

Insure Louisiana Incentive Program Quarterly Report (Q3-2024)

Report to the Legislature



Louisiana Department of Insurance

Timothy J. Temple, Commissioner

LOUISIANA DEPARTMENT OF INSURANCE

This public document was published at a total cost of \$.90. One copy of this public document was published in this first printing at a total cost of \$.90. The total cost of all printings of this document including reprints is \$.90. This document was published by the Louisiana Department of Insurance, P.O. Box 94214, Baton Rouge, LA 70804 to report in response to ACT 1 of the 2023 First Extraordinary Session of the Louisiana Legislature under authority of the Division of Administration. This material was printed in accordance with standards for printing by State Agencies established in R.S. 43:31.



LOUISIANA DEPARTMENT OF INSURANCE

TIMOTHY J. TEMPLE
COMMISSIONER

December 23, 2024

The Honorable Cameron Henry
President, Louisiana State Senate
P.O. Box 94183
Baton Rouge, LA 70804
chenry@legis.la.gov

The Honorable Phillip DeVillier
Speaker, Louisiana House of Representatives
P.O. Box 94062
Baton Rouge, LA 70804
pdevillier@legis.la.gov

The Honorable Glen Womack
Chairman of the Senate Committee on Finance
P.O. Box 94183
Baton Rouge, LA 70804
gwomack@legis.la.gov

The Honorable Jack McFarland
Chairman of the House Committee on Appropriations
P.O. Box 94062
Baton Rouge, LA 70804
jmcfarland@legis.la.gov

The Honorable Kirk Talbot
Chairman of the Senate Insurance Committee
P.O. Box 94183
Baton Rouge, LA 70804
ktalbot@legis.la.gov

The Honorable Gabe Firment
Chairman of the House Insurance Committee
P.O. Box 94062
Baton Rouge, LA 70804
gfirmment@legis.la.gov

RE: Insure Louisiana Incentive Program
Quarterly Report "as of" September 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**);

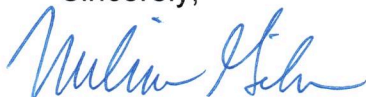
- the amount of premiums, by parish and by grantee, removed from the Louisiana Citizens Property Insurance Corporation (**Attachment 3**);
- the total amount of premiums for each grantee, by parish, inclusive of premiums written pursuant to the Program (**Attachment 4**);
- premium to surplus ratio, 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 reported premium written by grantees between July 1, 2024, and September 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 September 30, 2024**

Parish	Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice	Total
Acadia*	26,004	45,488	67,794	53,811	-	113,212	55,800	395,265	757,374
Allen*	6,355	5,270	25,212	3,667	-	1,946	(8,340)	71,775	105,885
Ascension*	588,535	686,194	137,673	259,143	-	360,078	163,209	1,796,708	3,991,540
Assumption*	61,727	15,912	13,371	83,831	-	151,923	21,924	239,471	588,159
Avoyelles	15,752	4,742	5,827	-	-	24,701	22,177	44,599	117,798
Beauregard*	21,428	17,942	80,860	-	-	18,656	13,409	76,141	228,436
Bienville	4,003	-	-	-	-	8,196	-	5,779	17,978
Bossier	192,805	2,644	63,034	-	2,253	24,222	15,600	338,073	638,631
Caddo	168,403	1,826	87,582	-	-	37,272	42,536	520,462	858,081
Calcasieu*	549,274	153,373	1,086,450	362,332	-	646,364	405,730	2,850,824	6,054,347
Caldwell	-	1,617	-	-	-	2,953	-	8,874	13,444
Cameron*	34,313	103,241	102,970	7,860	-	(9,146)	27,152	219,742	486,132
Catahoula	-	-	-	-	-	928	-	(2,923)	(1,995)
Claiborne	-	-	2,455	-	-	-	-	25,629	28,084
Concordia	8,574	10,216	1,772	-	-	2,302	(133)	27,454	50,185
DeSoto	14,397	2,624	6,826	-	-	6,881	4,049	46,671	81,448
East Baton Rouge*	1,076,441	885,554	262,126	1,059,419	3,772	1,338,070	476,953	3,394,944	8,497,279
East Carroll	-	-	2,090	-	-	3,222	-	8,770	14,082
East Feliciana*	15,158	10,144	15,044	7,426	-	2,597	2,728	41,285	94,382
Evangeline*	5,217	15,094	2,565	10,323	-	8,582	8,273	89,948	140,002
Franklin	-	-	-	-	-	7,057	(2,312)	20,455	25,200
Grant	6,895	1,656	3,757	-	-	1,275	(187)	48,450	61,846
Iberia*	100,564	183,996	108,493	146,719	-	786,999	214,389	756,945	2,298,105
Iberville*	29,815	22,418	11,473	32,942	-	53,861	12,219	171,452	334,180
Jackson	5,473	885	-	-	-	3,529	3,004	50,781	63,672
Jefferson*	4,964,217	715,807	586,995	276,272	143,991	13,897,786	344,931	9,705,585	30,635,584
Jefferson Davis*	21,675	41,797	128,083	28,555	-	131,426	56,068	165,187	572,791
Lafayette*	516,376	438,373	486,911	577,546	-	1,031,110	546,355	3,641,412	7,238,083
Lafourche*	950,917	805,621	27,961	132,983	-	1,556,190	229,125	846,578	4,549,375
LaSalle	8,351	-	5,083	-	-	4,577	6,425	31,782	56,218
Lincoln	4,536	-	14,905	-	-	19,357	14,910	134,679	188,387
Livingston*	492,496	743,779	151,245	329,303	-	237,629	78,301	1,213,845	3,246,598
Madison	-	-	-	-	-	3,648	-	2,094	5,742
Morehouse	13,426	-	1,881	-	-	12,416	6,937	131,272	165,932
Natchitoches	2,176	4,930	6,796	-	-	-	(2,966)	54,331	65,267
Orleans*	2,117,557	179,350	475,001	140,357	74,303	10,802,436	206,404	6,928,810	20,924,218
Ouachita	66,700	14,680	94,458	-	1,629	44,686	57,639	986,861	1,266,653
Plaquemines*	315,838	313,837	7,088	18,404	-	586,720	-	12,461	1,254,348
Pointe Coupee*	3,409	15,496	12,971	16,235	-	34,450	9,339	116,615	208,515
Rapides	15,479	40,630	46,198	-	-	62,729	31,588	433,764	630,388
Red River	-	-	-	-	-	1,259	-	7,488	8,747
Richland	-	15,491	537	-	-	12,019	286	121,824	150,157
Sabine*	3,797	1,375	4,045	-	-	11,916	1,613	15,318	38,064
Saint Bernard*	678,797	648,468	9,699	46,628	-	1,324,986	17,142	771,510	3,497,230
Saint Charles*	898,929	232,142	118,262	483,582	-	1,596,220	173,110	1,963,544	5,465,789
Saint Helena*	16,860	24,010	987	3,604	-	17,996	4,658	23,944	92,059
Saint James*	30,531	74,817	2,299	104,505	-	241,702	20,062	194,617	668,533
Saint John the Baptist*	715,549	234,140	89,916	364,182	4,791	286,027	246,339	1,641,255	3,582,199
Saint Landry*	31,877	23,444	46,172	49,887	-	76,045	39,851	222,190	489,466
Saint Martin*	31,721	53,190	65,858	63,704	-	181,765	49,882	379,569	825,689
Saint Mary*	116,684	106,182	40,145	161,103	-	775,331	341,366	358,753	1,899,564
Saint Tammany*	5,839,873	1,117,898	331,432	703,228	227,757	3,899,481	258,030	5,333,902	17,711,601
Tangipahoa*	460,755	712,204	77,010	299,265	-	413,658	97,727	1,007,130	3,067,749
Tensas	2,866	4,534	-	-	-	8,852	375	9,641	26,268
Terrebonne*	1,039,053	889,265	24,789	368,935	-	2,956,546	1,266,562	1,716,095	8,261,245
Union	-	-	3,002	-	-	10,352	7,785	62,298	83,437
Vermilion*	348,572	333,518	198,588	99,342	-	754,363	202,371	785,231	2,721,985
Vernon*	12,657	13,612	19,001	-	-	7,413	8,150	38,925	99,758
Washington*	46,965	51,454	12,147	60,184	-	88,097	12,619	169,942	441,408
Webster	9,328	-	1,548	-	-	482	67	55,343	66,768
West Baton Rouge*	51,505	91,921	35,533	51,698	-	46,320	12,997	183,953	473,927
West Carroll	-	-	-	-	-	7,282	(2,931)	8,339	12,690
West Feliciana*	6,155	15,834	2,951	4,316	-	18,191	6,292	51,179	104,918
Winn	2,696	-	2,967	-	-	4,999	4,454	7,096	22,212
TOTAL - All Parishes	22,769,456	10,128,635	5,219,838	6,411,291	458,496	44,762,142	5,832,043	50,781,936	146,363,837

