Filing at a Glance

Company:	Allstate Property and Casualty Insurance Company
Product Name:	APC PPA
State:	Pennsylvania
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate
Date Submitted:	11/14/2012
SERFF Tr Num:	ALSE-128769652
SERFF Status:	Assigned
State Tr Num:	B42815001
State Status:	Received Review in Progress
Co Tr Num:	R25388: 3.9% RATE CHANGE
Effective Date Requested (New):	
Effective Date Requested (Renewal):	03/28/2013
Author(s):	Bonnie Wittman
Reviewer(s):	Eric Zhou (primary), Ken Creighton (PC)
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

State Filing Description:

State: *Pennsylvania* **Filing Company:** *Allstate Property and Casualty Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *APC PPA*
Project Name/Number: *3.9% Rate Change/1138064*

General Information

Project Name: 3.9% Rate Change
Project Number: 1138064
Reference Organization:
Reference Title:
Filing Status Changed: 11/15/2012
State Status Changed: 11/15/2012
Created By: Bonnie Wittman
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Bonnie Wittman

Filing Description:

With this filing, Allstate is proposing an overall 3.9% rate level change to the Allstate Property and Casualty Insurance Company (AP&C) Private Passenger Automobile program in the state of Pennsylvania. The rate change will vary by coverage. The rate change will not vary by territory.

The overall rate level change has been achieved through revision of the Rate Adjustment Factors. The rate adjustment factors do not vary by territory or rating class. This change has approximately the same effect as a base rate change that is uniform by territory. Base Rate revisions have been made for coverage CE.

We have also included clerical revisions to the manual pages. Further information regarding these changes can be found in the enclosed attachments.

Company and Contact

Filing Contact Information

Bonnie Wittman, State Filings Director
2775 Sanders Road
Suite A2-W
Northbrook, IL 60062

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847-402-3144 [Phone] 23144 [Ext]
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Filing Company Information

Allstate Property and Casualty Insurance Company
2775 Sanders Rd.
Suite A2-W
Northbrook, IL 60062
(847) 402-5000 ext. [Phone]

CoCode: 17230
Group Code: 8
Group Name: Allstate
FEIN Number: 36-3341779

State of Domicile: Illinois
Company Type: Property and Casualty
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State Specific

State:	*Pennsylvania*	**Filing Company:**	*Allstate Property and Casualty Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*APC PPA*		
Project Name/Number:	*3.9% Rate Change/1138064*		

*Filing Fee Amount: n/a
*Date Filing Fee Mailed: n/a
*Filing Fee Check Number: n/a
*Filing Fee Check Date: n/a
*NAIC Number: 17230

State: *Pennsylvania*
Filing Company: *Allstate Property and Casualty Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *APC PPA*
Project Name/Number: *3.9% Rate Change/1138064*

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 1.000%
Effective Date of Last Rate Revision: 01/05/2012
Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allstate Property and Casualty Insurance Company	4.300%	3.900%	$3,306,584	53,062	$84,784,202	7.400%	0.900%

State: *Pennsylvania*
Filing Company: *Allstate Property and Casualty Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *APC PPA*
Project Name/Number: *3.9% Rate Change/1138064*

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Manual Page Checking List	R25388	New		CheckingList - R25388.pdf
2		Revised Manual Pages	R25388	Replacement	B37212001	Manual - R25388.pdf

CHECKING LIST FOR PRIVATE PASSENGER AUTO

Printing dates are shown on each page to facilitate identification of different editions, but have no direct connection with the effective date of the page.

PREMIUM SECTION

Enclosed: Page RP-2-1 dated 1-1-2013
Page RP-4 dated 1-1-2013
Page RP-15 dated 1-1-2013
Page RP-1B dated 1-1-2013

Withdrawn: Page RP-2-1 dated 12-1-2011
Page RP-4 dated 9-1-2011
Page RP-15 dated 9-1-2006
Page RP-1 dated 10-1-2001

PENNSYLVANIA

VOLUNTARY PRIVATE PASSENGER AUTO *
PREMIUM CALCULATION

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP #		AA	BB	CC	CE	VW	DD	HH
1	TERRITORIAL BASE RATE (RP-4)							
2	RATE ADJUSTMENT FACTOR	x **1.115**	x **1.120**	x **1.076**	x **1.000**	x **1.076**	x **0.982**	x **1.078**
3	INCREASED LIMIT FACTOR/ADDEND (RP-5)	x	+	x		x		
4	DRIVER CLASSIFICATION FACTOR (RP-7)	x	x	x	x	x	x	x
5	ECONOMY CAR DISCOUNT (RP-9)	x	x					
6	HOUSEHOLD COMPOSITION FACTOR (RP-10)	x	x	x	x	-	x	x
7	MODEL YEAR FACTOR (RP-11 and RP-12)						x	x
8	DEDUCTIBLE BY PGS FACTOR (RP-11,12)						x	x
9	EXPERIENCE GROUP RATING FACTOR (EGR PAGES)	x	x	x	x	x	x	x
10	FIRE AND THEFT FACTOR (RP-15)							x
11	NEW CAR DISCOUNT (RP-9)	x	x	x	x	x	x	x
12	UTILITY DISCOUNT (RP-9)	x	x	x	x	x	x	x
13	RESIDENT STUDENT DISCOUNT (RP-9)	x	x				x	
14	GOOD STUDENT DISCOUNT (RP-9)	x	x	x	x	x	x	x
15	PASSIVE RESTRAINT DISCOUNT (RP-9)			x	x	x		
16	DRIVER TRAINING DISCOUNT SUBTRACTIVE (RP-14)	-	-				-	
17	MERIT FACTOR (RP-13)	x	x				x	
18	INEXP. OPERATOR SURCHARGE ADDEND (RP-14)	+	+				+	
19	FARM DISCOUNT SUBTRACTIVE (RP-14)	-	-				-	
20	CAMPER UNIT ADDITIONAL PREMIUM (RP-15)						+	+
21	ANTI-THEFT DISCOUNT (RP-9)							x
22	55 AND RETIRED DISCOUNT (RP-9)						x	x
23	DEFENSIVE DRIVER DISCOUNT (RP-9)	x	x	x	x	x	x	x
24	TIER (RP-9)	x	x	x	x	x	x	x
25	PREMIER PLUS DISCOUNT (RP-9)	x	x	x	x	x	x	x
26	PREMIER DISCOUNT (RP-9)	x	x	x	x	x	x	x
27	MULTIPLE POLICY DISCOUNT (RP-9)	x	x	x	x	x	x	x
28	CERTIFIED RISK SURCHARGE FACTOR (RP-9)	x	x					
29	ANTI-LOCK BRAKE DISCOUNT (RP-9)	x	x				x	
30	THE GOOD HANDS PEOPLE DISCOUNT (RP-9)	x	x	x	x	x	x	x
31	LIMITED TORT OPTION FACTOR (RP-9)	x	x	x	x	x	x	x
32	SECONDARY TORT OPTION FACTOR (RP-9)	x	x	x	x	x	x	x
33	ALLSTATE EASY PAY PLAN DISCOUNT (RP-9)	x	x	x	x	x	x	x
34	ALLSTATE AUTO/LIFE DISCOUNT^{SM} (RP-9)	x	x	x	x	x	x	x
35	ALLSTATE YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-9)	x	x	x	x	x	x	x
36	**TOTAL COVERAGE PREMIUM**							

STEP #		SS	SU	CF	VM	WW
37	TERRITORIAL BASE RATE (RP-4)					
	RATE ADJUSTMENT FACTOR	x 1.004	x 1.004	x 1.000	x 1.000	x 1.000
	INCREASED LIMIT FACTOR/ADDEND (RP-5)	x	x		+	
	ADD'L CAR STACKING OPTION FACTOR (RP-9)	x	x			
	PASSIVE RESTRAINT (RP-9)			x	x	x
	DEFENSIVE DRIVER DISCOUNT (RP-9)	x	x	x	x	x
	LIMITED TORT OPTION FACTOR (RP-9)	x	x	x	x	x
	SECONDARY TORT OPTION FACTOR (RP-9)	x	x			
	ALLSTATE EASY PAY PLAN DISCOUNT (RP-9)	x	x			
	TOTAL COVERAGE PREMIUM					

38	**RENTAL REIMBURSEMENT (UU)**	
	RENTAL REIMBURSEMENT BASE RATE (RP-4)	
	RENTAL REIMBURSEMENT LIMIT FACTOR (RP-5)	x
	TOTAL RENTAL REIMBURSEMENT COVERAGE PREMIUM	=

39	TOWING (JJ) (RP- 15)	
	SOUND SYSTEMS (ZA) (RP- 15)	+
	TAPE (ZZ) (RP- 15)	+
	NEW CAR EXPANDED PROTECTION (NC) (RP-2-2)	+
	IDENTITY THEFT EXPENSES COVERAGE (IT) (RP-15)	+
	TOTAL MISCELLANEOUS COVERAGES	=

