Louisiana Citizens Property Insurance Corporation Board Meeting

Tuesday, September 17, 2024 1:00 PM
Poydras Building - Hearing Room first floor, 1702 N. Third Street, Baton Rouge, Louisiana 70802

I.	**Call To Order**	**Speaker(s):** Chairman Temple
II.	**Pledge of Allegiance**	**Speaker(s):** Chairman Temple
III.	**Roll Call**	**Speaker(s):** Harper
IV.	**Chairman's Report**	**Speaker(s):** Chairman Temple
IV.A.	InsureCard	**Speaker(s):** Chairman Temple
IV.B.	Date for Rescheduling the November Board Meeting (Voteable)	**Speaker(s):** Chairman Temple
V.	**Minutes**	**Speaker(s):** Harper
VI.	**CEO Report**	**Speaker(s):** Newberry
VI.A.	Overview	**Speaker(s):** Newberry
VI.A.1.	Depopulation Update (Voteable)	**Speaker(s):** Newberry
VI.A.2.	Commercial Rate Filing Update	**Speaker(s):** Newberry
VI.A.3.	Proposed Personal Lines Rate Filing (Voteable)	**Speaker(s):** Newberry
VI.A.4.	Earned Premium Endorsement (Voteable)	**Speaker(s):** Newberry
VI.A.5.	Actuarial Opinion and Appointed Actuary (Voteable)	**Speaker(s):** Newberry
VI.A.6.	New Business Discussions - Short-Term Rental issue and Renewal Commissions	
VI.B.	Financials and Management Report	**Speaker(s):** Sciortino
VI.B.1.	July 2024 Financials and Management Report	**Speaker(s):** Sciortino
VI.B.2.	2nd Quarter Financials (Voteable)	**Speaker(s):** Sciortino
VI.C.	Complaints	**Speaker(s):** Harper
VI.D.	Executive Session	**Speaker(s):** Chairman Temple
VI.D.1.	Litigation Update	**Speaker(s):** Harper
VII.	**Adjournment**	**Speaker(s):** Chairman Temple

Louisiana Citizens Property Insurance Corporation Board Meeting
Thursday, July 11, 2024 1:00 PM Central

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

Ben Albright:	Present (arrived after roll call)
Eric Berger:	Absent
Brian Chambley:	Present
William Chauvin:	Absent
Rep. Gabe Firment:	Absent
Renee' Free:	Present
Shannon Johnson:	Absent
Robert Page:	Present
Kevin Reinke:	Present
Bill Starr:	Present
Sen. Kirk Talbot:	Present
Commissioner Tim Temple designee Barrow Peacock:	Present
Steven Werner:	Present

Present: 9, Absent: 4.

I. Call To Order

Chairman Temple’s designee, Barrow Peacock, called the meeting to order at 1:00 p.m.

II. Pledge of Allegiance

III. Roll Call

IV. Chairman's Report

The Commissioner's Designee, Barrow Peacock, and Sen Talbot gave the Board a summary of the new insurance legislation from the 2024 legislative session.

V. Minutes

Approval of Minutes of the March 2024 meeting. This motion, made by Sen. Kirk Talbot and seconded by Steven Werner, Carried.
Ben Albright: Absent, Eric Berger: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Shannon Johnson: Absent, Brian Chambley: Yea, Renee' Free: Yea, Robert Page: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Barrow Peacock: Yea, Steven Werner: Yea
Yea: 8, Nay: 0, Absent: 5

VI. CEO Report

VI.A. Overview

VI.A.1. Hurricane Preparedness and Reinsurance Update

VI.B. Depopulation (Voteable)
Approve the process and timeline for Depopulation Round 20 as proposed by LCPIC Management and the addition of a new clause in the depopulation contract to require take out companies to offer the coverages, forms and rates they included in the coverage comparison worksheet for the first renewal following the assumption date. This motion, made by Ben Albright and seconded by Brian Chambley, Carried.
Eric Berger: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Shannon Johnson: Absent, Ben Albright: Yea, Brian Chambley: Yea, Renee' Free: Yea, Robert Page: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Barrow Peacock: Yea, Steven Werner: Yea
Yea: 9, Nay: 0, Absent: 4

VI.C. Proposed Rate Filings (Voteable)
To approve the proposed Commercial Rate filing, rates, processes and formulas and its filing with the LDI with an overall increase of 8.5%. This motion, made by Steven Werner and seconded by Robert Page, Carried.
Eric Berger: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Shannon Johnson: Absent, Ben Albright: Yea, Brian Chambley: Yea, Renee' Free: Yea, Robert Page: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Barrow Peacock: Yea, Steven Werner: Yea
Yea: 9, Nay: 0, Absent: 4

To approve the implementation of the proposed Commercial Rate filing effective 11/1/2024 if approved by the LDI with no change in excess of +/- .5%. This motion, made by Ben Albright and seconded by Steven Werner, Carried.
Eric Berger: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Shannon Johnson: Absent, Ben Albright: Yea, Brian Chambley: Yea, Renee' Free: Yea, Robert Page: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Barrow Peacock: Yea, Steven Werner: Yea
Yea: 9, Nay: 0, Absent: 4

To approve a rate filing to insure compliance with ACT 757 which removes the +10% to LCPIC rates, effective 1/1/2025. This motion, made by Robert Page and seconded by Brian Chambley, Carried.
Eric Berger: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Shannon Johnson: Absent, Ben Albright: Yea, Brian Chambley: Yea, Renee' Free: Yea, Robert Page: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Barrow Peacock: Yea, Steven Werner: Yea
Yea: 9, Nay: 0, Absent: 4

VI.D. Financials and Management Report

VI.D.1. 1st Quarter 2024 Financials (Voteable)
To approve the 1st Quarter financials and their timely filing with the LDI in May 2024. This motion, made by Kevin Reinke and seconded by Brian Chambley, Carried.
Eric Berger: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Shannon Johnson: Absent, Ben Albright: Yea, Brian Chambley: Yea, Renee' Free: Yea, Robert Page: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Barrow Peacock: Yea, Steven

Werner: Yea
Yea: 9, Nay: 0, Absent: 4

VI.D.2. May 2024 Financials and Management Report

VI.E. 2023 Audit Report

Mr. Sciortino presented both of the audits, Statutory and GASB, to the Board of Directors. Both were “clean” audits.

VI.E.1. Statutory Audit

VI.E.2. GASB Audit

VI.F. 2023 Actuarial Report

VI.G. 2005 Deficit Re-certification (Voteable)
To approve the recertification of the 2005 deficit as $1.36 Billion as of the end of May 2024. This motion, made by Kevin Reinke and seconded by Renee' Free, Carried.
Eric Berger: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Shannon Johnson: Absent, Ben Albright: Yea, Brian Chambley: Yea, Renee' Free: Yea, Robert Page: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Barrow Peacock: Yea, Steven Werner: Yea
Yea: 9, Nay: 0, Absent: 4

VI.H. 2025 Assessment Rate (Voteable)
To approve the 2025 Emergency Assessment Rate of 1.36%. This motion, made by Brian Chambley and seconded by Steven Werner, Carried.
Eric Berger: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Shannon Johnson: Absent, Ben Albright: Yea, Brian Chambley: Yea, Renee' Free: Yea, Robert Page: Yea, Kevin Reinke: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Barrow Peacock: Yea, Steven Werner: Yea
Yea: 9, Nay: 0, Absent: 4

VI.I. Complaints

Ms. Harper presented the Complaints for May and June. There were 11 complaints reported in those two months. The Board were also given a report on the basis of each one of the complaints.

VI.J. Executive Session
With nothing new to report on Litigation, no Executive Session was held.

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

Approval of Adjourning the meeting at 2:25 pm. This motion, made by Ben Albright and seconded by Kevin Reinke, Carried.
Eric Berger: Absent, William Chauvin: Absent, Rep. Gabe Firment: Absent, Shannon Johnson: Absent, Ben Albright: Yea, Brian Chambley: Yea, Renee' Free: Yea, Robert Page: Yea, Kevin

Reinke: Yea, Bill Starr: Yea, Sen. Kirk Talbot: Yea, Barrow Peacock: Yea, Steven Werner: Yea
Yea: 9, Nay: 0, Absent: 4

LOUISIANA CITIZENS
Property Insurance Corporation

Depopulation Round 20

December 1, 2024 Assumption

2024 Round 20 Offering and Selection Criteria Applied

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



Individual Level

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



Portfolio Level

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

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

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

Statute on Depopulation

RS 22:2314 B.(1):

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

Board approved plan for 2024 Round 20 offering:

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

Proposed offering based on risk evaluations of requested policies

Company	Requested (Inforce)	Proposed to be Offered*
Cajun Underwriters (Personal)	62,029 (58,413)	54,989
Cajun Underwriters (Commercial)	4,655 (4,531)	4,298
Ocean Harbor	3,713 (3,461)	3,351
Lilypad Insurance	9,271 (8,686)	7,191
Distinct Total Policies	**72,012 (67,982)**	**62,970**

*Consideration based on 6/30/24 in-force policies geographic areas as well as LCPIC's analysis of the impact to the expected hurricane Probable Maximum Loss

Round 20 Company List for Approval

Company:	LCPIC	Cajun Underwriters Reciprocal Exchange	Lilypad Insurance Company	Ocean Harbor Casualty Insurance Company
NAIC #:	CZN-O	17321	17563	12360
State of Domicile:	Louisiana	Louisiana	Louisiana	Florida
Date Admitted to Louisiana:	8/15/2003	6/15/2022	1/5/2024	2/18/2008
A.M. Best Rating:				
2024	NR (Not Rated)	NR (Not Rated)	NR (Not Rated)	B (Fair)
2023	NR (Not Rated)	NR (Not Rated)	N/A	B (Fair)
2022	NR (Not Rated)	NR (Not Rated)	N/A	B (Fair)
2021	NR (Not Rated)	N/A	N/A	B (Fair)
2020	NR (Not Rated)	N/A	N/A	B (Fair)
2019	NR (Not Rated)	N/A	N/A	B (Fair)
2018	NR (Not Rated)	N/A	N/A	B (Fair)
Demotech Rating:				
2024	N/A	A (Exceptional)	A (Exceptional)	A (Exceptional)
2023	N/A	A (Exceptional)	N/A	A (Exceptional)
2022	N/A	A (Exceptional)	N/A	A (Exceptional)
2021	N/A	N/A	N/A	A (Exceptional)
NAIC Risk-Based Capital:	2023	2023	2023	2023
	($000)	($000)	($000)	($000)
Total adjusted capital	$194,598	$24,494	$0	$103,506
Authorized control level risk-based capital	$242,841	$3,516	$0	$19,195
RBC % (total adjusted capital divided by authorized control level)	80%	697%	0%	539%
Financial Summary:				
	As of December 31, 2023			
Total Assets	$972,874	$53,556	$0	$515,538
Total Liabilities	$778,276	$29,062	$0	$412,032
Total Policyholders' Surplus	$194,598	$24,494	$0	$103,506
Gross Premiums Written (Including Reinsurance Assumed)	$618,060	$105,214	$0	$570,911
	As of June 30, 2024			
Total Assets	$938,128	$79,215	$14,352	$512,925
Total Liabilities	$698,835	$54,901	$194	$413,718
Total Policyholders' Surplus	$239,293	$24,314	$14,158	$99,207
Gross Premiums Written (Including Reinsurance Assumed)	$253,346	$87,959	$107	$297,602

Lilypad Insurance Company – Projected Income Statement

(Property & Casualty Insurance Company) Pro Forma Statutory Profit & Loss Statement (In Whole Dollars)	2024	2025	2026
1. Net Premiums Earned	15,371	22,834	24,501
2. Net Losses Incurred (Case & IBNR)	6,317	8,980	9,331
3. Net Loss Adjustment Expenses Incurred	514	2,683	2,800
4. Direct and Assumed Commissions & Brokerage	6,938	10,350	10,800
5. Reinsurance Ceding Commissions	-		
6. Net Commissions Incurred (4-5)	6,938	10,350	10,800
7. Other Contractual Agreements*			
8. Other Underwriting Expenses Incurred**	1,128	1,642	1,688
9. Underwriting Gain (Loss) (1-(2+3+6+7+8))	**7,412**	**9,529**	**10,682**
10. Net Investment Income	611	1,253	1,335
11. Other Income			
12. Income Taxes Incurred	1,685	2,264	2,524
13. Net Operating Income (Loss) after taxes	**6,338**	**8,518**	**9,493**
14. Prior YE Surplus as Regards Policyholders, December 31 Prior Year	35,000	41,338	49,856
15. Net Income	6,338	8,518	9,493
16. Capital Increases Changes			
17. Other Increases (Decreases)			
18. Dividends to Stockholders			
19. YE Surplus as Regards Policyholders, December 31 Current Year	41,338	49,856	59,349
Operating Percentages: Net Premiums Earned	100.00%	100.00%	100.00%
20. Net Losses Incurred to Net Premiums Earned(2/1)	41.10%	39.33%	38.08%
21. Net Loss Adjustment Expenses Incurred to Net Premiums Earned(3/1)	3.34%	11.75%	11.43%
22. Other Underwriting Expenses to Net Premiums Earned ((6+7+8)/1)	52.48%	52.52%	50.97%
23. Net Underwriting Gain Or (Loss) (9/1)	48.22%	41.73%	43.60%
Other Percentages:			
24. Other Underwriting Expenses to Net Premiums Written ((6+7+8)/Total Net Premiums Written))	0.03%	0.05%	0.05%
25. Net Loss and Loss Adjustment Expenses Incurred to Net Premiums Earned ((2+3)/1)	44.44%	51.08%	49.51%

*ie... MGA(excluding amounts included above as agents commissions), service contracts, claims payment contracts

** Itemize in assumptions

Round 20 Timeline – December 1, 2024 Assumption Date

Date	Activity	Activity Details
7/1/2024	LCPIC policy data file available to companies	• Signed non-disclosure agreement required. • Initial data file available to download for data as of 6/30/2024.
8/16/2024	Deadline for companies to submit list of requested policies and required documents to LCPIC	• List of requested policies due from companies • Louisiana Certificate of Authority and all required financial documents due to LCPIC • LCPIC to analyze financial impact from requested policies and limit if necessary
9/17/2024	Board presentation of companies	Companies applying to participate in Round 20 will be presented to LCPIC board for approval.
9/18/2024	Notification of board decision	LCPIC to notify companies of board decision for company participation and policies selected
9/23/2024	Agent authorization portal opening	• Agents begin authorizing requested policies. • Authorization portal to close 11/08/2024. **Proof of approved forms and rates must be sent to LCPIC.* **Coverage comparison worksheet(s) must be submitted to LCPIC prior to agent authorization.*
11/08/2024	Agent authorization portal closing	Final day for agent authorizations.
11/15/2024	Final assumption list	Finalize assumption list of policies and send to companies.
11/18/2024	Assumption documents	• LCPIC to send assumption agreement to companies. • LCPIC to send letter of assumption to policyholders. • Companies to send assumption certificate to policyholders by 11/30/2024.
12/1/2024	Assumption period begins	• Authorized policy files transferred to companies.
12/1/2024–2/28/2025	Opt-out period	• Policyholders have until 2/28/2025 to opt-out of assumption. • LCPIC will continue to renew assumed policies renewing before 3/1/2025
3/1/2025	Company renewals start	• Renewals to be issued by assuming company.

2024 Round 20 Depopulation Timeline Next Steps

- Agents will be able to authorize policies to approved companies starting September 23, 2024 thru November 8, 2024.
- Coverage comparison worksheets and summary of company financials will be available on the website for agents.
- System will close to agents and companies November 8, 2024.
- Assumption notification will be sent out to agents and policyholders November 18, 2024.
- Policyholders have until February 28, 2025 to opt-out.
- Policies renew with assuming companies beginning March 1, 2025.

Round	Assumption Date	Request Approved	Authorized
19	4/1/2024	41,298	9,507
18	10/1/2023	19,689	8,548
17	4/2/2023	20,023	7,268
16	12/1/2022	19,825	3,947
14	12/1/2020	2,171	76
13	12/1/2019	2,388	114



COMMERCIAL RATE CHANGE UPDATE

Update on Commercial Rate Changes Effective 11/1/24 and 1/1/25

The 8.5% overall rate change approved by the board in July has now been approved by the Department of Insurance and will be effective 11/1/24.

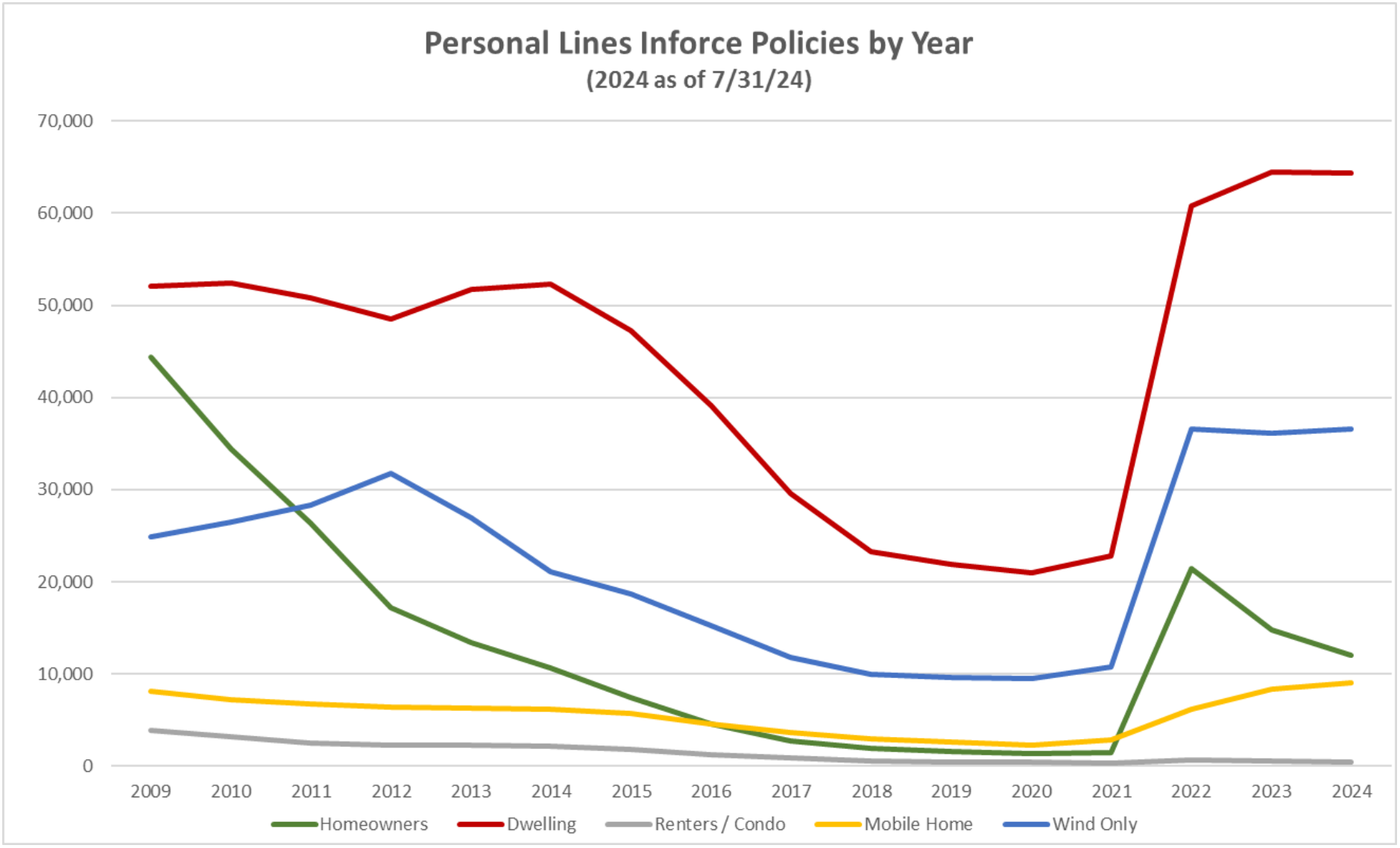
Plan	Approved Rate Change
FAIR	8.9%
Coastal	0.4%

ACT 757 – Pausing of +10% rate requirement until 12/31/27

The -9.1% overall rate change approved by the board in July has now been approved by the Department of Insurance and will be effective 1/1/25.

LOUISIANA CITIZENS
Property Insurance Corporation

Personal Lines Rate Review


Personal Lines Inforce Policies by Year
(2024 as of 7/31/24)
70,000
60,000
50,000
40,000
30,000
20,000
10,000
0
2009
2010
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
Homeowners
Dwelling
Renters / Condo
Mobile Home
Wind Only

Personal Lines Rate Review Process

Three step process:

Step 1 - Market Comparison

Step 2 - Actuarial Review

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

(+10% statutory requirement is paused until 12/31/27 per Act 757. As previously discussed, a discount will be implemented to remove the +10%)

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

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

  Dwelling
  Homeowners
  Renters/Condos
  Mobile Home
  Wind & Hail Only

- The surveyed data is aggregated by product, parish, and plan to determine which companies qualify for market rate comparison. Per statute, a company qualifies when policy counts have increased by 25 or its premium makes up 2% of the market.

- Rates for qualifying companies are then calculated based on the most recently approved rating manuals (respective qualifying products/parishes only)

- The highest rate of the qualifying companies becomes the “market rate”

Personal Lines Rate Review

Step 2 – Actuarial Review

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

Loss/Expense Category	Basis of Estimate
Reinsurance Expense	Actual 2024 contracts
Catastrophe (PCS Event) Loss & ALAE	50/50 blend of RMS and AIR catastrophe models
Operating Expense	LCPIC historical expense ratios
Non-Catastrophe Loss & ALAE	Most recent five years of LCPIC claims

Recent Personal Rate Changes

All Product Groups Combined

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

Proposed Personal Rate Change to be Effective 1/1/25

Plan	Rate Change Indication (Excluding Act 757)	Effective Rate Change After Discount *	7-31-24 Inforce Policies
FAIR	4.0%	-5.5%	117K
Coastal	5.2%	-4.4%	5K
Total	4.0%	-5.4%	122K

*** Discount being implemented per Act 757 to pause +10% requirement until December 31, 2027**

Proposed Personal Rate Change to be Effective 1/1/25

FAIR PLAN		
Product Group	Rate Change Indication (Excluding Act 757)	Effective Rate Change After Discount *
Homeowners	6.6%	-3.1%
Dwelling	-3.1%	-11.9%
Renters/Condo	6.6%	-3.1%
Mobile Home	0.4%	-8.7%
Wind Only	12.7%	2.5%
Total FAIR Plan	**4.0%**	**-5.5%**

COASTAL PLAN		
Product Group	Rate Change Indication (Excluding Act 757)	Effective Rate Change After Discount *
Homeowners	13.1%	2.8%
Dwelling	7.9%	-1.9%
Renters/Condo	-2.8%	-11.6%
Mobile Home	-5.7%	-14.3%
Wind Only	1.3%	-7.9%
Total Coastal Plan	**5.2%**	**-4.4%**

*** Discount being implemented per Act 757 to pause +10% requirement until December 31, 2027**

Personal Lines Rate Review
Homeowners Discount for Excluding Contents

House Bill 428 / Act No. 401 of 2024 Session

Allows policyholders to exclude contents from being covered under a policy and receive a discount for that exclusion. This will only impact Homeowners policies (HO2, HO3, and HO8). Note that the coverage amount for contents on these policies is 50% of coverage A.

In reviewing the discounts used by some of the largest carriers writing homeowners policies in Louisiana and giving consideration to Citizens' actual historical loss experience by coverage, **we are proposing a discount of -8%** for HO2, HO3, and HO8 policyholders which request the exclusion of Contents coverage.

Personal Lines Rate Review
Schedule to Implement

- **September 11th - Board meeting**
  - Vote to submit rates to the Department of Insurance
- **September/October**
  - Department of Insurance review of rate filing
  - Rates implemented if approved by DOI within +/-0.5% (*Provides LCPIC the time necessary for programming changes and meeting deadlines with respect to annual rate change required by statute*)
- **November 14th – 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 1-1-25 Personal Lines Rate Change by Product and by Parish

Parish	Homeowners		Dwelling		Renter / Condo		Mobile Homes		Wind Only		Total
	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	Indicated Rate Change
FAIR Plan											
Acadia	241,174	15.8%	1,586,988	17.3%	-	21.6%	446,410	-13.7%	1,913,693	-6.5%	3.0%
Allen	13,482	-3.6%	124,613	-14.9%	344	-8.6%	28,956	-9.5%	5,541	-9.9%	-12.9%
Ascension	652,973	-1.2%	1,263,826	-7.9%	264	2.9%	817,354	17.8%	410,531	-9.8%	-0.1%
Assumption	330,433	-15.2%	1,158,986	-3.6%	838	-0.3%	467,943	-13.7%	1,483,690	56.7%	19.9%
Avoyelles	31,859	-2.4%	148,297	-8.2%	121	14.8%	12,368	-7.7%	-	9.3%	-7.2%
Beauregard	32,828	29.0%	112,787	-9.4%	-	-0.6%	61,295	-12.1%	22,764	-9.8%	-4.7%
Bienville	15,925	-3.5%	42,093	-11.3%	-	-19.5%	9,198	-2.9%	4,754	6.6%	-7.3%
Bossier	122,308	13.8%	52,641	-9.6%	-	-0.6%	10,523	-5.7%	37,565	-3.5%	4.5%
Caddo	466,907	23.7%	345,241	-8.7%	156	4.3%	15,757	-4.3%	31,951	-3.2%	9.2%
Calcasieu	816,533	22.1%	5,854,619	-14.1%	4,864	-4.3%	1,868,873	12.6%	1,827,827	-8.5%	-5.4%
Caldwell	8,630	-16.1%	22,048	-13.8%	-	-26.8%	3,036	-17.8%	-	9.3%	-14.8%
Cameron	107,935	-10.7%	597,867	23.6%	482	-5.0%	251,764	-14.3%	519,467	-6.4%	4.1%
Catahoula	6,764	-18.1%	80,545	-14.7%	-	-26.9%	8,322	-14.4%	6,815	9.3%	-13.3%
Claiborne	7,419	-1.2%	29,344	-8.2%	-	-24.1%	10,261	-0.8%	-	7.0%	-5.5%
Concordia	16,885	-13.4%	98,522	-8.1%	288	-26.7%	13,831	-26.4%	381	9.3%	-10.8%
DeSoto	21,278	21.1%	22,758	-8.2%	-	8.1%	9,240	-1.3%	15,329	6.6%	5.1%
East Baton Rouge	2,097,591	-6.0%	5,829,364	-5.9%	30,174	-11.3%	136,952	-10.8%	364,633	-0.2%	-5.7%
East Carroll	5,683	-23.3%	55,168	-10.0%	-	-26.4%	1,394	-15.0%	-	9.3%	-11.3%
East Feliciana	15,595	-7.6%	93,851	22.7%	-	-4.4%	36,141	-12.8%	15,173	-9.9%	8.7%
Evangeline	3,032	-19.4%	143,039	-8.0%	-	5.9%	42,489	-20.0%	17,172	-9.5%	-10.8%
Franklin	1,834	-7.6%	98,508	-11.0%	133	-23.9%	34,857	-1.4%	38,254	9.4%	-4.6%
Grant	2,617	-10.2%	49,897	-10.7%	-	-18.0%	8,307	-3.5%	4,461	9.2%	-8.4%
Iberia	1,100,595	41.6%	5,057,858	-14.3%	2,100	4.5%	779,355	-16.2%	2,960,926	18.1%	1.5%
Iberville	124,083	-8.1%	383,623	-22.4%	-	1.8%	162,357	-26.4%	96,399	-9.9%	-19.3%
Jackson	16,720	-11.3%	37,960	-13.9%	-	-26.5%	10,212	-9.7%	24,895	9.3%	-6.5%
Jefferson	27,510,552	-13.7%	45,578,663	-18.3%	160,438	0.5%	147,491	-12.4%	41,253,069	-5.0%	-12.4%
Jefferson Davis	87,818	10.6%	623,166	-6.7%	355	4.0%	267,284	25.7%	343,678	33.3%	11.4%
Lafayette	869,487	14.6%	5,488,266	-21.0%	7,381	4.8%	1,515,677	-13.2%	2,426,004	-8.4%	-13.9%
Lafourche	1,429,856	51.7%	5,016,211	-18.0%	2,736	7.2%	952,610	-14.0%	4,791,503	25.6%	7.7%
La Salle	4,487	-23.3%	65,556	-8.2%	-	-26.4%	14,957	-10.4%	11,204	9.3%	-7.2%
Lincoln	44,281	-17.8%	72,034	-10.5%	199	-29.2%	3,351	-12.6%	7,847	9.4%	-11.9%
Livingston	463,223	-11.7%	1,096,825	16.4%	-	-9.1%	987,187	-11.7%	264,376	-9.7%	-0.6%
Madison	-	3.8%	107,952	-4.3%	-	-26.8%	3,816	-14.3%	21,559	9.1%	-2.4%
Morehouse	12,861	-1.3%	76,891	-1.8%	-	-13.0%	2,042	-1.4%	3,487	9.1%	-1.3%
Natchitoches	38,640	13.2%	126,457	-8.9%	2,715	-12.0%	19,622	-7.3%	226,243	9.4%	3.2%
Orleans	51,093,511	-3.0%	70,158,915	-8.4%	453,852	-2.0%	3,480	-6.6%	28,621,784	-3.5%	-5.6%
Ouachita	105,081	-12.9%	244,050	-14.0%	4,837	-25.6%	18,918	-20.6%	8,518	9.3%	-13.7%
Plaquemines	1,311,265	1.3%	1,262,928	-16.2%	2,350	-4.2%	235,727	-15.9%	1,509,822	-4.9%	-6.9%
Pointe Coupee	68,049	-21.5%	276,642	-12.5%	-	17.2%	45,450	17.2%	69,806	-9.5%	-10.5%
Rapides	165,632	4.4%	353,104	-10.5%	457	-12.7%	23,149	-8.0%	9,623	9.2%	-5.6%
Red River	-	-1.4%	4,368	-9.8%	-	-5.0%	2,785	-0.9%	-	7.0%	-6.3%

LCPIC 1-1-25 Personal Lines Rate Change by Product and by Parish

Parish	Homeowners		Dwelling		Renter / Condo		Mobile Homes		Wind Only		Total
	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	Indicated Rate Change
FAIR Plan											
Richland	25,682	-17.8%	72,059	-8.0%	253	-26.5%	5,117	-20.4%	5,213	9.2%	-10.2%
Sabine	3,890	-19.9%	78,041	-8.3%	-	-4.8%	58,093	-12.8%	7,032	9.3%	-9.5%
Saint Bernard	2,343,452	13.1%	5,359,712	-16.8%	5,402	-1.5%	64,991	-12.3%	4,589,355	-4.9%	-6.7%
Saint Charles	2,251,142	44.0%	2,526,335	-15.3%	4,081	7.6%	245,384	-13.4%	2,788,799	43.0%	22.7%
Saint Helena	14,636	-17.6%	96,058	-2.5%	-	-10.7%	32,622	-11.1%	19,296	-9.6%	-6.4%
Saint James	418,325	-0.8%	628,851	1.2%	1,535	-23.4%	157,837	-13.8%	552,750	12.7%	3.0%
Saint John the Baptist	1,383,292	-15.1%	2,838,562	-7.0%	7,029	-17.7%	120,774	-13.4%	1,161,161	-4.9%	-8.7%
Saint Landry	196,469	-16.6%	778,381	-15.3%	186	21.7%	260,564	-26.4%	161,406	0.1%	-15.8%
Saint Martin	253,340	7.4%	1,606,949	6.8%	500	8.1%	873,341	-13.5%	579,229	31.7%	5.8%
Saint Mary	1,153,982	-23.3%	5,763,249	-14.6%	-	-3.2%	678,287	-14.4%	835,678	-6.4%	-15.0%
Saint Tammany	10,605,003	-6.4%	11,799,427	-8.1%	63,156	-13.6%	795,007	-12.2%	27,391,262	-2.3%	-4.7%
Tangipahoa	534,910	-12.6%	1,848,069	-11.9%	4,838	-25.9%	392,501	-26.4%	564,063	-9.7%	-13.4%
Tensas	24,016	-10.0%	48,135	-10.0%	-	-26.9%	7,578	-17.4%	1,560	9.3%	-10.3%
Terrebonne	2,227,318	18.6%	7,536,043	-11.9%	8,588	4.5%	884,451	-13.8%	4,041,838	10.5%	-1.2%
Union	3,315	-15.5%	26,228	-11.2%	-	-7.1%	6,186	4.4%	-	9.3%	-8.9%
Vermilion	418,994	3.7%	4,982,140	-20.0%	1,795	8.9%	1,265,783	-14.4%	3,762,145	89.7%	21.2%
Vernon	5,609	-11.3%	92,481	-7.4%	-	4.5%	18,908	-20.3%	3,354	9.4%	-9.1%
Washington	135,323	-23.3%	793,454	-13.8%	-	-20.5%	137,492	-26.4%	411,966	19.6%	-6.5%
Webster	33,323	5.0%	55,537	-10.2%	-	-13.2%	5,892	-7.5%	-	6.8%	-4.7%
West Baton Rouge	79,942	-21.3%	176,464	-4.1%	-	2.4%	91,120	-10.6%	24,894	-9.6%	-9.8%
West Carroll	8,465	31.3%	23,255	-8.2%	-	-26.6%	3,602	-19.9%	-	9.3%	0.0%
West Feliciana	16,895	-6.0%	65,857	7.9%	434	-26.6%	13,173	-10.8%	7,121	-9.5%	1.9%
Winn	2,452	-3.3%	36,252	-8.2%	-	-25.7%	6,266	-1.4%	8,202	9.3%	-4.5%
Total	**111,605,601**	**-3.1%**	**201,074,010**	**-11.9%**	**772,881**	**-3.1%**	**15,615,710**	**-8.7%**	**136,287,068**	**2.5%**	**-5.5%**
Coastal Plan											
Cameron	11,696	28.4%	504,059	13.0%	-	-17.6%	141,489	-16.1%	233,782	-18.4%	0.3%
Iberia	-	-16.7%	-	-15.7%	-	-18.0%	-	-13.2%	-	-13.1%	-9.1%
Jefferson	57,461	-14.7%	3,885,178	17.4%	-	-17.9%	208,812	-25.5%	1,872,120	7.0%	12.3%
Lafourche	263,800	-11.2%	3,609,608	-13.0%	3,203	-30.3%	482,060	-15.3%	2,141,275	-23.7%	-16.6%
Orleans	195,942	10.2%	501,925	-33.4%	12,360	-2.2%	-	-12.4%	261,151	-10.9%	-18.1%
Plaquemines	8,137	-14.9%	759,435	21.7%	1,404	-38.6%	680,749	-17.0%	538,208	23.3%	8.7%
Saint Bernard	13,761	-11.3%	375,868	13.2%	1,589	-16.9%	49,537	66.4%	171,174	-5.7%	11.6%
Saint Mary	-	-16.1%	686,747	-18.9%	-	-17.7%	17,646	-3.9%	31,132	-8.1%	-18.1%
Terrebonne	702,964	7.6%	2,759,286	-14.9%	413	-38.6%	342,641	-12.8%	880,144	-16.5%	-11.7%
Vermilion	-	-16.0%	157,266	-18.6%	-	-17.9%	48,622	-9.0%	31,644	-24.7%	-17.5%
Total	**1,253,761**	**2.8%**	**13,239,372**	**-1.9%**	**18,969**	**-11.6%**	**1,971,556**	**-14.3%**	**6,160,630**	**-7.9%**	**-4.4%**
TOTAL (FAIR + Coastal)	**112,859,362**	**-3.0%**	**214,313,382**	**-11.3%**	**791,850**	**-3.3%**	**17,587,266**	**-9.3%**	**142,447,698**	**2.0%**	**-5.4%**

Exhibit 1

INDICATED RATE CHANGES
AFTER CONSIDERATION OF ACT 757

(1)		Direct In-force Premium as of 7/24/24 (2)	R.S. 22:2303 Indications (3)
FAIR Plan			
Homeowners	$	111,605,601	-3.1%
Total Fire & EC	$	201,074,010	-11.9%
Renter/Condo	$	772,881	-3.1%
Mobile Homes	$	15,615,710	-8.7%
Wind Only	$	136,287,068	2.5%
Total FAIR Plan	**$**	**465,355,270**	-5.5%
Coastal Plan			
Homeowners	$	1,253,761	2.8%
Total Fire & EC	$	13,239,372	-1.9%
Renter/Condo	$	18,969	-11.6%
Mobile Homes	$	1,971,556	-14.3%
Wind Only	$	6,160,630	-7.9%
Total Coastal Plan	**$**	**22,644,288**	-4.4%
Statewide Total	**$**	**487,999,558**	**-5.4%**

(2) See Exhibit 3
(3) Final Rate Changes from Exhibit 1b Adjusted for Act 757 Temporary Removal of +10% Rate Requirement

Exhibit 1b

INDICATED RATE CHANGES
EXCLUDING CONSIDERATION OF ACT 757

(1)		Direct In-force Premium as of 7/24/24 (2)	R.S. 22:2303 Indications (3)
FAIR Plan			
Homeowners	$	111,605,601	6.6%
Total Fire & EC	$	201,074,010	-3.1%
Renter/Condo	$	772,881	6.6%
Mobile Homes	$	15,615,710	0.4%
Wind Only	$	136,287,068	12.7%
Total FAIR Plan	**$**	**465,355,270**	4.0%
Coastal Plan			
Homeowners	$	1,253,761	13.1%
Total Fire & EC	$	13,239,372	7.9%
Renter/Condo	$	18,969	-2.8%
Mobile Homes	$	1,971,556	-5.7%
Wind Only	$	6,160,630	1.3%
Total Coastal Plan	**$**	**22,644,288**	5.2%
Statewide Total	**$**	**487,999,558**	**4.0%**

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

ACTUARIALLY INDICATED RATE LEVEL CHANGES

	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
Parish	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	Indicated Rate Change
FAIR Plan											
Acadia	241,174	-14.8%	1,586,988	-14.7%	-	-26.6%	446,410	-26.4%	1,913,693	-6.4%	-12.2%
Allen	13,482	-23.3%	124,613	-16.6%	344	-26.6%	28,956	-26.4%	5,541	-9.7%	-18.6%
Ascension	652,973	-11.5%	1,263,826	-7.9%	264	-26.6%	817,354	-26.4%	410,531	-9.7%	-13.7%
Assumption	330,433	-23.3%	1,158,986	-31.9%	838	-41.4%	467,943	-45.6%	1,483,690	-6.4%	-21.9%
Avoyelles	31,859	-11.1%	148,297	-8.2%	121	-26.6%	12,368	-26.4%	-	9.3%	-9.9%
Beauregard	32,828	3.8%	112,787	-24.4%	-	-26.6%	61,295	-26.4%	22,764	-9.7%	-19.4%
Bienville	15,925	-22.1%	42,093	-11.3%	-	-26.6%	9,198	-26.4%	4,754	6.8%	-14.4%
Bossier	122,308	-14.7%	52,641	-15.5%	-	-29.4%	10,523	-26.4%	37,565	-3.3%	-13.5%
Caddo	466,907	-9.7%	345,241	-8.6%	156	-34.6%	15,757	-26.4%	31,951	-3.3%	-9.3%
Calcasieu	816,533	-13.5%	5,854,619	-23.0%	4,864	-28.7%	1,868,873	-26.4%	1,827,827	-8.4%	-20.3%
Caldwell	8,630	-16.1%	22,048	-19.1%	-	-26.6%	3,036	-26.4%	-	9.3%	-19.0%
Cameron	107,935	-23.3%	597,867	-28.0%	482	-26.6%	251,764	-45.5%	519,467	-6.4%	-23.0%
Catahoula	6,764	-23.3%	80,545	-15.7%	-	-26.6%	8,322	-26.4%	6,815	9.3%	-15.4%
Claiborne	7,419	-1.2%	29,344	-8.2%	-	-26.6%	10,261	-26.4%	-	6.8%	-11.1%
Concordia	16,885	-13.4%	98,522	-8.1%	288	-26.6%	13,831	-26.4%	381	9.3%	-10.7%
DeSoto	21,278	-16.6%	22,758	-8.3%	-	-33.6%	9,240	-26.4%	15,329	6.8%	-10.0%
East Baton Rouge	2,097,591	-21.0%	5,829,364	-9.1%	30,174	-26.6%	136,952	-26.4%	364,633	-0.2%	-12.0%
East Carroll	5,683	-23.3%	55,168	-10.1%	-	-26.6%	1,394	-26.4%	-	9.3%	-11.7%
East Feliciana	15,595	-23.3%	93,851	-11.7%	-	-33.1%	36,141	-26.4%	15,173	-9.7%	-15.9%
Evangeline	3,032	-23.3%	143,039	-9.1%	-	-28.0%	42,489	-26.4%	17,172	-9.7%	-13.0%
Franklin	1,834	-23.3%	98,508	-11.0%	133	-38.1%	34,857	-26.4%	38,254	9.3%	-9.8%
Grant	2,617	-23.3%	49,897	-10.7%	-	-26.6%	8,307	-26.4%	4,461	9.3%	-11.8%
Iberia	1,100,595	-11.6%	5,057,858	-28.1%	2,100	-45.7%	779,355	-45.6%	2,960,926	-6.4%	-21.1%
Iberville	124,083	-8.1%	383,623	-22.3%	-	-28.1%	162,357	-26.4%	96,399	-9.7%	-19.3%
Jackson	16,720	-23.3%	37,960	-13.8%	-	-26.6%	10,212	-26.4%	24,895	9.3%	-10.6%
Jefferson	27,510,552	-13.7%	45,578,663	-20.9%	160,438	-34.7%	147,491	-45.6%	41,253,069	-4.9%	-13.5%
Jefferson Davis	87,818	-23.3%	623,166	-19.4%	355	-45.7%	267,284	-26.4%	343,678	-6.4%	-17.7%
Lafayette	869,487	-7.3%	5,488,266	-23.8%	7,381	-45.7%	1,515,677	-35.1%	2,426,004	-8.4%	-20.5%
Lafourche	1,429,856	-6.5%	5,016,211	-22.0%	2,736	-45.7%	952,610	-45.6%	4,791,503	-4.9%	-15.3%
La Salle	4,487	-23.3%	65,556	-8.3%	-	-26.6%	14,957	-26.4%	11,204	9.3%	-9.7%
Lincoln	44,281	-17.9%	72,034	-10.4%	199	-33.5%	3,351	-26.4%	7,847	9.3%	-12.3%
Livingston	463,223	-23.3%	1,096,825	-12.6%	-	-38.6%	987,187	-26.4%	264,376	-9.7%	-18.9%
Madison	-	3.8%	107,952	-9.8%	-	-26.6%	3,816	-26.4%	21,559	9.3%	-7.2%
Morehouse	12,861	-23.3%	76,891	-8.6%	-	-31.4%	2,042	-26.4%	3,487	9.3%	-10.3%
Natchitoches	38,640	-17.5%	126,457	-8.8%	2,715	-26.6%	19,622	-26.4%	226,243	9.3%	-0.7%
Orleans	51,093,511	-3.0%	70,158,915	-17.7%	453,852	-37.4%	3,480	-45.6%	28,621,784	-3.5%	-10.1%
Ouachita	105,081	-12.9%	244,050	-14.1%	4,837	-26.6%	18,918	-26.4%	8,518	9.3%	-14.0%
Plaquemines	1,311,265	-0.5%	1,262,928	-31.8%	2,350	-45.7%	235,727	-45.6%	1,509,822	-4.9%	-13.7%
Pointe Coupee	68,049	-21.5%	276,642	-16.1%	-	-30.4%	45,450	-26.4%	69,806	-9.7%	-17.0%
Rapides	165,632	-6.4%	353,104	-10.5%	457	-34.0%	23,149	-26.4%	9,623	9.3%	-9.6%
Red River	-	-18.3%	4,368	-9.7%	-	-26.6%	2,785	-26.4%	-	6.8%	-16.2%
Richland	25,682	-23.3%	72,059	-8.0%	253	-38.1%	5,117	-31.8%	5,213	9.3%	-12.0%
Sabine	3,890	-19.9%	78,041	-8.3%	-	-26.6%	58,093	-26.4%	7,032	9.3%	-14.9%
Saint Bernard	2,343,452	-21.6%	5,359,712	-20.6%	5,402	-45.7%	64,991	-45.6%	4,589,355	-4.9%	-15.1%
Saint Charles	2,251,142	-9.1%	2,526,335	-19.8%	4,081	-26.6%	245,384	-45.6%	2,788,799	-4.9%	-12.2%
Saint Helena	14,636	-23.3%	96,058	-8.2%	-	-36.8%	32,622	-26.4%	19,296	-9.7%	-13.4%
Saint James	418,325	-23.3%	628,851	-31.3%	1,535	-26.6%	157,837	-45.6%	552,750	-6.4%	-22.9%
Saint John the	1,383,292	-23.3%	2,838,562	-30.1%	7,029	-45.7%	120,774	-45.6%	1,161,161	-4.9%	-23.4%
Saint Landry	196,469	-16.5%	778,381	-15.3%	186	-26.6%	260,564	-26.4%	161,406	-9.7%	-16.9%
Saint Martin	253,340	-8.7%	1,606,949	-26.0%	500	-45.7%	873,341	-45.6%	579,229	-6.4%	-26.4%
Saint Mary	1,153,982	-23.3%	5,763,249	-16.0%	-	-43.0%	678,287	-45.6%	835,678	-6.4%	-18.4%
Saint Tammany	10,605,003	-6.4%	11,799,427	-11.6%	63,156	-26.6%	795,007	-26.4%	27,391,262	-6.4%	-8.0%
Tangipahoa	534,910	-21.3%	1,848,069	-11.9%	4,838	-45.1%	392,501	-26.4%	564,063	-9.7%	-14.8%
Tensas	24,016	-10.0%	48,135	-9.9%	-	-26.6%	7,578	-26.4%	1,560	9.3%	-11.1%
Terrebonne	2,227,318	-18.4%	7,536,043	-27.2%	8,588	-45.7%	884,451	-45.6%	4,041,838	-4.9%	-20.9%
Union	3,315	-23.3%	26,228	-11.2%	-	-26.6%	6,186	-26.4%	-	9.3%	-15.0%
Vermilion	418,994	-23.3%	4,982,140	-30.3%	1,795	-45.7%	1,265,783	-45.6%	3,762,145	-6.4%	-23.3%
Vernon	5,609	-23.3%	92,481	-11.1%	-	-26.6%	18,908	-26.4%	3,354	9.3%	-13.5%
Washington	135,323	-23.3%	793,454	-13.8%	-	-38.4%	137,492	-26.4%	411,966	-9.7%	-14.7%
Webster	33,323	-9.1%	55,537	-10.2%	-	-30.6%	5,892	-26.4%	-	6.8%	-10.8%
West Baton Rouge	79,942	-22.7%	176,464	-7.9%	-	-32.8%	91,120	-26.4%	24,894	-9.7%	-15.7%
West Carroll	8,465	-18.0%	23,255	-8.3%	-	-26.6%	3,602	-26.4%	-	9.3%	-12.4%
West Feliciana	16,895	-23.3%	65,857	-14.6%	434	-26.6%	13,173	-26.4%	7,121	-9.7%	-17.2%
Winn	2,452	-3.4%	36,252	-8.1%	-	-26.6%	6,266	-26.4%	8,202	9.3%	-7.4%
Total	111,605,601	-8.5%	201,074,010	-19.4%	772,881	-35.7%	15,615,710	-36.0%	136,287,068	-5.2%	-13.2%

ACTUARIALLY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	Indicated Rate Change
Coastal Plan											
Cameron	11,696	-17.0%	504,059	-33.7%	-	-17.7%	141,489	-16.1%	233,782	-23.2%	-27.9%
Iberia	-	-16.7%	-	-7.3%	-	-17.9%	-	-13.3%	-	-13.1%	0.0%
Jefferson	57,461	-17.2%	3,885,178	-20.7%	-	-17.9%	208,812	-25.5%	1,872,120	0.1%	-14.4%
Lafourche	263,800	-11.2%	3,609,608	-20.3%	3,203	-30.3%	482,060	-18.7%	2,141,275	-23.7%	-20.9%
Orleans	195,942	-11.4%	501,925	-33.4%	12,360	-21.6%	-	-12.4%	261,151	-10.9%	-22.8%
Plaquemines	8,137	-20.7%	759,435	-31.4%	1,404	-38.6%	680,749	-17.0%	538,208	-15.3%	-22.1%
Saint Bernard	13,761	-11.3%	375,868	-19.7%	1,589	-16.9%	49,537	-3.9%	171,174	-5.8%	-14.3%
Saint Mary	-	-16.1%	686,747	-18.9%	-	-17.7%	17,646	-3.9%	31,132	-8.1%	-18.1%
Terrebonne	702,964	-19.8%	2,759,286	-21.0%	413	-38.6%	342,641	-14.8%	880,144	-16.5%	-19.5%
Vermilion	-	-16.0%	157,266	-23.9%	-	-17.9%	48,622	-9.0%	31,644	-24.7%	-21.0%
Total	1,253,761	-16.4%	13,239,372	-22.2%	18,969	-24.3%	1,971,556	-17.2%	6,160,630	-13.6%	-19.1%
TOTAL (FAIR + Coastal)	112,859,362	-8.6%	214,313,382	-19.6%	791,850	-35.4%	17,587,266	-33.9%	142,447,698	-5.5%	-13.5%

Source of the data is Exhibit 4

STATUTORY INDICATED RATE LEVEL CHANGES

	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
Parish	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	Indicated Rate Change
FAIR Plan											
Acadia	241,174	27.4%	1,586,988	29.0%	-	33.7%	446,410	-5.0%	1,913,693	2.9%	13.4%
Allen	13,482	6.1%	124,613	-6.4%	344	0.6%	28,956	-0.5%	5,541	-0.8%	-4.2%
Ascension	652,973	8.7%	1,263,826	1.3%	264	13.2%	817,354	29.6%	410,531	-0.8%	9.9%
Assumption	330,433	-6.7%	1,158,986	6.1%	838	9.7%	467,943	-5.0%	1,483,690	72.4%	31.9%
Avoyelles	31,859	7.3%	148,297	1.0%	121	26.3%	12,368	1.5%	-	20.2%	2.1%
Beauregard	32,828	41.9%	112,787	-0.3%	-	9.3%	61,295	-3.3%	22,764	-0.7%	4.9%
Bienville	15,925	6.2%	42,093	-2.4%	-	-11.4%	9,198	6.9%	4,754	17.3%	2.0%
Bossier	122,308	25.2%	52,641	-0.6%	-	9.3%	10,523	3.7%	37,565	6.1%	14.9%
Caddo	466,907	36.1%	345,241	0.5%	156	14.7%	15,757	5.3%	31,951	6.5%	20.1%
Calcasieu	816,533	34.3%	5,854,619	-5.5%	4,864	5.3%	1,868,873	23.9%	1,827,827	0.7%	4.0%
Caldwell	8,630	-7.7%	22,048	-5.2%	-	-19.4%	3,036	-9.6%	-	20.2%	-6.2%
Cameron	107,935	-1.7%	597,867	36.0%	482	4.5%	251,764	-5.7%	519,467	3.0%	14.5%
Catahoula	6,764	-10.0%	80,545	-6.2%	-	-19.6%	8,322	-5.8%	6,815	20.2%	-4.6%
Claiborne	7,419	8.6%	29,344	1.0%	-	-16.5%	10,261	9.1%	-	17.7%	4.0%
Concordia	16,885	-4.8%	98,522	1.0%	288	-19.4%	13,831	-19.1%	381	20.2%	-1.8%
DeSoto	21,278	33.2%	22,758	1.0%	-	18.9%	9,240	8.6%	15,329	17.3%	15.7%
East Baton Rouge	2,097,591	3.4%	5,829,364	3.5%	30,174	-2.4%	136,952	-1.8%	364,633	9.8%	3.7%
East Carroll	5,683	-15.6%	55,168	-1.0%	-	-19.0%	1,394	-6.6%	-	20.2%	-2.5%
East Feliciana	15,595	1.6%	93,851	35.0%	-	5.2%	36,141	-4.1%	15,173	-0.8%	19.6%
Evangeline	3,032	-11.4%	143,039	1.2%	-	16.5%	42,489	-12.0%	17,172	-0.5%	-1.8%
Franklin	1,834	1.7%	98,508	-2.1%	133	-16.3%	34,857	8.5%	38,254	20.3%	5.0%
Grant	2,617	-1.3%	49,897	-1.8%	-	-9.8%	8,307	6.1%	4,461	20.2%	0.7%
Iberia	1,100,595	55.8%	5,057,858	-5.8%	2,100	14.9%	779,355	-7.8%	2,960,926	29.9%	11.6%
Iberville	124,083	1.1%	383,623	-14.6%	-	12.0%	162,357	-19.0%	96,399	-0.8%	-11.3%
Jackson	16,720	-2.4%	37,960	-5.3%	-	-19.2%	10,212	-0.7%	24,895	20.3%	2.8%
Jefferson	27,510,552	-5.0%	45,578,663	-10.2%	160,438	10.6%	147,491	-3.6%	41,253,069	4.5%	-3.6%
Jefferson Davis	87,818	21.7%	623,166	2.6%	355	14.4%	267,284	38.2%	343,678	46.6%	22.5%
Lafayette	869,487	26.1%	5,488,266	-13.1%	7,381	15.3%	1,515,677	-4.6%	2,426,004	0.8%	-5.3%
Lafourche	1,429,856	66.9%	5,016,211	-9.7%	2,736	17.9%	952,610	-5.4%	4,791,503	38.2%	18.4%
La Salle	4,487	-15.6%	65,556	0.9%	-	-19.0%	14,957	-1.4%	11,204	20.3%	2.1%
Lincoln	44,281	-9.6%	72,034	-1.5%	199	-22.1%	3,351	-3.9%	7,847	20.4%	-3.1%
Livingston	463,223	-2.8%	1,096,825	28.0%	-	0.0%	987,187	-2.9%	264,376	-0.7%	9.4%
Madison	-	14.2%	107,952	5.2%	-	-19.5%	3,816	-5.7%	21,559	20.0%	7.3%
Morehouse	12,861	8.5%	76,891	8.0%	-	-4.3%	2,042	8.5%	3,487	20.0%	8.5%
Natchitoches	38,640	24.5%	126,457	0.2%	2,715	-3.2%	19,622	2.0%	226,243	20.4%	13.6%
Orleans	51,093,511	6.7%	70,158,915	0.8%	453,852	7.8%	3,480	2.7%	28,621,784	6.2%	3.8%
Ouachita	105,081	-4.2%	244,050	-5.4%	4,837	-18.1%	18,918	-12.6%	8,518	20.2%	-5.0%
Plaquemines	1,311,265	11.4%	1,262,928	-7.8%	2,350	5.3%	235,727	-7.5%	1,509,822	4.7%	2.4%
Pointe Coupee	68,049	-13.7%	276,642	-3.8%	-	28.9%	45,450	28.9%	69,806	-0.5%	-1.5%
Rapides	165,632	14.9%	353,104	-1.5%	457	-4.0%	23,149	1.2%	9,623	20.1%	3.9%
Red River	-	8.4%	4,368	-0.8%	-	4.5%	2,785	9.0%	-	17.7%	3.0%
Richland	25,682	-9.6%	72,059	1.2%	253	-19.2%	5,117	-12.4%	5,213	20.1%	-1.2%
Sabine	3,890	-11.9%	78,041	0.9%	-	4.8%	58,093	-4.0%	7,032	20.2%	-0.5%
Saint Bernard	2,343,452	24.4%	5,359,712	-8.5%	5,402	8.3%	64,991	-3.6%	4,589,355	4.6%	2.6%
Saint Charles	2,251,142	58.4%	2,526,335	-6.8%	4,081	18.3%	245,384	-4.7%	2,788,799	57.3%	34.9%
Saint Helena	14,636	-9.3%	96,058	7.2%	-	-1.8%	32,622	-2.2%	19,296	-0.5%	2.9%
Saint James	418,325	9.1%	628,851	11.3%	1,535	-15.8%	157,837	-5.2%	552,750	24.0%	13.3%
Saint John the Baptist	1,383,292	-6.6%	2,838,562	2.3%	7,029	-9.5%	120,774	-4.7%	1,161,161	4.7%	0.4%
Saint Landry	196,469	-8.2%	778,381	-6.8%	186	33.8%	260,564	-19.0%	161,406	10.1%	-7.3%
Saint Martin	253,340	18.2%	1,606,949	17.5%	500	19.0%	873,341	-4.9%	579,229	44.8%	16.4%
Saint Mary	1,153,982	-15.6%	5,763,249	-6.1%	-	6.5%	678,287	-5.8%	835,678	2.9%	-6.5%
Saint Tammany	10,605,003	2.9%	11,799,427	1.1%	63,156	-4.9%	795,007	-3.4%	27,391,262	7.5%	4.9%
Tangipahoa	534,910	-3.9%	1,848,069	-3.1%	4,838	-18.4%	392,501	-19.0%	564,063	-0.7%	-4.7%
Tensas	24,016	-1.0%	48,135	-1.0%	-	-19.6%	7,578	-9.1%	1,560	20.2%	-1.3%
Terrebonne	2,227,318	30.5%	7,536,043	-3.1%	8,588	15.0%	884,451	-5.2%	4,041,838	21.6%	8.6%
Union	3,315	-7.0%	26,228	-2.3%	-	2.2%	6,186	14.8%	-	20.2%	0.2%
Vermilion	418,994	14.1%	4,982,140	-12.0%	1,795	19.7%	1,265,783	-5.8%	3,762,145	108.6%	33.3%
Vernon	5,609	-2.5%	92,481	1.9%	-	14.9%	18,908	-12.4%	3,354	20.3%	0.0%
Washington	135,323	-15.7%	793,454	-5.2%	-	-12.6%	137,492	-19.0%	411,966	31.6%	2.8%
Webster	33,323	15.5%	55,537	-1.3%	-	-4.5%	5,892	1.7%	-	17.5%	4.8%
West Baton Rouge	79,942	-13.4%	176,464	5.5%	-	12.6%	91,120	-1.7%	24,894	-0.6%	-0.7%
West Carroll	8,465	44.4%	23,255	0.9%	-	-19.3%	3,602	-11.9%	-	20.2%	10.0%
West Feliciana	16,895	3.4%	65,857	18.7%	434	-19.2%	13,173	-1.9%	7,121	-0.5%	12.1%
Winn	2,452	6.3%	36,252	0.9%	-	-18.3%	6,266	8.4%	8,202	20.2%	5.0%
Total	111,605,601	6.6%	201,074,010	-3.1%	772,881	6.6%	15,615,710	0.4%	136,287,068	12.7%	4.0%

STATUTORY INDICATED RATE LEVEL CHANGES

	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
Parish	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	7-24-24 Inforce Premium	Indicated Rate Change	Indicated Rate Change
Coastal Plan											
Cameron	11,696	41.2%	504,059	24.3%	-	-9.4%	141,489	-7.7%	233,782	-10.3%	10.3%
Iberia	-	-8.3%	-	-7.3%	-	-9.7%	-	-4.6%	-	-4.4%	0.0%
Jefferson	57,461	-6.1%	3,885,178	29.1%	-	-9.7%	208,812	-18.1%	1,872,120	17.7%	23.6%
Lafourche	263,800	-2.3%	3,609,608	-4.3%	3,203	-23.3%	482,060	-6.8%	2,141,275	-16.1%	-8.3%
Orleans	195,942	21.2%	501,925	-26.7%	12,360	7.6%	-	-3.6%	261,151	-2.0%	-9.9%
Plaquemines	8,137	-6.4%	759,435	33.9%	1,404	-32.4%	680,749	-8.7%	538,208	35.6%	19.6%
Saint Bernard	13,761	-2.4%	375,868	24.5%	1,589	-8.6%	49,537	83.1%	171,174	3.7%	22.7%
Saint Mary	-	-7.7%	686,747	-10.8%	-	-9.5%	17,646	5.7%	31,132	1.1%	-9.9%
Terrebonne	702,964	18.3%	2,759,286	-6.4%	413	-32.4%	342,641	-4.1%	880,144	-8.1%	-2.8%
Vermilion	-	-7.6%	157,266	-10.5%	-	-9.7%	48,622	0.1%	31,644	-17.2%	-9.2%
Total	1,253,761	13.1%	13,239,372	7.9%	18,969	-2.8%	1,971,556	-5.7%	6,160,630	1.3%	5.2%
TOTAL (FAIR + Coastal)	112,859,362	6.7%	214,313,382	-2.4%	791,850	6.4%	17,587,266	-0.3%	142,447,698	12.2%	4.0%

Source is Exhibt 4

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 1A

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
HOMEOWNERS		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-24-24 Inforce Premium**	**Prem.**	**Prem.**	**Prem.**	**Prem.**	**Rate Change**	**Prem.**	**Prem.**	**Rate Change**			**Current Base Rates**	**New Base Rates**	**Offset %**	**Final Offset Base Rates**	**Final Rate Change**	**Terr. Code**
Acadia	241,174	8,896	9,786	7,681	6,542	-14.8%	7,196	9,786	27.4%	Market	1.1	1,762	2,245	0.0%	2,245	27.4%	10
Allen	13,482	5,666	6,233	5,875	4,506	-23.3%	4,956	6,233	6.1%	Market	1.1	1,599	1,696	0.0%	1,696	6.1%	20
Ascension	652,973	6,924	7,616	7,006	6,201	-11.5%	6,821	7,616	8.7%	Market	1.1	1,478	1,607	0.0%	1,607	8.7%	30
Assumption	330,433	8,751	9,626	10,321	7,915	-23.3%	8,707	9,626	-6.7%	Market	1.1	3,019	2,816	0.0%	2,816	-6.7%	40
Avoyelles	31,859	5,816	6,398	5,959	5,296	-11.1%	5,825	6,398	7.4%	Market	1.1	1,336	1,434	0.0%	1,434	7.3%	50
Beauregard	32,828	5,666	6,233	4,392	4,557	3.8%	5,013	6,233	41.9%	Market	1.1	1,194	1,694	0.0%	1,694	41.9%	60
Bienville	15,925	5,722	6,294	5,928	4,616	-22.1%	5,078	6,294	6.2%	Market	1.1	1,356	1,440	0.0%	1,440	6.2%	70
Bossier	122,308	6,379	7,017	5,604	4,783	-14.7%	5,261	7,017	25.2%	Market	1.1	1,336	1,673	0.0%	1,673	25.2%	80
Caddo	466,907	6,379	7,017	5,154	4,655	-9.7%	5,120	7,017	36.1%	Market	1.1	1,343	1,828	0.0%	1,828	36.1%	90, 91
Calcasieu	816,533	9,561	10,517	7,832	6,776	-13.5%	7,454	10,517	34.3%	Market	1.1	1,762	2,366	0.0%	2,366	34.3%	100
Caldwell	8,630	3,153	3,468	5,352	4,491	-16.1%	4,940	4,940	-7.7%	Actuarial	1.1	1,111	1,025	0.0%	1,025	-7.7%	110
Cameron	107,935	11,961	13,157	13,392	10,270	-23.3%	11,297	13,157	-1.8%	Market	1.1	3,560	3,498	0.0%	3,498	-1.7%	120
Catahoula	6,764	5,246	5,771	6,409	4,915	-23.3%	5,407	5,771	-10.0%	Market	1.1	1,497	1,348	0.0%	1,348	-10.0%	130
Claiborne	7,419	3,725	4,098	4,560	4,505	-1.2%	4,955	4,955	8.7%	Actuarial	1.1	1,087	1,181	0.0%	1,181	8.6%	140
Concordia	16,885	4,924	5,416	5,972	5,173	-13.4%	5,690	5,690	-4.7%	Actuarial	1.1	1,030	981	0.0%	981	-4.8%	150
Desoto	21,278	5,722	6,294	4,725	3,939	-16.6%	4,333	6,294	33.2%	Market	1.1	1,324	1,764	0.0%	1,764	33.2%	160
E. Baton Rouge	2,097,591	6,416	7,058	6,823	5,392	-21.0%	5,931	7,058	3.4%	Market	1.1	1,814	1,876	0.0%	1,876	3.4%	170, 171
East Carroll	5,683	6,685	7,354	9,660	7,408	-23.3%	8,149	8,149	-15.6%	Actuarial	1.1	1,900	1,603	0.0%	1,603	-15.6%	180
East Feliciana	15,595	5,447	5,992	5,894	4,520	-23.3%	4,972	5,992	1.7%	Market	1.1	1,467	1,491	0.0%	1,491	1.6%	190
Evangeline	3,032	5,460	6,006	6,777	5,197	-23.3%	5,717	6,006	-11.4%	Market	1.1	1,651	1,463	0.0%	1,463	-11.4%	200
Franklin	1,834	5,246	5,771	5,677	4,354	-23.3%	4,789	5,771	1.6%	Market	1.1	1,384	1,407	0.0%	1,407	1.7%	210
Grant	2,617	6,685	7,354	7,448	5,712	-23.3%	6,283	7,354	-1.3%	Market	1.1	1,898	1,874	0.0%	1,874	-1.3%	220
Iberia	1,100,595	11,683	12,851	8,251	7,296	-11.6%	8,025	12,851	55.8%	Market	1.1	2,053	3,198	0.0%	3,198	55.8%	230
Iberville	124,083	5,220	5,742	7,262	6,677	-8.1%	7,344	7,344	1.1%	Actuarial	1.1	1,682	1,701	0.0%	1,701	1.1%	240
Jackson	16,720	5,246	5,771	5,916	4,537	-23.3%	4,991	5,771	-2.5%	Market	1.1	1,184	1,155	0.0%	1,155	-2.4%	250
Jefferson	27,510,552	9,893	10,882	12,403	10,709	-13.7%	11,780	11,780	-5.0%	Actuarial	1.1	2,738	2,600	0.0%	2,600	-5.0%	260
Jefferson Davis	87,818	8,896	9,786	8,043	6,168	-23.3%	6,785	9,786	21.7%	Market	1.1	2,046	2,489	0.0%	2,489	21.7%	270
Lafayette	869,487	8,508	9,359	7,424	6,886	-7.3%	7,574	9,359	26.1%	Market	1.1	1,754	2,211	0.0%	2,211	26.1%	280
Lafourche	1,429,856	12,743	14,017	8,399	7,851	-6.5%	8,636	14,017	66.9%	Market	1.1	2,157	3,600	0.0%	3,600	66.9%	290
La Salle	4,487	4,335	4,769	6,457	4,952	-23.3%	5,447	5,447	-15.6%	Actuarial	1.1	1,540	1,299	0.0%	1,299	-15.6%	300
Lincoln	44,281	4,924	5,416	5,988	4,916	-17.9%	5,408	5,416	-9.5%	Market	1.1	1,158	1,047	0.0%	1,047	-9.6%	310
Livingston	463,223	6,721	7,393	7,607	5,834	-23.3%	6,417	7,393	-2.8%	Market	1.1	2,023	1,966	0.0%	1,966	-2.8%	320
Madison	0	4,924	5,416	4,781	4,961	3.8%	5,457	5,457	14.1%	Actuarial	1.1	1,094	1,249	0.0%	1,249	14.2%	330
Morehouse	12,861	6,685	7,354	6,777	5,197	-23.3%	5,717	7,354	8.5%	Market	1.1	1,899	2,061	0.0%	2,061	8.5%	340
Natchitoches	38,640	6,685	7,354	5,907	4,872	-17.5%	5,359	7,354	24.5%	Market	1.1	1,504	1,872	0.0%	1,872	24.5%	350
Orleans	51,093,511	9,263	10,189	10,668	10,347	-3.0%	11,382	11,382	6.7%	Actuarial	1.1	3,201	3,415	0.0%	3,415	6.7%	360, 361
Ouachita	105,081	5,203	5,723	6,782	5,905	-12.9%	6,496	6,496	-4.2%	Actuarial	1.1	1,217	1,166	0.0%	1,166	-4.2%	370
Plaquemines	1,311,265	9,960	10,956	9,831	9,784	-0.5%	10,762	10,956	11.4%	Market	1.1	2,738	3,051	0.0%	3,051	11.4%	380
Pointe Coupee	68,049	5,476	6,024	7,126	5,594	-21.5%	6,153	6,153	-13.7%	Actuarial	1.1	1,736	1,499	0.0%	1,499	-13.7%	390
Rapides	165,632	5,246	5,771	5,024	4,700	-6.4%	5,170	5,771	14.9%	Market	1.1	1,149	1,320	0.0%	1,320	14.9%	400
Red River	0	5,722	6,294	5,807	4,747	-18.3%	5,222	6,294	8.4%	Market	1.1	1,627	1,764	0.0%	1,764	8.4%	410
Richland	25,682	6,685	7,354	8,132	6,236	-23.3%	6,860	7,354	-9.6%	Market	1.1	1,899	1,717	0.0%	1,717	-9.6%	420
Sabine	3,890	3,236	3,560	4,812	3,855	-19.9%	4,241	4,241	-11.9%	Actuarial	1.1	1,285	1,132	0.0%	1,132	-11.9%	430
Saint Bernard	2,343,452	14,326	15,759	12,666	9,931	-21.6%	10,925	15,759	24.4%	Market	1.1	3,146	3,914	0.0%	3,914	24.4%	440
Saint Charles	2,251,142	12,360	13,596	8,586	7,801	-9.1%	8,581	13,596	58.4%	Market	1.1	2,157	3,416	0.0%	3,416	58.4%	450
Saint Helena	14,636	6,584	7,242	7,988	6,126	-23.3%	6,739	7,242	-9.3%	Market	1.1	1,832	1,661	0.0%	1,661	-9.3%	460
Saint James	418,325	9,041	9,945	9,117	6,992	-23.3%	7,691	9,945	9.1%	Market	1.1	2,424	2,644	0.0%	2,644	9.1%	470
Saint John The Baptist	1,383,292	8,349	9,184	9,836	7,543	-23.3%	8,298	9,184	-6.6%	Market	1.1	2,633	2,458	0.0%	2,458	-6.6%	480
Saint Landry	196,469	5,460	6,006	6,782	5,660	-16.5%	6,226	6,226	-8.2%	Actuarial	1.1	1,618	1,485	0.0%	1,485	-8.2%	490
Saint Martin	253,340	9,041	9,945	8,416	7,684	-8.7%	8,452	9,945	18.2%	Market	1.1	2,095	2,476	0.0%	2,476	18.2%	500
Saint Mary	1,153,982	9,008	9,909	12,714	9,750	-23.3%	10,725	10,725	-15.6%	Actuarial	1.1	3,306	2,789	0.0%	2,789	-15.6%	510
Saint Tammany	10,605,003	8,539	9,393	9,417	8,811	-6.4%	9,692	9,692	2.9%	Actuarial	1.1	2,248	2,314	0.0%	2,314	2.9%	520
Tangipahoa	534,910	6,805	7,486	7,790	6,129	-21.3%	6,742	7,486	-3.9%	Market	1.1	1,822	1,751	0.0%	1,751	-3.9%	530
Tensas	24,016	5,212	5,733	7,349	6,618	-10.0%	7,280	7,280	-0.9%	Actuarial	1.1	1,471	1,457	0.0%	1,457	-1.0%	540
Terrebonne	2,227,318	12,828	14,111	10,816	8,822	-18.4%	9,704	14,111	30.5%	Market	1.1	2,343	3,057	0.0%	3,057	30.5%	550
Union	3,315	6,685	7,354	7,908	6,065	-23.3%	6,671	7,354	-7.0%	Market	1.1	1,705	1,585	0.0%	1,585	-7.0%	560
Vermilion	418,994	12,476	13,724	12,030	9,226	-23.3%	10,148	13,724	14.1%	Market	1.1	2,872	3,276	0.0%	3,276	14.1%	570
Vernon	5,609	5,232	5,755	5,902	4,526	-23.3%	4,979	5,755	-2.5%	Market	1.1	1,575	1,536	0.0%	1,536	-2.5%	580
Washington	135,323	7,335	8,069	9,583	7,349	-23.3%	8,084	8,084	-15.6%	Actuarial	1.1	2,038	1,719	0.0%	1,719	-15.7%	590
Webster	33,323	5,722	6,294	5,451	4,953	-9.1%	5,448	6,294	15.5%	Market	1.1	1,222	1,411	0.0%	1,411	15.5%	600
West Baton Rouge	79,942	5,216	5,738	6,628	5,125	-22.7%	5,637	5,738	-13.4%	Market	1.1	1,740	1,506	0.0%	1,506	-13.4%	610
West Carroll	8,465	6,646	7,311	5,062	4,152	-18.0%	4,567	7,311	44.4%	Market	1.1	1,061	1,532	0.0%	1,532	44.4%	620
West Feliciana	16,895	5,216	5,738	5,548	4,255	-23.3%	4,680	5,738	3.4%	Market	1.1	1,395	1,443	0.0%	1,443	3.4%	630
Winn	2,452	3,006	3,307	4,542	4,389	-3.4%	4,828	4,828	6.3%	Actuarial	1.1	1,060	1,127	0.0%	1,127	6.3%	640
FAIR Plan	$ 111,605,601								**6.6%**							**6.6%**	
									Actuarial	**18**	81.6%						
									Market	**46**	18.4%						

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 1B

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
HOMEOWNERS		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-24-24 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	11,696	15,202	16,722	11,843	9,831	-17.0%	10,814	16,722	41.2%	Market	1.1	3,257	4,599	0.0%	4,599	41.2%	900
Coastal Iberia	-	-	-	13,067	10,890	-16.7%	11,979	11,979	-8.3%	Actuarial	1.1	3,768	3,454	0.0%	3,454	-8.3%	910
Coastal Jefferson	57,461	30,071	33,078	35,232	29,158	-17.2%	32,074	33,078	-6.1%	Market	1.1	7,716	7,244	0.0%	7,244	-6.1%	920
Coastal Lafourche	263,800	13,965	15,362	18,664	16,577	-11.2%	18,235	18,235	-2.3%	Actuarial	1.1	4,206	4,109	0.0%	4,109	-2.3%	930
Coastal Orleans	195,942	13,033	14,336	11,826	10,474	-11.4%	11,522	14,336	21.2%	Market	1.1	4,157	5,039	0.0%	5,039	21.2%	940
Coastal Plaquemines	8,137	20,462	22,508	24,038	19,062	-20.7%	20,968	22,508	-6.4%	Market	1.1	7,682	7,193	0.0%	7,193	-6.4%	950
Coastal Saint Bernard	13,761	12,765	14,042	23,377	20,742	-11.3%	22,817	22,817	-2.4%	Actuarial	1.1	8,218	8,021	0.0%	8,021	-2.4%	960
Coastal Saint Mary	-	-	-	12,449	10,448	-16.1%	11,493	11,493	-7.7%	Actuarial	1.1	3,592	3,316	0.0%	3,316	-7.7%	970
Coastal Terrebonne	702,964	14,990	16,489	13,936	11,181	-19.8%	12,299	16,489	18.3%	Market	1.1	3,363	3,979	0.0%	3,979	18.3%	980
Coastal Vermilion	-	9,241	10,165	13,262	11,141	-16.0%	12,256	12,256	-7.6%	Actuarial	1.1	3,565	3,294	0.0%	3,294	-7.6%	990
Coastal Plan	$ 1,253,761								**13.1%**							**13.1%**	
TOTAL	$ 112,859,362								**6.7%**								

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

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 2A & 3A

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
DWG FIRE & EC: AVERAGE OF OWNER & NON-OWNER OCCUPIED		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-24-24 Inforce Premium**	**Prem.**	**Prem.**	**Prem.**	**Prem.**	**Rate Change**	**Prem.**	**Prem.**	**Rate Change**			**Current Base Rates**	**New Base Rates**	**Offset %**	**Final Offset Base Rates**	**Final Rate Change**	**Terr. Code**
Acadia	1,586,988	4,768	5,245	4,067	3,470	-14.7%	3,817	5,245	29.0%	Market	1.1	1,066	1,375	0.0%	1,375	29.0%	10
Allen	124,613	2,212	2,433	2,601	2,168	-16.6%	2,385	2,433	-6.4%	Market	1.1	812	760	0.0%	760	-6.4%	20
Ascension	1,263,826	2,651	2,916	3,619	3,333	-7.9%	3,666	3,666	1.3%	Actuarial	1.1	863	874	0.0%	874	1.3%	30
Assumption	1,158,986	4,768	5,245	4,945	3,369	-31.9%	3,706	5,245	6.1%	Market	1.1	1,660	1,761	0.0%	1,761	6.1%	40
Avoyelles	148,297	2,011	2,212	2,950	2,709	-8.2%	2,979	2,979	1.0%	Actuarial	1.1	769	778	0.0%	778	1.0%	50
Beauregard	112,787	2,875	3,163	3,171	2,398	-24.4%	2,638	3,163	-0.3%	Market	1.1	992	989	0.0%	989	-0.3%	60
Bienville	42,093	1,799	1,979	2,630	2,332	-11.3%	2,565	2,565	-2.4%	Actuarial	1.1	695	678	0.0%	678	-2.4%	70
Bossier	52,641	2,185	2,404	2,418	2,042	-15.5%	2,246	2,404	-0.6%	Market	1.1	666	662	0.0%	662	-0.6%	80
Caddo	345,241	2,185	2,404	2,611	2,385	-8.6%	2,623	2,623	0.5%	Actuarial	1.1	789	793	0.0%	793	0.5%	90, 91
Calcasieu	5,854,619	3,605	3,966	4,195	3,230	-23.0%	3,553	3,966	-5.5%	Market	1.1	1,071	1,012	0.0%	1,012	-5.5%	100
Caldwell	22,048	2,340	2,574	2,717	2,197	-19.1%	2,417	2,574	-5.2%	Market	1.1	654	620	0.0%	620	-5.2%	110
Cameron	597,867	8,121	8,933	6,568	4,729	-28.0%	5,202	8,933	36.0%	Market	1.1	1,997	2,716	0.0%	2,716	36.0%	120
Catahoula	80,545	2,340	2,574	2,744	2,313	-15.7%	2,545	2,574	-6.2%	Market	1.1	745	699	0.0%	699	-6.2%	130
Claiborne	29,344	1,799	1,979	2,041	1,873	-8.2%	2,060	2,060	0.9%	Actuarial	1.1	563	569	0.0%	569	1.0%	140
Concordia	98,522	2,040	2,244	3,213	2,953	-8.1%	3,248	3,248	1.1%	Actuarial	1.1	632	639	0.0%	639	1.0%	150
Desoto	22,758	1,552	1,707	1,767	1,619	-8.3%	1,781	1,781	0.8%	Actuarial	1.1	578	584	0.0%	584	1.0%	160
E. Baton Rouge	5,829,364	2,660	2,926	2,824	2,568	-9.1%	2,824	2,926	3.6%	Market	1.1	902	934	0.0%	934	3.5%	170, 171
East Carroll	55,168	1,799	1,979	3,109	2,795	-10.1%	3,075	3,075	-1.1%	Actuarial	1.1	712	705	0.0%	705	-1.0%	180
East Feliciana	93,851	3,126	3,439	2,546	2,248	-11.7%	2,473	3,439	35.1%	Market	1.1	711	960	0.0%	960	35.0%	190
Evangeline	143,039	2,660	2,926	2,890	2,626	-9.1%	2,889	2,926	1.2%	Market	1.1	805	815	0.0%	815	1.2%	200
Franklin	98,508	1,799	1,979	2,160	1,921	-11.0%	2,113	2,113	-2.2%	Actuarial	1.1	611	598	0.0%	598	-2.1%	210
Grant	49,897	1,799	1,979	2,291	2,046	-10.7%	2,250	2,250	-1.8%	Actuarial	1.1	679	667	0.0%	667	-1.8%	220
Iberia	5,057,858	4,400	4,840	5,137	3,696	-28.1%	4,065	4,840	-5.8%	Market	1.1	1,459	1,375	0.0%	1,375	-5.8%	230
Iberville	383,623	2,679	2,947	4,057	3,151	-22.3%	3,466	3,466	-14.6%	Actuarial	1.1	1,063	904	0.0%	904	-14.6%	240
Jackson	37,960	1,755	1,931	2,609	2,247	-13.8%	2,472	2,472	-5.2%	Actuarial	1.1	607	574	0.0%	574	-5.3%	250
Jefferson	45,578,663	5,129	5,642	6,278	4,966	-20.9%	5,462	5,642	-10.1%	Market	1.1	1,581	1,420	0.0%	1,420	-10.2%	260
Jefferson Davis	623,166	3,805	4,186	4,079	3,288	-19.4%	3,617	4,186	2.6%	Market	1.1	1,157	1,187	0.0%	1,187	2.6%	270
Lafayette	5,488,266	3,596	3,956	4,553	3,467	-23.8%	3,813	3,956	-13.1%	Market	1.1	1,217	1,057	0.0%	1,057	-13.1%	280
Lafourche	5,016,211	4,167	4,584	5,079	3,962	-22.0%	4,358	4,584	-9.7%	Market	1.1	1,477	1,333	0.0%	1,333	-9.7%	290
La Salle	65,556	1,799	1,979	2,291	2,102	-8.3%	2,312	2,312	0.9%	Actuarial	1.1	638	645	0.0%	645	0.9%	300
Lincoln	72,034	2,040	2,244	2,943	2,636	-10.4%	2,899	2,899	-1.5%	Actuarial	1.1	661	651	0.0%	651	-1.5%	310
Livingston	1,096,825	3,128	3,441	2,689	2,351	-12.6%	2,586	3,441	28.0%	Market	1.1	821	1,051	0.0%	1,051	28.0%	320
Madison	107,952	2,340	2,574	2,445	2,204	-9.8%	2,424	2,574	5.3%	Market	1.1	649	683	0.0%	683	5.2%	330
Morehouse	76,891	1,799	1,979	1,833	1,675	-8.6%	1,843	1,979	8.0%	Market	1.1	586	633	0.0%	633	8.0%	340
Natchitoches	126,457	1,799	1,979	2,440	2,224	-8.8%	2,447	2,447	0.3%	Actuarial	1.1	727	729	0.0%	729	0.2%	350
Orleans	70,158,915	5,214	5,735	5,691	4,682	-17.7%	5,150	5,735	0.8%	Market	1.1	1,873	1,888	0.0%	1,888	0.8%	360, 361
Ouachita	244,050	2,003	2,203	2,838	2,437	-14.1%	2,681	2,681	-5.5%	Actuarial	1.1	567	533	0.0%	533	-5.4%	370
Plaquemines	1,262,928	5,544	6,098	6,614	4,510	-31.8%	4,961	6,098	-7.8%	Market	1.1	2,059	1,898	0.0%	1,898	-7.8%	380
Pointe Coupee	276,642	2,660	2,926	3,041	2,551	-16.1%	2,806	2,926	-3.8%	Market	1.1	847	815	0.0%	815	-3.8%	390
Rapides	353,104	2,040	2,244	2,733	2,445	-10.5%	2,690	2,690	-1.6%	Actuarial	1.1	732	721	0.0%	721	-1.5%	400
Red River	4,368	1,530	1,683	2,125	1,918	-9.7%	2,110	2,110	-0.7%	Actuarial	1.1	689	684	0.0%	684	-0.8%	410
Richland	72,059	1,799	1,979	2,130	1,960	-8.0%	2,156	2,156	1.2%	Actuarial	1.1	584	590	0.0%	590	1.2%	420
Sabine	78,041	2,040	2,244	2,440	2,237	-8.3%	2,461	2,461	0.9%	Actuarial	1.1	761	768	0.0%	768	0.9%	430
Saint Bernard	5,359,712	5,697	6,267	6,847	5,438	-20.6%	5,982	6,267	-8.5%	Market	1.1	1,873	1,714	0.0%	1,714	-8.5%	440
Saint Charles	2,526,335	4,422	4,864	5,222	4,187	-19.8%	4,606	4,864	-6.8%	Market	1.1	1,457	1,358	0.0%	1,358	-6.8%	450
Saint Helena	96,058	2,410	2,651	2,474	2,270	-8.2%	2,497	2,651	7.2%	Market	1.1	650	697	0.0%	697	7.2%	460
Saint James	628,851	4,768	5,245	4,711	3,236	-31.3%	3,560	5,245	11.3%	Market	1.1	1,404	1,563	0.0%	1,563	11.3%	470
Saint John The Baptist	2,838,562	4,739	5,213	5,096	3,564	-30.1%	3,920	5,213	2.3%	Market	1.1	1,490	1,524	0.0%	1,524	2.3%	480
Saint Landry	778,381	2,660	2,926	3,181	2,696	-15.3%	2,965	2,965	-6.8%	Actuarial	1.1	871	811	0.0%	811	-6.8%	490
Saint Martin	1,606,949	4,768	5,245	4,465	3,306	-26.0%	3,636	5,245	17.5%	Market	1.1	1,272	1,494	0.0%	1,494	17.5%	500
Saint Mary	5,763,249	4,922	5,414	5,765	4,842	-16.0%	5,326	5,414	-6.1%	Market	1.1	1,667	1,566	0.0%	1,566	-6.1%	510
Saint Tammany	11,799,427	4,158	4,574	4,523	3,999	-11.6%	4,399	4,574	1.1%	Market	1.1	1,235	1,249	0.0%	1,249	1.1%	520
Tangipahoa	1,848,069	2,660	2,926	3,061	2,697	-11.9%	2,966	2,966	-3.1%	Actuarial	1.1	820	795	0.0%	795	-3.1%	530
Tensas	48,135	1,755	1,931	2,689	2,422	-9.9%	2,665	2,665	-0.9%	Actuarial	1.1	624	618	0.0%	618	-1.0%	540
Terrebonne	7,536,043	5,253	5,778	5,963	4,341	-27.2%	4,775	5,778	-3.1%	Market	1.1	1,472	1,426	0.0%	1,426	-3.1%	550
Union	26,228	2,040	2,244	2,625	2,330	-11.2%	2,563	2,563	-2.4%	Actuarial	1.1	685	679	0.0%	679	-2.3%	560
Vermilion	4,982,140	4,966	5,463	6,204	4,324	-30.3%	4,757	5,463	-12.0%	Market	1.1	1,648	1,451	0.0%	1,451	-12.0%	570
Vernon	92,481	2,040	2,244	2,202	1,957	-11.1%	2,153	2,244	1.9%	Market	1.1	687	700	0.0%	700	1.9%	580
Washington	793,454	3,019	3,321	3,572	3,079	-13.8%	3,387	3,387	-5.2%	Actuarial	1.1	869	828	0.0%	828	-5.2%	590
Webster	55,537	1,552	1,707	2,450	2,201	-10.2%	2,421	2,421	-1.2%	Actuarial	1.1	636	628	0.0%	628	-1.3%	600
West Baton Rouge	176,464	2,651	2,916	2,763	2,545	-7.9%	2,800	2,916	5.5%	Market	1.1	843	889	0.0%	889	5.5%	610
West Carroll	23,255	1,789	1,968	2,533	2,324	-8.3%	2,556	2,556	0.9%	Actuarial	1.1	612	619	0.0%	619	0.9%	620
West Feliciana	65,857	2,651	2,916	2,460	2,100	-14.6%	2,310	2,916	18.6%	Market	1.1	702	833	0.0%	833	18.7%	630
Winn	36,252	1,799	1,979	1,963	1,803	-8.1%	1,983	1,983	1.0%	Actuarial	1.1	534	539	0.0%	539	0.9%	640
FAIR Plan	$ 201,074,010								**-3.0%**							**-3.1%**	

Actuarial	**28**	3.6%
Market	**36**	96.4%

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 2B & 3B

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
DWG FIRE & EC: AVERAGE OF OWNER & NON-OWNER OCCUPIED		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-24-24 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	504,059	11,730	12,903	10,386	6,884	-33.7%	7,572	12,903	24.2%	Market	1.1	3,186	3,959	0.0%	3,959	24.3%	900
Coastal Iberia	-	-	-	5,051	4,684	-7.3%	5,152	5,152	2.0%	Actuarial	1.1	1,624	1,506	0.0%	1,506	-7.3%	910
Coastal Jefferson	3,885,178	28,419	31,261	24,220	19,206	-20.7%	21,126	31,261	29.1%	Market	1.1	5,922	7,644	0.0%	7,644	29.1%	920
Coastal Lafourche	3,609,608	9,412	10,353	10,818	8,627	-20.3%	9,490	10,353	-4.3%	Market	1.1	2,699	2,583	0.0%	2,583	-4.3%	930
Coastal Orleans	501,925	5,288	5,817	8,209	5,468	-33.4%	6,015	6,015	-26.7%	Actuarial	1.1	3,101	2,278	0.0%	2,278	-26.7%	940
Coastal Plaquemines	759,435	14,399	15,839	11,833	8,121	-31.4%	8,933	15,839	33.9%	Market	1.1	4,223	5,653	0.0%	5,653	33.9%	950
Coastal Saint Bernard	375,868	9,448	10,393	8,346	6,700	-19.7%	7,369	10,393	24.5%	Market	1.1	3,155	3,929	0.0%	3,929	24.5%	960
Coastal Saint Mary	686,747	7,951	8,746	10,249	8,307	-18.9%	9,138	9,138	-10.8%	Actuarial	1.1	3,295	2,951	0.0%	2,951	-10.8%	970
Coastal Terrebonne	2,759,286	9,617	10,579	11,295	8,919	-21.0%	9,811	10,579	-6.3%	Market	1.1	3,041	2,848	0.0%	2,848	-6.4%	980
Coastal Vermilion	157,266	5,446	5,991	6,691	5,092	-23.9%	5,601	5,991	-10.5%	Market	1.1	2,051	1,836	0.0%	1,836	-10.5%	990
Coastal Plan	$ 13,239,372								**7.9%**							**7.9%**	
TOTAL	$ 214,313,382								**-2.4%**								

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

DWELLING FIRE AND EC
BASE RATE CHANGES

Exhibit 4
Sheet 2C & 3C

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
DWG FIRE & EC	**Current Base Rates**		**Actuarial Indications**		**Market Indications**			**New Base Rates**			**Final Rate Change**		**2023 Earned Premium at Current Rate Levels**		**Final Rate Change**
Parish	**Fire**	**EC**	**Fire**	**EC**	**Fire & EC**	**Actuarial or Market**	**10% Statutory Increase**	**Fire**	**EC**	**Fire & EC**	**Fire**	**EC**	**Fire**	**EC**	**Fire & EC**
Acadia	128	938	-20.0%	-14.0%	17.2%	Market	1.1	165	1,210	1,375	28.9%	29.0%	228,473	1,791,347	29.0%
Allen	116	696	-22.6%	-15.4%	-14.9%	Market	1.1	109	651	760	-6.0%	-6.5%	28,475	144,283	-6.4%
Ascension	96	767	-10.8%	-7.6%	-26.7%	Actuarial	1.1	94	780	874	-2.1%	1.7%	145,294	1,176,662	1.3%
Assumption	163	1,497	-34.1%	-31.7%	-3.6%	Market	1.1	173	1,588	1,761	6.1%	6.1%	159,622	1,760,256	6.1%
Avoyelles	103	666	-10.8%	-7.6%	-31.8%	Actuarial	1.1	101	677	778	-1.9%	1.7%	33,953	141,474	1.0%
Beauregard	315	677	-34.1%	-19.2%	-9.3%	Market	1.1	314	675	989	-0.3%	-0.3%	66,712	125,564	-0.3%
Bienville	99	596	-10.8%	-11.4%	-31.6%	Actuarial	1.1	97	581	678	-2.0%	-2.5%	9,758	48,068	-2.4%
Bossier	98	568	-10.8%	-16.4%	-9.6%	Market	1.1	97	565	662	-1.0%	-0.5%	8,145	44,550	-0.6%
Caddo	105	684	-10.8%	-8.3%	-16.3%	Actuarial	1.1	103	690	793	-1.9%	0.9%	57,365	341,300	0.5%
Calcasieu	124	947	-17.1%	-23.6%	-14.1%	Market	1.1	117	895	1,012	-5.6%	-5.5%	837,455	7,733,097	-5.5%
Caldwell	100	554	-10.8%	-20.8%	-13.9%	Market	1.1	95	525	620	-5.0%	-5.2%	4,728	22,967	-5.2%
Cameron	140	1,857	-18.2%	-28.9%	23.6%	Market	1.1	190	2,526	2,716	35.7%	36.0%	69,743	792,031	36.0%
Catahoula	96	649	-10.8%	-17.5%	-14.7%	Market	1.1	90	609	699	-6.3%	-6.2%	27,561	74,186	-6.2%
Claiborne	103	460	-10.8%	-7.6%	-11.8%	Actuarial	1.1	101	468	569	-1.9%	1.7%	6,214	23,817	1.0%
Concordia	95	537	-10.8%	-7.6%	-36.5%	Actuarial	1.1	93	546	639	-2.1%	1.7%	18,456	90,927	1.0%
Desoto	130	448	-10.8%	-7.6%	-12.1%	Actuarial	1.1	128	456	584	-1.5%	1.8%	10,014	32,401	1.0%
E. Baton Rouge	144	758	-10.8%	-8.8%	-5.8%	Market	1.1	149	785	934	3.5%	3.6%	923,432	5,076,087	3.5%
East Carroll	131	581	-10.8%	-9.9%	-42.1%	Actuarial	1.1	129	576	705	-1.5%	-0.9%	19,936	73,277	-1.0%
East Feliciana	98	613	-10.8%	-11.8%	22.8%	Market	1.1	132	828	960	34.7%	35.1%	17,418	105,870	35.0%
Evangeline	110	695	-10.8%	-8.9%	-8.0%	Market	1.1	111	704	815	0.9%	1.3%	30,116	175,969	1.2%
Franklin	98	513	-10.8%	-11.1%	-16.7%	Actuarial	1.1	96	502	598	-2.0%	-2.1%	18,148	91,862	-2.1%
Grant	97	582	-10.8%	-10.7%	-21.5%	Actuarial	1.1	95	572	667	-2.1%	-1.7%	13,317	48,743	-1.8%
Iberia	138	1,321	-34.1%	-27.5%	-14.3%	Market	1.1	130	1,245	1,375	-5.8%	-5.8%	635,552	6,835,519	-5.8%
Iberville	142	921	-34.1%	-20.9%	-34.0%	Actuarial	1.1	103	801	904	-27.5%	-13.0%	56,629	463,604	-14.6%
Jackson	99	508	-10.8%	-14.6%	-32.7%	Actuarial	1.1	97	477	574	-2.0%	-6.1%	7,482	32,355	-5.3%
Jefferson	134	1,447	-33.4%	-19.9%	-18.3%	Market	1.1	120	1,300	1,420	-10.4%	-10.2%	5,073,929	65,810,118	-10.2%
Jefferson Davis	145	1,012	-34.1%	-17.2%	-6.7%	Market	1.1	149	1,038	1,187	2.8%	2.6%	123,998	832,694	2.6%
Lafayette	144	1,073	-27.6%	-23.4%	-21.0%	Market	1.1	125	932	1,057	-13.2%	-13.1%	776,145	6,531,012	-13.1%
Lafourche	108	1,369	-29.9%	-21.4%	-17.9%	Market	1.1	97	1,236	1,333	-10.2%	-9.7%	549,300	7,055,073	-9.7%
La Salle	110	528	-10.8%	-7.6%	-21.5%	Actuarial	1.1	108	537	645	-1.8%	1.7%	20,282	74,229	0.9%
Lincoln	103	558	-10.8%	-10.4%	-30.7%	Actuarial	1.1	101	550	651	-1.9%	-1.4%	17,443	82,647	-1.5%
Livingston	127	694	-15.6%	-12.1%	16.4%	Market	1.1	163	888	1,051	28.3%	28.0%	132,358	976,208	28.0%
Madison	96	553	-10.8%	-9.7%	-4.3%	Market	1.1	101	582	683	5.2%	5.2%	22,970	115,993	5.2%
Morehouse	141	445	-10.8%	-8.0%	-1.8%	Market	1.1	152	481	633	7.8%	8.1%	20,783	75,771	8.0%
Natchitoches	105	622	-10.8%	-8.5%	-26.3%	Actuarial	1.1	103	626	729	-1.9%	0.6%	26,311	130,504	0.2%
Orleans	126	1,747	-10.8%	-18.1%	-8.4%	Market	1.1	127	1,761	1,888	0.8%	0.8%	5,592,579	107,008,252	0.8%
Ouachita	151	416	-34.1%	-7.6%	-29.4%	Actuarial	1.1	110	423	533	-27.2%	1.7%	91,473	278,778	-5.4%
Plaquemines	148	1,911	-34.1%	-31.7%	-16.2%	Market	1.1	136	1,762	1,898	-8.1%	-7.8%	152,628	2,442,391	-7.8%
Pointe Coupee	95	752	-10.8%	-17.0%	-12.5%	Market	1.1	91	724	815	-4.2%	-3.7%	38,882	241,758	-3.8%
Rapides	144	588	-13.0%	-9.9%	-25.3%	Actuarial	1.1	138	583	721	-4.2%	-0.9%	111,439	430,614	-1.5%
Red River	100	589	-10.8%	-9.5%	-28.0%	Actuarial	1.1	98	586	684	-2.0%	-0.5%	2,401	10,923	-0.8%
Richland	96	488	-10.8%	-7.6%	-15.5%	Actuarial	1.1	94	496	590	-2.1%	1.6%	14,281	94,650	1.2%
Sabine	121	640	-10.8%	-7.8%	-16.4%	Actuarial	1.1	119	649	768	-1.7%	1.4%	15,826	80,211	0.9%
Saint Bernard	119	1,754	-24.2%	-20.4%	-16.8%	Market	1.1	109	1,605	1,714	-8.4%	-8.5%	548,426	8,967,938	-8.5%
Saint Charles	136	1,321	-26.6%	-19.2%	-15.3%	Market	1.1	127	1,231	1,358	-6.6%	-6.8%	341,036	3,946,153	-6.8%
Saint Helena	138	512	-11.3%	-7.6%	-2.6%	Market	1.1	148	549	697	7.2%	7.2%	20,346	91,697	7.2%
Saint James	142	1,262	-34.1%	-31.0%	1.2%	Market	1.1	158	1,405	1,563	11.3%	11.3%	89,150	961,596	11.3%
Saint John The Baptist	191	1,299	-34.1%	-29.6%	-7.0%	Market	1.1	195	1,329	1,524	2.1%	2.3%	483,434	3,971,444	2.3%
Saint Landry	92	779	-10.8%	-15.8%	-16.4%	Actuarial	1.1	90	721	811	-2.2%	-7.4%	108,093	834,419	-6.8%
Saint Martin	163	1,109	-34.1%	-24.8%	6.8%	Market	1.1	191	1,303	1,494	17.2%	17.5%	271,798	1,828,589	17.5%
Saint Mary	115	1,552	-12.7%	-16.3%	-14.6%	Market	1.1	108	1,458	1,566	-6.1%	-6.1%	650,626	6,996,500	-6.1%
Saint Tammany	87	1,148	-23.8%	-10.6%	-8.1%	Market	1.1	88	1,161	1,249	1.1%	1.1%	1,285,865	16,019,366	1.1%
Tangipahoa	105	715	-13.4%	-11.7%	-13.1%	Actuarial	1.1	100	695	795	-4.8%	-2.8%	249,081	1,601,690	-3.1%
Tensas	111	513	-10.8%	-9.7%	-34.7%	Actuarial	1.1	109	509	618	-1.8%	-0.8%	12,922	62,230	-1.0%
Terrebonne	119	1,353	-34.1%	-26.6%	-11.9%	Market	1.1	115	1,311	1,426	-3.4%	-3.1%	907,158	10,647,818	-3.1%
Union	119	566	-21.4%	-7.6%	-22.3%	Actuarial	1.1	103	576	679	-13.4%	1.8%	11,032	30,416	-2.3%
Vermilion	145	1,503	-34.1%	-29.9%	-20.0%	Market	1.1	128	1,323	1,451	-11.7%	-12.0%	696,542	6,741,630	-12.0%
Vernon	98	589	-10.8%	-11.2%	-7.4%	Market	1.1	100	600	700	2.0%	1.9%	12,457	63,829	1.9%
Washington	125	744	-24.3%	-11.5%	-15.5%	Actuarial	1.1	104	724	828	-16.8%	-2.7%	171,347	786,610	-5.2%
Webster	98	538	-10.8%	-10.1%	-36.7%	Actuarial	1.1	96	532	628	-2.0%	-1.1%	10,910	53,145	-1.3%
West Baton Rouge	97	746	-10.8%	-7.6%	-4.1%	Market	1.1	102	787	889	5.2%	5.5%	22,811	202,805	5.5%
West Carroll	98	514	-10.8%	-7.6%	-29.4%	Actuarial	1.1	96	523	619	-2.0%	1.8%	4,134	14,956	0.9%
West Feliciana	122	580	-23.1%	-13.2%	7.8%	Market	1.1	145	688	833	18.9%	18.6%	9,315	55,717	18.7%
Winn	98	436	-10.8%	-7.6%	-8.3%	Actuarial	1.1	96	443	539	-2.0%	1.6%	9,664	43,896	0.9%

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)
	Current Base Rates		Actuarial Indications		Market Indications			New Base Rates			Final Rate Change		2023 Earned Premium at Current Rate Levels		Final Rate Change
Parish	Fire	EC	Fire	EC	Fire & EC	Actuarial or Market	10% Statutory Increase	Fire	EC	Fire & EC	Fire	EC	Fire	EC	Fire & EC
Coastal Cameron	48	3,138	-52.8%	-33.3%	12.9%	Market	1.1	60	3,899	3,959	25.0%	24.3%	15,067	709,568	24.3%
Coastal Iberia	16	1,608	-36.1%	-15.5%		Actuarial	1.1	11	1,495	1,506	-31.3%	-7.0%	0	0	-7.3%
Coastal Jefferson	26	5,896	-36.1%	-20.4%	17.3%	Market	1.1	34	7,610	7,644	30.8%	29.1%	128,116	7,474,365	29.1%
Coastal Lafourche	31	2,668	-49.9%	-19.4%	-13.0%	Market	1.1	30	2,553	2,583	-3.2%	-4.3%	153,249	5,450,091	-4.3%
Coastal Orleans	29	3,072	-51.4%	-33.1%	-35.6%	Actuarial	1.1	16	2,262	2,278	-44.8%	-26.4%	10,487	591,174	-26.7%
Coastal Plaquemines	40	4,183	-52.8%	-31.0%	21.7%	Market	1.1	54	5,599	5,653	35.0%	33.9%	26,346	1,350,355	33.9%
Coastal Saint Bernard	25	3,130	-43.6%	-19.4%	13.2%	Market	1.1	31	3,898	3,929	24.0%	24.5%	8,056	624,487	24.5%
Coastal Saint Mary	24	3,271	-43.3%	-18.4%	-22.4%	Actuarial	1.1	15	2,936	2,951	-37.5%	-10.2%	29,465	1,315,211	-10.8%
Coastal Terrebonne	24	3,017	-36.1%	-20.7%	-14.9%	Market	1.1	22	2,826	2,848	-8.3%	-6.3%	101,950	4,286,251	-6.4%
Coastal Vermilion	25	2,026	-43.7%	-23.4%	-18.6%	Market	1.1	22	1,814	1,836	-12.0%	-10.5%	7,693	316,129	-10.5%
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	**7-24-24 Inforce Premium**	**Prem.**	**Prem.**	**Prem.**	**Prem.**	**Rate Change**	**Prem.**	**Prem.**	**Rate Change**			**Current Base Rates**	**New Base Rates**	**Offset %**	**Final Offset Base Rates**	**Final Rate Change**	**Terr. Code**
Acadia	0	688	757	566	416	-26.6%	458	757	33.7%	Market	1.1	332	444	0.0%	444	33.7%	10
Allen	344	225	248	246	181	-26.6%	199	248	0.8%	Market	1.1	172	173	0.0%	173	0.6%	20
Ascension	264	403	443	392	288	-26.6%	317	443	13.0%	Market	1.1	212	240	0.0%	240	13.2%	30
Assumption	838	383	421	384	225	-41.4%	248	421	9.6%	Market	1.1	288	316	0.0%	316	9.7%	40
Avoyelles	121	317	349	277	203	-26.6%	223	349	26.0%	Market	1.1	160	202	0.0%	202	26.3%	50
Beauregard	0	262	288	263	193	-26.6%	212	288	9.5%	Market	1.1	182	199	0.0%	199	9.3%	60
Bienville	0	202	222	251	184	-26.6%	202	222	-11.6%	Market	1.1	149	132	0.0%	132	-11.4%	70
Bossier	0	294	323	296	209	-29.4%	230	323	9.1%	Market	1.1	183	200	0.0%	200	9.3%	80
Caddo	156	324	356	311	203	-34.6%	223	356	14.5%	Market	1.1	211	242	0.0%	242	14.7%	90, 91
Calcasieu	4,864	408	449	426	304	-28.7%	334	449	5.4%	Market	1.1	245	258	0.0%	258	5.3%	100
Caldwell	0	202	222	328	241	-26.6%	265	265	-19.2%	Actuarial	1.1	175	141	0.0%	141	-19.4%	110
Cameron	482	219	241	231	170	-26.6%	187	241	4.3%	Market	1.1	156	163	0.0%	163	4.5%	120
Catahoula	0	202	222	305	224	-26.6%	246	246	-19.3%	Actuarial	1.1	184	148	0.0%	148	-19.6%	130
Claiborne	0	202	222	266	195	-26.6%	215	222	-16.5%	Market	1.1	164	137	0.0%	137	-16.5%	140
Concordia	288	202	222	300	220	-26.6%	242	242	-19.3%	Actuarial	1.1	134	108	0.0%	108	-19.4%	150
Desoto	0	324	356	300	199	-33.6%	219	356	18.7%	Market	1.1	217	258	0.0%	258	18.9%	160
E. Baton Rouge	30,174	310	341	350	257	-26.6%	283	341	-2.6%	Market	1.1	250	244	0.0%	244	-2.4%	170, 171
East Carroll	0	202	222	362	266	-26.6%	293	293	-19.1%	Actuarial	1.1	184	149	0.0%	149	-19.0%	180
East Feliciana	0	412	453	431	288	-33.1%	317	453	5.1%	Market	1.1	269	283	0.0%	283	5.2%	190
Evangeline	0	412	453	389	280	-28.0%	308	453	16.5%	Market	1.1	243	283	0.0%	283	16.5%	200
Franklin	133	260	286	342	212	-38.1%	233	286	-16.4%	Market	1.1	215	180	0.0%	180	-16.3%	210
Grant	0	230	253	280	206	-26.6%	227	253	-9.6%	Market	1.1	184	166	0.0%	166	-9.8%	220
Iberia	2,100	934	1,027	893	485	-45.7%	534	1,027	15.0%	Market	1.1	563	647	0.0%	647	14.9%	230
Iberville	0	403	443	396	285	-28.1%	314	443	11.9%	Market	1.1	234	262	0.0%	262	12.0%	240
Jackson	0	202	222	284	209	-26.6%	230	230	-19.0%	Actuarial	1.1	146	118	0.0%	118	-19.2%	250
Jefferson	160,438	1,018	1,120	1,013	662	-34.7%	728	1,120	10.6%	Market	1.1	566	626	0.0%	626	10.6%	260
Jefferson Davis	355	666	733	641	348	-45.7%	383	733	14.4%	Market	1.1	417	477	0.0%	477	14.4%	270
Lafayette	7,381	612	673	583	316	-45.7%	348	673	15.4%	Market	1.1	353	407	0.0%	407	15.3%	280
Lafourche	2,736	1,018	1,120	950	516	-45.7%	568	1,120	17.9%	Market	1.1	619	730	0.0%	730	17.9%	290
La Salle	0	202	222	298	219	-26.6%	241	241	-19.1%	Actuarial	1.1	184	149	0.0%	149	-19.0%	300
Lincoln	199	269	296	380	253	-33.5%	278	296	-22.1%	Market	1.1	190	148	0.0%	148	-22.1%	310
Livingston	0	412	453	453	278	-38.6%	306	453	0.0%	Market	1.1	309	309	0.0%	309	0.0%	320
Madison	0	223	245	311	228	-26.6%	251	251	-19.3%	Actuarial	1.1	185	149	0.0%	149	-19.5%	330
Morehouse	0	277	305	319	219	-31.4%	241	305	-4.4%	Market	1.1	230	220	0.0%	220	-4.3%	340
Natchitoches	2,715	295	325	335	246	-26.6%	271	325	-3.0%	Market	1.1	220	213	0.0%	213	-3.2%	350
Orleans, Combined	453,852	780	858	796	498	-37.4%	548	858	7.8%	Market	1.1	599	646	0.0%	646	7.8%	360, 361
Ouachita	4,837	294	323	394	289	-26.6%	318	323	-18.0%	Market	1.1	182	149	0.0%	149	-18.1%	370
Plaquemines	2,350	1,018	1,120	1,063	577	-45.7%	635	1,120	5.4%	Market	1.1	732	771	0.0%	771	5.3%	380
Pointe Coupee	0	494	543	421	293	-30.4%	322	543	29.0%	Market	1.1	263	339	0.0%	339	28.9%	390
Rapides	457	294	323	337	222	-34.0%	244	323	-4.2%	Market	1.1	199	191	0.0%	191	-4.0%	400
Red River	0	202	222	212	156	-26.6%	172	222	4.7%	Market	1.1	154	161	0.0%	161	4.5%	410
Richland	253	265	292	362	224	-38.1%	246	292	-19.3%	Market	1.1	219	177	0.0%	177	-19.2%	420
Sabine	0	262	288	275	202	-26.6%	222	288	4.7%	Market	1.1	189	198	0.0%	198	4.8%	430
Saint Bernard	5,402	1,018	1,120	1,034	561	-45.7%	617	1,120	8.3%	Market	1.1	650	704	0.0%	704	8.3%	440
Saint Charles	4,081	660	726	614	451	-26.6%	496	726	18.2%	Market	1.1	387	458	0.0%	458	18.3%	450
Saint Helena	0	429	472	481	304	-36.8%	334	472	-1.9%	Market	1.1	282	277	0.0%	277	-1.8%	460
Saint James	1,535	249	274	325	239	-26.6%	263	274	-15.7%	Market	1.1	222	187	0.0%	187	-15.8%	470
Saint John The Baptist	7,029	543	597	659	358	-45.7%	394	597	-9.4%	Market	1.1	452	409	0.0%	409	-9.5%	480
Saint Landry	186	412	453	338	248	-26.6%	273	453	34.0%	Market	1.1	207	277	0.0%	277	33.8%	490
Saint Martin	500	617	679	571	310	-45.7%	341	679	18.9%	Market	1.1	364	433	0.0%	433	19.0%	500
Saint Mary	0	1,018	1,120	1,052	599	-43.0%	659	1,120	6.5%	Market	1.1	692	737	0.0%	737	6.5%	510
Saint Tammany	63,156	543	597	628	461	-26.6%	507	597	-4.9%	Market	1.1	385	366	0.0%	366	-4.9%	520
Tangipahoa	4,838	429	472	578	317	-45.1%	349	472	-18.3%	Market	1.1	347	283	0.0%	283	-18.4%	530
Tensas	0	202	222	356	261	-26.6%	287	287	-19.4%	Actuarial	1.1	184	148	0.0%	148	-19.6%	540
Terrebonne	8,588	1,018	1,120	975	529	-45.7%	582	1,120	14.9%	Market	1.1	535	615	0.0%	615	15.0%	550
Union	0	289	318	311	228	-26.6%	251	318	2.3%	Market	1.1	181	185	0.0%	185	2.2%	560
Vermilion	1,795	1,150	1,265	1,056	573	-45.7%	630	1,265	19.8%	Market	1.1	638	764	0.0%	764	19.7%	570
Vernon	0	262	288	251	184	-26.6%	202	288	14.7%	Market	1.1	174	200	0.0%	200	14.9%	580
Washington	0	429	472	539	332	-38.4%	365	472	-12.4%	Market	1.1	294	257	0.0%	257	-12.6%	590
Webster	0	302	332	347	241	-30.6%	265	332	-4.3%	Market	1.1	201	192	0.0%	192	-4.5%	600
West Baton Rouge	0	403	443	394	265	-32.8%	292	443	12.4%	Market	1.1	270	304	0.0%	304	12.6%	610
West Carroll	0	247	272	373	274	-26.6%	301	301	-19.3%	Actuarial	1.1	202	163	0.0%	163	-19.3%	620
West Feliciana	434	178	196	243	178	-26.6%	196	196	-19.3%	Actuarial	1.1	156	126	0.0%	126	-19.2%	630
Winn	0	202	222	272	200	-26.6%	220	222	-18.4%	Market	1.1	164	134	0.0%	134	-18.3%	640
FAIR Plan	$ 772,881								**6.6%**							**6.6%**	

Actuarial	**10**	0.1%
Market	**54**	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	**7-24-24 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	-	-	-	593	488	-17.7%	537	537	-9.4%	Actuarial	1.1	351	318	0.0%	318	-9.4%	900
Coastal Iberia	-	-	-	568	466	-17.9%	513	513	-9.7%	Actuarial	1.1	359	324	0.0%	324	-9.7%	910
Coastal Jefferson	-	676	744	1,293	1,061	-17.9%	1,167	1,167	-9.7%	Actuarial	1.1	608	549	0.0%	549	-9.7%	920
Coastal Lafourche	3,203	320	352	632	441	-30.3%	485	485	-23.3%	Actuarial	1.1	305	234	0.0%	234	-23.3%	930
Coastal Orleans	12,360	618	680	632	495	-21.6%	545	680	7.6%	Market	1.1	476	512	0.0%	512	7.6%	940
Coastal Plaquemines	1,404	-	-	975	599	-38.6%	659	659	-32.4%	Actuarial	1.1	672	454	0.0%	454	-32.4%	950
Coastal Saint Bernard	1,589	190	209	504	419	-16.9%	461	461	-8.5%	Actuarial	1.1	409	374	0.0%	374	-8.6%	960
Coastal Saint Mary	-	-	-	566	466	-17.7%	513	513	-9.4%	Actuarial	1.1	349	316	0.0%	316	-9.5%	970
Coastal Terrebonne	413	576	634	975	599	-38.6%	659	659	-32.4%	Actuarial	1.1	490	331	0.0%	331	-32.4%	980
Coastal Vermilion	-	-	-	608	499	-17.9%	549	549	-9.7%	Actuarial	1.1	360	325	0.0%	325	-9.7%	990
Coastal Plan	$ 18,969								**-2.8%**							**-2.8%**	
TOTAL	$ 791,850								**6.4%**								

(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. (Note that the pausing of the +10% requirement effective 1/1/25 to 1/1/27 will be accounted for with a discount
(13) LCPIC's current base rates. Source: Last approved rate filing.
(14a) (13)*(1+(10)) dollar rounded.
(14b) Offset not used
(14c) (14a) x [1 + (14b)]
(15) (14)/(13)-1.0
Note: The ratio of column (5) to column (13) is different by parish due to deductible credits varying.

