

CHECKING LIST FOR PRIVATE PASSENGER AUTO

Printing dates are shown on each page to facilitate identification of different editions, but have no direct connection with the effective date of the page.

INDEX

Enclosed: Page I-3 dated 4-1-2012

Withdrawn: Page I-3 dated 11-2-2009

RULES

Enclosed: Page 58-1 dated 4-1-2012

Withdrawn: Page 58-1 dated 11-2-2009

HIGH THEFT VEHICLE LIST

Enclosed: Page HV-1 through HV-5 dated 8-1-2011

Withdrawn: Page HV-1 through HV-3 dated 11-2-2009

RATING SECTIONS

Enclosed: Page RFP-1 through RFP-2 dated 4-1-2012
Page RFP-4 dated 4-1-2012
Page RFP-6 dated 4-1-2012
Page RFP-18 dated 4-1-2012
Page RFP-25 dated 4-1-2012

Withdrawn: Page RFP-1 dated 11-2-2009
Page RFP-2 dated 9-20-2010
Page RFP-4 dated 9-30-2010
Page RFP-6 dated 9-20-2010
Page RFP-18 dated 9-20-2010
Page RFP-25 dated 11-2-2009

Rule 58 – Allstate Auto/Life DiscountSM58-1
Rule 59 – Accident Waiver Program59-1

TERRITORIAL DEFINITIONS

Territorial DefinitionsTD-1

AUTOMOBILE RATING SECTIONS

Rating Section ARP-1A

VIOLATION DEFINITIONSVD-1

SYMBOL AND IDENTIFICATION INSTRUCTIONS

Private Passenger AutomobilesSI-1

**SYMBOL AND IDENTIFICATION PAGES FOR MODEL YEARS 2000 AND
SUBSEQUENT**

Private Passenger Automobiles
Domestic and Foreign CarsSIYY-1*
Utility VehiclesSIUYY-1*

SYMBOL AND IDENTIFICATION PAGES FOR MODEL YEARS 1999 AND PRIOR

Private Passenger Automobiles
Domestic and Foreign CarsPage 1
Utility VehiclesPage 1

EXPERIENCE GROUP RATING PAGES

Private Passenger AutomobilesEGRY-1*

*YY refers to the year of the vehicle being rated

RULE 58 – ALLSTATE AUTO/LIFE DISCOUNTSM

This discount will apply when the named insured is also the owner, insured, or payor on an individual life insurance policy or mortgage term life insurance certificate written by a person acting as or on behalf of an Allstate Agent in one of the following companies:

Allstate Life Insurance Company
Lincoln Benefit Life Company
Allstate Life Insurance Company of New York
American Heritage Life Insurance Company

excluding agents appointed with Allstate through entities not owned by or affiliated with Allstate Insurance Company, such as Broker-Dealers (e.g, Merrill Lynch), Banks (e.g., Chase) and Master Brokerage Agencies (MBAs)

If the named insured is the owner, insured, or payor on multiple qualifying individual life insurance policies or mortgage term life insurance certificates, the discount will only be applied once to the Private Passenger Auto policy.

The applicable rating factors are shown on the Automobile Rating Section.

**Division of Insurance
High Theft Vehicle List Effective 8/1/2011**

Page 1 of 5

Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012	Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012
ACURA						CHEVROLET (cont'd)					
3.5RL		08				C1500 SILVERADO					11
TL			10			C1500 SUBURBAN					12
TL	AWD		10			C1500 SUBURBAN LS					11
AUDI						C1500 SUBURBAN LT					11
A4 3.2 QUATTRO	SEDAN 4 DOOR			10		C1500 SUBURBAN LTZ					11
A4 2.0T				10		COLORADO				10	
A4 2.0T AVANT QUATTRO				10		COLORADO				10	
A4 2.0T QUATTRO	SEDAN 4 DOOR			10		COLORADO				10	
A8 L QUATTRO					08	COLORADO 1LT					11
A8 QUATTRO					08	COLORADO 2LT					11
Q7 PREMIUM	WAGON 4 DOOR/AWD			11	12	CORVETTE		08	09	10	
Q7 PREMIUM PLUS	WAGON 4 DOOR/AWD			11	12	CORVETTE					11
Q7 PRESTIGE	WAGON 4 DOOR/AWD			11	12	CORVETTE		08		10	
Q7 QUATTRO				10		CORVETTE					11
Q7 QUATTRO S-LINE				10		CORVETTE GRAND SPORT					11
BMW						CORVETTE GRAND SPORT					12
328I	COUPE			08		CORVETTE Z06		08		10	
328XI	COUPE/AWD			08		CORVETTE Z06					11
335I	COUPE			08		CORVETTE ZR1					12
525I				08		CORVETTE ZR-1					
525XI	AWD			08		EXPRESS G1500				09	
528I				09		EXPRESS G1500				09	
530I				08		EXPRESS G1500 LS				09	10
530XI	AWD			08		EXPRESS G1500 LS				09	10
535I				09		EXPRESS G1500 LT				09	10
550I				08	09	EXPRESS G1500 LT					
650I				08		IMPALA LT					11
750I				08	09	IMPALA LTZ					11
750LI				08	09	IMPALA POLICE					11
760LI				08	09	K1500 SILVERADO					11
X5 3.0SI	AWD			08		K1500 SILVERADO					11
X5 4.8I	AWD			08		K1500 SILVERADO					11
BUICK						K1500 SILVERADO HYBRID					11
LUCERNE CX				08		K1500 SUBURBAN					12
LUCERNE CXL				08		K1500 SUBURBAN LS					11
LUCERNE CXS				08		K1500 SUBURBAN LT					11
CADILLAC						K1500 SUBURBAN LTZ					11
DTS	SEDAN 4 DOOR/Front				11	12	MONTE CARLO SS				08
DTS LUXURY COLLECTION	SEDAN 4 DOOR/Front				11	12	SILVERADO 1500				08
DTS PLATINUM COLLECTION	SEDAN 4 DOOR/Front				11	12	SILVERADO 1500 LT				08
DTS PREMIUM COLLECTION	SEDAN 4 DOOR/Front				11	12	SILVERADO 2500HD				08
ESCALADE				08	10		SILVERADO 2500HD				08
ESCALADE	AWD			08	09	10	SILVERADO C1500				09
ESCALADE	WAGON 4 DOOR/AWD				11	12	SILVERADO C1500				10
ESCALADE	WAGON 4 DOOR/Rear				11	12	SILVERADO C1500				10
ESCALADE ESV					10		SILVERADO C1500				11
ESCALADE ESV	AWD			08	09	10	SILVERADO C1500 HYBRID				11
ESCALADE ESV	WAGON 4 DOOR/AWD				11	12	SILVERADO C1500 LS				11
ESCALADE ESV	WAGON 4 DOOR/Rear				11	12	SILVERADO C1500 LS				11
ESCALADE ESV LUXURY	WAGON 4 DOOR/AWD				11	12	SILVERADO C1500 LT				11
ESCALADE ESV LUXURY	WAGON 4 DOOR/Rear				11	12	SILVERADO C1500 LT				11
ESCALADE ESV PLATINUM	WAGON 4 DOOR/AWD				11	12	SILVERADO C1500 LT				11
ESCALADE ESV PLATINUM	WAGON 4 DOOR/Rear				11	12	SILVERADO C1500 LTZ				11
ESCALADE ESV PREMIUM	WAGON 4 DOOR/AWD				11	12	SILVERADO C1500 LTZ				11
ESCALADE ESV PREMIUM	WAGON 4 DOOR/Rear				11	12	SILVERADO CLASSIC 1500				08
ESCALADE EXT	AWD			08	09	10	SILVERADO CLASSIC 1500HD				08
ESCALADE EXT	UTILITY/AWD				11	12	SILVERADO CLASSIC 2500HD				08
ESCALADE EXT LUXURY	UTILITY/AWD				11	12	SILVERADO K1500				11
ESCALADE EXT PREMIUM	UTILITY/AWD				11	12	SILVERADO K1500				11
ESCALADE HYBRID				10			SILVERADO K1500				12
ESCALADE HYBRID	WAGON 4 DOOR/AWD				11	12	SILVERADO K1500 HYBRID				11
ESCALADE HYBRID	WAGON 4 DOOR/Rear				11	12	SILVERADO K1500 LS				11
ESCALADE LUXURY	WAGON 4 DOOR/AWD				11	12	SILVERADO K1500 LT				11
ESCALADE LUXURY	WAGON 4 DOOR/Rear				11	12	SILVERADO K1500 LT				11
ESCALADE PLATINUM	WAGON 4 DOOR/AWD				11	12	SILVERADO K1500 LTZ				11
ESCALADE PLATINUM	WAGON 4 DOOR/Rear				11	12	SILVERADO K1500 LTZ				11
ESCALADE PLATINUM HYBRID	WAGON 4 DOOR/AWD				11	12	SILVERADO K2500HD				11
ESCALADE PLATINUM HYBRID	WAGON 4 DOOR/Rear				11	12	SILVERADO K2500HD LT				11
ESCALADE PREMIUM	WAGON 4 DOOR/AWD				11	12	SILVERADO K2500HD LTZ				11
ESCALADE PREMIUM	WAGON 4 DOOR/Rear				11	12	SILVERADO K3500				11
SEVILLE TOURING SEDAN (STS)				09	10		SILVERADO K3500 LT				11
STS				09	10		SILVERADO K3500 LTZ				11
STS-V				09	10		SS				08
CHEVROLET						SUBURBAN 1500				08	09
3500HD	CREW CAB/4x4			09			TAHOE C1500				12
AVALANCHE				08	09	10	TAHOE C1500 HYBRID				12
AVALANCHE C1500 LT	UTILITY/Rear				11	12	TAHOE C1500 LS				11
AVALANCHE C1500 LT	UTILITY/4x4				11	12	TAHOE C1500 POLICE				11
AVALANCHE LS	UTILITY/4x4				11	12	TAHOE HYBRID				09
AVALANCHE LS	UTILITY/Rear				11	12	TAHOE K1500				11
AVALANCHE LTZ	UTILITY/4x4				11	12	TAHOE K1500 HYBRID				11
AVALANCHE LTZ	UTILITY/Rear				11	12	TAHOE K1500 LS				11
					11	12	TAHOE K1500 SPEC SRVC				11
					11	12	TAHOE LT				08
					11	12	TAHOE LT				08
					11	12	TAHOE LT				11
					11	12	TAHOE LT				11
					11	12	TAHOE LTZ				09
					11	12	TAHOE LTZ				11
					11	12	TAHOE LTZ				11