1	**TOTAL SEMI-ANNUAL PREMIUM =**	

NOTES

TERRITORY # _____

PGS _____

MODEL YEAR _____

* Includes classic automobiles

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

Territory	Bodily Injury (AA) 15/30	Property Damage (BB) $10,000	Medical (CC) $10,000	Income Loss (VW) $1,000/$5,000	Collision (DD) $100 DED	Comprehensive (HH) $50 DED	Combination Package (CE)	Uninsured Motorist (SS) First Car 15/30	Uninsured Motorist (SS) Non-Stacking Add'l Car	Underinsured Motorist (SU) First Car 15/30	Underinsured Motorist (SU) Non-Stacking Add'l Car
1	$ 774.77	$ 243.07	$ 468.62	$ 107.42	$ 347.18	$ 104.08	$1,141.35	$ 114.53	$ 85.90	$ 153.39	$ 76.70
2	718.92	157.44	480.08	145.51	246.67	58.18	1,285.48	179.21	134.41	225.98	112.99
5	550.66	148.86	322.82	74.41	282.34	74.09	789.86	111.00	83.25	137.48	68.74
6	523.84	191.83	382.61	52.84	264.77	66.23	818.80	112.07	84.05	124.83	62.42
35	163.90	246.35	183.38	11.86	165.70	27.33	352.03	13.13	9.85	20.97	10.49
37	185.30	232.29	233.40	20.99	175.74	27.68	465.43	13.03	9.77	26.37	13.19
44	187.94	210.82	184.87	13.52	153.18	29.15	359.97	12.39	9.29	25.73	12.87
63	602.47	195.28	446.46	79.60	250.78	48.87	1,013.09	101.92	76.44	127.50	63.75
67	784.67	196.38	550.28	136.57	341.33	62.09	1,373.22	174.30	130.73	234.10	117.05
69	458.35	337.86	273.43	34.96	200.26	30.57	578.03	28.07	21.05	47.33	23.67
73	349.37	175.65	216.39	42.14	221.74	40.71	506.45	44.08	33.06	67.81	33.91
75	406.70	301.29	300.74	32.17	199.39	26.01	614.40	31.36	23.52	49.15	24.58
78	731.28	316.65	460.43	56.68	240.02	42.11	961.18	66.50	49.88	95.63	47.82
81	675.10	171.19	510.93	126.40	272.00	59.39	1,274.22	110.80	83.10	155.74	77.87
86	465.57	327.00	338.51	30.18	203.38	27.91	670.86	37.27	27.95	55.39	27.70
91	462.20	283.31	363.32	32.35	198.62	28.64	719.37	34.63	25.97	60.36	30.18
100	239.37	230.56	205.50	14.51	169.22	30.89	397.61	15.57	11.68	31.78	15.89
101	224.41	201.72	203.58	16.22	161.18	35.43	400.01	15.46	11.60	27.63	13.82
105	263.16	279.29	232.88	19.60	191.62	29.92	459.98	19.28	14.46	38.13	19.07
111	459.23	282.47	366.33	45.09	193.99	26.91	766.21	38.87	29.15	63.77	31.89
113	368.43	281.57	265.06	29.32	198.23	28.54	545.55	22.03	16.52	37.92	18.96
117	146.32	240.19	135.98	11.78	140.05	30.41	272.71	11.86	8.90	19.92	9.96
119	226.87	241.66	177.61	13.83	159.07	27.68	348.86	16.95	12.71	26.69	13.35
122	264.51	211.66	197.98	18.44	169.57	45.22	397.97	16.74	12.56	30.53	15.27
124	330.77	302.84	250.17	22.02	179.67	22.54	496.74	27.54	20.66	42.25	21.13
130	355.77	284.98	284.35	20.01	191.90	27.36	547.17	28.82	21.62	44.49	22.25
131	560.28	273.46	409.94	43.13	217.26	37.10	832.52	74.45	55.84	105.57	52.79
132	210.08	250.82	160.55	12.24	158.36	25.46	315.19	13.98	10.49	25.21	12.61
133	282.99	256.32	203.47	16.73	174.00	29.97	401.50	16.84	12.63	28.28	14.14
134	208.08	240.58	163.89	14.55	155.71	26.73	328.36	16.53	12.40	27.14	13.57
135	208.17	248.14	152.42	11.98	147.11	24.77	300.77	15.15	11.36	25.75	12.88
136	219.74	252.98	198.53	16.77	165.38	27.53	393.39	16.41	12.31	25.95	12.98
137	243.60	213.73	185.42	15.74	149.43	35.37	368.17	16.75	12.56	27.97	13.99
138	149.39	165.36	151.29	23.35	159.97	54.25	336.20	14.31	10.73	25.41	12.71
139	182.95	216.43	224.85	31.78	200.88	47.57	486.58	14.82	11.12	24.67	12.34
140	142.39	225.86	132.29	11.98	137.69	20.46	267.20	11.33	8.50	19.70	9.85
141	150.34	225.60	161.07	13.78	165.78	30.76	321.12	11.02	8.27	22.25	11.13
142	186.62	215.63	156.99	12.99	150.77	28.06	311.73	10.06	7.55	19.92	9.96
143	152.56	182.04	151.74	12.62	143.61	38.86	301.75	11.86	8.90	29.75	14.88
144	217.18	221.81	186.97	14.12	175.42	45.28	365.42	15.26	11.45	28.71	14.36
145	269.34	310.16	212.22	14.25	205.03	28.60	407.96	15.47	11.60	24.91	12.46
146	258.41	278.49	197.14	19.39	196.32	36.09	399.67	21.70	16.28	32.50	16.25
147	256.23	282.89	248.57	19.47	204.15	33.27	485.72	21.60	16.20	34.31	17.16
148	159.21	286.85	185.47	16.75	206.79	38.52	371.55	17.80	13.35	30.50	15.25

ALL TERRITORIES

FUNERAL EXPENSES (CF)	Limit $2,500	Premium per Vehicle	$0.65
ACCIDENTAL DEATH (VM)	Limit $10,000	Premium per Vehicle	$2.67
EXTRAORDINARY MEDICAL BENEFITS (WW)		Premium per Vehicle	$25.00
RENTAL REIMBURSEMENT (UU)	$20/day	Premium per Vehicle	$11.80

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
MISCELLANEOUS COVERAGES RATING FACTORS

NEW CAR EXPANDED PROTECTION (NC) - RULE 53

Number of years the vehicle's Model Year is older than the calendar year at time of purchase of NC coverage	Collision Factor	Comprehensive Factor
<1 year (0 - 11 months)	0.05	0.02
1 - 2 years (12 - 23 months)	0.05	0.02
2 - 3 years (24 - 35 months)	0.05	0.02

FIRE & THEFT COVERAGE (HG) - (Rule 19)

Comprehensive Factor = .33 to $50 deductible

CAMPER UNIT ADDITIONAL PREMIUM - (Rule 49)

ORIGINAL COST NEW OF CAMPER UNIT	ADDITIONAL RATE	
	COVERAGE DD	COVERAGE HG OR HH
Under $1,200	$3	$3
$1,200 to $1,799	$5	$5
$1,800 to $2,399	$8	$8
$2,400 and above	$10	$10

TOWING AND LABOR COSTS (JJ) - (Rule 19)

LIMIT/OCCURRENCE	RATE/AUTO	RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT
$50.00	$7.50	$7.13

SOUND SYSTEM COVERAGE (ZA) - (Rule 19)

LIMIT/OCCURRENCE	RATE/AUTO	RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT	DEDUCTIBLE
$0-500	$6.00	$5.70	$50
501-1000	$9.00	$8.55	$50
1001-2500	$17.00	$16.15	$100

TAPE COVERAGE (ZZ) - (Rule 19)

	RATE/AUTO	RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT
$100	$5.00	$4.75

COVERAGE IT - IDENTITY THEFT EXPENSE COVERAGE - (Rule 20)

RATE
$20.00

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
RATE PAGE INDEX
RATING SECTION B

Rate Page Index	RP-1B
Non-Owned Automobile Premium Calculation	RP-2B
Private Passenger Trailers Premium Calculation	RP-3B
Rating Factors	RP-4B
Base Rates	RP-5B

State: *Pennsylvania* **Filing Company:** *Allstate Property and Casualty Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *APC PPA*
Project Name/Number: *3.9% Rate Change/1138064*

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Authorization to File (PC)		
Bypass Reason:	n/a		

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		
Comments:			
Attachment(s):			
PA AP&C PPA-Indication Memo-R25388.pdf 04. Attachment III - Indication Exhibits.xls			

		Item Status:	Status Date:
Satisfied - Item:	Data Call		
Comments:			
Attachment(s):			

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
VOLUNTARY PRIVATE PASSENGER AUTOMOBILE
PENNSYLVANIA

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Page 2	Base Data
Pages 3-5	Adjustments to Losses
Pages 6-8	Expense and Profit Provision
Page 9	Adjustments to Premiums
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Exhibits 2.1-2.6	Development of Provision for Loss and LAE
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Page 1	Summary of Manual Changes

Attachment VI– **Manual Side by Sides**
Page 1 Manual Side by Sides

ATTACHMENT I

Summary of Disclosures

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
VOLUNTARY PRIVATE PASSENGER AUTOMOBILE
PENNSYLVANIA

ACTUARIAL STANDARDS OF PRACTICE

This document confirms compliance with the following Actuarial Standards of Practices 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, September 2004). In addition, references to relevant sections of this filing are included, where applicable.

