

State: Nebraska **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: Introduction of Just Enough Endorsement/RITM07340837

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User Usage Agreement Attachments

Usage Agreement [Usage Agreement.pdf](#)

Form Attachments

| | (ex. Form Name | Form Number | Attachment Name) |
|-------------------------|----------------|-------------|--------------------------------------|
| Just Enough Endorsement | MV-JE-NE | | MV-JE-NE (04.26).pdf |

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Filing at a Glance

Company: Allstate North American Insurance Company
Product Name: ANAIC PPA
State: Nebraska
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Form
Date Submitted: 03/20/2026
SERFF Tr Num: ALSE-134885014
SERFF Status: Closed-File & Use
State Tr Num: 85014
State Status: File & Use
Co Tr Num: F20698: INTRODUCTION OF JUST ENOUGH ENDORSEMENT

Effective Date: 09/15/2026
Requested (New):
Effective Date
Requested (Renewal):
Author(s): Jennifer Olson
Reviewer(s): Stephanie Pickerel (primary)
Disposition Date: 03/31/2026
Disposition Status: File & Use
Effective Date (New): 09/15/2026
Effective Date (Renewal):

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General Information

Project Name: Introduction of Just Enough Endorsement Status of Filing in Domicile:
 Project Number: RITM07340837 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 03/31/2026
 State Status Changed: 03/31/2026 Deemer Date:
 Created By: Jennifer Olson Submitted By: Jennifer Olson
 Corresponding Filing Tracking Number:
 State TOI: 19.0 Personal Auto State Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Description:

With this filing, Allstate is introducing the Just Enough Endorsement on the ASC Auto program. For a reduction in premium, this optional form may exclude coverage for undisclosed operators and permissive drivers. Just Enough is a vehicle feature that applies to the policy.

Under the terms of the Just Enough Endorsement, our policy will not provide coverage to undisclosed operators for Liability Insurance—Bodily Injury and Property Damage, Collision Insurance, Comprehensive Insurance, and Protection Against Loss To The Vehicle coverages. Permissive drivers will only have statutory minimum limits for Liability Insurance—Bodily Injury and Property Damage coverage, and we will not provide any coverage for Collision Insurance, Comprehensive Insurance, and Protection Against Loss To The Vehicle. If the permissive driver has a motor vehicle policy, that policy’s limits apply for any amount exceeding the statutory minimum limits of coverage.

Company and Contact

Filing Contact Information

Jennifer Olson, State Filings Analyst jolst@allstate.com
 3100 Sanders Rd. 847-402-5617 [Phone]
 Suite 201
 Northbrook, IL 60062

Filing Company Information

| | | |
|---|-------------------------|-----------------------------------|
| Allstate North American Insurance Company | CoCode: 11110 | State of Domicile: Illinois |
| 3100 Sanders Rd | Group Code: 8 | Company Type: Property & Casualty |
| Suite 201 | Group Name: Allstate | State ID Number: |
| Northbrook, IL 60062 | FEIN Number: 36-4442776 | |
| (847) 402-5000 ext. [Phone] | | |

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Filing Fees

State Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per form x 1 form
 Per Company: Yes

| Company | Amount | Date Processed | Transaction # |
|---|----------------|---------------------|---------------|
| Allstate North American Insurance Company | \$50.00 | 03/20/2026 03:43 PM | 342485508 |
| EFT Total | \$50.00 | | |

State Specific

Nebraska Company #: 11110

SERFF Tracking #: ALSE-134885014 **State Tracking #:** 85014 **Company Tracking #:** F20698: INTRODUCTION OF JUST ENOUGH ENDO...

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|------------|--------------------|------------|----------------|
| File & Use | Stephanie Pickerel | 03/31/2026 | 03/31/2026 |

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|--|--|
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Disposition

Disposition Date: 03/31/2026
 Effective Date (New): 09/15/2026
 Effective Date (Renewal):
 Status: File & Use

Comment:

Rate data does NOT apply to filing.

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|-----------------------------|----------------------|---------------|
| Form | Just Enough Endorsement | Reviewed | Yes |
| Supporting Document | P&C Actuarial Memorandum | Reviewed | Yes |
| Supporting Document | P&C Break down of fees sent | Reviewed | Yes |
| Supporting Document | P&C Retalitory Fees | Reviewed | Yes |

SERFF Tracking #:

ALSE-134885014

State Tracking #:

85014

Company Tracking #:F20698: INTRODUCTION OF JUST
ENOUGH ENDO...**State:**

Nebraska

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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Form Schedule

| Item No. | Schedule Item Status | Form Name | Form Number | Edition Date | Form Type | Form Action | Action Specific Data | Readability Score | Attachments |
|----------|------------------------|-------------------------|-------------|--------------|-----------|-------------|----------------------|-------------------|-------------------------|
| 1 | Reviewed 03/31/2026 | Just Enough Endorsement | MV-JE-NE | (04/26) | PCF | New | | | MV-JE-NE (04.26).pdf |

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 |

Just Enough Endorsement

MV-JE-NE (04/26)

In consideration of a premium reduction, this endorsement will apply only to a **motor vehicle** for which **your** Policy Declarations indicates that the Just Enough vehicle feature applies.

