

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.

RULES

Enclosed:

Page 11-1 dated 10-1-2012

Withdrawn:

Page 11-1 dated 9-20-2010

RULE 11 – PREMIUM CALCULATION RULE

Please see the Rate manual pages to determine the sequence of rating steps used to rate a policy.

Note:

The Allstate premium, effective on or after April 1, 2010, for any rated operator purchasing the basic coverage package as described in the Division of Insurance bulletin 2009-13 shall not exceed the premium calculated using the MAIP rates and rating rules in effect on October 1, 2012.

**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	155	217	135	403	212	363	190	151
2	163	227	146	420	231	380	208	156
3	176	246	162	470	255	424	229	170
4	213	308	189	589	333	530	300	205
5	199	281	195	566	326	510	292	198
6	214	309	191	602	370	542	333	210
7	223	304	216	652	384	588	345	216
8	236	334	220	680	410	613	369	231
9	246	328	228	641	389	578	350	240
10	238	367	246	655	429	589	388	243
11	249	433	262	695	469	626	421	283
12	266	394	274	668	482	601	434	259
13	305	435	298	680	493	611	441	298
14	367	488	360	715	544	643	491	357
15	420	523	362	685	565	617	508	401
16	393	598	528	750	612	674	551	403
17	255	384	241	650	385	585	345	257
18	335	644	352	856	616	770	556	379
19	329	512	340	664	509	599	458	367
20	394	674	413	888	674	799	606	435
21	484	684	565	868	712	780	641	674
22	482	687	553	874	706	789	635	658
23	250	434	304	608	446	546	402	255
24	270	413	266	650	426	584	385	275
25	276	483	288	672	507	604	457	303
26	354	546	385	684	564	615	507	343
27	132	196	114	356	178	320	160	137
40	394	579	381	840	600	756	541	416
41	322	450	329	663	497	597	447	330
42	494	618	441	815	668	734	601	502
43	403	557	393	740	609	669	547	434
44	343	551	484	691	561	621	505	347
45	495	648	462	880	718	793	646	515

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 2 (A-2)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	39	58	38	105	59	95	53	39
2	43	63	42	115	65	104	59	42
3	47	65	44	125	70	112	62	45
4	48	72	46	137	79	124	70	47
5	53	74	54	152	89	137	79	53
6	53	79	51	156	98	140	86	52
7	56	77	56	167	100	149	89	53
8	64	94	64	192	116	172	104	63
9	70	95	69	189	116	169	104	68
10	68	105	72	186	126	168	112	67
11	65	115	70	184	127	166	114	72
12	78	122	85	204	151	184	135	75
13	98	149	101	224	167	201	151	95
14	110	158	112	221	173	199	157	105
15	126	173	119	221	185	198	166	119
16	122	198	172	242	200	217	182	126
17	75	117	75	201	121	182	109	75
18	94	186	105	249	183	222	164	106
19	102	168	111	212	166	191	149	114
20	104	193	116	246	192	222	172	120
21	128	193	161	238	200	216	182	179
22	127	194	159	242	199	217	180	173
23	74	140	96	189	142	168	127	75
24	77	122	80	189	128	171	116	77
25	79	147	88	199	154	179	138	89
26	111	184	127	222	189	200	168	108
27	35	52	32	96	49	86	44	38
40	112	173	112	245	179	221	161	116
41	105	163	116	229	175	208	159	109
42	140	190	134	243	203	220	183	140
43	127	188	132	245	205	221	184	134
44	117	203	174	246	205	222	183	120
45	130	184	131	245	203	220	183	134

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	209	287	203	566	350	510	316	220
2	223	295	205	601	368	541	333	229
3	227	302	217	621	371	560	333	241
4	241	315	222	667	398	600	358	265
5	241	318	220	689	423	619	381	271
6	259	328	236	699	441	629	398	277
7	265	332	249	720	471	650	426	289
8	277	360	263	762	485	687	436	310
9	275	355	249	746	468	672	421	281
10	269	348	245	729	457	656	410	275
11	264	371	251	724	457	653	410	278
12	310	397	280	778	514	700	461	315
13	301	371	261	727	479	655	430	301
14	360	458	317	834	566	751	510	368
15	381	499	333	838	605	753	545	388
16	352	517	348	866	573	779	517	364
17	273	404	252	732	426	660	383	273
18	316	476	294	787	509	708	459	311
19	280	399	257	651	419	587	378	271
20	346	526	319	880	562	793	506	362
21	397	569	365	849	613	763	553	398
22	413	500	371	696	542	627	489	403
23	235	411	264	668	442	602	397	257
24	322	459	294	752	474	676	426	314
25	308	505	295	762	531	687	478	326
26	354	497	349	713	545	642	490	348
27	190	257	172	505	293	453	264	190
40	245	350	231	637	402	574	362	283
41	280	386	270	721	483	650	434	298
42	276	405	288	722	513	651	461	327
43	351	460	316	798	573	716	516	356
44	276	450	304	772	511	695	459	284
45	348	451	303	778	557	700	500	354

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 5 (Basic B)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	23	37	23	63	34	57	31	23
2	24	38	25	66	36	60	33	24
3	25	40	26	73	40	66	36	25
4	31	53	33	92	51	83	46	31
5	28	48	32	89	50	80	46	33
6	33	51	32	94	58	83	50	34
7	35	51	36	101	59	91	53	35
8	36	57	37	106	63	95	57	37
9	38	55	38	98	61	90	54	37
10	36	58	42	96	66	86	58	36
11	40	70	43	103	71	92	65	46
12	42	65	46	98	73	89	67	45
13	47	73	50	101	77	90	68	47
14	57	84	58	105	83	95	74	54
15	68	89	60	102	88	92	79	67
16	81	93	79	107	92	96	82	83
17	39	61	37	100	59	89	51	39
18	62	105	58	124	93	112	85	71
19	57	84	54	98	78	89	70	66
20	73	112	69	130	101	117	91	84
21	98	109	94	127	108	116	96	121
22	96	109	94	127	108	115	96	118
23	37	75	48	89	68	80	61	40
24	42	65	42	94	63	85	58	44
25	48	83	48	100	78	89	70	51
26	60	86	59	101	85	91	77	60
27	22	34	20	56	27	49	25	22
40	58	95	63	124	92	110	82	60
41	48	77	54	97	77	88	69	50
42	75	105	71	120	101	107	91	80
43	65	93	66	107	93	97	82	71
44	66	86	72	98	84	89	74	74
45	77	112	77	131	109	117	97	84

