

Filing at a Glance

Company: Allstate Property & Casualty Insurance Company

Product Name: Private Passenger Auto

SERFF Tr Num: ALSX-125235215 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: AR-PC-07-025467

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Co Tr Num: R18346

State Status:

Filing Type: Rule

Co Status:

Reviewer(s): Alexa Grissom, Betty
Montesi, Brittany Yielding

Author: SPI AllState

Disposition Date: 07-19-2007

Date Submitted: 07-17-2007

Disposition Status: Filed

Effective Date Requested (New): 09-17-2007

Effective Date (New): 09-17-2007

Effective Date Requested (Renewal): 10-22-2007

Effective Date (Renewal): 10-22-
2007

General Information

Project Name: Future Effective Date Discount Rule Filing

Status of Filing in Domicile: Not Filed

Project Number: R18346

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07-19-2007

State Status Changed: 07-17-2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

With this filing, Allstate is introducing the Future Effective Date Discount for Private Passenger Automobiles in Allstate Property and Casualty Insurance Company in the state of Arkansas.

To qualify for the Future Effective Date Discount, the application for the Allstate Property & Casualty Insurance Company policy must be completed 7 or more days prior to the effective date of the policy at new business. In addition, the policyholder must have had prior insurance with no lapse in coverage at new business. This discount will continue to apply at renewal and will be applied to the premium for Bodily Injury, Property Damage, Medical, Collision, Comprehensive, and New Car Expanded Protection coverages.

Current insureds that met the discount's current requirements at new business will be identified and will receive the discount beginning at their first renewal after implementation of this discount.

The rate level impact of this change will be targeted to be 0.0%. Rate Adjustment Factors will be revised by coverage to offset the impact of the introduction of the Future Effective Date Discount.

For additional information, please refer to the following attachments:

Attachment A: Future Effective Date Discount

Attachment B: Rate Adjustment Factors

Attachment C: Rate Level Impact

Attachment D: Summary of Manual Changes

Company and Contact

Filing Contact Information

Carrie Deppe, Assistant State Filings Manager cdepp@allstate.com
2775 Sanders Road (847) 402-2774 [Phone]
Northbrook, IL 60062 (847) 402-9757[FAX]

Filing Company Information

Allstate Property & Casualty Insurance Company	CoCode: 17230	State of Domicile: Illinois
2775 Sanders Road	Group Code: 8	Company Type:
Suite A5		
Northbrook, IL 60062	Group Name: Allstate	State ID Number:
(847) 402-5000 ext. [Phone]	FEIN Number: 36-3341779	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	Rate and rule filing. There is no retaliatory filing fee for this type of filing.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allstate Property & Casualty Insurance Company	\$100.00	07-17-2007	14633197

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	07-19-2007	07-19-2007

Disposition

Disposition Date: 07-19-2007

Effective Date (New): 09-17-2007

Effective Date (Renewal): 10-22-2007

Status: Filed

Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	SupportR18346, StateFilingForms02-PPA Abstract, StateFilingForms04 - APCS	Filed	Yes
Rate	ManualR18346	Filed	Yes
Rate	CheckingListR18346	Filed	Yes

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	ManualR18346	R18346	Replacement	R18346.PDF
Filed	CheckingListR18346	R18346	New	R18346.PDF

Rule 61 – The Allstate Easy Pay Plan Discount 61-1
Rule 62 – Future Effective Date Discount 60-1

TERRITORIAL DEFINITIONS

Territorial Definitions..... TD-1

AUTOMOBILE RATING SECTIONS

Rating Section A - Private Passenger Automobiles (including Classic Autos).. RP-1A
Rating Section B - Other Vehicle Types (including Exhibition Autos)..... RP-1B

SYMBOL AND IDENTIFICATION INSTRUCTIONS

Private Passenger Automobiles..... SI-1

SYMBOL AND IDENTIFICATION PAGES FOR MODEL YEARS 2001 AND SUBSEQUENT

Private Passenger Automobiles
Domestic and Foreign Cars..... SIYYYY-1*
Utility Vehicles..... SIUYYYY-1*

