

SERFF Tracking Number: ALSE-127365034 State: Arkansas
Filing Company: Allstate Insurance Company State Tracking Number:
Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AIC PPA
Project Name/Number: Allstate Auto/Life Discount SM/730763

Filing at a Glance

Company: Allstate Insurance Company

Product Name: AIC PPA

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Rate/Rule

SERFF Tr Num: ALSE-127365034 State: Arkansas

SERFF Status: Closed-Filed State Tr Num:

Co Tr Num: R23774: ALLSTATE State Status:
AUTO/LIFE DISCOUNT SM

Author: Celeste Mrdak

Date Submitted: 08/11/2011

Reviewer(s): Alexa Grissom, Nancy
Horton

Disposition Date: 09/15/2011

Disposition Status: Filed

Effective Date (New): 10/24/2011

Effective Date (Renewal):
11/28/2011

Effective Date Requested (New): 10/24/2011

Effective Date Requested (Renewal): 11/28/2011

State Filing Description:

General Information

Project Name: Allstate Auto/Life Discount SM

Project Number: 730763

Reference Organization:

Reference Title:

Filing Status Changed: 09/15/2011

State Status Changed:

Created By: Celeste Mrdak

Corresponding Filing Tracking Number:

Filing Description:

Allstate Auto/Life Discount SM

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Celeste Mrdak

With this filing, Allstate is introducing the Allstate Auto/Life Discount SM for the Voluntary Private Passenger Automobiles Program in Allstate Insurance Company (AIC) in the state of Arkansas.

Please refer to the attached filing memorandum for more information about this discount.

The rate level impact of this change is targeted to be revenue neutral. Rate Adjustment Factors are being revised by coverage to offset the impact of the introduction of the Allstate Auto/Life Discount SM and to target the revenue neutral

SERFF Tracking Number: ALSE-127365034 State: Arkansas
 Filing Company: Allstate Insurance Company State Tracking Number:
 Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AIC PPA
 Project Name/Number: Allstate Auto/Life Discount SM/730763

change.

Please refer to the attached rate pages for the Rate Adjustment Factors by coverage and Allstate Auto/Life Discount SM factor.

Additionally, we have revised our Territorial Definitions and Rule 31. Accident Course Prevention Discount, both for clarification only. Please refer to the attached Summary of Manual Changes for more information.

Effective Date:

We are targeting implementation of this discount for new business written and renewal business processed on or after 10/24/2011 and for renewal business effective on or after 11/28/2011.

Company and Contact

Filing Contact Information

Celeste Mrdak, Senior State Filings Analyst oscmrda@allstate.com
 2775 Sanders Road 847-402-5000 [Phone] 27328 [Ext]
 Suite A5 847-402-9757 [FAX]
 Northbrook, IL 60062

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Filing and review of independent rate/rule filings - \$100
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
---------	--------	----------------	---------------

SERFF Tracking Number: ALSE-127365034 State: Arkansas
Filing Company: Allstate Insurance Company State Tracking Number:
Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AIC PPA
Project Name/Number: Allstate Auto/Life Discount SM/730763
Allstate Insurance Company \$100.00 08/11/2011 50549778

SERFF Tracking Number: ALSE-127365034 State: Arkansas
 Filing Company: Allstate Insurance Company State Tracking Number:
 Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AIC PPA
 Project Name/Number: Allstate Auto/Life Discount SM/730763

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/15/2011	09/15/2011

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	08/16/2011	08/16/2011	Celeste Mrdak	08/23/2011	08/23/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
2nd Follow-up: Status Request	Note To Reviewer	Celeste Mrdak	09/12/2011	09/12/2011
Follow-up: Status Request	Note To Reviewer	Celeste Mrdak	09/08/2011	09/08/2011

SERFF Tracking Number: ALSE-127365034 State: Arkansas
 Filing Company: Allstate Insurance Company State Tracking Number:
 Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AIC PPA
 Project Name/Number: Allstate Auto/Life Discount SM/730763

Disposition

Disposition Date: 09/15/2011
 Effective Date (New): 10/24/2011
 Effective Date (Renewal): 11/28/2011
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Allstate Insurance Company	%	0.000%	\$0	32,748	\$49,744,023	0.200%	-2.300%

SERFF Tracking Number: ALSE-127365034 State: Arkansas
 Filing Company: Allstate Insurance Company State Tracking Number:
 Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AIC PPA
 Project Name/Number: Allstate Auto/Life Discount SM/730763

Schedule	Schedule Item	Schedule 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	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Filing Support	Filed	Yes
Rate (revised)	CheckingListA#1	Filed	Yes
Rate	CheckingList	Filed	Yes
Rate (revised)	ManualA#1	Filed	Yes
Rate	Manual	Filed	Yes

