Louisiana Citizens Property Insurance Corporation Board Meeting

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

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

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

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

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

Present: 11, Absent: 5.

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

II. Pledge of Allegiance

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

IV. Chairman's Report

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

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

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

VI. CEO Report

VI.A. Overview

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

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

VI.D. May Financials and Management Report

VI.E. 2025 Audit Report

VI.E.1. Statutory Audit

VI.E.2. GASB Audit

VI.F. Complaints

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

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

Yea: 11, Nay: 0, Absent: 5

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

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

VI.G.1. Litigation Update

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

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

LOUISIANA CITIZENS
Property Insurance Corporation

Depopulation Round 24

December 1, 2026 Assumption

2026 Round 24 Offering and Selection Criteria Applied

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



Individual Level

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



Portfolio Level

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

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

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

Statute on Depopulation

RS 22:2314 B.(1):

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

Board approved plan for 2026 Round 24 offering:

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

Proposed offering based on risk evaluations of requested policies

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

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

Company Participation and Agent Authorization History

Personal Lines

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

Commercial Lines

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

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

Round 24 Company List for Approval

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

2026 Round 24 Depopulation Timeline Next Steps

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

Round 25 Timeline – April 1, 2027 Assumption Date

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

LOUISIANA CITIZENS
Property Insurance Corporation

COMMERCIAL RATE CHANGE UPDATE

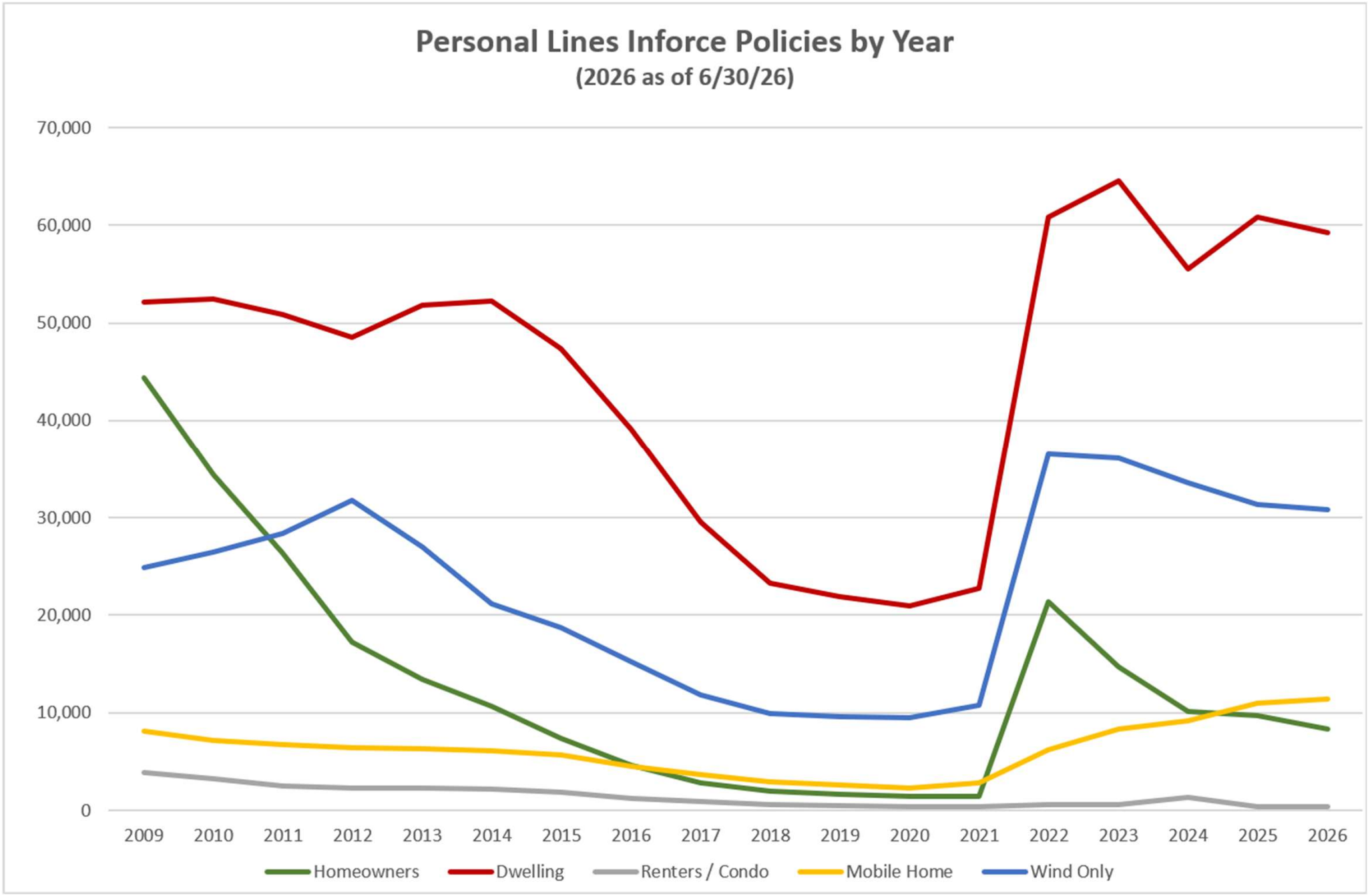
Update on Commercial Rate Changes Effective 11/1/26

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

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

LOUISIANA CITIZENS
Property Insurance Corporation

Personal Lines Rate Review


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

Personal Lines Rate Review Process

Three step process:

Step 1 - Market Comparison

Step 2 - Actuarial Review

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

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

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

Dwelling (DWG1, DWG2, DWG3 forms)

Homeowners (HO2, HO3, HO8 forms)

Renters/Condo (HO4, HO6 forms)

Mobile Home

Wind & Hail Only

Personal Lines Rate Review
Step 1 – Market Comparison

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

  Dwelling
  Homeowners
  Renters/Condos
  Mobile Home
  Wind & Hail Only

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

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

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

Personal Lines Rate Review
Step 2 – Actuarial Review

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

Loss/Expense Category	Basis of Estimate
Reinsurance Expense	Actual 2026 contracts
Catastrophe (PCS Event) Loss & ALAE	50/50 blend of RMS and AIR catastrophe models
Operating Expense	LCPIC historical expense ratios
Non-Catastrophe Loss & ALAE	Most recent five years of LCPIC claims

Recent Personal Rate Changes

All Product Groups Combined

Effective Date	Overall Rate Change
6/1/16	-2.4%
6/1/17	+3.0%
6/1/18	+2.7%
6/1/19	+4.2%
6/1/20	-0.1%
6/1/21	+2.3%
6/1/22	+4.8%
1/1/23	+63.1%
1/1/24	+3.8%
1/1/25	-5.4%*
1/1/26	+3.1%

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

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

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

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

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

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

Personal Lines Rate Review
Schedule to Implement

- **September 9th - Board meeting**
  - Vote to submit rates to the Department of Insurance
- **September/October**
  - Department of Insurance review of rate filing
  - Rates implemented if approved by DOI within +/-0.5% (*Provides LCPIC the time necessary for programming changes and meeting deadlines with respect to annual rate change required by statute*)
- **November 12th – Board meeting**
  - Update on final rate change approved by DOI
  - Vote to implement only if rates changed materially (+/- 0.5%) since September Board meeting
- **January 1st - Rates effective**

Appendix

Appendix 1

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

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

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

Appendix 2

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

Exhibit 1

INDICATED RATE CHANGES

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

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

ACTUARIALLY INDICATED RATE LEVEL CHANGES

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

ACTUARIALLY INDICATED RATE LEVEL CHANGES

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

Source of the data is Exhibit 4

STATUTORY INDICATED RATE LEVEL CHANGES

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

STATUTORY INDICATED RATE LEVEL CHANGES

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

Source is Exhibt 4

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 1A

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
HOMEOWNERS		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-20-26 Inforce Premium**	**Prem.**	**Prem.**	**Prem.**	**Prem.**	**Rate Change**	**Prem.**	**Prem.**	**Rate Change**			**Current Base Rates**	**New Base Rates**	**Offset %**	**Final Offset Base Rates**	**Final Rate Change**	**Terr. Code**
Acadia	203,518	6,183	6,183	8,888	6,155	-30.8%	6,155	6,183	-30.4%	Market	1	2,433	1,692	0.0%	1,692	-30.5%	10
Allen	17,856	4,761	4,761	6,186	4,284	-30.8%	4,284	4,761	-23.0%	Market	1	1,730	1,331	0.0%	1,331	-23.1%	20
Ascension	442,384	8,323	8,323	7,415	5,135	-30.8%	5,135	8,323	12.3%	Market	1	2,093	2,349	0.0%	2,349	12.2%	30
Assumption	171,242	10,624	10,624	10,115	7,004	-30.8%	7,004	10,624	5.0%	Market	1	3,254	3,418	0.0%	3,418	5.0%	40
Avoyelles	27,680	6,591	6,591	6,590	4,564	-30.8%	4,564	6,591	0.0%	Market	1	1,729	1,729	0.0%	1,729	0.0%	50
Beauregard	34,358	4,281	4,281	6,100	4,224	-30.8%	4,224	4,281	-29.8%	Market	1	1,539	1,080	0.0%	1,080	-29.8%	60
Bienville	10,739	6,480	6,480	6,476	4,485	-30.8%	4,485	6,480	0.1%	Market	1	1,736	1,737	0.0%	1,737	0.1%	70
Bossier	103,963	7,226	7,226	7,575	5,245	-30.8%	5,245	7,226	-4.6%	Market	1	2,075	1,980	0.0%	1,980	-4.6%	80
Caddo	442,976	7,226	7,226	7,224	5,002	-30.8%	5,002	7,226	0.0%	Market	1	2,121	2,122	0.0%	2,122	0.0%	90, 91
Calcasieu	384,122	10,945	10,945	10,948	7,582	-30.8%	7,582	10,945	0.0%	Market	1	2,762	2,761	0.0%	2,761	0.0%	100
Caldwell	0	3,971	3,971	3,720	2,955	-20.6%	2,955	3,971	6.7%	Market	1	975	1,041	0.0%	1,041	6.8%	110
Cameron	24,757	13,012	13,012	13,164	9,116	-30.8%	9,116	13,012	-1.2%	Market	1	4,130	4,082	0.0%	4,082	-1.2%	120
Catahoula	25,395	5,943	5,943	5,940	4,113	-30.8%	4,113	5,943	0.1%	Market	1	1,665	1,666	0.0%	1,666	0.1%	130
Claiborne	10,909	4,222	4,222	4,221	3,539	-16.2%	3,539	4,222	0.0%	Market	1	1,131	1,131	0.0%	1,131	0.0%	140
Concordia	23,405	9,019	9,019	5,574	3,860	-30.8%	3,860	9,019	61.8%	Market	1	1,348	2,181	0.0%	2,181	61.8%	150
Desoto	10,706	6,480	6,480	6,480	4,530	-30.1%	4,530	6,480	0.0%	Market	1	1,700	1,700	0.0%	1,700	0.0%	160
E. Baton Rouge	1,377,404	6,656	6,656	6,145	5,758	-6.3%	5,758	6,656	8.3%	Market	1	1,492	1,616	0.0%	1,616	8.3%	170, 171
East Carroll	0	7,574	7,574	7,575	5,245	-30.8%	5,245	7,574	0.0%	Market	1	1,987	1,987	0.0%	1,987	0.0%	180
East Feliciana	18,133	6,149	6,149	6,149	4,258	-30.8%	4,258	6,149	0.0%	Market	1	1,759	1,759	0.0%	1,759	0.0%	190
Evangeline	8,392	5,112	5,112	5,756	3,986	-30.8%	3,986	5,112	-11.2%	Market	1	1,611	1,431	0.0%	1,431	-11.2%	200
Franklin	0	5,943	5,943	5,945	4,117	-30.8%	4,117	5,943	0.0%	Market	1	1,593	1,592	0.0%	1,592	-0.1%	210
Grant	8,225	7,574	7,574	7,575	5,245	-30.8%	5,245	7,574	0.0%	Market	1	2,123	2,123	0.0%	2,123	0.0%	220
Iberia	373,783	7,165	7,165	9,092	6,512	-28.4%	6,512	7,165	-21.2%	Market	1	2,544	2,005	0.0%	2,005	-21.2%	230
Iberville	103,878	5,099	5,099	7,005	5,389	-23.1%	5,389	5,389	-23.1%	Actuarial	1	1,937	1,490	0.0%	1,490	-23.1%	240
Jackson	4,991	5,943	5,943	5,940	4,113	-30.8%	4,113	5,943	0.1%	Market	1	1,465	1,466	0.0%	1,466	0.1%	250
Jefferson	17,026,640	9,790	9,790	10,885	8,044	-26.1%	8,044	9,790	-10.1%	Market	1	3,112	2,799	0.0%	2,799	-10.1%	260
Jefferson Davis	55,597	6,526	6,526	8,888	6,155	-30.8%	6,155	6,526	-26.6%	Market	1	2,541	1,866	0.0%	1,866	-26.6%	270
Lafayette	713,841	9,760	9,760	9,760	6,759	-30.8%	6,759	9,760	0.0%	Market	1	2,698	2,698	0.0%	2,698	0.0%	280
Lafourche	747,450	8,001	8,001	12,734	8,818	-30.8%	8,818	8,818	-30.8%	Actuarial	1	4,035	2,794	0.0%	2,794	-30.8%	290
La Salle	2,261	4,236	4,236	4,362	3,199	-26.7%	3,199	4,236	-2.9%	Market	1	1,170	1,136	0.0%	1,136	-2.9%	300
Lincoln	57,456	5,577	5,577	6,873	4,759	-30.8%	4,759	5,577	-18.9%	Market	1	1,842	1,495	0.0%	1,495	-18.8%	310
Livingston	267,993	6,439	6,439	6,598	4,569	-30.8%	4,569	6,439	-2.4%	Market	1	2,022	1,973	0.0%	1,973	-2.4%	320
Madison	9,849	5,577	5,577	5,574	3,860	-30.8%	3,860	5,577	0.1%	Market	1	1,463	1,464	0.0%	1,464	0.1%	330
Morehouse	0	7,574	7,574	7,707	5,337	-30.8%	5,337	7,574	-1.7%	Market	1	1,639	1,611	0.0%	1,611	-1.7%	340
Natchitoches	15,360	7,574	7,574	7,575	5,245	-30.8%	5,245	7,574	0.0%	Market	1	2,030	2,030	0.0%	2,030	0.0%	350
Orleans	36,360,289	11,168	11,168	10,961	10,270	-6.3%	10,270	11,168	1.9%	Market	1	3,618	3,686	0.0%	3,686	1.9%	360, 361
Ouachita	109,687	4,952	4,952	6,207	4,299	-30.8%	4,299	4,952	-20.2%	Market	1	1,225	977	0.0%	977	-20.2%	370
Plaquemines	774,735	9,081	9,081	10,089	8,985	-10.9%	8,985	9,081	-10.0%	Market	1	2,822	2,540	0.0%	2,540	-10.0%	380
Pointe Coupee	40,566	6,252	6,252	6,251	4,461	-28.6%	4,461	6,252	0.0%	Market	1	1,642	1,642	0.0%	1,642	0.0%	390
Rapides	170,860	5,943	5,943	6,354	4,400	-30.8%	4,400	5,943	-6.5%	Market	1	1,507	1,410	0.0%	1,410	-6.4%	400
Red River	0	6,480	6,480	6,480	4,487	-30.8%	4,487	6,480	0.0%	Market	1	1,700	1,700	0.0%	1,700	0.0%	410
Richland	6,871	7,574	7,574	7,578	5,248	-30.8%	5,248	7,574	-0.1%	Market	1	2,031	2,030	0.0%	2,030	0.0%	420
Sabine	1,155	3,927	3,927	4,622	3,273	-29.2%	3,273	3,927	-15.0%	Market	1	1,295	1,100	0.0%	1,100	-15.1%	430
Saint Bernard	927,298	8,726	8,726	10,231	7,803	-23.7%	7,803	8,726	-14.7%	Market	1	3,113	2,655	0.0%	2,655	-14.7%	440
Saint Charles	662,288	7,672	7,672	12,347	8,550	-30.8%	8,550	8,550	-30.8%	Actuarial	1	3,731	2,584	0.0%	2,584	-30.7%	450
Saint Helena	3,995	6,733	6,733	7,244	5,016	-30.8%	5,016	6,733	-7.0%	Market	1	1,983	1,843	0.0%	1,843	-7.1%	460
Saint James	107,403	8,545	8,545	9,032	6,255	-30.8%	6,255	8,545	-5.4%	Market	1	2,421	2,291	0.0%	2,291	-5.4%	470
Saint John The Baptist	579,735	13,842	13,842	12,498	8,655	-30.8%	8,655	13,842	10.8%	Market	1	3,601	3,988	0.0%	3,988	10.7%	480
Saint Landry	179,922	5,948	5,948	5,781	4,583	-20.7%	4,583	5,948	2.9%	Market	1	1,517	1,561	0.0%	1,561	2.9%	490
Saint Martin	165,163	6,546	6,546	9,032	6,733	-25.5%	6,733	6,733	-25.5%	Actuarial	1	2,702	2,014	0.0%	2,014	-25.5%	500
Saint Mary	406,415	12,113	12,113	9,910	7,970	-19.6%	7,970	12,113	22.2%	Market	1	2,500	3,056	0.0%	3,056	22.2%	510
Saint Tammany	7,273,837	7,851	7,851	9,846	9,226	-6.3%	9,226	9,226	-6.3%	Actuarial	1	2,304	2,159	0.0%	2,159	-6.3%	520
Tangipahoa	290,023	6,066	6,066	6,017	4,859	-19.3%	4,859	6,066	0.8%	Market	1	1,581	1,594	0.0%	1,594	0.8%	530
Tensas	5,261	5,906	5,906	5,905	4,090	-30.8%	4,090	5,906	0.0%	Market	1	1,324	1,324	0.0%	1,324	0.0%	540
Terrebonne	861,270	11,068	11,068	12,820	8,878	-30.8%	8,878	11,068	-13.7%	Market	1	3,172	2,739	0.0%	2,739	-13.7%	550
Union	0	7,574	7,574	7,575	5,245	-30.8%	5,245	7,574	0.0%	Market	1	2,030	2,030	0.0%	2,030	0.0%	560
Vermilion	171,796	7,747	7,747	12,465	8,632	-30.8%	8,632	8,632	-30.8%	Actuarial	1	3,208	2,222	0.0%	2,222	-30.7%	570
Vernon	8,997	4,099	4,099	5,759	4,214	-26.8%	4,214	4,214	-26.8%	Actuarial	1	1,543	1,129	0.0%	1,129	-26.8%	580
Washington	92,686	7,357	7,357	6,893	4,773	-30.8%	4,773	7,357	6.7%	Market	1	1,971	2,104	0.0%	2,104	6.7%	590
Webster	35,817	6,480	6,480	6,586	4,561	-30.8%	4,561	6,480	-1.6%	Market	1	1,728	1,700	0.0%	1,700	-1.6%	600
West Baton Rouge	69,744	6,403	6,403	6,006	4,742	-21.1%	4,742	6,403	6.6%	Market	1	1,697	1,809	0.0%	1,809	6.6%	610
West Carroll	0	7,534	7,534	4,602	3,187	-30.8%	3,187	7,534	63.7%	Market	1	1,219	1,996	0.0%	1,996	63.7%	620
West Feliciana	0	5,977	5,977	5,199	4,291	-17.5%	4,291	5,977	15.0%	Market	1	1,469	1,689	0.0%	1,689	15.0%	630
Winn	7,614	3,596	3,596	3,382	2,665	-21.2%	2,665	3,596	6.3%	Market	1	906	963	0.0%	963	6.3%	640
FAIR Plan	$ 72,038,690								**-3.1%**							**-3.1%**	

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

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 1B

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
HOMEOWNERS		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-20-26 Inforce Premium**	**Prem.**	**Prem.**	**Prem.**	**Prem.**	**Rate Change**	**Prem.**	**Prem.**	**Rate Change**			**Current Base Rates**	**New Base Rates**	**Offset %**	**Final Offset Base Rates**	**Final Rate Change**	**Terr. Code**
Coastal Cameron	20,822	15,271	15,271	15,236	9,597	-37.0%	9,597	15,271	0.2%	Market	1	4,504	4,514	0.0%	4,514	0.2%	900
Coastal Iberia	-	-	-	15,240	10,877	-28.6%	10,877	10,877	-28.6%	Actuarial	1	4,956	3,537	0.0%	3,537	-28.6%	910
Coastal Jefferson	23,090	36,739	36,739	31,570	24,495	-22.4%	24,495	36,739	16.4%	Market	1	7,334	8,535	0.0%	8,535	16.4%	920
Coastal Lafourche	199,485	15,231	15,231	15,366	9,679	-37.0%	9,679	15,231	-0.9%	Market	1	4,923	4,880	0.0%	4,880	-0.9%	930
Coastal Orleans	287,848	24,436	24,436	15,830	12,636	-20.2%	12,636	24,436	54.4%	Market	1	5,101	7,874	0.0%	7,874	54.4%	940
Coastal Plaquemines	22,216	20,506	20,506	22,511	14,180	-37.0%	14,180	20,506	-8.9%	Market	1	6,972	6,351	0.0%	6,351	-8.9%	950
Coastal Saint Bernard	-	16,924	16,924	20,961	13,203	-37.0%	13,203	16,924	-19.3%	Market	1	6,920	5,587	0.0%	5,587	-19.3%	960
Coastal Saint Mary	-	-	-	9,996	7,786	-22.1%	7,786	7,786	-22.1%	Actuarial	1	3,097	2,412	0.0%	2,412	-22.1%	970
Coastal Terrebonne	394,092	17,496	17,496	14,252	11,934	-16.3%	11,934	17,496	22.8%	Market	1	3,142	3,857	0.0%	3,857	22.8%	980
Coastal Vermilion	-	7,331	7,331	9,717	7,583	-22.0%	7,583	7,583	-22.0%	Actuarial	1	3,083	2,406	0.0%	2,406	-22.0%	990
Coastal Plan	$ 947,553								**26.0%**							**26.0%**	
TOTAL	$ 72,986,243								**-2.7%**								

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

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 2A & 3A

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
DWG FIRE & EC: AVERAGE OF OWNER & NON-OWNER OCCUPIED		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-20-26 Inforce Premium**	**Prem.**	**Prem.**	**Prem.**	**Prem.**	**Rate Change**	**Prem.**	**Prem.**	**Rate Change**			**Current Base Rates**	**New Base Rates**	**Offset %**	**Final Offset Base Rates**	**Final Rate Change**	**Terr. Code**
Acadia	1,690,823	4,018	4,018	5,155	2,886	-44.0%	2,886	4,018	-22.1%	Market	1	1,616	1,259	0.0%	1,259	-22.1%	10
Allen	127,136	2,429	2,429	2,431	1,752	-27.9%	1,752	2,429	-0.1%	Market	1	778	777	0.0%	777	-0.1%	20
Ascension	1,227,621	3,017	3,017	3,020	2,065	-31.6%	2,065	3,017	-0.1%	Market	1	948	947	0.0%	947	-0.1%	30
Assumption	1,018,025	5,134	5,134	5,148	2,868	-44.3%	2,868	5,134	-0.3%	Market	1	1,903	1,897	0.0%	1,897	-0.3%	40
Avoyelles	222,216	2,683	2,683	2,429	1,865	-23.2%	1,865	2,683	10.5%	Market	1	742	820	0.0%	820	10.5%	50
Beauregard	128,120	2,822	2,822	2,830	2,077	-26.6%	2,077	2,822	-0.3%	Market	1	818	816	0.0%	816	-0.2%	60
Bienville	63,741	2,356	2,356	1,905	1,453	-23.7%	1,453	2,356	23.7%	Market	1	577	714	0.0%	714	23.7%	70
Bossier	69,923	2,683	2,683	2,307	1,665	-27.8%	1,665	2,683	16.3%	Market	1	732	851	0.0%	851	16.3%	80
Caddo	361,221	2,683	2,683	2,310	1,756	-24.0%	1,756	2,683	16.1%	Market	1	786	912	0.0%	912	16.0%	90, 91
Calcasieu	4,540,468	3,858	3,858	3,869	2,406	-37.8%	2,406	3,858	-0.3%	Market	1	1,108	1,105	0.0%	1,105	-0.3%	100
Caldwell	28,279	2,683	2,683	1,820	1,390	-23.6%	1,390	2,683	47.4%	Market	1	554	816	0.0%	816	47.3%	110
Cameron	373,553	9,760	9,760	8,460	4,651	-45.0%	4,651	9,760	15.4%	Market	1	2,968	3,424	0.0%	3,424	15.4%	120
Catahoula	93,268	2,683	2,683	1,799	1,441	-19.9%	1,441	2,683	49.1%	Market	1	587	876	0.0%	876	49.3%	130
Claiborne	27,208	2,683	2,683	1,735	1,360	-21.6%	1,360	2,683	54.6%	Market	1	537	831	0.0%	831	54.8%	140
Concordia	101,593	2,683	2,683	2,151	1,645	-23.5%	1,645	2,683	24.7%	Market	1	604	754	0.0%	754	24.8%	150
Desoto	33,825	2,683	2,683	1,732	1,301	-24.9%	1,301	2,683	54.9%	Market	1	529	819	0.0%	819	54.8%	160
E. Baton Rouge	5,262,855	3,047	3,047	3,053	2,329	-23.7%	2,329	3,047	-0.2%	Market	1	845	844	0.0%	844	-0.1%	170, 171
East Carroll	50,017	2,683	2,683	2,113	1,662	-21.4%	1,662	2,683	27.0%	Market	1	647	821	0.0%	821	26.9%	180
East Feliciana	101,058	3,047	3,047	3,053	1,802	-41.0%	1,802	3,047	-0.2%	Market	1	1,002	1,000	0.0%	1,000	-0.2%	190
Evangeline	175,262	2,429	2,429	2,829	2,023	-28.5%	2,023	2,429	-14.1%	Market	1	887	762	0.0%	762	-14.1%	200
Franklin	173,845	2,683	2,683	1,903	1,455	-23.5%	1,455	2,683	41.0%	Market	1	593	836	0.0%	836	41.0%	210
Grant	81,526	2,328	2,328	1,786	1,387	-22.3%	1,387	2,328	30.3%	Market	1	581	758	0.0%	758	30.5%	220
Iberia	3,664,290	3,852	3,852	3,660	2,645	-27.7%	2,645	3,852	5.2%	Market	1	1,169	1,230	0.0%	1,230	5.2%	230
Iberville	387,203	3,272	3,272	3,017	2,254	-25.3%	2,254	3,272	8.4%	Market	1	924	1,002	0.0%	1,002	8.4%	240
Jackson	49,835	2,683	2,683	1,761	1,356	-23.0%	1,356	2,683	52.4%	Market	1	504	768	0.0%	768	52.4%	250
Jefferson	28,602,087	5,490	5,490	5,126	3,062	-40.3%	3,062	5,490	7.1%	Market	1	1,679	1,798	0.0%	1,798	7.1%	260
Jefferson Davis	662,496	4,202	4,202	5,160	2,905	-43.7%	2,905	4,202	-18.6%	Market	1	1,682	1,370	0.0%	1,370	-18.5%	270
Lafayette	4,462,416	3,849	3,849	3,865	2,462	-36.3%	2,462	3,849	-0.4%	Market	1	1,211	1,205	0.0%	1,205	-0.5%	280
Lafourche	4,488,888	4,472	4,472	4,163	2,454	-41.1%	2,454	4,472	7.4%	Market	1	1,461	1,570	0.0%	1,570	7.5%	290
La Salle	107,274	2,683	2,683	1,895	1,478	-22.0%	1,478	2,683	41.5%	Market	1	583	825	0.0%	825	41.5%	300
Lincoln	83,982	2,683	2,683	2,146	1,597	-25.6%	1,597	2,683	25.0%	Market	1	658	823	0.0%	823	25.1%	310
Livingston	993,240	3,047	3,047	3,050	1,844	-39.6%	1,844	3,047	-0.1%	Market	1	1,048	1,047	0.0%	1,047	-0.1%	320
Madison	109,259	2,683	2,683	1,874	1,452	-22.5%	1,452	2,683	43.2%	Market	1	571	817	0.0%	817	43.1%	330
Morehouse	130,702	2,683	2,683	2,074	1,670	-19.5%	1,670	2,683	29.4%	Market	1	513	664	0.0%	664	29.4%	340
Natchitoches	141,838	2,683	2,683	2,045	1,571	-23.2%	1,571	2,683	31.2%	Market	1	639	839	0.0%	839	31.3%	350
Orleans	50,267,753	5,890	5,890	5,290	3,538	-33.1%	3,538	5,890	11.4%	Market	1	1,915	2,133	0.0%	2,133	11.4%	360, 361
Ouachita	311,786	2,159	2,159	2,295	1,792	-21.9%	1,792	2,159	-5.9%	Market	1	502	472	0.0%	472	-6.0%	370
Plaquemines	799,217	6,199	6,199	5,546	3,430	-38.2%	3,430	6,199	11.8%	Market	1	1,773	1,982	0.0%	1,982	11.8%	380
Pointe Coupee	277,720	3,085	3,085	3,047	2,083	-31.6%	2,083	3,085	1.3%	Market	1	896	907	0.0%	907	1.2%	390
Rapides	472,982	2,429	2,429	2,430	1,888	-22.3%	1,888	2,429	0.0%	Market	1	672	672	0.0%	672	0.0%	400
Red River	21,075	1,729	1,729	1,812	1,400	-22.8%	1,400	1,729	-4.6%	Market	1	549	523	0.0%	523	-4.7%	410
Richland	116,897	2,683	2,683	1,760	1,343	-23.7%	1,343	2,683	52.5%	Market	1	553	844	0.0%	844	52.6%	420
Sabine	78,270	2,683	2,683	2,117	1,638	-22.6%	1,638	2,683	26.7%	Market	1	676	857	0.0%	857	26.8%	430
Saint Bernard	2,926,589	5,237	5,237	4,870	3,536	-27.4%	3,536	5,237	7.5%	Market	1	1,598	1,718	0.0%	1,718	7.5%	440
Saint Charles	1,634,722	4,749	4,749	4,423	2,823	-36.2%	2,823	4,749	7.4%	Market	1	1,518	1,629	0.0%	1,629	7.3%	450
Saint Helena	102,647	3,047	3,047	3,047	1,979	-35.0%	1,979	3,047	0.0%	Market	1	957	957	0.0%	957	0.0%	460
Saint James	511,780	5,134	5,134	5,150	2,876	-44.1%	2,876	5,134	-0.3%	Market	1	1,580	1,576	0.0%	1,576	-0.3%	470
Saint John The Baptist	1,667,232	5,105	5,105	5,119	2,852	-44.3%	2,852	5,105	-0.3%	Market	1	1,646	1,641	0.0%	1,641	-0.3%	480
Saint Landry	813,631	2,822	2,822	2,834	1,955	-31.0%	1,955	2,822	-0.4%	Market	1	852	849	0.0%	849	-0.4%	490
Saint Martin	1,436,360	5,134	5,134	5,150	2,910	-43.5%	2,910	5,134	-0.3%	Market	1	1,728	1,722	0.0%	1,722	-0.3%	500
Saint Mary	4,737,758	4,895	4,895	5,411	3,747	-30.7%	3,747	4,895	-9.5%	Market	1	1,514	1,370	0.0%	1,370	-9.5%	510
Saint Tammany	8,886,486	4,908	4,908	4,328	3,194	-26.2%	3,194	4,908	13.4%	Market	1	1,155	1,310	0.0%	1,310	13.4%	520
Tangipahoa	1,634,389	3,047	3,047	3,045	2,047	-32.8%	2,047	3,047	0.1%	Market	1	915	915	0.0%	915	0.0%	530
Tensas	52,995	2,683	2,683	2,040	1,590	-22.1%	1,590	2,683	31.5%	Market	1	531	698	0.0%	698	31.5%	540
Terrebonne	6,026,169	5,622	5,622	5,251	2,929	-44.2%	2,929	5,622	7.1%	Market	1	1,482	1,586	0.0%	1,586	7.0%	550
Union	41,275	2,328	2,328	2,149	1,624	-24.4%	1,624	2,328	8.3%	Market	1	657	711	0.0%	711	8.2%	560
Vermilion	3,888,436	5,157	5,157	4,474	3,078	-31.2%	3,078	5,157	15.3%	Market	1	1,281	1,476	0.0%	1,476	15.2%	570
Vernon	97,113	2,683	2,683	2,435	1,764	-27.5%	1,764	2,683	10.2%	Market	1	760	837	0.0%	837	10.1%	580
Washington	927,022	3,257	3,257	3,459	1,969	-43.1%	1,969	3,257	-5.8%	Market	1	1,135	1,069	0.0%	1,069	-5.8%	590
Webster	82,552	2,683	2,683	1,727	1,329	-23.0%	1,329	2,683	55.4%	Market	1	525	816	0.0%	816	55.4%	600
West Baton Rouge	203,239	3,161	3,161	3,017	2,085	-30.9%	2,085	3,161	4.8%	Market	1	945	990	0.0%	990	4.8%	610
West Carroll	14,055	2,636	2,636	1,722	1,311	-23.9%	1,311	2,636	53.1%	Market	1	527	807	0.0%	807	53.1%	620
West Feliciana	60,697	2,813	2,813	2,825	1,699	-39.8%	1,699	2,813	-0.4%	Market	1	906	902	0.0%	902	-0.4%	630
Winn	46,306	2,683	2,683	1,762	1,367	-22.4%	1,367	2,683	52.2%	Market	1	550	837	0.0%	837	52.2%	640
FAIR Plan	$ 147,972,246								**7.2%**							**7.2%**	

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

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 2B & 3B

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
DWG FIRE & EC: AVERAGE OF OWNER & NON-OWNER OCCUPIED		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-20-26 Inforce Premium**	**Prem.**	**Prem.**	**Prem.**	**Prem.**	**Rate Change**	**Prem.**	**Prem.**	**Rate Change**			**Current Base Rates**	**New Base Rates**	**Offset %**	**Final Offset Base Rates**	**Final Rate Change**	**Terr. Code**
Coastal Cameron	377,230	7,502	7,502	12,892	5,542	-57.0%	5,542	7,502	-41.8%	Market	1	4,351	2,531	0.0%	2,531	-41.8%	900
Coastal Iberia	-	-	-	4,797	2,981	-37.9%	2,981	2,981	-37.9%	Actuarial	1	1,737	981	0.0%	981	-43.5%	910
Coastal Jefferson	2,474,528	14,001	14,001	18,967	11,335	-40.2%	11,335	14,001	-26.2%	Market	1	4,918	3,630	0.0%	3,630	-26.2%	920
Coastal Lafourche	3,479,979	10,409	10,409	9,409	4,172	-55.7%	4,172	10,409	10.6%	Market	1	3,339	3,694	0.0%	3,694	10.6%	930
Coastal Orleans	673,081	15,277	15,277	6,667	3,894	-41.6%	3,894	15,277	129.1%	Market	1	2,366	5,421	0.0%	5,421	129.1%	940
Coastal Plaquemines	476,743	17,354	17,354	15,035	6,660	-55.7%	6,660	17,354	15.4%	Market	1	5,327	6,149	0.0%	6,149	15.4%	950
Coastal Saint Bernard	471,913	10,743	10,743	9,446	4,688	-50.4%	4,688	10,743	13.7%	Market	1	3,436	3,908	0.0%	3,908	13.7%	960
Coastal Saint Mary	702,288	8,759	8,759	7,595	4,508	-40.6%	4,508	8,759	15.3%	Market	1	2,684	3,095	0.0%	3,095	15.3%	970
Coastal Terrebonne	2,295,052	11,044	11,044	9,620	5,436	-43.5%	5,436	11,044	14.8%	Market	1	2,407	2,763	0.0%	2,763	14.7%	980
Coastal Vermilion	204,761	7,234	7,234	6,268	2,948	-53.0%	2,948	7,234	15.4%	Market	1	2,216	2,557	0.0%	2,557	15.4%	990
Coastal Plan	$ 11,155,575								**9.4%**							**9.4%**	
TOTAL	$ 159,127,821								**7.4%**								

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

DWELLING FIRE AND EC
BASE RATE CHANGES

Exhibit 4
Sheet 2C & 3C

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
DWG FIRE & EC	**Current Base Rates**		**Actuarial Indications**		**Market Indications**			**New Base Rates**			**Final Rate Change**		**2025 Earned Premium at Current Rate Levels**		**Final Rate Change**
Parish	**Fire**	**EC**	**Fire**	**EC**	**Fire & EC**	**Actuarial or Market**	**10% Statutory Increase**	**Fire**	**EC**	**Fire & EC**	**Fire**	**EC**	**Fire**	**EC**	**Fire & EC**
Acadia	194	1,422	-24.9%	-46.4%	-22.1%	Market	1.0	151	1,108	1,259	-22.2%	-22.1%	256,461	2,093,015	-22.1%
Allen	112	666	-8.1%	-31.0%	-0.1%	Market	1.0	112	665	777	0.0%	-0.2%	17,898	117,322	-0.1%
Ascension	103	845	-0.7%	-34.4%	-0.1%	Market	1.0	103	844	947	0.0%	-0.1%	110,258	1,234,241	-0.1%
Assumption	187	1,716	-24.9%	-46.4%	-0.3%	Market	1.0	186	1,711	1,897	-0.5%	-0.3%	117,083	1,099,013	-0.3%
Avoyelles	96	646	1.7%	-27.4%	10.5%	Market	1.0	106	714	820	10.4%	10.5%	25,633	151,684	10.5%
Beauregard	260	558	-24.9%	-27.4%	-0.3%	Market	1.0	259	557	816	-0.4%	-0.2%	35,042	75,497	-0.2%
Bienville	96	481	1.7%	-27.4%	23.7%	Market	1.0	119	595	714	24.0%	23.7%	6,006	41,231	23.7%
Bossier	107	625	0.6%	-30.5%	16.3%	Market	1.0	124	727	851	15.9%	16.3%	6,142	64,975	16.3%
Caddo	102	684	1.7%	-27.4%	16.1%	Market	1.0	118	794	912	15.7%	16.1%	47,610	356,087	16.0%
Calcasieu	128	980	-23.4%	-39.3%	-0.3%	Market	1.0	128	977	1,105	0.0%	-0.3%	540,174	5,197,833	-0.3%
Caldwell	85	469	1.7%	-27.4%	47.4%	Market	1.0	125	691	816	47.1%	47.3%	2,929	19,489	47.3%
Cameron	208	2,760	-24.9%	-46.4%	15.4%	Market	1.0	240	3,184	3,424	15.4%	15.4%	42,648	641,992	15.4%
Catahoula	89	498	1.7%	-27.4%	49.1%	Market	1.0	133	743	876	49.4%	49.2%	22,083	63,300	49.3%
Claiborne	100	437	1.7%	-27.4%	54.6%	Market	1.0	155	676	831	55.0%	54.7%	5,110	20,508	54.8%
Concordia	88	516	1.7%	-27.4%	24.7%	Market	1.0	110	644	754	25.0%	24.8%	12,960	83,763	24.8%
Desoto	126	403	-13.9%	-27.4%	54.9%	Market	1.0	195	624	819	54.8%	54.8%	5,061	21,761	54.8%
E. Baton Rouge	135	710	1.7%	-27.4%	-0.2%	Market	1.0	135	709	844	0.0%	-0.1%	678,936	4,634,129	-0.1%
East Carroll	127	520	1.7%	-27.4%	27.0%	Market	1.0	161	660	821	26.8%	26.9%	9,957	37,802	26.9%
East Feliciana	138	864	1.7%	-46.0%	-0.2%	Market	1.0	138	862	1,000	0.0%	-0.2%	13,804	117,906	-0.2%
Evangeline	121	766	-7.8%	-31.6%	-14.1%	Market	1.0	104	658	762	-14.0%	-14.1%	22,180	148,775	-14.1%
Franklin	95	498	1.7%	-27.4%	41.0%	Market	1.0	134	702	836	41.1%	41.0%	20,109	129,324	41.0%
Grant	94	487	1.7%	-27.4%	30.3%	Market	1.0	123	635	758	30.9%	30.4%	10,820	51,131	30.5%
Iberia	101	1,068	1.7%	-30.5%	5.2%	Market	1.0	106	1,124	1,230	5.0%	5.2%	316,491	3,335,788	5.2%
Iberville	105	819	1.7%	-27.9%	8.4%	Market	1.0	114	888	1,002	8.6%	8.4%	30,334	311,707	8.4%
Jackson	85	419	1.7%	-27.4%	52.4%	Market	1.0	130	638	768	52.9%	52.3%	7,225	39,951	52.4%
Jefferson	142	1,537	-24.9%	-41.5%	7.1%	Market	1.0	152	1,646	1,798	7.0%	7.1%	2,750,815	34,356,448	7.1%
Jefferson Davis	211	1,471	-24.9%	-46.4%	-18.6%	Market	1.0	172	1,198	1,370	-18.5%	-18.6%	112,746	794,363	-18.5%
Lafayette	143	1,068	-15.3%	-39.1%	-0.4%	Market	1.0	142	1,063	1,205	-0.7%	-0.5%	613,072	4,596,712	-0.5%
Lafourche	106	1,355	-22.6%	-42.4%	7.4%	Market	1.0	114	1,456	1,570	7.5%	7.5%	306,803	4,260,168	7.5%
La Salle	106	477	1.7%	-27.4%	41.5%	Market	1.0	150	675	825	41.5%	41.5%	14,114	61,830	41.5%
Lincoln	102	556	1.7%	-30.5%	25.0%	Market	1.0	128	695	823	25.5%	25.0%	11,924	66,944	25.1%
Livingston	163	885	-24.9%	-41.8%	-0.1%	Market	1.0	163	884	1,047	0.0%	-0.1%	167,437	1,116,246	-0.1%
Madison	98	473	1.7%	-27.4%	43.2%	Market	1.0	140	677	817	42.9%	43.1%	17,153	84,362	43.1%
Morehouse	150	363	1.7%	-27.4%	29.4%	Market	1.0	194	470	664	29.3%	29.5%	28,344	75,619	29.4%
Natchitoches	102	537	1.7%	-27.4%	31.2%	Market	1.0	134	705	839	31.4%	31.3%	19,303	112,525	31.3%
Orleans	129	1,786	1.7%	-34.5%	11.4%	Market	1.0	144	1,989	2,133	11.6%	11.4%	2,245,802	56,719,888	11.4%
Ouachita	103	399	-0.8%	-27.4%	-5.9%	Market	1.0	97	375	472	-5.8%	-6.0%	59,079	225,405	-6.0%
Plaquemines	127	1,646	-24.7%	-39.4%	11.8%	Market	1.0	142	1,840	1,982	11.8%	11.8%	70,645	757,623	11.8%
Pointe Coupee	100	796	1.7%	-34.8%	1.3%	Market	1.0	101	806	907	1.0%	1.3%	24,939	261,064	1.2%
Rapides	129	543	1.7%	-27.4%	0.0%	Market	1.0	129	543	672	0.0%	0.0%	66,596	310,310	0.0%
Red River	98	451	1.7%	-27.4%	-4.6%	Market	1.0	93	430	523	-5.1%	-4.7%	1,816	9,537	-4.7%
Richland	89	464	1.7%	-27.4%	52.5%	Market	1.0	136	708	844	52.8%	52.6%	12,781	86,655	52.6%
Sabine	98	578	1.7%	-27.4%	26.7%	Market	1.0	124	733	857	26.5%	26.8%	13,417	67,688	26.8%
Saint Bernard	94	1,504	1.7%	-29.6%	7.5%	Market	1.0	101	1,617	1,718	7.4%	7.5%	205,595	2,742,889	7.5%
Saint Charles	142	1,376	-17.2%	-37.9%	7.4%	Market	1.0	152	1,477	1,629	7.0%	7.3%	163,136	1,779,014	7.3%
Saint Helena	203	754	-24.9%	-37.5%	0.0%	Market	1.0	203	754	957	0.0%	0.0%	25,005	105,427	0.0%
Saint James	160	1,420	-24.9%	-46.4%	-0.3%	Market	1.0	160	1,416	1,576	0.0%	-0.3%	61,143	531,116	-0.3%
Saint John The Baptist	211	1,435	-24.9%	-46.4%	-0.3%	Market	1.0	210	1,431	1,641	-0.5%	-0.3%	222,797	2,083,851	-0.3%
Saint Landry	95	757	1.7%	-34.1%	-0.4%	Market	1.0	95	754	849	0.0%	-0.4%	66,816	720,979	-0.4%
Saint Martin	221	1,507	-24.9%	-46.4%	-0.3%	Market	1.0	220	1,502	1,722	-0.5%	-0.3%	274,830	1,783,703	-0.3%
Saint Mary	94	1,420	1.7%	-33.8%	-9.5%	Market	1.0	85	1,285	1,370	-9.6%	-9.5%	405,682	4,302,469	-9.5%
Saint Tammany	82	1,073	1.7%	-27.4%	13.4%	Market	1.0	93	1,217	1,310	13.4%	13.4%	389,273	8,861,490	13.4%
Tangipahoa	115	800	1.7%	-36.8%	0.1%	Market	1.0	115	800	915	0.0%	0.0%	212,514	1,833,753	0.0%
Tensas	99	432	1.7%	-27.4%	31.5%	Market	1.0	130	568	698	31.3%	31.5%	10,023	44,242	31.5%
Terrebonne	120	1,362	-21.2%	-46.4%	7.1%	Market	1.0	128	1,458	1,586	6.7%	7.0%	574,515	6,132,512	7.0%
Union	100	557	1.7%	-29.1%	8.3%	Market	1.0	108	603	711	8.0%	8.3%	4,826	26,824	8.2%
Vermilion	113	1,168	-24.9%	-31.9%	15.3%	Market	1.0	130	1,346	1,476	15.0%	15.2%	336,150	3,023,531	15.2%
Vernon	109	651	1.7%	-31.4%	10.2%	Market	1.0	120	717	837	10.1%	10.1%	12,289	93,029	10.1%
Washington	143	992	-13.5%	-46.4%	-5.8%	Market	1.0	135	934	1,069	-5.6%	-5.8%	115,400	1,039,767	-5.8%
Webster	95	430	1.7%	-27.4%	55.4%	Market	1.0	148	668	816	55.8%	55.3%	9,644	54,337	55.4%
West Baton Rouge	108	837	-4.7%	-33.0%	4.8%	Market	1.0	113	877	990	4.6%	4.8%	18,380	232,280	4.8%
West Carroll	82	445	1.7%	-27.4%	53.1%	Market	1.0	126	681	807	53.7%	53.0%	1,797	12,834	53.1%
West Feliciana	158	748	-24.9%	-42.6%	-0.4%	Market	1.0	157	745	902	-0.6%	-0.4%	11,161	60,931	-0.4%
Winn	98	452	1.7%	-27.4%	52.2%	Market	1.0	149	688	837	52.0%	52.2%	8,129	39,155	52.2%

DWELLING FIRE AND EC
BASE RATE CHANGES

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	Current Base Rates		Actuarial Indications		Market Indications			New Base Rates			Final Rate Change		2025 Earned Premium at Current Rate Levels		Final Rate Change
Parish	Fire	EC	Fire	EC	Fire & EC	Actuarial or Market	10% Statutory Increase	Fire	EC	Fire & EC	Fire	EC	Fire	EC	Fire & EC
Coastal Cameron	66	4,285	-7.7%	-54.7%	-41.8%	Market	1.0	38	2,493	2,531	-42.4%	-41.8%	-27,047	573,916	-41.8%
Coastal Iberia	13	1,724	25.0%	-44.0%		Actuarial	1.0	16	965	981	23.1%	-44.0%	0	0	-43.5%
Coastal Jefferson	22	4,896	25.0%	-38.7%	-26.2%	Market	1.0	16	3,614	3,630	-27.3%	-26.2%	-63,476	2,684,232	-26.2%
Coastal Lafourche	39	3,300	1.6%	-54.7%	10.6%	Market	1.0	43	3,651	3,694	10.3%	10.6%	-74,285	4,368,671	10.6%
Coastal Orleans	17	2,349	25.0%	-38.7%	129.1%	Market	1.0	39	5,382	5,421	129.4%	129.1%	-28,850	662,920	129.1%
Coastal Plaquemines	51	5,276	-7.7%	-54.7%	15.4%	Market	1.0	59	6,090	6,149	15.7%	15.4%	-16,467	780,940	15.4%
Coastal Saint Bernard	27	3,409	8.7%	-47.6%	13.7%	Market	1.0	31	3,877	3,908	14.8%	13.7%	-27,582	584,461	13.7%
Coastal Saint Mary	14	2,670	25.0%	-38.7%	15.3%	Market	1.0	16	3,079	3,095	14.3%	15.3%	-20,988	707,397	15.3%
Coastal Terrebonne	19	2,388	25.0%	-41.3%	14.8%	Market	1.0	22	2,741	2,763	15.8%	14.8%	-72,321	2,200,284	14.7%
Coastal Vermilion	27	2,189	9.0%	-50.0%	15.4%	Market	1.0	31	2,526	2,557	14.8%	15.4%	-10,816	225,405	15.4%
Coastal Plan															
TOTAL															

(2)	Source: LCPIC Accounting Department
(2) and (3)	LCPIC's current base rates for a frame, owner occupied, protection class 2 policy.
(4) and (5)	See Exhibit 8, Sheets 2A, 2B, 3A & 3B, Column(21)
(6)	[Exhibit 4, Sheet 2A & 3A, Column (3) / Exhibit 4, Sheet 2A & 3A, Column (5)] - 1
(7)	See Exhibit 4, Sheets 2A, 2B, 3A & 3B, Column(11)
(8)	Factor to adjust to 10% above according to statute. (Paused from 1/1/25 to 1/1/27 per Act 757 of 2024 Regular Session)
(9)	(2) adjusted by either actuarial indication in (4) or market indication in (6) depending on (7) and by statutory 10% increase in (8), rounded to 0 decimals
(10)	(3) adjusted by either actuarial indication in (5) or market indication in (6) depending on (7) and by statutory 10% increase in (8), rounded to 0 decimals
(11)	(9) + (10)
(12)	(9) / (2) -1
(13)	(10) / (3) -1
(14) and (15)	Source: LCPIC Accounting Department
(16)	Weighted average rate change for Fire and EC Combined [(12) and (13)] using earned premium in (14) and (15)

