

State: Pennsylvania Filing Company: Allstate Fire and Casualty Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: AFCIC PPA
Project Name/Number: Drivewise® Program Update and Introduce \$100 limit for Towing and Labor Costs (0.0%)/RITM00542251

Filing at a Glance

Company: Allstate Fire and Casualty Insurance Company
Product Name: AFCIC PPA
State: Pennsylvania
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule
Date Submitted: 01/15/2016
SERFF Tr Num: ALSE-130405069
SERFF Status: Assigned
State Tr Num:
State Status: Received Review in Progress
Co Tr Num: R28968: DRIVEWISE® PROGRAM UPDATE AND INTRODUCE \$100 LIMIT FOR TOWING AND LABOR COSTS
Effective Date: 04/11/2016
Requested (New):
Effective Date: 05/12/2016
Requested (Renewal):
Author(s): Bonnie Wittman
Reviewer(s): Bojan Zorkic (primary), Michael McKenney
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):
State Filing Description:

State: Pennsylvania **Filing Company:** Allstate Fire and Casualty Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: AFCIC PPA
Project Name/Number: Drivewise® Program Update and Introduce\$100 limit for Towing and Labor Costs (0.0%)/RITM00542251

General Information

Project Name: Drivewise® Program Update and Introduce\$100 Status of Filing in Domicile:
 limit for Towing and Labor Costs (0.0%)
 Project Number: RITM00542251 **Domicile Status Comments:**
Reference Organization: **Reference Number:**
Reference Title: **Advisory Org. Circular:**
Filing Status Changed: 01/16/2016
State Status Changed: 01/16/2016 **Deemer Date:**
Created By: Adriana Cahue **Submitted By:** Bonnie Wittman
Corresponding Filing Tracking Number:

Filing Description:

With this filing, Allstate is updating the Drivewise® Program to allow new participants to earn a Drivewise Discount, and a Performance Reward based on driving performance data. This change applies to the Allstate Fire and Casualty Insurance Company (AFCIC) Voluntary Private Passenger Automobile program in the state of Pennsylvania.

Allstate is also proposing to add a new \$100 limit option to the Towing and Labor (JJ) Coverage. Further information can be found in the enclosed attachments.

The rate level impact of this change is targeted to be 0.0%.

Allstate is also making minor clerical revisions to verbiage in the Private Passenger Trailer section of the Rules and Rates Manuals. These updates are not premium impacting.

This change will apply to new business written on or after April 11, 2016 and for renewals effective on or after May 12, 2016.

Company and Contact

Filing Contact Information

Bonnie Wittman, State Filings Director **bwb4d@allstate.com**
 2775 Sanders Road **847-402-3144 [Phone] 23144 [Ext]**
 Suite A2-W **847-402-9757 [FAX]**
 Northbrook, IL 60062

Filing Company Information

Allstate Fire and Casualty Insurance Company	CoCode: 29688	State of Domicile: Illinois
2775 Sanders Rd.	Group Code: 8	Company Type: Property and Casualty
Suite A2-W	Group Name: Allstate	State ID Number:
Northbrook, IL 60062	FEIN Number: 94-2199056	
(847) 402-5000 ext. [Phone]		

Filing Fees

Fee Required? No
Retaliatory? No

SERFF Tracking #: ALSE-130405069

State Tracking #:

Company Tracking #: R28968: DRIVEWISE®
PROGRAM UPDATE AND IN...

State: Pennsylvania **Filing Company:** Allstate Fire and Casualty Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: AFCIC PPA
Project Name/Number: Drivewise® Program Update and Introduce \$100 limit for Towing and Labor Costs (0.0%)/RITM00542251

Fee Explanation:

State Specific

- *Filing Fee Amount: N/A
- *Date Filing Fee Mailed: N/A
- *Filing Fee Check Number: N/A
- *Filing Fee Check Date: N/A
- *NAIC Number: 29688

State: Pennsylvania Filing Company: Allstate Fire and Casualty Insurance Company
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
 Product Name: AFCIC PPA
 Project Name/Number: Drivewise® Program Update and Introduce\$100 limit for Towing and Labor Costs (0.0%)/RITM00542251

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
 Rate Change Type: Neutral
 Overall Percentage of Last Rate Revision: 9.400%
 Effective Date of Last Rate Revision: 01/11/2016
 Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allstate Fire and Casualty Insurance Company	%	0.000%	\$0	335,054	\$609,688,715	0.000%	0.000%

SERFF Tracking #: ALSE-130405069 **State Tracking #:** **Company Tracking #:** R28968: DRIVEWISE® PROGRAM
UPDATE AND IN...

State: Pennsylvania **Filing Company:** Allstate Fire and Casualty Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: AFCIC PPA
Project Name/Number: Drivewise® Program Update and Introduce\$100 limit for Towing and Labor Costs (0.0%)/RITM00542251

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Manual		Replacement		5. R28968 Manual.pdf.pdf

Rule 58 – Reserved for Future Use	58-1
Rule 59 – Accident Waiver Program	59-1
Rule 60 – Responsible Payer Discount	60-1
Rule 61 – The Allstate Easy Pay Plan Discount	61-1
Rule 62 – Prior Carrier Discount	62-1
Rule 63 – Early Signing Discount.....	63-1
Rule 64 – Annual Vehicle Mileage	64-1
Rule 65 – Vehicle Usage.....	65-1
Rule 66 - Violation Rating.....	66-1
Rule 67 – Reserved For Future Use.....	67-1
Rule 68 – Safe Driving Club®	68-1
Rule 69 – Homeowner Discount.....	69-1
Rule 70 - Smart Student Discount.....	70-1
Rule 71 – Automatic Trend Factor.....	71-1
Rule 72 – Rate Transition.....	72-1
Rule 73 – Allstate Drivewise® Program	73-1
Rule 74 - Reserved For Future Use.....	74-1
Rule 75 – Allstate Auto/Life Discount SM	75-1
Rule 76 – Allstate eSMART SM Discount.....	76-1
Rule 77 – Reserved for Future Use	77-1
Rule 78 – Reserved for Future Use	78-1
Rule 79 – Reserved for Future Use	79-1
Rule 80 – Reserved for Future Use	80-1
Rule 81 – Drivewise® Discount	81-1
Rule 82 – Drivewise® Performance Reward.....	82-1

The following coverages are provided for the Utility Trailer for an additional premium:

Coverage DD – Collision

Coverage HH – Comprehensive

Coverage HG – Fire, Lightening and Transportation & Theft

Refer to the Automobile Rating Section for further rating information.

Note:

It is not necessary to purchase Coverage DD – Collision or Coverage HH – Comprehensive on the towing vehicle in order to purchase Coverage DD – Collision and Coverage HH – Comprehensive on the Private Passenger Trailer.

C. **Private Passenger Trailer Minimum Premium**

For Travel and Utility Trailer there will be a minimum premium charged by coverage type and/or trailer type. Refer to rating section for Premium amounts.

PRIVATE PASSENGER AUTO INSURANCE MANUAL

RULE 73 - ALLSTATE DRIVEWISE® PROGRAM

New business policies written on or after 04/11/2016 that enroll in Drivewise on or after 04/11/2016 will not be eligible for the Enrollment Discount and Performance Rating as described below. Renewal business policies effective on or after 05/12/2016 that enroll in Drivewise on or after 05/12/2016 will not be eligible for the Enrollment Discount and Performance Rating as described below.

A. Definitions

1. Enrollment & Reenrollment

A vehicle will be considered enrolled or reenrolled in the Allstate Drivewise® program at the time the Allstate Drivewise® device is installed contingent on all of the criteria in Section B having been met.

2. Unenrollment

- a. If a named insured indicates he or she no longer wants to participate in the Allstate Drivewise® program, either by notifying Allstate or by returning the Allstate Drivewise® device to Allstate, the vehicle will be unenrolled from the Allstate Drivewise® program from the date the Allstate Drivewise® device is uninstalled from the vehicle.
- b. If the device is disconnected from the vehicle for more than 180 cumulative hours in a six month period, the vehicle will be unenrolled from the Allstate Drivewise® program from the date the vehicle surpassed the 180 hour threshold.
- c. If the device has not sent any signal for more than 35 consecutive days, the vehicle will be unenrolled from the Allstate Drivewise® program from the date the device first stopped sending any signal.
- d. If a policy transitions into the Drivewise Discount defined in Rule 81, all enrolled vehicles on the policy will be unenrolled from the existing Drivewise program on the effective date of the transition.

B. Program Qualification

The Allstate Drivewise® program will apply to each vehicle for which all of the following criteria are met:

1. the named insured must have indicated that he or she wants to enroll a vehicle in the Allstate Drivewise® program;

2. the named insured must provide a valid email address to Allstate Fire and Casualty Insurance Company at the time he or she indicates that he or she wants to enroll a vehicle in the Allstate Drivewise® program;
3. once the named insured has indicated that he or she wants to enroll a vehicle in the Allstate Drivewise® program, a confirmation email will be sent to the named insured at the email address provided. The named insured must provide an electronic acknowledgment within 21 days from when the confirmation email is sent;
4. once the electronic acknowledgement has been sent by the named insured and received by Allstate, the Allstate Drivewise® device will be shipped to the named insured, and the device must be installed in the vehicle within 14 days of the device delivery date;
 - a. Exception: If the named insured is unable to install the Allstate Drivewise® device due to device malfunction, the named insured must notify Allstate of the malfunction within 14 days of the device delivery date.
 - b. Another device will be sent to the named insured and the named insured will have an additional 14 days from the new device delivery date to install the device
5. the named insured's vehicle must be technologically compatible with the provided electronic device; and
6. the vehicle must be insured for Bodily Injury (AA) and Property Damage (BB) coverages

C. Enrollment Discount

Application of the Enrollment Discount

The Enrollment Discount will apply to a vehicle at new business if Program Qualifications #1, #2, #5 and #6 in Section B are satisfied prior to the effective date of the policy. In all other cases, the Enrollment Discount will apply as of the next renewal effective date once Program Qualifications #1, #2, #5 and #6 are satisfied. The discount will apply for only one policy period. However, if the vehicle has previously had the Enrollment Discount removed, the vehicle will be able to receive the Enrollment Discount again.

Removal of the Enrollment Discount

The Enrollment Discount will be removed pro-rata from the vehicle if the following occurs:

- a) If the named insured does not provide electronic acknowledgment within 21 days as stipulated in Program Qualification #3, the Enrollment Discount will be removed at the time the insured declines the electronic acknowledgement, or if the insured does not decline, the end of the 21 day period.

- b) If the named insured does not install the Drivewise® device within 14 days as stipulated in Program Qualification #4, the Enrollment Discount will be removed as of the end of the 14 day period.
- c) If the policy transitions into the Drivewise Discount defined in Rule 81.

D. Performance Rating

1. Application of the Performance Rating

Beginning the first policy period after receiving the Enrollment Discount, Performance Rating will apply to the vehicle based on the vehicle's Driving Score Group. If a vehicle has previously enrolled in the Allstate Drivewise® Program and received the Enrollment Discount, Performance Rating will apply once the vehicle has reenrolled. If less than 60 days of data is collected during a policy period, a Driving Score Group of 0 will be assigned.

a. Initial Driving Score Group Assignment

A Driving Score Group derived from data collected by the device will be assigned based on the Driving Score Group Definitions (See Table on pages RP-31A through RP-207A in the rating manual). The information to be used in the first four columns of the Driving Score Group Table is described below.

Column 1: Weighted Mileage

Step 1a – Multiply a factor of 4.92 by the number of miles driven between:

- 11:00 pm on Sunday and 3:59 am on Monday
- 11:00 pm on Monday and 3:59 am on Tuesday
- 11:00 pm on Tuesday and 3:59 am on Wednesday
- 11:00 pm on Wednesday and 3:59 am on Thursday
- 11:00 pm on Thursday and 3:59 am on Friday
- 11:00 pm on Friday and 4:59 am on Saturday
- 11:00 pm on Saturday and 4:59 am on Sunday

Step 1b – Multiply a factor of 1.35 by the number of miles driven Monday through Friday between the times of 4:00 am and 11:59 am.

Step 1c – Multiply a factor of 1.67 by the number of miles driven Monday through Friday between the times of 12:00 pm and 10:59 pm.

Step 1d – Multiply a factor of 1.00 by the number of miles driven Saturday and Sunday between the times of 5:00 am and 10:59 pm.

Step 1e – If the device has been installed for less than one year, calculate a factor to estimate the annual mileage by dividing 365.25 by the number of days since

device was enabled. If the device has been installed for one year or more, this factor is equal to one.

