

**RULE 11 – PREMIUM CALCULATION RULE**

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

Note:

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

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

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

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	142	199	124	369	194	332	174	138
2	149	208	134	384	211	348	190	143
3	161	225	148	429	233	388	210	156
4	195	282	173	538	305	484	275	188
5	182	257	178	517	298	466	267	181
6	196	283	175	550	339	495	305	192
7	204	278	198	596	351	537	316	198
8	216	306	201	621	375	560	338	211
9	225	300	209	586	356	528	320	220
10	218	336	225	598	393	538	355	222
11	228	396	240	635	428	572	385	259
12	243	361	251	610	440	549	397	237
13	279	398	273	621	450	558	404	273
14	336	446	329	653	497	587	448	327
15	384	478	331	626	516	564	464	367
16	360	546	482	685	559	616	503	369
17	233	351	221	594	352	534	316	235
18	307	588	322	782	563	704	508	347
19	301	468	311	607	465	547	418	336
20	361	616	378	812	616	730	554	398
21	442	625	516	793	651	713	586	616
22	440	628	505	799	645	721	580	601
23	229	397	278	555	408	499	368	233
24	247	378	243	594	390	533	352	252
25	253	441	264	614	463	552	417	277
26	324	499	352	625	515	562	463	314
27	121	179	104	326	163	293	146	125
40	361	529	349	768	548	691	494	381
41	295	412	301	606	454	545	409	302
42	451	565	404	745	610	671	549	458
43	369	509	360	676	556	611	500	397
44	314	503	442	631	512	567	461	318
45	452	592	422	804	656	725	590	470

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

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**CLASS-TERRITORY BASE RATES - PART 2 (A-2)**

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

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

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

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	183	251	177	494	306	445	276	192
2	195	258	179	524	322	472	291	200
3	198	264	190	542	324	488	291	211
4	211	275	194	582	348	523	313	232
5	211	278	192	601	370	540	333	237
6	226	287	206	610	385	549	348	242
7	232	290	218	628	412	567	372	253
8	242	315	230	665	423	599	381	271
9	240	310	218	651	409	586	368	246
10	235	304	214	636	399	572	358	240
11	231	324	219	632	399	570	358	243
12	271	347	245	679	448	611	403	275
13	263	324	228	634	418	571	376	263
14	315	400	277	728	494	655	445	322
15	333	435	291	731	528	657	475	339
16	308	451	304	756	500	680	451	318
17	239	353	220	639	372	576	335	239
18	276	416	257	687	444	618	401	272
19	245	349	225	568	366	512	330	237
20	302	459	279	768	490	692	441	316
21	347	496	319	741	535	666	482	348
22	361	436	324	607	473	547	426	352
23	205	359	231	583	386	525	347	225
24	281	401	257	656	414	590	372	274
25	269	440	258	665	463	599	417	285
26	309	433	305	622	475	560	427	304
27	166	225	150	440	256	396	231	166
40	214	306	202	556	351	501	316	247
41	245	337	236	629	421	567	379	260
42	241	354	252	630	447	568	403	286
43	307	402	276	696	500	625	450	311
44	241	393	266	674	446	606	401	248
45	304	394	265	679	486	611	436	309

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

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**CLASS-TERRITORY BASE RATES - PART 5 (Basic B)**

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

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

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

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	122	217	130	398	219	358	198	122
2	120	204	122	387	200	348	181	120
3	127	227	138	415	224	374	201	127
4	133	235	140	427	237	384	213	132
5	128	226	137	415	238	373	214	128
6	142	249	151	442	260	398	234	140
7	147	251	160	434	268	390	241	145
8	159	263	176	456	281	411	253	157
9	144	238	151	413	257	372	232	143
10	144	249	156	424	271	382	244	146
11	157	281	172	415	276	374	248	156
12	180	300	186	433	313	389	281	180
13	170	255	187	410	297	369	267	169
14	218	326	235	462	358	415	322	217
15	259	341	251	458	373	412	335	253
16	233	336	231	454	322	409	290	225
17	159	268	167	408	254	368	229	157
18	193	298	198	399	299	359	269	189
19	178	269	200	343	276	309	248	177
20	226	319	231	415	327	373	294	220
21	269	369	303	470	424	423	382	323
22	295	362	307	459	405	413	365	396
23	187	333	266	435	353	393	317	211
24	202	315	229	428	324	385	292	201
25	191	300	227	392	315	353	284	201
26	264	348	289	439	381	394	343	288
27	103	183	107	340	180	307	163	103
40	153	237	168	357	257	322	232	156
41	152	259	188	384	288	346	259	159
42	171	271	209	372	300	335	269	167
43	199	291	217	396	324	356	292	194
44	179	290	191	394	274	354	245	173
45	196	274	208	378	307	340	277	192

