164	0.4844	43	0.033	0.3818	0.150	1.1%	1.2%
East Baton Rouge Parish	2,798,879	511,621	163,354	5.8%	14.0%	29.0%	0.647	367	7,626	0.5944	0.3846	0.6176	217	0.6412	1,055	0.162	0.6374	0.072	-5.8%	-5.7%
Allen Parish, Ascension Parish, Beauregard Parish, East Feliciana Parish, Evangeline Parish, Iberville Parish, Livingston Parish, Pointe Coupee Parish, Saint Helena Parish, Saint Landry Parish, Tangipahoa Parish, Washington Parish, West Baton Rouge Parish, West Feliciana Parish	4,013,381	1,616,347	186,141	4.6%	12.7%	26.3%	0.587	341	11,769	0.5523	0.3242	0.5206	192	0.5672	1,452	0.191	0.5583	0.011	-11.1%	-11.0%

Territorial Indications

Territory Grouping (1)	FAIR Plan										(22) Statewide Indicated Rate Need									
	2018-22 Trended On Level Earned (2)	Latest Year EP Trended On Level (3)	2018-22 Trended Ultimate Losses and ALAE (4)	Non-Hurricane Loss & ALAE Ratio (5)	Hurricane Loss & ALAE Ratio (6)	Net Cost of Reinsurance (7)	Indicated Rate Change Before (8)	Current Base Rate (9)	Implicit Exposures (10)	Current Territory Relativity (11)	Indicated Territory Relativity Before (12)	Normalized Territory Relativity Before (13)	Recipient Of Complement Of Credibility (14)	Recipient Territory (15)	2018-22 Earned House Years (16)	Capped Credibility Weighted Territory Relativity (17)	Indicated Territory Relativity Change (18)	Credibility Weighted Rate Change (19)	Capped Credibility Weighted Rate Change (20)	Capped Final Rate Change (21)
Orleans Parish	61,888,551	22,910,514	558,270	0.9%	14.5%	30.1%	0.610	820	75,474	1.3281	0.8101	1.3008	425	1.2577	9,898	0.497	1.2792	-0.037	-15.4%	-15.3%
Calcasieu Parish, Lafayette Parish	13,331,133	3,558,186	633,845	4.8%	16.0%	33.3%	0.706	437	30,506	0.7078	0.4997	0.8024	274	0.8116	4,780	0.346	0.8084	0.142	0.4%	0.5%
Jefferson Parish, Lafourche Parish, Plaquemines Parish, Saint Bernard Parish, Saint Charles Parish, Saint John Parish, Terrebonne Parish	121,328,161	49,616,161	800,707	0.7%	14.2%	29.5%	0.597	683	177,640	1.1062	0.6604	1.0605	358	1.0589	25,834	0.804	1.0601	-0.042	-15.8%	-15.7%
Acadia Parish, Assumption Parish, Cameron Parish, Iberia Parish, Jefferson Davis Parish, Saint James Parish, Saint Martin Parish, Saint Mary Parish, Saint Tammany Parish, Vermillion Parish	66,487,410	29,336,507	1,591,023	2.4%	15.6%	32.4%	0.664	512	129,858	0.8293	0.5507	0.8843	304	0.9010	18,280	0.676	0.8897	0.073	-5.7%	-5.6%
Total	\$271,376,490	\$107,965,359	\$4,095,393	1.5%	14.7%	30.5%	0.629	617	439,389	1.0000	0.6228	1.0000	338	1.0000	62,035	1.000	0.9995		-12.2%	-12.1%

(OFB) 1.001

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 8.00% (M)
 Variable Expenses 12.15% (N)
 (L),(M),(N) - See Exhibit 18

Coastal Plan Wind Only Parish indications

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

0.00% (L)
8.00% (M)
12.15% (N)

(1)	(2) 2018-22 Trended On Level Earned Premium	(3) 2018-22 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	502,533	532	0.11%	9.97%	22.91%	0.467	1,336	376	1.0897	0.5089	0.8245
Iberia Parish	-	-	0.39%	12.89%	31.86%	0.605	1,539	-	1.2552	0.7594	1.2303
Jefferson Parish	1,651,223	-	0.00%	12.67%	29.12%	0.567	2,115	781	1.7250	0.9781	1.5846
Lafourche Parish	2,865,043	7,763	0.27%	15.57%	35.77%	0.679	989	2,897	0.8067	0.5477	0.8873
Orleans Parish	789,291	-	0.00%	12.39%	28.48%	0.556	1,368	577	1.1158	0.6204	1.0051
Plaquemines Parish	1,243,597	-	0.00%	13.97%	32.11%	0.616	1,356	917	1.1060	0.6813	1.1038
Saint Bernard Parish	661,378	-	0.00%	12.01%	27.61%	0.542	1,291	512	1.0530	0.5707	0.9246
Saint Mary Parish	128,625	-	0.00%	14.30%	32.86%	0.628	1,082	119	0.8825	0.5542	0.8979
Terrebonne Parish	1,493,369	28,265	1.89%	15.06%	34.61%	0.678	1,074	1,390	0.8760	0.5939	0.9622
Vermilion Parish	139,005	-	0.00%	11.93%	27.41%	0.539	881	158	0.7186	0.3873	0.6275
	9,474,064	36,560	0.39%	13.89%	31.93%	0.628	1,226	7,727	1.0000	0.6172	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) 2018-22 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	542	0.8157	82	0.045	0.9262	-0.1500	0.0020	-14.83%	-15.60%
Iberia Parish	792	1.1910	-	0.000	1.1910	-0.0510	0.0020	-4.91%	-5.77%
Jefferson Parish	987	1.4846	145	0.060	1.4906	-0.1360	0.0020	-13.43%	-14.21%
Lafourche Parish	611	0.9187	683	0.131	0.9146	0.1340	0.0020	13.63%	12.61%
Orleans Parish	662	0.9960	85	0.046	0.9964	-0.1070	0.0020	-10.52%	-11.33%
Plaquemines Parish	728	1.0949	202	0.071	1.0955	-0.0090	0.0020	-0.70%	-1.59%
Saint Bernard Parish	614	0.9243	101	0.050	0.9243	-0.1220	0.0020	-12.02%	-12.81%
Saint Mary Parish	613	0.9225	11	0.017	0.9221	0.0450	0.0020	4.71%	3.77%
Terrebonne Parish	636	0.9574	293	0.086	0.9578	0.0930	0.0020	9.52%	8.53%
Vermilion Parish	449	0.6762	44	0.033	0.6746	-0.0610	0.0020	-5.91%	-6.76%
	665	1.0000	1,645	0.203	1.0046		0.0020	1.21%	0.30%
								(OBF)	0.991

Table with columns (1) through (20) representing years and rate change history. Rows list various parishes such as Acadia Parish, Allen Parish, Ascension Parish, Assumption Parish, Avoyeselles Parish, Beauregard Parish, Bienville Parish, Bossier Parish, Caddo Parish, Calcasieu Parish, Caldwell Parish, Cameron Parish, Catahoula Parish, Claiborne Parish, Concordia Parish, DeSoto Parish, East Baton Rouge Parish, East Carroll Parish, East Feliciana Parish, Evangeline Parish, Franklin Parish, Grant Parish, Iberia Parish, Iberville Parish, Jackson Parish, Jefferson Parish, Jefferson Davis Parish, Lafayette Parish, Lafourche Parish, LaSalle Parish, Lincoln Parish, Livingston Parish, Madison Parish, Morehouse Parish, Natchitoches Parish, Orleans Parish, Ouachita Parish, Plaquemines Parish, Pointe Coupee Parish, Rapides Parish, Red River Parish, Richland Parish, Sabine Parish, Saint Bernard Parish, Saint Charles Parish, Saint Helena Parish, Saint James Parish, Saint John Parish, Saint Landry Parish, Saint Martin Parish, Saint Mary Parish, Saint Tammany Parish, 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, and Unknown. The table includes columns for Actual Earned Premium (2018-2022), Earned Premium at Current Rate Levels (2018-2022), and Rate Change History (8/15/2015-1/2023).

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

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

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

(30)-(34) - Calculated as (7)-(11) multiplied by the appropriate trend factor in (35)
(35) See Exhibit 13

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
Parish	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	2018	2019	2020	2021	2022
Acadia Parish	1.268	1.268	1.209	1.203	1.150	1.165	1.293	1.305	1.495	48,758	37,093	36,841	43,988	140,889
Allen Parish	1.325	1.325	1.151	1.211	1.150	1.186	1.503	1.448	1.378	7,556	7,259	6,544	9,033	10,265
Ascension Parish	1.274	1.274	1.211	1.172	1.115	1.231	1.362	1.372	1.417	83,394	74,501	58,701	64,312	303,005
Assumption Parish	1.394	1.394	1.197	1.208	1.072	1.075	1.320	1.458	1.448	94,906	70,701	58,213	67,754	251,550
Avozelles Parish	1.332	1.332	1.313	1.292	1.205	1.256	1.337	1.343	1.408	5,220	7,038	12,550	9,026	26,031
Beauregard Parish	1.218	1.218	1.094	1.142	1.133	1.177	1.298	1.307	1.427	10,150	10,980	7,334	7,980	16,888
Bienville Parish	1.369	1.369	1.456	1.441	1.391	1.513	1.476	1.476	1.388	4,281	2,665	-	-	5,437
Bossier Parish	1.020	1.020	1.078	1.073	1.041	1.042	1.180	1.406	1.358	34,284	29,275	20,328	27,156	69,401
Caddo Parish	1.227	1.227	1.230	1.300	1.157	1.268	1.415	1.646	1.566	351,688	313,039	292,545	237,418	323,927
Calcasieu Parish	1.335	1.213	1.194	1.193	1.126	1.137	1.351	1.332	1.343	231,181	181,335	137,590	179,869	716,650
Caldwell Parish	1.246	1.246	1.249	1.247	1.160	1.275	1.384	1.368	1.343	4,469	8,703	7,781	6,856	8,986
Cameron Parish	1.159	1.053	1.356	1.459	1.443	1.263	1.420	1.431	1.646	14,712	9,530	6,998	3,119	104,611
Catahoula Parish	1.259	1.259	1.259	1.237	1.165	1.252	1.453	1.447	1.406	(3,611)	2,523	1,928	3,594	6,258
Claborn Parish	1.116	1.116	1.259	1.272	1.202	1.310	1.430	1.425	1.415	9,585	5,809	5,452	5,813	8,250
Concordia Parish	1.303	1.303	1.344	1.309	1.220	1.330	1.318	1.316	1.343	12,597	1,893	-	-	11,661
DeSoto Parish	1.721	1.721	1.717	1.724	1.560	1.707	1.674	1.684	1.705	9,127	5,779	-	3,519	21,191
East Baton Rouge Parish	1.200	1.200	1.258	1.068	1.171	1.258	1.391	1.402	1.379	549,832	419,749	394,394	403,992	1,053,649
East Carroll Parish	1.312	1.312	1.494	1.457	1.374	1.452	1.436	1.342	1.343	13,707	15,595	18,627	18,119	9,853
East Feliciana Parish	1.380	1.380	1.312	1.359	1.244	1.272	1.334	1.344	1.343	18,980	6,899	3,344	8,591	24,330
Evangeline Parish	1.861	1.861	1.632	1.709	1.575	1.549	1.592	1.603	1.525	6,668	3,043	8,001	7,434	18,132
Franklin Parish	1.380	1.380	1.416	1.410	1.267	1.355	1.423	1.424	1.390	21,026	18,664	17,032	6,809	8,091
Grant Parish	1.566	1.566	1.522	1.475	1.325	1.441	1.536	1.527	1.579	7,105	8,498	8,827	19,413	15,325
Iberia Parish	1.790	1.637	1.562	1.620	1.611	1.445	1.556	1.606	1.856	451,652	318,726	233,654	209,641	1,169,992
Iberville Parish	1.519	1.519	1.468	1.498	1.430	1.461	1.593	1.593	1.515	57,911	55,817	41,936	41,282	106,549
Jackson Parish	1.362	1.362	1.277	1.267	1.209	1.315	1.382	1.381	1.343	12,307	7,826	4,114	7,777	16,084
Jefferson Parish	1.198	1.089	1.043	1.003	0.956	1.376	1.341	1.343	1.343	1,284,901	965,865	929,939	959,731	14,543,096
Jefferson Davis Parish	1.350	1.350	1.328	1.327	1.252	1.249	1.454	1.468	1.658	29,168	8,604	10,239	16,630	79,208
Lafayette Parish	1.266	1.266	1.281	1.283	1.241	1.207	1.353	1.366	1.343	233,741	201,951	176,825	160,702	414,655
Lafourche Parish	1.748	1.589	1.514	1.626	1.625	1.561	1.532	1.549	1.883	459,546	379,947	289,805	283,635	2,147,342
LaSalle Parish	1.221	1.221	1.226	1.216	1.128	1.237	1.500	1.477	1.411	2,138	2,235	2,329	2,279	6,467
Lincoln Parish	1.238	1.238	1.235	1.221	1.129	1.230	1.317	1.317	1.343	12,584	7,146	11,931	14,890	23,197
Livingston Parish	1.257	1.257	1.085	1.049	0.999	1.196	1.314	1.325	1.343	28,100	19,735	14,093	12,216	251,588
Madison Parish	1.337	1.337	1.334	1.294	1.230	1.337	1.359	1.361	1.376	3,982	9,773	4,171	2,775	1,245
Morehouse Parish	1.255	1.255	1.416	1.554	1.471	1.597	1.657	1.660	1.706	20,700	10,243	2,569	-	5,372
Natchitoches Parish	1.467	1.467	1.396	1.379	1.255	1.380	1.516	1.517	1.524	11,370	10,769	10,272	14,396	15,648
Orleans Parish	1.975	1.975	1.917	1.923	1.839	1.750	1.656	1.738	1.817	8,055,272	6,315,295	5,035,335	4,305,640	33,324,129
Ouachita Parish	1.150	1.150	1.185	1.186	1.143	1.107	1.207	1.356	1.343	137,410	120,429	107,935	94,214	97,735
Plaquemines Parish	1.842	1.674	1.568	1.559	1.538	1.757	1.541	1.513	1.419	95,700	88,276	104,636	84,363	533,088
Pointe Coupee Parish	1.303	1.303	1.129	1.194	1.100	1.100	1.254	1.266	1.343	25,146	25,775	16,785	8,433	25,866
Rapides Parish	1.091	1.091	1.124	1.125	1.095	1.095	1.219	1.248	1.343	75,298	71,898	69,080	66,376	117,246
Red River Parish	1.641	1.641	1.551	1.534	1.416	1.552	1.707	1.707	1.641	11,351	8,602	8,409	4,310	-
Richland Parish	1.357	1.357	1.363	1.335	1.211	1.317	1.394	1.397	1.412	18,805	19,215	18,238	17,267	23,070
Sabine Parish	1.666	1.666	1.615	1.582	1.510	1.658	1.626	1.630	1.654	-	-	-	-	2,372
Saint Bernard Parish	1.651	1.501	1.473	1.481	1.486	1.321	1.316	1.329	1.519	414,641	328,011	238,349	172,362	1,700,204
Saint Charles Parish	1.395	1.395	1.353	1.407	1.397	1.252	1.399	1.417	1.615	230,609	217,942	193,868	162,574	2,025,203
Saint Helena Parish	1.279	1.279	1.218	1.179	1.335	1.382	1.343	1.343	1.343	-	-	3,454	5,585	20,355
Saint James Parish	1.142	1.142	1.100	1.106	1.129	1.085	1.283	1.303	1.541	31,290	27,085	29,567	35,761	225,934
Saint John Parish	1.751	1.751	1.698	1.764	1.788	1.609	1.795	1.822	2.113	663,688	536,788	393,847	318,632	2,850,741
Saint Landry Parish	1.237	1.237	1.218	1.287	1.178	1.159	1.246	1.255	1.351	92,664	84,724	92,865	74,985	118,980
Saint Martin Parish	1.392	1.392	1.347	1.346	1.291	1.255	1.425	1.440	1.653	135,309	112,570	91,133	74,725	222,747
Saint Mary Parish	1.430	1.300	1.240	1.243	1.272	1.284	1.282	1.295	1.537	170,833	154,181	131,844	111,306	1,209,550
Saint Tammany Parish	1.860	1.691	1.643	1.590	1.512	1.566	1.664	1.686	1.603	770,540	655,385	528,044	565,386	8,500,766
Tangipahoa Parish	1.713	1.713	1.440	1.530	1.397	1.384	1.496	1.496	1.343	88,017	74,157	82,924	76,224	450,001
Texas Parish	1.216	1.216	1.208	1.171	1.083	1.189	1.453	1.397	1.343	7,268	7,466	7,850	7,650	10,978
Terrebonne Parish	1.570	1.427	1.332	1.486	1.424	1.361	1.399	1.413	1.701	528,960	469,348	387,533	352,782	3,069,055
Union Parish	1.364	1.364	1.312	1.288	1.179	1.283	1.352	1.353	1.349	14,124	13,375	13,864	8,400	1,424
Vermilion Parish	1.258	1.962	1.894	1.897	1.800	1.818	1.849	1.869	2.017	200,865	174,501	141,408	173,430	926,129
Vernon Parish	1.459	1.459	1.429	1.419	1.297	1.394	1.511	1.552	1.584	7,633	7,081	-	-	11,960
Washington Parish	1.480	1.480	1.276	1.352	1.239	1.247	1.344	1.343	1.343	151,627	127,939	97,834	92,649	136,621
Webster Parish	1.173	1.173	1.323	1.384	1.311	1.307	1.453	1.453	1.343	34,241	31,934	25,128	21,930	27,980
West Baton Rouge Parish	1.269	1.269	1.195	1.210	1.149	1.191	1.313	1.323	1.343	14,984	13,456	11,192	11,357	48,066
West Carroll Parish	1.325	1.325	1.335	1.296	1.177	1.264	1.450	1.415	1.343	8,454	7,684	7,856	9,175	13,004
West Feliciana Parish	1.182	1.182	1.124	1.137	1.063	1.108	1.277	1.282	1.374	10,429	3,470	3,968	4,230	4,655
Winn Parish	1.288	1.288	1.460	1.452	1.313	1.387	1.405	1.414	1.412	-	1,417	3,381	216	7,602
NULL	1.670	1.538	1.552	1.549	1.493	1.516	1.525	1.574	1.643	-	-	-	-	-
Unknown	1.670	1.538	1.552	1.549	1.493	1.516	1.525	1.574	1.643	-	-	-	-	-
Total	1.670	1.538	1.552	1.549	1.493	1.516	1.525	1.574	1.643	16,138,873	12,937,212	10,681,234	9,719,711	77,640,124
(35)	Trend Factors									1.3149	1.2722	1.2281	1.1850	1.1500

Coastal Plan Homeowners Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)				(11)	(12)										(19)	(20)
						Earned Premium at Current Rate Levels					Rate Change History											
Actual Earned Premium	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023			
Acadia Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Allen Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Ascension Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Assumption Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Bienville Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Bossier Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Caddo Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Cameron Parish	14,631	8,118	4,279	1,801	15,827	27,541	13,838	7,165	2,624	22,099	10.00%	-18.52%	2.20%	14.75%	-3.16%	20.16%	2.79%	2.78%	36.15%			
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Concordia Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Franklin Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Grant Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Iberia Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-9.71%	2.20%	-6.71%	-8.18%	4.84%	0.41%	7.44%	58.86%			
Iberville Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Jackson Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Jefferson Parish	25,934	24,041	15,743	7,286	77,852	59,190	52,378	34,660	14,991	147,449	10.00%	-6.42%	2.20%	7.17%	-4.01%	8.69%	5.64%	24.92%	56.15%			
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Lafourche Parish	71,044	54,932	45,435	36,182	320,278	132,571	100,293	88,205	67,983	587,266	10.00%	5.41%	3.10%	5.11%	-9.68%	5.87%	-0.72%	16.75%	61.09%			
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Livingston Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Madison Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Orleans Parish	13,047	5,629	3,836	14,141	31,287	24,960	12,268	8,653	29,850	61,021	10.00%	-5.63%	-0.60%	-15.21%	-4.58%	8.70%	5.01%	25.61%	60.13%			
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Plaquemines Parish	6,994	7,471	3,209	6,727	13,826	17,662	18,147	7,921	16,011	30,914	10.00%	28.67%	-6.40%	7.17%	-4.01%	4.83%	3.06%	26.16%	83.21%			
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Rapides Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Red River Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Richland Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Sabine Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Saint Bernard Parish	14,207	17,746	15,281	13,160	14,575	45,458	55,717	46,837	31,152	31,877	10.00%	-9.22%	0.00%	3.55%	-3.99%	41.27%	1.66%	22.38%	84.18%			
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Saint James Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Saint John Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Saint Mary Parish	-	-	-	-	22,506	-	-	-	-	44,337	10.00%	0.14%	2.20%	5.66%	-3.98%	8.68%	5.65%	7.75%	84.18%			
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Tensas Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Terrebonne Parish	40,264	44,692	36,526	43,958	367,401	46,637	51,510	47,110	53,401	496,762	10.00%	17.80%	3.20%	5.06%	-17.19%	14.57%	-13.70%	-5.84%	43.79%			
Union Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-9.54%	-22.70%	9.68%	1.91%	7.36%	1.79%	7.88%	60.00%			
Vernon Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Washington Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Webster Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Winn Parish	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
NULL	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Unknown	-	-	-	-	-	-	-	-	-	-	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			
Total	186,120	162,630	124,309	123,255	863,552	354,019	304,151	240,551	216,012	1,421,725	10.00%	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%			

(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) Actual Earned Premium	(21) - (29) Cumulative Rate Change History									(30) - (34) Trended Earned Premium at Current Rate Levels					
	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	2018	2019	2020	2021	2022	
Acadia Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Allen Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Ascension Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Assumption Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Avoyelles Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Beauregard Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Bienville Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Bossier Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Caddo Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Calcasieu Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Caldwell Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Cameron Parish	1,759	1,600	1,963	1,921	1,674	1,728	1,438	1,399	1,362	36,215	17,604	8,800	3,109	25,414	
Catahoula Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Claiborne Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Concordia Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
DeSoto Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
East Baton Rouge Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
East Carroll Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
East Feliciana Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Evangeline Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Franklin Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Grant Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Iberia Parish	1,562	1,420	1,573	1,539	1,650	1,797	1,714	1,707	1,589	-	-	-	-	-	
Iberville Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Jackson Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Jefferson Parish	2,424	2,204	2,355	2,304	2,150	2,240	2,061	1,951	1,562	77,831	66,633	42,567	17,764	169,568	
Jefferson Davis Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Lafayette Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Lafourche Parish	2,243	2,039	1,935	1,877	1,785	1,977	1,867	1,881	1,611	174,323	127,588	108,328	80,558	675,363	
LaSalle Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Lincoln Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Livingston Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Madison Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Morehouse Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Natchitoches Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Orleans Parish	1,917	1,742	1,846	1,857	2,191	2,296	2,112	2,011	1,601	32,821	15,607	10,627	35,371	70,175	
Ouachita Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Plaquemines Parish	3,403	3,094	2,404	2,569	2,397	2,497	2,382	2,311	1,832	23,225	23,086	9,728	18,973	35,551	
Pointe Coupee Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Rapides Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Red River Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Richland Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Sabine Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Saint Bernard Parish	3,214	2,922	3,219	3,219	3,108	3,237	2,292	2,254	1,842	59,775	70,880	57,522	36,914	36,659	
Saint Charles Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Saint Helena Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Saint James Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Saint John Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Saint Landry Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Saint Martin Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Saint Mary Parish	2,603	2,366	2,363	2,312	2,188	2,279	2,097	1,985	1,842	-	-	-	-	50,988	
Saint Tammany Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Tangipahoa Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Tensas Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Terrebonne Parish	1,557	1,416	1,202	1,165	1,109	1,339	1,169	1,354	1,438	61,325	65,528	57,858	63,278	571,282	
Union Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Vermilion Parish	1,622	1,475	1,630	2,109	1,923	1,886	1,757	1,726	1,600	-	-	-	-	-	
Vernon Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Washington Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Webster Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
West Baton Rouge Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
West Carroll Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
West Feliciana Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Winn Parish	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
NULL	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Unknown	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	-	-	-	-	-	
Total	2,184	1,985	1,843	1,802	1,713	1,891	1,669	1,722	1,543	465,515	386,926	295,430	255,967	1,635,000	
										(35) Trend Factors	1.3149	1.2722	1.2281	1.1850	1.1500

FAIR Plan Fire Earned Premium

Table with 19 columns and 100+ rows. Columns include Actual Earned Premium (2018-2022), Earned Premium at Current Rate Levels (2018-2022), Rate Change History (8/15/2015-6/1/2022), and 1/1/2023. Rows list various parishes from Acadia to Winn Parish, plus NULL and Unknown.

(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) Actual Earned Premium	(21) (22) (23) (24) (25)					(26) (27) (28) (29)				(30) (31) (32) (33) (34)				
	Cumulative Rate Change History					Trended Earned Premium at Current Rate Levels								
	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	2018	2019	2020	2021	2022
Acadia Parish	0.842	0.842	0.827	0.827	0.882	0.859	0.923	0.889	0.841	130,766	130,715	127,675	132,579	185,622
Allen Parish	0.686	0.686	0.673	0.647	0.825	0.622	0.853	0.938	0.863	22,241	22,726	22,356	19,623	20,880
Ascension Parish	0.908	0.908	0.964	0.966	0.976	0.991	1.044	1.005	0.908	56,114	53,355	50,968	54,087	81,793
Assumption Parish	0.871	0.871	0.861	0.861	0.818	0.778	0.830	0.751	0.740	67,726	59,421	51,495	48,811	87,602
Avoyelles Parish	0.651	0.651	0.644	0.643	0.700	0.701	0.990	1.008	0.902	17,937	17,614	15,581	17,796	23,975
Beauregard Parish	1.110	1.110	1.312	1.265	1.203	1.169	1.318	1.335	1.328	22,325	19,908	19,117	23,812	35,295
Bienville Parish	0.785	0.785	0.816	0.841	0.951	0.828	0.982	1.034	0.916	5,589	6,100	5,012	4,869	6,763
Bossier Parish	0.575	0.575	0.570	0.569	0.736	0.692	0.901	0.896	0.896	3,608	3,832	4,259	4,690	5,049
Caddo Parish	0.593	0.593	0.585	0.586	0.700	0.576	0.832	0.864	0.803	38,466	37,899	33,528	34,613	40,235
Calcasieu Parish	0.787	0.715	0.782	0.777	0.769	0.737	0.784	0.767	0.754	281,737	264,406	260,595	337,501	541,295
Caldwell Parish	0.742	0.742	0.728	0.889	0.899	0.917	1.019	1.007	0.910	3,197	2,712	2,712	2,800	2,906
Cameron Parish	0.915	0.832	1.064	0.890	1.111	1.193	1.129	1.004	1.000	24,746	20,235	18,615	28,259	43,582
Catahoula Parish	0.735	0.735	0.722	0.720	0.755	0.715	0.813	0.857	0.775	18,098	16,663	17,645	18,239	23,334
Claiborne Parish	0.584	0.584	0.599	0.597	0.679	0.617	0.756	0.900	0.860	8,204	6,227	5,345	4,237	5,159
Concordia Parish	0.739	0.739	0.769	0.771	0.888	0.762	0.932	0.972	0.878	18,794	17,972	15,757	15,873	16,284
DeSoto Parish	0.522	0.522	0.692	0.777	0.867	1.025	1.135	1.112	1.000	3,613	5,108	6,497	6,758	7,384
East Baton Rouge Parish	0.980	0.980	0.980	0.955	0.909	0.865	0.980	0.953	0.970	321,752	303,686	298,072	309,176	474,657
East Carroll Parish	0.872	0.872	0.861	0.819	0.817	0.993	1.093	1.130	1.000	9,095	8,526	7,750	7,583	12,809
East Feliciana Parish	0.618	0.618	0.612	0.613	0.703	0.789	0.851	0.868	0.815	5,466	5,768	5,621	6,105	11,652
Evangeliste Parish	0.677	0.677	0.741	0.721	0.690	0.690	0.919	0.951	0.861	20,070	19,576	20,715	20,694	25,441
Franklin Parish	0.735	0.735	0.727	0.695	0.686	0.721	1.014	0.990	0.895	7,277	7,504	7,578	8,750	12,027
Grant Parish	0.711	0.711	0.699	0.697	0.728	0.691	0.829	0.874	0.836	12,976	11,510	9,459	8,080	9,353
Iberia Parish	0.977	0.888	0.931	0.844	0.806	0.697	0.856	0.855	0.825	204,046	187,090	174,727	190,080	411,240
Iberville Parish	0.921	0.921	0.909	0.886	0.843	0.820	0.868	0.875	0.847	29,818	30,706	31,284	27,413	37,025
Jackson Parish	0.566	0.566	0.746	0.778	0.910	0.923	1.019	0.986	0.889	4,684	3,517	4,645	4,394	5,333
Jefferson Parish	1.206	1.096	1.081	1.024	0.980	0.980	0.931	0.972	1.000	1,260,211	1,058,330	982,329	937,293	2,506,719
Jefferson Davis Parish	1.007	1.007	0.935	0.937	0.922	0.928	0.965	0.880	0.917	42,913	48,375	50,192	58,987	88,932
Lafayette Parish	0.918	0.918	0.906	0.860	0.820	0.821	0.834	0.839	0.738	349,580	296,271	273,563	276,396	471,183
Lafourche Parish	1.050	0.954	0.976	0.991	0.928	0.829	0.840	0.842	0.829	225,338	208,920	182,957	177,597	360,209
LaSalle Parish	0.816	0.816	0.802	0.802	0.993	1.044	1.104	1.072	0.957	9,080	11,636	13,336	12,256	12,255
Lincoln Parish	0.757	0.757	0.743	0.744	0.729	0.728	0.808	0.812	0.807	18,012	16,534	16,538	13,509	15,168
Livingston Parish	0.726	0.726	0.718	0.699	0.665	0.634	0.859	0.788	0.742	38,281	32,603	30,240	28,288	53,234
Madison Parish	0.681	0.681	0.708	0.708	0.814	0.841	0.913	0.891	0.832	20,482	21,446	23,982	23,633	21,679
Morehouse Parish	0.632	0.632	0.675	0.705	0.768	0.715	0.850	0.905	0.847	19,831	17,255	15,374	12,990	16,109
Natchitoches Parish	0.700	0.700	0.692	0.741	0.708	0.706	0.786	0.788	0.778	28,700	26,486	25,192	21,934	21,982
Orleans Parish	1.064	0.967	0.979	0.942	0.928	0.867	0.825	0.786	0.763	2,009,044	1,708,111	1,446,454	1,315,048	3,193,533
Ouachita Parish	0.825	0.825	0.820	0.820	0.819	0.815	0.942	1.047	0.940	73,702	62,437	60,846	55,496	76,728
Plaquemines Parish	0.861	0.783	0.936	0.922	0.885	0.846	0.808	0.798	0.859	29,865	23,274	20,279	19,447	62,883
Pointe Coupee Parish	0.734	0.734	0.721	0.704	0.866	0.649	0.875	0.934	0.847	25,351	23,732	21,744	20,376	28,743
Rapides Parish	0.813	0.813	0.794	0.819	0.814	0.811	1.058	1.098	1.000	96,419	86,878	79,620	75,203	82,682
Red River Parish	0.576	0.576	0.759	0.810	0.932	0.802	0.921	0.997	0.897	2,242	1,725	1,270	1,122	1,239
Richland Parish	0.605	0.605	0.638	0.636	0.645	0.622	0.784	0.868	0.818	11,357	10,817	10,380	10,634	11,766
Sabine Parish	0.893	0.893	0.865	0.826	0.817	0.957	1.093	1.129	1.000	8,744	9,205	8,930	8,209	11,468
Saint Bernard Parish	1.346	1.223	1.291	1.286	1.228	1.034	1.096	1.095	1.000	163,859	142,245	125,693	126,583	317,263
Saint Charles Parish	0.871	0.871	0.926	0.902	0.905	0.892	0.904	0.824	0.796	68,178	59,932	56,914	56,780	189,425
Saint Helena Parish	0.753	0.753	0.831	0.939	0.884	0.854	0.921	0.944	0.841	6,868	6,974	7,190	8,135	16,088
Saint James Parish	0.790	0.790	0.799	0.799	0.806	0.765	0.805	0.745	0.738	37,519	35,649	33,527	32,261	50,114
Saint John Parish	1.077	1.077	1.089	1.069	1.017	1.018	1.027	1.055	1.000	95,749	83,527	78,775	77,538	218,554
Saint Landry Parish	0.729	0.729	0.729	0.709	0.675	0.649	0.801	0.801	0.762	78,845	71,069	68,499	67,662	82,964
Saint Martin Parish	0.955	0.955	0.903	0.891	0.846	0.836	0.912	0.806	0.801	131,436	117,939	109,696	113,405	176,332
Saint Mary Parish	1.225	1.114	1.175	1.108	1.035	1.038	1.046	1.044	0.906	232,503	212,069	207,058	223,307	454,472
Saint Tammany Parish	0.889	0.809	0.915	0.903	0.865	0.858	0.864	0.869	0.799	279,338	237,143	217,951	223,476	759,608
Tangipahoa Parish	0.820	0.820	0.834	0.812	0.772	0.735	0.816	0.852	0.811	57,358	52,983	50,830	52,204	135,692
Tensas Parish	0.670	0.670	0.839	0.872	0.902	0.970	1.096	1.128	1.000	6,567	8,266	9,522	8,348	9,397
Terrebonne Parish	0.889	0.809	0.824	0.843	0.781	0.740	0.714	0.709	0.827	258,051	234,621	226,134	219,434	514,979
Union Parish	0.991	0.991	0.979	0.981	1.194	0.958	1.060	1.114	1.000	8,257	7,913	5,700	6,658	8,757
Vermilion Parish	1.062	0.965	0.965	0.962	0.909	0.856	0.868	0.869	0.936	245,128	213,988	198,351	204,653	449,898
Vernon Parish	0.619	0.619	0.604	0.621	0.628	0.628	0.769	0.768	0.763	6,717	6,130	7,038	6,408	7,925
Washington Parish	0.726	0.726	0.714	0.676	0.644	0.810	0.934	0.949	0.878	49,099	45,219	51,536	52,007	106,025
Webster Parish	0.578	0.578	0.573	0.572	0.752	0.562	0.817	0.973	0.882	6,851	7,595	5,622	4,319	5,659
West Baton Rouge Parish	0.753	0.753	0.741	0.709	0.675	0.654	0.787	0.843	0.776	10,359	9,372	7,317	8,221	15,511
West Carroll Parish	0.755	0.755	0.894	0.894	0.937	0.994	1.077	1.093	0.960	5,825	5,851	5,649	3,566	3,853
West Feliciana Parish	0.747	0.747	0.643	0.855	0.840	0.805	0.872	0.896	0.833	4,241	4,037	3,617	3,466	4,147
Winn Parish	0.696	0.696	0.688	0.705	0.845	0.894	0.957	0.920	0.850	5,670	6,057	6,649	6,965	8,434
NULL	0.973	0.973	0.989	0.956	0.927	0.887	0.888	0.878	0.860	-	-	-	-	-
Unknown	0.973	0.973	0.989	0.956	0.927	0.887	0.888	0.878	0.860	-	-	-	-	(169)
Total	1.057	0.973	0.989	0.956	0.927	0.887	0.888	0.878	0.860	7,365,915	6,495,390	5,963,502	5,910,636	12,698,145

(35) Trend Factors 1.3149 1.2722 1.2281 1.1850 1.1500

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														
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	
Acadia Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Allen Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Ascension Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Assumption Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Bienville Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Bossier Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Caddo Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Cameron Parish	10,043	8,588	8,047	7,357	15,533	6,234	4,582	3,989	3,439	7,145	10.01%	-1.48%	-16.10%	23.28%	5.99%	6.30%	4.89%	-13.01%	-48.65%	
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Concordia Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Franklin Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Grant Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Iberia Parish	-	-	-	-	-	-	-	-	-	-	10.01%	-16.83%	-9.00%	-22.30%	-26.19%	-18.82%	-21.93%	-8.73%	-30.77%	
Iberville Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Jackson Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Jefferson Parish	108,601	96,965	92,883	91,446	109,492	82,232	73,200	71,138	67,073	76,870	10.01%	-11.11%	5.40%	0.51%	-3.10%	5.22%	4.99%	1.77%	-31.11%	
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
LaFourche Parish	100,657	100,114	97,759	103,962	169,107	66,471	63,322	61,134	60,854	98,195	10.01%	-11.86%	11.44%	4.83%	-1.09%	9.80%	-1.53%	6.90%	-45.00%	
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Livingston Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Madison Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Orleans Parish	13,598	10,644	8,788	7,564	10,562	9,217	7,086	6,208	4,376	5,758	10.00%	-1.00%	23.30%	3.14%	-13.10%	31.15%	5.43%	-3.94%	-43.90%	
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Plaquemines Parish	21,049	18,256	18,308	18,801	24,762	12,723	10,471	9,856	9,539	12,222	10.01%	0.00%	-1.50%	5.95%	6.77%	5.81%	7.03%	-14.42%	-44.26%	
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Rapides Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Red River Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Richland Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Sabine Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Saint Bernard Parish	5,250	4,959	5,129	4,972	8,182	4,471	4,232	4,317	3,943	5,962	10.01%	-11.22%	-13.10%	1.18%	0.32%	6.63%	7.12%	19.11%	-37.50%	
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Saint James Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Saint John Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Saint Mary Parish	31,369	29,325	25,481	26,024	38,190	19,890	17,791	15,298	15,100	21,485	9.99%	-3.03%	-6.80%	7.05%	-0.40%	4.51%	0.97%	13.08%	-49.30%	
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Tensas Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Terrebonne Parish	94,479	87,208	85,602	87,715	122,379	60,877	54,844	54,533	51,536	65,198	10.00%	7.00%	-10.80%	5.68%	-4.18%	8.86%	14.25%	-5.34%	-44.93%	
Union Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Vermilion Parish	5,282	4,741	4,792	3,921	7,370	3,523	3,388	3,804	3,190	5,665	10.00%	-7.00%	-12.20%	-4.66%	-12.15%	-2.92%	4.82%	16.52%	-32.69%	
Vernon Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Washington Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Webster Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Winn Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
NULL	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Unknown	-	-	-	-	-	-	-	-	-	-	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	
Total	390,328	360,799	346,791	351,761	505,576	265,638	238,916	230,277	219,050	298,500	10.00%	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	

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

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

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

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

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

(35) See Exhibit 13

Coastal Plan Fire Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	2018	2019	2020	2021	2022
Acadia Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Allen Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Ascension Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Assumption Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Avoyelles Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Beauregard Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Bienville Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Bossier Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Caddo Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Calcasieu Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Caldwell Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Cameron Parish	0.592	0.538	0.546	0.651	0.528	0.498	0.469	0.447	0.514	8,197	5,829	4,899	4,075	8,217
Catahoula Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Claiborne Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Concordia Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
DeSoto Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
East Baton Rouge Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
East Carroll Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
East Feliciana Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Evangeline Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Franklin Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Grant Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Iberia Parish	0.191	0.174	0.209	0.230	0.296	0.400	0.493	0.632	0.692	-	-	-	-	-
Iberville Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Jackson Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Jefferson Parish	0.777	0.707	0.795	0.754	0.751	0.775	0.736	0.701	0.689	108,130	93,121	87,367	79,479	88,401
Jefferson Davis Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Lafayette Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Lafourche Parish	0.712	0.647	0.734	0.659	0.629	0.636	0.579	0.588	0.550	87,405	80,555	75,081	72,110	112,925
LaSalle Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Lincoln Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Livingston Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Madison Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Morehouse Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Natchitoches Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Orleans Parish	0.897	0.815	0.823	0.668	0.647	0.745	0.568	0.539	0.561	12,120	9,014	7,624	5,185	6,622
Ouachita Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Plaquemines Parish	0.662	0.602	0.602	0.611	0.577	0.540	0.511	0.477	0.557	16,730	13,321	12,105	11,303	14,055
Pointe Coupee Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Rapides Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Red River Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Richland Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Sabine Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Saint Bernard Parish	0.733	0.666	0.750	0.863	0.853	0.850	0.798	0.744	0.625	5,879	5,384	5,302	4,672	6,856
Saint Charles Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Saint Helena Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Saint James Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Saint John Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Saint Landry Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Saint Martin Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Saint Mary Parish	0.641	0.583	0.601	0.645	0.603	0.605	0.579	0.573	0.507	26,154	22,633	18,788	17,893	24,708
Saint Tammany Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Tangipahoa Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Tensas Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Terrebonne Parish	0.689	0.627	0.586	0.657	0.621	0.648	0.596	0.521	0.551	80,050	69,770	66,974	61,069	74,978
Union Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Vermilion Parish	0.600	0.546	0.587	0.668	0.701	0.798	0.822	0.784	0.673	4,633	4,310	4,672	3,780	6,515
Vernon Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Washington Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Webster Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
West Baton Rouge Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
West Carroll Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
West Feliciana Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Winn Parish	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
NULL	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Unknown	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	-	-	-	-	-
Total	0.745	0.677	0.712	0.698	0.672	0.690	0.641	0.606	0.599	349,298	303,937	282,812	259,566	343,277
							(35)	Trend Factors		1.3149	1.2722	1.2281	1.1850	1.1500

FAIR Plan EC Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(29)	(30)	(31)	(32)	(33)
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	2018	2019	2020	2021	2022
Acadia Parish	1.765	1.765	1.735	1.735	1.852	1.802	1.938	1.866	1.766	773,263	776,826	745,593	786,717	1,114,212
Allen Parish	1.606	1.606	1.574	1.512	1.929	1.453	1.995	2.194	2.017	82,088	86,710	81,777	70,144	75,174
Ascension Parish	1.699	1.699	1.805	1.808	1.825	1.855	1.954	1.880	1.698	339,738	317,960	295,139	314,838	523,376
Assumption Parish	2.105	2.105	2.089	2.089	1.985	1.889	2.014	1.822	1.795	511,010	456,469	383,000	347,818	693,876
Avoyelles Parish	1.361	1.361	1.342	1.340	1.458	1.461	2.062	2.099	1.880	59,676	59,390	51,625	56,695	79,110
Beauregard Parish	1.105	1.105	1.310	1.263	1.201	1.167	1.316	1.333	1.326	40,165	37,855	34,083	42,974	64,994
Bienville Parish	1.729	1.729	1.800	1.854	2.096	1.826	2.165	2.279	2.020	22,384	24,608	20,548	18,951	25,845
Bossier Parish	1.202	1.202	1.188	1.186	1.536	1.443	1.879	1.870	1.870	14,787	17,750	19,346	20,327	20,933
Caddo Parish	1.394	1.394	1.378	1.380	1.649	1.356	1.961	2.036	1.891	174,033	170,720	151,810	159,622	176,775
Calcasieu Parish	1.738	1.579	1.725	1.714	1.696	1.626	1.731	1.693	1.663	1,822,363	1,745,979	1,716,847	2,262,445	3,696,607
Caldwell Parish	1.644	1.644	1.617	1.973	1.996	2.036	2.262	2.236	2.020	9,973	8,185	7,708	8,313	10,364
Cameron Parish	1.387	1.261	1.614	1.350	1.685	1.810	1.713	1.523	1.518	195,391	177,312	154,631	265,343	429,620
Catahoula Parish	1.892	1.892	1.879	1.875	1.967	1.862	2.116	2.231	2.018	53,998	49,160	47,809	43,283	49,986
Claiborne Parish	1.367	1.367	1.406	1.403	1.595	1.449	1.775	2.114	2.020	22,617	16,524	13,751	11,071	13,070
Concordia Parish	1.395	1.395	1.447	1.450	1.672	1.434	1.754	1.830	1.653	65,876	60,461	55,609	56,857	58,824
DeSoto Parish	1.053	1.053	1.395	1.566	1.747	2.066	2.289	2.242	2.016	7,305	11,835	15,907	15,821	18,696
East Baton Rouge Parish	1.731	1.731	1.735	1.691	1.609	1.532	1.736	1.687	1.717	1,321,962	1,245,463	1,223,127	1,259,067	1,987,667
East Carroll Parish	1.715	1.715	1.692	1.608	1.605	1.950	2.148	2.221	1.965	31,008	29,986	28,189	26,684	37,708
East Feliciana Parish	1.439	1.439	1.422	1.424	1.632	1.833	1.977	2.016	1.893	18,115	21,284	20,803	22,555	47,602
Evangeliste Parish	1.531	1.531	1.672	1.627	1.558	1.558	2.074	2.146	1.943	82,181	79,756	82,525	82,409	104,062
Franklin Parish	1.586	1.586	1.560	1.493	1.474	1.549	2.177	2.126	1.921	22,446	24,687	25,416	29,181	40,131
Grant Parish	1.706	1.706	1.689	1.685	1.759	1.669	2.005	2.112	2.020	41,626	35,973	29,230	23,728	27,953
Iberia Parish	2.121	1.928	2.029	1.841	1.758	1.519	1.867	1.864	1.799	1,502,554	1,367,965	1,266,714	1,383,108	3,350,795
Iberville Parish	1.944	1.944	1.914	1.866	1.775	1.727	1.828	1.843	1.783	143,338	148,253	150,555	136,735	201,213
Jackson Parish	1.165	1.165	1.526	1.592	1.860	1.888	2.083	2.016	1.818	15,449	12,555	16,209	15,531	18,354
Jefferson Parish	1.975	1.795	1.784	1.691	1.618	1.618	1.536	1.605	1.651	12,769,820	10,604,960	9,510,977	8,827,728	27,522,460
Jefferson Davis Parish	1.860	1.860	1.729	1.731	1.705	1.715	1.783	1.627	1.695	235,592	267,393	287,009	327,765	490,386
Lafayette Parish	1.853	1.853	1.830	1.738	1.657	1.659	1.686	1.696	1.491	2,385,385	2,058,185	1,850,107	1,836,097	3,118,498
Lafourche Parish	2.243	2.039	2.073	2.105	1.972	1.762	1.785	1.789	1.762	2,018,010	1,820,671	1,530,104	1,440,975	3,490,569
LaSalle Parish	1.617	1.617	1.590	1.590	1.969	2.071	2.189	2.125	1.897	27,047	34,435	38,420	34,558	34,361
Lincoln Parish	1.635	1.635	1.609	1.612	1.579	1.576	1.751	1.758	1.747	64,310	59,594	57,572	46,228	52,662
Livingston Parish	1.566	1.566	1.548	1.507	1.433	1.366	1.853	1.698	1.600	206,007	176,828	163,292	154,097	292,112
Madison Parish	1.599	1.599	1.664	1.664	1.912	1.976	2.145	2.093	1.956	67,858	73,023	77,216	73,852	72,407
Morehouse Parish	1.250	1.250	1.336	1.366	1.522	1.417	1.683	1.793	1.678	54,546	50,097	42,501	37,990	42,717
Natchitoches Parish	1.657	1.657	1.628	1.741	1.664	1.660	1.849	1.853	1.829	98,573	91,751	87,047	76,938	77,891
Orleans Parish	2.603	2.367	2.408	2.317	2.281	2.132	2.029	1.934	1.876	26,045,779	22,320,221	18,843,624	17,200,379	45,799,342
Ouachita Parish	1.320	1.320	1.303	1.303	1.300	1.294	1.496	1.663	1.492	143,899	122,167	124,882	120,296	201,748
Plaquemines Parish	1.845	1.677	2.003	1.974	1.895	1.812	1.730	1.707	1.839	288,452	227,383	204,979	222,823	864,878
Pointe Coupee Parish	1.597	1.597	1.565	1.528	1.878	1.409	1.899	2.026	1.837	127,109	121,232	108,437	104,012	138,519
Rapides Parish	1.589	1.589	1.558	1.605	1.596	1.590	2.074	2.154	1.961	256,735	238,344	216,840	202,965	233,693
Red River Parish	1.293	1.293	1.709	1.825	2.098	1.806	2.073	2.245	2.020	9,005	6,567	4,576	3,394	3,694
Richland Parish	1.485	1.485	1.573	1.569	1.592	1.533	1.934	2.140	2.018	43,212	42,084	39,183	39,019	44,619
Sabine Parish	1.768	1.768	1.730	1.652	1.633	1.915	2.185	2.257	2.000	34,304	35,363	33,369	29,847	41,001
Saint Bernard Parish	2.368	2.151	2.286	2.276	2.174	1.831	1.940	1.938	1.771	1,861,479	1,570,606	1,255,843	1,270,193	4,399,144
Saint Charles Parish	1.908	1.908	2.031	1.977	1.985	1.957	1.983	1.807	1.746	595,880	536,654	501,473	485,705	1,778,116
Saint Helena Parish	1.810	1.810	1.995	2.253	2.123	2.050	2.211	2.266	2.018	26,883	26,724	26,669	29,608	58,632
Saint James Parish	1.986	1.986	2.005	2.005	2.022	1.919	2.020	1.869	1.851	292,985	287,301	265,272	248,698	387,089
Saint John Parish	1.707	1.707	1.727	1.693	1.611	1.613	1.628	1.671	1.585	619,047	540,367	506,944	490,429	1,527,070
Saint Landry Parish	1.692	1.692	1.692	1.647	1.566	1.505	1.860	1.860	1.769	424,912	380,766	370,198	367,339	449,570
Saint Martin Parish	1.901	1.901	1.803	1.778	1.689	1.669	1.822	1.609	1.600	678,042	612,991	554,097	578,951	922,566
Saint Mary Parish	2.326	2.115	2.249	2.122	1.983	1.988	2.002	2.000	1.735	1,884,572	1,727,479	1,634,028	1,742,250	4,064,661
Saint Tammany Parish	1.987	1.807	2.031	2.004	1.920	1.905	1.918	1.929	1.773	2,395,503	2,056,026	1,863,997	1,877,857	7,343,537
Tangipahoa Parish	1.661	1.661	1.676	1.632	1.552	1.477	1.639	1.711	1.630	266,824	245,407	233,561	239,877	664,892
Tensas Parish	1.132	1.132	1.419	1.475	1.526	1.640	1.853	1.907	1.691	21,001	24,527	29,054	25,965	33,315
Terrebonne Parish	1.759	1.599	1.621	1.659	1.536	1.457	1.404	1.395	1.627	1,875,039	1,695,276	1,545,641	1,480,178	4,703,364
Union Parish	1.663	1.663	1.636	1.639	1.995	1.600	1.771	1.861	1.670	18,288	17,621	12,387	14,149	18,037
Vermilion Parish	1.921	1.746	1.744	1.739	1.643	1.547	1.569	1.571	1.692	1,816,834	1,595,538	1,427,425	1,471,451	3,529,182
Vernon Parish	1.333	1.333	1.309	1.346	1.361	1.361	1.668	1.665	1.654	23,754	22,146	24,306	20,977	25,987
Washington Parish	1.417	1.417	1.395	1.320	1.258	1.580	1.823	1.853	1.713	166,587	151,115	173,214	176,557	372,304
Webster Parish	1.115	1.115	1.102	1.101	1.447	1.081	1.572	1.872	1.696	22,971	25,396	17,948	13,976	19,783
West Baton Rouge Parish	1.896	1.896	1.870	1.789	1.704	1.652	1.987	2.129	1.960	63,095	58,813	44,591	51,466	97,321
West Carroll Parish	1.407	1.407	1.659	1.659	1.740	1.845	1.999	2.029	1.782	26,136	26,728	25,620	13,792	13,898
West Feliciana Parish	1.810	1.810	1.557	2.070	2.033	1.949	2.112	2.170	2.018	16,963	17,736	14,647	14,320	16,442
Winn Parish	1.639	1.639	1.633	1.674	2.006	2.122	2.271	2.184	2.018	18,149	23,425	25,703	24,596	27,251
NULL	1.977	1.977	2.011	1.945	1.887	1.804	1.807	1.786	1.749	-	-	-	-	-
Unknown	1.977	1.977	2.011	1.945	1.887	1.804	1.807	1.786	1.749	-	-	-	-	(2,301)
Total	2.149	1.977	2.011	1.945	1.887	1.804	1.807	1.786	1.749	65,363,933	56,976,706	50,410,704	48,877,514	#####
							(34)	Trend Factors		1.3149	1.2722	1.2281	1.1850	1.1500

Coastal Plan EC Earned Premiums

(1)	(2)	(3)	(4)	(5)	(6)	(7)					(11)	(12)									
						Earned Premium at Current Rate Levels						Rate Change History									
						2018	2019	2020	2021	2022		2018	2019	2020	2021	2022	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Allen Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Ascension Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Assumption Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Caddo Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Cameron Parish	113,029	102,316	100,449	87,238	209,077	213,944	166,433	151,806	124,330	293,234	10.01%	-0.86%	-16.10%	23.28%	5.99%	6.30%	4.89%	-13.01%	56.57%		
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Grant Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-	10.01%	-16.24%	-9.00%	-22.30%	-26.19%	-18.82%	-21.93%	-8.73%	111.81%	
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Jefferson Parish	1,779,346	1,663,880	1,583,347	1,556,714	2,394,188	3,599,425	3,355,575	3,239,640	3,050,378	4,490,427	10.01%	-11.31%	5.40%	0.51%	-3.10%	5.22%	4.99%	1.77%	84.03%		
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
LaFourche Parish	697,787	686,864	653,564	694,991	1,656,170	1,390,475	1,310,897	1,233,307	1,227,556	2,901,899	10.01%	-11.75%	11.40%	4.83%	-1.09%	9.80%	-1.53%	6.90%	65.96%		
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Madison Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Orleans Parish	147,452	127,959	100,515	83,325	121,154	360,659	307,433	256,243	173,940	238,341	10.00%	-1.09%	23.30%	3.14%	-13.10%	31.15%	5.43%	-9.94%	102.44%		
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Plaquemines Parish	191,029	157,258	155,992	169,082	313,654	353,722	276,282	257,242	262,819	474,253	10.01%	-0.81%	-1.50%	5.95%	6.77%	5.81%	7.03%	-14.42%	70.75%		
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Red River Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Richland Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Saint Bernard Parish	95,085	95,948	94,282	94,093	134,762	274,467	277,568	268,949	252,922	332,865	10.01%	-10.12%	-13.10%	1.18%	0.32%	6.63%	7.12%	19.11%	111.85%		
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Saint James Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Saint John Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Saint Mary Parish	199,877	208,686	181,522	184,168	266,530	529,435	528,921	455,270	446,425	626,395	9.99%	-3.07%	-6.80%	7.05%	-0.40%	4.51%	0.97%	13.08%	111.83%		
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Terrebonne Parish	901,996	871,267	815,153	813,695	1,374,142	1,815,814	1,711,852	1,622,228	1,493,489	2,287,088	10.00%	7.07%	-10.80%	5.68%	-4.18%	8.86%	14.25%	-5.34%	120.55%		
Union Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Vermilion Parish	57,644	51,346	46,689	42,064	64,864	121,001	115,514	116,643	107,716	156,932	10.00%	-6.10%	-12.20%	-4.66%	-12.15%	-2.92%	4.82%	16.52%	111.86%		
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Washington Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Webster Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Winn Parish	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
NULL	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Unknown	-	-	-	-	-	-	-	-	-	-	-	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	
Total	4,183,246	3,965,524	3,731,512	3,725,369	6,534,541	8,658,942	8,050,475	7,601,328	7,139,575	11,801,434	10.00%	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%		

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

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

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

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

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

(35) See Exhibit 13

Coastal Plan EC Earned Premiums

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	#####	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	6/1/2022	2018	2019	2020	2021	2022
Acadia Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Allen Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Ascension Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Assumption Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Avoyelles Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Beauregard Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Bienville Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Bossier Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Caddo Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Calcasieu Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Caldwell Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Cameron Parish	1.816	1.651	1.665	1.984	1.610	1.519	1.429	1.362	1.566	281,324	211,728	186,439	147,327	337,223
Catahoula Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Claiborne Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Concordia Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
DeSoto Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
East Baton Rouge Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
East Carroll Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
East Feliciana Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Evangeline Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Franklin Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Grant Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Iberia Parish	0.589	0.536	0.639	0.703	0.904	1.225	1.509	1.933	2.118	-	-	-	-	-
Iberville Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Jackson Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Jefferson Parish	2.072	1.884	2.124	2.015	2.005	2.069	1.967	1.873	1.840	4,733,035	4,268,795	3,978,731	3,614,601	5,164,045
Jefferson Davis Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Lafayette Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
LaFourche Parish	2.151	1.955	2.215	1.989	1.897	1.918	1.747	1.774	1.660	1,828,394	1,667,658	1,514,673	1,454,615	3,337,219
LaSalle Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Lincoln Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Livingston Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Madison Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Morehouse Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Natchitoches Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Orleans Parish	3.233	2.939	2.971	2.410	2.336	2.689	2.050	1.945	2.024	474,246	391,101	314,702	206,113	274,095
Ouachita Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Plaquemines Parish	2.012	1.829	1.844	1.872	1.767	1.655	1.564	1.461	1.708	465,124	351,472	315,929	311,432	545,397
Pointe Coupee Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Rapides Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Red River Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Richland Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Sabine Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Saint Bernard Parish	2.514	2.285	2.542	2.926	2.892	2.882	2.703	2.523	2.119	360,908	353,108	330,307	299,705	382,799
Saint Charles Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Saint Helena Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Saint James Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Saint John Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Saint Landry Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Saint Martin Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Saint Mary Parish	2.678	2.435	2.512	2.695	2.517	2.528	2.419	2.395	2.118	696,176	672,867	559,135	528,999	720,362
Saint Tammany Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Tangipahoa Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Tensas Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Terrebonne Parish	2.155	1.959	1.830	2.051	1.941	2.026	1.861	1.629	1.721	2,387,690	2,177,733	1,992,323	1,769,737	2,630,179
Union Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Vermilion Parish	1.908	1.735	1.847	2.104	2.207	2.512	2.588	2.469	2.119	159,109	146,951	143,254	127,640	180,474
Vernon Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Washington Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Webster Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
West Baton Rouge Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
West Carroll Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
West Feliciana Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Winn Parish	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
NULL	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Unknown	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	-	-	-	-	-
Total	2.185	1.986	2.108	2.066	1.991	2.044	1.898	1.794	1.774	11,386,006	10,241,413	9,335,493	8,460,169	13,571,793