* 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 September 30, 2024**

Parish	Allied Trust	Cajun		Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice	Total
		Underwriters								
Acadia*	26,004	45,488	67,794	53,811	-	113,212	55,800	395,265		757,374
Allen*	6,355	5,270	25,212	3,667	-	1,946	(8,340)	71,775		105,885
Ascension*	588,535	686,194	137,673	259,143	-	360,078	163,209	1,796,708		3,991,540
Assumption*	61,727	15,912	13,371	83,831	-	151,923	21,924	239,471		588,159
Beauregard*	21,428	17,942	80,860	-	-	18,656	13,409	76,141		228,436
Calcasieu*	549,274	153,373	1,086,450	362,332	-	646,364	405,730	2,850,824		6,054,347
Cameron*	34,313	103,241	102,970	7,860	-	(9,146)	27,152	219,742		486,132
East Baton Rouge*	1,076,441	885,554	262,126	1,059,419	3,772	1,338,070	476,953	3,394,944		8,497,279
East Feliciana*	15,158	10,144	15,044	7,426	-	2,597	2,728	41,285		94,382
Evangeline*	5,217	15,094	2,565	10,323	-	8,582	8,273	89,948		140,002
Iberia*	100,564	183,996	108,493	146,719	-	786,999	214,389	756,945		2,298,105
Iberville*	29,815	22,418	11,473	32,942	-	53,861	12,219	171,452		334,180
Jefferson*	4,964,217	715,807	586,995	276,272	143,991	13,897,786	344,931	9,705,585		30,635,584
Jefferson Davis*	21,675	41,797	128,083	28,555	-	131,426	56,068	165,187		572,791
Lafayette*	516,376	438,373	486,911	577,546	-	1,031,110	546,355	3,641,412		7,238,083
Lafourche*	950,917	805,621	27,961	132,983	-	1,556,190	229,125	846,578		4,549,375
Livingston*	492,496	743,779	151,245	329,303	-	237,629	78,301	1,213,845		3,246,598
Orleans*	2,117,557	179,350	475,001	140,357	74,303	10,802,436	206,404	6,928,810		20,924,218
Plaquemines*	315,838	313,837	7,088	18,404	-	586,720	-	12,461		1,254,348
Pointe Coupee*	3,409	15,496	12,971	16,235	-	34,450	9,339	116,615		208,515
Sabine*	3,797	1,375	4,045	-	-	11,916	1,613	15,318		38,064
Saint Bernard*	678,797	648,468	9,699	46,628	-	1,324,986	17,142	771,510		3,497,230
Saint Charles*	898,929	232,142	118,262	483,582	-	1,596,220	173,110	1,963,544		5,465,789
Saint Helena*	16,860	24,010	987	3,604	-	17,996	4,658	23,944		92,059
Saint James*	30,531	74,817	2,299	104,505	-	241,702	20,062	194,617		668,533
Saint John the Baptist*	715,549	234,140	89,916	364,182	4,791	286,027	246,339	1,641,255		3,582,199
Saint Landry*	31,877	23,444	46,172	49,887	-	76,045	39,851	222,190		489,466
Saint Martin*	31,721	53,190	65,858	63,704	-	181,765	49,882	379,569		825,689
Saint Mary*	116,684	106,182	40,145	161,103	-	775,331	341,366	358,753		1,899,564
Saint Tammany*	5,839,873	1,117,898	331,432	703,228	227,757	3,899,481	258,030	5,333,902		17,711,601
Tangipahoa*	460,755	712,204	77,010	299,265	-	413,658	97,727	1,007,130		3,067,749
Terrebonne*	1,039,053	889,265	24,789	368,935	-	2,956,546	1,266,562	1,716,095		8,261,245
Vermilion*	348,572	333,518	198,588	99,342	-	754,363	202,371	785,231		2,721,985
Vernon*	12,657	13,612	19,001	-	-	7,413	8,150	38,925		99,758
Washington*	46,965	51,454	12,147	60,184	-	88,097	12,619	169,942		441,408
West Baton Rouge*	51,505	91,921	35,533	51,698	-	46,320	12,997	183,953		473,927
West Feliciana*	6,155	15,834	2,951	4,316	-	18,191	6,292	51,179		104,918
TOTAL - GO Zone Parishes	22,227,596	10,022,160	4,869,120	6,411,291	454,614	44,446,946	5,622,740	47,592,050		141,646,517

