

LOUISIANA DEPARTMENT OF INSURANCE
JAMES J. DONELON, COMMISSIONER

P.O. Box 94214
BATON ROUGE, LOUISIANA 70804-9214
PHONE (225) 342-5900
FAX (225) 342-3078
<http://www.ldi.state.la.us>

BULLETIN NO. 07-07

**TO: Property and Casualty Insurance Companies
Writing Private Passenger Automobile and
Homeowners Insurance**

FROM: James J. Donelon, Commissioner

**RE: New Rating Example Worksheets (Exhibits D & E);
New Rating Illustration Worksheets (Exhibits D1 & E1)**

DATE: August 29, 2007

The Louisiana Department of Insurance (LDOI) has developed new rating example worksheets and new rating illustration worksheets for use by property and casualty insurance companies writing private passenger automobile (PPA) and homeowners (HO) insurance. For purposes of Bulletin 07-07, "homeowners" means HO-3 or similar residential property insurance policies issued on a single family/unit structure.

Rating Example Worksheets

These worksheets request the insurer to indicate the rate it would charge for several prototype risks in each of 14 designated Louisiana cities. There are two exhibits to replace any and all previous versions:

Exhibit D: Private Passenger Automobile
Exhibit E: Homeowners

Previously, the LDOI provided these worksheets to companies writing PPA and HO insurance in Louisiana each year on a special request basis. As per Bulletin 07-07, the LDOI will keep the rating example information up-to-date for companies writing PPA and HO insurance as new rate filings are approved. This should eliminate the need for special requests.

Please note that Exhibits D and E contain differences from the previous versions, including but not limited to:

- Risk characteristics assumed
- 14 cities instead of 8
- Physical damage rate now being requested for PPA

These worksheets shall be completed in Microsoft Excel format and shall be included in all future rate filings wherein the rating example results are affected. Otherwise, a company's filing will be subject to disapproval and the company will be required to re-file. For non-electronic filings, the LDOI will request that companies email the Excel file to the LDOI as part of follow-up correspondence during the filing review process.

Rating Illustration Worksheets

These rating worksheets demonstrate the detailed calculation of the rate for one of the rating situations in the rating example worksheets. The LDOI requests that this be done for only the first prototype risk for the first of the 14 designated Louisiana cities (Alexandria). There are two exhibits introduced herewith:

- Exhibit D1: Private Passenger Automobile
- Exhibit E1: Homeowners

Please note that while the rating example worksheets must be filled out without alteration, the rating illustration worksheets represent "sample layouts" and may be substituted by the company's own rating illustration worksheet. The company may have a special order of calculations and/or set of rounding routines in the workup of its rate. Therefore, the LDOI will accept any reasonable alternative formulation of Exhibits D1 and/or E1. If the company does substitute an alternative for Exhibits D1 and/or E1, the level of documentation shall be comparable (i.e., manual page references, appropriate comments, etc.).

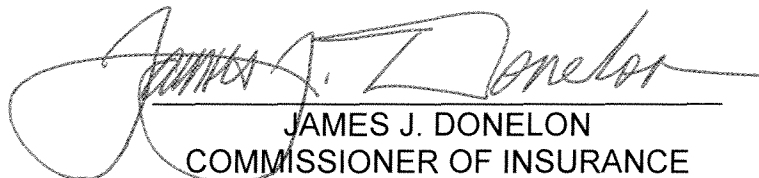
These rating illustration worksheets (or substitutions thereof) shall be displayed in all future rate filings wherein the rating example results are affected. Otherwise, a company's filing will be subject to disapproval and the company will be required to re-file.

Exhibits D, E, D1, and E1 are attached hereto. Electronic versions in both PDF and Microsoft Excel format are available on the LDOI's website at:

http://www.lidi.state.la.us/Property_Casualty/Rating/FilingExhibits.htm

For more guidance on these matters, please contact Mr. Lawrence J. Steinert, FCAS, Senior Property & Casualty Actuary at 225-342-4699 or lsteinert@ldi.state.la.us.