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	134	237	142	437	240	393	217	134
2	131	223	134	425	219	382	198	131
3	139	248	151	455	245	410	220	139
4	146	257	153	469	259	421	233	144
5	140	247	150	455	260	409	234	140
6	155	272	165	486	285	437	256	153
7	161	275	175	477	293	428	264	159
8	174	288	193	501	309	451	277	172
9	158	260	165	453	281	408	254	156
10	158	272	171	466	297	419	267	160
11	172	309	188	455	303	410	271	171
12	197	329	204	476	344	427	309	197
13	186	279	205	450	326	405	292	185
14	239	358	257	508	393	455	353	237
15	283	374	275	503	409	452	368	277
16	255	369	253	499	353	449	318	246
17	174	293	183	447	278	404	251	172
18	211	327	217	438	328	394	294	207
19	195	294	219	376	303	339	271	194
20	247	350	253	455	359	409	323	241
21	294	405	333	516	466	465	419	354
22	324	397	337	504	444	453	400	434
23	205	365	291	478	387	431	348	231
24	221	346	251	470	356	422	321	220
25	209	329	248	430	346	387	312	220
26	289	382	317	483	418	432	376	316
27	113	200	117	373	197	337	178	113
40	167	259	184	392	281	353	254	171
41	166	283	206	421	316	380	283	174
42	187	297	229	408	329	368	294	183
43	218	319	237	434	356	391	321	212
44	196	318	209	432	301	388	268	189
45	214	301	228	415	337	373	304	210

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 9 (\$500 Deductible)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	65	65	65	65	65	65	65	65
2	62	62	62	62	62	62	62	62
3	66	66	66	66	66	66	66	66
4	62	62	62	62	62	62	62	62
5	66	66	66	66	66	66	66	66
6	68	68	68	68	68	68	68	68
7	69	69	69	69	69	69	69	69
8	75	75	75	75	75	75	75	75
9	68	68	68	68	68	68	68	68
10	75	75	75	75	75	75	75	75
11	75	75	75	75	75	75	75	75
12	80	80	80	80	80	80	80	80
13	87	87	87	87	87	87	87	87
14	94	94	94	94	94	94	94	94
15	119	119	119	119	119	119	119	119
16	179	179	179	179	179	179	179	179
17	65	65	65	65	65	65	65	65
18	111	111	111	111	111	111	111	111
19	129	129	129	129	129	129	129	129
20	110	110	110	110	110	110	110	110
21	150	150	150	150	150	150	150	150
22	169	169	169	169	169	169	169	169
23	140	140	140	140	140	140	140	140
24	94	94	94	94	94	94	94	94
25	117	117	117	117	117	117	117	117
26	147	147	147	147	147	147	147	147
27	58	58	58	58	58	58	58	58
40	78	78	78	78	78	78	78	78
41	85	85	85	85	85	85	85	85
42	85	85	85	85	85	85	85	85
43	97	97	97	97	97	97	97	97
44	128	128	128	128	128	128	128	128
45	109	109	109	109	109	109	109	109

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

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

BASE RATES - PARTS 3, 6 and 12

All Territories:

Limit	Part 3 Rate	Part 12 Rate
20/40	\$16	\$0
20/50	17	1
25/50	18	4
25/60	18	5
35/80	19	10
50/100	21	16
100/100	22	35
100/200	23	36
100/300	24	37
200/400	27	95
250/500	30	114
250/1000	31	122
300/500	33	156
500/500	44	274
500/1000	45	282

Limit	Part 6
\$5,000	\$29
\$10,000	39
\$15,000	51
\$20,000	54
\$25,000	62
\$50,000	71
\$100,000	84

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

AUTO MERIT RATING FACTORS

Total Merit Points	Experienced Operator (Class 10, 15, 30) Merit Rating Factor			
	Part 1 and Part 5	Part 2	Part 4	Part 7
0	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000
2	1.300	1.300	1.300	1.300
3	1.450	1.450	1.450	1.450
4	1.600	1.600	1.600	1.600
5	1.750	1.750	1.750	1.750
6	1.900	1.900	1.900	1.900
7	2.050	2.050	2.050	2.050
8	2.200	2.200	2.200	2.200
9	2.350	2.350	2.350	2.350
10	2.500	2.500	2.500	2.500
11	2.650	2.650	2.650	2.650
12	2.800	2.800	2.800	2.800
13	2.950	2.950	2.950	2.950
14	3.100	3.100	3.100	3.100
15	3.250	3.250	3.250	3.250
16	3.400	3.400	3.400	3.400
17	3.550	3.550	3.550	3.550
18	3.700	3.700	3.700	3.700
19	3.850	3.850	3.850	3.850
20	4.000	4.000	4.000	4.000
21	4.150	4.150	4.150	4.150
22	4.300	4.300	4.300	4.300
23	4.450	4.450	4.450	4.450
24	4.600	4.600	4.600	4.600
25	4.750	4.750	4.750	4.750
26	4.900	4.900	4.900	4.900
27	5.050	5.050	5.050	5.050
28	5.200	5.200	5.200	5.200
29	5.350	5.350	5.350	5.350
30	5.500	5.500	5.500	5.500
31	5.650	5.650	5.650	5.650
32	5.800	5.800	5.800	5.800
33	5.950	5.950	5.950	5.950
34	6.100	6.100	6.100	6.100
35	6.250	6.250	6.250	6.250
36	6.400	6.400	6.400	6.400
37	6.550	6.550	6.550	6.550
38	6.700	6.700	6.700	6.700
39	6.850	6.850	6.850	6.850
40	7.000	7.000	7.000	7.000
41	7.150	7.150	7.150	7.150
42	7.300	7.300	7.300	7.300
43	7.450	7.450	7.450	7.450
44	7.600	7.600	7.600	7.600
45	7.750	7.750	7.750	7.750

