

EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS

Year Plan Will be Applied <insert year>

Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per unit associated with the group marketing rate deviation.

<u>INSURANCE COMPANY</u>	<u>GROUP NAME</u>	(1) Expenses Assumed In Insurer's Rates <u>Currently On File</u>	(2) Expenses Associated With Group Marketing <u>Plan</u>	(3) Reasons for Expensed <u>Difference</u>	(4) Requested Group Rate <u>Deviation</u>
Allstate Insurance Company	The Allstate Corporation - Employees and Retirees	25.6%	24.8%	Lower Acquisition Costs	5.0%

<insert year below>
2018

Year Plan Will be Applied
Insurers are required to submit a minimum three (3) full years of data, but can at their option submit additional years of data by inserting additional columns.

INSURANCE COMPANY	GROUPNAME	<u>Earned Premium</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			
		2015	2016	2017	2015	2016	2017	2015	2016	2017	3 Yr. Total
Allstate Insurance Company	The Allstate Corporation - Employees and Retirees										

N/A, Less than 1,000 Insured Units



Allstate®

You're in good hands.

**MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT**

Attached is the documentation required for the application for the listed Allstate Insurance Company of Massachusetts Group Marketing client.

We have verified that it is the intention of the client to participate in the Group Marketing program for the year of 2018-2019; we have confirmed the client's participation to them in writing:

The Allstate Corporation – Employees and Retirees

You may contact our client to verify information and confirm participation.

Nathan Remmert
Allstate Massachusetts State manager

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