LOUISIANA INSURANCE
RATING COMMISSION

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Bulletin and Directive LIRC 97-02
Revised

DATE: **FEBRUARY 7, 1997**

TO: **ALL PROPERTY AND CASUALTY INSURANCE COMPANIES MAKING RATE AND RULE FILINGS IN LOUISIANA**

RE: **SUPPLEMENTAL FILING EXHIBIT FORMS**

The purpose of this Bulletin and Directive is to inform insurers of supplemental filing exhibits to be submitted with selected rate filings. The LIRC directs that companies writing business in Louisiana provide experience in the format prescribed in this Bulletin and Directive, as part of the information required by La. R.S. 22:1407.

The LIRC directs that any company filing a rate revision and which has Louisiana earned premium exceeding $6 million in aggregate over the most recent 3 calendar years include the attached exhibits F, G.1, and G.2 with their rate filing.

Experience shall be reported on the attached reporting exhibits by individual company for the filed line. If the filing specifies more than one company, also complete a consolidated company exhibit for all companies specified in the filing. If the company is part of a larger group writing the filed line in Louisiana and all companies in the group are not specified in the filing, complete a group exhibit.

These exhibits request Louisiana experience only. The data contained on these exhibits is the Louisiana contribution to the Insurance Expense Exhibit or Schedule P of the annual statement for the filed line of business.

These exhibits are mandatory for qualifying filings beginning April 1, 1997.

If there are any questions, contact Richard Piazza at (504) 342-4690.

Chris Faser, III
Deputy Commissioner/LIRC

Attachments

EXHIBIT F

LOUISIANA INSURANCE RATING COMMISSION

ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

LOUISIANA EXPERIENCE ONLY

FILING COMPANY(IES): _____

FILED LINE OF BUSINESS: _____

ALL COVERAGES COMBINED

(Dollars)

Calendar Year	Written Premium	Earned Premium	Loss Incurred	ALAE Incurred	ULAE Incurred	Total Loss & LAE Incurred	Commission & Brokerage Incurred	Other Acquisition Incurred	General Incurred	Taxes, Licenses, and Fees Incurred	Total Underwriting Expense Incurred	Dividends to Policyholders	Other Income Less Other Expenses	Underwriting Gain (Loss)	Investment Gain On Funds	Overall Gain (Loss)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)
1996	$	$	$	$	$	$	$	$	$	$	$	$	$	$	$	$
1995																
1994																
1993																
1992																
1991																
1990																
1989																
1988																
1987																
1986																
All Years	$	$	$	$	$	$	$	$	$	$	$	$	$	$	$	$

(Dollars as a Percent of Earned Premium, Column B)

Calendar Year	Loss Incurred	ALAE Incurred	ULAE Incurred	Total Loss & LAE Incurred	Commission & Brokerage Incurred	Other Acquisition Incurred	General Incurred	Taxes, Licenses, & Fees Incurred	Total Underwriting Expense Incurred	Dividends to Policy holders	Other Income Less Other Expenses	Underwriting Gain (Loss)	Investment Gain On Funds	Overall Gain (Loss)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1996	%	%	%	%	%	%	%	%	%	%	%	%	%	%
1995														
1994														
1993														
1992														
1991														
1990														
1989														
1988														
1987														
1986														
All Years	%	%	%	%	%	%	%	%	%	%	%	%	%	%

NOTES: The experience in these tables is Louisiana only. This experience is Louisiana's portion for the filed line as contained in the Insurance Expense Exhibits (IEE).

Column	Source of Louisiana Experience	Column	Source of Louisiana Experience	Column	Source of Louisiana Experience	Column	Source of Louisiana Experience
A	IEE, Part II, Column 1	F	C+D+E	K	G+H+I+J	P	N+O
B	IEE, Part II, Column 2	G	IEE, Part II, Column 12	L	IEE, Part II, Column 3		
C	IEE, Part II, Column 4	H	IEE, Part II, Column 14	M	IEE, Part II, Column 16		
D	IEE, Part II, Column 5	I	IEE, Part II, Column 15	N	B-F-K-L+M		
E	IEE, Part II, Column 6	J	IEE, Part II, Column 13	O	IEE, Part II, Column 18+20		

Columns 1, 2, 3, 4, 10, 11, 12, 13, and 14 are respective dollars divided by net earned premiums (B) times 100, rounded to a tenth of a percent.