Total Merit Points	Inexperienced Operator (All Other Classes) Merit Rating Factor			
	Part 1 and Part 5	Part 2	Part 4	Part 7
0	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000
2	1.150	1.150	1.150	1.150
3	1.225	1.225	1.225	1.225
4	1.300	1.300	1.300	1.300
5	1.375	1.375	1.375	1.375
6	1.450	1.450	1.450	1.450
7	1.525	1.525	1.525	1.525
8	1.600	1.600	1.600	1.600
9	1.675	1.675	1.675	1.675
10	1.750	1.750	1.750	1.750
11	1.825	1.825	1.825	1.825
12	1.900	1.900	1.900	1.900
13	1.975	1.975	1.975	1.975
14	2.050	2.050	2.050	2.050
15	2.125	2.125	2.125	2.125
16	2.200	2.200	2.200	2.200
17	2.275	2.275	2.275	2.275
18	2.350	2.350	2.350	2.350
19	2.425	2.425	2.425	2.425
20	2.500	2.500	2.500	2.500
21	2.575	2.575	2.575	2.575
22	2.650	2.650	2.650	2.650
23	2.725	2.725	2.725	2.725
24	2.800	2.800	2.800	2.800
25	2.875	2.875	2.875	2.875
26	2.950	2.950	2.950	2.950
27	3.025	3.025	3.025	3.025
28	3.100	3.100	3.100	3.100
29	3.175	3.175	3.175	3.175
30	3.250	3.250	3.250	3.250
31	3.325	3.325	3.325	3.325
32	3.400	3.400	3.400	3.400
33	3.475	3.475	3.475	3.475
34	3.550	3.550	3.550	3.550
35	3.625	3.625	3.625	3.625
36	3.700	3.700	3.700	3.700
37	3.775	3.775	3.775	3.775
38	3.850	3.850	3.850	3.850
39	3.925	3.925	3.925	3.925
40	4.000	4.000	4.000	4.000
41	4.075	4.075	4.075	4.075
42	4.150	4.150	4.150	4.150
43	4.225	4.225	4.225	4.225
44	4.300	4.300	4.300	4.300
45	4.375	4.375	4.375	4.375

**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		0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
Year 2		0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	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**

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 1 (A-1)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	155	217	135	403	212	363	190	151
2	163	227	146	420	231	380	208	156
3	176	246	162	470	255	424	229	170
4	213	308	189	589	333	530	300	205
5	199	281	195	566	326	510	292	198
6	214	309	191	602	370	542	333	210
7	223	304	216	652	384	588	345	216
8	236	334	220	680	410	613	369	231
9	246	328	228	641	389	578	350	240
10	238	367	246	655	429	589	388	243
11	249	433	262	695	469	626	421	283
12	266	394	274	668	482	601	434	259
13	305	435	298	680	493	611	441	298
14	367	488	360	715	544	643	491	357
15	420	523	362	685	565	617	508	401
16	393	598	528	750	612	674	551	403
17	255	384	241	650	385	585	345	257
18	335	644	352	856	616	770	556	379
19	329	512	340	664	509	599	458	367
20	394	674	413	888	674	799	606	435
21	484	684	565	868	712	780	641	674
22	482	687	553	874	706	789	635	658
23	250	434	304	608	446	546	402	255
24	270	413	266	650	426	584	385	275
25	276	483	288	672	507	604	457	303
26	354	546	385	684	564	615	507	343
27	132	196	114	356	178	320	160	137
40	394	579	381	840	600	756	541	416
41	322	450	329	663	497	597	447	330
42	494	618	441	815	668	734	601	502
43	403	557	393	740	609	669	547	434
44	343	551	484	691	561	621	505	347
45	495	648	462	880	718	793	646	515

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 2 (A-2)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	33	49	32	89	50	80	45	33
2	36	53	35	97	55	87	50	35
3	40	55	37	105	59	95	52	38
4	41	60	39	116	67	104	59	40
5	45	63	46	128	75	116	67	45
6	45	67	43	131	82	118	73	44
7	47	65	47	141	84	126	75	45
8	54	79	54	162	98	145	88	53
9	59	80	58	159	98	143	88	57
10	57	89	60	157	106	142	95	56
11	55	97	59	155	107	140	96	60
12	66	103	72	172	127	155	114	64
13	82	126	85	189	141	170	127	80
14	93	133	95	186	146	168	132	89
15	106	146	100	186	156	167	140	100
16	103	167	145	204	169	183	153	106
17	64	99	64	170	102	153	92	64
18	79	157	89	210	154	188	139	90
19	86	142	94	179	140	161	126	96
20	88	163	98	207	162	187	145	101
21	108	163	135	201	169	182	153	151
22	107	164	134	204	168	183	152	146
23	63	118	81	159	120	142	107	64
24	65	103	68	159	108	144	98	65
25	67	124	74	168	130	151	117	75
26	94	155	107	188	159	169	142	91
27	29	44	27	81	42	73	37	32
40	95	146	95	206	151	186	135	98
41	89	137	98	193	148	175	134	92
42	118	160	113	205	171	185	154	118
43	107	158	111	206	173	186	155	113
44	99	171	147	207	173	187	154	101
45	109	155	110	206	171	185	154	113

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 2 (A-2)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	39	58	38	105	59	95	53	39
2	43	63	42	115	65	104	59	42
3	47	65	44	125	70	112	62	45
4	48	72	46	137	79	124	70	47
5	53	74	54	152	89	137	79	53
6	53	79	51	156	98	140	86	52
7	56	77	56	167	100	149	89	53
8	64	94	64	192	116	172	104	63
9	70	95	69	189	116	169	104	68
10	68	105	72	186	126	168	112	67
11	65	115	70	184	127	166	114	72
12	78	122	85	204	151	184	135	75
13	98	149	101	224	167	201	151	95
14	110	158	112	221	173	199	157	105
15	126	173	119	221	185	198	166	119
16	122	198	172	242	200	217	182	126
17	75	117	75	201	121	182	109	75
18	94	186	105	249	183	222	164	106
19	102	168	111	212	166	191	149	114
20	104	193	116	246	192	222	172	120
21	128	193	161	238	200	216	182	179
22	127	194	159	242	199	217	180	173
23	74	140	96	189	142	168	127	75
24	77	122	80	189	128	171	116	77
25	79	147	88	199	154	179	138	89
26	111	184	127	222	189	200	168	108
27	35	52	32	96	49	86	44	38
40	112	173	112	245	179	221	161	116
41	105	163	116	229	175	208	159	109
42	140	190	134	243	203	220	183	140
43	127	188	132	245	205	221	184	134
44	117	203	174	246	205	222	183	120
45	130	184	131	245	203	220	183	134

