

State: South Carolina **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 -2013/239APF12207

Filing at a Glance

Companies: Allied Property and Casualty Insurance Company
AMCO Insurance Company

Product Name: Personal Auto

State: South Carolina

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Form

Date Submitted: 12/11/2012

SERFF Tr Num: NWPP-128804485

SERFF Status: Closed-Approved

State Tr Num: 268019, 268020

State Status: Approved

Co Tr Num: 239APF12207

Effective Date: 05/13/2013

Requested (New):

Effective Date: 06/12/2013

Requested (Renewal):

Author(s): Michelle Snell

Reviewer(s): Rachel Pearce (primary)

Disposition Date: 01/09/2013

Disposition Status: Approved

Effective Date (New): 05/13/2013

Effective Date (Renewal): 06/12/2013

State: South Carolina **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 -2013/239APF12207

General Information

Project Name: Vanishing Deductible -2013 Status of Filing in Domicile: Authorized
Project Number: 239APF12207 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 01/09/2013
State Status Changed: 01/09/2013 Deemer Date: 02/09/2013
Created By: Michelle Snell Submitted By: Michelle Snell
Corresponding Filing Tracking Number: 239APF12207

Filing Description:
Submission of the revised Vanishing Deductible endorsement.

Company and Contact

Filing Contact Information

Michelle Snell, Compliance Manager snellm@nationwide.com
1100 Locust Street 515-508-8606 [Phone]
Des Moines, IA 50391 515-508-4665 [FAX]

Filing Company Information

Allied Property and Casualty Insurance Company	CoCode: 42579	State of Domicile: Iowa
701 Fifth Avenue	Group Code: 140	Company Type: Property and Casualty
Des Moines, IA 50391	Group Name:	State ID Number:
(515) 508-4382 ext. [Phone]	FEIN Number: 42-1201931	

AMCO Insurance Company	CoCode: 19100	State of Domicile: Iowa
1100 Locust Street	Group Code: 140	Company Type: Property and Casualty
Des Moines, IA 50391	Group Name:	State ID Number:
(515) 508-4382 ext. [Phone]	FEIN Number: 42-6054959	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State Specific

% Market Share in SC for Line of Business: NA

SERFF Tracking #:	NWPP-128804485	State Tracking #:	268019, 268020	Company Tracking #:	239APF12207
State:	South Carolina	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 -2013/239APF12207				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Rachel Pearce	01/09/2013	01/09/2013

State:	South Carolina	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 -2013/239APF12207		

Disposition

Disposition Date: 01/09/2013
Effective Date (New): 05/13/2013
Effective Date (Renewal): 06/12/2013
Status: Approved

Comment:
The South Carolina Department of Insurance has reviewed the attached filing for compliance, however it remains the responsibility of the insurer to adhere to all applicable federal and State of South Carolina insurance laws, regulations and policies.

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	PC Cover Letter		Yes
Supporting Document	PC Third Party Authorization		Yes
Supporting Document	Certificate of Reading Ease Score		Yes
Supporting Document	Flesch Score		Yes
Supporting Document	Mockup of AA1428 (03-13)		Yes
Form	Vanishing Deductible Endorsement		Yes

State:	South Carolina	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 -2013/239APF12207		

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		Vanishing Deductible Endorsement	AA1428	03-13	END	Replaced	Previous Filing Number:		57.970	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.

State:	South Carolina	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 -2013/239APF12207		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	PC Cover Letter		
Comments:			
Attachment(s):			
12.11.12 DOI Filing Letter.pdf			

		Item Status:	Status Date:
Bypassed - Item:	PC Third Party Authorization		
Bypass Reason:	This filing is not being made on behalf of a third party.		

		Item Status:	Status Date:
Satisfied - Item:	Certificate of Reading Ease Score		
Comments:			
Attachment(s):			
12.11.2012 Cert of Reading Ease Score SC.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Flesch Score		
Comments:			
Attachment(s):			
12.11.2012 Flesch Scores Updated.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Mockup of AA1428 (03-13)		
Comments:			
Attachment(s):			
AA1428-0313.Mockup.pdf			

December 11, 2012

Honorable Eleanor Kitman
Director
Department of Insurance
P.O. Box 100105
Columbia, South Carolina 29202-3105

Attn: Property & Casualty Section

AMCO Insurance Company
NAIC No: 140-19100
Allied Property & Casualty Insurance Company
NAIC No: 140-42579

Re: Filing No: 239APF12207
Personal Auto Form Filing

Dear Ms. Kitman:

This filing is to submit the following form for your review and approval to be used in the above program and companies.

AA1428 (03-13) Vanishing Deductible Endorsement


Replaces AA1428 (06-11) Vanishing Deductible Endorsement

Please review the attached explanatory for descriptions of the coverage.

We request your approval to implement this filing for policies effective on or after May 13, 2013 for New Business and June 12, 2013 for Renewal Business.

Thank you for your time and consideration.

Sincerely,



Michelle L. Snell
Compliance Manager
Allied Insurance
Phone: 800-532-1436 Ext. 8606
Fax: 515-508-4665
snellm@nationwide.com

EXPLANATORY MEMORANDUM

Vanishing Deductible AA1428 (03-13)

Background:

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.

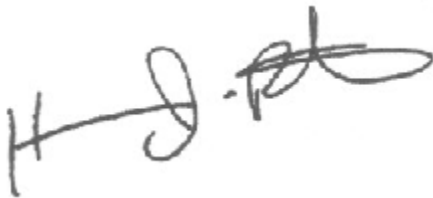
Key Provisions of the Endorsement:

- If a member elects to purchase this endorsement, the policyholder would be eligible to reduce their current deductible by the vanishing deductible credit available on the policy (this credit amount would print on the Declarations).
- The maximum deductible credit amount is \$500.
- 30 day holding period for new customers.

This new endorsement replaces AA1428 (06-11)

Certification of Reading Ease Score

I, H J. Porter, certify that the forms included with this filing required to be tested pursuant to South Carolina Regulation 69-5.1 either achieves a minimum score of forty (40) or may be lower than the minimum required but should be approved according to SC R 69-5.1 (F) on the Flesch Reading Ease Test.

A handwritten signature in dark ink, appearing to read 'H J. Porter', with a stylized flourish at the end.

Henry J. Porter, Vice President Compliance
AMCO Insurance Company
Allied Property and Casualty Insurance Company

Dated: 12/11/2012

RE: Filing No. **239APF12207**

SOUTH CAROLINA FORMS
PERSONAL AUTO

[illegible]

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.