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 4A

FAIR Plan

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

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

Summary of Rate Changes by Parish by Product

Coastal Plan

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

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

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 5A

FAIR Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
MOBILE HOME		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-20-26 Inforce Premium**	**Prem.**	**Prem.**	**Prem.**	**Prem.**	**Rate Change**	**Prem.**	**Prem.**	**Rate Change**			**Current Base Rates**	**New Base Rates**	**Offset %**	**Final Offset Base Rates**	**Final Rate Change**	**Terr. Code**
Acadia	879,352	1,872	1,872	1,826	1,259	-31.1%	1,259	1,872	2.5%	Market	1	1,404	1,439	0.0%	1,439	2.5%	10
Allen	45,810	1,320	1,320	1,412	973	-31.1%	973	1,320	-6.5%	Market	1	1,104	1,032	0.0%	1,032	-6.5%	20
Ascension	1,127,250	1,687	1,687	1,687	1,163	-31.1%	1,163	1,687	0.0%	Market	1	1,330	1,330	0.0%	1,330	0.0%	30
Assumption	420,586	3,484	3,484	3,249	1,655	-49.1%	1,655	3,484	7.2%	Market	1	2,935	3,147	0.0%	3,147	7.2%	40
Avoyelles	44,054	1,288	1,288	1,093	753	-31.1%	753	1,288	17.9%	Market	1	849	1,001	0.0%	1,001	17.9%	50
Beauregard	123,525	1,288	1,288	1,187	818	-31.1%	818	1,288	8.5%	Market	1	843	915	0.0%	915	8.5%	60
Bienville	9,145	1,124	1,124	905	623	-31.1%	623	1,124	24.3%	Market	1	703	874	0.0%	874	24.3%	70
Bossier	29,116	1,124	1,124	911	628	-31.1%	628	1,124	23.4%	Market	1	716	883	0.0%	883	23.3%	80
Caddo	56,497	1,124	1,124	904	623	-31.1%	623	1,124	24.4%	Market	1	760	945	0.0%	945	24.3%	90, 91
Calcasieu	2,581,430	1,833	1,833	1,895	1,306	-31.1%	1,306	1,833	-3.3%	Market	1	1,344	1,300	0.0%	1,300	-3.3%	100
Caldwell	2,504	1,057	1,057	947	653	-31.1%	653	1,057	11.6%	Market	1	734	819	0.0%	819	11.6%	110
Cameron	232,742	3,769	3,769	4,485	2,285	-49.1%	2,285	3,769	-16.0%	Market	1	3,873	3,254	0.0%	3,254	-16.0%	120
Catahoula	10,887	1,057	1,057	938	647	-31.1%	647	1,057	12.7%	Market	1	762	859	0.0%	859	12.7%	130
Claiborne	5,780	1,057	1,057	877	605	-31.1%	605	1,057	20.5%	Market	1	682	822	0.0%	822	20.5%	140
Concordia	11,469	1,057	1,057	1,068	736	-31.1%	736	1,057	-1.0%	Market	1	752	744	0.0%	744	-1.1%	150
Desoto	18,871	1,124	1,124	941	648	-31.1%	648	1,124	19.5%	Market	1	728	870	0.0%	870	19.5%	160
E. Baton Rouge	384,662	1,231	1,231	1,508	1,039	-31.1%	1,039	1,231	-18.4%	Market	1	1,026	837	0.0%	837	-18.4%	170, 171
East Carroll	0	1,057	1,057	988	681	-31.1%	681	1,057	7.0%	Market	1	764	817	0.0%	817	6.9%	180
East Feliciana	68,752	1,087	1,087	1,508	1,039	-31.1%	1,039	1,087	-27.9%	Market	1	1,227	884	0.0%	884	-28.0%	190
Evangeline	90,404	1,288	1,288	1,305	900	-31.1%	900	1,288	-1.3%	Market	1	1,021	1,007	0.0%	1,007	-1.4%	200
Franklin	34,120	1,057	1,057	1,002	690	-31.1%	690	1,057	5.5%	Market	1	776	819	0.0%	819	5.5%	210
Grant	22,615	1,124	1,124	1,044	719	-31.1%	719	1,124	7.7%	Market	1	869	936	0.0%	936	7.7%	220
Iberia	702,839	3,255	3,255	3,253	1,657	-49.1%	1,657	3,255	0.1%	Market	1	2,516	2,518	0.0%	2,518	0.1%	230
Iberville	243,615	1,716	1,716	1,508	1,039	-31.1%	1,039	1,716	13.8%	Market	1	1,156	1,315	0.0%	1,315	13.8%	240
Jackson	5,045	1,057	1,057	902	622	-31.1%	622	1,057	17.2%	Market	1	650	762	0.0%	762	17.2%	250
Jefferson	122,378	2,259	2,259	2,309	1,528	-33.8%	1,528	2,259	-2.2%	Market	1	1,823	1,783	0.0%	1,783	-2.2%	260
Jefferson Davis	504,905	1,845	1,845	1,853	1,277	-31.1%	1,277	1,845	-0.4%	Market	1	1,453	1,447	0.0%	1,447	-0.4%	270
Lafayette	1,698,311	1,828	1,828	1,826	1,109	-39.3%	1,109	1,828	0.1%	Market	1	1,381	1,382	0.0%	1,382	0.1%	280
Lafourche	947,573	3,250	3,250	3,250	1,656	-49.1%	1,656	3,250	0.0%	Market	1	2,832	2,832	0.0%	2,832	0.0%	290
La Salle	11,127	1,057	1,057	973	670	-31.1%	670	1,057	8.7%	Market	1	753	818	0.0%	818	8.6%	300
Lincoln	6,128	1,057	1,057	883	608	-31.1%	608	1,057	19.7%	Market	1	681	815	0.0%	815	19.7%	310
Livingston	1,397,885	1,420	1,420	1,513	1,043	-31.1%	1,043	1,420	-6.1%	Market	1	1,287	1,208	0.0%	1,208	-6.1%	320
Madison	1,143	1,057	1,057	997	570	-42.8%	570	1,057	6.0%	Market	1	770	816	0.0%	816	6.0%	330
Morehouse	7,639	1,057	1,057	1,000	689	-31.1%	689	1,057	5.7%	Market	1	614	649	0.0%	649	5.7%	340
Natchitoches	23,902	1,124	1,124	1,026	707	-31.1%	707	1,124	9.5%	Market	1	798	874	0.0%	874	9.5%	350
Orleans	3,005	-	-	2,305	1,174	-49.1%	1,174	1,174	-49.1%	Actuarial	1	2,061	1,050	0.0%	1,050	-49.1%	360, 361
Ouachita	24,542	1,057	1,057	929	640	-31.1%	640	1,057	13.8%	Market	1	541	615	0.0%	615	13.7%	370
Plaquemines	143,528	3,838	3,838	4,487	2,286	-49.1%	2,286	3,838	-14.5%	Market	1	3,555	3,041	0.0%	3,041	-14.5%	380
Pointe Coupee	102,941	2,259	2,259	1,944	1,340	-31.1%	1,340	2,259	16.2%	Market	1	1,433	1,666	0.0%	1,666	16.3%	390
Rapides	49,801	1,124	1,124	984	678	-31.1%	678	1,124	14.3%	Market	1	674	770	0.0%	770	14.2%	400
Red River	1,395	1,124	1,124	975	672	-31.1%	672	1,124	15.2%	Market	1	759	875	0.0%	875	15.3%	410
Richland	16,865	1,057	1,057	993	684	-31.1%	684	1,057	6.5%	Market	1	772	822	0.0%	822	6.5%	420
Sabine	72,205	1,124	1,124	987	680	-31.1%	680	1,124	13.8%	Market	1	802	913	0.0%	913	13.8%	430
Saint Bernard	59,373	3,132	3,132	3,129	1,594	-49.1%	1,594	3,132	0.1%	Market	1	2,566	2,568	0.0%	2,568	0.1%	440
Saint Charles	264,412	3,227	3,227	3,225	1,643	-49.1%	1,643	3,227	0.0%	Market	1	2,736	2,737	0.0%	2,737	0.0%	450
Saint Helena	74,459	1,124	1,124	1,514	1,043	-31.1%	1,043	1,124	-25.7%	Market	1	1,175	873	0.0%	873	-25.7%	460
Saint James	155,595	3,331	3,331	3,333	1,698	-49.1%	1,698	3,331	-0.1%	Market	1	2,477	2,476	0.0%	2,476	0.0%	470
Saint John The Baptist	111,157	3,272	3,272	3,276	1,669	-49.1%	1,669	3,272	-0.1%	Market	1	2,555	2,552	0.0%	2,552	-0.1%	480
Saint Landry	884,123	1,391	1,391	1,508	1,039	-31.1%	1,039	1,391	-7.8%	Market	1	1,114	1,027	0.0%	1,027	-7.8%	490
Saint Martin	1,184,780	2,270	2,270	2,271	1,157	-49.1%	1,157	2,270	0.0%	Market	1	1,863	1,862	0.0%	1,862	-0.1%	500
Saint Mary	583,744	3,255	3,255	3,254	1,657	-49.1%	1,657	3,255	0.0%	Market	1	2,286	2,287	0.0%	2,287	0.0%	510
Saint Tammany	958,140	2,006	2,006	2,302	1,586	-31.1%	1,586	2,006	-12.9%	Market	1	1,490	1,299	0.0%	1,299	-12.8%	520
Tangipahoa	864,005	1,413	1,413	1,512	1,042	-31.1%	1,042	1,413	-6.5%	Market	1	1,113	1,040	0.0%	1,040	-6.6%	530
Tensas	4,198	1,057	1,057	938	647	-31.1%	647	1,057	12.7%	Market	1	609	686	0.0%	686	12.6%	540
Terrebonne	776,755	3,218	3,218	3,217	1,639	-49.1%	1,639	3,218	0.0%	Market	1	2,219	2,220	0.0%	2,220	0.0%	550
Union	8,774	1,057	1,057	930	555	-40.4%	555	1,057	13.7%	Market	1	722	821	0.0%	821	13.7%	560
Vermilion	1,254,221	3,250	3,250	3,249	1,655	-49.1%	1,655	3,250	0.0%	Market	1	2,363	2,364	0.0%	2,364	0.0%	570
Vernon	21,154	1,124	1,124	1,059	730	-31.1%	730	1,124	6.1%	Market	1	820	870	0.0%	870	6.1%	580
Washington	611,421	1,352	1,352	1,512	1,042	-31.1%	1,042	1,352	-10.6%	Market	1	1,209	1,081	0.0%	1,081	-10.6%	590
Webster	12,807	1,124	1,124	877	605	-31.1%	605	1,124	28.1%	Market	1	672	861	0.0%	861	28.1%	600
West Baton Rouge	125,208	1,239	1,239	1,507	1,039	-31.1%	1,039	1,239	-17.8%	Market	1	1,182	972	0.0%	972	-17.8%	610
West Carroll	4,188	1,057	1,057	991	683	-31.1%	683	1,057	6.7%	Market	1	775	827	0.0%	827	6.7%	620
West Feliciana	16,174	1,073	1,073	1,927	1,040	-46.1%	1,040	1,073	-44.3%	Market	1	1,509	840	0.0%	840	-44.3%	630
Winn	3,264	1,124	1,124	995	507	-49.1%	507	1,124	12.9%	Market	1	771	871	0.0%	871	13.0%	640
FAIR Plan	$ 20,264,295								**-2.5%**							**-2.5%**	

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

Summary of Rate Changes by Parish by Product

Exhibit 4
Sheet 5B

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
MOBILE HOME		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-20-26 Inforce Premium**	**Prem.**	**Prem.**	**Prem.**	**Prem.**	**Rate Change**	**Prem.**	**Prem.**	**Rate Change**			**Current Base Rates**	**New Base Rates**	**Offset %**	**Final Offset Base Rates**	**Final Rate Change**	**Terr. Code**
Coastal Cameron	110,025	2,259	2,259	2,823	2,383	-15.6%	2,383	2,383	-15.6%	Actuarial	1	2,251	1,900	0.0%	1,900	-15.6%	900
Coastal Iberia	-	2,259	2,259	2,261	1,583	-30.0%	1,583	2,259	-0.1%	Market	1	1,964	1,962	0.0%	1,962	-0.1%	910
Coastal Jefferson	167,381	2,259	2,259	4,869	4,110	-15.6%	4,110	4,110	-15.6%	Actuarial	1	3,049	2,574	0.0%	2,574	-15.6%	920
Coastal Lafourche	598,436	3,581	3,581	3,575	2,231	-37.6%	2,231	3,581	0.2%	Market	1	3,068	3,073	0.0%	3,073	0.2%	930
Coastal Orleans	-	2,259	2,259	2,259	1,587	-29.8%	1,587	2,259	0.0%	Market	1	1,907	1,907	0.0%	1,907	0.0%	940
Coastal Plaquemines	491,075	2,259	2,259	2,786	2,348	-15.7%	2,348	2,348	-15.7%	Actuarial	1	2,324	1,958	0.0%	1,958	-15.7%	950
Coastal Saint Bernard	68,823	2,259	2,259	2,849	2,405	-15.6%	2,405	2,405	-15.6%	Actuarial	1	2,453	2,071	0.0%	2,071	-15.6%	960
Coastal Saint Mary	5,155	2,259	2,259	3,334	2,814	-15.6%	2,814	2,814	-15.6%	Actuarial	1	2,783	2,349	0.0%	2,349	-15.6%	970
Coastal Terrebonne	430,038	2,024	2,024	2,862	2,366	-17.3%	2,366	2,366	-17.3%	Actuarial	1	1,711	1,414	0.0%	1,414	-17.4%	980
Coastal Vermilion	66,674	-	-	2,840	1,772	-37.6%	1,772	1,772	-37.6%	Actuarial	1	2,411	1,504	0.0%	1,504	-37.6%	990
Coastal Plan	$ 1,937,607								**-11.9%**							**-11.9%**	
TOTAL	$ 22,201,902								**-3.3%**								

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

FAIR Plan

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

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

Exhibit 4
Sheet 6B

Coastal Plan

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14a)	(14b)	(14c)	(15)	(16)
Wind Only		**Market Rate**	**Adjusted Market Rate**	**CURRENT CITIZENS PLAN**	**ACTUARIAL INDICATION - Package Basis**		**Adjusted Actuarial Rate**	**R.S.22:2303 Indication**									
Parish	**7-20-26 Inforce Premium**	**Prem.**	**Prem.**	**Prem.**	**Prem.**	**Rate Change**	**Prem.**	**Prem.**	**Rate Change**			**Current Base Rates**	**New Base Rates**	**Offset %**	**Final Offset Base Rates**	**Final Rate Change**	**Terr. Code**
Coastal Cameron	113,968	-	-	11,323	8,077	-28.7%	8,077	8,077	-28.7%	Actuarial	1	888	633	0.0%	633	-28.7%	900
Coastal Iberia	-	-	-	15,224	9,803	-35.6%	9,803	9,803	-35.6%	Actuarial	1	1,298	836	0.0%	836	-35.6%	910
Coastal Jefferson	1,837,342	-	-	36,330	25,914	-28.7%	25,914	25,914	-28.7%	Actuarial	1	2,213	1,579	0.0%	1,579	-28.6%	920
Coastal Lafourche	2,004,262	22,781	22,781	16,703	8,806	-47.3%	8,806	22,781	36.4%	Market	1	1,370	1,869	0.0%	1,869	36.4%	930
Coastal Orleans	410,950	9,156	9,156	14,538	10,370	-28.7%	10,370	10,370	-28.7%	Actuarial	1	1,181	842	0.0%	842	-28.7%	940
Coastal Plaquemines	436,832	35,218	35,218	21,695	12,904	-40.5%	12,904	35,218	62.3%	Market	1	1,775	2,881	0.0%	2,881	62.3%	950
Coastal Saint Bernard	242,954	19,567	19,567	15,105	10,775	-28.7%	10,775	19,567	29.5%	Market	1	1,271	1,646	0.0%	1,646	29.5%	960
Coastal Saint Mary	76,716	-	-	14,945	10,661	-28.7%	10,661	10,661	-28.7%	Actuarial	1	1,227	875	0.0%	875	-28.7%	970
Coastal Terrebonne	822,605	21,387	21,387	16,478	10,925	-33.7%	10,925	21,387	29.8%	Market	1	957	1,242	0.0%	1,242	29.8%	980
Coastal Vermilion	46,571	2,785	2,785	9,625	6,866	-28.7%	6,866	6,866	-28.7%	Actuarial	1	801	571	0.0%	571	-28.7%	990
Coastal Plan	$ 5,992,200								**10.1%**							**10.1%**	
TOTAL	$ 119,161,316								**-3.3%**								

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

State of Louisiana

Statewide Rate Level Indication

FAIR Plan - Homeowners

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2021	$12,429,500	$2,815,943	22.66%	NA
2022	98,119,822	3,821,620	3.89%	NA
2023	195,002,463	16,721,375	8.57%	NA
2024	127,601,845	13,688,381	10.73%	NA
2025	99,232,763	8,977,454	9.05%	NA
Total	$532,386,393	$46,024,773	8.64%	XXX

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

Notes:

(2) See Exhibit 5, Sheet 1A (Page 2 of 3), Column (6)
(3) See Exhibit 5, Sheet 1A (Page 3 of 3), Column (5)
(4) =[(3) / (2)]
(5) Based on judgment.
(6) Total line of column (4)
(7) See Exhibit 17
(8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
(9) =(6)*(8)+[1-(8)]*(7)
(10) From Exhibit 19, item (8) (FAIR)
(11) See Exhibit 18 HO (FAIR)
(12) =((10)*(1+(11))
(13) =(9)+(12)
(14) See Exhibit 18 HO (FAIR)
(15) See Exhibit 20
(16) See Exhibit 18 HO (FAIR)
(17) See Exhibit 26
(18) =((13)+(14)+(15))/(1.0-(16)+(17))-1.0
(19) =(18)*2025 (2)

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - Homeowners

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2021	$5,350,727	1.5834	$8,472,135	1.4671	$12,429,500
2022	$42,731,252	1.6234	$69,368,208	1.4145	98,119,822
2023	$111,116,283	1.3468	$149,645,912	1.3031	195,002,463
2024	$102,008,453	1.0331	$105,382,720	1.2108	127,601,845
2025	$83,585,983	1.0610	$88,688,145	1.1189	99,232,763
Total	$344,792,697	XXX	$421,557,120	XXX	$532,386,393

Notes:

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

State of Louisiana

Adjustment of Losses

FAIR Plan - Homeowners

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

Notes:

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

State of Louisiana

Statewide Rate Level Indication

Coastal Plan - Homeowners

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2021	$272,582	$0	0.00%	NA
2022	1,688,555	23,255	1.38%	NA
2023	2,008,023	193,188	9.62%	NA
2024	1,122,062	32,617	2.91%	NA
2025	1,197,816	297,736	24.86%	NA
Total	$6,289,038	$546,796	8.69%	XXX

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

Notes:

(2) See Exhibit 5, Sheet 1B (Page 2 of 3), Column(6)
(3) See Exhibit 5, Sheet 1B (Page 3 of 3), Column (5)
(4) =[(3) / (2)]
(5) Based on judgment.
(6) Total line of column (4)
(7) See Exhibit 17
(8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
(9) =(6)*(8)+[1-(8)]*(7)
(10) From Exhibit 19, item (8) (Coastal)
(11) See Exhibit 18 HO (Coastal)
(12) =((10)*(1+(11))
(13) =(9)+(12)
(14) See Exhibit 18 HO (Coastal)
(15) See Exhibit 20
(16) See Exhibit 18 HO (Coastal)
(17) See Exhibit 26
(18) =((13)+(14)+(15))/(1.0-(16)+(17))-1.0
(19) =(18)*2025 (2)

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Homeowners

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2021	$123,255	1.5074	$185,796	1.4671	$272,582
2022	$863,552	1.3824	$1,193,765	1.4145	1,688,555
2023	$1,412,468	1.0910	$1,540,967	1.3031	2,008,023
2024	$1,020,563	0.9080	$926,679	1.2108	1,122,062
2025	$1,109,764	0.9647	$1,070,534	1.1189	1,197,816
Total	$4,529,601	XXX	$4,917,741	XXX	$6,289,038

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Homeowners

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

Notes:

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

State of Louisiana

Statewide Rate Level Indication

FAIR Plan- Fire

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2021	$7,099,279	$4,989,661	70.28%	NA
2022	15,109,092	7,943,123	52.57%	NA
2023	23,535,884	15,518,829	65.94%	NA
2024	22,130,335	16,963,848	76.65%	NA
2025	12,028,839	14,414,240	119.83%	NA
Total	$79,903,429	$59,829,701	74.88%	XXX

(6)	Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	74.88%
(7)	Expected Non-Cat Loss Ratio	69.77%
(8)	Credibility	100.00%
(9)	Credibility Weighted Non-Cat Loss Ratio	74.88%
(10)	Expected Catastrophe Loss & Allocated Loss Expense Ratio	0.00%
(11)	Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12)	Expected Catastrophe Loss, ALAE, and Variable ULAE	0.00%
(13)	Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	74.88%
(14)	Fixed Expense Ratio	3.50%
(15)	Reinsurance Expense Loading	0.00%
(16)	Variable Expenses	13.25%
(17)	Investment Income	2.75%
(18)	Credibility Weighted Indicated Rate Level Change	-12.40%
(19)	Dollar Change	($1,491,576)

Notes:

(2) See Exhibit 5, Sheet 2A (Page 2 of 3), Column (6)
(3) See Exhibit 5, Sheet 2A (Page 3 of 3), Column (5)
(4) =[(3) / (2)]
(5) Based on judgment.
(6) Total line of column (4)
(7) See Exhibit 17
(8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
(9) =(6)*(8)+[1-(8)]*(7)
(10) There is no expected catastrophe losses associated with this coverage.
(11) See Exhibit 18 Fire (FAIR)
(12) =((10)*(1+(11))
(13) =(9)+(12)
(14) See Exhibit 18 Fire (FAIR)
(15) See Exhibit 20
(16) See Exhibit 18 Fire (FAIR)
(17) See Exhibit 26
(18) =((13)+(14)+(15))/(1.0-(16)+(17))-1.0
(19) =(18)*2025 (2)

State of Louisiana

Adjustments to Earned Premium

FAIR Plan- Fire

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2021	$5,705,032	0.8482	$4,838,976	1.4671	$7,099,279
2022	$12,767,077	0.8367	$10,681,742	1.4145	15,109,092
2023	$20,086,415	0.8992	$18,061,561	1.3031	23,535,884
2024	$19,358,480	0.9441	$18,276,812	1.2108	22,130,335
2025	$10,951,694	0.9816	$10,750,637	1.1189	12,028,839
Total	$68,868,697	XXX	$62,609,728	XXX	$79,903,429

Notes:

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

State of Louisiana

Adjustment of Losses

FAIR Plan- Fire

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

Notes:

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

State of Louisiana

Statewide Rate Level Indication

Coastal Plan - Fire

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2021	$211,851	$233,341	110.14%	NA
2022	284,923	4,941	1.73%	NA
2023	419,806	175,308	41.76%	NA
2024	455,887	219,007	48.04%	NA
2025	(341,832)	619,062	-181.10%	NA
Total	$1,030,635	$1,251,659	121.45%	XXX

(6)	Weighted Experience Loss and Allocated Loss Adjustment Expense Ratio	121.45%
(7)	Expected Non-Cat Loss Ratio	59.59%
(8)	Credibility	62.75%
(9)	Credibility Weighted Non-Cat Loss Ratio	98.41%
(10)	Expected Catastrophe Loss & Allocated Loss Expense Ratio	0.00%
(11)	Variable portion of ULAE as % of Expected Catastrophe Loss & ALAE	0.00%
(12)	Expected Catastrophe Loss, ALAE, and Variable ULAE	0.00%
(13)	Wtd Non-CAT & Expected CAT Loss, ALAE, and Variable ULAE Ratio	98.41%
(14)	Fixed Expense Ratio	3.50%
(15)	Reinsurance Expense Loading	0.00%
(16)	Variable Expenses	13.25%
(17)	Investment Income	2.75%
(18)	Credibility Weighted Indicated Rate Level Change	13.90%
(19)	Dollar Change	($47,515)

Notes:

(2) See Exhibit 5, Sheet 2B (Page 2 of 3), Column (6)
(3) See Exhibit 5, Sheet 2B (Page 3 of 3), Column (5)
(4) =[(3) / (2)]
(5) Based on judgment.
(6) Total line of column (4)
(7) See Exhibit 17
(8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
(9) =(6)*(8)+[1-(8)]*(7)
(10) There is no expected catastrophe losses associated with this coverage.
(11) See Exhibit 18 Allied Lines (Coastal)
(12) =((10)*(1+(11))
(13) =(9)+(12)
(14) See Exhibit 18 Allied Lines (Coastal)
(15) See Exhibit 20
(16) See Exhibit 18 Allied Lines (Coastal)
(17) See Exhibit 26
(18) =((13)+(14)+(15))/(1.0-(16)+(17))-1.0
(19) =(18)*2025 (2)

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Fire

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2021	$351,761	0.4105	$144,401	1.4671	$211,851
2022	$505,576	0.3984	$201,433	1.4145	284,923
2023	$587,665	0.5482	$322,161	1.3031	419,806
2024	$461,908	0.8151	$376,504	1.2108	455,887
2025	($343,977)	0.8882	($305,508)	1.1189	(341,832)
Total	$1,562,934	XXX	$738,991	XXX	$1,030,635

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Fire

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

Notes:

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

State of Louisiana

Statewide Rate Level Indication

FAIR Plan - EC

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2021	$61,647,416	$1,898,665	3.08%	NA
2022	155,842,765	4,160,778	2.67%	NA
2023	253,704,766	8,770,255	3.46%	NA
2024	192,887,912	7,969,238	4.13%	NA
2025	159,555,748	7,101,065	4.45%	NA
Total	$823,638,607	$29,900,001	3.63%	XXX

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

Notes:

(2) See Exhibit 5, Sheet 3A (Page 2 of 3), Column (6)
(3) See Exhibit 5, Sheet 3A (Page 3 of 3), Column (5)
(4) =[(3) / (2)]
(5) Based on judgment.
(6) Total line of column (4)
(7) See Exhibit 17
(8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
(9) =(6)*(8)+[1-(8)]*(7)
(10) From Exhibit 19, item (8) (FAIR)
(11) See Exhibit 18 Allied Lines (FAIR)
(12) =((10)*(1+(11))
(13) =(9)+(12)
(14) See Exhibit 18 Allied Lines (FAIR)
(15) See Exhibit 20
(16) See Exhibit 18 Allied Lines (FAIR)
(17) See Exhibit 26
(18) =((13)+(14)+(15))/(1.0-(16)+(17))-1.0
(19) =(18)*2025 (2)

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - EC

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2021	$22,875,591	1.8369	$42,019,810	1.4671	$61,647,416
2022	$61,566,117	1.7896	$110,176,854	1.4145	155,842,765
2023	$140,055,539	1.3901	$194,694,367	1.3031	253,704,766
2024	$164,759,011	0.9669	$159,300,619	1.2108	192,887,912
2025	$144,567,492	0.9864	$142,601,122	1.1189	159,555,748
Total	$533,823,750	XXX	$648,792,772	XXX	$823,638,607

Notes:

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

State of Louisiana

Adjustment of Losses

FAIR Plan - EC

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

Notes:

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

State of Louisiana

Statewide Rate Level Indication

Coastal Plan - EC

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2021	$9,699,484	$172,315	1.78%	NA
2022	16,024,105	735	0.00%	NA
2023	19,061,629	15,908	0.08%	NA
2024	13,575,539	1,232	0.01%	NA
2025	12,788,227	19,932	0.16%	NA
Total	$71,148,984	$210,122	0.30%	XXX

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

Notes:

(2) See Exhibit 5, Sheet 3B (Page 2 of 3), Column (6)
(3) See Exhibit 5, Sheet 3B (Page 3 of 3), Column (5)
(4) =[(3) / (2)]
(5) Based on judgment.
(6) Total line of column (4)
(7) See Exhibit 17
(8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
(9) =(6)*(8)+[1-(8)]*(7)
(10) From Exhibit 19, item (8) (Coastal)
(11) See Exhibit 18 Allied Lines (Coastal)
(12) =((10)*(1+(11))
(13) =(9)+(12)
(14) See Exhibit 18 Allied Lines (Coastal)
(15) See Exhibit 20
(16) See Exhibit 18 Allied Lines (Coastal)
(17) See Exhibit 26
(18) =((13)+(14)+(15))/(1.0-(16)+(17))-1.0
(19) =(18)*2025 (2)

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - EC

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2021	$3,725,369	1.7747	$6,611,315	1.4671	$9,699,484
2022	$6,534,541	1.7337	$11,328,633	1.4145	16,024,105
2023	$10,775,321	1.3575	$14,627,994	1.3031	19,061,629
2024	$11,922,149	0.9404	$11,211,650	1.2108	13,575,539
2025	$12,475,918	0.9161	$11,429,331	1.1189	12,788,227
Total	$45,433,298	XXX	$55,208,923	XXX	$71,148,984

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Dwelling Fire - EC

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

Notes:

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

State of Louisiana

Statewide Rate Level Indication

FAIR Plan - Renters/Condo

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2021	$611,691	$54,020	8.83%	NA
2022	986,129	85,492	8.67%	NA
2023	1,243,632	111,635	8.98%	NA
2024	943,325	144,626	15.33%	NA
2025	655,747	109,780	16.74%	NA
Total	$4,440,524	$505,553	11.38%	XXX

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

Notes:

(2) See Exhibit 5, Sheet 4A (Page 2 of 3), Column (6)
(3) See Exhibit 5, Sheet 4A (Page 3 of 3), Column (5)
(4) =[(3) / (2)]
(5) Based on judgment.
(6) Total line of column (4)
(7) See Exhibit 17
(8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
(9) =(6)*(8)+[1-(8)]*(7)
(10) From Exhibit 19, item (8) (FAIR)
(11) See Exhibit 18 HO (FAIR)
(12) =((10)*(1+(11))
(13) =(9)+(12)
(14) See Exhibit 18 HO (FAIR)
(15) See Exhibit 20
(16) See Exhibit 18 HO (FAIR)
(17) See Exhibit 26
(18) =((13)+(14)+(15))/(1.0-(16)+(17))-1.0
(19) =(18)*2025 (2)

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - Renters/Condo

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2021	$278,654	1.4963	$416,938	1.4671	$611,691
2022	$489,089	1.4254	$697,168	1.4145	986,129
2023	$727,169	1.3124	$954,370	1.3031	1,243,632
2024	$695,850	1.1196	$779,065	1.2108	943,325
2025	$574,885	1.0194	$586,066	1.1189	655,747
Total	$2,765,647	XXX	$3,433,607	XXX	$4,440,524

Notes:

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

State of Louisiana

Adjustment of Losses

FAIR Plan - Renters/Condo

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

Notes:

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

State of Louisiana

Statewide Rate Level Indication

Coastal Plan - Renters/Condo

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2021	$20,064	$0	0.00%	NA
2022	21,074	3,871	18.37%	NA
2023	21,583	0	0.00%	NA
2024	16,091	331	2.06%	NA
2025	9,003	20,129	223.58%	NA
Total	$87,815	$24,331	27.71%	XXX

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

Notes:

(2) See Exhibit 5, Sheet 4B (Page 2 of 3), Column (6)
(3) See Exhibit 5, Sheet 4B (Page 3 of 3), Column (5)
(4) =[(3) / (2)]
(5) Based on judgment.
(6) Total line of column (4)
(7) See Exhibit 17
(8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
(9) =(6)*(8)+[1-(8)]*(7)
(10) From Exhibit 19, item (8) (Coastal)
(11) See Exhibit 18 HO (Coastal)
(12) =((10)*(1+(11))
(13) =(9)+(12)
(14) See Exhibit 18 HO (Coastal)
(15) See Exhibit 20
(16) See Exhibit 18 HO (Coastal)
(17) See Exhibit 26
(18) =((13)+(14)+(15))/(1.0-(16)+(17))-1.0
(19) =(18)*2025 (2)

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Renters/Condo

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2021	$8,967	1.5251	$13,676	1.4671	$20,064
2022	$10,655	1.3983	$14,899	1.4145	21,074
2023	$14,524	1.1404	$16,563	1.3031	21,583
2024	$15,364	0.8649	$13,289	1.2108	16,091
2025	$9,209	0.8737	$8,046	1.1189	9,003
Total	$58,719	XXX	$66,473	XXX	$87,815

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Renters/Condo

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

Notes:

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

State of Louisiana

Statewide Rate Level Indication

FAIR Plan - Mobile Homes

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2021	$5,318,271	$418,113	7.86%	NA
2022	11,994,329	574,727	4.79%	NA
2023	20,385,819	1,061,831	5.21%	NA
2024	21,446,224	1,196,116	5.58%	NA
2025	21,448,263	2,012,457	9.38%	NA
Total	$80,592,906	$5,263,244	6.53%	XXX

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

Notes:

(2) See Exhibit 5, Sheet 5A (Page 2 of 3), Column (6)
(3) See Exhibit 5, Sheet 5A (Page 3 of 3), Column (5)
(4) =[(3) / (2)]
(5) Based on judgment.
(6) Total line of column (4)
(7) See Exhibit 17
(8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
(9) =(6)*(8)+[1-(8)]*(7)
(10) From Exhibit 19, item (8) (FAIR)
(11) See Exhibit 18 Allied Lines (FAIR)
(12) =((10)*(1+(11))
(13) =(9)+(12)
(14) See Exhibit 18 Allied Lines (FAIR)
(15) See Exhibit 20
(16) See Exhibit 18 Allied Lines (FAIR)
(17) See Exhibit 26
(18) =((13)+(14)+(15))/(1.0-(16)+(17))-1.0
(19) =(18)*2025 (2)

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - Mobile Homes

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2021	$2,490,541	1.4555	$3,625,014	1.4671	$5,318,271
2022	$5,640,175	1.5034	$8,479,684	1.4145	11,994,329
2023	$10,586,377	1.4778	$15,644,184	1.3031	20,385,819
2024	$14,939,144	1.1856	$17,711,824	1.2108	21,446,224
2025	$17,888,930	1.0716	$19,169,139	1.1189	21,448,263
Total	$51,545,166	XXX	$64,629,845	XXX	$80,592,906

Notes:

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

State of Louisiana

Adjustment of Losses

FAIR Plan - Mobile Homes

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

Notes:

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

State of Louisiana

Statewide Rate Level Indication

Coastal Plan - Mobile Homes

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2021	$1,259,865	$95,511	7.58%	NA
2022	2,197,873	57,643	2.62%	NA
2023	2,484,863	1,873	0.08%	NA
2024	1,981,564	11,109	0.56%	NA
2025	2,003,048	305	0.02%	NA
Total	$9,927,213	$166,441	1.68%	XXX

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

Notes:

(2) See Exhibit 5, Sheet 5B (Page 2 of 3), Column (6)
(3) See Exhibit 5, Sheet 5B (Page 3 of 3), Column (5)
(4) =[(3) / (2)]
(5) Based on judgment.
(6) Total line of column (4)
(7) See Exhibit 17
(8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
(9) =(6)*(8)+[1-(8)]*(7)
(10) From Exhibit 19, item (8) (Coastal)
(11) See Exhibit 18 Allied Lines (Coastal)
(12) =((10)*(1+(11))
(13) =(9)+(12)
(14) See Exhibit 18 Allied Lines (Coastal)
(15) See Exhibit 20
(16) See Exhibit 18 Allied Lines (Coastal)
(17) See Exhibit 26
(18) =((13)+(14)+(15))/(1.0-(16)+(17))-1.0
(19) =(18)*2025 (2)

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Mobile Homes

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2021	$591,763	1.4512	$858,743	1.4671	$1,259,865
2022	$1,061,224	1.4642	$1,553,840	1.4145	2,197,873
2023	$1,638,098	1.1641	$1,906,897	1.3031	2,484,863
2024	$1,906,580	0.8584	$1,636,517	1.2108	1,981,564
2025	$1,963,210	0.9119	$1,790,201	1.1189	2,003,048
Total	$7,160,876	XXX	$7,746,198	XXX	$9,927,213

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Mobile Homes

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

Notes:

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

State of Louisiana

Statewide Rate Level Indication

FAIR Plan - Wind Only

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2021	$46,009,881	$1,264,712	2.75%	NA
2022	128,041,765	1,961,027	1.53%	NA
2023	187,786,303	3,963,061	2.11%	NA
2024	153,556,822	5,361,725	3.49%	NA
2025	128,300,405	2,482,170	1.93%	NA
Total	$643,695,176	$15,032,695	2.34%	XXX

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

Notes:

(2) See Exhibit 5, Sheet 6A (Page 2 of 3), Column (6)
(3) See Exhibit 5, Sheet 6A (Page 3 of 3), Column (5)
(4) =[(3) / (2)]
(5) Based on judgment.
(6) Total line of column (4)
(7) See Exhibit 17
(8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
(9) =(6)*(8)+[1-(8)]*(7)
(10) From Exhibit 19, item (8) (FAIR)
(11) See Exhibit 18 Allied Lines (FAIR)
(12) =((10)*(1+(11))
(13) =(9)+(12)
(14) See Exhibit 18 Allied Lines (FAIR)
(15) See Exhibit 20
(16) See Exhibit 18 Allied Lines (FAIR)
(17) See Exhibit 26
(18) =((13)+(14)+(15))/(1.0-(16)+(17))-1.0
(19) =(18)*2025 (2)

State of Louisiana

Adjustments to Earned Premium

FAIR Plan - Wind Only

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2021	$15,156,920	2.0691	$31,361,030	1.4671	$46,009,881
2022	$47,334,542	1.9124	$90,522,257	1.4145	128,041,765
2023	$107,591,366	1.3394	$144,108,193	1.3031	187,786,303
2024	$130,309,798	0.9732	$126,818,195	1.2108	153,556,822
2025	$117,314,319	0.9774	$114,667,017	1.1189	128,300,405
Total	$417,706,945	XXX	$507,476,692	XXX	$643,695,176

Notes:

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

State of Louisiana

Adjustment of Losses

FAIR Plan - Wind Only

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

Notes:

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

State of Louisiana

Statewide Rate Level Indication

Coastal Plan - Wind Only

Accident Year Ending December 31,	Trended On Level Earned Premium	Trended Total Incurred Losses Excluding CAT	Loss Ratio	Weights
(1)	(2)	(3)	(4)	(5)
2021	$1,987,163	$2,002	0.10%	NA
2022	4,889,967	0	0.00%	NA
2023	7,430,687	75,042	1.01%	NA
2024	6,283,966	0	0.00%	NA
2025	6,731,066	326	0.00%	NA
Total	$27,322,849	$77,370	0.28%	XXX

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

Notes:

(2) See Exhibit 5, Sheet 6B (Page 2 of 3), Column (6)
(3) See Exhibit 5, Sheet 6B (Page 3 of 3), Column (5)
(4) =[(3) / (2)]
(5) Based on judgment.
(6) Total line of column (4)
(7) See Exhibit 17
(8) Based on earned house years using 40,000 as fully credible, see Exhibit 16
(9) =(6)*(8)+[1-(8)]*(7)
(10) From Exhibit 19, item (8) (Coastal)
(11) See Exhibit 18 Allied Lines (Coastal)
(12) =((10)*(1+(11))
(13) =(9)+(12)
(14) See Exhibit 18 Allied Lines (Coastal)
(15) See Exhibit 20
(16) See Exhibit 18 Allied Lines (Coastal)
(17) See Exhibit 26
(18) =((13)+(14)+(15))/(1.0-(16)+(17))-1.0
(19) =(18)*2025 (2)

State of Louisiana

Adjustments to Earned Premium

Coastal Plan - Wind Only

Accident Year Ending December 31,	Earned Premium	On Level Factors	On Level Earned Premium	Trend Factor	Trended On Level Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)
2021	$672,624	2.0137	$1,354,480	1.4671	$1,987,163
2022	$1,902,462	1.8172	$3,457,082	1.4145	4,889,967
2023	$4,141,343	1.3769	$5,702,348	1.3031	7,430,687
2024	$5,245,622	0.9893	$5,189,748	1.2108	6,283,966
2025	$6,141,972	0.9795	$6,015,813	1.1189	6,731,066
Total	$18,104,023	XXX	$21,719,471	XXX	$27,322,849

Notes:

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

State of Louisiana

Adjustment of Losses

Coastal Plan - Wind Only

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

Notes:

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

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

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

Notes:

(1) Source: Current market study for Homeowners

(2) Source: Current market study for Dwelling Fire

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

(4) Source: Current market study for Mobile Home

(5) Source: Current market study for Wind Only

Exhibit 6A

Homeowners Market Rate Risk Characteristics

Form	HO-3
Occupancy	Owner
Age of Owner	55
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	$250,000
Cov. B	10% of Cov. A
Cov. C	50% of Cov. A
Cov. D	30% of Cov. A
Cov. E	$100,000
Cov. F	$1,000
AOP Ded.	$500
Hurricane Ded.	2%
FAIR Isaac Score	725
Year Built	2011
Age of Roof	5
Roof Material	Asphalt Shingle
No. of Stories	1
Square Footage	1,800
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Renters Market Rate Risk Characteristics

Form	HO-4
Occupancy	Tenant
Age of Owner	55
# of Units	1
Protection Class	Varies by Parish
Construction	Frame
Cov. C	$20,000
Cov. D	30% of Cov. C
Cov. E	$100,000
Cov. F	$1,000
AOP Ded.	$500
Hurricane Ded.	None
FAIR Isaac Score	725
Year Built	2011
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Mobile Home Market Rate Risk Characteristics

Form	DWG 1
Occupancy	Owner
Age of Owner	55
Years Owned	8
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	$30,000
Cov. B	10% of Cov. A
Cov. C	$15,000
AOP Ded.	$500
Hurricane Ded.	None
FAIR Isaac Score	725
Year Built	2016
Prior Ins.	Yes
Tie-Downs	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Residential Fire Market Rate Risk Characteristics

Form	DWG 3
Occupancy	Owner and Non-Owner
Age of Owner	55
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	$150,000
Cov. C	$30,000
AOP Ded.	$500
Hurricane Ded.	None
FAIR Isaac Score	725
Year Built	2011
Age of Roof	5
Roof Material	Asphalt Shingle
No. of Stories	1
Square Footage	1,800
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Residential EC Market Rate Risk Characteristics

Form	DWG 3
Occupancy	Owner and Non-Owner
Age of Owner	55
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	$150,000
Cov. C	$30,000
AOP Ded.	$500
Hurricane Ded.	2%
FAIR Isaac Score	725
Year Built	2011
Age of Roof	5
Roof Material	Asphalt Shingle
No. of Stories	1
Square Footage	1,800
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Wind Only Market Rate Risk Characteristics

Form	HO-3
Occupancy	Owner
Age of Owner	55
# of Families	1
Protection Class	Varies by Parish
Construction	Frame
Cov. A	$250,000
Cov. B	10% of Cov. A
Cov. C	50% of Cov. A
Cov. D	30% of Cov. A
Cov. E	$100,000
Cov. F	$1,000
AOP Ded.	$500
Hurricane Ded.	2%
FAIR Isaac Score	725
Year Built	2011
Age of Roof	5
Roof Material	Asphalt Shingle
No. of Stories	1
Square Footage	1,800
Prior Ins.	Yes
Deadbolts	Yes
Fire Extinguishers	Yes
Burglar Alarm	Yes, no external reporting
Fire Alarm	Yes, no external reporting
Claim History	5 years no claims
Multi-Policy Disc.	No
Non-Smokers	Yes

Note: LCPIC market rate is a DWG 3

Exhibit 6B

LCPIC Homeowner Base Rate

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

LCPIC Renters Base Rate

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

LCPIC Residential Fire Base Rate

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

LCPIC Residential EC Base Rate

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

LCPIC Mobile Home Base Rate

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

LCPIC Wind Only Base Rate

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

Louisiana Citizens Property Insurance Corporation

NOT USED

FAIR Plan Homeowners Parish Indications

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

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

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

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

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

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2021-25 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Acadia	1,287	0.5920	187	0.068	0.6664	-0.1500	-0.1510	-27.84%	-30.75%
Allen	940	0.4323	19	0.022	0.4739	-0.1500	-0.1510	-27.84%	-30.75%
Ascension	1,077	0.4957	428	0.103	0.5732	-0.1500	-0.1510	-27.84%	-30.75%
Assumption	1,396	0.6424	229	0.076	0.8912	-0.1500	-0.1510	-27.84%	-30.75%
Avoyelles	930	0.4276	34	0.029	0.4735	-0.1500	-0.1510	-27.84%	-30.75%
Beauregard	875	0.4027	33	0.029	0.4215	-0.1500	-0.1510	-27.84%	-30.75%
Bienville	784	0.3609	7	0.013	0.4755	-0.1500	-0.1510	-27.84%	-30.75%
Bossier	842	0.3874	114	0.053	0.5683	-0.1500	-0.1510	-27.84%	-30.75%
Caddo	940	0.4326	485	0.110	0.5810	-0.1500	-0.1510	-27.84%	-30.75%
Calcasieu	1,136	0.5224	542	0.116	0.7565	-0.1500	-0.1510	-27.84%	-30.75%
Caldwell	672	0.3089	10	0.016	0.3064	-0.0250	-0.1510	-17.22%	-20.56%
Cameron	1,893	0.8707	40	0.032	1.1312	-0.1500	-0.1510	-27.84%	-30.75%
Catahoula	799	0.3674	10	0.016	0.4560	-0.1500	-0.1510	-27.84%	-30.75%
Claiborne	820	0.3771	13	0.018	0.3751	0.0290	-0.1510	-12.64%	-16.16%
Concordia	718	0.3303	19	0.022	0.3692	-0.1500	-0.1510	-27.84%	-30.75%
DeSoto	1,029	0.4734	19	0.022	0.4702	-0.1420	-0.1510	-27.16%	-30.10%
East Baton Rouge	1,169	0.5378	1,363	0.185	0.5529	0.1500	-0.1510	-2.37%	-6.30%
East Carroll	965	0.4437	9	0.015	0.5443	-0.1500	-0.1510	-27.84%	-30.75%
East Feliciana	942	0.4333	22	0.023	0.4818	-0.1500	-0.1510	-27.84%	-30.75%
Evangeline	817	0.3759	10	0.015	0.4412	-0.1500	-0.1510	-27.84%	-30.75%
Franklin	918	0.4222	6	0.013	0.4363	-0.1500	-0.1510	-27.84%	-30.75%
Grant	1,004	0.4618	9	0.015	0.5815	-0.1500	-0.1510	-27.84%	-30.75%
Iberia	1,560	0.7174	742	0.136	0.7210	-0.1210	-0.1510	-25.37%	-28.38%
Iberville	1,294	0.5954	77	0.044	0.5895	-0.0560	-0.1510	-19.85%	-23.08%
Jackson	682	0.3139	17	0.021	0.4013	-0.1500	-0.1510	-27.84%	-30.75%
Jefferson	2,033	0.9354	11,534	0.537	0.9097	-0.0930	-0.1510	-23.00%	-26.10%
Jefferson Davis	1,239	0.5701	80	0.045	0.6960	-0.1500	-0.1510	-27.84%	-30.75%
Lafayette	1,385	0.6369	558	0.118	0.7390	-0.1500	-0.1510	-27.84%	-30.75%
Lafourche	1,718	0.7901	1,241	0.176	1.1052	-0.1500	-0.1510	-27.84%	-30.75%
La Salle	732	0.3367	8	0.014	0.3393	-0.1000	-0.1510	-23.59%	-26.67%
Lincoln	721	0.3316	-	0.000	0.5046	-0.1500	-0.1510	-27.84%	-30.75%
Livingston	1,024	0.4713	351	0.094	0.5539	-0.1500	-0.1510	-27.84%	-30.75%
Madison	860	0.3958	7	0.013	0.4007	-0.1500	-0.1510	-27.84%	-30.75%
Morehouse	864	0.3974	6	0.013	0.4489	-0.1500	-0.1510	-27.84%	-30.75%
Natchitoches	990	0.4552	31	0.028	0.5560	-0.1500	-0.1510	-27.84%	-30.75%
Orleans	2,906	1.3370	20,345	0.713	1.3401	0.1500	-0.1510	-2.37%	-6.30%
Ouachita	737	0.3391	127	0.056	0.3355	-0.1500	-0.1510	-27.84%	-30.75%
Plaquemines	2,176	1.0012	406	0.101	0.9938	0.0930	-0.1510	-7.20%	-10.94%
Pointe Coupee	1,007	0.4633	40	0.032	0.4635	-0.1240	-0.1510	-25.63%	-28.63%
Rapides	875	0.4025	169	0.065	0.4128	-0.1500	-0.1510	-27.84%	-30.75%
Red River	848	0.3901	1	0.004	0.4656	-0.1500	-0.1510	-27.84%	-30.75%
Richland	761	0.3499	21	0.023	0.5563	-0.1500	-0.1510	-27.84%	-30.75%
Sabine	791	0.3639	3	0.009	0.3625	-0.1310	-0.1510	-26.22%	-29.19%
Saint Bernard	2,054	0.9451	1,192	0.173	0.9386	-0.0640	-0.1510	-20.53%	-23.73%
Saint Charles	1,593	0.7326	1,401	0.187	1.0219	-0.1500	-0.1510	-27.84%	-30.75%
Saint Helena	739	0.3397	15	0.019	0.5432	-0.1500	-0.1510	-27.84%	-30.75%
Saint James	1,218	0.5601	229	0.076	0.6631	-0.1500	-0.1510	-27.84%	-30.75%
Saint John the Baptist	1,339	0.6161	1,340	0.183	0.9863	-0.1500	-0.1510	-27.84%	-30.75%
Saint Landry	1,051	0.4833	170	0.065	0.4758	-0.0270	-0.1510	-17.39%	-20.72%
Saint Martin	1,516	0.6973	209	0.072	0.7964	-0.0850	-0.1510	-22.32%	-25.45%
Saint Mary	1,760	0.8098	752	0.137	0.7953	-0.0130	-0.1510	-16.20%	-19.58%
Saint Tammany	1,880	0.8651	5,557	0.373	0.8538	0.1500	-0.1510	-2.37%	-6.30%
Tangipahoa	1,050	0.4830	381	0.098	0.5047	-0.0090	-0.1510	-15.86%	-19.25%
Tensas	771	0.3546	15	0.020	0.3626	-0.1500	-0.1510	-27.84%	-30.75%
Terrebonne	1,572	0.7229	1,687	0.205	0.8688	-0.1500	-0.1510	-27.84%	-30.75%
Union	704	0.3237	4	0.010	0.5560	-0.1500	-0.1510	-27.84%	-30.75%
Vermilion	1,682	0.7740	340	0.092	0.8786	-0.1500	-0.1510	-27.84%	-30.75%
Vernon	975	0.4484	8	0.014	0.4463	-0.1020	-0.1510	-23.76%	-26.83%
Washington	1,032	0.4749	112	0.053	0.5398	-0.1500	-0.1510	-27.84%	-30.75%
Webster	777	0.3574	52	0.036	0.4733	-0.1500	-0.1510	-27.84%	-30.75%
West Baton Rouge	1,152	0.5298	58	0.038	0.5298	-0.0310	-0.1510	-17.73%	-21.05%
West Carroll	692	0.3181	11	0.017	0.3339	-0.1500	-0.1510	-27.84%	-30.75%
West Feliciana	1,047	0.4817	7	0.013	0.4797	0.0130	-0.1510	-14.00%	-17.47%
Winn	618	0.2841	5	0.011	0.2823	-0.0330	-0.1510	-17.90%	-21.21%
	2,174	1.0000	52,917	1.000	1.0300		-0.1510	-11.54%	-15.10%
								(OFB)	0.960

Coastal Plan Homeowner Parish Indications

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

(1)	(2) 2021-25 Trended On-Level Earned Premium	(3) 2021-25 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Cameron Parish	77,848	-	0.00%	10.28%	20.62%	0.404	4,504	17	1.1202	0.4526	0.5647
Iberia Parish	-	-	0.00%	18.07%	38.18%	0.699	4,956	-	1.2326	0.8616	1.0750
Jefferson Parish	303,177	-	0.00%	21.78%	43.66%	0.805	7,334	41	1.8241	1.4684	1.8321
Lafourche Parish	1,956,825	10,806	0.55%	15.84%	31.77%	0.605	4,923	397	1.2244	0.7408	0.9243
Orleans Parish	936,895	297,326	31.74%	21.04%	42.20%	1.148	5,101	184	1.2687	1.4565	1.8172
Plaquemines Parish	92,534	-	0.00%	8.86%	17.76%	0.354	6,972	13	1.7341	0.6139	0.7659
Saint Bernard Parish	109,131	-	0.00%	8.86%	17.76%	0.354	6,920	16	1.7211	0.6093	0.7602
Saint Mary Parish	43,162	-	0.00%	18.07%	38.18%	0.699	3,097	14	0.7703	0.5384	0.6717
Terrebonne Parish	2,769,463	238,665	8.62%	20.70%	41.53%	0.868	3,142	881	0.7815	0.6783	0.8463
Vermilion Parish	-	-	0.00%	18.07%	38.18%	0.699	3,083	-	0.7668	0.5360	0.6687
	6,289,035	546,797	8.69%	18.76%	37.65%	0.816	4,021	1,564	1.0000	0.8015	1.0000

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

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

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

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

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

Coastal Plan Homeowner Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2021-25 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Cameron Parish	1,898	0.6841	9	0.015	0.9522	-0.1500	-0.2290	-34.47%	-37.01%
Iberia Parish	3,294	1.1872	-	0.000	1.1872	-0.0370	-0.2290	-25.75%	-28.63%
Jefferson Parish	5,306	1.9122	25	0.025	1.9102	0.0470	-0.2290	-19.28%	-22.41%
Lafourche Parish	2,850	1.0272	194	0.070	1.0407	-0.1500	-0.2290	-34.47%	-37.01%
Orleans Parish	3,732	1.3451	79	0.044	1.3660	0.0770	-0.2290	-16.96%	-20.18%
Plaquemines Parish	2,362	0.8514	8	0.014	1.4740	-0.1500	-0.2290	-34.47%	-37.01%
Saint Bernard Parish	2,348	0.8464	7	0.013	1.4629	-0.1500	-0.2290	-34.47%	-37.01%
Saint Mary Parish	2,248	0.8104	2	0.006	0.8096	0.0510	-0.2290	-18.97%	-22.11%
Terrebonne Parish	2,462	0.8872	350	0.094	0.8834	0.1300	-0.2290	-12.88%	-16.26%
Vermilion Parish	2,241	0.8075	-	0.000	0.8075	0.0530	-0.2290	-18.81%	-21.96%
	2,775	1.0000	672	0.130	1.0181		-0.2290	-19.80%	-22.91%
								(OFB)	0.961

FAIR Plan Fire Parish Indications

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

(1)	(2) 2021-25 Trended On-Level Earned Premium	(3) 2021-25 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Acadia	1,588,702	515,159	32.43%	0.00%	0.00%	0.414	194	8,189	1.5155	0.6274	0.6943
Allen	100,134	-	0.00%	0.00%	0.00%	0.040	112	894	0.8749	0.0350	0.0387
Ascension	538,511	267,315	49.64%	0.00%	0.00%	0.613	103	5,228	0.8046	0.4932	0.5458
Assumption	747,526	354,604	47.44%	0.00%	0.00%	0.587	187	3,997	1.4608	0.8575	0.9490
Avoyelles	115,544	96,124	83.19%	0.00%	0.00%	0.999	96	1,204	0.7499	0.7492	0.8291
Beauregard	199,452	-	0.00%	0.00%	0.00%	0.040	260	767	2.0311	0.0812	0.0899
Bienville	31,519	-	0.00%	0.00%	0.00%	0.040	96	328	0.7499	0.0300	0.0332
Bossier	31,279	-	0.00%	0.00%	0.00%	0.040	107	292	0.8359	0.0334	0.0370
Caddo	224,131	235,039	104.87%	0.00%	0.00%	1.249	102	2,197	0.7968	0.9952	1.1014
Calcasieu	3,650,984	1,989,049	54.48%	0.00%	0.00%	0.668	128	28,523	0.9999	0.6679	0.7392
Caldwell	14,211	-	0.00%	0.00%	0.00%	0.040	85	167	0.6640	0.0266	0.0294
Cameron	391,889	-	0.00%	0.00%	0.00%	0.040	208	1,884	1.6249	0.0650	0.0719
Catahoula	104,511	133,689	127.92%	0.00%	0.00%	1.515	89	1,174	0.6953	1.0534	1.1658
Claiborne	25,418	172,706	679.46%	0.00%	0.00%	7.873	100	254	0.7812	6.1504	6.8066
Concordia	69,704	8,716	12.50%	0.00%	0.00%	0.184	88	792	0.6874	0.1265	0.1400
DeSoto	33,397	-	0.00%	0.00%	0.00%	0.040	126	265	0.9843	0.0394	0.0436
East Baton Rouge	3,032,256	4,135,982	136.40%	0.00%	0.00%	1.613	135	22,461	1.0546	1.7011	1.8826
East Carroll	59,888	346,526	578.62%	0.00%	0.00%	6.710	127	472	0.9921	6.6570	7.3672
East Feliciana	75,035	237,654	316.72%	0.00%	0.00%	3.691	138	544	1.0780	3.9789	4.4034
Evangeline	123,578	84,871	68.68%	0.00%	0.00%	0.832	121	1,021	0.9452	0.7864	0.8703
Franklin	70,753	-	0.00%	0.00%	0.00%	0.040	95	745	0.7421	0.0297	0.0329
Grant	48,699	4,150	8.52%	0.00%	0.00%	0.139	94	518	0.7343	0.1021	0.1130
Iberia	1,948,230	1,619,064	83.10%	0.00%	0.00%	0.998	101	19,289	0.7890	0.7874	0.8714
Iberville	179,044	251,483	140.46%	0.00%	0.00%	1.659	105	1,705	0.8202	1.3607	1.5059
Jackson	26,437	-	0.00%	0.00%	0.00%	0.040	85	311	0.6640	0.0266	0.0294
Jefferson	17,853,484	8,771,228	49.13%	0.00%	0.00%	0.607	142	125,729	1.1093	0.6733	0.7451
Jefferson Davis	721,463	337,860	46.83%	0.00%	0.00%	0.580	211	3,419	1.6483	0.9560	1.0580
Lafayette	3,382,523	2,581,176	76.31%	0.00%	0.00%	0.920	143	23,654	1.1171	1.0277	1.1373
Lafourche	2,097,253	688,290	32.82%	0.00%	0.00%	0.419	106	19,785	0.8281	0.3470	0.3840
La Salle	66,913	63,320	94.63%	0.00%	0.00%	1.131	106	631	0.8281	0.9366	1.0365
Lincoln	67,060	124,320	185.39%	0.00%	0.00%	2.177	102	657	0.7968	1.7346	1.9197
Livingston	730,113	394,416	54.02%	0.00%	0.00%	0.663	163	4,479	1.2733	0.8442	0.9343
Madison	97,723	19,903	20.37%	0.00%	0.00%	0.275	98	997	0.7656	0.2105	0.2330
Morehouse	116,429	628,663	539.95%	0.00%	0.00%	6.265	150	776	1.1718	7.3413	8.1245
Natchitoches	107,443	84,165	78.33%	0.00%	0.00%	0.943	102	1,053	0.7968	0.7514	0.8316
Orleans	20,096,672	22,302,900	110.98%	0.00%	0.00%	1.320	129	155,788	1.0077	1.3302	1.4721
Ouachita	288,304	91,333	31.68%	0.00%	0.00%	0.406	103	2,799	0.8046	0.3267	0.3616
Plaquemines	430,603	-	0.00%	0.00%	0.00%	0.040	127	3,391	0.9921	0.0397	0.0439
Pointe Coupee	139,791	19,254	13.77%	0.00%	0.00%	0.199	100	1,398	0.7812	0.1555	0.1721
Rapides	354,828	704,928	198.67%	0.00%	0.00%	2.330	129	2,751	1.0077	2.3479	2.5984
Red River	6,739	-	0.00%	0.00%	0.00%	0.040	98	69	0.7656	0.0306	0.0339
Richland	53,863	-	0.00%	0.00%	0.00%	0.040	89	605	0.6953	0.0278	0.0308
Sabine	56,544	-	0.00%	0.00%	0.00%	0.040	98	577	0.7656	0.0306	0.0339
Saint Bernard	1,483,615	1,070,474	72.15%	0.00%	0.00%	0.872	94	15,783	0.7343	0.6403	0.7086
Saint Charles	1,192,817	927,261	77.74%	0.00%	0.00%	0.936	142	8,400	1.1093	1.0383	1.1491
Saint Helena	127,338	276,950	217.49%	0.00%	0.00%	2.547	203	627	1.5858	4.0390	4.4699
Saint James	398,549	11,979	3.01%	0.00%	0.00%	0.075	160	2,491	1.2499	0.0937	0.1037
Saint John the Baptist	1,686,047	822,526	48.78%	0.00%	0.00%	0.603	211	7,991	1.6483	0.9939	1.0999
Saint Landry	407,929	417,282	102.29%	0.00%	0.00%	1.220	95	4,294	0.7421	0.9054	1.0020
Saint Martin	1,648,902	170,535	10.34%	0.00%	0.00%	0.160	221	7,461	1.7264	0.2762	0.3057
Saint Mary	2,281,576	1,719,646	75.37%	0.00%	0.00%	0.909	94	24,272	0.7343	0.6675	0.7387
Saint Tammany	3,072,360	2,225,296	72.43%	0.00%	0.00%	0.875	82	37,468	0.6406	0.5605	0.6203
Tangipahoa	912,508	1,459,918	159.99%	0.00%	0.00%	1.885	115	7,935	0.8984	1.6935	1.8742
Tensas	48,611	-	0.00%	0.00%	0.00%	0.040	99	491	0.7734	0.0309	0.0342
Terrebonne	3,499,390	1,886,358	53.91%	0.00%	0.00%	0.662	120	29,162	0.9374	0.6206	0.6868
Union	26,852	-	0.00%	0.00%	0.00%	0.040	100	269	0.7812	0.0312	0.0345
Vermilion	2,175,562	575,307	26.44%	0.00%	0.00%	0.345	113	19,253	0.8827	0.3045	0.3370
Vernon	54,243	448,318	826.50%	0.00%	0.00%	9.568	109	498	0.8515	8.1472	9.0164
Washington	558,735	553,966	99.15%	0.00%	0.00%	1.183	143	3,907	1.1171	1.3215	1.4625
Webster	37,443	-	0.00%	0.00%	0.00%	0.040	95	394	0.7421	0.0297	0.0329
West Baton Rouge	89,524	-	0.00%	0.00%	0.00%	0.040	108	829	0.8437	0.0337	0.0373
West Carroll	12,967	-	0.00%	0.00%	0.00%	0.040	82	158	0.6406	0.0256	0.0283
West Feliciana	49,484	-	0.00%	0.00%	0.00%	0.040	158	313	1.2343	0.0494	0.0547
Winn	40,604	-	0.00%	0.00%	0.00%	0.040	98	414	0.7656	0.0306	0.0339
	79,903,636	59,829,703	74.88%	0.00%	0.00%	0.919	128	624,193	1.0000	0.9036	1.0000

