

**HARTFORD LLOYD'S (AGENCY) INSURANCE COMPANY
TEXAS HOMEOWNERS**

Explanatory Memorandum

This memo is in regards to the Texas homeowners' program for Hartford Lloyd's (Agency) Insurance Company.

We are filing this change to be effective for renewal business as of February 23, 2013.

The attached indications show support for a rate need of +14.8% for the Buildings Forms. This filing is for an increase of +12.3% for building forms, which results in an overall increase of +12.0%. Revised rates pages R-1 through R-5 are attached.

This filing has been prepared by Kevin Mongillo, Texas Associate Product Manager.

Kevin Mongillo
Texas Associate Product Manager
860-843-5946

State:	Texas	Filing Company:	Hartford Lloyds Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Homeowners Legacy Lloyds Rate Filing		
Project Name/Number:	Homeowners/FN.14.799.2012.06		

General Information

Project Name: Homeowners	Status of Filing in Domicile: Not Filed
Project Number: FN.14.799.2012.06	Domicile Status Comments: N/A
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 11/27/2012	
State Status Changed:	Deemer Date:
Created By: Cheryl Doyle	Submitted By: Cheryl Doyle
Corresponding Filing Tracking Number:	
State TOI: Homeowners	State Sub-TOI: Homeowners

Filing Description:

This filing is in regards to the Texas homeowners' program for Hartford Lloyd's Agency) Insurance Company.

We are filing this change to be effective for renewal business as of February 17, 2013. The attached indications show support for a rate need of +17.7% for the Buildings Forms. This filing is for an increase of +15.4% for building forms, which results in an overall increase of +15.0%. Revised rates page R 2 is attached.

Company and Contact

Filing Contact Information

Cheryl Doyle, Product Consultant	
1 Hartford Plaza,	860-547-3339 [Phone]
HO-GL-19	860-547-5941 [FAX]
Hartford, CT 06155	

Filing Company Information

Hartford Lloyds Insurance	CoCode: 38253	State of Domicile: Texas
Company	Group Code: 91	Company Type: Property
Hartford Plaza	Group Name:	State ID Number: 12-093503
Hartford, CT 06155	FEIN Number: 06-1007031	
(860) 547-5000 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State Specific

SERFF Tracking #: HART-128784155 **State Tracking #:** 124315

Company Tracking #: FN.14.799.2012.06

State: Texas **Filing Company:** Hartford Lloyds Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Legacy Lloyds Rate Filing
Project Name/Number: Homeowners/FN.14.799.2012.06

Description of Filing (Filing Type(s)). List all that apply: Policy Form, Endorsement, Manual Rule, Rate, and/or Reference Filing. (Reference Filing, see item 4.) :: N/A

Deemer Waived? Yes, No, N/A :: No

Revision/Replacement? Enter TDI File Numbers and/or TDI Link Numbers of previously approved policy forms/endorsement or rates/rules that are being revised/replaced, otherwise N/A. :: N/A

Reference Filing. List all Filing Types (Policy Forms/Endorsements, Rates, Manual Rules) that apply and enter the following data for each: Name of Company/Advisory Org., and all approved/accepted previous TDI File Numbers and/or TDI Link Numbers being referenced, otherwise N/A. :: N/A

Interline Filing. List all lines of insurance the endorsement applies to, otherwise N/A. (See General Instructions.)
:: N/A

Dual Filing. Filing will be used with both monoline and multiperil programs? Please answer yes or no. If yes, provide the TDI File Numbers and/or TDI Link Numbers where both the monoline and multiperil programs were approved. ::
N/A

If a similar filing has been made for your company/group, provide company name and TDI File Numbers and/or TDI Link Numbers, otherwise N/A. :: N/A

May TDI release your e-mail address in response to a public information request? Agree or Do Not Agree.
:: Do Not Agree

SERFF Tracking #: HART-128784155 State Tracking #: 124315 Company Tracking #: FN.14.799.2012.06

State: Texas
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Legacy Lloyds Rate Filing
Project Name/Number: Homeowners/FN.14.799.2012.06
Filing Company: Hartford Lloyds Insurance Company

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

File at
Increase
%
File and U

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Hartford Lloyds Insurance Company	14.800%	12.000%	\$1,089,408	5,137	\$9,078,403	12.300%	0.000%

SERFF Tracking #:	HART-128784155	State Tracking #:	124315	Company Tracking #:	FN.14.799.2012.06
State:	Texas				
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations				
Product Name:	Homeowners Legacy Lloyds Rate Filing				
Project Name/Number:	Homeowners/FN.14.799.2012.06				

Filing Company: Hartford Lloyds Insurance Company

Supporting Document Schedules

Satisfied - Item:	Actuarial Support	Item Status:	Status Date:
Comments:	The Exhibits are attached.		
Attachment(s):			
TX Lloyd's Agcy Bldg Rate Filing Exh.pdf			
TX Lloyd's Agency Additional Sippoort.pdf			

Satisfied - Item:	Filing Memorandum (Rates)	Item Status:	Status Date:
Comments:	The Explanatory Memorandum is attached.		
Attachment(s):			
TX Lloyds Agency Filing memo.pdf			

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

Company: Lloyd's Agency

Checklist - Residential Property

General		
(1)	Complete this workbook and provide additional support as described below.	
(2)	What is the six digit State Tracking Number(s) of your last filing?	108896
(3)	Have you changed any methodologies used in the rate level indication since your last filing?	No
(3a)	If so, explain the change in methodologies (attach separately).	
(4)	Are you proposing changes to any supplementary rating components? (example: discounts, classification relativities, tier factors, territory relativities).	No
(4a)	If so, provide actuarial support specific to each change (attach separately).	
Territory (Chapter 2253 and 28 TAC §5.9960)		
(5)	Are any counties split into two or more territories?	No
(5a)	If so, complete <i>Territory Exhibit 1 - Display of Counties Affected by 15% Territory Rule</i> (attach separately).	
(6)	Did any of the territorial relativities change?	No
(6a)	If so, complete <i>Territory Exhibit 2 - Support for Territorial Deviations</i> (attach separately).	
Credit (Chapter 559 and 28 TAC §§5.9440 and 5.9441)		
(7)	Does this program use insurance score information for rating purposes?	Yes
(7a)	If so, has a credit model filing been made?	Yes
(7b)	If so, were the rating factors that reflect credit information revised in this filing?	No
(7c)	If so, complete <i>CS Exhibit - Support for use of Credit Scoring</i> (attach separately).	
Assessments		
(8)	Are amounts paid for assessments included in the losses or expenses for ratemaking purposes?	Expenses
(9)	Where are paid assessments reported in the company's financial statement? If Other, explain below.	TL&F
Other Statutory		
###	Is this filing compliant with <u>Texas Insurance Code §544.353</u> that restricts the use of water damage claims in the underwriting of homeowners insurance?	Yes
###	Is this filing compliant with <u>Texas Insurance Code §551.107</u> regarding the consideration of claims for policy renewals and surcharges?	Yes
###	Is this filing compliant with <u>Texas Insurance Code Chapter 2006 subchapter B</u> regarding an optional premium discount?	Yes
###	Is this filing compliant with <u>Texas Administrative Code §21.1004</u> that restricts the use of certain types of claims in the rating of homeowners insurance?	Yes
###	Is this filing compliant with <u>28 TAC §21.1006</u> regarding age or value of property?	Yes
###	Is this filing compliant with <u>Texas Administrative Code §21.1007</u> that restricts the use of certain types of claims in the underwriting of homeowners insurance?	Yes
###	Is the supporting information included with this filing compliant with <u>Section 2251.002 (1)</u> that prohibits the use in rate calculations of certain administrative expenses that exceed 110% of the industry median?	Yes

**Texas Department of Insurance
Property and Casualty Rate Filing Exhibits**

Company: Lloyd's Agency

Checklist - Residential Property

Filing Contents	
###	What rate information is included in this filing? <i>Support should be provided for each item that is changing.</i>
<input type="checkbox"/>	Complete rate manual including rates and all supplementary rating information.
<input checked="" type="checkbox"/>	Partial rate manual including only the following (check all that apply):
<input checked="" type="checkbox"/>	Base rates
<input type="checkbox"/>	Territory factors (or territory rates if factors are combined into base rate)
<input type="checkbox"/>	Classification factors
<input type="checkbox"/>	Rating schedule (algorithm)
<input type="checkbox"/>	Rates for endorsements
<input type="checkbox"/>	Rules for discounts or surcharges including amounts
<input type="checkbox"/>	Classification guidelines (includes any rules, criteria, guidelines, models, or method by any other name that places individual risks into rating classifications, such as tiers, classes, categories, or similar groupings by any other name)
<input type="checkbox"/>	Territory codes and descriptions
<input type="checkbox"/>	Fees (installment fees, policy fees, etc.)
<input type="checkbox"/>	Other supplementary rating information
###	What supporting information is included in this filing?
<input checked="" type="checkbox"/>	Filing memorandum (attached separately)
<input checked="" type="checkbox"/>	Checklist
<input checked="" type="checkbox"/>	Summary of filed change and rate change history (Exhibit C)
<input checked="" type="checkbox"/>	Historical premium and loss experience (Exhibit D)
<input checked="" type="checkbox"/>	Historical expense information (Exhibit E)
<input checked="" type="checkbox"/>	Rate indications (Exhibit 1 or company supplied)
<input checked="" type="checkbox"/>	Supporting documentation for rate indications (check all that apply):
<input checked="" type="checkbox"/>	Support for current rate level factors (Exhibit 2 or company supplied)
<input checked="" type="checkbox"/>	Support for premium trend (Exhibit 3 or company supplied)
<input checked="" type="checkbox"/>	Support for loss development (Exhibit 4 or company supplied)
<input checked="" type="checkbox"/>	Support for loss trend (Exhibit 5 or company supplied)
<input checked="" type="checkbox"/>	Support for non-modeled catastrophe load (Exhibit 7 or company supplied)
<input checked="" type="checkbox"/>	Support for modeled catastrophe load (Exhibit 8 or company supplied)
<input checked="" type="checkbox"/>	Support for loss adjustment expenses (Exhibit 9 or company supplied)
<input checked="" type="checkbox"/>	Support for fixed and variable expenses (Exhibit 10 or company supplied)
<input checked="" type="checkbox"/>	Support for reinsurance expense (Exhibit 11 or company supplied)
<input checked="" type="checkbox"/>	Support for profit provision (Exhibit 12, L, or company supplied)
<input checked="" type="checkbox"/>	Support for credibility adjustment (Exhibit 13 or company supplied)
<input checked="" type="checkbox"/>	Information regarding fees and fee income (Exhibit 14 or company supplied)
<input type="checkbox"/>	Other (attached separately)
<input checked="" type="checkbox"/>	Policyholder Impact (Exhibit 15 or company supplied)
<input checked="" type="checkbox"/>	Rate change by county (Exhibit 16 or company supplied)
<input type="checkbox"/>	Support for territory changes (attached separately)
<input type="checkbox"/>	Support for use of credit information (attached separately)
<input type="checkbox"/>	Support for other changes to supplementary rating information (attached separately)
<input type="checkbox"/>	Other (attached separately)

Note: While TDI has provided standardized exhibits for most of the items above, companies may supply the same information on company supplied exhibits.

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

Home - General

General Information

Company Information:

NOTE: Fill in this information before completing the ratemaking exhibits.

Company Name: (Shortened or Initials)	<u>Lloyd's Agency</u>
Form/Peril:	<u>Building</u>
Rate Indication Performed on:	Accident Year Losses <input type="button" value="▼"/>
DCCE Analyzed:	Separately by Calendar Year <input type="button" value="▼"/>
Latest Accident Year Ending Date:	<u>6/30/2012</u>
Loss Experience Evaluation Date:	<u>6/30/2012</u>
Effective Date (Renewal) for Proposed Rates:	<u>2/23/2013</u>
Effective Date (Renewal) for Prior Rate Change:	<u>9/29/2010</u>
Frequency of Rate Reviews Assumed:	Annual <input type="button" value="▼"/>
Policy Term:	Annual <input type="button" value="▼"/>

Filing Information:

Overall Indicated	<u>14.1%</u>
Overall Proposed	<u>12.3%</u>

Trend Selections

	Loss	Premium	Net
Historical	<u>1.0%</u>	<u>1.0%</u>	<u>0.0%</u>
Prospective	<u>1.9%</u>	<u>1.0%</u>	<u>0.9%</u>

General Expense Provision	<u>5.5%</u>
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Maximum Policyholder Impact	<u>12.3%</u>
Minimum Policyholder Impact	<u>0.0%</u>

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

Home - C1

Exhibit C1 - Statewide Average Rate Level Change

Company: Lloyd's Agency

List all coverages/forms, even those that are not being changed.

(1) Coverage/Form	(2) Premium	(3) Proposed Rate Level Change
Building	\$8,847,360	12.3%
Tenant & Condo	\$231,043	0.0%
Statewide	\$9,078,403	12.0%

- (4) Describe the premium listed above that is used to weight the changes by coverage/form to calculate the statewide rate change. (Example: In-force premium)

2012 Direct Written Premium

- (5) Where is fee income included in the premium listed above?

☐ Separate line item ☒ Included with coverage/form premium

Column Descriptions

(1) Company-provided

(2) Company-provided

(3) Company-provided

Statewide Change = Average of (3), weighted with (2), divided by (2)Total

Company: Lloyd's Agency

[illegible]

Company: Lloyd's Agency

Form/Coverage:	Building
Variable	Proposed Rate Level Change
Base Rate	12.3%
Building Overall Impact	12.3%

[illegible][illegible][illegible]

Match Confirmed

Edition 04/12

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

Home - D

Exhibit D - Historical Experience

Company: Lloyd's Agency
Form/Peril: Building

Texas (Annual Statement Statutory Page 14)

(1)	(2)	(3)	(4)	(5)	(6)
Calendar Year	Direct Premiums Written	Direct Premiums Earned	Direct Losses and DCCE Paid	Direct Losses and DCCE Incurred	Incurred Loss and DCCE Ratio
2007	\$34,988,116	\$37,624,869	\$11,908,651	\$10,443,782	27.8%
2008	\$29,851,937	\$32,583,836	\$23,659,417	\$32,205,648	98.8%
2009	\$25,316,749	\$27,580,271	\$19,881,491	\$15,529,024	56.3%
2010	\$21,637,358	\$23,633,422	\$10,928,406	\$9,621,149	40.7%
2011	\$17,988,704	\$19,795,496	\$14,192,879	\$13,964,236	70.5%

Countrywide (IEE, Part III)

(1)	(2)	(3)	(4)	(5)	(6)
Calendar Year	Direct Premiums Written	Direct Premiums Earned	Direct Losses and DCCE Paid	Direct Losses and DCCE Incurred	Incurred Loss and DCCE Ratio
2007	\$34,988,116	\$37,624,869	\$11,908,651	\$10,443,782	27.8%
2008	\$29,851,937	\$32,583,836	\$23,659,417	\$32,205,648	98.8%
2009	\$25,316,749	\$27,580,271	\$19,881,491	\$15,529,024	56.3%
2010	\$21,637,358	\$23,633,422	\$10,928,406	\$9,621,149	40.7%
2011	\$17,988,704	\$19,795,496	\$14,192,879	\$13,964,236	70.5%

DCCE: Defense and Cost Containment Expense, formerly referred to as Allocated Loss Adjustment Expense (ALAE).

Column Descriptions

- (1) From General Information: Based on Latest Experience Year Date
- (2) Company-provided
- (3) Company-provided
- (4) Company-provided
- (5) Company-provided
- (6) = (5) / (3)

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

Home - E

Exhibit E - Expense Information - Including Disallowed

Company: Lloyd's Agency
Form/Peril: Building

		Calendar Year		
		2009	2010	2011
Texas (Annual Statement Statutory Page 14)				
(1) Direct Premiums Written		\$25,316,749	\$21,637,358	\$17,988,704
(2) Direct Premiums Earned		\$27,580,271	\$23,633,422	\$19,795,496
(3) Commission and Brokerage Expenses Incurred		\$2,272,628	\$1,862,317	\$1,545,561
(4) Taxes, Licenses, and Fees Incurred		\$535,072	\$572,601	\$355,382
(5) Direct Losses Incurred		\$15,144,349	\$9,245,166	\$13,740,311
(6) DCCE Incurred		\$384,675	\$375,983	\$223,925
Countrywide (IEE, Part III)				
(7) Direct Premiums Written		\$25,316,749	\$21,637,358	\$17,988,704
(8) Direct Premiums Earned		\$27,580,271	\$23,633,422	\$19,795,496
(9) Commission and Brokerage Expenses Incurred		\$2,273,000	\$1,862,000	\$1,546,000
(10) Other Acquisition Expenses Incurred		\$1,589,000	\$1,380,000	\$1,375,000
a) Disallowed Advertising Expenses		\$0	\$0	\$0
b) Adjusted Other Acquisition Expenses Incurred		\$1,589,000	\$1,380,000	\$1,375,000
(11) General Expenses Incurred		\$1,536,000	\$1,310,000	\$1,121,000
a) Loss Control & Safety Engineering Expenses		\$0	\$0	\$0
b) Lobbying Expenses		\$0	\$0	\$0
c) Amounts Paid by an Insurer as Damages in a Suit Against the Insurer for Bad Faith or as Fines or Penalties for Violation of Law		\$0	\$0	\$0
d) Contributions to Organizations Engaged in Legislative Advocacy		\$0	\$0	\$0
e) Fees & Penalties Imposed on the Insurer for Civil or Criminal Violations of Law		\$0	\$0	\$0
f) Contributions to Social, Religious, Political or Fraternal Organizations		\$0	\$0	\$0
g) Fees & Assessments Paid to Advisory Organizations		\$0	\$0	\$0
h) Disallowed General Expenses		\$0	\$0	\$0
i) Adjusted General Expense		\$1,536,000	\$1,310,000	\$1,121,000
j) Formula General Expense		\$1,536,000	\$1,310,000	\$1,029,366
(12) Direct Losses Incurred		\$15,144,000	\$9,245,000	\$13,740,000
(13) DCCE Incurred		\$385,000	\$376,000	\$224,000
(14) A&O Expenses Incurred		\$1,936,000	\$1,154,000	\$1,577,000

DCCE: Defense and Cost Containment Expense, formerly referred to as Allocated Loss Adjustment Expense (ALAE).