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 4 (\$5000 PDL)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	209	287	203	566	350	510	316	220
2	223	295	205	601	368	541	333	229
3	227	302	217	621	371	560	333	241
4	241	315	222	667	398	600	358	265
5	241	318	220	689	423	619	381	271
6	259	328	236	699	441	629	398	277
7	265	332	249	720	471	650	426	289
8	277	360	263	762	485	687	436	310
9	275	355	249	746	468	672	421	281
10	269	348	245	729	457	656	410	275
11	264	371	251	724	457	653	410	278
12	310	397	280	778	514	700	461	315
13	301	371	261	727	479	655	430	301
14	360	458	317	834	566	751	510	368
15	381	499	333	838	605	753	545	388
16	352	517	348	866	573	779	517	364
17	273	404	252	732	426	660	383	273
18	316	476	294	787	509	708	459	311
19	280	399	257	651	419	587	378	271
20	346	526	319	880	562	793	506	362
21	397	569	365	849	613	763	553	398
22	413	500	371	696	542	627	489	403
23	235	411	264	668	442	602	397	257
24	322	459	294	752	474	676	426	314
25	308	505	295	762	531	687	478	326
26	354	497	349	713	545	642	490	348
27	190	257	172	505	293	453	264	190
40	245	350	231	637	402	574	362	283
41	280	386	270	721	483	650	434	298
42	276	405	288	722	513	651	461	327
43	351	460	316	798	573	716	516	356
44	276	450	304	772	511	695	459	284
45	348	451	303	778	557	700	500	354

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 5 (Basic B)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	21	34	21	58	31	52	28	21
2	22	35	23	60	33	55	30	22
3	23	37	24	67	37	60	33	23
4	28	48	30	84	47	76	42	28
5	26	44	29	81	46	73	42	30
6	30	47	29	86	53	76	46	31
7	32	47	33	92	54	83	48	32
8	33	52	34	97	58	87	52	34
9	35	50	35	90	56	82	49	34
10	33	53	38	88	60	79	53	33
11	37	64	39	94	65	84	59	42
12	38	59	42	90	67	81	61	41
13	43	67	46	92	70	82	62	43
14	52	77	53	96	76	87	68	49
15	62	81	55	93	80	84	72	61
16	74	85	72	98	84	88	75	76
17	36	56	34	91	54	81	47	36
18	57	96	53	113	85	102	78	65
19	52	77	49	90	71	81	64	60
20	67	102	63	119	92	107	83	77
21	90	100	86	116	99	106	88	111
22	88	100	86	116	99	105	88	108
23	34	69	44	81	62	73	56	37
24	38	59	38	86	58	78	53	40
25	44	76	44	91	71	81	64	47
26	55	79	54	92	78	83	70	55
27	20	31	18	51	25	45	23	20
40	53	87	58	113	84	101	75	55
41	44	70	49	89	70	80	63	46
42	69	96	65	110	92	98	83	73
43	59	85	60	98	85	89	75	65
44	60	79	66	90	77	81	68	68
45	70	102	70	120	100	107	89	77

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 5 (Basic B)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	23	37	23	63	34	57	31	23
2	24	38	25	66	36	60	33	24
3	25	40	26	73	40	66	36	25
4	31	53	33	92	51	83	46	31
5	28	48	32	89	50	80	46	33
6	33	51	32	94	58	83	50	34
7	35	51	36	101	59	91	53	35
8	36	57	37	106	63	95	57	37
9	38	55	38	98	61	90	54	37
10	36	58	42	96	66	86	58	36
11	40	70	43	103	71	92	65	46
12	42	65	46	98	73	89	67	45
13	47	73	50	101	77	90	68	47
14	57	84	58	105	83	95	74	54
15	68	89	60	102	88	92	79	67
16	81	93	79	107	92	96	82	83
17	39	61	37	100	59	89	51	39
18	62	105	58	124	93	112	85	71
19	57	84	54	98	78	89	70	66
20	73	112	69	130	101	117	91	84
21	98	109	94	127	108	116	96	121
22	96	109	94	127	108	115	96	118
23	37	75	48	89	68	80	61	40
24	42	65	42	94	63	85	58	44
25	48	83	48	100	78	89	70	51
26	60	86	59	101	85	91	77	60
27	22	34	20	56	27	49	25	22
40	58	95	63	124	92	110	82	60
41	48	77	54	97	77	88	69	50
42	75	105	71	120	101	107	91	80
43	65	93	66	107	93	97	82	71
44	66	86	72	98	84	89	74	74
45	77	112	77	131	109	117	97	84

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**

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	134	237	142	437	240	393	217	134
2	131	223	134	425	219	382	198	131
3	139	248	151	455	245	410	220	139
4	146	257	153	469	259	421	233	144
5	140	247	150	455	260	409	234	140
6	155	272	165	486	285	437	256	153
7	161	275	175	477	293	428	264	159
8	174	288	193	501	309	451	277	172
9	158	260	165	453	281	408	254	156
10	158	272	171	466	297	419	267	160
11	172	309	188	455	303	410	271	171
12	197	329	204	476	344	427	309	197
13	186	279	205	450	326	405	292	185
14	239	358	257	508	393	455	353	237
15	283	374	275	503	409	452	368	277
16	255	369	253	499	353	449	318	246
17	174	293	183	447	278	404	251	172
18	211	327	217	438	328	394	294	207
19	195	294	219	376	303	339	271	194
20	247	350	253	455	359	409	323	241
21	294	405	333	516	466	465	419	354
22	324	397	337	504	444	453	400	434
23	205	365	291	478	387	431	348	231
24	221	346	251	470	356	422	321	220
25	209	329	248	430	346	387	312	220
26	289	382	317	483	418	432	376	316
27	113	200	117	373	197	337	178	113
40	167	259	184	392	281	353	254	171
41	166	283	206	421	316	380	283	174
42	187	297	229	408	329	368	294	183
43	218	319	237	434	356	391	321	212
44	196	318	209	432	301	388	268	189
45	214	301	228	415	337	373	304	210

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 9 (\$500 Deductible)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	60	60	60	60	60	60	60	60
2	57	57	57	57	57	57	57	57
3	61	61	61	61	61	61	61	61
4	57	57	57	57	57	57	57	57
5	61	61	61	61	61	61	61	61
6	63	63	63	63	63	63	63	63
7	64	64	64	64	64	64	64	64
8	69	69	69	69	69	69	69	69
9	63	63	63	63	63	63	63	63
10	69	69	69	69	69	69	69	69
11	69	69	69	69	69	69	69	69
12	74	74	74	74	74	74	74	74
13	80	80	80	80	80	80	80	80
14	87	87	87	87	87	87	87	87
15	110	110	110	110	110	110	110	110
16	165	165	165	165	165	165	165	165
17	60	60	60	60	60	60	60	60
18	102	102	102	102	102	102	102	102
19	119	119	119	119	119	119	119	119
20	101	101	101	101	101	101	101	101
21	138	138	138	138	138	138	138	138
22	156	156	156	156	156	156	156	156
23	129	129	129	129	129	129	129	129
24	87	87	87	87	87	87	87	87
25	108	108	108	108	108	108	108	108
26	135	135	135	135	135	135	135	135
27	53	53	53	53	53	53	53	53
40	72	72	72	72	72	72	72	72
41	78	78	78	78	78	78	78	78
42	78	78	78	78	78	78	78	78
43	89	89	89	89	89	89	89	89
44	118	118	118	118	118	118	118	118
45	100	100	100	100	100	100	100	100

