

| | | | |
|---------------------------------|---|-------------------------------|---|
| <i>SERFF Tracking Number:</i> | <i>ALSX-125896953</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Allstate Property & Casualty Insurance Company</i> | <i>State Tracking Number:</i> | <i>EFT \$100</i> |
| <i>Company Tracking Number:</i> | <i>R20552</i> | | |
| <i>TOI:</i> | <i>19.0 Personal Auto</i> | <i>Sub-TOI:</i> | <i>19.0001 Private Passenger Auto (PPA)</i> |
| <i>Product Name:</i> | <i>Private Passenger Auto</i> | | |
| <i>Project Name/Number:</i> | <i>Model Year Update Rate Filing/R20552</i> | | |

Filing at a Glance

Company: Allstate Property & Casualty Insurance Company

| | | |
|--|------------------------------|---|
| Product Name: Private Passenger Auto | SERFF Tr Num: ALSX-125896953 | State: Arkansas |
| TOI: 19.0 Personal Auto | SERFF Status: Closed | State Tr Num: EFT \$100 |
| Sub-TOI: 19.0001 Private Passenger Auto (PPA) | Co Tr Num: R20552 | State Status: Fees verified and received |
| Filing Type: Rate | Co Status: | Reviewer(s): Alexa Grissom, Betty Montesi |
| | Author: SPI AllState | Disposition Date: 12/04/2008 |
| | Date Submitted: 11/11/2008 | Disposition Status: Filed |
| Effective Date Requested (New): 01/19/2009 | | Effective Date (New): 01/19/2009 |
| Effective Date Requested (Renewal): 02/23/2009 | | Effective Date (Renewal): 02/23/2009 |

State Filing Description:

General Information

| | |
|--|-------------------------------|
| Project Name: Model Year Update Rate Filing | Status of Filing in Domicile: |
| Project Number: R20552 | Domicile Status Comments: |
| Reference Organization: | Reference Number: |
| Reference Title: | Advisory Org. Circular: |
| Filing Status Changed: 12/04/2008 | Deemer Date: |
| State Status Changed: 11/18/2008 | |
| Corresponding Filing Tracking Number: | |
| Filing Description: | |
| With this filing, Allstate is implementing new model year adjustment amounts used to determine prospective model year factors. | |

Currently, based on the filed and approved manual rule (Model Year Rating), when a model year is not shown on the rating pages, factors for the new model year will be 7% above the factor for the immediately preceding model year for

SERFF Tracking Number: ALSX-125896953 State: Arkansas
 Filing Company: Allstate Property & Casualty Insurance State Tracking Number: EFT \$100
 Company
 Company Tracking Number: R20552
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Auto
 Project Name/Number: Model Year Update Rate Filing/R20552

Company and Contact

Filing Contact Information

Chris Ewing,
 2775 Sanders Road (847) 402-5000 [Phone]
 Northbrook, IL 60062 (847) 402-9757[FAX]

Filing Company Information

Allstate Property & Casualty Insurance CoCode: 17230 State of Domicile: Illinois
 Company
 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: There is no retaliatory fee for this type of filing.
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|----------|----------------|---------------|
| Allstate Property & Casualty Insurance Company | \$100.00 | 11/11/2008 | 23841544 |

SERFF Tracking Number: ALSX-125896953 State: Arkansas
 Filing Company: Allstate Property & Casualty Insurance State Tracking Number: EFT \$100
 Company Company
 Company Tracking Number: R20552
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Auto
 Project Name/Number: Model Year Update Rate Filing/R20552

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|---------------|------------|----------------|
| Filed | Alexa Grissom | 12/04/2008 | 12/04/2008 |

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 | 12/01/2008 | 12/01/2008 | SPI AllState | 12/01/2008 | 12/01/2008 |
| Pending Industry Response | Alexa Grissom | 11/18/2008 | 11/18/2008 | SPI AllState | 11/18/2008 | 11/18/2008 |

SERFF Tracking Number: ALSX-125896953 State: Arkansas
 Filing Company: Allstate Property & Casualty Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: R20552
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Auto
 Project Name/Number: Model Year Update Rate Filing/R20552

Disposition

Disposition Date: 12/04/2008
 Effective Date (New): 01/19/2009
 Effective Date (Renewal): 02/23/2009
 Status: Filed
 Comment:

| Company Name: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Premium: | Maximum % Change (where required): | Minimum % Change (where required): | Overall % Indicated Change: |
|--|------------------------|--|--|--------------|------------------------------------|------------------------------------|-----------------------------|
| Allstate Property & Casualty Insurance Company | 0.000% | \$0 | 271 | \$24,053,619 | 1.000% | 0.000% | 0.000% |

