

**Preferred Package Discount**

The applicable rates will be reduced by the appropriate factor shown in the Automobile Rating Section when the policy meets all of the following criteria:

1. insure more than one Private Passenger Automobile and/or Utility Automobile as counted in Rule 37 – Household Composition Factor, **and**
2. have prior Bodily Injury limit, as defined in Rule 35.1.c – Auto Rating Tier, greater than or equal to \$50,000/\$100,000, **and**
3. have held continuous automobile liability insurance for at least two years with the Prior Carrier as defined in Rule 35.1.a. – Auto Rating Tier, **and**
4. the bill for the policy is received electronically.

The discount will only be applied at the beginning of a policy period. If a policy meets all criteria after a policy period begins, such policy will not be eligible for this discount during that policy period.

**Preferred Package Discount**

The applicable rates will be reduced by the appropriate factor shown in the Automobile Rating Section when the policy meets all of the following criteria:

1. insure more than one Private Passenger Automobile and/or Utility Automobile as counted in Rule 37 – Household Composition Factor, **and**
2. have prior Bodily Injury limit, as defined in Rule 35.1.c – Auto Rating Tier, greater than or equal to \$50,000/\$100,000, **and**
3. have held continuous automobile liability insurance for at least two years with the Prior Carrier as defined in Rule 35.1.a. – Auto Rating Tier, **and**
4. the bill for the policy is received electronically.

The discount will only be applied at the beginning of a policy period. If a policy meets all criteria after a policy period begins, such policy will not be eligible for this discount during that policy period.

**Good Hands People ® Discount**

Apply the factor shown in the Automobile Rating Section to all automobiles on the policy if the named insured or spouse provides the requisite proof that he/she is a qualified member of an approved group.

**Qualified Members of Approved Groups are:**

For Allstate Insurance Company and its subsidiaries and affiliates:

Full-time or regular part-time non-agent employees, employees on leave of absence, employee agents (including life specialists), or retired employees.

**Note**

Agency staff are not qualified members. Non-exclusive independent agents or their staff are also not qualified members. Exclusive independent contractor agents, licensed and Allstate appointed (or Allstate approved in states that do not require appointment) agency staff of employee agents or exclusive independent contractor agents are also not qualified members.

**Subsequent Qualifications:**

At renewal, a policy will continue to qualify provided:

- a) The named insured or spouse qualifying for the discount remains on the policy, and
- b) The named insured or spouse qualifying for the discount remains a qualified member of an approved group.

MASACHUSETTS  
ALLEGATE INSURANCE COMPANY  
MOTOR VEHICLE RATE PAGES

AUTO PREMIUM CALCULATION

Enter round after each step.

STEP	Part 1 (A)	Part 2 (B)	Part 4 (D)	Part 5 (E)	Part 6 (F)	Part 7 (G)	Part 8 (H)	Part 9 (I)
1	BASE PREMIUM							
2	ADJUSTMENT FACTOR							
3	ADJUSTED PREMIUM							
4	SALES TAX							
5	SALES TAX CREDIT							
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MASSACHUSETTS  
ALLSTATE INSURANCE COMPANY  
MOTOR VEHICLE RATING PAGES

OTHER AUTO RATING FACTORS

RATING PLAN	BASE	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	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
CERTIFIED RISK SURCHARGE	10	1.50	1.50	1.50	1.50	n/a	n/a	n/a	n/a	n/a	n/a	n/a
NEW CAR DISCOUNT	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
BILLING GROUP	36	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
PREFERRED PACKAGE DISCOUNT	19	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
FUTURE EFFECTIVE DATE DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
PROPERTY INSURANCE POLICY DISCOUNT	19	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
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
ALLSTATE YOUR CHOICE AUTOB	51	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
EXCELLENT DRIVER DISCOUNT	56	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
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
NEW CAR EXPANDED PROTECTION	26	n/a	n/a	n/a	n/a	n/a	0.05	n/a	0.02	n/a	n/a	n/a
ANTI-THEFT DISCOUNT	54	n/a	n/a	n/a	n/a	n/a	n/a	0.95	n/a	n/a	n/a	n/a
FIRE, THEFT AND COMBINED ADDITIONAL COVERA	21	n/a	n/a	n/a	n/a	n/a	n/a	0.10	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
EXTRA RISK RATING FACTOR	24	n/a	n/a	n/a	n/a	n/a	1.50	1.50	1.00	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