A&O Expenses: Adjusting and Other Expenses, formerly referred to as Unallocated Loss Adjustment Expense (ULAE).

**Texas Department of Insurance
Property and Casualty Rate Filing Exhibits**

Home - E

Exhibit E - Expense Information - Including Disallowed

Company: Lloyd's Agency
Form/Peril: Building

Row Descriptions

- (1) From Exhibit D-Historical Experience
- (2) From Exhibit D-Historical Experience
- (3) **Company-provided**
- (4) **Company-provided**
- (5) **Company-provided**
- (6) **Company-provided**
- (7) From Exhibit D-Historical Experience
- (8) From Exhibit D-Historical Experience
- (9) **Company-provided**
- (10) **Company-provided**
- (10a) **Company-provided**
- (10b) = (10) - (10a)
- (11) **Company-provided**
- (11a) **Company-provided**
- (11b) **Company-provided**
- (11c) **Company-provided**
- (11d) **Company-provided**
- (11e) **Company-provided**
- (11f) **Company-provided**
- (11g) **Company-provided**
- (11h) = (11b) + (11c) + (11d) + (11e) + (11f) + (11g)
- (11i) = (11) - (11a) - (11h)
- (11j) = Minimum[110% Industry Median x CW EP , (11i)] + (11a)
- (12) **Company-provided**
- (13) **Company-provided**
- (14) **Company-provided**

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

Home - 1

Exhibit 1 - Overall Indication

Company: Lloyd's Agency
Form/Peril: Building

(1) Accident Year Ending	(2) Earned Premium	(3) Current Rate Level Factor	(4) Premium Trend Factor	(5) Projected Earned Premium at Current Rate Level	(6) Non-Catastrophe Loss	(7) Loss Development Factor	(8) Loss Trend Factor	(9) Projected Ultimate Non-Cat Loss	(10) Projected Non-Cat Loss Ratio	(11) Accident Year Weights
6/30/2008	\$22,175,239	1.035	1.063	\$24,400,125	\$4,168,802	1.004	1.084	\$4,538,793	18.6%	10.0%
6/30/2009	\$18,413,566	1.035	1.053	\$20,060,432	\$6,362,483	1.019	1.073	\$6,958,853	34.7%	15.0%
6/30/2010	\$15,256,023	1.027	1.042	\$16,328,731	\$2,934,767	1.013	1.063	\$3,158,632	19.3%	20.0%
6/30/2011	\$12,440,791	1.002	1.032	\$12,862,785	\$1,963,325	1.006	1.052	\$2,077,499	16.2%	25.0%
6/30/2012	\$9,807,089	1.000	1.022	\$10,019,315	\$2,445,839	1.103	1.042	\$2,809,906	28.0%	30.0%
Total	\$78,092,708			\$83,671,387	\$17,875,217			\$19,543,683	23.4%	100.0%

(12) Weighted Projected Non-Cat Loss Ratio	23.4%
(13) Projected Non-Modeled Cat Loss Ratio	6.9%
(14) Projected Modeled Cat Loss & LAE Ratio	38.7%
(15) DCCE and A&O as a % of Loss	15.0%
(16) Fixed Expense Provision	13.7%
(17) Projected Loss, LAE, & Fixed Expense Ratio	87.2%
(18) Variable Permissible Loss Ratio	76.4%
(19) Indicated Rate Level Change	14.1%
(20) Credibility	100.0%
(21) Complement of Credibility	2.2%
(22) Credibility-Weighted Indicated Rate Level Change	14.1%

(23) Proposed Rate Level Change 12.3%

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

Exhibit 1 - Overall Indication

Column/Row Descriptions	
(1)	From General Information: Five years ending latest experience year
(2)	Company-provided
(3)	From Exhibit 2-Current Rate Level
(4)	From Exhibit 3B-Premium Trend
(5)	$= (2) \times (3) \times (4)$
(6)	Company-provided
(7)	From Exhibit 4-Loss Development
(8)	From Exhibit 5B-Loss Trend
(9)	$= (6) \times (7) \times (8)$
(10)	$= (9) / (5)$
(11)	Company-provided
(12)	Average of (10), weighted with (11)
(13)	From Exhibit 7-Non-Modeled Cat
(14)	From Exhibit 8-Modeled Cat
(15)	From Exhibit 9-Loss Adjustment Expenses
(16)	From Exhibit 10-Fixed and Variable Expenses
(17)	$= [(12) + (13)] \times [1 + (15)] + (14) + (16)$
(18)	From Exhibit 10-Fixed and Variable Expenses
(19)	$= [(17)/(18) - 1]$
(20)	From Exhibit 13-Credibility
(21)	From Exhibit 13-Credibility
(22)	$= [(1 + (19)) \times (20)] + \{[1 + (21)] \times [1 - (20)]\}$
(23)	Company-provided

Home - 2

Company: Lloyd's Agency
Form/Peril: Building

(3)	(4)	(5)	(6)
Accident Year Ending	Earned Premium	Current Rate Level Factor	Earned Premium at Current Rate Level
6/30/2008	\$22,175,239	1.035	\$22,951,372
6/30/2009	\$18,413,566	1.035	\$19,058,041
6/30/2010	\$15,256,023	1.027	\$15,667,936
6/30/2011	\$12,440,791	1.002	\$12,465,673
6/30/2012	\$9,807,089	1.000	\$9,807,089

- ### Parallelogram Method

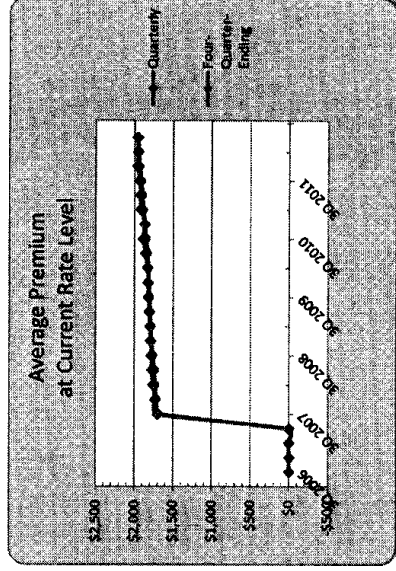
- (8) If Other, describe the methodology used and provide the detail supporting the factor calculation.

- (1) **Company-provided**
- (2) **Company-provided**
- (3) From Exhibit 1-Indication
- (4) From Exhibit 1-Indication
- (5) **Company-provided**
- (6) = (4) x (5)

Company: Lloyd's Agency
Form/Peril: Building

Exhibit 3A - Premium Trend

(1)		(2)	
Underlying Data		Average Premium at Current Rate Level	
Calendar Quarter	Exposures	Calendar Quarter	Four-Quarter Ending
3Q 2006	0	3Q 2006	\$0
4Q 2006	0	4Q 2006	\$0
1Q 2007	0	1Q 2007	\$0
2Q 2007	0	2Q 2007	\$0
3Q 2007	3,589	3Q 2007	\$1,702
4Q 2007	3,401	4Q 2007	\$1,734
1Q 2008	3,227	1Q 2008	\$1,757
2Q 2008	3,042	2Q 2008	\$1,776
3Q 2008	2,914	3Q 2008	\$1,782
4Q 2008	2,771	4Q 2008	\$1,791
1Q 2009	2,631	1Q 2009	\$1,802
2Q 2009	2,453	2Q 2009	\$1,810
3Q 2009	2,345	3Q 2009	\$1,820
4Q 2009	2,239	4Q 2009	\$1,825
1Q 2010	2,127	1Q 2010	\$1,833
2Q 2010	1,975	2Q 2010	\$1,859
3Q 2010	1,903	3Q 2010	\$1,891
4Q 2010	1,799	4Q 2010	\$1,870
1Q 2011	1,687	1Q 2011	\$1,918
2Q 2011	1,544	2Q 2011	\$1,926
3Q 2011	1,481	3Q 2011	\$1,936
4Q 2011	1,402	4Q 2011	\$1,963
1Q 2012	1,339	1Q 2012	\$1,956
2Q 2012	1,269	2Q 2012	\$1,961



Selected	1.0%	(4)	(5)
Historical	1.0%	(4)	(5)
Prospective	1.0%	(4)	(5)

(6) Provide the reasoning for the selected historical and prospective premium trends.

If any other data or analyses were relied upon, provide them separately.
Premium has been increasing 1%-2% a year over the last 4 accident periods. We have selected 1% for both historical and prospective premium trend.

(3) Provide the source and description of the exposures and premium data above.

(Example: Company-specific, dwelling form, earned exposures, earned premium at CRL)
company, building form earned exposures, earned premium at current rate level

Exponential Trend	
20-point	2.9%
16-point	2.9%
12-point	3.1%
8-point	3.3%
6-point	3.1%
4-point	2.9%

**Texas Department of Insurance
Property and Casualty Rate Filing Exhibits**

Home - 3B

Exhibit 3B - Premium Trend

Company: Lloyd's Agency
Form/Peril: Building

This exhibit does not require any entry.

Selected Premium Trend	
Historical	1.0% (1)
Prospective	1.0% (2)

(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Historical Trending Period	Historical Premium Trend Factor	Prospective Trending Period	Prospective Premium Trend Factor	Premium Trend Factor
6/30/2008	4.00	1.041	2.15	1.022	1.063
6/30/2009	3.00	1.030	2.15	1.022	1.053
6/30/2010	2.00	1.020	2.15	1.022	1.042
6/30/2011	1.00	1.010	2.15	1.022	1.032
6/30/2012	0.00	1.000	2.15	1.022	1.022

Column/Row Descriptions

- (1) From Exhibit 3A-Premium Trend
- (2) From Exhibit 3A-Premium Trend
- (4) From midpoint of (3) to midpoint of latest accident year
- (5) = $[1.0 + (1)] ^ (4)$
- (6) From midpoint of latest accident year to average accident date of effective period
- (7) = $[1.0 + (2)] ^ (6)$
- (8) = (5) x (7)

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

Home - 4

Exhibit 4 - Loss Development

Company: Lloyd's Agency
Form/Peril: Building

Loss Development Performed On: Incurred Basis

AY Ending 6/30	Incurred Losses as of Evaluation Month									
	12	24	36	48	60	72	84	96	108	120
2003	8,862,613	11,161,293	11,702,591	11,888,559	11,940,586	11,885,049	11,907,028	11,910,067	11,928,999	11,928,999
2004	7,235,250	7,526,161	7,549,772	7,627,922	7,660,142	7,938,579	7,968,112	7,990,643	7,992,362	
2005	5,881,865	6,743,520	6,776,348	6,769,800	6,777,598	6,785,598	6,786,731	6,786,731		
2006	6,961,523	7,436,148	7,430,138	7,439,691	7,892,982	7,892,982				
2007	13,159,151	13,836,967	13,673,440	13,699,565	13,793,080	13,812,450				
2008	14,420,561	16,226,107	16,270,222	16,346,414	16,347,637					
2009	20,879,512	21,915,236	21,407,075	20,990,701						
2010	18,246,689	21,005,666	21,055,068							
2011	15,463,820	16,940,894								
2012	14,518,495									

Provide the source and description of the loss development data above.
(Example: countrywide, multiple companies, dwelling form, non-catastrophe)
Statewide, building forms, non catastrophic incurred losses

AY Ending 6/30	Age-to-Age Factors Development Period								
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120
2003	1.259	1.048	1.016	1.004	0.995	1.002	1.000	1.002	1.000
2004	1.040	1.003	1.010	1.004	1.036	1.004	1.003	1.000	
2005	1.146	1.005	0.999	1.001	1.001	1.000	1.000		
2006	1.068	0.999	1.001	1.061	1.000	1.000			
2007	1.052	0.988	1.002	1.007	1.001				
2008	1.125	1.003	1.005	1.000					
2009	1.050	0.977	0.981						
2010	1.151	1.002							
2011	1.096								
2012									

Average	Various Averages Development Period								
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120
All Year Average	1.110	1.003	1.002	1.013	1.007	1.001	1.001	1.001	1.000
All Year Ex Hi/Lo	1.098	1.000	1.003	1.004	1.001	1.001	1.000		
7 Year	1.098	0.997	1.002						
7 Year Ex Hi/Lo	1.097	0.999	1.003						
5 Year	1.095	0.994	0.997	1.015	1.007				
5 Year Ex Hi/Lo	1.091	0.997	1.001	1.004	1.001				
4 Year	1.105	0.993	0.997	1.017	1.010	1.001			
4 Year Ex Hi/Lo	1.110	0.995	1.002	1.004	1.001	1.001			
3 Year	1.099	0.994	0.996	1.023	1.001	1.001	1.001		
2 Year	1.123	0.990	0.993	1.003	1.001	1.000	1.001	1.001	
All Year Geometric Average	1.108	1.003	1.002	1.013	1.007	1.001	1.001	1.001	1.000

	Selected Factors Development Period								
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120
Selected Age-to-Age	1.097	0.993	0.994	1.015	1.001	1.001	1.001	1.001	1.000
Selected Tail Factor	1.000								
	Age-to-Ultimate								
	12-Ult	24-Ult	36-Ult	48-Ult	60-Ult	72-Ult	84-Ult	96-Ult	108-Ult
Age-to-Ultimate	1.103	1.006	1.013	1.019	1.004	1.003	1.002	1.001	1.000

Provide the reasoning for the selected Age-to-Age factors, including the tail factor.
If any other data or analyses were relied upon, provide them separately.
Selected factors are 3 year weighted average.

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

Home - 5A

Exhibit 5A - Non-Catastrophe Loss Trend

Company: Lloyd's Agency
Form/Peril: Building

Calendar Quarter	(1) Non-Catastrophe Data			(3)
	Exposures	Claims	Losses	
3Q 2006	4,516	125	\$668,070	
4Q 2006	4,246	163	\$1,063,332	
1Q 2007	3,977	169	\$1,221,631	
2Q 2007	3,718	116	\$806,944	
3Q 2007	3,569	159	\$828,884	
4Q 2007	3,399	152	\$855,431	
1Q 2008	3,210	102	\$648,817	
2Q 2008	3,035	113	\$750,307	
3Q 2008	2,897	110	\$1,035,099	
4Q 2008	2,758	101	\$1,147,162	
1Q 2009	2,610	107	\$786,212	
2Q 2009	2,441	66	\$460,410	
3Q 2009	2,342	94	\$665,199	
4Q 2009	2,226	94	\$583,276	
1Q 2010	2,116	88	\$688,845	
2Q 2010	1,971	93	\$805,230	
3Q 2010	1,883	68	\$401,165	
4Q 2010	1,783	71	\$457,264	
1Q 2011	1,678	49	\$276,296	
2Q 2011	1,537	43	\$208,693	
3Q 2011	1,471	49	\$425,251	
4Q 2011	1,395	51	\$444,765	
1Q 2012	1,315	45	\$397,441	
2Q 2012	1,242	41	\$324,220	

Calendar Quarter	Quarterly			Pure Premium
	Frequency	Severity		
3Q 2006	2.8%	\$5,344		\$147.94
4Q 2006	3.8%	\$6,523		\$250.44
1Q 2007	4.2%	\$7,228		\$307.17
2Q 2007	3.1%	\$6,955		\$217.06
3Q 2007	4.5%	\$5,212		\$232.25
4Q 2007	4.5%	\$5,626		\$251.64
1Q 2008	3.2%	\$6,359		\$202.15
2Q 2008	3.7%	\$6,637		\$247.24
3Q 2008	3.8%	\$9,405		\$357.25
4Q 2008	3.7%	\$11,351		\$415.95
1Q 2009	4.1%	\$7,340		\$301.22
2Q 2009	2.7%	\$6,968		\$188.60
3Q 2009	4.0%	\$7,066		\$284.00
4Q 2009	4.2%	\$6,189		\$262.00
1Q 2010	4.2%	\$7,809		\$325.57
2Q 2010	4.7%	\$8,636		\$408.62
3Q 2010	3.6%	\$5,871		\$213.04
4Q 2010	4.0%	\$6,403		\$256.41
1Q 2011	2.9%	\$5,593		\$164.65
2Q 2011	2.8%	\$4,802		\$135.75
3Q 2011	3.3%	\$8,690		\$289.17
4Q 2011	3.6%	\$8,786		\$318.94
1Q 2012	3.4%	\$8,767		\$302.34
2Q 2012	3.3%	\$7,883		\$261.07

Calendar Quarter	Four-Quarter-Ending			Pure Premium
	Frequency	Severity		
2Q 2007	3.5%	\$6,561		\$228.48
3Q 2007	3.9%	\$6,458		\$252.80
4Q 2007	4.1%	\$6,228		\$253.21
1Q 2008	3.8%	\$5,934		\$225.98
2Q 2008	4.0%	\$5,860		\$233.37
3Q 2008	3.8%	\$6,894		\$262.31
4Q 2008	3.6%	\$8,403		\$300.97
1Q 2009	3.8%	\$8,623		\$329.09
2Q 2009	3.6%	\$8,922		\$320.26
3Q 2009	3.6%	\$8,304		\$301.34
4Q 2009	3.8%	\$6,901		\$259.37
1Q 2010	3.8%	\$6,997		\$262.75
2Q 2010	4.3%	\$7,416		\$316.88
3Q 2010	4.2%	\$7,205		\$302.42
4Q 2010	4.1%	\$7,324		\$303.44
1Q 2011	3.9%	\$6,870		\$265.20
2Q 2011	3.4%	\$5,776		\$195.21
3Q 2011	3.3%	\$6,414		\$211.38
4Q 2011	3.2%	\$7,042		\$222.84
1Q 2012	3.3%	\$7,837		\$258.20
2Q 2012	3.4%	\$8,557		\$293.58

(4) Provide the source and description of the exposure, claim, and loss data above.
(Example: statewide, company-specific, dwelling form, earned exposures, paid claims, paid losses & DCEE, all perils combined)
Statewide, company, building forms earned exposures, ultimate incurred claims and losses.

Time Period	Four-Quarter-Ending Exponential Trend			Pure Premium
	Frequency	Severity		
20-point	-3.0%	2.0%		-1.0%
16-point	-3.2%	-3.1%		-6.2%
12-point	-6.8%	0.1%		-6.7%
8-point	-14.0%	8.5%		-6.7%
6-point	-7.8%	27.2%		17.4%
4-point	6.7%	47.5%		57.3%

Time Period	Selected			Pure Premium
	Frequency	Severity		
(5) Historical	0.0%	1.0%		1.0%
(6) Prospective	-2.0%	4.0%		1.9%

**Texas Department of Insurance
Property and Casualty Rate Filing Exhibits**

Home - 5B

Exhibit 5B - Loss Trend

Company: Lloyd's Agency
Form/Peril: Building

Selected Loss Trend	
Historical	1.0%
Prospective	1.9%

(1)

(2)

(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Historical Trending Period	Historical Loss Trend Factor	Prospective Trending Period	Prospective Loss Trend Factor	Loss Trend Factor
6/30/2008	4.00	1.041	2.15	1.042	1.084
6/30/2009	3.00	1.030	2.15	1.042	1.073
6/30/2010	2.00	1.020	2.15	1.042	1.063
6/30/2011	1.00	1.010	2.15	1.042	1.052
6/30/2012	0.00	1.000	2.15	1.042	1.042

- (9) **Provide the reasoning for the selected historical and prospective loss trends. Include any insights on the driving factors of the trend.**
If any other data or analyses were relied upon, provide them separately.
- Frequency has been decreasing over older accident years. It shows an increase in the most recent year. We have selected a -2% prospective trend. Severity has been increasing over all accident years. We have selected +4.0% prospective trend.

Column/Row Descriptions

- (1) From Exhibit 5A-Loss Trend
(2) From Exhibit 5A-Loss Trend
(4) From midpoint of (3) to midpoint of latest accident year
(5) = $[1.0 + (1)] \wedge (4)$
(6) From midpoint of latest accident year to average accident date of effective period
(7) = $[1.0 + (2)] \wedge (6)$
(8) = (5) x (7)

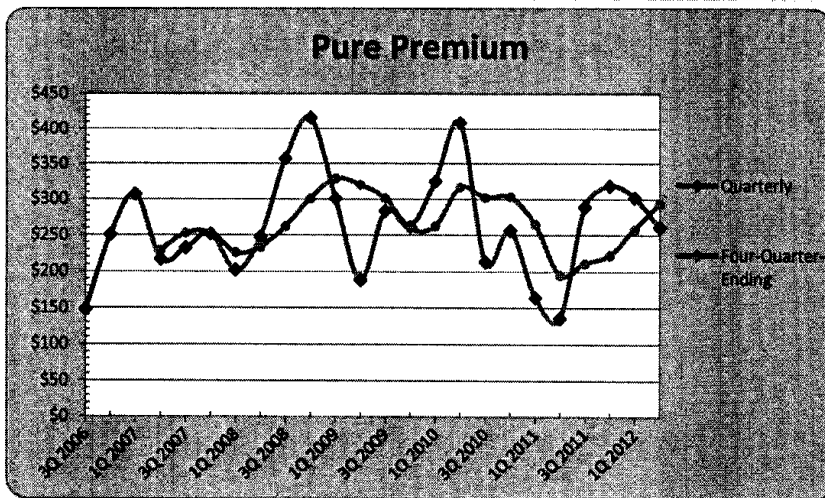
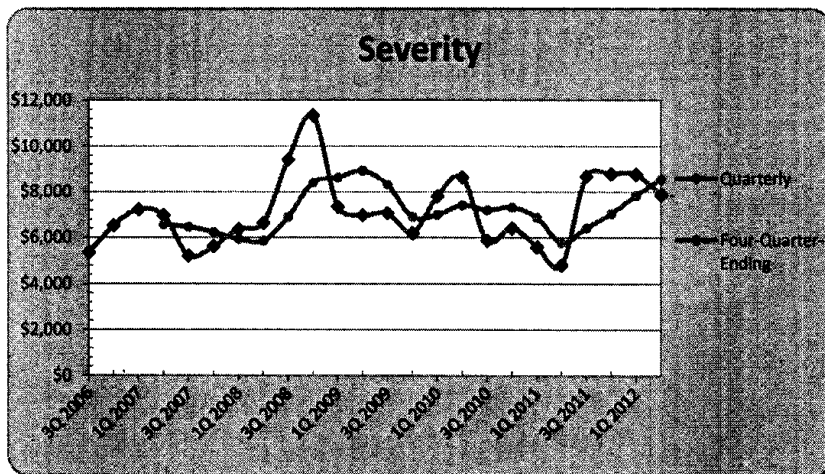
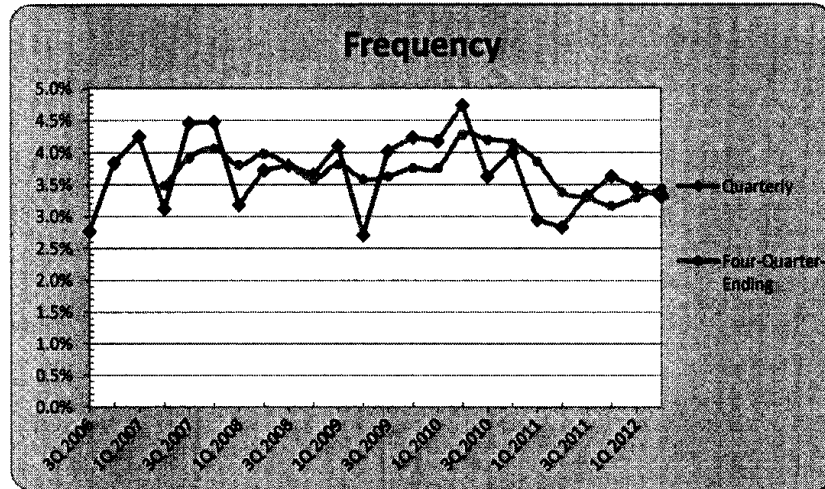
Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

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Exhibit 5C - Loss Trend

Company: Lloyd's Agency
Form/Peril: Building

This exhibit does not require any entry.



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Exhibit 6 - Loss Ratio Trend

Company: Lloyd's Agency
Form/Peril: Building

This exhibit does not require any entry.

(1) Accident Year Ending	(2) Non-Cat Loss Ratio	(3) Projected Non-Cat Loss Ratio
6/30/2008	18.2%	18.6%
6/30/2009	34.0%	34.7%
6/30/2010	19.0%	19.3%
6/30/2011	15.8%	16.2%
6/30/2012	27.5%	28.0%

Exponential Trend	
5-year	0.6%
4-year	-7.9%
3-year	20.4%
2-year	73.6%

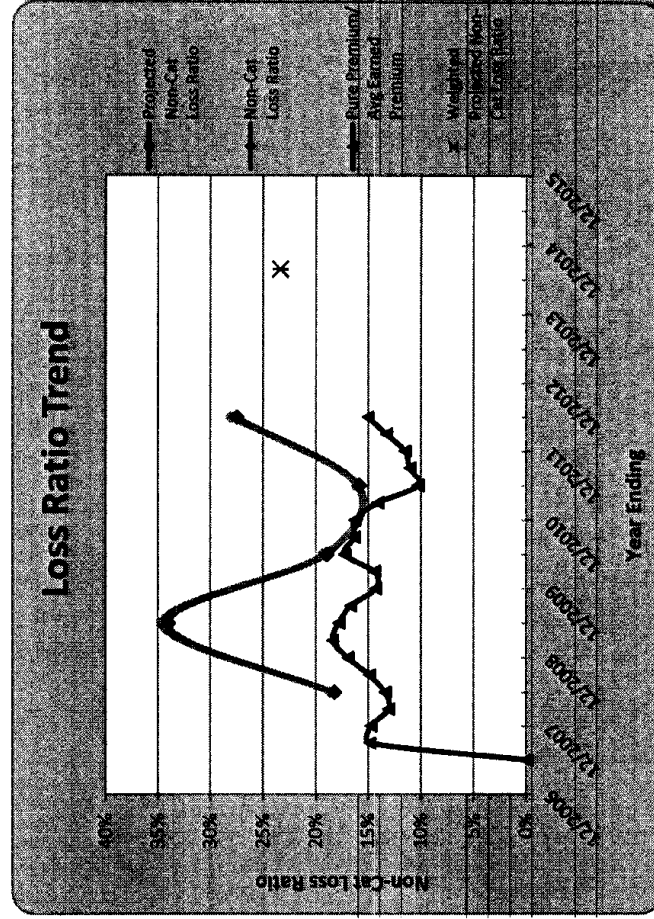
Selected Net Trend	
Historical	0.0%
Prospective	0.9%

Column/Row Descriptions

- (1) From Exhibit 1-Indication
- (2) From Exhibit 1-Indication: = $[(6) \times (7)] / [(2) \times (3)]$
- (3) From Exhibit 1-Indication
- (4) = $[1 + \text{Selected Historical Pure Premium Trend}] / [1 + \text{Selected Historical Premium Trend}] - 1.0$
- (5) = $[1 + \text{Selected Prospective Pure Premium Trend}] / [1 + \text{Selected Prospective Premium Trend}] - 1.0$

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**Texas Department of Insurance
Property and Casualty Rate Filing Exhibits**

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Exhibit 7 - Non-Modeled Catastrophe Losses

Company: Lloyd's Agency
Form/Peril: Building

Provision	Amount
(1) Projected Non-Modeled Catastrophe Loss Ratio	6.9%
(2) Provide support for line (1), including any trend applied to the non-modeled cat losses. Attach the support separately.	
(3) Provide the definition of "catastrophe" used for this provision. If the definition has changed over time, provide all definitions and the corresponding time periods. Catastrophes are any non hurricane or severe thunderstorms catastrophes as defined by ISO. We have also included a non cat hail load. We reviewed 20 years of data. Filing Exhibits 7A and 7B reflect this information.	
(4) Have there been any deductible shifts over the time period used to determine this provision? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If so, describe the shift and the adjustments made to account for this shift.	
(5) Have there been any exposure shifts over the time period used to determine this provision? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If so, describe the shift and the adjustments made to account for this shift.	

Row Descriptions

(1) Company-provided

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

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Exhibit 8 - Modeled Catastrophe Losses

Company: Lloyd's Agency

Form/Peril: Building

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Type of Loss	Model			Assumptions & Adjustments			Other Information
	Vendor	Name	Version	Demand Surge	Storm Surge	Storm Activity	
Hurricane	AIR	Clasic/2	13.4	<input checked="" type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Near-term	50K Warm Catalog
Severe Thunderstorm	AIR	Clasic/2	12.4	<input checked="" type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N		None
				<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N		
				<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N		
				<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N		
				<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N		
				<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N		
				<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N		

- (9) Describe any other assumptions made and any adjustments made to the model output.

Refer to Exhibit 8A, 8B, 8D in filing

- (10) Exposure Distribution as of: #####

- (11) Confirm that the exposure distribution expected during the time the rates will be in effect is consistent with the exposure distribution used to produce the modeled results. ☒ Confirmed

- (12) Include the model's analysis summary report, if one is available.

- (13) Refer to Commissioner's Bulletin #B-0030-10 at www.tdi.texas.gov/bulletins/2010/cc29.html and provide all the support required when using catastrophe models in ratemaking.

(14)	(15)	(16)	(17)	(18)	(19)
Model & Loss Type	Projected Average Annualized Loss & LAE	Latest Experience Year's Projected Earned Premium at Current Rate Level	Projected Modeled Cat Loss & LAE Ratio	Weight	Modeled Cat Loss & LAE Ratio Used in Previous Rate Filing
AIR Hurricane	\$405,828	\$10,019,315	4.1%	100.0%	2.8%
AIR SCS	\$3,467,418	\$10,019,315	34.6%	100.0%	22.4%
Total	\$3,873,246	\$20,038,630	38.7%	200.0%	25.2%

- (20) Are the estimated losses provided above net or gross of reinsurance recoverables? ☐ Net ☒ Gro

- (21) Explain any differences in the modeled catastrophe loss ratios used in this rate filing and those used in the previous rate filings.

The models in this filing are updated.

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

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Exhibit 9 - Loss Adjustment Expenses

Company: Lloyd's Agency
Form/Peril: Building

(1)	(2)	(3)	(4)	(5)	(6)
Calendar Year	Countrywide Incurred Loss	Countrywide Incurred DCCE	Countrywide Incurred A&O	Statewide Incurred Loss	Statewide Incurred DCCE
2009	\$15,144,000	\$385,000	\$1,936,000	\$15,144,349	\$384,675
2010	\$9,245,000	\$376,000	\$1,154,000	\$9,245,166	\$375,983
2011	\$13,740,000	\$224,000	\$1,577,000	\$13,740,311	\$223,925
Total	\$38,129,000	\$985,000	\$4,667,000	\$38,129,826	\$984,583

(7)	(8)	(9)	(10)
Calendar Year	Countrywide DCCE Ratio	Countrywide A&O Ratio	Statewide DCCE Ratio
2009	2.5%	12.8%	2.5%
2010	4.1%	12.5%	4.1%
2011	1.6%	11.5%	1.6%
Average	2.7%	12.2%	2.7%

Selected	
DCCE Ratio	0.0%
A&O Ratio	15.0%

(11)

(12)

Provide reasoning for the selected DCCE and A&O Ratios.

If any other data or analyses were relied upon, provide them separately.

Selected based on countrywide data above. LAE is shown as total in company indications.

Column/Row Descriptions

- (1) From General Information: Based on Latest Experience Year Date
- (2) From Exhibit E-Expense
- (3) From Exhibit E-Expense
- (4) From Exhibit E-Expense
- (5) From Exhibit E-Expense
- (6) From Exhibit E-Expense
- (7) = (1)
- (8) = (3) / (2)
- (9) = (4) / (2)
- (10) = (6) / (5)
- (11) **Company-provided**
- (12) **Company-provided**

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

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Exhibit 10 - Fixed and Variable Expenses

Company: Lloyd's Agency
Form/Peril: Building

Expense Category	Calendar Year				Selected
	2009	2010	2011	Total	
(1) General Expense					
a) Countrywide Expenses	\$1,536,000	\$1,310,000	\$1,121,000	\$3,967,000	
b) Disallowed Expenses	\$0	\$0	\$0	\$0	
c) Adjusted Countrywide Expenses	\$1,536,000	\$1,310,000	\$1,121,000	\$3,967,000	
d) Countrywide Earned Premium	\$27,580,271	\$23,633,422	\$19,795,496	\$71,009,189	
e) Expense Ratio	5.6%	5.5%	5.7%	5.6%	
110% of Industry Median	5.7%	5.6%	5.2%	5.5%	
Formula Adjusted Expense Ratio	5.6%	5.5%	5.2%	5.5%	5.5%
f) Percent Assumed Fixed					85.3%
g) Fixed Expense					4.7%
h) Variable Expense					0.8%
(2) Other Acquisition					
a) Countrywide Expenses	\$1,589,000	\$1,380,000	\$1,375,000	\$4,344,000	
b) Disallowed Expenses	\$0	\$0	\$0	\$0	
c) Adjusted Countrywide Expenses	\$1,589,000	\$1,380,000	\$1,375,000	\$4,344,000	
d) Countrywide Written Premium	\$25,316,749	\$21,637,358	\$17,988,704	\$64,942,811	
e) Expense Ratio	6.3%	6.4%	7.6%	6.7%	6.7%
f) Percent Assumed Fixed					85.3%
g) Fixed Expense					5.7%
h) Variable Expense					1.0%
(3) Commission and Brokerage					
a) Statewide Expenses	\$2,272,628	\$1,862,317	\$1,545,561	\$5,680,506	
b) Disallowed Expenses	\$0	\$0	\$0	\$0	
c) Adjusted Statewide Expenses	\$2,272,628	\$1,862,317	\$1,545,561	\$5,680,506	
d) Statewide Written Premium	\$25,316,749	\$21,637,358	\$17,988,704	\$64,942,811	
e) Expense Ratio	9.0%	8.6%	8.6%	8.7%	8.7%
f) Percent Assumed Fixed					0.0%
g) Fixed Expense					0.0%
h) Variable Expense					8.7%
(4) Taxes, Licenses, and Fees					
a) Statewide Expenses	\$535,072	\$572,601	\$355,382	\$1,463,055	
b) Disallowed Expenses	\$0	\$0	\$0	\$0	
c) Adjusted Statewide Expenses	\$535,072	\$572,601	\$355,382	\$1,463,055	
d) Statewide Written Premium	\$25,316,749	\$21,637,358	\$17,988,704	\$64,942,811	
e) Expense Ratio	2.1%	2.6%	2.0%	2.3%	2.3%
f) Percent Assumed Fixed					0.0%
g) Fixed Expense					0.0%
h) Variable Expense					2.3%
(5) Net Cost of Reinsurance					
a) Fixed Statewide Expense					3.3%
b) Variable Statewide Expense					0.0%
c) Total					3.3%
(6) Profit					
Variable Statewide Provision					11.3%
(7) Expense Offset from Fee Income					
a) Fixed Expense Offset					0.0%
b) Variable Expense Offset					0.5%
c) Total					0.5%
(8) Total Expense Provisions					
a) Fixed Expense Provision					13.7%
b) Variable Expense Provision					23.6%
c) Variable Permissible Loss Ratio					76.4%

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

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Exhibit 10 - Fixed and Variable Expenses

Company: Lloyd's Agency
Form/Peril: Building

- (9) Confirm compliance with Tex. Ins. Code § 2251.002, which prohibits the use in rate calculations of certain administrative expenses that exceed 110% of the industry median (shown above under General Expenses). ☒ Confirmed

(10) **Provide reasoning for the selected General Expense provision.**
If any other data or analyses were relied upon, provide them separately.
Selected is 3 year average of formula adjusted expense ratio.