(35) Trend Factors 1.3149 1.2722 1.2281 1.1850 1.1500

FAIR Plan Renters Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7) - (8)					(11)	(12) - (17)								(18)	(19)	(20)
						Earned Premium at Current Rate Levels						Rate Change History										
Actual Earned Premium	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023			
Acadia Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-3.13%	-0.65%	-6.59%	-5.13%	-5.07%	3.56%	0.00%	17.87%			
Allen Parish	443	398	389	370	305	475	459	443	368	339	0.00%	-30.05%	1.41%	-8.72%	-2.21%	25.68%	-16.67%	0.00%	12.90%			
Ascension Parish	305	314	229	128	266	261	280	217	130	276	0.00%	-15.70%	-0.49%	-4.57%	-4.78%	-8.92%	-1.03%	-0.52%	4.19%			
Assumption Parish	905	842	690	512	639	1,297	1,276	1,154	1,081	1,354	0.00%	-35.14%	23.21%	-8.88%	-3.59%	-27.75%	3.97%	-4.46%	119.33%			
Avoyelles Parish	125	119	118	103	103	103	101	104	100	103	0.00%	1.33%	0.66%	-5.19%	0.00%	-12.96%	0.71%	-9.15%	7.75%			
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	0.00%	0.63%	-0.62%	8.75%	-11.49%	-3.25%	0.67%	-0.67%	60.40%			
Bienville Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-29.67%	27.34%	-9.82%	0.00%	-14.97%	-0.80%	-4.84%	9.32%			
Bossier Parish	65	-	-	-	-	57	-	-	-	-	0.00%	-12.84%	-21.71%	-3.96%	-9.28%	-7.39%	-7.36%	0.66%	17.11%			
Caddo Parish	1,219	916	631	887	616	838	660	549	672	691	0.00%	-10.47%	-0.38%	2.42%	-28.74%	47.26%	-44.93%	-0.61%	17.28%			
Calcasieu Parish	1,187	800	328	1,220	1,465	874	614	253	979	1,227	10.14%	0.26%	-31.89%	-1.92%	0.39%	-4.98%	0.40%	-20.08%	0.50%			
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-20.86%	24.03%	-6.25%	-0.67%	-15.44%	-0.79%	-5.60%	9.32%			
Cameron Parish	-	-	-	105	486	-	-	-	116	544	10.03%	-15.19%	-34.63%	-26.48%	0.00%	-9.32%	0.68%	-7.48%	19.12%			
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-15.69%	24.03%	-6.25%	-0.67%	-15.44%	-0.79%	-5.60%	9.32%			
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-1.38%	13.29%	-9.26%	0.00%	-8.84%	-0.75%	-11.28%	9.32%			
Concordia Parish	308	293	308	261	278	235	225	252	262	289	0.00%	-12.10%	46.79%	-6.25%	-0.67%	-24.10%	-0.79%	-5.60%	9.32%			
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-20.00%	2.56%	-6.88%	0.00%	-3.33%	0.69%	0.00%	34.93%			
East Baton Rouge Parish	12,986	10,668	8,715	8,975	13,838	12,657	9,464	8,111	7,333	14,924	0.00%	-15.70%	-0.49%	17.53%	-13.66%	35.05%	-34.26%	-0.53%	11.64%			
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-16.77%	26.36%	-9.20%	-0.68%	-14.97%	-0.80%	-4.84%	9.32%			
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	0.00%	6.52%	0.00%	-4.08%	0.00%	-3.19%	0.55%	0.00%	19.13%			
Evangeline Parish	127	117	30	-	-	-	132	122	32	-	0.00%	25.00%	-18.33%	1.08%	0.00%	-12.44%	0.00%	0.00%	19.13%			
Franklin Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-3.10%	28.00%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%	20.34%			
Grant Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-24.12%	24.03%	-6.25%	-0.67%	-15.44%	-0.79%	-5.60%	9.32%			
Iberia Parish	1,429	1,664	2,236	2,162	4,145	1,974	2,275	2,795	2,801	4,522	10.03%	0.00%	0.00%	-1.80%	16.16%	-10.98%	26.27%	4.46%	2.85%			
Iberville Parish	-	-	-	179	685	-	-	-	201	773	0.00%	2.15%	36.84%	-29.62%	-0.55%	-1.65%	-0.56%	0.56%	12.29%			
Jackson Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-23.53%	25.38%	-9.82%	0.00%	-14.97%	-0.80%	-4.84%	9.32%			
Jefferson Parish	151,933	110,060	105,172	90,140	119,462	164,413	130,722	107,241	95,738	114,095	9.90%	-27.91%	32.93%	-19.55%	29.10%	-11.33%	15.72%	4.46%	-9.15%			
Jefferson Davis Parish	550	563	205	179	184	572	684	385	357	354	0.00%	-3.49%	-1.32%	-3.67%	-44.64%	-3.13%	0.00%	30.97%	52.71%			
Lafayette Parish	5,944	6,190	7,300	5,972	8,674	4,827	6,683	7,787	5,429	10,115	0.00%	-16.93%	47.55%	-35.81%	-0.41%	36.61%	-31.70%	-0.42%	20.34%			
Lafourche Parish	3,818	1,205	718	954	3,228	5,430	1,676	867	1,084	3,262	9.91%	-4.79%	-2.37%	-0.63%	20.19%	2.74%	15.53%	4.41%	-3.82%			
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-22.16%	23.08%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%	9.32%			
Lincoln Parish	-	-	76	44	-	-	-	65	38	-	0.00%	-34.88%	-2.98%	3.07%	-0.60%	-2.40%	-0.61%	0.62%	-12.88%			
Livingston Parish	118	-	58	87	34	147	-	79	120	47	0.00%	0.49%	-0.49%	-4.67%	-3.92%	-3.06%	2.63%	1.54%	33.84%			
Madison Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-23.53%	23.08%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%	9.32%			
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-34.88%	53.57%	-42.64%	67.57%	-49.60%	11.20%	0.72%	25.71%			
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-34.91%	-10.06%	4.35%	-0.60%	-2.40%	-8.59%	0.67%	13.33%			
Orleans Parish	281,739	155,257	131,648	115,432	252,418	347,976	244,122	188,984	158,658	319,076	9.95%	12.35%	64.10%	-35.49%	17.54%	1.45%	11.43%	1.03%	24.11%			
Ouachita Parish	253	-	-	-	-	150	-	-	-	-	0.00%	0.00%	0.00%	-4.17%	-36.09%	1.36%	6.04%	0.00%	-11.32%			
Plaquemines Parish	2,953	3,049	3,126	3,076	1,480	4,745	4,767	4,355	4,165	1,790	9.93%	9.70%	0.30%	0.31%	16.92%	-1.21%	15.44%	4.46%	15.04%			
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	0.00%	2.18%	0.00%	-3.85%	0.00%	-3.11%	0.00%	0.00%	19.72%			
Rapides Parish	771	938	551	394	356	444	588	437	363	335	0.00%	-0.83%	0.00%	-4.17%	-23.91%	-16.02%	-0.66%	0.66%	-6.58%			
Red River Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-19.35%	28.00%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%	9.32%			
Richland Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-3.90%	10.14%	-6.13%	0.65%	-3.25%	-16.11%	-5.60%	15.25%			
Sabine Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-12.40%	50.94%	-5.63%	-1.32%	-15.44%	-0.79%	-5.60%	9.32%			
Saint Bernard Parish	6,662	4,782	4,451	2,803	5,362	9,082	6,082	5,003	3,043	5,387	9.93%	6.35%	0.00%	6.19%	16.87%	0.95%	8.25%	11.55%	-8.98%			
Saint Charles Parish	4,126	3,356	2,894	2,593	6,609	4,008	3,471	3,244	3,193	7,658	0.00%	-3.26%	0.31%	-6.73%	-6.34%	-13.51%	12.11%	-6.97%	21.72%			
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-27.08%	9.29%	-12.42%	42.54%	-40.31%	-1.75%	-4.46%	88.79%			
Saint James Parish	361	301	628	238	397	265	227	524	251	419	0.00%	-35.05%	48.92%	-8.45%	-3.59%	-27.75%	3.97%	-4.46%	9.32%			
Saint John Parish	2,460	1,137	652	369	3,348	4,673	1,620	1,226	798	7,007	0.00%	-16.94%	1.49%	62.63%	-33.66%	-14.04%	-0.51%	39.49%	57.72%			
Saint Landry Parish	-	-	60	648	742	-	-	55	679	698	0.00%	-0.41%	0.00%	-4.63%	-4.05%	-19.83%	18.42%	-0.44%	-7.14%			
Saint Martin Parish	627	671	611	397	489	555	645	715	504	625	0.00%	-5.56%	0.33%	-4.73%	-21.52%	-7.94%	-0.43%	0.77%	27.04%			
Saint Mary Parish	1,711	1,069	422	765	2,715	1,612	930	1,926	6,936	10,03%	-16.96%	-3.05%	12.15%	-39.63%	-12.44%	-0.53%	0.00%	155.56%				
Saint Tammany Parish	56,361	45,179	35,249	32,029	48,481	61,126	47,060	33,736	33,415	52,246	10.22%	22.58%	-0.33%	2.46%	15.12%	-12.02%	-2.48%	-1.91%	9.74%			
Tangipahoa Parish	652	336	506	915	2,385	731	379	573	1,120	2,928	0.00%	-18.25%	3.40%	-1.42%	1.92%	-10.17%	0.47%	1.41%	21.30%			
Tensas Parish	85	-	-	-	-	93	-	-	-	-	0.00%	-17.31%	-13.95%	34.23%	0.00%	-15.44%	-0.79%	-5.60%	9.32%			
Terrebonne Parish	6,954	8,715	6,621	4,969	7,651	9,819	11,281	7,476	5,328	7,305	9.87%	-1.50%	0.00%	8.45%	18.38%	1.75%	15.44%	4.46%	-9.15%			
Union Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-19.38%	26.36%	-9.20%	-0.68%	-14.97%	-0.80%	-4.84%	9.32%			
Vermilion Parish	359	-	1,954	1,455	1,933	372	-	2,143	1,714	2,049	9.98%	-4.10%	3.38%	-0.21%	-3.96%	-11.71%	15.72%	4.46%	0.81%			
Vernon Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-0.62%	0.63%	-4.35%	0.00%	-3.25%	0.67%	-0.67%	21.48%			
Washington Parish	316	-	219	-	-	297	-	219	-	-	0.00%	2.05%	0.00%	-4.90%	-1.55%	-3.14%	0.00%	0.00%	2.70%			
Webster Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-10.18%	8.67%	-8.59%	-1.34%	-4.76%	-0.71%	0.72%	5.00%			
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	0.00%	2.15%	0.00%	2.63%	0.00%	-8.21%	-0.56%	7.30%	23.04%			
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-12.50%	36.97%	-9.20%	-0.68%	-14.29%	-0.79%	-4.80%	10.08%			
West Feliciana Parish	-	-	292	314	-	-	-	-	549	585	0.00%	-24.73%	9.29%	-12.42%	0.00%	-14.18%	-1.74%	22.12%	57.97%			
Winn Parish	-	-	-	-	-	-	-	-	-	-	0.00%	-12.39%	62.63%	-6.21%	-1.32%	-15.44%	-0.79%	-5.60%	9.32%			
NULL	-	-	-	-	-	-	-	-	-	-	0.00%	-1.70%	42.80%	-22.70%	18.90%	-2.50%	8.70%	2.00%	14.10%			
Unknown	-	-	-	-	-	-	-	-	-	-	0.00%	-1.70%	42.80%	-22.70%	18.90%	-2.50%	8.70%	2.00%	14.10%			
Total	547,850	358,938	316,795	278,654	489,089	641,152	477,095	379,954	332,515	567,959	9.43%	-1.70%	42.80%	-22.70%	18.90%	-2.50%	8.70%	2.00%	14.10%			

(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	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
Parish	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	2018	2019	2020	2021	2022
Acadia Parish	0.988	0.988	1.020	1.027	1.099	1.159	1.221	1.179	1.179	-	-	-	-	-
Allen Parish	0.749	0.749	1.070	1.056	1.156	1.182	0.941	1.129	1.129	625	584	544	436	390
Ascension Parish	0.712	0.712	0.845	0.849	0.890	0.934	1.026	1.037	1.042	343	356	267	154	317
Assumption Parish	1.105	1.105	1.704	1.383	1.518	1.574	2.179	2.096	2.193	1,705	1,623	1,417	1,281	1,557
Avoyelles Parish	0.830	0.830	0.819	0.814	0.858	0.858	0.986	0.979	1.078	135	128	128	118	118
Beauregard Parish	1.494	1.494	1.485	1.494	1.374	1.552	1.604	1.593	1.604	-	-	-	-	-
Bienville Parish	0.709	0.709	1.008	0.791	0.878	0.878	1.032	1.040	1.093	-	-	-	-	-
Bossier Parish	0.601	0.601	0.690	0.881	0.918	1.011	1.092	1.179	1.171	75	-	-	-	-
Caddo Parish	0.615	0.615	0.687	0.690	0.674	0.945	0.642	1.166	1.173	1,102	840	674	796	795
Calcasieu Parish	0.568	0.515	0.514	0.755	0.769	0.766	0.807	0.803	1.005	1,149	781	311	1,160	1,411
Caldwell Parish	0.791	0.791	1.000	0.806	0.860	0.866	1.024	1.032	1.093	-	-	-	-	-
Cameron Parish	0.451	0.410	0.484	0.740	1.006	1.006	1.110	1.102	1.191	-	-	-	137	626
Catahoula Parish	0.843	0.843	1.000	0.806	0.860	0.866	1.024	1.032	1.093	-	-	-	-	-
Claiborne Parish	0.890	0.890	0.902	0.796	0.878	0.878	0.963	0.970	1.093	-	-	-	-	-
Concordia Parish	0.934	0.934	1.062	0.724	0.772	0.777	1.024	1.032	1.093	309	286	309	310	332
DeSoto Parish	1.010	1.010	1.263	1.231	1.322	1.313	1.359	1.349	1.349	-	-	-	-	-
East Baton Rouge Parish	0.839	0.839	0.996	1.001	0.851	0.986	0.730	1.111	1.116	16,643	12,040	9,961	8,689	17,163
East Carroll Parish	0.832	0.832	1.000	0.791	0.872	0.878	1.032	1.040	1.093	-	-	-	-	-
East Feliciana Parish	1.185	1.185	1.112	1.112	1.160	1.160	1.198	1.191	1.191	-	-	-	-	-
Evangeline Parish	1.076	1.076	0.861	1.054	1.043	1.043	1.191	1.191	1.191	174	155	39	-	-
Franklin Parish	1.101	1.101	1.136	0.888	0.953	0.953	1.127	1.136	1.203	-	-	-	-	-
Grant Parish	0.759	0.759	1.000	0.806	0.860	0.866	1.024	1.032	1.093	-	-	-	-	-
Iberia Parish	1.516	1.378	1.378	1.378	1.403	1.208	1.357	1.074	1.029	2,596	2,894	3,433	3,319	5,200
Iberville Parish	1.081	1.081	1.058	0.773	1.098	1.104	1.123	1.129	1.123	-	-	-	238	889
Jackson Parish	0.759	0.759	0.992	0.791	0.878	0.878	1.032	1.040	1.093	-	-	-	-	-
Jefferson Parish	1.065	0.969	1.344	1.011	1.257	0.974	1.098	0.949	0.909	216,194	166,298	131,707	113,446	131,211
Jefferson Davis Parish	0.984	0.984	1.020	1.033	1.073	1.938	2.000	2.000	1.527	752	870	473	423	407
Lafayette Parish	0.876	0.876	1.055	0.715	1.114	1.118	0.818	1.198	1.203	6,347	8,502	9,564	6,433	11,632
Lafourche Parish	1.455	1.323	1.390	1.424	1.433	1.192	1.160	1.004	0.962	7,140	2,132	1,065	1,285	3,751
LaSalle Parish	0.773	0.773	0.992	0.806	0.866	0.866	1.024	1.032	1.093	-	-	-	-	-
Lincoln Parish	0.550	0.550	0.845	0.871	0.845	0.850	0.871	0.877	0.871	-	-	80	45	-
Livingston Parish	1.238	1.238	1.232	1.238	1.299	1.352	1.395	1.359	1.338	193	-	97	142	54
Madison Parish	0.759	0.759	0.992	0.806	0.866	0.866	1.024	1.032	1.093	-	-	-	-	-
Morehouse Parish	0.682	0.682	1.048	0.682	1.189	0.710	1.408	1.266	1.257	-	-	-	-	-
Natchitoches Parish	0.618	0.618	0.950	1.056	1.012	1.018	1.043	1.141	1.133	-	-	-	-	-
Orleans Parish	2.179	1.981	1.764	1.075	1.666	1.417	1.397	1.254	1.241	457,568	310,560	232,099	188,005	366,941
Ouachita Parish	0.588	0.588	0.588	0.588	0.613	0.959	0.946	0.892	0.887	197	-	-	-	-
Plaquemines Parish	1.944	1.769	1.612	1.607	1.602	1.371	1.387	1.202	1.150	6,239	6,064	5,349	4,935	2,059
Pointe Coupee Parish	1.140	1.140	1.115	1.115	1.160	1.160	1.197	1.197	1.197	-	-	-	-	-
Rapides Parish	0.567	0.567	0.572	0.572	0.597	0.785	0.934	0.940	0.934	584	748	537	430	385
Red River Parish	0.832	0.832	1.032	0.806	0.866	0.866	1.024	1.032	1.093	-	-	-	-	-
Richland Parish	0.883	0.883	0.919	0.834	0.889	0.883	0.913	1.088	1.153	-	-	-	-	-
Sabine Parish	1.066	1.066	1.217	0.806	0.854	0.866	1.024	1.032	1.093	-	-	-	-	-
Saint Bernard Parish	1.610	1.465	1.377	1.377	1.297	1.110	1.099	1.015	0.910	11,942	7,737	6,144	3,606	6,195
Saint Charles Parish	0.931	0.931	0.962	0.959	1.028	1.098	1.270	1.132	1.217	5,270	4,416	3,984	3,784	8,807
Saint Helena Parish	1.052	1.052	1.443	1.320	1.508	1.058	1.772	1.804	1.888	-	-	-	-	-
Saint James Parish	0.670	0.670	1.031	0.693	0.757	0.785	1.086	1.045	1.093	348	289	644	297	482
Saint John Parish	1.711	1.711	2.060	2.030	1.248	1.882	2.189	2.200	1.577	6,145	2,061	1,506	946	8,058
Saint Landry Parish	0.800	0.800	0.803	0.803	0.842	0.878	1.095	0.924	0.929	-	-	68	805	803
Saint Martin Parish	0.832	0.832	0.881	0.878	0.922	1.175	1.276	1.281	1.270	730	821	878	597	719
Saint Mary Parish	1.335	1.123	1.461	1.507	1.344	2.226	2.542	2.556	2.556	3,319	2,051	1,142	2,282	7,976
Saint Tammany Parish	1.467	1.331	1.086	1.089	1.063	0.924	1.050	1.076	1.097	80,377	59,867	41,433	39,596	60,084
Tangipahoa Parish	0.943	0.943	1.153	1.115	1.132	1.110	1.236	1.230	1.213	961	482	704	1,327	3,367
Tensas Parish	0.827	0.827	1.000	1.162	0.866	0.866	1.024	1.032	1.093	122	-	-	-	-
Terrebonne Parish	1.549	1.410	1.431	1.431	1.320	1.115	1.096	0.949	0.909	12,911	14,351	9,182	6,314	8,401
Union Parish	0.806	0.806	1.000	0.791	0.872	0.878	1.032	1.040	1.093	-	-	-	-	-
Vermilion Parish	1.124	1.022	1.066	1.031	1.033	1.076	1.219	1.053	1.008	489	-	2,632	2,031	2,356
Vernon Parish	1.124	1.124	1.131	1.124	1.175	1.175	1.215	1.207	1.215	-	-	-	-	-
Washington Parish	0.951	0.951	0.931	0.931	0.979	0.995	1.027	1.027	1.027	391	-	269	-	-
Webster Parish	0.880	0.880	0.980	0.902	0.987	1.000	1.050	1.058	1.050	-	-	-	-	-
West Baton Rouge Parish	1.263	1.263	1.237	1.237	1.205	1.205	1.313	1.320	1.230	-	-	-	-	-
West Carroll Parish	0.963	0.963	1.101	0.804	0.885	0.891	1.040	1.048	1.101	-	-	-	-	-
West Feliciana Parish	1.172	1.172	1.557	1.425	1.627	1.627	1.896	1.929	1.580	-	-	-	651	673
Winn Parish	1.142	1.142	1.303	0.801	0.854	0.866	1.024	1.032	1.093	-	-	-	-	-
NULL	1.591	1.591	1.619	1.134	1.467	1.233	1.265	1.164	1.141	-	-	-	-	-
Unknown	1.591	1.591	1.619	1.134	1.467	1.233	1.265	1.164	1.141	-	-	-	-	-
Total	1.741	1.591	1.619	1.134	1.467	1.233	1.265	1.164	1.141	843,075	606,936	466,640	394,018	653,159
							(35)	Trend Factors		1.3149	1.2722	1.2281	1.1850	1.1500

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													
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023
Acadia Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Allen Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Cameron Parish	-	-	-	-	-	-	-	-	-	-	10.00%	8.59%	28.84%	-7.94%	-27.45%	-10.81%	13.94%	10.11%	56.52%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Grant Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	9.95%	-0.86%	28.70%	-9.12%	-29.50%	-10.47%	14.04%	10.26%	55.35%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Jefferson Parish	1,871	1,421	1,596	984	145	2,764	2,613	2,807	1,707	224	9.91%	60.38%	-4.77%	-27.19%	10.29%	-2.40%	15.72%	4.46%	47.15%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Lafourche Parish	1,253	1,401	1,519	837	1,667	1,284	1,315	1,431	985	2,122	9.85%	-11.63%	26.32%	7.47%	6.56%	-25.66%	-6.19%	-4.72%	33.17%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Madison Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Orleans Parish	10,828	8,713	6,201	4,531	5,529	14,639	13,638	12,337	9,652	10,578	10.04%	-2.28%	24.51%	-13.95%	-25.10%	-8.84%	14.29%	10.27%	74.09%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Plaquemines Parish	532	1,837	1,191	883	734	666	2,352	1,777	1,344	999	10.08%	19.72%	28.53%	-1.39%	-17.88%	-3.61%	15.24%	5.34%	28.63%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Red River Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Richland Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Saint Bernard Parish	568	463	549	272	322	733	710	1,073	575	615	9.83%	19.47%	28.19%	-17.60%	-24.55%	-10.33%	13.94%	10.11%	73.91%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	10.06%	12.90%	29.05%	-7.38%	-27.09%	-10.38%	14.02%	10.16%	56.31%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Terrebonne Parish	2,007	1,219	1,285	1,461	2,257	3,607	2,282	2,596	2,252	3,622	10.19%	-11.64%	20.54%	-3.24%	-16.72%	52.24%	-15.69%	31.98%	28.63%
Union Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	9.91%	-0.86%	29.00%	-9.40%	-28.89%	-10.42%	13.95%	10.20%	55.09%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Washington Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Webster Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Winn Parish	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
NULL	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Unknown	-	-	-	-	-	-	-	-	-	-	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%
Total	17,059	15,053	12,342	8,967	10,655	23,693	22,910	22,021	16,515	18,160	10.00%	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%

(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) Actual Earned Premium	(21) Cumulative Rate Change History					(27) Trended Earned Premium at Current Rate Levels					(30)	(31)	(32)	(33)	(34)
	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	2018						2019	2020	2021	2022
Acadia Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Allen Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Ascension Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Assumption Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Avoyelles Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Beauregard Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Bienville Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Bossier Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Caddo Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Calcasieu Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Caldwell Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Cameron Parish	1.800	1.636	1.507	1.170	1.271	1.751	1.964	1.723	1.565	-	-	-	-	-	
Catahoula Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Claiborne Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Concordia Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
DeSoto Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
East Baton Rouge Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
East Carroll Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
East Feliciana Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Evangeline Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Franklin Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Grant Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Iberia Parish	1.583	1.440	1.452	1.128	1.242	1.749	1.952	1.713	1.554	-	-	-	-	-	
Iberville Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Jackson Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Jefferson Parish	2.340	2.129	1.328	1.394	1.915	1.736	1.779	1.537	1.472	3,634	3,324	3,447	2,023	258	
Jefferson Davis Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Lafayette Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Lafourche Parish	1.243	1.131	1.280	1.013	0.943	0.885	1.190	1.269	1.332	1,688	1,673	1,757	1,167	2,440	
LaSalle Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Lincoln Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Livingston Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Madison Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Morehouse Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Natchitoches Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Orleans Parish	1.726	1.568	1.605	1.289	1.498	2.000	2.194	1.920	1.741	19,249	17,350	15,152	11,437	12,165	
Ouachita Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Plaquemines Parish	2.064	1.875	1.567	1.219	1.236	1.505	1.562	1.355	1.286	876	2,992	2,182	1,593	1,149	
Pointe Coupee Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Rapides Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Red River Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Richland Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Sabine Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Saint Bernard Parish	2.046	1.863	1.559	1.216	1.476	1.957	2.182	1.915	1.739	964	903	1,318	681	707	
Saint Charles Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Saint Helena Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Saint James Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Saint John Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Saint Landry Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Saint Martin Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Saint Mary Parish	1.905	1.731	1.533	1.188	1.283	1.760	1.963	1.722	1.563	-	-	-	-	-	
Saint Tammany Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Tangipahoa Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Tensas Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Terrebonne Parish	2.061	1.870	2.117	1.756	1.815	2.179	1.431	1.698	1.286	4,743	2,903	3,188	2,669	4,165	
Union Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Vermilion Parish	1.580	1.438	1.450	1.124	1.241	1.745	1.948	1.709	1.551	-	-	-	-	-	
Vernon Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Washington Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Webster Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
West Baton Rouge Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
West Carroll Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
West Feliciana Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Winn Parish	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
NULL	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Unknown	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	-	-	-	-	-	
Total	1.937	1.761	1.667	1.373	1.501	1.735	1.840	1.688	1.543	31,154	29,145	27,044	19,570	20,884	
							(35)	Trend Factors		1.3149	1.2722	1.2281	1.1850	1.1500	

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													
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023
Acadia Parish	75,414	72,799	68,181	72,416	141,830	74,090	70,720	69,181	87,695	174,399	0.0%	10.7%	-19.3%	3.9%	-0.2%	-21.4%	0.2%	1.0%	21.9%
Allen Parish	8,201	6,831	6,341	8,433	14,176	8,689	7,150	6,732	9,561	16,377	0.0%	-0.6%	0.0%	1.6%	0.0%	-8.5%	0.0%	-6.3%	22.0%
Ascension Parish	73,734	67,786	66,851	64,943	125,128	67,598	61,042	63,519	76,310	150,574	0.0%	-0.3%	-0.1%	2.5%	0.0%	-25.2%	0.1%	-1.5%	21.9%
Assumption Parish	108,751	97,535	81,965	72,928	290,735	123,282	106,219	89,833	86,251	353,845	0.0%	11.5%	0.0%	5.3%	1.0%	-9.9%	-0.1%	-10.4%	33.2%
Avoyelles Parish	6,197	5,820	6,259	6,665	5,150	5,859	4,927	5,145	6,999	5,523	0.0%	-4.5%	11.5%	11.6%	12.4%	-29.6%	0.3%	1.7%	5.8%
Beauregard Parish	20,858	17,541	20,023	20,605	23,058	22,552	18,686	21,984	25,739	29,178	0.0%	-0.5%	0.0%	2.0%	0.0%	-16.0%	-0.1%	1.2%	25.3%
Bienville Parish	4,635	5,078	6,218	6,366	5,356	5,526	5,978	7,395	7,991	6,669	0.0%	7.8%	0.2%	1.7%	0.2%	-7.1%	0.0%	9.1%	15.8%
Bossier Parish	3,208	4,461	4,494	4,219	6,301	3,932	5,492	5,679	5,633	8,308	0.0%	7.7%	0.0%	-0.2%	-1.8%	-6.9%	0.0%	12.1%	19.8%
Caddo Parish	7,263	7,573	5,169	4,535	6,078	9,620	9,955	6,923	6,461	8,548	0.0%	7.7%	0.0%	1.2%	-0.7%	-8.0%	0.2%	12.1%	27.8%
Calcasieu Parish	314,530	282,837	247,885	321,064	517,570	314,926	273,977	250,420	387,819	635,642	10.1%	-0.6%	0.3%	4.5%	0.0%	-21.6%	0.1%	0.9%	21.9%
Caldwell Parish	5,436	4,256	3,304	2,315	3,069	5,379	4,151	3,282	2,499	3,304	0.0%	7.0%	-0.2%	2.0%	0.0%	-10.7%	0.2%	6.9%	1.8%
Cameron Parish	38,410	35,033	31,117	36,168	100,029	34,169	29,112	30,558	37,327	112,229	9.9%	10.8%	6.4%	15.4%	-21.3%	-2.2%	-8.0%	-10.6%	23.8%
Catahoula Parish	8,971	9,635	9,765	5,744	6,369	8,067	7,770	7,875	6,404	7,370	0.0%	-4.6%	11.5%	11.4%	11.9%	-36.9%	0.0%	-2.8%	18.5%
Claiborne Parish	6,304	5,073	6,192	5,994	7,122	7,241	5,777	7,207	7,632	9,036	0.0%	6.8%	0.2%	1.2%	-0.2%	-11.4%	-0.2%	9.3%	17.8%
Concordia Parish	7,952	7,771	5,183	2,826	3,180	7,360	6,438	4,292	3,237	3,785	0.0%	-4.6%	11.5%	11.7%	11.9%	-36.9%	-0.2%	-2.8%	21.9%
DeSoto Parish	559	1,480	1,598	2,150	3,174	843	2,179	2,356	3,197	4,672	0.0%	7.8%	0.2%	3.2%	-0.3%	-1.0%	-0.2%	7.5%	38.6%
East Baton Rouge Parish	17,803	18,899	17,027	15,224	29,423	17,767	18,036	15,576	16,614	32,997	0.0%	-0.3%	0.0%	3.5%	12.3%	-22.5%	0.0%	-4.3%	16.3%
East Carroll Parish	1,351	313	-	-	-	1,146	239	-	-	-	0.0%	-4.6%	11.5%	11.4%	11.9%	-30.0%	0.2%	-2.8%	0.6%
East Feliciana Parish	1,079	659	1,292	1,090	5,193	1,068	608	1,111	1,050	5,125	0.0%	-0.6%	0.0%	7.0%	13.6%	-15.6%	0.3%	-7.0%	4.7%
Evangeline Parish	41,018	36,505	30,611	25,340	30,407	46,645	40,842	35,304	33,497	40,662	0.0%	-0.5%	0.0%	2.2%	0.0%	-16.9%	0.0%	1.9%	31.6%
Franklin Parish	2,511	4,161	4,890	7,319	7,039	3,156	5,023	5,940	9,272	8,878	0.0%	7.5%	0.0%	5.6%	-0.2%	-5.4%	-0.3%	7.2%	19.0%
Grant Parish	6,622	5,605	5,369	4,824	5,195	8,373	6,968	6,782	6,563	7,033	0.0%	7.5%	0.0%	2.3%	0.0%	-9.6%	0.3%	6.7%	28.2%
Iberia Parish	154,971	138,975	130,985	140,908	435,477	156,297	134,874	128,349	147,868	470,038	10.1%	11.4%	0.1%	5.2%	0.3%	-8.9%	-0.1%	-10.4%	18.1%
Iberville Parish	25,411	28,186	29,873	23,724	37,274	25,862	24,652	27,747	27,757	44,792	0.0%	-0.2%	0.0%	0.5%	0.1%	-27.1%	0.0%	-1.7%	21.9%
Jackson Parish	3,411	2,948	2,618	2,414	2,285	3,310	2,857	2,589	2,596	2,443	0.0%	7.5%	0.0%	0.2%	0.0%	-10.8%	0.3%	8.1%	0.2%
Jefferson Parish	25,107	26,653	26,223	31,313	77,794	20,726	21,629	21,875	28,152	71,891	10.0%	11.6%	0.1%	2.7%	-1.6%	-9.5%	0.0%	-10.3%	1.0%
Jefferson Davis Parish	59,300	59,964	62,028	66,831	82,032	61,065	59,442	63,686	80,702	100,665	0.0%	-0.4%	-0.1%	5.2%	0.2%	-19.8%	0.0%	0.7%	22.0%
Lafayette Parish	244,076	221,232	224,210	224,514	424,923	221,808	214,439	209,422	239,439	459,715	0.0%	-0.5%	0.1%	-10.6%	11.6%	-17.6%	0.0%	0.6%	7.6%
Lafourche Parish	203,530	165,552	136,765	146,677	433,514	200,058	156,980	132,830	153,490	466,694	10.0%	11.5%	-0.1%	5.3%	-1.5%	-9.4%	0.0%	-10.7%	18.1%
LaSalle Parish	3,119	2,297	3,412	3,111	3,314	3,597	2,609	3,939	3,856	4,104	0.0%	7.0%	-0.2%	2.1%	-0.2%	-9.1%	-0.3%	7.2%	16.8%
Lincoln Parish	1,908	2,184	1,620	1,216	1,329	1,837	2,082	1,559	1,221	1,325	0.0%	7.5%	0.0%	1.5%	-0.2%	-5.5%	-0.2%	8.0%	-6.5%
Livingston Parish	41,525	39,401	43,500	35,212	90,523	43,813	39,713	41,891	40,106	106,043	0.0%	-0.5%	0.0%	3.7%	12.4%	-21.5%	-0.1%	-4.7%	21.9%
Madison Parish	-	-	-	475	677	-	-	-	520	766	0.0%	-4.5%	11.5%	15.0%	12.6%	-30.5%	-0.2%	-3.1%	16.2%
Morehouse Parish	1,381	1,620	2,064	1,504	1,695	1,849	2,143	2,786	2,206	2,473	0.0%	6.8%	0.2%	1.7%	-0.2%	-10.7%	0.2%	8.3%	36.5%
Natchitoches Parish	11,892	12,939	11,477	9,920	11,398	14,657	15,637	14,072	13,102	14,990	0.0%	7.5%	0.0%	2.6%	0.2%	-9.6%	0.2%	7.2%	24.1%
Orleans Parish	-	-	-	1,080	480	-	-	-	713	337	10.0%	11.7%	-0.1%	-4.7%	-6.5%	0.9%	-0.1%	-26.7%	-9.9%
Ouachita Parish	10,868	9,747	10,084	10,132	12,548	9,954	8,800	9,222	9,807	12,114	0.0%	7.5%	0.0%	2.0%	-0.2%	-7.3%	0.0%	5.5%	-7.7%
Plaquemines Parish	42,620	30,601	18,470	28,582	160,130	38,734	26,147	19,361	32,836	189,170	10.0%	10.8%	6.4%	15.5%	-23.9%	-9.1%	-0.1%	-10.4%	29.3%
Pointe Coupee Parish	14,021	11,457	11,769	10,322	13,728	18,862	14,563	14,260	14,688	19,853	0.0%	-0.5%	0.0%	5.2%	12.3%	-20.7%	-0.1%	1.8%	42.5%
Rapides Parish	13,733	8,615	11,139	9,476	12,115	15,472	12,051	10,994	12,114	14,111	0.0%	7.5%	0.0%	7.3%	-0.2%	-9.0%	0.0%	2.4%	14.2%
Red River Parish	-	-	1,029	1,638	4,455	-	-	1,517	2,433	6,551	0.0%	7.8%	0.2%	2.2%	-0.2%	-1.0%	-0.2%	7.5%	38.4%
Richland Parish	3,293	1,562	1,165	1,180	2,214	3,760	1,749	1,328	1,456	2,717	0.0%	7.5%	0.0%	2.7%	-0.2%	-10.1%	0.2%	8.1%	15.0%
Sabine Parish	26,154	28,482	25,891	25,110	31,896	32,534	34,580	31,781	32,664	41,250	0.0%	7.5%	0.0%	3.3%	0.0%	-7.6%	0.2%	7.0%	22.2%
Saint Bernard Parish	37,040	30,550	18,390	14,072	34,770	33,965	27,035	16,325	13,359	34,007	10.0%	10.8%	-10.4%	5.9%	1.1%	-8.8%	0.0%	-11.7%	8.3%
Saint Charles Parish	36,526	36,462	30,826	27,694	107,290	34,705	33,357	28,534	27,395	109,172	0.0%	11.6%	0.1%	5.2%	-0.1%	-8.6%	-0.1%	-10.6%	11.5%
Saint Helena Parish	2,553	2,441	2,888	4,797	6,534	2,632	2,379	2,682	5,236	7,393	0.0%	-0.5%	0.0%	5.1%	12.4%	-20.8%	-0.3%	-8.6%	21.9%
Saint James Parish	31,240	25,310	22,496	24,645	88,831	31,756	24,828	22,576	26,610	98,629	0.0%	11.6%	0.0%	5.2%	-1.3%	-9.3%	0.0%	-10.5%	21.7%
Saint John Parish	22,235	17,594	11,399	13,559	27,086	22,424	17,136	11,322	14,159	29,083	0.0%	11.6%	0.1%	5.2%	-1.7%	-6.3%	-0.1%	-11.3%	18.5%
Saint Landry Parish	40,538	43,581	48,030	43,908	75,562	42,856	44,143	46,485	50,156	88,585	0.0%	-0.5%	0.0%	3.3%	12.4%	-21.3%	0.1%	-4.6%	21.9%
Saint Martin Parish	172,551	151,435	139,320	153,945	289,526	137,037	133,536	128,450	168,912	323,403	0.0%	-10.7%	23.9%	-15.9%	1.9%	-21.2%	-0.1%	1.0%	10.8%
Saint Mary Parish	98,544	89,038	89,319	91,586	288,442	102,303	88,946	90,143	98,537	318,773	9.9%	36.6%	0.0%	5.3%	0.1%	-8.3%	0.0%	-10.4%	21.0%
Saint Tammany Parish	139,607	147,598	145,244	134,305	315,282	123,833	121,468	112,567	119,257	301,437	10.1%	-0.5%	0.0%	7.7%	12.8%	-18.1%	0.0%	-26.0%	21.9%
Tangipahoa Parish	20,805	25,131	27,199	24,882	65,076	22,308	25,662	26,462	28,467	76,315	0.0%	-0.3%	0.0%	4.1%	12.6%	-21.0%	0.3%	-4.7%	22.0%
Tensas Parish	580	653	625	412	412	476	468	446	409	425	0.0%	-8.7%	16.8%	14.8%	12.4%	-37.5%	0.0%	-2.6%	5.4%
Terrebonne Parish	231,979	178,330	159,278	162,771	470,460	196,526	145,796	133,208	146,127	433,941	10.0%	11.6%	0.0%	5.2%	-1.4%	-9.0%	0.0%	-10.2%	0.8%
Union Parish	3,482	3,627	5,000	4,941	4,687	3,805	3,921	5,499	5,839	5,500	0.0%	6.8%	0.2%	1.5%	-0.2%	-9.3%	0.3%	8.1%	9.9%
Vermilion Parish	335,438	261,667	264,884	285,396	622,838	333,922	297,784	249,935	281,641	631,863	10.1%	11.4%	0.0%	-21.7%	34.9%	-9.6%	0.1%	-10.5%	11.1%
Vernon Parish	6,853	7,642	7,048	4,510	7,303	8,940	9,432	8,789	5,988	9,728	0.0%	7.5%	0.0%	7.8%	-0.3%	-8.1%	0.0%	2.2%	30.8%
Washington Parish	16,213	17,165	21,059	20,516	40,886	16,906	17,287	20,297	23,430	47,942	0.0%	-6.5%	-2.8%	2.5%	12.4%	-21.8%	0.1%	-4.7%	22.0%
Webster Parish	5,017	5,669	3,348	2,541	3,194	5,854	6,553	3,874	3,071	3,827	0.0%	7.8%	0.2%	1.0%	1.2%	-5.9%	0.0%	8.9%	11.6%
West Baton Rouge Parish	7,317	3,047	2,186	2,827	8,931	6,756	7,217	1,876	2,922	9,513	0.0%	-0.3%	0.0%	2.1%	12.5%	-23.5%	0.0%	-5.2%	11.3%
West Carroll Parish	1,400	1,345	1,391	1,924	1,563	1,4													

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				
	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	2018	2019	2020	2021	2022
Acadia Parish	0.899	0.899	0.812	1.006	0.968	0.970	1.235	1.231	1.219	97,424	89,966	84,964	103,916	200,561
Allen Parish	1.056	1.056	1.062	1.062	1.045	1.045	1.142	1.142	1.220	11,426	9,096	8,268	11,329	18,834
Assumption Parish	0.917	0.917	0.920	0.921	0.899	0.899	1.202	1.200	1.219	88,887	77,655	78,010	90,425	173,162
Assunpton Parish	1.275	1.275	1.143	1.143	1.086	1.075	1.193	1.194	1.332	162,109	135,127	110,327	102,205	406,926
Avoylees Parish	1.015	1.015	1.062	0.953	0.854	0.760	1.078	1.075	1.058	7,704	6,268	6,319	8,294	6,352
Bearegard Parish	1.080	1.080	1.085	1.085	1.063	1.063	1.267	1.268	1.253	29,655	23,771	26,999	30,500	33,555
Bienville Parish	1.290	1.290	1.198	1.196	1.176	1.174	1.263	1.263	1.158	7,266	7,605	9,082	9,469	7,669
Bossier Parish	1.319	1.319	1.225	1.225	1.227	1.250	1.343	1.343	1.198	5,170	6,987	6,975	6,675	9,554
Caddo Parish	1.429	1.429	1.327	1.327	1.312	1.321	1.435	1.433	1.278	12,650	12,664	8,502	7,656	9,830
Calcasieu Parish	1.107	1.006	1.011	1.008	0.965	0.965	1.231	1.230	1.219	414,109	348,540	307,551	459,553	730,996
Caldwell Parish	1.061	1.061	0.991	0.993	0.974	0.974	1.090	1.088	1.018	7,073	5,281	4,031	2,961	3,800
Cameron Parish	1.174	1.068	0.963	0.905	0.784	0.997	1.019	1.107	1.238	44,930	37,035	37,529	44,231	129,065
Catahoula Parish	0.964	0.964	1.010	0.906	0.813	0.727	1.152	1.152	1.185	10,608	9,885	9,672	7,589	8,476
Claiborne Parish	1.231	1.231	1.152	1.151	1.137	1.139	1.286	1.288	1.178	9,521	7,349	8,851	9,044	10,392
Concordia Parish	0.992	0.992	1.040	0.933	0.835	0.746	1.183	1.185	1.219	9,678	8,190	5,271	3,836	4,353
DeSoto Parish	1.635	1.635	1.517	1.515	1.468	1.473	1.488	1.490	1.386	1,108	2,772	2,893	3,788	5,373
East Baton Rouge Parish	1.000	1.000	1.004	1.004	0.970	0.863	1.113	1.113	1.163	23,363	22,945	19,130	19,687	37,947
East Carroll Parish	0.909	0.909	0.953	0.855	0.768	0.686	0.980	0.978	1.006	1,507	304	-	-	-
East Feliciana Parish	0.996	0.996	1.002	1.002	0.936	0.824	0.977	0.974	1.047	1,404	773	1,364	1,244	5,894
Evangeline Parish	1.136	1.136	1.141	1.141	1.117	1.114	1.342	1.342	1.316	61,335	51,957	43,358	39,693	46,762
Franklin Parish	1.364	1.364	1.268	1.268	1.201	1.203	1.272	1.276	1.190	4,150	6,390	7,295	10,987	10,210
Grant Parish	1.365	1.365	1.269	1.269	1.241	1.241	1.373	1.368	1.282	11,010	8,864	8,329	7,777	8,088
Iberia Parish	1.248	1.134	1.018	1.017	0.967	0.964	1.057	1.059	1.181	205,521	171,580	157,631	175,219	540,549
Iberville Parish	0.877	0.877	0.879	0.879	0.874	0.874	1.198	1.198	1.219	34,007	31,361	34,077	32,891	51,511
Jackson Parish	1.044	1.044	0.971	0.971	0.969	0.969	1.086	1.083	1.002	4,352	3,635	3,180	3,076	2,809
Jefferson Parish	1.018	0.926	0.830	0.829	0.807	0.821	0.907	0.907	1.010	27,253	27,515	26,866	33,359	82,676
Jefferson Davis Parish	1.034	1.034	1.038	1.039	0.987	0.985	1.229	1.229	1.220	80,297	75,619	78,215	95,629	115,766
Lafayette Parish	0.887	0.887	0.892	0.891	0.996	0.893	1.083	1.083	1.076	291,665	272,799	257,199	283,728	528,678
LaFourche Parish	1.216	1.105	0.991	0.992	0.942	0.956	1.055	1.055	1.181	263,065	199,702	163,134	181,881	536,704
LaSalle Parish	1.237	1.237	1.156	1.158	1.134	1.135	1.249	1.253	1.169	4,730	3,319	4,838	4,569	4,720
Lincoln Parish	1.038	1.038	0.966	0.966	0.952	0.953	1.008	1.010	0.936	2,416	2,649	1,915	1,447	1,524
Livingston Parish	1.057	1.057	1.062	1.062	1.024	0.911	1.160	1.162	1.219	57,612	50,521	51,448	47,524	121,951
Madison Parish	1.077	1.077	1.128	1.011	0.879	0.781	1.124	1.126	1.162	-	-	-	616	881
Morehouse Parish	1.437	1.437	1.345	1.343	1.321	1.323	1.481	1.479	1.365	2,431	2,726	3,422	2,614	2,844
Natchitoches Parish	1.331	1.331	1.238	1.238	1.206	1.204	1.332	1.330	1.241	19,273	19,893	17,282	15,525	17,239
Orleans Parish	0.729	0.662	0.593	0.593	0.623	0.666	0.660	0.660	0.901	-	-	-	845	388
Ouachita Parish	0.988	0.988	0.919	0.919	0.901	0.903	0.974	0.974	0.923	13,089	11,195	11,326	11,621	13,931
Plaquemines Parish	1.200	1.090	0.984	0.925	0.801	1.052	1.158	1.159	1.293	50,933	33,263	23,778	38,910	217,548
Pointe Coupee Parish	1.351	1.351	1.357	1.357	1.289	1.148	1.449	1.451	1.425	24,802	18,526	17,513	17,405	22,831
Rapides Parish	1.226	1.226	1.140	1.140	1.063	1.064	1.169	1.169	1.142	20,345	11,722	14,800	13,028	16,228
Red River Parish	1.619	1.619	1.503	1.500	1.469	1.471	1.486	1.488	1.385	-	-	1,863	2,883	7,534
Richland Parish	1.234	1.234	1.147	1.147	1.117	1.119	1.245	1.243	1.150	4,944	2,225	1,631	1,725	3,125
Sabine Parish	1.345	1.345	1.251	1.251	1.211	1.211	1.310	1.308	1.222	42,780	43,991	39,032	38,706	47,438
Saint Bernard Parish	1.021	0.928	0.837	0.934	0.882	0.873	0.957	0.957	1.083	44,662	34,393	20,049	15,830	39,108
Saint Charles Parish	1.070	1.070	0.959	0.958	0.911	0.911	0.996	0.998	1.115	45,635	42,435	35,044	32,462	125,549
Saint Helena Parish	1.035	1.035	1.040	1.040	0.989	0.880	1.111	1.114	1.219	3,461	3,026	3,294	6,204	8,502
Saint James Parish	1.145	1.145	1.025	1.025	0.974	0.988	1.089	1.089	1.217	41,757	31,585	27,726	31,532	113,425
Saint John Parish	1.135	1.135	1.018	1.017	0.967	0.983	1.050	1.051	1.185	29,486	21,800	13,905	16,778	33,446
Saint Landry Parish	1.058	1.058	1.063	1.063	1.029	0.916	1.164	1.163	1.219	56,353	56,157	57,090	59,433	101,874
Saint Martin Parish	0.835	0.835	0.935	0.754	0.897	0.880	1.118	1.119	1.108	180,196	169,878	157,755	200,155	371,917
Saint Mary Parish	1.572	1.430	1.047	1.047	0.995	0.994	1.084	1.084	1.210	134,522	113,153	110,708	116,763	366,593
Saint Tammany Parish	0.984	0.894	0.898	0.898	0.833	0.739	0.902	0.902	1.219	162,833	154,526	138,248	141,316	346,656
Tangipahoa Parish	1.076	1.076	1.079	1.079	1.037	0.921	1.166	1.163	1.220	29,334	32,646	32,499	33,732	87,763
Tensas Parish	0.883	0.883	0.966	0.828	0.721	0.641	1.026	1.026	1.054	626	595	548	485	489
Terrebonne Parish	1.048	0.953	0.854	0.854	0.812	0.824	0.905	0.905	1.008	258,420	185,474	163,598	173,156	499,037
Union Parish	1.172	1.172	1.097	1.095	1.079	1.081	1.192	1.188	1.099	5,003	4,988	6,754	6,919	6,325
Vermilion Parish	1.166	1.059	0.951	0.951	1.214	0.900	0.995	0.995	1.111	439,088	378,826	306,955	333,736	726,650
Vernon Parish	1.420	1.420	1.321	1.321	1.225	1.229	1.337	1.337	1.308	11,756	11,999	10,794	7,096	11,187
Washington Parish	0.953	0.953	1.020	1.050	1.024	0.911	1.164	1.163	1.220	22,230	21,992	24,928	27,764	55,134
Webster Parish	1.262	1.262	1.171	1.169	1.157	1.144	1.215	1.215	1.116	7,698	8,336	4,758	3,639	4,401
West Baton Rouge Parish	0.923	0.923	0.927	0.927	0.907	0.807	1.055	1.055	1.113	8,884	3,456	2,304	3,462	10,940
West Carroll Parish	1.110	1.110	1.039	1.037	0.990	0.990	1.102	1.102	1.025	1,894	1,701	1,723	2,491	1,957
West Feliciana Parish	0.944	0.944	0.948	0.948	0.926	0.824	1.166	1.167	1.159	5,752	5,625	5,891	4,601	5,695
Winn Parish	1.231	1.231	1.145	1.145	1.121	1.119	1.232	1.230	1.148	2,343	2,342	1,895	2,003	2,614
NULL	1.069	1.069	0.993	0.984	0.994	0.940	1.102	1.104	1.169	-	-	-	-	-
Unknown	1.069	1.069	0.993	0.984	0.994	0.940	1.102	1.104	1.169	-	-	-	-	-
Total	1.143	1.069	0.993	0.984	0.994	0.940	1.102	1.104	1.169	3,663,535	3,146,598	2,830,336	3,203,617	7,123,936

(35) Trend Factors 1.3149 1.2722 1.2281 1.1850 1.1500

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													
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023
Acadia Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Allen Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Cameron Parish	90,477	78,976	47,415	41,599	80,640	194,665	127,326	56,390	83,448	167,559	9.99%	25.08%	-23.71%	36.29%	83.63%	-56.36%	-0.16%	10.39%	91.31%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Grant Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	9.97%	-18.96%	3.21%	-8.04%	-11.62%	-4.07%	9.50%	11.03%	100.79%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Jefferson Parish	105,407	99,019	93,762	98,081	166,741	212,251	189,096	160,309	227,879	368,502	9.99%	-10.89%	3.19%	1.14%	31.75%	-38.12%	9.44%	11.05%	100.77%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Lafourche Parish	184,734	139,965	89,112	94,571	215,689	246,280	185,458	86,771	119,698	288,001	10.05%	10.72%	6.44%	-9.39%	70.49%	-35.43%	0.11%	-12.06%	48.56%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Madison Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Orleans Parish	-	-	1,181	571	-	-	-	1,865	1,323	-	10.09%	-12.10%	3.15%	-3.05%	-6.78%	-42.12%	9.51%	11.02%	100.75%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Plaquemines Parish	314,974	267,186	184,669	217,557	344,235	694,110	527,943	223,479	360,081	609,047	9.99%	-16.19%	3.20%	1.16%	121.13%	-42.22%	-4.61%	3.25%	72.98%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Red River Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Richland Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Saint Bernard Parish	26,514	22,155	14,295	11,312	14,036	22,681	24,590	22,274	26,176	31,001	10.04%	10.66%	6.48%	-25.23%	-23.82%	-42.07%	9.47%	11.01%	100.71%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Saint Mary Parish	9,544	9,023	6,827	5,484	10,365	12,572	11,839	10,573	12,683	22,916	10.10%	10.60%	6.48%	1.11%	-5.51%	-43.74%	9.47%	11.07%	100.82%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Terrebonne Parish	239,336	209,483	170,509	109,461	210,895	311,349	270,937	166,188	149,508	301,416	10.10%	10.61%	6.49%	-9.43%	70.50%	-41.92%	-0.06%	-4.44%	48.39%
Union Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Vermilion Parish	31,775	28,283	18,616	13,128	18,624	25,627	26,683	26,740	30,266	41,198	10.05%	10.57%	6.54%	-11.57%	-30.14%	-48.02%	9.48%	11.13%	100.83%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Washington Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Webster Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Winn Parish	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
NULL	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Unknown	-	-	-	-	-	-	-	-	-	-	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%
Total	1,002,762	854,090	626,386	591,763	1,061,224	1,719,535	1,363,872	754,589	1,011,062	1,829,640	10.00%	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%

(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	Cumulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	2018	2019	2020	2021	2022
Acadia Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Allen Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Ascension Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Assumption Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Avoyelles Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Beauregard Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Bienville Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Bossier Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Caddo Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Calcasieu Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Caldwell Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Cameron Parish	2.417	2.198	1.757	2.303	1.690	0.920	2.109	2.112	1.913	255,973	161,978	69,255	98,883	192,695
Catahoula Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Claiborne Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Concordia Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
DeSoto Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
East Baton Rouge Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
East Carroll Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
East Feliciana Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Evangeline Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Franklin Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Grant Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Iberia Parish	1.057	0.961	1.186	1.149	1.250	1.414	2.441	2.229	2.008	-	-	-	-	-
Iberville Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Jackson Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Jefferson Parish	2.035	1.850	2.076	2.012	1.989	1.510	2.440	2.230	2.008	279,098	240,559	196,882	270,029	423,782
Jefferson Davis Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Lafayette Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Lafourche Parish	1.690	1.536	1.387	1.303	1.438	0.843	1.306	1.305	1.484	323,844	235,930	106,567	141,838	331,205
LaSalle Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Lincoln Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Livingston Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Madison Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Morehouse Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Natchitoches Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Orleans Parish	1.274	1.158	1.317	1.277	1.317	1.413	2.441	2.229	2.008	-	-	2,290	1,568	-
Ouachita Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Plaquemines Parish	2.095	1.904	2.272	2.202	2.177	0.984	1.704	1.786	1.730	912,714	671,623	274,463	426,685	700,411
Pointe Coupee Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Rapides Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Red River Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Richland Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Sabine Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Saint Bernard Parish	1.043	0.948	0.857	0.805	1.076	1.413	2.439	2.228	2.007	29,824	31,282	27,356	31,018	35,652
Saint Charles Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Saint Helena Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Saint James Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Saint John Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Saint Landry Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Saint Martin Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Saint Mary Parish	1.702	1.546	1.398	1.312	1.298	1.374	2.442	2.230	2.008	16,531	15,061	12,985	15,029	26,354
Saint Tammany Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Tangipahoa Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Tensas Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Terrebonne Parish	1.649	1.497	1.354	1.271	1.404	0.823	1.417	1.418	1.484	409,406	344,673	204,102	177,162	346,632
Union Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Vermilion Parish	1.017	0.924	0.836	0.785	0.887	1.270	2.443	2.232	2.008	33,698	33,945	32,840	35,864	47,378
Vernon Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Washington Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Webster Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
West Baton Rouge Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
West Carroll Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
West Feliciana Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Winn Parish	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
NULL	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Unknown	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	-	-	-	-	-
Total	2.021	1.837	1.797	1.778	1.764	0.995	1.719	1.710	1.695	2,261,088	1,735,051	926,740	1,198,076	2,104,109
(35) Trend Factors										1.3149	1.2722	1.2281	1.1850	1.1500

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								
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023
Acadia Parish	420,402	459,164	481,910	518,983	792,997	1,032,819	1,078,405	1,075,797	1,104,330	1,597,710	0.00%	-11.04%	0.00%	5.03%	5.26%	5.06%	4.02%	13.90%	80.00%
Allen Parish	-	-	32	1,073	2,843	-	-	61	2,306	6,027	0.00%	-16.77%	6.72%	10.81%	4.88%	-13.95%	-0.90%	22.73%	78.22%
Ascension Parish	117,858	105,688	83,738	59,743	140,352	254,074	207,397	160,883	127,766	297,012	0.00%	-13.47%	7.27%	11.21%	5.48%	-13.79%	-1.20%	22.77%	78.81%
Assumption Parish	187,000	171,531	146,896	133,043	332,505	434,634	378,746	313,136	281,498	669,414	0.00%	-10.89%	-0.31%	6.19%	4.17%	-0.36%	3.99%	13.94%	79.82%
Avoyelles Parish	192	129	372	482	-	720	417	1,031	1,143	-	0.00%	3.95%	17.72%	16.29%	15.95%	16.44%	20.75%	22.43%	69.72%
Beauregard Parish	31	1,655	2,391	2,168	5,079	67	3,264	4,599	4,633	10,767	0.00%	-16.98%	6.82%	11.11%	5.71%	-13.51%	-1.56%	22.22%	79.22%
Bienville Parish	-	-	-	-	882	-	-	-	1,994	-	0.00%	5.00%	16.67%	16.33%	15.79%	16.67%	20.78%	22.58%	86.84%
Bossier Parish	10,722	10,101	8,809	5,922	9,044	22,377	18,115	14,253	10,773	17,595	0.00%	3.33%	17.74%	16.13%	16.67%	-13.83%	-11.11%	22.22%	65.91%
Caddo Parish	35,690	28,875	23,892	14,590	14,123	74,279	51,667	38,708	26,573	27,474	0.00%	4.00%	17.95%	16.13%	16.11%	-13.79%	-11.00%	22.47%	65.60%
Calcasieu Parish	285,919	398,912	424,969	460,294	792,724	604,966	805,213	818,139	842,967	1,371,216	10.13%	-0.38%	-0.38%	5.49%	4.69%	5.21%	4.95%	10.73%	58.14%
Caldwell Parish	-	-	-	-	337,635	-	-	-	100,837	104,042	0.00%	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%
Cameron Parish	45,538	49,593	63,064	84,840	337,635	-	-	-	100,837	104,042	10.04%	3.68%	-2.82%	8.42%	-2.18%	-0.47%	3.98%	13.96%	79.84%
Catahoula Parish	65	-	-	-	631	-	-	-	241	-	0.00%	4.55%	17.39%	15.22%	15.09%	16.39%	21.13%	22.09%	62.86%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	0.00%	3.23%	18.75%	15.79%	15.91%	15.69%	20.34%	22.54%	87.36%
Concordia Parish	704	821	863	71	-	2,645	2,647	2,396	168	-	0.00%	3.95%	17.72%	16.49%	15.98%	16.67%	20.67%	22.42%	62.76%
DeSoto Parish	3,309	3,781	4,308	4,335	5,503	14,282	14,067	13,784	11,818	12,494	0.00%	3.23%	18.75%	15.63%	16.22%	17.02%	20.00%	22.73%	87.65%
East Baton Rouge Parish	238,487	222,962	186,706	155,676	210,894	558,086	502,349	410,757	345,897	444,883	0.00%	-2.26%	7.51%	3.52%	3.40%	-2.38%	3.05%	22.49%	77.29%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	0.00%	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%
East Feliciana Parish	1,649	1,789	1,625	1,337	4,444	3,568	3,527	3,135	2,873	9,421	0.00%	-16.67%	6.40%	11.11%	5.45%	-13.95%	-0.90%	22.73%	78.52%
Evangeline Parish	-	779	758	1,719	5,303	-	-	-	1,530	1,464	0.00%	-16.98%	6.82%	10.64%	4.81%	-13.76%	-1.06%	22.58%	79.55%
Franklin Parish	267	546	564	470	8,627	1,003	1,757	1,562	1,109	16,939	0.00%	4.55%	17.39%	16.67%	15.87%	17.11%	20.22%	22.43%	62.60%
Grant Parish	495	688	700	706	1,524	1,858	2,216	1,939	1,666	2,992	0.00%	4.55%	17.39%	16.67%	15.87%	17.11%	20.22%	22.43%	62.60%
Iberia Parish	396,954	382,349	372,365	424,378	1,174,700	917,453	889,243	827,414	900,598	2,363,339	10.00%	-2.84%	0.29%	-2.07%	5.49%	4.80%	3.87%	13.90%	79.76%
Iberville Parish	38,295	35,432	32,057	25,094	34,330	82,820	69,789	61,778	53,785	72,763	0.00%	-5.21%	6.59%	11.18%	5.33%	-13.71%	-1.18%	22.62%	78.64%
Jackson Parish	-	-	-	499	13,280	-	-	-	1,184	26,096	0.00%	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%
Jefferson Parish	4,912,411	4,825,020	4,730,229	4,920,657	15,656,711	10,715,924	10,204,684	9,767,374	9,887,263	29,691,208	9.98%	-8.86%	4.86%	3.11%	2.35%	2.40%	4.68%	14.53%	68.54%
Jefferson Davis Parish	107,563	125,625	118,523	131,268	196,028	245,929	278,989	253,474	278,445	395,380	0.00%	-7.63%	4.61%	2.95%	4.92%	-2.07%	4.04%	14.13%	79.54%
Lafayette Parish	710,851	623,598	562,698	520,765	997,003	1,438,977	1,255,855	1,081,585	954,690	1,722,826	0.00%	-1.89%	0.00%	-0.49%	5.45%	4.68%	5.28%	10.81%	57.84%
Lafourche Parish	350,174	350,167	339,145	349,270	1,316,413	765,507	742,688	701,493	703,356	2,500,197	10.05%	-9.34%	4.68%	3.00%	2.55%	2.28%	4.78%	14.59%	68.70%
LaSalle Parish	-	-	58	149	1,476	-	-	162	355	2,901	0.00%	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%
Lincoln Parish	-	-	-	-	2,311	-	-	-	4,541	-	0.00%	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%
Livingston Parish	36,696	36,249	33,841	32,749	73,571	79,233	71,187	64,995	70,117	156,006	0.00%	-16.50%	6.59%	11.36%	5.44%	-13.95%	-1.35%	22.60%	78.77%
Madison Parish	3,540	3,877	4,970	7,196	10,612	13,084	12,383	13,748	17,085	20,934	0.00%	4.55%	17.39%	15.56%	15.38%	15.87%	20.55%	22.73%	62.96%
Morehouse Parish	-	-	-	159	-	-	-	-	-	313	0.00%	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%
Natchitoches Parish	16,842	27,266	44,883	61,469	100,113	66,805	92,952	132,075	153,709	198,040	0.00%	4.55%	17.39%	16.33%	15.79%	15.94%	28.75%	23.34%	62.70%
Orleans Parish	2,834,151	2,852,299	2,900,017	3,161,629	9,102,582	8,016,931	7,767,508	7,570,777	7,811,881	19,921,978	9.93%	-8.03%	3.93%	3.76%	4.35%	4.47%	12.23%	22.44%	82.63%
Ouachita Parish	1,381	1,280	2,006	2,262	3,069	5,180	4,119	5,556	5,354	6,034	0.00%	4.26%	17.69%	16.55%	16.05%	16.49%	20.55%	22.35%	62.85%
Plaquemines Parish	148,731	145,709	141,598	168,372	463,992	323,922	307,963	292,445	338,567	879,956	9.98%	-8.86%	4.86%	3.00%	2.27%	2.31%	4.79%	14.52%	68.54%
Pointe Coupee Parish	1,589	790	1,075	703	4,409	3,415	1,549	2,066	1,502	9,309	0.00%	-16.67%	6.67%	11.11%	5.00%	-13.68%	-0.99%	22.00%	78.69%
Rapides Parish	687	761	1,246	1,732	2,837	2,572	2,454	3,455	4,105	5,580	0.00%	3.76%	17.39%	15.94%	16.25%	16.43%	20.75%	22.34%	62.92%
Red River Parish	-	-	-	-	-	-	-	-	-	-	0.00%	3.23%	18.75%	15.79%	15.91%	15.69%	20.34%	22.54%	87.36%
Richland Parish	-	-	-	-	2,274	-	-	-	-	4,474	0.00%	3.82%	17.65%	16.13%	16.67%	20.63%	22.37%	62.90%	62.96%
Sabine Parish	-	-	-	-	1,229	-	-	-	-	2,420	0.00%	4.60%	17.58%	15.89%	16.13%	16.67%	20.83%	22.60%	62.96%
Saint Bernard Parish	458,501	452,513	443,734	463,657	1,243,260	1,018,227	974,019	932,742	948,423	2,393,776	10.14%	-8.95%	4.78%	3.17%	2.31%	2.40%	4.68%	16.61%	68.49%
Saint Charles Parish	305,985	302,447	278,536	286,587	1,277,418	668,008	640,161	575,829	576,659	2,426,081	0.00%	-9.70%	4.68%	3.15%	2.29%	2.38%	4.65%	14.60%	68.70%
Saint Helena Parish	522	-	-	388	5,142	1,118	-	-	832	10,903	0.00%	-16.92%	6.48%	11.11%	5.00%	-14.29%	-1.11%	22.47%	78.90%
Saint James Parish	98,566	100,675	100,310	97,120	191,691	229,268	223,681	214,179	205,822	386,759	0.00%	-6.85%	0.00%	5.21%	4.95%	-0.43%	3.88%	14.11%	80.00%
Saint John Parish	160,988	155,902	161,492	169,639	573,033	351,660	330,383	334,165	341,602	1,087,704	0.00%	-9.68%	4.81%	3.03%	2.35%	2.35%	4.85%	14.60%	68.58%
Saint Landry Parish	121,247	115,926	23,038	45,810	83,929	28,274	31,235	44,154	97,592	177,137	0.00%	-16.59%	6.28%	11.36%	5.44%	-13.61%	-1.37%	22.22%	78.74%
Saint Martin Parish	121,247	109,228	100,301	124,960	307,481	290,294	258,140	226,231	268,454	620,478	0.00%	-10.95%	-2.91%	0.96%	5.21%	4.94%	5.10%	14.18%	79.74%
Saint Mary Parish	128,755	122,965	139,322	169,351	755,878	319,434	291,491	314,349	363,529	1,525,144	10.10%	-3.75%	0.00%	5.17%	4.92%	5.25%	4.99%	14.04%	79.52%
Saint Tammany Parish	1,138,851	1,069,178	1,067,720	1,332,311	7,110,879	2,465,616	2,365,969	2,378,977	2,838,336	14,324,980	10.16%	-5.90%	3.14%	-2.86%	-1.76%	5.46%	4.15%	13.93%	79.91%
Tangipahoa Parish	27,424	26,345	24,009	40,613	224,963	64,218	56,350	50,430	93,672	481,489	0.00%	-16.50%	6.59%	10.85%	4.90%	-13.86%	7.69%	22.73%	78.94%
Tensas Parish	-	-	-	-	23	-	-	-	-	45	0.00%	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%
Terrebonne Parish	662,662	613,672	533,930	489,108	2,193,310	1,444,648	1,298,495	1,104,044	984,855	4,165,115	10.15%	-3.61%	4.78%	2.99%	2.26%	2.29%	4.76%	14.71%	68.53%
Union Parish	-	-	-	-	-	-	-	-	-	-	0.00%	4.13%	17.46%	16.22%	16.28%	15.50%	20.60%	22.42%	62.79%
Vermilion Parish	603,278	596,484	592,449	669,298	1,463,383	1,493,491	1,410,255	1,333,814	1,433,069	2,946,586	10.03%	-4.08%	0.25%	5.20%	4.95%	5.21%	4.96%	13.89%	79.76%
Vernon Parish	169	199	234	134	655	627	636	643	317	1,286	0.00%	4.55%	17.39%	16.67%	15.87%	16.05%	20.21%	22.12%	63.04%
Washington Parish	5,833	5,412	5,589	6,848	64,279	12,559	10,614	10,727	14,669	136,004	0.00%	-16.56%	6.62%	11.11%	5.45%	-14.17%	-0.92%	22.22%	78.79%
Webster Parish	1,033	1,205	1,448	1,703	2,032	4,449	4,470	4,619	4,642	4,591	0.00%	4.50%	17.24%	15.94%	16.				