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 5A

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
MOBILE HOME		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-24-24 Inforce Premium**	**Prem.**	**Prem.**	**Prem.**	**Prem.**	**Rate Change**	**Prem.**	**Prem.**	**Rate Change**			**Current Base Rates**	**New Base Rates**	**Offset %**	**Final Offset Base Rates**	**Final Rate Change**	**Terr. Code**
Acadia	446,410	1,780	1,958	2,062	1,518	-26.4%	1,669	1,958	-5.0%	Market	1.1	1,334	1,267	0.0%	1,267	-5.0%	10
Allen	28,956	966	1,063	1,068	786	-26.4%	865	1,063	-0.5%	Market	1.1	825	821	0.0%	821	-0.5%	20
Ascension	817,354	1,846	2,031	1,567	1,153	-26.4%	1,269	2,031	29.6%	Market	1.1	945	1,225	0.0%	1,225	29.6%	30
Assumption	467,943	3,114	3,425	3,607	1,962	-45.6%	2,158	3,425	-5.0%	Market	1.1	2,965	2,816	0.0%	2,816	-5.0%	40
Avoyelles	12,368	937	1,031	1,015	747	-26.4%	822	1,031	1.5%	Market	1.1	673	683	0.0%	683	1.5%	50
Beauregard	61,295	966	1,063	1,099	809	-26.4%	890	1,063	-3.3%	Market	1.1	838	810	0.0%	810	-3.3%	60
Bienville	9,198	879	967	905	666	-26.4%	733	967	6.8%	Market	1.1	613	655	0.0%	655	6.9%	70
Bossier	10,523	879	967	932	686	-26.4%	755	967	3.7%	Market	1.1	652	676	0.0%	676	3.7%	80
Caddo	15,757	879	967	918	676	-26.4%	743	967	5.3%	Market	1.1	701	738	0.0%	738	5.3%	90, 91
Calcasieu	1,868,873	1,791	1,970	1,590	1,170	-26.4%	1,287	1,970	23.9%	Market	1.1	1,006	1,246	0.0%	1,246	23.9%	100
Caldwell	3,036	879	967	1,069	787	-26.4%	865	967	-9.6%	Market	1.1	645	583	0.0%	583	-9.6%	110
Cameron	251,764	3,605	3,966	4,205	2,293	-45.5%	2,522	3,966	-5.7%	Market	1.1	3,157	2,977	0.0%	2,977	-5.7%	120
Catahoula	8,322	937	1,031	1,094	805	-26.4%	886	1,031	-5.8%	Market	1.1	756	712	0.0%	712	-5.8%	130
Claiborne	10,261	879	967	886	652	-26.4%	717	967	9.1%	Market	1.1	623	680	0.0%	680	9.1%	140
Concordia	13,831	937	1,031	1,489	1,096	-26.4%	1,205	1,205	-19.0%	Actuarial	1.1	776	628	0.0%	628	-19.1%	150
Desoto	9,240	879	967	890	655	-26.4%	721	967	8.6%	Market	1.1	733	796	0.0%	796	8.6%	160
E. Baton Rouge	136,952	982	1,080	1,101	810	-26.4%	891	1,080	-1.9%	Market	1.1	870	854	0.0%	854	-1.8%	170, 171
East Carroll	1,394	937	1,031	1,103	812	-26.4%	893	1,031	-6.6%	Market	1.1	641	599	0.0%	599	-6.6%	180
East Feliciana	36,141	982	1,080	1,126	829	-26.4%	912	1,080	-4.1%	Market	1.1	780	748	0.0%	748	-4.1%	190
Evangeline	42,489	966	1,063	1,208	889	-26.4%	978	1,063	-12.0%	Market	1.1	840	739	0.0%	739	-12.0%	200
Franklin	34,857	879	967	892	657	-26.4%	722	967	8.4%	Market	1.1	638	692	0.0%	692	8.5%	210
Grant	8,307	879	967	911	670	-26.4%	738	967	6.1%	Market	1.1	687	729	0.0%	729	6.1%	220
Iberia	779,355	3,115	3,427	3,716	2,022	-45.6%	2,224	3,427	-7.8%	Market	1.1	2,610	2,407	0.0%	2,407	-7.8%	230
Iberville	162,357	982	1,080	1,437	1,058	-26.4%	1,163	1,163	-19.0%	Actuarial	1.1	940	761	0.0%	761	-19.0%	240
Jackson	10,212	879	967	974	717	-26.4%	789	967	-0.7%	Market	1.1	578	574	0.0%	574	-0.7%	250
Jefferson	147,491	3,263	3,589	3,723	2,025	-45.6%	2,228	3,589	-3.6%	Market	1.1	2,330	2,246	0.0%	2,246	-3.6%	260
Jefferson Davis	267,284	1,777	1,955	1,414	1,041	-26.4%	1,145	1,955	38.2%	Market	1.1	1,010	1,396	0.0%	1,396	38.2%	270
Lafayette	1,515,677	1,788	1,967	2,061	1,337	-35.1%	1,471	1,967	-4.6%	Market	1.1	1,361	1,299	0.0%	1,299	-4.6%	280
Lafourche	952,610	3,171	3,488	3,687	2,006	-45.6%	2,206	3,488	-5.4%	Market	1.1	2,673	2,529	0.0%	2,529	-5.4%	290
La Salle	14,957	879	967	981	722	-26.4%	794	967	-1.4%	Market	1.1	690	680	0.0%	680	-1.4%	300
Lincoln	3,351	879	967	1,007	741	-26.4%	815	967	-4.0%	Market	1.1	564	542	0.0%	542	-3.9%	310
Livingston	987,187	1,559	1,715	1,767	1,301	-26.4%	1,431	1,715	-2.9%	Market	1.1	1,339	1,300	0.0%	1,300	-2.9%	320
Madison	3,816	937	1,031	1,093	804	-26.4%	885	1,031	-5.7%	Market	1.1	736	694	0.0%	694	-5.7%	330
Morehouse	2,042	879	967	892	657	-26.4%	722	967	8.4%	Market	1.1	733	795	0.0%	795	8.5%	340
Natchitoches	19,622	879	967	948	698	-26.4%	768	967	2.0%	Market	1.1	711	725	0.0%	725	2.0%	350
Orleans	3,480	2,259	2,485	2,419	1,316	-45.6%	1,448	2,485	2.7%	Market	1.1	1,966	2,020	0.0%	2,020	2.7%	360, 361
Ouachita	18,918	879	967	1,107	815	-26.4%	896	967	-12.7%	Market	1.1	585	511	0.0%	511	-12.6%	370
Plaquemines	235,727	3,743	4,117	4,450	2,421	-45.6%	2,663	4,117	-7.5%	Market	1.1	3,422	3,166	0.0%	3,166	-7.5%	380
Pointe Coupee	45,450	1,943	2,137	1,658	1,220	-26.4%	1,342	2,137	28.9%	Market	1.1	1,156	1,490	0.0%	1,490	28.9%	390
Rapides	23,149	879	967	955	703	-26.4%	773	967	1.2%	Market	1.1	641	649	0.0%	649	1.2%	400
Red River	2,785	879	967	887	653	-26.4%	718	967	9.0%	Market	1.1	733	799	0.0%	799	9.0%	410
Richland	5,117	879	967	1,104	753	-31.8%	828	967	-12.4%	Market	1.1	764	669	0.0%	669	-12.4%	420
Sabine	58,093	879	967	1,008	742	-26.4%	816	967	-4.1%	Market	1.1	793	761	0.0%	761	-4.0%	430
Saint Bernard	64,991	3,057	3,363	3,487	1,897	-45.6%	2,087	3,363	-3.6%	Market	1.1	2,390	2,305	0.0%	2,305	-3.6%	440
Saint Charles	245,384	3,149	3,464	3,636	1,978	-45.6%	2,176	3,464	-4.7%	Market	1.1	2,518	2,399	0.0%	2,399	-4.7%	450
Saint Helena	32,622	982	1,080	1,104	813	-26.4%	894	1,080	-2.2%	Market	1.1	720	704	0.0%	704	-2.2%	460
Saint James	157,837	3,188	3,507	3,697	2,011	-45.6%	2,212	3,507	-5.1%	Market	1.1	2,776	2,633	0.0%	2,633	-5.2%	470
Saint John The Baptist	120,774	3,189	3,508	3,681	2,002	-45.6%	2,203	3,508	-4.7%	Market	1.1	2,731	2,603	0.0%	2,603	-4.7%	480
Saint Landry	260,564	982	1,080	1,336	983	-26.4%	1,082	1,082	-19.0%	Actuarial	1.1	915	741	0.0%	741	-19.0%	490
Saint Martin	873,341	2,180	2,398	2,521	1,371	-45.6%	1,509	2,398	-4.9%	Market	1.1	1,766	1,680	0.0%	1,680	-4.9%	500
Saint Mary	678,287	3,119	3,431	3,642	1,981	-45.6%	2,179	3,431	-5.8%	Market	1.1	2,678	2,523	0.0%	2,523	-5.8%	510
Saint Tammany	795,007	1,497	1,647	1,705	1,255	-26.4%	1,380	1,647	-3.4%	Market	1.1	1,143	1,104	0.0%	1,104	-3.4%	520
Tangipahoa	392,501	982	1,080	1,361	1,002	-26.4%	1,102	1,102	-19.0%	Actuarial	1.1	914	740	0.0%	740	-19.0%	530
Tensas	7,578	937	1,031	1,133	834	-26.4%	917	1,031	-9.0%	Market	1.1	671	610	0.0%	610	-9.1%	540
Terrebonne	884,451	3,185	3,504	3,696	2,011	-45.6%	2,212	3,504	-5.2%	Market	1.1	2,275	2,157	0.0%	2,157	-5.2%	550
Union	6,186	929	1,022	890	655	-26.4%	721	1,022	14.8%	Market	1.1	587	674	0.0%	674	14.8%	560
Vermilion	1,265,783	3,112	3,423	3,634	1,977	-45.6%	2,175	3,423	-5.8%	Market	1.1	2,449	2,307	0.0%	2,307	-5.8%	570
Vernon	18,908	879	967	1,103	812	-26.4%	893	967	-12.3%	Market	1.1	866	759	0.0%	759	-12.4%	580
Washington	137,492	982	1,080	1,525	1,122	-26.4%	1,235	1,235	-19.0%	Actuarial	1.1	914	740	0.0%	740	-19.0%	590
Webster	5,892	879	967	951	700	-26.4%	770	967	1.7%	Market	1.1	633	644	0.0%	644	1.7%	600
West Baton Rouge	91,120	982	1,080	1,098	808	-26.4%	889	1,080	-1.6%	Market	1.1	834	820	0.0%	820	-1.7%	610
West Carroll	3,602	879	967	1,098	808	-26.4%	889	967	-11.9%	Market	1.1	681	600	0.0%	600	-11.9%	620
West Feliciana	13,173	982	1,080	1,102	811	-26.4%	892	1,080	-2.0%	Market	1.1	782	767	0.0%	767	-1.9%	630
Winn	6,266	879	967	891	656	-26.4%	721	967	8.5%	Market	1.1	616	668	0.0%	668	8.4%	640
FAIR Plan	$ 15,615,710								**0.4%**							**0.4%**	
									Actuarial	**5**	6.2%						
									Market	**59**	93.8%						

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 5B

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
MOBILE HOME		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-24-24 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	141,489	-	-	3,805	3,193	-16.1%	3,512	3,512	-7.7%	Actuarial	1.1	2,821	2,604	0.0%	2,604	-7.7%	900
Coastal Iberia	-	-	-	2,355	2,043	-13.3%	2,247	2,247	-4.6%	Actuarial	1.1	1,863	1,778	0.0%	1,778	-4.6%	910
Coastal Jefferson	208,812	2,259	2,485	7,255	5,403	-25.5%	5,943	5,943	-18.1%	Actuarial	1.1	4,349	3,563	0.0%	3,563	-18.1%	920
Coastal Lafourche	482,060	3,217	3,539	3,797	3,088	-18.7%	3,397	3,539	-6.8%	Market	1.1	2,327	2,169	0.0%	2,169	-6.8%	930
Coastal Orleans	-	-	-	1,881	1,648	-12.4%	1,812	1,812	-3.7%	Actuarial	1.1	1,709	1,647	0.0%	1,647	-3.6%	940
Coastal Plaquemines	680,749	2,911	3,202	3,556	2,951	-17.0%	3,246	3,246	-8.7%	Actuarial	1.1	3,039	2,774	0.0%	2,774	-8.7%	950
Coastal Saint Bernard	49,537	3,072	3,379	1,846	1,774	-3.9%	1,952	3,379	83.1%	Market	1.1	1,814	3,321	0.0%	3,321	83.1%	960
Coastal Saint Mary	17,646	-	-	3,658	3,516	-3.9%	3,868	3,868	5.7%	Actuarial	1.1	2,838	3,001	0.0%	3,001	5.7%	970
Coastal Terrebonne	342,641	3,285	3,614	3,769	3,213	-14.8%	3,534	3,614	-4.1%	Market	1.1	2,480	2,378	0.0%	2,378	-4.1%	980
Coastal Vermilion	48,622	-	-	2,507	2,282	-9.0%	2,510	2,510	0.1%	Actuarial	1.1	1,849	1,851	0.0%	1,851	0.1%	990
Coastal Plan	$ 1,971,556								**-5.7%**							**-5.7%**	
TOTAL	$ 17,587,266								**-0.3%**								

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

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
Wind Only		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-24-24 Inforce Premium**	**Prem.**	**Prem.**	**Prem.**	**Prem.**	**Rate Change**	**Prem.**	**Prem.**	**Rate Change**	sort		**Current Base Rates**	**New Base Rates**	**Offset %**	**Final Offset Base Rates**	**Final Rate Change**	**Terr. Code**
Acadia	1,913,693	7,946	8,741	8,693	8,137	-6.4%	8,950	8,950	3.0%	Actuarial	1.1	551	567	0.0%	567	2.9%	10
Allen	5,541	-	-	2,961	2,673	-9.7%	2,940	2,940	-0.7%	Actuarial	1.1	236	234	0.0%	234	-0.8%	20
Ascension	410,531	4,374	4,811	8,410	7,592	-9.7%	8,351	8,351	-0.7%	Actuarial	1.1	528	524	0.0%	524	-0.8%	30
Assumption	1,483,690	11,599	12,759	7,397	6,924	-6.4%	7,616	12,759	72.5%	Market	1.1	609	1,050	0.0%	1,050	72.4%	40
Avoyelles	0	-	-	11,758	12,848	9.3%	14,133	14,133	20.2%	Actuarial	1.1	930	1,118	0.0%	1,118	20.2%	50
Beauregard	22,764	-	-	1,746	1,576	-9.7%	1,734	1,734	-0.7%	Actuarial	1.1	135	134	0.0%	134	-0.7%	60
Bienville	4,754	-	-	3,088	3,298	6.8%	3,628	3,628	17.5%	Actuarial	1.1	237	278	0.0%	278	17.3%	70
Bossier	37,565	-	-	2,208	2,136	-3.3%	2,349	2,349	6.4%	Actuarial	1.1	163	173	0.0%	173	6.1%	80
Caddo	31,951	-	-	4,699	4,545	-3.3%	5,000	5,000	6.4%	Actuarial	1.1	400	426	0.0%	426	6.5%	90
Calcasieu	1,827,827	3,210	3,531	7,195	6,591	-8.4%	7,250	7,250	0.8%	Actuarial	1.1	450	453	0.0%	453	0.7%	100
Caldwell	0	-	-	2,998	3,276	9.3%	3,604	3,604	20.2%	Actuarial	1.1	228	274	0.0%	274	20.2%	110
Cameron	519,467	7,571	8,328	12,902	12,076	-6.4%	13,284	13,284	3.0%	Actuarial	1.1	944	972	0.0%	972	3.0%	120
Catahoula	6,815	-	-	2,179	2,381	9.3%	2,619	2,619	20.2%	Actuarial	1.1	188	226	0.0%	226	20.2%	130
Claiborne	0	-	-	2,385	2,547	6.8%	2,802	2,802	17.5%	Actuarial	1.1	181	213	0.0%	213	17.7%	140
Concordia	381	-	-	15,024	16,417	9.3%	18,058	18,058	20.2%	Actuarial	1.1	881	1,059	0.0%	1,059	20.2%	150
Desoto	15,329	-	-	1,851	1,977	6.8%	2,175	2,175	17.5%	Actuarial	1.1	168	197	0.0%	197	17.3%	160
E. Baton Rouge	364,633	3,199	3,519	4,513	4,503	-0.2%	4,953	4,953	9.7%	Actuarial	1.1	379	416	0.0%	416	9.8%	170
East Carroll	0	-	-	3,157	3,450	9.3%	3,795	3,795	20.2%	Actuarial	1.1	228	274	0.0%	274	20.2%	180
East Feliciana	15,173	-	-	3,295	2,974	-9.7%	3,272	3,272	-0.7%	Actuarial	1.1	236	234	0.0%	234	-0.8%	190
Evangeline	17,172	-	-	2,733	2,467	-9.7%	2,714	2,714	-0.7%	Actuarial	1.1	199	198	0.0%	198	-0.5%	200
Franklin	38,254	-	-	2,623	2,866	9.3%	3,153	3,153	20.2%	Actuarial	1.1	236	284	0.0%	284	20.3%	210
Grant	4,461	-	-	2,480	2,710	9.3%	2,981	2,981	20.2%	Actuarial	1.1	233	280	0.0%	280	20.2%	220
Iberia	2,960,926	10,841	11,925	9,177	8,590	-6.4%	9,449	11,925	29.9%	Market	1.1	625	812	0.0%	812	29.9%	230
Iberville	96,399	-	-	5,271	4,758	-9.7%	5,234	5,234	-0.7%	Actuarial	1.1	358	355	0.0%	355	-0.8%	240
Jackson	24,895	-	-	3,030	3,311	9.3%	3,642	3,642	20.2%	Actuarial	1.1	227	273	0.0%	273	20.3%	250
Jefferson	41,253,069	5,437	5,981	10,376	9,869	-4.9%	10,855	10,855	4.6%	Actuarial	1.1	638	667	0.0%	667	4.5%	260
Jefferson Davis	343,678	11,599	12,759	8,701	8,144	-6.4%	8,959	12,759	46.6%	Market	1.1	603	884	0.0%	884	46.6%	270
Lafayette	2,426,004	5,869	6,456	7,659	7,016	-8.4%	7,717	7,717	0.8%	Actuarial	1.1	499	503	0.0%	503	0.8%	280
Lafourche	4,791,503	11,951	13,146	9,513	9,048	-4.9%	9,953	13,146	38.2%	Market	1.1	670	926	0.0%	926	38.2%	290
La Salle	11,204	-	-	2,590	2,830	9.3%	3,113	3,113	20.2%	Actuarial	1.1	227	273	0.0%	273	20.3%	300
Lincoln	7,847	-	-	3,197	3,493	9.3%	3,843	3,843	20.2%	Actuarial	1.1	226	272	0.0%	272	20.4%	310
Livingston	264,376	4,374	4,811	7,672	6,926	-9.7%	7,618	7,618	-0.7%	Actuarial	1.1	611	607	0.0%	607	-0.7%	320
Madison	21,559	-	-	2,262	2,472	9.3%	2,719	2,719	20.2%	Actuarial	1.1	195	234	0.0%	234	20.0%	330
Morehouse	3,487	-	-	2,216	2,421	9.3%	2,664	2,664	20.2%	Actuarial	1.1	225	270	0.0%	270	20.0%	340
Natchitoches	226,243	2,158	2,374	2,473	2,702	9.3%	2,972	2,972	20.2%	Actuarial	1.1	226	272	0.0%	272	20.4%	350
Orleans	28,621,784	6,224	6,846	9,596	9,264	-3.5%	10,190	10,190	6.2%	Actuarial	1.1	760	807	0.0%	807	6.2%	360
Ouachita	8,518	-	-	9,651	10,546	9.3%	11,600	11,600	20.2%	Actuarial	1.1	574	690	0.0%	690	20.2%	370
Plaquemines	1,509,822	7,843	8,627	8,698	8,273	-4.9%	9,100	9,100	4.6%	Actuarial	1.1	666	697	0.0%	697	4.7%	380
Pointe Coupee	69,806	-	-	2,919	2,635	-9.7%	2,898	2,898	-0.7%	Actuarial	1.1	213	212	0.0%	212	-0.5%	390
Rapides	9,623	-	-	7,840	8,567	9.3%	9,423	9,423	20.2%	Actuarial	1.1	646	776	0.0%	776	20.1%	400
Red River	0	-	-	2,023	2,161	6.8%	2,377	2,377	17.5%	Actuarial	1.1	181	213	0.0%	213	17.7%	410
Richland	5,213	-	-	7,925	8,660	9.3%	9,526	9,526	20.2%	Actuarial	1.1	670	805	0.0%	805	20.1%	420
Sabine	7,032	-	-	4,647	5,078	9.3%	5,586	5,586	20.2%	Actuarial	1.1	451	542	0.0%	542	20.2%	430
Saint Bernard	4,589,355	4,838	5,322	8,546	8,128	-4.9%	8,941	8,941	4.6%	Actuarial	1.1	568	594	0.0%	594	4.6%	440
Saint Charles	2,788,799	11,599	12,759	8,112	7,715	-4.9%	8,487	12,759	57.3%	Market	1.1	562	884	0.0%	884	57.3%	450
Saint Helena	19,296	-	-	2,813	2,539	-9.7%	2,793	2,793	-0.7%	Actuarial	1.1	191	190	0.0%	190	-0.5%	460
Saint James	552,750	7,946	8,741	7,054	6,603	-6.4%	7,263	8,741	23.9%	Market	1.1	513	636	0.0%	636	24.0%	470
Saint John The Baptist	1,161,161	4,665	5,132	11,805	11,228	-4.9%	12,351	12,351	4.6%	Actuarial	1.1	858	898	0.0%	898	4.7%	480
Saint Landry	161,406	4,374	4,811	4,364	3,939	-9.7%	4,333	4,811	10.3%	Market	1.1	306	337	0.0%	337	10.1%	490
Saint Martin	579,229	10,841	11,925	8,238	7,711	-6.4%	8,482	11,925	44.8%	Market	1.1	569	824	0.0%	824	44.8%	500
Saint Mary	835,678	5,368	5,905	13,718	12,840	-6.4%	14,124	14,124	3.0%	Actuarial	1.1	984	1,013	0.0%	1,013	2.9%	510
Saint Tammany	27,391,262	6,279	6,907	6,426	6,015	-6.4%	6,616	6,907	7.5%	Market	1.1	426	458	0.0%	458	7.5%	520
Tangipahoa	564,063	4,374	4,811	6,261	5,652	-9.7%	6,217	6,217	-0.7%	Actuarial	1.1	442	439	0.0%	439	-0.7%	530
Tensas	1,560	-	-	3,094	3,381	9.3%	3,719	3,719	20.2%	Actuarial	1.1	228	274	0.0%	274	20.2%	540
Terrebonne	4,041,838	11,951	13,146	10,812	10,283	-4.9%	11,312	13,146	21.6%	Market	1.1	667	811	0.0%	811	21.6%	550
Union	0	-	-	7,857	8,585	9.3%	9,444	9,444	20.2%	Actuarial	1.1	623	749	0.0%	749	20.2%	560
Vermilion	3,762,145	22,097	24,307	11,650	10,904	-6.4%	11,995	24,307	108.6%	Market	1.1	765	1,596	0.0%	1,596	108.6%	570
Vernon	3,354	-	-	2,424	2,649	9.3%	2,914	2,914	20.2%	Actuarial	1.1	241	290	0.0%	290	20.3%	580
Washington	411,966	4,374	4,811	3,660	3,304	-9.7%	3,634	4,811	31.5%	Market	1.1	231	304	0.0%	304	31.6%	590
Webster	0	-	-	9,707	10,368	6.8%	11,405	11,405	17.5%	Actuarial	1.1	709	833	0.0%	833	17.5%	600
West Baton Rouge	24,894	-	-	4,268	3,853	-9.7%	4,238	4,238	-0.7%	Actuarial	1.1	332	330	0.0%	330	-0.6%	610
West Carroll	0	-	-	8,917	9,744	9.3%	10,718	10,718	20.2%	Actuarial	1.1	647	778	0.0%	778	20.2%	620
West Feliciana	7,121	-	-	2,790	2,519	-9.7%	2,770	2,770	-0.7%	Actuarial	1.1	210	209	0.0%	209	-0.5%	630
Winn	8,202	-	-	2,663	2,910	9.3%	3,201	3,201	20.2%	Actuarial	1.1	228	274	0.0%	274	20.2%	640
FAIR Plan	$ 136,287,068								**12.7%**							**12.7%**	

Actuarial	**52**	63.8%
Market	**12**	36.2%

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
Wind Only		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-24-24 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	233,782	13,673	15,040	16,766	12,881	-23.2%	14,169	15,040	-10.3%	Market	1.1	1,224	1,098	0.0%	1,098	-10.3%	900
Coastal Iberia	-	-	-	21,031	18,282	-13.1%	20,110	20,110	-4.4%	Actuarial	1.1	1,595	1,525	0.0%	1,525	-4.4%	910
Coastal Jefferson	1,872,120	38,075	41,883	35,584	35,605	0.1%	39,166	41,883	17.7%	Market	1.1	2,040	2,401	0.0%	2,401	17.7%	920
Coastal Lafourche	2,141,275	13,946	15,341	20,905	15,953	-23.7%	17,548	17,548	-16.1%	Actuarial	1.1	1,226	1,029	0.0%	1,029	-16.1%	930
Coastal Orleans	261,151	-	-	15,074	13,431	-10.9%	14,774	14,774	-2.0%	Actuarial	1.1	1,323	1,297	0.0%	1,297	-2.0%	940
Coastal Plaquemines	538,208	21,559	23,715	17,482	14,800	-15.3%	16,280	23,715	35.7%	Market	1.1	1,465	1,987	0.0%	1,987	35.6%	950
Coastal Saint Bernard	171,174	11,966	13,163	13,282	12,516	-5.8%	13,767	13,767	3.7%	Actuarial	1.1	1,247	1,293	0.0%	1,293	3.7%	960
Coastal Saint Mary	31,132	-	-	16,554	15,210	-8.1%	16,731	16,731	1.1%	Actuarial	1.1	1,235	1,248	0.0%	1,248	1.1%	970
Coastal Terrebonne	880,144	13,303	14,633	20,163	16,842	-16.5%	18,526	18,526	-8.1%	Actuarial	1.1	1,271	1,168	0.0%	1,168	-8.1%	980
Coastal Vermilion	31,644	10,835	11,919	14,801	11,141	-24.7%	12,255	12,255	-17.2%	Actuarial	1.1	1,048	868	0.0%	868	-17.2%	990
Coastal Plan	$ 6,160,630								**1.3%**							**1.3%**	
TOTAL	$ 142,447,698								**12.2%**								

(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. (Note that the pausing of the +10% requirement effective 1/1/25 to 1/1/27 will be accounted for with a discount
(13) LCPIC's current base rates from our current base rates for a frame, protection class 2. It is the sum of the coverage A and C for both Fire and E(
(14a) (13)*(1+(10)) dollar rounded.
(14b) Offset not used
(14c) (14a) x [1 + (14b)]
(15) (14)/(13)-1.0
Note: The ratio of column (5) to column (13) is different by parish due to deductible credits varying

State of Louisiana

Statewide Rate Level Indication

FAIR Plan - Homeowners

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2019	$13,433,151	$3,183,439	23.70%	NA
2020	11,135,286	961,322	8.63%	NA
2021	10,149,483	2,538,456	25.01%	NA
2022	81,341,693	3,635,829	4.47%	NA
2023	189,027,853	18,373,928	9.72%	NA
Total	$305,087,466	$28,692,974	9.40%	XXX

(6)	Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	9.40%
(7)	Expected Non-Cat Loss Ratio	9.55%
(8)	Credibility	91.12%
(9)	Credibility Weighted Non-Cat Loss Ratio	9.41%
(10)	Expected Catastrophe Loss & Allocated Loss Expense Ratio	18.24%
(11)	Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12)	Expected Catastrophe Loss, ALAE, and Variable ULAE	18.24%
(13)	Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	27.65%
(14)	Fixed Expense Ratio	4.75%
(15)	Reinsurance Expense Loading	48.49%
(16)	Variable Expenses	12.50%
(17)	Investment Income	1.25%
(18)	Credibility Weighted Indicated Rate Level Change	-8.90%
(19)	Dollar Change	($16,823,479)

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)*2023 (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)
2019	$6,675,868	1.4705	$9,816,754	1.3684	$13,433,151
2020	$5,717,543	1.4748	$8,431,956	1.3206	11,135,286
2021	$5,350,727	1.4892	$7,968,309	1.2737	10,149,483
2022	$42,731,252	1.5404	$65,822,305	1.2358	81,341,693
2023	$111,116,283	1.4884	$165,382,316	1.1430	189,027,853
Total	$171,591,673	XXX	$257,421,640	XXX	$305,087,466

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 12/31/2023	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2019	$2,465,781	1.0110	1.2770	$3,183,439
2020	$769,777	1.0270	1.2160	961,322
2021	$2,122,075	1.0330	1.1580	2,538,456
2022	$3,083,545	1.0690	1.1030	3,635,829
2023	$11,933,331	1.4650	1.0510	18,373,928
Total	$20,374,508	XXX	XXX	$28,692,974

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)
2019	$366,868	$0	0.00%	NA
2020	282,977	0	0.00%	NA
2021	251,636	0	0.00%	NA
2022	1,560,384	22,020	1.41%	NA
2023	2,139,678	287,114	13.42%	NA
Total	$4,601,543	$309,134	6.72%	XXX

(6)	Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	6.72%
(7)	Expected Non-Cat Loss Ratio	3.71%
(8)	Credibility	10.70%
(9)	Credibility Weighted Non-Cat Loss Ratio	4.03%
(10)	Expected Catastrophe Loss & Allocated Loss Expense Ratio	15.86%
(11)	Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12)	Expected Catastrophe Loss, ALAE, and Variable ULAE	15.86%
(13)	Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	19.89%
(14)	Fixed Expense Ratio	4.75%
(15)	Reinsurance Expense Loading	49.58%
(16)	Variable Expenses	12.50%
(17)	Investment Income	1.25%
(18)	Credibility Weighted Indicated Rate Level Change	-16.40%
(19)	Dollar Change	($350,907)

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)*2023 (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)
2019	$162,630	1.6485	$268,102	1.3684	$366,868
2020	$124,309	1.7237	$214,278	1.3206	282,977
2021	$123,255	1.6028	$197,558	1.2737	251,636
2022	$863,552	1.4622	$1,262,674	1.2358	1,560,384
2023	$1,412,468	1.3254	$1,872,025	1.1430	2,139,678
Total	$2,686,214	XXX	$3,814,637	XXX	$4,601,543

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Homeowners

Accident Year Ending December 31,	Non-Catastrophe Incurred Losses as of 12/31/2023	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2019	$0	1.0110	1.2770	$0
2020	$0	1.0270	1.2160	0
2021	$0	1.0330	1.1580	0
2022	$18,675	1.0690	1.1030	22,020
2023	$186,472	1.4650	1.0510	287,114
Total	$205,147	XXX	XXX	$309,134

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)
2019	$7,669,141	$5,231,169	68.21%	NA
2020	7,043,154	4,604,809	65.38%	NA
2021	6,995,334	4,655,259	66.55%	NA
2022	14,974,401	7,353,762	49.11%	NA
2023	22,133,174	15,493,247	70.00%	NA
Total	$58,815,204	$37,338,246	63.48%	XXX

(6)	Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	63.48%
(7)	Expected Non-Cat Loss Ratio	54.79%
(8)	Credibility	100.00%
(9)	Credibility Weighted Non-Cat Loss Ratio	63.48%
(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	63.48%
(14)	Fixed Expense Ratio	4.75%
(15)	Reinsurance Expense Loading	0.00%
(16)	Variable Expenses	12.75%
(17)	Investment Income	1.25%
(18)	Credibility Weighted Indicated Rate Level Change	-22.90%
(19)	Dollar Change	($5,068,497)

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)*2023 (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)
2019	$5,758,365	0.9733	$5,604,498	1.3684	$7,669,141
2020	$5,640,773	0.9455	$5,333,277	1.3206	7,043,154
2021	$5,705,032	0.9627	$5,492,002	1.2737	6,995,334
2022	$12,767,077	0.9491	$12,117,397	1.2358	14,974,401
2023	$20,086,415	0.9641	$19,364,530	1.1430	22,133,174
Total	$49,957,662	XXX	$47,911,704	XXX	$58,815,204

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 12/31/2023	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2019	$4,076,072	1.0050	1.2770	$5,231,169
2020	$3,749,356	1.0100	1.2160	4,604,809
2021	$3,964,581	1.0140	1.1580	4,655,259
2022	$6,466,591	1.0310	1.1030	7,353,762
2023	$13,221,017	1.1150	1.0510	15,493,247
Total	$31,477,616	XXX	XXX	$37,338,246

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)
2019	$357,413	$64,950	18.17%	NA
2020	332,033	432,234	130.18%	NA
2021	304,487	208,821	68.58%	NA
2022	403,558	4,490	1.11%	NA
2023	480,428	171,675	35.73%	NA
Total	$1,877,919	$882,170	46.98%	XXX

(6)	Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	46.98%
(7)	Expected Non-Cat Loss Ratio	44.04%
(8)	Credibility	56.39%
(9)	Credibility Weighted Non-Cat Loss Ratio	45.70%
(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	45.70%
(14)	Fixed Expense Ratio	4.75%
(15)	Reinsurance Expense Loading	0.00%
(16)	Variable Expenses	12.75%
(17)	Investment Income	1.25%
(18)	Credibility Weighted Indicated Rate Level Change	-43.00%
(19)	Dollar Change	($206,584)

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)*2023 (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)
2019	$360,799	0.7239	$261,192	1.3684	$357,413
2020	$346,791	0.7250	$251,425	1.3206	332,033
2021	$351,761	0.6796	$239,051	1.2737	304,487
2022	$505,576	0.6459	$326,562	1.2358	403,558
2023	$587,665	0.7153	$420,331	1.1430	480,428
Total	$2,152,593	XXX	$1,498,561	XXX	$1,877,919

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Fire

Accident Year Ending December 31,	Non-Catastrophe Incurred Losses as of 12/31/2023	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2019	$50,608	1.0050	1.2770	$64,950
2020	$351,936	1.0100	1.2160	432,234
2021	$177,839	1.0140	1.1580	208,821
2022	$3,948	1.0310	1.1030	4,490
2023	$146,497	1.1150	1.0510	171,675
Total	$730,828	XXX	XXX	$882,170

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)
2019	$66,886,504	$1,790,990	2.68%	NA
2020	59,203,792	1,993,998	3.37%	NA
2021	57,527,613	1,830,441	3.18%	NA
2022	147,400,168	3,813,945	2.59%	NA
2023	283,440,486	7,024,793	2.48%	NA
Total	$614,458,563	$16,454,167	2.68%	XXX

(6)	Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	2.68%
(7)	Expected Non-Cat Loss Ratio	2.65%
(8)	Credibility	100.00%
(9)	Credibility Weighted Non-Cat Loss Ratio	2.68%
(10)	Expected Catastrophe Loss & Allocated Loss Expense Ratio	17.40%
(11)	Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12)	Expected Catastrophe Loss, ALAE, and Variable ULAE	17.40%
(13)	Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	20.08%
(14)	Fixed Expense Ratio	4.75%
(15)	Reinsurance Expense Loading	46.48%
(16)	Variable Expenses	12.75%
(17)	Investment Income	1.25%
(18)	Credibility Weighted Indicated Rate Level Change	-19.40%
(19)	Dollar Change	($54,987,454)

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)*2023 (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)
2019	$23,691,388	2.0632	$48,879,698	1.3684	$66,886,504
2020	$22,596,998	1.9839	$44,830,798	1.3206	59,203,792
2021	$22,875,591	1.9744	$45,164,643	1.2737	57,527,613
2022	$61,566,117	1.9374	$119,277,315	1.2358	147,400,168
2023	$140,055,539	1.7706	$247,984,851	1.1430	283,440,486
Total	$270,785,633	XXX	$506,137,305	XXX	$614,458,563

Notes:

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

State of Louisiana

Adjustment of Losses

FAIR Plan - EC

Accident Year Ending December 31,	Non-Catastrophe Incurred Losses as of 12/31/2023	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2019	$1,395,520	1.0050	1.2770	$1,790,990
2020	$1,623,566	1.0100	1.2160	1,993,998
2021	$1,558,868	1.0140	1.1580	1,830,441
2022	$3,353,823	1.0310	1.1030	3,813,945
2023	$5,994,541	1.1150	1.0510	7,024,793
Total	$13,926,318	XXX	XXX	$16,454,167

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)
2019	$12,000,823	$1,362	0.01%	NA
2020	10,921,808	77,671	0.71%	NA
2021	9,890,931	155,021	1.57%	NA
2022	15,854,222	668	0.00%	NA
2023	22,117,632	16,982	0.08%	NA
Total	$70,785,416	$251,704	0.36%	XXX

(6)	Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	0.36%
(7)	Expected Non-Cat Loss Ratio	0.42%
(8)	Credibility	56.39%
(9)	Credibility Weighted Non-Cat Loss Ratio	0.39%
(10)	Expected Catastrophe Loss & Allocated Loss Expense Ratio	15.36%
(11)	Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12)	Expected Catastrophe Loss, ALAE, and Variable ULAE	15.36%
(13)	Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	15.75%
(14)	Fixed Expense Ratio	4.75%
(15)	Reinsurance Expense Loading	48.99%
(16)	Variable Expenses	12.75%
(17)	Investment Income	1.25%
(18)	Credibility Weighted Indicated Rate Level Change	-21.50%
(19)	Dollar Change	($4,755,291)

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)*2023 (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)
2019	$3,965,524	2.2116	$8,770,029	1.3684	$12,000,823
2020	$3,731,512	2.2163	$8,270,304	1.3206	10,921,808
2021	$3,725,369	2.0844	$7,765,321	1.2737	9,890,931
2022	$6,534,541	1.9633	$12,829,355	1.2358	15,854,222
2023	$10,775,321	1.7959	$19,350,932	1.1430	22,117,632
Total	$28,732,267	XXX	$56,985,941	XXX	$70,785,416

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Dwelling Fire - EC

Accident Year Ending December 31,	Non-Catastrophe Incurred Losses as of 12/31/2023	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2019	$1,061	1.0050	1.2770	$1,362
2020	$63,242	1.0100	1.2160	77,671
2021	$132,022	1.0140	1.1580	155,021
2022	$588	1.0310	1.1030	668
2023	$14,491	1.1150	1.0510	16,982
Total	$211,403	XXX	XXX	$251,704

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)
2019	$801,689	$93,928	11.72%	NA
2020	616,844	36,274	5.88%	NA
2021	519,719	51,373	9.88%	NA
2022	859,189	94,124	10.95%	NA
2023	1,149,435	182,448	15.87%	NA
Total	$3,946,876	$458,147	11.61%	XXX

(6)	Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	11.61%
(7)	Expected Non-Cat Loss Ratio	8.59%
(8)	Credibility	24.09%
(9)	Credibility Weighted Non-Cat Loss Ratio	9.32%
(10)	Expected Catastrophe Loss & Allocated Loss Expense Ratio	11.75%
(11)	Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12)	Expected Catastrophe Loss, ALAE, and Variable ULAE	11.75%
(13)	Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	21.07%
(14)	Fixed Expense Ratio	4.75%
(15)	Reinsurance Expense Loading	29.97%
(16)	Variable Expenses	12.50%
(17)	Investment Income	1.25%
(18)	Credibility Weighted Indicated Rate Level Change	-37.10%
(19)	Dollar Change	($426,440)

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)*2023 (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)
2019	$358,938	1.6322	$585,863	1.3684	$801,689
2020	$316,795	1.4744	$467,092	1.3206	616,844
2021	$278,654	1.4643	$408,029	1.2737	519,719
2022	$489,089	1.4215	$695,262	1.2358	859,189
2023	$727,169	1.3830	$1,005,652	1.1430	1,149,435
Total	$2,170,645	XXX	$3,161,898	XXX	$3,946,876

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 12/31/2023	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2019	$72,753	1.0110	1.2770	$93,928
2020	$29,046	1.0270	1.2160	36,274
2021	$42,947	1.0330	1.1580	51,373
2022	$79,826	1.0690	1.1030	94,124
2023	$118,495	1.4650	1.0510	182,448
Total	$343,067	XXX	XXX	$458,147

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)
2019	$33,130	$0	0.00%	NA
2020	30,477	0	0.00%	NA
2021	22,066	0	0.00%	NA
2022	23,715	3,876	16.34%	NA
2023	27,220	0	0.00%	NA
Total	$136,608	$3,876	2.84%	XXX

(6)	Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	2.84%
(7)	Expected Non-Cat Loss Ratio	5.12%
(8)	Credibility	4.43%
(9)	Credibility Weighted Non-Cat Loss Ratio	5.02%
(10)	Expected Catastrophe Loss & Allocated Loss Expense Ratio	14.61%
(11)	Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12)	Expected Catastrophe Loss, ALAE, and Variable ULAE	14.61%
(13)	Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	19.63%
(14)	Fixed Expense Ratio	4.75%
(15)	Reinsurance Expense Loading	43.29%
(16)	Variable Expenses	12.50%
(17)	Investment Income	1.25%
(18)	Credibility Weighted Indicated Rate Level Change	-23.80%
(19)	Dollar Change	($6,478)

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)*2023 (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)
2019	$15,053	1.6084	$24,211	1.3684	$33,130
2020	$12,342	1.8699	$23,078	1.3206	30,477
2021	$8,967	1.9319	$17,324	1.2737	22,066
2022	$10,655	1.8010	$19,190	1.2358	23,715
2023	$14,524	1.6397	$23,815	1.1430	27,220
Total	$61,542	XXX	$107,618	XXX	$136,608

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 12/31/2023	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2019	$0	1.0110	1.2770	$0
2020	$0	1.0270	1.2160	0
2021	$0	1.0330	1.1580	0
2022	$3,287	1.0690	1.1030	3,876
2023	$0	1.4650	1.0510	0
Total	$3,287	XXX	XXX	$3,876

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)
2019	$4,634,646	$166,511	3.59%	NA
2020	4,142,017	164,334	3.97%	NA
2021	4,670,810	376,152	8.05%	NA
2022	10,839,005	470,130	4.34%	NA
2023	19,302,059	937,615	4.86%	NA
Total	$43,588,537	$2,114,742	4.85%	XXX

(6)	Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	4.85%
(7)	Expected Non-Cat Loss Ratio	6.12%
(8)	Credibility	65.70%
(9)	Credibility Weighted Non-Cat Loss Ratio	5.29%
(10)	Expected Catastrophe Loss & Allocated Loss Expense Ratio	12.66%
(11)	Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12)	Expected Catastrophe Loss, ALAE, and Variable ULAE	12.66%
(13)	Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	17.95%
(14)	Fixed Expense Ratio	4.75%
(15)	Reinsurance Expense Loading	31.61%
(16)	Variable Expenses	12.75%
(17)	Investment Income	1.25%
(18)	Credibility Weighted Indicated Rate Level Change	-38.60%
(19)	Dollar Change	($7,450,595)

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)*2023 (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)
2019	$2,544,845	1.3309	$3,386,933	1.3684	$4,634,646
2020	$2,390,724	1.3119	$3,136,453	1.3206	4,142,017
2021	$2,490,541	1.4724	$3,667,030	1.2737	4,670,810
2022	$5,640,175	1.5551	$8,771,004	1.2358	10,839,005
2023	$10,586,377	1.5952	$16,887,560	1.1430	19,302,059
Total	$23,652,662	XXX	$35,848,980	XXX	$43,588,537

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 12/31/2023	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2019	$129,744	1.0050	1.2770	$166,511
2020	$133,805	1.0100	1.2160	164,334
2021	$320,344	1.0140	1.1580	376,152
2022	$413,413	1.0310	1.1030	470,130
2023	$800,105	1.1150	1.0510	937,615
Total	$1,797,410	XXX	XXX	$2,114,742

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)
2019	$2,048,475	$67,369	3.29%	NA
2020	1,105,571	76,815	6.95%	NA
2021	1,434,899	85,925	5.99%	NA
2022	2,491,427	52,379	2.10%	NA
2023	3,237,484	1,828	0.06%	NA
Total	$10,317,856	$284,316	2.76%	XXX

(6)	Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	2.76%
(7)	Expected Non-Cat Loss Ratio	5.52%
(8)	Credibility	24.19%
(9)	Credibility Weighted Non-Cat Loss Ratio	4.85%
(10)	Expected Catastrophe Loss & Allocated Loss Expense Ratio	15.86%
(11)	Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12)	Expected Catastrophe Loss, ALAE, and Variable ULAE	15.86%
(13)	Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	20.71%
(14)	Fixed Expense Ratio	4.75%
(15)	Reinsurance Expense Loading	47.46%
(16)	Variable Expenses	12.75%
(17)	Investment Income	1.25%
(18)	Credibility Weighted Indicated Rate Level Change	-17.60%
(19)	Dollar Change	($569,797)

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)*2023 (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)
2019	$854,090	1.7527	$1,496,996	1.3684	$2,048,475
2020	$626,386	1.3365	$837,170	1.3206	1,105,571
2021	$591,763	1.9037	$1,126,532	1.2737	1,434,899
2022	$1,061,224	1.8998	$2,016,081	1.2358	2,491,427
2023	$1,638,098	1.7291	$2,832,506	1.1430	3,237,484
Total	$4,771,562	XXX	$8,309,285	XXX	$10,317,856

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 12/31/2023	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2019	$52,493	1.0050	1.2770	$67,369
2020	$62,545	1.0100	1.2160	76,815
2021	$73,177	1.0140	1.1580	85,925
2022	$46,060	1.0310	1.1030	52,379
2023	$1,560	1.1150	1.0510	1,828
Total	$235,835	XXX	XXX	$284,316

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)
2019	$43,751,699	$369,810	0.85%	NA
2020	40,321,111	957,138	2.37%	NA
2021	40,188,060	952,821	2.37%	NA
2022	113,127,840	1,680,652	1.49%	NA
2023	197,193,614	2,486,996	1.26%	NA
Total	$434,582,324	$6,447,417	1.48%	XXX

(6)	Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	1.48%
(7)	Complement of Credibility	1.52%
(8)	Credibility	100.00%
(9)	Credibility Weighted Non-CAT Loss and ALAE Ratio	1.48%
(10)	Expected Catastrophe Loss & Allocated Loss Expense Ratio	21.34%
(11)	Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12)	Expected Catastrophe Loss, ALAE, and Variable ULAE	21.34%
(13)	Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	22.82%
(14)	Fixed Expense Ratio	4.75%
(15)	Reinsurance Expense Loading	56.34%
(16)	Variable Expenses	12.75%
(17)	Investment Income	1.25%
(18)	Credibility Weighted Indicated Rate Level Change	-5.20%
(19)	Dollar Change	(10,254,068)

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)*2023 (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)
2019	$14,446,286	2.2132	$31,973,114	1.3684	$43,751,699
2020	$14,194,982	2.1509	$30,532,294	1.3206	40,321,111
2021	$15,156,920	2.0817	$31,551,446	1.2737	40,188,060
2022	$47,334,542	1.9340	$91,543,892	1.2358	113,127,840
2023	$107,591,366	1.6035	$172,526,620	1.1430	197,193,614
Total	$198,724,097	XXX	$358,127,366	XXX	$434,582,324

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 12/31/2023	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2019	$288,152	1.0050	1.2770	$369,810
2020	$779,327	1.0100	1.2160	957,138
2021	$811,456	1.0140	1.1580	952,821
2022	$1,477,895	1.0310	1.1030	1,680,652
2023	$2,122,255	1.1150	1.0510	2,486,996
Total	$5,479,084	XXX	XXX	$6,447,417

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)
2019	$1,538,677	$1,432	0.09%	NA
2020	1,713,754	8,690	0.51%	NA
2021	1,838,897	1,800	0.10%	NA
2022	4,624,765	0	0.00%	NA
2023	8,101,162	17,603	0.22%	NA
Total	$17,817,255	$29,525	0.17%	XXX

(6)	Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	0.17%
(7)	Complement of Credibility	0.41%
(8)	Credibility	24.43%
(9)	Credibility Weighted Non-CAT Loss and ALAE Ratio	0.35%
(10)	Expected Catastrophe Loss & Allocated Loss Expense Ratio	16.85%
(11)	Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12)	Expected Catastrophe Loss, ALAE, and Variable ULAE	16.85%
(13)	Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	17.20%
(14)	Fixed Expense Ratio	4.75%
(15)	Reinsurance Expense Loading	53.04%
(16)	Variable Expenses	12.75%
(17)	Investment Income	1.25%
(18)	Credibility Weighted Indicated Rate Level Change	-15.30%
(19)	Dollar Change	(1,239,478)

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)*2023 (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)
2019	$499,809	2.2497	$1,124,443	1.3684	$1,538,677
2020	$578,794	2.2421	$1,297,703	1.3206	1,713,754
2021	$672,624	2.1464	$1,443,709	1.2737	1,838,897
2022	$1,902,462	1.9671	$3,742,394	1.2358	4,624,765
2023	$4,141,343	1.7115	$7,087,786	1.1430	8,101,162
Total	$7,795,031	XXX	$14,696,035	XXX	$17,817,255

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Wind Only

Accident Year Ending December 31,	Non-Catastrophe Incurred Losses as of 12/31/2023	Loss Development Factor	Current Cost Factor	Trended and Developed Total Incurred Losses Excluding CAT
(1)	(2)	(3)	(4)	(5)
2019	$1,115	1.0050	1.2770	$1,432
2020	$7,076	1.0100	1.2160	8,690
2021	$1,533	1.0140	1.1580	1,800
2022	$0	1.0310	1.1030	0
2023	$15,022	1.1150	1.0510	17,603
Total	$24,746	XXX	XXX	$29,525

Notes:

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

Parish	(1) HO Market Rates	(2) Fire & EC Market Rates	(3) RC Market Rates	(4) MH Market Rates	(5) WO Market Rates
Acadia	8,896	4,768	688	1,780	7,946
Allen	5,666	2,212	225	966	0
Ascension	6,924	2,651	403	1,846	4,374
Assumption	8,751	4,768	383	3,114	11,599
Avoyelles	5,816	2,011	317	937	0
Beauregard	5,666	2,875	262	966	0
Bienville	5,722	1,799	202	879	0
Bossier	6,379	2,185	294	879	0
Caddo	6,379	2,185	324	879	0
Calcasieu	9,561	3,605	408	1,791	3,210
Caldwell	3,153	2,340	202	879	0
Cameron	11,961	8,121	219	3,605	7,571
Catahoula	5,246	2,340	202	937	0
Claiborne	3,725	1,799	202	879	0
Concordia	4,924	2,040	202	937	0
Desoto	5,722	1,552	324	879	0
East Baton Rouge	6,416	2,660	310	982	3,199
East Carroll	6,685	1,799	202	937	0
East Feliciana	5,447	3,126	412	982	0
Evangeline	5,460	2,660	412	966	0
Franklin	5,246	1,799	260	879	0
Grant	6,685	1,799	230	879	0
Iberia	11,683	4,400	934	3,115	10,841
Iberville	5,220	2,679	403	982	0
Jackson	5,246	1,755	202	879	0
Jefferson	9,893	5,129	1,018	3,263	5,437
Jefferson Davis	8,896	3,805	666	1,777	11,599
Lafayette	8,508	3,596	612	1,788	5,869
Lafourche	12,743	4,167	1,018	3,171	11,951
La Salle	4,335	1,799	202	879	0
Lincoln	4,924	2,040	269	879	0
Livingston	6,721	3,128	412	1,559	4,374
Madison	4,924	2,340	223	937	0
Morehouse	6,685	1,799	277	879	0
Natchitoches	6,685	1,799	295	879	2,158
Orleans	9,263	5,214	780	2,259	6,224
Ouachita	5,203	2,003	294	879	0
Plaquemines	9,960	5,544	1,018	3,743	7,843
Pointe Coupee	5,476	2,660	494	1,943	0
Rapides	5,246	2,040	294	879	0
Red River	5,722	1,530	202	879	0
Richland	6,685	1,799	265	879	0
Sabine	3,236	2,040	262	879	0
St. Bernard	14,326	5,697	1,018	3,057	4,838
St. Charles	12,360	4,422	660	3,149	11,599
St. Helena	6,584	2,410	429	982	0
St. James	9,041	4,768	249	3,188	7,946
St. John The Baptist	8,349	4,739	543	3,189	4,665
St. Landry	5,460	2,660	412	982	4,374
St. Martin	9,041	4,768	617	2,180	10,841
St. Mary	9,008	4,922	1,018	3,119	5,368
St. Tammany	8,539	4,158	543	1,497	6,279
Tangipahoa	6,805	2,660	429	982	4,374
Tensas	5,212	1,755	202	937	0
Terrebonne	12,828	5,253	1,018	3,185	11,951
Union	6,685	2,040	289	929	0
Vermilion	12,476	4,966	1,150	3,112	22,097
Vernon	5,232	2,040	262	879	0
Washington	7,335	3,019	429	982	4,374
Webster	5,722	1,552	302	879	0
West Baton Rouge	5,216	2,651	403	982	0
West Carroll	6,646	1,789	247	879	0
West Feliciana	5,216	2,651	178	982	0
Winn	3,006	1,799	202	879	0

Parish	(1) HO Market Rates	(2) Fire & EC Market Rates	(3) RC Market Rates	(4) MH Market Rates	(5) WO Market Rates
Cameron (Coastal)	15,202	11,730	0	0	13,673
Iberia (Coastal)	0	0	0	0	0
Jefferson (Coastal)	30,071	28,419	676	2,259	38,075
Lafourche (Coastal)	13,965	9,412	320	3,217	13,946
Orleans (Coastal)	13,033	5,288	618	0	0
Plaquemines (Coastal)	20,462	14,399	0	2,911	21,559
St. Bernard (Coastal)	12,765	9,448	190	3,072	11,966
St. Mary (Coastal)	0	7,951	0	0	0
Terrebonne (Coastal)	14,990	9,617	576	3,285	13,303
Vermilion (Coastal)	9,241	5,446	0	0	10,835

Notes:

(1) Source: Current market study for Homeowners

(2) Source: Current market study for Dwelling Fire

(3) Source: Current market study for Renters/Condos

(4) Source: Current market study for Mobile Home

(5) Source: Current market study for Wind Only

Exhibit 6A

Homeowners Market Rate Risk Characteristics

Form	HO-3
Occupancy	Owner
Age of Owner	55
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	$250,000
Cov. B	10% of Cov. A
Cov. C	50% of Cov. A
Cov. D	30% of Cov. A
Cov. E	$100,000
Cov. F	$1,000
AOP Ded.	$500
Hurricane Ded.	2%
FAIR Isaac Score	725
Year Built	2009
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	2009
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	2014
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	2009
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	2009
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	2009
Age of Roof	5
Roof Material	Asphalt Shingle
No. of Stories	1
Square Footage	1,800
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Note: LCPIC market rate is a DWG 3

Exhibit 6B

LCPIC Homeowner Base Rate

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

LCPIC Renters Base Rate

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

LCPIC Residential Fire Base Rate

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

LCPIC Residential EC Base Rate

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

LCPIC Mobile Home Base Rate

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

LCPIC Wind Only Base Rate

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

Louisiana Citizens Property Insurance Corporation

NOT USED

FAIR Plan Homeowners Parish Indications

	Variable portion of ULAE as % of Hurricane Loss & ALAE					0.00% (L)						
	Fixed Expense Ratio					4.75% (M)						
	Variable Expenses					12.50% (N)						
	(2)	(3)				(7)					(11)	(12)
	2019-23	2019-23				Indicated					Indicated	Normalized
	Trended	Trended	(4)	(5)	(6)	Rate	(8)		(10)		Territory	Indicated
(1)	On Level	Ultimate	Non-Hurricane	Hurricane	Net	Change	Current	(9)	Current		Relativity	Territory
	Earned	Incurred Losses	Loss & ALAE	Loss & ALAE	Cost of	Before	Base	Implicit	Territory		Before	Relativity
	Premium	and ALAE	Ratio	Ratio	Reinsurance	Cred.	Rate	Exposures	Relativity		Credibility	Before Credibility
Acadia	552,768	13,068	2.36%	12.90%	25.48%	0.520	1,762	314	0.6573		0.3418	0.4774
Allen	55,946	-	0.00%	9.88%	19.54%	0.391	1,599	35	0.5965		0.2332	0.3257
Ascension	1,241,806	95,468	7.69%	12.37%	24.44%	0.563	1,478	840	0.5513		0.3104	0.4336
Assumption	1,292,325	22,078	1.71%	9.85%	19.45%	0.409	3,019	428	1.1262		0.4606	0.6434
Avoyelles	100,000	65,098	65.10%	10.85%	21.44%	1.167	1,336	75	0.4984		0.5816	0.8124
Beauregard	70,641	39,421	55.80%	13.71%	27.08%	1.158	1,194	59	0.4454		0.5158	0.7205
Bienville	21,907	10,779	49.20%	8.70%	17.18%	0.912	1,356	16	0.5058		0.4613	0.6444
Bossier	344,257	470,851	136.77%	8.78%	17.35%	1.916	1,336	258	0.4984		0.9549	1.3338
Caddo	1,823,440	1,037,550	56.90%	10.43%	20.61%	1.059	1,343	1,358	0.5010		0.5306	0.7412
Calcasieu	2,325,490	167,500	7.20%	13.27%	26.22%	0.588	1,762	1,320	0.6573		0.3865	0.5399
Caldwell	39,835	-	0.00%	8.26%	16.31%	0.335	1,111	36	0.4144		0.1388	0.1939
Cameron	377,131	5,697	1.51%	10.16%	20.09%	0.417	3,560	106	1.3280		0.5538	0.7736
Catahoula	26,346	-	0.00%	4.81%	9.50%	0.218	1,497	18	0.5584		0.1217	0.1700
Claiborne	34,540	-	0.00%	11.49%	22.68%	0.445	1,087	32	0.4055		0.1804	0.2520
Concordia	36,604	-	0.00%	7.98%	15.78%	0.326	1,030	36	0.3842		0.1252	0.1749
DeSoto	59,963	-	0.00%	9.94%	19.64%	0.392	1,324	45	0.4939		0.1936	0.2704
East Baton Rouge	5,347,353	1,533,892	28.69%	10.79%	21.32%	0.749	1,814	2,948	0.6767		0.5068	0.7079
East Carroll	115,779	22,383	19.33%	4.86%	9.60%	0.440	1,900	61	0.7087		0.3118	0.4355
East Feliciana	72,349	288	0.40%	8.89%	17.58%	0.361	1,467	49	0.5472		0.1975	0.2759
Evangeline	48,707	-	0.00%	6.92%	13.69%	0.290	1,651	30	0.6159		0.1786	0.2495
Franklin	76,458	47,559	62.20%	7.74%	15.30%	1.028	1,384	55	0.5163		0.5308	0.7414
Grant	82,047	7,596	9.26%	7.15%	18.50%	0.453	1,898	43	0.7080		0.3207	0.4480
Iberia	3,570,822	615,095	17.23%	14.29%	28.23%	0.737	2,053	1,739	0.7658		0.5644	0.7884
Iberville	376,401	234,592	62.33%	13.26%	26.21%	1.218	1,682	224	0.6274		0.7642	1.0675
Jackson	63,853	2,164	3.39%	6.84%	13.51%	0.326	1,184	54	0.4417		0.1440	0.2011
Jefferson	62,616,520	3,476,032	5.55%	15.97%	31.55%	0.661	2,738	22,869	1.0213		0.6751	0.9430
Jefferson Davis	340,794	-	0.00%	10.48%	20.71%	0.411	2,046	167	0.7632		0.3137	0.4382
Lafayette	1,875,249	192,871	10.29%	14.58%	28.81%	0.668	1,754	1,069	0.6543		0.4371	0.6106
Lafourche	6,080,179	226,941	3.73%	16.38%	32.38%	0.654	2,157	2,819	0.8046		0.5262	0.7350
La Salle	28,823	-	0.00%	8.67%	17.12%	0.349	1,540	19	0.5745		0.2005	0.2801
Lincoln	95,219	19,620	20.61%	8.14%	16.09%	0.567	1,158	82	0.4320		0.2449	0.3421
Livingston	1,277,568	171,681	13.44%	8.64%	17.08%	0.502	2,023	632	0.7546		0.3788	0.5291
Madison	24,953	4,799	19.23%	13.11%	25.90%	0.720	1,094	23	0.4081		0.2938	0.4104
Morehouse	44,783	-	0.00%	4.63%	9.13%	0.212	1,899	24	0.7084		0.1502	0.2098
Natchitoches	106,588	12,133	11.38%	10.84%	21.41%	0.553	1,504	71	0.5610		0.3102	0.4333
Orleans	133,070,683	8,810,780	6.62%	18.74%	37.02%	0.767	3,201	41,572	1.1940		0.9158	1.2792
Ouachita	570,110	527,456	92.52%	8.57%	16.94%	1.403	1,217	468	0.4540		0.6370	0.8898
Plaquemines	2,401,212	43,476	1.81%	18.74%	37.04%	0.712	2,738	877	1.0213		0.7272	1.0158
Pointe Coupee	164,582	52,507	31.90%	10.82%	21.39%	0.787	1,736	95	0.6476		0.5097	0.7120
Rapides	556,747	70,595	12.68%	11.02%	21.79%	0.574	1,149	485	0.4286		0.2460	0.3436
Red River	23,269	132,301	568.57%	9.26%	19.84%	6.885	1,627	14	0.6069		4.1785	5.8367
Richland	155,967	5,950	3.81%	6.03%	11.91%	0.303	1,899	82	0.7084		0.2146	0.2998
Sabine	6,448	-	0.00%	8.81%	17.40%	0.354	1,285	5	0.4793		0.1697	0.2370
Saint Bernard	7,710,828	507,245	6.58%	14.29%	28.22%	0.615	3,146	2,451	1.1735		0.7217	1.0081
Saint Charles	7,182,354	1,386,773	19.31%	14.94%	29.51%	0.783	2,157	3,330	0.8046		0.6300	0.8800
Saint Helena	63,798	-	0.00%	6.57%	12.98%	0.278	1,832	35	0.6834		0.1900	0.2654
Saint James	1,197,439	53,997	4.51%	9.07%	17.93%	0.414	2,424	494	0.9042		0.3743	0.5228
Saint John the Baptist	9,038,273	236,698	2.62%	9.30%	18.38%	0.401	2,633	3,433	0.9822		0.3939	0.5502
Saint Landry	747,100	30,575	4.09%	11.88%	23.47%	0.505	1,618	462	0.6035		0.3048	0.4258
Saint Martin	1,058,222	1,327,261	125.42%	12.76%	25.20%	1.922	2,095	505	0.7815		1.5020	2.0981
Saint Mary	5,894,527	102,580	1.74%	10.29%	20.32%	0.424	3,306	1,783	1.2332		0.5229	0.7304
Saint Tammany	29,280,863	2,642,577	9.02%	16.46%	32.53%	0.717	2,248	13,025	0.8386		0.6013	0.8399
Tangipahoa	1,503,211	829,186	55.16%	10.30%	20.36%	1.035	1,822	825	0.6796		0.7034	0.9825
Tensas	79,328	24,396	30.75%	12.28%	24.27%	0.823	1,471	54	0.5487		0.4516	0.6308
Terrebonne	9,868,451	1,977,185	20.04%	13.06%	25.81%	0.727	2,343	4,212	0.8740		0.6354	0.8876
Union	52,892	-	0.00%	4.89%	9.66%	0.221	1,705	31	0.6360		0.1406	0.1964
Vermilion	2,581,804	285,514	11.06%	10.45%	20.65%	0.536	2,872	899	1.0713		0.5742	0.8021
Vernon	36,438	-	0.00%	8.05%	15.90%	0.328	1,575	23	0.5875		0.1927	0.2692
Washington	717,791	1,047,143	145.88%	8.54%	16.88%	2.012	2,038	352	0.7602		1.5295	2.1365
Webster	164,002	84,253	51.37%	10.48%	20.71%	0.998	1,222	134	0.4558		0.4549	0.6354
West Baton Rouge	221,696	19,080	8.61%	10.81%	21.35%	0.520	1,740	127	0.6491		0.3375	0.4714
West Carroll	47,224	296	0.63%	7.30%	14.41%	0.310	1,061	45	0.3958		0.1227	0.1714
West Feliciana	29,187	-	0.00%	7.63%	15.07%	0.314	1,395	21	0.5204		0.1634	0.2282
Winn	15,573	-	0.00%	10.61%	20.98%	0.415	1,060	15	0.3954		0.1641	0.2292
	305,087,463	28,692,980	9.40%	16.30%	32.20%	0.720	2,681	113,804	1.0000		0.7159	1.0000

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

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2019-23 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Acadia	1,056	0.6286	116	0.054	0.6205	-0.0560	-0.0890	-14.00%	-14.83%
Allen	850	0.5060	14	0.019	0.5070	-0.1500	-0.0890	-22.57%	-23.31%
Ascension	924	0.5499	231	0.076	0.5411	-0.0190	-0.0890	-10.63%	-11.49%
Assumption	1,264	0.7526	168	0.065	0.9573	-0.1500	-0.0890	-22.57%	-23.31%
Avoyelles	811	0.4828	24	0.025	0.4909	-0.0150	-0.0890	-10.27%	-11.13%
Beauregard	866	0.5159	17	0.020	0.5122	0.1500	-0.0890	4.77%	3.76%
Bienville	730	0.4349	3	0.009	0.4367	-0.1370	-0.0890	-21.38%	-22.13%
Bossier	729	0.4338	70	0.042	0.4716	-0.0540	-0.0890	-13.82%	-14.65%
Caddo	796	0.4741	420	0.102	0.5015	0.0010	-0.0890	-8.81%	-9.69%
Calcasieu	1,075	0.6402	406	0.101	0.6301	-0.0410	-0.0890	-12.64%	-13.48%
Caldwell	652	0.3885	11	0.016	0.3853	-0.0700	-0.0890	-15.28%	-16.09%
Cameron	1,456	0.8671	30	0.027	1.1288	-0.1500	-0.0890	-22.57%	-23.31%
Catahoula	594	0.3535	6	0.013	0.4746	-0.1500	-0.0890	-22.57%	-23.31%
Claiborne	751	0.4471	9	0.015	0.4442	0.0950	-0.0890	-0.25%	-1.21%
Concordia	624	0.3716	9	0.015	0.3687	-0.0400	-0.0890	-12.54%	-13.38%
DeSoto	771	0.4591	9	0.015	0.4563	-0.0760	-0.0890	-15.82%	-16.63%
East Baton Rouge	962	0.5727	910	0.151	0.5931	-0.1240	-0.0890	-20.20%	-20.97%
East Carroll	654	0.3895	15	0.019	0.6024	-0.1500	-0.0890	-22.57%	-23.31%
East Feliciana	768	0.4571	15	0.020	0.4651	-0.1500	-0.0890	-22.57%	-23.31%
Evangeline	720	0.4285	9	0.015	0.5235	-0.1500	-0.0890	-22.57%	-23.31%
Franklin	698	0.4158	11	0.017	0.4389	-0.1500	-0.0890	-22.57%	-23.31%
Grant	866	0.5158	11	0.017	0.6018	-0.1500	-0.0890	-22.57%	-23.31%
Iberia	1,252	0.7457	561	0.118	0.7508	-0.0200	-0.0890	-10.72%	-11.58%
Iberville	1,043	0.6212	64	0.040	0.6391	0.0190	-0.0890	-7.17%	-8.06%
Jackson	620	0.3694	12	0.017	0.3754	-0.1500	-0.0890	-22.57%	-23.31%
Jefferson	1,681	1.0006	6,500	0.403	0.9774	-0.0430	-0.0890	-12.82%	-13.66%
Jefferson Davis	1,018	0.6059	60	0.039	0.6487	-0.1500	-0.0890	-22.57%	-23.31%
Lafayette	1,141	0.6791	345	0.093	0.6727	0.0280	-0.0890	-6.35%	-7.25%
Lafourche	1,431	0.8521	996	0.158	0.8336	0.0360	-0.0890	-5.62%	-6.53%
La Salle	777	0.4624	9	0.015	0.4883	-0.1500	-0.0890	-22.57%	-23.31%
Lincoln	660	0.3930	-	0.000	0.3930	-0.0900	-0.0890	-17.10%	-17.90%
Livingston	900	0.5357	206	0.072	0.6414	-0.1500	-0.0890	-22.57%	-23.31%
Madison	806	0.4800	6	0.012	0.4693	0.1500	-0.0890	4.77%	3.76%
Morehouse	641	0.3815	6	0.013	0.6021	-0.1500	-0.0890	-22.57%	-23.31%
Natchitoches	865	0.5147	22	0.023	0.5128	-0.0860	-0.0890	-16.73%	-17.53%
Orleans	2,164	1.2887	11,853	0.544	1.2835	0.0750	-0.0890	-2.07%	-3.01%
Ouachita	690	0.4108	129	0.057	0.4380	-0.0350	-0.0890	-12.09%	-12.93%
Plaquemines	1,907	1.1353	215	0.073	1.1265	0.1030	-0.0890	0.48%	-0.48%
Pointe Coupee	939	0.5589	30	0.027	0.5631	-0.1300	-0.0890	-20.74%	-21.50%
Rapides	756	0.4504	130	0.057	0.4443	0.0370	-0.0890	-5.53%	-6.44%
Red River	853	0.5078	3	0.008	0.5499	-0.0940	-0.0890	-17.46%	-18.25%
Richland	720	0.4288	23	0.024	0.6021	-0.1500	-0.0890	-22.57%	-23.31%
Sabine	716	0.4265	1	0.005	0.4255	-0.1120	-0.0890	-19.10%	-19.88%
Saint Bernard	1,717	1.0222	853	0.146	1.0201	-0.1310	-0.0890	-20.83%	-21.59%
Saint Charles	1,338	0.7968	998	0.158	0.8099	0.0070	-0.0890	-8.26%	-9.14%
Saint Helena	738	0.4392	10	0.016	0.5809	-0.1500	-0.0890	-22.57%	-23.31%
Saint James	1,034	0.6156	158	0.063	0.7686	-0.1500	-0.0890	-22.57%	-23.31%
Saint John the Baptist	1,108	0.6599	1,141	0.169	0.8349	-0.1500	-0.0890	-22.57%	-23.31%
Saint Landry	951	0.5665	129	0.057	0.5585	-0.0750	-0.0890	-15.73%	-16.54%
Saint Martin	1,175	0.6994	172	0.066	0.7911	0.0120	-0.0890	-7.81%	-8.70%
Saint Mary	1,391	0.8285	584	0.121	1.0482	-0.1500	-0.0890	-22.57%	-23.31%
Saint Tammany	1,481	0.8816	3,336	0.289	0.8696	0.0370	-0.0890	-5.53%	-6.44%
Tangipahoa	938	0.5585	258	0.080	0.5925	-0.1280	-0.0890	-20.56%	-21.32%
Tensas	917	0.5461	12	0.018	0.5476	-0.0020	-0.0890	-9.08%	-9.95%
Terrebonne	1,290	0.7682	1,346	0.183	0.7901	-0.0960	-0.0890	-17.65%	-18.44%
Union	628	0.3736	6	0.012	0.5406	-0.1500	-0.0890	-22.57%	-23.31%
Vermilion	1,273	0.7577	302	0.087	0.9106	-0.1500	-0.0890	-22.57%	-23.31%
Vernon	757	0.4505	6	0.012	0.4994	-0.1500	-0.0890	-22.57%	-23.31%
Washington	898	0.5344	116	0.054	0.6462	-0.1500	-0.0890	-22.57%	-23.31%
Webster	761	0.4529	43	0.033	0.4589	0.0070	-0.0890	-8.26%	-9.14%
West Baton Rouge	939	0.5591	40	0.032	0.5563	-0.1430	-0.0890	-21.93%	-22.68%
West Carroll	610	0.3631	12	0.017	0.3598	-0.0910	-0.0890	-17.19%	-17.98%
West Feliciana	696	0.4145	6	0.013	0.4423	-0.1500	-0.0890	-22.57%	-23.31%
Winn	714	0.4253	3	0.009	0.4235	0.0710	-0.0890	-2.43%	-3.37%
	1,680	1.0000	33,214	0.911	1.0073		-0.0890	-8.03%	-8.91%
								(OFB)	0.990

Coastal Plan Homeowner Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE 0.00% (L)
Fixed Expense Ratio 4.75% (M)
Variable Expenses 12.50% (N)

(1)	(2) 2019-23 Trended On-Level Earned Premium	(3) 2019-23 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	60,148	-	0.00%	14.25%	30.58%	0.567	3,257	18	0.8091	0.4588	0.6726
Iberia Parish	-	-	0.00%	15.36%	31.49%	0.590	3,768	-	0.9360	0.5522	0.8096
Jefferson Parish	352,458	-	0.00%	16.77%	35.98%	0.657	7,716	46	1.9168	1.2593	1.8462
Lafourche Parish	1,505,190	-	0.00%	16.65%	35.74%	0.653	4,206	358	1.0448	0.6823	1.0003
Orleans Parish	291,016	-	0.00%	16.49%	35.40%	0.647	4,157	70	1.0327	0.6682	0.9796
Plaquemines Parish	83,646	-	0.00%	15.97%	34.28%	0.629	7,682	11	1.9083	1.2003	1.7597
Saint Bernard Parish	259,084	-	0.00%	18.22%	39.09%	0.709	8,218	32	2.0415	1.4474	2.1220
Saint Mary Parish	48,182	-	0.00%	15.24%	31.49%	0.588	3,592	13	0.8923	0.5247	0.7692
Terrebonne Parish	2,001,817	309,134	15.44%	13.56%	29.11%	0.718	3,363	595	0.8354	0.5998	0.8793
Vermilion Parish	-	-	0.00%	15.13%	31.49%	0.587	3,565	-	0.8856	0.5198	0.7621
	4,601,541	309,134	6.72%	15.33%	32.90%	0.686	4,026	1,143	1.0000	0.6821	1.0000

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

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

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

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

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

Coastal Plan Homeowner Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2019-23 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Cameron Parish	1,922	0.7996	8	0.014	0.7978	-0.0140	-0.1640	-17.57%	-16.99%
Iberia Parish	2,227	0.9266	-	0.000	0.9266	-0.0100	-0.1640	-17.24%	-16.66%
Jefferson Parish	4,532	1.8856	26	0.025	1.8846	-0.0170	-0.1640	-17.82%	-17.24%
Lafourche Parish	2,665	1.1089	164	0.064	1.1020	0.0550	-0.1640	-11.80%	-11.18%
Orleans Parish	2,619	1.0896	24	0.024	1.0869	0.0520	-0.1640	-12.05%	-11.43%
Plaquemines Parish	4,322	1.7982	6	0.012	1.7977	-0.0580	-0.1640	-21.25%	-20.70%
Saint Bernard Parish	5,171	2.1516	11	0.017	2.1511	0.0540	-0.1640	-11.89%	-11.27%
Saint Mary Parish	2,140	0.8905	2	0.006	0.8898	-0.0030	-0.1640	-16.65%	-16.07%
Terrebonne Parish	1,897	0.7891	219	0.074	0.7958	-0.0470	-0.1640	-20.33%	-19.77%
Vermilion Parish	2,124	0.8836	-	0.000	0.8836	-0.0020	-0.1640	-16.57%	-15.99%
	2,403	1.0000	458	0.107	1.0011		-0.1640	-16.92%	-16.33%
								(OFB)	1.007

FAIR Plan Fire Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE 0.00% (L)
Fixed Expense Ratio 4.75% (M)
Variable Expenses 12.75% (N)

(1)	(2) 2019-23 Trended On-Level Earned Premium	(3) 2019-23 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	877,581	648,802	73.93%	0.00%	0.00%	0.902	128	6,856	1.0144	0.9150	1.1701
Allen	128,530	-	0.00%	0.00%	0.00%	0.054	116	1,108	0.9193	0.0496	0.0634
Ascension	397,605	77,795	19.57%	0.00%	0.00%	0.279	96	4,142	0.7608	0.2123	0.2715
Assumption	498,700	149,461	29.97%	0.00%	0.00%	0.398	163	3,060	1.2917	0.5141	0.6574
Avoyelles	121,541	254,847	209.68%	0.00%	0.00%	2.458	103	1,180	0.8163	2.0065	2.5659
Beauregard	208,128	10,472	5.03%	0.00%	0.00%	0.112	315	661	2.4963	0.2796	0.3575
Bienville	36,318	-	0.00%	0.00%	0.00%	0.054	99	367	0.7846	0.0424	0.0542
Bossier	28,245	-	0.00%	0.00%	0.00%	0.054	98	288	0.7766	0.0419	0.0536
Caddo	227,123	166,672	73.38%	0.00%	0.00%	0.896	105	2,163	0.8321	0.7456	0.9535
Calcasieu	2,635,259	1,915,230	72.68%	0.00%	0.00%	0.887	124	21,252	0.9827	0.8717	1.1147
Caldwell	17,144	-	0.00%	0.00%	0.00%	0.054	100	171	0.7925	0.0428	0.0547
Cameron	212,339	349,147	164.43%	0.00%	0.00%	1.939	140	1,517	1.1095	2.1513	2.7510
Catahoula	113,167	126,311	111.61%	0.00%	0.00%	1.334	96	1,179	0.7608	1.0149	1.2978
Claiborne	30,239	-	0.00%	0.00%	0.00%	0.054	103	294	0.8163	0.0441	0.0564
Concordia	95,311	8,506	8.92%	0.00%	0.00%	0.157	95	1,003	0.7529	0.1182	0.1512
DeSoto	40,573	159,195	392.37%	0.00%	0.00%	4.551	130	312	1.0302	4.6884	5.9954
East Baton Rouge	2,522,372	2,747,724	108.93%	0.00%	0.00%	1.303	144	17,516	1.1412	1.4870	1.9015
East Carroll	63,078	414,204	656.65%	0.00%	0.00%	7.581	131	482	1.0381	7.8698	10.0637
East Feliciana	51,592	231,449	448.61%	0.00%	0.00%	5.196	98	526	0.7766	4.0352	5.1601
Evangeline	121,635	118,769	97.64%	0.00%	0.00%	1.174	110	1,106	0.8717	1.0234	1.3087
Franklin	58,333	-	0.00%	0.00%	0.00%	0.054	98	595	0.7766	0.0419	0.0536
Grant	57,676	-	0.00%	0.00%	0.00%	0.054	97	595	0.7687	0.0415	0.0531
Iberia	1,901,568	853,890	44.90%	0.00%	0.00%	0.569	138	13,779	1.0936	0.6223	0.7958
Iberville	209,021	-	0.00%	0.00%	0.00%	0.054	142	1,472	1.1253	0.0608	0.0777
Jackson	28,291	-	0.00%	0.00%	0.00%	0.054	99	286	0.7846	0.0424	0.0542
Jefferson	11,426,452	6,030,811	52.78%	0.00%	0.00%	0.659	134	85,272	1.0619	0.6998	0.8949
Jefferson Davis	412,682	178,420	43.23%	0.00%	0.00%	0.550	145	2,846	1.1491	0.6320	0.8082
Lafayette	2,461,005	1,575,975	64.04%	0.00%	0.00%	0.788	144	17,090	1.1412	0.8993	1.1500
Lafourche	1,608,154	435,778	27.10%	0.00%	0.00%	0.365	108	14,890	0.8559	0.3124	0.3995
La Salle	76,932	136,684	177.67%	0.00%	0.00%	2.091	110	699	0.8717	1.8227	2.3308
Lincoln	87,054	-	0.00%	0.00%	0.00%	0.054	103	845	0.8163	0.0441	0.0564
Livingston	308,808	317,510	102.82%	0.00%	0.00%	1.233	127	2,432	1.0064	1.2409	1.5868
Madison	126,593	13,716	10.83%	0.00%	0.00%	0.179	96	1,319	0.7608	0.1362	0.1742
Morehouse	97,470	768,911	788.87%	0.00%	0.00%	9.096	141	691	1.1174	10.1639	12.9973
Natchitoches	133,374	94,205	70.63%	0.00%	0.00%	0.864	105	1,270	0.8321	0.7189	0.9193
Orleans	14,348,160	12,425,470	86.60%	0.00%	0.00%	1.047	126	113,874	0.9985	1.0454	1.3368
Ouachita	387,455	180,093	46.48%	0.00%	0.00%	0.587	151	2,566	1.1966	0.7024	0.8982
Plaquemines	316,952	-	0.00%	0.00%	0.00%	0.054	148	2,142	1.1729	0.0633	0.0809
Pointe Coupee	150,168	17,322	11.54%	0.00%	0.00%	0.187	95	1,581	0.7529	0.1408	0.1801
Rapides	461,434	730,868	158.39%	0.00%	0.00%	1.870	144	3,204	1.1412	2.1340	2.7289
Red River	8,573	-	0.00%	0.00%	0.00%	0.054	100	86	0.7925	0.0428	0.0547
Richland	62,519	-	0.00%	0.00%	0.00%	0.054	96	651	0.7608	0.0411	0.0526
Sabine	56,367	123,160	218.50%	0.00%	0.00%	2.559	121	466	0.9589	2.4538	3.1379
Saint Bernard	1,393,683	694,128	49.81%	0.00%	0.00%	0.625	119	11,712	0.9430	0.5894	0.7537
Saint Charles	766,227	492,681	64.30%	0.00%	0.00%	0.791	136	5,634	1.0778	0.8525	1.0902
Saint Helena	58,886	190,657	323.77%	0.00%	0.00%	3.765	138	427	1.0936	4.1174	5.2652
Saint James	284,773	10,777	3.78%	0.00%	0.00%	0.098	142	2,005	1.1253	0.1103	0.1410
Saint John the Baptist	1,112,335	557,537	50.12%	0.00%	0.00%	0.629	191	5,824	1.5136	0.9521	1.2175
Saint Landry	436,965	326,238	74.66%	0.00%	0.00%	0.910	92	4,750	0.7291	0.6635	0.8485
Saint Martin	954,539	158,479	16.60%	0.00%	0.00%	0.245	163	5,856	1.2917	0.3165	0.4047
Saint Mary	1,930,133	1,447,653	75.00%	0.00%	0.00%	0.914	115	16,784	0.9113	0.8329	1.0651
Saint Tammany	2,834,265	581,933	20.53%	0.00%	0.00%	0.290	87	32,578	0.6895	0.2000	0.2558
Tangipahoa	570,653	263,735	46.22%	0.00%	0.00%	0.584	105	5,435	0.8321	0.4859	0.6214
Tensas	54,115	113,680	210.07%	0.00%	0.00%	2.462	111	488	0.8796	2.1656	2.7693
Terrebonne	2,359,515	696,014	29.50%	0.00%	0.00%	0.393	119	19,828	0.9430	0.3706	0.4739
Union	42,734	-	0.00%	0.00%	0.00%	0.054	119	359	0.9430	0.0509	0.0651
Vermilion	2,113,342	317,303	15.01%	0.00%	0.00%	0.227	145	14,575	1.1491	0.2608	0.3335
Vernon	44,352	-	0.00%	0.00%	0.00%	0.054	98	453	0.7766	0.0419	0.0536
Washington	454,701	226,034	49.71%	0.00%	0.00%	0.624	125	3,638	0.9906	0.6181	0.7904
Webster	37,443	-	0.00%	0.00%	0.00%	0.054	98	382	0.7766	0.0419	0.0536
West Baton Rouge	65,507	-	0.00%	0.00%	0.00%	0.054	97	675	0.7687	0.0415	0.0531
West Carroll	26,183	-	0.00%	0.00%	0.00%	0.054	98	267	0.7766	0.0419	0.0536
West Feliciana	26,012	-	0.00%	0.00%	0.00%	0.054	122	213	0.9668	0.0522	0.0668
Winn	37,512	-	0.00%	0.00%	0.00%	0.054	98	383	0.7766	0.0419	0.0536
	58,815,396	37,338,246	63.48%	0.00%	0.00%	0.772	126	466,098	1.0000	0.7820	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) 2019-23 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	86	1.0000	2,867	0.268	1.0455	0.0310	-0.2290	-20.51%	-20.02%
Allen	86	1.0000	307	0.088	0.9179	-0.0020	-0.2290	-23.05%	-22.57%
Ascension	86	1.0000	1,083	0.165	0.8749	0.1500	-0.2290	-11.34%	-10.79%
Assumption	86	1.0000	1,307	0.181	1.0979	-0.1500	-0.2290	-34.47%	-34.06%
Avoyelles	86	1.0000	345	0.093	0.9387	0.1500	-0.2290	-11.34%	-10.79%
Beauregard	86	1.0000	233	0.076	2.1219	-0.1500	-0.2290	-34.47%	-34.06%
Bienville	86	1.0000	108	0.052	0.9023	0.1500	-0.2290	-11.34%	-10.79%
Bossier	86	1.0000	69	0.042	0.8931	0.1500	-0.2290	-11.34%	-10.79%
Caddo	86	1.0000	648	0.127	0.9569	0.1500	-0.2290	-11.34%	-10.79%
Calcasieu	86	1.0000	7,732	0.440	1.0504	0.0690	-0.2290	-17.58%	-17.07%
Caldwell	86	1.0000	33	0.029	0.9114	0.1500	-0.2290	-11.34%	-10.79%
Cameron	86	1.0000	379	0.097	1.1703	0.0550	-0.2290	-18.66%	-18.16%
Catahoula	86	1.0000	259	0.080	0.8749	0.1500	-0.2290	-11.34%	-10.79%
Claiborne	86	1.0000	100	0.050	0.9387	0.1500	-0.2290	-11.34%	-10.79%
Concordia	86	1.0000	273	0.083	0.8658	0.1500	-0.2290	-11.34%	-10.79%
DeSoto	86	1.0000	69	0.042	1.1847	0.1500	-0.2290	-11.34%	-10.79%
East Baton Rouge	86	1.0000	5,648	0.376	1.3124	0.1500	-0.2290	-11.34%	-10.79%
East Carroll	86	1.0000	183	0.068	1.1938	0.1500	-0.2290	-11.34%	-10.79%
East Feliciana	86	1.0000	144	0.060	0.8931	0.1500	-0.2290	-11.34%	-10.79%
Evangeline	86	1.0000	398	0.100	1.0025	0.1500	-0.2290	-11.34%	-10.79%
Franklin	86	1.0000	164	0.064	0.8931	0.1500	-0.2290	-11.34%	-10.79%
Grant	86	1.0000	163	0.064	0.8840	0.1500	-0.2290	-11.34%	-10.79%
Iberia	86	1.0000	5,682	0.377	0.9296	-0.1500	-0.2290	-34.47%	-34.06%
Iberville	86	1.0000	542	0.116	0.9565	-0.1500	-0.2290	-34.47%	-34.06%
Jackson	86	1.0000	90	0.047	0.9023	0.1500	-0.2290	-11.34%	-10.79%
Jefferson	86	1.0000	28,151	0.839	0.9118	-0.1410	-0.2290	-33.77%	-33.36%
Jefferson Davis	86	1.0000	1,096	0.166	0.9767	-0.1500	-0.2290	-34.47%	-34.06%
Lafayette	86	1.0000	7,379	0.430	1.0644	-0.0670	-0.2290	-28.07%	-27.62%
Lafourche	86	1.0000	5,660	0.376	0.7741	-0.0960	-0.2290	-30.30%	-29.87%
La Salle	86	1.0000	186	0.068	1.0025	0.1500	-0.2290	-11.34%	-10.79%
Lincoln	86	1.0000	-	0.000	0.9387	0.1500	-0.2290	-11.34%	-10.79%
Livingston	86	1.0000	1,050	0.162	1.0951	0.0880	-0.2290	-16.12%	-15.60%
Madison	86	1.0000	325	0.090	0.8749	0.1500	-0.2290	-11.34%	-10.79%
Morehouse	86	1.0000	216	0.074	1.2850	0.1500	-0.2290	-11.34%	-10.79%
Natchitoches	86	1.0000	407	0.101	0.9569	0.1500	-0.2290	-11.34%	-10.79%
Orleans	86	1.0000	38,366	0.979	1.1483	0.1500	-0.2290	-11.34%	-10.79%
Ouachita	86	1.0000	924	0.152	1.0171	-0.1500	-0.2290	-34.47%	-34.06%
Plaquemines	86	1.0000	650	0.127	0.9970	-0.1500	-0.2290	-34.47%	-34.06%
Pointe Coupee	86	1.0000	419	0.102	0.8658	0.1500	-0.2290	-11.34%	-10.79%
Rapides	86	1.0000	1,049	0.162	1.2800	0.1220	-0.2290	-13.49%	-12.95%
Red River	86	1.0000	27	0.026	0.9114	0.1500	-0.2290	-11.34%	-10.79%
Richland	86	1.0000	203	0.071	0.8749	0.1500	-0.2290	-11.34%	-10.79%
Sabine	86	1.0000	170	0.065	1.1027	0.1500	-0.2290	-11.34%	-10.79%
Saint Bernard	86	1.0000	4,065	0.319	0.9215	-0.0230	-0.2290	-24.67%	-24.20%
Saint Charles	86	1.0000	1,872	0.216	1.0195	-0.0540	-0.2290	-27.06%	-26.61%
Saint Helena	86	1.0000	138	0.059	1.2506	0.1440	-0.2290	-11.80%	-11.25%
Saint James	86	1.0000	761	0.138	0.9565	-0.1500	-0.2290	-34.47%	-34.06%
Saint John the Baptist	86	1.0000	2,002	0.224	1.2866	-0.1500	-0.2290	-34.47%	-34.06%
Saint Landry	86	1.0000	1,557	0.197	0.8385	0.1500	-0.2290	-11.34%	-10.79%
Saint Martin	86	1.0000	2,548	0.252	1.0979	-0.1500	-0.2290	-34.47%	-34.06%
Saint Mary	86	1.0000	6,264	0.396	1.0258	0.1260	-0.2290	-13.19%	-12.65%
Saint Tammany	86	1.0000	7,521	0.434	0.6773	-0.0180	-0.2290	-24.29%	-23.82%
Tangipahoa	86	1.0000	1,400	0.187	0.9292	0.1170	-0.2290	-13.88%	-13.35%
Tensas	86	1.0000	157	0.063	1.0115	0.1500	-0.2290	-11.34%	-10.79%
Terrebonne	86	1.0000	7,386	0.430	0.8016	-0.1500	-0.2290	-34.47%	-34.06%
Union	86	1.0000	92	0.048	0.9551	0.0130	-0.2290	-21.90%	-21.42%
Vermilion	86	1.0000	5,911	0.384	0.9767	-0.1500	-0.2290	-34.47%	-34.06%
Vernon	86	1.0000	121	0.055	0.8931	0.1500	-0.2290	-11.34%	-10.79%
Washington	86	1.0000	1,015	0.159	0.9666	-0.0240	-0.2290	-24.75%	-24.28%
Webster	86	1.0000	126	0.056	0.8931	0.1500	-0.2290	-11.34%	-10.79%
West Baton Rouge	86	1.0000	202	0.071	0.8840	0.1500	-0.2290	-11.34%	-10.79%
West Carroll	86	1.0000	55	0.037	0.8931	0.1500	-0.2290	-11.34%	-10.79%
West Feliciana	86	1.0000	81	0.045	0.9580	-0.0090	-0.2290	-23.59%	-23.12%
Winn	86	1.0000	135	0.058	0.8931	0.1500	-0.2290	-11.34%	-10.79%
	86	1.0000	158,512	1.000	0.9986		-0.2290	-23.37%	-22.90%
								(OFB)	1.006

Coastal Plan Fire Parish Indications

	Variable portion of ULAE as % of Hurricane Loss & ALAE							0.00% (L)			
	Fixed Expense Ratio							4.75% (M)			
	Variable Expenses							12.75% (N)			
(1)	(2) 2019-23 Trended On-Level Earned Premium	(3) 2019-23 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	46,218	-	0.00%	0.00%	0.00%	0.054	48	963	1.7527	0.0946	0.1597
Iberia Parish	-	-	0.00%	0.00%	0.00%	0.054	16	-	0.5842	0.0315	0.0532
Jefferson Parish	520,219	388,009	74.59%	0.00%	0.00%	0.909	26	20,008	0.9494	0.8630	1.4568
Lafourche Parish	541,717	237,271	43.80%	0.00%	0.00%	0.556	31	17,475	1.1319	0.6293	1.0623
Orleans Parish	44,473	-	0.00%	0.00%	0.00%	0.054	29	1,534	1.0589	0.0572	0.0966
Plaquemines Parish	90,992	15,793	17.36%	0.00%	0.00%	0.253	40	2,275	1.4606	0.3695	0.6237
Saint Bernard Parish	33,928	-	0.00%	0.00%	0.00%	0.054	25	1,357	0.9129	0.0493	0.0832
Saint Mary Parish	141,800	-	0.00%	0.00%	0.00%	0.054	24	5,908	0.8763	0.0473	0.0798
Terrebonne Parish	425,092	241,097	56.72%	0.00%	0.00%	0.704	24	17,712	0.8763	0.6169	1.0414
Vermilion Parish	33,485	-	0.00%	0.00%	0.00%	0.054	25	1,339	0.9129	0.0493	0.0832
	1,877,924	882,170	46.98%	0.00%	0.00%	0.606	27	68,571	1.0000	0.5924	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) 2019-23 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	14	1.0000	272	0.082	1.4898	-0.1500	-0.4300	-51.55%	-52.76%
Iberia Parish	14	1.0000	-	0.000	0.6718	0.1500	-0.4300	-34.45%	-36.09%
Jefferson Parish	14	1.0000	3,628	0.301	1.0918	0.1500	-0.4300	-34.45%	-36.09%
Lafourche Parish	14	1.0000	3,857	0.311	1.0193	-0.0990	-0.4300	-48.64%	-49.92%
Orleans Parish	14	1.0000	262	0.081	0.9269	-0.1250	-0.4300	-50.13%	-51.38%
Plaquemines Parish	14	1.0000	537	0.116	1.2415	-0.1500	-0.4300	-51.55%	-52.76%
Saint Bernard Parish	14	1.0000	254	0.080	0.9270	0.0150	-0.4300	-42.15%	-43.60%
Saint Mary Parish	14	1.0000	531	0.115	0.8940	0.0200	-0.4300	-41.86%	-43.31%
Terrebonne Parish	14	1.0000	3,116	0.279	1.0077	0.1500	-0.4300	-34.45%	-36.09%
Vermilion Parish	14	1.0000	262	0.081	0.9258	0.0140	-0.4300	-42.20%	-43.65%
	14	1.0000	12,717	0.564	1.0349		-0.4300	-41.5%	-43.0%
								(OFB)	0.975

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

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

FAIR Plan EC Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE 0.00% (L)
Fixed Expense Ratio 4.75% (M)
Variable Expenses 12.75% (N)

(1)	(2) 2019-23 Trended On-Level Earned Premium	(3) 2019-23 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	5,645,208	194,815	3.45%	15.53%	30.82%	0.625	938	6,018	0.6819	0.4262	0.7042
Allen	511,132	167,012	32.67%	13.02%	25.85%	0.874	696	734	0.5060	0.4422	0.7307
Ascension	2,701,056	189,519	7.02%	16.37%	32.52%	0.695	767	3,522	0.5576	0.3875	0.6403
Assumption	4,339,273	54,664	1.26%	12.50%	24.81%	0.497	1,497	2,899	1.0883	0.5409	0.8938
Avoyelles	429,835	10,333	2.40%	15.45%	30.68%	0.611	666	645	0.4842	0.2958	0.4888
Beauregard	384,829	52,931	13.75%	12.64%	25.10%	0.645	677	568	0.4922	0.3175	0.5246
Bienville	153,108	50,548	33.01%	13.39%	26.59%	0.891	596	257	0.4333	0.3861	0.6380
Bossier	132,886	294	0.22%	12.54%	24.91%	0.486	568	234	0.4129	0.2007	0.3316
Caddo	1,106,057	302,064	27.31%	14.45%	28.69%	0.862	684	1,617	0.4972	0.4286	0.7082
Calcasieu	19,799,477	809,095	4.09%	13.47%	26.75%	0.562	947	20,908	0.6884	0.3869	0.6393
Caldwell	61,535	63,405	103.04%	10.38%	20.61%	1.591	554	111	0.4027	0.6407	1.0587
Cameron	2,114,910	135,491	6.41%	13.63%	27.07%	0.594	1,857	1,139	1.3500	0.8019	1.3250
Catahoula	288,825	31,317	10.84%	12.88%	25.59%	0.620	649	445	0.4718	0.2925	0.4833
Claiborne	86,168	22,027	25.56%	13.83%	27.46%	0.821	460	187	0.3344	0.2745	0.4536
Concordia	361,257	121,316	33.58%	13.47%	26.75%	0.900	537	673	0.3904	0.3514	0.5806
DeSoto	106,288	32,442	30.52%	15.18%	30.13%	0.924	448	237	0.3257	0.3009	0.4972
East Baton Rouge	11,671,282	1,166,461	9.99%	15.39%	30.55%	0.696	758	15,397	0.5510	0.3835	0.6337
East Carroll	217,493	52,100	23.95%	13.68%	27.16%	0.797	581	374	0.4224	0.3367	0.5563
East Feliciana	237,465	13,289	5.60%	13.94%	27.68%	0.596	613	387	0.4456	0.2656	0.4389
Evangeline	545,289	33,473	6.14%	15.26%	30.31%	0.647	695	785	0.5052	0.3269	0.5402
Franklin	225,680	7,158	3.17%	13.14%	26.10%	0.541	513	440	0.3729	0.2017	0.3333
Grant	183,754	1,545	0.84%	14.03%	27.86%	0.544	582	316	0.4231	0.2302	0.3804
Iberia	16,520,710	545,057	3.30%	13.32%	26.45%	0.548	1,321	12,506	0.9603	0.5262	0.8695
Iberville	1,231,177	22,949	1.86%	13.85%	27.52%	0.550	921	1,337	0.6695	0.3682	0.6084
Jackson	105,237	61,824	58.75%	11.38%	22.59%	1.117	508	207	0.3693	0.4125	0.6816
Jefferson	131,213,697	2,581,887	1.97%	15.35%	30.49%	0.602	1,447	90,680	1.0519	0.6332	1.0463
Jefferson Davis	2,440,225	46,141	1.89%	15.03%	29.85%	0.590	1,012	2,411	0.7357	0.4341	0.7173
Lafayette	17,866,229	900,702	5.04%	13.63%	27.06%	0.579	1,073	16,651	0.7800	0.4516	0.7462
Lafourche	16,488,166	96,823	0.59%	15.07%	29.93%	0.577	1,369	12,044	0.9952	0.5742	0.9488
La Salle	236,540	48,287	20.41%	14.31%	28.40%	0.778	528	448	0.3838	0.2986	0.4934
Lincoln	326,231	45,409	13.92%	13.59%	26.98%	0.679	558	585	0.4056	0.2754	0.4551
Livingston	1,937,313	165,799	8.56%	14.48%	28.75%	0.648	694	2,792	0.5045	0.3269	0.5402
Madison	454,599	96,889	21.31%	13.46%	26.71%	0.759	553	822	0.4020	0.3051	0.5041
Morehouse	291,072	68,538	23.55%	12.43%	24.68%	0.750	445	654	0.3235	0.2426	0.4009
Natchitoches	504,162	28,946	5.74%	14.84%	29.47%	0.628	622	811	0.4522	0.2840	0.4693
Orleans	226,022,371	4,143,240	1.83%	15.82%	31.41%	0.617	1,747	129,377	1.2700	0.7836	1.2948
Ouachita	937,993	35,331	3.77%	15.31%	30.40%	0.622	416	2,255	0.3024	0.1881	0.3108
Plaquemines	4,426,516	27,975	0.63%	12.96%	25.73%	0.505	1,911	2,316	1.3892	0.7015	1.1591
Pointe Coupee	797,269	75,477	9.47%	13.70%	27.21%	0.632	752	1,060	0.5467	0.3455	0.5709
Rapides	1,392,858	109,217	7.84%	14.27%	28.34%	0.633	588	2,369	0.4275	0.2706	0.4471
Red River	31,933	5,798	18.16%	14.05%	27.90%	0.743	589	54	0.4282	0.3182	0.5258
Richland	277,094	119,393	43.09%	14.29%	28.36%	1.037	488	568	0.3548	0.3679	0.6079
Sabine	229,868	26,013	11.32%	14.93%	29.64%	0.695	640	359	0.4653	0.3234	0.5344
Saint Bernard	19,056,325	570,535	2.99%	15.37%	30.52%	0.615	1,754	10,864	1.2751	0.7842	1.2958
Saint Charles	7,813,328	91,593	1.17%	15.31%	30.40%	0.592	1,321	5,915	0.9603	0.5685	0.9394
Saint Helena	233,901	24,369	10.42%	16.99%	33.74%	0.755	512	457	0.3722	0.2810	0.4643
Saint James	2,495,593	57,674	2.31%	12.51%	24.84%	0.509	1,262	1,977	0.9174	0.4670	0.7716
Saint John the Baptist	8,176,173	200,933	2.46%	12.90%	25.63%	0.524	1,299	6,294	0.9443	0.4948	0.8176
Saint Landry	2,611,269	170,921	6.55%	14.25%	28.29%	0.617	779	3,352	0.5663	0.3494	0.5773
Saint Martin	5,350,168	161,572	3.02%	13.60%	27.00%	0.554	1,109	4,824	0.8062	0.4466	0.7379
Saint Mary	17,691,174	564,217	3.19%	16.02%	31.81%	0.639	1,552	11,399	1.1283	0.7210	1.1913
Saint Tammany	30,167,074	751,123	2.49%	16.93%	33.61%	0.662	1,148	26,278	0.8346	0.5525	0.9129
Tangipahoa	3,127,024	219,679	7.03%	14.81%	29.41%	0.642	715	4,373	0.5198	0.3337	0.5514
Tensas	193,060	44,628	23.12%	13.02%	25.86%	0.765	513	376	0.3729	0.2853	0.4714
Terrebonne	22,099,711	148,311	0.67%	13.93%	27.66%	0.539	1,353	16,334	0.9836	0.5302	0.8761
Union	98,341	932	0.95%	15.26%	30.29%	0.587	566	174	0.4115	0.2416	0.3992
Vermilion	17,396,733	463,657	2.67%	13.07%	25.95%	0.532	1,503	11,575	1.0926	0.5813	0.9605
Vernon	172,165	15,153	8.80%	13.81%	27.42%	0.628	589	292	0.4282	0.2689	0.4443
Washington	1,757,660	164,599	9.36%	14.86%	29.51%	0.670	744	2,362	0.5409	0.3624	0.5988
Webster	141,339	21,086	14.92%	13.42%	26.66%	0.685	538	263	0.3911	0.2679	0.4427
West Baton Rouge	469,174	18,871	4.02%	16.17%	32.11%	0.654	746	629	0.5423	0.3547	0.5861
West Carroll	108,249	704	0.65%	15.13%	30.03%	0.579	514	211	0.3737	0.2164	0.3576
West Feliciana	124,782	614	0.49%	13.38%	26.56%	0.518	580	215	0.4216	0.2184	0.3609
Winn	143,942	1	0.00%	16.98%	33.72%	0.636	436	330	0.3170	0.2016	0.3331
	614,461,252	16,454,167	2.68%	15.20%	30.18%	0.609	1,376	446,695	1.0000	0.6052	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 LCPIC monthly in-force policies
(16) - Based on (15) with 40,000 as full credibility and square root rule.