Columns 5, 6, 7, 8, and 9 are respective dollars divided by net written premium (A) times 100, rounded to a tenth of a percent.

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EXHIBIT G.1

LOUISIANA INSURANCE RATING COMMISSION

LOUISIANA EXPERIENCE ONLY

FILING COMPANY(IES): _____

FILED LINE OF BUSINESS: _____

ALL COVERAGES COMBINED

INCURRED LOSS & ALAE

ACCIDENT YEAR	EARNED PREMIUM	@ 12 MONTHS	@ 24 MONTHS	@36 MONTHS	@ 48 MONTHS	@ 60 MONTHS	@ 72 MONTHS	@84 MONTHS	@ 96 MONTHS	@ 108 MONTHS	@120 MONTHS	@132 MONTHS
1996	$	$										
1995	$	$	$									
1994	$	$	$	$								
1993	$	$	$	$	$							
1992	$	$	$	$	$	$						
1991	$	$	$	$	$	$	$					
1990	$	$	$	$	$	$	$	$				
1989	$	$	$	$	$	$	$	$	$			
1988	$	$	$	$	$	$	$	$	$	$		
1987	$	$	$	$	$	$	$	$	$	$	$	
1986	$	$	$	$	$	$	$	$	$	$	$	$

INCURRED LOSS & ALAE AS PERCENT TO EARNED PREMIUM

ACCIDENT YEAR	@ 12 MONTHS	@ 24 MONTHS	@36 MONTHS	@ 48 MONTHS	@ 60 MONTHS	@ 72 MONTHS	@84 MONTHS	@ 96 MONTHS	@ 108 MONTHS	@120 MONTHS	@132 MONTHS
1996	%										
1995	%	%									
1994	%	%	%								
1993	%	%	%	%							
1992	%	%	%	%	%						
1991	%	%	%	%	%	%					
1990	%	%	%	%	%	%	%				
1989	%	%	%	%	%	%	%	%			
1988	%	%	%	%	%	%	%	%	%		
1987	%	%	%	%	%	%	%	%	%	%	
1986	%	%	%	%	%	%	%	%	%	%	%

NOTES: Premium, loss, and ALAE are all on a direct basis.
If 1996 is not the most recent accident year available, substitute the most recent accident year and adjust all remaining years accordingly.

EXHIBIT G.2

LOUISIANA INSURANCE RATING COMMISSION

LOUISIANA EXPERIENCE ONLY

FILING COMPANY(IES): _____

FILED LINE OF BUSINESS: _____

ALL COVERAGES COMBINED

CUMULATIVE PAID LOSS & ALAE

ACCIDENT YEAR	EARNED PREMIUM	@ 12 MONTHS	@ 24 MONTHS	@36 MONTHS	@ 48 MONTHS	@ 60 MONTHS	@ 72 MONTHS	@84 MONTHS	@ 96 MONTHS	@ 108 MONTHS	@120 MONTHS	@132 MONTHS
1996	$	$										
1995	$	$	$									
1994	$	$	$	$								
1993	$	$	$	$	$							
1992	$	$	$	$	$	$						
1991	$	$	$	$	$	$	$					
1990	$	$	$	$	$	$	$	$				
1989	$	$	$	$	$	$	$	$	$			
1988	$	$	$	$	$	$	$	$	$	$		
1987	$	$	$	$	$	$	$	$	$	$	$	
1986	$	$	$	$	$	$	$	$	$	$	$	$

CUMULATIVE PAID LOSS & ALAE AS PERCENT TO EARNED PREMIUM

ACCIDENT YEAR	@ 12 MONTHS	@ 24 MONTHS	@36 MONTHS	@ 48 MONTHS	@ 60 MONTHS	@ 72 MONTHS	@84 MONTHS	@ 96 MONTHS	@ 108 MONTHS	@120 MONTHS	@132 MONTHS
1996	%										
1995	%	%									
1994	%	%	%								
1993	%	%	%	%							
1992	%	%	%	%	%						
1991	%	%	%	%	%	%					
1990	%	%	%	%	%	%	%				
1989	%	%	%	%	%	%	%	%			
1988	%	%	%	%	%	%	%	%	%		
1987	%	%	%	%	%	%	%	%	%	%	
1986	%	%	%	%	%	%	%	%	%	%	%

NOTES: Premium, loss, and ALAE are all on a direct basis.
If 1996 is not the most recent accident year available, substitute the most recent accident year and adjust all remaining years accordingly.

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