

Insure Louisiana Incentive Program Quarterly Report (Q1-2025)

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 16, 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 Gabe Firment
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RE: Insure Louisiana Incentive Program
Quarterly Report "as of" March 31, 2025

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**);

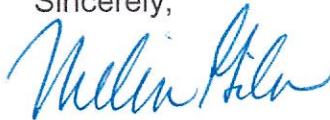
- the amount of premiums, by parish and by grantee, removed from the Louisiana Citizens Property Insurance Corporation (**Attachment 3**);
- the total amount of premiums for each grantee, by parish, inclusive of premiums written pursuant to the Program (**Attachment 4**);
- premium to surplus ratio, 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, 2025, and March 31, 2025. 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 Quarter Ended March 31, 2025**

Attachment 1

Parish	Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice	Total
Acadia*	35,513	41,906	83,517	96,735	-	15,144	52,150	170,560	495,525
Allen*	-	6,715	2,531	20,469	-	(749)	5,628	50,186	84,780
Ascension*	460,589	531,413	216,045	438,478	-	26,571	246,657	639,560	2,559,313
Assumption*	50,038	35,063	7,480	209,924	-	15,401	27,228	113,955	459,089
Avoyelles	10,704	2,868	4,472	-	-	1,074	20,698	21,719	61,535
Beauregard*	29,500	4,316	45,491	-	-	557	23,566	54,553	157,983
Bienville	-	-	-	-	-	-	2,540	11,513	14,053
Bossier	103,205	9,296	81,057	-	-	-	114,905	172,545	481,008
Caddo	145,933	3,319	108,183	-	-	2,188	234,362	310,274	804,259
Calcasieu*	435,739	144,903	1,096,492	432,913	-	84,100	714,850	1,940,141	4,849,138
Caldwell	-	-	4,225	-	-	-	840	5,431	10,496
Cameron*	87,095	81,740	157,905	12,304	-	3,305	62,717	100,667	505,733
Catahoula	3,215	-	1,325	-	-	804	-	6,962	12,306
Claiborne	2,427	5,563	73	-	-	-	11,655	5,585	25,303
Concordia	-	-	2,531	-	-	727	5,251	3,229	11,738
DeSoto	10,342	-	11,427	-	-	-	5,269	26,100	53,138
East Baton Rouge*	969,805	886,726	315,880	1,542,811	-	166,151	824,307	1,663,583	6,369,263
East Carroll	-	-	2,573	-	-	-	-	(819)	1,754
East Feliciana*	9,466	245	2,807	7,553	-	8,612	1,967	11,071	41,721
Evangeline*	9,982	4,763	4,591	4,643	-	2,814	6,973	108,494	142,260
Franklin	-	(1,991)	1,722	-	-	1,061	9,793	16,620	27,205
Grant	-	4,241	7,412	-	-	-	2,752	17,221	31,626
Iberia*	95,668	246,020	118,005	222,039	-	67,999	201,948	409,917	1,361,596
Iberville*	31,356	30,335	27,948	18,728	-	8,259	26,479	69,503	212,608
Jackson	-	(198)	3,436	-	-	-	17,985	23,267	44,490
Jefferson*	5,153,810	3,892,466	808,366	7,999,119	-	1,332,747	299,060	6,799,240	26,284,808