Baton Rouge, Louisiana this 29th day of August 2007.



JAMES J. DONELON
COMMISSIONER OF INSURANCE

RATING EXAMPLES - BASIC INFORMATION

COMPANY INFO

| | |
|-------------------|-------|
| Company Name: | _____ |
| NAIC Company No.: | _____ |

CONTACT INFO

| | <u>Preparer</u> | <u>Add'l Contact (Optional)</u> |
|------------|-----------------|---------------------------------|
| Name: | _____ | _____ |
| Title: | _____ | _____ |
| Telephone: | _____ | _____ |
| E-Mail: | _____ | _____ |

CERTIFICATION (MANDATORY)

| | |
|--------------------------|---|
| <input type="checkbox"/> | <i>I certify that I have executed and read this submission; that to the best of my knowledge and belief, the data provided in the submission is true and correct.</i> |
| (Check box to certify) | |
| Printed Name: | _____ |
| Date: | _____ |

RATING EXAMPLES - CRITERIA

RATING CRITERIA

| | <u>EXAMPLE 1</u> | <u>EXAMPLE 2</u> | <u>EXAMPLE 3</u> | <u>EXAMPLE 4</u> | <u>EXAMPLE 5</u> | <u>EXAMPLE 6</u> | <u>EXAMPLE 7</u> |
|------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------|
| <u>POLICY</u> | | | | | | | |
| New / Renewal | New Business | New Business | New Business | New Business | New Business | New Business | New Business |
| Policy Term | 6 months | 6 months | 6 months | 6 months | 6 months | 6 months | 6 months |
| Policy Lapses (with Prev. Carrier) | None | None | None | None | None | None | None |
| Premium Payment | Paid-in-Full | Paid-in-Full | Paid-in-Full | Paid-in-Full | Paid-in-Full | Paid-in-Full | Paid-in-Full |
| Multi-Policy Discount | No | No | No | No | No | No | No |
| <u>DRIVER</u> | | | | | | | |
| Type | Princip. Operator | Princip. Operator | Princip. Operator | Princip. Operator | Princip. Operator | Princip. Operator | See below* |
| Age | 18 | 18 | 21 | 21 | 30 | 60 | 48 |
| Gender | Male | Female | Male | Female | Male | Female | Female |
| Marital Status | Single | Single | Single | Single | Married | Married | Single |
| Driving Record - Accidents** | 1 AFA 18 mo ago | 1 AFA 18 mo ago | 2 AFAs 18 mo ago | 2 AFAs 18 mo ago | Clean | Clean | Clean |
| Driving Record - Violations | Clean | Clean | Clean | Clean | Clean | Clean | Clean |
| Years Licensed | 2 | 2 | 5 | 5 | 14 | 44 | 32 |
| Vehicle Usage | Drive to Work | Drive to Work | Drive to Work | Drive to Work | Drive to Work | Pleasure Use | Drive to Work |
| Drive to Work (Roundtrip) | 30 miles | 30 miles | 30 miles | 30 miles | 30 miles | N/A | 30 miles |
| Annual Mileage | 15,000 | 15,000 | 15,000 | 15,000 | 15,000 | 5000 | 15,000 |
| Other | Non-student | Non-student | Non-student | Non-student | --- | --- | See below* |
| <u>CREDIT SCORING, ETC.</u> | | | | | | | |
| Credit Score | Average credit*** | Average credit*** | Average credit*** | Average credit*** | Average credit*** | Average credit*** | Average credit*** |
| Homeownership | No | No | No | No | Yes | Yes | Yes |
| Household Composition | Lives alone | Lives alone | Lives alone | Lives alone | Lives w/spouse | Lives w/spouse | Lives w/daughter |
| <u>VEHICLE</u> | | | | | | | |
| Year (C.Y. = Current Year) | C.Y. MINUS 6 | C.Y. MINUS 6 | C.Y. MINUS 3 | C.Y. MINUS 3 | C.Y. MINUS 0 | C.Y. MINUS 0 | C.Y. MINUS 3 |
| Make | Toyota | Toyota | Toyota | Toyota | Toyota | Toyota | Toyota |
| Model | Camry LE | Camry LE | Camry LE | Camry LE | Camry LE | Camry LE | Camry LE |
| Sub-Model | 4-dr sedan, 4-cyl. | 4-dr sedan, 4-cyl. | 4-dr sedan, 4-cyl. | 4-dr sedan, 4-cyl. | 4-dr sedan, 4-cyl. | 4-dr sedan, 4-cyl. | 4-dr sedan, 4-cyl. |
| <u>COVERAGES</u> | | | | | | | |
| Liability: BI/PD Liability | 10/20/10 Limits | 10/20/10 Limits | 10/20/10 Limits | 10/20/10 Limits | 10/20/10 Limits | 10/20/10 Limits | 10/20/10 Limits |
| Liability: UM/UIM BI Limits | 10/20 Limits | 10/20 Limits | 10/20 Limits | 10/20 Limits | 10/20 Limits | 10/20 Limits | 10/20 Limits |
| Phys. Dam.: Comp./Collision | \$500 Deductibles | \$500 Deductibles | \$500 Deductibles | \$500 Deductibles | \$500 Deductibles | \$500 Deductibles | \$500 Deductibles |
| Other: UM/UIM PD | No Coverage | No Coverage | No Coverage | No Coverage | No Coverage | No Coverage | No Coverage |
| Other: Med Pay | No Coverage | No Coverage | No Coverage | No Coverage | No Coverage | No Coverage | No Coverage |
| Other: Towing, Rental, Etc. | No Coverage | No Coverage | No Coverage | No Coverage | No Coverage | No Coverage | No Coverage |

