

The following endorsement changes your policy.
Please read this document carefully and keep it with your policy.

Massachusetts Allstate Ride For Hire Endorsement – AU14788

This endorsement applies only to a **TNC auto** and only when **you** have paid an additional premium for the **Massachusetts Allstate Ride For Hire Endorsement**.

I. The following defined terms are added for purposes of this endorsement only:

1. **TNC**—means a transportation network company that uses a digital network or software application service to prearrange transportation services for its customers that is provided by transportation network company drivers. To qualify as a **TNC** under this endorsement, the entity must:
 - A. operate lawfully under the terms of laws governing transportation network companies in the state where this policy is issued; and
 - B. provide **TNC insurance coverage**.
2. **TNC auto** —means **your** insured **auto** that is registered with a **TNC** and for which **your** Policy Declarations indicates that the **Massachusetts Allstate Ride For Hire Endorsement** applies.
3. **TNC driver** —means a person who is named on the Policy Declarations as a listed driver and who is registered with a **TNC** as a transportation network company driver.
4. **TNC insurance coverage** —means insurance coverage purchased by the **TNC** which provides:
 - A. motor vehicle liability insurance coverage; and
 - B. to the extent required by applicable state law, uninsured and underinsured motorists coverage, collision coverage and comprehensive coverage; for loss arising while the **TNC driver** is using the **TNC auto** during the **standby period** and for loss arising while the **TNC driver** is using the **TNC auto** to provide

transportation services through use of the **TNC** network or application.

To qualify as **TNC insurance coverage**, the coverage must also satisfy any applicable requirements the law imposes upon transportation network companies regarding this type of motor vehicle insurance coverage.

5. **Standby period** —means the time while the **TNC driver** is logged into or is otherwise accessing the **TNC** network or application but has not yet accepted a passenger or delivery assignment from the **TNC** or any other company that prearranges transportation services for its customers or provides transportation services. Once a standby period has ended, a new standby period may not begin until all **TNC** and other transportation network company assignments (including any associated tasks) have been completed or cancelled.

II. In **Bodily Injury To Others (Part 1)**, under “We will not pay,” item 5 is replaced by the following:

5. For accidents while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through a ride-sharing program, car-sharing program, and transportation network service which operate under an agreement and for compensation. This does not apply to the use of **your auto** in a share-the-expense car pool or an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to bodily injury arising out of a **TNC driver’s** use of a **TNC auto** during the **standby period**, unless the **TNC driver** is carrying persons or property for a charge at the time of the accident.

III. In **Bodily Injury Caused By An Uninsured Auto (Part 3)**, for the purposes of this endorsement only, the seventh paragraph is revised as follows:

We will not pay damages to anyone under this Part while your auto is being used as, or is available for use as, a

public or livery conveyance, including a vehicle for hire through a ride-sharing program, car-sharing program, and transportation network service which operate under an agreement and for compensation. This does not apply to the use of **your auto** in a share-the-expense car pool or an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to a **TNC driver's** use of a **TNC auto** during the **standby period**, unless the **TNC driver** is carrying persons or property for a charge at the time of the accident.

IV. In Damage To Someone Else's Property (Part 4), under "We will not pay for property damage which occurs," item 1 is deleted and replaced with the following:

1. While **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through a ride-sharing program, car-sharing program, and transportation network service which operate under an agreement and for compensation.

This does not apply to property damage arising out of:

- A. the use of **your auto** in a shared-expense car pools or an expense reimbursement program either as a volunteer or at work;
- B. the use of **your auto** in providing volunteer transportation services at the direction of a charitable group; or
- C. a **TNC driver's** use of a **TNC auto** during the **standby period**, unless the **TNC driver** is carrying persons or property for a charge at the time of the accident.

V. The following provision is added to Bodily Injury To Others (Part 1) and Damage To Someone Else's Property (Part 4):

If There Is TNC Insurance Coverage

For an accident involving a **TNC driver** using a **TNC auto** during the **standby period**, our liability insurance will be excess over **TNC insurance coverage** and the amount we pay will never exceed the greater of the following:

1. the amount by which the limit of liability of this policy exceeds the amount of the collectible **TNC insurance coverage**; or
2. \$10,000.

VI. In Optional Insurance, the following changes are made:

- A. Under "We will not pay under any of the Optional coverages," item 1 is deleted and replaced with the following for all Optional Insurance coverages except Medical Payments (Part 6):
 1. If the accident happens while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through a ride-sharing program, car-sharing program, and transportation network service which operate under an agreement and for compensation.

This does not apply to property damage or bodily injury arising out of:

- A. the use of **your auto** in a shared-expense car pools or an expense reimbursement program either as a volunteer or at work;
- B. the use of **your auto** in providing volunteer transportation services at the direction of a charitable group; or
- C. a **TNC driver's** use of a **TNC auto** during the **standby period**, unless the **TNC driver** is carrying persons or property for a charge at the time of the accident.

We will, however, cover the difference between the applicable deductible shown on **your** Policy Declarations for Auto Collision Insurance, Auto Limited Collision Insurance or Auto Comprehensive Insurance and the applicable **TNC insurance coverage** deductible, when a loss under any of these coverages occurs during the time period beginning when the **TNC driver** accepts a **TNC** passenger or delivery assignment and ending when such assignment (including any associated tasks) has been completed or cancelled. **We** will cover such difference even if the **TNC auto** is available for hire by the public at the time of loss.

B. The following is added to Optional Bodily Injury To Others (Part 5):

If There Is TNC Insurance Coverage

For an accident involving a **TNC driver** using a **TNC auto** during the **standby period**, **our** liability insurance will be excess over **TNC insurance coverage** and the amount **we** pay will never exceed the greater of the following:

1. the amount by which the limit of liability of this policy exceeds the amount of the collectible **TNC insurance coverage**; or
2. \$10,000.

- C. The following is added to **Collision (Part 7)**, **Limited Collision (Part 8)**, **Comprehensive (Part 9)**, **Substitute Transportation (Part 10)**, **Towing And Labor (Part 11)** and **Bodily Injury Caused By An Underinsured Auto (Part 12)**:

If There Is TNC Insurance Coverage

For loss to a **TNC auto** being used by a **TNC driver** during the **standby period**, this insurance will be excess over **TNC insurance coverage**.

- VII. In **Collision (Part 7)**, **Limited Collision (Part 8)**, and **Comprehensive (Part 9)**, the limit of liability provision in each Part is deleted and replaced by the following:

For losses that occur during the time period beginning when the **TNC driver** accepts a **TNC** passenger or delivery assignment and ending when such assignment (including any associated tasks) has been completed or cancelled, **we** will only pay up to the difference between the applicable deductible shown on **your** Policy Declarations for coverage under this Part and the applicable **TNC insurance coverage** deductible. However, the most **we** will pay is \$2,500.

For covered losses that occur at all other times, **our** limit of liability is the least of:

1. The actual cash value of the property or damaged part of the property at the time of loss, which may include a deduction for depreciation;
2. The cost to repair or replace the property or part to its physical condition at the time of loss using parts produced by or for the vehicle's manufacturer, or parts from other sources, including, but not limited to, non-

original equipment manufacturers, subject to all applicable state laws and regulations; or

3. \$500, if the loss is to a covered trailer not described on the Policy Declarations.

If **we**, at **our** option, elect to pay for the cost to repair or replace the property or part, **our** liability does not include any decrease in the property's value, however measured, resulting from the loss and/or repair or replacement. If repair or replacement results in the betterment of the property or part, you may be responsible, subject to applicable state laws and regulations, for the amount of the betterment.

An auto and attached trailer are considered separate autos, and you must pay the deductible, if any, on each. Only one deductible will apply to an auto with a mounted **camper body**. If unmounted, a separate deductible will apply to the auto and **camper body**.

When more than one coverage is applicable to the loss, you may recover under the broadest coverage but not both.

The maximum **we** will pay for a covered loss to any **custom parts or equipment** is \$1,000.

All other policy terms and conditions apply. However, no other version of the limit of liability provisions under **Collision (Part 7)**, **Limited Collision (Part 8)**, and **Comprehensive (Part 9)** in **Optional Insurance** in any other policy forms apply.

PRIVATE PASSENGER AUTO INSURANCE MANUAL

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SYMBOL AND IDENTIFICATION PAGES FOR MODEL YEARS 1999 AND PRIOR

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EXPERIENCE GROUP RATING PAGES

Private Passenger AutomobilesEGRY-1*

*YY refers to the year of the vehicle being rated

RULE 60 – ALLSTATE RIDE FOR HIRE® ENDORSEMENT

The applicable rates will be adjusted by the appropriate factors as shown in the Automobile Rating Section for vehicles with the Allstate Ride for Hire® Endorsement.