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

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

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

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

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**AUTO RATING TIER FACTORS**

Tier	Parts 1 and 5		Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
	AA	BB	CC	VA	HH	DD	
1	0.55	0.87	0.47	0.47	0.49	0.78	
2	0.66	0.90	0.58	0.58	0.65	0.83	
3	0.93	0.99	0.83	0.83	0.99	0.98	
4	0.55	0.88	0.56	0.56	0.50	0.80	
5	0.76	0.93	0.73	0.73	0.70	0.86	
6	1.00	1.00	1.00	1.00	1.00	1.00	
7	0.93	1.27	0.84	0.84	0.91	1.26	
8	1.07	1.34	0.96	0.96	1.09	1.32	
9	1.39	1.47	1.25	1.25	1.47	1.46	
10	0.96	1.31	0.92	0.96	0.94	1.30	
11	1.18	1.39	1.20	1.20	1.17	1.38	
12	1.50	1.50	1.50	1.50	1.50	1.50	



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**HOUSEHOLD COMPOSITION FACTORS**

**One Operator on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.98	1.00	1.25	1.25	0.85	0.94	1.30	1.25	1.35	1.35	0.85	1.20
2	0.84	0.79	1.13	1.13	0.95	0.86	1.23	1.20	1.30	1.30	0.95	1.12
3	0.84	0.79	1.13	1.13	0.95	0.86	1.23	1.20	1.30	1.30	0.95	1.12
4+	0.84	0.79	1.13	1.13	0.95	0.86	1.23	1.20	1.30	1.30	0.95	1.12

**Two Operators on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.89	0.90	1.25	1.25	0.95	0.88	1.20	1.19	1.35	1.35	0.95	1.08
2	0.67	0.73	0.86	0.86	0.90	0.67	1.10	1.10	1.20	1.20	0.90	1.08
3	0.61	0.64	0.77	0.77	1.05	0.65	1.07	1.11	1.15	1.15	1.05	1.08
4+	0.61	0.64	0.77	0.77	1.05	0.65	1.07	1.11	1.15	1.15	1.05	1.08

**Three Operators on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.89	0.90	1.25	1.25	0.95	0.88	1.23	1.21	1.35	1.35	0.95	1.08
2	0.86	0.85	1.08	1.08	1.00	0.93	0.99	0.91	1.15	1.15	1.00	0.97
3	0.75	0.80	0.86	0.86	0.85	0.86	0.88	0.88	0.99	0.99	0.85	0.91
4+	0.78	0.75	0.76	0.76	0.95	0.83	0.86	0.86	0.94	0.94	0.95	0.91

**Four or More Operators on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.89	0.90	1.20	1.20	0.95	0.88	1.27	1.21	1.33	1.33	0.95	1.10
2	0.86	0.85	1.08	1.08	1.00	0.88	0.94	0.95	1.15	1.15	1.00	0.87
3	0.86	0.85	0.95	0.95	1.00	0.93	0.94	0.91	0.99	0.99	1.00	0.93
4+	0.75	0.80	0.86	0.86	0.85	0.86	0.87	0.88	0.99	0.99	0.85	0.87

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**OTHER AUTO RATING FACTORS**

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

**ALLSTATE INSURANCE COMPANY  
MASSACHUSETTS  
PRIVATE PASSENGER AUTOMOBILE**

**EXPLANATORY MEMORANDUM**

With this filing, Allstate Insurance Company is proposing revisions to the Household Composition Factors, Rating Tier Factors, Preferred Package Discount, and Territorial Relativities. The overall rate impact of these changes is -6.2%. Additionally, an editorial revision was made to the manual to update the Premium Calculation Rule. A summary of each proposed change included in this filing is provided below.

