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Insurance Rate Quotes for Hurricane-Affected Areas

Information Report



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This report was developed to provide current information regarding the estimated cost of homeowners and flood insurance in hurricane-affected areas of Louisiana.

We selected a sample of zip codes from areas hard hit by hurricanes Katrina and Rita and solicited insurance quotes from various companies for the average property in each zip code. Table 1 on page 3 contains a summary of the quotes received for each zip code. Tables 2 and 3 on pages 4 and 5 provide detailed information regarding the quotes. In addition, this report describes the types of insurance coverage homeowners are required to carry by disaster recovery grant and loan programs and provides explanations of insurance terms.

This information is not designed to be substituted for actual quotes from a licensed insurance agent. It is designed to provide an idea of the approximate cost of insurance to homeowners based on the best information available at this time. Homeowners should contact a licensed insurance agent to obtain actual quotes for their specific property.

Types of insurance coverage homeowners are required to carry

The level of insurance a homeowner is required to carry can vary depending on several factors, including the existence and amount of a mortgage, the location of the home, and for hurricane-impacted homes, the three types of assistance, as noted below, available to rebuild the home. Certain types of assistance and their insurance requirements are as follows:

◆ The Road Home Program

- ⇒ Homeowners Insurance: The Road Home Covenant requires that the dwelling be covered for three years with a casualty policy (typical homeowners policy) including wind and hail.
- ⇒ Flood Insurance: The Road Home Covenant requires that flood insurance be carried on the dwelling "in perpetuity" (forever) if the property is located in a Special Flood Hazard Area (SFHA).

◆ U.S. Small Business Administration (SBA) Loan

- ⇒ Homeowners Insurance: The SBA requires that hazard insurance be carried, usually including fire, lightning, and extended coverage. The insurance must include coverage for the peril that caused the damage and the peril for which the disaster was declared. For example, if the damage was caused by wind, then wind and hail coverage must be obtained.
- ⇒ Flood Insurance: The SBA requires flood insurance when the property is located in a SFHA. In addition, if the damage was caused by flooding, flood insurance must be obtained.

◆ FEMA Individuals and Household Program (IHP)

- ⇒ Flood Insurance: If the home was flood damaged and located in a SFHA (Zones A or V), flood insurance must be maintained for as long as the homeowner wishes to be eligible for future IHP aid in subsequent disasters. Failure to maintain flood insurance will render the homeowner ineligible for future aid.

Wind and Hail Coverage and Wind and Hail/Hurricane Deductibles

- **Wind and Hail Coverage:** Wind and hail coverage can be included in regular homeowners insurance. However, if wind and hail coverage cannot be obtained from the insurance company writing the homeowners policy, a separate wind and hail policy can be obtained. Louisiana Citizens Property Insurance Corporation, Louisiana's insurer of last resort, offers wind and hail policies.
- **Wind and Hail/Hurricane Deductibles:** Some insurance companies have received approval from the Louisiana Insurance Rating Commission to implement wind and hail or hurricane deductibles. This is an additional deductible that applies to damage caused by wind and hail (from a hurricane or just a storm, depends on the policy). Every policy is different, but sometimes this deductible applies to each named storm in a hurricane season. The deductible ranges from 2% - 5% of the insured value depending on the policy. For example, if you have \$150,000 of building coverage for your home and a 2% hurricane named storm deductible, you would pay a \$3,000 deductible for any damage caused by each named storm.

Flood Insurance

- Flood insurance rates are determined by the flood zone and the elevation of the home.
- **Elevation Requirements:** Participants in The Road Home program are required to elevate their homes to the Advisory Base Flood Elevations (ABFEs) if 51% or more of the home was damaged or destroyed by either of the hurricanes (*see The Road Home Covenant for more details and exceptions*).
- **Flood Zones:** FEMA has identified certain land areas as flood zones. Flood insurance rate maps (FIRMS) show a community's base flood elevations (BFEs) and identify flood zones. Flood zones are either Special Flood Hazard Areas (SFHA) or Non-Special Flood Hazard Areas (NSFHA). Flood zones A and V are located in SFHAs, and flood zones B, C, and X are located in NSFHA. The Web site www.floodsmart.gov can help homeowners identify which flood zone their home is in.
- **Homes located in SFHAs (Zones A and V):** Insurance rates are based on the age of the home, the date the FIRM was adopted, and the elevation level of the home.
 - ◆ **Pre-FIRM:** If the home predates the FIRM adoption date, the homeowner is not required to provide an elevation certificate and can receive the default Pre-Firm rate. However, the homeowner can submit an elevation certification to receive [the lower](#) Post-FIRM rates.

