

**Insurance Fire Protection Rating Change Summary
St. Tammany Fire District No. 1**

**Data Source
Louisiana Department of Insurance**

**All Annual Premiums Based on a \$150,000 Insured Home (HO-3)
Brick/Masonry Construction
\$500 w/2% Hurricane Deductible
(This home pays \$242/yr for FD-1 Millage or \$7.50/mill)**

PIAL Homeowner's Insurance Rating Scale "1" through "10" with "1" Being the Best

Territory "A" – Current Rating "3"

New Rating Premium Impact Summary:

- "3" to a "1" Average Premium at a "3" = \$1,265/yr
Average Premium at a "1" = \$1,209/yr

**This amounts to a \$56/yr savings or about -4.4%
The Probable Savings Range is \$119 (-9.4%) to only \$7/yr
(+0.6%)**

- "3" to a "2" Average Premium at a "3" = \$1,265/yr
Average Premium at a "2" = \$1,235/yr

**This amounts to a \$30/yr savings or about (-2.3%)
The Probable Savings Range is \$93/yr or about (-7.3%) to \$34
or (+2.3%)**

- "3" to a "4" Average Premium at a "3" = \$1,265/yr
Average Premium at a "4" = \$1,476/yr

**This amounts to an average increase of \$113/yr or about
(+8.9%)
The Probable Premium Increase Range is \$50/yr or about
(+3.9%) to \$176/yr or (+13.9%)**

- "3" to a "5" Average Premium at a "3" = \$1,265/yr
Average Premium at a "5" = \$1,476

**This amounts to an average increase of \$211/yr (+16.7%)
The Probable Increase Range is \$148/yr (+11.7%) to \$274/yr
or about (+21.7%)**

- “3” to a “6” Average Premium at a “3” = \$1,265/yr
Average Premium at a “6” = \$1,547/yr

This amounts to an average **increase** of \$282/yr (+22.3%)
The Probable Increase Range is \$219/yr (+17.3%) to \$346/yr
or about (+27.3%)

- “3” to a “7” Average Premium at a ‘3” = \$1,265/yr
Average Premium at a “7” = \$1,652/yr

This amounts to an average **increase** of \$387/yr (+30.6%)
The Probable Increase Range is \$324/yr (+25.6%) to \$451
(+35.6%)

- “3” to an “8” Average Premium at a “3” = \$1,265/yr
Average premium at an “8” = \$1,911/ yr

This amounts to an average **increase** of \$646/yr (+51.0%)
The Probable Increase Range is \$582/yr (+46.0%) to \$709/yr
(+56%)

- “3” to a “9” Average Premium at a “3” = \$1,265/yr
Average Premium at a “9” = \$2,223/yr

This amounts to an average **increase** of \$958/yr (+75.7%)
The Probable Increase Range is \$895/yr (+70.7%) to \$1,021/yr
(+80.7%)

- “3” to a “10” Average Premium at a “3” = \$1,265/yr
Average Premium at a “10” = \$2,701/yr

This amounts to an average **increase** of \$1,436/yr (+113.5%)
The Probable Increase Range is \$1,373 (+108.5%) to \$1,499
(+118.5%)

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PIAL Homeowner's Insurance Rating Scale "1" through "10" with "1" Being the Best

Territory "B" – Current Rating "4"

New Rating Premium Impact Summary:

- "4" to a "1" Average Premium at a "4" = \$1,378/yr
Average Premium at a "1" = \$1,209/yr

**This amounts to a \$169/yr savings or about (-12.3%)
The Probable Savings Range is \$238 (-17.3%) to \$100/yr (-7.3%)**

- "4" to a "2" Average Premium at a "4" = \$1,378/yr
Average Premium at a "2" = \$1,235/yr

**This amounts to a \$143/yr savings or about (-10.4%)
The Probable Savings Range is \$212/yr or about (-15.4%) to \$74 or (-5.4%)**

- "4" to a "3" Average Premium at a "4" = \$1,378/yr
Average Premium at a "3" = \$1,476/yr

**This amounts to an average savings of \$113/yr or about (+8.2%)
The Probable Premium Savings Range is \$182/yr or about (+13.2%) to \$44/yr or (+3.2%)**

- "4" to a "5" Average Premium at a "4" = \$1,378/yr
Average Premium at a "5" = \$1,476/yr

**This amounts to an average increase of \$98/yr (+7.1%)
The Probable Increase Range is \$29/yr (+2.1%) to \$167/yr or about (+12.1%)**

- “4” to a “6” Average Premium at a “4” = \$1,378/yr
Average Premium at a “6” = \$1,547/yr

This amounts to an average **increase** of \$169/yr (+12.3%)
The Probable Increase Range is \$100/yr (+7.3%) to \$238/yr or
about (+17.3%)

- “4” to a “7” Average Premium at a ‘4’ = \$1,378/yr
Average Premium at a “7” = \$1,652/yr

This amounts to an average **increase** of \$274/yr (+19.9%)
The Probable Increase Range is \$205/yr (+14.9%) to \$343
(+24.9%)

- “4” to an “8” Average Premium at a “4” = \$1,378/yr
Average premium at an “8” = \$1,911/ yr

This amounts to an average **increase** of \$533/yr (+38.7%)
The Probable Increase Range is \$464/yr (+33.7%) to \$602/yr
(+43.7%)

- “4” to a “9” Average Premium at a “4” = \$1,378/yr
Average Premium at a “9” = \$1911/yr

This amounts to an average **increase** of \$533/yr (+38.7)
The Probable Increase Range is \$464/yr (+33.7%) to \$602/yr
(+43.7%)

- “4” to a “10” Average Premium at a “4” = \$1,378/yr
Average Premium at a “10” = \$2,223/yr

This amounts to an average **increase** of \$845/yr (+61.3%)
The Probable Increase Range is \$776/yr (+56.3%) to \$914
(+66.3%)