

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

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

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	122	217	130	398	219	358	198	122
2	124	212	127	401	208	361	188	124
3	127	227	138	415	224	374	201	127
4	133	235	140	427	237	384	213	132
5	133	235	142	431	247	387	222	133
6	142	250	151	443	261	399	235	140
7	149	254	162	439	271	395	244	147
8	154	254	170	441	272	397	245	152
9	150	248	157	430	268	387	241	149
10	144	249	156	424	271	382	244	146
11	157	281	172	415	276	374	248	156
12	180	300	186	433	313	389	281	180
13	170	255	187	410	297	369	267	169
14	218	326	235	462	358	415	322	217
15	259	341	251	458	373	412	335	253
16	233	336	231	454	322	409	290	225
17	167	282	176	429	267	387	241	165
18	193	298	198	399	299	359	269	189
19	178	269	200	343	276	309	248	177
20	226	319	231	415	327	373	294	220
21	257	353	289	449	405	404	365	309
22	273	335	284	425	375	383	338	367
23	187	333	266	435	353	393	317	211
24	194	303	220	411	311	370	280	193
25	184	289	219	378	303	340	274	194
26	260	343	285	432	375	388	338	284
27	111	198	116	368	195	332	176	111
40	153	237	168	357	257	322	232	156
41	152	259	188	384	288	346	259	159
42	171	271	209	372	300	335	269	167
43	199	291	217	396	324	356	292	194
44	163	264	174	358	249	322	223	157
45	195	272	207	375	305	338	275	191

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

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

CLASS-TERRITORY BASE RATES - PART 9 (\$500 Deductible)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	60	60	60	60	60	60	60	60
2	57	57	57	57	57	57	57	57
3	61	61	61	61	61	61	61	61
4	57	57	57	57	57	57	57	57
5	61	61	61	61	61	61	61	61
6	64	64	64	64	64	64	64	64
7	64	64	64	64	64	64	64	64
8	69	69	69	69	69	69	69	69
9	63	63	63	63	63	63	63	63
10	69	69	69	69	69	69	69	69
11	72	72	72	72	72	72	72	72
12	74	74	74	74	74	74	74	74
13	80	80	80	80	80	80	80	80
14	87	87	87	87	87	87	87	87
15	110	110	110	110	110	110	110	110
16	165	165	165	165	165	165	165	165
17	60	60	60	60	60	60	60	60
18	102	102	102	102	102	102	102	102
19	119	119	119	119	119	119	119	119
20	101	101	101	101	101	101	101	101
21	138	138	138	138	138	138	138	138
22	156	156	156	156	156	156	156	156
23	129	129	129	129	129	129	129	129
24	87	87	87	87	87	87	87	87
25	108	108	108	108	108	108	108	108
26	135	135	135	135	135	135	135	135
27	53	53	53	53	53	53	53	53
40	66	66	66	66	66	66	66	66
41	72	72	72	72	72	72	72	72
42	78	78	78	78	78	78	78	78
43	89	89	89	89	89	89	89	89
44	118	118	118	118	118	118	118	118
45	100	100	100	100	100	100	100	100

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

Approved Rates for 11/02/09

**Allstate Insurance Company
Private Passenger Auto
Massachusetts
Base Rate Reconciliation**

Coverage	Statewide* Base Rate 4/08 (a)	Factor Changes Current Rate Plans** (b)	Adjusted Base Rates (c) = (a) / (b)	Fa New
Part 1	193.63	1.0589	182.8617	
Part 5	32.66	1.1530	28.3228	
Part 4	218.15	0.9610	226.9960	
Part 2	71.93	1.6048	44.8214	
Part 7	313.40	1.1703	267.8012	
Part 9	114.93	1.3805	83.2552	
Part 3	13.00	1.3213	9.8390	
Part 3****	17.62	1.3190	13.3583	
Part 12****	29.81	1.3213	22.5615	
Part 6	23.82	1.3908	17.1272	

* Encompass

** Increased Limits, Passive Restraint, Annual Mileage, Deductible, Part 5 Merit, Model Year, Deductible by F

*** Supplemental Class = 1, Merit, Household Composition = 1, Tier, Property Insurance Policy Discount, Pre

**** Increased Limits Only

Corrected Model Year and ISO Average Rating Factors for Collision and Comprehensive Coverages.

**Allstate Insurance Company
Private Passenger Auto
Massachusetts
Base Rate Reconciliation**

Coverage	Statewide* Base Rate 4/08 (a)	Factor Changes Current Rate Plans** (b)	Adjusted Base Rates (c) = (a) / (b)	Fa New
Part 7	313.40	2.3866	131.3197	
Part 9	114.93	2.5677	44.7601	

	Factor	Original Model Yr	Symbol	Model Yr	Updated Symbol	Multi-car
Part 7	1.1703	1.0754	0.8045	1.5496	1.0958	1.038745
Part 9	1.3805	1.0569	1.2464	1.1075	2.1291	1.038745

**Updated for Corrected MY and ISO factors

****Reconciliation for illustrative purposes only. Differences due to rounding

y

Factor Changes for Rate Plans*** (d)	Adjusted Base Rates (e) = (c) / (d)	Selected Change (f)	Selected Base Rates (g) = (e) * (f)
0.8678	210.7085	5.0%	221.24
0.8678	32.6359	5.0%	34.27
0.9817	231.2251	0.0%	231.23
0.7408	60.5016	10.0%	66.55
0.9736	275.0671	8.0%	297.07
0.7552	110.2453	8.0%	119.06
1.0000	9.8390	62.6%	16.00
1.0000	13.3583	62.5%	21.71
1.0000	22.5615	17.7%	26.55
0.7965	21.5037	27.8%	27.49

PGS, Experience Group Rating, Good Payer
Preferred Package Discount

y

Factor Changes for Rate Plans*** (d)	Adjusted Base Rates (e) = (c) / (d)	Selected Change (f)	Selected Base Rates (g) = (e) * (f)	Adjustment for HHC and Suppl Class
1.0113	129.8515	8.0%	140.24	0.91194
0.7844	57.0598	8.0%	61.62	0.9211

Factor****

2.3859
2.5668

t
id
s

Targeted
Base Rate

153.78
66.90

**ORIGINAL
ALLSTATE INSURANCE COMPANY
MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE
MODEL YEAR RATING**

PARTS 7 AND 8			
Model Year	Exposure Distribution*	Current Factor	Proposed Factor
2008	1.4%	1.34	1.61
2007	9.6%	1.28	1.50
2006	11.7%	1.23	1.40
2005	13.4%	1.18	1.31
2004	13.9%	1.13	1.22
2003	13.5%	1.09	1.14
2002	13.0%	1.04	1.07
2001	11.8%	1.00	1.00
2000	11.6%	0.96	0.93

Average Rating Factor 1.1137 1.1977
Average Rating Factor Change 1.0754

PART 9			
Model Year	Exposure Distribution*	Current Factor	Proposed Factor
2008	1.4%	1.05	1.23
2007	9.5%	1.04	1.19
2006	11.6%	1.04	1.15
2005	13.2%	1.03	1.12
2004	13.8%	1.02	1.09
2003	13.5%	1.01	1.06
2002	13.0%	1.01	1.03
2001	12.0%	1.00	1.00
2000	12.1%	0.99	0.97

Average Rating Factor 1.0173 1.0752
Average Rating Factor Change 1.0569

* Based on Allstate countrywide exposures

Encompass Insurance Company
Measurement underlying the April 2008 Base Rates

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR	Exposures	
			Part 9	Part 7
2009	1.000	1.000		
2008	0.992	0.955	1.0%	1.1%
2007	0.984	0.912	6.5%	7.0%
2006	0.976	0.871	7.9%	8.4%
2005	0.969	0.831	9.1%	9.7%
2004	0.961	0.794	9.7%	10.3%
2003	0.954	0.759	9.3%	9.9%
2002	0.946	0.725	9.3%	9.8%
2001	0.939	0.693	8.6%	9.0%
2000	0.931	0.663	8.5%	8.7%
1999	0.924	0.634	7.3%	7.2%
1998	0.917	0.606	6.0%	5.6%
1997	0.910	0.580	4.8%	4.3%
1990-1996	0.889	0.514	11.7%	8.7%
1989 & Prior	0.878	0.664	0.4%	0.2%