* 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 September 30, 2024**

Parish	SafePoint	Total
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*	378,241	378,241
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
TOTAL - All parishes	31,943,838	31,943,838

* 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 September 30, 2024

Parish	Cajun								Total
	Allied Trust	Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice	
Acadia*	38,059	167,814	67,794	53,811	-	107,967	83,446	657,074	1,175,965
Allen*	6,355	52,430	25,212	3,667	-	1,609	(8,340)	91,289	172,222
Ascension*	623,357	1,462,142	137,673	259,143	-	372,950	204,865	2,237,435	5,297,565
Assumption*	61,727	78,155	13,371	83,831	-	153,888	48,856	455,020	894,848
Avoyelles	15,752	68,088	5,827	-	-	24,066	22,177	101,115	237,025
Beauregard*	24,870	69,624	80,860	-	-	18,413	19,559	146,244	359,570
Bienville	4,003	4,464	-	-	-	7,568	-	7,102	23,137
Bossier	201,530	106,527	63,034	-	2,253	26,399	16,204	467,645	883,592
Caddo	184,896	167,384	87,582	-	-	53,956	45,310	730,330	1,269,458
Calcasieu*	572,717	689,986	1,086,450	362,332	-	703,131	675,843	4,255,642	8,346,101
Caldwell	-	6,174	-	-	-	2,953	-	10,608	19,735
Cameron*	28,920	137,734	102,970	7,860	-	(3,090)	43,792	263,124	581,310
Catahoula	-	26,205	-	-	-	537	-	(1,108)	25,634
Claiborne	2,728	2,104	2,455	-	-	(445)	-	27,476	34,318
Concordia	8,574	18,435	1,772	-	-	2,302	2,431	34,063	67,577
DeSoto	16,494	27,522	6,826	-	-	6,881	4,049	62,014	123,786
East Baton Rouge*	1,158,484	2,433,824	262,126	1,061,767	3,772	1,443,561	584,893	4,637,614	11,586,041
East Carroll	-	-	2,090	-	-	3,222	-	8,770	14,082
East Feliciana*	18,171	67,006	15,044	7,426	-	159	11,549	62,555	181,910
Evangeline*	5,217	56,925	2,565	10,323	-	8,317	11,324	108,810	203,481
Franklin	-	21,983	-	-	-	9,547	(2,312)	20,963	50,181
Grant	6,895	25,799	3,757	-	-	140	(187)	64,557	100,961
Iberia*	92,078	975,409	108,493	146,719	-	831,164	432,284	1,405,847	3,991,994
Iberville*	31,743	87,005	11,473	32,942	-	56,128	17,430	254,264	490,985
Jackson	5,473	5,745	-	-	-	3,529	3,004	55,920	73,671
Jefferson*	5,170,199	5,161,082	586,995	374,080	143,991	14,502,104	2,078,369	18,755,999	46,772,819
Jefferson Davis*	26,424	119,640	128,083	28,555	-	146,842	60,626	295,361	805,531
Lafayette*	553,348	1,384,203	486,911	577,546	-	1,061,904	1,054,566	6,540,716	11,659,194
Lafourche*	1,012,241	1,355,742	27,961	132,983	-	1,682,218	293,684	1,543,237	6,048,066
LaSalle	8,351	14,477	5,083	-	-	4,577	6,425	34,199	73,112
Lincoln	4,536	7,504	14,905	-	-	19,357	14,910	148,882	210,094
Livingston*	525,092	1,775,305	151,245	329,303	-	251,830	82,321	1,555,887	4,670,983
Madison	-	1,538	-	-	-	3,648	-	2,094	7,280
Morehouse	13,426	13,709	1,881	-	-	14,131	6,937	135,987	186,071
Natchitoches	5,082	42,954	6,796	-	-	(1,034)	(2,966)	70,470	121,302
Orleans*	2,234,753	6,931,646	475,001	181,153	74,303	11,723,695	1,641,376	14,235,539	37,497,466
Ouachita	86,189	79,079	94,458	-	1,629	43,116	64,154	1,077,929	1,446,554
