

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: 5.1% Rate Increase/RITM00803232

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
 Date Submitted: 08/19/2016
 SERFF Tr Num: ALSE-130698941
 SERFF Status: Assigned
 State Tr Num:
 State Status: Received Review in Progress
 Co Tr Num: R29802: 5.1% RATE INCREASE

Effective Date: 09/26/2016
 Requested (New):
 Effective Date: 10/27/2016
 Requested (Renewal):
 Author(s): Bonnie Wittman
 Reviewer(s): Eric Zhou (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)
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General Information

Project Name: 5.1% Rate Increase	Status of Filing in Domicile:
Project Number: RITM00803232	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 08/22/2016	
State Status Changed: 08/22/2016	Deemer Date:
Created By: Bonnie Wittman	Submitted By: Bonnie Wittman
Corresponding Filing Tracking Number:	

Filing Description:

With this filing, Allstate is proposing an overall 5.1% rate level change to the Allstate Fire and Casualty Insurance Company (AFCIC) Private Passenger Automobile program in the state of Pennsylvania.

Allstate is also proposing revisions to the following rating plans: Fixed Expense Premium, Policy Group, and Rating Tier. The overall rate level change has been achieved through revision of the Rate Adjustment Factors. Further information regarding these changes can be found in the enclosed attachments.

This change will apply to new business written on or after September 26, 2016 for renewals effective on or after October 27, 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
 Fee Explanation:

State Specific

*Filing Fee Amount: n/a
 *Date Filing Fee Mailed: n/a
 *Filing Fee Check Number: n/a

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*Filing Fee Check Date: n/a

*NAIC Number: 29688

SERFF Tracking #:

ALSE-130698941

State Tracking #:

Company Tracking #:

R29802: 5.1% RATE INCREASE

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TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: AFCIC PPA

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Rate Information

Rate data applies to filing.

Filing Method: Prior Approval

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 04/11/2016

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	11.300%	5.100%	\$32,907,324	332,012	\$641,405,734	19.700%	-3.300%

SERFF Tracking #: ALSE-130698941

State Tracking #:

Company Tracking #:

R29802: 5.1% RATE INCREASE

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

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Manual Pages	R29802	Replacement	ALSE-130319398, ALSE-129381077	5. R29802 Manual.pdf

**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 1.4146	x 1.4489	x 1.0793	x 1.0793	x 0.9658	x 1.0175	x 1.0377	x 1.0175	x 1.0377	x 1.0748	x 1.0748
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 + 47 + 48 + 49	+
	TOTAL SEMI-ANNUAL VEHICLE 2 PREMIUM = 46 + 47 + 48 + 49	+
	TOTAL SEMI-ANNUAL VEHICLE 3 PREMIUM = 46 + 47 + 48 + 49	+
	TOTAL SEMI-ANNUAL VEHICLE 4 PREMIUM = 46 + 47 + 48 + 49	+
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
FIXED EXPENSE PREMIUM RATING FACTORS**

RATING PLAN		FACTOR FX
BASE FIXED EXPENSE PREMIUM		\$ 222.98
ADDITIVE FIXED EXPENSE PREMIUM		\$ 8.73
MULTIPLE POLICY		
	Homeowners	0.66
	Mobilehome Owners/Manufactured Home Owners	0.66
	Renters	0.79
	Condominium Owners	0.66
	Personal Umbrella	0.82
	Homeowners and Personal Umbrella	0.54
	Mobilehome Owners/Manufactured Home Owners and Personal Umbrella	0.54
	Renters and Personal Umbrella	0.65
	Condominium Owners and Personal Umbrella	0.54
NUMBER OF VEHICLES		
	1	1.00
	2	0.80
	3+	0.77
HOMEOWNER		0.95
FULLPAY		1.00
YOUNGEST OPERATOR AGE		
	≤ 20	1.00
	21-24	0.89
	25+	0.83
OLDEST OPERATOR AGE		
	≤ 19	0.56
	20-24	0.55
	25-29	0.55
	30-34	0.53
	35-39	0.52
	40-44	0.51
	45-49	0.49
	50-54	0.47
	55-59	0.46
	60-64	0.47
	65-69	0.48
	70-74	0.55
	75-79	0.63
	80-84	0.76
	85+	1.00
EXPENSE CONSTANT ONE		1.89
EXPENSE CONSTANT TWO		6.51
DEFENSIVE DRIVER DISCOUNT		0.95
ANTI THEFT DISCOUNT		0.90
PASSIVE RESTRAINT DISCOUNT		
	Airbags on both sides	0.70
	Airbags on driver side only	0.80
	Automatic motorized seatbelts	0.85
TREND FACTOR		<u>Automatic Trend Factor</u>
	<u>Year</u>	
	2011	1.0000
	2012	1.0000
	2013	1.0000
	2014	1.0000
	2015	1.0000
	2016	1.0000
	Subsequent Automatic Trend Factor	1.0000
	<u>Subsequent Automatic Trend Factors</u>	
	To determine the factors for years not shown in the table, apply the Subsequent Automatic Trend Factor (annual increase) to the previous year's factor. The adjustment should be compounded annually for each year not shown in the table.	
	Round to 4 decimal places after each calculation	

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

POLICY GROUP	AA	BB	CC	CE	VW	DD	HH	SS	SU	FX
1	0.675	0.737	0.596	0.596	0.596	0.726	0.737	0.535	0.535	0.220
2	0.697	0.747	0.615	0.615	0.615	0.737	0.753	0.555	0.555	0.220
3	0.714	0.761	0.636	0.636	0.636	0.753	0.753	0.586	0.586	0.220
4	0.714	0.761	0.637	0.637	0.637	0.753	0.753	0.599	0.599	0.230
5	0.714	0.761	0.637	0.637	0.637	0.753	0.753	0.599	0.599	0.240
6	0.723	0.771	0.647	0.647	0.647	0.753	0.753	0.627	0.627	0.240
7	0.733	0.771	0.656	0.656	0.656	0.761	0.761	0.647	0.647	0.250
8	0.744	0.782	0.665	0.665	0.665	0.761	0.761	0.675	0.675	0.250
9	0.784	0.824	0.703	0.703	0.703	0.803	0.803	0.723	0.723	0.260
10	0.793	0.833	0.724	0.724	0.724	0.814	0.823	0.733	0.733	0.260
11	0.823	0.843	0.744	0.744	0.744	0.843	0.843	0.763	0.763	0.270
12	0.843	0.863	0.774	0.774	0.774	0.863	0.872	0.784	0.784	0.280
13	0.853	0.872	0.784	0.784	0.784	0.883	0.883	0.803	0.803	0.280
14	0.872	0.893	0.803	0.803	0.803	0.893	0.883	0.833	0.833	0.290
15	0.911	0.931	0.838	0.838	0.838	0.941	0.921	0.880	0.880	0.300
16	0.938	0.958	0.887	0.887	0.887	0.958	0.938	0.897	0.897	0.310
17	0.958	0.968	0.908	0.908	0.908	0.968	0.958	0.928	0.928	0.310
18	0.968	0.989	0.918	0.918	0.918	0.989	0.968	0.948	0.948	0.320
19	0.989	0.999	0.938	0.938	0.938	0.999	0.989	0.979	0.979	0.320
20	0.998	1.018	0.959	0.959	0.959	1.018	0.998	1.008	1.008	0.330
21	1.001	1.021	0.971	0.971	0.971	1.021	1.001	1.011	1.011	0.340
22	1.011	1.023	1.001	1.001	1.001	1.041	1.001	1.031	1.031	0.340
23	1.023	1.023	1.031	1.031	1.031	1.052	1.004	1.062	1.062	0.350
24	1.023	1.023	1.052	1.052	1.052	1.052	1.004	1.071	1.071	0.360
25	1.023	1.023	1.052	1.052	1.052	1.052	1.004	1.071	1.071	0.370
26	1.023	1.023	1.052	1.052	1.052	1.052	1.004	1.071	1.071	0.370
27	1.042	1.042	1.080	1.080	1.080	1.062	1.014	1.090	1.090	0.390
28	1.052	1.052	1.100	1.100	1.100	1.080	1.032	1.110	1.110	0.390
29	1.071	1.052	1.118	1.118	1.118	1.090	1.052	1.138	1.138	0.410
30	1.103	1.084	1.162	1.162	1.162	1.132	1.093	1.181	1.181	0.420
31	1.133	1.113	1.192	1.192	1.192	1.163	1.133	1.241	1.241	0.420
32	1.163	1.123	1.212	1.212	1.212	1.172	1.163	1.281	1.281	0.450
33	1.206	1.155	1.257	1.257	1.257	1.213	1.206	1.358	1.358	0.450
34	1.213	1.155	1.271	1.271	1.271	1.213	1.224	1.396	1.396	0.470
35	1.213	1.155	1.271	1.271	1.271	1.213	1.224	1.409	1.409	0.490
36	1.224	1.174	1.292	1.292	1.292	1.233	1.242	1.467	1.467	0.510
37	1.242	1.184	1.321	1.321	1.321	1.242	1.253	1.517	1.517	0.530
38	1.253	1.194	1.340	1.340	1.340	1.262	1.271	1.565	1.565	0.550
39	1.271	1.203	1.369	1.369	1.369	1.282	1.292	1.615	1.615	0.580
40	1.326	1.255	1.447	1.447	1.447	1.346	1.346	1.707	1.707	0.590
41	1.346	1.266	1.477	1.477	1.477	1.367	1.367	1.758	1.758	0.600
42	1.356	1.276	1.517	1.517	1.517	1.386	1.407	1.808	1.808	0.640
43	1.372	1.283	1.567	1.567	1.567	1.396	1.447	1.869	1.869	0.660
44	1.372	1.283	1.606	1.606	1.606	1.400	1.487	1.918	1.918	0.670
45	1.372	1.283	1.606	1.606	1.606	1.400	1.499	1.920	1.920	0.700
46	1.390	1.293	1.636	1.636	1.636	1.421	1.548	1.978	1.978	0.720
47	1.400	1.314	1.675	1.675	1.675	1.430	1.587	2.028	2.028	0.760
48	1.421	1.322	1.705	1.705	1.705	1.450	1.636	2.076	2.076	0.770
49	1.489	1.372	1.784	1.784	1.784	1.499	1.714	2.126	2.126	0.850
50	1.576	1.436	1.872	1.872	1.872	1.565	1.803	2.200	2.200	1.000

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

RATING TIER	RULE	AA	BB	CC	CE	VW	DD	HH	SS	SU	FX
1	57	0.518	0.748	0.637	0.637	0.637	0.698	0.728	0.847	0.847	0.680
2		0.617	0.779	0.666	0.666	0.666	0.738	0.786	0.876	0.876	0.680
3		0.740	0.800	0.800	0.800	0.800	0.800	0.830	0.920	0.920	0.680
4		0.900	0.900	0.880	0.880	0.880	0.900	0.930	1.000	1.000	0.720
5		0.520	0.750	0.650	0.650	0.650	0.700	0.730	0.850	0.850	0.840
6		0.620	0.780	0.680	0.680	0.680	0.750	0.790	0.880	0.880	0.840
7		0.750	0.800	0.810	0.810	0.810	0.800	0.830	0.920	0.920	0.840
8		0.900	0.900	0.890	0.890	0.890	0.900	0.930	1.000	1.000	0.880
9		0.557	0.809	0.714	0.714	0.714	0.767	0.788	0.893	0.893	0.950
10		0.662	0.830	0.735	0.735	0.735	0.788	0.830	0.924	0.924	0.950
11		0.819	0.872	0.893	0.893	0.893	0.872	0.893	0.966	0.966	0.950
12		0.945	0.945	0.977	0.977	0.977	0.945	0.977	1.050	1.050	0.950
13		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21		1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.000
22		1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.000
23		1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.000
24		1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.000

SERFF Tracking #:

ALSE-130698941

State Tracking #:**Company Tracking #:**

R29802: 5.1% RATE INCREASE

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:

5.1% Rate Increase/RITM00803232

Supporting Document Schedules

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

Satisfied - Item:	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
Comments:	
Attachment(s):	3. R29802 Filing Memo.pdf AttIII_AFCIC_Formulas.xls
Item Status:	
Status Date:	

Satisfied - Item:	Side by Sides
Comments:	
Attachment(s):	6. R29802 Side by Sides.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Data Call Exhibits
Comments:	
Attachment(s):	1_29688.xlsx 2_29688.xlsx 3_29688.xlsx 4_29688.xlsx 5_29688.xlsx 6_29688.xlsx Data Call Memo 29688.pdf
Item Status:	
Status Date:	

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

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

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ATTACHMENT I

Summary of Disclosures

**ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE
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 Rate Level Indication

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

SUMMARY OF THE DEVELOPMENT OF STATEWIDE RATE LEVEL INDICATION

A rate level indication is a test of the adequacy of expected revenues versus expected costs during the future policy period. Therefore, to derive the indicated rate level need accurately, Allstate's historical premium and loss experience needs to be adjusted. In accordance with Section 3.1 of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*, Allstate trends the underlying historical experience for premiums, losses, and fixed expenses to appropriately reflect historical and projected changes in these components of the rate level indications. In addition, historical premiums must be adjusted to reflect the current rate level; while historical losses must be adjusted to reflect expected development over time and to address volatility in the actual losses due to catastrophes. Details of these necessary adjustments to the historical data used in the rate level indication are described in this memorandum.

The calculation of the rate level indication is consistent with the Statement of Principles Regarding Property and Casualty Insurance Ratemaking.

Attachment III, Exhibit 1.0 summarizes the indicated and proposed rate changes. The determination of the overall indicated change is included in **Exhibits 1.1-1.7**, and described in detail throughout this filing.

ADJUSTMENTS TO LOSSES

Underlying Data

The data used in the calculation of the rate level indication was selected in accordance with the considerations listed in Section 3.2 of Actuarial Standard of Practice No. 23, *Data Quality*. Please reference **Exhibits 2.1-2.6** for the fiscal accident years used in developing the rate level indications. Total limits data was used for all coverages.

Accident Year Weights

In order to develop a credible measure of the indicated rate level, it is sometimes necessary to use more than one year of historical loss experience. A maximum of three accident years is combined to determine the indicated provision for loss and loss adjustment expense for each coverage. The number of years used by coverage and the credibility per year is based upon a credibility procedure from the paper "On the Credibility of the Pure Premium" (Proceedings of the Casualty Actuarial Society, Vol. LV, 1968), by Mayerson, Jones and Bowers, and the appendix of the paper "Classical Partial Credibility with Application to Trend" (Proceedings of the Casualty Actuarial Society, Vol. LXXIII, 1986), by Venter and actuarial judgment. The analysis for each coverage was completed using a k value of .075 and a P value of 90.0%; these parameters reflect the desire that the observed pure premium should be within 100k% of the expected pure premium with probability P. Assuming a Poisson frequency, an empirical review of the severity size of loss curve provides a gauge of credibility based on the number of claims closed with a payment.

This approach for incorporating credibility in determination of the accident year weights is consistent with the Current Practices and Alternatives detailed in Section 3 of Actuarial Standard of Practice No. 25, *Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages*.

Loss Development

Allstate's standard loss development procedure is to select ultimate accident year losses after analyzing estimates developed using the Link Ratio and Additive methods. Accident year incurred losses are developed for the liability coverages. Accident year paid losses are developed for the physical damage coverages.

While the Link Ratio method assumes that future development is proportional to losses that have already emerged as of a given evaluation date, the Additive method assumes that future development is proportional to the number of earned exposures in the accident period, where the expected development per exposure is based on historical development patterns per exposure, adjusted to account for differences in frequency and severity over time. Allstate believes the approach of considering two loss development procedures when estimating ultimate losses better upholds the suggestion contained in the Statement of Principles Regarding Property and Casualty Loss and Loss Adjustment Expense Reserves that "Ordinarily the actuary will examine the indications of more than one method when estimating the loss and loss adjustment expense liability for a specific group of claims."

To calculate estimated ultimate losses using the Link Ratio method, historical age-to-age link

ratios are calculated, which represent loss development between different evaluation periods. An average of the historical link ratios is then used to estimate the ultimate level of paid losses to be used in ratemaking. This method assumes that historical loss development patterns can be used to estimate future loss development on current immature claims.

For the Additive loss development method, historical losses are first trended to today's price level using selected pure premium trends. This is done to avoid distortions due to changes in the underlying loss costs. Please note that the selected pure premium trend that is used in loss development often differs from the selected trend that applies to the underlying data. This is due to both the consideration of the data used when selecting pure premium trend for the underlying data, as well as the different lengths of trend periods in each analysis. Trended additive amounts per exposures are calculated, which represent trended loss development between different evaluation periods. An average of the historical trended additive amount per exposure is then used to estimate the ultimate trended level of paid losses. Trended age-to-ultimate additive amounts per exposure are multiplied by earned exposures for each accident year to calculate trended losses that have yet to emerge. A final step in the Additive method is to detrend the trended losses yet to emerge. Losses are detrended because the application of trend is accounted for in a separate step in the ratemaking process. This method assumes that historical loss development patterns per exposure can be used to estimate future loss development on current immature claims.

Refer to **Exhibits 3.1 through 4.6** for the loss development of each coverage using both the Link Ratio and Additive Methods of loss development. A summary of the estimated ultimate losses using each method as well as the selected ultimate losses is shown in **Exhibit 5**.

Loss Adjustment Expenses

Allocated loss adjustment expenses are included in both incurred losses and paid losses. Losses in the experience period, for each coverage, have been adjusted to account for unallocated loss adjustment expenses (ULAE). A provision is developed using countrywide Allstate Insurance Group data. A three-year average ratio of countrywide, combined-lines, calendar year ULAE to countrywide, combined-lines, calendar year incurred losses is used to determine the ULAE provision. The average ratio is then applied to the losses for each coverage for each year used in the formula calculation. The ULAE ratio that has been used in this filing is shown in **Exhibit 6**.

Loss Trend

The past changes in actual frequency and severity on a twelve-month-moving basis (evaluated at each quarter) were analyzed for each coverage. The data has been adjusted as described below.

Frequency and severity amounts are calculated using the methodology described in "The Effect of Changing Exposure Levels on Calendar Year Loss Trends" (*Casualty Actuarial Society Forum*, Winter 2005) by Chris Styrsky. This methodology helps to more consistently match losses and claims paid with the exposures that produced the claims.

Exhibits 8.1-8.18 display the paid frequency, severity, and pure premium trends. The credibility level of Allstate loss trend data was analyzed based on the number of claims paid in the latest

experience year, which is consistent with the criteria for selecting a credibility procedure outlined in Section 3 of Actuarial Standard of Practice No. 25, *Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages*.

After considering past results, credibility level of Allstate data, and actuarial judgment, annual pure premium trends were selected for each coverage. The selected pure premium trends and projections are displayed in **Exhibit 7**. These annual selections are used to project the data from the average occurrence date of the experience period to the average occurrence date of the future policy period.

This approach for selecting pure premium trends and projections is consistent with the Current Practices and Alternatives detailed in Appendix 1 – Background and Current Practices of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*.

Catastrophes

An adjustment has been made to Comprehensive coverage losses to more appropriately account for catastrophes in the base data. All actual catastrophe losses during the experience period were removed and then replaced with a provision to reflect expected catastrophe losses. The provision was calculated by dividing total catastrophe losses by total Comprehensive coverage incurred losses excluding catastrophes. The catastrophe provision is developed in **Exhibit 9** and is applied to the Comprehensive coverage losses in **Exhibit 2.6**. This adjustment to account for catastrophes is consistent with the Analysis of Issues and Recommended Practices detailed in Section 3.4 of Actuarial Standard of Practice No. 39, *Treatment of Catastrophe Losses in Property/Casualty Insurance Ratemaking*.

EXPENSES AND PROFIT PROVISION

The expense provisions described below were derived in accordance to Section 3.2, Determining Expense Provisions, of Actuarial Standard of Practice No. 29, *Expense Provisions in Property/Casualty Insurance Ratemaking*.

Exhibit 10 shows the expense provisions used in developing the current fixed and variable expense ratios, as well as the underwriting profit and debt provisions.

Fixed Expenses

Provisions

General and Other Acquisition Expense

The provisions for general expense and other acquisition expense are based on countrywide data. To develop the provision for general and other acquisition expenses, a three-year average of countrywide, combined-lines, calendar year incurred expense divided by countrywide calendar year direct earned premium was calculated. Because premiums charged for the net cost of reinsurance (NCOR) do not include provisions for general and other acquisition expenses, the earned premium used in the development of the general and other acquisition expenses is countrywide direct earned premium less countrywide NCOR premium. The provision for other acquisition expense has been reduced by the amount of installment fees collected. In addition, the provision has been adjusted for premiums written off.

The expense provisions for general and other acquisition expenses are shown in **Exhibits 11 and 12**, respectively.

Licenses & Fees

A provision for licenses and fees that do not vary by premium size is determined by taking the arithmetic average ratio of these licenses and fees from the latest three calendar years in Pennsylvania. The provision for licenses and fees is considered, along with the general and other acquisition expense provisions, to be a fixed expense.

Fixed Expense Rate Level Need

Indicated Rate Level

In developing the required average fixed expense premium used in the calculation of the fixed expense rate level need, the three-year average fixed expense ratio is adjusted for variable expenses and profit. This provision is then applied to the average policy earned premium for Pennsylvania during the same three-year period used in the calculation of the average expense ratio. This calculates the required average fixed expense premium. This calculation is shown on **Exhibit 2.7**.

Trend (Inflation)

The method used to calculate the fixed expense trend is similar to the method used by the Insurance Services Office (I.S.O.) and other competitors to determine a fixed expense trend. The

method utilizes the CPI (Consumer Price Index) and the ECI (Employment Cost Index – Insurance Carriers, Agents, Brokers, & Service) and is discussed by Geoffrey Todd Werner, FCAS, MAAA in his paper Incorporation of Fixed Expenses, which was published in the *CAS Forum* (Winter 2004). Based on a review of the historical indices, an annual percentage change is selected for each index. These selected annual percent changes are then weighted together using the distribution of the Allstate expenditures in the latest calendar year for the two broad expense categories that these indices represent. This method is expected to produce stable and reasonable estimates of the true trend in fixed expenses and is consistent with the Current Practices and Alternatives detailed in Appendix 1 – Background and Current Practices of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*. This trend is applied to all fixed expenses. The calculation of the annual Fixed Expense trend is shown in **Exhibit 14**, and the factor to adjust for subsequent change in Fixed Expense is shown in **Exhibit 13**.

Variable Expenses

Commission and Brokerage Expense

The commission and brokerage expense provision has been developed from the commission and brokerage incurred expense ratios for the three most recent calendar years in Pennsylvania.

Taxes

The provision for taxes is determined by taking the currently prescribed Pennsylvania premium tax ratio and adding to that the arithmetic average ratio of other assessments that vary by the size of the premium from the latest three calendar years.

Underwriting Profit Provision

Allstate performs two separate cost of capital analyses in the estimation of its cost of equity. The first uses the Fama-French Three-factor Model (FF3F), which reflects developments in the field of financial economics as published in the *Casualty Actuarial Society Forum, Winter, 2004 and in Journal of Risk and Insurance, Vol. 72, No. 3, September 2005* (“Estimating the Cost of Equity Capital For Property-Liability Insurers” by J. David Cummins and Richard D. Phillips). The second is a Discounted Cash Flow (DCF) analysis, which estimates the expected future cash flows to investors in order to gauge the proper cost of equity. Once both the DCF and FF3F estimates had been calculated, Allstate selected a cost of equity of 10.0%, which reflected the outcomes of both analyses.

An analysis of premium, loss and expense cash flows is used to calculate the investment income on policyholder supplied funds (PHSF). This methodology is one of the two examples given in Actuarial Standard of Practice, No. 30, *Treatment of Profit and Contingency Provisions and the Cost of Capital in Property/Casualty Insurance Ratemaking*, as appropriate methods for recognizing investment income from insurance operations (page 4).

The calculations detailing this investment income analysis are found in **Exhibits 15.1 and 15.2** for liability and physical damage coverages, respectively. The expected investment yield rate (applied as a force of interest) used to discount losses and expenses includes anticipated net

investment income and anticipated capital gains, both realized and unrealized. Operating cash flows are discounted to the average time of earnings of premium and profit for the policy year, rather than to the start of the policy year.

Debt Provision

The cost of debt is listed as a separate provision in the Variable Expense and Profit Ratio.

ADJUSTMENTS TO PREMIUMS

Current Rate Level

All premiums in the experience period were adjusted to current rate level. Allstate uses the "Miller-Davis-Karlinski" method to do this since it more accurately calculates factors to current rate level in instances when exposures are changing throughout the year, whether through growth, shrinkage or seasonality. When exposures are, in fact, written uniformly throughout the year, this method produces approximately the same answers as the parallelogram method.

The Miller-Davis-Karlinski method is also used to bring premiums to current rate level prior to calculating the changes in average premium used in the premium trends.

Premium Trend

In addition to bringing premiums to current rate level, changes in the average written premium at the current premium level were reviewed. Unlike losses, premium is relatively stable. Only the latest year of premium is used in the calculation of the indication, which eliminates the need for premium trend. Premium projections are still selected to account for shifts in the distribution of various underlying factors. Since the effects on losses caused by these shifts are reflected in the loss projections, it is important that Allstate also account for the anticipated future changes in premiums.

The projected average earned premiums as well as the calculation of the premium projection factors are displayed in **Exhibits 16.1 through 17**, respectively. These annual selections are used to project the data from the average earned date of the experience period to the average earned date of the future policy period. Premium trend data is provided in **Exhibits 18.1-18.7**.

This approach for selecting premium trends is consistent with the Current Practices and Alternatives detailed in Appendix 1 – Background and Current Practices of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*.

ATTACHMENT III

Rate Level Indication Exhibits

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Summary of Rate Level Changes

Coverage	Written Premium at Current Rates	Premium Distribution at Current Rates	Indicated Change	Selected Change
Bodily Injury	112,431,758	17.5%	25.7%	11.5%
Property Damage	101,716,568	15.9%	36.8%	16.2%
Medical Payments	39,631,679	6.2%	11.5%	0.0%
Uninsured Motorist / Underinsured Motorist	46,526,018	7.3%	-2.2%	0.0%
Liability Subtotal	300,306,023	46.8%	23.3%	9.8%
Collision	188,939,203	29.5%	-7.1%	0.0%
Comprehensive	64,360,501	10.0%	-0.2%	0.0%
Physical Damage Subtotal	253,299,704	39.5%	-5.3%	0.0%
Fixed Expenses	69,991,751	10.9%	23.1%	5.0%
Others*	17,808,256	2.8%	N/A	0.0%
Total	641,405,734	100.0%	11.3%	5.1%

* Assume no indicated change

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Determination of Statewide Rate Level Indication
Bodily Injury

1) Indicated Provision for Loss and Loss Adjustment Expense	\$171.44
2) Variable Expense and Profit Ratio	20.8 %
3) Indicated Average Premium [(1)] / [1 - (2)] + \$1.00 ‡	\$217.46
4) Projected Average Earned Premium at Current Rates	\$173.04
5) Indicated Rate Level Change [(3) / (4) - 1.0]	25.7 %

‡ Formula Adjustments: Shared Markets (Assigned Risk) Subsidy Adjustment

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Determination of Statewide Rate Level Indication
Property Damage

1) Indicated Provision for Loss and Loss Adjustment Expense	\$170.73
2) Variable Expense and Profit Ratio	20.8 %
3) Indicated Average Premium [(1)] / [1 - (2)]	\$215.57
4) Projected Average Earned Premium at Current Rates	\$157.58
5) Indicated Rate Level Change [(3) / (4) - 1.0]	36.8 %

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Determination of Statewide Rate Level Indication
Medical

1) Indicated Provision for Loss and Loss Adjustment Expense	\$53.65
2) Variable Expense and Profit Ratio	20.8 %
3) Indicated Average Premium [(1)] / [1 - (2)]	\$67.74
4) Projected Average Earned Premium at Current Rates	\$60.78
5) Indicated Rate Level Change [(3) / (4) - 1.0]	11.5 %

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Determination of Statewide Rate Level Indication
Uninsured / Underinsured Motorist

1) Indicated Provision for Loss and Loss Adjustment Expense	\$66.90
2) Variable Expense and Profit Ratio	20.8 %
3) Indicated Average Premium [(1)] / [1 - (2)]	\$84.47
4) Projected Average Earned Premium at Current Rates	\$86.41
5) Indicated Rate Level Change [(3) / (4) - 1.0]	-2.2 %

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Determination of Statewide Rate Level Indication
Collision

1) Indicated Provision for Loss and Loss Adjustment Expense	\$293.16
2) Variable Expense and Profit Ratio	23.5 %
3) Indicated Average Premium [(1)] / [1 - (2)]	\$383.22
4) Projected Average Earned Premium at Current Rates	\$412.37
5) Indicated Rate Level Change [(3) / (4) - 1.0]	-7.1 %

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Determination of Statewide Rate Level Indication
Comprehensive

1) Indicated Provision for Loss and Loss Adjustment Expense	\$95.84
2) Variable Expense and Profit Ratio	23.5 %
3) Indicated Average Premium [(1)] / [1 - (2)]	\$125.28
4) Projected Average Earned Premium at Current Rates	\$125.47
5) Indicated Rate Level Change [(3) / (4) - 1.0]	-0.2 %

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Determination of Statewide Rate Level Indication
Fixed Expenses

1) Required Fixed Expense Premium	\$243.91
2) Factor to Adjust for Subsequent Change in Fixed Expense	1.080
3) Indicated Provision for Fixed Expense [(1) x (2)]	\$263.42
4) Projected Average Charged Fixed Expense Premium at Current Rates	\$214.00
5) Indicated Fixed Expense Premium Change [(3) / (4) - 1.0]	23.1 %

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Development of Provision for Loss and LAE
Bodily Injury

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE (3) * (4)	(6) Projected Average Loss and LAE (5) / (1)	(7) Experience Year Weights
12/31/2015	591,427	\$85,357,000	\$97,306,980	1.042	\$101,393,873	\$171.44	100 %
(8) Indicated Provision for Loss and LAE						\$171.44	

* Evaluated at 15 months

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Development of Provision for Loss and LAE
Property Damage

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE (3) * (4)	(6) Projected Average Loss and LAE (5) / (1)	(7) Experience Year Weights
12/31/2015	591,427	\$80,084,000	\$91,295,760	1.106	\$100,973,111	\$170.73	100 %
(8) Indicated Provision for Loss and LAE						\$170.73	

* Evaluated at 15 months

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Development of Provision for Loss and LAE
Medical

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE (3) * (4)	(6) Projected Average Loss and LAE (5) / (1)	(7) Experience Year Weights
12/31/2015	587,595	\$27,654,000	\$31,525,560	1.000	\$31,525,560	\$53.65	100 %
(8) Indicated Provision for Loss and LAE						\$53.65	

* Evaluated at 15 months

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Development of Provision for Loss and LAE
Uninsured / Underinsured Motorist

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE (3) * (4)	(6) Projected Average Loss and LAE (5) / (1)	(7) Experience Year Weights
12/31/2014	468,024	\$26,320,000	\$30,004,800	1.063	\$31,895,102	\$68.15	48 %
12/31/2015	507,586	28,095,000	32,028,300	1.042	33,373,489	65.75	52
(8) Indicated Provision for Loss and LAE						\$66.90	

* Evaluated at 15 months

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Development of Provision for Loss and LAE
Collision

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE (3) * (4)	(6) Projected Average Loss and LAE (5) / (1)	(7) Experience Year Weights
12/31/2015	473,855	\$114,634,000	\$130,682,760	1.063	\$138,915,774	\$293.16	100 %
(8) Indicated Provision for Loss and LAE						\$293.16	

* Evaluated at 15 months

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Development of Provision for Loss and LAE
Comprehensive

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Average Catastrophe Factor	(4) Accident Year Ultimate Loss (2) * (1+(3))	(5) Ultimate Loss and LAE	(6) Factor to Adjust Losses for Pure Premium Trend	(7) Projected Ultimate Loss and LAE (5) * (6)	(8) Projected Average Loss and LAE (7) / (1)	(9) Experience Year Weights
12/31/2015	519,471	\$38,311,000	0.094	\$41,912,234	\$47,779,947	1.042	\$49,786,705	\$95.84	100 %
(10) Indicated Provision for Loss and LAE								\$95.84	

* Evaluated at 15 months

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Development of Required Fixed Expense Premium
Fixed Expenses

Part A: Derivation of Average Fixed Expense Ratio

	(1)	(2)	(3)	(4)	(5)
	Three-Year Total Earned Premium	Three-Year Average Fixed Expense Ratio	Variable Expense Ratio	Fixed Expense Adjusted for Variable Expense (2)/[1-(3)]	Average Fixed Expense Ratio, Weighted by Premium
Liability Coverages (incl. allocated FE Premium)	\$1,181,366,121	11.3 %	20.8 %	14.3 %	14.5 %
Physical Damage Coverages (incl. allocated FE Premium)	\$1,055,028,090	11.3 %	23.5 %	14.8 %	

Part B: Derivation of Total Required Average Fixed Expense Premium

	(6)	(7)	(8)	(9)
	Total Three-Year Earned Premium	Three-Year Total Policy-first Bodily Injury Earned Exposures *	Average Policy Earned Premium (6)/(7)	Total Required Average Fixed Expense Premium (8)*(5)
	\$2,236,394,211	1,329,508	\$1,682.12	\$243.91

* This is the number of earned exposures which are the first vehicle on their policies that have Bodily Injury coverage. This is a proxy for the number of Policies.

Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors - Link Ratio Method
Bodily Injury

Fiscal Accident Year Ending	Incurred Losses †									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
12/31/2002									95,197,859	95,394,010
12/31/2003								92,658,850	92,816,826	93,383,947
12/31/2004							94,786,547	95,186,749	95,348,286	95,705,692
12/31/2005						90,692,421	91,932,074	92,754,232	92,831,533	93,157,304
12/31/2006					85,749,276	87,461,518	88,765,359	88,888,116	89,445,801	89,634,309
12/31/2007				81,127,657	86,419,581	88,171,942	89,483,320	90,064,143	90,600,414	
12/31/2008			78,511,599	86,410,351	91,431,404	92,626,911	94,000,781	94,347,823		
12/31/2009		64,989,716	79,973,585	89,703,547	93,308,366	95,286,517	95,876,729			
12/31/2010	46,587,699	66,359,137	82,595,515	91,155,002	94,923,480	96,059,379				
12/31/2011	49,315,619	69,964,345	84,751,677	94,994,483	99,479,547					
12/31/2012	51,300,921	72,572,069	89,613,055	99,074,680						
12/31/2013	46,853,436	70,793,609	87,097,076							
12/31/2014	51,561,939	76,798,782								
12/31/2015	52,059,422									
Link Ratios										
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	1.424	1.231	1.101	1.065	1.020	1.014	1.004	1.002	1.002	1.002
3rd Prior	1.419	1.245	1.122	1.058	1.020	1.015	1.009	1.002	1.002	1.006
2nd Prior	1.415	1.211	1.104	1.040	1.013	1.015	1.001	1.001	1.001	1.004
1st Prior	1.511	1.235	1.121	1.041	1.021	1.015	1.006	1.006	1.006	1.004
Latest	1.489	1.230	1.106	1.047	1.012	1.006	1.004	1.006	1.006	1.002
5 Year Average:	1.452	1.230	1.111	1.050	1.017	1.013	1.005	1.003	1.003	1.004
Selected:	1.452	1.230	1.111	1.050	1.017	1.013	1.005	1.003	1.003	1.004
Loss Development Period (months):	15 - 123	27 - 123	39 - 123							
Loss Development Factor:	2.172	1.496	1.216							

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Fire and Casualty Insurance Company

Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2015	\$39,719,620	2.172	\$86,271,015

Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors - Link Ratio Method
Property Damage

Fiscal Accident Year Ending	Incurred Losses †									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
12/31/2002									80,416,074	80,418,161
12/31/2003								82,618,987	82,618,371	82,618,371
12/31/2004							84,816,296	84,760,315	84,750,977	84,713,223
12/31/2005						84,248,768	84,238,822	84,199,646	84,172,046	84,171,394
12/31/2006					83,353,021	83,338,786	83,330,248	83,322,204	83,319,306	83,319,306
12/31/2007				86,756,219	86,699,260	86,653,761	86,617,809	86,605,149	86,606,717	
12/31/2008			86,634,852	86,488,433	86,417,767	86,375,529	86,371,757	86,347,830		
12/31/2009		86,644,812	86,820,483	86,642,273	86,542,118	86,524,896	86,512,166			
12/31/2010	92,117,531	91,264,702	91,477,283	91,370,525	91,360,620	91,328,079				
12/31/2011	97,794,519	97,538,977	97,640,327	97,573,894	97,563,594					
12/31/2012	92,796,132	94,193,096	94,673,840	94,781,363						
12/31/2013	89,894,154	94,595,629	94,839,589							
12/31/2014	94,776,036	97,883,470								
12/31/2015	104,839,600									
Link Ratios										
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	0.991	1.002	0.998	0.999	1.000	1.000	0.999	1.000	1.000	1.000
3rd Prior	0.997	1.002	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000
2nd Prior	1.015	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
1st Prior	1.052	1.005	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Latest	1.033	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Average:	1.018	1.003	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Selected:	1.018	1.003	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Loss Development Period (months):	15 - 123	27 - 123	39 - 123							
Loss Development Factor:	1.019	1.001	0.998							

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Fire and Casualty Insurance Company

Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2015	\$78,721,120	1.019	\$80,216,821

Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors - Link Ratio Method
Medical

Fiscal Accident Year Ending	Incurred Losses †									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
12/31/2002									47,540,839	47,517,150
12/31/2003								47,969,133	48,052,499	48,127,148
12/31/2004							46,851,237	46,791,782	46,728,146	46,712,123
12/31/2005						45,378,041	45,325,520	45,352,611	45,394,036	45,380,027
12/31/2006					43,124,164	42,822,321	42,810,863	42,802,800	42,778,239	42,739,609
12/31/2007				42,290,552	41,844,205	41,831,809	41,817,161	41,848,682	41,961,953	
12/31/2008			39,901,168	39,640,700	39,757,210	39,770,601	39,746,264	40,003,386		
12/31/2009		41,234,787	41,192,433	41,157,308	41,248,499	41,306,785	41,294,336			
12/31/2010	46,228,582	42,145,124	42,382,106	42,100,142	42,105,693	42,152,743				
12/31/2011	49,179,594	41,666,665	41,770,838	41,949,491	41,569,665					
12/31/2012	41,610,325	38,031,284	38,458,553	38,471,983						
12/31/2013	41,414,171	35,604,861	36,071,106							
12/31/2014	40,676,018	37,040,459								
12/31/2015	40,206,893									
Link Ratios										
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	0.912	0.999	0.993	0.989	0.993	0.999	0.999	1.002	1.000	
3rd Prior	0.847	1.006	0.999	1.003	1.000	1.000	1.001	0.999	1.002	
2nd Prior	0.914	1.003	0.993	1.002	1.000	1.000	1.000	1.001	1.000	
1st Prior	0.860	1.011	1.004	1.000	1.001	0.999	1.001	0.999	1.000	
Latest	0.911	1.013	1.000	0.991	1.001	1.000	1.006	1.003	0.999	
5 Year Average:	0.889	1.006	0.998	0.997	0.999	1.000	1.001	1.001	1.000	
Selected:	0.889	1.006	0.998	0.997	0.999	1.000	1.001	1.001	1.000	
Loss Development Period (months):	15 - 123	27 - 123	39 - 123							
Loss Development Factor:	0.891	1.002	0.996							

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Fire and Casualty Insurance Company

Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2015	\$30,978,760	0.891	\$27,602,075

Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors - Link Ratio Method
Uninsured / Underinsured Motorist

Fiscal Accident Year Ending	Incurred Losses †									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
12/31/2002									57,847,763	57,981,787
12/31/2003								59,739,690	60,675,900	61,148,251
12/31/2004							50,153,269	50,712,580	51,178,836	51,333,306
12/31/2005						58,173,015	59,332,004	59,581,675	59,830,047	60,034,036
12/31/2006					45,156,333	47,170,229	47,876,655	48,213,356	48,345,141	48,571,075
12/31/2007				36,426,559	39,019,312	40,415,559	41,579,230	41,690,607	42,039,147	
12/31/2008			33,224,519	36,759,121	40,236,352	40,841,989	41,060,834	41,427,424		
12/31/2009		24,231,161	31,678,324	34,688,916	35,694,008	36,374,183	36,732,446			
12/31/2010	14,258,519	25,652,589	31,791,058	34,261,462	36,152,995	36,680,619				
12/31/2011	14,716,437	24,420,661	30,395,068	34,047,017	35,864,933					
12/31/2012	12,374,086	19,979,425	27,937,209	31,880,271						
12/31/2013	9,021,009	19,832,781	26,784,502							
12/31/2014	13,421,390	25,197,095								
12/31/2015	14,246,307									
	Link Ratios									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	1.799	1.307	1.106	1.071	1.045	1.020	1.011	1.016	1.002	
3rd Prior	1.659	1.239	1.095	1.095	1.036	1.015	1.004	1.009	1.008	
2nd Prior	1.615	1.245	1.078	1.029	1.015	1.029	1.007	1.004	1.003	
1st Prior	2.199	1.398	1.120	1.055	1.019	1.005	1.003	1.003	1.003	
Latest	1.877	1.351	1.141	1.053	1.015	1.010	1.009	1.008	1.005	
5 Year Average:	1.830	1.308	1.108	1.061	1.026	1.016	1.007	1.008	1.004	
Selected:	1.830	1.308	1.108	1.061	1.026	1.016	1.007	1.008	1.004	
Loss Development Period (months):	15 - 123	27 - 123	39 - 123							
Loss Development Factor:	2.989	1.634	1.249							