(11) **Provide reasoning for the selected Other Acquisition Expense provision.**
If any other data or analyses were relied upon, provide them separately.
Selected is 3 year average.

(12) **Provide reasoning for the selected Commission and Brokerage provision.**
If any other data or analyses were relied upon, provide them separately.
Selected is 3 year average.

(13) **Provide reasoning for the selected Taxes, Licenses, and Fees Expense provision.**
If any other data or analyses were relied upon, provide them separately.
Selected is 3 year average.

Row Descriptions

(1) through (4):

- (a) From Exhibit E-Expense
(b) From Exhibit E-Expense
(c) = (a) - (b)
(d) From Exhibit E-Expense
(e) = (c) / (d)
(f) Selected **Company-Provided**
(g) **Company-provided**
(h) = (e)Selected x (f)
(i) = (e)Selected x [1.0 - (f)]
(3) and (4):
(b) **Company-provided, If applicable**

(5) From Exhibit 11-Reinsurance

(6) From Exhibit 12A-Profit

(7) From Exhibit 14-Fees

(8a) = (1g) + (2g) + (3g) + (4g) + (5a) + (6a) - (7a)

(8b) = (1h) + (2h) + (3h) + (4h) + (5b) + (6b) - (7b)

(8c) = 1.0 - (8b)

**Texas Department of Insurance
Property and Casualty Rate Filing Exhibits**

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Exhibit 11 - Reinsurance

Company: Lloyd's Agency
Form/Peril: Building

Provision	Amount	
(1) Reinsurance Premium (Less Ceding Commission)	\$458,337	
(2) Expected Reinsurance Recoverables	\$104,054	
(3) Expected Retained Losses	\$4,865,188	
(4) Modeled Losses Gross of Recoverables	\$3,873,246	Does Not Match (2) + (3)!
(5) Net Cost of Reinsurance	\$354,283	
(6) Earned Premium	\$10,835,304	
(7) Net Cost of Reinsurance Expense Load	3.3%	
(8) Selected Fixed Net Cost of Reinsurance	3.3%	
(9) Selected Variable Net Cost of Reinsurance	0.0%	

- (10) **Describe the methodology used to allocate reinsurance costs to Texas.**
Refer to Filing Exhibit 11A in filing. The information on that exhibit is for total Agency. Lloyds allocation is 24%.
- (11) **Are the model(s) and parameters used to estimate the expected reinsurance recoverables in row (2) the same as the model(s) and parameters used to estimate the catastrophe losses in Exhibit 8-Modeled Cat?**
☐ Yes ☒ No
- (11a) **If not, provide all the details requested in Exhibit 8-Modeled Cat, lines (1) through (13), for the model used to estimate expected reinsurance recoverables, and explain why a different model or different parameters were used.**
The models underlying the reinsurance load calculations are as follows. Hurricane: RMS RiskLink 9.0 - With Loss Amplification, No Storm Surge, Medium Term Frequency; Tornado/Hail: RMS RiskLink 9.0 - With Loss Amplification - LOW FREQUENCY Events. The corporation has moved from the RMS model to the AIR model. The reinsurance pricing loads, which are derived for all states on an annual basis, do not yet reflect AIR in the allocation calculation, but will be updated with the next refresh.

Row Descriptions

- (1) Company-provided
(2) Company-provided
(3) Company-provided
(4) From Exhibit 8-Modeled Cat: = (15) Total
(5) = (1) - (2)
(6) Company-provided
(7) = (5) / (6)
(8) Company-provided
(9) Company-provided

**Texas Department of Insurance
Property and Casualty Rate Filing Exhibits**

Home - 11

Exhibit 11 - Reinsurance

Company: Lloyd's Agency
Form/Peril: Building

- (12) **Describe all the reinsurance arrangements that result in expenses included in the ratemaking.**
- The Hartford's reinsurance arrangements include a traditional Corporate Cat Treaty, Foundation Re, and a Multi-Year Aggregate Cover. The primary cat treaty is composed of three layers of coverage. Foundation Re coverage is based on an indexed industry loss trigger, employees state factors and PCS industry loss. The Hartford also purchases two privately placed multi-year reinsurance treaties that both include aggregate loss triggers, where loss for multiple events must occur to trigger the reinsurance coverage.
- (13) **Are any of the reinsurers involved in these arrangements affiliated companies?** ☐ Yes ☒ No
- If so, explain the arrangements specifically with those companies.

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

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Exhibit 12A - Profit

Company: Lloyd's Agency
Form/Peril: Building

Provision	Amount
(1) Target After-Tax Return on GAAP Equity	15.0%
(2) Ratio of GAAP Equity to Statutory Surplus	1.033
(3) Target After-Tax Return on Statutory Surplus	15.5%
(4) Before-Tax Rate of Return on Invested Assets	3.4%
(5) Average Tax Rate on Investment Income	26.06%
(6) After-Tax Rate of Return on Invested Assets	2.5%
(7) Required After-Tax Return on Statutory Surplus	13.0%
(8) Net Earned Premium - Latest Calendar Year	\$9,870,967
(9) Beginning Statutory Surplus - Latest Calendar Year	\$7,468,436
(10) Ending Statutory Surplus - Latest Calendar Year	\$7,148,899
(11) Premium-to-Surplus Ratio - Latest Calendar Year	1.351
(12) Target Premium-to-Surplus Ratio	1.714
(13) Before-Tax Investment Income on Policyholder Funds (as a Ratio to Premium)	0.3%
(14) Before-Tax Other Underwriting Income (as a Ratio to Premium)	0.0%
(15) Income Tax Rate on Underwriting Income	35.0%
(16) Required Underwriting Profit Provision	11.3%

(17) Selected Underwriting Profit Provision:	11.3%
(18) Other Risk Provisions Not Included As Underwriting Profit:	

(19) Provide support for lines (1), (2), (4), (5), (12), (13), and (18).
Attach the support separately. If any other data or analyses were relied upon, provide them separately.

(20) Explain any differences between line (16) and line (17).

Row Descriptions

(1) Company-provided	(10) Company-provided
(2) Company-provided	(11) = (8) / {(9) + (10)} / 2.0}
(3) = (1) x (2)	(12) Company-provided
(4) Company-provided	(13) Company-provided
(5) Company-provided	(14) Company-provided
(6) = (4) x [1.0 - (5)]	(15) Company-provided
(7) = (3) - (6)	(16) = { (7) / (12) - (13) x [1.0 - (5)] - (14) x [1.0 - (15)] } / [1.0 - (15)]
(8) Company-provided	(17) Company-provided
(9) Company-provided	(18) Company-provided

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

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Exhibit 12B - Effective Return on Equity

Company: Lloyd's Agency
Form/Peril: Building

This exhibit does not require any entry.

	Income Source	Amount
(1)	After-Tax Income From Underwriting Profit Provision	7.4%
(2)	After-Tax Income From Other Risk Provisions	0.0%
(3)	After-Tax Other Underwriting Income	0.0%
(4)	After-Tax Investment Income on Policyholder Funds	0.2%
(5)	After-Tax Investment Income on Surplus	2.5%
(6)	Target Premium to Surplus Ratio	1.714
(7)	Total After-Tax Return on Statutory Surplus	15.5%
(8)	Ratio of GAAP Equity to Statutory Surplus	1.033
(9)	Total After-Tax Return on GAAP Equity	15.0%

Row Descriptions

- (1) From Exhibit 12A-Profit: = (17) x [1.0 - (15)]
(2) From Exhibit 12A-Profit: = (18) x [1.0 - (15)]
(3) From Exhibit 12A-Profit: = (14) x [1.0 - (15)]
(4) From Exhibit 12A-Profit: = (13) x [1.0 - (5)]
(5) From Exhibit 12A-Profit: = (6)
(6) From Exhibit 12A-Profit: = (12)
(7) = { [(1) + (2) + (3) + (4)] x (6) } + (5)
(8) From Exhibit 12A-Profit: = (2)
(9) = (7) / (8)

**Texas Department of Insurance
Property and Casualty Rate Filing Exhibits**

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Exhibit 13 - Credibility

Company: Lloyd's Agency
Form/Peril: Building

	Provision	Amount
(1)	Total Number of Claims/Exposures Used for Credibility	42,771
(2)	Standard for Full Credibility	40,000
(3)	Credibility	100.0%
(4)	Net Trend	0.9%
(5)	Trend Period	2.40
(6)	Complement of Credibility	2.2%
(7)	Alternative Complement of Credibility, if desired	

(8) Provide the source and description of the number of claims/exposures used for credibility.
(Example: Company-specific paid claims for the experience period, dwelling form)
State 5 year Building Earned House Years

(9) Explain how the standard for full credibility was determined.
In Filing

(10) Select the formula used for partial credibility: Square root rule ▼
If Other, provide the formula and explain.

(11) If an alternative complement of credibility is used instead of the net trend, provide the details and support for the selection.

Row Descriptions

- (1) Company-provided
- (2) Company-provided
- (3) Company-provided
- (4) From Exhibit 6-Loss Ratio Trend
- (5) Number of years between effective dates of current rates and proposed rates
- (6) $= [1 + (4)]^{(5)} - 1.0$
- (7) Company-provided, if desired

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

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Exhibit 14 - Fees

Company: Lloyd's Agency
Form/Peril: Building

For ratemaking purposes, fee income must be on-leveled and reflected in the ratemaking data either by including with earned premium or as an offset to expenses.

Fee	Amount New Business	Amount Renewals	Fully Earned	Included with Earned Premium	Used as an Expense Offset
<input type="checkbox"/> Policy			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
<input checked="" type="checkbox"/> Late	\$10	\$10	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	<input checked="" type="checkbox"/> Y <input type="checkbox"/> N
<input checked="" type="checkbox"/> Installment	\$5	\$5	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	<input checked="" type="checkbox"/> Y <input type="checkbox"/> N
<input checked="" type="checkbox"/> Insufficient Funds	\$15	\$15	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	<input checked="" type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> Reinstatement			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> Inspection			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> Texas Volunteer FD Assistance			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/>			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/>			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/>			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/>			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/>			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/>			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/>			<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

- (1) For fees that are included with earned premium, provide the total amount included with earned premium, separately by experience period.

--

- (2) For fees that are used as an offset to expenses, list the category of expense that each fee is offsetting.

Offset administrative costs associated with administering billing and collections.

--

- (3) Total Fixed Expense Offset as a Percentage of the Premium Used to Calculate the Expense Category: 0.0%
(Enter a negative offset as a positive number.)

- (4) Provide the calculation for this offset.

The expenses above are all variable.

--

- (5) Variable Expense Offset as a Percentage of the Premium Used to Calculate the Expense Category: 0.5%
(Enter a negative offset as a positive number.)

- (6) Provide the calculation for this offset.

3 year average expense divided by written premium for countrywide Agency Home plans (000's) 1,741,340/344,640,761

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- (7) If any fee is neither included with earned premium or used as an offset to expenses for ratemaking purposes, provide the details on how it is reflected in ratemaking or explain why it is not reflected in ratemaking.

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**Texas Department of Insurance
Property and Casualty Rate Filing Exhibits**

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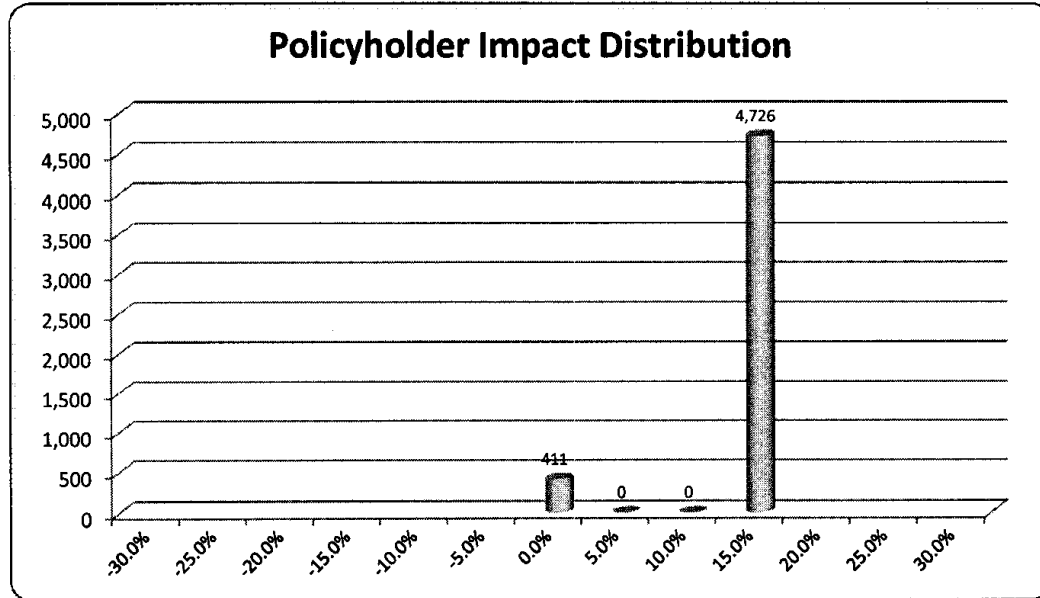
Exhibit 15 - Policyholder Impact

Company: Lloyd's Agency
Form/Peril: Building

(1) Minimum Change	0.0%
(2) Maximum Change	12.3%

(3) Rate Change Interval	(4) # of Policies	(5) % of Policies
No Change	411	8.0%
0.1% - 5.0%	0	0.0%
5.1% - 10.0%	0	0.0%
10.1% - 12.3%	4,726	92.0%
Total	5,137	100.0%

(7)
If the maximum impact is >25% or the minimum impact is < -25%, provide the factors that contributed to the largest increase and decrease.



Column/Row Descriptions

- (1) **Company-provided**
- (2) **Company-provided**
- (3) Automatically populated based on (1) and (2)
- (4) Automatically populated based on (1) and (2)
- (5) **Company-provided**
- (6) = (5) / (5)Total

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

Home - 16

Exhibit 16 - Average Rate Change by County

Company: Lloyd's Agency

Form/Peril: Building

Note: This exhibit is required for dwelling/owners forms only.