SYMBOL AND IDENTIFICATION PAGES FOR MODEL YEARS 2000 AND PRIOR

Private Passenger Automobiles
Domestic and Foreign Cars..... Page 1
Utility Vehicles..... Page 1

EXPERIENCE GROUP RATING PAGES

Private Passenger Automobiles..... EGRYYYY-1*

*YYYY refers to the year of the vehicle being rated

RULE 62 – FUTURE EFFECTIVE DATE DISCOUNT

The applicable rates will be reduced by the appropriate factor shown in the Automobile Rating Section if the following criteria are satisfied:

1. The application for the Allstate Property and Casualty Insurance Company policy is completed 7 or more days before the policy effective date at New Business.
2. The policyholder has prior insurance with no lapse in coverage at New Business. A policyholder will be considered to have a lapse at New Business if there is a lapse of 1 day or more between the expiration date of the prior policy and the New Business effective date of the Allstate Property and Casualty Insurance Company policy.

Note: Military personnel returning from active duty will be defined to have had no lapse at new business if:

- a. they had liability insurance coverage in good standing at the time of leaving for active duty, and
- b. can show proof that such active duty was the reason for the loss of continuity of insurance coverage.

Exception: In the case of a customer move from another state, if the policy was receiving the Future Effective Date Discount in the previous state, the discount will also apply to the Arkansas Allstate Property and Casualty Insurance Company policy.

The discount will continue to apply at renewal.

**ARKANSAS
VOLUNTARY PRIVATE PASSENGER AUTO
PREMIUM CALCULATION**

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP

STEP #		AA	BB	VC	VM	VW	DD	HH
1	TERRITORIAL BASE RATE (RP-4A and 24A)							
2	RATE ADJUSTMENT FACTOR	x 1.029	x 1.029	x 1.029	x 1.004	x 1.004	x 1.029	x 1.028
3	INCREASED LIMIT FACTOR/ADDEND (RP-5A)	x +	x +	x +				
4	DRIVER CLASSIFICATION FACTOR (RP-6A through 9A)	x	x	x			x	x
5	ECONOMY CAR DISCOUNT (RP-18A)	x	x					
6	HOUSEHOLD COMPOSITION FACTOR (RP-20A)	x	x	x			x	x
7	MODEL YEAR FACTOR (RP-21A)						x	x
8	DEDUCTIBLE BY PGS FACTOR (RP-21A)						x	x
9	EXPERIENCE GROUP RATING FACTOR (EGR PAGES)	x	x	x			x	x
10	NEW CAR DISCOUNT (RP-16A)	x	x	x			x	x
11	FIRE AND THEFT FACTOR (RP-24A)							x
12	UTILITY DISCOUNT (RP-18A)	x	x	x			x	x
13	RESIDENT STUDENT DISCOUNT (RP-18A)	x	x				x	x
14	GOOD STUDENT DISCOUNT (RP-18A)	x	x	x			x	x
15	PASSIVE RESTRAINT DISCOUNT (RP-18A)			x	x	x		
16	MERIT FACTOR (RP-22A)	x	x	x			x	
17	MINOR VIOLATION FACTOR (RP-23A)		x				x	
18	INEXP. OPERATOR SURCHARGE FACTOR (RP-18A)	x	x				x	
19	MAJOR VIOLATION SURCHARGE FACTOR (RP-23A)	x	x				x	
20	FARM DISCOUNT FACTOR (RP-19A)	x	x				x	
21	CAMPER UNIT ADDITIONAL PREMIUM (RP-24A)						+	+
22	55 AND RETIRED DISCOUNT (RP-18A)	x	x	x			x	x
23	ACCIDENT PREVENTION COURSE DISCOUNT (RP-18A)	x	x				x	x
24	TIER (RP-10A through 15A)	x	x	x			x	x
25	PREMIER PLUS DISCOUNT (RP-16A)	x	x	x			x	x
26	PREMIER DISCOUNT (RP-16A)	x	x	x			x	x
27	MULTIPLE POLICY DISCOUNT (RP-17A)	x	x	x			x	x
28	CERTIFIED RISK SURCHARGE FACTOR (RP-18A)	x	x					
29	ANTI-LOCK BRAKE DISCOUNT (RP-18A)	x	x				x	
30	THE GOOD HANDS PEOPLE® DISCOUNT (RP-18A)	x	x	x			x	x
31	THE GOOD PAYER DISCOUNT FACTOR (RP-19A)	x	x	x			x	x
32	THE ALLSTATE EASY PAY PLAN DISCOUNT (RP-19A)	x	x	x			x	x
33	FUTURE EFFECTIVE DATE DISCOUNT (RP-19A)	x	x	x			x	x
34	ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-19A)	x	x	x			x	x
35	TOTAL COVERAGE PREMIUM							