SERFF Tracking Number: ALSE-127365034 State: Arkansas
Filing Company: Allstate Insurance Company State Tracking Number:
Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AIC PPA
Project Name/Number: Allstate Auto/Life Discount SM/730763

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 08/16/2011

Submitted Date 08/16/2011

Respond By Date

Dear Celeste Mrdak,

This will acknowledge receipt of the captioned filing. Please provide statistical support for the proposed territorial revisions and clarify what effect an "area code" would have.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

SERFF Tracking Number: ALSE-127365034 State: Arkansas
 Filing Company: Allstate Insurance Company State Tracking Number:
 Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AIC PPA
 Project Name/Number: Allstate Auto/Life Discount SM/730763

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 08/23/2011
 Submitted Date 08/23/2011

Dear Alexa Grissom,

Comments:

Response to 08/16/11 objection letter

Response 1

Comments: Zip code 72065 falls into three counties: Saline County, Grant County, and Pulaski County. Currently, our Territory Definitions pages only show zip code 72065 in Pulaski County. To ensure that our Territory Definition pages are consistent with our systems and to fully reflect each of the counties that this zip code is part of, we are adding zip code 72065 to Grant County and Saline County. This is for clarification only and will not change how any current policies are being rated.

Please see the attached Territory Definition page for Saline County.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
CheckingListA#1		New	
Previous Version			
CheckingList		New	
ManualA#1		Replacement	
Previous Version			
Manual		Replacement	

SERFF Tracking Number: ALSE-127365034 *State:* Arkansas
Filing Company: Allstate Insurance Company *State Tracking Number:*
Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: AIC PPA
Project Name/Number: Allstate Auto/Life Discount SM/730763

Please let me know if you have any questions or need anything further to continue your review of this filing.

Sincerely,
Celeste Mrdak

SERFF Tracking Number: ALSE-127365034 State: Arkansas
Filing Company: Allstate Insurance Company State Tracking Number:
Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AIC PPA
Project Name/Number: Allstate Auto/Life Discount SM/730763

Note To Reviewer

Created By:

Celeste Mrdak on 09/12/2011 06:20 PM

Last Edited By:

Alexa Grissom

Submitted On:

09/15/2011 03:41 PM

Subject:

2nd Follow-up: Status Request

Comments:

We would like to inquire about the status of this filing and ensure there are no further questions and/or concerns, which we can address, given that we have not heard from you since our objection response being submitted on 08/23/11. Our other filing R23773 was approved on 09/06/11. Therefore, we would appreciate approval of this filing a.s.a.p.

I also came across a voicemail from Alexa and wasn't sure if I ever responded to it; my apologies for any oversight. To assist in your review, please let me know if we need to schedule a teleconference to further discuss this filing.

Thank you in advance for your time and cooperation.

Sincerely,

Celeste Mrdak

SERFF Tracking Number: ALSE-127365034 State: Arkansas
Filing Company: Allstate Insurance Company State Tracking Number:
Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AIC PPA
Project Name/Number: Allstate Auto/Life Discount SM/730763

Note To Reviewer

Created By:

Celeste Mrdak on 09/08/2011 01:22 PM

Last Edited By:

Alexa Grissom

Submitted On:

09/15/2011 03:41 PM

Subject:

Follow-up: Status Request

Comments:

We would like to inquire about the status of this filing and ensure there are no further questions and/or concerns, which we can address, given that we have not heard from you since our objection response being submitted on 08/23/11.

Please note in order for us to satisfy our communicated effective dates, we would appreciate approval of this filing by Monday, 09/12/11.

Thank you in advance for your time and cooperation.

Sincerely,

Celeste Mrdak

SERFF Tracking Number: ALSE-127365034 State: Arkansas
 Filing Company: Allstate Insurance Company State Tracking Number:
 Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AIC PPA
 Project Name/Number: Allstate Auto/Life Discount SM/730763

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 02/01/2010
Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Allstate Insurance Company	%	0.000%	\$0	32,748	\$49,744,023	0.200%	-2.300%

SERFF Tracking Number: ALSE-127365034 State: Arkansas
 Filing Company: Allstate Insurance Company State Tracking Number:
 Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AIC PPA
 Project Name/Number: Allstate Auto/Life Discount SM/730763

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:

Filed 09/15/2011	CheckingListA#1		New	R23774A#1- CheckingList.pdf
------------------	-----------------	--	-----	--------------------------------

Filed 09/15/2011	ManualA#1		Replacement	R23774A#1- Manual.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 TD-12 dated 10-2-2011