MASSACHUSETTS  
ALLSTATE INSURANCE COMPANY  
MOTOR VEHICLE RATING PAGES

OTHER AUTO RATING FACTORS

RATING PLAN	BASE	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	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
CERTIFIED RISK SURCHARGE	10	1.50	1.50	1.50	1.50	n/a	n/a	n/a	n/a	n/a	n/a	n/a
NEW CAR DISCOUNT	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
BILLING GROUP	36	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
PREFERRED PACKAGE DISCOUNT	19	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
FUTURE EFFECTIVE DATE DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
MULTIPLE POLICY DISCOUNT	19	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80
PROPERTY INSURANCE POLICY DISCOUNT	19	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80
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
ALLSTATE YOUR CHOICE AUTOB	51	1.00	1.00	1.00	1.00	n/a	n/a	1.00	1.00	1.00	1.00	1.00
EXCELLENT DRIVER DISCOUNT	56	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
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
NEW CAR EXPANDED PROTECTION	26	n/a	n/a	n/a	n/a	n/a	n/a	0.05	n/a	0.02	n/a	n/a
ANTI-THEFT DISCOUNT	54	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.95	n/a	n/a
FIRE, THEFT AND COMBINED ADDITIONAL COVERA	21	n/a	n/a	n/a	n/a	n/a	n/a	0.10	n/a	n/a	n/a	n/a
ORIGINAL EQUIPMENT MANUFACTURER PARTS CO	48	n/a	n/a	n/a	n/a	n/a	n/a	1.05	1.05	1.01	n/a	n/a
EXTRA RISK RATING FACTOR	24	n/a	n/a	n/a	n/a	n/a	n/a	1.50	1.50	1.00	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

02/28/2024

ALLSTATE INSURANCE COMPANY

RFP-18



MASSACHUSETTS  
ALLSTATE INSURANCE COMPANY  
MOTOR VEHICLE RATE PAGES  
CAMPER BODIES AUTO PREMIUM CALCULATION

PART A - Determination of Symbol

STEP	
1.1	Determine symbol using the method in Step 1.1
1.2	Determine symbol for each of the policies in Step 1 from the "Motor Not Listed" table in the SRP pages
1.3	Determine the symbol using the value from Step 1 from the "Motor Not Listed" table in the SRP pages

Non-Discounted Policy

STEP	
1.1	Determine the Policy On Board List Price or Purchase Price, whichever is higher, and include the rate of the correct body
1.2	Determine the number using the value from Step 1 from the "Motor Not Listed" table in the SRP pages

PART B - Other rated rates after each step

STEP	Part 1 (AM)	Part 2 (CM)	Part 4 (SM)	Part 5 (GC)	Part 6 (CS)	Part 7 (DS)	Part 8 (DM)	Part 9 (DB, DM, MC, MS, MP)
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**MASSACHUSETTS  
ALLETE INSURANCE COMPANY  
MOTOR VEHICLE RATE PAGES**  
CUSTOMIZED VMS and TRUCKS PREMIUM CALCULATION

**PART A - Determination of Symbol**

STEP	Part 1 (AA)	Part 2 (VA)	Part 3 (BB)	Part 4 (AC)	Part 5 (EC)	Part 6 (DD)	Part 7 (EA)	Part 8 (FE)	Part 9 (FB)
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**Non-Discounted Year or Pick-Up**  
 P1 - Determine the Lowest Pick Based on Pick-up or Purchase Date, whichever is later, and include the value of the contribution.  
 P2 - Determine the correct year or value from Step 1 from the "Values Not Listed" table in the 5th page.

