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TECHNICAL ADVISORY

TA 205

April 29, 2002

SUBJECT: April 24, 2002, Louisiana Insurance Rating Commission Meeting

BACKGROUND:

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

MAIN POINTS:

The LIRC rate filings:

1. Shelter General Insurance Company (Private Passenger Automobile)
LIRC Agenda Item # 7
Rate Increase of +9.2% Approved
2. Shelter Mutual Insurance Company (Private Passenger Automobile)
LIRC Agenda Item # 8
Rate Increase of +9.6% Approved
3. Church Mutual Insurance Company (Commercial Automobile)
LIRC Agenda Item #9
Rate Increase of +9.24% Approved
4. Shelter Mutual Insurance Company (Commercial Multiple Peril)
LIRC Agenda Item # 26
Rate Increase of +8.0% Approved
5. AIU Insurance Company
American Home Assurance Company
New Hampshire Insurance Company
National Union Fire Insurance Company of Louisiana
(Workers Compensation)
LIRC Agenda Item # 28 Approved

Rate Increase of +17.8%

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| 6. | Zurich American Insurance Company
(Other Liability)
LIRC Agenda Item # 30
Rate Decrease of -29.9% | Disapproved |
| 7. | American National Property and Casualty
(Private Passenger Auto)
LIRC Agenda Item # 33
Rate Increase of +9.90% | Approved |
| 8. | American National General Insurance
(Private Passenger Automobile)
LIRC Agenda Item # 34
Rate Increase of +8.0% | Approved |
| 9. | Zurich American Insurance Company
(Commercial Multiple Peril)
LIRC Agenda Item # 41
Rate Increase of +11.4% | Approved |
| 10. | Travelers Indemnity Company
(Commercial Multiple Peril)
LIRC Agenda Item # 45
Master PAC Schedule Rating Plan | Approved |
| 11. | Granite State Insurance Company
(Medical Professional RPG)
LIRC Agenda Item # 54
Rate Increase of +16.5% | Approved |
| 12. | Insurance Service Office
(Other Liability)
LIRC Agenda Item # 66
ISO Pollution- Hostile Fire Endorsement | Approved |
| 13. | Encompass Insurance Company
Kansas City Fire and Marine Insurance
(Private Passenger Automobile)
LIRC Agenda Item # 74
Initial Rate & Rules- New Program | Approved |
| 14. | Encompass Insurance Company
Kansas City Fire and Marine Insurance
(Homeowners) | Approved |

LIRC Agenda Item #20a
Initial Rate and Rules- New Program

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| 15. Lafayette Insurance Company
United Fire & Casualty Company
(Homeowners)
LIRC Agenda Item # 2a
Rate Increase of +7.2% | Approved |
| 16. State Farm Fire and Casualty Company
(Homeowners)
LIRC Agenda Item # 3a
Rate Increase of +15.0% | Deferred |
| 17. Zurich American Insurance Company
(Property)
LIRC Agenda Item # 6a
Rate Decrease of -4.5% | Disapproved |
| 18. Shelter Mutual Insurance Company
(Property- Apartment Owners)
LIRC Agenda Item # 7a
Rate Increase of +7.5% | Approved |
| 19. United Services Automobile Association
(Homeowners)
LIRC Agenda Item # 10a
Rate Increase of +8.0% | Approved |

NECESSARY ACTION:

Advise appropriate agency staff of changes in rate filings approved by LIRC. The LIRC agenda and minutes are now available online at www.lidi.state.la.us.