
State: Iowa **Filing Company:** Allstate North American Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: ANAIC PPA
Project Name/Number: NAV 2.8 (ASC)/RITM06475244

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User Usage Agreement Attachments

Usage Agreement [Usage Agreement.pdf](#)

Rate-Rule Attachments

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Manual Pages [4. IA PPA ANAIC R58172 Manual.pdf](#)

Supporting Document Attachments

(ex. Supporting Document Name Attachment Name)

Filing Memorandum [3. IA PPA ANAIC R58172 Filing Memo.pdf](#)

State: Iowa **Filing Company:** Allstate North American Insurance Company
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Filing at a Glance

Company: Allstate North American Insurance Company
 Product Name: ANAIC PPA
 State: Iowa
 TOI: 19.0 Personal Auto
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Filing Type: Rate/Rule
 Date Submitted: 03/04/2025
 SERFF Tr Num: ALSE-134445454
 SERFF Status: Closed-Approved
 State Tr Num:
 State Status:
 Co Tr Num: R58172: NAV 2.8 (-10.0%) ASC)

 Effective Date: 03/18/2025
 Requested (New):
 Effective Date: 04/18/2025
 Requested (Renewal):
 Author(s): Jennifer Olson
 Reviewer(s): Wayne Lacher (primary)
 Disposition Date: 03/04/2025
 Disposition Status: Approved
 Effective Date (New): 03/18/2025
 Effective Date (Renewal): 04/18/2025

State: Iowa **Filing Company:** Allstate North American Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: ANAIC PPA
Project Name/Number: NAV 2.8 (ASC)/RITM06475244

General Information

Project Name: NAV 2.8 (ASC)	Status of Filing in Domicile:
Project Number: RITM06475244	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/04/2025	
State Status Changed:	Deemer Date:
Created By: Jennifer Olson	Submitted By: Jennifer Olson
Corresponding Filing Tracking Number:	

Filing Description:

With this filing, Allstate is proposing an overall -10.0% rate level change to the Allstate North American Insurance Company (ANAIC) Private Passenger Auto (PPA) program in the state of Iowa. The overall rate level change has been achieved through revision of the Rate Adjustment Factors.

Additionally, Allstate is introducing the Easy Pay Factor into its rating plan and revising the Installment Fees.

Allstate is also updating the verbiage in Rule 11- Rating Tier Determination and Rule 25- Underwriting Tier.

These changes are for clarification purposes only and will have no impact on policy premiums.

Further information regarding these changes can be found in the enclosed attachments. Since no indication was run for this filing, 0% has been entered for the 'Overall % Indicated Change' field.

This change will apply to new business written on or after 3/18/2025 and for renewals effective on or after 4/18/2025.

Company and Contact

Filing Contact Information

Jennifer Olson, State Filings Analyst	jolst@allstate.com
2775 Sanders Rd.	847-402-5617 [Phone]
Ste. A2W	
Northbrook, IL 60062	

Filing Company Information

Allstate North American Insurance Company	CoCode: 11110	State of Domicile: Illinois
2775 Sanders Rd	Group Code: 8	Company Type: Property & Casualty
Suite A2W	Group Name: Allstate	State ID Number:
Northbrook, IL 60062	FEIN Number: 36-4442776	
(847) 402-5000 ext. [Phone]		

State: Iowa **Filing Company:** Allstate North American Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: ANAIC PPA
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Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: Iowa Filing Company: Allstate North American Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Wayne Lacher	03/04/2025	03/04/2025

SERFF Tracking #:

ALSE-134445454

State Tracking #:

Company Tracking #:

R58172: NAV 2.8 (-10.0%) ASC)

State: Iowa
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
 Product Name: ANAIC PPA
 Project Name/Number: NAV 2.8 (ASC)/RITM06475244

Filing Company: Allstate North American Insurance Company

Disposition

Disposition Date: 03/04/2025
 Effective Date (New): 03/18/2025
 Effective Date (Renewal): 04/18/2025
 Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allstate North American Insurance Company	0.000%	-10.000%	\$-802,348	4,012	\$8,023,482	-6.900%	-10.800%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Manual Pages		Yes
Supporting Document	Filing Fee Information		Yes
Supporting Document	Filing Memorandum		Yes

SERFF Tracking #:

ALSE-134445454

State Tracking #:

Company Tracking #:

R58172: NAV 2.8 (-10.0%) ASC)

State:

Iowa

Filing Company:

Allstate North American Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

ANAIC PPA

Project Name/Number:

NAV 2.8 (ASC)/RITM06475244

Rate Information

Rate data applies to filing.

