LOUISIANA INSURANCE
RATING COMMISSION

JAMES H. "JIM" BROWN
COMMISSIONER OF INSURANCE
STATE OF LOUISIANA

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CHAIRMAN:
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Bulletin LIRC 93-01

TO: ALL PROPERTY AND CASUALTY INSURANCE COMPANIES AND RATING ORGANIZATIONS MAKING RATE, RULE, OR FORM FILINGS IN LOUISIANA.

RE: FILING PROCEDURE FOR FORMS, RATES, MANUALS, RATING PLANS, AND RULES.

This bulletin replaces previous guidelines issued by the Louisiana Insurance Rating Commission, hereinafter referred to as "LIRC."

The following are new procedures and guidelines for all filings of rates, rules, and forms with the LIRC. The purpose of this bulletin is to clarify and expand filing requirements as proposed by the Commissioner of Insurance at LIRC's February 17, 1993 meeting.

- 22:1401.I provides LIRC authority to approve in whole or in part any application for rate change by an insurer.
- 22:1409 provides LIRC authority over rating organizations.
- 22:1403.A provides LIRC authority over fire, marine and transportation (inland marine), title insurance, and casualty insurance risks on operations in Louisiana.
- 22:1407.A(1) provides that every insurer subject to rate regulation, except specifically rated inland marine, shall file every form, manual, minimum, class rate, rating schedule, rating plan, rating rules, and every modification of any of the foregoing which the insurer proposes to use.

Modification of any existing rate, rule, or form filing must also be filed with LIRC. Louisiana is a prior approval state (exception noted below), meaning that any rate, rule, or form must be approved before it can be used in this state. This bulletin details the process for submitting the filings required in the above statutes and lists the information which is required.

This bulletin applies to filings made by an insurer, a group of affiliated insurers, an underwriting organization, or a rating organization. Each will be referred to as "the filer."

The cover or transmittal letter used to submit a filing is a part of the filing made and will be referred to as "the cover letter." The subject or caption lines of the cover letter will be referred to as "the subject lines." A cover letter is part of each filing or a response to questions regarding a filing.

The new filing procedures are as follows:

1. Each filing that is received by LIRC will be assigned a unique identification number when it is placed on a given month's LIRC agenda.

2. Filings must be made separately for rates/rules and forms. Rates and rules may be filed in a single filing. If rate/rule and form filings are made at the same or similar times and are interdependent, this fact must be noted on the cover letter for each related filing to facilitate cross-referencing. Since the filings are handled by different divisions within LIRC, this cross-reference will allow for a quicker review and approval process.

3. Each filing must include a cover letter addressed to the Deputy Commissioner/Louisiana Insurance Rating Commission. The filing will be routed within LIRC to the appropriate person for review.

4. If the filer is responding to a specific question asked by staff of the LIRC, the response should be addressed to that person.

5. All rate/rule filings must be addressed to:

   Mr. Chris Faser, III
   Deputy Commissioner/Louisiana Insurance Rating Commission
   950 N. 5th Street
   Post Office Box 94157
   Baton Rouge, LA 70804-9157

   All form filings must be addressed to:

   Mr. Ray Lafield
   Property and Casualty Forms Review
   950 N. 5th Street
   Post Office Box 94214
   Baton Rouge, LA 70804-9214

All rate/rule and form filings must arrive by U.S. mail and bear a U.S. postal mark.

6. The subject line of the cover letter must contain the following information:

   A. The NAIC Group number (3 digits), the NAIC Company number (5 digits) and the name of the company or companies making the filing. This requirement does not apply to a rating organization.

   B. The type of filing (initial filing, rate revision, rule revision, form revision, etc.).

   C. The line of business to which the filing applies.

   D. The name of the program to which the filing applies.

   E. If a form, the form number, edition date, and name of the form.

   F. The company's code number for the filing, if any.

7. The cover letter must also contain the following information:

   A. The effective date desired for the filing.

   Bear in mind that the LIRC does not approve filings retroactively. Hence, this effective date must be set far enough in advance to allow for mailing time (both for your filing to the LIRC and for our response to you) and the full deemer period.

