

SERFF Tracking Number: ALSX-125394926 State: Arkansas
Filing Company: Allstate Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: R18652
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: 2007 - DeHoyos Appeals Process Filing/R18652

Filing at a Glance

Company: Allstate Insurance Company
Product Name: Private Passenger Auto
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rule

SERFF Tr Num: ALSX-125394926 State: Arkansas
SERFF Status: Closed State Tr Num: EFT \$25
Co Tr Num: R18652 State Status: Fees verified and received
Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
Author: SPI AllState Disposition Date: 01/31/2008
Date Submitted: 12/20/2007 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):

State Filing Description:

General Information

Project Name: 2007 - DeHoyos Appeals Process Filing
Project Number: R18652
Reference Organization:
Reference Title:
Filing Status Changed: 01/31/2008
State Status Changed: 01/29/2008
Corresponding Filing Tracking Number:
Filing Description:
Insurance Scoring Appeals Process

Status of Filing in Domicile: Authorized
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:
Deemer Date:

With this filing, Allstate 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

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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 Insurance Company CoCode: 19232 State of Domicile: Illinois
 2775 Sanders Road Group Code: 8 Company Type: Property and
 Casualty

Suite A5
 Northbrook, IL 60062 Group Name: Allstate State ID Number:
 (847) 402-5000 ext. [Phone] FEIN Number: 36-0719665

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allstate Insurance Company	\$25.00	12/20/2007	17193904

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	01/31/2008	01/31/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	01/03/2008	01/03/2008	SPI AllState	01/23/2008	01/23/2008

SERFF Tracking Number: *ALSX-125394926* *State:* *Arkansas*
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Disposition

Disposition Date: 01/31/2008

Effective Date (New): 03/10/2008

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ALSX-125394926 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Response to DOI objection	Filed	Yes
Rate (revised)	CheckingList_R18652	Filed	Yes
Rate	CheckingList_R18652	Filed	Yes
Rate (revised)	Manual_R18652	Filed	Yes
Rate	Manual_R18652	Filed	Yes

SERFF Tracking Number: ALSX-125394926 State: Arkansas
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Product Name: Private Passenger Auto
Project Name/Number: 2007 - DeHoyos Appeals Process Filing/R18652

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/03/2008
Submitted Date 01/03/2008
Respond By Date

Dear Patrick Torsney,

This will acknowledge receipt of the captioned filing. Please clarify an insured being moved to Tier 4 for a significant life event. Doesn't Tier 5 receive the highest rate? Is being moved to Tier 4 the appeals process you mention in your memo?

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/23/2008
Submitted Date 01/23/2008

Dear Alexa Grissom,

Comments:

Response to 1/3/8 objection.

Response 1

Comments: Please see attached documents re: 1/3/8 objection.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response to DOI objection

Comment:

No Form Schedule items changed.

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Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
CheckingList_R18652	R18652	New	
Previous Version			
CheckingList_R18652	R18652	New	
Manual_R18652	R18652	Replacement	
Previous Version			
Manual_R18652	R18652	Replacement	

Please contact Patrick Torsney at ptors@allstate.com or at 847 402 7309 in you have any questions. Thank you

Sincerely,
SPI AllState

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Product Name: *Private Passenger Auto*
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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	CheckingList_R18652	R18652	New	R18652.PDF
Filed	Manual_R18652	R18652	Replacement	R18652.PDF

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.

RULES

Enclosed: Page 23-1 dated 2-1-2008

Withdrawn: Page 23-1 dated 1-1-2008

RULE 23 – TIER DETERMINATION - COVERAGES AA, BB, CC, VC, DD, & HH

Each policy shall be assigned a Tier based upon the criteria below. At each renewal, the same tier will continue to apply unless the policy qualifies for a different tier under Section C of this rule. This rule applies to Private Passenger Automobiles and Utility Automobiles.

A. DEFINITION

A Qualifying Company is defined as Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company, or Allstate County Mutual Insurance Company.

B. INITIAL TIER DETERMINATION

Each policy will be assigned a Tier as follows:

1. The policy will be assigned to an Insurance Score (IS) Group and corresponding point values shown in the table below, based on the IS score assigned when the credit report(s) ordered in connection with the policy were requested.

For Policy IS Group assignment on or after 11/20/2000:

<i>IS Group</i>	<i>IS Score</i>	<i>Points</i>
1	0-282	3
2	283-312	4
3	313-342	5
4	343-396	6
5	397+	7

With respect to credit reports requested on and after 11/20/00 where a credit report cannot be obtained, or where a credit report consists only of inquiries, an IS score of 327 will be assigned.

The policy of any insured whose credit report was ordered by Allstate Insurance Company for the purpose of tier determination pursuant to this rule on or after 03/10/08 may, at Allstate's sole discretion, be assigned to IS 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.

2. From the resulting point value in number 1 above, subtract 1 point if the policyholder has been continuously insured 5 or more years with the same prior carrier or 5 or more years with Qualifying Companies.
3. From the resulting point value in number 2 above, subtract 1 point if the prior Bodily Injury limit is greater than 25,000 per person/50,000 per accident or 50,000 combined single limit.
4. The resulting number of points is equal to the policy's Tier.

Notes:

1. The number of years insured with the prior carrier is the maximum number of years immediately preceding the inception of the Allstate Insurance Company policy in which either of the first two named insureds (if applicable) have held continuous automobile liability insurance with that carrier or any Qualifying Company or combination of Qualifying Companies.

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

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

In these cases, the number of years insured with the prior carrier will be the sum of the number of years with the prior carrier as defined above prior to deployment plus the length of time deployed overseas.

2. If the prior carrier was involved in a merger or acquisition or changed its name, the number of years insured with the prior carrier is the combined years of continuous automobile liability insurance with any carrier involved in such merger, acquisition or name change.
3. The Bodily Injury limit from the prior carrier is the greater of liability limits immediately preceding the inception of the Allstate Insurance Company policy of either of the first two named insureds (if applicable) for bodily injury to, or death of, each person as a result of any one accident.

C SUBSEQUENT TIER DETERMINATION

At each renewal, the same Tier will continue to apply unless at renewal one of the following applies

1. If a policyholder had been continuously insured fewer than 5 years with the prior carrier or Qualifying Companies when rated under Section B, the policy will qualify for a lower-rated Tier when the total number of years insured with Qualifying Companies reaches five consecutive years, provided the policy meets all other qualification requirements for the lower-rated tier.
2. If a policy had a prior Bodily Injury limit equal to or less than 25,000 per person/50,000 per accident or 50,000 combined single limit when rated under Section B, the policy will qualify for a lower-rated Tier if the Bodily Injury limit is changed to be greater than 25,000 per person/50,000 per accident and is maintained for five consecutive years.
3. Prior to every 2nd renewal effective date following the effective date of the policy for which credit report(s) were most recently ordered to determine the applicable Tier and only 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 reorder. The reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Insurance Company at the time of the reorder. If an insured requests a reorder, the next opportunity to request a reorder will take place prior to the 2nd renewal effective date following the effective date of the policy for which the credit report(s) was most recently ordered to determine the applicable Tier. The applicable Tier will be assigned as of such renewal effective date as follows:
 - a. Using the new credit report(s), allocate number of points corresponding to the new IS Group from section B.1, then
 - b. From the resulting point value, subtract one point if the policyholder had been continuously insured five or more years with the same prior carrier or 5 or more years with Qualifying Companies (Section B.2) at Initial Tier Determination. If the policy did not meet this requirement at Initial Tier Determination, but meets the requirement stated in Section C.1, subtract one point from C.3.a.
 - c. From the resulting point value, subtract one point if the prior Bodily Injury limit at Initial Tier Determination (Section B.3) was greater than \$25,000 per person/\$50,000 per accident and the current Bodily Injury limit is greater than \$25,000 per person/\$50,000 per accident. If the policy did not meet this requirement at Initial Tier Determination, but meets the requirement stated in Section C.2 and the policy's current Bodily Injury limit is greater than \$25,000 per person/\$50,000 per accident, subtract 1 point from C.3.b.
 - d. The resulting number of points is equal to the policy's new Tier.
 - e. 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 IS Group will be reflected in the tier determination for the next following policy period.

The policy of any insured whose credit report was ordered by Allstate Insurance Company for the purpose of tier determination pursuant to this rule on or after 03/10/08 may, at Allstate's sole discretion, be assigned to IS Group 4 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.

D. CREDIT REPORT REORDERS

In the event it is necessary to reorder any credit report(s) other than for reasons listed in section C., all credit reports needed to tier the policy will be reordered. Tier will be determined as follows:

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 Insurance Company at the time of the reorder, and the applicable Tier will be assigned as follows:

- a. Using the new credit report(s), allocate number of points corresponding to the new IS Group from section B.1, then
- b. From the resulting point value, subtract one point if the policyholder had been continuously insured five or more years with the same prior carrier or 5 or more years with Qualifying Companies (Section B.2) at Initial Tier Determination. If the policy did not meet this requirement at Initial Tier Determination, but meets the requirement stated in Section C.1, subtract one point from D.a.
- c. From the resulting point value, subtract one point if the prior Bodily Injury limit at Initial Tier Determination (Section B.3) was greater than \$25,000 per person/\$50,000 per accident and the current Bodily Injury limit is greater than \$25,000 per person/\$50,000 per accident. If the policy did not meet this requirement at Initial Tier Determination, but meets the requirement stated in Section C.2 and the policy's current Bodily Injury limit is greater than \$25,000 per person/\$50,000 per accident, subtract 1 point from D.b.
- d. The resulting number of points is equal to the policy's new Tier.