**HOUSEHOLD COMPOSITION FACTORS**

Allstate is proposing revisions to the Household Composition factors. The indicated factors supporting this change are those which were used to support the initial introduction of this rating plan in company filing R21292. However, in order to reflect the difference in the assumed distribution at introduction and the current distribution by household composition group, the indicated relativities have been weighted with the Allstate Massachusetts in-force exposures prior to making selections. The current, indicated, and selected factors are included in **Attachment A**. Page RFP-14 of the Motor Vehicle Rate Pages has been updated to reflect these changes.

**RATING TIER FACTORS**

With this filing, the Rating Tier factors for Tiers 1 – 6 have been revised. The indicated factors are identical to those filed with the introduction of this rating plan in the company filing R21292. The current, indicated, and selected factors are included in **Attachment B**. The proposed factors are also shown on page RFP-15 of the Motor Vehicle Rate Pages.

**PREFERRED PACKAGE DISCOUNT**

The Preferred Package Discount has been updated with this filing. This discount is based upon expected cost differences in fixed expenses and reflects retention differences for acquisition-related expenses. The indicated and selected discount amounts are given in **Attachment C**. The qualification requirements for this discount have not been revised. Page RFP-18 of the Motor Vehicle Rate Pages has been updated to reflect the revised discount amount.

**TERRITORIAL RELATIVITIES**

The territorial relativities for Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages have been revised with this filing. Detailed information describing the development of the indicated relativities by territory as well as the current and selected relativities are provided in **Attachment D**. The proposed territorial relativities are reflected in the Class – Territory Base Rates for Parts 1, 2, 4, 5, 7, and 9 as shown on pages RFP-2 through RFP-7 of the Motor Vehicle Rate Pages.

**PREMIUM CALCULATION RULE**

With this filing, the Premium Calculation Rule has been updated to reflect the most recent effective date of the current MAIP rates. Also, the reference to the DOI bulletin, as well as the corresponding effective date, have been updated from 2008-11 to 2009-13. These revisions are shown in Rule 11 of the Motor Vehicle Rules Manual.

**RULE 11 – PREMIUM CALCULATION RULE**

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

Note:

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

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

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

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	142	199	124	369	194	332	174	138
2	149	208	134	384	211	348	190	143
3	161	225	148	429	233	388	210	156
4	195	282	173	538	305	484	275	188
5	182	257	178	517	298	466	267	181
6	196	283	175	550	339	495	305	192
7	204	278	198	596	351	537	316	198
8	216	306	201	621	375	560	338	211
9	225	300	209	586	356	528	320	220
10	218	336	225	598	393	538	355	222
11	228	396	240	635	428	572	385	259
12	243	361	251	610	440	549	397	237
13	279	398	273	621	450	558	404	273
14	336	446	329	653	497	587	448	327
15	384	478	331	626	516	564	464	367
16	360	546	482	685	559	616	503	369
17	233	351	221	594	352	534	316	235
18	307	588	322	782	563	704	508	347
19	301	468	311	607	465	547	418	336
20	361	616	378	812	616	730	554	398
21	442	625	516	793	651	713	586	616
22	440	628	505	799	645	721	580	601
23	229	397	278	555	408	499	368	233
24	247	378	243	594	390	533	352	252
25	253	441	264	614	463	552	417	277
26	324	499	352	625	515	562	463	314
27	121	179	104	326	163	293	146	125
40	361	529	349	768	548	691	494	381
41	295	412	301	606	454	545	409	302
42	451	565	404	745	610	671	549	458
43	369	509	360	676	556	611	500	397
44	314	503	442	631	512	567	461	318
45	452	592	422	804	656	725	590	470