PRIVATE PASSENGER AUTO INSURANCE MANUAL**MASSACHUSETTS
TERRITORIAL DEFINITIONS**

BOLTON	970	970	NATICK	621	621
BOSTON CENTRAL - (Zip Codes 02108- 02111, 02113- 02116, 02118, 02133, 02199, 02203, 02210, 02215, 02222)	821	821	NEEDHAM	715	715
BOURNE	50	50	NEW ASHFORD	177	177
BOXBOROUGH	671	671	NEW BEDFORD	200	200
BOXFORD	370	370	NEW BRAINTREE	975	975
BOYLSTON	971	971	NEWBURY	339	339
BRAINTREE	710	710	NEWBURYPORT	318	318
BREWSTER	80	80	NEW MARLBOROUGH	178	178
BRIDGEWATER	11	11	NEW SALEM	480	480
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163)	822	822	NEWTON	605	605
BRIMFIELD	491	491	NORFOLK	739	739
BROCKTON	2	2	NORTH ADAMS	112	112
BROOKFIELD	935	935	NORTHAMPTON	512	512
BROOKLINE	702	702	NORTH ANDOVER	319	319
BUCKLAND	430	430	NORTH ATTLEBORO	215	215
BURLINGTON	635	635	NORTHBOROUGH	949	949
	C		NORTH BROOKFIELD	948	948
CAMBRIDGE	600	600	NORTHBRIDGE	917	917
CANTON	711	711	NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	819	819
CARLISLE	672	672	NORTHFIELD	434	434
CARVER	30	30	NORTH READING	641	641
CHARLEMONT	472	472	NORTON	234	234
CHARLESTOWN - Boston (Zip Codes 02128, 02129)	824	824	NORWELL	41	41
CHARLTON	936	936	NORWOOD	716	716
CHATHAM	51	51		O	
CHELMSFORD	612	612	OAK BLUFFS	57	57
CHELSEA	802	802	OAKHAM	976	976
CHESHIRE	130	130	ORANGE	412	412
CHESTER	440	440	ORLEANS	58	58
CHESTERFIELD	570	570	OTIS	179	179
CHICOPEE	402	402	OXFORD	950	950

PRIVATE PASSENGER AUTO INSURANCE MANUAL**MASSACHUSETTS
TERRITORIAL DEFINITIONS**

HINGHAM	12	12	TEWKSBURY	646	646
HINSDALE	133	133	TISBURY	61	61
HOLBROOK	735	735	TOLLAND	496	496
HOLDEN	940	940	TOPSFIELD	371	371
HOLLAND	494	494	TOWNSEND	647	647
HOLLISTON	637	637	TRURO	86	86
HOLYOKE	403	403	TYNGSBOROUGH	648	648
HOPEDALE	941	941	TYRINGHAM	184	184
HOPKINTON	638	638		U	
HUBBARDSTON	942	942	UPTON	957	957
HUDSON	616	616	UXBRIDGE	921	921
HULL	35	35		W	
HUNTINGTON	533	533	WAKEFIELD	624	624
HYDE PARK - Boston (Zip Codes 02136)	818	818	WALES	497	497
	I		WALPOLE	719	719
IPSWICH	315	315	WALTHAM	607	607
	J		WARE	514	514
JAMAICA PLAIN - Boston (Zip Code 02130)	817	817	WAREHAM	16	16
	K		WARREN	958	958
KINGSTON	36	36	WARWICK	483	483
	L		WASHINGTON	185	185
LAKEVILLE	37	37	WATERTOWN	608	608
LANCASTER	943	943	WAYLAND	649	649
LANESBOROUGH	134	134	WEBSTER	922	922
LAWRENCE	303	303	WELLESLEY	720	720
LEE	135	135	WELLFLEET	87	87
LEICESTER	944	944	WENDELL	484	484
LENOX	136	136	WENHAM	343	343
LEOMINSTER	914	914	WESTBOROUGH	923	923
LEVERETT	477	477	WEST BOYLSTON	959	959
LEXINGTON	617	617	WEST BRIDGEWATER	45	45
LEYDEN	478	478	WEST BROOKFIELD	960	960
LINCOLN	639	639	WESTFIELD	424	424
LITTLETON	640	640	WESTFORD	650	650
LONGMEADOW	442	442	WESTHAMPTON	581	581
LOWELL	601	601	WESTMINSTER	961	961
LUDLOW	421	421	WEST NEWBURY	344	344
LUNENBURG	945	945	WESTON	651	651

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

AUTO PREMIUM CALCULATION

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

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 36 + 37				
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)	x	x	x			x	x	x
3	INCREASED LIMIT FACTOR (RFP-10)								
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	x
13	AUTO RATING TIER FACTOR (RFP-14)	x	x	x	x	x		x	x
14	EXTRA-RISK RATING FACTOR (RFP-18)						x		x
15	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)						x	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	x	x	x
18	ANTI-THEFT DEVICE DISCOUNT (RFP-18)								x
19	NEW CAR DISCOUNT (RFP-18)						x	x	x
20	MULTIPLE POLICY DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
21	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
22	THE GOOD HANDS PEOPLE® DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
23	CLASS 15 DISCOUNT*** (RFP-18)	x	x	x	x	x	x	x	x
24	EXCELLENT DRIVER DISCOUNT (RFP-18)	x	x	x	x		x		
25	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x	x	x	x		x		
26	MERIT RATING FACTOR (RFP-17)	x	x	x	x		x		
27	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
28	ALLSTATE® EASY PAY PLAN DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
29	FIRE, THEFT, AND COMBINED ADDITIONAL COVERAGES FACTOR (RFP-18)								x
30	CERTIFIED RISK SURCHARGE (RFP-18)	x	x	x	x				
31	ALLSTATE AUTO/LIFE DISCOUNT SM (RFP-18)	x	x	x	x	x	x	x	x
32	ALLSTATE ESMART SM DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
33	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x	x	x	x		x	x	x
34	ALLSTATE RIDE FOR HIRE® ENDORSEMENT (RFP-18)	x		x	x		x	x	x
35	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	=	=	=	=*	=**	=	=	=

Penny round step 36. All sequential steps should be dollar-rounded.

Part 5 (AC) Territorial/Class Base Rate		Rate
36	PART 1 TERRITORIAL/CLASS BASE RATE (RFP-2)	
	INCREASED LIMIT FACTOR MINUS 1.00 (RFP-10)	x
		=
37	PART 5 TERRITORIAL/CLASS BASE RATE (RFP-5)	
	INCREASED LIMIT FACTOR (RFP-10)	x
		=
36 + 37	TOTAL PART 5 TERRITORIAL/CLASS BASE RATE	

Penny round step 38. All sequential steps should be dollar-rounded.

STEP		Part 3 (SS)	Part 12 (SU)	Part 10 (UU)	Part 11 (JJ)	ZA (RFP-19)	NC (RFP-25)	IT (RFP-19)
38	RATE (RFP-9, RFP-19, RFP-25)							
39	CLASS 15 DISCOUNT*** (RFP-18)	x	x	x	x			
40	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	=	=	=	=	=	=	=

41	TOTAL POLICY PREMIUM (35 + 40)	=
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* 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+

+ The "last step" is defined as the last calculation step applied for each coverage. For example, for Part 6, the last step is the Allstate eSmart Discount. If eSmart is not elected, then the last calculation step is the Auto/Life Discount.

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**

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		0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	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		0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	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
MULTIPLE POLICY DISCOUNT	19												
Homeowners		0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	n/a	n/a	n/a	n/a
Mobilehome Owners/Manufactured Home Owners		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	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
Condominium Owners		0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	n/a	n/a	n/a	n/a
Personal Umbrella		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
Homeowners and Personal Umbrella		0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	n/a	n/a	n/a	n/a
Mobilehome Owners/Manufactured Home Owners and Personal Umbrella		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	n/a	n/a	n/a	n/a
Renters and Personal Umbrella		0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	n/a	n/a	n/a	n/a
Condominium Owners and Personal Umbrella		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	n/a	n/a	n/a	n/a
PROPERTY INSURANCE POLICY DISCOUNT	19												
Homeowners		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	n/a	n/a	n/a	n/a
Condominiums		0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	n/a	n/a	n/a	n/a
Mobilehome/Manufactured Home		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
Renters		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	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 C	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
THE GOOD HANDS PEOPLE® 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 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
ALLSTATE ESMART SM 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 RIDE FOR HIRE® ENDORSEMENT	60	1.020	n/a	1.020	1.020	n/a	1.020	1.020	1.020	n/a	n/a	n/a	n/a

**MASSACHUSETTS
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MOTOR VEHICLE RATE PAGES**

STATED AMOUNT AUTO PREMIUM CALCULATION

PART A Penny round after each step

STEP		Part 7 (DD)	Part 8 (DA)	Part 9 (HS, HH, HE, HG, HP)
1	STATED AMOUNT VALUE			
2	STATED 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 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)
1a	TOTAL PART A (A.5)								
1	TERRITORIAL/CLASS BASE RATE (RFP-2 to RFP-4, RFP-6, RFP-7)				Steps 36 + 37				
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)	x	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	x
5	CURRENT MODEL YEAR (RFP-12, RFP-13)						x	x	
6	LIMITED COLLISION FACTOR							0.080	
7	DEDUCTIBLE (SEE BELOW)						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	x
11	WAIVER OF DEDUCTIBLE CHARGE (RFP-11)								
12	EXPERIENCE GROUP RATING (RFP-26 to RFP-28)	x	x	x	x				
13	AUTO RATING TIER FACTOR (RFP-14)	x	x	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	x	x	x
18	ANTI-THEFT DEVICE DISCOUNT (RFP-18)								x
19	NEW CAR DISCOUNT (RFP-18)						x	x	x
20	MULTIPLE POLICY DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
21	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
22	THE GOOD HANDS PEOPLE® DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
23	CLASS 15 DISCOUNT ⁽³⁾ (RFP-18)	x	x	x	x	x	x	x	x
24	EXCELLENT DRIVER DISCOUNT (RFP-18)	x	x	x	x		x		
25	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x	x	x	x		x		
26	MERIT RATING FACTOR (RFP-17)	x	x	x	x		x		
27	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
28	ALLSTATE® EASY PAY PLAN DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
29	STATED AMOUNT COLLISION AND COMPREHENSIVE DIVISOR ⁽⁴⁾ (SEE BELOW)						÷	÷	÷
30	TOTAL PART A (A.5)						x	x	
31	CERTIFIED RISK SURCHARGE (RFP-18)	x	x	x	x				
32	ALLSTATE ESMART SM DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
33	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x	x	x	x		x	x	x
34	ALLSTATE RIDE FOR HIRE® ENDORSEMENT (RFP-18)			x	x		x	x	x
35	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	=	=	=	= ⁽¹⁾	= ⁽²⁾	=	=	=

Penny round step 35. All sequential steps should be dollar-rounded.

