

SERFF Tracking Number: ALSE-128126633 State: New Jersey  
Filing Company: Allstate New Jersey Property and Casualty Insurance Company State Tracking Number: 12-0383  
Company Tracking Number: R24897: RENEWAL DOWN PAY REVISION  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: ANJP&C PPA  
Project Name/Number: Renewal Down Pay Revision/894855

## Filing at a Glance

Company: Allstate New Jersey Property and Casualty Insurance Company

Product Name: ANJP&C PPA	SERFF Tr Num: ALSE-128126633	State: New Jersey
TOI: 19.0 Personal Auto	SERFF Status: Closed-Approved	State Tr Num: 12-0383
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: R24897: RENEWAL DOWN PAY REVISION	State Status: Approved
Filing Type: Rule	Author: Rick Wisniewski	Reviewer(s): Candy Speck
	Date Submitted: 02/28/2012	Disposition Date: 03/13/2012
Effective Date Requested (New):		Disposition Status: Approved
Effective Date Requested (Renewal): 05/24/2012		Effective Date (New):
		Effective Date (Renewal): 05/24/2012

## General Information

Project Name: Renewal Down Pay Revision  
Project Number: 894855  
Reference Organization:  
Reference Title:  
Filing Status Changed: 03/13/2012  
State Status Changed: 03/13/2012  
Created By: Rick Wisniewski  
Corresponding Filing Tracking Number:

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

Deemer Date:  
Submitted By: Rick Wisniewski

Filing Description:

With this filing, Allstate is proposing a refinement to the down payment requirements for multiple-car renewal policies who have received multiple cancellation notices in recognition of the higher average premiums for these policies.

In the last filing R24097 (DOBI # 11-1699), we mistakenly removed section B. Installment Plan from Rule 8 - Down Payment Requirements and Installment Plan on Page 8-2 of the rule manual. In this filing, we will include the correction to the rule manual pages. Section B. Installment Plan of Rule 8 will be inserted as a new page ( Page 8-3) to the rule manual.

All of these changes can be seen with the attached manual pages.

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Allstate is targeting an implementation date of 4/16/2012 which corresponds to a renewals effective date of 5/24/2012.

There is no associated rate change with this filing.

## Company and Contact

### Filing Contact Information

Rick Wisniewski, Associate State Filings rwisn@allstate.com  
 Director  
 2775 Sanders Road 847-402-0723 [Phone] 20723 [Ext]  
 Suite A2-W 847-402-9757 [FAX]  
 Northbrook, IL 60062

### Filing Company Information

Allstate New Jersey Property and Casualty Insurance Company CoCode: 12344 State of Domicile: Illinois  
 2775 Sanders Rd. Group Code: 8 Company Type: Property and Casualty  
 Suite A2-W Group Name: Allstate State ID Number:  
 Northbrook, IL 60062 FEIN Number: 20-3560910  
 (847) 402-5000 ext. [Phone]

## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allstate New Jersey Property and Casualty Insurance Company	\$0.00		

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Candy Speck	03/13/2012	03/13/2012

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## Disposition

Disposition Date: 03/13/2012

Effective Date (New):

Effective Date (Renewal): 05/24/2012

Status: Approved

Comment:

Acting Commissioner Kenneth E. Kobylowski has approved the filing. The filing will become effective May 24, 2012 for renewal business. Should this effective date be inconvenient for your needs, please contact us immediately.

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 New Jersey Property and Casualty Insurance Company	0.000%	0.000%	\$0	159,980	\$330,218,770	0.000%	0.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Explanatory Memorandum	Yes	Yes
Supporting Document	MARS002 - Final Printed Pages	Yes	Yes
Supporting Document	Terrorism	Yes	Yes
Rate	Manual Pages	Yes	Yes

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## Rate Information

Rate data applies to filing.

**Filing Method:** Prior approval  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** 6.900%  
**Effective Date of Last Rate Revision:** 12/19/2011  
**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 New Jersey Property and Casualty Insurance Company	0.000%	0.000%	\$0	159,980	\$330,218,770	0.000%	0.000%

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## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
	Manual Pages		Replacement	04ManualPages_R24 897_PC.pdf

**Renewal**

1. A renewal down payment is required on or before the policy effective date subject to the following requirements:

- All single car policies with 2 or more cancellation notices issued within the past 12 months: 60%
- All multiple car policies with 2 or more cancellation notices issued within the past 12 months: 33%
- All policies with 1 cancellation notice issued within the past 12 months: 33%
- All other policies: 16.67%

Notes:

1. The largest down payment percentage applicable to the policy from the list above will be required.
2. For any policy on the Easy Pay Plan or payroll deduction 38 days prior to the renewal effective date of the policy, the renewal down payment amount is 16.67%.

2. Premiums may be paid on an installment basis after payment of the renewal down payment using five monthly installments with a minimum amount due of at least 16.67% of the policy premium. Policyholder's will have the option of paying any amount between the minimum amount due and the remaining premium owed each month. Payments greater than the scheduled amount will reduce the next minimum amount due. Payments less than the scheduled amount will be added to the next minimum amount and the policy may be scheduled for cancellation with the issuance of a Cancellation Notice.

**B. Installment Plan**

Any remaining balance may be paid on an installment basis as follows:

1. Policyholders may pay their remaining balance in any number of installments, not to exceed six monthly installments. Each installment will have a \$3.50 installment fee resulting in a maximum of \$21.00.
2. Policyholders may pay their remaining balance in six monthly installments deducted from their checking account. Each installment deduction shall have a \$1.00 installment fee resulting in a maximum of \$6.00.

**Notes:**

1. The due date of each installment will be on the same date each month.
  2. At least the monthly pro-rata premium is due each month.
  3. No additional installment fees will apply after the remaining balance for the current policy period is paid in full.
3. No fee shall be required when the premium is paid under a payroll deduction plan.

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Explanatory Memorandum <b>Comments:</b> <b>Attachment:</b> 03SummaryofChanges_R24897_PC.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> MARS002 - Final Printed Pages <b>Comments:</b> <b>Attachment:</b> MARS002.pdf		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Terrorism <b>Bypass Reason:</b> N/A <b>Comments:</b>		

**ALLSTATE NEW JERSEY PROPERTY AND CASUALTY INSURANCE COMPANY  
NEW JERSEY**

**SUMMARY OF RULE MANUAL CHANGES**

- Page 8-2
- Refined down pay requirements for renewal policies with 2 or more cancellation notices in the past 12 months. With this change, the down payment requirement for multiple car policies with 2 or more cancellation notices in the past 12 months will be tempered to 33%.
- Page 8-3
- In the last filing, section B. Installment Plan was mistakenly removed from page 8-2 of the rule manual. In this filing, a new page 8-3 is created to handle the inclusion of section B. Installment Plan for this Rule.