**Division of Insurance
High Theft Vehicle List Effective 8/1/2011**

Page 2 of 5

Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012	Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012
CHEVROLET (cont'd)						DODGE (cont'd)					
TAHOE Z71		08				RAM MEGA CAB PICKUP 3500 SRW					10
TRAILBLAZER LS	4x2	08	09			RAM PICKUP 1500	QUAD CAB	08	09	10	
TRAILBLAZER LT	4x2	08	09	10		RAM PICKUP 1500	REGULAR CAB/4x4		09	10	
TRAILBLAZER LT	4x4			10		RAM PICKUP 1500	REGULAR CAB/5.7L/4x2		09	10	
TRAILBLAZER SS	4x2		09	10		RAM PICKUP 2500	QUAD CAB	08	09		
TRAILBLAZER SS	4x4			10		RAM PICKUP 2500	QUAD CAB/4x4			10	
TRAVERSE LS	AWD			10		RAM PICKUP 3500 DRW	QUAD CAB/4x2	08	09		
TRAVERSE LT	AWD			10		RAM PICKUP 3500 DRW	QUAD CAB/4x4		09	10	
TRAVERSE LTZ	AWD			10		RAM PICKUP 3500 SRW	QUAD CAB/4x2		09		
						RAM PICKUP 3500 SRW	QUAD CAB/4x4	08	09	10	
CHRYSLER						FORD					
300			09			ECONOLINE VAN E-150					10
300	SEDAN 4 DOOR/Rear				12	ECONOLINE VAN E-250			09	10	
300	SIDE AIR BAGS	08				ECONOLINE WAGON E-150				10	
300 LIMITED			09	10		EXPEDITION EDDIE BAUER	4x2	08		10	
300 LIMITED	AWD		09	10		EXPEDITION EDDIE BAUER	4x4			10	
300 LIMITED	SEDAN 4 DOOR/Rear				11 12	EXPEDITION EDDIE BAUER	WAGON 4 DOOR/4x4				11
300 LIMITED AWD	SEDAN 4 DOOR/AWD				11	EXPEDITION EDDIE BAUER	WAGON 4 DOOR/Rear				11
300 LX				10		EXPEDITION EL EDDIE BAUER	4x2	08		10	
300 TOURING		08	09	10		EXPEDITION EL EDDIE BAUER	4x4			10	
300 TOURING	AWD	08	09	10		EXPEDITION EL EDDIE BAUER	WAGON 4 DOOR/4x4				11
300 TOURING	SEDAN 4 DOOR/Rear				11	EXPEDITION EL EDDIE BAUER	WAGON 4 DOOR/Rear				11
300 TOURING AWD	SEDAN 4 DOOR/AWD				11	EXPEDITION EL LIMITED	4x2	08		10	
300C		08	09	10		EXPEDITION EL LIMITED	4x4			10	
300C	AWD	08	09	10		EXPEDITION EL LIMITED	WAGON 4 DOOR/4x4				11 12
300C	SEDAN 4 DOOR/Rear				11 12	EXPEDITION EL LIMITED	WAGON 4 DOOR/Rear				11 12
300C AWD	SEDAN 4 DOOR/AWD				11 12	EXPEDITION EL SSV	4x2	08		10	
300C SRT-8		08	09	10		EXPEDITION EL SSV	4x4			10	
300C SRT-8	SEDAN 4 DOOR/Rear				11	EXPEDITION EL XL	WAGON 4 DOOR/4x4				12
ASPEN LIMITED	4x4			10		EXPEDITION EL XL	WAGON 4 DOOR/Rear				12
ASPEN LIMITED HYBRID				10		EXPEDITION EL XLT	4x2	08		10	
SEBRING LIMITED 3.5L	SEDAN 4 DOOR	08				EXPEDITION EL XLT	4x4			10	
						EXPEDITION EL XLT	WAGON 4 DOOR/4x4				11
DODGE						FORD					
AVENGER R/T				10		EXPEDITION EL XLT	WAGON 4 DOOR/Rear				11
CHALLENGER R/T	COUPE/Rear				12	EXPEDITION EL XLT/KING RA	WAGON 4 DOOR/4x4				12
CHALLENGER SRT-8	COUPE/Rear				12	EXPEDITION EL XLT/KING RA	WAGON 4 DOOR/Rear				12
CHARGER	SEDAN 4 DOOR/Rear				11 12	EXPEDITION LIMITED	4x2	08		10	
CHARGER AWD	SEDAN 4 DOOR/AWD				11	EXPEDITION LIMITED	4x4			10	
CHARGER R/T		09	10			EXPEDITION LTD	WAGON 4 DOOR/4x4				11 12
CHARGER R/T	AWD	09	10			EXPEDITION LTD	WAGON 4 DOOR/Rear				11 12
CHARGER R/T	SEDAN 4 DOOR/Rear				11 12	EXPEDITION SSV	4x2	08		10	
CHARGER R/T AWD	SEDAN 4 DOOR/AWD				11 12	EXPEDITION SSV	4x4			10	
CHARGER SE				10		EXPEDITION XL	WAGON 4 DOOR/4x4				12
CHARGER SE	AWD		09	10		EXPEDITION XL	WAGON 4 DOOR/Rear				12
CHARGER SRT-8		08	09	10		EXPEDITION XLT	4x2	08		10	
CHARGER SRT-8	SEDAN 4 DOOR/Rear				11	EXPEDITION XLT	4x4			10	
CHARGER SXT		09	10			EXPEDITION XLT	WAGON 4 DOOR/4x4				11
CHARGER SXT	AWD	08	09	10		EXPEDITION XLT	WAGON 4 DOOR/Rear				11
CHARGER SXT	SEDAN 4 DOOR/Rear				11	EXPEDITION XLT/KING RANCH	WAGON 4 DOOR/4x4				12
CHARGER SXT AWD	SEDAN 4 DOOR/AWD				11	EXPEDITION XLT/KING RANCH	WAGON 4 DOOR/Rear				12
DURANGO ADVENTURER			09			EXPLORER EDDIE BAUER	4x2		09	10	
DURANGO HYBRID				10		EXPLORER EDDIE BAUER	4x4			10	
DURANGO LIMITED		08	09	10		EXPLORER EDDIE BAUER	AWD			10	
DURANGO SE				10		EXPLORER LIMITED	4x2		09	10	
DURANGO SLT		08	09	10		EXPLORER LIMITED	4x4			10	
DURANGO SXT		08	09	10		EXPLORER LIMITED AWD	4x4			10	
MAGNUM R/T		08	09			EXPLORER SPORT TRAC LIMITED	4x2		09	10	
MAGNUM R/T	AWD	08	09			EXPLORER SPORT TRAC LIMITED	4x4			10	
MAGNUM SE			09			EXPLORER SPORT TRAC LTD	AWD			10	
MAGNUM SRT8		08	09			EXPLORER SPORT TRAC XLT	4x2		09	10	
MAGNUM SXT	3.5L/4x2	08	09			EXPLORER SPORT TRAC XLT	4x4			10	
MAGNUM SXT	AWD	08	09			EXPLORER XLT	4x2		09	10	
MEGA CAB PICKUP 1500	4x2	08				EXPLORER XLT	4x4			10	
NITRO DETONATOR	WAGON 4 DOOR/4x4				12	EXPLORER XLT	AWD			10	
NITRO R/T				10		F150	4 DOOR EXT CAB PK/4x4				12
NITRO SHOCK	WAGON 4 DOOR/4x4				12	F150	4 DOOR EXT CAB PK/Rear				12
NITRO SLT				10		F150	CREW PICKUP/Rear				12
NITRO SXT	WAGON 4 DOOR/AWD				11	F150	PICKUP/Rear				12
RAM 1500	CREW PICKUP/4x4				12	F-150	SUPERCAB/4x2	08	09		
RAM 1500	CREW PICKUP/Rear				12	F-150	SUPERCAB/4x4		09		
RAM 1500	PICKUP/4x4				12	F-150 REGULAR CAB	4x4			10	
RAM 1500	PICKUP/Rear				12	F-150 REGULAR CAB	FLARESIDE/4x2			10	
RAM 1500 QUAD	CREW PICKUP/4x4				12	F-150 SUPER CAB	4x2			10	
RAM 1500 QUAD	CREW PICKUP/Rear				12	F-150 SUPER CAB		08	09	10	
RAM 2500	CREW PICKUP/4x4				11 12	F-150 SUPERCREW					12
RAM 2500	CREW PICKUP/Rear				12	F150 SVT RAPTOR	4 DOOR EXT CAB PK/4x4				11 12
RAM 2500	PICKUP/4x4				12	F250 SUPER DUTY	4 DOOR EXT CAB PK/4x4				12
RAM 2500	PICKUP/Rear				12	F250 SUPER DUTY	4 DOOR EXT CAB PK/Rear				12
RAM 2500 MEGA CAB	CREW PICKUP/4x4				11 12	F250 SUPER DUTY	CREW PICKUP/4x4				11 12
RAM 2500 MEGA CAB	CREW PICKUP/Rear				12	F250 SUPER DUTY	CREW PICKUP/Rear				12
RAM 3500	CREW PICKUP/4x4				11 12	F250 SUPER DUTY	PICKUP/4x4				12
RAM 3500	CREW PICKUP/Rear				12	F250 SUPER DUTY	PICKUP/Rear				12
RAM 3500	PICKUP/4x4				12	F-250 SUPER DUTY	CREW CAB/4x4	08			
RAM 3500	PICKUP/Rear				12	F-250 SUPER DUTY	SUPERCAB/4x4		09		
RAM 3500 MEGA CAB	CREW PICKUP/4x4				11 12	F350 SUPER DUTY	4 DOOR EXT CAB PK/4x4				12
RAM 3500 MEGA CAB	CREW PICKUP/Rear				12	F350 SUPER DUTY	4 DOOR EXT CAB PK/Rear				12
RAM MEGA CAB PICKUP 2500	4x4		09	10		F350 SUPER DUTY	CREW PICKUP/4x4				11 12
RAM MEGA CAB PICKUP 3500 DRW	4x4			10		F350 SUPER DUTY	CREW PICKUP/Rear				12
						F350 SUPER DUTY	PICKUP/4x4				12
						F350 SUPER DUTY	PICKUP/Rear				12