Part 5 (AC) Territorial/Class Base Rate		Rate
36	PART 1 TERRITORIAL/CLASS BASE RATE (RFP-2)	
	INCREASED LIMIT FACTOR MINUS 1.00 (RFP-10)	x
		=
37	PART 5 TERRITORIAL/CLASS BASE RATE (RFP-5)	
	INCREASED LIMIT FACTOR (RFP-10)	x
		=
36 + 37	TOTAL PART 5 TERRITORIAL/CLASS BASE RATE	

Penny round step 37. All sequential steps should be dollar-rounded.

STEP		Part 3 (SS)	Part 12 (SU)	Part 10 (UU)	Part 11 (JJ)	ZA (RFP-19)	IT (RFP-19)
38	RATE (RFP-9, RFP-19, RFP-25)						
39	CLASS 15 DISCOUNT ⁽³⁾ (RFP-18)	x	x	x	x		
40	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	=	=	=	=	=	=
41	TOTAL POLICY PREMIUM (35 + 40)	=					

⁽¹⁾ If Part 5 limit is 20/40 - Must round to next lowest dollar at last step

⁽²⁾ If Part 6 limit is \$5,000 - Must round to next lowest dollar at last step

⁽³⁾ If Class 15 discount is applied - Must round to next lowest dollar at last step

⁽⁴⁾ Penny round after this step

Stated Amount Collision Divisors (Step B.27)	
Symbol	Divisor
M, O, S	32.50
T	72.50
U	95.00
V	106.25
W	131.25
N	156.25
P	181.25
Q	210.00
R	230.00
G	270.00
I, K, C, D	270.00
E, F, H, J, L	270.00

Physical Damage Deductibles for Stated Amount Coverage			
Deductible	Collision ⁽⁶⁾	Limited Collision ⁽⁵⁾	Comprehensive ⁽⁶⁾
\$300	0.17	\$5	0.03
\$500	1.00	1.00	1.00
\$1,000	0.63	0.54	0.75
\$2,000	0.48	0.32	0.67

⁽⁵⁾ \$300 deductible amount is a flat charge added to \$500 deductible rate.

⁽⁶⁾ \$300 deductible factors are applied to \$500 deductible base rate to determine buyback charge.

Stated Amount Comprehensive Divisors (Step B.27)				
Symbol	HH & HS Divisor	HE Divisor	HG Divisor	HP Divisor
M, O, S	1.000	1.000	1.000	1.000
T	2.134	2.117	2.132	1.000
U	2.518	2.515	2.543	1.000
V	2.681	2.658	2.677	1.000
W	2.982	2.972	3.000	1.000
N	3.192	3.140	3.176	1.000
P	3.321	3.317	3.366	1.000
Q	3.444	3.414	3.450	1.000
R	3.568	3.527	3.569	1.000
G	3.738	3.672	3.727	1.000
I, K, C, D	3.738	3.672	3.727	1.000
E, F, H, J, L	3.738	3.672	3.727	1.000

Deductible	Collision Waiver of Deductible Charge
\$300	\$10
\$500	\$13
\$1,000	\$16
\$2,000	\$25

**MASSACHUSETTS
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MOTOR VEHICLE RATE PAGES
CAMPER BODIES AUTO PREMIUM CALCULATION**

PART A - Determination of Symbol

Symbolled Pick-Up

STEP		
A.1	Determine symbol using the method in Rule 22.	
A.2	Determine highest list price for the symbol in Step 1 from the "Makes Not Listed" table in the S&I pages.	
A.3	Add the value of the camper body to the value of the vehicle from Step 2.	
A.4	Determine the symbol using the value from Step 3 from the "Makes Not Listed" table in the S&I pages.	

Non-Symbolled Pick-Up

STEP		
A.5	Determine the Freight On Board List Price or Purchase Price, whichever is higher, and include the value of the camper body.	
A.6	Determine the symbol using the value from Step 1 from the "Makes Not Listed" table in the S&I pages.	

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

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 36 + 37				
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)	x	x	x	x	x	x	x	
3	INCREASED LIMIT FACTOR (RFP-10)								
4	PREFERRED PACKAGE DISCOUNT (RFP-18)	x	x	x	x				
5	CURRENT MODEL YEAR (RFP-12, RFP-13)					x	x		
6	LIMITED COLLISION FACTOR							0.080	
7	DEDUCTIBLE BY PGS (USING SYMBOL DETERMINED ABOVE IN A.4 OR A.6) (RFP-12, RFP-13)					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	x
11	WAIVER OF DEDUCTIBLE CHARGE (RFP-11)								
12	EXPERIENCE GROUP RATING (RFP-26 to RFP-28)	x	x	x	x				
13	AUTO RATING TIER FACTOR (RFP-14)	x	x	x	x	x	x	x	x
14	EXTRA-RISK RATING FACTOR (RFP-18)								x
15	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)								x
16	HOUSEHOLD COMPOSITION (RFP-15)	x	x	x	x	x	x	x	x
17	BILLING GROUP (RFP-18)	x	x	x	x	x	x	x	x
18	ANTI-THEFT DEVICE DISCOUNT (RFP-18)								x
19	NEW CAR DISCOUNT (RFP-18)								x
20	MULTIPLE POLICY DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
21	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
22	THE GOOD HANDS PEOPLE® DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
23	CLASS 15 DISCOUNT ⁽³⁾ (RFP-18)	x	x	x	x	x	x	x	x
24	EXCELLENT DRIVER DISCOUNT (RFP-18)	x	x	x	x				
25	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x	x	x	x				
26	MERIT RATING FACTOR (RFP-17)	x	x	x	x				
27	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
28	ALLSTATE® EASY PAY PLAN DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
29	FIRE, THEFT, AND COMBINED ADDITIONAL COVERAGES FACTOR (RFP-18)								x
30	CERTIFIED RISK SURCHARGE (RFP-18)	x	x	x	x				
31	ALLSTATE AUTO/LIFE DISCOUNT ⁽¹⁾ (RFP-18)	x	x	x	x	x	x	x	x
32	ALLSTATE ESMART SM DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
33	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x	x	x	x				x
34	ALLSTATE RIDE FOR HIRE® ENDORSEMENT (RFP-18)	x		x	x				x
35	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	=	=	=	= ⁽¹⁾	= ⁽²⁾	=	=	=

Penny round step 35. All sequential steps should be dollar-rounded.

	Part 5 (AC) Territorial/Class Base Rate	Rate
36	PART 1 TERRITORIAL/CLASS BASE RATE (RFP-2)	
	INCREASED LIMIT FACTOR MINUS 1.00 (RFP-10)	x
		=
37	PART 5 TERRITORIAL/CLASS BASE RATE (RFP-5)	
	INCREASED LIMIT FACTOR (RFP-10)	x
		=
36 + 37	TOTAL PART 5 TERRITORIAL/CLASS BASE RATE	

Penny round step 37. All sequential steps should be dollar-rounded.

STEP		Part 3 (SS)	Part 12 (SU)	Part 10 (UU)	Part 11 (JJ)	ZA (RFP-19)	IT (RFP-19)
38	RATE (RFP-9, RFP-19, RFP-25)						
39	CLASS 15 DISCOUNT ⁽³⁾ (RFP-18)	x	x	x	x		
40	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	=	=	=	=	=	=
41	TOTAL POLICY PREMIUM (35 + 40)	=					

⁽¹⁾ If Part 5 limit is 20/40 - Must round to next lowest dollar at last step
⁽²⁾ If Part 6 limit is \$5,000 - Must round to next lowest dollar at last step
⁽³⁾ If Class 15 discount is applied - Must round to next lowest dollar at last step

**MASSACHUSETTS
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MOTOR VEHICLE RATE PAGES**

CUSTOMIZED VANS and TRUCKS PREMIUM CALCULATION

PART A - Determination of Symbol

Symbolled Van or Pick-Up

STEP	
A.1	Determine symbol using the method in Rule 22.
A.2	Determine highest list price for the symbol in Step 1 from the "Makes Not Listed" table in the S&I pages.
A.3	Add the value of the customization to the value of the vehicle from Step 2.
A.4	Determine the symbol using the value from Step 3 from the "Makes Not Listed" table in the S&I pages.

Non-Symbolled Van or Pick-Up

STEP	
A.5	Determine the Freight On Board List Price or Purchase Price, whichever is higher, and include the value of the customization.
A.6	Determine the symbol using the value from Step 1 from the "Makes Not Listed" table in the S&I pages.

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

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 35 + 36				
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	CURRENT MODEL YEAR (RFP-12, RFP-13)					x		x	
6	LIMITED COLLISION FACTOR							0.080	
7	DEDUCTIBLE BY PGS (USING SYMBOL DETERMINED ABOVE IN A.4 OR A.6) (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	x
11	WAIVER OF DEDUCTIBLE CHARGE (RFP-11)								
12	EXPERIENCE GROUP RATING (RFP-26 to RFP-28)	x	x	x	x	x	x	x	x
13	AUTO RATING TIER FACTOR (RFP-14)	x	x	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	x	x	x
18	ANTI-THEFT DEVICE DISCOUNT (RFP-18)								x
19	NEW CAR DISCOUNT (RFP-18)					x	x	x	x
20	MULTIPLE POLICY DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
21	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
22	THE GOOD HANDS PEOPLE® DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
23	CLASS 15 DISCOUNT ⁽³⁾ (RFP-18)	x	x	x	x	x	x	x	x
24	EXCELLENT DRIVER DISCOUNT (RFP-18)	x	x	x	x	x			
25	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x	x	x	x	x			
26	MERIT RATING FACTOR (RFP-17)	x	x	x	x	x			
27	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
28	ALLSTATE® EASY PAY PLAN DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
29	FIRE, THEFT, AND COMBINED ADDITIONAL COVERAGES FACTOR (RFP-18)								x
30	CERTIFIED RISK SURCHARGE (RFP-18)	x	x	x	x				
31	ALLSTATE ESMART SM DISCOUNT (RFP-18)	x	x	x	x	x	x	x	x
32	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x	x	x	x	x	x	x	x
33	ALLSTATE RIDE FOR HIRE® ENDORSEMENT (RFP-18)	x		x	x	x	x	x	x
34	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	=	=	=	= ⁽¹⁾	= ⁽²⁾	=	=	=

Penny round step 34. All sequential steps should be dollar-rounded.

Part 5 (AC) Territorial/Class Base Rate		Rate
35	PART 1 TERRITORIAL/CLASS BASE RATE (RFP-2)	
	INCREASED LIMIT FACTOR MINUS 1.00 (RFP-10)	x
		=
36	PART 5 TERRITORIAL/CLASS BASE RATE (RFP-5)	
	INCREASED LIMIT FACTOR (RFP-10)	x
		=
35 + 36	TOTAL PART 5 TERRITORIAL/CLASS BASE RATE	

Penny round step 36. All sequential steps should be dollar-rounded.

STEP		Part 3 (SS)	Part 12 (SU)	Part 10 (UU)	Part 11 (JJ)	ZA (RFP-19)	IT (RFP-19)
37	RATE (RFP-9, RFP-19, RFP-25)						
38	CLASS 15 DISCOUNT ⁽³⁾ (RFP-18)	x	x	x	x		
39	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	=	=	=	=	=	=
40	TOTAL POLICY PREMIUM (34 + 39)	=					

⁽¹⁾ If Part 5 limit is 20/40 - Must round to next lowest dollar at last step

⁽²⁾ If Part 6 limit is \$5,000 - Must round to next lowest dollar at last step

⁽³⁾ If Class 15 discount is applied - Must round to next lowest dollar at last step

**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	
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	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			
22	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x			
23	MERIT RATING FACTOR (RFP-17)	x			
24	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x		x	
25	ALLSTATE® EASY PAY PLAN DISCOUNT (RFP-18)	x		x	
26	ALLSTATE AUTO/LIFE DISCOUNT SM (RFP-18)	x		x	
27	ALLSTATE ESMART SM DISCOUNT (RFP-18)	x		x	
28	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x		x	
29	NEW CAR EXPANDED PROTECTION FACTOR (RFP-18)	x		x	
30	ALLSTATE RIDE FOR HIRE® ENDORSEMENT (RFP-18)	x		x	
31	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, 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, HH, 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	GLASS 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	THE GOOD HANDS PEOPLE® DISCOUNT (RFP-18)	x	
17	CLASS 15 DISCOUNT* (RFP-18)	x	
18	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x	
19	ALLSTATE ESMART SM DISCOUNT (RFP-18)	x	
20	ALLSTATE® EASY PAY PLAN DISCOUNT (RFP-18)	x	
21	STATED AMOUNT COMPREHENSIVE DIVISOR ⁽⁴⁾ (RFP-20)	÷	
22	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x	
23	ALLSTATE RIDE FOR HIRE® ENDORSEMENT (RFP-18)	x	
24	AGREE AMOUNT RATING FACTOR	x	1.10
25	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

AUTO PREMIUM CALCULATION

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

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, HL, HE, HC, HP)
1	TERRITORIAL CLASS BASE RATE (RFP-2 to RFP-4, RFP-6, RFP-7)							
2	EXPERIENCE GROUP RATING FACTOR (RFP-10)							
3	INCREASED LIMIT FACTOR (RFP-10)							
4	PREFERRED PACKAGE DISCOUNT (RFP-18)							
5	MODEL YEAR (RFP-13, RFP-13)							
6	LIMITED COLLISION FACTOR						0.080	
7	DISCOUNTABLE BY PHS (RFP-12, RFP-13)							
8	GLASS DEDUCTIBLE FACTOR (RFP-11)							
9	PERFECT RIDE (RFP-11)							
10	ELECTRONIC STABILITY CONTROL DISCOUNT (RFP-18)							
11	NUMBER OF DEDUCTIBLE CHARGES (RFP-11)							
12	EXPERIENCE GROUP RATING (RFP-10 to RFP-28)							
13	AUTO RATING TIER FACTOR (RFP-14)							
14	EXTRA RISK RATING FACTOR (RFP-18)							
15	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)							
16	HOUSEHOLD COMPOSITION (RFP-13)							
17	BILLING GROUP (RFP-18)							
18	ANTI THEFT DEVICE DISCOUNT (RFP-15)							
19	NEW CAR DISCOUNT (RFP-18)							
20	BELT USE DISCOUNT (RFP-18)							
21	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)							
22	THE GOOD HANDS PROGRAM DISCOUNT (RFP-18)							
23	CLASS 15 DISCOUNT** (RFP-18)							
24	EXCELLENT DRIVER DISCOUNT (RFP-18)							
25	EXCELLENT DRIVER CLASS DISCOUNT (RFP-18)							
26	MERIT RATING FACTOR (RFP-17)							
27	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)							
28	ALLSTATE EASY PAY PLAN DISCOUNT (RFP-18)							
29	PER, THEFT AND COMBINED ADDITIONAL COVERAGES FACTOR (RFP-18)							
30	CERTIFIED RISK SURCHARGE (RFP-18)							
31	ALLSTATE AUTO LIFE DISCOUNT** (RFP-18)							
32	ALLSTATE ESMAN** DISCOUNT (RFP-18)							
33	ALLSTATE YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RFP-18)							
34	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)							
35	TOTAL PART 5 TERRITORIAL CLASS BASE RATE							

Penny round step 2. All sequential steps should be dollar rounded.

STEP	Part 1 (AA) Territorial Class Base Rate	Rate
35	PART 1 TERRITORIAL CLASS BASE RATE (RFP-2)	
36	INCREASED LIMIT FACTOR MINUS 1.00 (RFP-10)	
37	PART 5 TERRITORIAL CLASS BASE RATE (RFP-5)	
38	INCREASED LIMIT FACTOR (RFP-10)	
39	TOTAL PART 5 TERRITORIAL CLASS BASE RATE	

Penny round step 3. All sequential steps should be dollar rounded.

STEP	Part 3 (BS)	Part 12 (BU)	Part 10 (DU)	Part 11 (LU)	2A (RFP-19)	NC (RFP-23)	IF (RFP-19)
39	RATE (RFP-3, RFP-19, RFP-25)						
40	CLASS 15 DISCOUNT** (RFP-18)						
41	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)						
42	TOTAL POLICY PREMIUM (24 + 39)						

* If Part 6 limit is 20,000 - Must round to next lowest dollar at last step
 ** If Part 6 limit is 30,000 - 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

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

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, HL, HE, HC, HP)
1	TERRITORIAL CLASS BASE RATE (RFP-2 to RFP-4, RFP-6, RFP-7)							
2	EXPERIENCE GROUP RATING FACTOR (RFP-10)							
3	INCREASED LIMIT FACTOR (RFP-10)							
4	PREFERRED PACKAGE DISCOUNT (RFP-18)							
5	MODEL YEAR (RFP-13, RFP-13)							
6	LIMITED COLLISION FACTOR						0.080	
7	DISCOUNTABLE BY PHS (RFP-12, RFP-13)							
8	GLASS DEDUCTIBLE FACTOR (RFP-11)							
9	PERFECT RIDE (RFP-11)							
10	ELECTRONIC STABILITY CONTROL DISCOUNT (RFP-18)							
11	NUMBER OF DEDUCTIBLE CHARGES (RFP-11)							
12	EXPERIENCE GROUP RATING (RFP-10 to RFP-28)							
13	AUTO RATING TIER FACTOR (RFP-14)							
14	EXTRA RISK RATING FACTOR (RFP-18)							
15	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)							
16	HOUSEHOLD COMPOSITION (RFP-13)							
17	BILLING GROUP (RFP-18)							
18	ANTI THEFT DEVICE DISCOUNT (RFP-15)							
19	NEW CAR DISCOUNT (RFP-18)							
20	BELT USE DISCOUNT (RFP-18)							
21	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)							
22	THE GOOD HANDS PROGRAM DISCOUNT (RFP-18)							
23	CLASS 15 DISCOUNT** (RFP-18)							
24	EXCELLENT DRIVER DISCOUNT (RFP-18)							
25	EXCELLENT DRIVER CLASS DISCOUNT (RFP-18)							
26	MERIT RATING FACTOR (RFP-17)							
27	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)							
28	ALLSTATE EASY PAY PLAN DISCOUNT (RFP-18)							
29	PER, THEFT AND COMBINED ADDITIONAL COVERAGES FACTOR (RFP-18)							
30	CERTIFIED RISK SURCHARGE (RFP-18)							
31	ALLSTATE AUTO LIFE DISCOUNT** (RFP-18)							
32	ALLSTATE ESMAN** DISCOUNT (RFP-18)							
33	ALLSTATE YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RFP-18)							
34	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)							
35	TOTAL PART 5 TERRITORIAL CLASS BASE RATE							

Penny round step 3. All sequential steps should be dollar rounded.

STEP	Part 1 (AA) Territorial Class Base Rate	Rate
35	PART 1 TERRITORIAL CLASS BASE RATE (RFP-2)	
36	INCREASED LIMIT FACTOR MINUS 1.00 (RFP-10)	
37	PART 5 TERRITORIAL CLASS BASE RATE (RFP-5)	
38	INCREASED LIMIT FACTOR (RFP-10)	
39	TOTAL PART 5 TERRITORIAL CLASS BASE RATE	

Penny round step 3. All sequential steps should be dollar rounded.