**PART B - Policy count step 1. All sequential steps should be filled-in/checked**

STEP	Part 1 (AA)	Part 2 (VA)	Part 3 (BB)	Part 4 (AC)	Part 5 (EC)	Part 6 (DD)	Part 7 (EA)	Part 8 (FE)	Part 9 (FB)	Part 10 (GC)	Part 11 (GD)	Part 12 (HE)	Part 13 (HF)	Part 14 (IA)	Part 15 (IB)	Part 16 (IC)	Part 17 (ID)	Part 18 (IE)	Part 19 (IF)	Part 20 (IG)	Part 21 (IH)	Part 22 (II)	Part 23 (IJ)	Part 24 (IK)	Part 25 (IL)	Part 26 (IM)	Part 27 (IN)	Part 28 (IO)	Part 29 (IP)	Part 30 (IQ)	Part 31 (IR)	Part 32 (IS)	Part 33 (IT)	Part 34 (IU)	Part 35 (IV)	Part 36 (IW)	Part 37 (IX)	Part 38 (IY)	Part 39 (IZ)	Part 40 (JA)	Part 41 (JB)	Part 42 (JC)	Part 43 (JD)	Part 44 (JE)	Part 45 (JF)	Part 46 (JG)	Part 47 (JH)	Part 48 (JI)	Part 49 (JJ)	Part 50 (JK)	Part 51 (JL)	Part 52 (JM)	Part 53 (JN)	Part 54 (JO)	Part 55 (JP)	Part 56 (JQ)	Part 57 (JR)	Part 58 (JS)	Part 59 (JT)	Part 60 (JU)	Part 61 (JV)	Part 62 (JW)	Part 63 (JX)	Part 64 (JY)	Part 65 (JZ)	Part 66 (KA)	Part 67 (KB)	Part 68 (KC)	Part 69 (KD)	Part 70 (KE)	Part 71 (KF)	Part 72 (KG)	Part 73 (KH)	Part 74 (KI)	Part 75 (KJ)	Part 76 (KK)	Part 77 (KL)	Part 78 (KM)	Part 79 (KN)	Part 80 (KO)	Part 81 (KP)	Part 82 (KQ)	Part 83 (KR)	Part 84 (KS)	Part 85 (KT)	Part 86 (KU)	Part 87 (KV)	Part 88 (KW)	Part 89 (KX)	Part 90 (KY)	Part 91 (KZ)	Part 92 (LA)	Part 93 (LB)	Part 94 (LC)	Part 95 (LD)	Part 96 (LE)	Part 97 (LF)	Part 98 (LG)	Part 99 (LH)	Part 100 (LI)	Part 101 (LJ)	Part 102 (LK)	Part 103 (LL)	Part 104 (LM)	Part 105 (LN)	Part 106 (LO)	Part 107 (LP)	Part 108 (LQ)	Part 109 (LR)	Part 110 (LS)	Part 111 (LT)	Part 112 (LU)	Part 113 (LV)	Part 114 (LW)	Part 115 (LX)	Part 116 (LY)	Part 117 (LZ)	Part 118 (MA)	Part 119 (MB)	Part 120 (MC)	Part 121 (MD)	Part 122 (ME)	Part 123 (MF)	Part 124 (MG)	Part 125 (MH)	Part 126 (MI)	Part 127 (MJ)	Part 128 (MK)	Part 129 (ML)	Part 130 (MN)	Part 131 (MO)	Part 132 (MP)	Part 133 (MQ)	Part 134 (MR)	Part 135 (MS)	Part 136 (MT)	Part 137 (MU)	Part 138 (MV)	Part 139 (MW)	Part 140 (MX)	Part 141 (MY)	Part 142 (MZ)	Part 143 (NA)	Part 144 (NB)	Part 145 (NC)	Part 146 (ND)	Part 147 (NE)	Part 148 (NF)	Part 149 (NG)	Part 150 (NH)	Part 151 (NI)	Part 152 (NJ)	Part 153 (NK)	Part 154 (NL)	Part 155 (NM)	Part 156 (NO)	Part 157 (NP)	Part 158 (NQ)	Part 159 (NR)	Part 160 (NS)	Part 161 (NT)	Part 162 (NU)	Part 163 (NV)	Part 164 (NW)	Part 165 (NX)	Part 166 (NY)	Part 167 (NZ)	Part 168 (OA)	Part 169 (OB)	Part 170 (OC)	Part 171 (OD)	Part 172 (OE)	Part 173 (OF)	Part 174 (OG)	Part 175 (OH)	Part 176 (OI)	Part 177 (OJ)	Part 178 (OK)	Part 179 (OL)	Part 180 (OM)	Part 181 (ON)	Part 182 (OO)	Part 183 (OP)	Part 184 (OQ)	Part 185 (OR)	Part 186 (OS)	Part 187 (OT)	Part 188 (OU)	Part 189 (OV)	Part 190 (OW)	Part 191 (OX)	Part 192 (OY)	Part 193 (OZ)	Part 194 (PA)	Part 195 (PB)	Part 196 (PC)	Part 197 (PD)	Part 198 (PE)	Part 199 (PF)	Part 200 (PG)	Part 201 (PH)	Part 202 (PI)	Part 203 (PJ)	Part 204 (PK)	Part 205 (PL)	Part 206 (PM)	Part 207 (PN)	Part 208 (PO)	Part 209 (PP)	Part 210 (PQ)	Part 211 (PR)	Part 212 (PS)	Part 213 (PT)	Part 214 (PU)	Part 215 (PV)	Part 216 (PW)	Part 217 (PX)	Part 218 (PY)	Part 219 (PZ)	Part 220 (QA)	Part 221 (QB)	Part 222 (QC)	Part 223 (QD)	Part 224 (QE)	Part 225 (QF)	Part 226 (QG)	Part 227 (QH)	Part 228 (QI)	Part 229 (QJ)	Part 230 (QK)	Part 231 (QL)	Part 232 (QM)	Part 233 (QN)	Part 234 (QO)	Part 235 (QP)	Part 236 (QQ)	Part 237 (QR)	Part 238 (QS)	Part 239 (QT)	Part 240 (QU)	Part 241 (QV)	Part 242 (QW)	Part 243 (QX)	Part 244 (QY)	Part 245 (QZ)	Part 246 (RA)	Part 247 (RB)	Part 248 (RC)	Part 249 (RD)	Part 250 (RE)	Part 251 (RF)	Part 252 (RG)	Part 253 (RH)	Part 254 (RI)	Part 255 (RJ)	Part 256 (RK)	Part 257 (RL)	Part 258 (RM)	Part 259 (RO)	Part 260 (RP)	Part 261 (RQ)	Part 262 (RR)	Part 263 (RS)	Part 264 (RT)	Part 265 (RU)	Part 266 (RV)	Part 267 (RW)	Part 268 (RX)	Part 269 (RY)	Part 270 (RZ)	Part 271 (SA)	Part 272 (SB)	Part 273 (SC)	Part 274 (SD)	Part 275 (SE)	Part 276 (SF)	Part 277 (SG)	Part 278 (SH)	Part 279 (SI)	Part 280 (SJ)	Part 281 (SK)	Part 282 (SL)	Part 283 (SM)	Part 284 (SN)	Part 285 (SO)	Part 286 (SP)	Part 287 (SQ)	Part 288 (SR)	Part 289 (SS)	Part 290 (ST)	Part 291 (SU)	Part 292 (SV)	Part 293 (SW)	Part 294 (SX)	Part 295 (SY)	Part 296 (SZ)	Part 297 (TA)	Part 298 (TB)	Part 299 (TC)	Part 300 (TD)	Part 301 (TE)	Part 302 (TF)	Part 303 (TG)	Part 304 (TH)	Part 305 (TI)	Part 306 (TJ)	Part 307 (TK)	Part 308 (TL)	Part 309 (TM)	Part 310 (TN)	Part 311 (TO)	Part 312 (TP)	Part 313 (TQ)	Part 314 (TR)	Part 315 (TS)	Part 316 (TT)	Part 317 (TU)	Part 318 (TV)	Part 319 (TW)	Part 320 (TX)	Part 321 (TY)	Part 322 (TZ)	Part 323 (UA)	Part 324 (UB)	Part 325 (UC)	Part 326 (UD)	Part 327 (UE)	Part 328 (UF)	Part 329 (UG)	Part 330 (UH)	Part 331 (UI)	Part 332 (UJ)	Part 333 (UK)	Part 334 (UL)	Part 335 (UM)	Part 336 (UN)	Part 337 (UO)	Part 338 (UP)	Part 339 (UQ)	Part 340 (UR)	Part 341 (US)	Part 342 (UT)	Part 343 (UU)	Part 344 (UV)	Part 345 (UW)	Part 346 (UX)	Part 347 (UY)	Part 348 (UZ)	Part 349 (VA)	Part 350 (VB)	Part 351 (VC)	Part 352 (VD)	Part 353 (VE)	Part 354 (VF)	Part 355 (VG)	Part 356 (VH)	Part 357 (VI)	Part 358 (VJ)	Part 359 (VK)	Part 360 (VL)	Part 361 (VM)	Part 362 (VN)	Part 363 (VO)	Part 364 (VP)	Part 365 (VQ)	Part 366 (VR)	Part 367 (VS)	Part 368 (VT)	Part 369 (VU)	Part 370 (VV)	Part 371 (VW)	Part 372 (VX)	Part 373 (VY)	Part 374 (VZ)	Part 375 (WA)	Part 376 (WB)	Part 377 (WC)	Part 378 (WD)	Part 379 (WE)	Part 380 (WF)	Part 381 (WG)	Part 382 (WH)	Part 383 (WI)	Part 384 (WJ)	Part 385 (WK)	Part 386 (WL)	Part 387 (WM)	Part 388 (WN)	Part 389 (WO)	Part 390 (WP)	Part 391 (WQ)	Part 392 (WR)	Part 393 (WS)	Part 394 (WT)	Part 395 (WU)	Part 396 (WV)	Part 397 (WV)	Part 398 (WX)	Part 399 (WY)	Part 400 (WZ)	Part 401 (XA)	Part 402 (XB)	Part 403 (XC)	Part 404 (XD)	Part 405 (XE)	Part 406 (XF)	Part 407 (XG)	Part 408 (XH)	Part 409 (XI)	Part 410 (XJ)	Part 411 (XK)	Part 412 (XL)	Part 413 (XM)	Part 414 (XN)	Part 415 (XO)	Part 416 (XP)	Part 417 (XQ)	Part 418 (XR)	Part 419 (XS)	Part 420 (XT)	Part 421 (XU)	Part 422 (XV)	Part 423 (XW)	Part 424 (XZ)	Part 425 (YA)	Part 426 (YB)	Part 427 (YC)	Part 428 (YD)	Part 429 (YE)	Part 430 (YF)	Part 431 (YG)	Part 432 (YH)	Part 433 (YI)	Part 434 (YJ)	Part 435 (YK)	Part 436 (YL)	Part 437 (YM)	Part 438 (YN)	Part 439 (YO)	Part 440 (YP)	Part 441 (YQ)	Part 442 (YR)	Part 443 (YS)	Part 444 (YT)	Part 445 (YU)	Part 446 (YV)	Part 447 (YW)	Part 448 (YX)	Part 449 (YZ)	Part 450 (ZA)	Part 451 (ZB)	Part 452 (ZC)	Part 453 (ZD)	Part 45
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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	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	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	x
20	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x	x
21	MERIT RATING FACTOR (RFP-17)	x	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