Filing Method:

Use and File

Rate Change Type:

Decrease

Overall Percentage of Last Rate Revision:

0.000%

Effective Date of Last Rate Revision:

11/25/2024

Filing Method of Last Filing:

Use and File

SERFF Tracking Number of Last Filing:

ALSE-134323778

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allstate North American Insurance Company	0.000%	-10.000%	\$-802,348	4,012	\$8,023,482	-6.900%	-10.800%

SERFF Tracking #:

ALSE-134445454

State Tracking #:**Company Tracking #:**

R58172: NAV 2.8 (-10.0%) ASC)

State:

Iowa

Filing Company:

Allstate North American Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

ANAIC PPA

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NAV 2.8 (ASC)/RITM06475244

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Manual Pages	Page I-2; Page 11-4; Page 25-1; Page 47-1; RP-2A; RP-3A; RP-12A	Replacement	ALSE-134117547; ALSE-134323778	4. IA PPA ANAIC R58172 Manual.pdf

SERFF Tracking #:

ALSE-134445454

State Tracking #:

Company Tracking #:

R58172: NAV 2.8 (-10.0%) ASC)

State:

Iowa

Filing Company:

Allstate North American Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

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Supporting Document Schedules

Bypassed - Item:	Filing Fee Information
Bypass Reason:	No fees in our state of domicile, IL for rule/rate filings
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	3. IA PPA ANAIC R58172 Filing Memo.pdf
Item Status:	
Status Date:	

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Rule 52 – Fixed Expense Segmentation 52-1

Rule 53 – Rate Mitigation Factor 53-1

3. Lapse at New Business

A policyholder will be considered to have a lapse at new business if there is a lapse of 1 day or more between the expiration date of the prior policy and the date Allstate obtains prior insurance information for the Allstate North American Insurance Company policy.

Note: Military personnel returning from deployment/assignment outside the United States (defined for the purposes of this rule as the 50 states and the District of Columbia) who had no need for liability insurance coverage while deployed/assigned will be defined to have had no lapse at new business.

B. Subsequent Rating Tier Determination

At renewal, the policy's Tier will continue to apply.

RULE 25 – UNDERWRITING TIER

Apply the appropriate factor shown in the Automobile Rating Section for policies in which the named insured does not have an Allstate brand auto policy immediately prior to the newly purchased Allstate North American Insurance Company policy. The number of Applicable Incidents, as defined below, will be considered for the purposes of Underwriting Tier rating.

A. Experience Period

At both new business and renewal, Applicable Incidents may be considered that occurred prior to the newly purchased Allstate North American Insurance Company policy and within the 36-month period ending on the current policy effective date.

B. Applicable Incidents

1. Chargeable Accidents

New Business At-Fault Accidents as defined in Rule 12.

2. Total Number of Chargeable Major Violations

Major Violations as defined in Rule 15.B.

3. Total Number of Chargeable Minor Violations

Minor Violations as defined in Rule 15.B.

C. Application of Underwriting Tier Factor

At new business, in which the named insured did not have an Allstate brand auto policy immediately prior to the newly purchased Allstate North American Insurance Company policy, any Applicable Incidents, as described in Section B, attributable to any Operator on the policy within the Experience Period will apply towards the determination of the appropriate Underwriting Tier. The Applicable Incidents associated with each Operator on the policy will be totaled for each of the three categories detailed above, and these totals will be considered in determining the Underwriting Tier factor for the policy. This factor will apply to each vehicle on the policy.

Exception: If the named insured was an Operator or named insured on an Allstate brand auto policy immediately prior to the newly purchased Allstate North American Insurance Company policy, the Number of Times Renewed will include the renewals from the prior policy if the new policy was purchased due to marital split/divorce, death of a spouse or member of the same household, Operator spin off, or a change in residential address.

Accidents involving permissive drivers will be included in the total Chargeable Accidents. Any driver who is not listed on the policy but who has permission to operate an insured vehicle is a permissive driver and will be treated as an Operator while driving an insured

RULE 47 – EASY PAY RATING FACTOR

Apply the appropriate factor shown in the Automobile Rating Section when the insured meets the following criteria:

A. New Business Qualifications

In order for the policy to qualify for the Easy Pay rating factor at new business, the policy must be enrolled to pay the premium using the automatic transfer of funds from a bank account when the policy is bound.