Withdrawn: Page TD-12 dated 9-1-2003

Territorial Definitions

No.	Description	Area-No.	No.	Description	Area-No.
	Determine Area Codes for all territories in this County from the following list:		42	Territory includes the following zip codes:	
	Alexander	113-**		71909 72167 72065	
	Arch Street Pike			Determine Area Codes for all territories in this County from the following list:	
	F.D. 116	114-**			
	Baseline F.P. Assoc.	659-**		Bauxite	754-**
	Cammack Village	650-**		Benton	751-**
	Gravel Ridge F.P.D. #9	115-**		Bryant	755-**
	Gum Springs	656-**		Haskell	756-**
	Jacksonville	652-**		Salem	752-**
	Mabelvale	657-**		Shannon Hill F. Imp.	
	Little Rock	653-**		Dist.	753-**
	Maumelle Suburban Improvement Dis.	650-**		Traskwood	757-**
	North Little Rock	654-**		All Others	750-**
	Oak Grove	111-**			
	Sherwood	655-**		42 * SCOTT (64)	
	Sylvan Hills	658-**		Mansfield	301-42
	All Others	650-**		Waldron	302-42
				All Others	300-42
42 *	RANDOLPH (61)				
	Biggers	442-42		42 * SEARCY (65)	
	Maynard	443-42		Gilbert	222-42
	O'Kean	444-42		Leslie	223-42
	Pocahantas	441-42		Marshall	221-42
	Ravenden Springs	445-42		All Others	220-42
	Reyno	446-42			
	All Others	440-42		42 SEBASTIAN (66)	
42 *	SAINT FRANCIS (62)			Barling	275-42
	Caldwell	695-42		Bonanza	277-42
	Colt	696-42		Central City	278-42
	Forrest City	691-42		Fort Smith	271-42
	Hughes	692-42		Greenwood	272-42
	Madison	697-42		Hackett	279-42
	Palestine	694-42		Hartford	273-42
	Wheatley	693-42		Huntington	276-42
	Widner	698-42		Lavaca	274-42
	All Others	690-42		Midland	120-42
* SALINE (63)				South Fort Smith	
38	Territory includes the following zip codes:			All Others	270-42
	72011 72103				
39	Territory includes the following zip codes:				
	72002 72015 72022 72122				

* Denotes Rural Territory

SERFF Tracking Number: ALSE-127365034 State: Arkansas
 Filing Company: Allstate Insurance Company State Tracking Number:
 Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AIC PPA
 Project Name/Number: Allstate Auto/Life Discount SM/730763

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	09/15/2011

Comments:

Attachment:

Form A-1 Private Passenger Automobile Abstract.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	09/15/2011

Comments:

Attachment:

PPA Survey FORM APCS.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	09/15/2011

Comments:

Attachment:

FORM RF-1 Rate Filing Abstract.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	09/15/2011

Bypass Reason: N/A

Comments:

		Item Status:	Status Date:
--	--	---------------------	-------------------------

SERFF Tracking Number: ALSE-127365034 State: Arkansas
Filing Company: Allstate Insurance Company State Tracking Number:
Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AIC PPA
Project Name/Number: Allstate Auto/Life Discount SM/730763
Satisfied - Item: Filing Support Filed 09/15/2011

Comments:

Attachments:

AR AIC Filing Memo.pdf

AR AIC Summary of Manual Changes Memo.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 _____

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 | N/A |
| d. | Accident Free Discount* | _____ % |
- *Please Specify Qualification for Discount _Please see the following page _____

- | | | |
|----|---|----------|
| e. | Anti-theft Discount | N/A |
| f. | Other (specify) | |
| | Resident Student Discount | 20-35% |
| | Economy Car Discount | 10% |
| | Utility Discount | 10-25% |
| | Multiple Policy Discount | 5 or 10% |
| | Anti-lock Brake Discount | 10% |
| | Passive Restraint Discount | 10-30% |
| | Accident Prevention Course Discount | 5 or 10% |
| | "The Good Hands People® Discount" | 10% |
| | Allstate Easy Pay Plan Discount | 2% |
| | New Car Discount | 5 or 10% |
| | Allstate Auto/Life Discount SM | 2.5% |

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

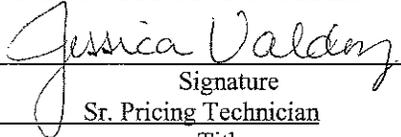
7. Does your company utilize a tiered rating plan? Yes _____
If so, list the programs and percentage difference. Tiers 1-7. Please Refer to Rules and Rates Manual for Further Details.
State the current volume for each program.

Rating Group 1	\$6,802,802
Rating Group 2	\$9,745,733
Rating Group 3	\$10,812,949
Rating Group 4	\$9,753,944
Rating Group 5	\$7,319,738

Rating Group 6
Rating Group 7

\$3,391,884
\$0

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


Signature
Sr. Pricing Technician
Title
847-402-7393
Telephone Number

AID PC A-1 (4/98)

*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.