FAIR Plan Wind Only Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)										
															Cumulative Rate Change History									
															8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	Trended Earned Premium at Current Rate Levels	2018	2019	2020	2021	2022
Actual Earned Premium																								
Acadia Parish	2,204	2,204	2,477	2,477	2,358	2,241	2,133	2,050	1,800	1,358,097	1,371,893	1,321,229	1,308,596	1,837,386										
Allen Parish	1,928	1,928	2,317	2,171	1,955	1,868	2,171	2,191	1,785	-	-	75	2,733	6,931										
Ascension Parish	2,023	2,023	2,338	2,179	1,960	1,862	2,160	2,186	1,788	334,093	263,840	197,587	151,399	341,567										
Assumption Parish	2,086	2,086	2,341	2,348	2,211	2,123	2,130	2,049	1,798	571,518	481,822	384,575	333,566	769,834										
Avoyelles Parish	4,623	4,623	4,448	3,778	3,249	2,802	2,406	1,993	1,628	-	947	530	1,266	1,354										
Beauregard Parish	1,943	1,943	2,340	2,191	1,971	1,865	2,156	2,191	1,792	88	4,152	5,648	5,490	12,382										
Bienville Parish	5,325	5,325	5,071	4,347	3,737	3,227	2,766	2,290	1,868	-	-	-	-	2,293										
Bossier Parish	2,560	2,560	2,478	2,104	1,812	1,553	1,803	2,028	1,659	29,424	23,045	17,505	12,766	20,234										
Caddo Parish	2,574	2,574	2,475	2,098	1,807	1,556	1,805	2,028	1,656	97,673	65,728	47,539	31,488	31,595										
Calcasieu Parish	2,334	2,119	2,127	2,136	2,024	1,934	1,838	1,751	1,581	795,495	1,024,352	1,004,789	998,889	1,576,915										
Caldwell Parish	4,659	4,659	4,457	3,796	3,254	2,808	2,412	1,990	1,627	-	-	-	-	-										
Cameron Parish	2,317	2,106	2,186	2,250	2,075	2,121	2,131	2,050	1,798	132,595	132,357	164,110	211,862	781,951										
Catahoula Parish	4,562	4,562	4,364	3,717	3,226	2,803	2,409	1,988	1,629	317	-	-	-	1,424										
Claborne Parish	5,258	5,258	5,094	4,290	3,705	3,196	2,763	2,296	1,874	-	-	-	-	-										
Concordia Parish	4,637	4,637	4,461	3,790	3,253	2,805	2,404	1,992	1,628	3,478	3,367	2,943	199	-										
DeCade Parish	5,327	5,327	5,161	4,346	3,759	3,234	2,764	2,303	1,877	18,780	17,895	16,929	14,004	14,368										
East Baton Rouge Parish	2,457	2,457	2,514	2,338	2,259	2,185	2,238	2,172	1,773	733,851	639,063	504,467	409,877	511,621										
East Carroll Parish	4,659	4,659	4,457	3,796	3,254	2,808	2,412	1,990	1,627	-	-	-	-	-										
East Feliciana Parish	1,941	1,941	2,329	2,189	1,970	1,868	2,171	2,191	1,785	4,692	4,487	3,850	3,404	10,834										
Evangeline Parish	1,925	1,925	2,318	2,170	1,962	1,872	2,170	2,194	1,790	-	1,946	1,798	4,376	12,947										
Franklin Parish	4,650	4,650	4,448	3,789	3,248	2,803	2,393	1,991	1,626	1,319	2,235	1,918	1,314	19,480										
Grant Parish	4,650	4,650	4,448	3,789	3,248	2,803	2,393	1,991	1,626	2,443	2,819	2,381	1,974	3,441										
Iberia Parish	2,468	2,244	2,309	2,203	2,351	2,229	2,127	2,048	1,798	1,206,450	1,131,378	1,016,180	1,067,180	2,717,868										
Iberville Parish	2,210	2,210	2,332	2,188	1,968	1,868	2,165	2,191	1,786	108,903	88,782	75,872	63,734	83,678										
Jackson Parish	4,659	4,659	4,457	3,796	3,254	2,808	2,412	1,990	1,627	-	-	-	1,403	30,011										
Jefferson Parish	2,295	2,087	2,290	2,183	2,118	2,069	2,021	1,930	1,685	14,090,817	12,981,891	11,995,701	11,716,092	34,145,246										
Jefferson Davis Parish	2,111	2,111	2,285	2,299	2,233	2,128	2,136	2,053	1,799	323,382	354,916	311,302	329,948	454,692										
Lafayette Parish	1,984	1,984	2,023	2,023	2,033	1,928	1,842	1,749	1,578	1,892,171	1,597,636	1,328,338	1,131,277	1,981,271										
Lafourche Parish	2,285	2,077	2,291	2,188	2,124	2,072	2,026	1,933	1,687	1,006,597	944,811	861,531	833,454	2,875,257										
LaSalle Parish	4,659	4,659	4,457	3,796	3,254	2,808	2,412	1,990	1,627	-	-	199	421	3,336										
Lincoln Parish	4,659	4,659	4,457	3,796	3,254	2,808	2,412	1,990	1,627	-	-	-	-	5,222										
Livingston Parish	1,944	1,944	2,329	2,185	1,962	1,861	2,162	2,192	1,788	104,187	90,561	79,823	83,086	179,409										
Madison Parish	4,571	4,571	4,373	3,725	3,223	2,794	2,411	2,000	1,630	17,205	15,753	16,884	20,245	24,074										
Morehouse Parish	4,659	4,659	4,457	3,796	3,254	2,808	2,412	1,990	1,627	-	-	-	-	360										
Natchitoches Parish	4,911	4,911	4,698	4,002	3,440	2,971	2,563	1,990	1,627	87,845	118,249	162,184	182,140	227,748										
Orleans Parish	2,981	2,711	2,948	2,837	2,734	2,620	2,508	2,234	1,826	10,541,798	9,881,437	9,297,972	9,256,830	22,910,514										
Ouachita Parish	4,643	4,643	4,454	3,784	3,247	2,798	2,402	1,992	1,629	6,811	5,240	6,824	6,344	6,939										
Plaquemines Parish	2,291	2,083	2,286	2,180	2,116	2,069	2,023	1,930	1,685	425,939	391,775	359,163	401,191	1,011,960										
Pointe Coupee Parish	1,932	1,932	2,319	2,174	1,956	1,863	2,158	2,180	1,787	4,491	1,971	2,537	1,780	10,705										
Rapides Parish	4,600	4,600	4,433	3,777	3,257	2,802	2,407	1,993	1,629	3,382	3,122	4,243	4,864	6,417										
Red River Parish	5,258	5,258	5,094	4,290	3,705	3,196	2,763	2,296	1,874	-	-	-	-	-										
Richland Parish	4,626	4,626	4,456	3,788	3,258	2,806	2,405	1,993	1,629	-	-	-	-	5,145										
Sabine Parish	4,655	4,655	4,451	3,785	3,266	2,813	2,411	1,995	1,627	-	-	-	-	2,783										
Saint Bernard Parish	2,336	2,121	2,329	2,223	2,155	2,106	2,057	1,965	1,685	1,338,909	1,239,098	1,145,538	1,123,851	2,752,871										
Saint Charles Parish	2,066	2,066	2,288	2,186	2,119	2,071	2,023	1,933	1,687	878,392	814,381	707,198	683,323	2,790,022										
Saint Helena Parish	1,917	1,917	2,307	2,167	1,950	1,857	2,167	2,191	1,789	1,470	-	-	986	12,539										
Saint James Parish	2,185	2,185	2,346	2,346	2,230	2,125	2,134	2,054	1,800	301,474	284,556	263,042	243,893	444,777										
Saint John Parish	2,070	2,070	2,291	2,186	2,122	2,073	2,026	1,932	1,686	462,412	420,297	410,401	404,787	1,250,873										
Saint Landry Parish	1,934	1,934	2,319	2,182	1,959	1,858	2,151	2,181	1,784	37,179	39,736	54,227	115,643	203,710										
Saint Martin Parish	2,079	2,079	2,334	2,404	2,381	2,263	2,157	2,052	1,797	381,720	328,393	277,843	318,109	713,557										
Saint Mary Parish	2,651	2,408	2,502	2,502	2,379	2,267	2,154	2,052	1,799	420,037	370,820	386,065	430,770	1,753,934										
Saint Tammany Parish	2,297	2,085	2,216	2,148	2,212	2,251	2,135	2,050	1,799	3,242,142	3,009,868	2,921,716	3,363,338	16,473,899										
Tangipahoa Parish	2,107	2,107	2,524	2,368	2,136	2,036	2,364	2,195	1,788	84,443	71,686	61,935	110,998	553,718										
Texas Parish	4,659	4,659	4,457	3,796	3,254	2,808	2,412	1,990	1,627	-	-	-	-	52										
Terrebonne Parish	2,427	2,204	2,286	2,182	2,118	2,072	2,025	1,933	1,685	1,899,628	1,651,881	1,355,920	1,167,022	4,789,932										
Union Parish	4,628	4,628	4,444	3,784	3,256	2,800	2,403	1,993	1,628	-	-	-	-	-										
Vermilion Parish	2,641	2,400	2,502	2,496	2,373	2,261	2,149	2,047	1,798	1,963,854	1,794,056	1,638,110	1,698,141	3,388,609										
Vernon Parish	4,609	4,609	4,408	3,755	3,219	2,778	2,394	1,991	1,630	824	809	790	376	1,479										
Washington Parish	1,937	1,937	2,322	2,177	1,960	1,858	2,165	2,185	1,788	16,514	13,503	13,174	17,382	156,406										
Webster Parish	5,323	5,323	5,094	4,344	3,747	3,223	2,767	2,290	1,870	5,850	5,687	5,673	5,501	5,280										
West Baton Rouge Parish	2,302	2,302	2,315	2,177	1,957	1,863	2,159	2,187	1,784	13,644	15,076	14,784	15,029	26,455										
West Carroll Parish	4,611	4,611	4,435	3,773	3,246	2,793	2,401	1,990	1,628	-	-	-	-	-										
West Feliciana Parish	1,925	1,925	2,317	2,176	1,956	1,862	2,160	2,182	1,785	1,725	1,602	913	-	5,066										
Winn Parish	4,659	4,659	4,457	3,796	3,254	2,808	2,412	1,990	1,627	-	-	-	504	4,342										
NULL	2,255	2,255	2,430	2,346	2,280	2,211	2,145	2,021	1,741	-	-	-	-	-										
Unknown	2,255	2,255	2,430	2,346	2,280	2,211	2,145	2,021	1,741	-	-	-	-	-										
Total	2,445	2,255	2,430	2,346	2,280	2,211	2,145	2,021	1,741	44,955,005	41,708,502	38,454,691	38,292,933	*****										
						(35)	Trend Factors			1.3149	1.2722	1.2281	1.1850	1.1500										

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)									
						Earned Premium at Current Rate Levels				Rate Change History									
Actual Earned Premium	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023
Acadia Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Allen Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Cameron Parish	18,258	30,983	29,307	19,064	96,217	45,348	65,200	58,086	37,637	212,191	9.98%	-31.28%	-6.11%	24.58%	4.18%	5.07%	-18.01%	21.63%	90.04%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Grant Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	9.99%	-23.58%	-6.11%	-3.83%	-8.45%	-2.24%	8.37%	14.69%	67.10%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Jefferson Parish	68,658	84,522	99,990	119,891	360,938	131,846	160,386	204,545	238,111	643,866	9.99%	-0.95%	-7.08%	5.31%	-10.83%	3.04%	10.86%	19.42%	52.16%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
LaFourche Parish	180,253	182,119	201,190	229,034	675,476	297,075	320,143	339,124	367,477	1,056,681	10.01%	-1.04%	0.07%	-9.52%	5.85%	4.96%	5.05%	-8.53%	67.63%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Madison Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Orleans Parish	29,872	34,564	45,755	54,098	81,554	91,871	99,722	125,430	138,867	193,934	10.01%	-1.12%	-6.14%	8.71%	4.35%	7.47%	5.08%	23.79%	97.69%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Plaquemines Parish	25,827	38,332	58,590	91,550	221,658	76,659	106,747	154,672	223,152	480,525	9.99%	-37.11%	-6.09%	8.64%	4.52%	8.25%	10.89%	23.73%	79.37%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Red River Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Richland Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Saint Bernard Parish	24,836	28,806	39,898	41,677	60,609	81,272	88,504	116,233	111,969	144,772	10.06%	-16.86%	-6.08%	8.55%	4.46%	8.43%	10.92%	23.67%	97.70%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Saint Mary Parish	6,925	6,374	4,113	6,486	14,030	22,649	19,573	11,980	17,428	33,546	10.04%	-16.87%	-6.09%	8.56%	4.42%	8.42%	10.78%	23.76%	97.81%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Terrebonne Parish	99,999	83,373	90,592	102,426	376,137	177,251	143,298	160,228	169,915	591,186	10.00%	-1.02%	0.08%	5.77%	-6.13%	8.39%	5.88%	2.49%	53.21%
Union Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Vermilion Parish	14,296	10,737	9,358	8,398	15,841	22,684	20,950	20,604	18,293	30,907	10.03%	-1.06%	-30.59%	-18.96%	-13.37%	0.76%	10.80%	23.81%	61.36%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Washington Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Webster Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Winn Parish	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
NULL	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Unknown	-	-	-	-	-	-	-	-	-	-	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%
Total	468,924	499,809	578,794	672,624	1,902,462	946,655	1,024,523	1,190,902	1,322,849	3,387,608	10.00%	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%

(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)	(2) Cumulative Rate Change History										(3) Trended Earned Premium at Current Rate Levels				
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	
Actual Earned Premium	8/15/2015	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	2018	2019	2020	2021	2022	
Acadia Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Allen Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Ascension Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Assumption Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Avoyelles Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Beauregard Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Bienville Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Bossier Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Caddo Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Calcasieu Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Caldwell Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Cameron Parish	1,834	1,667	2,426	2,584	2,074	1,991	1,895	2,311	1,900	59,630	82,944	71,338	44,599	244,022	
Catahoula Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Claiborne Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Concordia Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
DeSoto Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
East Baton Rouge Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
East Carroll Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
East Feliciana Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Evangeline Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Franklin Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Grant Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Iberia Parish	1,411	1,283	1,678	1,788	1,859	2,030	2,077	1,917	1,671	-	-	-	-	-	
Iberville Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Jackson Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Jefferson Parish	1,973	1,794	1,811	1,949	1,851	2,076	2,014	1,817	1,522	173,370	204,035	251,210	282,154	740,454	
Jefferson Davis Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Lafayette Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
LaFourche Parish	1,764	1,603	1,620	1,619	1,790	1,691	1,611	1,533	1,676	390,636	407,270	416,492	435,449	1,215,196	
LaSalle Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Lincoln Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Livingston Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Madison Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Morehouse Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Natchitoches Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Orleans Parish	3,201	2,909	2,943	3,135	2,884	2,764	2,571	2,447	1,977	120,805	126,861	154,046	164,553	223,026	
Ouachita Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Plaquemines Parish	1,965	1,787	2,841	3,025	2,784	2,664	2,461	2,219	1,794	100,802	135,798	189,959	264,428	552,610	
Pointe Coupee Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Rapides Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Red River Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Richland Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Sabine Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Saint Bernard Parish	2,866	2,604	3,132	3,335	3,072	2,941	2,712	2,445	1,977	106,868	112,590	142,750	132,680	166,490	
Saint Charles Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Saint Helena Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Saint James Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Saint John Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Saint Landry Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Saint Martin Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Saint Mary Parish	2,864	2,602	3,130	3,333	3,070	2,940	2,712	2,448	1,978	29,782	24,900	14,713	20,652	38,578	
Saint Tammany Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Tangipahoa Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Tensas Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Terrebonne Parish	1,949	1,772	1,790	1,789	1,692	1,802	1,663	1,570	1,532	233,075	182,297	196,782	201,344	679,871	
Union Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Vermilion Parish	1,183	1,075	1,087	1,566	1,932	2,230	2,214	1,998	1,614	29,828	26,652	25,305	21,677	35,543	
Vernon Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Washington Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Webster Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
West Baton Rouge Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
West Carroll Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
West Feliciana Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Winn Parish	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
NULL	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Unknown	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	-	-	-	-	-	
Total	2,077	1,888	1,956	1,990	2,018	2,018	1,908	1,807	1,662	1,244,796	1,303,347	1,462,595	1,567,536	3,895,790	
						(35)	Trend Factors			1.3149	1.2722	1.2281	1.1850	1.1500	

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							2018-2022
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	Claim			
Acadia Parish	-	5,243	-	-	-	-	6,063	-	-	-	-	-	2	
Allen Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Ascension Parish	51	-	-	-	28,241	60	-	-	-	45,552	-	-	5	
Assumption Parish	433	255	-	-	-	514	294	-	-	-	-	-	2	
Avoyelles Parish	-	-	-	7,730	23,664	-	-	-	8,803	38,171	-	-	2	
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bossier Parish	503	140,211	-	-	-	598	162,154	-	-	-	-	-	5	
Caddo Parish	121,680	15,318	509,391	40,966	223,382	144,501	17,715	577,617	46,652	360,315	-	-	53	
Calcasieu Parish	110,229	3,374	33,571	21,973	29,589	130,902	3,903	38,067	25,023	47,726	-	-	19	
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Claiborne Parish	255	-	-	-	-	302	-	-	-	-	-	-	1	
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
East Baton Rouge Parish	25,920	18,115	32,384	40,751	287,716	30,781	20,950	36,721	46,407	464,086	-	-	57	
East Carroll Parish	4,671	-	-	18,712	-	5,547	-	-	21,309	-	-	-	4	
East Feliciana Parish	-	-	-	240	-	-	-	-	274	-	-	-	1	
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Franklin Parish	-	-	8,228	-	300	-	-	9,330	-	483	-	-	2	
Grant Parish	-	-	-	-	6,442	-	-	-	-	10,391	-	-	1	
Iberia Parish	7,554	28,383	269	305	41,652	8,971	32,824	305	347	67,184	-	-	20	
Iberville Parish	1,431	174,233	-	226	7,627	1,700	201,500	-	257	12,302	-	-	5	
Jackson Parish	172,547	-	-	-	1,835	204,908	-	-	-	2,960	-	-	2	
Jefferson Parish	81,646	233,072	301	21,111	336,256	96,958	269,548	341	24,042	542,382	-	-	74	
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Lafayette Parish	8,253	16,081	226	74,534	46,867	9,801	18,598	256	84,879	75,597	-	-	19	
Lafourche Parish	3,326	-	-	-	18,821	3,949	-	-	-	30,358	-	-	5	
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Livingston Parish	-	-	-	-	1	-	-	-	-	-	1	-	2	
Madison Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Morehouse Parish	716	-	-	-	-	850	-	-	-	-	-	-	1	
Natchitoches Parish	-	5,774	-	-	3,969	-	6,677	-	-	6,401	-	-	2	
Orleans Parish	710,557	114,298	115,386	1,503,417	477,158	843,822	132,186	130,840	1,712,091	769,655	-	-	160	
Ouachita Parish	15,116	368,952	-	-	3,980	17,951	426,693	-	-	6,420	-	-	10	
Plaquemines Parish	-	226	-	251	16,479	-	261	-	285	26,580	-	-	5	
Pointe Coupee Parish	-	-	-	-	6,270	-	-	-	-	10,113	-	-	1	
Rapides Parish	7,508	451	15,456	248	5,919	8,916	522	17,526	282	9,547	-	-	8	
Red River Parish	-	102,476	-	-	-	-	118,513	-	-	-	-	-	1	
Richland Parish	321	4,343	-	-	291	381	5,022	-	-	470	-	-	3	
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Saint Bernard Parish	23,534	37,664	10,269	1	56,564	27,947	43,558	11,644	1	91,238	-	-	11	
Saint Charles Parish	-	6,053	679	60,974	34,408	-	7,000	770	69,437	55,500	-	-	10	
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Saint James Parish	-	-	-	-	15,090	-	-	-	-	24,339	-	-	2	
Saint John Parish	36,798	8,978	1,818	13,297	17,469	43,700	10,383	2,061	15,142	28,178	-	-	22	
Saint Landry Parish	5,912	1,376	-	-	18,215	7,021	1,592	-	-	29,380	-	-	6	
Saint Martin Parish	-	3,052	351	-	-	-	3,530	397	-	-	-	-	3	
Saint Mary Parish	-	551	479	-	6,548	-	637	543	-	10,561	-	-	5	
Saint Tammany Parish	1,253	338,553	65,736	247,904	222,338	1,488	391,537	74,541	282,313	358,631	-	-	49	
Tangipahoa Parish	14,770	15,018	-	226	17,855	17,540	17,368	-	257	28,801	-	-	10	
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Terrebonne Parish	253	7,754	759	379	8,104	300	8,967	860	431	13,072	-	-	13	
Union Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Vermilion Parish	-	5,906	-	42,235	8,173	-	6,830	-	48,097	13,183	-	-	6	
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Washington Parish	9,945	808,610	3,929	226	-	11,810	935,157	4,455	257	-	-	-	12	
Webster Parish	-	3,111	-	27,754	11,211	-	3,597	-	31,606	18,084	-	-	6	
West Baton Rouge Parish	253	-	-	-	-	300	-	-	-	-	-	-	1	
West Carroll Parish	-	-	-	247	-	-	-	-	282	-	-	-	1	
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Winn Parish	-	-	-	-	-	-	-	-	-	-	-	-	-	
Null	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	1,365,433	2,467,427	799,231	2,123,703	1,982,431	1,621,518	2,853,579	906,274	2,418,474	3,197,661	-	-	629	
			(13)	Loss Development Factors			1.0150	1.0280	1.0480	1.0950	1.6130			
			(14)	Trend Factors			1.1700	1.1250	1.0820	1.0400	1.0000			

(2) - (6) Source: LCPIIC Data

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

(12) Source: LCPIIC Data

(13) See Exhibit 12

(14) See Exhibit 15

Coastal Plan Homeowners Incurred Losses and ALAE

(1)	(2) Incurred Losses and ALAE					(7) Trended Ultimate Losses and ALAE					(12) 2018-2022 Claim Count	
	(3) 2018	(3) 2019	(4) 2020	(5) 2021	(6) 2022	(8) 2018	(8) 2019	(9) 2020	(10) 2021	(11) 2022		
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-	
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-	
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-	
Lafourche Parish	-	-	-	-	-	-	-	-	-	-	-	
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-	
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-	
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-	
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-	
Terrebonne Parish	-	-	-	-	18,675	-	-	-	-	30,123	2	
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-	
Totals	-	-	-	-	18,675	-	-	-	-	30,123	2	
		(13)	Loss Development Factors				1.0150	1.0280	1.0480	1.0950	1.6130	
		(14)	Trend Factors				1.1700	1.1250	1.0820	1.0400	1.0000	

(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) Incurred Losses and ALAE					(7) Trended Ultimate Losses and ALAE					(12) 2018-2022 Claim Count
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	
Acadia Parish	-	169,124	170,152	-	68,849	-	191,596	186,682	-	76,422	10
Allen Parish	130,677	-	-	-	-	153,504	-	-	-	-	1
Ascension Parish	21,691	54,840	-	6,064	-	25,479	62,126	-	6,483	-	3
Assumption Parish	-	6,057	-	-	124,594	-	6,861	-	-	138,300	2
Avoyelles Parish	24,884	-	-	-	24,043	29,230	-	-	-	26,688	2
Beauregard Parish	-	8,160	-	-	-	-	9,244	-	-	-	1
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-
Caddo Parish	-	116,547	-	-	-	-	132,034	-	-	-	1
Calcasieu Parish	3,304	113,937	73,850	197,355	223,173	3,881	129,076	81,025	210,996	247,722	17
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	122,765	272,052	-	-	-	144,210	308,201	-	-	-	2
Catahoula Parish	-	3,229	-	-	-	-	3,658	-	-	-	1
Claiborne Parish	15,105	-	-	-	-	17,744	-	-	-	-	1
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	-	-	129,621	-	-	-	-	142,213	-	-	1
East Baton Rouge Parish	269,895	91,594	258,125	550,342	486,970	317,041	103,765	283,202	588,382	540,537	22
East Carroll Parish	46,853	-	66,833	-	9,064	55,037	-	73,326	-	10,061	3
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Evangeline Parish	-	92,544	-	-	-	-	104,840	-	-	-	1
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-
Grant Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	136,491	119,365	-	102,100	388,536	160,333	135,226	-	109,157	431,275	10
Iberville Parish	98,315	-	-	-	-	115,489	-	-	-	-	1
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	627,900	261,251	1,022,886	871,182	1,158,259	737,582	295,965	1,122,257	931,398	1,285,668	56
Jefferson Davis Parish	175,214	2,499	-	-	89,046	205,821	2,831	-	-	98,841	3
Lafayette Parish	19,851	117,518	13,564	276,538	236,734	23,318	133,134	14,882	295,652	262,775	15
Lafourche Parish	78,187	47,627	87,787	49,395	18,420	91,844	53,955	96,315	52,809	20,447	13
LaSalle Parish	-	63,130	-	-	-	-	71,518	-	-	-	1
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	-	-	-	19,274	259,303	-	-	-	20,607	287,827	2
Madison Parish	-	-	-	5,108	6,788	-	-	-	5,461	7,534	2
Morehouse Parish	6,343	28,464	-	-	-	7,451	32,246	-	-	-	2
Natchitoches Parish	-	14,627	7,571	46,730	16,980	-	16,571	8,306	49,960	18,848	4
Orleans Parish	658,423	1,465,511	1,080,451	708,285	2,183,961	773,436	1,660,241	1,185,414	757,241	2,424,197	84
Ouachita Parish	66,022	-	81,058	71,938	-	77,555	-	88,932	76,910	-	5
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-
Pointe Coupee Parish	-	-	-	14,752	-	-	-	-	15,771	-	1
Rapides Parish	-	67,925	194,438	342,714	2,176	-	76,950	213,327	366,403	2,415	8
Red River Parish	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	-	-	-	-	-	-	-	-	-	-	-
Sabine Parish	-	95,965	-	-	-	-	108,716	-	-	-	1
Saint Bernard Parish	95,422	66,626	1	162,821	112,362	112,091	75,478	1	174,075	124,721	10
Saint Charles Parish	-	-	-	125,604	-	-	-	-	134,285	-	2
Saint Helena Parish	-	-	206,163	-	-	-	-	226,191	-	-	1
Saint James Parish	-	-	-	9,178	-	-	-	-	9,812	-	1
Saint John Parish	354,784	111,253	1,031	175,880	-	416,758	126,035	1,131	188,037	-	6
Saint Landry Parish	-	76,960	9,973	2,479	-	-	87,186	10,942	2,650	-	3
Saint Martin Parish	16,439	15,334	53,121	10,132	-	19,311	17,372	58,282	10,832	-	5
Saint Mary Parish	1	126,749	192,812	64,180	83,814	1	143,591	211,543	68,616	93,033	9
Saint Tammany Parish	18,871	188,960	-	156,706	106,095	22,168	214,068	-	167,537	117,766	11
Tangipahoa Parish	180,826	-	-	-	18,000	212,413	-	-	-	19,980	2
Tensas Parish	-	88,579	-	-	-	-	100,348	-	-	-	1
Terrebonne Parish	169,493	160,994	-	-	244,045	199,100	182,386	-	-	270,890	9
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	75,836	15,643	38,538	2,393	115,998	89,083	17,722	42,282	2,558	128,758	10
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-
Washington Parish	-	-	143,590	42,312	-	-	-	157,539	45,237	-	3
Webster Parish	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	3,413,592	4,063,061	3,831,564	4,013,461	5,977,211	4,009,880	4,602,940	4,203,792	4,290,869	6,634,705	349
			(13)	Loss Development Factors		1.0040	1.0070	1.0140	1.0280	1.1100	
			(14)	Trend Factors		1.1700	1.1250	1.0820	1.0400	1.0000	

(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) Incurring Losses and ALAE					(7) Trended Ultimate Losses and ALAE					(12)	
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	2018-2022	
											Claim	
											Count	
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-	
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-	
Jefferson Parish	-	-	315,927	-	-	-	-	346,619	-	-	2	
Lafourche Parish	-	1,641	21,060	177,588	-	-	1,859	23,106	189,863	-	3	
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-	
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-	
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-	
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-	
Terrebonne Parish	-	48,364	14,949	251	3,948	-	54,790	16,401	268	4,382	4	
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-	
Totals	-	50,005	351,936	177,839	3,948	-	56,649	386,126	190,131	4,382	9	
		(13)	Loss Development Factors				1.0040	1.0070	1.0140	1.0280	1.1100	
		(14)	Trend Factors				1.1700	1.1250	1.0820	1.0400	1.0000	

(2) - (6) Source: LCPIC Data

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

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Dwelling Fire - EC Incurred Losses and ALAE

(1)	(2) Incurred Losses and ALAE					(7) Trended Ultimate Losses and ALAE					(12) 2018-2022 Claim Count
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	
Acadia Parish	32,868	34,983	29,960	12,961	130,495	38,609	39,631	32,871	13,857	144,850	39
Allen Parish	-	3,928	123,593	51	5,328	-	4,450	135,600	54	5,915	10
Ascension Parish	15,121	5,903	18,178	508	366	17,762	6,688	19,944	543	406	20
Assumption Parish	5,505	5,735	-	232	7,842	6,467	6,497	-	248	8,705	7
Avoyelles Parish	1	-	-	4,522	-	1	-	-	4,835	-	3
Beauregard Parish	1,929	606	1	-	453	2,265	687	1	-	503	5
Bienville Parish	-	3,049	26,461	252	2,799	-	3,454	29,032	270	3,107	7
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-
Caddo Parish	76,534	9,841	4,099	21,793	17,380	89,903	11,148	4,497	23,299	19,291	48
Calcasieu Parish	91,565	104,488	99,522	147,624	30,557	107,559	118,372	109,191	157,827	33,918	150
Caldwell Parish	-	49,405	-	-	-	-	55,969	-	-	-	1
Cameron Parish	-	-	-	1	106,370	-	-	-	1	118,070	2
Catahoula Parish	12,445	10,503	253	7,528	5,700	14,619	11,899	278	8,048	6,327	8
Claiborne Parish	8,501	799	1	7,179	-	9,986	905	1	7,675	-	5
Concordia Parish	41,444	4,818	2,551	20,513	7,661	48,683	5,459	2,799	21,931	8,503	13
DeSoto Parish	-	-	-	9,305	17,039	-	-	-	9,948	18,913	4
East Baton Rouge Parish	102,381	101,827	226,006	114,163	125,097	120,265	115,358	247,962	122,054	138,857	178
East Carroll Parish	1,388	9,359	1,519	2,017	24,097	1,631	10,603	1,666	2,156	26,747	13
East Feliciana Parish	-	330	254	-	5,200	-	373	278	-	5,772	3
Evangeline Parish	4,172	11,144	227	-	15,036	4,901	12,625	249	-	16,690	17
Franklin Parish	5,578	255	226	4,807	2,200	6,552	289	247	5,140	2,442	9
Grant Parish	1	1,204	-	-	-	1	1,364	-	-	-	5
Iberia Parish	66,215	67,945	17,445	51,711	57,714	77,781	76,973	19,139	55,286	64,062	73
Iberville Parish	-	255	14,764	2,592	1,013	-	289	16,198	2,771	1,124	12
Jackson Parish	11,884	295	-	-	-	13,960	334	-	-	-	3
Jefferson Parish	172,034	288,952	351,342	244,288	354,269	202,085	327,346	385,474	261,173	393,238	372
Jefferson Davis Parish	-	14,436	254	14,921	-	-	16,354	279	15,953	-	12
Lafayette Parish	74,263	105,480	86,836	86,756	81,710	87,235	119,495	95,272	92,753	90,699	129
Lafourche Parish	10,719	24,865	8,201	18,303	19,592	12,591	28,169	8,997	19,568	21,747	41
LaSalle Parish	5,237	-	1	7,659	255	6,152	-	1	8,188	283	5
Lincoln Parish	10,733	12,871	-	5,334	14,770	12,608	14,581	-	5,703	16,394	19
Livingston Parish	24,360	15,394	-	-	1	28,615	17,439	-	-	1	8
Madison Parish	3,579	20,455	2,359	39,727	14,430	4,204	23,172	2,588	42,473	16,018	24
Morehouse Parish	3,731	23,091	-	3,121	8,453	4,382	26,159	-	3,337	9,382	18
Natchitoches Parish	24,364	923	3,854	649	11,258	28,620	1,046	4,229	694	12,496	15
Orleans Parish	324,324	182,598	307,843	418,794	928,435	380,976	206,861	337,749	447,741	1,030,562	582
Ouachita Parish	13,215	11,984	251	16,543	577	15,524	13,576	275	17,686	641	31
Plaquemines Parish	-	-	-	330	6,593	-	-	-	352	7,319	3
Pointe Coupee Parish	7,106	9,996	23	714	52,560	8,347	11,324	25	763	58,341	13
Rapides Parish	54,636	24,368	20,019	6,442	8,677	64,179	27,605	21,963	6,888	9,632	46
Red River Parish	-	-	-	-	5,099	-	-	-	-	5,660	1
Richland Parish	6,068	3,348	16,536	4,106	16,785	7,128	3,793	18,143	4,389	18,632	12
Sabine Parish	1,526	1,124	-	5,225	13,150	1,792	1,273	-	5,586	14,596	9
Saint Bernard Parish	31,674	39,754	62,920	44,271	177,206	37,207	45,037	69,033	47,331	196,698	58
Saint Charles Parish	10,176	6,842	25,054	6,749	3,554	11,954	7,751	27,488	7,215	3,945	21
Saint Helena Parish	12,649	-	-	254	1	14,858	-	-	271	1	3
Saint James Parish	152,469	52,669	1	1	51	179,102	59,667	1	1	56	14
Saint John Parish	9,154	14,543	30,060	31,544	16,649	10,753	16,476	32,980	33,724	18,480	32
Saint Landry Parish	31,376	13,674	25,096	11,122	33,988	36,857	15,490	27,534	11,890	37,727	60
Saint Martin Parish	17,223	19,739	28,284	37,041	5,103	20,232	22,362	31,032	39,601	5,664	54
Saint Mary Parish	15,837	51,195	51,215	29,921	36,614	18,603	57,998	56,191	31,989	40,641	81
Saint Tammany Parish	54,765	29,995	55,920	103,654	133,103	64,331	33,981	61,352	110,819	147,745	76
Tangipahoa Parish	6,937	2,600	1	225	16,160	8,148	2,946	1	241	17,938	14
Tensas Parish	1	-	13,927	254	-	1	-	15,280	272	-	8
Terrebonne Parish	53,803	6,481	3,743	15,821	30,718	63,202	7,343	4,107	16,915	34,097	51
Union Parish	12,817	726	-	-	-	15,056	823	-	-	-	2
Vermilion Parish	17,907	6,467	30,726	131,301	87,465	21,035	7,327	33,711	140,376	97,086	54
Vernon Parish	567	1	-	-	-	666	1	-	-	-	2
Washington Parish	137,310	1,440	1	27,595	40,319	161,296	1,632	1	29,502	44,754	18
Webster Parish	51	556	62	405	-	59	629	68	433	-	4
West Baton Rouge Parish	2,111	-	4,118	-	80	2,480	-	4,518	-	89	4
West Carroll Parish	266	1	572	-	1	313	1	628	-	1	4
West Feliciana Parish	17,615	236	-	-	-	20,692	267	-	-	-	2
Winn Parish	6,168	-	-	-	1	7,245	-	-	-	1	2
Null	-	-	-	-	-	-	-	-	-	-	-
Total	1,804,296	1,413,472	1,694,275	1,720,825	2,679,969	2,119,471	1,601,287	1,858,870	1,839,768	2,974,766	2,539
			(13)	Loss Development Factors		1.0040	1.0070	1.0140	1.0280	1.1100	
			(14)	Trend Factors		1.1700	1.1250	1.0820	1.0400	1.0000	

(2) - (6) Source: LCPC Data

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

(12) Source: LCPC Data

(13) See Exhibit 12

(14) See Exhibit 15

Coastal Plan Dwelling Fire - EC Incurred Losses and ALAE

(1)	(2) - (6)					(7) - (11)					(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2018-2022
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	Claim
Cameron Parish	1	-	1	-	1	1	-	1	-	1	3
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	3,104	481	4,147	23,193	1	3,646	544	4,550	24,796	1	16
Lafourche Parish	802	-	47,601	2,516	5,700	942	-	52,225	2,690	6,327	11
Orleans Parish	-	-	1	-	5	-	-	1	-	5	2
Plaquemines Parish	1	1	1	5,944	315	1	1	1	6,355	350	6
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	1	1	11,492	-	-	1	1	12,608	-	-	4
Terrebonne Parish	62,978	580	1	96,690	-	73,979	657	1	103,373	-	12
Vermilion Parish	-	-	-	4,607	-	-	-	-	4,925	-	1
Totals	66,884	1,061	63,242	132,950	6,021	78,570	1,203	69,387	142,139	6,684	55
		(13)	Loss Development Factors			1.0040	1.0070	1.0140	1.0280	1.1100	
		(14)	Trend Factors			1.1700	1.1250	1.0820	1.0400	1.0000	

(2) - (6) Source: LCPIC Data

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

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Renters Incurred Losses and ALAE

(1)	(2) Incurred Losses and ALAE					(7) Trended Ultimate Losses and ALAE					(12) 2018-2022 Claim Count
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-
Allen Parish	-	-	-	-	-	-	-	-	-	-	-
Ascension Parish	-	-	-	-	-	-	-	-	-	-	-
Assumption Parish	-	-	-	-	-	-	-	-	-	-	-
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-
Caddo Parish	-	-	279	-	-	-	-	317	-	-	1
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	-
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-
Grant Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	10,622	56,927	17,646	21,763	63,577	12,614	65,836	20,009	24,784	102,550	18
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	-	-	-	-	-	-	-	-	-	-
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-
Madison Parish	-	-	-	-	-	-	-	-	-	-	-
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	-
Orleans Parish	11,177	1,143	12,402	15,468	1,125	13,273	1,322	14,063	17,615	1,815	16
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	-	16,952	-	-	-	-	19,605	-	-	-	1
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-
Red River Parish	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	-	-	-	-	-	-	-	-	-	-	-
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-
Saint James Parish	-	-	-	-	1,092	-	-	-	-	1,761	1
Saint John Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Martin Parish	-	1	-	-	-	-	1	-	-	-	1
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Tammany Parish	1,441	2,001	-	5,716	15,259	1,711	2,314	-	6,509	24,613	8
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	-
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	-	-	-	-	-	-	-	-	-	-
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-
Washington Parish	-	-	-	-	-	-	-	-	-	-	-
Webster Parish	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	23,239	77,023	30,327	42,947	81,053	27,598	89,078	34,389	48,908	130,739	46

(13) Loss Development Factors 1.0150 1.0280 1.0480 1.0950 1.6130
(14) Trend Factors 1.1700 1.1250 1.0820 1.0400 1.0000

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

Coastal Plan 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					2018-2022
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	Claim
											Count
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	-	-	-	-	-	-	-	-	-	-
Orleans Parish	-	-	-	251	3,287	-	-	-	285	5,302	3
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	1
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	-	-	-	251	3,287	-	-	-	285	5,302	4
		(13)	Loss Development Factors			1.0150	1.0280	1.0480	1.0950	1.6130	
		(14)	Trend Factors			1.1700	1.1250	1.0820	1.0400	1.0000	

(2) - (6) Source: LCPIC Data

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

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Mobile Homeowners Incurred Losses and ALAE

(1)	(2) Incurred Losses and ALAE					(7) Trended Ultimate Losses and ALAE					(12) 2018-2022 Claim Count
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	
Acadia Parish	31,461	13,232	2,351	20,801	12,221	36,957	14,990	2,580	22,238	13,565	16
Allen Parish	2,859	-	1	-	-	3,359	-	1	-	-	2
Ascension Parish	1,455	280	852	671	14,589	1,709	317	935	718	16,194	10
Assumption Parish	602	1	430	2,019	6,104	707	1	472	2,159	6,776	14
Avoyelles Parish	1	-	-	-	-	1	-	-	-	-	1
Beauregard Parish	-	-	-	91,292	-	-	-	-	97,602	-	2
Bienville Parish	-	-	-	270	-	-	-	-	289	-	1
Bossier Parish	2,653	-	1	-	-	3,116	-	1	-	-	3
Caddo Parish	-	-	4,488	226	-	-	-	4,924	241	-	3
Calcasieu Parish	18,769	15,885	22,664	90,819	37,618	22,047	17,995	24,866	97,097	41,756	45
Caldwell Parish	-	-	-	-	267	-	-	-	-	296	1
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-
Claiborne Parish	-	-	281	269	1	-	-	308	287	1	3
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-
East Baton Rouge Parish	-	1	-	-	-	-	1	-	-	-	1
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Evangeline Parish	7,367	2,731	12,387	-	-	8,654	3,094	13,590	-	-	9
Franklin Parish	5,222	-	-	-	-	6,134	-	-	-	-	2
Grant Parish	-	226	-	-	-	-	255	-	-	-	2
Iberia Parish	563	927	9,011	1,741	6,680	661	1,050	9,886	1,861	7,415	10
Iberville Parish	226	-	1,969	252	3,639	265	-	2,161	269	4,040	5
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	225	426	3,455	-	-	247	455	3,835	4
Jefferson Davis Parish	303	451	11,515	-	1	356	511	12,634	-	1	9
Lafayette Parish	15,490	8,827	7,165	22,104	56,918	18,196	10,000	7,861	23,632	63,179	36
Lafourche Parish	55,089	243	6,640	1,156	7,689	64,712	275	7,285	1,236	8,535	12
LaSalle Parish	273	468	-	-	-	321	530	-	-	-	3
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	2,560	1,873	-	10,191	86,800	3,008	2,122	-	10,895	96,348	13
Madison Parish	-	-	-	-	-	-	-	-	-	-	-
Morehouse Parish	-	-	-	1	-	-	-	-	1	-	1
Natchitoches Parish	-	69,874	-	-	7,923	-	79,158	-	-	8,794	3
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Ouachita Parish	268	-	-	-	-	315	-	-	-	-	1
Plaquemines Parish	1	-	-	-	-	1	-	-	-	-	1
Pointe Coupee Parish	1	559	-	-	451	1	633	-	-	500	4
Rapides Parish	241	1,548	3,898	-	-	283	1,754	4,277	-	-	5
Red River Parish	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	14,239	-	-	-	-	16,726	-	-	-	-	1
Sabine Parish	3,052	1	-	-	3,683	3,585	1	-	-	4,089	3
Saint Bernard Parish	10,302	-	-	-	-	12,101	-	-	-	-	2
Saint Charles Parish	1	1	-	-	17,002	1	1	-	-	18,872	4
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-
Saint James Parish	-	-	-	-	-	-	-	-	-	-	-
Saint John Parish	1	-	226	10,681	1	1	-	247	11,419	1	4
Saint Landry Parish	6,818	2,469	3,704	16,119	5,417	8,009	2,797	4,064	17,234	6,013	8
Saint Martin Parish	5,065	3,985	25,288	626	13,904	5,949	4,514	27,745	669	15,433	23
Saint Mary Parish	21,054	-	1	37,094	29,655	24,732	-	1	39,658	32,916	15
Saint Tammany Parish	664	247	10,955	9,493	33,164	779	280	12,020	10,149	36,812	26
Tangipahoa Parish	-	1	-	1	277	-	1	-	1	307	6
Tensas Parish	-	-	-	-	10,144	-	-	-	-	11,260	1
Terrebonne Parish	19,460	524	-	1	-	22,859	594	-	1	-	9
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	56,541	5,168	6,548	5,584	30,025	66,418	5,855	7,184	5,970	33,328	31
Vernon Parish	-	-	3,206	-	-	-	-	3,517	-	-	2
Washington Parish	3,752	226	-	2,329	319	4,407	255	-	2,489	354	6
Webster Parish	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-
West Carroll Parish	-	-	-	-	296	-	-	-	-	328	1
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	286,350	129,744	133,805	324,163	388,243	336,370	146,984	146,806	346,570	430,948	364

(13) Loss Development Factors 1.0040 1.0070 1.0140 1.0280 1.1100
(14) Trend Factors 1.1700 1.1250 1.0820 1.0400 1.0000

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

Coastal Plan Mobile Homeowner Incurred Losses and ALAE

(1)	(2) - (6)					(7) - (11)					(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2018-2022
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	Claim Count
Cameron Parish	1	1	-	-	596	1	1	-	-	661	3
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	4,121	12,999	-	31,343	43,402	4,841	14,726	-	33,510	48,176	7
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	33,130	1	62,064	8,323	1	38,918	1	68,094	8,898	1	13
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	81,214	39,494	480	37,124	-	95,400	44,741	527	39,690	-	15
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	118,466	52,493	62,545	76,790	43,998	139,160	59,469	68,621	82,098	48,838	38
		(13)	Loss Development Factors			1.0040	1.0070	1.0140	1.0280	1.1100	
		(14)	Trend Factors			1.1700	1.1250	1.0820	1.0400	1.0000	

(2) - (6) Source: LCPIC Data

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

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Wind Only Incurred Losses and ALAE

(1)	(2) Incurred Losses and ALAE					(7) Trended Ultimate Losses and ALAE					(11)	(12) 2018-2022 Claim Count
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022		
	Acadia Parish	24,442	492	32,325	8,416	20,014	28,712	557	35,465	8,998			22,215	23
Allen Parish	-	-	-	-	-	-	-	-	-	-	-	
Ascension Parish	19,998	254	494	14,852	345	23,491	288	542	15,879	383	9	
Assumption Parish	9,290	5,547	-	3,207	342	10,913	6,284	-	3,429	380	6	
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-	
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-	
Bienville Parish	-	-	-	-	9,700	-	-	-	-	10,767	1	
Bossier Parish	293	517	523	-	-	344	586	574	-	-	3	
Caddo Parish	32,940	300	-	23,487	-	38,694	339	-	25,110	-	6	
Calcasieu Parish	6,580	22,421	158,545	42,147	22,246	7,730	25,401	173,948	45,061	24,693	42	
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-	
Cameron Parish	-	-	-	-	4,675	-	-	-	-	5,189	1	
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-	
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-	
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-	
DeSoto Parish	515	-	2,764	-	2,182	605	-	3,032	-	2,422	3	
East Baton Rouge Parish	9,051	28,466	51,259	6,337	51,767	10,632	32,248	56,238	6,775	57,461	28	
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-	
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-	
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-	
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-	
Grant Parish	-	-	-	-	-	-	-	-	-	-	-	
Iberia Parish	20,973	60,843	51,405	4,361	23,174	24,636	68,927	56,399	4,663	25,723	32	
Iberville Parish	-	-	10,059	-	25,482	-	-	11,036	-	28,285	3	
Jackson Parish	-	-	-	-	1	-	-	-	-	1	1	
Jefferson Parish	126,635	11,602	48,296	174,728	82,283	148,755	13,144	52,988	186,805	91,334	135	
Jefferson Davis Parish	253	26,309	476	-	21,261	297	29,804	522	-	23,600	10	
Lafayette Parish	51,633	48,138	91,011	86,575	44,517	60,652	54,534	99,853	92,559	49,414	80	
Lafourche Parish	47,506	5,051	5,305	-	-	55,805	5,722	5,820	-	-	5	
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-	
Lincoln Parish	-	-	-	-	303	-	-	-	-	336	1	
Livingston Parish	16,316	555	4,320	-	7,076	19,166	629	4,740	-	7,854	9	
Madison Parish	719	-	254	4,421	-	844	-	279	4,726	-	3	
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-	
Natchitoches Parish	-	9,698	254	14,393	42,108	-	10,987	279	15,388	46,740	14	
Orleans Parish	12,909	1,737	105,085	129,162	259,239	15,164	1,968	115,294	138,089	287,755	110	
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-	
Plaquemines Parish	651	-	-	-	33,618	764	-	-	-	37,316	5	
Pointe Coupee Parish	-	-	-	245	4,200	-	-	-	261	4,662	2	
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-	
Red River Parish	-	-	-	-	-	-	-	-	-	-	-	
Richland Parish	-	-	-	-	-	-	-	-	-	-	-	
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-	
Saint Bernard Parish	811	264	71,234	4,122	6,146	953	299	78,154	4,407	6,823	27	
Saint Charles Parish	45,521	-	-	778	4,428	53,473	-	-	832	4,916	8	
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-	
Saint James Parish	170,833	280	226	254	-	200,674	317	248	271	-	6	
Saint John Parish	1	-	-	13,594	303	1	-	-	14,533	336	4	
Saint Landry Parish	-	293	23,173	-	14,443	-	331	25,424	-	16,032	5	
Saint Martin Parish	1,390	2,097	7,090	12,161	21,666	1,632	2,376	7,779	13,002	24,049	12	
Saint Mary Parish	-	7,703	5,013	17,439	17,539	-	8,727	5,500	18,644	19,469	8	
Saint Tammany Parish	179,465	43,792	73,351	152,707	273,094	210,814	49,611	80,476	163,262	303,134	133	
Tangipahoa Parish	2,801	-	9,077	12,765	-	3,291	-	9,959	13,647	-	5	
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-	
Terrebonne Parish	10,296	255	8,745	11,107	3,309	12,095	289	9,595	11,875	3,673	16	
Union Parish	-	-	-	-	-	-	-	-	-	-	-	
Vermilion Parish	6,820	12,529	20,287	47,914	25,799	8,011	14,194	22,257	51,226	28,637	31	
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-	
Washington Parish	-	-	-	-	-	-	-	-	-	-	-	
Webster Parish	-	-	-	-	-	-	-	-	-	-	-	
West Baton Rouge Parish	-	-	-	226	-	-	-	-	241	-	1	
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-	
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-	
Winn Parish	-	-	-	-	-	-	-	-	-	-	-	
Null	-	-	-	-	-	-	-	-	-	-	-	
Total	798,641	289,142	780,572	785,397	1,021,261	938,148	327,562	856,401	839,683	1,133,599	788	

(13) Loss Development Factors 1.0040 1.0070 1.0140 1.0280 1.1100
(14) Trend Factors 1.1700 1.1250 1.0820 1.0400 1.0000

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

Coastal Plan Wind Only Incurred Losses and ALAE

(1)	(2) - (6)					(7) - (11)					(12)	
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2018-2022	
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	Claim Count	
Cameron Parish	453	-	-	-	-	532	-	-	-	-	1	
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-	
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-	
Lafourche Parish	-	-	7,076	-	-	-	-	7,763	-	-	3	
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-	
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-	
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-	
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-	
Terrebonne Parish	21,590	1,115	-	1,533	-	25,362	1,264	-	1,639	-	6	
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-	
Totals	22,043	1,115	7,076	1,533	-	25,894	1,264	7,763	1,639	-	10	
		(13)	Loss Development Factors				1.0040	1.0070	1.0140	1.0280	1.1100	
		(14)	Trend Factors				1.1700	1.1250	1.0820	1.0400	1.0000	