Index	Benchmark Territory	County	Average Rate Change
1	1	Harris	12.3%
2	8	Galveston	12.3%
3	9	Nueces	12.3%
4	10	Aransas	12.3%
5	10	Brazoria	12.3%
6	10	Calhoun	12.3%
7	10	Cameron	12.3%
8	10	Chambers	12.3%
9	10	Jefferson	12.3%
10	10	Kenedy	12.3%
11	10	Kleberg	12.3%
12	10	Matagorda	12.3%
13	10	Refugio	12.3%
14	10	San Patricio	12.3%
15	10	Willacy	12.3%
16	11	Bee	12.3%
17	11	Brooks	12.3%
18	11	Fort Bend	12.3%
19	11	Goliad	12.3%
20	11	Hardin	12.3%
21	11	Hidalgo	12.3%
22	11	Jackson	12.3%
23	11	Jim Wells	12.3%
24	11	Liberty	12.3%
25	11	Live Oak	12.3%
26	11	Orange	12.3%
27	11	Victoria	12.3%
28	11	Wharton	12.3%
29	2	Dallas	12.3%
30	3	Tarrant	12.3%
31	4	Collin	12.3%
32	4	Denton	12.3%
33	4	Rockwall	12.3%
34	5	Bexar	12.3%
35	6	Travis	12.3%
36	7	El Paso	12.3%
37	12	Atascosa	12.3%
38	12	Bandera	12.3%
39	12	Dimmit	12.3%
40	12	Duval	12.3%
41	12	Edwards	12.3%
42	12	Frio	12.3%
43	12	Jim Hogg	12.3%
44	12	Kerr	12.3%
45	12	Kinney	12.3%
46	12	La Salle	12.3%
47	12	Maverick	12.3%
48	12	McMullen	12.3%
49	12	Medina	12.3%
50	12	Real	12.3%
51	12	Starr	12.3%
52	12	Uvalde	12.3%
53	12	Val Verde	12.3%
54	12	Webb	12.3%
55	12	Zapata	12.3%
56	12	Zavala	12.3%
57	13	Austin	12.3%
58	13	Bastrop	12.3%
59	13	Bell	12.3%
60	13	Blanco	12.3%
61	13	Brazos	12.3%
62	13	Burleson	12.3%
63	13	Burnet	12.3%
64	13	Caldwell	12.3%
65	13	Colorado	12.3%
66	13	Comal	12.3%
67	13	Coryell	12.3%
68	13	De Witt	12.3%

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

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Exhibit 16 - Average Rate Change by County

Company: Lloyd's Agency
Form/Peril: Building

Note: This exhibit is required for dwelling/owners forms only.

Index	Benchmark Territory	County	Average Rate Change
69	13	Falls	12.3%
70	13	Fayette	12.3%
71	13	Gillespie	12.3%
72	13	Gonzales	12.3%
73	13	Guadalupe	12.3%
74	13	Hays	12.3%
75	13	Karnes	12.3%
76	13	Kendall	12.3%
77	13	Kimble	12.3%
78	13	Lampasas	12.3%
79	13	Lavaca	12.3%
80	13	Lee	12.3%
81	13	Llano	12.3%
82	13	Mason	12.3%
83	13	Menard	12.3%
84	13	Milam	12.3%
85	13	Robertson	12.3%
86	13	San Saba	12.3%
87	13	Washington	12.3%
88	13	Williamson	12.3%
89	13	Wilson	12.3%
90	14	Anderson	12.3%
91	14	Angelina	12.3%
92	14	Cherokee	12.3%
93	14	Ellis	12.3%
94	14	Freestone	12.3%
95	14	Gregg	12.3%
96	14	Grimes	12.3%
97	14	Henderson	12.3%
98	14	Houston	12.3%
99	14	Jasper	12.3%
100	14	Leon	12.3%
101	14	Limestone	12.3%
102	14	Madison	12.3%
103	14	Montgomery	12.3%
104	14	Nacogdoches	12.3%
105	14	Navarro	12.3%
106	14	Newton	12.3%
107	14	Panola	12.3%
108	14	Polk	12.3%
109	14	Rusk	12.3%
110	14	Sabine	12.3%
111	14	San Augustine	12.3%
112	14	San Jacinto	12.3%
113	14	Shelby	12.3%
114	14	Smith	12.3%
115	14	Trinity	12.3%
116	14	Tyler	12.3%
117	14	Walker	12.3%
118	14	Waller	12.3%
119	15C	Brewster	12.3%
120	15C	Crockett	12.3%
121	15C	Culberson	12.3%
122	15C	Hudspeth	12.3%
123	15C	Jeff Davis	12.3%
124	15C	Loving	12.3%
125	15C	Pecos	12.3%
126	15C	Presidio	12.3%
127	15C	Reeves	12.3%
128	15C	Schleicher	12.3%
129	15C	Sutton	12.3%
130	15C	Terrell	12.3%
131	15N	Andrews	12.3%
132	15N	Coke	12.3%
133	15N	Crane	12.3%
134	15N	Ector	12.3%
135	15N	Glasscock	12.3%
136	15N	Howard	12.3%

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

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Exhibit 16 - Average Rate Change by County

Company: Lloyd's Agency

Form/Peril: Building

Note: This exhibit is required for dwelling/owners forms only.

Index	Benchmark Territory	County	Average Rate Change
137	15N	Irion	12.3%
138	15N	Martin	12.3%
139	15N	Midland	12.3%
140	15N	Mitchell	12.3%
141	15N	Nolan	12.3%
142	15N	Reagan	12.3%
143	15N	Sterling	12.3%
144	15N	Tom Green	12.3%
145	15N	Upton	12.3%
146	15N	Ward	12.3%
147	15N	Winkler	12.3%
148	16C	Bosque	12.3%
149	16C	Brown	12.3%
150	16C	Comanche	12.3%
151	16C	Eastland	12.3%
152	16C	Erath	12.3%
153	16C	Hamilton	12.3%
154	16C	Hill	12.3%
155	16C	Hood	12.3%
156	16C	Johnson	12.3%
157	16C	Mills	12.3%
158	16C	Somervell	12.3%
159	16N	Callahan	12.3%
160	16N	Coleman	12.3%
161	16N	Concho	12.3%
162	16N	McCulloch	12.3%
163	16N	Runnels	12.3%
164	16N	Taylor	12.3%
165	16S	McLennan	12.3%
166	17	Bowie	12.3%
167	17	Camp	12.3%
168	17	Cass	12.3%
169	17	Delta	12.3%
170	17	Fannin	12.3%
171	17	Franklin	12.3%
172	17	Grayson	12.3%
173	17	Harrison	12.3%
174	17	Hopkins	12.3%
175	17	Hunt	12.3%
176	17	Kaufman	12.3%
177	17	Lamar	12.3%
178	17	Marion	12.3%
179	17	Morris	12.3%
180	17	Rains	12.3%
181	17	Red River	12.3%
182	17	Titus	12.3%
183	17	Upshur	12.3%
184	17	Van Zandt	12.3%
185	17	Wood	12.3%
186	18	Bailey	12.3%
187	18	Borden	12.3%
188	18	Briscoe	12.3%
189	18	Castro	12.3%
190	18	Childress	12.3%
191	18	Cochran	12.3%
192	18	Cottle	12.3%
193	18	Crosby	12.3%
194	18	Dawson	12.3%
195	18	Dickens	12.3%
196	18	Fisher	12.3%
197	18	Floyd	12.3%
198	18	Gaines	12.3%
199	18	Garza	12.3%
200	18	Hale	12.3%
201	18	Hall	12.3%
202	18	Hockley	12.3%
203	18	Kent	12.3%
204	18	King	12.3%

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

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Exhibit 16 - Average Rate Change by County

Company: Lloyd's Agency

Form/Peril: Building

Note: This exhibit is required for dwelling/owners forms only.

Index	Benchmark Territory	County	Average Rate Change
205	18	Lamb	12.3%
206	18	Lubbock	12.3%
207	18	Lynn	12.3%
208	18	Motley	12.3%
209	18	Parmer	12.3%
210	18	Scurry	12.3%
211	18	Stonewall	12.3%
212	18	Swisher	12.3%
213	18	Terry	12.3%
214	18	Yoakum	12.3%
215	19C	Cooke	12.3%
216	19C	Jack	12.3%
217	19C	Montague	12.3%
218	19C	Palo Pinto	12.3%
219	19C	Parker	12.3%
220	19C	Stephens	12.3%
221	19C	Wise	12.3%
222	19C	Young	12.3%
223	19N	Archer	12.3%
224	19N	Baylor	12.3%
225	19N	Clay	12.3%
226	19N	Foard	12.3%
227	19N	Hardeman	12.3%
228	19N	Haskell	12.3%
229	19N	Jones	12.3%
230	19N	Knox	12.3%
231	19N	Shackelford	12.3%
232	19N	Throckmorton	12.3%
233	19N	Wichita	12.3%
234	19N	Wilbarger	12.3%
235	20	Armstrong	12.3%
236	20	Carson	12.3%
237	20	Collingsworth	12.3%
238	20	Dallam	12.3%
239	20	Deaf Smith	12.3%
240	20	Donley	12.3%
241	20	Gray	12.3%
242	20	Hansford	12.3%
243	20	Hartley	12.3%
244	20	Hemphill	12.3%
245	20	Hutchinson	12.3%
246	20	Lipscomb	12.3%
247	20	Moore	12.3%
248	20	Ochiltree	12.3%
249	20	Oldham	12.3%
250	20	Potter	12.3%
251	20	Randall	12.3%
252	20	Roberts	12.3%
253	20	Sherman	12.3%
254	20	Wheeler	12.3%

Indications

TEXAS
Hartford Lloyd's Agency Insurance Company

Exhibit 1 - Bldg

Personal Property Insurance
Statewide Rate Level Indication
Building Policy Forms
Accident Year Data Ending 6/30/2012

	(1)	(2)	(3)	(4)
Accident Year Ending	Trended Adjusted EPAPR	Trended Smoothed Ultimate Losses (x-CAT/Hail)	Trended Adjusted Loss Ratio	Selected Accident Year Weights
6/30/2008	24,418,011	4,540,080	18.6%	10%
6/30/2009	20,061,637	6,958,343	34.7%	15%
6/30/2010	16,332,883	3,159,737	19.3%	20%
6/30/2011	12,867,317	2,078,639	16.2%	25%
6/30/2012	10,022,845	2,811,067	28.0%	30%
	83,702,693	19,547,866	23.4%	100%

(5) Trended Weighted Loss Ratio (x-CAT/Hail).....	23.4%
(6) Credibility.....	100.0%
(7) Complement of Credibility.....	26.5%
(8) Credibility Weighted Non-CAT Loss Ratio.....	23.4%
(9) CAT Annual Loss Ratio.....	35.0%
(10) Non-CAT Hail Average Annual Loss Ratio.....	5.5%
(11) Total Loss Ratio.....	63.9%
(12) Projected Loss Adjustment Expense.....	1.150
(13) Reinsurance Load.....	3.3%
(14) Other Underwriting Expenses (Fixed).....	10.4%
(15) Adjusted Weighted Loss Ratio.....	87.2%
(16) Permissible Loss Ratio.....	76.0%
(17) Indicated Rate Level Change.....	14.8%

Notes:

- (1) From Exhibit 2, Column (7)
- (2) From Exhibit 3, Column (4)
- (3) Column (2) / Column (1)
- (5) Weighted Average of Column (3) and Column (4)
- (6) Based on the square root rule with a full credibility standard of 40,000 Earned House Years
- (11) Row (8) + [Row (9) + Row (10)]
- (15) Row (11) x Row (12) + Row (13) + Row (14)
- (16) From Exhibit 1a, Row (6)
- (17) Row (15) / Row (16) - 1.0

TEXAS
Hartford Lloyd's Agency Insurance Company

Personal Property Insurance
Permissible Loss Ratio
Building Policy Forms
Accident Year Data Ending 6/30/2012

As a percentage of premium:

(1) Commission and Brokerage.....	8.7%
(2) Other Underwriting Expense.....	1.8%
(3) Taxes, Licenses, Fees, Fair Plan.....	2.3%
(4) Underwriting Profit & Contingencies.....	11.3%
(5) Total Expenses.....	24.1%
(6) Permissible Loss & Loss Adjustment Expense Ratio.....	76.0%
(7) Total Premium.....	100.0%

Notes:

- (1) Represents the projected commissions and brokerage to be paid during the period the rates will be in effect for Personal Lines Homeowners policies to our agents in TEXAS.
- (2) The Variable portion of OUE represents the countrywide projected expenses for the period that these rates will be in effect.

TEXAS
Hartford Lloyd's Agency Insurance Company

Personal Property Insurance
Development of Trended Adjusted Premiums at Present Rates
Building Policy Forms
Accident Year Data Ending 6/30/2012

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Year Ending	Written Premium	Earned Premium	Premium On- Level Factors	Earned Premium at Present Rates	Current Average Premium Factor	Average Premium Projection Factor	Trended Adjusted EPAPR
6/30/2008	20,222,922	22,175,239	1.035	22,951,372	1.041	1.022	24,418,011
6/30/2009	16,530,069	18,413,566	1.035	19,058,041	1.030	1.022	20,061,637
6/30/2010	14,063,978	15,256,023	1.027	15,667,936	1.020	1.022	16,332,883
6/30/2011	10,905,521	12,440,791	1.002	12,465,673	1.010	1.022	12,867,317
6/30/2012	8,847,360	9,807,089	1.000	9,807,089	1.000	1.022	10,022,845
	70,569,850	78,092,708		79,950,111			83,702,693

Notes:

- (1) From The Hartford Data runs
- (2) From The Hartford Data runs
- (3) On-Level Factors
- (4) Column (2) x Column (3)
- (5) From Exhibit 5, Column (5)
- (6) From Exhibit 4, Row (7)
- (7) Column (4) x Column (5) x Column (6)

TEXAS
Hartford Lloyd's Agency Insurance Company

Personal Property Insurance
Development of Trended Adjusted Ultimate Non-CAT (x-Hall) Losses
Building Policy Forms
Accident Year Data Ending 6/30/2012

	(1)	(2)	(3)	(4)
Accident Year Ending	Smoothed Ultimate Losses	Retro. Trend Factors	Projected Trend Factor	Trended Smoothed Ultimate Losses
6/30/2008	4,185,478	1.041	1.042	4,540,080
6/30/2009	6,483,371	1.030	1.042	6,958,343
6/30/2010	2,972,919	1.020	1.042	3,159,737
6/30/2011	1,975,104	1.010	1.042	2,078,639
6/30/2012	<u>2,697,761</u>	<u>1.000</u>	<u>1.042</u>	<u>2,811,067</u>
	18,314,633			19,547,866

Notes:

- (1) From Exhibit 6, Column (7)
- (2) Retrospective Trend
- (3) $(1+0.019 \text{ Annual Projected Trend})^{(2.15 \text{ Trend Period (\#Years)})}$
- (4) Column (1) x Column (2) x Column (3)

TEXAS
Hartford Lloyd's Agency Insurance Company

Personal Property Insurance
Trend in Average Premium
Building Policy Forms
Accident Year Data Ending 6/30/2012

Accident Year Ending	(1) Average Premium
6/30/2008	1,823
6/30/2009	1,868
6/30/2010	1,901
6/30/2011	1,915
6/30/2012	1,877

(2) 2 Year Average Annual Premium Trend	-2.0%
(3) 3 Year Average Annual Exponential Premium Trend	-0.6%
(4) 5 Year Average Annual Exponential Premium Trend	0.8%
(5) Selected Annual Premium Trend	1.0%
(6) Trend Period (# Years)	2.15
(7) Average Premium Projection Factor	1.022

Notes:

- (1) From Exhibit 5, Column (3)
- (2) (Column 1 Latest Year) / (Column 1 Previous Year) - 1
- (3) Derived from the exponential curve of best fit using the method of least-squares
- (4) Derived from the exponential curve of best fit using the method of least-squares
- (6) Represents the number of years from the midpoint of the last year of relativities data to 12 months beyond the anticipated renewal date of February 23, 2013
- (7) $[1.0 + \text{Row (5)}] ^ \text{Row (6)}$

TEXAS
Hartford Lloyd's Agency Insurance Company

Personal Property Insurance
Development of Current Average Premium Factors
Building Policy Forms
Accident Year Data Ending 6/30/2012

	(1)	(2)	(3)	(4)	(5)
Accident Year Ending	Earned Premium at Present Rates	Earned House Years	Average Premium	Current Average Premium Factors	Selected Current Average Premium Factors
6/30/2008	22,951,372	12,591	1,823	1.030	1.041
6/30/2009	19,058,041	10,201	1,868	1.005	1.030
6/30/2010	15,667,936	8,244	1,901	0.987	1.020
6/30/2011	12,465,673	6,511	1,915	0.980	1.010
6/30/2012	9,807,089	5,224	1,877	1.000	1.000

Notes:

- (1) From Exhibit 2, Column (4)
- (2) From The Hartford data runs
- (3) Column (1) / Column (2)
- (4) Column (3) Latest Year / Column (3)

TEXAS
Hartford Lloyd's Agency Insurance Company

Personal Property Insurance
Development of Adjusted Incurred Losses to Ultimate (Catastrophe and Non-Cat Hail losses removed)
Building Policy Forms
Accident Year Data Ending 6/30/2012

	Section I - Property			Section II - Liability			Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Year Ending	Total Adjusted Incurred Losses	Loss Development Factor	Ultimate Losses	Incurred Losses	Loss Development Factor	Ultimate Losses	Ultimate Losses
6/30/2008	3,908,154	1.004	3,923,787	258,588	1.012	261,691	4,185,478
6/30/2009	6,329,870	1.019	6,450,138	32,549	1.021	33,233	6,483,371
6/30/2010	2,653,624	1.013	2,688,121	262,004	1.087	284,798	2,972,919
6/30/2011	1,881,212	1.006	1,892,499	66,671	1.239	82,605	1,975,104
6/30/2012	2,244,181	1.103	2,475,332	109,679	2.028	222,429	2,697,761
	17,017,041		17,429,877	729,491		884,756	18,314,633

- (1) & (4) From The Hartford data runs
- (2) Texas factors developed from The Hartford loss triangles
- (3) Column (1) * Column (2)
- (5) Countrywide factors developed from The Hartford loss triangles
- (6) Column (4) * Column (5)
- (7) Column (3) + Column (6)