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 19232
Company Name: Allstate Insurance Company
Contact Person: Celeste Mrdak
Telephone No.: 1-800-366-2958 Ext. 27328
Email Address: oscmrda@allstate.com
Effective Date: 10/24/2011

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 death
- 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 to 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	\$574	\$196	\$190	\$493	\$595	\$202	\$196	\$533	\$646	\$215	\$209	\$439	\$529	\$183	\$177	\$743	\$901	\$295	\$285
	Minimum Liability with Comprehensive and Collision			\$1,105	\$1,591	\$493	\$480	\$1,099	\$1,569	\$483	\$470	\$1,100	\$1,549	\$470	\$458	\$1,155	\$1,692	\$529	\$514	\$1,472	\$2,063	\$625	\$608
	100/300/50 Liability with Comprehensive and Collision			\$954	\$1,361	\$430	\$419	\$952	\$1,346	\$423	\$412	\$955	\$1,334	\$414	\$403	\$991	\$1,439	\$458	\$445	\$1,280	\$1,780	\$548	\$534
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability			\$440	\$530	\$183	\$177	\$458	\$552	\$190	\$184	\$494	\$597	\$201	\$195	\$404	\$486	\$170	\$165	\$699	\$847	\$279	\$270
	Minimum Liability with Comprehensive and Collision			\$1,184	\$1,733	\$538	\$523	\$1,172	\$1,701	\$523	\$509	\$1,159	\$1,659	\$503	\$490	\$1,251	\$1,865	\$584	\$567	\$1,555	\$2,214	\$670	\$652
	100/300/50 Liability with Comprehensive and Collision			\$1,018	\$1,477	\$467	\$454	\$1,011	\$1,453	\$456	\$444	\$1,003	\$1,423	\$440	\$430	\$1,069	\$1,579	\$503	\$489	\$1,348	\$1,903	\$585	\$570
2003 Honda Odyssey "EX"	Minimum Liability			\$394	\$473	\$165	\$160	\$408	\$490	\$170	\$165	\$441	\$532	\$181	\$176	\$366	\$438	\$155	\$151	\$608	\$734	\$245	\$237
	Minimum Liability with Comprehensive and Collision			\$1,038	\$1,511	\$467	\$455	\$1,029	\$1,484	\$455	\$444	\$1,022	\$1,456	\$441	\$430	\$1,095	\$1,621	\$505	\$491	\$1,355	\$1,923	\$581	\$566
	100/300/50 Liability with Comprehensive and Collision			\$893	\$1,287	\$407	\$396	\$887	\$1,268	\$398	\$388	\$883	\$1,248	\$387	\$378	\$937	\$1,374	\$437	\$425	\$1,173	\$1,651	\$508	\$495
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$480	\$578	\$198	\$192	\$496	\$598	\$204	\$198	\$537	\$650	\$218	\$211	\$446	\$537	\$186	\$180	\$738	\$894	\$295	\$285
	Minimum Liability with Comprehensive and Collision			\$1,418	\$2,079	\$629	\$613	\$1,404	\$2,045	\$614	\$599	\$1,393	\$2,004	\$595	\$581	\$1,502	\$2,237	\$682	\$664	\$1,837	\$2,634	\$782	\$762
	100/300/50 Liability with Comprehensive and Collision			\$1,211	\$1,762	\$542	\$529	\$1,202	\$1,737	\$531	\$518	\$1,196	\$1,708	\$516	\$504	\$1,277	\$1,887	\$584	\$569	\$1,579	\$2,248	\$676	\$660
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$386	\$464	\$161	\$157	\$401	\$483	\$167	\$162	\$433	\$523	\$177	\$172	\$356	\$428	\$151	\$146	\$605	\$732	\$242	\$234
	Minimum Liability with Comprehensive and Collision			\$1,773	\$2,712	\$831	\$808	\$1,730	\$2,623	\$795	\$774	\$1,669	\$2,498	\$744	\$726	\$1,937	\$3,007	\$933	\$906	\$2,194	\$3,274	\$975	\$951
	100/300/50 Liability with Comprehensive and Collision			\$1,498	\$2,275	\$705	\$686	\$1,465	\$2,206	\$677	\$660	\$1,417	\$2,107	\$637	\$622	\$1,629	\$2,512	\$787	\$765	\$1,866	\$2,766	\$832	\$812
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$475	\$574	\$196	\$190	\$493	\$595	\$202	\$196	\$533	\$646	\$215	\$209	\$439	\$529	\$183	\$177	\$743	\$901	\$295	\$285
	Minimum Liability with Comprehensive and Collision			\$982	\$1,390	\$433	\$421	\$981	\$1,378	\$426	\$415	\$990	\$1,373	\$419	\$408	\$1,014	\$1,461	\$458	\$445	\$1,331	\$1,837	\$559	\$544
	100/300/50 Liability with Comprehensive and Collision			\$853	\$1,196	\$381	\$371	\$855	\$1,189	\$376	\$367	\$865	\$1,189	\$372	\$362	\$875	\$1,249	\$400	\$389	\$1,164	\$1,594	\$494	\$481