- ◆ **Post-FIRM:** If the home was built after the FIRM adoption date, the homeowner is required to submit an elevation certificate. The elevation of the home determines the flood insurance rate.

- **Homes located in NSFHAs (Zones B, C and X):** Insurance rates are based on the number of flood claims a homeowner has had.
 - ◆ **Regular:** If a homeowner has had more than one claim, he or she receives the regular flood insurance rate.
 - ◆ **Preferred Risk Policy (PRP):** If a homeowner has had one claim or less, he or she can qualify for the PRP rate plan, which is a lower-cost protection option.

Methodology and Disclaimers

- **Methodology:**
 - ◆ We surveyed seven insurance companies to obtain homeowners insurance rates for the average property (per property data on realtor.com) for 23 zip codes in some of the hardest hit hurricane-affected areas of Louisiana. Six companies responded.
 - ◆ We calculated flood insurance for the same 23 zip codes.
 - ◆ The 23 zip codes were selected to provide a geographic and population-based representation of the hurricane-affected areas in the state.
 - ◆ Table 1 provides the range of homeowners insurance quotes plus the flood insurance quotes for each zip code.
 - ◆ Tables 2 and 3 provide details about each individual homeowners and flood insurance rate quote.
- **Disclaimers:**
 - ◆ This information is not designed to be substituted for quotes from a licensed insurance agent for specific properties and/or homeowners. It is designed to provide an idea of the approximate cost of insurance to homeowners at this point in time.
 - ◆ Homeowners should contact a licensed insurance agent to obtain quotes for their specific property.
 - ◆ The information provided in this report is not a guarantee that the companies surveyed are writing homeowners policies in the hurricane-affected areas.

How much will homeowners coverage cost (including wind/hail and flood)?

Table 1
Price Range for Annual Homeowners and Flood Insurance Policies
(includes wind and hail coverage)

City/Area	Parish	Zip Code	Averages for Zip Code per property data from realtor.com			Range for the Cost of Insurance for Frame (Wood) Construction		Range for the Cost of Insurance for Brick Construction	
			Average Replacement Value of Home	Average Square Footage	Average Age of Home	Low	High	Low	High
Metairie	Jefferson	70003	\$150,000	1600	35	\$2,141	\$5,141	\$1,986	\$4,778
Kenner	Jefferson	70065	\$180,000	1900	25	\$2,594	\$5,236	\$2,444	\$4,817
Marrero	Jefferson	70072	\$130,000	1600	25	\$1,999	\$4,215	\$1,665	\$3,985
Bywater/Marigny	Orleans	70116	\$250,000	1400	90	\$3,765	\$7,072	\$3,504	\$6,635
Upper 9th Ward	Orleans	70117	\$110,000	1300	60	\$1,465	\$2,853	\$1,253	\$2,710
Lower 9th Ward	Orleans	70117	\$110,000	1300	60	\$1,465	\$2,853	\$1,253	\$2,710
Tulane/Carrollton	Orleans	70118	\$190,000	1600	70	\$2,847	\$5,439	\$2,527	\$5,124
Mid City	Orleans	70119	\$140,000	1500	70	\$1,844	\$4,072	\$1,546	\$3,780
Gentilly	Orleans	70122	\$145,000	1600	45	\$2,184	\$4,322	\$1,913	\$3,893
Lakeview	Orleans	70124	\$250,000	2000	40	\$3,765	\$6,955	\$3,536	\$6,490
New Orleans East	Orleans	70126	\$100,000	1500	30	\$1,566	\$2,814	\$1,411	\$2,683
Belle Chasse	Plaquemines	70037	\$250,000	2500	15	\$4,053	\$7,688	\$3,808	\$7,467
Arabi	St. Bernard	70032	\$110,000	1500	45	\$1,597	\$3,568	\$1,390	\$3,346
Chalmette	St. Bernard	70043	\$150,000	1700	30	\$1,994	\$4,176	\$1,712	\$3,849
Violet	St. Bernard	70092	\$100,000	1400	25	\$1,408	\$2,781	\$1,215	\$2,577
Covington	St. Tammany	70433	\$200,000	2500	15	\$2,034	\$4,410	\$1,701	\$4,343
Slidell	St. Tammany	70458	\$150,000	1900	20	\$1,538	\$3,638	\$1,461	\$3,376
Chauvin	Terrebonne	70344	\$85,000	2200	30	\$1,201	\$3,608	\$1,061	\$3,447
Bogalusa	Washington	70427	\$85,000	1900	35	\$997	\$2,308	\$946	\$2,156
Lake Charles	Calcasieu	70601	\$110,000	1600	45	\$1,333	\$2,947	\$1,200	\$2,736
Sulphur	Calcasieu	70663	\$115,000	1800	30	\$1,377	\$3,088	\$1,219	\$2,864
Cameron	Cameron	70631	\$75,000	1700	25	\$1,285	\$3,648	\$1,200	\$3,337
Hackberry	Cameron	70645	\$100,000	1800	30	\$2,108	\$6,523	\$1,905	\$5,536
Erath	Vermilion	70533	\$95,000	1500	20	\$1,270	\$3,264	\$1,176	\$2,939