B. Renewal Qualifications

In order for the policy to qualify for the Easy Pay rating factor upon renewal, the policy must be enrolled to pay the premium using the automatic transfer of funds from a bank account option by the renewal effective date.

C. Mid-term Change in Qualification

If the policy is enrolled to pay premiums using the automatic transfer of funds from a bank account during the term of a policy, the Easy Pay rating factor will be applied prospectively to any remaining unpaid premium from the date the enrollment is completed. If the policy is unenrolled from automatic transfer of funds from a bank account, the Easy Pay rating factor will be removed on the date unenrollment occurs.

**IOWA
VOLUNTARY PRIVATE PASSENGER AUTO
PREMIUM CALCULATION**

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP #	Rate Page Reference	Rule Reference	BI	PD	MED	COLL	COMP	REPL-COLL*	REPL-COMP*	UMBI	UMBI
1	BASE RATE	RP-3A	N/A								
2	RATE ADJUSTMENT FACTOR	RP-3A	N/A	x	x	x	x	x	x	x	x
3	TERRITORIAL RELATIVITY	RP-1TR	Rule 8	x	x	x	x	x	x	x	x
4	INCREASED LIMIT FACTOR	RP-4A	Rule 9	x	x	x	x	x	x	x	x
5	HOUSEHOLD COMPOSITION FACTOR	RP-5A	Rule 1	x	x	x	x	x	x	x	x
6	POLICY GROUP FACTOR	RP-6A	Rule 10	x	x	x	x	x	x	x	x
7	RATING TIER FACTOR	RP-7A	Rule 11	x	x	x	x	x	x	x	x
8	ACCIDENT SURCHARGE FACTOR	RP-8A	Rule 13	x	x	x	x	x	x	x	x
9	MERIT TIER FACTOR	RP-10A	Rule 14	x	x	x	x	x	x	x	x
10	VIOLATION SURCHARGE FACTOR	RP-11A	Rule 15	x	x	x	x	x	x	x	x
11	FULLPAY FACTOR	RP-12A	Rule 16	x	x	x	x	x	x	x	x
12	EASY PAY FACTOR	RP-12A	Rule 47	x	x	x	x	x	x	x	x
13	RESPONSIBLE PAYER FACTOR	RP-12A	Rule 17	x	x	x	x	x	x	x	x
14	CHANNEL FACTOR	RP-12A	Rule 1	x	x	x	x	x	x	x	x
15	MONTHS OF CONTINUOUS PRIOR INSURANCE FACTOR	RP-12A	Rule 1	x	x	x	x	x	x	x	x
16	UNDERWRITING TIER FACTOR	RP-13A	Rule 25	x	x	x	x	x	x	x	x
17	BAD DEBT RISK FACTOR	RP-14A	Rule 51	x	x	x	x	x	x	x	x
18	GOOD STUDENT DISCOUNT FACTOR	RP-16A	Rule 19	x	x	x	x	x	x	x	x
19	STUDENT AWAY AT SCHOOL DISCOUNT FACTOR	RP-17A	Rule 20	x	x	x	x	x	x	x	x
20	SAFE DRIVER DISCOUNT FACTOR	RP-18A	Rule 26	x	x	x	x	x	x	x	x
21	MULTIPLE POLICY DISCOUNT FACTOR	RP-19A	Rule 22	x	x	x	x	x	x	x	x
22	ACCIDENT FORGIVENESS	RP-20A	Rule 27	x	x	x	x	x	x	x	x
23	RIDE FOR HIRE ENDORSEMENT	RP-20A	Rule 29	x	x	x	x	x	x	x	x
24	TELEMATICS PARTICIPATION FACTOR	RP-21A	Rule 30	x	x	x	x	x	x	x	x
25	MOBILE DRIVING FACTOR	RP-22A	Rule 32	x	x	x	x	x	x	x	x
26	VEHICLE DRIVING FACTOR	RP-23A	Rule 31	x	x	x	x	x	x	x	x
27	REPLACEMENT PROTECTION FACTOR	RP-24A	Rule 33					x	x		
28	DEDUCTIBLE BY BASE PRICE FACTOR	RP-25A	Rule 35				x	x	x		
29	MODEL YEAR FACTOR	RP-26A	Rule 36				x	x	x		
30	VEHICLE CHARACTERISTIC FACTOR	RP-27A	Rule 37	x	x	x	x	x	x	x	x
31	VEHICLE ANNUAL MILEAGE FACTOR	RP-28A	Rule 38	x	x	x	x	x	x	x	x
32	VEHICLE HISTORY SCORE FACTOR	RP-29A	Rule 39	x	x	x	x	x	x	x	x
33	VEHICLE TECHNOLOGY FACTOR	RP-30A	Rule 40	x	x	x	x	x	x	x	x
34	VARIABLE INTERACTION FACTOR	RP-32A	N/A	x	x	x	x	x	x	x	x
35	RATE MITIGATION FACTOR	RP-33A	Rule 53	x	x	x	x	x	x	x	x
36	RATE LEVEL MANAGEMENT FACTOR	RP-3A	N/A	x	x	x	x	x	x	x	x
37	FIXED EXPENSE PREMIUM (FE) [^]	RP-31A	Rule 52	+							
38	SUB-TOTAL VEHICLE PREMIUM			=							