Step 1f – Multiply the result of step 1e with the sum of steps 1a through 1d. Use the result of this step in column 1 on pages RP-31A through RP-207A in the rating manual.

Column 2: Hard Braking

Hard Braking Events are defined as slowing down between 8 and 10 miles per hour over a 1 second time interval. Use the number of Hard Braking Events per 100 miles driven in column 2 on pages RP-31A through RP-207A in the rating manual.

Column 3: Extreme Braking

Extreme Braking Events are defined as slowing down 10 or more miles per hour over a 1 second time interval. Use the number of Extreme Braking Events per 100 miles driven in column 3 on pages RP-31A through RP-207A in the rating manual.

Column 4: Speeding

Refer to the table on pages RP-31A through RP-207A in the rating manual for the Pennsylvania Allstate Drivewise[®] program-Driving Score Group Definitions.

Use the number of miles driven over 80 miles per hour per 100 miles driven in column 4 of these pages.

b. Subsequent Driving Score Group Assignment

At each renewal, a revised Driving Score Group will be applied based upon the recalculation using the most recent recorded vehicle information. For each vehicle enrolled, Allstate will use up to 12 months of driving data (on a rolling calendar basis) to calculate the vehicle's Driving Score. If less than 12 months of driving data is available, Allstate will use all available driving data to calculate the vehicle's Driving Score.

Unenrollment will be handled in accordance with Section A.2.

2. Removal of the Performance Rating

If the vehicle unenrolls from the Allstate Drivewise[®] program and, Performance Rating is in effect, Performance Rating will continue to apply until the end of the current policy period unless the policy transitions into the Drivewise Discount defined in Rule 81; in this case, the Performance Rating will be removed on the effective date of the transition.

Exception: If the vehicle unenrolls from the Allstate Drivewise® program after the renewal processing date, but before the renewal effective date, and Performance Rating is in effect, Performance Rating will continue to apply at the renewal until the end of the renewal policy period unless the policy transitions into the Drivewise Discount defined in Rule 81.

E. Suspended Coverage

If a vehicle is put into suspended coverage, such that the vehicle no longer meets program qualification #6, data collection will be suspended until the time the vehicle again meets program qualification #6. A driving score will be calculated only using data collected while the vehicle had the necessary coverages, and will be applied to the vehicle until the vehicle again meets program qualification #6 subject to the required 60 days of data collected as noted in Section D.1 above. Data collection will resume immediately upon program qualification #6 being met. A Performance Rating score will be determined from the data collected during that policy period and the corresponding Performance Rating factor will apply to the vehicle at the start of the following policy period as described in Section D.

RULE 77 – RESERVED FOR FUTURE USE

RULE 78 – RESERVED FOR FUTURE USE

RULE 79 – RESERVED FOR FUTURE USE

RULE 80 – RESERVED FOR FUTURE USE

RULE 81 – DRIVEWISE® DISCOUNT

This rule is applicable for new business policies written on or after 04/11/2016 that enroll in Drivewise on or after 04/11/2016 and for renewal business policies effective on or after 05/12/2016) that enroll in Drivewise on or after 05/12/2016.

A. Drivewise Discount-Initial

The initial level of the Drivewise Discount will apply to a policy at new business if the policy enrolls in the Drivewise Program prior to the effective date of the policy. For existing policies that enroll in the Drivewise Program, this discount will apply the date the discount is effective. This discount will apply for the remainder of the policy period with the following exception:

Exception: If the discount is added after the renewal processing date but before the renewal effective date, the initial level of the discount will apply for the remainder of the current policy period and in the upcoming renewal policy period.

B. Drivewise Discount-Subsequent

If a policy qualified for the initial level of the Drivewise Discount in a prior policy period, at renewal, the subsequent discount level will apply if the policy is enrolled in the Drivewise Program and at least one trip has been taken within the six months prior to the renewal effective date.

Exception: If the initial level of the Drivewise Discount was added after the renewal processing date but before the renewal effective date, the initial level of the Drivewise Discount will apply in the upcoming renewal policy period and the subsequent level of the Drivewise Discount will not apply in the upcoming renewal policy period.

C. Re-Enrollment

If a policy previously received either the initial or subsequent level of the Drivewise Discount, but unenrolled from the Drivewise Program and then re-enrolls, the subsequent level of the Drivewise Discount will apply.

If a policy qualifies for the Drivewise Discount, the discount will apply to all vehicles on the policy.

The applicable rating factors are shown on the Automobile Rating Section.

RULE 82 – DRIVEWISE® PERFORMANCE REWARD

This rule is applicable for new business policies written on or after 04/11/2016 that enroll in Drivewise on or after 04/11/2016 and for renewal business policies effective on or after 05/12/2016 that enroll in Drivewise on or after 05/12/2016.

A. Definitions

- a) Enrollment Date:
 - i) For policies enrolling in the Drivewise Program, the Enrollment Date is the date on which data for one trip (as captured by Allstate approved technology) is transmitted after the policy is enrolled in the Drivewise Program.

- b) Performance Reward Date: The date a policy is evaluated to determine a Performance Reward.
 - i) For a policy in which any operator completes 50 trips prior to enrolling in the Drivewise Program, the initial Performance Reward Date is the earlier of (1) when the aforementioned operator completes the first trip after enrolling or (2) when another operator on the policy completes 50 trips.
 - ii) For a policy in which no operator completes 50 trips prior to enrolling in the Drivewise Program, the initial Performance Reward Date is the date on which any operator first completes 50 trips.
 - iii) If the trip requirements listed above are not met in the six month period after the Enrollment Date, the initial Performance Reward Date is six months after the Enrollment Date.

Note: Trips taken in the six month period prior to the first trip of each operator will be counted.

All subsequent Performance Reward Dates are six months after the prior Performance Reward Date.

Evaluation Period: The period ending on the Performance Reward Date. Allstate will use up to 12 months of driving data on a rolling calendar basis.

B. Performance Reward

Evaluation of Operator Performance Data

On the initial Performance Reward Date, the driving performance of all operators determines a policy level Driving Score Percentage, which also equals the policy level Reward percentage. If no operator completes the requirements in section A.b.i or A.b.ii within the six month period after the Enrollment Date, Driving Score Group 0 will be assigned

On the subsequent Performance Reward Date, the driving performance of the qualifying operators determines a policy level Driving Score Percentage. The Driving Score Percentage is then multiplied by the ratio of qualifying operators (subject to a minimum data requirement) to total operators to determine a policy level Reward percentage (round to the nearest percentage).

The Driving Score Percentages will be assigned as follows:

<u>Driving Score Group</u>	<u>Driving Score</u>	<u>Driving Score Percentage</u>
0	N/A	0.00%
1	100-217	15.00%
2	218-311	12.00%
3	312-362	10.00%
4	363-390	8.00%
5	391-430	7.00%
6	431-467	6.00%
7	468-504	5.00%
8	505-537	4.00%
9	538-587	3.00%
10	588-624	2.00%
11	625-664	1.00%
12	665-697	0.00%
13	698-731	0.00%
14	732-761	0.00%
15	762-784	0.00%
16	785-803	0.00%
17	804-823	0.00%
18	824-839	0.00%
19	840-858	0.00%
20	859-871	0.00%
21	872-877	0.00%
22	878-893	0.00%
23	894-904	0.00%
24	905-917	0.00%
25	918-935	0.00%
26	936-952	0.00%
27	953-968	0.00%
28	969-984	0.00%
29	985-1000	0.00%

The policy level Reward percentage will be multiplied with the policy premium to determine the Performance Reward.

Note: Prior to rounding, if the calculated policy level Reward percentage is greater than 0% but less than 1%, it will be rounded up to 1%. In addition, if the Performance Reward is less than \$5.00 but greater than \$0.00, the Performance Reward will be rounded up to \$5.00.

**PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
RATE PAGE INDEX**

Rate Page Index	RP-1A
Premium Calculation	RP-2A
Fixed Expense Premium Calculation	RP-3A
Fixed Expense Premium Rating Factors	RP-4A-5A
Limits Rating Factors	RP-6A
Policy Group Factors	RP-7A
Rating Tier Factors	RP-8A
Geometric Averages	RP-9A
Policy Class Factor	RP-10A-12A
Household Composition Factor	RP-13A-14A
Policy Discounts/Surcharges	RP-15A-17A
Policy Rating Factors	RP-18A
Vehicle Rating Factors	RP-19A
Accident Surcharge	RP-21A
Violation Surcharge	RP-22A
Physical Damage Rating Factors	RP-23A
Experience Group Rating Factors	RP-24A-28A
Miscellaneous Coverages Rating Factors	RP-29A
Allstate Drivewise® Rating Factors	RP-30A
Allstate Drivewise® Initial Driving Score Group Assignment	RP-31A-207A
Territory Definitions	RP-1T-26T
Territorial Base Rates	RP-1BR-30BR
Private Passenger Trailers Premium Calculation	RP-1B
Private Passenger Trailers Base Rates	RP-2B
Reserved for Future Use	RP-3B

**PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
PREMIUM CALCULATION**

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP #		AA	BB	CC	CE	VW	DD	HH	DNC* ^A	HNC* ^A	SS	SU
1	TERRITORIAL BASE RATE (RP-1BR-30BR)											
2	RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 1.2799	x 1.2575	x 1.0915	x 1.0915	x 0.9704	x 1.0264	x 1.0471	x 1.0264	x 1.0471	x 1.0814	x 1.0814
3	INCREASED LIMIT FACTOR/ADDEND (RP-6A)	x	+	x		x					x	x
4	POLICY GROUP FACTOR (RP-7A)	x	x	x	x	x	x	x	x	x	x	x
5	RATING TIER FACTOR (RP-8A)	x	x	x	x	x	x	x	x	x	x	x
6	ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x		
7	POLICY CLASS FACTOR (RP-10A-12A)	x	x	x	x	x	x	x	x	x	x	x
8	HOUSEHOLD COMPOSITION FACTOR (RP-13A and RP-14A)	x	x	x	x	x	x	x	x	x	x	x
9	SMART STUDENT DISCOUNT FACTOR (RP-15A and RP-16A)	x	x	x	x	x	x	x	x	x	x	x
10	DEFENSIVE DRIVER DISCOUNT FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x	x	x
11	MULTIPLE POLICY DISCOUNT FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x		
12	HOMEOWNER DISCOUNT FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x	x	x
13	PRIOR CARRIER DISCOUNT (RP-18A)	x	x	x	x	x	x	x	x	x		
14	THE GOOD HANDS PEOPLE® DISCOUNT FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x		
15	RESPONSIBLE PAYER DISCOUNT FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x	x	x
16	FULLPAY DISCOUNT (RP-18A)	x	x	x	x	x	x	x	x	x	x	x
17	ALLSTATE EASY PAY PLAN DISCOUNT (RP-18A)	x	x	x	x	x	x	x	x	x		
18	EARLY SIGNING DISCOUNT (RP-18A)	x	x	x	x	x	x	x	x	x		
19	SAFE DRIVING CLUB (RP-15A and RP-17A)	x	x	x	x	x	x	x	x	x	x	x
20	ACCIDENT SURCHARGE FACTOR (RP-21A)	x	x	x	x	x		x			x	x
21	VIOLATION SURCHARGE FACTOR (RP-22A)	x	x				x		x			
22	ALLSTATE AUTO/LIFE DISCOUNT™ (RP-18A)	x	x	x	x	x	x	x	x	x		
23	ALLSTATE eSMART™ DISCOUNT (RP-18A)	x	x	x	x	x	x	x	x	x		
24	MODEL YEAR FACTOR (RP-23A)						x	x	x	x		
25	DEDUCTIBLE BY PGS FACTOR (RP-23A)						x	x	x	x		
26	EXPERIENCE GROUP RATING FACTOR (EGR PAGES and RP-24A-28A)	x	x	x	x	x	x	x	x	x	x	x
27	DRIVEWISE® DISCOUNT (RP-18A)	x	x	x	x	x	x	x	x	x		
28	ALLSTATE DRIVEWISE® ENROLLMENT DISCOUNT (RP-30A)	x	x	x	x	x	x	x	x	x		
29	ALLSTATE DRIVEWISE® PERFORMANCE RATING (RP-30A)	x	x	x	x	x	x	x	x	x		
30	ANNUAL VEHICLE MILEAGE FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x	x	x
31	VEHICLE USAGE FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x	x	x
32	FIRE, LIGHTNING, TRANSPORTATION & THEFT FACTOR (RP-29A)							x				
33	FARM DISCOUNT FACTOR (RP-19A)	x	x				x		x			
34	ELECTRONIC STABILITY CONTROL DISCOUNT FACTOR (RP-19A)	x	x	x	x	x	x		x		x	x
35	PASSIVE RESTRAINT DISCOUNT (RP-19A)			x	x	x						
36	ANTILOCK BRAKE DISCOUNT (RP-19A)	x	x				x		x			
37	ANTI-THEFT DEVICE DISCOUNT FACTOR (RP-19A)							x		x		
38	NEW CAR DISCOUNT FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x		
39	CERTIFIED RISK SURCHARGE FACTOR (RP-19A)	x	x									
40	CAMPER UNIT ADDITIONAL PREMIUM (RP-29A)						+	+				
41	NEW CAR EXPANDED PROTECTION FACTOR (RP-29A)								x	x		
42	LIMITED TORT OPTION FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x	x	x
43	ADDL CAR STACKING OPTION FACTOR (RP-18)										x	x
44	RATE TRANSITION FACTOR (RULE 72)	x	x	x	x	x	x				x	x
45	FIXED EXPENSE PREMIUM ^^ (RP-3A)	+										
46	SUB-TOTAL VEHICLE PREMIUM	=	=	=	=	=	=	=	=	=	=	=