36	UM COVERAGE (SS)	
	UM - BI BASE RATE (RP-4A)	
	RATE ADJUSTMENT FACTOR	x 1.000
	UM - BI INCREASED LIMIT FACTOR (RP-5A)	x
	UM - PD INCREASED LIMIT ADDEND (RP-5A)	+
	TOTAL UM COVERAGE PREMIUM	=

37	UIM COVERAGE (SU)	
	UIM - BI BASE RATE (RP-4A)	
	RATE ADJUSTMENT FACTOR	x 1.000
	UM - BI INCREASED LIMIT FACTOR (RP-5A)	x
	TOTAL UIM COVERAGE PREMIUM	=

38	RENTAL REIMBURSEMENT (UU)	
	RENTAL REIMBURSEMENT BASE RATE (RP-24A)	
	RENTAL REIMBURSEMENT LIMIT FACTOR (RP-5A)	x
	TOTAL RENTAL REIMBURSEMENT COVERAGE PREMIUM	=

39	TOWING (JJ) (RP- 24A)	
	SOUND SYSTEMS (ZA) (RP- 24A)	+
	TAPE (ZZ) (RP- 24A)	+
	NEW CAR EXPANDED PROTECTION (NC) (RP-3A)	+
	TOTAL MISCELLANEOUS COVERAGES	=

