



Independent Insurance Agents & Brokers of Louisiana
18153 E. Petroleum Drive, Baton Rouge, LA 70809
Office: (225) 819-8007 | Fax: (225) 819-8027
www.IIABL.com | info@IIABL.com

TECHNICAL ADVISORY

TA #133

December 22, 1998

SUBJECT: Louisiana Insurance Rating Commission Meeting
December 16, 1998

TABLE OF CONTENTS:

- [Background](#)
- [Main Points](#)
- [Necessary Action](#)
- [IIABL Legal Disclaimer](#)

BACKGROUND:

Following are some highlights of the regular December meeting of the Louisiana Insurance Rating Commission (LIRC).

MAIN POINTS:

The LIRC rate filings:

1. St. Paul Fire and Marine Insurance Company (Medical Professional Liability - Hospitals)
Rate increase of 5%
Approved
2. Allstate Indemnity Company (Private Passenger Automobile/Non-Standard) Rate
increase of 4%; introduction of 3% daytime running lights discount; 5% homeownership
discount.
Disapproved
3. Allstate Insurance Company (Commercial General Liability) Rate increase of 8.3%;
Allstate's initial conversion to a loss cost environment.
Disapproved
4. St. Paul Fire and Marine Insurance Company (Medical General Liability) Rate increase of
10%
Approved
5. Reliance Insurance Company (Commercial General Liability) Rate increase of 4.59%
Approved



Independent Insurance Agents & Brokers of Louisiana
18153 E. Petroleum Drive, Baton Rouge, LA 70809
Office: (225) 819-8007 | Fax: (225) 819-8027
www.IIABL.com | info@IIABL.com

6. Imperial Fire and Casualty Insurance Company (Private Passenger Automobile) Annual Program; Rate increase of 6.1%
Approved
7. Imperial Fire and Casualty Insurance Company (Private Passenger Automobile) Target Program; Rate increase of 6.1%
Approved
8. Highlands Insurance Company (Premier Restaurant Program) -50% Downward Deviation for Class Code 16816 for both Property and General Liability
Approved
9. Reliance Insurance Company (Workers' Compensation) Large Deductible Plan Revision
Approved
10. Coregis Insurance Company Louisiana Public Schools Program (Property Rate Filing) Rate reduction of 34%
Approved
11. Maryland Casualty Company (Commercial Property) Rate reduction of 11%
Approved

NECESSARY ACTION:

Advise appropriate agency staff of changes in rate filings approved by LIRC.

IIABL LEGAL DISCLAIMER:

The information provided by IIABL is intended for educational and informational purposes only. IIABL does not make any warranty or representation, express or implied, with respect to the accuracy, completeness or usefulness of the information provided. Information provided represents the views of one or more experienced insurance professionals and is not a recommendation that a particular course of action be followed. Please note that this information is not legal advice upon which you should rely. Please seek any legal opinion you may need from a qualified attorney. IIABL is not liable for any liability or damage which may result from the use of this information.