		CF	VM	WW
	TERRITORIAL BASE RATE (RP-30BR)			
	RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 1.000	x 1.000	x 1.000
	INCREASED LIMIT FACTOR/ADDEND (RP-6A)		+	
	PASSIVE RESTRAINT DISCOUNT (RP-20A)	x	x	x
	DEFENSIVE DRIVER DISCOUNT FACTOR (RP-20A)	x	x	x
	LIMITED TORT OPTION FACTOR (RP-20A)	x	x	x
	RATE TRANSITION FACTOR (RULE 72)	x	x	x
47	SUB-TOTAL VEHICLE PREMIUM	=	=	=

RENTAL REIMBURSEMENT (UU)		
	RENTAL REIMBURSEMENT BASE RATE (RP-30BR)	
	RENTAL REIMBURSEMENT INCREASED LIMIT FACTOR (RP-6A)	x
48	TOTAL RENTAL REIMBURSEMENT COVERAGE PREMIUM	=

	TOWING & LABOR COSTS (JJ) (RP-29A)	
	SOUND SYSTEMS (ZA) (RP-29A)	+
	TAPE (ZZ) (RP-29A)	+
49	TOTAL MISCELLANEOUS COVERAGES	=

	TOTAL SEMI-ANNUAL VEHICLE 1 PREMIUM = 46 + 46 + 47 + 48	+
	TOTAL SEMI-ANNUAL VEHICLE 2 PREMIUM = 46 + 46 + 47 + 48	+
	TOTAL SEMI-ANNUAL VEHICLE 3 PREMIUM = 46 + 46 + 47 + 48	+
	TOTAL SEMI-ANNUAL VEHICLE 4 PREMIUM = 46 + 46 + 47 + 48	+
50	TOTAL SEMI-ANNUAL POLICY PREMIUM =	=

* \$100 DEDUCTIBLE FOR COLLISION, \$50 DEDUCTIBLE FOR COMPREHENSIVE
^A Rating plan factors for DD coverage should be used for DNC coverage and rating plan factors for HH coverage should be used for HNC coverage
^{^^} Applies to the first vehicle on the policy with Bodily Injury Coverage

**PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY RATING FACTORS**

RATING PLAN	RULE	FACTOR									
		AA	BB	CC	CE	VW	DD	HH	SS	SU	
ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTORS	52										
		Allstate Value Plan	0.95	0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
		Allstate	1.00	1.00	1.00	1.00	1.00	1.00	1.00	N/A	N/A
		Gold Protection	1.08	1.08	1.08	1.08	1.08	1.08	1.08	N/A	N/A
		Platinum Protection	1.16	1.16	1.16	1.16	1.16	1.16	1.16	N/A	N/A
MULTIPLE POLICY DISCOUNT	25										
		Homeowners	0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
		Mobilehome Owners/Manufactured Home Owners	0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
		Renters	0.93	0.93	0.93	0.93	0.93	0.93	0.93	N/A	N/A
		Condominium Owners	0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
		Personal Umbrella	0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
		Homeowners and Personal Umbrella	0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
		Mobilehome Owners/Manufactured Home Owners and Personal Umbrella	0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
		Renters and Personal Umbrella	0.93	0.93	0.93	0.93	0.93	0.93	0.93	N/A	N/A
		Condominium Owners and Personal Umbrella	0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
HOMEOWNER DISCOUNT	69		0.9562	0.9562	0.9562	0.9562	0.9562	0.9562	0.9562	0.9562	0.9562
PRIOR CARRIER DISCOUNT	62										
		Erie Insurance Exchange Company	0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
		Nationwide Mutual Insurance Company	0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
		Liberty Mutual Fire Insurance Company	0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
		Peerless Insurance Company	0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
		AIG Preferred Insurance Company	0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
		Ohio Casualty Insurance Company	0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
		21st Century Casualty Insurance Company	0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
		21st Century Insurance Company	0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
		21st Century Insurance Company of the Southwest	0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
		21st Century Preferred Insurance Company	0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
		21st Century Premier Insurance Company	0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
THE GOOD HANDS PEOPLE® DISCOUNT	34		0.90	0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A
RESPONSIBLE PAYER DISCOUNT	60		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
FULLPAY DISCOUNT	42		0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
ALLSTATE EASY PAY PLAN DISCOUNT	61										
		Allstate Value Plan	N/A								
		Allstate	0.95	0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
		Gold Protection	0.95	0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
		Platinum Protection	0.95	0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
EARLY SIGNING DISCOUNT		Number of Times Renewed									
		0	0.830	0.830	0.830	0.830	0.830	0.830	0.830	N/A	N/A
		1	0.860	0.860	0.860	0.860	0.860	0.860	0.860	N/A	N/A
		2	0.890	0.890	0.890	0.890	0.890	0.890	0.890	N/A	N/A
		3	0.900	0.900	0.900	0.900	0.900	0.900	0.900	N/A	N/A
		4	0.905	0.905	0.905	0.905	0.905	0.905	0.905	N/A	N/A
		All Other	0.910	0.910	0.910	0.910	0.910	0.910	0.910	N/A	N/A
DEFENSIVE DRIVER DISCOUNT	31		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
ALLSTATE AUTO/LIFE DISCOUNTSM	75		0.975	0.975	0.975	0.975	0.975	0.975	0.975	N/A	N/A
ALLSTATE eSMARTSM DISCOUNT	76		0.880	0.880	0.880	0.880	0.880	0.880	0.880	N/A	N/A
LIMITED TORT OPTION FACTOR	63		0.60	1.00	0.60	0.60	0.60	1.00	1.00	0.60	0.60
STACKING OPTION FACTOR			N/A	1.69	2.32						
DRIVEWISE® DISCOUNT	81										
		Initial	0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
		Subsequent	0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
		No discount	1.00	1.00	1.00	1.00	1.00	1.00	1.00	N/A	N/A

**PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
MISCELLANEOUS COVERAGES RATING FACTORS**

NEW CAR EXPANDED PROTECTION (NC) - RULE 53			
Number of years the vehicle's Model Year is older than the calendar year at time of purchase of NC coverage:	Collision <u>Factor</u>	Comprehensive <u>Factor</u>	
< 1 year (0 - 11 months)	0.05	0.02	
1 - 2 years (12 - 23 months)	0.05	0.02	
2 - 3 years (24 - 35 months)	0.05	0.02	
CAMPER UNIT ADDITIONAL PREMIUM - (Rule 49)			
<u>Original Cost New of Camper Unit</u>	Additional Rate		
	<u>Coverage DD</u>	<u>Coverage HH</u>	
Under \$1,200	\$3	\$3	
\$1,200 to 1,799	\$5	\$5	
\$1,800 to 2,399	\$8	\$8	
\$2,400 and above	\$10	\$10	
FIRE, LIGHTNING, TRANSPORTATION & THEFT (HG) - (Rule 19)			
<u>TERRITORIES</u>	Percentage of \$50 Deductible <u>Comprehensive Rate</u>		
ALL	75%		
TOWING AND LABOR COSTS (JJ) - (Rule 19)			
<u>LIMIT/OCCURRENCE</u>	<u>RATE/AUTO</u>	<u>RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT</u>	
\$50.00	\$7.50	\$7.12	
\$100.00	\$9.68	\$9.19	
SOUND SYSTEM COVERAGE (ZA) - (Rule 19)			
<u>LIMIT/OCCURRENCE</u>	<u>RATE/AUTO</u>	<u>RATE/AUTO W/ DEFENSIVE DRIVER</u>	<u>DEDUCTIBLE</u>
\$0-250	\$9.00	\$8.55	\$50
251-500	\$18.00	\$17.10	\$50
501-1000	\$33.00	\$31.35	\$50
1001-2500	\$61.00	\$57.95	\$100
TAPE COVERAGE (ZZ) - (Rule 19)			
<u>LIMIT/OCCURRENCE</u>	<u>RATE/AUTO</u>	<u>RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT</u>	
\$100	\$5.00	\$4.75	
COVERAGE IT - IDENTITY THEFT EXPENSE COVERAGE - (Rule 19)			
<u>RATE</u>			
\$20.00			

**PENNSYLVANIA
TRAVEL TRAILERS
BASE RATES**

STATED AMOUNT RATING FACTORS

Original Cost New	Coverage DD \$100	Coverage HH \$100	Original Cost New	Coverage DD \$100	Coverage HH \$100
0 - 600	0.91	10.53	23,001 - 24,000	21.66	129.30
601 - 800	2.12	24.55	24,001 - 25,000	22.36	130.58
801 - 1,050	2.80	32.45	25,001 - 26,000	23.09	131.81
1,051 - 1,300	3.29	37.69	26,001 - 27,000	23.87	133.46
1,301 - 1,600	3.69	41.79	27,001 - 28,000	24.66	135.11
1,601 - 1,900	4.14	46.26	28,001 - 29,000	25.45	136.75
1,901 - 2,400	4.69	51.59	29,001 - 30,000	26.24	138.41
2,401 - 3,000	5.33	57.43	30,001 - 31,000	26.95	139.98
3,001 - 4,000	6.19	64.99	31,001 - 32,000	27.60	141.48
4,001 - 5,000	7.13	72.94	32,001 - 33,000	28.24	142.98
5,001 - 6,000	8.00	79.86	33,001 - 34,000	28.88	144.48
6,001 - 7,000	8.82	85.85	34,001 - 35,000	29.52	145.98
7,001 - 8,000	9.52	90.72	35,001 - 36,000	30.09	147.55
8,001 - 9,000	10.19	94.91	36,001 - 37,000	30.56	149.18
9,001 - 10,000	10.78	98.47	37,001 - 38,000	31.05	150.82
10,001 - 11,000	11.45	102.00	38,001 - 39,000	31.53	152.45
11,001 - 12,000	12.17	105.26	39,001 - 40,000	32.02	154.08
12,001 - 13,000	12.83	107.93	40,001 - 41,000	32.66	155.38
13,001 - 14,000	13.55	110.67	41,001 - 42,000	33.47	156.37
14,001 - 15,000	14.31	113.57	42,001 - 43,000	34.29	157.35
15,001 - 16,000	15.32	116.39	43,001 - 44,000	35.10	158.32
16,001 - 17,000	16.27	118.79	44,001 - 45,000	35.91	159.31
17,001 - 18,000	16.97	120.85	45,001 - 46,000	36.66	160.44
18,001 - 19,000	17.86	122.80	46,001 - 47,000	37.34	161.73
19,001 - 20,000	18.69	124.64	47,001 - 48,000	38.02	163.03
20,001 - 21,000	19.51	125.84	48,001 - 49,000	38.69	164.32
21,001 - 22,000	20.36	126.73	49,001 - 50,000	39.37	165.62
22,001 - 23,000	21.00	127.82			

For original cost new not shown here, add 2% to the \$49,001-\$50,000 rate for each \$1000 increment or fraction thereof over \$50,000.