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 9 (\$500 Deductible)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	65	65	65	65	65	65	65	65
2	62	62	62	62	62	62	62	62
3	66	66	66	66	66	66	66	66
4	62	62	62	62	62	62	62	62
5	66	66	66	66	66	66	66	66
6	68	68	68	68	68	68	68	68
7	69	69	69	69	69	69	69	69
8	75	75	75	75	75	75	75	75
9	68	68	68	68	68	68	68	68
10	75	75	75	75	75	75	75	75
11	75	75	75	75	75	75	75	75
12	80	80	80	80	80	80	80	80
13	87	87	87	87	87	87	87	87
14	94	94	94	94	94	94	94	94
15	119	119	119	119	119	119	119	119
16	179	179	179	179	179	179	179	179
17	65	65	65	65	65	65	65	65
18	111	111	111	111	111	111	111	111
19	129	129	129	129	129	129	129	129
20	110	110	110	110	110	110	110	110
21	150	150	150	150	150	150	150	150
22	169	169	169	169	169	169	169	169
23	140	140	140	140	140	140	140	140
24	94	94	94	94	94	94	94	94
25	117	117	117	117	117	117	117	117
26	147	147	147	147	147	147	147	147
27	58	58	58	58	58	58	58	58
40	78	78	78	78	78	78	78	78
41	85	85	85	85	85	85	85	85
42	85	85	85	85	85	85	85	85
43	97	97	97	97	97	97	97	97
44	128	128	128	128	128	128	128	128
45	109	109	109	109	109	109	109	109

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

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

BASE RATES - PARTS 3, 6 and 12

All Territories:

Limit	Part 3 Rate	Part 12 Rate
20/40	\$16	\$0
20/50	17	1
25/50	18	4
25/60	18	5
35/80	19	10
50/100	21	16
100/100	22	35
100/200	23	36
100/300	24	37
200/400	27	95
250/500	30	114
250/1000	31	122
300/500	33	156
500/500	44	274
500/1000	45	282

Limit	Part 6
\$5,000	\$23
\$10,000	31
\$15,000	39
\$20,000	42
\$25,000	48
\$50,000	55
\$100,000	65

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

BASE RATES - PARTS 3, 6 and 12

All Territories:

Limit	Part 3 Rate	Part 12 Rate
20/40	\$16	\$0
20/50	17	1
25/50	18	4
25/60	18	5
35/80	19	10
50/100	21	16
100/100	22	35
100/200	23	36
100/300	24	37
200/400	27	95
250/500	30	114
250/1000	31	122
300/500	33	156
500/500	44	274
500/1000	45	282

Limit	Part 6
\$5,000	\$29
\$10,000	39
\$15,000	51
\$20,000	54
\$25,000	62
\$50,000	71
\$100,000	84

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES

AUTO MERIT RATING FACTORS

Total Merit Points	Experienced Operator (Class 10, 15, 30) Merit Rating Factor			
	Part 1 and Part 5	Part 2	Part 4	Part 7
0	1.000	1.000	1.000	1.000
1	1.150	1.150	1.150	1.150
2	1.300	1.300	1.300	1.300
3	1.450	1.450	1.450	1.450
4	1.600	1.600	1.600	1.600
5	1.750	1.750	1.750	1.750
6	1.900	1.900	1.900	1.900
7	2.050	2.050	2.050	2.050
8	2.200	2.200	2.200	2.200
9	2.350	2.350	2.350	2.350
10	2.500	2.500	2.500	2.500
11	2.650	2.650	2.650	2.650
12	2.800	2.800	2.800	2.800
13	2.950	2.950	2.950	2.950
14	3.100	3.100	3.100	3.100
15	3.250	3.250	3.250	3.250
16	3.400	3.400	3.400	3.400
17	3.550	3.550	3.550	3.550
18	3.700	3.700	3.700	3.700
19	3.850	3.850	3.850	3.850
20	4.000	4.000	4.000	4.000
21	4.150	4.150	4.150	4.150
22	4.300	4.300	4.300	4.300
23	4.450	4.450	4.450	4.450
24	4.600	4.600	4.600	4.600
25	4.750	4.750	4.750	4.750
26	4.900	4.900	4.900	4.900
27	5.050	5.050	5.050	5.050
28	5.200	5.200	5.200	5.200
29	5.350	5.350	5.350	5.350
30	5.500	5.500	5.500	5.500
31	5.650	5.650	5.650	5.650
32	5.800	5.800	5.800	5.800
33	5.950	5.950	5.950	5.950
34	6.100	6.100	6.100	6.100
35	6.250	6.250	6.250	6.250
36	6.400	6.400	6.400	6.400
37	6.550	6.550	6.550	6.550
38	6.700	6.700	6.700	6.700
39	6.850	6.850	6.850	6.850
40	7.000	7.000	7.000	7.000
41	7.150	7.150	7.150	7.150
42	7.300	7.300	7.300	7.300
43	7.450	7.450	7.450	7.450
44	7.600	7.600	7.600	7.600
45	7.750	7.750	7.750	7.750

Total Merit Points	Inexperienced Operator (All Other Classes) Merit Rating Factor			
	Part 1 and Part 5	Part 2	Part 4	Part 7
0	1.000	1.000	1.000	1.000
1	1.075	1.075	1.075	1.075
2	1.150	1.150	1.150	1.150
3	1.225	1.225	1.225	1.225
4	1.300	1.300	1.300	1.300
5	1.375	1.375	1.375	1.375
6	1.450	1.450	1.450	1.450
7	1.525	1.525	1.525	1.525
8	1.600	1.600	1.600	1.600
9	1.675	1.675	1.675	1.675
10	1.750	1.750	1.750	1.750
11	1.825	1.825	1.825	1.825
12	1.900	1.900	1.900	1.900
13	1.975	1.975	1.975	1.975
14	2.050	2.050	2.050	2.050
15	2.125	2.125	2.125	2.125
16	2.200	2.200	2.200	2.200
17	2.275	2.275	2.275	2.275
18	2.350	2.350	2.350	2.350
19	2.425	2.425	2.425	2.425
20	2.500	2.500	2.500	2.500
21	2.575	2.575	2.575	2.575
22	2.650	2.650	2.650	2.650
23	2.725	2.725	2.725	2.725
24	2.800	2.800	2.800	2.800
25	2.875	2.875	2.875	2.875
26	2.950	2.950	2.950	2.950
27	3.025	3.025	3.025	3.025
28	3.100	3.100	3.100	3.100
29	3.175	3.175	3.175	3.175
30	3.250	3.250	3.250	3.250
31	3.325	3.325	3.325	3.325
32	3.400	3.400	3.400	3.400
33	3.475	3.475	3.475	3.475
34	3.550	3.550	3.550	3.550
35	3.625	3.625	3.625	3.625
36	3.700	3.700	3.700	3.700
37	3.775	3.775	3.775	3.775
38	3.850	3.850	3.850	3.850
39	3.925	3.925	3.925	3.925
40	4.000	4.000	4.000	4.000
41	4.075	4.075	4.075	4.075
42	4.150	4.150	4.150	4.150
43	4.225	4.225	4.225	4.225
44	4.300	4.300	4.300	4.300
45	4.375	4.375	4.375	4.375