**Division of Insurance
High Theft Vehicle List Effective 8/1/2011**

Page 4 of 5

Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012	Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012
KIA						MERCEDES-BENZ (cont'd)					
OPTIMA EX/SX					11	SL63 AMG					10
OPTIMA LX					11	SL65 AMG		08	09		10
LAND ROVER						MERCURY					
RANGE ROVER AUTOBIOGRAPHY					11	12	GRAND MARQUIS GS				08
RANGE ROVER HSE		08	09	10			GRAND MARQUIS LS				08
RANGE ROVER HSE					11	12	MITSUBISHI				
RANGE ROVER HSE LUXURY					11	12	ECLIPSE SPYDER GS				08
RANGE ROVER SPORT AUTOBIO					12		ECLIPSE SPYDER GS	CONVERTIBLE/Front			11
RANGE ROVER SPORT HSE		08	09	10			ECLIPSE SPYDER GT				08
RANGE ROVER SPORT HSE					11	12	ECLIPSE SPYDER GT	CONVERTIBLE/Front			11
RANGE ROVER SPORT LUX					11	12	ENDEAVOR LS				08
RANGE ROVER SPORT SC					11	12	ENDEAVOR SE				08
RANGE ROVER SPORT SUPERCHARGED AWD		08	09	10			GALANT RALLIART				09
RANGE ROVER SUPERCHARGED		08	09	10			NISSAN				
LEXUS						350Z					
470					08		ALTIMA S	3.5L			10
470 LIMITED EDITION					08		ALTIMA SE	3.5L			10
GS 350					08		ARMADA LE	4x2			08
GS 350					08		ARMADA LE	4x4			09
GS 350 AWD					11	12	ARMADA PLATINUM	WAGON 4 DOOR/4x4			11
GS 430					08		ARMADA PLATINUM	WAGON 4 DOOR/AWD			12
GS 450H					08		ARMADA PLATINUM	WAGON 4 DOOR/Rear			11
LS 430					08		ARMADA SE	4x2			08
LS 460 L					08		ARMADA SE	4x4			09
RX 350			09				ARMADA SE/TITANIUM	WAGON 4 DOOR/4x4			11
RX 350					11		ARMADA SE/TITANIUM	WAGON 4 DOOR/AWD			12
SC 430					08	09	ARMADA SE/TITANIUM	WAGON 4 DOOR/Rear			11
LINCOLN						ARMADA SV/SL/PLATINUM					
MARK LT					08		FRONTIER	CREW CAB/4x4			10
MARK LT					09		FRONTIER	CREW CAB/LONG BED/4x4			09
MKS					12		MAXIMA S				10
MKS AWD					12		MAXIMA S/SV	SEDAN 4 DOOR/Front			11
MKZ AWD					11	12	MAXIMA SE				08
NAVIGATOR					08		MAXIMA SL				08
NAVIGATOR					11	12	MAXIMA SV				10
NAVIGATOR					11	12	PATHFINDER LE				08
NAVIGATOR L					08		PATHFINDER S				08
NAVIGATOR L					11	12	PATHFINDER S/LE/SE	WAGON 4 DOOR/Rear			12
NAVIGATOR L					11	12	PATHFINDER SE				08
MAZDA						TITAN					
MAZDASPEED3					11		TITAN	CREW CAB			08
RX-8					08	09	TITAN S/SV/SL/PRO-4X	KING CAB/LONG WHEELBASE/4x2			09
MERCEDES-BENZ						TITAN S/SV/SL/PRO-4X					
CL550					08		TITAN SV	CREW PICKUP/4x4			12
CL600					08		TITAN SV	CREW PICKUP/Rear			12
CLK350					09	10	TITAN SV	CREW PICKUP/4x4			12
CLK350					08		TITAN SV	CREW PICKUP/Rear			12
CLK550					08		TITAN XE/SE/LE	CREW PICKUP/Rear			11
CLK550					08		TITAN XE/SE/LE/PRO-4X	CREW PICKUP/4x4			11
CLK63 AMG					08		PONTIAC				
CLK63 AMG					09		GRAND PRIX GT				08
CLS550					09	10	GRAND PRIX GXP				08
CLS550					11	12	PORSCHE				
CLS63 AMG					09	10	911 CARRERA				08
CLS63 AMG					11	12	911 CARRERA 4				08
E320 BLUETEC					10		911 CARRERA 4S				08
E350					10		911 CARRERA S				08
E350 4MATIC					10		911 GT3				08
E550					10		911 GT3 RS				08
E550 4MATIC					10		911 TARGA 4				08
E63 AMG					10		911 TARGA 4S				08
GL320 BLUETEC 4MATIC					10		911 TURBO				08
GL350 BLUETEC					12		BOXSTER				08
GL450 4 MATIC					12		BOXSTER S				08
GL450 4MATIC					10		CAYENNE	AWD			10
GL550 4 MATIC					12		CAYENNE	WAGON 4 DOOR/AWD			12
GL550 4MATIC					10		CAYENNE GTS	AWD			10
S CLASS S65AMG					11	12	CAYENNE S	AWD			10
S400 HYBRID					11	12	CAYENNE S	WAGON 4 DOOR/AWD			12
S550					08	09	10	CAYENNE S HYBRID	WAGON 4 DOOR/AWD		12
S550					11	12		CAYENNE TURBO	AWD		10
S550 4MATIC					09	10		CAYENNE TURBO	WAGON 4 DOOR/AWD		12
S550 4MATIC					11	12		CAYENNE TURBO S	AWD		10
S600					08	09	10	CAYMAN			08
S600					11	12		CAYMAN S			08
S63 AMG					09	10	SAAB				
S63 AMG					11	12	9-3 2.0T	CONVERTIBLE			08
S65 AMG					08	09	10	9-3 AERO	CONVERTIBLE		08
SL550					08	09					
SL600					08	09					