STEP	Part 3 (BS)	Part 12 (BU)	Part 10 (DU)	Part 11 (LU)	2A (RFP-19)	NC (RFP-23)	IF (RFP-19)
39	RATE (RFP-3, RFP-19, RFP-25)						
40	CLASS 15 DISCOUNT** (RFP-18)						
41	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)						
42	TOTAL POLICY PREMIUM (35 + 40)						

* If Part 6 limit is 20,000 - Must round to next lowest dollar at last step
 ** If Part 6 limit is 30,000 - 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
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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
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	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	
22	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x	
23	MERIT RATING FACTOR (RFP-17)	x	
24	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x	x
25	ALLSTATE@ EASY PAY PLAN DISCOUNT (RFP-18)	x	x
26	ALLSTATE AUTO/LIFE DISCOUNT SM (RFP-18)	x	x
27	ALLSTATE ESMART SM DISCOUNT (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
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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
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	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	
22	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x	
23	MERIT RATING FACTOR (RFP-17)	x	
24	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x	x
25	ALLSTATE@ EASY PAY PLAN DISCOUNT (RFP-18)	x	x
26	ALLSTATE AUTO/LIFE DISCOUNT SM (RFP-18)	x	x
27	ALLSTATE ESMART SM DISCOUNT (RFP-18)	x	x
27	ALLSTATE YOUR CHOICE AUTO@ INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x	x
29	NEW CAR EXPANDED PROTECTION FACTOR (RFP-18)	x	x
30	ALLSTATE RIDE FOR HIRE@ ENDORSEMENT (RFP-18)	x	x
31	TOTAL COVERAGE PREMIUM	=	=

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

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*YY refers to the year of the vehicle being rated

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EXPERIENCE GROUP RATING PAGES

Private Passenger AutomobilesEGRYY-1*

*YY refers to the year of the vehicle being rated

RULE 60 – ~~RESERVED FOR FUTURE USE~~

RULE 60 – ALLSTATE RIDE FOR HIRE® ENDORSEMENT

The applicable rates will be adjusted by the appropriate factors as shown in the Automobile Rating Section for vehicles with the Allstate Ride for Hire® Endorsement.

For policy level coverages, the appropriate factor will apply when one or more vehicles on the policy have the endorsement.

PRIVATE PASSENGER AUTO INSURANCE MANUAL **MASSACHUSETTS**
TERRITORIAL DEFINITIONS

BOLTON	970	970	NATICK	621	621
BOSTON CENTRAL - (Zip Codes 02101-02118 , 02123 , 02133, 02199, 02201 , 02202 , 02203, 02210, 02215, 02241)	821	821	NEEDHAM	715	715
BOURNE	50	50	NEW ASHFORD	177	177
BOXBOROUGH	671	671	NEW BEDFORD	200	200
BOXFORD	370	370	NEW BRAintree	975	975
BOYLSTON	971	971	NEWBURY	339	339
BRAINTREE	710	710	NEWBURYPORT	318	318
BREWSTER	80	80	NEW MARLBOROUGH	178	178
BRIDGEWATER	11	11	NEW SALEM	480	480
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163)	822	822	NEWTON	605	605
BRIMFIELD	491	491	NORFOLK	739	739
BROCKTON	2	2	NORTH ADAMS	112	112
BROOKFIELD	935	935	NORTHAMPTON	512	512
BROOKLINE	702	702	NORTH ANDOVER	319	319
BUCKLAND	430	430	NORTH ATTLEBORO	215	215
BURLINGTON	635	635	NORTHBOROUGH	949	949
C			NORTH BROOKFIELD	948	948
CAMBRIDGE	600	600	NORTHBRIDGE	917	917
CANTON	711	711	NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	819	819
CARLISLE	672	672	NORTHFIELD	434	434
CARVER	30	30	NORTH READING	641	641
CHARLEMONT	472	472	NORTON	234	234
CHARLESTOWN - Boston (Zip Codes 02128, 02129)	824	824	NORWELL	41	41
CHARLTON	936	936	NORWOOD	716	716
CHATHAM	51	51	O		
CHELMSFORD	612	612	OAK BLUFFS	57	57
CHELSEA	802	802	OAKHAM	976	976
CHESHIRE	130	130	ORANGE	412	412
CHESTER	440	440	ORLEANS	58	58
CHESTERFIELD	570	570	OTIS	179	179
CHICOPEE	402	402	OXFORD	950	950

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BOLTON	970	970	NATICK	621	621
BOSTON CENTRAL - (Zip Codes 02108-02111 , 02113-02116 , 02118 , 02133, 02199, 02203, 02210, 02215, 02222)	821	821	NEEDHAM	715	715
BOURNE	50	50	NEW ASHFORD	177	177
BOXBOROUGH	671	671	NEW BEDFORD	200	200
BOXFORD	370	370	NEW BRAintree	975	975
BOYLSTON	971	971	NEWBURY	339	339
BRAINTREE	710	710	NEWBURYPORT	318	318
BREWSTER	80	80	NEW MARLBOROUGH	178	178
BRIDGEWATER	11	11	NEW SALEM	480	480
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163)	822	822	NEWTON	605	605
BRIMFIELD	491	491	NORFOLK	739	739
BROCKTON	2	2	NORTH ADAMS	112	112
BROOKFIELD	935	935	NORTHAMPTON	512	512
BROOKLINE	702	702	NORTH ANDOVER	319	319
BUCKLAND	430	430	NORTH ATTLEBORO	215	215
BURLINGTON	635	635	NORTHBOROUGH	949	949
C			NORTH BROOKFIELD	948	948
CAMBRIDGE	600	600	NORTHBRIDGE	917	917
CANTON	711	711	NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	819	819
CARLISLE	672	672	NORTHFIELD	434	434
CARVER	30	30	NORTH READING	641	641
CHARLEMONT	472	472	NORTON	234	234
CHARLESTOWN - Boston (Zip Codes 02128, 02129)	824	824	NORWELL	41	41
CHARLTON	936	936	NORWOOD	716	716
CHATHAM	51	51	O		
CHELMSFORD	612	612	OAK BLUFFS	57	57
CHELSEA	802	802	OAKHAM	976	976
CHESHIRE	130	130	ORANGE	412	412
CHESTER	440	440	ORLEANS	58	58
CHESTERFIELD	570	570	OTIS	179	179
CHICOPEE	402	402	OXFORD	950	950

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HINSDALE	133	133	TISBURY	61	61
HOLBROOK	735	735	TOLLAND	496	496
HOLDEN	940	940	TOPSFIELD	371	371
HOLLAND	494	494	TOWNSEND	647	647
HOLLISTON	637	637	TRURO	86	86
HOLYOKE	403	403	TYNGSBOROUGH	648	648
HOPEDALE	941	941	TYRINGHAM	184	184
HOPKINTON	638	638		U	
HUBBARDSTON	942	942	UPTON	957	957
HUDSON	616	616	UXBRIDGE	921	921
HULL	35	35		W	
HUNTINGTON	533	533	WAKEFIELD	624	624
HYDE PARK - Boston (Zip Codes 02136, 02137)	818	818	WALES	497	497
	I		WALPOLE	719	719
IPSWICH	315	315	WALTHAM	607	607
	J		WARE	514	514
JAMAICA PLAIN - Boston (Zip Code 02130)	817	817	WAREHAM	16	16
	K		WARREN	958	958
KINGSTON	36	36	WARWICK	483	483
	L		WASHINGTON	185	185
LAKEVILLE	37	37	WATERTOWN	608	608
LANCASTER	943	943	WAYLAND	649	649
LANESBOROUGH	134	134	WEBSTER	922	922
LAWRENCE	303	303	WELLESLEY	720	720
LEE	135	135	WELLFLEET	87	87
LEICESTER	944	944	WENDELL	484	484
LENOX	136	136	WENHAM	343	343
LEOMINSTER	914	914	WESTBOROUGH	923	923
LEVERETT	477	477	WEST BOYLSTON	959	959
LEXINGTON	617	617	WEST	45	45
			BRIDGEWATER		
LEYDEN	478	478	WEST BROOKFIELD	960	960
			WESTFIELD	424	424
LINCOLN	639	639	WESTFORD	650	650
LITTLETON	640	640	WESTHAMPTON	581	581
LONGMEADOW	442	442	WESTMINSTER	961	961
LOWELL	601	601	WEST NEWBURY	344	344
LUDLOW	421	421	WESTON	651	651
LUNENBURG	945	945			

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PRIVATE PASSENGER AUTO INSURANCE MANUAL **MASSACHUSETTS**
TERRITORIAL DEFINITIONS

HINGHAM	12	12	TEWKSBURY	646	646
HINSDALE	133	133	TISBURY	61	61
HOLBROOK	735	735	TOLLAND	496	496
HOLDEN	940	940	TOPSFIELD	371	371
HOLLAND	494	494	TOWNSEND	647	647
HOLLISTON	637	637	TRURO	86	86
HOLYOKE	403	403	TYNGSBOROUGH	648	648
HOPEDALE	941	941	TYRINGHAM	184	184
HOPKINTON	638	638		U	
HUBBARDSTON	942	942	UPTON	957	957
HUDSON	616	616	UXBRIDGE	921	921
HULL	35	35		W	
HUNTINGTON	533	533	WAKEFIELD	624	624
HYDE PARK - Boston (Zip Codes 02136)	818	818	WALES	497	497
	I		WALPOLE	719	719
IPSWICH	315	315	WALTHAM	607	607
	J		WARE	514	514
JAMAICA PLAIN - Boston (Zip Code 02130)	817	817	WAREHAM	16	16
	K		WARREN	958	958
KINGSTON	36	36	WARWICK	483	483
	L		WASHINGTON	185	185
LAKEVILLE	37	37	WATERTOWN	608	608
LANCASTER	943	943	WAYLAND	649	649
LANESBOROUGH	134	134	WEBSTER	922	922
LAWRENCE	303	303	WELLESLEY	720	720
LEE	135	135	WELLFLEET	87	87
LEICESTER	944	944	WENDELL	484	484
LENOX	136	136	WENHAM	343	343
LEOMINSTER	914	914	WESTBOROUGH	923	923
LEVERETT	477	477	WEST BOYLSTON	959	959
LEXINGTON	617	617	WEST	45	45
			BRIDGEWATER		
LEYDEN	478	478	WEST BROOKFIELD	960	960
			WESTFIELD	424	424
LINCOLN	639	639	WESTFORD	650	650
LITTLETON	640	640	WESTHAMPTON	581	581
LONGMEADOW	442	442	WESTMINSTER	961	961
LOWELL	601	601	WEST NEWBURY	344	344
LUDLOW	421	421	WESTON	651	651
LUNENBURG	945	945			

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RULE 60 –ALLSTATE RIDE FOR HIRE® ENDORSEMENT

The applicable rates will be adjusted by the appropriate factors as shown in the Automobile Rating Section for vehicles with the Allstate Ride for Hire® Endorsement.