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 Product Name: Private Passenger Auto
 Project Name/Number: 2007 - DeHoyos Appeals Process Filing/R18652

Supporting Document Schedules

Review Status:
Bypassed -Name: APCS-Auto Premium Comparison Survey Filed 01/31/2008
Bypass Reason: N/A - This is a rule only filing.
Comments:

Review Status:
Bypassed -Name: NAIC loss cost data entry document Filed 01/31/2008
Bypass Reason: N/A - Loss costs are not relevant to this filing.
Comments:

Review Status:
Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp Filed 01/31/2008
Bypass Reason: N/A - Loss costs are not relevant to this filing.
Comments:

Review Status:
Satisfied -Name: Uniform Transmittal Document-Property & Casualty Filed 01/31/2008
Comments:
Attachment:
 AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

Review Status:
Satisfied -Name: Response to DOI objection Filed 01/31/2008
Comments:
Attachment:
 Response to DOI objection.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:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

3. Group Name	Group NAIC #
Allstate	008

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Allstate Insurance Company	IL	19232	36-0719665	

5. Company Tracking Number	R18652
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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)	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]	N/A
12.	Company Program Title (Marketing Title)	Private Passenger Auto
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	12/20/07
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 #	R18652
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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 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.

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

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.)

**ALLSTATE INSURANCE COMPANY
VOLUNTARY PRIVATE PASSENGER AUTO
ARKANSAS**

Response to letter dated January 3, 2008 regarding Filing #R18652

- 1. Please clarify an insured being moved to Tier 4 for a significant life event. Doesn't Tier 5 receive the highest rate? Is being moved to Tier 4 the appeals process you mention in your memo?**

If an insured feels that his or her credit information has been negatively impacted by the extraordinary circumstances listed in Rule 23 of the Allstate Insurance Company (AIC) Private Passenger Auto Insurance Manual, he or she may choose to appeal the Insurance Score that Allstate has previously assigned to him or her. The appeals process mentioned in the memo refers to the process an insured would use to provide proof that his or her credit information has been negatively impacted by the listed extraordinary circumstances. Provided the insured's appeal meets the criteria detailed in the rule, at Allstate's sole discretion, the insured will be assigned to the Insurance Score (IS) Group stated in the Rule retroactive to the most recent effective date of the policy.

This IS Group represents the neutral group, which is based on the average IS Group for policyholders in the Arkansas AIC Private Passenger Auto book. The average IS Group for Arkansas AIC Private Passenger Auto is IS Group 3. Please note that originally submitted manual pages had it incorrectly listed as IS Group 4. As such, this filing will be amended to indicate that an insured whose appeal meets the criteria detailed in the rule, at Allstate's sole discretion, will be assigned to IS Group 3 retroactive to the most recent effective date of the policy. We apologize for any confusion this has created.

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Product Name: *Private Passenger Auto*
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Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	CheckingList_R18652	12/20/2007	R18652.PDF
No original date	Rate and Rule	Manual_R18652	12/20/2007	R18652.PDF

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.

RULES

Enclosed: Pages 23-1, 23-2, 23-3, and 23-4 dated 1-1-2008

Withdrawn: Pages 23-1, 23-2, 23-3, and 23-4 dated 7-1-2005

RULE 23 – TIER DETERMINATION - COVERAGES AA, BB, CC, VC, DD, & HH

Each policy shall be assigned a Tier based upon the criteria below. At each renewal, the same tier will continue to apply unless the policy qualifies for a different tier under Section C of this rule. This rule applies to Private Passenger Automobiles and Utility Automobiles.

A. DEFINITION

A Qualifying Company is defined as Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company, or Allstate County Mutual Insurance Company.

B. INITIAL TIER DETERMINATION

Each policy will be assigned a Tier as follows:

1. The policy will be assigned to an Insurance Score (IS) Group and corresponding point values shown in the table below, based on the IS score assigned when the credit report(s) ordered in connection with the policy were requested.

For Policy IS Group assignment on or after 11/20/2000:

<i>IS Group</i>	<i>IS Score</i>	<i>Points</i>
1	0-282	3
2	283-312	4
3	313-342	5
4	343-396	6
5	397+	7

With respect to credit reports requested on and after 11/20/00 where a credit report cannot be obtained, or where a credit report consists only of inquiries, an IS score of 327 will be assigned.

The policy of any insured whose credit report was ordered by Allstate Insurance Company for the purpose of tier determination pursuant to this rule on or after 03/10/08 may, at Allstate's sole discretion, be assigned to IS Group 4 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.