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES

AUTO MERIT RATING FACTORS

Total Merit Points	Experienced Operator (Class 10, 15, 30) Merit Rating Factor			
	Part 1 and Part 5	Part 2	Part 4	Part 7
0	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000
2	1.300	1.300	1.300	1.300
3	1.450	1.450	1.450	1.450
4	1.600	1.600	1.600	1.600
5	1.750	1.750	1.750	1.750
6	1.900	1.900	1.900	1.900
7	2.050	2.050	2.050	2.050
8	2.200	2.200	2.200	2.200
9	2.350	2.350	2.350	2.350
10	2.500	2.500	2.500	2.500
11	2.650	2.650	2.650	2.650
12	2.800	2.800	2.800	2.800
13	2.950	2.950	2.950	2.950
14	3.100	3.100	3.100	3.100
15	3.250	3.250	3.250	3.250
16	3.400	3.400	3.400	3.400
17	3.550	3.550	3.550	3.550
18	3.700	3.700	3.700	3.700
19	3.850	3.850	3.850	3.850
20	4.000	4.000	4.000	4.000
21	4.150	4.150	4.150	4.150
22	4.300	4.300	4.300	4.300
23	4.450	4.450	4.450	4.450
24	4.600	4.600	4.600	4.600
25	4.750	4.750	4.750	4.750
26	4.900	4.900	4.900	4.900
27	5.050	5.050	5.050	5.050
28	5.200	5.200	5.200	5.200
29	5.350	5.350	5.350	5.350
30	5.500	5.500	5.500	5.500
31	5.650	5.650	5.650	5.650
32	5.800	5.800	5.800	5.800
33	5.950	5.950	5.950	5.950
34	6.100	6.100	6.100	6.100
35	6.250	6.250	6.250	6.250
36	6.400	6.400	6.400	6.400
37	6.550	6.550	6.550	6.550
38	6.700	6.700	6.700	6.700
39	6.850	6.850	6.850	6.850
40	7.000	7.000	7.000	7.000
41	7.150	7.150	7.150	7.150
42	7.300	7.300	7.300	7.300
43	7.450	7.450	7.450	7.450
44	7.600	7.600	7.600	7.600
45	7.750	7.750	7.750	7.750

Total Merit Points	Inexperienced Operator (All Other Classes) Merit Rating Factor			
	Part 1 and Part 5	Part 2	Part 4	Part 7
0	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000
2	1.150	1.150	1.150	1.150
3	1.225	1.225	1.225	1.225
4	1.300	1.300	1.300	1.300
5	1.375	1.375	1.375	1.375
6	1.450	1.450	1.450	1.450
7	1.525	1.525	1.525	1.525
8	1.600	1.600	1.600	1.600
9	1.675	1.675	1.675	1.675
10	1.750	1.750	1.750	1.750
11	1.825	1.825	1.825	1.825
12	1.900	1.900	1.900	1.900
13	1.975	1.975	1.975	1.975
14	2.050	2.050	2.050	2.050
15	2.125	2.125	2.125	2.125
16	2.200	2.200	2.200	2.200
17	2.275	2.275	2.275	2.275
18	2.350	2.350	2.350	2.350
19	2.425	2.425	2.425	2.425
20	2.500	2.500	2.500	2.500
21	2.575	2.575	2.575	2.575
22	2.650	2.650	2.650	2.650
23	2.725	2.725	2.725	2.725
24	2.800	2.800	2.800	2.800
25	2.875	2.875	2.875	2.875
26	2.950	2.950	2.950	2.950
27	3.025	3.025	3.025	3.025
28	3.100	3.100	3.100	3.100
29	3.175	3.175	3.175	3.175
30	3.250	3.250	3.250	3.250
31	3.325	3.325	3.325	3.325
32	3.400	3.400	3.400	3.400
33	3.475	3.475	3.475	3.475
34	3.550	3.550	3.550	3.550
35	3.625	3.625	3.625	3.625
36	3.700	3.700	3.700	3.700
37	3.775	3.775	3.775	3.775
38	3.850	3.850	3.850	3.850
39	3.925	3.925	3.925	3.925
40	4.000	4.000	4.000	4.000
41	4.075	4.075	4.075	4.075
42	4.150	4.150	4.150	4.150
43	4.225	4.225	4.225	4.225
44	4.300	4.300	4.300	4.300
45	4.375	4.375	4.375	4.375

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.

RATES

Enclosed: Page RFP-2 through RFP-7 dated 9-1-2012
Page RFP-9 dated 9-1-2012
Page RFP-17 through RFP-18 dated 9-1-2012

Withdrawn: Page RFP-2 dated 4-1-2012
Page RFP-3 dated 9-20-2010
Page RFP-4 dated 4-1-2012
Page RFP-5 dated 9-20-2010
Page RFP-6 dated 4-1-2012
Page RFP-7 dated 9-20-2010
Page RFP-9 dated 11-2-2009
Page RFP-17 dated 11-2-2009
Page RFP-18 dated 4-1-2012

**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	155	217	135	403	212	363	190	151
2	163	227	146	420	231	380	208	156
3	176	246	162	470	255	424	229	170
4	213	308	189	589	333	530	300	205
5	199	281	195	566	326	510	292	198
6	214	309	191	602	370	542	333	210
7	223	304	216	652	384	588	345	216
8	236	334	220	680	410	613	369	231
9	246	328	228	641	389	578	350	240
10	238	367	246	655	429	589	388	243
11	249	433	262	695	469	626	421	283
12	266	394	274	668	482	601	434	259
13	305	435	298	680	493	611	441	298
14	367	488	360	715	544	643	491	357
15	420	523	362	685	565	617	508	401
16	393	598	528	750	612	674	551	403
17	255	384	241	650	385	585	345	257
18	335	644	352	856	616	770	556	379
19	329	512	340	664	509	599	458	367
20	394	674	413	888	674	799	606	435
21	484	684	565	868	712	780	641	674
22	482	687	553	874	706	789	635	658
23	250	434	304	608	446	546	402	255
24	270	413	266	650	426	584	385	275
25	276	483	288	672	507	604	457	303
26	354	546	385	684	564	615	507	343
27	132	196	114	356	178	320	160	137
40	394	579	381	840	600	756	541	416
41	322	450	329	663	497	597	447	330
42	494	618	441	815	668	734	601	502
43	403	557	393	740	609	669	547	434
44	343	551	484	691	561	621	505	347
45	495	648	462	880	718	793	646	515

