



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 162

July 19, 2000

SUBJECT: July 18, 2000, Louisiana Insurance Rating Commission Meeting

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

MAIN POINTS: The LIRC rate filings:

1. Government Employees Insurance Company Deferred
(Automobile Casualty Manual)
Rate increase of +4.2% / 11% indication
**Deferred to consider complaints by IIAL about
GEICO's unfair advertising practices against agents.**
2. GEICO Indemnity Company/GEICO Casualty Company Deferred
(Automobile Casualty Manual)
Rate increase of +8.2% / 14% indication
**Deferred to consider complaints IIAL about
GEICO's unfair advertising practices against agents.**
3. Church Mutual Insurance Company Approved
(Independent Commercial Package Institutional Package)
Rate increase of +5.8%
4. Colorado Casualty Insurance Company Approved
(Commercial General Liability)
Rate decrease of -11.2%
5. Louisiana Employers - Managed Insurance Company Approved
(Formerly Louisiana Employers Trust GSIF)
(Workers' Compensation)
General Liability - Initial Rate Filing
6. Louisiana Employers - Managed Insurance Company Approved
(Formerly Louisiana Employers Trust GSIF)
(Commercial Automobile)

Initial Rate Filing - Schedule Rating Plan

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| 7. | Trinity Universal Insurance Company of Kansas, Inc. (Personal Automobile) Rate increase of +7.4% | Disapproved |
| 8. | The Ohio Casualty Insurance Company (Commercial Automobile) Rate increase of +6.4% | Approved |
| 9. | United Agents Insurance Company of Louisiana (Private Passenger Automobile) Rate increase of +7.3% / Indication 20% | Approved |
| 10. | American Association of Insurance Services (Boatowners Coverage) Rate decrease of -16.0 % | Approved |
| 11. | Northern Insurance Company of New York Assurance Company of America (Precision Portfolio Policy Program) Initial independent rate & rule filing and Schedule rating plan | Approved |
| 12. | Fireman's Fund Insurance Company (Professional Liability) Introduction of Management Advantage Program (Max) And Schedule Rating Plan | Approved |
| 13. | Imperial Fire and Casualty Insurance Company (Private Passenger Automobile) Initial rate and rule filing | Approved |
| 14. | AIU Insurance Company (Homeowners) Initial rate and rule filing | Approved |
| 15. | The Ohio Casualty Insurance Company (Private Passenger Automobile) Rate increase of +12.9% | Approved |
| 16. | Trinity Universal Insurance Company (Homeowners) Rate increase of +6.4% No hurricane deductible | Approved |

17. Patterson Insurance Company (Homeowners) Approved
Rule changes: 1) Company currently allows a \$250 Deductible on homeowners policies. Company wishes To require a \$500 or higher deductible. Rates for those Deductibles will not change. 2) Company wants to require HO 04 93 Actual Cash Value - Roofing Surfacing on all Homes with roofs over 15 years. 3) Company wants to Add asbestos and slate roofs to its list of prohibited roofs.

**NECESSARY
ACTION:**

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