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

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

**CLASS-TERRITORY BASE RATES - PART 2 (A-2)**

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

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

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

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

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	183	251	177	494	306	445	276	192
2	195	258	179	524	322	472	291	200
3	198	264	190	542	324	488	291	211
4	211	275	194	582	348	523	313	232
5	211	278	192	601	370	540	333	237
6	226	287	206	610	385	549	348	242
7	232	290	218	628	412	567	372	253
8	242	315	230	665	423	599	381	271
9	240	310	218	651	409	586	368	246
10	235	304	214	636	399	572	358	240
11	231	324	219	632	399	570	358	243
12	271	347	245	679	448	611	403	275
13	263	324	228	634	418	571	376	263
14	315	400	277	728	494	655	445	322
15	333	435	291	731	528	657	475	339
16	308	451	304	756	500	680	451	318
17	239	353	220	639	372	576	335	239
18	276	416	257	687	444	618	401	272
19	245	349	225	568	366	512	330	237
20	302	459	279	768	490	692	441	316
21	347	496	319	741	535	666	482	348
22	361	436	324	607	473	547	426	352
23	205	359	231	583	386	525	347	225
24	281	401	257	656	414	590	372	274
25	269	440	258	665	463	599	417	285
26	309	433	305	622	475	560	427	304
27	166	225	150	440	256	396	231	166
40	214	306	202	556	351	501	316	247
41	245	337	236	629	421	567	379	260
42	241	354	252	630	447	568	403	286
43	307	402	276	696	500	625	450	311
44	241	393	266	674	446	606	401	248
45	304	394	265	679	486	611	436	309

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

**MASSACHUSETTS  
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MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 5 (Basic B)**

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

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



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

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

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	122	217	130	398	219	358	198	122
2	120	204	122	387	200	348	181	120
3	127	227	138	415	224	374	201	127
4	133	235	140	427	237	384	213	132
5	128	226	137	415	238	373	214	128
6	142	249	151	442	260	398	234	140
7	147	251	160	434	268	390	241	145
8	159	263	176	456	281	411	253	157
9	144	238	151	413	257	372	232	143
10	144	249	156	424	271	382	244	146
11	157	281	172	415	276	374	248	156
12	180	300	186	433	313	389	281	180
13	170	255	187	410	297	369	267	169
14	218	326	235	462	358	415	322	217
15	259	341	251	458	373	412	335	253
16	233	336	231	454	322	409	290	225
17	159	268	167	408	254	368	229	157
18	193	298	198	399	299	359	269	189
19	178	269	200	343	276	309	248	177
20	226	319	231	415	327	373	294	220
21	269	369	303	470	424	423	382	323
22	295	362	307	459	405	413	365	396
23	187	333	266	435	353	393	317	211
24	202	315	229	428	324	385	292	201
25	191	300	227	392	315	353	284	201
26	264	348	289	439	381	394	343	288
27	103	183	107	340	180	307	163	103
40	153	237	168	357	257	322	232	156
41	152	259	188	384	288	346	259	159
42	171	271	209	372	300	335	269	167
43	199	291	217	396	324	356	292	194
44	179	290	191	394	274	354	245	173
45	196	274	208	378	307	340	277	192

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

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

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

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

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

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

**AUTO RATING TIER FACTORS**

Tier	Parts 1 and 5		Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
	AA	BB	CC	VA	HH	DD	
1	0.55	0.87	0.47	0.47	0.49	0.78	
2	0.66	0.90	0.58	0.58	0.65	0.83	
3	0.93	0.99	0.83	0.83	0.99	0.98	
4	0.55	0.88	0.56	0.56	0.50	0.80	
5	0.76	0.93	0.73	0.73	0.70	0.86	
6	1.00	1.00	1.00	1.00	1.00	1.00	
7	0.93	1.27	0.84	0.84	0.91	1.26	
8	1.07	1.34	0.96	0.96	1.09	1.32	
9	1.39	1.47	1.25	1.25	1.47	1.46	
10	0.96	1.31	0.92	0.96	0.94	1.30	
11	1.18	1.39	1.20	1.20	1.17	1.38	
12	1.50	1.50	1.50	1.50	1.50	1.50	

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

**HOUSEHOLD COMPOSITION FACTORS**

**One Operator on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.98	1.00	1.25	1.25	0.85	0.94	1.30	1.25	1.35	1.35	0.85	1.20
2	0.84	0.79	1.13	1.13	0.95	0.86	1.23	1.20	1.30	1.30	0.95	1.12
3	0.84	0.79	1.13	1.13	0.95	0.86	1.23	1.20	1.30	1.30	0.95	1.12
4+	0.84	0.79	1.13	1.13	0.95	0.86	1.23	1.20	1.30	1.30	0.95	1.12

**Two Operators on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.89	0.90	1.25	1.25	0.95	0.88	1.20	1.19	1.35	1.35	0.95	1.08
2	0.67	0.73	0.86	0.86	0.90	0.67	1.10	1.10	1.20	1.20	0.90	1.08
3	0.61	0.64	0.77	0.77	1.05	0.65	1.07	1.11	1.15	1.15	1.05	1.08
4+	0.61	0.64	0.77	0.77	1.05	0.65	1.07	1.11	1.15	1.15	1.05	1.08

