

LOUISIANA INSURANCE RATING COMMISSION
POST OFFICE BOX 94157, CAPITOL STATION
BATON ROUGE, LOUISIANA 70804-9157

MEMORANDUM TO: Members of the Louisiana Insurance Rating Commission

FROM: Staff Members

RE: Regular Meeting to be Held **10:00 A.M.** on **Thursday
May 24, 2007**

Hearing on Companies Failing to Provide Information.

Hearing Room, 1st Floor
Poydras Building
1702 N. 3rd Street
Baton Rouge, Louisiana 70802

AGENDA AND NOTICE

Part I -- Casualty

Reading of the Minutes of Previous Meeting

1 - **May 24, 2007** - **26189**

AMERICAN SOUTHERN HOME INSURANCE COMPANY

19 - PRIVATE PASSENGER AUTOMOBILE

REVISED RATE AND RULE

RIDERS CHOICE PROGRAM

REVISION OF BASE RATES, RELATIVES FOR CLASS, SUB-CLASS, CC'S, YEARS OF
EXPERIENCE, AGE/MARITAL STATUS, DISCOUNTS, SURCHARGES AND MANUAL
FORMATIING

OVERALL % IMPACT: **+54.6%**

OVERALL \$ IMPACT: **\$130,235.00**

OF POLICYHOLDERS: **334**

COMPANY REFERENCE: 20070313-06

REQUESTED EFFECTIVE DATES - NEW: 7/1/2007

RENEWAL: 7/1/2007

The referenced company submitted and received approval for their initial rates and rules for this program in December 2005 (Item # 6- Key # 22316) effective May 1, 2006.

With this filing, they are submitting a proposed revision to their Rider's Choice Program relativities for class, subclass, CCs, years of experience, and age/marital status based on loss experience.

- The base rates have been adjusted to compensate for changes in the relativities as follows:

Coverage	Current Base Rate	Proposed Base Rate
BI	\$11.65	\$12.29
PD	\$11.65	\$14.09
PL	\$7.35	\$8.53
Med Pay	\$5.00	\$10.90
Comp	\$18.50	\$19.37
Coll	\$43.35	\$83.64
UM/UIM	\$101.00	\$137.30
UM/UIM PD	\$7.55	\$7.55
Accessory Rate Per \$100	\$2.00	\$2.00

- **Filing Manual formatting changes-** by removing underwriting type definitions and rules to compress the filing pages and remove any unnecessary information.
- **At-Fault accidents-** raised the accident chargeability limit from \$300 to **\$1,000**.
- **Discounts- Homeowner Discount-** lowered this discount to 10% from previously filed 15% discount to better account for this discount in relation to the insured's insurance score. **Association/Affinity Discount-** a discretionary discount that will be applied if the applicant is a member of a qualifying association or affinity group.
- **Surcharges- Driving Record Surcharge-** lowered the driving record surcharge for one point to 5% from 15%. **Felonies-** any felony conviction is now listed as a 15 point surcharge.

These changes will result in an overall rate increase of **+54.6%** or **+\$130,235** (334 policyholders) broken down by coverage as follows:

Coverage	Proposed Rate Change
Liability	+0.6%
Physical Damage	+97.1%
Total	+54.6%

Listed below is the Louisiana and Countrywide experience:

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2006	\$ 72,809	\$ 102,876	141.3%

COUNTRYWIDE

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2002	\$ 2,712,175	\$ 2,968,222	109.4%
2003	3,607,912	3,972,349	110.1%
2004	3,277,810	2,454,442	74.9%
2005	2,716,251	1,733,612	63.8%
2006	2,518,143	1,154,550	45.8%
All Years	14,832,291	12,283,174	82.8%

A copy of this filing with supporting documentation has been forwarded to the Actuary.

LOUISIANA INSURANCE RATING COMMISSION

Part II -- Property

Thursday, May 24, 2007

1a - May 24, 2007 - 26087

LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY
LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY
SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY
1 - PROPERTY

REVISED RATE ONLY

ALLIED LINES RATES (PERSONAL BUSINESS ONLY)

OVERALL % IMPACT: **+47.80%**

OVERALL \$ IMPACT: **\$2,344,614.00**

OF POLICYHOLDERS: **21505**

COMPANY REFERENCE: EC-2007-01

REQUESTED EFFECTIVE DATES - NEW: 9/1/2007 RENEWAL: 9/1/2007

Listed below is the history of the actions taken in regard to this program:

#6a - 9/01	+5.83%	Approved	Eff. 12/15/01 N & R
#6a - 11/99	+9.68%	Approved	Eff. 2/15/00 N & R

With this filing, the companies are requesting an overall rate increase of **+47.80%** or **+\$2,344,614** (21,505 policyholders).