Plaquemines*	385,212	496,932	7,088	21,281	-	681,679	3,845	12,461	1,608,498
Pointe Coupee*	3,237	55,926	12,971	16,235	-	32,066	11,361	137,318	269,114
Rapides	15,479	210,305	46,198	-	-	60,498	35,950	632,559	1,000,989
Red River	-	-	-	-	-	1,259	-	10,815	12,074
Richland	2,798	22,196	537	-	-	12,019	286	128,932	166,768
Sabine*	4,955	13,405	4,045	-	-	11,916	9,967	28,594	72,882
Saint Bernard*	766,979	2,021,922	9,699	66,351	-	1,410,637	34,940	1,000,039	5,310,567
Saint Charles*	951,399	747,762	118,262	489,393	-	1,656,884	329,357	2,810,642	7,103,699
Saint Helena*	17,728	32,051	987	3,604	-	17,996	4,658	37,114	114,138
Saint James*	31,052	119,637	2,299	104,505	-	255,437	20,062	280,196	813,188
Saint John the Baptist*	804,468	698,742	89,916	365,043	4,791	342,962	305,750	2,137,154	4,748,826
Saint Landry*	39,339	120,147	46,172	49,887	-	80,564	49,618	341,457	727,184
Saint Martin*	31,721	210,080	65,858	63,704	-	194,959	73,796	583,482	1,223,600
Saint Mary*	104,051	1,125,288	40,145	161,103	-	799,926	425,818	777,992	3,434,323
Saint Tammany*	6,479,180	2,668,401	331,432	787,449	227,757	4,177,680	1,490,257	10,400,072	26,562,228
Tangipahoa*	515,457	1,671,935	77,010	300,920	-	575,695	154,565	1,302,603	4,598,185
Tensas	2,866	9,901	-	-	-	8,852	375	11,080	33,074
Terrebonne*	1,142,749	1,624,141	24,789	368,935	-	3,221,496	1,334,287	2,597,008	10,313,405
Union	-	18,791	3,002	-	-	10,352	7,785	69,484	109,414
Vermilion*	390,149	1,343,940	198,588	99,342	-	774,969	278,692	1,324,550	4,410,230
Vernon*	11,711	64,832	19,001	-	-	2,094	17,806	73,999	189,443
Washington*	45,940	221,515	12,147	60,184	-	101,750	12,619	229,372	683,527
Webster	7,655	2,238	1,548	-	-	482	67	71,977	83,967
West Baton Rouge*	50,092	209,683	35,533	51,698	-	47,432	23,844	268,278	686,560
West Carroll	-	9,101	-	-	-	7,282	(2,931)	10,257	23,709
West Feliciana*	6,155	36,166	2,951	4,316	-	18,191	6,292	59,562	133,633
Winn	2,696	5,841	2,967	-	-	4,999	4,454	10,832	31,789
TOTAL - All Parishes	24,560,752	37,406,241	5,219,838	6,667,391	458,496	47,797,316	12,150,099	85,908,502	220,168,635

* 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 September 30, 2024**

Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice
90%	29%	-10%	80%	3%	41%	33%	19%

Ratios are based on a rolling year and 9/30/2024 reported surplus.

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

Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice
775%	478%	313%	440%	3%	637%	224%	850%

Ratios are based on a rolling year and 9/30/2024 reported surplus.

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

Attachment 7

	Allied Trust	Cajun Underwriters¹	Elevate²	Gulf States	Lilypad³	SafePoint¹	SafePort	SureChoice²
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 September 2024

⁴ Includes 2nd Event cover

⁵ Gross; on a Nationwide basis

**Insure Louisiana Incentive Program
Current Rating of the Grantee
For the Quarter Ended September 30, 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 9/30/2024.