Jefferson Davis*	22,026	18,328	160,114	30,306	-	23,799	45,394	129,587	429,554
Lafayette*	305,308	178,640	457,447	819,811	-	124,089	875,614	2,012,676	4,773,585
Lafourche*	1,106,257	561,511	39,666	249,749	-	138,575	198,203	608,757	2,902,718
LaSalle	4,196	-	1,031	-	-	-	-	(19)	5,208
Lincoln	7,276	-	(1,917)	-	-	2,365	114,026	28,151	149,901
Livingston*	374,954	552,579	207,163	608,527	-	24,803	182,020	641,241	2,591,287
Madison	-	-	1,625	-	-	-	-	1,757	3,382
Morehouse	-	-	5,823	-	-	-	10,084	110,317	126,224
Natchitoches	6,393	1,365	2,708	-	-	-	25,933	13,472	49,871
Orleans*	2,216,303	2,615,817	614,093	3,735,016	-	1,312,893	304,121	5,660,305	16,458,548
Ouachita	46,746	3,132	68,336	-	-	2,589	298,932	391,747	811,482
Plaquemines*	463,570	501,452	12,220	78,038	-	148,202	-	13,347	1,216,829
Pointe Coupee*	18,436	27,964	9,081	31,619	-	(6,917)	40,304	32,924	153,411
Rapides	24,956	34,951	47,767	-	-	6,894	32,189	177,261	324,018
Red River	5,060	-	-	-	-	-	-	6,381	11,441
Richland	3,325	(748)	1,941	-	-	5,757	60,291	45,892	116,458
Sabine*	7,885	2,664	4,037	-	-	(1,991)	16,383	22,240	51,218
Saint Bernard*	624,248	541,877	39,714	145,580	-	137,826	20,341	555,149	2,064,735
Saint Charles*	959,338	452,275	107,573	739,396	-	146,069	322,296	988,088	3,715,035
Saint Helena*	6,075	8,738	1,483	9,941	-	-	3,802	9,428	39,467
Saint James*	63,049	112,211	20,482	220,401	-	18,275	146,865	172,214	753,497
Saint John the Baptist*	603,524	217,495	94,522	228,259	-	93,530	183,365	813,121	2,233,816
Saint Landry*	46,389	18,330	40,243	74,407	-	12,123	76,783	149,148	417,423
Saint Martin*	39,002	42,777	84,353	100,641	-	33,173	63,229	210,223	573,398
Saint Mary*	87,505	231,433	48,421	105,249	-	70,527	272,307	198,740	1,014,182
Saint Tammany*	3,860,412	2,233,584	594,055	2,348,351	-	399,124	372,095	3,253,360	13,060,981
Tangipahoa*	396,583	530,720	103,998	386,460	-	35,296	188,140	586,196	2,227,393
Tensas	-	-	-	-	-	-	5,071	(2,694)	2,377
Terrebonne*	1,205,118	470,228	44,446	419,566	-	355,506	236,425	1,093,067	3,824,356
Union	2,485	-	8,358	-	-	1,403	28,711	19,015	59,972
Vermilion*	187,207	186,506	237,687	108,582	-	114,725	219,426	412,914	1,467,047
Vernon*	7,918	9,589	30,437	-	-	(556)	17,181	27,138	91,707
Washington*	28,922	52,684	21,580	79,441	-	16,040	15,601	57,076	271,344
Webster	4,993	-	5,728	-	-	11	16,534	44,955	72,221
West Baton Rouge*	39,405	61,354	24,926	64,535	-	5,324	37,292	72,595	305,431
West Carroll	-	-	-	-	-	-	-	13,364	13,364
West Feliciana*	13,274	1,578	6,832	1,864	-	10,491	12,575	9,163	55,777
Winn	-	-	1,621	-	-	1,295	-	8,469	11,385
TOTAL - All Parishes	20,432,525	15,598,743	6,263,088	21,591,455	-	4,968,005	7,361,113	31,337,842	107,552,771