Division of Insurance
High Theft Vehicle List Effective 8/1/2011
Page 5 of 5

Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012
<u>SUBARU</u>					
IMPREZA LIMITED TURBO	AWD	08			
IMPREZA WRX		08			
IMPREZA WRX	STATION WAGON/AWD			12	
IMPREZA WRX PREMIUM TURBO	SEDAN 4 DOOR/AWD		09		
IMPREZA WRX STI	STATION WAGON/AWD			12	
IMPREZA WRX STI LTD TURBO	AWD	08			
IMPREZA WRX STI TURBO	AWD	08			
IMPREZA WRX TURBO	SEDAN 4 DOOR/AWD		09		
<u>SUZUKI</u>					
GRAND VITARA	WAGON 4 DOOR/Rear			11	
GRAND VITARA (LUXURY PKG)	SEDAN 4 DOOR/4x4	08	09		
GRAND VITARA JLX/LTD	WAGON 4 DOOR/4x4			11	
GRAND VITARA JLX/LTD	WAGON 4 DOOR/Rear			11	
GRAND VITARA PREMIUM	WAGON 4 DOOR/4x4			11	
GRAND VITARA PREMIUM	WAGON 4 DOOR/Rear			11	
GRAND VITARA X-SPORT	WAGON 4 DOOR/AWD			11	
GRAND VITARA X-SPORT	WAGON 4 DOOR/Rear			11	
XL7		08			
XL7 LIMITED		08			
<u>TOYOTA</u>					
AVALON XL/XLS/LIMIT	SEDAN 4 DOOR/Front			11	
AVALON/LIMITED	SEDAN 4 DOOR/Front			12	
CAMRY SOLARA SE	CONVERTIBLE	08			
CAMRY SOLARA SLE	CONVERTIBLE	08			
CAMRY SOLARA SPORT	CONVERTIBLE	08			
F J CRUISER	4x4		10		
FJ CRUISER	WAGON 4 DOOR/4x4			11	12
FJ CRUISER	WAGON 4 DOOR/Rear			11	12
HIGHLANDER	4x4		10		
HIGHLANDER	WAGON 4 DOOR/AWD			11	
HIGHLANDER	WAGON 4 DOOR/Front			11	
HIGHLANDER HYBRID			10		
HIGHLANDER HYBRID LIMITED			10		
HIGHLANDER HYBRID LIMITED	WAGON 4 DOOR/AWD			11	12
HIGHLANDER LIMITED	4x4		10		
HIGHLANDER LIMITED	WAGON 4 DOOR/AWD			11	12
HIGHLANDER LIMITED	WAGON 4 DOOR/Front			11	12
HIGHLANDER SE	WAGON 4 DOOR/AWD			11	
HIGHLANDER SE	WAGON 4 DOOR/Front			11	
HIGHLANDER SPORT	4x4		10		
HIGHLANDER SPORT	WAGON 4 DOOR/AWD			11	
HIGHLANDER SPORT	WAGON 4 DOOR/Front			11	
HIGHLANDER/HYBRID	WAGON 4 DOOR/AWD			11	12
HIGHLANDER/SE	WAGON 4 DOOR/AWD			12	
HIGHLANDER/SE	WAGON 4 DOOR/Front			12	
SCION TC	HATCHBACK 2 DOOR/Front			12	
SEQUOIA PLATINUM		09			
SEQUOIA LIMITED		09			
SEQUOIA LIMITED	WAGON 4 DOOR/4x4			12	
SEQUOIA LIMITED	WAGON 4 DOOR/AWD			12	
SEQUOIA PLATINUM	WAGON 4 DOOR/4x4			12	
SEQUOIA SR5		09			
SEQUOIA SR5	WAGON 4 DOOR/AWD			12	
TACOMA DOUBLECAB	CREW PICKUP/4x4			12	
TACOMA DOUBLECAB	CREW PICKUP/Rear			12	
TACOMA DOUBLECAB LG BD	CREW PICKUP/4x4			12	
TUNDRA CREW MAX			10		
TUNDRA CREWMAX LIMITED	CREW PICKUP/4x4			11	12
TUNDRA CREWMAX LIMITED	CREW PICKUP/Rear			11	12
TUNDRA CREWMAX SR5	CREW PICKUP/4x4			11	12
TUNDRA CREWMAX SR5	CREW PICKUP/Rear			11	12
TUNDRA DOUBLE CAB LIMITED	CREW PICKUP/4x4			11	12
TUNDRA DOUBLE CAB LIMITED	CREW PICKUP/Rear			11	12
TUNDRA DOUBLE CAB SR5	CREW PICKUP/4x4			11	12
TUNDRA DOUBLE CAB SR5	CREW PICKUP/Rear			11	12
TUNDRA LIMITED	DOUBLE CAB/4x2	08			
TUNDRA SR5	DOUBLE CAB/4x2	08			
VENZA	WAGON 4 DOOR/AWD			12	
VENZA	WAGON 4 DOOR/Front			12	

Dollar round after each step

STEP		Part 1 (AA)	Part 2 (VA)	Part 4 (BB)	Part 5 (AC)	Part 6 (CC)	Part 7 (DD)	Part 8 (DA)	Part 9 (HS, HH, HE, HG, HP)
1	TERRITORIAL/CLASS BASE RATE (RFP-2 to RFP-4, RFP-6, RFP-7)				Steps 32 + 33				
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)	x	x	x			x	x	x
3	INCREASED LIMIT FACTOR (RFP-10)			x					
4	PREFERRED PACKAGE DISCOUNT (RFP-18)	x	x	x			x	x	x
5	MODEL YEAR (RFP-12, RFP-13)						x	x	x
6	LIMITED COLLISION FACTOR							0.080	
7	DEDUCTIBLE BY PGS (RFP-12, RFP-13)						x	x	x
8	GLASS DEDUCTIBLE FACTOR (RFP-11)								x
9	PIP DEDUCTIBLE (RFP-11)		x						
10	ELECTRONIC STABILITY CONTROL DISCOUNT (RFP-18)	x		x	x	x	x	x	x
11	WAIVER OF DEDUCTIBLE CHARGE (RFP-11)						+		
12	EXPERIENCE GROUP RATING (RFP-26 to RFP-28)	x	x	x	x			x	x
13	AUTO RATING TIER FACTOR (RFP-14)	x	x	x	x			x	x
14	EXTRA-RISK RATING FACTOR (RFP-18)							x	x
15	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)							x	x
16	HOUSEHOLD COMPOSITION (RFP-15)	x	x	x	x	x	x	x	x
17	BILLING GROUP (RFP-18)	x	x				x	x	x
18	ANTI-THEFT DEVICE DISCOUNT (RFP-18)								x
19	NEW CAR DISCOUNT (RFP-18)								x
20	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
21	CLASS 15 DISCOUNT*** (RFP-18)	x	x	x	x	x	x	x	x
22	EXCELLENT DRIVER DISCOUNT (RFP-18)	x	x	x	x				
23	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x	x	x	x				
24	MERIT RATING FACTOR (RFP-17)	x	x	x	x				
25	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
26	ALLSTATE® EASY PAY PLAN DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
27	FIRE, THEFT, AND COMBINED ADDITIONAL COVERAGES FACTOR (RFP-18)								x
28	CERTIFIED RISK SURCHARGE (RFP-18)	x	x	x	x				
29	ALLSTATE AUTO LIFE DISCOUNT** (RFP-18)	x	x	x	x	x	x	x	x
30	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x	x	x	x				
31	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	=	=	=	=*	=**	=	=	=

Part 5 (AC) Territorial/Class Base Rate		Rate
32	PART 1 TERRITORIAL/CLASS BASE RATE (RFP-2)	
	INCREASED LIMIT FACTOR MINUS 1.00 (RFP-10)	x
		=
33	PART 5 TERRITORIAL/CLASS BASE RATE (RFP-5)	
	INCREASED LIMIT FACTOR (RFP-10)	x
		=
32 + 33	TOTAL PART 5 TERRITORIAL/CLASS BASE RATE	

STEP		Part 3 (SS)	Part 12 (SU)	Part 10 (UU)	Part 11 (JJ)	ZA (RFP-19)	NC (RFP-25)	IT (RFP-19)
34	RATE (RFP-9, RFP-19, RFP-25)							
35	CLASS 15 DISCOUNT*** (RFP-18)	x	x	x	x			
36	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	=	=	=	=	=	=	=
37	TOTAL POLICY PREMIUM (31 + 36)	=						

* If Part 5 limit is 20/40 - Must round to next lowest dollar at last step
 ** If Part 6 limit is \$5,000 - Must round to next lowest dollar at last step
 *** If Class 15 discount is applied - Must round to next lowest dollar at last step

If the vehicle rated includes a camper body, see RFP-22 for rates for Parts 7, 8, and 9.

**MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES**

CLASS-TERRITORY BASE RATES - PART 1 (A-1)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	142	199	124	369	194	332	174	138
2	149	208	134	384	211	348	190	143
3	161	225	148	430	233	388	210	156
4	195	282	173	539	305	485	275	188
5	182	257	178	518	298	467	267	181
6	196	283	175	551	339	496	305	192
7	204	278	198	597	351	538	316	198
8	216	306	201	622	375	561	338	211
9	225	300	209	587	356	529	320	220
10	218	336	225	599	393	539	355	222
11	228	396	240	636	429	573	385	259
12	243	361	251	611	441	550	397	237
13	279	398	273	622	451	559	404	273
14	336	447	329	654	498	588	449	327
15	384	479	331	627	517	565	465	367
16	360	547	483	686	560	617	504	369
17	233	351	221	595	352	535	316	235
18	307	589	322	783	564	705	509	347
19	301	469	311	608	466	548	419	336
20	361	617	378	813	617	731	555	398
21	443	626	517	794	652	714	587	617
22	441	629	506	800	646	722	581	602
23	229	397	278	556	408	500	368	233
24	247	378	243	595	390	534	352	252
25	253	442	264	615	464	553	418	277
26	324	500	352	626	516	563	464	314
27	121	179	104	326	163	293	146	125
40	361	530	349	769	549	692	495	381
41	295	412	301	607	455	546	409	302
42	452	566	404	746	611	672	550	459
43	369	510	360	677	557	612	501	397
44	314	504	443	632	513	568	462	318
45	453	593	423	805	657	726	591	471

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES**

CLASS-TERRITORY BASE RATES - PART 4 (\$5000 PDL)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	183	251	177	495	306	446	276	192
2	195	258	179	525	322	473	291	200
3	198	264	190	543	324	489	291	211
4	211	275	194	583	348	524	313	232
5	211	278	192	602	370	541	333	237
6	226	287	206	611	385	550	348	242
7	232	290	218	629	412	568	372	253
8	242	315	230	666	424	600	381	271
9	240	310	218	652	409	587	368	246
10	235	304	214	637	399	573	358	240
11	231	324	219	633	399	571	358	243
12	271	347	245	680	449	612	403	275
13	263	324	228	635	419	572	376	263
14	315	400	277	729	495	656	446	322
15	333	436	291	732	529	658	476	339
16	308	452	304	757	501	681	452	318
17	239	353	220	640	372	577	335	239
18	276	416	257	688	445	619	401	272
19	245	349	225	569	366	513	330	237
20	302	460	279	769	491	693	442	316
21	347	497	319	742	536	667	483	348
22	361	437	324	608	474	548	427	352
23	205	359	231	584	386	526	347	225
24	281	401	257	657	414	591	372	274
25	269	441	258	666	464	600	418	285
26	309	434	305	623	476	561	428	304
27	166	225	150	441	256	396	231	166
40	214	306	202	557	351	502	316	247
41	245	337	236	630	422	568	379	260
42	241	354	252	631	448	569	403	286
43	307	402	276	697	501	626	451	311
44	241	393	266	675	447	607	401	248
45	304	394	265	680	487	612	437	309