**Three Operators on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.89	0.90	1.25	1.25	0.95	0.88	1.23	1.21	1.35	1.35	0.95	1.08
2	0.86	0.85	1.08	1.08	1.00	0.93	0.99	0.91	1.15	1.15	1.00	0.97
3	0.75	0.80	0.86	0.86	0.85	0.86	0.88	0.88	0.99	0.99	0.85	0.91
4+	0.78	0.75	0.76	0.76	0.95	0.83	0.86	0.86	0.94	0.94	0.95	0.91

**Four or More Operators on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.89	0.90	1.20	1.20	0.95	0.88	1.27	1.21	1.33	1.33	0.95	1.10
2	0.86	0.85	1.08	1.08	1.00	0.88	0.94	0.95	1.15	1.15	1.00	0.87
3	0.86	0.85	0.95	0.95	1.00	0.93	0.94	0.91	0.99	0.99	1.00	0.93
4+	0.75	0.80	0.86	0.86	0.85	0.86	0.87	0.88	0.99	0.99	0.85	0.87

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

**OTHER AUTO RATING FACTORS**

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

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

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

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	142	199	124	369	194	332	174	138
2	149	208	134	384	211	348	190	143
3	161	225	148	429	233	388	210	156
4	195	282	173	538	305	484	275	188
5	182	257	178	517	298	466	267	181
6	196	283	175	550	339	495	305	192
7	204	278	198	596	351	537	316	198
8	216	306	201	621	375	560	338	211
9	225	300	209	586	356	528	320	220
10	218	336	225	598	393	538	355	222
11	228	396	240	635	428	572	385	259
12	243	361	251	610	440	549	397	237
13	279	398	273	621	450	558	404	273
14	336	446	329	653	497	587	448	327
15	384	478	331	626	516	564	464	367
16	360	546	482	685	559	616	503	369
17	233	351	221	594	352	534	316	235
18	307	588	322	782	563	704	508	347
19	301	468	311	607	465	547	418	336
20	361	616	378	812	616	730	554	398
21	442	625	516	793	651	713	586	616
22	440	628	505	799	645	721	580	601
23	229	397	278	555	408	499	368	233
24	247	378	243	594	390	533	352	252
25	253	441	264	614	463	552	417	277
26	324	499	352	625	515	562	463	314
27	121	179	104	326	163	293	146	125
40	361	529	349	768	548	691	494	381
41	295	412	301	606	454	545	409	302
42	451	565	404	745	610	671	549	458
43	369	509	360	676	556	611	500	397
44	314	503	442	631	512	567	461	318
45	452	592	422	804	656	725	590	470

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

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

**CLASS-TERRITORY BASE RATES - PART 2 (A-2)**

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

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

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

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

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	183	251	177	494	306	445	276	192
2	195	258	179	524	322	472	291	200
3	198	264	190	542	324	488	291	211
4	211	275	194	582	348	523	313	232
5	211	278	192	601	370	540	333	237
6	226	287	206	610	385	549	348	242
7	232	290	218	628	412	567	372	253
8	242	315	230	665	423	599	381	271
9	240	310	218	651	409	586	368	246
10	235	304	214	636	399	572	358	240
11	231	324	219	632	399	570	358	243
12	271	347	245	679	448	611	403	275
13	263	324	228	634	418	571	376	263
14	315	400	277	728	494	655	445	322
15	333	435	291	731	528	657	475	339
16	308	451	304	756	500	680	451	318
17	239	353	220	639	372	576	335	239
18	276	416	257	687	444	618	401	272
19	245	349	225	568	366	512	330	237
20	302	459	279	768	490	692	441	316
21	347	496	319	741	535	666	482	348
22	361	436	324	607	473	547	426	352
23	205	359	231	583	386	525	347	225
24	281	401	257	656	414	590	372	274
25	269	440	258	665	463	599	417	285
26	309	433	305	622	475	560	427	304
27	166	225	150	440	256	396	231	166
40	214	306	202	556	351	501	316	247
41	245	337	236	629	421	567	379	260
42	241	354	252	630	447	568	403	286
43	307	402	276	696	500	625	450	311
44	241	393	266	674	446	606	401	248
45	304	394	265	679	486	611	436	309