The following assumptions were made for each quote:

Annual Policy (12 months); Single Family Dwelling; All Peril Deductible: \$1,000; Wind & Hail Deductible: 2% of Replacement Value; One prior claim; Deadbolts on all doors; Fire extinguisher; Prior insurance held; Policy Form 3; Coverage A (Dwelling): Replacement Value of Home; Coverage B (Other Structures): 10% of Coverage A; Coverage C (Personal Property): 50% of Coverage A; Coverage D (Loss of Use): 30% of Coverage A; Coverage E (Personal Liability): \$100,000; Coverage F (Medical Payments): \$1,000

Any deviations from these assumptions are noted in the footnotes accompanying the detailed tables on page 5.

Homeowners and Flood Insurance Quotes for Brick Construction

Table 2
Annual Rate with \$1,000 Deductible for Brick Construction

Zip Code	Averages for Zip Code per property data from realtor.com		Annual Rate with \$1,000 Deductible for Brick Construction										Property in a Flood Zone		Property in Non-Flood Zone	
	Average Replacement Value	Average Square Footage	Average Age of Home	Company A ¹	Company B	Company C ² (Citizens)	Company D ³	Company E ⁴	Company F ⁵	Pre-FIRM	Post-FIRM		Regular	PRP		
70003 ⁶	\$150,000	1600	1971	\$2,144	\$1,602	\$3,269	\$2,296	\$1,638	\$2,217	\$1,509	BFE	3 feet above BFE	n/a	n/a		
70065	\$180,000	1900	1981	\$2,879	\$2,173	\$3,777	\$2,880	\$2,036	\$2,641	n/a	\$1,013	\$384	n/a	n/a		
70072	\$130,000	1600	1981	\$2,066	\$1,401	\$2,771	\$1,975	\$3,115	\$2,014	n/a	n/a	n/a	\$870	\$264 ¹²		
70116	\$250,000	1400	1916	\$4,741	\$3,042	\$3,538	\$4,404	\$3,074	\$3,431	\$1,894	\$1,101	\$462	n/a	n/a		
70117	\$110,000	1300	1946	\$1,874	\$1,004	\$1,689	\$1,719	\$1,244	\$1,777	n/a	n/a	n/a	\$836	\$249 ¹³		
70117	\$110,000	1300	1946	\$1,874	\$1,004	\$1,689	\$1,719	\$1,244	\$1,777	n/a	n/a	n/a	\$836	\$249 ¹³		
70118	\$190,000	1600	1936	\$3,455	\$2,111	\$2,988	\$3,183	\$2,263	\$2,663	\$1,669	\$1,049	\$416	n/a	n/a		
70119	\$140,000	1500	1936	\$2,231	\$1,170	\$2,311	\$2,247	\$1,610	\$2,079	\$1,469	\$1,004	\$376	n/a	n/a		
70122	\$145,000	1600	1961	\$2,396	\$1,533	\$2,404	\$2,329	\$1,678	\$2,134	\$1,489	\$1,009	\$380	n/a	n/a		
70124	\$250,000	2000	1966	\$4,596	\$3,388	\$3,538	\$4,404	\$3,074	\$3,431	\$1,894	\$1,101	\$462	n/a	n/a		