The base rates being increased are for personal buildings (dwellings) and contents and farm property.

Also proposed in this filing are zone changes. The companies are proposing to split current Zone 4 into two zones, with the new zone being Zone 6. For parishes that currently include a Zone 5 region, the new Zone 6 will include all policies in that parish which are not Zone 5.

Listed below is the Louisiana experience:

LOUISIANA
 (Accident Year as of 12/31/06)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
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2002	\$	4,279,154	\$	15,023,571	351.1%
2003		4,617,296		2,513,321	54.4%
2004		4,794,568		1,899,718	39.6%
2005		5,127,932		65,346,607	1274.3%
2006		4,862,688		2,943,142	60.5%
All Years	\$	23,681,638	\$	87,726,360	370.4%

A copy of this filing has been forwarded to our Actuary.

2a - May 24, 2007 - 25752

HORACE MANN INSURANCE COMPANY

1 - PROPERTY

PROPERTY DEVIATION

DWELLING FIRE PROGRAM

INTRODUCTION OF A +20% UPWARD DEVIATION FROM PIAL RATES

OVERALL % IMPACT: **+12.0%**

OVERALL \$ IMPACT: **\$32,547.00**

OF POLICYHOLDERS: **678**

COMPANY REFERENCE: DF Rates 2007

REQUESTED EFFECTIVE DATES - NEW: 5/24/2007 RENEWAL: 5/24/2007

The above captioned company is currently using Property Insurance Association of Louisiana (PIAL) rates with a -2% downward deviation for its Dwelling Fire Program.

With this filing, the company wishes to change the deviation to a +20% upward deviation off of PIAL rates.

Along with the deviation, the company proposes the following change:

- Current deductibles offered are \$250 All Peril, \$500 All Peril, \$1,000 All Peril and \$2,500 All Peril. The company is proposing to roll all policies currently at the \$250 and \$500 All Peril deductibles to the \$1,000 All Peril deductible.

These changes will result in an overall increase of **+12.0%** or **+\$32,547** (678 policyholders).

Listed below is the Louisiana and Countrywide experience:

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2001	\$ 239,223	\$ 113,978	47.6%
2002	237,922	362,987	152.6%
2003	242,226	63,883	26.4%
2004	256,078	201,233	78.6%
2005	272,715	4,232,036	1551.8%
All Years	\$ 1,248,164	\$ 4,974,117	398.5%

COUNTRYWIDE
(Accident Year as of 12/31/05)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2001	\$ 3,665,019	\$ 2,560,943	69.9%
2002	3,794,046	3,110,751	82.0%
2003	4,031,827	3,742,463	92.8%
2004	4,269,739	3,039,448	71.2%
2005	4,733,959	7,509,864	158.6%
All Years	\$ 20,494,590	\$ 19,963,469	97.4%

A copy of this filing has been forwarded to our Actuary.

3a - May 24, 2007 - 25639

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

4 - HOMEOWNERS

REVISED RATE AND RULE

TRADITIONAL HOMEOWNERS PROGRAM

OVERALL % IMPACT: +50.9%

OVERALL \$ IMPACT: \$32,000.00

OF POLICYHOLDERS: 32

COMPANY REFERENCE: LA-HO-2007-001R

REQUESTED EFFECTIVE DATES - NEW: 7/1/2007

RENEWAL: 7/1/2007

The last adjustment to this program resulted in an overall +9.9% rate increase under the Flexible Rating Provision (item key #25905) and was deemed by the company effective April 1, 2007.

Before that, there was a name change from Non-Standard Homeowners Program to Traditional Homeowners Program. This was approved as item #8a in February 2005 to be effective July 1, 2005 for new and renewal business.

The initial rates and rules for the Non-Standard Homeowners Program were approved in April 2000 (item #19a).

With this filing, the company is requesting an overall rate increase of +50.9% (AMENDED FROM +42.1%) or approximately +\$32,000 (AMENDED FROM +\$26,113) (32 policyholders).