	Comp	Coll
ARF	0.9417	0.7274

Allstate Factors Measured Using the Encompass distributions

MODEL YEAR	Exposures		Factors	
	Part 9	Part 7	Part 9	Part 7
2008	1.0%	1.1%	1.23	1.61
2007	6.5%	7.0%	1.19	1.50
2006	7.9%	8.4%	1.15	1.40
2005	9.1%	9.7%	1.12	1.31
2004	9.7%	10.3%	1.09	1.22
2003	9.3%	9.9%	1.06	1.14
2002	9.3%	9.8%	1.03	1.07
2001	8.6%	9.0%	1.00	1.00
2000	8.5%	8.7%	0.97	0.93
1999	7.3%	7.2%	0.97	0.93
1998	6.0%	5.6%	0.97	0.93
1997	4.8%	4.3%	0.97	0.93
1990-1996	11.7%	8.7%	0.97	0.93
1989 & Prior	0.4%	0.2%	0.97	0.93
Average Rating Factor			1.0429	1.1272

Average Rating Factor Change	1.1075	1.5496
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**ALLSTATE INSURANCE COMPANY
MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE
PGS**

PARTS 7 AND 8					
Current			Proposed		
Symbol	Exposure Distribution*	Factor	PGS	Exposure Distribution**	Factor for \$500 Deductible
1	0.01%	1.00	M	0.18%	0.92
2	0.05%	1.06	O	0.09%	0.96
3	0.20%	1.12	S	0.08%	1.00
4	0.64%	1.19	T	0.17%	1.04
5	1.02%	1.26			
6	2.09%	1.34	U	0.73%	1.11
7	2.37%	1.42	V	3.43%	1.19
8	5.97%	1.51	W	10.43%	1.27
10	7.45%	1.60	N	7.97%	1.34
11	8.03%	1.71			
12	12.88%	1.81	P	17.51%	1.44
13	10.79%	1.93	Q	14.13%	1.55
14	10.97%	2.05	R	13.75%	1.66
15	10.06%	2.18	G	12.27%	1.82
16	7.54%	2.32			
17	6.11%	2.48	I	8.59%	2.02
18	4.42%	2.68	K	5.56%	2.24
19	2.85%	2.89	C	3.42%	2.71
20	2.50%	3.12	D	0.95%	3.22
21	1.57%	3.37			
22	0.99%	3.64	E	0.31%	3.77
23	0.61%	3.94	F	0.22%	4.37
24	0.41%	4.25	H	0.11%	5.01
25	0.24%	4.59	J	0.03%	5.70
26	0.21%	4.96	L	0.05%	6.43

Average Rating Factor 2.0752

Average Rating Factor 1.6694

Average Rating Factor Change 0.8045

PART 9					
Current			Proposed		
Symbol	Exposure Distribution*	Factor	PGS	Exposure Distribution**	Factor for \$500 Deductible
1	0.02%	1.00	M	0.18%	0.86
2	0.09%	1.05	O	0.09%	0.92
3	0.32%	1.10	S	0.08%	1.00
4	0.89%	1.16	T	0.17%	1.08
5	1.35%	1.23			

6	2.43%	1.29
7	2.65%	1.36
8	6.27%	1.44
10	7.67%	1.52
11	8.08%	1.60
12	12.69%	1.69
13	10.54%	1.79
14	10.64%	1.89
15	9.73%	2.00
16	7.32%	2.12
17	5.93%	2.24
18	4.29%	2.42
19	2.76%	2.58
20	2.40%	2.80
21	1.52%	3.02
22	0.97%	3.25
23	0.60%	3.47
24	0.41%	3.81
25	0.24%	4.14
26	0.21%	4.48

Average Rating Factor 1.8969

U	0.73%	1.20
V	3.43%	1.35
W	10.43%	1.51
N	7.97%	1.64
P	17.51%	1.86
Q	14.13%	2.08
R	13.75%	2.32
G	12.27%	2.66
I	8.59%	3.12
K	5.56%	3.61
C	3.42%	4.70
D	0.95%	5.94
E	0.31%	7.32
F	0.22%	8.85
H	0.11%	10.52
J	0.03%	12.33
L	0.05%	14.29

Average Rating Factor 2.3642

Average Rating Factor Change 1.2464

* Based on state of Massachusetts industry data

Encompass Insurance Company
Measurement underlying the April 2008 Base Rates

SYMBOL	MODEL YEARS 1990 & SUBSEQUENT		MODEL YEARS 1989 & PRIOR		1990
	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR	
1	0.59	0.74	0.59	0.74	0.0%
2	0.62	0.78	0.62	0.78	0.1%
3	0.65	0.83	0.65	0.83	0.3%
4	0.68	0.88	0.68	0.88	1.0%
5	0.72	0.93	0.72	0.93	1.4%
6	0.76	0.99	0.76	0.99	2.4%
7	0.80	1.05	0.80	1.05	2.8%
8	0.84	1.11	0.84	1.11	6.3%
10	0.89	1.18	0.89	1.18	7.7%
11	0.94	1.26	0.94	1.26	8.0%
12	0.99	1.33	0.99	1.33	12.2%
13	1.05	1.42	1.05	1.42	10.6%
14	1.11	1.51	1.11	1.51	10.4%
15	1.17	1.61	1.17	1.61	9.7%
16	1.24	1.71	1.24	1.71	7.5%
17	1.31	1.82	1.31	1.82	6.1%
18	1.42	1.97	1.42	1.97	4.4%
19	1.51	2.10	1.51	2.10	2.8%
20	1.64	2.28	1.64	2.28	2.3%
21	1.77	2.46			1.4%
22	1.90	2.64			1.0%
23	2.03	2.82			0.7%
24	2.23	3.10			0.4%
25	2.43	3.37			0.2%
26	2.62	3.64			0.2%
27					99.6%
ARF	1.111	1.524	0.964	1.299	Comp 1.1104

Average Rating Factor
Average Rating Factor Change 2.1291

Exposures		
&Sub	1989&Prior	
0.0%	0.0%	0.0%
0.1%	0.0%	0.0%
0.2%	0.0%	0.0%
0.7%	0.0%	0.0%
1.1%	0.0%	0.0%
2.1%	1.3%	0.8%
2.6%	3.8%	5.0%
6.1%	22.0%	24.8%
7.5%	23.7%	22.3%
7.9%	9.7%	5.0%
12.4%	12.7%	13.2%
10.8%	10.2%	11.6%
10.7%	6.8%	6.6%
10.1%	3.0%	3.3%
7.7%	1.3%	0.8%
6.2%	2.5%	2.5%
4.5%	0.4%	0.8%
2.8%	2.5%	3.3%
2.4%	0.0%	0.0%
1.5%		
1.0%		
0.7%		
0.4%		
0.2%		
0.2%		
99.8%	0.4%	0.2%
Coll		
1.5234		

1.0958

Step 1

Take the Targeted Average Base Rate Excluding removal of the Multicar discount or intro
Distribute this on a by coverage, by territory, by desired territorial relativity from the original
This is the set of base rates in columns B - J

Step 2

Take the base rates generated in B-J and account for removal of Multicar discount. Decrease
This is the set of base rates in M - V

Step 3

Take the base rates generated in M-V and account for the introduction of HHC and Supplemental
This is the set of base rates in Z-AH

Using the Vol distribution by Coverage, Territory and Class, calculate Average Territory Base Rate
Calculate a Statewide Coverage Base Rate

Step 4

Take the set of base rates in Z-AH and adjust for the territorial relativity differences
This is the set of base rates in AM-AU
Calculate a Statewide Coverage Base Rate

Outstanding Issues

See the bottom of Part41 Base Rates

I don't know what The average rating plan change for HHComp and Sup Class is
I'm trying to follow the same logic that got us to Base rates w/o Hhcomp and Sclass
So I don't know if the set of base rates in AM-AU need an additional offset.

ducing Hhouse composition or supplemental Class
al filing.

ase the base rates.