Additional Support

Texas Homeowners Rate History						
Writing Company	Channel	Effective Date (New)	Effective Date (Renewal)	Forms 2,3,5	Forms 4,6	Overall
Hartford Lloyd's Insurance Co.	Agency	8/7/2010	9/29/2010	-3.1%	0.0%	-3.1%
Hartford Lloyd's Insurance Co.	Agency	10/3/2009	11/25/2009	+6.8%	+18.0%	+7.0%
						Base Rate Change

Texas
AGCY - All Rate Plans - NonCat

PROPERTY (SECTION 1)
Building Form

Filing Exhibit 4A

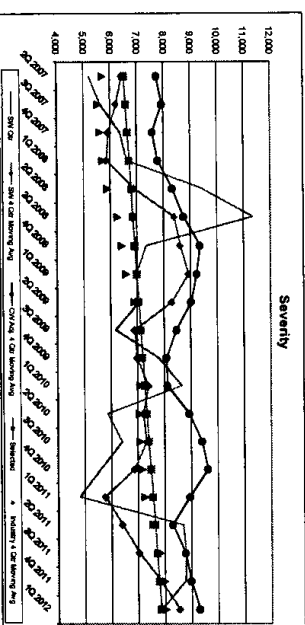
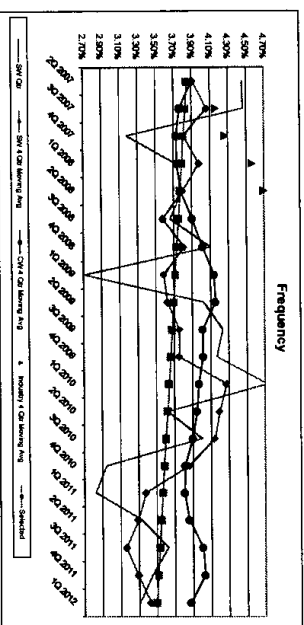
	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH	
INCREMENTAL INCURRED LOSS DEVELOPMENT											
200306	8,862,613	2,298,679	541,298	185,969	52,027	(55,537)	21,979	3,039	18,931	-	
200406	7,235,250	290,911	23,612	78,150	32,219	278,438	29,533	22,531	1,719		
200506	5,881,865	861,654	32,828	(6,548)	7,798	8,000	1,133	-			
200606	6,961,523	474,625	(6,010)	9,553	453,291	-	-	-			
200706	13,159,151	677,816	(163,527)	26,125	93,516	19,370	-	-			
200806	14,420,561	1,805,546	44,115	76,192	1,224	-	-	-			
200906	20,879,512	1,035,724	(508,160)	(416,375)	-	-	-	-			
201006	18,246,689	2,758,978	49,402	-	-	-	-	-			
201106	15,463,820	1,477,074	-	-	-	-	-	-			
201206	14,518,495	-	-	-	-	-	-	-			
CUMULATIVE INCURRED LOSS DEVELOPMENT											
	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH	
200306	8,862,613	11,161,293	11,702,591	11,888,559	11,940,586	11,885,049	11,907,028	11,910,067	11,928,999	11,928,999	
200406	7,235,250	7,526,161	7,549,772	7,627,922	7,660,142	7,938,579	7,968,112	7,990,643	7,992,362		
200506	5,881,865	6,743,520	6,776,348	6,769,800	6,777,598	6,785,598	6,786,731	6,786,731			
200606	6,961,523	7,436,148	7,430,138	7,439,691	7,892,982	7,892,982	7,892,982				
200706	13,159,151	13,836,967	13,673,440	13,699,565	13,793,080	13,812,450					
200806	14,420,561	16,226,107	16,270,222	16,346,414	16,347,637						
200906	20,879,512	21,915,236	21,407,075	20,990,701							
201006	18,246,689	21,005,666									
201106	15,463,820	16,940,894									
201206	14,518,495										
INCURRED LOSS DEVELOPMENT (WEIGHTED AVERAGE LINKS)											
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT	
DEV	1,259	1,048	1,016	1,004	0,995	1,002	1,000	1,002	1,000	1,000	
ALL-YR AVG	1,105	1,000	0,999	1,010	1,005	1,001	1,001	1,001	1,000	1,000	
3-YR AVG	1,097	0,993	0,994	1,015	1,001	1,001	1,001	1,001	1,000	1,000	
5-YR AVG	1,094	0,993	0,995	1,011	1,005	1,000	1,001	1,001	1,000	1,000	
INCURRED LOSS DEVELOPMENT (STRAIGHT AVERAGE LINKS)											
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT	
DEV	1,110	1,003	1,002	1,013	1,007	1,001	1,001	1,001	1,000	1,000	
ALL-YR AVG	1,099	0,994	0,996	1,023	1,001	1,001	1,001	1,001	1,000	1,000	
3-YR AVG	1,095	0,994	0,997	1,015	1,007	1,001	1,001	1,001	1,000	1,000	
5-YR AVG	1,091	0,997	1,001	1,004	1,001	1,001	1,000	1,001	1,000	1,000	
X HI-LO	1,097	0,993	0,994	1,015	1,001	1,001	1,001	1,001	1,000	1,000	
SELECTED LINK RATIOS	1,103	1,006	1,013	1,019	1,004	1,003	1,002	1,001	1,000	1,000	
CUMULATIVE LDF	1,103	1,006	1,013	1,019	1,004	1,003	1,002	1,001	1,000	1,000	
SELECTED LDF:											
	1,103	1,006	1,013	1,019	1,004	1,003	1,002	1,001	1,000	1,000	

Countrywide (No Alpha CATs)
AGCY - All Rate Plans(x-FL) - NonCat

LIABILITY (SECTION 2)
Building Form

	INCREMENTAL INCURRED LOSS DEVELOPMENT									
	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH
200306	3,939,106	3,091,027	1,713,303	548,142	716,675	229,900	76,450	5,000	27,500	(65,000)
200406	4,612,712	1,823,182	1,932,732	179,646	93,700	319,691	(123,329)	1,736	22,000	
200506	2,541,219	1,456,281	1,412,205	695,192	87,610	(81,000)	103,500	(29,030)		
200606	3,671,081	3,735,782	1,924,277	84,593	632,483	97,518	(63,325)			
200706	3,704,286	3,408,594	1,984,371	1,200,737	(311,194)	202,475				
200806	5,735,899	3,627,112	669,974	816,792	(126,456)					
200906	5,730,454	3,265,672	800,712	31,649						
201006	6,430,387	3,881,763	668,262							
201106	5,809,262	3,253,205								
201206	3,653,311									
	CUMULATIVE INCURRED LOSS DEVELOPMENT									
	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH
200306	3,939,106	7,030,133	8,743,436	9,291,578	10,008,253	10,238,153	10,314,603	10,319,603	10,347,103	10,282,103
200406	4,612,712	6,435,894	8,368,625	8,548,271	8,641,972	8,961,663	8,838,334	8,840,070	8,862,070	
200506	2,541,219	3,997,501	5,409,706	6,104,898	6,192,508	6,111,508	6,215,008	6,185,978		
200606	3,671,081	7,406,863	9,331,140	9,415,732	10,048,215	10,145,734	10,082,409			
200706	3,704,286	7,112,880	9,097,252	10,297,989	9,986,795	10,189,270				
200806	5,735,899	9,363,010	10,032,984	10,849,777	10,723,321					
200906	5,730,454	8,996,126	9,796,838	9,828,487						
201006	6,430,387	10,312,150	10,980,412							
201106	5,809,262	9,062,467								
201206	3,653,311									
	INCURRED LOSS DEVELOPMENT (WEIGHTED AVERAGE LINKS)									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT
DEV	1,785	1,244	1,063	1,077	1,023	1,007	84-96	96-108	108-120	120-ULT
ALL-YR AVG	1,395	1,300	1,021	1,011	1,037	0,986	0,999	1,003	0,994	1,000
3-YR AVG	1,573	1,353	1,129	1,014	1,087	1,017	0,999	1,003	0,994	1,000
5-YR AVG	2,018	1,260	1,009	1,067	1,010	0,994	0,999	1,003	0,994	1,000
200706	1,920	1,279	1,132	0,970	1,020					
200806	1,632	1,072	1,081	0,988						
200906	1,570	1,089	1,003							
201006	1,604	1,065								
201106	1,560									
	INCURRED LOSS DEVELOPMENT (STRAIGHT AVERAGE LINKS)									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT
DEV	1,673	1,208	1,063	1,021	1,015	1,001	84-96	96-108	108-120	120-ULT
ALL-YR AVG	1,578	1,075	1,072	1,008	1,006	0,999	0,999	1,003	0,994	1,000
3-YR AVG	1,657	1,153	1,071	1,010	1,015	1,001	0,999	1,003	0,994	1,000
5-YR AVG	1,602	1,140	1,073	1,005	1,018	1,001	1,000	1,003	0,994	1,000
X HI-LO										
SELECTED LINK RATIOS										
	1,636	1,140	1,065	1,008	1,017	1,000	0,999	1,003	0,994	1,000
CUMULATIVE LDF										
	2,028	1,239	1,087	1,021	1,012	0,995	0,995	0,996	0,994	1,000
SELECTED LDF:										
	2,028	1,239	1,087	1,021	1,012					

Accident	Frequency			Severity			Pure Premium			Premium			Loss Ratio	
	Statewide 4 Qtr Moving Average	Countywide 4 Qtr Moving Average	Industry 4 Qtr Moving Average	Statewide 4 Qtr Moving Average	Countywide 4 Qtr Moving Average	Industry 4 Qtr Moving Average	Statewide 4 Qtr Moving Average	Countywide 4 Qtr Moving Average	Industry 4 Qtr Moving Average	Statewide 4 Qtr Moving Average	Countywide 4 Qtr Moving Average	Industry 4 Qtr Moving Average	Statewide 4 Qtr Moving Average	Countywide 4 Qtr Moving Average
Q4 2006	2.77%	3.75%	3.82%	5,244	6,635	5,429	311	222	213	1,761	1,216	1,216	13.2%	21.0%
Q3 2006	3.84%	3.52%	3.52%	6,458	8,448	5,942	297	206	213	1,761	1,216	1,216	14.4%	21.0%
Q2 2006	3.12%	3.81%	3.37%	6,965	8,026	5,304	217	217	253	1,801	1,256	1,256	14.4%	21.0%
Q1 2006	4.47%	3.91%	3.88%	6,458	7,749	5,220	232	223	253	1,801	1,256	1,256	13.0%	23.5%
Q4 2007	4.07%	3.91%	4.07%	6,529	7,952	5,551	252	253	253	1,801	1,256	1,256	14.4%	23.5%
Q3 2007	3.81%	3.91%	4.27%	6,529	7,425	5,963	252	253	253	1,801	1,256	1,256	14.4%	23.5%
Q2 2007	3.73%	3.81%	4.27%	6,529	7,425	5,963	252	253	253	1,801	1,256	1,256	14.4%	23.5%
Q1 2007	3.81%	3.81%	4.27%	6,529	7,425	5,963	252	253	253	1,801	1,256	1,256	14.4%	23.5%
Q4 2008	3.89%	3.89%	4.69%	8,405	8,944	6,613	357	262	301	1,801	1,256	1,256	14.4%	23.5%
Q3 2008	3.89%	3.89%	4.69%	8,405	8,944	6,613	357	262	301	1,801	1,256	1,256	14.4%	23.5%
Q2 2008	4.10%	3.82%	4.02%	7,340	8,623	6,234	411	342	342	1,801	1,256	1,256	14.4%	23.5%
Q1 2008	2.71%	3.59%	4.43%	6,965	8,222	5,429	320	310	310	1,801	1,256	1,256	14.4%	23.5%
Q4 2009	4.02%	3.89%	4.15%	7,060	8,301	6,180	320	310	310	1,801	1,256	1,256	14.4%	23.5%
Q3 2009	4.23%	3.78%	4.23%	7,060	8,301	6,180	320	310	310	1,801	1,256	1,256	14.4%	23.5%
Q2 2009	4.23%	3.78%	4.23%	7,060	8,301	6,180	320	310	310	1,801	1,256	1,256	14.4%	23.5%
Q1 2009	4.23%	3.78%	4.23%	7,060	8,301	6,180	320	310	310	1,801	1,256	1,256	14.4%	23.5%
Q4 2010	4.00%	4.14%	4.07%	8,638	7,161	7,016	326	326	326	1,801	1,256	1,256	14.4%	23.5%
Q3 2010	4.27%	4.27%	4.27%	8,638	7,161	7,016	326	326	326	1,801	1,256	1,256	14.4%	23.5%
Q2 2010	4.27%	4.27%	4.27%	8,638	7,161	7,016	326	326	326	1,801	1,256	1,256	14.4%	23.5%
Q1 2010	4.27%	4.27%	4.27%	8,638	7,161	7,016	326	326	326	1,801	1,256	1,256	14.4%	23.5%
Q4 2011	3.89%	3.89%	5.50%	8,405	8,944	6,613	357	262	301	1,801	1,256	1,256	14.4%	23.5%
Q3 2011	3.89%	3.89%	5.50%	8,405	8,944	6,613	357	262	301	1,801	1,256	1,256	14.4%	23.5%
Q2 2011	3.89%	3.89%	5.50%	8,405	8,944	6,613	357	262	301	1,801	1,256	1,256	14.4%	23.5%
Q1 2011	3.89%	3.89%	5.50%	8,405	8,944	6,613	357	262	301	1,801	1,256	1,256	14.4%	23.5%
Q4 2012	3.31%	3.43%	5.06%	8,638	8,944	6,613	357	262	301	1,801	1,256	1,256	14.4%	23.5%

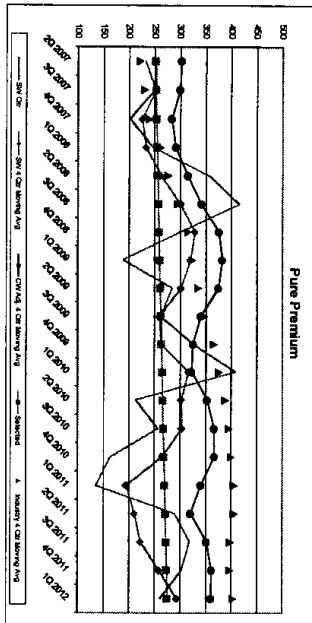


4 Qtr Moving Average				
Frequency				
Prospective Trend				
AT Ending	SN	GN	Industry	
16 Pt	-2.3%	0.4%	3.7%	
12 Pt	-6.0%	-1.9%	1.6%	
8 Pt	-14.8%	0.8%	-6.6%	
4 Pt	6.2%	1.0%	-9.3%	
Selected: -2.0%				

4 Qtr Moving Average				
Frequency				
Retrospective Factors				
AT Ending	SN	GN		
Q4 2008	0.862	1.036		
Q4 2009	0.866	0.936		
Q4 2010	0.803	0.976		
Q4 2011	1.015	1.017		
Q4 2012	1.000	1.000		

4 Qtr Moving Average				
Severity				
Prospective Trend				
AT Ending	SN	GN	Industry	
16 Pt	-3.7%	0.6%	7.2%	
12 Pt	-1.4%	5.0%	8.6%	
8 Pt	5.7%	-1.6%	8.6%	
4 Pt	47.5%	15.7%	9.0%	
Selected: 4.0%				

4 Qtr Moving Average				
Severity				
Retrospective Factors				
AT Ending	SN	GN		
Q4 2008	0.860	1.000		
Q4 2009	0.950	1.007		
Q4 2010	1.154	1.146		
Q4 2011	1.482	1.039		
Q4 2012	1.000	1.000		



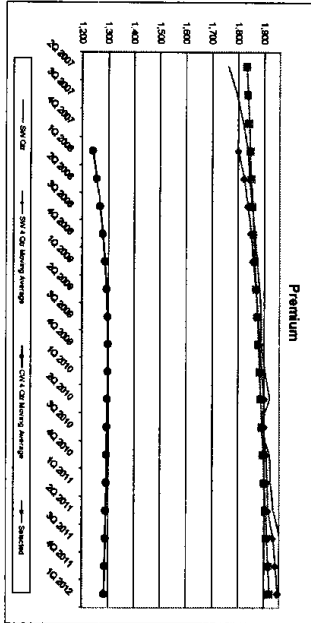
4 Qtr Moving Average
Pure Premium
Prospective Trend

AT Ending	SW	CW	Industry
1Q 2008	-0.0%	0.4%	11.2%
1Q 2009	-2.0%	0.8%	6.8%
1Q 2010	-10.0%	-0.8%	-1.4%
1Q 2011	56.7%	16.8%	-1.1%
1Q 2012			
Selected	1.3%		

4 Qtr Moving Average
Pure Premium
Retrospective Factors

AT Ending	SW	CW	Selected
1Q 2008	1.258	1.237	1.041
1Q 2009	0.827	0.828	1.030
1Q 2010	0.826	1.116	1.020
1Q 2011	1.504	1.058	1.010
1Q 2012	1.000	1.000	1.000

Selected	1.0%
	1.0%
	1.0%
	1.0%



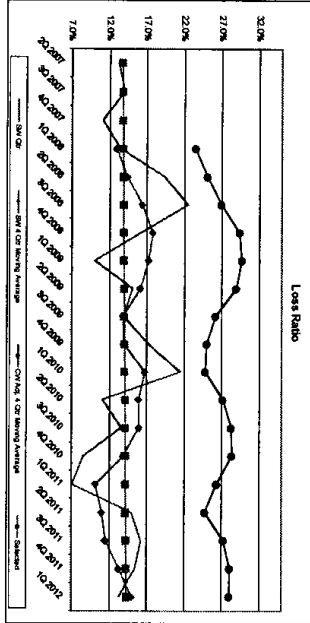
4 Qtr Moving Average
Premium
Prospective Trend