   The "deemer", "deemed," or waiting period is the time allowed by statute to review a filing. Following this period, the filing is considered approved unless it has been questioned or disapproved. In accordance with 22:1407.A.(2), when additional information supporting a filing is received, the deemer period shall commence as of the date such information is received.

   Implementing a filing on an effective date before the filing is approved or deemed may place you in violation of Louisiana statutes.

   If the requested effective date is before the date the filing is approved by the LIRC or deemed, the date of approval or deemer becomes the effective date. This date is identified in LIRC correspondence mailed to the filer documenting the approval.

   B. A statement of whether or not the filing is a replacement of a previous filing. If so, the prior filing should be explicitly identified (using the LIRC's agenda identification number, if available). Changes should be clearly indicated and the reasons for replacement stated.

In the case of a form filing, include a marked up copy of the form showing new material underlined and deleted material with strike through (example: new material, ~~deleted material~~).

Obsolete and replaced pages or forms should be listed to facilitate removal from our files.

C. The name of the person to contact in case of questions regarding the filing. A phone number and Fax number for this person should be provided.

D. The page 14 annual statement line of business which will be used to report the experience relating to the filing. In some cases, this may be different from the "line of business" mentioned above. For example, a company may report its property experience under page 14 lines for fire, commercial multi-peril, homeowners, etc.

E. A brief description of the effect of the filing, and the changes that it is introducing. If rates have changed, the approximate percentage and dollar change to Louisiana policyholders must be provided.

F. In the case of a form filing, a statement whether the filing has been made in the insurer's state of domicile and whether such filing has been approved.

G. A statement that the forms filed comply with all relevant Louisiana statutes.

8. A filing shall include four copies of the cover letter, three copies of filing materials and supporting documents, and two self-addressed, stamped envelopes.

A. One copy of the cover letter will be date stamped "acknowledged" upon arrival at the LIRC and returned to the filer as evidence that the filing was received by the LIRC.

The deemer provisions, as provided under 22:1407.D, may be applied based on the date stamped on the returned copy.

B. Two copies of the cover letter, filing materials and supporting documents will be available to the LIRC staff (and Actuary) for review.

C. After review by the LIRC staff, if the filing package is complete, it is placed on the next open LIRC agenda. A filing package is "complete" if it meets all guidelines specified in this bulletin. Note that after being placed on the LIRC agenda there may still be requests made by the LIRC Actuary or staff for additional information.

The LIRC meets every third Wednesday of the month at 10:00 a.m. For a filing to be placed on a specific month's agenda all information required to make the filing complete must be received by the LIRC before 12:00 p.m. (noon) on Wednesday two weeks prior to the meeting date.

D. If the filing is not complete, the filer will be notified and information necessary to complete the filing will be requested. The request for additional information will be sent in the second self-addressed, stamped envelope.

E. Each response to a request for additional information will be handled in the same manner as the original filing (i.e., 8A, 8B, 8C and 8D).

F. One copy of the cover letter, filing materials, supporting documents, and correspondence will remain on file with the LIRC according to its retention schedule.

G. After the filing is placed on the LIRC agenda, the LIRC will act on the filing. The LIRC will either approve the filing as filed, approve the filing in part, approve the filing with amendments, defer the filing so that additional information can be obtained from the filer or LIRC staff, or disapprove the filing.

A filing can be amended in writing or verbally before or during the LIRC meeting. Amendments are usually done to change the filing in a manner that facilitates approval.

If a filing for rate change is approved in part by the LIRC, the insurer has the option to withdraw the filing. This option must be exercised within fourteen days after the LIRC's action.

If the filing is deferred, LIRC staff will request additional information from the filer as needed. A deferred filing will automatically move to the next month's agenda.