Along with the base rate, the company proposes the following changes:

Updated Territory Mapping

Updated territory assignments to include new zip codes. The company states "To be able to verify territory assignment accurately, it is necessary to convert territory definitions using geographic boundaries to a combination of zip code, city and parish. In evaluating our existing approved territories, it was discovered that several zip code, city, parish combinations were assigned the wrong territory. In addition, our existing territories contained several inconsistencies as to distance from coast which were corrected in this filing".

Revised Wind/Hail Deductible Requirements

Revised the Wind/Hail deductible requirement from 2% to 5% in certain parishes. The company states "Application of mandatory 5% wind/hail deductible - Only policy holders whose original effective date of coverage is less than 3 years prior to the effective date of this change, will have the 5% wind/hail deductible apply to their policy. This will include any new business written in the parish requiring the deductible after the effective date of this change. Any notices to affected policy holders will be included. The base all peril deductible in Louisiana is \$1000. Optional all peril deductibles of \$500 and \$2500 are available. Currently, where we propose implementing a 5% wind/hail deductible, a 2% wind hail deductible is required, with a 5% optional. In the remainder of the state, 1%, 2% and 5% are all optional".

Updated Section 404. Protective Devices

A 3% factor for Police station reporting burglar alarm has been deleted. A 3% factor for Fire department reporting fire alarm has been deleted. A 2% factor for Local burglar and/or fire alarm has been deleted. A 13% factor for Automatic Sprinklers (In all areas with central station fire alarm) has been deleted.

Listed below is the Louisiana and Countrywide experience:

LOUISIANA
(Accident Year as of 12/06)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2002	\$ 265,182	\$ 167,466	63.2%

2003		1,017,519		973,643	95.7%
2004		543,499		208,603	38.4%
2005		263,786		1,955,038	741.1%
2006		642,796		92,377	14.4%
All Years	\$	2,732,782	\$	3,397,127	124.3%

COUNTRYWIDE
(Accident Year as of 12/06)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2002	\$ 35,384,091	\$ 32,173,116	90.9%
2003	49,016,317	37,712,526	76.9%
2004	51,015,915	21,420,128	42.0%
2005	56,780,305	22,859,804	40.3%
2006	64,949,376	32,827,490	50.5%
All Years	\$ 257,146,004	\$ 146,993,064	57.2%

A copy of this filing has been forwarded to our Actuary.

4a - May 24, 2007 - 25641

EMPIRE FIRE AND MARINE INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RATE AND RULE

PREFERRED AND STANDARD HOMEOWNERS PROGRAM

OVERALL % IMPACT: **+51.8%**

OVERALL \$ IMPACT: **\$372,000.00**

OF POLICYHOLDERS: **526**

COMPANY REFERENCE: LA-HO-2007-E01R

REQUESTED EFFECTIVE DATES - NEW: 7/1/2007

RENEWAL: 7/1/2007

Listed below is the history of the actions taken in regard to this program:

Key #24988 - Flex Band	+9.9%	Meets Requirements	Eff. 12/1/06 N & R
#9a - 8/04	Initial	Approved	Eff. 8/18/4 N & R

With this filing, the company is requesting an overall rate increase of **+51.8% (AMENDED FROM +78.9%)** or approximately **+\$372,000 (AMENDED FROM +\$566,800)** (526 policyholders).

Along with the base rate, the company proposes the following changes:

Updated Territory Mapping

Updated territory assignments to include new zip codes. The company states "To be able to verify territory assignment accurately, it is necessary to convert territory definitions using geographic boundaries to a combination of zip code, city and parish. In evaluating our existing approved territories, it was discovered that several zip code, city, parish combinations were assigned the wrong territory. In addition, our existing territories contained several inconsistencies as to distance from coast which were corrected in this filing".

Revised Wind/Hail Deductible Requirements

Revised the Wind/Hail deductible requirement from 2% to 5% in certain parishes. The company states "Application of mandatory 5% wind/hail deductible - Only policy holders whose original effective date of coverage is less than 3 years prior to the effective date of this change, will have the 5% wind/hail deductible apply to their policy. This will include any new business written in the parish requiring the deductible after the effective date of this change. Any notices to affected policy holders will be included. The base all peril deductible in Louisiana is \$1000. Optional all peril deductibles of \$500 and \$2500 are available. Currently, where we propose implementing a 5% wind/hail deductible, a 2% wind hail deductible is required, with a 5% optional. In the remainder of the state, 1%, 2% and 5% are all optional".

Updated Section 404. Protective Devices

A 3% factor for Police station reporting burglar alarm has been deleted. A 3% factor for Fire department reporting fire alarm has been deleted. A 2% factor for Local burglar and/or fire alarm has been deleted. A 13% factor for Automatic Sprinklers (In all areas with central station fire alarm) has been deleted.

Added Claims Frequency Factor

Added claims frequency factor to manual in place of loss free renewal credit. Through an error, the claims frequency table was added to the Non-Standard (renamed Traditional) homeowner program, sold under Fidelity and Deposit Company of Maryland, but not to the Preferred and Standard program in a previous filing. The company is correcting this error within this filing.

Listed below is the Louisiana and Countrywide experience:

LOUISIANA
(Accident Year as of 12/06)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2002	\$ 265,182	\$ 167,466	63.2%
2003	1,017,519	973,643	95.7%

2004		543,499		208,603	38.4%
2005		263,786		1,955,038	741.1%
2006		642,796		92,377	14.4%
All Years	\$	2,732,782	\$	3,397,127	124.3%

COUNTRYWIDE
(Accident Year as of 12/06)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2002	\$ 35,384,091	\$ 32,173,116	90.9%
2003	49,016,317	37,712,526	76.9%
2004	51,015,915	21,420,128	42.0%
2005	56,780,305	22,859,804	40.3%
2006	64,949,376	32,827,490	50.5%
All Years	\$ 257,146,004	\$ 146,993,064	57.2%

A copy of this filing has been forwarded to our Actuary.

5a - May 24, 2007 - 25736

HORACE MANN INSURANCE COMPANY

TEACHERS INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RATE AND RULE

HOMEOWNER PROGRAM

OVERALL % IMPACT: +21.6%

OVERALL \$ IMPACT: \$2,313,000.00

OF POLICYHOLDERS: 8488

COMPANY REFERENCE: Homeowners Rates 2007

REQUESTED EFFECTIVE DATES - NEW: 5/24/2007 RENEWAL: 5/24/2007

Listed below is the history of the actions taken in regard to this program:

Key #24520 - Flex	+10.0%	Meets Requirements	Eff. 11/1/06 N & R
Key #18937 - Flex	+10.0%	Meets Requirements	Eff. 1/1/05 N & R

With this filing, the companies are requesting an overall increase of **+21.6% (AMENDED FROM +34.2%)** or **+\$2,313,000 (AMENDED FROM +\$3,636,798)** (8,488 policyholders).

Along with the base rate revision, the companies propose the following:

Coverage Amount Relativities

The companies are revising their coverage amount relativities based on loss experience.

Deductible Elimination

The companies are eliminating the \$500/1% Wind & Hail; \$500/2% Wind & Hail; \$1,000 Flat; \$1,000/1% Wind & Hail and 1% of Coverage A deductibles.

All policies at these deductible levels will be rolled to a \$1,000/2% Wind & Hail deductible.

When questioned regarding compliance with Louisiana Revised Statute L.R.S.22:636.2.D., the companies responded "We have reviewed L.R.S.22:636.2.D. The deductible changes are in compliance with this law as the increase in deductibles applies uniformly to all policies in the state and is not based on an individual policy's loss experience".

Age of Home Rating Plan

The companies are increasing the factors for homes 6 years old and for homes 8 years old and older based on loss experience.

When questioned regarding compliance with Louisiana Revised Statute L.R.S.22:1471, the companies responded "We have reviewed L.R.S.22:1471. The Age of Home Rating Plan is in compliance with this law as the change in the factors applies uniformly to all policies in the state and is not based on an individual policy's loss experience".

Multi-Line Rating Plan

The companies are increasing the discount for their multi-line policyholders.

In addition, corrections are being made to manual pages.

Listed below is the Louisiana and Countrywide experience:

LOUISIANA

(Accident Year as of 3/31/06)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	5,743,764	\$	5,795,077	100.9%
2002		6,538,013		7,233,984	110.6%
2003		7,479,903		3,054,982	40.8%
2004		8,248,478		3,442,020	41.7%
2005		9,340,422		94,918,215	1016.2%
All Years	\$	37,350,580	\$	114,444,278	306.4%

COUNTRYWIDE

(Accident Year as of 3/31/06)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2001	\$ 115,517,207	\$ 109,837,616	95.1%
2002	126,163,396	95,362,686	75.6%
2003	140,596,120	106,908,142	76.0%
2004	152,863,459	241,324,790	157.9%
2005	161,720,955	205,546,809	127.1%
All Years	\$ 696,861,137	\$ 758,980,044	108.9%

A copy of the filing has been forwarded to our Actuary.