* - For Example 7 (single mother example), assume two drivers:

- (1) Principal operator mother with characteristics shown above; and
- (2) Occasional operator daughter, age 16, no accidents or violations, licensed less than 1 year, student, 3.5 GPA (grade point average)

** - "AFA" = At-Fault Accident

*** - Average credit is represented by a Fair Isaac score of 710, or an estimated equivalent if Fair Isaac is not used.

RATING EXAMPLES - RESULTS

ADDRESSES TO ASSUME FOR RATING EXAMPLES

| <u>Example</u> | <u>Parish</u> | <u>Street*</u> | <u>City/State/Zip</u> |
|---------------------------|------------------|---------------------|------------------------|
| Alexandria | Rapides | Tennyson Oaks Drive | Alexandria, LA 71301 |
| Batchelor (Rural example) | Pointe Coupee | Highway 417 | Batchelor, LA 70715 |
| Baton Rouge | East Baton Rouge | Woodwick Avenue | Baton Rouge, LA 70816 |
| Chalmette | St. Bernard | Dauterive Drive | Chalmette, LA 70043 |
| Hammond | Tangipahoa | Simpson Place | Hammond, LA 70403 |
| Houma | Terrebonne | Baker Drive | Houma, LA 70363 |
| Lafayette | Lafayette | Curtis Street | Lafayette, LA 70506 |
| Lake Charles | Calcasieu | Carriage Lane | Lake Charles, LA 70605 |
| Metairie | Jefferson | Trudeau Drive | Metairie, LA 70003 |
| Monroe | Ouachita | North 4th Street | Monroe, LA 71201 |
| New Iberia | Iberia | Belaire Drive | New Iberia, LA 70563 |
| New Orleans | Orleans | Harrison Avenue | New Orleans, LA 70124 |
| Shreveport | Caddo | Savanna Drive | Shreveport, LA 71118 |
| Slidell | St. Tammany | Carr Drive | Slidell, LA 70458 |

* - If two (or more) rates apply to the street/zip code combination requested, use the lower rate.