~~For policy level coverages, the appropriate factor will apply when one or more vehicles on the policy have the endorsement.~~

RULE 60 –ALLSTATE RIDE FOR HIRE® ENDORSEMENT

The applicable rates will be adjusted by the appropriate factors as shown in the Automobile Rating Section for vehicles with the Allstate Ride for Hire® Endorsement.

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

PART A - Determination of Symbol

Symbolized Pick-Up	
STEP	
A.1	Determine symbol using the method in Block 22.
A.2	Determine highest list price for the symbol in Step 1 from the "Makes Not Listed" table in the S&J pages.
A.3	Add the value of the camper body to the value of the vehicle from Step 2.
A.4	Determine the symbol using the value from Step 3 from the "Makes Not Listed" table in the S&J pages.

Non-Symbolized Pick-Up	
STEP	
A.5	Determine the Freight On Board List Price or Purchase Price, whichever is higher, and include the value of the camper body.
A.6	Determine the symbol using the value from Step 1 from the "Makes Not Listed" table in the S&J pages.

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

STEP	Part 1 (AA)	Part 2 (VA)	Part 4 (BB)	Part 5 (AC)	Part 6 (CC)	Part 7 (CD)	Part 8 (DA)	Part 9 (HS, HR, HE, HG, HP)
1	TERRITORIAL/CLASS BASE RATE (RFP-2 to RFP-4, RFP-6, RFP-7)			Steps 35 + 36				
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)	x	x	x	x	x	x	x
3	INCREASED LIMIT FACTOR (RFP-15)	x	x	x	x	x	x	x
4	PREFERRED PACKAGE DISCOUNT (RFP-18)	x	x	x	x	x	x	x
5	CURRENT MODEL YEAR (RFP-12, RFP-13)	x	x	x	x	x	x	x
6	LIMITED COLLISION FACTOR					0.000		
7	DEDUCTIBLE BY PIP/LOSS SYMBOL DETERMINED ABOVE IN A.4 OR A.6 (RFP-11, RFP-13)	x	x	x	x	x	x	x
8	GLASS REDUCTABLE FACTOR (RFP-11)	x	x	x	x	x	x	x
9	RFP REDUCTABLE (RFP-11)	x	x	x	x	x	x	x
10	ELECTRONIC STABILITY CONTROL DISCOUNT (RFP-18)	x	x	x	x	x	x	x
11	WAVER OF DEDUCTIBLE CHARGE (RFP-11)	x	x	x	x	x	x	x
12	EXPERIENCE GROUP RATING (RFP-35, RFP-36)	x	x	x	x	x	x	x
13	AUTO RATING TIER FACTOR (RFP-14)	x	x	x	x	x	x	x
14	EXTRA-RISK RATING FACTOR (RFP-16)	x	x	x	x	x	x	x
15	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)	x	x	x	x	x	x	x
16	REDUCIBLE FIBER OPTIC (RFP-15)	x	x	x	x	x	x	x
17	BELLING GROUP (RFP-18)	x	x	x	x	x	x	x
18	ANTI-THEFT DEVICE DISCOUNT (RFP-18)	x	x	x	x	x	x	x
19	NEW CAR DISCOUNT (RFP-18)	x	x	x	x	x	x	x
20	MULTIPLE POLICY DISCOUNT (RFP-18)	x	x	x	x	x	x	x
21	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)	x	x	x	x	x	x	x
22	THE GOOD HANDS PEOPLE'S DISCOUNT (RFP-18)	x	x	x	x	x	x	x
23	CLASS 15 DISCOUNT ⁽¹⁾ (RFP-18)	x	x	x	x	x	x	x
24	EXCELLENT DRIVER DISCOUNT (RFP-18)	x	x	x	x	x	x	x
25	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x	x	x	x	x	x	x
26	MENT RATING FACTOR (RFP-17)	x	x	x	x	x	x	x
27	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x	x	x	x	x	x	x
28	ALLSTATE EASY PLAN DISCOUNT (RFP-18)	x	x	x	x	x	x	x
29	FIRE, THEFT AND COMBINED ADDITIONAL COVERAGES FACTOR (RFP-18)	x	x	x	x	x	x	x
30	CERTIFIED RISK PURCHASE (RFP-18)	x	x	x	x	x	x	x
31	ALLSTATE AUTO LIFE DISCOUNT ⁽²⁾ (RFP-18)	x	x	x	x	x	x	x
32	ALLSTATE ESMART ⁽³⁾ DISCOUNT (RFP-18)	x	x	x	x	x	x	x
33	ALLSTATE YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x	x	x	x	x	x	x
34	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	x	x	x	x	x	x	x

Penny round step 35. All sequential steps should be dollar rounded.	
Part 5 (AC) Territorial/Class Base Rate	Rate
Part 1 Territorial/Class Base Rate (RFP-2)	x
INCREASED LIMIT FACTOR MINUS 1.00 (RFP-15)	x
Part 5 Territorial/Class Base Rate (RFP-5)	x
INCREASED LIMIT FACTOR (RFP-15)	x
TOTAL PART 5 TERRITORIAL/CLASS BASE RATE	x

Penny round step 37. All sequential steps should be dollar rounded.							
STEP	Part 3 (BS)	Part 12 (BU)	Part 10 (DU)	Part 11 (JJ)	ZA (RFP-19)	IF (RFP-19)	
36	RATE (RFP-8, RFP-19, RFP-25)	x	x	x	x	x	x
37	CLASS 15 DISCOUNT ⁽¹⁾ (RFP-18)	x	x	x	x	x	x
38	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	x	x	x	x	x	x
39	GLASS REDUCTABLE PREMIUM (A.4 + A.6)	x	x	x	x	x	x

⁽¹⁾ If Part 5 limit is 20,400 - Must round to next lowest dollar at last step
⁽²⁾ If Part 6 limit is \$5,000 - Must round to next lowest dollar at last step
⁽³⁾ If Class 15 discount is applied - Must round to next lowest dollar at last step

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

PART A - Determination of Symbol

Symbolized Pick-Up	
STEP	
A.1	Determine symbol using the method in Block 22.
A.2	Determine highest list price for the symbol in Step 1 from the "Makes Not Listed" table in the S&J pages.
A.3	Add the value of the camper body to the value of the vehicle from Step 2.
A.4	Determine the symbol using the value from Step 3 from the "Makes Not Listed" table in the S&J pages.

Non-Symbolized Pick-Up	
STEP	
A.5	Determine the Freight On Board List Price or Purchase Price, whichever is higher, and include the value of the camper body.
A.6	Determine the symbol using the value from Step 1 from the "Makes Not Listed" table in the S&J pages.

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

STEP	Part 1 (AA)	Part 2 (VA)	Part 4 (BB)	Part 5 (AC)	Part 6 (CC)	Part 7 (CD)	Part 8 (DA)	Part 9 (HS, HR, HE, HG, HP)
1	TERRITORIAL/CLASS BASE RATE (RFP-2 to RFP-4, RFP-6, RFP-7)			Steps 35 + 37				
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)	x	x	x	x	x	x	x
3	INCREASED LIMIT FACTOR (RFP-15)	x	x	x	x	x	x	x
4	PREFERRED PACKAGE DISCOUNT (RFP-18)	x	x	x	x	x	x	x
5	CURRENT MODEL YEAR (RFP-12, RFP-13)	x	x	x	x	x	x	x
6	LIMITED COLLISION FACTOR					0.000		
7	DEDUCTIBLE BY PIP/LOSS SYMBOL DETERMINED ABOVE IN A.4 OR A.6 (RFP-11, RFP-13)	x	x	x	x	x	x	x
8	GLASS REDUCTABLE FACTOR (RFP-11)	x	x	x	x	x	x	x
9	RFP REDUCTABLE (RFP-11)	x	x	x	x	x	x	x
10	ELECTRONIC STABILITY CONTROL DISCOUNT (RFP-18)	x	x	x	x	x	x	x
11	WAVER OF DEDUCTIBLE CHARGE (RFP-11)	x	x	x	x	x	x	x
12	EXPERIENCE GROUP RATING (RFP-35, RFP-36)	x	x	x	x	x	x	x
13	AUTO RATING TIER FACTOR (RFP-14)	x	x	x	x	x	x	x
14	EXTRA-RISK RATING FACTOR (RFP-16)	x	x	x	x	x	x	x
15	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)	x	x	x	x	x	x	x
16	REDUCIBLE FIBER OPTIC (RFP-15)	x	x	x	x	x	x	x
17	BELLING GROUP (RFP-18)	x	x	x	x	x	x	x
18	ANTI-THEFT DEVICE DISCOUNT (RFP-18)	x	x	x	x	x	x	x
19	NEW CAR DISCOUNT (RFP-18)	x	x	x	x	x	x	x
20	MULTIPLE POLICY DISCOUNT (RFP-18)	x	x	x	x	x	x	x
21	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)	x	x	x	x	x	x	x
22	THE GOOD HANDS PEOPLE'S DISCOUNT (RFP-18)	x	x	x	x	x	x	x
23	CLASS 15 DISCOUNT ⁽¹⁾ (RFP-18)	x	x	x	x	x	x	x
24	EXCELLENT DRIVER DISCOUNT (RFP-18)	x	x	x	x	x	x	x
25	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)	x	x	x	x	x	x	x
26	MENT RATING FACTOR (RFP-17)	x	x	x	x	x	x	x
27	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x	x	x	x	x	x	x
28	ALLSTATE EASY PLAN DISCOUNT (RFP-18)	x	x	x	x	x	x	x
29	FIRE, THEFT AND COMBINED ADDITIONAL COVERAGES FACTOR (RFP-18)	x	x	x	x	x	x	x
30	CERTIFIED RISK PURCHASE (RFP-18)	x	x	x	x	x	x	x
31	ALLSTATE AUTO LIFE DISCOUNT ⁽²⁾ (RFP-18)	x	x	x	x	x	x	x
32	ALLSTATE ESMART ⁽³⁾ DISCOUNT (RFP-18)	x	x	x	x	x	x	x
33	ALLSTATE YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x	x	x	x	x	x	x
34	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	x	x	x	x	x	x	x
35	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	x	x	x	x	x	x	x