6a - May 24, 2007 - 25826

**AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE
STANDARD FIRE INSURANCE COMPANY, THE
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE
4 - HOMEOWNERS**

REVISED RATE ONLY

HOMEOWNERS PROGRAM

OVERALL % IMPACT: **+26.6%**

OVERALL \$ IMPACT: **\$9,321,452.00**

OF POLICYHOLDERS: **16755**

COMPANY REFERENCE: 2007-02-0103

REQUESTED EFFECTIVE DATES - NEW: 5/24/2007 RENEWAL: 5/24/2007

Listed below is the history of the actions taken in regard to this program:

Key #24612 - Flex Band	+9.9%	Meets Requirements	Eff. 9/29/06 N & 11/18/06 R
Key #20065 - Flex Band	+9.6%	Meets Requirements	Eff. 3/25/05 N & 5/13/05 R
Key #16502 - Flex Band	+9.9%	Meets Requirements	Eff. 3/21/04 N & 5/11/04 R

With this filing, the companies request an overall rate increase of **+26.6%** or **+\$9,321,452** (16,755 policyholders).

The proposed changes by form are as follows:

Policy Form	Proposed Base Rate Changes	Overall Change
Dwelling	+28.0%	+26.9%
Tenants	0.0%	0.0%
Condominiums	0.0%	0.0%
Total	+26.6%	+26.6%

Listed below is the Louisiana and Countrywide experience:

LOUISIANA
(Accident Year as of 12/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	29,126,313	\$	29,732,044	102.1%
2002		30,454,712		30,577,163	100.4%
2003		33,785,016		20,860,570	61.7%
2004		35,442,776		17,890,425	50.5%
2005		35,170,065		146,057,884	415.3%
All Years	\$	163,978,882	\$	245,118,085	149.5%

COUNTRYWIDE
(Accident Year as of 12/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	1,161,013,732	\$	1,050,265,678	90.5%
2002		1,282,792,725		979,981,457	76.4%
2003		1,501,077,198		1,100,352,822	73.3%
2004		1,818,340,524		1,031,623,199	56.7%
2005		2,114,770,010		1,461,477,236	69.1%
All Years	\$	7,877,994,189	\$	5,623,700,391	71.4%

A copy of this filing has been forwarded to our Actuary.

7a - May 24, 2007 - 26084

ANPAC LOUISIANA INSURANCE COMPANY

9 - INLAND MARINE

REVISED RATE AND RULE

PERSONAL INLAND MARINE

WATERCRAFT INSURANCE PROGRAM

OVERALL % IMPACT: **+4.1%**

OVERALL \$ IMPACT: **\$19,204.00**

OF POLICYHOLDERS: **1401**

COMPANY REFERENCE: 17-ANPLA/BOA-07-0107

REQUESTED EFFECTIVE DATES - NEW: 7/20/2007

RENEWAL: 7/20/2007

The referenced company is submitting revised rates and rules for its captioned **Watercraft**

Insurance program that was approved in September 2001 (#19a) and became effective November 1, 2001.

The last rate revision for this program occurred in June 2003 (#3a) with an overall impact of +3.2%.

The company states the proposed changes associated with this filing will result in an overall rate increase of +4.1% or +\$19,204. It also maintains that this rate will vary by policy as several rating factors have been revised.

The summary of revisions anticipated are:

I. The Watercraft General Rules are reformatted to separate the endorsement premium, Discount and Surcharges amounts and payment, refund and cancellation calculation rates and/or premium from the actual rule.

A. The Index to General Rules is reformatted, listing the key topics within sections.

B. General Provision section contains Eligibility, Policy Term, Changes in Limits or Coverages, Cancellations and Reinstatement Rules.

C. The Coverages Section contains Basic Policy Coverages; Section 1-Property Protection; Section II-Personal Liability Protection and Section II-Expenses for Medical Services.