COMPANY CALCULATED RATES (SHOW LIABILITY TOTAL AND PHYSICAL DAMAGE TOTAL SEPARATELY) (E.G., "1049/398")

| | EXAMPLE 1 | EXAMPLE 2 | EXAMPLE 3 | EXAMPLE 4 | EXAMPLE 5 | EXAMPLE 6 | EXAMPLE 7 |
|---------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Alexandria | | | | | | | |
| Batchelor | | | | | | | |
| Baton Rouge | | | | | | | |
| Chalmette | | | | | | | |
| Hammond | | | | | | | |
| Houma | | | | | | | |
| Lafayette | | | | | | | |
| Lake Charles | | | | | | | |
| Metairie | | | | | | | |
| Monroe | | | | | | | |
| New Iberia | | | | | | | |
| New Orleans | | | | | | | |
| Shreveport | | | | | | | |
| Slidell | | | | | | | |

If the rating criteria specified herein cannot be matched exactly, please assume the closest possible criteria and describe the differences here:

RATING EXAMPLES - BASIC INFORMATION

COMPANY INFO

| | |
|-------------------|-------|
| Company Name: | _____ |
| NAIC Company No.: | _____ |

CONTACT INFO

| | <u>Preparer</u> | <u>Add'l Contact (Optional)</u> |
|------------|-----------------|---------------------------------|
| Name: | _____ | _____ |
| Title: | _____ | _____ |
| Telephone: | _____ | _____ |
| E-Mail: | _____ | _____ |

CERTIFICATION (MANDATORY)

| | |
|--------------------------|---|
| <input type="checkbox"/> | <i>I certify that I have executed and read this submission; that to the best of my knowledge and belief, the data provided in the submission is true and correct.</i> |
| (Check box to certify) | |
| Printed Name: | _____ |
| Date: | _____ |

RATING EXAMPLES - CRITERIA

RATING CRITERIA

| | <u>EXAMPLE 1</u> | <u>EXAMPLE 2</u> | <u>EXAMPLE 3</u> | <u>EXAMPLE 4</u> | <u>EXAMPLE 5</u> |
|-------------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| <u>POLICY</u> | | | | | |
| Policy Form | HO-3 | HO-3 | HO-3 | HO-3 | HO-3 |
| New / Renewal | New Business | New Business | New Business | New Business | New Business |
| Policy Term | 12 months | 12 months | 12 months | 12 months | 12 months |
| Policy Lapses (with Prev. Carrier) | None | None | None | None | None |
| Premium Payment | Paid-in-Full | Paid-in-Full | Paid-in-Full | Paid-in-Full | Paid-in-Full |
| Multi-Policy Discount | No | No | No | No | No |
| <u>DWELLING</u> | | | | | |
| Coverage A amount | \$75,000 | \$100,000 | \$150,000 | \$200,000 | \$300,000 |
| Primary/Secondary Residence | Primary | Primary | Primary | Primary | Primary |
| Construction | Brick | Brick | Brick | Brick | Brick |
| Age (years) | 25 | 15 | 5 | Less than 1 | Less than 1 |
| Significant Remodeling | No | No | No | No | No |
| <u>PROTECTIVE DEVICES</u> | | | | | |
| Smoke Detectors | Yes | Yes | Yes | Yes | Yes |
| Deadbolts on All Doors | Yes | Yes | Yes | Yes | Yes |
| Other Protective Devices | None | None | None | None | None |
| <u>CREDIT SCORING, ETC.</u> | | | | | |
| Credit Score | Average credit* | Average credit* | Average credit* | Average credit* | Average credit* |
| Claim History | Clean | Clean | Clean | Clean | Clean |
| Age of Homeowner | 40 | 40 | 40 | 40 | 40 |
| Smoker/Non-Smoker | Non-Smoker | Non-Smoker | Non-Smoker | Non-Smoker | Non-Smoker |
| <u>COVERAGES</u> | | | | | |
| Deductibles (Hurricane / All Other) | 2% / \$500 | 2% / \$500 | 2% / \$500 | 2% / \$500 | 2% / \$500 |
| Coverage C Amount | 50% of Cov. A | 50% of Cov. A | 50% of Cov. A | 50% of Cov. A | 50% of Cov. A |

* - Average credit is represented by a Fair Isaac score of 710, or an estimated equivalent if Fair Isaac is not used.

