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RULE 7 – POLICY PERIOD

- A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect.

- B. Policies insuring individually owned trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than twelve months with policy expiration to be coterminous with the registration.

“Recreational-type vehicle” means a land motor vehicle subject to a motor vehicle registration which expires November 30, or December 31, and is principally used for vacation travel or leisure-time activity. Registration for other recreational vehicles, expires November 30.

The premium for such policies shall be determined on a pro rata basis.

- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
- c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.
- d. Private passenger automobiles owned by clergy are to be classified as class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

RULE 45 – AGREED AMOUNT COVERAGE – COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. “Agreed value” means the value of the vehicle as determined by agreement between the insurer and the policyholder.

The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Makes Not Listed in the Rule manual to determine the Price Group Symbol.
3. Refer to the Rate Calculation Pages to determine the Premium.

2. Accident Threshold

a. Accidents

\$500 for all accidents occurring prior to July 1, 2017,
\$1,000 for all accidents occurring on or after July 1, 2017

b. Excellent Driver or Excellent Driver Plus Discounts

\$500 for all accidents occurring prior to July 1, 2017,
\$1,000 for all accidents occurring on or after July 1, 2017

c. Safe Driving Deductible Reward

\$500 for all accidents occurring prior to July 1, 2017,
\$1,000 for all accidents occurring on or after July 1, 2017

d. Safe Driving Bonus

\$500 for all accidents occurring prior to July 1, 2017,
\$1,000 for all accidents occurring on or after July 1, 2017

3. Accidents

An accident is assigned Points if it:

- a. occurred within the applicable 36, 60, or 72 Month Experience Period, and
- b. involved a Private Passenger or Utility Automobile while it was owned by or being driven by the applicant or spouse or any other individual currently residing in the same household who operates automobiles covered under the policy, and
- c. resulted in damage over the Accident Threshold for Parts 1, 2, 5, 6, 7, 8 and 9.

New Business:

The experience period ends on the date of the policy inception date.

Renewal Business

An accident will continue to be assigned points if the date of occurrence falls within the applicable 36, 60, or 72 Month Experience Period ending 45 days prior to the policy renewal.

Merit rating points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

Comprehensive Claims are assigned to the first Named Insured on the policy.

Aging of Accidents, Comprehensive Claims and Violations:

The point value of an incident, as determined by the above table, will be reduced by one (1) point when:

- (1) the date of the most recent incident occurred prior to the applicable 36 month Experience Period; and
- (2) any incident being reduced occurred prior to the applicable 36 month Experience Period.

An incident will not be reduced if a new incident occurs within the applicable 36 month Experience Period.

In no event shall the incident point value be reduced below zero (0).

Note: Point reductions are evaluated on per operator.

Excellent Driver Discounts

The Excellent Driver Discount is awarded to operators with Incident-Free periods of more than five but less than six years.

The Excellent Driver Plus Discount is awarded to operators with Incident-Free periods of at least six years.

Calculation of Premium Adjustment

The Merit Rating factor is applied to Compulsory Bodily Injury (Part 1), Optional Bodily Injury (Part 5), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

Total Operator Merit Rating points are based on the total number of Points applicable to the operator in the Policy Experience Period.

Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

PRIVATE PASSENGER AUTO INSURANCE MANUAL

RULE 59 –ACCIDENT WAIVER PROGRAM

Renewal Business Accidents as defined in the Merit Rating Plan with a payment date within the twelve month period ending 45 days prior to the policy effective date are eligible for the Accident Waiver Program.

Level A

(Not Applicable)

Level B

(Not Applicable)

Level C

At renewal, a policy will be eligible to waive a single Renewal Business Rate Affecting Accident as defined in Rule 56 for purposes of not affecting discount qualification, nor receiving a merit factor adjustment if the following criteria are satisfied:

1. A Your Choice Auto[®] Gold package must be in effect when the accident occurs.
2. The Level C Waiver has not been applied in the previous 60 months.

A Renewal Business Accident will not cause the application of an accident surcharge or cause a loss of a discount. This accident will be considered for qualification for an operator or policy who had not qualified at the prior policy period.

The accident that qualifies for Level C of the Accident Waiver Program will continue to qualify for Level C while the policy is rated in Allstate Insurance Company, but any additional accidents will be considered for rating purposes.

Level D

At renewal, a policy will be eligible to waive Renewal Business Rate Affecting Accidents as defined in Rule 56 for purposes of not affecting discount qualification, nor receiving a merit factor adjustment if the following criteria are satisfied:

1. A Your Choice Auto[®] Platinum package must be in effect when the accident occurs.

A Renewal Business Accident will not cause the application of an accident surcharge or cause an operator to lose a discount. This accident will be considered for qualification for an operator or policy who had not qualified at the prior policy period.

The accident that qualifies for Level D of the Accident Waiver Program will continue to qualify for Level D while the policy is rated in Allstate Insurance Company.

RULE 60 – ALLSTATE RIDE FOR HIRE® ENDORSEMENT

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

This coverage may only be written when Part 7 – Collision is included on the vehicle.

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

OTHER AUTO RATING FACTORS

RATING PLAN	RULE	FACTOR											
		Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 3	Part 12	Part 10	Part 11
CLASS 15 DISCOUNT	19	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
CERTIFIED RISK SURCHARGE	10												
Cause A		1.50	1.50	1.50	1.50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cause B		1.25	1.25	1.25	1.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cause C		1.05	1.05	1.05	1.05	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
NEW CAR DISCOUNT	19												
Months since vehicle purchase													
0 to <=12 months		n/a	n/a	n/a	n/a	n/a	0.95	0.95	0.95	n/a	n/a	n/a	n/a
>12 to <=24 months		n/a	n/a	n/a	n/a	n/a	0.97	0.97	0.97	n/a	n/a	n/a	n/a
>24 to <=36 months		n/a	n/a	n/a	n/a	n/a	0.99	0.99	0.99	n/a	n/a	n/a	n/a
BILLING GROUP	36												
Billing Group 1		0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	n/a	n/a	n/a	n/a
Billing Group 2		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	n/a	n/a	n/a	n/a
Billing Group 3		1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	n/a	n/a	n/a	n/a
Billing Group 4		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	n/a	n/a	n/a	n/a
PREFERRED PACKAGE DISCOUNT	19	0.85	0.85	0.85	0.85	n/a	0.85	0.85	0.85	n/a	n/a	n/a	n/a
FUTURE EFFECTIVE DATE DISCOUNT	19												
Year 1		0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	n/a	n/a	n/a	n/a
Year 2		0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
MULTIPLE POLICY DISCOUNT	19												
Homeowners		0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	n/a	n/a	n/a	n/a
Mobilehome Owners/Manufactured Home Owners		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
Renters		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
Condominium Owners		0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	n/a	n/a	n/a	n/a
Personal Umbrella		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
Homeowners and Personal Umbrella		0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	n/a	n/a	n/a	n/a
Mobilehome Owners/Manufactured Home Owners and Personal Umbrella		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	n/a	n/a	n/a	n/a
Renters and Personal Umbrella		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	n/a	n/a	n/a	n/a
Condominium Owners and Personal Umbrella		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	n/a	n/a	n/a	n/a
PROPERTY INSURANCE POLICY DISCOUNT	19												
Homeowners		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	n/a	n/a	n/a	n/a
Condominiums		0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	n/a	n/a	n/a	n/a
Mobilehome/Manufactured Home		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
Renters		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	n/a	n/a	n/a	n/a
ELECTRONIC STABILITY CONTROL DISCOUNT	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
ALLSTATE YOUR CHOICE AUTO®	51												
Your Choice Auto® Silver Protection		1.00	1.00	1.00	1.00	n/a	1.00	1.00	1.00	n/a	n/a	n/a	n/a
Your Choice Auto® Gold Protection		1.08	1.08	1.08	1.08	n/a	1.08	1.08	1.08	n/a	n/a	n/a	n/a
Your Choice Auto® Platinum Protection		1.15	1.15	1.15	1.15	n/a	1.15	1.15	1.15	n/a	n/a	n/a	n/a
EXCELLENT DRIVER DISCOUNT	56	0.93	0.93	0.93	0.93	n/a	0.93	n/a	n/a	n/a	n/a	n/a	n/a
EXCELLENT DRIVER PLUS DISCOUNT	56	0.83	0.83	0.83	0.83	n/a	0.83	n/a	n/a	n/a	n/a	n/a	n/a
ALLSTATE® EASY PAY PLAN DISCOUNT	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
NEW CAR EXPANDED PROTECTION	26												
Number of years the vehicle's Model Year is older than the calendar year at time of purchase of NC coverage:													
<1 year (0-11 months)		n/a	n/a	n/a	n/a	n/a	0.05	n/a	0.02	n/a	n/a	n/a	n/a
1-2 years (12-23 months)		n/a	n/a	n/a	n/a	n/a	0.05	n/a	0.02	n/a	n/a	n/a	n/a
2-3 years (24-35 months)		n/a	n/a	n/a	n/a	n/a	0.05	n/a	0.02	n/a	n/a	n/a	n/a
ANTI-THEFT DISCOUNT	54												
Category I		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.95	n/a	n/a	n/a	n/a
Category II		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.85	n/a	n/a	n/a	n/a
Category III		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.80	n/a	n/a	n/a	n/a
Category IV		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.80	n/a	n/a	n/a	n/a
Category IV, plus Category I		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.75	n/a	n/a	n/a	n/a
Category IV, plus Category II		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.70	n/a	n/a	n/a	n/a
Category IV, plus Category III		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.65	n/a	n/a	n/a	n/a
Category V		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.75	n/a	n/a	n/a	n/a
Category V, plus Category I		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.72	n/a	n/a	n/a	n/a
Category V, plus Category II		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.68	n/a	n/a	n/a	n/a
Category V, plus Category III		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.64	n/a	n/a	n/a	n/a
FIRE, THEFT, AND COMBINED ADDITIONAL COVER	21												
Fire (HE)		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.10	n/a	n/a	n/a	n/a
Fire & Theft (HG)		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.70	n/a	n/a	n/a	n/a
Fire, Theft & C.A.C. (HP)		n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.85	n/a	n/a	n/a	n/a
ORIGINAL EQUIPMENT MANUFACTURER PARTS 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
THE GOOD HANDS PEOPLE® DISCOUNT	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
ALLSTATE AUTO/LIFE DISCOUNT SM	58	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	n/a	n/a	n/a	n/a
ALLSTATE ESMART SM DISCOUNT	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
ALLSTATE RIDE FOR HIRE® ENDORSEMENT	60	1.020	n/a	1.020	1.020	n/a	1.020	1.020	1.020	n/a	n/a	n/a	n/a

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

AGREED AMOUNT AUTO PREMIUM CALCULATION

PART A Penny round after each step

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

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

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

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

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

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

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- A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect.
- B. Policies insuring individually owned trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than twelve months with policy expiration to be coterminous with the registration.

“Recreational-type vehicle” means a land motor vehicle subject to a motor vehicle registration which expires November 30, or December 31, and is principally used for vacation travel or leisure-time activity. Registration for other recreational vehicles, expires November 30.

The premium for such policies shall be determined on a pro rata basis.

- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
 - c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.
 - d. Private passenger automobiles owned by clergy are to be classified as class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.
2. ~~Excluded Operator~~

~~If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the standard form approved by the Commissioner of Insurance, M-0106-S, Operator Exclusion Form.~~

~~If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.~~

3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
 - c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.
 - d. Private passenger automobiles owned by clergy are to be classified as class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.
2. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

RULE 45 – ~~RESERVED FOR FUTURE USE~~

RULE 45 – AGREED AMOUNT COVERAGE – COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder.

The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Makes Not Listed in the Rule manual to determine the Price Group Symbol.
3. Refer to the Rate Calculation Pages to determine the Premium.

PRIVATE PASSENGER AUTO INSURANCE MANUAL

**MASSACHUSETTS
RULES**

2. Accident Threshold

a. Accidents

\$500 for all accidents occurring prior to July 1, 2017,
\$1,000 for all accidents occurring on or after July 1, 2017

b. Excellent Driver or Excellent Driver Plus Discounts

\$500 for all accidents occurring prior to July 1, 2017,
\$1,000 for all accidents occurring on or after July 1, 2017

c. Safe Driving Deductible Reward

\$500 for all accidents occurring prior to July 1, 2017,
\$1,000 for all accidents occurring on or after July 1, 2017

d. Safe Driving Bonus

\$500 for all accidents occurring prior to July 1, 2017,
\$1,000 for all accidents occurring on or after July 1, 2017

3. Accidents

An accident is assigned Points if it:

- a. occurred within the applicable ~~60~~ Month Experience Period, and
- b. involved a Private Passenger or Utility Automobile while it was owned by or being driven by the applicant or spouse or any other individual currently residing in the same household who operates automobiles covered under the policy, and
- c. resulted in damage over the Accident Threshold for Parts 1, 2, 5, 6, 7, 8 and 9.

New Business:

The experience period ends on the date of the policy inception date.

Renewal Business

An accident will continue to be assigned points if the date of occurrence falls within the applicable ~~60~~ Month Experience Period ending 45 days prior to the policy renewal.

PRIVATE PASSENGER AUTO INSURANCE MANUAL

**MASSACHUSETTS
RULES**

2. Accident Threshold

a. Accidents

\$500 for all accidents occurring prior to July 1, 2017,
\$1,000 for all accidents occurring on or after July 1, 2017

b. Excellent Driver or Excellent Driver Plus Discounts

\$500 for all accidents occurring prior to July 1, 2017,
\$1,000 for all accidents occurring on or after July 1, 2017

c. Safe Driving Deductible Reward

\$500 for all accidents occurring prior to July 1, 2017,
\$1,000 for all accidents occurring on or after July 1, 2017

d. Safe Driving Bonus

\$500 for all accidents occurring prior to July 1, 2017,
\$1,000 for all accidents occurring on or after July 1, 2017

3. Accidents

An accident is assigned Points if it:

- a. occurred within the applicable **36, 60, or 72 Month** Experience Period, and
- b. involved a Private Passenger or Utility Automobile while it was owned by or being driven by the applicant or spouse or any other individual currently residing in the same household who operates automobiles covered under the policy, and
- c. resulted in damage over the Accident Threshold for Parts 1, 2, 5, 6, 7, 8 and 9.

New Business:

The experience period ends on the date of the policy inception date.

Renewal Business

An accident will continue to be assigned points if the date of occurrence falls within the applicable **36, 60, or 72** Month Experience Period ending 45 days prior to the policy renewal.

PRIVATE PASSENGER AUTO INSURANCE MANUAL

**MASSACHUSETTS
RULES**

Merit rating points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

Comprehensive Claims are assigned to the first Named Insured on the policy.

Aging of Accidents, Comprehensive Claims and Violations:

The point value of an incident, as determined by the above table, will be reduced by one (1) point when:

- (1) the date of the most recent incident occurred prior to the applicable 36 month Experience Period; and
- (2) any incident being reduced occurred prior to the applicable 36 month Experience Period.

An incident will not be reduced if a new incident occurs within the applicable 36 month Experience Period. ~~In no event shall the incident point value be reduced below zero (0).~~

In no event shall the incident point value be reduced below zero (0).

Note: Point reductions are evaluated on per operator.

Excellent Driver Discounts

The Excellent Driver Discount is awarded to operators with Incident-Free periods of more than five but less than six years.

The Excellent Driver Plus Discount is awarded to operators with Incident-Free periods of at least six years.

Calculation of Premium Adjustment

The Merit Rating factor is applied to Compulsory Bodily Injury (Part 1), Optional Bodily Injury (Part 5), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

Total Operator Merit Rating points are based on the total number of Points applicable to the operator in the Policy Experience Period.

Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

PRIVATE PASSENGER AUTO INSURANCE MANUAL

**MASSACHUSETTS
RULES**

Merit rating points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

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Aging of Accidents, Comprehensive Claims and Violations:

The point value of an incident, as determined by the above table, will be reduced by one (1) point when:

- (1) the date of the most recent incident occurred prior to the applicable 36 month Experience Period; and
- (2) any incident being reduced occurred prior to the applicable 36 month Experience Period.

An incident will not be reduced if a new incident occurs within the applicable 36 month Experience Period.

In no event shall the incident point value be reduced below zero (0).

Note: Point reductions are evaluated on per operator.

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Calculation of Premium Adjustment

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Total Operator Merit Rating points are based on the total number of Points applicable to the operator in the Policy Experience Period.

Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

RULE 59 –ACCIDENT WAIVER PROGRAM

Renewal Business Accidents as defined in the Merit Rating Plan with a payment date within the ~~six~~ month period ending 45 days prior to the policy effective date are eligible for the Accident Waiver Program.

Level A
(Not Applicable)

Level B
(Not Applicable)

Level C
At renewal, a policy will be eligible to waive a single Renewal Business Rate Affecting Accident as defined in Rule 56 for purposes of not affecting discount qualification, nor receiving a merit factor adjustment if the following criteria are satisfied:

1. A Your Choice Auto® Gold package must be in effect when the accident occurs.
2. The Level C Waiver has not been applied in the previous ~~five renewals~~.

A Renewal Business Accident will not cause the application of an accident surcharge or cause a loss of a discount. This accident will be considered for qualification for an operator or policy who had not qualified at the prior policy period.

The accident that qualifies for Level C of the Accident Waiver Program will continue to qualify for Level C while the policy is rated in Allstate Insurance Company, but any additional accidents will be considered for rating purposes.

Level D
At renewal, a policy will be eligible to waive Renewal Business Rate Affecting Accidents as defined in Rule 56 for purposes of not affecting discount qualification, nor receiving a merit factor adjustment if the following criteria are satisfied:

1. A Your Choice Auto® Platinum package must be in effect when the accident occurs.

A Renewal Business Accident will not cause the application of an accident surcharge or cause an operator to lose a discount. This accident will be considered for qualification for an operator or policy who had not qualified at the prior policy period.

The accident that qualifies for Level D of the Accident Waiver Program will continue to qualify for Level D while the policy is rated in Allstate Insurance Company.

RULE 59 –ACCIDENT WAIVER PROGRAM

Renewal Business Accidents as defined in the Merit Rating Plan with a payment date within the ~~twelve~~ month period ending 45 days prior to the policy effective date are eligible for the Accident Waiver Program.

Level A
(Not Applicable)

Level B
(Not Applicable)

Level C
At renewal, a policy will be eligible to waive a single Renewal Business Rate Affecting Accident as defined in Rule 56 for purposes of not affecting discount qualification, nor receiving a merit factor adjustment if the following criteria are satisfied:

1. A Your Choice Auto® Gold package must be in effect when the accident occurs.
2. The Level C Waiver has not been applied in the previous ~~60 months~~.

A Renewal Business Accident will not cause the application of an accident surcharge or cause a loss of a discount. This accident will be considered for qualification for an operator or policy who had not qualified at the prior policy period.

The accident that qualifies for Level C of the Accident Waiver Program will continue to qualify for Level C while the policy is rated in Allstate Insurance Company, but any additional accidents will be considered for rating purposes.

Level D
At renewal, a policy will be eligible to waive Renewal Business Rate Affecting Accidents as defined in Rule 56 for purposes of not affecting discount qualification, nor receiving a merit factor adjustment if the following criteria are satisfied:

1. A Your Choice Auto® Platinum package must be in effect when the accident occurs.

A Renewal Business Accident will not cause the application of an accident surcharge or cause an operator to lose a discount. This accident will be considered for qualification for an operator or policy who had not qualified at the prior policy period.

The accident that qualifies for Level D of the Accident Waiver Program will continue to qualify for Level D while the policy is rated in Allstate Insurance Company.

PRIVATE PASSENGER AUTO INSURANCE MANUAL

**MASSACHUSETTS
RULES**

RULE 60 – ALLSTATE RIDE FOR HIRE® ENDORSEMENT

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

PRIVATE PASSENGER AUTO INSURANCE MANUAL

**MASSACHUSETTS
RULES**

RULE 60 – ALLSTATE RIDE FOR HIRE® ENDORSEMENT

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

This coverage may only be written when Part 7 – Collision is included on the vehicle.

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES
OTHER AUTO RATING FACTORS

RATING PLAN	RULE	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	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 A		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 B		1.05	1.05	1.05	1.05	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cause C													
NEW CAR DISCOUNT	19												
Months since vehicle purchase		n/a	n/a	n/a	n/a	n/a	0.95	0.95	0.95	n/a	n/a	n/a	n/a
0 to <=12 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
>12 to <=24 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
>24 to <=36 months		n/a	n/a	n/a	n/a	n/a				n/a	n/a	n/a	n/a
BILLING GROUP	36	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	n/a	n/a	n/a	n/a
Billing Group 1		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 2		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 3		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	n/a	n/a	n/a	n/a
Billing Group 4										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	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	n/a	n/a	n/a	n/a
Year 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										n/a	n/a	n/a	n/a
MULTIPLE POLICY DISCOUNT	19	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	n/a	n/a	n/a	n/a
Homeowners		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
Multihome Owners/Manufactured Home Owners		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
Renters		0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	n/a	n/a	n/a	n/a
Condominium Owners		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
Personal Umbrella		0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	n/a	n/a	n/a	n/a
Homeowners and Personal Umbrella		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	n/a	n/a	n/a	n/a
Multihome Owners/Manufactured Home Owners and Personal Umbrella		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	n/a	n/a	n/a	n/a
Renters and Personal Umbrella		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	n/a	n/a	n/a	n/a
Condominium Owners and Personal Umbrella		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	n/a	n/a	n/a	n/a
PROPERTY INSURANCE POLICY DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	n/a	n/a	n/a	n/a
Homeowners		0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	n/a	n/a	n/a	n/a
Condominiums		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
Multihome/Manufactured Home		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	n/a	n/a	n/a	n/a
Renters										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	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	n/a	n/a	n/a	n/a
Your Choice Auto® Silver Protection		1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	n/a	n/a	n/a	n/a
Your Choice Auto® Gold Protection		1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	n/a	n/a	n/a	n/a
Your Choice Auto® Platinum Protection										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:		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 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	n/a	n/a	n/a	n/a	n/a	n/a	0.95	n/a	n/a	n/a	n/a	n/a
Category I		n/a	n/a	n/a	n/a	n/a	n/a	0.85	n/a	n/a	n/a	n/a	n/a
Category II		n/a	n/a	n/a	n/a	n/a	n/a	0.80	n/a	n/a	n/a	n/a	n/a
Category III		n/a	n/a	n/a	n/a	n/a	n/a	0.80	n/a	n/a	n/a	n/a	n/a
Category IV		n/a	n/a	n/a	n/a	n/a	n/a	0.75	n/a	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	0.70	n/a	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	0.65	n/a	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	0.75	n/a	n/a	n/a	n/a	n/a
Category V		n/a	n/a	n/a	n/a	n/a	n/a	0.72	n/a	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	0.68	n/a	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	0.64	n/a	n/a	n/a	n/a	n/a
Category V, plus Category III										n/a	n/a	n/a	n/a
FIRE, THEFT, AND COMBINED ADDITIONAL COVER	21	n/a	n/a	n/a	n/a	n/a	n/a	0.10	n/a	n/a	n/a	n/a	n/a
Fire (HG)		n/a	n/a	n/a	n/a	n/a	n/a	0.70	n/a	n/a	n/a	n/a	n/a
Fire & Theft (HG)		n/a	n/a	n/a	n/a	n/a	n/a	0.85	n/a	n/a	n/a	n/a	n/a
Fire, Theft & C.A.C. (HP)										n/a	n/a	n/a	n/a
ORIGINAL EQUIPMENT MANUFACTURER PARTS C	48	n/a	n/a	n/a	n/a	n/a	1.05	1.05	1.01	n/a	n/a	n/a	n/a
EXTRA RISK RATING FACTOR	24	n/a	n/a	n/a	n/a	n/a	1.50	1.50	1.00	n/a	n/a	n/a	n/a
Vehicular Homicide		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 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	1.10	1.10	1.00	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	1.00	1.00	1.50	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	1.50	1.50	1.50	n/a	n/a	n/a	n/a
Material Misrepresentation		n/a	n/a	n/a	n/a	n/a	1.50	1.50	1.50	n/a	n/a	n/a	n/a
THE GOOD HANDS PEOPLE® DISCOUNT	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
ALLSTATE AUTOLIFE DISCOUNT™	58	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	n/a	n/a	n/a	n/a
ALLSTATE ESMART™ DISCOUNT	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	n/a	n/a	n/a	n/a
ALLSTATE RIDE FOR HIRE® ENDORSEMENT	60	1.020	n/a	1.020	1.020	n/a	1.020	1.020	1.020	n/a	n/a	n/a	n/a

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES
OTHER AUTO RATING FACTORS

RATING PLAN	RULE	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	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 A		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 B		1.05	1.05	1.05	1.05	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cause C													
NEW CAR DISCOUNT	19												
Months since vehicle purchase		n/a	n/a	n/a	n/a	n/a	0.95	0.95	0.95	n/a	n/a	n/a	n/a
0 to <=12 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
>12 to <=24 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
>24 to <=36 months		n/a	n/a	n/a	n/a	n/a				n/a	n/a	n/a	n/a
BILLING GROUP	36	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	n/a	n/a	n/a	n/a
Billing Group 1		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 2		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 3		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	n/a	n/a	n/a	n/a
Billing Group 4										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	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Year 1		0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
Year 2										n/a	n/a	n/a	n/a
MULTIPLE POLICY DISCOUNT	19	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	n/a	n/a	n/a	n/a
Homeowners		0.95	0.95	0.95									

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AGREE AMOUNT AUTO PREMIUM CALCULATION

PART A Penny round after each step

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

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

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

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

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

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

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AGREED AMOUNT AUTO PREMIUM CALCULATION

PART A Penny round after each step

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

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

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

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