

State: Iowa **First Filing Company:** Allied Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Vanishing Deductible/

Filing at a Glance

Companies: Allied Property and Casualty Insurance Company
 AMCO Insurance Company
 Nationwide Insurance Company Of America
 Nationwide Mutual Insurance Company
 Nationwide Affinity Insurance Company of America
 Nationwide Agribusiness Insurance Company

Product Name: Personal Auto
 State: Iowa
 TOI: 19.0 Personal Auto
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Filing Type: Form
 Date Submitted: 11/26/2012
 SERFF Tr Num: NWPP-128783215
 SERFF Status: Closed-Approved
 State Tr Num:
 State Status:
 Co Tr Num: 314APF12194

Effective Date 05/13/2013
 Requested (New):
 Effective Date 06/17/2013
 Requested (Renewal):
 Author(s): Stephanie Wells
 Reviewer(s): Wayne Lacher (primary)
 Disposition Date: 11/27/2012
 Disposition Status: Approved
 Effective Date (New): 05/13/2013
 Effective Date (Renewal): 06/17/2013

State: Iowa **First Filing Company:** Allied Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto

Project Name/Number: Vanishing Deductible/

General Information

Project Name: Vanishing Deductible	Status of Filing in Domicile:
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 11/27/2012	
State Status Changed:	Deemer Date:
Created By: Stephanie Wells	Submitted By: Stephanie Wells
Corresponding Filing Tracking Number:	

Filing Description:
Please see the attached filing letter.

Company and Contact

Filing Contact Information

Stephanie Wells, Sr. Compliance Analyst	wellss5@nationwide.com
1100 Locust Street	515-508-2497 [Phone]
Des Moines, IA 50391	515-508-2497 [FAX]

State: Iowa **First Filing Company:** Allied Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Vanishing Deductible/

Filing Company Information

Allied Property and Casualty Insurance Company 701 Fifth Avenue Des Moines, IA 50391 (515) 508-4382 ext. [Phone]	CoCode: 42579 Group Code: 140 Group Name: FEIN Number: 42-1201931	State of Domicile: Iowa Company Type: Property and Casualty State ID Number: 14
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AMCO Insurance Company 1100 Locust Street Des Moines, IA 50391 (515) 508-4382 ext. [Phone]	CoCode: 19100 Group Code: 140 Group Name: FEIN Number: 42-6054959	State of Domicile: Iowa Company Type: Property and Casualty State ID Number: 14
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Nationwide Insurance Company Of America One Nationwide Plaza 1-19-10 Columbus, OH 43215-2220 (614) 249-4600 ext. [Phone]	CoCode: 25453 Group Code: 140 Group Name: FEIN Number: 95-2130882	State of Domicile: Iowa Company Type: P&C State ID Number:
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Nationwide Mutual Insurance Company One Nationwide Plaza 1-19-10 Columbus, OH 43215-2220 (614) 249-4600 ext. [Phone]	CoCode: 23787 Group Code: 140 Group Name: FEIN Number: 31-4177100	State of Domicile: Ohio Company Type: State ID Number:
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Nationwide Affinity Insurance Company of America One Nationwide Plaza 1-19-10 Columbus, OH 43215-2220 (614) 249-4600 ext. [Phone]	CoCode: 26093 Group Code: 140 Group Name: FEIN Number: 48-0470690	State of Domicile: Kansas Company Type: State ID Number:
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Nationwide Agribusiness Insurance Company One Nationwide Plaza 1-19-10 Columbus, OH 43215-2220 (614) 249-4600 ext. [Phone]	CoCode: 28223 Group Code: 140 Group Name: FEIN Number: 42-1015537	State of Domicile: Iowa Company Type: State ID Number:
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Filing Fees

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

State: Iowa **First Filing Company:** Allied Property and Casualty Insurance Company,
...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Vanishing Deductible/

Company	Amount	Date Processed	Transaction #
Nationwide Mutual Insurance Company	\$50.00	11/26/2012	65184928

SERFF Tracking #:

NWPP-128783215

State Tracking #:

Company Tracking #:

314APF12194

State:

Iowa

First Filing Company:

Allied Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Personal Auto

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Vanishing Deductible/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Wayne Lacher	11/27/2012	11/27/2012

SERFF Tracking #:

NWPP-128783215

State Tracking #:

Company Tracking #:

314APF12194

State: Iowa
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Vanishing Deductible/

First Filing Company: Allied Property and Casualty Insurance Company, ...