SERFF Tracking Number: ALSX-125896953 State: Arkansas
 Filing Company: Allstate Property & Casualty Insurance State Tracking Number: EFT \$100
 Company
 Company Tracking Number: R20552
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Auto
 Project Name/Number: Model Year Update Rate Filing/R20552

| Item Type | Item Name | Item Status | Public Access |
|---------------------|---|-------------|---------------|
| 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 | APCS-Auto Premium Comparison Survey | Filed | Yes |
| Supporting Document | A-1 Private Passenger Auto Abstract | Filed | Yes |
| Supporting Document | Uniform Transmittal Document-Property & Casualty | Filed | Yes |
| Supporting Document | ActuarialSupport | Filed | Yes |
| Rate | CheckingListR20552 | Filed | Yes |
| Rate | ManualR20552 | Filed | Yes |

SERFF Tracking Number: ALSX-125896953 State: Arkansas
Filing Company: Allstate Property & Casualty Insurance State Tracking Number: EFT \$100
Company
Company Tracking Number: R20552
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: Model Year Update Rate Filing/R20552

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 12/01/2008
Submitted Date 12/01/2008
Respond By Date
Dear Chris Ewing,

This will acknowledge receipt of the captioned filing. I did not receive any actuarial support.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 12/01/2008
Submitted Date 12/01/2008

Dear Alexa Grissom,

Comments:

In response to the December 1 objection

Response 1

Comments: Please review the attached actuarial support.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: ActuarialSupport

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: ALSX-125896953 State: Arkansas
Filing Company: Allstate Property & Casualty Insurance State Tracking Number: EFT \$100
Company
Company Tracking Number: R20552
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: Model Year Update Rate Filing/R20552

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/18/2008

Submitted Date 11/18/2008

Respond By Date

Dear Chris Ewing,

This will acknowledge receipt of the captioned filing. I did not receive Attachment 1.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 11/18/2008

Submitted Date 11/18/2008

Dear Alexa Grissom,

Comments:

In response to the November 18 objection

Response 1

Comments: Please excuse the mislabelling. Attachment 1 is actually the Actuarial Support.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | |
|---------------------------------|---|-------------------------------|---|
| <i>SERFF Tracking Number:</i> | <i>ALSX-125896953</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Allstate Property & Casualty Insurance Company</i> | <i>State Tracking Number:</i> | <i>EFT \$100</i> |
| <i>Company Tracking Number:</i> | <i>R20552</i> | | |
| <i>TOI:</i> | <i>19.0 Personal Auto</i> | <i>Sub-TOI:</i> | <i>19.0001 Private Passenger Auto (PPA)</i> |
| <i>Product Name:</i> | <i>Private Passenger Auto</i> | | |
| <i>Project Name/Number:</i> | <i>Model Year Update Rate Filing/R20552</i> | | |

Rate Information

Rate data applies to filing.

| | |
|--|--------------|
| Filing Method: | File and Use |
| Rate Change Type: | Increase |
| Overall Percentage of Last Rate Revision: | 6.000% |
| Effective Date of Last Rate Revision: | 09/15/2008 |
| Filing Method of Last Filing: | File and Use |

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Premium: | Maximum % Change (where required): | Minimum % Change (where required): |
|--|--|-----------------------------------|---|---|-----------------|---|---|
| Allstate Property & Casualty Insurance Company | 0.000% | 0.000% | \$0 | 271 | \$24,053,619 | 1.000% | 0.000% |

SERFF Tracking Number: ALSX-125896953 State: Arkansas
 Filing Company: Allstate Property & Casualty Insurance State Tracking Number: EFT \$100
 Company
 Company Tracking Number: R20552
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Auto
 Project Name/Number: Model Year Update Rate Filing/R20552

Rate/Rule Schedule

| Review Status: | Exhibit Name: | Rule # or Page #: | Rate Action | Previous State Filing Attachments Number: |
|----------------|--------------------|-------------------|-------------|---|
| Filed | CheckingListR20552 | R20552 | New | R20552.PDF |
| Filed | ManualR20552 | R20552 | Replacement | R20552.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 13 dated 1-1-2009

Withdrawn: Page 13 dated 7-1-2005

PREMIUM SECTION

Enclosed: Page RP-21A dated 1-1-2009

Withdrawn: Page RP-21A dated 7-1-2005

RULE 13 - MODEL YEAR RATING – COVERAGES DD, HH & NC

The following rating procedures apply to the determination of physical damage premiums for Private Passenger Automobiles:

- A. The premium shall be calculated using the appropriate Model Year Factors found in the Automobile Rating Section. If a factor for a new model year is not shown, annually increase the factor for the most recent model year that is shown by the Subsequent Model Year Adjustment found in the Automobile Rating Section.