mental Class

ase Rate for Both sets of Base Rates

**Allstate Insura
Private Pass
Massac
Base Rate R**

Coverage	Statewide* Base Rate 4/08 (a)	Factor Changes Current Rate Plans** (b)	Adjusted Base Rate: (c) = (a) / (b)
Part 1	193.63	1.0589	182.8617
Part 5	32.66	1.1530	28.3228
Part 4	218.15	0.9610	226.9960
Part 2	71.93	1.6048	44.8214
Part 7	313.40	1.1703	267.8012
Part 9	114.93	1.3805	83.2552
Part 3	13.00	1.3213	9.8390
Part 3****	17.62	1.3190	13.3583
Part 12****	29.81	1.3213	22.5615
Part 6	23.82	1.3908	17.1272
Part 1	193.63	1.0999	176.0410
Part 5	32.66	1.1976	27.2663
Part 4	218.15	0.9983	218.5290
Part 2	71.93	1.6669	43.1495
Part 7	313.40	1.2156	257.8122
Part 9	114.93	1.4340	80.1498
Part 3	13.00	1.3213	9.8390
Part 3****	17.62	1.3190	13.3583
Part 12****	29.81	1.3213	22.5615
Part 6	23.82	1.4447	16.4883

Part 7 and 9 Multi-car discount removal accounted for.

* Encompass

** Increased Limits, Passive Restraint, Annual Mileage, Deductible, Part 5 Merit, Model Year

*** Supplemental Class = 1, Merit, Household Composition = 1, Tier, Property Insurance Po

**** Increased Limits Only

ince Company
senger Auto
hassetts
reconciliation

s	Factor Changes New Rate Plans*** (d)	Adjusted Base Rates (e) = (c) / (d)	Selected Change (f)	Selected Base Rates (g) = (e) * (f)	Fa Nei
	0.8678	210.7085	5.0%	221.24	
	0.8678	32.6359	5.0%	34.27	
	0.9817	231.2251	0.0%	231.23	
	0.7408	60.5016	10.0%	66.55	
	0.9736	275.0671	8.0%	297.07	
	0.7552	110.2453	8.0%	119.06	
	1.0000	9.8390	62.6%	16.00	
	1.0000	13.3583	62.5%	21.71	
	1.0000	22.5615	17.7%	26.55	
	0.7965	21.5037	27.8%	27.49	
	0.8678	202.8491	5.0%	212.99	
	0.8678	31.4186	5.0%	32.99	
	0.9817	222.6003	0.0%	222.60	
	0.7408	58.2448	10.0%	64.07	
	0.9736	129.8515	8.0%	140.24	
	0.7552	57.0598	8.0%	61.62	
	1.0000	9.8390	62.6%	16.00	
	1.0000	13.3583	62.5%	21.71	
	1.0000	22.5615	17.7%	26.55	
	0.7965	20.7016	27.8%	26.46	

r, Deductible by PGS, Experience Group Rating, Good Payer
 ility Discount, Preferred Package Discount

**Factor Changes
w Rate Plans+**
(h)
?

**Actual
Base Rates**
(i)
223.52

**Actual
Change**
(j)
?

237.35

0.9523
0.9533
0.9376
1.1090
0.9120
0.9211

223.66
34.60
237.42
57.77
153.77
66.90

223.6239
34.70166
237.5452
57.79824
153.8253
66.92899

Base Rates Account for the removal of the MC discount
 Base Rates -Allstate w/o HHC and Sup Class

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25
1	113	113	250	150	457	252	411
2	115	115	246	147	464	241	418
3	118	118	262	159	479	258	431
4	124	124	272	162	495	274	445
5	124	124	272	165	499	286	448
6	132	132	290	175	513	303	462
7	139	139	296	188	510	315	459
8	144	144	296	198	514	317	463
9	140	140	288	183	499	311	449
10	134	134	289	181	491	314	442
11	147	147	327	200	483	321	435
12	168	168	349	217	503	364	452
13	158	158	295	216	474	343	426
14	203	203	378	272	535	415	481
15	243	243	397	293	533	434	480
16	215	215	385	265	520	369	468
17	157	157	331	207	503	313	453
18	181	181	348	231	466	349	419
19	168	168	315	234	402	323	362
20	212	212	372	269	483	381	434
21	239	239	408	334	518	468	466
22	254	254	388	329	492	434	443
23	176	176	390	311	509	413	459
24	182	182	354	257	479	363	431
25	174	174	340	257	444	356	399
26	243	243	400	332	503	436	452
27	103	103	228	133	423	224	381
40	144	144	277	196	417	300	376
41	142	142	301	218	445	334	401
42	160	160	315	243	432	348	389
43	185	185	337	252	458	375	412
44	151	151	304	200	412	286	371
45	183	183	317	241	437	355	394

** Increased Limits, Passive Restraint, Annual Mileage, Deductible, Part 5 Merit, Model Year
*** Supplemental Class = 1, Merit, Household Composition = 1, Tier, Property Insurance Pol
**** Increased Limits Only

ARF - HHComp and Supp Class for 10, 15, 30
 ARF - HHComp and Supp Class for 17 and 18
 ARF - HHComp and Supp Class for 20 - 26

Territory Rate Territorial Relativity Base Rates -Decreased Base Rates as Multi-car Discoun

Class 26	Class 30			Territory	Class 10	Class 15	Class 17	Class 18
227	113	126	0.8526	1	113	113	250	150
217	115	127	0.8594	2	115	115	246	147
232	118	131	0.8864	3	118	118	262	159
247	123	136	0.9203	4	124	124	272	162
257	124	137	0.9270	5	124	124	272	165
272	131	145	0.9812	6	132	132	290	175
284	137	151	1.0218	7	139	139	296	188
286	143	156	1.0556	8	144	144	296	198
280	139	152	1.0285	9	140	140	288	183
282	136	147	0.9947	10	134	134	289	181
288	146	159	1.0759	11	147	147	327	200
327	168	180	1.2180	12	168	168	349	217
309	157	171	1.1571	13	158	158	295	216
373	202	220	1.4887	14	203	203	378	272
390	237	257	1.7391	15	243	243	397	293
332	207	239	1.6173	16	215	215	385	265
282	156	166	1.1233	17	157	157	331	207
314	177	193	1.3060	18	181	181	348	231
291	167	176	1.1910	19	168	168	315	234
343	206	225	1.5225	20	212	212	372	269
421	287	259	1.7526	21	239	239	408	334
391	342	272	1.8406	22	254	254	388	329
371	198	189	1.2789	23	176	176	390	311
326	181	194	1.3128	24	182	182	354	257
321	183	182	1.2316	25	174	174	340	257
393	266	258	1.7458	26	243	243	400	332
202	103	115	0.7782	27	103	103	228	133
271	147	153	1.0353	40	144	144	277	196
300	148	156	1.0556	41	142	142	301	218
313	156	172	1.1639	42	160	160	315	243
338	181	199	1.3466	43	185	185	337	252
257	145	169	1.1436	44	151	151	304	200
320	179	196	1.3263	45	183	183	317	241

147.781

ir, Deductible by PGS, Experience Group Rating, Good Payer
olicy Discount, Preferred Package Discount

Multi Car	HHC	Sup C	Total = HHC * Sup C
0.9627	0.8817	1.003	0.884345
0.9627	1.0718	1.0269	1.100631
0.9627	1.0718	1.0254	1.099024

It will no longer be Applied

Base Rates
Class

Class	Class	Class	Class	Class
20	21	25	26	30
457	252	411	227	113
464	241	418	217	115
479	258	431	232	118
495	274	445	247	123
499	286	448	257	124
513	303	462	272	131
510	315	459	284	137
514	317	463	286	143
499	311	449	280	139
491	314	442	282	136
483	321	435	288	146
503	364	452	327	168
474	343	426	309	157
535	415	481	373	202
533	434	480	390	237
520	369	468	332	207
503	313	453	282	156
466	349	419	314	177
402	323	362	291	167
483	381	434	343	206
518	468	466	421	287
492	434	443	391	342
509	413	459	371	198
479	363	431	326	181
444	356	399	321	183
503	436	452	393	266
423	224	381	202	103
417	300	376	271	147
445	334	401	300	148
432	348	389	313	156
458	375	412	338	181
412	286	371	257	145
437	355	394	320	179