* 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 Quarter Ended March 31, 2025**

Attachment 2

Parish	Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice	Total
Acadia*	35,513	41,906	83,517	96,735	-	15,144	52,150	170,560	495,525
Allen*	-	6,715	2,531	20,469	-	(749)	5,628	50,186	84,780
Ascension*	460,589	531,413	216,045	438,478	-	26,571	246,657	639,560	2,559,313
Assumption*	50,038	35,063	7,480	209,924	-	15,401	27,228	113,955	459,089
Beauregard*	29,500	4,316	45,491	-	-	557	23,566	54,553	157,983
Calcasieu*	435,739	144,903	1,096,492	432,913	-	84,100	714,850	1,940,141	4,849,138
Cameron*	87,095	81,740	157,905	12,304	-	3,305	62,717	100,667	505,733
East Baton Rouge*	969,805	886,726	315,880	1,542,811	-	166,151	824,307	1,663,583	6,369,263
East Feliciana*	9,466	245	2,807	7,553	-	8,612	1,967	11,071	41,721
Evangeline*	9,982	4,763	4,591	4,643	-	2,814	6,973	108,494	142,260
Iberia*	95,668	246,020	118,005	222,039	-	67,999	201,948	409,917	1,361,596
Iberville*	31,356	30,335	27,948	18,728	-	8,259	26,479	69,503	212,608
Jefferson*	5,153,810	3,892,466	808,366	7,999,119	-	1,332,747	299,060	6,799,240	26,284,808
Jefferson Davis*	22,026	18,328	160,114	30,306	-	23,799	45,394	129,587	429,554
Lafayette*	305,308	178,640	457,447	819,811	-	124,089	875,614	2,012,676	4,773,585
Lafourche*	1,106,257	561,511	39,666	249,749	-	138,575	198,203	608,757	2,902,718
Livingston*	374,954	552,579	207,163	608,527	-	24,803	182,020	641,241	2,591,287
Orleans*	2,216,303	2,615,817	614,093	3,735,016	-	1,312,893	304,121	5,660,305	16,458,548
Plaquemines*	463,570	501,452	12,220	78,038	-	148,202	-	13,347	1,216,829
Pointe Coupee*	18,436	27,964	9,081	31,619	-	(6,917)	40,304	32,924	153,411
Sabine*	7,885	2,664	4,037	-	-	(1,991)	16,383	22,240	51,218
Saint Bernard*	624,248	541,877	39,714	145,580	-	137,826	20,341	555,149	2,064,735
Saint Charles*	959,338	452,275	107,573	739,396	-	146,069	322,296	988,088	3,715,035
Saint Helena*	6,075	8,738	1,483	9,941	-	-	3,802	9,428	39,467
Saint James*	63,049	112,211	20,482	220,401	-	18,275	146,865	172,214	753,497
Saint John the Baptist*	603,524	217,495	94,522	228,259	-	93,530	183,365	813,121	2,233,816
Saint Landry*	46,389	18,330	40,243	74,407	-	12,123	76,783	149,148	417,423
Saint Martin*	39,002	42,777	84,353	100,641	-	33,173	63,229	210,223	573,398
Saint Mary*	87,505	231,433	48,421	105,249	-	70,527	272,307	198,740	1,014,182
Saint Tammany*	3,860,412	2,233,584	594,055	2,348,351	-	399,124	372,095	3,253,360	13,060,981
Tangipahoa*	396,583	530,720	103,998	386,460	-	35,296	188,140	586,196	2,227,393
Terrebonne*	1,205,118	470,228	44,446	419,566	-	355,506	236,425	1,093,067	3,824,356
Vermilion*	187,207	186,506	237,687	108,582	-	114,725	219,426	412,914	1,467,047
Vernon*	7,918	9,589	30,437	-	-	(556)	17,181	27,138	91,707
Washington*	28,922	52,684	21,580	79,441	-	16,040	15,601	57,076	271,344
West Baton Rouge*	39,405	61,354	24,926	64,535	-	5,324	37,292	72,595	305,431
West Feliciana*	13,274	1,578	6,832	1,864	-	10,491	12,575	9,163	55,777
TOTAL - GO Zone Parishes	20,051,269	15,536,945	5,891,631	21,591,455	-	4,941,837	6,343,292	29,860,127	104,216,556

* GO Zone Parish

All amounts are in whole dollars/numbers.

Amounts are unaudited.

Insure Louisiana Incentive Program
Incentive Premium - Louisiana Citizens Takeout
For the Quarter Ended March 31, 2025

Attachment 3

Parish	Total
Acadia*	-
Allen*	-
Ascension*	-
Assumption*	-
Avoyelles	-
Beauregard*	-
Bienville	-
Bossier	-
Caddo	-
Calcasieu*	-
Caldwell	-
Cameron*	-
Catahoula	-
Claiborne	-
Concordia	-
DeSoto	-
East Baton Rouge*	-
East Carroll	-
East Feliciana*	-
Evangeline*	-
Franklin	-
Grant	-
Iberia*	-
Iberville*	-
Jackson	-
Jefferson*	-
Jefferson Davis*	-
Lafayette*	-
Lafourche*	-
LaSalle	-
Lincoln	-
Livingston*	-
Madison	-
Morehouse	-
Natchitoches	-
Orleans*	-
Ouachita	-
Plaquemines*	-
Pointe Coupee*	-
Rapides	-
Red River	-
Richland	-
Sabine*	-
Saint Bernard*	-
Saint Charles*	-
Saint Helena*	-
Saint James*	-
Saint John the Baptist*	-
Saint Landry*	-
Saint Martin*	-
Saint Mary*	-
Saint Tammany*	-
Tangipahoa*	-
Tensas	-
Terrebonne*	-
Union	-
Vermilion*	-
Vernon*	-
Washington*	-
Webster	-
West Baton Rouge*	-
West Carroll	-
West Feliciana*	-
Winn	-
TOTAL - All parishes	-