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	R23774
-----------	---	---------------

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.	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.	Personal Automobile	B.	Private Passenger Automobile

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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	0.0%	N/A	N/A	N/A	N/A	N/A
Property Damage	N/A	0.0%	N/A	N/A	N/A	N/A	N/A
Medical	N/A	0.0%	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	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2006	107,229 (earned exposures)	N/A	N/A	80,101,382	36,932,899	0.46	0.48
2007	96,806 (earned exposures)	N/A	N/A	72,951,021	33,885,240	0.46	0.52
2008	86,602 (earned exposures)	N/A	N/A	65,493,511	37,137,615	0.57	0.54
2009	78,060 (earned exposures)	N/A	N/A	58,506,268	30,965,469	0.53	0.54

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	5.0%
B. General Expense	4.8%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit	Liab: 7.9% Phys Dam:

	exposures)						
2010	69,619 (earned exposures)	0.0%	2/1/10	52,887,260	50,415,283	0.95	0.56

& Contingencies	10.3%
E. 1. Commissions 2. Debt Provision	1. 11.8% 2. 1.3%
F. TOTAL	

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

9. +0.2% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____ N/A _____

10. -2.3% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____ N/A _____

**Allstate Insurance Company
Voluntary Private Passenger Auto
Arkansas**

Allstate Auto/Life DiscountSM

Allstate Insurance Company (AIC) is introducing a new discount. The Allstate Auto/Life DiscountSM will apply to Bodily Injury, Property Damage, Medical, Collision, and Comprehensive coverages.

To qualify for the discount, the named insured must also be the owner, insured or payor of an individual life insurance policy or mortgage insurance policy written in a qualifying company. Allstate-brand life insurance policies sold through entities not owned or affiliated with Allstate do not qualify for the discount because we lack the systems capability to determine if these policies are associated with an Allstate Auto policy. Only a small percentage of Allstate-brand life insurance policies sold to Allstate auto insurance customers are sold through entities not owned or affiliated with Allstate. Please see **Rule 64** for more details.

Several competitors already offer this discount in their auto rating plans. Allstate is introducing this discount to effectively compete for customers who purchase both an auto and life policy with Allstate.

The discount is supported by a fixed expense allocation analysis based on the expected increased probability of auto insureds renewing that have a supporting life product. To simplify the implementation of this discount in Private Passenger Auto books across multiple states and underwriting companies, the indicated cost differences on the fixed expense portion of the premium was converted to a discount on major auto coverages.

Please see the table below for a summary of the indicated and selected discount factors.

	<u>Indicated Factor</u>	<u>Selected Factor</u>
Allstate Auto/Life Discount SM	0.977	0.975

The Rate Adjustment Factors (RAF) have been updated for each coverage in order to arrive at a revenue neutral change.

**ALLSTATE INSURANCE COMPANY
PRIVATE PASSENGER AUTO
ARKANSAS**

SUMMARY OF MANUAL RULE CHANGES

Rates Manual:

- RP-2A ▪ Add Allstate Auto/Life DiscountSM to rating steps, Revise RAFs
- RP-3A ▪ Add Allstate Auto/Life DiscountSM to rating steps, Revise RAFs
- RP-9A ▪ Add Allstate Auto/Life DiscountSM

Rules Manual:

- I-3 ▪ Add Rules 62 and 63 to create space for Rule 64. Allstate Auto/Life DiscountSM
- 31-1 ▪ Remove the “need to present proof” requirement for Rule 31. Accident Prevention Course Discount
- 62-1 and 63-1 ▪ Add Rules 62 and 63 to create space for Rule 64
- 64-1 ▪ Add Rule 64. Allstate Auto/Life DiscountSM
- TD-5 ▪ Add 72065 to Grant County, Territory 42. This revision is made to be consistent with our current programming and is a clarification only.