Disposition

Disposition Date: 11/27/2012
 Effective Date (New): 05/13/2013
 Effective Date (Renewal): 06/17/2013
 Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Filing Fee Information		Yes
Supporting Document	Filing Letter		Yes
Form	Vanishing Deductible		Yes

State: Iowa
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Vanishing Deductible/

First Filing Company: Allied Property and Casualty Insurance Company, ...

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
							Previous Filing Number:	Replaced Form Number:		
1		Vanishing Deductible	AA1428	03-13	PCF	Replaced	Previous Filing Number:			AA1428-0313-00.pdf
							Replaced Form Number:	AA1428 (06-11)		

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VANISHING DEDUCTIBLE

Coverage is subject to all terms and conditions of the policy, except as changed by this endorsement.

With this endorsement, **PART D – COVERAGE FOR DAMAGE TO YOUR AUTO** is amended as follows:

ADDITIONAL DEFINITIONS APPLICABLE TO THESE COVERAGES

“Vanishing Deductible” means a dollar amount that serves to reduce any applicable deductibles under **PART D** on this policy.

Vanishing Deductible

In the event of a covered loss that occurs more than 30 days after the initial inception of this endorsement, we will reduce any applicable deductible under **PART D** by the “vanishing deductible” credit amount as shown in the Declarations. Your policy can earn a deductible credit amount up to a maximum of \$500.

The “vanishing deductible” credit amount applied will not be greater than the applicable deductible under **PART D** as shown in the Declarations. There is no cash value earned.

Your “vanishing deductible” cannot be applied to any other policy issued by us.

This endorsement applies as stated in the policy Declarations.

This endorsement is issued by the company shown in the Declarations as the issuing company.

SERFF Tracking #:

NWPP-128783215

State Tracking #:

Company Tracking #:

314APF12194

State:

Iowa

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Allied Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Personal Auto

Project Name/Number:

Vanishing Deductible/

Supporting Document Schedules

Satisfied - Item:	Filing Fee Information
Comments:	\$50 fee attached for Nationwide Mutual Insurance Company
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Filing Letter
Comments:	
Attachment(s):	Iowa Vanishing Deductible Endorsement.pdf
Item Status:	
Status Date:	



November 26, 2012

Honorable Susan Voss
Commissioner of Insurance
Iowa Insurance Division
330 Maple Street
Des Moines, Iowa 50319-0065

RE:

AMCO Insurance Company

NAIC #140-19100
Iowa DOI ID – 1167
FEIN – 426054959

Allied Property and Casualty Insurance Company

NAIC #140-42579
Iowa DOI ID – 2223
FEIN – 421201931

Nationwide Insurance Company of America

NAIC #140-25453
Iowa DOI ID – 1322
FEIN – 952130882

Nationwide Affinity Insurance Company

NAIC #140-26093
Iowa DOI ID – 0899
FEIN – 480470690

Nationwide Mutual Insurance Company

NAIC #140-23787
Iowa DOI ID – 1322
FEIN – 314177100

Nationwide Agribusiness Insurance Company

NAIC #140-28223
Iowa DOI ID – 1745
FEIN - 421015537

SERFF Form Filing Number: NWPP-128783215
Personal Auto Form Filing

Dear Commissioner Voss:

We are filing for your review and approval Vanishing Deductible endorsement AA1428 (03-13) replacing Vanishing Deductible endorsement AA1428 (06-11).

The Vanishing Deductible endorsement rewards safe drivers with up to a \$500 reduced deductible within just four years when the endorsement has been purchased as of their policy effective date and customer has not had an at fault accident or comprehensive loss. Because this is a benefit that rewards safe driving, we are introducing a "holding period" of 30 days that will apply to all customers going forward who have chosen to purchase reduced deductible benefit under Vanishing Deductible. Customers will need to be claims free for the initial 30 days before they can begin to benefit from a reduced deductible. This update has no affect on current Vanishing Deductible customers as their policy already meets the 30 day threshold.

We request your approval to implement this filing effective on or after May 15, 2013 for New Business and June 17, 2013 for Renewal Business.

Please let me know if you need my assistance to facilitate the approval of this filing.

Sincerely,

Stephanie Wells, MPA, CPCU
Compliance Specialist
1100 Locust Street, Dept. 0201
Des Moines, Iowa 50391-0201
Phone: 800-532-1436 ext. 2497 / Fax: 515-508-4665
wellss5@nationwide.com