For example, the DD and HH rates for an original cost new of \$77,500 are calculated as follows:

$$(\$77,500 - \$50,000) / 1,000 = 27.5 \quad \text{always round up to the next integer, which is 28 in this case.}$$

Thus for DD $39.37 * (1 + 0.02*28) = 61.42$, use 61.42 as base rate
and for HH $165.62 * (1 + 0.02*28) = 258.37$, use 258.37 as base rate

Note: Base Rates are rounded to the nearest penny

State: Pennsylvania	Filing Company: Allstate Fire and Casualty Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)	
Product Name: AFCIC PPA	
Project Name/Number: Drivewise® Program Update and Introduce \$100 limit for Towing and Labor Costs (0.0%)/RITM00542251	

Supporting Document Schedules

Bypassed - Item:	Authorization to File (PC)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
Comments:	
Attachment(s):	3. R28968 Filing Memo.pdf.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Side-by-Sides
Comments:	
Attachment(s):	6. R28968 Side by Sides.pdf.pdf
Item Status:	
Status Date:	

**ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
PENNSYLVANIA**

INDEX OF ATTACHMENTS

Attachment I – Page 1	Summary of Disclosures Actuarial Standards of Practice
Attachment II – Page 1 Page 3 Page 4 Exhibit A Exhibit B	Summary of Rating Plan Changes Drivewise® Program Coverage JJ – Towing and Labor Costs Histograms Calculation of \$100 Limit Premium Calculation of \$100:\$50 Relativity
Attachment III– Page 1	Summary of Manual Changes Summary of Manual Changes

ATTACHMENT I

Summary of Disclosures

**ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
PENNSYLVANIA**

ACTUARIAL STANDARDS OF PRACTICE

This document confirms compliance with Actuarial Standards of Practice that are applicable to the preparation of statewide rate filings performed by casualty actuaries as stated in “Applicability Guidelines for Actuarial Standards of Practice” (American Academy of Actuaries, November 2015).

ATTACHMENT II

Summary of Rating Plan Changes

**ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
VOLUNTARY PRIVATE PASSENGER AUTO
PENNSYLVANIA**

DRIVEWISE® PROGRAM

With this filing, Allstate is updating the Drivewise Program. Drivewise is a voluntary program that currently allows participants to benefit through a discount using driving behavior information collected from an electronic device plugged into a vehicle. With this filing, Allstate is updating the Drivewise Program to allow new participants to earn a Drivewise Discount and a Performance Reward based on driving performance data. Customers will be eligible to earn these benefits based on operator level driving information captured by Allstate approved technology including, but not limited to, a phone application. Please note that customers participating in the existing Drivewise Program through the electronic device plugged into a vehicle will have the ability to continue to participate through the device and will continue to be eligible to qualify for performance rating.

The proposed Drivewise Performance Reward will provide the customers with options regarding how to receive their Rewards including: applying the reward amounts toward the purchase of merchandise or gift cards; receiving the reward in the form of a check; or applying the reward amount as a credit toward premium payments.

Drivewise Discount

A policy is eligible to earn an initial Drivewise Discount and a subsequent Drivewise Discount.

The initial and subsequent Discount percentages were based on business considerations and actuarial judgment.

Please refer to Rule 81 for more information.

Performance Reward

A policy is eligible to earn a Performance Reward based on driving behavior information. The Driving Score algorithm incorporates braking information, speeding events over 80 miles per hour, and driving based on time of day and was developed using multi-state loss data from 2011-2012. The driving performance of the operators will develop a Driving Score and the associated Driving Score Percentage and policy level Reward calculation can be found in the rule. Please note that driving behavior information captured by Allstate approved technology prior to enrolling in the Drivewise Program will be used for determination of a Performance Reward.

The Driving Score Percentages for all groups were selected after considering existing Drivewise Performance Rating Percentages, the proposed Drivewise Discount Percentages, loss experience, actuarial judgment and business considerations.

Please refer to Rule 82 for more information describing how customers can earn a Performance

Reward. In addition, please refer to Rule 73 for minor changes to the existing Drivewise Program to accommodate the updated Program.

The rate level impact of this change is 0.0%.

**ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
PENNSYLVANIA**

COVERAGE JJ - TOWING AND LABOR COSTS

With this filing, Allstate is introducing a \$100 limit for optional Coverage JJ. Currently there is a \$50 limit of coverage available. Customers with automobiles covered by the \$50 limit will have the option to maintain the current limit or increase to a limit of \$100. New business customers written who choose Coverage JJ and customers endorsing JJ onto their policy will be written at the \$100 level of coverage. The \$50 limit for Coverage JJ will no longer be available for purchase.

Please see **Exhibits A and B** for the development of the indicated and selected premium.

There are no policyholder impacts with the introduction of this new limit.

**ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
PENNSYLVANIA**

HISTOGRAMS

Allstate estimates that the impacts to existing customers from this filing are very small. While the new optional Drivewise® features and new \$100 Towing limit will be made available to existing customers, they will not cause any premium impact unless the customer elects to make a change. Therefore, since the cumulative rate change histograms would not be materially different than those provided with Allstate's rate filing effective 1/11/2016 (company file number R28878), please note that no additional histograms have been provided.

**ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
PENNSYLVANIA**

**COVERAGE JJ - TOWING AND LABOR COSTS
CALCULATION OF \$100 LIMIT PREMIUM**

1) Current \$50 JJ Limit Six Month Premium Per Item	\$ 7.50
2) Indicated Premium Relativity \$100 Limit : \$50 Limit [Exhibit B]	1.29
3) Indicated \$100 JJ Limit Six Month Premium Per Item [(1) x (2)]	\$ 9.68
4) Selected \$100 JJ Limit Six Month Premium Per Item	\$ 9.68
5) Selected \$100 JJ Limit Six Month Premium Per Item with Defensive Driver Discount [(4) x 0.95]	\$ 9.19

**ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
PENNSYLVANIA**

**COVERAGE JJ - TOWING AND LABOR COSTS
CALCULATION OF \$100 : \$50 RELATIVITY**

1) Calculation of \$100 Limit Pure Premium [(a) x (b)]	\$	5.94
a) \$100 Limit Allstate Motor Club Severity*	\$	44.64
b) All Limit JJ Frequency**		13.3%
2) \$50 Limit Pure Premium**	\$	4.60
3) Indicated Premium Relativity [(1) / (2)]		1.29

Notes:

*12 months ending Oct, 2013 for Pennsylvania

**2010-2013 Standard book data for Pennsylvania

ATTACHMENT III

Summary of Manual Changes

**ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
PENNSYLVANIA**

SUMMARY OF MANUAL CHANGES

Rules Manual:

- I-3
 - Revised the title of Rule 73, added Rules 77 through 82 to accommodate new Drivewise Rules
- 46-2
 - Added Section C to describe Trailer Minimum Premium, which was inadvertently left out of the last filing. This is a clerical revision.
- 73-1
 - Added section 2, revised each occurrence of Drive Wise® to Drivewise®
- 73-2
 - Paragraphs shifted to accommodate changes, revised each occurrence of Drive Wise® to Drivewise®
- 73-3
 - Added Section c), paragraphs shifted to accommodate changes, revised each occurrence of Drive Wise® to Drivewise®
- 73-4
 - Updated Section 2, paragraphs shifted to accommodate changes, revised each occurrence of Drive Wise® to Drivewise®
- 73-5
 - Updated Exception verbiage, paragraphs shifted to accommodate changes,
- 77-1
 - Added Rule 77 - Reserved for Future Use
- 78-1
 - Added Rule 78 - Reserved for Future Use
- 79-1
 - Added Rule 79 - Reserved for Future Use
- 80-1
 - Added Rule 80 - Reserved for Future Use
- 81-1
 - Added Rule 81 - Drivewise® Discount
- 82-1 to 81-3
 - Added Rule 82 - Drivewise® Performance Reward

Rates Manual:

- RP-1A
 - Removed the word “Territorial” from the Private Passenger Trailer Base Rates title. This is a clerical revision only. Changed Drive Wise® to Drivewise® in the page names.

- RP-2A ▪ Added Drivewise® Discount calculation step and updated step numbering
- RP-18A ▪ Added Drivewise® Discount and factors
- RP-29A ▪ Added \$100 Towing and Labor Costs (Coverage JJ) Limit and premium
- RP-2B ▪ Clerical revisions to the calculation example and notes at the bottom of the page. Also removed the word “Territorial” from the title.

PRIVATE PASSENGER AUTO INSURANCE MANUAL

PENNSYLVANIA
INDEX

Rule 58 – Reserved for Future Use	58-1
Rule 59 – Accident Waiver Program	59-1
Rule 60 – Responsible Payer Discount	60-1
Rule 61 – The Allstate Easy Pay Plan Discount	61-1
Rule 62 – Prior Carrier Discount	62-1
Rule 63 – Early Signing Discount.....	63-1
Rule 64 – Annual Vehicle Mileage	64-1
Rule 65 – Vehicle Usage.....	65-1
Rule 66 - Violation Rating.....	66-1
Rule 67 – Reserved For Future Use.....	67-1
Rule 68 – Safe Driving Club®.....	68-1
Rule 69 – Homeowner Discount.....	69-1
Rule 70 - Smart Student Discount.....	70-1
Rule 71 – Automatic Trend Factor.....	71-1
Rule 72 – Rate Transition.....	72-1
Rule 73 - Allstate DriveWise® Program	73-1
Rule 74 - Reserved For Future Use.....	74-1
Rule 75 – Allstate Auto/Life Discount SM	75-1
Rule 76 – Allstate eSMART SM Discount.....	76-1

PRIVATE PASSENGER AUTO INSURANCE MANUAL

PENNSYLVANIA
INDEX

Rule 58 – Reserved for Future Use	58-1
Rule 59 – Accident Waiver Program	59-1
Rule 60 – Responsible Payer Discount	60-1
Rule 61 – The Allstate Easy Pay Plan Discount	61-1
Rule 62 – Prior Carrier Discount	62-1
Rule 63 – Early Signing Discount.....	63-1
Rule 64 – Annual Vehicle Mileage	64-1
Rule 65 – Vehicle Usage.....	65-1
Rule 66 - Violation Rating.....	66-1
Rule 67 – Reserved For Future Use.....	67-1
Rule 68 – Safe Driving Club®.....	68-1
Rule 69 – Homeowner Discount.....	69-1
Rule 70 - Smart Student Discount.....	70-1
Rule 71 – Automatic Trend Factor.....	71-1
Rule 72 – Rate Transition.....	72-1
Rule 73 - Allstate Drivewise® Program	73-1
Rule 74 - Reserved For Future Use.....	74-1
Rule 75 – Allstate Auto/Life Discount SM	75-1
Rule 76 – Allstate eSMART SM Discount.....	76-1
Rule 77 – Reserved for Future Use	77-1
Rule 78 – Reserved for Future Use	78-1
Rule 79 – Reserved for Future Use	79-1
Rule 80 – Reserved for Future Use	80-1
Rule 81 – Drivewise® Discount	81-1
Rule 82 – Drivewise® Performance Reward.....	82-1

PRIVATE PASSENGER AUTO INSURANCE MANUAL

**PENNSYLVANIA
RULES**

The following coverages are provided for the Utility Trailer for an additional premium:

- Coverage DD – Collision
- Coverage HH – Comprehensive
- Coverage HG – Fire, Lightening and Transportation & Theft

Refer to the Automobile Rating Section for further rating information.

Note:

It is not necessary to purchase Coverage DD – Collision or Coverage HH – Comprehensive on the towing vehicle in order to purchase Coverage DD – Collision and Coverage HH – Comprehensive on the Private Passenger Trailer.

PRIVATE PASSENGER AUTO INSURANCE MANUAL

**PENNSYLVANIA
RULES**

The following coverages are provided for the Utility Trailer for an additional premium:

- Coverage DD – Collision
- Coverage HH – Comprehensive
- Coverage HG – Fire, Lightening and Transportation & Theft

Refer to the Automobile Rating Section for further rating information.

Note:

It is not necessary to purchase Coverage DD – Collision or Coverage HH – Comprehensive on the towing vehicle in order to purchase Coverage DD – Collision and Coverage HH – Comprehensive on the Private Passenger Trailer.

C. Private Passenger Trailer Minimum Premium

For Travel and Utility Trailer there will be a minimum premium charged by coverage type and/or trailer type. Refer to rating section for Premium amounts.

RULE 73 - ALLSTATE DRIVE WISE® PROGRAM

A. Definitions

1. Enrollment & Reenrollment

A vehicle will be considered enrolled or reenrolled in the Allstate Drive-Wise® program at the time the Allstate Drive-Wise® device is installed contingent on all of the criteria in Section B having been met.

2. Unenrollment

- a. If a named insured indicates he or she no longer wants to participate in the Allstate Drive-Wise® program, either by notifying Allstate or by returning the Drive-Wise® device to Allstate, the vehicle will be unenrolled from the Allstate Drive-Wise® program from the date the Allstate Drive-Wise® device is uninstalled from the vehicle.
- b. If the device is disconnected from the vehicle for more than 180 cumulative hours in a six month period, the vehicle will be unenrolled from the Allstate Drive-Wise® program from the date the vehicle surpassed the 180 hour threshold.
- c. If the device has not sent any signal for more than 35 consecutive days, the vehicle will be unenrolled from the Allstate Drive-Wise® program from the date the device first stopped sending any signal.