SERFF Tracking Number: ALSE-127365034 State: Arkansas
 Filing Company: Allstate Insurance Company State Tracking Number:
 Company Tracking Number: R23774: ALLSTATE AUTO/LIFE DISCOUNT SM
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AIC PPA
 Project Name/Number: Allstate Auto/Life Discount SM/730763

Superseded Schedule Items

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.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/11/2011	Rate and Rule	CheckingList	08/23/2011	CheckingListR23774.pdf (Superseded)
08/11/2011	Rate and Rule	Manual	08/23/2011	ManualR23774.pdf (Superseded)

CHECKING LIST FOR PRIVATE PASSENGER AUTO

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

INDEX

Enclosed: Page I-3 dated 10-1-2011

Withdrawn: Page I-3 dated 7-1-2000

RULES

Enclosed: Page 31-1 dated 10-1-2011

Page 62-1 dated 10-1-2011

Page 63-1 dated 10-1-2011

Page 64-1 dated 10-1-2011

Withdrawn: Page 31-1 dated 7-1-2000

TERRITORIAL DEFINITIONS

Enclosed: Page TD-5 dated 10-1-2011

Withdrawn: Page TD-5 dated 9-1-2003

RATING SECTION

Enclosed: Page RP-2A dated 10-1-2011

Page RP-3A dated 10-1-2011

Page RP-10A-2 dated 10-1-2011

Withdrawn: Page RP-2A dated 2-1-2010

Page RP-3A dated 2-1-2010

Page RP-10A-2 dated 11-1-2002

Rule 62 - Reserved for Future Use..... 62-1
Rule 63 - Reserved for Future Use..... 63-1
Rule 64 – Allstate Auto/Life Discount SM..... 64-1

TERRITORIAL DEFINITIONS

Territorial Definitions..... TD-1

AUTOMOBILE RATING SECTIONS

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

SYMBOL AND IDENTIFICATION INSTRUCTIONS

Private Passenger Automobiles..... SI-1

SYMBOL AND IDENTIFICATION PAGES FOR MODEL YEARS 2001 AND SUBSEQUENT

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

SYMBOL AND IDENTIFICATION PAGES FOR MODEL YEARS 2000 AND PRIOR

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

EXPERIENCE GROUP RATING PAGES

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

*YYYY refers to the year of the vehicle being rated

**RULE 31 - ACCIDENT PREVENTION COURSE DISCOUNT – COVERAGES AA, BB,
DD, & HH**

When the principal operator of the vehicle successfully completes a Motor Vehicle Accident Prevention course meeting Arkansas Department of Motor Vehicles (Office of Driver Services) criteria, reduce the rate for Coverage AA - Bodily Injury, Coverage BB - Property Damage, Coverage DD - Collision, and Coverage HH - Comprehensive by applying the factor shown in the Automobile Rating Section.

This discount will apply for three years after successful completion of the course. In order to continue to receive this discount after this three-year period, the course must again be successfully completed.

RULE 62 – RESERVED FOR FUTURE USE

RULE 63 – RESERVED FOR FUTURE USE

**RULE 64 – ALLSTATE AUTO/LIFE DISCOUNTSM – COVERAGES AA, BB, VC, DD,
& HH**

This discount will apply when the named insured is also the owner, insured, or payor on an individual life insurance policy or mortgage term life insurance certificate written by a person acting as or on behalf of an Allstate Agent in one of the following companies:

Allstate Life Insurance Company
Lincoln Benefit Life Company
Allstate Life Insurance Company of New York
American Heritage Life Insurance Company

excluding agents appointed with Allstate through entities not owned by or affiliated with Allstate Insurance Company, such as Broker-Dealers (e.g, Merrill Lynch), Banks (e.g., Chase) and Master Brokerage Agencies (MBAs)

If the named insured is the owner, insured, or payor on multiple qualifying individual life insurance policies or mortgage term life insurance certificates, the discount will only be applied once to the Private Passenger Auto policy.

The applicable rating factors are shown on the Automobile Rating Section.

Territorial Definitions

No.	Description	Area-No.	No.	Description	Area-No.
42	Territory includes the following zip codes: 72047 72058 72061 72181 Determine Area Codes for all territories in this County from the following list: Conway 621-** Damascus 623-** Enola 624-** Greenbrier 625-** Guy 626-** Mayflower 627-** Mount Vernon 628-** Vilonia 622-** Wooster 629-** All Others 620-**		* GARLAND (26)		
42 *	FRANKLIN (24) Altus 253-42 Branch 254-42 Charleston 251-42 Denning 255-42 Ozark 252-42 Wiederkehr Village 256-42 All Others 250-42		39	Territory includes the following zip codes: 71901 71913 71964 72087	
			42	Territory includes the following zip codes: 71909 71949 71956 71968 Determine Area Codes for all territories in this County from the following list: Fountain Lake 765-** Highway 70 West F.D. 767-** Hot Springs 761-** Hot Springs Village F.P. Dist. 762-** Lake Hamilton F.P.A. 768-** Lonsdale 763-** Mountain Pine 764-** Piney 766-** All Others 760-**	
			* GRANT (27)		
* FULTON (25)			34	Territory includes the following zip code: 72057	
42	Mammoth Spring 431-42 Salem 432-42 Viola 433-42 All Others 430-42		42	Territory includes the following zip codes: 72084 72128 72129 72150 72065	
32	Territory includes the following zip code: 72513 430-32		39	Territory includes the following zip code: 72015 Determine Area Codes for all territories in this County from the following list: Leola 742-** Poyen 743-** Prattsville 744-** Sheridan 741-** Tull 745-** All Others 740-**	