- Actuarial Standard of Practice No. 12, *Risk Classification (for all Practice Areas)*
  - This ASOP is not applicable to this rate filing as risk classification systems were not designed, reviewed, or changed.
- Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*
  - Att II, Page 1: Formula Calculations for Rate Level Indications
  - Att II, Page 4: Adjustments to Losses – Loss Trend
  - Att II, Page 7: Expenses and Profit Provision– Fixed Expenses – Trend
  - Att II, Page 9: Adjustments to Premiums – Premium Trend
- Actuarial Standard of Practice No. 23, *Data Quality*
  - Att II, Page 1: Formula Calculations for Rate Level Indications
- Actuarial Standard of Practice No. 25, *Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages*
  - Att II, Page 2: Base Data – Accident Year Weights
- Actuarial Standard of Practice No. 29, *Expense Provisions in Property/Casualty Insurance Ratemaking*
  - Att II, Page 6: Expenses and Profit Provision
- Actuarial Standard of Practice No. 30, *Treatment of Profit and Contingency Provisions and the Cost of Capital in Property/Casualty Insurance Ratemaking*
  - Att II, Page 8: Expenses and Profit Provision – Variable Expenses – Underwriting Profit
- Actuarial Standard of Practice No. 38, *Using Models Outside the Actuary's Area of Expertise (Property and Casualty)*
  - This ASOP is not applicable to this rate filing, as no models outside of the Actuary's Area of Expertise were applied
- Actuarial Standard of Practice No. 39, *Treatment of Catastrophe Losses in Property/Casualty Insurance Ratemaking*
  - Att II, Page 5: Adjustments to Losses - Catastrophes
- Actuarial Standard of Practice No. 41, *Actuarial Communications*
  - Applies to this filing in its entirety

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
VOLUNTARY PRIVATE PASSENGER AUTOMOBILE
PENNSYLVANIA

MATERIAL CHANGES IN SOURCES OF DATA, ASSUMPTIONS, OR METHODS

This document lists all material changes in sources of data, assumptions, or methods from the last Allstate private passenger automobile rate level indication filing. These changes are further described in the subsequent memos in compliance with Actuarial Standard of Practice No. 41, *Actuarial Communications*.

- No material change since the last Allstate private passenger automobile rate level indication filing in Pennsylvania.

ATTACHMENT II

Summary of Rate Level Indication

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
VOLUNTARY PRIVATE PASSENGER AUTOMOBILE
PENNSYLVANIA

FORMULA CALCULATIONS FOR RATE LEVEL INDICATIONS

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

Exhibits 1.1 through 1.6, 2.1 through 2.6, and 3.1 through 3.6 of Attachment III show the Determination of Statewide Rate Level Indications, the Development of Provision for Loss and LAE, and the Projected Average Earned Premium formula calculations used in the rate level indications for Pennsylvania. 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; and historical losses must be adjusted to reflect expected development over time and to smooth 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 adjustments have been applied to Pennsylvania's premium and loss experience in deriving the indicated rate level changes by coverage.

The table below summarizes the indicated rate change, and the actual rate level change being proposed.

Coverage	Indicated Rate Level Change	Proposed Change
Bodily Injury	+20.8%	+6.7%
Property Damage	+26.1%	+7.0%
Medical	+17.3%	+7.0%
UM/UIM	-20.3%	0.0%
Collision	-15.4%	0.0%
Comprehensive	+12.2%	+7.1%
TOTAL	**+4.3%**	**+3.9%**

BASE DATA

In developing formula indications for Pennsylvania, up to three years of data from fiscal accident years ending March 31, 2010, 2011, and 2012 was used, varying by coverage. Each of these fiscal accident years is evaluated as of June, 30, 2012. Consistent with past Allstate Property and Casualty Insurance Company (AP&C) filings, 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. The analysis for each coverage was completed using a k value of 7.5% and a P value of 90.0%; these parameters reflect the desire that the observed pure premium should be within k% of the expected pure premium with probability P. In the present filing the following weights have been used:

	Accident Year Weights for Year Ending		
	3/31/2012	3/31/2011	3/31/2010
Bodily Injury	58%	42%	0
Property Damage	100%	0	0
Medical	65%	35%	0
UM/UIM	34%	33%	33%
Collision	100%	0	0
Comprehensive	100%	0	0

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.*

ADJUSTMENTS TO LOSSES

Loss Development

As in past filings, accident year incurred losses are developed for the liability coverages, and accident year paid losses are developed for the Physical Damage coverages.

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.

Due to the limited amount of data in Allstate Property and Casualty Insurance Company, the loss development factors and addends for Allstate Insurance Group (which includes Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, and Allstate Insurance Company) were used for all coverages. It is expected that loss development patterns for Allstate Property and Casualty Insurance Company will be similar to Allstate Insurance Group since the claims settlement practices are the same for Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, and Allstate Insurance Company.

To calculate estimated ultimate losses using the Link Ratio methods, 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 pure premium trends selected from Allstate Insurance Group data. 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 company-specific data described in the “Loss Trend’ section of this memo 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 4.1 through 5.6 of Attachment III** 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 on **Exhibit 6**.

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 of the ratios 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 developed in **Exhibit 7**.

Loss Trend

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.

Using adjusted AP&C data for the state of Pennsylvania, past changes in actual frequency and severity on a twelve-month-moving basis (evaluated at each quarter) were examined. After considering past results and actuarial judgment, annual pure premium trends were selected for each coverage. Please note that we have selected trend and projection factors separately for each coverage. These selected trends are displayed in **Exhibit 8**. 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. These projections are also shown in **Exhibit 8**. AP&C frequency, severity, and pure premium trend data is included in **Exhibits 9, 10, and 11** for all coverages.

Lastly, in order to reflect additional stability in Allstate's trend data for Comprehensive coverage, Comprehensive data excluding catastrophes was used for selecting the trend.

This approach for selecting pure 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.*

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 in Pennsylvania. A catastrophe loss provision based upon 25 years of data was used. The provision

was calculated by dividing total catastrophe losses by total Comprehensive coverage incurred losses excluding catastrophes over the 25-year period. The catastrophe provision is developed in **Exhibit 12** 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 13 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. Since the methods and procedures that incur these expenses are uniform within each state, it is a reasonable assumption that these expense provisions are uniform across all states. To develop the provision for other acquisition and general expenses, a three-year average of countrywide 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.

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.

Rate Need Calculations

In developing the dollar provision for fixed expenses used in the calculation of our Pennsylvania rate level need by coverage, the three-year average expense ratio for fixed expenses is applied to the average earned premium of Pennsylvania. The Pennsylvania average earned premium is developed using the same three-year period used in the calculation of the expense ratio. The provision is then adjusted for inflation expected to occur from the midpoint of the three years used in the calculation of the average earned premium to the average earned date of the proposed policy period to derive the provision included in the rate level indications.

The expense provisions for general expenses and other acquisition are shown in **Exhibits 14** and **15**, respectively.

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. **Exhibit 16** shows the derivation of the Factor to Adjust for Subsequent Change in Fixed Expense.

Variable Expenses

Commission and Brokerage Expense

The proposed commission and brokerage expense provision has been developed from the most recent calendar year commission and brokerage incurred expense ratio in Pennsylvania. The provision is shown on **Exhibit 13**.

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 in Pennsylvania. The provision is shown on **Exhibit 13**.

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 9.5%, 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 as appropriate methods for recognizing investment income from insurance operations (page 4).

The calculations detailing this investment income analysis are found in **Exhibits 17.1 and 17.2** for liability and physical damage coverages, respectively. The 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. The debt provision amount is shown on **Exhibit 13**.

ADJUSTMENTS TO PREMIUMS

Current Rate Level

All premiums in the experience period were adjusted to current rate level in Pennsylvania. As in the last filing, 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.)

We also use the Miller-Davis-Karlinski method to bring premiums to current rate level prior to calculating the changes in average premium (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 selected projections are displayed in **Exhibit 18**. 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. Allstate Property and Casualty Insurance Company trend data is included in **Exhibits 19.1 through 19.6**.

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 Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Determination of Statewide Rate Level Indication
Bodily Injury

1) Indicated Provision for Loss and Loss Adjustment Expense	$140.13
2) Current Fixed Expense Ratio	10.4 %
3) Three Year Average Earned Premium	$171.72
4) Current Dollar Provision for Fixed Expense [(2) x (3)]	$17.86
5) Factor to Adjust for Subsequent Change in Fixed Expense	1.083
6) Indicated Provision for Fixed Expense [(4) x (5)]	$19.34
7) Variable Expense and Profit Ratio	21.8 %
8) Indicated Average Premium [(1) + (6)] / [1 - (7)] ‡	$205.93
9) Projected Average Earned Premium at Current Rates	$170.48
10) Indicated Rate Level Change [(8) / (9) - 1.0]	20.8 %

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

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Determination of Statewide Rate Level Indication
Property Damage

1) Indicated Provision for Loss and Loss Adjustment Expense	$134.67
2) Current Fixed Expense Ratio	10.4 %
3) Three Year Average Earned Premium	$134.38
4) Current Dollar Provision for Fixed Expense [(2) x (3)]	$13.98
5) Factor to Adjust for Subsequent Change in Fixed Expense	1.083
6) Indicated Provision for Fixed Expense [(4) x (5)]	$15.14
7) Variable Expense and Profit Ratio	21.8 %
8) Indicated Average Premium [(1) + (6)] / [1 - (7)]	$191.57
9) Projected Average Earned Premium at Current Rates	$151.92
10) Indicated Rate Level Change [(8) / (9) - 1.0]	26.1 %

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Determination of Statewide Rate Level Indication
Medical

1) Indicated Provision for Loss and Loss Adjustment Expense	$50.36
2) Current Fixed Expense Ratio	10.4 %
3) Three Year Average Earned Premium	$71.54
4) Current Dollar Provision for Fixed Expense [(2) x (3)]	$7.44
5) Factor to Adjust for Subsequent Change in Fixed Expense	1.083
6) Indicated Provision for Fixed Expense [(4) x (5)]	$8.06
7) Variable Expense and Profit Ratio	21.8 %
8) Indicated Average Premium [(1) + (6)] / [1 - (7)]	$74.71
9) Projected Average Earned Premium at Current Rates	$63.67
10) Indicated Rate Level Change [(8) / (9) - 1.0]	17.3 %