(2) - (6) Source: LCPIC Data

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

(12) Source: LCPIC Data

(13) See Exhibit 12

(14) See Exhibit 15

FAIR Plan Premium On-Level Factors Homeowners

<u>Parish</u>	2018	2019	2020	2021	2022
Acadia Parish	1.1946	1.1569	1.1854	1.2839	1.3362
Allen Parish	1.1955	1.1611	1.2368	1.4663	1.4412
Ascension Parish	1.1654	1.1397	1.2434	1.3523	1.3791
Assumption Parish	1.1843	1.0846	1.1166	1.3219	1.4444
Avoyelles Parish	1.2789	1.2210	1.2654	1.3306	1.3533
Beauregard Parish	1.1362	1.1411	1.1934	1.2887	1.3263
Bienville Parish	1.4336	1.4157	1.0000	1.0000	1.4609
Bossier Parish	1.0680	1.0437	1.0651	1.2061	1.3779
Caddo Parish	1.2698	1.1886	1.2835	1.4418	1.6124
Calcasieu Parish	1.1815	1.1334	1.1721	1.3288	1.3355
Caldwell Parish	1.2321	1.1871	1.2832	1.3716	1.3649
Cameron Parish	1.4470	1.4134	1.3055	1.4080	1.4666
Catahoula Parish	1.2261	1.1860	1.2785	1.4346	1.4403
Claiborne Parish	1.2587	1.2261	1.3211	1.4191	1.4242
Concordia Parish	1.2966	1.2465	1.0000	1.0000	1.3207
DeSoto Parish	1.6956	1.5991	1.0000	1.6788	1.6866
East Baton Rouge Parish	1.1018	1.1765	1.2730	1.3810	1.3974
East Carroll Parish	1.4464	1.3946	1.4423	1.4215	1.3503
East Feliciana Parish	1.3352	1.2584	1.2802	1.3306	1.3433
Evangeline Parish	1.6794	1.5819	1.5589	1.5903	1.5890
Franklin Parish	1.3863	1.2942	1.3589	1.4171	1.4182
Grant Parish	1.4538	1.3578	1.4473	1.5262	1.5362
Iberia Parish	1.6210	1.5844	1.4783	1.5547	1.6441
Iberville Parish	1.4836	1.4413	1.4806	1.5816	1.5798
Jackson Parish	1.2581	1.2316	1.3168	1.3760	1.3744
Jefferson Parish	0.9985	1.0318	1.3336	1.3442	1.3427
Jefferson Davis Parish	1.3141	1.2582	1.2842	1.4389	1.4995
Lafayette Parish	1.2759	1.2389	1.2346	1.3425	1.3610
Lafourche Parish	1.6165	1.6144	1.5612	1.5371	1.6039
LaSalle Parish	1.2021	1.1538	1.2725	1.4734	1.4680
Lincoln Parish	1.2068	1.1544	1.2359	1.3097	1.3217
Livingston Parish	1.0435	1.0367	1.1991	1.3055	1.3274
Madison Parish	1.2840	1.2462	1.3308	1.3578	1.3627
Morehouse Parish	1.5276	1.4997	1.5962	1.0000	1.6676
Natchitoches Parish	1.3593	1.2869	1.3925	1.5042	1.5182
Orleans Parish	1.9079	1.8312	1.7419	1.6779	1.7442
Ouachita Parish	1.1789	1.1408	1.1271	1.2235	1.3409
Plaquemines Parish	1.5565	1.5774	1.7013	1.5548	1.4991
Pointe Coupee Parish	1.1720	1.1081	1.1262	1.2429	1.2779
Rapides Parish	1.1198	1.0973	1.1159	1.2132	1.2613

FAIR Plan Premium On-Level Factors Homeowners

<u>Parish</u>	2018	2019	2020	2021	2022
Red River Parish	1.5152	1.4495	1.5665	1.6938	1.0000
Richland Parish	1.3162	1.2395	1.3208	1.3874	1.3989
Sabine Parish	1.0000	1.0000	1.0000	1.0000	1.6334
Saint Bernard Parish	1.4809	1.4572	1.3341	1.3183	1.3599
Saint Charles Parish	1.4008	1.3731	1.2893	1.3893	1.4492
Saint Helena Parish	1.0000	1.0000	1.3711	1.3466	1.3434
Saint James Parish	1.1094	1.1195	1.1225	1.2695	1.3419
Saint John Parish	1.7623	1.7552	1.6563	1.7838	1.8695
Saint Landry Parish	1.2624	1.1844	1.1755	1.2400	1.2704
Saint Martin Parish	1.3368	1.2898	1.2870	1.4125	1.4748
Saint Mary Parish	1.2476	1.2714	1.2827	1.2841	1.3348
Saint Tammany Parish	1.5809	1.5276	1.5781	1.6594	1.6698
Tangipahoa Parish	1.4996	1.4064	1.4039	1.4859	1.4697
Tensas Parish	1.1590	1.1088	1.2249	1.4207	1.3925
Terrebonne Parish	1.4622	1.4186	1.3730	1.3980	1.4610
Union Parish	1.2712	1.2065	1.2860	1.3461	1.3528
Vermilion Parish	1.8800	1.8111	1.8217	1.8498	1.8927
Vernon Parish	1.3987	1.3241	1.0000	1.0000	1.5541
Washington Parish	1.3262	1.2503	1.2628	1.3352	1.3429
Webster Parish	1.3663	1.3166	1.3318	1.4402	1.4341
West Baton Rouge Parish	1.1982	1.1617	1.2083	1.3039	1.3255
West Carroll Parish	1.2795	1.2020	1.2883	1.4279	1.4061
West Feliciana Parish	1.1234	1.0772	1.1326	1.2635	1.2971
Winn Parish	1.0000	1.3381	1.3836	1.4037	1.4129
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.5601	1.5233	1.5211	1.5330	1.5799

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

Coastal Plan Premium On-Level Factors Homeowners

<u>Coastal Parishes</u>	2018	2019	2020	2021	2022
Cameron Parish	1.8824	1.7045	1.6743	1.4570	1.3963
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	2.2823	2.1787	2.2016	2.0575	1.8940
Lafourche Parish	1.8660	1.8258	1.9414	1.8789	1.8336
Orleans Parish	1.9132	2.1796	2.2555	2.1110	1.9504
Plaquemines Parish	2.5252	2.4289	2.4687	2.3800	2.2359
Saint Bernard Parish	3.1997	3.1397	3.0651	2.3672	2.1872
Saint Mary Parish	1.0000	1.0000	1.0000	1.0000	1.9700
Terrebonne Parish	1.1583	1.1525	1.2898	1.2148	1.3521
Vermilion Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.9021	1.8702	1.9351	1.7526	1.6464

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

FAIR Plan Premium On-Level Factors Fire

<u>Parish</u>	2018	2019	2020	2021	2022
Acadia Parish	0.8360	0.8734	0.8716	0.9119	0.8839
Allen Parish	0.6794	0.7748	0.6786	0.8475	0.9179
Ascension Parish	0.9675	0.9774	0.9990	1.0329	0.9915
Assumption Parish	0.8534	0.8150	0.7906	0.8121	0.7558
Avoyelles Parish	0.6529	0.6953	0.7504	0.9680	0.9881
Beauregard Parish	1.2588	1.2028	1.1970	1.3080	1.3322
Bienville Parish	0.8575	0.9203	0.8651	0.9775	1.0090
Bossier Parish	0.5972	0.7143	0.7310	0.8818	0.8966
Caddo Parish	0.6052	0.6691	0.6301	0.8154	0.8509
Calcasieu Parish	0.7758	0.7638	0.7477	0.7772	0.7664
Caldwell Parish	0.8764	0.9010	0.9328	1.0081	0.9917
Cameron Parish	0.9422	1.1053	1.1747	1.1131	1.0138
Catahoula Parish	0.7261	0.7453	0.7351	0.8116	0.8388
Claiborne Parish	0.6114	0.6613	0.6460	0.7682	0.8805
Concordia Parish	0.7904	0.8565	0.8017	0.9240	0.9525
DeSoto Parish	0.7850	0.8859	1.0301	1.1218	1.0952
East Baton Rouge Parish	0.9494	0.9054	0.8886	0.9656	0.9582
East Carroll Parish	0.8220	0.8468	0.9943	1.0908	1.1049
East Feliciana Parish	0.6282	0.7096	0.7922	0.8484	0.8574
Evangeline Parish	0.7173	0.6929	0.7291	0.9045	0.9329
Franklin Parish	0.6965	0.6930	0.7680	0.9844	0.9759
Grant Parish	0.7024	0.7188	0.7174	0.8249	0.8634
Iberia Parish	0.8454	0.7908	0.7332	0.8420	0.8499
Iberville Parish	0.8807	0.8426	0.8300	0.8650	0.8698
Jackson Parish	0.7979	0.9006	0.9383	1.0047	0.9721
Jefferson Parish	1.0217	0.9840	0.9718	0.9420	0.9733
Jefferson Davis Parish	0.9341	0.9245	0.9337	0.9471	0.8940
Lafayette Parish	0.8573	0.8235	0.8233	0.8341	0.8216
Lafourche Parish	0.9791	0.9170	0.8397	0.8395	0.8397
LaSalle Parish	0.8345	0.9854	1.0501	1.0936	1.0551
Lincoln Parish	0.7416	0.7303	0.7415	0.8019	0.8107
Livingston Parish	0.6945	0.6622	0.6747	0.8276	0.7859
Madison Parish	0.7262	0.8092	0.8506	0.9027	0.8825
Morehouse Parish	0.7130	0.7539	0.7427	0.8474	0.8906
Natchitoches Parish	0.7307	0.7101	0.7198	0.7794	0.7859
Orleans Parish	0.9429	0.9186	0.8650	0.8221	0.7857
Ouachita Parish	0.8201	0.8181	0.8368	0.9491	1.0199
Plaquemines Parish	0.9170	0.8817	0.8433	0.8097	0.8091
Pointe Coupee Parish	0.7331	0.8148	0.7064	0.8655	0.9139
Rapides Parish	0.8156	0.8137	0.8529	1.0432	1.0780

FAIR Plan Premium On-Level Factors

Fire

<u>Parish</u>	2018	2019	2020	2021	2022
Red River Parish	0.8266	0.8994	0.8339	0.9230	0.9732
Richland Parish	0.6379	0.6405	0.6514	0.7842	0.8521
Sabine Parish	0.8279	0.8413	0.9681	1.0871	1.1036
Saint Bernard Parish	1.2761	1.1998	1.0613	1.0902	1.0786
Saint Charles Parish	0.9043	0.9029	0.8956	0.8896	0.8264
Saint Helena Parish	0.9201	0.8841	0.8683	0.9193	0.9246
Saint James Parish	0.8003	0.7981	0.7752	0.7911	0.7487
Saint John Parish	1.0615	1.0213	1.0194	1.0310	1.0429
Saint Landry Parish	0.7051	0.6732	0.6768	0.7880	0.7946
Saint Martin Parish	0.8840	0.8480	0.8495	0.8875	0.8141
Saint Mary Parish	1.1013	1.0422	1.0392	1.0448	1.0210
Saint Tammany Parish	0.8974	0.8668	0.8597	0.8644	0.8565
Tangipahoa Parish	0.8072	0.7695	0.7521	0.8148	0.8417
Tensas Parish	0.8744	0.9112	0.9856	1.0905	1.1033
Terrebonne Parish	0.8309	0.7791	0.7392	0.7151	0.7292
Union Parish	1.0174	1.1356	0.9962	1.0605	1.0902
Vermilion Parish	0.9533	0.9048	0.8627	0.8673	0.8804
Vernon Parish	0.6204	0.6272	0.6519	0.7569	0.7671
Washington Parish	0.6742	0.6752	0.8163	0.9255	0.9357
Webster Parish	0.6025	0.7038	0.6217	0.8210	0.9439
West Baton Rouge Parish	0.7055	0.6743	0.6784	0.7848	0.8269
West Carroll Parish	0.9013	0.9433	1.0035	1.0727	1.0693
West Feliciana Parish	0.8341	0.8352	0.8195	0.8705	0.8834
Winn Parish	0.7275	0.8412	0.9003	0.9451	0.9114
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	0.8763
Total	0.9140	0.8867	0.8608	0.8743	0.8649

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

Coastal Plan Premium On-Level Factors Fire

<u>Coastal Parishes</u>	2018	2019	2020	2021	2022
Cameron Parish	0.6208	0.5335	0.4957	0.4675	0.4600
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	0.7572	0.7549	0.7659	0.7335	0.7021
Lafourche Parish	0.6604	0.6325	0.6254	0.5853	0.5807
Orleans Parish	0.6778	0.6658	0.7064	0.5785	0.5452
Plaquemines Parish	0.6044	0.5736	0.5383	0.5074	0.4936
Saint Bernard Parish	0.8516	0.8534	0.8416	0.7930	0.7287
Saint Mary Parish	0.6341	0.6067	0.6004	0.5802	0.5626
Terrebonne Parish	0.6443	0.6289	0.6371	0.5875	0.5328
Vermilion Parish	0.6669	0.7147	0.7938	0.8137	0.7687
Total	0.6806	0.6622	0.6640	0.6227	0.5904

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

FAIR Plan Premium On-Level Factors Extended Coverages

<u>Parish</u>	2018	2019	2020	2021	2022
Acadia Parish	1.7544	1.8329	1.8291	1.9138	1.8550
Allen Parish	1.5885	1.8117	1.5867	1.9817	2.1462
Ascension Parish	1.8103	1.8289	1.8692	1.9328	1.8552
Assumption Parish	2.0710	1.9778	1.9187	1.9707	1.8340
Avoyelles Parish	1.3601	1.4485	1.5632	2.0163	2.0584
Beauregard Parish	1.2566	1.2007	1.1950	1.3058	1.3299
Bienville Parish	1.8907	2.0291	1.9072	2.1549	2.2247
Bossier Parish	1.2461	1.4901	1.5252	1.8398	1.8708
Caddo Parish	1.4257	1.5761	1.4844	1.9208	2.0045
Calcasieu Parish	1.7122	1.6857	1.6500	1.7152	1.6915
Caldwell Parish	1.9461	2.0005	2.0708	2.2382	2.2016
Cameron Parish	1.4299	1.6774	1.7827	1.6892	1.5386
Catahoula Parish	1.8909	1.9408	1.9144	2.1138	2.1845
Claiborne Parish	1.4361	1.5534	1.5172	1.8043	2.0682
Concordia Parish	1.4879	1.6123	1.5090	1.7394	1.7930
DeSoto Parish	1.5820	1.7858	2.0763	2.2613	2.2073
East Baton Rouge Parish	1.6808	1.6030	1.5732	1.7097	1.6965
East Carroll Parish	1.6150	1.6638	1.9538	2.1432	2.1710
East Feliciana Parish	1.4591	1.6482	1.8401	1.9709	1.9917
Evangeline Parish	1.6189	1.5637	1.6455	2.0412	2.1052
Franklin Parish	1.4957	1.4880	1.6490	2.1140	2.0955
Grant Parish	1.6979	1.7373	1.7340	1.9938	2.0871
Iberia Parish	1.8435	1.7245	1.5988	1.8363	1.8534
Iberville Parish	1.8547	1.7746	1.7480	1.8218	1.8318
Jackson Parish	1.6319	1.8419	1.9191	2.0551	1.9882
Jefferson Parish	1.6866	1.6243	1.6041	1.5550	1.6065
Jefferson Davis Parish	1.7263	1.7086	1.7257	1.7504	1.6523
Lafayette Parish	1.7324	1.6641	1.6635	1.6854	1.6602
Lafourche Parish	2.0799	1.9479	1.7838	1.7832	1.7837
LaSalle Parish	1.6547	1.9537	2.0820	2.1682	2.0920
Lincoln Parish	1.6062	1.5815	1.6058	1.7367	1.7557
Livingston Parish	1.4978	1.4280	1.4549	1.7846	1.6949
Madison Parish	1.7066	1.9015	1.9988	2.1212	2.0739
Morehouse Parish	1.4124	1.4933	1.4713	1.6785	1.7642
Natchitoches Parish	1.7183	1.6698	1.6926	1.8329	1.8482
Orleans Parish	2.3187	2.2590	2.1271	2.0216	1.9322
Ouachita Parish	1.3020	1.2987	1.3285	1.5068	1.6192
Plaquemines Parish	1.9627	1.8874	1.8051	1.7332	1.7317
Pointe Coupee Parish	1.5906	1.7677	1.5327	1.8778	1.9829
Rapides Parish	1.5993	1.5954	1.6725	2.0456	2.1139

FAIR Plan Premium On-Level Factors Extended Coverages

<u>Parish</u>	2018	2019	2020	2021	2022
Red River Parish	1.8612	2.0250	1.8771	2.0790	2.1917
Richland Parish	1.5735	1.5797	1.6064	1.9340	2.1016
Sabine Parish	1.6557	1.6826	1.9361	2.1740	2.2070
Saint Bernard Parish	2.2598	2.1247	1.8793	1.9305	1.9100
Saint Charles Parish	1.9827	1.9795	1.9636	1.9506	1.8119
Saint Helena Parish	2.2086	2.1217	2.0840	2.2063	2.2193
Saint James Parish	2.0081	2.0027	1.9451	1.9852	1.8786
Saint John Parish	1.6822	1.6185	1.6155	1.6340	1.6527
Saint Landry Parish	1.6367	1.5626	1.5710	1.8293	1.8445
Saint Martin Parish	1.7652	1.6935	1.6964	1.7723	1.6258
Saint Mary Parish	2.1089	1.9955	1.9898	2.0007	1.9551
Saint Tammany Parish	1.9921	1.9244	1.9086	1.9190	1.9015
Tangipahoa Parish	1.6220	1.5463	1.5113	1.6371	1.6911
Tensas Parish	1.4785	1.5409	1.6665	1.8440	1.8657
Terrebonne Parish	1.6350	1.5331	1.4546	1.4071	1.4349
Union Parish	1.6992	1.8966	1.6634	1.7712	1.8207
Vermilion Parish	1.7229	1.6353	1.5591	1.5675	1.5912
Vernon Parish	1.3449	1.3597	1.4133	1.6408	1.6630
Washington Parish	1.3161	1.3182	1.5936	1.8067	1.8266
Webster Parish	1.1596	1.3544	1.1965	1.5801	1.8164
West Baton Rouge Parish	1.7817	1.7026	1.7133	1.9818	2.0879
West Carroll Parish	1.6726	1.7506	1.8624	1.9910	1.9846
West Feliciana Parish	2.0193	2.0222	1.9841	2.1075	2.1391
Winn Parish	1.7269	1.9967	2.1371	2.2436	2.1635
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.7819
Total	1.9546	1.8905	1.8165	1.8031	1.7773

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

Coastal Plan Premium On-Level Factors Extended Coverages

<u>Coastal Parishes</u>	2018	2019	2020	2021	2022
Cameron Parish	1.8928	1.6267	1.5113	1.4252	1.4025
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	2.0229	2.0167	2.0461	1.9595	1.8756
Lafourche Parish	1.9927	1.9085	1.8870	1.7663	1.7522
Orleans Parish	2.4459	2.4026	2.5493	2.0875	1.9673
Plaquemines Parish	1.8517	1.7569	1.6491	1.5544	1.5120
Saint Bernard Parish	2.8865	2.8929	2.8526	2.6880	2.4700
Saint Mary Parish	2.6488	2.5345	2.5081	2.4240	2.3502
Terrebonne Parish	2.0131	1.9648	1.9901	1.8354	1.6644
Vermilion Parish	2.0991	2.2497	2.4983	2.5608	2.4194
Total	2.0699	2.0301	2.0371	1.9165	1.8060

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

FAIR Plan Premium On-Level Factors

Renters

<u>Parish</u>	2018	2019	2020	2021	2022
Acadia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Allen Parish	1.0733	1.1520	1.1379	0.9936	1.1115
Ascension Parish	0.8553	0.8924	0.9478	1.0194	1.0360
Assumption Parish	1.4332	1.5154	1.6726	2.1119	2.1197
Avoyelles Parish	0.8245	0.8520	0.8812	0.9690	1.0008
Beauregard Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Bienville Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Bossier Parish	0.8769	1.0000	1.0000	1.0000	1.0000
Caddo Parish	0.6872	0.7209	0.8700	0.7573	1.1221
Calcasieu Parish	0.7365	0.7678	0.7720	0.8024	0.8375
Caldwell Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Cameron Parish	1.0000	1.0000	1.0000	1.1009	1.1187
Catahoula Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Claiborne Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Concordia Parish	0.7629	0.7692	0.8173	1.0040	1.0411
DeSoto Parish	1.0000	1.0000	1.0000	1.0000	1.0000
East Baton Rouge Parish	0.9747	0.8872	0.9307	0.8170	1.0785
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	1.0380	1.0426	1.0649	1.0000	1.0000
Franklin Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Grant Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Iberia Parish	1.3817	1.3672	1.2501	1.2957	1.0909
Iberville Parish	1.0000	1.0000	1.0000	1.1200	1.1277
Jackson Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.0821	1.1877	1.0197	1.0621	0.9551
Jefferson Davis Parish	1.0394	1.2156	1.8755	1.9932	1.9189
Lafayette Parish	0.8121	1.0797	1.0667	0.9091	1.1662
Lafourche Parish	1.4224	1.3909	1.2075	1.1359	1.0104
LaSalle Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Lincoln Parish	1.0000	1.0000	0.8558	0.8627	1.0000
Livingston Parish	1.2492	1.0000	1.3527	1.3857	1.3635
Madison Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Morehouse Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Natchitoches Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Orleans Parish	1.2351	1.5724	1.4355	1.3745	1.2641
Ouachita Parish	0.5924	1.0000	1.0000	1.0000	1.0000
Plaquemines Parish	1.6070	1.5633	1.3934	1.3542	1.2092
Pointe Coupee Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Rapides Parish	0.5761	0.6266	0.7931	0.9218	0.9400

FAIR Plan Premium On-Level Factors

Renters

<u>Parish</u>	2018	2019	2020	2021	2022
Red River Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Richland Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Sabine Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Saint Bernard Parish	1.3633	1.2717	1.1241	1.0858	1.0046
Saint Charles Parish	0.9713	1.0343	1.1210	1.2313	1.1588
Saint Helena Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Saint James Parish	0.7341	0.7552	0.8342	1.0533	1.0559
Saint John Parish	1.8997	1.4243	1.8794	2.1651	2.0932
Saint Landry Parish	1.0000	1.0000	0.9153	1.0472	0.9403
Saint Martin Parish	0.8851	0.9615	1.1703	1.2687	1.2790
Saint Mary Parish	1.4751	1.5079	2.2030	2.5170	2.5545
Saint Tammany Parish	1.0845	1.0416	0.9571	1.0433	1.0777
Tangipahoa Parish	1.1209	1.1263	1.1326	1.2236	1.2277
Tensas Parish	1.0951	1.0000	1.0000	1.0000	1.0000
Terrebonne Parish	1.4121	1.2944	1.1292	1.0723	0.9548
Union Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Vermilion Parish	1.0355	1.0000	1.0967	1.1780	1.0598
Vernon Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Washington Parish	0.9399	1.0000	1.0000	1.0000	1.0000
Webster Parish	1.0000	1.0000	1.0000	1.0000	1.0000
West Baton Rouge Parish	1.0000	1.0000	1.0000	1.0000	1.0000
West Carroll Parish	1.0000	1.0000	1.0000	1.0000	1.0000
West Feliciana Parish	1.0000	1.0000	1.0000	1.8788	1.8654
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	1.1703	1.3292	1.1994	1.1933	1.1613

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

LCPIC Coastal Plan Premium On-Level Factors Renters

<u>Coastal Parishes</u>	2018	2019	2020	2021	2022
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	1.4772	1.8392	1.7590	1.7343	1.5484
Lafourche Parish	1.0249	0.9390	0.9418	1.1773	1.2726
Orleans Parish	1.3520	1.5653	1.9895	2.1304	1.9131
Plaquemines Parish	1.2514	1.2801	1.4915	1.5217	1.3607
Saint Bernard Parish	1.2905	1.5350	1.9540	2.1151	1.9088
Saint Mary Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Terrebonne Parish	1.7975	1.8714	2.0200	1.5417	1.6047
Vermilion Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.3889	1.5219	1.7842	1.8417	1.7044

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

FAIR Plan Premium On-Level Factors Mobile Home

<u>Parish</u>	2018	2019	2020	2021	2022
Acadia Parish	0.9824	0.9714	1.0147	1.2110	1.2296
Allen Parish	1.0595	1.0468	1.0617	1.1337	1.1552
Ascension Parish	0.9168	0.9005	0.9502	1.1750	1.2034
Assumption Parish	1.1336	1.0890	1.0960	1.1827	1.2171
Avoyelles Parish	0.9455	0.8465	0.8220	1.0501	1.0725
Beauregard Parish	1.0812	1.0653	1.0979	1.2491	1.2654
Bienville Parish	1.1923	1.1773	1.1892	1.2553	1.2451
Bossier Parish	1.2256	1.2310	1.2638	1.3350	1.3185
Caddo Parish	1.3246	1.3146	1.3394	1.4247	1.4063
Calcasieu Parish	1.0013	0.9687	1.0102	1.2079	1.2281
Caldwell Parish	0.9895	0.9754	0.9935	1.0794	1.0764
Cameron Parish	0.8896	0.8310	0.9820	1.0320	1.1220
Catahoula Parish	0.8993	0.8065	0.8064	1.1149	1.1572
Claiborne Parish	1.1486	1.1389	1.1639	1.2732	1.2688
Concordia Parish	0.9255	0.8285	0.8281	1.1453	1.1902
DeSoto Parish	1.5076	1.4727	1.4747	1.4867	1.4720
East Baton Rouge Parish	0.9980	0.9543	0.9148	1.0913	1.1215
East Carroll Parish	0.8485	0.7626	1.0000	1.0000	1.0000
East Feliciana Parish	0.9901	0.9225	0.8602	0.9632	0.9868
Evangeline Parish	1.1372	1.1188	1.1533	1.3219	1.3373
Franklin Parish	1.2570	1.2073	1.2146	1.2669	1.2613
Grant Parish	1.2645	1.2432	1.2632	1.3604	1.3538
Iberia Parish	1.0086	0.9705	0.9799	1.0494	1.0794
Iberville Parish	0.8781	0.8746	0.9288	1.1700	1.2017
Jackson Parish	0.9704	0.9691	0.9891	1.0755	1.0691
Jefferson Parish	0.8255	0.8115	0.8342	0.8990	0.9241
Jefferson Davis Parish	1.0298	0.9913	1.0267	1.2076	1.2271
Lafayette Parish	0.9088	0.9693	0.9340	1.0665	1.0819
Lafourche Parish	0.9829	0.9482	0.9712	1.0465	1.0765
LaSalle Parish	1.1534	1.1358	1.1545	1.2395	1.2382
Lincoln Parish	0.9630	0.9532	0.9621	1.0042	0.9972
Livingston Parish	1.0551	1.0079	0.9630	1.1390	1.1714
Madison Parish	1.0000	1.0000	1.0000	1.0947	1.1317
Morehouse Parish	1.3391	1.3231	1.3498	1.4665	1.4594
Natchitoches Parish	1.2325	1.2085	1.2261	1.3207	1.3151
Orleans Parish	1.0000	1.0000	1.0000	0.6602	0.7021
Ouachita Parish	0.9159	0.9028	0.9145	0.9679	0.9654
Plaquemines Parish	0.9088	0.8545	1.0482	1.1488	1.1814
Pointe Coupee Parish	1.3453	1.2711	1.2117	1.4230	1.4462
Rapides Parish	1.1266	1.0696	1.0819	1.1602	1.1647

FAIR Plan Premium On-Level Factors Mobile Home

<u>Parish</u>	2018	2019	2020	2021	2022
Red River Parish	1.0000	1.0000	1.4739	1.4852	1.4704
Richland Parish	1.1419	1.1199	1.1399	1.2334	1.2274
Sabine Parish	1.2440	1.2141	1.2275	1.3008	1.2933
Saint Bernard Parish	0.9170	0.8849	0.8877	0.9493	0.9781
Saint Charles Parish	0.9501	0.9148	0.9256	0.9892	1.0175
Saint Helena Parish	1.0309	0.9747	0.9287	1.0915	1.1315
Saint James Parish	1.0165	0.9810	1.0035	1.0797	1.1103
Saint John Parish	1.0085	0.9740	0.9932	1.0443	1.0737
Saint Landry Parish	1.0572	1.0129	0.9678	1.1423	1.1724
Saint Martin Parish	0.7942	0.8818	0.9220	1.0972	1.1170
Saint Mary Parish	1.0381	0.9990	1.0092	1.0759	1.1052
Saint Tammany Parish	0.8870	0.8230	0.7750	0.8880	0.9561
Tangipahoa Parish	1.0722	1.0211	0.9729	1.1441	1.1727
Tensas Parish	0.8207	0.7168	0.7137	0.9924	1.0312
Terrebonne Parish	0.8472	0.8176	0.8363	0.8977	0.9224
Union Parish	1.0927	1.0811	1.0998	1.1818	1.1734
Vermilion Parish	0.9955	1.1380	0.9436	0.9868	1.0145
Vernon Parish	1.3045	1.2343	1.2471	1.3276	1.3321
Washington Parish	1.0427	1.0071	0.9638	1.1420	1.1726
Webster Parish	1.1669	1.1560	1.1571	1.2088	1.1981
West Baton Rouge Parish	0.9233	0.8918	0.8580	1.0337	1.0651
West Carroll Parish	1.0288	0.9939	1.0088	1.0923	1.0887
West Feliciana Parish	0.9440	0.9104	0.8907	1.1362	1.1655
Winn Parish	1.1403	1.1224	1.1385	1.2222	1.2167
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	0.9717	0.9719	0.9640	1.0855	1.0983

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

Coastal Plan Premium On-Level Factors Mobile Home

<u>Coastal Parishes</u>	2018	2019	2020	2021	2022
Cameron Parish	2.1515	1.6122	1.1893	2.0060	2.0779
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	2.0136	1.9097	1.7097	2.3234	2.2100
Lafourche Parish	1.3332	1.3250	0.9737	1.2657	1.3353
Orleans Parish	1.0000	1.0000	1.5794	2.3162	1.0000
Plaquemines Parish	2.2037	1.9759	1.2102	1.6551	1.7693
Saint Bernard Parish	0.8554	1.1099	1.5581	2.3139	2.2087
Saint Mary Parish	1.3173	1.3121	1.5488	2.3129	2.2109
Terrebonne Parish	1.3009	1.2934	0.9747	1.3659	1.4292
Vermilion Parish	0.8065	0.9434	1.4364	2.3055	2.2121
Total	1.7148	1.5969	1.2047	1.7086	1.7241

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

FAIR Plan Premium On-Level Factors Wind Only

<u>Parish</u>	2018	2019	2020	2021	2022
Acadia Parish	2.4567	2.3486	2.2324	2.1279	2.0148
Allen Parish	1.0000	1.0000	1.9182	2.1486	2.1202
Ascension Parish	2.1558	1.9622	1.9213	2.1386	2.1162
Assumption Parish	2.3243	2.2080	2.1317	2.1158	2.0132
Avoyelles Parish	3.7477	3.2213	2.7743	2.3695	1.0000
Beauregard Parish	2.1627	1.9721	1.9236	2.1369	2.1198
Bienville Parish	1.0000	1.0000	1.0000	1.0000	2.2597
Bossier Parish	2.0870	1.7935	1.6180	1.8192	1.9455
Caddo Parish	2.0812	1.7894	1.6201	1.8213	1.9454
Calcasieu Parish	2.1159	2.0185	1.9252	1.8314	1.7298
Caldwell Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Cameron Parish	2.2144	2.0979	2.1189	2.1164	2.0139
Catahoula Parish	3.6878	1.0000	1.0000	1.0000	1.9631
Claiborne Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Concordia Parish	3.7565	3.2229	2.7753	2.3669	1.0000
DeSoto Parish	4.3167	3.7203	3.1995	2.7262	2.2705
East Baton Rouge Parish	2.3401	2.2531	2.2000	2.2219	2.1095
East Carroll Parish	1.0000	1.0000	1.0000	1.0000	1.0000
East Feliciana Parish	2.1639	1.9718	1.9289	2.1483	2.1201
Evangeline Parish	1.0000	1.9646	1.9303	2.1482	2.1228
Franklin Parish	3.7535	3.2188	2.7710	2.3596	1.9636
Grant Parish	3.7547	3.2191	2.7714	2.3608	1.9636
Iberia Parish	2.3113	2.3260	2.2221	2.1222	2.0119
Iberville Parish	2.1627	1.9697	1.9271	2.1433	2.1195
Jackson Parish	1.0000	1.0000	1.0000	2.3742	1.9650
Jefferson Parish	2.1814	2.1150	2.0649	2.0093	1.8964
Jefferson Davis Parish	2.2864	2.2208	2.1386	2.1212	2.0170
Lafayette Parish	2.0243	2.0139	1.9221	1.8332	1.7280
Lafourche Parish	2.1861	2.1210	2.0684	2.0138	1.8992
LaSalle Parish	1.0000	1.0000	2.7787	2.3778	1.9651
Lincoln Parish	1.0000	1.0000	1.0000	1.0000	1.9652
Livingston Parish	2.1592	1.9638	1.9206	2.1410	2.1205
Madison Parish	3.6959	3.1938	2.7659	2.3743	1.9727
Morehouse Parish	1.0000	1.0000	1.0000	1.0000	1.9671
Natchitoches Parish	3.9667	3.4090	2.9422	2.5006	1.9782
Orleans Parish	2.8287	2.7232	2.6106	2.4708	2.1886
Ouachita Parish	3.7510	3.2175	2.7695	2.3665	1.9659
Plaquemines Parish	2.1779	2.1135	2.0653	2.0108	1.8965
Pointe Coupee Parish	2.1495	1.9599	1.9211	2.1366	2.1113
Rapides Parish	3.7445	3.2245	2.7740	2.3705	1.9672

FAIR Plan Premium On-Level Factors Wind Only

Parish	2018	2019	2020	2021	2022
Acadia Parish	2.4567	2.3486	2.2324	2.1279	2.0148
Red River Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Richland Parish	1.0000	1.0000	1.0000	1.0000	1.9672
Sabine Parish	1.0000	1.0000	1.0000	1.0000	1.9684
Saint Bernard Parish	2.2208	2.1525	2.1020	2.0455	1.9252
Saint Charles Parish	2.1831	2.1166	2.0673	2.0122	1.8992
Saint Helena Parish	2.1424	1.0000	1.0000	2.1434	2.1205
Saint James Parish	2.3260	2.2218	2.1352	2.1193	2.0176
Saint John Parish	2.1844	2.1192	2.0692	2.0137	1.8982
Saint Landry Parish	2.1558	1.9613	1.9166	2.1304	2.1105
Saint Martin Parish	2.3942	2.3633	2.2555	2.1483	2.0179
Saint Mary Parish	2.4810	2.3705	2.2577	2.1466	2.0177
Saint Tammany Parish	2.1650	2.2129	2.2281	2.1304	2.0145
Tangipahoa Parish	2.3417	2.1389	2.1005	2.3064	2.1403
Tensas Parish	1.0000	1.0000	1.0000	1.0000	1.9565
Terrebonne Parish	2.1801	2.1159	2.0678	2.0136	1.8990
Union Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Vermilion Parish	2.4756	2.3643	2.2514	2.1412	2.0135
Vernon Parish	3.7208	3.1926	2.7523	2.3588	1.9644
Washington Parish	2.1529	1.9613	1.9193	2.1419	2.1159
Webster Parish	4.3074	3.7098	3.1908	2.7254	2.2596
West Baton Rouge Parish	2.1518	1.9600	1.9213	2.1382	2.1161
West Carroll Parish	1.0000	1.0000	1.0000	1.0000	1.0000
West Feliciana Parish	2.1513	1.9595	1.9213	1.0000	2.1124
Winn Parish	1.0000	1.0000	1.0000	2.3758	1.9648
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	2.3351	2.2695	2.2058	2.1321	1.9834

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

Coastal Plan Premium On-Level Factors Wind Only

<u>Coastal Parishes</u>	2018	2019	2020	2021	2022
Cameron Parish	2.4837	2.1044	1.9820	1.9742	2.2053
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.9203	1.8976	2.0457	1.9861	1.7839
Lafourche Parish	1.6481	1.7579	1.6856	1.6045	1.5643
Orleans Parish	3.0755	2.8852	2.7413	2.5670	2.3780
Plaquemines Parish	2.9682	2.7848	2.6399	2.4375	2.1679
Saint Bernard Parish	3.2723	3.0725	2.9133	2.6866	2.3886
Saint Mary Parish	3.2706	3.0707	2.9127	2.6868	2.3909
Terrebonne Parish	1.7725	1.7188	1.7687	1.6589	1.5717
Vermilion Parish	1.5867	1.9512	2.2017	2.1783	1.9511
Total	2.0188	2.0498	2.0576	1.9667	1.7806

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, 2022

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	13,520,630	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	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	24,335,294
	2007	19,602,982	21,830,303	22,766,805	22,763,099	23,002,819	23,064,238	23,104,259	23,037,398	23,110,605	23,138,162	23,138,122	23,138,083	23,138,083	23,138,083	23,138,083	23,138,083	23,138,083	23,138,083
	2008	18,309,910	23,074,453	26,250,033	26,423,908	26,543,805	26,562,679	26,573,765	26,635,600	26,642,207	26,425,908	26,425,291	26,425,058	26,425,012	26,425,012	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	17,155,492
	2010	12,699,510	14,002,810	14,381,650	14,489,348	14,496,884	14,587,970	14,574,438	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	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						
	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							
	2013	4,656,405	5,239,906	5,401,725	5,572,971	5,573,130	5,602,136	5,507,846	5,503,621	5,503,621	5,503,621								
	2014	3,439,149	4,104,791	4,303,355	4,240,149	4,346,031	4,345,642	4,357,456	4,389,782	4,357,190									
	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										
	2016	2,449,642	2,605,130	2,577,727	2,604,858	2,619,812	2,624,605	2,607,038											
	2017	1,746,084	2,063,057	2,215,238	2,218,155	2,218,155	2,236,017												
	2018	827,602	1,349,007	1,349,007	1,349,007	1,349,007													
	2019	1,504,515	2,595,113	2,650,739	2,638,757														
	2020	853,741	927,884	959,214															
	2021	1,510,408	2,005,449																
	2022	2,565,896																	

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

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	0.940	1.060	1.006	1.016	1.001	1.005	0.997	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000
Wtd - Last 3 Years	1.429	1.018	0.999	1.002	1.003	0.999	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
All Years	1.201	1.039	1.006	1.007	1.003	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3 Years	1.380	1.018	0.999	1.002	1.003	0.999	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
All Years x Hi/Lo	1.213	1.038	1.006	1.005	1.002	1.000	0.999	1.000	1.000	1.000	1.000						
All Years x 2005	1.243	1.036	1.007	1.003	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Selected	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Prior	1.540	1.046	1.023	1.014	1.008	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.473	1.045	1.019	1.013	1.008	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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	1.696	1.101	1.053	1.029	1.015	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.613	1.095	1.048	1.028	1.015	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Notes

All figures adjusted to exclude Depop losses

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

Louisiana Citizens Property Insurance Corporation
Special Property
Gross Basis
Non-CAT Only (\$000's) *
Evaluation As Of December 31, 2022

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		
	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	18,074,596	18,082,101		
	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			
	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					
	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					
	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	13,637,960							
	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								
	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									
	2016	10,772,348	11,418,039	11,642,276	11,867,434	11,817,554	11,822,156	11,824,416										
	2017	12,309,189	13,511,221	13,618,847	13,863,221	13,921,614	14,196,944											
	2018	5,912,537	6,485,946	6,634,014	6,612,615	6,531,617												
	2019	8,389,355	8,968,122	8,957,034	8,934,831													
	2020	7,490,545	7,725,648	7,848,487														
	2021	6,286,582	7,051,450															
	2022	16,988,979																

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

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	0.946	1.024	1.004	1.005	1.003	1.001	1.004	1.000	1.000	1.000	0.999	0.993	1.001	1.000	1.000	1.000	1.000
Wtd - Last 3 Years	1.071	1.011	1.007	0.998	1.007	0.999	1.000	1.000	1.000	1.000	1.000	0.998	1.002	1.000	1.000	1.000	1.000
All Years	1.064	1.018	1.005	1.002	1.003	1.001	1.002	1.001	1.000	1.000	0.999	0.996	1.001	1.000	1.000	1.000	1.000
Last 3 Years	1.074	1.012	1.004	0.996	1.007	0.999	1.000	1.000	1.000	1.000	1.000	0.998	1.001	1.000	1.000	1.000	1.000
All Years x Hi/Lo	1.077	1.016	1.005	1.000	1.003	1.000	1.000	1.001	1.000	1.000	1.000						
All Years x 2005	1.099	1.015	1.006	0.999	1.003	1.000	1.000	1.002	1.000	1.000	0.999	0.999	1.001	1.000	1.000	1.000	1.000

Selected	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Prior	1.075	1.017	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
Current	1.080	1.014	1.007	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Report-to-Ultimate Development Factors	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
Selected	1.114	1.036	1.019	1.007	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior	1.114	1.036	1.019	1.007	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.110	1.028	1.014	1.007	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Notes
All figures adjusted to exclude Depop losses
* Non-PCS event prior to 2012, excludes PCS events with more than \$5 million in incurred losses 2012 and subsequent

NOTE: Special Property is everything except Homeowners

Premium Trend Factor Calculations

Mid Point of AY (1)	Estimated One Year Coverage Increase (2)	Cumulative Coverage Increase to 7/1/23 (3)	Selected Coverage Increase from 7/1/23 to 1/1/25 (4)	Total Estimated Coverage Increase to 1/1/25 (5)	Premium Trend Factor (5)
Homeowners					
7/1/2018	3.8%	27.4%	7.6%	37.1%	1.315
7/1/2019	4.1%	22.7%	7.6%	32.0%	1.272
7/1/2020	4.2%	17.9%	7.6%	26.8%	1.228
7/1/2021	3.5%	13.2%	7.6%	21.8%	1.185
7/1/2022	9.3%	9.3%	7.6%	17.6%	1.150
Dwelling Fire & EC					
7/1/2018	0.9%	13.5%	7.6%	22.2%	1.188
7/1/2019	1.3%	12.5%	7.6%	21.0%	1.179
7/1/2020	0.7%	11.1%	7.6%	19.5%	1.166
7/1/2021	0.4%	10.3%	7.6%	18.7%	1.159
7/1/2022	9.9%	9.9%	7.6%	18.2%	1.155
Renters / Condo					
7/1/2018	0.3%	4.1%	3.0%	7.3%	1.062
7/1/2019	0.0%	3.8%	3.0%	6.9%	1.059
7/1/2020	0.1%	3.8%	3.0%	6.9%	1.059
7/1/2021	0.8%	3.7%	3.0%	6.8%	1.058
7/1/2022	2.9%	2.9%	3.0%	6.0%	1.051
Mobile Home					
7/1/2018	0.0%	0.0%	1.5%	1.5%	1.013
7/1/2019	0.0%	0.0%	1.5%	1.5%	1.013
7/1/2020	0.0%	0.0%	1.5%	1.5%	1.013
7/1/2021	0.0%	0.0%	1.5%	1.5%	1.013
7/1/2022	0.0%	0.0%	1.5%	1.5%	1.013
Wind Only					
7/1/2018	1.0%	11.3%	7.6%	19.8%	1.168
7/1/2019	0.2%	10.2%	7.6%	18.5%	1.157
7/1/2020	0.8%	9.9%	7.6%	18.3%	1.155
7/1/2021	0.5%	9.1%	7.6%	17.4%	1.148
7/1/2022	8.5%	8.5%	7.6%	16.8%	1.143

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 7/01/23 to 1/01/25.

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

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

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

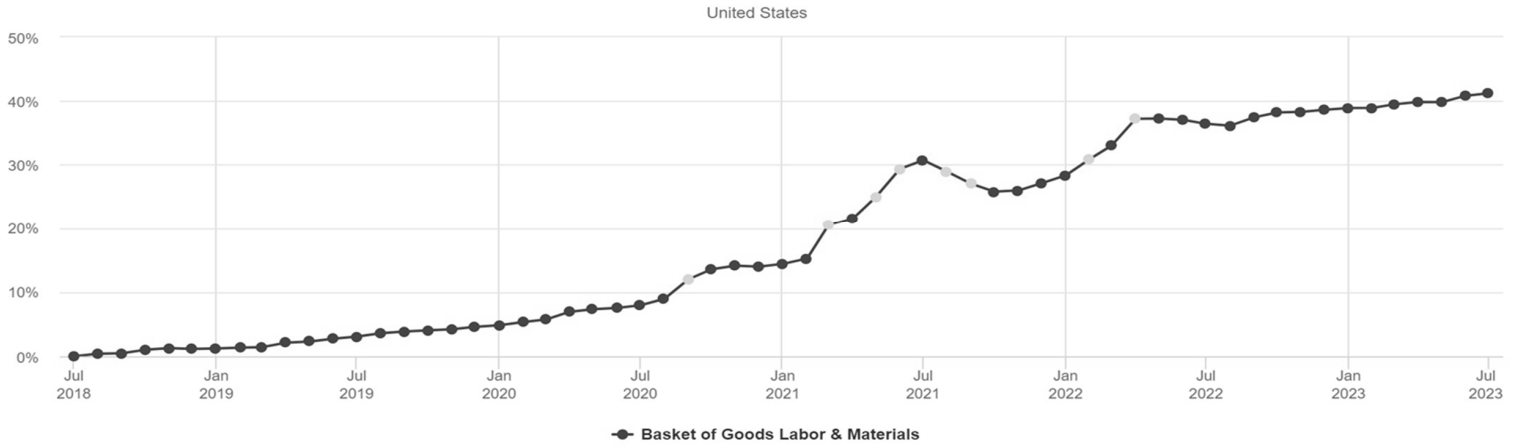
Louisiana Citizens Property Insurance Corporation
Non-Catastrophe Loss Trend
LCPIC Personal Property

Quarter/Year	Pure Premium	8 Point Fitted PP	12 Point Fitted PP	16 Point Fitted PP	20 Point Fitted PP	All Point Fitted PP	Annual Change
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
4 / 2009	286	10,405	2,253	608	308	247	
1 / 2010	280	9,605	2,143	596	305	245	
2 / 2010	276	8,778	2,039	578	302	245	
3 / 2010	288	8,103	1,939	567	299	242	
4 / 2010	299	7,480	1,845	556	296	242	4.5%
1 / 2011	282	6,905	1,755	539	293	240	0.7%
2 / 2011	261	6,374	1,669	528	290	240	-5.2%
3 / 2011	246	5,825	1,588	518	290	237	-14.5%
4 / 2011	241	5,378	1,510	503	287	237	-19.5%
1 / 2012	239	4,964	1,437	493	284	237	-15.1%
2 / 2012	240	4,583	1,353	483	281	235	-8.1%
3 / 2012	221	4,230	1,287	469	279	235	-10.1%
4 / 2012	208	3,905	1,224	459	276	233	-13.9%
1 / 2013	199	3,569	1,164	450	273	233	-16.8%
2 / 2013	208	3,294	1,108	437	273	230	-13.6%
3 / 2013	204	3,041	1,054	428	270	230	-7.6%
4 / 2013	204	2,807	1,002	420	268	228	-1.6%
1 / 2014	207	2,592	953	407	265	228	3.9%
2 / 2014	190	2,392	907	399	262	226	-8.3%
3 / 2014	199	2,186	863	392	260	226	-2.8%
4 / 2014	202	2,018	821	380	257	226	-1.2%
1 / 2015	197	1,863	781	372	257	224	-4.8%
2 / 2015	205	1,720	742	365	255	224	7.7%
3 / 2015	201	1,588	706	354	252	221	1.2%
4 / 2015	188	1,451	665	347	250	221	-6.8%
1 / 2016	201	1,339	633	340	247	219	1.8%
2 / 2016	197	1,236	602	330	245	219	-3.8%
3 / 2016	210	1,141	572	324	242	217	4.7%
4 / 2016	227	1,054	545	317	240	217	20.9%
1 / 2017	212	973	518	308	240	215	5.8%
2 / 2017	207	889	493	302	237	215	4.8%
3 / 2017	200	821	469	296	235	215	-4.8%
4 / 2017	200	757	446	287	233	213	-12.1%
1 / 2018	204	699	424	281	230	213	-3.8%
2 / 2018	207	645	403	276	228	211	0.3%
3 / 2018	200	596	384	268	226	211	-0.1%
4 / 2018	192	545	365	262	226	209	-4.1%
1 / 2019	198	503	344	257	224	209	-3.1%
2 / 2019	220	464	327	250	221	206	6.1%
3 / 2019	230	428	311	245	219	206	14.9%
4 / 2019	244	395	296	240	217	204	27.4%
1 / 2020	250	361	281	233	215	204	26.2%
2 / 2020	239	334	268	228	213	204	8.4%
3 / 2020	259	308	255	224	211	202	12.8%
4 / 2020	257	284	242	217	211	202	5.2%
1 / 2021	235	262	230	213	209	200	-5.8%
2 / 2021	229	242	219	209	206	200	-4.1%
3 / 2021	212	221	209	202	204	198	-18.3%
4 / 2021	230	204	198	198	202	198	-10.7%
1 / 2022	238	189	189	194	200	196	1.3%
2 / 2022	199	174	179	191	198	196	-12.9%
3 / 2022	142	161	169	185	198	194	-32.9%
4 / 2022	127	148	161	181	196	194	-44.8%
		-27.5%	-18.7%	-8.6%	-3.0%	-2.0%	-3.1%

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

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

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



Five Year Trend from July 2018 to July 2023: 41%

Implied Average Annual Trend from July 2018 to July 2023: 7.1%

Source: Xactware Solutions, Inc.

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

(1) LCPIC Fitted Loss Trends

8-Point	-27.5%
16-Point	-8.6%
20-Point	-3.0%
All-Point	-2.0%

(2) Industry labor & materials implied annual trend : 7.1%

Selected Loss Trend

(3) Up-To-Date Selection:	4.0%
(4) Projected Period Selection:	0.0%

<u>Mid Point of AY</u>	<u>Up-to-Date Period End</u>	<u>Projection Period End</u>	<u>Up-to-Date Trend Length</u>	<u>Projection Trend Length</u>	<u>Current Cost Factor</u>
(5)	(6)	(7)	(8)	(9)	(10)
7/1/2018	7/1/2022	1/1/2025	4.00	2.50	1.170
7/1/2019	7/1/2022	1/1/2025	3.00	2.50	1.125
7/1/2020	7/1/2022	1/1/2025	2.00	2.50	1.082
7/1/2021	7/1/2022	1/1/2025	1.00	2.50	1.040
7/1/2022	7/1/2022	1/1/2025	0.00	2.50	1.000

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) <u>Plan / Product</u>	(2) <u>Earned House Years 2018-2022</u>	(3) <u>Credibility</u>
<u>FAIR Plan</u>		
Homeowners	16,278	0.6379
Fire	119,029	1.0000
EC	119,029	1.0000
Renters/Condo	2,299	0.2398
Mobile Home	12,769	0.5650
Wind Only	62,035	1.0000
<u>Coastal Plan</u>		
Homeowner	269	0.0820
Fire	11,358	0.5329
EC	11,358	0.5329
Renters/Condo	86	0.0463
Mobile Home	2,282	0.2389
Wind Only	1,645	0.2028

(2) Source: LCPIC Data

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

LCPIC Expected Loss Ratio Calculation

FAIR Plan

	(1) <u>Non-Cat Loss Ratio</u>	(2) <u>Rate Change</u>	(3) <u>Loss & Prem. Trend</u>	(4) <u>Adj. Loss Ratio</u>
Homeowners	19.28	1.6430	0.9635	11.31
Fire	57.64	0.8598	0.9596	64.33
EC	6.03	1.7491	0.9596	3.31
Renters	10.80	1.1410	1.0150	9.61
Mobile Home	10.93	1.1690	1.0400	9.72
Wind Only	3.03	1.7410	0.9696	1.69

Coastal Plan

	(1) <u>Non-Cat Loss Ratio</u>	(2) <u>Rate Change</u>	(3) <u>Loss & Prem. Trend</u>	(4) <u>Adj. Loss Ratio</u>
Homeowners	6.08	1.5430	0.9635	3.80
Fire	37.04	0.5991	0.9596	59.33
EC	0.69	1.7740	0.9596	0.37
Renters	8.19	1.5430	1.0150	5.39
Mobile Home	9.77	1.6950	1.0400	5.99
Wind Only	0.82	1.6620	0.9696	0.48

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

(2) 6/1/2022 rate change

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

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

LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION

EXPENSE LOADINGS IN 2023 RATES

Expense Component (as % of Premium)	FAIR											
	2022 Rate Indications		2023 Rate Indications		2022 Rate Indications		2023 Rate Indications		2022 Rate Indications		2023 Rate Indications	
	HO		HO		Fire		Fire		Allied Lines		Allied Lines	
	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed
Commissions	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%
General & Other Acq	3.75%	3.75%	2.00%	2.00%	3.75%	3.75%	2.00%	2.00%	3.75%	3.75%	2.00%	2.00%
Taxes, L, F	0.40%	0.00%	0.40%	0.00%	0.40%	0.00%	0.40%	0.00%	0.40%	0.00%	0.40%	0.00%
ULAE (In-House)	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%
TOTAL	13.90%	9.75%	12.15%	8.00%	13.90%	9.75%	12.15%	8.00%	13.90%	9.75%	12.15%	8.00%
ULAE (as % of Loss & ALAE) *	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	

Expense Component (as % of Premium)	COASTAL											
	2022 Rate Indications		2023 Rate Indications		2022 Rate Indications		2023 Rate Indications		2022 Rate Indications		2023 Rate Indications	
	HO		HO		Fire		Fire		Allied Lines		Allied Lines	
	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed
Commissions	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%	9.75%	0.00%
General & Other Acq	3.75%	3.75%	2.00%	2.00%	3.75%	3.75%	2.00%	2.00%	3.75%	3.75%	2.00%	2.00%
Taxes, L, F	0.40%	0.00%	0.40%	0.00%	0.40%	0.00%	0.40%	0.00%	0.40%	0.00%	0.40%	0.00%
ULAE (In-House)	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%
TOTAL	13.90%	9.75%	12.15%	8.00%	13.90%	9.75%	12.15%	8.00%	13.90%	9.75%	12.15%	8.00%
ULAE (as % of Loss & ALAE) *	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	

Source: Exhibit F

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

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

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

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

* % of expected catastrophe loss & ALAE

	Home-owner	Fire	EC	Renters / Condo	Mobile Home	Wind
FAIR PLAN						
(1) Average Annual Loss (AAL)	\$ 22,821,761	NA	\$ 29,849,738	\$ 95,724	\$ 1,300,194	\$ 24,544,181
(2) Location Premium	\$ 111,240,968	NA	\$ 121,573,134	\$ 744,604	\$ 9,295,100	\$ 93,710,042
(3) AAL to Location Premium	20.52%	NA	24.55%	12.86%	13.99%	26.19%
(4) Allocated Loss Adjustment Expense (ALAE) Factor	1.1200	NA	1.1300	1.1300	1.1300	1.1300
(5) CAT Loss & ALAE as % of Premium	22.98%	NA	27.74%	14.53%	15.81%	29.60%
(6) Loss & Prem Trend Factor	1.0127	NA	1.0127	1.0578	1.0735	1.0127
(7) On Level Factor	1.5373	NA	1.4622	1.1185	1.1066	1.5967
(8) Expected CAT Loss & ALAE Ratio	15.14%	NA	19.21%	13.74%	15.34%	18.77%
COASTAL PLAN						
(1) Average Annual Loss (AAL)	\$ 265,305	NA	\$ 2,220,380	\$ 2,396	\$ 310,024	\$ 805,411
(2) Location Premium	\$ 1,569,540	NA	\$ 10,001,826	\$ 14,665	\$ 1,490,857	\$ 3,647,637
(3) AAL to Location Premium	16.90%	NA	22.20%	16.34%	20.80%	22.08%
(4) Allocated Loss Adjustment Expense (ALAE) Factor	1.1050	NA	1.1150	1.1000	1.1200	1.1200
(5) CAT Loss & ALAE as % of Premium	18.68%	NA	24.75%	17.97%	23.29%	24.73%
(6) Loss & Prem Trend Factor	1.0127	NA	1.0127	1.0127	1.0127	1.0127
(7) On Level Factor	1.4846	NA	1.5190	1.2374	1.5018	1.4686
(8) Expected CAT Loss & ALAE Ratio	12.74%	NA	16.50%	14.71%	15.70%	17.05%

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 (3/31/23) and average accident date (1/1/25) 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 5% for HO, DWG, W/H, 2% for R/C, and 1% for MH.
- (7) Based on rate changes effective 6/1/2022 and subsequent applied to actual policies. See Exhibit 9. Location Premium is as of 3/31/23.
- (8) = (5) x (6) / (7)

	FAIR PLAN					
	HO	Fire	EC	Renter/Condo	Mobile Home	Wind
(1) Net Cost of Reinsurance	\$ 197,500,000	NA	\$ 197,500,000	\$ 197,500,000	\$ 197,500,000	\$ 197,500,000
(2) Average Annual Loss (AAL) - product	\$ 19,947,975	NA	\$ 25,982,840	\$ 86,753	\$ 1,130,263	\$ 21,225,618
(3) AAL - all products	\$ 71,822,858	NA	\$ 71,822,858	\$ 71,822,858	\$ 71,822,858	\$ 71,822,858
(4) Allocated Net Cost of Reinsurance	\$ 54,853,359	NA	\$ 71,448,158	\$ 238,555	\$ 3,108,021	\$ 58,366,650
(4B) Allocated Retained Risk Load	\$ 15,767,277	NA	\$ 20,537,354	\$ 68,571	\$ 893,382	\$ 16,777,152
(5) Location Premium	\$ 111,240,968	NA	\$ 121,573,134	\$ 744,604	\$ 9,295,100	\$ 93,710,042
(6) On-Level Factor	1.5373	NA	1.4622	1.1185	1.1066	1.5967
(7) On-Level Premium	\$ 171,013,056	NA	\$ 177,759,743	\$ 832,825	\$ 10,285,980	\$ 149,627,547
(8) Net Cost of Reinsurance Load	41.30%	NA	51.75%	36.88%	38.90%	50.22%

	COASTAL PLAN					
	HO	Fire	EC	Renter/Condo	Mobile Home	Wind
(1) Net Cost of Reinsurance	\$ 197,500,000	NA	\$ 197,500,000	\$ 197,500,000	\$ 197,500,000	\$ 197,500,000
(2) Average Annual Loss (AAL) - product	\$ 248,379	NA	\$ 2,137,797	\$ 2,244	\$ 297,527	\$ 763,461
(3) AAL - all products	\$ 71,822,858	NA	\$ 71,822,858	\$ 71,822,858	\$ 71,822,858	\$ 71,822,858
(4) Allocated Net Cost of Reinsurance	\$ 682,999	NA	\$ 5,878,560	\$ 6,171	\$ 818,147	\$ 2,099,380
(4B) Allocated Retained Risk Load	\$ 432,388	NA	\$ 3,721,557	\$ 3,907	\$ 517,947	\$ 1,329,061
(5) Location Premium	\$ 1,569,540	NA	\$ 10,001,826	\$ 14,665	\$ 1,490,857	\$ 3,647,637
(6) On-Level Factor	1.4846	NA	1.5190	1.2374	1.5018	1.4686
(7) On-Level Premium	\$ 2,330,107	NA	\$ 15,193,131	\$ 18,147	\$ 2,239,022	\$ 5,356,814
(8) Net Cost of Reinsurance Load	47.87%	NA	63.19%	55.53%	59.67%	64.00%

Notes:

(1) = Exhibit 21, row (11)

(2) Modeled Hurricane loss using a blend of RMS v21 Long Term and AIR Touchstone v10 Long Term.

(3) Sum of (2) for all products

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

(4B) = Exhibit 22, Page 2, column (7). (FAIR split based on Row(2) for FAIR. Coastal split based on Row (2) for Coastal.)

(5) See Exhibit 23, Column (2) -Total

(6) Factor to bring premium to current level. Based on rate changes effective 6/1/22 and subsequent. See Exhibit 9.