A filing on the agenda, for which a request for information has been made by LIRC staff and to which the filer has not responded for three LIRC meetings (within a 3-month period), will be automatically disapproved.

H. The filer can request that a filing on the LIRC's agenda be withdrawn at any time.

I. When the LIRC has either approved or disapproved a filing, a letter from the LIRC is sent to the filer. This letter states the action taken and restates any amendments the action is contingent upon. The letter will be sent in the second self-addressed, stamped envelope.

9. For property and casualty lines of insurance, it is acceptable (and preferred) for affiliated companies making a substantially similar filing at the same time to make a single filing with each company's name on the cover letter. If affiliated companies choose to make a separate filing for each company requesting the change, this fact must be clearly noted on each cover letter to avoid confusion. The filing made by the group of affiliated companies does not need to be identical for each company in the group, however any differences (e.g., rate deviations) shall be clearly stated in the cover letter. No additional copies of the transmittal letter are required for group filings.

10. The use of a group letterhead is acceptable, however, the company(ies) to which the correspondence applies must be clearly stated on the subject lines of the cover letter.

11. A filing which includes an independent rate change by an insurer or a loss cost filing by a rating organization, whether an increase or decrease, must include the following information:

    A. The filing must clearly state the percentage change and dollar impact the requested rate change is expected to have on Louisiana policyholders. The impact should be by line or sub-line directly affected by the filing. If appropriate, the impact should be broken down by coverage.

    B. Five years of experience, if available, must be provided using the format detailed in Exhibit A. Experience must be specific for the line or sub-line affected by this filing. For example, if the filing specifies a +10% increase for Nurses Professional Liability, provide experience only for Nurses Professional Liability and <u>not</u> all Professional Liability.

    Note that calendar year experience is not acceptable on Exhibit A. Also note that Exhibit A is not annual statement page 14 experience.

    Experience for both countrywide and specifically for Louisiana must be provided, excepting only where this is not available, in which case a full explanation should be submitted. Experience must be shown separately by each year in the experience period used, as well as in the aggregate.

    If the filing is made for more than one company, the experience of the different companies may be combined, but explicit notation must be made that this has been done.

C. Provide expense information, countrywide and specifically for Louisiana, when possible. This expense information must be broken out in detail at least as specific as the expense groups shown on Part II of the Insurance Expense Exhibit.

A detailed explanation of the investment income consideration in the profit provision must be provided.

D. An actuarial indication justifying the requested rate change must be provided. Exhibit B provides a checklist of items which should be considered. Not all items on the checklist will be applicable to any one filing. Exhibit B should be copied, each item should be checked if it was considered in this filing, and the Exhibit filed with the actuarial materials. If checked, the actuarial memorandum must explain the consideration in the actuarial methodology the checked item was given.

E. Provide support for all deviations included in the filing, whether they involve deviations between companies, deviations from rating organization filings, or otherwise.

F. Provide experience, or other relevant support, justifying any change in:

(i) territory definitions or relativities
(ii) class definitions or relativities
(iii) limit definitions or relativities
(iv) deductible definitions or relativities
(v) policy fee schedules

Also, provide the percentage change each of these items may individually have on rate level.

G. If the filing introduces any form of schedule rating or a tiered rating program, it must be clearly stated. If the program includes schedule rating, the guidelines for schedule rating, described below, must be strictly adhered to.

H. If the filing is for personal auto, provide a comparison between new and old rates following the format and criteria defined in Exhibit D.1 through D.6. Note that the year of the vehicle will be revised annually by the LIRC.

If the filing is for homeowners, provide a comparison between new and old rates following the format and criteria defined in Exhibit E.1 and E.2.