B. Program Qualification

The Allstate Drive-Wise® program will apply to each vehicle for which all of the following criteria are met:

1. the named insured must have indicated that he or she wants to enroll a vehicle in the Allstate Drive-Wise® program;
2. the named insured must provide a valid email address to Allstate Fire and Casualty Insurance Company at the time he or she indicates that he or she wants to enroll a vehicle in the Allstate Drive-Wise® program;
3. once the named insured has indicated that he or she wants to enroll a vehicle in the Allstate Drive-Wise® program, a confirmation email will be sent to the named insured at the email address provided. The named insured must provide an electronic acknowledgment within 21 days from when the confirmation email is sent;
4. once the electronic acknowledgement has been sent by the named insured and received by Allstate, the Allstate Drive-Wise® device will be shipped to the named insured, and the device must be installed in the vehicle within 14 days of the device delivery date;
 - a. Exception: If the named insured is unable to install the Allstate Drive-Wise® device due to device malfunction, the named insured must notify Allstate of the malfunction within 14 days of the device delivery date.

RULE 73 - ALLSTATE DRIVEWISE® PROGRAM

New business policies written on or after 04/11/2016 that enroll in Drivewise on or after 04/11/2016 will not be eligible for the Enrollment Discount and Performance Rating as described below. Renewal business policies effective on or after 05/12/2016 that enroll in Drivewise on or after 05/12/2016 will not be eligible for the Enrollment Discount and Performance Rating as described below.

A. Definitions

1. Enrollment & Reenrollment

A vehicle will be considered enrolled or reenrolled in the Allstate Drivewise® program at the time the Allstate Drivewise® device is installed contingent on all of the criteria in Section B having been met.

2. Unenrollment

- a. If a named insured indicates he or she no longer wants to participate in the Allstate Drivewise® program, either by notifying Allstate or by returning the Allstate Drivewise® device to Allstate, the vehicle will be unenrolled from the Allstate Drivewise® program from the date the Allstate Drivewise® device is uninstalled from the vehicle.
- b. If the device is disconnected from the vehicle for more than 180 cumulative hours in a six month period, the vehicle will be unenrolled from the Allstate Drivewise® program from the date the vehicle surpassed the 180 hour threshold.
- c. If the device has not sent any signal for more than 35 consecutive days, the vehicle will be unenrolled from the Allstate Drivewise® program from the date the device first stopped sending any signal.
- d. If a policy transitions into the Drivewise Discount defined in Rule 81, all enrolled vehicles on the policy will be unenrolled from the existing Drivewise program on the effective date of the transition.

B. Program Qualification

The Allstate Drivewise® program will apply to each vehicle for which all of the following criteria are met:

1. the named insured must have indicated that he or she wants to enroll a vehicle in the Allstate Drivewise® program;

- b. Another device will be sent to the named insured and the named insured will have an additional 14 days from the new device delivery date to install the device
5. the named insured's vehicle must be technologically compatible with the provided electronic device; and
6. the vehicle must be insured for Bodily Injury (AA) and Property Damage (BB) coverages

C. Enrollment Discount

Application of the Enrollment Discount

The Enrollment Discount will apply to a vehicle at new business if Program Qualifications #1, #2, #5 and #6 in Section B are satisfied prior to the effective date of the policy. In all other cases, the Enrollment Discount will apply as of the next renewal effective date once Program Qualifications #1, #2, #5 and #6 are satisfied. The discount will apply for only one policy period. However, if the vehicle has previously had the Enrollment Discount removed, the vehicle will be able to receive the Enrollment Discount again.

Removal of the Enrollment Discount

The Enrollment Discount will be removed pro-rata from the vehicle if the following occurs:

- a) If the named insured does not provide electronic acknowledgment within 21 days as stipulated in Program Qualification #3, the Enrollment Discount will be removed at the time the insured declines the electronic acknowledgement, or if the insured does not decline, the end of the 21 day period.
- b) If the named insured does not install the Drive-Wise® device within 14 days as stipulated in Program Qualification #4, the Enrollment Discount will be removed as of the end of the 14 day period.

D. Performance Rating

1. Application of the Performance Rating

Beginning the first policy period after receiving the Enrollment Discount, Performance Rating will apply to the vehicle based on the vehicle's Driving Score Group. If a vehicle has previously enrolled in the Allstate Drive-Wise® Program and received the Enrollment Discount, Performance Rating will apply once the vehicle has reenrolled. If less than 60 days of data is collected during a policy period, a Driving Score Group of 0 will be assigned.

2. the named insured must provide a valid email address to Allstate Fire and Casualty Insurance Company at the time he or she indicates that he or she wants to enroll a vehicle in the Allstate DriveWise® program;
3. once the named insured has indicated that he or she wants to enroll a vehicle in the Allstate DriveWise® program, a confirmation email will be sent to the named insured at the email address provided. The named insured must provide an electronic acknowledgment within 21 days from when the confirmation email is sent;
4. once the electronic acknowledgement has been sent by the named insured and received by Allstate, the Allstate DriveWise® device will be shipped to the named insured, and the device must be installed in the vehicle within 14 days of the device delivery date:
 - a. Exception: If the named insured is unable to install the Allstate DriveWise® device due to device malfunction, the named insured must notify Allstate of the malfunction within 14 days of the device delivery date.
 - b. Another device will be sent to the named insured and the named insured will have an additional 14 days from the new device delivery date to install the device
5. the named insured's vehicle must be technologically compatible with the provided electronic device; and
6. the vehicle must be insured for Bodily Injury (AA) and Property Damage (BB) coverages

C. Enrollment Discount

Application of the Enrollment Discount

The Enrollment Discount will apply to a vehicle at new business if Program Qualifications #1, #2, #5 and #6 in Section B are satisfied prior to the effective date of the policy. In all other cases, the Enrollment Discount will apply as of the next renewal effective date once Program Qualifications #1, #2, #5 and #6 are satisfied. The discount will apply for only one policy period. However, if the vehicle has previously had the Enrollment Discount removed, the vehicle will be able to receive the Enrollment Discount again.

Removal of the Enrollment Discount

The Enrollment Discount will be removed pro-rata from the vehicle if the following occurs:

- a) If the named insured does not provide electronic acknowledgment within 21 days as stipulated in Program Qualification #3, the Enrollment Discount will be removed at the time the insured declines the electronic acknowledgement, or if the insured does not decline, the end of the 21 day period.

a. Initial Driving Score Group Assignment

A Driving Score Group derived from data collected by the device will be assigned based on the Driving Score Group Definitions (See Table on pages RP-31A through RP-207A in the rating manual). The information to be used in the first four columns of the Driving Score Group Table is described below.

Column 1: Weighted Mileage

Step 1a – Multiply a factor of 4.92 by the number of miles driven between:

11:00 pm on Sunday and 3:59 am on Monday
11:00 pm on Monday and 3:59 am on Tuesday
11:00 pm on Tuesday and 3:59 am on Wednesday
11:00 pm on Wednesday and 3:59 am on Thursday
11:00 pm on Thursday and 3:59 am on Friday
11:00 pm on Friday and 4:59 am on Saturday
11:00 pm on Saturday and 4:59 am on Sunday

Step 1b – Multiply a factor of 1.35 by the number of miles driven Monday through Friday between the times of 4:00 am and 11:59 am.

Step 1c – Multiply a factor of 1.67 by the number of miles driven Monday through Friday between the times of 12:00 pm and 10:59 pm.

Step 1d – Multiply a factor of 1.00 by the number of miles driven Saturday and Sunday between the times of 5:00 am and 10:59 pm.

Step 1e – If the device has been installed for less than one year, calculate a factor to estimate the annual mileage by dividing 365.25 by the number of days since device was enabled. If the device has been installed for one year or more, this factor is equal to one.

Step 1f – Multiply the result of step 1e with the sum of steps 1a through 1d. Use the result of this step in column 1 on pages RP-31A through RP-207A in the rating manual.

Column 2: Hard Braking

Hard Braking Events are defined as slowing down between 8 and 10 miles per hour over a 1 second time interval. Use the number of Hard Braking Events per 100 miles driven in column 2 on pages RP-31A through RP-207A in the rating manual.

b) If the named insured does not install the **Drivewise**® device within 14 days as stipulated in Program Qualification #4, the Enrollment Discount will be removed as of the end of the 14 day period.

c) If the policy transitions into the Drivewise Discount defined in Rule 81.

D. Performance Rating

1. Application of the Performance Rating

Beginning the first policy period after receiving the Enrollment Discount, Performance Rating will apply to the vehicle based on the vehicle's Driving Score Group. If a vehicle has previously enrolled in the Allstate **Drivewise**® Program and received the Enrollment Discount, Performance Rating will apply once the vehicle has reenrolled. If less than 60 days of data is collected during a policy period, a Driving Score Group of 0 will be assigned.

a. Initial Driving Score Group Assignment

A Driving Score Group derived from data collected by the device will be assigned based on the Driving Score Group Definitions (See Table on pages RP-31A through RP-207A in the rating manual). The information to be used in the first four columns of the Driving Score Group Table is described below.

Column 1: Weighted Mileage

Step 1a – Multiply a factor of 4.92 by the number of miles driven between:

11:00 pm on Sunday and 3:59 am on Monday
11:00 pm on Monday and 3:59 am on Tuesday
11:00 pm on Tuesday and 3:59 am on Wednesday
11:00 pm on Wednesday and 3:59 am on Thursday
11:00 pm on Thursday and 3:59 am on Friday
11:00 pm on Friday and 4:59 am on Saturday
11:00 pm on Saturday and 4:59 am on Sunday

Step 1b – Multiply a factor of 1.35 by the number of miles driven Monday through Friday between the times of 4:00 am and 11:59 am.

Step 1c – Multiply a factor of 1.67 by the number of miles driven Monday through Friday between the times of 12:00 pm and 10:59 pm.

Step 1d – Multiply a factor of 1.00 by the number of miles driven Saturday and Sunday between the times of 5:00 am and 10:59 pm.

Step 1e – If the device has been installed for less than one year, calculate a factor to estimate the annual mileage by dividing 365.25 by the number of days since

Column 3: Extreme Braking

Extreme Braking Events are defined as slowing down 10 or more miles per hour over a 1 second time interval. Use the number of Extreme Braking Events per 100 miles driven in column 3 on pages RP-31A through RP-207A in the rating manual.

Column 4: Speeding

Refer to the table on pages RP-31A through RP-207A in the rating manual for the Pennsylvania Allstate **Drive-Wise**® program-Driving Score Group Definitions.

Use the number of miles driven over 80 miles per hour per 100 miles driven in column 4 of these pages.

b. Subsequent Driving Score Group Assignment

At each renewal, a revised Driving Score Group will be applied based upon the recalculation using the most recent recorded vehicle information. For each vehicle enrolled, Allstate will use up to 12 months of driving data (on a rolling calendar basis) to calculate the vehicle's Driving Score. If less than 12 months of driving data is available, Allstate will use all available driving data to calculate the vehicle's Driving Score.

Unenrollment will be handled in accordance with Section A.2.

2. Removal of the Performance Rating

If the vehicle unenrolls from the Allstate **Drive-Wise**® program and, Performance Rating is in effect, Performance Rating will continue to apply until the end of the current policy period.

Exception: If the vehicle unenrolls from the Allstate **Drive-Wise**® program after the renewal processing date, but before the renewal effective date, and Performance Rating is in effect, Performance Rating will continue to apply at the renewal until the end of the renewal policy period.

device was enabled. If the device has been installed for one year or more, this factor is equal to one.

Step 1f – Multiply the result of step 1e with the sum of steps 1a through 1d. Use the result of this step in column 1 on pages RP-31A through RP-207A in the rating manual.

Column 2: Hard Braking

Hard Braking Events are defined as slowing down between 8 and 10 miles per hour over a 1 second time interval. Use the number of Hard Braking Events per 100 miles driven in column 2 on pages RP-31A through RP-207A in the rating manual.

Column 3: Extreme Braking

Extreme Braking Events are defined as slowing down 10 or more miles per hour over a 1 second time interval. Use the number of Extreme Braking Events per 100 miles driven in column 3 on pages RP-31A through RP-207A in the rating manual.

Column 4: Speeding

Refer to the table on pages RP-31A through RP-207A in the rating manual for the Pennsylvania Allstate **Drivewise**® program-Driving Score Group Definitions.