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

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

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

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

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

FAIR Plan Fire Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2021-25 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Acadia	100	1.0000	3,723	0.305	1.2882	-0.1500	-0.1240	-25.54%	-24.85%
Allen	100	1.0000	348	0.093	0.9103	0.0400	-0.1240	-8.90%	-8.06%
Ascension	100	1.0000	1,805	0.212	0.9035	0.1230	-0.1240	-1.63%	-0.72%
Assumption	100	1.0000	1,756	0.210	1.2417	-0.1500	-0.1240	-25.54%	-24.85%
Avoyelles	100	1.0000	452	0.106	0.8624	0.1500	-0.1240	0.74%	1.67%
Beauregard	100	1.0000	283	0.084	1.7264	-0.1500	-0.1240	-25.54%	-24.85%
Bienville	100	1.0000	152	0.062	0.8624	0.1500	-0.1240	0.74%	1.67%
Bossier	100	1.0000	101	0.050	0.9516	0.1380	-0.1240	-0.31%	0.61%
Caddo	100	1.0000	891	0.149	0.9163	0.1500	-0.1240	0.74%	1.67%
Calcasieu	100	1.0000	10,613	0.515	0.8657	-0.1340	-0.1240	-24.14%	-23.44%
Caldwell	100	1.0000	52	0.036	0.7636	0.1500	-0.1240	0.74%	1.67%
Cameron	100	1.0000	497	0.111	1.3812	-0.1500	-0.1240	-25.54%	-24.85%
Catahoula	100	1.0000	303	0.087	0.7996	0.1500	-0.1240	0.74%	1.67%
Claiborne	100	1.0000	117	0.054	0.8984	0.1500	-0.1240	0.74%	1.67%
Concordia	100	1.0000	281	0.084	0.7905	0.1500	-0.1240	0.74%	1.67%
DeSoto	100	1.0000	75	0.043	0.9585	-0.0260	-0.1240	-14.68%	-13.90%
East Baton Rouge	100	1.0000	9,569	0.489	1.2128	0.1500	-0.1240	0.74%	1.67%
East Carroll	100	1.0000	209	0.072	1.1409	0.1500	-0.1240	0.74%	1.67%
East Feliciana	100	1.0000	211	0.073	1.2397	0.1500	-0.1240	0.74%	1.67%
Evangeline	100	1.0000	484	0.110	0.9857	0.0430	-0.1240	-8.63%	-7.79%
Franklin	100	1.0000	301	0.087	0.8534	0.1500	-0.1240	0.74%	1.67%
Grant	100	1.0000	171	0.065	0.8444	0.1500	-0.1240	0.74%	1.67%
Iberia	100	1.0000	8,417	0.459	0.9074	0.1500	-0.1240	0.74%	1.67%
Iberville	100	1.0000	687	0.131	0.9432	0.1500	-0.1240	0.74%	1.67%
Jackson	100	1.0000	122	0.055	0.7636	0.1500	-0.1240	0.74%	1.67%
Jefferson	100	1.0000	43,813	1.000	0.9429	-0.1500	-0.1240	-25.54%	-24.85%
Jefferson Davis	100	1.0000	1,401	0.187	1.4011	-0.1500	-0.1240	-25.54%	-24.85%
Lafayette	100	1.0000	10,596	0.515	1.0707	-0.0420	-0.1240	-16.08%	-15.31%
Lafourche	100	1.0000	7,936	0.445	0.7256	-0.1240	-0.1240	-23.26%	-22.55%
La Salle	100	1.0000	236	0.077	0.9523	0.1500	-0.1240	0.74%	1.67%
Lincoln	100	1.0000	-	0.000	0.9163	0.1500	-0.1240	0.74%	1.67%
Livingston	100	1.0000	1,751	0.209	1.0823	-0.1500	-0.1240	-25.54%	-24.85%
Madison	100	1.0000	354	0.094	0.8804	0.1500	-0.1240	0.74%	1.67%
Morehouse	100	1.0000	247	0.079	1.3476	0.1500	-0.1240	0.74%	1.67%
Natchitoches	100	1.0000	437	0.105	0.9163	0.1500	-0.1240	0.74%	1.67%
Orleans	100	1.0000	58,579	1.000	1.1589	0.1500	-0.1240	0.74%	1.67%
Ouachita	100	1.0000	931	0.153	0.9026	0.1220	-0.1240	-1.71%	-0.81%
Plaquemines	100	1.0000	1,041	0.161	0.8457	-0.1480	-0.1240	-25.36%	-24.67%
Pointe Coupee	100	1.0000	510	0.113	0.8984	0.1500	-0.1240	0.74%	1.67%
Rapides	100	1.0000	1,105	0.166	1.1589	0.1500	-0.1240	0.74%	1.67%
Red River	100	1.0000	31	0.028	0.8804	0.1500	-0.1240	0.74%	1.67%
Richland	100	1.0000	234	0.076	0.7996	0.1500	-0.1240	0.74%	1.67%
Sabine	100	1.0000	237	0.077	0.8804	0.1500	-0.1240	0.74%	1.67%
Saint Bernard	100	1.0000	5,906	0.384	0.8444	0.1500	-0.1240	0.74%	1.67%
Saint Charles	100	1.0000	2,798	0.264	1.0394	-0.0630	-0.1240	-17.92%	-17.16%
Saint Helena	100	1.0000	205	0.072	1.3479	-0.1500	-0.1240	-25.54%	-24.85%
Saint James	100	1.0000	955	0.154	1.0624	-0.1500	-0.1240	-25.54%	-24.85%
Saint John the Baptist	100	1.0000	2,907	0.270	1.4011	-0.1500	-0.1240	-25.54%	-24.85%
Saint Landry	100	1.0000	1,957	0.221	0.8534	0.1500	-0.1240	0.74%	1.67%
Saint Martin	100	1.0000	3,351	0.289	1.4674	-0.1500	-0.1240	-25.54%	-24.85%
Saint Mary	100	1.0000	9,597	0.490	0.8444	0.1500	-0.1240	0.74%	1.67%
Saint Tammany	100	1.0000	12,883	0.568	0.7367	0.1500	-0.1240	0.74%	1.67%
Tangipahoa	100	1.0000	2,768	0.263	1.0332	0.1500	-0.1240	0.74%	1.67%
Tensas	100	1.0000	189	0.069	0.8894	0.1500	-0.1240	0.74%	1.67%
Terrebonne	100	1.0000	11,115	0.527	0.8349	-0.1090	-0.1240	-21.95%	-21.23%
Union	100	1.0000	97	0.049	0.8984	0.1500	-0.1240	0.74%	1.67%
Vermilion	100	1.0000	8,039	0.448	0.7503	-0.1500	-0.1240	-25.54%	-24.85%
Vernon	100	1.0000	183	0.068	0.9792	0.1500	-0.1240	0.74%	1.67%
Washington	100	1.0000	1,642	0.203	1.0937	-0.0210	-0.1240	-14.24%	-13.45%
Webster	100	1.0000	176	0.066	0.8534	0.1500	-0.1240	0.74%	1.67%
West Baton Rouge	100	1.0000	351	0.094	0.9098	0.0780	-0.1240	-5.57%	-4.70%
West Carroll	100	1.0000	54	0.037	0.7367	0.1500	-0.1240	0.74%	1.67%
West Feliciana	100	1.0000	111	0.053	1.0492	-0.1500	-0.1240	-25.54%	-24.85%
Winn	100	1.0000	166	0.064	0.8804	0.1500	-0.1240	0.74%	1.67%
	100	1.0000	236,502	1.000	0.9973		-0.1240	-13.20%	-12.40%
								(OFB)	1.009

Coastal Plan Fire Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE							0.00% (L)				
Fixed Expense Ratio							3.50% (M)				
Variable Expenses							13.25% (N)				
	(2)	(3)				(7)				(11)	(12)
	2021-25	2021-25				Indicated				Indicated	Normalized Indicated
	Trended	Trended	(4)	(5)	(6)	Rate	(8)		(10)	Territory	Territory
(1)	On-Level	Ultimate	Non-Hurricane	Hurricane	Net	Change	Current	(9)	Current	Relativity	Relativity
	Earned	Incurred Losses	Loss & ALAE	Loss & ALAE	Cost of	Before	Base	Implicit	Territory	Before	Before
	Premium	and ALAE	Ratio	Ratio	Reinsurance	Cred.	Rate	Exposures	Relativity	Credibility	Credibility
Cameron Parish	47,581	-	0.00%	0.00%	0.00%	0.040	66	721	2.2342	0.0894	0.0621
Iberia Parish	-	-	0.00%	0.00%	0.00%	0.040	13	-	0.4401	0.0176	0.0122
Jefferson Parish	299,267	391,795	130.92%	0.00%	0.00%	1.549	22	13,603	0.7447	1.1535	0.8010
Lafourche Parish	447,080	679,287	151.94%	0.00%	0.00%	1.792	39	11,464	1.3202	2.3658	1.6428
Orleans Parish	(19,755)	-	0.00%	0.00%	0.00%	0.040	17	(1,162)	0.5755	0.0230	0.0160
Plaquemines Parish	109,595	15,589	14.22%	0.00%	0.00%	0.204	51	2,149	1.7265	0.3522	0.2446
Saint Bernard Parish	(4,830)	-	0.00%	0.00%	0.00%	0.040	27	(179)	0.9140	0.0366	0.0254
Saint Mary Parish	21,089	-	0.00%	0.00%	0.00%	0.040	14	1,506	0.4739	0.0190	0.0132
Terrebonne Parish	125,040	164,988	131.95%	0.00%	0.00%	1.561	19	6,581	0.6432	1.0040	0.6972
Vermilion Parish	5,568	-	0.00%	0.00%	0.00%	0.040	27	206	0.9140	0.0366	0.0254
	1,030,635	1,251,659	121.45%	0.00%	0.00%	1.501	30	34,889	1.0000	1.4401	1.0000

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

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

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

Coastal Plan Fire Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2021-25 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Cameron Parish	37	1.0000	357	0.094	1.8991	-0.1500	0.1390	-3.19%	-7.65%
Iberia Parish	37	1.0000	-	0.000	0.5061	0.1500	0.1390	30.99%	24.95%
Jefferson Parish	37	1.0000	4,213	0.325	0.8564	0.1500	0.1390	30.99%	24.95%
Lafourche Parish	37	1.0000	5,310	0.364	1.2342	-0.0650	0.1390	6.50%	1.59%
Orleans Parish	37	1.0000	394	0.099	0.6618	0.1500	0.1390	30.99%	24.95%
Plaquemines Parish	37	1.0000	718	0.134	1.4675	-0.1500	0.1390	-3.19%	-7.65%
Saint Bernard Parish	37	1.0000	312	0.088	0.9139	0.0000	0.1390	13.90%	8.65%
Saint Mary Parish	37	1.0000	607	0.123	0.5450	0.1500	0.1390	30.99%	24.95%
Terrebonne Parish	37	1.0000	3,544	0.298	0.7397	0.1500	0.1390	30.99%	24.95%
Vermilion Parish	37	1.0000	295	0.086	0.9164	0.0030	0.1390	14.24%	8.97%
	37	1.0000	15,750	0.627	1.0108		0.1390	19.4%	13.9%
								(OFB)	0.954

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

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

FAIR Plan EC Parish Indications

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

(1)	(2) 2021-25 Trended On-Level Earned Premium	(3) 2021-25 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Acadia	10,009,650	460,673	4.60%	11.32%	20.73%	0.470	1,422	7,039	1.0244	0.4815	0.7698
Allen	529,960	30,559	5.77%	15.53%	28.44%	0.621	666	796	0.4798	0.2980	0.4764
Ascension	4,636,258	308,697	6.66%	15.61%	28.58%	0.634	845	5,487	0.6087	0.3859	0.6169
Assumption	5,894,063	63,090	1.07%	11.67%	21.38%	0.440	1,716	3,435	1.2362	0.5439	0.8695
Avoyelles	563,992	11,116	1.97%	17.12%	31.36%	0.629	646	873	0.4654	0.2927	0.4679
Beauregard	382,615	52,432	13.70%	17.39%	31.84%	0.774	558	686	0.4020	0.3111	0.4974
Bienville	156,125	46,855	30.01%	16.60%	30.41%	0.937	481	325	0.3465	0.3247	0.5191
Bossier	216,126	62,834	29.07%	14.80%	27.11%	0.867	625	346	0.4502	0.3903	0.6240
Caddo	1,415,470	661,709	46.75%	17.69%	32.40%	1.167	684	2,069	0.4927	0.5750	0.9193
Calcasieu	26,434,600	1,384,085	5.24%	14.87%	27.23%	0.593	980	26,974	0.7060	0.4187	0.6694
Caldwell	71,604	305	0.43%	15.33%	28.08%	0.553	469	153	0.3379	0.1869	0.2988
Cameron	3,992,738	152,729	3.83%	10.41%	19.07%	0.431	2,760	1,447	1.9882	0.8569	1.3699
Catahoula	260,659	58,656	22.50%	17.06%	31.23%	0.865	498	523	0.3587	0.3103	0.4961
Claiborne	94,572	26,277	27.79%	19.34%	35.42%	1.001	437	216	0.3148	0.3151	0.5038
Concordia	392,353	156,806	39.97%	15.27%	27.96%	1.009	516	760	0.3717	0.3750	0.5995
DeSoto	101,457	35,734	35.22%	20.21%	37.02%	1.116	403	252	0.2903	0.3240	0.5180
East Baton Rouge	17,186,412	3,037,941	17.68%	18.16%	33.26%	0.845	710	24,206	0.5115	0.4322	0.6910
East Carroll	209,848	117,212	55.86%	17.14%	31.40%	1.254	520	404	0.3746	0.4697	0.7509
East Feliciana	485,572	14,906	3.07%	12.18%	22.32%	0.480	864	562	0.6224	0.2988	0.4777
Evangeline	684,682	130,478	19.06%	15.49%	28.37%	0.774	766	894	0.5518	0.4271	0.6828
Franklin	372,905	56,249	15.08%	14.96%	27.39%	0.710	498	749	0.3587	0.2547	0.4072
Grant	180,307	39,172	21.72%	19.73%	36.14%	0.944	487	370	0.3508	0.3312	0.5295
Iberia	17,369,966	941,585	5.42%	17.62%	32.28%	0.686	1,068	16,264	0.7694	0.5278	0.8438
Iberville	1,349,719	11,152	0.83%	17.64%	32.31%	0.633	819	1,648	0.5900	0.3735	0.5971
Jackson	129,445	78,811	60.88%	16.03%	29.37%	1.276	419	309	0.3018	0.3851	0.6157
Jefferson	188,466,100	3,900,627	2.07%	15.58%	28.54%	0.580	1,537	122,619	1.1072	0.6422	1.0267
Jefferson Davis	4,045,853	80,835	2.00%	11.09%	20.33%	0.432	1,471	2,750	1.0597	0.4578	0.7319
Lafayette	22,267,886	1,876,611	8.43%	14.49%	26.53%	0.618	1,068	20,850	0.7694	0.4755	0.7602
Lafourche	20,868,085	187,700	0.90%	15.15%	27.75%	0.552	1,355	15,401	0.9761	0.5388	0.8614
La Salle	256,860	98,951	38.52%	18.64%	34.13%	1.102	477	538	0.3436	0.3786	0.6053
Lincoln	325,205	38,876	11.95%	14.38%	26.32%	0.655	556	585	0.4005	0.2623	0.4193
Livingston	4,159,262	399,726	9.61%	13.30%	24.36%	0.593	885	4,700	0.6375	0.3780	0.6043
Madison	419,678	239,197	57.00%	16.39%	30.02%	1.243	473	887	0.3407	0.4235	0.6771
Morehouse	264,546	101,070	38.20%	17.85%	32.70%	1.073	363	729	0.2615	0.2806	0.4486
Natchitoches	483,311	58,798	12.17%	19.07%	34.93%	0.811	537	900	0.3868	0.3137	0.5015
Orleans	298,179,670	7,036,819	2.36%	17.57%	32.19%	0.649	1,786	166,954	1.2866	0.8350	1.3349
Ouachita	1,027,663	176,400	17.17%	17.73%	32.47%	0.825	399	2,576	0.2874	0.2371	0.3791
Plaquemines	4,850,838	37,823	0.78%	16.17%	29.62%	0.584	1,646	2,947	1.1857	0.6924	1.1070
Pointe Coupee	1,058,713	246,210	23.26%	14.51%	26.59%	0.790	796	1,330	0.5734	0.4530	0.7242
Rapides	1,422,155	906,667	63.75%	18.30%	33.52%	1.384	543	2,619	0.3912	0.5414	0.8655
Red River	27,380	6,707	24.50%	20.85%	38.18%	1.012	451	61	0.3249	0.3288	0.5257
Richland	322,367	138,899	43.09%	17.63%	32.30%	1.122	464	695	0.3343	0.3751	0.5997
Sabine	265,556	55,509	20.90%	18.76%	34.38%	0.903	578	459	0.4164	0.3760	0.6011
Saint Bernard	19,672,768	819,658	4.17%	18.69%	34.24%	0.706	1,504	13,080	1.0834	0.7649	1.2229
Saint Charles	10,660,234	130,186	1.22%	16.31%	29.87%	0.594	1,376	7,747	0.9912	0.5888	0.9413
Saint Helena	463,969	73,013	15.74%	13.86%	25.39%	0.682	754	615	0.5432	0.3705	0.5923
Saint James	3,060,298	706	0.02%	12.15%	22.27%	0.444	1,420	2,155	1.0229	0.4542	0.7261
Saint John the Baptist	12,214,999	346,987	2.84%	12.81%	23.47%	0.498	1,435	8,512	1.0337	0.5148	0.8230
Saint Landry	3,088,714	305,782	9.90%	15.05%	27.56%	0.653	757	4,080	0.5453	0.3561	0.5693
Saint Martin	8,874,523	230,228	2.59%	10.76%	19.71%	0.428	1,507	5,889	1.0856	0.4646	0.7428
Saint Mary	21,338,873	622,356	2.92%	17.50%	32.05%	0.653	1,420	15,027	1.0229	0.6680	1.0679
Saint Tammany	42,487,919	1,623,861	3.82%	19.91%	36.47%	0.742	1,073	39,597	0.7730	0.5736	0.9170
Tangipahoa	6,441,103	549,820	8.54%	14.56%	26.66%	0.621	800	8,051	0.5763	0.3579	0.5722
Tensas	193,500	37,301	19.28%	16.57%	30.35%	0.812	432	448	0.3112	0.2527	0.4040
Terrebonne	30,814,238	414,479	1.35%	13.71%	25.13%	0.511	1,362	22,624	0.9811	0.5013	0.8014
Union	117,223	1,465	1.25%	15.03%	27.52%	0.552	557	210	0.4012	0.2215	0.3541
Vermilion	16,804,962	842,908	5.02%	17.43%	31.93%	0.675	1,168	14,388	0.8414	0.5679	0.9079
Vernon	306,589	24,024	7.84%	15.17%	27.78%	0.633	651	471	0.4690	0.2969	0.4747
Washington	3,855,654	244,853	6.35%	11.74%	21.51%	0.504	992	3,887	0.7146	0.3602	0.5759
Webster	168,831	30,300	17.95%	19.29%	35.32%	0.885	430	393	0.3098	0.2742	0.4384
West Baton Rouge	786,488	47,924	6.09%	15.93%	29.18%	0.638	837	940	0.6029	0.3847	0.6150
West Carroll	68,999	2,361	3.42%	15.48%	28.36%	0.592	445	155	0.3206	0.1898	0.3034
West Feliciana	220,811	965	0.44%	12.60%	23.08%	0.463	748	295	0.5388	0.2495	0.3989
Winn	168,542	23,337	13.85%	18.36%	33.61%	0.807	452	373	0.3256	0.2628	0.4201
	823,641,463	29,900,001	3.63%	16.41%	30.06%	0.639	1,388	593,325	1.0000	0.6255	0.9999

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

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

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

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

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

FAIR Plan EC Parish Indications

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

Coastal Plan EC Parish Indications

Variable portion of ULAE as % of Hurricane Loss & ALAE							0.00% (L)				
Fixed Expense Ratio							3.90% (M)				
Variable Expenses							13.65% (N)				
(1)	(2) 2021-25 Trended On-Level Earned Premium	(3) 2021-25 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Cameron Parish	3,139,717	1	0.00%	7.89%	16.05%	0.322	4,285	733	1.2553	0.4042	0.7503
Iberia Parish	-	-	0.00%	12.97%	27.57%	0.515	1,724	-	0.5050	0.2601	0.4828
Jefferson Parish	20,090,446	29,908	0.15%	18.55%	37.69%	0.698	4,896	4,103	1.4343	1.0011	1.8584
Lafourche Parish	22,201,671	16,598	0.07%	10.37%	21.07%	0.410	3,300	6,728	0.9667	0.3963	0.7357
Orleans Parish	1,872,081	410	0.02%	16.25%	33.04%	0.616	2,349	797	0.6881	0.4239	0.7869
Plaquemines Parish	4,673,846	19,047	0.41%	9.78%	19.86%	0.393	5,276	886	1.5456	0.6074	1.1275
Saint Bernard Parish	2,488,253	-	0.00%	13.71%	27.85%	0.526	3,409	730	0.9987	0.5253	0.9751
Saint Mary Parish	3,692,802	-	0.00%	17.22%	35.01%	0.650	2,670	1,383	0.7822	0.5084	0.9438
Terrebonne Parish	11,847,169	138,145	1.17%	15.03%	30.52%	0.586	2,388	4,961	0.6996	0.4100	0.7611
Vermilion Parish	1,142,997	6,013	0.53%	12.29%	24.99%	0.483	2,189	522	0.6413	0.3097	0.5749
	71,148,982	210,122	0.30%	13.97%	28.37%	0.534	3,414	20,843	1.0000	0.5387	1.0001

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

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

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

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

Coastal Plan EC Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2021-25 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Cameron Parish	1,169	0.7359	357	0.094	1.0670	-0.1500	-0.4690	-54.87%	-54.69%
Iberia Parish	842	0.5301	-	0.000	0.5301	0.0500	-0.4690	-44.25%	-44.03%
Jefferson Parish	2,897	1.8236	4,213	0.325	1.6494	0.1500	-0.4690	-38.94%	-38.70%
Lafourche Parish	1,181	0.7433	5,310	0.364	0.8217	-0.1500	-0.4690	-54.87%	-54.69%
Orleans Parish	1,301	0.8190	394	0.099	0.7913	0.1500	-0.4690	-38.94%	-38.70%
Plaquemines Parish	1,707	1.0746	718	0.134	1.3138	-0.1500	-0.4690	-54.87%	-54.69%
Saint Bernard Parish	1,560	0.9821	312	0.088	0.9815	-0.0170	-0.4690	-47.80%	-47.59%
Saint Mary Parish	1,538	0.9681	607	0.123	0.8995	0.1500	-0.4690	-38.94%	-38.70%
Terrebonne Parish	1,231	0.7749	3,544	0.298	0.7708	0.1020	-0.4690	-41.48%	-41.25%
Vermilion Parish	959	0.6039	295	0.086	0.6014	-0.0620	-0.4690	-50.19%	-49.99%
	1,588	1.0000	15,750	0.627	1.0062		-0.4690	-47.1%	-46.9%
								(OFB)	1.004

FAIR Plan Renters Parish Indications

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

(1)	(2) 2021-25 Trended On-Level Earned Premium	(3) 2021-25 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Acadia	-	-	0.00%	12.57%	23.74%	0.467	559	-	0.9810	0.4581	0.9818
Allen	2,320	-	0.00%	4.03%	6.79%	0.171	197	12	0.3457	0.0591	0.1267
Ascension	3,327	-	0.00%	7.38%	13.02%	0.282	284	12	0.4984	0.1405	0.3011
Assumption	6,274	-	0.00%	4.48%	7.91%	0.189	315	20	0.5528	0.1045	0.2240
Avoyelles	977	-	0.00%	2.70%	4.64%	0.131	214	5	0.3755	0.0492	0.1054
Beauregard	17	-	0.00%	4.03%	6.79%	0.171	170	0	0.2983	0.0510	0.1093
Bienville	-	-	0.00%	7.55%	4.86%	0.189	166	-	0.2913	0.0551	0.1181
Bossier	-	-	0.00%	7.55%	0.00%	0.133	208	-	0.3650	0.0485	0.1039
Caddo	8,302	8,216	98.96%	7.55%	0.00%	1.282	246	34	0.4317	0.5534	1.1860
Calcasieu	19,044	-	0.00%	4.49%	7.96%	0.190	264	72	0.4633	0.0880	0.1886
Caldwell	51	-	0.00%	7.55%	9.72%	0.246	162	0	0.2843	0.0699	0.1498
Cameron	4,378	-	0.00%	12.76%	22.59%	0.456	285	15	0.5001	0.2280	0.4886
Catahoula	-	-	0.00%	7.55%	9.72%	0.246	174	-	0.3053	0.0751	0.1610
Claiborne	-	-	0.00%	7.55%	4.86%	0.189	166	-	0.2913	0.0551	0.1181
Concordia	3,518	-	0.00%	2.04%	3.70%	0.112	268	13	0.4703	0.0527	0.1129
DeSoto	-	-	0.00%	7.55%	4.86%	0.189	219	-	0.3843	0.0726	0.1556
East Baton Rouge	93,766	21,841	23.29%	12.12%	21.45%	0.706	193	486	0.3387	0.2391	0.5124
East Carroll	-	-	0.00%	7.55%	9.72%	0.246	163	-	0.2860	0.0704	0.1509
East Feliciana	-	-	0.00%	4.03%	6.79%	0.171	301	-	0.5282	0.0903	0.1935
Evangeline	-	-	0.00%	4.03%	6.79%	0.171	288	-	0.5054	0.0864	0.1852
Franklin	178	-	0.00%	7.55%	9.72%	0.246	179	1	0.3141	0.0773	0.1657
Grant	-	-	0.00%	7.55%	9.72%	0.246	175	-	0.3071	0.0755	0.1618
Iberia	26,243	-	0.00%	2.48%	4.37%	0.125	671	39	1.1775	0.1472	0.3155
Iberville	3,326	-	0.00%	4.03%	6.79%	0.171	286	12	0.5019	0.0858	0.1839
Jackson	-	-	0.00%	7.55%	9.72%	0.246	158	-	0.2773	0.0682	0.1462
Jefferson	1,146,439	218,178	19.03%	7.02%	12.43%	0.492	738	1,553	1.2951	0.6372	1.3656
Jefferson Davis	3,324	-	0.00%	12.57%	23.74%	0.467	488	7	0.8564	0.3999	0.8571
Lafayette	67,741	-	0.00%	3.94%	6.97%	0.172	433	156	0.7598	0.1307	0.2801
Lafourche	19,506	-	0.00%	1.79%	3.18%	0.103	798	24	1.4004	0.1442	0.3090
La Salle	-	-	0.00%	7.55%	9.72%	0.246	163	-	0.2860	0.0704	0.1509
Lincoln	437	-	0.00%	1.94%	3.55%	0.109	218	2	0.3826	0.0417	0.0894
Livingston	335	-	0.00%	4.03%	6.79%	0.171	323	1	0.5668	0.0969	0.2077
Madison	-	-	0.00%	7.55%	9.72%	0.246	163	-	0.2860	0.0704	0.1509
Morehouse	-	-	0.00%	7.55%	9.72%	0.246	152	-	0.2667	0.0656	0.1406
Natchitoches	7,870	-	0.00%	10.66%	18.85%	0.388	204	39	0.3580	0.1389	0.2977
Orleans	2,432,288	136,846	5.63%	9.80%	17.34%	0.426	644	3,777	1.1301	0.4814	1.0317
Ouachita	16,262	-	0.00%	3.80%	6.73%	0.168	266	61	0.4668	0.0784	0.1680
Plaquemines	18,090	733	4.05%	7.86%	12.12%	0.324	722	25	1.2670	0.4105	0.8798
Pointe Coupee	491	-	0.00%	4.03%	6.79%	0.171	325	2	0.5703	0.0975	0.2090
Rapides	3,405	-	0.00%	2.01%	3.46%	0.109	180	19	0.3159	0.0344	0.0737
Red River	-	-	0.00%	7.55%	4.86%	0.189	163	-	0.2860	0.0541	0.1159
Richland	761	-	0.00%	3.04%	5.45%	0.144	183	4	0.3211	0.0462	0.0990
Sabine	77	-	0.00%	7.55%	9.72%	0.246	190	0	0.3334	0.0820	0.1757
Saint Bernard	43,326	-	0.00%	3.85%	6.82%	0.169	783	55	1.3740	0.2322	0.4976
Saint Charles	56,544	3,005	5.31%	8.93%	15.82%	0.394	510	111	0.8950	0.3526	0.7557
Saint Helena	-	-	0.00%	4.03%	6.79%	0.171	301	-	0.5282	0.0903	0.1935
Saint James	3,896	1,373	35.24%	5.24%	9.31%	0.624	191	20	0.3352	0.2092	0.4483
Saint John the Baptist	32,203	-	0.00%	8.07%	14.31%	0.305	411	78	0.7212	0.2200	0.4715
Saint Landry	4,094	440	10.75%	2.45%	4.48%	0.251	278	15	0.4878	0.1224	0.2623
Saint Martin	5,028	-	0.00%	3.60%	6.37%	0.161	458	11	0.8037	0.1294	0.2773
Saint Mary	20,460	-	0.00%	12.57%	23.74%	0.467	649	32	1.1389	0.5319	1.1399
Saint Tammany	285,542	114,920	40.25%	15.19%	26.90%	1.002	325	879	0.5703	0.5714	1.2246
Tangipahoa	19,085	-	0.00%	2.43%	4.36%	0.124	289	66	0.5072	0.0629	0.1348
Tensas	-	-	0.00%	7.55%	9.72%	0.246	139	-	0.2439	0.0600	0.1286
Terrebonne	61,206	-	0.00%	4.01%	7.11%	0.174	638	96	1.1196	0.1948	0.4175
Union	-	-	0.00%	7.55%	9.72%	0.246	719	-	1.2617	0.3104	0.6652
Vermilion	14,913	-	0.00%	2.28%	3.98%	0.118	664	22	1.1652	0.1375	0.2947
Vernon	-	-	0.00%	7.55%	9.72%	0.246	181	-	0.3176	0.0781	0.1674
Washington	-	-	0.00%	4.03%	6.79%	0.171	315	-	0.5528	0.0945	0.2025
Webster	-	-	0.00%	7.55%	4.86%	0.189	205	-	0.3597	0.0680	0.1457
West Baton Rouge	-	-	0.00%	4.03%	6.79%	0.171	291	-	0.5107	0.0873	0.1871
West Carroll	-	-	0.00%	7.55%	9.72%	0.246	170	-	0.2983	0.0734	0.1573
West Feliciana	5,485	-	0.00%	4.03%	6.79%	0.171	340	16	0.5966	0.1020	0.2186
Winn	-	-	0.00%	7.55%	9.72%	0.246	167	-	0.2931	0.0721	0.1545
	4,440,529	505,552	11.38%	9.00%	15.90%	0.499	570	7,792	1.0000	0.4666	1.0001

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

FAIR Plan Renters Parish Indications

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

Coastal Plan Renters Parish Indications

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

(1)	(2) 2021-25 Trended On-Level Earned Premium	(3) 2021-25 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Cameron Parish	-	-	0.00%	14.76%	28.17%	0.544	295	-	0.7355	0.4001	0.4428
Iberia Parish	-	-	0.00%	14.76%	28.17%	0.544	299	-	0.7455	0.4056	0.4489
Jefferson Parish	2,762	-	0.00%	14.76%	28.17%	0.544	481	6	1.1993	0.6524	0.7221
Lafourche Parish	8,486	331	3.90%	13.72%	25.51%	0.546	239	36	0.5959	0.3254	0.3602
Orleans Parish	60,072	24,000	39.95%	16.98%	31.59%	1.073	436	138	1.0871	1.1665	1.2911
Plaquemines Parish	6,116	-	0.00%	7.25%	13.48%	0.286	634	10	1.5807	0.4521	0.5004
Saint Bernard Parish	5,542	-	0.00%	28.63%	53.28%	0.997	386	14	0.9624	0.9595	1.0620
Saint Mary Parish	-	-	0.00%	14.76%	28.17%	0.544	292	-	0.7280	0.3960	0.4383
Terrebonne Parish	4,838	-	0.00%	7.71%	14.50%	0.303	304	16	0.7579	0.2296	0.2541
Vermilion Parish	-	-	0.00%	14.76%	28.17%	0.544	300	-	0.7480	0.4069	0.4504
	87,816	24,331	27.71%	16.14%	30.06%	0.878	401	219	1.0000	0.9035	1.0000

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

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

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

Coastal Plan Renters Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2021-25 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Cameron Parish	253	0.8120	-	0.000	0.8120	0.1040	-0.3630	-29.68%	-30.42%
Iberia Parish	255	0.8175	-	0.000	0.8175	0.0970	-0.3630	-30.12%	-30.85%
Jefferson Parish	333	1.0679	3	0.008	1.0652	-0.1120	-0.3630	-43.43%	-44.02%
Lafourche Parish	221	0.7066	14	0.019	0.6853	0.1500	-0.3630	-26.75%	-27.52%
Orleans Parish	339	1.0848	14	0.019	1.0887	0.0010	-0.3630	-36.24%	-36.91%
Plaquemines Parish	258	0.8273	7	0.013	1.3436	-0.1500	-0.3630	-45.86%	-46.43%
Saint Bernard Parish	443	1.4193	7	0.013	1.1068	0.1500	-0.3630	-26.75%	-27.52%
Saint Mary Parish	252	0.8079	-	0.000	0.8079	0.1100	-0.3630	-29.29%	-30.03%
Terrebonne Parish	194	0.6226	9	0.015	0.6442	-0.1500	-0.3630	-45.86%	-46.43%
Vermilion Parish	256	0.8189	-	0.000	0.8189	0.0950	-0.3630	-30.25%	-30.98%
	312	1.0000	53	0.036	1.0028		-0.3630	-35.6%	-36.3%
								(OFB)	0.990

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

FAIR Plan Mobile Homeowner Parish Indications

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

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

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

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

Coastal Plan Mobile Homeowner Parish Indications

	Variable portion of ULAE as % of Hurricane Loss & ALAE							0.00% (L)				
	Fixed Expense Ratio							3.90% (M)				
	Variable Expenses							13.65% (N)				
(1)	(2) 2021-25 Trended On-Level Earned Premium	(3) 2021-25 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Cameron Parish	689,781	746	0.11%	25.39%	48.80%	0.906	2,251	306	0.9164	0.8303	1.0928
Iberia Parish	-	-	0.00%	18.87%	36.72%	0.689	1,964	-	0.7996	0.5509	0.7251
Jefferson Parish	1,290,002	305	0.02%	25.75%	49.50%	0.917	3,049	423	1.2413	1.1383	1.4982
Lafourche Parish	2,716,803	103,261	3.80%	11.83%	22.74%	0.490	3,068	886	1.2490	0.6120	0.8055
Orleans Parish	2,519	-	0.00%	18.87%	36.72%	0.689	1,907	1	0.7764	0.5349	0.7040
Plaquemines Parish	3,016,006	12,137	0.40%	23.82%	45.81%	0.856	2,324	1,298	0.9461	0.8099	1.0659
Saint Bernard Parish	381,007	-	0.00%	24.62%	47.35%	0.879	2,453	155	0.9987	0.8779	1.1554
Saint Mary Parish	128,105	-	0.00%	30.11%	57.32%	1.058	2,783	46	1.1330	1.1987	1.5777
Terrebonne Parish	1,294,701	49,992	3.86%	22.56%	43.37%	0.853	1,711	757	0.6966	0.5942	0.7820
Vermilion Parish	408,286	-	0.00%	16.41%	31.57%	0.601	2,411	169	0.9816	0.5899	0.7764
	9,927,210	166,441	1.68%	20.54%	39.49%	0.778	2,456	4,042	1.0000	0.7598	1.0000

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

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

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

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

Coastal Plan Mobile Homeowner Parish Indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2021-25 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Final Indicated Rate Change
Cameron Parish	1,807	1.1214	158	0.063	1.0539	0.1500	-0.2500	-13.75%	-15.58%
Iberia Parish	1,229	0.7626	-	0.000	0.7626	-0.0460	-0.2500	-28.45%	-29.97%
Jefferson Parish	2,431	1.5089	267	0.082	1.4275	0.1500	-0.2500	-13.75%	-15.58%
Lafourche Parish	1,198	0.7432	651	0.128	1.0617	-0.1500	-0.2500	-36.25%	-37.60%
Orleans Parish	1,197	0.7429	0	0.003	0.7428	-0.0430	-0.2500	-28.23%	-29.75%
Plaquemines Parish	1,755	1.0892	909	0.151	1.0857	0.1480	-0.2500	-13.90%	-15.73%
Saint Bernard Parish	1,902	1.1806	100	0.050	1.1485	0.1500	-0.2500	-13.75%	-15.58%
Saint Mary Parish	2,570	1.5950	28	0.026	1.3030	0.1500	-0.2500	-13.75%	-15.58%
Terrebonne Parish	1,265	0.7851	543	0.116	0.7847	0.1260	-0.2500	-15.55%	-17.34%
Vermilion Parish	1,294	0.8029	142	0.060	0.8344	-0.1500	-0.2500	-36.25%	-37.60%
	1,611	1.0000	2,799	0.265	1.0517		-0.2500	-23.37%	-25.00%
								(OFB)	0.9788

FAIR Plan Wind Only Parish Indications

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

FAIR Plan Wind Only Parish Indications

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

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

Territorial Indications

FAIR Plan

(22) Statewide Indicated Rate Need -31.7%

Wind Only

Territory Grouping (1)	2021-25 Trended On Level Earned Premium (2)	Latest Year EP Trended On Level (3)	2021-25 Trended Ultimate Incurred Losses and ALAE (4)	Non-Hurricane Loss & ALAE Ratio (5)	Hurricane Loss & ALAE Ratio (6)	Net Cost of Reinsurance (7)	Indicated Rate Change Before Credibility (8)	Current Base Rate (9)	Implicit Exposures (10)	Current Territory Relativity (11)	Indicated Territory Relativity Before Credibility (12)	Normalized Indicated Territory Relativity Before Credibility (13)	Recipient Of Complement of Credibility (14)	Recipient Of Complement of Credibility Territory Relativity (15)	2021-25 Earned House Years (16)	Credibility (17)	Capped Credibility Weighted Territory Relativity (18)	Indicated Territory Relativity Change (19)	Crediblity Weighted Rate Change (20)	Capped Final Rate Change (21)
Avoyelles Parish, Caldwell Parish, Catahoula Parish, Concordia Parish, East Carroll Parish, Franklin Parish, Grant Parish, Jackson Parish, LaSalle Parish, Lincoln Parish, Madison Parish, Morehouse Parish, Natchitoches Parish, Ouachita Parish, Rapides Parish, Richland Parish, Sabine Parish, Tensas Parish, Union Parish, Vernon Parish, West Carroll Parish, Winn Parish	$2,177,990	$392,615	$341,529	15.7%	20.5%	37.6%	0.900	254	8,575	0.3795	0.3416	0.5046	189	0.4840	1,002	0.158	0.4364	0.150	-21.5%	-21.0%
Bossier Parish, Caddo Parish	297,656	53,139	76,540	25.7%	22.6%	41.4%	1.085	224	1,329	0.3347	0.3631	0.5364	185	0.4736	109	0.052	0.3849	0.150	-21.5%	-21.0%
Bienville Parish, Claiborne Parish, DeSoto Parish, Red River Parish, Webster Parish	133,585	15,522	20,994	0.0%	20.4%	37.4%	0.714	247	63	0.3691	0.2635	0.3893	184	0.4715	45	0.034	0.4245	0.150	-21.5%	-21.0%
East Baton Rouge Parish	2,466,342	289,146	603,014	24.4%	17.4%	31.8%	0.898	396	6,228	0.5917	0.5313	0.7849	237	0.6047	911	0.151	0.6319	0.068	-27.1%	-26.6%
Allen Parish, Ascension Parish, Beauregard Parish, East Feliciana Parish, Evangeline Parish, Iberville Parish, Livingston Parish, Pointe Coupee Parish, Saint Helena Parish, Saint Landry Parish, Tangipahoa Parish, Washington Parish, West Baton Rouge Parish, West Feliciana Parish	11,586,120	2,034,484	830,216	7.2%	20.2%	37.0%	0.791	415	27,918	0.6201	0.4905	0.7246	279	0.7143	3,972	0.315	0.6511	0.050	-28.3%	-27.9%

Territorial Indications

FAIR Plan

Wind Only

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

(22) Statewide Indicated Rate Need -31.7%

(OFB) 1.006

Notes:

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

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

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

Coastal Plan Wind Only Parish indications

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

(1)	(2) 2021-25 Trended On Level Earned Premium	(3) 2021-25 Trended Ultimate Incurred Losses and ALAE	(4) Non-Hurricane Loss & ALAE Ratio	(5) Hurricane Loss & ALAE Ratio	(6) Net Cost of Reinsurance	(7) Indicated Rate Change Before Cred.	(8) Current Base Rate	(9) Implicit Exposures	(10) Current Territory Relativity	(11) Indicated Territory Relativity Before Credibility	(12) Normalized Indicated Territory Relativity Before Credibility
Cameron Parish	729,760	-	0.00%	20.60%	42.14%	0.772	888	822	0.6202	0.4788	0.7866
Iberia Parish	-	-	0.28%	16.63%	33.31%	0.627	1,298	-	0.9066	0.5684	0.9338
Jefferson Parish	6,942,227	21,282	0.31%	20.86%	42.68%	0.785	2,213	3,137	1.5456	1.2133	1.9932
Lafourche Parish	10,642,840	2	0.00%	11.62%	23.78%	0.455	1,370	7,768	0.9568	0.4353	0.7151
Orleans Parish	1,193,279	36,392	3.05%	18.26%	37.37%	0.725	1,181	1,010	0.8248	0.5980	0.9824
Plaquemines Parish	3,233,134	326	0.01%	15.42%	31.56%	0.589	1,775	1,821	1.2397	0.7302	1.1996
Saint Bernard Parish	949,568	-	0.00%	18.96%	38.77%	0.714	1,271	747	0.8877	0.6338	1.0412
Saint Mary Parish	232,489	-	0.00%	18.65%	38.15%	0.703	1,227	189	0.8570	0.6025	0.9898
Terrebonne Parish	3,228,042	19,369	0.60%	16.47%	33.70%	0.633	957	3,373	0.6684	0.4231	0.6951
Vermilion Parish	171,510	-	0.00%	19.05%	38.99%	0.717	801	214	0.5594	0.4011	0.6589
	27,322,849	77,371	0.28%	15.88%	32.50%	0.597	1,432	19,083	1.0000	0.6087	1.0000

Notes:

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

Coastal Plan Wind Only Parish indications

(1)	(13) Recipient Of Complement of Credibility	(14) Recipient Of Complement of Credibility Territory Relativity	(15) 2021-25 Earned House Years	(16) Credibility	(17) Capped Credibility Weighted Territory Relativity	(18) Indicated Territory Relativity Change	(19) State Indicated Rate Need	(20) Indicated Territory Rate Change	(21) Capped Final Rate Change
Cameron Parish	617	0.8199	161	0.063	0.7132	0.1500	-0.3690	-27.44%	-28.67%
Iberia Parish	708	0.9409	-	0.000	0.9409	0.0380	-0.3690	-34.50%	-35.61%
Jefferson Parish	1,466	1.9480	638	0.126	1.7774	0.1500	-0.3690	-27.44%	-28.67%
Lafourche Parish	545	0.7240	1,676	0.205	0.8133	-0.1500	-0.3690	-46.37%	-47.28%
Orleans Parish	717	0.9526	171	0.065	0.9485	0.1500	-0.3690	-27.44%	-28.67%
Plaquemines Parish	894	1.1876	378	0.097	1.1888	-0.0410	-0.3690	-39.49%	-40.52%
Saint Bernard Parish	794	1.0546	156	0.063	1.0209	0.1500	-0.3690	-27.44%	-28.67%
Saint Mary Parish	757	1.0056	27	0.026	0.9856	0.1500	-0.3690	-27.44%	-28.67%
Terrebonne Parish	540	0.7176	686	0.131	0.7147	0.0690	-0.3690	-32.55%	-33.70%
Vermilion Parish	525	0.6973	61	0.039	0.6433	0.1500	-0.3690	-27.44%	-28.67%
	753	1.0000	3,954	0.314	1.0010		-0.3690	-35.81%	-36.90%
								(OBF)	0.983

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

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

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

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
Parish	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	1/1/2026	2021	2022	2023	2024	2025
Acadia Parish	1.454	1.389	1.407	1.562	1.577	1.806	1.208	1.255	1.084	65,792	209,356	360,141	316,917	262,482
Allen Parish	1.127	1.069	1.103	1.398	1.347	1.282	0.930	0.984	1.020	10,400	11,742	22,641	15,074	20,138
Ascension Parish	1.400	1.332	1.471	1.628	1.640	1.694	1.195	1.287	1.302	95,153	445,380	977,906	878,034	834,508
Assumption Parish	1.473	1.307	1.311	1.609	1.778	1.765	1.219	0.980	1.156	102,264	377,189	690,759	363,600	228,800
Avoyelles Parish	1.457	1.359	1.417	1.507	1.515	1.588	1.128	1.177	1.206	12,604	36,112	52,688	38,203	26,356
Beauregard Parish	1.028	1.019	1.059	1.168	1.176	1.284	0.900	1.172	0.909	8,891	18,692	41,842	45,996	49,526
Bienville Parish	1.721	1.661	1.808	1.763	1.763	1.658	1.195	1.164	1.206	-	7,990	15,551	11,560	13,836
Bossier Parish	1.741	1.688	1.690	1.914	2.280	2.204	1.622	1.412	1.240	54,544	138,479	239,644	230,680	202,544
Caddo Parish	1.865	1.660	1.819	2.030	2.361	2.247	1.435	1.436	1.160	421,701	571,584	814,759	778,788	712,109
Calcasieu Parish	1.553	1.466	1.480	1.759	1.735	1.749	1.302	1.425	1.167	290,002	1,147,826	1,676,448	1,148,220	775,123
Caldwell Parish	0.844	0.786	0.863	0.937	0.926	0.909	0.677	0.798	0.951	5,748	7,484	8,576	7,466	4,247
Cameron Parish	1.906	1.885	1.651	1.856	1.870	2.151	1.307	1.055	1.181	5,047	168,167	218,738	128,139	36,135
Catahoula Parish	1.379	1.299	1.396	1.621	1.614	1.569	1.115	1.011	1.235	4,963	8,586	9,738	9,095	29,257
Claiborne Parish	1.090	1.030	1.123	1.226	1.222	1.213	0.857	0.946	0.958	6,168	8,696	9,565	8,231	10,841
Concordia Parish	1.394	1.299	1.416	1.404	1.402	1.431	1.065	1.190	1.374	-	15,279	29,137	23,900	29,690
DeSoto Parish	1.768	1.600	1.750	1.717	1.727	1.748	1.026	1.167	0.964	4,469	26,731	35,391	29,569	35,623
East Baton Rouge Parish	0.894	0.979	1.053	1.164	1.173	1.154	0.837	0.748	0.795	418,522	1,084,349	2,017,366	1,568,121	1,427,218
East Carroll Parish	1.950	1.839	1.942	1.922	1.796	1.797	1.338	0.951	1.240	30,018	16,217	21,415	8,149	-
East Feliciana Parish	1.385	1.267	1.297	1.360	1.370	1.369	1.019	1.090	1.180	10,840	30,499	32,830	20,598	32,047
Evangeline Parish	1.387	1.277	1.257	1.292	1.301	1.237	0.811	0.887	1.101	7,468	18,094	11,315	2,751	15,314
Franklin Parish	1.543	1.387	1.483	1.557	1.559	1.521	1.095	1.046	1.132	9,227	10,891	21,067	3,206	2,471
Grant Parish	1.937	1.740	1.892	2.017	2.004	2.073	1.313	1.017	1.133	31,556	25,072	9,595	976	545
Iberia Parish	1.494	1.476	1.324	1.425	1.471	1.701	0.916	1.127	0.796	237,804	1,318,513	2,012,809	1,118,749	721,563
Iberville Parish	1.411	1.348	1.377	1.501	1.501	1.428	0.942	1.047	1.139	48,165	123,500	146,008	122,845	90,208
Jackson Parish	1.303	1.243	1.352	1.421	1.420	1.382	1.028	1.125	1.268	9,903	20,344	33,531	26,241	35,076
Jefferson Parish	1.117	1.065	1.533	1.493	1.496	1.496	1.114	1.033	1.197	1,323,379	19,921,567	45,614,576	32,011,016	25,853,446
Jefferson Davis Parish	1.453	1.371	1.368	1.592	1.608	1.816	1.095	1.129	1.021	22,544	106,671	244,383	101,656	89,167
Lafayette Parish	1.745	1.688	1.641	1.840	1.858	1.826	1.360	1.398	1.220	270,582	693,587	1,276,327	1,344,599	1,289,564
Lafourche Parish	2.125	2.124	2.039	2.001	2.023	2.460	1.306	1.701	1.121	458,781	3,450,515	5,657,861	2,691,707	1,515,186
LaSalle Parish	0.957	0.887	0.973	1.180	1.162	1.110	0.787	0.691	0.901	2,218	6,256	8,874	2,804	1,262
Lincoln Parish	1.744	1.612	1.756	1.881	1.881	1.917	1.428	1.446	1.759	26,323	40,736	51,936	61,815	89,170
Livingston Parish	1.198	1.141	1.367	1.501	1.514	1.534	1.142	0.909	1.029	17,278	353,521	826,901	475,742	381,539
Madison Parish	1.383	1.303	1.429	1.452	1.454	1.470	1.068	1.216	1.171	3,669	1,637	10,012	10,910	19,663
Morehouse Parish	1.495	1.415	1.536	1.594	1.597	1.641	0.962	0.785	0.795	-	6,355	15,877	11,026	2,115
Natchitoches Parish	1.815	1.651	1.817	1.994	1.997	2.005	1.316	1.227	1.084	23,455	25,328	58,678	55,464	36,491
Orleans Parish	1.842	1.762	1.677	1.586	1.665	1.741	0.958	1.028	1.059	5,107,545	39,269,071	82,517,746	57,625,000	46,481,001
Ouachita Parish	1.051	1.012	0.980	1.069	1.201	1.190	0.886	0.915	1.051	103,299	106,454	126,323	119,371	162,862
Plaquemines Parish	1.334	1.316	1.503	1.318	1.294	1.214	0.855	0.937	0.925	89,345	560,839	1,540,847	1,137,390	928,288
Pointe Coupee Parish	1.176	1.084	1.084	1.236	1.248	1.324	0.986	0.860	1.095	10,290	31,135	62,628	60,285	50,674
Rapides Parish	1.320	1.284	1.284	1.430	1.464	1.575	1.173	1.192	1.142	96,408	169,177	264,384	204,216	215,543
Red River Parish	1.479	1.365	1.496	1.646	1.646	1.582	0.964	0.950	0.964	5,144	-	-	-	-
Richland Parish	1.902	1.725	1.876	1.985	1.990	2.011	1.425	0.972	1.183	30,457	40,424	33,299	30,570	28,744
Sabine Parish	1.192	1.138	1.248	1.225	1.228	1.246	0.753	0.916	1.144	-	2,198	3,909	3,118	1,528
Saint Bernard Parish	1.494	1.499	1.332	1.327	1.341	1.532	1.009	0.900	0.795	215,297	2,109,551	4,301,202	2,182,071	1,168,720
Saint Charles Parish	2.100	2.085	1.868	2.088	2.115	2.410	1.492	1.573	1.092	300,369	3,717,059	7,019,496	3,697,766	1,629,757
Saint Helena Parish	1.272	1.441	1.491	1.450	1.450	1.450	1.079	0.984	1.194	7,463	27,022	29,821	19,028	10,778
Saint James Parish	1.262	1.288	1.238	1.465	1.487	1.758	1.141	0.908	0.916	50,523	317,109	695,156	395,844	236,002
Saint John Parish	2.001	2.028	1.826	2.037	2.068	2.397	1.135	1.243	1.465	447,559	3,977,933	5,736,401	1,913,102	1,081,226
Saint Landry Parish	1.237	1.132	1.114	1.198	1.206	1.299	0.961	0.852	1.022	89,219	140,639	262,311	187,806	182,659
Saint Martin Parish	1.640	1.573	1.529	1.736	1.754	2.014	1.218	1.173	1.091	112,713	333,757	572,071	305,723	229,192
Saint Mary Parish	1.179	1.206	1.218	1.216	1.228	1.458	0.949	0.688	0.896	130,712	1,411,086	2,409,916	1,006,112	501,111
Saint Tammany Parish	1.422	1.352	1.401	1.489	1.508	1.435	0.895	0.932	0.996	626,309	9,354,778	17,245,123	11,013,440	8,925,909
Tangipahoa Parish	1.176	1.074	1.064	1.150	1.150	1.033	0.769	0.789	0.903	72,553	425,513	646,437	410,433	356,218
Tensas Parish	1.128	1.044	1.146	1.400	1.346	1.294	0.963	0.818	0.909	9,124	13,008	30,943	7,557	17,323
Terrebonne Parish	1.678	1.608	1.537	1.579	1.596	1.920	1.129	1.231	1.038	493,142	4,262,004	6,750,663	2,949,688	1,659,687
Union Parish	1.835	1.681	1.829	1.926	1.928	1.922	1.425	1.082	1.281	14,821	2,495	474	1,798	9,559
Vermilion Parish	1.826	1.733	1.751	1.780	1.800	1.942	0.963	1.015	0.979	206,743	1,096,769	1,077,392	411,385	239,839
Vernon Parish	1.313	1.201	1.290	1.398	1.437	1.466	0.926	0.891	1.005	-	13,614	13,398	7,066	5,571
Washington Parish	1.253	1.148	1.156	1.245	1.244	1.244	0.927	0.879	1.147	106,300	155,726	184,799	113,145	88,158
Webster Parish	1.807	1.712	1.706	1.897	1.897	1.753	1.306	1.286	1.225	35,448	44,931	63,137	48,149	53,164
West Baton Rouge Parish	1.209	1.149	1.191	1.312	1.322	1.343	0.999	0.887	1.127	14,052	59,081	110,446	60,785	71,128
West Carroll Parish	1.155	1.048	1.126	1.292	1.261	1.197	0.891	1.045	0.796	10,120	14,248	13,729	8,051	6,444
West Feliciana Parish	1.064	0.994	1.036	1.195	1.199	1.285	0.935	0.957	1.018	4,897	5,355	11,897	7,797	12,505
Winn Parish	0.916	0.829	0.875	0.887	0.892	0.891	0.631	0.777	0.804	169	5,900	3,629	3,302	5,916
NULL	1.599	1.542	1.565	1.575	1.625	1.696	1.033	1.048	1.082	-	-	-	-	-
Unknown	1.599	1.542	1.565	1.575	1.625	1.696	1.033	1.048	1.082	-	-	-	-	-
Total	1.599	1.542	1.565	1.575	1.625	1.696	1.033	1.048	1.082	12,429,499	98,119,821	195,002,462	127,601,845	99,232,766
							(35)	Trend Factors		1.4671	1.4145	1.3031	1.2108	1.1189