MISCELLANEOUS COVERAGES (MISC)			
	Rate Page Reference	Rule Reference	
39	TRANSPORTATION EXPENSE PREMIUM	RP-24A	Rule 41
40	PERSONAL EFFECTS COVERAGE PREMIUM	RP-24A	Rule 41
41	CUSTOM EQUIPMENT COVERAGE PREMIUM	RP-24A	Rule 41
42	SUB-TOTAL VEHICLE MISCELLANEOUS COVERAGES PREMIUM		=

43	TOTAL SEMI-ANNUAL POLICY PREMIUM = 38 + 42	=
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* Rating plan factors for COLL coverage should be used for REPL-COLL coverage and rating plan factors for COMP coverage should be used for REPL-COMP coverage
^ Applies to the first vehicle on the policy with Bodily Injury Coverage

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VOLUNTARY PRIVATE PASSENGER AUTO
BASE RATE, RATE ADJUSTMENT FACTOR AND RATE LEVEL MANAGEMENT FACTOR**

	Bodily Injury	Property Damage	Medical Payments	Collision	Comprehensive	UM - BI	UIM - BI	Transportation Expense	Personal Effects	Custom Equipment	Fixed Expense Premium
	(BI)	(PD)	(MED)	(COLL)	(COMP)	(UMBI)	(UIMBI)	(TEXP)	(PERS)	(CUST)	(FE)
BASE RATE	40.61	65.98	1.44	120.15	71.12	3.25	3.91	N/A	N/A	N/A	N/A
RATE ADJUSTMENT FACTOR	0.9369	0.9369	0.9369	0.9369	0.9191	0.9000	0.9000	N/A	N/A	N/A	0.9000
RATE LEVEL MANAGEMENT FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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POLICY RATING FACTORS**

RATING PLAN	BI	PD	MED	COLL	FACTOR COMP	UMBI	UIMBI	FE	MISC
FULLPAY FACTOR	0.9087	0.9514	0.8265	0.9493	0.9209	0.7525	0.7525	N/A	N/A
EASY PAY FACTOR	0.9500	0.9500	0.9500	0.9500	0.9500	1.0000	1.0000	N/A	N/A
RESPONSIBLE PAYER FACTOR	0.8968	0.9147	0.8545	0.8844	0.9100	0.9055	0.9055	N/A	N/A
CHANNEL FACTOR									
Level 1	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
Level 2	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
Level 3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
MONTHS OF CONTINUOUS PRIOR INSURANCE FACTOR									
No need	1.2500	1.2500	1.2500	1.2500	1.2500	1.2500	1.2500	N/A	N/A
Military	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	N/A	N/A
0-11	1.2500	1.2500	1.2500	1.2500	1.2500	1.2500	1.2500	N/A	N/A
12+	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	N/A	N/A

**ALLSTATE NORTH AMERICAN INSURANCE COMPANY
PRIVATE PASSENGER AUTO
IOWA**

INDEX OF ATTACHMENTS

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Attachment II – Page 1	Rating Plan Changes Memorandum Rating Plan Changes Memorandum
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Attachment IV – Page 1	Summary of Manual Changes Summary of Manual Changes

ATTACHMENT I

Summary of Disclosures

**ALLSTATE NORTH AMERICAN INSURANCE COMPANY
PRIVATE PASSENGER AUTO
IOWA**

ACTUARIAL STANDARDS OF PRACTICE

This document confirms compliance with Actuarial Standards of Practice that are applicable to the preparation of statewide rate filings performed by casualty actuaries as stated in “Applicability Guidelines for Actuarial Standards of Practice” (American Academy of Actuaries, December 2024).

