

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
RATING CRITERIA**

	EXAMPLE 1	EXAMPLE 2	EXAMPLE 3	EXAMPLE 4	EXAMPLE 5	EXAMPLE 6	EXAMPLE 7	EXAMPLE 8	EXAMPLE 9	EXAMPLE 10	EXAMPLE 11	EXAMPLE 12
EXAMPLE TYPE-->	"Base Line Scenario"	"Frame Construction"	"One Prior Claim"	"Low Credit Score"	"High Credit Score"	"High Deductible"	"Multiline Discount"	"Wind Mitigated"	"Older \$100K Home"	"Older \$150K Home"	"New \$300K Home"	"New \$400K Home"
Coverage A Amount	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$100,000	\$150,000	\$300,000	\$400,000
Age of Home (Years)	10	10	10	10	10	10	10	10	25	20	Less than 1	Less than 1
Construction Type	Brick Veneer	Wood Frame	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer	Brick Veneer
Claims History	Clean	Clean	One Claim*	Clean	Clean	Clean	Clean	Clean	Clean	Clean	Clean	Clean
Credit Score	FICO 710**	FICO 710**	FICO 710**	FICO 580**	FICO 780**	FICO 710**	FICO 710**	FICO 710**	FICO 710**	FICO 710**	FICO 710**	FICO 710**
Deductibles (Hurricane / All Other)	2% / \$500	2% / \$500	2% / \$500	2% / \$500	2% / \$500	5% / \$1,000	2% / \$500	2% / \$500	2% / \$500	2% / \$500	2% / \$500	2% / \$500
Multiline Discount (Home/Auto)	No	None	No	No	No	No	Yes	No	No	No	No	No
Wind Mitigation Features	None	None	None	None	None	None	None	Fully Mitigated	None	None	None***	None***
Square Footage	1800	1800	1800	1800	1800	1800	1800	1800	1200	1500	2400	2800
POLICY												
Policy Form	HO-3 (or equivalent)	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
New / Renewal Business	New Business	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Policy Term	12 months	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Policy Lapses (with Previous Carrier)	None	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Coverage C Amount	50% of Cov. A	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Coverage B, D, E, F Amounts	10%,30%,100K,1K	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Replacement Cost - Dwelling	Yes	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Replacement Cost - Contents	Yes	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Inflation Guard	Yes	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
PROTECTIVE DEVICES												
Fire Extinguishers	Yes	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Smoke Detectors	Yes	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Deadbolts on All Doors	Yes	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Other Protective Devices	None	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
MISCELLANEOUS												
Primary/Secondary Residence	Primary	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Significant Remodeling of Home	No	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Number of Stories	1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Number of Families	1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Age of Homeowner	40	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Smoker/Non-Smoker	Non-Smoker	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Additional Structures	None	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Additional Coverages/Limits	None	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Scheduled Property	None	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Premium Payment	Paid-in-Full	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Policy Fees	Include in Calc.	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1
Citizens Assessments/Surcharges	Exclude from Calc.	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1	SAME AS EXAMPLE 1

* - For the one claim, assume a \$10,000 fire loss occurred 18 months ago.

** - Average credit is represented by a Fair Isaac score of 710; poor credit by 580; high credit by 780. If FICO is not used for credit scoring, an approximately equivalent credit score should be assumed.

*** - For Examples 11 and 12, assume no wind mitigation features beyond the Louisiana building code requirements for homes built after 01/01/07.

NOTE: If your rating system uses a rating characteristic not specified above, please make a reasonable assumption. A reasonable assumption would be the average or most prevalent value based upon your book of business. Then, document the assumption in the "Additional Assumptions" section of Sheet 5 of this exhibit.

RATING EXAMPLES
LOCATION CRITERIA

<u>Location</u>	<u>Parish</u>	<u>Street*</u>	<u>City/State/Zip</u>
1. Abbeville	Vermilion	Todd Road	Abbeville, LA 70510
2. Alexandria	Rapides	Tennyson Oaks Drive	Alexandria, LA 71301
3. Batchelor ("Middle Rural Example")	Pointe Coupee	Highway 417	Batchelor, LA 70715
4. Baton Rouge	East Baton Rouge	Woodwick Avenue	Baton Rouge, LA 70816
5. Bogalusa	Washington	Borgne Avenue	Bogalusa, LA 70427
6. Cameron ("South Rural Example")	Cameron	Brant Street	Cameron, LA 70631
7. Chalmette	St. Bernard	Dauterive Drive	Chalmette, LA 70043
8. Denham Springs	Livingston	Cottonwood Drive	Denham Springs, LA 70726
9. DeRidder	Beauregard	Allison Drive	DeRidder, LA 70634
10. Hammond	Tangipahoa	Simpson Place	Hammond, LA 70403
11. Houma	Terrebonne	Baker Drive	Houma, LA 70363
12. Jennings	Jefferson Davis	Comfort Lane	Jennings, LA 70546
13. Kenner	Jefferson	Kentucky Avenue	Kenner, LA 70065
14. Lafayette	Lafayette	Curtis Street	Lafayette, LA 70506
15. Lake Charles	Calcasieu	Carriage Lane	Lake Charles, LA 70605
16. LaPlace	St. John The Baptist	Portrush Drive	LaPlace, LA 70068
17. Mandeville	St. Tammany	Marquette Street	Mandeville, LA 70471
18. Metairie	Jefferson	Trudeau Drive	Metairie, LA 70003
19. Monroe	Ouachita	North 4th Street	Monroe, LA 71201
20. Morgan City	St. Mary	Maple Street	Morgan City, LA 70380
21. Natchitoches	Natchitoches	Whitfield Drive	Natchitoches, LA 71457
22. New Iberia	Iberia	Belaire Drive	New Iberia, LA 70563
23. New Orleans	Orleans	Harrison Avenue	New Orleans, LA 70124
24. Opelousas	St. Landry	Andrepoint Road	Opelousas, LA 70570
25. Prairieville	Ascension	Perkins Road	Prairieville, LA 70769
26. Ruston	Lincoln	Woods Road	Ruston, LA 71270
27. Shreveport	Caddo	Savanna Drive	Shreveport, LA 71118
28. Slidell	St. Tammany	Carr Drive	Slidell, LA 70458
29. Thibodaux	Lafourche	Ashland Drive	Thibodaux, LA 70301
30. Transylvania ("North Rural Example")	East Carroll	Hwy 65 South	Transylvania, LA 71286
Total: 30 Locations			
* - If two (or more) rates apply to the street/zip code combination requested, use the lower rate.			

RATING EXAMPLES
COMPANY-CALCULATED RESULTS

	EXAMPLE 1	EXAMPLE 2	EXAMPLE 3	EXAMPLE 4	EXAMPLE 5	EXAMPLE 6	EXAMPLE 7	EXAMPLE 8	EXAMPLE 9	EXAMPLE 10	EXAMPLE 11	EXAMPLE 12
1. Abbeville												
2. Alexandria												
3. Batchelor												
4. Baton Rouge												
5. Bogalusa												
6. Cameron												
7. Chalmette												
8. Denham Springs												
9. DeRidder												
10. Hammond												
11. Houma												
12. Jennings												
13. Kenner												
14. Lafayette												
15. Lake Charles												
16. LaPlace												
17. Mandeville												
18. Metairie												
19. Monroe												
20. Morgan City												
21. Natchitoches												
22. New Iberia												
23. New Orleans												
24. Opelousas												
25. Prairieville												
26. Ruston												
27. Shreveport												
28. Slidell												
29. Thibodaux												
30. Transylvania												

RATING EXAMPLES
COMPANY-CALCULATED RESULTS

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

Additional Assumptions (pursuant to footnote in Sheet 2 of this exhibit):