I. Any other information requested by the LIRC staff in support of the filing.

J. Provide any other information which is considered relevant to the requested rate change.

12. A filing by a member or a subscriber of a rating organization which files to adopt or modify a rating organization's filed and approved loss costs for a line, sub-line, or class of business by applying a loss cost multiplier must include the following information. Note that a rating organization's (e.g., ISO or NCCI) filed loss costs are informational only. They do not represent actual rates. Justification for a filed rate level remains the responsibility of each filer.

A. All information specified in 11A, 11B, 11C, 11E, 11G, and 11H.
The overall percentage rate change requested should be broken down into two components: (1) the rate change attributable to the adoption of new loss costs assuming no change to the current loss cost multiplier, and (2) the rate change attributable to the change from the current loss cost multiplier to the filed loss cost multiplier.

B. An actuarial indication as specified in 11D must support the requested overall rate change.

Straight adoption of loss costs without actuarial justification is acceptable only when the filer's own experience has <u>no</u> credibility. If the filer's Louisiana or countrywide experience has no credibility, a statement in the actuarial memorandum should clearly state this and the filer should describe the credibility methodology used to come to this determination.

C. The loss cost multiplier must be determined by using Exhibit C. Note that Exhibit C must be filed separately for liability and physical damage lines. Exhibit C can be filed separately for a more refined rating plan at the discretion of the filer, e.g., by company in a group or by selected class for a line of insurance.

D. Any unusual items or deviations contained in the filing should be explained.

E. Any other information requested by LIRC staff in support of the filing.

13. If this is an initial rate filing for an insurance program, the following information should be provided in an explanatory memorandum:

A. If the filer intends to adopt the rates of another carrier, it must be clearly stated that the filer's rates are based on those approved for Company "X". The effective date of Company "X's" approved rates must be provided. If the filer's rates deviate from those approved for Company "X", the deviation must be stated.

B. If the filer has marketed the insurance program in other states, these states must be identified. Countrywide experience for this program must be provided following the format of Exhibit A.

C. If the filer has not marketed the insurance program in any other state, explain and/or support the derivation of program rates.

D. If the program contains any form of schedule rating or a tiered rating program, it must be clearly stated. If the program includes schedule rating, the guidelines described below must be strictly adhered to.

E. For fire or homeowners lines, fire protection classes cannot be grouped unless it is for convenience on rate pages only. Statistics must be collected and reported separately by fire protection class.

14. If the filing includes a rule change, an explanation of each change must be provided. If a rule change results in a change in premium for any existing policyholder, the estimated percentage and dollar impact of this premium change must be provided.

15. If the filing includes any form of schedule rating, it must conform to these guidelines:

A. The policy premium, at total limits, after schedule rating is applied must be at least $6,000.

B. The maximum aggregate debit/credit allowed per policy schedule rated is -25%/+25%.

C. The maximum number of risk characteristics which the underwriter can consider is eight.

D. The maximum debit/credit allowed per risk characteristic is -10%/+10%.

E. If requested by the LIRC, a filer must be able to provide premium and loss experience in Louisiana by line for those policies which have been schedule rated and those policies which have not been schedule rated on either a calendar/accident year or policy year basis.

16. Every company (or company group) filing a rate change, whether an increase or decrease, must provide the LIRC with information regarding their activities in these areas:

    A. Prevention of insurance fraud. Information requested should include, but is not limited to:

        (i) A description of current programs aimed at preventing insurance fraud in which the company is directly involved. Identify whether these programs are specific to Louisiana or countrywide.

        (ii) An analysis of each program's (16.A.i) success. Provide hard data, if available, which measures the success of each program.

        (iii) The company's future plans aimed at preventing insurance fraud in Louisiana.

        (iv) Last year's budget and the current year's budget underlying programs aimed at preventing insurance fraud. Include a count of human resources directly allocated to programs aimed at preventing fraud.

        (v) Provide a contact within the company who can provide additional information regarding the company's fraud programs.

    B. Each company must provide an investment overview. The overview should include, but is not limited to:

        (i) An overview of the company's current investment strategy or financial plan. If the company's financial plan has changed over the past three years, explain the change.

        (ii) An overall review of all investments by major investment classification and investment quality (as defined by NAIC).

        (iii) A summary of current investments attributable to Louisiana domiciled operations, corporations, and municipalities, e.g., offices, employees, stocks, bonds, etc.

        (iv) If the company has evaluated risk-based-capital formulae, specifically that which NAIC is researching, provide the evaluation of each formula. Also, if the company has concerns regarding regulatory use of a risk-based-capital standard, explain them.

(v) Provide a contact within the company who can provide additional information regarding the company's financial plans.

C. Describe any other programs in which the company participates that are designed to prevent or minimize loss, lower insurance premiums, or improve insurance-consumer relations within the state of Louisiana.

17. The following miscellaneous guidelines should be reviewed for applicability:

A. If the filer receives a copy of a filing showing "Form Approved", this approval pertains only to the form and not the rate/rule component of a filing. Forms and rate/rule components are approved independently.

B. When a form filing is made along with a rate/rule filing, a two dollar ($2) per page, per form, per company filing fee is applicable.

C. If a filing does not contain a sufficient number of filing material copies, a two dollar ($2) per page filing fee is applicable.

D. In accordance with 22:1407.D, there is a forty-five day waiting period (or "deemer") from the time that a rate/rule filing is received by the LIRC until action is taken.

E. In accordance with 22:1415.D, the LIRC has the right to request copies of policies and/or daily reports for auditing purposes.

F. In accordance with 22:1405.D, Property Insurance Association of Louisiana (PIAL) rates must be utilized by property carriers writing fire insurance in Louisiana. 22:1410 allows a property carrier to deviate from PIAL fire rates.

G. In accordance with 22:1407.F, Louisiana is modified prior approval. If a rate filing does not change the relationship between the rates and the expense portion of the rate and does not change class relativities on any basis other than loss experience, the filing shall become effective upon the date specified in the filing. Modified prior approval does not apply to public property rates, surety, or workers' compensation insurance.

H. Individual Risks for property coverages must appear on the LIRC agenda. Individual Risks for automobile and general liability coverages should be filed with the appropriate LIRC section subject to administrative approval, but do not appear on the LIRC agenda.

I. According to Rule Number 12, effective June 20, 1992:

(i) All forms, rules, rates, documents, applications, filings, financial reports, and any other form or document required by law or voluntarily filed with the Department of Insurance (or LIRC), except as noted below, must be filed by depositing in the United States mail, postage prepaid. Payment of fees, license fees, and premium taxes are exempt from this guideline.

(ii) Upon receipt of material mailed to the Department of Insurance, the envelope in which the material was received shall be permanently attached to the material received and shall remain permanently attached. No employee of the Insurance Department may remove the envelope for any reason.

(iii) Transmission of material by facsimile machine, private courier service, or hand delivery is permissible so long as the originals are deposited in the United States mail and received by the Department of Insurance on or before the twentieth day after receipt of the facsimile transmission, private courier delivery, or hand delivery. Material received in accordance with this section shall be deemed received on the date of receipt of the original facsimile transmission, private courier delivery, or hand delivery. Any approval shall be indicated on the initial facsimile transmission, private courier delivery, or hand delivery.

Exhibit A.1

EXPERIENCE UNDERLYING RATE REVISION FILING

Louisiana ☐ PY ☐ AY as of _____

	19 ___	19 ___	19 ___	19 ___	19 ___	All Years Combined
1. Actual Earned Premium						
2. Earned Premium Adjustment Factor						
3. Adjusted Earned Premium (1 x 2)						
4. Earned Premium Projection Factor						
5. Projected Earned Premium (3 x 4)						
6. Paid Loss + LAE						
7. Case + LAE Reserves						
8. Actual Incurred Loss (6 + 7)						
9. Actual Incurred Loss Ratio (8 ÷ 1)						
10. Loss Development Factor						
11. Developed Loss (8 x 10)						
12. Developed Loss Ratio (11 ÷ 1)						
13. Loss Projection Factor						
14. Projected Loss (11 x 13)						
15. Projected Loss Ratio (14 ÷ 5)						