Note: Factors for new model years not shown in the Automobile Rating Section should be calculated in sequential order. The Subsequent Model Year Adjustment should be compounded annually for each new model year not shown.

- B. On October 1 of each calendar year, the current model year changes to equal the next calendar year and then the factor for the eleventh preceding model year and all earlier model years shall be adjusted to equal the factor shown for the tenth preceding model year.

ARKANSAS
VOLUNTARY PRIVATE PASSENGER AUTO
PHYSICAL DAMAGE RATING FACTORS

DEDUCTIBLE BY PGS FACTORS

(Rules 14 & 15)

COLLISION (DD)

| PGS | DEDUCTIBLE | | | | | | |
|-----|------------|-------|-------|-------|-------|-------|---------|
| | \$50 | \$100 | \$150 | \$200 | \$250 | \$500 | \$1,000 |
| M | 0.65 | 0.57 | 0.53 | 0.50 | 0.46 | 0.35 | 0.19 |
| O | 0.77 | 0.69 | 0.65 | 0.62 | 0.58 | 0.46 | 0.29 |
| S | 0.88 | 0.78 | 0.74 | 0.71 | 0.67 | 0.53 | 0.37 |
| T | 1.00 | 0.86 | 0.83 | 0.80 | 0.77 | 0.61 | 0.44 |
| U | 1.11 | 0.99 | 0.96 | 0.93 | 0.90 | 0.73 | 0.52 |
| V | 1.21 | 1.09 | 1.06 | 1.03 | 1.00 | 0.83 | 0.60 |
| W | 1.32 | 1.18 | 1.15 | 1.12 | 1.09 | 0.91 | 0.67 |
| N | 1.43 | 1.27 | 1.24 | 1.21 | 1.18 | 0.99 | 0.74 |
| P | 1.53 | 1.37 | 1.34 | 1.30 | 1.27 | 1.08 | 0.80 |
| Q | 1.62 | 1.49 | 1.44 | 1.40 | 1.35 | 1.16 | 0.87 |
| R | 1.71 | 1.61 | 1.55 | 1.49 | 1.44 | 1.24 | 0.94 |
| G | 1.84 | 1.73 | 1.67 | 1.61 | 1.55 | 1.33 | 1.04 |
| I | 2.02 | 1.87 | 1.81 | 1.76 | 1.70 | 1.46 | 1.18 |
| K | 2.22 | 2.04 | 1.98 | 1.92 | 1.86 | 1.61 | 1.31 |
| C | 2.54 | 2.32 | 2.25 | 2.17 | 2.10 | 1.85 | 1.49 |
| D | 2.92 | 2.65 | 2.56 | 2.47 | 2.38 | 2.10 | 1.65 |
| E | 3.02 | 2.77 | 2.69 | 2.60 | 2.52 | 2.18 | 1.73 |
| F | 3.38 | 3.09 | 3.00 | 2.91 | 2.82 | 2.44 | 1.94 |
| H | 3.74 | 3.42 | 3.32 | 3.22 | 3.12 | 2.70 | 2.15 |
| J | 4.10 | 3.75 | 3.64 | 3.54 | 3.42 | 2.96 | 2.36 |
| L | 4.46 | 4.08 | 3.96 | 3.85 | 3.73 | 3.23 | 2.57 |

COMPREHENSIVE (HH)