40	TOTAL SEMI-ANNUAL PREMIUM =	
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NOTES

Territory #: _____

Tier: _____

Classification: _____

Limits of Liability: _____

Model Year: _____

PGS: _____

DD/HH Deductibles: _____

**ARKANSAS
VOLUNTARY PRIVATE PASSENGER AUTO
NEW CAR EXPANDED PROTECTION PREMIUM CALCULATION**

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

NEW CAR EXPANDED PROTECTION COVERAGE (NC) - RULE 53*

STEP #		DD	HH
1	TERRITORIAL BASE RATE (RP-4A)		
2	RATE ADJUSTMENT FACTOR (RP-2A)	x	1.029
3	DRIVER CLASSIFICATION FACTOR (RP-6A through 9A)	x	x
4	HOUSEHOLD COMPOSITION FACTOR (RP-20A)	x	x
5	MODEL YEAR FACTOR (RP-21A)	x	x
6	DEDUCTIBLE BY PGS FACTOR* (RP-21A)	x	x
7	EXPERIENCE GROUP RATING FACTOR (EGR PAGES)	x	x
8	NEW CAR DISCOUNT FACTOR (RP-16A)	x	x
9	UTILITY DISCOUNT (RP-18A)	x	x
10	RESIDENT STUDENT DISCOUNT FACTOR (RP-18A)	x	
11	GOOD STUDENT DISCOUNT FACTOR (RP-18A)	x	x
12	MERIT FACTOR (RP-22A)	x	
13	MINOR VIOLATION FACTOR (RP-23A)	x	
14	INEXPERIENCED OPERATOR SURCHARGE FACTOR (RP-18A)	x	
15	MAJOR VIOLATION SURCHARGE FACTOR (RP-23A)	x	
16	FARM DISCOUNT FACTOR (RP-19A)	x	
17	55 AND RETIRED DISCOUNT FACTOR (RP-18A)	x	x
18	ACCIDENT PREVENTION COURSE DISCOUNT (RP-18A)	x	x
19	TIER FACTOR (RP-10A through 15A)	x	x
20	PREMIER PLUS DISCOUNT FACTOR (RP-16A)	x	x
21	PREMIER DISCOUNT FACTOR (RP-16A)	x	x
22	MULTIPLE POLICY DISCOUNT FACTOR (RP-17A)	x	x
23	ANTI-LOCK BRAKE DISCOUNT (RP-18A)	x	
24	THE GOOD HANDS PEOPLE® DISCOUNT FACTOR (RP-18A)	x	x
25	THE GOOD PAYER DISCOUNT FACTOR (RP-19A)	x	x
26	THE ALLSTATE EASY PAY PLAN DISCOUNT (RP-19A)	x	x
27	FUTURE EFFECTIVE DATE DISCOUNT (RP-19A)	x	x
28	ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-19A)	x	x
29	NEW CAR EXPANDED PROTECTION FACTOR (RP-24A)	x	x
30	TOTAL COVERAGE PREMIUM		

*\$100 DEDUCTIBLE FOR COLLISION, \$50 FOR COMPREHENSIVE

**ARKANSAS
VOLUNTARY PRIVATE PASSENGER AUTO
RATING FACTORS**

RATING PLAN	RATING		FACTOR				
	RULE	GROUP	AA	BB	VC	DD	HH
FARM DISCOUNT	37	*	0.90	0.90	N/A	0.90	N/A
GOOD PAYER DISCOUNT	60	*	0.95	0.93	0.95	0.93	0.95
ALLSTATE EASY PAY PLAN DISCOUNT	61						
Allstate		*	0.98	0.98	0.98	0.98	0.98
Gold Protection		*	0.98	0.98	0.98	0.98	0.98
Platinum Protection		*	0.98	0.98	0.98	0.98	0.98
FUTURE EFFECTIVE DATE DISCOUNT	62	*	0.90	0.90	0.90	0.90	0.90
ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTORS	52						
Allstate Value Plan		*	0.90	0.90	0.90	0.90	0.90
Allstate		*	1.00	1.00	1.00	1.00	1.00
Gold Protection		*	1.07	1.07	1.07	1.07	1.07
Platinum Protection		*	1.15	1.15	1.15	1.15	1.15

* All Rating Groups

CHECKING LIST FOR PRIVATE PASSENGER AUTO

Printing dates are shown on each page to facilitate identification of different editions, but have no direct connection with the effective date of the page.

INDEX

Enclosed: Page I-3 dated 9-1-2007

Withdrawn: Page I-3 dated 7-1-2005

RULES

Enclosed: Page 62-1 dated 9-1-2007

PREMIUM SECTION

Enclosed: Page RP-2A dated 9-1-2007
Page RP-3A dated 9-1-2007
Page RP-19A dated 9-1-2007

Withdrawn: Page RP-2A dated 7-15-2005
Page RP-3A dated 7-1-2005
Page RP-19A dated 7-1-2005

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status:
Filed 07-19-2007

Comments:

Attachments:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

AR - NAIC RATE RULE FILING SCHEDULE.PDF

Satisfied -Name: NAIC Loss Cost Filing Document
for OTHER than Workers' Comp

Review Status:
Filed 07-19-2007

Comments:

Attachment:

StateFilingForms03-NAIC Loss Cost Data Entry.PDF

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
Allstate	008

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Allstate Property & Casualty Insurance Company	IL	17230	36-3341779	