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES**

CLASS-TERRITORY BASE RATES - PART 7 (\$500 Deductible)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	122	217	130	398	219	358	198	122
2	120	204	122	387	200	348	181	120
3	127	227	138	415	224	374	201	127
4	133	235	140	428	237	384	213	132
5	128	226	137	415	238	373	214	128
6	142	249	151	443	260	398	234	140
7	147	251	160	435	268	390	241	145
8	159	263	176	457	281	411	253	157
9	144	238	151	413	257	372	232	143
10	144	249	156	425	271	382	244	146
11	157	281	172	415	276	374	248	156
12	180	300	186	434	313	389	281	180
13	170	255	187	410	297	369	267	169
14	218	326	235	463	358	415	322	217
15	259	341	251	459	373	412	335	253
16	233	336	231	455	322	409	290	225
17	159	268	167	408	254	368	229	157
18	193	298	198	399	299	359	269	189
19	178	269	200	343	276	309	248	177
20	226	319	231	415	327	373	294	220
21	269	369	303	471	425	424	382	323
22	295	362	307	460	405	413	365	396
23	187	333	266	436	353	393	317	211
24	202	315	229	429	324	385	292	201
25	191	300	227	392	315	353	284	201
26	264	348	289	440	381	394	343	288
27	103	183	107	340	180	307	163	103
40	153	237	168	357	257	322	232	156
41	152	259	188	384	288	346	259	159
42	171	271	209	372	300	335	269	167
43	199	291	217	396	324	356	292	194
44	179	290	191	394	274	354	245	173
45	196	274	208	378	307	340	277	192

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES**

OTHER AUTO RATING FACTORS

RATING PLAN	RULE	FACTOR											
		Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 3	Part 12	Part 10	Part 11
CLASS 15 DISCOUNT	19	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
CERTIFIED RISK SURCHARGE	10												
Cause A		1.50	1.50	1.50	1.50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cause B		1.25	1.25	1.25	1.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cause C		1.05	1.05	1.05	1.05	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
NEW CAR DISCOUNT	19												
Months since vehicle purchase													
0 to <=12 months		n/a	n/a	n/a	n/a	n/a	0.95	0.95	0.95	n/a	n/a	n/a	n/a
>12 to <=24 months		n/a	n/a	n/a	n/a	n/a	0.97	0.97	0.97	n/a	n/a	n/a	n/a
>24 to <=36 months		n/a	n/a	n/a	n/a	n/a	0.99	0.99	0.99	n/a	n/a	n/a	n/a
BILLING GROUP	36												
Billing Group 1		0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	n/a	n/a	n/a	n/a
Billing Group 2		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	n/a	n/a	n/a	n/a
Billing Group 3		1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	n/a	n/a	n/a	n/a
Billing Group 4		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	n/a	n/a	n/a	n/a
PREFERRED PACKAGE DISCOUNT	19	0.85	0.85	0.85	0.85	n/a	0.85	0.85	0.85	n/a	n/a	n/a	n/a
FUTURE EFFECTIVE DATE DISCOUNT	19												
Year 1		0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
Year 2		0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	n/a	n/a	n/a	n/a
PROPERTY INSURANCE POLICY DISCOUNT	19												
Homeowners		0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	n/a	n/a	n/a	n/a
Condominiums		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	n/a	n/a	n/a	n/a
Mobilehome/Manufactured Home		0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	n/a	n/a	n/a	n/a
Renters		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
ELECTRONIC STABILITY CONTROL DISCOUNT	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
ALLSTATE YOUR CHOICE AUTO®	51												
Your Choice Auto® Silver Protection		1.00	1.00	1.00	1.00	n/a	1.00	1.00	1.00	n/a	n/a	n/a	n/a
Your Choice Auto® Gold Protection		1.08	1.08	1.08	1.08	n/a	1.08	1.08	1.08	n/a	n/a	n/a	n/a
Your Choice Auto® Platinum Protection		1.15	1.15	1.15	1.15	n/a	1.15	1.15	1.15	n/a	n/a	n/a	n/a
EXCELLENT DRIVER DISCOUNT	56	0.93	0.93	0.93	0.93	n/a	0.93	n/a	n/a	n/a	n/a	n/a	n/a
EXCELLENT DRIVER PLUS DISCOUNT	56	0.83	0.83	0.83	0.83	n/a	0.83	n/a	n/a	n/a	n/a	n/a	n/a
ALLSTATE® EASY PAY PLAN DISCOUNT	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
NEW CAR EXPANDED PROTECTION	26												
Number of years the vehicle's Model Year is older than the calendar year at time of purchase of NC coverage:													
<1 year (0-11 months)		n/a	n/a	n/a	n/a	n/a	0.05	n/a	0.02	n/a	n/a	n/a	n/a
1-2 years (12-23 months)		n/a	n/a	n/a	n/a	n/a	0.05	n/a	0.02	n/a	n/a	n/a	n/a
2-3 years (24-35 months)		n/a	n/a	n/a	n/a	n/a	0.05	n/a	0.02	n/a	n/a	n/a	n/a
ANTI-THEFT DISCOUNT	54												
Category I		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.95	n/a	n/a	n/a	n/a
Category II		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.85	n/a	n/a	n/a	n/a
Category III		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.80	n/a	n/a	n/a	n/a
Category IV		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.80	n/a	n/a	n/a	n/a
Category IV, plus Category I		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.75	n/a	n/a	n/a	n/a
Category IV, plus Category II		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.70	n/a	n/a	n/a	n/a
Category IV, plus Category III		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.65	n/a	n/a	n/a	n/a
Category V		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.75	n/a	n/a	n/a	n/a
Category V, plus Category I		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.72	n/a	n/a	n/a	n/a
Category V, plus Category II		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.68	n/a	n/a	n/a	n/a
Category V, plus Category III		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.64	n/a	n/a	n/a	n/a
FIRE, THEFT, AND COMBINED ADDITIONAL COVER.	21												
Fire (HE)		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.10	n/a	n/a	n/a	n/a
Fire & Theft (HG)		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.70	n/a	n/a	n/a	n/a
Fire, Theft & C.A.C. (HP)		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.85	n/a	n/a	n/a	n/a
ORIGINAL EQUIPMENT MANUFACTURER PARTS CO	48	n/a	n/a	n/a	n/a	n/a	1.05	1.05	1.01	n/a	n/a	n/a	n/a
EXTRA RISK RATING FACTOR	24												
Vehicular Homicide		n/a	n/a	n/a	n/a	n/a	1.50	1.50	1.00	n/a	n/a	n/a	n/a
Auto Insurance Related Fraud		n/a	n/a	n/a	n/a	n/a	1.50	1.50	1.50	n/a	n/a	n/a	n/a
Auto Theft		n/a	n/a	n/a	n/a	n/a	1.50	1.50	1.50	n/a	n/a	n/a	n/a
Driving Under the Influence of Alcohol or Drugs		n/a	n/a	n/a	n/a	n/a	1.10	1.10	1.00	n/a	n/a	n/a	n/a
Four or More At-Fault Accidents		n/a	n/a	n/a	n/a	n/a	1.10	1.10	1.00	n/a	n/a	n/a	n/a
High-Theft Vehicle		n/a	n/a	n/a	n/a	n/a	1.00	1.00	1.50	n/a	n/a	n/a	n/a
Two or More Total Fire or Total Theft Losses		n/a	n/a	n/a	n/a	n/a	1.00	1.00	1.50	n/a	n/a	n/a	n/a
Material Misrepresentation		n/a	n/a	n/a	n/a	n/a	1.50	1.50	1.50	n/a	n/a	n/a	n/a
ALLSTATE AUTO/LIFE DISCOUNT SM	58	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	n/a	n/a	n/a	n/a

**MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES**

NEW CAR EXPANDED PROTECTION PREMIUM CALCULATION

NEW CAR EXPANDED PROTECTION COVERAGE (NC) - RULE 26*

STEP			Part 7 (DD)		Part 9 (HS, HH)
1	TERRITORIAL/CLASS BASE RATE (RFP-6, RFP-7)				
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)	x		x	
3	PREFERRED POLICY DISCOUNT FACTOR (RFP-18)	x		x	
4	MODEL YEAR (RFP-12, RFP-13)	x		x	
5	DEDUCTIBLE BY PGS* (RFP-12, RFP-13)	x		x	
6	GLASS DEDUCTIBLE FACTOR (RFP-11)				x
7	ELECTRONIC STABILITY CONTROL DISCOUNT (RFP-18)	x		x	
8	WAIVER OF DEDUCTIBLE CHARGE (RFP-11)	+			
9	EXPERIENCE GROUP RATING (RFP-26 to RFP-28)	x		x	
10	AUTO RATING TIER FACTOR (RFP-14)	x		x	
11	EXTRA-RISK RATING FACTOR (RFP-18)	x		x	
12	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)	x		x	
13	HOUSEHOLD COMPOSITION (RFP-15)	x		x	
14	BILLING GROUP (RFP-18)	x		x	
15	ANTI-THEFT DEVICE DISCOUNT (RFP-18)				x
16	NEW CAR DISCOUNT (RFP-18)	x		x	
17	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)	x		x	
18	CLASS 15 DISCOUNT (RFP-18)	x			x
19	EXCELLENT DRIVER DISCOUNT (RFP-18)	x			
20	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x			
21	MERIT RATING FACTOR (RFP-17)	x			
22	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x		x	
23	ALLSTATE® EASY PAY PLAN DISCOUNT (RFP-18)	x		x	
24	ALLSTATE AUTO/LIFE DISCOUNT SM (RP-18)	x		x	
25	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x		x	
26	NEW CAR EXPANDED PROTECTION FACTOR (RFP-18)	x		x	
27	TOTAL COVERAGE PREMIUM	=		=	

* \$500 deductible for Part 7; \$500 deductible for Part 9

PRIVATE PASSENGER AUTO INSURANCE MANUAL

MASSACHUSETTS
RULES

RULE 58 – RESERVED FOR FUTURE USE

PRIVATE PASSENGER AUTO INSURANCE MANUAL

MASSACHUSETTS
RULES

RULE 58 – ALLSTATE AUTO/LIFE DISCOUNTSM

This discount will apply when the named insured is also the owner, insured, or payor on an individual life insurance policy or mortgage term life insurance certificate written by a person acting as or on behalf of an Allstate Agent in one of the following companies:

Allstate Life Insurance Company
Lincoln Benefit Life Company
Allstate Life Insurance Company of New York
American Heritage Life Insurance Company

excluding agents appointed with Allstate through entities not owned by or affiliated with Allstate Insurance Company, such as Broker-Dealers (e.g. Merrill Lynch), Banks (e.g., Chase) and Master Brokerage Agencies (MBAs)

If the named insured is the owner, insured, or payor on multiple qualifying individual life insurance policies or mortgage term life insurance certificates, the discount will only be applied once to the Private Passenger Auto policy.