Penny round step 35. All sequential steps should be dollar rounded.	
Part 5 (AC) Territorial/Class Base Rate	Rate
Part 1 Territorial/Class Base Rate (RFP-2)	x
INCREASED LIMIT FACTOR MINUS 1.00 (RFP-15)	x
Part 5 Territorial/Class Base Rate (RFP-5)	x
INCREASED LIMIT FACTOR (RFP-15)	x
TOTAL PART 5 TERRITORIAL/CLASS BASE RATE	x

Penny round step 37. All sequential steps should be dollar rounded.						
STEP	Part 3 (BS)	Part 12 (BU)	Part 10 (DU)	Part 11 (JJ)	ZA (RFP-19)	IF (RFP-19)
36	RATE (RFP-8, RFP-19, RFP-25)	x	x	x	x	x
37	CLASS 15 DISCOUNT ⁽¹⁾ (RFP-18)	x	x	x	x	x
38	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)	x	x	x	x	x
39	GLASS REDUCTABLE PREMIUM (A.4 + A.6)	x	x	x	x	x
40	TOTAL POLICY PREMIUM (35 + 40)	x	x	x	x	x

⁽¹⁾ If Part 5 limit is 20,400 - Must round to next lowest dollar at last step
⁽²⁾ If Part 6 limit is \$5,000 - Must round to next lowest dollar at last step
⁽³⁾ If Class 15 discount is applied - Must round to next lowest dollar at last step

**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, 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, HH, 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	GLASS 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	THE GOOD HANDS PEOPLE® DISCOUNT (RFP-18)	x
17	CLASS 15 DISCOUNT* (RFP-18)	x
18	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x
19	ALLSTATE ESMART SM DISCOUNT (RFP-18)	x
20	ALLSTATE® EASY PAY PLAN DISCOUNT (RFP-18)	x
21	STATED AMOUNT COMPREHENSIVE DIVISOR ⁽⁴⁾ (RFP-20)	±
22	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x
23	AGREE AMOUNT RATING FACTOR	x 1.10
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, 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, HH, 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	GLASS 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	THE GOOD HANDS PEOPLE® DISCOUNT (RFP-18)	x
17	CLASS 15 DISCOUNT* (RFP-18)	x
18	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)	x
19	ALLSTATE ESMART SM DISCOUNT (RFP-18)	x
20	ALLSTATE® EASY PAY PLAN DISCOUNT (RFP-18)	x
21	STATED AMOUNT COMPREHENSIVE DIVISOR ⁽⁴⁾ (RFP-20)	±
22	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RFP-18)	x
23	ALLSTATE RIDE FOR HIRE® ENDORSEMENT (RFP-18)	x
24	AGREE AMOUNT RATING FACTOR	x 1.10
25	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
CUSTOMIZED VANS AND TRUCKS PREMIUM CALCULATION

PART A - Determination of Symbol

Symbolized Van or Pick-Up

STEP	
A.1	Determine symbol using the method in Rule 22.
A.2	Determine highest rate point for the symbol in Step 1 from the "Makes Not Listed" table in the S&J pages.
A.3	Add the value of the customization to the value of the vehicle from Step 2.
A.4	Determine the symbol using the value from Step 3 from the "Makes Not Listed" table in the S&J pages.

Non-Symbolized Van or Pick-Up

STEP	
A.5	Determine the Freight On Board List Price or Purchase Price, whichever is higher, and include the value of the customization.
A.6	Determine the symbol using the value from Step 1 from the "Makes Not Listed" table in the S&J pages.

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

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)							
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)							
3	INCREASED LIMIT FACTOR (RFP-10)							
4	PREFERRED PACKAGE DISCOUNT (RFP-18)							
5	CURRENT MODEL YEAR (RFP-15, RFP-13)							
6	LIMITED COLLISION FACTOR							
7	DEDUCTIBLE BY LOSS (LOSS SYMBOL OR DETERMINED ABOVE IN A.4 OR A.6) (RFP-12, RFP-13)							
8	CLASS DEDUCTIBLE FACTOR (RFP-11)							
9	RFP DEDUCTIBLE (RFP-11)							
10	ELECTRONIC STABILITY CONTROL DISCOUNT (RFP-18)							
11	WAIVER OF DEDUCTIBLE CHARGE (RFP-11)							
12	EXPERIENCE GROUP RATING (RFP-26 to RFP-28)							
13	AUTO RATING TIER FACTOR (RFP-14)							
14	EXTRA RISK RATING FACTOR (RFP-19)							
15	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)							
16	HOUSING/LED COMPOSITION (RFP-15)							
17	BILLING GROUP (RFP-18)							
18	ANTI-THEFT DEVICE DISCOUNT (RFP-18)							
19	NEW CAR DISCOUNT (RFP-18)							
20	MULTIPLE POLICY DISCOUNT (RFP-18)							
21	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)							
22	THE GOOD HANDS PEOPLE'S DISCOUNT (RFP-18)							
23	CLASS 15 DISCOUNT** (RFP-18)							
24	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)							
25	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)							
26	BEST RATING FACTOR (RFP-19)							
27	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)							
28	ALL STATE EASY PAY PLAN DISCOUNT (RFP-18)							
29	FIRE, THEFT, AND COMBINED ADDITIONAL COVERAGES FACTOR (RFP-18)							
30	CERTIFIED RISK SURCHARGE (RFP-18)							
31	ALL STATE ESMART** DISCOUNT (RFP-18)							
32	ALL STATE YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RFP-18)							
33	ALL STATE RISE FOR HOME ENHANCEMENT (RFP-18)							
34	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)							

Penny round step 34. All sequential steps should be dollar-rounded.

Part 5 (AC) Territorial/Class Base Rate	Rate
34	
35	
36	
37	
38	
39	
40	

Penny round step 36. All sequential steps should be dollar-rounded.

STEP	Part 3 (SS)	Part 10 (UU)	Part 11 (JJ)	2A (RFP-19)	1F (RFP-19)
36					
37					
38					
39					
40					

1) If Part 5 limit is 2040 - Must round to next lowest dollar at last step
 2) If Part 6 limit is \$5,000 - Must round to next lowest dollar at last step
 3) If Class 15 discount is applied - Must round to next lowest dollar at last step

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES
CUSTOMIZED VANS AND TRUCKS PREMIUM CALCULATION

PART A - Determination of Symbol

Symbolized Van or Pick-Up

STEP	
A.1	Determine symbol using the method in Rule 22.
A.2	Determine highest rate point for the symbol in Step 1 from the "Makes Not Listed" table in the S&J pages.
A.3	Add the value of the customization to the value of the vehicle from Step 2.
A.4	Determine the symbol using the value from Step 3 from the "Makes Not Listed" table in the S&J pages.

Non-Symbolized Van or Pick-Up

STEP	
A.5	Determine the Freight On Board List Price or Purchase Price, whichever is higher, and include the value of the customization.
A.6	Determine the symbol using the value from Step 1 from the "Makes Not Listed" table in the S&J pages.

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

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)							
2	SUPPLEMENTAL CLASSIFICATION FACTOR (RFP-16)							
3	INCREASED LIMIT FACTOR (RFP-10)							
4	PREFERRED PACKAGE DISCOUNT (RFP-18)							
5	CURRENT MODEL YEAR (RFP-15, RFP-13)							
6	LIMITED COLLISION FACTOR							
7	DEDUCTIBLE BY LOSS (LOSS SYMBOL OR DETERMINED ABOVE IN A.4 OR A.6) (RFP-12, RFP-13)							
8	CLASS DEDUCTIBLE FACTOR (RFP-11)							
9	RFP DEDUCTIBLE (RFP-11)							
10	ELECTRONIC STABILITY CONTROL DISCOUNT (RFP-18)							
11	WAIVER OF DEDUCTIBLE CHARGE (RFP-11)							
12	EXPERIENCE GROUP RATING (RFP-26 to RFP-28)							
13	AUTO RATING TIER FACTOR (RFP-14)							
14	EXTRA RISK RATING FACTOR (RFP-19)							
15	ORIGINAL EQUIPMENT MANUFACTURER PARTS (RFP-18)							
16	HOUSING/LED COMPOSITION (RFP-15)							
17	BILLING GROUP (RFP-18)							
18	ANTI-THEFT DEVICE DISCOUNT (RFP-18)							
19	NEW CAR DISCOUNT (RFP-18)							
20	MULTIPLE POLICY DISCOUNT (RFP-18)							
21	PROPERTY INSURANCE POLICY DISCOUNT (RFP-18)							
22	THE GOOD HANDS PEOPLE'S DISCOUNT (RFP-18)							
23	CLASS 15 DISCOUNT** (RFP-18)							
24	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)							
25	EXCELLENT DRIVER PLUS DISCOUNT (RFP-18)							
26	BEST RATING FACTOR (RFP-19)							
27	FUTURE EFFECTIVE DATE DISCOUNT (RFP-18)							
28	ALL STATE EASY PAY PLAN DISCOUNT (RFP-18)							
29	FIRE, THEFT, AND COMBINED ADDITIONAL COVERAGES FACTOR (RFP-18)							
30	CERTIFIED RISK SURCHARGE (RFP-18)							
31	ALL STATE ESMART** DISCOUNT (RFP-18)							
32	ALL STATE YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RFP-18)							
33	ALL STATE RISE FOR HOME ENHANCEMENT (RFP-18)							
34	TOTAL COVERAGE PREMIUM (SEE ROUNDING NOTES BELOW)							

Penny round step 34. All sequential steps should be dollar-rounded.