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium						Earned Premium at Current Rate Levels					Rate Change History								
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	1/1/2026
Acadia Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Allen Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Cameron Parish	1,801	15,827	10,926	11,107	8,375	2,634	22,184	12,986	12,557	9,365	14.75%	-3.16%	20.16%	2.79%	2.78%	36.15%	-20.15%	28.37%	-2.07%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Grant Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-6.71%	-8.18%	4.84%	0.41%	7.44%	58.86%	-10.22%	-16.67%	43.49%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Jefferson Parish	7,286	77,852	82,722	31,587	26,520	9,913	97,505	71,909	24,091	24,883	7.17%	-4.01%	8.69%	5.64%	24.92%	56.15%	-23.47%	-14.65%	1.24%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Lafourche Parish	36,182	320,278	459,433	199,180	194,930	58,235	503,057	522,997	191,282	220,485	5.11%	-9.68%	5.87%	-0.72%	16.75%	61.09%	-19.50%	-11.19%	19.81%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Madison Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Orleans Parish	14,141	31,287	79,500	129,550	376,919	34,475	70,475	122,690	147,066	401,004	-15.21%	-4.58%	8.70%	5.01%	25.61%	60.13%	3.53%	10.20%	1.23%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Plaquemines Parish	6,727	13,826	7,784	8,192	33,403	10,110	19,520	7,164	5,966	29,969	7.17%	-4.01%	4.83%	3.06%	26.16%	83.21%	-23.47%	-14.88%	-3.07%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Red River Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Richland Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Saint Bernard Parish	13,160	14,575	16,673	12,808	-	24,692	25,266	19,250	9,978	-	3.55%	-3.99%	41.27%	1.66%	22.38%	84.18%	3.54%	-11.27%	-13.73%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Saint Mary Parish	-	22,506	256	-	-	-	30,283	251	-	-	5.66%	-3.98%	8.68%	5.65%	7.75%	84.18%	-12.86%	-16.08%	-6.60%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Terrebonne Parish	43,958	367,401	755,174	628,139	469,617	45,737	425,475	783,720	535,739	384,828	5.06%	-17.19%	14.57%	-13.70%	-5.84%	43.79%	0.84%	7.56%	-21.04%
Union Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	9.68%	1.91%	7.36%	1.79%	7.88%	60.00%	-9.06%	-16.00%	-6.41%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Washington Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Webster Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Winn Parish	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
NULL	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Unknown	-	-	-	-	-	-	-	-	-	-	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%
Total	123,255	863,552	1,412,468	1,020,563	1,109,764	185,796	1,193,765	1,540,967	926,679	1,070,534	5.20%	-9.40%	13.30%	-3.10%	11.60%	54.30%	-5.90%	2.82%	-4.54%

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

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	1/1/2026	2021	2022	2023	2024	2025
Acadia Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Allen Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Ascension Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Assumption Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Avoyelles Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Beauregard Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Bienville Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Bossier Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Caddo Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Calcasieu Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Caldwell Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Cameron Parish	1.928	1.680	1.735	1.444	1.405	1.367	1.004	1.257	0.979	3,864	31,379	16,922	15,205	10,478
Catahoula Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Claiborne Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Concordia Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
DeSoto Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
East Baton Rouge Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
East Carroll Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
East Feliciana Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Evangeline Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Franklin Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Grant Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Iberia Parish	1.652	1.771	1.929	1.840	1.832	1.705	1.074	1.196	1.435	-	-	-	-	-
Iberville Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Jackson Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Jefferson Parish	1.524	1.422	1.481	1.363	1.290	1.033	0.661	0.864	1.012	14,543	137,919	93,704	29,170	27,841
Jefferson Davis Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Lafayette Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Lafourche Parish	1.608	1.529	1.693	1.599	1.611	1.380	0.857	1.064	1.198	85,437	711,563	681,513	231,612	246,700
LaSalle Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Lincoln Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Livingston Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Madison Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Morehouse Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Natchitoches Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Orleans Parish	2.145	2.530	2.652	2.439	2.323	1.849	1.155	1.116	1.012	50,578	99,685	159,876	178,074	448,682
Ouachita Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Plaquemines Parish	1.622	1.514	1.577	1.504	1.459	1.157	0.631	0.825	0.969	14,832	27,611	9,335	7,224	33,532
Pointe Coupee Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Rapides Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Red River Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Richland Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Sabine Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Saint Bernard Parish	2.551	2.464	2.566	1.816	1.787	1.460	0.793	0.766	0.863	36,226	35,738	25,085	12,082	-
Saint Charles Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Saint Helena Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Saint James Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Saint John Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Saint Landry Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Saint Martin Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Saint Mary Parish	1.579	1.494	1.556	1.432	1.356	1.258	0.683	0.784	0.934	-	42,835	327	-	-
Saint Tammany Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Tangipahoa Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Tensas Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Terrebonne Parish	0.998	0.949	1.147	1.001	1.160	1.232	0.857	0.849	0.790	67,101	601,825	1,021,260	648,695	430,582
Union Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Vermilion Parish	1.508	1.375	1.349	1.256	1.234	1.144	0.715	0.786	0.936	-	-	-	-	-
Vernon Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Washington Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Webster Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
West Baton Rouge Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
West Carroll Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
West Feliciana Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Winn Parish	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
NULL	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Unknown	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	-	-	-	-	-
Total	1.664	1.582	1.746	1.541	1.590	1.425	0.924	0.982	0.955	272,581	1,688,555	2,008,022	1,122,062	1,197,815
							(35)	Trend Factors		1.4671	1.4145	1.3031	1.2108	1.1189

FAIR Plan Fire Earned Premium

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

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

FAIR Plan Fire Earned Premium

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

Coastal Plan Fire Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium						Earned Premium at Current Rate Levels					Rate Change History								
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	1/1/2026
Acadia Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Allen Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Cameron Parish	7,357	15,533	17,735	13,606	(20,573)	5,430	11,282	21,028	19,245	(24,173)	23.28%	5.99%	6.30%	4.89%	-13.01%	-48.65%	26.32%	13.64%	10.00%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Grant Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-22.30%	-26.19%	-18.82%	-21.93%	-8.73%	-30.77%	-16.67%	-37.50%	18.18%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Jefferson Parish	91,446	109,492	144,125	147,920	(80,112)	43,273	49,591	78,618	104,609	(56,731)	0.51%	-3.10%	5.22%	4.99%	1.77%	-31.11%	-16.13%	18.88%	-35.29%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Lafourche Parish	103,962	169,107	200,693	158,605	(54,336)	47,454	76,580	121,805	152,539	(66,391)	4.83%	-1.09%	9.80%	-1.53%	6.90%	-45.00%	-31.82%	-12.02%	30.00%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Madison Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Orleans Parish	7,564	10,562	13,027	(453)	(32,323)	1,470	1,934	3,408	(197)	(25,784)	3.14%	-13.10%	31.15%	5.43%	-3.94%	-43.90%	-36.96%	-49.84%	6.25%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Plaquemines Parish	18,801	24,762	31,110	26,675	(13,993)	13,009	16,666	32,738	33,647	(14,717)	5.95%	6.77%	5.81%	7.03%	-14.42%	-44.26%	17.65%	22.73%	-5.56%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Red River Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Richland Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Saint Bernard Parish	4,972	8,182	9,305	5,674	(26,610)	2,766	4,181	5,370	4,775	(24,651)	1.18%	0.32%	6.63%	7.12%	19.11%	-37.50%	-28.57%	12.73%	-12.90%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Saint Mary Parish	26,024	38,190	34,740	21,210	(25,632)	5,339	7,596	9,325	9,373	(18,758)	7.05%	-0.40%	4.51%	0.97%	13.08%	-49.30%	-33.33%	-43.18%	-6.67%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Terrebonne Parish	87,715	122,379	129,605	86,888	(81,647)	23,423	29,630	45,522	51,012	(64,636)	5.68%	-4.18%	8.86%	14.25%	-5.34%	-44.93%	-36.84%	-16.67%	-13.64%
Union Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Vermilion Parish	3,921	7,370	7,325	1,783	(8,752)	2,237	3,973	4,347	1,501	(9,667)	-4.66%	-12.15%	-2.92%	4.82%	16.52%	-32.69%	-28.57%	-20.00%	22.73%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Washington Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Webster Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Winn Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
NULL	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Unknown	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%
Total	351,761	505,576	587,665	461,908	-343,977	144,401	201,433	322,161	376,504	-305,508	3.80%	-2.60%	7.70%	5.80%	1.10%	-40.09%	-25.54%	-4.51%	-4.16%

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

Coastal Plan Fire Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	1/1/2026	2021	2022	2023	2024	2025
Acadia Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Allen Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Ascension Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Assumption Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Avoyelles Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Beauregard Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Bienville Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Bossier Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Caddo Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Calcasieu Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Caldwell Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Cameron Parish	1.028	0.834	0.787	0.740	0.705	0.811	1.579	1.250	1.100	7,966	15,958	27,401	23,303	(27,047)
Catahoula Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Claiborne Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Concordia Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
DeSoto Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
East Baton Rouge Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
East Carroll Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
East Feliciana Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Evangeline Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Franklin Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Grant Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Iberia Parish	0.141	0.182	0.247	0.304	0.389	0.426	0.616	0.739	1.182	-	-	-	-	-
Iberville Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Jackson Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Jefferson Parish	0.487	0.484	0.500	0.475	0.452	0.444	0.645	0.769	0.647	63,486	70,145	102,447	126,665	(63,476)
Jefferson Davis Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Lafayette Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Lafourche Parish	0.514	0.490	0.496	0.451	0.459	0.429	0.780	1.144	1.300	69,620	108,321	158,723	184,701	(74,285)
LaSalle Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Lincoln Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Livingston Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Madison Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Morehouse Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Natchitoches Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Orleans Parish	0.224	0.218	0.250	0.191	0.181	0.189	0.336	0.533	1.063	2,157	2,736	4,441	(239)	(28,850)
Ouachita Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Plaquemines Parish	0.833	0.787	0.737	0.696	0.650	0.760	1.364	1.159	0.944	19,086	23,574	42,661	40,741	(16,467)
Pointe Coupee Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Rapides Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Red River Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Richland Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Sabine Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Saint Bernard Parish	0.605	0.598	0.596	0.559	0.522	0.438	0.701	0.982	0.871	4,058	5,914	6,998	5,782	(27,582)
Saint Charles Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Saint Helena Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Saint James Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Saint John Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Saint Landry Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Saint Martin Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Saint Mary Parish	0.228	0.213	0.214	0.205	0.203	0.179	0.354	0.530	0.933	7,833	10,744	12,151	11,349	(20,988)
Saint Tammany Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Tangipahoa Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Tensas Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Terrebonne Parish	0.298	0.282	0.295	0.271	0.237	0.250	0.455	0.720	0.864	34,364	41,911	59,319	61,767	(72,321)
Union Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Vermilion Parish	0.469	0.492	0.560	0.577	0.550	0.472	0.701	0.982	1.227	3,282	5,620	5,665	1,817	(10,816)
Vernon Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Washington Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Webster Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
West Baton Rouge Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
West Carroll Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
West Feliciana Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Winn Parish	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
NULL	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Unknown	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	-	-	-	-	-
Total	0.476	0.458	0.470	0.437	0.413	0.408	0.682	0.915	0.958	211,852	284,923	419,806	455,886	(341,832)
							(35)	Trend Factors		1.4671	1.4145	1.3031	1.2108	1.1189

FAIR Plan EC Earned Premium

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

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

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

FAIR Plan EC Earned Premium

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

Coastal Plan EC Earned Premiums

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium						Earned Premium at Current Rate Levels					Rate Change History								
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	1/1/2026
Acadia Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Allen Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Cameron Parish	87,238	209,077	339,704	446,311	438,327	194,263	458,181	671,540	625,706	512,931	23.28%	5.99%	6.30%	4.89%	-13.01%	56.57%	25.87%	12.96%	9.90%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Grant Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-22.30%	-26.19%	-18.82%	-21.93%	-8.73%	111.81%	26.39%	-15.48%	15.32%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Jefferson Parish	1,556,714	2,394,188	3,674,029	3,647,291	3,431,312	2,418,913	3,560,938	4,145,951	2,822,821	2,399,002	0.51%	-3.10%	5.22%	4.99%	1.77%	84.03%	5.05%	17.34%	-35.66%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Lafourche Parish	694,991	1,656,170	2,886,911	3,274,064	3,230,824	1,481,732	3,502,727	4,668,389	3,816,577	3,904,450	4.83%	-1.09%	9.80%	-1.53%	6.90%	65.96%	7.35%	-13.01%	29.26%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Madison Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Orleans Parish	83,325	121,154	252,535	403,201	683,522	135,767	186,037	296,701	297,481	592,477	3.14%	-13.10%	31.15%	5.43%	-3.94%	102.44%	12.29%	-33.06%	3.85%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Plaquemines Parish	169,082	313,654	637,251	630,395	668,252	356,892	644,026	1,152,992	789,444	697,956	5.95%	6.77%	5.81%	7.03%	-14.42%	70.75%	18.43%	21.68%	-5.77%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Red River Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Richland Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Saint Bernard Parish	94,093	134,762	256,882	334,663	560,257	272,954	359,222	441,997	346,259	522,355	1.18%	0.32%	6.63%	7.12%	19.11%	111.85%	9.00%	13.22%	-12.54%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Saint Mary Parish	184,168	266,530	474,005	613,627	765,641	418,517	587,245	703,539	515,324	632,228	7.05%	-0.40%	4.51%	0.97%	13.08%	111.83%	26.34%	-18.40%	-9.06%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Terrebonne Parish	813,695	1,374,142	2,140,540	2,458,055	2,513,715	1,198,576	1,835,469	2,323,008	1,870,702	1,966,479	5.68%	-4.18%	8.86%	14.25%	-5.34%	72.05%	11.53%	-14.85%	-15.50%
Union Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Vermilion Parish	42,064	64,864	113,464	114,542	184,068	133,701	194,788	223,877	127,336	201,453	-4.66%	-12.15%	-2.92%	4.82%	16.52%	111.86%	26.37%	-18.60%	20.67%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Washington Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Webster Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Winn Parish	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
NULL	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Unknown	-	-	-	-	-	-	-	-	-	-	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%
Total	3,725,369	6,534,541	10,775,321	11,922,149	12,475,918	6,611,315	11,328,633	14,627,994	11,211,650	11,429,331	3.80%	-2.60%	7.70%	5.80%	1.10%	77.40%	9.59%	-0.36%	-5.16%

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

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

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	1/1/2026	2021	2022	2023	2024	2025
Acadia Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Allen Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Ascension Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Assumption Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Avoyelles Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Beauregard Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Bienville Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Bossier Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Caddo Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Calcasieu Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Caldwell Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Cameron Parish	3.100	2.515	2.373	2.232	2.128	2.446	1.563	1.241	1.099	285,004	648,087	875,079	757,631	573,916
Catahoula Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Claiborne Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Concordia Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
DeSoto Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
East Baton Rouge Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
East Carroll Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
East Feliciana Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Evangeline Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Franklin Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Grant Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Iberia Parish	0.866	1.114	1.509	1.859	2.382	2.609	1.232	0.975	1.153	-	-	-	-	-
Iberville Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Jackson Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Jefferson Parish	1.598	1.590	1.641	1.559	1.485	1.459	0.793	0.755	0.643	3,548,796	5,036,869	5,402,558	3,417,991	2,684,232
Jefferson Davis Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Lafayette Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Lafourche Parish	2.400	2.290	2.315	2.109	2.141	2.003	1.207	1.124	1.293	2,173,854	4,954,531	6,083,343	4,621,272	4,368,671
LaSalle Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Lincoln Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Livingston Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Madison Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Morehouse Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Natchitoches Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Orleans Parish	1.881	1.824	2.099	1.600	1.518	1.580	0.781	0.695	1.039	199,184	263,145	386,629	360,203	662,920
Ouachita Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Plaquemines Parish	2.542	2.399	2.247	2.124	1.984	2.319	1.358	1.147	0.942	523,598	910,961	1,502,455	955,892	780,940
Pointe Coupee Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Rapides Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Red River Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Richland Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Sabine Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Saint Bernard Parish	3.157	3.121	3.111	2.917	2.723	2.286	1.079	0.990	0.875	400,452	508,112	575,963	419,265	584,461
Saint Charles Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Saint Helena Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Saint James Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Saint John Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Saint Landry Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Saint Martin Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Saint Mary Parish	2.527	2.360	2.370	2.267	2.246	1.986	0.938	0.742	0.909	614,008	830,645	916,776	623,976	707,397
Saint Tammany Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Tangipahoa Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Tensas Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Terrebonne Parish	1.646	1.558	1.626	1.493	1.307	1.381	0.803	0.720	0.845	1,758,435	2,596,231	3,027,094	2,265,125	2,200,284
Union Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Vermilion Parish	2.611	2.739	3.118	3.212	3.064	2.630	1.241	0.982	1.207	196,153	275,523	291,732	154,184	225,405
Vernon Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Washington Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Webster Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
West Baton Rouge Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
West Carroll Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
West Feliciana Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Winn Parish	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
NULL	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Unknown	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	-	-	-	-	-
Total	2.140	2.062	2.117	1.965	1.858	1.837	1.036	0.945	0.948	9,699,484	16,024,104	19,061,629	13,575,539	12,788,226
							(35)	Trend Factors		1.4671	1.4145	1.3031	1.2108	1.1189

FAIR Plan Renters Earned Premium

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

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

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

FAIR Plan Renters Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
Parish	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	1/1/2026	2021	2022	2023	2024	2025
Acadia Parish	1.522	1.629	1.717	1.809	1.746	1.746	1.482	1.531	1.259	-	-	-	-	-
Allen Parish	1.080	1.183	1.210	0.963	1.155	1.155	1.023	1.041	1.139	553	491	455	426	395
Ascension Parish	1.101	1.154	1.212	1.331	1.345	1.352	1.297	1.218	1.183	248	506	1,767	401	405
Assumption Parish	1.204	1.321	1.370	1.896	1.824	1.909	0.870	0.994	0.997	1,381	1,666	1,295	999	933
Avoyelles Parish	1.139	1.201	1.201	1.380	1.370	1.508	1.400	1.216	1.059	207	204	197	190	179
Beauregard Parish	0.966	0.888	1.004	1.037	1.030	1.037	0.647	0.849	0.854	-	-	-	-	17
Bienville Parish	0.926	1.027	1.027	1.207	1.217	1.279	1.170	1.013	1.258	-	-	-	-	-
Bossier Parish	0.936	0.975	1.074	1.160	1.252	1.244	1.062	1.033	1.040	-	-	-	-	-
Caddo Parish	0.812	0.793	1.113	0.756	1.372	1.381	1.177	1.060	1.017	1,160	1,150	2,606	143	3,243
Calcasieu Parish	0.905	0.923	0.920	0.968	0.964	1.206	1.200	0.980	1.023	1,724	2,084	3,064	4,992	7,180
Caldwell Parish	0.921	0.982	0.988	1.169	1.178	1.248	1.142	0.842	1.149	-	-	51	-	-
Cameron Parish	1.183	1.609	1.609	1.775	1.763	1.905	1.599	1.661	1.749	271	1,229	970	951	957
Catahoula Parish	0.989	1.055	1.062	1.255	1.266	1.341	1.226	0.860	1.176	-	-	-	-	-
Claiborne Parish	0.932	1.027	1.027	1.126	1.135	1.279	1.170	0.920	1.212	-	-	-	-	-
Concordia Parish	1.367	1.458	1.468	1.934	1.949	2.065	1.889	1.818	2.482	726	772	680	649	691
DeSoto Parish	1.244	1.336	1.327	1.373	1.364	1.364	1.011	0.918	0.849	-	-	-	-	-
East Baton Rouge Parish	0.832	0.708	0.820	0.607	0.923	0.928	0.832	0.702	0.791	8,946	17,552	26,072	20,101	21,095
East Carroll Parish	0.909	1.001	1.008	1.186	1.195	1.256	1.149	0.805	1.094	-	-	-	-	-
East Feliciana Parish	1.396	1.456	1.456	1.504	1.495	1.495	1.255	1.017	1.064	-	-	-	-	-
Evangeline Parish	1.266	1.253	1.253	1.431	1.431	1.431	1.201	1.077	1.018	-	-	-	-	-
Franklin Parish	1.017	1.092	1.092	1.292	1.302	1.379	1.146	0.757	0.994	-	-	82	96	-
Grant Parish	0.994	1.061	1.068	1.263	1.273	1.348	1.233	0.865	1.054	-	-	-	-	-
Iberia Parish	1.661	1.691	1.456	1.635	1.295	1.240	1.206	1.084	1.037	4,953	7,712	7,421	3,479	2,678
Iberville Parish	1.000	1.421	1.429	1.453	1.461	1.453	1.294	1.111	1.092	383	1,414	1,336	193	-
Jackson Parish	0.881	0.977	0.977	1.149	1.158	1.217	1.114	0.984	1.339	-	-	-	-	-
Jefferson Parish	1.518	1.887	1.462	1.648	1.424	1.364	1.501	1.185	1.179	210,810	242,228	247,313	268,539	177,549
Jefferson Davis Parish	1.479	1.535	2.773	2.862	2.862	2.185	1.431	1.064	1.023	750	717	584	522	751
Lafayette Parish	0.991	1.543	1.550	1.134	1.661	1.668	1.386	1.115	1.064	11,040	19,831	17,415	7,831	11,624
Lafourche Parish	2.161	2.174	1.809	1.761	1.524	1.460	1.518	1.172	1.093	2,415	7,003	5,074	3,250	1,764
LaSalle Parish	0.926	0.995	0.995	1.176	1.186	1.256	1.149	0.805	1.094	-	-	-	-	-
Lincoln Parish	1.216	1.180	1.187	1.216	1.223	1.216	1.396	1.043	1.473	79	-	-	285	73
Livingston Parish	1.372	1.439	1.498	1.546	1.506	1.483	1.108	0.950	1.045	195	74	66	-	-
Madison Parish	0.926	0.995	0.995	1.176	1.186	1.256	1.149	0.801	1.094	-	-	-	-	-
Morehouse Parish	0.536	0.934	0.557	1.106	0.994	0.987	0.785	0.601	0.691	-	-	-	-	-
Natchitoches Parish	1.152	1.104	1.111	1.138	1.245	1.236	1.091	0.843	0.958	-	-	2,557	2,987	2,326
Orleans Parish	1.287	1.995	1.697	1.673	1.501	1.486	1.197	0.977	0.997	278,688	540,375	760,994	509,205	343,026
Ouachita Parish	1.008	1.051	1.645	1.623	1.531	1.521	1.715	1.329	1.785	-	-	2,377	7,149	6,736
Plaquemines Parish	1.864	1.858	1.589	1.609	1.394	1.334	1.160	0.897	0.936	7,086	2,936	3,309	3,444	1,315
Pointe Coupee Parish	1.263	1.313	1.313	1.355	1.355	1.355	1.132	1.123	0.959	-	-	321	170	-
Rapides Parish	0.659	0.688	0.904	1.077	1.084	1.077	1.152	0.822	0.942	615	546	495	665	1,084
Red River Parish	0.926	0.995	0.995	1.176	1.186	1.256	1.149	0.962	1.012	-	-	-	-	-
Richland Parish	1.021	1.087	1.080	1.117	1.331	1.410	1.223	0.760	1.034	-	-	69	328	364
Sabine Parish	1.080	1.144	1.159	1.371	1.382	1.464	1.339	0.914	0.960	-	-	4	73	-
Saint Bernard Parish	2.103	1.981	1.695	1.679	1.551	1.390	1.528	1.095	1.112	6,819	11,640	11,007	8,062	5,798
Saint Charles Parish	1.368	1.467	1.566	1.811	1.616	1.737	1.427	1.198	1.114	6,683	15,452	22,704	6,489	5,216
Saint Helena Parish	1.789	2.042	1.433	2.400	2.443	2.557	1.355	0.970	1.087	-	-	-	-	-
Saint James Parish	0.733	0.801	0.831	1.150	1.106	1.158	1.059	0.782	1.021	390	628	1,179	1,382	317
Saint John Parish	1.768	1.087	1.639	1.906	1.916	1.374	0.871	0.827	1.005	1,020	8,631	11,866	6,947	3,739
Saint Landry Parish	0.976	1.023	1.066	1.330	1.123	1.128	1.215	1.221	1.004	1,210	1,199	1,036	415	234
Saint Martin Parish	1.235	1.297	1.652	1.795	1.802	1.787	1.407	1.144	1.058	1,040	1,243	1,153	828	764
Saint Mary Parish	1.841	1.641	2.719	3.105	3.122	3.122	1.222	0.853	0.881	3,452	11,983	4,732	170	123
Saint Tammany Parish	0.952	0.929	0.807	0.918	0.941	0.959	0.874	0.767	0.888	42,854	64,599	72,947	61,060	44,082
Tangipahoa Parish	1.119	1.135	1.113	1.239	1.234	1.216	1.003	0.757	1.021	1,648	4,153	7,158	5,319	807
Tensas Parish	1.138	0.848	0.848	1.003	1.011	1.071	0.980	0.687	0.939	-	-	-	-	-
Terrebonne Parish	1.857	1.712	1.446	1.422	1.231	1.179	1.298	1.084	1.037	10,144	13,408	17,622	11,367	8,665
Union Parish	4.010	4.417	4.447	5.229	5.271	5.539	5.067	3.611	3.887	-	-	-	-	-
Vermilion Parish	1.255	1.258	1.309	1.483	1.282	1.227	1.217	0.946	0.869	3,060	3,528	4,239	3,316	770
Vernon Parish	1.022	1.069	1.069	1.104	1.097	1.104	0.909	0.946	0.905	-	-	-	-	-
Washington Parish	1.404	1.476	1.499	1.548	1.548	1.548	1.507	0.974	1.226	-	-	-	-	-
Webster Parish	1.143	1.251	1.268	1.331	1.341	1.331	1.268	0.927	1.068	-	-	-	-	-
West Baton Rouge Parish	1.392	1.357	1.357	1.478	1.486	1.385	1.126	0.980	0.957	-	-	-	-	-
West Carroll Parish	0.948	1.044	1.051	1.227	1.236	1.299	1.180	0.765	1.043	-	-	-	-	-
West Feliciana Parish	2.020	2.307	2.307	2.688	2.735	2.240	1.418	1.981	2.698	1,141	1,174	1,418	904	848
Winn Parish	0.943	1.005	1.019	1.205	1.215	1.287	1.177	0.926	1.246	-	-	-	-	-
NULL	1.382	1.788	1.504	1.542	1.419	1.391	1.219	0.999	1.031	-	-	-	-	-
Unknown	1.382	1.788	1.504	1.542	1.419	1.391	1.219	0.999	1.031	-	-	-	-	-
Total	1.382	1.788	1.504	1.542	1.419	1.391	1.219	0.999	1.031	611,691	986,128	1,243,635	943,327	655,748
							(35)	Trend Factors		1.4671	1.4145	1.3031	1.2108	1.1189

Coastal Plan Renters Earned Premium

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

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

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

Coastal Plan Renters Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	1/1/2026	2021	2022	2023	2024	2025
Acadia Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Allen Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Ascension Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Assumption Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Avoyelles Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Beauregard Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Bienville Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Bossier Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Caddo Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Calcasieu Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Caldwell Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Cameron Parish	0.968	1.052	1.450	1.625	1.427	1.296	0.828	0.764	0.928	-	-	-	-	-
Catahoula Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Claiborne Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Concordia Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
DeSoto Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
East Baton Rouge Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
East Carroll Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
East Feliciana Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Evangeline Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Franklin Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Grant Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Iberia Parish	0.918	1.011	1.423	1.590	1.394	1.264	0.814	0.757	0.923	-	-	-	-	-
Iberville Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Jackson Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Jefferson Parish	0.842	1.157	1.049	1.074	0.928	0.889	0.604	0.719	0.876	1,513	191	1,058	-	-
Jefferson Davis Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Lafayette Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Lafourche Parish	0.819	0.762	0.715	0.961	1.025	1.076	0.808	0.712	1.021	1,166	2,424	2,832	1,221	843
LaSalle Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Lincoln Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Livingston Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Madison Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Morehouse Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Natchitoches Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Orleans Parish	1.188	1.381	1.844	2.022	1.770	1.605	0.922	0.833	0.852	13,053	13,793	14,354	12,444	6,428
Ouachita Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Plaquemines Parish	1.203	1.220	1.486	1.541	1.337	1.270	0.987	0.858	1.397	1,945	1,395	1,285	579	912
Pointe Coupee Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Rapides Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Red River Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Richland Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Sabine Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Saint Bernard Parish	1.186	1.439	1.907	2.127	1.867	1.695	0.975	0.858	1.032	823	847	1,482	1,644	746
Saint Charles Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Saint Helena Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Saint James Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Saint John Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Saint Landry Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Saint Martin Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Saint Mary Parish	0.980	1.058	1.451	1.619	1.420	1.289	0.824	0.761	0.924	-	-	-	-	-
Saint Tammany Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Tangipahoa Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Tensas Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Terrebonne Parish	0.831	0.859	1.031	0.677	0.803	0.609	0.473	0.564	0.918	1,564	2,424	573	203	74
Union Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Vermilion Parish	0.915	1.010	1.421	1.586	1.392	1.263	0.814	0.758	0.923	-	-	-	-	-
Vernon Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Washington Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Webster Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
West Baton Rouge Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
West Carroll Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
West Feliciana Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Winn Parish	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
NULL	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Unknown	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	-	-	-	-	-
Total	1.237	1.352	1.563	1.658	1.521	1.390	0.901	0.823	0.931	20,064	21,074	21,584	16,091	9,003
							(35)	Trend Factors		1.4671	1.4145	1.3031	1.2108	1.1189

FAIR Plan Mobile Homeowner Earned Premium

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

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

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

FAIR Plan Mobile Homeowner Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	1/1/2026	2021	2022	2023	2024	2025
Acadia Parish	1.290	1.241	1.244	1.584	1.580	1.564	1.283	0.957	1.108	165,042	316,453	526,404	562,770	703,529
Allen Parish	1.185	1.166	1.166	1.274	1.274	1.360	1.115	1.217	1.345	15,644	25,834	31,547	35,530	53,979
Ascension Parish	1.197	1.168	1.168	1.562	1.560	1.585	1.300	1.280	1.086	145,544	276,895	953,108	1,254,843	1,364,029
Assumption Parish	1.532	1.455	1.440	1.598	1.599	1.785	1.339	0.900	1.042	169,494	670,425	941,581	631,988	460,648
Avoyelles Parish	0.954	0.855	0.760	1.080	1.077	1.059	1.001	1.147	1.243	10,280	7,821	9,880	16,413	44,124
Beauregard Parish	0.902	0.884	0.884	1.053	1.054	1.041	0.831	0.915	1.041	31,387	34,304	35,819	55,448	99,557
Bienville Parish	1.020	1.003	1.002	1.078	1.078	0.988	0.853	1.043	1.073	10,003	8,048	8,684	9,874	11,613
Bossier Parish	1.029	1.031	1.050	1.128	1.128	1.006	0.840	0.998	1.059	6,941	9,869	10,390	13,116	21,214
Caddo Parish	1.107	1.095	1.102	1.197	1.195	1.066	0.834	0.986	1.030	7,909	10,089	12,385	20,458	49,181
Calcasieu Parish	1.245	1.191	1.191	1.520	1.518	1.505	1.234	1.215	1.079	702,234	1,109,658	1,955,550	2,620,684	2,995,786
Caldwell Parish	0.993	0.974	0.974	1.090	1.089	1.019	1.000	1.035	1.259	3,668	4,675	6,859	3,750	3,606
Cameron Parish	1.737	1.505	1.913	1.955	2.125	2.376	1.919	1.115	1.301	105,075	304,602	533,898	436,459	282,988
Catahoula Parish	0.844	0.757	0.677	1.072	1.072	1.103	0.931	0.916	1.070	8,747	9,706	12,235	9,758	14,658
Claiborne Parish	0.937	0.927	0.928	1.047	1.049	0.960	0.815	0.995	1.003	9,122	10,413	10,671	10,918	9,467
Concordia Parish	0.835	0.747	0.668	1.058	1.060	1.090	0.895	0.881	1.198	4,249	4,791	7,598	11,703	15,519
DeSoto Parish	1.121	1.087	1.090	1.101	1.103	1.026	0.740	0.903	0.915	3,473	4,893	8,466	9,556	15,026
East Baton Rouge Parish	1.093	1.055	0.939	1.211	1.211	1.266	1.088	1.072	1.201	26,527	50,797	112,306	174,979	343,030
East Carroll Parish	0.941	0.845	0.755	1.079	1.077	1.108	1.101	1.084	1.276	-	-	-	1,484	358
East Feliciana Parish	1.480	1.383	1.218	1.443	1.439	1.547	1.477	1.430	1.640	2,275	10,710	28,439	57,147	94,588
Evangeline Parish	1.088	1.065	1.062	1.279	1.279	1.254	0.953	1.105	1.382	46,831	54,811	60,561	53,248	64,312
Franklin Parish	1.153	1.092	1.094	1.157	1.160	1.082	0.909	1.106	1.121	12,366	11,416	18,570	35,194	37,040
Grant Parish	1.194	1.167	1.167	1.291	1.287	1.206	0.941	1.150	1.192	9,055	9,357	9,748	10,412	16,716
Iberia Parish	1.327	1.261	1.257	1.380	1.381	1.541	1.305	0.876	1.045	283,047	867,468	1,233,231	1,023,226	815,982
Iberville Parish	0.999	0.993	0.992	1.361	1.361	1.385	1.136	1.118	1.519	46,267	71,981	179,716	223,584	298,747
Jackson Parish	0.874	0.873	0.873	0.978	0.975	0.902	0.901	1.022	1.132	3,430	3,112	2,196	7,835	6,546
Jefferson Parish	0.915	0.891	0.906	1.000	1.000	1.115	1.103	0.711	0.812	45,571	112,199	177,184	156,945	128,575
Jefferson Davis Parish	1.380	1.312	1.309	1.633	1.633	1.621	1.329	1.308	1.041	157,338	189,218	272,935	385,915	441,897
Lafayette Parish	1.280	1.431	1.282	1.556	1.556	1.546	1.436	0.923	1.063	504,609	934,063	1,865,110	2,036,123	1,815,727
Lafourche Parish	1.450	1.377	1.397	1.543	1.543	1.727	1.462	0.963	1.120	329,230	965,123	1,506,362	1,336,983	1,052,194
LaSalle Parish	1.039	1.017	1.019	1.120	1.124	1.048	0.897	0.992	1.107	5,076	5,208	9,828	14,539	13,294
Lincoln Parish	0.982	0.967	0.969	1.025	1.027	0.951	1.017	1.098	1.257	1,821	1,905	2,144	4,834	8,413
Livingston Parish	1.385	1.336	1.188	1.514	1.516	1.590	1.304	0.874	0.990	76,749	195,644	837,976	1,261,090	1,378,818
Madison Parish	0.976	0.849	0.754	1.085	1.087	1.122	0.966	0.951	1.110	736	1,047	2,222	5,659	3,018
Morehouse Parish	0.839	0.826	0.827	0.926	0.924	0.854	0.625	0.762	0.772	2,023	2,187	2,464	1,449	3,905
Natchitoches Parish	1.103	1.075	1.073	1.187	1.185	1.106	0.891	1.020	1.101	17,131	18,896	21,360	25,252	30,144
Orleans Parish	1.003	1.053	1.126	1.116	1.117	1.523	1.691	0.953	1.020	1,769	805	2,649	3,478	3,588
Ouachita Parish	0.751	0.736	0.737	0.796	0.796	0.754	0.817	0.841	1.059	11,754	13,999	16,792	21,695	27,686
Plaquemines Parish	1.556	1.348	1.770	1.948	1.949	2.175	1.682	0.944	1.123	81,049	450,166	529,016	358,272	213,065
Pointe Coupee Parish	1.542	1.466	1.305	1.647	1.649	1.620	1.137	1.127	0.962	24,496	31,922	36,110	51,659	86,801
Rapides Parish	0.936	0.873	0.874	0.960	0.960	0.938	0.821	0.956	1.039	13,248	16,394	18,646	23,626	44,643
Red River Parish	1.159	1.135	1.137	1.148	1.150	1.070	0.773	0.941	0.950	2,758	7,160	4,940	2,732	1,183
Richland Parish	1.071	1.043	1.044	1.162	1.160	1.073	0.933	0.919	1.154	1,994	3,586	4,351	7,094	14,633
Sabine Parish	1.141	1.105	1.105	1.195	1.193	1.115	0.913	0.919	1.054	43,728	53,242	50,110	60,932	67,521
Saint Bernard Parish	1.355	1.279	1.265	1.387	1.387	1.570	1.450	0.976	1.113	28,413	69,739	94,288	92,535	73,697
Saint Charles Parish	1.425	1.355	1.356	1.482	1.484	1.659	1.488	0.988	1.141	59,790	229,727	443,759	371,265	309,106
Saint Helena Parish	1.262	1.201	1.068	1.349	1.352	1.480	1.214	1.484	1.669	9,325	12,694	30,100	49,160	83,396
Saint James Parish	1.268	1.205	1.222	1.347	1.347	1.505	1.237	0.811	0.941	48,303	172,612	252,362	201,834	166,183
Saint John Parish	1.333	1.267	1.289	1.376	1.378	1.554	1.311	0.851	0.982	27,228	53,924	150,912	155,201	121,692
Saint Landry Parish	1.195	1.157	1.029	1.308	1.307	1.370	1.124	1.107	1.503	82,705	140,834	257,490	335,953	712,545
Saint Martin Parish	1.415	1.683	1.651	2.096	2.099	2.078	1.876	0.959	1.109	464,778	857,950	1,501,251	1,440,286	1,159,761
Saint Mary Parish	1.210	1.149	1.148	1.252	1.252	1.398	1.155	0.776	0.906	167,002	520,883	901,284	768,813	590,647
Saint Tammany Parish	1.671	1.551	1.375	1.679	1.679	2.269	1.861	1.185	1.350	325,544	793,340	1,242,888	1,364,373	1,284,571
Tangipahoa Parish	1.214	1.166	1.036	1.311	1.307	1.371	1.124	1.107	1.504	46,952	121,359	234,343	466,064	873,879
Tensas Parish	0.693	0.604	0.537	0.860	0.860	0.883	0.838	0.825	0.998	503	504	456	6,130	5,873
Terrebonne Parish	1.148	1.090	1.106	1.215	1.215	1.354	1.343	0.887	1.029	287,929	824,365	1,240,833	1,149,368	905,613
Union Parish	0.999	0.984	0.986	1.087	1.083	1.002	0.912	1.118	1.071	7,809	7,092	6,919	6,724	8,272
Vermilion Parish	1.238	1.582	1.173	1.296	1.296	1.448	1.303	0.877	1.024	538,254	1,164,257	1,730,264	1,609,315	1,326,277
Vernon Parish	1.154	1.071	1.074	1.168	1.168	1.143	0.874	0.861	1.080	7,677	12,026	12,048	16,549	15,050
Washington Parish	1.282	1.251	1.112	1.422	1.420	1.489	1.221	1.203	1.634	41,980	82,813	140,085	185,236	444,866
Webster Parish	0.988	0.978	0.967	1.027	1.027	0.943	0.845	0.965	1.044	3,807	4,574	4,544	5,807	8,582
West Baton Rouge Parish	1.216	1.191	1.059	1.385	1.385	1.460	1.312	1.288	1.442	5,625	17,656	59,113	139,638	158,140
West Carroll Parish	1.090	1.041	1.041	1.159	1.159	1.077	1.052	1.035	1.292	3,242	2,532	1,746	2,883	3,642
West Feliciana Parish	1.565	1.529	1.360	1.924	1.927	1.913	1.651	1.754	1.967	9,404	11,563	8,264	23,723	32,624
Winn Parish	1.065	1.043	1.042	1.147	1.145	1.069	0.931	1.138	1.154	2,308	2,992	2,826	6,712	6,503
NULL	1.416	1.430	1.353	1.586	1.588	1.682	1.439	1.022	1.119	-	-	-	-	-
Unknown	1.416	1.430	1.353	1.586	1.588	1.682	1.439	1.022	1.119	-	-	-	-	-
Total	1.416	1.430	1.353	1.586	1.588	1.682	1.439	1.022	1.119	5,318,268	#########	#########	#########	#########
							(35)	Trend Factors		1.4671	1.4145	1.3031	1.2108	1.1189

Coastal Plan Mobile Home Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium						Earned Premium at Current Rate Levels					Rate Change History								
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	1/1/2026
Acadia Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Allen Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Cameron Parish	41,599	80,640	113,096	140,444	125,350	65,153	130,825	130,143	105,769	99,641	36.29%	83.63%	-56.36%	-0.16%	10.39%	91.31%	7.63%	-16.08%	-13.56%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Grant Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-8.04%	-11.62%	-42.07%	9.50%	11.03%	100.79%	22.89%	-13.24%	10.46%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Jefferson Parish	98,081	166,741	214,409	202,602	182,225	172,009	278,158	246,513	141,031	136,031	1.14%	31.75%	-38.12%	9.44%	11.05%	100.77%	18.44%	-25.52%	-14.43%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Lafourche Parish	94,571	215,689	343,044	458,557	511,812	138,990	334,421	488,467	541,051	668,708	-9.39%	70.49%	-35.43%	0.11%	-12.06%	48.36%	-3.12%	-15.26%	41.45%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Madison Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Orleans Parish	571	-	-	-	-	1,717	-	-	-	-	-3.05%	-6.78%	-42.12%	9.51%	11.02%	100.75%	28.01%	-12.39%	15.79%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Plaquemines Parish	217,557	344,235	585,418	661,328	600,645	282,290	477,456	628,633	489,085	460,395	1.16%	121.13%	-42.22%	-4.61%	3.25%	72.98%	12.76%	-17.02%	-16.22%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Red River Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Richland Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Saint Bernard Parish	11,312	14,036	29,113	46,134	74,812	41,195	48,788	69,763	64,657	73,611	-25.23%	-23.82%	-42.07%	9.47%	11.01%	100.71%	28.02%	66.43%	-26.14%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Saint Mary Parish	5,484	10,365	15,647	16,675	13,671	14,474	26,152	27,202	16,948	12,433	1.11%	-5.51%	-43.74%	9.47%	11.07%	100.82%	28.01%	-3.87%	-7.26%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Terrebonne Parish	109,461	210,895	307,150	331,749	396,489	96,975	195,504	246,286	211,623	266,976	-9.43%	70.50%	-41.92%	-0.06%	-4.44%	48.39%	3.42%	-12.83%	-28.05%
Union Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Vermilion Parish	13,128	18,624	30,221	49,091	58,206	45,940	62,536	69,890	66,353	72,406	-11.57%	-30.14%	-48.02%	9.48%	11.13%	100.83%	28.05%	-8.99%	30.25%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Washington Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Webster Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Winn Parish	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
NULL	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Unknown	-	-	-	-	-	-	-	-	-	-	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%
Total	591,763	1,061,224	1,638,098	1,906,580	1,963,210	858,743	1,553,840	1,906,897	1,636,517	1,790,201	0.80%	77.20%	-42.10%	0.50%	0.90%	69.50%	8.90%	-14.27%	-1.48%

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

Coastal Plan Mobile Home Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	1/1/2026	2021	2022	2023	2024	2025
Acadia Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Allen Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Ascension Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Assumption Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Avoyelles Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Beauregard Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Bienville Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Bossier Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Caddo Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Calcasieu Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Caldwell Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Cameron Parish	1.798	1.319	0.719	1.646	1.649	1.494	0.781	0.725	0.864	95,586	185,049	169,588	128,070	111,488
Catahoula Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Claiborne Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Concordia Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
DeSoto Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
East Baton Rouge Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
East Carroll Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
East Feliciana Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Evangeline Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Franklin Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Grant Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Iberia Parish	1.354	1.472	1.666	2.875	2.626	2.365	1.178	0.958	1.105	-	-	-	-	-
Iberville Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Jackson Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Jefferson Parish	1.519	1.502	1.140	1.842	1.683	1.516	0.755	0.637	0.856	252,355	393,448	321,229	170,766	152,204
Jefferson Davis Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Lafayette Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Lafourche Parish	1.513	1.670	0.979	1.517	1.515	1.723	1.161	1.199	1.415	203,913	473,031	636,518	655,127	748,214
LaSalle Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Lincoln Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Livingston Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Madison Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Morehouse Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Natchitoches Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Orleans Parish	1.658	1.710	1.835	3.169	2.894	2.607	1.299	1.014	1.158	2,519	-	-	-	-
Ouachita Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Plaquemines Parish	1.726	1.706	0.772	1.336	1.400	1.356	0.784	0.695	0.838	414,149	675,351	819,167	592,205	515,134
Pointe Coupee Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Rapides Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Red River Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Richland Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Sabine Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Saint Bernard Parish	1.266	1.694	2.223	3.838	3.506	3.159	1.574	1.229	0.739	60,437	69,010	90,908	78,289	82,363
Saint Charles Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Saint Helena Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Saint James Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Saint John Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Saint Landry Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Saint Martin Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Saint Mary Parish	1.498	1.481	1.568	2.786	2.545	2.292	1.141	0.892	0.927	21,235	36,991	35,447	20,521	13,911
Saint Tammany Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Tangipahoa Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Tensas Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Terrebonne Parish	0.825	0.910	0.534	0.919	0.920	0.963	0.649	0.627	0.720	142,272	276,536	320,933	256,242	298,718
Union Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Vermilion Parish	1.191	1.347	1.928	3.709	3.388	3.048	1.518	1.185	1.303	67,399	88,456	91,073	80,343	81,015
Vernon Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Washington Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Webster Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
West Baton Rouge Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
West Carroll Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
West Feliciana Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Winn Parish	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
NULL	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Unknown	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	-	-	-	-	-
Total	1.635	1.622	0.915	1.581	1.573	1.559	0.920	0.845	0.985	1,259,865	2,197,872	2,484,863	1,981,563	2,003,047
							(35)	Trend Factors		1.4671	1.4145	1.3031	1.2108	1.1189

FAIR Plan Wind Only Earned Premium

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

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

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

FAIR Plan Wind Only Earned Premium

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

Coastal Plan Wind Only Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Actual Earned Premium						Earned Premium at Current Rate Levels					Rate Change History								
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	1/1/2026
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Allen Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Ascension Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Assumption Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Caddo Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Cameron Parish	19,064	96,217	155,042	204,913	207,846	23,039	129,890	141,017	130,284	152,580	24.58%	4.18%	5.07%	-18.01%	21.63%	90.04%	-7.19%	-18.45%	-19.13%
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
East Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Grant Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-3.83%	-8.45%	-2.24%	8.37%	14.69%	67.10%	3.64%	-13.08%	-14.89%
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Jefferson Parish	119,891	360,938	1,133,560	1,666,223	1,936,765	221,608	599,248	1,357,180	1,596,992	1,847,577	5.31%	-10.83%	3.04%	10.86%	19.42%	52.16%	-5.63%	7.00%	-7.83%
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Lafourche Parish	229,034	675,476	1,416,081	1,874,580	1,846,255	462,406	1,329,639	2,362,224	2,131,585	2,166,858	-9.52%	5.85%	4.96%	5.05%	-8.53%	67.63%	23.86%	-23.70%	33.14%
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Madison Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Orleans Parish	54,098	81,554	130,408	166,009	465,253	109,894	153,470	157,815	133,039	400,606	8.71%	4.35%	7.47%	5.08%	23.79%	97.69%	-2.49%	-10.88%	-8.94%
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Plaquemines Parish	91,550	221,658	396,409	424,689	501,182	266,096	572,998	677,726	487,098	499,879	8.64%	4.52%	8.25%	10.89%	23.73%	79.37%	8.26%	23.30%	-10.67%
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Red River Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Richland Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Saint Bernard Parish	41,677	60,609	136,902	132,303	218,920	99,489	128,638	186,009	120,071	209,025	8.55%	4.46%	8.43%	10.92%	23.67%	97.70%	-4.11%	-5.74%	-1.70%
Saint Charles Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Saint James Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Saint John Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Saint Landry Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Saint Mary Parish	6,486	14,030	31,235	32,811	51,741	17,966	34,583	49,260	31,730	48,802	8.56%	4.42%	8.42%	10.78%	23.76%	97.81%	14.14%	-8.13%	-1.68%
Saint Tammany Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Terrebonne Parish	102,426	376,137	716,123	717,493	857,036	138,833	483,021	742,727	538,694	644,405	5.77%	-6.13%	8.39%	5.88%	2.49%	53.21%	19.37%	-16.46%	-18.07%
Union Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Vermilion Parish	8,398	15,841	25,582	26,600	56,974	15,149	25,595	28,390	20,255	46,081	-18.96%	-13.37%	0.76%	10.80%	23.81%	61.36%	19.18%	-24.71%	-7.72%
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Washington Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Webster Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Winn Parish	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
NULL	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Unknown	-	-	-	-	-	-	-	-	-	-	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%
Total	672,624	1,902,462	4,141,343	5,245,622	6,141,972	1,354,480	3,457,082	5,702,348	5,189,748	6,015,813	-1.40%	0.00%	5.80%	5.60%	8.70%	66.20%	10.80%	-7.91%	2.60%

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

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

Coastal Plan Wind Only Earned Premium

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)
Actual Earned Premium	Cummulative Rate Change History									Trended Earned Premium at Current Rate Levels				
	6/1/2018	6/1/2019	6/1/2020	6/1/2021	6/1/2022	1/1/2023	1/1/2024	1/1/2025	1/1/2026	2021	2022	2023	2024	2025
Acadia Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Allen Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Ascension Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Assumption Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Avoyelles Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Beauregard Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Bienville Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Bossier Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Caddo Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Calcasieu Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Caldwell Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Cameron Parish	1.582	1.270	1.219	1.160	1.415	1.163	0.612	0.660	0.809	33,801	183,727	183,758	157,753	170,721
Catahoula Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Claiborne Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Concordia Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
DeSoto Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
East Baton Rouge Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
East Carroll Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
East Feliciana Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Evangeline Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Franklin Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Grant Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Iberia Parish	1.371	1.425	1.557	1.592	1.470	1.281	0.767	0.740	0.851	-	-	-	-	-
Iberville Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Jackson Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Jefferson Parish	1.814	1.723	1.932	1.875	1.691	1.416	0.931	0.986	0.922	325,122	847,623	1,768,531	1,933,705	2,067,246
Jefferson Davis Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Lafayette Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Lafourche Parish	2.037	2.252	2.127	2.027	1.929	2.109	1.258	1.016	1.331	678,398	1,880,745	3,078,196	2,581,013	2,424,488
LaSalle Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Lincoln Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Livingston Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Madison Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Morehouse Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Natchitoches Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Orleans Parish	2.481	2.282	2.187	2.035	1.937	1.564	0.791	0.812	0.911	161,226	217,080	205,648	161,089	448,236
Ouachita Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Plaquemines Parish	3.607	3.320	3.177	2.935	2.646	2.139	1.192	1.102	0.893	390,390	810,493	883,140	589,799	559,312
Pointe Coupee Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Rapides Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Red River Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Richland Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Sabine Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Saint Bernard Parish	2.963	2.730	2.613	2.410	2.173	1.757	0.889	0.927	0.983	145,961	181,956	242,387	145,387	233,877
Saint Charles Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Saint Helena Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Saint James Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Saint John Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Saint Landry Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Saint Martin Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Saint Mary Parish	3.436	3.165	3.031	2.796	2.524	2.039	1.031	0.903	0.983	26,358	48,917	64,190	38,420	54,604
Saint Tammany Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Tangipahoa Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Tensas Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Terrebonne Parish	1.462	1.382	1.472	1.358	1.283	1.252	0.817	0.685	0.819	203,682	683,223	967,842	652,273	721,022
Union Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Vermilion Parish	1.297	1.600	1.847	1.833	1.654	1.336	0.828	0.695	0.923	22,225	36,204	36,995	24,526	51,560
Vernon Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Washington Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Webster Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
West Baton Rouge Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
West Carroll Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
West Feliciana Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Winn Parish	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
NULL	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Unknown	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	-	-	-	-	-
Total	2.084	2.113	2.113	1.997	1.891	1.740	1.047	0.945	1.026	1,987,163	4,889,968	7,430,687	6,283,965	6,731,066
						(35)	Trend Factors			1.4671	1.4145	1.3031	1.2108	1.1189