MASSACHUSETTS  
ALLSTATE INSURANCE COMPANY  
MOTOR VEHICLE RATE PAGES

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

Penny round step 1. All sequential steps should be dollar-rounded.

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	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	x
16	NEW CAR DISCOUNT (RFP-18)	x	x
17	MULTIPLE POLICY DISCOUNT (RFP-18)	x	x
18	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)	x	x
19	THE GOOD HANDS PEOPLE® DISCOUNT (RFP-18)	x	x
20	CLASS 15 DISCOUNT (RFP-18)	x	x
21	EXCELLENT DRIVER DISCOUNT (RFP-18)	x	x
22	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x	x
23	MERIT RATING FACTOR (RFP-17)	x	x
24	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x	x
25	ALLSTATE® EASY PAY PLAN DISCOUNT (RFP-18)	x	x
26	ALLSTATE AUTO LIFE DISCOUNTSM (RFP-18)	x	x
27	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x	x
28	NEW CAR EXPANDED PROTECTION FACTOR (RFP-18)	x	x
29	TOTAL COVERAGE PREMIUM	=	=

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

**MASSACHUSETTS  
ALLSTATE INSURANCE COMPANY  
MOTOR VEHICLE RATE PAGES  
AGREE AMOUNT AUTO PREMIUM CALCULATION**

**PART A** Penny round after each step

STEP		Part 9 (HS, HM, HE, HG, HP)
1	AGREE AMOUNT VALUE	
2	AGREE AMOUNT VALUE DIVIDED BY 100	
3	HS, HE, OR HG RATE FROM STATED AMOUNT FACTOR TABLES (RFP-21)	x
4	HP COVERAGE FACTOR, IF APPLICABLE (RFP-18)	x
5	TOTAL PART A	

**PART B** Dollar round after each step

STEP		Part 9 (HS, HM, HE, HG, HP)
1	TOTAL PART A (A.5)	
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)	x
3	PREFERRED PACKAGE DISCOUNT (RFP-18)	x
4	CURRENT MODEL YEAR FACTOR (RFP-12, RFP-13)	x
5	DEDUCTIBLE (SEE BELOW)	x
6	CLASS DEDUCTIBLE FACTOR (RFP-11)	x
7	AUTO RATING TIER FACTOR (RFP-14)	x
8	EXTRA-RISK RATING FACTOR (RFP-18)	x
9	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)	x
10	HOUSEHOLD COMPOSITION (RFP-15)	x
11	BILLING GROUP (RFP-18)	x
12	ANTI-THEFT DEVICE DISCOUNT (RFP-18)	x
13	NEW CAR DISCOUNT (RFP-18)	x
14	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)	x
15	CLASS 15 DISCOUNT* (RFP-18)	x
16	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x
17	ALLSTATE® EASY PAY PLAN DISCOUNT (RFP-18)	x
18	STATED AMOUNT COMPREHENSIVE DIVISOR** (RFP-20)	±
19	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x
20	AGREE AMOUNT RATING FACTOR	x 1.10
21	TOTAL COVERAGE PREMIUM	=

\* If Class 15 discount is applied - Must round to next lowest dollar at last step

Physical Damage Deductibles for Agree Amount Coverage	
Deductible	Comprehensive**
\$300	0.03
\$500	1.00
\$1,000	0.75
\$2,000	0.67

\*\* \$300 deductible factors are applied to \$500 deductible base rate to determine buyback charge.

**MASSACHUSETTS  
ALLSTATE INSURANCE COMPANY  
MOTOR VEHICLE RATE PAGES  
AGREE AMOUNT AUTO PREMIUM CALCULATION**

**PART A** Penny round after each step

STEP		Part 9 (HS, HM, HE, HG, HP)
1	AGREE AMOUNT VALUE	
2	AGREE AMOUNT VALUE DIVIDED BY 100	
3	HS, HE, OR HG RATE FROM STATED AMOUNT FACTOR TABLES (RFP-21)	x
4	HP COVERAGE FACTOR, IF APPLICABLE (RFP-18)	x
5	TOTAL PART A	

**PART B** Penny round step 1. All sequential steps should be dollar-rounded.

STEP		Part 9 (HS, HM, HE, HG, HP)
1	TOTAL PART A (A.5)	
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)	x
3	PREFERRED PACKAGE DISCOUNT (RFP-18)	x
4	CURRENT MODEL YEAR FACTOR (RFP-12, RFP-13)	x
5	DEDUCTIBLE (SEE BELOW)	x
6	CLASS DEDUCTIBLE FACTOR (RFP-11)	x
7	AUTO RATING TIER FACTOR (RFP-14)	x
8	EXTRA-RISK RATING FACTOR (RFP-18)	x
9	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)	x
10	HOUSEHOLD COMPOSITION (RFP-15)	x
11	BILLING GROUP (RFP-18)	x
12	ANTI-THEFT DEVICE DISCOUNT (RFP-18)	x
13	NEW CAR DISCOUNT (RFP-18)	x
14	MULTIPLE POLICY DISCOUNT (RFP-18)	x
15	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)	x
16	<b>THE GOOD HANDS PEOPLE® DISCOUNT (RFP-18)</b>	<b>x</b>
17	CLASS 15 DISCOUNT* (RFP-18)	x
18	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x
19	ALLSTATE EASY PAY PLAN DISCOUNT (RFP-18)	x
20	STATED AMOUNT COMPREHENSIVE DIVISOR** (RFP-20)	±
21	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x
22	AGREE AMOUNT RATING FACTOR	x 1.10
23	TOTAL COVERAGE PREMIUM	=