Part 5 (AC) Territorial/Class Base Rate	Rate
34	
35	
36	
37	
38	
39	
40	

Penny round step 36. All sequential steps should be dollar-rounded.

STEP	Part 3 (SS)	Part 10 (UU)	Part 11 (JJ)	2A (RFP-19)	1F (RFP-19)
36					
37					
38					
39					
40					

1) If Part 5 limit is 2040 - Must round to next lowest dollar at last step
 2) If Part 6 limit is \$5,000 - Must round to next lowest dollar at last step
 3) If Class 15 discount is applied - Must round to next lowest dollar at last step

The following endorsement changes your policy.
Please read this document carefully and keep it with your policy.

Massachusetts Allstate Ride For Hire Endorsement – AU14788

This endorsement applies only to a **TNC auto** and only when you have paid an additional premium for the **Massachusetts Allstate Ride For Hire Endorsement**.

I. The following defined terms are added for purposes of this endorsement only:

1. **"TNC"** means a transportation network company that uses a digital network or software application service to ~~connect its customers to transportation services~~ **prearrange transportation services for its customers that is** provided by transportation network company drivers. To qualify as a **TNC** under this endorsement, the entity must:
 - A. operate lawfully under the terms of laws governing transportation network companies in the state where this policy is issued; and
 - B. provide **TNC insurance coverage**.
2. **"TNC auto"** means your insured **auto** that is registered with a **TNC** and for which your Policy Declarations indicates that the **Massachusetts Allstate Ride For Hire Endorsement** applies.
3. **"TNC driver"** means a person who is named on the Policy Declarations as a listed driver and who is registered with a **TNC** as a transportation network company driver.
4. **"TNC insurance coverage"** means insurance coverage purchased by the **TNC** which provides:
 - A. motor vehicle liability insurance coverage; and
 - B. to the extent required by applicable state law, uninsured and underinsured motorists coverage, collision coverage and comprehensive coverage; for loss arising while the **TNC driver** is using the **TNC auto** during the **standby period** and for loss arising while the **TNC driver** is using the **TNC auto** to provide

transportation services through use of the **TNC** network or application.

To qualify as **TNC insurance coverage**, the coverage must also satisfy any applicable requirements the law imposes upon transportation network companies regarding this type of motor vehicle insurance coverage.

5. **"Standby period"** means the time while the **TNC driver** is logged into or is otherwise accessing the **TNC** network or application but has not yet accepted a passenger or delivery assignment from the **TNC** or any other company that ~~connects its customers to transportation services~~ **prearranges transportation services for its customers** or provides transportation services. Once a standby period has ended, a new standby period may not begin until all **TNC** and other transportation network company assignments (including any associated tasks) have been completed or cancelled.

II. In **Bodily Injury To Others (Part 1)**, Under "We will not pay," item 5 is replaced by the following:

5. For accidents while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through a ride-sharing program, car-sharing program, and transportation network service which operate under an agreement and for compensation. This does not apply to the use of **your auto** in a share-the-expense car pool or an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to bodily injury arising out of a **TNC driver's** use of a **TNC auto** during the **standby period**, unless the **TNC driver** is carrying persons or property for a charge at the time of the accident.

III. In **Bodily Injury Caused By An Uninsured Auto (Part 3)**, for the purposes of this endorsement only, the seventh paragraph is revised as follows:

We will not pay damages to anyone under this Part while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through a ride-sharing program, car-sharing program, and transportation network service which operate under an agreement and for compensation. This does not apply to the use of **your auto** in a share-the-expense car pool or an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to a **TNC driver's** use of a **TNC auto** during the **standby period**, unless the **TNC driver** is carrying persons or property for a charge at the time of the accident.

IV. In Damage To Someone Else's Property (Part 4), under "We will not pay for property damage which occurs," item 1 is deleted and replaced with the following:

1. While **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through a ride-sharing program, car-sharing program, and transportation network service which operate under an agreement and for compensation.

This does not apply to property damage arising out of:

- A. the use of **your auto** in a shared-expense car pools or an expense reimbursement program either as a volunteer or at work;
- B. the use of **your auto** in providing volunteer transportation services at the direction of a charitable group; or
- C. a **TNC driver's** use of a **TNC auto** during the **standby period**, unless the **TNC driver** is carrying persons or property for a charge at the time of the accident.

V. The following provision is added to Bodily Injury To Others (Part 1) and Damage To Someone Else's Property (Part 4):

If There Is TNC Insurance Coverage

For an accident involving a **TNC driver** using a **TNC auto** during the **standby period**, our liability insurance will be excess over **TNC insurance coverage** and the amount we pay will never exceed the greater of the following:

1. the amount by which the limit of liability of this policy exceeds the amount of the collectible **TNC insurance coverage**; or
2. \$10,000.

VI. In Optional Insurance, the following changes are made:

- A. Under "We will not pay under any of the Optional coverages," item 1 is deleted and replaced with the following for all Optional Insurance coverages except Medical Payments (Part 6):
 1. If the accident happens while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through a ride-sharing program, car-sharing program, and transportation network service which operate under an agreement and for compensation.

This does not apply to property damage **or bodily injury** arising out of:

- A. the use of **your auto** in a shared-expense car pools or an expense reimbursement program either as a volunteer or at work;
- B. the use of **your auto** in providing volunteer transportation services at the direction of a charitable group; or
- C. a **TNC driver's** use of a **TNC auto** during the **standby period**, unless the **TNC driver** is carrying persons or property for a charge at the time of the accident.

We will, however, cover the difference between the applicable deductible shown on **your** Policy Declarations for Auto Collision Insurance, Auto Limited Collision Insurance or Auto Comprehensive Insurance and the applicable **TNC insurance coverage** deductible, when a loss under any of these coverages occurs during the time period beginning when the **TNC driver** accepts a **TNC** passenger or delivery assignment and ending when such assignment (including any associated tasks) has been completed or cancelled. **We** will cover such difference even if the **TNC auto** is available for hire by the public at the time of loss.

- B. The following is added to **Optional Bodily Injury To Others (Part 5):**

If There Is TNC Insurance Coverage

For an accident involving a **TNC driver** using a **TNC auto** during the **standby period**, **our** liability insurance will be excess over **TNC insurance coverage** and the amount **we** pay will never exceed the greater of the following:

1. the amount by which the limit of liability of this policy exceeds the amount of the collectible **TNC insurance coverage**; or
2. \$10,000.

- C. The following is added to **Collision (Part 7)**, **Limited Collision (Part 8)**, **Comprehensive (Part 9)**, **Substitute Transportation (Part 10)**, **Towing And Labor (Part 11)** and **Bodily Injury Caused By An Underinsured Auto (Part 12)**:

If There Is TNC Insurance Coverage

For loss to a **TNC auto** being used by a **TNC driver** during the **standby period**, this insurance will be excess over **TNC insurance coverage**.

- VII. In **Collision (Part 7)**, **Limited Collision (Part 8)**, and **Comprehensive (Part 9)**, the limit of liability provision in each Part is deleted and replaced by the following:

For losses that occur during the time period beginning when the **TNC driver** accepts a **TNC** passenger or delivery assignment and ending when such assignment (including any associated tasks) has been completed or cancelled, **we** will only pay up to the difference between the applicable deductible shown on **your** Policy Declarations for coverage under this Part and the applicable **TNC insurance coverage** deductible. However, the most **we** will pay is \$2,500.

For covered losses that occur at all other times, **our** limit of liability is the least of:

1. The actual cash value of the property or damaged part of the property at the time of loss, which may include a deduction for depreciation;
2. The cost to repair or replace the property or part to its physical condition at the time of loss using parts produced by or for the vehicle's manufacturer, or parts from other sources, including, but not limited to, non-

original equipment manufacturers, subject to all applicable state laws and regulations; or

3. \$500, if the loss is to a covered trailer not described on the Policy Declarations.

If **we**, at **our** option, elect to pay for the cost to repair or replace the property or part, **our** liability does not include any decrease in the property's value, however measured, resulting from the loss and/or repair or replacement. If repair or replacement results in the betterment of the property or part, you may be responsible, subject to applicable state laws and regulations, for the amount of the betterment.

An auto and attached trailer are considered separate autos, and you must pay the deductible, if any, on each. Only one deductible will apply to an auto with a mounted **camper body**. If unmounted, a separate deductible will apply to the auto and **camper body**.

When more than one coverage is applicable to the loss, you may recover under the broadest coverage but not both.

The maximum **we** will pay for a covered loss to any **custom parts or equipment** is \$1,000.

All other policy terms and conditions apply. However, no other version of the limit of liability provisions under **Collision (Part 7)**, **Limited Collision (Part 8)**, and **Comprehensive (Part 9)** in **Optional Insurance** in any other policy forms apply.