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

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

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

FAIR Plan EC Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2019-23 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Crediblity Weighted Rate Change	(21) Final Indicated Rate Change
Acadia	537	0.7392	2,867	0.268	0.7298	0.0700	-0.1940	-13.76%	-13.99%
Allen	373	0.5131	307	0.088	0.5322	0.0520	-0.1940	-15.21%	-15.44%
Ascension	477	0.6569	1,083	0.165	0.6412	0.1500	-0.1940	-7.31%	-7.56%
Assumption	661	0.9096	1,307	0.181	0.9251	-0.1500	-0.1940	-31.49%	-31.67%
Avoyelles	409	0.5637	345	0.093	0.5567	0.1500	-0.1940	-7.31%	-7.56%
Beauregard	358	0.4924	233	0.076	0.4949	0.0050	-0.1940	-19.00%	-19.22%
Bienville	340	0.4687	108	0.052	0.4775	0.1020	-0.1940	-11.18%	-11.42%
Bossier	315	0.4335	69	0.042	0.4293	0.0400	-0.1940	-16.18%	-16.41%
Caddo	397	0.5469	648	0.127	0.5674	0.1410	-0.1940	-8.04%	-8.29%
Calcasieu	483	0.6651	7,732	0.440	0.6538	-0.0500	-0.1940	-23.43%	-23.64%
Caldwell	274	0.3770	33	0.029	0.3966	-0.0150	-0.1940	-20.61%	-20.82%
Cameron	858	1.1812	379	0.097	1.1952	-0.1150	-0.1940	-28.67%	-28.86%
Catahoula	352	0.4844	259	0.080	0.4843	0.0260	-0.1940	-17.30%	-17.52%
Claiborne	292	0.4022	100	0.050	0.3846	0.1500	-0.1940	-7.31%	-7.56%
Concordia	318	0.4380	273	0.083	0.4490	0.1500	-0.1940	-7.31%	-7.56%
DeSoto	305	0.4201	69	0.042	0.3746	0.1500	-0.1940	-7.31%	-7.56%
East Baton Rouge	450	0.6201	5,648	0.376	0.6252	0.1350	-0.1940	-8.52%	-8.77%
East Carroll	339	0.4674	183	0.068	0.4734	0.1210	-0.1940	-9.65%	-9.89%
East Feliciana	357	0.4919	144	0.060	0.4887	0.0970	-0.1940	-11.58%	-11.82%
Evangeline	419	0.5767	398	0.100	0.5731	0.1340	-0.1940	-8.60%	-8.85%
Franklin	303	0.4178	164	0.064	0.4124	0.1060	-0.1940	-10.86%	-11.10%
Grant	346	0.4763	163	0.064	0.4702	0.1110	-0.1940	-10.45%	-10.69%
Iberia	628	0.8640	5,682	0.377	0.8661	-0.0980	-0.1940	-27.30%	-27.50%
Iberville	483	0.6652	542	0.116	0.6586	-0.0160	-0.1940	-20.69%	-20.90%
Jackson	275	0.3783	90	0.047	0.3927	0.0630	-0.1940	-14.32%	-14.55%
Jefferson	765	1.0539	28,151	0.839	1.0475	-0.0040	-0.1940	-19.72%	-19.94%
Jefferson Davis	556	0.7660	1,096	0.166	0.7579	0.0300	-0.1940	-16.98%	-17.20%
Lafayette	539	0.7418	7,379	0.430	0.7437	-0.0470	-0.1940	-23.19%	-23.40%
Lafourche	718	0.9888	5,660	0.376	0.9738	-0.0220	-0.1940	-21.17%	-21.38%
La Salle	328	0.4511	186	0.068	0.4414	0.1500	-0.1940	-7.31%	-7.56%
Lincoln	329	0.4523	-	0.000	0.4523	0.1150	-0.1940	-10.13%	-10.37%
Livingston	402	0.5537	1,050	0.162	0.5515	0.0930	-0.1940	-11.90%	-12.14%
Madison	324	0.4465	325	0.090	0.4517	0.1240	-0.1940	-9.41%	-9.65%
Morehouse	267	0.3680	216	0.074	0.3704	0.1450	-0.1940	-7.71%	-7.96%
Natchitoches	378	0.5201	407	0.101	0.5150	0.1390	-0.1940	-8.20%	-8.45%
Orleans	927	1.2767	38,366	0.979	1.2944	0.0190	-0.1940	-17.87%	-18.09%
Ouachita	292	0.4025	924	0.152	0.3478	0.1500	-0.1940	-7.31%	-7.56%
Plaquemines	842	1.1586	650	0.127	1.1808	-0.1500	-0.1940	-31.49%	-31.67%
Pointe Coupee	410	0.5642	419	0.102	0.5649	0.0330	-0.1940	-16.74%	-16.96%
Rapides	353	0.4856	1,049	0.162	0.4794	0.1210	-0.1940	-9.65%	-9.89%
Red River	349	0.4809	27	0.026	0.4821	0.1260	-0.1940	-9.24%	-9.49%
Richland	310	0.4272	203	0.071	0.4080	0.1500	-0.1940	-7.31%	-7.56%
Sabine	387	0.5334	170	0.065	0.5335	0.1470	-0.1940	-7.55%	-7.80%
Saint Bernard	907	1.2489	4,065	0.319	1.2639	-0.0090	-0.1940	-20.13%	-20.35%
Saint Charles	706	0.9720	1,872	0.216	0.9649	0.0050	-0.1940	-19.00%	-19.22%
Saint Helena	362	0.4983	138	0.059	0.4280	0.1500	-0.1940	-7.31%	-7.56%
Saint James	574	0.7896	761	0.138	0.7871	-0.1420	-0.1940	-30.85%	-31.04%
Saint John the Baptist	603	0.8298	2,002	0.224	0.8271	-0.1240	-0.1940	-29.39%	-29.58%
Saint Landry	434	0.5969	1,557	0.197	0.5930	0.0470	-0.1940	-15.61%	-15.84%
Saint Martin	552	0.7606	2,548	0.252	0.7549	-0.0640	-0.1940	-24.56%	-24.76%
Saint Mary	844	1.1627	6,264	0.396	1.1740	0.0410	-0.1940	-16.10%	-16.33%
Saint Tammany	682	0.9395	7,521	0.434	0.9280	0.1120	-0.1940	-10.37%	-10.61%
Tangipahoa	418	0.5760	1,400	0.187	0.5714	0.0990	-0.1940	-11.42%	-11.66%
Tensas	302	0.4153	157	0.063	0.4188	0.1230	-0.1940	-9.49%	-9.73%
Terrebonne	665	0.9154	7,386	0.430	0.8985	-0.0870	-0.1940	-26.41%	-26.61%
Union	360	0.4956	92	0.048	0.4732	0.1500	-0.1940	-7.31%	-7.56%
Vermilion	689	0.9481	5,911	0.384	0.9529	-0.1280	-0.1940	-29.72%	-29.91%
Vernon	345	0.4750	121	0.055	0.4733	0.1050	-0.1940	-10.94%	-11.18%
Washington	432	0.5952	1,015	0.159	0.5958	0.1010	-0.1940	-11.26%	-11.50%
Webster	318	0.4375	126	0.056	0.4378	0.1190	-0.1940	-9.81%	-10.05%
West Baton Rouge	462	0.6365	202	0.071	0.6236	0.1500	-0.1940	-7.31%	-7.56%
West Carroll	334	0.4603	55	0.037	0.4298	0.1500	-0.1940	-7.31%	-7.56%
West Feliciana	334	0.4596	81	0.045	0.4552	0.0800	-0.1940	-12.95%	-13.19%
Winn	323	0.4450	135	0.058	0.3646	0.1500	-0.1940	-7.31%	-7.56%
	726	1.0000	158,512	1.000	1.0019		-0.1940	-19.16%	-19.38%
								(OFB)	0.997

Coastal Plan EC Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE							0.00% (L)				
Fixed Expense Ratio							4.75% (M)				
Variable Expenses							12.75% (N)				
(1)	(2) 2019-23 Trended On-Level Earned Premium	(3) 2019-23 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	1,904,091	2	0.00%	10.15%	22.26%	0.426	3,138	607	0.8634	0.3678	0.6659
Iberia Parish	-	-	0.00%	11.06%	29.29%	0.517	1,608	-	0.4424	0.2287	0.4141
Jefferson Parish	26,637,079	32,259	0.12%	14.17%	31.03%	0.574	5,896	4,518	1.6223	0.9312	1.6860
Lafourche Parish	14,542,186	62,964	0.43%	13.51%	29.56%	0.553	2,668	5,451	0.7341	0.4060	0.7351
Orleans Parish	2,008,207	3,756	0.19%	11.01%	24.13%	0.459	3,072	654	0.8453	0.3880	0.7025
Plaquemines Parish	3,290,633	18,919	0.57%	11.87%	26.00%	0.495	4,183	787	1.1509	0.5697	1.0315
Saint Bernard Parish	2,215,389	-	0.00%	13.67%	29.97%	0.555	3,130	708	0.8612	0.4780	0.8655
Saint Mary Parish	4,632,761	14,115	0.30%	13.94%	30.55%	0.568	3,271	1,416	0.9000	0.5112	0.9256
Terrebonne Parish	14,438,397	114,282	0.79%	13.40%	29.34%	0.553	3,017	4,786	0.8301	0.4590	0.8311
Vermilion Parish	1,116,675	5,409	0.48%	11.95%	26.25%	0.498	2,026	551	0.5575	0.2776	0.5026
	70,785,418	251,706	0.36%	13.51%	29.58%	0.548	3,634	19,477	1.0000	0.5523	1.0000

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

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

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

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

Coastal Plan EC Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2019-23 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Cameron Parish	1,203	0.6866	272	0.082	0.7339	-0.1500	-0.2150	-33.28%	-33.31%
Iberia Parish	834	0.4764	-	0.000	0.4764	0.0770	-0.2150	-15.46%	-15.50%
Jefferson Parish	2,851	1.6276	3,628	0.301	1.6452	0.0140	-0.2150	-20.40%	-20.44%
Lafourche Parish	1,335	0.7620	3,857	0.311	0.7536	0.0270	-0.2150	-19.38%	-19.42%
Orleans Parish	1,265	0.7223	262	0.081	0.7207	-0.1470	-0.2150	-33.04%	-33.07%
Plaquemines Parish	1,770	1.0104	537	0.116	1.0128	-0.1200	-0.2150	-30.92%	-30.95%
Saint Bernard Parish	1,551	0.8858	254	0.080	0.8842	0.0270	-0.2150	-19.38%	-19.42%
Saint Mary Parish	1,641	0.9369	531	0.115	0.9356	0.0400	-0.2150	-18.36%	-18.40%
Terrebonne Parish	1,475	0.8422	3,116	0.279	0.8391	0.0110	-0.2150	-20.64%	-20.68%
Vermilion Parish	959	0.5478	262	0.081	0.5441	-0.0240	-0.2150	-23.38%	-23.42%
	1,751	1.0000	12,717	0.564	1.0022		-0.2150	-21.5%	-21.5%
								(OFB)	1.000

FAIR Plan Renters Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE 0.00% (L)
Fixed Expense Ratio 4.75% (M)
Variable Expenses 12.50% (N)

(1)	(2) 2019-23 Trended On-Level Earned Premium	(3) 2019-23 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%	14.04%	22.78%	0.475	332	-	0.6316	0.3000	0.5463
Allen	2,466	-	0.00%	9.49%	17.97%	0.368	172	14	0.3272	0.1204	0.2193
Ascension	2,543	-	0.00%	11.36%	21.43%	0.429	212	12	0.4033	0.1730	0.3151
Assumption	6,957	-	0.00%	5.05%	9.60%	0.222	288	24	0.5479	0.1216	0.2215
Avoyelles	757	-	0.00%	3.76%	7.09%	0.178	160	5	0.3044	0.0542	0.0987
Beauregard	-	-	0.00%	9.62%	11.99%	0.301	182	-	0.3462	0.1042	0.1898
Bienville	-	-	0.00%	5.54%	4.72%	0.172	149	-	0.2834	0.0487	0.0887
Bossier	-	-	0.00%	6.14%	0.00%	0.124	183	-	0.3481	0.0432	0.0787
Caddo	5,977	10,781	180.37%	5.68%	0.00%	2.181	211	28	0.4014	0.8755	1.5944
Calcasieu	7,572	-	0.00%	6.61%	12.55%	0.273	245	31	0.4661	0.1272	0.2317
Caldwell	55	-	0.00%	4.71%	9.44%	0.216	175	0	0.3329	0.0719	0.1309
Cameron	1,331	-	0.00%	23.14%	43.84%	0.820	156	9	0.2968	0.2434	0.4433
Catahoula	-	-	0.00%	4.48%	9.44%	0.213	184	-	0.3500	0.0746	0.1359
Claiborne	-	-	0.00%	5.03%	4.72%	0.166	164	-	0.3120	0.0518	0.0943
Concordia	1,721	-	0.00%	4.39%	8.22%	0.198	134	13	0.2549	0.0505	0.0920
DeSoto	-	-	0.00%	5.57%	4.72%	0.172	217	-	0.4128	0.0710	0.1293
East Baton Rouge	94,726	15,926	16.81%	9.69%	18.36%	0.567	250	379	0.4756	0.2697	0.4912
East Carroll	-	-	0.00%	4.48%	9.44%	0.213	184	-	0.3500	0.0746	0.1359
East Feliciana	-	-	0.00%	6.33%	11.99%	0.264	269	-	0.5117	0.1351	0.2460
Evangeline	234	-	0.00%	7.01%	11.99%	0.271	243	1	0.4623	0.1253	0.2282
Franklin	101	-	0.00%	2.32%	4.33%	0.130	215	0	0.4090	0.0532	0.0969
Grant	-	-	0.00%	4.48%	9.44%	0.213	184	-	0.3500	0.0746	0.1359
Iberia	23,821	-	0.00%	3.75%	7.11%	0.178	563	42	1.0710	0.1906	0.3471
Iberville	2,506	-	0.00%	6.13%	11.53%	0.256	234	11	0.4451	0.1139	0.2074
Jackson	-	-	0.00%	5.65%	9.44%	0.227	146	-	0.2777	0.0630	0.1147
Jefferson	916,003	261,593	28.56%	10.98%	20.80%	0.744	566	1,618	1.0767	0.8011	1.4589
Jefferson Davis	3,690	-	0.00%	3.37%	6.36%	0.165	417	9	0.7933	0.1309	0.2384
Lafayette	62,814	-	0.00%	5.95%	11.26%	0.251	353	178	0.6715	0.1685	0.3069
Lafourche	15,210	-	0.00%	2.46%	4.62%	0.135	619	25	1.1776	0.1590	0.2896
La Salle	-	-	0.00%	4.48%	9.44%	0.213	184	-	0.3500	0.0746	0.1359
Lincoln	180	-	0.00%	1.67%	3.07%	0.108	190	1	0.3614	0.0390	0.0710
Livingston	434	-	0.00%	6.54%	11.99%	0.266	309	1	0.5878	0.1564	0.2848
Madison	-	-	0.00%	4.46%	9.44%	0.213	185	-	0.3519	0.0750	0.1366
Morehouse	-	-	0.00%	4.76%	9.44%	0.217	230	-	0.4375	0.0949	0.1728
Natchitoches	2,769	-	0.00%	7.71%	14.62%	0.309	220	13	0.4185	0.1293	0.2355
Orleans	2,176,834	116,181	5.34%	11.53%	21.85%	0.497	599	3,634	1.1395	0.5663	1.0313
Ouachita	1,508	-	0.00%	3.66%	6.91%	0.175	182	8	0.3462	0.0606	0.1104
Plaquemines	28,981	21,886	75.52%	4.32%	8.19%	1.060	732	40	1.3925	1.4761	2.6882
Pointe Coupee	265	-	0.00%	7.74%	11.99%	0.280	263	1	0.5003	0.1401	0.2551
Rapides	3,683	-	0.00%	2.34%	4.54%	0.133	199	19	0.3786	0.0504	0.0918
Red River	-	-	0.00%	5.36%	4.72%	0.169	154	-	0.2930	0.0495	0.0901
Richland	82	-	0.00%	2.56%	4.78%	0.138	219	0	0.4166	0.0575	0.1047
Sabine	3	-	0.00%	4.36%	9.44%	0.212	189	0	0.3595	0.0762	0.1388
Saint Bernard	44,061	-	0.00%	4.51%	8.55%	0.204	650	68	1.2365	0.2522	0.4593
Saint Charles	44,572	-	0.00%	12.90%	24.44%	0.481	387	115	0.7362	0.3541	0.6449
Saint Helena	-	-	0.00%	5.03%	11.99%	0.249	282	-	0.5365	0.1336	0.2433
Saint James	3,852	1,287	33.41%	7.91%	15.01%	0.698	222	17	0.4223	0.2948	0.5369
Saint John the Baptist	28,608	-	0.00%	6.73%	12.75%	0.277	452	63	0.8599	0.2382	0.4338
Saint Landry	2,518	-	0.00%	5.01%	9.55%	0.221	207	12	0.3938	0.0870	0.1584
Saint Martin	4,938	1	0.02%	4.98%	9.49%	0.220	364	14	0.6925	0.1524	0.2775
Saint Mary	26,986	-	0.00%	7.76%	22.78%	0.403	692	39	1.3164	0.5305	0.9661
Saint Tammany	332,062	30,492	9.18%	13.24%	25.09%	0.597	385	862	0.7324	0.4372	0.7962
Tangipahoa	17,189	-	0.00%	5.89%	11.14%	0.249	347	50	0.6601	0.1644	0.2994
Tensas	-	-	0.00%	4.48%	9.44%	0.213	184	-	0.3500	0.0746	0.1359
Terrebonne	63,031	-	0.00%	5.67%	10.73%	0.242	535	118	1.0178	0.2463	0.4486
Union	-	-	0.00%	4.56%	9.44%	0.214	181	-	0.3443	0.0737	0.1342
Vermilion	13,647	-	0.00%	2.58%	4.90%	0.140	638	21	1.2137	0.1699	0.3094
Vernon	-	-	0.00%	6.52%	9.44%	0.237	174	-	0.3310	0.0784	0.1428
Washington	448	-	0.00%	5.19%	11.99%	0.251	294	2	0.5593	0.1404	0.2557
Webster	-	-	0.00%	4.71%	4.72%	0.162	201	-	0.3824	0.0619	0.1127
West Baton Rouge	-	-	0.00%	6.76%	11.99%	0.269	270	-	0.5136	0.1382	0.2517
West Carroll	-	-	0.00%	4.14%	9.44%	0.209	202	-	0.3843	0.0803	0.1462
West Feliciana	1,738	-	0.00%	10.57%	19.94%	0.403	156	11	0.2968	0.1196	0.2178
Winn	-	-	0.00%	5.03%	9.44%	0.220	164	-	0.3120	0.0686	0.1249
	3,946,873	458,147	11.61%	10.93%	20.75%	0.548	526	7,508	1.0000	0.5491	1.0000

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

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2019-23 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Crediblity Weighted Rate Change	(21) Final Indicated Rate Change
Acadia	208	0.8246	-	0.000	0.7263	0.1500	-0.3710	-27.67%	-26.56%
Allen	133	0.5276	5	0.011	0.3763	0.1500	-0.3710	-27.67%	-26.56%
Ascension	156	0.6158	9	0.015	0.4638	0.1500	-0.3710	-27.67%	-26.56%
Assumption	128	0.5076	13	0.018	0.5024	-0.0830	-0.3710	-42.32%	-41.43%
Avoyelles	103	0.4093	5	0.011	0.3501	0.1500	-0.3710	-27.67%	-26.56%
Beauregard	125	0.4963	-	0.000	0.3981	0.1500	-0.3710	-27.67%	-26.56%
Bienville	101	0.4011	-	0.000	0.3259	0.1500	-0.3710	-27.67%	-26.56%
Bossier	97	0.3850	-	0.000	0.3850	0.1060	-0.3710	-30.43%	-29.36%
Caddo	98	0.3880	15	0.019	0.4112	0.0240	-0.3710	-35.59%	-34.60%
Calcasieu	133	0.5264	17	0.020	0.5204	0.1160	-0.3710	-29.80%	-28.72%
Caldwell	111	0.4386	0	0.003	0.3828	0.1500	-0.3710	-27.67%	-26.56%
Cameron	190	0.7543	3	0.008	0.3413	0.1500	-0.3710	-27.67%	-26.56%
Catahoula	112	0.4420	-	0.000	0.4025	0.1500	-0.3710	-27.67%	-26.56%
Claiborne	102	0.4039	-	0.000	0.3588	0.1500	-0.3710	-27.67%	-26.56%
Concordia	103	0.4074	5	0.011	0.2931	0.1500	-0.3710	-27.67%	-26.56%
DeSoto	108	0.4290	-	0.000	0.4290	0.0390	-0.3710	-34.65%	-33.64%
East Baton Rouge	156	0.6182	121	0.055	0.5469	0.1500	-0.3710	-27.67%	-26.56%
East Carroll	112	0.4420	-	0.000	0.4025	0.1500	-0.3710	-27.67%	-26.56%
East Feliciana	135	0.5357	-	0.000	0.5357	0.0470	-0.3710	-34.14%	-33.13%
Evangeline	132	0.5234	1	0.006	0.5217	0.1280	-0.3710	-29.05%	-27.96%
Franklin	100	0.3972	0	0.003	0.3962	-0.0310	-0.3710	-39.05%	-38.11%
Grant	112	0.4420	-	0.000	0.4025	0.1500	-0.3710	-27.67%	-26.56%
Iberia	147	0.5827	26	0.026	0.9104	-0.1500	-0.3710	-46.54%	-45.72%
Iberville	127	0.5042	4	0.010	0.5012	0.1260	-0.3710	-29.17%	-28.08%
Jackson	108	0.4278	-	0.000	0.3194	0.1500	-0.3710	-27.67%	-26.56%
Jefferson	266	1.0529	569	0.119	1.1013	0.0230	-0.3710	-35.65%	-34.66%
Jefferson Davis	127	0.5012	5	0.011	0.6743	-0.1500	-0.3710	-46.54%	-45.72%
Lafayette	147	0.5811	73	0.043	0.5708	-0.1500	-0.3710	-46.54%	-45.72%
Lafourche	130	0.5141	21	0.023	1.0010	-0.1500	-0.3710	-46.54%	-45.72%
La Salle	112	0.4420	-	0.000	0.4025	0.1500	-0.3710	-27.67%	-26.56%
Lincoln	95	0.3762	-	0.000	0.3762	0.0410	-0.3710	-34.52%	-33.51%
Livingston	143	0.5673	3	0.009	0.5649	-0.0390	-0.3710	-39.55%	-38.62%
Madison	112	0.4424	-	0.000	0.4047	0.1500	-0.3710	-27.67%	-26.56%
Morehouse	119	0.4699	-	0.000	0.4699	0.0740	-0.3710	-32.45%	-31.41%
Natchitoches	135	0.5351	1	0.006	0.4813	0.1500	-0.3710	-27.67%	-26.56%
Orleans	286	1.1324	957	0.155	1.1168	-0.0200	-0.3710	-38.36%	-37.41%
Ouachita	105	0.4167	0	0.003	0.3981	0.1500	-0.3710	-27.67%	-26.56%
Plaquemines	178	0.7032	18	0.021	1.1836	-0.1500	-0.3710	-46.54%	-45.72%
Pointe Coupee	138	0.5460	0	0.003	0.5453	0.0900	-0.3710	-31.44%	-30.38%
Rapides	100	0.3948	6	0.012	0.3910	0.0330	-0.3710	-35.02%	-34.02%
Red River	102	0.4020	-	0.000	0.3370	0.1500	-0.3710	-27.67%	-26.56%
Richland	102	0.4042	0	0.002	0.4036	-0.0310	-0.3710	-39.05%	-38.11%
Sabine	112	0.4438	0	0.001	0.4134	0.1500	-0.3710	-27.67%	-26.56%
Saint Bernard	171	0.6767	34	0.029	1.0510	-0.1500	-0.3710	-46.54%	-45.72%
Saint Charles	230	0.9128	24	0.024	0.8466	0.1500	-0.3710	-27.67%	-26.56%
Saint Helena	134	0.5306	-	0.000	0.5306	-0.0110	-0.3710	-37.79%	-36.83%
Saint James	137	0.5420	8	0.014	0.4856	0.1500	-0.3710	-27.67%	-26.56%
Saint John the Baptist	174	0.6892	17	0.021	0.7309	-0.1500	-0.3710	-46.54%	-45.72%
Saint Landry	116	0.4599	9	0.015	0.4529	0.1500	-0.3710	-27.67%	-26.56%
Saint Martin	139	0.5491	8	0.014	0.5886	-0.1500	-0.3710	-46.54%	-45.72%
Saint Mary	297	1.1775	14	0.018	1.1736	-0.1080	-0.3710	-43.89%	-43.03%
Saint Tammany	234	0.9249	213	0.073	0.8423	0.1500	-0.3710	-27.67%	-26.56%
Tangipahoa	145	0.5746	29	0.027	0.5671	-0.1410	-0.3710	-45.97%	-45.14%
Tensas	112	0.4420	-	0.000	0.4025	0.1500	-0.3710	-27.67%	-26.56%
Terrebonne	174	0.6880	80	0.045	0.8651	-0.1500	-0.3710	-46.54%	-45.72%
Union	111	0.4409	-	0.000	0.3959	0.1500	-0.3710	-27.67%	-26.56%
Vermilion	134	0.5295	6	0.012	1.0316	-0.1500	-0.3710	-46.54%	-45.72%
Vernon	114	0.4505	-	0.000	0.3807	0.1500	-0.3710	-27.67%	-26.56%
Washington	136	0.5406	0	0.003	0.5398	-0.0350	-0.3710	-39.30%	-38.37%
Webster	105	0.4156	-	0.000	0.4156	0.0870	-0.3710	-31.63%	-30.58%
West Baton Rouge	137	0.5410	-	0.000	0.5410	0.0530	-0.3710	-33.77%	-32.75%
West Carroll	113	0.4492	-	0.000	0.4419	0.1500	-0.3710	-27.67%	-26.56%
West Feliciana	134	0.5290	3	0.009	0.3413	0.1500	-0.3710	-27.67%	-26.56%
Winn	110	0.4345	-	0.000	0.3588	0.1500	-0.3710	-27.67%	-26.56%
	253	1.0000	2,321	0.241	1.0009		-0.3710	-37.13%	-36.16%
								(OFB)	1.015

Coastal Plan Renters Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE								0.00%	(L)		
Fixed Expense Ratio								4.75%	(M)		
Variable Expenses								12.50%	(N)		
	(2)	(3)				(7)				(11)	(12)
	2019-23	2019-23				Indicated				Indicated	Normalized
(1)	Trended On-Level Earned Premium	Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	Territory Relativity Before Credibility	Indicated Territory Relativity Before Credibility
Cameron Parish	-	-	0.00%	13.50%	26.48%	0.511	351	-	0.7495	0.3830	0.7622
Iberia Parish	-	-	0.00%	13.63%	26.48%	0.513	359	-	0.7666	0.3933	0.7827
Jefferson Parish	9,625	-	0.00%	17.66%	26.48%	0.559	608	16	1.2983	0.7257	1.4442
Lafourche Parish	12,394	-	0.00%	10.20%	20.75%	0.408	305	41	0.6513	0.2657	0.5288
Orleans Parish	84,558	3,876	4.58%	13.26%	26.97%	0.566	476	178	1.0164	0.5753	1.1449
Plaquemines Parish	11,217	-	0.00%	4.47%	9.05%	0.209	672	17	1.4349	0.2999	0.5968
Saint Bernard Parish	6,192	-	0.00%	22.56%	45.87%	0.836	409	15	0.8733	0.7301	1.4529
Saint Mary Parish	-	-	0.00%	13.49%	26.48%	0.511	349	-	0.7452	0.3808	0.7578
Terrebonne Parish	12,622	-	0.00%	4.89%	9.92%	0.224	490	26	1.0463	0.2344	0.4665
Vermilion Parish	-	-	0.00%	13.64%	26.48%	0.513	360	-	0.7687	0.3943	0.7847
	136,608	3,876	2.84%	12.22%	24.18%	0.507	468	292	1.0000	0.5025	1.0000

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

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

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

Coastal Plan Renters Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2019-23 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	176	0.8537	-	0.000	0.8537	0.1390	-0.2380	-13.21%	-17.72%
Iberia Parish	180	0.8715	-	0.000	0.8715	0.1370	-0.2380	-13.36%	-17.87%
Jefferson Parish	304	1.4753	8	0.015	1.4748	0.1360	-0.2380	-13.44%	-17.94%
Lafourche Parish	130	0.6307	17	0.021	0.6286	-0.0350	-0.2380	-26.47%	-30.29%
Orleans Parish	227	1.1021	20	0.023	1.1031	0.0850	-0.2380	-17.32%	-21.62%
Plaquemines Parish	126	0.6135	10	0.016	1.2197	-0.1500	-0.2380	-35.23%	-38.60%
Saint Bernard Parish	315	1.5311	6	0.012	1.0043	0.1500	-0.2380	-12.37%	-16.93%
Saint Mary Parish	175	0.8497	-	0.000	0.8497	0.1400	-0.2380	-13.13%	-17.65%
Terrebonne Parish	108	0.5248	17	0.020	0.8894	-0.1500	-0.2380	-35.23%	-38.60%
Vermilion Parish	180	0.8736	-	0.000	0.8736	0.1360	-0.2380	-13.44%	-17.94%
	206	1.0000	79	0.044	1.0398		-0.2380	-19.6%	-23.8%
								(OFB)	0.948

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

FAIR Plan Mobile Homeowner Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE 0.00% (L)
Fixed Expense Ratio 4.75% (M)
Variable Expenses 12.75% (N)

(1)	(2) 2019-23 Trended On-Level Earned Premium	(3) 2019-23 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Acadia	1,204,934	84,034	6.97%	15.49%	28.75%	0.641	1,334	903	0.8255	0.5291	1.1274
Allen	71,073	1	0.00%	21.14%	39.22%	0.746	825	86	0.5105	0.3808	0.8114
Ascension	1,153,894	66,924	5.80%	21.24%	39.42%	0.816	945	1,221	0.5848	0.4772	1.0168
Assumption	2,212,328	8,380	0.38%	5.90%	10.94%	0.252	2,965	746	1.8347	0.4623	0.9851
Avoyelles	33,251	-	0.00%	13.76%	25.53%	0.505	673	49	0.4164	0.2103	0.4481
Beauregard	149,097	107,196	71.90%	22.19%	41.16%	1.605	838	178	0.5185	0.8322	1.7733
Bienville	37,418	15,327	40.96%	13.33%	24.71%	0.960	613	61	0.3793	0.3641	0.7758
Bossier	36,969	1	0.00%	15.66%	29.05%	0.567	652	57	0.4034	0.2287	0.4873
Caddo	47,081	5,778	12.27%	16.03%	29.74%	0.720	701	67	0.4338	0.3123	0.6655
Calcasieu	3,521,414	392,104	11.13%	21.35%	39.62%	0.881	1,006	3,500	0.6225	0.5484	1.1685
Caldwell	22,562	363	1.61%	14.06%	26.09%	0.533	645	35	0.3991	0.2127	0.4532
Cameron	908,046	-	0.00%	10.51%	19.50%	0.398	3,157	288	1.9535	0.7775	1.6567
Catahoula	51,281	-	0.00%	12.90%	23.95%	0.477	756	68	0.4678	0.2231	0.4754
Claiborne	41,269	955	2.31%	11.08%	20.57%	0.444	623	66	0.3855	0.1712	0.3648
Concordia	31,700	-	0.00%	23.26%	43.15%	0.816	776	41	0.4802	0.3918	0.8349
DeSoto	22,163	904	4.08%	13.36%	24.79%	0.538	733	30	0.4536	0.2440	0.5199
East Baton Rouge	205,281	1	0.00%	20.00%	37.12%	0.709	870	236	0.5383	0.3817	0.8133
East Carroll	331	-	0.00%	11.91%	22.07%	0.444	641	1	0.3966	0.1761	0.3752
East Feliciana	28,008	1	0.00%	22.76%	42.23%	0.799	780	36	0.4827	0.3857	0.8219
Evangeline	220,930	18,718	8.47%	17.39%	32.26%	0.721	840	263	0.5198	0.3748	0.7986
Franklin	46,399	-	0.00%	14.34%	26.62%	0.524	638	73	0.3948	0.2069	0.4409
Grant	37,106	290	0.78%	16.03%	29.74%	0.588	687	54	0.4251	0.2500	0.5327
Iberia	2,975,085	108,877	3.66%	6.21%	11.51%	0.299	2,610	1,140	1.6150	0.4829	1.0290
Iberville	313,877	20,859	6.65%	20.24%	37.55%	0.793	940	334	0.5817	0.4613	0.9830
Jackson	13,913	-	0.00%	12.77%	23.67%	0.472	578	24	0.3577	0.1688	0.3597
Jefferson	503,391	6,224	1.24%	8.97%	16.66%	0.362	2,330	216	1.4418	0.5219	1.1121
Jefferson Davis	593,963	17,049	2.87%	23.15%	42.94%	0.845	1,010	588	0.6250	0.5281	1.1253
Lafayette	4,063,716	180,360	4.44%	10.72%	19.88%	0.456	1,361	2,986	0.8422	0.3840	0.8182
Lafourche	3,212,271	17,279	0.54%	7.10%	13.16%	0.293	2,673	1,202	1.6540	0.4846	1.0326
La Salle	26,093	10,653	40.83%	14.29%	26.51%	0.990	690	38	0.4270	0.4227	0.9007
Lincoln	9,176	-	0.00%	10.30%	19.11%	0.392	564	16	0.3490	0.1368	0.2915
Livingston	1,331,736	132,429	9.94%	12.98%	24.08%	0.593	1,339	995	0.8286	0.4914	1.0471
Madison	3,784	-	0.00%	9.93%	18.40%	0.379	736	5	0.4554	0.1726	0.3678
Morehouse	13,369	1	0.01%	9.80%	18.22%	0.376	733	18	0.4536	0.1706	0.3635
Natchitoches	85,337	102,435	120.04%	15.28%	28.36%	1.930	711	120	0.4400	0.8492	1.8095
Orleans	4,703	-	0.00%	9.38%	0.00%	0.162	1,966	2	1.2165	0.1971	0.4200
Ouachita	67,284	8,558	12.72%	14.19%	26.33%	0.665	585	115	0.3620	0.2407	0.5129
Plaquemines	1,133,350	-	0.00%	6.65%	12.34%	0.272	3,422	331	2.1175	0.5760	1.2274
Pointe Coupee	114,069	1,229	1.08%	16.73%	31.04%	0.614	1,156	99	0.7153	0.4392	0.9359
Rapides	69,382	9,606	13.85%	18.52%	34.36%	0.819	641	108	0.3966	0.3248	0.6921
Red River	15,923	1,595	10.02%	11.51%	21.34%	0.546	733	22	0.4536	0.2477	0.5278
Richland	13,855	-	0.00%	8.28%	15.37%	0.326	764	18	0.4728	0.1541	0.3284
Sabine	231,436	4,190	1.81%	14.78%	27.42%	0.559	793	292	0.4907	0.2743	0.5845
Saint Bernard	261,644	-	0.00%	9.61%	17.83%	0.369	2,390	109	1.4789	0.5457	1.1628
Saint Charles	789,581	19,661	2.49%	8.11%	15.06%	0.349	2,518	314	1.5581	0.5438	1.1587
Saint Helena	37,458	-	0.00%	20.88%	38.76%	0.738	720	52	0.4455	0.3288	0.7006
Saint James	625,544	559	0.09%	6.19%	11.49%	0.258	2,776	225	1.7178	0.4432	0.9444
Saint John the Baptist	306,803	12,819	4.18%	6.00%	11.13%	0.299	2,731	112	1.6899	0.5053	1.0767
Saint Landry	517,146	56,476	10.92%	19.83%	36.79%	0.829	915	565	0.5662	0.4694	1.0002
Saint Martin	3,310,841	73,899	2.23%	7.71%	14.31%	0.332	1,766	1,875	1.0928	0.3628	0.7731
Saint Mary	2,214,808	97,424	4.40%	6.55%	12.15%	0.319	2,678	827	1.6571	0.5286	1.1264
Saint Tammany	2,299,214	242,548	10.55%	16.38%	30.38%	0.711	1,143	2,012	0.7073	0.5029	1.0716
Tangipahoa	401,601	49,203	12.25%	20.87%	38.73%	0.878	914	439	0.5656	0.4966	1.0582
Tensas	2,803	11,536	411.56%	11.21%	20.79%	5.138	671	4	0.4152	2.1333	4.5457
Terrebonne	2,893,425	69,954	2.42%	7.14%	13.25%	0.316	2,275	1,272	1.4077	0.4448	0.9478
Union	27,495	-	0.00%	13.91%	25.80%	0.510	587	47	0.3632	0.1852	0.3946
Vermilion	4,578,665	146,938	3.21%	7.25%	13.44%	0.328	2,449	1,870	1.5154	0.4971	1.0592
Vernon	58,194	3,937	6.77%	12.77%	23.69%	0.550	866	67	0.5359	0.2947	0.6280
Washington	250,600	3,386	1.35%	19.08%	35.40%	0.694	914	274	0.5656	0.3925	0.8364
Webster	24,173	-	0.00%	15.13%	28.06%	0.549	633	38	0.3917	0.2150	0.4581
West Baton Rouge	63,737	3,750	5.88%	22.16%	41.10%	0.847	834	76	0.5161	0.4371	0.9314
West Carroll	10,094	336	3.33%	16.26%	30.13%	0.624	681	15	0.4214	0.2630	0.5604
West Feliciana	26,401	-	0.00%	18.57%	34.46%	0.662	782	34	0.4839	0.3203	0.6825
Winn	10,064	-	0.00%	9.74%	18.07%	0.373	616	16	0.3812	0.1422	0.3030
	43,588,539	2,114,747	4.85%	10.98%	20.37%	0.564	1,616	26,972	1.0000	0.4693	1.0001

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

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2019-23 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	745	1.1260	603	0.123	0.9493	0.1500	-0.3860	-29.39%	-26.40%
Allen	653	0.9867	69	0.042	0.5871	0.1500	-0.3860	-29.39%	-26.40%
Ascension	728	1.1004	650	0.127	0.6725	0.1500	-0.3860	-29.39%	-26.40%
Assumption	654	0.9888	572	0.120	1.5595	-0.1500	-0.3860	-47.81%	-45.60%
Avoyelles	420	0.6339	38	0.031	0.4789	0.1500	-0.3860	-29.39%	-26.40%
Beauregard	686	1.0364	101	0.050	0.5963	0.1500	-0.3860	-29.39%	-26.40%
Bienville	388	0.5867	39	0.031	0.4362	0.1500	-0.3860	-29.39%	-26.40%
Bossier	447	0.6748	32	0.028	0.4639	0.1500	-0.3860	-29.39%	-26.40%
Caddo	476	0.7191	39	0.031	0.4989	0.1500	-0.3860	-29.39%	-26.40%
Calcasieu	769	1.1611	1,894	0.218	0.7159	0.1500	-0.3860	-29.39%	-26.40%
Caldwell	414	0.6257	21	0.023	0.4590	0.1500	-0.3860	-29.39%	-26.40%
Cameron	1,103	1.6657	167	0.065	1.6651	-0.1480	-0.3860	-47.69%	-45.48%
Catahoula	434	0.6553	43	0.033	0.5380	0.1500	-0.3860	-29.39%	-26.40%
Claiborne	352	0.5323	47	0.034	0.4433	0.1500	-0.3860	-29.39%	-26.40%
Concordia	671	1.0130	24	0.024	0.5522	0.1500	-0.3860	-29.39%	-26.40%
DeSoto	435	0.6569	13	0.018	0.5216	0.1500	-0.3860	-29.39%	-26.40%
East Baton Rouge	652	0.9852	138	0.059	0.6190	0.1500	-0.3860	-29.39%	-26.40%
East Carroll	373	0.5635	0	0.003	0.4561	0.1500	-0.3860	-29.39%	-26.40%
East Feliciana	662	1.0003	18	0.021	0.5551	0.1500	-0.3860	-29.39%	-26.40%
Evangeline	572	0.8645	164	0.064	0.5978	0.1500	-0.3860	-29.39%	-26.40%
Franklin	416	0.6292	43	0.033	0.4540	0.1500	-0.3860	-29.39%	-26.40%
Grant	470	0.7095	45	0.034	0.4889	0.1500	-0.3860	-29.39%	-26.40%
Iberia	618	0.9331	884	0.149	1.3728	-0.1500	-0.3860	-47.81%	-45.60%
Iberville	698	1.0551	170	0.065	0.6690	0.1500	-0.3860	-29.39%	-26.40%
Jackson	366	0.5526	16	0.020	0.4114	0.1500	-0.3860	-29.39%	-26.40%
Jefferson	752	1.1366	159	0.063	1.2255	-0.1500	-0.3860	-47.81%	-45.60%
Jefferson Davis	823	1.2429	358	0.095	0.7188	0.1500	-0.3860	-29.39%	-26.40%
Lafayette	572	0.8636	1,931	0.220	0.8536	0.0140	-0.3860	-37.74%	-35.11%
Lafourche	697	1.0526	841	0.145	1.4059	-0.1500	-0.3860	-47.81%	-45.60%
La Salle	437	0.6597	25	0.025	0.4911	0.1500	-0.3860	-29.39%	-26.40%
Lincoln	321	0.4850	-	0.000	0.4014	0.1500	-0.3860	-29.39%	-26.40%
Livingston	651	0.9841	526	0.115	0.9529	0.1500	-0.3860	-29.39%	-26.40%
Madison	364	0.5494	3	0.009	0.5237	0.1500	-0.3860	-29.39%	-26.40%
Morehouse	361	0.5447	12	0.017	0.5216	0.1500	-0.3860	-29.39%	-26.40%
Natchitoches	465	0.7032	90	0.047	0.5060	0.1500	-0.3860	-29.39%	-26.40%
Orleans	340	0.5130	2	0.008	1.0340	-0.1500	-0.3860	-47.81%	-45.60%
Ouachita	392	0.5925	75	0.043	0.4163	0.1500	-0.3860	-29.39%	-26.40%
Plaquemines	805	1.2162	191	0.069	1.7999	-0.1500	-0.3860	-47.81%	-45.60%
Pointe Coupee	707	1.0687	60	0.039	0.8226	0.1500	-0.3860	-29.39%	-26.40%
Rapides	494	0.7465	70	0.042	0.4561	0.1500	-0.3860	-29.39%	-26.40%
Red River	396	0.5982	8	0.014	0.5216	0.1500	-0.3860	-29.39%	-26.40%
Richland	336	0.5074	15	0.019	0.5039	0.0660	-0.3860	-34.55%	-31.78%
Sabine	490	0.7400	237	0.077	0.5643	0.1500	-0.3860	-29.39%	-26.40%
Saint Bernard	811	1.2252	66	0.041	1.2571	-0.1500	-0.3860	-47.81%	-45.60%
Saint Charles	739	1.1158	207	0.072	1.3244	-0.1500	-0.3860	-47.81%	-45.60%
Saint Helena	585	0.8832	32	0.028	0.5123	0.1500	-0.3860	-29.39%	-26.40%
Saint James	646	0.9759	154	0.062	1.4601	-0.1500	-0.3860	-47.81%	-45.60%
Saint John the Baptist	623	0.9412	76	0.044	1.4364	-0.1500	-0.3860	-47.81%	-45.60%
Saint Landry	673	1.0171	349	0.093	0.6511	0.1500	-0.3860	-29.39%	-26.40%
Saint Martin	544	0.8219	1,277	0.179	0.9289	-0.1500	-0.3860	-47.81%	-45.60%
Saint Mary	656	0.9910	663	0.129	1.4085	-0.1500	-0.3860	-47.81%	-45.60%
Saint Tammany	690	1.0419	1,172	0.171	0.8134	0.1500	-0.3860	-29.39%	-26.40%
Tangipahoa	700	1.0574	223	0.075	0.6504	0.1500	-0.3860	-29.39%	-26.40%
Tensas	370	0.5588	5	0.011	0.4775	0.1500	-0.3860	-29.39%	-26.40%
Terrebonne	619	0.9352	892	0.149	1.1965	-0.1500	-0.3860	-47.81%	-45.60%
Union	388	0.5866	30	0.028	0.4177	0.1500	-0.3860	-29.39%	-26.40%
Vermilion	662	0.9999	1,343	0.183	1.2881	-0.1500	-0.3860	-47.81%	-45.60%
Vernon	471	0.7114	39	0.031	0.6163	0.1500	-0.3860	-29.39%	-26.40%
Washington	653	0.9867	184	0.068	0.6504	0.1500	-0.3860	-29.39%	-26.40%
Webster	429	0.6475	26	0.025	0.4505	0.1500	-0.3860	-29.39%	-26.40%
West Baton Rouge	683	1.0315	56	0.037	0.5935	0.1500	-0.3860	-29.39%	-26.40%
West Carroll	471	0.7117	6	0.013	0.4846	0.1500	-0.3860	-29.39%	-26.40%
West Feliciana	570	0.8609	18	0.021	0.5565	0.1500	-0.3860	-29.39%	-26.40%
Winn	326	0.4932	17	0.021	0.4384	0.1500	-0.3860	-29.39%	-26.40%
	662	1.0000	17,267	0.657	0.9588		-0.3860	-41.09%	-38.59%
								(OFB)	1.042

Coastal Plan Mobile Homeowner Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE	0.00%	(L)	
Fixed Expense Ratio	4.75%	(M)	
Variable Expenses	12.75%	(N)	

(1)	(2) 2019-23 Trended On-Level Earned Premium	(3) 2019-23 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	851,908	679	0.08%	14.01%	28.77%	0.546	2,821	302	0.9861	0.5384	0.9390
Iberia Parish	-	-	0.00%	11.79%	28.61%	0.517	1,863	-	0.6512	0.3367	0.5872
Jefferson Parish	1,978,848	-	0.00%	12.98%	26.66%	0.509	4,349	455	1.5203	0.7738	1.3495
Lafourche Parish	1,375,788	100,944	7.34%	12.83%	26.34%	0.587	2,327	591	0.8134	0.4775	0.8328
Orleans Parish	5,308	-	0.00%	11.32%	28.61%	0.512	1,709	3	0.5974	0.3059	0.5335
Plaquemines Parish	3,728,489	86,632	2.32%	13.95%	28.65%	0.569	3,039	1,227	1.0623	0.6044	1.0541
Saint Bernard Parish	251,474	-	0.00%	22.95%	47.16%	0.858	1,814	139	0.6341	0.5441	0.9489
Saint Mary Parish	138,034	-	0.00%	21.87%	44.80%	0.819	2,838	49	0.9921	0.8125	1.4170
Terrebonne Parish	1,699,379	96,062	5.65%	13.82%	28.38%	0.603	2,480	685	0.8669	0.5227	0.9116
Vermilion Parish	288,625	-	0.00%	14.16%	29.12%	0.550	1,849	156	0.6464	0.3555	0.6200
	10,317,853	284,317	2.76%	13.93%	28.61%	0.583	2,861	3,607	1.0000	0.5734	1.0000

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

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

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

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

Coastal Plan Mobile Homeowner Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2019-23 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Cameron Parish	1,422	0.9931	140	0.059	0.9899	0.0040	-0.1760	-17.27%	-16.09%
Iberia Parish	967	0.6758	-	0.000	0.6758	0.0380	-0.1760	-14.47%	-13.25%
Jefferson Parish	1,939	1.3543	260	0.081	1.3539	-0.1090	-0.1760	-26.58%	-25.53%
Lafourche Parish	1,126	0.7867	454	0.107	0.7916	-0.0270	-0.1760	-19.82%	-18.67%
Orleans Parish	897	0.6267	1	0.005	0.6262	0.0480	-0.1760	-13.64%	-12.41%
Plaquemines Parish	1,509	1.0544	779	0.140	1.0544	-0.0070	-0.1760	-18.18%	-17.01%
Saint Bernard Parish	1,487	1.0385	83	0.046	0.7292	0.1500	-0.1760	-5.24%	-3.88%
Saint Mary Parish	2,107	1.4718	27	0.026	1.1409	0.1500	-0.1760	-5.24%	-3.88%
Terrebonne Parish	1,261	0.8811	482	0.110	0.8844	0.0200	-0.1760	-15.95%	-14.75%
Vermilion Parish	1,015	0.7090	115	0.054	0.7042	0.0890	-0.1760	-10.27%	-8.99%
	1,431	1.0000	2,341	0.242	0.9845		-0.1760	-18.74%	-17.58%
								(OFB)	1.0143

FAIR Plan Wind Only Parish Indications

Wind Only	(2)		(3)		
	2019-23 Trended On-Level	Latest Year	2019-23 Trended Ultimate Incurred	(4) 2019-23 Earned	(5) Final
(1)	Earned	EP Trended	Losses	House	Rate
Territory Grouping	Premium	on Current Level	and ALAE	Years	Change
Acadia	$9,629,802	$3,104,054	$177,804	2,748	-6.4%
Allen	$19,832	$9,583	$0	7	-9.7%
Ascension	$1,724,964	$719,823	$58,135	450	-9.7%
Assumption	$3,908,099	$1,707,654	$132,548	1,097	-6.4%
Avoyelles	$3,772	$0	$0	1	9.3%
Beauregard	$64,652	$35,553	$0	49	-9.7%
Bienville	$10,191	$7,449	$14,848	3	6.8%
Bossier	$132,708	$44,425	$1,306	55	-3.3%
Caddo	$260,720	$49,566	$27,963	51	-3.3%
Calcasieu	$8,073,443	$2,601,226	$320,326	2,141	-8.4%
Caldwell	$0	$0	$0	0	9.3%
Cameron	$2,505,946	$1,065,740	$5,316	327	-6.4%
Catahoula	$11,015	$9,315	$0	5	9.3%
Claiborne	$0	$0	$0	0	6.8%
Concordia	$7,798	$0	$0	2	9.3%
DeSoto	$100,278	$24,734	$5,875	38	6.8%
East Baton Rouge	$3,022,754	$717,819	$388,966	1,048	-0.2%
East Carroll	$0	$0	$0	0	9.3%
East Feliciana	$48,786	$25,022	$0	23	-9.7%
Evangeline	$39,600	$17,401	$0	22	-9.7%
Franklin	$97,385	$67,551	$13,213	39	9.3%
Grant	$21,498	$8,801	$0	8	9.3%
Iberia	$10,927,822	$4,307,715	$434,951	3,354	-6.4%
Iberville	$452,845	$124,631	$40,537	150	-9.7%
Jackson	$78,434	$40,889	$31	26	9.3%
Jefferson	$129,570,840	$58,933,652	$619,064	23,387	-4.9%
Jefferson Davis	$2,161,757	$540,218	$61,561	428	-6.4%
Lafayette	$11,024,622	$3,844,826	$410,599	3,591	-8.4%
Lafourche	$12,805,370	$6,541,524	$29,201	2,879	-4.9%
La Salle	$16,683	$11,956	$0	12	9.3%
Lincoln	$15,104	$8,863	$5,351	0	9.3%
Livingston	$1,651,348	$761,386	$105,368	355	-9.7%
Madison	$136,143	$44,011	$6,775	82	9.3%
Morehouse	$7,667	$7,237	$0	3	9.3%
Natchitoches	$1,166,859	$341,492	$95,648	538	9.3%
Orleans	$91,836,685	$40,409,658	$832,091	14,126	-3.5%
Ouachita	$41,759	$11,400	$0	11	9.3%
Plaquemines	$4,171,502	$2,013,671	$59,480	872	-4.9%
Pointe Coupee	$59,319	$41,475	$620	27	-9.7%
Rapides	$28,765	$6,438	$0	9	9.3%

FAIR Plan Wind Only Parish Indications

Wind Only	(2)		(3)		
	2019-23 Trended On-Level	Latest Year	2019-23 Trended Ultimate Incurred	(4) 2019-23 Earned	(5) Final
(1)	Earned	EP Trended	Losses	House	Rate
Territory Grouping	Premium	on Current Level	and ALAE	Years	Change
Red River	$0	$0	$0	0	6.8%
Richland	$20,918	$14,760	$0	4	9.3%
Sabine	$11,324	$7,994	$0	5	9.3%
Saint Bernard	$11,643,097	$5,404,809	$124,113	2,720	-4.9%
Saint Charles	$9,043,361	$4,062,129	$14,191	2,045	-4.9%
Saint Helena	$39,724	$25,489	$0	19	-9.7%
Saint James	$2,223,109	$843,047	$61,883	604	-6.4%
Saint John the Baptist	$4,948,061	$2,046,528	$16,308	936	-4.9%
Saint Landry	$737,805	$303,463	$86,531	267	-9.7%
Saint Martin	$2,793,763	$965,832	$64,228	903	-6.4%
Saint Mary	$4,707,439	$1,422,516	$74,856	1,080	-6.4%
Saint Tammany	$68,740,512	$39,967,888	$1,816,150	13,826	-6.4%
Tangipahoa	$2,774,389	$1,652,345	$26,784	686	-9.7%
Tensas	$2,186	$2,124	$0	1	9.3%
Terrebonne	$14,926,250	$5,982,922	$55,627	3,279	-4.9%
Union	$0	$0	$0	0	9.3%
Vermilion	$15,196,677	$5,678,428	$136,642	3,518	-6.4%
Vernon	$6,705	$2,582	$0	6	9.3%
Washington	$750,197	$539,317	$59,693	303	-9.7%
Webster	$32,848	$6,356	$0	5	6.8%
West Baton Rouge	$116,188	$41,073	$31,073	50	-9.7%
West Carroll	$0	$0	$0	0	9.3%
West Feliciana	$14,881	$6,921	$31,756	7	-9.7%
Winn	$16,125	$10,334	$0	6	9.3%
All Parishes	$434,582,326	$197,193,615	$6,447,412	88,230	

(2) See Exhibit 9, Sheet 6A
(3) See Exhibit 10, Sheet 6A
(4) See Exhibit 10, Sheet 6A, Column (12)
(5) From Territory groupings, Exhibit 8, Sheet 7A, Pages 1-2

Territorial Indications

FAIR Plan

(22) Statewide Indicated Rate Need -5.2%

Wind Only

Territory Grouping (1)	2019-23 Trended On Level Earned Premium (2)	Latest Year EP Trended On Level (3)	2019-23 Trended Ultimate Incurred Losses and ALAE (4)	Non-Hurricane Loss & ALAE Ratio (5)	Hurricane Loss & ALAE Ratio (6)	Net Cost of Reinsurance (7)	Indicated Rate Change Before Credibility (8)	Current Base Rate (9)	Implicit Exposures (10)	Current Territory Relativity (11)	Indicated Territory Relativity Before Credibility (12)	Normalized Indicated Territory Relativity Before Credibility (13)	Recipient Of Complement of Credibility (14)	Recipient Of Complement of Credibility Territory Relativity (15)	2019-23 Earned House Years (16)	Credibility (17)	Capped Credibility Weighted Territory Relativity (18)	Indicated Territory Relativity Change (19)	Crediblity Weighted Rate Change (20)	Capped Final Rate Change (21)
Avoyelles Parish, Caldwell Parish, Catahoula Parish, Concordia Parish, East Carroll Parish, Franklin Parish, Grant Parish, Jackson Parish, LaSalle Parish, Lincoln Parish, Madison Parish, Morehouse Parish, Natchitoches Parish, Ouachita Parish, Rapides Parish, Richland Parish, Sabine Parish, Tensas Parish, Union Parish, Vernon Parish, West Carroll Parish, Winn Parish	$1,690,140	$595,747	$121,018	7.2%	11.1%	21.8%	0.514	240	7,042	0.3988	0.2050	0.4299	117	0.4654	756	0.137	0.4586	0.150	9.0%	9.3%
Bossier Parish, Caddo Parish	393,428	93,991	29,269	7.4%	9.4%	18.4%	0.459	256	1,537	0.4254	0.1953	0.4096	109	0.4343	106	0.051	0.4330	0.018	-3.5%	-3.3%
Bienville Parish, Claiborne Parish, DeSoto Parish, Red River Parish, Webster Parish	143,317	38,539	20,723	0.0%	10.3%	20.2%	0.404	225	171	0.3739	0.1511	0.3169	106	0.4238	46	0.034	0.4202	0.124	6.6%	6.8%
East Baton Rouge Parish	3,022,754	717,819	388,966	12.9%	11.0%	21.6%	0.575	379	7,976	0.6298	0.3621	0.7594	161	0.6426	1,048	0.162	0.6615	0.050	-0.5%	-0.2%
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	8,494,530	4,303,482	440,497	5.2%	9.5%	18.6%	0.436	409	20,769	0.6797	0.2963	0.6214	152	0.6086	2,414	0.246	0.6457	-0.050	-9.9%	-9.7%

Territorial Indications

(22) Statewide Indicated Rate Need -5.2%

FAIR Plan

Wind Only

Territory Grouping	2019-23 Trended On Level Earned Premium	Latest Year EP Trended On Level	2019-23 Trended Ultimate Incurred Losses and ALAE	Non-Hurricane Loss & ALAE Ratio	Hurricane Loss & ALAE Ratio	Net Cost of Reinsurance	Indicated Rate Change Before Credibility	Current Base Rate	Implicit Exposures	Current Territory Relativity	Indicated Territory Relativity Before Credibility	Normalized Indicated Territory Relativity Before Credibility	Recipient Of Complement of Credibility	Recipient Of Complement of Credibility Territory Relativity	2019-23 Earned House Years	Credibility	Capped Credibility Weighted Territory Relativity	Indicated Territory Relativity Change	Crediblity Weighted Rate Change	Capped Final Rate Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Orleans Parish	91,836,685	40,409,658	832,091	0.9%	12.5%	24.5%	0.488	760	120,838	1.2629	0.6163	1.2926	318	1.2698	14,126	0.594	1.2833	0.016	-3.7%	-3.5%
Calcasieu Parish, Lafayette Parish	19,098,065	6,446,052	730,925	3.8%	10.8%	21.2%	0.465	482	39,623	0.8010	0.3725	0.7812	192	0.7660	5,732	0.379	0.7718	-0.036	-8.6%	-8.4%
Jefferson Parish, Lafourche Parish, Plaquemines Parish, Saint Bernard Parish, Saint Charles Parish, Saint John Parish, Terrebonne Parish	187,108,481	84,985,235	917,984	0.5%	12.3%	24.1%	0.477	640	292,357	1.0635	0.5073	1.0640	270	1.0797	36,118	0.950	1.0647	0.001	-5.1%	-4.9%
Acadia Parish, Assumption Parish, Cameron Parish, Iberia Parish, Jefferson Davis Parish, Saint James Parish, Saint Martin Parish, Saint Mary Parish, Saint Tammany Parish, Vermilion Parish	122,794,926	59,603,092	2,965,939	2.4%	11.4%	22.4%	0.470	530	231,689	0.8807	0.4139	0.8681	217	0.8665	27,885	0.835	0.8678	-0.015	-6.6%	-6.4%
Total	$434,582,326	$197,193,615	$6,447,412	1.5%	12.0%	23.4%	0.476	602	722,001	1.0000	0.4768	1.0000	250	1.0000	88,230	1.000	0.9981		-5.4%	-5.2%

(OFB) 1.002

Notes:

(2) See Exhibit 9, Sheet 6A
(3) See Exhibit 9, Sheet 6A
(4) See Exhibit 10, Sheet 6A
(5) =(4)/(2)
(6) See Exhibit 24, Column (8)
(7) See Exhibit 24, Column (10)
(8) =[((5)+ (6))*(1.0+(L)+(M)+(7)]/(1.0-(N))-1
(9) Current base rates, see Exhibit 4, Sheet 6A, Column (20)
(10) =(2)/(9)
(11) =(9)/total of (9)
(12) =(8)*(11)
(13) =(12)/Total of (12)
(14) =total of (5)*total of (9)+(M)*total of (9)+[(6)+(7)]*(9)
(15) =(14)/Total of (14)
(16) Estimated earned house years based on actual 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 4.75% (M)
Variable Expenses 12.75% (N)

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

Coastal Plan Wind Only Parish indications

Variable portion of ULAE as % of Hurricane Loss & ALAE 0.00% (L)
Fixed Expense Ratio 4.75% (M)
Variable Expenses 12.75% (N)

(1)	(2) 2019-23 Trended On Level Earned Premium	(3) 2019-23 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	735,124	-	0.00%	8.39%	18.13%	0.358	1,224	601	0.8963	0.3209	0.7739
Iberia Parish	-	-	0.17%	10.36%	21.57%	0.422	1,595	-	1.1679	0.4929	1.1887
Jefferson Parish	3,282,550	312	0.01%	13.74%	29.68%	0.552	2,040	1,609	1.4938	0.8246	1.9887
Lafourche Parish	6,399,555	8,691	0.14%	8.34%	18.02%	0.358	1,226	5,220	0.8977	0.3214	0.7751
Orleans Parish	969,886	-	0.00%	10.12%	21.88%	0.421	1,323	733	0.9687	0.4078	0.9835
Plaquemines Parish	2,161,532	-	0.00%	9.69%	20.93%	0.405	1,465	1,475	1.0727	0.4344	1.0477
Saint Bernard Parish	849,465	-	0.00%	10.71%	23.14%	0.442	1,247	681	0.9131	0.4036	0.9734
Saint Mary Parish	196,768	-	0.00%	10.38%	22.42%	0.430	1,235	159	0.9043	0.3888	0.9377
Terrebonne Parish	3,028,732	20,522	0.68%	9.32%	20.13%	0.400	1,271	2,383	0.9307	0.3723	0.8979
Vermilion Parish	193,645	-	0.00%	7.90%	17.06%	0.341	1,048	185	0.7674	0.2617	0.6311
	17,817,257	29,525	0.17%	9.89%	21.38%	0.403	1,366	13,046	1.0000	0.4146	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) 2019-23 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	392	0.7927	109	0.052	0.7917	-0.1170	-0.1530	-25.21%	-23.17%
Iberia Parish	576	1.1663	-	0.000	1.1663	-0.0010	-0.1530	-15.38%	-13.07%
Jefferson Parish	953	1.9281	274	0.083	1.7179	0.1500	-0.1530	-2.60%	0.06%
Lafourche Parish	390	0.7898	1,011	0.159	0.7875	-0.1230	-0.1530	-25.72%	-23.69%
Orleans Parish	490	0.9925	97	0.049	0.9921	0.0240	-0.1530	-13.27%	-10.90%
Plaquemines Parish	516	1.0435	278	0.083	1.0438	-0.0270	-0.1530	-17.59%	-15.34%
Saint Bernard Parish	489	0.9900	121	0.055	0.9891	0.0830	-0.1530	-8.27%	-5.77%
Saint Mary Parish	472	0.9555	15	0.019	0.9552	0.0560	-0.1530	-10.56%	-8.12%
Terrebonne Parish	441	0.8932	434	0.104	0.8937	-0.0400	-0.1530	-18.69%	-16.47%
Vermilion Parish	329	0.6651	48	0.035	0.6639	-0.1350	-0.1530	-26.73%	-24.73%
	494	1.0000	2,387	0.244	0.9731		-0.1530	-17.41%	-15.15%
								(OBF)	1.027

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium						Earned Premium at Current Rate Levels					Rate Change History								
Parish	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024
Acadia Parish	25,204	25,305	28,913	91,684	185,829	28,062	28,870	35,727	117,909	249,372	4.93%	0.48%	4.66%	-1.32%	-9.90%	-0.92%	-12.72%	49.51%	-3.76%
Allen Parish	4,914	4,308	5,199	6,194	15,631	5,396	5,038	7,208	8,440	19,509	15.05%	-4.94%	5.35%	-3.06%	-21.10%	3.78%	5.08%	37.82%	-5.44%
Ascension Parish	51,385	38,442	40,133	191,049	521,256	54,361	44,369	50,380	244,586	649,533	5.19%	3.39%	5.08%	-9.44%	-9.60%	-0.76%	-3.17%	41.73%	-7.17%
Assumption Parish	51,243	42,450	43,254	151,439	355,015	69,146	58,973	71,136	272,140	606,237	16.42%	-0.93%	12.71%	-0.29%	-18.50%	-9.51%	0.72%	44.78%	24.42%
Avoyelles Parish	4,531	8,076	5,725	16,725	29,920	5,303	9,796	7,302	21,700	38,224	1.46%	1.63%	7.26%	-4.12%	-6.00%	-0.48%	-4.60%	40.76%	-4.14%
Beauregard Parish	7,564	5,004	5,225	11,072	29,658	6,628	4,586	5,172	11,278	30,613	11.36%	-4.19%	0.79%	-3.70%	-9.35%	-0.67%	-8.46%	42.73%	-23.21%
Bienville Parish	1,480	-	-	3,236	8,314	2,151	-	-	4,853	11,345	-6.01%	1.10%	3.60%	-8.11%	2.52%	0.00%	6.37%	38.76%	2.65%
Bossier Parish	22,049	15,540	19,001	43,798	95,807	26,438	19,016	26,330	69,335	143,263	-5.41%	0.48%	3.11%	-0.10%	-11.70%	-16.06%	3.47%	35.84%	14.89%
Caddo Parish	207,025	185,594	138,967	174,696	337,860	245,883	238,029	200,205	281,465	498,523	-0.28%	-5.37%	12.33%	-8.73%	-10.40%	-14.02%	5.11%	56.60%	-0.07%
Calcasieu Parish	125,764	95,580	114,233	466,625	844,004	130,258	102,373	138,709	569,462	990,088	1.65%	0.06%	5.97%	-0.96%	-15.84%	1.39%	-0.82%	34.30%	-8.62%
Caldwell Parish	5,763	4,937	4,219	5,725	8,283	5,806	5,378	4,911	6,632	9,044	-0.29%	0.19%	7.46%	-8.97%	-7.89%	1.16%	1.88%	34.26%	-15.13%
Cameron Parish	5,300	4,365	1,869	62,024	98,466	9,284	7,062	3,262	112,730	185,163	-22.35%	-7.01%	1.11%	14.17%	-11.01%	-0.79%	-13.06%	64.60%	23.93%
Catahoula Parish	1,672	1,228	2,114	3,778	5,553	2,187	1,732	3,346	6,003	8,212	0.00%	1.79%	6.16%	-6.96%	-13.84%	0.43%	2.88%	40.62%	10.32%
Claiborne Parish	3,724	3,360	3,457	5,037	7,087	4,137	4,022	4,445	6,499	8,640	-11.36%	-1.02%	5.83%	-8.26%	-8.42%	0.35%	0.71%	41.54%	-9.40%
Concordia Parish	1,194	-	-	7,678	17,951	1,332	-	-	9,079	20,614	-3.06%	2.70%	7.30%	-8.26%	0.91%	0.11%	-2.03%	34.33%	-10.46%
DeSoto Parish	2,841	-	1,769	10,926	19,609	3,992	-	2,609	16,189	27,272	0.21%	-0.43%	10.53%	-8.59%	1.93%	-0.56%	-1.23%	70.48%	-12.14%
East Baton Rouge Parish	280,454	252,259	246,867	655,674	1,552,936	369,218	359,345	381,508	1,025,247	2,287,583	-4.62%	17.79%	-8.77%	-6.96%	-9.52%	-0.85%	1.71%	37.88%	11.90%
East Carroll Parish	8,791	10,516	10,757	6,345	10,484	17,253	21,346	21,521	12,059	18,956	-12.22%	2.54%	6.06%	-5.34%	1.08%	7.02%	-0.10%	34.33%	40.74%
East Feliciana Parish	4,310	2,127	5,449	15,749	21,097	5,071	2,546	6,778	19,781	25,346	5.18%	-3.45%	9.28%	-2.25%	-4.65%	-0.76%	0.08%	34.32%	-6.50%
Evangeline Parish	1,512	4,179	3,945	9,923	8,432	2,188	5,958	5,739	14,421	11,124	14.02%	-4.49%	8.55%	1.63%	-2.70%	-0.69%	5.14%	52.49%	-8.54%
Franklin Parish	11,336	10,206	4,055	4,961	12,332	15,346	14,506	6,010	7,359	17,107	-2.56%	0.40%	11.32%	-6.52%	-4.75%	-0.10%	2.49%	38.95%	4.60%
Grant Parish	4,920	4,966	10,734	8,788	4,365	8,625	9,279	21,153	17,431	8,318	2.87%	3.20%	11.34%	-8.07%	-6.18%	0.63%	-3.32%	57.89%	29.12%
Iberia Parish	158,127	128,692	113,794	618,802	1,198,824	203,763	154,729	143,884	827,440	1,646,456	4.15%	-4.17%	1.18%	11.48%	-7.11%	-3.13%	-13.47%	85.60%	-18.67%
Iberville Parish	30,441	23,062	22,027	58,647	94,047	39,496	30,738	31,359	83,397	121,402	3.49%	-2.01%	4.70%	-2.09%	-8.30%	0.00%	5.16%	51.49%	-9.98%
Jackson Parish	4,995	2,544	4,770	10,176	21,296	5,625	3,063	6,000	12,787	25,081	6.64%	0.74%	4.87%	-8.08%	-4.87%	0.11%	2.77%	34.34%	-8.57%
Jefferson Parish	735,866	567,790	602,524	9,418,240	26,830,847	818,371	816,136	872,986	13,631,022	37,150,438	4.44%	3.98%	4.89%	-30.50%	2.62%	-0.16%	0.00%	34.29%	7.79%
Jefferson Davis Parish	5,375	6,492	9,754	45,933	130,486	6,559	8,085	13,610	66,793	193,588	1.65%	0.06%	5.93%	0.26%	-14.11%	-0.96%	-11.45%	65.83%	-3.02%
Lafayette Parish	128,134	116,616	101,021	264,926	613,741	154,394	140,021	131,896	350,668	767,925	-1.19%	-0.14%	3.39%	2.85%	-10.80%	-0.97%	1.73%	34.29%	-2.75%
Lafourche Parish	184,995	151,144	155,727	1,164,182	2,353,137	229,446	181,277	183,884	1,434,473	3,079,598	4.99%	-6.93%	0.06%	4.16%	1.88%	-1.08%	-17.75%	88.27%	-23.18%
LaSalle Parish	1,523	1,490	1,305	3,830	7,147	2,001	2,159	2,190	6,403	10,964	-0.39%	0.77%	7.84%	-8.83%	-17.53%	1.54%	4.66%	41.14%	13.88%
Lincoln Parish	4,866	7,860	9,594	15,261	23,877	5,546	9,592	12,407	19,915	30,228	0.22%	1.11%	8.14%	-8.17%	-6.65%	0.00%	-1.89%	34.28%	-1.27%
Livingston Parish	14,964	9,570	7,897	164,815	474,775	19,504	14,427	12,960	275,054	765,908	15.83%	3.45%	5.03%	-16.52%	-8.93%	-0.89%	-1.31%	34.30%	25.72%
Madison Parish	6,164	2,552	1,725	795	6,061	6,750	2,984	2,058	952	6,980	0.99%	2.28%	6.11%	-8.79%	-1.61%	-0.11%	-1.09%	37.57%	-12.13%
Morehouse Parish	5,369	1,311	-	2,801	9,390	9,871	2,565	-	5,727	18,209	-11.32%	-8.90%	5.62%	-7.88%	-3.61%	-0.21%	-2.68%	70.59%	22.60%
Natchitoches Parish	6,578	6,006	8,077	8,963	27,130	9,078	8,969	13,029	14,593	41,726	5.08%	1.26%	9.90%	-9.11%	-8.92%	-0.11%	-0.43%	52.38%	7.24%
Orleans Parish	2,710,878	2,353,716	2,165,537	16,613,410	47,156,124	4,628,957	3,822,922	3,388,120	27,018,648	73,477,821	-6.35%	-0.29%	4.54%	5.08%	5.71%	-4.73%	-4.35%	81.69%	-6.76%
Ouachita Parish	82,983	77,973	64,982	63,378	93,343	91,613	85,057	76,946	82,247	116,164	-2.94%	-0.09%	3.77%	3.26%	-8.27%	-11.01%	0.96%	34.32%	-3.22%
Plaquemines Parish	43,990	50,078	45,789	309,228	1,135,298	63,347	77,780	64,993	423,161	1,405,188	6.76%	0.59%	1.35%	-12.45%	14.03%	1.88%	6.59%	41.90%	-8.71%
Pointe Coupee Parish	18,285	12,136	5,726	17,478	41,867	23,223	15,665	8,157	25,600	61,323	15.44%	-5.46%	8.52%	0.00%	-12.31%	-0.91%	-5.75%	34.31%	14.61%
Rapides Parish	51,504	50,407	46,170	80,829	148,692	55,608	55,344	55,114	100,311	186,709	-2.92%	-0.10%	2.77%	0.00%	-10.21%	-2.28%	-7.09%	34.28%	-1.61%
Red River Parish	4,665	4,371	2,147	-	-	6,863	6,949	3,691	-	-	5.79%	1.14%	8.29%	-8.73%	-9.10%	0.00%	4.05%	64.07%	1.50%
Richland Parish	12,185	11,243	10,503	14,340	14,891	22,131	21,760	21,352	29,393	29,246	-0.43%	2.06%	10.27%	-8.09%	-5.49%	-0.22%	-1.08%	41.18%	46.53%
Sabine Parish	-	-	-	1,263	3,006	-	-	-	1,696	3,808	3.20%	2.07%	4.76%	-8.89%	1.91%	-0.21%	-1.46%	65.40%	-17.79%
Saint Bernard Parish	176,936	145,470	110,333	1,087,069	2,632,552	289,184	217,673	163,144	1,657,940	4,174,199	1.85%	-0.49%	-0.34%	12.51%	0.37%	-0.97%	-12.50%	51.85%	12.16%
Saint Charles Parish	124,769	122,436	98,753	1,215,139	2,797,886	162,575	149,806	130,196	1,671,180	3,964,227	3.04%	-3.82%	0.73%	11.60%	-10.53%	-1.28%	-12.24%	61.48%	-5.10%
Saint Helena Parish	-	2,051	3,500	13,176	18,097	-	3,084	5,170	19,413	25,504	5.00%	3.33%	-11.69%	-3.39%	2.85%	0.00%	0.00%	34.34%	9.68%
Saint James Parish	19,018	21,448	23,772	146,405	374,058	26,758	30,257	37,927	246,909	671,435	3.81%	-0.59%	-2.02%	4.07%	-15.47%	-1.52%	-15.43%	54.08%	25.68%
Saint John Parish	240,404	193,617	150,741	1,325,947	2,533,881	385,032	292,612	245,364	2,261,936	4,389,595	3.13%	-3.73%	-1.32%	11.10%	-10.38%	-1.48%	-13.76%	111.31%	-8.75%
Saint Landry Parish	56,228	64,325	51,032	81,437	179,457	75,089	85,256	71,350	116,652	259,605	1.50%	-5.33%	9.21%	1.66%	-6.99%	-0.69%	-7.13%	35.11%	12.75%
Saint Martin Parish	68,606	57,657	44,646	131,334	275,521	91,947	77,103	65,526	201,251	436,069	3.38%	0.07%	4.24%	2.89%	-11.91%	-1.06%	-12.88%	65.28%	3.91%
Saint Mary Parish	95,329	83,690	73,152	787,940	1,562,813	167,220	148,125	129,604	1,451,207	3,072,369	4.84%	-0.25%	-2.26%	-0.99%	0.21%	-1.01%	-15.78%	53.73%	37.98%
Saint Tammany Parish	337,250	272,443	287,528	4,426,708	11,301,074	494,727	412,879	458,180	7,098,135	16,363,720	2.91%	3.35%	5.17%	-3.49%	-5.89%	-1.27%	5.13%	60.34%	-3.97%
Tangipahoa Parish	41,450	48,094	43,292	266,248	544,594	56,811	65,803	62,692	381,356	688,945	18.90%	-5.86%	9.51%	0.97%	-7.48%	0.00%	11.34%	34.33%	-2.55%
Tensas Parish	5,293	5,219	4,544	6,855	20,957	6,911	7,527	7,601	11,239	31,812	0.74%	3.14%	8.07%	-8.91%	-18.16%	4.05%	4.00%	34.29%	17.74%
Terrebonne Parish	260,071	229,827	212,956	1,826,662	3,461,954	338,469	289,483	273,112	2,448,187	4,942,992	7.08%	-10.34%	4.36%	4.61%	-2.69%	-1.03%	-16.89%	70.05%	-8.26%
Union Parish	8,715	8,778	5,266	915	217	13,842	14,863	9,333	1,629	369	3.97%	1.86%	9.18%	-8.11%	-5.05%	-0.10%	0.31%	34.90%	31.66%
Vermilion Parish	75,738	63,203	79,121	425,498	574,204	130,059	109,174	138,774	763,581	996,767	3.59%	-0.17%	5.41%	-1.03%	-1.67%	-1.09%	-7.30%	101.65%	-5.18%
Vernon Parish	4,204	-	-	6,692	8,617	5,784	-	-	10,807	13,271	2.09%	0.75%	9.36%	-6.95%	-7.73%	-2.66%	-2.03%	58.43%	3.92%
Washington Parish	80,433	63,080	58,560	88,467	130,639	106,000	83,965	82,411	125,215	176,863	15.94%	-5.59%	9.10%	-0.64%	-7.19%	0.07%	0.00%	34.28%	5.40%
Webster Parish	19,065	15,362	12,850	16,965	31,429	25,493	20,779	18,796	24,710	41,296	-11.35%	-4.38%	5.56%	0.35%	-10.08%	0.00%	8.22%	34.25%	1.56%
West Baton Rouge Parish	9,105	7,542	7,350	31,532	72,491	11,922	10,272	10,803	47,111	104,847	6.20%	-1.22%	5.27%	-3.53%	-9.26%	-0.76%	-1.53%	34.34%	12.72%
West Carroll Parish	5,025	4,966	5,423	8,042	10,041	5,151	5,456	6,604	9,645	11,058	-0.77%	3.00%	10.19%	-6.93%	-12.80%	2.45%	5.35%	34.34%	-14.71%
West Feliciana Parish	2,533	2,853	2,826	3,121	8,280	2,665	3,157	3,487	3,955	10,536	5.17%	-1.19%	6.99%	-4.05%	-13.27%	-0.36%	-6.73%	37.44%	-2.31%
Winn Parish	833	1,990	130	4,678	3,658	904	2,236	148	5,369	3,989	-11.80%	0.61%	10.57%	-5.33%	-1.28%	-0.65%	0.11%	41.23%	-18.77%
NULL	-	-	-	-	-	-	-	-	-	-	-0.90%	0.20%	3.70%	-1.50%	-0.60%	-3.10%	-4.20%	64.30%	-1.50%
Unknown	-	-	-	-	-	-	-	-	-	-	-0.90%	0.20%	3.70%	-1.50%	-0.60%	-3.10%	-4.20%	64.30%	-1.50%
Total	6,675,868	5,717,543	5,350,727	42,731,252	111,116,283	9,816,754	8,431,956	7,968,309	65,822,305	165,382,316	-0.90%	0.20%	3.70%	-1.50%	-0.60%	-3.10%	-4.20%	64.30%	-1.50%

(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

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
Parish	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	2019	2020	2021	2022	2023
Acadia Parish	1.221	1.164	1.158	1.106	1.121	1.244	1.256	1.439	0.962	38,400	38,126	45,507	145,709	285,026
Allen Parish	1.253	1.089	1.145	1.087	1.121	1.421	1.370	1.303	0.946	7,384	6,653	9,181	10,430	22,298
Ascension Parish	1.183	1.124	1.088	1.035	1.143	1.264	1.274	1.316	0.928	74,387	58,594	64,171	302,254	742,400
Assumption Parish	1.734	1.490	1.504	1.334	1.338	1.642	1.814	1.801	1.244	94,619	77,880	90,608	336,304	692,914
Avoyelles Parish	1.277	1.259	1.239	1.155	1.204	1.281	1.287	1.349	0.959	7,257	12,937	9,301	26,816	43,689
Beauregard Parish	0.936	0.840	0.877	0.870	0.904	0.997	1.003	1.096	0.768	9,070	6,056	6,588	13,937	34,990
Bienville Parish	1.405	1.495	1.479	1.427	1.553	1.515	1.515	1.424	1.027	2,943	-	-	5,997	12,967
Bossier Parish	1.172	1.239	1.233	1.196	1.197	1.355	1.615	1.561	1.149	36,178	25,113	33,537	85,683	163,746
Caddo Parish	1.226	1.229	1.299	1.157	1.267	1.414	1.645	1.565	0.999	336,464	314,342	255,007	347,828	569,799
Calcasieu Parish	1.109	1.091	1.090	1.029	1.039	1.234	1.217	1.227	0.914	178,244	135,194	176,678	703,728	1,131,646
Caldwell Parish	1.057	1.060	1.058	0.985	1.082	1.174	1.161	1.140	0.849	7,945	7,102	6,255	8,196	10,337
Cameron Parish	1.305	1.681	1.808	1.788	1.566	1.760	1.773	2.040	1.239	12,704	9,326	4,155	139,309	211,637
Catahoula Parish	1.389	1.389	1.364	1.285	1.381	1.603	1.596	1.551	1.103	2,993	2,287	4,262	7,418	9,386
Claiborne Parish	1.011	1.141	1.152	1.089	1.187	1.296	1.291	1.282	0.906	5,661	5,311	5,662	8,031	9,875
Concordia Parish	1.167	1.203	1.172	1.092	1.190	1.180	1.178	1.203	0.895	1,823	-	-	11,220	23,561
DeSoto Parish	1.512	1.508	1.515	1.371	1.499	1.471	1.479	1.498	0.879	5,463	-	3,323	20,006	31,171
East Baton Rouge Parish	1.343	1.408	1.195	1.310	1.408	1.556	1.569	1.543	1.119	505,234	474,553	485,939	1,266,977	2,614,650
East Carroll Parish	1.846	2.103	2.051	1.934	2.043	2.021	1.889	1.891	1.407	23,609	28,190	27,412	14,902	21,666
East Feliciana Parish	1.290	1.227	1.271	1.163	1.189	1.248	1.257	1.256	0.935	6,939	3,362	8,633	24,445	28,970
Evangeline Parish	1.702	1.493	1.563	1.440	1.417	1.456	1.466	1.395	0.915	2,994	7,868	7,310	17,821	12,714
Franklin Parish	1.443	1.481	1.475	1.325	1.417	1.488	1.490	1.453	1.046	20,999	19,157	7,655	9,094	19,553
Grant Parish	2.022	1.966	1.905	1.711	1.861	1.983	1.971	2.039	1.291	11,802	12,254	26,943	21,541	9,507
Iberia Parish	1.323	1.271	1.326	1.310	1.175	1.265	1.306	1.510	0.813	278,827	204,336	183,270	1,022,531	1,881,858
Iberville Parish	1.367	1.321	1.348	1.288	1.315	1.434	1.434	1.364	0.900	54,046	40,593	39,943	103,060	138,759
Jackson Parish	1.245	1.167	1.159	1.105	1.202	1.264	1.262	1.228	0.914	7,697	4,045	7,642	15,802	28,667
Jefferson Parish	1.174	1.124	1.081	1.031	1.483	1.445	1.448	1.448	1.078	1,119,851	1,077,794	1,111,949	16,844,904	42,462,022
Jefferson Davis Parish	1.309	1.287	1.287	1.215	1.211	1.410	1.424	1.608	0.970	8,975	10,677	17,335	82,541	221,266
Lafayette Parish	1.231	1.246	1.248	1.207	1.174	1.316	1.329	1.306	0.973	211,271	184,912	168,000	433,347	877,719
Lafourche Parish	1.221	1.163	1.250	1.249	1.199	1.177	1.190	1.446	0.768	313,972	239,395	234,219	1,772,689	3,519,904
LaSalle Parish	1.390	1.396	1.385	1.284	1.409	1.708	1.682	1.607	1.139	2,738	2,851	2,789	7,913	12,532
Lincoln Parish	1.222	1.219	1.206	1.115	1.214	1.301	1.301	1.326	0.987	7,589	12,667	15,803	24,610	34,550
Livingston Parish	1.580	1.364	1.319	1.256	1.504	1.652	1.666	1.689	1.257	26,689	19,052	16,508	339,905	875,414
Madison Parish	1.175	1.163	1.137	1.072	1.175	1.194	1.196	1.209	0.879	9,237	3,941	2,621	1,176	7,978
Morehouse Parish	1.539	1.735	1.905	1.803	1.958	2.031	2.035	2.091	1.226	13,507	3,387	-	7,077	20,812
Natchitoches Parish	1.573	1.497	1.479	1.346	1.480	1.625	1.627	1.634	1.072	12,422	11,845	16,595	18,034	47,692
Orleans Parish	1.674	1.788	1.793	1.715	1.632	1.544	1.620	1.694	0.932	6,334,220	5,048,571	4,315,554	33,389,025	83,983,313
Ouachita Parish	1.113	1.147	1.148	1.106	1.071	1.168	1.312	1.300	0.968	125,362	112,327	98,009	101,639	132,773
Plaquemines Parish	1.529	1.432	1.423	1.404	1.604	1.407	1.381	1.295	0.913	86,683	102,717	82,784	522,933	1,606,095
Pointe Coupee Parish	1.493	1.293	1.368	1.261	1.261	1.438	1.451	1.539	1.146	31,778	20,687	10,390	31,636	70,091
Rapides Parish	1.074	1.106	1.107	1.077	1.077	1.200	1.228	1.321	0.984	76,093	73,088	70,200	123,962	213,404
Red River Parish	1.666	1.574	1.557	1.438	1.575	1.733	1.733	1.665	1.015	9,391	9,177	4,701	-	-
Richland Parish	1.988	1.996	1.956	1.774	1.930	2.042	2.046	2.069	1.465	30,284	28,736	27,197	36,323	33,427
Sabine Parish	1.370	1.328	1.301	1.242	1.363	1.337	1.340	1.360	0.822	-	-	-	2,096	4,352
Saint Bernard Parish	1.683	1.653	1.661	1.666	1.481	1.476	1.490	1.703	1.122	395,717	287,460	207,802	2,048,844	4,771,005
Saint Charles Parish	1.323	1.284	1.335	1.326	1.188	1.328	1.345	1.532	0.949	222,466	197,835	165,835	2,065,206	4,531,012
Saint Helena Parish	1.403	1.336	1.293	1.464	1.516	1.473	1.473	1.473	1.097	-	4,073	6,585	23,990	29,150
Saint James Parish	1.435	1.382	1.390	1.419	1.364	1.613	1.638	1.937	1.257	36,615	39,958	48,309	305,124	767,433
Saint John Parish	1.598	1.550	1.610	1.631	1.468	1.638	1.663	1.928	0.913	526,874	386,425	312,528	2,795,249	5,017,197
Saint Landry Parish	1.394	1.374	1.451	1.329	1.307	1.405	1.415	1.523	1.128	102,751	112,590	90,881	144,156	296,722
Saint Martin Parish	1.447	1.400	1.399	1.342	1.304	1.480	1.496	1.717	1.039	125,819	101,823	83,463	248,701	498,416
Saint Mary Parish	1.794	1.711	1.715	1.755	1.772	1.768	1.786	2.121	1.380	228,822	195,615	165,081	1,793,368	3,511,641
Saint Tammany Parish	1.623	1.578	1.527	1.452	1.504	1.598	1.619	1.540	0.960	676,980	545,250	583,598	8,771,712	18,703,323
Tangipahoa Parish	1.669	1.404	1.491	1.362	1.349	1.458	1.458	1.309	0.975	77,740	86,900	79,853	471,271	787,447
Tensas Parish	1.432	1.422	1.378	1.276	1.400	1.711	1.644	1.581	1.177	9,457	9,940	9,682	13,889	36,360
Terrebonne Parish	1.309	1.222	1.363	1.306	1.249	1.283	1.297	1.560	0.917	463,158	382,293	347,871	3,025,413	5,649,716
Union Parish	1.795	1.727	1.695	1.553	1.690	1.780	1.782	1.776	1.317	18,941	19,628	11,888	2,013	422
Vermilion Parish	1.860	1.795	1.799	1.706	1.724	1.753	1.773	1.912	0.948	177,971	144,176	176,761	943,616	1,139,280
Vernon Parish	1.516	1.485	1.474	1.348	1.449	1.570	1.613	1.646	1.039	7,915	-	-	13,355	15,168
Washington Parish	1.560	1.345	1.425	1.306	1.315	1.416	1.415	1.415	1.054	145,049	110,885	104,969	154,738	202,150
Webster Parish	1.192	1.344	1.406	1.332	1.327	1.476	1.476	1.363	1.016	34,884	27,441	23,941	30,536	47,200
West Baton Rouge Parish	1.431	1.347	1.364	1.295	1.343	1.480	1.491	1.514	1.127	16,314	13,565	13,760	58,219	119,838
West Carroll Parish	1.130	1.139	1.106	1.004	1.078	1.237	1.207	1.146	0.853	7,049	7,205	8,412	11,919	12,639
West Feliciana Parish	1.155	1.098	1.111	1.038	1.082	1.248	1.252	1.343	0.977	3,647	4,169	4,442	4,887	12,042
Winn Parish	1.046	1.186	1.179	1.066	1.127	1.141	1.148	1.147	0.812	1,237	2,953	189	6,635	4,559
NULL	1.515	1.528	1.525	1.471	1.493	1.502	1.550	1.618	0.985	-	-	-	-	-
Unknown	1.515	1.528	1.525	1.471	1.493	1.502	1.550	1.618	0.985	-	-	-	-	-
Total	1.515	1.528	1.525	1.471	1.493	1.502	1.550	1.618	0.985	13,433,150	11,135,287	10,149,486	81,341,690	189,027,850
							(35)	Trend Factors		1.3684	1.3206	1.2737	1.2358	1.1430