FAIR Plan Homeowner Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2021-2025 Claim Count
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	
Acadia Parish	-	-	1,119	25,108	16,479	-	-	1,356	30,086	25,129	10
Allen Parish	-	-	-	-	626	-	-	-	-	954	1
Ascension Parish	-	45,735	48,037	235,839	145,825	-	57,520	58,250	282,589	222,369	29
Assumption Parish	-	2,089	9,329	21,153	-	-	2,627	11,312	25,346	-	4
Avoyelles Parish	3,206	19,448	18,151	-	-	4,201	24,459	22,010	-	-	4
Beauregard Parish	-	-	25,853	16,004	-	-	-	31,349	19,177	-	3
Bienville Parish	-	-	3,741	-	-	-	-	4,537	-	-	1
Bossier Parish	-	-	201,820	173,759	199,357	-	-	244,729	208,203	304,001	11
Caddo Parish	39,157	218,701	65,723	164,372	95,280	51,312	275,057	79,697	196,956	145,293	50
Calcasieu Parish	455	25,769	58,509	7,021	5,967	596	32,410	70,949	8,413	9,100	21
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	-	6,903	-	-	-	-	8,371	-	-	1
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-
Claiborne Parish	-	-	-	3,319	-	-	-	-	3,977	-	2
Concordia Parish	-	-	-	267	-	-	-	-	320	-	1
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-
East Baton Rouge Parish	39,372	381,190	1,016,121	265,659	1,197,396	51,593	479,416	1,232,158	318,320	1,825,920	133
East Carroll Parish	17,578	-	-	-	-	23,035	-	-	-	-	1
East Feliciana Parish	240	-	-	-	3,663	315	-	-	-	5,586	2
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-
Franklin Parish	-	300	23,908	-	-	-	377	28,991	-	-	2
Grant Parish	-	6,442	-	-	-	-	8,102	-	-	-	1
Iberia Parish	305	73,831	273,640	237,515	17,432	399	92,856	331,819	284,597	26,583	39
Iberville Parish	226	2,976	925	-	-	296	3,743	1,121	-	-	5
Jackson Parish	-	1,336	-	-	-	-	1,681	-	-	-	1
Jefferson Parish	2,107	394,500	1,691,237	1,958,070	1,066,592	2,761	496,156	2,050,810	2,346,214	1,626,456	304
Jefferson Davis Parish	-	-	-	376	-	-	-	-	450	-	1
Lafayette Parish	72,124	42,300	23,357	84,698	6,560	94,511	53,200	28,323	101,487	10,003	19
Lafourche Parish	-	19,508	119,182	176,187	367	-	24,535	144,522	211,112	560	20
LaSalle Parish	-	-	11,122	-	-	-	-	13,486	-	-	1
Lincoln Parish	-	-	12,743	707	3,071	-	-	15,452	847	4,684	4
Livingston Parish	-	2,954	123,349	75,181	40,982	-	3,715	149,574	90,084	62,494	16
Madison Parish	-	-	3,117	-	-	-	-	3,780	-	-	1
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-
Natchitoches Parish	-	3,744	-	-	7,718	-	4,708	-	-	11,769	2
Orleans Parish	1,512,403	860,367	4,515,321	4,472,938	1,734,293	1,981,853	1,082,070	5,475,324	5,359,600	2,644,641	540
Ouachita Parish	-	3,859	24,797	1	15,206	-	4,853	30,069	1	23,187	9
Plaquemines Parish	251	18,615	8,585	85,099	29,471	328	23,411	10,410	101,968	44,941	13
Pointe Coupee Parish	-	10,462	25,538	-	-	-	13,158	30,968	-	-	6
Rapides Parish	248	14,357	21,766	2,461	22,029	325	18,057	26,393	2,948	33,593	11
Red River Parish	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	-	291	-	-	-	-	366	-	-	-	1
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	1	72,320	235,488	123,465	47,072	1	90,956	285,555	147,939	71,781	34
Saint Charles Parish	-	35,079	700,446	1,012,108	32,953	-	44,119	849,368	1,212,736	50,250	24
Saint Helena Parish	-	-	-	-	6,564	-	-	-	-	10,009	1
Saint James Parish	-	8,148	17,740	6,939	-	-	10,248	21,511	8,315	-	8
Saint John Parish	12,357	14,755	111,536	81,247	401	16,193	18,557	135,250	97,352	612	36
Saint Landry Parish	-	16,387	3,728	16,208	251	-	20,610	4,521	19,421	382	6
Saint Martin Parish	-	-	1,489,779	-	44,263	-	-	1,806,520	-	67,497	5
Saint Mary Parish	-	18,521	77,626	12,065	863	-	23,293	94,130	14,457	1,316	16
Saint Tammany Parish	248,293	679,180	913,644	1,723,380	757,594	325,363	854,194	1,107,893	2,065,002	1,155,263	200
Tangipahoa Parish	226	20,355	684,102	39,125	52,268	296	25,600	829,549	46,881	79,704	28
Tensas Parish	-	-	14,753	-	4,348	-	-	17,890	-	6,631	2
Terrebonne Parish	379	10,612	1,099,462	17,372	298,261	496	13,347	1,333,219	20,816	454,821	51
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	171,765	3,274	78,465	11,864	2,348	225,081	4,117	95,147	14,216	3,581	13
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-
Washington Parish	226	-	-	363,705	251	296	-	-	435,802	382	4
Webster Parish	27,754	11,211	18,100	10,641	318	36,368	14,100	21,948	12,750	484	12
West Baton Rouge Parish	-	-	10,812	-	31,134	-	-	13,110	-	47,476	3
West Carroll Parish	247	-	-	-	-	324	-	-	-	-	1
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	2,148,919	3,038,617	13,789,573	11,423,853	5,887,202	2,815,943	3,821,618	16,721,371	13,688,382	8,977,452	1,714
(13) Loss Development Factors						1.0080	1.0110	1.0190	1.0520	1.3990	
(14) Trend Factors						1.3000	1.2440	1.1900	1.1390	1.0900	

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

Coastal Plan Homeowners Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2021-2025 Claim
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	Count
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	-	-	9,019	-	-	-	-	10,806	-	1
Orleans Parish	-	-	-	-	194,979	-	-	-	-	297,326	2
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	18,490	159,316	18,203	269	-	23,255	193,188	21,811	411	10
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	-	18,490	159,316	27,221	195,248	-	23,255	193,188	32,617	297,737	13
		(13)	Loss Development Factors			1.0080	1.0110	1.0190	1.0520	1.3990	
		(14)	Trend Factors			1.3000	1.2440	1.1900	1.1390	1.0900	

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

FAIR Plan Dwelling Fire - Fire Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2021-2025 Claim
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	Count
Acadia Parish	-	195,900	-	142,084	85,725	-	245,162	-	165,718	104,279	9
Allen Parish	-	-	-	-	-	-	-	-	-	-	-
Ascension Parish	6,064	-	251	45,824	169,062	7,915	-	301	53,446	205,653	5
Assumption Parish	-	124,594	-	-	163,328	-	155,925	-	-	198,679	4
Avoyelles Parish	-	24,043	41,143	14,261	-	-	30,089	49,401	16,634	-	4
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-
Caddo Parish	-	-	12,109	137,218	49,700	-	-	14,539	160,043	60,457	6
Calcasieu Parish	197,355	221,565	867,228	237,807	111,414	257,587	277,280	1,041,290	277,363	135,529	20
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Catahoula Parish	-	-	111,342	-	-	-	-	133,689	-	-	1
Claiborne Parish	-	-	-	-	141,977	-	-	-	-	172,706	1
Concordia Parish	-	-	7,259	-	-	-	-	8,716	-	-	1
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-
East Baton Rouge Parish	479,337	495,453	597,801	842,986	977,705	625,631	620,041	717,785	983,205	1,189,320	38
East Carroll Parish	-	58,715	227,404	-	-	-	73,480	273,046	-	-	3
East Feliciana Parish	-	-	197,928	-	-	-	-	237,654	-	-	2
Evangeline Parish	-	-	-	-	69,770	-	-	-	-	84,871	1
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-
Grant Parish	-	-	-	-	3,412	-	-	-	-	4,150	1
Iberia Parish	101,642	388,537	118,590	491,386	234,000	132,664	486,240	142,392	573,121	284,647	23
Iberville Parish	-	-	-	215,618	-	-	-	-	251,483	-	4
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	835,939	1,082,743	1,865,304	1,795,795	1,636,708	1,091,068	1,355,014	2,239,689	2,094,500	1,990,957	85
Jefferson Davis Parish	-	89,046	63,106	129,166	-	-	111,438	75,771	150,651	-	3
Lafayette Parish	274,607	203,161	739,818	570,675	340,836	358,416	254,248	888,307	665,599	414,606	33
Lafourche Parish	49,395	24,168	146,796	213,615	138,245	64,470	30,246	176,260	249,147	168,167	17
LaSalle Parish	-	-	52,735	-	-	-	-	63,320	-	-	1
Lincoln Parish	-	-	-	-	102,200	-	-	-	-	124,320	1
Livingston Parish	19,274	222,606	-	77,744	-	25,157	278,583	-	90,676	-	4
Madison Parish	5,108	6,788	-	4,066	-	6,666	8,495	-	4,742	-	3
Morehouse Parish	-	-	523,576	-	-	-	-	628,663	-	-	1
Natchitoches Parish	39,878	16,980	-	9,316	-	52,049	21,250	-	10,866	-	3
Orleans Parish	667,569	2,455,295	5,182,791	5,625,881	4,582,371	871,311	3,072,714	6,223,029	6,561,667	5,574,179	172
Ouachita Parish	69,976	-	-	-	-	91,333	-	-	-	-	1
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-
Pointe Coupee Parish	14,752	-	-	-	-	19,254	-	-	-	-	1
Rapides Parish	318,994	2,176	2,094	-	232,926	416,351	2,723	2,514	-	283,340	9
Red River Parish	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	-	-	-	-	-	-	-	-	-	-	-
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	162,821	112,362	264,463	89,399	242,948	212,514	140,617	317,543	104,269	295,531	12
Saint Charles Parish	123,075	-	294,799	150,012	195,399	160,637	-	353,968	174,965	237,691	12
Saint Helena Parish	-	-	-	237,453	-	-	-	-	276,950	-	1
Saint James Parish	9,178	-	-	-	-	11,979	-	-	-	-	1
Saint John Parish	175,880	-	159,580	343,840	267	229,559	-	191,609	401,033	325	9
Saint Landry Parish	2,479	-	175,332	23,941	144,356	3,236	-	210,523	27,923	175,600	5
Saint Martin Parish	10,132	-	40,847	-	89,002	13,224	-	49,045	-	108,266	3
Saint Mary Parish	64,180	83,814	761,723	86,851	423,434	83,768	104,890	914,608	101,298	515,082	17
Saint Tammany Parish	150,569	97,939	23,283	1,133,529	457,216	196,522	122,567	27,956	1,322,075	556,176	19
Tangipahoa Parish	-	7,434	228,010	813,928	187,043	-	9,304	273,774	949,314	227,526	8
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	245,386	191,340	844,056	300,113	-	307,092	229,744	984,453	365,069	20
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	2,393	188,359	28,062	259,254	318	3,123	235,725	33,695	302,377	387	10
Vernon Parish	-	-	-	-	368,549	-	-	-	-	448,318	2
Washington Parish	42,312	-	-	8,859	401,506	55,226	-	-	10,332	488,408	5
Webster Parish	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	3,822,909	6,347,065	12,924,710	14,544,563	11,849,528	4,989,660	7,943,123	15,518,831	16,963,850	14,414,239	581
(13)	Loss Development Factors					1.0040	1.0060	1.0090	1.0240	1.1160	
(14)	Trend Factors					1.3000	1.2440	1.1900	1.1390	1.0900	

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

Coastal Plan Dwelling Fire - Fire Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2021-2025 Claim
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	Count
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	58,742	265,761	-	-	-	68,513	323,282	4
Lafourche Parish	178,527	-	-	129,031	243,153	233,013	-	-	150,494	295,780	9
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	-	-	12,983	-	-	-	-	15,589	-	-	1
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	251	3,948	133,020	-	-	328	4,941	159,719	-	-	3
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	178,778	3,948	146,004	187,773	508,913	233,341	4,941	175,308	219,007	619,062	17
		(13)	Loss Development Factors			1.0040	1.0060	1.0090	1.0240	1.1160	
		(14)	Trend Factors			1.3000	1.2440	1.1900	1.1390	1.0900	

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

FAIR Plan Dwelling Fire - EC Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2021-2025 Claim Count
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	
Acadia Parish	12,961	3,444	75,234	64,054	225,578	16,917	4,310	90,335	74,709	274,402	63
Allen Parish	51	5,329	8,588	8,248	3,200	66	6,669	10,312	9,620	3,893	7
Ascension Parish	508	6,997	122,225	62,486	65,470	662	8,757	146,757	72,880	79,640	39
Assumption Parish	232	7,842	32,775	11,677	1	303	9,814	39,354	13,619	1	13
Avoyelles Parish	4,690	-	3,185	696	295	6,121	-	3,824	811	359	8
Beauregard Parish	-	453	41,381	1,589	267	-	567	49,687	1,853	325	7
Bienville Parish	252	3,543	3,257	30,317	2,319	329	4,434	3,911	35,360	2,821	15
Bossier Parish	-	-	251	22,419	29,911	-	-	301	26,148	36,385	6
Caddo Parish	19,336	35,000	242,459	251,197	7,043	25,237	43,801	291,123	292,980	8,568	79
Calcasieu Parish	141,266	56,231	612,179	178,599	152,886	184,381	70,371	735,050	208,307	185,976	143
Caldwell Parish	-	-	-	-	251	-	-	-	-	305	1
Cameron Parish	1	106,370	9,381	7,156	-	1	133,118	11,264	8,346	-	7
Catahoula Parish	7,528	251	7,170	26,820	7,092	9,826	314	8,609	31,281	8,627	9
Claiborne Parish	7,179	-	7,586	268	6,154	9,369	-	9,109	312	7,486	6
Concordia Parish	17,749	33,716	56,163	13,832	6,476	23,166	42,194	67,435	16,133	7,878	14
DeSoto Parish	9,305	18,522	341	-	-	12,145	23,180	409	-	-	6
East Baton Rouge Parish	94,010	123,833	738,375	859,470	716,239	122,702	154,972	886,574	1,002,431	871,261	325
East Carroll Parish	1,740	24,123	7,465	45,806	18,384	2,272	30,189	8,963	53,425	22,364	18
East Feliciana Parish	-	10,782	251	953	-	-	13,493	301	1,111	-	5
Evangeline Parish	-	16,612	4,532	33,990	53,108	-	20,790	5,442	39,644	64,602	22
Franklin Parish	4,807	266	517	5,430	35,092	6,274	333	621	6,334	42,687	15
Grant Parish	-	-	1	-	32,201	-	-	1	-	39,171	3
Iberia Parish	50,875	102,653	323,116	146,507	154,445	66,402	128,466	387,968	170,876	187,873	168
Iberville Parish	2,592	1,280	518	802	3,790	3,383	1,602	622	935	4,610	14
Jackson Parish	-	38,609	16,351	9,032	268	-	48,318	19,632	10,534	326	6
Jefferson Parish	144,305	412,254	1,044,112	859,112	773,297	188,347	515,921	1,253,676	1,002,013	940,669	566
Jefferson Davis Parish	11,825	-	8,348	37,858	9,226	15,434	-	10,023	44,156	11,223	24
Lafayette Parish	125,879	111,555	398,424	362,108	552,411	164,297	139,607	478,392	422,340	671,975	218
Lafourche Parish	18,303	19,178	6,168	21,715	88,025	23,890	24,001	7,406	25,327	107,077	56
LaSalle Parish	7,107	255	39,665	23,651	11,629	9,276	319	47,626	27,585	14,146	9
Lincoln Parish	5,334	12,464	4,977	5,636	3,096	6,962	15,598	5,976	6,573	3,766	10
Livingston Parish	-	44,994	104,347	84,574	98,226	-	56,308	125,291	98,642	119,486	33
Madison Parish	32,718	13,715	34,647	25,203	89,057	42,704	17,164	41,601	29,395	108,332	31
Morehouse Parish	1,634	8,453	21,868	14,130	37,504	2,133	10,578	26,257	16,480	45,621	22
Natchitoches Parish	649	17,034	11,950	8,695	9,984	847	21,317	14,348	10,141	12,145	12
Orleans Parish	364,349	1,151,455	1,687,433	1,522,267	1,084,043	475,549	1,441,004	2,026,117	1,775,475	1,318,674	1,000
Ouachita Parish	10,310	997	15,906	49,222	70,030	13,457	1,247	19,099	57,409	85,187	41
Plaquemines Parish	330	5,523	16,947	251	8,090	430	6,911	20,348	292	9,841	12
Pointe Coupee Parish	714	52,560	1,717	15,238	131,258	931	65,776	2,062	17,773	159,668	13
Rapides Parish	6,442	11,003	33,726	43,215	652,387	8,409	13,770	40,495	50,404	793,590	42
Red River Parish	-	5,099	-	-	268	-	6,381	-	-	326	2
Richland Parish	4,106	13,415	69,152	22,138	6,494	5,359	16,789	83,031	25,821	7,899	21
Sabine Parish	3,436	13,150	2,972	21,502	4,868	4,485	16,457	3,568	25,079	5,921	11
Saint Bernard Parish	38,899	206,343	135,013	169,654	123,862	50,772	258,231	162,111	197,873	150,671	103
Saint Charles Parish	6,749	5,842	33,193	48,204	14,789	8,809	7,311	39,855	56,222	17,989	26
Saint Helena Parish	254	1	20,541	40,611	536	331	1	24,663	47,366	652	7
Saint James Parish	1	329	-	251	1	1	412	-	292	1	6
Saint John Parish	30,056	14,012	78,904	140,980	25,527	39,229	17,536	94,741	164,430	31,052	51
Saint Landry Parish	11,122	31,188	76,856	85,007	49,987	14,516	39,031	92,281	99,147	60,807	70
Saint Martin Parish	35,470	16,101	30,853	50,906	55,379	46,295	20,149	37,045	59,373	67,366	64
Saint Mary Parish	28,852	40,845	315,324	89,361	41,716	37,657	51,117	378,612	104,224	50,745	106
Saint Tammany Parish	40,218	279,806	308,264	538,788	183,040	52,492	350,167	370,136	628,408	222,657	208
Tangipahoa Parish	225	90,938	143,580	219,843	5,682	294	113,806	172,398	256,411	6,911	67
Tensas Parish	254	316	19,822	9,797	1,108	332	396	23,800	11,426	1,347	12
Terrebonne Parish	482	27,261	77,236	178,428	64,853	630	34,116	92,738	208,106	78,890	92
Union Parish	-	-	-	-	1,204	-	-	-	-	1,465	1
Vermilion Parish	122,581	85,431	145,765	306,597	35,666	159,992	106,914	175,021	357,595	43,386	110
Vernon Parish	-	-	12,930	-	6,986	-	-	15,526	-	8,498	4
Washington Parish	26,603	37,025	63,154	27,019	46,407	34,722	46,336	75,830	31,514	56,451	39
Webster Parish	405	-	14,352	1,263	9,097	529	-	17,233	1,473	11,066	7
West Baton Rouge Parish	-	331	12,514	27,589	252	-	414	15,026	32,178	306	14
West Carroll Parish	-	1	-	-	1,940	-	1	-	-	2,360	2
West Feliciana Parish	-	-	267	552	-	-	-	321	644	-	3
Winn Parish	-	1	-	-	19,184	-	1	-	-	23,336	4
Null	-	-	-	-	-	-	-	-	-	-	-
Total	1,454,693	3,324,729	7,304,224	6,832,712	5,837,580	1,898,665	4,160,778	8,770,255	7,969,238	7,101,065	4,118
(13) Loss Development Factors						1.0040	1.0060	1.0090	1.0240	1.1160	
(14) Trend Factors						1.3000	1.2440	1.1900	1.1390	1.0900	

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

Coastal Plan Dwelling Fire - EC Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2021-2025 Claim
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	Count
Cameron Parish	-	1	-	-	-	-	1	-	-	-	1
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	22,265	1	346	1	354	29,060	1	415	1	431	12
Lafourche Parish	2,516	266	3,752	710	6,287	3,284	333	4,505	828	7,648	15
Orleans Parish	-	5	76	268	-	-	6	91	313	-	5
Plaquemines Parish	5,944	315	9,074	-	-	7,758	394	10,895	-	-	3
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	96,690	-	2	77	9,744	126,200	-	2	90	11,853	12
Vermilion Parish	4,607	-	-	-	-	6,013	-	-	-	-	1
Totals	132,022	588	13,249	1,057	16,386	172,315	735	15,908	1,232	19,932	49
(13) Loss Development Factors						1.0040	1.0060	1.0090	1.0240	1.1160	
(14) Trend Factors						1.3000	1.2440	1.1900	1.1390	1.0900	

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

FAIR Plan Renters Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2021-2025 Claim
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	Count
Acadia Parish	-	-	-	-	-	-	-	-	-	-	-
Allen Parish	-	-	-	-	-	-	-	-	-	-	-
Ascension Parish	-	-	-	-	-	-	-	-	-	-	-
Assumption Parish	-	-	-	-	-	-	-	-	-	-	-
Avoyelles Parish	-	-	-	-	-	-	-	-	-	-	-
Beauregard Parish	-	-	-	-	-	-	-	-	-	-	-
Bienville Parish	-	-	-	-	-	-	-	-	-	-	-
Bossier Parish	-	-	-	-	-	-	-	-	-	-	-
Caddo Parish	-	-	6,776	-	-	-	-	8,216	-	-	1
Calcasieu Parish	-	-	-	-	-	-	-	-	-	-	-
Caldwell Parish	-	-	-	-	-	-	-	-	-	-	-
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Catahoula Parish	-	-	-	-	-	-	-	-	-	-	-
Claiborne Parish	-	-	-	-	-	-	-	-	-	-	-
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	-	-	-	-	-	-	-	-	-	-	-
East Baton Rouge Parish	-	-	9,630	8,483	-	-	-	11,677	10,164	-	3
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
East Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Evangeline Parish	-	-	-	-	-	-	-	-	-	-	-
Franklin Parish	-	-	-	-	-	-	-	-	-	-	-
Grant Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Iberville Parish	-	-	-	-	-	-	-	-	-	-	-
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	21,555	50,606	27,648	77,415	-	28,245	63,647	33,526	92,760	-	25
Jefferson Davis Parish	-	-	-	-	-	-	-	-	-	-	-
Lafayette Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	-	-	-	-	-	-	-	-	-	-
LaSalle Parish	-	-	-	-	-	-	-	-	-	-	-
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	-	-	-	-	-	-	-	-	-	-	-
Madison Parish	-	-	-	-	-	-	-	-	-	-	-
Morehouse Parish	-	-	-	-	-	-	-	-	-	-	-
Natchitoches Parish	-	-	-	-	-	-	-	-	-	-	-
Orleans Parish	14,014	1,125	47,008	25,485	19,364	18,364	1,415	57,002	30,537	29,528	23
Ouachita Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	-	-	-	611	-	-	-	-	733	-	1
Pointe Coupee Parish	-	-	-	-	-	-	-	-	-	-	-
Rapides Parish	-	-	-	-	-	-	-	-	-	-	-
Red River Parish	-	-	-	-	-	-	-	-	-	-	-
Richland Parish	-	-	-	-	-	-	-	-	-	-	-
Sabine Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Charles Parish	-	-	-	2,508	-	-	-	-	3,005	-	2
Saint Helena Parish	-	-	-	-	-	-	-	-	-	-	-
Saint James Parish	-	1,092	-	-	-	-	1,373	-	-	-	1
Saint John Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Landry Parish	-	-	-	367	-	-	-	-	440	-	1
Saint Martin Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Tammany Parish	5,656	15,153	1,001	5,831	52,627	7,411	19,057	1,213	6,987	80,252	9
Tangipahoa Parish	-	-	-	-	-	-	-	-	-	-	-
Tensas Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	-	-	-	-	-	-	-	-	-	-
Union Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Vernon Parish	-	-	-	-	-	-	-	-	-	-	-
Washington Parish	-	-	-	-	-	-	-	-	-	-	-
Webster Parish	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	-	-	-	-	-	-	-	-	-	-
West Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	41,224	67,976	92,062	120,700	71,991	54,020	85,492	111,634	144,626	109,780	66
(13) Loss Development Factors						1.0080	1.0110	1.0190	1.0520	1.3990	
(14) Trend Factors						1.3000	1.2440	1.1900	1.1390	1.0900	

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

Coastal Plan Renters Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2021-2025
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	Claim Count
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	-	-	-	-	-	-	-	-
Lafourche Parish	-	-	-	276	-	-	-	-	331	-	2
Orleans Parish	-	3,078	-	-	13,200	-	3,871	-	-	20,129	3
Plaquemines Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	-	-	-	-	-	-	-	-	-	-	-
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	-	3,078	-	276	13,200	-	3,871	-	331	20,129	5
(13)	Loss Development Factors					1.0080	1.0110	1.0190	1.0520	1.3990	
(14)	Trend Factors					1.3000	1.2440	1.1900	1.1390	1.0900	

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

FAIR Plan Mobile Homeowners Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2021-2025 Claim
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	Count
Acadia Parish	20,801	12,221	34,894	16,519	27,683	27,149	15,294	41,897	19,266	33,675	31
Allen Parish	-	-	-	318	1	-	-	-	371	1	3
Ascension Parish	671	19,723	32,898	38,382	222,746	876	24,683	39,501	44,766	270,957	38
Assumption Parish	2,019	4,171	529	2	7,218	2,635	5,220	635	2	8,780	17
Avoyelles Parish	-	-	-	5,774	-	-	-	-	6,735	-	1
Beauregard Parish	91,292	-	-	-	205,164	119,154	-	-	-	249,569	4
Bienville Parish	270	-	12,809	-	16,194	353	-	15,380	-	19,699	4
Bossier Parish	-	-	-	251	-	-	-	-	292	-	1
Caddo Parish	226	-	-	-	17,659	294	-	-	-	21,482	3
Calcasieu Parish	90,819	37,886	162,300	58,733	102,846	118,538	47,413	194,875	68,502	125,106	72
Caldwell Parish	-	319	-	-	-	-	400	-	-	-	1
Cameron Parish	-	-	-	40,798	-	-	-	-	47,584	-	3
Catahoula Parish	-	-	-	16,413	-	-	-	-	19,143	-	2
Claiborne Parish	269	1	251	3,259	1	351	1	301	3,801	1	5
Concordia Parish	-	-	-	-	-	-	-	-	-	-	-
DeSoto Parish	-	-	771	10,483	-	-	-	926	12,227	-	4
East Baton Rouge Parish	-	-	-	41,708	77,142	-	-	-	48,646	93,839	14
East Carroll Parish	-	-	-	-	-	-	-	-	-	-	-
East Feliciana Parish	-	-	1	535	45,995	-	-	1	624	55,950	6
Evangeline Parish	-	-	-	-	6,993	-	-	-	-	8,506	1
Franklin Parish	-	-	-	5,610	20,612	-	-	-	6,543	25,074	3
Grant Parish	-	-	1	-	-	-	-	1	-	-	3
Iberia Parish	1,741	6,102	81,344	52,162	16,783	2,272	7,636	97,670	60,838	20,415	40
Iberville Parish	252	15,955	1	50,301	4,865	329	19,967	1	58,667	5,918	7
Jackson Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	426	1,226	509	251	4,899	555	1,535	611	293	5,959	9
Jefferson Davis Parish	-	1	1,986	570	60,903	-	1	2,384	665	74,085	17
Lafayette Parish	22,104	57,888	62,131	77,928	97,274	28,851	72,445	74,601	90,890	118,328	74
Lafourche Parish	1,156	6,006	534	1,716	29,863	1,509	7,516	641	2,001	36,326	15
LaSalle Parish	-	-	8,579	10,480	-	-	-	10,301	12,223	-	2
Lincoln Parish	-	-	-	-	-	-	-	-	-	-	-
Livingston Parish	10,191	86,012	24,277	156,685	173,960	13,301	107,641	29,150	182,747	211,612	51
Madison Parish	-	-	-	-	-	-	-	-	-	-	-
Morehouse Parish	1	-	-	-	-	1	-	-	-	-	1
Natchitoches Parish	-	7,923	48,230	-	8,768	-	9,915	57,911	-	10,665	5
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Ouachita Parish	-	-	7,302	251	28,407	-	-	8,768	292	34,556	7
Plaquemines Parish	-	-	-	2,515	3,028	-	-	-	2,933	3,684	2
Pointe Coupee Parish	-	451	-	-	-	-	564	-	-	-	1
Rapides Parish	-	-	2,417	317	6,172	-	-	2,902	370	7,507	4
Red River Parish	-	-	1,361	-	-	-	-	1,635	-	-	1
Richland Parish	-	-	-	2,861	-	-	-	-	3,336	-	1
Sabine Parish	-	3,684	-	630	5,543	-	4,610	-	735	6,743	4
Saint Bernard Parish	-	-	-	9,982	251	-	-	-	11,642	305	3
Saint Charles Parish	-	17,002	278	-	-	-	21,278	333	-	-	3
Saint Helena Parish	-	-	1	1	72,388	-	-	1	1	88,055	6
Saint James Parish	-	-	6,413	24,226	1	-	-	7,700	28,256	1	9
Saint John Parish	10,681	1	-	507	7,365	13,940	1	-	592	8,959	5
Saint Landry Parish	16,119	5,417	20,199	28,967	12,958	21,039	6,780	24,254	33,785	15,762	30
Saint Martin Parish	626	13,945	19,353	35,769	59,227	817	17,451	23,238	41,719	72,046	52
Saint Mary Parish	37,094	22,273	24,594	49,169	587	48,416	27,874	29,531	57,347	714	35
Saint Tammany Parish	9,493	39,332	158,494	55,340	74,559	12,390	49,223	190,306	64,545	90,696	55
Tangipahoa Parish	1	278	41,716	22,652	58,203	1	348	50,088	26,420	70,801	27
Tensas Parish	-	10,144	-	-	-	-	12,695	-	-	-	1
Terrebonne Parish	1	267	58,860	7,653	269	1	334	70,674	8,926	327	15
Union Parish	-	-	-	1	1	-	-	-	1	1	2
Vermilion Parish	1,765	90,400	62,795	184,116	54,114	2,304	113,133	75,399	214,741	65,827	55
Vernon Parish	-	-	-	-	12,276	-	-	-	-	14,933	1
Washington Parish	2,329	319	1	-	106,220	3,039	399	1	-	129,210	8
Webster Parish	-	-	-	-	-	-	-	-	-	-	-
West Baton Rouge Parish	-	-	8,509	11,701	5,247	-	-	10,216	13,647	6,383	4
West Carroll Parish	-	296	-	-	-	-	370	-	-	-	1
West Feliciana Parish	-	-	-	-	-	-	-	-	-	-	-
Winn Parish	-	-	-	-	-	-	-	-	-	-	-
Null	-	-	-	-	-	-	-	-	-	-	-
Total	320,344	459,243	884,336	1,025,533	1,654,382	418,115	574,727	1,061,833	1,196,114	2,012,457	769
(13) Loss Development Factors						1.0040	1.0060	1.0090	1.0240	1.1160	
(14) Trend Factors						1.3000	1.2440	1.1900	1.1390	1.0900	

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

Coastal Plan Mobile Homeowner Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2021-2025 Claim
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	Count
Cameron Parish	-	596	-	-	-	-	746	-	-	-	2
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	-	-	251	-	-	-	-	305	1
Lafourche Parish	27,730	45,463	-	8,722	-	36,193	56,895	-	10,173	-	6
Orleans Parish	-	-	-	-	-	-	-	-	-	-	-
Plaquemines Parish	8,323	1	539	535	1	10,863	1	648	624	1	16
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	37,124	-	1,021	267	-	48,454	-	1,226	312	-	4
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	73,177	46,060	1,560	9,525	251	95,510	57,642	1,874	11,109	306	29
		(13) Loss Development Factors				1.0040	1.0060	1.0090	1.0240	1.1160	
		(14) Trend Factors				1.3000	1.2440	1.1900	1.1390	1.0900	

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

FAIR Plan Wind Only Incurred Losses and ALAE

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

(13)	Loss Development Factors	1.0040	1.0060	1.0090	1.0240	1.1160
(14)	Trend Factors	1.3000	1.2440	1.1900	1.1390	1.0900

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

Coastal Plan Wind Only Incurred Losses and ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Incurred Losses and ALAE					Trended Ultimate Losses and ALAE					2021-2025 Claim Count
	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025	
Cameron Parish	-	-	-	-	-	-	-	-	-	-	-
Iberia Parish	-	-	-	-	-	-	-	-	-	-	-
Jefferson Parish	-	-	17,724	-	-	-	-	21,282	-	-	1
Lafourche Parish	1	-	1	-	-	1	-	1	-	-	3
Orleans Parish	-	-	30,309	-	-	-	-	36,392	-	-	1
Plaquemines Parish	-	-	-	-	268	-	-	-	-	326	1
Saint Bernard Parish	-	-	-	-	-	-	-	-	-	-	-
Saint Mary Parish	-	-	-	-	-	-	-	-	-	-	-
Terrebonne Parish	1,533	-	14,464	-	-	2,001	-	17,368	-	-	3
Vermilion Parish	-	-	-	-	-	-	-	-	-	-	-
Totals	1,534	-	62,498	-	268	2,002	-	75,043	-	326	9
		(13)	Loss Development Factors			1.0040	1.0060	1.0090	1.0240	1.1160	
		(14)	Trend Factors			1.3000	1.2440	1.1900	1.1390	1.0900	

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

FAIR Plan Premium On-Level Factors
Homeowners

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

FAIR Plan Premium On-Level Factors
Homeowners

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

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

Coastal Plan Premium On-Level Factors
Homeowners

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

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

FAIR Plan Premium On-Level Factors
Fire

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

FAIR Plan Premium On-Level Factors
Fire

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

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

Coastal Plan Premium On-Level Factors
Fire

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

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

FAIR Plan Premium On-Level Factors
Extended Coverages

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

FAIR Plan Premium On-Level Factors
Extended Coverages

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

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

Coastal Plan Premium On-Level Factors
Extended Coverages

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

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

FAIR Plan Premium On-Level Factors
Renters

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

FAIR Plan Premium On-Level Factors
Renters

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

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

LCPIC Coastal Plan Premium On-Level Factors
Renters

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

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

FAIR Plan Premium On-Level Factors
Mobile Home

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

FAIR Plan Premium On-Level Factors
Mobile Home

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

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

Coastal Plan Premium On-Level Factors
Mobile Home

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

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

FAIR Plan Premium On-Level Factors
Wind Only

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

FAIR Plan Premium On-Level Factors
Wind Only

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

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

Coastal Plan Premium On-Level Factors
Wind Only

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

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

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

Gross Reported Loss Development Factors

Loss & DCC

AY	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
2004	11,044,553	12,967,089	13,144,663	13,367,494	13,232,094	13,473,832	13,511,961	13,429,237	13,440,099	13,520,619	13,520,630	13,520,630	13,520,630	13,520,630	13,520,403	13,520,403	13,520,403
2005	73,345,535	35,910,767	39,016,403	39,065,511	41,484,502	41,092,229	41,951,677	41,339,019	41,101,111	41,102,364	41,103,331	41,104,601	40,984,939	40,984,939	40,988,169	40,988,169	40,988,169
2006	15,492,285	22,633,975	23,824,758	24,006,608	24,287,116	24,300,011	24,299,116	24,300,528	24,300,606	24,300,253	24,334,769	24,335,434	24,335,434	24,335,294	24,335,294	24,335,294	24,335,294
2007	19,602,982	21,830,303	22,766,805	22,763,099	23,002,819	23,064,238	23,104,259	23,037,398	23,110,605	23,138,162	23,138,122	23,138,083	23,138,083	23,138,083	23,138,083	23,138,083	23,137,866
2008	18,309,910	23,074,453	26,250,033	26,423,908	26,543,805	26,562,679	26,573,765	26,635,600	26,642,207	26,425,908	26,425,291	26,425,058	26,425,012	26,425,012	26,425,012	26,425,012	26,425,012
2009	15,112,683	16,105,953	16,990,207	16,978,827	16,966,966	17,056,996	17,138,470	17,138,864	17,155,217	17,155,591	17,155,492	17,155,492	17,155,492	17,155,492	17,155,492	17,155,492	17,155,492
2010	12,699,510	14,002,810	14,381,650	14,489,348	14,496,884	14,587,970	14,574,438	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	14,577,048	
2011	9,317,363	10,430,653	10,884,827	11,153,322	11,149,186	11,232,249	11,189,503	11,189,922	11,234,227	11,228,883	11,225,492	11,225,667	11,225,667	11,225,667	11,225,667		
2012	6,566,079	7,826,303	8,168,730	8,283,135	8,308,034	8,210,146	8,215,537	8,215,482	8,215,167	8,215,042	8,215,042	8,215,042	8,215,042	8,215,042			
2013	4,656,405	5,239,906	5,401,725	5,572,971	5,573,130	5,602,136	5,507,846	5,503,621	5,503,621	5,503,621	5,489,666	5,489,564	5,489,842				
2014	3,439,149	4,104,791	4,303,355	4,240,149	4,346,031	4,345,642	4,357,456	4,389,782	4,357,190	4,370,467	4,370,549	4,370,972					
2015	2,151,509	2,820,191	2,728,180	2,728,877	2,724,927	2,725,115	2,725,116	2,725,116	2,725,116	2,725,116	2,725,116						
2016	2,449,642	2,605,130	2,577,727	2,604,858	2,619,812	2,624,605	2,607,038	2,607,038	2,607,885	2,608,977							
2017	1,746,084	2,063,057	2,215,238	2,218,155	2,218,155	2,236,017	2,238,254	2,238,254	2,238,254								
2018	827,602	1,349,007	1,349,007	1,349,007	1,349,007	1,349,007	1,349,745	1,349,745									
2019	1,504,515	2,595,113	2,650,739	2,638,757	2,631,953	2,631,953	2,631,857										
2020	853,741	927,884	959,214	921,016	891,016	855,813											
2021	1,510,408	2,005,449	2,109,846	2,125,211	2,132,131												
2022	1,997,182	3,044,438	2,905,740	2,993,178													
2023	13,053,501	14,239,098	14,794,470														
2024	9,587,503	12,758,107															
2025	6,820,710																

Report-to-Report Development Factors

AY	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
2004	1.174	1.014	1.017	0.990	1.018	1.003	0.994	1.001	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005	0.490	1.086	1.001	1.062	0.991	1.021	0.985	0.994	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	
2006	1.461	1.053	1.008	1.012	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
2007	1.114	1.043	1.000	1.011	1.003	1.002	0.997	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008	1.260	1.138	1.007	1.005	1.001	1.000	1.002	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2009	1.066	1.055	0.999	0.999	1.005	1.005	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2010	1.103	1.027	1.007	1.001	1.006	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2011	1.119	1.044	1.025	1.000	1.007	0.996	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000			
2012	1.192	1.044	1.014	1.003	0.988	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2013	1.125	1.031	1.032	1.000	1.005	0.983	0.999	1.000	1.000	0.997	1.000	1.000					
2014	1.194	1.048	0.985	1.025	1.000	1.003	1.007	0.993	1.003	1.000	1.000						
2015	1.311	0.967	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000							
2016	1.063	0.989	1.011	1.006	1.002	0.993	1.000	1.000	1.000								
2017	1.182	1.074	1.001	1.000	1.008	1.001	1.000	1.000									
2018	1.630	1.000	1.000	1.000	1.000	1.001	1.000										
2019	1.725	1.021	0.995	0.997	1.000	1.000											
2020	1.087	1.034	0.960	0.967	0.960												
2021	1.328	1.052	1.007	1.003													
2022	1.524	0.954	1.030														
2023	1.091	1.039															
2024	1.331																

Averages	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Wtd - All Years	0.970	1.057	1.006	1.015	1.001	1.004	0.997	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	
Wtd - Last 3 Years	1.219	1.027	1.011	0.995	0.993	1.000	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
All Years	1.218	1.036	1.005	1.004	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Last 3 Years	1.315	1.015	0.999	0.989	0.987	1.001	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
All Years x Hi/Lo	1.229	1.035	1.006	1.003	1.001	1.000	0.999	1.000	1.000	1.000	1.000						
All Years x 2005	1.254	1.033	1.005	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

Selected	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Prior	1.330	1.030	1.006	1.004	1.004	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.330	1.032	1.008	1.003	1.004	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Report-to-Ultimate Development Factors

Selected	12 to Ult	24 to Ult	36 to Ult	48 to Ult	60 to Ult	72 to Ult	84 to Ult	96 to Ult	108 to Ult	120 to Ult	132 to Ult	144 to Ult	156 to Ult	168 to Ult	180 to Ult	192 to Ult	204 to Ult
Prior	1.395	1.049	1.018	1.012	1.008	1.004	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.399	1.052	1.019	1.011	1.008	1.004	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

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

Gross Reported Loss Development Factors

Loss & DCC

AY	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
2004	9,092,790	10,665,851	10,633,649	10,548,402	10,527,339	10,573,631	10,571,881	10,563,032	10,563,032	10,563,032	10,563,032	10,563,032	10,563,032	10,562,973	10,562,973	10,562,973	10,562,973
2005	66,353,892	31,302,626	33,661,669	33,239,617	34,481,906	34,613,496	34,969,944	35,779,205	35,382,517	35,378,535	35,380,714	35,380,610	34,444,130	34,444,130	34,444,130	34,444,130	34,444,129
2006	12,699,757	18,466,305	18,794,556	19,006,143	19,114,396	19,349,755	19,394,093	19,401,219	19,503,067	19,507,171	19,481,499	19,481,562	19,481,562	19,481,562	19,481,562	19,481,259	19,481,259
2007	17,992,125	18,676,643	18,736,188	18,778,045	18,829,301	18,852,512	18,867,361	18,877,406	19,147,076	19,146,948	19,146,798	19,146,798	19,146,798	19,146,798	19,146,798	19,146,798	19,146,798
2008	17,837,031	20,183,363	21,835,187	22,168,392	22,398,298	22,444,296	22,256,818	22,260,958	22,272,971	22,262,654	22,263,459	22,150,044	22,045,044	22,133,044	22,133,044	22,167,875	22,145,135
2009	17,303,707	18,094,891	18,081,692	18,115,210	18,108,299	18,118,758	18,131,767	18,088,900	18,074,596	18,074,596	18,074,596	18,074,596	18,074,596	18,082,101	18,083,230	18,083,144	18,083,144
2010	15,907,231	17,595,821	18,042,669	18,006,075	17,977,803	17,981,901	17,979,988	17,979,988	17,979,988	17,979,988	17,979,988	17,979,988	17,979,988	17,979,988	17,979,988	17,979,988	
2011	15,275,403	16,011,346	16,136,735	16,409,778	16,435,541	16,543,846	16,592,971	16,624,802	16,622,834	16,622,727	16,622,507	16,622,457	16,622,457	16,622,457	16,622,457		
2012	12,894,805	13,900,309	13,903,425	13,996,566	13,997,799	13,845,579	13,874,477	13,828,139	13,828,366	13,828,366	13,828,366	13,828,366	13,828,366	13,828,366			
2013	13,123,423	13,668,261	13,800,546	13,823,688	13,629,630	13,644,514	13,638,212	13,637,812	13,637,960	13,637,679	13,637,677	13,637,677	13,637,677				
2014	11,986,663	12,466,627	12,582,372	12,669,563	12,622,109	12,668,148	12,631,008	12,631,008	12,631,008	12,631,008	12,631,008	12,631,008					
2015	11,548,907	12,171,052	12,436,883	12,483,023	12,495,024	12,501,303	12,501,303	12,494,426	12,494,426	12,494,426	12,494,345						
2016	10,772,348	11,418,039	11,642,276	11,867,434	11,817,554	11,822,156	11,824,416	11,825,099	11,825,099	11,825,099							
2017	12,309,189	13,511,221	13,618,847	13,863,221	13,921,614	14,196,944	14,042,201	13,992,758	13,830,008								
2018	5,912,537	6,485,946	6,634,014	6,612,615	6,531,617	6,510,438	6,536,653	6,558,297									
2019	8,389,355	8,968,122	8,957,034	8,934,831	8,911,071	8,916,319	8,916,017										
2020	7,490,545	7,725,648	7,848,487	7,680,762	7,660,279	7,660,048											
2021	6,286,582	7,051,450	6,987,175	6,887,446	6,902,212												
2022	12,990,088	14,988,581	15,042,668	15,291,997													
2023	25,162,423	26,725,741	27,620,500														
2024	36,046,731	38,379,137															
2025	22,819,152																

Report-to-Report Development Factors

AY	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
2004	1.173	0.997	0.992	0.998	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005	0.472	1.075	0.987	1.037	1.004	1.010	1.023	0.989	1.000	1.000	1.000	0.974	1.000	1.000	1.000	1.000	
2006	1.454	1.018	1.011	1.006	1.012	1.002	1.000	1.005	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
2007	1.038	1.003	1.002	1.003	1.001	1.001	1.001	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008	1.132	1.082	1.015	1.010	1.002	0.992	1.000	1.001	1.000	1.000	0.995	0.995	1.004	1.000	1.002	0.999	
2009	1.046	0.999	1.002	1.000	1.001	1.001	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2010	1.106	1.025	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2011	1.048	1.008	1.017	1.002	1.007	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2012	1.078	1.000	1.007	1.000	0.989	1.002	0.997	1.000	1.000	1.000	1.000	1.000	1.000				
2013	1.042	1.010	1.002	0.986	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2014	1.040	1.009	1.007	0.996	1.004	0.997	1.000	1.000	1.000	1.000	1.000						
2015	1.054	1.022	1.004	1.001	1.001	1.000	0.999	1.000	1.000	1.000							
2016	1.060	1.020	1.019	0.996	1.000	1.000	1.000	1.000	1.000								
2017	1.098	1.008	1.018	1.004	1.020	0.989	0.996	0.988									
2018	1.097	1.023	0.997	0.988	0.997	1.004	1.003										
2019	1.069	0.999	0.998	0.997	1.001	1.000											
2020	1.031	1.016	0.979	0.997	1.000												
2021	1.122	0.991	0.986	1.002													
2022	1.154	1.004	1.017														
2023	1.062	1.033															
2024	1.065																

Averages	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Wtd - All Years	0.974	1.023	1.004	1.005	1.003	1.001	1.003	0.999	1.000	1.000	0.999	0.994	1.001	1.000	1.000	1.000	
Wtd - Last 3 Years	1.079	1.018	0.999	0.999	0.999	0.996	0.999	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	
All Years	1.069	1.017	1.003	1.001	1.003	1.000	1.001	1.000	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	
Last 3 Years	1.094	1.009	0.994	0.999	0.999	0.998	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	
All Years x Hi/Lo	1.080	1.015	1.003	1.000	1.002	1.000	1.000	0.999	1.000	1.000	1.000						
All Years x 2005	1.098	1.014	1.004	0.999	1.002	0.999	1.000	1.001	1.000	1.000	0.999	0.999	1.001	1.000	1.000	1.000	

Selected	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to 144	144 to 156	156 to 168	168 to 180	180 to 192	192 to 204	Tail
Prior	1.095	1.012	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.090	1.015	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Report-to-Ultimate Development Factors

Selected	12 to Ult	24 to Ult	36 to Ult	48 to Ult	60 to Ult	72 to Ult	84 to Ult	96 to Ult	108 to Ult	120 to Ult	132 to Ult	144 to Ult	156 to Ult	168 to Ult	180 to Ult	192 to Ult	204 to Ult
Prior	1.117	1.020	1.008	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Current	1.116	1.024	1.009	1.006	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

NOTE: Special Property is everything except Homeowners

Premium Trend Factor Calculations

Mid Point of AY	Estimated One Year Coverage Increase	Cumulative Coverage Increase to 7/1/26	Selected Coverage Increase from 7/1/26 to 1/1/28	Total Estimated Coverage Increase to 1/1/28	Premium Trend Factor
(1)	(2)	(3)	(4)	(5)	(5)
Homeowners					
7/1/2021	4.2%	46.1%	6.1%	55.0%	1.467
7/1/2022	9.7%	40.3%	6.1%	48.8%	1.414
7/1/2023	8.7%	27.9%	6.1%	35.7%	1.303
7/1/2024	9.5%	17.7%	6.1%	24.8%	1.211
7/1/2025	7.5%	7.5%	6.1%	14.0%	1.119
Dwelling Fire & EC					
7/1/2021	0.4%	47.6%	6.1%	56.6%	1.481
7/1/2022	9.9%	47.0%	6.1%	55.9%	1.475
7/1/2023	10.3%	33.8%	6.1%	41.9%	1.356
7/1/2024	12.3%	21.2%	6.1%	28.6%	1.243
7/1/2025	8.0%	8.0%	6.1%	14.5%	1.123
Renters / Condo					
7/1/2021	0.8%	3.8%	1.5%	5.3%	1.045
7/1/2022	2.9%	2.9%	1.5%	4.5%	1.038
7/1/2023	0.0%	0.0%	1.5%	1.5%	1.013
7/1/2024	0.0%	0.0%	1.5%	1.5%	1.013
7/1/2025	0.0%	0.0%	1.5%	1.5%	1.013
Mobile Home					
7/1/2021	0.1%	0.1%	0.8%	0.9%	1.007
7/1/2022	0.0%	0.0%	0.8%	0.8%	1.006
7/1/2023	0.0%	0.0%	0.8%	0.8%	1.006
7/1/2024	0.0%	0.0%	0.8%	0.8%	1.006
7/1/2025	0.0%	0.0%	0.8%	0.8%	1.006
Wind Only					
7/1/2021	0.6%	35.9%	7.6%	46.2%	1.393
7/1/2022	8.5%	35.1%	7.6%	45.3%	1.385
7/1/2023	8.3%	24.4%	7.6%	33.9%	1.288
7/1/2024	8.0%	14.9%	7.6%	23.7%	1.201
7/1/2025	6.4%	6.4%	7.6%	14.4%	1.123

Notes:

(1) is the midpoint of each accident year.

(2) is based on actual coverage amounts changes.

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

(4) is a selected percentage coverage increase from 7/01/26 to 1/01/28.

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

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

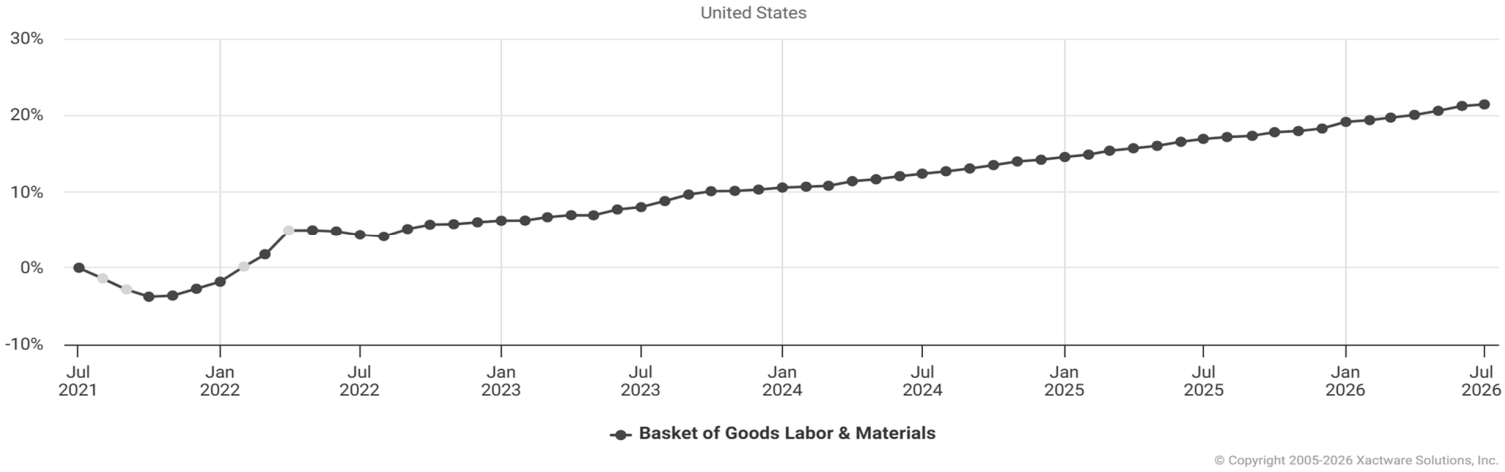
(6) = 1 + .85 x Column (5). (Rerating current inforce policies shows that 1% more coverage results in .85% more premium.)

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

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

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

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



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

Source: Xactware Solutions, Inc.

Exhibit 15

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

(1) LCPIC Fitted Loss Trends

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

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

Selected Loss Trend

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

Mid Point of AY	Up-to-Date Period End	Projection Period End	Up-to-Date Trend Length	Projection Trend Length	Current Cost Factor
(5)	(6)	(7)	(8)	(9)	(10)
7/1/2021	7/1/2025	1/1/2028	4.00	2.50	1.300
7/1/2022	7/1/2025	1/1/2028	3.00	2.50	1.244
7/1/2023	7/1/2025	1/1/2028	2.00	2.50	1.190
7/1/2024	7/1/2025	1/1/2028	1.00	2.50	1.139
7/1/2025	7/1/2025	1/1/2028	0.00	2.50	1.090

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

Credibilities

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

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

LCPIC Expected Loss Ratio Calculation

FAIR Plan

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

Coastal Plan

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

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

LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION

EXPENSE LOADINGS IN 2026 RATES

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

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

Source: Exhibit F

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

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

Note: Exhibit F shows historical expenses and our 2026 budgeted expenses. Taxes, licenses and fees are included in general expenses

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

* % of expected catastrophe loss & ALAE

		Home-owner	Fire	EC	Renters / Condo	Mobile Home	Wind
				FAIR PLAN			
(1)	Average Annual Loss (AAL)	$ 15,682,366	NA	$ 22,248,960	$ 39,051	$ 2,883,581	$ 18,731,542
(2)	Location Premium	$ 76,841,183	NA	$ 142,943,417	$ 498,409	$ 19,093,183	$ 113,240,403
(3)	AAL to Location Premium	20.41%	NA	15.56%	7.84%	15.10%	16.54%
(4)	Allocated Loss Adjustment Expense (ALAE) Factor	1.1200	NA	1.1100	1.1500	1.1200	1.1200
(5)	CAT Loss & ALAE as % of Premium	22.86%	NA	17.28%	9.01%	16.91%	18.53%
(6)	Loss & Prem Trend Factor	0.9848	NA	0.9848	1.0289	1.0366	0.9707
(7)	On Level Factor	1.0674	NA	1.0358	1.0362	1.1041	0.9756
(8)	Expected CAT Loss & ALAE Ratio	21.09%	NA	16.43%	8.95%	15.88%	18.44%
				COASTAL PLAN			
(1)	Average Annual Loss (AAL)	$ 175,889	NA	$ 1,411,980	$ 967	$ 310,142	$ 919,763
(2)	Location Premium	$ 1,058,919	NA	$ 11,959,586	$ 7,758	$ 1,909,092	$ 6,012,719
(3)	AAL to Location Premium	16.61%	NA	11.81%	12.47%	16.25%	15.30%
(4)	Allocated Loss Adjustment Expense (ALAE) Factor	1.1050	NA	1.1150	1.1500	1.1200	1.1200
(5)	CAT Loss & ALAE as % of Premium	18.35%	NA	13.16%	14.34%	18.20%	17.13%
(6)	Loss & Prem Trend Factor	0.9848	NA	0.9848	1.0289	1.0366	0.9707
(7)	On Level Factor	0.9495	NA	0.9554	0.9747	0.9874	1.0215
(8)	Expected CAT Loss & ALAE Ratio	19.03%	NA	13.56%	15.14%	19.11%	16.28%

Notes:

(1) See Exhibit 23, Column (3) - Total (hurricane and severe convective storm)

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

(3) = (1) / (2)

(4) See Exhibit 25

(5) = (3) x (4)

(6) Accounts for gap of trended TIV and trended premium growth between modeling date (3/31/26) and average accident date (1/1/28) of exposure period. Coverage values expected to grow with premium changing by .85 for every dollar of coverage growth. Growth assumptions based on recent experience are 4% for HO, DWG, 5% for W/H, 1% for R/C, and .5% for MH.

(7) Based on rate changes effective 1/1/2026 applied to actual policies. See Exhibit 9. Location Premium is as of 3/31/26.

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

Allocation of Net Cost of Reinsurance by Product

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

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

Notes:

(1) = Exhibit 21, row (11)

(2) Modeled Hurricane loss using a blend of RMS v23 Long Term and AIR Touchstone v12 Long Term.

(3) Sum of (2) for all products

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

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

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

(6) Factor to bring premium to current level. Based on rate changes effective 1/1/26 and subsequent. See Exhibit 9.

(7) = (5) * (6)

(8) = (4) / (7)

Exhibit 21

Louisiana Citizens Property Insurance Corporation Net Reinsurance Costs

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

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

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

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

(3) = (2) / (1)

(4) Per LCPIC's current reinsurance contracts effective June 1, 2026 (CAT Bonds premium & fees put on an annual basis)

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

(6) and (7) Hurricane loss recoveries based on 50/50 blend of RMS RiskLink v23 and AIR Touchstone v12 models. (Adjusted to include estimated ALAE based on Exhibit 19)

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

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

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

Louisiana Citizens Property Insurance Corporation **Exhibit 22**

2025 Retained Risk Load

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

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

Selected Retained Risk Load: 11,175,599

Notes:

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

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

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

(4) = Placement %

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

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

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

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

(7) = (2) / [(1) x 1,000,000].

