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## TECHNICAL ADVISORY

TA 197

December 28, 2001

**SUBJECT:** December 19, 2001, Louisiana Insurance Rating Commission Meeting

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

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

1. Maryland Casualty Company Approved  
(Commercial Multiple Peril - Residential General  
Contractors/Craftsman/Tradesman/Remodelers)  
LIRC Agenda Item #1  
Rate Increase of +15.0%
2. Preferred Professional Insurance Company Approved  
(Professional Liability/Physicians and Surgeons)  
LIRC Agenda Item #2  
Rate Increase of +5.0%
3. Assurance Company of America Approved  
(Commercial Multiple Peril/Office, Retail, Service  
and Wholesale Programs)  
LIRC Agenda Item #6  
Rate Increase of +10.0%
4. Ace American Insurance Company Approved  
(Commercial Multiple Peril/Terrorism Exclusion)  
LIRC Agenda Item #9  
Initial Rule Only
5. Property Insurance Association of Louisiana (PIAL) Approved  
(Commercial Multiple Peril/Introduction of Manual Rules  
on use of optional terrorism endorsements)  
LIRC Agenda Item #10

Initial Rate and Rule

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| 6.  | Ohio Casualty Insurance Company<br>(Commercial General Liability/War & Terrorism Exclusion)<br>LIRC Agenda Item #11<br>Revised Rule Only  | Approved |
| 7.  | Ohio Casualty Insurance Company<br>(Commercial General Liability/Fungi & Bacteria Exclusion)<br>LIRC Agenda Item #12<br>Initial Rule Only | Approved |
| 8.  | American Employers' Insurance Company<br>(Commercial Automobile/War or Terrorism Exclusion)<br>LIRC Agenda Item #13<br>Initial Rule Only  | Approved |
| 9.  | Church Mutual Insurance Company<br>(Commercial Multiple Peril)<br>LIRC Agenda Item #15<br>Rate Increase of +5.0%                          | Approved |
| 10. | The Medical Protective Company<br>(Medical Malpractice - Physicians & Surgeons)<br>LIRC Agenda Item #19<br>Rate Increase of +22.9%        | Approved |
| 11. | The Medical Protective Company<br>(Medical Malpractice - Dentists)<br>LIRC Agenda Item #20<br>Rate Increase of +5.0%                      | Approved |
| 12. | Continental Casualty Company<br>(Liability)<br>LIRC Agenda Item #24<br>Rate Increase of +4.9%   | Approved |
| 13. | Metropolitan General Insurance Company<br>(Private Passenger Automobile/Non-Standard)<br>LIRC Agenda Item #25<br>Rate Increase of +9.9%   | Approved |
| 14. | Economy Premier Assurance Company<br>(Private Passenger Automobile)<br>LIRC Agenda Item #28   | Approved |

Rate Increase of +5.5%

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| 15. | Insurance Services Offices, Inc.<br>Commercial Multiple Peril/Optional Terrorism Endorsements<br>LIRC Agenda Item #41<br>Initial Rule Only  | Approved |
| 16. | The Travelers Indemnity Company<br>Commercial Multiple Peril/2000 Clean-up & Enhancements<br>For Use with Omni II/Master Pac<br>LIRC Agenda Item #42<br>Initial Rate & Rule                           | Approved |
| 17. | Alea North America Insurance Company<br>Workers Compensation<br>LIRC Agenda Item #44<br>Initial Rate & Rule   | Approved |
| 18. | National Council of Compensation Insurance, Inc.<br>Workers Compensation<br>LIRC Agenda Item #45<br>Revised Rule Only   | Approved |
| 19. | American Central Insurance Company<br>(Other Liability/Exclusion of all Hazards in Connection<br>with Exterior or Interior Finish System)<br>LIRC Agenda Item #48<br>Initial Rule Only                | Approved |
| 20. | Bancinsure, Inc.<br>(General Liability - Occurrence Basis)<br>(Professional Liability - Claims Made Basis)<br>(Healthcare Liability Insurance Program)<br>LIRC Agenda Item #51<br>Initial Rate & Rule | Approved |
| 21. | Insurance Services Office, Inc.<br>(General Liability/War or Terrorism Endorsement)<br>LIRC Agenda Item #57<br>Initial Rule Only  | Approved |

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| 22. | National Automotive Insurance Company<br>(Private Passenger Automobile)<br>LIRC Agenda Item #61<br>Revised Rule Only | Approved |
| 23. | ANPAC Louisiana Insurance Company<br>(Homeowners)<br>LIRC Agenda Item #6a<br>Rate Increase of +15.0%                 | Approved |
| 24. | Shelter Mutual Insurance Company<br>(Homeowners)<br>LIRC Agenda Item #7a<br>Rate Increase of +8.6%                   | Approved |
| 25. | Farmers Insurance Exchange<br>(Homeowners)<br>LIRC Agenda Item #11a<br>Rate Increase of +12.8%                       | Approved |
| 26. | ANPAC Louisiana Insurance Company<br>(Homeowners)<br>LIRC Agenda Item #12a<br>Rate Increase of +15.0%                | Approved |
| 27. | American National General Insurance Company<br>(Homeowners)<br>LIRC Agenda Item #13a<br>Rate Increase of +15.0%      | Approved |
| 28. | Lafayette Insurance Company<br>(Homeowners)<br>LIRC Agenda Item #14a<br>Rate Increase of +8.8%                       | Approved |

**NECESSARY  
ACTION:**

Advise appropriate agency staff of changes in rate filings approved by LIRC. The LIRC agenda and minutes are now available online, [www.lidi.state.la.us](http://www.lidi.state.la.us).