(7) = (5) * (6)

(8) = (4) / (7)

Louisiana Citizens Property Insurance Corporation Net Reinsurance Costs

(1) Projected September 30, 2023 Wind Exposed Total Insured Value Used for Reinsurance Firm Order Terms (in billions):	44.2
(2) March 31, 2023 Wind Exposed Total Insured Value Used for Catastrophe Modeling (in billions):	46.2
(3) Ratio of March 31, 2023 to Projected September 30, 2023 Total Insured Value:	1.044
(3B) Selected Adjustment to Reinsurance Costs based on Contract Terms with Respect to TIV Changes:	1.000

Layer	Limit	Retention	Placed	Total Cost Including RPP / Reinstatement using projected 9/30/22 TIV (4)	Total Cost Including RPP / Reinstatement using 3/31/22 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	39.9%	16,407,202	17,126,318	751,615	2,430,352	13,080,898	1,135,203	9,515,343
Layer 1 - Ren	100,000,000	xs	200,000,000	10.0%	4,806,328	5,016,986	188,375	609,111	3,831,920	332,546	2,890,263
Layer 2	200,000,000	xs	300,000,000	20.0%	12,074,631	12,603,854	541,175	1,727,475	9,597,268	832,882	7,036,911
Layer 2 - Ren	200,000,000	xs	300,000,000	10.0%	6,816,271	7,115,024	270,250	862,659	5,417,771	470,172	4,084,940
Layer 2 - Berkshire	200,000,000	xs	300,000,000	45.0%	60,784,131	63,448,257	1,215,448	3,879,809	48,312,994	4,192,758	40,240,426
Layer 2 - Arch	200,000,000	xs	300,000,000	10.0%	7,340,600	7,662,333	270,250	862,659	5,834,522	506,339	4,465,524
CWIL 1	500,000,000	xs	300,000,000	15.0%	17,531,066	18,299,440	810,582	2,564,819	13,904,939	1,206,716	10,133,405
Layer 3	300,000,000	xs	500,000,000	26.3%	15,492,056	16,171,061	711,228	2,230,580	12,261,455	1,064,089	8,966,786
Layer 3 - Ren / Quantedge	300,000,000	xs	500,000,000	10.7%	7,269,285	7,587,892	288,219	903,923	5,753,401	499,299	4,350,179
Layer 3 - Ariel / Fidels	300,000,000	xs	500,000,000	12.0%	9,290,217	9,697,400	324,145	1,016,596	7,352,902	638,109	5,698,198
Layer 3 - Dual	300,000,000	xs	500,000,000	0.5%	371,609	387,896	13,506	42,358	294,116	25,524	226,234
Layer 3 - Arch / Ascot	300,000,000	xs	500,000,000	10.5%	8,454,097	8,824,634	283,627	889,521	6,691,141	580,679	5,220,941
Bayou B*	300,000,000	xs	500,000,000	25.0%	15,357,668	16,030,784	659,083	2,065,572	12,153,004	0	10,087,432
Layer 4	250,000,000	xs	800,000,000	10.0%	3,516,140	3,670,250	160,457	495,569	2,772,544	240,610	2,036,366
Bayou A*	250,000,000	xs	800,000,000	48.0%	16,472,270	17,194,238	756,712	2,336,109	12,987,370	0	10,651,261
Catahoula II B	250,000,000	xs	800,000,000	22.0%	7,744,712	8,084,157	346,826	1,070,716	6,106,228	0	5,035,512
CWIL 2	530,000,000	xs	800,000,000	20.0%	13,840,943	14,447,582	598,712	1,843,770	10,906,128	946,469	8,115,889
Catahoula II A	280,000,000	xs	1,050,000,000	42.9%	13,309,552	13,892,901	586,513	1,798,381	10,476,241	0	8,677,861
Layer 5	280,000,000	xs	1,050,000,000	37.1%	12,700,171	13,256,811	515,896	1,583,423	9,999,022	867,748	7,547,851
Layer 6	420,000,000	xs	1,330,000,000	58.0%	25,907,917	27,043,443	883,755	2,701,104	20,376,579	1,768,346	15,907,129
CWIL 3	420,000,000	xs	1,330,000,000	35.0%	14,145,527	14,765,098	533,300	1,629,977	11,125,144	965,476	8,529,691
Second Event on Initial Retained Layer	100,000,000	xs	\$100M AAD		7,312,500	7,633,002	33,964	114,343	5,884,970	510,717	5,259,911
Second Event - StoneRidge	100,000,000	xs	\$100M AAD		8,400,000	8,768,166	34,834	117,274	6,760,171	586,670	6,056,227
Shared Second Event Aeolus	100,000,000				6,673,800	6,966,308	117,938	365,153	5,265,605	456,966	4,443,485
Layer 1 - Second Event - Aeolus	100,000,000	xs	\$200M xs \$200M AAD		3,200,000	3,340,254	14,111	47,039	2,569,451	222,985	2,299,427
All Layers Combined					315,218,294	329,034,090	10,910,520	34,188,290	249,715,784	18,050,303	197,477,191

(11) Selected Net Cost of Reinsurance: 197,500,000

- (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, 2022 (CAT Bonds premium & fees put on an annual basis)
- (5) = (3) x (4) [To have reinsurance costs and modeled recoveries on equivalent basis]
- (6) and (7) Hurricane loss recoveries based on 50/50 blend of RMS RiskLink v21 and AIR Touchstone v10 models. (Adjusted to include estimated ALAE based on Exhibit 19)
- (8) = (5) x [(7) / ((6) + (7))]
- (9) = (8) x 8.7% (Based on the brokerage revenue sharing agreed to). Does not apply to the Cat Bonds.
- (10) = (8) - (7) - (9)

Louisiana Citizens Property Insurance Corporation
2023 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%			Reinsurers Expenses (8)	Reinsurers Profit (9)
							Risk Transfer and Reinsurance Premiums (5)	ROL (6)	LOL (7)		
1	0	200	200	31,014,297		0.0%	96,000,000	48.0%	15.5%	24.0%	1.5%
2	200	300	100	3,979,453	22,143,304	49.9%	44,375,360	44.4%	4.0%	24.0%	1.5%
3	300	500	200	9,629,724	90,829,468	100.0%	90,829,468	45.4%	4.8%	24.0%	1.5%
4	500	800	300	12,803,758	76,999,109	100.0%	76,999,109	25.7%	4.3%	24.0%	1.5%
5	800	1,050	250	7,608,870	43,396,227	100.0%	43,396,227	17.4%	3.0%	24.0%	1.5%
6	1,050	1,330	280	4,484,214	27,149,712	100.0%	27,149,712	9.7%	1.6%	24.0%	1.5%
7	1,330	1,750	420	5,748,136	41,808,541	100.0%	41,808,541	10.0%	1.4%	24.0%	1.5%
8	1,750	2,450	700	7,700,000		0.0%	42,000,000	6.0%	1.1%	24.0%	1.5%

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)	Retained \$ Risk Load (16)
								Risk Load	Risk Load
1	0	200	310%	32.5%	64,985,703	23,040,000	1,440,000	40,505,703	40,505,703
2	200	300	1115%	40.4%	40,395,907	10,650,086	665,630	29,080,190	14,569,175
3	300	500	943%	40.6%	81,199,744	21,799,072	1,362,442	58,038,229	0
4	500	800	601%	21.4%	64,195,351	18,479,786	1,154,987	44,560,578	0
5	800	1,050	570%	14.3%	35,787,356	10,415,094	650,943	24,721,319	0
6	1,050	1,330	605%	8.1%	22,665,498	6,515,931	407,246	15,742,322	0
7	1,330	1,750	727%	8.6%	36,060,405	10,034,050	627,128	25,399,227	0
8	1,750	2,450	545%	4.9%	34,300,000	10,080,000	630,000	23,590,000	23,590,000
Retained Risk Load:								78,664,879	

Notes:

2,450 top end is estimated based on 1/150 year event per 50/50 blend of RMS RiskLink v21 and Verisk Touchstone v10 models

(2) Hurricane AAL generated by the 50/50 blend of RMS RiskLink v21 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 7 = (3) / (4)

(5) Layers 1 and 8 = (6) x (1) x 1,000,000

(6) Layers 2 through 7 = (5) / [(1) x 1,000,000]

(6) Layers 1 and 8 = Estimated based on purchased layers and historical industry quotes.

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

(8) Based on 2020 Q1 through 2022 Q4 results compiled by Reinsurance Association of America

(9) Based on 2020 Q1 through 2022 Q4 results compiled by Reinsurance Association of America

(10) = (6) / (7)

(11) = (6) - (7)

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

(13) = (5) x (8)

(14) = (5) x (9)

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

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

	(1) Modeled Hurricane <u>Losses</u>	(2) Selected <u>Risk Load</u>	(3) Allocated <u>Risk Load</u>	
Commercial	22,266,743		18,616,283	
Personal	<u>71,823,505</u>		<u>60,048,596</u>	
Total	94,090,248	78,664,879	78,664,879	
	(4) Personal Modeled Hurricane <u>Losses</u>	(5) Personal Modeled Hurricane <u>Loss Percentage</u>	(6) FAIR / Coastal Selected Allocation <u>Percentage</u>	(7) Personal FAIR / Coastal <u>Risk Load</u>
Personal FAIR Plan	68,373,449	95.2%	90.0%	54,043,736.25
Personal Coastal Plan	<u>3,450,056</u>	4.8%	10.0%	<u>6,004,859.58</u>
Total	71,823,505			60,048,595.83

(1), (4) are hurricane losses generated by a 50/50 blend of RMS RiskLink v21 and Verisk Touchstone v10 models.

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

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

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

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

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

FAIR Plan Homeowners Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) Homeowner Allocated NCR \$ 54,853,359

(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	\$184,573	\$30,773	64	16.67%	1.1200	1.0127	1.4634	12.92%	0.13%	\$270,104	\$ 73,965	27.38%
Allen	\$15,838	\$1,359	4	8.58%	1.1200	1.0127	1.3899	7.00%	0.01%	\$22,013	\$ 3,266	14.84%
Ascension	\$459,750	\$63,173	133	13.74%	1.1200	1.0127	1.4098	11.05%	0.28%	\$648,163	\$ 151,841	23.43%
Assumption	\$356,460	\$0	97	0.00%	1.1200	1.0127	1.4495	0.00%	0.00%	\$516,701	\$ -	0.00%
Avoyelles	\$31,187	\$3,793	11	12.16%	1.1200	1.0127	1.3968	9.87%	0.02%	\$43,563	\$ 9,117	20.93%
Beauregard	\$26,625	\$0	7	0.00%	1.1200	1.0127	1.4072	0.00%	0.00%	\$37,466	\$ -	0.00%
Bienville	\$7,438	\$590	2	7.94%	1.1200	1.0127	1.4023	6.42%	0.00%	\$10,431	\$ 1,419	13.60%
Bossier	\$86,846	\$9,072	28	10.45%	1.1200	1.0127	1.3663	8.68%	0.04%	\$118,653	\$ 21,804	18.38%
Caddo	\$288,482	\$36,601	114	12.69%	1.1200	1.0127	1.5793	9.11%	0.16%	\$455,609	\$ 87,972	19.31%
Calcasieu	\$886,702	\$126,311	212	14.25%	1.1200	1.0127	1.3412	12.05%	0.55%	\$1,189,215	\$ 303,597	25.53%
Caldwell	\$8,677	\$748	3	8.63%	1.1200	1.0127	1.3468	7.27%	0.00%	\$11,686	\$ 1,799	15.39%
Cameron	\$150,131	\$13,396	23	8.92%	1.1200	1.0127	1.6102	6.28%	0.06%	\$241,736	\$ 32,197	13.32%
Catahoula	\$6,061	\$792	2	13.07%	1.1200	1.0127	1.4130	10.49%	0.00%	\$8,564	\$ 1,905	22.24%
Claiborne	\$7,334	\$697	3	9.50%	1.1200	1.0127	1.4171	7.60%	0.00%	\$10,393	\$ 1,675	16.12%
Concordia	\$14,953	\$1,217	5	8.14%	1.1200	1.0127	1.3388	6.90%	0.01%	\$20,018	\$ 2,925	14.61%
De Soto	\$14,296	\$1,136	3	7.95%	1.1200	1.0127	1.7013	5.30%	0.00%	\$24,322	\$ 2,731	11.23%
East Baton Rouge	\$1,518,578	\$202,299	439	13.32%	1.1200	1.0127	1.3827	10.93%	0.89%	\$2,099,788	\$ 486,238	23.16%
East Carroll	\$11,326	\$829	3	7.32%	1.1200	1.0127	1.3431	6.18%	0.00%	\$15,212	\$ 1,992	13.09%
East Feliciana	\$21,577	\$2,339	6	10.84%	1.1200	1.0127	1.3434	9.15%	0.01%	\$28,987	\$ 5,622	19.39%
Evangeline	\$12,068	\$1,684	4	13.95%	1.1200	1.0127	1.5380	10.29%	0.01%	\$18,560	\$ 4,047	21.80%
Franklin	\$10,231	\$1,168	2	11.41%	1.1200	1.0127	1.3953	9.28%	0.01%	\$14,275	\$ 2,807	19.66%
Grant	\$5,549	\$584	3	10.52%	1.1200	1.0127	1.5702	7.60%	0.00%	\$8,713	\$ 1,403	16.10%
Iberia	\$1,251,768	\$223,155	338	17.83%	1.1200	1.0127	1.8143	11.15%	0.98%	\$2,271,104	\$ 536,364	23.62%
Iberville	\$102,479	\$15,102	28	14.74%	1.1200	1.0127	1.5279	10.94%	0.07%	\$156,581	\$ 36,298	23.18%
Jackson	\$22,307	\$1,106	5	4.96%	1.1200	1.0127	1.3496	4.17%	0.00%	\$30,106	\$ 2,658	8.83%
Jefferson	\$26,972,525	\$4,869,967	4,696	18.06%	1.1200	1.0127	1.3429	15.25%	21.34%	\$36,221,404	\$ 11,705,234	32.32%
Jefferson Davis	\$126,670	\$15,871	38	12.53%	1.1200	1.0127	1.6267	8.74%	0.07%	\$206,048	\$ 38,148	18.51%
Lafayette	\$594,610	\$91,069	152	15.32%	1.1200	1.0127	1.3468	12.90%	0.40%	\$800,801	\$ 218,890	27.33%
Lafourche	\$2,673,395	\$447,926	696	16.75%	1.1200	1.0127	1.8270	10.40%	1.96%	\$4,884,293	\$ 1,076,616	22.04%
La Salle	\$7,944	\$815	4	10.26%	1.1200	1.0127	1.4224	8.18%	0.00%	\$11,299	\$ 1,959	17.34%
Lincoln	\$17,192	\$1,809	7	10.52%	1.1200	1.0127	1.3386	8.91%	0.01%	\$23,013	\$ 4,348	18.89%
Livingston	\$470,589	\$52,668	130	11.19%	1.1200	1.0127	1.3401	9.47%	0.23%	\$630,621	\$ 126,591	20.07%
Madison	\$7,250	\$643	1	8.86%	1.1200	1.0127	1.3732	7.32%	0.00%	\$9,956	\$ 1,544	15.51%
Morehouse	\$10,897	\$868	3	7.97%	1.1200	1.0127	1.6983	5.32%	0.00%	\$18,506	\$ 2,087	11.28%
Natchitoches	\$23,912	\$3,055	8	12.78%	1.1200	1.0127	1.5227	9.52%	0.01%	\$36,411	\$ 7,342	20.16%
Orleans	\$45,183,377	\$11,194,666	7,945	24.78%	1.1200	1.0127	1.8037	15.58%	49.05%	\$81,498,763	\$ 26,906,995	33.02%
Ouachita	\$88,102	\$8,718	26	9.90%	1.1200	1.0127	1.3454	8.35%	0.04%	\$118,528	\$ 20,955	17.68%
Plaquemines	\$1,157,678	\$212,730	152	18.38%	1.1200	1.0127	1.4346	14.53%	0.93%	\$1,660,786	\$ 511,309	30.79%
Pointe Coupee	\$45,039	\$5,494	12	12.20%	1.1200	1.0127	1.3302	10.40%	0.02%	\$59,912	\$ 13,206	22.04%
Rapides	\$135,079	\$14,473	45	10.71%	1.1200	1.0127	1.3269	9.15%	0.06%	\$179,241	\$ 34,786	19.41%
Red River	\$0	\$0	0	9.57%	1.1200	1.0127	1.6518	6.57%	0.00%	\$0	\$ -	15.79%

FAIR Plan Homeowners Expected Cat and NCR Loads by Parish

Richland	\$16,898	\$1,672	5	9.89%	1.1200	1.0127	1.4093	7.96%	0.01%	\$23,814	\$	4,018	16.87%
Sabine	\$0	\$0	0	10.74%	1.1200	1.0127	1.6500	7.38%	0.00%	\$0	\$	-	18.78%
St. Bernard	\$2,770,260	\$542,370	593	19.58%	1.1200	1.0127	1.4869	14.94%	2.38%	\$4,119,007	\$	1,303,617	31.65%
St. Charles	\$3,104,472	\$536,089	731	17.27%	1.1200	1.0127	1.5819	12.38%	2.35%	\$4,910,861	\$	1,288,519	26.24%
St. Helena	\$17,806	\$1,115	6	6.26%	1.1200	1.0127	1.3434	5.29%	0.00%	\$23,921	\$	2,681	11.21%
St. James	\$380,694	\$60,088	104	15.78%	1.1200	1.0127	1.5012	11.92%	0.26%	\$571,498	\$	144,424	25.27%
St. John The Baptist	\$2,918,556	\$504,316	814	17.28%	1.1200	1.0127	2.0647	9.49%	2.21%	\$6,025,797	\$	1,212,151	20.12%
St. Landry	\$166,106	\$24,327	54	14.65%	1.1200	1.0127	1.3351	12.45%	0.11%	\$221,760	\$	58,472	26.37%
St. Martin	\$293,385	\$75,831	86	25.85%	1.1200	1.0127	1.6173	18.13%	0.33%	\$474,496	\$	182,264	38.41%
St. Mary	\$1,728,875	\$318,600	398	18.43%	1.1200	1.0127	1.4969	13.96%	1.40%	\$2,587,895	\$	765,773	29.59%
St. Tammany	\$11,360,180	\$2,169,522	2,404	19.10%	1.1200	1.0127	1.6171	13.40%	9.51%	\$18,370,736	\$	5,214,567	28.39%
Tangipahoa	\$614,410	\$73,141	158	11.90%	1.1200	1.0127	1.3687	9.86%	0.32%	\$840,933	\$	175,798	20.91%
Tensas	\$13,577	\$1,852	3	13.64%	1.1200	1.0127	1.3519	11.44%	0.01%	\$18,354	\$	4,451	24.25%
Terrebonne	\$3,970,572	\$716,876	945	18.05%	1.1200	1.0127	1.6527	12.39%	3.14%	\$6,561,966	\$	1,723,052	26.26%
Union	\$0	\$0	0	10.74%	1.1200	1.0127	1.3497	9.03%	0.00%	\$0	\$	-	18.78%
Vermilion	\$605,277	\$103,474	156	17.10%	1.1200	1.0127	1.9920	9.74%	0.45%	\$1,205,702	\$	248,704	20.63%
Vernon	\$7,325	\$3,328	3	45.43%	1.1200	1.0127	1.5790	32.63%	0.01%	\$11,566	\$	7,998	69.15%
Washington	\$129,132	\$15,303	38	11.85%	1.1200	1.0127	1.3428	10.01%	0.07%	\$173,398	\$	36,781	21.21%
Webster	\$29,555	\$3,185	13	10.78%	1.1200	1.0127	1.3609	8.98%	0.01%	\$40,221	\$	7,655	19.03%
West Baton Rouge	\$74,788	\$10,187	23	13.62%	1.1200	1.0127	1.3400	11.53%	0.04%	\$100,215	\$	24,484	24.43%
West Carroll	\$9,876	\$802	3	8.12%	1.1200	1.0127	1.3554	6.80%	0.00%	\$13,386	\$	1,928	14.40%
West Feliciana	\$9,345	\$636	2	6.81%	1.1200	1.0127	1.3590	5.68%	0.00%	\$12,700	\$	1,529	12.04%
Winn	\$4,384	\$349	1	7.96%	1.1200	1.0127	1.4126	6.39%	0.00%	\$6,193	\$	839	13.55%
	\$111,240,968	\$22,821,761	21,994	20.52%	1.1200	1.0127		14.31%	100.00%	\$180,945,964	\$54,853,357	30.31%	

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

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

Coastal Plan Homeowners Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) Homeowner Allocated NCR \$ 682,999

(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	\$20,530	\$2,611	3	12.72%	1.1050	1.0127	1.3678	10.41%	0.98%	\$28,081 \$	6,721	23.93%
Iberia	\$0	\$0	0	16.90%	1.1050	1.0127	1.6083	11.76%	0.00%	\$0 \$	-	28.26%
Jefferson	\$101,992	\$13,583	13	13.32%	1.1050	1.0127	1.6264	9.16%	5.12%	\$165,875 \$	34,967	21.08%
Lafourche	\$574,802	\$94,719	105	16.48%	1.1050	1.0127	1.6559	11.14%	35.70%	\$951,795 \$	243,844	25.62%
Orleans	\$73,669	\$16,653	11	22.61%	1.1050	1.0127	1.6697	15.15%	6.28%	\$123,001 \$	42,872	34.86%
Plaquemines	\$6,279	\$1,019	1	16.23%	1.1050	1.0127	1.9120	9.50%	0.38%	\$12,005 \$	2,623	21.85%
St. Bernard	\$15,820	\$6,024	2	38.08%	1.1050	1.0127	1.9105	22.30%	2.27%	\$30,224 \$	15,507	51.31%
St. Mary	\$0	\$0	0	16.90%	1.1050	1.0127	1.8656	10.14%	0.00%	\$0 \$	-	28.26%
Terrebonne	\$776,448	\$130,697	147	16.83%	1.1050	1.0127	1.4239	13.23%	49.26%	\$1,105,584 \$	336,465	30.43%
Vermilion	\$0	\$0	0	16.90%	1.1050	1.0127	1.6210	11.67%	0.00%	\$0 \$	-	28.26%
	\$1,569,540	\$265,305	282	16.90%				12.33%		\$2,416,565	\$682,999	28.26%

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

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

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

FAIR Plan Fire Expected Cat and NCR Loads by Parish

Not Applicable. There is no cat load for fire.

Coastal Plan Fire Expected Cat and NCR Loads by Parish

Not Applicable. There is no cat load for fire.

FAIR Plan EC Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) EC Allocated NCR \$ 71,448,158

(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	\$814,102	\$195,021	858	23.96%	1.1300	1.0127	1.7824	15.38%	0.65%	\$1,451,028	\$ 466,800	32.17%
Allen	\$52,006	\$15,463	76	29.73%	1.1300	1.0127	2.0462	16.63%	0.05%	\$106,413	\$ 37,013	34.78%
Ascension	\$558,541	\$118,615	367	21.24%	1.1300	1.0127	1.7286	14.06%	0.40%	\$965,494	\$ 283,916	29.41%
Assumption	\$645,415	\$0	437	0.00%	1.1300	1.0127	1.7998	0.00%	0.00%	\$1,161,618	\$ -	0.00%
Avoyelles	\$54,605	\$14,210	101	26.02%	1.1300	1.0127	1.9161	15.54%	0.05%	\$104,627	\$ 34,012	32.51%
Beauregard	\$66,888	\$0	74	0.00%	1.1300	1.0127	1.3267	0.00%	0.00%	\$88,739	\$ -	0.00%
Bienville	\$15,690	\$4,246	33	27.06%	1.1300	1.0127	2.0627	15.01%	0.01%	\$32,364	\$ 10,163	31.40%
Bossier	\$18,810	\$4,049	24	21.53%	1.1300	1.0127	1.8700	13.18%	0.01%	\$35,175	\$ 9,691	27.55%
Caddo	\$122,749	\$30,047	157	24.48%	1.1300	1.0127	1.9148	14.63%	0.10%	\$235,038	\$ 71,921	30.60%
Calcasieu	\$3,095,742	\$718,421	2,449	23.21%	1.1300	1.0127	1.6682	15.92%	2.41%	\$5,164,420	\$ 1,719,608	33.30%
Caldwell	\$7,246	\$1,517	10	20.93%	1.1300	1.0127	2.0560	11.65%	0.01%	\$14,898	\$ 3,630	24.37%
Cameron	\$362,888	\$42,396	118	11.68%	1.1300	1.0127	1.5185	8.80%	0.14%	\$551,045	\$ 101,479	18.42%
Catahoula	\$28,370	\$7,501	63	26.44%	1.1300	1.0127	2.0534	14.74%	0.03%	\$58,254	\$ 17,954	30.82%
Claiborne	\$7,458	\$1,888	21	25.31%	1.1300	1.0127	2.0358	14.23%	0.01%	\$15,183	\$ 4,519	29.76%
Concordia	\$38,500	\$7,459	53	19.37%	1.1300	1.0127	1.6820	13.18%	0.02%	\$64,758	\$ 17,854	27.57%
De Soto	\$12,478	\$3,386	19	27.14%	1.1300	1.0127	2.0532	15.13%	0.01%	\$25,620	\$ 8,106	31.64%
East Baton Rouge	\$2,124,178	\$487,038	1,903	22.93%	1.1300	1.0127	1.7122	15.33%	1.63%	\$3,637,018	\$ 1,165,772	32.05%
East Carroll	\$25,059	\$5,959	57	23.78%	1.1300	1.0127	2.0075	13.56%	0.02%	\$50,306	\$ 14,264	28.35%
East Feliciana	\$43,042	\$10,486	47	24.36%	1.1300	1.0127	1.9137	14.57%	0.04%	\$82,368	\$ 25,100	30.47%
Evangeline	\$82,096	\$19,244	108	23.44%	1.1300	1.0127	1.9764	13.57%	0.06%	\$162,257	\$ 46,061	28.39%
Franklin	\$35,294	\$7,352	56	20.83%	1.1300	1.0127	1.9553	12.19%	0.02%	\$69,010	\$ 17,598	25.50%
Grant	\$22,134	\$6,067	35	27.41%	1.1300	1.0127	2.0354	15.41%	0.02%	\$45,050	\$ 14,522	32.24%
Iberia	\$2,403,890	\$598,004	1,945	24.88%	1.1300	1.0127	1.8097	15.73%	2.00%	\$4,350,200	\$ 1,431,379	32.90%
Iberville	\$165,482	\$37,488	146	22.65%	1.1300	1.0127	1.7932	14.45%	0.13%	\$296,734	\$ 89,731	30.24%
Jackson	\$11,058	\$2,306	22	20.85%	1.1300	1.0127	1.8512	12.89%	0.01%	\$20,470	\$ 5,520	26.97%
Jefferson	\$31,034,425	\$7,153,098	12,439	23.05%	1.1300	1.0127	1.6430	16.05%	23.96%	\$50,990,078	\$ 17,121,613	33.58%
Jefferson Davis	\$397,842	\$82,844	369	20.82%	1.1300	1.0127	1.6840	14.15%	0.28%	\$669,946	\$ 198,294	29.60%
Lafayette	\$2,901,861	\$606,353	2,415	20.90%	1.1300	1.0127	1.5251	15.68%	2.03%	\$4,425,580	\$ 1,451,362	32.79%
Lafourche	\$3,159,956	\$702,286	1,987	22.22%	1.1300	1.0127	1.7661	14.40%	2.35%	\$5,580,851	\$ 1,680,987	30.12%
La Salle	\$31,665	\$6,966	50	22.00%	1.1300	1.0127	1.9351	13.01%	0.02%	\$61,275	\$ 16,675	27.21%
Lincoln	\$35,679	\$7,014	58	19.66%	1.1300	1.0127	1.7485	12.87%	0.02%	\$62,384	\$ 16,788	26.91%
Livingston	\$427,435	\$85,743	295	20.06%	1.1300	1.0127	1.6160	14.21%	0.29%	\$690,714	\$ 205,234	29.71%
Madison	\$41,358	\$9,363	67	22.64%	1.1300	1.0127	1.9785	13.10%	0.03%	\$81,825	\$ 22,410	27.39%
Morehouse	\$30,221	\$6,003	47	19.86%	1.1300	1.0127	1.6975	13.39%	0.02%	\$51,299	\$ 14,369	28.01%
Natchitoches	\$58,598	\$12,893	92	22.00%	1.1300	1.0127	1.8329	13.74%	0.04%	\$107,406	\$ 30,860	28.73%
Orleans	\$42,998,974	\$11,610,380	15,522	27.00%	1.1300	1.0127	1.8856	16.39%	38.90%	\$81,076,715	\$ 27,790,538	34.28%
Ouachita	\$149,828	\$29,384	208	19.61%	1.1300	1.0127	1.5207	14.76%	0.10%	\$227,841	\$ 70,334	30.87%
Plaquemines	\$961,259	\$237,511	330	24.71%	1.1300	1.0127	1.8171	15.56%	0.80%	\$1,746,672	\$ 568,505	32.55%
Pointe Coupee	\$89,224	\$22,716	95	25.46%	1.1300	1.0127	1.8686	15.59%	0.08%	\$166,724	\$ 54,372	32.61%
Rapides	\$161,909	\$36,848	224	22.76%	1.1300	1.0127	1.9930	13.07%	0.12%	\$322,687	\$ 88,199	27.33%
Red River	\$2,210	\$633	7	28.62%	1.1300	1.0127	2.0573	15.92%	0.00%	\$4,547	\$ 1,514	33.30%

FAIR Plan EC Expected Cat and NCR Loads by Parish

Richland	\$40,394	\$8,079	49	20.00%	1.1300	1.0127	2.0383	11.23%	0.03%	\$82,335	\$	19,338	23.49%
Sabine	\$31,549	\$7,254	49	22.99%	1.1300	1.0127	2.0428	12.88%	0.02%	\$64,449	\$	17,364	26.94%
St. Bernard	\$3,927,386	\$1,017,502	1,731	25.91%	1.1300	1.0127	1.7988	16.48%	3.41%	\$7,064,582	\$	2,435,486	34.47%
St. Charles	\$1,697,990	\$411,396	842	24.23%	1.1300	1.0127	1.7559	15.79%	1.38%	\$2,981,557	\$	984,715	33.03%
St. Helena	\$41,527	\$6,466	50	15.57%	1.1300	1.0127	2.0597	8.65%	0.02%	\$85,534	\$	15,478	18.10%
St. James	\$353,309	\$89,365	251	25.29%	1.1300	1.0127	1.8536	15.61%	0.30%	\$654,894	\$	213,904	32.66%
St. John The Baptist	\$1,672,365	\$379,797	867	22.71%	1.1300	1.0127	1.5992	16.25%	1.27%	\$2,674,446	\$	909,080	33.99%
St. Landry	\$358,121	\$85,942	412	24.00%	1.1300	1.0127	1.7839	15.40%	0.29%	\$638,864	\$	205,710	32.20%
St. Martin	\$759,291	\$284,394	783	37.46%	1.1300	1.0127	1.6015	26.77%	0.95%	\$1,215,979	\$	680,724	55.98%
St. Mary	\$2,858,999	\$704,363	2,066	24.64%	1.1300	1.0127	1.7791	15.85%	2.36%	\$5,086,397	\$	1,685,958	33.15%
St. Tammany	\$7,291,259	\$1,855,735	3,606	25.45%	1.1300	1.0127	1.7990	16.19%	6.22%	\$13,116,975	\$	4,441,876	33.86%
Tangipahoa	\$795,151	\$167,522	637	21.07%	1.1300	1.0127	1.6437	14.67%	0.56%	\$1,306,990	\$	400,979	30.68%
Tensas	\$28,683	\$5,260	40	18.34%	1.1300	1.0127	1.7270	12.15%	0.02%	\$49,534	\$	12,591	25.42%
Terrebonne	\$5,193,261	\$1,120,256	2,931	21.57%	1.1300	1.0127	1.5882	15.54%	3.75%	\$8,247,764	\$	2,681,438	32.51%
Union	\$15,767	\$3,425	24	21.72%	1.1300	1.0127	1.7019	14.60%	0.01%	\$26,834	\$	8,198	30.55%
Vermilion	\$2,670,183	\$622,780	1,915	23.32%	1.1300	1.0127	1.6716	15.96%	2.09%	\$4,463,344	\$	1,490,683	33.40%
Vernon	\$27,238	\$18,192	34	66.79%	1.1300	1.0127	1.6555	46.17%	0.06%	\$45,093	\$	43,543	96.56%
Washington	\$356,929	\$79,447	371	22.26%	1.1300	1.0127	1.7365	14.67%	0.27%	\$619,807	\$	190,164	30.68%
Webster	\$23,692	\$4,666	33	19.69%	1.1300	1.0127	1.7257	13.06%	0.02%	\$40,886	\$	11,168	27.31%
West Baton Rouge	\$88,704	\$21,255	72	23.96%	1.1300	1.0127	1.9884	13.79%	0.07%	\$176,381	\$	50,876	28.84%
West Carroll	\$5,516	\$1,500	9	27.20%	1.1300	1.0127	1.8230	17.07%	0.01%	\$10,056	\$	3,591	35.71%
West Feliciana	\$18,741	\$3,530	22	18.84%	1.1300	1.0127	2.0431	10.55%	0.01%	\$38,290	\$	8,450	22.07%
Winn	\$20,914	\$3,414	35	16.33%	1.1300	1.0127	2.0454	9.14%	0.01%	\$42,777	\$	8,173	19.11%
	\$121,573,134	\$29,849,738	60,213	24.55%				15.97%	100.00%	\$213,788,399	\$71,448,154		33.42%

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

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

Coastal Plan EC Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) EC Allocated NCR \$ 5,878,560

(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	\$293,114	\$52,232	81	17.82%	1.1150	1.0127	1.5318	13.14%	2.35%	\$448,982	\$ 138,146	30.77%
Iberia	\$0	\$0	0	22.20%	1.1150	1.0127	2.0873	12.01%	0.00%	\$0	\$ -	33.05%
Jefferson	\$3,537,782	\$825,575	900	23.34%	1.1150	1.0127	1.8458	14.28%	37.18%	\$6,529,861	\$ 2,185,649	33.47%
Lafourche	\$2,678,439	\$527,324	1,168	19.69%	1.1150	1.0127	1.6787	13.24%	23.75%	\$4,496,206	\$ 1,396,158	31.05%
Orleans	\$180,854	\$45,553	64	25.19%	1.1150	1.0127	2.0111	14.14%	2.05%	\$363,712	\$ 120,510	33.13%
Plaquemines	\$638,800	\$125,029	174	19.57%	1.1150	1.0127	1.6665	13.26%	5.63%	\$1,064,528	\$ 330,963	31.09%
St. Bernard	\$234,229	\$62,390	62	26.64%	1.1150	1.0127	2.1860	13.76%	2.81%	\$512,017	\$ 165,188	32.26%
St. Mary	\$365,278	\$136,655	128	37.41%	1.1150	1.0127	2.1645	19.52%	6.15%	\$790,632	\$ 361,531	45.73%
Terrebonne	\$1,978,498	\$418,373	788	21.15%	1.1150	1.0127	1.7052	14.01%	18.84%	\$3,373,702	\$ 1,107,521	32.83%
Vermilion	\$94,832	\$27,249	60	28.73%	1.1150	1.0127	2.1769	14.90%	1.23%	\$206,443	\$ 72,306	35.02%
	\$10,001,826	\$2,220,380	3,425	22.20%				14.03%		\$17,786,083	\$5,877,972	33.05%

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

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

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

FAIR Plan Renters Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) Renters Allocated NCR \$ 238,555

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Acadia	\$0	\$0	0	12.67%	1.1300	1.0578	1.1787	12.85%	0.00%	\$0	\$ -	27.13%
Allen	\$305	\$0	1	0.00%	1.1300	1.0578	1.1290	0.00%	0.00%	\$344	\$ -	0.00%
Ascension	\$1,701	\$114	3	6.69%	1.1300	1.0578	1.0410	7.68%	0.12%	\$1,771	\$ 284	16.04%
Assumption	\$436	\$0	2	0.00%	1.1300	1.0578	2.1770	0.00%	0.00%	\$949	\$ -	0.00%
Avoyelles	\$105	\$4	1	4.09%	1.1300	1.0578	1.0611	4.61%	0.00%	\$111	\$ 11	9.91%
Beauregard	\$0	\$0	0	6.34%	1.1300	1.0578	1.6022	4.73%	0.00%	\$0	\$ -	13.36%
Bienville	\$0	\$0	0	5.85%	1.1300	1.0578	1.0844	6.44%	0.00%	\$0	\$ -	13.07%
Bossier	\$0	\$0	0	2.71%	1.1300	1.0578	1.1724	2.76%	0.00%	\$0	\$ -	5.80%
Caddo	\$971	\$26	8	2.71%	1.1300	1.0578	1.1716	2.76%	0.03%	\$1,138	\$ 66	5.80%
Calcasieu	\$852	\$60	3	7.00%	1.1300	1.0578	0.9714	8.61%	0.06%	\$828	\$ 149	18.00%
Caldwell	\$0	\$0	0	8.98%	1.1300	1.0578	1.0830	9.91%	0.00%	\$0	\$ -	20.34%
Cameron	\$426	\$90	1	21.07%	1.1300	1.0578	1.1763	21.41%	0.09%	\$501	\$ 224	44.71%
Catahoula	\$0	\$0	0	8.98%	1.1300	1.0578	1.0830	9.91%	0.00%	\$0	\$ -	20.34%
Claiborne	\$0	\$0	0	5.85%	1.1300	1.0578	1.0727	6.51%	0.00%	\$0	\$ -	13.07%
Concordia	\$262	\$11	1	4.12%	1.1300	1.0578	1.0830	4.55%	0.01%	\$284	\$ 27	9.51%
De Soto	\$0	\$0	0	5.85%	1.1300	1.0578	1.3493	5.18%	0.00%	\$0	\$ -	13.07%
East Baton Rouge	\$23,488	\$2,836	31	12.07%	1.1300	1.0578	1.1154	12.93%	2.96%	\$26,199	\$ 7,067	26.97%
East Carroll	\$0	\$0	0	8.98%	1.1300	1.0578	1.0844	9.90%	0.00%	\$0	\$ -	20.34%
East Feliciana	\$0	\$0	0	6.34%	1.1300	1.0578	1.1913	6.36%	0.00%	\$0	\$ -	13.36%
Evangeline	\$0	\$0	0	6.34%	1.1300	1.0578	1.1913	6.36%	0.00%	\$0	\$ -	13.36%
Franklin	\$0	\$0	0	8.98%	1.1300	1.0578	1.1922	9.00%	0.00%	\$0	\$ -	20.34%
Grant	\$0	\$0	0	8.98%	1.1300	1.0578	1.0830	9.91%	0.00%	\$0	\$ -	20.34%
Iberia	\$5,430	\$186	7	3.42%	1.1300	1.0578	1.0361	3.95%	0.19%	\$5,626	\$ 463	8.23%
Iberville	\$861	\$39	2	4.49%	1.1300	1.0578	1.1240	4.77%	0.04%	\$968	\$ 96	9.92%
Jackson	\$0	\$0	0	8.98%	1.1300	1.0578	1.0844	9.90%	0.00%	\$0	\$ -	20.34%
Jefferson	\$150,013	\$16,827	121	11.22%	1.1300	1.0578	0.9153	14.65%	17.58%	\$137,299	\$ 41,936	30.54%
Jefferson Davis	\$237	\$41	1	17.18%	1.1300	1.0578	1.6059	12.79%	0.04%	\$381	\$ 101	26.51%
Lafayette	\$9,963	\$1,118	19	11.22%	1.1300	1.0578	1.2026	11.15%	1.17%	\$11,981	\$ 2,785	23.25%
Lafourche	\$4,024	\$130	9	3.24%	1.1300	1.0578	0.9689	4.00%	0.14%	\$3,899	\$ 325	8.34%
La Salle	\$0	\$0	0	8.98%	1.1300	1.0578	1.0830	9.91%	0.00%	\$0	\$ -	20.34%
Lincoln	\$0	\$0	0	8.98%	1.1300	1.0578	0.8721	12.31%	0.00%	\$0	\$ -	20.34%
Livingston	\$74	\$0	1	0.00%	1.1300	1.0578	1.3418	0.00%	0.00%	\$99	\$ -	0.00%
Madison	\$0	\$0	0	8.98%	1.1300	1.0578	1.0830	9.91%	0.00%	\$0	\$ -	20.34%
Morehouse	\$0	\$0	0	8.98%	1.1300	1.0578	1.2586	8.53%	0.00%	\$0	\$ -	20.34%
Natchitoches	\$1,989	\$220	1	11.04%	1.1300	1.0578	1.1346	11.63%	0.23%	\$2,257	\$ 547	24.24%
Orleans	\$426,365	\$60,420	289	14.17%	1.1300	1.0578	1.2432	13.62%	63.12%	\$530,064	\$ 150,574	28.41%
Ouachita	\$0	\$0	0	8.98%	1.1300	1.0578	0.8877	12.09%	0.00%	\$0	\$ -	20.34%
Plaquemines	\$1,242	\$85	2	6.82%	1.1300	1.0578	1.1590	7.03%	0.09%	\$1,439	\$ 211	14.66%
Pointe Coupee	\$0	\$0	0	6.34%	1.1300	1.0578	1.1972	6.33%	0.00%	\$0	\$ -	13.36%
Rapides	\$355	\$9	1	2.48%	1.1300	1.0578	0.9352	3.17%	0.01%	\$332	\$ 22	6.63%
Red River	\$0	\$0	0	5.85%	1.1300	1.0578	1.0830	6.45%	0.00%	\$0	\$ -	13.07%

FAIR Plan Renters Expected Cat and NCR Loads by Parish

Richland	\$0	\$0	0	8.98%	1.1300	1.0578	1.1418	9.40%	0.00%	\$0	\$	-	20.34%
Sabine	\$0	\$0	0	8.98%	1.1300	1.0578	1.0830	9.91%	0.00%	\$0	\$	-	20.34%
St. Bernard	\$6,805	\$392	7	5.75%	1.1300	1.0578	0.9277	7.41%	0.41%	\$6,313	\$	976	15.46%
St. Charles	\$9,838	\$1,524	6	15.49%	1.1300	1.0578	1.2031	15.39%	1.59%	\$11,836	\$	3,799	32.10%
St. Helena	\$0	\$0	0	6.34%	1.1300	1.0578	1.8739	4.04%	0.00%	\$0	\$	-	13.36%
St. James	\$208	\$27	1	12.82%	1.1300	1.0578	1.0852	14.12%	0.03%	\$226	\$	66	29.20%
St. John The Baptist	\$7,831	\$793	8	10.13%	1.1300	1.0578	1.6810	7.20%	0.83%	\$13,164	\$	1,977	15.02%
St. Landry	\$466	\$24	2	5.13%	1.1300	1.0578	0.9279	6.61%	0.02%	\$432	\$	60	13.89%
St. Martin	\$539	\$69	2	12.73%	1.1300	1.0578	1.2722	11.96%	0.07%	\$686	\$	171	24.93%
St. Mary	\$3,542	\$625	5	17.65%	1.1300	1.0578	2.5556	8.26%	0.65%	\$9,052	\$	1,558	17.21%
St. Tammany	\$65,469	\$8,810	52	13.46%	1.1300	1.0578	1.0939	14.71%	9.20%	\$71,617	\$	21,955	30.66%
Tangipahoa	\$4,642	\$343	11	7.39%	1.1300	1.0578	1.2158	7.27%	0.36%	\$5,644	\$	855	15.15%
Tensas	\$0	\$0	0	8.98%	1.1300	1.0578	1.0830	9.91%	0.00%	\$0	\$	-	20.34%
Terrebonne	\$13,702	\$821	20	5.99%	1.1300	1.0578	0.9153	7.82%	0.86%	\$12,541	\$	2,045	16.31%
Union	\$0	\$0	0	8.98%	1.1300	1.0578	1.0844	9.90%	0.00%	\$0	\$	-	20.34%
Vermilion	\$1,872	\$54	2	2.91%	1.1300	1.0578	1.0156	3.42%	0.06%	\$1,901	\$	136	7.15%
Vernon	\$0	\$0	0	8.98%	1.1300	1.0578	1.2135	8.85%	0.00%	\$0	\$	-	20.34%
Washington	\$0	\$0	0	6.34%	1.1300	1.0578	1.0270	7.38%	0.00%	\$0	\$	-	13.36%
Webster	\$0	\$0	0	5.85%	1.1300	1.0578	1.0513	6.65%	0.00%	\$0	\$	-	13.07%
West Baton Rouge	\$0	\$0	0	6.34%	1.1300	1.0578	1.2454	6.09%	0.00%	\$0	\$	-	13.36%
West Carroll	\$0	\$0	0	8.98%	1.1300	1.0578	1.0920	9.83%	0.00%	\$0	\$	-	20.34%
West Feliciana	\$591	\$29	1	4.84%	1.1300	1.0578	1.6380	3.53%	0.03%	\$968	\$	71	7.33%
Winn	\$0	\$0	0	8.98%	1.1300	1.0578	1.0830	9.91%	0.00%	\$0	\$	-	20.34%
	\$744,604	\$95,724	621	12.86%				13.35%	100.00%	\$860,850	\$238,557	27.71%	

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

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

(6) See Exhibit 19, item (4)

(7) See Exhibit 19, Item (6)

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

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

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

(11) = (2)*(8)

(12) = (10)*(14)

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

(14) See Exhibit 20, Item (4)

Coastal Plan Renters Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation
(14) Renters Allocated NCR \$ 6,171

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	\$0	\$0	0	16.34%	1.1000	1.0127	1.5916	11.44%	0.00%	\$0 \$	-	26.26%
Iberia	\$0	\$0	0	16.34%	1.1000	1.0127	1.5801	11.52%	0.00%	\$0 \$	-	26.26%
Jefferson	\$1,228	\$49	1	3.96%	1.1000	1.0127	1.4825	2.98%	2.03%	\$1,820 \$	125	6.87%
Lafourche	\$1,170	\$216	4	18.47%	1.1000	1.0127	1.3212	15.57%	9.02%	\$1,546 \$	557	36.03%
Orleans	\$8,206	\$1,678	3	20.45%	1.1000	1.0127	1.7707	12.87%	70.02%	\$14,530 \$	4,321	29.74%
Plaquemines	\$756	\$52	1	6.88%	1.1000	1.0127	1.2978	5.91%	2.17%	\$981 \$	134	13.66%
St. Bernard	\$352	\$190	1	53.86%	1.1000	1.0127	1.7684	33.93%	7.91%	\$622 \$	488	78.46%
St. Mary	\$0	\$0	0	16.34%	1.1000	1.0127	1.5896	11.45%	0.00%	\$0 \$	-	26.26%
Terrebonne	\$2,953	\$212	3	7.19%	1.1000	1.0127	1.3549	5.91%	8.86%	\$4,001 \$	547	13.67%
Vermilion	\$0	\$0	0	16.34%	1.1000	1.0127	1.5773	11.54%	0.00%	\$0 \$	-	26.26%
	\$14,665	\$2,396	13	16.34%				11.00%		\$23,500	\$6,172	26.26%

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

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

(14) Reinsurance Premium Allocation
Mobile Home Allocated NCR \$ 3,108,021

(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	\$260,765	\$61,015	227	23.40%	1.1300	1.0735	1.2214	23.24%	4.69%	\$318,498	\$ 145,852	45.79%
Allen	\$20,374	\$2,257	20	11.08%	1.1300	1.0735	1.2066	11.14%	0.17%	\$24,583	\$ 5,396	21.95%
Ascension	\$363,065	\$72,030	269	19.84%	1.1300	1.0735	1.2158	19.80%	5.54%	\$441,396	\$ 172,182	39.01%
Assumption	\$476,268	\$0	257	0.00%	1.1300	1.0735	1.3093	0.00%	0.00%	\$623,554	\$ -	0.00%
Avoyelles	\$7,107	\$748	8	10.52%	1.1300	1.0735	1.0606	12.03%	0.06%	\$7,537	\$ 1,787	23.71%
Beauregard	\$25,173	\$0	23	0.00%	1.1300	1.0735	1.2553	0.00%	0.00%	\$31,599	\$ -	0.00%
Bienville	\$7,206	\$666	9	9.24%	1.1300	1.0735	1.1753	9.54%	0.05%	\$8,469	\$ 1,592	18.80%
Bossier	\$5,545	\$641	7	11.56%	1.1300	1.0735	1.2220	11.48%	0.05%	\$6,776	\$ 1,532	22.61%
Caddo	\$9,290	\$1,201	9	12.93%	1.1300	1.0735	1.3036	12.03%	0.09%	\$12,110	\$ 2,870	23.70%
Calcasieu	\$871,301	\$199,798	596	22.93%	1.1300	1.0735	1.2210	22.78%	15.37%	\$1,063,829	\$ 477,602	44.89%
Caldwell	\$5,782	\$646	5	11.17%	1.1300	1.0735	1.0299	13.16%	0.05%	\$5,955	\$ 1,544	25.93%
Cameron	\$165,288	\$13,007	64	7.87%	1.1300	1.0735	1.2164	7.85%	1.00%	\$201,056	\$ 31,092	15.46%
Catahoula	\$8,490	\$1,357	9	15.98%	1.1300	1.0735	1.1792	16.44%	0.10%	\$10,011	\$ 3,244	32.40%
Claiborne	\$9,007	\$720	12	7.99%	1.1300	1.0735	1.1963	8.10%	0.06%	\$10,775	\$ 1,720	15.96%
Concordia	\$7,800	\$1,608	5	20.62%	1.1300	1.0735	1.2128	20.62%	0.12%	\$9,460	\$ 3,844	40.63%
De Soto	\$6,620	\$746	5	11.27%	1.1300	1.0735	1.4033	9.74%	0.06%	\$9,290	\$ 1,783	19.19%
East Baton Rouge	\$54,038	\$9,339	46	17.28%	1.1300	1.0735	1.1545	18.16%	0.72%	\$62,387	\$ 22,325	35.78%
East Carroll	\$0	\$0	0	16.45%	1.1300	1.0735	1.0017	19.92%	0.00%	\$0	\$ -	33.43%
East Feliciana	\$12,886	\$2,521	9	19.56%	1.1300	1.0735	1.0350	22.92%	0.19%	\$13,337	\$ 6,025	45.18%
Evangeline	\$41,745	\$6,090	40	14.59%	1.1300	1.0735	1.3204	13.40%	0.47%	\$55,121	\$ 14,558	26.41%
Franklin	\$10,043	\$977	9	9.73%	1.1300	1.0735	1.2046	9.80%	0.08%	\$12,097	\$ 2,336	19.31%
Grant	\$8,887	\$834	11	9.39%	1.1300	1.0735	1.2967	8.78%	0.06%	\$11,524	\$ 1,994	17.30%
Iberia	\$620,163	\$50,936	346	8.21%	1.1300	1.0735	1.1609	8.58%	3.92%	\$719,916	\$ 121,759	16.91%
Iberville	\$82,740	\$16,342	58	19.75%	1.1300	1.0735	1.2153	19.71%	1.26%	\$100,553	\$ 39,064	38.85%
Jackson	\$2,115	\$196	2	9.25%	1.1300	1.0735	1.0150	11.05%	0.02%	\$2,147	\$ 468	21.80%
Jefferson	\$100,931	\$11,292	51	11.19%	1.1300	1.0735	0.9928	13.67%	0.87%	\$100,208	\$ 26,994	26.94%
Jefferson Davis	\$120,200	\$21,765	97	18.11%	1.1300	1.0735	1.2211	17.99%	1.67%	\$146,778	\$ 52,028	35.45%
Lafayette	\$823,074	\$129,878	701	15.78%	1.1300	1.0735	1.0775	17.77%	9.99%	\$886,862	\$ 310,465	35.01%
Lafourche	\$687,845	\$60,630	315	8.81%	1.1300	1.0735	1.1601	9.21%	4.66%	\$797,969	\$ 144,931	18.16%
La Salle	\$3,861	\$482	5	12.48%	1.1300	1.0735	1.1826	12.80%	0.04%	\$4,566	\$ 1,151	25.21%
Lincoln	\$811	\$71	1	8.81%	1.1300	1.0735	0.9479	11.27%	0.01%	\$769	\$ 171	22.24%
Livingston	\$320,570	\$63,434	247	19.79%	1.1300	1.0735	1.2093	19.85%	4.88%	\$387,671	\$ 151,635	39.11%
Madison	\$0	\$0	0	16.45%	1.1300	1.0735	1.1559	17.26%	0.00%	\$0	\$ -	33.43%
Morehouse	\$2,688	\$145	3	5.39%	1.1300	1.0735	1.3843	4.72%	0.01%	\$3,721	\$ 346	9.30%
Natchitoches	\$13,161	\$1,515	17	11.51%	1.1300	1.0735	1.2558	11.12%	0.12%	\$16,527	\$ 3,622	21.92%
Orleans	\$1,341	\$130	1	13.99%	1.1300	1.0735	0.8607	19.72%	0.01%	\$1,154	\$ 310	26.86%
Ouachita	\$14,089	\$1,349	15	9.58%	1.1300	1.0735	0.9318	12.47%	0.10%	\$13,128	\$ 3,225	24.57%
Plaquemines	\$209,871	\$26,150	85	12.46%	1.1300	1.0735	1.2704	11.90%	2.01%	\$266,610	\$ 62,510	23.45%
Pointe Coupee	\$18,480	\$3,518	15	19.04%	1.1300	1.0735	1.4296	16.16%	0.27%	\$26,419	\$ 8,409	31.83%
Rapides	\$14,149	\$1,556	16	10.99%	1.1300	1.0735	1.1469	11.62%	0.12%	\$16,227	\$ 3,718	22.91%
Red River	\$4,519	\$525	3	11.62%	1.1300	1.0735	1.4018	10.06%	0.04%	\$6,335	\$ 1,255	19.81%

FAIR Plan Mobile Home Expected Cat and NCR Loads by Parish

Richland	\$1,661	\$234	3	14.09%	1.1300	1.0735	1.1653	14.67%	0.02%	\$1,936	\$	559	28.87%
Sabine	\$33,996	\$5,303	47	15.60%	1.1300	1.0735	1.2360	15.31%	0.41%	\$42,020	\$	12,676	30.17%
St. Bernard	\$47,503	\$5,246	18	11.04%	1.1300	1.0735	1.0618	12.61%	0.40%	\$50,437	\$	12,540	24.86%
St. Charles	\$198,271	\$19,292	89	9.73%	1.1300	1.0735	1.0958	10.77%	1.48%	\$217,259	\$	46,117	21.23%
St. Helena	\$12,906	\$1,420	11	11.00%	1.1300	1.0735	1.2013	11.11%	0.11%	\$15,504	\$	3,394	21.89%
St. James	\$130,138	\$11,532	58	8.86%	1.1300	1.0735	1.1953	8.99%	0.89%	\$155,547	\$	27,567	17.72%
St. John The Baptist	\$71,586	\$8,167	34	11.41%	1.1300	1.0735	1.1629	11.90%	0.63%	\$83,249	\$	19,522	23.45%
St. Landry	\$133,231	\$27,892	110	20.93%	1.1300	1.0735	1.2098	20.99%	2.15%	\$161,178	\$	66,674	41.37%
St. Martin	\$519,239	\$100,268	454	19.31%	1.1300	1.0735	1.1098	21.11%	7.71%	\$576,269	\$	239,683	41.59%
St. Mary	\$487,675	\$55,269	267	11.33%	1.1300	1.0735	1.1888	11.56%	4.25%	\$579,740	\$	132,117	22.79%
St. Tammany	\$440,454	\$97,728	417	22.19%	1.1300	1.0735	1.1665	23.08%	7.52%	\$513,797	\$	233,613	45.47%
Tangipahoa	\$115,923	\$22,924	89	19.78%	1.1300	1.0735	1.2101	19.83%	1.76%	\$140,273	\$	54,799	39.07%
Tensas	\$407	\$49	1	11.95%	1.1300	1.0735	1.0496	13.81%	0.00%	\$427	\$	116	27.17%
Terrebonne	\$676,449	\$66,848	327	9.88%	1.1300	1.0735	0.9909	12.10%	5.14%	\$670,282	\$	159,795	23.84%
Union	\$5,559	\$495	7	8.90%	1.1300	1.0735	1.1140	9.69%	0.04%	\$6,193	\$	1,183	19.10%
Vermilion	\$890,322	\$85,720	484	9.63%	1.1300	1.0735	1.0918	10.70%	6.59%	\$972,024	\$	204,907	21.08%
Vernon	\$9,588	\$7,400	8	77.17%	1.1300	1.0735	1.3131	71.29%	0.57%	\$12,590	\$	17,688	140.49%
Washington	\$70,477	\$13,156	60	18.67%	1.1300	1.0735	1.2101	18.72%	1.01%	\$85,281	\$	31,449	36.88%
Webster	\$3,510	\$386	5	10.99%	1.1300	1.0735	1.1323	11.77%	0.03%	\$3,974	\$	922	23.20%
West Baton Rouge	\$21,537	\$4,004	21	18.59%	1.1300	1.0735	1.1032	20.44%	0.31%	\$23,760	\$	9,572	40.29%
West Carroll	\$1,236	\$174	1	14.10%	1.1300	1.0735	1.0374	16.49%	0.01%	\$1,282	\$	417	32.53%
West Feliciana	\$4,097	\$467	4	11.39%	1.1300	1.0735	1.1604	11.91%	0.04%	\$4,754	\$	1,115	23.45%
Winn	\$2,047	\$107	3	5.23%	1.1300	1.0735	1.1617	5.46%	0.01%	\$2,378	\$	256	10.77%
	\$9,295,100	\$1,300,194	6,136	13.99%				14.67%	100.00%	\$10,757,078	\$3,108,020		28.89%

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

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

Coastal Plan Mobile Home Expected Cat and NCR Loads by Parish

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend		(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	Reinsurance Premium Allocation		(12) Parish NCR	(13) Parish NCR Loads
						(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium						
Cameron	\$94,904	\$22,206	33	23.40%	1.1200	1.0127	1.9463	13.64%	7.16%	\$184,707	\$ 58,579	31.71%	
Iberia	\$0	\$0	0	20.80%	1.1200	1.0127	2.0448	11.54%	0.00%	\$0	\$ -	32.41%	
Jefferson	\$210,420	\$62,228	72	29.57%	1.1200	1.0127	2.0447	16.40%	20.07%	\$430,239	\$ 164,202	38.17%	
Lafourche	\$317,951	\$40,285	126	12.67%	1.1200	1.0127	1.4538	9.88%	12.99%	\$462,232	\$ 106,277	22.99%	
Orleans	\$0	\$0	0	20.80%	1.1200	1.0127	2.0444	11.54%	0.00%	\$0	\$ -	32.41%	
Plaquemines	\$499,306	\$111,048	222	22.24%	1.1200	1.0127	1.7392	14.50%	35.82%	\$868,376	\$ 293,060	33.75%	
St. Bernard	\$24,121	\$12,054	22	49.97%	1.1200	1.0127	2.0439	27.73%	3.89%	\$49,301	\$ 31,826	64.55%	
St. Mary	\$13,800	\$5,122	7	37.12%	1.1200	1.0127	2.0452	20.59%	1.65%	\$28,224	\$ 13,499	47.83%	
Terrebonne	\$305,039	\$48,697	127	15.96%	1.1200	1.0127	1.4729	12.29%	15.71%	\$449,302	\$ 128,531	28.61%	
Vermilion	\$25,316	\$8,384	31	33.12%	1.1200	1.0127	2.0456	18.36%	2.70%	\$51,785	\$ 22,090	42.66%	
	\$1,490,857	\$310,024	640	20.80%				13.61%		\$2,524,166	\$818,064	32.41%	