Allstate Property & 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	$58.08
2) Current Fixed Expense Ratio	10.4 %
3) Three Year Average Earned Premium	$127.37
4) Current Dollar Provision for Fixed Expense [(2) x (3)]	$13.25
5) Factor to Adjust for Subsequent Change in Fixed Expense	1.083
6) Indicated Provision for Fixed Expense [(4) x (5)]	$14.35
7) Variable Expense and Profit Ratio	21.8 %
8) Indicated Average Premium [(1) + (6)] / [1 - (7)]	$92.62
9) Projected Average Earned Premium at Current Rates	$116.16
10) Indicated Rate Level Change [(8) / (9) - 1.0]	-20.3 %

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Determination of Statewide Rate Level Indication
Collision

1) Indicated Provision for Loss and Loss Adjustment Expense	$203.97
2) Current Fixed Expense Ratio	10.4 %
3) Three Year Average Earned Premium	$389.71
4) Current Dollar Provision for Fixed Expense [(2) x (3)]	$40.53
5) Factor to Adjust for Subsequent Change in Fixed Expense	1.083
6) Indicated Provision for Fixed Expense [(4) x (5)]	$43.89
7) Variable Expense and Profit Ratio	24.1 %
8) Indicated Average Premium [(1) + (6)] / [1 - (7)]	$326.56
9) Projected Average Earned Premium at Current Rates	$385.94
10) Indicated Rate Level Change [(8) / (9) - 1.0]	-15.4 %

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Determination of Statewide Rate Level Indication
Comprehensive

1) Indicated Provision for Loss and Loss Adjustment Expense	$84.13
2) Current Fixed Expense Ratio	10.4 %
3) Three Year Average Earned Premium	$141.17
4) Current Dollar Provision for Fixed Expense [(2) x (3)]	$14.68
5) Factor to Adjust for Subsequent Change in Fixed Expense	1.083
6) Indicated Provision for Fixed Expense [(4) x (5)]	$15.90
7) Variable Expense and Profit Ratio	24.1 %
8) Indicated Average Premium [(1) + (6)] / [1 - (7)]	$131.79
9) Projected Average Earned Premium at Current Rates	$117.46
10) Indicated Rate Level Change [(8) / (9) - 1.0]	12.2 %

Allstate Property & 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	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
3/31/2011	119,243	$13,009,558	$14,921,963	1.101	$16,429,081	$137.78	42 %
3/31/2012	103,423	11,964,319	13,723,074	1.069	14,669,966	141.84	58
		(8) Indicated Provision for Loss and LAE				$140.13	

* Evaluated at 15 months

Allstate Property & 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	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
3/31/2012	103,423	$11,359,091	$13,028,877	1.069	$13,927,870	$134.67	100 %
		(8) Indicated Provision for Loss and LAE				$134.67	

* Evaluated at 15 months

Allstate Property & 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	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
3/31/2011	118,472	$5,075,557	$5,821,664	1.066	$6,205,894	$52.38	35 %
3/31/2012	102,697	4,221,649	4,842,231	1.045	5,060,131	49.27	65
		(8) Indicated Provision for Loss and LAE				$50.36	

* Evaluated at 15 months

Allstate Property & 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	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
3/31/2010	122,744	$5,686,925	$6,522,903	1.000	$6,522,903	$53.14	33 %
3/31/2011	105,189	5,180,966	5,942,568	1.000	5,942,568	56.49	33
3/31/2012	91,019	5,112,167	5,863,656	1.000	5,863,656	64.42	34
		(8) Indicated Provision for Loss and LAE				$58.08	

* Evaluated at 15 months

Allstate Property & 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	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
3/31/2012	79,367	$13,505,910	$15,491,279	1.045	$16,188,387	$203.97	100 %
		(8) Indicated Provision for Loss and LAE				$203.97	

* Evaluated at 15 months

Allstate Property & 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 at 6/30/2012	(7) Projected Ultimate Loss and LAE	(8) Projected Average Loss and LAE (7)/(1)	(9) Experience Year Weights
3/31/2012	89,667	$5,937,616	0.060	$6,293,873	$7,219,072	1.045	$7,543,930	$84.13	100 %
		(10) Indicated Provision for Loss and LAE				$84.13			

* Evaluated at 15 months

Allstate Property & 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
3/31/2012	103,423	$18,657,420	0.945	$17,631,262	$170.48	100 %
			(7) Projected Average Earned Premium At Current Rates		$170.48	

Allstate Property & 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
3/31/2012	103,423	$16,435,062	0.956	$15,711,919	$151.92	100 %
			(7) Projected Average Earned Premium At Current Rates		$151.92	

Allstate Property & 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
3/31/2012	102,697	$6,919,785	0.945	$6,539,197	$63.67	100 %
			(7) Projected Average Earned Premium At Current Rates		$63.67	

Allstate Property & 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
3/31/2012	91,019	$10,810,387	0.978	$10,572,558	$116.16	100 %
			(7) Projected Average Earned Premium At Current Rates		$116.16	

Allstate Property & 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
3/31/2012	79,367	$28,049,935	1.092	$30,630,529	$385.94	100 %
			(7) Projected Average Earned Premium At Current Rates		$385.94	

Allstate Property & 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
3/31/2012	89,667	$10,078,877	1.045	$10,532,426	$117.46	100 %
			(7) Projected Average Earned Premium At Current Rates		$117.46	

Allstate Insurance Group
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors
Bodily Injury
Incurred Losses †

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
1999									81,433,423	81,935,260
2000								88,159,500	88,326,831	88,582,481
2001							90,498,046	91,067,718	91,207,737	91,598,663
2002						90,982,618	91,484,018	91,821,388	91,854,867	92,188,332
2003					93,060,310	94,821,276	95,713,766	96,226,872	96,525,789	96,849,856
2004				82,725,363	86,462,226	87,272,583	88,128,571	88,656,762	88,962,270	
2005			81,773,315	90,088,299	93,196,241	95,205,309	96,006,443	96,590,694		
2006		64,050,918	77,371,864	85,370,178	88,983,466	90,210,823	91,617,530			
2007	44,809,565	60,577,189	72,375,481	81,682,390	85,386,532	87,756,515				
2008	42,611,771	61,704,628	74,479,418	82,914,248	88,282,938					
2009	42,702,798	64,022,963	78,228,116	87,027,926						
2010	45,641,431	66,025,082	80,922,717							
2011	48,842,723	69,275,658								
2012	50,610,699									

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	1.352	1.208	1.102	1.045	1.019	1.006	1.006	1.002	1.006
3rd Prior	1.448	1.195	1.103	1.034	1.009	1.009	1.004	1.002	1.003
2nd Prior	1.499	1.207	1.129	1.042	1.022	1.010	1.005	1.000	1.004
1st Prior	1.447	1.222	1.113	1.045	1.014	1.008	1.006	1.003	1.004
Latest	1.418	1.226	1.112	1.065	1.028	1.016	1.006	1.003	1.003
3 Year Average:	1.455	1.218	1.118	1.051	1.021	1.011	1.006	1.002	1.004
5 Year Average:	1.433	1.212	1.112	1.046	1.018	1.010	1.005	1.002	1.004
Selected:	1.455	1.218	1.118	1.051	1.021	1.011	1.006	1.002	1.004

Selected Methodology Link Ratio Method

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123
Loss Development Factor:	2.175	1.495	1.227	1.098	1.045

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves

AP&C

Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2011	$8,594,956	1.495	12,849,459
2012	$5,436,196	2.175	11,823,726

Allstate Insurance Group
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors
Property Damage
Incurred Losses †

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
1999									62,445,363	62,445,906
2000								68,337,950	68,338,530	68,313,530
2001							75,758,585	75,758,581	75,758,581	75,733,581
2002						78,088,672	78,097,636	78,105,333	78,088,666	78,129,531
2003					82,253,349	82,260,519	82,261,355	82,265,149	82,267,034	82,267,236
2004				82,666,843	82,349,611	82,167,440	82,081,488	82,083,919	82,084,749	
2005			86,243,479	85,725,381	85,567,758	85,339,051	85,314,570	85,235,770		
2006		83,671,204	83,953,915	83,349,987	83,082,296	83,083,828	83,101,486			
2007	81,188,308	86,465,222	86,867,666	85,863,882	85,777,032	85,787,771				
2008	82,476,594	87,476,960	87,576,317	87,290,502	87,202,497					
2009	80,097,424	84,989,894	85,260,550	85,136,683						
2010	84,551,741	86,795,040	86,638,626							
2011	91,542,863	94,005,228								
2012	94,300,488									

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	1.065	1.003	0.994	0.996	1.000	1.000	1.000	1.000	1.000
3rd Prior	1.061	1.005	0.993	0.998	0.998	1.000	1.000	1.000	1.000
2nd Prior	1.061	1.001	0.988	0.997	0.997	0.999	1.000	1.000	1.000
1st Prior	1.027	1.003	0.997	0.999	1.000	1.000	1.000	1.000	1.001
Latest	1.027	0.998	0.999	0.999	1.000	1.000	0.999	1.000	1.000
3 Year Average:	1.038	1.001	0.995	0.998	0.999	1.000	1.000	1.000	1.000
5 Year Average:	1.048	1.002	0.994	0.998	0.999	1.000	1.000	1.000	1.000
Selected:	1.038	1.001	0.995	0.998	0.999	1.000	1.000	1.000	1.000

Selected Methodology Link Ratio Method

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123
Loss Development Factor:	1.031	0.993	0.992	0.997	0.999

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves

AP&C

Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2012	$11,026,835	1.031	11,368,667

Allstate Insurance Group
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors
Medical

