

**Commercial Lines Manual**  
**Division Five – Fire and Allied Lines**  
**Exception Page**

**PROPERTY PROGRAM PERFORMANCE<sup>sm</sup> ENDORSEMENT**

RATING RULE

LOUISIANA

Property Program Performance<sup>sm</sup> Endorsement, Form No. 121895

All policies will be rated as per our filed and approved HIB loss cost factors, company loss cost multipliers, PIAL IRPM rating plan, company deviations and package modifications (if required) for and all property coverages.

The premium determined shall in all instances be increased by three percent (3%) of the ratable PIAL exposure when the following form is utilized for policy issuance: Property Program Performance Endorsement, Form No. 121895.

The three percent (3%) premium charge for use of the form is further subject to a minimum policy premium charge of \$225, and a maximum policy premium charge of \$1,000.

The form is optional at the discretion of the insured.

All other PIAL rules apply.