- Section I-Property Protection rules have been revised as follows:
 - a) **Rule 205** items covered under Section I-Property Protection is revised to reflect permanent watercraft equipment is covered as part of the insured watercraft
 - b) **Rule 210**, Wreck Removal is revised, increasing the amount of coverage from an additional 5% to an additional 25% if the removal or destruction of the covered wreckage is required by law or government authority. Otherwise an additional 5% of the Section I Property Protection Limit of Liability applies. Portable Watercraft Equipment and accidental fuel spill are covered elsewhere in the Watercraft policy.
 - c) **Rule 211**, Portable Watercraft Equipment is renamed. Previously named personal Property Coverage, the Portable Watercraft Equipment coverage is broadened to provide coverage for multiple named perils including sinking.*

*Previously this coverage was provided for loss or damage arising out of sinking only. **(Portable Watercraft equipment consists of:** anchors, oars, extra battery(ies), tarpaulins, detachable canopies, fishing equipment, water skis, other water sports equipment, tools used exclusively with the watercraft, seat cushions, life preservers, cook stoves, deck chairs, citizen band radios while in or on the insured watercraft and similar

items).

D. Newly titled Discounts and Surcharges Section 302, Multi-Line Discount is revised to note an automobile policy providing Named Non-Owner coverage is not considered an eligible automobile for the Multi-Line Discount.

E. Newly titled Endorsement Coverages Section rules have been revised as follows:

1. **Rule 400**, SB-1315 Sinking only Contents is revised to not cover sporting equipment under Personal Property.
2. **Rule 402**, SB-1330 Personal Watercraft Restrictions is revised to reflect the renaming of personal property to portable watercraft equipment. This rule also editorially revised to indicate there is no premium adjustment associated with this endorsement.
3. **Rule 404**, SB-1336 Increased Portable Watercraft Equipment Coverage is renamed and broadened to provide coverage for multiple named perils including sinking. Previously this endorsement provided sinking only coverage.

F. The Rating Information section contains: Territory, Propulsion Type, Class, Watercraft Type and Age.

G. Editorial changes include:

1. Rules within each section are renumbered according to the section in which they are located.
2. Explanations are added to the various sections and rules referring to new Manual Page sections containing the premium information.
3. Premium amounts, percentages, etc. have been removed from the General Rules as this data is contained within the new manual pages sections.

II. New Manual Page Sections are:

- A. Payments, Refunds and Cancellation pages are created with Payment Options, Minimum Premium, Changes in Limits and Coverages and Cancellation items included.
- B. Endorsement Premium pages are created containing the endorsement premium data.
- C. Discount and Surcharges Rate pages are created.

The requested rate/rule requires approval of companion form(s). [2071465]

A copy has been forwarded to the actuarial division.

8a - May 24, 2007 - 26233

LAFAYETTE INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RATE ONLY

OVERALL % IMPACT: **+15.8%**

OVERALL \$ IMPACT: **\$1,429,970.00**

OF POLICYHOLDERS: **10419**

COMPANY REFERENCE: HO-LA-LAF-08012007-RA-XX-X

REQUESTED EFFECTIVE DATES - NEW: 8/1/2007 RENEWAL: 8/1/2007

Listed below is the history of the actions taken in regard to this program:

#6a - 4/06	+37.9%	Approved	Eff. 7/1/06
Key #16914 - Flex Band	+9.8%	Meets Requirements	Eff. 7/1/04
#2a - 4/02	+7.2%	Approved	Eff. 6/1/02

With this filing, the company is requesting an overall increase of **+15.8%** or **+\$1,429,970** (10,419 policyholders).

Listed below is the proposed rate change by form:

Policy Form	Selected Rate Change
HO - 2 & 3	+15.9%
HO - 4	+6.3%
HO - 6	+11.9%
Total	+15.8%

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year as of 12/31/06)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2002	\$ 6,899,138	\$ 9,017,075	130.7%
2003	7,646,057	2,889,985	37.8%
2004	7,282,001	2,051,921	28.2%
2005	7,887,620	101,700,901	1289.4%
2006	8,170,309	3,216,473	39.4%
All Years	\$ 37,885,125	\$ 118,876,355	313.8%

COUNTRYWIDE
(Accident Year as of 12/31/06)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2002	\$ 9,009,763	\$ 11,364,535	126.1%
2003	8,141,794	3,552,997	43.6%
2004	7,282,281	2,095,736	28.8%
2005	7,887,625	102,037,680	1293.6%
2006	8,170,320	2,895,397	35.4%
All Years	\$ 40,491,783	\$ 121,946,345	301.2%

A copy of this filing has been forwarded to our Actuary.