Incurred Losses †

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
1999									42,441,943	42,441,111
2000								44,158,591	44,123,207	44,099,671
2001							48,913,811	48,841,604	48,854,634	48,905,492
2002						49,312,029	49,220,163	49,205,761	49,213,328	49,218,901
2003					47,353,774	47,189,941	47,179,687	47,229,836	47,231,876	47,199,695
2004				48,152,721	47,503,487	47,478,855	47,507,981	47,546,283	47,669,601	
2005			47,855,733	47,069,055	47,032,673	47,086,517	47,163,580	47,035,014		
2006		43,702,892	44,038,262	43,946,910	43,985,493	44,105,530	43,989,410			
2007	42,839,485	42,932,109	43,423,690	43,939,066	43,658,901	43,640,806				
2008	39,208,965	41,765,936	42,521,601	42,697,189	42,078,216					
2009	37,027,239	38,833,309	38,323,621	38,182,414						
2010	41,346,706	40,844,697	41,079,534							
2011	44,229,575	43,379,819								
2012	42,319,401									

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	1.002	1.008	0.984	0.987	0.997	0.998	0.999	0.999	1.000
3rd Prior	1.065	1.011	0.998	0.999	0.999	1.000	1.000	1.000	0.999
2nd Prior	1.049	1.018	1.012	1.001	1.001	1.001	1.001	1.000	1.001
1st Prior	0.988	0.987	1.004	0.994	1.003	1.002	1.001	1.000	1.000
Latest	0.981	1.006	0.996	0.986	1.000	0.997	0.997	1.003	0.999
3 Year Average:	1.006	1.004	1.004	0.994	1.001	1.000	1.000	1.001	1.000
5 Year Average:	1.017	1.006	0.999	0.993	1.000	1.000	1.000	1.000	1.000
Selected:	1.006	1.004	1.004	0.994	1.001	1.000	1.000	1.001	1.000

Selected Methodology Link Ratio Method

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123
Loss Development Factor:	1.010	1.004	1.000	0.996	1.002

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves

AP&C

Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2011	$5,055,223	1.004	5,075,444
2012	$4,183,785	1.010	4,225,623

Allstate Insurance Group
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors
Uninsured / Underinsured Motorist

Incurred Losses †

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
1999									58,089,644	58,185,440
2000								53,093,023	53,138,353	53,382,790
2001							59,771,430	60,084,748	60,385,043	60,716,034
2002						64,235,674	64,928,504	65,893,687	66,139,652	66,400,426
2003					53,501,356	55,645,637	56,863,871	57,058,890	57,754,254	57,874,613
2004				53,375,122	55,753,087	56,609,189	56,587,793	56,998,334	57,676,019	
2005			44,555,677	49,712,000	51,910,441	52,665,777	53,329,815	53,864,539		
2006		34,756,234	45,716,780	51,290,845	53,539,321	55,381,752	56,412,547			
2007	13,674,117	25,907,181	36,014,808	39,715,446	42,507,455	44,541,234				
2008	12,585,199	24,016,779	32,585,378	38,094,540	40,383,778					
2009	12,420,126	23,140,292	31,431,366	35,449,527						
2010	12,685,517	24,312,203	31,472,498							
2011	15,901,061	27,245,906								
2012	15,274,940									

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	1.895	1.315	1.116	1.045	1.040	1.011	1.005	1.001	1.002
3rd Prior	1.908	1.390	1.122	1.044	1.015	1.022	1.015	1.005	1.005
2nd Prior	1.863	1.357	1.103	1.044	1.015	1.000	1.003	1.004	1.005
1st Prior	1.917	1.358	1.169	1.070	1.034	1.013	1.007	1.012	1.004
Latest	1.713	1.295	1.128	1.060	1.048	1.019	1.010	1.012	1.002
3 Year Average:	1.831	1.337	1.133	1.058	1.032	1.011	1.007	1.009	1.004
5 Year Average:	1.859	1.343	1.128	1.053	1.030	1.013	1.008	1.007	1.004
Selected:	1.831	1.337	1.133	1.058	1.032	1.011	1.007	1.009	1.004

Selected Methodology Link Ratio Method

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123
Loss Development Factor:	3.123	1.706	1.276	1.126	1.064

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves

AP&C

Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2010	$4,388,983	1.276	5,600,342
2011	$3,034,198	1.706	5,176,342
2012	$1,745,363	3.123	5,450,769

Allstate Insurance Group
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors
Collision
Paid Losses †

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
1999									78,647,395	78,646,140
2000								89,850,942	89,979,046	90,069,096
2001							106,115,800	106,098,083	106,088,901	106,076,579
2002						107,425,671	107,421,441	107,418,733	107,416,862	107,418,851
2003					119,161,916	119,156,462	119,157,381	119,156,288	119,151,506	119,148,939
2004				115,435,220	115,436,100	115,434,297	115,438,604	115,436,355	115,424,353	
2005			114,996,212	114,978,501	114,988,622	114,980,102	114,985,343	114,982,655		
2006		111,993,924	111,831,912	111,782,293	111,763,873	111,764,066	111,754,998			
2007	117,451,151	114,334,394	114,189,483	114,267,081	114,270,108	114,258,159				
2008	120,564,368	117,435,822	117,246,149	117,240,179	117,266,680					
2009	118,272,248	114,624,780	114,451,231	114,417,213						
2010	118,656,396	116,010,014	115,806,314							
2011	121,391,643	118,447,931								
2012	125,534,187									

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	0.973	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.000
3rd Prior	0.974	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.001
2nd Prior	0.969	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000
1st Prior	0.978	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Latest	0.976	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Average:	0.974	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Average:	0.974	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected:	0.974	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Selected Methodology Link Ratio Method

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123
Loss Development Factor:	0.972	0.998	1.000	1.000	1.000

†Includes ALAE

AP&C

Year	Paid Loss	Factor to Ultimate	Ultimate Loss & ALAE
2012	$13,910,986	0.972	13,521,478

Allstate Insurance Group
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors
Comprehensive
Paid Losses †

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
1999									36,133,436	36,132,683
2000								39,506,657	39,507,013	39,506,599
2001							46,270,962	46,271,664	46,271,858	46,275,642
2002						46,664,721	46,660,806	46,660,026	46,659,183	46,658,673
2003					44,276,364	44,280,813	44,260,319	44,264,633	44,264,122	44,269,367
2004				45,882,314	45,916,279	45,882,184	45,871,462	45,870,190	45,879,453	
2005			42,274,600	42,302,767	42,272,628	42,274,669	42,274,098	42,276,865		
2006		41,557,698	41,706,492	41,877,002	41,880,415	41,888,146	41,891,193			
2007	40,909,778	41,071,609	41,165,261	41,165,969	41,159,139	41,149,965				
2008	40,660,787	41,104,004	41,156,573	41,191,293	41,179,795					
2009	40,763,965	40,916,063	40,932,581	40,943,299						
2010	40,123,559	40,403,687	40,382,412							
2011	42,149,087	42,552,792								
2012	45,587,775									

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	1.004	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000
3rd Prior	1.011	1.002	1.004	0.999	0.999	1.000	1.000	1.000	1.000
2nd Prior	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1st Prior	1.007	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Latest	1.010	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Average:	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Average:	1.007	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Selected:	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Selected Methodology Link Ratio Method

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123
Loss Development Factor:	1.007	1.000	1.000	1.000	1.000

†Includes ALAE

AP&C

Year	Paid Loss	Factor to Ultimate	Ultimate Loss & ALAE
2012	$5,898,142	1.007	5,939,429

Allstate Insurance Group
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors
Bodily Injury

Incurred Losses †

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡	Earned Exposures
1999	37,746,340	55,521,157	68,429,135	75,229,610	78,312,231	79,846,810	80,883,043	81,363,196	81,433,423	81,935,260	818,650
2000	40,347,447	57,369,507	71,827,013	80,189,400	84,278,502	86,422,582	87,966,034	88,159,500	88,326,831	88,582,481	824,863
2001	42,707,689	61,300,176	75,638,418	84,379,900	88,884,577	90,095,361	90,498,046	91,067,718	91,207,737	91,598,663	849,655
2002	45,148,029	63,206,571	76,434,766	85,856,645	89,656,540	90,982,618	91,484,018	91,821,388	91,854,867	92,188,332	872,942
2003	47,570,379	65,722,853	80,597,775	90,147,528	93,060,310	94,821,276	95,713,766	96,226,872	96,525,789	96,849,856	845,650
2004	44,429,349	61,939,193	74,508,487	82,725,363	86,462,226	87,272,583	88,128,571	88,656,762	88,962,270		849,337
2005	50,565,035	68,167,310	81,773,315	90,088,299	93,196,241	95,205,309	96,006,443	96,590,694			872,157
2006	47,628,702	64,050,918	77,371,864	85,370,178	88,983,466	90,210,823	91,617,530				870,546
2007	44,809,565	60,577,189	72,375,481	81,682,390	85,386,532	87,756,515					858,422
2008	42,611,771	61,704,628	74,479,418	82,914,248	88,282,938						849,081
2009	42,702,798	64,022,963	78,228,116	87,027,926							831,323
2010	45,641,431	66,025,082	80,922,717								830,426
2011	48,842,723	69,275,658									845,776
2012	50,610,699										847,204

Selected Trend: 1.5%

Trended Incurred Losses

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
1999									98,823,730	99,432,735
2000								105,405,100	105,605,164	105,910,824
2001							106,602,077	107,273,122	107,438,057	107,898,548
2002						105,589,043	106,170,938	106,562,469	106,601,323	106,988,323
2003					106,404,226	108,417,696	109,438,161	110,024,841	110,366,620	110,737,154
2004				93,189,508	97,399,057	98,311,918	99,276,182	99,871,185	100,215,338	
2005			90,755,698	99,984,040	103,433,374	105,663,128	106,552,262	107,200,690		
2006		70,036,045	84,601,744	93,347,446	97,298,371	98,640,417	100,178,571			
2007	48,272,628	65,258,837	77,968,948	87,995,132	91,985,545	94,538,690				
2008	45,226,581	65,491,043	79,049,740	88,002,161	93,700,293					
2009	44,653,392	66,947,428	81,801,449	91,003,220						
2010	47,020,943	68,020,690	83,368,606							
2011	49,575,364	70,314,793								
2012	50,610,699									