AT Ending	SW	CW
1Q 2008	1.7%	-0.5%
1Q 2009	1.5%	-0.3%
1Q 2010	1.7%	-0.5%
1Q 2011	2.6%	-0.6%
1Q 2012		
Selected	1.0%	

4 Qtr Moving Average
Premium
Retrospective Factors

AT Ending	SW	CW	Selected
1Q 2008	1.065	1.036	1.041
1Q 2009	1.051	0.988	1.020
1Q 2010	1.033	0.990	1.020
1Q 2011	1.027	0.984	1.010
1Q 2012	1.000	1.000	1.000

Selected	1.0%
	1.0%
	1.0%
	1.0%



4 Qtr Moving Average
Loss Ratio
Prospective Net Trend

AT Ending	SW	CW
1Q 2008	-7.5%	-0.1%
1Q 2009	-8.6%	0.8%
1Q 2010	-11.4%	-0.3%
1Q 2011	52.7%	17.6%
1Q 2012		
Selected	0.8%	

4 Qtr Moving Average
Loss Ratio
Retrospective Net Trend Factors

AT Ending	SW	CW	Selected
1Q 2008	1.180	1.183	1.000
1Q 2009	0.872	0.944	1.000
1Q 2010	0.697	1.130	1.000
1Q 2011	1.472	1.064	1.000
1Q 2012	1.000	1.000	1.000

Selected	0.0%
	0.0%
	0.0%
	0.0%

**Texas #Other Storm Catastrophe
Loss Data 20 Year History
Combined Agency Book (Lloyds and Sentinel)
Building Only**

Accident Year	Actual Incurred #CAT Losses	Actual Incurred *Non Cat Losses	Other / Non CAT Non Hail Ratio
1993	-	1,028	0.0%
1994	26,384	7,037	374.9%
1995	-	119,755	0.0%
1996	90,567	145,201	62.4%
1997	671,670	399,497	168.1%
1998	-	648,345	0.0%
1999	40,147	701,173	5.7%
2000	121,108	1,195,128	10.1%
2001	81,658	1,252,464	6.5%
2002	2,458	1,791,103	0.1%
2003	-	2,908,287	0.0%
2004	-	992,650	0.0%
2005	23,886	681,987	3.5%
2006	-	766,247	0.0%
2007	318,673	1,328,227	24.0%
2008	-	3,507,728	0.0%
2009	-	3,818,643	0.0%
2010	1,094,664	5,594,486	19.6%
2011	1,185,716	2,169,424	54.7%
2012	4,579,337	3,930,666	116.5%

	(1) Average Other CAT/Non Cat Non Hail Ratio	(2) Latest Year Lloyd's Agency Non CAT Non Hail Ultimate Losses	(3) Selected (1) * (2)	(4) Trended	(5) Trended Current Year EPAPR	(6) Other Storm CAT Loss Ratio (5)/(4)
20 yr avg	42.3%	2,697,761	1,141,355	1,189,292	10,022,845	11.9%
15 yr avg	16.0%	2,697,761	432,966	451,151	10,022,845	4.5%
10 yr avg	21.8%	2,697,761	588,706	613,432	10,022,845	6.1%
5 yr avg	38.1%	2,697,761	1,029,063	1,072,284	10,022,845	10.7%

Selected 1.4%

Note:

#Other storms are Catastrophes excluding Hurricane, Tornado/Hail

*Actual Incurred Non Cat Losses exclude non cat Hail.

**Texas Non CAT Hail Loss Data 20 Year History
Combined Agency Book (Lloyds and Sentinel)
Building Only**

Accident Year	Actual Incurred Non CAT Hail Losses	Actual Incurred Non Cat Non Hail Losses	Non CAT Hail / Non CAT Non Hail Ratio
1993	1,028	376,401	0.3%
1994	7,037	3,310,909	0.2%
1995	119,755	3,280,047	3.7%
1996	145,201	907,742	16.0%
1997	399,497	4,912,325	8.1%
1998	648,345	5,354,371	12.1%
1999	701,173	5,271,007	13.3%
2000	1,195,128	6,659,146	17.9%
2001	1,252,464	14,561,370	8.6%
2002	1,791,103	15,564,739	11.5%
2003	2,908,287	9,140,596	31.8%
2004	992,650	7,170,189	13.8%
2005	681,987	6,393,729	10.7%
2006	766,247	7,524,798	10.2%
2007	1,328,227	12,980,082	10.2%
2008	3,507,728	14,065,057	24.9%
2009	3,818,643	13,727,220	27.8%
2010	5,594,486	15,937,627	35.1%
2011	2,169,424	15,002,521	14.5%
2012	3,930,666	10,729,152	36.6%

	(1) Average Non CAT Hail/Non Hail Ratio	(2) Latest Year Lloyd's Agency Non CAT Non Hail Ultimate Losses	(3) Selected (1) * (2)	(4) Trended Trended	(5) Trended Current Year EPAPR	(6) Non CAT Hail Loss Ratio (5)/(4)
20 yr avg	15.4%	2,697,761	414,688	432,105	10,022,845	4.3%
15 yr avg	18.6%	2,697,761	502,082	523,170	10,022,845	5.2%
10 yr avg	21.6%	2,697,761	581,905	606,345	10,022,845	6.0%
5 yr avg	27.8%	2,697,761	749,737	781,226	10,022,845	7.8%
				Selected		5.5%

Texas Personal Property Insurance Review of CAT Model Input and Output

The trended ultimate catastrophe losses used in our property insurance filing were primarily derived from various weather related models. These models were created and implemented by The Hartford's vendor AIR Worldwide (AIR).

AIR founded the catastrophe modeling industry in 1987 and today models the risk from natural catastrophes and terrorism in more than 90 countries. More than 400 insurance, reinsurance, financial, corporate, and government clients rely on AIR software and services for catastrophe risk management, insurance-linked securities, detailed site-specific wind and seismic engineering analyses, and agricultural risk management. AIR is a member of the Verisk Insurance Solutions group at Verisk Analytics (Nasdaq:VRSK) and is headquartered in Boston with additional offices in North America, Europe, and Asia.

AIR introduced to the insurance industry the first fully probabilistic catastrophe model capable of providing credible, scientifically-based loss estimates for thousands of potential scenarios representing the complete probability distribution of losses—including losses for the most extreme events and extreme years that may not have occurred historically.

AIR's approach to catastrophe modeling is one of both scientific rigor and transparency. The most important job of AIR's scientists and engineers is to keep abreast of the scientific literature, evaluate the latest research findings, and conduct original research of their own. In doing so, AIR's highly credentialed research team ensures that the models incorporate the most current scientific knowledge in climate science, meteorology, hydrology, seismology, and wind and earthquake engineering.

The Hartford's Texas exposures were run through the AIR Hurricane and Severe Thunderstorm models. The resulting modeled losses were then allocated to rate plan and form and adjusted for reasonability. The modeling procedure includes the following policy level details in its modeling of catastrophe loss:

- Limits
- Replacement Values
- Deductible
- Construction
- Occupancy
- Year built
- Number of Stories

The chart below describes the models use to generate loss:

Peril	Model
Hurricane:	AIR Clasic2 Version 13.4, 50K Warm Catalog, With Demand Surge, Excluding Storm Surge – Gross modeled loss using 12/31/11 in-force exposures.
Severe Thunderstorm:	AIR Clasic2 Version 12.4 With Demand Surge, Excluding Storm Surge – Gross modeled loss using 12/31/11 in-force exposures.

Modeled CAT Details

Building Forms

Determination of CAT% used in company Indications

	Cat Model Output - Total Agency	Exposure & ITV Trend	Modeled Cat Load	Lloyd's Allocation %	Lloyds Allocation	2011 Earned Premium at Present Rates	Modeled CAT Loss Ratio	Non Modeled CAT Loss Ratio (Filing Exhibit 7 A)	Total CAT Loss Ratio
Hurricane	2,084,729	1.128	2,352,116	16.8%	395,239		3.5%		
Severe Thunderstorm	14,193,786	1.000	14,193,786	23.8%	3,376,940		30.1%		
Total	16,278,516		16,545,902		3,772,179	11,214,525	33.6%	1.4%	35.0%

Determination of Information on Rate Filing Exhibit 8 Modeled Cat

	Latest Experience Year Projected Earned Premium at Present Rates	Projected Modeled Losses Based on Modeled CAT Loss Ratio	LAE	Projected Modeled CAT loss & LAE	Projected Modeled CAT loss & LAE Ratio
Hurricane	10,022,845	353,240	1.15	406,226	4.1%
Severe Thunderstorm	10,022,845	3,018,099	1.15	3,470,814	34.6%
Total	20,045,690	3,371,339		3,877,040	38.7%

**TX Specific Quarterly Losses By Peril
Combined Agency Book (Lloyd's and Sentinel)**

Filing Exhibit 8D

Accident Quarter	Cause of Loss	Total Ultimate Incurred Losses	Total Catastrophe Ultimate Incurred Losses
3Qtr09	Fire	998,401	5,630
	Liability	319,454	-
	Other Physical Damage	230,956	-
	Theft	253,927	-
	Water	1,992,761	6,202
	Wind	656,550	286,731
	Hail	3,613,759	1,624,744
4Qtr09	Fire	1,580,677	-
	Liability	41,110	-
	Other Physical Damage	262,699	-
	Theft	293,026	-
	Water	1,974,097	-
	Wind	353,867	-
	Hail	292,639	-
1Qtr10	Fire	2,779,509	-
	Liability	294,936	-
	Other Physical Damage	271,875	-
	Theft	250,411	-
	Water	2,906,387	1,109,439
	Wind	298,449	40,093
	Hail	1,535,460	6,577
2Qtr10	Fire	186,771	5,487
	Liability	105,816	-
	Other Physical Damage	138,495	1,177
	Theft	260,029	-
	Water	1,490,573	3,679
	Wind	799,231	534,732
	Hail	2,831,744	975,068
3Qtr10	Fire	1,081,373	6,173
	Liability	98,893	-
	Other Physical Damage	462,073	15,484
	Theft	486,921	-
	Water	1,499,276	53,011
	Wind	505,122	264,961
	Hail	614,313	64,261
4Qtr10	Fire	2,607,060	2,243
	Liability	131,446	-
	Other Physical Damage	187,887	-
	Theft	132,771	-
	Water	1,470,521	-
	Wind	161,976	76,553
	Hail	2,198,152	1,828,234
1Qtr11	Fire	686,271	-
	Liability	124,248	-
	Other Physical Damage	94,926	26,567
	Theft	205,509	-
	Water	2,616,479	1,124,213
	Wind	166,162	120,203
	Hail	350,368	14,967
2Qtr11	Fire	3,157,246	289,980
	Liability	91,197	-
	Other Physical Damage	228,666	5,828
	Theft	112,502	-
	Water	1,443,623	10,803
	Wind	1,803,908	1,519,120
	Hail	19,835,219	18,909,369
3Qtr11	Fire	5,792,806	5,051,477
	Liability	89,433	-
	Other Physical Damage	130,028	-
	Theft	128,415	-
	Water	1,794,415	-
	Wind	231,383	-
	Hail	1,312,682	25,118
4Qtr11	Fire	871,298	-
	Liability	878,552	-
	Other Physical Damage	424,362	-
	Theft	176,314	-
	Water	1,083,955	-
	Wind	217,759	-
	Hail	1,861,171	24,597
1Qtr12	Fire	1,212,952	78,511
	Liability	239,310	-
	Other Physical Damage	144,868	2,846
	Theft	176,103	-
	Water	912,617	4,880
	Wind	335,331	206,166
	Hail	1,396,434	502,342
2Qtr12	Fire	2,094,059	9,937
	Liability	46,878	-
	Other Physical Damage	73,342	26,100
	Theft	91,125	-
	Water	1,133,080	9,542
	Wind	670,775	546,780
	Hail	6,154,528	5,834,021

Texas - Agency
REINSURANCE LOAD CALCULATION - EXPENSE ONLY

	Corporate CAT Treaty	Collateralized Reinsurance	Multi-Year Aggregate Coverage
	(a)	(b)	(c)
<u>Building Forms</u>	<u>Building Forms</u>	<u>Building Forms</u>	<u>Building Forms</u>
(1) Texas Expected Loss	426,401	9,445	1,509
(2) Countrywide Expected Loss	2,384,324	244,208	68,085
(3) Texas/ Countrywide	17.9%	3.9%	2.2%
(4) Reinsurance Costs	7,617,355	2,035,144	2,172,225
(5) Texas Reinsurance Costs	1,362,249	78,715	48,140
(6) Texas Premium	45,542,413		
(7) Texas Modeled Reinstatement Premium	66,407		
(8) Reinsurance Load	3.4%		

(1) - (2): Reflect modeled losses that exceed our cat treaties' retention arrangements.

(3): (1) / (2)

(4): Ceded premium for cat treaty (includes administrative costs) - Expected Recoveries

(5): (3)*(4)

(6): Projected Earned Premium

(7): Reflects Modeled Reinsurance Reinstatement Premiums

(8): [(5a) + (5b) + (5c) +(7)] / (6)

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

Exhibit 12C - Supporting Exhibits

Company: Lloyd's Agency
Form/Peril: Building

Provision (1) - Target After-Tax Return on GAAP Equity

The target return used for pricing is 15%, which is a long-term target ROE. Our policy is to use a steady, long-term average return for pricing. This approach is preferable to the alternative of targeting different returns in each filing year, which introduces instability into premium rates from yearly interest rate fluctuations. This target is consistent with firms of similar risk and similar size.

Provision (2) - Ratio of GAAP Equity to Statutory Surplus

	2010	2011	Average	
GAAP Equity	\$7,336	\$7,764	\$7,550	From The Hartford Investor Financial Supplements
Stat Surplus	\$7,468	\$7,149	\$7,309	From P&C Consolidated Annual Statements
GAAP Equity to Statutory Surplus			1.033	

Please refer to Exhibit 12-D for additional support

Provision (4) - Before-Tax Rate of Return on Invested Assets

Please refer to Exhibit 12-E for support

Provision (5) - Average Tax Rate on Investment Income

Please refer to Exhibit 12-E for support

Provision (12) - Target Premium-to-Surplus Ratio

Please refer to Exhibit 12-F for support

Provision (13) - Before-Tax Investment Income on Policyholder Funds (as a Ratio to Premium)

Please refer to Exhibit 12-F for support

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

Exhibit 12D - Supporting Exhibits

Company: Lloyd's Agency
Form/Peril: Building

Provision (2) - Derivation of GAAP Equity

	As Reported P&C	Allocated Debt	Adjusted P&C [1]
December 31, 2011:			
Equity, X-AOCI	9,393	(2,255)	7,138 From IFS, Page 4
AOCI	626		626 From IFS, Page 4
Total Equity, Including AOCI	10,019	(2,255)	7,764

[1] - Includes the allocation of debt based on fully allocated, equally levered ROE calculation methodology

As of December 31, 2011:

Total Debt	6,216	From IFS page 4
Total Equity, X-AOCI	19,679	From IFS page 4
Total Capital, X-AOCI	25,895	
Debt to Capitalization Ratio	24.00%	

December 31, 2010:

RESTATED FOR DAC ACCOUNTING CHANGE

Equity, X-AOCI	9,920	7,379 From IFS, Page 4
AOCI	(43)	(43) From IFS, Page 4
Total Equity, Including AOCI	9,877	7,336

[1] - Includes the allocation of debt based on fully allocated, equally levered ROE calculation methodology

As of December 31, 2010:

Total Debt	6,607	From IFS page 4
Total Equity, X-AOCI	19,188	From IFS page 4
Total Capital, X-AOCI	25,795	
Debt to Capitalization Ratio	25.61%	

**Texas Department of Insurance
Property and Casualty Rate Filing Exhibits**

Exhibit 12E - Supporting Exhibits

Company: Lloyd's Agency
Form/Peril: Building

Provision (4) - Before-Tax Rate of Return on Invested Assets

Provision (5) - Average Tax Rate on Investment Income

Development of Portfolio Investment Distribution

<u>Investments</u>	<u>As of Dec. 2011</u>	<u>Percent Excluding</u>	
		<u>Percent</u>	<u>Other</u>
Fixed Income			
Tax Free Bonds	\$8,706,309	32.5%	35.2%
Taxable Bonds	\$14,910,811	55.7%	60.3%
Short Term	\$784,658	2.9%	3.2%
Stocks	\$330,056	1.2%	1.3%
Other	\$2,019,744	7.6%	na
Total Investments	\$26,751,579	100.0%	na

Calculation of Yield on Stocks, Realized Gains and Other Income

Stocks	2011
Average Invested Stocks	\$358,295
Income	\$18,504
Yield on Average Invested Stocks Before Tax	5.2%

Total Investments	Yield Bef Tax
Three Year Average Invested Assets excl Life Affiliate	3 Year Avg. on Avg Assets
Three Year Averaged Realized Gains	\$26,405,642
Three Year Averaged Other Income	-\$130,016
Three Year Averaged Unrealized Gains	-\$176,423
Total Real. Gains, Other Income & Unreal.Gains	-0.5%
	-0.7%
	\$81,764
	0.3%
	-\$224,675
	-0.9%