Territory	Class
	10
1	128
2	130
3	133
4	140
5	140
6	149
7	157
8	163
9	158
10	152
11	166
12	190
13	179
14	230
15	275
16	243
17	178
18	205
19	190
20	240
21	270
22	287
23	199
24	206
25	197
26	275
27	116
40	163
41	161
42	181
43	209
44	171
45	207

**Actual
Change**

(j)
?

s -ADJ for HHC and Sup Class

Territory
Rate

15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	
128	227	136	416	229	374	207	128	137
130	224	134	422	219	380	197	130	139
133	238	144	436	235	392	211	133	143
140	247	147	450	249	405	225	139	149
140	247	150	454	260	408	234	140	150
149	263	159	467	276	420	247	148	159
157	269	171	464	287	418	258	155	166
163	269	180	468	288	421	260	162	172
158	262	166	454	283	409	255	157	167
152	263	164	447	286	402	257	154	161
166	297	182	439	292	396	262	165	175
190	317	197	458	331	411	298	190	198
179	268	196	431	312	388	281	178	187
230	343	247	487	378	438	339	228	241
275	361	266	485	395	437	355	268	283
243	350	241	473	336	426	302	234	259
178	301	188	458	285	412	257	176	184
205	316	210	424	318	381	286	200	213
190	286	213	366	294	329	265	189	195
240	338	244	439	347	395	312	233	248
270	371	303	471	426	424	383	325	283
287	353	299	448	395	403	356	387	298
199	354	283	463	376	418	338	224	209
206	322	234	436	330	392	297	205	214
197	309	234	404	324	363	292	207	202
275	363	302	458	397	411	358	301	284
116	207	121	385	204	347	184	116	125
163	252	178	379	273	342	247	166	169
161	273	198	405	304	365	273	167	171
181	286	221	393	317	354	285	176	189
209	306	229	417	341	375	308	205	218
171	276	182	375	260	338	234	164	184
207	288	219	398	323	358	291	202	216

162.0419

1.09650

Territorial
Relativity

Base Rates -ADJ for HHC and Sup Class
Offset for Territorial Relativity Differences - BR *L/AJ

	Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21
0.8455	1	128.8592	128.8592	229.064	137.4384	419.3415	231.2343
0.8578	2	130.2788	130.2788	223.919	133.8052	422.969	219.6887
0.8825	3	134.0307	134.0307	239.1131	145.1106	437.7967	235.807
0.9195	4	140.3335	140.3335	247.3366	147.3108	450.7747	249.5197
0.9257	5	140.4229	140.4229	247.4942	150.1344	454.7069	260.6136
0.9812	6	149.256	149.256	263.4728	158.9922	466.756	275.6863
1.0244	7	156.7728	156.7728	268.2424	170.3702	462.8505	285.8782
1.0615	8	161.9368	161.9368	267.4575	178.9073	465.1156	286.8515
1.0306	9	157.9946	157.9946	261.1478	165.9377	453.1368	282.4159
0.9936	10	151.6992	151.6992	262.8791	164.6406	447.275	286.0374
1.0800	11	165.6012	165.6012	295.9877	181.0322	437.8324	290.9818
1.2219	12	189.3667	189.3667	316.0819	196.5323	456.2228	330.1493
1.1540	13	179.1425	179.1425	268.7468	196.7773	432.4486	312.9322
1.4873	14	229.7675	229.7675	343.7671	247.3668	487.2604	377.9683
1.7465	15	273.615	273.615	359.1733	265.0826	482.9204	393.2223
1.5984	16	245.9935	245.9935	353.9368	243.6188	478.7438	339.724
1.1355	17	175.6212	175.6212	297.4987	186.049	452.7515	281.7321
1.3145	18	203.3496	203.3496	314.1404	208.5242	421.2746	315.504
1.2034	19	188.0071	188.0071	283.2406	210.4073	361.9977	290.8588
1.5305	20	238.4809	238.4809	336.2332	243.1364	437.1995	344.8716
1.7465	21	271.2053	271.2053	371.9978	304.5276	472.9822	427.3275
1.8390	22	287.4573	287.4573	352.8184	299.1682	448.0427	395.2247
1.2898	23	197.34	197.34	351.3557	280.1836	459.235	372.6209
1.3206	24	204.5721	204.5721	319.7114	232.1068	433.2366	328.3192
1.2466	25	194.3821	194.3821	305.1868	230.6853	399.1211	320.016
1.7526	26	273.7125	273.7125	362.0164	300.4736	455.9015	395.1751
0.7714	27	117.493	117.493	208.9727	121.9007	388.2665	205.6068
1.0429	40	161.642	161.642	249.8339	176.7778	376.6539	270.974
1.0553	41	160.6215	160.6215	273.5658	198.1307	405.0328	304.0021
1.1664	42	180.5401	180.5401	285.5907	220.3128	392.2402	315.9712
1.3453	43	209.3897	209.3897	306.4738	229.1733	417.1226	341.5305
1.1355	44	171.9621	171.9621	278.1694	183.0062	377.5442	262.0816
1.3330	45	205.8924	205.8924	286.5685	217.8644	395.6266	321.39

Class 25	Class 26	Class 30
377.1321	208.2944	128.8592
381.0368	197.811	130.2788
393.9256	212.0435	134.0307
405.2419	224.932	139.2018
408.2338	234.1877	140.4229
420.3534	247.4808	148.1253
416.5654	257.7442	154.517
418.966	258.7998	160.8123
407.7323	254.2651	156.866
402.6386	256.8871	153.9633
394.3211	261.0678	164.4746
409.9656	296.5902	189.3667
388.6564	281.9127	178.0087
438.079	339.7161	228.6357
434.9002	353.3564	266.8591
430.8694	305.6595	236.8402
407.7464	253.8289	174.5026
378.7856	283.8632	198.8557
325.978	262.0431	186.888
392.8459	310.475	231.7315
425.5013	384.4121	325.6733
403.4206	356.0665	387.0488
414.1235	334.7273	222.0075
389.8225	294.8541	203.448
358.6696	288.5538	204.4363
409.6769	356.2014	299.6194
349.7152	185.4133	117.493
339.6208	244.7799	165.0095
364.9846	273.0558	167.4084
353.1977	284.1925	176.0266
375.2282	307.8329	204.8623
339.973	235.5069	165.1292
356.6976	289.7037	201.3921
		162.1568

Base Rates -ADJ for HHC and Sup Class Offset for Territorial Relativity Differences - BF				
Territory	Class 10	15	Class 17	Class 18
1	122	122	217	130
2	124	124	212	127
3	127	127	227	138
4	133	133	235	140
5	133	133	235	142
6	142	142	250	151
7	149	149	254	162
8	154	154	254	170
9	150	150	248	157
10	144	144	249	156
11	157	157	281	172
12	180	180	300	186
13	170	170	255	187
14	218	218	326	235
15	259	259	341	251
16	233	233	336	231
17	167	167	282	176
18	193	193	298	198
19	178	178	269	200
20	226	226	319	231
21	257	257	353	289
22	273	273	335	284
23	187	187	333	266
24	194	194	303	220
25	184	184	289	219
26	260	260	343	285
27	111	111	198	116
40	153	153	237	168
41	152	152	259	188
42	171	171	271	209
43	199	199	291	217
44	163	163	264	174
45	195	195	272	207

R *L/AJ

Class 20	Class 21	Class 25	Class 26	Class 30
398	219	358	198	122
401	208	361	188	124
415	224	374	201	127
427	237	384	213	132
431	247	387	222	133
443	261	399	235	140
439	271	395	244	147
441	272	397	245	152
430	268	387	241	149
424	271	382	244	146
415	276	374	248	156
433	313	389	281	180
410	297	369	267	169
462	358	415	322	217
458	373	412	335	253
454	322	409	290	225
429	267	387	241	165
399	299	359	269	189
343	276	309	248	177
415	327	373	294	220
449	405	404	365	309
425	375	383	338	367
435	353	393	317	211
411	311	370	280	193
378	303	340	274	194
432	375	388	338	284
368	195	332	176	111
357	257	322	232	156
384	288	346	259	159
372	300	335	269	167
396	324	356	292	194
358	249	322	223	157
375	305	338	275	191