WARNING: THIS POLICY HAS REDUCED or LIMITED COVERAGES.

THIS POLICY COVERS PERMISSIVE DRIVERS as defined in this policy ONLY to the STATUTORY MINIMUM LIMITS OF COVERAGE UNDER YOUR POLICY.

Your policy is amended as follows:

General Provisions

The following changes are made in **General Provisions**.

The following definitions are added under **Definitions Used Throughout The Policy**:

- **Autonomous Technology** means technology that has the capability to operate or drive a **motor vehicle** without the active physical control or monitoring by a human operator.
- **Autonomous Vehicle** means any **motor vehicle** equipped with **autonomous technology** that has been integrated into that **motor vehicle**.

However, an **autonomous vehicle** does not include a **motor vehicle** that is equipped with one or more collision avoidance systems, including but not limited to, electronic blind spot assistance, automated emergency braking systems, park assist, adaptive cruise control, lane keep assist, lane departure warning, traffic jam and queuing assist, or other similar systems that enhance safety or provide driver assistance, but are not capable, collectively or singularly, of operating or driving the **motor vehicle** without the active control or monitoring of a human operator.

- **Hazardous Materials** means explosive, flammable, nuclear, or radioactive liquid or material, irritants, pollutants, or contaminants.

However **hazardous materials** do not include fuel, fluids, or chemicals that are ordinarily used for the operation of a **motor vehicle** or are ordinary household cleaning products.

- **Permissive Driver** means a person who:
 - a) is operating an **insured vehicle**, with, and within the scope of, **your** permission;

- b) is not on the Policy Declarations as a "Listed driver on **your** policy"; and
- c) is not an **undisclosed operator**.

- **Undisclosed Operator** means a:
 - a) **resident** relative; or
 - b) person who resides in **your** household who has a driver's license but who is not on **your** Policy Declarations as a listed driver or excluded driver.

Liability Insurance—Bodily Injury and Property Damage

The following changes are made in **Liability Insurance—Bodily Injury and Property Damage**.

The following change is made under **Additional Definitions For Liability Insurance**:

The definition of **Insured Person** is replaced by the following:

1. **Insured Person** means:
 - a) While using an **insured vehicle** described on the Policy Declarations, its **replacement motor vehicle**, or an **additional motor vehicle**:
 - 1) **you**;
 - 2) any **resident** relative or any **rated operator** who does not meet the definition of **undisclosed operator**; and
 - 3) any **permissive driver**, as long as that permissive use does not involve any form of compensation.
 - b) While using a **non-owned motor vehicle**:
 - 1) **you**;
 - 2) any **resident** relative; and
 - 3) any **rated operator**.

The following exclusion is added under **Exclusions—What Is Not Covered**:

- **bodily injury** or property damage arising out of the release, spill, discharge, dispersal, or escape of any **hazardous material**.

The **Limit Of Liability** provision is replaced by the following:

Limit Of Liability

The limits shown on the Policy Declarations for **Liability Insurance—Bodily Injury** and **Liability Insurance—Property Damage** are the maximum we will pay for any single accident involving an **insured vehicle**.

1. The limit stated for each person for **bodily**

injury is **our** total limit of liability for all damages because of **bodily injury** sustained by one person, including all damages sustained by anyone else as a result of that **bodily injury**.

2. Subject to the limit for each person, the limit stated for each accident is **our** total limit of liability for all damages for **bodily injury**.
3. For property damage, the limit stated for each accident is **our** total limit of liability for property damage sustained in any single accident involving an **insured vehicle**.

The limits shown on the Policy Declarations for **Liability Insurance—Bodily Injury** and **Liability Insurance—Property Damage** shall not be added to the limits for similar coverage applying to other **motor vehicles** to determine the limit of insurance coverage available. This applies regardless of the number of:

1. policies involved;
2. vehicles involved;
3. persons covered;
4. claims made;
5. vehicles or premiums shown on the Policy Declarations; or
6. premiums paid.

THIS MEANS THAT NO STACKING OR AGGREGATION OF **LIABILITY INSURANCE—BODILY INJURY** AND **LIABILITY INSURANCE—PROPERTY DAMAGE** WHATSOEVER WILL BE ALLOWED BY THIS POLICY.

Damages payable will be reduced by the amounts paid or collectable under the medical payments section of this policy. There will be no duplication of payments made under the **Liability Insurance—Bodily Injury** and **Liability Insurance—Property Damage** and any other coverage of this policy.