Trended Additive Amounts per Exposure

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	19.788	16.732	10.581	4.956	2.381	0.667	0.790	0.243	0.744
3rd Prior	23.866	14.806	10.046	3.955	1.075	1.207	0.449	0.194	0.371
2nd Prior	26.818	15.969	11.680	4.538	2.557	1.135	0.694	0.045	0.542
1st Prior	25.288	17.868	10.544	4.649	1.542	1.019	0.701	0.404	0.443
Latest	24.521	18.482	11.069	6.711	2.974	1.767	0.743	0.405	0.438
3 Year Weighted Average:	25.54	17.43	11.10	5.29	2.35	1.31	0.71	0.28	0.47
5 Year Weighted Average:	24.03	16.75	10.78	4.95	2.11	1.16	0.67	0.26	0.51
Selected:	25.54	17.43	11.10	5.29	2.35	1.31	0.71	0.28	0.47

Selected Methodology Additive Method

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123
Additive Amt per Exp:	64.48	38.94	21.51	10.41	5.12

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves

AP&C

Year	Trended Age-to-Ult Additive Amt Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss & ALAE	Ultimate Loss & ALAE
2011	38.94	119,243	4,643,322	4,574,701	8,594,956	13,169,657
2012	64.48	103,423	6,668,715	6,668,715	5,436,196	12,104,911

Allstate Insurance Group
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors
Property Damage

Incurred Losses †

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡	Earned Exposures
1999	60,256,296	63,273,054	63,135,510	62,695,395	62,443,658	62,441,317	62,444,887	62,445,363	62,445,363	62,445,906	818,650
2000	66,098,146	68,948,618	69,364,726	68,466,853	68,421,812	68,397,387	68,398,690	68,337,950	68,338,530	68,313,530	824,863
2001	72,123,251	76,131,611	76,171,583	76,183,420	75,842,573	75,791,386	75,758,585	75,758,581	75,758,581	75,733,581	849,655
2002	73,467,973	78,014,039	78,818,967	78,360,428	78,177,261	78,088,672	78,097,636	78,105,333	78,088,666	78,129,531	872,942
2003	76,821,910	82,450,505	82,492,498	82,289,873	82,253,349	82,260,519	82,261,355	82,265,149	82,267,034	82,267,236	845,650
2004	78,067,096	82,942,684	83,362,258	82,666,843	82,349,611	82,167,440	82,081,488	82,083,919	82,084,749		849,337
2005	81,578,967	86,498,192	86,243,479	85,725,381	85,567,758	85,339,051	85,314,570	85,235,770			872,157
2006	81,001,713	83,671,204	83,953,915	83,349,987	83,082,296	83,083,828	83,101,486				870,546
2007	81,188,308	86,465,222	86,867,666	85,863,882	85,777,032	85,787,771					858,422
2008	82,476,594	87,476,960	87,576,317	87,290,502	87,202,497						849,081
2009	80,097,424	84,989,894	85,260,550	85,136,683							831,323
2010	84,551,741	86,795,040	86,638,626								830,426
2011	91,542,863	94,005,228									845,776
2012	94,300,488										847,204

Selected Trend: 2.0%

Trended Incurred Losses

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
1999									80,779,736	80,780,438
2000								86,669,044	86,669,780	86,638,074
2001							94,196,278	94,196,273	94,196,273	94,165,189
2002						95,189,655	95,200,582	95,209,965	95,189,648	95,239,462
2003					98,300,366	98,308,935	98,309,934	98,314,468	98,316,721	98,316,962
2004				96,857,382	96,485,694	96,272,252	96,171,545	96,174,394	96,175,366	
2005			99,066,648	98,471,517	98,290,457	98,027,745	97,999,624	97,909,107		
2006		94,227,366	94,545,744	93,865,623	93,564,159	93,565,885	93,585,771			
2007	89,638,452	95,464,592	95,908,922	94,800,664	94,704,774	94,716,631				
2008	89,275,318	94,687,875	94,795,422	94,486,047	94,390,787					
2009	85,000,027	90,191,955	90,479,178	90,347,729						
2010	87,967,631	90,301,560	90,138,826							
2011	93,373,720	95,885,333								
2012	94,300,488									

Trended Additive Amounts per Exposure

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	6.787	0.366	-0.682	-0.438	0.010	0.013	0.000	0.001	0.001
3rd Prior	6.375	0.518	-0.781	-0.208	-0.251	0.001	0.011	0.000	-0.038
2nd Prior	6.245	0.127	-1.291	-0.346	-0.301	-0.119	0.005	-0.023	-0.037
1st Prior	2.811	0.346	-0.364	-0.112	0.002	-0.032	0.003	0.003	0.057
Latest	2.970	-0.196	-0.158	-0.112	0.014	0.023	-0.104	0.001	0.000
3 Year Weighted Average:	4.00	0.09	-0.61	-0.19	-0.10	-0.04	-0.03	-0.01	0.01
5 Year Weighted Average:	5.05	0.23	-0.66	-0.24	-0.11	-0.02	-0.02	0.00	0.00
Selected:	4.00	0.09	-0.61	-0.19	-0.10	-0.04	-0.03	-0.01	0.01

Selected Methodology Additive Method

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123
Additive Amt per Exp:	3.12	-0.88	-0.97	-0.36	-0.17

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves

AP&C

Year	Trended Age-to-Ult Additive Amt Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss & ALAE	Ultimate Loss & ALAE
2012	3.12	103,423	322,680	322,680	11,026,835	11,349,515

Allstate Insurance Group
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors
Medical

Incurred Losses †

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡	Earned Exposures
1999	44,741,344	40,713,455	41,779,274	42,053,861	42,171,298	42,355,518	42,414,070	42,441,555	42,441,943	42,441,111	817,036
2000	44,254,144	43,354,902	43,316,073	43,631,151	44,029,446	44,068,189	44,124,368	44,158,591	44,123,207	44,099,671	823,364
2001	49,459,245	47,195,020	47,939,196	48,803,065	48,808,345	48,868,096	48,913,811	48,841,604	48,854,634	48,905,492	847,685
2002	46,737,576	48,156,334	49,387,133	49,548,238	49,303,682	49,312,029	49,220,163	49,205,761	49,213,328	49,218,901	870,844
2003	46,042,153	47,223,007	47,684,092	47,348,417	47,353,774	47,189,941	47,179,687	47,229,836	47,231,876	47,199,695	843,193
2004	51,610,865	48,922,457	48,133,660	48,152,721	47,503,487	47,478,855	47,507,981	47,546,283	47,669,601		846,724
2005	50,660,508	47,980,391	47,855,733	47,069,055	47,032,673	47,086,517	47,163,580	47,035,014			869,758
2006	42,681,276	43,702,892	44,038,262	43,946,910	43,985,493	44,105,530	43,989,410				867,606
2007	42,839,485	42,932,109	43,423,690	43,939,066	43,658,901	43,640,806					855,825
2008	39,208,965	41,765,936	42,521,601	42,697,189	42,078,216						847,157
2009	37,027,239	38,833,309	38,323,621	38,182,414							828,961
2010	41,346,706	40,844,697	41,079,534								827,463
2011	44,229,575	43,379,819									842,930
2012	42,319,401										842,815

Selected Trend: -1.5%

Trended Incurred Losses

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
1999									34,871,149	34,870,465
2000								36,834,092	36,804,578	36,784,945
2001							41,421,902	41,360,755	41,371,789	41,414,857
2002						42,395,053	42,316,073	42,303,691	42,310,196	42,314,988
2003					41,331,453	41,188,456	41,179,506	41,223,277	41,225,058	41,196,969
2004				42,668,824	42,093,529	42,071,702	42,097,511	42,131,451	42,240,725	
2005			43,051,430	42,343,728	42,310,999	42,359,437	42,428,764	42,313,105		
2006		39,914,212	40,220,508	40,137,076	40,172,314	40,281,945	40,175,891			
2007	39,721,477	39,807,360	40,263,162	40,741,027	40,481,253	40,464,475				
2008	36,908,832	39,315,802	40,027,137	40,192,425	39,609,763					
2009	35,385,882	37,111,892	36,624,797	36,489,850						
2010	40,115,608	39,628,546	39,856,391							
2011	43,566,131	42,729,122								
2012	42,319,401									

Trended Additive Amounts per Exposure

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	0.100	0.353	-0.814	-0.679	-0.170	-0.091	-0.072	-0.036	-0.001
3rd Prior	2.841	0.533	-0.096	-0.038	-0.026	-0.011	-0.014	0.013	-0.024
2nd Prior	2.082	0.840	0.558	0.041	0.056	0.030	0.052	0.007	0.051
1st Prior	-0.589	-0.588	0.195	-0.304	0.126	0.080	0.040	0.002	0.006
Latest	-0.993	0.275	-0.163	-0.688	-0.020	-0.122	-0.133	0.129	-0.033
3 Year Weighted Average:	0.16	0.18	0.20	-0.31	0.05	0.00	-0.01	0.05	0.01
5 Year Weighted Average:	0.69	0.29	-0.07	-0.33	-0.01	-0.02	-0.03	0.02	0.00
Selected:	0.16	0.18	0.20	-0.31	0.05	0.00	-0.01	0.05	0.01