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Fire and Casualty Insurance Company

Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2014	\$16,760,871	1.634	\$27,387,263
2015	10,171,983	2.989	30,404,057

Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors - Link Ratio Method
Collision

Fiscal Accident Year Ending	Paid Loss †									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
12/31/2002									114,485,139	114,483,805
12/31/2003								115,680,579	115,666,650	115,658,864
12/31/2004							115,062,653	115,065,189	115,067,851	115,069,499
12/31/2005						116,521,195	116,518,728	116,512,947	116,510,517	116,493,359
12/31/2006					109,106,326	109,108,363	109,102,391	109,100,744	109,092,170	109,087,979
12/31/2007				117,062,609	117,097,691	117,102,593	117,114,084	117,123,331	117,129,592	
12/31/2008			117,427,126	117,405,988	117,411,046	117,388,770	117,372,926	117,370,058		
12/31/2009		115,378,432	115,125,120	115,082,037	115,058,918	115,041,425	115,041,323			
12/31/2010	119,999,690	116,358,605	116,231,824	116,186,700	116,168,116	116,165,276				
12/31/2011	128,266,246	125,224,422	125,027,563	124,992,777	124,982,569					
12/31/2012	122,948,984	119,875,237	119,653,154	119,633,280						
12/31/2013	124,871,175	121,450,979	121,259,495							
12/31/2014	134,789,519	130,665,357								
12/31/2015	148,008,433									

Development	Link Ratios									
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	0.970	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3rd Prior	0.976	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2nd Prior	0.975	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1st Prior	0.973	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Latest	0.969	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
5 Year Average:	0.973	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected:	0.973	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

Loss Development Period (months):	15 - 123	27 - 123	39 - 123
Loss Development Factor:	0.971	0.998	1.000

†Includes ALAE

Allstate Fire and Casualty Insurance Company

Year	Paid Loss	Factor to Ultimate	Ultimate Loss & ALAE
2015	\$117,883,519	0.971	\$114,464,897

Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors - Link Ratio Method
Comprehensive

Fiscal Accident Year Ending	Paid Loss †									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
12/31/2002									44,129,124	44,133,065
12/31/2003								46,350,831	46,351,160	46,362,061
12/31/2004							43,302,512	43,305,380	43,307,310	43,306,368
12/31/2005						41,846,868	41,852,138	41,851,361	41,848,735	41,848,239
12/31/2006					40,682,324	40,675,674	40,675,909	40,676,569	40,676,481	40,671,802
12/31/2007				41,335,671	41,328,049	41,319,550	41,318,350	41,317,000	41,317,787	
12/31/2008			41,187,116	41,196,609	41,206,351	41,201,081	41,200,538	41,198,366		
12/31/2009		40,582,054	40,613,291	40,610,267	40,611,728	40,608,759	40,606,126			
12/31/2010	41,408,090	41,684,313	41,682,699	41,685,293	41,709,989	41,711,155				
12/31/2011	45,668,304	46,008,732	45,999,633	46,010,761	46,023,642					
12/31/2012	41,479,563	41,848,475	41,920,196	41,957,779						
12/31/2013	43,012,695	43,264,325	43,251,650							
12/31/2014	46,017,838	46,616,927								
12/31/2015	48,272,506									
	Link Ratios									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	1.007	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3rd Prior	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2nd Prior	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1st Prior	1.006	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Latest	1.013	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Average:	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected:	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>							
Loss Development Factor:	1.009	1.001	1.000							

†Includes ALAE

Allstate Fire and Casualty Insurance Company

Year	Paid Loss	Factor to Ultimate	Ultimate Loss & ALAE
2015	\$37,986,360	1.009	\$38,328,237

Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors - Additive Method
Bodily Injury

Fiscal Accident Year Ending	Incurred Losses †										Earned Exposures
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡	
12/31/2002									95,197,859	95,394,010	852,798
12/31/2003									92,816,826	93,383,947	845,107
12/31/2004							94,786,547	92,658,850	95,186,749	95,705,692	867,971
12/31/2005						90,692,421	91,932,074	92,754,232	92,831,533	93,157,304	872,561
12/31/2006					85,749,276	87,461,518	88,765,359	88,888,116	89,445,801	89,634,309	861,508
12/31/2007				81,127,657	86,419,581	88,171,942	89,483,320	90,064,143	90,600,414		850,782
12/31/2008			78,511,599	86,410,351	91,431,404	92,626,911	94,000,781	94,347,823			836,384
12/31/2009		64,989,716	79,973,585	89,703,547	93,308,366	95,286,517	95,876,729				827,581
12/31/2010	46,587,699	66,359,137	82,595,515	91,155,002	94,923,480	96,059,379					842,861
12/31/2011	49,315,619	69,964,345	84,751,677	94,994,483	99,479,547						849,161
12/31/2012	51,300,921	72,572,069	89,613,055	99,074,680							826,569
12/31/2013	46,853,436	70,793,609	87,097,076								798,522
12/31/2014	51,561,939	76,798,782									799,931
12/31/2015	52,059,422										809,167
Selected Trend:		3.00%									

Fiscal Accident Year Ending	Trended Incurred Losses									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
12/31/2002									139,801,265	140,089,320
12/31/2003									132,334,600	133,143,179
12/31/2004							131,206,749	131,760,722	131,984,327	132,479,060
12/31/2005						121,883,030	123,549,020	124,653,932	124,757,818	125,195,627
12/31/2006					111,883,356	114,117,443	115,818,660	115,978,830	116,706,483	116,952,443
12/31/2007				102,770,089	109,473,740	111,693,578	113,354,793	114,090,562	114,769,894	
12/31/2008			96,559,364	106,273,832	112,449,094	113,919,417	115,609,104	116,035,922		
12/31/2009		77,601,120	95,492,643	107,110,726	111,415,069	113,777,084	114,481,828			
12/31/2010	54,007,912	76,928,427	95,750,839	105,673,631	110,042,329	111,359,148				
12/31/2011	55,505,164	78,745,487	95,388,759	106,917,128	111,965,107					
12/31/2012	56,057,902	79,301,459	97,922,605	108,261,578						
12/31/2013	49,706,810	75,104,940	92,401,288							
12/31/2014	53,108,797	79,102,745								
12/31/2015	52,059,422									

Development	Trended Additive Amounts per Exposure									
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	27.194	21.619	11.615	7.879	2.593	1.909	0.638	0.267	0.338	
3rd Prior	27.369	22.332	14.039	7.383	2.609	1.975	1.266	0.258	0.957	
2nd Prior	28.121	19.600	11.773	5.201	1.758	1.953	0.186	0.119	0.570	
1st Prior	31.806	22.528	13.576	5.183	2.854	2.020	0.865	0.845	0.502	
Latest	32.495	21.660	12.508	5.945	1.562	0.852	0.510	0.798	0.285	
5 Year Weighted Average:	29.34	21.54	12.70	6.32	2.28	1.75	0.70	0.46	0.53	
Selected:	29.34	21.54	12.70	6.32	2.28	1.75	0.70	0.46	0.53	

Loss Development Period (months):	15 - 123	27 - 123	39 - 123
Additive Amt per Exp:	75.62	46.28	24.74

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Fire and Casualty Insurance Company

Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss	Ultimate Loss & ALAE
2015	\$75.62	591,427	\$44,723,710	\$44,723,710	\$39,719,620	\$84,443,330

Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors - Additive Method
Property Damage

Fiscal Accident Year Ending	Incurred Losses †										Earned Exposures
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡	
12/31/2002									80,416,074	80,418,161	852,798
12/31/2003								82,618,987	82,618,371	82,618,371	845,107
12/31/2004							84,816,296	84,760,315	84,750,977	84,713,223	867,971
12/31/2005						84,248,768	84,238,822	84,199,646	84,172,046	84,171,394	872,561
12/31/2006					83,353,021	83,338,786	83,330,248	83,322,204	83,319,306	83,319,306	861,508
12/31/2007				86,756,219	86,699,260	86,653,761	86,617,809	86,605,149	86,606,717		850,782
12/31/2008			86,634,852	86,488,433	86,417,767	86,375,529	86,371,757	86,347,830			836,384
12/31/2009		86,644,812	86,820,483	86,642,273	86,542,118	86,524,896	86,512,166				827,581
12/31/2010	92,117,531	91,264,702	91,477,283	91,370,525	91,360,620	91,328,079					842,861
12/31/2011	97,794,519	97,538,977	97,640,327	97,573,894	97,563,594						849,161
12/31/2012	92,796,132	94,193,096	94,673,840	94,781,363							826,569
12/31/2013	89,894,154	94,595,629	94,839,589								798,522
12/31/2014	94,776,036	97,883,470									799,931
12/31/2015	104,839,600										809,167
Selected Trend:		3.00%									

Fiscal Accident Year Ending	Trended Incurred Losses									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
12/31/2002									118,093,716	118,096,781
12/31/2003								117,794,920	117,794,042	117,794,042
12/31/2004							117,405,590	117,328,099	117,315,173	117,262,913
12/31/2005						113,223,299	113,209,933	113,157,283	113,120,191	113,119,315
12/31/2006					108,756,787	108,738,213	108,727,073	108,716,577	108,712,796	108,712,796
12/31/2007				109,900,183	109,828,029	109,770,392	109,724,849	109,708,812	109,710,798	
12/31/2008			106,549,940	106,369,863	106,282,953	106,231,006	106,226,367	106,196,939		
12/31/2009		103,458,437	103,668,197	103,455,405	103,335,815	103,315,251	103,300,050			
12/31/2010	106,789,465	105,800,803	106,047,243	105,923,481	105,911,998	105,874,274				
12/31/2011	110,068,593	109,780,978	109,895,048	109,820,277	109,808,685					
12/31/2012	101,400,839	102,927,339	103,452,661	103,570,154						
12/31/2013	95,368,708	100,356,503	100,615,320							
12/31/2014	97,619,317	100,819,974								
12/31/2015	104,839,600									

Development	Trended Additive Amounts per Exposure									
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	-1.173	0.253	-0.215	-0.085	-0.022	-0.015	-0.089	-0.001	0.004	
3rd Prior	-0.339	0.292	-0.257	-0.104	-0.068	-0.013	-0.060	-0.015	0.000	
2nd Prior	1.847	0.134	-0.147	-0.145	-0.062	-0.054	-0.012	-0.043	-0.060	
1st Prior	6.246	0.636	-0.088	-0.014	-0.025	-0.006	-0.019	-0.004	-0.001	
Latest	4.001	0.324	0.142	-0.014	-0.045	-0.018	-0.035	0.002	0.000	
5 Year Weighted Average:	2.05	0.33	-0.11	-0.07	-0.04	-0.02	-0.04	-0.01	-0.01	
Selected:	2.05	0.33	-0.11	-0.07	-0.04	-0.02	-0.04	-0.01	-0.01	

Loss Development Period (months):	15 - 123	27 - 123	39 - 123
Additive Amt per Exp:	2.08	0.03	-0.30

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Fire and Casualty Insurance Company

Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss	Ultimate Loss & ALAE
2015	\$2.08	591,427	\$1,230,168	\$1,230,168	\$78,721,120	\$79,951,288

Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors - Additive Method
Medical

Fiscal Accident Year Ending	Incurred Losses †										Earned Exposures
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡	
12/31/2002									47,540,839	47,517,150	850,480
12/31/2003								47,969,133	48,052,499	48,127,148	842,455
12/31/2004							46,851,237	46,791,782	46,728,146	46,712,123	865,180
12/31/2005						45,378,041	45,325,520	45,352,611	45,394,036	45,380,027	870,129
12/31/2006					43,124,164	42,822,321	42,810,863	42,802,800	42,778,239	42,739,609	858,404
12/31/2007				42,290,552	41,844,205	41,831,809	41,817,161	41,848,682	41,961,953		848,889
12/31/2008			39,901,168	39,640,700	39,757,210	39,770,601	39,746,264	40,003,386			833,877
12/31/2009		41,234,787	41,192,433	41,157,308	41,248,499	41,306,785	41,294,336				824,822
12/31/2010	46,228,582	42,145,124	42,382,106	42,100,142	42,105,693	42,152,743					840,035
12/31/2011	49,179,594	41,666,665	41,770,838	41,949,491	41,569,665						845,000
12/31/2012	41,610,325	38,031,284	38,458,553	38,471,983							821,941
12/31/2013	41,414,171	35,604,861	36,071,106								794,025
12/31/2014	40,676,018	37,040,459									795,393
12/31/2015	40,206,893										804,402
Selected Trend:		-2.00%									

Fiscal Accident Year Ending	Trended Incurred Losses									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
12/31/2002									36,559,970	36,541,752
12/31/2003								37,642,181	37,707,600	37,766,178
12/31/2004							37,515,254	37,467,647	37,416,691	37,403,861
12/31/2005						37,077,163	37,034,250	37,056,385	37,090,232	37,078,786
12/31/2006					35,954,675	35,703,014	35,693,461	35,686,739	35,666,261	35,634,053
12/31/2007				35,979,238	35,599,502	35,588,956	35,576,494	35,603,311	35,699,678	
12/31/2008			34,639,223	34,413,104	34,514,249	34,525,874	34,504,747	34,727,961		
12/31/2009		36,527,522	36,490,003	36,458,888	36,539,669	36,591,301	36,580,273			
12/31/2010	41,786,977	38,095,854	38,310,067	38,055,194	38,060,212	38,102,741				
12/31/2011	45,361,692	38,432,005	38,528,091	38,692,875	38,342,535					
12/31/2012	39,163,305	35,794,740	36,196,882	36,209,523						
12/31/2013	39,774,170	34,194,909	34,642,690							
12/31/2014	39,862,498	36,299,650								
12/31/2015	40,206,893									

Development	Trended Additive Amounts per Exposure									
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	-4.394	-0.045	-0.271	-0.447	-0.293	-0.049	-0.055	0.078	-0.021	
3rd Prior	-8.201	0.255	-0.038	0.121	-0.012	-0.011	0.025	-0.059	0.070	
2nd Prior	-4.098	0.114	-0.303	0.098	0.014	-0.015	-0.008	0.039	-0.015	
1st Prior	-7.027	0.489	0.195	0.006	0.063	-0.025	0.032	-0.024	-0.013	
Latest	-4.479	0.564	0.015	-0.415	0.051	-0.013	0.268	0.114	-0.038	
5 Year Weighted Average:	-5.65	0.27	-0.08	-0.13	-0.04	-0.02	0.05	0.03	0.00	
Selected:	-5.65	0.27	-0.08	-0.13	-0.04	-0.02	0.05	0.03	0.00	

Loss Development Period (months):	15 - 123	27 - 123	39 - 123
Additive Amt per Exp:	-5.57	0.08	-0.19

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Fire and Casualty Insurance Company

Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss	Ultimate Loss & ALAE
2015	-\$5.57	587,595	-\$3,272,904	-\$3,272,904	\$30,978,760	\$27,705,856

Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors - Additive Method
Uninsured / Underinsured Motorist

Fiscal Accident Year Ending	Incurred Losses †										Earned Exposures
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡	
12/31/2002									57,847,763	57,981,787	776,886
12/31/2003								59,739,690	60,675,900	61,148,251	764,771
12/31/2004							50,153,269	50,712,580	51,178,836	51,333,306	781,830
12/31/2005						58,173,015	59,332,004	59,581,675	59,830,047	60,034,036	783,353
12/31/2006					45,156,333	47,170,229	47,876,655	48,213,356	48,345,141	48,571,075	770,793
12/31/2007				36,426,559	39,019,312	40,415,559	41,579,230	41,690,607	42,039,147		760,387
12/31/2008			33,224,519	36,759,121	40,236,352	40,841,989	41,060,834	41,427,424			741,335
12/31/2009		24,231,161	31,678,324	34,688,916	35,694,008	36,374,183	36,732,446				727,723
12/31/2010	14,258,519	25,652,589	31,791,058	34,261,462	36,152,995	36,680,619					736,024
12/31/2011	14,716,437	24,420,661	30,395,068	34,047,017	35,864,933						735,046
12/31/2012	12,374,086	19,979,425	27,937,209	31,880,271							713,017
12/31/2013	9,021,009	19,832,781	26,784,502								689,547
12/31/2014	13,421,390	25,197,095									690,211
12/31/2015	14,246,307										699,366
Selected Trend:		-3.00%									

Fiscal Accident Year Ending	Trended Incurred Losses									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
12/31/2002									38,933,112	39,023,313
12/31/2003								41,449,928	42,099,510	42,427,247
12/31/2004							35,874,704	36,274,780	36,608,293	36,718,786
12/31/2005						42,898,185	43,752,851	43,936,965	44,120,120	44,270,547
12/31/2006					34,329,247	35,860,273	36,397,320	36,653,291	36,753,478	36,925,240
12/31/2007				28,549,074	30,581,127	31,675,426	32,587,445	32,674,736	32,947,902	
12/31/2008			26,844,841	29,700,739	32,510,282	32,999,626	33,176,449	33,472,648		
12/31/2009		20,183,879	26,387,157	28,894,896	29,732,109	30,298,676	30,597,099			
12/31/2010	12,244,275	22,028,751	27,300,063	29,421,483	31,045,807	31,498,896				
12/31/2011	13,028,356	21,619,436	26,908,535	30,141,579	31,750,967					
12/31/2012	11,293,494	18,234,682	25,497,536	29,096,263						
12/31/2013	8,487,867	18,660,664	25,201,538							
12/31/2014	13,018,748	24,441,182								
12/31/2015	14,246,307									

Development	Trended Additive Amounts per Exposure									
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	13.294	8.524	3.852	2.672	1.986	1.091	0.512	0.849	0.116	
3rd Prior	11.688	7.162	3.446	3.790	1.439	0.697	0.235	0.427	0.429	
2nd Prior	9.735	7.196	2.882	1.150	0.660	1.199	0.332	0.234	0.141	
1st Prior	14.753	10.186	4.398	2.207	0.779	0.239	0.115	0.130	0.192	
Latest	16.549	9.486	5.047	2.190	0.616	0.410	0.400	0.359	0.223	
5 Year Weighted Average:	13.16	8.49	3.92	2.41	1.11	0.73	0.32	0.40	0.22	
Selected:	13.16	8.49	3.92	2.41	1.11	0.73	0.32	0.40	0.22	

Loss Development Period (months):	15 - 123	27 - 123	39 - 123
Additive Amt per Exp:	30.76	17.60	9.11

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Fire and Casualty Insurance Company

Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss	Ultimate Loss & ALAE
2014	\$17.60	468,024	\$8,237,222	\$8,491,981	\$16,760,871	\$25,252,852
2015	30.76	507,586	15,613,345	15,613,345	10,171,983	25,785,328

Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors - Additive Method
Collision

Fiscal Accident Year Ending	Paid Loss †										Earned Exposures
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	
12/31/2002									114,485,139	114,483,805	655,204
12/31/2003								115,680,579	115,666,650	115,658,864	648,465
12/31/2004							115,062,653	115,065,189	115,067,851	115,069,499	664,885
12/31/2005						116,521,195	116,518,728	116,512,947	116,510,517	116,493,359	665,698
12/31/2006					109,106,326	109,108,363	109,102,391	109,100,744	109,092,170	109,087,979	655,054
12/31/2007				117,062,609	117,097,691	117,102,593	117,114,084	117,123,331	117,129,592		647,081
12/31/2008			117,427,126	117,405,988	117,411,046	117,388,770	117,372,926	117,370,058			635,098
12/31/2009		115,378,432	115,125,120	115,082,037	115,058,918	115,041,425	115,041,323				624,412
12/31/2010	119,999,690	116,358,605	116,231,824	116,186,700	116,168,116	116,165,276					632,406
12/31/2011	128,266,246	125,224,422	125,027,563	124,992,777	124,982,569						637,003
12/31/2012	122,948,984	119,875,237	119,653,154	119,633,280							624,807
12/31/2013	124,871,175	121,450,979	121,259,495								611,438
12/31/2014	134,789,519	130,665,357									619,560
12/31/2015	148,008,433										632,248
Selected Trend:		3.00%									

Fiscal Accident Year Ending	Trended Paid Losses									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
12/31/2002									168,125,286	168,123,327
12/31/2003								164,932,845	164,912,985	164,901,885
12/31/2004							159,273,622	159,277,132	159,280,817	159,283,098
12/31/2005						156,594,743	156,591,427	156,583,658	156,580,392	156,557,333
12/31/2006					142,359,008	142,361,666	142,353,874	142,351,725	142,340,538	142,335,070
12/31/2007				148,291,411	148,335,852	148,342,061	148,356,618	148,368,332	148,376,263	
12/31/2008			144,420,553	144,394,556	144,400,777	144,373,380	144,353,894	144,350,367		
12/31/2009		137,767,882	137,465,414	137,413,971	137,386,365	137,365,478	137,365,356			
12/31/2010	139,112,530	134,891,514	134,744,540	134,692,229	134,670,685	134,667,393				
12/31/2011	144,364,790	140,941,190	140,719,624	140,680,472	140,668,983					
12/31/2012	134,349,674	130,990,908	130,748,232	130,726,515						
12/31/2013	132,475,830	128,847,344	128,644,198							
12/31/2014	138,833,205	134,585,318								
12/31/2015	148,008,433									