(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								
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024
Acadia Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Allen Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Cameron Parish	8,118	4,279	1,801	15,827	10,926	11,050	5,721	2,095	17,646	11,371	-18.52%	2.20%	14.75%	-3.16%	20.16%	2.79%	2.78%	36.15%	-20.15%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Grant Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-9.71%	2.20%	-6.71%	-8.18%	4.84%	0.41%	7.44%	58.86%	-10.22%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Jefferson Parish	24,041	15,743	7,286	77,852	82,722	40,085	26,525	11,472	112,842	94,943	-6.42%	2.20%	7.17%	-4.01%	8.69%	5.64%	24.92%	56.15%	-23.47%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Lafourche Parish	54,932	45,435	36,182	320,278	459,433	80,744	71,011	54,729	472,767	566,047	5.41%	3.10%	5.11%	-9.68%	5.87%	-0.72%	16.75%	61.09%	-19.50%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Madison Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Orleans Parish	5,629	3,836	14,141	31,287	79,500	12,702	8,958	30,904	63,176	126,312	-5.63%	-0.60%	-15.21%	-4.58%	8.70%	5.01%	25.61%	60.13%	3.53%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Plaquemines Parish	7,471	3,209	6,727	13,826	7,784	13,888	6,062	12,253	23,658	10,318	28.67%	-6.40%	7.17%	-4.01%	4.83%	3.06%	26.16%	83.21%	-23.47%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Red River Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Richland Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Saint Bernard Parish	17,746	15,281	13,160	14,575	16,673	57,691	48,497	32,256	33,006	29,941	-9.22%	0.00%	3.55%	-3.99%	41.27%	1.66%	22.38%	84.18%	3.54%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Saint Mary Parish	-	-	-	22,506	256	-	-	-	38,636	382	0.14%	2.20%	5.66%	-3.98%	8.68%	5.65%	7.75%	84.18%	-12.86%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Terrebonne Parish	44,692	36,526	43,958	367,401	755,174	51,942	47,504	53,849	500,943	1,032,711	17.80%	3.20%	5.06%	-17.19%	14.57%	-13.70%	-5.84%	43.79%	0.84%
Union Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-9.54%	-22.70%	9.68%	1.91%	7.36%	1.79%	7.88%	60.00%	-9.06%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Washington Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Webster Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Winn Parish	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
NULL	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Unknown	-	-	-	-	-	-	-	-	-	-	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%
Total	162,630	124,309	123,255	863,552	1,412,468	268,102	214,278	197,558	1,262,674	1,872,025	7.70%	2.30%	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%

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

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

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	2019	2020	2021	2022	2023
Acadia Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Allen Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Ascension Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Assumption Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Avoyelles Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Beauregard Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Bienville Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Bossier Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Caddo Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Calcasieu Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Caldwell Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Cameron Parish	1.277	1.568	1.534	1.337	1.380	1.149	1.117	1.087	0.799	15,121	7,555	2,668	21,807	12,997
Catahoula Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Claiborne Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Concordia Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
DeSoto Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
East Baton Rouge Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
East Carroll Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
East Feliciana Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Evangeline Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Franklin Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Grant Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Iberia Parish	1.275	1.412	1.382	1.481	1.613	1.539	1.532	1.426	0.898	-	-	-	-	-
Iberville Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Jackson Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Jefferson Parish	1.687	1.802	1.763	1.645	1.714	1.577	1.493	1.195	0.765	54,852	35,029	14,612	139,448	108,517
Jefferson Davis Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Lafayette Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Lafourche Parish	1.642	1.558	1.511	1.437	1.591	1.503	1.514	1.297	0.805	110,489	93,778	69,710	584,235	646,978
LaSalle Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Lincoln Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Livingston Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Madison Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Morehouse Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Natchitoches Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Orleans Parish	1.804	1.912	1.923	2.268	2.377	2.187	2.082	1.658	1.035	17,381	11,830	39,363	78,071	144,371
Ouachita Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Plaquemines Parish	2.368	1.840	1.966	1.834	1.911	1.823	1.769	1.402	0.765	19,004	8,006	15,607	29,236	11,793
Pointe Coupee Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Rapides Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Red River Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Richland Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Sabine Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Saint Bernard Parish	3.025	3.333	3.333	3.218	3.352	2.373	2.334	1.907	1.035	78,944	64,045	41,085	40,788	34,222
Saint Charles Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Saint Helena Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Saint James Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Saint John Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Saint Landry Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Saint Martin Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Saint Mary Parish	2.062	2.059	2.015	1.907	1.986	1.827	1.729	1.605	0.871	-	-	-	47,745	437
Saint Tammany Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Tangipahoa Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Tensas Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Terrebonne Parish	1.428	1.212	1.174	1.118	1.350	1.178	1.365	1.450	1.008	71,077	62,734	68,589	619,054	1,180,363
Union Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Vermilion Parish	1.341	1.482	1.918	1.748	1.716	1.598	1.570	1.455	0.909	-	-	-	-	-
Vernon Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Washington Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Webster Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
West Baton Rouge Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
West Carroll Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
West Feliciana Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Winn Parish	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
NULL	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Unknown	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	-	-	-	-	-
Total	1.868	1.735	1.696	1.612	1.779	1.570	1.620	1.452	0.941	366,868	282,977	251,634	1,560,384	2,139,678
							(35)	Trend Factors		1.3684	1.3206	1.2737	1.2358	1.1430

FAIR Plan Fire Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium						Earned Premium at Current Rate Levels					Rate Change History								
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024
Acadia Parish	117,643	119,272	122,691	182,613	218,775	107,596	108,861	117,158	169,031	199,893	1.84%	0.00%	-6.32%	2.77%	-7.03%	3.87%	5.66%	-15.86%	4.72%
Allen Parish	23,056	26,826	19,539	19,780	25,673	19,426	19,794	18,007	19,742	24,913	1.89%	4.07%	-21.59%	32.73%	-27.16%	-9.05%	8.77%	-13.75%	8.73%
Ascension Parish	42,913	41,544	44,189	71,735	139,621	40,982	40,549	44,596	69,495	127,119	-5.88%	-0.16%	-0.98%	-1.59%	-5.08%	3.96%	10.67%	-9.23%	-2.29%
Assumption Parish	57,308	53,032	50,722	100,784	139,483	59,567	53,472	52,531	97,139	139,655	1.21%	0.00%	5.21%	5.09%	-6.23%	10.57%	1.47%	-26.01%	27.53%
Avoyelles Parish	19,913	16,908	15,515	21,098	29,455	15,048	13,788	16,321	22,656	29,706	1.09%	0.16%	-8.13%	-0.19%	-29.15%	-1.75%	11.68%	-9.77%	8.68%
Beauregard Parish	13,011	13,005	15,363	23,037	34,215	20,977	20,868	26,938	41,141	58,367	-15.45%	3.73%	5.15%	2.97%	-11.36%	-1.25%	0.54%	32.77%	34.05%
Bienville Parish	5,210	4,718	4,204	5,828	8,356	5,209	4,432	4,463	6,388	8,537	-3.90%	-2.93%	-11.54%	14.78%	-15.65%	-4.99%	12.83%	-8.40%	8.62%
Bossier Parish	4,217	4,744	4,489	4,896	7,435	3,158	3,637	4,150	4,604	7,126	0.93%	0.15%	-22.78%	6.49%	-23.22%	0.49%	0.00%	-10.37%	4.87%
Caddo Parish	44,524	43,324	35,825	41,120	55,249	32,156	29,469	31,533	37,769	50,189	1.37%	-0.15%	-16.34%	21.63%	-30.83%	-3.70%	7.67%	-19.75%	7.95%
Calcasieu Parish	272,100	283,790	366,460	614,124	771,951	247,623	252,786	339,302	560,739	732,698	-8.54%	0.60%	1.08%	4.29%	-6.03%	2.20%	1.82%	-24.64%	19.13%
Caldwell Parish	2,366	2,367	2,344	2,548	4,270	2,212	2,291	2,452	2,622	4,137	1.88%	-18.05%	-1.12%	-1.98%	-10.00%	1.17%	10.69%	-9.02%	3.78%
Cameron Parish	14,390	12,903	21,426	37,382	50,901	19,061	18,163	28,580	45,416	61,019	-21.76%	19.58%	-19.90%	-6.89%	5.65%	12.49%	0.35%	0.00%	19.84%
Catahoula Parish	17,575	19,545	18,965	24,190	28,014	13,744	15,077	16,153	21,293	24,113	1.83%	0.21%	-4.65%	5.61%	-12.02%	-5.12%	10.54%	-22.52%	4.94%
Claiborne Parish	7,402	6,737	4,655	5,095	5,750	5,217	4,637	3,811	4,781	5,437	-2.40%	0.21%	-12.02%	10.05%	-18.35%	-16.02%	4.62%	-13.99%	6.57%
Concordia Parish	16,493	16,004	14,496	14,866	16,411	15,328	13,920	14,533	15,364	16,147	-3.85%	-0.21%	-13.26%	16.62%	-18.28%	-4.11%	10.72%	-12.21%	8.50%
DeSoto Parish	4,532	5,135	5,084	5,863	7,859	4,433	5,840	6,297	7,089	8,761	-24.63%	-10.93%	-10.37%	-15.43%	-9.72%	2.08%	11.22%	0.00%	10.40%
East Baton Rouge Parish	263,661	273,139	270,197	430,759	773,117	256,239	260,518	280,078	443,057	807,920	0.00%	2.61%	5.09%	5.04%	-11.75%	2.88%	-1.75%	-3.01%	7.34%
East Carroll Parish	7,915	6,346	5,867	10,080	15,757	7,335	6,907	7,003	12,190	17,442	1.23%	5.21%	0.22%	-17.71%	-9.20%	-3.29%	13.03%	0.00%	9.45%
East Feliciana Parish	6,389	5,778	6,073	11,817	16,417	4,945	4,992	5,620	11,051	15,239	0.97%	-0.16%	-12.76%	-10.97%	-7.26%	-1.96%	6.48%	-18.49%	9.06%
Evangeline Parish	22,209	23,134	19,307	23,714	29,978	15,158	16,615	17,201	21,789	26,349	-8.57%	2.76%	4.43%	0.00%	-24.88%	-3.38%	10.48%	-13.92%	-1.50%
Franklin Parish	8,512	8,034	7,501	10,717	16,540	6,149	6,432	7,698	10,902	15,878	1.21%	4.48%	1.34%	-4.85%	-28.88%	2.42%	10.65%	-10.53%	4.24%
Grant Parish	12,588	10,736	8,267	9,419	12,508	9,721	8,275	7,326	8,738	11,651	1.80%	0.22%	-4.22%	5.39%	-16.74%	-5.09%	4.56%	-16.43%	7.44%
Iberia Parish	185,977	194,049	190,501	420,759	530,462	179,830	173,955	196,143	437,279	556,051	-4.61%	10.21%	4.75%	15.74%	-18.65%	0.14%	3.65%	-17.52%	22.28%
Iberville Parish	28,645	30,691	26,743	37,025	50,492	27,059	28,558	25,936	36,104	49,545	1.32%	2.58%	5.14%	2.80%	-5.55%	-0.84%	3.38%	-15.33%	12.11%
Jackson Parish	3,070	4,031	3,691	4,770	6,603	2,992	4,092	4,012	5,018	6,546	-24.07%	-4.15%	-14.43%	-1.48%	-9.37%	3.34%	10.88%	-11.11%	8.21%
Jefferson Parish	845,425	823,079	839,652	2,239,637	4,129,949	896,346	861,790	852,259	2,348,594	4,439,230	1.39%	5.51%	4.50%	0.00%	5.32%	-4.26%	-2.79%	0.00%	7.75%
Jefferson Davis Parish	41,131	43,769	52,560	86,503	107,289	41,428	44,524	54,233	84,252	108,487	7.64%	-0.13%	1.55%	-0.61%	-3.80%	9.56%	-4.02%	-8.28%	8.95%
Lafayette Parish	282,796	270,569	279,653	498,682	721,439	277,064	264,984	277,480	487,429	679,057	1.33%	5.28%	4.93%	-0.16%	-1.59%	-0.59%	13.76%	-26.22%	18.96%
Lafourche Parish	179,094	177,401	178,532	373,028	527,799	173,991	157,826	158,781	331,853	480,588	-2.21%	-1.55%	6.76%	11.95%	-1.28%	-0.24%	1.54%	-17.07%	5.95%
LaSalle Parish	9,283	10,341	9,458	10,099	17,106	9,740	11,564	11,014	11,347	17,745	1.78%	0.00%	-19.26%	-4.89%	-5.43%	3.02%	12.02%	-4.32%	6.49%
Lincoln Parish	17,797	18,160	14,215	16,268	17,328	13,628	14,120	11,954	13,829	15,261	1.85%	-0.21%	2.07%	0.23%	-9.98%	-0.45%	0.68%	-19.35%	4.86%
Livingston Parish	38,700	36,494	28,846	58,897	128,987	29,137	27,993	27,141	52,632	115,801	1.16%	2.74%	5.14%	4.89%	-26.28%	9.13%	6.18%	-25.83%	13.69%
Madison Parish	20,832	22,957	22,095	21,361	21,852	17,906	20,742	21,185	20,024	20,097	-3.85%	0.00%	-12.96%	-3.20%	-7.89%	2.49%	7.01%	-16.78%	6.22%
Morehouse Parish	17,993	16,854	12,936	15,729	17,917	15,673	14,465	12,666	16,187	18,183	-6.28%	-4.28%	-8.27%	7.43%	-15.80%	-6.17%	6.86%	-15.28%	15.55%
Natchitoches Parish	29,320	28,498	23,748	24,321	27,066	21,688	21,367	19,282	19,913	23,020	1.14%	-6.51%	4.67%	0.21%	-10.19%	-0.21%	1.29%	-22.22%	4.17%
Orleans Parish	1,461,694	1,361,585	1,349,869	3,534,173	5,717,045	1,427,094	1,251,790	1,179,463	2,951,438	4,893,002	-1.21%	3.92%	1.55%	7.03%	5.05%	4.92%	3.09%	-23.72%	6.29%
Ouachita Parish	59,992	59,204	49,345	65,415	77,405	52,883	53,384	50,463	71,892	80,031	0.57%	0.00%	0.23%	0.46%	-13.53%	-10.02%	11.41%	-6.00%	7.75%
Plaquemines Parish	20,749	19,581	20,268	67,584	125,276	22,218	20,052	19,929	66,400	133,536	-16.33%	1.47%	4.17%	4.57%	4.73%	1.32%	-7.16%	-14.08%	21.44%
Pointe Coupee Parish	22,896	25,063	19,867	27,350	35,313	20,413	19,374	18,816	27,352	34,018	1.75%	2.41%	-18.65%	33.33%	-25.82%	-6.29%	10.29%	-15.33%	9.43%
Rapides Parish	83,932	76,010	60,839	66,692	96,328	68,535	65,062	63,692	72,153	97,499	2.33%	-2.96%	0.58%	0.39%	-23.36%	-3.70%	9.83%	0.00%	0.36%
Red River Parish	1,508	1,240	1,026	1,107	2,123	1,453	1,108	1,016	1,155	2,101	-24.17%	-6.33%	-13.04%	16.18%	-12.87%	-7.65%	11.14%	-10.29%	7.19%
Richland Parish	13,276	12,976	11,444	12,007	14,226	8,751	8,698	9,235	10,530	12,495	-5.21%	0.21%	-1.39%	3.80%	-20.70%	-9.66%	6.07%	-18.18%	2.91%
Sabine Parish	8,601	7,510	6,373	9,036	13,731	7,217	7,251	6,909	9,944	13,846	3.18%	4.70%	1.19%	-14.71%	-12.39%	-3.17%	12.85%	0.00%	-0.27%
Saint Bernard Parish	93,193	96,436	97,984	255,772	430,809	123,525	113,056	118,006	304,761	479,823	-5.26%	0.40%	4.70%	18.76%	-5.65%	0.11%	9.46%	0.00%	10.47%
Saint Charles Parish	52,180	51,747	53,861	199,320	328,638	51,326	50,491	52,208	179,465	298,376	-5.92%	2.75%	-0.43%	1.45%	-1.31%	9.72%	3.52%	-20.38%	8.95%
Saint Helena Parish	6,201	6,742	7,468	15,129	21,734	5,120	5,467	6,412	13,066	17,801	-9.35%	-11.47%	6.15%	3.53%	-7.26%	-2.44%	12.28%	-15.91%	-6.60%
Saint James Parish	35,111	35,218	34,414	58,204	82,988	33,647	32,778	32,690	52,320	77,998	-1.17%	0.00%	-0.80%	5.34%	-4.98%	8.08%	0.97%	-26.25%	20.07%
Saint John Parish	64,286	62,918	63,465	182,235	329,835	83,796	81,865	83,514	242,560	422,961	-1.19%	1.96%	5.11%	-0.14%	-0.90%	-2.59%	5.45%	0.00%	27.63%
Saint Landry Parish	82,987	82,415	72,459	90,791	111,337	58,887	58,794	60,193	76,048	94,572	0.00%	2.73%	5.15%	4.02%	-19.07%	0.00%	5.17%	-23.81%	5.41%
Saint Martin Parish	109,325	105,146	107,837	188,341	231,890	113,803	109,640	117,473	188,217	237,799	5.77%	1.37%	5.26%	1.25%	-8.42%	13.24%	0.55%	-19.88%	22.75%
Saint Mary Parish	159,958	162,242	180,366	387,073	561,661	180,885	182,938	204,489	428,826	569,239	-5.17%	6.02%	7.00%	-0.26%	-0.73%	0.12%	15.28%	-9.40%	8.51%
Saint Tammany Parish	215,054	206,429	218,178	771,151	1,338,782	186,712	177,753	188,897	661,575	1,125,016	-11.63%	1.35%	4.41%	0.76%	-0.69%	-0.56%	8.80%	-20.13%	0.16%
Tangipahoa Parish	54,123	55,030	54,071	140,184	250,914	42,711	42,446	45,178	120,999	217,923	-1.69%	2.74%	5.12%	5.06%	-9.86%	-4.23%	4.97%	-18.87%	2.55%
Tensas Parish	7,131	7,867	6,460	7,406	10,370	7,007	8,360	7,597	8,811	11,306	-20.11%	-3.79%	-3.37%	-6.97%	-11.50%	-2.82%	12.79%	0.00%	7.83%
Terrebonne Parish	236,722	249,099	258,968	614,086	829,928	208,484	208,154	209,339	506,191	793,681	-1.86%	-2.31%	8.04%	5.44%	3.73%	0.70%	-14.29%	-17.32%	13.04%
Union Parish	5,477	4,659	5,298	6,985	9,407	6,319	4,714	5,708	7,736	9,652	1.20%	-0.21%	-17.82%	24.64%	-9.62%	-4.86%	11.44%	0.00%	1.59%
Vermilion Parish	185,907	187,209	199,134	444,355	524,192	207,782	199,505	213,351	483,302	609,411	0.00%	0.31%	5.80%	6.23%	-1.41%	-0.11%	-7.14%	-6.40%	23.53%
Vernon Parish	7,683	8,791	7,145	8,984	12,572	5,198	6,182	5,834	7,434	10,899	2.62%	-2.75%	-1.14%	0.00%	-18.41%	0.22%	0.65%	-23.72%	7.87%
Washington Parish	52,645	51,409	47,423	98,534	160,198	36,776	43,414	45,403	95,378	149,913	1.56%	5.63%	4.96%	-20.41%	-13.29%	-1.64%	8.16%	-12.24%	3.45%
Webster Parish	8,482	7,364	4,440	5,214	9,864	6,351	4,871	3,878	5,235	9,545	0.94%	0.15%	-23.93%	33.77%	-31.18%	-16.07%	10.37%	-11.85%	6.39%
West Baton Rouge Parish	10,926	8,782	8,841	16,312	24,768	7,238	5,855	6,817	13,252	19,958	1.71%	4.53%	4.99%	3.17%	-16.85%	-6.69%	8.61%	-22.37%	-1.75%
West Carroll Parish	4,875	4,584	2,805	3,133	3,410	4,985	4,986	3,262	3,632	3,617	-15.53%	0.00%	-4.64%	-5.73%	-7.69%	-1.49%	13.90%	-4.00%	8.41%
West Feliciana Parish	3,799	3,594	3,360	4,082	9,238	3,228	2,996	2,975	3,669	8,150	16.11%	-24.80%	1.81%	4.31%	-7.69%	-2.70%	7.56%	-16.67%	1.73%
Winn Parish	5,660	6,013	6,219	8,047	10,406	4,388	4,990	5,418	6,759	8,455	1.20%	-2.45%	-16.55%	-5.46%	-6.59%	3.99%	8.26%	-15.00%	-7.84%
NULL	-	-	-	-	-	-	-	-	-	-	-1.60%	3.40%	3.10%	4.60%	-0.20%	1.20%	2.10%	-14.02%	8.80%
Unknown	-	-	-	(168)	-	-	-	-	(160)	-	-1.60%	3.40%	3.10%	4.60%	-0.20%	1.20%	2.10%	-14.02%	8.80%
Total	5,758,365	5,640,773	5,705,032	12,767,077	20,086,415	5,604,498	5,333,277	5,492,002	12,117,397	19,364,530	-1.60%	3.40%	3.10%	4.60%	-0.20%	1.20%	2.10%	-14.02%	8.80%

(2) - (6) - Actual Earned Premium.
(7) - (11) -Calculated as (2)-(6) multiplied by the appropriate on-level factors from Exhibit 11
(12)-(20) - Source: Company Records.
(21)-(29) - Cumulative product of (12)-(20)
(30)-(34) - Calculated as (7)-(11) multiplied by the appropriate trend factor in (35)
(35) See Exhibit 13

FAIR Plan Fire Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	2019	2020	2021	2022	2023
Acadia Parish	0.881	0.866	0.866	0.924	0.899	0.967	0.931	0.881	1.047	147,233	143,762	149,228	208,885	228,473
Allen Parish	0.746	0.732	0.703	0.897	0.676	0.928	1.020	0.938	1.087	26,582	26,140	22,936	24,397	28,475
Ascension Parish	0.887	0.942	0.944	0.953	0.969	1.020	0.982	0.887	0.977	56,079	53,549	56,803	85,880	145,294
Assumption Parish	1.111	1.098	1.098	1.043	0.993	1.059	0.957	0.944	1.275	81,511	70,615	66,910	120,042	159,622
Avoyelles Parish	0.708	0.700	0.699	0.761	0.762	1.076	1.095	0.981	1.087	20,592	18,209	20,789	27,998	33,953
Beauregard Parish	1.487	1.759	1.696	1.613	1.567	1.767	1.789	1.780	1.341	28,705	27,558	34,312	50,841	66,712
Bienville Parish	0.852	0.887	0.914	1.033	0.900	1.067	1.123	0.995	1.086	7,128	5,853	5,685	7,894	9,758
Bossier Parish	0.603	0.597	0.596	0.772	0.725	0.945	0.940	0.940	1.049	4,321	4,803	5,286	5,690	8,145
Caddo Parish	0.640	0.631	0.632	0.756	0.621	0.898	0.933	0.866	1.080	44,002	38,917	40,165	46,674	57,365
Calcasieu Parish	0.852	0.931	0.926	0.916	0.878	0.934	0.914	0.898	1.191	338,845	333,831	432,180	692,948	837,455
Caldwell Parish	0.770	0.756	0.922	0.933	0.952	1.057	1.045	0.944	1.038	3,027	3,026	3,123	3,240	4,728
Cameron Parish	0.997	1.275	1.066	1.331	1.429	1.353	1.203	1.198	1.198	26,083	23,986	36,403	56,124	69,743
Catahoula Parish	0.771	0.757	0.756	0.792	0.750	0.853	0.899	0.813	1.049	18,807	19,911	20,575	26,313	27,561
Claiborne Parish	0.623	0.638	0.637	0.724	0.658	0.805	0.959	0.917	1.066	7,139	6,124	4,854	5,908	6,214
Concordia Parish	0.802	0.834	0.836	0.964	0.826	1.011	1.055	0.953	1.085	20,975	18,383	18,511	18,986	18,456
DeSoto Parish	0.576	0.764	0.858	0.957	1.132	1.254	1.228	1.104	1.104	6,066	7,712	8,021	8,760	10,014
East Baton Rouge Parish	1.052	1.052	1.025	0.976	0.929	1.052	1.023	1.041	1.073	350,635	344,041	356,744	547,520	923,432
East Carroll Parish	0.954	0.943	0.896	0.894	1.086	1.196	1.237	1.095	1.095	10,037	9,121	8,920	15,064	19,936
East Feliciana Parish	0.674	0.668	0.669	0.766	0.861	0.928	0.947	0.889	1.091	6,767	6,592	7,158	13,657	17,418
Evangeline Parish	0.667	0.730	0.710	0.680	0.680	0.905	0.937	0.848	0.985	20,742	21,942	21,909	26,926	30,116
Franklin Parish	0.767	0.757	0.725	0.715	0.752	1.057	1.032	0.933	1.042	8,414	8,494	9,805	13,472	18,148
Grant Parish	0.764	0.751	0.749	0.782	0.742	0.891	0.939	0.898	1.074	13,302	10,928	9,331	10,798	13,317
Iberia Parish	1.086	1.138	1.033	0.986	0.852	1.047	1.045	1.009	1.223	246,078	229,726	249,833	540,379	635,552
Iberville Parish	1.033	1.019	0.993	0.945	0.919	0.973	0.981	0.949	1.121	37,027	37,714	33,035	44,616	56,629
Jackson Parish	0.613	0.807	0.842	0.984	0.999	1.102	1.067	0.962	1.082	4,094	5,404	5,110	6,201	7,482
Jefferson Parish	1.181	1.165	1.104	1.056	1.056	1.003	1.047	1.078	1.078	1,226,551	1,138,084	1,085,549	2,902,339	5,073,929
Jefferson Davis Parish	1.097	1.019	1.020	1.005	1.011	1.051	0.959	0.999	1.090	56,690	58,799	69,078	104,117	123,998
Lafayette Parish	1.092	1.077	1.023	0.975	0.977	0.993	0.999	0.878	1.190	379,132	349,939	353,435	602,354	776,145
Lafourche Parish	1.011	1.034	1.050	0.984	0.879	0.890	0.892	0.879	1.060	238,088	208,426	202,244	410,096	549,300
LaSalle Parish	0.869	0.854	0.854	1.058	1.112	1.176	1.141	1.019	1.065	13,328	15,271	14,029	14,022	20,282
Lincoln Parish	0.793	0.779	0.781	0.765	0.763	0.848	0.851	0.846	1.049	18,648	18,647	15,226	17,090	17,443
Livingston Parish	0.826	0.816	0.794	0.756	0.720	0.977	0.895	0.843	1.137	39,871	36,968	34,570	65,041	132,358
Madison Parish	0.723	0.752	0.752	0.864	0.893	0.970	0.946	0.884	1.062	24,502	27,392	26,984	24,745	22,970
Morehouse Parish	0.731	0.780	0.814	0.888	0.827	0.982	1.046	0.979	1.156	21,447	19,103	16,133	20,004	20,783
Natchitoches Parish	0.729	0.721	0.771	0.737	0.735	0.819	0.821	0.810	1.042	29,678	28,217	24,560	24,608	26,311
Orleans Parish	1.028	1.041	1.001	0.986	0.921	0.877	0.836	0.811	1.063	1,952,822	1,653,121	1,502,319	3,647,319	5,592,579
Ouachita Parish	0.889	0.884	0.884	0.882	0.878	1.015	1.129	1.013	1.078	72,365	70,499	64,276	88,842	91,473
Plaquemines Parish	0.951	1.136	1.120	1.075	1.028	0.981	0.969	1.043	1.214	30,403	26,481	25,384	82,056	152,628
Pointe Coupee Parish	0.803	0.789	0.771	0.947	0.710	0.958	1.022	0.927	1.094	27,933	25,585	23,967	33,801	38,882
Rapides Parish	0.816	0.797	0.821	0.817	0.814	1.062	1.102	1.004	1.004	93,783	85,921	81,126	89,165	111,439
Red River Parish	0.617	0.814	0.869	0.999	0.860	0.987	1.069	0.962	1.072	1,988	1,463	1,294	1,427	2,401
Richland Parish	0.622	0.656	0.655	0.664	0.640	0.807	0.893	0.842	1.029	11,975	11,487	11,763	13,013	14,281
Sabine Parish	0.890	0.863	0.824	0.814	0.955	1.090	1.125	0.997	0.997	9,876	9,576	8,800	12,289	15,826
Saint Bernard Parish	1.351	1.426	1.420	1.356	1.142	1.211	1.209	1.105	1.105	169,030	149,302	150,308	376,617	548,426
Saint Charles Parish	0.949	1.009	0.982	0.986	0.972	0.985	0.898	0.868	1.090	70,234	66,679	66,499	221,779	341,036
Saint Helena Parish	0.704	0.776	0.877	0.826	0.798	0.860	0.882	0.785	0.934	7,006	7,220	8,167	16,147	20,346
Saint James Parish	0.948	0.960	0.960	0.967	0.918	0.966	0.894	0.886	1.201	46,042	43,287	41,638	64,656	89,150
Saint John Parish	1.374	1.391	1.364	1.297	1.299	1.311	1.346	1.276	1.276	114,666	108,111	106,374	299,750	483,434
Saint Landry Parish	0.768	0.768	0.748	0.711	0.684	0.845	0.845	0.803	1.054	80,580	77,644	76,670	93,978	108,093
Saint Martin Parish	1.172	1.108	1.093	1.038	1.026	1.120	0.989	0.984	1.228	155,727	144,791	149,629	232,594	271,798
Saint Mary Parish	1.209	1.275	1.202	1.124	1.126	1.135	1.133	0.983	1.085	247,521	241,589	260,464	529,933	650,626
Saint Tammany Parish	0.810	0.916	0.904	0.866	0.860	0.866	0.870	0.800	1.002	255,495	234,742	240,604	817,559	1,285,865
Tangipahoa Parish	0.841	0.856	0.833	0.792	0.754	0.836	0.873	0.832	1.026	58,445	56,054	57,545	149,528	249,081
Tensas Parish	0.723	0.905	0.940	0.973	1.046	1.182	1.216	1.078	1.078	9,588	11,040	9,677	10,888	12,922
Terrebonne Parish	0.914	0.931	0.953	0.882	0.837	0.807	0.801	0.935	1.130	285,287	274,889	266,642	625,539	907,158
Union Parish	1.007	0.995	0.997	1.213	0.973	1.077	1.132	1.016	1.016	8,647	6,225	7,270	9,560	11,032
Vermilion Parish	1.192	1.192	1.188	1.123	1.057	1.073	1.074	1.156	1.235	284,327	263,467	271,752	597,254	696,542
Vernon Parish	0.668	0.651	0.670	0.677	0.677	0.830	0.828	0.823	1.079	7,113	8,164	7,431	9,187	12,457
Washington Parish	0.751	0.739	0.700	0.667	0.838	0.966	0.982	0.908	1.035	50,324	57,333	57,831	117,866	171,347
Webster Parish	0.615	0.609	0.608	0.800	0.598	0.869	1.035	0.938	1.064	8,691	6,433	4,940	6,469	10,910
West Baton Rouge Parish	0.740	0.728	0.696	0.663	0.643	0.773	0.828	0.763	0.983	9,904	7,732	8,683	16,377	22,811
West Carroll Parish	0.819	0.969	0.969	1.016	1.078	1.168	1.185	1.041	1.084	6,821	6,585	4,155	4,488	4,134
West Feliciana Parish	0.760	0.654	0.870	0.854	0.819	0.887	0.912	0.848	1.017	4,417	3,957	3,789	4,534	9,315
Winn Parish	0.642	0.634	0.650	0.779	0.824	0.882	0.848	0.783	0.922	6,004	6,590	6,901	8,353	9,664
NULL	1.059	1.076	1.040	1.009	0.965	0.967	0.955	0.936	1.088	-	-	-	-	-
Unknown	1.059	1.076	1.040	1.009	0.965	0.967	0.955	0.936	1.088	-	-	-	(198)	-
Total	1.059	1.076	1.040	1.009	0.965	0.967	0.955	0.936	1.088	7,669,140	7,043,154	6,995,332	14,974,399	22,133,173
							(35)	Trend Factors		1.3684	1.3206	1.2737	1.2358	1.1430

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								
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Allen Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Cameron Parish	8,588	8,047	7,357	15,533	17,735	5,767	5,021	4,328	8,994	13,182	-1.48%	-16.10%	23.28%	5.99%	6.30%	4.89%	-13.01%	-48.65%	25.88%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Grant Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-16.83%	-9.00%	-22.30%	-26.19%	-18.82%	-21.93%	-8.73%	-30.77%	25.79%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Jefferson Parish	96,965	92,883	91,446	109,492	144,125	76,633	74,472	70,218	80,477	112,090	-11.11%	5.40%	0.51%	-3.10%	5.22%	4.99%	1.77%	-31.11%	4.69%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Lafourche Parish	100,114	97,759	103,962	169,107	200,693	67,162	64,845	64,546	104,157	134,079	-11.86%	11.40%	4.83%	-1.09%	9.80%	-1.53%	6.90%	-45.00%	6.06%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Madison Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Orleans Parish	10,644	8,788	7,564	10,562	13,027	7,874	6,899	4,862	6,398	9,175	-1.00%	23.30%	3.14%	-13.10%	31.15%	5.43%	-3.94%	-43.90%	11.12%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Plaquemines Parish	18,256	18,308	18,801	24,762	31,110	12,397	11,669	11,296	14,472	23,050	0.00%	-1.50%	5.95%	6.77%	5.81%	7.03%	-14.42%	-44.26%	18.41%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Red River Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Richland Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Saint Bernard Parish	4,959	5,129	4,972	8,182	9,305	4,585	4,676	4,272	6,459	7,048	-11.22%	-13.10%	1.18%	0.32%	6.63%	7.12%	19.11%	-37.50%	8.34%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Saint Mary Parish	29,325	25,481	26,024	38,190	34,740	22,125	19,025	18,778	26,717	25,779	-3.03%	-6.80%	7.05%	-0.40%	4.51%	0.97%	13.08%	-49.30%	24.36%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Terrebonne Parish	87,208	85,602	87,715	122,379	129,605	60,432	60,084	56,781	71,838	89,197	7.00%	-10.80%	5.68%	-4.18%	8.86%	14.25%	-5.34%	-44.93%	10.19%
Union Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Vermilion Parish	4,741	4,792	3,921	7,370	7,325	4,217	4,734	3,970	7,050	6,731	-7.00%	-12.20%	-4.66%	-12.15%	-2.92%	4.82%	16.52%	-32.69%	24.45%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Washington Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Webster Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Winn Parish	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
NULL	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Unknown	-	-	-	-	-	-	-	-	-	-	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%
Total	360,799	346,791	351,761	505,576	587,665	261,192	251,425	239,051	326,562	420,331	-4.87%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	9.10%

(2) - (6) - Actual Earned Premium.
(7) - (11) -Calculated as (2)-(6) multiplied by the appropriate on-level factors from Exhibit 11
(12)-(20) - Source: Company Records.
(21)-(29) - Cumulative product of (12)-(20)
(30)-(34) - Calculated as (7)-(11) multiplied by the appropriate trend factor in (35)
(35) See Exhibit 13

Coastal Plan Fire Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative 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	1/1/2023	1/1/2024	2019	2020	2021	2022	2023
Acadia Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Allen Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Ascension Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Assumption Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Avoyelles Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Beauregard Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Bienville Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Bossier Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Caddo Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Calcasieu Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Caldwell Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Cameron Parish	0.677	0.687	0.819	0.665	0.627	0.590	0.562	0.646	1.259	7,892	6,631	5,513	11,115	15,067
Catahoula Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Claiborne Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Concordia Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
DeSoto Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
East Baton Rouge Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
East Carroll Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
East Feliciana Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Evangeline Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Franklin Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Grant Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Iberia Parish	0.219	0.263	0.289	0.372	0.504	0.621	0.795	0.871	1.258	-	-	-	-	-
Iberville Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Jackson Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Jefferson Parish	0.740	0.832	0.790	0.786	0.811	0.771	0.734	0.721	1.047	104,864	98,348	89,439	99,452	128,116
Jefferson Davis Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Lafayette Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Lafourche Parish	0.686	0.779	0.699	0.667	0.674	0.614	0.624	0.583	1.061	91,904	85,635	82,214	128,715	153,249
LaSalle Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Lincoln Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Livingston Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Madison Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Morehouse Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Natchitoches Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Orleans Parish	0.906	0.915	0.742	0.719	0.828	0.631	0.599	0.623	1.111	10,775	9,111	6,193	7,907	10,487
Ouachita Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Plaquemines Parish	0.713	0.713	0.724	0.683	0.640	0.605	0.565	0.660	1.184	16,964	15,410	14,388	17,884	26,346
Pointe Coupee Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Rapides Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Red River Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Richland Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Sabine Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Saint Bernard Parish	0.721	0.813	0.935	0.924	0.921	0.864	0.807	0.677	1.083	6,274	6,175	5,441	7,982	8,056
Saint Charles Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Saint Helena Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Saint James Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Saint John Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Saint Landry Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Saint Martin Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Saint Mary Parish	0.725	0.748	0.802	0.749	0.752	0.720	0.713	0.631	1.244	30,276	25,125	23,918	33,016	29,465
Saint Tammany Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Tangipahoa Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Tensas Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Terrebonne Parish	0.691	0.645	0.723	0.685	0.714	0.656	0.574	0.607	1.102	82,695	79,347	72,324	88,776	101,950
Union Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Vermilion Parish	0.679	0.730	0.832	0.873	0.993	1.023	0.976	0.838	1.245	5,771	6,252	5,057	8,712	7,693
Vernon Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Washington Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Webster Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
West Baton Rouge Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
West Carroll Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
West Feliciana Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Winn Parish	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
NULL	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Unknown	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	-	-	-	-	-
Total	0.739	0.777	0.761	0.733	0.753	0.699	0.661	0.654	1.091	357,415	332,034	304,487	403,559	480,429
							(35)	Trend Factors		1.3684	1.3206	1.2737	1.2358	1.1430

FAIR Plan EC Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium						Earned Premium at Current Rate Levels					Rate Change History								
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024
Acadia Parish	333,150	331,901	346,911	522,315	910,317	639,435	635,730	695,228	1,014,570	1,567,267	1.74%	0.00%	-6.32%	2.77%	-7.03%	3.87%	5.66%	76.57%	4.72%
Allen Parish	37,622	41,966	29,870	30,458	62,447	74,114	72,401	64,364	71,078	126,235	2.05%	4.07%	-21.59%	32.73%	-27.16%	-9.05%	8.77%	101.67%	8.73%
Ascension Parish	136,663	128,564	137,464	245,308	660,443	244,201	234,795	259,590	444,669	1,029,473	-5.84%	-0.16%	-0.98%	-1.59%	-5.08%	3.96%	10.67%	69.84%	-2.29%
Assumption Parish	181,421	162,535	148,941	328,983	726,436	457,590	397,688	374,322	769,459	1,540,065	0.79%	0.00%	5.21%	5.09%	-6.23%	10.57%	1.47%	79.54%	27.53%
Avoyelles Parish	32,230	26,891	23,729	33,420	65,125	50,734	45,680	51,995	74,758	123,777	1.43%	0.16%	-8.13%	-0.19%	-29.15%	-1.75%	11.68%	87.95%	8.68%
Beauregard Parish	24,783	23,223	27,772	42,495	64,493	39,891	37,202	48,617	75,762	109,857	-15.66%	3.73%	5.15%	2.97%	-11.36%	-1.25%	0.54%	32.55%	34.05%
Bienville Parish	9,533	8,773	7,422	10,102	20,722	21,011	18,172	17,371	24,410	42,055	-3.91%	-2.93%	-11.54%	14.78%	-15.65%	-4.99%	12.83%	101.95%	8.62%
Bossier Parish	9,364	10,328	9,324	9,730	21,584	14,631	16,518	17,988	19,088	38,977	1.12%	0.15%	-22.78%	6.49%	-23.22%	0.49%	0.00%	87.00%	4.87%
Caddo Parish	85,145	83,273	70,129	76,686	157,915	144,873	133,443	145,418	165,940	298,607	1.14%	-0.15%	-16.34%	21.63%	-30.83%	-3.70%	7.67%	89.06%	7.95%
Calcasieu Parish	814,169	847,216	1,113,152	1,900,339	3,656,975	1,635,126	1,665,432	2,274,585	3,829,413	6,765,762	-8.44%	0.60%	1.08%	4.29%	-6.03%	2.20%	1.82%	66.32%	19.13%
Caldwell Parish	3,216	3,031	3,134	4,093	10,381	6,677	6,513	7,280	9,352	20,094	1.65%	-18.05%	-1.12%	-1.98%	-10.00%	1.17%	10.69%	102.00%	3.78%
Cameron Parish	83,093	70,627	132,565	242,807	404,358	167,035	150,887	268,351	447,687	692,956	-21.90%	19.58%	-19.90%	-6.89%	5.65%	12.49%	0.35%	51.76%	19.84%
Catahoula Parish	19,911	20,335	17,281	19,898	33,195	40,553	40,853	38,332	45,616	64,906	0.67%	0.21%	-4.65%	5.61%	-12.02%	-5.12%	10.54%	101.79%	4.94%
Claiborne Parish	8,361	7,380	5,178	5,495	10,542	13,842	11,933	9,957	12,112	20,838	-2.82%	0.21%	-12.02%	10.05%	-18.35%	-16.02%	4.62%	102.03%	6.57%
Concordia Parish	29,478	30,005	27,585	28,528	47,097	51,566	49,126	52,059	55,498	79,553	-3.59%	-0.21%	-13.26%	16.62%	-18.28%	-4.11%	10.72%	65.25%	8.50%
DeSoto Parish	5,209	6,238	5,904	7,365	13,788	10,270	14,298	14,739	17,947	28,348	-24.55%	-10.93%	-10.37%	-15.43%	-9.72%	2.08%	11.22%	101.55%	10.40%
East Baton Rouge Parish	610,753	633,055	621,455	1,018,788	2,597,895	1,050,894	1,069,050	1,140,521	1,855,231	4,441,118	-0.23%	2.61%	5.09%	5.04%	-11.75%	2.88%	-1.75%	71.72%	7.34%
East Carroll Parish	14,167	11,748	10,507	15,103	32,133	25,798	25,121	24,646	35,886	64,111	1.37%	5.21%	0.22%	-17.71%	-9.20%	-3.29%	13.03%	96.48%	9.45%
East Feliciana Parish	10,151	9,206	9,658	20,783	48,479	18,247	18,475	20,758	45,144	92,627	1.25%	-0.16%	-12.76%	-10.97%	-7.26%	-1.96%	6.48%	89.32%	9.06%
Evangeline Parish	40,093	40,836	34,070	42,984	86,841	61,756	66,189	68,503	89,134	153,957	-8.42%	2.76%	4.43%	0.00%	-24.88%	-3.38%	10.48%	94.25%	-1.50%
Franklin Parish	13,042	12,550	11,649	16,653	43,263	20,229	21,573	25,670	36,375	80,371	1.68%	4.48%	1.34%	-4.85%	-28.88%	2.42%	10.65%	92.12%	4.24%
Grant Parish	16,276	13,725	10,043	11,646	21,405	30,380	25,569	21,512	26,114	42,646	1.03%	0.22%	-4.22%	5.39%	-16.74%	-5.09%	4.56%	102.00%	7.44%
Iberia Parish	623,564	645,115	635,621	1,572,046	2,931,413	1,314,856	1,261,153	1,427,209	3,562,608	5,980,462	-4.98%	10.21%	4.75%	15.74%	-18.65%	0.14%	3.65%	79.87%	22.28%
Iberville Parish	65,714	70,129	63,338	95,516	218,598	130,736	137,433	129,362	196,158	405,612	1.53%	2.58%	5.14%	2.80%	-5.55%	-0.84%	3.38%	78.31%	12.11%
Jackson Parish	5,358	6,877	6,378	8,027	15,423	10,679	14,282	14,183	17,271	28,308	-23.64%	-4.15%	-14.43%	-1.48%	-9.37%	3.34%	10.88%	81.82%	8.21%
Jefferson Parish	5,132,121	4,827,764	4,790,804	14,897,047	34,788,507	8,982,311	8,344,441	8,027,285	25,787,787	57,577,915	0.63%	5.51%	4.50%	0.00%	5.32%	-4.26%	-2.79%	65.07%	7.75%
Jefferson Davis Parish	123,019	135,421	158,025	258,078	425,643	229,004	254,598	301,350	464,568	728,532	7.59%	-0.13%	1.55%	-0.61%	-3.80%	9.56%	-4.02%	69.53%	8.95%
Lafayette Parish	972,205	905,560	919,374	1,633,327	3,370,120	1,924,737	1,792,156	1,843,397	3,226,070	5,714,046	1.25%	5.28%	4.93%	-0.16%	-1.59%	-0.59%	13.76%	49.09%	18.96%
Lafourche Parish	734,716	698,445	681,935	1,701,634	3,564,639	1,516,306	1,319,980	1,288,356	3,215,793	6,172,552	-1.66%	-1.55%	6.76%	11.95%	-1.28%	-0.24%	1.54%	76.16%	5.95%
LaSalle Parish	13,855	15,025	13,451	14,283	34,568	28,824	33,312	31,056	31,818	64,944	1.69%	0.00%	-19.26%	-4.89%	-5.43%	3.02%	12.02%	89.71%	6.49%
Lincoln Parish	29,620	29,192	22,464	26,083	42,552	49,123	49,156	40,909	48,020	72,309	1.64%	-0.21%	2.07%	0.23%	-9.98%	-0.45%	0.68%	74.65%	4.86%
Livingston Parish	97,336	91,389	72,868	149,869	498,804	158,039	151,168	147,852	288,797	854,094	1.14%	2.74%	5.14%	4.89%	-26.28%	9.13%	6.18%	59.95%	13.69%
Madison Parish	30,187	31,455	29,382	30,359	52,932	60,973	66,786	66,203	66,879	101,483	-3.96%	0.00%	-12.96%	-3.20%	-7.89%	2.49%	7.01%	95.56%	6.22%
Morehouse Parish	26,371	23,521	19,100	21,055	36,475	45,503	39,987	37,046	42,921	66,293	-6.49%	-4.28%	-8.27%	7.43%	-15.80%	-6.17%	6.86%	67.83%	15.55%
Natchitoches Parish	43,191	41,876	35,423	36,646	64,856	75,132	73,835	67,636	70,556	114,179	1.77%	-6.51%	4.67%	0.21%	-10.19%	-0.21%	1.29%	82.90%	4.17%
Orleans Parish	7,766,938	7,213,362	7,180,101	20,611,227	50,860,685	18,648,180	16,307,723	15,427,785	42,329,005	93,622,565	-1.68%	3.92%	1.55%	7.03%	5.05%	4.92%	3.09%	87.59%	6.29%
Ouachita Parish	73,942	76,542	67,375	108,346	159,034	103,475	109,567	109,384	189,031	243,906	1.35%	0.00%	0.23%	0.46%	-13.53%	-10.02%	11.41%	49.23%	7.75%
Plaquemines Parish	94,703	92,464	108,495	434,279	1,044,419	217,053	202,680	228,348	913,270	2,136,872	-16.27%	1.47%	4.17%	4.57%	4.73%	1.32%	-7.16%	83.90%	21.44%
Pointe Coupee Parish	53,909	57,609	46,743	60,745	112,969	104,279	96,618	96,051	131,804	211,516	2.05%	2.41%	-18.65%	33.33%	-25.82%	-6.29%	10.29%	83.71%	9.43%
Rapides Parish	117,431	105,567	83,734	96,129	206,942	188,025	177,191	171,888	203,932	376,748	2.01%	-2.96%	0.58%	0.39%	-23.36%	-3.70%	9.83%	96.09%	0.36%
Red River Parish	2,549	1,985	1,378	1,466	4,779	5,533	3,994	3,070	3,443	9,557	-24.37%	-6.33%	-13.04%	16.18%	-12.87%	-7.65%	11.14%	101.98%	7.19%
Richland Parish	20,942	19,860	17,026	18,462	43,373	34,043	32,831	33,886	39,927	82,810	-5.56%	0.21%	-1.39%	3.80%	-20.70%	-9.66%	6.07%	101.79%	2.91%
Sabine Parish	16,521	14,033	11,586	16,155	37,992	27,723	27,098	25,120	35,556	70,177	2.21%	4.70%	1.19%	-14.71%	-12.39%	-3.17%	12.85%	100.00%	-0.27%
Saint Bernard Parish	581,064	544,105	555,245	2,002,775	4,293,465	1,363,838	1,129,582	1,184,160	4,225,755	7,846,137	-5.87%	0.40%	4.70%	18.76%	-5.65%	0.11%	9.46%	77.09%	10.47%
Saint Charles Parish	213,106	207,943	210,130	853,341	1,951,046	459,617	444,893	446,589	1,684,671	3,452,528	-6.04%	2.75%	-0.43%	1.45%	-1.31%	9.72%	3.52%	74.57%	8.95%
Saint Helena Parish	9,901	10,420	11,325	22,973	46,016	19,621	20,282	23,337	47,618	80,227	-9.28%	-11.47%	6.15%	3.53%	-7.26%	-2.44%	12.28%	101.84%	-6.60%
Saint James Parish	112,769	111,046	105,721	179,169	410,358	271,174	259,350	252,004	404,151	841,310	-0.98%	0.00%	-0.80%	5.34%	-4.98%	8.08%	0.97%	85.06%	20.07%
Saint John Parish	262,442	255,507	253,291	803,437	1,823,703	542,130	526,837	528,230	1,694,737	3,474,655	-1.13%	1.96%	5.11%	-0.14%	-0.90%	-2.59%	5.45%	58.48%	27.63%
Saint Landry Parish	191,545	191,871	169,462	211,936	420,796	315,516	317,749	326,781	412,088	730,041	0.00%	2.73%	5.15%	4.02%	-19.07%	0.00%	5.17%	76.87%	5.41%
Saint Martin Parish	284,535	265,958	275,682	493,435	869,658	591,496	553,815	599,739	984,729	1,599,850	5.43%	1.37%	5.26%	1.25%	-8.42%	13.24%	0.55%	60.00%	22.75%
Saint Mary Parish	680,477	668,644	734,881	1,807,807	3,454,842	1,473,523	1,443,750	1,595,470	3,835,235	6,121,306	-5.98%	6.02%	7.00%	-0.26%	-0.73%	0.12%	15.28%	73.49%	8.51%
Saint Tammany Parish	839,840	795,213	825,822	3,358,148	8,455,106	1,618,716	1,520,126	1,587,209	6,395,578	14,015,500	-11.05%	1.35%	4.41%	0.76%	-0.69%	-0.56%	8.80%	77.30%	0.16%
Tangipahoa Parish	124,756	125,838	123,653	341,878	893,156	197,817	195,018	207,594	592,892	1,401,334	-0.89%	2.74%	5.12%	5.06%	-9.86%	-4.23%	4.97%	63.02%	2.55%
Tensas Parish	12,512	14,195	11,883	15,527	31,714	20,789	25,509	23,627	31,237	54,446	-20.19%	-3.79%	-3.37%	-6.97%	-11.50%	-2.82%	12.79%	69.09%	7.83%
Terrebonne Parish	869,213	865,220	887,734	2,850,296	5,493,793	1,506,402	1,422,687	1,412,074	4,623,112	9,315,880	-1.38%	-2.31%	8.04%	5.44%	3.73%	0.70%	-14.29%	62.69%	13.04%
Union Parish	7,303	6,063	6,741	8,614	16,656	14,071	10,246	12,129	15,933	26,611	1.68%	-0.21%	-17.82%	24.64%	-9.62%	-4.86%	11.44%	67.01%	1.59%
Vermilion Parish	766,976	745,459	792,209	1,928,594	3,053,819	1,549,345	1,435,810	1,534,023	3,791,075	5,898,318	0.12%	0.31%	5.80%	6.23%	-1.41%	-0.11%	-7.14%	69.17%	23.53%
Vernon Parish	12,803	14,004	10,789	13,588	33,542	18,779	21,349	19,096	24,375	55,845	1.85%	-2.75%	-1.14%	0.00%	-18.41%	0.22%	0.65%	65.37%	7.87%
Washington Parish	90,114	88,502	82,467	177,238	414,753	122,885	145,903	154,139	334,917	688,213	1.56%	5.63%	4.96%	-20.41%	-13.29%	-1.64%	8.16%	71.32%	3.45%
Webster Parish	14,739	12,214	7,464	9,471	27,432	21,238	15,548	12,548	18,301	46,497	1.12%	0.15%	-23.93%	33.77%	-31.18%	-16.07%	10.37%	69.64%	6.39%
West Baton Rouge Parish	27,153	21,192	21,916	40,531	99,691	45,422	35,673	42,672	83,147	177,436	1.38%	4.53%	4.99%	3.17%	-16.85%	-6.69%	8.61%	96.03%	-1.75%
West Carroll Parish	12,002	11,201	5,846	6,089	7,227	22,777	22,614	12,617	13,101	13,085	-15.20%	0.00%	-4.64%	-5.73%	-7.69%	-1.49%	13.90%	78.17%	8.41%
West Feliciana Parish	6,894	6,011	5,734	6,684	25,792	14,184	12,133	12,294	14,545	48,747	16.24%	-24.80%	1.81%	4.31%	-7.69%	-2.70%	7.56%	101.77%	1.73%
Winn Parish	9,222	9,793	9,252	10,953	22,416	16,971	19,287	19,129	21,838	38,405	0.36%	-2.45%	-16.55%	-5.46%	-6.59%	3.99%	8.26%	101.76%	-7.84%
NULL	-	-	-	-	-	-	-	-	-	-	-1.69%	3.40%	3.10%	4.60%	-0.20%	1.20%	2.10%	74.91%	8.80%
Unknown	-	-	-	(1,123)	-	-	-	-	(2,177)	-	-1.69%	3.40%	3.10%	4.60%	-0.20%	1.20%	2.10%	74.91%	8.80%
Total	23,691,388	22,596,998	22,875,591	61,566,117	#########	48,879,698	44,830,798	45,164,643	#########	#########	-1.69%	3.40%	3.10%	4.60%	-0.20%	1.20%	2.10%	74.91%	8.80%

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

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

FAIR Plan EC Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(29)	(30)	(31)	(32)	(33)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	2019	2020	2021	2022	2023
Acadia Parish	1.848	1.816	1.816	1.939	1.887	2.029	1.954	1.849	1.047	874,997	839,548	885,534	1,253,782	1,791,347
Allen Parish	1.746	1.711	1.644	2.097	1.580	2.169	2.385	2.193	1.087	101,417	95,613	81,982	87,837	144,283
Ascension Parish	1.660	1.763	1.766	1.784	1.812	1.909	1.837	1.660	0.977	334,162	310,072	330,648	549,512	1,176,662
Assumption Parish	2.685	2.664	2.664	2.532	2.409	2.569	2.323	2.290	1.275	626,162	525,189	476,786	950,880	1,760,256
Avoyelles Parish	1.479	1.458	1.456	1.585	1.588	2.241	2.281	2.043	1.087	69,424	60,325	66,228	92,384	141,474
Beauregard Parish	1.481	1.756	1.693	1.610	1.564	1.764	1.786	1.777	1.341	54,586	49,129	61,925	93,625	125,564
Bienville Parish	1.878	1.955	2.014	2.277	1.983	2.352	2.475	2.194	1.086	28,751	23,998	22,126	30,165	48,068
Bossier Parish	1.260	1.246	1.244	1.611	1.513	1.971	1.961	1.961	1.049	20,021	21,814	22,912	23,589	44,550
Caddo Parish	1.504	1.487	1.490	1.781	1.464	2.116	2.198	2.041	1.080	198,243	176,226	185,223	205,065	341,300
Calcasieu Parish	1.881	2.055	2.042	2.021	1.937	2.062	2.017	1.981	1.191	2,237,491	2,199,378	2,897,210	4,732,301	7,733,097
Caldwell Parish	1.706	1.678	2.048	2.071	2.113	2.348	2.321	2.096	1.038	9,137	8,601	9,273	11,557	22,967
Cameron Parish	1.511	1.935	1.618	2.020	2.169	2.053	1.825	1.819	1.198	228,569	199,262	341,807	553,241	792,031
Catahoula Parish	1.985	1.972	1.968	2.064	1.954	2.221	2.341	2.118	1.049	55,492	53,951	48,825	56,371	74,186
Claiborne Parish	1.456	1.498	1.495	1.700	1.544	1.892	2.252	2.153	1.066	18,941	15,759	12,683	14,968	23,817
Concordia Parish	1.514	1.570	1.574	1.814	1.556	1.904	1.985	1.793	1.085	70,562	64,876	66,309	68,583	90,927
DeSoto Parish	1.162	1.540	1.729	1.929	2.281	2.526	2.475	2.225	1.104	14,053	18,882	18,774	22,178	32,401
East Baton Rouge Parish	1.858	1.862	1.815	1.727	1.644	1.863	1.811	1.843	1.073	1,438,033	1,411,793	1,452,717	2,292,652	5,076,087
East Carroll Parish	1.877	1.852	1.760	1.756	2.134	2.351	2.431	2.151	1.095	35,302	33,175	31,392	44,347	73,277
East Feliciana Parish	1.570	1.550	1.553	1.780	1.999	2.156	2.199	2.065	1.091	24,969	24,398	26,440	55,788	105,870
Evangeline Parish	1.508	1.647	1.602	1.534	1.534	2.043	2.114	1.913	0.985	84,506	87,410	87,254	110,150	175,969
Franklin Parish	1.654	1.626	1.557	1.536	1.614	2.270	2.216	2.003	1.042	27,681	28,489	32,697	44,951	91,862
Grant Parish	1.833	1.814	1.810	1.890	1.793	2.154	2.269	2.170	1.074	41,572	33,767	27,401	32,271	48,743
Iberia Parish	2.358	2.481	2.252	2.150	1.857	2.283	2.280	2.199	1.223	1,799,236	1,665,485	1,817,881	4,402,589	6,835,519
Iberville Parish	2.179	2.146	2.092	1.990	1.936	2.049	2.067	1.999	1.121	178,898	181,495	164,772	242,408	463,604
Jackson Parish	1.261	1.651	1.723	2.013	2.043	2.255	2.182	1.968	1.082	14,613	18,861	18,065	21,343	32,355
Jefferson Parish	1.934	1.922	1.822	1.743	1.743	1.655	1.729	1.779	1.078	12,291,307	11,019,714	10,224,603	31,867,955	65,810,118
Jefferson Davis Parish	2.026	1.884	1.886	1.857	1.869	1.942	1.773	1.847	1.090	313,367	336,223	383,839	574,102	832,694
Lafayette Parish	2.204	2.177	2.068	1.971	1.974	2.006	2.018	1.774	1.190	2,633,791	2,366,731	2,347,992	3,986,703	6,531,012
Lafourche Parish	2.160	2.196	2.231	2.090	1.866	1.891	1.895	1.866	1.060	2,074,898	1,743,173	1,641,019	3,974,003	7,055,073
LaSalle Parish	1.722	1.693	1.693	2.097	2.205	2.331	2.263	2.020	1.065	39,442	43,992	39,557	39,320	74,229
Lincoln Parish	1.715	1.687	1.690	1.656	1.652	1.836	1.844	1.831	1.049	67,219	64,916	52,107	59,342	82,647
Livingston Parish	1.780	1.760	1.713	1.629	1.553	2.107	1.931	1.819	1.137	216,259	199,633	188,324	356,889	976,208
Madison Parish	1.698	1.768	1.768	2.031	2.099	2.278	2.223	2.077	1.062	83,435	88,198	84,325	82,648	115,993
Morehouse Parish	1.444	1.544	1.613	1.759	1.637	1.945	2.072	1.939	1.156	62,266	52,807	47,187	53,041	75,771
Natchitoches Parish	1.726	1.696	1.814	1.733	1.730	1.926	1.930	1.905	1.042	102,810	97,507	86,150	87,191	130,504
Orleans Parish	2.516	2.559	2.463	2.425	2.266	2.156	2.055	1.994	1.063	25,517,989	21,536,066	19,650,851	52,309,213	#########
Ouachita Parish	1.422	1.404	1.404	1.400	1.394	1.612	1.792	1.608	1.078	141,594	144,695	139,326	233,600	278,778
Plaquemines Parish	2.036	2.432	2.397	2.301	2.200	2.101	2.073	2.233	1.214	297,013	267,660	290,854	1,128,598	2,442,391
Pointe Coupee Parish	1.747	1.712	1.672	2.055	1.541	2.078	2.217	2.010	1.094	142,694	127,594	122,343	162,880	241,758
Rapides Parish	1.595	1.563	1.611	1.601	1.595	2.081	2.161	1.968	1.004	257,292	233,999	218,939	252,014	430,614
Red River Parish	1.386	1.832	1.956	2.249	1.936	2.222	2.406	2.165	1.072	7,571	5,274	3,910	4,255	10,923
Richland Parish	1.529	1.619	1.615	1.638	1.578	1.990	2.203	2.077	1.029	46,584	43,357	43,162	49,341	94,650
Sabine Parish	1.764	1.725	1.648	1.629	1.909	2.180	2.251	1.995	0.997	37,936	35,786	31,996	43,939	80,211
Saint Bernard Parish	2.377	2.525	2.515	2.402	2.023	2.144	2.141	1.956	1.105	1,866,263	1,491,732	1,508,301	5,222,091	8,967,938
Saint Charles Parish	2.079	2.213	2.154	2.163	2.132	2.160	1.969	1.902	1.090	628,935	587,528	568,834	2,081,878	3,946,153
Saint Helena Parish	1.690	1.863	2.105	1.983	1.915	2.065	2.117	1.885	0.934	26,849	26,785	29,725	58,845	91,697
Saint James Parish	2.384	2.408	2.408	2.427	2.304	2.425	2.244	2.222	1.201	371,072	342,499	320,985	499,441	961,596
Saint John Parish	2.179	2.204	2.161	2.056	2.059	2.078	2.133	2.023	1.276	741,845	695,744	672,823	2,094,317	3,971,444
Saint Landry Parish	1.783	1.783	1.736	1.651	1.587	1.961	1.961	1.864	1.054	431,749	419,621	416,231	509,249	834,419
Saint Martin Parish	2.333	2.213	2.183	2.074	2.048	2.236	1.975	1.964	1.228	809,397	731,371	763,906	1,216,905	1,828,589
Saint Mary Parish	2.295	2.441	2.302	2.151	2.157	2.173	2.170	1.883	1.085	2,016,355	1,906,624	2,032,200	4,739,495	6,996,500
Saint Tammany Parish	1.810	2.035	2.007	1.923	1.908	1.921	1.932	1.776	1.002	2,215,035	2,007,487	2,021,678	7,903,508	16,019,366
Tangipahoa Parish	1.704	1.719	1.673	1.592	1.515	1.681	1.755	1.672	1.026	270,691	257,542	264,419	732,682	1,601,690
Tensas Parish	1.221	1.530	1.590	1.645	1.769	1.998	2.057	1.823	1.078	28,447	33,687	30,094	38,602	62,230
Terrebonne Parish	1.807	1.833	1.876	1.736	1.647	1.587	1.576	1.839	1.130	2,061,346	1,878,808	1,798,603	5,713,136	10,647,818
Union Parish	1.690	1.662	1.665	2.026	1.626	1.799	1.891	1.697	1.016	19,255	13,531	15,449	19,690	30,416
Vermilion Parish	2.157	2.154	2.148	2.030	1.911	1.938	1.941	2.090	1.235	2,120,109	1,896,138	1,953,933	4,684,923	6,741,630
Vernon Parish	1.438	1.412	1.452	1.468	1.468	1.799	1.796	1.784	1.079	25,697	28,194	24,323	30,122	63,829
Washington Parish	1.465	1.443	1.366	1.301	1.635	1.886	1.917	1.772	1.035	168,155	192,680	196,332	413,883	786,610
Webster Parish	1.186	1.173	1.171	1.539	1.151	1.672	1.992	1.805	1.064	29,062	20,533	15,983	22,616	53,145
West Baton Rouge Parish	1.863	1.838	1.758	1.674	1.623	1.952	2.092	1.926	0.983	62,155	47,110	54,353	102,751	202,805
West Carroll Parish	1.525	1.798	1.798	1.886	2.001	2.167	2.200	1.932	1.084	31,168	29,864	16,071	16,190	14,956
West Feliciana Parish	1.841	1.584	2.106	2.069	1.983	2.148	2.208	2.053	1.017	19,409	16,023	15,659	17,974	55,717
Winn Parish	1.510	1.505	1.543	1.849	1.955	2.093	2.013	1.860	0.922	23,223	25,471	24,365	26,987	43,896
NULL	2.151	2.188	2.116	2.053	1.962	1.966	1.943	1.903	1.088	-	-	-	-	-
Unknown	2.151	2.188	2.116	2.053	1.962	1.966	1.943	1.903	1.088	-	-	-	(2,690)	-
Total	2.151	2.188	2.116	2.053	1.962	1.966	1.943	1.903	1.088	66,886,502	59,203,793	57,527,615	#########	#########
							(34)	Trend Factors		1.3684	1.3206	1.2737	1.2358	1.1430

Coastal Plan EC Earned Premiums

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium						Earned Premium at Current Rate Levels					Rate Change History								
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Allen Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Cameron Parish	102,316	100,449	87,238	209,077	339,704	209,499	191,089	156,503	369,121	620,808	-0.86%	-16.10%	23.28%	5.99%	6.30%	4.89%	-13.01%	56.57%	25.88%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Grant Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-16.24%	-9.00%	-22.30%	-26.19%	-18.82%	-21.93%	-8.73%	111.81%	25.79%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Jefferson Parish	1,663,880	1,583,347	1,556,714	2,394,188	3,674,029	3,512,901	3,391,520	3,193,390	4,700,940	6,539,395	-11.31%	5.40%	0.51%	-3.10%	5.22%	4.99%	1.77%	84.03%	4.69%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Lafourche Parish	686,864	653,564	694,991	1,656,170	2,886,911	1,390,372	1,308,098	1,302,035	3,077,901	4,768,338	-11.75%	11.40%	4.83%	-1.09%	9.80%	-1.53%	6.90%	65.96%	6.06%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Madison Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Orleans Parish	127,959	100,515	83,325	121,154	252,535	341,634	284,751	193,292	264,852	517,224	-1.09%	23.30%	3.14%	-13.10%	31.15%	5.43%	-3.94%	102.44%	11.12%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Plaquemines Parish	157,258	155,992	169,082	313,654	637,251	327,150	304,605	311,201	561,558	1,181,439	-0.81%	-1.50%	5.95%	6.77%	5.81%	7.03%	-14.42%	70.75%	18.41%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Red River Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Richland Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Saint Bernard Parish	95,948	94,282	94,093	134,762	256,882	300,705	291,370	274,003	360,606	546,370	-10.12%	-13.10%	1.18%	0.32%	6.63%	7.12%	19.11%	111.85%	8.34%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Saint Mary Parish	208,686	181,522	184,168	266,530	474,005	657,761	566,172	555,168	778,984	1,150,691	-3.07%	-6.80%	7.05%	-0.40%	4.51%	0.97%	13.08%	111.83%	24.36%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Terrebonne Parish	871,267	815,153	813,695	1,374,142	2,140,540	1,886,246	1,787,530	1,645,671	2,520,083	3,750,083	7.07%	-10.80%	5.68%	-4.18%	8.86%	14.25%	-5.34%	72.05%	10.19%
Union Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Vermilion Parish	51,346	46,689	42,064	64,864	113,464	143,761	145,169	134,058	195,310	276,584	-6.10%	-12.20%	-4.66%	-12.15%	-2.92%	4.82%	16.52%	111.86%	24.45%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Washington Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Webster Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Winn Parish	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
NULL	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Unknown	-	-	-	-	-	-	-	-	-	-	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%
Total	3,965,524	3,731,512	3,725,369	6,534,541	10,775,321	8,770,029	8,270,304	7,765,321	12,829,355	19,350,932	-5.77%	2.00%	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.10%

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

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

Coastal Plan EC Earned Premiums

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	2019	2020	2021	2022	2023
Acadia Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Allen Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Ascension Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Assumption Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Avoyelles Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Beauregard Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Bienville Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Bossier Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Caddo Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Calcasieu Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Caldwell Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Cameron Parish	2.078	2.096	2.498	2.026	1.912	1.798	1.715	1.971	1.259	286,676	252,353	199,343	456,151	709,568
Catahoula Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Claiborne Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Concordia Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
DeSoto Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
East Baton Rouge Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
East Carroll Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
East Feliciana Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Evangeline Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Franklin Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Grant Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Iberia Parish	0.674	0.804	0.884	1.138	1.541	1.898	2.432	2.665	1.258	-	-	-	-	-
Iberville Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Jackson Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Jefferson Parish	1.972	2.224	2.110	2.099	2.166	2.059	1.961	1.927	1.047	4,807,020	4,478,860	4,067,520	5,809,314	7,474,365
Jefferson Davis Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Lafayette Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Lafourche Parish	2.073	2.350	2.109	2.012	2.034	1.853	1.882	1.760	1.061	1,902,572	1,727,481	1,658,443	3,803,599	5,450,091
LaSalle Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Lincoln Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Livingston Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Madison Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Morehouse Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Natchitoches Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Orleans Parish	3.266	3.302	2.678	2.596	2.988	2.278	2.161	2.250	1.111	467,489	376,044	246,202	327,298	591,174
Ouachita Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Plaquemines Parish	2.166	2.183	2.217	2.092	1.960	1.852	1.730	2.022	1.184	447,669	402,263	396,386	693,960	1,350,355
Pointe Coupee Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Rapides Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Red River Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Richland Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Sabine Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Saint Bernard Parish	2.475	2.754	3.170	3.133	3.123	2.928	2.734	2.295	1.083	411,482	384,785	349,006	445,629	624,487
Saint Charles Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Saint Helena Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Saint James Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Saint John Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Saint Landry Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Saint Martin Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Saint Mary Parish	3.028	3.124	3.351	3.131	3.143	3.008	2.979	2.634	1.244	900,074	747,690	707,135	962,651	1,315,211
Saint Tammany Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Tangipahoa Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Tensas Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Terrebonne Parish	2.159	2.016	2.260	2.139	2.232	2.050	1.795	1.896	1.102	2,581,121	2,360,622	2,096,142	3,114,261	4,286,251
Union Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Vermilion Parish	2.159	2.299	2.618	2.746	3.126	3.220	3.072	2.637	1.245	196,721	191,711	170,754	241,360	316,129
Vernon Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Washington Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Webster Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
West Baton Rouge Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
West Carroll Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
West Feliciana Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Winn Parish	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
NULL	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Unknown	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	-	-	-	-	-
Total	2.167	2.299	2.254	2.172	2.230	2.070	1.957	1.935	1.091	12,000,824	10,921,809	9,890,931	15,854,223	22,117,631
							(35)	Trend Factors		1.3684	1.3206	1.2737	1.2358	1.1430

FAIR Plan Renters Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium						Earned Premium at Current Rate Levels					Rate Change History								
Parish	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-3.13%	-0.65%	-6.59%	-5.13%	-5.07%	3.56%	0.00%	17.87%	-3.21%
Allen Parish	398	389	370	305	321	451	436	362	334	349	-30.05%	1.41%	-8.72%	-2.21%	25.68%	-16.67%	0.00%	12.90%	-1.71%
Ascension Parish	314	229	128	266	1,024	299	231	139	294	1,128	-15.70%	-0.49%	-4.57%	-4.78%	-8.92%	-1.03%	-0.52%	4.19%	6.53%
Assumption Parish	842	690	512	639	719	1,117	1,010	946	1,185	1,248	-35.14%	23.21%	-8.88%	-3.59%	-27.75%	3.97%	-4.46%	119.33%	-12.46%
Avoyelles Parish	119	118	103	103	105	117	120	116	118	127	1.33%	0.66%	-5.19%	0.00%	-12.96%	0.71%	-9.15%	7.75%	15.11%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	0.63%	-0.62%	8.75%	-11.49%	-3.25%	0.67%	-0.67%	60.40%	-23.85%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-29.67%	27.34%	-9.82%	0.00%	-14.97%	-0.80%	-4.84%	9.32%	15.50%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-12.84%	-21.71%	-3.96%	-9.28%	-7.39%	-7.36%	0.66%	17.11%	2.81%
Caddo Parish	916	631	887	616	1,565	733	610	746	767	1,986	-10.47%	-0.38%	2.42%	-28.74%	47.26%	-44.93%	-0.61%	17.28%	11.05%
Calcasieu Parish	800	328	1,220	1,465	1,989	752	310	1,199	1,504	2,404	0.26%	-31.89%	-1.92%	0.39%	-4.98%	0.40%	-20.08%	0.50%	22.50%
Caldwell Parish	-	-	-	-	33	-	-	-	-	48	-20.86%	24.03%	-6.25%	-0.67%	-15.44%	-0.79%	-5.60%	9.32%	35.66%
Cameron Parish	-	-	105	486	428	-	-	112	523	474	-15.19%	-34.63%	-26.48%	0.00%	-9.32%	0.68%	-7.48%	19.12%	-3.70%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-15.69%	24.03%	-6.25%	-0.67%	-15.44%	-0.79%	-5.60%	9.32%	42.64%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-1.38%	13.29%	-9.26%	0.00%	-8.84%	-0.75%	-11.28%	9.32%	27.13%
Concordia Parish	293	308	261	278	265	234	262	272	300	296	-12.10%	46.79%	-6.25%	-0.67%	-24.10%	-0.79%	-5.60%	9.32%	3.88%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-20.00%	2.56%	-6.88%	0.67%	-3.33%	0.69%	0.00%	34.93%	10.15%
East Baton Rouge Parish	10,668	8,715	8,975	13,838	22,750	11,214	9,611	8,689	17,683	29,546	-15.70%	-0.49%	17.53%	-13.66%	35.05%	-34.26%	-0.53%	11.64%	18.48%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-16.77%	26.36%	-9.20%	-0.68%	-14.97%	-0.80%	-4.84%	9.32%	42.64%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	6.52%	0.00%	-4.08%	0.00%	-3.19%	0.55%	0.00%	19.13%	23.39%
Evangeline Parish	117	30	-	-	-	136	36	-	-	-	25.00%	-18.33%	1.08%	0.00%	-12.44%	0.00%	0.00%	19.13%	11.47%
Franklin Parish	-	-	-	-	50	-	-	-	-	88	-3.10%	28.00%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%	20.34%	51.41%
Grant Parish	-	-	-	-	-	-	-	-	-	-	-24.12%	24.03%	-6.25%	-0.67%	-15.44%	-0.79%	-5.60%	9.32%	42.64%
Iberia Parish	1,664	2,236	2,162	4,145	4,640	2,532	3,109	3,116	5,032	5,305	0.00%	0.00%	-1.80%	16.16%	-10.98%	26.27%	4.46%	2.85%	11.26%
Iberville Parish	-	-	179	685	746	-	-	235	900	958	2.15%	36.84%	-29.62%	-0.55%	-1.65%	-0.56%	0.56%	12.29%	16.42%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-23.53%	25.38%	-9.82%	0.00%	-14.97%	-0.80%	-4.84%	9.32%	13.18%
Jefferson Parish	110,060	105,172	90,140	119,462	132,025	165,520	135,785	121,226	144,475	155,070	-27.91%	32.93%	-19.55%	29.10%	-11.33%	15.72%	4.46%	-9.15%	26.62%
Jefferson Davis Parish	563	205	179	184	240	921	517	481	476	478	-3.49%	-1.32%	-3.67%	-44.64%	-3.13%	0.00%	30.97%	52.71%	34.52%
Lafayette Parish	6,190	7,300	5,972	8,674	8,755	8,307	9,679	6,748	12,573	12,715	-16.93%	47.55%	-35.81%	-0.41%	36.61%	-31.70%	-0.42%	20.34%	24.30%
Lafourche Parish	1,205	718	954	3,228	2,606	2,170	1,123	1,404	4,225	3,280	-4.79%	-2.37%	-0.63%	20.19%	2.74%	15.53%	4.41%	-3.82%	29.50%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-22.16%	23.08%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%	9.32%	42.64%
Lincoln Parish	-	76	44	-	-	-	87	51	-	-	-34.88%	-2.98%	3.07%	-0.60%	-2.40%	-0.61%	0.62%	-12.88%	33.80%
Livingston Parish	-	58	87	34	40	-	92	140	55	59	0.49%	-0.49%	-4.67%	-3.92%	-3.06%	2.63%	1.54%	33.84%	16.60%
Madison Parish	-	-	-	-	-	-	-	-	-	-	-23.53%	23.08%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%	9.32%	43.41%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-34.88%	53.57%	-42.64%	67.57%	-49.60%	11.20%	0.72%	25.71%	30.68%
Natchitoches Parish	-	-	-	-	1,685	-	-	-	-	2,423	-34.91%	-10.06%	4.35%	-0.60%	-2.40%	-8.59%	0.67%	13.33%	29.41%
Orleans Parish	155,257	131,648	115,432	252,418	434,880	299,027	231,491	194,351	390,864	639,881	12.35%	64.10%	-35.49%	17.54%	1.45%	11.43%	1.03%	24.11%	22.49%
Ouachita Parish	-	-	-	-	1,127	-	-	-	-	1,319	0.00%	0.00%	-4.17%	-36.09%	1.36%	6.04%	0.63%	-11.32%	29.08%
Plaquemines Parish	3,049	3,126	3,076	1,480	2,028	6,165	5,633	5,386	2,315	2,962	9.70%	0.30%	0.31%	16.92%	-1.21%	15.44%	4.46%	15.04%	29.33%
Pointe Coupee Parish	-	-	-	-	198	-	-	-	-	232	2.18%	0.00%	-3.85%	0.00%	-3.11%	0.00%	0.00%	19.72%	0.77%
Rapides Parish	938	551	394	356	341	824	613	509	469	452	-0.83%	0.00%	-4.17%	-23.91%	-16.02%	-0.66%	0.66%	-6.58%	40.14%
Red River Parish	-	-	-	-	-	-	-	-	-	-	-19.35%	28.00%	-6.88%	0.00%	-15.44%	-0.79%	-5.60%	9.32%	19.38%
Richland Parish	-	-	-	-	40	-	-	-	-	72	-3.90%	10.14%	-6.13%	0.65%	-3.25%	-16.11%	-5.60%	15.25%	61.03%
Sabine Parish	-	-	-	-	2	-	-	-	-	3	-12.40%	50.94%	-5.63%	-1.32%	-15.44%	-0.79%	-5.60%	9.32%	46.51%
Saint Bernard Parish	4,782	4,451	2,803	5,362	5,735	8,484	6,978	4,244	7,514	7,476	6.35%	0.00%	6.19%	16.87%	0.95%	8.25%	11.55%	-8.98%	39.48%
Saint Charles Parish	3,356	2,894	2,593	6,609	11,090	4,133	3,863	3,802	9,118	15,489	-3.26%	0.31%	-6.73%	-6.34%	-13.51%	12.11%	-6.97%	21.72%	19.08%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-27.08%	9.29%	-12.42%	42.54%	-40.31%	-1.75%	-4.46%	88.79%	39.60%
Saint James Parish	301	628	238	397	820	308	709	340	567	1,191	-35.05%	48.92%	-8.45%	-3.59%	-27.75%	3.97%	-4.46%	9.33%	35.37%
Saint John Parish	1,137	652	369	3,348	7,787	1,706	1,291	840	7,382	12,578	-16.94%	1.49%	62.63%	-33.66%	-14.04%	-0.51%	39.49%	57.72%	5.36%
Saint Landry Parish	-	60	648	742	678	-	55	676	694	635	-0.41%	0.00%	-4.63%	-4.05%	-19.83%	18.42%	-0.44%	-7.14%	-0.48%
Saint Martin Parish	671	611	397	489	554	793	879	619	769	835	-5.56%	0.33%	-4.73%	-21.52%	-7.94%	-0.43%	0.87%	27.04%	22.97%
Saint Mary Parish	1,069	422	765	2,715	1,672	2,310	1,332	2,759	9,937	5,487	-16.96%	-3.05%	12.15%	-39.63%	-12.44%	-0.53%	0.00%	155.56%	43.27%
Saint Tammany Parish	45,179	35,249	32,029	48,481	61,174	53,606	38,427	38,062	59,512	75,186	22.58%	-0.33%	2.46%	15.12%	-12.02%	-2.48%	-1.91%	9.74%	13.91%
Tangipahoa Parish	336	506	915	2,385	4,944	502	759	1,484	3,878	7,715	-18.25%	3.40%	-1.42%	1.92%	-10.17%	0.47%	1.41%	21.30%	32.44%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-17.31%	-13.95%	34.23%	0.00%	-15.44%	-0.79%	-5.60%	9.32%	42.64%
Terrebonne Parish	8,715	6,621	4,969	7,651	10,881	13,502	8,949	6,377	8,744	12,081	-1.50%	0.00%	8.45%	18.38%	1.75%	15.44%	4.46%	-9.15%	19.69%
Union Parish	-	-	-	-	-	-	-	-	-	-	-19.38%	26.36%	-9.20%	-0.68%	-14.97%	-0.80%	-4.84%	9.32%	40.31%
Vermilion Parish	-	1,954	1,455	1,933	2,652	-	2,756	2,205	2,636	3,447	-4.10%	3.38%	-0.21%	-3.96%	-11.71%	15.72%	4.46%	0.81%	28.63%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-0.62%	0.63%	-4.35%	0.00%	-3.25%	0.67%	-0.67%	21.48%	-3.87%
Washington Parish	-	219	-	-	-	-	339	-	-	-	2.05%	0.00%	-4.90%	-1.55%	-3.14%	0.00%	0.00%	2.70%	54.74%
Webster Parish	-	-	-	-	-	-	-	-	-	-	-10.18%	8.67%	-8.59%	-1.34%	-4.76%	-0.71%	0.72%	5.00%	36.73%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	2.15%	0.00%	2.63%	0.00%	-8.21%	-0.56%	7.30%	23.04%	14.89%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-12.50%	36.97%	-9.20%	-0.68%	-14.29%	-0.79%	-4.80%	10.08%	54.20%
West Feliciana Parish	-	-	292	314	581	-	-	393	419	629	-24.73%	9.29%	-12.42%	0.00%	-14.18%	-1.74%	22.12%	57.97%	-28.44%
Winn Parish	-	-	-	-	-	-	-	-	-	-	-12.39%	62.63%	-6.21%	-1.32%	-15.44%	-0.79%	-5.60%	9.32%	27.13%
NULL	-	-	-	-	-	-	-	-	-	-	-1.70%	42.80%	-22.70%	18.90%	-2.50%	8.70%	2.00%	14.10%	22.00%
Unknown	-	-	-	-	-	-	-	-	-	-	-1.70%	42.80%	-22.70%	18.90%	-2.50%	8.70%	2.00%	14.10%	22.00%
Total	358,938	316,795	278,654	489,089	727,169	585,863	467,092	408,029	695,262	1,005,652	-1.70%	42.80%	-22.70%	18.90%	-2.50%	8.70%	2.00%	14.10%	22.00%

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

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

FAIR Plan Renters Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
Parish	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	2019	2020	2021	2022	2023
Acadia Parish	0.957	0.988	0.994	1.064	1.122	1.182	1.141	1.141	0.968	-	-	-	-	-
Allen Parish	0.736	1.052	1.037	1.137	1.162	0.925	1.110	1.110	0.983	617	576	461	413	399
Ascension Parish	0.759	0.900	0.904	0.948	0.995	1.093	1.104	1.110	1.065	409	305	177	363	1,289
Assumption Parish	0.968	1.492	1.211	1.329	1.378	1.907	1.834	1.920	0.875	1,528	1,334	1,205	1,464	1,426
Avoyelles Parish	0.955	0.943	0.936	0.988	0.988	1.135	1.127	1.240	1.151	160	158	148	146	145
Beauregard Parish	1.138	1.130	1.138	1.046	1.182	1.222	1.213	1.222	0.762	-	-	-	-	-
Bienville Parish	0.819	1.164	0.914	1.014	1.014	1.192	1.202	1.263	1.155	-	-	-	-	-
Bossier Parish	0.618	0.709	0.906	0.943	1.040	1.123	1.212	1.204	1.028	-	-	-	-	-
Caddo Parish	0.683	0.763	0.766	0.748	1.050	0.713	1.295	1.303	1.111	1,003	806	950	948	2,270
Calcasieu Parish	0.631	0.630	0.924	0.942	0.939	0.988	0.984	1.231	1.225	1,029	409	1,527	1,859	2,748
Caldwell Parish	1.074	1.357	1.094	1.167	1.175	1.389	1.400	1.483	1.357	-	-	-	-	55
Cameron Parish	0.395	0.466	0.712	0.969	0.969	1.069	1.061	1.147	0.963	-	-	143	646	542
Catahoula Parish	1.203	1.426	1.150	1.227	1.235	1.460	1.472	1.559	1.426	-	-	-	-	-
Claiborne Parish	1.131	1.147	1.012	1.116	1.116	1.224	1.233	1.390	1.271	-	-	-	-	-
Concordia Parish	0.970	1.104	0.752	0.802	0.807	1.064	1.072	1.136	1.039	320	346	346	371	338
DeSoto Parish	1.113	1.391	1.356	1.456	1.447	1.497	1.486	1.486	1.102	-	-	-	-	-
East Baton Rouge Parish	0.994	1.180	1.186	1.009	1.168	0.865	1.316	1.323	1.185	15,345	12,692	11,067	21,852	33,770
East Carroll Parish	1.187	1.426	1.129	1.243	1.252	1.472	1.484	1.559	1.426	-	-	-	-	-
East Feliciana Parish	1.462	1.372	1.372	1.431	1.431	1.478	1.470	1.470	1.234	-	-	-	-	-
Evangeline Parish	1.200	0.960	1.175	1.163	1.163	1.328	1.328	1.328	1.115	186	48	-	-	-
Franklin Parish	1.667	1.720	1.344	1.443	1.443	1.706	1.720	1.822	1.514	-	-	-	-	101
Grant Parish	1.082	1.426	1.150	1.227	1.235	1.460	1.472	1.559	1.426	-	-	-	-	-
Iberia Parish	1.533	1.533	1.533	1.561	1.344	1.509	1.195	1.144	1.113	3,465	4,106	3,969	6,218	6,063
Iberville Parish	1.258	1.232	0.900	1.279	1.286	1.307	1.315	1.307	1.164	-	-	299	1,112	1,095
Jackson Parish	0.859	1.123	0.896	0.993	0.993	1.168	1.177	1.237	1.132	-	-	-	-	-
Jefferson Parish	1.227	1.702	1.281	1.592	1.233	1.391	1.202	1.150	1.266	226,496	179,318	154,409	178,539	177,241
Jefferson Davis Parish	1.324	1.372	1.390	1.443	2.606	2.690	2.690	2.054	1.345	1,260	683	613	588	546
Lafayette Parish	1.089	1.311	0.888	1.384	1.390	1.017	1.490	1.496	1.243	11,367	12,782	8,595	15,537	14,533
Lafourche Parish	1.714	1.800	1.844	1.855	1.544	1.502	1.300	1.246	1.295	2,969	1,483	1,788	5,221	3,749
LaSalle Parish	1.102	1.415	1.150	1.235	1.235	1.460	1.472	1.559	1.426	-	-	-	-	-
Lincoln Parish	0.736	1.131	1.166	1.131	1.138	1.166	1.173	1.166	1.338	-	115	65	-	-
Livingston Parish	1.444	1.437	1.444	1.515	1.577	1.626	1.585	1.561	1.166	-	121	178	68	67
Madison Parish	1.088	1.423	1.156	1.242	1.242	1.468	1.480	1.568	1.434	-	-	-	-	-
Morehouse Parish	0.892	1.369	0.892	1.554	0.927	1.840	1.655	1.643	1.307	-	-	-	-	-
Natchitoches Parish	0.800	1.229	1.367	1.310	1.317	1.350	1.477	1.467	1.294	-	-	-	-	2,769
Orleans Parish	2.427	2.160	1.316	2.041	1.736	1.711	1.536	1.520	1.225	409,186	305,708	247,551	483,021	731,368
Ouachita Parish	0.758	0.758	0.758	0.791	1.238	1.222	1.152	1.145	1.291	-	-	-	-	1,508
Plaquemines Parish	2.287	2.085	2.079	2.072	1.772	1.794	1.554	1.488	1.293	8,436	7,439	6,860	2,861	3,385
Pointe Coupee Parish	1.149	1.124	1.124	1.169	1.169	1.206	1.206	1.206	1.008	-	-	-	-	265
Rapides Parish	0.795	0.802	0.802	0.837	1.099	1.309	1.318	1.309	1.401	1,128	810	648	580	517
Red River Parish	0.994	1.232	0.963	1.034	1.034	1.222	1.232	1.305	1.194	-	-	-	-	-
Richland Parish	1.422	1.480	1.344	1.431	1.422	1.470	1.752	1.856	1.610	-	-	-	-	82
Sabine Parish	1.562	1.783	1.181	1.252	1.269	1.500	1.512	1.602	1.465	-	-	-	-	3
Saint Bernard Parish	2.043	1.921	1.921	1.809	1.548	1.533	1.416	1.270	1.395	11,609	9,215	5,406	9,286	8,545
Saint Charles Parish	1.108	1.146	1.142	1.225	1.307	1.512	1.348	1.449	1.191	5,656	5,101	4,843	11,268	17,704
Saint Helena Parish	1.469	2.014	1.843	2.105	1.476	2.474	2.518	2.636	1.396	-	-	-	-	-
Saint James Parish	0.907	1.396	0.938	1.024	1.062	1.470	1.414	1.480	1.354	421	936	433	701	1,361
Saint John Parish	1.803	2.171	2.139	1.315	1.983	2.306	2.318	1.662	1.054	2,334	1,705	1,070	9,123	14,376
Saint Landry Parish	0.796	0.799	0.799	0.838	0.873	1.090	0.920	0.924	0.995	-	73	861	858	726
Saint Martin Parish	1.023	1.083	1.080	1.134	1.444	1.569	1.576	1.562	1.230	1,085	1,161	788	950	954
Saint Mary Parish	1.738	2.093	2.159	1.925	3.189	3.642	3.661	3.661	1.433	3,161	1,759	3,514	12,280	6,272
Saint Tammany Parish	1.516	1.237	1.241	1.211	1.052	1.196	1.226	1.250	1.139	73,354	50,747	48,481	73,544	85,936
Tangipahoa Parish	1.249	1.528	1.477	1.499	1.470	1.637	1.629	1.607	1.324	687	1,002	1,890	4,792	8,818
Tensas Parish	1.180	1.426	1.658	1.235	1.235	1.460	1.472	1.559	1.426	-	-	-	-	-
Terrebonne Parish	1.687	1.713	1.713	1.579	1.334	1.311	1.136	1.087	1.197	18,476	11,818	8,123	10,806	13,808
Union Parish	1.131	1.403	1.110	1.223	1.231	1.448	1.460	1.534	1.403	-	-	-	-	-
Vermilion Parish	1.315	1.371	1.326	1.329	1.384	1.568	1.355	1.297	1.286	-	3,640	2,809	3,258	3,940
Vernon Parish	1.081	1.088	1.081	1.130	1.130	1.168	1.160	1.168	0.961	-	-	-	-	-
Washington Parish	1.471	1.441	1.441	1.516	1.539	1.589	1.589	1.589	1.547	-	448	-	-	-
Webster Parish	1.204	1.340	1.233	1.349	1.367	1.436	1.446	1.436	1.367	-	-	-	-	-
West Baton Rouge Parish	1.452	1.421	1.421	1.385	1.385	1.508	1.517	1.414	1.149	-	-	-	-	-
West Carroll Parish	1.485	1.698	1.239	1.365	1.374	1.603	1.616	1.698	1.542	-	-	-	-	-
West Feliciana Parish	0.839	1.114	1.020	1.164	1.164	1.357	1.381	1.130	0.716	-	-	501	518	719
Winn Parish	1.451	1.657	1.019	1.086	1.101	1.302	1.312	1.390	1.271	-	-	-	-	-
NULL	1.941	1.975	1.383	1.789	1.505	1.543	1.420	1.392	1.220	-	-	-	-	-
Unknown	1.941	1.975	1.383	1.789	1.505	1.543	1.420	1.392	1.220	-	-	-	-	-
Total	1.941	1.975	1.383	1.789	1.505	1.543	1.420	1.392	1.220	801,687	616,844	519,718	859,191	1,149,433
							(35)	Trend Factors		1.3684	1.3206	1.2737	1.2358	1.1430

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								
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024
Acadia Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Allen Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Cameron Parish	-	-	-	-	-	-	-	-	-	-	8.59%	28.84%	-7.94%	-27.45%	-10.81%	13.94%	10.11%	56.52%	8.33%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Grant Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-0.86%	28.70%	-9.12%	-29.00%	-10.47%	14.04%	10.26%	55.35%	7.49%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Jefferson Parish	1,421	1,596	984	145	1,083	2,194	2,357	1,433	188	1,271	60.38%	-4.77%	-27.19%	10.29%	-2.40%	15.72%	4.46%	47.15%	-16.02%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Lafourche Parish	1,401	1,519	837	1,667	2,318	1,491	1,623	1,117	2,406	3,338	-11.63%	26.32%	7.47%	6.56%	-25.66%	-6.19%	-4.72%	33.17%	13.38%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Madison Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Orleans Parish	8,713	6,201	4,531	5,529	8,622	15,097	13,656	10,685	11,709	15,560	-2.28%	24.51%	-13.95%	-25.10%	-8.84%	14.29%	10.27%	74.09%	10.70%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Plaquemines Parish	1,837	1,191	883	734	869	2,707	2,045	1,546	1,150	1,244	19.72%	28.53%	-1.39%	-17.88%	-3.61%	15.24%	5.34%	28.63%	15.07%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Red River Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Richland Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Saint Bernard Parish	463	549	272	322	843	807	1,219	654	698	1,559	19.47%	28.19%	-17.60%	-24.55%	-10.33%	13.94%	10.11%	73.91%	13.61%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	12.90%	29.05%	-7.38%	-27.09%	-10.38%	14.02%	10.16%	56.31%	8.39%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Terrebonne Parish	1,219	1,285	1,461	2,257	789	1,915	2,178	1,889	3,039	843	-11.64%	20.54%	-3.24%	-16.72%	52.24%	-15.69%	31.98%	28.63%	-16.10%
Union Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-0.86%	29.00%	-9.40%	-28.89%	-10.42%	13.95%	10.20%	55.09%	7.46%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Washington Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Webster Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Winn Parish	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
NULL	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Unknown	-	-	-	-	-	-	-	-	-	-	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%
Total	15,053	12,342	8,967	10,655	14,524	24,211	23,078	17,324	19,190	23,815	5.60%	21.40%	-8.50%	-13.50%	-5.70%	9.00%	9.40%	54.30%	9.50%

(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 Renters Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	2019	2020	2021	2022	2023
Acadia Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Allen Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Ascension Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Assumption Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Avoyelles Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Beauregard Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Bienville Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Bossier Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Caddo Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Calcasieu Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Caldwell Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Cameron Parish	1.773	1.633	1.267	1.377	1.897	2.127	1.867	1.696	1.083	-	-	-	-	-
Catahoula Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Claiborne Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Concordia Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
DeSoto Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
East Baton Rouge Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
East Carroll Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
East Feliciana Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Evangeline Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Franklin Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Grant Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Iberia Parish	1.547	1.561	1.213	1.335	1.880	2.099	1.841	1.670	1.075	-	-	-	-	-
Iberville Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Jackson Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Jefferson Parish	1.788	1.115	1.171	1.608	1.458	1.494	1.291	1.236	0.840	3,002	3,113	1,825	232	1,453
Jefferson Davis Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Lafayette Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Lafourche Parish	1.283	1.451	1.149	1.069	1.003	1.350	1.439	1.510	1.134	2,040	2,143	1,423	2,973	3,815
LaSalle Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Lincoln Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Livingston Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Madison Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Morehouse Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Natchitoches Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Orleans Parish	1.736	1.777	1.427	1.658	2.214	2.429	2.125	1.927	1.107	20,659	18,034	13,610	14,470	17,785
Ouachita Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Plaquemines Parish	2.158	1.803	1.402	1.422	1.732	1.797	1.559	1.480	1.151	3,704	2,701	1,969	1,421	1,422
Pointe Coupee Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Rapides Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Red River Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Richland Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Sabine Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Saint Bernard Parish	2.117	1.772	1.382	1.677	2.223	2.479	2.176	1.976	1.136	1,104	1,610	833	863	1,782
Saint Charles Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Saint Helena Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Saint James Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Saint John Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Saint Landry Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Saint Martin Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Saint Mary Parish	1.876	1.662	1.288	1.390	1.907	2.128	1.866	1.694	1.084	-	-	-	-	-
Saint Tammany Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Tangipahoa Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Tensas Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Terrebonne Parish	1.569	1.776	1.473	1.523	1.828	1.201	1.424	1.079	0.839	2,620	2,876	2,406	3,756	964
Union Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Vermilion Parish	1.545	1.558	1.208	1.333	1.875	2.093	1.837	1.667	1.075	-	-	-	-	-
Vernon Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Washington Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Webster Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
West Baton Rouge Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
West Carroll Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
West Feliciana Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Winn Parish	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
NULL	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Unknown	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	-	-	-	-	-
Total	1.928	1.826	1.504	1.643	1.900	2.015	1.848	1.690	1.095	33,129	30,477	22,066	23,715	27,221
							(35)	Trend Factors		1.3684	1.3206	1.2737	1.2358	1.1430