\* If Class 15 discount is applied - Must round to next lowest dollar at last step

Physical Damage Deductibles for Agree Amount Coverage	
Deductible	Comprehensive**
\$300	0.03
\$500	1.00
\$1,000	0.75
\$2,000	0.67

\*\* \$300 deductible factors are applied to \$500 deductible base rate to determine buyback charge.



**193R Application Spreadsheet**

<u>INSURANCE COMPANY</u>	<u>GROUP NAME</u>	<u>STREET ADDRESS</u>	<u>CITY/TOWN</u>	<u>STATE</u>	<u>ZIP CODE</u>	<u>AUTO (A) or HOME (H)</u>	<u>PROPOSED RATE DEV. (0.0%)</u>	<u>PROPOSED EFFECTIVE DATE</u>	<u>GROUP TYPE (CU, E, M, U)</u>	<u>TOTAL NUMBER IN GROUP</u>	<u>ELIGIBLE NUMBER IN GROUP</u>	<u>NUMBER OF CURRENT INSUREDS</u>	<u>ORIGINAL PLAN DATE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION</u>	<u>EXPERIENCE SUBMITTED YES OR NO</u>
AIC	The Allstate Corporation - Employees and Retirees	1200 Atwater Drive Suite 200	Malvern	PA	19355	A	5.0%	12/08/14	E	1,117	1,117	unknown	12/8/2014	Mike Long	<a href="tel:860-380-2386">860-380-2386</a> / <a href="mailto:MLONG@Allstate.com">MLONG@Allstate.com</a>	No

\* Allstate Insurance Company

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

Year Plan Will be Applied

2014

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

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	(1) <u>Expenses Assumed In Insurer's Rates Currently On File</u>	(2) <u>Expenses Associated With Group Marketing Plan</u>	(3) <u>Reasons for Expensed Difference</u>	(4) <u>Requested Group Rate Deviation</u>
AIC	The Allstate Corporation - Employees and Retirees	26.6%	25.8%	Lower Acquisition Costs	5.0%

**PREMIUM /LOSS/EXPENSE EXHIBIT FOR 193R AUTO/HOME GROUPS AT LEAST 3 YEARS OLD WITH 1,000 OR MORE INSURED UNITS**

<insert year below>

2014

Year Plan Will be Applied

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

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	<u>Earned Premium</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			<u>3 Yr. Total</u>
		2011	2012	2013	2011	2012	2013	2011	2012	2013	
AIC	AIC Total Group and Non-Group	<<< Not yet 3 years of data >>>									
AIC	The Allstate Corporation - Employees and Retirees										

**Preferred Package Discount**

The applicable rates will be reduced by the appropriate factor shown in the Automobile Rating Section when the policy meets all of the following criteria:

1. insure more than one Private Passenger Automobile and/or Utility Automobile as counted in Rule 37 – Household Composition Factor, **and**
2. have prior Bodily Injury limit, as defined in Rule 35.1.c – Auto Rating Tier, **greater than or equal to \$50,000/\$100,000, and**
3. have held continuous automobile liability insurance for **at least two years** with the Prior Carrier as defined in Rule 35.1.a. – Auto Rating Tier, **and**
4. the bill for the policy is received electronically.

The discount will only be applied at the beginning of a policy period. If a policy meets all criteria after a policy period begins, such policy will not be eligible for this discount during that policy period.

**Preferred Package Discount**

The applicable rates will be reduced by the appropriate factor shown in the Automobile Rating Section when the policy meets all of the following criteria:

1. insure more than one Private Passenger Automobile and/or Utility Automobile as counted in Rule 37 – Household Composition Factor, **and**
2. have prior Bodily Injury limit, as defined in Rule 35.1.c – Auto Rating Tier, **greater than or equal to \$50,000/\$100,000, and**
3. have held continuous automobile liability insurance for **at least two years** with the Prior Carrier as defined in Rule 35.1.a. – Auto Rating Tier, **and**
4. the bill for the policy is received electronically.

The discount will only be applied at the beginning of a policy period. If a policy meets all criteria after a policy period begins, such policy will not be eligible for this discount during that policy period.

**Good Hands People @ Discount**

Apply the factor shown in the Automobile Rating Section to all automobiles on the policy if the named insured or spouse provides the requisite proof that he/she is a qualified member of an approved group.

**Qualified Members of Approved Groups are:**

For Allstate Insurance Company and its subsidiaries and affiliates:

Full-time or regular part-time non-agent employees, employees on leave of absence, employee agents (including life specialists), exclusive independent contractor agents, licensed and Allstate appointed (or Allstate approved in states that do not require appointment) agency staff of employee agents or exclusive independent contractor agents or retired employees.

