

# **Insure Louisiana Incentive Program Quarterly Report (Q2-2024)**

**Report to the Legislature**



**Louisiana Department of Insurance**

**Timothy J. Temple, Commissioner**

**LOUISIANA DEPARTMENT OF INSURANCE**

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# LOUISIANA DEPARTMENT OF INSURANCE

TIMOTHY J. TEMPLE  
COMMISSIONER

October 7, 2024

The Honorable Cameron Henry  
President, Louisiana State Senate  
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The Honorable Phillip DeVillier  
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The Honorable Kirk Talbot  
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The Honorable Gabe Firment  
Chairman of the House Insurance Committee  
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RE: Insure Louisiana Incentive Program  
Quarterly Report "as of" June 30, 2024

Dear President Henry, Speaker DeVillier, Chairman Womack, Chairman Talbot, Chairman McFarland, and Chairman Firment:

Act No. 1 of the 2023 First Extraordinary Session provided that the commissioner submit an annual report on the Insure Louisiana Incentive Program ("Program") to the Legislature, the House Committee on Appropriations, the Senate Committee on Finance, and the House and Senate committees on insurance containing information for the preceding year detailing the following for grantees receiving grants from funds appropriated therein:

- the amount of premiums written, by parish and by grantee, pursuant to the Program (**Attachment 1**);
- the amount of premiums, by parish and by grantee, for property located in the parishes included in the federal Gulf Opportunity Zone Act of 2005 (**Attachment 2**);

- the amount of premiums, by parish and by grantee, removed from the Louisiana Citizens Property Insurance Corporation (**Attachment 3**);
- the total amount of premiums for each grantee, by parish, inclusive of premiums written pursuant to the Program (**Attachment 4**);
- premium to surplus ratio, net of reinsurance (**Attachment 5**);
- gross premium to surplus ratio (**Attachment 6**);
- detail on the catastrophe reinsurance program maintained by the grantee, including retentions, limits, reinstatements and Probable Maximum Loss (“PML”) models for at least five different scenarios (**Attachment 7**); and
- the current rating of the grantee (**Attachment 8**).

All information provided herewith has been compiled from reports received from each grantee and is unaudited. The report includes all qualifying premium written by grantees between April 1, 2024, and June 30, 2024. There can be no assurance whether the grantees would not have written the premium if not for the Program.

This report excludes Constitution Insurance Company, which while approved to receive grant funds had not fully completed the requirements necessary to write homeowners’ business in Louisiana. As a result, the LDI stopped payment of the grant funds check.

If you need any additional information, please do not hesitate to contact me.

Sincerely,



Melissa Gibson  
Deputy Commissioner  
Office of Financial Solvency

Attachments

cc: Tim Temple  
Barrow Peacock  
Adam Patrick

**Insure Louisiana Incentive Program  
Incentive Premium - By Parish  
For the Quarter Ended June 30, 2024**

Parish	Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice	Total
Acadia*	24,099	32,847	59,407	120,079	-	113,212	1,524	284,947	636,115
Allen*	5,074	4,254	16,776	6,394	-	1,946	-	61,058	95,502
Ascension*	445,444	791,366	140,206	280,238	-	360,078	78,325	1,043,614	3,139,271
Assumption*	62,521	58,281	2,206	68,611	-	151,923	20,795	225,119	589,456
Avoyelles	16,054	2,703	5,152	-	-	24,701	-	44,231	92,841
Beauregard*	33,676	26,791	34,277	1,818	-	18,656	7,115	64,709	187,042
Bienville	-	-	-	-	-	8,196	-	(476)	7,720
Bossier	109,044	2,264	40,191	-	-	24,222	17,478	131,599	324,798
Caddo	180,941	11,335	67,830	-	-	37,272	13,247	201,879	512,504
Calcasieu*	604,787	123,390	1,190,925	330,420	-	646,364	243,731	2,894,941	6,034,558
Caldwell	-	-	-	-	-	2,953	-	3,956	6,909
Cameron*	27,512	146,223	213,035	15,020	-	(9,146)	96,995	210,153	699,792
Catahoula	-	918	1,982	-	-	928	-	6,139	9,967
Claiborne	-	-	-	-	-	-	3,340	5,888	9,228
Concordia	-	696	3,076	-	-	2,302	3,655	22,840	32,569
DeSoto	14,549	-	3,781	-	-	6,881	-	6,392	31,603
East Baton Rouge*	929,854	890,749	227,802	1,128,946	-	1,338,070	176,986	2,473,599	7,166,006
East Carroll	71,272	-	-	-	-	3,222	-	-	74,494
East Feliciana*	26,467	16,001	15,426	14,135	-	2,597	2,752	25,463	102,841
Evangeline*	-	11,138	24,378	15,339	-	8,582	(1,404)	111,018	169,051
Franklin	-	-	-	-	-	7,057	2,937	1,146	11,140
Grant	1,736	2,388	4,270	-	-	1,275	1,100	26,546	37,315
Iberia*	95,008	207,615	135,214	214,627	-	786,999	85,555	754,446	2,279,464
Iberville*	43,575	48,108	25,689	41,115	-	53,861	6,190	94,759	313,297
Jackson	-	-	-	-	-	3,529	1,977	16,691	22,197
Jefferson*	5,557,136	885,775	915,349	2,917,853	61,335	13,897,786	(17)	12,527,200	36,762,417
Jefferson Davis*	472,696	27,639	168,563	10,718	-	131,426	7,462	222,546	1,041,050
Lafayette*	303,463	440,648	414,486	543,091	-	1,031,110	203,537	3,253,985	6,190,320
LaFourche*	1,344,127	1,109,450	22,054	234,633	-	1,556,190	159,096	1,133,712	5,559,262
LaSalle	129,425	3,039	(46)	-	-	4,577	-	10,319	147,314
Lincoln	4,529	-	5,617	-	-	19,357	7,787	36,343	73,633
Livingston*	402,208	870,768	145,918	355,786	-	237,629	42,560	791,201	2,846,070
Madison	25,540	-	-	-	-	3,648	1,426	149	30,763
Morehouse	2,811	(2,032)	9,206	-	-	12,416	(103)	13,120	35,418
Natchitoches	12,997	3,175	1,049	-	-	-	5,144	12,125	34,490
Orleans*	2,190,414	403,485	763,716	1,408,848	-	10,802,436	(2,315)	8,936,337	24,502,921
Ouachita	253,354	3,197	28,183	-	-	44,686	22,277	295,864	647,561
Plaquemines*	398,744	519,992	4,727	85,893	-	586,720	-	18,407	1,614,483
Pointe Coupee*	47,152	14,723	5,221	15,420	-	34,450	8,896	47,426	173,288
Rapides	22,620	31,756	38,474	-	-	62,729	26,155	272,526	454,260
Red River	-	-	-	-	-	1,259	-	80	1,339
Richland	4,690	3,131	3,126	-	-	12,019	6,088	14,537	43,591
Sabine*	5,292	3,630	4,942	-	-	11,916	13,852	28,233	67,865
Saint Bernard*	767,769	856,024	62,631	74,372	-	1,324,986	3,961	1,048,964	4,138,707
Saint Charles*	1,183,565	292,226	157,285	730,025	-	1,596,220	314,613	2,409,011	6,682,945
Saint Helena*	52,626	7,542	1,178	2,277	-	17,996	-	4,799	86,418
Saint James*	101,822	72,692	17,585	119,108	-	241,702	16,221	328,764	897,894
Saint John the Baptist*	4,174,938	240,158	129,226	325,885	-	286,027	222,561	2,311,330	7,690,125
Saint Landry*	82,628	54,510	46,964	67,847	-	76,045	9,883	159,434	497,311
Saint Martin*	82,586	53,645	80,725	73,918	-	181,765	23,407	338,987	835,033
Saint Mary*	95,216	117,676	90,291	170,154	-	775,331	195,762	301,494	1,745,924
Saint Tammany*	4,134,954	1,464,945	647,030	1,267,656	58,590	3,899,481	6,433	6,371,034	17,850,123
Tangipahoa*	751,670	756,941	85,615	293,097	-	413,658	75,216	896,004	3,272,201
Tensas	14,927	-	(115)	-	-	8,852	1,763	-	25,427
Terrebonne*	1,303,806	1,147,652	48,052	344,859	-	2,956,546	1,153,874	2,025,864	8,980,653
Union	96,917	-	4,623	-	-	10,352	-	20,521	132,413
Vermilion*	227,064	302,487	295,722	64,208	-	754,363	227,574	647,480	2,518,898
Vernon*	22,365	12,125	13,466	-	-	7,413	1,623	59,113	116,105
Washington*	31,202	80,170	7,268	75,327	-	88,097	19,929	152,239	454,232
Webster	4,449	-	636	-	-	482	5,710	18,776	30,053
West Baton Rouge*	60,376	82,536	22,370	62,432	-	46,320	6,925	151,202	432,161
West Carroll	-	-	2,624	-	-	7,282	3,853	3,980	17,739
West Feliciana*	3,552	3,542	2,916	4,084	-	18,191	2,718	57,379	92,382
Winn	-	-	-	-	-	4,999	3,391	5,923	14,313
<b>TOTAL - All Parishes</b>	<b>27,061,243</b>	<b>12,240,314</b>	<b>6,458,300</b>	<b>11,484,233</b>	<b>119,925</b>	<b>44,762,142</b>	<b>3,559,560</b>	<b>53,637,065</b>	<b>159,322,782</b>

\* GO Zone Parish

All amounts are in whole dollars/numbers.

Amounts are unaudited.

**Insure Louisiana Incentive Program  
Incentive Premium - GO Zone Parishes  
For the Quarter Ended June 30, 2024**

*Attachment 2*

Parish	Allied Trust	Cajun			Lilypad	SafePoint	SafePort	SureChoice	Total
		Underwriters	Elevate	Gulf States					
Acadia*	24,099	32,847	59,407	120,079	-	113,212	1,524	284,947	636,115
Allen*	5,074	4,254	16,776	6,394	-	1,946	-	61,058	95,502
Ascension*	445,444	791,366	140,206	280,238	-	360,078	78,325	1,043,614	3,139,271
Assumption*	62,521	58,281	2,206	68,611	-	151,923	20,795	225,119	589,456
Beauregard*	33,676	26,791	34,277	1,818	-	18,656	7,115	64,709	187,042
Calcasieu*	604,787	123,390	1,190,925	330,420	-	646,364	243,731	2,894,941	6,034,558
Cameron*	27,512	146,223	213,035	15,020	-	(9,146)	96,995	210,153	699,792
East Baton Rouge*	929,854	890,749	227,802	1,128,946	-	1,338,070	176,986	2,473,599	7,166,006
East Feliciana*	26,467	16,001	15,426	14,135	-	2,597	2,752	25,463	102,841
Evangeline*	-	11,138	24,378	15,339	-	8,582	(1,404)	111,018	169,051
Iberia*	95,008	207,615	135,214	214,627	-	786,999	85,555	754,446	2,279,464
Iberville*	43,575	48,108	25,689	41,115	-	53,861	6,190	94,759	313,297
Jefferson*	5,557,136	885,775	915,349	2,917,853	61,335	13,897,786	(17)	12,527,200	36,762,417
Jefferson Davis*	472,696	27,639	168,563	10,718	-	131,426	7,462	222,546	1,041,050
Lafayette*	303,463	440,648	414,486	543,091	-	1,031,110	203,537	3,253,985	6,190,320
Lafourche*	1,344,127	1,109,450	22,054	234,633	-	1,556,190	159,096	1,133,712	5,559,262
Livingston*	402,208	870,768	145,918	355,786	-	237,629	42,560	791,201	2,846,070
Orleans*	2,190,414	403,485	763,716	1,408,848	-	10,802,436	(2,315)	8,936,337	24,502,921
Plaquemines*	398,744	519,992	4,727	85,893	-	586,720	-	18,407	1,614,483
Pointe Coupee*	47,152	14,723	5,221	15,420	-	34,450	8,896	47,426	173,288
Sabine*	5,292	3,630	4,942	-	-	11,916	13,852	28,233	67,865
Saint Bernard*	767,769	856,024	62,631	74,372	-	1,324,986	3,961	1,048,964	4,138,707
Saint Charles*	1,183,565	292,226	157,285	730,025	-	1,596,220	314,613	2,409,011	6,682,945
Saint Helena*	52,626	7,542	1,178	2,277	-	17,996	-	4,799	86,418
Saint James*	101,822	72,692	17,585	119,108	-	241,702	16,221	328,764	897,894
Saint John the Baptist*	4,174,938	240,158	129,226	325,885	-	286,027	222,561	2,311,330	7,690,125
Saint Landry*	82,628	54,510	46,964	67,847	-	76,045	9,883	159,434	497,311
Saint Martin*	82,586	53,645	80,725	73,918	-	181,765	23,407	338,987	835,033
Saint Mary*	95,216	117,676	90,291	170,154	-	775,331	195,762	301,494	1,745,924
Saint Tammany*	4,134,954	1,464,945	647,030	1,267,656	58,590	3,899,481	6,433	6,371,034	17,850,123
Tangipahoa*	751,670	756,941	85,615	293,097	-	413,658	75,216	896,004	3,272,201
Terrebonne*	1,303,806	1,147,652	48,052	344,859	-	2,956,546	1,153,874	2,025,864	8,980,653
Vermilion*	227,064	302,487	295,722	64,208	-	754,363	227,574	647,480	2,518,898
Vernon*	22,365	12,125	13,466	-	-	7,413	1,623	59,113	116,105
Washington*	31,202	80,170	7,268	75,327	-	88,097	19,929	152,239	454,232
West Baton Rouge*	60,376	82,536	22,370	62,432	-	46,320	6,925	151,202	432,161
West Feliciana*	3,552	3,542	2,916	4,084	-	18,191	2,718	57,379	92,382
<b>TOTAL - GO Zone Parishes</b>	<b>26,095,388</b>	<b>12,177,744</b>	<b>6,238,641</b>	<b>11,484,233</b>	<b>119,925</b>	<b>44,446,946</b>	<b>3,432,335</b>	<b>52,465,971</b>	<b>156,461,183</b>

\* GO Zone Parish

All amounts are in whole dollars/numbers.

Amounts are unaudited.

**Insure Louisiana Incentive Program  
Incentive Premium - Citizens Takeout  
For the Quarter Ended June 30, 2024**

Parish	Cajun		Total
	Underwriters	SafePoint	
Acadia*	-	88,099	88,099
Allen*	-	1,946	1,946
Ascension*	-	329,103	329,103
Assumption*	-	130,834	130,834
Avoyelles	-	22,909	22,909
Beauregard*	-	17,195	17,195
Bienville	-	8,196	8,196
Bossier	-	24,222	24,222
Caddo	-	37,272	37,272
Calcasieu*	-	255,649	255,649
Caldwell	-	2,953	2,953
Cameron*	-	(4,520)	(4,520)
Catahoula	-	928	928
Claiborne	-	-	-
Concordia	-	2,302	2,302
DeSoto	-	6,881	6,881
East Baton Rouge*	-	1,045,323	1,045,323
East Carroll	-	3,222	3,222
East Feliciana*	-	4,987	4,987
Evangeline*	-	8,582	8,582
Franklin	-	7,057	7,057
Grant	-	1,275	1,275
Iberia*	-	587,753	587,753
Iberville*	-	47,857	47,857
Jackson	-	3,529	3,529
Jefferson*	-	9,110,355	9,110,355
Jefferson Davis*	-	101,048	101,048
Lafayette*	-	515,348	515,348
Lafourche*	-	1,231,182	1,231,182
LaSalle	-	4,577	4,577
Lincoln	-	19,357	19,357
Livingston*	-	206,278	206,278
Madison	-	3,648	3,648
Morehouse	-	12,416	12,416
Natchitoches	-	-	-
Orleans*	-	8,581,673	8,581,673
Ouachita	-	44,686	44,686
Plaquemines*	-	452,609	452,609
Pointe Coupee*	-	34,450	34,450
Rapides	-	62,729	62,729
Red River	-	1,259	1,259
Richland	-	12,019	12,019
Sabine*	-	11,916	11,916
Saint Bernard*	-	1,066,667	1,066,667
Saint Charles*	-	1,067,285	1,067,285
Saint Helena*	-	7,368	7,368
Saint James*	-	228,210	228,210
Saint John the Baptist*	-	21,488	21,488
Saint Landry*	-	73,318	73,318
Saint Martin*	-	151,646	151,646
Saint Mary*	-	501,850	501,850
Saint Tammany*	-	2,848,231	2,848,231
Tangipahoa*	-	337,117	337,117
Tensas	-	8,852	8,852
Terrebonne*	-	2,070,507	2,070,507
Union	-	10,352	10,352
Vermilion*	(1,462)	378,241	376,779
Vernon*	-	7,413	7,413
Washington*	-	81,605	81,605
Webster	-	482	482
West Baton Rouge*	-	13,630	13,630
West Carroll	-	7,282	7,282
West Feliciana*	-	18,191	18,191
Winn	-	4,999	4,999
<b>TOTAL - All parishes</b>	<b>(1,462)</b>	<b>31,943,838</b>	<b>31,942,376</b>

\* GO Zone Parish

All amounts are in whole dollars/numbers.

Amounts are unaudited.

**Insure Louisiana Incentive Program**  
**Total Premium - By Parish (Includes Both Incentive and Non-Incentive Premium)**  
**For the Quarter Ended June 30, 2024**

Parish	Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice	Total
Acadia*	35,913	132,446	59,407	120,079	-	107,967	1,524	284,947	742,283
Allen*	23,882	36,313	16,776	6,394	-	1,609	-	61,058	146,032
Ascension*	648,307	1,569,984	140,206	281,491	-	372,950	78,325	1,042,422	4,133,685
Assumption*	281,843	128,238	2,206	68,611	-	153,888	20,795	225,119	880,700
Avoyelles	49,396	27,848	5,152	-	-	24,066	-	44,231	150,693
Beauregard*	51,764	104,595	34,277	1,818	-	18,413	7,115	64,709	282,691
Bienville	10,352	6,301	-	-	-	7,568	-	(476)	23,745
Bossier	179,842	107,652	40,191	-	-	26,399	17,478	131,599	503,161
Caddo	346,768	190,460	67,830	-	-	53,956	13,247	198,102	870,363
Calcasieu*	1,012,602	469,681	1,190,925	330,420	-	703,131	243,731	2,894,730	6,845,220
Caldwell	302,030	3,422	-	-	-	2,953	-	3,956	312,361
Cameron*	29,754	204,283	213,035	15,020	-	(3,090)	96,995	210,153	766,150
Catahoula	54,790	13,499	1,982	-	-	537	-	6,139	76,947
Claiborne	2,180	8,547	-	-	-	(445)	3,340	5,888	19,510
Concordia	-	8,993	3,076	-	-	2,302	3,655	22,840	40,866
DeSoto	25,237	19,963	3,781	-	-	6,881	-	6,392	62,254
East Baton Rouge*	1,408,537	2,181,652	227,802	1,128,946	-	1,443,561	176,986	2,473,599	9,041,083
East Carroll	526,980	4,262	-	-	-	3,222	-	-	534,464
East Feliciana*	40,845	49,340	15,426	14,135	-	159	2,752	25,220	147,877
Evangeline*	(49)	47,237	24,378	15,339	-	8,317	(1,404)	111,018	204,836
Franklin	-	25,386	-	-	-	9,547	2,937	1,146	39,016
Grant	(191)	56,530	4,270	-	-	140	1,100	26,546	88,395
Iberia*	149,115	860,742	135,214	215,559	-	831,164	85,555	754,446	3,031,795
Iberville*	114,298	124,434	25,689	41,115	-	56,128	6,190	94,759	462,613
Jackson	1,400,065	4,915	-	-	-	3,529	1,977	16,691	1,427,177
Jefferson*	6,534,913	5,329,816	915,349	2,951,291	61,335	14,502,104	(17)	12,527,135	42,821,926
Jefferson Davis*	2,054,235	93,134	168,563	10,718	-	146,842	7,462	222,546	2,703,500
Lafayette*	501,599	1,126,566	414,486	544,135	-	1,061,904	203,537	3,252,101	7,104,328
Lafourche*	1,995,941	1,895,047	22,054	234,633	-	1,682,218	159,096	1,133,712	7,122,701
LaSalle	451,828	19,419	(46)	-	-	4,577	-	10,319	486,097
Lincoln	7,372	10,870	5,617	-	-	19,357	7,787	36,343	87,346
Livingston*	590,986	1,759,337	145,918	357,000	-	251,830	42,560	791,039	3,938,670
Madison	181,137	(5,005)	-	-	-	3,648	1,426	149	181,355
Morehouse	5,622	5,376	9,206	-	-	14,131	(103)	13,120	47,352
Natchitoches	20,026	37,933	1,049	-	-	(1,034)	5,144	12,125	75,243
Orleans*	3,071,675	7,869,075	763,716	1,425,931	-	11,723,695	(2,315)	8,936,337	33,788,114
Ouachita	954,589	81,909	28,183	-	-	43,116	22,277	295,864	1,425,938
Plaquemines*	642,880	871,451	4,727	90,873	-	681,679	-	18,407	2,310,017
Pointe Coupee*	379,164	76,383	5,221	15,420	-	32,066	8,896	47,426	564,576
Rapides	38,711	178,427	38,474	-	-	60,498	26,155	272,526	614,791
Red River	12,914	3,471	-	-	-	1,259	-	80	17,724
Richland	11,502	10,949	3,126	-	-	12,019	6,088	14,537	58,221
Sabine*	9,657	17,531	4,942	-	-	11,916	13,852	28,233	86,131
Saint Bernard*	1,073,962	2,461,932	62,631	96,852	-	1,410,637	3,961	1,048,964	6,158,939
Saint Charles*	1,934,412	979,415	157,285	731,245	-	1,656,884	314,613	2,409,011	8,182,865
Saint Helena*	452,113	39,079	1,178	2,277	-	17,996	-	4,799	517,442
Saint James*	136,101	201,964	17,585	119,108	-	255,437	16,221	328,764	1,075,180
Saint John the Baptist*	6,221,015	854,603	129,226	325,885	-	342,962	222,561	2,310,728	10,406,980
Saint Landry*	312,786	123,839	46,964	67,847	-	80,564	9,883	159,434	801,317
Saint Martin*	136,267	215,720	80,725	73,918	-	194,959	23,407	338,987	1,063,983
Saint Mary*	143,267	1,040,078	90,291	170,154	-	799,926	195,762	301,494	2,740,972
Saint Tammany*	6,375,828	4,851,732	647,030	1,315,246	58,590	4,177,680	6,433	6,371,034	23,803,573
Tangipahoa*	2,901,355	1,750,087	85,615	293,847	-	575,695	75,216	896,004	6,577,819
Tensas	184,021	1,793	(115)	-	-	8,852	1,763	-	196,314
Terrebonne*	1,884,432	2,291,177	48,052	347,770	-	3,221,496	1,153,874	2,025,864	10,972,665
Union	557,629	8,770	4,623	-	-	10,352	-	20,521	601,895
Vermilion*	375,347	1,245,994	295,722	64,208	-	774,969	227,574	647,231	3,631,045
Vernon*	127,216	41,851	13,466	-	-	2,094	1,623	59,113	245,363
Washington*	60,034	191,564	7,268	76,606	-	101,750	19,929	152,239	609,390
Webster	23,601	8,685	636	-	-	482	5,710	18,776	57,890
West Baton Rouge*	81,898	203,089	22,370	62,432	-	47,432	6,925	151,202	575,348
West Carroll	20,387	8,267	2,624	-	-	7,282	3,853	3,980	46,393
West Feliciana*	3,552	22,745	2,916	4,084	-	18,191	2,718	57,379	111,585
Winn	-	8,265	-	-	-	4,999	3,391	5,923	22,578
<b>TOTAL - All Parishes</b>	<b>47,164,234</b>	<b>42,319,061</b>	<b>6,458,300</b>	<b>11,620,407</b>	<b>119,925</b>	<b>47,797,316</b>	<b>3,559,560</b>	<b>53,628,680</b>	<b>212,667,483</b>

\* GO Zone Parish

All amounts are in whole dollars/numbers.

Amounts are unaudited.



**Insure Louisiana Incentive Program  
Premium to Surplus Ratio, Net of Reinsurance  
For the Quarter Ended June 30, 2024**

<b>Allied Trust</b>	<b>Cajun Underwriters</b>	<b>Elevate</b>	<b>Gulf States</b>	<b>Lilypad</b>	<b>SafePoint</b>	<b>SafePort</b>	<b>SureChoice</b>
48%	17%	37%	51%	1%	-25%	31%	18%

Ratios are based on a rolling year and 6/30/2024 reported surplus.

**Insure Louisiana Incentive Program  
Gross Premium to Surplus Ratio  
For the Quarter Ended June 30, 2024**

<b>Allied Trust</b>	<b>Cajun Underwriters</b>	<b>Elevate</b>	<b>Gulf States</b>	<b>Lilypad</b>	<b>SafePoint</b>	<b>SafePort</b>	<b>SureChoice</b>
765%	533%	214%	541%	1%	702%	199%	613%

Ratios are based on a rolling year and 6/30/2024 reported surplus.

**Insure Louisiana Incentive Program  
Reinsurance Summary (1st Event)  
For the Quarter Ended June 30, 2024**

**Attachment 7**

	Allied Trust	Cajun Underwriters <sup>1</sup>	Elevate <sup>2</sup>	Gulf States	Lilypad <sup>3</sup>	SafePoint <sup>1</sup>	SafePort	SureChoice <sup>2</sup>
Retention	\$ 3,625,000	\$ 2,000,000	\$ 20,000,000	\$ 2,000,000	TBD <sup>3</sup>	\$ 2,000,000	\$ 5,000,000	\$ 20,000,000
Limits	\$ 390,000,000	\$ 1,000,000,000	\$ 1,549,000,000	\$ 365,000,000	TBD <sup>3</sup>	\$ 1,000,000,000	\$ 358,400,000	\$ 1,549,000,000
Reinstatements <sup>4</sup>	Yes	Yes	Yes	Yes	TBD <sup>3</sup>	Yes	Yes	Yes
1 in 50 PML <sup>5</sup>	\$ 226,771,077	\$ 260,547,332	\$ 991,700,280	\$ 191,841,480	TBD <sup>3</sup>	\$ 260,547,332	\$ 176,623,200	\$ 991,700,280
1 in 100 PML <sup>5</sup>	\$ 365,576,233	\$ 397,976,556	\$ 1,460,319,840	\$ 329,451,840	TBD <sup>3</sup>	\$ 397,976,556	\$ 273,562,920	\$ 1,460,319,840
1 in 150 PML <sup>5</sup>	\$ 445,612,662	\$ 574,935,302	\$ 1,842,928,200	\$ 436,215,240	TBD <sup>3</sup>	\$ 574,935,302	\$ 342,368,640	\$ 1,842,928,200
1 in 200 PML <sup>5</sup>	\$ 560,568,164	\$ 695,397,843	\$ 2,124,121,320	n/a	TBD <sup>3</sup>	\$ 695,397,843	\$ 385,764,120	\$ 2,124,121,320
1 in 250 PML <sup>5</sup>	\$ 621,153,558	\$ 774,890,764	\$ 2,568,282,120	\$ 584,507,880	TBD <sup>3</sup>	\$ 774,890,764	\$ 418,876,920	\$ 2,568,282,120

<sup>1</sup> Combined reinsurance program among these two affiliated insurance companies

<sup>2</sup> Combined reinsurance program among these two affiliated insurance companies

<sup>3</sup> To Be Determined; Lilypad has not written significant premium through June 2024

<sup>4</sup> Includes 2nd Event cover

<sup>5</sup> Gross; on a Nationwide basis