Where,
- Earned Premium Adjustment Factor (2) is a factor to adjust the year's actual earned premium to current manual and benefit levels.
- Earned Premium Projection Factor (4) is a factor to project the adjusted earned premium to a level expected to be earned during the effective policy period covered by this rate filing; this factor includes expected exposure or premium shifts affecting premium.
- Loss Development Factor (10) is a factor to adjust Actual Incurred Loss to an ultimate paid level.
- Loss Projection Factor (13) is a factor to project Developed Loss to a level expected to be paid if the losses occurred during the policy period covered by this rate filing, i.e., the period corresponding to Projected Earned Premium.

Exhibit A.2

EXPERIENCE UNDERLYING RATE REVISION FILING

Countrywide ☐ PY ☐ AY as of _____

	19 ___	19 ___	19 ___	19 ___	19 ___	All Years Combined
1. Actual Earned Premium						
2. Earned Premium Adjustment Factor						
3. Adjusted Earned Premium (1 x 2)						
4. Earned Premium Projection Factor						
5. Projected Earned Premium (3 x 4)						
6. Paid Loss + LAE						
7. Case + LAE Reserves						
8. Actual Incurred Loss (6 + 7)						
9. Actual Incurred Loss Ratio (8 ÷ 1)						
10. Loss Development Factor						
11. Developed Loss (8 x 10)						
12. Developed Loss Ratio (11 ÷ 1)						
13. Loss Projection Factor						
14. Projected Loss (11 x 13)						
15. Projected Loss Ratio (14 ÷ 5)						

Where,
- Earned Premium Adjustment Factor (2) is a factor to adjust the year's actual earned premium to current manual and benefit levels.
- Earned Premium Projection Factor (4) is a factor to project the adjusted earned premium to a level expected to be earned during the effective policy period covered by this rate filing; this factor includes expected exposure or premium shifts affecting premium.
- Loss Development Factor (10) is a factor to adjust Actual Incurred Loss to an ultimate paid level.
- Loss Projection Factor (13) is a factor to project Developed Loss to a level expected to be paid if the losses occurred during the policy period covered by this rate filing, i.e., the period corresponding to Projected Earned Premium.

Exhibit B

CHECKLIST FOR CONSIDERATIONS IN ACTUARIAL SUPPORT

Each company should provide actuarial support for its overall requested rate change based upon its Louisiana experience, to the extent credible. The company can follow any sound actuarial methodology to determine the indicated change. Companies can supplement their Louisiana experience with information believed to be reasonably similar. It is not acceptable to adopt a rating organization's loss costs without due consideration being given to the company's own experience.

Check each item which is applicable to this filing's indication calculation. Each item considered should be explained in an attached actuarial memorandum. RETURN A CHECKED COPY OF THIS FORM WITH EACH RATE FILING.

- ☐ Rate indication methodology described
- ☐ This filing represents a change in actuarial methodology since last filing
- ☐ This filing's actuarial methodology is the same as that used in the last filing
- ☐ Louisiana premium and loss experience
- ☐ Countrywide premium and loss experience
- ☐ Rating organization premium and loss experience
- ☐ Louisiana expense experience and explain how Louisiana expenses were determined
- ☐ Countrywide expense experience and how determined
- ☐ Current rate level calculation
- ☐ Current benefit level calculation
- ☐ Salvage and subrogation offsets
- ☐ Excess loss smoothing
- ☐ Catastrophic loss smoothing
- ☐ Effect of current reinsurance arrangements
- ☐ Loss development calculation
- ☐ Credibility methodology
- ☐ Investment income
- ☐ Premium trend
- ☐ Loss trend
- ☐ Other considerations - describe each