Selected Methodology Additive Method

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123
Additive Amt per Exp:	0.33	0.17	-0.01	-0.21	0.10

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves

AP&C

Year	Trended Age-to-Ult Additive Amt Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss & ALAE	Ultimate Loss & ALAE
2011	0.17	118,472	20,140	20,447	5,055,223	5,075,670
2012	0.33	102,697	33,890	33,890	4,183,785	4,217,675

Allstate Insurance Group
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors
Uninsured / Underinsured Motorist

Incurred Losses †

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡	Earned Exposures
1999	16,500,342	33,208,890	44,883,435	50,801,542	54,548,585	57,270,032	57,374,060	57,883,355	58,089,644	58,185,440	771,974
2000	16,607,097	29,241,379	39,579,184	46,024,889	50,395,746	52,136,817	52,881,601	53,093,023	53,138,353	53,382,790	772,216
2001	19,661,226	35,460,190	46,498,801	52,885,108	56,795,724	58,952,206	59,771,430	60,084,748	60,385,043	60,716,034	785,060
2002	17,810,284	35,678,581	49,629,663	57,841,124	61,549,003	64,235,674	64,928,504	65,893,687	66,139,652	66,400,426	799,600
2003	16,411,127	32,715,628	44,316,048	50,003,032	53,501,356	55,645,637	56,863,871	57,058,890	57,754,254	57,874,613	768,898
2004	19,426,066	36,560,925	47,162,591	53,375,122	55,753,087	56,609,189	56,587,793	56,998,334	57,676,019		767,730
2005	19,627,813	32,211,457	44,555,677	49,712,000	51,910,441	52,665,777	53,329,815	53,864,539			784,830
2006	19,241,840	34,756,234	45,716,780	51,290,845	53,539,321	55,381,752	56,412,547				780,818
2007	13,674,117	25,907,181	36,014,808	39,715,446	42,507,455	44,541,234					768,211
2008	12,585,199	24,016,779	32,585,378	38,094,540	40,383,778						756,895
2009	12,420,126	23,140,292	31,431,366	35,449,527							735,653
2010	12,685,517	24,312,203	31,472,498								728,790
2011	15,901,061	27,245,906									737,129
2012	15,274,940										732,191

Selected Trend: -5.0%

Trended Incurred Losses

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
1999									29,819,859	29,869,035
2000								28,689,351	28,713,845	28,845,929
2001							33,997,995	34,176,210	34,347,018	34,535,286
2002						38,460,271	38,875,094	39,452,984	39,600,253	39,756,388
2003					33,719,198	35,070,630	35,838,421	35,961,332	36,399,584	36,475,441
2004				35,410,146	36,987,737	37,555,693	37,541,498	37,813,859	38,263,449	
2005			31,114,891	34,715,744	36,250,997	36,778,476	37,242,199	37,615,617		
2006		25,549,026	33,606,034	37,703,484	39,356,321	40,710,677	41,468,406			
2007	10,580,771	20,046,483	27,867,572	30,731,055	32,891,458	34,465,158				
2008	10,250,723	19,561,817	26,540,994	31,028,241	32,892,840					
2009	10,648,706	19,839,908	26,948,467	30,393,538						
2010	11,448,679	21,941,763	28,403,929							
2011	15,106,008	25,883,611								
2012	15,274,940									

Trended Additive Amounts per Exposure

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	12.322	10.319	4.588	2.055	1.758	0.519	0.227	0.032	0.064
3rd Prior	12.302	10.181	5.248	1.956	0.740	0.999	0.723	0.218	0.171
2nd Prior	12.494	9.221	3.727	2.117	0.672	-0.018	0.160	0.184	0.240
1st Prior	14.398	9.663	5.928	2.812	1.735	0.591	0.355	0.570	0.195
Latest	14.621	8.867	4.683	2.463	2.049	0.970	0.476	0.586	0.099
3 Year Weighted Average:	13.84	9.25	4.77	2.46	1.48	0.52	0.33	0.44	0.18
5 Year Weighted Average:	13.21	9.66	4.83	2.28	1.39	0.61	0.39	0.32	0.15
Selected:	13.84	9.25	4.77	2.46	1.48	0.52	0.33	0.44	0.18

Selected Methodology Additive Method

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123
Additive Amt per Exp:	33.27	19.43	10.18	5.41	2.95

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves

AP&C

Year	Trended Age-to-Ult Additive Amt Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss & ALAE	Ultimate Loss & ALAE
2010	10.18	122,744	1,249,534	1,384,525	$4,388,983	5,773,508
2011	19.43	105,189	2,043,822	2,151,392	3,034,198	5,185,590
2012	33.27	91,019	3,028,202	3,028,202	1,745,363	4,773,565

Allstate Insurance Group
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors
Collision

Paid Losses †

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	Earned Exposures
1999	82,443,635	78,937,792	78,513,587	78,536,144	78,608,529	78,635,031	78,648,075	78,648,927	78,647,395	78,646,140	620,505
2000	92,423,425	89,326,533	89,275,136	89,316,394	89,441,935	89,622,577	89,759,711	89,850,942	89,979,046	90,069,096	627,991
2001	109,706,754	106,399,254	106,113,735	106,112,074	106,104,339	106,120,412	106,115,800	106,098,083	106,088,901	106,076,579	649,502
2002	110,989,603	107,716,061	107,500,662	107,452,720	107,438,316	107,425,671	107,421,441	107,418,733	107,416,862	107,418,851	671,588
2003	121,584,169	118,760,662	119,167,646	119,160,183	119,161,916	119,156,462	119,157,381	119,156,288	119,151,506	119,148,939	649,233
2004	118,103,403	115,696,946	115,496,651	115,435,220	115,436,100	115,434,297	115,438,604	115,436,355	115,424,353		651,773
2005	118,667,421	115,278,446	114,996,212	114,978,501	114,988,622	114,980,102	114,985,343	114,982,655			667,363
2006	115,435,663	111,993,924	111,831,912	111,782,293	111,763,873	111,764,066	111,754,998				663,552
2007	117,451,151	114,334,394	114,189,483	114,267,081	114,270,108	114,258,159					652,425
2008	120,564,368	117,435,822	117,246,149	117,240,179	117,266,680						645,786
2009	118,272,248	114,624,780	114,451,231	114,417,213							630,495
2010	118,656,396	116,010,014	115,806,314								625,541
2011	121,391,643	118,447,931									634,102
2012	125,534,187										636,237

Selected Trend: 1.0%

Trended Paid Losses

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
1999									89,508,072	89,506,643
2000								101,246,290	101,390,641	101,492,112
2001							118,390,039	118,370,273	118,360,029	118,346,282
2002						118,664,773	118,660,100	118,657,109	118,655,042	118,657,240
2003					130,325,633	130,319,668	130,320,673	130,319,477	130,314,247	130,311,440
2004				124,999,802	125,000,755	124,998,803	125,003,466	125,001,031	124,988,035	
2005			123,291,504	123,272,516	123,283,367	123,274,232	123,279,851	123,276,969		
2006		118,883,807	118,711,828	118,659,156	118,639,603	118,639,808	118,630,182			
2007	123,442,340	120,166,597	120,014,294	120,095,851	120,099,032	120,086,473				
2008	125,459,765	122,204,187	122,006,813	122,000,600	122,028,177					
2009	121,856,015	118,098,025	117,919,218	117,884,169						
2010	121,041,390	118,341,815	118,134,021							
2011	122,605,559	119,632,410								
2012	125,534,187									

Trended Additive Amounts per Exposure

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	-5.021	-0.259	-0.028	0.001	-0.009	-0.007	-0.030	0.230	-0.002
3rd Prior	-5.041	-0.233	-0.079	0.016	-0.003	0.002	-0.004	-0.016	0.162
2nd Prior	-5.960	-0.306	0.125	-0.029	-0.014	0.007	-0.002	-0.003	-0.021
1st Prior	-4.316	-0.284	-0.010	0.005	0.000	0.008	-0.004	-0.008	0.003
Latest	-4.689	-0.332	-0.056	0.043	-0.019	-0.015	-0.004	-0.020	-0.004
3 Year Weighted Average:	-4.99	-0.31	0.02	0.01	-0.01	0.00	0.00	-0.01	-0.01
5 Year Weighted Average:	-5.01	-0.28	-0.01	0.01	-0.01	0.00	-0.01	0.04	0.03
Selected:	-4.99	-0.31	0.02	0.01	-0.01	0.00	0.00	-0.01	-0.01

Selected Methodology Additive Method

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123
Additive Amt per Exp:	-5.30	-0.31	0.00	-0.02	-0.03

†Includes ALAE

AP&C

Year	Trended Age-to-Ult Additive Amt Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Paid Loss & ALAE	Ultimate Loss & ALAE
2012	-5.30	79,367	-420,645	-420,645	13,910,986	13,490,341

