



PROPERTY & CASUALTY

Rate Filing Summary

Insurer Filing Information

Name of Company: Allstate Texas Lloyds
Company NAIC #: 26530

State tracking # for this filing (Link #): 124191
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	\$452 million	20.9%	5.6%

Policyholder premium changes range from a decrease of 35% to an increase of 15%.

Key Changes in the Filing

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

For average premium changes by county, see [Allstate Texas Lloyds Premium Change by County](#).

For sample premium changes by selected ZIP codes, see [Allstate Texas Lloyds 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	5.7%
12/06/10	01/20/11	5.6%
07/13/09	08/27/09	8.9%

This information is based on Allstate Texas Lloyds' 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.