

**INDEPENDENT INSURANCE AGENTS OF LOUISIANA**  
**9818 BLUEBONNET BLVD.**  
**BATON ROUGE, LA 70810**  
**225/819-8007 FAX: 225/819-8027**  
[www.ial.com](http://www.ial.com)

**TECHNICAL ADVISORY**

**TA-213**

**AUGUST 21, 2002**

**SUBJECT:** **August 21, 2002 Louisiana Insurance Rating Commission Meeting**

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

**MAIN POINTS:** Highlights of the August LIRC rate filings:

1. State Farm Insurance Company  
(Private Passenger Increase  
Rate Increase +16.0%  
(Item 5) Deferred September 5, 2002
  
2. Zurich American Insurance Company  
(Commercial General Liability)  
Rate Increase +17.3%  
(Item 2) Approved
  
3. Patterson Insurance Company  
(Private Passenger Automobile)  
Rate Increase +14.7%  
(Item 3) Approved
  
4. Farmers Insurance Exchange  
(Private Passenger Automobile)  
Rate Increase +15.0%  
(Item 4) Approved
  
5. Liberty Mutual Fire Insurance Co.  
(Private Passenger Automobile, Revised  
Rate and Rule Libertyguard Personal Auto Program)  
Rate Increase +15.0%  
(Item 7) Approved

- |     |  |          |
|-----|--|----------|
| 6.  | Encompass Insurance Company<br>(Private Passenger Automobile, Revised<br>Rate Increase +10.7%<br>(Item 8)  | Approved |
| 7.  | American Home Assurance Company<br>(Private Passenger Automobile)<br>Rate Increase +8.5%<br>(Item 9)   | Approved |
| 8.  | Progressive Security Insurance Company<br>(Private Passenger Automobile)<br>Rate Increase +8.5%; Nonstandard 14.0%<br>(Item 33)                                    | Approved |
| 9.  | Direct General Insurance Co. of Louisiana<br>(Private Passenger Automobile)<br>Rate Increase +9.5%<br>(Item 34)  | Approved |
| 10. | Illinois National Insurance Company<br>(Private Passenger Automobile)<br>Rate Increase +8.6%<br>(Item 35)  | Approved |
| 11. | Continental Casualty Company<br>(Commercial Automobile)<br>Loss Cost Adoption, Loss Cost Multipliers and<br>Company Deviations<br>Rate Increase +4.9%<br>(Item 37) | Approved |
| 12. | Continental Insurance Company<br>(Homeowners)<br>Revised Rate and Rule-Homeowners Program (USP)<br>Rate Increase +11.5%<br>(Item 2a)                               | Approved |
| 13. | Safeco Insurance Company<br>(Homeowners)<br>Rate Increase +14.8%<br>(Item 3a)  | Declined |

14. Republic Fire & Casualty Insurance Co.  
(Dwelling Fire)  
Rate Increase +12.0% Approved  
(Item 11a)
  
15. Trinity Universal Insurance Co. of Kansas  
(Homeowners)  
Rate Increase 12.5% Approved  
(Item 14a)

**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).