Development	Trended Additive Amounts per Exposure									
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	-6.675	-0.484	-0.041	0.069	0.004	-0.005	0.005	-0.031	-0.003	
3rd Prior	-5.375	-0.232	-0.082	0.010	0.010	-0.012	-0.012	0.006	-0.017	
2nd Prior	-5.376	-0.348	-0.083	-0.044	-0.043	0.022	-0.003	-0.005	0.003	
1st Prior	-5.934	-0.388	-0.061	-0.034	-0.033	-0.031	0.018	-0.017	-0.035	
Latest	-6.856	-0.332	-0.035	-0.018	-0.005	0.000	-0.006	0.012	-0.008	
5 Year Weighted Average:	-6.04	-0.36	-0.06	0.00	-0.01	-0.01	0.00	-0.01	-0.01	
Selected:	-6.04	-0.36	-0.06	0.00	-0.01	-0.01	0.00	-0.01	-0.01	

Loss Development Period (months):	15 - 123	27 - 123	39 - 123
Additive Amt per Exp:	-6.50	-0.46	-0.10

†Includes ALAE

Allstate Fire and Casualty Insurance Company

Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Paid Loss	Ultimate Loss & ALAE
2015	-\$6.50	473,855	-\$3,080,058	-\$3,080,058	\$117,883,519	\$114,803,461

Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors - Additive Method
Comprehensive

Fiscal Accident Year Ending	Paid Loss †										Earned Exposures
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	
12/31/2002									44,129,124	44,133,065	728,860
12/31/2003								46,350,831	46,351,160	46,362,061	723,493
12/31/2004							43,302,512	43,305,380	43,307,310	43,306,368	742,145
12/31/2005						41,846,868	41,852,138	41,851,361	41,848,735	41,848,239	744,016
12/31/2006					40,682,324	40,675,674	40,675,909	40,676,569	40,676,481	40,671,802	733,439
12/31/2007				41,335,671	41,328,049	41,319,550	41,318,350	41,317,000	41,317,787		724,075
12/31/2008			41,187,116	41,196,609	41,206,351	41,201,081	41,200,538	41,198,366			711,005
12/31/2009		40,582,054	40,613,291	40,610,267	40,611,728	40,608,759	40,606,126				700,904
12/31/2010	41,408,090	41,684,313	41,682,699	41,685,293	41,709,989	41,711,155					710,204
12/31/2011	45,668,304	46,008,732	45,999,633	46,010,761	46,023,642						715,753
12/31/2012	41,479,563	41,848,475	41,920,196	41,957,779							701,757
12/31/2013	43,012,695	43,264,325	43,251,650								685,257
12/31/2014	46,017,838	46,616,927									692,336
12/31/2015	48,272,506										704,569
Selected Trend:		2.00%									

Fiscal Accident Year Ending	Trended Paid Losses									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
12/31/2002									57,085,727	57,090,826
12/31/2003								58,784,061	58,784,478	58,798,303
12/31/2004							53,841,231	53,844,797	53,847,197	53,846,025
12/31/2005						51,011,099	51,017,523	51,016,576	51,013,374	51,012,770
12/31/2006					48,619,143	48,611,196	48,611,477	48,612,265	48,612,160	48,606,568
12/31/2007				48,431,327	48,422,396	48,412,438	48,411,032	48,409,451	48,410,373	
12/31/2008			47,311,050	47,321,954	47,333,145	47,327,091	47,326,468	47,323,973		
12/31/2009		45,701,984	45,737,162	45,733,757	45,735,402	45,732,058	45,729,093			
12/31/2010	45,717,877	46,022,850	46,021,068	46,023,932	46,051,198	46,052,486				
12/31/2011	49,432,841	49,801,331	49,791,482	49,803,527	49,817,470					
12/31/2012	44,018,444	44,409,936	44,486,047	44,525,931						
12/31/2013	44,750,408	45,012,204	44,999,017							
12/31/2014	46,938,195	47,549,266								
12/31/2015	48,272,506									

Development	Trended Additive Amounts per Exposure									
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	0.429	0.050	0.015	-0.012	-0.011	0.009	0.005	0.001	0.007	
3rd Prior	0.515	-0.003	-0.005	0.016	-0.014	0.000	-0.001	0.003	0.019	
2nd Prior	0.558	-0.014	0.004	0.002	-0.009	-0.002	0.001	-0.004	-0.002	
1st Prior	0.382	0.108	0.017	0.038	-0.005	-0.001	-0.002	0.000	-0.001	
Latest	0.883	-0.019	0.057	0.019	0.002	-0.004	-0.004	0.001	-0.008	
5 Year Weighted Average:	0.55	0.02	0.02	0.01	-0.01	0.00	0.00	0.00	0.00	
Selected:	0.55	0.02	0.02	0.01	-0.01	0.00	0.00	0.00	0.00	

Loss Development Period (months):	15 - 123	27 - 123	39 - 123
Additive Amt per Exp:	0.59	0.04	0.02

†Includes ALAE

Allstate Fire and Casualty Insurance Company

	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Paid Loss	Ultimate Loss & ALAE
2015	\$0.59	519,471	\$306,488	\$306,488	\$37,986,360	\$38,292,848

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Summary of Selected Ultimate Losses and ALAE

Coverage	Year	Ultimate Losses & ALAE		
		Link Ratio Estimate	Additive Estimate	Selected
Bodily Injury	2015	86,271,015	84,443,330	85,357,000
Property Damage	2015	80,216,821	79,951,288	80,084,000
Medical	2015	27,602,075	27,705,856	27,654,000
Uninsured / Underinsured Motorist	2014	27,387,263	25,252,852	26,320,000
Uninsured / Underinsured Motorist	2015	30,404,057	25,785,328	28,095,000
Collision	2015	114,464,897	114,803,461	114,634,000
Comprehensive	2015	38,328,237	38,292,848	38,311,000

Countrywide Expense Experience
Unallocated Loss Adjustment Expense (Adjusting and Other Expense) Factors**

2012, 2013 & 2014

	2012	2013	2014	2012 - 2014
1. Direct Losses and Allocated Loss Adjustment Expense Incurred excluding Earthquake and Hurricane Losses	\$13,345,637	\$13,454,001	\$14,349,618	\$41,149,256
2. Direct Unallocated Loss Adjustment Expense Incurred excluding Earthquake and Hurricane Excluding Pension Expense	\$1,815,556	\$1,833,318	\$1,882,431	\$5,531,304
3. Ratio (2)/(1)	0.136	0.136	0.131	0.134
4. Pension Provision***				0.006
5. Proposed Provision				0.140

* Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company
Allstate County Mutual Insurance Company, Allstate Fire & Casualty, Northbrook Indemnity,
Allstate Vehicle & Property Insurance Company, and Allstate Texas Lloyds.

** Includes Personal Property Lines and Private Passenger Automobile Insurance

*** 10 Year Average Pension Expense reduced to account for pension plan changes
(000 Omitted)

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Calculation of Pure Premium Trend Factor

<u>Coverage</u>	<u>Selected Annual Pure Premium Impacts</u>	
	<u>Historical</u>	<u>Projected</u>
Bodily Injury	2.00%	2.00%
Property Damage	5.00	5.00
Medical	0.00	0.00
Uninsured / Underinsured Motorist	2.00	2.00
Collision	3.00	3.00
Comprehensive	2.00	2.00

	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
1) Loss Trend Projection Date	7/27/2017	7/27/2017	7/27/2017
2) Mid-Point of Current Year's Experience Period	6/30/2015	6/30/2015	6/30/2015
3) Experience Period Ended	12/31/2013	12/31/2014	12/31/2015
4) Midpoint of Experience Period	6/30/2013	6/30/2014	6/30/2015
5) Historical: Number of Years from (4) to (2)	2.000	1.000	0.000
6) Projected: Number of Years from (2) to (1)	2.074	2.074	2.074

Calculation of Trend Factors

(a) Historical Pure Premium Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)

(b) Projected Pure Premium Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)

(c) Factor to Adjust Losses for Pure Premium Trend = (a) x (b)

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Frequency
Bodily Injury

Year Ending	Actual Paid		Exponential Curve of Best Fit		
	Frequency	Annual Change	24 pt.	12 pt.	6 pt.
06/10	.7413 %	11.42 %	.8021 %		
09/10	.7756	19.89	.8031		
12/10	.7867	15.69	.8040		
03/11	.8253	19.73	.8050		
06/11	.8325	12.30	.8059		
09/11	.8113	4.60	.8069		
12/11	.8221	4.50	.8079		
03/12	.8202	-0.62	.8088		
06/12	.8199	-1.51	.8098		
09/12	.8259	1.80	.8108		
12/12	.8407	2.26	.8118		
03/13	.8380	2.17	.8127		
06/13	.8186	-0.16	.8137	.8207 %	
09/13	.8144	-1.39	.8147	.8197	
12/13	.8487	0.95	.8157	.8187	
03/14	.8137	-2.90	.8166	.8177	
06/14	.8146	-0.49	.8176	.8168	
09/14	.8127	-0.21	.8186	.8158	
12/14	.7953	-6.29	.8196	.8148	.7999 %
03/15	.8051	-1.06	.8205	.8139	.8041
06/15	.8111	-0.43	.8215	.8129	.8082
09/15	.8170	0.53	.8225	.8119	.8124
12/15	.8181	2.87	.8235	.8110	.8166
03/16	.8155	1.29	.8245	.8100	.8208
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			0.48%	-0.47%	2.09%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Frequency
Property Damage

Year Ending	Actual Paid Frequency	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
06/10	4.0496 %	1.04 %	4.0894 %		
09/10	4.1344	3.24	4.0800		
12/10	4.2167	3.97	4.0705		
03/11	4.1853	5.01	4.0611		
06/11	4.1473	2.41	4.0516		
09/11	4.0762	-1.41	4.0423		
12/11	4.0781	-3.29	4.0329		
03/12	3.9973	-4.49	4.0235		
06/12	3.9588	-4.55	4.0142		
09/12	3.9297	-3.59	4.0049		
12/12	3.8866	-4.70	3.9956		
03/13	3.8182	-4.48	3.9863		
06/13	3.8349	-3.13	3.9771	3.8665 %	
09/13	3.8622	-1.72	3.9679	3.8773	
12/13	3.8652	-0.55	3.9587	3.8881	
03/14	3.9481	3.40	3.9495	3.8989	
06/14	3.9485	2.96	3.9403	3.9098	
09/14	3.9396	2.00	3.9312	3.9207	
12/14	3.9282	1.63	3.9221	3.9316	3.9298 %
03/15	3.9378	-0.26	3.9130	3.9425	3.9391
06/15	3.9463	-0.06	3.9039	3.9535	3.9483
09/15	3.9560	0.42	3.8949	3.9645	3.9576
12/15	3.9896	1.56	3.8858	3.9756	3.9670
03/16	3.9603	0.57	3.8768	3.9866	3.9763
	Regression		24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			-0.92%	1.12%	0.95%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Frequency
Medical

Year Ending	Actual Paid		Exponential Curve of Best Fit		
	Frequency	Annual Change	24 pt.	12 pt.	6 pt.
06/10	1.6562 %	-3.55 %	1.6990 %		
09/10	1.6511	-7.08	1.6846		
12/10	1.6431	-6.90	1.6703		
03/11	1.6310	-4.04	1.6561		
06/11	1.5980	-3.51	1.6421		
09/11	1.6254	-1.56	1.6281		
12/11	1.6599	1.02	1.6143		
03/12	1.7053	4.56	1.6006		
06/12	1.7033	6.59	1.5870		
09/12	1.6284	0.18	1.5736		
12/12	1.6336	-1.58	1.5602		
03/13	1.5802	-7.34	1.5470		
06/13	1.5261	-10.40	1.5338	1.4686 %	
09/13	1.4931	-8.31	1.5208	1.4642	
12/13	1.4632	-10.43	1.5079	1.4598	
03/14	1.4304	-9.48	1.4951	1.4554	
06/14	1.3996	-8.29	1.4824	1.4510	
09/14	1.4097	-5.59	1.4698	1.4467	
12/14	1.4172	-3.14	1.4574	1.4424	1.4183 %
03/15	1.4291	-0.09	1.4450	1.4380	1.4254
06/15	1.4260	1.89	1.4327	1.4337	1.4325
09/15	1.4493	2.81	1.4206	1.4294	1.4397
12/15	1.4383	1.49	1.4085	1.4251	1.4469
03/16	1.4572	1.97	1.3965	1.4209	1.4541
	Regression		24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			-3.35%	-1.19%	2.02%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Frequency
Uninsured / Underinsured Motorist

Year Ending	Actual Paid Frequency	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
06/10	.1152 %	-7.54 %	.1523 %		
09/10	.1391	23.43	.1512		
12/10	.1745	24.20	.1501		
03/11	.1603	48.56	.1491		
06/11	.1827	58.59	.1480		
09/11	.1588	14.16	.1470		
12/11	.1557	-10.77	.1459		
03/12	.1603	0.00	.1449		
06/12	.1418	-22.39	.1439		
09/12	.1456	-8.31	.1429		
12/12	.1357	-12.85	.1419		
03/13	.1324	-17.40	.1409		
06/13	.1310	-7.62	.1399	.1271 %	
09/13	.1283	-11.88	.1389	.1280	
12/13	.1287	-5.16	.1379	.1289	
03/14	.1277	-3.55	.1369	.1298	
06/14	.1243	-5.11	.1360	.1308	
09/14	.1273	-0.78	.1350	.1317	
12/14	.1332	3.50	.1341	.1326	.1375 %
03/15	.1379	7.99	.1331	.1336	.1372
06/15	.1403	12.87	.1322	.1346	.1368
09/15	.1410	10.76	.1313	.1355	.1364
12/15	.1356	1.80	.1303	.1365	.1361
03/16	.1320	-4.28	.1294	.1375	.1357
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			-2.79%	2.91%	-1.03%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Frequency
Collision

Year Ending	Actual Paid Frequency	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
06/10	6.7644 %	2.22 %	6.7539 %		
09/10	6.8834	4.22	6.7612		
12/10	7.0092	6.07	6.7685		
03/11	6.9852	4.33	6.7757		
06/11	6.9708	3.05	6.7830		
09/11	6.9266	0.63	6.7903		
12/11	6.9760	-0.47	6.7977		
03/12	6.6679	-4.54	6.8050		
06/12	6.5889	-5.48	6.8123		
09/12	6.5640	-5.23	6.8196		
12/12	6.3978	-8.29	6.8270		
03/13	6.4832	-2.77	6.8343		
06/13	6.5220	-1.02	6.8417	6.7311 %	
09/13	6.5510	-0.20	6.8491	6.7636	
12/13	6.6712	4.27	6.8565	6.7963	
03/14	7.0871	9.31	6.8638	6.8292	
06/14	7.1018	8.89	6.8712	6.8622	
09/14	7.0658	7.86	6.8786	6.8954	
12/14	7.0786	6.11	6.8860	6.9287	7.0978 %
03/15	6.9927	-1.33	6.8935	6.9622	7.0572
06/15	7.0101	-1.29	6.9009	6.9959	7.0168
09/15	7.1413	1.07	6.9083	7.0297	6.9767
12/15	6.9820	-1.36	6.9158	7.0637	6.9368
03/16	6.7810	-3.03	6.9232	7.0978	6.8971
	Regression		24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			0.43%	1.95%	-2.27%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Frequency
Comprehensive

Year Ending	Actual Paid Frequency	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
06/10	6.6567 %	4.18 %	7.0489 %		
09/10	8.4555	32.31	7.0247		
12/10	6.7747	4.01	7.0006		
03/11	6.9338	7.74	6.9765		
06/11	6.9388	4.24	6.9525		
09/11	7.0142	-17.05	6.9287		
12/11	7.2484	6.99	6.9048		
03/12	7.1819	3.58	6.8811		
06/12	6.9280	-0.16	6.8575		
09/12	6.6942	-4.56	6.8339		
12/12	6.2879	-13.25	6.8104		
03/13	6.1527	-14.33	6.7870		
06/13	6.2536	-9.73	6.7637	6.4378 %	
09/13	6.2537	-6.58	6.7405	6.4733	
12/13	6.4250	2.18	6.7173	6.5090	
03/14	6.6169	7.54	6.6942	6.5449	
06/14	6.8012	8.76	6.6712	6.5810	
09/14	6.8914	10.20	6.6483	6.6173	
12/14	6.9062	7.49	6.6255	6.6538	6.8763 %
03/15	6.8142	2.98	6.6027	6.6905	6.8203
06/15	6.7375	-0.94	6.5800	6.7274	6.7647
09/15	6.6867	-2.97	6.5574	6.7645	6.7095
12/15	6.6599	-3.57	6.5349	6.8018	6.6548
03/16	6.6218	-2.82	6.5124	6.8394	6.6005
	Regression		24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			-1.37%	2.22%	-3.22%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Severity
Bodily Injury

Exponential Curve of Best Fit

Year Ending	Actual Paid Severity	Annual Change	24 pt.	12 pt.	6 pt.
06/10	\$13,641	-8.09 %	\$13,017		
09/10	13,007	-10.32	13,130		
12/10	13,720	9.11	13,244		
03/11	13,274	4.65	13,360		
06/11	12,375	-9.28	13,476		
09/11	13,282	2.11	13,593		
12/11	13,303	-3.04	13,711		
03/12	13,500	1.70	13,830		
06/12	14,638	18.29	13,951		
09/12	14,285	7.55	14,072		
12/12	14,999	12.75	14,195		
03/13	14,536	7.67	14,318		
06/13	14,456	-1.24	14,443	\$14,303	
09/13	14,069	-1.51	14,568	14,445	
12/13	13,875	-7.49	14,695	14,588	
03/14	14,456	-0.55	14,823	14,733	
06/14	14,743	1.99	14,952	14,879	
09/14	15,126	7.51	15,082	15,026	
12/14	16,079	15.88	15,213	15,175	\$16,670
03/15	16,546	14.46	15,345	15,326	16,309
06/15	17,033	15.53	15,479	15,478	15,956
09/15	15,129	0.02	15,613	15,631	15,611
12/15	15,114	-6.00	15,749	15,787	15,273
03/16	14,916	-9.85	15,886	15,943	14,943
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			3.53%	4.03%	-8.38%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Severity
Property Damage

Exponential Curve of Best Fit

Year Ending	Actual Paid Severity	Annual Change	24 pt.	12 pt.	6 pt.
06/10	\$2,821	1.00 %	\$2,780		
09/10	2,847	2.04	2,802		
12/10	2,815	-1.64	2,825		
03/11	2,820	-0.98	2,847		
06/11	2,860	1.38	2,870		
09/11	2,891	1.55	2,893		
12/11	2,958	5.08	2,916		
03/12	3,018	7.02	2,939		
06/12	3,007	5.14	2,962		
09/12	3,004	3.91	2,986		
12/12	2,982	0.81	3,009		
03/13	2,965	-1.76	3,033		
06/13	3,015	0.27	3,057	\$2,966	
09/13	3,029	0.83	3,082	3,005	
12/13	3,030	1.61	3,106	3,043	
03/14	3,022	1.92	3,131	3,082	
06/14	3,071	1.86	3,156	3,122	
09/14	3,134	3.47	3,181	3,162	
12/14	3,213	6.04	3,206	3,202	\$3,235
03/15	3,292	8.93	3,232	3,244	3,269
06/15	3,309	7.75	3,257	3,285	3,303
09/15	3,351	6.92	3,283	3,327	3,337
12/15	3,346	4.14	3,309	3,370	3,372
03/16	3,412	3.65	3,336	3,413	3,407
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			3.22%	5.24%	4.22%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Severity
Medical

Exponential Curve of Best Fit

Year Ending	Actual Paid Severity	Annual Change	24 pt.	12 pt.	6 pt.
06/10	\$3,247	4.74 %	\$3,352		
09/10	3,278	10.71	3,345		
12/10	3,383	4.77	3,337		
03/11	3,398	6.92	3,329		
06/11	3,515	8.25	3,321		
09/11	3,525	7.54	3,313		
12/11	3,389	0.18	3,305		
03/12	3,320	-2.30	3,297		
06/12	3,240	-7.82	3,289		
09/12	3,259	-7.55	3,282		
12/12	3,117	-8.03	3,274		
03/13	3,136	-5.54	3,266		
06/13	3,125	-3.55	3,258	\$3,167	
09/13	3,138	-3.71	3,251	3,175	
12/13	3,168	1.64	3,243	3,183	
03/14	3,188	1.66	3,235	3,191	
06/14	3,257	4.22	3,227	3,198	
09/14	3,266	4.08	3,220	3,206	
12/14	3,304	4.29	3,212	3,214	\$3,252
03/15	3,251	1.98	3,205	3,222	3,243
06/15	3,201	-1.72	3,197	3,230	3,235
09/15	3,138	-3.92	3,189	3,238	3,226
12/15	3,213	-2.75	3,182	3,246	3,218
03/16	3,280	0.89	3,174	3,254	3,210
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			-0.95%	0.99%	-1.04%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Severity
Uninsured / Underinsured Motorist