Exhibit C

COMPANY NAME: _____

NAIC COMPANY NAME: _____

LOUISIANA
INSURER RATE FILING
ADOPTION OF RATE SERVICE ORGANIZATION PROSPECTIVE LOSS COSTS
SUMMARY OF SUPPORTING INFORMATION FORM
CALCULATION OF COMPANY LOSS COST MULTIPLIER

1. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies:

_____

2. Loss Cost Modification:

   A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing: (CHECK ONE)

   ☐ Without modification. (factor = 1.000)

   ☐ With the following modification(s). (Cite the nature and percent modification, and attach support data and/or rationale for the modification.)

   _____

   _____

   B. Loss Cost Modification Expressed as a Factor: (See examples below.) _____

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED, ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 3-7 BELOW.

3. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

		Selected Provisions
A.	Total Production Expense	_____ %
B.	General Expense	_____ %
C.	Taxes, Licenses & Fees	_____ %
D.	Underwriting Profit & Contingencies	_____ %
E.	Other (explain)	_____ %
F.	TOTAL	_____ %

4A. Expected Loss Ratio: ELR = 100% - 3F = _____ %

4B. ELR in decimal form = _____

5. Company Formula Loss Cost Multiplier: (2B ÷ 4B) = _____

6. Company Selected Loss Cost Multiplier = _____

   Explain any differences between 5 and 6:

   _____

   _____

7. Rate level change for the coverges to which this page applies _____ %

Example 1: Loss Cost modification factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss Cost modification factor: If your company's loss cost modification is +15%, a factor of 1.15 (1.000 + .150) should be used.

Exhibit D.1

AUTOMOBILE

Married Male
Clean Risk - Pleasure Use
1992 Chevrolet Caprice
Symbol or applicable
model year rating

COMBINED SINGLE LIMITS

30,000 B.I. & P.D. Combined
2,000 Med. Pay
50 Ded. Comp.
100 Ded. Collision
30,000 U.M.

City	Territory	Present	Proposed	$ + or -	Percent
Alexandria	(07)				
Baton Rouge	(13)				
Lafayette	(06)				
Lake Charles	(05)				
Monroe	(04)				
New Orleans	(19)				
Shreveport	(03)				
Rural (Remainder of State)	(11)				

Indicated Increase -

Requested Increase -

Premium Increase -

To be Effective -

Last Rate Increase -

Last Rate Revision -

Exhibit D.2

AUTOMOBILE

Married Male
Clean Risk - Pleasure Use
1992 Chevrolet Caprice
Over 7,500 Miles Annually
Symbol or applicable
model year rating

SPLIT LIMITS

10/20 B.I.
10 P.D.
2,000 Med. Pay
50 Ded. Comp.
100 Ded. Collision
10/20 U.M.

City	Territory	Present	Proposed	$ + or -	Percent
Alexandria	(07)				
Baton Rouge	(13)				
Lafayette	(06)				
Lake Charles	(05)				
Monroe	(04)				
New Orleans	(19)				
Shreveport	(03)				
Rural (Remainder of State)	(11)				

Indicated Increase -

Requested Increase -

Premium Increase -

To be Effective -

Last Rate Increase -

Last Rate Revision -

Exhibit D.3

AUTOMOBILE

Single Male
Clean Risk
18 Year Old
1992 Pontiac Grand AM
Over 7,500 annually
Principal Operator to work 10 miles

COMBINED SINGLE LIMITS

30,000 B.I. & P.D. Combined
2,000 Med. Pay
50 Ded. Comp.
100 Ded. Collision
30,000 U.M.