ATTACHMENT II

Rating Plan Changes Memorandum

**ALLSTATE NORTH AMERICAN INSURANCE COMPANY
PRIVATE PASSENGER AUTO**

IOWA

RATING PLAN CHANGES MEMORANDUM

With this filing, Allstate will be revising the Rate Adjustment Factors (RAF) to achieve an overall -10.0% rate change and introducing the Easy Pay Rating Factor. Further information regarding this revision, including the selected factors, can be found in **Attachment III** and the provided Rate Pages.

Please note that given the recent introduction of this product, Allstate has calculated the provided overall, maximum, and minimum impacts within this filing from distributional assumptions using experience from the Iowa Allstate Fire and Casualty Insurance Company product.

Finally, Allstate is proposing the following changes to Installment Fees for new and renewal business effective on or after May 18, 2025.

- Increasing the Installment Fee for the automated ACH payments from \$1.75 to \$2.00.
- Increasing the Installment Fee for all other payment methods from \$4.25 to \$5.00.

ATTACHMENT III

Summary of Rating Plan Changes

**ALLSTATE NORTH AMERICAN INSURANCE COMPANY
PRIVATE PASSENGER AUTO
IOWA**

SUMMARY OF RATING PLAN CHANGES

With this filing, Allstate is introducing an Easy Pay Factor and revising the Rate Adjustment Factors (RAF).

Easy Pay Factor

Allstate is introducing an Easy Pay Factor. The Easy Pay Factor is a rating factor for policies that elect to pay the premium through an automatic transfer of funds from a bank account.

The Easy Pay Factor was selected to be the same rating factor as the current Allstate Easy Pay Plan Discount factor in Iowa Allstate Fire and Casualty Insurance Company. The proposed Easy Pay Factors are shown in the following table:

Easy Pay	Proposed Easy Pay Factor
Yes	0.9500
No	1.0000

Rate Adjustment Factor

The RAF is an offset factor that allows Allstate to revise each policyholder's premium by a uniform percentage in order to target the proposed rate change of -10.0% for each coverage as well as the overall target rate change. Allstate's decision to implement a 10% premium decrease in Iowa is based on observed market conditions and business considerations. This rate adjustment was determined using actuarial judgment and is designed to enhance our competitive position in Iowa for new and existing policyholders.

Allstate is committed to balancing financial stability with policyholder affordability and will continue to monitor this product's performance and make adjustments as needed to align with market conditions and traditional actuarial principles.

The current and proposed Rate Adjustment Factors are shown in the following table:

Rate Adjustment Factor

Coverage	Current RAF	Proposed RAF	Selected Impact
Bodily Injury	1.0000	0.9369	-10.0%
Property Damage	1.0000	0.9369	-10.0%
Medical Payments	1.0000	0.9369	-10.0%
Uninsured Motorists Bodily Injury	1.0000	0.9000	-10.0%
Underinsured Motorists Bodily Injury	1.0000	0.9000	-10.0%
Collision	1.0000	0.9369	-10.0%
Comprehensive	0.9810	0.9191	-10.0%
Fixed Expense	1.0000	0.9000	-10.0%

ATTACHMENT IV

Summary of Manual Changes

**ALLSTATE NORTH AMERICAN INSURANCE COMPANY
PRIVATE PASSENGER AUTO
IOWA**

SUMMARY OF MANUAL CHANGES

Rules Manual:

- Page I-2 Added Rule 47- Easy Pay Rating Factor.
- Page 11-4 Clerical update to remove re-evaluation verbiage that is not applicable.
- Page 25-1 Clerical update to revise verbiage.
- Page 47-1 Added Rule 47- Easy Pay Rating Factor.

Rates Manual:

- RP-2A Added Easy Pay Factor to Premium Calculation and renumbered steps.
- RP-3A Revised Rate Adjustment Factors.
- RP-12A Added Easy Pay Factor.