Calculation of Average Fixed Income Investment Maturity

Fixed Income Investment Maturity	As of Dec.
	2011
1 Year or Less Incl Short Term Investments	\$1,875,574
Short Term Investments	\$664,258
1 Year or Less Excl Short Term Investments	5.1%
Over 1 Year Through 5 Years	30.6%
Over 5 Year Through 10 Years	23.8%
Over 10 Year Through 20 Years	19.1%
Over 20 Years	21.3%
Total	100.0%
Average Maturity	10.9 Years

Development of Current Investment Yield and Tax Rate

<u>31-Mar-12</u>	<u>Portfolio Investment Distribution</u>	<u>Yield Before Tax</u>		<u>Yield After Tax</u>	
		<u>Tax</u>	<u>Rate</u>	<u>Tax</u>	<u>Yield Selection</u>
Tax Free Bonds (average maturity)	35.2%	2.7%	5.2%	2.6%	Current Municipals
Taxable Bonds (average maturity)	60.3%	3.9%	35.0%	2.5%	Current A Corporates
Short Term Investments	3.2%	0.1%	35.0%	0.0%	Current 90 day T-bill
Stocks	1.3%	5.2%	12.5%	4.5%	Historical Above
Total Average Yield Before	100.0%	3.4%	26.1%	2.5%	
Realized Gains and Other Income					
Average All Gains and Other Income Yield on Average Invested Assets		-0.4%	35.0%	-0.3%	Historical Average
Net Projected Yield On Average Investments Including All Gains and Other Income		3.0%	24.8%	2.2%	

Texas Department of Insurance
Property and Casualty Rate Filing Exhibits

Exhibit 12F - Supporting Exhibits

Company: Lloyd's Agency
Form/Peril: Building

Provision (12) - Target Premium-to-Surplus Ratio

Provision (13) - Before-Tax Investment Income on Policyholder Funds (as a Ratio to Premium)

Calculation of Total Rate of Return

Agency Home

Policy Effective Period: March 1, 2012 through February 28, 2013

<u>Financials</u>	<u>Before-Tax</u>	<u>Premium %</u>
Earned Premium	\$1,000	
Expected Loss & LAE	\$555	55.5%
Expected Expenses	\$317	31.7%
Total Loss, LAE & Expenses	\$873	87.3%
Expected Underwriting Profit	\$127	12.7%

Assumptions

Timing of Accounting Entry

Average Earning Lag (Years)	1.00
Average Loss & LAE Incurral Lag (Years)	1.00
Average Expense Incurral Lag (Years)	0.88

Timing of Cash Flows

Average Premium Payment Lag (Years)	0.71
Average Loss & LAE Payment Lag (Years)	1.59
Average Expense Payment Lag (Years)	0.55

Investment and Tax

Investment Rate Before-tax	0.81%
Tax Loss Discount Rate	2.89%
Federal Income Tax Rate - Underwriting	35.0%
Federal Income Tax Rate - Investment	35.0%

Leverage and Surplus

Premium To Surplus Ratio	1.71
Liability To Surplus Ratio	0.62

Results

	<u>Before-Tax</u>	<u>After-Tax</u>
Underwriting Income (Profit)	\$127	\$83
Investment Income Credit (Operating)	\$3	\$2
Total Operating Income	\$130	\$85
Operating Return On Premium	13.0%	8.5%
Surplus		
Surplus Attributed	\$583	\$583
Investment Income On Surplus	\$4	\$3
Total Net Income	\$135	\$87
Expected Return on Surplus		15.0%

SERFF Tracking #:	HART-128784155	State Tracking #:	124315	Company Tracking #:	FN 14.799.2012.06
State:	Texas				
TO/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations				
Product Name:	Homeowners Legacy Lloyds Rate Filing				
Project Name/Number:	Homeowners/FN 14.799.2012.06				
	Filing Company:		Hartford Lloyds Insurance Company		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rate Page	R1 thru R-5	Replacement		TX Lloyd's Agency Rev R1-5.pdf

**TEXAS
HOMEOWNERS MANUAL**

HOMEOWNERS PRODUCTS

<u>Territory</u>	<u>Coverage A Amount of Insurance</u>	<u>Hartford CCRL Deviation</u>	<u>Preferred Deviation</u>	<u>Standard Deviation</u>
1	001 TO 074	3.23	3.62	4.61
1	075 TO 099	2.70	3.01	3.85
1	100 TO 124	2.52	2.81	3.60
1	125 TO 149	2.37	2.66	3.39
1	150 TO 174	2.29	2.58	3.29
1	175 TO 199	2.29	2.58	3.29
1	200 TO 274	2.29	2.58	3.29
1	275 TO 349	2.29	2.58	3.29
1	350 TO 499	2.35	2.63	3.36
1	500 & OVER	2.42	2.71	3.46
2	001 TO 074	2.41	2.70	3.45
2	075 TO 099	2.01	2.25	2.89
2	100 TO 124	1.87	2.10	2.69
2	125 TO 149	1.78	1.97	2.54
2	150 TO 174	1.73	1.93	2.47
2	175 TO 199	1.73	1.93	2.47
2	200 TO 274	1.73	1.93	2.47
2	275 TO 349	1.73	1.93	2.47
2	350 TO 499	1.76	1.96	2.52
2	500 & OVER	1.82	2.02	2.59
3	001 TO 074	3.20	3.61	4.60
3	075 TO 099	2.68	3.02	3.84
3	100 TO 124	2.50	2.80	3.56
3	125 TO 149	2.35	2.64	3.38
3	150 TO 174	2.29	2.58	3.29
3	175 TO 199	2.29	2.58	3.29
3	200 TO 274	2.29	2.58	3.29
3	275 TO 349	2.29	2.58	3.29
3	350 TO 499	2.34	2.62	3.35
3	500 & OVER	2.41	2.70	3.44
4	001 TO 074	2.50	2.79	3.56
4	075 TO 099	2.08	2.35	2.99
4	100 TO 124	1.95	2.19	2.77
4	125 TO 149	1.84	2.07	2.62
4	150 TO 174	1.79	2.00	2.55
4	175 TO 199	1.79	2.00	2.55
4	200 TO 274	1.79	2.00	2.55
4	275 TO 349	1.79	2.00	2.55
4	350 TO 499	1.82	2.04	2.61
4	500 & OVER	1.87	2.10	2.68
5	001 TO 074	2.55	2.86	3.65
5	075 TO 099	2.13	2.37	3.04
5	100 TO 124	1.97	2.22	2.84
5	125 TO 149	1.87	2.10	2.68
5	150 TO 174	1.82	2.03	2.61

5	175 TO 199	1.82	2.03	2.61
5	200 TO 274	1.82	2.03	2.61
5	275 TO 349	1.82	2.03	2.61
5	350 TO 499	1.85	2.08	2.66
5	500 & OVER	1.91	2.13	2.74
6	001 TO 074	2.58	2.89	3.70
6	075 TO 099	2.16	2.42	3.09
6	100 TO 124	2.00	2.25	2.88
6	125 TO 149	1.90	2.13	2.71
6	150 TO 174	1.84	2.07	2.63
6	175 TO 199	1.84	2.07	2.63
6	200 TO 274	1.84	2.07	2.63
6	275 TO 349	1.84	2.07	2.63
6	350 TO 499	1.87	2.11	2.69
6	500 & OVER	1.94	2.18	2.76
7	001 TO 074	2.58	2.89	3.70
7	075 TO 099	2.16	2.42	3.09
7	100 TO 124	2.00	2.25	2.88
7	125 TO 149	1.90	2.13	2.71
7	150 TO 174	1.84	2.07	2.63
7	175 TO 199	1.84	2.07	2.63
7	200 TO 274	1.84	2.07	2.63
7	275 TO 349	1.84	2.07	2.63
7	350 TO 499	1.87	2.11	2.69
7	500 & OVER	1.94	2.18	2.76
8	001 TO 074	3.90	4.38	5.60
8	075 TO 099	3.27	3.67	4.66
8	100 TO 124	3.05	3.42	4.36
8	125 TO 149	2.88	3.21	4.11
8	150 TO 174	2.79	3.13	4.00
8	175 TO 199	2.79	3.13	4.00
8	200 TO 274	2.79	3.13	4.00
8	275 TO 349	2.79	3.13	4.00
8	350 TO 499	2.86	3.19	4.07
8	500 & OVER	2.94	3.28	4.20
9	001 TO 074	4.64	5.21	6.63
9	075 TO 099	3.88	4.36	5.54
9	100 TO 124	3.62	4.05	5.16
9	125 TO 149	3.42	3.82	4.89
9	150 TO 174	3.31	3.71	4.74
9	175 TO 199	3.31	3.71	4.74
9	200 TO 274	3.31	3.71	4.74
9	275 TO 349	3.31	3.71	4.74
9	350 TO 499	3.38	3.80	4.84
9	500 & OVER	3.48	3.90	4.97
10	001 TO 074	3.68	4.11	5.26
10	075 TO 099	3.08	3.44	4.38
10	100 TO 124	2.86	3.20	4.09
10	125 TO 149	2.71	3.02	3.86
10	150 TO 174	2.62	2.94	3.75
10	175 TO 199	2.62	2.94	3.75
10	200 TO 274	2.62	2.94	3.75

Renewal Effective: February 23, 2013

10	275 TO 349	2.62	2.94	3.75
10	350 TO 499	2.69	2.99	3.82
10	500 & OVER	2.76	3.09	3.94
12	001 TO 074	2.35	2.63	3.36
12	075 TO 099	1.96	2.21	2.80
12	100 TO 124	1.83	2.05	2.62
12	125 TO 149	1.74	1.94	2.49
12	150 TO 174	1.68	1.88	2.39
12	175 TO 199	1.68	1.88	2.39
12	200 TO 274	1.68	1.88	2.39
12	275 TO 349	1.68	1.88	2.39
12	350 TO 499	1.71	1.93	2.44
12	500 & OVER	1.77	1.97	2.52
13	001 TO 074	2.50	2.78	3.55
13	075 TO 099	2.08	2.33	2.97
13	100 TO 124	1.94	2.18	2.76
13	125 TO 149	1.83	2.05	2.62
13	150 TO 174	1.78	1.99	2.54
13	175 TO 199	1.78	1.99	2.54
13	200 TO 274	1.78	1.99	2.54
13	275 TO 349	1.78	1.99	2.54
13	350 TO 499	1.82	2.03	2.60
13	500 & OVER	1.86	2.08	2.67
14	001 TO 074	2.25	2.52	3.20
14	075 TO 099	1.87	2.10	2.68
14	100 TO 124	1.75	1.95	2.50
14	125 TO 149	1.65	1.85	2.35
14	150 TO 174	1.60	1.80	2.29
14	175 TO 199	1.60	1.80	2.29
14	200 TO 274	1.60	1.80	2.29
14	275 TO 349	1.60	1.80	2.29
14	350 TO 499	1.63	1.83	2.34
14	500 & OVER	1.68	1.88	2.41
15C	001 TO 074	2.16	2.41	3.08
15C	075 TO 099	1.80	2.01	2.58
15C	100 TO 124	1.68	1.87	2.38
15C	125 TO 149	1.58	1.78	2.26
15C	150 TO 174	1.54	1.73	2.20
15C	175 TO 199	1.54	1.73	2.20
15C	200 TO 274	1.54	1.73	2.20
15C	275 TO 349	1.54	1.73	2.20
15C	350 TO 499	1.57	1.76	2.24
15C	500 & OVER	1.61	1.82	2.30
15N	001 TO 074	2.18	2.42	3.10
15N	075 TO 099	1.82	2.02	2.60
15N	100 TO 124	1.68	1.88	2.42
15N	125 TO 149	1.59	1.79	2.28
15N	150 TO 174	1.54	1.74	2.22
15N	175 TO 199	1.54	1.74	2.22
15N	200 TO 274	1.54	1.74	2.22
15N	275 TO 349	1.54	1.74	2.22
15N	350 TO 499	1.58	1.77	2.26

15N	500 & OVER	1.62	1.82	2.33
16C	001 TO 074	2.33	2.60	3.31
16C	075 TO 099	1.94	2.17	2.76
16C	100 TO 124	1.82	2.01	2.59
16C	125 TO 149	1.71	1.91	2.44
16C	150 TO 174	1.66	1.85	2.36
16C	175 TO 199	1.66	1.85	2.36
16C	200 TO 274	1.66	1.85	2.36
16C	275 TO 349	1.66	1.85	2.36
16C	350 TO 499	1.68	1.88	2.41
16C	500 & OVER	1.75	1.95	2.50
16S	001 TO 074	2.61	2.93	3.72
16S	075 TO 099	2.18	2.44	3.11
16S	100 TO 124	2.03	2.27	2.89
16S	125 TO 149	1.92	2.16	2.74
16S	150 TO 174	1.86	2.08	2.66
16S	175 TO 199	1.86	2.08	2.66
16S	200 TO 274	1.86	2.08	2.66
16S	275 TO 349	1.86	2.08	2.66
16S	350 TO 499	1.90	2.13	2.71
16S	500 & OVER	1.95	2.20	2.78
16N	001 TO 074	1.85	2.08	2.64
16N	075 TO 099	1.54	1.74	2.22
16N	100 TO 124	1.44	1.61	2.07
16N	125 TO 149	1.37	1.53	1.95
16N	150 TO 174	1.32	1.49	1.90
16N	175 TO 199	1.32	1.49	1.90
16N	200 TO 274	1.32	1.49	1.90
16N	275 TO 349	1.32	1.49	1.90
16N	350 TO 499	1.35	1.52	1.94
16N	500 & OVER	1.40	1.55	1.99
17	001 TO 074	2.22	2.50	3.19
17	075 TO 099	1.86	2.08	2.67
17	100 TO 124	1.74	1.95	2.50
17	125 TO 149	1.63	1.84	2.35
17	150 TO 174	1.59	1.79	2.28
17	175 TO 199	1.59	1.79	2.28
17	200 TO 274	1.59	1.79	2.28
17	275 TO 349	1.59	1.79	2.28
17	350 TO 499	1.62	1.82	2.33
17	500 & OVER	1.67	1.87	2.39
18	001 TO 074	1.66	1.85	2.36
18	075 TO 099	1.40	1.54	1.97
18	100 TO 124	1.28	1.44	1.84
18	125 TO 149	1.21	1.37	1.75
18	150 TO 174	1.18	1.32	1.68
18	175 TO 199	1.18	1.32	1.68
18	200 TO 274	1.18	1.32	1.68
18	275 TO 349	1.18	1.32	1.68
18	350 TO 499	1.20	1.35	1.73
18	500 & OVER	1.25	1.40	1.78

19C	001 TO 074	2.10	2.35	3.01
19C	075 TO 099	1.76	1.96	2.51
19C	100 TO 124	1.63	1.83	2.34
19C	125 TO 149	1.54	1.74	2.21
19C	150 TO 174	1.50	1.68	2.15
19C	175 TO 199	1.50	1.68	2.15
19C	200 TO 274	1.50	1.68	2.15
19C	275 TO 349	1.50	1.68	2.15
19C	350 TO 499	1.53	1.71	2.19
19C	500 & OVER	1.57	1.77	2.25
19N	001 TO 074	1.77	1.96	2.52
19N	075 TO 099	1.48	1.65	2.10
19N	100 TO 124	1.38	1.54	1.95
19N	125 TO 149	1.29	1.45	1.85
19N	150 TO 174	1.26	1.42	1.80
19N	175 TO 199	1.26	1.42	1.80
19N	200 TO 274	1.26	1.42	1.80
19N	275 TO 349	1.26	1.42	1.80
19N	350 TO 499	1.27	1.44	1.83
19N	500 & OVER	1.32	1.49	1.88
20	001 TO 074	2.08	2.34	2.97
20	075 TO 099	1.74	1.95	2.49
20	100 TO 124	1.61	1.82	2.32
20	125 TO 149	1.53	1.73	2.19
20	150 TO 174	1.49	1.67	2.12
20	175 TO 199	1.49	1.67	2.12
20	200 TO 274	1.49	1.67	2.12
20	275 TO 349	1.49	1.67	2.12
20	350 TO 499	1.52	1.69	2.17
20	500 & OVER	1.55	1.76	2.22
30	001 TO 074	2.93	3.28	4.20
30	075 TO 099	2.44	2.75	3.51
30	100 TO 124	2.28	2.57	3.27
30	125 TO 149	2.16	2.42	3.09
30	150 TO 174	2.09	2.35	2.99
30	175 TO 199	2.09	2.35	2.99
30	200 TO 274	2.09	2.35	2.99
30	275 TO 349	2.09	2.35	2.99
30	350 TO 499	2.15	2.39	3.05
30	500 & OVER	2.19	2.46	3.13
31	001 TO 074	2.52	2.81	3.61
31	075 TO 099	2.10	2.35	3.02
31	100 TO 124	1.95	2.20	2.80
31	125 TO 149	1.85	2.08	2.64
31	150 TO 174	1.80	2.01	2.58
31	175 TO 199	1.80	2.01	2.58
31	200 TO 274	1.80	2.01	2.58
31	275 TO 349	1.80	2.01	2.58
31	350 TO 499	1.83	2.05	2.62
31	500 & OVER	1.88	2.11	2.70