153.8253

Base Rates Account for the removal of the MC discount
 Base Rates -Allstate w/o HHC and Sup Class

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25
1	53	53	53	53	53	53	53
2	51	51	51	51	51	51	51
3	54	54	54	54	54	54	54
4	51	51	51	51	51	51	51
5	54	54	54	54	54	54	54
6	57	57	57	57	57	57	57
7	57	57	57	57	57	57	57
8	61	61	61	61	61	61	61
9	56	56	56	56	56	56	56
10	61	61	61	61	61	61	61
11	64	64	64	64	64	64	64
12	66	66	66	66	66	66	66
13	71	71	71	71	71	71	71
14	77	77	77	77	77	77	77
15	98	98	98	98	98	98	98
16	147	147	147	147	147	147	147
17	53	53	53	53	53	53	53
18	91	91	91	91	91	91	91
19	106	106	106	106	106	106	106
20	90	90	90	90	90	90	90
21	123	123	123	123	123	123	123
22	139	139	139	139	139	139	139
23	115	115	115	115	115	115	115
24	77	77	77	77	77	77	77
25	96	96	96	96	96	96	96
26	120	120	120	120	120	120	120
27	47	47	47	47	47	47	47
40	59	59	59	59	59	59	59
41	64	64	64	64	64	64	64
42	69	69	69	69	69	69	69
43	79	79	79	79	79	79	79
44	105	105	105	105	105	105	105
45	89	89	89	89	89	89	89

** Increased Limits, Passive Restraint, Annual Mileage, Deductible, Part 5 Merit, Model Year
*** Supplemental Class = 1, Merit, Household Composition = 1, Tier, Property Insurance Pol
**** Increased Limits Only

ARF - HHComp and Supp Class for 10, 15, 30
 ARF - HHComp and Supp Class for 17 and 18
 ARF - HHComp and Supp Class for 20 - 26

Territory Rate Territorial Relativity Base Rates -Decreased Base Rates as Multi-car Discoun

Class 26	Class 30	Territory Rate	Territorial Relativity	Territory	Class 10	Class 15	Class 17	Class 18
53	53	53	0.8913	1	53	53	53	53
51	51	51	0.8577	2	51	51	51	51
54	54	54	0.9081	3	54	54	54	54
51	51	51	0.8577	4	51	51	51	51
54	54	54	0.9081	5	54	54	54	54
57	57	57	0.9586	6	57	57	57	57
57	57	57	0.9586	7	57	57	57	57
61	61	61	1.0259	8	61	61	61	61
56	56	56	0.9418	9	56	56	56	56
61	61	61	1.0259	10	61	61	61	61
64	64	64	1.0763	11	64	64	64	64
66	66	66	1.1100	12	66	66	66	66
71	71	71	1.1940	13	71	71	71	71
77	77	77	1.2950	14	77	77	77	77
98	98	98	1.6481	15	98	98	98	98
147	147	147	2.4722	16	147	147	147	147
53	53	53	0.8913	17	53	53	53	53
91	91	91	1.5304	18	91	91	91	91
106	106	106	1.7827	19	106	106	106	106
90	90	90	1.5136	20	90	90	90	90
123	123	123	2.0686	21	123	123	123	123
139	139	139	2.3376	22	139	139	139	139
115	115	115	1.9340	23	115	115	115	115
77	77	77	1.2950	24	77	77	77	77
96	96	96	1.6145	25	96	96	96	96
120	120	120	2.0181	26	120	120	120	120
47	47	47	0.7904	27	47	47	47	47
59	59	59	0.9922	40	59	59	59	59
64	64	64	1.0763	41	64	64	64	64
69	69	69	1.1604	42	69	69	69	69
79	79	79	1.3286	43	79	79	79	79
105	105	105	1.7658	44	105	105	105	105
89	89	89	1.4968	45	89	89	89	89

59.46157

ir, Deductible by PGS, Experience Group Rating, Good Payer
olicy Discount, Preferred Package Discount

Multi Car	HHC	Sup C	Total = HHC * Sup C
0.9627	0.9211	1	0.9211
0.9627	0.9211	1	0.9211
0.9627	0.9211	1	0.9211

It will no longer be Applied

Base Rates
Class

Class	Class	Class	Class	Class
20	21	25	26	30
53	53	53	53	53
51	51	51	51	51
54	54	54	54	54
51	51	51	51	51
54	54	54	54	54
57	57	57	57	57
57	57	57	57	57
61	61	61	61	61
56	56	56	56	56
61	61	61	61	61
64	64	64	64	64
66	66	66	66	66
71	71	71	71	71
77	77	77	77	77
98	98	98	98	98
147	147	147	147	147
53	53	53	53	53
91	91	91	91	91
106	106	106	106	106
90	90	90	90	90
123	123	123	123	123
139	139	139	139	139
115	115	115	115	115
77	77	77	77	77
96	96	96	96	96
120	120	120	120	120
47	47	47	47	47
59	59	59	59	59
64	64	64	64	64
69	69	69	69	69
79	79	79	79	79
105	105	105	105	105
89	89	89	89	89

Territory	Class
1	58
2	55
3	59
4	55
5	59
6	62
7	62
8	66
9	61
10	66
11	69
12	72
13	77
14	84
15	106
16	160
17	58
18	99
19	115
20	98
21	134
22	151
23	125
24	84
25	104
26	130
27	51
40	64
41	69
42	75
43	86
44	114
45	97

**Actual
Change**

(j)
?

s -ADJ for HHC and Sup Class

Territory
Rate

15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	
58	58	58	58	58	58	58	58	58
55	55	55	55	55	55	55	55	55
59	59	59	59	59	59	59	59	59
55	55	55	55	55	55	55	55	55
59	59	59	59	59	59	59	59	59
62	62	62	62	62	62	62	62	62
62	62	62	62	62	62	62	62	62
66	66	66	66	66	66	66	66	66
61	61	61	61	61	61	61	61	61
66	66	66	66	66	66	66	66	66
69	69	69	69	69	69	69	69	69
72	72	72	72	72	72	72	72	72
77	77	77	77	77	77	77	77	77
84	84	84	84	84	84	84	84	84
106	106	106	106	106	106	106	106	106
160	160	160	160	160	160	160	160	160
58	58	58	58	58	58	58	58	58
99	99	99	99	99	99	99	99	99
115	115	115	115	115	115	115	115	115
98	98	98	98	98	98	98	98	98
134	134	134	134	134	134	134	134	134
151	151	151	151	151	151	151	151	151
125	125	125	125	125	125	125	125	125
84	84	84	84	84	84	84	84	84
104	104	104	104	104	104	104	104	104
130	130	130	130	130	130	130	130	130
51	51	51	51	51	51	51	51	51
64	64	64	64	64	64	64	64	64
69	69	69	69	69	69	69	69	69
75	75	75	75	75	75	75	75	75
86	86	86	86	86	86	86	86	86
114	114	114	114	114	114	114	114	114
97	97	97	97	97	97	97	97	97

64.55495
1.08566

Class 25	Class 26	Class 30
57.5399	57.5399	57.5399
55.3686	55.3686	55.3686
58.6255	58.6255	58.6255
55.3686	55.3686	55.3686
58.6255	58.6255	58.6255
61.8826	61.8826	61.8826
61.8826	61.8826	61.8826
66.2251	66.2251	66.2251
60.7968	60.7968	60.7968
66.2251	66.2251	66.2251
69.4822	69.4822	69.4822
71.6534	71.6534	71.6534
77.0817	77.0817	77.0817
83.5957	83.5957	83.5957
106.3946	106.3946	106.3946
159.5918	159.5918	159.5918
57.5399	57.5399	57.5399
98.7949	98.7949	98.7949
115.0798	115.0798	115.0798
97.7092	97.7092	97.7092
133.536	133.536	133.536
150.9065	150.9065	150.9065
124.8507	124.8507	124.8507
83.5957	83.5957	83.5957
104.2232	104.2232	104.2232
130.279	130.279	130.279
51.026	51.026	51.026
64.0539	64.0539	64.0539
69.4822	69.4822	69.4822
74.9105	74.9105	74.9105
85.767	85.767	85.767
113.9942	113.9942	113.9942
96.6236	96.6236	96.6236
	64.55495	