City	Territory	Present	Proposed	$ + or -	Percent
Alexandria	(07)				
Baton Rouge	(13)				
Lafayette	(06)				
Lake Charles	(05)				
Monroe	(04)				
New Orleans	(19)				
Shreveport	(03)				
Rural (Remainder of State)	(11)				

Indicated Increase -

Requested Increase -

Premium Increase -

To be Effective -

Last Rate Increase -

Last Rate Revision -

Exhibit D.4

AUTOMOBILE

Single Male
Clean Risk
18 Year Old
1992 Pontiac Grand AM
Over 7,500 annually
Principal Operator to work 10 miles

SPLIT LIMITS

10/20 B.I.
10 P.D.
2,000 Med. Pay
50 Ded. Comp.
10 Ded. Collision
10/20 U.M.

City	Territory	Present	Proposed	$ + or -	Percent
Alexandria	(07)				
Baton Rouge	(13)				
Lafayette	(06)				
Lake Charles	(05)				
Monroe	(04)				
New Orleans	(19)				
Shreveport	(03)				
Rural (Remainder of State)	(11)				

Indicated Increase -

Requested Increase -

Premium Increase -

To be Effective -

Last Rate Increase -

Last Rate Revision -

Exhibit D.5

AUTOMOBILE

Single Male
with 2 accidents
18 Year Old
1992 Pontiac Grand AM
Over 7,500 annually
Principal Operator to work 10 miles

COMBINED SINGLE LIMITS

30,000 B.I. & P.D. Combined
2,000 Med. Pay
50 Ded. Comp.
100 Ded. Collision
30,000 U.M.

City	Territory	Present	Proposed	$ + or -	Percent
Alexandria	(07)				
Baton Rouge	(13)				
Lafayette	(06)				
Lake Charles	(05)				
Monroe	(04)				
New Orleans	(19)				
Shreveport	(03)				
Rural (Remainder of State)	(11)				

Indicated Increase -

Requested Increase -

Premium Increase -

To be Effective -

Last Rate Increase -

Last Rate Revision -

Exhibit D.6

AUTOMOBILE

Single Male
with 2 accidents
18 Year Old
1992 Pontiac Grand AM
Over 7,500
Principal Operator to work 10 miles

SPLIT LIMITS

10/20 B.I.
10 P.D.
2,000 Med. Pay
50 Ded. Comp.
100 Ded. Collision
10/20 U.M.

City	Territory	Present	Proposed	$ + or -	Percent
Alexandria	(07)				
Baton Rouge	(13)				
Lafayette	(06)				
Lake Charles	(05)				
Monroe	(04)				
New Orleans	(19)				
Shreveport	(03)				
Rural (Remainder of State)	(11)				
Indicated Increase -					
Requested Increase -					
Premium Increase -					
To be Effective -					
Last Rate Increase -					
Last Rate Revision -					

Exhibit E.1

FORM 3
BRICK VENEER CONSTRUCTION
$70,000
$100,000 LIABILITY
$1,000 MEDICAL PAYMENTS
$250 DEDUCTIBLE

CITY	PRESENT	PROPOSED	$ + OR -	PERCENT
ALEXANDRIA				
BATON ROUGE				
LAFAYETTE				
LAKE CHARLES				
MONROE				
N.O. (NORTH)				
N.O. (CENTRAL)				
N.O. (SOUTH)				
SHREVEPORT				
RURAL				

Indicated Increase -

Requested Increase -

Premium Increase -

To be Effective -

Last Rate Increase -

Last Rate Revision -

Exhibit E.2

FORM 3
FRAME CONSTRUCTION
$60,000
$100,000 LIABILITY
$1,000 MEDICAL PAYMENTS
$250 DEDUCTIBLE

CITY	PRESENT	PROPOSED	$ + OR -	PERCENT
ALEXANDRIA				
BATON ROUGE				
LAFAYETTE				
LAKE CHARLES				
MONROE				
N.O. (NORTH)				
N.O. (CENTRAL)				
N.O. (SOUTH)				
SHREVEPORT				
RURAL				

Indicated Increase -

Requested Increase -

Premium Increase -

To be Effective -

Last Rate Increase -

Last Rate Revision -