70126	\$100,000	1500	1976	\$1,715	\$1,067	\$1,488	\$1,573	\$1,138	\$1,598	n/a	\$968	\$344	n/a	n/a		
70037	\$250,000	2500	1991	\$6,364	\$4,256	\$4,992	\$5,200	\$3,344	\$4,564	n/a	\$1,103	\$464	n/a	n/a		
70032	\$110,000	1500	1961	\$1,837	\$1,038	\$1,997	\$1,620	\$1,160	\$1,932	\$1,349	\$977	\$352	n/a	n/a		
70043	\$150,000	1700	1976	\$2,830	\$1,448	\$2,945	\$2,292	\$1,612	\$2,223	n/a	n/a	n/a	\$904	\$264 ¹²		
70092 ⁷	\$100,000	1400	1981	\$1,664	\$982	\$1,758	\$1,481	\$1,153	\$1,736	n/a	n/a	n/a	\$819	\$233 ¹⁴		
70433 ⁸	\$200,000	2500	1991	\$3,354	\$1,405	\$2,935	\$2,652	\$2,464	\$2,298	n/a	n/a	n/a	\$989	\$296 ¹⁵		
70458 ⁹	\$150,000	1900	1986	\$2,132	\$1,077	\$2,363	\$1,919	\$1,568	\$1,710	n/a	\$1,013	\$384	n/a	n/a		
70344	\$85,000	2200	1976	\$1,133	\$729	\$1,141	\$1,344	\$2,198	\$1,276	\$1,249	\$955	\$332	n/a	n/a		
70427	\$85,000	1900	1971	\$895	\$713	\$1,362	\$898	\$765	\$1,247	n/a	n/a	n/a	\$794	\$233 ¹⁴		
70601	\$110,000	1600	1961	\$1,509	\$951	\$1,900	\$1,465	\$1,010	\$1,183	n/a	n/a	n/a	\$836	\$249 ¹³		
70663	\$115,000	1800	1976	\$1,579	\$970	\$2,019	\$1,527	\$1,054	\$1,136	n/a	n/a	n/a	\$845	\$249 ¹³		
70631 ¹⁰	\$75,000	1700	1981	\$1,608	\$876	\$1,460	\$1,594	\$2,084	\$2,391	n/a	\$946	\$324	n/a	n/a		
70645 ¹¹	\$100,000	1800	1976	\$2,256	\$4,568	\$2,097	\$1,735	\$2,803	\$1,561	n/a	\$968	\$344	n/a	n/a		
70533	\$95,000	1500	1986	\$1,975	\$836	\$1,313	\$1,669	\$1,202	\$1,528	n/a	\$964	\$340	n/a	n/a		

Flood Insurance Terms in Tables 2 and 3 Defined

Property in a Flood Zone

Pre-FIRM: A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial Flood Insurance Rate Map (FIRM). If the home predates the FIRM adoption date, the homeowner is not required to provide an elevation certificate and can receive the default Pre-FIRM rate. However, the homeowner can submit an elevation certification to receive Post-FIRM rates.

Post-FIRM: If the home was built after the FIRM adoption date, the homeowner is required to submit an elevation certificate. The elevation of the home determines the flood insurance rate.

Property in a Non-Flood Zone

Regular: If a homeowner is not eligible for the PRP rate (usually because the property has had more than one claim), he or she receives the regular flood insurance rate.