| PGS | DEDUCTIBLE | | | | | | |
|-----|------------|------|-------|-------|-------|-------|---------|
| | \$0 | \$50 | \$100 | \$150 | \$250 | \$500 | \$1,000 |
| M | 0.32 | 0.26 | 0.21 | 0.18 | 0.13 | 0.09 | 0.07 |
| O | 0.40 | 0.34 | 0.29 | 0.25 | 0.19 | 0.14 | 0.11 |
| S | 0.56 | 0.49 | 0.42 | 0.36 | 0.29 | 0.22 | 0.17 |
| T | 0.71 | 0.65 | 0.57 | 0.51 | 0.44 | 0.37 | 0.29 |
| U | 0.86 | 0.80 | 0.75 | 0.69 | 0.62 | 0.54 | 0.41 |
| V | 1.00 | 0.96 | 0.92 | 0.85 | 0.77 | 0.66 | 0.50 |
| W | 1.17 | 1.13 | 1.08 | 1.00 | 0.92 | 0.79 | 0.59 |
| N | 1.34 | 1.29 | 1.24 | 1.14 | 1.04 | 0.90 | 0.68 |
| P | 1.50 | 1.44 | 1.39 | 1.29 | 1.17 | 1.02 | 0.79 |
| Q | 1.63 | 1.57 | 1.52 | 1.42 | 1.30 | 1.15 | 0.92 |
| R | 1.77 | 1.71 | 1.66 | 1.56 | 1.44 | 1.29 | 1.06 |
| G | 1.99 | 1.93 | 1.87 | 1.76 | 1.63 | 1.46 | 1.22 |
| I | 2.29 | 2.22 | 2.15 | 2.02 | 1.89 | 1.69 | 1.42 |
| K | 2.64 | 2.56 | 2.48 | 2.34 | 2.19 | 1.97 | 1.66 |
| C | 3.19 | 3.10 | 3.01 | 2.85 | 2.67 | 2.41 | 2.05 |
| D | 3.92 | 3.81 | 3.69 | 3.49 | 3.27 | 2.95 | 2.50 |
| E | 4.57 | 4.43 | 4.29 | 4.04 | 3.76 | 3.37 | 2.80 |
| F | 5.34 | 5.18 | 5.02 | 4.72 | 4.40 | 3.94 | 3.27 |
| H | 6.11 | 5.93 | 5.75 | 5.40 | 5.04 | 4.51 | 3.74 |
| J | 6.88 | 6.68 | 6.47 | 6.08 | 5.67 | 5.08 | 4.21 |
| L | 7.65 | 7.43 | 7.20 | 6.76 | 6.31 | 5.65 | 4.68 |

MODEL YEAR
FACTORS
(Rule 13)

| MODEL YEAR | DD FACTOR |
|------------|-----------|
| 2009 | 2.64 |
| 2008 | 2.44 |
| 2007 | 2.28 |
| 2006 | 2.13 |
| 2005 | 1.99 |
| 2004 | 1.86 |
| 2003 | 1.74 |
| 2002 | 1.63 |
| 2001 | 1.52 |
| 2000 | 1.42 |
| 1999 | 1.33 |
| PRIOR | |

Subsequent Model Year Adjustment:
For model year factors not shown
in the table, apply the following annual
increase to the most recent model year
factor shown above. Round to 2
decimal places after each calculation.

Collision = 8%
Comprehensive = 6%

MODEL YEAR
FACTORS
(Rule 13)

| MODEL YEAR | HH FACTOR |
|------------|-----------|
| 2009 | 1.71 |
| 2008 | 1.61 |
| 2007 | 1.56 |
| 2006 | 1.51 |
| 2005 | 1.47 |
| 2004 | 1.43 |
| 2003 | 1.39 |
| 2002 | 1.35 |
| 2001 | 1.31 |
| 2000 | 1.27 |
| 1999 | 1.23 |
| PRIOR | |

SERFF Tracking Number: ALSX-125896953 State: Arkansas
 Filing Company: Allstate Property & Casualty Insurance State Tracking Number: EFT \$100
 Company
 Company Tracking Number: R20552
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Auto
 Project Name/Number: Model Year Update Rate Filing/R20552

Supporting Document Schedules

Satisfied -Name: NAIC loss cost data entry document **Review Status:** Filed 12/04/2008
Comments:
Attachment:
 Form RF-1.PDF

Bypassed -Name: NAIC Loss Cost Filing Document **Review Status:** Filed 12/04/2008
 for OTHER than Workers' Comp
Bypass Reason: Not applicable
Comments:

Satisfied -Name: APCS-Auto Premium Comparison **Review Status:** Filed 12/04/2008
 Survey
Comments:
Attachments:
 APCS.PDF
 APCS.XLS

Satisfied -Name: A-1 Private Passenger Auto **Review Status:** Filed 12/04/2008
 Abstract
Comments:
Attachment:
 PPA Abstract (Form A1).PDF

Satisfied -Name: Uniform Transmittal Document- **Review Status:** Filed 12/04/2008
 Property & Casualty
Comments:
Attachment:

SERFF Tracking Number: ALSX-125896953 State: Arkansas
Filing Company: Allstate Property & Casualty Insurance State Tracking Number: EFT \$100
Company
Company Tracking Number: R20552
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: Model Year Update Rate Filing/R20552

Satisfied -Name: ActuarialSupport **Review Status:** Filed 12/04/2008

Comments:

Attachments:

ActuarialSupport.PDF

ActuarialSupport.XLS

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

| | | |
|----|---|--------|
| 1. | This filing transmittal is part of Company Tracking # | R20552 |
| 2. | If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number | |

| | | | |
|--------------|---|---------------------|-----------|
| Company Name | | Company NAIC Number | |
| 3. | A. Allstate Property & Casualty Insurance Company | B. | 008-17230 |

| | | | |
|--|-----------------------|---|--------------------------------------|
| 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. 19.0 Personal Auto | B. | 19.0001 Private Passenger Auto (PPA) |

5.

| (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 | N/A | N/C | N/A | N/A | N/A | N/A | N/A |
| Property Damage | N/A | N/C | N/A | N/A | N/A | N/A | N/A |
| Medical | N/A | N/C | N/A | N/A | N/A | N/A | N/A |
| Uninsured/Underinsured Motorists | N/A | N/C | N/A | N/A | N/A | N/A | N/A |
| Collision | N/A | 0.0 | N/A | N/A | N/A | N/A | N/A |
| Comprehensive | N/A | 0.0 | N/A | N/A | N/A | N/A | N/A |
| TOTAL OVERALL EFFECT | N/A | 0.0 | | | | | |

| 6. 5 Year History | | | | | | | | 7. | |
|------------------------|---------------------------|-------------|----------------|----------------------------|----------------------------|------------------|------------------------|--|--|
| Rate Change History | | | | | | | | Expense Constants | Selected Provisions |
| Year | Policy Count | % of Change | Effective Date | State Earned Premium (000) | Incurred Losses (000) | State Loss Ratio | Countrywide Loss Ratio | | |
| 2006 | 11,719 (earned exposures) | N/A | N/A | 9,467,907 | 5,825,563 (includes ALAE) | 0.62 | 0.57 | A. Total Production Expense | 4.6% |
| 2007 | 25,138 (earned exposures) | N/A | N/A | 20,118,863 | 12,302,595 (includes ALAE) | 0.61 | 0.61 | B. General Expense | Liab - 4.9% Phys Dmg - 5.1% |
| 2008 (through 9/30/08) | 30,385 (earned exposures) | 6.0% | 9/15/08 | 21,240,534 | 13,418,173 (includes ALAE) | 0.63 | 0.62 | C. Taxes, License & Fees | Liab -3.0%; Phys Dmg - 3.1% |
| | | | | | | | | D. Underwriting Profit & Contingencies | Liab- 9.9% Phys Dmg- 11.4% |
| | | | | | | | | E. Other (explain) | Debt Provision: 1.24% ULAE: Liab-18.2% Phys Dmg- 15.0% (ULAE is a |

| | | | | | | | |
|--|--|--|--|--|--|--|--|
| | | | | | | | |
| | | | | | | | |

| | |
|----------|----------------------|
| | percentage of losses |
| F. TOTAL | |

- 8. N Apply Lost Cost Factors to Future filings? (Y or N)
- 9. 1.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
- 10. 0.0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): N/A

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 17230
 Company Name: Allstate Property & Casualty Insurance Company
 Contact Person: Chris Ewing
 Telephone No.: 1-800-366-2958 Ext. 27309
 Email Address: Chris.Ewing@allstate.com
 Effective Date: 1/19/2009

Assumptions to Use:
 1 Liability -Minimum \$25,000 per person
 2 Bodily Injury \$50,000 per accident
 \$25,000 per accident
 3 Property Damage \$100 deductible per accident
 4 Comprehensive & Collision \$250 deductible per accident
 5 The insured has elected to accept:
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 Personal Injury Protection of \$5,000 for medical, loss
 wages according to statute and \$5,000 accidental
 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or
 submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 10-30 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 10-20 %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 10-31 %

| Vehicle | Coverages | Gender | Age | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|--|---|--------|-----|--------------|---------|----------------|----------------|---------|---------|----------------|----------------|-------------|---------|----------------|----------------|--------------|---------|----------------|----------------|------------|---------|----------------|----------------|
| | | | | Female | Male | Male or Female | Male or Female | Female | Male | Male or Female | Male or Female | Female | Male | Male or Female | Male or Female | Female | Male | Male or Female | Male or Female | Female | Male | Male or Female | Male or Female |
| | | | | 18 | 18 | 40 | 66 | 18 | 18 | 40 | 66 | 18 | 18 | 40 | 66 | 18 | 18 | 40 | 66 | 18 | 18 | 40 | 66 |
| 1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB | Minimum Liability | | | \$403 | \$483 | \$171 | \$186 | \$459 | \$551 | \$192 | \$210 | \$497 | \$599 | \$205 | \$223 | \$410 | \$492 | \$174 | \$189 | \$683 | \$822 | \$276 | \$305 |
| | Minimum Liability with Comprehensive and Collision | | | \$974 | \$1,359 | \$409 | \$404 | \$1,061 | \$1,472 | \$437 | \$437 | \$1,283 | \$1,444 | \$421 | \$429 | \$1,136 | \$1,610 | \$487 | \$471 | \$1,398 | \$1,913 | \$559 | \$572 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$893 | \$1,231 | \$375 | \$375 | \$979 | \$1,342 | \$403 | \$408 | \$979 | \$1,329 | \$393 | \$404 | \$1,027 | \$1,437 | \$438 | \$429 | \$1,317 | \$1,779 | \$524 | \$544 |
| 2003 Ford Explorer "XLT" 2WD, 4 door | Minimum Liability | | | \$378 | \$449 | \$165 | \$180 | \$432 | \$514 | \$186 | \$204 | \$465 | \$556 | \$196 | \$215 | \$383 | \$455 | \$167 | \$182 | \$652 | \$779 | \$270 | \$299 |
| | Minimum Liability with Comprehensive and Collision | | | \$1,207 | \$1,716 | \$500 | \$493 | \$1,313 | \$1,856 | \$533 | \$533 | \$1,283 | \$1,799 | \$507 | \$516 | \$1,429 | \$2,058 | \$603 | \$583 | \$1,706 | \$2,380 | \$675 | \$690 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$1,089 | \$1,530 | \$450 | \$450 | \$1,191 | \$1,664 | \$483 | \$489 | \$1,173 | \$1,626 | \$465 | \$477 | \$1,272 | \$1,812 | \$535 | \$523 | \$1,576 | \$2,172 | \$622 | \$643 |
| 2003 Honda Odyssey "EX" | Minimum Liability | | | \$340 | \$404 | \$150 | \$163 | \$386 | \$459 | \$168 | \$183 | \$416 | \$498 | \$178 | \$193 | \$347 | \$412 | \$153 | \$166 | \$569 | \$678 | \$238 | \$263 |
| | Minimum Liability with Comprehensive and Collision | | | \$1,058 | \$1,498 | \$434 | \$431 | \$1,151 | \$1,622 | \$463 | \$466 | \$1,131 | \$1,581 | \$507 | \$454 | \$1,248 | \$1,790 | \$520 | \$508 | \$1,489 | \$2,073 | \$585 | \$600 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$952 | \$1,333 | \$391 | \$393 | \$1,041 | \$1,451 | \$420 | \$427 | \$1,030 | \$1,424 | \$406 | \$419 | \$1,110 | \$1,575 | \$462 | \$456 | \$1,368 | \$1,882 | \$538 | \$557 |
| 2005 Toyota Camry LE 3.0L 4 door Sedan | Minimum Liability | | | \$417 | \$496 | \$180 | \$195 | \$473 | \$564 | \$201 | \$220 | \$512 | \$613 | \$213 | \$232 | \$427 | \$509 | \$183 | \$199 | \$697 | \$832 | \$288 | \$317 |
| | Minimum Liability with Comprehensive and Collision | | | \$1,462 | \$2,084 | \$582 | \$582 | \$1,593 | \$2,261 | \$624 | \$631 | \$1,564 | \$2,204 | \$599 | \$615 | \$1,731 | \$2,494 | \$700 | \$688 | \$2,050 | \$2,877 | \$786 | \$810 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$1,304 | \$1,841 | \$520 | \$525 | \$1,428 | \$2,007 | \$560 | \$571 | \$1,411 | \$1,969 | \$542 | \$560 | \$1,528 | \$2,183 | \$617 | \$613 | \$1,863 | \$2,589 | \$715 | \$743 |
| 2003 Cadillac Seville "STS" 4 door Sedan | Minimum Liability | | | \$331 | \$394 | \$146 | \$159 | \$377 | \$450 | \$163 | \$178 | \$407 | \$487 | \$173 | \$189 | \$336 | \$400 | \$148 | \$160 | \$563 | \$674 | \$234 | \$258 |
| | Minimum Liability with Comprehensive and Collision | | | \$1,880 | \$2,760 | \$780 | \$748 | \$2,018 | \$2,950 | \$818 | \$797 | \$1,928 | \$2,797 | \$759 | \$753 | \$2,293 | \$3,399 | \$973 | \$916 | \$2,523 | \$3,650 | \$994 | \$988 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$1,642 | \$2,391 | \$679 | \$658 | \$1,771 | \$2,567 | \$716 | \$704 | \$1,703 | \$2,449 | \$669 | \$670 | \$1,984 | \$2,919 | \$837 | \$796 | \$2,242 | \$3,214 | \$881 | \$884 |
| 1998 Chevrolet Cavalier LS 4D Sedan | Minimum Liability | | | \$411 | \$490 | \$177 | \$192 | \$468 | \$559 | \$199 | \$217 | \$506 | \$607 | \$210 | \$230 | \$419 | \$499 | \$180 | \$195 | \$698 | \$835 | \$286 | \$317 |
| | Minimum Liability with Comprehensive and Collision | | | \$975 | \$1,351 | \$399 | \$403 | \$1,070 | \$1,474 | \$430 | \$439 | \$1,067 | \$1,459 | \$420 | \$434 | \$1,128 | \$1,584 | \$468 | \$464 | \$1,421 | \$1,932 | \$558 | \$581 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$897 | \$1,228 | \$368 | \$375 | \$990 | \$1,348 | \$399 | \$411 | \$995 | \$1,344 | \$392 | \$410 | \$1,023 | \$1,420 | \$424 | \$425 | \$1,339 | \$1,800 | \$526 | \$554 |

ARKANSAS INSURANCE DEPARTMENT

FORM A-1

Rev. 4/98

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submission that do not alter the information contained herein need not include this form.

Company Name: Allstate Property & Casualty Insurance Company
 NAIC No.: 17230 Group No.: 0008

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
No

2. Do you furnish a market for young drivers? Yes
 Over age 65 drivers? Yes

3. Do you require collateral business to support a youthful driver risk? No

4. Do you insure driver with an international or foreign driver's license? No

5. Specify the percentage you allow in credit or discounts for the following*:

| | | | |
|----|---|----------------|----------|
| a. | Driver Over 55 | <u>10</u> | <u>%</u> |
| b. | Good Student Discount | <u>10-20</u> | <u>%</u> |
| c. | Multi-car Discount | <u>N/A</u> | <u>%</u> |
| d. | Accident Free Discount* | | <u>%</u> |
| | *Please Specify Qualification for Discount (see the following page) _____ | | |
| e. | Anti-theft Discount | <u>N/A</u> | <u>%</u> |
| f. | Other (specify) | | |
| | <u>Resident Student Discount</u> | <u>20-35</u> | <u>%</u> |
| | <u>Economy Car Discount</u> | <u>10</u> | <u>%</u> |
| | <u>Utility Discount</u> | <u>10-25</u> | <u>%</u> |
| | <u>Multiple Policy Discount</u> | <u>5 or 10</u> | <u>%</u> |
| | <u>Good Payer Discount</u> | <u>5</u> | <u>%</u> |
| | <u>Anti-lock Brake Discount</u> | <u>10</u> | <u>%</u> |
| | <u>Passive Restraint Discount</u> | <u>10-30</u> | <u>%</u> |
| | <u>Accident Prevention Course Discount</u> | <u>5 or 10</u> | <u>%</u> |
| | <u>"The Good Hands People® Discount"</u> | <u>10</u> | <u>%</u> |
| | <u>Allstate Easy Pay Plan Discount</u> | <u>5</u> | <u>%</u> |
| | <u>Future Effective Date Discount</u> | <u>10</u> | <u>%</u> |

6. Do you have an installment payment plan for automobile insurance? Yes
 If so, what is the fee for installment payments? \$3.50

7. Does your company utilize a tiered rating plan? Yes
 If so, list the programs and percentage difference. Rating Group 1, Rating Group 2, Rating Group 3, Rating Group 4. Please Refer to Rules and Rates Manual for Further Details Regarding This Tiering Structure.

State the current volume for each program.

| | |
|-----------------------|---------------------|
| <u>Rating Group 1</u> | <u>\$23,417,034</u> |
| <u>Rating Group 2</u> | <u>\$6,425,983</u> |
| <u>Rating Group 3</u> | <u>\$407,076</u> |
| <u>Rating Group 4</u> | <u>\$310,996</u> |

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF

[Signature]
 Signature
Product Operations Consultant
 Title
(847) 402-9391
 Telephone Number

*Please reference the Rules and Rates Manual for further details regarding qualifications for these discounts and more information regarding to which coverages these discounts apply.

5.(d) Accident-free Discount

Please reference Rule 58 in the Rules Manual for details on the Premier and Premier Plus Discount. Based on a combination of the occurrence date of the last chargeable accident and the occurrence date of the last non-chargeable accident, a customer may be slotted into Premier Discount Levels 1-3 or Premier Plus Discount Levels 1-3. The corresponding discount percentages can be found in the Rates Manual.