* Denotes Rural Territory

**ARKANSAS
VOLUNTARY PRIVATE PASSENGER AUTO
PREMIUM CALCULATION**

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP
#

	AA	BB	VC	VM	VW	DD	HH
1 TERRITORIAL BASE RATE (RP-4A and 16A)							
2 RATE ADJUSTMENT FACTOR	x 1.005	x 1.005	x 1.005	x 1.004	x 1.004	x 1.005	x 1.004
3 INCREASED LIMIT FACTOR/ADDEND (RP-5A)	x	+	x	+	+		
4 DRIVER CLASSIFICATION FACTOR (RP-7A and 8A)	x	x	x			x	x
5 ECONOMY CAR DISCOUNT (RP-9A)	x	x					
6 HOUSEHOLD COMPOSITION FACTOR (RP-11A)	x	x	x			x	x
7 MODEL YEAR FACTOR (RP-12A)						x	x
8 DEDUCTIBLE BY PGS FACTOR (RP-12A)						x	x
9 EXPERIENCE GROUP RATING FACTOR (EGR PAGES)	x	x	x			x	x
10 NEW CAR DISCOUNT (RP-9A)	x	x	x			x	x
11 FIRE AND THEFT FACTOR (RP-16A)							x
12 UTILITY DISCOUNT (RP-9A)	x	x	x			x	x
13 RESIDENT STUDENT DISCOUNT (RP-9A)	x	x	x			x	x
14 GOOD STUDENT DISCOUNT (RP-9A)	x	x	x			x	x
15 PASSIVE RESTRAINT DISCOUNT (RP-9A)			x	x	x		
16 MERIT FACTOR (RP-13A)	x	x				x	
17 MINOR VIOLATION FACTOR (RP-14A)	x	x	x			x	
18 INEXP. OPERATOR SURCHARGE ADDEND (RP-15A)	+	+				+	
19 VIOLATION SURCHARGE ADDEND (RP-15A)	+	+				+	
20 FARM DISCOUNT SUBTRACTIVE (RP-15A)	-	-				-	
21 CAMPER UNIT ADDITIONAL PREMIUM (RP-16A)						+	+
22 55 AND RETIRED DISCOUNT (RP-9A)	x	x	x			x	x
23 ACCIDENT PREVENTION COURSE DISCOUNT (RP-9A)	x	x				x	x
24 TIER (RP-10A)	x	x	x			x	x
25 PREMIER PLUS DISCOUNT (RP-10A)	x	x	x			x	x
26 PREMIER DISCOUNT (RP-10A)	x	x	x			x	x
27 MULTIPLE POLICY DISCOUNT (RP-10A)	x	x	x			x	x
28 SINGLE CAR DRIVING REC. SURCHARGE (RP-10A)	x	x	x			x	x
29 CERTIFIED RISK SURCHARGE FACTOR (RP-9A)	x	x					
30 ANTI-LOCK BRAKE DISCOUNT (RP-9A)	x	x				x	
31 THE GOOD HANDS PEOPLE® DISCOUNT (RP-9A)	x	x	x			x	x
32 THE ALLSTATE EASY PAY PLAN DISCOUNT (RP-9A)	x	x	x			x	x
33 ALLSTATE AUTO/LIFE DISCOUNT SM (RP-11A)	x	x	x			x	x
34 ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-9A)	x	x	x			x	x
35 TOTAL COVERAGE PREMIUM							

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

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

38 RENTAL REIMBURSEMENT (UU)	
RENTAL REIMBURSEMENT BASE RATE (RP-16A)	
RENTAL REIMBURSEMENT LIMIT FACTOR (RP-5A)	x
TOTAL RENTAL REIMBURSEMENT COVERAGE PREMIUM	=

39 TOWING (JJ) (RP- 16A)	
SOUND SYSTEMS (ZA) (RP- 16A)	+
TAPE (ZZ) (RP- 16A)	+
NEW CAR EXPANDED PROTECTION (NC) (RP-3A)	+
TOTAL MISCELLANEOUS COVERAGES	=