Exponential Curve of Best Fit

Year Ending	Actual Paid Severity	Annual Change	24 pt.	12 pt.	6 pt.
06/10	\$34,564	-1.23 %	\$37,964		
09/10	35,105	-0.82	37,910		
12/10	37,629	0.48	37,857		
03/11	37,927	13.28	37,803		
06/11	39,343	13.83	37,750		
09/11	40,013	13.98	37,696		
12/11	36,343	-3.42	37,643		
03/12	41,302	8.90	37,590		
06/12	43,826	11.39	37,537		
09/12	40,915	2.25	37,484		
12/12	43,823	20.58	37,431		
03/13	39,726	-3.82	37,378		
06/13	37,046	-15.47	37,325	\$32,379	
09/13	33,973	-16.97	37,272	32,956	
12/13	33,329	-23.95	37,220	33,542	
03/14	30,904	-22.21	37,167	34,140	
06/14	30,776	-16.92	37,114	34,748	
09/14	32,435	-4.53	37,062	35,366	
12/14	36,344	9.05	37,010	35,996	\$37,248
03/15	38,151	23.45	36,957	36,637	37,769
06/15	37,598	22.17	36,905	37,289	38,297
09/15	41,886	29.14	36,853	37,953	38,833
12/15	38,848	6.89	36,801	38,629	39,377
03/16	38,777	1.64	36,749	39,317	39,927

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-0.56%	7.31%	5.72%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Severity
Collision

Exponential Curve of Best Fit

Year Ending	Actual Paid Severity	Annual Change	24 pt.	12 pt.	6 pt.
06/10	\$3,055	-6.17 %	\$2,978		
09/10	3,019	-7.68	2,993		
12/10	3,017	-6.30	3,008		
03/11	3,016	-3.64	3,022		
06/11	3,009	-1.51	3,037		
09/11	3,019	0.00	3,052		
12/11	3,055	1.26	3,067		
03/12	3,084	2.25	3,082		
06/12	3,140	4.35	3,097		
09/12	3,147	4.24	3,113		
12/12	3,145	2.95	3,128		
03/13	3,149	2.11	3,143		
06/13	3,142	0.06	3,159	\$3,078	
09/13	3,143	-0.13	3,174	3,106	
12/13	3,141	-0.13	3,190	3,134	
03/14	3,139	-0.32	3,206	3,162	
06/14	3,115	-0.86	3,222	3,191	
09/14	3,143	0.00	3,237	3,219	
12/14	3,201	1.91	3,253	3,248	\$3,237
03/15	3,291	4.84	3,269	3,278	3,275
06/15	3,346	7.42	3,285	3,307	3,314
09/15	3,361	6.94	3,302	3,337	3,353
12/15	3,405	6.37	3,318	3,367	3,392
03/16	3,400	3.31	3,334	3,397	3,432

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	1.98%	3.65%	4.78%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Severity
Comprehensive

Exponential Curve of Best Fit

Year Ending	Actual Paid Severity	Annual Change	24 pt.	12 pt.	6 pt.
06/10	\$955	-11.08 %	\$905		
09/10	741	-28.75	913		
12/10	957	-4.59	921		
03/11	946	-3.86	929		
06/11	951	-0.42	937		
09/11	952	28.48	945		
12/11	966	0.94	953		
03/12	972	2.75	961		
06/12	972	2.21	969		
09/12	1,007	5.78	978		
12/12	1,020	5.59	986		
03/13	1,026	5.56	994		
06/13	1,028	5.76	1,003	\$1,011	
09/13	1,013	0.60	1,012	1,017	
12/13	1,047	2.65	1,020	1,024	
03/14	1,041	1.46	1,029	1,030	
06/14	1,039	1.07	1,038	1,037	
09/14	1,024	1.09	1,047	1,044	
12/14	1,033	-1.34	1,056	1,050	\$1,008
03/15	1,026	-1.44	1,065	1,057	1,029
06/15	1,026	-1.25	1,074	1,064	1,051
09/15	1,050	2.54	1,083	1,071	1,074
12/15	1,101	6.58	1,093	1,078	1,097
03/16	1,143	11.40	1,102	1,085	1,120
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			3.48%	2.60%	8.83%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Pure Premium
Bodily Injury

Exponential Curve of Best Fit

Year Ending	Actual Paid Pure Premium	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
06/10	\$101.12	2.41 %	\$104.40		
09/10	100.88	7.54	105.44		
12/10	107.93	26.23	106.48		
03/11	109.55	25.31	107.54		
06/11	103.01	1.87	108.60		
09/11	107.76	6.82	109.68		
12/11	109.35	1.32	110.77		
03/12	110.72	1.07	111.86		
06/12	120.02	16.51	112.97		
09/12	117.98	9.48	114.09		
12/12	126.10	15.32	115.22		
03/13	121.81	10.02	116.36		
06/13	118.33	-1.41	117.52	\$117.37	
09/13	114.57	-2.89	118.68	118.40	
12/13	117.76	-6.61	119.86	119.43	
03/14	117.63	-3.43	121.05	120.47	
06/14	120.09	1.49	122.24	121.52	
09/14	122.92	7.29	123.46	122.58	
12/14	127.87	8.59	124.68	123.65	\$133.34
03/15	133.21	13.24	125.91	124.73	131.13
06/15	138.16	15.05	127.16	125.82	128.96
09/15	123.61	0.56	128.42	126.92	126.83
12/15	123.65	-3.30	129.69	128.02	124.73
03/16	121.64	-8.69	130.98	129.14	122.66
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			4.02%	3.54%	-6.46%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Pure Premium
Property Damage

Exponential Curve of Best Fit

Year Ending	Actual Paid Pure Premium	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
06/10	\$114.23	2.02 %	\$113.70		
09/10	117.69	5.34	114.34		
12/10	118.70	2.24	114.98		
03/11	118.04	3.99	115.62		
06/11	118.63	3.85	116.27		
09/11	117.83	0.12	116.92		
12/11	120.64	1.63	117.58		
03/12	120.63	2.19	118.24		
06/12	119.02	0.33	118.90		
09/12	118.07	0.20	119.57		
12/12	115.88	-3.95	120.24		
03/13	113.20	-6.16	120.92		
06/13	115.63	-2.85	121.60	\$114.69	
09/13	116.97	-0.93	122.28	116.49	
12/13	117.11	1.06	122.96	118.31	
03/14	119.31	5.40	123.65	120.17	
06/14	121.25	4.86	124.35	122.05	
09/14	123.48	5.57	125.05	123.96	
12/14	126.20	7.76	125.75	125.90	\$127.12
03/15	129.62	8.64	126.45	127.87	128.75
06/15	130.58	7.69	127.16	129.88	130.40
09/15	132.55	7.35	127.88	131.91	132.07
12/15	133.48	5.77	128.60	133.97	133.76
03/16	135.14	4.26	129.32	136.07	135.47
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			2.26%	6.41%	5.22%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Pure Premium
Medical

Exponential Curve of Best Fit

Year Ending	Actual Paid		Exponential Curve of Best Fit		
	Pure Premium	Annual Change	24 pt.	12 pt.	6 pt.
06/10	\$53.78	1.01 %	\$56.96		
09/10	54.13	2.87	56.34		
12/10	55.59	-2.44	55.73		
03/11	55.42	2.61	55.13		
06/11	56.17	4.44	54.53		
09/11	57.30	5.86	53.94		
12/11	56.25	1.19	53.35		
03/12	56.61	2.15	52.78		
06/12	55.18	-1.76	52.20		
09/12	53.07	-7.38	51.64		
12/12	50.93	-9.46	51.08		
03/13	49.55	-12.47	50.52		
06/13	47.69	-13.57	49.98	\$46.51	
09/13	46.86	-11.70	49.43	46.49	
12/13	46.36	-8.97	48.90	46.46	
03/14	45.60	-7.97	48.37	46.44	
06/14	45.59	-4.40	47.84	46.41	
09/14	46.03	-1.77	47.33	46.38	
12/14	46.82	0.99	46.81	46.36	\$46.12
03/15	46.45	1.86	46.30	46.33	46.23
06/15	45.65	0.13	45.80	46.31	46.34
09/15	45.48	-1.19	45.31	46.28	46.45
12/15	46.21	-1.30	44.81	46.26	46.56
03/16	47.80	2.91	44.33	46.23	46.68
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			-4.27%	-0.22%	0.97%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Pure Premium
Uninsured / Underinsured Motorist

Exponential Curve of Best Fit

Year Ending	Actual Paid		Exponential Curve of Best Fit		
	Pure Premium	Annual Change	24 pt.	12 pt.	6 pt.
06/10	\$39.83	-8.65 %	\$57.81		
09/10	48.83	22.38	57.32		
12/10	65.67	24.78	56.83		
03/11	60.80	68.33	56.35		
06/11	71.89	80.49	55.88		
09/11	63.53	30.10	55.40		
12/11	56.58	-13.84	54.94		
03/12	66.20	8.88	54.47		
06/12	62.16	-13.53	54.01		
09/12	59.56	-6.25	53.55		
12/12	59.49	5.14	53.10		
03/13	52.59	-20.56	52.65		
06/13	48.52	-21.94	52.21	\$41.15	
09/13	43.60	-26.80	51.77	42.18	
12/13	42.89	-27.90	51.33	43.24	
03/14	39.47	-24.95	50.90	44.32	
06/14	38.27	-21.13	50.47	45.44	
09/14	41.29	-5.30	50.04	46.58	
12/14	48.39	12.82	49.62	47.75	\$51.22
03/15	52.63	33.34	49.20	48.95	51.80
06/15	52.75	37.84	48.78	50.18	52.39
09/15	59.05	43.01	48.37	51.43	52.98
12/15	52.66	8.82	47.96	52.73	53.59
03/16	51.19	-2.74	47.55	54.05	54.20
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			-3.34%	10.43%	4.63%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Pure Premium
Collision

Exponential Curve of Best Fit

Year Ending	Actual Paid Pure Premium	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
06/10	\$206.62	-4.11 %	\$201.15		
09/10	207.84	-3.77	202.36		
12/10	211.50	-0.59	203.57		
03/11	210.70	0.53	204.79		
06/11	209.76	1.52	206.02		
09/11	209.14	0.63	207.26		
12/11	213.09	0.75	208.50		
03/12	205.65	-2.40	209.75		
06/12	206.87	-1.38	211.01		
09/12	206.59	-1.22	212.28		
12/12	201.23	-5.57	213.55		
03/13	204.15	-0.73	214.84		
06/13	204.89	-0.96	216.12	\$207.18	
09/13	205.89	-0.34	217.42	210.06	
12/13	209.56	4.14	218.73	212.97	
03/14	222.45	8.96	220.04	215.93	
06/14	221.19	7.96	221.36	218.93	
09/14	222.07	7.86	222.69	221.97	
12/14	226.61	8.14	224.03	225.06	\$229.82
03/15	230.16	3.47	225.37	228.18	231.17
06/15	234.57	6.05	226.72	231.35	232.54
09/15	240.01	8.08	228.08	234.57	233.91
12/15	237.71	4.90	229.45	237.82	235.29
03/16	230.54	0.17	230.83	241.13	236.67
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			2.42%	5.67%	2.38%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Pure Premium
Comprehensive

Exponential Curve of Best Fit

Year Ending	Actual Paid Pure Premium	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
06/10	\$63.60	-7.33 %	\$63.80		
09/10	62.69	-5.69	64.12		
12/10	64.82	-0.80	64.45		
03/11	65.60	3.57	64.78		
06/11	65.96	3.71	65.12		
09/11	66.79	6.54	65.45		
12/11	70.01	8.01	65.79		
03/12	69.79	6.39	66.12		
06/12	67.36	2.12	66.46		
09/12	67.40	0.91	66.80		
12/12	64.13	-8.40	67.15		
03/13	63.11	-9.57	67.49		
06/13	64.32	-4.51	67.84	\$65.07	
09/13	63.36	-5.99	68.19	65.85	
12/13	67.24	4.85	68.54	66.64	
03/14	68.86	9.11	68.89	67.44	
06/14	70.69	9.90	69.24	68.25	
09/14	70.54	11.33	69.60	69.07	
12/14	71.37	6.14	69.95	69.90	\$69.30
03/15	69.94	1.57	70.31	70.73	70.20
06/15	69.14	-2.19	70.67	71.58	71.12
09/15	70.18	-0.51	71.04	72.44	72.04
12/15	73.34	2.76	71.40	73.31	72.98
03/16	75.72	8.26	71.77	74.19	73.93
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			2.07%	4.89%	5.32%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Catastrophe Insurance Losses
Comprehensive

Calendar Year	Allstate Insurance Group *		Incurred Losses Excluding Catastrophes	Percentage Catastrophe Losses
	Total Incurred Losses	Catastrophe Losses		
1991	\$28,846,967	\$82,093	\$28,764,874	
1992	32,709,629	958,681 †	31,750,948	
1993	36,096,903	67,538	36,029,365	
1994	34,026,015	1,267,923	32,758,092	
1995	44,685,999	3,457,729	41,228,270	
1996	60,441,100	3,527,419	56,913,681	
1997	54,886,439	864,510	54,021,929	
1998	50,052,236	1,849,297	48,202,939	
1999	53,583,705	4,581,775	49,001,930	
2000	52,509,187	428,339	52,080,848	
2001	58,250,391	1,390,950	56,859,441	
2002	48,958,032	283,784	48,674,248	
2003	50,540,022	422,055	50,117,967	
2004	50,411,640	5,027,291	45,384,349	
2005	42,239,416	18,010	42,221,406	
2006	43,906,754	2,168,831	41,737,923	
2007	46,321,139	3,297,584	43,023,555	
2008	44,092,045	2,021,924	42,070,121	
2009	44,274,333	1,484,645	42,789,688	
2010	55,251,057	12,576,041	42,675,016	
2011	62,123,304	15,967,792	46,155,512	
2012	50,486,209	8,320,230	42,165,979	
2013	45,211,488	1,154,358	44,057,130	
2014	79,416,788	32,435,457	46,981,331	
2015	50,679,896	1,088,686	49,591,210	
		\$104,742,942	\$1,115,257,752	

25 Year Aggregate Average **9.4 %**
Selected Catastrophe Provision **9.4 %**

† The value has been adjusted

* Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company, and Allstate Fire and Casualty Insurance Company

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Summary of Expense Provisions

	Liability Expense Provision				Uninsured /
	Percent Fixed	Bodily Injury	Property Damage	Medical	Underinsured Motorist
Commissions	0 %	11.6 %	11.6 %	11.6 %	11.6 %
Taxes †	0	2.3	2.3	2.3	2.3
Licenses and Fees	100	0.1	0.1	0.1	0.1
Other Acquisition	100	5.4	5.4	5.4	5.4
General Expense	100	5.8	5.8	5.8	5.8
Debt Provision	0	1.4	1.4	1.4	1.4
Profit Provision	0	5.5	5.5	5.5	5.5

	Physical Damage Expense Provision		
	Percent Fixed	Collision	Comprehensive
Commissions	0 %	11.6 %	11.6 %
Taxes †	0	2.3	2.3
Licenses and Fees	100	0.1	0.1
Other Acquisition	100	5.4	5.4
General Expense	100	5.8	5.8
Debt Provision	0	1.4	1.4
Profit Provision	0	8.2	8.2

† State Taxes - Does not include Federal Income Tax

Countrywide Experience for General Expenses

	General Expense**		
	2012	2013	2014
1. Direct Premium Earned Less Reinsurance Premium***	21,815,813	22,129,879	22,975,426
2. General Expense Incurred Excluding Pension Expense	1,168,587	1,266,793	1,244,875
3. Ratio (2)/(1)	0.054	0.057	0.054
4. Three Year Average			0.055
5. Pension Expense Provision****			0.003
6. Proposed Provision			0.058

*Allstate Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Indemnity Company, Northbrook Indemnity Company, Allstate Fire & Casualty Insurance Company, Allstate County Mutual, Allstate Vehicle and Property Insurance Company, and Allstate Texas Lloyds

**Data includes Personal Property Lines (excluding Earthquake) and Private Passenger Automobile Insurance

***Premiums for Net Cost of Reinsurance (NCOR) do not include provisions for General Expenses. Therefore, direct premiums must be reduced by NCOR premiums to get the premium base upon which the general expense provision is applied.

****10 Year Average Pension Expense reduced to account for pension plan changes

(000's) omitted

Private Passenger Automobile Insurance

Countrywide Experience for Other Acquisition Expenses

	Other Acquisition Expense		
	2012	2013	2014
1. Direct Premium Earned Less Reinsurance Premium**	21,815,813	22,129,879	22,975,426
2. Other Acquisition Expense Incurred	1,326,479	1,319,920	1,394,037
3. Ratio (2)/(1)	0.0608	0.0596	0.0607
4. Three Year Average			0.0604
5. Adjusted Three Year Average***			0.0536
6. Proposed Provision			0.054

*Allstate Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Indemnity Company, Northbrook Indemnity Company, Allstate Fire & Casualty Insurance Company, Allstate County Mutual, Allstate Vehicle and Property Insurance Company, and Allstate Texas Lloyds

**Data includes Personal Property Lines (excluding Earthquake) and Private Passenger Automobile Insurance

** Premiums for Net Cost of Reinsurance (NCOR) do not include provisions for Other Acquisition expenses. Therefore, direct premiums must be reduced by NCOR premiums to get the premium base upon which the other acquisition expense provision is applied.

***Reduced by 1.01% to reflect the amount of Installment Fees collected for Allstate Insurance Group Private Passenger Auto and includes a 0.33% provision for Allstate Insurance Group(AIC,AFCIC & AP&C) Private Passenger Auto premiums written off.