Use the number of miles driven over 80 miles per hour per 100 miles driven in column 4 of these pages.

b. Subsequent Driving Score Group Assignment

At each renewal, a revised Driving Score Group will be applied based upon the recalculation using the most recent recorded vehicle information. For each vehicle enrolled, Allstate will use up to 12 months of driving data (on a rolling calendar basis) to calculate the vehicle's Driving Score. If less than 12 months of driving data is available, Allstate will use all available driving data to calculate the vehicle's Driving Score.

Unenrollment will be handled in accordance with Section A.2.

2. Removal of the Performance Rating

If the vehicle unenrolls from the Allstate **Drivewise**® program and, Performance Rating is in effect, Performance Rating will continue to apply until the end of the current policy period unless the policy transitions into the Drivewise Discount defined in Rule 81; in this case, the Performance Rating will be removed on the effective date of the transition.

E. Suspended Coverage

If a vehicle is put into suspended coverage, such that the vehicle no longer meets program qualification #6, data collection will be suspended until the time the vehicle again meets program qualification #6. A driving score will be calculated only using data collected while the vehicle had the necessary coverages, and will be applied to the vehicle until the vehicle again meets program qualification #6 subject to the required 60 days of data collected as noted in Section D.1 above. Data collection will resume immediately upon program qualification #6 being met. A Performance Rating score will be determined from the data collected during that policy period and the corresponding Performance Rating factor will apply to the vehicle at the start of the following policy period as described in Section D.

Exception: If the vehicle unenrolls from the Allstate Drivewise® program after the renewal processing date, but before the renewal effective date, and Performance Rating is in effect, Performance Rating will continue to apply at the renewal until the end of the renewal policy period unless the policy transitions into the Drivewise Discount defined in Rule 81.

E. Suspended Coverage

If a vehicle is put into suspended coverage, such that the vehicle no longer meets program qualification #6, data collection will be suspended until the time the vehicle again meets program qualification #6. A driving score will be calculated only using data collected while the vehicle had the necessary coverages, and will be applied to the vehicle until the vehicle again meets program qualification #6 subject to the required 60 days of data collected as noted in Section D.1 above. Data collection will resume immediately upon program qualification #6 being met. A Performance Rating score will be determined from the data collected during that policy period and the corresponding Performance Rating factor will apply to the vehicle at the start of the following policy period as described in Section D.

PRIVATE PASSENGER AUTO INSURANCE MANUAL

RULE 81 – DRIVEWISE® DISCOUNT

This rule is applicable for new business policies written on or after 04/11/2016 that enroll in Drivewise on or after 04/11/2016 and for renewal business policies effective on or after 05/12/2016 that enroll in Drivewise on or after 05/12/2016.

A. Drivewise Discount-Initial

The initial level of the Drivewise Discount will apply to a policy at new business if the policy enrolls in the Drivewise Program prior to the effective date of the policy. For existing policies that enroll in the Drivewise Program, this discount will apply the date the discount is effective. This discount will apply for the remainder of the policy period with the following exception:

Exception: If the discount is added after the renewal processing date but before the renewal effective date, the initial level of the discount will apply for the remainder of the current policy period and in the upcoming renewal policy period.

B. Drivewise Discount-Subsequent

If a policy qualified for the initial level of the Drivewise Discount in a prior policy period, at renewal, the subsequent discount level will apply if the policy is enrolled in the Drivewise Program and at least one trip has been taken within the six months prior to the renewal effective date.

Exception: If the initial level of the Drivewise Discount was added after the renewal processing date but before the renewal effective date, the initial level of the Drivewise Discount will apply in the upcoming renewal policy period and the subsequent level of the Drivewise Discount will not apply in the upcoming renewal policy period.

C. Re-Enrollment

If a policy previously received either the initial or subsequent level of the Drivewise Discount, but unenrolled from the Drivewise Program and then re-enrolls, the subsequent level of the Drivewise Discount will apply.

If a policy qualifies for the Drivewise Discount, the discount will apply to all vehicles on the policy.

The applicable rating factors are shown on the Automobile Rating Section.

PRIVATE PASSENGER AUTO INSURANCE MANUAL

RULE 82 – DRIVEWISE® PERFORMANCE REWARD

This rule is applicable for new business policies written on or after 04/11/2016 that enroll in Drivewise on or after 04/11/2016 and for renewal business policies effective on or after 05/12/2016 that enroll in Drivewise on or after 05/12/2016.

A. Definitions

- a) Enrollment Date:
 - i) For policies enrolling in the Drivewise Program, the Enrollment Date is the date on which data for one trip (as captured by Allstate approved technology) is transmitted after the policy is enrolled in the Drivewise Program.
- b) Performance Reward Date: The date a policy is evaluated to determine a Performance Reward.
 - i) For a policy in which any operator completes 50 trips prior to enrolling in the Drivewise Program, the initial Performance Reward Date is the earlier of
 - (1) when the aforementioned operator completes the first trip after enrolling or
 - (2) when another operator on the policy completes 50 trips.
 - ii) For a policy in which no operator completes 50 trips prior to enrolling in the Drivewise Program, the initial Performance Reward Date is the date on which any operator first completes 50 trips.
 - iii) If the trip requirements listed above are not met in the six month period after the Enrollment Date, the initial Performance Reward Date is six months after the Enrollment Date.

Note: Trips taken in the six month period prior to the first trip of each operator will be counted.

All subsequent Performance Reward Dates are six months after the prior Performance Reward Date.

Evaluation Period: The period ending on the Performance Reward Date. Allstate will use up to 12 months of driving data on a rolling calendar basis.

B. Performance Reward

Evaluation of Operator Performance Data

On the initial Performance Reward Date, the driving performance of all operators determines a policy level Driving Score Percentage, which also equals the policy level Reward percentage. If no operator completes the requirements in section A.b.i or A.b.ii within the six month period after the Enrollment Date, Driving Score Group 0 will be assigned.

PRIVATE PASSENGER AUTO INSURANCE MANUAL

On the subsequent Performance Reward Date, the driving performance of the qualifying operators determines a policy level Driving Score Percentage. The Driving Score Percentage is then multiplied by the ratio of qualifying operators (subject to a minimum data requirement) to total operators to determine a policy level Reward percentage (round to the nearest percentage).

The Driving Score Percentages will be assigned as follows:

Driving Score Group	Driving Score	Driving Score Percentage
0	N/A	0.00%
1	100-217	15.00%
2	218-311	12.00%
3	312-362	10.00%
4	363-390	8.00%
5	391-430	7.00%
6	431-467	6.00%
7	468-504	5.00%
8	505-537	4.00%
9	538-587	3.00%
10	588-624	2.00%
11	625-664	1.00%
12	665-697	0.00%
13	698-731	0.00%
14	732-761	0.00%
15	762-784	0.00%
16	785-803	0.00%
17	804-823	0.00%
18	824-839	0.00%
19	840-858	0.00%
20	859-871	0.00%
21	872-877	0.00%
22	878-893	0.00%
23	894-904	0.00%
24	905-917	0.00%
25	918-935	0.00%
26	936-952	0.00%
27	953-968	0.00%
28	969-984	0.00%
29	985-1000	0.00%

The policy level Reward percentage will be multiplied with the policy premium to determine the Performance Reward.

PRIVATE PASSENGER AUTO INSURANCE MANUAL

**PENNSYLVANIA
RULES**

Note: Prior to rounding, if the calculated policy level Reward percentage is greater than 0% but less than 1%, it will be rounded up to 1%. In addition, if the Performance Reward is less than \$5.00 but greater than \$0.00, the Performance Reward will be rounded up to \$5.00.

**PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
RATE PAGE INDEX**

Rate Page Index	RP-1A
Premium Calculation	RP-2A
Fixed Expense Premium Calculation	RP-3A
Fixed Expense Premium Rating Factors	RP-4A-5A
Limits Rating Factors	RP-6A
Policy Group Factors	RP-7A
Rating Tier Factors	RP-8A
Geometric Averages	RP-9A
Policy Class Factor	RP-10A-12A
Household Composition Factor	RP-13A-14A
Policy Discounts/Surcharges	RP-15A-17A
Policy Rating Factors	RP-18A
Vehicle Rating Factors	RP-19A
Accident Surcharge	RP-21A
Violation Surcharge	RP-22A
Physical Damage Rating Factors	RP-23A
Experience Group Rating Factors	RP-24A-28A
Miscellaneous Coverages Rating Factors	RP-29A
Allstate Drive Wise® Rating Factors	RP-30A
Allstate Drive Wise® Initial Driving Score Group Assignment	RP-31A-207A
Territory Definitions	RP-1T-26T
Territorial Base Rates	RP-1BR-30BR
Private Passenger Trailers Premium Calculation	RP-1B
Private Passenger Trailers Territorial Base Rates	RP-2B
Reserved for Future Use	RP-3B

**PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
RATE PAGE INDEX**

Rate Page Index	RP-1A
Premium Calculation	RP-2A
Fixed Expense Premium Calculation	RP-3A
Fixed Expense Premium Rating Factors	RP-4A-5A
Limits Rating Factors	RP-6A
Policy Group Factors	RP-7A
Rating Tier Factors	RP-8A
Geometric Averages	RP-9A
Policy Class Factor	RP-10A-12A
Household Composition Factor	RP-13A-14A
Policy Discounts/Surcharges	RP-15A-17A
Policy Rating Factors	RP-18A
Vehicle Rating Factors	RP-19A
Accident Surcharge	RP-21A
Violation Surcharge	RP-22A
Physical Damage Rating Factors	RP-23A
Experience Group Rating Factors	RP-24A-28A
Miscellaneous Coverages Rating Factors	RP-29A
Allstate Drivewise® Rating Factors	RP-30A
Allstate Drivewise® Initial Driving Score Group Assignment	RP-31A-207A
Territory Definitions	RP-1T-26T
Territorial Base Rates	RP-1BR-30BR
Private Passenger Trailers Premium Calculation	RP-1B
Private Passenger Trailers Base Rates	RP-2B
Reserved for Future Use	RP-3B

**PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
PREMIUM CALCULATION**

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP	AA	BB	CC	CE	VW	DD	HH	DNC**	HNC**	SS	SU
1	1										
2	1.2799	1.2578	1.0910	1.0910	0.9790	1.0264	1.0471	1.0264	1.0471	1.0814	1.0814
3	x	x	x	x	x	x	x	x	x	x	x
4	x	x	x	x	x	x	x	x	x	x	x
5	x	x	x	x	x	x	x	x	x	x	x
6	x	x	x	x	x	x	x	x	x	x	x
7	x	x	x	x	x	x	x	x	x	x	x
8	x	x	x	x	x	x	x	x	x	x	x
9	x	x	x	x	x	x	x	x	x	x	x
10	x	x	x	x	x	x	x	x	x	x	x
11	x	x	x	x	x	x	x	x	x	x	x
12	x	x	x	x	x	x	x	x	x	x	x
13	x	x	x	x	x	x	x	x	x	x	x
14	x	x	x	x	x	x	x	x	x	x	x
15	x	x	x	x	x	x	x	x	x	x	x
16	x	x	x	x	x	x	x	x	x	x	x
17	x	x	x	x	x	x	x	x	x	x	x
18	x	x	x	x	x	x	x	x	x	x	x
19	x	x	x	x	x	x	x	x	x	x	x
20	x	x	x	x	x	x	x	x	x	x	x
21	x	x	x	x	x	x	x	x	x	x	x
22	x	x	x	x	x	x	x	x	x	x	x
23	x	x	x	x	x	x	x	x	x	x	x
24	x	x	x	x	x	x	x	x	x	x	x
25	x	x	x	x	x	x	x	x	x	x	x
26	x	x	x	x	x	x	x	x	x	x	x
27	x	x	x	x	x	x	x	x	x	x	x
28	x	x	x	x	x	x	x	x	x	x	x
29	x	x	x	x	x	x	x	x	x	x	x
30	x	x	x	x	x	x	x	x	x	x	x
31	x	x	x	x	x	x	x	x	x	x	x
32	x	x	x	x	x	x	x	x	x	x	x
33	x	x	x	x	x	x	x	x	x	x	x
34	x	x	x	x	x	x	x	x	x	x	x
35	x	x	x	x	x	x	x	x	x	x	x
36	x	x	x	x	x	x	x	x	x	x	x
37	x	x	x	x	x	x	x	x	x	x	x
38	x	x	x	x	x	x	x	x	x	x	x
39	x	x	x	x	x	x	x	x	x	x	x
40	x	x	x	x	x	x	x	x	x	x	x
41	x	x	x	x	x	x	x	x	x	x	x
42	x	x	x	x	x	x	x	x	x	x	x
43	x	x	x	x	x	x	x	x	x	x	x
44	x	x	x	x	x	x	x	x	x	x	x
45	x	x	x	x	x	x	x	x	x	x	x
46	x	x	x	x	x	x	x	x	x	x	x