40 TOTAL SEMI-ANNUAL PREMIUM =	
---------------------------------------	--

NOTES	
Territory #:	_____
Tier:	_____
Classification:	_____
Limits of Liability:	_____
Model Year:	_____
PGS:	_____
DD/HH Deductibles:	_____

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

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

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

STEP

#		DD	HH
1	TERRITORIAL BASE RATE (RP-4A and 16A)		
2	RATE ADJUSTMENT FACTOR	x 1.005	x 1.004
3	DRIVER CLASSIFICATION FACTOR (RP-7A and 8A)	x	x
4	HOUSEHOLD COMPOSITION FACTOR (RP-11A)	x	x
5	MODEL YEAR FACTOR (RP-12A)	x	x
6	DEDUCTIBLE BY PGS FACTOR (RP-12A)	x	x
7	EXPERIENCE GROUP RATING FACTOR (EGR PAGES)	x	x
8	NEW CAR DISCOUNT (RP-9A)	x	x
9	UTILITY DISCOUNT (RP-9A)	x	x
10	RESIDENT STUDENT DISCOUNT (RP-9A)	x	
11	GOOD STUDENT DISCOUNT (RP-9A)	x	x
12	MERIT FACTOR (RP-13A)	x	
13	MINOR VIOLATION FACTOR (RP-14A)	x	
14	INEXP. OPERATOR SURCHARGE ADDEND (RP-15A)	+	
15	VIOLATION SURCHARGE ADDEND (RP-15A)	+	
16	FARM DISCOUNT SUBTRACTIVE (RP-15A)	-	
17	CAMPER UNIT ADDITIONAL PREMIUM (RP-16A)	+	+
18	55 AND RETIRED DISCOUNT (RP-9A)	x	x
19	ACCIDENT PREVENTION COURSE DISCOUNT (RP-9A)	x	x
20	TIER (RP-10A)	x	x
21	PREMIER PLUS DISCOUNT (RP-10A)	x	x
22	PREMIER DISCOUNT (RP-10A)	x	x
23	MULTIPLE POLICY DISCOUNT (RP-10A)	x	x
24	SINGLE CAR DRIVING REC. SURCHARGE (RP-10A)	x	x
25	ANTI-LOCK BRAKE DISCOUNT (RP-9A)	x	
26	THE GOOD HANDS PEOPLE® DISCOUNT (RP-9A)	x	x
27	THE ALLSTATE EASY PAY PLAN DISCOUNT (RP-9A)	x	x
28	ALLSTATE AUTO/LIFE DISCOUNT SM (RP-11A)	x	x
29	ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-9A)	x	x
30	NEW CAR EXPANDED PROTECTION FACTOR (RP-16A)	x	x
31	TOTAL COVERAGE PREMIUM		

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

**ARKANSAS
VOLUNTARY PRIVATE PASSENGER AUTO
RATING FACTORS**

RATING PLAN	RULE	FACTOR				
		AA	BB	VC	DD	HH
MULTIPLE POLICY DISCOUNT	25					
Homeowners		0.90	0.90	0.90	0.90	0.90
Mobilehome Owners		0.95	0.95	0.95	0.95	0.95
Renters		0.95	0.95	0.95	0.95	0.95
Condominium Owners		0.95	0.95	0.95	0.95	0.95
Homeowners		0.90	0.90	0.90	0.90	0.90
Mobilehome Owners		0.95	0.95	0.95	0.95	0.95
Renters		0.95	0.95	0.95	0.95	0.95
Condominium Owners		0.95	0.95	0.95	0.95	0.95
Homeowners		0.90	0.90	0.90	0.90	0.90
Mobilehome Owners		0.95	0.95	0.95	0.95	0.95
Renters		0.95	0.95	0.95	0.95	0.95
Condominium Owners		0.95	0.95	0.95	0.95	0.95
Homeowners		0.90	0.90	0.90	0.90	0.90
Mobilehome Owners		0.95	0.95	0.95	0.95	0.95
Renters		0.95	0.95	0.95	0.95	0.95
Condominium Owners		0.95	0.95	0.95	0.95	0.95
Homeowners		0.90	0.90	0.90	0.90	0.90
Mobilehome Owners		0.95	0.95	0.95	0.95	0.95
Renters		0.95	0.95	0.95	0.95	0.95
Condominium Owners		0.95	0.95	0.95	0.95	0.95
Homeowners		0.90	0.90	0.90	0.90	0.90
Mobilehome Owners		0.95	0.95	0.95	0.95	0.95
Renters		0.95	0.95	0.95	0.95	0.95
Condominium Owners		0.95	0.95	0.95	0.95	0.95
ALLSTATE AUTO/LIFE DISCOUNT SM	64	0.975	0.975	0.975	0.975	0.975