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

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

(10) = (6) / (7)

(11) = (6) - (7)

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

(13) = (5) x (8)

(14) = (5) x (9)

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

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

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

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

(1), (4) are hurricane losses generated by a 50/50 blend of RMS RiskLink v23 and Verisk Touchstone v12 models.
(2) is the total of column (16) from Exhibit 22, Page 1.
(3) = (2) * (1) / total of (1)
(5) = (4) / total of (4)
(6) selected judgmentally based on (5) giving consideration to difference in variability of loss experience for FAIR and Coastal plans due to average distance to coast.
(7) = (6) x [(3) for Personal]

FAIR Plan Homeowners Expected Cat and NCR Loads by Parish

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

FAIR Plan Homeowners Expected Cat and NCR Loads by Parish

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

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 1)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)

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

Coastal Plan Homeowners Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation

(14) Homeowner Allocated NCR $ 383,862

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	$8,580	$794	1	9.25%	1.1050	0.9848	0.9793	10.28%	0.45%	$8,403	$ 1,733	20.62%
Iberia	$0	$0	0	16.61%	1.1050	0.9848	1.0000	18.07%	0.00%	$0	$ -	38.18%
Jefferson	$23,090	$4,677	1	20.26%	1.1050	0.9848	1.0124	21.78%	2.66%	$23,377	$ 10,207	43.66%
Lafourche	$212,042	$35,770	24	16.87%	1.1050	0.9848	1.1588	15.84%	20.34%	$245,706	$ 78,065	31.77%
Orleans	$305,929	$59,753	27	19.53%	1.1050	0.9848	1.0102	21.04%	33.97%	$309,046	$ 130,406	42.20%
Plaquemines	$30,287	$2,389	3	7.89%	1.1050	0.9848	0.9693	8.86%	1.36%	$29,356	$ 5,213	17.76%
St. Bernard	$14,889	$1,212	1	8.14%	1.1050	0.9848	1.0000	8.86%	0.69%	$14,889	$ 2,645	17.76%
St. Mary	$0	$0	0	16.61%	1.1050	0.9848	1.0000	18.07%	0.00%	$0	$ -	38.18%
Terrebonne	$464,102	$71,294	58	15.36%	1.1050	0.9848	0.8073	20.70%	40.53%	$374,673	$ 155,593	41.53%
Vermilion	$0	$0	0	16.61%	1.1050	0.9848	1.0000	18.07%	0.00%	$0	$ -	38.18%
	$1,058,919	**$175,889**	**115**	16.61%				19.26%		**$1,005,450**	**$383,862**	38.18%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(5) = (3)/(2)(Statewide average when (2) is 0)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)
(10) = (3)/Total of (3)
(11) = (2)*(8)
(12) = (10)*(14)
(13) = (12)/(11) (Coastal average when (11) is 0)
(14) See Exhibit 20, Item (4)

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

FAIR Plan Fire Expected Cat and NCR Loads by Parish

Not Applicable. There is no cat load for fire.

Coastal Plan Fire Expected Cat and NCR Loads by Parish

Not Applicable. There is no cat load for fire.

FAIR Plan EC Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation

(14) EC Allocated NCR **$ 44,547,419**

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

FAIR Plan EC Expected Cat and NCR Loads by Parish

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

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 2)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)
(10) = (3)/Total of (3)
(11) = (2)*(8)
(12) = (10)*(14)
(13) = (12)/(11) (Regional average when (11) is 0, See Exhibit 24, Sheet 2)
(14) See Exhibit 20, Item (4)

Coastal Plan EC Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation

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

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	$412,270	$32,174	69	7.80%	1.1150	0.9848	1.0857	7.89%	2.28%	$447,592	$ 71,821	16.05%
Iberia	$0	$0	0	11.81%	1.1150	0.9848	1.0000	12.97%	0.00%	$0	$ -	27.57%
Jefferson	$2,959,745	$341,610	934	11.54%	1.1150	0.9848	0.6832	18.55%	24.19%	$2,021,995	$ 761,991	37.69%
Lafourche	$3,311,510	$385,645	1,391	11.65%	1.1150	0.9848	1.2332	10.37%	27.31%	$4,083,635	$ 860,272	21.07%
Orleans	$731,068	$111,669	166	15.27%	1.1150	0.9848	1.0316	16.25%	7.91%	$754,195	$ 249,167	33.04%
Plaquemines	$544,125	$46,334	153	8.52%	1.1150	0.9848	0.9563	9.78%	3.28%	$520,320	$ 103,321	19.86%
St. Bernard	$555,570	$62,537	84	11.26%	1.1150	0.9848	0.9018	13.71%	4.43%	$501,022	$ 139,546	27.85%
St. Mary	$766,860	$110,808	154	14.45%	1.1150	0.9848	0.9212	17.22%	7.85%	$706,403	$ 247,277	35.01%
Terrebonne	$2,484,591	$295,385	818	11.89%	1.1150	0.9848	0.8689	15.03%	20.92%	$2,158,854	$ 658,985	30.52%
Vermilion	$193,847	$25,817	76	13.32%	1.1150	0.9848	1.1898	12.29%	1.83%	$230,643	$ 57,645	24.99%
	$11,959,586	**$1,411,980**	**3,845**	11.81%				14.24%		**$11,424,659**	**$3,150,025**	27.57%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(5) = (3)/(2)(Statewide average when (2) is 0)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)
(10) = (3)/Total of (3) Note: If location premium is 0, statewide average loads are used.
(11) = (2)*(8)
(12) = (10)*(14)
(13) = (12)/(11) (Coastal average when (11) is 0)
(14) See Exhibit 20, Item (4)

FAIR Plan Renters Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation

(14) Renters Allocated NCR $ 81,811

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Acadia	$0	$0	0	10.62%	1.1500	1.0289	1.0000	12.57%	0.00%	$0	$ -	23.74%
Allen	$0	$0	0	3.41%	1.1500	1.0289	1.0000	4.03%	0.00%	$0	$ -	6.79%
Ascension	$266	$20	1	7.38%	1.1500	1.0289	1.1833	7.38%	0.05%	$315	$ 41	13.02%
Assumption	$837	$32	2	3.77%	1.1500	1.0289	0.9968	4.48%	0.08%	$834	$ 66	7.91%
Avoyelles	$151	$3	1	2.28%	1.1500	1.0289	1.0000	2.70%	0.01%	$151	$ 7	4.64%
Beauregard	$0	$0	0	3.41%	1.1500	1.0289	1.0000	4.03%	0.00%	$0	$ -	6.79%
Bienville	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	4.86%
Bossier	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	0.00%
Caddo	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	0.00%
Calcasieu	$4,189	$162	13	3.86%	1.1500	1.0289	1.0170	4.49%	0.41%	$4,260	$ 339	7.96%
Caldwell	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	9.72%
Cameron	$380	$72	1	18.86%	1.1500	1.0289	1.7485	12.76%	0.18%	$664	$ 150	22.59%
Catahoula	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	9.72%
Claiborne	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	4.86%
Concordia	$218	$9	1	4.28%	1.1500	1.0289	2.4815	2.04%	0.02%	$541	$ 20	3.70%
De Soto	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	4.86%
East Baton Rouge	$22,204	$1,914	35	8.62%	1.1500	1.0289	0.8418	12.12%	4.90%	$18,691	$ 4,009	21.45%
East Carroll	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	9.72%
East Feliciana	$0	$0	0	3.41%	1.1500	1.0289	1.0000	4.03%	0.00%	$0	$ -	6.79%
Evangeline	$0	$0	0	3.41%	1.1500	1.0289	1.0000	4.03%	0.00%	$0	$ -	6.79%
Franklin	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	9.72%
Grant	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	9.72%
Iberia	$2,310	$49	3	2.14%	1.1500	1.0289	1.0207	2.48%	0.13%	$2,358	$ 103	4.37%
Iberville	$0	$0	0	3.41%	1.1500	1.0289	1.0000	4.03%	0.00%	$0	$ -	6.79%
Jackson	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	9.72%
Jefferson	$131,217	$9,046	84	6.89%	1.1500	1.0289	1.1614	7.02%	23.16%	$152,394	$ 18,950	12.43%
Jefferson Davis	$0	$0	0	10.62%	1.1500	1.0289	1.0000	12.57%	0.00%	$0	$ -	23.74%
Lafayette	$7,882	$276	13	3.51%	1.1500	1.0289	1.0535	3.94%	0.71%	$8,304	$ 579	6.97%
Lafourche	$1,522	$25	4	1.62%	1.1500	1.0289	1.0736	1.79%	0.06%	$1,634	$ 52	3.18%
La Salle	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	9.72%
Lincoln	$115	$3	2	2.41%	1.1500	1.0289	1.4730	1.94%	0.01%	$169	$ 6	3.55%
Livingston	$0	$0	0	3.41%	1.1500	1.0289	1.0000	4.03%	0.00%	$0	$ -	6.79%
Madison	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	9.72%
Morehouse	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	9.72%
Natchitoches	$2,212	$199	1	9.01%	1.1500	1.0289	1.0000	10.66%	0.51%	$2,212	$ 417	18.85%
Orleans	$268,277	$22,151	137	8.26%	1.1500	1.0289	0.9976	9.80%	56.72%	$267,637	$ 46,406	17.34%
Ouachita	$2,165	$124	1	5.73%	1.1500	1.0289	1.7852	3.80%	0.32%	$3,865	$ 260	6.73%
Plaquemines	$0	$0	0	6.64%	1.1500	1.0289	1.0000	7.86%	0.00%	$0	$ -	12.12%
Pointe Coupee	$0	$0	0	3.41%	1.1500	1.0289	1.0000	4.03%	0.00%	$0	$ -	6.79%
Rapides	$399	$6	1	1.60%	1.1500	1.0289	0.9424	2.01%	0.02%	$376	$ 13	3.46%
Red River	$0	$0	0	6.38%	1.1500	1.0289	1.0000	7.55%	0.00%	$0	$ -	4.86%

FAIR Plan Renters Expected Cat and NCR Loads by Parish

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

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 3)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)
(10) = (3)/Total of (3)
(11) = (2)*(8)
(12) = (10)*(14)
(13) = (12)/(11) (Regional average when (11) is 0, See Exhibit 24, Sheet 3)
(14) See Exhibit 20, Item (4)

Coastal Plan Renters Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation

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

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	$0	$0	0	12.47%	1.1500	1.0289	1.0000	14.76%	0.00%	$0	$ -	28.17%
Iberia	$0	$0	0	12.47%	1.1500	1.0289	1.0000	14.76%	0.00%	$0	$ -	28.17%
Jefferson	$0	$0	0	12.47%	1.1500	1.0289	1.0000	14.76%	0.00%	$0	$ -	28.17%
Lafourche	$1,539	$182	3	11.84%	1.1500	1.0289	1.0214	13.72%	18.84%	$1,572	$ 401	25.51%
Orleans	$4,345	$531	1	12.22%	1.1500	1.0289	0.8516	16.98%	54.87%	$3,700	$ 1,169	31.59%
Plaquemines	$999	$86	2	8.56%	1.1500	1.0289	1.3965	7.25%	8.84%	$1,395	$ 188	13.48%
St. Bernard	$606	$151	1	24.97%	1.1500	1.0289	1.0321	28.63%	15.64%	$625	$ 333	53.28%
St. Mary	$0	$0	0	12.47%	1.1500	1.0289	1.0000	14.76%	0.00%	$0	$ -	28.17%
Terrebonne	$269	$18	1	6.52%	1.1500	1.0289	1.0000	7.71%	1.81%	$269	$ 39	14.50%
Vermilion	$0	$0	0	12.47%	1.1500	1.0289	1.0000	14.76%	0.00%	$0	$ -	28.17%
	$7,758	**$967**	**8**	12.47%				15.67%		**$7,561**	**$2,130**	28.17%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(5) = (3)/(2)(Statewide average when (2) is 0)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)

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

FAIR Plan Mobile Home Expected Cat and NCR Loads by Parish

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

FAIR Plan Mobile Home Expected Cat and NCR Loads by Parish

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

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 4)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)
(10) = (3)/Total of (3)
(11) = (2)*(8)
(12) = (10)*(14)
(13) = (12)/(11) (Regional average when (11) is 0, See Exhibit 24, Sheet 4)
(14) See Exhibit 20, Item (4)

Coastal Plan Mobile Home Expected Cat and NCR Loads by Parish

Reinsurance Premium Allocation

(14) Mobile Home Allocated NCR $ 692,290

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	$107,542	$20,853	33	19.39%	1.1200	1.0366	0.8865	25.39%	6.72%	$95,333	$ 46,522	48.80%
Iberia	$0	$0	0	16.25%	1.1200	1.0366	1.0000	18.87%	0.00%	$0	$ -	36.72%
Jefferson	$168,141	$32,760	48	19.48%	1.1200	1.0366	0.8783	25.75%	10.56%	$147,674	$ 73,106	49.50%
Lafourche	$527,635	$71,330	201	13.52%	1.1200	1.0366	1.3273	11.83%	23.00%	$700,323	$ 159,227	22.74%
Orleans	$0	$0	0	16.25%	1.1200	1.0366	1.0000	18.87%	0.00%	$0	$ -	36.72%
Plaquemines	$524,161	$93,569	182	17.85%	1.1200	1.0366	0.8699	23.82%	30.17%	$455,954	$ 208,864	45.81%
St. Bernard	$73,518	$12,554	22	17.08%	1.1200	1.0366	0.8054	24.62%	4.05%	$59,213	$ 28,038	47.35%
St. Mary	$5,291	$1,316	3	24.87%	1.1200	1.0366	0.9588	30.11%	0.42%	$5,073	$ 2,908	57.32%
Terrebonne	$440,567	$66,664	167	15.13%	1.1200	1.0366	0.7785	22.56%	21.49%	$343,003	$ 148,773	43.37%
Vermilion	$62,237	$11,095	34	17.83%	1.1200	1.0366	1.2612	16.41%	3.58%	$78,494	$ 24,784	31.57%
	$1,909,092	**$310,142**	**690**	16.25%				20.28%		**$1,885,067**	**$692,222**	36.72%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(5) = (3)/(2)(Statewide average when (2) is 0)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)

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

FAIR Plan Wind Only Expected Cat and NRC Loads by Parish

Reinsurance Premium Allocation

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

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Acadia	$1,346,728	$198,563	530	14.74%	1.1200	0.9707	1.0489	15.28%	1.06%	$1,412,625	$ 394,969	27.96%
Allen	$4,191	$1,209	3	28.85%	1.1200	0.9707	0.9911	31.65%	0.01%	$4,154	$ 2,405	57.90%
Ascension	$297,607	$57,049	172	19.17%	1.1200	0.9707	0.9574	21.77%	0.30%	$284,917	$ 113,478	39.83%
Assumption	$1,553,524	$149,426	458	9.62%	1.1200	0.9707	1.0030	10.43%	0.80%	$1,558,210	$ 297,229	19.08%
Avoyelles	$0	$0	0	17.02%	1.1200	0.9707	1.0000	18.50%	0.00%	$0	$ -	37.57%
Beauregard	$19,304	$7,925	28	41.06%	1.1200	0.9707	0.9478	47.10%	0.04%	$18,296	$ 15,765	86.17%
Bienville	$4,957	$713	2	14.38%	1.1200	0.9707	0.9388	16.65%	0.00%	$4,654	$ 1,418	30.47%
Bossier	$33,623	$6,875	17	20.45%	1.1200	0.9707	0.8489	26.19%	0.04%	$28,541	$ 13,676	47.92%
Caddo	$16,483	$1,897	5	11.51%	1.1200	0.9707	0.8239	15.19%	0.01%	$13,581	$ 3,774	27.79%
Calcasieu	$1,302,987	$230,131	502	17.66%	1.1200	0.9707	0.9231	20.80%	1.23%	$1,202,754	$ 457,763	38.06%
Caldwell	$0	$0	0	17.02%	1.1200	0.9707	1.0000	18.50%	0.00%	$0	$ -	37.57%
Cameron	$396,978	$58,548	88	14.75%	1.1200	0.9707	0.9389	17.08%	0.31%	$372,716	$ 116,461	31.25%
Catahoula	$5,238	$947	3	18.09%	1.1200	0.9707	0.8805	22.34%	0.01%	$4,612	$ 1,884	40.85%
Claiborne	$0	$0	0	17.64%	1.1200	0.9707	1.0000	19.18%	0.00%	$0	$ -	37.36%
Concordia	$854	$44	1	5.09%	1.1200	0.9707	0.8801	6.29%	0.00%	$752	$ 86	11.44%
De Soto	$9,524	$1,841	5	19.33%	1.1200	0.9707	0.9391	22.38%	0.01%	$8,944	$ 3,662	40.94%
East Baton Rouge	$245,642	$37,947	102	15.45%	1.1200	0.9707	0.9661	17.39%	0.20%	$237,327	$ 75,481	31.80%
East Carroll	$0	$0	0	17.02%	1.1200	0.9707	1.0000	18.50%	0.00%	$0	$ -	37.57%
East Feliciana	$14,588	$3,483	9	23.88%	1.1200	0.9707	0.9722	26.70%	0.02%	$14,183	$ 6,928	48.85%
Evangeline	$18,443	$4,846	11	26.28%	1.1200	0.9707	0.9833	29.06%	0.03%	$18,134	$ 9,639	53.15%
Franklin	$32,802	$5,719	22	17.44%	1.1200	0.9707	0.8982	21.11%	0.03%	$29,462	$ 11,376	38.61%
Grant	$2,009	$279	1	13.91%	1.1200	0.9707	0.8821	17.14%	0.00%	$1,772	$ 556	31.38%
Iberia	$2,211,171	$285,424	918	12.91%	1.1200	0.9707	0.9410	14.91%	1.52%	$2,080,818	$ 567,748	27.28%
Iberville	$114,464	$22,646	55	19.78%	1.1200	0.9707	0.9652	22.28%	0.12%	$110,477	$ 45,046	40.77%
Jackson	$20,170	$2,735	9	13.56%	1.1200	0.9707	0.8901	16.56%	0.01%	$17,952	$ 5,440	30.30%
Jefferson	$34,285,738	$5,624,467	8,299	16.40%	1.1200	0.9707	0.9319	19.13%	30.03%	$31,949,984	$ 11,187,841	35.02%
Jefferson Davis	$288,692	$25,605	63	8.87%	1.1200	0.9707	1.0340	9.33%	0.14%	$298,503	$ 50,931	17.06%
Lafayette	$2,023,026	$326,183	933	16.12%	1.1200	0.9707	1.0370	16.90%	1.74%	$2,097,862	$ 648,823	30.93%
Lafourche	$3,836,481	$421,332	989	10.98%	1.1200	0.9707	1.0814	11.04%	2.25%	$4,148,813	$ 838,087	20.20%
La Salle	$18,246	$2,898	10	15.88%	1.1200	0.9707	0.9269	18.63%	0.02%	$16,912	$ 5,764	34.08%
Lincoln	$8,078	$1,294	5	16.02%	1.1200	0.9707	0.8787	19.82%	0.01%	$7,098	$ 2,574	36.26%
Livingston	$137,085	$21,221	73	15.48%	1.1200	0.9707	0.9576	17.57%	0.11%	$131,276	$ 42,211	32.15%
Madison	$20,207	$4,237	15	20.97%	1.1200	0.9707	0.9132	24.97%	0.02%	$18,452	$ 8,429	45.68%
Morehouse	$2,091	$276	1	13.22%	1.1200	0.9707	0.8815	16.31%	0.00%	$1,843	$ 550	29.84%
Natchitoches	$218,935	$38,832	111	17.74%	1.1200	0.9707	0.8986	21.46%	0.21%	$196,725	$ 77,241	39.26%
Orleans	$25,096,883	$4,427,456	5,557	17.64%	1.1200	0.9707	1.0415	18.41%	23.64%	$26,139,269	$ 8,806,821	33.69%
Ouachita	$6,926	$448	2	6.47%	1.1200	0.9707	0.8812	7.98%	0.00%	$6,103	$ 892	14.62%
Plaquemines	$1,137,179	$205,160	306	18.04%	1.1200	0.9707	0.9355	20.97%	1.10%	$1,063,810	$ 408,092	38.36%
Pointe Coupee	$59,109	$14,076	35	23.81%	1.1200	0.9707	1.4516	17.83%	0.08%	$85,805	$ 27,999	32.63%
Rapides	$0	$0	0	17.02%	1.1200	0.9707	1.0000	18.50%	0.00%	$0	$ -	37.57%
Red River	$0	$0	0	17.64%	1.1200	0.9707	1.0000	19.18%	0.00%	$0	$ -	37.36%

FAIR Plan Wind Only Expected Cat and NRC Loads by Parish

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

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(5) = (3)/(2)(Regional average when (2) is 0, See Exhibit 24, Sheet 5)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)
(10) = (3)/Total of (3)
(11) = (2)*(8)
(12) = (10)*(14)
(13) = (12)/(11) (Regional average when (11) is 0, See Exhibit 24, Sheet 5)
(14) See Exhibit 20, Item (4)

Coastal Plan Wind Only Expected Cat and NRC Loads by Parish

Reinsurance Premium Allocation

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

(1) Parish	(2) Location Premium	(3) Gross LongTerm AAL	(4) Risk Count	(5) Gross Cat Loss Ratio	(6) ALAE Factor	(7) Loss Trend Factor	(8) On Level Factor	(9) Adjusted Gross Cat Loss Ratio	(10) Parish AAL/ Statewide AAL	(11) On Level Location Premium	(12) Parish NCR	(13) Parish NCR Loads
Cameron	$136,311	$21,623	35	15.86%	1.1200	0.9707	0.8372	20.60%	2.35%	$114,119	$ 48,093	42.14%
Iberia	$0	$0	0	15.30%	1.1200	0.9707	1.0000	16.63%	0.00%	$0	$ -	33.31%
Jefferson	$1,973,122	$355,214	216	18.00%	1.1200	0.9707	0.9382	20.86%	38.62%	$1,851,126	$ 790,058	42.68%
Lafourche	$1,789,773	$241,703	438	13.50%	1.1200	0.9707	1.2632	11.62%	26.28%	$2,260,911	$ 537,589	23.78%
Orleans	$448,846	$70,037	67	15.60%	1.1200	0.9707	0.9287	18.26%	7.61%	$416,852	$ 155,775	37.37%
Plaquemines	$467,796	$60,549	68	12.94%	1.1200	0.9707	0.9120	15.42%	6.58%	$426,653	$ 134,671	31.56%
St. Bernard	$248,498	$42,735	45	17.20%	1.1200	0.9707	0.9865	18.96%	4.65%	$245,145	$ 95,050	38.77%
St. Mary	$74,439	$12,592	11	16.92%	1.1200	0.9707	0.9863	18.65%	1.37%	$73,419	$ 28,006	38.15%
Terrebonne	$823,465	$106,986	185	12.99%	1.1200	0.9707	0.8576	16.47%	11.63%	$706,175	$ 237,956	33.70%
Vermilion	$50,469	$8,324	18	16.49%	1.1200	0.9707	0.9410	19.05%	0.91%	$47,490	$ 18,515	38.99%
	$6,012,719	**$919,763**	**1,083**	15.30%				16.76%		**$6,141,890**	**$2,045,713**	33.31%

(2)-(4) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(5) = (3)/(2)(Statewide average when (2) is 0)
(6) See Exhibit 19, item (4)
(7) See Exhibit 19, Item (6)
(8) Based on 6/1/20 and subsequent rate changes. See Exhibit 9
(9) = (5)*(6)*(7)/(8)
(10) = (3)/Total of (3)
(11) = (2)*(8)
(12) = (10)*(14)
(13) = (12)/(11) (Coastal average when (11) is 0)
(14) See Exhibit 20, Item (4)

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

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	$511,394	$51,229	10.02%	1.1200	0.9707	1.1410	9.55%	$104,449	17.9%
Bossier, Caddo	$558,558	$50,932	9.12%	1.1200	0.9707	1.1346	8.74%	$103,841	16.4%
Bienville, Claiborne, DeSoto, Red River, Webster	$75,677	$6,985	9.23%	1.1200	0.9707	1.1200	8.96%	$14,242	16.8%
East Baton Rouge	$1,347,815	$189,735	14.08%	1.1200	0.9707	0.8464	18.08%	$386,839	33.9%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	$1,516,301	$191,684	12.64%	1.1200	0.9707	1.0859	12.66%	$390,812	23.7%
Orleans	$38,417,382	$8,925,709	23.23%	1.1200	0.9707	1.0491	24.07%	$18,198,049	45.2%
Calcasieu, Lafayette	$1,235,651	$152,800	12.37%	1.1200	0.9707	1.1614	11.58%	$311,533	21.7%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	$23,519,066	$4,280,314	18.20%	1.1200	0.9707	1.1333	17.46%	$8,726,854	32.7%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	$9,659,339	$1,832,978	18.98%	1.1200	0.9707	0.9873	20.90%	$3,737,142	39.2%
Total	$76,841,183	$15,682,366	20.41%	1.1200	0.9707	1.0674	20.90%	$31,973,761	39.0%

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(4) = (3)/(2)
(5) See Exhibit 25, Column (6)
(6) See Exhibit 19, Item (6)
(7) See Exhibit 23, Sheet 1A, Item(8)
(8) = (4)*(5)*(6)/(7)
(9) Sum of the parish NCR from Exhibit 23, Sheet 1A
(10) = (9)/[(2)*(7)]

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	$2,226,920	$331,793	14.90%	1.1100	0.9707	0.9460	16.97%	$664,324	31.5%
Bossier, Caddo	$396,265	$62,846	15.86%	1.1100	0.9707	1.0060	16.99%	$125,832	31.6%
Bienville, Claiborne, DeSoto, Red River, Webster	$201,377	$30,926	15.36%	1.1100	0.9707	0.8939	18.51%	$61,920	34.4%
East Baton Rouge	$4,734,548	$729,504	15.41%	1.1100	0.9707	0.9274	17.90%	$1,460,631	33.3%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	$6,447,075	$920,731	14.28%	1.1100	0.9707	1.0821	14.22%	$1,843,511	26.4%
Orleans	$50,740,782	$8,251,235	16.26%	1.1100	0.9707	1.0115	17.32%	$16,520,827	32.2%
Calcasieu, Lafayette	$8,440,125	$1,235,005	14.63%	1.1100	0.9707	1.0896	14.47%	$2,472,757	26.9%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	$43,782,159	$6,818,278	15.57%	1.1100	0.9707	1.1038	15.20%	$13,651,725	28.2%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	$25,974,166	$3,868,643	14.89%	1.1100	0.9707	0.9673	16.59%	$7,745,893	30.8%
Total	$142,943,417	$22,248,960	15.56%	1.1100	0.9707	1.0356	16.24%	$44,547,420	30.1%

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(4) = (3)/(2)
(5) See Exhibit 25, Column (6)
(6) See Exhibit 19, Item (6)
(7) See Exhibit 23, Sheet 3A, Item(8)
(8) = (4)*(5)*(6)/(7)
(9) Sum of the parish NCR from Exhibit 23, Sheet 3A
(10) = (9)/[(2)*(7)]

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	$5,526	$352	6.38%	1.1500	0.9707	1.3734	5.19%	$738	9.7%
Bossier, Caddo	$0	$0	6.38%	1.1500	0.9707	1.3734	5.19%	$0	0.0%
Bienville, Claiborne, DeSoto, Red River, Webster *	$0	$0	6.38%	1.1500	0.9707	1.3734	5.19%	$0	4.9%
East Baton Rouge	$22,204	$1,914	8.62%	1.1500	0.9707	0.8418	11.43%	$4,009	21.4%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	$1,072	$37	3.41%	1.1500	0.9707	1.0578	3.60%	$77	6.8%
Orleans	$268,277	$22,151	8.26%	1.1500	0.9707	0.9976	9.24%	$46,406	17.3%
Calcasieu, Lafayette	$12,071	$438	3.63%	1.1500	0.9707	1.0409	3.89%	$918	7.3%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	$149,343	$9,921	6.64%	1.1500	0.9707	1.1482	6.46%	$20,786	12.1%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	$39,916	$4,238	10.62%	1.1500	0.9707	0.9367	12.66%	$8,877	23.7%
Total	$498,409	$39,051	7.84%	1.1500	0.9707	1.0362	8.59%	$81,811	15.8%

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(4) = (3)/(2)
(5) See Exhibit 25, Column (6)
(6) See Exhibit 19, Item (6)
(7) See Exhibit 23, Sheet 4A, Item(8)
(8) = (4)*(5)*(6)/(7)
(9) Sum of the parish NCR from Exhibit 23, Sheet 4A
(10) = (9)/[(2)*(7)]

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

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	$350,806	$62,532	17.83%	1.1200	0.9707	1.0747	18.04%	$123,463	32.7%
Bossier, Caddo	$84,001	$12,516	14.90%	1.1200	0.9707	1.0270	15.77%	$24,712	28.6%
Bienville, Claiborne, DeSoto, Red River, Webster	$38,718	$4,748	12.26%	1.1200	0.9707	1.0085	13.22%	$9,375	24.0%
East Baton Rouge	$358,215	$76,521	21.36%	1.1200	0.9707	1.1317	20.52%	$151,083	37.3%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	$5,374,631	$1,081,788	20.13%	1.1200	0.9707	1.2067	18.14%	$2,135,894	32.9%
Orleans	$3,107	$275	8.85%	1.1200	0.9707	1.0203	9.43%	$543	17.1%
Calcasieu, Lafayette	$4,209,330	$675,428	16.05%	1.1200	0.9707	1.0540	16.56%	$1,333,571	30.1%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	$2,243,441	$193,089	8.61%	1.1200	0.9707	1.0526	8.89%	$381,236	16.1%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	$6,430,934	$776,684	12.08%	1.1200	0.9707	1.0708	12.26%	$1,533,493	22.3%
Total	$19,093,183	$2,883,581	15.10%	1.1200	0.9707	1.1041	14.75%	$5,693,370	27.0%

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(4) = (3)/(2)
(5) See Exhibit 25, Column (6)
(6) See Exhibit 19, Item (6)
(7) See Exhibit 23, Sheet 5A, Item(8)
(8) = (4)*(5)*(6)/(7)
(9) Sum of the parish NCR from Exhibit 23, Sheet 5A
(10) = (9)/[(2)*(7)]

(1) Territory Grouping	(2) Location Premium	(3) Gross LongTerm AAL	(4) Gross Cat Loss Ratio	(5) ALAE Factor	(6) Loss Trend Factor	(7) On Level Factor	(8) Adjusted Gross Cat Loss Ratio	(9) Parish NCR	(10) Group NCR Load
Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Richland, Sabine, Tensas, Union, Vernon, West Carroll, Winn	$357,264	$60,807	17.02%	1.1200	0.9707	0.9011	20.53%	$120,951	37.6%
Bossier, Caddo	$50,106	$8,773	17.51%	1.1200	0.9707	0.8407	22.64%	$17,450	41.4%
Bienville, Claiborne, DeSoto, Red River, Webster	$14,481	$2,554	17.64%	1.1200	0.9707	0.9390	20.42%	$5,080	37.4%
East Baton Rouge	$245,642	$37,947	15.45%	1.1200	0.9707	0.9661	17.39%	$75,481	31.8%
Allen, Ascension, Beauregard, East Feliciana, Evangeline, Iberville, Livingston, Pointe Coupee, Saint Helena, Saint Landry, Tangipahoa, Washington, West Baton Rouge, West Feliciana	$1,750,145	$340,756	19.47%	1.1200	0.9707	1.0459	20.24%	$677,811	37.0%
Orleans	$25,096,883	$4,427,456	17.64%	1.1200	0.9707	1.0415	18.41%	$8,806,821	33.7%
Calcasieu, Lafayette	$3,326,013	$556,314	16.73%	1.1200	0.9707	0.9924	18.33%	$1,106,586	33.5%
Jefferson, Lafourche, Plaquemines, Saint Bernard, Saint Charles, Saint John, Terrebonne	$49,690,728	$7,809,894	15.72%	1.1200	0.9707	0.9562	17.87%	$15,534,958	32.7%
Acadia, Assumption, Cameron, Iberia, Jefferson Davis, Saint James, Saint Martin, Saint Mary, Saint Tammany, Vermilion	$32,709,141	$5,487,042	16.78%	1.1200	0.9707	0.9501	19.20%	$10,914,483	35.1%
Total	$113,240,403	$18,731,542	16.54%	1.1200	0.9707	0.9756	18.44%	$37,259,621	33.7%

(2)-(3) Source: RMS RiskLink v23 and AIR Touchstone v12 models
(4) = (3)/(2)
(5) See Exhibit 25, Column (6)
(6) See Exhibit 19, Item (6)
(7) See Exhibit 23, Sheet 6A, Item(8)
(8) = (4)*(5)*(6)/(7)
(9) Sum of the parish NCR from Exhibit 23, Sheet 6A
(10) = (9)/[(2)*(7)]

FAIR Plan Relationship of Incurred ALAE to Incurred Losses for Hurricanes

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

(1) - (5) Hurricane Incurred Losses and ALAE. Source: LCPIC Data
(6) = (1)+(2)+(3)+(4)+(5)
(7) Selected
Note: Claim information as of 12/31/15 is being used for storms 2012 and prior since bulk class action (Oubre) payments were added to individual detail in 2016.

Coastal Plan Relationship of Incurred ALAE to Incurred Losses for Hurricanes

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

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

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

(7) Selected

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

Exhibit 26

Louisiana Citizens Property Insurance Corporation

Investment Income

All Lines of Business

Calendar Year Ending December 31,	Earned Premium	Investment Income	Investment Income as a Percentage of Earned Premium
(1)	(2)	(3)	(4)
2021	$63,200,731	$452,778	0.72%
2022	228,672,286	1,743,279	0.76%
2023	524,271,006	9,440,742	1.80%
2024	584,741,249	19,544,147	3.34%
2025	495,171,094	21,907,352	4.42%
Total	$1,896,056,367	$53,088,298	2.80%

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

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

HISTORICAL EXPENSES

HOMEOWNERS, RENTER, CONDOMINIUM

CALENDAR YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	ULAE/(ALAE+LOSS)
2025	$ 80,913,321	$ 85,813,596	$ 9,550,519	$ 149,585	$ 1,903,356	$ 11,603,460	$ 7,993,402	$ -	19.6%
2024	83,250,611	104,712,959	11,772,377	2,068,959	1,056,372	14,897,708	7,532,953	-	7.6%
2023	119,152,135	113,381,644	17,975,660	610,491	2,510,856	21,097,008	11,469,665	-	13.5%
2022	103,573,193	44,109,660	14,485,855	3,543,604	(79,574)	17,949,885	10,311,064	-	-0.4%
2021	6,459,739	5,761,603	22,665,308	1,956,037	179,316	24,800,661	645,974	-	0.7%
2020	5,745,767	6,170,990	3,961,402	(171,159)	185,432	3,975,675	574,321	-	4.9%
2019	6,628,939	7,212,888	3,783,267	347,519	592,057	4,722,843	662,912	-	14.3%
2018	7,888,957	8,621,558	976,103	376,829	911,669	2,264,601	783,257	-	67.4%
2017	9,694,390	12,012,893	334,252	459,312	4,032,407	4,825,971	909,539	-	508.1%
2016	14,678,662	18,300,308	1,762,517	(205,503)	403,924	1,960,938	1,330,608	-	25.9%
TOTAL	$ 437,985,714	$ 406,098,099	$ 87,267,260	$ 9,135,675	$ 11,695,815	$ 108,098,750	$ 42,213,695	$ -	12.1%
2026 Budget	$ 81,790,000	$ 88,170,000	$ (16,922,000)	$ (85,000)	$ 1,815,000	$ (15,192,000)	$ 8,435,000	$ -	-10.7%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLCY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2025	$ 2,803,435	$ 481,747	$ 11,278,584	$ -	$ 699,430	$ 63,630,982	$ 4,112,421	$ 67,743,403	2,104,005
2024	2,297,984	1,013,100	10,844,037	-	760,366	79,731,580	3,813,063	83,544,643	1,537,618
2023	3,507,960	1,518,974	16,496,599	-	932,454	76,720,492	2,158,154	78,878,646	2,575,506
2022	3,265,640	670,170	14,246,874	-	2,049,025	13,961,926	393,458	14,355,384	1,216,615
2021	576,889	26,253	1,249,116	-	70,024	(20,218,150)	61,895	(20,156,255)	506,865
2020	729,563	9,713	1,313,597	-	64,872	946,590	239,882	1,186,472	664,691
2019	841,195	29,987	1,534,094	-	68,322	1,024,273	550,115	1,574,388	772,873
2018	874,549	49,612	1,707,418	-	26,486	4,676,025	608,416	5,284,441	848,063
2017	946,903	55,211	1,911,653	-	35,795	5,311,064	344,173	5,655,237	911,108
2016	1,203,144	83,868	2,617,620	-	130,499	13,852,249	93,913	13,946,162	1,072,645
TOTAL	$ 17,047,262	$ 3,938,635	$ 63,199,592	$ -	$ 4,837,273	$ 239,637,031	$ 12,375,490	$ 252,012,521	$ 12,209,989
2026 Budget	$ 3,867,000	$ 338,000	$ 12,640,000	$ -	$ 752,000	$ 91,474,000	$ 5,143,000	$ 96,617,000	3,115,000

HISTORICAL EXPENSES

HOMEOWNERS, RENTER, CONDOMINIUM

CALENDAR YEAR	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
	(EP)	(EP)	(EP)	(EP)	(WP)	(WP)	(WP)
2025	11.13%	0.17%	2.22%	13.52%	9.88%	0.00%	2.60%
2024	11.24%	1.98%	1.01%	14.23%	9.05%	0.00%	1.85%
2023	15.85%	0.54%	2.21%	18.61%	9.63%	0.00%	2.16%
2022	32.84%	8.03%	-0.18%	40.69%	9.96%	0.00%	1.17%
2021	393.39%	33.95%	3.11%	430.45%	10.00%	0.00%	7.85%
2020	64.19%	-2.77%	3.00%	64.43%	10.00%	0.00%	11.57%
2019	52.45%	4.82%	8.21%	65.48%	10.00%	0.00%	11.66%
2018	11.32%	4.37%	10.57%	26.27%	9.93%	0.00%	10.75%
2017	2.78%	3.82%	33.57%	40.17%	9.38%	0.00%	9.40%
2016	9.63%	-1.12%	2.21%	10.72%	9.06%	0.00%	7.31%
3yr avg (1)					9.52%		2.20%
3yr wtd (1)					9.53%		2.19%
8yr avg (1)					9.80%		6.20%
8yr wtd (1)					9.66%		2.47%
2026 Budget	-19.19%	-0.10%	2.06%	-17.23%	10.31%	0.00%	3.81%
Selected Expense ratio					**10.75%**		**3.80%**
Fixed Expense ratio (2)					**0.00%**		**1.90%**
Selected Variable Expense ratio (3)					**10.75%**		**1.90%**

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED [1]	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2025	3.46%	0.60%	13.94%	0.00%	0.86%	74.15%	4.79%	78.94%	1.57%
2024	2.76%	1.22%	13.03%	0.00%	0.91%	76.14%	3.64%	79.78%	17.57%
2023	2.94%	1.27%	13.84%	0.00%	0.78%	67.67%	1.90%	69.57%	3.40%
2022	3.15%	0.65%	13.76%	0.00%	1.98%	31.65%	0.89%	32.54%	24.46%
2021	8.93%	0.41%	19.34%	0.00%	1.08%	-350.91%	1.07%	-349.84%	8.63%
2020	12.70%	0.17%	22.86%	0.00%	1.13%	15.34%	3.89%	19.23%	-4.32%
2019	12.69%	0.45%	23.14%	0.00%	1.03%	14.20%	7.63%	21.83%	9.19%
2018	11.09%	0.63%	21.64%	0.00%	0.34%	54.24%	7.06%	61.29%	38.61%
2017	9.77%	0.57%	19.72%	0.00%	0.37%	44.21%	2.87%	47.08%	137.41%
2016	8.20%	0.57%	17.83%	0.00%	0.89%	75.69%	0.51%	76.21%	-11.66%
3yr avg (1)		1.03%					3.45%		
3yr wtd (1)		1.06%					3.32%		
8yr avg (1)		0.67%					3.86%		
8yr wtd (1)		0.92%					3.18%		
2026 Budget	4.73%	0.41%	15.45%	0.00%	0.92%	103.75%	5.83%	109.58%	0.50%
Selected Expense ratio		**1.25%**							
Fixed Expense ratio (2)		**0.00%**							
Selected Variable Expense ratio (3)		**1.25%**							

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

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

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

Fixed Portion of the ULAE as a percentage of Premium

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

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

HISTORICAL EXPENSES

Fire

CALENDAR YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	ULAE/(ALAE+LOSS)
2025	$ 20,297,192	$ 30,582,112	$ 13,526,128	$ 833,486	$ 822,866	$ 15,182,479	$ 2,033,195	$ -	5.7%
2024	41,237,267	44,052,152	15,018,992	521,885	30,840	15,571,717	3,940,603	-	0.2%
2023	44,230,721	43,883,442	12,906,387	48,802	1,785,528	14,740,717	4,259,482	-	13.8%
2022	43,642,802	27,297,475	9,170,125	886,824	1,313,547	11,370,496	4,340,030	-	13.1%
2021	11,503,538	8,717,999	3,983,662	(61,996)	732,680	4,654,346	1,150,342	-	18.7%
2020	7,909,725	7,965,832	3,827,414	928,572	410,685	5,166,671	790,860	-	8.6%
2019	8,062,053	8,245,846	3,965,412	313,540	876,237	5,155,189	805,707	-	20.5%
2018	8,548,010	8,969,335	4,071,597	448,313	847,940	5,367,850	850,562	-	18.8%
2017	10,343,171	12,938,982	5,349,486	510,656	1,518,419	7,378,561	956,714	-	25.9%
2016	15,122,864	17,188,286	6,044,592	(143,027)	2,621,088	8,522,653	1,420,902	-	44.4%
TOTAL	$ 210,897,342	$ 209,841,462	$ 77,863,795	$ 4,287,054	$ 10,959,831	$ 93,110,680	$ 20,548,397	$ -	13.3%
2026 Budget	$ 20,541,000	$ 31,442,000	$ (23,968,000)	$ (472,000)	$ 785,000	$ (23,655,000)	$ 2,145,000	$ -	-3.2%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLCY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2025	$ 700,860	$ 120,988	$ 2,855,043	$ -	$ 341,355	$ 12,885,945	$ 1,474,512	$ 14,360,457	359,505
2024	1,181,336	502,140	5,624,079	-	281,376	23,137,732	1,332,911	24,470,643	899,960
2023	1,302,750	564,100	6,126,332	-	346,285	23,362,678	756,203	24,118,881	956,465
2022	1,376,416	414,817	6,131,263	-	863,632	10,659,348	188,971	10,848,319	512,784
2021	1,026,483	46,712	2,223,537	-	106,497	1,946,613	64,204	2,010,817	919,986
2020	1,003,807	13,364	1,808,031	-	89,258	1,080,388	184,820	1,265,208	914,549
2019	1,023,181	36,475	1,865,363	-	83,102	1,308,396	392,452	1,700,848	940,079
2018	947,181	53,732	1,851,475	-	78,595	1,828,605	276,013	2,104,618	868,586
2017	1,009,931	58,886	2,025,531	-	114,855	3,649,745	142,366	3,792,111	895,076
2016	1,239,315	86,389	2,746,606	-	244,761	6,163,788	33,208	6,196,996	994,554
TOTAL	$ 10,811,260	$ 1,897,603	$ 33,257,260	$ -	$ 2,549,716	$ 86,023,237	$ 4,845,660	$ 90,868,897	$ 8,261,544
2026 Budget	$ 967,000	$ 85,000	$ 3,197,000	$ -	$ 367,000	$ 52,267,000	$ 1,844,000	$ 54,111,000	600,000

HISTORICAL EXPENSES

Fire

CALENDAR YEAR	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
	(EP)	(EP)	(EP)	(EP)	(WP)	(WP)	(WP)
2025	44.23%	2.73%	2.69%	49.64%	10.02%	0.00%	1.77%
2024	34.09%	1.18%	0.07%	35.35%	9.56%	0.00%	2.18%
2023	29.41%	0.11%	4.07%	33.59%	9.63%	0.00%	2.16%
2022	33.59%	3.25%	4.81%	41.65%	9.94%	0.00%	1.17%
2021	45.69%	-0.71%	8.40%	53.39%	10.00%	0.00%	8.00%
2020	48.05%	11.66%	5.16%	64.86%	10.00%	0.00%	11.56%
2019	48.09%	3.80%	10.63%	62.52%	9.99%	0.00%	11.66%
2018	45.39%	5.00%	9.45%	59.85%	9.95%	0.00%	10.16%
2017	41.34%	3.95%	11.74%	57.03%	9.25%	0.00%	8.65%
2016	35.17%	-0.83%	15.25%	49.58%	9.40%	0.00%	6.58%
3yr avg (1)					9.73%		2.04%
3yr wtd (1)					9.68%		2.10%
8yr avg (1)					9.89%		6.08%
8yr wtd (1)					9.80%		3.44%
2026 Budget	-76.23%	-1.50%	2.50%	-75.23%	10.44%	0.00%	2.92%
Selected Expense ratio					**10.50%**		**3.00%**
Fixed Expense ratio (2)					**0.00%**		**1.50%**
Selected Variable Expense ratio (3)					**10.50%**		**1.50%**

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED [1]	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2025	3.45%	0.60%	14.07%	0.00%	1.68%	42.14%	4.82%	46.96%	6.16%
2024	2.86%	1.22%	13.64%	0.00%	0.68%	52.52%	3.03%	55.55%	3.47%
2023	2.95%	1.28%	13.85%	0.00%	0.78%	53.24%	1.72%	54.96%	0.38%
2022	3.15%	0.95%	14.05%	0.00%	1.98%	39.05%	0.69%	39.74%	9.67%
2021	8.92%	0.41%	19.33%	0.00%	0.93%	22.33%	0.74%	23.07%	-1.56%
2020	12.69%	0.17%	22.86%	0.00%	1.13%	13.56%	2.32%	15.88%	24.26%
2019	12.69%	0.45%	23.14%	0.00%	1.03%	15.87%	4.76%	20.63%	7.91%
2018	11.08%	0.63%	21.66%	0.00%	0.92%	20.39%	3.08%	23.46%	11.01%
2017	9.76%	0.57%	19.58%	0.00%	1.11%	28.21%	1.10%	29.31%	9.55%
2016	8.19%	0.57%	18.16%	0.00%	1.62%	35.86%	0.19%	36.05%	-2.37%
3yr avg (1)		1.03%					3.19%		
3yr wtd (1)		1.12%					3.01%		
8yr avg (1)		0.71%					2.64%		
8yr wtd (1)		0.95%					2.60%		
2026 Budget	4.71%	0.41%	15.56%	0.00%	1.79%	166.23%	5.86%	172.10%	1.97%
Selected Expense ratio		**1.25%**							
Fixed Expense ratio (2)		**0.00%**							
Selected Variable Expense ratio (3)		**1.25%**							

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

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

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

Fix Portion of the ULAE as a percentage of Premium

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

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

HISTORICAL EXPENSES

Allied Lines

CALENDAR YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	ULAE/(ALAE+LOSS)
2025	$ 361,641,491	$ 378,775,386	$ (47,173,772)	$ (8,148,075)	$ 7,314,425	$ (48,007,423)	$ 35,743,789	$ -	-13.2%
2024	393,788,823	435,976,138	36,549,747	5,754,830	8,678,741	50,983,317	37,188,080	-	20.5%
2023	454,676,881	367,005,920	45,348,352	10,554,943	4,213,700	60,116,995	43,760,820	-	7.5%
2022	277,421,020	157,265,151	116,364,690	29,621,689	5,328,074	151,314,453	27,582,425	-	3.6%
2021	57,895,740	48,721,129	434,079,606	36,593,142	3,339,327	474,012,075	5,788,545	-	0.7%
2020	45,540,049	46,184,928	89,974,836	9,663,016	3,784,907	103,422,759	4,548,639	-	3.8%
2019	46,860,788	48,314,045	10,031,265	1,874,141	2,709,901	14,615,307	4,682,554	-	22.8%
2018	50,441,863	51,703,327	4,244,035	1,157,075	2,312,709	7,713,819	5,003,729	-	42.8%
2017	55,881,083	64,297,435	6,555,125	1,477,099	386,898	8,419,122	5,101,418	-	4.8%
2016	75,296,582	86,703,614	(2,697,972)	861,267	3,093,234	1,256,529	6,965,569	-	-168.4%
TOTAL	$ 1,819,444,319	$ 1,684,947,073	$ 693,275,912	$ 89,409,127	$ 41,161,915	$ 823,846,954	$ 176,365,568	$ -	5.3%
2026 Budget	$ 365,577,000	$ 389,157,000	$ 83,590,000	$ 4,613,000	$ 6,973,000	$ 95,176,000	$ 37,725,000	$ -	7.9%

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLCY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
2025	$ 12,532,060	$ 2,153,256	$ 50,429,105	$ -	$ 3,037,525	$ 379,391,229	$ 16,320,419	$ 395,711,648	9,494,535
2024	11,922,716	4,793,010	53,903,806	-	3,024,387	334,113,401	14,398,173	348,511,574	8,898,329
2023	13,384,120	5,795,424	62,940,364	-	3,557,640	247,506,201	6,526,385	254,032,586	9,826,480
2022	8,747,201	2,389,196	38,718,822	-	5,488,429	(27,279,695)	1,160,850	(26,118,845)	3,258,772
2021	5,167,625	235,164	11,191,334	-	658,096	(435,824,184)	326,679	(435,497,505)	4,509,529
2020	5,780,156	76,953	10,405,748	-	513,968	(67,129,611)	998,085	(66,131,526)	5,266,188
2019	5,946,163	211,973	10,840,690	-	482,946	23,340,994	2,154,926	25,495,920	5,463,217
2018	5,589,704	317,097	10,910,530	-	678,518	33,757,496	1,813,645	35,571,141	4,911,186
2017	5,458,225	318,252	10,877,895	-	760,176	45,760,594	840,266	46,600,860	4,698,049
2016	6,169,879	430,085	13,565,533	-	1,629,331	73,510,883	204,960	73,715,843	4,540,548
TOTAL	$ 80,697,849	$ 16,720,410	$ 273,783,827	$ -	$ 19,831,016	$ 607,147,308	$ 44,744,388	$ 651,891,696	$ 60,866,833
2026 Budget	$ 17,288,000	$ 1,510,000	$ 56,523,000	$ -	$ 3,264,000	$ 240,722,000	$ 20,412,000	$ 261,134,000	14,024,000

HISTORICAL EXPENSES

Allied Lines

CALENDAR YEAR	LOSS INCURRED	ALAE INCURRED	ULAE INCURRED	TOTAL LOSS & LAE INCURRED	COMMISSION & BROKERAGE INCURRED	OTHER ACQUISITION COSTS	OTHER ACQUISITION COSTS + GENERAL EXPENSES-OTHER NET INCOME
	(EP)	(EP)	(EP)	(EP)	(WP)	(WP)	(WP)
2025	-12.45%	-2.15%	1.93%	-12.67%	9.88%	0.00%	2.63%
2024	8.38%	1.32%	1.99%	11.69%	9.44%	0.00%	2.26%
2023	12.36%	2.88%	1.15%	16.38%	9.62%	0.00%	2.16%
2022	73.99%	18.84%	3.39%	96.22%	9.94%	0.00%	1.17%
2021	890.95%	75.11%	6.85%	972.91%	10.00%	0.00%	7.79%
2020	194.81%	20.92%	8.20%	223.93%	9.99%	0.00%	11.56%
2019	20.76%	3.88%	5.61%	30.25%	9.99%	0.00%	11.66%
2018	8.21%	2.24%	4.47%	14.92%	9.92%	0.00%	9.74%
2017	10.20%	2.30%	0.60%	13.09%	9.13%	0.00%	8.41%
2016	-3.11%	0.99%	3.57%	1.45%	9.25%	0.00%	6.03%
3yr avg (1)					9.65%		2.35%
3yr wtd (1)					9.64%		2.33%
8yr avg (1)					9.85%		6.12%
8yr wtd (1)					9.73%		3.06%
2026 Budget	21.48%	1.19%	1.79%	24.46%	10.32%	0.00%	3.84%
Selected Expense ratio					**10.50%**		**3.80%**
Fixed Expense ratio (2)					**0.00%**		**1.90%**
Selected Variable Expense ratio (3)					**10.50%**		**1.90%**

CALENDAR YEAR	GENERAL EXPENSES	TAX, FEES, & LICENSE INCURRED (1)	TOTAL UNDERWRITING EXPENSES INCURRED	DIVIDENDS PAID TO POLICY-HOLDERS	OTHER NET INCOME	UNDERWRITING GAIN OR LOSS	INVESTMENT INCOME (LOSS)	NET INCOME (LOSS)	ALAE/LOSS INCURRED
	(WP)	(WP)	(WP)	(WP)	(WP)	(EP)	(EP)	(EP)	
2025	3.47%	0.60%	13.94%	0.00%	0.84%	100.16%	4.31%	104.47%	17.27%
2024	3.03%	1.22%	13.69%	0.00%	0.77%	76.64%	3.30%	79.94%	15.75%
2023	2.94%	1.27%	13.84%	0.00%	0.78%	67.44%	1.78%	69.22%	23.28%
2022	3.15%	0.86%	13.96%	0.00%	1.98%	-17.35%	0.74%	-16.61%	25.46%
2021	8.93%	0.41%	19.33%	0.00%	1.14%	-894.53%	0.67%	-893.86%	8.43%
2020	12.69%	0.17%	22.85%	0.00%	1.13%	-145.35%	2.16%	-143.19%	10.74%
2019	12.69%	0.45%	23.13%	0.00%	1.03%	48.31%	4.46%	52.77%	18.68%
2018	11.08%	0.63%	21.63%	0.00%	1.35%	65.29%	3.51%	68.80%	27.26%
2017	9.77%	0.57%	19.47%	0.00%	1.36%	71.17%	1.31%	72.48%	22.53%
2016	8.19%	0.57%	18.02%	0.00%	2.16%	84.78%	0.24%	85.02%	-31.92%
3yr avg (1)		1.03%					3.13%		
3yr wtd (1)		1.05%					3.15%		
8yr avg (1)		0.70%					2.62%		
8yr wtd (1)		0.95%					2.85%		
2026 Budget	4.73%	0.41%	15.46%	0.00%	0.89%	61.86%	5.25%	67.10%	5.52%
Selected Expense ratio		**1.25%**							
Fixed Expense ratio (2)		**0.00%**							
Selected Variable Expense ratio (3)		**1.25%**							

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

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

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

Fix Portion of the ULAE as a percentage of Premium

	All Forms ULAE -Inhouse	All Forms Premium	Ratio	Prior Selected	Selected
2026 Budget	24,838,084	1,337,684,542	1.86%	**3.00%**	**2.00%**

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

LCPIC Operating Cash Summary

Rounded (000's)