Base Rates -ADJ for HHC and Sup Class Offset for Territorial Relativity Differences - BF					
Territory	Class 10	15	Class 17	Class 18	
1	60	60	60	60	60
2	57	57	57	57	57
3	61	61	61	61	61
4	57	57	57	57	57
5	61	61	61	61	61
6	64	64	64	64	64
7	64	64	64	64	64
8	69	69	69	69	69
9	63	63	63	63	63
10	69	69	69	69	69
11	72	72	72	72	72
12	74	74	74	74	74
13	80	80	80	80	80
14	87	87	87	87	87
15	110	110	110	110	110
16	165	165	165	165	165
17	60	60	60	60	60
18	102	102	102	102	102
19	119	119	119	119	119
20	101	101	101	101	101
21	138	138	138	138	138
22	156	156	156	156	156
23	129	129	129	129	129
24	87	87	87	87	87
25	108	108	108	108	108
26	135	135	135	135	135
27	53	53	53	53	53
40	66	66	66	66	66
41	72	72	72	72	72
42	78	78	78	78	78
43	89	89	89	89	89
44	118	118	118	118	118
45	100	100	100	100	100

R *L/AJ

Class 20	Class 21	Class 25	Class 26	Class 30
60	60	60	60	60
57	57	57	57	57
61	61	61	61	61
57	57	57	57	57
61	61	61	61	61
64	64	64	64	64
64	64	64	64	64
69	69	69	69	69
63	63	63	63	63
69	69	69	69	69
72	72	72	72	72
74	74	74	74	74
80	80	80	80	80
87	87	87	87	87
110	110	110	110	110
165	165	165	165	165
60	60	60	60	60
102	102	102	102	102
119	119	119	119	119
101	101	101	101	101
138	138	138	138	138
156	156	156	156	156
129	129	129	129	129
87	87	87	87	87
108	108	108	108	108
135	135	135	135	135
53	53	53	53	53
66	66	66	66	66
72	72	72	72	72
78	78	78	78	78
89	89	89	89	89
118	118	118	118	118
100	100	100	100	100

66.92899

<u>BI Territory</u>	<u>Class 10</u>	<u>Class 15</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>
1	117,925	23,918	5,170	1,962	486	223	4,122
2	158,239	34,218	7,026	2,933	687	362	5,194
3	339,668	70,435	15,511	5,269	1,481	698	11,198
4	212,149	52,563	9,427	3,327	958	445	6,520
5	330,853	65,775	16,570	4,571	1,728	727	10,256
6	225,240	45,396	10,175	3,556	927	501	6,677
7	229,472	46,843	11,119	2,874	1,370	541	6,155
8	128,338	26,269	5,575	1,871	701	358	3,170
9	131,749	26,566	6,624	1,467	981	353	3,343
10	60,516	13,665	3,206	757	469	134	1,734
11	49,344	8,724	1,953	793	490	222	646
12	131,631	24,004	6,144	1,734	1,398	501	2,063
13	138,735	25,070	7,705	1,545	1,857	412	3,112
14	47,462	7,843	3,031	616	1,030	263	894
15	15,942	3,482	1,045	183	305	58	344
16	7,287	887	844	85	437	43	94
17	11,408	2,559	347	183	61	37	135
18	10,891	1,376	520	136	220	56	103
19	10,969	1,211	364	109	154	47	63
20	10,745	1,620	581	152	257	59	133
21	29,749	3,916	2,163	391	1,233	225	412
22	6,859	973	656	79	349	38	95
23	30,564	3,025	1,094	347	468	122	152
24	17,885	1,661	1,049	227	292	84	79
25	10,704	1,035	378	103	101	32	51
26	13,063	1,710	973	145	413	55	135
27	264,514	57,194	11,727	4,617	1,106	563	9,291
40	12,492	2,603	699	111	186	37	229
41	37,866	5,008	2,113	414	638	139	819
42	44,708	8,720	2,684	371	968	138	844
43	28,325	4,847	1,871	294	733	110	731
44	17,978	2,205	1,830	231	1,101	138	410
45	29,230	5,072	1,830	295	698	113	746

<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>	<u>BI part 5</u> <u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>15</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>
3,236	3,402	1	117,925	23,918	5,170	1,962	486
4,649	3,392	2	158,239	34,218	7,026	2,933	687
8,782	8,080	3	339,668	70,435	15,511	5,269	1,481
5,378	4,801	4	212,149	52,563	9,427	3,327	958
6,774	7,246	5	330,853	65,775	16,570	4,571	1,728
5,254	4,554	6	225,240	45,396	10,175	3,556	927
3,937	4,408	7	229,472	46,843	11,119	2,874	1,370
2,639	2,412	8	128,338	26,269	5,575	1,871	701
2,076	2,356	9	131,749	26,566	6,624	1,467	981
1,065	973	10	60,516	13,665	3,206	757	469
929	827	11	49,344	8,724	1,953	793	490
1,733	2,290	12	131,631	24,004	6,144	1,734	1,398
1,756	1,627	13	138,735	25,070	7,705	1,545	1,857
630	722	14	47,462	7,843	3,031	616	1,030
193	253	15	15,942	3,482	1,045	183	305
53	67	16	7,287	887	844	85	437
248	199	17	11,408	2,559	347	183	61
153	148	18	10,891	1,376	520	136	220
103	228	19	10,969	1,211	364	109	154
144	116	20	10,745	1,620	581	152	257
247	348	21	29,749	3,916	2,163	391	1,233
47	54	22	6,859	973	656	79	349
174	585	23	30,564	3,025	1,094	347	468
106	355	24	17,885	1,661	1,049	227	292
98	153	25	10,704	1,035	378	103	101
99	183	26	13,063	1,710	973	145	413
7,222	7,950	27	264,514	57,194	11,727	4,617	1,106
146	152	40	12,492	2,603	699	111	186
405	421	41	37,866	5,008	2,113	414	638
392	486	42	44,708	8,720	2,684	371	968
339	350	43	28,325	4,847	1,871	294	733
181	126	44	17,978	2,205	1,830	231	1,101
318	420	45	29,230	5,072	1,830	295	698

<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>	<u>PD</u> <u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>15</u>	<u>Class</u> <u>17</u>
223	4,122	3,236	3,402		1 117,938	23,919	5,171
362	5,194	4,649	3,392		2 158,232	34,216	7,028
698	11,198	8,782	8,080		3 339,587	70,434	15,501
445	6,520	5,378	4,801		4 212,169	52,556	9,425
727	10,256	6,774	7,246		5 330,821	65,782	16,567
501	6,677	5,254	4,554		6 225,220	45,386	10,179
541	6,155	3,937	4,408		7 229,458	46,836	11,118
358	3,170	2,639	2,412		8 128,334	26,256	5,577
353	3,343	2,076	2,356		9 131,749	26,560	6,622
134	1,734	1,065	973		10 60,515	13,660	3,207
222	646	929	827		11 49,344	8,721	1,955
501	2,063	1,733	2,290		12 131,616	23,995	6,146
412	3,112	1,756	1,627		13 138,731	25,070	7,708
263	894	630	722		14 47,458	7,839	3,034
58	344	193	253		15 15,955	3,484	1,045
43	94	53	67		16 7,291	887	844
37	135	248	199		17 11,412	2,557	347
56	103	153	148		18 10,897	1,375	520
47	63	103	228		19 10,972	1,209	365
59	133	144	116		20 10,741	1,619	581
225	412	247	348		21 29,748	3,919	2,165
38	95	47	54		22 6,862	974	659
122	152	174	585		23 30,566	3,023	1,094
84	79	106	355		24 17,892	1,662	1,050
32	51	98	153		25 10,703	1,034	378
55	135	99	183		26 13,059	1,709	973
563	9,291	7,222	7,950		27 264,519	57,189	11,722
37	229	146	152		40 12,493	2,603	699
139	819	405	421		41 37,852	5,009	2,112
138	844	392	486		42 44,714	8,716	2,683
110	731	339	350		43 28,332	4,849	1,872
138	410	181	126		44 17,977	2,206	1,829
113	746	318	420		45 29,226	5,072	1,830