(000's) omitted

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Factor to Adjust for Subsequent Change in Fixed Expense
(For calendar years 2012-2014)

1) Average Earned Date of Experience Period	6/30/2013
2) Average Earned Date of Proposed Policy Period	7/27/2017
3) Number of Years from (1) to (2)	4.074
4) Selected Annual Impact	1.9%
5) Factor to Adjust for Subsequent Change in Fixed Expense [1.0 + (4)] ^ (3)	1.080

Allstate Insurance Group
Countrywide
Calculation of Annual Fixed Expense Trend

(A) General and Other Acquisition Expenses

(1) % of Other Acquisition and General Expenses used for Salaries and Employee Relations & Welfare - Allstate Insurance Group, 2014	34.3%
(2) Employment Cost Index - Insurance Carriers, Agents, Brokers, and Services - (selected annual change ending 12/31/14) U.S. Department of Labor	2.2%
(3) % of Other Acquisition and General Expenses not used for Salaries and Employee Relations & Welfare - Allstate Insurance Group, 2014	65.7%
(4) Consumer Price Index, All Items - (selected annual change ending 12/31/14)	1.8%
(5) Annual General and Other Acquisition Trend - [(1) x (2)] + [(3) x (4)]	1.9%

(B) Licenses and Fees

(6) Annual Licenses and Fees Trend	0.0%
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(C) Total Fixed Expenses

(7) Proportion of Fixed Expenses - General and Other Acquisition	98.4%
(8) Annual General and Other Acquisition Trend	1.9%
(9) Proportion of Fixed Expenses - Licenses and Fees	1.6%
(10) Annual Licenses and Fees Trend	0.0%
(11) Annual Fixed Expense Trend - [(7)*(8) + (9)*(10)]	1.9%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania
Investment Income - Liability Coverages

Calculation of Present Value, as of the Average Earning Date of a Policy Year, of all
Income and Outgo @ 2.1% †force of interest, assuming an Operating Profit of
5.50% and six month Policy Terms

Years From Start of Policy Year	Cumulative Percent of Losses Paid	Yearly Percent of Losses Paid	Time from Start of Policy Year	Discounted ‡ to Average Time of Profit @ 2.1%	Discounted Payments
1	28.2 %	28.20 %	0.69	1.001	28.2 %
2	63.8	35.60	1.41	0.986	35.1
3	76.2	12.40	2.47	0.965	12.0
4	86.6	10.40	3.48	0.944	9.8
5	92.8	6.20	4.46	0.925	5.7
6	98.1	5.30	5.51	0.905	4.8
Subsequent	100.0	1.90	7.45	0.869	1.7
Total					97.3 %
Expected Losses and Loss Expense Ratio					67.9 %
Present Value of Loss and Loss Expense Payments					66.1 %
General Expense		5.8 %	0.63	1.003	5.8 %
Other Acquisition		5.4 %	0.56	1.004	5.4 %
Taxes		2.3 %	0.22	1.011	2.3 %
Licenses and Fees		0.1 %	0.22	1.011	0.1 %
Commissions		11.6 %	0.58	1.004	11.6 %
Debt Provision		1.4 %	0.75	1.000	1.4 %
Profit		5.5 %	0.75	1.000	5.5 %
Total Present Value of Outgo					98.2 %
Premiums		100.0 %	0.71	1.001	100.1 %
Difference, Present Value of Income Less Present Value of Outgo					1.9 %

†Discount rate from Investment Department forecast

‡exp (force of interest x (timing of profit being earned – timing of cash flow))

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania
Investment Income - Physical Damage Coverages

Calculation of Present Value, as of the Average Earning Date of a Policy Year, of all
Income and Outgo @ 2.1% †force of interest, assuming an Operating Profit of
5.50% and six month Policy Terms

Years From Start of Policy Year	Cumulative Percent of Losses Paid	Yearly Percent of Losses Paid	Time from Start of Policy Year	Discounted ‡ to Average Time of Profit @ 2.1%	Discounted Payments
1	67.4 %	67.40 %	0.63	1.003	67.6 %
2	100.5	33.10	1.16	0.991	32.8
3	100.1	-0.40	2.34	0.967	-0.4
4	99.9	-0.20	3.36	0.947	-0.2
5	100.0	0.10	4.77	0.919	0.1
6	99.9	-0.10	5.84	0.899	-0.1
Subsequent	100.0	0.10	7.45	0.869	0.1
Total					99.9 %
Expected Losses and Loss Expense Ratio					65.2 %
Present Value of Loss and Loss Expense Payments					65.1 %
General Expense		5.8 %	0.63	1.003	5.8 %
Other Acquisition		5.4 %	0.56	1.004	5.4 %
Taxes		2.3 %	0.22	1.011	2.3 %
Licenses and Fees		0.1 %	0.22	1.011	0.1 %
Commissions		11.6 %	0.58	1.004	11.6 %
Debt Provision		1.4 %	0.75	1.000	1.4 %
Profit		8.2 %	0.75	1.000	8.2 %
Total Present Value of Outgo					99.9 %
Premiums		100.0 %	0.71	1.001	100.1 %
Difference, Present Value of Income Less Present Value of Outgo					0.2 %

†Discount rate from Investment Department forecast

‡exp (force of interest x (timing of profit being earned – timing of cash flow))

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Development of Projected Average Earned Premium
Bodily Injury

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
12/31/2015	591,427	\$112,586,365	0.909	\$102,341,006	\$173.04	100 %
		(7) Projected Average Earned Premium At Current Rates			\$173.04	

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Development of Projected Average Earned Premium
Property Damage

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
12/31/2015	591,427	\$101,413,182	0.919	\$93,198,714	\$157.58	100 %
		(7) Projected Average Earned Premium At Current Rates			\$157.58	

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Development of Projected Average Earned Premium
Medical

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
12/31/2015	587,595	\$39,728,674	0.899	\$35,716,078	\$60.78	100 %
		(7) Projected Average Earned Premium At Current Rates			\$60.78	

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Development of Projected Average Earned Premium
Uninsured / Underinsured Motorist

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
12/31/2015	507,586	\$45,736,002	0.959	\$43,860,826	\$86.41	100 %
		(7) Projected Average Earned Premium At Current Rates			\$86.41	

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Development of Projected Average Earned Premium
Collision

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
12/31/2015	473,855	\$180,097,419	1.085	\$195,405,700	\$412.37	100 %
		(7) Projected Average Earned Premium At Current Rates			\$412.37	

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Development of Projected Average Earned Premium
Comprehensive

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
12/31/2015	519,471	\$61,898,981	1.053	\$65,179,627	\$125.47	100 %
		(7) Projected Average Earned Premium At Current Rates			\$125.47	

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Development of Projected Average Earned Premium
Fixed Expenses

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
12/31/2015	318,561	\$68,861,156	0.990	\$68,172,544	\$214.00	100 %
		(7) Projected Average Earned Premium At Current Rates			\$214.00	

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Calculation of Premium Trend Factor

<u>Coverage</u>	<u>Selected Annual Premium Impacts</u>
	<u>Projected</u>
Bodily Injury	-4.50%
Property Damage	-4.00
Medical	-5.00
Uninsured / Underinsured Motorist	-2.00
Collision	4.00
Comprehensive	2.50
Fixed Expenses	-0.50

	<u>Current Year</u>
1) Average Earned Date of Proposed Policy Period	7/27/2017
2) Mid-Point of Current Year's Experience Period	6/30/2015
3) Experience Period Ended	12/31/2015
4) Midpoint of Experience Period	6/30/2015
5) Historical: Number of Years from (4) to (2)	0.000
6) Projected: Number of Years from (2) to (1)	2.074

Calculation of Trend Factors

- (a) Historical Premium Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)
- (b) Projected Premium Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)
- (c) Factor to Adjust to Projected Premium Level = (a) x (b)

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Premium Trends
Bodily Injury

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
06/13	\$212.85	-1.56 %	\$213.52		
09/13	210.76	-1.93	210.73		
12/13	208.46	-2.69	207.97		
03/14	206.11	-3.54	205.25		
06/14	202.82	-4.71	202.56		
09/14	199.92	-5.14	199.91		
12/14	196.73	-5.63	197.29	\$196.60	
03/15	193.98	-5.89	194.71	194.23	
06/15	191.96	-5.35	192.16	191.90	\$191.98
09/15	189.57	-5.18	189.64	189.59	189.64
12/15	187.50	-4.69	187.16	187.31	187.32
03/16	184.94	-4.66	184.71	185.06	185.04
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-5.13%	-4.72%	-4.79%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Premium Trends
Property Damage

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
06/13	\$190.49	0.12 %	\$190.65		
09/13	188.33	-1.05	188.34		
12/13	186.51	-2.10	186.05		
03/14	184.50	-3.39	183.80		
06/14	181.72	-4.60	181.57		
09/14	179.20	-4.85	179.37		
12/14	176.52	-5.36	177.19	\$176.28	
03/15	174.23	-5.57	175.04	174.44	
06/15	172.50	-5.07	172.92	172.62	\$172.52
09/15	170.78	-4.70	170.83	170.82	170.78
12/15	169.13	-4.19	168.75	169.04	169.06
03/16	167.32	-3.97	166.71	167.28	167.36
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-4.76%	-4.11%	-3.97%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Premium Trends
Medical

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
06/13	\$75.38	-2.01 %	\$75.63		
09/13	74.61	-2.23	74.66		
12/13	73.86	-2.70	73.71		
03/14	73.04	-3.49	72.76		
06/14	71.95	-4.55	71.83		
09/14	70.95	-4.91	70.91		
12/14	69.87	-5.40	70.01	\$69.86	
03/15	68.93	-5.63	69.11	69.01	
06/15	68.21	-5.20	68.23	68.16	\$68.23
09/15	67.36	-5.06	67.35	67.33	67.36
12/15	66.57	-4.72	66.49	66.51	66.51
03/16	65.62	-4.80	65.64	65.69	65.66
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-5.02%	-4.80%	-4.99%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Premium Trends
Uninsured / Underinsured Motorist

Year Ending	Average Written Premium @ CRL Annual Change		Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
06/13	\$94.13	-5.87 %	\$93.85		
09/13	93.49	-5.22	93.39		
12/13	92.86	-4.36	92.94		
03/14	92.32	-3.17	92.48		
06/14	91.82	-2.45	92.03		
09/14	91.43	-2.20	91.58		
12/14	91.05	-1.95	91.13	\$91.15	
03/15	90.71	-1.74	90.69	90.71	
06/15	90.37	-1.58	90.24	90.28	\$90.41
09/15	89.90	-1.67	89.80	89.84	89.90
12/15	89.53	-1.67	89.36	89.41	89.40
03/16	88.82	-2.08	88.93	88.98	88.90
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-1.94%	-1.91%	-2.22%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Premium Trends
Collision

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
06/13	\$354.01	6.41 %	\$354.98		
09/13	357.58	6.26	357.55		
12/13	361.36	5.77	360.13		
03/14	364.69	4.78	362.74		
06/14	366.13	3.42	365.36		
09/14	367.80	2.86	368.00		
12/14	369.08	2.14	370.66	\$368.25	
03/15	371.20	1.79	373.34	371.69	
06/15	374.62	2.32	376.04	375.16	\$374.55
09/15	378.26	2.84	378.75	378.67	378.40
12/15	382.36	3.60	381.49	382.20	382.29
03/16	386.22	4.05	384.25	385.77	386.22
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			2.92%	3.79%	4.18%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Premium Trends
Comprehensive

Year Ending	Average Written Premium @ CRL Annual Change		Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
06/13	\$114.18	2.98 %	\$114.28		
09/13	114.65	2.84	114.75		
12/13	115.52	2.97	115.22		
03/14	116.24	2.67	115.70		
06/14	116.40	1.94	116.17		
09/14	116.54	1.65	116.65		
12/14	116.63	0.96	117.12	\$116.43	
03/15	116.95	0.61	117.60	117.14	
06/15	117.73	1.14	118.09	117.84	\$117.77
09/15	118.54	1.72	118.57	118.56	118.53
12/15	119.39	2.37	119.06	119.27	119.29
03/16	119.99	2.60	119.54	119.99	120.06
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			1.65%	2.44%	2.60%

Allstate Fire and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Fixed Expense Premium Trends
Fixed Expenses

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
06/13	\$213.89	-4.08 %	\$212.28		
09/13	212.19	-3.72	212.62		
12/13	212.22	-2.28	212.97		
03/14	212.56	-1.47	213.31		
06/14	213.08	-0.38	213.66		
09/14	213.58	0.66	214.00		
12/14	214.24	0.95	214.35	\$214.96	
03/15	215.15	1.22	214.70	215.15	
06/15	215.89	1.32	215.05	215.35	\$216.29
09/15	216.34	1.29	215.39	215.54	215.98
12/15	216.15	0.89	215.74	215.73	215.66
03/16	214.90	-0.12	216.09	215.93	215.34
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			0.65%	0.36%	-0.58%

ATTACHMENT IV
Summary of Rating Plan Changes

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

SUMMARY OF RATING PLAN FACTOR CHANGES

With this filing, Allstate will be modifying the factors for the Policy Group rating plan, the Rating Tier rating plan, the Fixed Expense base rate, and the Rate Adjustment Factors. Allstate believes these changes will better reflect the risk each customer represents.

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

Policy Group

With this filing, Allstate will be modifying the factors for the Policy Group rating plan based on an analysis of the incurred loss performance of this segment across all major coverages for Accident Years 2013-2015.

Policy Group	2015 Exposure Distribution	Incurred Loss Ratio Relativities				Selected % Change
		2013	2014	2015	2013-2015	
1-8	18.5%	0.85	0.89	0.87	0.87	-2%
9-32	65.1%	1.01	1.00	0.99	1.00	0%
33-39	9.4%	1.06	1.05	1.12	1.08	2%
40-50	7.0%	1.10	1.11	1.13	1.11	4%
Total	100.0%	1.00	1.00	1.00	1.00	

The table below shows the current and proposed factors for affected Policy Groups by coverage.

Policy Group	Current								Proposed							
	BI	PD	MED	CE	VW	COLL	COMP	UM/UIM	BI	PD	MED	CE	VW	COLL	COMP	UM/UIM
1	0.689	0.752	0.608	0.608	0.608	0.741	0.752	0.546	0.675	0.737	0.596	0.596	0.596	0.726	0.737	0.535
2	0.711	0.762	0.628	0.628	0.628	0.752	0.768	0.566	0.697	0.747	0.615	0.615	0.615	0.737	0.753	0.555
3	0.729	0.777	0.649	0.649	0.649	0.768	0.768	0.598	0.714	0.761	0.636	0.636	0.636	0.753	0.753	0.586
4	0.729	0.777	0.650	0.650	0.650	0.768	0.768	0.611	0.714	0.761	0.637	0.637	0.637	0.753	0.753	0.599
5	0.729	0.777	0.650	0.650	0.650	0.768	0.768	0.611	0.714	0.761	0.637	0.637	0.637	0.753	0.753	0.599
6	0.738	0.787	0.660	0.660	0.660	0.768	0.768	0.640	0.723	0.771	0.647	0.647	0.647	0.753	0.753	0.627
7	0.748	0.787	0.669	0.669	0.669	0.777	0.777	0.660	0.733	0.771	0.656	0.656	0.656	0.761	0.761	0.647
8	0.759	0.798	0.679	0.679	0.679	0.777	0.777	0.689	0.744	0.782	0.665	0.665	0.665	0.761	0.761	0.675
33	1.182	1.132	1.232	1.232	1.232	1.189	1.182	1.331	1.206	1.155	1.257	1.257	1.257	1.213	1.206	1.358
34	1.189	1.132	1.246	1.246	1.246	1.189	1.200	1.369	1.213	1.155	1.271	1.271	1.271	1.213	1.224	1.396
35	1.189	1.132	1.246	1.246	1.246	1.189	1.200	1.381	1.213	1.155	1.271	1.271	1.271	1.213	1.224	1.409
36	1.200	1.151	1.267	1.267	1.267	1.209	1.218	1.438	1.224	1.174	1.292	1.292	1.292	1.233	1.242	1.467
37	1.218	1.161	1.295	1.295	1.295	1.218	1.228	1.487	1.242	1.184	1.321	1.321	1.321	1.242	1.253	1.517
38	1.228	1.171	1.314	1.314	1.314	1.237	1.246	1.534	1.253	1.194	1.340	1.340	1.340	1.262	1.271	1.565
39	1.246	1.179	1.342	1.342	1.342	1.257	1.267	1.583	1.271	1.203	1.369	1.369	1.369	1.282	1.292	1.615
40	1.275	1.207	1.391	1.391	1.391	1.294	1.294	1.641	1.326	1.255	1.447	1.447	1.447	1.346	1.346	1.707
41	1.294	1.217	1.420	1.420	1.420	1.314	1.314	1.690	1.346	1.266	1.477	1.477	1.477	1.367	1.367	1.758
42	1.304	1.227	1.459	1.459	1.459	1.333	1.353	1.738	1.356	1.276	1.517	1.517	1.517	1.386	1.407	1.808
43	1.319	1.234	1.507	1.507	1.507	1.342	1.391	1.797	1.372	1.283	1.567	1.567	1.567	1.396	1.447	1.869
44	1.319	1.234	1.544	1.544	1.544	1.346	1.430	1.844	1.372	1.283	1.606	1.606	1.606	1.400	1.487	1.918
45	1.319	1.234	1.544	1.544	1.544	1.346	1.441	1.846	1.372	1.283	1.606	1.606	1.606	1.400	1.499	1.920
46	1.337	1.243	1.573	1.573	1.573	1.366	1.488	1.902	1.390	1.293	1.636	1.636	1.636	1.421	1.548	1.978
47	1.346	1.263	1.611	1.611	1.611	1.375	1.526	1.950	1.400	1.314	1.675	1.675	1.675	1.430	1.587	2.028
48	1.366	1.271	1.639	1.639	1.639	1.394	1.573	1.996	1.421	1.322	1.705	1.705	1.705	1.450	1.636	2.076
49	1.432	1.319	1.715	1.715	1.715	1.441	1.648	2.044	1.489	1.372	1.784	1.784	1.784	1.499	1.714	2.126
50	1.515	1.381	1.800	1.800	1.800	1.505	1.734	2.115	1.576	1.436	1.872	1.872	1.872	1.565	1.803	2.200

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

Fixed Expense

With this filing, Allstate will be modifying the base rate for Fixed Expense to move toward our Fixed Expense indication.

	Current	Proposed
Base Fixed Expense Premium	211.84	222.98

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

Rate Adjustment Factors

With this filing, The Rate Adjustment Factors were revised in order to achieve the proposed rate change of 5.1% when considering the combined impact of all other proposed rating plan changes. In the measurement process, Allstate uses an extension of exposures method to evaluate the aggregate percentage change. After all other proposed rating factors are updated, the Rate Adjustment Factors are updated to achieve the targeted change by coverage.

The following table summarizes the current and proposed Rate Adjustment Factors by coverage for all applicable vehicle types.

Coverage	Current	Proposed
BI	1.2799	1.4146
PD	1.2575	1.4489
MED	1.0915	1.0793
CE	1.0915	1.0793
VW	0.9704	0.9658
COLL	1.0264	1.0175
COMP	1.0471	1.0377
UM	1.0814	1.0748
UIM	1.0814	1.0748