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

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

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

Louisiana Citizens Property Insurance Corporation

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

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

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

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

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

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

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

Louisiana Citizens Property Insurance Corporation

Corporate Operating Expense Statement - Budget

Fiscal Year 2026

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

Louisiana Citizens Property Insurance Corporation

Claims Operating Statement - Budget

Fiscal Year 2026

	Jul			YTD				
	Budget	Actual	Variance	Budget	Actual	Variance	Primary Driver of Change	Budget Total
Direct Costs								
Salaries and Wages	209,900	209,871	(30)	1,042,271	1,012,597	(29,673)	Down 1 FTE	1,853,654
Benefits, Taxes, Contributions and Workers Comp	77,970	77,943	(27)	371,245	360,551	(10,694)		803,913
Total Employee Salaries and Wages	287,870	287,814	(57)	1,413,516	1,373,149	(40,367)		2,657,568
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	600	583	(17)	4,060	3,815	(244)		7,059
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	-	-	-	15,467	15,411	(55)		40,000
Furniture and Fixtures- Purchases < $5,000	-	-	-	1,000	-	(1,000)		1,000
EDP Equipment (computers, printers, peripherals) - Purchases <$5,000	-	-	-	-	-	-		-
Computer Software - Purchases <$1,000,000	2,443	2,485	42	13,548	13,840	292	Navigator license fee increase greater than anticipated	63,000
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	115	-	(115)	802	557	(245)		1,375
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	2,644	2,644	(0)	6,320	6,244	(76)		593,750
Outside Services – One Inc – Claims Pay	5,943	4,086	(1,857)	39,049	30,229	(8,820)		68,763
External Management Fees	14,663	14,664	0	59,542	56,992	(2,550)		500,000
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	-	-	-	7,168	8,209	1,041	Anti-fraud Training	8,100
Total Direct Costs	**314,278**	**312,274**	**(2,003)**	**1,560,472**	**1,508,446**	**(52,026)**		**3,940,615**
Indirect Costs								
Rents, Leases, and Utilities	10,196	9,460	(736)	75,737	68,473	(7,264)		127,027
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	4,565	3,924	(641)	31,956	29,210	(2,746)		54,782
Depreciated Expense - Furniture & Fixtures	-	-	-	-	-	-		-
Depreciated Expense - EDP Equipment & Software	-	-	-	-	-	-		-
External Legal Expenses	10,417	6,198	(4,219)	72,917	36,076	(36,841)		125,000
Audit Fees	-	-	-	-	-	-		-
Actuarial Fees	-	-	-	-	-	-		-
Surveys and Underwriting Reports - Inspection & CLUE Reports	-	-	-	-	-	-		-
Taxes, Licensing, and other fees - Insurance Department	-	-	-	-	-	-		-
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	-	-	-	-	-	-		-
PIPSO Fees, ISO Fees, Xactware	26,353	24,873	(1,480)	184,473	176,808	(7,665)	Annual ISO fees lower than estimated	358,216
Liability Insurance - LCPIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges (Credit Card)	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	-	-	-	-	-	-		-
Total Indirect Costs	**51,531**	**44,455**	**(7,076)**	**365,082**	**310,567**	**(54,516)**		**665,025**
Home Office Expenses - P&L	**365,808**	**356,729**	**(9,079)**	**1,925,554**	**1,819,013**	**(106,541)**		**4,605,640**
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	**365,808**	**356,729**	**(9,079)**	**1,925,554**	**1,819,013**	**(106,541)**		**4,605,640**
Capital Purchases								
Furniture and Fixtures- Purchases > $5,000	-		-	-		-		-
EDP Equipment (computers, printers, peripherals) - Purchases >$5,000	-		-	-		-		-
Computer Software - Purchases >$1,000,000	-		-	-		-		-
Total Capital Purchases	-	-	-	-	-	-		

Louisiana Citizens Property Insurance Corporation

Underwriting Operating Statement - Budget

Fiscal Year 2026

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

Louisiana Citizens Property Insurance Corporation

Accounting Operating Statement - Budget

Fiscal Year 2026

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

Louisiana Citizens Property Insurance Corporation

Executive Operating Statement - Budget

Fiscal Year 2026

	Jul			YTD				
	Budget	Actual	Variance	Budget	Actual	Variance	Primary Driver of Change	Budget Total
Direct Costs								
Salaries and Wages	176,307	176,301	(6)	864,691	864,413	(278)		1,570,473
Benefits, Taxes, Contributions and Workers Comp	54,525	54,527	2	312,491	312,391	(101)		662,032
Total Employee Salaries and Wages	230,832	230,828	(4)	1,177,183	1,176,804	(379)		2,232,505
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	639	640	1	4,643	4,639	(4)		7,837
Office and Equipment Repairs and Maintenance	-	-	-	-	4,487	4,487	COO office and furniture relocation	-
Travel and Lodging	4,250	3,103	(1,147)	23,650	19,339	(4,311)		44,000
Furniture and Fixtures- Purchases < $5,000	-	-	-	-	2,264	2,264	COO furniture	5,000
EDP Equipment (computers, printers, peripherals) - Purchases <$5,000	-	-	-	-	-	-		-
Computer Software - Purchases <$1,000,000	7,614	7,528	(87)	53,300	52,546	(755)		91,372
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	26	-	(26)	730	782	52		861
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	5,000	5,000	-	35,000	35,000	-		220,000
Outside Services – One Inc – Claims Pay	-	-	-	-	-	-		-
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	108	645	537	10,645	10,642	(4)	Jul: Additional LDI Conference Passes	14,193
Total Direct Costs	**248,470**	**247,744**		**1,305,152**	**1,306,502**	**1,350**		**2,615,768**
Indirect Costs								
Rents, Leases, and Utilities	2,266	2,065	(200)	16,830	15,028	(1,802)		28,228
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	1,014	922	(92)	7,101	6,541	(560)		12,174
Depreciated Expense - Furniture & Fixtures	2,526	2,526	0	17,683	17,683	0		30,313
Depreciated Expense - EDP Equipment & Software	33,828	33,828	(0)	176,221	176,221	(1)		416,748
External Legal Expenses	2,083	-	(2,083)	14,583	22,000	7,417	YTD: EA legal opinion	25,000
Audit Fees	-	-	-	-	-	-		-
Actuarial Fees	-	-	-	-	-	-		-
Surveys and Underwriting Reports - Inspection & CLUE Reports	-	-	-	-	-	-		-
Taxes, Licensing, and other fees - Insurance Department	-	-	-	-	-	-		-
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	-	-	-	-	-	-		-
PIPSO Fees, ISO Fees, Xactware	-	-	-	-	-	-		-
Liability Insurance - LCPIC, Directors, Officers	27,705	24,861	(2,844)	188,362	176,985	(11,377)	Reduced insurance premiums	326,887
Bank Service Charges (Credit Card)	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	166	200	34	1,160	589	(571)		1,988
Total Indirect Costs	**69,588**	**64,402**	**(5,186)**	**421,941**	**415,048**	**(6,894)**		**841,338**
Home Office Expenses - P&L	**318,058**	**312,146**	**(5,912)**	**1,727,093**	**1,721,549**	**(5,544)**		**3,457,106**
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	**318,058**	**312,146**	**(5,912)**	**1,727,093**	**1,721,549**	**(5,544)**		**3,457,106**
Capital Purchases								
Furniture and Fixtures- Purchases > $5,000	-			-		-		-
EDP Equipment (computers, printers, peripherals) - Purchases >$5,000	-			-		-		-
Computer Software - Purchases >$1,000,000	-			-		-		-
Total Capital Purchases	**-**	**-**	**-**	**-**	**-**	**-**		

Louisiana Citizens Property Insurance Corporation

Customer Service Operating Statement - Budget

Fiscal Year 2026

	Jul			YTD				
	Budget	Actual	Variance	Budget	Actual	Variance	Primary Driver of Change	Budget Total
Direct Costs								
Salaries and Wages	36,610	29,016	(7,595)	202,012	140,926	(61,085)	Down 3 FTE	373,441
Benefits, Taxes, Contributions and Workers Comp	13,456	12,340	(1,116)	68,582	49,638	(18,944)		118,158
Total Employee Salaries and Wages	50,066	41,356	(8,711)	270,593	190,564	(80,030)		491,599
Recruiting & Advertising	-	-	-	-	-	-		-
Communication - Mobile Phones & Air Cards	80	80	-	560	560	-		960
Office and Equipment Repairs and Maintenance	-	-	-	-	-	-		-
Travel and Lodging	-	-	-	-	-	-		-
Furniture and Fixtures- Purchases < $5,000	42	-	(42)	292	-	(292)		500
EDP Equipment (computers, printers, peripherals) - Purchases <$5,000	-	-	-	-	-	-		-
Computer Software - Purchases <$1,000,000	-	-	-	-	-	-		-
Mele Printing	-	-	-	-	-	-		-
Lexis Nexis	-	-	-	-	-	-		-
Printing, Stationary, and Office Supplies	42	-	(42)	292	35	(257)		500
Outside Services - CAT Readiness, D&O Employment Practices Deductible, Consulting	9,814	2,904	(6,909)	60,132	33,800	(26,332)	Reduced temporary staffing	109,200
Outside Services – One Inc – Claims Pay	-	-	-	-	-	-		-
External Management Fees	-	-	-	-	-	-		-
Other - Prof Fees, Dues, Subs, Training, Seminars, Miscellaneous	17	-	(17)	117	-	(117)		200
Total Direct Costs	**60,060**	**44,340**		**331,985**	**224,958**	**(107,027)**		**602,959**
Indirect Costs								
Rents, Leases, and Utilities	4,531	4,204	(327)	33,661	29,692	(3,969)		56,457
Rent and Storage - Eatel/Iron Mountain	-	-	-	-	-	-		-
Communication - Internet & Phone	2,029	1,744	(285)	14,203	12,982	(1,220)		24,348
Depreciated Expense - Furniture & Fixtures	-	-	-	-	-	-		-
Depreciated Expense - EDP Equipment & Software	-	-	-	-	-	-		-
External Legal Expenses	-	-	-	-	-	-		-
Audit Fees	-	-	-	-	-	-		-
Actuarial Fees	-	-	-	-	-	-		-
Surveys and Underwriting Reports - Inspection & CLUE Reports	-	-	-	-	-	-		-
Taxes, Licensing, and other fees - Insurance Department	-	-	-	-	-	-		-
Boards, Bureaus and Assoc - LDI Insurance Rating & Fraud Assessment	-	-	-	-	-	-		-
PIPSO Fees, ISO Fees, Xactware	-	-	-	-	-	-		-
Liability Insurance - LCPIC, Directors, Officers	-	-	-	-	-	-		-
Bank Service Charges (Credit Card)	-	-	-	-	-	-		-
Postage & Courier Services	-	-	-	-	-	-		-
Other Miscellaneous	-	-	-	-	-	-		-
Total Indirect Costs	**6,560**	**5,949**	**(612)**	**47,864**	**42,674**	**(5,189)**		**80,804**
Home Office Expenses - P&L	**66,620**	**50,288**	**(16,332)**	**379,849**	**267,632**	**(112,216)**		**683,763**
Bank Service Charges - Unallocated	-	-	-	-	-	-		-
Total Operating Expenses - Direct & Indirect	**66,620**	**50,288**	**(16,332)**	**379,849**	**267,632**	**(112,216)**		**683,763**
Capital Purchases								
Furniture and Fixtures- Purchases > $5,000	-			-		-		-
EDP Equipment (computers, printers, peripherals) - Purchases >$5,000	-			-		-		-
Computer Software - Purchases >$1,000,000	-			-		-		-
Total Capital Purchases	**-**	**-**	**-**	**-**	**-**	**-**		

Louisiana Citizens Property Insurance Corporation

IT Operating Statement - Budget

Fiscal Year 2026

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

Louisiana Citizens Property Insurance Corporation

Human Resources/Operations Support Operating Statement - Budget

Fiscal Year 2026

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

LOUISIANA CITIZENS
Property Insurance Corporation

July 2026 Management Reports

September 9, 2026 Board Meeting

Overview

Corporate Overview
July 31, 2026

Underwriting Overview

Premium Written & Policies Issued

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

Inforce Policies & Coverage Details

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

Underwriting Overview

Net Inforce by Policy Type

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

Written Premium Analysis - Month

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

Written Premium Analysis - Year-to-Date

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

Underwriting Overview

Net Premium Written & Earned by Policy Type

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

Premium Payment Collections Overview - July 2026

	Month				Year-to-Date			
	Jul-26		Jul-25		2026 YTD		2025 YTD	
Checks								
Payment Method	**Count**	**Amount Collected**	**Count**	**Amount Collected**	**Count**	**Amount Collected**	**Count**	**Amount Collected**
Mail	223	585,851	351	1,139,623	1,509	4,073,740	2,524	7,860,249
Walk-In	111	409,977	74	360,411	536	2,010,261	439	2,469,122
6370 Lockbox - Manual	5,135	22,866,943	6,912	29,293,976	27,190	112,069,408	34,022	136,336,954
3344 Lockbox - Upload	2,295	3,277,240	2,726	3,654,297	16,590	22,383,055	18,748	27,758,508
Total Checks	**7,764**	**$27,140,010**	**10,063**	**$34,448,307**	**45,825**	**$140,536,464**	**55,733**	**$174,424,832**
Credit Cards								
Payment Method	**Count**	**Amount Collected**	**Count**	**Amount Collected**	**Count**	**Amount Collected**	**Count**	**Amount Collected**
Mail	0	0	0	0	0	0	0	0
Online	3,524	4,215,033	3,774	4,738,512	22,372	25,551,253	23,402	28,421,171
EPIC	6,057	5,917,624	7,423	8,383,766	37,049	34,205,031	43,485	48,579,079
Total Credit Cards	**9,581**	**$10,132,657**	**11,197**	**$13,122,278**	**59,421**	**$59,756,284**	**66,887**	**$77,000,250**
Electronic Funds Transfer (Checking or Saving)								
Payment Method	**Count**	**Amount Collected**	**Count**	**Amount Collected**	**Count**	**Amount Collected**	**Count**	**Amount Collected**
Online	3,383	4,169,821	3,347	4,325,949	20,580	24,495,337	22,783	30,323,023
EPIC	4,684	5,483,160	6,172	11,061,797	28,041	30,963,086	35,107	64,149,571
Total EFTs	**8,067**	**$9,652,981**	**9,519**	**$15,387,746**	**48,621**	**$55,458,423**	**57,890**	**$94,472,593**
Payment Method								
	Count	**Amount Collected**	**Count**	**Amount Collected**	**Count**	**Amount Collected**	**Count**	**Amount Collected**
Mail	223	585,851	351	1,139,623	1,509	4,073,740	2,524	7,860,249
Walk-In	111	409,977	74	360,411	536	2,010,261	439	2,469,122
Online	6,907	8,384,854	7,121	9,064,461	42,952	50,046,589	46,185	58,744,193
6370 Lockbox - Manual	5,135	22,866,943	6,912	29,293,976	27,190	112,069,408	34,022	136,336,954
3344 Lockbox - Upload	2,295	3,277,240	2,726	3,654,297	16,590	22,383,055	18,748	27,758,508
EPIC	10,741	11,400,784	13,595	19,445,563	65,090	65,168,117	78,592	112,728,650
Total Payments Collected	**25,412**	**$46,925,648**	**30,779**	**$62,958,331**	**153,867**	**$255,751,171**	**180,510**	**$345,897,675**

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

Depopulation Efforts Overview

Takeout Activity by Round Inception-to-Date

Assumption	Initial Assumption	As of 7/31/2026 Policies Assumed	As of 7/31/2026 Premium Assumed
03/1/2008 Round 1	26,359		
12/1/2008 Round 2	13,133		
04/1/2009 Round 3	3,366		
12/1/2010 Round 4	12,292	10,484	$12,701
12/1/2011 Round 5	9,844	8,360	$12,948
12/1/2012 Round 6	6,791	6,115	$7,839
12/1/2013 Round 7	13,322	11,790	$15,540
12/1/2014 Round 8	10,581	8,962	$12,757
12/1/2015 Round 9	13,150	10,827	$15,979
12/1/2016 Round 10	10,186	8,984	$12,399
12/1/2017 Round 11	9,856	7,067	$9,921
12/1/2018 Round 12	32	28	$37
12/1/2019 Round 13	100	89	$92
12/1/2020 Round 14	76	66	$94
12/1/2021 Round 15	0	0	$0
12/1/2022 Round 16	3,786	3,337	$4,085
04/1/2023 Round 17	6,578	4,843	$17,010
10/1/2023 Round 18	7,755	5,751	$19,789
04/1/2024 Round 19	8,415	6,471	$17,150
12/1/2024 Round 20	13,481	10,174	$34,454
04/1/2025 Round 21	2,922	2,312	$6,738
12/1/2025 Round 22	2,034	1,562	$4,479
04/1/2026 Round 23	4,109	3,028	$9,392
Grand Total	178,168	110,250	213,403

Depopulation Summary by Round

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

Claim Overview

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

	Loss Year	ITD Claims	ITD Loss & LAE (000s)*
Hurricanes:			
Hurricane Katrina	2005	66,139	$1,693,428
Hurricane Rita	2005	14,810	$194,281
Hurricane Gustav	2008	52,161	$331,976
Hurricane Ike	2008	3,402	$13,921
Hurricane Isaac	2012	17,820	$129,351
Hurricane Harvey	2017	121	$225
Hurricane Nate	2017	12	$17
Hurricane Barry	2019	618	$2,149
Hurricane Laura	2020	2,725	$100,633
Hurricane Sally	2020	6	$10
Hurricane Delta	2020	2,139	$22,946
Hurricane Zeta	2020	2,648	$20,945
Hurricane Ida	2021	14,299	$515,311
Hurricane Beryl	2024	17	$111
Hurricane Francine	2024	2,906	$26,012
Total Hurricanes		**179,823**	**3,051,314**
PCS Events:			
39-Wind & Thunderstorm Event	2011	125	$506
41-Wind & Thunderstorm Event	2011	3,050	$30,230
46-Wind & Thunderstorm Event	2011	263	$2,286
61-Tropical Storm Lee	2011	792	$4,010
92-Hail Storm	2013	2,869	$23,698
94-Wind & Thunderstorm Event	2013	60	$284
1644-Wind & Thunderstorm Event	2016	687	$623
1714-Wind & Hail Event	2017	208	$4,889
1730-Wind & Hail Event	2017	45	$170
1731-Wind & Hail Event	2017	207	$1,233
1700-Tropical Storm Cidy	2017	58	$114
1819 - Wind & Hail Event	2018	25	$162
1821 - Wind & Thunderstorm Event	2018	40	$161
1922 - Wind & Thunderstorm Event	2019	59	$226
1923 - Wind & Thunderstorm Event	2019	37	$122
1924 - Wind & Thunderstorm Event	2019	25	$74
1925 - Wind & Thunderstorm Event	2019	15	$63
1927 - Wind & Thunderstorm Event	2019	145	$1,132
1969 - Wind & Thunderstorm Event	2019	9	$35
Tropical Storm Olga	2019	103	$272
2012 - Wind and Thunderstorm Event	2020	78	$245
2018 - Wind and Thunderstorm Event	2020	3	$6
2020 - Wind and Thunderstorm Event	2020	33	$130
2021 - Wind and Thunderstorm Event	2020	80	$355
2022 - Wind and Thunderstorm Event	2020	32	$136
2023 - Wind and Thunderstorm Event	2020	26	$228
2024 - Wind and Thunderstorm Event	2020	67	$405
2027 - Wind and Thunderstorm Event	2020	6	$25
2029 - Wind and Thunderstorm Event	2020	8	$67
Tropical Storm Cristobal	2020	34	$161
2117 - Winter Storm	2021	164	$737
2125 - Wind & Hail Event	2021	33	$221
2126 - Wind & Hail Event	2021	86	$656
2131 - Wind & Hail Event	2021	42	$393
2132 - Wind & Hail Event	2021	57	$208
TS Claudette	2021	9	$26
TS Nicholas	2021	14	$307
2220 - Wind and Thunderstorm Event	2022	59	$1,695
2221 - Wind & Hail Event	2022	58	$690
2223 - Wind & Hail Event	2022	4	$28
2225 - Wind & Hail Event	2022	17	$171
2272 - Wind & Hail Event	2022	329	$12,845
2316 - Wind & Hail Event	2023	86	$809
2348 - Wind & Hail Event	2023	23	$137
2349 - Wind & Hail Event	2023	285	$4,102
2411 - Wind & Hail Event	2024	224	$3,171
2417 - Wind & Thunderstorm Event	2024	60	$223
2420 - Wind & Thunderstorm Event	2024	66	$1,049
2431 - Wind & Hail Event	2024	806	$16,885
2440 - Wind & Hail Event	2024	289	$5,587
2441 - Wind & Hail Event	2024	209	$2,018
2447 - Wind & Hail Event	2024	63	$1,256
2516 - Snow Event	2025	161	$649
2522 - Wind & Hail Event	2025	77	$872
2524 - Wind & Hail Event	2025	53	$601
2528 - Wind & Hail Event	2025	50	$394
2613 - Winter Storm/Freeze	2026	86	$630
Tropical Storm Arthur	2026	271	$11,148
Total PCS Events		**12,870**	**139,555**
Other Outsourced Claims:			
2015 Day Claims Outsourced to Worley	2015	666	$3,100
2016 Day Claims Outsourced to Worley	2016	59	$387
2018 Day Claims Outsourced to Worley	2018	75	$231
2019 Day Claims Outsourced to Worley	2019	35	$155
2020 Day Claims Outsourced to Alacrity	2020	51	$135
2026 - Test Cat	2026	82	$627
Outsourced Day Claims (2010-2013)	2010-2013	13,323	$114,263
Total Other Outsourced Claims		**14,291**	**118,897**
In-house Day Claims (2014 Forward)	2014-2026	**21,064**	**$249,214**
Total Claims		**228,048**	**3,558,979**

Claim Overview

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

		Open Claim Count				Reserves (000s)	
Catastrophe Name	**Loss Year**	**Litigated**	**Non-Litigated**	**Jul-26 Total**	**Jul-25 Total**	**Jul-26**	**Jul-25**
Hurricanes:							
Hurricane Katrina*	2005	1	-	1	1	$41	$285
Hurricane Isaac	2012	4	-	4	4	$980	$980
Hurricane Barry	2018	-	-	-	-	-	-
Hurricane Laura	2020	5	-	5	16	$32	$132
Hurricane Sally	2020	-	-	-	-	-	-
Hurricane Delta	2020	2	-	2	7	$1	$68
Hurricane Zeta	2020	4	-	4	10	$76	$169
Hurricane Ida	2021	70	-	70	170	$2,141	$5,870
Hurricane Beryl	2024	-	-	-	-	-	$14
Hurricane Francine	2024	27	19	46	54	$1,328	$2,161
Total Hurricanes		**113**	**19**	**132**	**262**	**$4,599**	**$9,680**
PCS Events:							
92-Hail Storm	2013	-	-	-	-	-	-
1644-Wind & Flooding Event	2016	-	-	-	-	-	-
1714-Wind & Hail Event	2017	-	-	-	1	-	$6
1821-Wind & Thunderstorm Event	2018	-	-	-	-	-	-
1923-Wind & Thunderstorm Event	2019	-	-	-	-	-	-
1927-Wind & Thunderstorm Event	2019	-	-	-	-	-	-
2020 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
2021 - Wind and Thunderstorm Event	2020	-	-	-	1	-	$13
2022 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
2023 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
2024 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
2027 - Wind and Thunderstorm Event	2020	-	-	-	-	-	-
Tropical Storm Cristobal	2020	-	-	-	-	-	-
2117 - Winter Storm	2021	-	-	-	-	-	-
2125 -Wind & Hail Event	2021	-	-	-	-	-	-
2126 - Wind & Hail Event	2021	-	-	-	-	-	-
2131 - Wind & Hail Event	2021	-	-	-	-	-	-
2132 - Wind & Hail Event	2021	-	-	-	1	-	$1
Tropical Storm Claudette	2021	-	-	-	-	-	-
Tropical Storm Nicholas	2021	-	-	-	-	-	-
2220 - Wind and Thunderstorm Event	2022	1	-	1	1	$4	$146
2221 - Wind & Hail Event	2022	1	-	1	1	$3	$42
2223 - Wind & Hail Event	2022	-	-	-	-	-	-
2225 - Wind & Hail Event	2022	-	-	-	-	-	-
2272 - Wind & Hail Event	2022	3	-	3	5	$158	$174
2299 - Wind & Hail Event	2022	-	-	-	-	-	-
2316 - Wind & Hail Event	2023	2	-	2	2	$61	$63
2348 - Wind & Hail Event	2023	-	-	-	-	-	-
2349 - Wind & Hail Event	2023	1	-	1	-	$2	$1
2411 - Wind & Hail Event	2024	4	-	4	3	$31	$49
2417 - Wind and Thunderstorm Event	2024	-	-	-	-	-	-
2420 - Wind and Thunderstorm Event	2024	1	-	1	2	$13	$15
2431 - Wind & Hail Event	2024	8	3	11	13	$110	$188
2440 - Wind & Hail Event	2024	4	1	5	4	$179	$107
2441 - Wind & Hail Event	2024	-	-	-	2	-	$1
2447 - Wind & Hail Event	2024	-	-	-	1	-	$26
2516 - Snow Event	2025	-	1	1	3	$0	$56
2522 - Wind & Hail Event	2025	-	-	-	6	-	$98
2524 - Wind & Hail Event	2025	-	-	-	4	-	$121
2528 - Wind & Hail Event	2025	-	-	-	3	-	$16
2613 - Winter Storm/Freeze	2026	-	-	-	-	$31	-
Tropical Storm Arthur	2026	-	54	54	-	$1,798	-
2638 - Wind & Hail Event	2026	-	1	1	-		
Tropical Storm Bertha	2026	-	8	8	-		
Other	N/A	-	-	-	-	-	-
Total PCS Events		**25**	**68**	**93**	**53**	**$2,390**	**$1,123**
Other Outsourced Claims:							
2016 Day Claims Outsourced to Worley	2016	-	-	-	-	-	-
2018 Day Claims Outsourced to Worley	2018	-	-	-	-	-	-
2019 Day Claims Outsourced to Worley	2019	-	-	-	-	-	-
2020 Day Claims Outsourced to Alacrity	2020	-	-	-	-	-	-
2026 - Test Cat	2026	-	11	11	-	$185	-
Total Other Outsourced Claims		**-**	**11**	**11**	**-**	**$185**	**-**
Inhouse/Day Claims		83	267	350	244	**8,777**	**8,109**
Total Claims		**221**	**365**	**586**	**559**	**$15,952**	**$18,912**
IBNR						$36,582	$82,361
Total Reserve & IBNR						**$52,534**	**$101,273**

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

Claim Overview

Claim Level Statistics - All Claims

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

Claim Level Statistics - Hurricanes

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

Claim Level Statistics - PCS Events

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

Claim Level Statistics - Other Outsourced Claims

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

Claim Level Statistics - Inhouse/Day Claims

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

*Figures do not include EPIC & INow commercial claims

Monthly Claims Loss Adjustment Expense Overview

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

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

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

Average LAE Expenses - Closed Claims Method

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

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

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

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

YTD Claims Loss Adjustment Expense Overview

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

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

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

Average LAE Expenses - Closed Claims Method

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

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

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

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

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

Monthly Underwriting & Customer Service Labor Expense Overview

Underwriting & Customer Service Expenses

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

Average Underwriting Expenses - Policies Issued Method

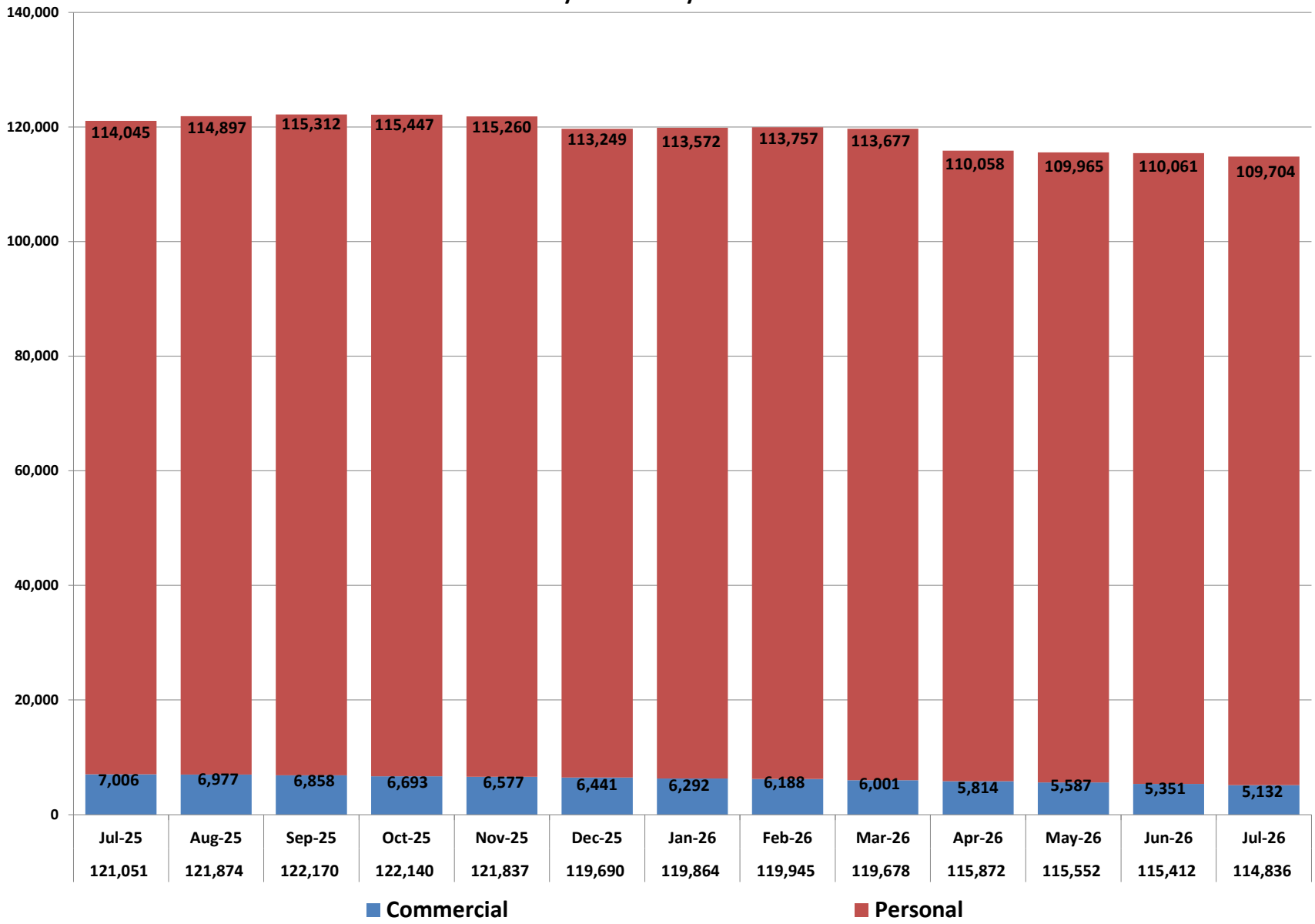
Total Expenses	**$328,514**	**$285,815**	**$1,971,687**	**$1,837,561**
New Policies Issued	2,507	4,216	15,934	23,847
Renewal Policies issued	16,129	16,879	70,891	70,745
Total Policies Issued*	**18,636**	**21,095**	**86,825**	**94,592**
Average Cost Per Policy Issued	**$17.63**	**$13.55**	**$22.71**	**$19.43**

Average Underwriting Expenses - Average Inforce Method

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

LCPIC Policy Inforce Count by Month - Net of Depop

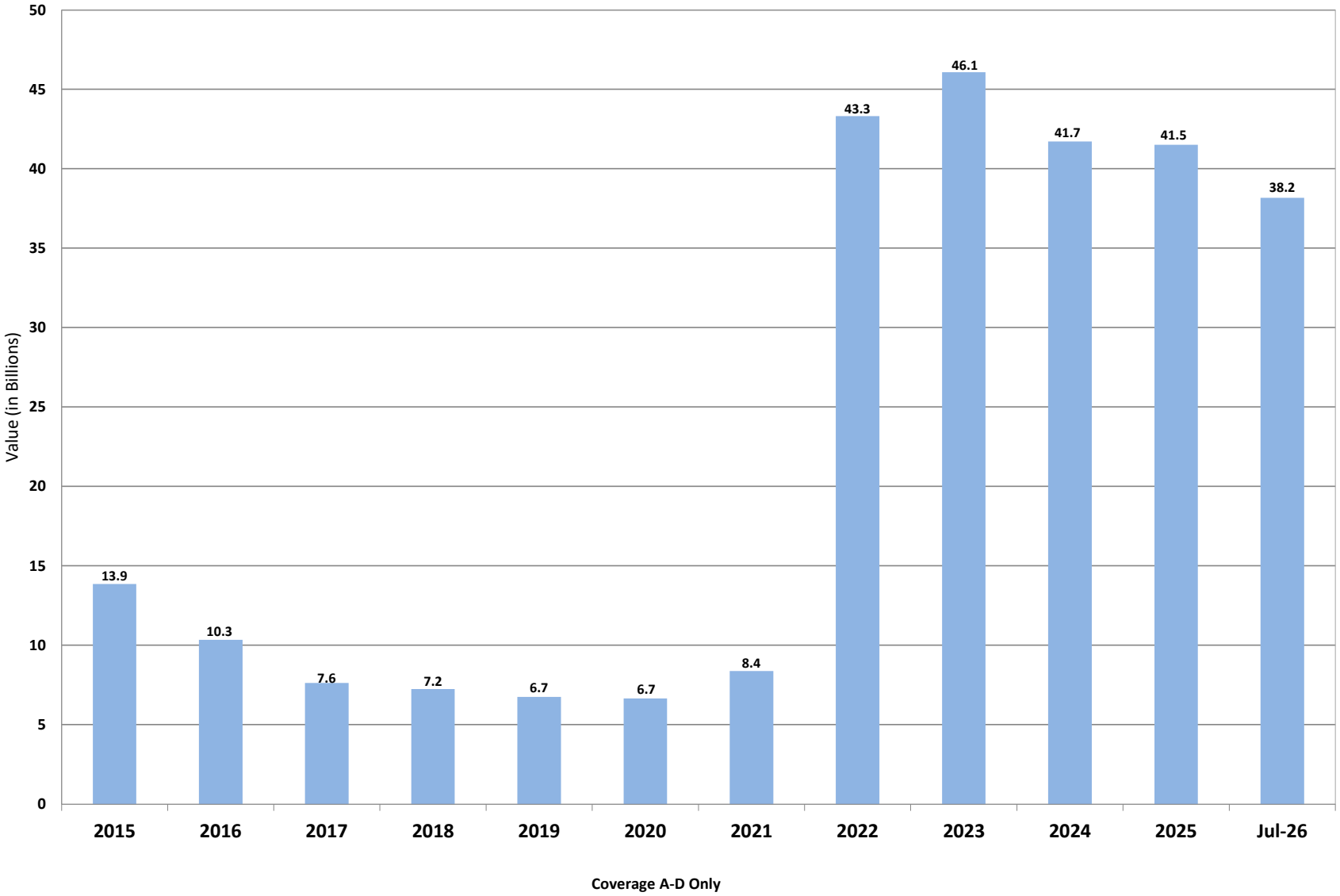
July 2025 to July 2026



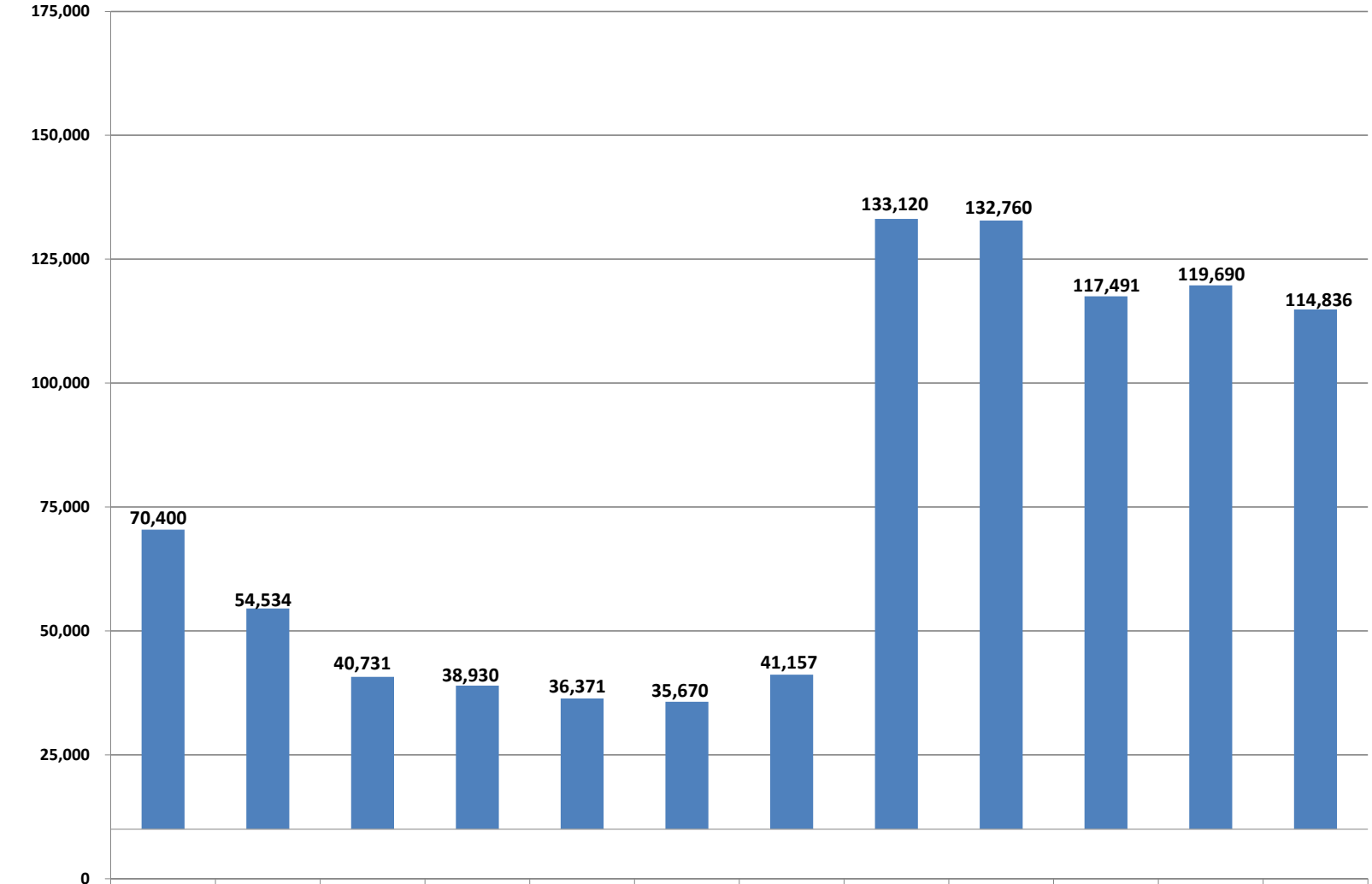
Inforce Policies by Business Type - Before and After Takeout

	Direct		Takeout		Net	
2018	**Inforce Count**	**Inforce TIV (Cov A-D)**	**Inforce Count**	**Inforce TIV (Cov A-D)**	**Inforce Count**	**Inforce TIV (Cov A-D)**
Commercial	1,566	541,521,424	15	7,560,569	1,551	533,960,855
Dwelling/Fire	36,134	6,118,634,043	1,045	185,721,160	35,089	5,932,912,883
Homeowners	2,343	790,049,943	53	19,531,860	2,290	770,518,083
Total	40,043	7,450,205,410	1,113	212,813,589	38,930	7,237,391,821
2019						
Commercial	1,386	469,575,313	0	0	1,386	469,575,313
Dwelling/Fire	33,142	5,631,461,706	94	17,081,940	33,048	5,614,379,766
Homeowners	1,937	659,608,641	0	0	1,937	659,608,641
Total	36,465	6,760,645,660	94	17,081,940	36,371	6,743,563,720
2020						
Commercial	1,297	466,376,258	0	0	1,297	466,376,258
Dwelling/Fire	32,711	5,598,707,747	79	18,066,970	32,632	5,580,640,777
Homeowners	1,742	612,865,456	1	1,444,760	1,741	611,420,696
Total	35,750	6,677,949,461	80	19,511,730	35,670	6,658,437,731
2021						
Commercial	1,779	1,133,671,054	0	0	1,779	1,133,671,054
Dwelling/Fire	37,500	6,526,506,708	11	2,422,920	37,489	6,524,083,788
Homeowners	1,889	725,972,182	0	0	1,889	725,972,182
Total	41,168	8,386,149,944	11	2,422,920	41,157	8,383,727,024
2022						
Commercial	7,474	8,561,010,734	0	0	7,474	8,561,010,734
Dwelling/Fire	106,924	23,841,758,550	3,326	531,178,970	103,598	23,310,579,580
Homeowners	22,394	11,576,418,915	346	137,274,580	22,048	11,439,144,335
Total	136,792	43,979,188,199	3,672	668,453,550	133,120	43,310,734,649
2023						
Commercial	8,541	10,721,652,318	0	0	8,541	10,721,652,318
Dwelling/Fire	116,228	26,760,245,133	7,300	1,785,715,050	108,928	24,974,530,083
Homeowners	17,450	11,357,400,168	2,159	981,099,070	15,291	10,376,301,098
Total	142,219	48,839,297,619	9,459	2,766,814,120	132,760	46,072,483,499
2024						
Commercial	8,299	9,621,962,070	602	609,851,189	7,697	9,012,110,881
Dwelling/Fire	111,026	26,301,989,144	11,826	2,840,495,515	99,200	23,461,493,629
Homeowners	12,749	10,602,755,833	2,155	1,361,892,095	10,594	9,240,863,738
Total	132,074	46,526,707,047	14,583	4,812,238,799	117,491	41,714,468,248
2025						
Commercial	6,508	6,587,324,353	67	68,828,088	6,441	6,518,496,265
Dwelling/Fire	106,103	26,013,605,346	2,918	735,529,110	103,185	25,278,076,236
Homeowners	10,476	9,971,227,654	412	265,301,480	10,064	9,705,926,174
Total	123,087	42,572,157,353	3,397	1,069,658,678	119,690	41,502,498,675
As of July 31, 2026						
Commercial	5,137	4,480,713,989	5	17,087,423	5,132	4,463,626,566
Dwelling/Fire	104,073	25,959,368,387	2,699	758,295,090	101,374	25,201,073,297
Homeowners	8,778	8,850,862,024	448	342,601,925	8,330	8,508,260,099
Total	117,988	39,290,944,400	3,152	1,117,984,438	114,836	38,172,959,962

Total Insured Value - After Takeout



Inforce Policy Count - After Takeout



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

Takeout Activity by Company Inception-to-Date

Round 21 Assumption 4/1/2025

As of 7/31/2026

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

Round 22 Assumption 12/1/2025

As of 7/31/2026

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

Round 23 Assumption 4/1/2026

As of 7/31/2026

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

QUARTERLY STATEMENT

OF THE

Louisiana Citizens Property Insurance Corporation

2026

OF

Metairie

IN THE STATE OF

Louisiana

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF Louisiana

AS OF

JUNE 30, 2026

PROPERTY AND CASUALTY

2026

17716202620100102

PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF JUNE 30, 2026

OF THE CONDITION AND AFFAIRS OF THE

Louisiana Citizens Property Insurance Corporation

NAIC Group Code 00000 (Current Period), 00000 (Prior Period) NAIC Company Code 17716 Employer's ID Number 68-0571166

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

Country of Domicile United States

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

Statutory Home Office One Galleria Blvd., Suite 720 (Street and Number), Metairie, LA, US 70001-0000 (City or Town, State, Country and Zip Code)

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

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

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

Internet Web Site Address www.lacitizens.com

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

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

OFFICERS

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

OTHER OFFICERS

Ricky Renardo Lindsey	Chief Information Officer	Dana Mecalis Duhon	Chief Operating Officer

DIRECTORS OR TRUSTEES

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

State of Louisiana

County of Jefferson ss

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

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

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

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

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

ASSETS

	Current Statement Date			4
	1	2	3	
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
1. Bonds	273,151,447	0	273,151,447	206,705,166
2. Stocks:				
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
3. Mortgage loans on real estate:				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate:				
4.1 Properties occupied by the company (less $ encumbrances)			0	0
4.2 Properties held for the production of income (less $ encumbrances)			0	0
4.3 Properties held for sale (less $ encumbrances)			0	0
5. Cash ($ 254,482,455), cash equivalents ($ 334,580,006) and short-term investments ($ 27,598,197)	616,660,659		616,660,659	693,486,965
6. Contract loans (including $ premium notes)			0	0
7. Derivatives	0		0	0
8. Other invested assets	0		0	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	889,812,106	0	889,812,106	900,192,131
13. Title plants less $ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	3,994,182	0	3,994,182	3,216,228
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	5,411,325	3,618,492	1,792,833	3,555,462
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ earned but unbilled premiums)	53,740,849	0	53,740,849	54,383,101
15.3 Accrued retrospective premiums ($) and contracts subject to redetermination ($)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,625,497	0	1,625,497	637,599
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	50,544,009	49,509,557	1,034,452	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	0	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	1,551,926	1,123,506	428,420	74,894
21. Furniture and equipment, including health care delivery assets ($)	192,621	192,621	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	0
24. Health care ($) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	2,793,318	2,646,490	146,828	58,670,843
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,009,665,834	57,090,666	952,575,167	1,020,730,258
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	1,009,665,834	57,090,666	952,575,167	1,020,730,258
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Prepaid miscellaneous expenses	1,434,209	1,434,209	0	0
2502. Miscellaneous receivable	889,909	869,636	20,273	904,832
2503. Prepaid Pension	292,452	292,452	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	176,749	50,193	126,556	57,766,011
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	2,793,318	2,646,490	146,828	58,670,843

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $ 14,780,087)	28,658,653	20,398,310
2.	Reinsurance payable on paid losses and loss adjustment expenses	0	0
3.	Loss adjustment expenses	7,082,002	5,605,577
4.	Commissions payable, contingent commissions and other similar charges	9,696,224	9,727,473
5.	Other expenses (excluding taxes, licenses and fees)	8,242,476	6,765,265
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	594,326	173,569
7.1	Current federal and foreign income taxes (including $ on realized capital gains (losses))	0	0
7.2	Net deferred tax liability	0	0
8.	Borrowed money $ 0 and interest thereon $ 0	0	58,482,821
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $ and including warranty reserves of $ and accrued accident and health experience rating refunds including $ for medical loss ratio rebate per the Public Health Service Act)	205,323,515	232,936,395
10.	Advance premium	17,476,138	3,814,311
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	0	0
12.	Ceded reinsurance premiums payable (net of ceding commissions)	281,262	25,130
13.	Funds held by company under reinsurance treaties	0	47,401
14.	Amounts withheld or retained by company for account of others	(850)	16,816
15.	Remittances and items not allocated	0	3,150
16.	Provision for reinsurance (including $ 10,350 certified)	10,350	10,350
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	0	0
19.	Payable to parent, subsidiaries and affiliates	0	0
20.	Derivatives	0	0
21.	Payable for securities	0	510,480
22.	Payable for securities lending		0
23.	Liability for amounts held under uninsured plans		0
24.	Capital notes $ and interest thereon $		0
25.	Aggregate write-ins for liabilities	80,267,465	138,973,547
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	357,631,560	477,490,596
27.	Protected cell liabilities		0
28.	Total liabilities (Lines 26 and 27)	357,631,560	477,490,596
29.	Aggregate write-ins for special surplus funds	978,205,000	978,205,000
30.	Common capital stock		0
31.	Preferred capital stock		0
32.	Aggregate write-ins for other than special surplus funds	0	0
33.	Surplus notes		0
34.	Gross paid in and contributed surplus		0
35.	Unassigned funds (surplus)	(383,261,393)	(434,965,337)
36.	Less treasury stock, at cost:		
	36.1 shares common (value included in Line 30 $)		0
	36.2 shares preferred (value included in Line 31 $)		0
37.	Surplus as regards policyholders (Lines 29 to 35, less 36)	594,943,607	543,239,663
38.	Totals (Page 2, Line 28, Col. 3)	952,575,167	1,020,730,259
	DETAILS OF WRITE-INS		
2501.	Restricted assessments	63,380,154	119,459,573
2502.	Pending escheatment payable	8,768,310	8,093,845
2503.	Unearned tax exempt surcharge	6,367,616	7,143,158
2598.	Summary of remaining write-ins for Line 25 from overflow page	1,751,385	4,276,971
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	80,267,465	138,973,547
2901.	Emergency Assessment Proceeeds	978,205,000	978,205,000
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page	0	0
2999.	Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	978,205,000	978,205,000
3201.			0
3202.			0
3203.			0
3298.	Summary of remaining write-ins for Line 32 from overflow page	0	0
3299.	Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written $ 191,086,931)	218,699,811	250,262,561	495,171,094
1.2 Assumed (written $)		0	0
1.3 Ceded (written $ 118,854,607)	118,854,607	136,818,441	273,426,556
1.4 Net (written $ 72,232,325)	99,845,205	113,444,120	221,744,539
DEDUCTIONS:			
2. Losses incurred (current accident year $ 30,001,058):			
2.1 Direct	30,657,460	17,198,805	(24,097,125)
2.2 Assumed		0	0
2.3 Ceded	(1,242,459)	315,774	(29,927,252)
2.4 Net	31,899,919	16,883,031	5,830,127
3. Loss adjustment expenses incurred	8,406,573	8,591,787	7,124,331
4. Other underwriting expenses incurred	27,398,140	32,269,267	64,564,333
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	67,704,632	57,744,085	77,518,791
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	32,140,573	55,700,035	144,225,747
INVESTMENT INCOME			
9. Net investment income earned	12,819,783	12,437,529	25,102,231
10. Net realized capital gains (losses) less capital gains tax of $	2,238	240	(4,623)
11. Net investment gain (loss) (Lines 9 + 10)	12,822,021	12,437,770	25,097,608
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $ 0 amount charged off $ 70,333)	(70,333)	(16,534)	(39,592)
13. Finance and service charges not included in premiums	364,600	404,408	869,074
14. Aggregate write-ins for miscellaneous income	(496,527)	(582,841)	(156,732)
15. Total other income (Lines 12 through 14)	(202,260)	(194,968)	672,750
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	44,760,334	67,942,837	169,996,105
17. Dividends to policyholders		0	0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	44,760,334	67,942,837	169,996,105
19. Federal and foreign income taxes incurred		0	0
20. Net income (Line 18 minus Line 19)(to Line 22)	44,760,334	67,942,837	169,996,105
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	543,239,663	386,337,670	386,337,670
22. Net income (from Line 20)	44,760,334	67,942,837	169,996,105
23. Net transfers (to) from Protected Cell accounts		0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of $		0	0
25. Change in net unrealized foreign exchange capital gain (loss)		0	0
26. Change in net deferred income tax		0	0
27. Change in nonadmitted assets	152,545	(40,538,436)	(29,161,252)
28. Change in provision for reinsurance	0	0	80,371
29. Change in surplus notes	0	0	0
30. Surplus (contributed to) withdrawn from protected cells		0	0
31. Cumulative effect of changes in accounting principles		0	0
32. Capital changes:			
32.1 Paid in		0	0
32.2 Transferred from surplus (stock dividend)		0	0
32.3 Transferred to surplus		0	0
33. Surplus adjustments:			
33.1 Paid in	0	0	0
33.2 Transferred to capital (stock dividend)	0	0	0
33.3 Transferred from capital		0	0
34. Net remittances from or (to) home office		0	0
35. Dividends to stockholders		0	0
36. Change in treasury stock	0	0	0
37. Aggregate write-ins for gains and losses in surplus	6,791,066	8,335,423	15,986,769
38. Change in surplus as regards policyholders (Lines 22 through 37)	51,703,945	35,739,824	156,901,993
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	594,943,608	422,077,494	543,239,663
DETAILS OF WRITE-INS			
0501.		0	0
0502.		0	0
0503.		0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0	0
1401. Application Fees	875,290	1,279,524	2,398,694
1402. Miscellaneous Income	34,554	19,726	839,094
1403. NSF fees recovered	5,080	5,380	11,040
1498. Summary of remaining write-ins for Line 14 from overflow page	(1,411,451)	(1,887,471)	(3,405,561)
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	(496,527)	(582,841)	(156,732)
3701. Tax exempt surcharge	6,015,524	6,922,093	14,137,252
3702. Change in unearned tax exempt surcharge	775,542	1,413,330	1,849,517
3703.		0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Line 37 above)	6,791,066	8,335,423	15,986,769

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	88,816,137	64,469,846	174,929,210
2. Net investment income	13,432,252	13,163,639	26,449,925
3. Miscellaneous income	(202,260)	(194,968)	672,750
4. Total (Lines 1 to 3)	102,046,129	77,438,517	202,051,885
5. Benefit and loss related payments	24,627,474	20,522,646	49,286,442
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	32,461,570	36,746,472	81,458,680
8. Dividends paid to policyholders	0	0	0
9. Federal and foreign income taxes paid (recovered) net of $ tax on capital gains (losses)	0	0	0
10. Total (Lines 5 through 9)	57,089,044	57,269,118	130,745,122
11. Net cash from operations (Line 4 minus Line 10)	44,957,085	20,169,399	71,306,763
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	32,780,894	36,825,000	64,634,837
12.2 Stocks	0	0	0
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(4,392)	0	0
12.7 Miscellaneous proceeds	4,392	0	510,480
12.8 Total investment proceeds (Lines 12.1 to 12.7)	32,780,894	36,825,000	65,145,316
13. Cost of investments acquired (long-term only):			
13.1 Bonds	100,615,361	58,650,497	105,507,480
13.2 Stocks	0	0	0
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	0
13.6 Miscellaneous applications	510,480	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	101,125,841	58,650,497	105,507,480
14. Net increase/(decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(68,344,946)	(21,825,497)	(40,362,164)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0	0
16.3 Borrowed funds	(58,482,821)	(56,713,051)	(57,418,161)
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0	0
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	5,044,377	5,615,419	21,409,731
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(53,438,444)	(51,097,631)	(36,008,429)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(76,826,305)	(52,753,729)	(5,063,830)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	693,486,964	698,550,794	698,550,794
19.2 End of period (Line 18 plus Line 19.1)	616,660,659	645,797,065	693,486,964

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

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

LCPIC, with permission of the Commissioner of Insurance of the State of Louisiana, records excess emergency assessments collected that are greater than debt service costs to the balance sheet entitled “excess emergency assessments collected over debt service.” Instead of distorting LCPIC’s net income from operations due to variability of emergency assessment collections as required by NAIC SAP, LCPIC records emergency assessment collections equal to debt service costs as income, and classifies excess collections to the above mentioned balance sheet item until those funds are utilized to retire outstanding bond obligations. Over the life of the bonds, assessment collections will have no impact on income, however due to variability of collections, the annual net income would be distorted if not for the accounting treatment described above. As an example of income distortion, without the above permitted practice, net income and statutory surplus would be increased by $1,575,581 as of June 30, 2026 and increased by $16,961,721 as of December 31, 2025.

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

	SSAP #	F/S Page	F/S Line	2026	2025
NET INCOME					
(1) LCPIC state basis (Page 4, Line 20, Columns 1&3)	XXX	XXX	XXX	$44,760,334	$169,996,105
(2) State Prescribed Practices that increase/(decrease) NAIC SAP: None				0	0
(3) State Permitted Practices that increase/(decrease) NAIC SAP: Excess Assessment Collections	N/A	3	2501	(1,575,581)	(16,961,721)
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	$46,335,916	$186,957,826
SURPLUS					
(5) LCPIC state basis (Page 3, Line 37, Columns 1&2)	XXX	XXX	XXX	594,943,607	$543,239,662
(6) State Prescribed Practices that increase/(decrease) NAIC SAP: None				0	0
(7) State Permitted Practices that increase/(decrease) NAIC SAP: Excess Assessment Collections	N/A	3	2501	(1,575,581)	(16,961,721)
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	596,519,189	$560,201,383

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

No Change

C. Accounting Policy

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

NOTES TO FINANCIAL STATEMENTS

D. Going Concern

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

LCPIC has no going concern issues. In addition to policyholder premiums, LCPIC has a much broader range of resources available to pay losses and repay debt obligations than a typical insurer. LCPIC has $1,822.2 million in total reinsurance and catastrophe bonds in place to pay storm losses. LCPIC has a $125 million line of credit with Regions Bank to provide additional liquidity. LCPIC can institute a regular assessment on the state insurance industry of up to 10% of their written property premium for deficits each calendar year. Based upon the present state industry written premium, LCPIC could collect a regular assessment of approximately $432 million within thirty days. In addition to the resources mentioned above, an emergency assessment of up to 10% of the premium written on property owners of the State of Louisiana can be levied once a year to offset any debt incurred on storm losses. Based upon the present state industry written premium, including premium of LCPIC, an emergency assessment of approximately $478 million could be collected each calendar year. Emergency assessments levied in any calendar year can remain in place each year until any borrowings from that year have been repaid.