<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>	<u>PIP</u> <u>Territory</u>	<u>Class</u> <u>10</u>
1,960	486	223	4,123	3,237	3,400	1	117,914
2,928	688	363	5,197	4,645	3,392	2	158,176
5,269	1,483	699	11,197	8,785	8,078	3	339,486
3,323	959	444	6,519	5,377	4,805	4	212,126
4,573	1,729	728	10,258	6,774	7,245	5	330,762
3,565	926	500	6,678	5,253	4,553	6	225,177
2,875	1,372	539	6,155	3,938	4,409	7	229,402
1,870	700	357	3,172	2,638	2,415	8	128,306
1,467	982	353	3,341	2,077	2,354	9	131,707
758	469	134	1,734	1,062	974	10	60,483
792	489	222	647	927	828	11	49,331
1,733	1,397	503	2,064	1,729	2,287	12	131,583
1,543	1,858	416	3,114	1,757	1,627	13	138,678
616	1,029	263	893	631	722	14	47,452
183	305	58	345	193	255	15	15,948
85	438	43	94	53	68	16	7,288
183	60	37	136	248	199	17	11,410
136	220	56	103	153	148	18	10,897
109	154	47	63	103	228	19	10,972
152	257	59	134	144	116	20	10,732
391	1,236	226	411	246	348	21	29,739
79	351	38	96	46	54	22	6,862
348	466	122	152	173	585	23	30,553
227	291	84	79	106	355	24	17,888
103	101	32	51	98	153	25	10,701
145	413	56	135	99	183	26	13,054
4,619	1,107	563	9,290	7,221	7,951	27	264,473
111	186	37	228	145	151	40	12,492
414	639	139	817	404	421	41	37,826
371	968	138	844	392	486	42	44,692
292	732	110	730	340	352	43	28,298
232	1,104	138	410	181	126	44	17,970
294	698	112	745	318	419	45	29,218

Class <u>15</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
23,914	5,162	1,958	482	223	4,118	3,230	3,401
34,209	7,023	2,926	687	356	5,195	4,637	3,386
70,420	15,485	5,270	1,476	697	11,179	8,778	8,073
52,550	9,412	3,317	953	442	6,508	5,371	4,801
65,763	16,556	4,566	1,721	726	10,240	6,764	7,231
45,392	10,165	3,559	923	499	6,669	5,248	4,548
46,834	11,108	2,875	1,368	538	6,150	3,930	4,404
26,247	5,576	1,873	697	357	3,167	2,635	2,414
26,557	6,616	1,469	982	352	3,340	2,071	2,350
13,660	3,204	759	469	132	1,732	1,064	972
8,719	1,952	792	485	220	647	928	828
23,988	6,141	1,728	1,394	503	2,062	1,725	2,286
25,069	7,700	1,546	1,848	416	3,105	1,756	1,627
7,838	3,031	614	1,029	264	893	630	723
3,484	1,044	183	305	58	344	193	254
887	844	85	438	41	94	54	68
2,557	347	183	60	37	135	247	199
1,375	520	135	220	56	103	153	148
1,206	364	109	154	47	62	103	227
1,619	581	152	257	59	134	144	116
3,914	2,161	392	1,236	224	411	247	348
976	659	79	351	38	96	46	54
3,020	1,092	348	466	120	152	173	585
1,662	1,049	227	290	84	79	107	355
1,033	378	103	101	32	51	98	153
1,709	972	145	414	56	135	99	183
57,170	11,713	4,622	1,099	562	9,275	7,208	7,949
2,603	697	111	186	36	228	145	151
5,007	2,105	414	634	139	814	407	421
8,717	2,678	370	964	134	844	392	486
4,848	1,866	291	732	110	727	339	352
2,206	1,825	230	1,103	137	407	181	126
5,070	1,829	294	698	113	745	317	419

<u>COMP Territory</u>	<u>Class 10</u>	<u>Class 15</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>
1	105,826	22,072	4,190	1,800	317	188	3,212	3,030
2	142,642	31,807	5,769	2,689	438	299	4,070	4,363
3	301,941	65,215	12,290	4,807	874	571	8,589	8,225
4	190,199	49,190	7,642	3,062	566	363	4,989	5,039
5	290,145	60,791	12,883	4,013	1,010	565	7,702	6,238
6	202,066	42,251	8,180	3,266	555	426	5,037	4,900
7	201,273	43,302	8,671	2,516	826	427	4,604	3,619
8	114,573	24,456	4,411	1,707	446	307	2,397	2,484
9	112,751	24,558	4,946	1,226	551	257	2,474	1,886
10	52,792	12,769	2,501	671	260	108	1,307	965
11	43,159	8,002	1,509	715	310	186	489	882
12	113,343	22,122	4,529	1,521	851	403	1,471	1,566
13	112,341	22,352	5,462	1,305	1,025	317	2,138	1,553
14	38,426	7,079	2,072	497	554	206	601	561
15	12,548	3,098	699	144	144	47	234	172
16	5,133	740	505	72	193	28	53	43
17	10,309	2,405	271	166	43	32	103	227
18	8,905	1,208	361	113	132	45	61	131
19	9,132	1,060	256	97	90	41	38	93
20	8,656	1,443	414	120	151	45	79	130
21	23,064	3,241	1,437	326	691	176	254	217
22	4,972	753	412	62	175	25	54	42
23	27,260	2,748	824	320	339	99	114	165
24	15,000	1,442	730	186	174	60	60	94
25	9,343	906	269	85	57	26	30	87
26	10,405	1,445	615	117	193	42	87	87
27	234,698	52,223	9,415	4,242	674	469	7,359	6,825
40	9,592	2,365	444	90	89	24	151	128
41	29,609	4,331	1,435	325	322	94	537	352
42	33,475	7,478	1,692	285	483	100	533	335
43	21,409	4,236	1,208	222	322	73	418	287
44	12,461	1,830	1,031	168	480	91	237	145
45	23,312	4,478	1,283	231	393	80	477	286

<u>Class</u> <u>30</u>	<u>COLL</u> <u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>15</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>
2,999	1	99,359	20,433	3,489	1,658	263	177
2,989	2	134,568	29,644	4,891	2,539	358	287
7,030	3	283,744	60,313	10,286	4,502	676	537
4,178	4	179,444	45,957	6,538	2,889	466	338
6,065	5	273,350	56,423	10,799	3,728	782	527
3,998	6	191,384	39,375	6,946	3,066	435	397
3,815	7	189,113	40,119	7,375	2,330	671	394
2,111	8	108,434	22,950	3,779	1,608	352	282
1,964	9	105,684	22,534	4,239	1,153	443	242
818	10	49,422	11,863	2,127	615	181	99
731	11	41,246	7,575	1,341	675	280	174
1,857	12	107,971	20,755	4,029	1,439	755	386
1,336	13	103,900	20,425	4,774	1,207	858	283
514	14	36,555	6,579	1,899	474	507	199
186	15	12,027	2,944	664	140	138	44
43	16	4,928	688	474	70	176	27
181	17	9,934	2,282	239	153	40	32
119	18	8,589	1,131	332	112	119	43
205	19	8,725	1,011	228	93	80	40
90	20	8,340	1,356	377	117	139	43
252	21	22,221	3,090	1,353	307	625	171
36	22	4,751	715	375	63	155	23
541	23	26,338	2,641	770	305	316	97
269	24	14,321	1,345	660	177	159	59
128	25	8,917	833	236	82	47	28
149	26	10,052	1,375	602	110	191	41
6,772	27	219,106	47,844	7,872	3,962	513	434
125	40	8,518	2,081	328	73	60	19
322	41	27,727	3,881	1,238	300	258	89
404	42	30,288	6,660	1,374	252	377	86
279	43	19,844	3,877	1,035	213	262	67
88	44	10,816	1,608	732	150	286	76
336	45	21,747	4,136	1,141	217	334	77

<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
2,333	2,897	2,822
3,010	4,187	2,836
6,242	7,796	6,655
3,535	4,803	3,959
5,476	5,851	5,768
3,641	4,647	3,814
3,287	3,400	3,608
1,775	2,373	2,014
1,773	1,772	1,849
968	904	763
380	849	701
1,125	1,498	1,778
1,615	1,456	1,245
477	533	487
222	169	180
45	41	38
79	217	176
47	126	113
30	89	198
67	123	84
236	212	240
49	41	35
100	162	525
51	88	253
21	84	125
77	80	142
5,364	6,490	6,373
95	116	113
411	328	303
328	303	378
302	264	265
166	132	80
374	269	318

Premium Change for Policy #1	Avg Ann Prem @ Curr Rates	New Avg Ann Prem @ Filed Rates	New % Change	Renewal Avg Ann Prem @ Filed Rates	Renewal % Change
Petersham		420		387	
Sturbridge		457		420	
Northampton		520		478	
Foxborough		520		478	
Pittsfield		561		516	
Attleborough		565		519	
Bridgewater		594		546	
Plymouth		608		559	
Dedham		638		586	
Framingham		682		625	
Methuen		649		595	
Cambridge		665		611	
Quincy		723		664	
New Bedford		780		715	
Worcester		780		715	
Randolph		907		833	
Revere		1018		933	
Chelsea		927		849	
West Roxbury		701		643	
Roslindale		794		728	
Jamaica Plain		777		712	
Hyde Park		868		797	
Dorchester		1007		925	
Roxbury		1056		969	
Boston Central		623		571	
Brighton		733		674	
South Boston		723		664	
E. Boston/Charlestown		887		814	
Holyoke		794		730	
Lowell		782		718	
Springfield		957		878	
Lynn		937		858	
Lawrence		779		716	
Brockton		1001		919	
Barnstable		565		519	
North Adams		495		454	
Fall River		780		715	
Taunton		682		625	
Beverly		565		519	
Gloucester		565		519	
Haverhill		638		586	
Newburyport		457		420	
Peabody		649		595	
Salem		723		664	
Chicopee		682		625	
Westfield		594		546	
Everett		907		833	
Malden		907		833	
Marlborough		565		519	
Medford		723		664	
Melrose		594		546	
Newton		594		546	
Somerville		723		664	
Waltham		608		559	
Woburn		608		559	
Fitchburg		608		559	
Gardner		520		478	
Leominster		565		519	

Premium Change for Policy #2	Avg Ann Prem @ Curr Rates	New Avg Ann Prem @ Filed Rates	New % Change	Renewal Avg Ann Prem @ Filed Rates	New % Change
Petersham		354		361	
Sturbridge		380		388	
Northampton		400		409	
Foxborough		400		409	
Pittsfield		415		424	
Attleborough		419		428	
Bridgewater		435		446	
Plymouth		448		458	
Dedham		464		472	
Framingham		467		476	
Methuen		457		467	
Cambridge		474		484	
Quincy		514		524	
New Bedford		524		535	
Worcester		524		535	
Randolph		605		620	
Revere		688		703	
Chelsea		684		700	
West Roxbury		483		492	
Roslindale		564		577	
Jamaica Plain		556		569	
Hyde Park		613		627	
Dorchester		702		719	
Roxbury		748		765	
Boston Central		528		538	
Brighton		536		548	
South Boston		542		552	
E. Boston/Charlestown		672		688	
Holyoke		496		506	
Lowell		500		510	
Springfield		566		578	
Lynn		598		610	
Lawrence		543		555	
Brockton		620		634	
Barnstable		419		428	
North Adams		387		395	
Fall River		524		535	
Taunton		467		476	
Beverly		419		428	
Gloucester		419		428	
Haverhill		464		472	
Newburyport		380		388	
Peabody		457		467	
Salem		514		524	
Chicopee		467		476	
Westfield		435		446	
Everett		605		620	
Malden		605		620	
Marlborough		419		428	
Medford		514		524	
Melrose		435		446	
Newton		435		446	
Somerville		514		524	
Waltham		448		458	
Woburn		448		458	
Fitchburg		448		458	
Gardner		400		409	
Leominster		419		428	

Premium Change for Policy #3	Avg Ann Prem @ Curr Rates	New Avg Ann Prem @ Filed Rates	New % Change	Renewal Avg Ann Prem @ Filed Rates	Renewal % Change
Petersham		1784		1779	
Sturbridge		1950		1946	
Northampton		2120		2123	
Foxborough		2120		2123	
Pittsfield		2284		2278	
Attleborough		2336		2334	
Bridgewater		2480		2470	
Plymouth		2551		2543	
Dedham		2646		2636	
Framingham		2662		2660	
Methuen		2668		2664	
Cambridge		2787		2781	
Quincy		2971		2959	
New Bedford		3013		3018	
Worcester		3013		3018	
Randolph		3434		3434	
Revere		3796		3799	
Chelsea		3719		3723	
West Roxbury		2685		2686	
Roslindale		3251		3253	
Jamaica Plain		3061		3066	
Hyde Park		3494		3493	
Dorchester		3997		4003	
Roxbury		4027		4034	
Boston Central		2988		2991	
Brighton		2923		2921	
South Boston		3082		3079	
E. Boston/Charlestown		3651		3652	
Holyoke		2961		2963	
Lowell		2971		2969	
Springfield		3447		3453	
Lynn		3479		3475	
Lawrence		3117		3119	
Brockton		3618		3619	
Barnstable		2336		2334	
North Adams		2020		2018	
Fall River		3013		3018	
Taunton		2662		2660	
Beverly		2336		2334	
Gloucester		2336		2334	
Haverhill		2646		2636	
Newburyport		1950		1946	
Peabody		2668		2664	
Salem		2971		2959	
Chicopee		2662		2660	
Westfield		2480		2470	
Everett		3434		3434	
Malden		3434		3434	
Marlborough		2336		2334	
Medford		2971		2959	
Melrose		2480		2470	
Newton		2480		2470	
Somerville		2971		2959	
Waltham		2551		2543	
Woburn		2551		2543	
Fitchburg		2551		2543	
Gardner		2120		2123	
Leominster		2336		2334	

Premium Change for Policy #4	Avg Ann Prem @ Curr Rates	New Avg Ann Prem @ Filed Rates	New % Change	Renewal Avg Ann Prem @ Filed Rates	Renewal % Change
Petersham		920		935	
Sturbridge		1001		1016	
Northampton		1118		1134	
Foxborough		1118		1134	
Pittsfield		1186		1202	
Attleborough		1198		1213	
Bridgewater		1266		1285	
Plymouth		1287		1305	
Dedham		1351		1372	
Framingham		1413		1434	
Methuen		1377		1396	
Cambridge		1416		1436	
Quincy		1516		1538	
New Bedford		1639		1662	
Worcester		1639		1662	
Randolph		1882		1909	
Revere		2153		2183	
Chelsea		2162		2192	
West Roxbury		1447		1469	
Roslindale		1742		1768	
Jamaica Plain		1747		1772	
Hyde Park		1877		1905	
Dorchester		2253		2287	
Roxbury		2381		2415	
Boston Central		1482		1502	
Brighton		1570		1593	
South Boston		1617		1643	
E. Boston/Charlestown		1980		2009	
Holyoke		1643		1667	
Lowell		1621		1644	
Springfield		1980		2008	
Lynn		1947		1976	
Lawrence		1764		1789	
Brockton		2105		2137	
Barnstable		1198		1213	
North Adams		1062		1079	
Fall River		1639		1662	
Taunton		1413		1434	
Beverly		1198		1213	
Gloucester		1198		1213	
Haverhill		1351		1372	
Newburyport		1001		1016	
Peabody		1377		1396	
Salem		1516		1538	
Chicopee		1413		1434	
Westfield		1266		1285	
Everett		1882		1909	
Malden		1882		1909	
Marlborough		1198		1213	
Medford		1516		1538	
Melrose		1266		1285	
Newton		1266		1285	
Somerville		1516		1538	
Waltham		1287		1305	
Woburn		1287		1305	
Fitchburg		1287		1305	
Gardner		1118		1134	
Leominster		1198		1213	