NOTE: The rates calculated should EXCLUDE any applicable assessments, recoupment surcharges, or similar items relating to the Louisiana Citizens Property Insurance Corporation.

RATING EXAMPLES - RESULTS

ADDRESSES TO ASSUME FOR RATING EXAMPLES

| <u>Example</u> | <u>Parish</u> | <u>Street*</u> | <u>City/State/Zip</u> |
|---------------------------|------------------|---------------------|------------------------|
| Alexandria | Rapides | Tennyson Oaks Drive | Alexandria, LA 71301 |
| Batchelor (Rural example) | Pointe Coupee | Highway 417 | Batchelor, LA 70715 |
| Baton Rouge | East Baton Rouge | Woodwick Avenue | Baton Rouge, LA 70816 |
| Chalmette | St. Bernard | Dauterive Drive | Chalmette, LA 70043 |
| Hammond | Tangipahoa | Simpson Place | Hammond, LA 70403 |
| Houma | Terrebonne | Baker Drive | Houma, LA 70363 |
| Lafayette | Lafayette | Curtis Street | Lafayette, LA 70506 |
| Lake Charles | Calcasieu | Carriage Lane | Lake Charles, LA 70605 |
| Metairie | Jefferson | Trudeau Drive | Metairie, LA 70003 |
| Monroe | Ouachita | North 4th Street | Monroe, LA 71201 |
| New Iberia | Iberia | Belaire Drive | New Iberia, LA 70563 |
| New Orleans | Orleans | Harrison Avenue | New Orleans, LA 70124 |
| Shreveport | Caddo | Savanna Drive | Shreveport, LA 71118 |
| Slidell | St. Tammany | Carr Drive | Slidell, LA 70458 |

* - If two (or more) rates apply to the street/zip code combination requested, use the lower rate.

COMPANY CALCULATED RATES

| | <u>EXAMPLE 1</u> | <u>EXAMPLE 2</u> | <u>EXAMPLE 3</u> | <u>EXAMPLE 4</u> | <u>EXAMPLE 5</u> |
|---------------------|------------------|------------------|------------------|------------------|------------------|
| Alexandria | | | | | |
| Batchelor | | | | | |
| Baton Rouge | | | | | |
| Chalmette | | | | | |
| Hammond | | | | | |
| Houma | | | | | |
| Lafayette | | | | | |
| Lake Charles | | | | | |
| Metairie | | | | | |
| Monroe | | | | | |
| New Iberia | | | | | |
| New Orleans | | | | | |
| Shreveport | | | | | |
| Slidell | | | | | |

If the rating criteria specified herein cannot be matched exactly, please assume the closest possible criteria and describe the differences here:

STATE OF LOUISIANA
PRIVATE PASSENGER AUTOMOBILE

EXHIBIT D1

PRIVATE PASSENGER AUTOMOBILE RATING ILLUSTRATION

COMPANY NAME: ABC INSURANCE COMPANY

| ID | Description | Criteria Assumed | BI Value | PD Value | UM/UIM BI Value | COLL Value | COMP Value | Manual Page Reference / Comments |
|------|-------------------------------------|--|---|-----------------|-----------------|-----------------|----------------|--|
| (1) | Territory code (info only) | Alexandria* | 26 | 26 | 26 | 26 | 26 | Page R-2, Section 2 |
| (2) | Symbol (info only) | Toyota Camry LE, 4-dr sedan, 4-cyl | #N/A | #N/A | #N/A | 12 | 12 | Symbols Manual, Page 3 |
| (3) | Base rate | (Please show value as published in manual) | \$205.00 | \$145.00 | \$61.00 | \$321.00 | \$89.00 | Page R-1, Section 1 |
| (4) | Territory factor | Factor corresponding to (1) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Included in Base Rate |
| (5) | Company/program/teirng factor | Clean claims history, no policy lapses, average credit** | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Not Used |
| (6) | Classification factor | 18-year-old single male as principal operator | 2.700 | 2.700 | 1.320 | 2.560 | 1.240 | Page R-7, Section 24 |
| (7) | Violation/conviction points factor | Clean | | | | | 1.000 | Page R-5, Section 15 |
| (8) | Accident history factor | 1 at-fault-accident 18 months ago | | | | | 1.000 | Page R-5, Section 15 |
| (9) | Model year factor | Current Year minus 6 | | | | | 0.910 | Page R-8, Section 28 |
| (10) | Symbol factor | Factor corresponding to (2) | | | | | 1.520 | Page R-6, Section 19 |
| (11) | Limit factor | BI 10/20, PD 10, UM/UIM BI 10/20 | | | | | 1.000 | Page R-4, Section 14 |
| (12) | Deductible factor | COLL \$500, COMP \$500 | | | | | 1.000 | Page R-5, Section 16 |
| (13) | Credit scoring factor | Average credit** | | | | | 1.000 | Not Used |
| (14) | Home ownership factor | No home ownership | | | | | 1.000 | Not Used |
| (15) | Household structure factor | Lives alone | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Not Used |
| (16) | Safety device factor | Toyota Camry LE, 4-dr sedan, 4-cyl - std. equipment | 0.980 | 0.980 | 0.980 | 0.980 | 0.980 | Page R-5, Section 17 |
| (17) | P&C multi-policy factor | No other policy in-force | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | General Rules, Page 4, Section 8 |
| (18) | Premium payment/paid-in-full factor | Paid-in-full | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Not Used |
| (19) | Other1 factor | (Describe here) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Not Used |
| (20) | Other2 factor | (Describe here) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Not Used |
| (21) | Other3 factor | (Describe here) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | Not Used |
| (22) | Premium (before additives) | (Calculated value) | \$650.92 | \$460.40 | \$78.91 | \$1,202.29 | \$146.54 | Calculated as the product of items (3) through (21) |
| (23) | Expense fee (additive) | (Please show value as published in manual) | 26.00 | 18.00 | 0.00 | 24.00 | 13.00 | Page R-1, Section 1 |
| (24) | MGA fee (additive) | (Please show value as published in manual) | 25.00 | 25.00 | 25.00 | 25.00 | 25.00 | Page R-6, Section 18 |
| (25) | Other (additive) | (Describe here) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | Not Used |
| (26) | Premium (after additives) | (Calculated value) | \$701.92 | \$503.40 | \$103.91 | \$1,251.29 | \$184.54 | Calculated as the sum of items (22) through (25) |
| (27) | Policy term factor | Policy term 6 months | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | General Rules, Page 10 |
| (28) | Final Premium - Indicated | (Calculated value) | \$350.96 | \$251.70 | \$51.95 | \$625.64 | \$92.27 | Calculated as the product of items (26) and (27) |
| (29) | Final Premium - Selected | (May differ from Indicated due to rounding) | \$351.00 | \$252.00 | \$52.00 | \$626.00 | \$92.00 | Differs from indicated due to rounding at final step (there is no intermediate rounding) |
| (30) | Final Premium - Selected | | Total for All Coverages Combined is \$1,373.00 | | | | | |

SAMPLE
LAYOUT

* - Address is Tennyson Oaks Drive, Alexandria, LA 71301 (Rapides Parish)
If two (or more) rates apply to the street/zip code combination requested, use the lower rate.
** - Average credit is represented by a Fair Isaac score of 710, or an estimated equivalent if Fair Isaac is not used.

Notes:
(A) If a rating factor is already reflected in the base rate, enter 1.000 in Value column and "Included in Base Rate" in Comments column.
(B) If a rating factor is not used by the company, enter 1.000 in Value column and "Not Used" in Comments column.
(C) If a rating factor is used by the company but not listed above, use rows (19) through (21) as needed to accommodate such rating factors (and similarly for row 25).

