STATE OF LOUISIANA **EXHIBIT E1**

HOMEOWNERS

HOMEOWNERS RATING ILLUSTRATION

COMPANY NAME: ABC INSURANCE COMPANY

ID	Description	Criteria Assumed	Value	Manual Page Reference / Comments
(1)	Territory code (info only)	Alexandria*	26	Page R-2, Section 2
(2)	Fire protection class code (info only)	Alexandria*	3	Page R-2, Section 2A
(3)	Base rate	(Please show value as published in manual)	$745.00	Page R-1, Section 1
(4)	Territory factor	Factor corresponding to (1)	1.000	Included in Base Rate
(5)	Fire protection class factor	Factor corresponding to (2)	1.000	Included in Base Rate
(6)	Form factor	HO-3	1.000	Included in Base Rate
(7)	Company/program/tiering factor	Clean claims history, no policy lapses, average credit**	1.000	Not Used
(8)	Amount-of-insurance factor	Cov. A amount $2		-4, Section 14
(9)	Construction class factor	Brick Veneer		d in Base Rate
(10)	Age of home factor	10 years		-6, Section 19
(11)	Deductible factor	2% hurricane/ $50		-5, Section 16
(12)	Credit scoring factor	Average credit**		ed
(13)	Claims history factor	Clean claims histo		-5, Section 15
(14)	Protective device factor	Smoke detectors,		-5, Section 17
(15)	Insured age factor	40-year-old		ed
(16)	Household structure factor	Lives alone	1.000	Not Used
(17)	Smoker/Non-smoker factor	Non-smoker	1.000	Not Used
(18)	P&C multi-policy factor	No other policy in-force	1.000	General Rules, Page 4, Section 8
(19)	Premium payment/paid-in-full factor	Paid-in-full	1.000	Not Used
(20)	Other1 factor	(Describe here)	1.000	Not Used
(21)	Other2 factor	(Describe here)	1.000	Not Used
(22)	Other3 factor	(Describe here)	1.000	Not Used
(23)	Premium (before additives)	(Calculated value)	$952.73	Calculated as the product of items (3) through (22)
(24)	Expense fee (additive)	(Please show value as published in manual)	30.00	Page R-1, Section 1
(25)	MGA fee (additive)	(Please show value as published in manual)	25.00	Page R-6, Section 18
(26)	Other (additive)	(Describe here)	0.00	Not Used
(27)	Premium (after additives)	(Calculated value)	$1,007.73	Calculated as the sum of items (23) through (26)
(28)	Policy term factor	Policy term 12 months	1.000	Only annual policies available
(29)	**Final Premium - Indicated**	**(Calculated value)**	**$1,007.73**	Calculated as the product of items (27) and (28)
(30)	**Final Premium - Selected**	**(May differ from Indicated due to rounding)**	**$1,008.00**	Differs from Indicated due to rounding at final step (there is no intermediate rounding)

SAMPLE LAYOUT

* - Address is Tennyson Oaks Drive, Alexandria, LA 71301 (Rapides Parish).
If two (or more) rates apply to the street/zip code combination requested, use the lower rate.
** - Average credit is represented by a Fair Isaac score of 710, or an estimated equivalent if Fair Isaac is not used.

Notes:
(A) If a rating factor is already reflected in the base rate, enter 1.000 in Value column and "Included in Base Rate" in Comments column.
(B) If a rating factor is not used by the company, enter 1.000 in Value column and "Not Used" in Comments column.
(C) If a rating factor is used by the company but not listed above, use rows (20) through (22) as needed to accommodate such rating factors (and similarly for row 26).
(D) The rates calculated should EXCLUDE any applicable assessments, recoupment surcharges, or similar items relating to the Louisiana Citizens Property Insurance Corporation.

Special Notes: