

SERFF Tracking Number: ALSX-125919348 State: Arkansas
Filing Company: Allstate Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: R20550
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: Rate Filing/R20550

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: Rate

SERFF Tr Num: ALSX-125919348 State: Arkansas
SERFF Status: Closed State Tr Num: EFT \$100
Co Tr Num: R20550 State Status: Fees verified and received
Co Status: Reviewer(s): Alexa Grissom, Brittany Yielding
Author: SPI AllState Disposition Date: 12/04/2008
Date Submitted: 11/25/2008 Disposition Status: Filed

Effective Date Requested (New): 01/19/2009
Effective Date Requested (Renewal): 02/23/2009
Effective Date (New): 01/19/2009
Effective Date (Renewal): 02/23/2009

State Filing Description:

General Information

Project Name: Rate Filing
Project Number: R20550
Reference Organization:
Reference Title:
Filing Status Changed: 12/04/2008
State Status Changed: 12/04/2008
Corresponding Filing Tracking Number:
Filing Description:
With this filing, Allstate is implementing new model year adjustment amounts used to determine prospective model year factors.

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

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

<i>SERFF Tracking Number:</i>	<i>ALSX-125919348</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allstate Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>R20550</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>Rate Filing/R20550</i>		

preceding model year. These adjustment amounts will continue to be used for model years 2008 and prior. Model year factors for model years 2008 and prior 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.

Company and Contact

SERFF Tracking Number: ALSX-125919348 State: Arkansas
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 Product Name: Private Passenger Auto
 Project Name/Number: Rate Filing/R20550

Filing Contact Information

Chris Ewing,
 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: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allstate Insurance Company	\$100.00	11/25/2008	24148338

SERFF Tracking Number: ALSX-125919348

State: Arkansas

Filing Company: Allstate Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: R20550

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto

Project Name/Number: Rate Filing/R20550

Correspondence Summary

Dispositions

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

SERFF Tracking Number: ALSX-125919348 State: Arkansas
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 Company Tracking Number: R20550
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Auto
 Project Name/Number: Rate Filing/R20550

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 Insurance Company	0.000%	\$0	407	\$63,542,641	1.000%	0.000%	%

SERFF Tracking Number: ALSX-125919348 State: Arkansas
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 Product Name: Private Passenger Auto
 Project Name/Number: Rate Filing/R20550

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	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	Attachment 1,RateRuleSchedule	Filed	Yes
Rate	ManualPages R20550.pdf	Filed	Yes
Rate	R20550_CheckingList	Filed	Yes

SERFF Tracking Number: ALSX-125919348
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 TOI: 19.0 Personal Auto
 Product Name: Private Passenger Auto
 Project Name/Number: Rate Filing/R20550

State: Arkansas
 State Tracking Number: EFT \$100
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 09/26/2005
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 Insurance Company	%	0.000%	\$0	407	\$63,542,641	1.000%	0.000%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	ManualPages R20550.pdf	R20550	Replacement	R20550.PDF
Filed	R20550_CheckingList	R20550	New	R20550.PDF

RULE 13 - MODEL YEAR RATING – COVERAGES DD & HH

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

- 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	

**ARKANSAS
OTHER VEHICLE TYPES
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
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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
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COMPREHENSIVE (HH)							
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	\$0	\$50	\$100	\$150	\$250	\$500	\$1,000
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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
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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
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MODEL YEAR FACTORS (Rule 13)	
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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%
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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	

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 13-1 dated 01-01-2009

Withdrawn: Page 13-1 dated 07-01-2000

PREMIUM SECTION

Enclosed: Page RP-12A dated 01-01-2009

Page RP-13B dated 01-01-2009

Withdrawn: Page RP-12A dated 07-01-2005

Page RP-13B dated 07-01-2000

SERFF Tracking Number: ALSX-125919348 State: Arkansas
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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Auto
 Project Name/Number: Rate Filing/R20550

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto
 Abstract **Review Status:** Filed 12/04/2008

Comments:

Attachment:

PPA Abstract.PDF

Satisfied -Name: APCS-Auto Premium Comparison
 Survey **Review Status:** Filed 12/04/2008

Comments:

Attachments:

APCS.PDF

APCS.XLS

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

Comments:

Attachment:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

Satisfied -Name: NAIC loss cost data entry document **Review Status:** Filed 12/04/2008

Comments:

Attachment:

RF-1 Rate Filing Abstract.PDF

Bypassed -Name: NAIC Loss Cost Filing Document
 for OTHER than Workers' Comp **Review Status:** Filed 12/04/2008

Bypass Reason:

Not applicable

Comments:

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Product Name: Private Passenger Auto
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Satisfied -Name: Attachment 1,RateRuleSchedule **Review Status:** Filed 12/04/2008

Comments:

Attachments:

Attachment 1.PDF

Attachment 1.XLS

Attachment 1.PDF

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 Insurance Company
NAIC No.: 19232 Group No.: 0008

- 1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? No - Note that this company is closed to new business.
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 10 %
b. Good Student Discount 10-20 %
c. Multi-car Discount 5-35 %
d. Accident Free Discount 6-38 %
*Please Specify Qualification for Discount (see the following page)
e. Anti-theft Discount N/A %
f. Other (specify)
Resident Student Discount 20-35 %
Economy Car Discount 10 %
Anti-lock Brake Discount 10 %
Passive Restraint Discount 10-30 %
New Car Discount 5-10 %
Accident Prevention Course Discount 5-10 %
"The Good Hands People® Discount" 10 %
Utility Discount 10 %
Easy Pay Plan Discount 2 %

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. Tier. Please Refer to Rules and Rates Manual for Further Details Regarding This Tiering Structure.

State the current volume for each program. (6-month premiums as of 11/12/08)

Table with 2 columns: Tier (Tier 1 to Tier 7) and Volume (\$3,727,246 to \$390,637)

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

Signature
Product Operations Consultant
Title
847-402-9391
Telephone Number

*Please see the Rules/Rates pages for more information on the Driving Premier and Premier Plus Discounts which take this information into consideration.

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

NAIC Number: 19232
 Company Name: Allstate 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			\$475	\$573	\$195	\$189	\$492	\$595	\$202	\$196	\$533	\$646	\$215	\$209	\$439	\$529	\$182	\$177	\$742	\$900	\$295	\$285
	Minimum Liability with Comprehensive and Collision			\$1,104	\$1,589	\$493	\$479	\$1,098	\$1,567	\$482	\$469	\$1,099	\$1,547	\$470	\$458	\$1,154	\$1,690	\$528	\$513	\$1,470	\$2,061	\$624	\$607
	100/300/50 Liability with Comprehensive and Collision			\$954	\$1,360	\$430	\$419	\$951	\$1,345	\$422	\$411	\$954	\$1,332	\$413	\$403	\$990	\$1,437	\$457	\$445	\$1,279	\$1,779	\$548	\$533
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$439	\$529	\$183	\$177	\$458	\$552	\$189	\$184	\$494	\$597	\$201	\$195	\$404	\$486	\$170	\$165	\$699	\$846	\$279	\$270
	Minimum Liability with Comprehensive and Collision			\$1,183	\$1,732	\$537	\$522	\$1,171	\$1,699	\$523	\$509	\$1,158	\$1,657	\$503	\$490	\$1,250	\$1,863	\$583	\$567	\$1,553	\$2,211	\$669	\$652
	100/300/50 Liability with Comprehensive and Collision			\$1,017	\$1,475	\$466	\$454	\$1,010	\$1,452	\$455	\$444	\$1,002	\$1,422	\$440	\$429	\$1,068	\$1,578	\$502	\$488	\$1,346	\$1,901	\$584	\$569
2003 Honda Odyssey "EX"	Minimum Liability			\$394	\$473	\$165	\$160	\$408	\$490	\$170	\$165	\$441	\$531	\$181	\$176	\$365	\$438	\$155	\$150	\$608	\$733	\$244	\$237
	Minimum Liability with Comprehensive and Collision			\$1,037	\$1,509	\$467	\$454	\$1,028	\$1,483	\$455	\$443	\$1,021	\$1,455	\$440	\$430	\$1,094	\$1,620	\$505	\$491	\$1,354	\$1,922	\$580	\$565
	100/300/50 Liability with Comprehensive and Collision			\$892	\$1,286	\$406	\$396	\$886	\$1,267	\$398	\$388	\$883	\$1,246	\$387	\$377	\$936	\$1,372	\$436	\$425	\$1,171	\$1,649	\$507	\$494
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$479	\$578	\$198	\$192	\$495	\$598	\$204	\$198	\$537	\$649	\$217	\$211	\$445	\$536	\$185	\$180	\$738	\$893	\$294	\$285
	Minimum Liability with Comprehensive and Collision			\$1,416	\$2,077	\$629	\$613	\$1,403	\$2,043	\$614	\$599	\$1,392	\$2,003	\$594	\$580	\$1,501	\$2,235	\$681	\$663	\$1,836	\$2,631	\$781	\$762
	100/300/50 Liability with Comprehensive and Collision			\$1,210	\$1,761	\$542	\$528	\$1,201	\$1,735	\$530	\$518	\$1,195	\$1,706	\$516	\$504	\$1,275	\$1,885	\$583	\$568	\$1,578	\$2,246	\$676	\$659
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$386	\$464	\$161	\$156	\$401	\$482	\$167	\$162	\$433	\$523	\$177	\$172	\$356	\$427	\$150	\$146	\$605	\$732	\$241	\$234
	Minimum Liability with Comprehensive and Collision			\$1,771	\$2,709	\$830	\$807	\$1,728	\$2,621	\$794	\$773	\$1,667	\$2,495	\$744	\$726	\$1,935	\$3,004	\$932	\$905	\$2,192	\$3,271	\$974	\$950
	100/300/50 Liability with Comprehensive and Collision			\$1,496	\$2,273	\$704	\$686	\$1,463	\$2,204	\$676	\$659	\$1,416	\$2,105	\$636	\$621	\$1,627	\$2,510	\$786	\$764	\$1,864	\$2,763	\$832	\$811
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$475	\$573	\$195	\$189	\$492	\$595	\$202	\$196	\$533	\$646	\$215	\$209	\$439	\$529	\$182	\$177	\$742	\$900	\$295	\$285
	Minimum Liability with Comprehensive and Collision			\$981	\$1,389	\$432	\$420	\$980	\$1,377	\$426	\$414	\$989	\$1,372	\$419	\$408	\$1,013	\$1,459	\$457	\$444	\$1,329	\$1,835	\$558	\$543
	100/300/50 Liability with Comprehensive and Collision			\$852	\$1,195	\$380	\$370	\$854	\$1,188	\$376	\$366	\$864	\$1,188	\$372	\$362	\$874	\$1,248	\$400	\$389	\$1,163	\$1,593	\$494	\$480

SERFF Tracking Number: *ALSX-125919348* *State:* *Arkansas*
Filing Company: *Allstate Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *R20550*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: *Rate Filing/R20550*

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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	R20550
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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
	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
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	11-24-2008
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

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

1.	This filing transmittal is part of Company Tracking #	R20550
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 Insurance Company	B.	008-19232

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 Rate Change History

Year	Policy Count (Earned Exposures)	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2003	108,971	0.0%	9/18/03	\$78,994	\$43,353	0.55	0.60
2004	112,227	0.0%	12/15/03	\$83,081	\$44,289	0.53	0.58
2005	114,993	0.0%	9/26/05	\$85,493	\$37,363	0.44	0.57
2006	107,229			\$80,101	\$36,933	0.46	0.48
2007	96,806			\$72,951	\$33,885	0.46	0.52

7.

Expense Constants	Selected Provisions
A. Total Production Expense	Liab -4.5% Phys Dmg - 4.4%
B. General Expense	Liab - 4.9% Phys Dmg - 5.1%
C. Taxes, License & Fees	Liab -3.0% Phys Dmg - 3.0%
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	
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- 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

**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%
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* Excludes NC, NJ, and TX.

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

SERFF Tracking Number: *ALSX-125919348* *State:* *Arkansas*
Filing Company: *Allstate Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *R20550*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: *Rate Filing/R20550*

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COUNTRYWIDE***

Model Year Factor Support - Collision Coverage

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2006	141%

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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
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Model Year Factor Support - Comprehensive Coverage

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