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 2 (A-2)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	39	58	38	105	59	95	53	39
2	43	63	42	115	65	104	59	42
3	47	65	44	125	70	112	62	45
4	48	72	46	137	79	124	70	47
5	53	74	54	152	89	137	79	53
6	53	79	51	156	98	140	86	52
7	56	77	56	167	100	149	89	53
8	64	94	64	192	116	172	104	63
9	70	95	69	189	116	169	104	68
10	68	105	72	186	126	168	112	67
11	65	115	70	184	127	166	114	72
12	78	122	85	204	151	184	135	75
13	98	149	101	224	167	201	151	95
14	110	158	112	221	173	199	157	105
15	126	173	119	221	185	198	166	119
16	122	198	172	242	200	217	182	126
17	75	117	75	201	121	182	109	75
18	94	186	105	249	183	222	164	106
19	102	168	111	212	166	191	149	114
20	104	193	116	246	192	222	172	120
21	128	193	161	238	200	216	182	179
22	127	194	159	242	199	217	180	173
23	74	140	96	189	142	168	127	75
24	77	122	80	189	128	171	116	77
25	79	147	88	199	154	179	138	89
26	111	184	127	222	189	200	168	108
27	35	52	32	96	49	86	44	38
40	112	173	112	245	179	221	161	116
41	105	163	116	229	175	208	159	109
42	140	190	134	243	203	220	183	140
43	127	188	132	245	205	221	184	134
44	117	203	174	246	205	222	183	120
45	130	184	131	245	203	220	183	134

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	209	287	203	566	350	510	316	220
2	223	295	205	601	368	541	333	229
3	227	302	217	621	371	560	333	241
4	241	315	222	667	398	600	358	265
5	241	318	220	689	423	619	381	271
6	259	328	236	699	441	629	398	277
7	265	332	249	720	471	650	426	289
8	277	360	263	762	485	687	436	310
9	275	355	249	746	468	672	421	281
10	269	348	245	729	457	656	410	275
11	264	371	251	724	457	653	410	278
12	310	397	280	778	514	700	461	315
13	301	371	261	727	479	655	430	301
14	360	458	317	834	566	751	510	368
15	381	499	333	838	605	753	545	388
16	352	517	348	866	573	779	517	364
17	273	404	252	732	426	660	383	273
18	316	476	294	787	509	708	459	311
19	280	399	257	651	419	587	378	271
20	346	526	319	880	562	793	506	362
21	397	569	365	849	613	763	553	398
22	413	500	371	696	542	627	489	403
23	235	411	264	668	442	602	397	257
24	322	459	294	752	474	676	426	314
25	308	505	295	762	531	687	478	326
26	354	497	349	713	545	642	490	348
27	190	257	172	505	293	453	264	190
40	245	350	231	637	402	574	362	283
41	280	386	270	721	483	650	434	298
42	276	405	288	722	513	651	461	327
43	351	460	316	798	573	716	516	356
44	276	450	304	772	511	695	459	284
45	348	451	303	778	557	700	500	354

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 5 (Basic B)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	23	37	23	63	34	57	31	23
2	24	38	25	66	36	60	33	24
3	25	40	26	73	40	66	36	25
4	31	53	33	92	51	83	46	31
5	28	48	32	89	50	80	46	33
6	33	51	32	94	58	83	50	34
7	35	51	36	101	59	91	53	35
8	36	57	37	106	63	95	57	37
9	38	55	38	98	61	90	54	37
10	36	58	42	96	66	86	58	36
11	40	70	43	103	71	92	65	46
12	42	65	46	98	73	89	67	45
13	47	73	50	101	77	90	68	47
14	57	84	58	105	83	95	74	54
15	68	89	60	102	88	92	79	67
16	81	93	79	107	92	96	82	83
17	39	61	37	100	59	89	51	39
18	62	105	58	124	93	112	85	71
19	57	84	54	98	78	89	70	66
20	73	112	69	130	101	117	91	84
21	98	109	94	127	108	116	96	121
22	96	109	94	127	108	115	96	118
23	37	75	48	89	68	80	61	40
24	42	65	42	94	63	85	58	44
25	48	83	48	100	78	89	70	51
26	60	86	59	101	85	91	77	60
27	22	34	20	56	27	49	25	22
40	58	95	63	124	92	110	82	60
41	48	77	54	97	77	88	69	50
42	75	105	71	120	101	107	91	80
43	65	93	66	107	93	97	82	71
44	66	86	72	98	84	89	74	74
45	77	112	77	131	109	117	97	84

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	134	237	142	437	240	393	217	134
2	131	223	134	425	219	382	198	131
3	139	248	151	455	245	410	220	139
4	146	257	153	469	259	421	233	144
5	140	247	150	455	260	409	234	140
6	155	272	165	486	285	437	256	153
7	161	275	175	477	293	428	264	159
8	174	288	193	501	309	451	277	172
9	158	260	165	453	281	408	254	156
10	158	272	171	466	297	419	267	160
11	172	309	188	455	303	410	271	171
12	197	329	204	476	344	427	309	197
13	186	279	205	450	326	405	292	185
14	239	358	257	508	393	455	353	237
15	283	374	275	503	409	452	368	277
16	255	369	253	499	353	449	318	246
17	174	293	183	447	278	404	251	172
18	211	327	217	438	328	394	294	207
19	195	294	219	376	303	339	271	194
20	247	350	253	455	359	409	323	241
21	294	405	333	516	466	465	419	354
22	324	397	337	504	444	453	400	434
23	205	365	291	478	387	431	348	231
24	221	346	251	470	356	422	321	220
25	209	329	248	430	346	387	312	220
26	289	382	317	483	418	432	376	316
27	113	200	117	373	197	337	178	113
40	167	259	184	392	281	353	254	171
41	166	283	206	421	316	380	283	174
42	187	297	229	408	329	368	294	183
43	218	319	237	434	356	391	321	212
44	196	318	209	432	301	388	268	189
45	214	301	228	415	337	373	304	210

