



LOUISIANA DEPARTMENT OF INSURANCE  
JAMES J. DONELON  
COMMISSIONER

**DIRECTIVE 194**

**TO: ALL PROPERTY AND CASUALTY INSURANCE COMPANIES**

**FROM: JAMES J. DONELON, COMMISSIONER OF INSURANCE**

**RE: REVISED SUPPLEMENTAL FILING EXHIBIT FORMS**

**DATE: FEBRUARY 6, 2009**

Pursuant to Acts 2007, No. 459 of the Regular Session of the Louisiana Legislature, the Louisiana Insurance Rating Commission (LIRC) was abolished and all "powers, duties and functions" of the LIRC were transferred to the Commissioner of Insurance (Commissioner) and the Louisiana Department of Insurance (LDOI). As a result the LDOI issues Directive No. 194, which supersedes LIRC Directive 2003-01.

The purpose of Directive 194 is to inform insurers of a revised supplemental filing exhibit which is to be submitted with selected rate filings. The LDOI directs that companies writing commercial insurance policies in Louisiana provide experience in the format prescribed in Directive No. 194 as part of the information required by LSA-R.S. 22:1464 (redesignated from LSA-R.S. 22:1407 by Acts 2008, No. 415, effective January 1, 2009).

The LDOI directs that any company filing a rate revision and that also has Louisiana earned premium exceeding \$6 million in aggregate over the most recent three calendar years, shall use Revised Exhibit F. Revised Exhibit F requests experience on a direct basis, not net of reinsurance and can be found at <http://www.lidi.state.la.us>, under the Publications, Guides & Forms tab.

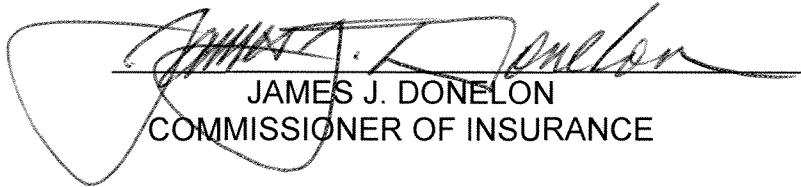
Experience shall be reported on Revised Exhibit F by every individual company for the filed line of business or program. If the filing specifies more than one company, the filing should include a completed Revised Exhibit F for each company specified in the filing. If the company is part of a larger group writing the filed line in Louisiana and all such companies in the group are not specified in the filing, a complete listing of the insurers in the group shall be attached as additional documentation to such filing.

Revised Exhibit F requires Louisiana experience only. The data contained in Revised Exhibit F represents the Louisiana contribution to the Insurance Expense Exhibit and Statutory Page 14 of the annual statement for the filed line of business.

For questions or comments, please contact the Louisiana Department of Insurance, Office of Property and Casualty, Insurance Rating Division, by phone at (225) 342-1258.

Please be governed accordingly.

Baton Rouge, Louisiana, this 6th day of February, 2009.



JAMES J. DONELON  
COMMISSIONER OF INSURANCE

**EXHIBIT F  
LOUISIANA DEPARTMENT OF INSURANCE  
LOUISIANA**

Filed Line of Business: \_\_\_\_\_

**DIRECT BUSINESS UNDERLYING FILING  
ALL FILING COMPANIES COMBINED  
ALL COVERAGES COMBINED**

Calendar Year	Written Premium (A)	Earned Premium (B)	Loss Incurred (C)	ALAE Incurred (D)	ULAE Incurred (E)	Total Loss & LAE Incurred (F)	Commission & Brokerage Incurred (G)	Other Acquisition Incurred (H)	General Incurred (I)	Taxes, Licenses, and Fees Incurred (J)	Total Underwriting Expense Incurred (K)	Dividends to Policyholders (L)	Other Income Less Other Expenses (M)	Underwriting Gain (Loss) (N)	Investment Gain on Funds (O)	Overall Gain (Loss) (P)
Current Year	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Current Year -1																
Current Year -2																
Current Year -3																
Current Year -4																
Current Year -5																
Current Year -6																
Current Year -7																
Current Year -8																
Current Year -9																
10-Year Totals																

Calendar Year	Loss Incurred (1)	ALAE Incurred (2)	ULAE Incurred (3)	Total Loss & LAE Incurred (4)	Commission & Brokerage Incurred (5)	Other Acquisition Incurred (6)	General Incurred (7)	Taxes, Licenses, and Fees Incurred (8)	Total Underwriting Expense Incurred (9)	Dividends to Policyholders (10)	Other Income Less Other Expenses (11)	Underwriting Gain (Loss) (12)	Investment Gain on Funds (13)	Overall Gain (Loss) (14)
Current Year	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Current Year -1														
Current Year -2														
Current Year -3														
Current Year -4														
Current Year -5														
Current Year -6														
Current Year -7														
Current Year -8														
Current Year -9														
10-Year Totals														

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

<u>Column</u>	<u>Source of Louisiana Experience</u>	<u>Column</u>	<u>Source of Louisiana Experience</u>	<u>Column</u>	<u>Source of Louisiana Experience</u>	<u>Column</u>	<u>Source of Louisiana Experience</u>
A	IEE, Part III, Column 1	F	C+D+E	K	G+H+I+J	P	N+O
B	IEE, Part III, Column 3	G	IEE, Part III, Column 23	L	IEE, Part III, Column 5		
C	IEE, Part III, Column 7	H	IEE, Part III, Column 27	M	IEE, Part III, Column 31		
D	IEE, Part III, Column 9	I	IEE, Part III, Column 29	N	B-F-K-L+M		
E	IEE, Part III, Column 11	J	IEE, Part III, Column 25	O	IEE, Part II, Column 35+39		

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

Columns 5 - 9 are respective dollars divided by written premium (A) times 100, rounded to a tenth of a percent.

These references are appropriate for the 2001 annual statement and IEE (Insurance Expense Exhibit).  
Some of the years displayed in this exhibit will require different references from the annual statement/IEE.