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

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

FAIR Plan Wind Only Expected Cat and NRC Loads by Parish

Reinsurance Premium Allocation
(14) Wind Only Allocated NCR \$ 58,366,650

(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	\$1,521,859	\$319,597	1,012	21.00%	1.1300	1.0127	2.0639	11.64%	1.30%	\$3,140,990	\$ 760,008	24.20%
Allen	\$5,325	\$1,122	3	21.07%	1.1300	1.0127	2.1876	11.02%	0.00%	\$11,649	\$ 2,669	22.91%
Ascension	\$325,185	\$66,806	182	20.54%	1.1300	1.0127	2.1818	10.77%	0.27%	\$709,499	\$ 158,866	22.39%
Assumption	\$661,792	\$0	425	0.00%	1.1300	1.0127	2.0624	0.00%	0.00%	\$1,364,880	\$ -	0.00%
Avoyelles	\$0	\$0	0	27.69%	1.1300	1.0127	2.0617	15.37%	0.00%	\$0	\$ -	31.73%
Beauregard	\$12,040	\$0	26	0.00%	1.1300	1.0127	2.1848	0.00%	0.00%	\$26,305	\$ -	0.00%
Bienville	\$2,621	\$990	2	37.76%	1.1300	1.0127	2.3696	18.24%	0.00%	\$6,211	\$ 2,353	37.88%
Bossier	\$15,890	\$4,965	15	31.25%	1.1300	1.0127	1.9903	17.97%	0.02%	\$31,625	\$ 11,807	37.33%
Caddo	\$20,800	\$3,072	10	14.77%	1.1300	1.0127	1.9909	8.49%	0.01%	\$41,411	\$ 7,306	17.64%
Calcasieu	\$1,213,793	\$315,545	634	26.00%	1.1300	1.0127	1.7656	16.85%	1.29%	\$2,143,012	\$ 750,374	35.01%
Caldwell	\$0	\$0	0	27.69%	1.1300	1.0127	2.0606	15.38%	0.00%	\$0	\$ -	31.73%
Cameron	\$486,178	\$65,931	137	13.56%	1.1300	1.0127	2.0631	7.52%	0.27%	\$1,003,034	\$ 156,786	15.63%
Catahoula	\$3,638	\$667	3	18.35%	1.1300	1.0127	2.0584	10.20%	0.00%	\$7,489	\$ 1,588	21.20%
Claiborne	\$0	\$0	0	34.52%	1.1300	1.0127	2.3736	16.64%	0.00%	\$0	\$ -	34.55%
Concordia	\$0	\$0	0	27.69%	1.1300	1.0127	2.0611	15.37%	0.00%	\$0	\$ -	31.73%
De Soto	\$7,160	\$2,893	9	40.40%	1.1300	1.0127	2.3798	19.43%	0.01%	\$17,039	\$ 6,879	40.37%
East Baton Rouge	\$360,340	\$96,064	281	26.66%	1.1300	1.0127	2.1826	13.98%	0.39%	\$786,490	\$ 228,442	29.05%
East Carroll	\$0	\$0	0	27.69%	1.1300	1.0127	2.0606	15.38%	0.00%	\$0	\$ -	31.73%
East Feliciana	\$13,453	\$2,422	10	18.00%	1.1300	1.0127	2.1876	9.42%	0.01%	\$29,430	\$ 5,758	19.57%
Evangeline	\$9,149	\$3,097	11	33.85%	1.1300	1.0127	2.1896	17.69%	0.01%	\$20,033	\$ 7,365	36.76%
Franklin	\$26,104	\$5,273	23	20.20%	1.1300	1.0127	2.0578	11.23%	0.02%	\$53,717	\$ 12,538	23.34%
Grant	\$3,916	\$564	3	14.39%	1.1300	1.0127	2.0578	8.00%	0.00%	\$8,058	\$ 1,340	16.63%
Iberia	\$1,718,568	\$405,483	1,167	23.59%	1.1300	1.0127	2.0607	13.10%	1.65%	\$3,541,482	\$ 964,249	27.23%
Iberville	\$55,727	\$14,839	43	26.63%	1.1300	1.0127	2.1862	13.94%	0.06%	\$121,830	\$ 35,287	28.96%
Jackson	\$20,693	\$3,844	14	18.57%	1.1300	1.0127	2.0606	10.31%	0.02%	\$42,639	\$ 9,140	21.44%
Jefferson	\$31,063,973	\$7,598,148	9,692	24.46%	1.1300	1.0127	1.9453	14.39%	30.96%	\$60,427,193	\$ 18,068,577	29.90%
Jefferson Davis	\$271,414	\$42,649	109	15.71%	1.1300	1.0127	2.0668	8.70%	0.17%	\$560,968	\$ 101,420	18.08%
Lafayette	\$1,748,884	\$416,294	1,213	23.80%	1.1300	1.0127	1.7644	15.44%	1.70%	\$3,085,760	\$ 989,959	32.08%
Lafourche	\$2,837,788	\$604,886	1,273	21.32%	1.1300	1.0127	1.9485	12.52%	2.46%	\$5,529,430	\$ 1,438,433	26.01%
La Salle	\$5,664	\$1,161	6	20.49%	1.1300	1.0127	2.0606	11.38%	0.00%	\$11,671	\$ 2,760	23.65%
Lincoln	\$2,487	\$847	2	34.04%	1.1300	1.0127	2.0606	18.90%	0.00%	\$5,125	\$ 2,013	39.28%
Livingston	\$192,755	\$46,626	161	24.19%	1.1300	1.0127	2.1869	12.66%	0.19%	\$421,529	\$ 110,879	26.30%
Madison	\$20,059	\$6,478	27	32.29%	1.1300	1.0127	2.0685	17.86%	0.03%	\$41,492	\$ 15,404	37.13%
Morehouse	\$1,320	\$250	1	18.96%	1.1300	1.0127	2.0606	10.53%	0.00%	\$2,720	\$ 595	21.88%
Natchitoches	\$143,046	\$41,084	142	28.72%	1.1300	1.0127	2.0857	15.76%	0.17%	\$298,346	\$ 97,699	32.75%
Orleans	\$18,271,816	\$5,280,462	5,584	28.90%	1.1300	1.0127	2.2799	14.51%	21.51%	\$41,657,000	\$ 12,557,066	30.14%
Ouachita	\$4,439	\$677	3	15.25%	1.1300	1.0127	2.0606	8.47%	0.00%	\$9,147	\$ 1,609	17.59%
Plaquemines	\$1,133,753	\$285,394	360	25.17%	1.1300	1.0127	1.9455	14.80%	1.16%	\$2,205,716	\$ 678,674	30.77%
Pointe Coupee	\$18,782	\$6,047	14	32.20%	1.1300	1.0127	2.1764	16.93%	0.02%	\$40,877	\$ 14,380	35.18%
Rapides	\$2,459	\$676	2	27.49%	1.1300	1.0127	2.0620	15.26%	0.00%	\$5,070	\$ 1,607	31.70%
Red River	\$0	\$0	0	34.52%	1.1300	1.0127	2.3736	16.64%	0.00%	\$0	\$ -	34.55%

FAIR Plan Wind Only Expected Cat and NRC Loads by Parish

Richland	\$9,556	\$739	4	7.73%	1.1300	1.0127	2.0620	4.29%	0.00%	\$19,704	\$ 1,757	8.92%
Sabine	\$2,974	\$304	3	10.23%	1.1300	1.0127	2.0644	5.67%	0.00%	\$6,139	\$ 724	11.79%
St. Bernard	\$2,706,895	\$842,014	1,087	31.11%	1.1300	1.0127	1.9802	17.98%	3.43%	\$5,360,284	\$ 2,002,329	37.35%
St. Charles	\$2,571,854	\$588,036	967	22.86%	1.1300	1.0127	1.9483	13.43%	2.40%	\$5,010,743	\$ 1,398,363	27.91%
St. Helena	\$12,765	\$2,542	12	19.91%	1.1300	1.0127	2.1870	10.42%	0.01%	\$27,916	\$ 6,044	21.65%
St. James	\$340,581	\$82,590	213	24.25%	1.1300	1.0127	2.0672	13.42%	0.34%	\$704,043	\$ 196,400	27.90%
St. John The Baptist	\$1,074,284	\$204,358	385	19.02%	1.1300	1.0127	1.9475	11.18%	0.83%	\$2,092,168	\$ 485,967	23.23%
St. Landry	\$137,059	\$45,817	102	33.43%	1.1300	1.0127	2.1756	17.58%	0.19%	\$298,188	\$ 108,955	36.54%
St. Martin	\$520,799	\$218,898	322	42.03%	1.1300	1.0127	2.0697	23.24%	0.89%	\$1,077,872	\$ 520,546	48.29%
St. Mary	\$727,721	\$148,093	373	20.35%	1.1300	1.0127	2.0689	11.26%	0.60%	\$1,505,558	\$ 352,169	23.39%
St. Tammany	\$15,880,371	\$5,147,191	6,955	32.41%	1.1300	1.0127	2.0640	17.97%	20.97%	\$32,776,292	\$ 12,240,144	37.34%
Tangipahoa	\$630,515	\$137,620	423	21.83%	1.1300	1.0127	2.2229	11.24%	0.56%	\$1,401,593	\$ 327,264	23.35%
Tensas	\$1,397	\$232	1	16.57%	1.1300	1.0127	2.0606	9.20%	0.00%	\$2,879	\$ 550	19.10%
Terrebonne	\$4,015,411	\$868,167	1,497	21.62%	1.1300	1.0127	1.9485	12.70%	3.54%	\$7,824,162	\$ 2,064,522	26.39%
Union	\$0	\$0	0	27.69%	1.1300	1.0127	2.0613	15.37%	0.00%	\$0	\$ -	31.73%
Vermilion	\$2,646,606	\$534,939	1,313	20.21%	1.1300	1.0127	2.0641	11.20%	2.18%	\$5,462,904	\$ 1,272,098	23.29%
Vernon	\$198	\$6,412	1	3238.33%	1.1300	1.0127	2.0583	1800.42%	0.03%	\$408	\$ 15,248	3737.25%
Washington	\$195,346	\$64,357	160	32.94%	1.1300	1.0127	2.1819	17.28%	0.26%	\$426,216	\$ 153,041	35.91%
Webster	\$2,138	\$232	1	10.83%	1.1300	1.0127	2.3692	5.23%	0.00%	\$5,065	\$ 551	10.88%
West Baton Rouge	\$23,924	\$5,242	16	21.91%	1.1300	1.0127	2.1825	11.49%	0.02%	\$52,213	\$ 12,464	23.87%
West Carroll	\$0	\$0	0	27.69%	1.1300	1.0127	2.0582	15.40%	0.00%	\$0	\$ -	31.73%
West Feliciana	\$2,239	\$843	3	37.63%	1.1300	1.0127	2.1782	19.77%	0.00%	\$4,877	\$ 2,004	41.09%
Winn	\$4,539	\$707	3	15.58%	1.1300	1.0127	2.0606	8.65%	0.00%	\$9,353	\$ 1,682	17.98%
	\$93,710,042	\$24,544,181	36,440	26.19%				14.67%	100.00%	\$191,477,444	\$58,366,652	30.48%

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

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

Coastal Plan Wind Only Expected Cat and NRC Loads by Parish

Reinsurance Premium Allocation
(14) Wind Only Allocated NCR \$ 2,099,380

(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	\$160,905	\$31,700	43	19.70%	1.1200	1.0127	2.2420	9.97%	3.94%	\$360,749	\$ 82,630	22.91%
Iberia	\$0	\$0	0	22.08%	1.1200	1.0127	1.9433	12.89%	0.00%	\$0	\$ -	31.86%
Jefferson	\$930,922	\$192,369	124	20.66%	1.1200	1.0127	1.8499	12.67%	23.88%	\$1,722,097	\$ 501,428	29.12%
Lafourche	\$1,165,860	\$247,343	396	21.22%	1.1200	1.0127	1.5462	15.57%	30.71%	\$1,802,653	\$ 644,724	35.77%
Orleans	\$120,482	\$32,485	27	26.96%	1.1200	1.0127	2.4679	12.39%	4.03%	\$297,338	\$ 84,674	28.48%
Plaquemines	\$357,415	\$99,485	105	27.83%	1.1200	1.0127	2.2596	13.97%	12.35%	\$807,609	\$ 259,316	32.11%
St. Bernard	\$126,631	\$33,392	34	26.37%	1.1200	1.0127	2.4896	12.01%	4.15%	\$315,263	\$ 87,040	27.61%
St. Mary	\$30,832	\$9,686	6	31.41%	1.1200	1.0127	2.4920	14.30%	1.20%	\$76,832	\$ 25,247	32.86%
Terrebonne	\$730,707	\$153,843	209	21.05%	1.1200	1.0127	1.5856	15.06%	19.10%	\$1,158,597	\$ 401,006	34.61%
Vermilion	\$23,883	\$5,108	13	21.39%	1.1200	1.0127	2.0337	11.93%	0.63%	\$48,570	\$ 13,314	27.41%
	\$3,647,637	\$805,411	957	22.08%				14.06%		\$6,589,708	\$2,099,379	31.86%

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

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

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

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	\$452,727	\$48,621	10.74%	1.1200	1.0127	1.3748	8.86%	\$116,861	18.8%
Bossier, Caddo	\$375,328	\$45,672	12.17%	1.1200	1.0127	1.5300	9.02%	\$109,776	19.1%
Bienville, Claiborne, DeSoto, Red River, Webster	\$58,623	\$5,609	9.57%	1.1200	1.0127	1.4562	7.45%	\$13,480	15.8%
East Baton Rouge	\$1,518,578	\$202,299	13.32%	1.1200	1.0127	1.3827	10.93%	\$486,238	23.2%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$2,165,552	\$266,529	12.31%	1.1200	1.0127	1.3739	10.16%	\$640,616	21.5%
Orleans	\$45,183,377	\$11,194,666	24.78%	1.1200	1.0127	1.8037	15.58%	\$26,906,995	33.0%
Calcasieu, Lafayette	\$1,481,312	\$217,381	14.67%	1.1200	1.0127	1.3434	12.39%	\$522,487	26.3%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$43,567,458	\$7,830,275	17.97%	1.1200	1.0127	1.4778	13.79%	\$18,820,498	29.2%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$16,438,013	\$3,010,710	18.32%	1.1200	1.0127	1.6253	12.78%	\$7,236,406	27.1%
Total	\$111,240,968	\$22,821,761	20.52%	1.1200	1.0127	1.6266	14.20%	\$54,853,357	30.3%

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

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

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	\$901,585	\$207,967	23.07%	1.1300	1.0127	1.8447	14.31%	\$497,787	29.9%
Bossier, Caddo	\$141,559	\$34,096	24.09%	1.1300	1.0127	1.9088	14.44%	\$81,612	30.2%
Bienville, Claiborne, DeSoto, Red River, Webster	\$61,528	\$14,819	24.08%	1.1300	1.0127	1.9276	14.30%	\$35,470	29.9%
East Baton Rouge	\$2,124,178	\$487,038	22.93%	1.1300	1.0127	1.7122	15.33%	\$1,165,772	32.1%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$3,143,887	\$673,917	21.44%	1.1300	1.0127	1.7257	14.22%	\$1,613,084	29.7%
Orleans	\$42,998,974	\$11,610,380	27.00%	1.1300	1.0127	1.8856	16.39%	\$27,790,538	34.3%
Calcasieu, Lafayette	\$5,997,603	\$1,324,774	22.09%	1.1300	1.0127	1.5990	15.81%	\$3,170,970	33.1%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$47,646,642	\$11,021,845	23.13%	1.1300	1.0127	1.6640	15.91%	\$26,381,824	33.3%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$18,557,178	\$4,474,902	24.11%	1.1300	1.0127	1.7633	15.65%	\$10,711,097	32.7%
Total	\$121,573,134	\$29,849,738	24.55%	1.1300	1.0127	1.7585	15.96%	\$71,448,154	33.4%

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

(7) See Exhibit 23, Sheet 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	\$2,711	\$244	8.98%	1.1300	1.0127	1.1006	9.34%	\$607	20.3%
Bossier, Caddo	\$971	\$26	2.71%	1.1300	1.0127	1.1716	2.65%	\$66	5.8%
Bienville, Claiborne, DeSoto, Red River, Webster *	\$0	\$0	5.85%	1.1300	1.0127	1.1163	5.99%	\$0	13.1%
East Baton Rouge	\$23,488	\$2,836	12.07%	1.1300	1.0127	1.1154	12.38%	\$7,067	27.0%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$8,640	\$548	6.34%	1.1300	1.0127	1.1836	6.13%	\$1,366	13.4%
Orleans	\$426,365	\$60,420	14.17%	1.1300	1.0127	1.2432	13.04%	\$150,574	28.4%
Calcasieu, Lafayette	\$10,815	\$1,177	10.89%	1.1300	1.0127	1.1843	10.52%	\$2,934	22.9%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$193,455	\$20,572	10.63%	1.1300	1.0127	0.9640	12.62%	\$51,269	27.5%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$78,159	\$9,901	12.67%	1.1300	1.0127	1.1635	12.46%	\$24,674	27.1%
Total	\$744,604	\$95,724	12.86%	1.1300	1.0127	1.1561	12.71%	\$238,557	27.7%

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

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

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

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	\$153,477	\$25,245	16.45%	1.1300	1.0127	1.1760	16.01%	\$60,345	33.4%
Bossier, Caddo	\$14,835	\$1,842	12.41%	1.1300	1.0127	1.2731	11.15%	\$4,402	23.3%
Bienville, Claiborne, DeSoto, Red River, Webster	\$30,862	\$3,042	9.86%	1.1300	1.0127	1.2586	8.96%	\$7,272	18.7%
East Baton Rouge	\$54,038	\$9,339	17.28%	1.1300	1.0127	1.1545	17.13%	\$22,325	35.8%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$1,243,204	\$236,055	18.99%	1.1300	1.0127	1.2158	17.87%	\$564,272	37.3%
Orleans	\$1,341	\$130	9.68%	1.1300	1.0127	0.8607	12.87%	\$310	26.9%
Calcasieu, Lafayette	\$1,694,375	\$329,676	19.46%	1.1300	1.0127	1.1513	19.34%	\$788,067	40.4%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$1,992,456	\$197,625	9.92%	1.1300	1.0127	1.0971	10.35%	\$472,409	21.6%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$4,110,512	\$497,240	12.10%	1.1300	1.0127	1.1695	11.84%	\$1,188,618	24.7%
Total	\$9,295,100	\$1,300,194	13.99%	1.1300	1.0127	1.1573	13.78%	\$3,108,020	28.9%

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

(7) See Exhibit 23, Sheet 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	\$252,489	\$69,913	27.69%	1.1300	1.0127	2.0752	15.27%	\$166,254	31.7%
Bossier, Caddo	\$36,690	\$8,037	21.91%	1.1300	1.0127	1.9906	12.60%	\$19,113	26.2%
Bienville, Claiborne, DeSoto, Red River, Webster	\$11,919	\$4,114	34.52%	1.1300	1.0127	2.3756	16.63%	\$9,783	34.6%
East Baton Rouge	\$360,340	\$96,064	26.66%	1.1300	1.0127	2.1826	13.98%	\$228,442	29.0%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	\$1,634,264	\$397,378	24.32%	1.1300	1.0127	2.1980	12.66%	\$944,976	26.3%
Orleans	\$18,271,816	\$5,280,462	28.90%	1.1300	1.0127	2.2799	14.51%	\$12,557,066	30.1%
Calcasieu, Lafayette	\$2,962,677	\$731,840	24.70%	1.1300	1.0127	1.7649	16.02%	\$1,740,333	33.3%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	\$45,403,958	\$10,991,002	24.21%	1.1300	1.0127	1.9481	14.22%	\$26,136,865	29.5%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	\$24,775,889	\$6,965,371	28.11%	1.1300	1.0127	2.0640	15.58%	\$16,563,820	32.4%
Total	\$93,710,042	\$24,544,181	26.19%	1.1300	1.0127	2.0433	14.67%	\$58,366,652	30.5%

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

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

FAIR Plan Relationship of Incurred ALAE
to Incurred Losses for Hurricanes

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

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

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

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

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

(7) Selected

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

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

Coastal Plan Relationship of Incurred ALAE
to Incurred Losses for Hurricanes

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

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

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

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

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

(7) Selected

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

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

Louisiana Citizens Property Insurance Corporation

Investment Income

All Lines of Business

Calendar Year Ending December 31,	Earned Premium	Investment Income	Investment Income as a Percentage of Earned Premium
(1)	(2)	(3)	(4)
2018	\$69,294,220	\$2,698,074	3.89%
2019	63,772,779	3,097,493	4.86%
2020	60,321,750	1,422,787	2.36%
2021	63,200,731	452,778	0.72%
2022	228,672,286	1,743,279	0.76%
Total	\$485,261,766	\$9,414,411	1.94%

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

Notes:

Source: Exhibit F, All Lines

(4) = (3) / (2)

HISTORICAL EXPENSES

HOMEOWNERS, RENTER, CONDOMINIUM

CALENDAR YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	ULAE/(ALAE+LOSS)
2022	\$ 103,573,193	\$ 44,109,660	\$ 14,485,855	\$ 3,543,604	\$ (79,574)	\$ 17,949,885	\$ 10,311,064	\$ -	-0.4%
2021	6,459,739	5,761,603	22,665,308	1,956,037	179,316	24,800,661	645,974	-	0.7%
2020	5,745,767	6,170,990	3,961,402	(171,159)	185,432	3,975,675	574,321	-	4.9%
2019	6,628,939	7,212,888	3,783,267	347,519	592,057	4,722,843	662,912	-	14.3%
2018	7,888,957	8,621,558	976,103	376,829	911,669	2,264,601	783,257	-	67.4%
2017	9,694,390	12,012,893	334,252	459,312	4,032,407	4,825,971	909,539	-	508.1%
2016	14,678,662	18,300,308	1,762,517	(205,503)	403,924	1,960,938	1,330,608	-	25.9%
2015	23,592,993	28,839,610	(2,279,759)	880,898	1,945,159	546,298	2,145,150	-	-139.1%
2014	34,001,779	38,297,425	59,711,912	1,235,369	3,263,381	64,210,662	3,191,692	-	5.4%
2013	40,246,080	44,629,723	8,677,098	2,718,426	3,031,271	14,426,795	3,760,680	-	26.6%
TOTAL	\$ 252,510,499	\$ 213,956,658	\$ 114,077,955	\$ 11,141,332	\$ 14,465,042	\$ 139,684,329	\$ 24,315,197	\$ -	11.6%
2023 Budget	\$ 155,389,000	\$ 92,803,000	\$ 6,521,000	\$ 1,041,000	\$ (210,000)	\$ 7,352,000	\$ 15,552,000	\$ -	-2.8%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2022	\$ 3,265,640	\$ 670,170	\$ 14,246,874	\$ -	\$ 2,049,025	\$ 13,961,926	\$ 393,458	\$ 14,355,384	1,216,615
2021	576,889	26,253	1,249,116	-	70,024	(20,218,150)	61,895	(20,156,255)	506,865
2020	729,563	9,713	1,313,597	-	64,872	946,590	239,882	1,186,472	664,691
2019	841,195	29,987	1,534,094	-	68,322	1,024,273	550,115	1,574,388	772,873
2018	874,549	49,612	1,707,418	-	26,486	4,676,025	608,416	5,284,441	848,063
2017	946,903	55,211	1,911,653	-	35,795	5,311,064	344,173	5,655,237	911,108
2016	1,203,144	83,868	2,617,620	-	130,499	13,852,249	93,913	13,946,162	1,072,645
2015	1,583,602	125,461	3,854,213	-	252,445	24,691,544	38,144	24,729,688	1,331,157
2014	2,149,541	186,306	5,527,539	-	830,279	(30,610,497)	42,277	(30,568,220)	1,319,262
2013	2,762,494	290,320	6,813,494	-	(1,366,486)	22,022,948	65,822	22,088,770	4,128,980
TOTAL	\$ 14,933,520	\$ 1,526,901	\$ 40,775,618	\$ -	\$ 2,161,261	\$ 35,657,972	\$ 2,438,095	\$ 38,096,067	\$ 12,772,259
2023 Budget	\$ 1,463,000	\$ 1,116,000	\$ 18,131,000	\$ -	\$ 3,215,000	\$ 70,535,000	\$ 993,000	\$ 71,528,000	(1,752,000)

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)
2022	32.84%	8.03%	-0.18%	40.69%	9.96%	0.00%	1.17%
2021	393.39%	33.95%	3.11%	430.45%	10.00%	0.00%	7.85%
2020	64.19%	-2.77%	3.00%	64.43%	10.00%	0.00%	11.57%
2019	52.45%	4.82%	8.21%	65.48%	10.00%	0.00%	11.66%
2018	11.32%	4.37%	10.57%	26.27%	9.93%	0.00%	10.75%
2017	2.78%	3.82%	33.57%	40.17%	9.38%	0.00%	9.40%
2016	9.63%	-1.12%	2.21%	10.72%	9.06%	0.00%	7.31%
2015	-7.90%	3.05%	6.74%	1.89%	9.09%	0.00%	5.64%
2014	155.92%	3.23%	8.52%	167.66%	9.39%	0.00%	3.88%
2013	19.44%	6.09%	6.79%	32.33%	9.34%	0.00%	10.26%
3yr avg (1)					9.98%		6.86%
3yr wtd (1)					9.96%		2.06%
8yr avg (1)					9.68%		8.17%
8yr wtd (1)					9.74%		4.11%
2023 Budget	7.03%	1.12%	-0.23%	7.92%	10.01%	0.00%	-1.13%
Selected Expense ratio					9.75%		4.00%
Fixed Expense ratio (2)					0.00%		2.00%
Selected Variable Expense ratio (3)					9.75%		2.00%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED (1)	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2022	3.15%	0.65%	13.76%	0.00%	1.98%	31.65%	0.89%	32.54%	24.46%
2021	8.93%	0.41%	19.34%	0.00%	1.08%	-350.91%	1.07%	-349.84%	8.63%
2020	12.70%	0.17%	22.86%	0.00%	1.13%	15.34%	3.89%	19.23%	-4.32%
2019	12.69%	0.45%	23.14%	0.00%	1.03%	14.20%	7.63%	21.83%	9.19%
2018	11.09%	0.63%	21.64%	0.00%	0.34%	54.24%	7.06%	61.29%	38.61%
2017	9.77%	0.57%	19.72%	0.00%	0.37%	44.21%	2.87%	47.08%	137.41%
2016	8.20%	0.57%	17.83%	0.00%	0.89%	75.69%	0.51%	76.21%	-11.66%
2015	6.71%	0.53%	16.34%	0.00%	1.07%	85.62%	0.13%	85.75%	-38.64%
2014	6.32%	0.55%	16.26%	0.00%	2.44%	-79.93%	0.11%	-79.82%	2.07%
2013	6.86%	0.72%	16.93%	0.00%	-3.40%	49.35%	0.15%	49.49%	31.33%
3yr avg (1)		0.41%					1.95%		
3yr wtd (1)		0.61%					1.24%		
8yr avg (1)		0.50%					3.01%		
8yr wtd (1)		0.59%					1.78%		
2023 Budget	0.94%	0.72%	11.67%	0.00%	2.07%	76.01%	1.07%	77.08%	15.96%
Selected Expense ratio		0.40%					0.00%		
Fixed Expense ratio (2)		0.00%					0.00%		
Selected Variable Expense ratio (3)		0.40%					0.00%		

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

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

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

Fixed Portion of the ULAE as a percentage of Premium

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

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

HISTORICAL EXPENSES

Fire

CALENDAR YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	ULAE/(ALAE+LOSS)
2022	\$ 43,642,802	\$ 27,297,475	\$ 9,170,125	\$ 886,824	\$ 1,313,547	\$ 11,370,496	\$ 4,340,030	\$ -	13.1%
2021	11,503,538	8,717,999	3,983,662	(61,996)	732,680	4,654,346	1,150,342	-	18.7%
2020	7,909,725	7,965,832	3,827,414	928,572	410,685	5,166,671	790,860	-	8.6%
2019	8,062,053	8,245,846	3,965,412	313,540	876,237	5,155,189	805,707	-	20.5%
2018	8,548,010	8,969,335	4,071,597	448,313	847,940	5,367,850	850,562	-	18.8%
2017	10,343,171	12,938,982	5,349,486	510,656	1,518,419	7,378,561	956,714	-	25.9%
2016	15,122,864	17,188,286	6,044,592	(143,027)	2,621,088	8,522,653	1,420,902	-	44.4%
2015	20,453,703	24,528,463	5,598,787	671,878	921,899	7,192,564	1,944,403	-	14.7%
2014	28,602,651	31,603,729	7,882,883	540,916	1,305,656	9,729,455	2,758,948	-	15.5%
2013	32,312,912	33,274,746	6,997,675	981,697	789,225	8,768,597	3,151,488	-	9.9%
TOTAL	\$ 186,501,429	\$ 180,730,693	\$ 56,891,633	\$ 5,077,373	\$ 11,337,376	\$ 73,306,382	\$ 18,169,956	\$ -	18.3%
2023 Budget	\$ 65,494,000	\$ 57,443,000	\$ 4,127,000	\$ 260,000	\$ 3,475,000	\$ 7,862,000	\$ 6,549,000	\$ -	79.2%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2022	\$ 1,376,416	\$ 414,817	\$ 6,131,263	\$ -	\$ 863,632	\$ 10,659,348	\$ 188,971	\$ 10,848,319	512,784
2021	1,026,483	46,712	2,223,537	-	106,497	1,946,613	64,204	2,010,817	919,986
2020	1,003,807	13,364	1,808,031	-	89,258	1,080,388	184,820	1,265,208	914,549
2019	1,023,181	36,475	1,865,363	-	83,102	1,308,396	392,452	1,700,848	940,079
2018	947,181	53,732	1,851,475	-	78,595	1,828,605	276,013	2,104,618	868,586
2017	1,009,931	58,886	2,025,531	-	114,855	3,649,745	142,366	3,792,111	895,076
2016	1,239,315	86,389	2,746,606	-	244,761	6,163,788	33,208	6,196,996	994,554
2015	1,372,580	108,743	3,425,726	-	303,581	14,213,754	9,342	14,223,096	1,068,999
2014	1,808,462	156,744	4,724,154	-	912,801	18,062,921	10,310	18,073,231	895,661
2013	2,218,106	233,108	5,602,702	-	(1,097,201)	17,806,246	16,324	17,822,570	3,315,307
TOTAL	\$ 13,025,462	\$ 1,208,970	\$ 32,404,388	\$ -	\$ 1,699,881	\$ 76,719,804	\$ 1,318,010	\$ 78,037,814	\$ 11,325,581
2023 Budget	\$ 2,603,000	\$ 691,000	\$ 9,843,000	\$ -	\$ 1,355,000	\$ 41,093,000	\$ 477,000	\$ 41,570,000	1,248,000

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)
2022	33.59%	3.25%	4.81%	41.65%	9.94%	0.00%	1.17%
2021	45.69%	-0.71%	8.40%	53.39%	10.00%	0.00%	8.00%
2020	48.05%	11.66%	5.16%	64.86%	10.00%	0.00%	11.56%
2019	48.09%	3.80%	10.63%	62.52%	9.99%	0.00%	11.66%
2018	45.39%	5.00%	9.45%	59.85%	9.95%	0.00%	10.16%
2017	41.34%	3.95%	11.74%	57.03%	9.25%	0.00%	8.65%
2016	35.17%	-0.83%	15.25%	49.58%	9.40%	0.00%	6.58%
2015	22.83%	2.74%	3.76%	29.32%	9.51%	0.00%	5.23%
2014	24.94%	1.71%	4.13%	30.79%	9.65%	0.00%	3.13%
2013	21.03%	2.95%	2.37%	26.35%	9.75%	0.00%	10.26%
3yr avg (1)					9.98%		6.91%
3yr wtd (1)					9.96%		3.72%
8yr avg (1)					9.75%		7.88%
8yr wtd (1)					9.76%		5.67%
2023 Budget	7.18%	0.45%	6.05%	13.69%	10.00%	0.00%	1.91%
Selected Expense ratio					9.75%		4.00%
Fixed Expense ratio (2)					0.00%		2.00%
Selected Variable Expense ratio (3)					9.75%		2.00%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED (1)	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2022	3.15%	0.95%	14.05%	0.00%	1.98%	39.05%	0.69%	39.74%	9.67%
2021	8.92%	0.41%	19.33%	0.00%	0.93%	22.33%	0.74%	23.07%	-1.56%
2020	12.69%	0.17%	22.86%	0.00%	1.13%	13.56%	2.32%	15.88%	24.26%
2019	12.69%	0.45%	23.14%	0.00%	1.03%	15.87%	4.76%	20.63%	7.91%
2018	11.08%	0.63%	21.66%	0.00%	0.92%	20.39%	3.08%	23.46%	11.01%
2017	9.76%	0.57%	19.58%	0.00%	1.11%	28.21%	1.10%	29.31%	9.55%
2016	8.19%	0.57%	18.16%	0.00%	1.62%	35.86%	0.19%	36.05%	-2.37%
2015	6.71%	0.53%	16.75%	0.00%	1.48%	57.95%	0.04%	57.99%	12.00%
2014	6.32%	0.55%	16.52%	0.00%	3.19%	57.15%	0.03%	57.19%	6.86%
2013	6.86%	0.72%	17.34%	0.00%	-3.40%	53.51%	0.05%	53.56%	14.03%
3yr avg (1)		0.51%					1.25%		
3yr wtd (1)		0.75%					1.00%		
8yr avg (1)		0.53%					1.61%		
8yr wtd (1)		0.65%					1.11%		
2023 Budget	3.97%	1.06%	15.03%	0.00%	2.07%	71.54%	0.83%	72.37%	6.30%
Selected Expense ratio		0.40%					0.00%		
Fixed Expense ratio (2)		0.00%					0.00%		
Selected Variable Expense ratio (3)		0.40%					0.00%		

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

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

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

Fix Portion of the ULAE as a percentage of Premium

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

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

HISTORICAL EXPENSES

Allied Lines

CALENDAR YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	ULAE/(ALAE+LOSS)
2022	\$ 277,421,020	\$ 157,265,151	\$ 116,364,690	\$ 29,621,689	\$ 5,328,074	\$ 151,314,453	\$ 27,582,425	\$ -	3.6%
2021	57,895,740	48,721,129	434,079,606	36,593,142	3,339,327	474,012,075	5,788,545	-	0.7%
2020	45,540,049	46,184,928	89,974,836	9,663,016	3,784,907	103,422,759	4,548,639	-	3.8%
2019	46,860,788	48,314,045	10,031,265	1,874,141	2,709,901	14,615,307	4,682,554	-	22.8%
2018	50,441,863	51,703,327	4,244,035	1,157,075	2,312,709	7,713,819	5,003,729	-	42.8%
2017	55,881,083	64,297,435	6,555,125	1,477,099	386,898	8,419,122	5,101,418	-	4.8%
2016	75,296,582	86,703,614	(2,697,972)	861,267	3,093,234	1,256,529	6,965,569	-	-168.4%
2015	96,338,774	101,345,680	18,892,607	2,852,327	3,688,169	25,433,103	9,038,075	-	17.0%
2014	105,464,034	107,609,369	43,333,175	2,408,953	3,588,418	49,330,546	10,039,253	-	7.8%
2013	106,441,112	104,622,703	24,464,830	3,939,150	3,775,157	32,179,137	10,101,947	-	13.3%
TOTAL	\$ 917,581,045	\$ 816,767,381	\$ 745,242,197	\$ 90,447,859	\$ 32,006,794	\$ 867,696,850	\$ 88,852,154	\$ -	3.8%
2023 Budget	\$ 416,217,000	\$ 330,847,000	\$ 52,352,000	\$ 8,699,000	\$ 14,095,000	\$ 75,146,000	\$ 41,609,000	\$ -	23.1%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2022	\$ 8,747,201	\$ 2,389,196	\$ 38,718,822	\$ -	\$ 5,488,429	\$ (27,279,695)	\$ 1,160,850	\$ (26,118,845)	3,258,772
2021	5,167,625	235,164	11,191,334	-	658,096	(435,824,184)	326,679	(435,497,505)	4,509,529
2020	5,780,156	76,953	10,405,748	-	513,968	(67,129,611)	998,085	(66,131,526)	5,266,188
2019	5,946,163	211,973	10,840,690	-	482,946	23,340,994	2,154,926	25,495,920	5,463,217
2018	5,589,704	317,097	10,910,530	-	678,518	33,757,496	1,813,645	35,571,141	4,911,186
2017	5,458,225	318,252	10,877,895	-	760,176	45,760,594	840,266	46,600,860	4,698,049
2016	6,169,879	430,085	13,565,533	-	1,629,331	73,510,883	204,960	73,715,843	4,540,548
2015	6,464,410	512,145	16,014,630	-	1,465,151	61,363,098	54,394	61,417,492	4,999,259
2014	6,667,510	577,888	17,284,651	-	3,319,598	44,313,770	49,090	44,362,860	3,347,912
2013	7,308,076	768,029	18,178,052	-	(3,614,987)	50,650,527	73,022	50,723,549	10,923,063
TOTAL	\$ 63,298,949	\$ 5,836,782	\$ 157,987,885	\$ -	\$ 11,381,226	\$ (197,536,128)	\$ 7,675,917	\$ (189,860,211)	\$ 51,917,723
2023 Budget	\$ 13,103,538	\$ 3,977,462	\$ 58,690,000	\$ -	\$ 8,613,000	\$ 205,624,000	\$ 2,930,000	\$ 208,554,000	4,490,538

HISTORICAL EXPENSES

Allied Lines									OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
CALENDAR YEAR	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS			
	(EP)	(EP)	(EP)	(EP)	(WP)	(WP)	(WP)	(WP)	
2022	73.99%	18.84%	3.39%	96.22%	9.94%	0.00%	1.17%		
2021	890.95%	75.11%	6.85%	972.91%	10.00%	0.00%	7.79%		
2020	194.81%	20.92%	8.20%	223.93%	9.99%	0.00%	11.56%		
2019	20.76%	3.88%	5.61%	30.25%	9.99%	0.00%	11.66%		
2018	8.21%	2.24%	4.47%	14.92%	9.92%	0.00%	9.74%		
2017	10.20%	2.30%	0.60%	13.09%	9.13%	0.00%	8.41%		
2016	-3.11%	0.99%	3.57%	1.45%	9.25%	0.00%	6.03%		
2015	18.64%	2.81%	3.64%	25.10%	9.38%	0.00%	5.19%		
2014	40.27%	2.24%	3.33%	45.84%	9.52%	0.00%	3.17%		
2013	23.38%	3.77%	3.61%	30.76%	9.49%	0.00%	10.26%		
3yr avg (1)					9.98%		6.84%		
3yr wtd (1)					9.96%		3.42%		
8yr avg (1)					9.70%		7.69%		
8yr wtd (1)					9.74%		5.33%		
2023 Budget	15.82%	2.63%	4.26%	22.71%	10.00%	0.00%	1.08%		
Selected Expense ratio					9.75%		4.00%		
Fixed Expense ratio (2)					0.00%		2.00%		
Selected Variable Expense ratio (3)					9.75%		2.00%		

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED (1)	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2022	3.15%	0.86%	13.96%	0.00%	1.98%	-17.35%	0.74%	-16.61%	25.46%
2021	8.93%	0.41%	19.33%	0.00%	1.14%	-894.53%	0.67%	-893.86%	8.43%
2020	12.69%	0.17%	22.85%	0.00%	1.13%	-145.35%	2.16%	-143.19%	10.74%
2019	12.69%	0.45%	23.13%	0.00%	1.03%	48.31%	4.46%	52.77%	18.68%
2018	11.08%	0.63%	21.63%	0.00%	1.35%	65.29%	3.51%	68.80%	27.26%
2017	9.77%	0.57%	19.47%	0.00%	1.36%	71.17%	1.31%	72.48%	22.53%
2016	8.19%	0.57%	18.02%	0.00%	2.16%	84.78%	0.24%	85.02%	-31.92%
2015	6.71%	0.53%	16.62%	0.00%	1.52%	60.55%	0.05%	60.60%	15.10%
2014	6.32%	0.55%	16.39%	0.00%	3.15%	41.18%	0.05%	41.23%	5.56%
2013	6.87%	0.72%	17.08%	0.00%	-3.40%	48.41%	0.07%	48.48%	16.10%
3yr avg (1)		0.48%					1.19%		
3yr wtd (1)		0.71%					0.99%		
8yr avg (1)		0.52%					1.64%		
8yr wtd (1)		0.64%					1.25%		
2023 Budget	3.15%	0.96%	14.10%	0.00%	2.07%	62.15%	0.89%	63.04%	16.62%
Selected Expense ratio		0.40%					0.00%		
Fixed Expense ratio (2)		0.00%					0.00%		
Selected Variable Expense ratio (3)		0.40%					0.00%		

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

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

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

Fix Portion of the ULAE as a percentage of Premium

	All Forms ULAE -Inhouse	All Forms Premium	Ratio	Prior Selected	Selected
2023 Budget	12,631,537	193,388,749	6.53%	6.00%	6.00%

Note: LC PIC'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.



Avoiding Crisis From Commercial Lines

September 14, 2023 Board Meeting

Guidewire|InsuranceNow Key Advantages


- This solution is critical to our current commercial policy system is critical for application, security, and efficiency/cost before the end of 2024. We have grown from 1,200 to 8,500 commercial policies!
- Proven cloud based system that is currently utilized by other Residual Plans: North Carolina, Mississippi, Florida (suite).
- Will enable us to better respond to future storms and unexpected increases in policies as experienced in 2022
- Includes Disaster Recovery and Backup
- Potential future cost savings by taking advantage of the system's partnership with One, Inc.:
 - ✓ Direct Deposit of Claims payments, Refunds, Agents Commissions
 - ✓ Integrated Premium Payment Processing
 - ✓ Electronic Document Delivery and Docusign
 - ✓ Policy Address Verification


Implementation Activity Timeline (Proposed)




LCPIC needs InsuranceNow


The best value in insurance core systems


 **InsuranceNow GO** pre-packaged implementations with more provided out of the box


 **Complete core** including underwriting, distribution, policy administration, billing, claims management, digital engagement, document production, data management and analytics, and more

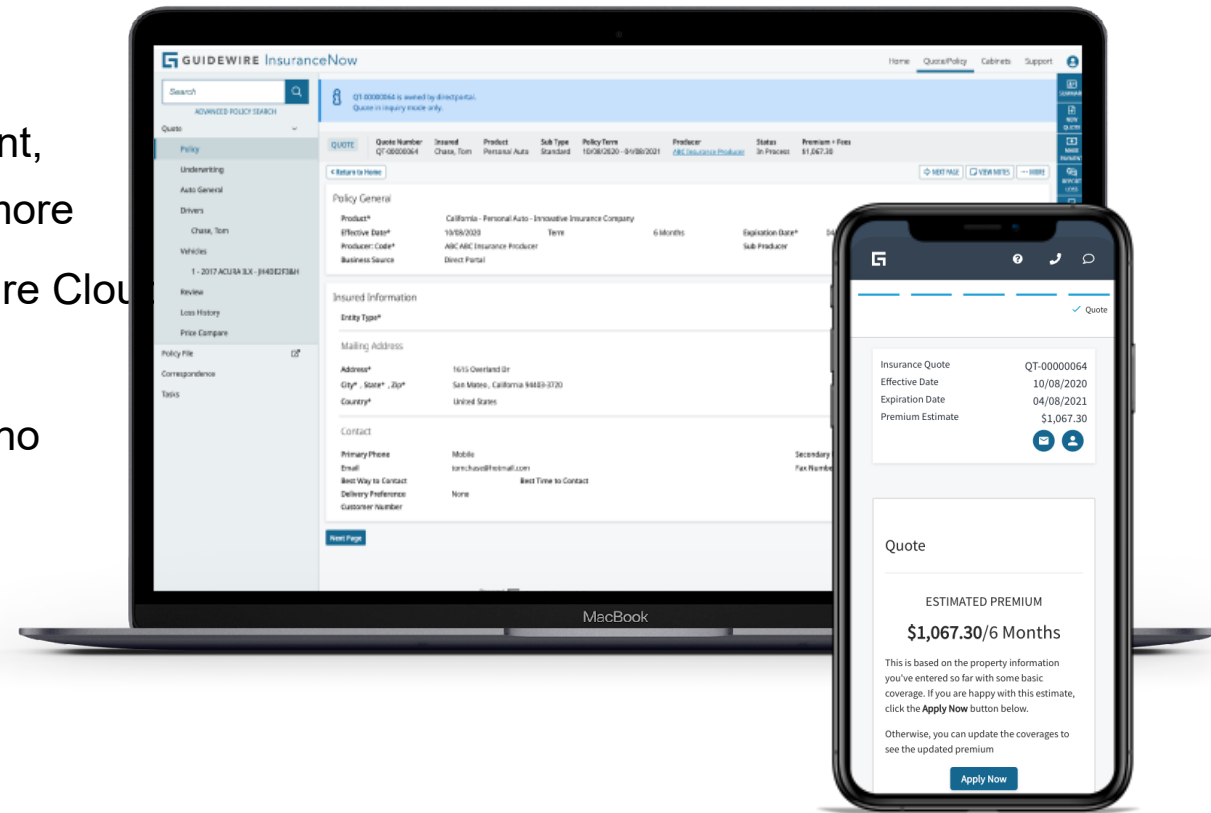
 **Security, scalability, and advanced capabilities** of Guidewire Cloud Platform

 **Experienced team** of cloud, security, and product experts, who deploy, maintain, monitor and upgrade your system

 **Customer community** of more than 500 insurers worldwide, including 49 InsuranceNow customers

 **Marketplace apps** from the most trusted brands in P&C

 **Financial stability** and unmatched investment in R&D with Guidewire, \$250M in FY 2022



Services and Operations

500+

**Projects
Completed**



15+

**Average Years
P&C Experience**



20+

**Years Cloud
Experience**



45+

**Customers
Implemented**



**Customer success has been
Services' driving imperative—
and achievement.**

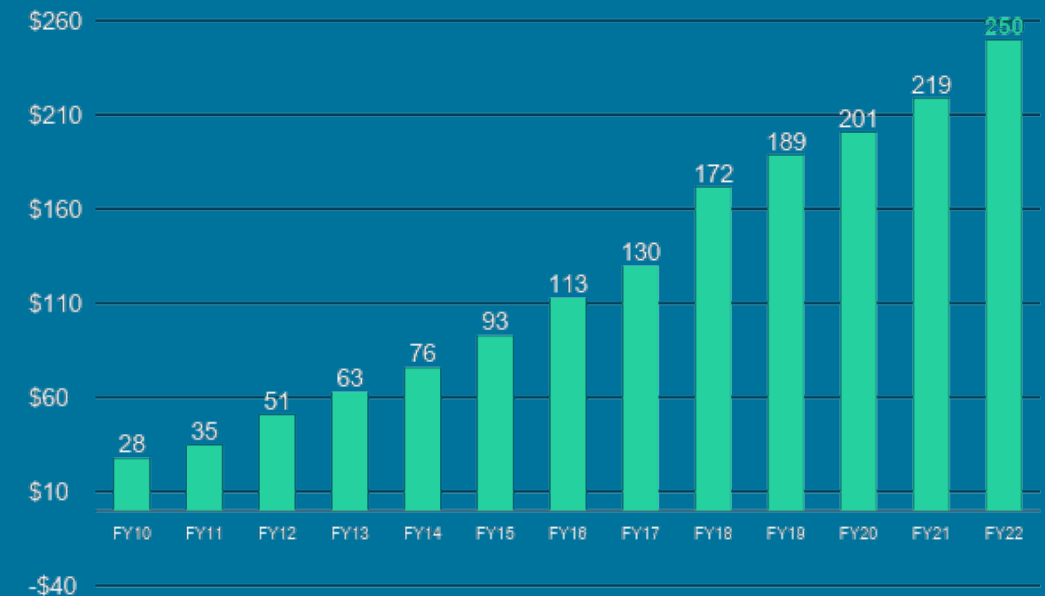


Sustained commitment to P&C investment

We have committed **5,500** person-years of effort to our platform

R&D Team of **950+** Professionals

Guidewire R&D Investment (\$ in Mil)



50 InsuranceNow customers

43 In production



An intimate customer community





Implemented full suite for all lines in 12 months

Achieved freedom from system maintenance

Improved customer experience with agents

“I don’t have the in-house IT staff required for an on-premises solution...With a cloud-based solution, I don’t have to maintain resources locally, and I have just one hand to shake, should something ever go wrong.”

— Joe Shumaker, Manager, Mississippi Windstorm Underwriting Association



InsuranceNow

“We think that Cloud enables us to be able to scale better in terms of peak demand... during Hurricane Florence, we assigned claims at about 20 per minute out to our independent adjusters. When all was said and done, within the first 60 days, we closed 90% of the 100,000 claims that we received.”

Gina Hardy
General Manager
NCJUA/NCIUA Insurance Company



Potential Cost Savings in Future Years

- Utilization of InsuranceNow and One, Inc. services can result in reduced costs of current operations
- Some expenses will become redundant if we transition both Commercial and Personal Lines

	Estimated Savings					
	2024	2025	2026	2027	2028	Total Savings
Operating Cost						
Mele Billing & Postage	52,200.00	72,000.00	180,000.00	190,000.00	200,000.00	694,200.00
Claim & LAE Checks Costs	3,045.00	40,000.00	20,000.00	11,500.00	50,000.00	124,545.00
Refunds	<u>11,600.00</u>	<u>16,000.00</u>	<u>40,000.00</u>	<u>42,000.00</u>	<u>45,000.00</u>	<u>154,600.00</u>
Total	66,845.00	128,000.00	240,000.00	243,500.00	295,000.00	973,345.00

*table above reflects operating cost that would become redundant with the utilization of InsuranceNow and One, Inc. services

- Other areas that could see cost reductions:
 - Web Security
 - Disaster Recovery & Backup
 - Server Storage
 - Could eliminate the need for additional staff
 - Some outside vendors will no longer be needed or have services reduced:
 - Melissa Data Verification, Iron Mountain Data Storage, Sparkhound

Guidewire|InsuranceNow Implementation

- Implementation of kickoff now allows for completion by start of 2024 storm season (6-7 months)
- Includes training and testing
- Estimated implementation costs = \$1.0 - \$1.3 million
- Estimated 5 year licensing costs = \$328,000 in 2024 / \$655,000 per year after for commercial



July 2023 Management Reports

September 14, 2023 Board Meeting

Overview

Corporate Overview

July 31, 2023

Underwriting Overview

Premium Written & Policies Issued

Premium Written (000s)	Jul-23	2023 YTD	Jul-22	2022 YTD
Direct Written Premium*	\$132,011	\$429,777	\$86,310	\$240,972
Takeout Written Premium	(839)	18,319	0	0
Net Written Premium Before Reinsurance	<u>\$132,849</u>	<u>\$411,458</u>	<u>\$86,310</u>	<u>\$240,972</u>
Earned Premium (000s)				
Direct Earned Premium	\$49,146	\$283,779	\$20,783	\$75,759
Takeout Earned Premium	1,737	9,352	0	2
Net Earned Premium Before Reinsurance	<u>\$47,410</u>	<u>\$274,427</u>	<u>\$20,783</u>	<u>\$75,758</u>
Counts				
Direct Policies Issued	35,427	115,098	33,236	92,406
Policies Takeout Initial	-	-	-	-
Policies Takeout Renewal	-	-	-	-
Net Policies Issued	<u>35,427</u>	<u>115,098</u>	<u>33,236</u>	<u>92,406</u>

Inforce Policies & Coverage Details

Count*	Jul-23	Jul-22
Direct Inforce Policies	142,746	98,497
Takeout Inforce Policies	4,572	0
LPMS Net Inforce Policies	0	0
EPIC Net Inforce Policies	138,174	98,497
Total Net Inforce Policies	<u>138,174</u>	<u>98,497</u>
TIV (000s)*		
Direct TIV (Cov A-D)	\$48,969,280	\$28,183,326
Direct Cov E, F, Mold, BI	\$4,943,369	\$2,807,160
Total Direct Cov A-D, E, F, Mold, BI	\$53,912,649	\$30,990,486
Takeout TIV (Cov A-D)	\$1,190,967	\$0
Takeout Cov E, F, Mold, BI	\$147,638	\$0
Total Takeout Cov A-D, E, F, Mold, BI	\$1,338,605	\$0
Net TIV (Cov A-D)	\$47,778,313	\$28,183,326
Net Cov E, F, Mold, BI	\$4,795,731	\$2,807,160
Total Net Cov A-D, E, F, Mold, BI	<u>\$52,574,044</u>	<u>\$30,990,486</u>

Underwriting Overview

Net Inforce by Policy Type

<u>Commercial Lines</u>	Count	<u>Net Inforce</u>		
		Premium (000s)	TIV Cov A-D (000s)	E, F, Mold, BI (000s)
Builders Risk	45	\$2,239	\$68,587	\$0
Commercial	2,261	33,127	1,612,625	61,890
Wind & Hail Only	6,117	91,223	8,819,356	466,999
Total Commercial	8,423	\$126,589	\$10,500,569	\$528,889
<u>Personal Lines</u>				
Builders Risk	989	\$3,616	\$240,326	\$0
Condo	931	1,215	80,840	-
Homeowners	19,639	126,543	11,994,738	4,266,842
Mobile Home	7,688	12,963	444,251	-
Residence	63,003	186,092	13,740,590	-
Wind & Hail Only	37,501	125,703	10,776,999	-
Total Personal	129,751	\$456,132	\$37,277,744	\$4,266,842
Grand Total	138,174	\$582,721	\$47,778,313	\$4,795,731

Written Premium Analysis - Month

<u>Term Type (\$000s)</u>	<u>Jul-23</u>		<u>Jul-22</u>	
	Written Premium	Counts	Written Premium	Counts
New Business	\$30,347	8,120	\$79,802	29,727
Renewals	101,663	27,307	6,507	3,509
Total Direct Premium Written	\$132,011	35,427	\$86,310	33,236
<u>New Business Written From (\$000s)</u>				
UPC	139	116	455	103
Ocean Harbor	386	146	934	389
Gulf States	665	196	145	48
Safepoint	233	79	187	58
Others	28,924	7,583	78,081	29,129
Renewal	30,347	8,120	79,802	29,727
Total Renewals*	101,663	27,307	6,507	3,509
Total Direct Premium Written	132,011	35,427	86,310	33,236

Written Premium Analysis - Year-to-Date

<u>Term Type (\$000s)</u>	<u>2023 YTD</u>		<u>2022 YTD</u>	
	Written Premium	Counts	Written Premium	Counts
New Business	\$158,939	40,474	\$205,609	70,062
Renewals	270,838	74,624	35,363	22,344
Total Direct Premium Written	\$429,777	115,098	\$240,972	92,406
<u>New Business Written From (\$000s)</u>				
UPC	\$21,234	4,777	\$939	254
Ocean Harbor	3,596	1,219	2,733	1,263
Gulf States	2,338	696	529	202
Safepoint	1,968	637	519	193
Others	129,802	33,145	200,889	68,150
Renewal	158,939	40,474	205,609	70,062
Total Renewals*	270,838	74,624	35,363	22,344
Total Direct Premium Written	\$429,777	115,098	\$240,972	92,406

Underwriting Overview

Net Premium Written & Earned by Policy Type

Policy Type	Net Premium Written			Net Premium Earned		
	2023 YTD	2022 YTD	Variance	2023 YTD	2022 YTD	Variance
Commercial	21,529	17,757	3,773	18,146	7,258	10,888
Commercial Builders Risk	342	78	264	267	52	215
Commercial Builders Risk Renovations	737	2,075	(1,338)	1,130	786	344
Commercial Builders Risk Renovations Wind & Hail Only	(169)	129	(297)	(1)	136	(137)
Commercial Builders Risk Wind & Hail Only	-	-	-	-	-	-
Commercial Wind & Hail Only*	<u>67,445</u>	<u>28,811</u>	<u>38,634</u>	<u>40,123</u>	<u>8,998</u>	<u>31,125</u>
Total Commercial	89,884	48,849	41,035	59,666	17,230	42,436
DWG-1 Builders Risk	378	593	(215)	437	327	110
DWG-1 Builders Risk Renovation	1,440	2,806	(1,365)	2,079	1,042	1,037
DWG-1 Builders Risk Renovations Wind & Hail Only	-	-	-	-	-	-
DWG-1 Builders Risk Wind & Hail Only	61	75	(14)	59	31	28
DWG-1 Condo	776	479	297	587	265	322
DWG-1 Condo Wind & Hail Only	261	153	109	169	95	74
DWG-1 Mobile Home	9,174	5,882	3,292	6,433	3,053	3,380
DWG-1 Mobile Home Wind & Hail Only	3,143	1,392	1,751	1,864	631	1,233
DWG-1 Residence	54,958	29,297	25,661	31,727	13,525	18,203
DWG-1 Residence Wind & Hail Only	27,490	13,711	13,779	14,008	5,365	8,643
DWG-2 Residence	11,359	4,348	7,011	5,917	1,577	4,340
DWG-3 Residence	70,503	45,822	24,682	48,221	12,283	35,938
DWG-3 Residence Wind & Hail Only	<u>60,261</u>	<u>36,196</u>	<u>24,065</u>	<u>40,280</u>	<u>11,742</u>	<u>28,537</u>
Total Dwelling	239,805	140,754	99,051	151,781	49,936	101,845
HO-2 Broad Form*	8,705	4,589	4,117	5,713	1,298	4,415
HO-3 Special Form	69,819	40,928	28,891	53,021	6,321	46,700
HO-4 Contents Broad Form	92	75	16	73	48	24
HO-6 Unit Owners Form	464	405	59	348	161	188
HO-8 Modified Coverage Form	45	27	18	33	20	13
HO-R Homeowner Renovation	<u>2,644</u>	<u>5,345</u>	<u>(2,701)</u>	<u>3,793</u>	<u>744</u>	<u>3,049</u>
Total Homeowners	81,769	51,369	30,400	62,980	8,592	54,388
Net Premium Written & Earned Before Reinsurance	411,458	240,972	170,486	274,427	75,758	198,670
Ceded Reinsurance				137,584	37,934	99,650
Net Premium Earned as of 7/31				136,843	37,824	99,020

Premium Payment Collections Overview - July 2023

Checks	Month				Year-to-Date			
	Jul-23		Jul-22		2023 YTD		2022 YTD	
Payment Method	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
Mail	1,385	3,869,155	1,937	5,772,424	6,429	21,016,056	4,639	12,850,247
Walk-In	112	1,103,968	165	1,414,049	606	6,540,233	346	2,177,476
6370 Lockbox - Manual	8,732	43,780,563	9,689	32,078,297	40,510	184,924,696	20,982	60,506,097
2444 Lockbox - Upload	<u>2,934</u>	<u>5,656,545</u>	<u>1,982</u>	<u>2,237,825</u>	<u>20,825</u>	<u>34,903,265</u>	<u>14,363</u>	<u>16,568,866</u>
Total Checks	13,163	\$54,410,231	13,773	\$41,502,596	68,370	\$247,384,250	40,330	\$92,102,687

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	3,450	4,888,330	1,609	1,238,334	18,967	21,090,373	8,025	5,469,933
EPIC	<u>9,394</u>	<u>12,418,626</u>	<u>19,390</u>	<u>16,371,193</u>	<u>51,203</u>	<u>58,356,812</u>	<u>53,580</u>	<u>44,899,909</u>
Total Credit Cards	12,844	\$17,306,956	20,999	\$17,609,526	70,170	\$79,447,185	61,605	\$50,369,841

Electronic Funds Transfer (Checking or Saving)

Payment Method	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
Online	3,056	3,962,581	1,442	1,015,184	16,691	17,925,100	7,345	4,963,525
EPIC	<u>8,057</u>	<u>18,473,184</u>	<u>13,408</u>	<u>21,578,302</u>	<u>44,159</u>	<u>102,356,933</u>	<u>41,531</u>	<u>70,886,261</u>
Total EFTs	11,113	\$22,435,765	14,850	\$22,593,486	60,850	\$120,282,033	48,876	\$75,849,786