9a - May 24, 2007 - 26259

LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY
 LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY
 SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RATE AND RULE

MOBILE HOMEOWNER

OVERALL % IMPACT: **+28.10%**

OVERALL \$ IMPACT: **\$815,448.00**

OF POLICYHOLDERS: **4474**

COMPANY REFERENCE: MH-2007-01

REQUESTED EFFECTIVE DATES - NEW: 9/1/2007 RENEWAL: 9/1/2007

Listed below is the history of the actions taken in regard to this program:

Key #16443 - Flex Band	+9.74%	Meets Requirements	Eff. 6/15/04 N & R
#13 - 11/94	+9.25%	Approved	Eff. 2/1/95

With this filing, the companies request an overall rate increase of **+28.10%** or **+\$815,488** (4,474 policyholders).

Along with the base rate change, the companies also propose the following:

- Zone Relativities have been adjusted.
- Split the current Zone 4 into two zones, with the new zone being Zone 6. For parishes that currently include a Zone 5 region, the new Zone 6 will include all policies in that parish which are not Zone 5.

- Introduction of optional Windstorm or Hail Exclusion credits for zones 4, 5 and 6.

Listed below is the Louisiana experience:

LOUISIANA
(Accident Year as of 12/31/06)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2002	\$ 2,571,184	\$ 3,326,793	129.4%
2003	2,702,854	1,549,088	57.3%
2004	2,764,551	1,372,342	49.6%
2005	2,994,654	10,868,475	362.9%
2006	2,881,484	1,179,628	40.9%
All Years	\$ 13,914,727	\$ 18,296,325	131.5%

A copy of this filing has been forwarded to our Actuary.

10a - May 24, 2007 - 26276

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

1 - PROPERTY

PROPERTY DEVIATION

DWELLING PROGRAM

RENEWAL OF VARIOUS DEVIATIONS FROM PIAL FOR FIRE AND EXTENDED COVERAGE

OVERALL % IMPACT: 0.0%

OVERALL \$ IMPACT: \$0.00

OF POLICYHOLDERS: 836

COMPANY REFERENCE: 07-051

REQUESTED EFFECTIVE DATES - NEW: 7/1/2007 RENEWAL: 8/1/2007

The above captioned company wishes to renew various deviations from Property Insurance Association of Louisiana (PIAL) for its Dwelling Program.

The deviations by rating tier are as follows:

Tier	Coverage	Company Deviation	PIAL Deviation
Select	Fire	0.930	-7.0%
	Extended Coverage	1.526	+52.6%
Preferred	Fire	1.039	+3.9%
	Extended Coverage	1.703	+70.3%

Standard	Fire	1.255	+25.5%
	Extended Coverage	1.905	+90.5%
Guardian	Fire	1.569	+56.9%
	Extended Coverage	2.381	+138.1%

These deviation renewals will result in an overall change of 0.0% or \$0 (836 policyholders).

Listed below is the Louisiana and Countrywide experience:

LOUISIANA - FIRE
(Accident Year as of 12/31/06)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2002	\$ 345,927	\$ 80,091	23.2%
2003	265,535	158,102	59.5%
2004	226,351	122,840	54.3%
2005	210,928	50,218	23.8%
2006	276,922	4,366	1.6%
All Years	\$ 1,325,663	\$ 415,616	31.4%

COUNTRYWIDE - FIRE
(Accident Year as of 12/31/06)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2002	\$ 2,812,044	\$ 1,285,302	45.7%
2003	2,807,802	1,931,015	68.8%
2004	2,860,443	1,114,920	39.0%
2005	2,840,333	1,338,046	47.1%
2006	3,077,704	1,209,778	39.3%
All Years	\$ 14,398,326	\$ 6,879,061	47.8%

LOUISIANA - EC
(Accident Year as of 12/31/06)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2002	\$ 473,617	\$ 453,520	95.8%
2003	403,232	56,768	14.1%
2004	387,978	111,938	28.9%
2005	361,347	5,062,766	1401.1%
2006	464,826	30,533	6.6%
All Years	\$ 2,091,000	\$ 5,715,524	273.3%

COUNTRYWIDE - EC
 (Accident Year as of 12/31/06)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2002	\$	7,546,389	\$	4,256,509	56.4%
2003		8,193,475		3,894,452	47.5%
2004		8,388,469		3,517,155	41.9%
2005		8,192,906		9,366,961	114.3%
2006		8,743,364		4,650,926	53.2%
All Years	\$	41,064,603	\$	25,686,003	62.6%

A copy of the filing has been forwarded to our Actuary.