5. Company Tracking Number	R18346
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Carrie M. Deppe 2775 Sanders Road, Suite A5 Northbrook IL 60062	Assistant State Filings Manager	800-366-2958 Ext. 22774	847-402-9757	cdepp@allstate.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Carrie M. Deppe

Filing Information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	19.0 Personal Auto
10.	Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	Private Passenger Auto
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 09/17/2007 Renewal: 10/22/2007
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	Not applicable
17.	Reference Organization # & Title	Not applicable
18.	Company's Date of Filing	July 17, 2007
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	R18346
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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With this filing, Allstate is introducing the Future Effective Date Discount for Private Passenger Automobiles in Allstate Property and Casualty Insurance Company in the state of Arkansas.

To qualify for the Future Effective Date Discount, the application for the Allstate Property & Casualty Insurance Company policy must be completed 7 or more days prior to the effective date of the policy at new business. In addition, the policyholder must have had prior insurance with no lapse in coverage at new business. This discount will continue to apply at renewal and will be applied to the premium for Bodily Injury, Property Damage, Medical, Collision, Comprehensive, and New Car Expanded Protection coverages.

Current insureds that met the discount's current requirements at new business will be identified and will receive the discount beginning at their first renewal after implementation of this discount.

The rate level impact of this change will be targeted to be 0.0%. Rate Adjustment Factors will be revised by coverage to offset the impact of the introduction of the Future Effective Date Discount.

For additional information, please refer to the following attachments:

- Attachment A: Future Effective Date Discount
- Attachment B: Rate Adjustment Factors
- Attachment C: Rate Level Impact
- Attachment D: Summary of Manual Changes

22.	<p>Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]</p> <p>Check #: Not applicable. Fee will be paid via Electronic Funds Transfer. Amount: \$100.00</p> <p>Rate and rule filing. There is no retaliatory filing fee for this type of filing.</p> <p style="text-align: center;">Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>
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***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PROPERTY & CASUALTY RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	R18346
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	Not applicable
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File and Use
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4a. Rate Change by Company (As Proposed)							
Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)
Allstate Property & Casualty Insurance Company	0	0	0	23,391	15,173,256		

4b. Rate Change by Company (As Accepted) For State Use Only							
Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)

5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a.	Overall percentage rate indication(when applicable)		
5b.	Overall percentage rate impact for this filing		
5c.	Effect of Rate Filing – Written premium change for this program		
5d.	Effect of Rate Filing - Number of policyholders affected		

6.	Overall percentage of last rate revision	0.0%
7.	Effective Date of last rate revision	7/20/2005
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File and Use

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Index Page I-3; Premium Calculation Pages RP-2A, RP-3A, and RP-19A	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	Future Effective Date Discount Rule 62-1	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	R18346
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number		
3.	A.	Allstate Property and Casualty Insurance Company	B.	17230

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
4.	A.	Personal Auto	B.	Private Passenger Auto

5. *** Rate level indication not completed. *******

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	Rate Level Indication Not Completed	0.0%					
Property Damage	Rate Level Indication Not Completed	0.0%					
Medical	Rate Level Indication Not Completed	0.0%			N/A		
Collision	Rate Level Indication Not Completed	0.0%					
Comprehensive	Rate Level Indication Not Completed	0.0%					
New Car Expanded Protection	Rate Level Indication Not Completed	0.0%					
TOTAL OVERALL EFFECT	Rate Level Indication Not Completed	0.0%					

******* No rate change history exists *******

6. 5 Year History Rate Change History								7.			
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	Expense Constants		Selected Provisions	
								Liability	Physical		

										Damage	
									A. Total Production Expense	0.04	0.04
									B. General Expense	0.05	0.05
			N/A						C. Taxes, License & Fees	0.029	0.029
									D. Underwriting Profit & Contingencies	0.097	0.130
									E. Other (explain) Commissions	0.129	0.129
									F. TOTAL	0.345	0.378

8. Apply Lost Cost Factors to Future filings? (Y or N)

9. **+2.9%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. **-7.9%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____