**Note**

Agency staff are not qualified members. Non-exclusive independent agents or their staff are also not qualified members.

**Subsequent Qualifications:**

At renewal, a policy will continue to qualify provided:

- a) The named insured or spouse qualifying for the discount remains on the policy, and
- b) The named insured or spouse qualifying for the discount remains a qualified member of an approved group.













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 <sup>1</sup> (RFP-12, RFP-13)	X	X
6	GLASS DEDUCTIBLE FACTOR (RFP-11)	X	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	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	X
20	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	X	X
21	MERIT RATING FACTOR (RFP-17)	X	X
22	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	X	X
23	ALLSTATE <sup>®</sup> EASY PAY PLAN DISCOUNT (RFP-18)	X	X
24	ALLSTATE AUTOLIFE DISCOUNT (RFP-18)	X	X
25	ALLSTATE YOUR CHOICE AUTO <sup>®</sup> 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

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 <sup>1</sup> (RFP-12, RFP-13)	X	X
6	GLASS DEDUCTIBLE FACTOR (RFP-11)	X	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	X
16	NEW CAR DISCOUNT (RFP-18)	X	X
17	MULTIPLE POLICY DISCOUNT (RFP-18)	X	X
18	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)	X	X
19	CLASS 15 DISCOUNT (RFP-18)	X	X
20	EXCELLENT DRIVER DISCOUNT (RFP-18)	X	X
21	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	X	X
22	MERIT RATING FACTOR (RFP-17)	X	X
23	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	X	X
24	ALLSTATE <sup>®</sup> EASY PAY PLAN DISCOUNT (RFP-18)	X	X
25	ALLSTATE AUTOLIFE DISCOUNT (RFP-18)	X	X
26	ALLSTATE YOUR CHOICE AUTO <sup>®</sup> INSURANCE OPTION PACKAGE FACTOR (RFP-18)	X	X
27	NEW CAR EXPANDED PROTECTION FACTOR (RFP-18)	X	X
28	TOTAL COVERAGE PREMIUM	=	=

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

MASSACHUSETTS  
ALLSTATE INSURANCE COMPANY  
MOTOR VEHICLE RATE PAGES  
AGREE AMOUNT AUTO PREMIUM CALCULATION

**PART A** Penny round after each step

STEP	Part 9 (HS, HH, HE, HG, HP)
1	AGREE AMOUNT VALUE
2	AGREE AMOUNT VALUE DIVIDED BY 100
3	HS (HS) RATING RATE FROM STANDARD AMOUNT FACTOR TABLES (RFP-21)
4	HS (HS) RATING RATE FROM SPECIAL AMOUNT FACTOR TABLES (RFP-21)
5	HS (HS) PACKAGE FACTOR, IF APPLICABLE (RFP-18)
	TOTAL PART A

**PART B** Dollar round after each step

STEP	Part 9 (HS, HH, HE, HG, HP)
1	TOTAL PART A (A.5)
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)
3	PREFERRED PACKAGE DISCOUNT (RFP-18)
4	CURRENT MODEL YEAR FACTOR (RFP-12, RFP-13)
5	EXTRA RISK RATING FACTOR (RFP-14)
6	GLASS BREAKABLE FACTOR (RFP-11)
7	AUTO RATING TIER FACTOR (RFP-14)
8	EXTRA RISK RATING FACTOR (RFP-18)
9	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)
10	HOUSEHOLD COMPOSITION (RFP-19)
11	BILLING GROUP (RFP-18)
12	ANTI-THEFT DEVICE DISCOUNT (RFP-18)
13	NEW CAR DISCOUNT (RFP-18)
14	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)
15	AGREEMENT TO WAIVE FUTURE DISCOUNT (RFP-18)
16	THE GOOD HANDS PEOPLE DISCOUNT (RFP-18)
17	CLASS 15 DISCOUNT (RFP-18)
18	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)
19	ALLSTATE ESMART DISCOUNT (RFP-18)
20	ALLSTATE@ EASY PAY PLAN DISCOUNT (RFP-18)
21	STATED AMOUNT COMPREHENSIVE DIVISOR** (RFP-20)
22	ALLSTATE YOUR CHOICE AUTO@ INSURANCE OPTION PACKAGE FACTOR (RFP-18)
23	AGREE AMOUNT RATING FACTOR
24	TOTAL COVERAGE PREMIUM

\* If Class 15 discount is applied - Must round to next lowest dollar at last step

Physical Damage Deductibles for Agree Amount Coverage	
Deductible	Comprehensive**
\$300	0.03
\$500	1.00
\$1,000	0.75
\$2,000	0.67

\*\* \$300 deductible factors are applied to \$500 deductible base rate to determine buyback charge.