Payment Method

	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected	Count	Amount Collected
Mail	1,385	3,869,155	1,937	5,772,424	6,429	21,016,056	4,639	12,850,247
Walk-In	112	1,103,968	165	1,414,049	606	6,540,233	346	2,177,476
Online	6,506	8,850,911	3,051	2,253,517	35,658	39,015,473	15,370	10,433,458
6370 Lockbox - Manual	8,732	43,780,563	9,689	32,078,297	40,510	184,924,696	20,982	60,506,097
2444 Lockbox - Upload	2,934	5,656,545	1,982	2,237,825	20,825	34,903,265	14,363	16,568,866
EPIC	<u>17,451</u>	<u>30,891,810</u>	<u>32,798</u>	<u>37,949,495</u>	<u>95,362</u>	<u>160,713,744</u>	<u>95,111</u>	<u>115,786,169</u>
Total Payments Collected	37,120	\$94,152,952	49,622	\$81,705,608	199,390	\$447,113,467	150,811	\$218,322,314

*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 7/31/2023	
		Policies Assumed	Premium Assumed
03/1/2008 Round 1	26,359		
12/1/2008 Round 2	13,133		
04/1/2009 Round 3	3,350		
12/1/2010 Round 4	12,292	10,484	\$12,701
12/1/2011 Round 5	9,844	8,360	\$12,948
12/1/2012 Round 6	6,791	6,115	\$7,839
12/1/2013 Round 7	13,322	11,790	\$15,540
12/1/2014 Round 8	10,581	8,962	\$12,757
12/1/2015 Round 9	13,150	10,827	\$15,979
12/1/2016 Round 10	10,186	8,984	\$12,399
12/1/2017 Round 11	9,856	7,067	\$9,921
12/1/2018 Round 12	32	28	\$37
12/1/2019 Round 13	100	89	\$92
12/1/2020 Round 14	76	66	\$94
12/1/2022 Round 16	3,786	3,346	\$4,091
04/1/2023 Round 17	6,578	5,194	\$18,064
Grand Total	139,436	81,312	122,462

Depopulation Summary Rounds 16 & 17

	Round 17 ITD		Round 16 ITD	
	Policy Count	Unearned Premium	Policy Count	Unearned Premium
Policies Selected	6,726		3,817	
Policies Cancelled as of Assumption	(148)		(31)	
Policies Initially Assumed	6,578	6,456	3,786	3,804
Activity on Assumed Policies:				
Optouts (Remaining with LCPIC)	(440)	(591)	(233)	(233)
Reinstated Policies	33	139	16	19
Policies Canceled	(408)	(1,112)	(171)	(147)
Policies Not Renewed	(18)	0	(2)	0
Renewals Not Included in Initial Assumption	2	1	7	3
Policies Expired by LCPIC-Renewing by Depop Company	(1,356)	0	(2,612)	0
Renewals Not Taken (Expired without Payment)	(556)	0	(57)	0
Renewals Issued on Behalf of Depop Company*	0	13,291	0	672
Payment for Endorsement Activity	0	(133)	0	(28)
Renewals Issued - Prior Term Canceled	3	13	0	0
Adjustments made for Report Errors	0	0	0	0
Total Activity - July 2023	(2,740)	\$11,607	(3,052)	\$288
Inforce with LCPIC	3,838		734	
Renewals Offered by Depop Companies	1,356		2,612	
Depopulated Policies	5,194	\$18,064	3,346	\$4,091
*Renewals Offered and Expired				
Initial Assumption - Renewals Offered	4,962		2,957	
Renewals Offered After Assumption - Not Included in Initial Assumption	2		7	
Renewals Not Offered	0		0	
Number of Renewals Processed by LCPIC	4,964		2,964	
Number of Policies Expired by LCPIC - Renewing by Depop Company	(1,356)		(2,612)	
Total Number of Policies Renewed by LCPIC	3,608		352	
Number of Expired Policies Without Payment	(567)		(57)	
Number of Policies Non-Renewed	(18)		(2)	
Number of Policies Canceled	(59)		(12)	
Optouts	(91)		(15)	
Renewals Issued-Prior Term Canceled	3		0	
Renewals Accepted On Behalf of Depop Company	2,876		266	

Claim Overview

Inception-to-Date Loss, Expense, & Claim Count - As of 6/30/23 (Updated Quarterly)

	Loss Year	ITD Claims	ITD Loss & LAE (000s)*
Hurricanes:			
Hurricane Katrina	2005	66,140	\$1,685,991
Hurricane Rita	2005	14,810	\$191,368
Hurricane Gustav	2008	52,161	\$331,976
Hurricane Ike	2008	3,402	\$13,921
Hurricane Isaac	2012	17,820	\$129,542
Hurricane Harvey	2017	121	\$225
Hurricane Nate	2017	12	\$17
Hurricane Barry	2019	618	\$2,149
Hurricane Laura	2020	2,725	\$103,225
Hurricane Sally	2020	5	\$10
Hurricane Delta	2020	2,138	\$26,394
Hurricane Zeta	2020	2,647	\$22,346
Hurricane Ida	2021	14,256	\$554,481
Total Hurricanes		176,855	3,061,644
PCS Events:			
39-Wind & Thunderstorm Event	2011	125	\$506
41-Wind & Thunderstorm Event	2011	3,050	\$30,243
46-Wind & Thunderstorm Event	2011	263	\$2,303
61-Tropical Storm Lee	2011	792	\$4,016
92-Hail Storm	2013	2,869	\$23,701
94-Wind & Thunderstorm Event	2013	60	\$284
1644-Wind & Thunderstorm Event	2016	687	\$623
1714-Wind & Hail Event	2017	208	\$4,917
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	\$388
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	163	\$848
2125 - Wind & Hail Event	2021	33	\$239
2126 - Wind & Hail Event	2021	86	\$708
2131 - Wind & Hail Event	2021	42	\$485
2132 - Wind & Hail Event	2021	57	\$213
TS Claudette	2021	9	\$69
TS Nicholas	2021	14	\$319
2220 - Wind and Thunderstorm Event	2022	59	\$1,602
2221 - Wind & Hail Event	2022	58	\$681
2223 - Wind & Hail Event	2022	4	\$28
2225 - Wind & Hail Event	2022	17	\$174
2272 - Wind & Hail Event	2022	322	\$20,871
2316 - Wind & Hail Event	2023	82	\$614
2348 - Wind & Hail Event	2023	15	\$78
2349 - Wind & Hail Event	2023	157	\$1,191
Total PCS Events		10,307	100,268
Other Outsourced Claims:			
2015 Day Claims Outsourced to Worley	2015	666	\$3,102
2016 Day Claims Outsourced to Worley	2016	59	\$387
2018 Day Claims Outsourced to Worley	2018	75	\$231
2019 Day Claims Outsourced to Worley	2019	35	\$155
2020 Day Claims Outsourced to Alacritty	2020	51	\$137
Outsourced Day Claims (2010-2013)	2010-2013	13,323	\$114,183
Total Other Outsourced Claims		14,209	118,193
In-house Day Claims (2014 Forward)	2014-2023	14,192	\$137,599
Total Claims		215,563	3,417,704

Claim Overview

Loss & Expense Reserves & Open Claim Counts as of July 31, 2023

Catastrophe Name	Loss Year	Open Claim Count				Reserves (000s)	
		Litigated	Non-Litigated	Jul-23 Total	Jul-22 Total	Jul-23	Jul-22
Hurricanes:							
Hurricane Katrina*	2005	1	-	1	2	\$105	\$85
Hurricane Isaac	2012	5	-	5	7	\$1,007	\$603
Hurricane Barry	2018	-	-	-	1	-	\$44
Hurricane Laura	2020	78	3	81	174	\$2,016	\$5,651
Hurricane Sally	2020	-	-	-	-	-	-
Hurricane Delta	2020	49	1	50	106	\$874	\$2,320
Hurricane Zeta	2020	34	2	36	43	\$777	\$2,099
Hurricane Ida	2021	361	513	874	1,558	\$32,794	\$48,783
Total Hurricanes		528	519	1,047	1,891	\$37,573	\$59,586
PCS Events:							
92-Hail Storm	2013	-	-	-	-	-	-
1714-Wind & Hail Event	2017	1	-	1	1	\$64	\$55
1821-Wind & Thunderstorm Event	2018	-	-	-	-	-	-
1923-Wind & Thunderstorm Event	2019	-	-	-	-	-	-
1927-Wind & Thunderstorm Event	2019	-	-	-	-	-	\$5
2020 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
2021 - Wind and Thunderstorm Event	2020	1	-	1	1	\$39	\$30
2022 - Wind and Thunderstorm Event	2020	-	-	-	-	-	\$7
2023 - Wind and Thunderstorm Event	2020	-	-	-	-	-	\$1
2024 - Wind and Thunderstorm Event	2020	-	-	-	-	-	\$1
2027 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
Tropical Storm Cristobal	2020	-	-	-	-	-	\$5
2117 - Winter Storm	2021	-	-	-	-	\$90	\$91
2125 -Wind & Hail Event	2021	-	-	-	-	\$18	\$18
2126 - Wind & Hail Event	2021	-	-	-	-	\$31	\$37
2131 - Wind & Hail Event	2021	-	-	-	1	\$46	\$50
2132 - Wind & Hail Event	2021	1	-	1	1	\$27	\$38
Tropical Storm Claudette	2021	-	1	1	-	\$44	\$1
Tropical Storm Nicholas	2021	-	-	-	1	\$0	\$29
2220 - Wind and Thunderstorm Event	2022	-	1	1	7	\$79	\$184
2221 - Wind & Hail Event	2022	-	1	1	5	\$13	\$47
2223 - Wind & Hail Event	2022	-	-	-	-	\$0	\$0
2225 - Wind & Hail Event	2022	-	-	-	-	\$5	\$11
2272 - Wind & Hail Event	2022	-	19	19	-	\$1,020	-
2299 - Wind & Hail Event	2022	-	-	-	-	-	-
2316 - Wind & Hail Event	2023	-	3	3	-	\$81	-
2348 - Wind & Hail Event	2023	-	3	3	-	\$23	-
2349 - Wind & Hail Event	2023	-	43	43	-	\$543	-
Other	N/A	-	-	-	-	-	-
Total PCS Events		3	71	74	17	\$2,124	\$608
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	-	-	-	-	-	\$15
Total Other Outsourced Claims		-	-	-	-	-	\$15
Inhouse/Day Claims		34	266	300	179	8,035	3,322
Total Claims		565	856	1,421	2,087	\$47,732	\$63,531
IBNR						\$128,940	\$160,025
Total Reserve & IBNR						\$176,672	\$223,556

*Counts do not include EPIC commercial claims.

Claim Overview

Claim Level Statistics - All Claims

	<u>Month</u>		<u>Year-to-Date</u>	
	Jul-23	Jul-22	2023 YTD	2022 YTD
New Reported Claims	277	130	1,799	880
Claims Reopened	306	466	1,471	4,531
Closed Claims, as of 7/31	600	611	2,959	4,125
Closed with Pay	495	591	2,330	4,081
Closed without Pay	147	72	860	655
Avg Severity of Closed Claims	28,223	32,274	30,747	27,916
Avg Days to Close	228	287	258	216
Avg Days Open	129	136	138	98
Open Large Losses (>\$25K)	0	0	N/A	N/A

Claim Level Statistics - Hurricanes

New Reported Claims	3	20	23	266
Claims Reopened	161	442	876	4,338
Closed Claims, as of 7/31	158	500	1,059	3,522
Closed with Pay	171	525	1,125	3,707
Closed without Pay	3	23	78	393
Avg Severity of Closed Claims	62,276	36,546	60,746	30,744
Avg Days to Close	708	331	604	232
Avg Days Open	397	155	317	105
Open Large Losses (>\$25K)	0	0	N/A	N/A

Claim Level Statistics - PCS Events

New Reported Claims	50	2	370	128
Claims Reopened	46	7	195	73
Closed Claims, as of 7/31	178	14	480	146
Closed with Pay	150	13	396	123
Closed without Pay	37	3	106	32
Avg Severity of Closed Claims	15,299	11,966	16,344	12,978
Avg Days to Close	53	165	62	116
Avg Days Open	31	46	35	33
Open Large Losses (>\$25K)	0	0	N/A	N/A

Claim Level Statistics - Other Outsourced Claims

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

Claim Level Statistics - Inhouse/Day Claims

New Reported Claims	224	108	1,406	486
Claims Reopened	99	17	400	120
Closed Claims, as of 7/31	264	97	1,420	456
Closed with Pay	174	53	809	250
Closed without Pay	107	46	676	230
Avg Severity of Closed Claims	16,556	13,188	13,243	10,914
Avg Days to Close	59	73	65	119
Avg Days Open	35	51	39	63
Open Large Losses (>\$25K)	0	0	N/A	N/A

*Figures do not include EPIC commercial claims

Monthly Claims Loss Adjustment Expense Overview

	<u>LCPIC Mangement</u>		<u>Management</u>	
	<u>In-house</u>		<u>Outsourced</u>	
	Jul-23	Jul-22	Jul-23	Jul-22
Claim Management Fees				
Alacrity Solutions - Admin Fees	-	-	-	-
BSA - Admin Fees	-	-	-	-
Creative Adjusting- Admin Fees	389,050	-	-	892,800
Eberl - Admin Fees	-	-	-	-
MD Claims LLC - Admin Fees	-	-	-	97,800
Maverick Claims - Admin Fees	-	-	-	-
IAS Services Group LLC - Admin Fees	-	-	-	-
Mid-America - Admin Fees	-	-	9,400	-
Pacesetter - Admin Fees	-	-	9,300	-
SWA - Admin Fees	-	-	9,700	-
One Call - Call Center	-	-	-	-
Total Claim Management Fees	\$389,050	\$-	\$28,400	\$990,600
Adjusting, Engineering, & Reinspection Expenses				
Elite Claims Service	71,015	16,323	-	-
LEGION CLAIMS SOLUTIONS LLC	27,695	12,080	-	1,429
SWA Claims Management Services LLC	8,257	-	31,146	-
ONE CALL CLAIMS LLC	1,475	-	-	-
BSA Claims Service	24,295	3,075	-	5,175
Forensic Investigations Group (Engineering)	13,225	3,836	-	-
River Road Partners LLC	8,000	12,000	-	-
MD Claims LLC	-	11,897	-	18,825
Mark F Harter DBA Harter Insurance Services LLC	8,000	-	-	-
Edward C Bergeron Jr DBA Eddie Bergeron	-	-	-	-
TEAM ONE ADJUSTING SERVICES LLC	8,192	5,651	-	4,716
Jill S Smith S&S Claims Professionals LLC	4,000	-	-	-
Jeffery Blake Hardigree	-	1,800	-	-
MCCORKLE APPRAISAL UMPIRE & CLAIMS SERVICES LLC	35	6,108	-	-
Arc Claims Solutions	-	6,000	-	-
All Other	66,508	43,738	73,147	12,698
Total Adjusting, Engineering, & Reinspection Exps	\$240,699	\$122,507	\$104,293	\$42,843
Total LAE Expenses	\$629,749	\$122,507	\$132,693	\$1,033,443
LCPIC Claims Payroll & Benefits*	152,646	46,152	11,448	92,820
Total Expenses	\$782,395	\$168,659	\$144,142	\$1,126,263

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

Total Expenses	782,395	168,659	144,142	1,126,263
Ending Open Claims (1421) Ending Closed Claims (600)	1,880	896	141	1,802
Total Direct Labor Cost Per Claim Handled	\$416	\$188	\$1,022	\$625

Average LAE Expenses - Closed Claims Method

Total LAE Expenses Paid on Closed Claims	173,021	58,403	92,749	14,394
Allocated LCPIC Claims Payroll & Benefits**	38,161	8,551	10,555	22,922
Allocated Expenses - Call Center**	-	-	-	-
Total Expenses - Closed Claims	\$211,183	\$66,953	\$103,304	\$37,315
Closed Claims	470	166	130	445
Total Direct Labor Cost Per Closed Claim	\$449	\$403	\$795	\$84

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

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

***Counts do not include EPIC commercial claims

YTD Claims Loss Adjustment Expense Overview

	<u>LCPIC Mangement</u>		<u>Management</u>	
	<u>In-house</u>		<u>Outsourced</u>	
	2023	2022	2023	2022
Claim Management Fees				
Alacrity Solutions - Admin Fees	-	-	-	-
BSA - Admin Fees	-	-	-	-
Creative Adjusting- Admin Fees	1,367,750	-	936,900	8,242,200
Eberl - Admin Fees	-	-	-	13,380
MD Claims LLC - Admin Fees	108,675	-	322,875	1,106,900
Maverick Claims - Admin Fees	-	-	74,154	-
IAS Services Group LLC - Admin Fees	-	-	-	423,100
Mid-America - Admin Fees	-	-	9,400	-
Pacesetter - Admin Fees	-	-	9,300	-
SWA - Admin Fees	-	-	9,700	-
One Call - Call Center	-	-	-	-
Total Claim Management Fees	\$1,476,425	\$-	\$1,362,329	\$9,785,580
Adjusting, Engineering, & Reinspection Expenses				
Elite Claims Service	387,682	173,085	8,998	-
LEGION CLAIMS SOLUTIONS LLC	148,728	64,638	14,427	44,605
SWA Claims Management Services LLC	118,752	-	31,146	-
ONE CALL CLAIMS LLC	113,912	-	450	-
BSA Claims Service	100,778	19,107	25,297	115,437
Forensic Investigations Group (Engineering)	90,199	45,276	-	-
River Road Partners LLC	86,000	12,000	14,000	-
MD Claims LLC	85,357	101,340	48,521	234,486
Mark F Harter DBA Harter Insurance Services LLC	81,125	-	6,125	-
Edward C Bergeron Jr DBA Eddie Bergeron	62,000	-	34,000	-
TEAM ONE ADJUSTING SERVICES LLC	52,534	52,822	12,290	204,419
Jill S Smith S&S Claims Professionals LLC	48,000	-	2,000	-
Jeffery Blake Hardigree	37,800	5,400	-	-
MCCORKLE APPRAISAL UMPIRE & CLAIMS SERVICES LLC	34,978	21,848	3,988	-
Arc Claims Solutions	12,000	48,800	-	-
All Other	384,942	212,897	131,449	261,296
Total Adjusting, Engineering, & Reinspection Exps	\$1,844,788	\$757,213	\$332,690	\$860,242
Total LAE Expenses	\$3,321,213	\$757,213	\$1,695,019	\$10,645,822
LCPIC Claims Payroll & Benefits*	899,859	211,850	256,535	514,937
Total Expenses	\$4,221,072	\$969,063	\$1,951,555	\$11,160,759

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

Total Expenses	4,221,072	969,063	1,951,555	11,160,759
Ending Open Claims (1421) Ending Closed Claims (2959)	4,221	1,728	159	4,484
Total Direct Labor Cost Per Claim Handled	\$1,000	\$561	\$12,274	\$2,489

Average LAE Expenses - Closed Claims Method

Total LAE Expenses Paid on Closed Claims	1,348,464	473,768	242,919	571,517
Allocated LCPIC Claims Payroll & Benefits**	240,990	43,283	53,737	150,984
Allocated Expenses - Call Center**	-	-	-	-
Total Expenses - Closed Claims	\$1,589,455	\$517,052	\$296,655	\$722,501

Closed Claims	2,811	998	148	3,127
Total Direct Labor Cost Per Closed Claim	\$565	\$518	\$2,004	\$231

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

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

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

***Counts do not include EPIC commercial claims

Monthly Underwriting & Customer Service Labor Expense Overview

Underwriting & Customer Service Expenses

	<u>Month</u>		<u>Year-to-Date</u>	
	Jul-23	Jul-22	2023	2022
LCPIC Underwriting Payroll & Benefits*	194,716	189,740	1,402,236	1,000,360
LCPIC Customer Service Payroll & Benefits*	22,621	14,292	156,747	109,739
Temporary Labor - Customer Service	-	-	-	-
Total Payroll & Benefits	\$217,337	\$204,032	\$1,558,983	\$1,110,098
Total Expenses	\$217,337	\$204,032	\$1,558,983	\$1,110,098

Average Underwriting Expenses - Policies Issued Method

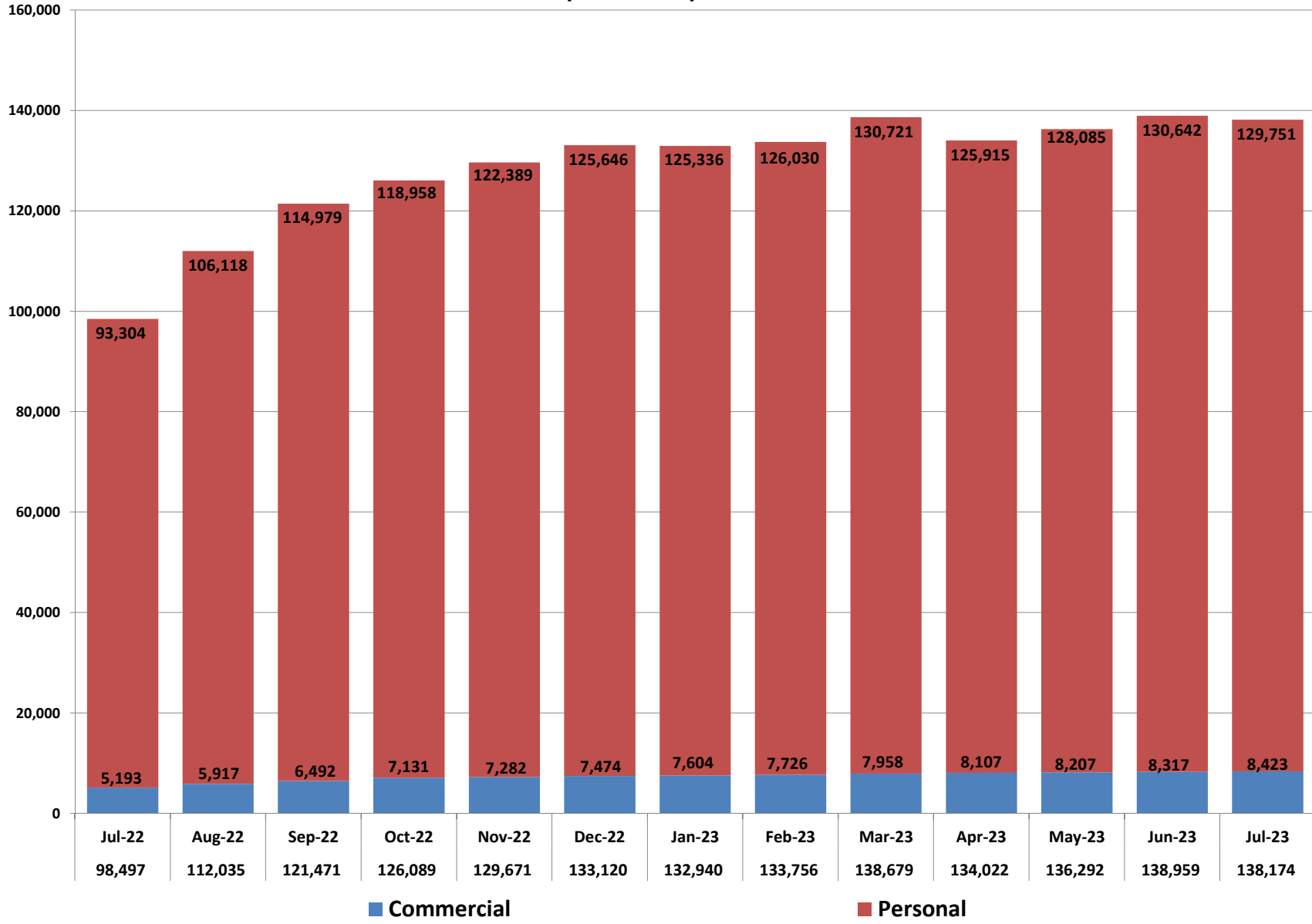
Total Expenses	\$217,337	\$204,032	\$1,558,983	\$1,110,098
New Policies Issued	8,120	29,727	40,474	70,062
Renewal Policies issued	<u>27,307</u>	<u>3,509</u>	<u>74,624</u>	<u>22,344</u>
Total Policies Issued*	35,427	33,236	115,098	92,406
Average Cost Per Policy Issued	\$6.13	\$6.14	\$13.54	\$12.01

Average Underwriting Expenses - Average Inforce Method

Total Expenses	\$217,337	\$204,032	\$1,558,983	\$1,110,098
Average Inforce Policies	<u>144,472</u>	<u>86,823</u>	<u>141,142</u>	<u>58,068</u>
Average Cost Per Policy Inforce	\$1.50	\$2.35	\$11.05	\$19.12

LCPIC Policy Inforce Count by Month - Net of Depop

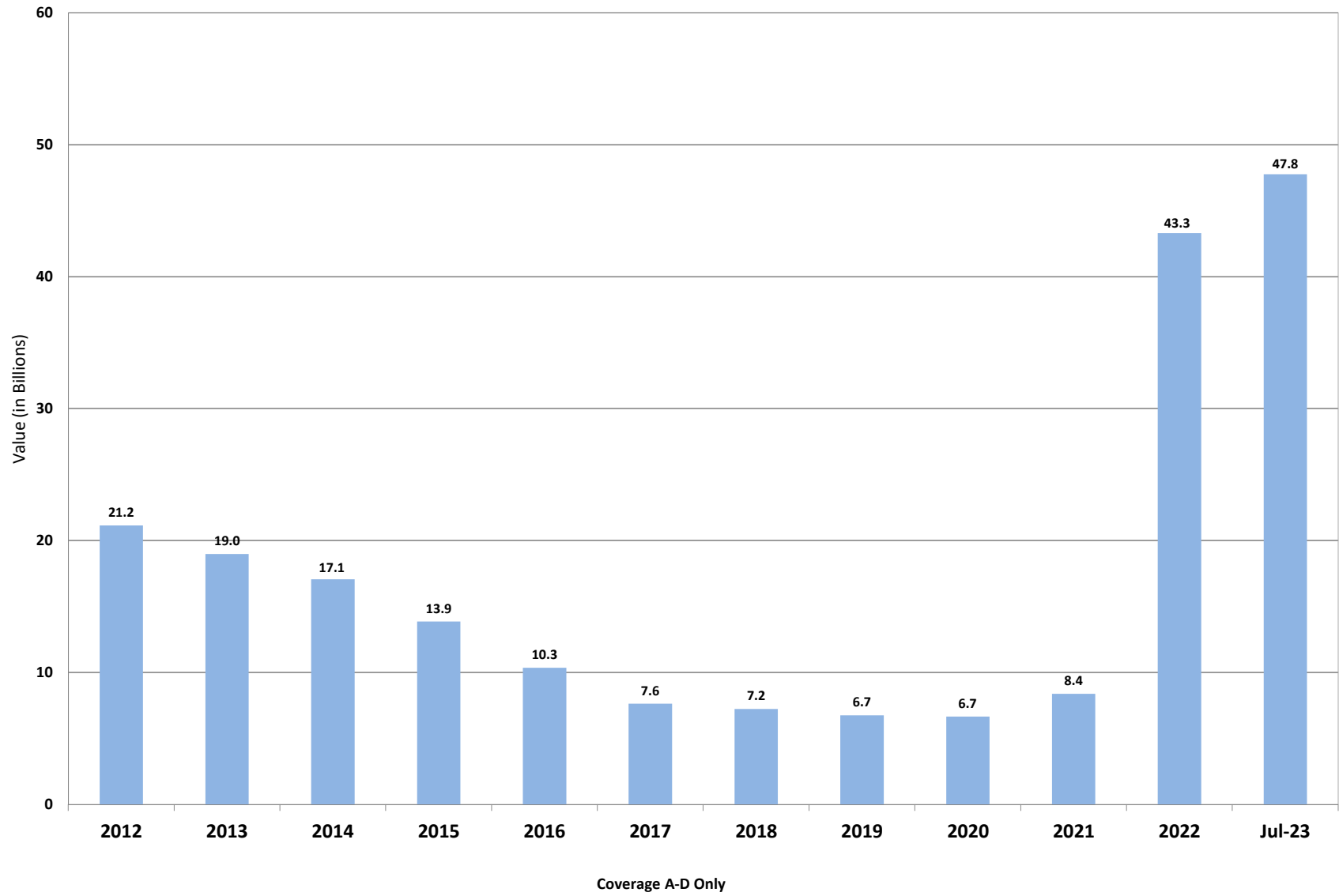
July 2022 to July 2023



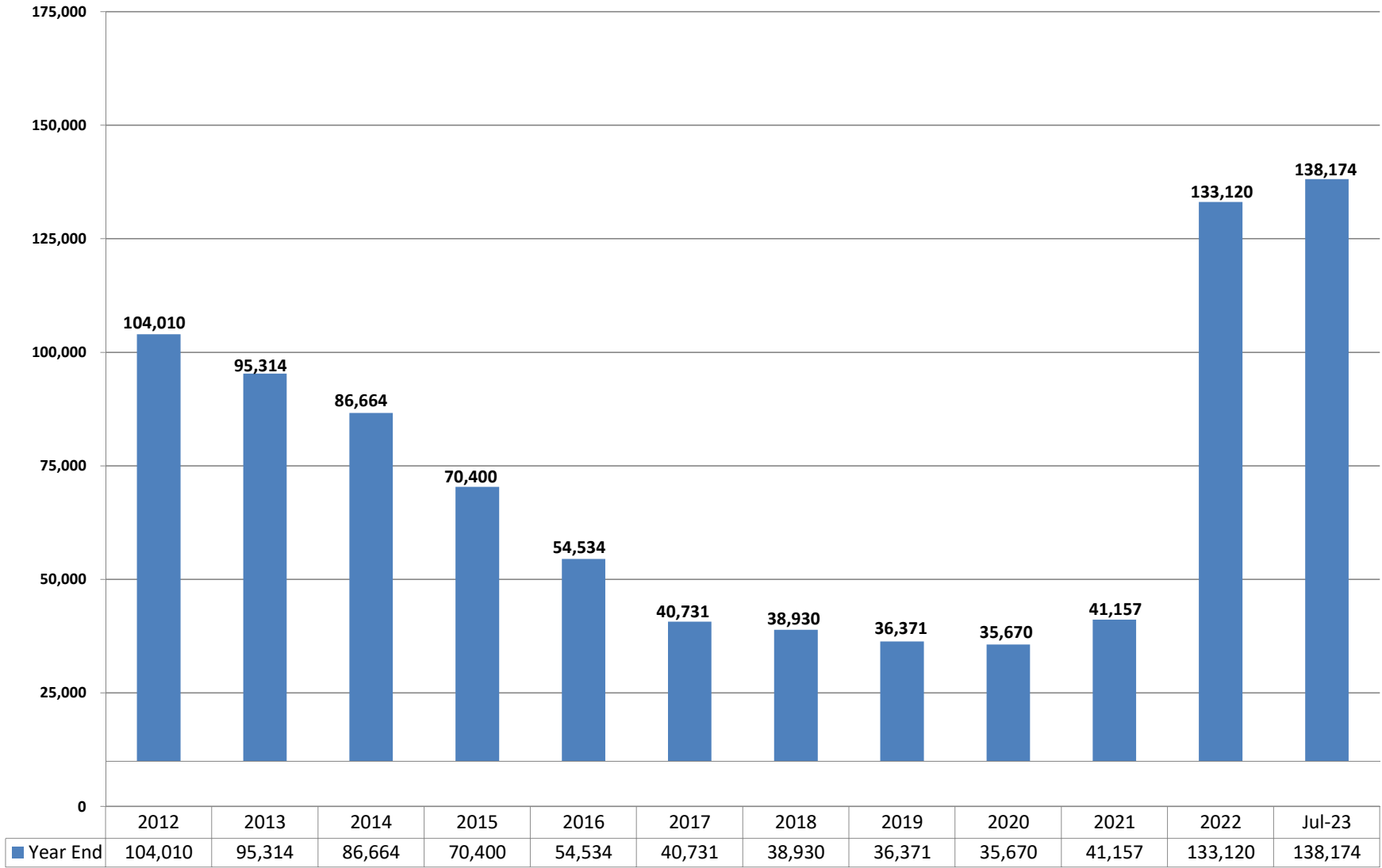
Inforce Policies by Business Type - Before and After Takeout

	Direct		Takeout		Net	
	Inforce Count	Inforce TIV (Cov A-D)	Inforce Count	Inforce TIV (Cov A-D)	Inforce Count	Inforce TIV (Cov A-D)
2015						
Commercial	3,277	1,497,204,405	0	0	3,277	1,497,204,405
Dwelling/Fire	72,408	12,376,316,487	11,923	2,057,700,796	60,485	10,318,615,691
Homeowners	8,540	2,623,350,960	1,902	577,334,260	6,638	2,046,016,700
Total	84,225	16,496,871,852	13,825	2,635,035,056	70,400	13,861,836,796
2016						
Commercial	2,411	925,695,675	0	0	2,411	925,695,675
Dwelling/Fire	58,027	9,998,911,542	10,139	1,930,663,790	47,888	8,068,247,752
Homeowners	5,308	1,687,045,020	1,073	331,030,288	4,235	1,356,014,732
Total	65,746	12,611,652,237	11,212	2,261,694,078	54,534	10,349,958,159
2017						
Commercial	1,917	698,219,319	145	68,986,262	1,772	629,233,057
Dwelling/Fire	45,046	7,701,211,707	8,934	1,609,900,097	36,112	6,091,311,610
Homeowners	3,377	1,091,844,962	530	181,662,634	2,847	910,182,328
Total	50,340	9,491,275,988	9,609	1,860,548,993	40,731	7,630,726,995
2018						
Commercial	1,566	541,521,424	15	7,560,569	1,551	533,960,855
Dwelling/Fire	36,134	6,118,634,043	1,045	185,721,160	35,089	5,932,912,883
Homeowners	2,343	790,049,943	53	19,531,860	2,290	770,518,083
Total	40,043	7,450,205,410	1,113	212,813,589	38,930	7,237,391,821
2019						
Commercial	1,386	469,575,313	0	0	1,386	469,575,313
Dwelling/Fire	33,142	5,631,461,706	94	17,081,940	33,048	5,614,379,766
Homeowners	1,937	659,608,641	0	0	1,937	659,608,641
Total	36,465	6,760,645,660	94	17,081,940	36,371	6,743,563,720
2020						
Commercial	1,297	466,376,258	0	0	1,297	466,376,258
Dwelling/Fire	32,711	5,598,707,747	79	18,066,970	32,632	5,580,640,777
Homeowners	1,742	612,865,456	1	1,444,760	1,741	611,420,696
Total	35,750	6,677,949,461	80	19,511,730	35,670	6,658,437,731
2021						
Commercial	1,779	1,133,671,054	0	0	1,779	1,133,671,054
Dwelling/Fire	37,500	6,526,506,708	11	2,422,920	37,489	6,524,083,788
Homeowners	1,889	725,972,182	0	0	1,889	725,972,182
Total	41,168	8,386,149,944	11	2,422,920	41,157	8,383,727,024
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
As of July 31, 2023						
Commercial	8,423	10,500,568,965	0	0	8,423	10,500,568,965
Dwelling/Fire	113,946	26,165,448,945	3,834	882,442,035	110,112	25,283,006,910
Homeowners	20,377	12,303,262,014	738	308,524,500	19,639	11,994,737,514
Total	142,746	48,969,279,924	4,572	1,190,966,535	138,174	47,778,313,389

Total Insured Value - After Takeout



Inforce Policy Count - After Takeout



Takeout Activity by Company Inception-to-Date

Round 16 Assumption 12/1/2022

Company	Initial Assumption	Opt Outs	<u>As of 7/31/2023</u>		Policies Assumed	Premium Assumed
			Canceled/Reinstated Policies	Expired Policies		
Safepoint	3,621	(209)	(152)	(46)	3,214	\$3,962
Cajun Underwriters	165	(22)	(5)	(6)	132	\$129
Grand Total	3,786	(231)	(157)	(52)	3,346	4,091

Round 17 Assumption 4/1/2023

Company	Initial Assumption	Opt Outs	<u>As of 7/31/2023</u>		Policies Assumed	Premium Assumed
			Canceled/Reinstated Policies	Expired Policies		
Safepoint	6,035	(394)	(345)	(536)	4,760	\$16,833
Cajun Underwriters	181	(23)	(8)	(18)	132	\$363
Ocean Harbor	362	(23)	(22)	(15)	302	\$868
Grand Total	6,578	(440)	(375)	(569)	5,194	18,064

LCPIC Operating Cash Summary - Forecast

Rounded (000's)

	2023											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
								Estimate	Estimate	Estimate	Estimate	Estimate
TOTAL BEGINNING CASH & INVESTMENTS	351,298	333,428	382,269	392,876	420,503	449,862	490,366	534,348	503,979	496,850	517,153	542,629
+ Receipts	31,537	28,260	47,546	45,532	62,429	111,065	86,097	64,946	62,500	50,800	35,300	33,200
TOTAL RECEIPTS	31,537	28,260	47,546	45,532	62,429	111,065	86,097	64,946	62,500	50,800	35,300	33,200
- Rita/Katrina Claims												
- 2005 Class Action												
- Isaac Claims	20	10			25						75	
- Laura/Delta/Zeta Claims	1,056	552	387	536	4,295	343	647	1,800	700	700	500	400
- Ida Claims	5,317	4,705	5,354	3,419	4,423	3,787	2,353	4,000	5,000	4,000	3,500	3,000
- Other Claims	5,518	3,198	3,985	2,368	3,354	2,983	5,017	4,750	3,750	3,750	3,750	3,750
- Reinsurance Recoveries	(1,390)	(38,078)	(5,966)	(2,771)	(4,533)	(2,430)	(2,496)	(1,500)	(33,060)	(6,130)	(5,050)	(4,375)
- Cat LAE Expense	872	1,148	1,235	1,148	1,435	580	513	850	830	750	700	660
- Non Cat LAE Expense	301	200	269	119	193	206	703	500	450	400	250	250
- Commissions	3,741	3,072	2,699	4,345	4,290	5,847	10,380	8,060	6,350	5,680	3,680	2,830
- Reinsurance/Cat Bonds Expense	27,343	1,833	29,327	1,706	12,740	71,518	5,961	71,690	84,494	4,249	4,088	4,193
- Emergency Assessments	2,127			2,202			5,062			4,484		
- Depopulation	3,032	183	92		5,850	1,459	8,241	(340)		18,800		
- Transfer to(from) Trustee/Invest						(12,435)			100,000			
- Other	1,563	4,321	1,258	2,492	1,499	2,239	5,622	1,400	1,480	3,658	1,531	1,504
TOTAL EXPENSES	49,500	(18,856)	38,640	15,564	33,571	74,097	42,003	91,210	169,994	40,341	13,024	12,212
ENDING OPERATING CASH	204,081	251,197	260,103	290,071	318,929	355,896	399,990	373,727	266,233	276,691	298,967	319,955
INVESTED CASH/CASH EQUIVALENTS	46,103	46,459	45,100	42,698	43,374	34,708	19,872	16,797	117,397	124,532	128,232	128,482
TOTAL LCPIC OPERATING CASH	250,184	297,656	305,203	332,769	362,303	390,605	419,862	390,524	383,630	401,223	427,199	448,437
INVESTMENTS	83,244	84,613	87,673	87,734	87,559	99,761	114,486	113,456	113,220	115,930	115,430	116,830
TOTAL CASH & INVESTMENTS	333,428	382,269	392,876	420,503	449,862	490,366	534,348	503,979	496,850	517,153	542,629	565,267

Louisiana Citizens Property Insurance Corporation
Combined Statutory Income Statement
For the Month Ending July 31, 2023
Rounded (000's)

	2023 Budget Month	2023 Actual Month	Variance to Budget	2022 Actual Month	2023 Budget Year To Date	2023 Actual Year To Date	Variance to Budget	2022 Actual Year to Date
Direct Premiums Written	\$152,000	\$132,011	(\$19,990)	\$86,310	\$406,000	\$429,777	\$23,777	\$240,972
Direct Premiums Written - Depopulation	0	839	839	0	(9,200)	(18,319)	(9,119)	0
Ceded Premiums Written	(25,528)	(28,369)	(2,841)	(12,817)	(141,008)	(135,521)	5,488	(36,832)
Ceded Premiums Written - Facultative	(300)	(498)	(198)	(10)	(2,100)	(2,063)	37	(1,102)
Net Premiums Written	126,172	103,982	(22,190)	73,482	253,692	273,875	20,183	203,038
Change In Unearned Premium Reserve	(102,500)	(82,864)	19,636	(65,527)	(142,500)	(145,998)	(3,498)	(165,213)
Change In Unearned Premium Reserve - Depopulation	(1,400)	(2,575)	(1,175)	0	1,100	8,967	7,867	(2)
Net Premiums Earned	22,272	18,543	(3,729)	7,955	112,292	136,844	24,552	37,823
<i>Less Underwriting deductions:</i>								
Direct Losses Incurred	4,000	5,019	1,019	246	38,500	22,883	(15,617)	95,495
Direct Losses Incurred - Class Action	0	0	0	0	0	0	0	0
Direct Allocated Loss Adjustment Expenses Incurred	600	52	(548)	(22)	6,100	(157)	(6,257)	7,348
Direct Unallocated LAE (Home Office Expenses)	1,273	1,219	(55)	1,735	7,978	7,848	(130)	13,315
Ceded Losses and LAE	(1,600)	25	1,625	21	(15,300)	305	15,605	(102,721)
Net Losses and LAE Incurred	4,273	6,314	2,041	1,979	37,278	30,879	(6,399)	13,438
Commissions Incurred	15,200	13,201	(1,999)	8,631	40,600	42,978	2,378	24,097
Commissions Incurred - Depopulation	0	134	134	0	(1,472)	(2,931)	(1,459)	0
Underwriting Expenses Incurred (Home Office Expenses)	1,779	2,402	623	2,087	12,452	14,138	1,685	8,090
Total Other Underwriting Expenses Incurred	16,979	15,737	(1,242)	10,718	51,580	54,184	2,604	32,188
Net Underwriting Gain (Loss)	1,020	(3,508)	(4,529)	(4,742)	23,434	51,781	28,347	(7,802)
Other Income:								
Interest Earned	370	379	9	93	2,550	3,561	1,011	388
Other Income	3,400	598	(2,802)	1,979	8,440	3,041	(5,399)	5,108
Total Other Income	3,770	977	(2,793)	2,072	10,990	6,602	(4,388)	5,496
Net Operating Income	4,790	(2,532)	(7,322)	(2,670)	34,424	58,383	23,959	(2,307)
<i>Bond Income/Expense:</i>								
Emergency Assessment Income	167	57	(110)	385	1,167	210	(957)	3,309
Debt Service Expense	(345)	(298)	47	(407)	(2,415)	(2,637)	(222)	(3,358)
Earnings on Bond Assets	178	241	63	22	1,248	2,426	1,179	49
Net Bond Income/Expense	0	0	0	0	0	0	0	0
Net Income	4,790	(2,532)	(7,322)	(2,670)	34,424	58,383	23,959	(2,307)

Louisiana Citizens Property Insurance Corporation
Combined Statutory Change In Surplus
For the Month Ending July 31, 2023
Rounded (000's)

	2023 Year To Date	2022 Year End	2021 Year End
Surplus, Previous Year	\$77,089	\$134,628	\$161,938
Net Income	58,383	(33,665)	(28,337)
Change In Nonadmitted Assets	5,506	(32,347)	(767)
Change In Provision For Reinsurance	0	1,464	(105)
Tax Exempt Surcharge, Current Year	8,373	7,010	1,898
<i>Surplus, Current Year</i>	<i>149,351</i>	<i>77,089</i>	<i>134,628</i>

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

Louisiana Citizens Property Insurance Corporation
Combined Statutory Balance Sheet
For the Month Ending July 31, 2023
Rounded (000's)

	Current Year	Prior YTD	Prior Year-End
Assets			
Trustee Cash	\$72,867	\$47,965	\$85,300
Operating Cash	399,990	103,352	222,044
Invested Operating Cash and Cash Equivalents	19,872	44,560	45,929
Restricted Cash for Escheatment	5,759	5,894	4,736
Operating Investments - Bonds	114,486	85,680	83,325
Premiums Receivable	110,353	65,450	58,427
Reinsurance Recoverable	15,040	59,838	18,963
Electronic Data Processing Equipment	549	361	463
Long-Term Emergency Assessment Receivable	166,530	229,945	229,945
Current Emergency Assessment Receivable	4,285	13,807	16,000
Reinsurance Premium Refund Receivable	11,253	5,565	3,733
Reinsurance Premiums Advanced	0	14,141	0
Investments Due & Accrued	1,593	1,350	1,474
Depopulation Premiums Receivable	380	0	0
All Other Assets	111	111	111
Total Assets	923,067	678,018	770,448
Loss and Loss Adjustment Reserves	45,049	8,829	46,561
Loss and Loss Adjustment Reserves - Class Action	3,738	3,738	3,738
LCPIC Bonds	174,505	230,378	227,633
Advanced Assessments Collected	58,558	39,732	56,435
Restricted Assessments for Debt Service Reserves	12,221	11,203	36,859
Unearned Premiums	374,962	207,181	237,931
Advance Premiums	13,749	4,032	3,936
Unearned Tax Exempt Surcharge	11,616	6,215	7,236
Commissions Payable	18,591	14,021	9,971
Accounts Payable	519	1,271	1,188
Operating Expenses Payable	8,360	6,668	9,693
Depopulation Premiums Payable	0	0	3,032
Securities Payable	3,373	2,108	0
Reinsurance Premiums Payable	42,384	0	44,009
Provision for Reinsurance	194	1,657	194
Escheatment Payable	5,759	5,894	4,736
All Other Liabilities	136	10	208
Total Liabilities	773,716	542,938	693,359
Contributed Surplus - Emergency Assessments	978,205	978,205	978,205
Unassigned Surplus	(828,854)	(843,125)	(901,116)
Total Surplus	149,351	135,080	77,089
Total Liabilities, Surplus & Other Funds	923,067	678,018	770,448

Louisiana Citizens Property Insurance Corporation
Statement of Cash Flows
For the Month Ending July 31, 2023
Rounded (000's)

	Current Month	Year to Date 2022	Year to Date 2021
Operating Cash - Beginning of Period	\$396,325	\$272,709	\$141,909
<u>Cash from Operating Activities</u>			
Net Income	(2,532)	58,383	(2,307)
Adjustments to Net Income for Non-Cash Items:			
Furniture & Equipment Depreciation	6	38	23
EDP Depreciation	32	154	64
Net changes in operating assets and liabilities:			
Premiums Receivable	(23,571)	(52,206)	(51,798)
Reinsurance Receivable	(1,549)	13,166	(57,104)
Prepaid Expenses	28	(3,830)	788
Losses & Loss Adjustment Expenses	335	10,923	2,792
Unearned Premiums	85,439	137,031	165,214
Advance Premiums	(31,672)	9,813	2,190
Commissions Payable	2,822	8,620	11,369
Accounts Payable	(121)	(668)	1,077
Reinsurance Premiums Payable	21,133	(1,625)	(14,031)
Reinsurance Premiums Refund Receivable	1,702	(7,520)	(5,607)
Funds Held By Company Under Reinsurance Treaty	0	0	(36,970)
Take-out Premium Payable	(8,621)	(3,412)	0
Escheatment Payable	40	1,024	4,114
Accrued Expenses	(2,868)	(1,332)	2,602
Other Liabilities	(327)	(72)	1
Tax Exempt Surcharge	3,955	12,753	7,228
Net cash provided by operating activities	44,232	181,239	29,648
<u>Cash from Investing Activities</u>			
Purchase of Furniture & Equipment	0	(180)	0
Purchase of EDP Equipment	(175)	(240)	(405)
Payable for Securities	(133)	3,373	2,108
Operating Investments - Bonds	(14,725)	(31,161)	(19,110)
Accrued Interest	97	(119)	(343)
Net cash provided by investing activities	(14,936)	(28,326)	(17,750)
<u>Cash From Financing Activities</u>			
	0	0	0
Operating Cash - End of Period	425,622	425,622	153,807
Trustee Cash - Beginning of Period	59,240	85,300	64,369
<u>Cash From Financing Activities</u>			
Emergency Assessments Receivable	6,729	12,229	(441)
Bonds Payable	6,899	(24,662)	(15,962)
Net cash provided by financing activities	13,627	(12,433)	(16,404)
Trustee Cash - End of Period	72,867	72,867	47,965
Total Ending Cash	\$498,489	\$498,489	\$201,772

Louisiana Citizens Property Insurance Corporation

Corporate Operating Expense Statement - Budget

Fiscal Year 2023

	Jul			YTD			Primary Dept Driving Change	Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	535,457	511,925	(23,532)	3,824,410	3,705,764	(118,646)	Claims, Underwriting, Accounting & Customer Service	7,112,451
Benefits, Taxes, Contributions and Workers Comp	257,144	245,439	(11,704)	1,705,648	1,653,038	(52,610)	Claims, Underwriting, Accounting & Customer Service	3,523,573
Total Employee Salaries and Wages	792,600	757,364	(35,236)	5,530,058	5,358,802	(171,256)		10,636,024
Recruiting & Advertising	-	1,419	1,419	1,780	3,173	1,393		6,200
Communication - Mobile Phones & Air Cards	3,218	3,103	(115)	25,759	21,529	(4,230)		51,143
Office and Equipment Repairs and Maintenance	17,565	30,864	13,299	122,993	122,602	(391)		292,593
Travel and Lodging	3,976	4,857	881	31,030	36,740	5,710	Executive	65,135
Furniture and Fixtures- Purchases < \$5,000	-	-	-	-	-	-		2,280
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	4,550	4,540	(10)	49,736	49,649	(87)		100,994
Computer Software - Purchases <\$1,000,000	8,400	8,390	(10)	26,248	26,195	(53)		109,540
Software Maintenance	38,500	151,388	112,888	256,586	443,225	186,639	UW, IT	788,845
Mele Printing	138,597	138,584	(13)	834,011	833,956	(55)		1,073,140
Lexis Nexis	13,430	13,429	(1)	78,640	78,603	(37)		103,080
Printing, Stationary, and Office Supplies	1,564	1,390	(174)	20,275	20,461	186	UW	36,712
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	26,987	26,959	(28)	150,003	166,723	16,720	IT	379,554
External Management Fees	431,500	431,375	(125)	2,913,200	2,881,079	(32,121)		9,000,000
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	476	458	(18)	4,043	4,599	556	IT	31,928
Total Direct Costs	1,481,362	1,574,119	92,757	10,044,362	10,047,337	2,975		22,677,168
Indirect Costs								
Rents, Leases, and Utilities	48,138	48,108	(30)	335,285	365,720	30,434	All Depts - Galleria Operating Expenses	554,763
Rent and Storage - Eatel/Iron Mountain	33,028	33,024	(4)	243,213	243,064	(149)		410,527
Communication - Internet & Phone	25,675	17,801	(7,874)	154,025	120,336	(33,688)		309,095
Depreciated Expense - Furniture & Fixtures	3,741	5,641	1,901	26,184	38,240	12,056	Executive	44,887
Depreciated Expense - EDP Equipment & Software	31,948	31,938	(9)	154,343	154,165	(178)		337,890
External Legal Expenses	9,450	9,441	(9)	62,374	62,171	(203)		95,548
Audit Fees	5,917	5,917	-	41,417	41,417	-		71,000
Actuarial Fees	12,333	12,333	-	86,333	86,333	-		148,000
Surveys and Underwriting Reports - Inspection & CLUE Reports	42,392	295,970	253,577	896,946	1,979,964	1,083,017	UW	896,946
Taxes, Licensing, and other fees - Insurance Department	994,184	994,117	(67)	3,615,930	3,608,397	(7,533)		5,784,462
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	159,999	159,925	(73)	2,949,757	2,949,469	(288)		6,371,195
PIPSO Fees, ISO Fees, Xactware	20,416	20,400	(16)	143,258	142,889	(369)		249,030
Liability Insurance - LCPIC, Directors, Officers	24,953	24,944	(9)	168,959	168,913	(45)		300,501
Bank Service Charges	157,966	386,414	228,447	1,477,517	1,946,632	469,115	Accounting	2,025,191
Postage & Courier Services	206	196	(9)	27,963	27,858	(105)		33,434
Other Miscellaneous	320	314	(6)	2,338	2,300	(38)		4,114
Total Indirect Costs	1,570,666	2,046,483	475,818	10,385,841	11,937,868	1,552,027		17,636,583
Home Office Expenses - P&L	3,052,028	3,620,602	568,574	20,430,203	21,985,205	1,555,002		40,313,751
Bank Service Charges - Unallocated	10,500	10,496	(4)	70,500	68,600	(1,900)		120,000
Total Operating Expenses - Direct & Indirect	3,062,528	3,631,099	568,571	20,500,703	22,053,805	1,553,102		40,433,751
Capital Purchases								
Furniture and Fixtures- Purchases > \$5,000	-	-	-	-	179,930	179,930	IT	-
EDP Equipment (computers, printers, peripherals) - Purchases >\$5,000	175,500	175,450	(50)	225,500	240,173	14,673	IT	300,000
Computer Software - Purchases >\$1,000,000	-	-	-	-	-	-		-
Total Capital Purchases	175,500	175,450	(50)	225,500	420,103	194,603		300,000

Louisiana Citizens Property Insurance Corporation

Executive Operating Statement - Budget

Fiscal Year 2023

	Jul			YTD			Primary Driver of Change	Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	88,467	88,299	(168)	635,668	634,911	(757)		1,431,431
Benefits, Taxes, Contributions and Workers Comp	33,786	33,724	(62)	222,512	222,247	(265)		485,037
Total Employee Salaries and Wages	122,253	122,023	(230)	858,180	857,158	(1,022)		1,916,468
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	483	483	(0)	3,551	3,538	(12)		5,336
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	(0)	903	903	20,303	26,195	5,892	Reinsurance travel for Cat Bond	18,616
Furniture and Fixtures- Purchases < \$5,000	-	-	-	-	-	-		5,000
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	-	-	-	50	41	(9)		-
Computer Software - Purchases <\$1,000,000	-	-	-	-	-	-		-
Software Maintenance	5,000	4,842	(158)	33,739	33,549	(190)		59,494
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	-	-	-	435	427	(8)		1,135
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	15,000	15,000	-	30,000	30,000	-		20,000
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	251	245	(6)	2,562	2,547	(15)		6,118
Total Direct Costs	142,987	143,496		948,820	953,457	4,636		2,032,167
Indirect Costs								
Rents, Leases, and Utilities	2,770	2,765	(5)	20,139	21,908	1,769		31,907
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	1,945	1,012	(933)	10,744	6,947	(3,797)		23,339
Depreciated Expense - Furniture & Fixtures	3,741	5,641	1,901	26,184	38,240	12,056	Phone Upgrade	44,887
Depreciated Expense - EDP Equipment & Software	31,948	31,938	(9)	154,343	154,165	(178)		337,890
External Legal Expenses	(0)	-	0	111	-	(111)		15,266
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	-	-	-	-	-	-		-
PIP/ISO Fees, ISO Fees, Xactware	-	-	-	-	-	-		-
Liability Insurance - LCPIIC, Directors, Officers	24,953	24,944	(9)	168,959	168,913	(45)		300,501
Bank Service Charges	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	68	68	(0)	1,039	1,023	(16)		1,561
Total Indirect Costs	65,425	66,368	943	381,520	391,197	9,677		755,351
Home Office Expenses - P&L	208,412	209,865	1,453	1,330,341	1,344,653	14,313		2,787,519
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	208,412	209,865	1,453	1,330,341	1,344,653	14,313		2,787,519
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 2023

	Jul			YTD			Primary Driver of Change	Budget Total
	Budget	Actual	Variance	Budget	Actual	Variance		
Direct Costs								
Salaries and Wages	80,101	80,005	(95)	573,693	573,047	(646)		1,027,484
Benefits, Taxes, Contributions and Workers Comp	43,340	43,288	(51)	283,762	283,442	(320)		538,937
Total Employee Salaries and Wages	123,440	123,294	(147)	857,455	856,488	(967)		1,566,421
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	1,057	950	(107)	10,382	6,725	(3,657)		25,370
Office and Equipment Repairs and Maintenance	16,850	13,219	(3,631)	103,851	86,586	(17,264)		266,947
Travel and Lodging	-	-	-	1,505	1,489	(16)		648
Furniture and Fixtures- Purchases < \$5,000	-	-	-	-	-	-		-
EDP Equipment (computers, printers, peripherals) - Purchases <\$5,000	4,550	4,540	(10)	49,576	49,510	(67)		100,042
Computer Software - Purchases <\$1,000,000	8,400	8,390	(10)	25,823	25,795	(28)		108,460
Software Maintenance	14,406	14,402	(4)	96,452	96,318	(134)		477,984
Mele Printing	138,597	138,584	(13)	834,011	833,956	(55)		1,073,140
Lexis Nexis	13,430	13,429	(1)	78,640	78,603	(37)		80,400
Printing, Stationary, and Office Supplies	-	-	-	1,706	1,587	(120)		937
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	857	857	-	6,567	23,757	17,190	EPIC Commercial Project - Not Budgeted	10,280
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	-	-	-	-	599	599	Staff Training - Not Budgeted	-
Total Direct Costs	321,587	317,664	(3,923)	2,065,968	2,061,414	(4,554)		3,710,629
Indirect Costs								
Rents, Leases, and Utilities	6,915	6,913	(3)	49,454	53,897	4,443		79,812
Rent and Storage - Eatel/Iron Mountain	27,128	27,127	(1)	203,863	203,805	(57)		350,327
Communication - Internet & Phone	4,686	2,878	(1,808)	26,932	19,247	(7,686)		57,184
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	-	-	-	-	-	-		-
PIP&SO Fees, ISO Fees, Xactware	-	-	-	-	-	-		-
Liability Insurance - LCPIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	-	-	-	-	-	-		-
Total Indirect Costs	38,730	36,918	(1,812)	280,249	276,949	(3,300)		487,322
Home Office Expenses - P&L	360,317	354,582	(5,735)	2,346,217	2,338,363	(7,854)		4,197,950
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	360,317	354,582	(5,735)	2,346,217	2,338,363	(7,854)		4,197,950
Capital Purchases								
Furniture and Fixtures- Purchases > \$5,000	-	-	-	-	179,930	179,930	Phone Upgrade	-
EDP Equipment (computers, printers, peripherals) - Purchases >\$5,000	175,500	175,450	(50)	225,500	240,173	14,673	Server Support & Upgrade	300,000
Computer Software - Purchases >\$1,000,000	-	-	-	-	-	-		-
Total Capital Purchases	175,500	175,450	(50)	225,500	420,103	194,603		300,000

QUARTERLY STATEMENT

OF THE

**Louisiana Citizens Property Insurance
Corporation**

2023

OF

Metairie

IN THE STATE OF

Louisiana

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF Louisiana

AS OF

JUNE 30, 2023

PROPERTY AND CASUALTY

2023



QUARTERLY STATEMENT

AS OF JUNE 30, 2023
OF THE CONDITION AND AFFAIRS OF THE

Louisiana Citizens Property Insurance Corporation

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

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

Country of Domicile United States

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

Statutory Home Office One Galleria Blvd., Suite 720 (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 Larry L Hayward (Name) 504-832-3230 (Area Code) (Telephone Number) (Extension) 504-832-2574 (Fax Number)

lhayward@lacitizens.com (E-Mail Address)

