



# PROPERTY & CASUALTY

## Rate Filing Summary

### Insurer Filing Information

**Name of Company:** Allstate Fire and Casualty Ins Co  
**Company NAIC #:** 29688

**State tracking # for this filing (Link #):** 124193  
**Line of Insurance:** Homeowners

### Effective Dates

**New Business Effective Date** 12/03/2012  
**Renewal Business Effective Date** 01/17/2013  
**Date Filing Submitted** 11/20/2012

### Indicated vs. Selected Rate Changes

A company's indicated rate change is the amount the company determines that its rates need to change to cover expected losses and expenses and still meet its targeted profit. Companies often select a rate change that is less than the indicated change.

| Policy Form | Direct Written Premium | Indicated Change | Selected Change |
|-------------|------------------------|------------------|-----------------|
| Homeowners  | \$255 million          | 26.4%            | 8.9%            |

Policyholder premium changes range from a decrease of 30% to an increase of 20%.

### Key Changes in the Filing

- › Increases Rate Adjustment Factor (Base Rate)
- › Revises Insurance Score Factors
- › Increases Net Cost of Reinsurance Rate Adjustment Factor (Reinsurance Base Rate)
- › Revises Net Cost of Reinsurance Zone Relativities

#### Coming Soon:

For average premium changes by county, see [Allstate Fire and Casualty Premium Change by County](#).

For sample premium changes by selected ZIP codes, see [Allstate Fire and Casualty Premium Impact by Selected ZIPs](#).

### Prior Filings – Homeowners Rate Change History

| Effective Date New Business | Effective Date Renewal Business | Percent Change |
|-----------------------------|---------------------------------|----------------|
| 12/12/11                    | 01/26/12                        | 9.8%           |
| 12/06/10                    | 01/20/11                        | 9.7%           |
| 11/02/09                    | 12/17/09                        | 9.8%           |

*This information is based on Allstate Fire and Casualty Insurance Company's rate filing submitted to the Texas Department of Insurance (TDI). The information provided is a summary only and not a substitute for the details in the company's actual rate filing. For a copy of the company's rate filing, please submit an open records request to TDI.*