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 Property & Casualty Insurance Company | IL | 17230 | 36-3341779 | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

| | |
|-----------------------------------|--------|
| 5. Company Tracking Number | R20552 |
|-----------------------------------|--------|

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

| 6. | Name and address | Title | Telephone #s | FAX # | e-mail |
|----|--|-------|----------------------------|--------------|--------|
| | Chris Ewing 2775 Sanders Road, Suite A5 Northbrook IL 60062 | | 800-366-2958 Ext. 27309 | 847-402-9757 | |

| | |
|---|--|
| 7. Signature of authorized filer |  |
| 8. Please print name of authorized filer | Chris Ewing |

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: 01/19/2009 Renewal: 02/23/2009 |
| 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 | 11-11-2008 |
| 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 # | R20552 |
|------------|--|--------|

| | |
|------------|--|
| 21. | Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text] |
|------------|--|

With this filing, Allstate is implementing new model year adjustment amounts used to determine prospective model year factors.

Currently, based on the filed and approved manual rule (Model Year Rating), when a model year is not shown on the rating pages, factors for the new model year will be 7% above the factor for the immediately preceding model year for Collision coverage. For Comprehensive coverage, model year factors will be 3% above the factor for the immediately preceding model year. These adjustment amounts will continue to be used for model years 2008 and prior. Model year factors for model years 2007 and 2008 have been updated in the rating pages to reflect the current adjustment amounts of 7% and 3% for Collision and Comprehensive coverages, respectively. Please note since these factors are presently being used pursuant to the current rule, this is solely to update the pages to show the current factors and will have no impact on rates.

For model years 2009 and subsequent, new adjustment factors of 8% and 6% for Collision and Comprehensive coverages, respectively, are being proposed. Please note, factors for future new model years not shown in the Automobile Rating Section should be calculated in sequential order. The Subsequent Model Year Adjustment should be compounded annually for each new model year not shown.

Since this revision immediately only impacts model year 2009 vehicles (and there are a minimal number of model year 2009 vehicles), there will be negligible rate impact due to this change.

Attachment 1 shows theoretical loss ratios for policy year 2006 for each model year 1996 through 2006. A theoretical loss ratio removes the effect of a particular rating variable, in this case model year rating. A trend measuring the change in theoretical loss ratios by model year was calculated. Based on this data, 8% and 6% annual changes for Collision and Comprehensive, respectively, are being filed prospectively for model year factors for model years 2009 and subsequent.

In accordance with the filed and approved manual rule (Model Year Rating), the model year factors prior to 1999 have been removed from the manual rate pages and the 1999 factor will now apply to all model years 1999 and prior. As stated in the rules, this change automatically took place on October 1, 2008. Therefore, this is only a clarification to the manual rate pages; it reflects the currently approved process.

Minor revisions have been made to the Model Year Rating rule. Annual model year adjustment amounts, now referred to as the 'Subsequent Model Year Adjustments', have been removed from the rule and moved instead to the rate pages. See the attached filers for details.

| | |
|--|--|
| 22. | 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>Check #: Fee paid via EFT Amount: \$100.00</p> <p>There is no retaliatory 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> | |

***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
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
VOLUNTARY PRIVATE PASSENGER AUTO
COUNTRYWIDE***

Model Year Factor Support - Collision Coverage

| <u>Model Year</u> | <u>Theoretical Loss Ratio[^]</u> |
|------------------------|---|
| 1996 | 60% |
| 1997 | 69% |
| 1998 | 76% |
| 1999 | 85% |
| 2000 | 95% |
| 2001 | 101% |
| 2002 | 111% |
| 2003 | 116% |
| 2004 | 121% |
| 2005 | 131% |
| 2006 | 141% |
| 11 Point Trend: | 8.6% |

| | |
|------------------|-------------|
| Selected: | 8.0% |
|------------------|-------------|

* Excludes NC, NJ, and TX.

[^] Policy Year 2006 data evaluated as of 12/31/2007, premium excludes model year factors.

**ALLSTATE INSURANCE COMPANY
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
VOLUNTARY PRIVATE PASSENGER AUTO
COUNTRYWIDE***

Model Year Factor Support - Comprehensive Coverage

| <u>Model Year</u> | <u>Theoretical Loss Ratio^</u> |
|------------------------|------------------------------------|
| 1996 | 69% |
| 1997 | 72% |
| 1998 | 73% |
| 1999 | 79% |
| 2000 | 84% |
| 2001 | 87% |
| 2002 | 95% |
| 2003 | 100% |
| 2004 | 112% |
| 2005 | 121% |
| 2006 | 128% |
| 11 Point Trend: | 6.6% |

| | |
|------------------|-------------|
| Selected: | 6.0% |
|------------------|-------------|

* Excludes NC, NJ, and TX.

^ Policy Year 2006 data evaluated as of 12/31/2007, premium excludes model year factors.