Special Notes:

**STATE OF LOUISIANA
HOMEOWNERS**

HOMEOWNERS RATING ILLUSTRATION

COMPANY NAME: ABC INSURANCE COMPANY

| ID | Description | Criteria Assumed | Value | Manual Page Reference / Comments |
|------|--|--|-------------------|--|
| (1) | Territory code (info only) | Alexandria* | 26 | Page R-2, Section 2 |
| (2) | Fire protection class code (info only) | Alexandria* | 3 | Page R-2, Section 2A |
| (3) | Base rate | (Please show value as published in manual) | \$745.00 | Page R-1, Section 1 |
| (4) | Territory factor | Factor corresponding to (1) | 1.000 | Included in Base Rate |
| (5) | Fire protection class factor | Factor corresponding to (2) | 1.000 | Included in Base Rate |
| (6) | Form factor | HO-3 | 1.000 | Included in Base Rate |
| (7) | Company/program/tying factor | Clean claims history, no policy lapses, average credit** | 1.000 | Not Used |
| (8) | Amount-of-insurance factor | Cov. A amount \$75,000 | 1.000 | Page R-4, Section 14 |
| (9) | Construction class factor | Brick | 1.000 | Included in Base Rate |
| (10) | Age of home factor | 25 years (no significant damage) | 1.000 | Page R-6, Section 19 |
| (11) | Deductible factor | 2% hurricane/ \$50,000 | 1.000 | Page R-5, Section 16 |
| (12) | Credit scoring factor | Average credit** | 1.000 | Not Used |
| (13) | Claims history factor | Clean claims history | 1.000 | Page R-5, Section 15 |
| (14) | Protective device factor | Smoke detectors, burglar alarm | 1.000 | Page R-5, Section 17 |
| (15) | Insured age factor | 40-year-old | 1.000 | Not Used |
| (16) | Household structure factor | Lives alone | 1.000 | Not Used |
| (17) | Smoker/Non-smoker factor | Non-smoker | 1.000 | Not Used |
| (18) | P&C multi-policy factor | No other policy in-force | 1.000 | General Rules, Page 4, Section 8 |
| (19) | Premium payment/paid-in-full factor | Paid-in-full | 1.000 | Not Used |
| (20) | Other1 factor | (Describe here) | 1.000 | Not Used |
| (21) | Other2 factor | (Describe here) | 1.000 | Not Used |
| (22) | Other3 factor | (Describe here) | 1.000 | Not Used |
| (23) | Premium (before additives) | (Calculated value) | \$952.73 | Calculated as the product of items (3) through (22) |
| (24) | Expense fee (additive) | (Please show value as published in manual) | 30.00 | Page R-1, Section 1 |
| (25) | MGA fee (additive) | (Please show value as published in manual) | 25.00 | Page R-6, Section 18 |
| (26) | Other (additive) | (Describe here) | 0.00 | Not Used |
| (27) | Premium (after additives) | (Calculated value) | \$1,007.73 | Calculated as the sum of items (23) through (26) |
| (28) | Policy term factor | Policy term 12 months | 1.000 | Only annual policies available |
| (29) | Final Premium - Indicated | (Calculated value) | \$1,007.73 | Calculated as the product of items (27) and (28) |
| (30) | Final Premium - Selected | (May differ from Indicated due to rounding) | \$1,008.00 | Differs from Indicated due to rounding at final step (there is no intermediate rounding) |

SAMPLE
LAYOUT

* - Address is Tennyson Oaks Drive, Alexandria, LA 71301 (Rapides Parish).
If two (or more) rates apply to the street/zip code combination requested, use the lower rate.
** - Average credit is represented by a Fair Isaac score of 710, or an estimated equivalent if Fair Isaac is not used.

Notes:
 (A) If a rating factor is already reflected in the base rate, enter 1.000 in Value column and "Included in Base Rate" in Comments column.
 (B) If a rating factor is not used by the company, enter 1.000 in Value column and "Not Used" in Comments column.
 (C) If a rating factor is used by the company but not listed above, use rows (20) through (22) as needed to accommodate such rating factors (and similarly for row 26).
 (D) The rates calculated should EXCLUDE any applicable assessments, recoupment surcharges, or similar items relating to the Louisiana Citizens Property Insurance Corporation.

Special Notes: