

**Insure Louisiana Incentive
Program Annual Report
For the Year ended
December 31, 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

June 10, 2025

The Honorable Cameron Henry
President, Louisiana State Senate
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The Honorable Phillip DeVillier
Speaker, Louisiana House of Representatives
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The Honorable Glen Womack
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The Honorable Gabe Firment
Chairman of the House Insurance Committee
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RE: Insure Louisiana Incentive Program
Annual "as of" December 31, 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 reported premium written as reported by grantees between January 1, 2024, and December 31, 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 and By Grantee
For the Year Ended December 31, 2024

Attachment 1

Parish	Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice	Total
Acadia*	93,150	181,221	261,744	244,373	-	261,346	178,577	1,232,473	2,452,884
Allen*	26,584	11,918	65,066	16,292	-	5,798	48,321	228,587	402,566
Ascension*	1,757,112	2,355,899	480,796	843,627	-	507,289	513,891	4,844,174	11,302,788
Assumption*	165,756	194,150	56,225	196,581	-	259,637	55,641	777,305	1,705,295
Avoyelles	50,394	15,390	28,889	-	-	31,599	29,233	150,530	306,035
Beauregard*	85,599	57,706	183,817	10,052	-	19,433	89,002	267,125	712,734
Bienville	6,370	-	853	-	-	8,196	2,768	42,578	60,765
Bossier	497,919	11,063	179,218	-	4,506	19,715	102,955	836,211	1,651,587
Caddo	539,888	27,542	284,468	-	-	39,070	197,277	1,291,856	2,380,101
Calcasieu*	1,746,096	1,052,091	3,928,216	1,112,827	-	849,792	1,945,336	9,246,722	19,881,080
Caldwell	4,064	1,617	-	-	-	2,953	7,309	28,112	44,055
Cameron*	95,006	372,440	476,483	25,907	-	55,668	141,384	668,580	1,835,468
Catahoula	-	3,605	2,037	-	-	928	-	3,793	10,363
Claiborne	-	-	2,455	-	-	-	6,699	47,992	57,146
Concordia	8,574	18,671	5,174	-	-	4,115	7,093	91,175	134,802
DeSoto	62,281	1,710	19,832	-	-	6,881	18,296	101,918	210,918
East Baton Rouge*	3,340,702	3,333,384	933,126	3,465,541	3,772	1,988,851	1,791,497	9,922,695	24,779,568
East Carroll	75,999	-	4,543	-	-	3,222	-	10,657	94,421
East Feliciana*	44,522	36,614	54,564	44,614	-	22,843	8,884	149,739	361,780
Evangeline*	11,209	47,150	51,110	33,986	-	17,174	48,016	351,004	559,649
Franklin	-	3,106	2,736	-	2,402	7,057	3,461	48,553	67,315
Grant	11,092	12,641	14,244	-	-	2,182	968	122,179	163,306
Iberia*	314,939	1,550,042	408,078	551,434	-	1,458,327	700,721	2,593,753	7,577,294
Iberville*	119,100	141,200	76,033	114,404	-	143,461	33,893	482,460	1,110,551
Jackson	8,310	3,868	1,278	-	-	3,529	18,660	131,207	166,852
Jefferson*	18,168,303	10,911,120	2,662,889	9,763,006	294,801	20,201,564	1,166,959	37,558,632	100,727,274
Jefferson Davis*	509,095	141,582	529,117	65,924	-	226,906	158,750	685,492	2,316,866
Lafayette*	1,295,886	1,911,026	1,628,803	1,884,372	-	1,390,743	2,423,652	11,729,905	22,264,387
Lafourche*	3,927,842	3,778,850	91,679	451,967	-	1,840,916	863,896	3,210,004	14,165,154
LaSalle	166,870	20,989	8,121	-	-	2,627	6,425	60,320	265,352
Lincoln	24,164	-	26,493	-	-	16,381	47,375	285,668	400,081
Livingston*	1,587,423	2,632,633	570,742	1,077,583	2,069	346,555	321,187	3,405,006	9,943,198
Madison	25,540	-	-	-	-	3,648	1,481	10,727	41,396
Morehouse	23,231	839	25,364	-	-	12,416	(129)	218,248	279,969
Natchitoches	22,473	9,089	18,562	-	-	1,572	2,338	127,133	181,167
Orleans*	7,552,254	10,613,018	2,114,561	4,998,416	140,301	14,665,353	836,202	28,275,361	69,195,466
Ouachita	421,671	12,489	191,523	-	9,303	42,330	181,869	2,205,248	3,064,433
Plaquemines*	1,381,376	1,793,023	26,370	214,431	-	1,250,622	23,065	39,419	4,728,306
Pointe Coupee*	88,367	61,694	30,482	70,476	-	78,909	41,228	301,931	673,087
Rapides	73,159	116,376	154,410	-	-	71,258	88,620	1,242,510	1,746,333
Red River	-	-	-	-	-	1,259	-	19,011	20,270
Richland	12,484	18,420	5,785	-	-	12,019	8,448	238,566	295,722
Sabine*	19,132	4,313	13,741	-	-	9,237	14,214	95,801	156,438
Saint Bernard*	2,178,686	3,226,216	127,577	341,359	-	1,978,135	35,235	2,756,354	10,643,562
Saint Charles*	3,565,364	1,770,600	435,309	1,695,568	-	2,025,192	928,332	6,478,499	16,898,864
Saint Helena*	88,824	54,986	3,633	13,024	-	29,817	4,658	58,697	253,639
Saint James*	183,562	232,289	45,411	350,941	-	293,333	94,126	847,727	2,047,389
Saint John the Baptist*	6,284,690	1,294,667	288,144	895,542	9,582	526,539	936,024	5,708,609	15,943,797
Saint Landry*	168,101	125,494	188,517	186,763	-	133,431	95,652	701,238	1,599,196
Saint Martin*	177,008	278,865	257,605	247,444	-	406,678	194,141	1,231,747	2,793,488
Saint Mary*	294,785	1,229,759	194,780	435,977	-	1,666,557	929,959	1,076,075	5,827,892
Saint Tammany*	17,054,607	6,992,399	1,830,679	4,206,049	422,554	5,913,667	996,458	19,142,472	56,558,885
Tangipahoa*	1,755,203	2,506,073	277,938	896,634	-	706,168	491,557	3,257,319	9,890,892
Tensas	17,335	4,534	1,372	-	-	8,852	9,928	14,816	56,837
Terrebonne*	3,587,906	4,165,295	128,693	867,133	-	4,443,236	2,913,386	6,000,220	22,105,869
Union	102,781	1,098	10,671	-	-	10,352	12,135	144,264	281,301
Vermilion*	878,245	1,678,173	890,739	274,770	-	1,329,914	814,990	2,418,262	8,285,093
Vernon*	66,940	38,012	67,208	-	-	10,173	33,382	140,865	356,580
Washington*	102,794	212,305	55,418	280,456	-	161,771	60,961	476,929	1,350,634
Webster	27,908	-	13,392	-	-	482	20,827	100,632	163,241
West Baton Rouge*	154,931	273,145	107,822	191,831	-	108,681	39,928	629,286	1,505,624
West Carroll	184	-	2,679	-	-	7,282	977	33,630	44,752
West Feliciana*	28,852	28,393	9,274	20,485	-	33,858	49,585	156,911	327,358
Winn	5,153	-	7,044	-	-	4,999	6,069	19,069	42,334
TOTAL - All Parishes	81,087,795	65,570,791	20,563,532	36,089,789	889,290	65,692,498	20,803,772	174,773,981	465,471,448

* GO Zone Parish

All amounts are in whole dollars/numbers.

Amounts are unaudited.

**Insure Louisiana Incentive Program
Incentive Premium - G.O. Zone Parishes
For the Year Ended December 31, 2024**

Attachment 2

Parish	Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice		Total
Acadia*	93,150	181,221	261,744	244,373	-	261,346	178,577	1,232,473		2,452,884
Allen*	26,584	11,918	65,066	16,292	-	5,798	48,321	228,587		402,566
Ascension*	1,757,112	2,355,899	480,796	843,627	-	507,289	513,891	4,844,174		11,302,788
Assumption*	165,756	194,150	56,225	196,581	-	259,637	55,641	777,305		1,705,295
Beauregard*	85,599	57,706	183,817	10,052	-	19,433	89,002	267,125		712,734
Calcasieu*	1,746,096	1,052,091	3,928,216	1,112,827	-	849,792	1,945,336	9,246,722		19,881,080
Cameron*	95,006	372,440	476,483	25,907	-	55,668	141,384	668,580		1,835,468
East Baton Rouge*	3,340,702	3,333,384	933,126	3,465,541	3,772	1,988,851	1,791,497	9,922,695		24,779,568
East Feliciana*	44,522	36,614	54,564	44,614	-	22,843	8,884	149,739		361,780
Evangeline*	11,209	47,150	51,110	33,986	-	17,174	48,016	351,004		559,649
Iberia*	314,939	1,550,042	408,078	551,434	-	1,458,327	700,721	2,593,753		7,577,294
Iberville*	119,100	141,200	76,033	114,404	-	143,461	33,893	482,460		1,110,551
Jefferson*	18,168,303	10,911,120	2,662,889	9,763,006	294,801	20,201,564	1,166,959	37,558,632		100,727,274
Jefferson Davis*	509,095	141,582	529,117	65,924	-	226,906	158,750	685,492		2,316,866
Lafayette*	1,295,886	1,911,026	1,628,803	1,884,372	-	1,390,743	2,423,652	11,729,905		22,264,387
Lafourche*	3,927,842	3,778,850	91,679	451,967	-	1,840,916	863,896	3,210,004		14,165,154
Livingston*	1,587,423	2,632,633	570,742	1,077,583	2,069	346,555	321,187	3,405,006		9,943,198
Orleans*	7,552,254	10,613,018	2,114,561	4,998,416	140,301	14,665,353	836,202	28,275,361		69,195,466
Plaquemines*	1,381,376	1,793,023	26,370	214,431	-	1,250,622	23,065	39,419		4,728,306
Pointe Coupee*	88,367	61,694	30,482	70,476	-	78,909	41,228	301,931		673,087
Sabine*	19,132	4,313	13,741	-	-	9,237	14,214	95,801		156,438
Saint Bernard*	2,178,686	3,226,216	127,577	341,359	-	1,978,135	35,235	2,756,354		10,643,562
Saint Charles*	3,565,364	1,770,600	435,309	1,695,568	-	2,025,192	928,332	6,478,499		16,898,864
Saint Helena*	88,824	54,986	3,633	13,024	-	29,817	4,658	58,697		253,639
Saint James*	183,562	232,289	45,411	350,941	-	293,333	94,126	847,727		2,047,389
Saint John the Baptist*	6,284,690	1,294,667	288,144	895,542	9,582	526,539	936,024	5,708,609		15,943,797
Saint Landry*	168,101	125,494	188,517	186,763	-	133,431	95,652	701,238		1,599,196
Saint Martin*	177,008	278,865	257,605	247,444	-	406,678	194,141	1,231,747		2,793,488
Saint Mary*	294,785	1,229,759	194,780	435,977	-	1,666,557	929,959	1,076,075		5,827,892
Saint Tammany*	17,054,607	6,992,399	1,830,679	4,206,049	422,554	5,913,667	996,458	19,142,472		56,558,885
Tangipahoa*	1,755,203	2,506,073	277,938	896,634	-	706,168	491,557	3,257,319		9,890,892
Terrebonne*	3,587,906	4,165,295	128,693	867,133	-	4,443,236	2,913,386	6,000,220		22,105,869
Vermilion*	878,245	1,678,173	890,739	274,770	-	1,329,914	814,990	2,418,262		8,285,093
Vernon*	66,940	38,012	67,208	-	-	10,173	33,382	140,865		356,580
Washington*	102,794	212,305	55,418	280,456	-	161,771	60,961	476,929		1,350,634
West Baton Rouge*	154,931	273,145	107,822	191,831	-	108,681	39,928	629,286		1,505,624
West Feliciana*	28,852	28,393	9,274	20,485	-	33,858	49,585	156,911		327,358
TOTAL - GO Zone Parishes	78,899,951	65,287,744	19,552,389	36,089,789	873,079	65,367,574	20,022,690	167,147,378		453,240,594

* GO Zone Parish

All amounts are in whole dollars/numbers.

Amounts are unaudited.

**Insure Louisiana Incentive Program
Incentive Premium - Louisiana Citizens Takeout
For the Year Ended December 31, 2024**

Attachment 3

Parish	Cajun Underwriters	SafePoint	Total
Acadia*	53,435	89,380	142,815
Allen*	1,541	3,939	5,480
Ascension*	173,334	343,602	516,936
Assumption*	67,010	160,711	227,721
Avoyelles	1,710	18,835	20,545
Beauregard*	545	14,823	15,368
Bienville	-	8,196	8,196
Bossier	-	19,715	19,715
Caddo	-	34,002	34,002
Calcasieu*	690,274	279,096	969,370
Caldwell	-	2,953	2,953
Cameron*	28,587	29,758	58,345
Catahoula	-	928	928
Claiborne	-	-	-
Concordia	-	2,302	2,302
DeSoto	-	6,881	6,881
East Baton Rouge*	430,861	1,125,644	1,556,505
East Carroll	-	3,222	3,222
East Feliciana*	285	14,289	14,574
Evangeline*	6,735	8,456	15,191
Franklin	-	7,057	7,057
Grant	-	1,275	1,275
Iberia*	903,617	620,595	1,524,212
Iberville*	29,587	62,252	91,839
Jackson	-	3,529	3,529
Jefferson*	7,887,728	10,179,812	18,067,540
Jefferson Davis*	53,442	124,504	177,946
Lafayette*	677,452	556,914	1,234,366
Lafourche*	1,169,071	1,254,644	2,423,715
LaSalle	-	2,627	2,627
Lincoln	-	16,381	16,381
Livingston*	85,720	208,768	294,488
Madison	-	3,648	3,648
Morehouse	-	12,416	12,416
Natchitoches	-	-	-
Orleans*	9,509,400	9,232,010	18,741,410
Ouachita	-	42,330	42,330
Plaquemines*	510,169	692,928	1,203,097
Pointe Coupee*	15,075	36,142	51,217
Rapides	1,603	65,323	66,926
Red River	-	1,259	1,259
Richland	-	12,019	12,019
Sabine*	-	9,237	9,237
Saint Bernard*	1,268,711	1,165,980	2,434,691
Saint Charles*	995,377	1,084,056	2,079,433
Saint Helena*	2,131	7,368	9,499
Saint James*	46,020	229,429	275,449
Saint John the Baptist*	700,141	52,846	752,987
Saint Landry*	16,498	85,154	101,652
Saint Martin*	107,995	196,200	304,195
Saint Mary*	843,730	559,650	1,403,380
Saint Tammany*	2,289,708	3,012,119	5,301,827
Tangipahoa*	151,607	364,786	516,393
Tensas	-	8,852	8,852
Terrebonne*	1,301,558	2,275,123	3,576,681
Union	-	10,352	10,352
Vermilion*	799,701	490,151	1,289,852
Vernon*	-	7,492	7,492
Washington*	13,297	88,620	101,917
Webster	-	482	482
West Baton Rouge*	3,558	21,785	25,343
West Carroll	-	7,282	7,282
West Feliciana*	1,050	18,191	19,241
Winn	-	4,999	4,999
TOTAL - All parishes	30,838,262	35,003,319	65,841,581

* 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 Year Ended December 31, 2024

Attachment 4

Parish	Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice	Total
Acadia*	157,047	591,872	261,744	244,373	-	338,046	408,961	2,356,581	4,358,624
Allen*	59,584	140,998	65,066	16,292	-	10,777	61,712	311,516	665,945
Ascension*	2,661,639	5,310,912	480,796	844,880	-	787,127	624,793	6,032,994	16,743,141
Assumption*	450,157	542,257	56,225	197,331	-	383,264	206,907	1,498,765	3,334,906
Avoyelles	105,243	152,195	28,889	-	-	61,434	42,227	261,386	651,374
Beauregard*	138,992	285,025	183,817	10,052	-	48,625	99,676	546,320	1,312,507
Bienville	18,872	14,138	853	-	-	14,445	2,768	43,901	94,977
Bossier	851,040	342,960	179,218	-	4,506	40,289	123,923	1,010,446	2,552,382
Caddo	1,012,556	631,690	284,468	-	-	82,432	223,448	1,598,023	3,832,617
Calcasieu*	3,011,505	2,784,375	3,928,216	1,112,827	-	1,113,527	2,940,053	15,534,295	30,424,798
Caldwell	306,094	18,024	-	-	-	5,119	7,309	33,403	369,949
Cameron*	123,984	615,410	476,483	25,907	-	74,903	171,814	1,176,269	2,664,770
Catahoula	54,790	57,923	2,037	-	-	2,151	-	8,013	124,914
Claiborne	2,180	10,651	2,455	-	-	(2,044)	6,699	49,839	69,780
Concordia	8,574	41,491	5,174	-	-	3,704	11,720	100,323	170,986
DeSoto	107,680	63,580	19,832	-	-	9,551	18,296	125,010	343,949
East Baton Rouge*	5,331,508	8,767,654	933,126	3,469,781	3,772	2,708,718	2,247,442	12,744,808	36,206,809
East Carroll	536,273	9,040	4,543	-	-	3,222	-	10,657	563,735
East Feliciana*	81,885	155,050	54,564	44,614	-	29,307	22,295	198,328	586,043
Evangeline*	16,377	166,320	51,110	33,986	-	30,290	55,132	422,630	775,845
Franklin	-	77,152	2,736	-	2,402	12,429	3,461	51,225	149,405
Grant	11,040	164,932	14,244	-	-	268	4,779	182,921	378,184
Iberia*	469,039	3,873,175	408,078	552,366	-	1,851,759	1,430,532	5,491,463	14,076,412
Iberville*	253,376	390,486	76,033	114,404	-	189,163	43,184	731,569	1,798,215
Jackson	1,413,848	21,767	1,278	-	-	3,529	24,774	135,699	1,600,895
Jefferson*	26,407,791	30,202,774	2,662,889	9,983,443	297,240	26,425,220	7,590,663	70,188,822	173,758,842
Jefferson Davis*	2,128,841	390,281	529,117	65,924	-	319,644	214,774	1,315,389	4,963,970
Lafayette*	2,114,268	4,546,376	1,628,803	1,885,416	-	1,646,280	4,336,876	21,779,802	37,937,821
Lafourche*	5,708,563	7,237,319	91,679	453,757	-	2,839,554	1,220,276	5,871,066	23,422,214
LaSalle	497,476	65,909	8,121	-	-	7,675	6,425	69,976	655,582
Lincoln	37,112	26,372	26,493	-	-	23,209	48,181	305,257	466,624
Livingston*	2,521,113	6,164,910	570,742	1,078,797	2,069	459,841	434,799	4,333,176	15,565,447
Madison	181,137	5,582	-	-	-	7,243	1,481	10,727	206,170
Morehouse	44,229	53,554	25,364	-	-	16,124	(129)	226,993	366,135
Natchitoches	39,274	143,153	18,562	-	-	1,480	2,338	154,361	359,168
Orleans*	10,900,811	37,550,673	2,114,561	5,116,438	140,301	22,303,675	6,542,814	53,129,616	137,798,889
Ouachita	1,259,468	262,210	191,523	-	9,303	57,793	208,300	2,363,509	4,352,106
Plaquemines*	2,060,880	3,743,069	26,370	231,923	-	1,658,990	26,910	84,931	7,833,073
Pointe Coupee*	426,079	236,853	30,482	70,476	-	100,052	54,000	365,503	1,283,445
Rapides	116,587	698,728	154,410	-	-	113,467	133,000	1,746,073	2,962,265
Red River	12,914	12,620	-	-	-	3,417	-	26,095	55,046
Richland	25,493	46,508	5,785	-	-	15,816	8,448	247,110	349,160
Sabine*	29,325	39,855	13,741	-	-	19,630	22,568	119,313	244,432
Saint Bernard*	3,304,607	9,312,590	127,577	399,643	-	2,696,671	137,946	4,505,608	20,484,642
Saint Charles*	5,592,925	4,391,072	435,309	1,705,771	-	2,795,971	1,503,088	11,070,954	27,495,090
Saint Helena*	503,678	156,165	3,633	13,024	-	36,484	4,658	85,943	803,585
Saint James*	272,979	839,424	45,411	350,941	-	420,758	118,044	1,434,187	3,481,744
Saint John the Baptist*	12,463,573	3,090,252	288,144	896,403	9,582	1,004,517	1,199,355	8,089,141	27,040,967
Saint Landry*	436,666	380,996	188,517	186,763	-	208,738	168,947	1,068,444	2,639,071
Saint Martin*	292,058	799,958	257,605	247,444	-	473,735	294,574	2,144,231	4,509,605
Saint Mary*	446,613	4,174,887	194,780	438,560	-	2,085,384	1,277,008	3,455,310	12,072,542
Saint Tammany*	27,132,552	19,532,306	1,830,679	4,421,238	425,406	7,854,671	5,778,535	35,663,861	102,639,248
Tangipahoa*	4,497,839	6,397,229	277,938	899,792	-	1,071,312	691,869	4,295,698	18,131,677
Tensas	186,429	15,377	1,372	-	-	5,220	15,303	20,140	243,841
Terrebonne*	5,347,798	8,359,271	128,693	870,044	-	6,281,018	3,465,175	9,071,369	33,523,368
Union	795,862	39,450	10,671	-	-	19,687	14,240	157,463	1,037,373
Vermilion*	1,474,880	4,571,146	890,739	274,770	-	1,542,079	1,148,222	4,969,310	14,871,146
Vernon*	199,902	166,290	67,208	-	-	3,152	55,384	224,366	716,302
Washington*	174,507	671,499	55,418	282,973	-	237,336	74,372	673,280	2,169,385
Webster	51,555	34,787	13,392	-	-	7,241	20,827	119,158	246,960
West Baton Rouge*	217,636	655,874	107,822	191,831	-	153,841	55,397	827,649	2,210,050
West Carroll	20,571	27,900	2,679	-	-	12,616	977	40,288	105,031
West Feliciana*	30,846	101,010	9,274	20,485	-	41,467	56,403	192,997	452,482
Winn	7,849	18,948	7,044	-	-	4,999	6,069	28,155	73,064
TOTAL - All Parishes	135,145,969	180,392,253	20,563,532	36,752,669	894,581	90,778,042	45,720,022	301,131,655	811,378,723

* 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 Year Ended December 31, 2024**

Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice
100%	85%	20%	88%	1%	50%	36%	25%

Ratios are based on a rolling year and 12/31/2024 reported surplus.

**Insure Louisiana Incentive Program
Premium to Surplus Ratio, Gross
For the Year Ended December 31, 2024**

Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice
724%	585%	347%	416%	1%	232%	232%	572%

Ratios are based on a rolling year and 12/31/2024 reported surplus.

**Insure Louisiana Incentive Program
Reinsurance Summary (1st Event)
For the Year Ended December 31, 2024**

Attachment 7

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

¹ Combined reinsurance program among these two affiliated insurance companies

² Combined reinsurance program among these two affiliated insurance companies

³ To Be Determined; Lilypad has not written significant premium through December 2024

⁴ Includes 2nd Event cover

⁵ Gross; on a Nationwide basis

Insure Louisiana Incentive Program
Current Rating of the Grantee
For the Year Ended December 31, 2024

Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice
A	A	A	A	A	A	A	A
Demotech	Demotech	Demotech	Demotech	Demotech	Demotech	AM Best	Demotech

Rating as of 6/6/2025.