2. From the resulting point value in number 1 above, subtract 1 point if the policyholder has been continuously insured 5 or more years with the same prior carrier or 5 or more years with Qualifying Companies.
3. From the resulting point value in number 2 above, subtract 1 point if the prior Bodily Injury limit is greater than 25,000 per person/50,000 per accident or 50,000 combined single limit.
4. The resulting number of points is equal to the policy's Tier.

Notes:

1. The number of years insured with the prior carrier is the maximum number of years immediately preceding the inception of the Allstate Insurance Company policy in which either of the first two named insureds (if applicable) have held continuous automobile liability insurance with that carrier or any Qualifying Company or combination of Qualifying Companies.

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

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

In these cases, the number of years insured with the prior carrier will be the sum of the number of years with the prior carrier as defined above prior to deployment plus the length of time deployed overseas.

2. If the prior carrier was involved in a merger or acquisition or changed its name, the number of years insured with the prior carrier is the combined years of continuous automobile liability insurance with any carrier involved in such merger, acquisition or name change.
3. The Bodily Injury limit from the prior carrier is the greater of liability limits immediately preceding the inception of the Allstate Insurance Company policy of either of the first two named insureds (if applicable) for bodily injury to, or death of, each person as a result of any one accident.

C SUBSEQUENT TIER DETERMINATION

At each renewal, the same Tier will continue to apply unless at renewal one of the following applies

1. If a policyholder had been continuously insured fewer than 5 years with the prior carrier or Qualifying Companies when rated under Section B, the policy will qualify for a lower-rated Tier when the total number of years insured with Qualifying Companies reaches five consecutive years, provided the policy meets all other qualification requirements for the lower-rated tier.
2. If a policy had a prior Bodily Injury limit equal to or less than 25,000 per person/50,000 per accident or 50,000 combined single limit when rated under Section B, the policy will qualify for a lower-rated Tier if the Bodily Injury limit is changed to be greater than 25,000 per person/50,000 per accident and is maintained for five consecutive years.
3. Prior to every 2nd renewal effective date following the effective date of the policy for which credit report(s) were most recently ordered to determine the applicable Tier and only 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 reorder. The reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Insurance Company at the time of the reorder. If an insured requests a reorder, the next opportunity to request a reorder will take place prior to the 2nd renewal effective date following the effective date of the policy for which the credit report(s) was most recently ordered to determine the applicable Tier. The applicable Tier will be assigned as of such renewal effective date as follows:
 - a. Using the new credit report(s), allocate number of points corresponding to the new IS Group from section B.1, then
 - b. From the resulting point value, subtract one point if the policyholder had been continuously insured five or more years with the same prior carrier or 5 or more years with Qualifying Companies (Section B.2) at Initial Tier Determination. If the policy did not meet this requirement at Initial Tier Determination, but meets the requirement stated in Section C.1, subtract one point from C.3.a.
 - c. From the resulting point value, subtract one point if the prior Bodily Injury limit at Initial Tier Determination (Section B.3) was greater than \$25,000 per person/\$50,000 per accident and the current Bodily Injury limit is greater than \$25,000 per person/\$50,000 per accident. If the policy did not meet this requirement at Initial Tier Determination, but meets the requirement stated in Section C.2 and the policy's current Bodily Injury limit is greater than \$25,000 per person/\$50,000 per accident, subtract 1 point from C.3.b.
 - d. The resulting number of points is equal to the policy's new Tier.
 - e. 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 IS Group will be reflected in the tier determination for the next following policy period.

The policy of any insured whose credit report was ordered by Allstate Insurance Company for the purpose of tier determination pursuant to this rule on or after 03/10/08 may, at Allstate's sole discretion, be assigned to IS Group 4 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.

D. CREDIT REPORT REORDERS

In the event it is necessary to reorder any credit report(s) other than for reasons listed in section C., all credit reports needed to tier the policy will be reordered. Tier will be determined as follows:

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 Insurance Company at the time of the reorder, and the applicable Tier will be assigned as follows:

- a. Using the new credit report(s), allocate number of points corresponding to the new IS Group from section B.1, then
- b. From the resulting point value, subtract one point if the policyholder had been continuously insured five or more years with the same prior carrier or 5 or more years with Qualifying Companies (Section B.2) at Initial Tier Determination. If the policy did not meet this requirement at Initial Tier Determination, but meets the requirement stated in Section C.1, subtract one point from D.a.
- c. From the resulting point value, subtract one point if the prior Bodily Injury limit at Initial Tier Determination (Section B.3) was greater than \$25,000 per person/\$50,000 per accident and the current Bodily Injury limit is greater than \$25,000 per person/\$50,000 per accident. If the policy did not meet this requirement at Initial Tier Determination, but meets the requirement stated in Section C.2 and the policy's current Bodily Injury limit is greater than \$25,000 per person/\$50,000 per accident, subtract 1 point from D.b.
- d. The resulting number of points is equal to the policy's new Tier.