If none of the **motor vehicles** shown on the Policy Declarations is involved in the accident, the highest limit shown on the Policy Declarations for any one **motor vehicle** of the same vehicle type operated by the insured and involved in the accident will apply. If the **motor vehicle** involved in the accident is not of the same type as any vehicle listed on the Policy Declarations, no coverage is provided.

If the **motor vehicle** involved in the accident was being operated by a **permissive driver**, then the minimum limits for **Liability Insurance—Bodily Injury** and **Liability Insurance—Property Damage** required for the state of Nebraska is the most **we** will

pay as the result of any one accident.

A **motor vehicle** and attached **trailer** or **travel-trailer** are considered one vehicle. Also, a **motor vehicle** and a mounted camper unit, topper, cap, or canopy are considered one vehicle.

Collision Insurance

Collision Insurance is replaced by:

Collision Insurance

If a premium for **Collision Insurance** is shown for a **motor vehicle, camper unit, trailer, or travel-trailer** described on the Policy Declarations, **we** will pay for sudden and accidental direct physical loss to:

1. that **motor vehicle, camper unit, trailer, or travel-trailer**, or its **replacement motor vehicle, camper unit, trailer, or travel-trailer**;
2. an **additional motor vehicle**; or
3. a **non-owned motor vehicle**

from a collision with another object or by upset of such **motor vehicle, camper unit, trailer, or travel-trailer**.

We will not pay for sudden and accidental direct physical loss to a **motor vehicle, camper unit, trailer, or travel-trailer** that is being operated by an **undisclosed operator** or a **permissive driver**.

Comprehensive Insurance

Comprehensive Insurance is replaced by:

Comprehensive Insurance

If a premium for **Comprehensive Insurance** is shown for a **motor vehicle, camper unit, trailer, or travel-trailer** described on the Policy Declarations, **we** will pay for sudden and accidental direct physical loss not caused by collision to:

1. that **motor vehicle, camper unit, trailer, or travel-trailer**, or its **replacement motor vehicle, camper unit, trailer, or travel-trailer**;
2. an **additional motor vehicle**; or
3. a **non-owned motor vehicle**.

Loss caused by missiles, falling objects, fire, theft or larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, riot or civil commotion, glass breakage and collision with a bird or animal is covered.

Plastic or other materials used by the manufacturer as substitutes for glass will also be considered glass. If by agreement between **you** and **us**, glass is repaired rather than replaced, the deductible amount will not be subtracted from a glass breakage loss.

We will not pay for sudden and accidental direct physical loss not caused by collision to a **motor vehicle, camper unit, trailer, or travel-trailer** that is being operated by an **undisclosed operator** or a **permissive driver**.

Protection Against Loss To The Vehicle— Conditions

The following changes are made in **Protection Against Loss To The Vehicle—Conditions**.

The first paragraph of **Protection Against Loss To The Vehicle—Conditions** is replaced by the following:

There is no coverage under **Protection Against Loss To The Vehicle** if, at the time of the loss, the **insured vehicle** was being operated by an **undisclosed operator** or a **permissive driver**.

The following coverages are considered **Protection Against Loss To The Vehicle**. This **Protection Against Loss To The Vehicle—Conditions** section applies to each of the following coverages if a premium for that coverage is shown on the Policy Declarations for this policy:

1. **Collision Insurance**
2. **Comprehensive Insurance**
3. **Transportation Expense**
4. **Trip Interruption**
5. **Replacement Protection**

The following changes are made under **Exclusions—What Is Not Covered**:

Item 14 is replaced by the following:

14. loss if, at the time of the loss, the **motor vehicle** was being operated by an **undisclosed operator**.

The following exclusions are added:

- loss if, at the time of the loss, the **motor vehicle** was being operated by a **permissive driver**.
- loss to an **insured vehicle** arising out of, or during its use for, the transportation of any **hazardous materials**.

This exclusion does not apply to transportation incidental to **your** ordinary household or farm activities.

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All other policy terms and conditions apply.

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Supporting Document Schedules

| | |
|-------------------------|--------------------------|
| Bypassed - Item: | P&C Actuarial Memorandum |
| Bypass Reason: | n/a |
| Attachment(s): | |
| Item Status: | Reviewed |
| Status Date: | 03/31/2026 |

| | |
|--------------------------|--------------------------------------|
| Satisfied - Item: | P&C Break down of fees sent |
| Comments: | State of Domicile (IL) \$50 per form |
| Attachment(s): | |
| Item Status: | Reviewed |
| Status Date: | 03/31/2026 |

| | |
|--------------------------|--------------------------------------|
| Satisfied - Item: | P&C Retalitory Fees |
| Comments: | State of Domicile (IL) \$50 per form |
| Attachment(s): | |
| Item Status: | Reviewed |
| Status Date: | 03/31/2026 |