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								
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024
Acadia Parish	72,799	68,181	72,416	141,830	283,515	94,812	92,750	117,574	233,822	449,702	10.7%	-19.3%	3.9%	-0.2%	-21.4%	0.2%	1.0%	21.9%	34.1%
Allen Parish	6,831	6,341	8,433	14,176	19,681	6,554	6,171	8,765	15,013	21,207	-0.6%	0.0%	1.6%	0.0%	-8.5%	0.0%	-6.3%	22.0%	-8.3%
Ascension Parish	67,786	66,851	64,943	125,128	507,838	62,021	64,537	77,537	153,005	608,899	-0.3%	-0.1%	2.5%	0.0%	-25.2%	0.1%	-1.5%	21.9%	1.6%
Assumption Parish	97,535	81,965	72,928	290,735	467,412	158,109	133,714	128,380	526,692	879,279	11.5%	0.0%	5.3%	1.0%	-9.9%	-0.1%	-10.4%	33.2%	48.8%
Avoyelles Parish	5,820	6,259	6,665	5,150	7,351	4,300	4,491	6,110	4,821	6,733	-4.5%	11.5%	11.6%	12.4%	-29.6%	0.3%	1.7%	5.8%	-12.7%
Beauregard Parish	17,541	20,023	20,605	23,058	29,325	16,985	19,983	23,394	26,520	32,279	-0.5%	0.0%	2.0%	0.0%	-16.0%	-0.1%	1.2%	25.3%	-9.1%
Bienville Parish	5,078	6,218	6,366	5,356	7,179	4,893	6,052	6,540	5,458	6,697	7.8%	0.2%	1.7%	0.2%	-7.1%	0.0%	9.1%	15.8%	-18.2%
Bossier Parish	4,461	4,494	4,219	6,301	8,540	4,620	4,778	4,739	6,989	8,455	7.7%	0.0%	-0.2%	-1.8%	-6.9%	0.0%	12.1%	19.8%	-15.9%
Caddo Parish	7,573	5,169	4,535	6,078	9,885	8,428	5,861	5,470	7,237	10,410	7.7%	0.0%	1.2%	-0.7%	-8.0%	0.2%	12.1%	27.8%	-15.3%
Calcasieu Parish	282,837	247,885	321,064	517,570	1,094,931	278,407	254,468	394,089	645,924	1,316,050	-0.6%	0.3%	4.5%	0.0%	-21.6%	0.1%	0.9%	21.9%	1.6%
Caldwell Parish	4,256	3,304	2,315	3,069	5,183	4,014	3,174	2,417	3,195	5,118	7.0%	-0.2%	2.0%	0.0%	-10.7%	0.2%	6.9%	1.8%	-3.3%
Cameron Parish	35,033	31,117	36,168	100,029	192,760	50,089	52,575	64,217	193,089	393,415	10.8%	6.4%	15.4%	-21.3%	-2.2%	-8.0%	-10.6%	23.8%	72.0%
Catahoula Parish	9,635	9,765	5,744	6,369	9,255	7,896	8,002	6,507	7,489	10,819	-4.6%	11.5%	11.4%	11.9%	-36.9%	0.0%	-2.8%	18.5%	1.6%
Claiborne Parish	5,073	6,192	5,994	7,122	9,149	4,729	5,900	6,248	7,397	8,668	6.8%	0.2%	1.2%	-0.2%	-11.4%	-0.2%	9.3%	17.8%	-18.1%
Concordia Parish	7,771	5,183	2,826	3,180	5,891	6,539	4,359	3,287	3,844	7,050	-4.6%	11.5%	11.7%	11.9%	-36.9%	-0.2%	-2.8%	21.9%	1.6%
DeSoto Parish	1,480	1,598	2,150	3,174	7,301	1,787	1,932	2,621	3,831	7,957	7.8%	0.2%	3.2%	-0.3%	-1.0%	-0.2%	7.5%	38.6%	-18.0%
East Baton Rouge Parish	18,899	17,027	15,224	29,423	73,517	18,310	15,813	16,866	33,498	84,397	-0.3%	0.0%	3.5%	12.3%	-22.5%	0.0%	-4.3%	16.3%	1.5%
East Carroll Parish	313	-	-	-	-	242	-	-	-	-	-4.6%	11.5%	11.4%	11.9%	-30.0%	0.2%	-2.8%	0.6%	1.6%
East Feliciana Parish	659	1,292	1,090	5,193	14,521	628	1,147	1,085	5,295	15,494	-0.6%	0.0%	7.0%	13.6%	-15.6%	0.3%	-7.0%	4.7%	3.3%
Evangeline Parish	36,505	30,611	25,340	30,407	42,030	35,223	30,447	28,888	35,067	45,838	-0.5%	0.0%	2.2%	0.2%	-16.9%	0.0%	1.9%	31.6%	-13.8%
Franklin Parish	4,161	4,890	7,319	7,039	14,217	4,130	4,884	7,623	7,299	13,621	7.5%	0.0%	5.6%	-0.2%	-5.4%	-0.3%	7.2%	19.0%	-17.8%
Grant Parish	5,605	5,369	4,824	5,195	6,925	5,699	5,547	5,367	5,752	7,033	7.5%	0.0%	2.3%	0.0%	-9.6%	0.3%	6.7%	28.2%	-18.2%
Iberia Parish	138,975	130,985	140,908	435,477	671,601	200,818	191,103	220,158	699,820	1,139,721	11.4%	0.1%	5.2%	0.3%	-8.9%	-0.1%	-10.4%	18.1%	48.9%
Iberville Parish	28,186	29,873	23,724	37,274	109,602	25,052	28,195	28,207	45,517	131,398	-0.2%	0.0%	0.5%	0.1%	-27.1%	0.0%	-1.7%	21.9%	1.6%
Jackson Parish	2,948	2,618	2,414	2,285	1,857	2,517	2,281	2,287	2,152	1,649	7.5%	0.0%	0.2%	0.0%	-10.8%	0.3%	8.1%	0.2%	-11.9%
Jefferson Parish	26,653	26,223	31,313	77,794	123,720	33,553	33,933	43,671	111,521	191,802	11.6%	0.1%	2.7%	-1.6%	-9.5%	0.0%	-10.3%	1.0%	55.1%
Jefferson Davis Parish	59,964	62,028	66,831	82,032	141,920	60,400	64,713	82,003	102,288	170,605	-0.4%	-0.1%	5.2%	0.2%	-19.8%	0.0%	0.7%	22.0%	1.6%
Lafayette Parish	221,232	224,210	224,514	424,923	959,260	333,915	326,128	372,867	715,881	1,589,276	-0.5%	0.1%	-10.6%	11.6%	-17.6%	0.0%	0.6%	7.6%	55.7%
Lafourche Parish	165,552	136,765	146,677	433,514	732,395	238,280	201,629	232,992	708,418	1,266,627	11.5%	-0.1%	5.3%	-1.5%	-9.4%	0.0%	-10.7%	18.1%	51.8%
LaSalle Parish	2,297	3,412	3,111	3,314	7,702	2,360	3,562	3,487	3,711	7,990	7.0%	-0.2%	2.1%	-0.2%	-9.1%	-0.3%	7.2%	16.8%	-9.6%
Lincoln Parish	2,184	1,620	1,216	1,329	1,661	1,928	1,444	1,130	1,227	1,466	7.5%	0.0%	1.5%	-0.2%	-5.5%	-0.2%	8.0%	-6.5%	-7.4%
Livingston Parish	39,401	43,500	35,212	90,523	446,401	59,283	62,532	59,869	158,300	784,053	-0.5%	0.0%	3.7%	12.4%	-21.5%	-0.1%	-4.7%	21.9%	49.3%
Madison Parish	-	-	475	677	1,638	-	-	528	778	1,881	-4.5%	11.5%	15.0%	12.6%	-30.5%	-0.2%	-3.1%	16.2%	1.5%
Morehouse Parish	1,620	2,064	1,504	1,695	2,537	1,759	2,287	1,811	2,030	2,735	6.8%	0.2%	1.7%	-0.2%	-10.7%	0.2%	8.3%	36.5%	-17.9%
Natchitoches Parish	12,939	11,477	9,920	11,398	16,303	13,659	12,292	11,445	13,093	17,196	7.5%	0.0%	2.6%	0.2%	-9.6%	0.2%	7.2%	24.1%	-12.7%
Orleans Parish	-	-	1,080	480	1,293	-	-	1,266	597	2,058	11.7%	-0.1%	-4.7%	-6.5%	0.9%	-0.1%	-26.7%	-9.9%	77.4%
Ouachita Parish	9,747	10,084	10,132	12,548	16,327	8,552	8,962	9,530	11,772	14,926	7.5%	0.0%	2.0%	-0.2%	-7.3%	0.0%	5.5%	-7.7%	-2.8%
Plaquemines Parish	30,601	18,470	28,582	160,130	212,659	46,575	34,490	58,494	336,984	466,437	10.8%	6.4%	15.5%	-23.9%	-9.1%	-0.1%	-10.4%	29.3%	78.1%
Pointe Coupee Parish	11,457	11,769	10,322	13,728	20,065	14,690	14,384	14,816	20,026	27,429	-0.5%	0.0%	5.2%	12.3%	-20.7%	-0.1%	1.8%	42.5%	0.9%
Rapides Parish	8,615	11,139	9,476	12,115	16,227	7,917	10,355	9,446	12,125	15,623	7.5%	0.0%	7.3%	-0.2%	-9.0%	0.0%	2.4%	14.2%	-14.1%
Red River Parish	-	1,029	1,638	4,455	4,085	-	1,245	1,997	5,377	4,453	7.8%	0.2%	2.2%	-0.2%	-1.0%	-0.2%	7.5%	38.4%	-17.9%
Richland Parish	1,562	1,165	1,180	2,214	3,304	1,777	1,350	1,480	2,760	3,801	7.5%	0.0%	2.7%	-0.2%	-10.1%	0.2%	8.1%	15.0%	1.6%
Sabine Parish	28,482	25,891	25,110	31,896	37,684	34,320	31,542	32,419	40,940	44,561	7.5%	0.0%	3.3%	0.0%	-7.6%	0.2%	7.0%	22.2%	-0.8%
Saint Bernard Parish	30,550	18,390	14,072	34,770	48,434	40,157	24,248	19,842	50,513	76,096	10.8%	-10.4%	5.9%	1.1%	-8.8%	0.0%	-11.7%	8.3%	48.5%
Saint Charles Parish	36,462	30,826	27,694	107,290	218,543	50,235	42,971	41,257	164,414	357,281	11.6%	0.1%	5.2%	-0.1%	-8.6%	-0.1%	-10.6%	11.5%	50.6%
Saint Helena Parish	2,441	2,888	4,797	6,534	17,295	1,947	2,195	4,284	6,049	16,591	-0.5%	0.0%	5.1%	12.4%	-20.8%	-0.3%	-8.6%	21.9%	-18.2%
Saint James Parish	25,310	22,496	24,645	88,831	142,662	37,868	34,435	40,588	150,438	254,288	11.6%	0.0%	5.2%	-1.3%	-9.3%	0.0%	-10.5%	21.7%	52.5%
Saint John Parish	17,594	11,399	13,559	27,086	81,732	26,410	17,449	21,821	44,823	143,867	11.6%	0.1%	5.2%	-1.7%	-6.3%	-0.1%	-11.3%	18.5%	54.1%
Saint Landry Parish	43,581	48,030	43,908	75,562	159,140	44,828	47,206	50,935	89,959	190,221	-0.5%	0.0%	3.3%	12.4%	-21.3%	0.1%	-4.6%	21.9%	1.6%
Saint Martin Parish	151,435	139,320	153,945	289,526	582,253	261,147	251,206	330,330	632,470	1,241,849	-10.7%	23.9%	-15.9%	1.9%	-21.2%	-0.1%	1.0%	10.8%	95.6%
Saint Mary Parish	89,038	89,319	91,586	288,442	547,299	132,405	134,194	146,692	474,550	947,637	36.6%	0.0%	5.3%	0.1%	-8.3%	0.0%	-10.4%	21.0%	48.9%
Saint Tammany Parish	147,598	145,244	134,305	315,282	473,702	190,710	176,734	187,246	473,290	858,698	-0.5%	0.0%	7.7%	12.8%	-18.1%	0.0%	-26.0%	21.9%	57.0%
Tangipahoa Parish	25,131	27,199	24,882	65,076	144,787	26,060	26,873	28,909	77,503	173,104	-0.3%	0.0%	4.1%	12.6%	-21.0%	0.3%	-4.7%	22.0%	1.6%
Tensas Parish	653	625	412	412	408	475	453	415	431	431	-8.7%	16.8%	14.8%	12.4%	-37.5%	0.0%	-2.6%	5.4%	1.5%
Terrebonne Parish	178,330	159,278	162,771	470,460	712,496	220,823	201,762	221,338	657,276	1,076,693	11.6%	0.0%	5.2%	-1.4%	-9.0%	0.0%	-10.2%	0.8%	51.5%
Union Parish	3,627	5,000	4,941	4,687	5,509	3,197	4,483	4,760	4,484	4,896	6.8%	0.2%	1.5%	-0.2%	-9.3%	0.3%	8.1%	9.9%	-18.5%
Vermilion Parish	261,667	264,884	285,396	622,838	974,932	442,240	371,191	418,274	938,397	1,566,870	11.4%	0.0%	-21.7%	34.9%	-9.6%	0.1%	-10.5%	11.1%	48.5%
Vernon Parish	7,642	7,048	4,510	7,303	9,147	9,576	8,923	6,080	9,877	11,685	7.5%	0.0%	7.8%	-0.3%	-8.1%	0.0%	2.2%	30.8%	1.5%
Washington Parish	17,165	21,059	20,516	40,886	79,676	17,555	20,614	23,794	48,689	95,259	-6.5%	-2.8%	2.5%	12.4%	-21.8%	0.1%	-4.7%	22.0%	1.6%
Webster Parish	5,669	3,348	2,541	3,194	3,870	5,737	3,392	2,689	3,351	3,743	7.8%	0.2%	1.0%	1.2%	-5.9%	0.0%	8.9%	11.6%	-12.4%
West Baton Rouge Parish	3,047	2,186	2,827	8,931	32,885	2,767	1,910	2,976	9,687	36,455	-0.3%	0.0%	2.1%	12.5%	-23.5%	0.0%	-5.2%	11.3%	1.8%
West Carroll Parish	1,345	1,391	1,924	1,563	1,250	1,359	1,426	2,136	1,730	1,305	6.8%	0.2%	4.8%	0.0%	-10.2%	0.0%	7.6%	2.4%	1.6%
West Feliciana Parish	4,857	5,386	3,418	4,249	3,557	4,161	4,514	3,654	4,660	3,791	-0.5%	0.0%	2.4%	12.4%	-29.3%	-0.1%	0.7%	15.9%	-5.9%
Winn Parish	1,640	1,355	1,383	1,868	2,155	1,506	1,262	1,383	1,859	1,992	7.5%	0.0%	2.1%	0.2%	-9.2%	0.2%	7.2%	14.8%	-18.2%
NULL	-	-	-	-	-	-	-	-	-	-	7.70%	0.90%	-1.0%	5.7%	-14.7%	-0.1%	-5.6%	16.9%	40.8%
Unknown	-	-	-	-	-	-	-	-	-	-	7.70%	0.90%	-1.0%	5.7%	-14.7%	-0.1%	-5.6%	16.9%	40.8%
Total	2,544,845	2,390,724	2,490,541	5,640,175	#########	3,386,933	3,136,453	3,667,030	8,771,004	#########	7.70%	0.90%	-1.0%	5.7%	-14.7%	-0.1%	-5.6%	16.9%	40.8%

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

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

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	2019	2020	2021	2022	2023
Acadia Parish	1.205	1.089	1.348	1.298	1.300	1.655	1.651	1.635	1.341	129,740	122,486	149,758	288,952	513,998
Allen Parish	0.968	0.974	0.974	0.958	0.958	1.047	1.047	1.118	0.917	8,968	8,149	11,164	18,553	24,239
Ascension Parish	0.932	0.935	0.936	0.913	0.913	1.221	1.219	1.239	1.016	84,869	85,228	98,761	189,080	695,956
Assumption Parish	1.898	1.702	1.702	1.616	1.600	1.775	1.777	1.983	1.489	216,355	176,583	163,522	650,874	1,004,994
Avoyelles Parish	0.886	0.927	0.832	0.745	0.663	0.941	0.939	0.923	0.873	5,884	5,931	7,782	5,958	7,696
Beauregard Parish	0.982	0.986	0.986	0.967	0.967	1.151	1.153	1.139	0.909	23,242	26,390	29,798	32,773	36,894
Bienville Parish	1.056	0.980	0.979	0.962	0.961	1.034	1.034	0.947	0.818	6,696	7,992	8,330	6,745	7,655
Bossier Parish	1.110	1.031	1.031	1.032	1.052	1.130	1.130	1.008	0.841	6,322	6,310	6,036	8,637	9,664
Caddo Parish	1.210	1.124	1.124	1.111	1.118	1.215	1.213	1.082	0.847	11,533	7,740	6,967	8,943	11,898
Calcasieu Parish	1.022	1.028	1.025	0.981	0.981	1.251	1.250	1.239	1.016	380,969	336,052	501,963	798,218	1,504,212
Caldwell Parish	1.026	0.959	0.960	0.942	0.942	1.054	1.052	0.985	0.967	5,493	4,192	3,079	3,948	5,850
Cameron Parish	1.837	1.657	1.557	1.350	1.715	1.753	1.905	2.130	1.720	68,541	69,431	81,795	238,615	449,664
Catahoula Parish	0.979	1.026	0.921	0.826	0.738	1.170	1.170	1.204	1.016	10,805	10,567	8,288	9,255	12,366
Claiborne Parish	1.008	0.943	0.942	0.931	0.933	1.052	1.054	0.964	0.819	6,471	7,792	7,958	9,141	9,907
Concordia Parish	1.008	1.056	0.948	0.848	0.758	1.201	1.203	1.238	1.016	8,948	5,757	4,187	4,750	8,058
DeSoto Parish	1.340	1.244	1.242	1.204	1.208	1.220	1.222	1.136	0.820	2,445	2,551	3,338	4,734	9,095
East Baton Rouge Parish	1.016	1.019	1.019	0.984	0.876	1.130	1.130	1.181	1.015	25,055	20,883	21,483	41,396	96,464
East Carroll Parish	0.924	0.968	0.869	0.780	0.697	0.995	0.994	1.022	1.016	331	-	-	-	-
East Feliciana Parish	1.029	1.035	1.035	0.967	0.852	1.009	1.007	1.082	1.033	859	1,515	1,382	6,543	17,709
Evangeline Parish	0.980	0.984	0.984	0.964	0.961	1.157	1.157	1.135	0.862	48,199	40,208	36,796	43,335	52,392
Franklin Parish	1.121	1.043	1.043	0.988	0.989	1.046	1.049	0.979	0.822	5,651	6,450	9,710	9,020	15,568
Grant Parish	1.116	1.038	1.038	1.015	1.015	1.123	1.119	1.049	0.818	7,798	7,325	6,836	7,108	8,039
Iberia Parish	1.688	1.515	1.514	1.439	1.435	1.574	1.576	1.759	1.489	274,797	252,372	280,422	864,821	1,302,673
Iberville Parish	0.892	0.893	0.893	0.889	0.888	1.218	1.218	1.239	1.016	34,281	37,234	35,928	56,249	150,185
Jackson Parish	0.920	0.855	0.855	0.854	0.854	0.957	0.954	0.882	0.881	3,444	3,012	2,913	2,659	1,885
Jefferson Parish	1.436	1.287	1.286	1.252	1.273	1.406	1.406	1.567	1.551	45,914	44,812	55,625	137,815	219,225
Jefferson Davis Parish	1.050	1.054	1.055	1.003	1.001	1.249	1.249	1.239	1.016	82,651	85,460	104,450	126,405	194,997
Lafayette Parish	1.382	1.389	1.387	1.551	1.390	1.687	1.687	1.676	1.557	456,926	430,686	474,932	884,669	1,816,503
Lafourche Parish	1.678	1.504	1.505	1.429	1.450	1.602	1.602	1.793	1.518	326,060	266,272	296,769	875,447	1,447,723
LaSalle Parish	1.118	1.045	1.047	1.025	1.027	1.129	1.133	1.057	0.904	3,229	4,704	4,442	4,586	9,132
Lincoln Parish	0.962	0.894	0.894	0.881	0.883	0.934	0.935	0.866	0.926	2,638	1,907	1,439	1,516	1,676
Livingston Parish	1.577	1.585	1.585	1.529	1.359	1.732	1.735	1.819	1.493	81,122	82,580	76,257	195,624	896,153
Madison Parish	1.093	1.145	1.027	0.893	0.793	1.141	1.143	1.180	1.015	-	-	673	961	2,150
Morehouse Parish	1.179	1.104	1.102	1.084	1.086	1.216	1.214	1.121	0.821	2,407	3,020	2,307	2,509	3,126
Natchitoches Parish	1.163	1.081	1.081	1.054	1.052	1.164	1.162	1.084	0.874	18,691	16,233	14,578	16,180	19,655
Orleans Parish	1.175	1.052	1.053	1.105	1.182	1.171	1.172	1.598	1.774	-	-	1,613	738	2,352
Ouachita Parish	0.960	0.893	0.893	0.876	0.877	0.947	0.947	0.897	0.972	11,702	11,835	12,139	14,548	17,060
Plaquemines Parish	1.942	1.753	1.647	1.427	1.874	2.063	2.064	2.303	1.781	63,733	45,548	74,506	416,437	533,126
Pointe Coupee Parish	1.362	1.369	1.369	1.301	1.158	1.461	1.463	1.438	1.009	20,102	18,996	18,872	24,748	31,351
Rapides Parish	1.053	0.979	0.979	0.913	0.914	1.005	1.005	0.982	0.859	10,834	13,675	12,032	14,984	17,857
Red River Parish	1.329	1.234	1.232	1.206	1.208	1.220	1.222	1.136	0.821	-	1,644	2,544	6,645	5,090
Richland Parish	1.253	1.165	1.165	1.135	1.137	1.265	1.263	1.168	1.016	2,432	1,783	1,885	3,411	4,344
Sabine Parish	1.335	1.241	1.241	1.202	1.202	1.300	1.298	1.213	0.993	46,963	41,655	41,293	50,593	50,932
Saint Bernard Parish	1.378	1.244	1.388	1.310	1.296	1.421	1.421	1.608	1.485	54,950	32,022	25,273	62,423	86,976
Saint Charles Parish	1.611	1.444	1.443	1.371	1.372	1.501	1.502	1.680	1.506	68,741	56,748	52,550	203,179	408,363
Saint Helena Parish	0.847	0.851	0.851	0.809	0.720	0.909	0.911	0.997	0.818	2,664	2,899	5,457	7,475	18,963
Saint James Parish	1.746	1.564	1.564	1.486	1.506	1.660	1.660	1.856	1.525	51,818	45,475	51,698	185,908	290,645
Saint John Parish	1.750	1.568	1.567	1.490	1.516	1.618	1.620	1.827	1.541	36,139	23,043	27,794	55,391	164,436
Saint Landry Parish	1.074	1.079	1.079	1.045	0.930	1.182	1.181	1.238	1.016	61,342	62,340	64,877	111,169	217,418
Saint Martin Parish	1.633	1.828	1.475	1.754	1.721	2.186	2.188	2.167	1.956	357,351	331,744	420,752	781,592	1,419,402
Saint Mary Parish	2.129	1.559	1.559	1.480	1.480	1.613	1.613	1.801	1.489	181,182	177,217	186,846	586,438	1,083,125
Saint Tammany Parish	1.403	1.410	1.410	1.309	1.160	1.416	1.416	1.915	1.570	260,966	233,396	238,501	584,881	981,470
Tangipahoa Parish	1.092	1.096	1.096	1.053	0.936	1.184	1.181	1.239	1.016	35,660	35,489	36,822	95,776	197,854
Tensas Parish	0.896	0.981	0.840	0.732	0.651	1.042	1.042	1.070	1.015	650	598	529	533	493
Terrebonne Parish	1.444	1.294	1.294	1.230	1.247	1.371	1.371	1.527	1.515	302,172	266,448	281,925	812,247	1,230,633
Union Parish	0.956	0.894	0.893	0.880	0.881	0.972	0.969	0.896	0.815	4,375	5,920	6,063	5,541	5,596
Vermilion Parish	1.572	1.412	1.412	1.804	1.337	1.478	1.477	1.650	1.485	605,157	490,197	532,769	1,159,649	1,790,893
Vernon Parish	1.442	1.341	1.341	1.244	1.248	1.357	1.357	1.328	1.015	13,104	11,784	7,744	12,206	13,356
Washington Parish	0.968	1.036	1.066	1.040	0.925	1.182	1.181	1.239	1.016	24,022	27,223	30,307	60,169	108,879
Webster Parish	1.105	1.025	1.023	1.013	1.002	1.064	1.064	0.977	0.876	7,850	4,479	3,425	4,141	4,278
West Baton Rouge Parish	0.940	0.944	0.944	0.924	0.822	1.075	1.075	1.133	1.018	3,786	2,522	3,791	11,971	41,667
West Carroll Parish	1.128	1.056	1.054	1.006	1.006	1.120	1.120	1.041	1.016	1,860	1,883	2,721	2,138	1,492
West Feliciana Parish	0.888	0.892	0.892	0.871	0.775	1.097	1.098	1.091	0.941	5,694	5,961	4,654	5,759	4,333
Winn Parish	1.007	0.936	0.936	0.917	0.915	1.008	1.007	0.939	0.818	2,061	1,667	1,762	2,297	2,277
NULL	1.506	1.398	1.386	1.400	1.324	1.552	1.554	1.646	1.408	-	-	-	-	-
Unknown	1.506	1.398	1.386	1.400	1.324	1.552	1.554	1.646	1.408	-	-	-	-	-
Total	1.506	1.398	1.386	1.400	1.324	1.552	1.554	1.646	1.408	4,634,644	4,142,015	4,670,812	#########	#########
							(35)	Trend Factors		1.3684	1.3206	1.2737	1.2358	1.1430

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								
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024
Acadia Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Allen Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Cameron Parish	78,976	47,415	41,599	80,640	113,096	137,044	60,692	89,816	180,347	216,066	25.08%	-23.71%	36.29%	83.63%	-56.36%	-0.16%	10.39%	91.31%	7.63%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Grant Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-18.96%	3.21%	-8.04%	-11.62%	-42.07%	9.50%	11.03%	100.79%	22.89%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Jefferson Parish	99,019	93,762	98,081	166,741	214,409	223,954	189,859	269,889	436,446	471,180	-10.89%	3.19%	1.14%	31.75%	-38.12%	9.44%	11.05%	100.77%	18.44%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Lafourche Parish	139,965	89,112	94,571	215,689	343,044	179,669	84,065	115,968	279,017	460,552	10.72%	6.44%	-9.39%	70.49%	-35.43%	0.11%	-12.06%	48.36%	-3.12%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Madison Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Orleans Parish	-	1,181	571	-	-	-	2,387	1,693	-	-	-12.10%	3.15%	-3.05%	-6.78%	-42.12%	9.51%	11.02%	100.75%	28.01%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Plaquemines Parish	267,186	184,669	217,557	344,235	585,418	595,325	252,001	406,049	686,771	1,063,160	-16.19%	3.20%	1.16%	121.13%	-42.22%	-4.61%	3.25%	72.98%	12.76%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Red River Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Richland Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Saint Bernard Parish	22,155	14,295	11,312	14,036	29,113	31,479	28,515	33,510	39,686	69,131	10.66%	6.48%	-25.23%	-23.82%	-42.07%	9.47%	11.01%	100.71%	28.02%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Saint Mary Parish	9,023	6,827	5,484	10,365	15,647	15,155	13,535	16,236	29,335	37,175	10.60%	6.48%	1.11%	-5.51%	-43.74%	9.47%	11.07%	100.82%	28.01%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Terrebonne Parish	209,483	170,509	109,461	210,895	307,150	280,204	171,876	154,616	311,725	443,412	10.61%	6.49%	-9.43%	70.50%	-41.92%	-0.06%	-4.44%	48.39%	3.42%
Union Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Vermilion Parish	28,283	18,616	13,128	18,624	30,221	34,166	34,240	38,755	52,754	71,830	10.57%	6.54%	-11.57%	-30.14%	-48.02%	9.48%	11.13%	100.83%	28.05%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Washington Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Webster Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Winn Parish	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
NULL	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Unknown	-	-	-	-	-	-	-	-	-	-	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%
Total	854,090	626,386	591,763	1,061,224	1,638,098	1,496,996	837,170	1,126,532	2,016,081	2,832,506	2.21%	1.10%	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%

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

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

Coastal Plan Mobile Home Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	2019	2020	2021	2022	2023
Acadia Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Allen Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Ascension Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Assumption Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Avoyelles Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Beauregard Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Bienville Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Bossier Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Caddo Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Calcasieu Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Caldwell Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Cameron Parish	2.366	1.891	2.479	1.819	0.991	2.270	2.273	2.059	1.076	187,530	80,150	114,401	222,869	246,958
Catahoula Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Claiborne Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Concordia Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
DeSoto Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
East Baton Rouge Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
East Carroll Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
East Feliciana Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Evangeline Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Franklin Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Grant Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Iberia Parish	1.181	1.458	1.412	1.536	1.738	3.000	2.740	2.468	1.229	-	-	-	-	-
Iberville Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Jackson Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Jefferson Parish	2.191	2.459	2.383	2.356	1.788	2.890	2.641	2.378	1.184	306,456	250,729	343,766	539,350	538,547
Jefferson Davis Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Lafayette Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Lafourche Parish	1.488	1.344	1.262	1.393	0.817	1.265	1.264	1.437	0.969	245,857	111,017	147,712	344,803	526,399
LaSalle Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Lincoln Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Livingston Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Madison Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Morehouse Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Natchitoches Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Orleans Parish	1.482	1.686	1.634	1.686	1.809	3.124	2.853	2.570	1.280	-	3,152	2,156	-	-
Ouachita Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Plaquemines Parish	2.148	2.562	2.483	2.454	1.110	1.921	2.014	1.951	1.128	814,637	332,794	517,197	848,696	#######
Pointe Coupee Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Rapides Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Red River Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Richland Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Sabine Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Saint Bernard Parish	1.214	1.097	1.030	1.378	1.809	3.122	2.852	2.569	1.280	43,076	37,657	42,683	49,043	79,015
Saint Charles Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Saint Helena Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Saint James Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Saint John Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Saint Landry Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Saint Martin Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Saint Mary Parish	1.979	1.789	1.680	1.662	1.758	3.126	2.855	2.571	1.280	20,738	17,874	20,680	36,252	42,490
Saint Tammany Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Tangipahoa Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Tensas Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Terrebonne Parish	1.549	1.400	1.315	1.452	0.851	1.466	1.467	1.535	1.034	383,428	226,980	196,939	385,223	506,809
Union Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Vermilion Parish	1.184	1.070	1.005	1.136	1.626	3.129	2.858	2.572	1.281	46,752	45,218	49,363	65,192	82,100
Vernon Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Washington Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Webster Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
West Baton Rouge Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
West Carroll Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
West Feliciana Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Winn Parish	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
NULL	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Unknown	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	-	-	-	-	-
Total	2.000	1.957	1.936	1.920	1.084	1.872	1.863	1.846	1.089	2,048,474	1,105,571	1,434,897	2,491,428	3,237,483
							(35)	Trend Factors		1.3684	1.3206	1.2737	1.2358	1.1430

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								
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024
Acadia Parish	459,164	481,910	518,983	792,997	1,549,853	1,121,065	1,118,346	1,148,030	1,660,913	2,715,767	-11.04%	0.00%	5.03%	5.26%	5.06%	4.02%	13.90%	80.00%	3.95%
Allen Parish	-	32	1,073	2,843	5,076	-	60	2,258	5,902	8,384	-16.77%	6.72%	10.81%	4.88%	-13.95%	-0.90%	22.73%	78.52%	-2.07%
Ascension Parish	105,698	83,738	59,743	140,352	380,718	203,172	157,601	125,163	290,966	629,780	-13.47%	7.27%	11.21%	5.24%	-13.79%	-1.20%	22.27%	78.81%	-2.04%
Assumption Parish	171,531	146,896	133,043	332,505	853,743	393,563	325,394	292,516	695,589	1,494,043	-10.89%	-0.31%	6.19%	4.17%	-0.36%	3.99%	13.94%	79.82%	3.91%
Avoyelles Parish	129	372	482	-	-	464	1,148	1,273	-	-	3.95%	17.72%	16.29%	15.95%	16.44%	20.75%	22.43%	62.77%	11.38%
Beauregard Parish	1,655	2,391	2,168	5,079	18,793	3,193	4,499	4,532	10,533	31,106	-16.98%	6.82%	11.11%	5.71%	-13.51%	-1.56%	22.22%	79.22%	-2.17%
Bienville Parish	-	-	-	882	3,333	-	-	-	2,219	6,517	5.00%	16.67%	16.33%	15.79%	16.67%	20.78%	22.58%	86.84%	11.27%
Bossier Parish	10,101	8,809	5,922	9,044	22,049	20,223	15,913	12,027	19,644	38,868	3.33%	17.74%	16.13%	16.67%	-13.83%	-11.11%	22.22%	65.91%	11.64%
Caddo Parish	28,875	23,892	14,590	14,123	24,700	57,535	43,106	29,591	30,594	43,366	4.00%	17.95%	16.13%	16.11%	-13.79%	-11.00%	22.47%	65.60%	11.36%
Calcasieu Parish	398,912	424,969	460,294	792,724	1,375,106	890,064	904,368	931,809	1,515,706	2,275,838	-0.38%	-0.38%	5.49%	4.69%	5.21%	4.95%	10.73%	58.14%	10.54%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%
Cameron Parish	49,593	63,064	84,480	337,635	533,066	108,044	138,765	185,671	706,123	932,426	-3.68%	-2.82%	8.42%	-2.18%	-0.47%	3.98%	13.96%	79.84%	3.85%
Catahoula Parish	-	-	-	631	4,724	-	-	-	1,376	8,150	4.55%	17.39%	15.22%	15.09%	16.39%	21.13%	22.09%	62.86%	11.11%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	3.23%	18.75%	15.79%	15.91%	15.69%	20.34%	22.54%	87.36%	11.04%
Concordia Parish	821	863	71	-	-	2,949	2,669	187	-	-	3.95%	17.72%	16.49%	15.98%	16.67%	20.67%	22.42%	62.76%	11.38%
DeSoto Parish	3,781	4,308	4,335	5,503	11,031	15,640	15,326	13,139	13,891	21,640	3.23%	18.75%	15.63%	16.22%	17.02%	20.00%	22.73%	87.65%	11.18%
East Baton Rouge Parish	222,962	186,706	155,676	210,894	360,939	521,520	426,437	359,096	461,851	628,027	-2.26%	7.51%	3.52%	3.40%	-2.38%	3.05%	22.49%	77.29%	3.81%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%
East Feliciana Parish	1,789	1,625	1,337	4,444	13,253	3,454	3,070	2,813	9,226	21,892	-16.67%	6.40%	11.11%	5.45%	-13.95%	-0.90%	22.73%	78.52%	-2.07%
Evangeline Parish	779	758	1,719	5,303	9,187	1,500	1,435	3,621	11,037	15,224	-16.98%	6.82%	10.64%	4.81%	-13.76%	-1.06%	22.58%	78.95%	-1.96%
Franklin Parish	546	564	470	8,627	34,243	1,955	1,738	1,234	18,848	59,101	4.55%	17.39%	16.67%	15.87%	17.11%	20.22%	22.43%	62.60%	11.27%
Grant Parish	688	700	706	1,524	4,462	2,465	2,158	1,853	3,329	7,700	4.55%	17.39%	16.67%	15.87%	17.11%	20.22%	22.43%	62.60%	11.27%
Iberia Parish	382,349	372,365	424,378	1,174,700	2,156,428	923,230	858,927	934,861	2,453,276	3,768,862	-2.84%	0.29%	-2.07%	5.49%	4.80%	3.87%	13.90%	79.76%	3.81%
Iberville Parish	35,432	32,057	25,094	34,330	66,044	68,271	60,435	52,615	71,182	109,041	-5.21%	6.59%	11.18%	5.33%	-13.71%	-1.18%	22.62%	78.64%	-2.17%
Jackson Parish	-	-	499	13,280	20,727	-	-	1,317	29,024	35,774	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%
Jefferson Parish	4,825,020	4,730,229	4,920,657	15,656,711	34,958,476	9,465,996	9,060,597	9,171,809	27,542,281	51,561,628	-8.86%	4.86%	3.11%	2.35%	2.40%	4.68%	14.53%	68.54%	-7.24%
Jefferson Davis Parish	125,625	118,523	131,268	196,028	269,825	290,035	263,514	289,473	411,036	472,642	-7.63%	-0.61%	2.95%	4.92%	-0.37%	4.04%	14.13%	79.88%	3.96%
Lafayette Parish	623,598	562,698	520,765	997,003	2,034,806	1,388,930	1,196,164	1,055,843	1,905,422	3,363,876	-1.89%	0.00%	-0.49%	5.45%	4.68%	5.28%	10.81%	57.84%	10.60%
Lafourche Parish	350,167	339,145	349,270	1,316,413	3,403,503	784,711	741,179	743,158	2,641,792	5,723,243	-9.34%	4.68%	3.00%	2.55%	2.28%	4.78%	14.59%	68.70%	5.66%
LaSalle Parish	-	58	149	1,476	6,060	-	180	394	3,226	10,460	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%
Lincoln Parish	-	-	-	2,311	4,493	-	-	-	5,050	7,754	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%
Livingston Parish	36,249	33,841	32,749	73,571	206,251	136,146	124,301	134,096	298,360	666,144	-16.50%	6.59%	11.36%	5.44%	-13.95%	-1.35%	22.60%	78.77%	91.25%
Madison Parish	3,877	4,970	7,196	10,612	22,241	13,790	15,310	19,026	23,313	38,506	4.55%	17.39%	15.56%	15.38%	15.87%	20.55%	22.73%	62.96%	11.36%
Morehouse Parish	-	-	-	159	3,669	-	-	-	348	6,332	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%
Natchitoches Parish	27,266	44,883	61,469	100,113	173,108	103,382	146,872	170,954	220,259	298,775	4.55%	17.39%	16.33%	15.79%	15.94%	28.75%	22.33%	62.70%	11.22%
Orleans Parish	2,852,299	2,900,017	3,161,629	9,102,582	22,047,080	7,237,036	7,053,800	7,278,502	18,561,436	35,354,805	-8.03%	3.93%	3.76%	4.35%	4.47%	12.23%	22.34%	82.63%	-6.83%
Ouachita Parish	1,280	2,006	2,262	3,069	5,765	4,588	6,190	5,965	6,723	9,974	4.26%	17.69%	16.55%	16.05%	16.49%	20.55%	22.35%	62.85%	11.41%
Plaquemines Parish	145,709	141,598	168,372	463,992	1,194,490	285,664	271,263	314,056	816,229	1,761,780	-8.86%	4.86%	3.00%	2.27%	2.31%	4.79%	14.52%	68.54%	-7.24%
Pointe Coupee Parish	790	1,075	703	4,409	22,013	1,513	2,019	1,467	9,095	36,287	-16.67%	6.67%	11.11%	5.00%	-13.68%	-0.99%	22.00%	78.69%	-2.29%
Rapides Parish	761	1,246	1,732	2,837	3,255	2,734	3,849	4,572	6,215	5,633	3.76%	17.39%	15.94%	16.25%	16.43%	20.75%	22.34%	62.92%	11.38%
Red River Parish	-	-	-	-	-	-	-	-	-	-	3.23%	18.75%	15.79%	15.91%	15.69%	20.34%	22.54%	87.36%	11.04%
Richland Parish	-	-	-	2,274	7,463	-	-	-	4,983	12,914	3.82%	17.65%	16.25%	16.13%	16.67%	20.63%	22.37%	62.90%	11.39%
Sabine Parish	-	-	-	1,229	4,047	-	-	-	2,695	6,994	4.60%	17.58%	15.89%	16.13%	16.67%	20.83%	22.66%	62.65%	11.36%
Saint Bernard Parish	452,513	443,734	463,657	1,243,360	3,203,475	902,739	864,496	879,026	2,218,594	4,728,720	-8.95%	4.78%	3.17%	2.31%	2.40%	4.68%	16.61%	68.49%	-7.32%
Saint Charles Parish	302,447	278,536	286,587	1,277,418	2,407,018	593,911	534,237	534,997	2,250,869	3,553,996	-9.70%	4.68%	3.15%	2.29%	2.38%	4.65%	14.60%	68.70%	-7.22%
Saint Helena Parish	-	-	388	5,142	13,475	-	-	815	10,679	22,301	-16.92%	6.48%	11.11%	5.00%	-14.29%	-1.11%	22.47%	78.90%	-2.05%
Saint James Parish	100,675	100,310	97,120	191,691	421,322	232,267	222,397	213,723	401,614	737,590	-6.85%	0.00%	5.21%	4.95%	-0.43%	3.88%	14.11%	80.00%	3.84%
Saint John Parish	155,902	161,492	169,639	573,033	1,037,009	358,676	362,791	370,861	1,180,830	1,790,527	-9.68%	4.81%	3.03%	2.35%	2.35%	4.85%	14.60%	68.58%	8.56%
Saint Landry Parish	15,926	23,038	45,810	83,929	161,154	30,538	43,169	95,414	173,181	265,503	-16.59%	6.28%	11.36%	5.44%	-13.61%	-1.37%	22.22%	78.41%	-2.23%
Saint Martin Parish	109,228	100,301	124,960	307,481	483,383	267,993	234,866	278,700	644,176	845,016	-10.95%	-2.91%	0.96%	5.21%	4.94%	5.10%	14.18%	79.74%	3.82%
Saint Mary Parish	122,965	139,232	169,351	755,878	710,862	302,848	326,592	377,687	1,584,540	1,244,573	-3.75%	0.00%	5.17%	4.92%	5.25%	4.99%	14.04%	79.92%	3.89%
Saint Tammany Parish	1,069,178	1,067,720	1,332,311	7,110,879	19,977,833	2,457,861	2,471,339	2,948,557	14,881,307	34,968,296	-5.90%	3.14%	-2.86%	-1.76%	5.46%	4.15%	13.93%	79.91%	3.88%
Tangipahoa Parish	26,345	24,009	40,613	224,963	654,337	73,690	65,949	122,496	629,634	1,445,653	-16.50%	6.59%	10.85%	4.90%	-13.86%	7.69%	22.73%	78.84%	30.77%
Tensas Parish	-	-	-	23	1,076	-	-	-	50	1,858	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%
Terrebonne Parish	613,672	533,930	489,108	2,193,310	3,546,765	1,205,127	1,024,644	914,038	3,865,467	5,234,517	-3.61%	4.78%	2.99%	2.26%	2.29%	4.76%	14.71%	68.53%	-7.19%
Union Parish	-	-	-	-	-	-	-	-	-	-	4.13%	17.46%	16.22%	16.28%	16.50%	20.60%	22.42%	62.79%	11.25%
Vermilion Parish	596,484	592,449	669,298	1,463,383	2,839,277	1,465,725	1,386,310	1,489,442	3,062,565	4,968,112	-4.08%	0.25%	5.20%	4.95%	5.21%	4.96%	13.89%	79.76%	3.93%
Vernon Parish	199	234	134	655	1,308	706	714	352	1,429	2,259	4.55%	17.39%	16.67%	15.87%	16.05%	20.21%	22.12%	63.04%	11.11%
Washington Parish	5,412	5,589	6,848	64,279	285,531	10,389	10,500	14,358	133,123	471,854	-16.56%	6.62%	11.11%	5.45%	-14.17%	-0.92%	22.22%	78.79%	-2.12%
Webster Parish	1,205	1,448	1,703	2,032	2,841	4,975	5,141	5,166	5,110	5,561	4.50%	17.24%	15.94%	16.25%	16.50%	20.83%	22.41%	87.04%	11.30%
West Baton Rouge Parish	6,047	6,266	5,932	10,871	21,766	11,607	11,790	12,421	22,529	35,935	-0.57%	6.32%	11.27%	5.06%	-13.74%	-1.27%	22.58%	78.42%	-2.06%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	3.97%	17.56%	16.23%	16.20%	16.35%	20.66%	22.26%	62.75%	11.36%
West Feliciana Parish	643	387	-	2,085	3,676	1,230	726	-	4,303	6,055	-16.92%	6.48%	11.24%	5.05%	-13.79%	-1.00%	22.22%	78.51%	-2.31%
Winn Parish	-	-	179	1,922	5,239	-	-	472	4,200	9,041	4.55%	17.39%	16.67%	15.87%	16.44%	21.18%	22.33%	62.70%	11.22%
NULL	-	-	-	-	-	-	-	-	-	-	-7.20%	3.60%	2.90%	3.10%	3.10%	6.10%	16.10%	74.10%	-2.40%
Unknown	-	-	-	-	-	-	-	-	-	-	-7.20%	3.60%	2.90%	3.10%	3.10%	6.10%	16.10%	74.10%	-2.40%
Total	14,446,286	14,194,982	15,156,920	47,334,542	107,591,366	31,973,114	30,532,294	31,551,446	91,543,892	172,526,620	-7.20%	3.60%	2.90%	3.10%	3.10%	6.10%	16.10%	74.10%	-2.40%

(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

FAIR Plan Wind Only Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	2019	2020	2021	2022	2023
Acadia Parish	2.291	2.575	2.575	2.452	2.329	2.217	2.131	1.871	1.040	1,534,054	1,476,894	1,462,282	2,052,518	3,104,054
Allen Parish	1.888	2.269	2.126	1.919	1.830	2.126	2.146	1.748	0.979	-	79	2,876	7,294	9,583
Ascension Parish	1.982	2.290	2.135	1.920	1.824	2.116	2.142	1.752	0.980	278,019	208,129	159,424	359,569	719,823
Assumption Parish	2.167	2.432	2.440	2.298	2.206	2.214	2.129	1.869	1.039	538,548	429,717	372,587	859,593	1,707,654
Avoyelles Parish	5.149	4.954	4.208	3.619	3.121	2.680	2.220	1.813	1.114	635	1,516	1,621	-	-
Beauregard Parish	1.900	2.289	2.143	1.929	1.824	2.109	2.143	1.753	0.978	4,369	5,941	5,773	13,016	35,553
Bienville Parish	5.925	5.643	4.837	4.158	3.591	3.078	2.548	2.079	1.113	-	-	-	2,742	7,449
Bossier Parish	2.858	2.766	2.349	2.023	1.734	2.012	2.264	1.852	1.116	27,673	21,015	15,319	24,276	44,425
Caddo Parish	2.866	2.756	2.336	2.012	1.733	2.010	2.258	1.844	1.114	78,730	56,926	37,691	37,807	49,566
Calcasieu Parish	2.343	2.352	2.361	2.238	2.137	2.032	1.936	1.748	1.105	1,217,955	1,194,313	1,186,874	1,873,075	2,601,226
Caldwell Parish	5.182	4.957	4.222	3.619	3.123	2.682	2.214	1.810	1.112	-	-	-	-	-
Cameron Parish	2.187	2.270	2.336	2.155	2.203	2.213	2.128	1.868	1.039	147,846	183,254	236,495	872,611	1,065,740
Catahoula Parish	5.069	4.849	4.130	3.585	3.115	2.676	2.209	1.810	1.111	-	-	-	1,700	9,315
Claiborne Parish	5.839	5.656	4.763	4.114	3.549	3.068	2.549	2.081	1.110	-	-	-	-	-
Concordia Parish	5.165	4.969	4.221	3.623	3.124	2.678	2.219	1.813	1.114	4,035	3,525	238	-	-
DeSoto Parish	5.923	5.738	4.832	4.179	3.596	3.073	2.561	2.086	1.112	21,402	20,240	16,736	17,166	24,734
East Baton Rouge Parish	2.551	2.610	2.428	2.345	2.268	2.323	2.254	1.841	1.038	713,643	563,155	457,392	570,745	717,819
East Carroll Parish	5.182	4.957	4.222	3.619	3.123	2.682	2.214	1.810	1.112	-	-	-	-	-
East Feliciana Parish	1.901	2.281	2.144	1.929	1.830	2.126	2.146	1.748	0.979	4,726	4,054	3,583	11,401	25,022
Evangeline Parish	1.887	2.273	2.128	1.923	1.835	2.128	2.151	1.754	0.980	2,053	1,895	4,612	13,639	17,401
Franklin Parish	5.174	4.949	4.216	3.613	3.118	2.663	2.215	1.809	1.113	2,675	2,295	1,572	23,292	67,551
Grant Parish	5.174	4.949	4.216	3.613	3.118	2.663	2.215	1.809	1.113	3,373	2,850	2,360	4,114	8,801
Iberia Parish	2.329	2.397	2.390	2.441	2.314	2.208	2.125	1.866	1.038	1,263,339	1,134,304	1,190,762	3,031,702	4,307,715
Iberville Parish	2.162	2.281	2.140	1.925	1.827	2.118	2.143	1.748	0.978	93,421	79,811	67,017	87,965	124,631
Jackson Parish	5.182	4.957	4.222	3.619	3.123	2.682	2.214	1.810	1.112	-	-	1,678	35,867	40,889
Jefferson Parish	1.936	2.124	2.025	1.964	1.919	1.874	1.791	1.563	0.928	12,953,177	11,965,473	11,682,419	34,036,119	58,933,652
Jefferson Davis Parish	2.194	2.375	2.390	2.321	2.213	2.221	2.134	1.870	1.040	396,881	347,998	368,711	507,949	540,218
Lafayette Parish	2.195	2.237	2.237	2.248	2.132	2.037	1.934	1.746	1.106	1,900,598	1,579,661	1,344,860	2,354,677	3,844,826
Lafourche Parish	2.194	2.420	2.312	2.245	2.189	2.140	2.043	1.783	1.057	1,073,791	978,805	946,584	3,264,666	6,541,524
LaSalle Parish	5.182	4.957	4.222	3.619	3.123	2.682	2.214	1.810	1.112	-	238	502	3,987	11,956
Lincoln Parish	5.182	4.957	4.222	3.619	3.123	2.682	2.214	1.810	1.112	-	-	-	6,241	8,863
Livingston Parish	3.719	4.453	4.178	3.752	3.558	4.135	4.192	3.419	1.913	186,301	164,153	170,802	368,706	761,386
Madison Parish	5.091	4.870	4.148	3.590	3.111	2.685	2.227	1.815	1.114	18,870	20,218	24,234	28,810	44,011
Morehouse Parish	5.182	4.957	4.222	3.619	3.123	2.682	2.214	1.810	1.112	-	-	-	430	7,237
Natchitoches Parish	5.462	5.225	4.451	3.826	3.304	2.850	2.214	1.810	1.112	141,467	193,960	217,749	272,191	341,492
Orleans Parish	2.526	2.747	2.643	2.547	2.441	2.336	2.082	1.702	0.932	9,903,090	9,315,286	9,270,855	22,937,796	40,409,658
Ouachita Parish	5.173	4.962	4.216	3.617	3.117	2.676	2.220	1.814	1.114	6,278	8,175	7,598	8,308	11,400
Plaquemines Parish	1.932	2.120	2.022	1.963	1.919	1.876	1.790	1.563	0.928	390,900	358,231	400,023	1,008,677	2,013,671
Pointe Coupee Parish	1.888	2.266	2.124	1.912	1.821	2.109	2.130	1.746	0.977	2,070	2,666	1,869	11,239	41,475
Rapides Parish	5.123	4.938	4.206	3.628	3.121	2.681	2.220	1.815	1.114	3,741	5,083	5,823	7,680	6,438
Red River Parish	5.839	5.656	4.763	4.114	3.549	3.068	2.549	2.081	1.110	-	-	-	-	-
Richland Parish	5.153	4.963	4.219	3.629	3.125	2.679	2.220	1.815	1.114	-	-	-	6,158	14,760
Sabine Parish	5.184	4.956	4.215	3.637	3.132	2.685	2.222	1.811	1.114	-	-	-	3,330	7,994
Saint Bernard Parish	1.966	2.159	2.061	1.997	1.952	1.906	1.821	1.562	0.927	1,235,299	1,141,658	1,119,643	2,741,688	5,404,809
Saint Charles Parish	1.917	2.123	2.028	1.966	1.922	1.877	1.794	1.565	0.928	812,702	705,516	681,442	2,781,572	4,062,129
Saint Helena Parish	1.877	2.260	2.122	1.910	1.819	2.122	2.146	1.752	0.980	-	-	1,038	13,197	25,489
Saint James Parish	2.269	2.436	2.436	2.315	2.206	2.216	2.133	1.869	1.038	317,832	293,699	272,226	496,305	843,047
Saint John Parish	2.247	2.488	2.373	2.304	2.251	2.199	2.097	1.830	1.086	490,809	479,104	472,377	1,459,243	2,046,528
Saint Landry Parish	1.891	2.267	2.133	1.915	1.817	2.103	2.132	1.744	0.978	41,788	57,009	121,532	214,013	303,463
Saint Martin Parish	2.158	2.423	2.496	2.472	2.350	2.239	2.131	1.866	1.038	366,719	310,165	354,989	796,058	965,832
Saint Mary Parish	2.502	2.599	2.599	2.472	2.356	2.238	2.132	1.869	1.039	414,414	431,299	481,072	1,958,138	1,422,516
Saint Tammany Parish	2.166	2.302	2.232	2.298	2.339	2.218	2.129	1.869	1.039	3,363,313	3,263,664	3,755,669	18,389,978	39,967,888
Tangipahoa Parish	2.756	3.300	3.096	2.793	2.663	3.091	2.870	2.339	1.308	100,837	87,093	156,027	778,087	1,652,345
Tensas Parish	5.182	4.957	4.222	3.619	3.123	2.682	2.214	1.810	1.112	-	-	-	62	2,124
Terrebonne Parish	2.045	2.122	2.025	1.966	1.923	1.880	1.794	1.564	0.928	1,649,084	1,353,150	1,164,239	4,776,855	5,982,922
Union Parish	5.149	4.944	4.210	3.622	3.115	2.674	2.217	1.811	1.113	-	-	-	-	-
Vermilion Parish	2.495	2.601	2.594	2.466	2.350	2.233	2.128	1.868	1.039	2,005,684	1,830,768	1,897,149	3,784,648	5,678,428
Vernon Parish	5.121	4.898	4.172	3.576	3.086	2.660	2.212	1.812	1.111	966	943	448	1,766	2,582
Washington Parish	1.896	2.272	2.131	1.918	1.819	2.119	2.139	1.750	0.979	14,216	13,866	18,288	164,510	539,317
Webster Parish	5.924	5.669	4.835	4.170	3.587	3.079	2.548	2.082	1.113	6,808	6,789	6,580	6,315	6,356
West Baton Rouge Parish	2.254	2.267	2.133	1.917	1.824	2.115	2.142	1.747	0.979	15,883	15,570	15,821	27,841	41,073
West Carroll Parish	5.135	4.939	4.201	3.615	3.111	2.674	2.216	1.812	1.114	-	-	-	-	-
West Feliciana Parish	1.880	2.263	2.126	1.911	1.819	2.110	2.131	1.744	0.977	1,683	959	-	5,318	6,921
Winn Parish	5.182	4.957	4.222	3.619	3.123	2.682	2.214	1.810	1.112	-	-	601	5,190	10,334
NULL	2.201	2.372	2.289	2.225	2.158	2.093	1.973	1.699	0.976	-	-	-	-	-
Unknown	2.201	2.372	2.289	2.225	2.158	2.093	1.973	1.699	0.976	-	-	-	-	-
Total	2.201	2.372	2.289	2.225	2.158	2.093	1.973	1.699	0.976	43,751,697	40,321,112	40,188,062	##########	##########
						(35)	Trend Factors			1.3684	1.3206	1.2737	1.2358	1.1430

Coastal Plan Wind Only Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium						Earned Premium at Current Rate Levels					Rate Change History								
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Allen Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Cameron Parish	30,983	29,307	19,064	96,217	155,042	60,514	53,912	34,933	196,944	256,565	-31.28%	-6.11%	24.58%	4.18%	5.07%	-18.01%	21.63%	90.04%	-7.19%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Grant Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-23.58%	-6.11%	-3.83%	-8.45%	-2.24%	8.37%	14.69%	67.10%	3.64%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Jefferson Parish	84,522	99,990	119,891	360,938	1,133,560	151,358	193,035	224,717	607,650	1,560,280	-0.95%	-7.08%	5.31%	-10.83%	3.04%	10.86%	19.42%	52.16%	-5.63%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Lafourche Parish	182,119	201,190	229,034	675,476	1,416,081	396,535	420,046	455,175	1,308,841	2,716,611	-1.04%	0.07%	-9.52%	5.85%	4.96%	5.05%	-8.53%	67.63%	23.86%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Madison Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Orleans Parish	34,564	45,755	54,098	81,554	130,408	97,242	122,312	135,416	189,114	235,445	-1.12%	-6.14%	8.71%	4.35%	7.47%	5.08%	23.79%	97.69%	-2.49%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Plaquemines Parish	38,332	58,590	91,550	221,658	396,409	115,561	167,449	241,579	520,211	727,656	-37.11%	-6.09%	8.64%	4.52%	8.25%	10.89%	23.73%	79.37%	8.26%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Red River Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Richland Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Saint Bernard Parish	28,806	39,898	41,677	60,609	136,902	84,871	111,459	107,371	138,828	243,061	-16.86%	-6.08%	8.55%	4.46%	8.43%	10.92%	23.67%	97.70%	-4.11%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Saint Mary Parish	6,374	4,113	6,486	14,030	31,235	22,341	13,674	19,892	38,289	66,043	-16.87%	-6.09%	8.56%	4.42%	8.42%	10.78%	23.76%	97.81%	14.14%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Terrebonne Parish	83,373	90,592	102,426	376,137	716,123	171,051	191,260	202,824	705,680	1,235,094	-1.02%	0.08%	5.77%	-6.13%	8.39%	5.88%	2.49%	53.21%	19.37%
Union Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Vermilion Parish	10,737	9,358	8,398	15,841	25,582	24,970	24,556	21,802	36,837	47,031	-1.06%	-30.59%	-18.96%	-13.37%	0.76%	10.80%	23.81%	61.36%	19.18%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Washington Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Webster Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Winn Parish	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
NULL	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Unknown	-	-	-	-	-	-	-	-	-	-	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%
Total	499,809	578,794	672,624	1,902,462	4,141,343	1,124,443	1,297,703	1,443,709	3,742,394	7,087,786	-3.50%	-1.70%	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%

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

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

Coastal Plan Wind Only Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2016	6/1/2017	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	2019	2020	2021	2022	2023
Acadia Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Allen Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Ascension Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Assumption Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Avoyelles Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Beauregard Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Bienville Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Bossier Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Caddo Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Calcasieu Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Caldwell Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Cameron Parish	1.547	2.252	2.399	1.925	1.848	1.759	2.145	1.764	0.928	82,807	71,196	44,495	243,379	293,247
Catahoula Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Claiborne Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Concordia Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
DeSoto Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
East Baton Rouge Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
East Carroll Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
East Feliciana Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Evangeline Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Franklin Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Grant Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Iberia Parish	1.329	1.739	1.853	1.926	2.104	2.153	1.986	1.732	1.036	-	-	-	-	-
Iberville Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Jackson Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Jefferson Parish	1.693	1.709	1.839	1.747	1.959	1.901	1.715	1.436	0.944	207,117	254,923	286,229	750,920	1,783,361
Jefferson Davis Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Lafayette Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Lafourche Parish	1.986	2.007	2.005	2.217	2.094	1.995	1.899	2.076	1.239	542,615	554,715	579,771	1,617,436	3,105,018
LaSalle Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Lincoln Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Livingston Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Madison Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Morehouse Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Natchitoches Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Orleans Parish	2.837	2.869	3.057	2.812	2.695	2.508	2.386	1.928	0.975	133,065	161,526	172,484	233,703	269,108
Ouachita Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Plaquemines Parish	1.934	3.076	3.275	3.014	2.884	2.664	2.403	1.942	1.083	158,133	221,134	307,707	642,865	831,693
Pointe Coupee Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Rapides Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Red River Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Richland Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Sabine Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Saint Bernard Parish	2.497	3.003	3.198	2.946	2.820	2.601	2.345	1.896	0.959	116,137	147,193	136,762	171,560	277,813
Saint Charles Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Saint Helena Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Saint James Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Saint John Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Saint Landry Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Saint Martin Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Saint Mary Parish	2.970	3.573	3.804	3.504	3.356	3.095	2.794	2.258	1.141	30,571	18,058	25,337	47,317	75,485
Saint Tammany Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Tangipahoa Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Tensas Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Terrebonne Parish	2.115	2.137	2.136	2.019	2.151	1.985	1.874	1.829	1.194	234,065	252,579	258,343	872,063	1,411,682
Union Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Vermilion Parish	1.282	1.296	1.866	2.303	2.658	2.638	2.381	1.923	1.192	34,169	32,429	27,770	45,522	53,755
Vernon Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Washington Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Webster Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
West Baton Rouge Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
West Carroll Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
West Feliciana Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Winn Parish	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
NULL	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Unknown	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	-	-	-	-	-
Total	2.092	2.168	2.205	2.236	2.236	2.114	2.002	1.842	1.108	1,538,679	1,713,753	1,838,898	4,624,765	8,101,162
						(35)	Trend Factors			1.3684	1.3206	1.2737	1.2358	1.1430

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					2019-2023 Claim
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	Count
Acadia Parish	5,243	-	-	-	4,091	6,769	-	-	-	6,299	6
Allen Parish	-	-	-	-	-	-	-	-	-	-	-
Ascension Parish	-	-	-	47,954	25,281	-	-	-	56,543	38,925	11
Assumption Parish	255	-	-	2,926	11,885	329	-	-	3,450	18,299	3
Avoyelles Parish	-	-	7,730	23,664	18,151	-	-	9,247	27,903	27,948	4
Beauregard Parish	-	-	-	-	25,603	-	-	-	-	39,421	1
Bienville Parish	-	-	-	-	7,001	-	-	-	-	10,779	1
Bossier Parish	140,211	-	-	-	188,238	181,019	-	-	-	289,832	5
Caddo Parish	15,318	498,372	40,966	224,092	53,361	19,776	622,382	49,004	264,228	82,160	40
Calcasieu Parish	3,374	25,721	455	30,536	61,357	4,357	32,121	544	36,005	94,473	22
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	-	-	-	3,700	-	-	-	-	5,697	1
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-
East Baton Rouge Parish	18,115	29,738	40,751	369,754	642,093	23,388	37,138	48,746	435,980	988,640	80
East Carroll Parish	-	-	18,712	-	-	-	-	22,383	-	-	1
East Feliciana Parish	-	-	240	-	-	-	-	288	-	-	1
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-
Franklin Parish	-	6,097	-	300	25,713	-	7,615	-	353	39,591	3
Grant Parish	-	-	-	6,442	-	-	-	-	7,596	-	1
Iberia Parish	28,383	269	305	146,232	263,249	36,643	336	364	172,424	405,328	32
Iberville Parish	174,233	-	226	7,627	251	224,943	-	270	8,993	386	5
Jackson Parish	-	-	-	1,835	-	-	-	-	2,164	-	1
Jefferson Parish	233,072	301	2,506	445,081	1,719,120	300,907	375	2,997	524,798	2,646,955	165
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-
Lafayette Parish	16,081	226	74,534	48,292	16,710	20,761	282	89,159	56,941	25,728	18
Lafourche Parish	-	-	-	19,811	132,221	-	-	-	23,359	203,582	15
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-
Lincoln Parish	-	-	-	-	12,743	-	-	-	-	19,620	1
Livingston Parish	-	-	-	3,255	109,009	-	-	-	3,838	167,843	9
Madison Parish	-	-	-	-	3,117	-	-	-	-	4,799	1
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-
Natchitoches Parish	5,774	-	-	3,969	-	7,454	-	-	4,679	-	2
Orleans Parish	114,742	111,534	1,473,765	685,131	3,866,022	148,138	139,288	1,762,939	807,843	5,952,572	337
Ouachita Parish	368,952	-	-	3,980	30,154	476,334	-	-	4,693	46,429	7
Plaquemines Parish	226	-	251	24,057	9,430	291	-	300	28,365	14,520	7
Pointe Coupee Parish	-	-	-	11,183	25,538	-	-	-	13,186	39,321	6
Rapides Parish	451	15,456	248	14,334	21,766	582	19,302	297	16,901	33,513	7
Red River Parish	102,476	-	-	-	-	132,301	-	-	-	-	1
Richland Parish	4,343	-	-	291	-	5,606	-	-	344	-	2
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	35,574	10,269	1	75,224	233,677	45,927	12,824	1	88,697	359,796	23
Saint Charles Parish	6,053	679	-	35,606	867,776	7,814	848	-	41,984	1,336,127	23
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-
Saint James Parish	-	-	-	15,090	23,514	-	-	-	17,792	36,205	7
Saint John Parish	8,978	1,452	13,297	18,085	120,842	11,591	1,814	15,906	21,324	186,063	34
Saint Landry Parish	1,376	-	-	18,215	4,755	1,777	-	-	21,477	7,321	6
Saint Martin Parish	3,052	351	-	-	859,174	3,940	438	-	-	1,322,883	6
Saint Mary Parish	551	479	-	20,900	49,767	711	599	-	24,643	76,627	14
Saint Tammany Parish	338,553	65,736	247,904	726,729	629,960	437,088	82,094	296,546	856,891	969,958	134
Tangipahoa Parish	15,018	-	226	24,995	506,623	19,389	-	270	29,472	780,055	20
Tensas Parish	-	-	-	-	15,844	-	-	-	-	24,396	1
Terrebonne Parish	7,754	759	379	12,977	1,266,775	10,011	947	453	15,301	1,950,473	35
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	5,906	-	171,356	3,769	44,467	7,625	-	204,978	4,445	68,466	9
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-
Washington Parish	808,610	2,338	226	-	-	1,043,953	2,920	270	-	-	7
Webster Parish	3,111	-	27,754	11,211	21,964	4,016	-	33,199	13,219	33,819	10
West Baton Rouge Parish	-	1	-	-	12,391	-	1	-	-	19,079	3
West Carroll Parish	-	-	247	-	-	-	-	296	-	-	1
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	2,465,781	769,777	2,122,075	3,083,545	11,933,331	3,183,440	961,324	2,538,457	3,635,831	18,373,928	1,129
(13) Loss Development Factors						1.0110	1.0270	1.0330	1.0690	1.4650	
(14) Trend Factors						1.2770	1.2160	1.1580	1.1030	1.0510	

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

Coastal Plan Homeowners Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2019-2023 Claim
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	Count
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	-	-	-	-	-	-	-	-	-	-
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	-	-	18,675	186,472	-	-	-	22,020	287,114	6
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	-	-	-	18,675	186,472	-	-	-	22,020	287,114	6
(13)	Loss Development Factors					1.0110	1.0270	1.0330	1.0690	1.4650	
(14)	Trend Factors					1.2770	1.2160	1.1580	1.1030	1.0510	

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

FAIR Plan Dwelling Fire - Fire Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2019-2023 Claim
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	Count
Acadia Parish	169,124	170,152	-	195,900	-	217,051	208,974	-	222,777	-	11
Allen Parish	-	-	-	-	-	-	-	-	-	-	-
Ascension Parish	54,840	-	6,064	-	251	70,380	-	7,121	-	294	3
Assumption Parish	6,057	-	-	124,594	-	7,773	-	-	141,688	-	2
Avoyelles Parish	-	-	-	24,043	194,139	-	-	-	27,342	227,505	3
Beauregard Parish	8,160	-	-	-	-	10,472	-	-	-	-	1
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-
Caddo Parish	116,547	-	-	-	14,589	149,575	-	-	-	17,097	3
Calcasieu Parish	113,937	73,286	197,355	225,866	1,015,823	146,225	90,007	231,736	256,854	1,190,408	24
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	272,052	-	-	-	-	349,147	-	-	-	-	1
Catahoula Parish	3,229	-	-	-	104,250	4,144	-	-	-	122,167	2
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-
Concordia Parish	-	-	-	-	7,259	-	-	-	-	8,506	1
DeSoto Parish	-	129,621	-	-	-	-	159,195	-	-	-	1
East Baton Rouge Parish	104,426	258,125	550,342	542,298	882,159	134,019	317,019	646,218	616,697	1,033,771	23
East Carroll Parish	-	66,982	-	58,715	226,279	-	82,264	-	66,771	265,169	4
East Feliciana Parish	-	-	-	-	197,505	-	-	-	-	231,449	2
Evangeline Parish	92,544	-	-	-	-	118,769	-	-	-	-	1
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-
Grant Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	119,365	-	102,100	388,537	118,590	153,191	-	119,887	441,841	138,971	10
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	261,251	1,008,667	871,222	1,165,800	1,798,826	335,286	1,238,805	1,023,000	1,325,739	2,107,981	67
Jefferson Davis Parish	2,499	-	-	89,046	63,106	3,207	-	-	101,262	73,951	3
Lafayette Parish	117,518	11,112	274,607	203,879	731,492	150,821	13,648	322,446	231,850	857,210	22
Lafourche Parish	47,627	89,965	49,395	24,168	152,474	61,123	110,492	58,000	27,484	178,679	15
LaSalle Parish	63,130	-	-	-	47,500	81,020	-	-	-	55,664	2
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	-	-	19,274	259,303	-	-	-	22,632	294,878	-	2
Madison Parish	-	-	5,108	6,788	-	-	-	5,997	7,719	-	2
Morehouse Parish	28,464	-	-	-	624,970	36,530	-	-	-	732,381	2
Natchitoches Parish	14,627	7,571	39,878	16,980	-	18,772	9,298	46,825	19,310	-	4
Orleans Parish	1,465,690	1,072,528	673,835	2,379,545	4,889,611	1,881,044	1,317,236	791,225	2,706,001	5,729,964	117
Ouachita Parish	-	79,734	69,976	-	-	-	97,926	82,167	-	-	3
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-
Pointe Coupee Parish	-	-	14,752	-	-	-	-	17,322	-	-	1
Rapides Parish	67,925	194,438	342,714	2,176	-	87,174	238,801	402,419	2,474	-	8
Red River Parish	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	-	-	-	-	-	-	-	-	-	-	-
Sabine Parish	95,965	-	-	-	-	123,160	-	-	-	-	1
Saint Bernard Parish	66,626	1	162,821	112,362	247,177	85,506	1	191,186	127,777	289,658	13
Saint Charles Parish	-	-	123,659	-	296,519	-	-	145,201	-	347,480	6
Saint Helena Parish	-	155,238	-	-	-	-	190,657	-	-	-	1
Saint James Parish	-	-	9,178	-	-	-	-	10,777	-	-	1
Saint John Parish	111,253	909	175,880	-	176,744	142,780	1,116	206,521	-	207,120	6
Saint Landry Parish	76,960	9,973	2,479	-	181,171	98,770	12,249	2,911	-	212,308	5
Saint Martin Parish	15,334	53,121	10,132	-	52,618	19,680	65,241	11,897	-	61,661	4
Saint Mary Parish	126,749	185,806	64,180	83,814	756,156	162,668	228,199	75,361	95,312	886,113	16
Saint Tammany Parish	188,960	-	154,925	113,020	24,733	242,508	-	181,915	128,526	28,984	11
Tangipahoa Parish	-	-	-	7,434	217,841	-	-	-	8,454	255,281	3
Tensas Parish	88,579	-	-	-	-	113,680	-	-	-	-	1
Terrebonne Parish	160,994	-	-	253,963	171,173	206,617	-	-	288,805	200,592	9
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	15,643	38,538	2,393	188,359	28,062	20,076	47,331	2,810	214,201	32,885	9
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-
Washington Parish	-	143,590	42,312	-	-	-	176,351	49,683	-	-	3
Webster Parish	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	4,076,072	3,749,356	3,964,581	6,466,591	13,221,017	5,231,168	4,604,810	4,655,257	7,353,762	15,493,249	429
(13) Loss Development Factors						1.0050	1.0100	1.0140	1.0310	1.1150	
(14) Trend Factors						1.2770	1.2160	1.1580	1.1030	1.0510	

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

Coastal Plan Dwelling Fire - Fire Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2019-2023 Claim
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	Count
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	315,927	-	-	-	-	388,009	-	-	-	2
Lafourche Parish	2,244	21,060	177,588	-	-	2,880	25,865	208,526	-	-	3
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	-	-	-	-	13,476	-	-	-	-	15,793	1
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	48,364	14,949	251	3,948	133,020	62,070	18,360	295	4,490	155,882	5
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	50,608	351,936	177,839	3,948	146,497	64,950	432,234	208,821	4,490	171,675	11
		(13)	Loss Development Factors			1.0050	1.0100	1.0140	1.0310	1.1150	
		(14)	Trend Factors			1.2770	1.2160	1.1580	1.1030	1.0510	

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

FAIR Plan Dwelling Fire - EC Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2019-2023 Claim Count
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	
Acadia Parish	34,983	30,948	12,961	3,444	79,167	44,897	38,009	15,219	3,917	92,773	43
Allen Parish	3,928	123,593	51	5,329	3,464	5,041	151,793	59	6,060	4,059	13
Ascension Parish	5,903	17,894	508	6,997	129,207	7,576	21,976	596	7,957	151,413	28
Assumption Parish	5,735	-	232	7,842	32,524	7,360	-	272	8,918	38,113	9
Avoyelles Parish	-	-	4,690	-	4,118	-	-	5,507	-	4,826	6
Beauregard Parish	606	1	-	453	44,065	778	1	-	515	51,638	6
Bienville Parish	3,049	26,461	252	3,543	8,373	3,912	32,499	296	4,029	9,812	11
Bossier Parish	-	-	-	-	251	-	-	-	-	294	1
Caddo Parish	9,841	4,090	21,793	40,222	181,832	12,629	5,023	25,590	45,740	213,083	58
Calcasieu Parish	104,369	99,522	142,025	57,683	273,543	133,946	122,229	166,768	65,596	320,555	163
Caldwell Parish	49,405	-	-	-	-	63,405	-	-	-	-	1
Cameron Parish	-	-	1	106,370	12,397	-	-	1	120,963	14,527	5
Catahoula Parish	10,503	253	7,528	251	7,170	13,480	311	8,840	285	8,402	7
Claiborne Parish	799	1	7,179	-	10,728	1,026	1	8,429	-	12,572	5
Concordia Parish	4,818	2,551	20,513	34,621	41,423	6,184	3,133	24,087	39,371	48,542	15
DeSoto Parish	-	-	9,305	18,570	340	-	-	10,926	21,117	399	6
East Baton Rouge Parish	101,607	213,255	94,554	116,654	452,667	130,401	261,911	111,026	132,658	530,465	216
East Carroll Parish	9,359	1,519	1,740	24,123	7,465	12,011	1,865	2,044	27,432	8,748	13
East Feliciana Parish	330	254	-	10,782	251	423	311	-	12,261	294	4
Evangeline Parish	11,144	227	-	16,612	1	14,302	278	-	18,891	1	17
Franklin Parish	255	226	4,807	266	517	327	277	5,645	303	606	8
Grant Parish	1,204	-	-	-	-	1,545	-	-	-	-	4
Iberia Parish	67,945	17,445	51,711	103,731	219,950	87,199	21,425	60,720	117,962	257,751	94
Iberville Parish	255	14,764	2,592	1,013	251	328	18,132	3,044	1,152	294	13
Jackson Parish	295	-	-	38,609	14,968	378	-	-	43,906	17,540	4
Jefferson Parish	287,074	363,162	157,025	473,002	891,882	368,426	446,021	184,380	537,895	1,045,165	440
Jefferson Davis Parish	14,436	254	14,921	-	8,347	18,526	312	17,521	-	9,782	19
Lafayette Parish	105,480	86,037	135,016	113,360	317,626	135,371	105,667	158,537	128,913	372,214	158
Lafourche Parish	24,865	8,201	18,303	19,593	9,443	31,912	10,072	21,492	22,281	11,066	45
LaSalle Parish	-	1	7,659	255	33,283	-	1	8,993	289	39,004	5
Lincoln Parish	12,871	-	5,334	14,770	4,977	16,518	-	6,263	16,796	5,832	14
Livingston Parish	15,394	-	-	44,994	80,961	19,756	-	-	51,167	94,875	16
Madison Parish	20,455	2,359	39,727	8,792	9,467	26,251	2,897	46,648	9,998	11,094	25
Morehouse Parish	23,091	-	3,121	8,453	21,868	29,635	-	3,665	9,612	25,626	18
Natchitoches Parish	923	3,158	649	17,034	3,200	1,185	3,879	762	19,370	3,750	10
Orleans Parish	182,598	258,517	382,471	1,194,370	1,522,415	234,344	317,500	449,102	1,358,230	1,784,065	712
Ouachita Parish	11,984	251	9,900	997	5,875	15,379	308	11,625	1,134	6,885	30
Plaquemines Parish	-	-	330	13,233	10,700	-	-	387	15,049	12,539	7
Pointe Coupee Parish	9,996	23	714	52,560	1,717	12,829	28	838	59,770	2,012	13
Rapides Parish	21,016	15,436	6,442	14,246	33,726	26,972	18,958	7,565	16,200	39,522	36
Red River Parish	-	-	-	5,099	-	-	-	-	5,798	-	1
Richland Parish	3,348	16,536	4,106	16,812	60,458	4,296	20,309	4,821	19,118	70,848	16
Sabine Parish	1,124	-	5,225	13,150	2,971	1,442	-	6,135	14,954	3,482	10
Saint Bernard Parish	39,754	61,626	44,271	178,194	161,456	51,020	75,686	51,983	202,641	189,205	73
Saint Charles Parish	6,842	24,659	6,749	6,349	31,900	8,781	30,285	7,925	7,220	37,383	24
Saint Helena Parish	-	-	254	1	20,541	-	-	298	1	24,071	3
Saint James Parish	40,285	1	1	5,251	-	51,701	1	1	5,972	-	9
Saint John Parish	14,543	28,405	31,544	16,649	78,004	18,664	34,886	37,039	18,933	91,410	38
Saint Landry Parish	13,674	25,096	11,122	32,452	61,942	17,548	30,822	13,059	36,904	72,587	67
Saint Martin Parish	19,739	28,284	37,041	16,101	33,877	25,333	34,737	43,493	18,309	39,699	59
Saint Mary Parish	51,195	51,215	29,475	37,785	305,526	65,703	62,900	34,610	42,968	358,036	99
Saint Tammany Parish	29,995	48,743	64,767	270,197	229,931	38,495	59,864	76,050	307,266	269,448	118
Tangipahoa Parish	2,600	1	225	26,571	158,602	3,337	1	264	30,216	185,860	29
Tensas Parish	-	13,927	254	316	22,926	-	17,104	298	360	26,866	13
Terrebonne Parish	6,481	3,743	482	28,192	87,697	8,318	4,598	566	32,060	102,769	66
Union Parish	726	-	-	-	-	932	-	-	-	-	1
Vermilion Parish	6,467	29,694	131,301	86,595	141,858	8,300	36,469	154,175	98,475	166,238	78
Vernon Parish	1	-	-	-	12,930	1	-	-	-	15,152	3
Washington Parish	1,440	1	27,595	41,009	71,436	1,848	1	32,402	46,635	83,713	23
Webster Parish	556	62	405	-	16,914	713	76	476	-	19,821	5
West Baton Rouge Parish	-	602	-	330	15,151	-	740	-	376	17,755	7
West Carroll Parish	1	572	-	1	-	1	702	-	1	-	3
West Feliciana Parish	236	-	-	-	266	302	-	-	-	312	2
Winn Parish	-	-	-	1	-	-	-	-	1	-	1
Null	-	-	-	-	-	-	-	-	-	-	-
Total	1,395,520	1,623,566	1,558,868	3,353,823	5,994,541	1,790,990	1,993,998	1,830,441	3,813,945	7,024,793	3,046
(13) Loss Development Factors						1.0050	1.0100	1.0140	1.0310	1.1150	
(14) Trend Factors						1.2770	1.2160	1.1580	1.1030	1.0510	

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

Coastal Plan Dwelling Fire - EC Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2019-2023 Claim
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	Count
Cameron Parish	-	1	-	1	-	-	1	-	1	-	2
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	481	4,147	22,265	1	346	617	5,093	26,143	1	405	16
Lafourche Parish	-	47,601	2,516	266	1,063	-	58,461	2,954	303	1,246	9
Orleans Parish	-	1	-	5	3,200	-	1	-	5	3,750	3
Plaquemines Parish	1	1	5,944	315	9,881	1	1	6,980	358	11,579	5
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	1	11,492	-	-	-	1	14,114	-	-	-	3
Terrebonne Parish	580	1	96,690	-	2	744	1	113,535	-	2	9
Vermilion Parish	-	-	4,607	-	-	-	-	5,409	-	-	1
Totals	1,061	63,242	132,022	588	14,491	1,363	77,672	155,021	668	16,982	48
		(13)	Loss Development Factors			1.0050	1.0100	1.0140	1.0310	1.1150	
		(14)	Trend Factors			1.2770	1.2160	1.1580	1.1030	1.0510	

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

FAIR Plan Renters Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2019-2023
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	Claim Count
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-
Allen Parish	-	-	-	-	-	-	-	-	-	-	-
Ascension Parish	-	-	-	-	-	-	-	-	-	-	-
Assumption Parish	-	-	-	-	-	-	-	-	-	-	-
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-
Caddo Parish	-	279	-	-	6,776	-	349	-	-	10,432	2
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	-
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-
East Baton Rouge Parish	-	-	-	-	10,343	-	-	-	-	15,926	1
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-
Grant Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	52,656	16,134	21,763	62,350	48,003	67,982	20,149	26,033	73,518	73,911	22
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	-	-	-	-	-	-	-	-	-	-
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-
Madison Parish	-	-	-	-	-	-	-	-	-	-	-
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	-
Orleans Parish	1,143	12,633	15,468	1,125	51,373	1,475	15,776	18,503	1,327	79,100	18
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	16,952	-	-	-	-	21,886	-	-	-	-	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	-	-	-	-	1,287	-	1
Saint John Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Martin Parish	1	-	-	-	-	1	-	-	-	-	1
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Tammany Parish	2,001	-	5,716	15,259	2,000	2,584	-	6,837	17,992	3,079	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	72,753	29,046	42,947	79,826	118,495	93,928	36,274	51,373	94,124	182,448	54
(13) Loss Development Factors						1.0110	1.0270	1.0330	1.0690	1.4650	
(14) Trend Factors						1.2770	1.2160	1.1580	1.1030	1.0510	

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

Coastal Plan Renters Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2019-2023 Claim
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	Count
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	-	-	-	-	-	-	-	-	-	-
Orleans Parish	-	-	-	3,287	-	-	-	-	3,876	-	2
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	1
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	-	-	-	3,287	-	-	-	-	3,876	-	3
(13)	Loss Development Factors					1.0110	1.0270	1.0330	1.0690	1.4650	
(14)	Trend Factors					1.2770	1.2160	1.1580	1.1030	1.0510	

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

FAIR Plan Mobile Homeowners Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2019-2023 Claim Count
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	
Acadia Parish	13,232	2,351	20,801	12,221	22,053	16,982	2,888	24,424	13,897	25,843	21
Allen Parish	-	1	-	-	-	-	1	-	-	-	1
Ascension Parish	280	852	671	19,723	36,097	359	1,047	788	22,429	42,301	11
Assumption Parish	1	430	2,019	4,171	628	1	528	2,371	4,744	736	15
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-
Beauregard Parish	-	-	91,292	-	-	-	-	107,196	-	-	2
Bienville Parish	-	-	270	-	12,809	-	-	317	-	15,010	2
Bossier Parish	-	1	-	-	-	-	1	-	-	-	2
Caddo Parish	-	4,488	226	-	-	-	5,513	265	-	-	3
Calcasieu Parish	15,885	22,664	90,819	37,886	165,683	20,386	27,836	106,641	43,083	194,158	51
Caldwell Parish	-	-	-	319	-	-	-	-	363	-	1
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-
Claiborne Parish	-	281	269	1	251	-	345	315	1	294	4
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	-	-	-	-	771	-	-	-	-	904	2
East Baton Rouge Parish	1	-	-	-	-	1	-	-	-	-	1
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
East Feliciana Parish	-	-	-	-	1	-	-	-	-	1	1
Evangeline Parish	2,731	12,387	-	-	-	3,505	15,213	-	-	-	7
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-
Grant Parish	226	-	-	-	1	289	-	-	-	1	4
Iberia Parish	927	9,011	1,741	6,102	74,785	1,190	11,066	2,044	6,939	87,638	26
Iberville Parish	-	1,969	252	15,955	1	-	2,419	296	18,143	1	5
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	225	426	1,226	3,458	-	276	500	1,395	4,053	6
Jefferson Davis Parish	451	11,515	-	1	1,986	579	14,142	-	1	2,327	11
Lafayette Parish	8,827	7,165	22,104	57,888	58,408	11,329	8,800	25,955	65,830	68,446	48
Lafourche Parish	243	6,640	1,156	6,006	533	312	8,155	1,357	6,830	625	11
LaSalle Parish	468	-	-	-	8,579	600	-	-	-	10,053	2
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	1,873	-	10,191	86,012	17,276	2,404	-	11,966	97,813	20,246	19
Madison Parish	-	-	-	-	-	-	-	-	-	-	-
Morehouse Parish	-	-	1	-	-	-	-	1	-	-	1
Natchitoches Parish	69,874	-	-	7,923	3,200	89,675	-	-	9,010	3,750	4
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Ouachita Parish	-	-	-	-	7,302	-	-	-	-	8,558	1
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-
Pointe Coupee Parish	559	-	-	451	-	717	-	-	512	-	2
Rapides Parish	1,548	3,898	-	-	2,417	1,987	4,787	-	-	2,832	5
Red River Parish	-	-	-	-	1,361	-	-	-	-	1,595	1
Richland Parish	-	-	-	-	-	-	-	-	-	-	-
Sabine Parish	1	-	-	3,684	-	1	-	-	4,189	-	3
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Charles Parish	1	-	-	17,002	278	1	-	-	19,335	325	4
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	1
Saint James Parish	-	-	-	-	477	-	-	-	-	559	4
Saint John Parish	-	226	10,681	1	-	-	277	12,541	1	-	3
Saint Landry Parish	2,469	3,704	16,119	5,417	20,198	3,168	4,549	18,928	6,161	23,670	11
Saint Martin Parish	3,985	25,288	626	13,945	18,035	5,114	31,058	735	15,858	21,134	30
Saint Mary Parish	-	1	37,094	22,023	24,594	-	1	43,557	25,045	28,821	21
Saint Tammany Parish	247	10,955	9,493	39,332	147,543	317	13,455	11,146	44,729	172,901	37
Tangipahoa Parish	1	-	1	278	41,716	1	-	1	316	48,885	11
Tensas Parish	-	-	-	10,144	-	-	-	-	11,536	-	1
Terrebonne Parish	524	-	1	267	58,860	673	-	1	304	68,976	8
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	5,168	6,548	1,765	44,820	67,604	6,633	8,042	2,072	50,969	79,222	36
Vernon Parish	-	3,206	-	-	-	-	3,937	-	-	-	2
Washington Parish	226	-	2,329	319	1	289	-	2,734	362	1	6
Webster Parish	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	-	-	-	3,200	-	-	-	-	3,750	1
West Carroll Parish	-	-	-	296	-	-	-	-	336	-	1
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	129,744	133,805	320,344	413,413	800,105	166,513	164,336	376,151	470,131	937,616	450

(13)	Loss Development Factors	1.0050	1.0100	1.0140	1.0310	1.1150	
(14)	Trend Factors	1.2770	1.2160	1.1580	1.1030	1.0510	

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

Coastal Plan Mobile Homeowner Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2019-2023 Claim
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	Count
Cameron Parish	1	-	-	596	-	1	-	-	678	-	3
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	12,999	-	27,730	45,463	-	16,683	-	32,561	51,700	-	4
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	1	62,064	8,323	1	539	1	76,225	9,773	1	632	14
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	39,494	480	37,124	-	1,021	50,685	590	43,591	-	1,196	9
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	52,493	62,545	73,177	46,060	1,560	67,370	76,815	85,925	52,379	1,828	30
		(13)	Loss Development Factors			1.0050	1.0100	1.0140	1.0310	1.1150	
		(14)	Trend Factors			1.2770	1.2160	1.1580	1.1030	1.0510	

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

FAIR Plan Wind Only Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2019-2023 Claim Count
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	
Acadia Parish	492	32,325	8,416	25,513	84,121	631	39,700	9,882	29,013	98,578	32
Allen Parish	-	-	-	-	-	-	-	-	-	-	-
Ascension Parish	254	494	14,852	345	33,595	326	607	17,440	393	39,369	10
Assumption Parish	5,547	-	3,207	41,500	63,548	7,119	-	3,766	47,194	74,469	11
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-
Bienville Parish	-	-	-	13,057	-	-	-	-	14,848	-	1
Bossier Parish	517	523	-	-	-	664	642	-	-	-	2
Caddo Parish	300	-	23,487	-	-	384	-	27,579	-	-	2
Calcasieu Parish	21,402	158,529	42,147	22,273	19,919	27,467	194,699	49,490	25,328	23,342	46
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	-	-	4,675	-	-	-	-	5,316	-	1
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	-	2,764	-	2,182	-	-	3,394	-	2,481	-	2
East Baton Rouge Parish	28,466	45,338	6,337	85,398	164,010	36,532	55,682	7,441	97,114	192,197	30
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-
Franklin Parish	-	-	-	-	11,275	-	-	-	-	13,213	2
Grant Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	60,843	77,102	4,361	42,848	177,772	78,085	94,694	5,121	48,726	208,325	56
Iberville Parish	-	9,412	-	25,482	-	-	11,559	-	28,978	-	3
Jackson Parish	-	-	-	27	-	-	-	-	31	-	1
Jefferson Parish	11,602	48,067	167,743	193,949	108,902	14,890	59,033	196,966	220,557	127,618	156
Jefferson Davis Parish	26,309	476	322	21,261	2,267	33,764	584	379	24,178	2,656	11
Lafayette Parish	48,138	91,011	84,101	73,470	46,714	61,779	111,776	98,752	83,550	54,742	76
Lafourche Parish	5,051	941	-	-	18,400	6,482	1,156	-	-	21,563	6
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-
Lincoln Parish	-	-	-	618	3,966	-	-	-	703	4,648	3
Livingston Parish	555	4,320	-	7,076	77,914	712	5,306	-	8,046	91,304	12
Madison Parish	-	254	4,421	538	564	-	312	5,191	611	661	6
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-
Natchitoches Parish	9,698	254	14,393	45,399	12,255	12,447	312	16,900	51,628	14,361	20
Orleans Parish	1,737	101,703	179,148	284,955	145,534	2,230	124,908	210,358	324,049	170,546	135
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	-	-	-	42,206	9,800	-	-	-	47,996	11,484	6
Pointe Coupee Parish	-	-	245	292	-	-	-	287	333	-	2
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-
Red River Parish	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	-	-	-	-	-	-	-	-	-	-	-
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	264	69,422	4,122	6,146	22,769	339	85,261	4,841	6,990	26,682	33
Saint Charles Parish	-	-	778	8,058	3,510	-	-	914	9,164	4,113	11
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-
Saint James Parish	280	226	254	25,035	27,715	359	278	298	28,470	32,478	9
Saint John Parish	-	-	13,594	303	1	-	-	15,962	345	1	5
Saint Landry Parish	293	23,084	-	50,831	-	375	28,351	-	57,805	-	5
Saint Martin Parish	2,097	7,090	12,161	21,666	11,871	2,691	8,708	14,280	24,638	13,911	14
Saint Mary Parish	7,703	5,013	17,439	17,830	15,412	9,886	6,157	20,477	20,276	18,060	15
Saint Tammany Parish	43,792	72,999	137,915	389,636	909,031	56,202	89,654	161,941	443,092	1,065,261	192
Tangipahoa Parish	-	9,077	12,765	-	551	-	11,149	14,989	-	646	6
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	255	8,745	11,107	1,868	25,081	327	10,741	13,042	2,125	29,392	20
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	12,558	10,157	47,914	23,456	21,433	16,117	12,474	56,261	26,674	25,116	32
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-
Washington Parish	-	-	-	-	50,939	-	-	-	-	59,693	6
Webster Parish	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	-	226	-	26,290	-	-	265	-	30,808	3
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
West Feliciana Parish	-	-	-	-	27,099	-	-	-	-	31,756	1
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	288,152	779,327	811,456	1,477,895	2,122,255	369,808	957,137	952,822	1,680,652	2,486,993	984
(13) Loss Development Factors						1.0050	1.0100	1.0140	1.0310	1.1150	
(14) Trend Factors						1.2770	1.2160	1.1580	1.1030	1.0510	

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

Coastal Plan Wind Only Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2019-2023 Claim
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	Count
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	-	266	-	-	-	-	312	1
Lafourche Parish	-	7,076	-	-	1	-	8,690	-	-	1	5
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	1,115	-	1,533	-	14,755	1,432	-	1,800	-	17,290	4
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	1,115	7,076	1,533	-	15,022	1,432	8,690	1,800	-	17,603	10
		(13)	Loss Development Factors			1.0050	1.0100	1.0140	1.0310	1.1150	
		(14)	Trend Factors			1.2770	1.2160	1.1580	1.1030	1.0510	

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

FAIR Plan Premium On-Level Factors
Homeowners

Parish	2019	2020	2021	2022	2023
Acadia Parish	1.1134	1.1409	1.2357	1.2860	1.3419
Allen Parish	1.0981	1.1695	1.3865	1.3627	1.2481
Ascension Parish	1.0579	1.1542	1.2553	1.2802	1.2461
Assumption Parish	1.3494	1.3892	1.6446	1.7970	1.7076
Avoyelles Parish	1.1705	1.2130	1.2755	1.2974	1.2775
Beauregard Parish	0.8763	0.9164	0.9898	1.0186	1.0322
Bienville Parish	1.4535	1.0000	1.0000	1.4995	1.3646
Bossier Parish	1.1990	1.2237	1.3857	1.5831	1.4953
Caddo Parish	1.1877	1.2825	1.4407	1.6112	1.4755
Calcasieu Parish	1.0357	1.0711	1.2143	1.2204	1.1731
Caldwell Parish	1.0075	1.0892	1.1641	1.1584	1.0919
Cameron Parish	1.7517	1.6180	1.7451	1.8175	1.8805
Catahoula Parish	1.3081	1.4104	1.5826	1.5888	1.4789
Claiborne Parish	1.1109	1.1970	1.2858	1.2902	1.2191
Concordia Parish	1.1158	1.0000	1.0000	1.1825	1.1484
DeSoto Parish	1.4052	1.0000	1.4748	1.4817	1.3908
East Baton Rouge Parish	1.3165	1.4245	1.5454	1.5637	1.4731
East Carroll Parish	1.9627	2.0299	2.0006	1.9005	1.8081
East Feliciana Parish	1.1767	1.1970	1.2440	1.2560	1.2014
Evangeline Parish	1.4470	1.4256	1.4547	1.4534	1.3192
Franklin Parish	1.3538	1.4214	1.4822	1.4833	1.3872
Grant Parish	1.7531	1.8686	1.9706	1.9836	1.9057
Iberia Parish	1.2886	1.2023	1.2644	1.3372	1.3734
Iberville Parish	1.2974	1.3329	1.4237	1.4220	1.2909
Jackson Parish	1.1261	1.2040	1.2579	1.2566	1.1778
Jefferson Parish	1.1121	1.4374	1.4489	1.4473	1.3846
Jefferson Davis Parish	1.2203	1.2454	1.3954	1.4541	1.4836
Lafayette Parish	1.2049	1.2007	1.3056	1.3236	1.2512
Lafourche Parish	1.2403	1.1994	1.1808	1.2322	1.3087
LaSalle Parish	1.3140	1.4490	1.6780	1.6716	1.5341
Lincoln Parish	1.1398	1.2203	1.2932	1.3049	1.2660
Livingston Parish	1.3034	1.5076	1.6412	1.6689	1.6132
Madison Parish	1.0950	1.1693	1.1931	1.1979	1.1515
Morehouse Parish	1.8385	1.9571	1.0000	2.0446	1.9393
Natchitoches Parish	1.3801	1.4933	1.6131	1.6282	1.5380
Orleans Parish	1.7075	1.6242	1.5646	1.6263	1.5582
Ouachita Parish	1.1040	1.0908	1.1841	1.2977	1.2445
Plaquemines Parish	1.4400	1.5532	1.4194	1.3684	1.2377
Pointe Coupee Parish	1.2700	1.2908	1.4245	1.4647	1.4647
Rapides Parish	1.0797	1.0979	1.1937	1.2410	1.2557

FAIR Plan Premium On-Level Factors
Homeowners

Parish	2019	2020	2021	2022	2023
Red River Parish	1.4711	1.5898	1.7190	1.0000	1.0000
Richland Parish	1.8162	1.9354	2.0329	2.0497	1.9640
Sabine Parish	1.0000	1.0000	1.0000	1.3428	1.2666
Saint Bernard Parish	1.6344	1.4963	1.4786	1.5251	1.5856
Saint Charles Parish	1.3030	1.2235	1.3184	1.3753	1.4169
Saint Helena Parish	1.0000	1.5037	1.4772	1.4734	1.4093
Saint James Parish	1.4070	1.4107	1.5955	1.6865	1.7950
Saint John Parish	1.6016	1.5113	1.6277	1.7059	1.7324
Saint Landry Parish	1.3354	1.3254	1.3981	1.4324	1.4466
Saint Martin Parish	1.3402	1.3373	1.4677	1.5324	1.5827
Saint Mary Parish	1.7541	1.7699	1.7717	1.8418	1.9659
Saint Tammany Parish	1.4669	1.5155	1.5935	1.6035	1.4480
Tangipahoa Parish	1.3706	1.3682	1.4481	1.4323	1.2651
Tensas Parish	1.3057	1.4423	1.6727	1.6395	1.5180
Terrebonne Parish	1.3014	1.2596	1.2825	1.3403	1.4278
Union Parish	1.5884	1.6932	1.7723	1.7801	1.6975
Vermilion Parish	1.7172	1.7273	1.7539	1.7946	1.7359
Vernon Parish	1.3760	1.0000	1.0000	1.6150	1.5402
Washington Parish	1.3179	1.3311	1.4073	1.4154	1.3538
Webster Parish	1.3371	1.3526	1.4627	1.4565	1.3140
West Baton Rouge Parish	1.3094	1.3619	1.4698	1.4941	1.4464
West Carroll Parish	1.0250	1.0988	1.2178	1.1993	1.1013
West Feliciana Parish	1.0523	1.1067	1.2341	1.2673	1.2725
Winn Parish	1.0858	1.1237	1.1414	1.1477	1.0904
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.4705	1.4748	1.4892	1.5404	1.4884

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

Coastal Plan Premium On-Level Factors
Homeowners

Coastal Parishes	2019	2020	2021	2022	2023
Cameron Parish	1.3611	1.3368	1.1633	1.1150	1.0407
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.6673	1.6848	1.5745	1.4494	1.1477
Lafourche Parish	1.4699	1.5629	1.5126	1.4761	1.2321
Orleans Parish	2.2567	2.3351	2.1855	2.0192	1.5888
Plaquemines Parish	1.8588	1.8893	1.8214	1.7111	1.3255
Saint Bernard Parish	3.2510	3.1737	2.4511	2.2646	1.7958
Saint Mary Parish	1.0000	1.0000	1.0000	1.7167	1.4909
Terrebonne Parish	1.1622	1.3005	1.2250	1.3635	1.3675
Vermilion Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.6485	1.7237	1.6028	1.4622	1.3254

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

FAIR Plan Premium On-Level Factors
Fire

Parish	2019	2020	2021	2022	2023
Acadia Parish	0.9146	0.9127	0.9549	0.9256	0.9137
Allen Parish	0.8426	0.7379	0.9216	0.9981	0.9704
Ascension Parish	0.9550	0.9761	1.0092	0.9688	0.9105
Assumption Parish	1.0394	1.0083	1.0357	0.9638	1.0012
Avoyelles Parish	0.7557	0.8155	1.0519	1.0738	1.0085
Beauregard Parish	1.6123	1.6047	1.7535	1.7858	1.7059
Bienville Parish	0.9997	0.9395	1.0617	1.0960	1.0216
Bossier Parish	0.7489	0.7666	0.9246	0.9403	0.9585
Caddo Parish	0.7222	0.6802	0.8802	0.9185	0.9084
Calcasieu Parish	0.9100	0.8908	0.9259	0.9131	0.9492
Caldwell Parish	0.9348	0.9678	1.0460	1.0290	0.9688
Cameron Parish	1.3246	1.4077	1.3339	1.2149	1.1988
Catahoula Parish	0.7820	0.7714	0.8517	0.8802	0.8607
Claiborne Parish	0.7048	0.6883	0.8187	0.9384	0.9456
Concordia Parish	0.9293	0.8698	1.0025	1.0335	0.9839
DeSoto Parish	0.9782	1.1372	1.2386	1.2091	1.1148
East Baton Rouge Parish	0.9718	0.9538	1.0366	1.0285	1.0450
East Carroll Parish	0.9268	1.0884	1.1937	1.2093	1.1069
East Feliciana Parish	0.7739	0.8640	0.9254	0.9352	0.9282
Evangeline Parish	0.6825	0.7182	0.8909	0.9188	0.8789
Franklin Parish	0.7224	0.8006	1.0263	1.0173	0.9600
Grant Parish	0.7723	0.7707	0.8862	0.9277	0.9315
Iberia Parish	0.9669	0.8965	1.0296	1.0393	1.0482
Iberville Parish	0.9446	0.9305	0.9698	0.9751	0.9812
Jackson Parish	0.9745	1.0153	1.0871	1.0520	0.9914
Jefferson Parish	1.0602	1.0470	1.0150	1.0486	1.0749
Jefferson Davis Parish	1.0072	1.0173	1.0318	0.9740	1.0112
Lafayette Parish	0.9797	0.9794	0.9922	0.9774	0.9413
Lafourche Parish	0.9715	0.8897	0.8894	0.8896	0.9106
LaSalle Parish	1.0492	1.1182	1.1645	1.1235	1.0374
Lincoln Parish	0.7658	0.7775	0.8409	0.8501	0.8807
Livingston Parish	0.7529	0.7670	0.9409	0.8936	0.8978
Madison Parish	0.8595	0.9035	0.9588	0.9374	0.9197
Morehouse Parish	0.8711	0.8582	0.9791	1.0291	1.0148
Natchitoches Parish	0.7397	0.7498	0.8120	0.8188	0.8505
Orleans Parish	0.9763	0.9194	0.8738	0.8351	0.8559
Ouachita Parish	0.8815	0.9017	1.0227	1.0990	1.0339
Plaquemines Parish	1.0708	1.0241	0.9833	0.9825	1.0659
Pointe Coupee Parish	0.8916	0.7730	0.9471	1.0001	0.9633
Rapides Parish	0.8166	0.8560	1.0469	1.0819	1.0122

FAIR Plan Premium On-Level Factors
Fire

Parish	2019	2020	2021	2022	2023
Red River Parish	0.9637	0.8936	0.9902	1.0437	0.9899
Richland Parish	0.6592	0.6703	0.8070	0.8770	0.8783
Sabine Parish	0.8391	0.9655	1.0841	1.1005	1.0084
Saint Bernard Parish	1.3255	1.1723	1.2043	1.1915	1.1138
Saint Charles Parish	0.9836	0.9757	0.9693	0.9004	0.9079
Saint Helena Parish	0.8257	0.8109	0.8586	0.8636	0.8191
Saint James Parish	0.9583	0.9307	0.9499	0.8989	0.9399
Saint John Parish	1.3035	1.3011	1.3159	1.3310	1.2823
Saint Landry Parish	0.7096	0.7134	0.8307	0.8376	0.8494
Saint Martin Parish	1.0410	1.0427	1.0894	0.9993	1.0255
Saint Mary Parish	1.1308	1.1276	1.1337	1.1079	1.0135
Saint Tammany Parish	0.8682	0.8611	0.8658	0.8579	0.8403
Tangipahoa Parish	0.7891	0.7713	0.8355	0.8631	0.8685
Tensas Parish	0.9826	1.0627	1.1759	1.1897	1.0903
Terrebonne Parish	0.8807	0.8356	0.8084	0.8243	0.9563
Union Parish	1.1537	1.0118	1.0773	1.1076	1.0260
Vermilion Parish	1.1177	1.0657	1.0714	1.0876	1.1626
Vernon Parish	0.6766	0.7032	0.8165	0.8275	0.8669
Washington Parish	0.6986	0.8445	0.9574	0.9680	0.9358
Webster Parish	0.7488	0.6615	0.8735	1.0041	0.9677
West Baton Rouge Parish	0.6625	0.6667	0.7711	0.8124	0.8058
West Carroll Parish	1.0225	1.0877	1.1629	1.1593	1.0606
West Feliciana Parish	0.8497	0.8337	0.8854	0.8988	0.8822
Winn Parish	0.7753	0.8298	0.8712	0.8400	0.8125
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	0.9538	1.0000
Total	0.9733	0.9455	0.9627	0.9491	0.9641