The applicable rating factors are shown on the Automobile Rating Section.

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES
AUTO PREMIUM CALCULATION

Dollar round after each step.

STEP	Part 1 (AA)	Part 2 (NA)	Part 4 (EB)	Part 5 (AC) Steps 31 + 32	Part 6 (CC)	Part 7 (CD)	Part 8 (CA)	Part 9 (NB, NR, NE, ND, MF)
1	1							
2	2							
3	3							
4	4							
5	5							
6	6						0.00	
7	7							
8	8							
9	9							
10	10							
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12	12							
13	13							
14	14							
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24	24							
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29	29							
30	30							
31	31							

Part 3 (AC) Territorial Class Base Rate	Rate
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STEP	Part 3 (BN)	Part 12 (BU)	Part 10 (DU)	Part 11 (LJ) (Z)	ZA (RP-19)	NC (RP-25)	TF (RP-19)
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* If Part 5 limit is 2040 - Must round to next lowest dollar at last step
 ** If Part 6 limit is \$5,000 - Must round to next lowest dollar at last step
 *** If Class 15 discount is applied - Must round to next lowest dollar at last step
 If the vehicle rated includes a camper body, see RFP-22 for rates for Parts 7, 8, and 9.

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES
AUTO PREMIUM CALCULATION

Dollar round after each step.

STEP	Part 1 (AA)	Part 2 (NA)	Part 4 (EB)	Part 5 (AC) Steps 32 + 33	Part 6 (CC)	Part 7 (CD)	Part 8 (CA)	Part 9 (NB, NR, NE, ND, MF)
1	1							
2	2							
3	3							
4	4							
5	5							
6	6						0.00	
7	7							
8	8							
9	9							
10	10							
11	11							
12	12							
13	13							
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29	29							
30	30							
31	31							

Part 3 (AC) Territorial Class Base Rate	Rate
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100	

STEP	Part 3 (BN)	Part 12 (BU)	Part 10 (DU)	Part 11 (LJ) (Z)	ZA (RP-19)	NC (RP-25)	TF (RP-19)
31							
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100							

* If Part 5 limit is 2040 - Must round to next lowest dollar at last step
 ** If Part 6 limit is \$5,000 - Must round to next lowest dollar at last step
 *** If Class 15 discount is applied - Must round to next lowest dollar at last step
 If the vehicle rated includes a camper body, see RFP-22 for rates for Parts 7, 8, and 9.

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES

CLASS-TERRITORY BASE RATES - PART 1 (A-1)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	142	199	124	369	194	332	174	138
2	149	208	134	384	211	348	190	143
3	161	225	148	420	233	388	210	156
4	195	282	173	530	305	484	275	188
5	182	257	178	547	298	466	267	181
6	196	283	175	660	339	496	305	192
7	204	278	198	596	351	537	316	198
8	216	306	201	624	375	660	338	211
9	225	300	209	686	356	628	320	220
10	218	336	225	598	393	538	355	222
11	228	396	240	635	428	672	385	259
12	243	361	251	640	440	649	397	237
13	279	398	273	621	450	558	404	273
14	336	446	329	653	497	587	448	327
15	384	478	331	626	546	564	464	367
16	360	546	482	685	560	616	503	369
17	233	351	221	594	352	534	316	235
18	307	588	322	782	563	704	598	347
19	301	468	311	607	465	547	418	336
20	361	616	378	812	616	730	554	398
21	442	625	616	793	651	713	686	616
22	440	628	606	799	645	721	680	604
23	229	397	278	555	408	489	368	233
24	247	378	243	594	390	533	352	252
25	253	441	264	614	463	662	417	277
26	324	499	352	625	515	562	463	314
27	121	179	104	326	163	293	146	125
40	361	629	349	768	648	691	494	381
41	295	412	301	606	454	545	409	302
42	461	566	404	745	610	671	549	468
43	369	609	360	676	556	611	609	397
44	314	503	442	631	512	567	461	318
45	452	592	422	804	656	725	590	470

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES

CLASS-TERRITORY BASE RATES - PART 1 (A-1)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	142	199	124	369	194	332	174	138
2	149	208	134	384	211	348	190	143
3	161	225	148	430	233	388	210	156
4	195	282	173	539	305	485	275	188
5	182	257	178	518	298	467	267	181
6	196	283	175	551	339	496	305	192
7	204	278	198	597	351	538	316	198
8	216	306	201	622	375	561	338	211
9	225	300	209	587	356	529	320	220
10	218	336	225	599	393	539	355	222
11	228	396	240	636	429	573	385	259
12	243	361	251	611	441	550	397	237
13	279	398	273	622	451	559	404	273
14	336	447	329	654	498	588	449	327
15	384	479	331	627	517	565	465	367
16	360	547	483	686	560	617	504	369
17	233	351	221	595	352	535	316	235
18	307	589	322	783	564	705	509	347
19	301	469	311	608	466	548	419	336
20	361	617	378	813	617	731	555	398
21	443	626	517	794	652	714	587	617
22	441	629	506	800	646	722	581	602
23	229	397	278	556	408	500	368	233
24	247	378	243	595	390	534	352	252
25	253	442	264	615	464	553	418	277
26	324	500	352	626	516	563	464	314
27	121	179	104	326	163	293	146	125
40	361	530	349	769	549	692	495	381
41	295	412	301	607	455	546	409	302
42	452	566	404	746	611	672	550	459
43	369	510	360	677	557	612	501	397
44	314	504	443	632	513	568	462	318
45	453	593	423	805	657	726	591	471

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES

CLASS-TERRITORY BASE RATES - PART 4 (\$5000 PDL)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	183	251	177	494	306	445	276	192
2	195	258	179	524	322	472	291	200
3	198	264	190	542	324	488	291	211
4	211	275	194	582	348	523	313	232
5	211	278	192	601	370	540	333	237
6	226	287	206	640	385	549	348	242
7	232	290	218	628	412	567	372	253
8	242	315	230	665	423	599	381	271
9	240	310	218	654	409	586	368	246
10	235	304	214	636	399	572	358	240
11	231	324	219	632	399	570	358	243
12	271	347	245	679	448	611	403	275
13	263	324	228	634	418	571	376	263
14	315	400	277	728	494	655	445	322
15	333	435	291	731	528	657	475	339
16	308	451	304	756	500	680	451	318
17	239	353	220	639	372	576	335	239
18	276	416	257	687	444	618	401	272
19	245	349	225	668	366	612	330	237
20	302	469	279	768	490	692	441	316
21	347	496	319	741	535	666	482	348
22	361	436	324	607	473	547	426	352
23	205	359	231	583	386	525	347	225
24	281	401	257	656	414	590	372	274
25	269	440	258	665	463	599	417	285
26	309	439	305	622	475	560	427	304
27	166	225	150	440	256	396	231	166
40	214	306	202	556	351	501	316	247
41	245	337	236	629	421	567	379	260
42	241	354	252	630	447	568	403	286
43	307	402	276	696	500	625	450	311
44	241	393	266	674	446	606	401	248
45	304	394	265	679	486	611	436	309

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES

CLASS-TERRITORY BASE RATES - PART 4 (\$5000 PDL)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	183	251	177	495	306	446	276	192
2	195	258	179	525	322	473	291	200
3	198	264	190	543	324	489	291	211
4	211	275	194	583	348	524	313	232
5	211	278	192	602	370	541	333	237
6	226	287	206	611	385	550	348	242
7	232	290	218	629	412	568	372	253
8	242	315	230	666	424	600	381	271
9	240	310	218	652	409	587	368	246
10	235	304	214	637	399	573	358	240
11	231	324	219	633	399	571	358	243
12	271	347	245	680	449	612	403	275
13	263	324	228	635	419	572	376	263
14	315	400	277	729	495	656	446	322
15	333	436	291	732	529	658	476	339
16	308	452	304	757	501	681	452	318
17	239	353	220	640	372	577	335	239
18	276	416	257	688	445	619	401	272
19	245	349	225	569	366	513	330	237
20	302	460	279	769	491	693	442	316
21	347	497	319	742	536	667	483	348
22	361	437	324	608	474	548	427	352
23	205	359	231	584	386	526	347	225
24	281	401	257	657	414	591	372	274
25	269	441	258	666	464	600	418	285
26	309	434	305	623	476	561	428	304
27	166	225	150	441	256	396	231	166
40	214	306	202	557	351	502	316	247
41	245	337	236	630	422	568	379	260
42	241	354	252	631	448	569	403	286
43	307	402	276	697	501	626	451	311
44	241	393	266	675	447	607	401	248
45	304	394	265	680	487	612	437	309