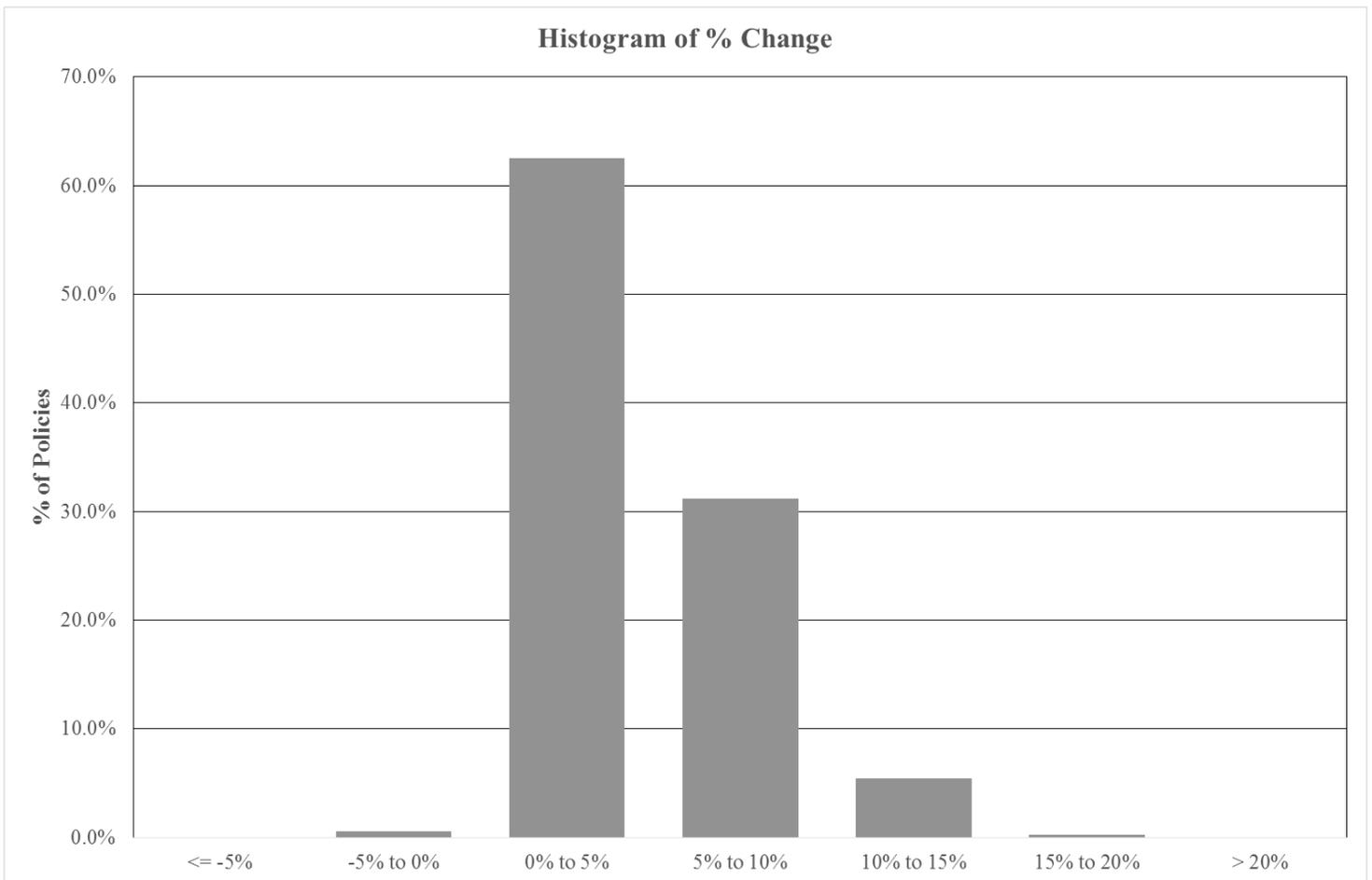
ATTACHMENT V

Histogram of Policyholder Impacts

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

Proposed Change Histogram of Policyholder Impacts

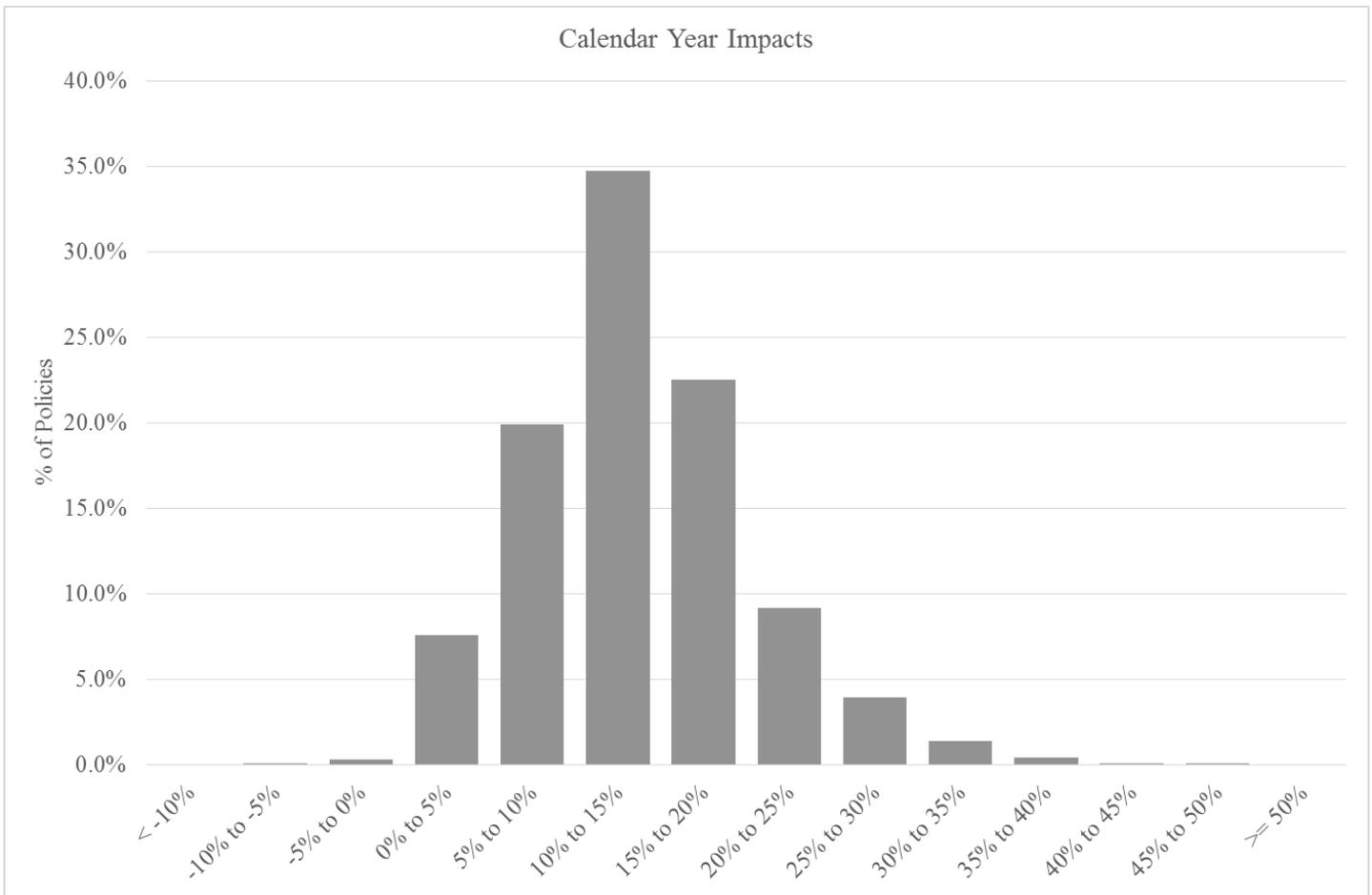
Please see the following chart for a histogram of policyholder impacts due to the proposed rate changes from the proposed filing only, effective 9/26/2016.



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

Cumulative Histogram of Policyholder Impacts

Please see the following chart for the cumulative impact of policyholder impacts over the past calendar year, from the prior filing R28878 (effective 1/11/2016) combined with the proposed filing effective 9/26/2016.



Please note that 1575 policies, or 0.5% of the book, will see a cumulative 12-month rate impact of greater than 35%. Of these 1575 policies, 91.2% have liability coverage only, 70.6% are in Policy Groups 33-50, and 73.1% have a Years with Prior Carrier value of <2.

ATTACHMENT VI

Summary of Manual Changes

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

SUMMARY OF MANUAL RATE CHANGES

Rates Manual:

- RP-2A
 - Revised Rate Adjustment Factors
 - Clerical revision on steps reference
- RP-4A
 - Revised Base Fixed Expense Premium
- RP-7A
 - Revised Policy Group Factors
- RP-8A
 - Revised Rating Tier Factors

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	TERRITORIAL BASE RATE (RP-10B)										
2	RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 1,2708	x 1,2552	x 1,0911	x 1,0911	x 0,9250	x 1,0242	x 1,0211	x 1,0211	x 1,0844	x 1,0842
3	INCREASED LIMIT FACTOR (ADDED RP-6A)	x	x	x	x	x	x	x	x	x	x
4	POLICY GROUP FACTOR (RP-7A)	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
6	ALLSTATE YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-18A)	x	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
8	HOUSEHOLD COMPOSITION FACTOR (RP-11A and RP-14A)	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
10	DEFENSIVE DRIVER DISCOUNT FACTOR (RP-18A)	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	x
12	HOMEOWNER DISCOUNT FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x	x
13	PRIOR CARRIER DISCOUNT FACTOR (RP-18A)	x	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	x
15	RESPONSIBLE PAYER DISCOUNT FACTOR (RP-18A)	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
17	ALLSTATE EASY PAY PLAN DISCOUNT (RP-18A)	x	x	x	x	x	x	x	x	x	x
18	EASY SAVING DISCOUNT (RP-18A)	x	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
20	ACCIDENT SURCHARGE FACTOR (RP-21A)	x	x	x	x	x	x	x	x	x	x
21	VIOLATION SURCHARGE FACTOR (RP-22A)	x	x	x	x	x	x	x	x	x	x
22	ALLSTATE AUTOLIFE DISCOUNT** (RP-18A)	x	x	x	x	x	x	x	x	x	x
23	ALLSTATE eSMART™ DISCOUNT (RP-18A)	x	x	x	x	x	x	x	x	x	x
24	MODEL YEAR FACTOR (RP-23A)	x	x	x	x	x	x	x	x	x	x
25	DEDUCTIBLE BY POS FACTOR (RP-23A)	x	x	x	x	x	x	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
27	DRIVENWIS® DISCOUNT (RP-18A)	x	x	x	x	x	x	x	x	x	x
28	ALLSTATE DRIVENWIS® ENROLLMENT DISCOUNT (RP-30A)	x	x	x	x	x	x	x	x	x	x
29	ALLSTATE DRIVENWIS® PERFORMANCE RATING (RP-30A)	x	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
31	VEHICLE USAGE FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x	x
32	FBRE LIGHTNING, TRANSPORTATION & THEFT FACTOR (RP-29A)	x	x	x	x	x	x	x	x	x	x
33	FARM DISCOUNT FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x	x
34	ELECTRONIC STABILITY CONTROL DISCOUNT FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x	x
35	PASSIVE RESTRAINT DISCOUNT (RP-19A)	x	x	x	x	x	x	x	x	x	x
36	ANTI-LOCK BRAKE DISCOUNT (RP-19A)	x	x	x	x	x	x	x	x	x	x
37	ANTI-THEFT DEVICE DISCOUNT FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x	x
38	NEW CAR DISCOUNT FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x	x
39	CERTIFIED RISK SURCHARGE FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x	x
40	CAMPER UNIT ADDITIONAL PREMIUM (RP-29A)	x	x	x	x	x	x	x	x	x	x
41	NEW CAR EXPANDED PROTECTION FACTOR (RP-29A)	x	x	x	x	x	x	x	x	x	x
42	LIMITED TORT OPTION FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x	x
43	ADOL. CAR STACKING OPTION FACTOR (RP-18)	x	x	x	x	x	x	x	x	x	x
44	RATE TRANSITION FACTOR (RULE 72)	x	x	x	x	x	x	x	x	x	x
45	FIXED EXPENSE PREMIUM** (RP-3A)	x	x	x	x	x	x	x	x	x	x
46	SUB-TOTAL VEHICLE PREMIUM										

	CF	VM	WW
TERRITORIAL BASE RATE (RP-10B)			
RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 1,000	x 1,000	x 1,000
INCREASED LIMIT FACTOR (ADDED RP-6A)	x	x	x
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 (J)(RP-29A)	
SOUND SYSTEMS (ZA)(RP-29A)	
49	TAPE (ZZ) (RP-29A)
TOTAL MISCELLANEOUS COVERAGES	

TOTAL SEMI-ANNUAL VEHICLE 1 PREMIUM = 46 + 47 + 48 + 49	
TOTAL SEMI-ANNUAL VEHICLE 2 PREMIUM = 46 + 47 + 48 + 49	
TOTAL SEMI-ANNUAL VEHICLE 3 PREMIUM = 46 + 47 + 48 + 49	
TOTAL SEMI-ANNUAL VEHICLE 4 PREMIUM = 46 + 47 + 48 + 49	
50	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	TERRITORIAL BASE RATE (RP-10B)										
2	RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 1,4140	x 1,4480	x 1,0791	x 1,0791	x 0,9668	x 1,0175	x 1,0377	x 1,0175	x 1,0743	x 1,0743
3	INCREASED LIMIT FACTOR (ADDED RP-6A)	x	x	x	x	x	x	x	x	x	x
4	POLICY GROUP FACTOR (RP-7A)	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
6	ALLSTATE YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-18A)	x	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
8	HOUSEHOLD COMPOSITION FACTOR (RP-11A and RP-14A)	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
10	DEFENSIVE DRIVER DISCOUNT FACTOR (RP-18A)	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	x
12	HOMEOWNER DISCOUNT FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x	x
13	PRIOR CARRIER DISCOUNT FACTOR (RP-18A)	x	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	x
15	RESPONSIBLE PAYER DISCOUNT FACTOR (RP-18A)	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
17	ALLSTATE EASY PAY PLAN DISCOUNT (RP-18A)	x	x	x	x	x	x	x	x	x	x
18	EASY SAVING DISCOUNT (RP-18A)	x	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
20	ACCIDENT SURCHARGE FACTOR (RP-21A)	x	x	x	x	x	x	x	x	x	x
21	VIOLATION SURCHARGE FACTOR (RP-22A)	x	x	x	x	x	x	x	x	x	x
22	ALLSTATE AUTOLIFE DISCOUNT** (RP-18A)	x	x	x	x	x	x	x	x	x	x
23	ALLSTATE eSMART™ DISCOUNT (RP-18A)	x	x	x	x	x	x	x	x	x	x
24	MODEL YEAR FACTOR (RP-23A)	x	x	x	x	x	x	x	x	x	x
25	DEDUCTIBLE BY POS FACTOR (RP-23A)	x	x	x	x	x	x	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
27	DRIVENWIS® DISCOUNT (RP-18A)	x	x	x	x	x	x	x	x	x	x
28	ALLSTATE DRIVENWIS® ENROLLMENT DISCOUNT (RP-30A)	x	x	x	x	x	x	x	x	x	x
29	ALLSTATE DRIVENWIS® PERFORMANCE RATING (RP-30A)	x	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
31	VEHICLE USAGE FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x	x
32	FBRE LIGHTNING, TRANSPORTATION & THEFT FACTOR (RP-29A)	x	x	x	x	x	x	x	x	x	x
33	FARM DISCOUNT FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x	x
34	ELECTRONIC STABILITY CONTROL DISCOUNT FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x	x
35	PASSIVE RESTRAINT DISCOUNT (RP-19A)	x	x	x	x	x	x	x	x	x	x
36	ANTI-LOCK BRAKE DISCOUNT (RP-19A)	x	x	x	x	x	x	x	x	x	x
37	ANTI-THEFT DEVICE DISCOUNT FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x	x
38	NEW CAR DISCOUNT FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x	x
39	CERTIFIED RISK SURCHARGE FACTOR (RP-19A)	x	x	x	x	x	x	x	x	x	x
40	CAMPER UNIT ADDITIONAL PREMIUM (RP-29A)	x	x	x	x	x	x	x	x	x	x
41	NEW CAR EXPANDED PROTECTION FACTOR (RP-29A)	x	x	x	x	x	x	x	x	x	x
42	LIMITED TORT OPTION FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x	x
43	ADOL. CAR STACKING OPTION FACTOR (RP-18)	x	x	x	x	x	x	x	x	x	x
44	RATE TRANSITION FACTOR (RULE 72)	x	x	x	x	x	x	x	x	x	x
45	FIXED EXPENSE PREMIUM** (RP-3A)	x	x	x	x	x	x	x	x	x	x
46	SUB-TOTAL VEHICLE PREMIUM										

	CF	VM	WW
TERRITORIAL BASE RATE (RP-10B)			
RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 1,000	x 1,000	x 1,000
INCREASED LIMIT FACTOR (ADDED RP-6A)	x	x	x
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 (J)(RP-29A)	
SOUND SYSTEMS (ZA)(RP-29A)	
49	TAPE (ZZ) (RP-29A)
TOTAL MISCELLANEOUS COVERAGES	

TOTAL SEMI-ANNUAL VEHICLE 1 PREMIUM = 46 + 47 + 48 + 49	
TOTAL SEMI-ANNUAL VEHICLE 2 PREMIUM = 46 + 47 + 48 + 49	
TOTAL SEMI-ANNUAL VEHICLE 3 PREMIUM = 46 + 47 + 48 + 49	
TOTAL SEMI-ANNUAL VEHICLE 4 PREMIUM = 46 + 47 + 48 + 49	
50	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
FIXED EXPENSE PREMIUM RATING FACTORS

RATING PLAN		FACTOR FX
BASE FIXED EXPENSE PREMIUM		\$ 214.84
ADDITIVE FIXED EXPENSE PREMIUM		\$ 8.73
MULTIPLE POLICY		
	Homeowners	0.66
	Mobilehome Owners/Manufactured Home Owners	0.66
	Renters	0.79
	Condominium Owners	0.66
	Personal Umbrella	0.82
	Homeowners and Personal Umbrella	0.54
	Mobilehome Owners/Manufactured Home Owners and Personal Umbrella	0.54
	Renters and Personal Umbrella	0.65
	Condominium Owners and Personal Umbrella	0.54
NUMBER OF VEHICLES		
	1	1.00
	2	0.80
	3+	0.77
HOMEOWNER		0.95
FULLPAY		1.00
YOUNGEST OPERATOR AGE		
	≤ 20	1.00
	21-24	0.89
	25+	0.83
OLDEST OPERATOR AGE		
	≤ 19	0.54
	20-24	0.55
	25-29	0.55
	30-34	0.53
	35-39	0.52
	40-44	0.51
	45-49	0.49
	50-54	0.47
	55-59	0.46
	60-64	0.47
	65-69	0.48
	70-74	0.55
	75-79	0.63
	80-84	0.74
	85+	1.00
EXPENSE CONSTANT ONE		1.89
EXPENSE CONSTANT TWO		6.51
DEFENSIVE DRIVER DISCOUNT		0.95
ANTI THEFT DISCOUNT		0.90
PASSIVE RESTRAINT DISCOUNT		
	Airbags on both sides	0.70
	Airbags on driver side only	0.80
	Automatic motorized seatbelts	0.85
TREND FACTOR		
	Year	Automatic Trend Factor
	2011	1.0000
	2012	1.0000
	2013	1.0000
	2014	1.0000
	2015	1.0000
	2016	1.0000
	Subsequent Automatic Trend Factor	1.0000
	To determine the factors for years not shown in the table, apply the Subsequent Automatic Trend Factor (annual increase) to the previous year's factor. The adjustment should be compounded annually for each year not shown in the table.	
	Round to 4 decimal places after each calculation	

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
FIXED EXPENSE PREMIUM RATING FACTORS

RATING PLAN		FACTOR FX
BASE FIXED EXPENSE PREMIUM		\$ 222.98
ADDITIVE FIXED EXPENSE PREMIUM		\$ 8.73
MULTIPLE POLICY		
	Homeowners	0.66
	Mobilehome Owners/Manufactured Home Owners	0.66
	Renters	0.79
	Condominium Owners	0.66
	Personal Umbrella	0.82
	Homeowners and Personal Umbrella	0.54
	Mobilehome Owners/Manufactured Home Owners and Personal Umbrella	0.54
	Renters and Personal Umbrella	0.65
	Condominium Owners and Personal Umbrella	0.54
NUMBER OF VEHICLES		
	1	1.00
	2	0.80
	3+	0.77
HOMEOWNER		0.95
FULLPAY		1.00
YOUNGEST OPERATOR AGE		
	≤ 20	1.00
	21-24	0.89
	25+	0.83
OLDEST OPERATOR AGE		
	≤ 19	0.54
	20-24	0.55
	25-29	0.55
	30-34	0.53
	35-39	0.52
	40-44	0.51
	45-49	0.49
	50-54	0.47
	55-59	0.46
	60-64	0.47
	65-69	0.48
	70-74	0.55
	75-79	0.63
	80-84	0.74
	85+	1.00
EXPENSE CONSTANT ONE		1.89
EXPENSE CONSTANT TWO		6.51
DEFENSIVE DRIVER DISCOUNT		0.95
ANTI THEFT DISCOUNT		0.90
PASSIVE RESTRAINT DISCOUNT		
	Airbags on both sides	0.70
	Airbags on driver side only	0.80
	Automatic motorized seatbelts	0.85
TREND FACTOR		
	Year	Automatic Trend Factor
	2011	1.0000
	2012	1.0000
	2013	1.0000
	2014	1.0000
	2015	1.0000
	2016	1.0000
	Subsequent Automatic Trend Factor	1.0000
	To determine the factors for years not shown in the table, apply the Subsequent Automatic Trend Factor (annual increase) to the previous year's factor. The adjustment should be compounded annually for each year not shown in the table.	
	Round to 4 decimal places after each calculation	

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY GROUP FACTORS

POLICY GROUP	AA	BB	CC	CE	VW	DD	HH	SS	SU	FX
1	0.609	0.752	0.608	0.608	0.608	0.744	0.752	0.546	0.546	0.220
2	0.711	0.782	0.628	0.628	0.628	0.752	0.752	0.566	0.566	0.220
3	0.720	0.772	0.640	0.640	0.640	0.760	0.760	0.598	0.598	0.220
4	0.720	0.772	0.650	0.650	0.650	0.760	0.760	0.611	0.611	0.230
5	0.720	0.772	0.650	0.650	0.650	0.760	0.760	0.611	0.611	0.240
6	0.728	0.782	0.660	0.660	0.660	0.768	0.768	0.640	0.640	0.240
7	0.748	0.782	0.660	0.660	0.660	0.772	0.772	0.660	0.660	0.250
8	0.750	0.798	0.670	0.670	0.670	0.772	0.772	0.680	0.680	0.250
9	0.784	0.824	0.703	0.703	0.703	0.803	0.803	0.723	0.723	0.260
10	0.793	0.833	0.724	0.724	0.724	0.814	0.823	0.733	0.733	0.260
11	0.823	0.843	0.744	0.744	0.744	0.843	0.843	0.763	0.763	0.270
12	0.843	0.863	0.774	0.774	0.774	0.863	0.872	0.784	0.784	0.280
13	0.853	0.872	0.784	0.784	0.784	0.883	0.883	0.803	0.803	0.280
14	0.872	0.893	0.803	0.803	0.803	0.893	0.883	0.833	0.833	0.290
15	0.911	0.931	0.838	0.838	0.838	0.921	0.880	0.880	0.880	0.300
16	0.938	0.958	0.887	0.887	0.887	0.958	0.897	0.897	0.897	0.310
17	0.958	0.968	0.908	0.908	0.908	0.968	0.928	0.928	0.928	0.310
18	0.968	0.989	0.918	0.918	0.918	0.989	0.968	0.948	0.948	0.320
19	0.989	0.999	0.938	0.938	0.938	0.999	0.979	0.979	0.979	0.320
20	0.998	1.018	0.959	0.959	0.959	1.018	0.998	1.008	1.008	0.330
21	1.001	1.021	0.971	0.971	0.971	1.021	1.001	1.011	1.011	0.340
22	1.011	1.023	1.001	1.001	1.001	1.041	1.011	1.031	1.031	0.340
23	1.023	1.023	1.031	1.031	1.031	1.052	1.004	1.062	1.062	0.350
24	1.023	1.023	1.052	1.052	1.052	1.052	1.004	1.071	1.071	0.360
25	1.023	1.023	1.052	1.052	1.052	1.052	1.004	1.071	1.071	0.370
26	1.023	1.023	1.052	1.052	1.052	1.052	1.004	1.071	1.071	0.370
27	1.042	1.042	1.080	1.080	1.080	1.062	1.014	1.090	1.090	0.390
28	1.052	1.052	1.100	1.100	1.100	1.080	1.032	1.110	1.110	0.390
29	1.071	1.052	1.118	1.118	1.118	1.090	1.052	1.138	1.138	0.410
30	1.103	1.084	1.162	1.162	1.162	1.132	1.093	1.181	1.181	0.420
31	1.133	1.113	1.192	1.192	1.192	1.163	1.133	1.241	1.241	0.420
32	1.163	1.123	1.212	1.212	1.212	1.172	1.163	1.281	1.281	0.450
33	+182	+132	+232	+232	+232	+180	+182	+231	+231	0.450
34	+180	+132	+246	+246	+246	+180	+200	+260	+260	0.470
35	+180	+132	+246	+246	+246	+180	+200	+281	+281	0.490
36	+200	+151	+267	+267	+267	+200	+248	+328	+328	0.510
37	+248	+164	+285	+285	+285	+248	+282	+382	+382	0.530
38	+228	+174	+314	+314	+314	+222	+246	+324	+324	0.550
39	+246	+170	+343	+343	+343	+252	+267	+382	+382	0.580
40	+275	+202	+394	+394	+394	+294	+294	+444	+444	0.590
41	+204	+212	+420	+420	+420	+314	+314	+490	+490	0.600
42	+204	+222	+450	+450	+450	+333	+352	+538	+538	0.640
43	+310	+234	+502	+502	+502	+343	+391	+592	+592	0.660
44	+310	+234	+544	+544	+544	+346	+390	+644	+644	0.670
45	+310	+234	+544	+544	+544	+346	+444	+846	+846	0.700
46	+322	+243	+523	+523	+523	+366	+488	+902	+902	0.720
47	+346	+262	+611	+611	+611	+526	+950	+950	+950	0.760
48	+366	+271	+639	+639	+639	+394	+573	+996	+996	0.770
49	+432	+310	+715	+715	+715	+441	+648	+1044	+1044	0.850
50	+515	+381	+800	+800	+800	+505	+734	+1415	+1415	1.000