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

Coastal Plan Premium On-Level Factors
Fire

Coastal Parishes	2019	2020	2021	2022	2023
Cameron Parish	0.6715	0.6239	0.5883	0.5790	0.7433
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	0.7903	0.8018	0.7679	0.7350	0.7777
Lafourche Parish	0.6709	0.6633	0.6209	0.6159	0.6681
Orleans Parish	0.7398	0.7850	0.6428	0.6058	0.7043
Plaquemines Parish	0.6790	0.6374	0.6008	0.5845	0.7409
Saint Bernard Parish	0.9246	0.9116	0.8592	0.7894	0.7574
Saint Mary Parish	0.7545	0.7466	0.7216	0.6996	0.7421
Terrebonne Parish	0.6930	0.7019	0.6473	0.5870	0.6882
Vermilion Parish	0.8895	0.9878	1.0126	0.9566	0.9189
Total	0.7239	0.7250	0.6796	0.6459	0.7153

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

FAIR Plan Premium On-Level Factors
Extended Coverages

Parish	2019	2020	2021	2022	2023
Acadia Parish	1.9194	1.9154	2.0041	1.9424	1.7217
Allen Parish	1.9700	1.7252	2.1548	2.3336	2.0215
Ascension Parish	1.7869	1.8263	1.8884	1.8127	1.5588
Assumption Parish	2.5222	2.4468	2.5132	2.3389	2.1200
Avoyelles Parish	1.5741	1.6987	2.1912	2.2370	1.9006
Beauregard Parish	1.6096	1.6019	1.7506	1.7828	1.7034
Bienville Parish	2.2039	2.0714	2.3405	2.4163	2.0295
Bossier Parish	1.5625	1.5993	1.9292	1.9619	1.8058
Caddo Parish	1.7015	1.6025	2.0736	2.1639	1.8909
Calcasieu Parish	2.0083	1.9658	2.0434	2.0151	1.8501
Caldwell Parish	2.0761	2.1490	2.3227	2.2846	1.9356
Cameron Parish	2.0102	2.1364	2.0243	1.8438	1.7137
Catahoula Parish	2.0367	2.0090	2.2182	2.2925	1.9553
Claiborne Parish	1.6554	1.6169	1.9228	2.2041	1.9766
Concordia Parish	1.7493	1.6372	1.8872	1.9454	1.6891
DeSoto Parish	1.9715	2.2921	2.4963	2.4367	2.0561
East Baton Rouge Parish	1.7207	1.6887	1.8352	1.8210	1.7095
East Carroll Parish	1.8210	2.1384	2.3456	2.3761	1.9952
East Feliciana Parish	1.7976	2.0069	2.1494	2.1722	1.9107
Evangeline Parish	1.5403	1.6209	2.0106	2.0737	1.7729
Franklin Parish	1.5511	1.7189	2.2036	2.1843	1.8577
Grant Parish	1.8666	1.8629	2.1420	2.2423	1.9923
Iberia Parish	2.1086	1.9549	2.2454	2.2662	2.0401
Iberville Parish	1.9895	1.9597	2.0424	2.0537	1.8555
Jackson Parish	1.9931	2.0767	2.2238	2.1515	1.8355
Jefferson Parish	1.7502	1.7284	1.6756	1.7311	1.6551
Jefferson Davis Parish	1.8615	1.8800	1.9070	1.8001	1.7116
Lafayette Parish	1.9798	1.9791	2.0051	1.9752	1.6955
Lafourche Parish	2.0638	1.8899	1.8893	1.8898	1.7316
LaSalle Parish	2.0804	2.2171	2.3088	2.2277	1.8787
Lincoln Parish	1.6584	1.6839	1.8211	1.8411	1.6993
Livingston Parish	1.6236	1.6541	2.0290	1.9270	1.7123
Madison Parish	2.0199	2.1232	2.2532	2.2029	1.9172
Morehouse Parish	1.7255	1.7001	1.9396	2.0385	1.8175
Natchitoches Parish	1.7395	1.7632	1.9094	1.9253	1.7605
Orleans Parish	2.4010	2.2608	2.1487	2.0537	1.8408
Ouachita Parish	1.3994	1.4315	1.6235	1.7447	1.5337
Plaquemines Parish	2.2919	2.1920	2.1047	2.1030	2.0460
Pointe Coupee Parish	1.9343	1.6771	2.0549	2.1698	1.8723
Rapides Parish	1.6012	1.6785	2.0528	2.1214	1.8205

FAIR Plan Premium On-Level Factors
Extended Coverages

Parish	2019	2020	2021	2022	2023
Red River Parish	2.1705	2.0121	2.2286	2.3493	1.9999
Richland Parish	1.6256	1.6531	1.9903	2.1627	1.9092
Sabine Parish	1.6780	1.9310	2.1682	2.2010	1.8472
Saint Bernard Parish	2.3471	2.0760	2.1327	2.1099	1.8275
Saint Charles Parish	2.1568	2.1395	2.1253	1.9742	1.7696
Saint Helena Parish	1.9817	1.9465	2.0607	2.0728	1.7435
Saint James Parish	2.4047	2.3355	2.3837	2.2557	2.0502
Saint John Parish	2.0657	2.0619	2.0855	2.1094	1.9053
Saint Landry Parish	1.6472	1.6561	1.9283	1.9444	1.7349
Saint Martin Parish	2.0788	2.0823	2.1755	1.9957	1.8396
Saint Mary Parish	2.1654	2.1592	2.1711	2.1215	1.7718
Saint Tammany Parish	1.9274	1.9116	1.9220	1.9045	1.6576
Tangipahoa Parish	1.5856	1.5498	1.6788	1.7342	1.5690
Tensas Parish	1.6615	1.7970	1.9883	2.0118	1.7168
Terrebonne Parish	1.7331	1.6443	1.5907	1.6220	1.6957
Union Parish	1.9267	1.6898	1.7993	1.8496	1.5977
Vermilion Parish	2.0201	1.9261	1.9364	1.9657	1.9315
Vernon Parish	1.4668	1.5245	1.7700	1.7938	1.6649
Washington Parish	1.3637	1.6486	1.8691	1.8896	1.6593
Webster Parish	1.4409	1.2730	1.6811	1.9324	1.6950
West Baton Rouge Parish	1.6728	1.6833	1.9471	2.0514	1.7799
West Carroll Parish	1.8978	2.0189	2.1583	2.1515	1.8106
West Feliciana Parish	2.0573	2.0185	2.1440	2.1762	1.8900
Winn Parish	1.8402	1.9695	2.0676	1.9939	1.7133
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.9386	1.0000
Total	2.0632	1.9839	1.9744	1.9374	1.7706

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

Coastal Plan Premium On-Level Factors
Extended Coverages

Coastal Parishes	2019	2020	2021	2022	2023
Cameron Parish	2.0476	1.9024	1.7940	1.7655	1.8275
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	2.1113	2.1420	2.0514	1.9635	1.7799
Lafourche Parish	2.0242	2.0015	1.8735	1.8584	1.6517
Orleans Parish	2.6699	2.8329	2.3197	2.1861	2.0481
Plaquemines Parish	2.0803	1.9527	1.8405	1.7904	1.8540
Saint Bernard Parish	3.1340	3.0904	2.9120	2.6759	2.1269
Saint Mary Parish	3.1519	3.1190	3.0145	2.9227	2.4276
Terrebonne Parish	2.1649	2.1929	2.0225	1.8339	1.7519
Vermilion Parish	2.7998	3.1093	3.1870	3.0110	2.4376
Total	2.2116	2.2163	2.0844	1.9633	1.7959

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

FAIR Plan Premium On-Level Factors
Renters

Parish	2019	2020	2021	2022	2023
Acadia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Allen Parish	1.1319	1.1199	0.9774	1.0951	1.0884
Ascension Parish	0.9530	1.0090	1.0900	1.1036	1.1016
Assumption Parish	1.3266	1.4639	1.8482	1.8551	1.7352
Avoyelles Parish	0.9870	1.0168	1.1240	1.1465	1.2113
Beauregard Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Bienville Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Bossier Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Caddo Parish	0.8006	0.9666	0.8407	1.2455	1.2692
Calcasieu Parish	0.9404	0.9459	0.9828	1.0266	1.2087
Caldwell Parish	1.0000	1.0000	1.0000	1.0000	1.4545
Cameron Parish	1.0000	1.0000	1.0629	1.0755	1.1088
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	0.8000	0.8497	1.0423	1.0808	1.1154
DeSoto Parish	1.0000	1.0000	1.0000	1.0000	1.0000
East Baton Rouge Parish	1.0512	1.1028	0.9681	1.2779	1.2987
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	1.1622	1.1980	1.0000	1.0000	1.0000
Franklin Parish	1.0000	1.0000	1.0000	1.0000	1.7678
Grant Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Iberia Parish	1.5217	1.3906	1.4415	1.2139	1.1434
Iberville Parish	1.0000	1.0000	1.3094	1.3130	1.2842
Jackson Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.5039	1.2911	1.3449	1.2094	1.1746
Jefferson Davis Parish	1.6368	2.5185	2.6855	2.5802	1.9899
Lafayette Parish	1.3420	1.3259	1.1299	1.4496	1.4523
Lafourche Parish	1.8009	1.5640	1.4712	1.3087	1.2586
LaSalle Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Lincoln Parish	1.0000	1.1455	1.1578	1.0000	1.0000
Livingston Parish	1.0000	1.5753	1.6166	1.5956	1.4925
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	1.4380
Orleans Parish	1.9260	1.7584	1.6837	1.5485	1.4714
Ouachita Parish	1.0000	1.0000	1.0000	1.0000	1.1705
Plaquemines Parish	2.0217	1.8023	1.7512	1.5639	1.4606
Pointe Coupee Parish	1.0000	1.0000	1.0000	1.0000	1.1717
Rapides Parish	0.8781	1.1125	1.2926	1.3160	1.3266

FAIR Plan Premium On-Level Factors
Renters

Parish	2019	2020	2021	2022	2023
Red River Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Richland Parish	1.0000	1.0000	1.0000	1.0000	1.7960
Sabine Parish	1.0000	1.0000	1.0000	1.0000	1.6043
Saint Bernard Parish	1.7740	1.5678	1.5143	1.4013	1.3035
Saint Charles Parish	1.2316	1.3349	1.4661	1.3797	1.3967
Saint Helena Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Saint James Parish	1.0247	1.1287	1.4268	1.4289	1.4524
Saint John Parish	1.4999	1.9790	2.2790	2.2052	1.6153
Saint Landry Parish	1.0000	0.9153	1.0426	0.9349	0.9359
Saint Martin Parish	1.1821	1.4387	1.5582	1.5736	1.5077
Saint Mary Parish	2.1608	3.1553	3.6056	3.6598	3.2820
Saint Tammany Parish	1.1865	1.0902	1.1884	1.2275	1.2291
Tangipahoa Parish	1.4919	1.5002	1.6213	1.6260	1.5605
Tensas Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Terrebonne Parish	1.5492	1.3517	1.2834	1.1429	1.1103
Union Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Vermilion Parish	1.0000	1.4104	1.5155	1.3634	1.2999
Vernon Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Washington Parish	1.0000	1.5479	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	1.3449	1.3361	1.0824
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	1.6322	1.4744	1.4643	1.4215	1.3830

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

LCPIC Coastal Plan Premium On-Level Factors
Renters

Coastal Parishes	2019	2020	2021	2022	2023
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	1.5443	1.4770	1.4559	1.2995	1.1732
Lafourche Parish	1.0646	1.0681	1.3351	1.4429	1.4399
Orleans Parish	1.7327	2.2022	2.3584	2.1176	1.8047
Plaquemines Parish	1.4733	1.7164	1.7505	1.5664	1.4313
Saint Bernard Parish	1.7448	2.2199	2.4056	2.1664	1.8502
Saint Mary Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Terrebonne Parish	1.5705	1.6948	1.2932	1.3464	1.0690
Vermilion Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.6084	1.8699	1.9319	1.8010	1.6397

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

FAIR Plan Premium On-Level Factors
Mobile Home

Parish	2019	2020	2021	2022	2023
Acadia Parish	1.3024	1.3604	1.6236	1.6486	1.5862
Allen Parish	0.9595	0.9733	1.0393	1.0590	1.0775
Ascension Parish	0.9150	0.9654	1.1939	1.2228	1.1990
Assumption Parish	1.6210	1.6313	1.7604	1.8116	1.8812
Avoyelles Parish	0.7388	0.7175	0.9167	0.9362	0.9160
Beauregard Parish	0.9683	0.9980	1.1353	1.1501	1.1007
Bienville Parish	0.9636	0.9733	1.0274	1.0190	0.9329
Bossier Parish	1.0355	1.0633	1.1231	1.1092	0.9900
Caddo Parish	1.1129	1.1339	1.2062	1.1906	1.0531
Calcasieu Parish	0.9843	1.0266	1.2274	1.2480	1.2019
Caldwell Parish	0.9432	0.9608	1.0440	1.0409	0.9875
Cameron Parish	1.4298	1.6896	1.7755	1.9303	2.0410
Catahoula Parish	0.8196	0.8194	1.1328	1.1759	1.1690
Claiborne Parish	0.9323	0.9528	1.0423	1.0387	0.9474
Concordia Parish	0.8415	0.8410	1.1629	1.2087	1.1968
DeSoto Parish	1.2078	1.2093	1.2189	1.2070	1.0899
East Baton Rouge Parish	0.9688	0.9287	1.1079	1.1385	1.1480
East Carroll Parish	0.7722	1.0000	1.0000	1.0000	1.0000
East Feliciana Parish	0.9528	0.8880	0.9953	1.0196	1.0670
Evangeline Parish	0.9649	0.9946	1.1400	1.1533	1.0906
Franklin Parish	0.9927	0.9987	1.0416	1.0370	0.9581
Grant Parish	1.0168	1.0332	1.1125	1.1072	1.0157
Iberia Parish	1.4450	1.4590	1.5624	1.6070	1.6970
Iberville Parish	0.8888	0.9438	1.1890	1.2211	1.1989
Jackson Parish	0.8538	0.8714	0.9474	0.9418	0.8882
Jefferson Parish	1.2589	1.2940	1.3947	1.4335	1.5503
Jefferson Davis Parish	1.0073	1.0433	1.2270	1.2469	1.2021
Lafayette Parish	1.5093	1.4546	1.6608	1.6847	1.6568
Lafourche Parish	1.4393	1.4743	1.5885	1.6341	1.7294
LaSalle Parish	1.0274	1.0440	1.1209	1.1197	1.0374
Lincoln Parish	0.8827	0.8912	0.9293	0.9234	0.8827
Livingston Parish	1.5046	1.4375	1.7002	1.7487	1.7564
Madison Parish	1.0000	1.0000	1.1116	1.1494	1.1483
Morehouse Parish	1.0860	1.1080	1.2039	1.1979	1.0779
Natchitoches Parish	1.0556	1.0710	1.1537	1.1487	1.0548
Orleans Parish	1.0000	1.0000	1.1722	1.2438	1.5914
Ouachita Parish	0.8774	0.8888	0.9406	0.9382	0.9142
Plaquemines Parish	1.5220	1.8673	2.0465	2.1044	2.1934
Pointe Coupee Parish	1.2822	1.2222	1.4354	1.4588	1.3670
Rapides Parish	0.9190	0.9297	0.9969	1.0008	0.9628

FAIR Plan Premium On-Level Factors
Mobile Home

Parish	2019	2020	2021	2022	2023
Red River Parish	1.0000	1.2097	1.2190	1.2069	1.0902
Richland Parish	1.1378	1.1588	1.2537	1.2468	1.1505
Sabine Parish	1.2050	1.2183	1.2911	1.2835	1.1825
Saint Bernard Parish	1.3145	1.3186	1.4101	1.4528	1.5711
Saint Charles Parish	1.3777	1.3940	1.4898	1.5324	1.6348
Saint Helena Parish	0.7977	0.7600	0.8930	0.9258	0.9593
Saint James Parish	1.4962	1.5307	1.6469	1.6935	1.7825
Saint John Parish	1.5011	1.5307	1.6094	1.6548	1.7602
Saint Landry Parish	1.0286	0.9828	1.1600	1.1905	1.1953
Saint Martin Parish	1.7245	1.8031	2.1458	2.1845	2.1328
Saint Mary Parish	1.4871	1.5024	1.6017	1.6452	1.7315
Saint Tammany Parish	1.2921	1.2168	1.3942	1.5012	1.8127
Tangipahoa Parish	1.0370	0.9880	1.1618	1.1910	1.1956
Tensas Parish	0.7275	0.7249	1.0069	1.0458	1.0572
Terrebonne Parish	1.2383	1.2667	1.3598	1.3971	1.5112
Union Parish	0.8815	0.8966	0.9634	0.9566	0.8887
Vermilion Parish	1.6901	1.4013	1.4656	1.5066	1.6072
Vernon Parish	1.2531	1.2661	1.3480	1.3525	1.2775
Washington Parish	1.0227	0.9789	1.1598	1.1908	1.1956
Webster Parish	1.0120	1.0131	1.0584	1.0491	0.9673
West Baton Rouge Parish	0.9083	0.8736	1.0528	1.0846	1.1086
West Carroll Parish	1.0102	1.0254	1.1099	1.1066	1.0436
West Feliciana Parish	0.8567	0.8382	1.0692	1.0968	1.0659
Winn Parish	0.9181	0.9312	1.0002	0.9951	0.9243
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	1.3309	1.3119	1.4724	1.5551	1.5952

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

Coastal Plan Premium On-Level Factors
Mobile Home

Coastal Parishes	2019	2020	2021	2022	2023
Cameron Parish	1.7353	1.2800	2.1591	2.2365	1.9105
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	2.2617	2.0249	2.7517	2.6175	2.1976
Lafourche Parish	1.2837	0.9434	1.2263	1.2936	1.3425
Orleans Parish	1.0000	2.0215	2.9639	1.0000	1.0000
Plaquemines Parish	2.2281	1.3646	1.8664	1.9951	1.8161
Saint Bernard Parish	1.4209	1.9947	2.9622	2.8275	2.3746
Saint Mary Parish	1.6796	1.9827	2.9609	2.8302	2.3758
Terrebonne Parish	1.3376	1.0080	1.4125	1.4781	1.4436
Vermilion Parish	1.2080	1.8393	2.9521	2.8326	2.3768
Total	1.7527	1.3365	1.9037	1.8998	1.7291

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

FAIR Plan Premium On-Level Factors
Wind Only

Parish	2019	2020	2021	2022	2023
Acadia Parish	2.4415	2.3207	2.2121	2.0945	1.7523
Allen Parish	1.0000	1.8868	2.1038	2.0763	1.6518
Ascension Parish	1.9222	1.8821	2.0950	2.0731	1.6542
Assumption Parish	2.2944	2.2151	2.1987	2.0920	1.7500
Avoyelles Parish	3.5844	3.0892	2.6390	1.0000	1.0000
Beauregard Parish	1.9292	1.8818	2.0903	2.0737	1.6552
Bienville Parish	1.0000	1.0000	1.0000	2.5147	1.9552
Bossier Parish	2.0022	1.8065	2.0309	2.1720	1.7628
Caddo Parish	1.9926	1.8042	2.0282	2.1663	1.7557
Calcasieu Parish	2.2312	2.1281	2.0244	1.9120	1.6550
Caldwell Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Cameron Parish	2.1786	2.2004	2.1978	2.0914	1.7492
Catahoula Parish	1.0000	1.0000	1.0000	2.1820	1.7254
Claiborne Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Concordia Parish	3.5906	3.0916	2.6345	1.0000	1.0000
DeSoto Parish	4.1364	3.5574	3.0309	2.5243	1.9618
East Baton Rouge Parish	2.3391	2.2840	2.3067	2.1900	1.7400
East Carroll Parish	1.0000	1.0000	1.0000	1.0000	1.0000
East Feliciana Parish	1.9310	1.8889	2.1034	2.0762	1.6518
Evangeline Parish	1.9260	1.8920	2.1063	2.0811	1.6571
Franklin Parish	3.5815	3.0832	2.6256	2.1849	1.7259
Grant Parish	3.5808	3.0844	2.6258	2.1848	1.7259
Iberia Parish	2.4146	2.3067	2.2029	2.0884	1.7477
Iberville Parish	1.9268	1.8852	2.0967	2.0734	1.6510
Jackson Parish	1.0000	1.0000	2.6409	2.1855	1.7259
Jefferson Parish	1.9619	1.9155	1.8639	1.7591	1.4749
Jefferson Davis Parish	2.3087	2.2233	2.2052	2.0968	1.7517
Lafayette Parish	2.2273	2.1258	2.0275	1.9111	1.6532
Lafourche Parish	2.2410	2.1854	2.1277	2.0068	1.6816
LaSalle Parish	1.0000	3.0875	2.6390	2.1852	1.7260
Lincoln Parish	1.0000	1.0000	1.0000	2.1855	1.7258
Livingston Parish	3.7558	3.6731	4.0947	4.0554	3.2298
Madison Parish	3.5567	3.0802	2.6440	2.1969	1.7313
Morehouse Parish	1.0000	1.0000	1.0000	2.1870	1.7259
Natchitoches Parish	3.7916	3.2723	2.7812	2.2001	1.7259
Orleans Parish	2.5373	2.4323	2.3021	2.0391	1.6036
Ouachita Parish	3.5839	3.0855	2.6365	2.1904	1.7302
Plaquemines Parish	1.9605	1.9157	1.8653	1.7591	1.4749
Pointe Coupee Parish	1.9144	1.8774	2.0868	2.0628	1.6485
Rapides Parish	3.5924	3.0903	2.6402	2.1910	1.7304

FAIR Plan Premium On-Level Factors
Wind Only

Parish	2019	2020	2021	2022	2023
Acadia Parish	2.4415	2.3207	2.2121	2.0945	1.7523
Red River Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Richland Parish	1.0000	1.0000	1.0000	2.1910	1.7305
Sabine Parish	1.0000	1.0000	1.0000	2.1920	1.7282
Saint Bernard Parish	1.9949	1.9482	1.8959	1.7844	1.4761
Saint Charles Parish	1.9637	1.9180	1.8668	1.7620	1.4765
Saint Helena Parish	1.0000	1.0000	2.0996	2.0770	1.6550
Saint James Parish	2.3071	2.2171	2.2006	2.0951	1.7507
Saint John Parish	2.3007	2.2465	2.1862	2.0607	1.7266
Saint Landry Parish	1.9175	1.8738	2.0828	2.0634	1.6475
Saint Martin Parish	2.4535	2.3416	2.2303	2.0950	1.7481
Saint Mary Parish	2.4629	2.3457	2.2302	2.0963	1.7508
Saint Tammany Parish	2.2988	2.3146	2.2131	2.0928	1.7504
Tangipahoa Parish	2.7971	2.7469	3.0162	2.7988	2.2093
Tensas Parish	1.0000	1.0000	1.0000	2.1739	1.7262
Terrebonne Parish	1.9638	1.9191	1.8688	1.7624	1.4759
Union Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Vermilion Parish	2.4573	2.3400	2.2254	2.0928	1.7498
Vernon Parish	3.5440	3.0562	2.6192	2.1828	1.7271
Washington Parish	1.9197	1.8787	2.0965	2.0710	1.6525
Webster Parish	4.1289	3.5514	3.0330	2.5150	1.9574
West Baton Rouge Parish	1.9196	1.8817	2.0940	2.0724	1.6510
West Carroll Parish	1.0000	1.0000	1.0000	1.0000	1.0000
West Feliciana Parish	1.9144	1.8774	1.0000	2.0634	1.6471
Winn Parish	1.0000	1.0000	2.6385	2.1855	1.7259
NULL	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Total	2.2132	2.1509	2.0817	1.9340	1.6035

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

Coastal Plan Premium On-Level Factors
Wind Only

Coastal Parishes	2019	2020	2021	2022	2023
Cameron Parish	1.9532	1.8395	1.8324	2.0469	1.6548
Iberia Parish	1.0000	1.0000	1.0000	1.0000	1.0000
Jefferson Parish	1.7908	1.9305	1.8743	1.6835	1.3764
Lafourche Parish	2.1773	2.0878	1.9874	1.9377	1.9184
Orleans Parish	2.8134	2.6732	2.5032	2.3189	1.8054
Plaquemines Parish	3.0148	2.8580	2.6388	2.3469	1.8356
Saint Bernard Parish	2.9463	2.7936	2.5763	2.2906	1.7754
Saint Mary Parish	3.5050	3.3245	3.0667	2.7290	2.1144
Terrebonne Parish	2.0516	2.1112	1.9802	1.8761	1.7247
Vermilion Parish	2.3256	2.6240	2.5962	2.3254	1.8384
Total	2.2497	2.2421	2.1464	1.9671	1.7115

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, 2023

Gross Reported Loss Development Factors

Loss & DCC

AY	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
2004	11,044,553	12,967,089	13,144,663	13,367,494	13,232,094	13,473,832	13,511,961	13,429,237	13,440,099	13,520,619	13,520,630	13,520,630	13,520,630	13,520,630	13,520,403	13,520,403	13,520,403
2005	73,345,535	35,910,767	39,016,403	39,065,511	41,484,502	41,092,229	41,951,677	41,339,019	41,101,111	41,102,364	41,103,331	41,104,601	40,984,939	40,984,939	40,988,169	40,988,169	40,988,169
2006	15,492,285	22,633,975	23,824,758	24,006,608	24,287,116	24,300,011	24,299,116	24,300,528	24,300,606	24,300,253	24,334,769	24,335,434	24,335,434	24,335,294	24,335,294	24,335,294	24,335,294
2007	19,602,982	21,830,303	22,766,805	22,763,099	23,002,819	23,064,238	23,104,259	23,037,398	23,110,605	23,138,162	23,138,122	23,138,083	23,138,083	23,138,083	26,425,012	23,138,083	23,137,866
2008	18,309,910	23,074,453	26,250,033	26,423,908	26,543,805	26,562,679	26,573,765	26,635,600	26,642,207	26,425,908	26,425,291	26,425,058	26,425,012	26,425,012	26,425,012	26,425,012	
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		
2010	12,699,510	14,002,810	14,381,650	14,489,348	14,496,884	14,587,970	14,574,438	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048			
2011	9,317,363	10,430,653	10,884,827	11,153,322	11,149,186	11,232,249	11,189,503	11,189,922	11,234,227	11,228,883	11,225,492	11,225,667	11,225,667				
2012	6,566,079	7,826,303	8,168,730	8,283,135	8,308,034	8,210,146	8,215,537	8,215,482	8,215,167	8,215,042	8,215,042	8,215,042					
2013	4,656,405	5,239,906	5,401,725	5,572,971	5,573,130	5,602,136	5,507,846	5,503,621	5,503,621	5,503,621	5,489,666						
2014	3,439,149	4,104,791	4,303,355	4,240,149	4,346,031	4,345,642	4,357,456	4,389,782	4,357,190	4,370,467							
2015	2,151,509	2,820,191	2,728,180	2,728,877	2,724,927	2,725,115	2,725,116	2,725,116	2,725,116								
2016	2,449,642	2,605,130	2,577,727	2,604,858	2,619,812	2,624,605	2,607,038	2,607,038									
2017	1,746,084	2,063,057	2,215,238	2,218,155	2,218,155	2,236,017	2,238,254										
2018	827,602	1,349,007	1,349,007	1,349,007	1,349,007	1,349,007											
2019	1,504,515	2,595,113	2,650,739	2,638,757	2,631,953												
2020	853,741	927,884	959,214	921,016													
2021	1,510,408	2,005,449	2,109,846														
2022	1,997,182	3,044,438															
2023	13,053,501																

Report-to-Report Development Factors

AY	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
2004	1.174	1.014	1.017	0.990	1.018	1.003	0.994	1.001	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005	0.490	1.086	1.001	1.062	0.991	1.021	0.985	0.994	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	
2006	1.461	1.053	1.008	1.012	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2007	1.114	1.043	1.000	1.011	1.003	1.002	0.997	1.003	1.001	1.000	1.000	1.000	1.000	1.142	0.876	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		
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			
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				
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	1.000						
2013	1.125	1.031	1.032	1.000	1.005	0.983	0.999	1.000	1.000	0.997							
2014	1.194	1.048	0.985	1.025	1.000	1.003	1.007	0.993	1.003								
2015	1.311	0.967	1.000	0.999	1.000	1.000	1.000	1.000									
2016	1.063	0.989	1.011	1.006	1.002	0.993	1.000										
2017	1.182	1.074	1.001	1.000	1.008	1.001											
2018	1.630	1.000	1.000	1.000	1.000												
2019	1.725	1.021	0.995	0.997													
2020	1.087	1.034	0.960														
2021	1.328	1.052															
2022	1.524																

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	0.945	1.060	1.006	1.015	1.001	1.004	0.997	0.999	0.999	1.000	1.000	0.999	1.000	1.023	0.975	1.000	
Wtd - Last 3 Years	1.371	1.035	0.990	0.999	1.004	0.998	1.003	0.997	1.001	0.999	1.000	1.000	1.000	1.049	0.957	1.000	
All Years	1.218	1.040	1.004	1.007	1.002	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.024	0.975	1.000	
Last 3 Years	1.313	1.036	0.985	0.999	1.003	0.998	1.002	0.998	1.001	0.999	1.000	1.000	1.000	1.047	0.959	1.000	
All Years x Hi/Lo	1.231	1.038	1.005	1.004	1.002	1.000	0.999	1.000	1.000	1.000	1.000						
All Years x 2005	1.259	1.037	1.004	1.003	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.028	0.969	1.000	

Selected	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Prior	1.473	1.045	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
Current	1.371	1.035	1.006	1.015	1.004	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Report-to-Ultimate Development Factors

Selected	12 to Ult	24 to Ult	36 to Ult	48 to Ult	60 to Ult	72 to Ult	84 to Ult	96 to Ult	108 to Ult	120 to Ult	132 to Ult	144 to Ult	156 to Ult	168 to Ult	180 to Ult	192 to Ult	204 to Ult
Prior	1.613	1.095	1.048	1.028	1.015	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.465	1.069	1.033	1.027	1.011	1.007	1.003	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

Louisiana Citizens Property Insurance Corporation
Special Property
Gross Basis
Non-CAT Only ($000's) *
Evaluation As Of December 31, 2023

Gross Reported Loss Development Factors

Loss & DCC

AY	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
2004	9,092,790	10,665,851	10,633,649	10,548,402	10,527,339	10,573,631	10,571,881	10,563,032	10,563,032	10,563,032	10,563,032	10,563,032	10,563,032	10,562,973	10,562,973	10,562,973	10,562,973
2005	66,353,892	31,302,626	33,661,669	33,239,617	34,481,906	34,613,496	34,969,944	35,779,205	35,382,517	35,378,535	35,380,714	35,380,610	34,444,130	34,444,130	34,444,130	34,444,130	34,444,129
2006	12,699,757	18,466,305	18,794,556	19,006,143	19,114,396	19,349,755	19,394,093	19,401,219	19,503,067	19,507,171	19,481,499	19,481,562	19,481,562	19,481,562	19,481,562	19,481,259	19,481,259
2007	17,992,125	18,676,643	18,736,188	18,778,045	18,829,301	18,852,512	18,867,361	18,877,406	19,147,076	19,146,948	19,146,798	19,146,798	19,146,798	19,146,798	19,146,798	19,146,798	19,146,798
2008	17,837,031	20,183,363	21,835,187	22,168,392	22,398,298	22,444,296	22,256,818	22,260,958	22,272,971	22,262,654	22,263,459	22,150,044	22,045,044	22,133,044	22,133,044	22,167,875	
2009	17,303,707	18,094,891	18,081,692	18,115,210	18,108,299	18,118,758	18,131,767	18,088,900	18,074,596	18,074,596	18,074,596	18,074,596	18,074,596	18,082,101	18,083,230		
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	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	13,637,679	13,637,677						
2014	11,986,663	12,466,627	12,582,372	12,669,563	12,622,109	12,668,148	12,631,008	12,631,008	12,631,008	12,631,008							
2015	11,548,907	12,171,052	12,436,883	12,483,023	12,495,024	12,501,303	12,501,303	12,494,426	12,494,426								
2016	10,772,348	11,418,039	11,642,276	11,867,434	11,817,554	11,822,156	11,824,416	11,825,099									
2017	12,309,189	13,511,221	13,618,847	13,863,221	13,921,614	14,196,944	14,042,201										
2018	5,912,537	6,485,946	6,634,014	6,612,615	6,531,617	6,510,438											
2019	8,389,355	8,968,122	8,957,034	8,934,831	8,911,071												
2020	7,490,545	7,725,648	7,848,487	7,680,762													
2021	6,286,582	7,051,450	6,987,175														
2022	12,990,088	14,988,581															
2023	25,162,423																

Report-to-Report Development Factors

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

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	0.955	1.023	1.003	1.005	1.003	1.001	1.003	1.000	1.000	1.000	0.999	0.993	1.001	1.000	1.000	1.000	
Wtd - Last 3 Years	1.112	1.002	0.991	0.998	1.008	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.001	1.000	
All Years	1.069	1.017	1.003	1.001	1.003	1.000	1.001	1.001	1.000	1.000	0.999	0.996	1.001	1.000	1.000	1.000	
Last 3 Years	1.102	1.002	0.991	0.996	1.006	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.001	1.000	
All Years x Hi/Lo	1.082	1.014	1.004	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000						
All Years x 2005	1.102	1.013	1.004	0.999	1.003	0.999	1.000	1.002	1.000	1.000	0.999	0.999	1.001	1.000	1.000	1.000	

Selected	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Prior	1.080	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
Current	1.082	1.017	1.004	1.005	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Report-to-Ultimate Development Factors

Selected	12 to Ult	24 to Ult	36 to Ult	48 to Ult	60 to Ult	72 to Ult	84 to Ult	96 to Ult	108 to Ult	120 to Ult	132 to Ult	144 to Ult	156 to Ult	168 to Ult	180 to Ult	192 to Ult	204 to Ult
Prior	1.110	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
Current	1.115	1.031	1.014	1.010	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

NOTE: Special Property is everything except Homeowners

Premium Trend Factor Calculations

Mid Point of AY	Estimated One Year Coverage Increase	Cumulative Coverage Increase to 7/1/24	Selected Coverage Increase from 7/1/24 to 1/1/26	Total Estimated Coverage Increase to 1/1/26	Premium Trend Factor
(1)	(2)	(3)	(4)	(5)	(5)
Homeowners					
7/1/2019	4.1%	33.2%	7.6%	43.3%	1.368
7/1/2020	4.2%	28.0%	7.6%	37.7%	1.321
7/1/2021	3.5%	22.9%	7.6%	32.2%	1.274
7/1/2022	9.3%	18.7%	7.6%	27.7%	1.236
7/1/2023	8.6%	8.6%	7.6%	16.8%	1.143
Dwelling Fire & EC					
7/1/2019	1.3%	24.1%	7.6%	33.5%	1.285
7/1/2020	0.7%	22.6%	7.6%	31.9%	1.271
7/1/2021	0.4%	21.7%	7.6%	30.9%	1.263
7/1/2022	9.9%	21.2%	7.6%	30.4%	1.259
7/1/2023	10.3%	10.3%	7.6%	18.7%	1.159
Renters / Condo					
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
7/1/2023	0.0%	0.0%	3.0%	3.0%	1.026
Mobile Home					
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
7/1/2023	0.0%	0.0%	1.5%	1.5%	1.013
Wind Only					
7/1/2019	0.2%	19.3%	7.6%	28.3%	1.241
7/1/2020	0.8%	19.0%	7.6%	28.1%	1.239
7/1/2021	0.5%	18.1%	7.6%	27.1%	1.230
7/1/2022	8.5%	17.5%	7.6%	26.5%	1.225
7/1/2023	8.3%	8.3%	7.6%	16.5%	1.140

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 7/01/24 to 1/01/26.
Note that column (4) reflects efforts being made by LCPIC to account for the recent significant inflation.

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

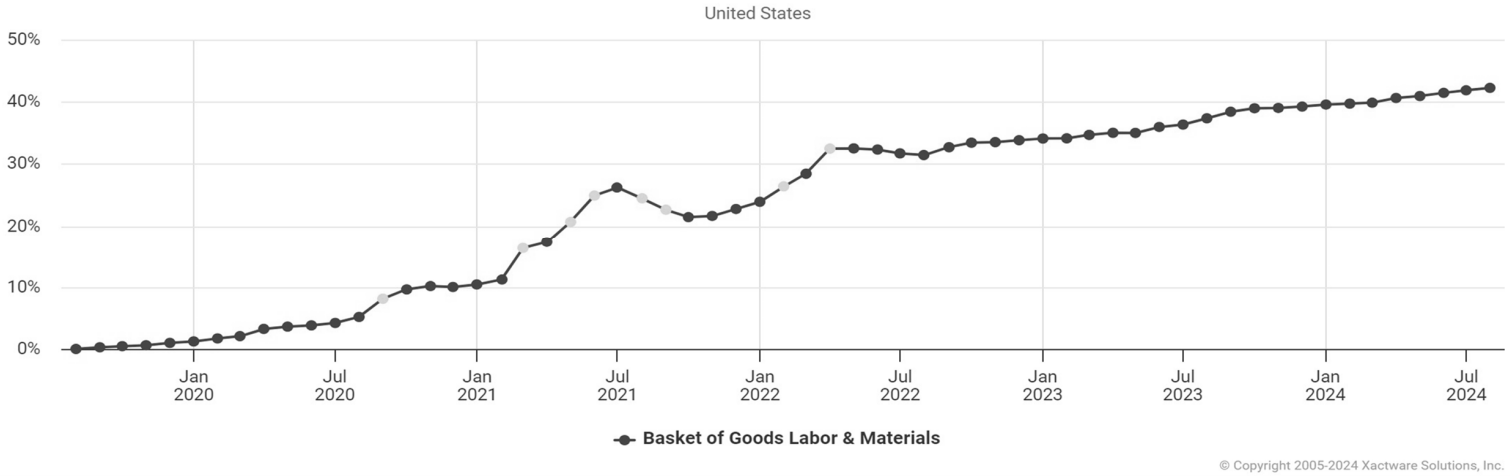
(6) = 1 + .85 x Column (5). (Rerating current inforce policies shows that 1% more coverage results in .85% more premium.)

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

Quarter/Year	Pure Premium	8 Point Fitted PP	12 Point Fitted PP	16 Point Fitted PP	20 Point Fitted PP	All Point Fitted PP	Annual Change
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
4 / 2009	286	98	602	773	459	247	
1 / 2010	280	98	590	757	450	245	
2 / 2010	276	99	578	735	441	245	
3 / 2010	288	100	567	713	437	242	
4 / 2010	299	103	550	692	428	242	4.5%
1 / 2011	282	104	539	679	420	240	0.7%
2 / 2011	261	105	528	659	416	240	-5.2%
3 / 2011	246	106	518	639	407	237	-14.5%
4 / 2011	241	107	503	626	399	237	-19.5%
1 / 2012	239	108	493	608	395	237	-15.1%
2 / 2012	240	110	483	590	388	235	-8.1%
3 / 2012	221	111	473	572	380	235	-10.1%
4 / 2012	208	112	459	561	376	233	-13.9%
1 / 2013	199	113	450	545	369	233	-16.8%
2 / 2013	208	114	441	528	361	230	-13.6%
3 / 2013	204	117	433	518	358	230	-7.6%
4 / 2013	204	118	420	503	351	228	-1.6%
1 / 2014	207	119	412	488	344	228	3.9%
2 / 2014	190	120	403	473	340	226	-8.3%
3 / 2014	199	122	395	464	334	226	-2.8%
4 / 2014	202	123	384	450	327	226	-1.2%
1 / 2015	197	125	376	437	324	224	-4.8%
2 / 2015	205	126	369	424	317	224	7.7%
3 / 2015	201	128	361	416	311	221	1.2%
4 / 2015	188	129	354	403	308	221	-6.8%
1 / 2016	201	130	344	392	302	219	1.8%
2 / 2016	197	132	337	384	296	219	-3.8%
3 / 2016	210	134	330	372	293	217	4.7%
4 / 2016	227	136	324	361	287	217	20.9%
1 / 2017	212	137	314	351	281	215	5.8%
2 / 2017	207	138	308	344	276	215	4.8%
3 / 2017	200	140	302	334	273	215	-4.8%
4 / 2017	200	141	296	324	268	213	-12.1%
1 / 2018	204	144	287	317	262	213	-3.8%
2 / 2018	207	145	281	308	260	211	0.3%
3 / 2018	200	147	276	299	255	211	-0.1%
4 / 2018	192	148	270	290	250	209	-4.1%
1 / 2019	198	150	262	284	247	209	-3.1%
2 / 2019	220	151	257	276	242	206	6.1%
3 / 2019	230	154	252	268	237	206	14.9%
4 / 2019	244	156	247	262	235	204	27.4%
1 / 2020	250	158	240	255	230	204	26.2%
2 / 2020	239	159	235	247	226	202	8.4%
3 / 2020	259	161	230	240	224	202	12.8%
4 / 2020	257	164	226	235	219	202	5.2%
1 / 2021	235	166	219	228	215	200	-5.8%
2 / 2021	229	167	215	221	213	200	-4.1%
3 / 2021	212	169	211	215	209	198	-18.3%
4 / 2021	230	171	206	211	204	198	-10.7%
1 / 2022	238	172	200	204	202	196	1.3%
2 / 2022	199	176	196	198	198	196	-12.9%
3 / 2022	142	178	192	194	194	194	-32.9%
4 / 2022	127	179	189	189	192	194	-44.8%
1 / 2023	155	181	183	183	189	192	-34.8%
2 / 2023	166	183	179	178	185	192	-16.6%
3 / 2023	215	185	176	174	183	192	51.5%
4 / 2023	236	189	172	169	179	191	86.1%
		5.6%	-9.0%	-10.6%	-6.8%	-1.5%	-1.3%

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

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



Five Year Trend from July 2019 to July 2024: 42%

Implied Average Annual Trend from July 2019 to July 2024: 7.3%

Source: Xactware Solutions, Inc.

Exhibit 15

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

(1) LCPIC Fitted Loss Trends

8-Point	5.6%
16-Point	-10.6%
20-Point	-6.8%
All-Point	-1.5%

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

Selected Loss Trend

(3) Up-To-Date Selection:	5.0%
(4) Projected Period Selection:	2.0%

Mid Point of AY	Up-to-Date Period End	Projection Period End	Up-to-Date Trend Length	Projection Trend Length	Current Cost Factor
(5)	(6)	(7)	(8)	(9)	(10)
7/1/2019	7/1/2023	1/1/2026	4.00	2.50	1.277
7/1/2020	7/1/2023	1/1/2026	3.00	2.50	1.216
7/1/2021	7/1/2023	1/1/2026	2.00	2.50	1.158
7/1/2022	7/1/2023	1/1/2026	1.00	2.50	1.103
7/1/2023	7/1/2023	1/1/2026	0.00	2.50	1.051

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

Credibilities

(1) Plan / Product	(2) Earned House Years 2019-2023	(3) Credibility
FAIR Plan		
Homeowners	33,214	0.9112
Fire	158,512	1.0000
EC	158,512	1.0000
Renters/Condo	2,321	0.2409
Mobile Home	17,267	0.6570
Wind Only	88,230	1.0000
Coastal Plan		
Homeowner	458	0.1070
Fire	12,717	0.5639
EC	12,717	0.5639
Renters/Condo	79	0.0443
Mobile Home	2,341	0.2419
Wind Only	2,387	0.2443

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

LCPIC Expected Loss Ratio Calculation

FAIR Plan

	(1) Non-Cat Loss Ratio	(2) Rate Change	(3) Loss & Prem. Trend	(4) Adj. Loss Ratio
Homeowners	9.61	0.9850	0.9787	9.55
Fire	61.77	1.0880	0.9651	54.79
EC	2.99	1.0880	0.9651	2.65
Renters	9.98	1.2200	1.0500	8.59
Mobile Home	8.21	1.4080	1.0500	6.12
Wind Only	1.51	0.9760	0.9809	1.52

Coastal Plan

	(1) Non-Cat Loss Ratio	(2) Rate Change	(3) Loss & Prem. Trend	(4) Adj. Loss Ratio
Homeowners	3.57	0.9410	0.9787	3.71
Fire	49.78	1.0910	0.9651	44.04
EC	0.47	1.0910	0.9651	0.42
Renters	5.34	1.0950	1.0500	5.12
Mobile Home	5.72	1.0890	1.0500	5.52
Wind Only	0.46	1.1080	0.9809	0.41

(1) The credibility weighted Non-Cat loss ratio from last year's approved rate filing
(2) 1/1/2024 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 2024 RATES

Expense Component (as % of Premium)	FAIR											
	2023 Rate Indications HO		2024 Rate Indications HO		2023 Rate Indications Fire		2024 Rate Indications Fire		2023 Rate Indications Allied Lines		2024 Rate Indications Allied Lines	
	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed
Commisions	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	2.00%	2.00%	1.75%	1.75%	2.00%	2.00%	1.75%	1.75%	2.00%	2.00%	1.75%	1.75%
Taxes, L, F	0.40%	0.00%	1.00%	0.00%	0.40%	0.00%	1.25%	0.00%	0.40%	0.00%	1.25%	0.00%
ULAE (In-House)	0.00%	6.00%	0.00%	3.00%	0.00%	6.00%	0.00%	3.00%	0.00%	6.00%	0.00%	3.00%
TOTAL	12.15%	8.00%	12.50%	4.75%	12.15%	8.00%	12.75%	4.75%	12.15%	8.00%	12.75%	4.75%
ULAE (as % of Loss & ALAE) *	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	

Expense Component (as % of Premium)	COASTAL											
	2023 Rate Indications HO		2024 Rate Indications HO		2023 Rate Indications Fire		2024 Rate Indications Fire		2023 Rate Indications Allied Lines		2024 Rate Indications Allied Lines	
	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed	Variable	Fixed
Commisions	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	2.00%	2.00%	1.75%	1.75%	2.00%	2.00%	1.75%	1.75%	2.00%	2.00%	1.75%	1.75%
Taxes, L, F	0.40%	0.00%	1.00%	0.00%	0.40%	0.00%	1.25%	0.00%	0.40%	0.00%	1.25%	0.00%
ULAE (In-House)	0.00%	6.00%	0.00%	3.00%	0.00%	6.00%	0.00%	3.00%	0.00%	6.00%	0.00%	3.00%
TOTAL	12.15%	8.00%	12.50%	4.75%	12.15%	8.00%	12.75%	4.75%	12.15%	8.00%	12.75%	4.75%
ULAE (as % of Loss & ALAE) *	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	

Source: Exhibit F

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

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

Note: Exhibit F shows historical expenses and our 2024 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)	$ 18,151,306	NA	$ 29,179,138	$ 86,466	$ 1,808,882	$ 24,887,256
(2)	Location Premium	$ 114,536,184	NA	$ 175,835,905	$ 768,236	$ 13,295,056	$ 134,827,596
(3)	AAL to Location Premium	15.85%	NA	16.59%	11.26%	13.61%	18.46%
(4)	Allocated Loss Adjustment Expense (ALAE) Factor	1.1200	NA	1.1100	1.1500	1.1200	1.1200
(5)	CAT Loss & ALAE as % of Premium	17.75%	NA	18.42%	12.94%	15.24%	20.67%
(6)	Loss & Prem Trend Factor	1.0127	NA	1.0127	1.0734	1.0734	1.0127
(7)	On Level Factor	0.9852	NA	1.0720	1.1818	1.2917	0.9810
(8)	Expected CAT Loss & ALAE Ratio	18.24%	NA	17.40%	11.75%	12.66%	21.34%
				COASTAL PLAN			
(1)	Average Annual Loss (AAL)	$ 152,534	NA	$ 1,742,333	$ 2,339	$ 254,644	$ 804,152
(2)	Location Premium	$ 1,127,435	NA	$ 11,916,937	$ 17,263	$ 1,809,188	$ 4,964,210
(3)	AAL to Location Premium	13.53%	NA	14.62%	13.55%	14.08%	16.20%
(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	14.95%	NA	16.30%	14.90%	15.76%	18.14%
(6)	Loss & Prem Trend Factor	1.0127	NA	1.0127	1.0734	1.0734	1.0127
(7)	On Level Factor	0.9548	NA	1.0749	1.0950	1.0664	1.0904
(8)	Expected CAT Loss & ALAE Ratio	15.86%	NA	15.36%	14.61%	15.86%	16.85%

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 (3/31/24) and average accident date (1/1/26) 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, 1% for R/C, and 1% for MH.

(7) Based on rate changes effective 1/1/2024 applied to actual policies. See Exhibit 9. Location Premium is as of 3/31/24.

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

Allocation of Net Cost of Reinsurance by Product

FAIR PLAN

	HO	Fire	EC	Renter/Condo	Mobile Home	Wind
(1) Net Cost of Reinsurance	$ 172,700,000	NA	$ 172,700,000	$ 172,700,000	$ 172,700,000	$ 172,700,000
(2) Average Annual Loss (AAL) - product	$ 15,795,115	NA	$ 25,291,587	$ 78,529	$ 1,566,871	$ 21,508,115
(3) AAL - all products	$ 67,066,753	NA	$ 67,066,753	$ 67,066,753	$ 67,066,753	$ 67,066,753
(4) Allocated Net Cost of Reinsurance	$ 40,673,153	NA	$ 65,127,008	$ 202,216	$ 4,034,766	$ 55,384,393
(4B) Allocated Retained Risk Load	$ 14,049,042	NA	$ 22,495,725	$ 69,848	$ 1,393,661	$ 19,130,498
(5) Location Premium	$ 114,536,184	NA	$ 175,835,905	$ 768,236	$ 13,295,056	$ 134,827,596
(6) On-Level Factor	0.9852	NA	1.0720	1.1818	1.2917	0.9810
(7) On-Level Premium	$ 112,845,997	NA	$ 188,503,654	$ 907,880	$ 17,173,014	$ 132,262,837
(8) Net Cost of Reinsurance Load	48.49%	NA	46.48%	29.97%	31.61%	56.34%

COASTAL PLAN

	HO	Fire	EC	Renter/Condo	Mobile Home	Wind
(1) Net Cost of Reinsurance	$ 172,700,000	NA	$ 172,700,000	$ 172,700,000	$ 172,700,000	$ 172,700,000
(2) Average Annual Loss (AAL) - product	$ 142,264	NA	$ 1,672,785	$ 2,182	$ 244,051	$ 765,256
(3) AAL - all products	$ 67,066,753	NA	$ 67,066,753	$ 67,066,753	$ 67,066,753	$ 67,066,753
(4) Allocated Net Cost of Reinsurance	$ 366,336	NA	$ 4,307,499	$ 5,617	$ 628,441	$ 1,970,570
(4B) Allocated Retained Risk Load	$ 167,379	NA	$ 1,968,100	$ 2,567	$ 287,135	$ 900,355
(5) Location Premium	$ 1,127,435	NA	$ 11,916,937	$ 17,263	$ 1,809,188	$ 4,964,210
(6) On-Level Factor	0.9548	NA	1.0749	1.0950	1.0664	1.0904
(7) On-Level Premium	$ 1,076,481	NA	$ 12,809,517	$ 18,903	$ 1,929,341	$ 5,413,090
(8) Net Cost of Reinsurance Load	49.58%	NA	48.99%	43.29%	47.46%	53.04%

Notes:

(1) = Exhibit 21, row (11)

(2) Modeled Hurricane loss using a blend of RMS v22 Long Term and AIR Touchstone v10 Long Term.

(3) Sum of (2) for all products

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

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

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

(6) Factor to bring premium to current level. Based on rate changes effective 1/1/23 and subsequent. See Exhibit 9.

(7) = (5) * (6)

(8) = (4) / (7)

Exhibit 21

Louisiana Citizens Property Insurance Corporation Net Reinsurance Costs

(1) Projected September 30, 2024 Total Insured Value Used for Reinsurance Firm Order Terms (in billions):	50.1
(2) March 31, 2024 Total Insured Value Used for Catastrophe Modeling (in billions):	47.5
(3) Ratio of March 31, 2024 to Projected September 30, 2024 Total Insured Value:	0.948
(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 9/30/24 TIV (4)	Total Cost Including RPP / Reinstatement using 3/31/24 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	59.2%	26,537,719	26,537,719	1,207,448	3,388,540	19,565,787	1,749,285	14,427,962
Layer 2	200,000,000	xs	300,000,000	57.3%	45,418,989	45,418,989	1,661,140	4,586,258	33,342,391	2,980,987	25,775,147
Layer 2B	200,000,000	xs	300,000,000	3.3%	2,042,310	2,042,310	94,301	260,355	1,499,274	134,043	1,104,875
Layer 3	300,000,000	xs	500,000,000	35.0%	23,816,057	23,816,057	1,006,152	2,717,313	17,380,498	1,553,909	13,109,277
Bayou 24 B	300,000,000	xs	500,000,000	25.0%	14,592,616	14,592,616	701,994	1,892,795	10,644,732	951,696	7,800,242
Bayou 23 B	300,000,000	xs	500,000,000	25.0%	15,469,318	15,469,318	701,994	1,892,795	11,284,251	1,008,872	8,382,585
CWIL L2_L3	500,000,000	xs	300,000,000	15.0%	17,314,977	17,314,977	866,458	2,366,304	12,674,147	1,133,136	9,174,707
Layer 4	250,000,000	xs	800,000,000	15.0%	5,364,690	5,364,690	254,372	675,964	3,897,880	348,491	2,873,425
Bayou 23 A	250,000,000	xs	800,000,000	48.0%	16,489,742	16,489,742	800,813	2,125,049	11,976,472	1,070,760	8,780,663
Catahoula II B	250,000,000	xs	800,000,000	22.0%	7,920,978	7,920,978	367,039	973,981	5,752,993	514,348	4,264,664
CWIL L4_L5	530,000,000	xs	800,000,000	15.0%	8,506,884	8,506,884	471,737	1,248,915	6,174,621	552,044	4,373,662
Layer 5	280,000,000	xs	1,050,000,000	42.1%	14,395,273	14,395,273	610,760	1,609,656	10,435,626	933,000	7,892,970
Catahoula II A	280,000,000	xs	1,050,000,000	42.9%	14,614,253	14,614,253	612,785	1,612,411	10,589,711	0	8,977,300
Layer 6	670,000,000	xs	1,330,000,000	55.1%	37,357,094	37,357,094	1,268,873	3,324,200	27,036,898	2,417,242	21,295,455
CWIL L6	670,000,000	xs	1,330,000,000	15.0%	8,128,573	8,128,573	345,110	904,155	5,883,051	0	4,978,895
Bayou 24 A	670,000,000	xs	1,330,000,000	29.9%	18,635,838	18,635,838	679,649	1,779,479	13,485,302	0	11,705,823
Second Event	100,000,000	xs	100,000,000	42.3%	10,562,500	10,562,500	53,576	156,815	7,872,775	703,868	7,012,093
Second Event - StoneRidge	100,000,000	xs	100,000,000	25.0%	7,022,500	7,022,500	31,702	92,790	5,234,231	467,968	4,673,473
Shared Second Event Aeolus	100,000,000			100.0%	6,375,000	6,375,000	92,854	248,698	4,641,906	415,011	3,978,197
Layer 1 - Second Event - Aeolus	200,000,000	xs	300,000,000	20.0%	3,200,000	3,200,000	17,791	51,323	2,376,254	212,450	2,112,482
All Layers Combined					303,765,313	303,765,313	11,846,548	31,907,793	221,748,801	17,147,111	172,693,897

(11) Selected Net Cost of Reinsurance: 172,700,000

(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, 2024 (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 v22 and AIR Touchstone v10 models. (Adjusted to include estimated ALAE based on Exhibit 19)

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

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

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

Louisiana Citizens Property Insurance Corporation **Exhibit 22**

2024 Retained Risk Load

Layer	Layer Bottom (millions)	Layer Top (millions)	Limit (millions) (1)	Modeled AAL (2)	Risk Transfer and Reinsurance Premiums (3)	Placement (4)	@ 100% Risk Transfer and Reinsurance Premiums (5)	ROL (6)	LOL (7)	Reinsurers Expenses (8)	Reinsurers Profit (9)
1	0	200	200	30,688,124		0.0%	94,000,000	47.0%	15.3%	22.0%	4.0%
2	200	300	100	4,595,987	26,537,719	59.2%	44,808,305	44.8%	4.6%	22.0%	4.0%
3	300	500	200	9,267,697	47,461,299	60.5%	78,448,429	39.2%	4.6%	22.0%	4.0%
4	500	800	300	12,145,803	71,192,969	100.0%	71,192,969	23.7%	4.0%	22.0%	4.0%
5	800	1,050	250	5,197,218	38,282,294	100.0%	38,282,294	15.3%	2.1%	22.0%	4.0%
6	1,050	1,330	280	6,166,264	29,009,527	85.0%	34,128,855	12.2%	2.2%	22.0%	4.0%
7	1,330	2,000	670	8,301,467	64,121,506	100.0%	64,121,506	9.6%	1.2%	22.0%	4.0%
8	2,000	2,350	350	3,500,000		0.0%	17,500,000	5.0%	1.0%	22.0%	4.0%

Layer	Layer Bottom (millions)	Layer Top (millions)	Margin Ratio (10)	Margin On Line (11)	$ Margin (12)	Fixed Cost (13)	Profit (14)	Total $ Risk Load (15)	Retained $ Risk Load (16)
1	0	200	306%	31.7%	63,311,876	20,680,000	3,760,000	38,871,876	38,871,876
2	200	300	975%	40.2%	40,212,318	9,857,827	1,792,332	28,562,159	11,646,220
3	300	500	846%	34.6%	69,180,732	17,258,654	3,137,937	48,784,140	19,269,735
4	500	800	586%	19.7%	59,047,166	15,662,453	2,847,719	40,536,994	0
5	800	1,050	737%	13.2%	33,085,076	8,422,105	1,531,292	23,131,680	0
6	1,050	1,330	553%	10.0%	27,962,591	7,508,348	1,365,154	19,089,088	2,863,363
7	1,330	2,000	772%	8.3%	55,820,039	14,106,731	2,564,860	39,148,447	0
8	2,000	2,350	500%	4.0%	14,000,000	3,850,000	700,000	9,450,000	9,450,000
							Retained Risk Load:		82,101,195

Notes:

2,350 top end is estimated based on 1/150 year event per 50/50 blend of RMS RiskLink v22 and Verisk Touchstone v10 models

(2) Hurricane AAL generated by the 50/50 blend of RMS RiskLink v22 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 2023 Q4 results compiled by Reinsurance Association of America

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

(10) = (6) / (7)

(11) = (6) - (7)

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

(13) = (5) x (8)

(14) = (5) x (9)

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

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

	(1) Modeled Hurricane Losses	(2) Selected Risk Load	(3) Allocated Risk Load
Commercial	23,999,538		21,636,884
Personal	67,066,753		60,464,312
Total	91,066,291	82,101,195	82,101,195

	(4) Personal Modeled Hurricane Losses	(5) Personal Modeled Hurricane Loss Percentage	(6) FAIR / Coastal Selected Allocation Percentage	(7) Personal FAIR / Coastal Risk Load
Personal FAIR Plan	64,240,216	95.8%	94.5%	57,138,774.40
Personal Coastal Plan	2,826,537	4.2%	5.5%	3,325,537.13
Total	67,066,753			60,464,311.53

(1), (4) are hurricane losses generated by a 50/50 blend of RMS RiskLink v22 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

										(14)	Reinsurance Premium Allocation Homeowner Allocated NCR			$ 40,673,153
(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	$224,828	$26,636	50	11.85%	1.1200	1.0127	1.0418	12.90%		0.15%	$234,230	$	59,686	25.48%
Allen	$12,043	$1,055	3	8.76%	1.1200	1.0127	1.0052	9.88%		0.01%	$12,106	$	2,365	19.54%
Ascension	$632,763	$68,522	126	10.83%	1.1200	1.0127	0.9929	12.37%		0.38%	$628,239	$	153,543	24.44%
Assumption	$345,265	$40,073	67	11.61%	1.1200	1.0127	1.3371	9.85%		0.22%	$461,637	$	89,795	19.45%
Avoyelles	$32,728	$3,206	9	9.79%	1.1200	1.0127	1.0237	10.85%		0.02%	$33,505	$	7,183	21.44%
Beauregard	$26,644	$2,648	6	9.94%	1.1200	1.0127	0.8226	13.71%		0.01%	$21,917	$	5,935	27.08%
Bienville	$14,581	$1,222	3	8.38%	1.1200	1.0127	1.0928	8.70%		0.01%	$15,934	$	2,738	17.18%
Bossier	$133,892	$12,623	34	9.43%	1.1200	1.0127	1.2175	8.78%		0.07%	$163,018	$	28,286	17.35%
Caddo	$456,415	$45,900	114	10.06%	1.1200	1.0127	1.0936	10.43%		0.25%	$499,113	$	102,852	20.61%
Calcasieu	$674,193	$76,210	118	11.30%	1.1200	1.0127	0.9661	13.27%		0.42%	$651,304	$	170,769	26.22%
Caldwell	$8,630	$564	2	6.53%	1.1200	1.0127	0.8972	8.26%		0.00%	$7,743	$	1,263	16.31%
Cameron	$79,850	$9,825	7	12.30%	1.1200	1.0127	1.3727	10.16%		0.05%	$109,611	$	22,016	20.09%
Catahoula	$6,764	$338	2	5.00%	1.1200	1.0127	1.1779	4.81%		0.00%	$7,967	$	757	9.50%
Claiborne	$7,545	$740	3	9.81%	1.1200	1.0127	0.9687	11.49%		0.00%	$7,309	$	1,658	22.68%
Concordia	$20,340	$1,356	5	6.66%	1.1200	1.0127	0.9466	7.98%		0.01%	$19,255	$	3,038	15.78%
De Soto	$26,917	$2,316	6	8.60%	1.1200	1.0127	0.9818	9.94%		0.01%	$26,427	$	5,190	19.64%
East Baton Rouge	$1,804,970	$204,295	376	11.32%	1.1200	1.0127	1.1897	10.79%		1.13%	$2,147,283	$	457,780	21.32%
East Carroll	$5,683	$363	1	6.38%	1.1200	1.0127	1.4879	4.86%		0.00%	$8,456	$	812	9.60%
East Feliciana	$19,397	$1,504	5	7.75%	1.1200	1.0127	0.9885	8.89%		0.01%	$19,174	$	3,370	17.58%
Evangeline	$3,032	$184	1	6.07%	1.1200	1.0127	0.9946	6.92%		0.00%	$3,016	$	413	13.69%
Franklin	$4,465	$340	1	7.60%	1.1200	1.0127	1.1139	7.74%		0.00%	$4,973	$	761	15.30%
Grant	$0	$0	0	8.93%	1.1200	1.0127	1.4158	7.15%		0.00%	$0	$	-	18.50%
Iberia	$993,075	$116,286	152	11.71%	1.1200	1.0127	0.9293	14.29%		0.64%	$922,898	$	260,573	28.23%
Iberville	$104,360	$11,933	16	11.43%	1.1200	1.0127	0.9774	13.26%		0.07%	$102,005	$	26,740	26.21%
Jackson	$16,420	$957	3	5.83%	1.1200	1.0127	0.9666	6.84%		0.01%	$15,872	$	2,145	13.51%
Jefferson	$27,683,626	$4,441,492	3,407	16.04%	1.1200	1.0127	1.1395	15.97%		24.47%	$31,545,492	$	9,952,424	31.55%
Jefferson Davis	$82,860	$8,240	14	9.94%	1.1200	1.0127	1.0762	10.48%		0.05%	$89,174	$	18,464	20.71%
Lafayette	$784,135	$103,664	149	13.22%	1.1200	1.0127	1.0281	14.58%		0.57%	$806,156	$	232,288	28.81%
Lafourche	$1,894,632	$241,241	277	12.73%	1.1200	1.0127	0.8812	16.38%		1.33%	$1,669,613	$	540,568	32.38%
La Salle	$4,487	$417	2	9.30%	1.1200	1.0127	1.2169	8.67%		0.00%	$5,460	$	935	17.12%
Lincoln	$44,254	$3,317	11	7.49%	1.1200	1.0127	1.0437	8.14%		0.02%	$46,189	$	7,432	16.09%
Livingston	$433,265	$43,883	86	10.13%	1.1200	1.0127	1.3291	8.64%		0.24%	$575,845	$	98,333	17.08%
Madison	$6,906	$745	1	10.79%	1.1200	1.0127	0.9337	13.11%		0.00%	$6,448	$	1,670	25.90%
Morehouse	$14,969	$836	3	5.59%	1.1200	1.0127	1.3702	4.63%		0.00%	$20,511	$	1,873	9.13%
Natchitoches	$42,849	$4,774	9	11.14%	1.1200	1.0127	1.1660	10.84%		0.03%	$49,963	$	10,697	21.41%
Orleans	$52,026,503	$9,105,221	5,477	17.50%	1.1200	1.0127	1.0594	18.74%		50.16%	$55,115,143	$	20,402,833	37.02%
Ouachita	$90,852	$7,025	22	7.73%	1.1200	1.0127	1.0232	8.57%		0.04%	$92,955	$	15,742	16.94%
Plaquemines	$1,088,660	$175,742	114	16.14%	1.1200	1.0127	0.9767	18.74%		0.97%	$1,063,240	$	393,801	37.04%
Pointe Coupee	$58,037	$6,711	13	11.56%	1.1200	1.0127	1.2116	10.82%		0.04%	$70,320	$	15,039	21.39%
Rapides	$171,961	$17,390	44	10.11%	1.1200	1.0127	1.0401	11.02%		0.10%	$178,860	$	38,968	21.79%
Red River	$0	$0	0	9.17%	1.1200	1.0127	1.1234	9.26%		0.00%	$0	$	-	19.84%

FAIR Plan Homeowners Expected Cat and NCR Loads by Parish

Richland	$21,396	$1,780	4	8.32%	1.1200	1.0127	1.5659	6.03%	0.01%	$33,503	$ 3,990	11.91%
Sabine	$10,617	$751	2	7.08%	1.1200	1.0127	0.9117	8.81%	0.00%	$9,680	$ 1,684	17.40%
St. Bernard	$2,327,739	$357,258	333	15.35%	1.1200	1.0127	1.2185	14.29%	1.97%	$2,836,350	$ 800,537	28.22%
St. Charles	$2,523,849	$347,770	396	13.78%	1.1200	1.0127	1.0462	14.94%	1.92%	$2,640,535	$ 779,277	29.51%
St. Helena	$16,980	$1,141	4	6.72%	1.1200	1.0127	1.1596	6.57%	0.01%	$19,689	$ 2,556	12.98%
St. James	$392,088	$42,983	72	10.96%	1.1200	1.0127	1.3701	9.07%	0.24%	$537,200	$ 96,315	17.93%
St. John The Baptist	$1,951,500	$173,162	287	8.87%	1.1200	1.0127	1.0818	9.30%	0.95%	$2,111,100	$ 388,018	18.38%
St. Landry	$197,466	$24,679	45	12.50%	1.1200	1.0127	1.1935	11.88%	0.14%	$235,672	$ 55,301	23.47%
St. Martin	$231,628	$30,009	46	12.96%	1.1200	1.0127	1.1521	12.76%	0.17%	$266,866	$ 67,244	25.20%
St. Mary	$1,305,804	$178,061	200	13.64%	1.1200	1.0127	1.5034	10.29%	0.98%	$1,963,080	$ 398,996	20.32%
St. Tammany	$11,435,275	$1,754,342	1,519	15.34%	1.1200	1.0127	1.0569	16.46%	9.67%	$12,085,561	$ 3,931,102	32.53%
Tangipahoa	$540,977	$50,650	100	9.36%	1.1200	1.0127	1.0303	10.30%	0.28%	$557,351	$ 113,495	20.36%
Tensas	$30,429	$4,102	5	13.48%	1.1200	1.0127	1.2447	12.28%	0.02%	$37,875	$ 9,191	24.27%
Terrebonne	$2,763,959	$326,121	399	11.80%	1.1200	1.0127	1.0245	13.06%	1.80%	$2,831,676	$ 730,767	25.81%
Union	$3,315	$199	1	6.01%	1.1200	1.0127	1.3932	4.89%	0.00%	$4,618	$ 446	9.66%
Vermilion	$429,617	$43,899	59	10.22%	1.1200	1.0127	1.1088	10.45%	0.24%	$476,374	$ 98,368	20.65%
Vernon	$8,869	$718	2	8.09%	1.1200	1.0127	1.1404	8.05%	0.00%	$10,114	$ 1,608	15.90%
Washington	$145,501	$12,215	29	8.39%	1.1200	1.0127	1.1142	8.54%	0.07%	$162,120	$ 27,371	16.88%
Webster	$28,953	$2,873	11	9.92%	1.1200	1.0127	1.0736	10.48%	0.02%	$31,083	$ 6,438	20.71%
West Baton Rouge	$63,646	$7,228	13	11.36%	1.1200	1.0127	1.1917	10.81%	0.04%	$75,847	$ 16,197	21.35%
West Carroll	$11,635	$675	2	5.80%	1.1200	1.0127	0.9017	7.30%	0.00%	$10,491	$ 1,512	14.41%
West Feliciana	$7,901	$551	1	6.98%	1.1200	1.0127	1.0379	7.63%	0.00%	$8,200	$ 1,236	15.07%
Winn	$4,244	$345	1	8.12%	1.1200	1.0127	0.8681	10.61%	0.00%	$3,684	$ 773	20.98%
	$114,536,184	**$18,151,306**	**14,270**	15.85%	1.1200	1.0127		16.63%	100.00%	**$124,407,030**	**$40,673,157**	32.69%

(2)-(4) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 1)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/19 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 **$ 366,336**

(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	$11,696	$1,261	2	10.78%	1.1050	1.0127	0.8466	14.25%	0.83%	$9,902	$ 3,028	30.58%
Iberia	$0	$0	0	13.53%	1.1050	1.0127	0.9859	15.36%	0.00%	$0	$ -	31.49%
Jefferson	$28,935	$3,628	2	12.54%	1.1050	1.0127	0.8369	16.77%	2.38%	$24,216	$ 8,714	35.98%
Lafourche	$270,141	$35,655	26	13.20%	1.1050	1.0127	0.8870	16.65%	23.38%	$239,611	$ 85,632	35.74%
Orleans	$110,877	$18,613	12	16.79%	1.1050	1.0127	1.1391	16.49%	12.20%	$126,296	$ 44,703	35.40%
Plaquemines	$8,137	$1,012	1	12.44%	1.1050	1.0127	0.8714	15.97%	0.66%	$7,091	$ 2,431	34.28%
St. Bernard	$14,329	$2,754	1	19.22%	1.1050	1.0127	1.1807	18.22%	1.81%	$16,918	$ 6,613	39.09%
St. Mary	$0	$0	0	13.53%	1.1050	1.0127	0.9937	15.24%	0.00%	$0	$ -	31.49%
Terrebonne	$683,320	$89,610	90	13.11%	1.1050	1.0127	1.0820	13.56%	58.75%	$739,352	$ 215,215	29.11%
Vermilion	$0	$0	0	13.53%	1.1050	1.0127	1.0004	15.13%	0.00%	$0	$ -	31.49%
	$1,127,435	**$152,534**	**134**	13.53%				14.75%		**$1,163,386**	**$366,336**	31.49%

(2)-(4) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(5) = (3)/(2)(Statewide average when (2) is 0)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/19 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 **$ 65,127,008**

(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	$1,247,930	$203,498	871	16.31%	1.1100	1.0127	1.1808	15.53%	0.70%	$1,473,597	$ 454,201	30.82%
Allen	$95,176	$14,017	76	14.73%	1.1100	1.0127	1.2716	13.02%	0.05%	$121,023	$ 31,285	25.85%
Ascension	$972,210	$154,515	485	15.89%	1.1100	1.0127	1.0908	16.37%	0.53%	$1,060,519	$ 344,873	32.52%
Assumption	$937,099	$150,479	435	16.06%	1.1100	1.0127	1.4444	12.50%	0.52%	$1,353,515	$ 335,864	24.81%
Avoyelles	$93,769	$16,060	93	17.13%	1.1100	1.0127	1.2461	15.45%	0.06%	$116,844	$ 35,846	30.68%
Beauregard	$74,789	$11,887	64	15.89%	1.1100	1.0127	1.4132	12.64%	0.04%	$105,693	$ 26,531	25.10%
Bienville	$32,980	$4,993	38	15.14%	1.1100	1.0127	1.2708	13.39%	0.02%	$41,909	$ 11,144	26.59%
Bossier	$37,112	$4,974	23	13.40%	1.1100	1.0127	1.2008	12.54%	0.02%	$44,562	$ 11,102	24.91%
Caddo	$249,524	$39,769	208	15.94%	1.1100	1.0127	1.2397	14.45%	0.14%	$309,343	$ 88,764	28.69%
Calcasieu	$4,649,346	$737,116	2,553	15.85%	1.1100	1.0127	1.3230	13.47%	2.53%	$6,151,007	$ 1,645,223	26.75%
Caldwell	$17,004	$1,907	16	11.21%	1.1100	1.0127	1.2142	10.38%	0.01%	$20,647	$ 4,255	20.61%
Cameron	$460,744	$72,756	112	15.79%	1.1100	1.0127	1.3018	13.63%	0.25%	$599,789	$ 162,388	27.07%
Catahoula	$53,228	$7,490	63	14.07%	1.1100	1.0127	1.2275	12.88%	0.03%	$65,335	$ 16,717	25.59%
Claiborne	$21,829	$3,348	28	15.34%	1.1100	1.0127	1.2469	13.83%	0.01%	$27,219	$ 7,473	27.46%
Concordia	$60,734	$8,758	53	14.42%	1.1100	1.0127	1.2030	13.47%	0.03%	$73,062	$ 19,547	26.75%
De Soto	$15,421	$2,687	14	17.43%	1.1100	1.0127	1.2909	15.18%	0.01%	$19,906	$ 5,998	30.13%
East Baton Rouge	$3,983,221	$655,204	2,526	16.45%	1.1100	1.0127	1.2017	15.39%	2.25%	$4,786,703	$ 1,462,396	30.55%
East Carroll	$41,661	$6,440	50	15.46%	1.1100	1.0127	1.2705	13.68%	0.02%	$52,930	$ 14,374	27.16%
East Feliciana	$69,746	$10,836	50	15.54%	1.1100	1.0127	1.2530	13.94%	0.04%	$87,389	$ 24,185	27.68%
Evangeline	$98,607	$15,259	94	15.47%	1.1100	1.0127	1.1397	15.26%	0.05%	$112,386	$ 34,059	30.31%
Franklin	$62,674	$8,813	67	14.06%	1.1100	1.0127	1.2024	13.14%	0.03%	$75,361	$ 19,670	26.10%
Grant	$34,154	$5,359	32	15.69%	1.1100	1.0127	1.2570	14.03%	0.02%	$42,933	$ 11,961	27.86%
Iberia	$4,029,580	$661,530	2,140	16.42%	1.1100	1.0127	1.3856	13.32%	2.27%	$5,583,185	$ 1,476,516	26.45%
Iberville	$316,970	$49,524	177	15.62%	1.1100	1.0127	1.2674	13.85%	0.17%	$401,733	$ 110,537	27.52%
Jackson	$24,617	$3,064	25	12.45%	1.1100	1.0127	1.2297	11.38%	0.01%	$30,271	$ 6,839	22.59%
Jefferson	$41,570,419	$6,781,819	12,506	16.31%	1.1100	1.0127	1.1944	15.35%	23.24%	$49,650,323	$ 15,136,828	30.49%
Jefferson Davis	$476,712	$77,501	300	16.26%	1.1100	1.0127	1.2157	15.03%	0.27%	$579,555	$ 172,979	29.85%
Lafayette	$4,319,319	$674,007	2,747	15.60%	1.1100	1.0127	1.2870	13.63%	2.31%	$5,558,748	$ 1,504,365	27.06%
Lafourche	$4,433,218	$709,867	2,045	16.01%	1.1100	1.0127	1.1940	15.07%	2.43%	$5,293,188	$ 1,584,403	29.93%
La Salle	$50,471	$7,862	55	15.58%	1.1100	1.0127	1.2241	14.31%	0.03%	$61,782	$ 17,548	28.40%
Lincoln	$54,659	$7,791	60	14.25%	1.1100	1.0127	1.1791	13.59%	0.03%	$64,447	$ 17,388	26.98%
Livingston	$823,531	$132,654	461	16.11%	1.1100	1.0127	1.2505	14.48%	0.45%	$1,029,826	$ 296,080	28.75%
Madison	$73,858	$10,885	73	14.74%	1.1100	1.0127	1.2314	13.46%	0.04%	$90,948	$ 24,294	26.71%
Morehouse	$50,710	$7,211	51	14.22%	1.1100	1.0127	1.2861	12.43%	0.02%	$65,220	$ 16,094	24.68%
Natchitoches	$96,997	$15,183	92	15.65%	1.1100	1.0127	1.1856	14.84%	0.05%	$115,003	$ 33,889	29.47%
Orleans	$64,500,791	$11,055,590	15,961	17.14%	1.1100	1.0127	1.2181	15.82%	37.89%	$78,565,188	$ 24,675,764	31.41%
Ouachita	$166,942	$26,510	177	15.88%	1.1100	1.0127	1.1659	15.31%	0.09%	$194,640	$ 59,169	30.40%
Plaquemines	$1,174,852	$187,494	311	15.96%	1.1100	1.0127	1.3842	12.96%	0.64%	$1,626,230	$ 418,481	25.73%
Pointe Coupee	$172,752	$26,257	110	15.20%	1.1100	1.0127	1.2470	13.70%	0.09%	$215,413	$ 58,604	27.21%
Rapides	$270,445	$39,979	239	14.78%	1.1100	1.0127	1.1643	14.27%	0.14%	$314,879	$ 89,232	28.34%
Red River	$3,098	$486	4	15.67%	1.1100	1.0127	1.2541	14.05%	0.00%	$3,885	$ 1,084	27.90%

FAIR Plan EC Expected Cat and NCR Loads by Parish

Richland	$50,585	$7,737	41	15.30%	1.1100	1.0127	1.2037	14.29%	0.03%	$60,887	$ 17,269	28.36%
Sabine	$67,249	$10,390	59	15.45%	1.1100	1.0127	1.1635	14.93%	0.04%	$78,245	$ 23,190	29.64%
St. Bernard	$4,825,904	$822,648	1,595	17.05%	1.1100	1.0127	1.2466	15.37%	2.82%	$6,016,133	$ 1,836,127	30.52%
St. Charles	$2,346,622	$391,461	804	16.68%	1.1100	1.0127	1.2249	15.31%	1.34%	$2,874,416	$ 873,729	30.40%
St. Helena	$74,730	$12,341	52	16.51%	1.1100	1.0127	1.0925	16.99%	0.04%	$81,645	$ 27,544	33.74%
St. James	$504,009	$76,887	239	15.26%	1.1100	1.0127	1.3709	12.51%	0.26%	$690,963	$ 171,610	24.84%
St. John The Baptist	$2,373,370	$381,714	858	16.08%	1.1100	1.0127	1.4007	12.90%	1.31%	$3,324,379	$ 851,974	25.63%
St. Landry	$569,520	$85,834	427	15.07%	1.1100	1.0127	1.1892	14.25%	0.29%	$677,245	$ 191,579	28.29%
St. Martin	$1,208,861	$197,475	840	16.34%	1.1100	1.0127	1.3503	13.60%	0.68%	$1,632,265	$ 440,759	27.00%
St. Mary	$4,718,502	$819,019	2,461	17.36%	1.1100	1.0127	1.2180	16.02%	2.81%	$5,747,135	$ 1,828,026	31.81%
St. Tammany	$10,464,966	$1,781,712	3,574	17.03%	1.1100	1.0127	1.1306	16.93%	6.11%	$11,832,039	$ 3,976,730	33.61%
Tangipahoa	$1,247,510	$186,296	687	14.93%	1.1100	1.0127	1.1332	14.81%	0.64%	$1,413,678	$ 415,808	29.41%
Tensas	$40,822	$5,686	44	13.93%	1.1100	1.0127	1.2025	13.02%	0.02%	$49,087	$ 12,692	25.86%
Terrebonne	$6,563,566	$1,015,466	2,902	15.47%	1.1100	1.0127	1.2485	13.93%	3.48%	$8,194,722	$ 2,266,491	27.66%
Union	$19,722	$3,023	20	15.33%	1.1100	1.0127	1.1294	15.26%	0.01%	$22,273	$ 6,746	30.29%
Vermilion	$4,002,609	$641,233	1,982	16.02%	1.1100	1.0127	1.3777	13.07%	2.20%	$5,514,461	$ 1,431,214	25.95%
Vernon	$60,881	$8,948	48	14.70%	1.1100	1.0127	1.1962	13.81%	0.03%	$72,828	$ 19,971	27.42%
Washington	$534,789	$81,849	385	15.30%	1.1100	1.0127	1.1575	14.86%	0.28%	$619,000	$ 182,685	29.51%
Webster	$38,969	$5,527	39	14.18%	1.1100	1.0127	1.1874	13.42%	0.02%	$46,271	$ 12,337	26.66%
West Baton Rouge	$124,541	$20,419	78	16.40%	1.1100	1.0127	1.1398	16.17%	0.07%	$141,946	$ 45,575	32.11%
West Carroll	$11,003	$1,814	11	16.49%	1.1100	1.0127	1.2253	15.13%	0.01%	$13,482	$ 4,049	30.03%
West Feliciana	$39,246	$5,557	31	14.16%	1.1100	1.0127	1.1899	13.38%	0.02%	$46,698	$ 12,403	26.56%
Winn	$29,030	$4,727	37	16.28%	1.1100	1.0127	1.0779	16.98%	0.02%	$31,292	$ 10,551	33.72%
	$175,835,905	**$29,179,138**	**62,699**	16.59%				15.27%	100.00%	**$215,367,226**	**$65,127,009**	30.24%

(2)-(4) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 2)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/19 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)
(10) = (3)/Total of (3)
(11) = (2)*(8)
(12) = (10)*(14)
(13) = (12)/(11) (Regional average when (11) is 0, See Exhibit 24, Sheet 2)
(14) See Exhibit 20, Item (4)

Coastal Plan EC Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation

(14) EC Allocated NCR **$ 4,307,499**

(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	$417,255	$51,675	81	12.38%	1.1150	1.0127	1.3775	10.15%	2.97%	$574,762	$ 127,933	22.26%
Iberia	$0	$0	0	14.62%	1.1150	1.0127	1.4923	11.06%	0.00%	$0	$ -	29.29%
Jefferson	$3,640,201	$545,278	946	14.98%	1.1150	1.0127	1.1935	14.17%	31.30%	$4,344,641	$ 1,348,247	31.03%
Lafourche	$3,336,844	$469,702	1,232	14.08%	1.1150	1.0127	1.1772	13.51%	26.96%	$3,928,133	$ 1,161,302	29.56%
Orleans	$414,444	$52,593	73	12.69%	1.1150	1.0127	1.3009	11.01%	3.02%	$539,157	$ 130,086	24.13%
Plaquemines	$612,101	$85,170	170	13.91%	1.1150	1.0127	1.3237	11.87%	4.89%	$810,248	$ 210,637	26.00%
St. Bernard	$353,386	$55,003	61	15.56%	1.1150	1.0127	1.2853	13.67%	3.16%	$454,219	$ 136,117	29.97%
St. Mary	$588,677	$107,283	119	18.22%	1.1150	1.0127	1.4754	13.94%	6.16%	$868,524	$ 265,342	30.55%
Terrebonne	$2,409,575	$353,053	761	14.65%	1.1150	1.0127	1.2342	13.40%	20.26%	$2,973,938	$ 872,699	29.34%
Vermilion	$144,454	$22,576	53	15.63%	1.1150	1.0127	1.4765	11.95%	1.30%	$213,291	$ 55,997	26.25%
	$11,916,937	**$1,742,333**	**3,496**	14.62%				13.41%		**$14,706,913**	**$4,308,360**	29.29%

(2)-(4) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(5) = (3)/(2)(Statewide average when (2) is 0)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/19 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 Renters Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation

(14) Renters Allocated NCR $ 202,216

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Acadia	$0	$0	0	11.34%	1.1500	1.0734	0.9967	14.04%	0.00%	$0	$ -	22.78%
Allen	$344	$27	1	7.72%	1.1500	1.0734	1.0040	9.49%	0.03%	$345	$ 62	17.97%
Ascension	$261	$26	1	9.87%	1.1500	1.0734	1.0727	11.36%	0.03%	$280	$ 60	21.43%
Assumption	$943	$40	2	4.29%	1.1500	1.0734	1.0495	5.05%	0.05%	$990	$ 95	9.60%
Avoyelles	$121	$4	1	3.55%	1.1500	1.0734	1.1660	3.76%	0.00%	$141	$ 10	7.09%
Beauregard	$0	$0	0	6.53%	1.1500	1.0734	0.8382	9.62%	0.00%	$0	$ -	11.99%
Bienville	$0	$0	0	5.26%	1.1500	1.0734	1.1730	5.54%	0.00%	$0	$ -	4.72%
Bossier	$0	$0	0	5.26%	1.1500	1.0734	1.0574	6.14%	0.00%	$0	$ -	0.00%
Caddo	$0	$0	0	5.26%	1.1500	1.0734	1.1425	5.68%	0.00%	$0	$ -	0.00%
Calcasieu	$2,405	$158	7	6.57%	1.1500	1.0734	1.2260	6.61%	0.18%	$2,949	$ 370	12.55%
Caldwell	$0	$0	0	5.26%	1.1500	1.0734	1.3777	4.71%	0.00%	$0	$ -	9.44%
Cameron	$482	$90	1	18.63%	1.1500	1.0734	0.9937	23.14%	0.10%	$479	$ 210	43.84%
Catahoula	$0	$0	0	5.26%	1.1500	1.0734	1.4486	4.48%	0.00%	$0	$ -	9.44%
Claiborne	$0	$0	0	5.26%	1.1500	1.0734	1.2911	5.03%	0.00%	$0	$ -	4.72%
Concordia	$288	$11	1	3.75%	1.1500	1.0734	1.0549	4.39%	0.01%	$304	$ 25	8.22%
De Soto	$0	$0	0	5.26%	1.1500	1.0734	1.1656	5.57%	0.00%	$0	$ -	4.72%
East Baton Rouge	$20,767	$1,969	33	9.48%	1.1500	1.0734	1.2078	9.69%	2.28%	$25,082	$ 4,606	18.36%
East Carroll	$0	$0	0	5.26%	1.1500	1.0734	1.4486	4.48%	0.00%	$0	$ -	9.44%
East Feliciana	$0	$0	0	6.53%	1.1500	1.0734	1.2732	6.33%	0.00%	$0	$ -	11.99%
Evangeline	$0	$0	0	6.53%	1.1500	1.0734	1.1502	7.01%	0.00%	$0	$ -	11.99%
Franklin	$133	$4	1	2.94%	1.1500	1.0734	1.5654	2.32%	0.00%	$208	$ 9	4.33%
Grant	$0	$0	0	5.26%	1.1500	1.0734	1.4486	4.48%	0.00%	$0	$ -	9.44%
Iberia	$3,861	$131	4	3.40%	1.1500	1.0734	1.1179	3.75%	0.15%	$4,316	$ 307	7.11%
Iberville	$314	$19	1	5.90%	1.1500	1.0734	1.1881	6.13%	0.02%	$373	$ 43	11.53%
Jackson	$0	$0	0	5.26%	1.1500	1.0734	1.1494	5.65%	0.00%	$0	$ -	9.44%
Jefferson	$154,640	$17,153	116	11.09%	1.1500	1.0734	1.2469	10.98%	19.84%	$192,821	$ 40,114	20.80%
Jefferson Davis	$355	$14	1	3.99%	1.1500	1.0734	1.4634	3.37%	0.02%	$519	$ 33	6.36%
Lafayette	$4,152	$257	12	6.19%	1.1500	1.0734	1.2851	5.95%	0.30%	$5,336	$ 601	11.26%
Lafourche	$1,111	$28	4	2.56%	1.1500	1.0734	1.2868	2.46%	0.03%	$1,430	$ 66	4.62%
La Salle	$0	$0	0	5.26%	1.1500	1.0734	1.4486	4.48%	0.00%	$0	$ -	9.44%
Lincoln	$199	$4	1	1.77%	1.1500	1.0734	1.3093	1.67%	0.00%	$261	$ 8	3.07%
Livingston	$0	$0	0	6.53%	1.1500	1.0734	1.2318	6.54%	0.00%	$0	$ -	11.99%
Madison	$0	$0	0	5.26%	1.1500	1.0734	1.4564	4.46%	0.00%	$0	$ -	9.44%
Morehouse	$0	$0	0	5.26%	1.1500	1.0734	1.3628	4.76%	0.00%	$0	$ -	9.44%
Natchitoches	$2,715	$224	2	8.26%	1.1500	1.0734	1.3229	7.71%	0.26%	$3,592	$ 525	14.62%
Orleans	$463,809	$55,208	252	11.90%	1.1500	1.0734	1.2741	11.53%	63.85%	$590,955	$ 129,113	21.85%
Ouachita	$3,437	$129	1	3.75%	1.1500	1.0734	1.2665	3.66%	0.15%	$4,353	$ 301	6.91%
Plaquemines	$3,104	$144	6	4.64%	1.1500	1.0734	1.3257	4.32%	0.17%	$4,115	$ 337	8.19%
Pointe Coupee	$0	$0	0	6.53%	1.1500	1.0734	1.0408	7.74%	0.00%	$0	$ -	11.99%
Rapides	$334	$9	1	2.63%	1.1500	1.0734	1.3860	2.34%	0.01%	$463	$ 21	4.54%
Red River	$0	$0	0	5.26%	1.1500	1.0734	1.2124	5.36%	0.00%	$0	$ -	4.72%

FAIR Plan Renters Expected Cat and NCR Loads by Parish

Richland	$253	$9	1	3.43%	1.1500	1.0734	1.6512	2.56%	0.01%	$418	$ 20	4.78%
Sabine	$0	$0	0	5.26%	1.1500	1.0734	1.4879	4.36%	0.00%	$0	$ -	9.44%
St. Bernard	$3,949	$198	5	5.02%	1.1500	1.0734	1.3739	4.51%	0.23%	$5,426	$ 464	8.55%
St. Charles	$3,962	$511	5	12.89%	1.1500	1.0734	1.2339	12.90%	0.59%	$4,889	$ 1,195	24.44%
St. Helena	$0	$0	0	6.53%	1.1500	1.0734	1.6026	5.03%	0.00%	$0	$ -	11.99%
St. James	$1,071	$94	1	8.81%	1.1500	1.0734	1.3748	7.91%	0.11%	$1,472	$ 221	15.01%
St. John The Baptist	$7,028	$443	5	6.30%	1.1500	1.0734	1.1550	6.73%	0.51%	$8,117	$ 1,035	12.75%
St. Landry	$479	$19	2	3.99%	1.1500	1.0734	0.9834	5.01%	0.02%	$471	$ 45	9.55%
St. Martin	$500	$26	1	5.18%	1.1500	1.0734	1.2851	4.98%	0.03%	$643	$ 61	9.49%
St. Mary	$0	$0	0	11.34%	1.1500	1.0734	1.8042	7.76%	0.00%	$0	$ -	22.78%
St. Tammany	$68,992	$8,568	47	12.42%	1.1500	1.0734	1.1576	13.24%	9.91%	$79,864	$ 20,038	25.09%
Tangipahoa	$5,267	$344	8	6.54%	1.1500	1.0734	1.3714	5.89%	0.40%	$7,223	$ 805	11.14%
Tensas	$0	$0	0	5.26%	1.1500	1.0734	1.4486	4.48%	0.00%	$0	$ -	9.44%
Terrebonne	$8,802	$476	15	5.41%	1.1500	1.0734	1.1787	5.67%	0.55%	$10,374	$ 1,113	10.73%
Union	$0	$0	0	5.26%	1.1500	1.0734	1.4249	4.56%	0.00%	$0	$ -	9.44%
Vermilion	$3,724	$100	4	2.69%	1.1500	1.0734	1.2880	2.58%	0.12%	$4,797	$ 235	4.90%
Vernon	$0	$0	0	5.26%	1.1500	1.0734	0.9957	6.52%	0.00%	$0	$ -	9.44%
Washington	$0	$0	0	6.53%	1.1500	1.0734	1.5544	5.19%	0.00%	$0	$ -	11.99%
Webster	$0	$0	0	5.26%	1.1500	1.0734	1.3787	4.71%	0.00%	$0	$ -	4.72%
West Baton Rouge	$0	$0	0	6.53%	1.1500	1.0734	1.1930	6.76%	0.00%	$0	$ -	11.99%
West Carroll	$0	$0	0	5.26%	1.1500	1.0734	1.5679	4.14%	0.00%	$0	$ -	9.44%
West Feliciana	$434	$29	1	6.72%	1.1500	1.0734	0.7847	10.57%	0.03%	$341	$ 68	19.94%
Winn	$0	$0	0	5.26%	1.1500	1.0734	1.2911	5.03%	0.00%	$0	$ -	9.44%
	$768,236	**$86,466**	**544**	11.26%				11.09%	100.00%	**$963,347**	**$202,216**	20.99%

(2)-(4) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 3)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/19 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 **$ 5,617**

(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	13.55%	1.1000	1.0734	1.1854	13.50%	0.00%	$0	$ -	26.48%
Iberia	$0	$0	0	13.55%	1.1000	1.0734	1.1741	13.63%	0.00%	$0	$ -	26.48%
Jefferson	$0	$0	0	13.55%	1.1000	1.0734	0.9058	17.66%	0.00%	$0	$ -	26.48%
Lafourche	$2,489	$257	3	10.34%	1.1000	1.0734	1.1965	10.20%	11.01%	$2,978	$ 618	20.75%
Orleans	$11,806	$1,649	3	13.97%	1.1000	1.0734	1.2437	13.26%	70.50%	$14,683	$ 3,960	26.97%
Plaquemines	$1,036	$47	1	4.56%	1.1000	1.0734	1.2056	4.47%	2.02%	$1,249	$ 113	9.05%
St. Bernard	$1,519	$370	2	24.38%	1.1000	1.0734	1.2761	22.56%	15.83%	$1,938	$ 889	45.87%
St. Mary	$0	$0	0	13.55%	1.1000	1.0734	1.1856	13.49%	0.00%	$0	$ -	26.48%
Terrebonne	$413	$15	1	3.64%	1.1000	1.0734	0.8791	4.89%	0.64%	$363	$ 36	9.92%
Vermilion	$0	$0	0	13.55%	1.1000	1.0734	1.1733	13.64%	0.00%	$0	$ -	26.48%
	$17,263	**$2,339**	**10**	13.55%				12.91%		**$21,211**	**$5,616**	26.48%

(2)-(4) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(5) = (3)/(2)(Statewide average when (2) is 0)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/19 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 Mobile Home Expected Cat and NCR Loads by Parish

										Reinsurance Premium Allocation				
									(14)	Mobile Home Allocated NCR			$	4,034,766
						(7)		(9)			(11)		(13)	
	(2)	(3)	(4)	(5)	(6)	Loss	(8)	Adjusted		(10)	On Level	(12)	Parish	
(1)	Location	Gross	Risk	Gross	ALAE	Trend	On Level	Gross		Parish AAL/	Location	Parish	NCR	
Parish	Premium	LongTerm AAL	Count	Cat Loss Ratio	Factor	Factor	Factor	Cat Loss Ratio		Statewide AAL	Premium	NCR	Loads	
Acadia	$362,219	$64,873	251	17.91%	1.1200	1.0734	1.3897	15.49%		3.59%	$503,382	$ 144,701	28.75%	
Allen	$19,831	$3,314	19	16.71%	1.1200	1.0734	0.9502	21.14%		0.18%	$18,844	$ 7,391	39.22%	
Ascension	$735,332	$136,872	469	18.61%	1.1200	1.0734	1.0532	21.24%		7.57%	$774,427	$ 305,296	39.42%	
Assumption	$468,756	$36,119	216	7.71%	1.1200	1.0734	1.5710	5.90%		2.00%	$736,400	$ 80,565	10.94%	
Avoyelles	$6,080	$613	6	10.09%	1.1200	1.0734	0.8813	13.76%		0.03%	$5,358	$ 1,368	25.53%	
Beauregard	$39,265	$6,862	26	17.48%	1.1200	1.0734	0.9472	22.19%		0.38%	$37,191	$ 15,306	41.16%	
Bienville	$8,147	$758	9	9.31%	1.1200	1.0734	0.8399	13.33%		0.04%	$6,843	$ 1,691	24.71%	
Bossier	$11,331	$1,283	8	11.32%	1.1200	1.0734	0.8690	15.66%		0.07%	$9,847	$ 2,861	29.05%	
Caddo	$16,261	$1,921	13	11.81%	1.1200	1.0734	0.8858	16.03%		0.11%	$14,404	$ 4,284	29.74%	
Calcasieu	$1,530,408	$286,340	887	18.71%	1.1200	1.0734	1.0533	21.35%		15.83%	$1,612,004	$ 638,689	39.62%	
Caldwell	$3,079	$349	3	11.34%	1.1200	1.0734	0.9700	14.06%		0.02%	$2,986	$ 779	26.09%	
Cameron	$217,805	$34,068	76	15.64%	1.1200	1.0734	1.7887	10.51%		1.88%	$389,588	$ 75,989	19.50%	
Catahoula	$10,218	$1,149	11	11.24%	1.1200	1.0734	1.0474	12.90%		0.06%	$10,702	$ 2,563	23.95%	
Claiborne	$8,695	$676	10	7.77%	1.1200	1.0734	0.8430	11.08%		0.04%	$7,330	$ 1,508	20.57%	
Concordia	$5,823	$1,186	4	20.37%	1.1200	1.0734	1.0527	23.26%		0.07%	$6,130	$ 2,645	43.15%	
De Soto	$8,459	$820	6	9.70%	1.1200	1.0734	0.8727	13.36%		0.05%	$7,382	$ 1,830	24.79%	
East Baton Rouge	$119,815	$20,791	88	17.35%	1.1200	1.0734	1.0428	20.00%		1.15%	$124,937	$ 46,375	37.12%	
East Carroll	$1,394	$140	1	10.07%	1.1200	1.0734	1.0169	11.91%		0.01%	$1,418	$ 313	22.07%	
East Feliciana	$22,514	$4,438	16	19.71%	1.1200	1.0734	1.0412	22.76%		0.25%	$23,442	$ 9,900	42.23%	
Evangeline	$43,186	$5,671	35	13.13%	1.1200	1.0734	0.9079	17.39%		0.31%	$39,206	$ 12,648	32.26%	
Franklin	$21,683	$2,195	17	10.12%	1.1200	1.0734	0.8483	14.34%		0.12%	$18,393	$ 4,896	26.62%	
Grant	$7,598	$867	9	11.42%	1.1200	1.0734	0.8564	16.03%		0.05%	$6,507	$ 1,935	29.74%	
Iberia	$727,956	$57,642	372	7.92%	1.1200	1.0734	1.5339	6.21%		3.19%	$1,116,600	$ 128,571	11.51%	
Iberville	$154,907	$27,468	101	17.73%	1.1200	1.0734	1.0533	20.24%		1.52%	$163,156	$ 61,268	37.55%	
Jackson	$4,146	$388	5	9.36%	1.1200	1.0734	0.8813	12.77%		0.02%	$3,654	$ 865	23.67%	
Jefferson	$140,165	$16,265	73	11.60%	1.1200	1.0734	1.5539	8.97%		0.90%	$217,802	$ 36,280	16.66%	
Jefferson Davis	$203,048	$41,168	125	20.28%	1.1200	1.0734	1.0533	23.15%		2.28%	$213,870	$ 91,827	42.94%	
Lafayette	$1,253,918	$176,240	899	14.06%	1.1200	1.0734	1.5770	10.72%		9.74%	$1,977,450	$ 393,109	19.88%	
Lafourche	$839,060	$77,433	334	9.23%	1.1200	1.0734	1.5637	7.10%		4.28%	$1,312,052	$ 172,716	13.16%	
La Salle	$14,609	$1,614	10	11.05%	1.1200	1.0734	0.9297	14.29%		0.09%	$13,582	$ 3,600	26.51%	
Lincoln	$4,062	$319	4	7.85%	1.1200	1.0734	0.9162	10.30%		0.02%	$3,721	$ 711	19.11%	
Livingston	$794,824	$132,759	488	16.70%	1.1200	1.0734	1.5472	12.98%		7.34%	$1,229,765	$ 296,123	24.08%	
Madison	$5,061	$436	4	8.61%	1.1200	1.0734	1.0426	9.93%		0.02%	$5,277	$ 971	18.40%	
Morehouse	$2,042	$145	2	7.10%	1.1200	1.0734	0.8708	9.80%		0.01%	$1,778	$ 324	18.22%	
Natchitoches	$23,402	$2,704	19	11.55%	1.1200	1.0734	0.9086	15.28%		0.15%	$21,262	$ 6,030	28.36%	
Orleans	$0	$0	0	13.61%	1.1200	1.0734	1.7451	9.38%		0.00%	$0	$ -	0.00%	
Ouachita	$17,192	$1,946	17	11.32%	1.1200	1.0734	0.9594	14.19%		0.11%	$16,493	$ 4,342	26.33%	
Plaquemines	$207,939	$21,499	74	10.34%	1.1200	1.0734	1.8683	6.65%		1.19%	$388,492	$ 47,954	12.34%	
Pointe Coupee	$27,264	$4,098	17	15.03%	1.1200	1.0734	1.0802	16.73%		0.23%	$29,451	$ 9,141	31.04%	
Rapides	$17,195	$2,330	17	13.55%	1.1200	1.0734	0.8796	18.52%		0.13%	$15,125	$ 5,197	34.36%	
Red River	$2,785	$233	1	8.36%	1.1200	1.0734	0.8734	11.51%		0.01%	$2,432	$ 519	21.34%	