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

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

Not Applicable

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

Not Applicable

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

Not Applicable

2. Accounting Changes and Corrections of Errors

No Change

3. Business Combinations and Goodwill

No Change

4. Discontinued Operations

No Change

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans
No Change

B. Debt Restructuring
No Change

C. Reverse Mortgages
No Change

D. Asset-Backed Securities
No Change

E. Dollar Repurchase Agreements and/or Securities Lending Transactions
No Change

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
No Change

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
No Change

H. Repurchase Agreements Transactions Accounted for as a Sale
No Change

NOTES TO FINANCIAL STATEMENTS

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

J. Real Estate
No Change

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

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							8	9	Percentage	
	Current Year					6	7			10	11
	1	2	3	4	5						
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity(a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets(d)
a. Subject to contractual obligation for which liability is not shown	$0	$0	$0	$0	$0	$0	$0	$0	$0	0%	0%
b. Collateral held under security lending agreements											
c. Subject to repurchase agreements											
d. Subject to reverse repurchase agreements											
e. Subject to dollar repurchase agreements											
f. Subject to dollar reverse repurchase agreements											
g. Placed under option contracts											
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock											
i. FHLB capital stock											
j. On deposit with states											
k. On deposit with other regulatory bodies											
l. Pledged as collateral to FHLB (including assets backing fund agreements)											
m. Pledged as collateral not captured in other categories											
n. Other restricted assets	$63,959,746	$0	$0	$0	$63,959,746	$120,862,607	$(56,902,861)	$0	$63,959,746	6%	7%
o. Collateral assets received and on balance sheet											
p. Assets held under modco reinsurance agreements											
q. Assets held under funds withheld reinsurance agreements											
r. Total restricted assets (Sum of a through q)	$63,959,746	$0	$0	$0	$63,959,746	$120,862,607	$(56,902,861)	$0	$63,959,746	6%	7%

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

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

No Change

NOTES TO FINANCIAL STATEMENTS

(3) Detail of Other Restricted Assets

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

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

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

M. Working Capital Finance Investments
No Change

N. Offsetting and Netting of Assets and Liabilities
No Change

O. 5*GI Securities
No Change

P. Short Sales
No Change

Q. Prepayment Penalty and Acceleration Fees
No Change

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

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

6. Joint Ventures, Partnerships and Limited Liability Companies

No Change

7. Investment Income

No Change

8. Derivative Instruments

No Change

9. Income Taxes

No Change

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

No Change

11. Debt

LCPIC incurred losses and loss adjustment expenses of $1.8 billion as a result of the 2005 Hurricanes Katrina and Rita. In 2006 LCPIC issued $978.2 million of emergency assessment revenue bonds to pay for the losses. As of December 31, 2024, Louisiana Citizens Property Insurance Corporation collected sufficient assessments to cover all remaining debt service obligations therefore there are no current emergency assessment collections. One June 1, 2026, the outstanding balance of the bonds and remaining interest was paid in full, and the bonds were retired by the bond trustee.

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

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

NOTES TO FINANCIAL STATEMENTS

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

A. Defined Benefit Plan

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

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

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

(4) Components of net periodic benefit cost

		Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
		2026	2025	2026	2025	2026	2025
a.	Service cost	$0	$0	$12,500	$27,934	$0	$0
b.	Interest costs	$46,500	$97,156	$79,000	$145,562	$0	$0
c.	Expected return on plan assets	($60,500)	($113,359)	$0	$0	$0	$0
d.	Transition asset or obligation	$0	$0	$0	$0	$0	$0
e.	Gains and losses	$0	$0	$0	$0	$0	$0
f.	Prior service cost or credit	$500	$1,445	($11,500)	($22,709)	$0	$0
g.	Gain or loss recognized due to settlement or curtailment	$4,500	$11,473	($28,000)	($84,330)	$0	$0
h.	Total net periodic benefit cost	($9,000)	($3,285)	$52,000	$66,457	$0	$0

B. Description of Investment Policies and Strategies
No Change

C. Fair Value of Each Class of Plan Assets
No Change

D. Description of the Basis Used to Determine the Overall Expected Long-Term Rate-of-Return-On-Assets Assumption
No Change

E. Defined Contribution Pension Plan and 401K Savings Plan

LCPIC has a defined contribution pension plan for all employees. Under the 401K savings plan, employees are fully vested three years from their date of hire. LCPIC's contribution to the pension plan was $528,018 for the first six months of 2026. LCPIC expensed the contribution each month and carries no asset or liability for the defined contribution pension plan on the Balance Sheet.

F. Multiemployer Plans
No Change

G. Consolidated/Holding Company Plans
No Change

H. Postemployment Benefits and Compensated Absences
No Change

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

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

No Change

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments
No Change

B. Assessments
No Change

NOTES TO FINANCIAL STATEMENTS

C. Gain Contingencies
No Change

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

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

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

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

E. Product Warranties
No Change

F. Joint and Several Liabilities
No Change

G. All Other Contingencies
No Change

15. Leases

A. Lessee Operating Lease
No Change

B. Lessor Leases
No Change

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

No Change

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

No Change

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

No Change

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

No Change

20. Fair Value Measurements

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

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

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

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

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

21. Other Items

NOTES TO FINANCIAL STATEMENTS

A. Unusual or Infrequent Items
No Change

B. Troubled Debt Restructuring: Debtors
No Change

C. Other Disclosures
No Change

D. Business Interruption Insurance Recoveries
No Change

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

F. Subprime Mortgage Related Risk Exposure
No Change

G. Insurance-Linked Securities (ILS) Contracts

	Number of Outstanding ILS Contracts	Aggregate Maximum Proceeds
Management of Risk Related To:		
(1) Directly Written Insurance Risks		
a. ILS Contracts as Issuer	0	$0
b. ILS Contracts as Ceding Insurer	3	$780,000,000
c. ILS Contracts as Counterparty	0	$0
(2) Assumed Insurance Risks		
a. ILS Contracts as Issuer	0	$0
b. ILS Contracts as Ceding Insurer	0	$0
c. ILS Contracts as Counterparty	0	$0

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

22. Events Subsequent

Type I. Recognized Subsequent Events
No Change

Type II. Nonrecognized Subsequent Events
No Change

23. Reinsurance

A. Unsecured Reinsurance Recoverables
No Change

B. Reinsurance Recoverable in Dispute
None

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

D. Uncollectible Reinsurance
None

E. Commutation of Ceded Reinsurance
None

F. Retroactive Reinsurance
No Change

G. Reinsurance Accounted for as a Deposit
No Change

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

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

NOTES TO FINANCIAL STATEMENTS

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation
No Change

K. Reinsurance Credit
No Change

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

No Change

25. Changes in Incurred Losses and Loss Adjustment Expenses

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

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

26. Intercompany Pooling Arrangements

No Change

27. Structured Settlements

No Change

28. Health Care Receivables

No Change

29. Participating Policies

No Change

30. Premium Deficiency Reserves

No Change

31. High Deductibles

No Change

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

No Change

33. Asbestos/Environmental Reserves

No Change

34. Subscriber Savings Accounts

No Change

35. Multiple Peril Crop Insurance

No Change

36. Financial Guaranty Insurance

No Change

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

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

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

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

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

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

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

.....

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

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

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

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

1 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. 12/31/2023

6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 03/18/2025

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

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

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

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

7.2 If yes, give full information:

.....

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

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

.....

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

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

1 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

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

13.2 If yes, please complete the following:

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

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

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

If no, attach a description with this statement.

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

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

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

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

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

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
Assets are managed internally by employees	I
Regions Investment Management, Inc	U

16.5097 For those firms/individuals listed in the table for Question 16.5, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes [X] No [ ] NA [ ]

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

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

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

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

17.2 If no, list exceptions:

.....

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

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

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

19. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

a. The security was either:

GENERAL INTERROGATORIES

i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons (“waived submission PLR securities”).

b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.

c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.

d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual?.... Yes [ ] No [X]

20. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

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

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

   If yes, attach an explanation.

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

   If yes, attach an explanation.

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

3.2 If yes, give full and complete information thereto.

.....

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

4.2 If yes, complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1 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				

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date – Allocated by States and Territories

States, etc.	1 Active Status (a)	Direct Premiums Written 2 Current Year To Date	Direct Premiums Written 3 Prior Year To Date	Direct Losses Paid (Deducting Salvage) 4 Current Year To Date	Direct Losses Paid (Deducting Salvage) 5 Prior Year To Date	Direct Losses Unpaid 6 Current Year To Date	Direct Losses Unpaid 7 Prior Year To Date
1. Alabama AL	N		0		0		0
2. Alaska AK	N		0		0		0
3. Arizona AZ	N		0		0		0
4. Arkansas AR	N		0		0		0
5. California CA	N		0		0		0
6. Colorado CO	N		0		0		0
7. Connecticut CT	N		0		0		0
8. Delaware DE	N		0		0		0
9. Dist. Columbia DC	N		0		0		0
10. Florida FL	N		0		0		0
11. Georgia GA	N		0		0		0
12. Hawaii HI	N		0		0		0
13. Idaho ID	N		0		0		0
14. Illinois IL	N		0		0		0
15. Indiana IN	N		0		0		0
16. Iowa IA	N		0		0		0
17. Kansas KS	N		0		0		0
18. Kentucky KY	N		0		0		0
19. Louisiana LA	L	191,086,931	226,443,185	25,504,178	27,598,032	47,448,408	116,494,930
20. Maine ME	N		0		0		0
21. Maryland MD	N		0		0		0
22. Massachusetts MA	N		0		0		0
23. Michigan MI	N		0		0		0
24. Minnesota MN	N		0		0		0
25. Mississippi MS	N		0		0		0
26. Missouri MO	N		0		0		0
27. Montana MT	N		0		0		0
28. Nebraska NE	N		0		0		0
29. Nevada NV	N		0		0		0
30. New Hampshire NH	N		0		0		0
31. New Jersey NJ	N		0		0		0
32. New Mexico NM	N		0		0		0
33. New York NY	N		0		0		0
34. No. Carolina NC	N		0		0		0
35. No. Dakota ND	N		0		0		0
36. Ohio OH	N		0		0		0
37. Oklahoma OK	N		0		0		0
38. Oregon OR	N		0		0		0
39. Pennsylvania PA	N		0		0		0
40. Rhode Island RI	N		0		0		0
41. So. Carolina SC	N		0		0		0
42. So. Dakota SD	N		0		0		0
43. Tennessee TN	N		0		0		0
44. Texas TX	N		0		0		0
45. Utah UT	N		0		0		0
46. Vermont VT	N		0		0		0
47. Virginia VA	N		0		0		0
48. Washington WA	N		0		0		0
49. West Virginia WV	N		0		0		0
50. Wisconsin WI	N		0		0		0
51. Wyoming WY	N		0		0		0
52. American Samoa AS	N		0		0		0
53. Guam GU	N		0		0		0
54. Puerto Rico PR	N		0		0		0
55. U.S. Virgin Islands VI	N		0		0		0
56. Northern Mariana Islands MP	N		0		0		0
57. Canada CAN	N		0		0		0
58. Aggregate other alien OT	XXX	0	0	0	0	0	0
59. Totals	XXX	191,086,931	226,443,185	25,504,178	27,598,032	47,448,408	116,494,930
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts

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

Schedule Y - Part 1

NONE

Schedule Y - Part 1A

NONE

PART 1 - LOSS EXPERIENCE

	Line of Business	Current Year to Date 1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	4 Prior Year to Date Direct Loss Percentage
1.	Fire	9,503,665	8,915,246	93.8	49.5
2.1	Allied lines	171,539,594	14,362,269	8.4	1.2
2.2	Multiple peril crop			0.0	0.0
2.3	Federal flood			0.0	0.0
2.4	Private crop			0.0	0.0
2.5	Private flood			0.0	0.0
3.	Farmowners multiple peril			0.0	0.0
4.	Homeowners multiple peril	37,656,552	7,379,945	19.6	13.9
5.1	Commercial multiple peril (non-liability portion)			0.0	0.0
5.2	Commercial multiple peril (liability portion)			0.0	0.0
6.	Mortgage guaranty			0.0	0.0
8.	Ocean marine			0.0	0.0
9.1	Inland marine			0.0	0.0
9.2	Pet insurance			0.0	0.0
10.	Financial guaranty			0.0	0.0
11.1	Medical professional liability -occurrence			0.0	0.0
11.2	Medical professional liability -claims made			0.0	0.0
12.	Earthquake			0.0	0.0
13.1	Comprehensive (hospital and medical) individual			0.0	0.0
13.2	Comprehensive (hospital and medical) group			0.0	0.0
14.	Credit accident and health			0.0	0.0
15.1	Vision only			0.0	0.0
15.2	Dental only			0.0	0.0
15.3	Disability income			0.0	0.0
15.4	Medicare supplement			0.0	0.0
15.5	Medicaid Title XIX			0.0	0.0
15.6	Medicare Title XVIII			0.0	0.0
15.7	Long-term care			0.0	0.0
15.8	Federal employees health benefits plan			0.0	0.0
15.9	Other health			0.0	0.0
16.	Workers' compensation			0.0	0.0
17.1	Other liability occurrence			0.0	0.0
17.2	Other liability-claims made			0.0	0.0
17.3	Excess workers' compensation			0.0	0.0
18.1	Products liability-occurrence			0.0	0.0
18.2	Products liability-claims made			0.0	0.0
19.1	Private passenger auto no-fault (personal injury protection)			0.0	0.0
19.2	Other private passenger auto liability			0.0	0.0
19.3	Commercial auto no-fault (personal injury protection)			0.0	0.0
19.4	Other commercial auto liability			0.0	0.0
21.1	Private passenger auto physical damage			0.0	0.0
21.2	Commercial auto physical damage			0.0	0.0
22.	Aircraft (all perils)			0.0	0.0
23.	Fidelity			0.0	0.0
24.	Surety			0.0	0.0
26.	Burglary and theft			0.0	0.0
27.	Boiler and machinery			0.0	0.0
28.	Credit			0.0	0.0
29.	International			0.0	0.0
30.	Warranty			0.0	0.0
31.	Reinsurance - nonproportional assumed property	XXX	XXX	XXX	XXX
32.	Reinsurance - nonproportional assumed liability	XXX	XXX	XXX	XXX
33.	Reinsurance - nonproportional assumed financial lines	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0.0	0.0
35.	TOTALS	218,699,811	30,657,460	14.0	6.9
	DETAILS OF WRITE-INS				
3401.				0.0	0.0
3402.				0.0	0.0
3403.				0.0	0.0
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

	Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire	5,352,447	9,641,467	10,847,914
2.1	Allied lines	89,325,239	153,349,979	179,157,528
2.2	Multiple peril crop	0		0
2.3	Federal flood	0		0
2.4	Private crop	0		0
2.5	Private flood	0		0
3.	Farmowners multiple peril	0		0
4.	Homeowners multiple peril	15,321,608	28,095,485	36,437,744
5.1	Commercial multiple peril (non-liability portion)	0		0
5.2	Commercial multiple peril (liability portion)	0		0
6.	Mortgage guaranty	0		0
8.	Ocean marine	0		0
9.1	Inland marine	0		0
9.2	Pet insurance	0		0
10.	Financial guaranty	0		0
11.1	Medical professional liability-occurrence	0		0
11.2	Medical professional liability-claims made	0		0
12.	Earthquake	0		0
13.1	Comprehensive (hospital and medical) individual	0		0
13.2	Comprehensive (hospital and medical) group	0		0
14.	Credit accident and health	0		0
15.1	Vision only	0		0
15.2	Dental only	0		0
15.3	Disability income	0		0
15.4	Medicare supplement	0		0
15.5	Medicaid Title XIX	0		0
15.6	Medicare Title XVIII	0		0
15.7	Long-term care	0		0
15.8	Federal employees health benefits plan	0		0
15.9	Other health	0		0
16.	Workers' compensation	0		0
17.1	Other liability occurrence	0		0
17.2	Other liability-claims made	0		0
17.3	Excess workers' compensation	0		0
18.1	Products liability-occurrence	0		0
18.2	Products liability-claims made	0		0
19.1	Private passenger auto no-fault (personal injury protection)	0		0
19.2	Other private passenger auto liability	0		0
19.3	Commercial auto no-fault (personal injury protection)	0		0
19.4	Other commercial auto liability	0		0
21.1	Private passenger auto physical damage	0		0
21.2	Commercial auto physical damage	0		0
22.	Aircraft (all perils)	0		0
23.	Fidelity	0		0
24.	Surety	0		0
26.	Burglary and theft	0		0
27.	Boiler and machinery	0		0
28.	Credit	0		0
29.	International	0		0
30.	Warranty	0		0
31.	Reinsurance - nonproportional assumed property	XXX	XXX	XXX
32.	Reinsurance - nonproportional assumed liability	XXX	XXX	XXX
33.	Reinsurance - nonproportional assumed financial lines	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0
35.	TOTALS	109,999,294	191,086,931	226,443,185
	DETAILS OF WRITE-INS			
3401.		0		0
3402.		0		0
3403.		0		0
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34)	0	0	0

PART 3 ($000 OMITTED)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

Explanation:

Bar Code:

1. 1 7 7 1 6 2 0 2 6 4 9 0 0 0 0 0 2

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

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

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

OVERFLOW PAGE FOR WRITE-INS

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

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

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

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

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

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

SCHEDULE A – VERIFICATION

Real Estate

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

NONE

SCHEDULE BA – VERIFICATION

Other Long-Term Invested Assets

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

NONE

SCHEDULE D – VERIFICATION

Bonds and Stocks

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

SCHEDULE D - PART 1B

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

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

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 $ 28,214,176 ; NAIC 2 $ 0 ;
NAIC 3 $ 0 ; NAIC 4 $ 0 ; NAIC 5 $ 0 ; NAIC 6 $ 0

SCHEDULE DA - PART 1

Short-Term Investments

	1 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	27,598,197	XXX	27,793,608	448,984	134,554

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

Schedule DB - Part A - Verification

NONE

Schedule DB - Part B - Verification

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Verification

NONE

SCHEDULE E – PART 2 – VERIFICATION

(Cash Equivalents)

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

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 2

NONE

Schedule B - Part 3

NONE

Schedule BA - Part 2

NONE

Schedule BA - Part 3

NONE

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Issuer Credit Obligations - U.S. Government Obligations (Exempt from RBC)								
Issuer Credit Obligations - Other U.S. Government Obligations (Not Exempt from RBC)								
Issuer Credit Obligations - Non-U.S. Sovereign Jurisdiction Securities								
Issuer Credit Obligations - Municipal Bonds - General Obligations (Direct and Guaranteed)								
043519-XV-4	ASCENSION PARISH LA PARISHWIDE SCH DIST	05/05/2026	Morgan Stanley & Co.	XXX	121,969	115,000	1,038	1.C FE
043519-XX-0	ASCENSION PARISH LA PARISHWIDE SCH DIST	06/25/2026	BROWNSTONE INVESTMENT	XXX	89,922	85,000	1,358	1.C FE
100272-NZ-2	BOSSIER PARISH LA PARISHWIDE SCH DIST	06/25/2026	Morgan Stanley & Co.	XXX	134,962	130,000	2,076	1.C FE
128494-BU-4	CALCASIEU PARISH LA SCH DIST NO 024	05/06/2026	Stifel Nicholaus (#00793)	XXX	207,344	200,000	0	1.C FE
128494-BV-2	CALCASIEU PARISH LA SCH DIST NO 024	05/06/2026	Stifel Nicholaus (#00793)	XXX	210,924	200,000	0	1.C FE
128494-BW-0	CALCASIEU PARISH LA SCH DIST NO 024	05/06/2026	Stifel Nicholaus (#00793)	XXX	214,048	200,000	0	1.C FE
450812-E7-3	IBERIA PARISHWIDE SCHOOL DISTRICT	04/13/2026	TRADE WEB DIRECT LLC - 78831	XXX	96,927	95,000	567	1.D FE
450812-Q8-8	IBERIA PARISH LA PARISHWIDE SCH DIST	05/04/2026	Morgan Stanley & Co.	XXX	132,478	125,000	1,111	1.D FE
546415-2Z-2	LOUISIANA ST	03/12/2026	FIRST CLEARING LLC	XXX	(50,566)	(50,000)	(83)	1.C FE
546415-3A-6	LOUISIANA ST	02/09/2026	FIRST CLEARING LLC	XXX	(60,055)	(60,000)	(795)	1.C FE
546415-3B-4	LOUISIANA ST	05/27/2026	TRADE WEB DIRECT LLC - 78831	XXX	(50,400)	(50,000)	(822)	1.C FE
546415-3T-5	LOUISIANA ST	03/23/2026	Various	XXX	(304,109)	(300,000)	(5,392)	1.C FE
546415-3U-2	LOUISIANA ST	01/22/2026	Various	XXX	(360,420)	(355,000)	(6,883)	1.C FE
546415-3X-6	LOUISIANA ST	02/26/2026	CHASE SECURITIES INC.	XXX	(76,022)	(75,000)	(1,833)	1.C FE
546417-BF-2	LOUISIANA ST	06/29/2026	TRADE WEB DIRECT LLC - 78831	XXX	56,545	55,000	680	1.C FE
546417-CA-2	LOUISIANA ST	05/20/2026	MERRILL LYNCH,PIERCE,FENNER & SMITH	XXX	155,916	150,000	1,667	1.C FE
546417-HM-1	STATE OF LOUISIANA	04/06/2026	D. A. DAVIDSON & CO.	XXX	554,355	500,000	10,833	1.C FE
632059-AA-9	NATCHITOCHES PARISH CONSOLIDATED SCHOOL	04/02/2026	Stifel Nicholaus (#00793)	XXX	140,279	135,000	0	1.C FE
632059-AB-7	NATCHITOCHES PARISH CONSOLIDATED SCHOOL	04/02/2026	Stifel Nicholaus (#00793)	XXX	158,483	150,000	0	1.C FE
632059-AC-5	NATCHITOCHES PARISH CONSOLIDATED SCHOOL	04/02/2026	Stifel Nicholaus (#00793)	XXX	107,038	100,000	0	1.C FE
632059-AD-3	NATCHITOCHES PARISH CONSOLIDATED SCHOOL	04/02/2026	Stifel Nicholaus (#00793)	XXX	108,218	100,000	0	1.C FE
689861-RD-6	OUACHITA PARISH LA EAST OUACHITA PARISH	05/27/2026	Morgan Stanley & Co.	XXX	207,418	200,000	2,417	1.D FE
72753H-CH-1	PLAQUEMINES PARISH LA LAW ENFORCEMENT DI	06/25/2026	SOUTHSTATE DUNCANWILLIAMS SECURITIES COR	XXX	350,539	350,000	4,472	1.E FE
792146-KW-1	ST MARTIN PARISH LA	05/01/2026	FIRST CLEARING LLC	XXX	112,046	110,000	963	1.C FE
792163-RQ-2	ST MARTIN PARISH LA SCH DIST PARISH WIDE	06/29/2026	MERRILL LYNCH,PIERCE,FENNER & SMITH	XXX	50,000	50,000	537	1.C FE
793572-R2-6	ST TAMMANY PARISH WIDE SCH DIST NO 12 LA	05/12/2026	TRADE WEB DIRECT LLC - 78831	XXX	178,225	175,000	1,750	1.C FE
881254-CQ-7	TERREBONNE PARISH SCHOOL BOARD	04/09/2026	D. A. DAVIDSON & CO.	XXX	796,215	750,000	0	1.C FE
881254-CR-5	TERREBONNE PARISH SCHOOL BOARD	04/09/2026	D. A. DAVIDSON & CO.	XXX	1,342,645	1,245,000	0	1.C FE
881254-CS-3	TERREBONNE PARISH SCHOOL BOARD	04/09/2026	D. A. DAVIDSON & CO.	XXX	1,430,900	1,310,000	0	1.C FE
951291-CQ-4	WEST BATON ROUGE PARISH LA SCH DIST NO 3	06/01/2026	Various	XXX	193,031	190,000	2,076	1.C FE
0049999999 - Issuer Credit Obligations - Municipal Bonds - General Obligations (Direct and Guaranteed)					6,248,854	5,830,000	15,737	XXX
Issuer Credit Obligations - Municipal Bonds - Special Revenues								
100216-GD-6	BOSSIER CITY LA UTILS REV	05/14/2026	HEARTLAND FINANCIAL SERVICES	XXX	90,420	100,000	244	1.C FE
153136-CU-8	CENTRAL CMNTY SCH SYS CENTRAL LA SALES T	05/01/2026	Morgan Stanley & Co.	XXX	88,020	85,000	1,452	1.D FE
153136-DD-5	CENTRAL CMNTY SCH SYS CENTRAL LA SALES T	06/16/2026	Morgan Stanley & Co.	XXX	82,693	80,000	1,844	1.D FE
270618-GK-1	EAST BATON ROUGE LA SEW COMMN REV	05/20/2026	Various	XXX	138,954	130,000	1,986	1.D FE
392254-DJ-4	GREATER NEW ORLEANS EXPRESSWAY COMMISSIO	04/13/2026	HEARTLAND FINANCIAL SERVICES	XXX	205,817	195,000	4,415	1.C FE
474750-WR-3	JEFFERSON PARISH LA SCH BRD SALES & USE	05/21/2026	Morgan Stanley & Co.	XXX	87,893	85,000	1,310	1.C FE
474750-WS-1	JEFFERSON PARISH LA SCH BRD SALES & USE	05/05/2026	Various	XXX	108,853	105,000	1,385	1.C FE
506485-HP-9	LAFAYETTE LA PUB IMPT SALES TAX	05/20/2026	PIPER SANDLER & CO.	XXX	309,303	300,000	2,667	1.C FE
506485-NA-5	LAFAYETTE LA PUB IMPT SALES TAX	06/17/2026	Morgan Stanley & Co.	XXX	256,203	235,000	3,095	1.C FE
53880C-AM-9	LIVINGSTON PARISH	06/04/2026	Carty and Company	XXX	464,801	450,000	0	1.C FE
53880C-AN-7	LIVINGSTON PARISH	06/04/2026	Carty and Company	XXX	526,140	500,000	0	1.C FE
53880C-AP-2	LIVINGSTON PARISH	06/04/2026	Carty and Company	XXX	507,485	475,000	0	1.C FE
546282-7C-2	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	06/25/2026	Benchmark Securities, LLC	XXX	96,841	100,000	1,430	1.C FE
54628C-AJ-1	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	06/16/2026	TRADE WEB DIRECT LLC - 78831	XXX	153,660	150,000	1,583	1.F FE
54628C-CH-3	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	05/01/2026	HILLTOP SECURITIES INC.	XXX	340,270	330,000	1,513	1.C FE
54628C-HA-3	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	05/04/2026	TRADE WEB DIRECT LLC - 78831	XXX	418,704	400,000	1,889	1.C FE
546398-6C-7	LOUISIANA PUB FACS AUTH REV	06/29/2026	Morgan Stanley & Co.	XXX	398,995	395,000	4,117	1.E FE
546398-6E-3	LOUISIANA PUB FACS AUTH REV	05/29/2026	Various	XXX	739,135	730,000	14,946	1.E FE
546399-EQ-5	LOUISIANA PUB FACS AUTH REV	05/27/2026	Various	XXX	170,689	165,000	2,905	1.E FE
546399-FD-3	LOUISIANA PUB FACS AUTH REV	06/09/2026	HEARTLAND FINANCIAL SERVICES	XXX	49,104	50,000	771	1.E FE
546399-GQ-3	LOUISIANA PUB FACS AUTH REV	06/25/2026	TRADE WEB DIRECT LLC - 78831	XXX	193,782	185,000	4,010	1.F FE
546399-PW-0	LOUISIANA PUB FACS AUTH REV	06/02/2026	Morgan Stanley & Co.	XXX	102,994	100,000	667	1.E FE
546399-TE-6	LOUISIANA PUB FACS AUTH REV	05/05/2026	BROWNSTONE INVESTMENT	XXX	83,905	80,000	1,056	1.C FE

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
546399-TG-1	LOUISIANA PUB FACS AUTH REV	05/20/2026	Morgan Stanley & Co	XXX	556,133	515,000	7,868	1.C FE
54641C-AL-9	LOUISIANA ST GRNT ANTIC REV	06/16/2026	Various	XXX	287,785	275,000	3,597	1.C FE
54641C-AM-7	LOUISIANA ST GRNT ANTIC REV	06/16/2026	Various	XXX	182,883	175,000	2,576	1.C FE
54641C-AT-2	LOUISIANA ST GRNT ANTIC REV	05/04/2026	CHASE SECURITIES INC	XXX	123,366	120,000	1,067	1.C FE
54641C-BD-6	STATE OF LOUISIANA	04/01/2026	CHASE SECURITIES INC	XXX	170,574	165,000	710	1.C FE
54641C-BG-9	STATE OF LOUISIANA	04/02/2026	RAYMOND JAMES/FI	XXX	573,878	525,000	2,552	1.C FE
546475-SA-3	LOUISIANA ST GAS & FUELS TAX REV	06/25/2026	TRADE WEB DIRECT LLC - 78831	XXX	87,607	85,000	649	1.D FE
546475-XD-1	STATE OF LOUISIANA	04/02/2026	Morgan Stanley & Co	XXX	91,187	85,000	1,830	1.C FE
546486-BZ-3	LOUISIANA ST HWY IMPT REV	05/26/2026	PIPER SANDLER & CO	XXX	46,044	50,000	347	1.C FE
546540-PU-3	BOARD OF SUPERVISORS OF LOUISIANA STATE	02/11/2026	Various	XXX	(302,893)	(300,000)	(1,056)	1.F FE
546540-RE-7	LOUISIANA ST UNIV & AGRIC & MECHANICAL C	06/16/2026	RAYMOND JAMES/FI	XXX	123,105	125,000	1,496	1.F FE
788073-DP-6	ST CHARLES PARISH LA SCH BRD SALES & USE	05/12/2026	Various	XXX	99,624	95,000	1,346	1.C FE
79356N-CT-8	ST TAMMANY PARISH LOUISIANA SALES TAX DI	04/02/2026	CHASE SECURITIES INC	XXX	210,022	200,000	3,472	1.B FE
0059999999 - Issuer Credit Obligations - Municipal Bonds - Special Revenues					7,863,972	7,540,000	79,740	XXX
Issuer Credit Obligations - Project Finance Bonds Issued by Operating Entities (Unaffiliated)								
Issuer Credit Obligations - Project Finance Bonds Issued by Operating Entities (Affiliated)								
Issuer Credit Obligations - Corporate Bonds (Unaffiliated)								
Issuer Credit Obligations - Corporate Bonds (Affiliated)								
Issuer Credit Obligations - Mandatory Convertible Bonds (Unaffiliated)								
Issuer Credit Obligations - Mandatory Convertible Bonds (Affiliated)								
Issuer Credit Obligations - Single Entity Backed Obligations (Unaffiliated)								
Issuer Credit Obligations - Single Entity Backed Obligations (Affiliated)								
Issuer Credit Obligations - SVO-Identified Bond Exchange Traded Funds - Fair Value								
Issuer Credit Obligations - SVO-Identified Bond Exchange Traded Funds - Systematic Value								
Issuer Credit Obligations - Bonds Issued by Funds Representing Operating Entities (Unaffiliated)								
Issuer Credit Obligations - Bonds Issued by Funds Representing Operating Entities (Affiliated)								
Issuer Credit Obligations - Bank Loans - Issued (Unaffiliated)								
Issuer Credit Obligations - Bank Loans - Issued (Affiliated)								
Issuer Credit Obligations - Bank Loans - Acquired (Unaffiliated)								
Issuer Credit Obligations - Bank Loans - Acquired (Affiliated)								
Issuer Credit Obligations - Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Unaffiliated)								
Issuer Credit Obligations - Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Affiliated)								
Issuer Credit Obligations - Certificates of Deposit (Unaffiliated)								
Issuer Credit Obligations - Certificates of Deposit (Affiliated)								
Issuer Credit Obligations - Other Issuer Credit Obligations (Unaffiliated)								
Issuer Credit Obligations - Other Issuer Credit Obligations (Affiliated)								
0489999999 - Subtotal - Issuer Credit Obligations (Unaffiliated)					14,112,826	13,370,000	95,477	XXX
0509999997 - Subtotals - Issuer Credit Obligations - Part 3					14,112,826	13,370,000	95,477	XXX
0509999999 - Subtotals - Issuer Credit Obligations					14,112,826	13,370,000	95,477	XXX
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Residential Mortgage-Backed Securities - Guaranteed (Exempt from RBC)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Commercial Mortgage-Backed Securities - Guaranteed (Exempt from RBC)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Residential Mortgage-Backed Securities – Not/Partially Guaranteed (Not Exempt from RBC)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Commercial Mortgage-Backed Securities – Not/Partially Guaranteed (Not Exempt from RBC)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Residential Mortgage-Backed Securities (Unaffiliated)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Residential Mortgage-Backed Securities (Affiliated)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Commercial Mortgage-Backed Securities (Unaffiliated)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Commercial Mortgage-Backed Securities (Affiliated)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency – CLOs/CBOs/CDOs (Unaffiliated)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency – CLOs/CBOs/CDOs (Affiliated)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Other Financial Asset-Backed Securities - Self-Liquidating (Unaffiliated)								
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Other Financial Asset-Backed Securities - Self-Liquidating (Affiliated)								
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Equity Backed Securities (Unaffiliated)								
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Equity Backed Securities (Affiliated)								

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Other Financial Asset-Backed Securities - Not Self-Liquidating (Unaffiliated)								
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Other Financial Asset-Backed Securities - Not Self-Liquidating (Affiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Lease-Backed Securities – Practical Expedient (Unaffiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Lease-Backed Securities – Practical Expedient (Affiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Other Non-Financial Asset-Backed Securities - Practical Expedient (Unaffiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Other Non-Financial Asset-Backed Securities - Practical Expedient (Affiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Full Analysis - Lease-Backed Securities – Full Analysis (Unaffiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Full Analysis - Lease-Backed Securities – Full Analysis (Affiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Full Analysis - Other Non-Financial Asset-Backed Securities - Full Analysis (Unaffiliated)								
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Full Analysis - Other Non-Financial Asset-Backed Securities - Full Analysis (Affiliated)								
2009999999 - Subtotals - Issuer Credit Obligations and Asset-Backed Securities					14,112,826	13,370,000	95,477	XXX
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) Perpetual Preferred								
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) - Redeemable Preferred								
Preferred Stocks - Parent, Subsidiaries and Affiliates - Perpetual Preferred								
Preferred Stocks - Parent, Subsidiaries and Affiliates - Redeemable Preferred								
Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded								
Common Stocks - Industrial and Miscellaneous (Unaffiliated) Other								
Common Stocks - Mutual Funds - Designations Assigned by the SVO								
Common Stocks - Mutual Funds - Designations Not Assigned by the SVO								
Common Stocks - Unit Investment Trusts - Designations Assigned by the SVO								
Common Stocks - Unit Investment Trusts - Designations Not Assigned by the SVO								
Common Stocks - Closed-End Funds - Designations Assigned by the SVO								
Common Stocks - Closed-End Funds - Designations Not Assigned by the SVO								
Common Stocks - Exchange Traded Funds								
Common Stocks - Parent, Subsidiaries and Affiliates - Publicly Traded								
Common Stocks - Parent, Subsidiaries and Affiliates - Other								
6009999999 Totals					14,112,826	XXX	95,477	XXX

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	Change in Book/Adjusted Carrying Value					15	16	17	18	19	20	21
									10	11	12	13	14							
CUSIP Identi-fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (10+11-12)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Desig. Modifier and SVO Administrative Symbol
Issuer Credit Obligations - U.S. Government Obligations (Exempt from RBC)																				
Issuer Credit Obligations - Other U.S. Government Obligations (Not Exempt from RBC)																				
Issuer Credit Obligations - Non-U.S. Sovereign Jurisdiction Securities																				
Issuer Credit Obligations - Municipal Bonds - General Obligations (Direct and Guaranteed)																				
546415-3T-5	LOUISIANA ST	06/01/2026	Adjustment	XXX	101,564	100,000	102,073	101,564	0	0	0	0	0	101,564	0	0	0	0	09/01/2027	1.C FE
546415-3W-8	LOUISIANA ST	06/01/2026	Adjustment	XXX	100,722	100,000	100,763	100,722	0	0	0	0	0	100,722	0	0	0	0	09/01/2030	1.C FE
546417-DR-4	LOUISIANA ST	06/01/2026	Maturity @ 100.00	XXX	50,000	50,000	45,182	49,171	0	829	0	829	0	50,000	0	0	0	270	06/01/2026	1.C FE
64763F-A6-6	CITY OF NEW ORLEANS, LOUISIANA	04/02/2026	SUMRIDGE PARTNERS LLC	XXX	281,325	275,000	292,201	285,335	0	(1,508)	0	(1,508)	0	283,827	0	(2,502)	(2,502)	7,066	10/01/2027	1.G FE
64763F-UB-3	CITY OF NEW ORLEANS, LOUISIANA	04/02/2026	TRADE WEB DIRECT LLC - 78831	XXX	164,017	165,000	158,763	162,570	0	683	0	683	0	163,254	0	763	763	2,005	12/01/2026	1.E FE
64763F-ZU-6	CITY OF NEW ORLEANS, LOUISIANA	04/02/2026	MERRILL LYNCH,PIERCE,FENNER & SMITH	XXX	493,625	500,000	474,670	490,263	0	3,798	0	3,798	0	494,061	0	(436)	(436)	4,685	09/01/2026	2.B FE
753585-EJ-3	RAPIDES PARISH LA SCH DIST NO 52 PINEVIL	04/01/2026	Maturity @ 100.00	XXX	350,000	350,000	331,881	347,400	0	2,600	0	2,600	0	350,000	0	0	0	3,500	04/01/2026	1.C FE
881254-AN-6	TERREBONNE PARISH SCHOOL BOARD	04/30/2026	Call @ 100.00	XXX	125,000	125,000	127,601	125,387	0	(387)	0	(387)	0	125,000	0	0	0	4,149	03/01/2029	1.E FE
881254-AP-1	TERREBONNE PARISH SCHOOL BOARD	04/01/2026	Adjustment	XXX	75,272	75,000	75,941	75,272	0	0	0	0	0	75,272	0	0	0	0	03/01/2030	1.E FE
0049999999 - Issuer Credit Obligations - Municipal Bonds - General Obligations (Direct and Guaranteed)					1,741,525	1,740,000	1,709,074	1,737,685	0	6,015	0	6,015	0	1,743,700	0	(2,175)	(2,175)	21,676	XXX	XXX
Issuer Credit Obligations - Municipal Bonds - Special Revenues																				
114876-GB-5	BROUSSARD LA SALES & USE TAX	05/01/2026	Maturity @ 100.00	XXX	355,000	355,000	357,190	355,728	0	(728)	0	(728)	0	355,000	0	0	0	7,100	05/01/2026	1.C FE
114876-HW-8	BROUSSARD LA SALES & USE TAX	05/01/2026	Maturity @ 100.00	XXX	170,000	170,000	173,672	171,101	0	(1,101)	0	(1,101)	0	170,000	0	0	0	4,250	05/01/2026	1.C FE
506485-BG-5	LAFAYETTE LA PUB IMPT SALES TAX	05/01/2026	Maturity @ 100.00	XXX	50,000	50,000	49,890	49,981	0	19	0	19	0	50,000	0	0	0	906	05/01/2026	1.C FE
506485-JB-8	LAFAYETTE LA PUB IMPT SALES TAX	05/01/2026	Maturity @ 100.00	XXX	465,000	465,000	489,492	468,037	0	(3,037)	0	(3,037)	0	465,000	0	0	0	11,625	05/01/2026	1.C FE
506485-NS-6	CITY OF LAFAYETTE, LOUISIANA	05/01/2026	Maturity @ 100.00	XXX	355,000	355,000	366,083	356,886	0	(1,886)	0	(1,886)	0	355,000	0	0	0	8,875	05/01/2026	1.C FE
506624-QE-8	LAFAYETTE PARISH LOUISIANA SCHOOL BOARD	04/01/2026	Maturity @ 100.00	XXX	125,000	125,000	150,464	126,378	0	(1,378)	0	(1,378)	0	125,000	0	0	0	3,125	04/01/2026	1.B FE
506624-TW-5	LAFAYETTE PARISH LOUISIANA SCHOOL BOARD	04/01/2026	Maturity @ 100.00	XXX	160,000	160,000	165,411	160,647	0	(647)	0	(647)	0	160,000	0	0	0	4,000	04/01/2026	1.B FE
538799-BQ-9	LIVINGSTON PARISH SCHOOL BOARD	05/01/2026	Maturity @ 100.00	XXX	160,000	160,000	164,059	160,444	0	(444)	0	(444)	0	160,000	0	0	0	3,200	05/01/2026	1.C FE
54627D-QE-4	LOUISIANA HSG CORP SINGLE FAMILY MTG REV	06/01/2026	Maturity @ 100.00	XXX	125,000	125,000	125,000	125,000	0	0	0	0	0	125,000	0	0	0	3,106	06/01/2026	. Z
546282-3N-2	LOUISIANA LOCAL GOVERNMENT ENVIRONMENTAL	04/01/2026	Maturity @ 100.00	XXX	255,000	255,000	268,151	256,230	0	(1,230)	0	(1,230)	0	255,000	0	0	0	6,375	04/01/2026	. Z
546282-7S-7	LOUISIANA LOCAL GOVERNMENT ENVIRONMENTAL	05/01/2026	Maturity @ 100.00	XXX	190,000	190,000	196,004	191,322	0	(1,322)	0	(1,322)	0	190,000	0	0	0	4,750	05/01/2026	1.C FE
54628C-R3-8	LOUISIANA LOCAL GOVERNMENT ENVIRONMENTAL	04/01/2026	Maturity @ 100.00	XXX	175,000	175,000	179,792	175,670	0	(670)	0	(670)	0	175,000	0	0	0	4,375	04/01/2026	1.D FE
546398-DJ-4	LOUISIANA PUB FACS AUTH REV	05/15/2026	Call @ 100.00	XXX	770,000	770,000	809,511	776,603	0	(6,603)	0	(6,603)	0	770,000	0	0	0	21,175	05/15/2032	1.B FE
546399-PE-0	LOUISIANA PUBLIC FACILITIES AUTHORITY	04/01/2026	Maturity @ 100.00	XXX	165,000	165,000	173,858	165,838	0	(838)	0	(838)	0	165,000	0	0	0	4,125	04/01/2026	1.E FE
546475-RW-6	STATE OF LOUISIANA	05/01/2026	Maturity @ 100.00	XXX	1,315,000	1,315,000	1,365,305	1,323,458	0	(8,458)	0	(8,458)	0	1,315,000	0	0	0	32,875	05/01/2026	1.C FE
546475-VF-8	STATE OF LOUISIANA	05/01/2026	Maturity @ 100.00	XXX	170,000	170,000	159,676	168,339	0	1,661	0	1,661	0	170,000	0	0	0	1,420	05/01/2026	1.C FE
546486-BW-0	LOUISIANA ST HWY IMPT REV	06/15/2026	Maturity @ 100.00	XXX	500,000	500,000	445,700	491,187	0	8,813	0	8,813	0	500,000	0	0	0	2,243	06/15/2026	1.C FE
546540-PS-8	BOARD OF SUPERVISORS OF LOUISIANA STATE	04/01/2026	Adjustment	XXX	100,985	100,000	101,727	100,985	0	0	0	0	0	100,985	0	0	0	0	07/01/2027	1.F FE
546540-PV-1	BOARD OF SUPERVISORS OF LOUISIANA STATE	04/01/2026	Adjustment	XXX	151,440	150,000	151,550	151,440	0	0	0	0	0	151,440	0	0	0	0	07/01/2030	1.F FE
783116-AN-6	RUSTON LA SALES TAX REV	06/01/2026	Call @ 100.00	XXX	1,060,000	1,060,000	1,078,783	1,067,833	0	(7,833)	0	(7,833)	0	1,060,000	0	0	0	26,500	06/01/2029	1.C FE

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	Change in Book/Adjusted Carrying Value					15	16	17	18	19	20	21
									10	11	12	13	14							
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (10+11-12)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Desig. Modifier and SVO Administrative Symbol
783116-AP-1	RUSTON LA SALES TAX REV	06/01/2026	Call @ 100.00	XXX	1,000,000	1,000,000	1,016,730	1,006,978	0	(6,978)	0	(6,978)	0	1,000,000	0	0	0	25,000	06/01/2030	1.C FE
79356N-CQ-4	ST TAMMANY PARISH LA SALES TAX DIST NO 0	06/01/2026	Maturity @ 100.00	XXX	50,000	50,000	52,722	50,400	0	(400)	0	(400)	0	50,000	0	0	0	1,250	06/01/2026	1.B FE
0059999999 - Issuer Credit Obligations - Municipal Bonds - Special Revenues					7,867,425	7,865,000	8,040,769	7,900,485	0	(33,060)	0	(33,060)	0	7,867,425	0	0	0	176,275	XXX	XXX
Issuer Credit Obligations - Project Finance Bonds Issued by Operating Entities (Unaffiliated)																				
Issuer Credit Obligations - Project Finance Bonds Issued by Operating Entities (Affiliated)																				
Issuer Credit Obligations - Corporate Bonds (Unaffiliated)																				
Issuer Credit Obligations - Corporate Bonds (Affiliated)																				
Issuer Credit Obligations - Mandatory Convertible Bonds (Unaffiliated)																				
Issuer Credit Obligations - Mandatory Convertible Bonds (Affiliated)																				
Issuer Credit Obligations - Single Entity Backed Obligations (Unaffiliated)																				
Issuer Credit Obligations - Single Entity Backed Obligations (Affiliated)																				
Issuer Credit Obligations - SVO-Identified Bond Exchange Traded Funds - Fair Value																				
Issuer Credit Obligations - SVO-Identified Bond Exchange Traded Funds - Systematic Value																				
Issuer Credit Obligations - Bonds Issued by Funds Representing Operating Entities (Unaffiliated)																				
Issuer Credit Obligations - Bonds Issued by Funds Representing Operating Entities (Affiliated)																				
Issuer Credit Obligations - Bank Loans - Issued (Unaffiliated)																				
Issuer Credit Obligations - Bank Loans - Issued (Affiliated)																				
Issuer Credit Obligations - Bank Loans - Acquired (Unaffiliated)																				
Issuer Credit Obligations - Bank Loans - Acquired (Affiliated)																				
Issuer Credit Obligations - Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Unaffiliated)																				
Issuer Credit Obligations - Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Affiliated)																				
Issuer Credit Obligations - Certificates of Deposit (Unaffiliated)																				
Issuer Credit Obligations - Certificates of Deposit (Affiliated)																				
Issuer Credit Obligations - Other Issuer Credit Obligations (Unaffiliated)																				
Issuer Credit Obligations - Other Issuer Credit Obligations (Affiliated)																				
0489999999 - Subtotal - Issuer Credit Obligations (Unaffiliated)					9,608,950	9,605,000	9,749,843	9,638,171	0	(27,045)	0	(27,045)	0	9,611,126	0	(2,175)	(2,175)	197,950	XXX	XXX
0509999997 - Subtotals - Issuer Credit Obligations - Part 4					9,608,950	9,605,000	9,749,843	9,638,171	0	(27,045)	0	(27,045)	0	9,611,126	0	(2,175)	(2,175)	197,950	XXX	XXX
0509999999 - Subtotals - Issuer Credit Obligations					9,608,950	9,605,000	9,749,843	9,638,171	0	(27,045)	0	(27,045)	0	9,611,126	0	(2,175)	(2,175)	197,950	XXX	XXX
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Residential Mortgage-Backed Securities - Guaranteed (Exempt from RBC)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Commercial Mortgage-Backed Securities - Guaranteed (Exempt from RBC)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Residential Mortgage-Backed Securities – Not/Partially Guaranteed (Not Exempt from RBC)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Commercial Mortgage-Backed Securities – Not/Partially Guaranteed (Not Exempt from RBC)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Residential Mortgage-Backed Securities (Unaffiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Residential Mortgage-Backed Securities (Affiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Commercial Mortgage-Backed Securities (Unaffiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Commercial Mortgage-Backed Securities (Affiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency – CLOs/CBOs/CDOs (Unaffiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency – CLOs/CBOs/CDOs (Affiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Other Financial Asset-Backed Securities - Self-Liquidating (Unaffiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Other Financial Asset-Backed Securities - Self-Liquidating (Affiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Equity Backed Securities (Unaffiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Equity Backed Securities (Affiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Other Financial Asset-Backed Securities - Not Self-Liquidating (Unaffiliated)																				
Asset-Backed Securities - Financial Asset-Backed - Not Self-Liquidating - Other Financial Asset-Backed Securities - Not Self-Liquidating (Affiliated)																				
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Lease-Backed Securities – Practical Expedient (Unaffiliated)																				
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Lease-Backed Securities – Practical Expedient (Affiliated)																				
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Other Non-Financial Asset-Backed Securities - Practical Expedient (Unaffiliated)																				
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Practical Expedient - Other Non-Financial Asset-Backed Securities - Practical Expedient (Affiliated)																				
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Full Analysis - Lease-Backed Securities – Full Analysis (Unaffiliated)																				
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Full Analysis - Lease-Backed Securities – Full Analysis (Affiliated)																				
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Full Analysis - Other Non-Financial Asset-Backed Securities - Full Analysis (Unaffiliated)																				
Asset-Backed Securities - Non-Financial Asset-Backed Securities – Full Analysis - Other Non-Financial Asset-Backed Securities - Full Analysis (Affiliated)																				
2009999999 - Subtotals - Issuer Credit Obligations and Asset-Backed Securities					9,608,950	9,605,000	9,749,843	9,638,171	0	(27,045)	0	(27,045)	0	9,611,126	0	(2,175)	(2,175)	197,950	XXX	XXX
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) - Perpetual Preferred																				
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) - Redeemable Preferred																				
Preferred Stocks - Parent, Subsidiaries and Affiliates - Perpetual Preferred																				
Preferred Stocks - Parent, Subsidiaries and Affiliates - Redeemable Preferred																				

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	Change in Book/Adjusted Carrying Value					15	16	17	18	19	20	21
									10	11	12	13	14							
CUSIP Identi-fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (10+11-12)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Desig. Modifier and SVO Administrative Symbol
Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Publicly Traded																				
Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Other																				
Common Stocks - Mutual Funds - Designations Assigned by the SVO																				
Common Stocks - Mutual Funds - Designations Not Assigned by the SVO																				
Common Stocks - Unit Investment Trusts - Designations Assigned by the SVO																				
Common Stocks - Unit Investment Trusts - Designations Not Assigned by the SVO																				
Common Stocks - Closed-End Funds - Designations Assigned by the SVO																				
Common Stocks - Closed-End Funds - Designations Not Assigned by the SVO																				
Common Stocks - Exchange Traded Funds																				
Common Stocks - Parent, Subsidiaries and Affiliates - Publicly Traded																				
Common Stocks - Parent, Subsidiaries and Affiliates - Other																				
6009999999 Totals					9,608,950	XXX	9,749,843	9,638,171	0	(27,045)	0	(27,045)	0	9,611,126	0	(2,175)	(2,175)	197,950	XXX	XXX

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part E

NONE

Schedule DL - Part 1

NONE

Schedule DL - Part 2

NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

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

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Restricted Asset Code	4 Date Acquired	5 Stated Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Amount Received During Year
Issuer Credit Obligations: U.S. Government Obligations (Exempt from RBC)								
Issuer Credit Obligations: Other U.S. Government Obligations (Not Exempt from RBC)								
Issuer Credit Obligations: Non-U.S. Sovereign Jurisdiction Securities								
Issuer Credit Obligations: Municipal Bonds - General Obligations (Direct and Guaranteed)								
XXX	LOUISIANA ST		06/29/2026	5.000	08/01/2026	165,269	3,438	(9)
0049999999 - ICO: Municipal Bonds - General Obligations (Direct and Guaranteed)						165,269	3,438	(9)
Issuer Credit Obligations: Municipal Bonds - Special Revenue								
XXX	EAST BATON ROUGE PARISH LA SALES TAX REV		05/14/2026	5.000	08/01/2026	150,238	3,125	(361)
XXX	EAST BATON ROUGE PARISH LA CAP IMPTS DIS		05/07/2026	5.000	08/01/2026	300,473	6,250	(823)
0059999999 - ICO: Municipal Bonds - Special Revenue						450,711	9,375	(1,184)
Issuer Credit Obligations: Project Finance Bonds Issued by Operating Entities (Unaffiliated)								
Issuer Credit Obligations: Project Finance Bonds Issued by Operating Entities (Affiliated)								
Issuer Credit Obligations: Corporate Bonds (Unaffiliated)								
Issuer Credit Obligations: Corporate Bonds (Affiliated)								
Issuer Credit Obligations: Mandatory Convertible Bonds (Unaffiliated)								
Issuer Credit Obligations: Mandatory Convertible Bonds (Affiliated)								
Issuer Credit Obligations: Single Entity Backed Obligations (Unaffiliated)								
Issuer Credit Obligations: Single Entity Backed Obligations (Affiliated)								
Issuer Credit Obligations: Bonds Issued by Funds Representing Operating Entities (Unaffiliated)								
Issuer Credit Obligations: Bonds Issued by Funds Representing Operating Entities (Affiliated)								
Issuer Credit Obligations: Bank Loans - Issued (Unaffiliated)								
Issuer Credit Obligations: Bank Loans - Issued (Affiliated)								
Issuer Credit Obligations: Bank Loans - Acquired (Unaffiliated)								
Issuer Credit Obligations: Bank Loans - Acquired(Affiliated)								
Issuer Credit Obligations: Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Unaffiliated)								
Issuer Credit Obligations: Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Affiliated)								
Issuer Credit Obligations: Other Issuer Credit Obligations (Unaffiliated)								
Issuer Credit Obligations: Other Issuer Credit Obligations (Affiliated)								
0489999999 - ICO: Total - Issuer Credit Obligations (Unaffiliated)						615,979	12,813	(1,193)
0509999999 - ICO: Total Issuer Credit Obligations						615,979	12,813	(1,193)
Sweep Accounts								
Exempt Money Market Mutual Funds - as Identified by SVO								
316175-88-4	FIDELITY IMM:TRS III		06/15/2026	3.310	XXX	63,959,746	0	1,053,824
8209999999 - Exempt Money Market Mutual Funds - as Identified by SVO						63,959,746	0	1,053,824
All Other Money Market Mutual Funds								
316175-10-8	FIDELITY IMM:GOVT I		06/23/2026	3.540	XXX	270,004,281	0	4,005,469
8309999999 - All Other Money Market Mutual Funds						270,004,281	0	4,005,469
Qualified Cash Pools Under SSAP No. 2								
Other Cash Equivalents (Unaffiliated)								
Other Cash Equivalents (Affiliated)								
8589999999 - Total Cash Equivalents (Unaffiliated)						334,580,006	12,813	5,058,100
8609999999 Total cash equivalents						334,580,006	12,813	5,058,100

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

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