

SERFF Tracking Number: ALSX-125394015 State: Arkansas
 Filing Company: Allstate Property & Casualty Insurance Company State Tracking Number: EFT \$25
 Company Tracking Number: R18892
 TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine
 Product Name: Boatowners
 Project Name/Number: 2007 - DeHoyos Appeals Process Filing/R18892

Filing at a Glance

Company: Allstate Property & Casualty Insurance Company

Product Name: Boatowners	SERFF Tr Num: ALSX-125394015	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 09.0006 Other Personal Inland Marine	Co Tr Num: R18892	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: SPI AllState	Disposition Date: 01/02/2008
	Date Submitted: 12/19/2007	Disposition Status: Filed
Effective Date Requested (New): 03/10/2008		Effective Date (New): 03/10/2008
Effective Date Requested (Renewal): 03/10/2008		Effective Date (Renewal): 03/10/2008

State Filing Description:

General Information

Project Name: 2007 - DeHoyos Appeals Process Filing	Status of Filing in Domicile: Authorized
Project Number: R18892	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 01/02/2008	
State Status Changed: 01/02/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Insurance Scoring Appeals Process	

With this filing, Allstate Property & Casualty Insurance Company is implementing an appeals process for Insurance Scoring in the state of Arkansas. The same process will be implemented in all Allstate Group companies and lines that order credit reports for the use of Insurance Scoring in Arkansas. The appeals process will allow consumers whose

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Insurance Score has been adversely impacted by extraordinary circumstances to appeal the Insurance Score, Allstate has previously assigned to them. If an insured meets the criteria listed in the rule, a neutral Insurance Score will be applied to the policy. The conditions under, which an insured may appeal his or her Insurance Score may be found in the attached Rule Pages.

This change will not affect the way Allstate initially assigns an Insurance Score to an insured. There is no rate change associated with this filing.

Effective Date:
 New business: March 10, 2008
 Renewals: March 10, 2008

Company and Contact

Filing Contact Information

Patrick Torsney, ptors@allstate.com
 2775 Sanders Road (847) 402-5000 [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	Group Name: Allstate	State ID Number:
Northbrook, IL 60062	FEIN Number: 36-3341779	
(847) 402-5000 ext. [Phone]	-----	

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: Independent Rule Filings - All P&C Lines = \$25

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allstate Property & Casualty Insurance Company	\$25.00	12/19/2007	17175253

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	01/02/2008	01/02/2008

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Item Type	Item Name	Item Status	Public Access
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Supporting Document	NAIC loss cost data entry document		No
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Rate	CheckingList_R18892	Filed	Yes
Rate	Manual_R18892	Filed	Yes

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	CheckingList_R18892	R18892	New	R18892.PDF
Filed	Manual_R18892	R18892	Replacement	R18892.PDF

CHECKING LIST FOR BOATOWNERS

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.

RULES

Enclosed: Page 15-1 and 15-2 dated 1-1-2008

Withdrawn: Page 15-1 and 15-2 dated 2-14-2005

RULE 15 – RATING GROUP CLASSIFICATION

A. INITIAL RATING GROUP DETERMINATION

The policy will be assigned to a Rating Group based on the Insurance Score (“IS” score) assigned when the credit report(s) ordered in connection with the policy were requested, regardless of the effective date of the policy.

For Rating Group assignment:

<u>Insurance Score</u>	<u>Rating Group</u>
0-282	1
283-312	2
313-342	3
343-396	4
397-999	5

When a credit report cannot be obtained, or where a credit report consists only of inquiries, an Insurance Score of 327 will be assigned.

The policy of any insured whose credit report was ordered by Allstate Property and Casualty Insurance Company for the purpose of tier determination pursuant to this rule on or after 3/10/2008 may, at Allstate’s sole discretion, be assigned to Rating Group 3 retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following extraordinary circumstances: divorce; death of a spouse or member of the same household; involuntary unemployment; catastrophic medical expense; care of adult dependent; identity theft; long-term injury, illness or disability; care of a dependent grandchild; or domestic violence.

B. SUBSEQUENT RATING GROUP DETERMINATION

At each renewal, the same Rating Group will continue to apply unless the following applies:

1. For Rating Group 5 and beginning with the 3rd renewal, credit report(s) will be obtained for all applicable insureds on the policy at the time of reorder. Subsequently, credit report(s) will be ordered prior to every 3rd renewal effective date following the effective date of the policy for which credit report(s) were most recently ordered. Additionally, only once annually at the named insured’s request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of the reorder. If an insured requests a reorder, the next automatic reorder will take place prior to the 3rd renewal effective date following the effective date of the policy for which the credit reports(s) was most recently ordered to determine the applicable Rating Group. The reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Property and Casualty Insurance Company at the time of the reorder.

2. For all Rating Groups other than Rating Group 5 and only once annually at the named insured's request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of the reorder. The reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Property and Casualty Insurance Company at the time of the reorder.

NOTE: If named insured requests a credit report reorder(s) less than 45 days prior to the renewal effective date of the policy, the updated Insurance Score will be reflected in the Rating Group determination for the next following policy period.

The policy of any insured whose credit report was ordered by Allstate Property and Casualty Insurance Company for the purpose of tier determination pursuant to this rule on or after 3/10/2008 may, at Allstate's sole discretion, be assigned to Rating Group 3 retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following extraordinary circumstances: divorce; death of a spouse or member of the same household; involuntary unemployment; catastrophic medical expense; care of adult dependent; identity theft; long-term injury, illness or disability; care of a dependent grandchild; or domestic violence.

C. CREDIT REPORT REORDERS

In the event it is necessary to reorder any credit report(s) other than for reasons listed in Section B, all credit reports needed to assign the proper Rating Group will be reordered.

New credit report(s) will be obtained for all applicable insureds on the policy at the time of the reorder according to the procedure regarding ordering of credit reports that is in effect for Allstate Property and Casualty Insurance Company at the time of the reorder, and the applicable Rating Group will be assigned based upon the resulting IS score from the reordered credit report.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status: Filed 01/02/2008

Comments:

Attachment:

AR - NAIC P&C TRANSMITTAL DOCUMENT.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: 60%; 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	R18892
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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
	Patrick Torsney 2775 Sanders Road, Suite A5 Northbrook IL 60062		800-366-2958 Ext. 27309	847-402-9757	ptors@allstate.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Patrick Torsney

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

9.	Type of Insurance (TOI)	09.0 Inland Marine
10.	Sub-Type of Insurance (Sub-TOI)	09.0006 Other Personal Inland Marine
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	N/A
12.	Company Program Title (Marketing Title)	Boatowners
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input 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: 03/10/2008 Renewal: 03/10/2008
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	N/A
17.	Reference Organization # & Title	N/A
18.	Company's Date of Filing	12/19/07
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	R18892
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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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Insurance Scoring Appeals Process

With this filing, Allstate Property & Casualty Insurance Company is implementing an appeals process for Insurance Scoring in the state of Arkansas. The same process will be implemented in all Allstate Group companies and lines that order credit reports for the use of Insurance Scoring in Arkansas. The appeals process will allow consumers whose Insurance Score has been adversely impacted by extraordinary circumstances to appeal the Insurance Score, Allstate has previously assigned to them. If an insured meets the criteria listed in the rule, a neutral Insurance Score will be applied to the policy. The conditions under, which an insured may appeal his or her Insurance Score may be found in the attached Rule Pages.

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Renewals: March 10, 2008

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 #: N/A. Paid via EFT. Amount: \$25.00</p> <p>Independent Rule Filings - All P&C Lines = \$25</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.)