

Stonington Lloyds Insurance Company

UNDERWRITING BULLETIN #6

Stonington Lloyds Rate Change Effective 12-1-2006

Stonington Lloyds Insurance Company has received approval from the Texas Department of Insurance for a rate change effective 12-1-2006 for new business and renewals.

The territories and tiers impacted by this change are detailed below:

HO-A and HO-B						
Territory	Territory Description	Tier				
		Select	Elite	Preferred	Standard	Classic
1	Harris County	30.6%	30.4%	30.1%	30.8%	30.5%
8	Galveston County	65.3%	65.2%	64.2%	65.3%	65.2%
008X	Galveston County, excluding wind	119.4%	119.7%	118.1%	119.5%	118.9%
9	Nueces County	64.1%	63.9%	63.4%	64.1%	63.9%
10	Seacoast Counties excl Aransas	64.7%	64.2%	63.9%	64.7%	64.7%
010A	Aransas County	64.5%	64.5%	63.2%	64.6%	59.7%
11	Seacoast Counties (Second Tier)	30.3%	30.3%	29.7%	30.5%	30.0%
011A	Fort Bend County	30.5%	30.0%	30.1%	30.5%	30.7%
011B	Orange County	30.6%	30.3%	29.5%	30.5%	30.7%
12W	Starr	27.3%	26.7%	26.3%	27.3%	27.3%
12W	Jim Hogg	27.3%	26.7%	26.3%	27.3%	27.3%
12W	Duval	27.3%	26.7%	26.3%	27.3%	27.3%
12W	McMullen	27.3%	26.7%	26.3%	27.3%	27.3%
12W	Atascosa	27.3%	26.7%	26.3%	27.3%	27.3%
13X	Karnes	30.0%	29.3%	29.3%	29.9%	29.9%
13X	De Witt	30.0%	29.3%	29.3%	29.9%	29.9%
13X	Lavaca	30.0%	29.3%	29.3%	29.9%	29.9%
13X	Colorado	30.0%	29.3%	29.3%	29.9%	29.9%
13X	Austin	30.0%	29.3%	29.3%	29.9%	29.9%
14W	Waller	27.0%	26.4%	25.9%	26.7%	26.5%
14W	Montgomery	27.0%	26.4%	25.9%	26.7%	26.5%
14W	San Jacinto	27.0%	26.4%	25.9%	26.7%	26.5%
14W	Polk	27.0%	26.4%	25.9%	26.7%	26.5%
14W	Tyler	27.0%	26.4%	25.9%	26.7%	26.5%
14W	Jasper	27.0%	26.4%	25.9%	26.7%	26.5%
14W	Newton	27.0%	26.4%	25.9%	26.7%	26.5%

HO-A+						
Territory	Territory Description	Select	Elite	Preferred	Standard	Classic
1	Harris County	30.6%	30.5%	29.9%	30.2%	30.6%
8	Galveston County	65.1%	65.5%	64.2%	65.1%	65.3%
008X	Galveston County, excluding wind	119.5%	119.9%	119.0%	120.2%	120.6%
9	Nueces County	64.8%	65.8%	64.2%	65.0%	65.4%
10	Seacoast Counties excluding Aransas	64.7%	64.6%	63.2%	65.0%	64.6%
010A	Aransas County	65.2%	64.9%	64.0%	65.3%	65.0%
11	Seacoast Counties (Second Tier)	30.5%	31.4%	29.7%	30.6%	31.1%
011A	Fort Bend County	30.4%	30.0%	30.1%	30.5%	30.2%
011B	Orange County	30.5%	30.4%	29.2%	30.3%	30.4%
12W	South Texas Tier 3	12.0%	18.0%	34.0%	57.0%	90.0%
12W	Starr	27.3%	28.3%	26.4%	27.6%	26.7%
12W	Jim Hogg	27.3%	28.3%	26.4%	27.6%	26.7%
12W	Duval	27.3%	28.3%	26.4%	27.6%	26.7%
12W	McMullen	27.3%	28.3%	26.4%	27.6%	26.7%
12W	Atascosa	27.3%	28.3%	26.4%	27.6%	26.7%
13X	South Central Tier 3	21.0%	27.0%	45.0%	69.0%	106.0%
13X	Karnes	28.7%	29.6%	28.3%	29.0%	29.6%
13X	De Witt	28.7%	29.6%	28.3%	29.0%	29.6%
13X	Lavaca	28.7%	29.6%	28.3%	29.0%	29.6%
13X	Colorado	28.7%	29.6%	28.3%	29.0%	29.6%
13X	Austin	28.7%	29.6%	28.3%	29.0%	29.6%
14W	Waller	27.6%	27.2%	27.1%	27.7%	28.3%
14W	Montgomery	27.6%	27.2%	27.1%	27.7%	28.3%
14W	San Jacinto	27.6%	27.2%	27.1%	27.7%	28.3%
14W	Polk	27.6%	27.2%	27.1%	27.7%	28.3%
14W	Tyler	27.6%	27.2%	27.1%	27.7%	28.3%
14W	Jasper	27.6%	27.2%	27.1%	27.7%	28.3%
14W	Newton	27.6%	27.2%	27.1%	27.7%	28.3%

The new rates are now available on the web for quoting and issuing policies. Quotes developed prior to 11-2-2006 will need to be re-quoted prior to binding to reflect an accurate premium.

Thank you for doing business with Stonington Lloyds Insurance Company!