OFFICERS

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

OTHER OFFICERS

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

DIRECTORS OR TRUSTEES

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

State of Louisiana

County of Jefferson ss

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

Richard Clay Newberry
Chief Executive Officer

Paige McClendon Harper
Secretary

Joseph Anthony Sciortino
Vice President of Accounting & Finance

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

Subscribed and sworn to before me this _____ day of August, 2023

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

Rory V. Bellina, Notary
FOR LIFE

STATEMENT AS OF JUNE 30, 2023 OF THE Louisiana Citizens Property Insurance Corporation

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	99,760,994		99,760,994	83,324,862
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 (\$361,600,730), cash equivalents (\$90,617,082) and short-term investments (\$3,347,592)	455,565,404		455,565,404	358,008,375
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)	555,326,398	0	555,326,398	441,333,238
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	1,689,848		1,689,848	1,474,055
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	6,106,921	610,083	5,496,838	5,159,097
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	83,504,898		83,504,898	53,268,070
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	32,107,333	18,616,346	13,490,988	18,962,757
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	22,864,631	9,910,243	12,954,388	3,732,882
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset			0	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	405,386		405,386	462,890
21. Furniture and equipment, including health care delivery assets (\$)	205,521	205,521	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates			0	0
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other-than-invested assets	176,205,208	846,972	175,358,236	246,055,088
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	878,416,144	30,189,165	848,226,979	770,448,077
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	878,416,144	30,189,165	848,226,979	770,448,077
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Long-term emergency assessments receivable - 2005 deficit	166,530,000		166,530,000	229,944,547
2502. Current emergency assessments receivable - companies	8,717,694		8,717,694	16,000,000
2503. Prepaid miscellaneous expenses	606,679	606,679	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	350,834	240,293	110,542	110,542
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	176,205,208	846,972	175,358,236	246,055,088

STATEMENT AS OF JUNE 30, 2023 OF THE Louisiana Citizens Property Insurance Corporation

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 5,340,855)	38,905,007	40,776,218
2. Reinsurance payable on paid losses and loss adjustment expenses		0
3. Loss adjustment expenses	9,547,309	9,523,015
4. Commissions payable, contingent commissions and other similar charges	15,769,032	9,970,950
5. Other expenses (excluding taxes, licenses and fees)	9,271,970	6,512,742
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,956,174	3,179,852
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		0
7.2 Net deferred tax liability		0
8. Borrowed money \$ 173,622,657 and interest thereon \$ 584,056	174,206,713	227,632,988
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)	289,522,965	237,931,304
10. Advance premium	45,420,535	3,935,911
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders		0
12. Ceded reinsurance premiums payable (net of ceding commissions)	21,250,794	44,008,695
13. Funds held by company under reinsurance treaties		0
14. Amounts withheld or retained by company for account of others	5,561	14,795
15. Remittances and items not allocated	0	3,201
16. Provision for reinsurance (including \$ certified)	193,539	193,539
17. Net adjustments in assets and liabilities due to foreign exchange rates		0
18. Drafts outstanding		0
19. Payable to parent, subsidiaries and affiliates		0
20. Derivatives	0	0
21. Payable for securities	3,505,860	0
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	88,367,919	109,675,433
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	697,923,378	693,358,645
27. Protected cell liabilities		0
28. Total liabilities (Lines 26 and 27)	697,923,378	693,358,645
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)	(827,901,399)	(901,115,568)
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)	150,303,601	77,089,432
38. Totals (Page 2, Line 28, Col. 3)	848,226,979	770,448,077
DETAILS OF WRITE-INS		
2501. Restricted Assessments	64,179,577	93,293,757
2502. Unearned tax exempt surcharge	9,129,817	7,235,808
2503. Take out premium payable	8,241,091	4,735,593
2598. Summary of remaining write-ins for Line 25 from overflow page	6,817,434	4,410,275
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	88,367,919	109,675,433
2901. Emergency assessment proceeds	978,205,000	978,205,000
2902.		0
2903.		0
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	978,205,000	978,205,000
3201.		0
3202.		0
3203.		0
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 278,609,392)	227,017,731	54,974,920	228,672,287
1.2 Assumed (written \$)		0	0
1.3 Ceded (written \$ 108,716,802)	108,716,802	25,106,796	145,717,307
1.4 Net (written \$ 169,892,589)	118,300,929	29,868,124	82,954,980
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 16,741,187):			
2.1 Direct	17,864,397	95,249,211	140,020,670
2.2 Assumed		0	0
2.3 Ceded	(1,441,124)	87,289,238	87,628,971
2.4 Net	19,305,521	7,959,973	52,391,700
3. Loss adjustment expenses incurred	5,258,718	3,498,798	15,166,034
4. Other underwriting expenses incurred	38,447,331	21,470,104	59,096,958
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	63,011,571	32,928,874	126,654,692
7. Net income of protected cells		0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	55,289,358	(3,060,750)	(43,699,712)
INVESTMENT INCOME			
9. Net investment income earned	3,028,354	(2,628,895)	(3,067,465)
10. Net realized capital gains (losses) less capital gains tax of \$		0	0
11. Net investment gain (loss) (Lines 9 + 10)	3,028,354	(2,628,895)	(3,067,465)
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 25,412)	(25,412)	(19,235)	(76,350)
13. Finance and service charges not included in premiums	344,934	158,460	549,126
14. Aggregate write-ins for miscellaneous income	2,276,986	5,913,339	12,629,532
15. Total other income (Lines 12 through 14)	2,596,508	6,052,564	13,102,308
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	60,914,220	362,919	(33,664,869)
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)	60,914,220	362,919	(33,664,869)
19. Federal and foreign income taxes incurred		0	0
20. Net income (Line 18 minus Line 19)(to Line 22)	60,914,220	362,919	(33,664,869)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	77,089,432	134,627,603	134,627,603
22. Net income (from Line 20)	60,914,220	362,919	(33,664,869)
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	5,395,856	369,947	(32,346,931)
28. Change in provision for reinsurance			1,463,528
29. Change in surplus notes		0	0
30. Surplus (contributed to) withdrawn from protected cells		0	0
31. Cumulative effect of changes in accounting principles		0	0
32. Capital changes:			
32.1 Paid in		0	0
32.2 Transferred from surplus (Stock Dividend)		0	0
32.3 Transferred to surplus		0	0
33. Surplus adjustments:			
33.1 Paid in		0	0
33.2 Transferred to capital (Stock Dividend)		0	0
33.3 Transferred from capital		0	0
34. Net remittances from or (to) Home Office		0	0
35. Dividends to stockholders		0	0
36. Change in treasury stock		0	0
37. Aggregate write-ins for gains and losses in surplus	6,904,093	1,655,251	7,010,102
38. Change in surplus as regards policyholders (Lines 22 through 37)	73,214,169	2,388,117	(57,538,171)
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	150,303,601	137,015,720	77,089,432
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	2,104,188	2,923,907	7,532,239
1402. Emergency assessment income	153,238	2,621,719	4,701,222
1403. Miscellaneous Income	14,920	365,953	392,128
1498. Summary of remaining write-ins for Line 14 from overflow page	4,640	1,760	3,943
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	2,276,986	5,913,339	12,629,532
3701. Tax exempt surcharge	8,798,102	4,645,823	12,986,862
3702. Change in unearned tax exempt surcharge	(1,894,009)	(2,990,572)	(5,976,760)
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)	6,904,093	1,655,251	7,010,102

STATEMENT AS OF JUNE 30, 2023 OF THE Louisiana Citizens Property Insurance Corporation

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance.....	145,326,864	64,136,733	270,534,842
2. Net investment income	3,801,201	(1,457,293)	(989,185)
3. Miscellaneous income	2,596,508	6,052,564	13,102,308
4. Total (Lines 1 to 3)	151,724,572	68,732,004	282,647,965
5. Benefit and loss related payments	6,461,409	54,553,690	62,509,273
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	36,348,124	15,551,977	54,473,992
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)	42,809,533	70,105,667	116,983,265
11. Net cash from operations (Line 4 minus Line 10)	108,915,039	(1,373,663)	165,664,700
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	11,505,000	11,179,595	43,224,595
12.2 Stocks	0	0	0
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	3,505,860	236,317	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	15,010,860	11,415,912	43,224,595
13. Cost of investments acquired (long-term only):			
13.1 Bonds	28,929,770	34,148,984	62,525,281
13.2 Stocks	0	0	0
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	0
13.6 Miscellaneous applications	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	28,929,770	34,148,984	62,525,281
14. Net increase (or decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(13,918,910)	(22,733,072)	(19,300,686)
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	(53,426,276)	(58,293,343)	(60,631,115)
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).....	55,987,176	6,485,797	65,997,231
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6).....	2,560,900	(51,807,546)	5,366,116
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)	97,557,029	(75,914,281)	151,730,130
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	358,008,375	206,278,245	206,278,245
19.2 End of period (Line 18 plus Line 19.1)	455,565,404	130,363,964	358,008,375

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

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

LCPIC, with permission of the Commissioner of Insurance of the State of Louisiana, records excess emergency assessments collected that are greater than debt service costs to the balance sheet entitled "excess emergency assessments collected over debt service." Instead of distorting LCPIC's net income from operations due to variability of emergency assessment collections as required by NAIC SAP, LCPIC records emergency assessment collections equal to debt service costs as income, and classifies excess collections to the above mentioned balance sheet item until those funds are utilized to retire outstanding bond obligations. Over the life of the bonds, assessment collections will have no impact on income, however due to variability of collections, the annual net income would be distorted if not for the accounting treatment described above. As an example of income distortion, without the above permitted practice, net income and statutory surplus would be increased by \$34,300,367 as of June 30, 2023 and increased by \$84,282,637 as of December 31, 2022.

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	2023	2022
NET INCOME					
(1) LCPIC state basis (Page 4, Line 20, Columns 1&3)	XXX	XXX	XXX	\$60,914,220	(\$33,664,869)
(2) State Prescribed Practices that increase/(decrease) NAIC SAP: None				0	0
(3) State Permitted Practices that increase/(decrease) NAIC SAP: Excess Assessment Collections	N/A	3	2501	(34,300,367)	(84,282,637)
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$95,214,587</u>	<u>\$50,617,768</u>
SURPLUS					
(5) LCPIC state basis (Page 3, Line 37, Columns 1&2)	XXX	XXX	XXX	\$ 150,303,601	\$77,089,432
(6) State Prescribed Practices that increase/(decrease) NAIC SAP: None				0	0
(7) State Permitted Practices that increase/(decrease) NAIC SAP: Excess Assessment Collections	N/A	3	2501	(34,300,367)	(84,282,637)
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 184,603,969</u>	<u>\$161,372,069</u>

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

No Change

C. Accounting Policy

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

NOTES TO FINANCIAL STATEMENTS

D. Going Concern

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

LCPIC has no going concern issues. In addition to policyholder premiums, LCPIC has a much broader range of resources available to pay losses and repay debt obligations than a typical insurer. LCPIC has \$1,564.5 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 \$316 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 \$358 million could be collected each calendar year. Emergency assessments levied in any calendar year can remain in place each year until any borrowings from that year have been repaid. LCPIC is presently collecting an emergency assessment of 2.10% to pay debt service on \$978 million borrowed to pay claims after the 2005 hurricanes.

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

Not Applicable

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

Not Applicable

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

Not Applicable

2. Accounting Changes and Corrections of Errors

No Change

3. Business Combinations and Goodwill

No Change

4. Discontinued Operations

No Change

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

No Change

B. Debt Restructuring

No Change

C. Reverse Mortgages

No Change

D. Loan-Backed Securities

No Change

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

No Change

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

No Change

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

No Change

H. Repurchase Agreements Transactions Accounted for as a Sale

No Change

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

No Change

STATEMENT AS OF June 30, 2023 OF THE Louisiana Citizens Property Insurance Corporation

NOTES TO FINANCIAL STATEMENTS

J. Real Estate
No Change

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

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							8	9	Percentage	
	Current Year					6	7			10	11
	1	2	3	4	5						
Total General Account (G/A)	G/A Supporting Protected Cell Account Activity(a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity(b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 6)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)	
a. Subject to contractual obligation for which liability is not shown	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0%	0%	
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	\$59,240,126				\$59,240,126	\$85,299,731	(\$26,059,605)		\$59,240,126	7%	7%
o. Total Restricted Assets	\$59,240,126				\$59,240,126	\$85,299,731	(\$26,059,605)		\$59,240,126	7%	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

(3) Detail of Other Restricted Assets

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
Total General Account (G/A)	G/A Supporting Protected Cell Account Activity(a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity(b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
Cash Equivalents	\$59,240,126	\$0	\$0	\$0	\$59,240,126	\$85,299,731	(\$26,059,605)	\$59,240,126	7%	7%

- (a) Subset of column 1

NOTES TO FINANCIAL STATEMENTS

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

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

M. Working Capital Finance Investments
No Change

N. Offsetting and Netting of Assets and Liabilities
No Change

O. 5*GI Securities
No Change

P. Short Sales
No Change

Q. Prepayment Penalty and Acceleration Fees
No Change

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

<u>Asset Type</u>	<u>Percent Share</u>
(1) Cash	79%
(2) Cash Equivalents	20%
(3) Short-Term Investments	1%
(4) Total	100%

6. Joint Ventures, Partnerships and Limited Liability Companies

No Change

7. Investment Income

No Change

8. Derivative Instruments

No Change

9. Income Taxes

No Change

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

No Change

11. Debt

A. On June 30, 2023 LCPIC had assessment revenue bonds outstanding of \$166,530,000 which are fixed rate bonds. All assessments are held and bond obligations are paid by the bond trustee. There are no collateral requirements associated with these bonds.

LCPIC incurred losses and loss adjustment expenses of \$1.8 billion as a result of the 2005 Hurricanes Katrina and Rita. In 2006 LCPIC issued \$978.2 million of emergency assessment revenue bonds to pay for the losses. In 2023, to repay the bonds emergency assessments of 2.10% are being collected on all property policies in Louisiana and remitted by each insurer within 30 days after the end of each calendar quarter.

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

Maturity	Principal Amount	Coupon	Effective Rate
2024	\$17,125,000	5.000%	1.750%
2024	\$36,405,000	2.640%	2.640%
2025	\$35,050,000	5.000%	1.880%
2025	\$20,295,000	2.740%	2.740%
2026	\$57,655,000	5.000%	2.010%
Total	<u>\$166,530,000</u>		

Total interest paid and incurred in 2023 on the fixed rate bonds was \$ 4,778,837.50 and \$ 4,566,420.83, respectively.

NOTES TO FINANCIAL STATEMENTS

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

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

A. Defined Benefit Plan

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

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

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

(4) Components of net periodic benefit cost

	<u>Pension Benefits</u>		<u>Postretirement Benefits</u>		<u>Special or Contractual Benefits Per SSAP No. 11</u>	
	2023	2022	2023	2022	2023	2022
a. Service cost	\$0	\$0	\$18,500	\$76,361	\$0	\$0
b. Interest costs	\$48,500	\$72,647	\$80,000	\$127,887	\$0	\$0
c. Expected return on plan assets	(\$51,500)	(\$113,899)	\$0	\$0	\$0	\$0
d. Transition asset or obligation	\$0	\$0	\$0	\$0	\$0	\$0
e. Gains and losses	\$0	\$0	\$0	\$0	\$0	\$0
f. Prior service cost or credit	\$500	\$1,445	(\$11,500)	(\$22,709)	\$0	\$0
g. Gain or loss recognized due to settlement or curtailment	\$5,500	\$7,006	(\$1,500)	\$97,760	\$0	\$0
h. Total net periodic benefit cost	\$3,000	(\$32,801)	\$85,500	\$279,299	\$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 \$452,957 for the first six months of 2023. LCPIC expensed the contribution each month and carries no asset or liability for the defined contribution pension plan on the Balance Sheet.

F. Multiemployer Plans
No Change

G. Consolidated/Holding Company Plans
No Change

H. Postemployment Benefits and Compensated Absences
No Change

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

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

No Change

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments
No Change

B. Assessments
No Change

C. Gain Contingencies
No Change

NOTES TO FINANCIAL STATEMENTS

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

As of June 30, 2023 there were 580 open litigation matters against LCPIC. The majority of these lawsuits are related to first-party suits related to Hurricanes Laura, Delta, and Ida. Unpaid loss and loss adjustment expenses are included on the balance sheet of approximately \$13.8 million, excluding the Oubre class action suit described below. The balance of the litigated matters are first party losses, third-party bodily injury claims, subrogation or claims where the issue of coverage is in dispute.

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

- *Oubre v. Louisiana Citizens Property Insurance Corporation*. The plaintiffs in this suit allege that LCPIC failed to timely initiate loss adjustment as required by Louisiana statutory law exposing LCPIC to penalties up to a mandatory limit of \$5,000.00. On July 23, 2012 LCPIC settled the first phase of this class action suit with a payment of \$104.7 million to the plaintiff counsel for distribution to the class members. LCPIC entered into a settlement with the class for the remaining Oubre claims. LCPIC has paid \$145.5 million towards the final settlement as of June 30, 2023 and has a reserve of \$3.7 million for the remaining settlement (included in unpaid losses on the balance sheet). LCPIC will continually review the reserve to ensure that it meets the anticipated settlement costs.

E. Product Warranties

No Change

F. Joint and Several Liabilities

No Change

G. All Other Contingencies

No Change

15. Leases

A. Lessee Operating Lease

No Change

B. Lessor Leases

No Change

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

No Change

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

No Change

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

No Change

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

No Change

20. Fair Value Measurements

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

No Change

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

No Change

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

No Change

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

No Change

E. Investments Measured using Net Asset Value (NAV)

No Change

NOTES TO FINANCIAL STATEMENTS

21. Other Items

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

Number of Outstanding ILS Contracts	Aggregate Maximum Proceeds
--	-------------------------------

Management of Risk Related To:

(1) Directly Written Insurance Risks

a. ILS Contracts as Issuer	0	\$0
b. ILS Contracts as Ceding Insurer	2	\$369,999,880
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
The Company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts that are reflected as:

(1) Losses incurred	\$0
(2) Loss adjustment expenses incurred	\$0
(3) Premiums earned	(\$2,105,079)
(4) Other	\$0
(5) <u>Company</u>	
Horseshoe Re Ltd	(\$2,105,079)
- F. Retroactive Reinsurance
No Change
- G. Reinsurance Accounted for as a Deposit
No Change
- H. Disclosures for the Transfer of Property and Casualty Run-off Agreements
No Change
- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
No Change
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation
No Change
- K. Reinsurance Credit
No Change

NOTES TO FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

No Change

25. Changes in Incurred Losses and Loss Adjustment Expenses

A. Reserves at December 31, 2021 were \$50.3 million. As of June 30, 2023, \$11.8 million was paid for incurred losses and loss adjustment expenses (LAE) attributed to insured events of years prior to 2023. There was a \$3.7 million unfavorable prior-year development between December 31, 2022 and June 30, 2023 primarily resulting from non-catastrophe or normal claim activity. Reserves remaining for 2022 and prior years at June 30, 2023 were \$42.2 million.

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

26. Intercompany Pooling Arrangements

No Change

27. Structured Settlements

No Change

28. Health Care Receivables

No Change

29. Participating Policies

No Change

30. Premium Deficiency Reserves

No Change

31. High Deductibles

No Change

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

No Change

33. Asbestos/Environmental Reserves

No Change

34. Subscriber Savings Accounts

No Change

35. Multiple Peril Crop Insurance

No Change

36. Financial Guaranty Insurance

No Change

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

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

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

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

FINANCIAL

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

GENERAL INTERROGATORIES

INVESTMENT

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

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

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

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

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

14.2 If yes, please complete the following:

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

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

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

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

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

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

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

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

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

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

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

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

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

17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. [“...that have access to the investment accounts”; “...handle securities”]

1 Name of Firm or Individual	2 Affiliation

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a “U”) manage more than 10% of the reporting entity's invested assets? Yes [] No [X]

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a “U”) listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [] No [X]

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of “A” (affiliated) or “U” (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

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

18.2 If no, list exceptions:
.....

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

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

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

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

GENERAL INTERROGATORIES

Has the reporting entity self-designated PLGI securities?.....

Yes [] No [X]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a. The shares were purchased prior to January 1, 2019.
 - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
 - d. The fund only or predominantly holds bonds in its portfolio.
 - e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
 - f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?.....

Yes [] No [X]

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [] NA [X]
 If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [] No [X]
 If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]
 3.2 If yes, give full and complete information thereto.

.....

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see *Annual Statement Instructions* pertaining to disclosure of discounting for definition of "tabular reserves,") discounted at a rate of interest greater than zero? Yes [] No [X]

4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Discount Rate	TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
TOTAL			0	0	0	0	0	0	0	0

5. Operating Percentages:

5.1 A&H loss percent %
 5.2 A&H cost containment percent %
 5.3 A&H expense percent excluding cost containment expenses %

6.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
 6.2 If yes, please provide the amount of custodial funds held as of the reporting date..... \$
 6.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
 6.4 If yes, please provide the balance of the funds administered as of the reporting date..... \$
 7. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [] No [X]
 7.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No [X]

STATEMENT AS OF JUNE 30, 2023 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date – Allocated by States and Territories

States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid		
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date	
1. Alabama	AL	N	0	0	0	0	0	
2. Alaska	AK	N	0	0	0	0	0	
3. Arizona	AZ	N	0	0	0	0	0	
4. Arkansas	AR	N	0	0	0	0	0	
5. California	CA	N	0	0	0	0	0	
6. Colorado	CO	N	0	0	0	0	0	
7. Connecticut	CT	N	0	0	0	0	0	
8. Delaware	DE	N	0	0	0	0	0	
9. Dist. Columbia	DC	N	0	0	0	0	0	
10. Florida	FL	N	0	0	0	0	0	
11. Georgia	GA	N	0	0	0	0	0	
12. Hawaii	HI	N	0	0	0	0	0	
13. Idaho	ID	N	0	0	0	0	0	
14. Illinois	IL	N	0	0	0	0	0	
15. Indiana	IN	N	0	0	0	0	0	
16. Iowa	IA	N	0	0	0	0	0	
17. Kansas	KS	N	0	0	0	0	0	
18. Kentucky	KY	N	0	0	0	0	0	
19. Louisiana	LA	L	278,609,392	154,662,332	55,005,775	61,182,130	155,682,795	213,519,652
20. Maine	ME	N	0	0	0	0	0	0
21. Maryland	MD	N	0	0	0	0	0	0
22. Massachusetts	MA	N	0	0	0	0	0	0
23. Michigan	MI	N	0	0	0	0	0	0
24. Minnesota	MN	N	0	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0	0
26. Missouri	MO	N	0	0	0	0	0	0
27. Montana	MT	N	0	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0	0
30. New Hampshire	NH	N	0	0	0	0	0	0
31. New Jersey	NJ	N	0	0	0	0	0	0
32. New Mexico	NM	N	0	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0	0
34. No. Carolina	NC	N	0	0	0	0	0	0
35. No. Dakota	ND	N	0	0	0	0	0	0
36. Ohio	OH	N	0	0	0	0	0	0
37. Oklahoma	OK	N	0	0	0	0	0	0
38. Oregon	OR	N	0	0	0	0	0	0
39. Pennsylvania	PA	N	0	0	0	0	0	0
40. Rhode Island	RI	N	0	0	0	0	0	0
41. So. Carolina	SC	N	0	0	0	0	0	0
42. So. Dakota	SD	N	0	0	0	0	0	0
43. Tennessee	TN	N	0	0	0	0	0	0
44. Texas	TX	N	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0	0
47. Virginia	VA	N	0	0	0	0	0	0
48. Washington	WA	N	0	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0	0
50. Wisconsin	WI	N	0	0	0	0	0	0
51. Wyoming	WY	N	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0	0
59. Totals	XXX		278,609,392	154,662,332	55,005,775	61,182,130	155,682,795	213,519,652
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	0
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX	0	0	0	0	0	0	0

(a) Active Status Counts

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

Schedule Y - Part 1

NONE

Schedule Y - Part 1A

NONE

STATEMENT AS OF JUNE 30, 2023 OF THE Louisiana Citizens Property Insurance Corporation

PART 1 - LOSS EXPERIENCE

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire	21,261,503	6,050,084	28.5	104.6
2.1 Allied lines	153,072,308	5,613,980	3.7	198.0
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	52,683,921	6,200,333	11.8	79.6
5.1 Commercial multiple peril (non-liability portion)			0.0	
5.2 Commercial multiple peril (liability portion)			0.0	
6. Mortgage guaranty			0.0	0.0
8. Ocean marine			0.0	0.0
9. Inland marine			0.0	0.0
10. Financial guaranty			0.0	0.0
11.1 Medical professional liability -occurrence			0.0	0.0
11.2 Medical professional liability -claims made			0.0	0.0
12. Earthquake			0.0	0.0
13.1 Comprehensive (hospital and medical) individual			0.0	0.0
13.2 Comprehensive (hospital and medical) group			0.0	0.0
14. Credit accident and health			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	227,017,731	17,864,397	7.9	173.3
DETAILS OF WRITE-INS				
3401.			0.0	0.0
3402.			0.0	0.0
3403.			0.0	0.0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire	12,881,747	21,073,027	18,479,146
2.1	Allied lines	134,712,523	211,317,789	110,736,976
2.2	Multiple peril crop	0	0	0
2.3	Federal flood	0	0	0
2.4	Private crop	0	0	0
2.5	Private flood	0	0	0
3.	Farmowners multiple peril	0	0	0
4.	Homeowners multiple peril	29,716,325	46,218,577	25,446,210
5.1	Commercial multiple peril (non-liability portion)	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0	0
6.	Mortgage guaranty	0	0	0
8.	Ocean marine	0	0	0
9.	Inland marine	0	0	0
10.	Financial guaranty	0	0	0
11.1	Medical professional liability-occurrence	0	0	0
11.2	Medical professional liability-claims made	0	0	0
12.	Earthquake	0	0	0
13.1	Comprehensive (hospital and medical) individual	0	0	0
13.2	Comprehensive (hospital and medical) group	0	0	0
14.	Credit accident and health	0	0	0
15.1	Vision only	0	0	0
15.2	Dental only	0	0	0
15.3	Disability income	0	0	0
15.4	Medicare supplement	0	0	0
15.5	Medicaid Title XIX	0	0	0
15.6	Medicare Title XVIII	0	0	0
15.7	Long-term care	0	0	0
15.8	Federal employee health benefits plan	0	0	0
15.9	Other health	0	0	0
16.	Workers' compensation	0	0	0
17.1	Other liability occurrence	0	0	0
17.2	Other liability-claims made	0	0	0
17.3	Excess Workers' Compensation	0	0	0
18.1	Products liability-occurrence	0	0	0
18.2	Products liability-claims made	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0	0
19.2	Other private passenger auto liability	0	0	0
19.3	Commercial auto no-fault (personal injury protection)	0	0	0
19.4	Other commercial auto liability	0	0	0
21.1	Private passenger auto physical damage	0	0	0
21.2	Commercial auto physical damage	0	0	0
22.	Aircraft (all perils)	0	0	0
23.	Fidelity	0	0	0
24.	Surety	0	0	0
26.	Burglary and theft	0	0	0
27.	Boiler and machinery	0	0	0
28.	Credit	0	0	0
29.	International	0	0	0
30.	Warranty	0	0	0
31.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0
35.	TOTALS	177,310,596	278,609,392	154,662,332
DETAILS OF WRITE-INS				
3401.	.....	0	0	0
3402.	.....	0	0	0
3403.	.....	0	0	0
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34)	0	0	0

STATEMENT AS OF JUNE 30, 2023 OF THE Louisiana Citizens Property Insurance Corporation

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	2023 Loss and LAE Payments on Claims Reported as of Prior Year-End	2023 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2023 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11 + 12)
1. 2020 + Prior	1,339	4,241	5,580	436	0	436	1,002	3	4,241	5,246	99	3	102
2. 2021	1,114	9,803	10,918	455	130	585	1,336	25	9,804	11,165	676	156	832
3. Subtotals 2021 + prior	2,454	14,044	16,498	890	131	1,021	2,339	28	14,044	16,411	775	159	934
4. 2022	8,850	24,952	33,801	9,222	1,546	10,768	2,531	311	22,980	25,822	2,903	(115)	2,789
5. Subtotals 2022 + prior	11,304	38,995	50,299	10,112	1,677	11,789	4,870	339	37,024	42,233	3,679	45	3,723
6. 2023	XXX	XXX	XXX	XXX	14,622	14,622	XXX	6,219	0	6,219	XXX	XXX	XXX
7. Totals	11,304	38,995	50,299	10,112	16,299	26,411	4,870	6,558	37,024	48,452	3,679	45	3,723
8. Prior Year-End Surplus As Regards Policy-holders	77,089										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. 32.5	2. 0.1	3. 7.4
													Col. 13, Line 7 Line 8
													4. 4.8

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.





- | | <u>Response</u> |
|--|-----------------|
| 1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? |NO..... |
| 2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement? |NO..... |
| 3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement? |NO..... |
| 4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement? |NO..... |

AUGUST FILING

- | | |
|---|---------------|
| 5. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. |N/A..... |
|---|---------------|

Explanation:

Bar Code:

- | | |
|----|--|
| 1. | 
0 0 0 0 0 2 0 2 3 4 9 0 0 0 0 0 2 |
| 2. | 
0 0 0 0 0 2 0 2 3 4 5 5 0 0 0 0 2 |
| 3. | 
0 0 0 0 0 2 0 2 3 3 6 5 0 0 0 0 2 |
| 4. | 
0 0 0 0 0 2 0 2 3 5 0 5 0 0 0 0 2 |

OVERFLOW PAGE FOR WRITE-INS

PQ002 Additional Aggregate Lines for Page 02 Line 25.

*ASSETS

	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
2504. Prepaid benefits - insurance.....	141,185	141,185	0	0
2505. Prepaid pension.....	99,108	99,108	0	0
2506. Receivable for inhouse printing.....	70,000	0	70,000	70,000
2507. Receivable for security deposit.....	40,542	0	40,542	40,542
2508.	0	0	0	0
2509.	0	0	0	0
2510.	0	0	0	0
2597. Summary of remaining write-ins for Line 25 from Page 02	350,834	240,293	110,542	110,542

PQ003 Additional Aggregate Lines for Page 03 Line 25.

*LIAB

	1	2
	Current Statement Date	December 31, Prior Year
2504. Pending escheatment payable.....	5,719,378	3,032,379
2505. Accounts Payable.....	640,281	1,187,710
2506. Take out retention - initial assumed.....	457,774	190,186
2507.	0	0
2597. Summary of remaining write-ins for Line 25 from Page 03	6,817,434	4,410,275

PQ004 Additional Aggregate Lines for Page 04 Line 14.

*STMTINCOME

	1	2	3
	Current Year to Date	Prior Year to Date	Prior Year Ended December 31
1404. NSF fees recovered.....	4,640	1,760	5,940
1405. Gain/loss on disposal of fixed assets.....	0	0	(1,997)
1406.	0	0	0
1497. Summary of remaining write-ins for Line 14 from Page 04	4,640	1,760	3,943

SCHEDULE A – VERIFICATION

Real Estate

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		0
2.2 Additional investment made after acquisition		0
3. Current year change in encumbrances		0
4. Total gain (loss) on disposals		0
5. Deduct amounts received on disposals		0
6. Total foreign exchange change in book/adjusted carrying value		0
7. Deduct current year's other-than-temporary impairment recognized		0
8. Deduct current year's depreciation		0
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	0	0
10. Deduct total nonadmitted amounts	0	0
11. Statement value at end of current period (Line 9 minus Line 10)	0	0

NONE

SCHEDULE B – VERIFICATION

Mortgage Loans

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

NONE

SCHEDULE BA – VERIFICATION

Other Long-Term Invested Assets

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

NONE

SCHEDULE D – VERIFICATION

Bonds and Stocks

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	83,324,862	66,569,899
2. Cost of bonds and stocks acquired	28,929,770	62,525,281
3. Accrual of discount	16,305	2,178
4. Unrealized valuation increase (decrease)		0
5. Total gain (loss) on disposals		0
6. Deduct consideration for bonds and stocks disposed of	11,505,000	43,224,595
7. Deduct amortization of premium	1,004,944	2,547,901
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other-than-temporary impairment recognized		0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	99,760,994	83,324,862
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	99,760,994	83,324,862

STATEMENT AS OF JUNE 30, 2023 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a).....	90,982,538	17,000,157	4,380,000	(494,110)	90,982,538	103,108,586	0	89,560,722
2. NAIC 2 (a).....	0				0	0	0	0
3. NAIC 3 (a).....	0				0	0	0	0
4. NAIC 4 (a).....	0				0	0	0	0
5. NAIC 5 (a).....	0				0	0	0	0
6. NAIC 6 (a).....	0				0	0	0	0
7. Total Bonds	90,982,538	17,000,157	4,380,000	(494,110)	90,982,538	103,108,586	0	89,560,722
PREFERRED STOCK								
8. NAIC 1.....	0				0	0	0	0
9. NAIC 2.....	0				0	0	0	0
10. NAIC 3.....	0				0	0	0	0
11. NAIC 4.....	0				0	0	0	0
12. NAIC 5.....	0				0	0	0	0
13. NAIC 6.....	0				0	0	0	0
14. Total Preferred Stock.....	0	0	0	0	0	0	0	0
15. Total Bonds & Preferred Stock	90,982,538	17,000,157	4,380,000	(494,110)	90,982,538	103,108,586	0	89,560,722

(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 \$ 3,347,592 ; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

S102

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year To Date	Paid for Accrued Interest Year To Date
770999999 Totals	3,347,592	XXX	3,411,389	64,625	3,347

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	6,235,859	2,213,756
2. Cost of short-term investments acquired	740,037	6,659,018
3. Accrual of discount .....		.0
4. Unrealized valuation increase (decrease).....		.0
5. Total gain (loss) on disposals .....		.0
6. Deduct consideration received on disposals	3,580,000	2,555,000
7. Deduct amortization of premium.....	48,304	81,915
8. Total foreign exchange change in book/adjusted carrying value.....		.0
9. Deduct current year's other-than-temporary impairment recognized.....		.0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	3,347,592	6,235,859
11. Deduct total nonadmitted amounts.....		.0
12. Statement value at end of current period (Line 10 minus Line 11)	3,347,592	6,235,859

Schedule DB - Part A - Verification

NONE

Schedule DB - Part B - Verification

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Verification

NONE

SCHEDULE E – PART 2 – VERIFICATION

(Cash Equivalents)

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	124,992,808	73,670,606
2. Cost of cash equivalents acquired	129,732,386	325,530,756
3. Accrual of discount		0
4. Unrealized valuation increase (decrease)		0
5. Total gain (loss) on disposals.....		0
6. Deduct consideration received on disposals	164,108,112	274,206,455
7. Deduct amortization of premium		2,099
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other-than-temporary impairment recognized		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	90,617,082	124,992,808
11. Deduct total nonadmitted amounts		0
12. Statement value at end of current period (Line 10 minus Line 11)	90,617,082	124,992,808

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 2

NONE

Schedule B - Part 3

NONE

Schedule BA - Part 2

NONE

Schedule BA - Part 3

NONE

STATEMENT AS OF JUNE 30, 2023 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Bonds - U.S. Governments									
Bonds - All Other Governments									
Bonds - U.S. States, Territories and Possessions									
546415-2J-8	LOUISIANA ST		06/29/2023	Various	XXX	195,726	185,000	3,847	1.D FE
546415-3S-7	LOUISIANA ST		06/26/2023	HEARTLAND FINANCIAL SERVICES	XXX	90,108	85,000	1,381	1.D FE
546415-M7-2	LOUISIANA ST		04/11/2023	HEARTLAND FINANCIAL SERVICES	XXX	48,204	50,000	551	1.D FE
546415-T6-7	LOUISIANA ST		06/29/2023	HEARTLAND FINANCIAL SERVICES	XXX	101,750	100,000	2,111	1.D FE
546417-AH-9	LOUISIANA ST		06/29/2023	HEARTLAND FINANCIAL SERVICES	XXX	170,161	165,000	2,108	1.D FE
546417-BY-1	LOUISIANA ST		06/30/2023	J.P. MORGAN CLEARING CORP	XXX	104,829	100,000	1,722	1.D FE
546417-DQ-6	LOUISIANA ST		06/30/2023	STEPHENS INC	XXX	92,219	100,000	79	1.D FE
0509999999 - Bonds - U.S. States, Territories and Possessions						802,996	785,000	11,800	XXX
Bonds - U.S. Political Subdivisions of States, Territories and Possessions									
043519-YL-5	ASCENSION PARISH LA PARISHWIDE SCH DIST		06/30/2023	J.P. MORGAN CLEARING CORP	XXX	255,695	250,000	3,389	1.C FE
043519-ZG-5	ASCENSION PARISH LA PARISHWIDE SCH DIST		05/17/2023	HILLTOP SECURITIES INC	XXX	95,970	105,000	251	1.C FE
043519-ZS-9	ASCENSION PARISH LA PARISHWIDE SCH DIST		05/04/2023	BANK OF OKLAHOMA NA	XXX	103,393	100,000	931	1.C FE
450812-E4-0	IBERIA PARISH LA PARISHWIDE SCH DIST		04/17/2023	STEPHENS INC	XXX	93,908	90,000	600	1.D FE
474744-CT-4	JEFFERSON PARISH LA SCH BRD LTD TAX REV		04/14/2023	HEARTLAND FINANCIAL SERVICES	XXX	64,033	70,000	183	1.C FE
506602-BB-6	LAFAYETTE PARISH LA LAW ENFORCEMENT DIST		06/16/2023	TRADE WEB DIRECT LLC - 78831	XXX	130,375	145,000	443	1.C FE
64763F-A3-3	NEW ORLEANS LA		06/26/2023	FIRST CLEARING LLC	XXX	152,924	150,000	1,813	1.E FE
64763F-C8-0	NEW ORLEANS LA		06/30/2023	Various	XXX	676,151	650,000	6,424	1.F FE
64763F-VH-9	NEW ORLEANS LA		05/03/2023	HILLTOP SECURITIES INC	XXX	800,424	760,000	16,256	1.F FE
64763F-ZT-9	NEW ORLEANS LA		06/16/2023	HILLTOP SECURITIES INC	XXX	542,871	590,000	2,468	1.F FE
753585-EK-0	RAPIDES PARISH LA SCH DIST NO 52 PINEVIL		04/14/2023	TRADE WEB DIRECT LLC - 78831	XXX	91,129	100,000	94	1.C FE
753608-GE-2	RAPIDES PARISH LA CONS SCH DIST NO 62		05/24/2023	Stifel Nicholas (#00793)	XXX	233,820	225,000		1.C FE
792163-UV-7	ST MARTIN PARISH LA SCH DIST PARISH WIDE		06/27/2023	J.P. MORGAN CLEARING CORP	XXX	102,186	100,000	1,300	1.E FE
792163-VG-9	ST MARTIN PARISH LA SCH DIST PARISH WIDE		06/16/2023	RBC CAPITAL MARKETS, LLC	XXX	78,435	75,000	1,146	1.C FE
793572-K2-3	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		06/26/2023	FIRST CLEARING LLC	XXX	77,144	75,000	1,219	1.C FE
793572-Q9-2	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		06/26/2023	FIRST CLEARING LLC	XXX	150,072	140,000	2,275	1.C FE
951291-CK-7	WEST BATON ROUGE PARISH LA SCH DIST NO 3		06/28/2023	Citigroup Global Markets, Inc	XXX	73,379	70,000	1,157	1.C FE
0709999999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						3,721,908	3,695,000	39,947	XXX
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions									
270764-EK-5	EAST BATON ROUGE PARISH LA SALES TAX REV		06/30/2023	J.P. MORGAN CLEARING CORP	XXX	191,357	185,000	3,957	1.E FE
299023-AD-3	EVANGELINE LAW ENFORCEMENT DISTRICT		06/26/2023	HEARTLAND FINANCIAL SERVICES	XXX	202,588	190,000	343	1.C FE
474176-KS-2	JEFFERSON LA SALES TAX DIST SPL SALES TA		06/27/2023	J.P. MORGAN CLEARING CORP	XXX	1,025,410	1,000,000	3,750	1.E FE
474176-KW-3	JEFFERSON LA SALES TAX DIST SPL SALES TA		06/14/2023	PIPER SANDLER & CO	XXX	539,695	500,000	1,042	1.E FE
474481-AC-2	CONSOLIDATED SEWERAGE DISTRICT NO 1		06/28/2023	D. A. DAVIDSON & CO	XXX	328,731	325,000	5,381	1.E FE
474750-VH-6	JEFFERSON PARISH LA SCH BRD SALES & USE		05/17/2023	FIRST CLEARING LLC	XXX	66,940	65,000	975	1.C FE
50646P-CT-4	LAFAYETTE LA COMMUNICATIONS SYS REV		06/27/2023	FIRST CLEARING LLC	XXX	120,930	120,000	773	1.F FE
506479-JY-1	LAFAYETTE LA PUB PWR AUTH ELEC REV		05/01/2023	FIRST CLEARING LLC	XXX	80,926	80,000	18	1.E FE
506485-GH-8	LAFAYETTE LA PUB IMPT SALES TAX		05/01/2023	TRADE WEB DIRECT LLC - 78831	XXX	97,423	95,000	654	1.D FE
506485-JA-0	LAFAYETTE LA PUB IMPT SALES TAX		04/25/2023	RBC CAPITAL MARKETS, LLC	XXX	93,398	90,000	2,200	1.D FE
546282-2T-0	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		06/27/2023	TRADE WEB DIRECT LLC - 78831	XXX	952,542	915,000	11,183	1.E FE
546282-C9-3	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		06/29/2023	HEARTLAND FINANCIAL SERVICES	XXX	229,282	225,000	2,875	1.E FE
546282-UQ-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		06/29/2023	J.P. MORGAN CLEARING CORP	XXX	97,770	100,000	267	1.E FE
54628C-FJ-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		06/28/2023	TRADE WEB DIRECT LLC - 78831	XXX	102,403	100,000	403	1.C FE
54628C-LR-1	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		06/26/2023	HEARTLAND FINANCIAL SERVICES	XXX	91,665	90,000	1,088	1.G FE
54628C-NT-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		06/27/2023	D. A. DAVIDSON & CO	XXX	885,730	1,000,000	6,372	1.C FE
546398-5Z-7	LOUISIANA PUB FACS AUTH REV		06/30/2023	FIRST CLEARING LLC	XXX	76,665	75,000	208	1.E FE
546398-6C-7	LOUISIANA PUB FACS AUTH REV		06/27/2023	Stifel Nicholas (#00793)	XXX	436,482	410,000	797	1.E FE
546399-BY-1	LOUISIANA PUB FACS AUTH REV		05/05/2023	HEARTLAND FINANCIAL SERVICES	XXX	304,278	295,000	6,994	1.G FE
546399-EK-8	LOUISIANA PUB FACS AUTH REV		06/26/2023	Morgan Stanley & Co	XXX	156,708	150,000	271	1.E FE
546410-CZ-2	LOUISIANA STAD & EXPOSITION DIST REV		06/29/2023	MERRILL LYNCH, PIERCE, FENNER & SMITH	XXX	2,383,268	2,385,000	1,302	1.F FE
54641C-AG-0	LOUISIANA ST GRNT ANTIC REV		06/26/2023	FIRST CLEARING LLC	XXX	393,621	370,000	6,013	1.C FE
546458-CX-6	LOUISIANA ST CORRECTIONAL FACS CORP LEAS		06/26/2023	TRADE WEB DIRECT LLC - 78831	XXX	817,747	800,000	7,733	1.E FE
546475-RK-2	LOUISIANA ST GAS & FUELS TAX REV		06/29/2023	Herber J. Sims & Co	XXX	211,749	205,000	1,765	1.D FE
546475-RQ-9	LOUISIANA ST GAS & FUELS TAX REV		05/17/2023	GOLDMAN, SACHS & CO	XXX	51,797	50,000	125	1.D FE
546475-RW-6	LOUISIANA ST GAS & FUELS TAX REV		06/26/2023	RBC CAPITAL MARKETS, LLC	XXX	364,223	345,000	2,731	1.D FE
546475-TM-6	LOUISIANA ST GAS & FUELS TAX REV		04/14/2023	TRADE WEB DIRECT LLC - 78831	XXX	76,664	80,000	285	1.D FE
546486-BW-0	LOUISIANA ST HWY IMPT REV		06/27/2023	FIFTH THIRD BANK	XXX	445,700	500,000	174	1.C FE

E04

STATEMENT AS OF JUNE 30, 2023 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, Modifier and SVO Administrative Symbol
54651R-CR-8	LOUISIANA ST UNCLAIMED PPTY SPL REV		05/18/2023	FIRST CLEARING LLC	XXX	447,150	500,000	1,191	1.E FE
546540-RX-5	LOUISIANA ST UNIV & AGRIC & MECHANICAL C		06/30/2023	J.P. MORGAN CLEARING CORP	XXX	111,082	120,000	9	1.E FE
64763H-EL-5	NEW ORLEANS LA AVIATION BRD REV		06/27/2023	J.P. MORGAN CLEARING CORP	XXX	122,458	120,000	2,967	1.F FE
647719-NF-6	NEW ORLEANS LA SEW SVC REV		05/01/2023	SUMRIDGE PARTNERS LLC	XXX	178,306	175,000	3,694	1.F FE
647753-LL-4	NEW ORLEANS LA WTR REV		06/28/2023	HILLTOP SECURITIES INC	XXX	235,312	225,000	906	1.G FE
79356N-CO-4	ST TAMMANY PARISH LA SALES TAX DIST NO 0		06/26/2023	HEARTLAND FINANCIAL SERVICES	XXX	52,722	50,000	188	1.B FE
793578-AY-1	ST TAMMANY PARISH LA UTILS REV		06/29/2023	Various	XXX	130,307	135,000	1,967	1.D FE
881250-FN-9	TERREBONNE PARISH LA SALES & USE TAX		06/02/2023	HEARTLAND FINANCIAL SERVICES	XXX	89,572	100,000	449	1.D FE
0909999999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						12,192,599	12,170,000	81,049	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)									
Bonds - Hybrid Securities									
Bonds - Parent, Subsidiaries and Affiliates									
Bonds - SVO Identified Funds									
Bonds - Unaffiliated Bank Loans									
Bonds - Unaffiliated Certificates of Deposit									
2509999997 - Bonds - Subtotals - Bonds - Part 3						16,717,503	16,650,000	132,796	XXX
2509999999 - Bonds - Subtotals - Bonds						16,717,503	16,650,000	132,796	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						16,717,503	XXX	132,796	XXX

E04.1

STATEMENT AS OF JUNE 30, 2023 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	For eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Desig. Modifier and SVO Administrative Symbol
Bonds - U.S. Governments																					
Bonds - All Other Governments																					
Bonds - U.S. States, Territories and Possessions																					
546415-K5-8	LOUISIANA ST		05/15/2023	Call @ 100.00	XXX	55,000	55,000	60,260	55,953		(953)		(953)		55,000			.0	1,375	05/15/2026	1.D FE
546415-K7-4	LOUISIANA ST		05/15/2023	Call @ 100.00	XXX	40,000	40,000	43,108	40,547		(547)		(547)		40,000			.0	800	05/15/2028	1.D FE
546415-L2-4	LOUISIANA ST		05/15/2023	Call @ 100.00	XXX	75,000	75,000	80,828	76,026		(1,026)		(1,026)		75,000			.0	1,500	05/15/2031	1.D FE
546415-L3-2	LOUISIANA ST		05/15/2023	Call @ 100.00	XXX	135,000	135,000	145,407	136,803		(1,803)		(1,803)		135,000			.0	2,700	05/15/2032	1.D FE
548415-L4-0	LOUISIANA ST		05/15/2023	Call @ 100.00	XXX	260,000	260,000	279,521	263,555		(3,555)		(3,555)		260,000			.0	5,200	05/15/2033	1.D FE
0509999999 - Bonds - U.S. States, Territories and Possessions						565,000	565,000	609,123	572,884	0	(7,884)	0	(7,884)	0	565,000	0	0	0	11,575	XXX	XXX
Bonds - U.S. Political Subdivisions of States, Territories and Possessions																					
538818-BC-8	LIVINGSTON PARISH LA SCH DIST NO 4		05/01/2023	Maturity @ 100.00	XXX	25,000	25,000	27,035	25,282		(282)		(282)		25,000			.0	500	05/01/2023	1.E FE
0709999999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						25,000	25,000	27,035	25,282	0	(282)	0	(282)	0	25,000	0	0	0	500	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																					
015086-MC-2	ALEXANDRIA LA UTILS REV		05/01/2023	Call @ 100.00	XXX	45,000	45,000	49,050	45,469		(469)		(469)		45,000			.0	900	05/01/2025	1.F FE
015086-ME-8	ALEXANDRIA LA UTILS REV		05/01/2023	Call @ 100.00	XXX	250,000	250,000	274,392	253,938		(3,938)		(3,938)		250,000			.0	6,250	05/01/2027	1.F FE
015086-MF-5	ALEXANDRIA LA UTILS REV		05/01/2023	Call @ 100.00	XXX	50,000	50,000	55,197	50,774		(774)		(774)		50,000			.0	1,250	05/01/2028	1.F FE
015086-MH-1	ALEXANDRIA LA UTILS REV		05/01/2023	Call @ 100.00	XXX	30,000	30,000	32,234	30,393		(393)		(393)		30,000			.0	638	05/01/2030	1.F FE
015086-MP-3	ALEXANDRIA LA UTILS REV		05/01/2023	Call @ 100.00	XXX	280,000	280,000	299,960	283,940		(3,940)		(3,940)		280,000			.0	7,000	05/01/2043	1.F FE
474717-AW-5	IMPT REV		04/01/2023	Maturity @ 100.00	XXX	65,000	65,000	69,450	65,577		(577)		(577)		65,000			.0	1,300	04/01/2023	1.C FE
48944E-DC-8	KENNER LA SALES TAX REV		06/01/2023	Call @ 100.00	XXX	80,000	80,000	85,818	81,133		(1,133)		(1,133)		80,000			.0	1,500	06/01/2025	1.E FE
48944E-DF-1	KENNER LA SALES TAX REV		06/01/2023	Call @ 100.00	XXX	20,000	20,000	21,534	20,323		(323)		(323)		20,000			.0	425	06/01/2028	1.E FE
48944E-DH-7	KENNER LA SALES TAX REV		06/01/2023	Call @ 100.00	XXX	105,000	105,000	113,871	106,757		(1,757)		(1,757)		105,000			.0	2,297	06/01/2030	1.E FE
506485-FU-0	SALES TAX		05/01/2023	Maturity @ 100.00	XXX	50,000	50,000	54,572	50,769		(769)		(769)		50,000			.0	1,250	05/01/2023	1.C FE
506485-HY-0	SALES TAX		05/01/2023	Maturity @ 100.00	XXX	60,000	60,000	66,995	60,913		(913)		(913)		60,000			.0	1,500	05/01/2023	1.C FE
506624-QB-4	BRD SALES TAX RE		04/01/2023	Maturity @ 100.00	XXX	55,000	55,000	60,083	55,625		(625)		(625)		55,000			.0	1,375	04/01/2023	1.B FE
506624-RA-5	BRD SALES TAX RE		04/01/2023	Maturity @ 100.00	XXX	25,000	25,000	26,479	25,158		(158)		(158)		25,000			.0	375	04/01/2023	1.B FE
546282-3J-1	ENVIRONMENTAL FACS & LOUISIANA LOC GOVT		04/01/2023	Maturity @ 100.00	XXX	100,000	100,000	109,909	101,160		(1,160)		(1,160)		100,000			.0	2,500	04/01/2023	1.C FE
546282-7P-3	ENVIRONMENTAL FACS & LOUISIANA PUB FACS AUTH		05/01/2023	Maturity @ 100.00	XXX	50,000	50,000	55,028	50,693		(693)		(693)		50,000			.0	1,250	05/01/2023	1.C FE
546399-BW-5	REV		05/15/2023	Maturity @ 100.00	XXX	590,000	590,000	616,556	598,138		(8,138)		(8,138)		590,000			.0	14,750	05/15/2023	1.F FE
546462-DW-9	LOUISIANA ST ENERGY & PWR AUTH PWR PROJ		06/01/2023	Call @ 100.00	XXX	150,000	150,000	156,488	152,303		(2,303)		(2,303)		150,000			.0	3,938	06/01/2038	1.E FE
546462-EC-2	LOUISIANA ST ENERGY & PWR AUTH PWR PROJ		06/01/2023	Call @ 100.00	XXX	50,000	50,000	51,876	50,668		(668)		(668)		50,000			.0	1,250	06/01/2044	1.E FE
546475-PW-0	LOUISIANA ST GAS & FUELS TAX REV		05/01/2023	Call @ 100.00	XXX	145,000	145,000	160,400	147,285		(2,285)		(2,285)		145,000			.0	3,625	05/01/2030	1.D FE
546475-PP-3	LOUISIANA ST GAS & FUELS TAX REV		05/01/2023	Call @ 100.00	XXX	50,000	50,000	54,991	50,766		(766)		(766)		50,000			.0	1,250	05/01/2032	1.D FE
546475-PS-7	LOUISIANA ST GAS & FUELS TAX REV		05/01/2023	Call @ 100.00	XXX	250,000	250,000	277,387	253,822		(3,822)		(3,822)		250,000			.0	6,250	05/01/2043	1.D FE
546475-RW-8	LOUISIANA ST GAS & FUELS TAX REV		05/01/2023	Maturity @ 100.00	XXX	65,000	65,000	67,736	65,692		(692)		(692)		65,000			.0	1,625	05/01/2023	1.D FE
546475-RT-3	LOUISIANA ST GAS & FUELS TAX REV		05/01/2023	Maturity @ 100.00	XXX	50,000	50,000	54,996	50,781		(781)		(781)		50,000			.0	1,250	05/01/2023	1.D FE
546486-AK-7	LOUISIANA ST HWY IMPT REV		06/15/2023	Maturity @ 100.00	XXX	210,000	210,000	234,101	214,411		(4,411)		(4,411)		210,000			.0	5,250	06/15/2023	1.C FE
546486-AL-5	LOUISIANA ST HWY IMPT REV		06/15/2023	Call @ 100.00	XXX	125,000	125,000	139,613	127,193		(2,193)		(2,193)		125,000			.0	3,125	06/15/2024	1.C FE
546486-AM-3	LOUISIANA ST HWY IMPT REV		06/15/2023	Call @ 100.00	XXX	215,000	215,000	238,369	219,005		(4,005)		(4,005)		215,000			.0	5,375	06/15/2025	1.C FE
546486-AU-5	LOUISIANA ST HWY IMPT REV		06/15/2023	Call @ 100.00	XXX	75,000	75,000	78,144	76,181		(1,181)		(1,181)		75,000			.0	1,875	06/15/2032	1.C FE
546486-BE-0	LOUISIANA ST HWY IMPT REV		06/15/2023	Maturity @ 100.00	XXX	50,000	50,000	52,125	50,787		(787)		(787)		50,000			.0	1,250	06/15/2023	1.C FE
79356N-CB-7	ST TAMMANY PARISH LA SALES TAX DIST NO 0		06/01/2023	Call @ 100.00	XXX	75,000	75,000	80,871	76,165		(1,165)		(1,165)		75,000			.0	1,500	06/01/2025	1.E FE
79356N-CE-1	ST TAMMANY PARISH LA SALES TAX DIST NO 0		06/01/2023	Call @ 100.00	XXX	25,000	25,000	26,915	25,378		(378)		(378)		25,000			.0	500	06/01/2028	1.E FE
79356N-CF-8	ST TAMMANY PARISH LA SALES TAX DIST NO 0		06/01/2023	Call @ 100.00	XXX	50,000	50,000	53,773	50,752		(752)		(752)		50,000			.0	1,000	06/01/2029	1.E FE
79356N-CG-6	ST TAMMANY PARISH LA SALES TAX DIST NO 0		06/01/2023	Call @ 100.00	XXX	25,000	25,000	26,381	25,274		(274)		(274)		25,000			.0	375	06/01/2030	1.E FE

E05

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part E

NONE

Schedule DL - Part 1

NONE

Schedule DL - Part 2

NONE

STATEMENT AS OF JUNE 30, 2023 OF THE Louisiana Citizens Property Insurance Corporation

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP	Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year
Bonds - U.S. Governments - Issuer Obligations								
Bonds - U.S. Governments - Residential Mortgage-Backed Securities								
Bonds - U.S. Governments - Commercial Mortgage-Backed Securities								
Bonds - U.S. Governments - Other Loan-Backed and Structured Securities								
Bonds - All Other Governments - Issuer Obligations								
Bonds - All Other Governments - Residential Mortgage-Backed Securities								
Bonds - All Other Governments - Commercial Mortgage-Backed Securities								
Bonds - All Other Governments - Other Loan-Backed and Structured Securities								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Residential Mortgage-Backed Securities								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Commercial Mortgage-Backed Securities								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Other Loan-Backed and Structured Securities								
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations								
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Residential Mortgage-Backed Securities								
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Commercial Mortgage-Backed Securities								
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Other Loan-Backed and Structured Securities								
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations								
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Residential Mortgage-Backed Securities								
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Commercial Mortgage-Backed Securities								
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Other Loan-Backed and Structured Securities								
Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations								
Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities								
Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities								
Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities								
Bonds - Hybrid Securities - Issuer Obligations								
Bonds - Hybrid Securities - Residential Mortgage-Backed Securities								
Bonds - Hybrid Securities - Commercial Mortgage-Backed Securities								
Bonds - Hybrid Securities - Other Loan-Backed and Structured Securities								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Issuer Obligations								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Residential Mortgage-Backed Securities								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Commercial Mortgage-Backed Securities								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Other Loan-Backed and Structured Securities								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Affiliated Bank Loans - Issued								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Affiliated Bank Loans - Acquired								
Bonds - SVO Identified Funds - Exchange Traded Funds - as Identified by the SVO								
Bonds - Unaffiliated Bank Loans - Unaffiliated Bank Loans - Issued								
Bonds - Unaffiliated Bank Loans - Unaffiliated Bank Loans - Acquired								
Sweep Accounts								
Exempt Money Market Mutual Funds - as Identified by SVO								
316175-88-4.....[FIDELITY IMM:TRS III].....			06/16/2023	4.730	XXX	59,240,126		648,372
8209999999 - Exempt Money Market Mutual Funds - as Identified by SVO						59,240,126	0	648,372
All Other Money Market Mutual Funds								
316175-10-8.....[FIDELITY IMM:GOVT I].....			06/26/2023	4.990	XXX	31,376,957		31,534
8309999999 - All Other Money Market Mutual Funds						31,376,957	0	31,534
Qualified Cash Pools Under SSAP No. 2R								
Other Cash Equivalents								
8609999999 Total Cash Equivalents						90,617,082	0	679,906

Complaints - July and August 2023

Complaint Number	Claim Issue	Policy Issue	Date Filed	Date Due	Date Response Submitted
901096	X		7/3/2023	7/24/2023	7/24/2023
901584		X	7/7/2023	7/26/2023	7/20/2023
902582		X	7/18/2023	8/4/2023	7/20/2023
902864		X	7/21/2023	8/8/2023	8/29/2023
903753		X	7/27/2023	8/15/2023	8/14/2023
904110	X		8/3/2023	8/18/2023	8/18/2023
904293		X	8/7/2023	8/30/2023	8/29/2023
904256	X		8/4/2023	8/25/2023	8/25/2023
904603	X		8/11/2023	8/29/2023	8/29/2023
905123		X	8/21/2023	9/7/2023	9/7/2023
904893		X	8/16/2023	9/12/2023	
905841		X	8/31/2023	9/12/2023	