MASSACHUSETTS  
ALLSTATE INSURANCE COMPANY  
MOTOR VEHICLE RATE PAGES  
AGREE AMOUNT AUTO PREMIUM CALCULATION

**PART A** Penny round after each step

STEP	Part 9 (HS, HH, HE, HG, HP)
1	AGREE AMOUNT VALUE
2	AGREE AMOUNT VALUE DIVIDED BY 100
3	HS (HS) RATING RATE FROM STANDARD AMOUNT FACTOR TABLES (RFP-21)
4	HS (HS) RATING RATE FROM SPECIAL AMOUNT FACTOR TABLES (RFP-21)
5	HS (HS) PACKAGE FACTOR, IF APPLICABLE (RFP-18)
	TOTAL PART A

**PART B** Dollar round after each step

STEP	Part 9 (HS, HH, HE, HG, HP)
1	TOTAL PART A (A.5)
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)
3	PREFERRED PACKAGE DISCOUNT (RFP-18)
4	CURRENT MODEL YEAR FACTOR (RFP-12, RFP-13)
5	EXTRA RISK RATING FACTOR (RFP-14)
6	GLASS BREAKABLE FACTOR (RFP-11)
7	AUTO RATING TIER FACTOR (RFP-14)
8	EXTRA RISK RATING FACTOR (RFP-18)
9	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)
10	HOUSEHOLD COMPOSITION (RFP-19)
11	BILLING GROUP (RFP-18)
12	ANTI-THEFT DEVICE DISCOUNT (RFP-18)
13	NEW CAR DISCOUNT (RFP-18)
14	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)
15	AGREEMENT TO WAIVE FUTURE DISCOUNT (RFP-18)
16	THE GOOD HANDS PEOPLE DISCOUNT (RFP-18)
17	CLASS 15 DISCOUNT (RFP-18)
18	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)
19	ALLSTATE ESMART DISCOUNT (RFP-18)
20	ALLSTATE@ EASY PAY PLAN DISCOUNT (RFP-18)
21	STATED AMOUNT COMPREHENSIVE DIVISOR** (RFP-20)
22	ALLSTATE YOUR CHOICE AUTO@ INSURANCE OPTION PACKAGE FACTOR (RFP-18)
23	AGREE AMOUNT RATING FACTOR
24	TOTAL COVERAGE PREMIUM

\* If Class 15 discount is applied - Must round to next lowest dollar at last step

Physical Damage Deductibles for Agree Amount Coverage	
Deductible	Comprehensive**
\$300	0.03
\$500	1.00
\$1,000	0.75
\$2,000	0.67

\*\* \$300 deductible factors are applied to \$500 deductible base rate to determine buyback charge.

**193R Application Spreadsheet**

<u>INSURANCE COMPANY</u>	<u>GROUP NAME</u>	<u>STREET ADDRESS</u>	<u>CITY/TOWN</u>	<u>STATE</u>	<u>ZIP CODE</u>	<u>AUTO (A) or HOME (H)</u>	<u>PROPOSED RATE DEV. (0.0%)</u>	<u>PROPOSED EFFECTIVE DATE</u>	<u>GROUP TYPE (CU, E, M, U)</u>	<u>TOTAL NUMBER IN GROUP</u>	<u>ELIGIBLE NUMBER IN GROUP</u>	<u>NUMBER OF CURRENT INSUREDS</u>	<u>ORIGINAL PLAN DATE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION</u>	<u>EXPERIENCE SUBMITTED YES OR NO</u>
AIC	Allstate Insurance Company - Employee, Agent, LSP	1200 Atwater Drive Suite 200	Malvern	PA	19355	A	5.0%	12/08/14	E	1,117	1,117	unknown	12/8/2014	Mike Long	<a href="tel:860-380-2386">860-380-2386</a> / <a href="mailto:MLONG@Allstate.com">MLONG@Allstate.com</a>	No

\* Allstate Insurance Company

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

Year Plan Will be Applied

2014

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

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	(1) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
AIC	Allstate Insurance Company - Employee, Agent, LSP	26.6%	25.8%	Lower Acquisition Costs	5.0%

**PREMIUM /LOSS/EXPENSE EXHIBIT FOR 193R AUTO/HOME GROUPS AT LEAST 3 YEARS OLD WITH 1,000 OR MORE INSURED UNITS**

<insert year below>

Year Plan Will be Applied

2014

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

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	<u>Earned Premium</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			3 Yr. Total
		2011	2012	2013	2011	2012	2013	2011	2012	2013	

AIC      AIC Total Group and Non-Group

<<< Not yet 3 years of data >>>

AIC      Allstate Insurance Company - Employee, Agent, LSP



**Allstate.**  
You're in good hands.

MASSACHUSETTS  
GROUP MARKETING NEW/RENEWAL  
AFFIDAVIT

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

We have verified that is the intention of the client to participate in the Group Marketing program for the year 2014-2015; we have confirmed the client's participation to them in writing.

Allstate Insurance Company - Employee  
Allstate Insurance Company - Agent  
Allstate Insurance Company - LSP

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

Haramrit Shergill  
Allstate Massachusetts State Manager