* 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 March 31, 2025

Attachment 4

Parish	Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice	Total
Acadia*	83,888	172,656	83,517	96,735	-	14,728	130,082	509,028	1,090,634
Allen*	-	33,396	2,531	20,469	-	(749)	11,491	80,886	148,024
Ascension*	684,817	1,392,499	216,045	438,478	-	26,515	269,073	950,212	3,977,639
Assumption*	64,262	202,898	7,480	209,924	-	15,309	84,885	259,203	843,961
Avoyelles	12,688	34,511	4,472	-	-	1,074	26,074	34,783	113,602
Beauregard*	47,488	61,761	45,491	-	-	557	29,409	143,738	328,444
Bienville	2,978	-	-	-	-	-	2,540	11,513	17,031
Bossier	141,671	70,015	81,057	-	-	-	125,929	182,894	601,566
Caddo	184,730	117,357	108,183	-	-	1,069	247,834	333,423	992,596
Calcasieu*	681,006	524,106	1,096,492	432,913	-	84,100	897,690	3,877,109	7,593,416
Caldwell	4,858	2,098	4,225	-	-	-	840	6,898	18,919
Cameron*	138,980	138,496	157,905	12,304	-	3,305	59,683	255,211	765,884
Catahoula	3,215	12,969	1,325	-	-	804	-	6,962	25,275
Claiborne	2,427	5,563	73	-	-	-	11,655	5,585	25,303
Concordia	-	4,567	2,531	-	-	727	5,246	3,229	16,300
DeSoto	25,865	4,176	11,427	-	-	-	5,269	26,751	73,488
East Baton Rouge*	1,367,491	2,558,270	315,880	1,542,811	-	162,808	944,634	2,316,353	9,208,247
East Carroll	-	5,821	2,573	-	-	-	-	(819)	7,575
East Feliciana*	12,865	16,273	2,807	7,553	-	8,612	4,075	13,825	66,010
Evangeline*	12,582	40,936	4,591	4,643	-	2,814	6,973	115,129	187,668
Franklin	-	16,770	1,722	-	-	2,934	9,793	18,979	50,198
Grant	2,140	40,272	7,412	-	-	-	4,770	37,601	92,195
Iberia*	162,517	932,004	118,005	222,039	-	68,407	341,268	1,185,610	3,029,850
Iberville*	39,061	126,282	27,948	18,728	-	8,259	28,803	119,791	368,872
Jackson	-	3,621	3,436	-	-	-	17,985	23,267	48,309
Jefferson*	7,485,723	7,779,232	808,366	8,041,787	-	1,397,072	1,481,953	14,699,554	41,693,687
Jefferson Davis*	33,349	92,753	160,114	30,306	-	23,799	63,378	330,460	734,159
Lafayette*	428,462	799,682	457,447	819,811	-	125,158	1,426,854	4,566,518	8,623,932
Lafourche*	1,745,037	1,891,492	39,666	249,749	-	139,739	321,556	1,187,479	5,574,718
LaSalle	4,196	9,799	1,031	-	-	-	-	(19)	15,007
Lincoln	10,003	5,503	(1,917)	-	-	2,365	114,020	28,151	158,131
Livingston*	558,376	1,484,294	207,163	608,527	-	24,803	208,678	878,936	3,970,777
Madison	-	8,884	1,625	-	-	-	-	1,757	12,266
Morehouse	5,712	11,071	5,823	-	-	-	10,084	110,317	143,007
Natchitoches	7,733	30,840	2,708	-	-	-	25,933	19,376	86,590
Orleans*	3,122,895	8,795,862	614,093	3,755,779	-	1,744,694	1,244,966	11,476,082	30,754,371
Ouachita	64,993	72,498	68,336	-	-	2,589	309,987	405,516	923,919
Plaquemines*	802,029	1,357,038	12,220	78,038	-	147,602	-	27,013	2,423,940
Pointe Coupee*	24,630	67,318	9,081	31,619	-	(6,917)	47,823	48,002	221,556
Rapides	32,989	164,377	47,767	-	-	6,894	44,791	281,500	578,318
Red River	5,060	5,152	-	-	-	-	-	10,446	20,658