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES

CLASS-TERRITORY BASE RATES - PART 7 (\$500 Deductible)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	122	217	130	398	219	358	198	122
2	120	204	122	387	200	348	181	120
3	127	227	138	415	224	374	201	127
4	133	235	140	427	237	384	213	132
5	128	226	137	415	238	373	214	128
6	142	249	151	442	260	398	234	140
7	147	251	160	434	268	390	241	145
8	159	263	176	466	281	411	253	157
9	144	238	151	413	257	372	232	143
10	144	249	156	424	271	382	244	146
11	157	281	172	415	276	374	248	156
12	180	300	186	433	313	389	281	180
13	170	255	187	410	297	369	267	169
14	218	326	235	462	358	415	322	217
15	259	341	251	468	373	412	335	253
16	233	336	231	464	322	409	290	225
17	159	268	167	408	254	368	229	157
18	193	298	198	399	299	359	269	189
19	178	269	200	343	276	309	248	177
20	226	319	231	415	327	373	294	220
21	269	369	303	470	424	423	382	323
22	295	362	307	469	405	413	365	396
23	187	333	266	436	353	393	317	211
24	202	315	229	428	324	385	292	201
25	191	300	227	392	315	353	284	201
26	264	348	289	439	381	394	343	288
27	103	183	107	340	180	307	163	103
40	153	237	168	357	257	322	232	156
41	152	259	188	384	288	346	259	159
42	171	271	209	372	300	335	269	167
43	199	291	217	396	324	356	292	194
44	179	290	191	394	274	354	245	173
45	196	274	208	378	307	340	277	192

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES

CLASS-TERRITORY BASE RATES - PART 7 (\$500 Deductible)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	122	217	130	398	219	358	198	122
2	120	204	122	387	200	348	181	120
3	127	227	138	415	224	374	201	127
4	133	235	140	428	237	384	213	132
5	128	226	137	415	238	373	214	128
6	142	249	151	443	260	398	234	140
7	147	251	160	435	268	390	241	145
8	159	263	176	457	281	411	253	157
9	144	238	151	413	257	372	232	143
10	144	249	156	425	271	382	244	146
11	157	281	172	415	276	374	248	156
12	180	300	186	434	313	389	281	180
13	170	255	187	410	297	369	267	169
14	218	326	235	463	358	415	322	217
15	259	341	251	459	373	412	335	253
16	233	336	231	455	322	409	290	225
17	159	268	167	408	254	368	229	157
18	193	298	198	399	299	359	269	189
19	178	269	200	343	276	309	248	177
20	226	319	231	415	327	373	294	220
21	269	369	303	471	425	424	382	323
22	295	362	307	460	405	413	365	396
23	187	333	266	436	353	393	317	211
24	202	315	229	429	324	385	292	201
25	191	300	227	392	315	353	284	201
26	264	348	289	440	381	394	343	288
27	103	183	107	340	180	307	163	103
40	153	237	168	357	257	322	232	156
41	152	259	188	384	288	346	259	159
42	171	271	209	372	300	335	269	167
43	199	291	217	396	324	356	292	194
44	179	290	191	394	274	354	245	173
45	196	274	208	378	307	340	277	192

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES
OTHER AUTO RATING FACTORS

RATING PLAN	RULE	FACTOR											
		Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 3	Part 12	Part 10	Part 11
CLASS 15 DISCOUNT	19	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
CERTIFIED RISK SURCHARGE	10												
Cause A		1.50	1.50	1.50	1.50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cause B		1.25	1.25	1.25	1.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cause C		1.05	1.05	1.05	1.05	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
NEW CAR DISCOUNT	19												
Months since vehicle purchase		n/a	n/a	n/a	n/a	n/a	0.95	0.95	0.95	n/a	n/a	n/a	n/a
0 to <=12 months		n/a	n/a	n/a	n/a	n/a	0.97	0.97	0.97	n/a	n/a	n/a	n/a
>12 to <=24 months		n/a	n/a	n/a	n/a	n/a	0.99	0.99	0.99	n/a	n/a	n/a	n/a
>24 to <=36 months		n/a	n/a	n/a	n/a	n/a	0.99	0.99	0.99	n/a	n/a	n/a	n/a
BILLING GROUP	36												
Billing Group 1		0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	n/a	n/a	n/a	n/a
Billing Group 2		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	n/a	n/a	n/a	n/a
Billing Group 3		1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	n/a	n/a	n/a	n/a
Billing Group 4		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	n/a	n/a	n/a	n/a
PREFERRED PACKAGE DISCOUNT	19	0.85	0.85	0.85	0.85	n/a	0.85	0.85	0.85	n/a	n/a	n/a	n/a
FUTURE EFFECTIVE DATE DISCOUNT	19												
Year 1		0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
Year 2		0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	n/a	n/a	n/a	n/a
PROPERTY INSURANCE POLICY DISCOUNT	19												
Homeowners		0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	n/a	n/a	n/a	n/a
Condominiums		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	n/a	n/a	n/a	n/a
Mobilehome/Manufactured Home		0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	n/a	n/a	n/a	n/a
Renters		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
ELECTRONIC STABILITY CONTROL DISCOUNT	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
ALLSTATE YOUR CHOICE AUTO®	51												
Your Choice Auto® Silver Protection		1.00	1.00	1.00	1.00	n/a	1.00	1.00	1.00	n/a	n/a	n/a	n/a
Your Choice Auto® Gold Protection		1.08	1.08	1.08	1.08	n/a	1.08	1.08	1.08	n/a	n/a	n/a	n/a
Your Choice Auto® Platinum Protection		1.15	1.15	1.15	1.15	n/a	1.15	1.15	1.15	n/a	n/a	n/a	n/a
EXCELLENT DRIVER DISCOUNT	56	0.93	0.93	0.93	0.93	n/a	0.93	n/a	n/a	n/a	n/a	n/a	n/a
EXCELLENT DRIVER PLUS DISCOUNT	56	0.83	0.83	0.83	0.83	n/a	0.83	n/a	n/a	n/a	n/a	n/a	n/a
ALLSTATE® EASY PAY PLAN DISCOUNT	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
NEW CAR EXPANDED PROTECTION	26												
Number of years the vehicle's Model Year is older than the calendar year at time of purchase of NC coverage:													
<1 year (0-11 months)		n/a	n/a	n/a	n/a	n/a	0.05	n/a	0.02	n/a	n/a	n/a	n/a
1-2 years (12-23 months)		n/a	n/a	n/a	n/a	n/a	0.05	n/a	0.02	n/a	n/a	n/a	n/a
2-3 years (24-35 months)		n/a	n/a	n/a	n/a	n/a	0.05	n/a	0.02	n/a	n/a	n/a	n/a
ANTI-THEFT DISCOUNT	54												
Category I		n/a	n/a	n/a	n/a	n/a	n/a	0.95	n/a	n/a	n/a	n/a	n/a
Category II		n/a	n/a	n/a	n/a	n/a	n/a	0.85	n/a	n/a	n/a	n/a	n/a
Category III		n/a	n/a	n/a	n/a	n/a	n/a	0.80	n/a	n/a	n/a	n/a	n/a
Category IV		n/a	n/a	n/a	n/a	n/a	n/a	0.90	n/a	n/a	n/a	n/a	n/a
Category IV, plus Category I		n/a	n/a	n/a	n/a	n/a	n/a	0.75	n/a	n/a	n/a	n/a	n/a
Category IV, plus Category II		n/a	n/a	n/a	n/a	n/a	n/a	0.70	n/a	n/a	n/a	n/a	n/a
Category IV, plus Category III		n/a	n/a	n/a	n/a	n/a	n/a	0.65	n/a	n/a	n/a	n/a	n/a
Category V		n/a	n/a	n/a	n/a	n/a	n/a	0.75	n/a	n/a	n/a	n/a	n/a
Category V, plus Category I		n/a	n/a	n/a	n/a	n/a	n/a	0.72	n/a	n/a	n/a	n/a	n/a
Category V, plus Category II		n/a	n/a	n/a	n/a	n/a	n/a	0.68	n/a	n/a	n/a	n/a	n/a
Category V, plus Category III		n/a	n/a	n/a	n/a	n/a	n/a	0.64	n/a	n/a	n/a	n/a	n/a
FIRE, THEFT, AND COMBINED ADDITIONAL COVER/	21												
Fire (HE)		n/a	n/a	n/a	n/a	n/a	n/a	0.10	n/a	n/a	n/a	n/a	n/a
Fire & Theft (HG)		n/a	n/a	n/a	n/a	n/a	n/a	0.70	n/a	n/a	n/a	n/a	n/a
Fire, Theft & C.A.C. (HP)		n/a	n/a	n/a	n/a	n/a	n/a	0.85	n/a	n/a	n/a	n/a	n/a
ORIGINAL EQUIPMENT MANUFACTURER PARTS CC	48	n/a	n/a	n/a	n/a	n/a	1.05	1.05	1.01	n/a	n/a	n/a	n/a
EXTRA RISK RATING FACTOR	24												
Vehicular Homicide		n/a	n/a	n/a	n/a	n/a	1.50	1.50	1.00	n/a	n/a	n/a	n/a
Auto Insurance Related Fraud		n/a	n/a	n/a	n/a	n/a	1.50	1.50	1.50	n/a	n/a	n/a	n/a
Auto Theft		n/a	n/a	n/a	n/a	n/a	1.50	1.50	1.50	n/a	n/a	n/a	n/a
Driving Under the Influence of Alcohol or Drugs		n/a	n/a	n/a	n/a	n/a	1.10	1.10	1.00	n/a	n/a	n/a	n/a
Four or More At-Fault Accidents		n/a	n/a	n/a	n/a	n/a	1.10	1.10	1.00	n/a	n/a	n/a	n/a
High-Theft Vehicle		n/a	n/a	n/a	n/a	n/a	1.00	1.00	1.50	n/a	n/a	n/a	n/a
Two or More Total Fire or Total Theft Losses		n/a	n/a	n/a	n/a	n/a	1.00	1.00	1.50	n/a	n/a	n/a	n/a
Material Misrepresentation		n/a	n/a	n/a	n/a	n/a	1.50	1.50	1.50	n/a	n/a	n/a	n/a
ALLSTATE AUTOLIFE DISCOUNT™	58	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES
OTHER AUTO RATING FACTORS