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



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

**CLASS-TERRITORY BASE RATES - PART 5 (Basic B)**

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

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

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

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

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	122	217	130	398	219	358	198	122
2	120	204	122	387	200	348	181	120
3	127	227	138	415	224	374	201	127
4	133	235	140	427	237	384	213	132
5	128	226	137	415	238	373	214	128
6	142	249	151	442	260	398	234	140
7	147	251	160	434	268	390	241	145
8	159	263	176	456	281	411	253	157
9	144	238	151	413	257	372	232	143
10	144	249	156	424	271	382	244	146
11	157	281	172	415	276	374	248	156
12	180	300	186	433	313	389	281	180
13	170	255	187	410	297	369	267	169
14	218	326	235	462	358	415	322	217
15	259	341	251	458	373	412	335	253
16	233	336	231	454	322	409	290	225
17	159	268	167	408	254	368	229	157
18	193	298	198	399	299	359	269	189
19	178	269	200	343	276	309	248	177
20	226	319	231	415	327	373	294	220
21	269	369	303	470	424	423	382	323
22	295	362	307	459	405	413	365	396
23	187	333	266	435	353	393	317	211
24	202	315	229	428	324	385	292	201
25	191	300	227	392	315	353	284	201
26	264	348	289	439	381	394	343	288
27	103	183	107	340	180	307	163	103
40	153	237	168	357	257	322	232	156
41	152	259	188	384	288	346	259	159
42	171	271	209	372	300	335	269	167
43	199	291	217	396	324	356	292	194
44	179	290	191	394	274	354	245	173
45	196	274	208	378	307	340	277	192

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

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

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

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

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

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

**AUTO RATING TIER FACTORS**

Tier	Parts 1 and 5		Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
	AA	BB	CC	VA	HH	DD	
1	0.55	0.87	0.47	0.47	0.49	0.78	
2	0.66	0.90	0.58	0.58	0.65	0.83	
3	0.93	0.99	0.83	0.83	0.99	0.98	
4	0.55	0.88	0.56	0.56	0.50	0.80	
5	0.76	0.93	0.73	0.73	0.70	0.86	
6	1.00	1.00	1.00	1.00	1.00	1.00	
7	0.93	1.27	0.84	0.84	0.91	1.26	
8	1.07	1.34	0.96	0.96	1.09	1.32	
9	1.39	1.47	1.25	1.25	1.47	1.46	
10	0.96	1.31	0.92	0.96	0.94	1.30	
11	1.18	1.39	1.20	1.20	1.17	1.38	
12	1.50	1.50	1.50	1.50	1.50	1.50	

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

**HOUSEHOLD COMPOSITION FACTORS**

**One Operator on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.98	1.00	1.25	1.25	0.85	0.94	1.30	1.25	1.35	1.35	0.85	1.20
2	0.84	0.79	1.13	1.13	0.95	0.86	1.23	1.20	1.30	1.30	0.95	1.12
3	0.84	0.79	1.13	1.13	0.95	0.86	1.23	1.20	1.30	1.30	0.95	1.12
4+	0.84	0.79	1.13	1.13	0.95	0.86	1.23	1.20	1.30	1.30	0.95	1.12

**Two Operators on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.89	0.90	1.25	1.25	0.95	0.88	1.20	1.19	1.35	1.35	0.95	1.08
2	0.67	0.73	0.86	0.86	0.90	0.67	1.10	1.10	1.20	1.20	0.90	1.08
3	0.61	0.64	0.77	0.77	1.05	0.65	1.07	1.11	1.15	1.15	1.05	1.08
4+	0.61	0.64	0.77	0.77	1.05	0.65	1.07	1.11	1.15	1.15	1.05	1.08

**Three Operators on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.89	0.90	1.25	1.25	0.95	0.88	1.23	1.21	1.35	1.35	0.95	1.08
2	0.86	0.85	1.08	1.08	1.00	0.93	0.99	0.91	1.15	1.15	1.00	0.97
3	0.75	0.80	0.86	0.86	0.85	0.86	0.88	0.88	0.99	0.99	0.85	0.91
4+	0.78	0.75	0.76	0.76	0.95	0.83	0.86	0.86	0.94	0.94	0.95	0.91