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 9 (\$500 Deductible)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	65	65	65	65	65	65	65	65
2	62	62	62	62	62	62	62	62
3	66	66	66	66	66	66	66	66
4	62	62	62	62	62	62	62	62
5	66	66	66	66	66	66	66	66
6	68	68	68	68	68	68	68	68
7	69	69	69	69	69	69	69	69
8	75	75	75	75	75	75	75	75
9	68	68	68	68	68	68	68	68
10	75	75	75	75	75	75	75	75
11	75	75	75	75	75	75	75	75
12	80	80	80	80	80	80	80	80
13	87	87	87	87	87	87	87	87
14	94	94	94	94	94	94	94	94
15	119	119	119	119	119	119	119	119
16	179	179	179	179	179	179	179	179
17	65	65	65	65	65	65	65	65
18	111	111	111	111	111	111	111	111
19	129	129	129	129	129	129	129	129
20	110	110	110	110	110	110	110	110
21	150	150	150	150	150	150	150	150
22	169	169	169	169	169	169	169	169
23	140	140	140	140	140	140	140	140
24	94	94	94	94	94	94	94	94
25	117	117	117	117	117	117	117	117
26	147	147	147	147	147	147	147	147
27	58	58	58	58	58	58	58	58
40	78	78	78	78	78	78	78	78
41	85	85	85	85	85	85	85	85
42	85	85	85	85	85	85	85	85
43	97	97	97	97	97	97	97	97
44	128	128	128	128	128	128	128	128
45	109	109	109	109	109	109	109	109

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

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

BASE RATES - PARTS 3, 6 and 12

All Territories:

Limit	Part 3 Rate	Part 12 Rate
20/40	\$16	\$0
20/50	17	1
25/50	18	4
25/60	18	5
35/80	19	10
50/100	21	16
100/100	22	35
100/200	23	36
100/300	24	37
200/400	27	95
250/500	30	114
250/1000	31	122
300/500	33	156
500/500	44	274
500/1000	45	282

Limit	Part 6
\$5,000	\$29
\$10,000	39
\$15,000	51
\$20,000	54
\$25,000	62
\$50,000	71
\$100,000	84

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

AUTO MERIT RATING FACTORS

Total Merit Points	Experienced Operator (Class 10, 15, 30) Merit Rating Factor			
	Part 1 and Part 5	Part 2	Part 4	Part 7
0	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000
2	1.300	1.300	1.300	1.300
3	1.450	1.450	1.450	1.450
4	1.600	1.600	1.600	1.600
5	1.750	1.750	1.750	1.750
6	1.900	1.900	1.900	1.900
7	2.050	2.050	2.050	2.050
8	2.200	2.200	2.200	2.200
9	2.350	2.350	2.350	2.350
10	2.500	2.500	2.500	2.500
11	2.650	2.650	2.650	2.650
12	2.800	2.800	2.800	2.800
13	2.950	2.950	2.950	2.950
14	3.100	3.100	3.100	3.100
15	3.250	3.250	3.250	3.250
16	3.400	3.400	3.400	3.400
17	3.550	3.550	3.550	3.550
18	3.700	3.700	3.700	3.700
19	3.850	3.850	3.850	3.850
20	4.000	4.000	4.000	4.000
21	4.150	4.150	4.150	4.150
22	4.300	4.300	4.300	4.300
23	4.450	4.450	4.450	4.450
24	4.600	4.600	4.600	4.600
25	4.750	4.750	4.750	4.750
26	4.900	4.900	4.900	4.900
27	5.050	5.050	5.050	5.050
28	5.200	5.200	5.200	5.200
29	5.350	5.350	5.350	5.350
30	5.500	5.500	5.500	5.500
31	5.650	5.650	5.650	5.650
32	5.800	5.800	5.800	5.800
33	5.950	5.950	5.950	5.950
34	6.100	6.100	6.100	6.100
35	6.250	6.250	6.250	6.250
36	6.400	6.400	6.400	6.400
37	6.550	6.550	6.550	6.550
38	6.700	6.700	6.700	6.700
39	6.850	6.850	6.850	6.850
40	7.000	7.000	7.000	7.000
41	7.150	7.150	7.150	7.150
42	7.300	7.300	7.300	7.300
43	7.450	7.450	7.450	7.450
44	7.600	7.600	7.600	7.600
45	7.750	7.750	7.750	7.750

Total Merit Points	Inexperienced Operator (All Other Classes) Merit Rating Factor			
	Part 1 and Part 5	Part 2	Part 4	Part 7
0	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000
2	1.150	1.150	1.150	1.150
3	1.225	1.225	1.225	1.225
4	1.300	1.300	1.300	1.300
5	1.375	1.375	1.375	1.375
6	1.450	1.450	1.450	1.450
7	1.525	1.525	1.525	1.525
8	1.600	1.600	1.600	1.600
9	1.675	1.675	1.675	1.675
10	1.750	1.750	1.750	1.750
11	1.825	1.825	1.825	1.825
12	1.900	1.900	1.900	1.900
13	1.975	1.975	1.975	1.975
14	2.050	2.050	2.050	2.050
15	2.125	2.125	2.125	2.125
16	2.200	2.200	2.200	2.200
17	2.275	2.275	2.275	2.275
18	2.350	2.350	2.350	2.350
19	2.425	2.425	2.425	2.425
20	2.500	2.500	2.500	2.500
21	2.575	2.575	2.575	2.575
22	2.650	2.650	2.650	2.650
23	2.725	2.725	2.725	2.725
24	2.800	2.800	2.800	2.800
25	2.875	2.875	2.875	2.875
26	2.950	2.950	2.950	2.950
27	3.025	3.025	3.025	3.025
28	3.100	3.100	3.100	3.100
29	3.175	3.175	3.175	3.175
30	3.250	3.250	3.250	3.250
31	3.325	3.325	3.325	3.325
32	3.400	3.400	3.400	3.400
33	3.475	3.475	3.475	3.475
34	3.550	3.550	3.550	3.550
35	3.625	3.625	3.625	3.625
36	3.700	3.700	3.700	3.700
37	3.775	3.775	3.775	3.775
38	3.850	3.850	3.850	3.850
39	3.925	3.925	3.925	3.925
40	4.000	4.000	4.000	4.000
41	4.075	4.075	4.075	4.075
42	4.150	4.150	4.150	4.150
43	4.225	4.225	4.225	4.225
44	4.300	4.300	4.300	4.300
45	4.375	4.375	4.375	4.375

**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		0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
Year 2		0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	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