RATING PLAN	RULE	FACTOR											
		Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 3	Part 12	Part 10	Part 11
CLASS 15 DISCOUNT	19	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
CERTIFIED RISK SURCHARGE	10												
Cause A		1.50	1.50	1.50	1.50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cause B		1.25	1.25	1.25	1.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cause C		1.05	1.05	1.05	1.05	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
NEW CAR DISCOUNT	19												
Months since vehicle purchase		n/a	n/a	n/a	n/a	n/a	0.95	0.95	0.95	n/a	n/a	n/a	n/a
0 to <=12 months		n/a	n/a	n/a	n/a	n/a	0.97	0.97	0.97	n/a	n/a	n/a	n/a
>12 to <=24 months		n/a	n/a	n/a	n/a	n/a	0.99	0.99	0.99	n/a	n/a	n/a	n/a
>24 to <=36 months		n/a	n/a	n/a	n/a	n/a	0.99	0.99	0.99	n/a	n/a	n/a	n/a
BILLING GROUP	36												
Billing Group 1		0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
Billing Group 2		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Billing Group 3		1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
Billing Group 4		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
PREFERRED PACKAGE DISCOUNT	19	0.85	0.85	0.85	0.85	n/a	0.85	0.85	0.85	n/a	n/a	n/a	n/a
FUTURE EFFECTIVE DATE DISCOUNT	19												
Year 1		0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
Year 2		0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975
PROPERTY INSURANCE POLICY DISCOUNT	19												
Homeowners		0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
Condominiums		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
Mobilehome/Manufactured Home		0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
Renters		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
ELECTRONIC STABILITY CONTROL DISCOUNT	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
ALLSTATE YOUR CHOICE AUTO®	51												
Your Choice Auto® Silver Protection		1.00	1.00	1.00	1.00	n/a	1.00	1.00	1.00	n/a	n/a	n/a	n/a
Your Choice Auto® Gold Protection		1.08	1.08	1.08	1.08	n/a	1.08	1.08	1.08	n/a	n/a	n/a	n/a
Your Choice Auto® Platinum Protection		1.15	1.15	1.15	1.15	n/a	1.15	1.15	1.15	n/a	n/a	n/a	n/a
EXCELLENT DRIVER DISCOUNT	56	0.93	0.93	0.93	0.93	n/a	0.93	n/a	n/a	n/a	n/a	n/a	n/a
EXCELLENT DRIVER PLUS DISCOUNT	56	0.83	0.83	0.83	0.83	n/a	0.83	n/a	n/a	n/a	n/a	n/a	n/a
ALLSTATE® EASY PAY PLAN DISCOUNT	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
NEW CAR EXPANDED PROTECTION	26												
Number of years the vehicle's Model Year is older than the calendar year at time of purchase of NC coverage:													
<1 year (0-11 months)		n/a	n/a	n/a	n/a	n/a	0.05						

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES

NEW CAR EXPANDED PROTECTION PREMIUM CALCULATION
NEW CAR EXPANDED PROTECTION COVERAGE (NC) - RULE 26*

STEP		Part 7 (DD)	Part 9 (HS, HH)
1	TERRITORIAL/CLASS BASE RATE (RFP-6, RFP-7)		
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)	x	x
3	PREFERRED POLICY DISCOUNT FACTOR (RFP-18)	x	x
4	MODEL YEAR (RFP-12, RFP-13)	x	x
5	DEDUCTIBLE BY PGS* (RFP-12, RFP-13)	x	x
6	GLASS DEDUCTIBLE FACTOR (RFP-11)		x
7	ELECTRONIC STABILITY CONTROL DISCOUNT (RFP-18)	x	x
8	WAIVER OF DEDUCTIBLE CHARGE (RFP-11)	+	
9	EXPERIENCE GROUP RATING (RFP-26 to RFP-28)	x	x
10	AUTO RATING TIER FACTOR (RFP-14)	x	x
11	EXTRA-RISK RATING FACTOR (RFP-18)	x	x
12	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)	x	x
13	HOUSEHOLD COMPOSITION (RFP-15)	x	x
14	BILLING GROUP (RFP-18)	x	x
15	ANTI-THEFT DEVICE DISCOUNT (RFP-18)		x
16	NEW CAR DISCOUNT (RFP-18)	x	x
17	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)	x	x
18	CLASS 15 DISCOUNT (RFP-18)	x	x
19	EXCELLENT DRIVER DISCOUNT (RFP-18)	x	
20	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x	
21	MERIT RATING FACTOR (RFP-17)	x	
22	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x	x
23	ALLSTATE® EASY PAY PLAN DISCOUNT (RFP-18)	x	x
24	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x	x
25	NEW CAR EXPANDED PROTECTION FACTOR (RFP-18)	x	x
26	TOTAL COVERAGE PREMIUM	=	=

* \$500 deductible for Part 7; \$500 deductible for Part 9

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES

NEW CAR EXPANDED PROTECTION PREMIUM CALCULATION
NEW CAR EXPANDED PROTECTION COVERAGE (NC) - RULE 26*

STEP		Part 7 (DD)	Part 9 (HS, HH)
1	TERRITORIAL/CLASS BASE RATE (RFP-6, RFP-7)		
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)	x	x
3	PREFERRED POLICY DISCOUNT FACTOR (RFP-18)	x	x
4	MODEL YEAR (RFP-12, RFP-13)	x	x
5	DEDUCTIBLE BY PGS* (RFP-12, RFP-13)	x	x
6	GLASS DEDUCTIBLE FACTOR (RFP-11)		x
7	ELECTRONIC STABILITY CONTROL DISCOUNT (RFP-18)	x	x
8	WAIVER OF DEDUCTIBLE CHARGE (RFP-11)	+	
9	EXPERIENCE GROUP RATING (RFP-26 to RFP-28)	x	x
10	AUTO RATING TIER FACTOR (RFP-14)	x	x
11	EXTRA-RISK RATING FACTOR (RFP-18)	x	x
12	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)	x	x
13	HOUSEHOLD COMPOSITION (RFP-15)	x	x
14	BILLING GROUP (RFP-18)	x	x
15	ANTI-THEFT DEVICE DISCOUNT (RFP-18)		x
16	NEW CAR DISCOUNT (RFP-18)	x	x
17	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)	x	x
18	CLASS 15 DISCOUNT (RFP-18)	x	x
19	EXCELLENT DRIVER DISCOUNT (RFP-18)	x	
20	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x	
21	MERIT RATING FACTOR (RFP-17)	x	
22	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x	x
23	ALLSTATE® EASY PAY PLAN DISCOUNT (RFP-18)	x	x
24	ALLSTATE AUTO/LIFE DISCOUNTSM (RFP-18)	x	x
25	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x	x
26	NEW CAR EXPANDED PROTECTION FACTOR (RFP-18)	x	x
27	TOTAL COVERAGE PREMIUM	=	=

* \$500 deductible for Part 7; \$500 deductible for Part 9

**Allstate Insurance Company
Voluntary Private Passenger Auto
Massachusetts**

Allstate Auto/Life DiscountSM

Allstate Insurance Company is introducing a new discount. The Allstate Auto/Life DiscountSM will apply to Part 1, Part 2, Part 4, Part 5, Part 6, Part 7, Part 8 and Part 9 coverages.

To qualify for the discount, the named insured must also be the owner, insured or payor of an individual life insurance policy or mortgage insurance policy written in a qualifying company. Allstate-Brand life insurance policies sold through entities not owned or affiliated with Allstate do not qualify for the discount because we lack the systems capability to determine if these policies are associated with an Allstate Auto policy. Only a small percentage of Allstate-brand life insurance policies sold to Allstate auto insurance customers are sold through entities not owned or affiliated with Allstate. Please see **Rule 58** for more details.

Several competitors already offer this discount in their auto rating plans. Allstate is introducing this discount to effectively compete for customers who purchase both an auto and life policy with Allstate.

The discount is supported by a fixed expense allocation analysis based on the expected increased probability of auto insureds renewing that have a supporting life product. To simplify the implementation of this discount in Private Passenger Auto books across multiple states and underwriting companies, the indicated cost differences on the fixed expense portion of the premium was converted to a discount on major auto coverages as described below.

In order to isolate the effect of supporting life products on retention and to appropriately account for correlations with other variables, the increased likelihood of retention was determined from a multivariate survival model using 2003-2007 multistate data. The results of the model were that policies with a supporting life product have an expected defection rate 19% less than those without a supporting life product. This 19% difference in fixed expense cost is equivalent to an approximate 2.3% discount on Part 1, Part 2, Part 4, Part 5, Part 6, Part 7, Part 8 and Part 9 coverages.

Please see the table below for a summary of the indicated and selected discount factors.

	<u>Indicated Factor</u>	<u>Selected Factor</u>
Allstate Auto/Life Discount SM	0.977	0.975

The Base Rates have been updated for Part 1, Part 4 and Part 7 in order to arrive at a revenue neutral change.