FAIR Plan Mobile Home Expected Cat and NCR Loads by Parish

Richland	$3,900	$280	5	7.17%	1.1200	1.0734	1.0414	8.28%	0.02%	$4,061	$	624	15.37%
Sabine	$45,112	$5,707	53	12.65%	1.1200	1.0734	1.0292	14.78%	0.32%	$46,428	$	12,729	27.42%
St. Bernard	$58,881	$7,089	24	12.04%	1.1200	1.0734	1.5059	9.61%	0.39%	$88,668	$	15,813	17.83%
St. Charles	$229,114	$23,740	95	10.36%	1.1200	1.0734	1.5350	8.11%	1.31%	$351,682	$	52,952	15.06%
St. Helena	$26,767	$3,944	20	14.73%	1.1200	1.0734	0.8480	20.88%	0.22%	$22,699	$	8,797	38.76%
St. James	$168,262	$13,696	67	8.14%	1.1200	1.0734	1.5804	6.19%	0.76%	$265,913	$	30,549	11.49%
St. John The Baptist	$108,387	$8,591	47	7.93%	1.1200	1.0734	1.5888	6.00%	0.47%	$172,205	$	19,162	11.13%
St. Landry	$206,468	$35,850	143	17.36%	1.1200	1.0734	1.0526	19.83%	1.98%	$217,332	$	79,966	36.79%
St. Martin	$762,450	$97,392	536	12.77%	1.1200	1.0734	1.9909	7.71%	5.38%	$1,517,962	$	217,236	14.31%
St. Mary	$637,691	$53,496	302	8.39%	1.1200	1.0734	1.5407	6.55%	2.96%	$982,459	$	119,325	12.15%
St. Tammany	$598,470	$132,668	522	22.17%	1.1200	1.0734	1.6275	16.38%	7.33%	$974,020	$	295,920	30.38%
Tangipahoa	$225,273	$41,175	149	18.28%	1.1200	1.0734	1.0528	20.87%	2.28%	$237,156	$	91,841	38.73%
Tensas	$7,578	$723	5	9.55%	1.1200	1.0734	1.0243	11.21%	0.04%	$7,762	$	1,614	20.79%
Terrebonne	$778,156	$70,102	356	9.01%	1.1200	1.0734	1.5166	7.14%	3.88%	$1,180,177	$	156,365	13.25%
Union	$5,574	$535	7	9.59%	1.1200	1.0734	0.8288	13.91%	0.03%	$4,620	$	1,192	25.80%
Vermilion	$1,115,024	$101,640	549	9.12%	1.1200	1.0734	1.5126	7.25%	5.62%	$1,686,622	$	226,710	13.44%
Vernon	$7,772	$881	8	11.34%	1.1200	1.0734	1.0674	12.77%	0.05%	$8,296	$	1,965	23.69%
Washington	$96,419	$16,111	72	16.71%	1.1200	1.0734	1.0528	19.08%	0.89%	$101,505	$	35,936	35.40%
Webster	$3,195	$359	4	11.23%	1.1200	1.0734	0.8924	15.13%	0.02%	$2,851	$	800	28.06%
West Baton Rouge	$91,125	$17,421	103	19.12%	1.1200	1.0734	1.0375	22.16%	0.96%	$94,538	$	38,858	41.10%
West Carroll	$1,265	$175	1	13.80%	1.1200	1.0734	1.0206	16.26%	0.01%	$1,291	$	389	30.13%
West Feliciana	$7,273	$1,085	5	14.92%	1.1200	1.0734	0.9660	18.57%	0.06%	$7,025	$	2,421	34.46%
Winn	$3,426	$233	4	6.79%	1.1200	1.0734	0.8383	9.74%	0.01%	$2,872	$	519	18.07%
	$13,295,056	**$1,808,882**	**7,819**	13.61%				12.34%	100.00%	**$19,066,827**		**$4,034,764**	21.16%

(2)-(4) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 4)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/19 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)
(10) = (3)/Total of (3)
(11) = (2)*(8)
(12) = (10)*(14)
(13) = (12)/(11) (Regional average when (11) is 0, See Exhibit 24, Sheet 4)
(14) See Exhibit 20, Item (4)

Coastal Plan Mobile Home Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation

(14) Mobile Home Allocated NCR $ 628,441

(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	$125,228	$18,095	31	14.45%	1.1200	1.0734	1.2401	14.01%	7.11%	$155,295	$ 44,682	28.77%
Iberia	$0	$0	0	14.08%	1.1200	1.0734	1.4353	11.79%	0.00%	$0	$ -	28.61%
Jefferson	$206,395	$30,826	49	14.94%	1.1200	1.0734	1.3833	12.98%	12.11%	$285,506	$ 76,104	26.66%
Lafourche	$410,023	$45,808	143	11.17%	1.1200	1.0734	1.0469	12.83%	17.99%	$429,246	$ 113,057	26.34%
Orleans	$0	$0	0	14.08%	1.1200	1.0734	1.4951	11.32%	0.00%	$0	$ -	28.61%
Plaquemines	$647,605	$95,091	198	14.68%	1.1200	1.0734	1.2648	13.95%	37.34%	$819,069	$ 234,660	28.65%
St. Bernard	$41,717	$11,908	22	28.54%	1.1200	1.0734	1.4951	22.95%	4.68%	$62,370	$ 29,411	47.16%
St. Mary	$15,669	$4,261	5	27.20%	1.1200	1.0734	1.4952	21.87%	1.67%	$23,428	$ 10,495	44.80%
Terrebonne	$319,403	$41,052	109	12.85%	1.1200	1.0734	1.1176	13.82%	16.12%	$356,970	$ 101,305	28.38%
Vermilion	$43,148	$7,603	29	17.62%	1.1200	1.0734	1.4957	14.16%	2.99%	$64,536	$ 18,790	29.12%
	$1,809,188	**$254,644**	**586**	14.08%				13.85%		**$2,196,420**	**$628,504**	28.61%

(2)-(4) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(5) = (3)/(2)(Statewide average when (2) is 0)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/19 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			$ 55,384,393
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		(10)	(11)	(12)	(13)
	Location	Gross	Risk	Gross	ALAE	Loss Trend	On Level	Adjusted Gross		Parish AAL/	On Level Location	Parish	Parish NCR
Parish	Premium	LongTerm AAL	Count	Cat Loss Ratio	Factor	Factor	Factor	Cat Loss Ratio		Statewide AAL	Premium	NCR	Loads
Acadia	$1,885,251	$264,786	787	14.05%	1.1200	1.0127	1.9146	8.32%		1.06%	$3,609,407	$ 589,257	16.33%
Allen	$7,124	$1,470	4	20.64%	1.1200	1.0127	1.8143	12.90%		0.01%	$12,925	$ 3,272	25.32%
Ascension	$430,030	$65,988	198	15.35%	1.1200	1.0127	1.8167	9.58%		0.27%	$781,236	$ 146,851	18.80%
Assumption	$1,303,013	$203,534	550	15.62%	1.1200	1.0127	1.9119	9.27%		0.82%	$2,491,231	$ 452,946	18.18%
Avoyelles	$0	$0	0	18.41%	1.1200	1.0127	1.8807	11.10%		0.00%	$0	$ -	21.82%
Beauregard	$23,488	$7,276	28	30.98%	1.1200	1.0127	1.8182	19.33%		0.03%	$42,705	$ 16,192	37.92%
Bienville	$4,754	$723	2	15.21%	1.1200	1.0127	2.1572	8.00%		0.00%	$10,255	$ 1,609	15.69%
Bossier	$35,548	$7,076	19	19.90%	1.1200	1.0127	1.9209	11.75%		0.03%	$68,284	$ 15,746	23.06%
Caddo	$29,252	$3,221	9	11.01%	1.1200	1.0127	1.9131	6.53%		0.01%	$55,961	$ 7,168	12.81%
Calcasieu	$1,773,478	$294,204	740	16.59%	1.1200	1.0127	1.7794	10.57%		1.18%	$3,155,638	$ 654,725	20.75%
Caldwell	$0	$0	0	18.41%	1.1200	1.0127	1.8769	11.13%		0.00%	$0	$ -	21.82%
Cameron	$574,158	$92,176	115	16.05%	1.1200	1.0127	1.9111	9.53%		0.37%	$1,097,254	$ 205,129	18.69%
Catahoula	$6,349	$1,161	5	18.28%	1.1200	1.0127	1.8761	11.05%		0.00%	$11,912	$ 2,583	21.68%
Claiborne	$0	$0	0	19.64%	1.1200	1.0127	2.1586	10.32%		0.00%	$0	$ -	20.20%
Concordia	$0	$0	0	18.41%	1.1200	1.0127	1.8805	11.10%		0.00%	$0	$ -	21.82%
De Soto	$14,392	$3,037	9	21.10%	1.1200	1.0127	2.1654	11.05%		0.01%	$31,165	$ 6,759	21.69%
East Baton Rouge	$362,899	$67,190	167	18.51%	1.1200	1.0127	1.9096	10.99%		0.27%	$692,980	$ 149,525	21.58%
East Carroll	$0	$0	0	18.41%	1.1200	1.0127	1.8769	11.13%		0.00%	$0	$ -	21.82%
East Feliciana	$15,244	$3,239	8	21.25%	1.1200	1.0127	1.8143	13.28%		0.01%	$27,658	$ 7,208	26.06%
Evangeline	$12,070	$3,088	9	25.58%	1.1200	1.0127	1.8204	15.94%		0.01%	$21,972	$ 6,872	31.28%
Franklin	$47,858	$7,733	30	16.16%	1.1200	1.0127	1.8768	9.77%		0.03%	$89,821	$ 17,208	19.16%
Grant	$7,899	$1,355	4	17.15%	1.1200	1.0127	1.8768	10.36%		0.01%	$14,825	$ 3,015	20.34%
Iberia	$2,891,624	$447,930	1,288	15.49%	1.1200	1.0127	1.9093	9.20%		1.80%	$5,521,026	$ 996,828	18.06%
Iberville	$89,176	$15,985	45	17.93%	1.1200	1.0127	1.8135	11.21%		0.06%	$161,719	$ 35,573	22.00%
Jackson	$25,652	$3,704	12	14.44%	1.1200	1.0127	1.8769	8.73%		0.01%	$48,145	$ 8,243	17.12%
Jefferson	$41,683,412	$7,396,877	9,157	17.75%	1.1200	1.0127	1.6013	12.57%		29.72%	$66,745,563	$ 16,461,098	24.66%
Jefferson Davis	$288,624	$35,254	79	12.21%	1.1200	1.0127	1.9141	7.24%		0.14%	$552,441	$ 78,455	14.20%
Lafayette	$2,421,176	$416,700	1,130	17.21%	1.1200	1.0127	1.7771	10.98%		1.67%	$4,302,591	$ 927,329	21.55%
Lafourche	$4,563,284	$733,417	1,429	16.07%	1.1200	1.0127	1.8259	9.98%		2.95%	$8,331,872	$ 1,632,155	19.59%
La Salle	$11,276	$1,808	8	16.03%	1.1200	1.0127	1.8769	9.69%		0.01%	$21,163	$ 4,023	19.01%
Lincoln	$6,523	$1,198	4	18.36%	1.1200	1.0127	1.8769	11.10%		0.00%	$12,243	$ 2,665	21.77%
Livingston	$226,664	$44,352	134	19.57%	1.1200	1.0127	3.5478	6.26%		0.18%	$804,159	$ 98,701	12.27%
Madison	$24,124	$5,860	22	24.29%	1.1200	1.0127	1.8836	14.63%		0.02%	$45,439	$ 13,040	28.70%
Morehouse	$5,626	$777	3	13.81%	1.1200	1.0127	1.8769	8.35%		0.00%	$10,559	$ 1,729	16.37%
Natchitoches	$236,032	$47,682	145	20.20%	1.1200	1.0127	1.8769	12.21%		0.19%	$442,997	$ 106,113	23.95%
Orleans	$28,537,671	$5,534,498	5,851	19.39%	1.1200	1.0127	1.7650	12.46%		22.24%	$50,367,562	$ 12,316,536	24.45%
Ouachita	$7,921	$739	3	9.33%	1.1200	1.0127	1.8818	5.62%		0.00%	$14,906	$ 1,645	11.04%
Plaquemines	$1,387,092	$260,762	318	18.80%	1.1200	1.0127	1.6012	13.32%		1.05%	$2,221,035	$ 580,302	26.13%
Pointe Coupee	$52,673	$10,443	20	19.83%	1.1200	1.0127	1.8099	12.43%		0.04%	$95,334	$ 23,240	24.38%
Rapides	$9,623	$624	3	6.48%	1.1200	1.0127	1.8822	3.90%		0.00%	$18,112	$ 1,388	7.66%
Red River	$0	$0	0	19.64%	1.1200	1.0127	2.1586	10.32%		0.00%	$0	$ -	20.20%

FAIR Plan Wind Only Expected Cat and NRC Loads by Parish

Richland	$4,964	$338	2	6.80%	1.1200	1.0127	1.8822	4.10%	0.00%	$9,343	$ 752	8.05%
Sabine	$5,224	$847	3	16.22%	1.1200	1.0127	1.8796	9.79%	0.00%	$9,819	$ 1,886	19.21%
St. Bernard	$4,151,659	$925,351	1,173	22.29%	1.1200	1.0127	1.6049	15.75%	3.72%	$6,662,790	$ 2,059,286	30.91%
St. Charles	$2,749,533	$470,290	721	17.10%	1.1200	1.0127	1.6032	12.10%	1.89%	$4,408,051	$ 1,046,589	23.74%
St. Helena	$19,089	$4,372	11	22.90%	1.1200	1.0127	1.8179	14.29%	0.02%	$34,703	$ 9,729	28.04%
St. James	$528,749	$85,328	218	16.14%	1.1200	1.0127	1.9131	9.57%	0.34%	$1,011,523	$ 189,890	18.77%
St. John The Baptist	$1,212,680	$141,273	299	11.65%	1.1200	1.0127	1.8746	7.05%	0.57%	$2,273,330	$ 314,391	13.83%
St. Landry	$175,668	$33,293	86	18.95%	1.1200	1.0127	1.8089	11.88%	0.13%	$317,766	$ 74,091	23.32%
St. Martin	$507,157	$73,252	250	14.44%	1.1200	1.0127	1.9101	8.57%	0.29%	$968,721	$ 163,016	16.83%
St. Mary	$759,358	$89,541	263	11.79%	1.1200	1.0127	1.9130	6.99%	0.36%	$1,452,677	$ 199,266	13.72%
St. Tammany	$26,939,812	$5,810,844	7,654	21.57%	1.1200	1.0127	1.9124	12.79%	23.35%	$51,519,696	$ 12,931,521	25.10%
Tangipahoa	$594,506	$89,293	296	15.02%	1.1200	1.0127	2.4272	7.02%	0.36%	$1,442,975	$ 198,714	13.77%
Tensas	$1,560	$210	1	13.45%	1.1200	1.0127	1.8769	8.13%	0.00%	$2,928	$ 467	15.95%
Terrebonne	$4,016,217	$587,832	1,079	14.64%	1.1200	1.0127	1.6024	10.36%	2.36%	$6,435,720	$ 1,308,169	20.33%
Union	$0	$0	0	18.41%	1.1200	1.0127	1.8787	11.11%	0.00%	$0	$ -	21.82%
Vermilion	$3,635,858	$475,350	1,196	13.07%	1.1200	1.0127	1.9116	7.75%	1.91%	$6,950,124	$ 1,057,850	15.22%
Vernon	$2,570	$569	3	22.12%	1.1200	1.0127	1.8784	13.36%	0.00%	$4,827	$ 1,266	26.23%
Washington	$480,029	$105,312	287	21.94%	1.1200	1.0127	1.8148	13.71%	0.42%	$871,165	$ 234,363	26.90%
Webster	$0	$0	0	19.64%	1.1200	1.0127	2.1595	10.32%	0.00%	$0	$ -	20.20%
West Baton Rouge	$28,293	$5,776	16	20.41%	1.1200	1.0127	1.8132	12.77%	0.02%	$51,299	$ 12,853	25.06%
West Carroll	$0	$0	0	18.41%	1.1200	1.0127	1.8796	11.11%	0.00%	$0	$ -	21.82%
West Feliciana	$3,818	$896	3	23.47%	1.1200	1.0127	1.8084	14.72%	0.00%	$6,904	$ 1,994	28.88%
Winn	$9,872	$1,423	7	14.41%	1.1200	1.0127	1.8769	8.71%	0.01%	$18,528	$ 3,167	17.09%
	$134,827,596	**$24,887,256**	**35,903**	18.46%				12.00%	100.00%	**$236,384,984**	**$55,384,388**	23.43%

(2)-(4) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 5)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/19 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)
(10) = (3)/Total of (3)
(11) = (2)*(8)
(12) = (10)*(14)
(13) = (12)/(11) (Regional average when (11) is 0, See Exhibit 24, Sheet 5)
(14) See Exhibit 20, Item (4)

Coastal Plan Wind Only Expected Cat and NRC Loads by Parish

Reinsurance Premium Allocation

(14) Wind Only Allocated NCR $ 1,970,570

(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	$179,942	$24,326	35	13.52%	1.1200	1.0127	1.8275	8.39%	3.03%	$328,838	$ 59,611	18.13%
Iberia	$0	$0	0	16.20%	1.1200	1.0127	1.7742	10.36%	0.00%	$0	$ -	21.57%
Jefferson	$1,405,947	$252,465	155	17.96%	1.1200	1.0127	1.4825	13.74%	31.40%	$2,084,270	$ 618,665	29.68%
Lafourche	$1,853,337	$278,989	429	15.05%	1.1200	1.0127	2.0468	8.34%	34.69%	$3,793,379	$ 683,663	18.02%
Orleans	$148,602	$26,591	20	17.89%	1.1200	1.0127	2.0042	10.12%	3.31%	$297,821	$ 65,160	21.88%
Plaquemines	$383,839	$66,173	68	17.24%	1.1200	1.0127	2.0186	9.69%	8.23%	$774,817	$ 162,156	20.93%
St. Bernard	$130,664	$24,320	27	18.61%	1.1200	1.0127	1.9707	10.71%	3.02%	$257,500	$ 59,596	23.14%
St. Mary	$25,195	$5,412	4	21.48%	1.1200	1.0127	2.3472	10.38%	0.67%	$59,137	$ 13,261	22.42%
Terrebonne	$807,666	$121,837	162	15.09%	1.1200	1.0127	1.8364	9.32%	15.15%	$1,483,184	$ 298,560	20.13%
Vermilion	$29,018	$4,040	11	13.92%	1.1200	1.0127	1.9994	7.90%	0.50%	$58,019	$ 9,899	17.06%
	$4,964,210	**$804,152**	**911**	16.20%				10.26%		**$9,136,965**	**$1,970,571**	21.57%

(2)-(4) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(5) = (3)/(2)(Statewide average when (2) is 0)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/19 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	$561,813	$50,197	8.93%	1.1200	1.0127	1.0824	9.36%	$112,480	18.5%
Bossier, Caddo	$590,307	$58,523	9.91%	1.1200	1.0127	1.1217	10.02%	$131,138	19.8%
Bienville, Claiborne, DeSoto, Red River, Webster	$77,996	$7,151	9.17%	1.1200	1.0127	1.0353	10.05%	$16,024	19.8%
East Baton Rouge	$1,804,970	$204,295	11.32%	1.1200	1.0127	1.1897	10.79%	$457,780	21.3%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	$2,262,012	$232,906	10.30%	1.1200	1.0127	1.1015	10.61%	$521,894	20.9%
Orleans	$52,026,503	$9,105,221	17.50%	1.1200	1.0127	1.0594	18.74%	$20,402,833	37.0%
Calcasieu, Lafayette	$1,458,328	$179,873	12.33%	1.1200	1.0127	0.9994	13.99%	$403,057	27.7%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	$40,233,965	$6,062,785	15.07%	1.1200	1.0127	1.1110	15.39%	$13,585,392	30.4%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	$15,520,290	$2,250,355	14.50%	1.1200	1.0127	1.1048	14.89%	$5,042,559	29.4%
Total	$114,536,184	$18,151,306	15.85%	1.1200	1.0127	1.0862	16.59%	$40,673,157	32.7%

(2)-(3) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(4) = (3)/(2)
(5) See Exhibit 25, Column (6)
(6) See Exhibit 19, Item (6)
(7) See Exhibit 23, Sheet 1A, Item(8)
(8) = (4)*(5)*(6)/(7)
(9) Sum of the parish NCR from Exhibit 23, Sheet 1A
(10) = (9)/[(2)*(7)]

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	$1,431,215	$215,636	15.07%	1.1100	1.0127	1.1965	14.16%	$481,291	28.1%
Bossier, Caddo	$286,636	$44,744	15.61%	1.1100	1.0127	1.2347	14.21%	$99,866	28.2%
Bienville, Claiborne, DeSoto, Red River, Webster	$112,297	$17,041	15.17%	1.1100	1.0127	1.2395	13.76%	$38,036	27.3%
East Baton Rouge	$3,983,221	$655,204	16.45%	1.1100	1.0127	1.2017	15.39%	$1,462,396	30.6%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	$5,214,117	$807,245	15.48%	1.1100	1.0127	1.1726	14.84%	$1,801,748	29.5%
Orleans	$64,500,791	$11,055,590	17.14%	1.1100	1.0127	1.2181	15.82%	$24,675,764	31.4%
Calcasieu, Lafayette	$8,968,665	$1,411,123	15.73%	1.1100	1.0127	1.3056	13.54%	$3,149,588	26.9%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	$63,287,951	$10,290,468	16.26%	1.1100	1.0127	1.2163	15.03%	$22,968,033	29.8%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	$28,051,012	$4,682,088	16.69%	1.1100	1.0127	1.2480	15.03%	$10,450,287	29.9%
Total	$175,835,905	$29,179,138	16.59%	1.1100	1.0127	1.2248	15.24%	$65,127,009	30.2%

(2)-(3) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(4) = (3)/(2)
(5) See Exhibit 25, Column (6)
(6) See Exhibit 19, Item (6)
(7) See Exhibit 23, Sheet 3A, Item(8)
(8) = (4)*(5)*(6)/(7)
(9) Sum of the parish NCR from Exhibit 23, Sheet 3A
(10) = (9)/[(2)*(7)]

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	$7,480	$393	5.26%	1.1500	1.0127	1.3020	4.70%	$919	9.4%
Bossier, Caddo	$0	$0	5.26%	1.1500	1.0127	1.3020	4.70%	$0	0.0%
Bienville, Claiborne, DeSoto, Red River, Webster *	$0	$0	5.26%	1.1500	1.0127	1.3020	4.70%	$0	4.7%
East Baton Rouge	$20,767	$1,969	9.48%	1.1500	1.0127	1.2078	9.14%	$4,606	18.4%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	$7,099	$463	6.53%	1.1500	1.0127	1.2725	5.98%	$1,083	12.0%
Orleans	$463,809	$55,208	11.90%	1.1500	1.0127	1.2741	10.88%	$129,113	21.8%
Calcasieu, Lafayette	$6,557	$415	6.33%	1.1500	1.0127	1.2635	5.83%	$971	11.7%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	$182,596	$18,953	10.38%	1.1500	1.0127	1.2441	9.72%	$44,324	19.5%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	$79,928	$9,064	11.34%	1.1500	1.0127	1.1645	11.34%	$21,200	22.8%
Total	$768,236	$86,466	11.26%	1.1500	1.0127	1.2540	10.45%	$202,216	21.0%

(2)-(3) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(4) = (3)/(2)
(5) See Exhibit 25, Column (6)
(6) See Exhibit 19, Item (6)
(7) See Exhibit 23, Sheet 4A, Item(8)
(8) = (4)*(5)*(6)/(7)
(9) Sum of the parish NCR from Exhibit 23, Sheet 4A
(10) = (9)/[(2)*(7)]

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

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	$218,211	$24,914	11.42%	1.1200	1.0127	0.9519	13.61%	$55,571	26.8%
Bossier, Caddo	$27,592	$3,203	11.61%	1.1200	1.0127	0.8789	14.98%	$7,145	29.5%
Bienville, Claiborne, DeSoto, Red River, Webster	$31,281	$2,846	9.10%	1.1200	1.0127	0.8580	12.03%	$6,348	23.7%
East Baton Rouge	$119,815	$20,791	17.35%	1.1200	1.0127	1.0428	18.87%	$46,375	37.1%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	$2,490,448	$437,067	17.55%	1.1200	1.0127	1.2029	16.55%	$974,892	32.5%
Orleans	$0	$0	0.00%	1.1200	1.0127	0.0000	0.00%	$0	0.0%
Calcasieu, Lafayette	$2,784,326	$462,580	16.61%	1.1200	1.0127	1.2892	14.61%	$1,031,798	28.7%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	$2,361,702	$224,719	9.52%	1.1200	1.0127	1.5714	6.87%	$501,242	13.5%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	$5,261,681	$632,761	12.03%	1.1200	1.0127	1.5939	8.56%	$1,411,393	16.8%
Total	$13,295,056	$1,808,882	13.61%	1.1200	1.0127	1.4341	11.22%	$4,034,764	21.2%

(2)-(3) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(4) = (3)/(2)
(5) See Exhibit 25, Column (6)
(6) See Exhibit 19, Item (6)
(7) See Exhibit 23, Sheet 5A, Item(8)
(8) = (4)*(5)*(6)/(7)
(9) Sum of the parish NCR from Exhibit 23, Sheet 5A
(10) = (9)/[(2)*(7)]

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	$413,073	$76,026	18.41%	1.1200	1.0127	1.8776	11.12%	$169,190	21.8%
Bossier, Caddo	$64,800	$10,297	15.89%	1.1200	1.0127	1.9174	9.40%	$22,914	18.4%
Bienville, Claiborne, DeSoto, Red River, Webster	$19,146	$3,760	19.64%	1.1200	1.0127	2.1634	10.30%	$8,368	20.2%
East Baton Rouge	$362,899	$67,190	18.51%	1.1200	1.0127	1.9096	10.99%	$149,525	21.6%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	$2,157,872	$390,784	18.11%	1.1200	1.0127	2.1653	9.49%	$869,653	18.6%
Orleans	$28,537,671	$5,534,498	19.39%	1.1200	1.0127	1.7650	12.46%	$12,316,536	24.5%
Calcasieu, Lafayette	$4,194,654	$710,904	16.95%	1.1200	1.0127	1.7780	10.81%	$1,582,054	21.2%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	$59,763,877	$10,515,803	17.60%	1.1200	1.0127	1.6244	12.29%	$23,401,990	24.1%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	$39,313,604	$7,577,994	19.28%	1.1200	1.0127	1.9122	11.44%	$16,864,158	22.4%
Total	$134,827,596	$24,887,256	18.46%	1.1200	1.0127	1.7532	11.98%	$55,384,388	23.4%

(2)-(3) Source: RMS RiskLink v22 and AIR Touchstone v10 models
(4) = (3)/(2)
(5) See Exhibit 25, Column (6)
(6) See Exhibit 19, Item (6)
(7) See Exhibit 23, Sheet 6A, Item(8)
(8) = (4)*(5)*(6)/(7)
(9) Sum of the parish NCR from Exhibit 23, Sheet 6A
(10) = (9)/[(2)*(7)]

FAIR Plan Relationship of Incurred ALAE to Incurred Losses for Hurricanes

(1)	(2)	(3)	(4)	(5)	(5)	(6)	(7)
Homeowner		2005	2008	2012	2020	Total	Selected
	(a) Losses	750,308,760	114,142,115	19,943,952	3,585,349	887,980,177	
	(b) ALAE	56,626,832	13,746,432	3,598,562	444,371	74,416,197	
	(c) ALAE/Losses	7.55%	12.04%	18.04%	12.39%	8.38%	12.0
Fire	Not Applicable						
EC							
	(a) Losses	466,269,055	54,215,398	31,275,452	54,813,325	606,573,230	
	(b) ALAE	35,300,946	7,163,078	5,257,997	5,129,063	52,851,085	
	(c) ALAE/Losses	7.57%	13.21%	16.81%	9.36%	8.71%	11.0
Renters							
	(a) Losses	4,398,344	1,246,005	449,938	11,838	6,106,124	
	(b) ALAE	672,078	143,089	84,568	2,407	902,142	
	(c) ALAE/Losses	15.28%	11.48%	18.80%	20.34%	14.77%	15.0
Mobile Home							
	(a) Losses	14,323,437	13,362,597	1,947,266	7,876,170	37,509,470	
	(b) ALAE	1,513,655	1,716,377	265,133	654,866	4,150,032	
	(c) ALAE/Losses	10.57%	12.84%	13.62%	8.31%	11.06%	12.0
Wind Only							
	(a) Losses	6,694,374	27,531,308	19,022,349	37,774,883	91,022,914	
	(b) ALAE	480,100	3,615,459	3,507,807	2,976,237	10,579,603	
	(c) ALAE/Losses	7.17%	13.13%	18.44%	7.88%	11.62%	12.0
TOTAL (FAIR and Coastal)							
	(a) Losses	1,389,884,073	245,552,821	81,777,311	117,196,694	1,834,410,898	
	(b) ALAE	106,640,217	30,350,025	13,898,944	10,162,408	161,051,593	
	(c) ALAE/Losses	7.67%	12.36%	17.00%	8.67%	8.78%	

(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 for storms 2012 and prior since bulk class action (Oubre) payments were added to individual detail in 2016.
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	2020	Total	Selected
	(a) Losses	55,924,925	7,810,220	583,040	384,771	64,702,955	
	(b) ALAE	4,323,567	788,130	102,345	17,102	5,231,145	
	(c) ALAE/Losses	7.73%	10.09%	17.55%	4.44%	8.08%	10.5
EC							
	(a) Losses	76,881,736	16,292,989	4,767,748	6,048,448	103,990,921	
	(b) ALAE	6,199,176	1,895,016	551,099	517,490	9,162,780	
	(c) ALAE/Losses	8.06%	11.63%	11.56%	8.56%	8.81%	11.5
Renters							
	(a) Losses	344,629	86,693	8,417	12,830	452,570	
	(b) ALAE	41,463	8,112	1,210	1,314	52,100	
	(c) ALAE/Losses	12.03%	9.36%	14.38%	10.24%	11.51%	10.0
Mobile Home							
	(a) Losses	13,687,686	5,816,052	2,876,584	1,092,594	23,472,916	
	(b) ALAE	1,403,545	695,577	355,172	84,456	2,538,749	
	(c) ALAE/Losses	10.25%	11.96%	12.35%	7.73%	10.82%	12.0
Wind Only							
	(a) Losses	1,051,127	5,049,445	902,563	5,596,486	12,599,621	
	(b) ALAE	78,854	578,755	175,051	335,101	1,167,761	
	(c) ALAE/Losses	7.50%	11.46%	19.39%	5.99%	9.27%	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 for storms 2012 and prior since bulk class action (Oubre) payments were added to individual detail in 2016. 2021 had significant storm activity and will be added in future reviews as those claims incurred become more mature.

Exhibit 26

Louisiana Citizens Property Insurance Corporation

Investment Income

All Lines of Business

Calendar Year Ending December 31,	Earned Premium	Investment Income	Investment Income as a Percentage of Earned Premium
(1)	(2)	(3)	(4)
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%
2023	524,271,006	9,440,742	1.80%
Total	$940,238,552	$16,157,079	1.72%

Selected Investment Income as a Percentage of Earned Premium: 1.25%

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)
2023	$ 119,152,135	$ 113,381,644	$ 17,975,660	$ 610,491	$ 2,510,856	$ 21,097,008	$ 11,469,665	$ -	13.5%
2022	103,573,193	44,109,660	14,485,855	3,543,604	(79,574)	17,949,885	10,311,064	-	-0.4%
2021	6,459,739	5,761,603	22,665,308	1,956,037	179,316	24,800,661	645,974	-	0.7%
2020	5,745,767	6,170,990	3,961,402	(171,159)	185,432	3,975,675	574,321	-	4.9%
2019	6,628,939	7,212,888	3,783,267	347,519	592,057	4,722,843	662,912	-	14.3%
2018	7,888,957	8,621,558	976,103	376,829	911,669	2,264,601	783,257	-	67.4%
2017	9,694,390	12,012,893	334,252	459,312	4,032,407	4,825,971	909,539	-	508.1%
2016	14,678,662	18,300,308	1,762,517	(205,503)	403,924	1,960,938	1,330,608	-	25.9%
2015	23,592,993	28,839,610	(2,279,759)	880,898	1,945,159	546,298	2,145,150	-	-139.1%
2014	34,001,779	38,297,425	59,711,912	1,235,369	3,263,381	64,210,662	3,191,692	-	5.4%
TOTAL	$ 331,416,554	$ 282,708,579	$ 123,376,517	$ 9,033,397	$ 13,944,627	$ 146,354,542	$ 32,024,182	$ -	10.5%
2024 Budget	$ 114,893,000	$ 136,800,000	$ 13,559,000	$ 490,000	$ 3,822,000	$ 17,871,000	$ 11,489,000	$ -	27.2%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLCY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2023	$ 3,507,960	$ 1,518,974	$ 16,496,599	$ -	$ 932,454	$ 76,720,492	$ 2,158,154	$ 78,878,646	2,575,506
2022	3,265,640	670,170	14,246,874	-	2,049,025	13,961,926	393,458	14,355,384	1,216,615
2021	576,889	26,253	1,249,116	-	70,024	(20,218,150)	61,895	(20,156,255)	506,865
2020	729,563	9,713	1,313,597	-	64,872	946,590	239,882	1,186,472	664,691
2019	841,195	29,987	1,534,094	-	68,322	1,024,273	550,115	1,574,388	772,873
2018	874,549	49,612	1,707,418	-	26,486	4,676,025	608,416	5,284,441	848,063
2017	946,903	55,211	1,911,653	-	35,795	5,311,064	344,173	5,655,237	911,108
2016	1,203,144	83,868	2,617,620	-	130,499	13,852,249	93,913	13,946,162	1,072,645
2015	1,583,602	125,461	3,854,213	-	252,445	24,691,544	38,144	24,729,688	1,331,157
2014	2,149,541	186,306	5,527,539	-	830,279	(30,610,497)	42,277	(30,568,220)	1,319,262
TOTAL	$ 15,678,986	$ 2,755,555	$ 50,458,723	$ -	$ 4,460,201	$ 90,355,516	$ 4,530,427	$ 94,885,943	$ 11,218,785
2024 Budget	$ 3,995,000	$ 1,518,000	$ 17,002,000	$ -	$ 890,000	$ 102,817,000	$ 2,057,000	$ 104,874,000	3,105,000

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)
2023	15.85%	0.54%	2.21%	18.61%	9.63%	0.00%	2.16%
2022	32.84%	8.03%	-0.18%	40.69%	9.96%	0.00%	1.17%
2021	393.39%	33.95%	3.11%	430.45%	10.00%	0.00%	7.85%
2020	64.19%	-2.77%	3.00%	64.43%	10.00%	0.00%	11.57%
2019	52.45%	4.82%	8.21%	65.48%	10.00%	0.00%	11.66%
2018	11.32%	4.37%	10.57%	26.27%	9.93%	0.00%	10.75%
2017	2.78%	3.82%	33.57%	40.17%	9.38%	0.00%	9.40%
2016	9.63%	-1.12%	2.21%	10.72%	9.06%	0.00%	7.31%
2015	-7.90%	3.05%	6.74%	1.89%	9.09%	0.00%	5.64%
2014	155.92%	3.23%	8.52%	167.66%	9.39%	0.00%	3.88%
3yr avg (1)					9.86%		3.73%
3yr wtd (1)					9.79%		1.88%
8yr avg (1)					9.74%		7.73%
8yr wtd (1)					9.75%		3.13%
2024 Budget	9.91%	0.36%	2.79%	13.06%	10.00%	0.00%	2.70%
Selected Expense ratio					**9.75%**		**3.50%**
Fixed Expense ratio (2)					**0.00%**		**1.75%**
Selected Variable Expense ratio (3)					**9.75%**		**1.75%**

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED (1)	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2023	2.94%	1.27%	13.84%	0.00%	0.78%	67.67%	1.90%	69.57%	3.40%
2022	3.15%	0.65%	13.76%	0.00%	1.98%	31.65%	0.89%	32.54%	24.46%
2021	8.93%	0.41%	19.34%	0.00%	1.08%	-350.91%	1.07%	-349.84%	8.63%
2020	12.70%	0.17%	22.86%	0.00%	1.13%	15.34%	3.89%	19.23%	-4.32%
2019	12.69%	0.45%	23.14%	0.00%	1.03%	14.20%	7.63%	21.83%	9.19%
2018	11.09%	0.63%	21.64%	0.00%	0.34%	54.24%	7.06%	61.29%	38.61%
2017	9.77%	0.57%	19.72%	0.00%	0.37%	44.21%	2.87%	47.08%	137.41%
2016	8.20%	0.57%	17.83%	0.00%	0.89%	75.69%	0.51%	76.21%	-11.66%
2015	6.71%	0.53%	16.34%	0.00%	1.07%	85.62%	0.13%	85.75%	-38.64%
2014	6.32%	0.55%	16.26%	0.00%	2.44%	-79.93%	0.11%	-79.82%	2.07%
3yr avg (1)		0.78%					1.29%		
3yr wtd (1)		0.97%					1.60%		
8yr avg (1)		0.59%					3.23%		
8yr wtd (1)		0.89%					2.06%		
2024 Budget	3.48%	1.32%	14.80%	0.00%	0.77%	75.16%	1.50%	76.66%	3.61%
Selected Expense ratio		**1.00%**							
Fixed Expense ratio (2)		**0.00%**							
Selected Variable Expense ratio (3)		**1.00%**							

(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	Earned Premium	Ratio	Prior Selected	Selected
2021-2023	19,323,454	816,144,024	2.37%	**6.00%**	**3.00%**

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)
2023	$ 44,230,721	$ 43,883,442	$ 12,906,387	$ 48,802	$ 1,785,528	$ 14,740,717	$ 4,259,482	$ -	13.8%
2022	43,642,802	27,297,475	9,170,125	886,824	1,313,547	11,370,496	4,340,030	-	13.1%
2021	11,503,538	8,717,999	3,983,662	(61,996)	732,680	4,654,346	1,150,342	-	18.7%
2020	7,909,725	7,965,832	3,827,414	928,572	410,685	5,166,671	790,860	-	8.6%
2019	8,062,053	8,245,846	3,965,412	313,540	876,237	5,155,189	805,707	-	20.5%
2018	8,548,010	8,969,335	4,071,597	448,313	847,940	5,367,850	850,562	-	18.8%
2017	10,343,171	12,938,982	5,349,486	510,656	1,518,419	7,378,561	956,714	-	25.9%
2016	15,122,864	17,188,286	6,044,592	(143,027)	2,621,088	8,522,653	1,420,902	-	44.4%
2015	20,453,703	24,528,463	5,598,787	671,878	921,899	7,192,564	1,944,403	-	14.7%
2014	28,602,651	31,603,729	7,882,883	540,916	1,305,656	9,729,455	2,758,948	-	15.5%
TOTAL	$ 198,419,238	$ 191,339,389	$ 62,800,345	$ 4,144,477	$ 12,333,680	$ 79,278,502	$ 19,277,950	$ -	18.4%
2024 Budget	$ 42,668,000	$ 52,936,000	$ 9,735,000	$ 40,000	$ 2,718,000	$ 12,493,000	$ 4,267,000	$ -	27.8%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLCY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2023	$ 1,302,750	$ 564,100	$ 6,126,332	$ -	$ 346,285	$ 23,362,678	$ 756,203	$ 24,118,881	956,465
2022	1,376,416	414,817	6,131,263	-	863,632	10,659,348	188,971	10,848,319	512,784
2021	1,026,483	46,712	2,223,537	-	106,497	1,946,613	64,204	2,010,817	919,986
2020	1,003,807	13,364	1,808,031	-	89,258	1,080,388	184,820	1,265,208	914,549
2019	1,023,181	36,475	1,865,363	-	83,102	1,308,396	392,452	1,700,848	940,079
2018	947,181	53,732	1,851,475	-	78,595	1,828,605	276,013	2,104,618	868,586
2017	1,009,931	58,886	2,025,531	-	114,855	3,649,745	142,366	3,792,111	895,076
2016	1,239,315	86,389	2,746,606	-	244,761	6,163,788	33,208	6,196,996	994,554
2015	1,372,580	108,743	3,425,726	-	303,581	14,213,754	9,342	14,223,096	1,068,999
2014	1,808,462	156,744	4,724,154	-	912,801	18,062,921	10,310	18,073,231	895,661
TOTAL	$ 12,110,106	$ 1,539,962	$ 32,928,018	$ -	$ 3,143,367	$ 82,276,236	$ 2,057,889	$ 84,334,125	$ 8,966,739
2024 Budget	$ 1,484,000	$ 564,000	$ 6,315,000	$ -	$ 331,000	$ 34,459,000	$ 721,000	$ 35,180,000	1,153,000

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)
2023	29.41%	0.11%	4.07%	33.59%	9.63%	0.00%	2.16%
2022	33.59%	3.25%	4.81%	41.65%	9.94%	0.00%	1.17%
2021	45.69%	-0.71%	8.40%	53.39%	10.00%	0.00%	8.00%
2020	48.05%	11.66%	5.16%	64.86%	10.00%	0.00%	11.56%
2019	48.09%	3.80%	10.63%	62.52%	9.99%	0.00%	11.66%
2018	45.39%	5.00%	9.45%	59.85%	9.95%	0.00%	10.16%
2017	41.34%	3.95%	11.74%	57.03%	9.25%	0.00%	8.65%
2016	35.17%	-0.83%	15.25%	49.58%	9.40%	0.00%	6.58%
2015	22.83%	2.74%	3.76%	29.32%	9.51%	0.00%	5.23%
2014	24.94%	1.71%	4.13%	30.79%	9.65%	0.00%	3.13%
3yr avg (1)					9.86%		3.78%
3yr wtd (1)					9.81%		2.40%
8yr avg (1)					9.77%		7.49%
8yr wtd (1)					9.76%		4.69%
2024 Budget	18.39%	0.08%	5.13%	23.60%	10.00%	0.00%	2.70%
Selected Expense ratio					**9.75%**		**3.50%**
Fixed Expense ratio (2)					**0.00%**		**1.75%**
Selected Variable Expense ratio (3)					**9.75%**		**1.75%**

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED (1)	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2023	2.95%	1.28%	13.85%	0.00%	0.78%	53.24%	1.72%	54.96%	0.38%
2022	3.15%	0.95%	14.05%	0.00%	1.98%	39.05%	0.69%	39.74%	9.67%
2021	8.92%	0.41%	19.33%	0.00%	0.93%	22.33%	0.74%	23.07%	-1.56%
2020	12.69%	0.17%	22.86%	0.00%	1.13%	13.56%	2.32%	15.88%	24.26%
2019	12.69%	0.45%	23.14%	0.00%	1.03%	15.87%	4.76%	20.63%	7.91%
2018	11.08%	0.63%	21.66%	0.00%	0.92%	20.39%	3.08%	23.46%	11.01%
2017	9.76%	0.57%	19.58%	0.00%	1.11%	28.21%	1.10%	29.31%	9.55%
2016	8.19%	0.57%	18.16%	0.00%	1.62%	35.86%	0.19%	36.05%	-2.37%
2015	6.71%	0.53%	16.75%	0.00%	1.48%	57.95%	0.04%	57.99%	12.00%
2014	6.32%	0.55%	16.52%	0.00%	3.19%	57.15%	0.03%	57.19%	6.86%
3yr avg (1)		0.88%					1.05%		
3yr wtd (1)		1.03%					1.26%		
8yr avg (1)		0.63%					1.83%		
8yr wtd (1)		0.85%					1.51%		
2024 Budget	3.48%	1.32%	14.80%	0.00%	0.78%	65.10%	1.36%	66.46%	0.41%
Selected Expense ratio		**1.25%**							
Fixed Expense ratio (2)		**0.00%**							
Selected Variable Expense ratio (3)		**1.25%**							

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

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

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

Fix Portion of the ULAE as a percentage of Premium

	All Forms ULAE -Inhouse	All Forms Budgeted Prem	Ratio	Prior Selected	Selected
2021-2023	19,323,454	816,144,024	2.37%	**6.00%**	**3.00%**

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)
2023	$ 454,676,881	$ 367,005,920	$ 45,348,352	$ 10,554,943	$ 4,213,700	$ 60,116,995	$ 43,760,820	$ -	7.5%
2022	277,421,020	157,265,151	116,364,690	29,621,689	5,328,074	151,314,453	27,582,425	-	3.6%
2021	57,895,740	48,721,129	434,079,606	36,593,142	3,339,327	474,012,075	5,788,545	-	0.7%
2020	45,540,049	46,184,928	89,974,836	9,663,016	3,784,907	103,422,759	4,548,639	-	3.8%
2019	46,860,788	48,314,045	10,031,265	1,874,141	2,709,901	14,615,307	4,682,554	-	22.8%
2018	50,441,863	51,703,327	4,244,035	1,157,075	2,312,709	7,713,819	5,003,729	-	42.8%
2017	55,881,083	64,297,435	6,555,125	1,477,099	386,898	8,419,122	5,101,418	-	4.8%
2016	75,296,582	86,703,614	(2,697,972)	861,267	3,093,234	1,256,529	6,965,569	-	-168.4%
2015	96,338,774	101,345,680	18,892,607	2,852,327	3,688,169	25,433,103	9,038,075	-	17.0%
2014	105,464,034	107,609,369	43,333,175	2,408,953	3,588,418	49,330,546	10,039,253	-	7.8%
TOTAL	$ 1,265,816,814	$ 1,079,150,598	$ 766,125,719	$ 97,063,652	$ 32,445,337	$ 895,634,708	$ 122,511,027	$ -	3.8%
2024 Budget	$ 438,419,000	$ 442,718,000	$ 34,206,000	$ 8,470,000	$ 6,416,000	$ 49,092,000	$ 43,836,000	$ -	15.0%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLCY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2023	$ 13,384,120	$ 5,795,424	$ 62,940,364	$ -	$ 3,557,640	$ 247,506,201	$ 6,526,385	$ 254,032,586	9,826,480
2022	8,747,201	2,389,196	38,718,822	-	5,488,429	(27,279,695)	1,160,850	(26,118,845)	3,258,772
2021	5,167,625	235,164	11,191,334	-	658,096	(435,824,184)	326,679	(435,497,505)	4,509,529
2020	5,780,156	76,953	10,405,748	-	513,968	(67,129,611)	998,085	(66,131,526)	5,266,188
2019	5,946,163	211,973	10,840,690	-	482,946	23,340,994	2,154,926	25,495,920	5,463,217
2018	5,589,704	317,097	10,910,530	-	678,518	33,757,496	1,813,645	35,571,141	4,911,186
2017	5,458,225	318,252	10,877,895	-	760,176	45,760,594	840,266	46,600,860	4,698,049
2016	6,169,879	430,085	13,565,533	-	1,629,331	73,510,883	204,960	73,715,843	4,540,548
2015	6,464,410	512,145	16,014,630	-	1,465,151	61,363,098	54,394	61,417,492	4,999,259
2014	6,667,510	577,888	17,284,651	-	3,319,598	44,313,770	49,090	44,362,860	3,347,912
TOTAL	$ 69,374,993	$ 10,864,177	$ 202,750,197	$ -	$ 18,553,853	$ (680,454)	$ 14,129,280	$ 13,448,826	$ 50,821,140
2024 Budget	$ 15,242,000	$ 5,789,000	$ 64,867,000	$ -	$ 3,396,000	$ 332,155,000	$ 6,222,000	$ 338,377,000	11,846,000

HISTORICAL EXPENSES

Allied Lines

CALENDAR YEAR	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
	(EP)	(EP)	(EP)	(EP)	(WP)	(WP)	(WP)
2023	12.36%	2.88%	1.15%	16.38%	9.62%	0.00%	2.16%
2022	73.99%	18.84%	3.39%	96.22%	9.94%	0.00%	1.17%
2021	890.95%	75.11%	6.85%	972.91%	10.00%	0.00%	7.79%
2020	194.81%	20.92%	8.20%	223.93%	9.99%	0.00%	11.56%
2019	20.76%	3.88%	5.61%	30.25%	9.99%	0.00%	11.66%
2018	8.21%	2.24%	4.47%	14.92%	9.92%	0.00%	9.74%
2017	10.20%	2.30%	0.60%	13.09%	9.13%	0.00%	8.41%
2016	-3.11%	0.99%	3.57%	1.45%	9.25%	0.00%	6.03%
2015	18.64%	2.81%	3.64%	25.10%	9.38%	0.00%	5.19%
2014	40.27%	2.24%	3.33%	45.84%	9.52%	0.00%	3.17%
3yr avg (1)					9.86%		3.71%
3yr wtd (1)					9.76%		2.23%
8yr avg (1)					9.73%		7.32%
8yr wtd (1)					9.72%		3.99%
2024 Budget	7.73%	1.91%	1.45%	11.09%	10.00%	0.00%	2.70%
Selected Expense ratio					**9.75%**		**3.50%**
Fixed Expense ratio (2)					**0.00%**		**1.75%**
Selected Variable Expense ratio (3)					**9.75%**		**1.75%**

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED (1)	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2023	2.94%	1.27%	13.84%	0.00%	0.78%	67.44%	1.78%	69.22%	23.28%
2022	3.15%	0.86%	13.96%	0.00%	1.98%	-17.35%	0.74%	-16.61%	25.46%
2021	8.93%	0.41%	19.33%	0.00%	1.14%	-894.53%	0.67%	-893.86%	8.43%
2020	12.69%	0.17%	22.85%	0.00%	1.13%	-145.35%	2.16%	-143.19%	10.74%
2019	12.69%	0.45%	23.13%	0.00%	1.03%	48.31%	4.46%	52.77%	18.68%
2018	11.08%	0.63%	21.63%	0.00%	1.35%	65.29%	3.51%	68.80%	27.26%
2017	9.77%	0.57%	19.47%	0.00%	1.36%	71.17%	1.31%	72.48%	22.53%
2016	8.19%	0.57%	18.02%	0.00%	2.16%	84.78%	0.24%	85.02%	-31.92%
2015	6.71%	0.53%	16.62%	0.00%	1.52%	60.55%	0.05%	60.60%	15.10%
2014	6.32%	0.55%	16.39%	0.00%	3.15%	41.18%	0.05%	41.23%	5.56%
3yr avg (1)		0.85%					1.06%		
3yr wtd (1)		1.07%					1.40%		
8yr avg (1)		0.62%					1.86%		
8yr wtd (1)		0.92%					1.61%		
2024 Budget	3.48%	1.32%	14.80%	0.00%	0.77%	75.03%	1.41%	76.43%	24.76%
Selected Expense ratio		**1.25%**							
Fixed Expense ratio (2)		**0.00%**							
Selected Variable Expense ratio (3)		**1.25%**							

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

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

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

Fix Portion of the ULAE as a percentage of Premium

	All Forms ULAE -Inhouse	All Forms Premium	Ratio	Prior Selected	Selected
2024 Budget	19,323,454	816,144,024	2.37%	**6.00%**	**3.00%**

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.

Earned Premium Endorsement

RESIDUAL MARKET SPECIAL PROVISIONS – LOUISIANA

Under Sections I and II - CONDITIONS section of your policy, paragraph **C Cancellation item 3.** Cancellation is deleted and replaced with:

8. If this Policy is cancelled by you the amount of premium we return for the period from the date of cancellation to the expiration date is determined as follows:
   a. Pro rata, if no coverage existed from June 1 to November 30 of any 1 year policy term; or
   b. Pro rata, if coverage existed from June 1 to November 30 of any 1 year policy term; and:
      (1) Similar insurance on the covered property is written with another insurer;
      (2) Property is sold;
      (3) Property is a total loss;
      (4) The insured has had continuous windstorm insurance on the property for no less than three years immediately preceding the cancellation date, with Louisiana Citizens;
      (5) Mortgage(s) on the covered property is paid in full during the term of this policy; or
   c. A percentage of the total premium if coverage existed at any time during the period of June 1 to November 30; and

   The percentage of the total premium returned is determined as follows:

Number of Days Policy Is In Force	Percentage of Premium Returned
1 to 180	20%
181 to 210	15%
211 to 240	10%
241 to 270	7.5%
271 to 300	5.0%
301 to 330	2.5%
331 to 365	0.00%

Research:

- The following residual markets were reviewed:
  - Florida
  - Mississippi
- Florida
  - Premium is not fully earned, cancellations are allowed on a modified short rate percentage with exceptions for pure pro-rate.
  - Policy form is attached to the policy.
- Mississippi
  - Premium is fully earned.
  - Does not allow binding of policies.
  - Premium must be paid in full for the location prior to acceptance of new coverage for the location, ownership does not matter.
- We currently have 69,341 policies with Mortgage companies.

12/31/23 Actuarial Opinion

Per the Annual Statement Instructions, the Appointed Actuary provided the required Opinion documents by their respective deadlines:

<u>Findings/Comments</u>

- Reserves held as of 12/31/23 are reasonable on both a gross and net of reinsurance basis
  - ❖ Gross of Reinsurance: $198.5 Million
  - ❖ Net of Reinsurance: $94.3 Million
- Most significant areas of uncertainty in the estimated reserves are the 2020/ 2021 hurricanes.
- The Actuarial Report includes detailed findings along with all supporting methodology used. That Report is being made available to members of the board, as part of the Board package.

12/31/24 Change in Appointed Actuary

Proposing to change the Appointed Actuary from Ryan Purdy to Derek Haney with Davies (formerly Merlinos & Associates)

The Appointed Actuary provides the following required items at year end:

- Actuarial Opinion by February 28th
- Actuarial Opinion Summary by March 15th
- Report in Support of the Actuarial Opinion by April 30th

Per NAIC Regulatory Guidance, the following items document the qualifications of Derek Haney for becoming the Appointed Actuary for LCPIC:

- Associate of the Casualty Actuarial Society
- Basic education requirements have been met through relevant examinations administered by the Casualty Actuarial Society
- The experience requirements have been met through over twenty years of estimating property and casualty unpaid loss and loss adjustment expense reserves with over ten of those years involving the lines of business specific to LCPIC.
- The continuing education requirements for 2024 will be met through a combination of industry seminars, webinars, discussions with other industry actuaries, and self-study. A detailed log of continuing education credit hours is available upon request.

LCPIC Operating Cash Summary

Rounded (000's)

	2024											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
TOTAL BEGINNING CASH & INVESTMENTS	**578,681**	**565,322**	**587,241**	**565,836**	**588,303**	**600,370**	**603,814**	Estimate **665,398**	Estimate **622,222**	Estimate **650,660**	Estimate **654,207**	Estimate **672,560**
+ Receipts	35,200	39,766	49,676	45,284	54,069	78,809	76,622	56,803	45,000	41,000	40,000	43,000
TOTAL RECEIPTS	**35,200**	**39,766**	**49,676**	**45,284**	**54,069**	**78,809**	**76,622**	**56,803**	**45,000**	**41,000**	**40,000**	**43,000**
- Rita/Katrina Claims												
- 2005 Class Action												
- Isaac Claims												
- Laura/Delta/Zeta Claims	312	219	4,129	225	179	60	518	385	300	300	300	300
- Ida Claims	2,167	2,043	3,241	3,465	2,458	1,501	1,856	1,440	1,500	1,500	1,200	1,000
- Francine Claims									7,000	19,000	8,000	7,000
- Other Claims	4,016	5,312	4,033	7,872	8,588	7,620	5,821	5,984	4,500	4,500	3,500	3,500
- Reinsurance Recoveries	(9,651)	(3,144)	(2,922)	(7,857)	(2,344)	(4,272)	(3,295)	(5,213)	(408)	(550)	(550)	(5,250)
- Cat LAE Expense	536	753	615	822	777	683	357	647	1,650	3,650	2,850	2,450
- Non Cat LAE Expense	226	299	282	544	662	706	373	390	300	250	250	250
- Commissions	4,561	3,521	3,804	4,710	4,314	5,106	7,423	7,239	5,680	4,500	4,100	4,000
- Reinsurance/Cat Bonds Expense	41,548	4,307	58,520	15,580	8,011	61,975	(9,695)	88,490	7,932	862	6,233	7,466
- Emergency Assessments	2,392			1,759			3,220			3,033		
- Depopulation	1,448	(32)	(53)	(62)	10,650	1,018	2,847	(68)				
- Transfer to(from) Trustee/Invest			100,000								100,000	
- Other	1,525	6,094	1,262	3,353	1,979	1,667	8,005	1,230	1,600	3,200	1,500	1,400
TOTAL EXPENSES	**49,080**	**19,372**	**172,912**	**30,411**	**35,274**	**76,064**	**17,430**	**100,524**	**30,055**	**40,245**	**127,383**	**22,116**
ENDING OPERATING CASH	**330,758**	**351,151**	**227,916**	**242,789**	**261,583**	**264,329**	**323,521**	**279,800**	**294,745**	**295,500**	**208,118**	**229,002**
INVESTED CASH/CASH EQUIVALENTS	**121,353**	**125,633**	**225,427**	**209,625**	**198,843**	**199,568**	**201,513**	**205,498**	**211,000**	**215,000**	**320,000**	**325,000**
TOTAL LCPIC OPERATING CASH	**452,111**	**476,784**	**453,343**	**452,414**	**460,426**	**463,897**	**525,034**	**485,298**	**505,745**	**510,500**	**528,118**	**554,002**
INVESTMENTS	**113,211**	**110,457**	**112,493**	**135,889**	**139,944**	**139,917**	**140,364**	**136,924**	**144,915**	**143,707**	**144,442**	**142,176**
TOTAL CASH & INVESTMENTS	**565,322**	**587,241**	**565,836**	**588,303**	**600,370**	**603,814**	**665,398**	**622,222**	**650,660**	**654,207**	**672,560**	**696,178**

Louisiana Citizens Property Insurance Corporation
Combined Statutory Income Statement
For the Month Ending July 31, 2024
Rounded (000's)

	2024 Budget Month	2024 Actual Month	Variance to Budget	2023 Actual Month	2024 Budget Year To Date	2024 Actual Year To Date	Variance to Budget	2023 Actual Year to Date
Direct Premiums Written	$125,139	$101,521	($23,618)	$132,011	$389,751	$371,440	($18,311)	$429,777
Direct Premiums Written - Depopulation	0	334	334	839	(19,153)	(16,238)	2,914	(18,319)
Ceded Premiums Written	(27,056)	(15,638)	11,418	(28,369)	(176,866)	(157,423)	19,443	(135,521)
Ceded Premiums Written - Facultative	0	(759)	(759)	(498)	0	(2,050)	(2,050)	(2,063)
Net Premiums Written	**98,083**	**85,458**	**(12,625)**	**103,982**	**193,733**	**195,729**	**1,996**	**273,875**
Change In Unearned Premium Reserve	(59,153)	(49,073)	10,079	(82,864)	(11,131)	(99)	11,032	(145,998)
Change In Unearned Premium Reserve - Depopulation	(2,367)	(3,187)	(820)	(2,575)	2,309	(9,343)	(11,652)	8,967
Net Premiums Earned	**36,563**	**33,197**	**(3,365)**	**18,543**	**184,911**	**186,286**	**1,376**	**136,844**
Less Underwriting deductions:								
Direct Losses Incurred	4,792	17,514	12,722	5,019	33,542	60,242	26,700	22,883
Direct Losses Incurred - Class Action	0	0	0	0	0	0	0	0
Direct Allocated Loss Adjustment Expenses Incurred	750	421	(329)	52	5,250	7,329	2,079	(157)
Direct Unallocated LAE (Home Office Expenses)	859	848	(11)	1,219	6,834	6,771	(63)	7,848
Ceded Losses and LAE	(417)	11	427	25	(2,917)	430	3,347	305
Net Losses and LAE Incurred	**5,984**	**18,793**	**12,810**	**6,314**	**42,709**	**74,773**	**32,064**	**30,879**
Commissions Incurred	12,514	10,152	(2,362)	13,201	38,975	37,144	(1,831)	42,978
Commissions Incurred - Depopulation	0	53	53	134	(3,064)	(2,598)	466	(2,931)
Underwriting Expenses Incurred (Home Office Expenses)	3,750	3,744	(6)	2,402	14,936	14,849	(87)	14,138
Total Other Underwriting Expenses Incurred	**16,264**	**13,950**	**(2,314)**	**15,737**	**50,846**	**49,395**	**(1,452)**	**54,184**
Net Underwriting Gain (Loss)	***14,316***	***455***	***(13,861)***	***(3,508)***	***91,355***	***62,119***	***(29,236)***	***51,781***
Other Income:								
Interest Earned	750	1,189	439	379	5,250	9,652	4,402	3,561
Other Income	385	406	21	598	2,693	2,678	(16)	3,041
Total Other Income	**1,135**	**1,595**	**461**	**977**	**7,943**	**12,330**	**4,386**	**6,602**
Net Operating Income	***15,450***	***2,050***	***(13,400)***	***(2,532)***	***99,299***	***74,449***	***(24,850)***	***58,383***
Bond Income/Expense:								
Emergency Assessment Income	(121)	(188)	(67)	57	(844)	(1,719)	(875)	210
Debt Service Expense	(254)	(221)	33	(298)	(1,781)	(1,942)	(161)	(2,637)
Earnings on Bond Assets	375	409	34	241	2,625	3,661	1,036	2,426
Net Bond Income/Expense	**0**	**0**	**(0)**	**0**	**0**	**0**	**0**	**0**
Net Income	***15,450***	***2,050***	***(13,400)***	***(2,532)***	***99,299***	***74,449***	***(24,850)***	***58,383***

Louisiana Citizens Property Insurance Corporation

Combined Statutory Change In Surplus
For the Month Ending July 31, 2024
Rounded (000's)

	2024 Year To Date	2023 Year End	2022 Year End
Surplus, Previous Year	$194,598	$77,089	$134,628
Net Income	74,449	90,923	(33,665)
Change In Nonadmitted Assets	(10,229)	10,221	(32,347)
Change In Provision For Reinsurance	0	106	1,464
Tax Exempt Surcharge, Current Year	11,146	16,259	7,010
Surplus, Current Year	***269,964***	***194,598***	***77,089***

*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, 2024
Rounded (000's)

	Current Year	Prior YTD	Prior Year-End
Assets			
Trustee Cash	$110,601	$72,867	$112,953
Operating Cash	323,521	399,990	344,638
Invested Operating Cash and Cash Equivalents	201,513	19,872	120,846
Restricted Cash for Escheatment	6,344	5,759	6,030
Operating Investments - Bonds	140,364	114,486	113,197
Premiums Receivable	103,504	110,353	81,726
Reinsurance Recoverable	5,530	15,040	4,427
Electronic Data Processing Equipment	1,201	549	486
Long-Term Emergency Assessment Receivable	113,000	166,530	166,530
Current Emergency Assessment Receivable	17,027	4,285	20,000
Reinsurance Premium Refund Receivable	3,219	11,253	0
Investments Due & Accrued	2,162	1,593	1,929
All Other Assets	111	111	111
Total Assets	**1,028,164**	**922,687**	**972,875**
Loss and Loss Adjustment Reserves	112,599	45,049	90,569
Loss and Loss Adjustment Reserves - Class Action	3,738	3,738	3,738
LCPIC Bonds	117,392	174,505	172,492
Advanced Assessments Collected	110,564	58,558	89,756
Restricted Assessments for Debt Service Reserves	13,534	12,221	39,246
Unearned Premiums	341,162	374,962	331,720
Advance Premiums	13,998	13,749	3,809
Unearned Tax Exempt Surcharge	10,547	11,616	10,544
Commissions Payable	16,841	18,591	13,129
Accounts Payable	574	519	825
Operating Expenses Payable	7,756	8,360	13,709
Depopulation Premiums Payable	0	(380)	1,448
Securities Payable	1,605	3,373	0
Reinsurance Premiums Payable	1,152	42,384	195
Provision for Reinsurance	87	194	87
Escheatment Payable	6,344	5,759	6,030
All Other Liabilities	306	136	979
Total Liabilities	**758,200**	**773,336**	**778,276**
Contributed Surplus - Emergency Assessments	**978,205**	**978,205**	**978,205**
Unassigned Surplus	**(708,241)**	**(828,854)**	**(783,607)**
Total Surplus	**269,964**	**149,351**	**194,598**
Total Liabilities, Surplus & Other Funds	**1,028,164**	**922,687**	**972,875**

Louisiana Citizens Property Insurance Corporation
Statement of Cash Flows
For the Month Ending July 31, 2024
Rounded (000's)

	Current Month	Year to Date 2024	Year to Date 2023
Operating Cash - Beginning of Period	$469,887	$471,515	$272,709
Cash from Operating Activities			
Net Income	2,050	74,449	58,383
Adjustments to Net Income for Non-Cash Items:			
Furniture & Equipment Depreciation	2	17	38
EDP Depreciation	28	197	154
Net changes in operating assets and liabilities:			
Premiums Receivable	(19,249)	(23,035)	(52,206)
Reinsurance Receivable	637	7,281	13,166
Prepaid Expenses	27,055	(18,521)	(3,830)
Losses & Loss Adjustment Expenses	11,763	22,029	10,923
Unearned Premiums	52,260	9,442	137,031
Advance Premiums	(12,206)	10,189	9,813
Commissions Payable	2,730	3,712	8,620
Accounts Payable	(139)	(250)	(668)
Reinsurance Premiums Payable	662	957	(1,625)
Reinsurance Premiums Refund Receivable	(1,610)	(3,219)	(7,520)
Take-out Premium Payable	(2,915)	(1,516)	(3,412)
Escheatment Payable	354	314	1,024
Accrued Expenses	(4,006)	(5,953)	(1,332)
Other Liabilities	(226)	(673)	(72)
Tax Exempt Surcharge	3,046	11,149	12,753
Net cash provided by operating activities	60,237	86,568	181,239
Cash from Investing Activities			
Purchase of Furniture & Equipment	0	0	(180)
Purchase of EDP Equipment	(56)	(911)	(240)
Payable for Securities	1,605	1,605	3,373
Operating Investments - Bonds	(447)	(27,167)	(31,161)
Accrued Interest	151	(233)	(119)
Net cash provided by investing activities	1,253	(26,706)	(28,326)
Cash From Financing Activities	0	0	0
Operating Cash - End of Period	**531,377**	**531,377**	**425,622**
Trustee Cash - Beginning of Period	97,061	112,953	85,300
Cash From Financing Activities			
Emergency Assessments Receivable	5,598	4,121	12,229
Bonds Payable	7,942	(6,474)	(24,662)
Net cash provided by financing activites	13,539	(2,353)	(12,433)
Trustee Cash - End of Period	**110,601**	**110,601**	**72,867**
Total Ending Cash	**$641,978**	**$641,978**	**$498,489**

Louisiana Citizens Property Insurance Corporation

Corporate Operating Expense Statement - Budget

Fiscal Year 2024

	Jul			YTD				
	Budget	Actual	Variance	Budget	Actual	Variance	Primary Dept Driving Change	Budget Total
Direct Costs								
Salaries and Wages	639,355	633,972	(5,383)	4,152,439	4,069,789	(82,650)	Underwriting, IT, Customer Service	7,537,427
Benefits, Taxes, Contributions and Workers Comp	282,607	279,118	(3,489)	1,815,731	1,777,593	(38,138)		3,627,804
Total Employee Salaries and Wages	921,962	913,091	(8,872)	5,968,170	5,847,382	(120,788)		11,165,231
Recruiting & Advertising	0	-	(0)	29,773	19,925	(9,848)		59,300
Communication - Mobile Phones & Air Cards	3,113	3,092	(21)	22,032	21,807	(225)		37,257
Office and Equipment Repairs and Maintenance	25,637	25,592	(45)	169,866	169,615	(251)		348,390
Travel and Lodging	3,567	3,537	(30)	33,204	32,958	(246)		89,000
Furniture and Fixtures- Purchases < $5,000	-	-	-	-	-	-		16,500
EDP Equipment (computers, printers, peripherals) - Purchases <$5,000	0	-	(0)	27,406	27,348	(58)		103,420
Computer Software - Purchases <$1,000,000	3,001	3,000	(1)	22,141	22,000	(141)		125,800
Software Maintenance	158,121	158,062	(60)	718,108	717,488	(619)		1,604,616
Mele Printing	107,255	107,208	(47)	748,136	747,895	(240)		1,409,400
Lexis Nexis	8,746	8,731	(15)	84,893	84,785	(109)		116,000
Printing, Stationary, and Office Supplies	813	794	(19)	15,692	15,285	(407)		41,200
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	10,955	10,926	(28)	121,653	125,429	3,776	Accounting	797,320
External Management Fees	130,000	123,297	(6,703)	1,421,300	1,404,222	(17,078)	Claims	2,500,000
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	1,385	1,093	(292)	5,944	5,615	(329)		17,590
Total Direct Costs	**1,374,556**	**1,358,424**	**(16,132)**	**9,388,318**	**9,241,755**	**(146,563)**		**18,431,024**
Indirect Costs								
Rents, Leases, and Utilities	40,487	40,443	(45)	301,210	300,343	(866)		517,568
Rent and Storage - Eatel/Iron Mountain	23,260	23,213	(47)	257,060	256,822	(238)		480,000
Communication - Internet & Phone	20,339	20,166	(173)	150,709	150,104	(605)		235,651
Depreciated Expense - Furniture & Fixtures	2,499	2,493	(6)	17,493	17,452	(41)		26,589
Depreciated Expense - EDP Equipment & Software	28,123	28,115	(8)	196,858	196,803	(55)		543,841
External Legal Expenses	2,415	2,413	(2)	96,655	96,600	(54)		175,000
Audit Fees	6,983	6,983	-	48,883	48,883	-		83,800
Actuarial Fees	35,572	35,572	0	137,406	137,406	0		203,667
Surveys and Underwriting Reports - Inspection & CLUE Reports	134,089	134,078	(11)	1,005,585	1,005,417	(168)		2,750,000
Taxes, Licensing, and other fees - Insurance Department	1,697,173	1,697,087	(86)	4,261,782	4,261,555	(227)		7,870,869
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	1,019,377	1,019,372	(5)	3,560,141	3,559,956	(186)		5,979,035
PIPSO Fees, ISO Fees, Xactware	31,146	31,109	(37)	265,603	265,044	(560)		515,606
Liability Insurance - LCPIC, Directors, Officers	24,685	24,682	(3)	171,092	171,001	(91)		304,000
Bank Service Charges	167,139	167,135	(4)	1,878,465	1,878,414	(51)		3,210,000
Postage & Courier Services	374	366	(8)	30,879	30,822	(57)		40,000
Other Miscellaneous	210	204	(6)	1,551	1,472	(79)		6,136
Total Indirect Costs	**3,233,872**	**3,233,431**	**(441)**	**12,381,373**	**12,378,095**	**(3,278)**		**22,941,761**
Home Office Expenses - P&L	**4,608,428**	**4,591,855**	**(16,573)**	**21,769,691**	**21,619,850**	**(149,841)**		**41,372,785**
Bank Service Charges - Unallocated	14,962	14,954	(8)	92,985	90,956	(2,029)		175,000
Total Operating Expenses - Direct & Indirect	**4,623,391**	**4,606,809**	**(16,581)**	**21,862,676**	**21,710,806**	**(151,870)**		**41,547,785**
Capital Purchases								
Furniture and Fixtures- Purchases > $5,000	-	-	-	-	-	-		20,000
EDP Equipment (computers, printers, peripherals) - Purchases >$5,000	-	-	-	-	-	-		100,000
Computer Software - Purchases >$1,000,000	55,879	55,879	-	910,956	910,956	-	IT	1,073,450
Total Capital Purchases	**55,879**	**55,879**	**-**	**910,956**	**910,956**	**-**		

Louisiana Citizens Property Insurance Corporation

Claims Operating Statement - Budget

Fiscal Year 2024

	Jul			YTD				
	Budget	Actual	Variance	Budget	Actual	Variance	Primary Driver of Change	Budget Total
Direct Costs								
Salaries and Wages	146,857	146,830	(27)	967,034	943,216	(23,818)		1,742,508
Benefits, Taxes, Contributions and Workers Comp	50,476	50,469	(7)	333,051	324,847	(8,204)		729,608
Total Employee Salaries and Wages	197,333	197,299	(34)	1,300,086	1,268,063	(32,022)		2,472,115
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	653	647	(7)	4,550	4,514	(37)		7,750
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	932	907	(25)	6,617	6,589	(28)		45,000
Furniture and Fixtures- Purchases < $5,000	-	-	-	-	-	-		3,000
EDP Equipment (computers, printers, peripherals) - Purchases <$5,000	-	-	-	-	-	-		-
Computer Software - Purchases <$1,000,000	-	-	-	-	-	-		-
Software Maintenance	700	700	-	4,900	4,900	-		8,600
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	26	22	(4)	116	58	(58)		2,690
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	5,327	5,322	(5)	16,911	16,842	(69)		604,000
External Management Fees	130,000	123,297	(6,703)	1,421,300	1,404,222	(17,078)	TPA Fees lower than expected (2020-21 Storm Litigation)	2,500,000
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	(0)	(225)	(225)	689	456	(233)		4,000
Total Direct Costs	**334,971**	**327,969**	**(7,002)**	**2,755,169**	**2,705,644**	**(49,525)**		**5,647,156**
Indirect Costs								
Rents, Leases, and Utilities	9,142	9,136	(6)	68,291	67,822	(469)		118,101
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	4,512	4,511	(0)	33,690	33,630	(60)		52,854
Depreciated Expense - Furniture & Fixtures	-	-	-	-	-	-		-
Depreciated Expense - EDP Equipment & Software	-	-	-	-	-	-		-
External Legal Expenses	2,415	2,413	(2)	76,680	76,646	(33)		155,025
Audit Fees	-	-	-	-	-	-		-
Actuarial Fees	-	-	-	-	-	-		-
Surveys and Underwriting Reports - Inspection & CLUE Reports	-	-	-	-	-	-		-
Taxes, Licensing, and other fees - Insurance Department	-	-	-	-	-	-		-
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	-	-	-	-	-	-		-
PIPSO Fees, ISO Fees, Xactware	22,743	22,720	(22)	169,712	169,370	(342)		287,356
Liability Insurance - LCPIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	-	-	-	-	-	-		-
Total Indirect Costs	**38,812**	**38,781**	**(31)**	**348,373**	**347,469**	**(904)**		**613,336**
Home Office Expenses - P&L	**373,782**	**366,750**	**(7,033)**	**3,103,542**	**3,053,112**	**(50,430)**		**6,260,492**
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	**373,782**	**366,750**	**(7,033)**	**3,103,542**	**3,053,112**	**(50,430)**		**6,260,492**
Capital Purchases								
Furniture and Fixtures- Purchases > $5,000	-		-	-		-		-
EDP Equipment (computers, printers, peripherals) - Purchases >$5,000	-		-	-		-		-
Computer Software - Purchases >$1,000,000	-		-	-		-		-
Total Capital Purchases	-	-	-	-	-	-		

Louisiana Citizens Property Insurance Corporation

Underwriting Operating Statement - Budget

Fiscal Year 2024

	Jul			YTD				
	Budget	Actual	Variance	Budget	Actual	Variance	Primary Driver of Change	Budget Total
Direct Costs								
Salaries and Wages	163,225	159,063	(4,163)	1,034,871	1,010,327	(24,545)	Down 1 FTE	1,785,732
Benefits, Taxes, Contributions and Workers Comp	80,098	78,056	(2,042)	509,605	497,519	(12,086)		935,643
Total Employee Salaries and Wages	243,324	237,118	(6,205)	1,544,476	1,507,846	(36,631)		2,721,375
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	240	240	-	1,680	1,680	-		2,880
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	-	-	-	210	208	(2)		2,500
Furniture and Fixtures- Purchases < $5,000	-	-	-	-	-	-		-
EDP Equipment (computers, printers, peripherals) - Purchases <$5,000	-	-	-	-	-	-		620
Computer Software - Purchases <$1,000,000	-	-	-	-	-	-		-
Software Maintenance	71,358	71,330	(28)	173,781	173,621	(160)		426,000
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	-	-	-	1,236	1,161	(74)		2,420
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	-	-	-	-	-	-		-
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	1,119	1,105	(14)	1,448	1,425	(23)		5,905
Total Direct Costs	**316,041**	**309,793**	**(6,247)**	**1,722,831**	**1,685,941**	**(36,890)**		**3,161,700**
Indirect Costs								
Rents, Leases, and Utilities	12,186	12,185	(1)	90,504	90,447	(57)		148,910
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	6,019	6,015	(3)	44,888	44,841	(47)		66,642
Depreciated Expense - Furniture & Fixtures	-	-	-	-	-	-		-
Depreciated Expense - EDP Equipment & Software	-	-	-	-	-	-		-
External Legal Expenses	-	-	-	-	-	-		-
Audit Fees	-	-	-	-	-	-		-
Actuarial Fees	-	-	-	-	-	-		-
Surveys and Underwriting Reports - Inspection & CLUE Reports	134,089	134,078	(11)	1,005,585	1,005,417	(168)		2,750,000
Taxes, Licensing, and other fees - Insurance Department	-	-	-	-	-	-		-
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	-	-	-	-	-	-		-
PIPSO Fees, ISO Fees, Xactware	8,403	8,389	(14)	95,891	95,673	(218)		228,250
Liability Insurance - LCPIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	-	-	-	-	-	-		-
Total Indirect Costs	**160,697**	**160,667**	**(30)**	**1,236,868**	**1,236,378**	**(490)**		**3,193,802**
Home Office Expenses - P&L	**476,738**	**470,460**	**(6,278)**	**2,959,699**	**2,922,319**	**(37,380)**		**6,355,502**
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	**476,738**	**470,460**	**(6,278)**	**2,959,699**	**2,922,319**	**(37,380)**		**6,355,502**
Capital Purchases								
Furniture and Fixtures- Purchases > $5,000				-		-		-
EDP Equipment (computers, printers, peripherals) - Purchases >$5,000				-		-		-
Computer Software - Purchases >$1,000,000				-		-		-
Total Capital Purchases	-	-	-	-	-	-		

Louisiana Citizens Property Insurance Corporation

Accounting Operating Statement - Budget

Fiscal Year 2024

	Jul			YTD				
	Budget	Actual	Variance	Budget	Actual	Variance	Primary Driver of Change	Budget Total
Direct Costs								
Salaries and Wages	76,662	76,645	(17)	503,171	502,837	(334)		885,978
Benefits, Taxes, Contributions and Workers Comp	43,236	43,228	(8)	280,299	280,044	(255)		545,050
Total Employee Salaries and Wages	119,897	119,873	(25)	783,470	782,881	(589)		1,431,028
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	616	611	(5)	4,343	4,291	(52)		7,326
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	2,070	2,070	(0)	4,450	4,431	(19)		4,650
Furniture and Fixtures- Purchases < $5,000	-	-	-	-	-	-		-
EDP Equipment (computers, printers, peripherals) - Purchases <$5,000	-	-	-	45	45	(0)		45
Computer Software - Purchases <$1,000,000	-	-	-	401	400	(1)		1,000
Software Maintenance	18,620	18,612	(9)	85,488	85,445	(43)		108,039
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	0	-	(0)	4,768	4,678	(90)		17,400
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	-	-	-	375	4,374	3,999	Sapiens FinancialPro/Regions	375
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	-	-	-	-	-	-		350
Total Direct Costs	**141,204**	**141,165**	**(39)**	**883,341**	**886,546**	**3,206**		**1,570,214**
Indirect Costs								
Rents, Leases, and Utilities	6,105	6,091	(14)	45,178	45,100	(78)		77,023
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	3,008	3,008	(0)	22,477	22,420	(57)		34,470
Depreciated Expense - Furniture & Fixtures	-	-	-	-	-	-		-
Depreciated Expense - EDP Equipment & Software	-	-	-	-	-	-		-
External Legal Expenses	-	-	-	-	-	-		-
Audit Fees	6,983	6,983	-	48,883	48,883	-		83,800
Actuarial Fees	35,572	35,572	0	137,406	137,406	0		203,667
Surveys and Underwriting Reports - Inspection & CLUE Reports	-	-	-	-	-	-		-
Taxes, Licensing, and other fees - Insurance Department	1,697,173	1,697,087	(86)	4,261,782	4,261,555	(227)		7,870,869
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	1,019,377	1,019,372	(5)	3,560,141	3,559,956	(186)		5,979,035
PIPSO Fees, ISO Fees, Xactware	-	-	-	-	-	-		-
Liability Insurance - LCPIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges (Credit Card)	167,139	167,135	(4)	1,878,465	1,878,414	(51)		3,210,000
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	-	-	-	-	-	-		-
Total Indirect Costs	**2,935,357**	**2,935,248**	**(110)**	**9,954,331**	**9,953,733**	**(598)**		**17,458,864**
Home Office Expenses - P&L	**3,076,561**	**3,076,413**	**(149)**	**10,837,672**	**10,840,280**	**2,608**		**19,029,078**
Bank Service Charges (Investment Fees) - Unallocated	14,962	14,954	(8)	92,985	90,956	(2,029)		175,000
Total Operating Expenses - Direct & Indirect	**3,091,524**	**3,091,367**	**(157)**	**10,930,657**	**10,931,236**	**579**		**19,204,078**
Capital Purchases								
Furniture and Fixtures- Purchases > $5,000				-		-		-
EDP Equipment (computers, printers, peripherals) - Purchases >$5,000				-		-		-
Computer Software - Purchases >$1,000,000				-		-		-
Total Capital Purchases	-	-	-	-	-	-		

Louisiana Citizens Property Insurance Corporation

Executive Operating Statement - Budget

Fiscal Year 2024

	Jul			YTD				
	Budget	Actual	Variance	Budget	Actual	Variance	Primary Driver of Change	Budget Total
Direct Costs								
Salaries and Wages	107,555	107,481	(75)	715,438	714,981	(457)		1,457,260
Benefits, Taxes, Contributions and Workers Comp	37,775	37,749	(26)	243,611	243,455	(156)		488,829
Total Employee Salaries and Wages	145,330	145,230	(100)	959,050	958,436	(614)		1,946,089
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	484	483	(0)	3,628	3,547	(80)		5,895
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	565	560	(6)	21,447	21,374	(74)		27,350
Furniture and Fixtures- Purchases < $5,000	-	-	-	-	-	-		5,000
EDP Equipment (computers, printers, peripherals) - Purchases <$5,000	-	-	-	-	-	-		50
Computer Software - Purchases <$1,000,000	-	-	-	-	-	-		-
Software Maintenance	7,258	7,249	(9)	44,032	43,839	(193)		94,842
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	-	-	-	518	468	(50)		880
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	-	-	-	60,000	60,000	-		110,000
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	266	213	(53)	3,137	3,072	(65)		5,440
Total Direct Costs	**153,904**	**153,736**		**1,091,811**	**1,090,735**	**(1,076)**		**2,195,547**
Indirect Costs								
Rents, Leases, and Utilities	2,038	2,030	(8)	15,149	15,072	(77)		25,674
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	1,018	1,003	(16)	7,521	7,473	(48)		11,615
Depreciated Expense - Furniture & Fixtures	2,499	2,493	(6)	17,493	17,452	(41)		26,589
Depreciated Expense - EDP Equipment & Software	28,123	28,115	(8)	196,858	196,803	(55)		543,841
External Legal Expenses	-	-	-	19,975	19,954	(21)		19,975
Audit Fees	-	-	-	-	-	-		-
Actuarial Fees	-	-	-	-	-	-		-
Surveys and Underwriting Reports - Inspection & CLUE Reports	-	-	-	-	-	-		-
Taxes, Licensing, and other fees - Insurance Department	-	-	-	-	-	-		-
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	-	-	-	-	-	-		-
PIPSO Fees, ISO Fees, Xactware	-	-	-	-	-	-		-
Liability Insurance - LCPIC, Directors, Officers	24,685	24,682	(3)	171,092	171,001	(91)		304,000
Bank Service Charges	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	77	73	(4)	534	485	(48)		3,486
Total Indirect Costs	**58,440**	**58,396**	**(44)**	**428,622**	**428,241**	**(381)**		**935,179**
Home Office Expenses - P&L	**212,344**	**212,131**	**(212)**	**1,520,434**	**1,518,976**	**(1,458)**		**3,130,726**
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	**212,344**	**212,131**	**(212)**	**1,520,434**	**1,518,976**	**(1,458)**		**3,130,726**
Capital Purchases								
Furniture and Fixtures- Purchases > $5,000				-		-		-
EDP Equipment (computers, printers, peripherals) - Purchases >$5,000				-		-		-
Computer Software - Purchases >$1,000,000				-		-		-
Total Capital Purchases	-	-	-	-	-	-		

Louisiana Citizens Property Insurance Corporation

Customer Service Operating Statement - Budget

Fiscal Year 2024

	Jul			YTD				
	Budget	Actual	Variance	Budget	Actual	Variance	Primary Driver of Change	Budget Total
Direct Costs								
Salaries and Wages	25,313	29,292	3,980	154,320	158,005	3,684	Up 1 FTE	278,941
Benefits, Taxes, Contributions and Workers Comp	6,767	7,927	1,160	44,935	46,007	1,072		100,607
Total Employee Salaries and Wages	32,079	37,219	5,140	199,256	204,012	4,757		379,548
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	80	80	-	560	560	-		960
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	-	-	-	-	-	-		-
Furniture and Fixtures- Purchases < $5,000	-	-	-	-	-	-		-
EDP Equipment (computers, printers, peripherals) - Purchases <$5,000	-	-	-	-	-	-		-
Computer Software - Purchases <$1,000,000	-	-	-	-	-	-		-
Software Maintenance	-	-	-	-	-	-		-
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	-	-	-	-	-	-		700
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	-	-	-	-	-	-		-
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	-	-	-	60	53	(7)		60
Total Direct Costs	**32,159**	**37,299**		**199,876**	**204,625**	**4,750**		**381,268**
Indirect Costs								
Rents, Leases, and Utilities	3,050	3,045	(4)	22,650	22,607	(43)		41,059
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	1,503	1,504	0	11,248	11,210	(38)		18,404
Depreciated Expense - Furniture & Fixtures	-	-	-	-	-	-		-
Depreciated Expense - EDP Equipment & Software	-	-	-	-	-	-		-
External Legal Expenses	-	-	-	-	-	-		-
Audit Fees	-	-	-	-	-	-		-
Actuarial Fees	-	-	-	-	-	-		-
Surveys and Underwriting Reports - Inspection & CLUE Reports	-	-	-	-	-	-		-
Taxes, Licensing, and other fees - Insurance Department	-	-	-	-	-	-		-
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	-	-	-	-	-	-		-
PIPSO Fees, ISO Fees, Xactware	-	-	-	-	-	-		-
Liability Insurance - LCPIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	-	-	-	-	-	-		-
Total Indirect Costs	**4,553**	**4,549**	**(4)**	**33,897**	**33,817**	**(80)**		**59,463**
Home Office Expenses - P&L	**36,713**	**41,848**	**5,136**	**233,773**	**238,443**	**4,670**		**440,730**
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	**36,713**	**41,848**	**5,136**	**233,773**	**238,443**	**4,670**		**440,730**
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 2024

	Jul			YTD				
	Budget	Actual	Variance	Budget	Actual	Variance	Primary Driver of Change	Budget Total
Direct Costs								
Salaries and Wages	99,014	93,959	(5,055)	637,475	600,196	(37,279)	Down 1 FTE	1,132,581
Benefits, Taxes, Contributions and Workers Comp	49,852	47,303	(2,549)	317,298	298,743	(18,555)		576,822
Total Employee Salaries and Wages	148,866	141,262	(7,604)	954,773	898,939	(55,834)		1,709,403
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	960	951	(9)	6,711	6,654	(57)		11,485
Office and Equipment Repairs and Maintenance	24,446	24,422	(24)	148,616	148,439	(176)		292,146
Travel and Lodging	-	-	-	334	310	(24)		9,000
Furniture and Fixtures- Purchases < $5,000	-	-	-	-	-	-		3,500
EDP Equipment (computers, printers, peripherals) - Purchases <$5,000	0	-	(0)	27,361	27,303	(58)		102,705
Computer Software - Purchases <$1,000,000	3,001	3,000	(1)	21,740	21,600	(140)		124,800
Software Maintenance	60,185	60,171	(14)	409,245	409,023	(222)		961,685
Mele Printing	107,255	107,208	(47)	748,136	747,895	(240)		1,409,400
Lexis Nexis	8,746	8,731	(15)	84,893	84,785	(109)		116,000
Printing, Stationary, and Office Supplies	200	194	(6)	4,850	4,789	(61)		6,340
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	872	857	(15)	8,259	8,147	(112)		11,000
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	-	-	-	-	-	-		600
Total Direct Costs	**354,530**	**346,796**	**(7,735)**	**2,414,918**	**2,357,884**	**(57,034)**		**4,758,064**
Indirect Costs								
Rents, Leases, and Utilities	5,590	5,583	(6)	41,494	41,447	(47)		71,888
Rent and Storage - Eatel/Iron Mountain	14,839	14,798	(40)	200,190	200,046	(144)		400,000
Communication - Internet & Phone	3,165	3,123	(42)	23,107	23,006	(101)		37,678
Depreciated Expense - Furniture & Fixtures	-	-	-	-	-	-		-
Depreciated Expense - EDP Equipment & Software	-	-	-	-	-	-		-
External Legal Expenses	-	-	-	-	-	-		-
Audit Fees	-	-	-	-	-	-		-
Actuarial Fees	-	-	-	-	-	-		-
Surveys and Underwriting Reports - Inspection & CLUE Reports	-	-	-	-	-	-		-
Taxes, Licensing, and other fees - Insurance Department	-	-	-	-	-	-		-
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	-	-	-	-	-	-		-
PIPSO Fees, ISO Fees, Xactware	-	-	-	-	-	-		-
Liability Insurance - LCPIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	-	-	-	-	-	-		-
Total Indirect Costs	**23,593**	**23,505**	**(89)**	**264,791**	**264,498**	**(293)**		**509,566**
Home Office Expenses - P&L	**378,124**	**370,300**	**(7,824)**	**2,679,709**	**2,622,382**	**(57,326)**		**5,267,630**
Bank Service Charges - Unallocated	-	-		-	-	-		-
Total Operating Expenses - Direct & Indirect	**378,124**	**370,300**	**(7,824)**	**2,679,709**	**2,622,382**	**(57,326)**		**5,267,630**
Capital Purchases								
Furniture and Fixtures- Purchases > $5,000				-	-	-		-
EDP Equipment (computers, printers, peripherals) - Purchases >$5,000			-	-	-	-		100,000
Computer Software - Purchases >$1,000,000	55,879	55,879	-	910,956	910,956	-	Guidewire Implementation	1,073,450
Total Capital Purchases	**55,879**	**55,879**	**-**	**910,956**	**910,956**	**-**		

Louisiana Citizens Property Insurance Corporation

Human Resources/Operations Support Operating Statement - Budget

Fiscal Year 2024

	Jul			YTD				
	Budget	Actual	Variance	Budget	Actual	Variance	Primary Driver of Change	Budget Total
Direct Costs								
Salaries and Wages	20,729	20,703	(26)	140,129	140,228	99		254,428
Benefits, Taxes, Contributions and Workers Comp	14,404	14,388	(17)	86,931	86,977	46		251,245
Total Employee Salaries and Wages	35,133	35,090	(43)	227,060	227,205	145		505,673
Recruiting & Advertising	0	-	(0)	29,773	19,925	(9,848)		59,300
Communication - Mobile Phones & Air Cards	80	80	-	560	560	-		960
Office and Equipment Repairs and Maintenance	1,191	1,171	(21)	21,250	21,176	(74)		56,243
Travel and Lodging	(0)	-	0	145	47	(98)		500
Furniture and Fixtures- Purchases < $5,000	-	-	-	-	-	-		5,000
EDP Equipment (computers, printers, peripherals) - Purchases <$5,000	-	-	-	-	-	-		-
Computer Software - Purchases <$1,000,000	-	-	-	-	-	-		-
Software Maintenance	-	-	-	662	660	(2)		5,450
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	587	578	(9)	4,204	4,131	(74)		10,770
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	4,756	4,748	(8)	36,109	36,067	(42)		71,945
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	-	-	-	610	609	(1)		1,235
Total Direct Costs	**41,747**	**41,666**	**(81)**	**320,373**	**310,380**			**717,076**
Indirect Costs								
Rents, Leases, and Utilities	2,377	2,372	(4)	17,945	17,850	(95)		34,913
Rent and Storage - Eatel/Iron Mountain	8,421	8,415	(6)	56,870	56,776	(94)		80,000
Communication - Internet & Phone	1,115	1,003	(112)	7,779	7,524	(255)		13,988
Depreciated Expense - Furniture & Fixtures	-	-	-	-	-	-		-
Depreciated Expense - EDP Equipment & Software	-	-	-	-	-	-		-
External Legal Expenses	-	-	-	-	-	-		-
Audit Fees	-	-	-	-	-	-		-
Actuarial Fees	-	-	-	-	-	-		-
Surveys and Underwriting Reports - Inspection & CLUE Reports	-	-	-	-	-	-		-
Taxes, Licensing, and other fees - Insurance Department	-	-	-	-	-	-		-
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	-	-	-	-	-	-		-
PIPSO Fees, ISO Fees, Xactware	-	-	-	-	-	-		-
Liability Insurance - LCPIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges	-	-	-	-	-	-		-
Postage & Courier Services	374	366	(8)	30,879	30,822	(57)		40,000
Other Miscellaneous	133	131	(2)	1,018	987	(31)		2,650
Total Indirect Costs	**12,419**	**12,287**	**(133)**	**114,490**	**113,958**	**(531)**		**171,551**
Home Office Expenses - P&L	**54,166**	**53,953**	**(213)**	**434,863**	**424,338**	**(10,525)**		**888,627**
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	**54,166**	**53,953**	**(213)**	**434,863**	**424,338**	**(10,525)**		**888,627**
Capital Purchases								
Furniture and Fixtures- Purchases > $5,000				-		-		20,000
EDP Equipment (computers, printers, peripherals) - Purchases >$5,000				-		-		-
Computer Software - Purchases >$1,000,000				-		-		-
Total Capital Purchases	-	-	-	-	-	-		



July 2024 Management Reports

September 17, 2024 Board Meeting

Overview

Corporate Overview
July 31, 2024

Underwriting Overview

Premium Written & Policies Issued

Premium Written (000s)	Jul-24	2024 YTD	Jul-23	2023 YTD
Direct Written Premium*	$101,521	$371,440	$132,011	$429,777
Takeout Written Premium	(334)	16,238	(839)	18,319
Net Written Premium Before Reinsurance	$101,856	$355,202	$132,849	$411,458
Earned Premium (000s)				
Direct Earned Premium	$52,448	$371,340	$49,146	$283,779
Takeout Earned Premium	2,853	25,581	1,737	9,352
Net Earned Premium Before Reinsurance	$49,595	$345,759	$47,410	$274,427
Counts				
Direct Policies Issued	25,847	102,535	35,427	115,098
Policies Takeout Initial	-	-	-	-
Policies Takeout Renewal	-	-	-	-
Net Policies Issued	25,847	102,535	35,427	115,098

Inforce Policies & Coverage Details

Count*	Jul-24	Jul-23
Direct Inforce Policies	138,024	142,746
Takeout Inforce Policies	6,701	4,572
LPMS Net Inforce Policies	0	0
EPIC Net Inforce Policies	131,323	138,174
Total Net Inforce Policies	131,323	138,174
TIV (000s)*		
Direct TIV (Cov A-D)	$48,266,773	$48,969,280
Direct Cov E, F, Mold, BI	$3,705,124	$4,943,369
Total Direct Cov A-D, E, F, Mold , BI	$51,971,897	$53,912,649
Takeout TIV (Cov A-D)	$2,063,555	$1,190,967
Takeout Cov E, F, Mold, BI	$336,554	$147,638
Total Takeout Cov A-D, E, F, Mold, BI	$2,400,109	$1,338,605
Net TIV (Cov A-D)	$46,203,218	$47,778,313
Net Cov E, F, Mold, BI	$3,368,570	$4,795,731
Total Net Cov A-D, E, F, Mold, BI	$49,571,788	$52,574,044

Underwriting Overview

Net Inforce by Policy Type

		Net Inforce		
Commercial Lines	**Count**	**Premium (000s)**	**TIV Cov A-D (000s)**	**E, F, Mold, BI (000s)**
Builders Risk	22	$694	$18,711	$0
Commercial	2,157	31,655	1,472,448	49,928
Wind & Hail Only	6,371	98,497	8,794,247	452,501
Total Commercial	8,550	$130,846	$10,285,406	$502,428
Personal Lines				
Builders Risk	602	$2,548	$147,419	$0
Condo	893	1,194	75,920	-
Homeowners	12,801	103,408	10,164,456	2,866,142
Mobile Home	9,076	17,755	556,303	-
Residence	62,808	197,670	14,290,250	-
Wind & Hail Only	36,593	138,168	10,683,463	-
Total Personal	122,773	$460,743	$35,917,812	$2,866,142
Grand Total	**131,323**	**$591,589**	**$46,203,218**	**$3,368,570**

Written Premium Analysis - Month

	Jul-24		Jul-23	
Term Type ($000s)	**Written Premium**	**Counts**	**Written Premium**	**Counts**
New Business	$17,311	5,000	$30,347	8,120
Renewals	84,210	20,847	101,663	27,307
Total Direct Premium Written	$101,521	25,847	$132,011	35,427
New Business Written From ($000s)				
Cajun Underwriters	507	165	534	137
Safepoint	443	175	665	196
Farm Bureau	222	85	140	66
State Farm	279	102	257	102
Others	15,861	4,473	28,751	7,619
Renewal	17,311	5,000	30,347	8,120
Total Renewals*	84,210	20,847	101,663	27,307
Total Direct Premium Written	101,521	25,847	132,011	35,427

Written Premium Analysis - Year-to-Date

	2024 YTD		2023 YTD	
Term Type ($000s)	**Written Premium**	**Counts**	**Written Premium**	**Counts**
New Business	$99,806	29,232	$158,939	40,474
Renewals	271,633	73,303	270,838	74,624
Total Direct Premium Written	$371,440	102,535	$429,777	115,098
New Business Written From ($000s)				
Cajun Underwriters	$4,741	1,304	$1,633	416
Safepoint	2,129	847	2,338	696
Farm Bureau	1,799	711	875	380
State Farm	1,413	534	1,294	451
Others	89,724	25,836	152,799	38,531
Renewal	99,806	29,232	158,939	40,474
Total Renewals*	271,633	73,303	270,838	74,624
Total Direct Premium Written	$371,440	102,535	$429,777	115,098

Underwriting Overview

Net Premium Written & Earned by Policy Type

	Net Premium Written			Net Premium Earned		
	2024 YTD	2023 YTD	Variance	2024 YTD	2023 YTD	Variance
Policy Type						
Commercial	18,112	21,529	(3,417)	18,917	18,146	770
Commercial Builders Risk	12	342	(330)	60	267	(208)
Commercial Builders Risk Renovations	306	737	(431)	467	1,130	(663)
Commercial Builders Risk Renovations Wind & Hail Only	36	(169)	204	6	(1)	7
Commercial Builders Risk Wind & Hail Only	-	-	-	-	-	-
Commercial Wind & Hail Only*'	61,559	67,445	(5,886)	57,456	40,123	17,333
Total Commercial	80,025	89,884	(9,859)	76,906	59,666	17,240
DWG-1 Builders Risk	279	378	(99)	286	437	(151)
DWG-1 Builders Risk Renovation	1,085	1,440	(355)	1,198	2,079	(881)
DWG-1 Builders Risk Renovations Wind & Hail Only	-	-	-	-	-	-
DWG-1 Builders Risk Wind & Hail Only	14	61	(47)	19	59	(40)
DWG-1 Condo	654	776	(122)	690	587	103
DWG-1 Condo Wind & Hail Only	199	261	(63)	234	169	65
DWG-1 Mobile Home	12,410	9,174	3,235	9,072	6,433	2,638
DWG-1 Mobile Home Wind & Hail Only	3,239	3,143	96	2,820	1,864	956
DWG-1 Residence	60,136	54,958	5,178	49,687	31,727	17,960
DWG-1 Residence Wind & Hail Only	29,007	27,490	1,517	23,343	14,008	9,335
DWG-2 Residence	10,002	11,359	(1,357)	9,709	5,917	3,793
DWG-3 Residence	52,099	70,503	(18,404)	54,664	48,221	6,443
DWG-3 Residence Wind & Hail Only	51,529	60,261	(8,731)	53,507	40,280	13,228
Total Dwelling	220,652	239,805	(19,153)	205,231	151,781	53,449
HO-2 Broad Form*	6,179	8,705	(2,527)	6,651	5,713	939
HO-3 Special Form	47,322	69,819	(22,497)	55,213	53,021	2,193
HO-4 Contents Broad Form	76	92	(16)	75	73	2
HO-6 Unit Owners Form	365	464	(99)	341	348	(8)
HO-8 Modified Coverage Form	22	45	(23)	38	33	6
HO-R Homeowner Renovation	559	2,644	(2,085)	1,305	3,793	(2,489)
Total Homeowners	54,524	81,769	(27,245)	63,623	62,980	643
Net Premium Written & Earned Before Reinsurance	**355,202**	**411,458**	**(56,257)**	**345,759**	**274,427**	**71,332**
Ceded Reinsurance				159,473	137,584	21,889
Net Premium Earned as of 7/31				**186,286**	**136,843**	**49,443**

Premium Payment Collections Overview - July 2024

Checks

	Month				Year-to-Date			
	Jul-24		Jul-23		2024 YTD		2023 YTD	
Payment Method	**Count**	**Amount Collected**	**Count**	**Amount Collected**	**Count**	**Amount Collected**	**Count**	**Amount Collected**
Mail	831	2,225,380	1,385	3,869,155	3,921	10,150,186	6,429	21,016,056
Walk-In	75	265,709	112	1,103,968	566	3,903,207	606	6,540,233
6370 Lockbox - Manual	7,889	37,336,788	8,732	43,780,563	37,289	162,127,846	40,510	184,924,696
2444 Lockbox - Upload	3,195	6,672,467	2,934	5,656,545	21,454	42,561,346	20,825	34,903,265
Total Checks	**11,990**	**$46,500,344**	**13,163**	**$54,410,231**	**63,230**	**$218,742,586**	**68,370**	**$247,384,250**

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	3,826	5,545,550	3,450	4,888,330	23,154	29,593,464	18,967	21,090,373
EPIC	8,035	10,837,703	9,394	12,418,626	45,446	57,756,097	51,203	58,356,812
Total Credit Cards	**11,861**	**$16,383,253**	**12,844**	**$17,306,956**	**68,600**	**$87,349,562**	**70,170**	**$79,447,185**

Electronic Funds Transfer (Checking or Saving)

Payment Method	**Count**	**Amount Collected**	**Count**	**Amount Collected**	**Count**	**Amount Collected**	**Count**	**Amount Collected**
Online	3,531	4,919,980	3,056	3,962,581	20,302	25,708,086	16,691	17,925,100
EPIC	6,920	16,386,043	8,057	18,473,184	40,251	90,312,726	44,159	102,356,933
Total EFTs	**10,451**	**$21,306,023**	**11,113**	**$22,435,765**	**60,553**	**$116,020,812**	**60,850**	**$120,282,033**

Payment Method

	Count	**Amount Collected**	**Count**	**Amount Collected**	**Count**	**Amount Collected**	**Count**	**Amount Collected**
Mail	831	2,225,380	1,385	3,869,155	3,921	10,150,186	6,429	21,016,056
Walk-In	75	265,709	112	1,103,968	566	3,903,207	606	6,540,233
Online	7,357	10,465,530	6,506	8,850,911	43,456	55,301,550	35,658	39,015,473
6370 Lockbox - Manual	7,889	37,336,788	8,732	43,780,563	37,289	162,127,846	40,510	184,924,696
2444 Lockbox - Upload	3,195	6,672,467	2,934	5,656,545	21,454	42,561,346	20,825	34,903,265
EPIC	14,955	27,223,746	17,451	30,891,810	85,697	148,068,823	95,362	160,713,744
Total Payments Collected	**34,302**	**$84,189,620**	**37,120**	**$94,152,952**	**192,383**	**$422,112,959**	**199,390**	**$447,113,467**

***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 7/31/2024 Policies Assumed	As of 7/31/2024 Premium Assumed
03/1/2008 Round 1	26,359		
12/1/2008 Round 2	13,133		
04/1/2009 Round 3	3,366		
12/1/2010 Round 4	12,292	10,484	$12,701
12/1/2011 Round 5	9,844	8,360	$12,948
12/1/2012 Round 6	6,791	6,115	$7,839
12/1/2013 Round 7	13,322	11,790	$15,540
12/1/2014 Round 8	10,581	8,962	$12,757
12/1/2015 Round 9	13,150	10,827	$15,979
12/1/2016 Round 10	10,186	8,984	$12,399
12/1/2017 Round 11	9,856	7,067	$9,921
12/1/2018 Round 12	32	28	$37
12/1/2019 Round 13	100	89	$92
12/1/2020 Round 14	76	66	$94
12/1/2022 Round 16	3,786	3,337	$4,085
04/1/2023 Round 17	6,578	4,843	$17,022
10/1/2023 Round 18	7,755	5,810	$19,885
4/1/2024 Round 19	8,415	6,733	$17,682
Grand Total	155,622	93,495	158,982

Depopulation Summary Rounds 17, 18 & 19

	Round 19 ITD		Round 18 ITD		Round 17 ITD	
	Policy Count	Unearned Premium	Policy Count	Unearned Premium	Policy Count	Unearned Premium
Policies Selected	8,655		7,830		6,726	
Policies Cancelled as of Assumption	(240)		(75)		(148)	
Policies Initially Assumed	**8,415**	**13,524**	**7,755**	**16,778**	**6,578**	**6,456**
Activity on Assumed Policies:						
Optouts (Remaining with LCPIC)	(916)	(1,628)	(729)	(1,827)	(443)	(607)
Reinstated Policies	65	297	55	205	36	150
Policies Canceled	(465)	(906)	(761)	(1,983)	(759)	(2,027)
Policies Not Renewed	(12)	0	(3)	0	(18)	0
Renewals Not Included in Initial Assumption	0	0	0	0	2	1
Policies Expired by LCPIC-Renewing by Depop Company	(2,098)	0	(3,744)	0	(4,843)	0
Renewals Not Taken (Expired without Payment)	(354)	0	(510)	0	(556)	0
Renewals Issued on Behalf of Depop Company*	0	6,445	0	6,848	0	13,291
Payment for Endorsement Activity	0	(51)	0	(158)	0	(255)
Renewals Issued - Prior Term Canceled	0	0	3	22	3	13
Adjustments made for Report Errors	0	0	0	0	0	0
Total Activity - July 2024	**(3,780)**	**4,158**	**(5,689)**	**$3,108**	**(6,578)**	**$10,566**
Inforce with LCPIC	4,635		2,066		0	
Renewals Offered by Depop Companies	2,098		3,744		4,843	
Depopulated Policies	**6,733**	**$17,682**	**5,810**	**$19,885**	**4,843**	**$17,022**
***Renewals Offered and Expired**						
Initial Assumption - Renewals Offered	4,093		5,880		8,474	
Renewals Offered After Assumption - Not Included in Initial Assumption	0		0		2	
Renewals Not Offered	0		0		0	
Number of Renewals Processed by LCPIC	4,093		5,880		8,476	
Number of Policies Expired by LCPIC - Renewing by Depop Company	(2,098)		(3,744)		(4,843)	
Total Number of Policies Renewed by LCPIC	1,995		2,136		3,633	
Number of Expired Policies Without Payment	(354)		(510)		(567)	
Number of Policies Non-Renewed	(12)		(3)		(18)	
Number of Policies Canceled	(39)		(59)		(83)	
Optouts	(113)		(55)		(92)	
Renewals Issued-Prior Term Canceled	0		3		3	
Renewals Accepted On Behalf of Depop Company	**1,477**		**1,512**		**2,876**	

Claim Overview

Inception-to-Date Loss, Expense, & Claim Count - As of 6/30/24 (Updated Quarterly)

	Loss Year	ITD Claims	ITD Loss & LAE (000s)*
Hurricanes:			
Hurricane Katrina	2005	66,140	$1,686,047
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	$129,472
Hurricane Harvey	2017	121	$225
Hurricane Nate	2017	12	$17
Hurricane Barry	2019	618	$2,149
Hurricane Laura	2020	2,725	$102,653
Hurricane Sally	2020	6	$10
Hurricane Delta	2020	2,139	$25,346
Hurricane Zeta	2020	2,647	$22,541
Hurricane Ida	2021	14,296	$609,608
Total Hurricanes		**176,897**	**3,115,330**
PCS Events:			
39-Wind & Thunderstorm Event	2011	125	$506
41-Wind & Thunderstorm Event	2011	3,050	$30,230
46-Wind & Thunderstorm Event	2011	263	$2,286
61-Tropical Storm Lee	2011	792	$4,010
92-Hail Storm	2013	2,869	$23,698
94-Wind & Thunderstorm Event	2013	60	$284
1644-Wind & Thunderstorm Event	2016	687	$623
1714-Wind & Hail Event	2017	208	$4,912
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	164	$737
2125 - Wind & Hail Event	2021	33	$221
2126 - Wind & Hail Event	2021	86	$656
2131 - Wind & Hail Event	2021	42	$393
2132 - Wind & Hail Event	2021	57	$280
TS Claudette	2021	9	$33
TS Nicholas	2021	14	$307
2220 - Wind and Thunderstorm Event	2022	59	$1,615
2221 - Wind & Hail Event	2022	58	$693
2223 - Wind & Hail Event	2022	4	$28
2225 - Wind & Hail Event	2022	17	$171
2272 - Wind & Hail Event	2022	329	$13,854
2316 - Wind & Hail Event	2023	86	$681
2348 - Wind & Hail Event	2023	24	$128
2349 - Wind & Hail Event	2023	275	$3,796
2411 - Wind & Hail Event	2024	194	$2,554
2417 - Wind & Thunderstorm Event	2024	59	$222
2420 - Wind & Thunderstorm Event	2024	51	$556
2431 - Wind & Hail Event	2024	722	$20,000
2440 - Wind & Hail Event	2024	242	$3,597
2441 - Wind & Hail Event	2024	177	$1,391
2447 - Wind & Hail Event	2024	63	$989
Total PCS Events		**11,954**	**125,006**
Other Outsourced Claims:			
2015 Day Claims Outsourced to Worley	2015	666	$3,100
2016 Day Claims Outsourced to Worley	2016	59	$387
2018 Day Claims Outsourced to Worley	2018	75	$231
2019 Day Claims Outsourced to Worley	2019	35	$155
2020 Day Claims Outsourced to Alacrity	2020	51	$137
Outsourced Day Claims (2010-2013)	2010-2013	13,323	$114,252
Total Other Outsourced Claims		**14,209**	**118,261**
In-house Day Claims (2014 Forward)	2014-2024	**16,893**	**$176,761**
Total Claims		**219,953**	**3,535,358**

Claim Overview

Loss & Expense Reserves & Open Claim Counts as of July 31, 2024

		Open Claim Count				Reserves (000s)	
Catastrophe Name	**Loss Year**	**Litigated**	**Non-Litigated**	**Jul-24 Total**	**Jul-23 Total**	**Jul-24**	**Jul-23**
Hurricanes:							
Hurricane Katrina*	2005	1	-	1	1	$105	$105
Hurricane Isaac	2012	4	-	4	5	$980	$1,007
Hurricane Barry	2018	-	-	-	-	-	-
Hurricane Laura	2020	29	-	29	81	$853	$2,016
Hurricane Sally	2020	-	-	-	-	-	-
Hurricane Delta	2020	19	-	19	50	$295	$874
Hurricane Zeta	2020	18	1	19	36	$777	$777
Hurricane Ida	2021	469	3	472	874	$14,863	$32,794
Hurricane Beryl	2024	-	7	7	-	$73	-
Total Hurricanes		**540**	**11**	**551**	**1,047**	**$17,945**	**$37,573**
PCS Events:							
92-Hail Storm	2013	-	-	-	-	-	-
1714-Wind & Hail Event	2017	1	-	1	1	$27	$64
1821-Wind & Thunderstorm Event	2018	-	-	-	-	-	-
1923-Wind & Thunderstorm Event	2019	-	-	-	-	-	-
1927-Wind & Thunderstorm Event	2019	-	-	-	-	-	-
2020 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
2021 - Wind and Thunderstorm Event	2020	1	-	1	1	$21	$39
2022 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
2023 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
2024 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
2027 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
Tropical Storm Cristobal	2020	-	-	-	-	-	-
2117 - Winter Storm	2021	-	-	-	-	-	$90
2125 -Wind & Hail Event	2021	-	-	-	-	-	$18
2126 - Wind & Hail Event	2021	-	-	-	-	-	$31
2131 - Wind & Hail Event	2021	-	-	-	-	-	$46
2132 - Wind & Hail Event	2021	1	-	1	1	$0	$27
Tropical Storm Claudette	2021	-	-	-	1	-	$44
Tropical Storm Nicholas	2021	-	-	-	-	-	$0
2220 - Wind and Thunderstorm Event	2022	1	-	1	1	$30	$79
2221 - Wind & Hail Event	2022	1	-	1	1	$29	$13
2223 - Wind & Hail Event	2022	-	-	-	-	-	$0
2225 - Wind & Hail Event	2022	-	-	-	-	-	$5
2272 - Wind & Hail Event	2022	3	2	5	19	$114	$1,020
2299 - Wind & Hail Event	2022	-	-	-	-	-	-
2316 - Wind & Hail Event	2023	-	2	2	3	$20	$81
2348 - Wind & Hail Event	2023	-	-	-	3	-	$23
2349 - Wind & Hail Event	2023	-	4	4	43	$17	$543
2411 - Wind & Hail Event	2024	-	17	17	-	$363	-
2417 - Wind and Thunderstorm Event	2024	-	1	1	-	$3	-
2420 - Wind and Thunderstorm Event	2024	-	4	4	-	$64	-
2431 - Wind & Hail Event	2024	-	81	81	-	$1,917	-
2440 - Wind & Hail Event	2024	-	35	35	-	$541	-
2441 - Wind & Hail Event	2024	-	16	16	-	$202	-
2447 - Wind & Hail Event	2024	-	6	6	-	$41	-
Other	N/A	-	-	-	-	-	-
Total PCS Events		**8**	**168**	**176**	**74**	**$3,388**	**$2,124**
Other Outsourced Claims:							
2016 Day Claims Outsourced to Worley	2016	-	-	-	-	-	-
2018 Day Claims Outsourced to Worley	2018	-	-	-	-	-	-
2019 Day Claims Outsourced to Worley	2019	-	-	-	-	-	-
2020 Day Claims Outsourced to Alacrity	2020	-	-	-	-	-	-
Total Other Outsourced Claims		**-**	**-**	**-**	**-**	**-**	**-**
Inhouse/Day Claims		47	265	312	300	**9,522**	**8,035**
Total Claims		**595**	**444**	**1,039**	**1,421**	**$30,855**	**$47,732**
IBNR						$161,295	$128,940
Total Reserve & IBNR						**$192,150**	**$176,672**

*Counts do not include EPIC commercial claims.