	CF	VM	WW
1			
2	1,000	1,000	1,000
3	x	x	x
4	x	x	x
5	x	x	x
6	x	x	x
7	x	x	x
8	x	x	x
9	x	x	x
10	x	x	x
11	x	x	x
12	x	x	x
13	x	x	x
14	x	x	x
15	x	x	x
16	x	x	x
17	x	x	x
18	x	x	x
19	x	x	x
20	x	x	x
21	x	x	x
22	x	x	x
23	x	x	x
24	x	x	x
25	x	x	x
26	x	x	x
27	x	x	x
28	x	x	x
29	x	x	x
30	x	x	x
31	x	x	x
32	x	x	x
33	x	x	x
34	x	x	x
35	x	x	x
36	x	x	x
37	x	x	x
38	x	x	x
39	x	x	x
40	x	x	x
41	x	x	x
42	x	x	x
43	x	x	x
44	x	x	x
45	x	x	x
46	x	x	x

RENTAL REIMBURSEMENT (U)	
RENTAL REIMBURSEMENT BASE RATE (RP-30B)	
RENTAL REIMBURSEMENT INCREASED LIMIT FACTOR (RP-6A)	x
TOTAL RENTAL REIMBURSEMENT COVERAGE PREMIUM	

TOWING & LABOR COSTS (J) (RP-29A)	
SOUND SYSTEMS (ZA) (RP-29A)	x
TAPE (ZZ) (RP-29A)	x
TOTAL MISCELLANEOUS COVERAGES	

100441 SEMI-ANNUAL VEHICLE 1 PREMIUM = 47 + 46 + 47 + 48	
100442 SEMI-ANNUAL VEHICLE 2 PREMIUM = 46 + 46 + 47 + 48	
100443 SEMI-ANNUAL VEHICLE 3 PREMIUM = 46 + 46 + 47 + 48	
100444 SEMI-ANNUAL VEHICLE 4 PREMIUM = 46 + 46 + 47 + 48	
TOTAL SEMI-ANNUAL POLICY PREMIUM	

* \$100 DEDUCTIBLE FOR COLLISION, \$50 DEDUCTIBLE FOR COMPREHENSIVE
 ** Rating plan factors for DD coverage should be used for DNC coverage and rating plan factors for HH coverage should be used for HNC coverage
 *** Applies to the first vehicle on the policy with Bodily Injury Coverage

**PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
PREMIUM CALCULATION**

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP	AA	BB	CC	CE	VW	DD	HH	DNC**	HNC**	SS	SU
1	1										
2	1.2799	1.2578	1.0910	1.0910	0.9790	1.0264	1.0471	1.0264	1.0471	1.0814	1.0814
3	x	x	x	x	x	x	x	x	x	x	x
4	x	x	x	x	x	x	x	x	x	x	x
5	x	x	x	x	x	x	x	x	x	x	x
6	x	x	x	x	x	x	x	x	x	x	x
7	x	x	x	x	x	x	x	x	x	x	x
8	x	x	x	x	x	x	x	x	x	x	x
9	x	x	x	x	x	x	x	x	x	x	x
10	x	x	x	x	x	x	x	x	x	x	x
11	x	x	x	x	x	x	x	x	x	x	x
12	x	x	x	x	x	x	x	x	x	x	x
13	x	x	x	x	x	x	x	x	x	x	x
14	x	x	x	x	x	x	x	x	x	x	x
15	x	x	x	x	x	x	x	x	x	x	x
16	x	x	x	x	x	x	x	x	x	x	x
17	x	x	x	x	x	x	x	x	x	x	x
18	x	x	x	x	x	x	x	x	x	x	x
19	x	x	x	x	x	x	x	x	x	x	x
20	x	x	x	x	x	x	x	x	x	x	x
21	x	x	x	x	x	x	x	x	x	x	x
22	x	x	x	x	x	x	x	x	x	x	x
23	x	x	x	x	x	x	x	x	x	x	x
24	x	x	x	x	x	x	x	x	x	x	x
25	x	x	x	x	x	x	x	x	x	x	x
26	x	x	x	x	x	x	x	x	x	x	x
27	x	x	x	x	x	x	x	x	x	x	x
28	x	x	x	x	x	x	x	x	x	x	x
29	x	x	x	x	x	x	x	x	x	x	x
30	x	x	x	x	x	x	x	x	x	x	x
31	x	x	x	x	x	x	x	x	x	x	x
32	x	x	x	x	x	x	x	x	x	x	x
33	x	x	x	x	x	x	x	x	x	x	x
34	x	x	x	x	x	x	x	x	x	x	x
35	x	x	x	x	x	x	x	x	x	x	x
36	x	x	x	x	x	x	x	x	x	x	x
37	x	x	x	x	x	x	x	x	x	x	x
38	x	x	x	x	x	x	x	x	x	x	x
39	x	x	x	x	x	x	x	x	x	x	x
40	x	x	x	x	x	x	x	x	x	x	x
41	x	x	x	x	x	x	x	x	x	x	x
42	x	x	x	x	x	x	x	x	x	x	x
43	x	x	x	x	x	x	x	x	x	x	x
44	x	x	x	x	x	x	x	x	x	x	x
45	x	x	x	x	x	x	x	x	x	x	x
46	x	x	x	x	x	x	x	x	x	x	x

	CF	VM	WW
1			
2	1,000	1,000	1,000
3	x	x	x
4	x	x	x
5	x	x	x
6	x	x	x
7	x	x	x
8	x	x	x
9	x	x	x
10	x	x	x
11	x	x	x
12	x	x	x
13	x	x	x
14	x	x	x
15	x	x	x
16	x	x	x
17	x	x	x
18	x	x	x
19	x	x	x
20	x	x	x
21	x	x	x
22	x	x	x
23	x	x	x
24	x	x	x
25	x	x	x
26	x	x	x
27	x	x	x
28	x	x	x
29	x	x	x
30	x	x	x
31	x	x	x
32	x	x	x
33	x	x	x
34	x	x	x
35	x	x	x
36	x	x	x
37	x	x	x
38	x	x	x
39	x	x	x
40	x	x	x
41	x	x	x
42	x	x	x
43	x	x	x
44	x	x	x
45	x	x	x
46	x	x	x

RENTAL REIMBURSEMENT (U)	
RENTAL REIMBURSEMENT BASE RATE (RP-30B)	
RENTAL REIMBURSEMENT INCREASED LIMIT FACTOR (RP-6A)	x
TOTAL RENTAL REIMBURSEMENT COVERAGE PREMIUM	

TOWING & LABOR COSTS (J) (RP-29A)	
SOUND SYSTEMS (ZA) (RP-29A)	x
TAPE (ZZ) (RP-29A)	x
TOTAL MISCELLANEOUS COVERAGES	

TOTAL SEMI-ANNUAL VEHICLE 1 PREMIUM = 46 + 46 + 47 + 48	
TOTAL SEMI-ANNUAL VEHICLE 2 PREMIUM = 46 + 46 + 47 + 48	
TOTAL SEMI-ANNUAL VEHICLE 3 PREMIUM = 46 + 46 + 47 + 48	
TOTAL SEMI-ANNUAL VEHICLE 4 PREMIUM = 46 + 46 + 47 + 48	
TOTAL SEMI-ANNUAL POLICY PREMIUM	

* \$100 DEDUCTIBLE FOR COLLISION, \$50 DEDUCTIBLE FOR COMPREHENSIVE
 ** Rating plan factors for DD coverage should be used for DNC coverage and rating plan factors for HH coverage should be used for HNC coverage
 *** Applies to the first vehicle on the policy with Bodily Injury Coverage

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY RATING FACTORS

RATING PLAN	RULE	FACTOR								
		AA	BB	CC	CE	VW	DD	HH	SS	SU
ALLSTATE YOUR CHOICE AUTO	52									
INSURANCE OPTION PACKAGE FACTORS										
Altitate Value Plan		0.95	0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Altitate		1.00	1.00	1.00	1.00	1.00	1.00	1.00	N/A	N/A
Gold Protection		1.08	1.08	1.08	1.08	1.08	1.08	1.08	N/A	N/A
Platinum Protection		1.16	1.16	1.16	1.16	1.16	1.16	1.16	N/A	N/A
MULTIPLE POLICY DISCOUNT	25									
Homesteaders		0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
Mobilehome Owners/Manufactured Home Owners		0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
Resters		0.93	0.93	0.93	0.93	0.93	0.93	0.93	N/A	N/A
Condominium Owners		0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
Personal Umbrella		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
Homesteaders and Personal Umbrella		0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
Mobilehome Owners/Manufactured Home Owners and Personal Umbrella		0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
Resters and Personal Umbrella		0.93	0.93	0.93	0.93	0.93	0.93	0.93	N/A	N/A
Condominium Owners and Personal Umbrella		0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
HOMEOWNER DISCOUNT	69	0.9562	0.9562	0.9562	0.9562	0.9562	0.9562	0.9562	0.9562	0.9562
PRIOR CARRIER DISCOUNT	62									
Erie Insurance Exchange Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
Nationwide Mutual Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
Liberty Mutual Fire Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
Peerless Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
AIG Preferred Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
Ohio Casualty Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
21st Century Casualty Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
21st Century Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
21st Century Insurance Company of the Southwest		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
21st Century Preferred Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
21st Century Premier Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
THE GOOD HANDS PEOPLE'S DISCOUNT	34	0.90	0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A
RESPONSIBLE PAYER DISCOUNT	60	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
FULLPAY DISCOUNT	42	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
ALLSTATE EASY PAY PLAN DISCOUNT	61									
Altitate Value Plan		N/A								
Altitate		0.95	0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Gold Protection		0.95	0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Platinum Protection		0.95	0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
EARLY SIGNING DISCOUNT	63									
Number of Times Renewed										
0		0.830	0.830	0.830	0.830	0.830	0.830	0.830	N/A	N/A
1		0.860	0.860	0.860	0.860	0.860	0.860	0.860	N/A	N/A
2		0.890	0.890	0.890	0.890	0.890	0.890	0.890	N/A	N/A
3		0.900	0.900	0.900	0.900	0.900	0.900	0.900	N/A	N/A
4		0.905	0.905	0.905	0.905	0.905	0.905	0.905	N/A	N/A
All Other		0.910	0.910	0.910	0.910	0.910	0.910	0.910	N/A	N/A
DEFENSIVE DRIVER DISCOUNT	31	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
ALLSTATE AUTOLIFE DISCOUNTSM	75	0.975	0.975	0.975	0.975	0.975	0.975	0.975	N/A	N/A
ALLSTATE eSMARTSM DISCOUNT	76	0.880	0.880	0.880	0.880	0.880	0.880	0.880	N/A	N/A
LIMITED TORT OPTION FACTOR	63	0.60	1.00	0.60	0.60	0.60	1.00	1.00	0.60	0.60
STACKING OPTION FACTOR		N/A	N/A	N/A	N/A	N/A	N/A	1.69	2.32	