Richland	2,543	514	1,941	-	-	5,757	60,291	47,236	118,282
Sabine*	15,778	12,780	4,037	-	-	(1,991)	15,266	27,716	73,586
Saint Bernard*	1,026,149	2,251,978	39,714	148,488	-	155,194	66,782	950,534	4,638,839
Saint Charles*	1,493,974	1,077,138	107,573	740,747	-	152,263	478,224	2,377,049	6,426,968
Saint Helena*	8,242	60,035	1,483	9,941	-	(13)	3,802	9,376	92,866
Saint James*	120,194	304,611	20,482	220,401	-	22,134	162,973	426,383	1,277,178
Saint John the Baptist*	797,291	665,968	94,522	229,689	-	103,241	214,024	1,478,789	3,583,524
Saint Landry*	62,985	94,232	40,243	74,407	-	12,123	114,387	231,289	629,666
Saint Martin*	60,494	196,003	84,353	100,641	-	33,173	82,991	509,477	1,067,132
Saint Mary*	119,144	810,046	48,421	106,074	-	84,966	332,341	804,264	2,305,256
Saint Tammany*	5,517,337	6,354,582	594,055	2,381,253	-	399,944	1,266,141	6,915,650	23,428,962
Tangipahoa*	615,443	1,700,881	103,998	386,460	-	32,654	215,249	824,810	3,879,495
Tensas	-	4,485	-	-	-	-	12,168	(2,694)	13,959
Terrebonne*	1,880,209	2,130,151	44,446	419,566	-	371,972	488,868	1,787,063	7,122,275
Union	2,485	4,501	8,358	-	-	1,403	28,711	25,601	71,059
Vermilion*	291,693	775,704	237,687	108,582	-	127,597	299,152	1,100,957	2,941,372
Vernon*	17,973	41,151	30,437	-	-	(556)	22,064	40,473	151,542
Washington*	62,345	167,632	21,580	80,835	-	15,882	28,203	93,998	470,475
Webster	10,116	2,439	5,728	-	-	11	16,534	46,851	81,679
West Baton Rouge*	83,492	163,698	24,926	64,535	-	11,863	42,697	111,261	502,472
West Carroll	-	3,740	-	-	-	-	-	13,364	17,104
West Feliciana*	16,512	11,479	6,832	1,864	-	10,491	12,575	24,793	84,546
Winn	-	2,084	1,621	-	-	1,295	-	8,469	13,469
TOTAL - All Parishes	30,211,115	45,928,944	6,263,088	21,695,696	-	5,548,474	12,529,473	62,440,958	184,617,748

* 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 March 31, 2025**

Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice
97%	20%	29%	76%	1%	-16%	3%	30%

Ratios are based on a rolling year and 3/31/2025 reported surplus.

**Insure Louisiana Incentive Program
Premium to Surplus Ratio, Gross
For the Quarter Ended March 31, 2025**

Allied Trust	Cajun Underwriters	Elevate	Gulf States	Lilypad	SafePoint	SafePort	SureChoice
643%	488%	352%	394%	1%	175%	272%	534%

Ratios are based on a rolling year and 3/31/2025 reported surplus.

**Insure Louisiana Incentive Program
Reinsurance Summary (1st Event)
For the Quarter Ended March 31, 2025**

Attachment 7

	Allied Trust ⁶	Cajun Underwriters ¹	Elevate ²	Gulf States	Lilypad ³	SafePoint ¹	SafePort ⁶	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 March 2025

⁴ Includes 2nd Event cover

⁵ Gross; on a Nationwide basis

⁶ For the Quarter Ended December 31, 2024

**Insure Louisiana Incentive Program
Current Rating of the Grantee
For the Quarter Ended March 31, 2025**

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.