Claim Overview

Claim Level Statistics - All Claims

	Month		Year-to-Date	
	Jul-24	Jul-23	2024 YTD	2023 YTD
New Reported Claims	310	277	3,080	1,799
Claims Reopened	301	306	1,342	1,471
Closed Claims, as of 7/31	573	600	3,506	2,959
Closed with Pay	442	495	2,420	2,330
Closed without Pay	174	147	1,311	860
Avg Severity of Closed Claims	25,813	28,223	21,476	30,747
Avg Days to Close	156	228	149	258
Avg Days Open	93	129	89	138
Open Large Losses (>$25K)	0	0	N/A	N/A

Claim Level Statistics - Hurricanes

New Reported Claims	8	3	17	23
Claims Reopened	12	161	121	876
Closed Claims, as of 7/31	54	158	362	1,059
Closed with Pay	51	171	340	1,125
Closed without Pay	3	3	34	78
Avg Severity of Closed Claims	99,288	62,276	80,948	60,746
Avg Days to Close	999	708	932	604
Avg Days Open	635	397	572	317
Open Large Losses (>$25K)	0	0	N/A	N/A

Claim Level Statistics - PCS Events

New Reported Claims	51	50	1,517	370
Claims Reopened	170	46	637	195
Closed Claims, as of 7/31	210	178	1,414	480
Closed with Pay	182	150	1,097	396
Closed without Pay	47	37	444	106
Avg Severity of Closed Claims	17,526	15,299	12,095	16,344
Avg Days to Close	76	53	48	62
Avg Days Open	37	31	25	35
Open Large Losses (>$25K)	0	0	N/A	N/A

Claim Level Statistics - Other Outsourced Claims

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

Claim Level Statistics - Inhouse/Day Claims

New Reported Claims	251	224	1,546	1,406
Claims Reopened	119	99	584	400
Closed Claims, as of 7/31	309	264	1,730	1,420
Closed with Pay	209	174	983	809
Closed without Pay	124	107	833	676
Avg Severity of Closed Claims	18,606	16,556	16,699	13,243
Avg Days to Close	63	59	67	65
Avg Days Open	37	35	41	39
Open Large Losses (>$25K)	0	0	N/A	N/A

*Figures do not include EPIC commercial claims

Monthly Claims Loss Adjustment Expense Overview

	LCPIC Mangement In-house		Management Outsourced	
	Jul-24	**Jul-23**	**Jul-24**	**Jul-23**
Claim Management Fees				
Creative Adjusting- Admin Fees	36,000	389,050	-	-
Eberl - Admin Fees	-	-	-	-
MD Claims LLC - Admin Fees	-	-	-	-
Maverick Claims - Admin Fees	-	-	33,122	-
IAS Services Group LLC - Admin Fees	-	-	-	-
Mid-Amercia - Admin Fees	-	-	6,900	9,400
Pacesetter - Admin Fees	-	-	24,350	9,300
SWA - Admin Fees	-	-	800	9,700
One Call - Call Center	-	-	-	-
Total Claim Management Fees	**$36,000**	**$389,050**	**$65,172**	**$28,400**
Adjusting, Engineering, & Reinspection Expenses				
Elite Claims Service	40,820	71,015	-	-
Mid-America Catastrophe Service LLC	47,699	2,058	43,548	34,769
SWA Claims Management Services LLC	44,357	8,257	38,581	31,146
Pacesetter Claims Services Inc	25,126	19,316	17,778	37,850
LEGION CLAIMS SOLUTIONS LLC	7,800	27,695	-	-
Forensic Investigations Group (Engineering)	9,136	13,225	-	-
US Forensic (Engineering)	2,210	1,579	8,424	-
Keystone Experts and Engineers LLC	-	-	-	-
NEW ENGLAND FIRE CAUSE & ORIGIN INC	2,952	3,633	-	-
Jill S Smith S&S Claims Professionals LLC	-	4,000	-	-
Mark F Harter DBA Harter Insurance Services LLC	3,400	8,000	2,000	-
BSA Claims Service	-	24,295	-	-
ONE CALL CLAIMS LLC	-	1,475	-	-
River Road Partners LLC	-	8,000	-	-
MD Claims LLC	-	-	-	-
All Other	26,669	46,247	454	528
Total Adjusting, Engineering, & Reinspection Exps	**$210,168**	**$238,795**	**$110,785**	**$104,293**
Total LAE Expenses	**$246,168**	**$627,845**	**$175,957**	**$132,693**
LCPIC Claims Payroll & Benefits*	157,398	152,646	39,900	11,448
Total Expenses	**$403,566**	**$780,491**	**$215,857**	**$144,142**

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

Total Expenses	403,566	780,491	215,857	144,142
Ending Open Claims (1039) Ending Closed Claims (573)	1,286	1,880	326	141
Total Direct Labor Cost Per Claim Handled	**$314**	**$415**	**$662**	**$1,022**

Average LAE Expenses - Closed Claims Method

Total LAE Expenses Paid on Closed Claims	162,062	173,021	69,713	115,349
Allocated LCPIC Claims Payroll & Benefits**	47,978	38,161	22,153	10,555
Allocated Expenses - Call Center**	-	-	-	-
Total Expenses - Closed Claims	**$210,040**	**$211,183**	**$91,866**	**$125,904**
Closed Claims	392	470	181	130
Total Direct Labor Cost Per Closed Claim	**$536**	**$449**	**$508**	**$968**

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

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

***Counts do not include EPIC commercial claims

YTD Claims Loss Adjustment Expense Overview

	LCPIC Mangement In-house		Management Outsourced	
	2024	**2023**	**2024**	**2023**
Claim Management Fees				
Creative Adjusting- Admin Fees	640,000	1,367,750	-	936,900
Eberl - Admin Fees	-	-	-	-
MD Claims LLC - Admin Fees	-	108,675	-	322,875
Maverick Claims - Admin Fees	-	-	314,072	74,154
IAS Services Group LLC - Admin Fees	-	-	-	-
Mid-Amercia - Admin Fees	-	-	225,475	9,400
Pacesetter - Admin Fees	-	-	30,550	9,300
SWA - Admin Fees	-	-	139,950	9,700
One Call - Call Center	-	-	-	-
Total Claim Management Fees	**$640,000**	**$1,476,425**	**$710,047**	**$1,362,329**
Adjusting, Engineering, & Reinspection Expenses				
Elite Claims Service	631,898	387,682	42,154	8,998
Mid-America Catastrophe Service LLC	241,403	2,574	507,629	44,211
SWA Claims Management Services LLC	184,221	118,752	363,504	31,146
Pacesetter Claims Services Inc	110,839	29,673	76,259	41,783
LEGION CLAIMS SOLUTIONS LLC	90,387	148,728	10,050	14,427
Forensic Investigations Group (Engineering)	77,297	90,199	-	-
US Forensic (Engineering)	33,676	27,540	10,398	2,896
Keystone Experts and Engineers LLC	31,929	15,182	-	3,308
NEW ENGLAND FIRE CAUSE & ORIGIN INC	23,242	20,961	-	-
Jill S Smith S&S Claims Professionals LLC	18,000	48,000	-	2,000
Mark F Harter DBA Harter Insurance Services LLC	10,400	81,125	2,000	6,125
BSA Claims Service	875	100,778	-	25,297
ONE CALL CLAIMS LLC	-	113,912	-	450
River Road Partners LLC	-	86,000	-	14,000
MD Claims LLC	-	85,357	-	48,521
All Other	95,720	486,420	7,830	89,530
Total Adjusting, Engineering, & Reinspection Exps	**$1,549,886**	**$1,842,884**	**$1,019,825**	**$332,690**
Total LAE Expenses	**$2,189,886**	**$3,319,309**	**$1,729,872**	**$1,695,019**
LCPIC Claims Payroll & Benefits*	1,019,961	899,859	248,102	256,535
Total Expenses	**$3,209,848**	**$4,219,168**	**$1,977,974**	**$1,951,555**

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

Total Expenses	3,209,848	4,219,168	1,977,974	1,951,555
Ending Open Claims (1039) Ending Closed Claims (3506)	3,192	4,221	1,353	159
Total Direct Labor Cost Per Claim Handled	**$1,006**	**$1,000**	**$1,462**	**$12,274**

Average LAE Expenses - Closed Claims Method

Total LAE Expenses Paid on Closed Claims	1,240,665	1,348,464	1,254,501	268,719
Allocated LCPIC Claims Payroll & Benefits**	283,512	241,080	155,205	53,737
Allocated Expenses - Call Center**	-	-	-	-
Total Expenses - Closed Claims	**$1,524,177**	**$1,589,544**	**$1,409,707**	**$322,455**
Closed Claims	2,298	2,811	1,208	148
Total Direct Labor Cost Per Closed Claim	**$663**	**$565**	**$1,167**	**$2,179**

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

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

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

***Counts do not include EPIC commercial claims

Monthly Underwriting & Customer Service Labor Expense Overview

Underwriting & Customer Service Expenses

	Month		Year-to-Date	
	Jul-24	Jul-23	2024	2023
LCPIC Underwriting Payroll & Benefits*	237,118	194,716	1,507,846	1,402,236
LCPIC Customer Service Payroll & Benefits*	37,219	22,621	204,012	156,747
Temporary Labor - Customer Service	-	-	-	-
Total Payroll & Benefits	**$274,338**	**$217,337**	**$1,711,858**	**$1,558,983**
Total Expenses	**$274,338**	**$217,337**	**$1,711,858**	**$1,558,983**

Average Underwriting Expenses - Policies Issued Method

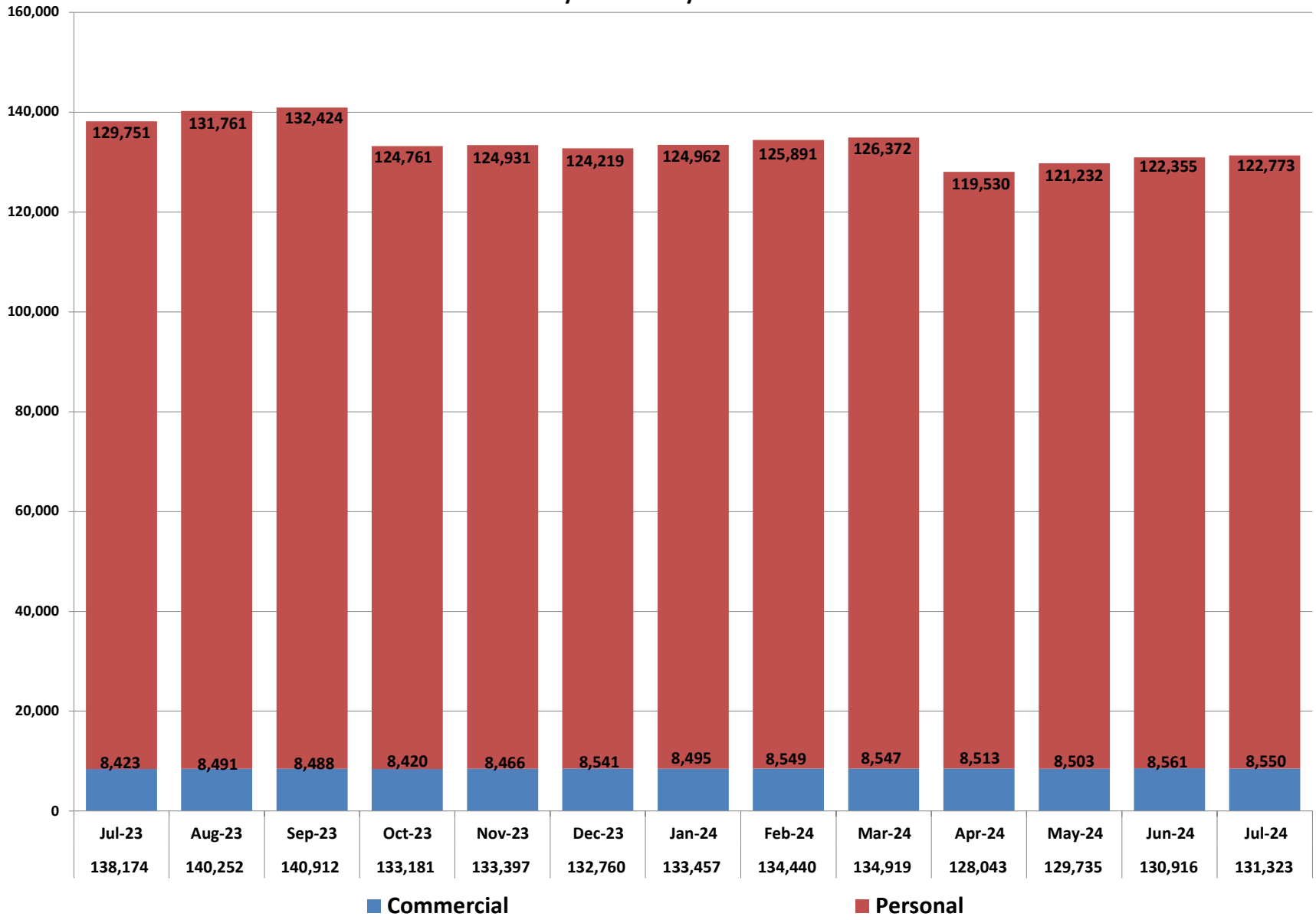
Total Expenses	**$274,338**	**$217,337**	**$1,711,858**	**$1,558,983**
New Policies Issued	5,000	8,120	29,232	40,474
Renewal Policies issued	20,847	27,307	73,303	74,624
Total Policies Issued*	**25,847**	**35,427**	**102,535**	**115,098**
Average Cost Per Policy Issued	**$10.61**	**$6.13**	**$16.70**	**$13.54**

Average Underwriting Expenses - Average Inforce Method

Total Expenses	**$274,338**	**$217,337**	**$1,711,858**	**$1,558,983**
Average Inforce Policies	**139,590**	**144,472**	**141,747**	**141,142**
Average Cost Per Policy Inforce	**$1.97**	**$1.50**	**$12.08**	**$11.05**

LCPIC Policy Inforce Count by Month - Net of Depop

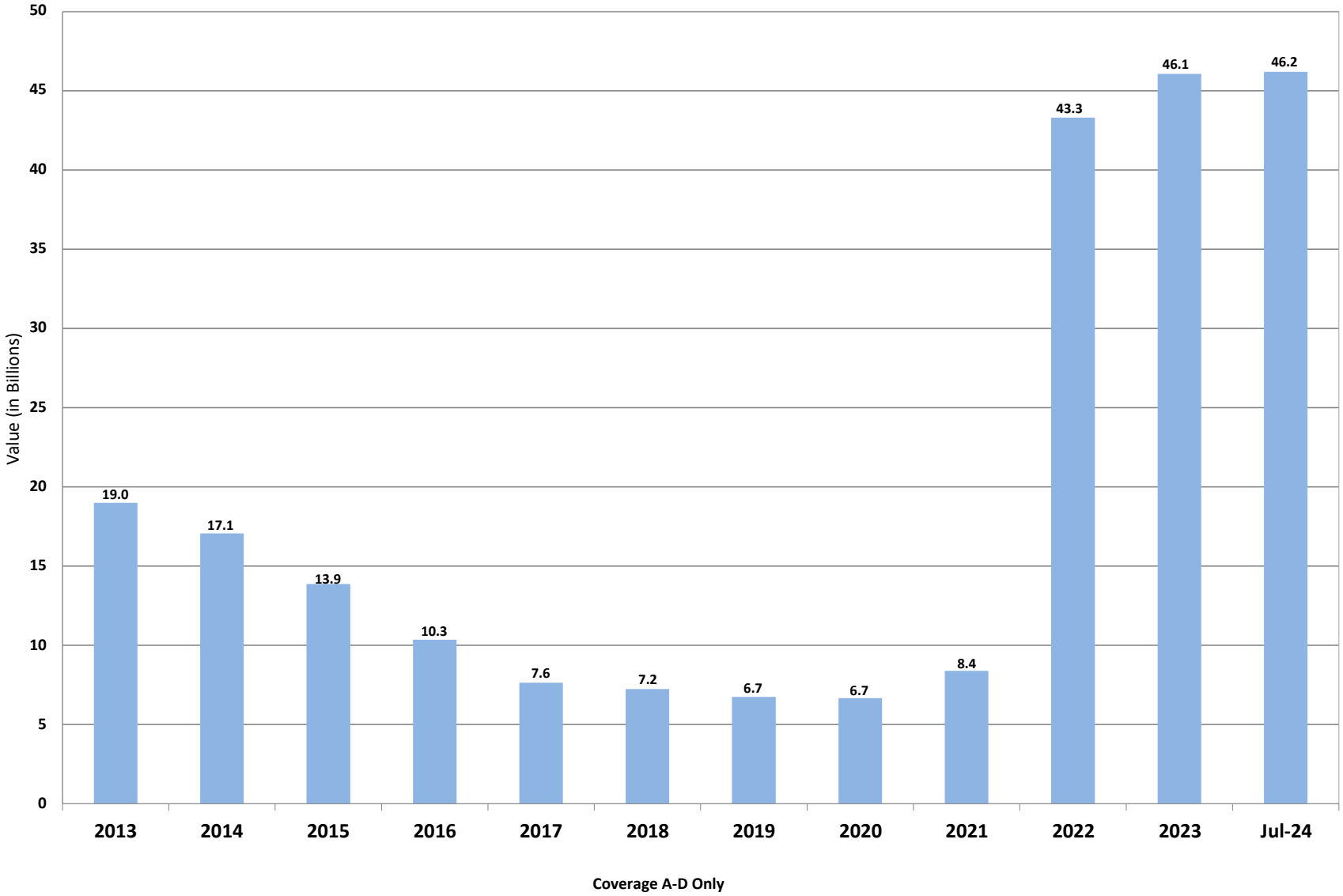
July 2023 to July 2024



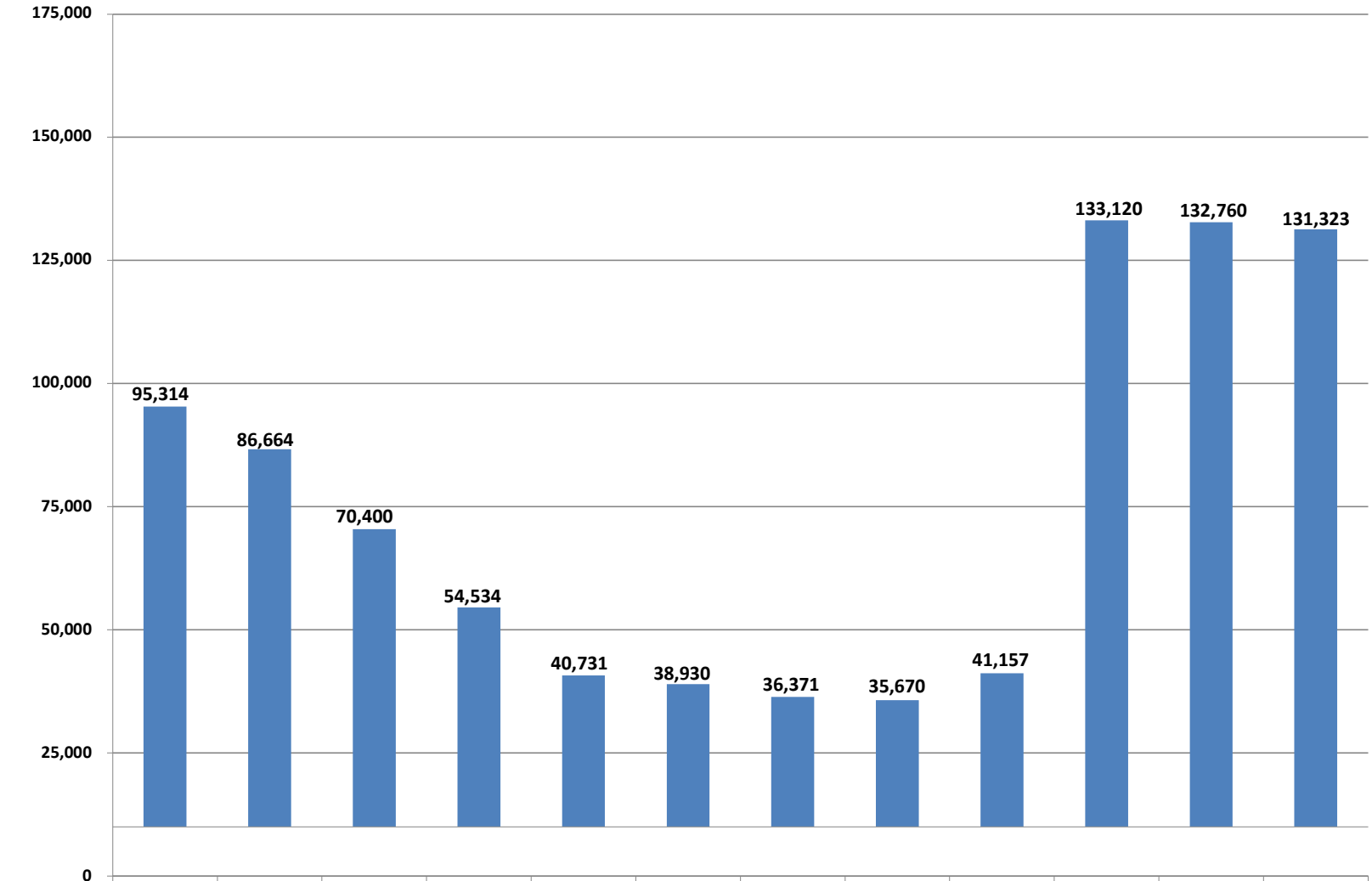
Inforce Policies by Business Type - Before and After Takeout

	Direct		Takeout		Net	
2016	Inforce Count	Inforce TIV (Cov A-D)	Inforce Count	Inforce TIV (Cov A-D)	Inforce Count	Inforce TIV (Cov A-D)
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
2023						
Commercial	8,541	10,721,652,318	0	0	8,541	10,721,652,318
Dwelling/Fire	116,228	26,760,245,133	7,300	1,785,715,050	108,928	24,974,530,083
Homeowners	17,450	11,357,400,168	2,159	981,099,070	15,291	10,376,301,098
Total	142,219	48,839,297,619	9,459	2,766,814,120	132,760	46,072,483,499
As of July 31, 2024						
Commercial	8,550	10,285,406,276	0	0	8,550	10,285,406,276
Dwelling/Fire	115,019	26,990,351,480	5,047	1,236,995,605	109,972	25,753,355,875
Homeowners	14,455	10,991,014,913	1,654	826,559,285	12,801	10,164,455,628
Total	138,024	48,266,772,669	6,701	2,063,554,890	131,323	46,203,217,779

Total Insured Value - After Takeout



Inforce Policy Count - After Takeout



	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Jul-24
Year End	95,314	86,664	70,400	54,534	40,731	38,930	36,371	35,670	41,157	133,120	132,760	131,323

Takeout Activity by Company Inception-to-Date

Round 17 Assumption 4/1/2023

As of 7/31/2024

Company	Initial Assumption	Opt Outs	Canceled/Reinstated Policies	Expired Policies	Policies Assumed	Premium Assumed
Safepoint	6,035	(396)	(673)	(536)	4,430	$15,855
Cajun Underwriters	181	(24)	(18)	(18)	121	$335
Ocean Harbor	362	(23)	(32)	(15)	292	$832
Grand Total	**6,578**	**(443)**	**(723)**	**(569)**	**4,843**	**17,022**

Round 18 Assumption 10/1/2023

As of 7/31/2024

Company	Initial Assumption	Opt Outs	Canceled/Reinstated Policies	Expired Policies	Policies Assumed	Premium Assumed
Safepoint	7,755	(729)	(706)	(510)	5,810	$19,885
Grand Total	**7,755**	**(729)**	**(706)**	**(510)**	**5,810**	**19,885**

Round 19 Assumption 4/1/2024

As of 7/31/2024

Company	Initial Assumption	Opt Outs	Canceled/Reinstated Policies	Expired Policies	Policies Assumed	Premium Assumed
Safepoint	7,671	(837)	(363)	(325)	6,146	$15,834
Ocean Harbor	744	(79)	(37)	(41)	587	$1,848
Grand Total	**8,415**	**(916)**	**(400)**	**(366)**	**6,733**	**17,682**

QUARTERLY STATEMENT

OF THE

Louisiana Citizens Property Insurance Corporation

2024

OF

Metairie

IN THE STATE OF

Louisiana

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF Louisiana

AS OF

JUNE 30, 2024

PROPERTY AND CASUALTY

2024

0 0 0 0 0 2 0 2 4 2 0 1 0 0 1 0 2

PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF JUNE 30, 2024

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)

lhayward@lacitizens.com (E-Mail Address) 504-832-2574 (Fax Number)

OFFICERS

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

OTHER OFFICERS

Ricky Renardo Lindsey	Chief Information Officer		

DIRECTORS OR TRUSTEES

Ben Albright #	Eric Steven Berger	Brian E. Chambley	William P. Chauvin
Micheal Firment #	Renee' Fontenot Free	Shannon C. Johnson	Robert Page #
Kevin Reinke	J. William Starr	Michael Kirk Talbot	Tim Temple #
Steven Werner			

State of LOUISIANA

County of JEFFERSON ss

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

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

Subscribed and sworn to before me this _____ day of August , 2024

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

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

Rory V. Bellina, Notary
FOR LIFE

ASSETS

	Current Statement Date			4
	1	2	3	
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
1. Bonds	139,917,171	0	139,917,171	113,196,922
2. Stocks:				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less $ encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less $ encumbrances)	0	0	0	0
4.3 Properties held for sale (less $ encumbrances)	0	0	0	0
5. Cash ($ 270,318,793), cash equivalents ($ 283,433,033) and short-term investments ($ 13,196,335)	566,948,162	0	566,948,162	584,468,122
6. Contract loans (including $ premium notes)	0	0	0	0
7. Derivatives	0	0	0	0
8. Other invested assets	0	0	0	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	706,865,332	0	706,865,332	697,665,044
13. Title plants less $ charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	2,313,238	0	2,313,238	1,929,406
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	3,336,771	841,373	2,495,398	3,605,797
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ earned but unbilled premiums)	83,268,561	0	83,268,561	78,119,886
15.3 Accrued retrospective premiums ($) and contracts subject to redetermination ($)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	6,991,820	825,495	6,166,325	4,427,498
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	61,184,479	59,574,867	1,609,613	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	0	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	1,172,774	0	1,172,774	486,385
21. Furniture and equipment, including health care delivery assets ($)	219,247	219,247	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	0
24. Health care ($) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	135,416,215	1,179,421	134,236,794	186,640,542
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,000,768,438	62,640,403	938,128,035	972,874,558
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	1,000,768,438	62,640,403	938,128,035	972,874,558
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	113,000,000	0	113,000,000	166,530,000
2502. Current emergency assessments receivable - companies	21,125,783	0	21,125,783	20,000,000
2503. Prepaid miscellaneous expenses	852,076	852,076	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	438,356	327,346	111,011	110,542
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	135,416,215	1,179,421	134,236,794	186,640,542

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $ 15,461,588)	88,724,281	80,949,065
2.	Reinsurance payable on paid losses and loss adjustment expenses	0	0
3.	Loss adjustment expenses	15,849,726	13,358,228
4.	Commissions payable, contingent commissions and other similar charges	14,110,500	13,129,284
5.	Other expenses (excluding taxes, licenses and fees)	10,898,331	8,270,935
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	863,930	5,438,495
7.1	Current federal and foreign income taxes (including $ on realized capital gains (losses))	0	0
7.2	Net deferred tax liability	0	0
8.	Borrowed money $ 116,738,151 and interest thereon $ 432,611	117,170,762	172,492,417
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)	288,902,073	331,720,034
10.	Advance premium	26,203,645	3,808,662
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	0	0
12.	Ceded reinsurance premiums payable (net of ceding commissions)	489,391	194,667
13.	Funds held by company under reinsurance treaties	0	0
14.	Amounts withheld or retained by company for account of others	9,959	10,655
15.	Remittances and items not allocated	4,081	2,750
16.	Provision for reinsurance (including $ 5,772 certified)	87,088	87,088
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	0	0
19.	Payable to parent, subsidiaries and affiliates	0	0
20.	Derivatives	0	0
21.	Payable for securities	0	0
22.	Payable for securities lending	0	0
23.	Liability for amounts held under uninsured plans	0	0
24.	Capital notes $ and interest thereon $	0	0
25.	Aggregate write-ins for liabilities	135,521,157	148,814,080
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	698,834,923	778,276,360
27.	Protected cell liabilities	0	0
28.	Total liabilities (Lines 26 and 27)	698,834,923	778,276,360
29.	Aggregate write-ins for special surplus funds	978,205,000	978,205,000
30.	Common capital stock	0	0
31.	Preferred capital stock	0	0
32.	Aggregate write-ins for other than special surplus funds	0	0
33.	Surplus notes	0	0
34.	Gross paid in and contributed surplus	0	0
35.	Unassigned funds (surplus)	(738,911,888)	(783,606,802)
36.	Less treasury stock, at cost:		
	36.1 shares common (value included in Line 30 $)	0	0
	36.2 shares preferred (value included in Line 31 $)	0	0
37.	Surplus as regards policyholders (Lines 29 to 35, less 36)	239,293,112	194,598,198
38.	Totals (Page 2, Line 28, Col. 3)	938,128,035	972,874,558
	DETAILS OF WRITE-INS		
2501.	Restricted assessments	116,377,825	129,001,482
2502.	Unearned tax exempt surcharge	9,075,194	10,544,414
2503.	Pending escheatment payable	5,989,868	6,030,085
2598.	Summary of remaining write-ins for Line 25 from overflow page	4,078,271	3,238,099
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	135,521,157	148,814,080
2901.	Emergency Assessment Proceeeds	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 $ 253,346,090)	296,164,051	227,017,731	524,271,006
1.2 Assumed (written $)	0	0	0
1.3 Ceded (written $ 143,075,274)	143,075,274	108,716,802	263,654,886
1.4 Net (written $ 110,270,816)	153,088,777	118,300,929	260,616,120
DEDUCTIONS:			
2. Losses incurred (current accident year $ 44,898,235):			
2.1 Direct	42,728,379	17,864,397	76,230,399
2.2 Assumed	0	0	0
2.3 Ceded	(3,448,994)	(1,441,124)	(7,126,558)
2.4 Net	46,177,373	19,305,521	83,356,957
3. Loss adjustment expenses incurred	9,802,265	5,258,718	14,922,572
4. Other underwriting expenses incurred	35,445,009	38,447,331	85,563,298
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	91,424,648	63,011,571	183,842,828
7. Net income of protected cells		0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	61,664,129	55,289,358	76,773,292
INVESTMENT INCOME			
9. Net investment income earned	9,993,775	3,028,354	9,459,667
10. Net realized capital gains (losses) less capital gains tax of $	0	0	0
11. Net investment gain (loss) (Lines 9 + 10)	9,993,775	3,028,354	9,459,667
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $ amount charged off $ 31,764)	(31,764)	(25,412)	(99,475)
13. Finance and service charges not included in premiums	712,314	344,934	800,268
14. Aggregate write-ins for miscellaneous income	59,951	2,276,986	3,988,915
15. Total other income (Lines 12 through 14)	740,501	2,596,508	4,689,708
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	72,398,405	60,914,220	90,922,667
17. Dividends to policyholders	0	0	0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	72,398,405	60,914,220	90,922,667
19. Federal and foreign income taxes incurred	0	0	0
20. Net income (Line 18 minus Line 19)(to Line 22)	72,398,405	60,914,220	90,922,667
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	194,598,198	77,089,432	77,089,432
22. Net income (from Line 20)	72,398,405	60,914,220	90,922,667
23. Net transfers (to) from Protected Cell accounts	0	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of $	0	0	0
25. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
26. Change in net deferred income tax	0	0	0
27. Change in nonadmitted assets	(37,275,957)	5,395,856	10,220,575
28. Change in provision for reinsurance	0	0	106,451
29. Change in surplus notes	0	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0	0
31. Cumulative effect of changes in accounting principles	0	0	0
32. Capital changes:			
32.1 Paid in		0	0
32.2 Transferred from surplus (Stock Dividend)		0	0
32.3 Transferred to surplus		0	0
33. Surplus adjustments:			
33.1 Paid in	0	0	0
33.2 Transferred to capital (Stock Dividend)	0	0	0
33.3 Transferred from capital		0	0
34. Net remittances from or (to) Home Office		0	0
35. Dividends to stockholders		0	0
36. Change in treasury stock	0	0	0
37. Aggregate write-ins for gains and losses in surplus	9,572,466	6,904,093	16,259,072
38. Change in surplus as regards policyholders (Lines 22 through 37)	44,694,914	73,214,169	117,508,766
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	239,293,112	150,303,601	194,598,198
DETAILS OF WRITE-INS			
0501.		0	0
0502.		0	0
0503.		0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0	0
1401. Application Fees	1,574,087	2,104,188	4,092,847
1402. Miscellaneous Income	12,139	153,238	32,120
1403. NSF fees recovered	4,760	14,920	10,620
1498. Summary of remaining write-ins for Line 14 from overflow page	(1,531,035)	4,640	(146,672)
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	59,951	2,276,986	3,988,915
3701. Tax exempt surcharge	8,103,246	8,798,102	19,567,677
3702. Change in unearned tax exempt surcharge	1,469,220	(1,894,009)	(3,308,605)
3703. Excess regular assessment recoupments	0	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Line 37 above)	9,572,466	6,904,093	16,259,072

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	81,710,823	145,326,864	283,107,462
2. Net investment income	10,456,898	3,801,201	10,941,761
3. Miscellaneous income	740,501	2,596,508	4,689,708
4. Total (Lines 1 to 3)	92,908,222	151,724,572	298,738,931
5. Benefit and loss related payments	31,757,597	6,461,409	9,997,832
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	43,721,729	36,348,124	89,475,488
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)	75,479,327	42,809,533	99,473,320
11. Net cash from operations (Line 4 minus Line 10)	17,428,895	108,915,039	199,265,610
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	19,485,000	11,505,000	19,695,000
12.2 Stocks	0	0	0
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	0	3,505,860	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	19,485,000	15,010,860	19,695,000
13. Cost of investments acquired (long-term only):			
13.1 Bonds	47,052,203	28,929,770	51,504,504
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)	47,052,203	28,929,770	51,504,504
14. Net increase/(decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(27,567,203)	(13,918,910)	(31,809,504)
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	(55,321,655)	(53,426,276)	(55,140,571)
16.4 Net deposits on deposit-type contracts and other insurance liabilities		0	0
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	47,940,002	55,987,176	114,144,213
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(7,381,652)	2,560,900	59,003,641
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)	(17,519,961)	97,557,029	226,459,747
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	584,468,122	358,008,375	358,008,375
19.2 End of period (Line 18 plus Line 19.1)	566,948,162	455,565,404	584,468,122

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 $40,906,342 as of June 30, 2024 and increased by $99,122,272 as of December 31, 2023.

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	2024	2023
NET INCOME					
(1) LCPIC state basis (Page 4, Line 20, Columns 1&3)	XXX	XXX	XXX	$72,398,405	$90,922,667
(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	(40,906,342)	(99,122,272)
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	$113,304,747	$190,044,939
SURPLUS					
(5) LCPIC state basis (Page 3, Line 37, Columns 1&2)	XXX	XXX	XXX	$239,293,112	$194,598,198
(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	(40,906,342)	(99,122,272)
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	$280,199,454	$293,720,470

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 $1,817.5 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 $384 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 $446 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 1.70% 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

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)

	Gross (Admitted & Nonadmitted) Restricted									Percentage	
	Current Year										
	1	2	3	4	5	6	7	8	9	10	11
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity(a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity(b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	$0	$0	$0	$0	$0	$0	$0		$0	0%	0%
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	$97,061,465				$97,061,465	$112,953,333	($15,891,868)		$97,061,465	10%	10%
o. Total Restricted Assets	$97,061,465				$97,061,465	$112,953,333	($15,891,868)		$97,061,465	10%	10%

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

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

No Change

NOTES TO FINANCIAL STATEMENTS

(3) Detail of Other Restricted Assets

	Gross (Admitted & Nonadmitted) Restricted								Percentage	
	Current Year									
	1	2	3	4	5	6	7	8	9	10
Description of Assets	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity(a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity(b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted)Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Cash Equivalents	$97,061,465	$0	$0	$0	$97,061,465	$112,953,333	($15,891,868)	$97,061,465	10%	10%

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

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

M. Working Capital Finance Investments
No Change

N. Offsetting and Netting of Assets and Liabilities
No Change

O. 5*GI Securities
No Change

P. Short Sales
No Change

Q. Prepayment Penalty and Acceleration Fees
No Change

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

Asset Type	Percent Share
(1) Cash	48%
(2) Cash Equivalents	50%
(3) Short-Term Investments	2%
(4) Total	100%

6. Joint Ventures, Partnerships and Limited Liability Companies

No Change

7. Investment Income

No Change

8. Derivative Instruments

No Change

9. Income Taxes

No Change

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

No Change

11. Debt

A. On June 30, 2024 LCPIC had assessment revenue bonds outstanding of $113,000,000 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 2024, to repay the bonds emergency assessments of 1.70% are being collected on all property policies in Louisiana and remitted by each insurer within 30 days after the end of each calendar quarter.

NOTES TO FINANCIAL STATEMENTS

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

Maturity	Principal Amount	Coupon	Effective Rate
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	$113,000,000		

Total interest paid and incurred in 2024 on the fixed rate bonds was $3,504,338 and $3,352,892, respectively.

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

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

A. Defined Benefit Plan

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

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

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

(4) Components of net periodic benefit cost

		Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
		2024	2023	2024	2023	2024	2023
a.	Service cost	$0	$0	$16,500	$37,293	$0	$0
b.	Interest costs	$47,000	$97,032	$72,000	$160,202	$0	$0
c.	Expected return on plan assets	($59,000)	($97,221)	$0	$0	$0	$0
d.	Transition asset or obligation	$0	$0	$0	$0	$0	$0
e.	Gains and losses	$0	$0	$0	$0	$0	$0
f.	Prior service cost or credit	$500	$1,445	($11,500)	($22,709)	$0	$0
g.	Gain or loss recognized due to settlement or curtailment	$4,500	$12,146	($21,500)	($2,555)	$0	$0
h.	Total net periodic benefit cost	($7,000)	$13,402	$55,500	$172,231	$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 $468,174 for the first six months of 2024. 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

NOTES TO FINANCIAL STATEMENTS

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

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

    As of June 30, 2024 there were 660 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 $21.7 million, excluding the Oubre class action suit described below. The balance of the litigated matters are first party losses, third-party bodily injury claims, subrogation or claims where the issue of coverage is in dispute.

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

    - *Oubre v. Louisiana Citizens Property Insurance Corporation*. The plaintiffs in this suit allege that LCPIC failed to timely initiate loss adjustment as required by Louisiana statutory law exposing LCPIC to penalties up to a mandatory limit of $5,000.00. On July 23, 2012 LCPIC settled the first phase of this class action suit with a payment of $104.7 million to the plaintiff counsel for distribution to the class members. LCPIC entered into a settlement with the class for the remaining Oubre claims. LCPIC has paid $145.5 million towards the final settlement as of June 30, 2024 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

NOTES TO FINANCIAL STATEMENTS

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

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

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

21. Other Items

A. Unusual or Infrequent Items
No Change

B. Troubled Debt Restructuring: Debtors
No Change

C. Other Disclosures
No Change

D. Business Interruption Insurance Recoveries
No Change

E. State Transferable and Non-transferable Tax Credits
No Change

F. Subprime Mortgage Related Risk Exposure
No Change

G. Insurance-Linked Securities (ILS) Contracts

	Number of Outstanding ILS Contracts	Aggregate Maximum Proceeds
Management of Risk Related To:		
(1) Directly Written Insurance Risks		
a. ILS Contracts as Issuer	0	$0
b. ILS Contracts as Ceding Insurer	3	$645,000,000
c. ILS Contracts as Counterparty	0	$0
(2) Assumed Insurance Risks		
a. ILS Contracts as Issuer	0	$0
b. ILS Contracts as Ceding Insurer	0	$0
c. ILS Contracts as Counterparty	0	$0

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

22. Events Subsequent

Type I. Recognized Subsequent Events
No Change

Type II. Nonrecognized Subsequent Events
No Change

23. Reinsurance

A. Unsecured Reinsurance Recoverables
No Change

B. Reinsurance Recoverable in Dispute
None

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

D. Uncollectible Reinsurance
None

E. Commutation of Ceded Reinsurance
None

NOTES TO FINANCIAL STATEMENTS

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

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

No Change

25. Changes in Incurred Losses and Loss Adjustment Expenses

A. Reserves at December 31, 2023 were $94.3 million. As of June 30, 2024, $10.3 million was paid for incurred losses and loss adjustment expenses (LAE) attributed to insured events of years prior to 2024. There was a $1.1 million favorable prior-year development between December 31, 2023 and June 30, 2024 primarily resulting from non-catastrophe or normal claim activity. Reserves remaining for 2023 and prior years at June 30, 2024 were $82.9 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 Name of Entity	2 NAIC Company Code	3 State of Domicile

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? ..... Yes [ ] No [X] NA [ ]

If yes, attach an explanation.

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2023

6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2018

6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 09/28/2020

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

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

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

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

7.2 If yes, give full information:

.....

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

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

.....

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

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

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

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

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

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

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

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

(e) Accountability for adherence to the code.

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

.....

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

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

.....

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

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

.....

FINANCIAL

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

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

GENERAL INTERROGATORIES

INVESTMENT

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

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

.....

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

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

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

14.2 If yes, please complete the following:

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

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

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

If no, attach a description with this statement.

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

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

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

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

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

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
Assets are managed internally by employees.....	I.....

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.

GENERAL INTERROGATORIES

d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

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

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

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?..... Yes [ ] No [X]

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

   If yes, attach an explanation.

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

   If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? ..... Yes [ ] No [X]

3.2 If yes, give full and complete information thereto.

.....

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

4.2 If yes, complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1 Line of Business	2 Maximum Interest	3 Discount Rate	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]

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Type of Reinsurer	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating
		Property/Casualty – Affiliates				
		Property/Casualty – U.S. Insurers				
		Property/Casualty – Pools and Associations				
		Property/Casualty – All Other Insurers				
00000	AA-3191518	AdVantage Retro I Ltd	BMU	Unauthorized		
00000	AA-3190347	Artex SAC Ltd	BMU	Unauthorized		
00000	AA-3190871	Lancashire Ins Co Ltd	BMU	Unauthorized		
00000	AA-1120103	Lloyd's Syndicate Number 1967	GBR	Authorized		
29700	13-3440360	SWISS RE CORP SOLUTIONS ELITE INS CO	MO	Authorized		

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date – Allocated by States and Territories

States, etc.	1 Active Status (a)	Direct Premiums Written 2 Current Year To Date	Direct Premiums Written 3 Prior Year To Date	Direct Losses Paid (Deducting Salvage) 4 Current Year To Date	Direct Losses Paid (Deducting Salvage) 5 Prior Year To Date	Direct Losses Unpaid 6 Current Year To Date	Direct Losses Unpaid 7 Prior Year To Date
1. Alabama AL	N		0		0		0
2. Alaska AK	N		0		0		0
3. Arizona AZ	N		0		0		0
4. Arkansas AR	N		0		0		0
5. California CA	N		0		0		0
6. Colorado CO	N		0		0		0
7. Connecticut CT	N		0		0		0
8. Delaware DE	N		0		0		0
9. Dist. Columbia DC	N		0		0		0
10. Florida FL	N		0		0		0
11. Georgia GA	N		0		0		0
12. Hawaii HI	N		0		0		0
13. Idaho ID	N		0		0		0
14. Illinois IL	N		0		0		0
15. Indiana IN	N		0		0		0
16. Iowa IA	N		0		0		0
17. Kansas KS	N		0		0		0
18. Kentucky KY	N		0		0		0
19. Louisiana LA	L	253,346,090	278,609,392	57,784,067	55,005,775	154,114,952	155,682,795
20. Maine ME	N		0		0		0
21. Maryland MD	N		0		0		0
22. Massachusetts MA	N		0		0		0
23. Michigan MI	N		0		0		0
24. Minnesota MN	N		0		0		0
25. Mississippi MS	N		0		0		0
26. Missouri MO	N		0		0		0
27. Montana MT	N		0		0		0
28. Nebraska NE	N		0		0		0
29. Nevada NV	N		0		0		0
30. New Hampshire NH	N		0		0		0
31. New Jersey NJ	N		0		0		0
32. New Mexico NM	N		0		0		0
33. New York NY	N		0		0		0
34. No. Carolina NC	N		0		0		0
35. No. Dakota ND	N		0		0		0
36. Ohio OH	N		0		0		0
37. Oklahoma OK	N		0		0		0
38. Oregon OR	N		0		0		0
39. Pennsylvania PA	N		0		0		0
40. Rhode Island RI	N		0		0		0
41. So. Carolina SC	N		0		0		0
42. So. Dakota SD	N		0		0		0
43. Tennessee TN	N		0		0		0
44. Texas TX	N		0		0		0
45. Utah UT	N		0		0		0
46. Vermont VT	N		0		0		0
47. Virginia VA	N		0		0		0
48. Washington WA	N		0		0		0
49. West Virginia WV	N		0		0		0
50. Wisconsin WI	N		0		0		0
51. Wyoming WY	N		0		0		0
52. American Samoa AS	N		0		0		0
53. Guam GU	N		0		0		0
54. Puerto Rico PR	N		0		0		0
55. U.S. Virgin Islands VI	N		0		0		0
56. Northern Mariana Islands MP	N		0		0		0
57. Canada CAN	N		0		0		0
58. Aggregate Other Alien OT	XXX	0	0	0	0	0	0
59. Totals	XXX	253,346,090	278,609,392	57,784,067	55,005,775	154,114,952	155,682,795
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts

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

Schedule Y - Part 1

NONE

Schedule Y - Part 1A

NONE

PART 1 - LOSS EXPERIENCE

	Line of Business	Current Year to Date			4
		1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	Prior Year to Date Direct Loss Percentage
1.	Fire	21,859,977	6,271,514	28.7	28.5
2.1	Allied lines	219,399,205	27,746,972	12.6	3.7
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	54,904,868	8,709,894	15.9	11.8
5.1	Commercial multiple peril (non-liability portion)			0.0	0.0
5.2	Commercial multiple peril (liability portion)			0.0	0.0
6.	Mortgage guaranty			0.0	0.0
8.	Ocean marine			0.0	0.0
9.1.	Inland marine			0.0	0.0
9.2.	Pet insurance			0.0	
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	296,164,051	42,728,379	14.4	7.9
	DETAILS OF WRITE-INS				
3401.				0.0	0.0
3402.				0.0	0.0
3403.				0.0	0.0
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

	Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire	12,278,005	21,282,592	21,073,027
2.1	Allied lines	121,822,727	198,760,450	211,317,789
2.2	Multiple peril crop	0		0
2.3	Federal flood	0		0
2.4	Private crop	0		0
2.5	Private flood	0		0
3.	Farmowners multiple peril	0		0
4.	Homeowners multiple peril	19,116,841	33,303,048	46,218,577
5.1	Commercial multiple peril (non-liability portion)	0		0
5.2	Commercial multiple peril (liability portion)	0		0
6.	Mortgage guaranty	0		0
8.	Ocean marine	0		0
9.1.	Inland marine	0		0
9.2.	Pet insurance	0		
10.	Financial guaranty	0		0
11.1	Medical professional liability-occurrence	0		0
11.2	Medical professional liability-claims made	0		0
12.	Earthquake	0		0
13.1	Comprehensive (hospital and medical) individual	0		0
13.2	Comprehensive (hospital and medical) group	0		0
14.	Credit accident and health	0		0
15.1	Vision only	0		0
15.2	Dental only	0		0
15.3	Disability income	0		0
15.4	Medicare supplement	0		0
15.5	Medicaid Title XIX	0		0
15.6	Medicare Title XVIII	0		0
15.7	Long-term care	0		0
15.8	Federal employee health benefits plan	0		0
15.9	Other health	0		0
16.	Workers' compensation	0		0
17.1	Other liability occurrence	0		0
17.2	Other liability-claims made	0		0
17.3	Excess Workers' Compensation	0		0
18.1	Products liability-occurrence	0		0
18.2	Products liability-claims made	0		0
19.1	Private passenger auto no-fault (personal injury protection)	0		0
19.2	Other private passenger auto liability	0		0
19.3	Commercial auto no-fault (personal injury protection)	0		0
19.4	Other commercial auto liability	0		0
21.1	Private passenger auto physical damage	0		0
21.2	Commercial auto physical damage	0		0
22.	Aircraft (all perils)	0		0
23.	Fidelity	0		0
24.	Surety	0		0
26.	Burglary and theft	0		0
27.	Boiler and machinery	0		0
28.	Credit	0		0
29.	International	0		0
30.	Warranty	0		0
31.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0
35.	TOTALS	153,217,573	253,346,090	278,609,392
	DETAILS OF WRITE-INS			
3401.		0		0
3402.		0		0
3403.		0		0
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34)	0	0	0

PART 3 ($000 OMITTED)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	4 2024 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2024 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2024 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (Cols.7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11 + 12)
1. 2021 + Prior	1,084	68,924	70,008	974	0	974	1,557	0	68,398	69,955	1,448	(526)	921
2. 2022	2,781	4,339	7,121	1,033	0	1,033	762	3	2,283	3,048	(986)	(2,054)	(3,039)
3. Subtotals 2022 + prior	3,865	73,264	77,129	2,007	0	2,007	2,320	3	70,681	73,004	462	(2,580)	(2,118)
4. 2023	9,269	7,910	17,179	6,885	1,359	8,244	1,168	624	8,121	9,913	(1,216)	2,195	979
5. Subtotals 2023 + prior	13,134	81,174	94,307	8,892	1,359	10,251	3,487	627	78,803	82,917	(754)	(385)	(1,139)
6. 2024	XXX	XXX	XXX	XXX	35,462	35,462	XXX	9,584	12,073	21,657	XXX	XXX	XXX
7. Totals	13,134	81,174	94,307	8,892	36,821	45,713	3,487	10,211	90,876	104,574	(754)	(385)	(1,139)
8. Prior Year-End Surplus As Regards Policy-holders	194,598										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. (5.7)	2. (0.5)	3. (1.2)
													Col. 13, Line 7 Line 8
													4. (0.6)

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

		Response
1.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
4.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
	AUGUST FILING	
5.	Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	YES

Explanation:

Bar Code:

1. 0 0 0 0 0 0 2 0 2 4 4 9 0 0 0 0 0 2

2. 0 0 0 0 0 0 2 0 2 4 4 5 5 0 0 0 0 2

3. 0 0 0 0 0 0 2 0 2 4 3 6 5 0 0 0 0 2

4. 0 0 0 0 0 0 2 0 2 4 5 0 5 0 0 0 0 2

OVERFLOW PAGE FOR WRITE-INS

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

	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31 Prior Year Net Admitted Assets
2504. Prepaid pension	161,057	161,057	0	0
2505. Prepaid benefits - insurance	126,830	126,830	0	0
2506. Receivable for inhouse printing	70,000	0	70,000	70,000
2507. Receivable for security deposit	41,011	0	41,011	40,542
2508. Prepaid rent	39,459	39,459	0	0
2509.			0	0
2510.			0	0
2597. Summary of remaining write-ins for Line 25 from Page 02	438,356	327,346	111,011	110,542

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

	1 Current Statement Date	2 December 31, Prior Year
2504. Take out premium payable	2,847,256	1,447,572
2505. Accounts payable	712,716	824,694
2506. Take out retention - initial assumed	518,300	965,833
2507.		0
2597. Summary of remaining write-ins for Line 25 from Page 03	4,078,271	3,238,099

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

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1404. Gain/loss on disposal of fixed assets	0	4,640	0
1405. Emergency assessment income	(1,531,035)	0	(146,672)
1406.		0	0
1497. Summary of remaining write-ins for Line 14 from Page 04	(1,531,035)	4,640	(146,672)

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	113,196,922	83,324,862
2. Cost of bonds and stocks acquired	47,052,203	51,504,504
3. Accrual of discount	138,291	112,255
4. Unrealized valuation increase/(decrease)		0
5. Total gain (loss) on disposals		0
6. Deduct consideration for bonds and stocks disposed of	19,485,000	19,695,000
7. Deduct amortization of premium	985,246	2,049,700
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)	139,917,171	113,196,922
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	139,917,171	113,196,922

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)	116,940,926	46,153,673	8,895,000	(1,252,022)	116,940,926	152,947,577	0	116,258,256
2. NAIC 2 (a)	0		650,000	815,928	0	165,928	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	116,940,926	46,153,673	9,545,000	(436,093)	116,940,926	153,113,506	0	116,258,256
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	116,940,926	46,153,673	9,545,000	(436,093)	116,940,926	153,113,506	0	116,258,256

(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 $ 13,196,335 ; NAIC 2 $; NAIC 3 $; NAIC 4 $; NAIC 5 $; NAIC 6 $

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
7709999999 Totals	13,196,335	XXX	13,203,702	24,283	70,822

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	2,310,666	6,235,859
2. Cost of short-term investments acquired	12,963,077	2,315,396
3. Accrual of discount	17,190	4,879
4. Unrealized valuation increase/(decrease)		0
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals	2,070,000	6,185,000
7. Deduct amortization of premium	24,599	60,468
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)	13,196,335	2,310,666
11. Deduct total nonadmitted amounts		0
12. Statement value at end of current period (Line 10 minus Line 11)	13,196,335	2,310,666

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	231,489,137	124,992,808
2. Cost of cash equivalents acquired	470,684,960	433,379,882
3. Accrual of discount		0
4. Unrealized valuation increase/(decrease)		0
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals	418,740,396	326,883,414
7. Deduct amortization of premium	668	139
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)	283,433,033	231,489,137
11. Deduct total nonadmitted amounts		0
12. Statement value at end of current period (Line 10 minus Line 11)	283,433,033	231,489,137

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 2

NONE

Schedule B - Part 3

NONE

Schedule BA - Part 2

NONE

Schedule BA - Part 3

NONE

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Bonds - U.S. Governments									
Bonds - All Other Governments									
Bonds - U.S. States, Territories and Possessions									
546415-2C-3	LOUISIANA ST		06/26/2024	Various	XXX	238,489	230,000	4,268	1.C FE
546415-2D-1	LOUISIANA ST		04/22/2024	J.P. MORGAN CLEARING CORP	XXX	493,972	475,000	5,476	1.C FE
546415-2J-8	LOUISIANA ST		05/08/2024	Various	XXX	653,197	630,000	7,899	1.C FE
546415-2W-9	LOUISIANA ST		04/12/2024	SUMRIDGE PARTNERS LLC	XXX	114,362	110,000	688	1.C FE
546415-3R-9	LOUISIANA ST		04/16/2024	MILLENIUM ADVISORS	XXX	86,618	85,000	555	1.C FE
546415-3S-7	LOUISIANA ST		04/30/2024	HEARTLAND FINANCIAL SERVICES	XXX	51,798	50,000	424	1.C FE
546415-3T-5	LOUISIANA ST		06/10/2024	Various	XXX	374,599	360,000	2,581	1.C FE
546415-3U-2	LOUISIANA ST		04/23/2024	Morgan Stanley & Co	XXX	103,603	100,000	750	1.C FE
546415-T7-5	LOUISIANA ST		02/28/2024	HILLTOP SECURITIES INC	XXX	(130,965)	(130,000)	(542)	1.C FE
546415-T8-3	LOUISIANA ST		02/06/2024	Morgan Stanley & Co	XXX	(287,423)	(285,000)	(277)	1.C FE
546416-7H-5	LOUISIANA STATE		04/25/2024	J.P. MORGAN CLEARING CORP	XXX	509,238	505,000	10,006	1.C FE
546417-AK-2	LOUISIANA ST		04/25/2024	Morgan Stanley & Co	XXX	131,261	125,000	486	1.C FE
546417-AL-0	LOUISIANA ST		04/10/2024	HILLTOP SECURITIES INC	XXX	264,100	250,000	382	1.C FE
546417-CA-2	LOUISIANA ST		04/26/2024	Morgan Stanley & Co	XXX	64,024	60,000	492	1.C FE
546417-DQ-6	LOUISIANA ST		05/06/2024	HILLTOP SECURITIES INC	XXX	52,483	55,000	201	1.C FE
546417-EL-6	LOUISIANA ST		04/12/2024	RBC CAPITAL MARKETS, LLC	XXX	134,100	130,000	813	1.C FE
546417-HH-2	LOUISIANA ST		04/30/2024	J.P. MORGAN CLEARING CORP	XXX	1,054,040	1,000,000	972	1.C FE
0509999999 - Bonds - U.S. States, Territories and Possessions						3,907,496	3,750,000	35,173	XXX
Bonds - U.S. Political Subdivisions of States, Territories and Possessions									
043519-VW-4	ASCENSION PARISH LA PARISHWIDE SCH DIST		04/26/2024	FIRST CLEARING LLC	XXX	47,536	50,000	164	1.C FE
043519-YN-1	ASCENSION PARISH LA PARISHWIDE SCH DIST		04/23/2024	HILLTOP SECURITIES INC	XXX	92,585	90,000	540	1.C FE
127269-MJ-4	CADDO PARISH LA PARISHWIDE SCH DIST		04/23/2024	J.P. MORGAN CLEARING CORP	XXX	313,167	300,000	2,250	1.C FE
127269-NJ-3	CADDO PARISH LA PARISHWIDE SCH DIST		04/24/2024	FIRST TENNESSEE BK NA MEMPHIS	XXX	244,473	250,000	1,146	1.C FE
128492-JL-0	CALCASIEU PARISH LA SCH DIST NO 023		04/18/2024	MILLENNIUM ADVISORS LLC	XXX	101,768	100,000	708	1.C FE
450812-E5-7	IBERIA PARISH LA PARISHWIDE SCH DIST		06/20/2024	HILLTOP SECURITIES INC	XXX	164,518	160,000	2,444	1.D FE
450812-E6-5	IBERIA PARISH LA PARISHWIDE SCH DIST		04/23/2024	TRADE WEB DIRECT LLC - 78831	XXX	52,253	50,000	375	1.D FE
450812-J6-0	IBERIA PARISH LA PARISHWIDE SCH DIST		04/18/2024	J.P. MORGAN CLEARING CORP	XXX	152,877	150,000	850	1.D FE
450839-CZ-6	IBERVILLE PARISH LA CONS SCH DIST NO 005		06/03/2024	HEARTLAND FINANCIAL SERVICES	XXX	102,371	100,000	1,292	1.E FE
473813-DJ-9	JEFFERSON DAVIS PARISH LA SCH DIST NO 2		05/23/2024	HILLTOP SECURITIES INC	XXX	131,903	125,000	1,510	1.C FE
474744-CT-4	JEFFERSON PARISH LA SCH BRD LTD TAX REV		04/16/2024	SUMRIDGE PARTNERS LLC	XXX	59,764	65,000	170	1.C FE
506570-VZ-0	LAFAYETTE PARISH LA		05/06/2024	TRADE WEB DIRECT LLC - 78831	XXX	143,670	145,000	843	1.C FE
64763F-D3-0	NEW ORLEANS LA		06/07/2024	Various	XXX	426,931	400,000	2,333	1.F FE
64763F-UB-3	NEW ORLEANS LA		06/21/2024	HILLTOP SECURITIES INC	XXX	158,763	165,000	369	1.E FE
64763F-VH-9	NEW ORLEANS LA		06/03/2024	TRADE WEB DIRECT LLC - 78831	XXX	71,462	70,000	29	1.F FE
64763F-VK-2	NEW ORLEANS LA		04/19/2024	HILLTOP SECURITIES INC	XXX	60,584	60,000	947	1.F FE
64763F-WD-7	NEW ORLEANS LA		04/10/2024	TRADE WEB DIRECT LLC - 78831	XXX	350,168	355,000	3,875	1.F FE
64763F-YP-8	NEW ORLEANS LA		04/17/2024	J.P. MORGAN CLEARING CORP	XXX	168,803	160,000	3,067	1.F FE
689861-PA-4	OUACHITA PARISH LA EAST OUACHITA PARISH		06/21/2024	HEARTLAND FINANCIAL SERVICES	XXX	100,278	100,000	1,256	1.D FE
689861-PP-1	OUACHITA PARISH LA EAST OUACHITA PARISH		04/08/2024	HILLTOP SECURITIES INC	XXX	127,738	125,000	542	1.D FE
689861-PQ-9	OUACHITA PARISH LA EAST OUACHITA PARISH		06/03/2024	HEARTLAND FINANCIAL SERVICES	XXX	101,559	100,000	1,033	1.D FE
753533-FK-9	RAPIDES PARISH LA SCH DIST NO 11 RIGOLET		05/06/2024	RBC CAPITAL MARKETS, LLC	XXX	104,774	100,000	931	1.C FE
753585-EJ-3	RAPIDES PARISH LA SCH DIST NO 52 PINEVIL		06/20/2024	J.P. MORGAN CLEARING CORP	XXX	331,881	350,000	1,556	1.C FE
788076-TS-6	ST CHARLES PARISH LA SCH DIST NO 1 PARIS		04/26/2024	CREWS & ASSOCIATES	XXX	360,035	350,000		1.C FE
788076-TT-4	ST CHARLES PARISH LA SCH DIST NO 1 PARIS		04/26/2024	CREWS & ASSOCIATES	XXX	585,777	560,000		1.C FE
788076-TU-1	ST CHARLES PARISH LA SCH DIST NO 1 PARIS		04/26/2024	CREWS & ASSOCIATES	XXX	186,557	175,000		1.C FE
790109-ED-0	ST JAMES PARISH LA SCH DIST NO 1		06/21/2024	HILLTOP SECURITIES INC	XXX	297,865	330,000	2,072	1.C FE
792163-WA-1	ST MARTIN PARISH LA SCH DIST PARISH WIDE		04/24/2024	J.P. MORGAN CLEARING CORP	XXX	100,901	100,000	611	1.C FE
792163-XG-7	ST MARTIN PARISH LA SCH DIST PARISH WIDE		06/26/2024	J.P. MORGAN CLEARING CORP	XXX	68,725	65,000	1,047	1.C FE
793572-A2-4	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		04/26/2024	J.P. MORGAN CLEARING CORP	XXX	49,269	50,000	246	1.C FE
793572-M7-0	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA		05/23/2024	HEARTLAND FINANCIAL SERVICES	XXX	515,790	495,000	5,981	1.C FE
881184-D5-1	TERREBONNE PARISH LA		04/26/2024	J.P. MORGAN CLEARING CORP	XXX	48,736	50,000	246	1.C FE
988844-LP-9	ZACHARY LA CMNTY SCH DIST NO 1		04/26/2024	J.P. MORGAN CLEARING CORP	XXX	48,683	50,000	246	1.D FE
0709999999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						5,872,160	5,795,000	38,678	XXX
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions									
015083-CH-9	ALEXANDRIA LA SALES & USE TAX REV		04/26/2024	J.P. MORGAN CLEARING CORP	XXX	198,375	195,000	2,410	1.C FE
043506-BQ-6	ASCENSION PARISH LA REV		04/26/2024	J.P. MORGAN CLEARING CORP	XXX	256,318	255,000	2,522	1.C FE

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
100216-FZ-8	BOSSIER CITY LA UTILS REV		04/12/2024	STEPHENS INC.	XXX	141,372	155,000	81	1.C FE
100216-GA-2	BOSSIER CITY LA UTILS REV		04/10/2024	D. A. DAVIDSON & CO	XXX	107,125	120,000	55	1.C FE
270618-EZ-0	EAST BATON ROUGE LA SEW COMMN REV		04/10/2024	HILLTOP SECURITIES INC.	XXX	92,572	90,000	888	1.D FE
270618-FB-2	EAST BATON ROUGE LA SEW COMMN REV		04/25/2024	J.P. MORGAN CLEARING CORP	XXX	53,013	50,000	611	1.D FE
270618-FZ-9	EAST BATON ROUGE LA SEW COMMN REV		05/07/2024	HILLTOP SECURITIES INC.	XXX	53,227	50,000	681	1.D FE
270618-HE-4	EAST BATON ROUGE LA SEW COMMN REV		04/25/2024	J.P. MORGAN CLEARING CORP	XXX	53,001	50,000	590	1.D FE
270764-EM-1	EAST BATON ROUGE PARISH LA SALES TAX REV		06/14/2024	TRADE WEB DIRECT LLC - 78831	XXX	172,538	170,000	3,211	1.E FE
474176-KT-0	JEFFERSON LA SALES TAX DIST SPL SALES TA		04/29/2024	J.P. MORGAN CLEARING CORP	XXX	367,749	360,000	7,206	1.E FE
474176-KU-7	JEFFERSON LA SALES TAX DIST SPL SALES TA		06/20/2024	STEPHENS INC.	XXX	51,860	50,000	139	1.E FE
474176-KX-1	JEFFERSON LA SALES TAX DIST SPL SALES TA		06/24/2024	TRADE WEB DIRECT LLC - 78831	XXX	176,786	165,000	550	1.E FE
474481-AD-0	CONSOLIDATED SEWERAGE DISTRICT NO 1		04/10/2024	SUMRIDGE PARTNERS LLC	XXX	337,593	335,000	2,643	1.E FE
474502-EE-7	JEFFERSON PARISH LA CONS WTRWKS DIST NO		04/25/2024	TRADE WEB DIRECT LLC - 78831	XXX	100,836	100,000	978	1.D FE
474502-EG-2	JEFFERSON PARISH LA CONS WTRWKS DIST NO		04/15/2024	HILLTOP SECURITIES INC.	XXX	102,829	100,000	844	1.D FE
474750-VH-6	JEFFERSON PARISH LA SCH BRD SALES & USE		05/08/2024	J.P. MORGAN CLEARING CORP	XXX	111,173	110,000	1,513	1.C FE
506485-BG-5	LAFAYETTE LA PUB IMPT SALES TAX		04/26/2024	J.P. MORGAN CLEARING CORP	XXX	49,890	50,000	901	1.C FE
506485-DZ-1	LAFAYETTE LA PUB IMPT SALES TAX		06/20/2024	FIRST CLEARING LLC	XXX	132,727	135,000	586	1.C FE
506485-EA-5	LAFAYETTE LA PUB IMPT SALES TAX		06/20/2024	FIRST CLEARING LLC	XXX	142,277	145,000	629	1.C FE
506485-FJ-5	LAFAYETTE LA PUB IMPT SALES TAX		05/08/2024	J.P. MORGAN CLEARING CORP	XXX	100,394	100,000	958	1.C FE
506485-JT-9	LAFAYETTE LA PUB IMPT SALES TAX		04/10/2024	TRADE WEB DIRECT LLC - 78831	XXX	133,731	125,000	2,795	1.C FE
506485-MV-0	LAFAYETTE LA PUB IMPT SALES TAX		04/11/2024	Stifel Nicholaus (#00793)	XXX	205,730	200,000		1.C FE
506485-MW-8	LAFAYETTE LA PUB IMPT SALES TAX		04/11/2024	Stifel Nicholaus (#00793)	XXX	209,438	200,000		1.C FE
506485-MX-6	LAFAYETTE LA PUB IMPT SALES TAX		04/11/2024	Stifel Nicholaus (#00793)	XXX	266,835	250,000		1.C FE
506485-NR-8	LAFAYETTE LA PUB IMPT SALES TAX		04/11/2024	Stifel Nicholaus (#00793)	XXX	233,328	230,000		1.C FE
506485-NS-6	LAFAYETTE LA PUB IMPT SALES TAX		04/11/2024	Stifel Nicholaus (#00793)	XXX	366,083	355,000		1.C FE
506485-NT-4	LAFAYETTE LA PUB IMPT SALES TAX		04/11/2024	Stifel Nicholaus (#00793)	XXX	183,831	175,000		1.C FE
506485-NU-1	LAFAYETTE LA PUB IMPT SALES TAX		04/11/2024	Stifel Nicholaus (#00793)	XXX	160,578	150,000		1.C FE
506498-B3-7	LAFAYETTE LA UTILS REV		05/06/2024	Various	XXX	305,922	340,000	2,982	1.E FE
506624-QF-5	LAFAYETTE PARISH LA SCH BRD SALES TAX RE		04/24/2024	J.P. MORGAN CLEARING CORP	XXX	99,690	95,000	330	1.B FE
506624-TW-5	LAFAYETTE PARISH LA SCH BRD SALES TAX RE		04/26/2024	FIRST CLEARING LLC	XXX	51,398	50,000	201	1.B FE
538799-BP-1	LIVINGSTON PARISH LA SCH BRD SALES USE T		04/24/2024	TRADE WEB DIRECT LLC - 78831	XXX	235,926	235,000	4,569	1.C FE
546275-AD-0	LOUISIANA LOCAL GOVERNMENT ENVIRONMENTAL		04/26/2024	TRADE WEB DIRECT LLC - 78831	XXX	1,022,405	980,000	10,208	1.E FE
54627D-FY-2	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		06/18/2024	TRADE WEB DIRECT LLC - 78831	XXX	232,050	260,000	144	1.A FE
546282-3N-2	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/29/2024	J.P. MORGAN CLEARING CORP	XXX	66,562	65,000	262	1.C FE
546282-8E-7	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		05/07/2024	J.P. MORGAN CLEARING CORP	XXX	2,520,816	2,400,000	32,667	1.E FE
546282-F9-0	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/18/2024	J.P. MORGAN CLEARING CORP	XXX	204,198	200,000	4,667	1.C FE
546282-UQ-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		06/07/2024	Various	XXX	145,108	150,000	1,346	1.D FE
54628C-AD-4	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		06/03/2024	TRADE WEB DIRECT LLC - 78831	XXX	100,187	100,000	700	1.F FE
54628C-AF-9	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/29/2024	J.P. MORGAN CLEARING CORP	XXX	218,885	210,000	875	1.F FE
54628C-CH-3	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/17/2024	Various	XXX	337,800	320,000	632	1.C FE
54628C-CP-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		05/17/2024	HEARTLAND FINANCIAL SERVICES	XXX	284,067	275,000	1,910	1.C FE
54628C-CR-1	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		05/01/2024	Various	XXX	883,410	825,000	3,236	1.C FE
54628C-FK-3	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/22/2024	J.P. MORGAN CLEARING CORP	XXX	204,408	200,000	3,972	1.C FE
54628C-M2-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		05/06/2024	J.P. MORGAN CLEARING CORP	XXX	204,712	200,000	2,694	1.E FE
54628C-N9-9	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/25/2024	Stifel Nicholaus (#00793)	XXX	104,145	100,000		1.G FE
54628C-P2-2	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/25/2024	Stifel Nicholaus (#00793)	XXX	105,893	100,000		1.G FE
54628C-R3-8	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		05/22/2024	Stifel Nicholaus (#00793)	XXX	179,792	175,000		1.D FE
54628C-R4-6	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		05/22/2024	Stifel Nicholaus (#00793)	XXX	235,035	225,000		1.D FE
54628C-R5-3	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		05/22/2024	Stifel Nicholaus (#00793)	XXX	238,811	225,000		1.D FE
54628C-UP-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/18/2024	J.P. MORGAN CLEARING CORP	XXX	60,574	60,000	1,140	1.C FE
546398-2F-4	LOUISIANA PUB FACS AUTH REV		04/18/2024	J.P. MORGAN CLEARING CORP	XXX	610,002	600,000	11,750	1.E FE
546398-2Y-3	LOUISIANA PUB FACS AUTH REV		04/26/2024	J.P. MORGAN CLEARING CORP	XXX	126,464	125,000	2,865	1.G FE
546398-6B-9	LOUISIANA PUB FACS AUTH REV		06/27/2024	J.P. MORGAN CLEARING CORP	XXX	326,431	315,000	569	1.E FE
546398-6C-7	LOUISIANA PUB FACS AUTH REV		05/08/2024	J.P. MORGAN CLEARING CORP	XXX	390,295	375,000	7,191	1.E FE
546398-6D-5	LOUISIANA PUB FACS AUTH REV		06/26/2024	Various	XXX	842,549	810,000	13,981	1.E FE
546398-DJ-4	LOUISIANA PUB FACS AUTH REV		04/10/2024	TRADE WEB DIRECT LLC - 78831	XXX	261,278	250,000	5,615	1.A FE
546399-BY-1	LOUISIANA PUB FACS AUTH REV		04/26/2024	J.P. MORGAN CLEARING CORP	XXX	111,199	110,000	2,521	1.G FE
546399-EK-8	LOUISIANA PUB FACS AUTH REV		04/08/2024	Morgan Stanley & Co.	XXX	76,755	75,000	1,198	1.E FE
546399-EL-6	LOUISIANA PUB FACS AUTH REV		05/07/2024	TRADE WEB DIRECT LLC - 78831	XXX	125,246	120,000	2,400	1.E FE
546399-PV-2	LOUISIANA PUB FACS AUTH REV		04/15/2024	HEARTLAND FINANCIAL SERVICES	XXX	77,756	75,000	21	1.E FE
54641O-DD-0	LOUISIANA STAD & EXPOSITION DIST REV		06/27/2024	HEARTLAND FINANCIAL SERVICES	XXX	266,950	265,000	6,730	1.F FE
54641C-AG-0	LOUISIANA ST GRNT ANTIC REV		05/23/2024	Various	XXX	533,558	515,000	4,483	1.C FE

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
54641C-AJ-4	LOUISIANA ST GRNT ANTIC REV		06/14/2024	Various	XXX	295,215	275,000	4,049	1.C FE
54641C-AR-6	LOUISIANA ST GRNT ANTIC REV		04/12/2024	Morgan Stanley & Co	XXX	71,413	70,000	438	1.C FE
54641C-AT-2	LOUISIANA ST GRNT ANTIC REV		05/01/2024	FIRST CLEARING LLC	XXX	68,831	65,000	560	1.C FE
54641C-BC-8	LOUISIANA ST GRNT ANTIC REV		06/17/2024	Various	XXX	440,667	425,000	4,913	1.C FE
54641C-BD-6	LOUISIANA ST GRNT ANTIC REV		04/24/2024	FIRST CLEARING LLC	XXX	259,521	245,000	1,872	1.C FE
546458-DR-8	LOUISIANA ST CORRECTIONAL FACS CORP LEAS		04/19/2024	J.P. MORGAN CLEARING CORP	XXX	134,707	130,000	379	1.D FE
546475-RG-1	LOUISIANA ST GAS & FUELS TAX REV		04/30/2024	Various	XXX	3,117,570	3,100,000	12,156	1.C FE
546475-RL-0	LOUISIANA ST GAS & FUELS TAX REV		04/25/2024	Various	XXX	803,132	795,000	17,050	1.C FE
546475-RV-8	LOUISIANA ST GAS & FUELS TAX REV		04/25/2024	J.P. MORGAN CLEARING CORP	XXX	60,857	60,000	1,483	1.C FE
546475-RW-6	LOUISIANA ST GAS & FUELS TAX REV		05/06/2024	J.P. MORGAN CLEARING CORP	XXX	434,171	420,000	7,408	1.C FE
546475-TQ-7	LOUISIANA ST GAS & FUELS TAX REV		06/14/2024	HEARTLAND FINANCIAL SERVICES	XXX	158,055	175,000	281	1.C FE
54651R-CC-1	LOUISIANA ST UNCLAIMED PPTY SPL REV		04/26/2024	J.P. MORGAN CLEARING CORP	XXX	152,807	150,000	1,229	1.D FE
54651R-CS-6	LOUISIANA ST UNCLAIMED PPTY SPL REV		04/18/2024	STEPHENS INC	XXX	92,813	105,000	200	1.D FE
546540-RY-3	LOUISIANA ST UNIV & AGRIC & MECHANICAL C		06/10/2024	STEPHENS INC	XXX	176,411	190,000	1,296	1.F FE
647753-LT-7	NEW ORLEANS LA WTR REV		06/27/2024	Various	XXX	2,992,123	2,920,000	25,517	1.G FE
647753-LU-4	NEW ORLEANS LA WTR REV		04/18/2024	J.P. MORGAN CLEARING CORP	XXX	148,505	145,000	2,840	1.G FE
72753Y-GE-7	PLAQUEMINES PARISH LA REV		04/18/2024	J.P. MORGAN CLEARING CORP	XXX	205,780	200,000	1,417	1.C FE
72753Y-GF-4	PLAQUEMINES PARISH LA REV		06/20/2024	HILLTOP SECURITIES INC	XXX	104,081	100,000	1,528	1.C FE
79356N-CR-2	ST TAMMANY PARISH LA SALES TAX DIST NO 0		04/17/2024	PIPER SANDLER & CO	XXX	506,875	480,000	9,200	1.B FE
79356V-BJ-3	ST TAMMANY PARISH LA LAW ENFORCEMENT DIS		04/24/2024	TRADE WEB DIRECT LLC - 78831	XXX	163,404	165,000	819	1.C FE
954625-CA-5	WEST MONROE LA SALES & USE TAX REV		04/26/2024	J.P. MORGAN CLEARING CORP	XXX	48,085	50,000	621	1.C FE
0909999999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						26,786,508	26,160,000	257,902	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						36,566,164	35,705,000	331,753	XXX
2509999999 - Bonds - Subtotals - Bonds						36,566,164	35,705,000	331,753	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						36,566,164	XXX	331,753	XXX

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	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year'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																					
546417-DP-8	LOUISIANA ST		06/01/2024	Maturity @ 100.00	XXX	365,000	365,000	348,783	359,255		5,745		5,745		365,000			0	1,186	06/01/2024	1.C FE
0509999999 - Bonds - U.S. States, Territories and Possessions						365,000	365,000	348,783	359,255	0	5,745	0	5,745	0	365,000	0	0	0	1,186	XXX	XXX
Bonds - U.S. Political Subdivisions of States, Territories and Possessions																					
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																					
015086-MZ-1	ALEXANDRIA LA UTILS REV		05/01/2024	Call @ 100.00	XXX	650,000	650,000	705,881	654,797		(4,797)		(4,797)		650,000			0	13,000	05/01/2025	2.A FE
538799-BN-6	LIVINGSTON PARISH LA SCH BRD SALES USE T		05/01/2024	Maturity @ 100.00	XXX	355,000	355,000	363,602	356,760		(1,760)		(1,760)		355,000			0	7,100	05/01/2024	1.C FE
546282-3K-8	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		04/01/2024	Maturity @ 100.00	XXX	55,000	55,000	64,104	55,600		(600)		(600)		55,000			0	1,375	04/01/2024	1.C FE
546282-7Q-1	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		05/01/2024	Maturity @ 100.00	XXX	540,000	540,000	575,534	545,696		(5,696)		(5,696)		540,000			0	13,500	05/01/2024	1.C FE
546282-E6-7	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		05/01/2024	Maturity @ 100.00	XXX	100,000	100,000	102,711	100,671		(671)		(671)		100,000			0	2,500	05/01/2024	1.C FE
546282-E7-5	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		05/01/2024	Maturity @ 100.00	XXX	50,000	50,000	52,305	50,282		(282)		(282)		50,000			0	563	05/01/2024	1.C FE
546398-V6-2	LOUISIANA PUB FACS AUTH REV		06/01/2024	Call @ 100.00	XXX	225,000	225,000	239,648	227,832		(2,832)		(2,832)		225,000			0	5,625	06/01/2025	1.D FE
546475-QE-7	LOUISIANA ST GAS & FUELS TAX REV		05/01/2024	Call @ 100.00	XXX	40,000	40,000	43,201	40,491		(491)		(491)		40,000			0	1,000	05/01/2027	1.C FE
546475-QH-0	LOUISIANA ST GAS & FUELS TAX REV		05/01/2024	Call @ 100.00	XXX	130,000	130,000	133,700	130,916		(916)		(916)		130,000			0	3,250	05/01/2030	1.C FE
546475-QP-2	LOUISIANA ST GAS & FUELS TAX REV		05/01/2024	Call @ 100.00	XXX	140,000	140,000	148,568	141,391		(1,391)		(1,391)		140,000			0	3,500	05/01/2036	1.C FE
546475-RN-6	LOUISIANA ST GAS & FUELS TAX REV		05/01/2024	Maturity @ 100.00	XXX	40,000	40,000	43,210	40,493		(493)		(493)		40,000			0	1,000	05/01/2024	1.C FE
546475-TM-6	LOUISIANA ST GAS & FUELS TAX REV		05/01/2024	Maturity @ 100.00	XXX	80,000	80,000	76,664	78,916		1,084		1,084		80,000			0	308	05/01/2024	. Z
546486-BF-7	LOUISIANA ST HWY IMPT REV		06/15/2024	Maturity @ 100.00	XXX	90,000	90,000	99,554	91,593		(1,593)		(1,593)		90,000			0	2,250	06/15/2024	1.C FE
546486-BG-5	LOUISIANA ST HWY IMPT REV		06/15/2024	Call @ 100.00	XXX	2,500,000	2,500,000	2,644,050	2,531,267		(31,267)		(31,267)		2,500,000			0	62,500	06/15/2025	1.D FE
546486-BJ-9	LOUISIANA ST HWY IMPT REV		06/15/2024	Call @ 100.00	XXX	60,000	60,000	62,659	60,685		(685)		(685)		60,000			0	1,500	06/15/2027	1.D FE
546486-BL-4	LOUISIANA ST HWY IMPT REV		06/15/2024	Call @ 100.00	XXX	50,000	50,000	52,247	50,578		(578)		(578)		50,000			0	1,250	06/15/2029	1.D FE
546486-BM-2	LOUISIANA ST HWY IMPT REV		06/15/2024	Call @ 100.00	XXX	1,840,000	1,840,000	1,943,764	1,862,914		(22,914)		(22,914)		1,840,000			0	46,000	06/15/2030	1.D FE
647719-ND-1	NEW ORLEANS LA SEW SVC REV		06/01/2024	Call @ 100.00	XXX	100,000	100,000	108,269	101,531		(1,531)		(1,531)		100,000			0	2,500	06/01/2029	1.F FE
647719-NE-9	NEW ORLEANS LA SEW SVC REV		06/01/2024	Call @ 100.00	XXX	1,000,000	1,000,000	1,038,300	1,009,043		(9,043)		(9,043)		1,000,000			0	21,250	06/01/2034	1.F FE
647719-NF-6	NEW ORLEANS LA SEW SVC REV		06/01/2024	Call @ 100.00	XXX	305,000	305,000	317,711	308,080		(3,080)		(3,080)		305,000			0	7,625	06/01/2044	1.F 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						8,350,000	8,350,000	8,815,681	8,439,536	0	(89,536)	0	(89,536)	0	8,350,000	0	0	0	197,595	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)																					
Bonds - Hybrid Securities																					
Bonds - Parent, Subsidiaries, and Affiliates																					
Bonds - SVO Identified Funds																					
Bonds - Unaffiliated Bank Loans																					
Bonds - Unaffiliated Certificates of Deposit																					
2509999997 - Bonds - Subtotals - Bonds - Part 4						8,715,000	8,715,000	9,164,464	8,798,790	0	(83,790)	0	(83,790)	0	8,715,000	0	0	0	198,781	XXX	XXX
2509999999 - Bonds - Subtotals - Bonds						8,715,000	8,715,000	9,164,464	8,798,790	0	(83,790)	0	(83,790)	0	8,715,000	0	0	0	198,781	XXX	XXX
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) - Perpetual Preferred																					
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) - Redeemable Preferred																					
Preferred Stocks - Parent, Subsidiaries and Affiliates - Perpetual Preferred																					
Preferred Stocks - Parent, Subsidiaries and Affiliates - Redeemable Preferred																					
Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Publicly Traded																					
Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Other																					
Common Stocks - Mutual Funds - Designations Assigned by the SVO																					
Common Stocks - Mutual Funds - Designations Not Assigned by the SVO																					
Common Stocks - Unit Investment Trusts - Designations Assigned by the SVO																					
Common Stocks - Unit Investment Trusts - Designations Not Assigned by the SVO																					
Common Stocks - Closed-End Funds - Designations Assigned by the SVO																					
Common Stocks - Closed-End Funds - Designations Not Assigned by the SVO																					
Common Stocks - Exchange Traded Funds																					

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 Identi-fication	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year'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
Common Stocks - Parent, Subsidiaries and Affiliates - Publicly Traded																					
Common Stocks - Parent, Subsidiaries and Affiliates - Other																					
6009999999 Totals						8,715,000	XXX	9,164,464	8,798,790	0	(83,790)	0	(83,790)	0	8,715,000	0	0	0	198,781	XXX	XXX

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part E

NONE

Schedule DL - Part 1

NONE

Schedule DL - Part 2

NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
Regions Bank.....Birmingham, Alabama.....			1,124,739	556,452	249,002,480	267,702,949	270,318,793	XXX
0199998 Deposits in ..... depositories that do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	XXX	XXX						XXX
0199999 Total Open Depositories	XXX	XXX	1,124,739	556,452	249,002,480	267,702,949	270,318,793	XXX
0399999 Total Cash on Deposit	XXX	XXX	1,124,739	556,452	249,002,480	267,702,949	270,318,793	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999 Total	XXX	XXX	1,124,739	556,452	249,002,480	267,702,949	270,318,793	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Amount Received During Year
Bonds - U.S. Governments - Issuer Obligations								
Bonds - U.S. Governments - Residential Mortgage-Backed Securities								
Bonds - U.S. Governments - Commercial Mortgage-Backed Securities								
Bonds - U.S. Governments - Other Loan-Backed and Structured Securities								
Bonds - All Other Governments - Issuer Obligations								
Bonds - All Other Governments - Residential Mortgage-Backed Securities								
Bonds - All Other Governments - Commercial Mortgage-Backed Securities								
Bonds - All Other Governments - Other Loan-Backed and Structured Securities								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Residential Mortgage-Backed Securities								
Bonds - .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		06/21/2024	4.920	XXX	97,061,465		1,930,604
8209999999 - Exempt Money Market Mutual Funds – as Identified by SVO						97,061,465	0	1,930,604
All Other Money Market Mutual Funds								
316175-10-8	FIDELITY IMM:GOVT I		06/17/2024	5.210	XXX	186,371,568		1,949,675
8309999999 - All Other Money Market Mutual Funds						186,371,568	0	1,949,675
Qualified Cash Pools Under SSAP No. 2R								
Other Cash Equivalents								
8609999999 Total Cash Equivalents						283,433,033	0	3,880,279

JULY AND AUGUST 2024 COMPLAINTS

	Complaint Number	Claim Issue	Policy Issue	Date Filed	Date Due	Date Response Submitted
1	936761		X	7/1/2024	7/17/2024	7/15/2024
2	936941		X	7/2/2024	7/23/2024	7/16/2024
3	937133		X	7/5/2024	7/24/2024	7/24/2024
4	937417	X		7/9/2024	7/25/2024	7/26/2024
5	937404	X		7/9/2024	7/25/2024	7/26/2024
6	937925	X		7/16/2024	7/31/2024	8/8/2024
7	938281	X		7/19/2024	8/8/2024	8/8/2024
8	938979		X	7/23/2024	8/7/2024	8/8/2024
9	939062		X	7/25/2024	9/3/2024	8/30/2024
10	939119		X	7/26/2024	8/14/2024	
11	939378		X	7/31/2024	8/19/2024	8/19/2024
12	939369	X		7/31/2024	8/16/2024	8/19/2024
13	939607	X		8/5/2024	8/21/2024	8/22/2024
14	940039		X	8/13/2024	8/28/2024	8/23/2024
15	940833		X	8/21/2024	9/9/2024	
16	940542	X		8/26/2024	9/12/2024	
17	940924	X		8/27/2024	9/12/2024	
18	940933		X	8/27/2024	9/16/2024	
19	941008	X		8/28/2024	9/13/2024	
20	n/a	X		7/15/2024	n/a	7/23/2024
21	n/a		X	7/16/2024	n/a	7/30/2024