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY RATING FACTORS

RATING PLAN	RULE	FACTOR								
		AA	BB	CC	CE	VW	DD	HH	SS	SU
ALLSTATE YOUR CHOICE AUTO	52									
INSURANCE OPTION PACKAGE FACTORS										
Altitate Value Plan		0.95	0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Altitate		1.00	1.00	1.00	1.00	1.00	1.00	1.00	N/A	N/A
Gold Protection		1.08	1.08	1.08	1.08	1.08	1.08	1.08	N/A	N/A
Platinum Protection		1.16	1.16	1.16	1.16	1.16	1.16	1.16	N/A	N/A
MULTIPLE POLICY DISCOUNT	25									
Homesteaders		0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
Mobilehome Owners/Manufactured Home Owners		0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
Resters		0.93	0.93	0.93	0.93	0.93	0.93	0.93	N/A	N/A
Condominium Owners		0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
Personal Umbrella		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
Homesteaders and Personal Umbrella		0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
Mobilehome Owners/Manufactured Home Owners and Personal Umbrella		0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
Resters and Personal Umbrella		0.93	0.93	0.93	0.93	0.93	0.93	0.93	N/A	N/A
Condominium Owners and Personal Umbrella		0.87	0.87	0.87	0.87	0.87	0.87	0.87	N/A	N/A
HOMEOWNER DISCOUNT	69	0.9562	0.9562	0.9562	0.9562	0.9562	0.9562	0.9562	0.9562	0.9562
PRIOR CARRIER DISCOUNT	62									
Erie Insurance Exchange Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
Nationwide Mutual Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
Liberty Mutual Fire Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
Peerless Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
AIG Preferred Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
Ohio Casualty Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
21st Century Casualty Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
21st Century Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
21st Century Insurance Company of the Southwest		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
21st Century Preferred Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
21st Century Premier Insurance Company		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
THE GOOD HANDS PEOPLE'S DISCOUNT	34	0.90	0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A
RESPONSIBLE PAYER DISCOUNT	60	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
FULLPAY DISCOUNT	42	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
ALLSTATE EASY PAY PLAN DISCOUNT	61									
Altitate Value Plan		N/A								
Altitate		0.95	0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Gold Protection		0.95	0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Platinum Protection		0.95	0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
EARLY SIGNING DISCOUNT	63									
Number of Times Renewed										
0		0.830	0.830	0.830	0.830	0.830	0.830	0.830	N/A	N/A
1		0.860	0.860	0.860	0.860	0.860	0.860	0.860	N/A	N/A
2		0.890	0.890	0.890	0.890	0.890	0.890	0.890	N/A	N/A
3		0.900	0.900	0.900	0.900	0.900	0.900	0.900	N/A	N/A
4		0.905	0.905	0.905	0.905	0.905	0.905	0.905	N/A	N/A
All Other		0.910	0.910	0.910	0.910	0.910	0.910	0.910	N/A	N/A
DEFENSIVE DRIVER DISCOUNT	31	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
ALLSTATE AUTOLIFE DISCOUNTSM	75	0.975	0.975	0.975	0.975	0.975	0.975	0.975	N/A	N/A
ALLSTATE eSMARTSM DISCOUNT	76	0.880	0.880	0.880	0.880	0.880	0.880	0.880	N/A	N/A
LIMITED TORT OPTION FACTOR	63	0.60	1.00	0.60	0.60	0.60	1.00	1.00	0.60	0.60
STACKING OPTION FACTOR		N/A	N/A	N/A	N/A	N/A	N/A	1.69	2.32	
DRIVENISESM DISCOUNT	81									
Initial		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
Subsequent		0.97	0.97	0.97	0.97	0.97	0.97	0.97	N/A	N/A
No Discount		1.00	1.00	1.00	1.00	1.00	1.00	1.00	N/A	N/A

**PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
MISCELLANEOUS COVERAGES RATING FACTORS**

NEW CAR EXPANDED PROTECTION (NC) - RULE 53			
Number of years the vehicle's Model Year is older than the calendar year at time of purchase of NC coverage:	Collision Factor	Comprehensive Factor	
< 1 year (0 - 11 months)	0.05	0.02	
1 - 2 years (12 - 23 months)	0.05	0.02	
2 - 3 years (24 - 35 months)	0.05	0.02	
CAMPER UNIT ADDITIONAL PREMIUM - (Rule 49)			
Original Cost New of Camper Unit	Coverage DD	Coverage HH	Additional Rate
Under \$1,200	\$3	\$3	\$3
\$1,200 to 1,799	\$5	\$5	\$5
\$1,800 to 2,399	\$8	\$8	\$8
\$2,400 and above	\$10	\$10	\$10
FIRE, LIGHTNING, TRANSPORTATION & THEFT (HG) - (Rule 19)			
TERRITORIES	Percentage of \$50 Deductible Comprehensive Rate		
ALL	75%		
TOWING AND LABOR COSTS (JJ) - (Rule 19)			
LIMIT/OCCURRENCE	RATE/AUTO	RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT	
\$50.00	\$7.50	\$7.12	
SOUND SYSTEM COVERAGE (ZA) - (Rule 19)			
LIMIT/OCCURRENCE	RATE/AUTO	W/ DEFENSIVE DRIVER	DEDUCTIBLE
\$0-250	\$9.00	\$8.55	\$50
251-500	\$18.00	\$17.10	\$50
501-1000	\$33.00	\$31.35	\$50
1001-2500	\$61.00	\$57.95	\$100
TAPE COVERAGE (ZZ) - (Rule 19)			
LIMIT/OCCURRENCE	RATE/AUTO	RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT	
\$100	\$5.00	\$4.75	
COVERAGE IT - IDENTITY THEFT EXPENSE COVERAGE - (Rule 19)			
RATE			
\$20.00			

**PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
MISCELLANEOUS COVERAGES RATING FACTORS**

NEW CAR EXPANDED PROTECTION (NC) - RULE 53			
Number of years the vehicle's Model Year is older than the calendar year at time of purchase of NC coverage:	Collision Factor	Comprehensive Factor	
< 1 year (0 - 11 months)	0.05	0.02	
1 - 2 years (12 - 23 months)	0.05	0.02	
2 - 3 years (24 - 35 months)	0.05	0.02	
CAMPER UNIT ADDITIONAL PREMIUM - (Rule 49)			
Original Cost New of Camper Unit	Coverage DD	Coverage HH	Additional Rate
Under \$1,200	\$3	\$3	\$3
\$1,200 to 1,799	\$5	\$5	\$5
\$1,800 to 2,399	\$8	\$8	\$8
\$2,400 and above	\$10	\$10	\$10
FIRE, LIGHTNING, TRANSPORTATION & THEFT (HG) - (Rule 19)			
TERRITORIES	Percentage of \$50 Deductible Comprehensive Rate		
ALL	75%		
TOWING AND LABOR COSTS (JJ) - (Rule 19)			
LIMIT/OCCURRENCE	RATE/AUTO	RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT	
\$50.00	\$7.50	\$7.12	
\$100.00	\$9.68	\$9.19	
SOUND SYSTEM COVERAGE (ZA) - (Rule 19)			
LIMIT/OCCURRENCE	RATE/AUTO	W/ DEFENSIVE DRIVER	DEDUCTIBLE
\$0-250	\$9.00	\$8.55	\$50
251-500	\$18.00	\$17.10	\$50
501-1000	\$33.00	\$31.35	\$50
1001-2500	\$61.00	\$57.95	\$100
TAPE COVERAGE (ZZ) - (Rule 19)			
LIMIT/OCCURRENCE	RATE/AUTO	RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT	
\$100	\$5.00	\$4.75	
COVERAGE IT - IDENTITY THEFT EXPENSE COVERAGE - (Rule 19)			
RATE			
\$20.00			

**PENNSYLVANIA
TRAVEL TRAILERS
TERRITORIAL-BASE RATES**

STATED AMOUNT RATING FACTORS

Original Cost New	Coverage DD \$100	Coverage HH \$100	Original Cost New	Coverage DD \$100	Coverage HH \$100
0 - 600	0.91	10.53	23,001 - 24,000	21.66	129.30
601 - 800	2.12	24.55	24,001 - 25,000	22.36	130.58
801 - 1,050	2.80	32.45	25,001 - 26,000	23.09	131.81
1,051 - 1,300	3.29	37.69	26,001 - 27,000	23.87	133.46
1,301 - 1,600	3.69	41.79	27,001 - 28,000	24.66	135.11
1,601 - 1,900	4.14	46.26	28,001 - 29,000	25.45	136.75
1,901 - 2,400	4.69	51.59	29,001 - 30,000	26.24	138.41
2,401 - 3,000	5.33	57.43	30,001 - 31,000	26.95	139.98
3,001 - 4,000	6.19	64.99	31,001 - 32,000	27.60	141.48
4,001 - 5,000	7.13	72.94	32,001 - 33,000	28.24	142.98
5,001 - 6,000	8.00	79.86	33,001 - 34,000	28.88	144.48
6,001 - 7,000	8.82	85.85	34,001 - 35,000	29.52	145.98
7,001 - 8,000	9.52	90.72	35,001 - 36,000	30.09	147.55
8,001 - 9,000	10.19	94.91	36,001 - 37,000	30.56	149.18
9,001 - 10,000	10.78	98.47	37,001 - 38,000	31.05	150.82
10,001 - 11,000	11.45	102.00	38,001 - 39,000	31.53	152.45
11,001 - 12,000	12.17	105.26	39,001 - 40,000	32.02	154.08
12,001 - 13,000	12.83	107.93	40,001 - 41,000	32.66	155.38
13,001 - 14,000	13.55	110.67	41,001 - 42,000	33.47	156.37
14,001 - 15,000	14.31	113.57	42,001 - 43,000	34.29	157.35
15,001 - 16,000	15.32	116.39	43,001 - 44,000	35.10	158.32
16,001 - 17,000	16.27	118.79	44,001 - 45,000	35.91	159.31
17,001 - 18,000	16.97	120.85	45,001 - 46,000	36.66	160.44
18,001 - 19,000	17.86	122.80	46,001 - 47,000	37.34	161.73
19,001 - 20,000	18.69	124.64	47,001 - 48,000	38.02	163.03
20,001 - 21,000	19.51	125.84	48,001 - 49,000	38.69	164.32
21,001 - 22,000	20.36	126.73	49,001 - 50,000	39.37	165.62
22,001 - 23,000	21.00	127.82			

For original cost new not shown here, add 2% to the \$49,001-\$50,000 rate for each \$1000 increment or fraction thereof over \$50,000.

For example, the DD and HH rates for an original cost new of \$77,500 are calculated as follows:

$(\$77,500 - \$50,000) / 1,000 = 27.5$ always round up to the next integer, which is 28 in this case.

Thus for DD $39.37 * (1 + 0.02 * 28) = 61.4172$, use 61.42 as base rate
and for HH $165.62 * (1 + 0.02 * 28) = 258.6872$, use 258.69 as base rate

Note that Original Cost New values less than \$10,001 apply to Travel Trailers

**PENNSYLVANIA
TRAVEL TRAILERS
BASE RATES**

STATED AMOUNT RATING FACTORS

Original Cost New	Coverage DD \$100	Coverage HH \$100	Original Cost New	Coverage DD \$100	Coverage HH \$100
0 - 600	0.91	10.53	23,001 - 24,000	21.66	129.30
601 - 800	2.12	24.55	24,001 - 25,000	22.36	130.58
801 - 1,050	2.80	32.45	25,001 - 26,000	23.09	131.81
1,051 - 1,300	3.29	37.69	26,001 - 27,000	23.87	133.46
1,301 - 1,600	3.69	41.79	27,001 - 28,000	24.66	135.11
1,601 - 1,900	4.14	46.26	28,001 - 29,000	25.45	136.75
1,901 - 2,400	4.69	51.59	29,001 - 30,000	26.24	138.41
2,401 - 3,000	5.33	57.43	30,001 - 31,000	26.95	139.98
3,001 - 4,000	6.19	64.99	31,001 - 32,000	27.60	141.48
4,001 - 5,000	7.13	72.94	32,001 - 33,000	28.24	142.98
5,001 - 6,000	8.00	79.86	33,001 - 34,000	28.88	144.48
6,001 - 7,000	8.82	85.85	34,001 - 35,000	29.52	145.98
7,001 - 8,000	9.52	90.72	35,001 - 36,000	30.09	147.55
8,001 - 9,000	10.19	94.91	36,001 - 37,000	30.56	149.18
9,001 - 10,000	10.78	98.47	37,001 - 38,000	31.05	150.82
10,001 - 11,000	11.45	102.00	38,001 - 39,000	31.53	152.45
11,001 - 12,000	12.17	105.26	39,001 - 40,000	32.02	154.08
12,001 - 13,000	12.83	107.93	40,001 - 41,000	32.66	155.38
13,001 - 14,000	13.55	110.67	41,001 - 42,000	33.47	156.37
14,001 - 15,000	14.31	113.57	42,001 - 43,000	34.29	157.35
15,001 - 16,000	15.32	116.39	43,001 - 44,000	35.10	158.32
16,001 - 17,000	16.27	118.79	44,001 - 45,000	35.91	159.31
17,001 - 18,000	16.97	120.85	45,001 - 46,000	36.66	160.44
18,001 - 19,000	17.86	122.80	46,001 - 47,000	37.34	161.73
19,001 - 20,000	18.69	124.64	47,001 - 48,000	38.02	163.03
20,001 - 21,000	19.51	125.84	48,001 - 49,000	38.69	164.32
21,001 - 22,000	20.36	126.73	49,001 - 50,000	39.37	165.62
22,001 - 23,000	21.00	127.82			

For original cost new not shown here, add 2% to the \$49,001-\$50,000 rate for each \$1000 increment or fraction thereof over \$50,000.

For example, the DD and HH rates for an original cost new of \$77,500 are calculated as follows:

$(\$77,500 - \$50,000) / 1,000 = 27.5$ always round up to the next integer, which is 28 in this case.

Thus for DD $39.37 * (1 + 0.02 * 28) = 61.42$, use 61.42 as base rate
and for HH $165.62 * (1 + 0.02 * 28) = 258.37$, use 258.37 as base rate

Note: Base Rates are rounded to the nearest penny