PRP: The Preferred Risk Policy (PRP) is a lower-cost protection option for residential and non-residential properties in low- to moderate-risk areas. PRP makes lower-cost insurance rates available through several combinations of building and contents protections. A property's claim history (usually one claim or less) determines if it qualifies for this program.

Property in a Non-Flood Zone

Regular: If a homeowner is not eligible for the PRP rate (usually because the property has had more than one claim), he or she receives the regular flood insurance rate.

PRP: The Preferred Risk Policy (PRP) is a lower-cost protection option for residential and non-residential properties in low- to moderate-risk areas. PRP makes lower-cost insurance rates available through several combinations of building and contents protections. A property's claim history (usually one claim or less) determines if it qualifies for this program.

Homeowners and Flood Insurance Quotes for Wood (Frame) Construction

Table 3
Annual Rate with \$1,000 Deductible for Wood Construction

Zip Code	Averages for Zip Code per property data from realtor.com			Company A ¹	Company B	Company C ² (Citizens)	Company D ³	Company E ⁴	Company F ⁵	Property in a Flood Zone			Property in Non-Flood Zone	
	Average Replacement Value	Average Square Footage	Average Age of Home							Pre-FIRM	Post-FIRM		Regular	PRP
											BFE	3 feet above BFE		
70003 ⁶	\$150,000	1600	1971	\$2,550	\$2,023	\$3,632	\$2,640	\$1,757	\$2,505	\$1,509	\$1,013	\$384	n/a	n/a
70065	\$180,000	1900	1981	\$3,163	\$2,634	\$4,196	\$3,304	\$2,186	\$2,983	n/a	\$1,040	\$408	n/a	n/a
70072	\$130,000	1600	1981	\$2,502	\$1,735	\$3,078	\$2,266	\$3,345	\$2,275	n/a	n/a	n/a	\$870	\$264 ¹²
70116	\$250,000	1400	1916	\$5,178	\$3,646	\$3,929	\$5,061	\$3,303	\$3,877	\$1,894	\$1,101	\$462	n/a	n/a
70117	\$110,000	1300	1946	\$2,017	\$1,216	\$1,876	\$1,974	\$1,337	\$2,009	n/a	n/a	n/a	\$836	\$249 ¹³
70117	\$110,000	1300	1946	\$2,017	\$1,216	\$1,876	\$1,974	\$1,337	\$2,009	n/a	n/a	n/a	\$836	\$249 ¹³
70118	\$190,000	1600	1936	\$3,770	\$2,561	\$3,319	\$3,655	\$2,431	\$3,009	\$1,669	\$1,049	\$416	n/a	n/a
70119	\$140,000	1500	1936	\$2,603	\$1,468	\$2,568	\$2,578	\$1,729	\$2,350	\$1,469	\$1,004	\$376	n/a	n/a
70122	\$145,000	1600	1961	\$2,833	\$1,889	\$2,670	\$2,673	\$1,804	\$2,412	\$1,489	\$1,009	\$380	n/a	n/a
70124	\$250,000	2000	1966	\$5,010	\$4,051	\$3,929	\$5,061	\$3,303	\$3,877	\$1,894	\$1,101	\$462	n/a	n/a
70126	\$100,000	1500	1976	\$1,846	\$1,330	\$1,654	\$1,805	\$1,222	\$1,805	n/a	\$968	\$344	n/a	n/a
70037	\$250,000	2500	1991	\$6,585	\$4,722	\$5,545	\$5,972	\$3,589	\$5,158	n/a	\$1,103	\$464	n/a	n/a
70032	\$110,000	1500	1961	\$2,219	\$1,278	\$2,218	\$1,857	\$1,245	\$2,183	\$1,349	\$977	\$352	n/a	n/a
70043	\$150,000	1700	1976	\$3,135	\$1,790	\$3,272	\$2,632	\$1,730	\$2,512	n/a	n/a	n/a	\$904	\$264 ¹²
70092 ⁷	\$100,000	1400	1981	\$1,811	\$1,175	\$1,955	\$1,700	\$1,204	\$1,962	n/a	n/a	n/a	\$819	\$233 ¹⁴
70433 ⁸	\$200,000	2500	1991	\$3,421	\$1,738	\$3,262	\$3,046	\$2,573	\$2,596	n/a	n/a	n/a	\$989	\$296 ¹⁵
70458 ⁹	\$150,000	1900	1986	\$2,319	\$1,154	\$2,625	\$2,202	\$1,684	\$1,933	n/a	\$1,013	\$384	n/a	n/a
70344	\$85,000	2200	1976	\$1,244	\$869	\$1,269	\$1,540	\$2,359	\$1,442	\$1,249	\$955	\$332	n/a	n/a
70427	\$85,000	1900	1971	\$919	\$764	\$1,514	\$1,028	\$799	\$1,409	n/a	n/a	n/a	\$794	\$233 ¹⁴
70601	\$110,000	1600	1961	\$1,618	\$1,106	\$2,111	\$1,679	\$1,084	\$1,336	n/a	n/a	n/a	\$836	\$249 ¹³
70663	\$115,000	1800	1976	\$1,694	\$1,128	\$2,243	\$1,751	\$1,130	\$1,284	n/a	n/a	n/a	\$845	\$249 ¹³
70631 ¹⁰	\$75,000	1700	1981	\$1,653	\$961	\$1,623	\$1,829	\$2,236	\$2,702	n/a	\$946	\$324	n/a	n/a
70645 ¹¹	\$100,000	1800	1976	\$2,388	\$5,555	\$2,330	\$1,987	\$3,009	\$1,764	n/a	\$968	\$344	n/a	n/a
70533	\$95,000	1500	1986	\$2,300	\$930	\$1,459	\$1,913	\$1,290	\$1,726	n/a	\$964	\$340	n/a	n/a