**Four or More Operators on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.89	0.90	1.20	1.20	0.95	0.88	1.27	1.21	1.33	1.33	0.95	1.10
2	0.86	0.85	1.08	1.08	1.00	0.88	0.94	0.95	1.15	1.15	1.00	0.87
3	0.86	0.85	0.95	0.95	1.00	0.93	0.94	0.91	0.99	0.99	1.00	0.93
4+	0.75	0.80	0.86	0.86	0.85	0.86	0.87	0.88	0.99	0.99	0.85	0.87

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

**OTHER AUTO RATING FACTORS**

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

**RULE 11 – PREMIUM CALCULATION RULE**

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

Note:

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

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

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

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	142	199	124	369	194	332	174	138
2	149	208	134	384	211	348	190	143
3	161	225	148	429	233	388	210	156
4	195	282	173	538	305	484	275	188
5	182	257	178	517	298	466	267	181
6	196	283	175	550	339	495	305	192
7	204	278	198	596	351	537	316	198
8	216	306	201	621	375	560	338	211
9	225	300	209	586	356	528	320	220
10	218	336	225	598	393	538	355	222
11	228	396	240	635	428	572	385	259
12	243	361	251	610	440	549	397	237
13	279	398	273	621	450	558	404	273
14	336	446	329	653	497	587	448	327
15	384	478	331	626	516	564	464	367
16	360	546	482	685	559	616	503	369
17	233	351	221	594	352	534	316	235
18	307	588	322	782	563	704	508	347
19	301	468	311	607	465	547	418	336
20	361	616	378	812	616	730	554	398
21	442	625	516	793	651	713	586	616
22	440	628	505	799	645	721	580	601
23	229	397	278	555	408	499	368	233
24	247	378	243	594	390	533	352	252
25	253	441	264	614	463	552	417	277
26	324	499	352	625	515	562	463	314
27	121	179	104	326	163	293	146	125
40	361	529	349	768	548	691	494	381
41	295	412	301	606	454	545	409	302
42	451	565	404	745	610	671	549	458
43	369	509	360	676	556	611	500	397
44	314	503	442	631	512	567	461	318
45	452	592	422	804	656	725	590	470

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



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

**CLASS-TERRITORY BASE RATES - PART 2 (A-2)**

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

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

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

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

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	183	251	177	494	306	445	276	192
2	195	258	179	524	322	472	291	200
3	198	264	190	542	324	488	291	211
4	211	275	194	582	348	523	313	232
5	211	278	192	601	370	540	333	237
6	226	287	206	610	385	549	348	242
7	232	290	218	628	412	567	372	253
8	242	315	230	665	423	599	381	271
9	240	310	218	651	409	586	368	246
10	235	304	214	636	399	572	358	240
11	231	324	219	632	399	570	358	243
12	271	347	245	679	448	611	403	275
13	263	324	228	634	418	571	376	263
14	315	400	277	728	494	655	445	322
15	333	435	291	731	528	657	475	339
16	308	451	304	756	500	680	451	318
17	239	353	220	639	372	576	335	239
18	276	416	257	687	444	618	401	272
19	245	349	225	568	366	512	330	237
20	302	459	279	768	490	692	441	316
21	347	496	319	741	535	666	482	348
22	361	436	324	607	473	547	426	352
23	205	359	231	583	386	525	347	225
24	281	401	257	656	414	590	372	274
25	269	440	258	665	463	599	417	285
26	309	433	305	622	475	560	427	304
27	166	225	150	440	256	396	231	166
40	214	306	202	556	351	501	316	247
41	245	337	236	629	421	567	379	260
42	241	354	252	630	447	568	403	286
43	307	402	276	696	500	625	450	311
44	241	393	266	674	446	606	401	248
45	304	394	265	679	486	611	436	309

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

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

**CLASS-TERRITORY BASE RATES - PART 5 (Basic B)**

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

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

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

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

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	122	217	130	398	219	358	198	122
2	120	204	122	387	200	348	181	120
3	127	227	138	415	224	374	201	127
4	133	235	140	427	237	384	213	132
5	128	226	137	415	238	373	214	128
6	142	249	151	442	260	398	234	140
7	147	251	160	434	268	390	241	145
8	159	263	176	456	281	411	253	157
9	144	238	151	413	257	372	232	143
10	144	249	156	424	271	382	244	146
11	157	281	172	415	276	374	248	156
12	180	300	186	433	313	389	281	180
13	170	255	187	410	297	369	267	169
14	218	326	235	462	358	415	322	217
15	259	341	251	458	373	412	335	253
16	233	336	231	454	322	409	290	225
17	159	268	167	408	254	368	229	157
18	193	298	198	399	299	359	269	189
19	178	269	200	343	276	309	248	177
20	226	319	231	415	327	373	294	220
21	269	369	303	470	424	423	382	323
22	295	362	307	459	405	413	365	396
23	187	333	266	435	353	393	317	211
24	202	315	229	428	324	385	292	201
25	191	300	227	392	315	353	284	201
26	264	348	289	439	381	394	343	288
27	103	183	107	340	180	307	163	103
40	153	237	168	357	257	322	232	156
41	152	259	188	384	288	346	259	159
42	171	271	209	372	300	335	269	167
43	199	291	217	396	324	356	292	194
44	179	290	191	394	274	354	245	173
45	196	274	208	378	307	340	277	192

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

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

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

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

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

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

**AUTO RATING TIER FACTORS**

Tier	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
	AA	BB	CC	VA	HH	DD
1	0.55	0.87	0.47	0.47	0.49	0.78
2	0.66	0.90	0.58	0.58	0.65	0.83
3	0.93	0.99	0.83	0.83	0.99	0.98
4	0.55	0.88	0.56	0.56	0.50	0.80
5	0.76	0.93	0.73	0.73	0.70	0.86
6	1.00	1.00	1.00	1.00	1.00	1.00
7	0.93	1.27	0.84	0.84	0.91	1.26
8	1.07	1.34	0.96	0.96	1.09	1.32
9	1.39	1.47	1.25	1.25	1.47	1.46
10	0.96	1.31	0.92	0.96	0.94	1.30
11	1.18	1.39	1.20	1.20	1.17	1.38
12	1.50	1.50	1.50	1.50	1.50	1.50

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

**HOUSEHOLD COMPOSITION FACTORS**

**One Operator on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.98	1.00	1.25	1.25	0.85	0.94	1.30	1.25	1.35	1.35	0.85	1.20
2	0.84	0.79	1.13	1.13	0.95	0.86	1.23	1.20	1.30	1.30	0.95	1.12
3	0.84	0.79	1.13	1.13	0.95	0.86	1.23	1.20	1.30	1.30	0.95	1.12
4+	0.84	0.79	1.13	1.13	0.95	0.86	1.23	1.20	1.30	1.30	0.95	1.12

**Two Operators on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.89	0.90	1.25	1.25	0.95	0.88	1.20	1.19	1.35	1.35	0.95	1.08
2	0.67	0.73	0.86	0.86	0.90	0.67	1.10	1.10	1.20	1.20	0.90	1.08
3	0.61	0.64	0.77	0.77	1.05	0.65	1.07	1.11	1.15	1.15	1.05	1.08
4+	0.61	0.64	0.77	0.77	1.05	0.65	1.07	1.11	1.15	1.15	1.05	1.08

**Three Operators on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.89	0.90	1.25	1.25	0.95	0.88	1.23	1.21	1.35	1.35	0.95	1.08
2	0.86	0.85	1.08	1.08	1.00	0.93	0.99	0.91	1.15	1.15	1.00	0.97
3	0.75	0.80	0.86	0.86	0.85	0.86	0.88	0.88	0.99	0.99	0.85	0.91
4+	0.78	0.75	0.76	0.76	0.95	0.83	0.86	0.86	0.94	0.94	0.95	0.91

**Four or More Operators on Policy**

Number of Vehicles	No Inexperienced Operator						Inexperienced Operator					
	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8	Parts 1 and 5	Part 4	Part 6	Part 2	Part 9	Parts 7 and 8
1	0.89	0.90	1.20	1.20	0.95	0.88	1.27	1.21	1.33	1.33	0.95	1.10
2	0.86	0.85	1.08	1.08	1.00	0.88	0.94	0.95	1.15	1.15	1.00	0.87
3	0.86	0.85	0.95	0.95	1.00	0.93	0.94	0.91	0.99	0.99	1.00	0.93
4+	0.75	0.80	0.86	0.86	0.85	0.86	0.87	0.88	0.99	0.99	0.85	0.87

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

**OTHER AUTO RATING FACTORS**

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