



**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](http://www.IIABL.com) | [info@IIABL.com](mailto:info@IIABL.com)

## TECHNICAL ADVISORY

**TA 143**

**July 27, 1999**

**SUBJECT:** July 21, 1999, Louisiana Insurance Rating Commission Meeting

**BACKGROUND:** Following are some highlights of the regular July meeting of the Louisiana Insurance Rating Commission (LIRC).

**MAIN POINTS:** The LIRC rate filings:

1. The Ohio Casualty Insurance Company (Workers' Compensation) New endorsement (Workers' Compensation Master Pak), adding and extending coverages Approved
2. Legion Insurance Company (Commercial Multiple Lines) Transportation Organization Program Exceptions for Commercial Lines Approved
3. American States Insurance Company (Workers' Compensation) Rate increase of 2.1%. Approved
4. American Economy Insurance Company (Workers' Compensation) Rate decrease of 13.3% Approved
5. American States Insurance Company of Texas (Workers' Compensation) Adopting NCCI loss cost multiplier Overall change of 0% Approved
6. American States Insurance (Commercial General Liability) Rate increase of 27.9% Disapproved
7. The Travelers Indemnity Company (Commercial General Liability) Rate increase of 26.7% Disapproved
8. The Travelers Indemnity Company Disapproved

(General Liability)  
Rate decrease of 27.6%

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| 9. The Travelers Indemnity Company<br>(General Liability)<br>New Program introduction (OMNI Choice)   | Disapproved  |
| 10. American Casualty Company of Reading, PA<br>(Workers' Compensation)<br>Rate decrease of 4.0%  | Disapproved  |
| 11. Industrial Indemnity Company<br>(Workers' Compensation)<br>Rate decrease of 37.5%   | Disapproved  |
| 12. Credit General Insurance Company<br>(Workers' Compensation)<br>Rate increase of 17.6%   | Approved     |
| 13. American Southern Home Insurance Company<br>(Mobile Home)<br>Rate decrease of 10.7%   | Approved     |
| 14. St. Paul Fire and Marine Insurance Company<br>(Medical Professional Liability -<br>Physicians and Surgeons)<br>Rate increase of 10%     | Disapproved  |
| 15. St. Paul Fire and Marine Insurance Company<br>(Medical Professional Liability -<br>Dentists and Oral Surgeons)<br>Rate increase of 8.8% | Dissapproved |
| 16. AIU Insurance Company<br>(Private Passenger Automobile)<br>Rate decrease of 4.6%  | Approved     |
| 17. Hartford Fire Insurance Company<br>(Spectrum Policy Program)<br>Rate increase of 3.2%   | Approved     |
| 18. State Farm Mutual Automobile Insurance Company<br>(Private Passenger Automobile)<br>Rate decrease of 2.2%                               | Approved     |
| 19. State Farm Fire and Casualty Company<br>(Private Passenger Automobile)<br>Rate decrease of .1%  | Approved     |
| 20. The Travelers Indemnity Company<br>(Private Passenger Automobile)<br>Rate decrease of 4.2%  | Approved     |

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| 21. Mutual Service Casualty Insurance Company<br>(Private Passenger Automobile)<br>Rate decrease of 9%   | Approved    |
| 22. Southern United Fire Insurance Company<br>(Private Passenger Automobile)<br>Various changes in discount plans, rating and<br>Classification factors<br>Overall change of 0%            | Disapproved |
| 23. National Council on Compensation Insurance, Inc.<br>(Workers' Compensation)<br>Establishes URE Workers' Compensation Statistical<br>Plan to replacement 1996 Workers Compensation Plan | Approved    |
| 24. General Casualty Company of Wisconsin<br>(Workers' Compensation)<br>Rate decrease of 39.6%   | Disapproved |
| 25. Regent Insurance Company<br>(Workers' Compensation)<br>Rate decrease of 44.3%  | Disapproved |
| 26. Farmers Insurance Exchange<br>(Homeowners)<br>Initial filing in Louisiana  | Approved    |
| 27. Continental Insurance Company<br>(Homeowners)<br>Rate decrease of .9%  | Approved    |
| 28. Continental Insurance Company<br>(Homeowners)<br>Introduction of hurricane deductibles   | Approved    |

**NECESSARY  
ACTION:**

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