Footnotes for Tables 2 and 3

(Deviations from Assumptions on page 3)

- ¹Supporting auto policy required; company will not write wind and hail damage in these parishes; wind and hail coverage must be obtained from Louisiana Citizens Property Insurance Corporation. Rate includes wind and hail quote from Citizens.
- ²Company does not have rating tiers and does not request credit scores. Rates include premium only [do not include new business application fee (\$65), Tax Equalization Surcharge (3% of premium), or the Market Equalization Charge (15% of premium)].
- ³1991 HO 00 03 Form used: Loss of Use is 20% of Dwelling.
- ⁵ Named Storm Deductible required in these parishes. Used Standard Tier. Surcharge for Citizens regular assessments included.
- ⁴Personal Property is 70% of Dwelling coverage with replacement cost on contents. Loss of Use is 20% of Dwelling.
- ³ Special Hurricane Deductible is required. Quotes assume no previous claims. Nonsmoker rates are not available.
- ⁵ Form 3 not used for new business. Replacement cost on the dwelling and contents is provided by Homeowners Form W. Personal Property is 75% of Dwelling coverage. Loss of Use is for "actual loss sustained" within specified time limits. The rates reflect a 2% Hurricane deductible.
- ⁶ Companies B and C used Fire Protection Class 3. The other companies used Fire Protection Class 1.
- ⁷ Company E used Fire Protection Class 4. The other companies used Fire Protection Class 2.
- ⁸ Company B used Fire Protection Class 2. The other companies used Fire Protection Class 4.
- ⁹ Company B used Fire Protection Class 4. The other companies used Fire Protection Class 3.
- ¹⁰ Company E used Fire Protection Class 2. The other companies used Fire Protection Class 6.
- ¹¹ Company B used Fire Protection Class 10. The other companies used Fire Protection Class 5.
- ¹² PRP rate is for \$150,000 in building coverage and \$60,000 in contents coverage.
- ¹³ PRP rate is for \$125,000 in building coverage and \$50,000 in contents coverage.
- ¹⁴ PRP rate is for \$100,000 in building coverage and \$40,000 in contents coverage.
- ¹⁵ PRP rate is for \$200,000 in building coverage and \$80,000 in contents coverage.

Helpful Links

To find an insurance company writing policies in your parish:

<http://www.lidi.state.la.us/CAP/ConsumerCoverageLookupMain.aspx>

To learn more about flood insurance:

<http://www.floodsmart.gov>

Louisiana Department of Insurance:

<http://www.lidi.state.la.us>

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Need More Information?

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**Questions?
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