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY GROUP FACTORS

POLICY GROUP	AA	BB	CC	CE	VW	DD	HH	SS	SU	FX
1	0.675	0.737	0.596	0.596	0.596	0.726	0.737	0.535	0.535	0.220
2	0.697	0.747	0.615	0.615	0.615	0.737	0.753	0.555	0.555	0.220
3	0.714	0.761	0.636	0.636	0.636	0.753	0.753	0.586	0.586	0.220
4	0.714	0.761	0.637	0.637	0.637	0.753	0.753	0.599	0.599	0.230
5	0.714	0.761	0.637	0.637	0.637	0.753	0.753	0.599	0.599	0.240
6	0.723	0.771	0.647	0.647	0.647	0.753	0.753	0.627	0.627	0.240
7	0.733	0.771	0.656	0.656	0.656	0.761	0.761	0.647	0.647	0.250
8	0.744	0.782	0.665	0.665	0.665	0.761	0.761	0.675	0.675	0.250
9	0.784	0.824	0.703	0.703	0.703	0.803	0.803	0.723	0.723	0.260
10	0.793	0.833	0.724	0.724	0.724	0.814	0.823	0.733	0.733	0.260
11	0.823	0.843	0.744	0.744	0.744	0.843	0.843	0.763	0.763	0.270
12	0.843	0.863	0.774	0.774	0.774	0.863	0.872	0.784	0.784	0.280
13	0.853	0.872	0.784	0.784	0.784	0.883	0.883	0.803	0.803	0.280
14	0.872	0.893	0.803	0.803	0.803	0.893	0.883	0.833	0.833	0.290
15	0.911	0.931	0.838	0.838	0.838	0.941	0.921	0.880	0.880	0.300
16	0.938	0.958	0.887	0.887	0.887	0.958	0.938	0.897	0.897	0.310
17	0.958	0.968	0.908	0.908	0.908	0.968	0.968	0.928	0.928	0.310
18	0.968	0.989	0.918	0.918	0.918	0.989	0.968	0.948	0.948	0.320
19	0.989	0.999	0.938	0.938	0.938	0.999	0.989	0.979	0.979	0.320
20	0.998	1.018	0.959	0.959	0.959	1.018	0.998	1.008	1.008	0.330
21	1.001	1.021	0.971	0.971	0.971	1.021	1.001	1.011	1.011	0.340
22	1.011	1.023	1.001	1.001	1.001	1.041	1.011	1.031	1.031	0.340
23	1.023	1.023	1.031	1.031	1.031	1.052	1.004	1.062	1.062	0.350
24	1.023	1.023	1.052	1.052	1.052	1.052	1.004	1.071	1.071	0.360
25	1.023	1.023	1.052	1.052	1.052	1.052	1.004	1.071	1.071	0.370
26	1.023	1.023	1.052	1.052	1.052	1.052	1.004	1.071	1.071	0.370
27	1.042	1.042	1.080	1.080	1.080	1.062	1.014	1.090	1.090	0.390
28	1.052	1.052	1.100	1.100	1.100	1.080	1.032	1.110	1.110	0.390
29	1.071	1.052	1.118	1.118	1.118	1.090	1.052	1.138	1.138	0.410
30	1.103	1.084	1.162	1.162	1.162	1.132	1.093	1.181	1.181	0.420
31	1.133	1.113	1.192	1.192	1.192	1.163	1.133	1.241	1.241	0.420
32	1.163	1.123	1.212	1.212	1.212	1.172	1.163	1.281	1.281	0.450
33	1.206	1.155	1.257	1.257	1.257	1.213	1.206	1.358	1.358	0.450
34	1.213	1.155	1.271	1.271	1.271	1.213	1.224	1.396	1.396	0.470
35	1.213	1.155	1.271	1.271	1.271	1.213	1.224	1.409	1.409	0.490
36	1.224	1.174	1.292	1.292	1.292	1.233	1.242	1.467	1.467	0.510
37	1.242	1.184	1.321	1.321	1.321	1.242	1.253	1.517	1.517	0.530
38	1.253	1.194	1.340	1.340	1.340	1.262	1.271	1.565	1.565	0.550
39	1.271	1.203	1.369	1.369	1.369	1.282	1.292	1.615	1.615	0.580
40	1.326	1.255	1.447	1.447	1.447	1.346	1.346	1.707	1.707	0.590
41	1.346	1.266	1.477	1.477	1.477	1.367	1.367	1.758	1.758	0.600
42	1.356	1.276	1.517	1.517	1.517	1.386	1.407	1.808	1.808	0.640
43	1.372	1.283	1.567	1.567	1.567	1.396	1.447	1.869	1.869	0.660
44	1.372	1.283	1.606	1.606	1.606	1.400	1.487	1.918	1.918	0.670
45	1.372	1.283	1.606	1.606	1.606	1.400	1.499	1.920	1.920	0.700
46	1.390	1.293	1.636	1.636	1.636	1.421	1.548	1.978	1.978	0.720
47	1.400	1.314	1.675	1.675	1.675	1.430	1.548	2.028	2.028	0.760
48	1.421	1.322	1.705	1.705	1.705	1.450	1.636	2.076	2.076	0.770
49	1.489	1.372	1.784	1.784	1.784	1.499	1.714	2.126	2.126	0.850
50	1.576	1.436	1.872	1.872	1.872	1.565	1.803	2.200	2.200	1.000

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
RATING TIER FACTORS

RATING TIER	RULE	AA	BB	CC	CE	VW	DD	HH	SS	SU	FX
1	57	0.518	0.748	0.637	0.637	0.637	0.698	0.728	0.847	0.847	0.680
2		0.617	0.779	0.666	0.666	0.666	0.738	0.786	0.876	0.876	0.680
3		0.740	0.800	0.800	0.800	0.800	0.800	0.830	0.920	0.920	0.680
4		0.900	0.900	0.880	0.880	0.880	0.900	0.930	1.000	1.000	0.720
5		0.520	0.750	0.650	0.650	0.650	0.700	0.730	0.850	0.850	0.840
6		0.620	0.780	0.680	0.680	0.680	0.750	0.790	0.880	0.880	0.840
7		0.750	0.800	0.810	0.810	0.810	0.800	0.830	0.920	0.920	0.840
8		0.900	0.900	0.890	0.890	0.890	0.900	0.930	1.000	1.000	0.880
9		0.630	0.770	0.680	0.680	0.680	0.730	0.780	0.860	0.860	0.950
10		0.630	0.730	0.700	0.700	0.700	0.730	0.760	0.830	0.830	0.950
11		0.780	0.850	0.850	0.850	0.850	0.850	0.850	0.920	0.920	0.950
12		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.950
13		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
RATING TIER FACTORS

RATING TIER	RULE	AA	BB	CC	CE	VW	DD	HH	SS	SU	FX
1	57	0.518	0.748	0.637	0.637	0.637	0.698	0.728	0.847	0.847	0.680
2		0.617	0.779	0.666	0.666	0.666	0.738	0.786	0.876	0.876	0.680
3		0.740	0.800	0.800	0.800	0.800	0.800	0.830	0.920	0.920	0.680
4		0.900	0.900	0.880	0.880	0.880	0.900	0.930	1.000	1.000	0.720
5		0.520	0.750	0.650	0.650	0.650	0.700	0.730	0.850	0.850	0.840
6		0.620	0.780	0.680	0.680	0.680	0.750	0.790	0.880	0.880	0.840
7		0.750	0.800	0.810	0.810	0.810	0.800	0.830	0.920	0.920	0.840
8		0.900	0.900	0.890	0.890	0.890	0.900	0.930	1.000	1.000	0.880
9		0.557	0.800	0.714	0.714	0.714	0.767	0.788	0.893	0.893	0.950
10		0.662	0.830	0.735	0.735	0.735	0.788	0.830	0.924	0.924	0.950
11		0.819	0.872	0.893	0.893	0.893	0.872	0.893	0.966	0.966	0.950
12		0.983	0.945	0.977	0.977	0.977	0.945	0.977	1.000	1.000	0.950
13		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

SUPPLEMENTAL DATA PACKET

Attached data files contain the supplemental information for the Allstate Fire and Casualty Insurance Company voluntary private passenger automobile rate filing. All files referenced in this document have been transmitted electronically to the department.

- 1. A summary exhibit of the proposed changes, both in dollars and as a percent of change. Provide this information on an "All Limits" or "All Deductible" basis. This information must detail the proposed changes separately by territory.**

The file **1_29688.xlsx** shows Allstate Fire and Casualty Insurance Company's proposed changes by coverage and statewide on a percentage and dollar basis. Subtotals are shown separately for the liability coverages combined and for the physical damage coverages combined. Percent changes by territory have also been provided by coverage as well as for liability coverages combined, physical damages combined, and all coverages combined. The exhibit is on an "All Limits" and "All Deductible" basis.

- 2. Frequency distributions (histograms) showing both the percentage change impact and the dollar change impact of the proposed changes on your policyholders, by company. You should also report the maximum dollar and percentage increases any insured would receive as a result of the changes contained in the filing.**

The file **2_29688.xlsx** includes the distribution of premium impacts for Allstate Fire and Casualty Insurance Company on a percentage basis and a dollar basis in the format of a histogram. The maximum increase that an insured would receive as a result of this rate filing is indicated on the histograms.

- 3. A rate history, expressed both in dollars and as a percent, which includes the dates and amounts of each rate and rule change spanning the 6 most recent accident years through the current rate level. This history must detail the changes on an "All Limits" or "All Deductibles" basis separately by:**

A.) Coverage.

B.) All coverages combined.

The file **3_29688.xlsx** contains Allstate Fire and Casualty Insurance Company's rate history over the past 6 years. The rate history is shown separately by coverage and for all coverages combined.

- 4. An exhibit of the following Pennsylvania premium and exposure data for each of the five most recent accident years separately by company (and/or program) and**

coverage (i.e. Bodily Injury, Property Damage, First Party Benefits, Uninsured Motorists, Underinsured Motorists, Comprehensive and Collision):

- A.) Earned car years;**
- B.) Earned premiums at collected rate level;**
- C.) Earned premiums at current rate level;**
- D.) Percent of premium earned on an annual policy;**
- E.) Percent of premium earned on a semi-annual policy;**
- F.) Percent of Premium earned on other than an annual or semi-annual policy.**

Items (A) through (F) should be shown for “All Limits” or “All Deductibles”.

All data should be consistent for rate-making purposes with the experience periods used in the filing to derive the rate change indications.

The file **4_29688.xlsx** shows Allstate Fire and Casualty Insurance Company’s written and earned premium information as described in A through F of this request. All of Allstate Fire and Casualty Insurance Company’s premiums are written on semi-annual policies. The premiums were brought to current rate level using a procedure outlined by Frank Karlinski in the discussion paper entitled “A Refined Model for Premium Adjustment” (Proceedings of the Casualty Actuarial Society, Vol. LXIV, 1977), by Miller and Davis.

The data included in **4_29688.xlsx** is consistent with the experience periods used in the rate level indication included with this filing. The data is compiled for Accident Years ending 12/31/20XX.

- 5. An exhibit of the following expense and expense related items separately by company (and/or program) and coverage separately for each of the three most recent calendar years:**

- A.) Direct written premiums;**
- B.) Direct earned premiums;**
- C.) Direct commission and brokerage;**
- D.) Direct general expenses;**
- E.) Direct other acquisition, field supervision and collection expenses;**
- F.) Taxes, licenses and fees;**
- G.) Incurred losses, excluding IBNR;**
- H.) Paid losses;**
- I.) Direct paid unallocated loss adjustment expenses;**
- J.) Direct paid allocated loss adjustment expenses;**
- K.) Direct incurred allocated loss adjustment expenses, excluding IBNR**

Items (A) and (B) should be submitted on both a Pennsylvania basis and a Countrywide basis.

Items (C) and (F) should be submitted on a Pennsylvania basis only. All other items may be submitted on either a Pennsylvania basis or Countrywide basis or both.

The file **5_29688.xlsx** includes the required expense and expense related items separately by calendar year for liability coverages combined and physical damage coverages combined. Information is provided on both a Pennsylvania and a countrywide basis for the three most recent calendar years.

Items A and B are provided on both a Pennsylvania and countrywide basis. Items C and F and provided on a Pennsylvania basis. The rest of the items are provided on a countrywide basis.

For Item I, Direct Incurred Adjusting and Other Expenses is provided instead of paid unallocated loss adjustment expenses.

The Pennsylvania data included in **5_29688.xlsx** is consistent with the experience periods used in the rate level indication included with this filing. The expense provisions used in the rate level indication were calculated using data ending 12/31/2014, and the data provided is compiled for Calendar/Accident Years ending 12/31/20XX.

The Countrywide data included in **5_29688.xlsx** comes directly from the Annual Statement and the Insurance Expense Exhibits that are included as a supplement to the annual statement. As a result, the Countrywide data is compiled for Calendar Years ending 12/31/20XX

- 6. An exhibit of the following loss development data for the five most recent accident years separately by coverage (i.e. Bodily Injury, Property Damage, First Party Benefits, Uninsured Motorists, Underinsured Motorists, Comprehensive and Collision):**
 - A.) Earned exposures;**
 - B.) Cumulative reported claims;**
 - C.) Cumulative claims closed with payment;**
 - D.) Cumulative claims closed without payment;**
 - E.) Cumulative paid losses (excluding loss adjustment expense);**
 - F.) Cumulative paid allocated loss adjustment expense;**
 - G.) Incurred losses on a case, formula or reported basis, i.e., excluding IBNR and/or bulk reserves and loss adjustment expenses;**
 - H.) Incurred allocated loss adjustment expenses on a case, formula or reported basis: i.e., excluding IBNR and/or bulk reserves**

All data should be consistent for rate-making purposes with the experience periods used in the filing to derive the rate change indications. Items (B) through (H) should show development and/or emergence at subsequent annual stages of reporting. Items (E) through (H) should be provided on an “All Limits” basis.

The file **6_29688.xlsx** includes the requested data. The loss development begins at 15 months, rather than at 12 months, for all coverages.

The data included in the file **6_29688.xlsx** is consistent with the experience periods used in the rate level indication included with this filing. The data is compiled for Accident Years ending 12/31/2011 to 12/31/2015.

- 7. As discussed in the “Statement of Principles Regarding Property and Casualty Loss and Loss Adjustment Expense Reserves” promulgated by the Casualty Actuarial Society, discuss any considerations which may have had a substantive impact on the loss development data. Also, discuss any considerations that may have a substantive impact on future loss development and how the data should be adjusted to reflect expected future loss conditions.**

As stated in our previous filings, Allstate believes that the loss reserve considerations apply to the setting of loss reserves and not the presentation of data. Allstate has not prepared a complete analysis of loss reserves as part of this filing and would have a difficult time quantifying all the loss reserve considerations that would apply in such an analysis. However, in an effort to comply with this request, we have addressed some of the considerations that we feel are of greatest importance.

CONSIDERATIONS

DATA ORGANIZATION: Loss data has been provided on an accident year basis. The liability coverages include Home Office reserves in the incurred loss data. Paid loss is simply the amount of losses paid as of a particular accounting date. Case reserves are those reserves assigned to each claim by a claims adjuster, and also include a formula reserve for medical payments and physical damage coverages. Home Office reserves are those reserves assigned to each state and coverage to adjust the aggregate of the individual case reserves to the estimated ultimate loss level. This reserve accounts for incurred but not reported (IBNR) claims and development in reserves for known claims.

CREDIBILITY: Since Allstate Fire and Casualty Insurance Company was introduced in August of 2005, there is relatively little data from which to determine meaningful loss development factors in the tails of the loss development triangles. Within this filing, we have evaluated loss development based on Allstate Insurance Company, Allstate Property and Casualty Insurance Company, and Allstate Fire and Casualty Insurance Company data combined. We have also utilized five-year averages to select age-to-age loss development factors from the Allstate Insurance Group data.

DATA AVAILABILITY: All data provided has been accumulated from internal sources.

EMERGENCE PATTERNS, SETTLEMENT PATTERNS, and DEVELOPMENT PATTERNS:
None.

OPERATIONAL CHANGES and LOSS RESERVING METHODS: A change in reserving methodologies for Liability and Physical Damage coverages was made in August of 2002 to group states together for reserve review purposes. Pennsylvania data was impacted only by the Physical

Damage coverage changes, however the impact was negligible since these coverages do not have significant development. Ratemaking methodologies have been adjusted as described in the filing to avoid any possible fluctuations stemming from this change in reserving practices.

8. **As discussed in the “Statement of Principles Regarding Property and Casualty Insurance Ratemaking” promulgated by the Casualty Actuarial Society, discuss any considerations which may have had a substantive impact on any of the data contained in the filing (or provided in response to this data request), on your analysis and on your proposed changes. Also, discuss any considerations that may have a substantive impact in the future on any of the data contained in the filing (or provided in response to this data request); on your analysis and on your proposed changes and how the data should be adjusted to reflect the expected future conditions.**

For example, has your company changed or does it expect to change its commission schedules during the period spanning the underlying experience through the time the proposed rates will be in effect? If so, you should include a copy of the old and new commission schedules and an explanation of the changes.

Examples of other important changes could include but not necessarily be limited to the following: change in average vehicle age, change in average driver age and change in average number of years of experience.

ORGANIZATION OF DATA: In developing formula indications for Pennsylvania, data from the fiscal accident years ending December 31, 2013, 2014, and 2015 was used. **Attachment III** of the filing details the weight given to each year. Each of these fiscal accident years is evaluated as of March 31, 2016. With this filing, Allstate Fire and Casualty Insurance Company data was relied upon to the extent possible.

CREDIBILITY: For determining the accident year weights to be applied to each year for each coverage in the formula rate level indication, Allstate’s standard methodology is the method presented in the paper “On the Credibility of the Pure Premium” (Proceedings of the Casualty Actuarial Society, Vol. LV, 1968), by Mayerson, Jones and Bowers, which uses experience applicable to each individual coverage. Further details can be found in **Attachment II** of the filing.

LOSS DEVELOPMENT: Since Allstate Fire and Casualty Insurance Company was introduced in August of 2005, there is relatively little data from which to determine meaningful loss development factors in the tails of the loss development triangles. Within this filing, we have evaluated loss development based on Allstate Insurance Company, Allstate Property and Casualty Insurance Company, and Allstate Fire and Casualty Insurance Company combined data.

TRENDS: Details on the trending methodology is included in **Attachment II** of the filing.

CATASTROPHES: Allstate adjusts Comprehensive coverage incurred losses by removing actual catastrophe losses and including a provision for expected catastrophe losses. This provision is calculated based on a 25-year history of Allstate Insurance Group catastrophe losses as compared to non-catastrophe losses. Further details are provided in **Attachment II** of the filing.

INVESTMENT AND OTHER INCOME: Investment income has been taken into account in deriving the underwriting profit provision used to calculate the indicated rate need. An analysis of premium, loss and expense cash flows is used to calculate the investment income on policyholder supplied funds (PHSF). Please refer to **Attachment II** of the filing for further details.

ACTUARIAL JUDGMENT: Informed actuarial judgment has been used throughout the ratemaking process.