Allstate Insurance Group
Private Passenger Auto
Pennsylvania

Calculation of Loss Development Factors
Comprehensive

Paid Losses †

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	Earned Exposures
1999	36,374,861	36,492,934	36,483,998	36,475,061	36,474,379	36,472,370	36,152,728	36,135,488	36,133,436	36,132,683	695,386
2000	39,453,417	39,689,762	39,675,082	39,666,704	39,658,543	39,520,475	39,510,110	39,506,657	39,507,013	39,506,599	701,515
2001	45,857,329	46,144,190	46,299,632	46,291,842	46,270,173	46,269,690	46,270,962	46,271,664	46,271,858	46,275,642	722,362
2002	46,591,938	46,707,429	46,671,667	46,666,409	46,647,908	46,664,721	46,660,806	46,660,026	46,659,183	46,658,673	744,760
2003	43,812,723	44,270,022	44,280,157	44,265,275	44,276,364	44,280,813	44,260,319	44,264,633	44,264,122	44,269,367	723,113
2004	45,376,802	45,829,453	45,878,603	45,882,314	45,916,279	45,882,184	45,871,462	45,870,190	45,879,453		727,267
2005	41,929,778	42,247,896	42,274,600	42,302,767	42,272,628	42,274,669	42,274,098	42,276,865			745,144
2006	41,225,795	41,557,698	41,706,492	41,877,002	41,880,415	41,888,146	41,891,193				741,900
2007	40,909,778	41,071,609	41,165,261	41,165,969	41,159,139	41,149,965					730,660
2008	40,660,787	41,104,004	41,156,573	41,191,293	41,179,795						722,454
2009	40,763,965	40,916,063	40,932,581	40,943,299							706,353
2010	40,123,559	40,403,687	40,382,412								702,384
2011	42,149,087	42,552,792									712,185
2012	45,587,775										714,887

Selected Trend: 0.0%

Trended Paid Losses

Fiscal Accident Year Ending 3/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
1999									36,133,436	36,132,683
2000								39,506,657	39,507,013	39,506,599
2001							46,270,962	46,271,664	46,271,858	46,275,642
2002						46,664,721	46,660,806	46,660,026	46,659,183	46,658,673
2003					44,276,364	44,280,813	44,260,319	44,264,633	44,264,122	44,269,367
2004				45,882,314	45,916,279	45,882,184	45,871,462	45,870,190	45,879,453	
2005			42,274,600	42,302,767	42,272,628	42,274,669	42,274,098	42,276,865		
2006		41,557,698	41,706,492	41,877,002	41,880,415	41,888,146	41,891,193			
2007	40,909,778	41,071,609	41,165,261	41,165,969	41,159,139	41,149,965				
2008	40,660,787	41,104,004	41,156,573	41,191,293	41,179,795					
2009	40,763,965	40,916,063	40,932,581	40,943,299						
2010	40,123,559	40,403,687	40,382,412							
2011	42,149,087	42,552,792								
2012	45,587,775									

Trended Additive Amounts per Exposure

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	0.221	0.201	0.038	0.047	0.006	-0.005	0.001	0.001	-0.001
3rd Prior	0.613	0.128	0.230	-0.040	-0.047	-0.028	-0.001	0.000	-0.001
2nd Prior	0.215	0.073	0.001	0.005	0.003	-0.015	0.006	-0.001	0.005
1st Prior	0.399	0.023	0.048	-0.009	0.010	-0.001	-0.002	-0.001	-0.001
Latest	0.567	-0.030	0.015	-0.016	-0.013	0.004	0.004	0.013	0.007
3 Year Weighted Average:	0.39	0.02	0.02	-0.01	0.00	0.00	0.00	0.00	0.00
5 Year Weighted Average:	0.40	0.08	0.07	0.00	-0.01	-0.01	0.00	0.00	0.00
Selected:	0.39	0.02	0.02	-0.01	0.00	0.00	0.00	0.00	0.00

Selected Methodology Additive Method

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123
Additive Amt per Exp:	0.42	0.03	0.01	-0.01	0.00

†Includes ALAE

AP&C

Year	Trended Age-to-Ult Additive Amt Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Paid Loss & ALAE	Ultimate Loss & ALAE
2012	0.42	89,667	37,660	37,660	5,898,142	5,935,802

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Ultimate Losses & ALAE

		Ultimate Losses & ALAE		
Coverage	**Year**	**Link Ratio Estimate**	**Additive Estimate**	**Selected**
Bodily Injury	2011	12,849,459	13,169,657	13,009,558
Bodily Injury	2012	11,823,726	12,104,911	11,964,319
Property Damage	2012	11,368,667	11,349,515	11,359,091
Medical	2011	5,075,444	5,075,670	5,075,557
Medical	2012	4,225,623	4,217,675	4,221,649
Uninsured / Underinsured Motorist	2010	5,600,342	5,773,508	5,686,925
Uninsured / Underinsured Motorist	2011	5,176,342	5,185,590	5,180,966
Uninsured / Underinsured Motorist	2012	5,450,769	4,773,565	5,112,167
Collision	2012	13,521,478	13,490,341	13,505,910
Comprehensive	2012	5,939,429	5,935,802	5,937,616

ALLSTATE INSURANCE GROUP*

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

2009, 2010 & 2011

		2009 - 2011
1. Direct Losses and Allocated Loss Adjustment Expense Incurred excluding Earthquake and Hurricane Losses	$	43,201,888
2. Direct Unallocated Loss Adjustment Expense Incurred excluding Earthquake and Hurricane	$	6,356,078
3. Ratio (2)/(1)		0.147
4. Proposed Provision		0.147

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

** Includes Personal Property Lines and Private Passenger Automobile Insurance

(000 Omitted)

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Calculation of Pure Premium Trend Factor

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

	2nd Prior Year	1st Prior Year	Current Year
1) Loss Trend Projection Date	12/28/2013	12/28/2013	12/28/2013
2) Mid-Point of Current Year's Experience Period	9/30/2011	9/30/2011	9/30/2011
3) Experience Period Ended	3/31/2010	3/31/2011	3/31/2012
4) Midpoint of Experience Period	9/30/2009	9/30/2010	9/30/2011
5) Historical: Number of Years from (4) to (2)	2.000	1.000	0.000
6) Projected: Number of Years from (2) to (1)	2.244	2.244	2.244

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 Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Frequency
Bodily Injury

			Exponential Curve of Best Fit		
Year Ending	Actual Paid Frequency	Annual Change	24 pt.	12 pt.	6 pt.
09/06	1.0667 %	-7.61 %	.9953 %		
12/06	1.0527	-6.50	.9928		
03/07	1.0309	-6.89	.9903		
06/07	1.0184	-5.57	.9879		
09/07	1.0063	-5.66	.9854		
12/07	.9866	-6.28	.9830		
03/08	.9650	-6.39	.9805		
06/08	.9509	-6.63	.9781		
09/08	.9373	-6.86	.9757		
12/08	.9246	-6.28	.9733		
03/09	.9137	-5.32	.9708		
06/09	.9088	-4.43	.9684		
09/09	.9053	-3.41	.9660	.9179 %	
12/09	.9177	-0.75	.9636	.9247	
03/10	.9241	1.14	.9613	.9315	
06/10	.9368	3.08	.9589	.9384	
09/10	.9516	5.11	.9565	.9454	
12/10	.9679	5.47	.9541	.9523	
03/11	.9802	6.07	.9518	.9594	.9816 %
06/11	.9822	4.85	.9494	.9665	.9804
09/11	.9825	3.25	.9470	.9736	.9792
12/11	.9736	0.59	.9447	.9808	.9780
03/12	.9752	-0.51	.9424	.9881	.9768
06/12	.9778	-0.45	.9400	.9954	.9756

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-0.99%	2.99%	-0.49%

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Frequency
Property Damage

			Exponential Curve of Best Fit		
Year Ending	Actual Paid Frequency	Annual Change	24 pt.	12 pt.	6 pt.
09/06	3.6052 %	-5.41 %	3.5442 %		
12/06	3.5976	-4.25	3.5453		
03/07	3.5649	-4.14	3.5463		
06/07	3.5692	-2.71	3.5474		
09/07	3.5797	-0.71	3.5484		
12/07	3.5713	-0.73	3.5495		
03/08	3.5259	-1.09	3.5505		
06/08	3.4948	-2.08	3.5516		
09/08	3.4684	-3.11	3.5526		
12/08	3.3990	-4.82	3.5537		
03/09	3.4743	-1.46	3.5547		
06/09	3.5081	0.38	3.5558		
09/09	3.5275	1.70	3.5569	3.6066 %	
12/09	3.6140	6.33	3.5579	3.6024	
03/10	3.5732	2.85	3.5590	3.5982	
06/10	3.5878	2.27	3.5600	3.5940	
09/10	3.6299	2.90	3.5611	3.5898	
12/10	3.6402	0.72	3.5621	3.5856	
03/11	3.6481	2.10	3.5632	3.5814	3.6421 %
06/11	3.6142	0.74	3.5643	3.5772	3.6138
09/11	3.5768	-1.46	3.5653	3.5731	3.5858
12/11	3.5630	-2.12	3.5664	3.5689	3.5579
03/12	3.5165	-3.61	3.5674	3.5647	3.5303
06/12	3.5143	-2.76	3.5685	3.5606	3.5029

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	0.12%	-0.47%	-3.07%

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Frequency
Medical

			Exponential Curve of Best Fit		
Year Ending	Actual Paid Frequency	Annual Change	24 pt.	12 pt.	6 pt.
09/06	1.1079 %	-4.22 %	1.0045 %		
12/06	1.0633	-10.23	.9786		
03/07	1.0198	-12.59	.9534		
06/07	.9598	-15.83	.9289		
09/07	.8996	-18.80	.9050		
12/07	.8467	-20.37	.8817		
03/08	.8156	-20.02	.8590		
06/08	.7916	-17.52	.8368		
09/08	.7652	-14.94	.8153		
12/08	.7418	-12.39	.7943		
03/09	.7440	-8.78	.7739		
06/09	.7222	-8.77	.7539		
09/09	.7269	-5.01	.7345	.7098 %	
12/09	.7142	-3.72	.7156	.6968	
03/10	.6921	-6.98	.6972	.6840	
06/10	.6618	-8.36	.6792	.6714	
09/10	.6408	-11.84	.6618	.6591	
12/10	.6372	-10.78	.6447	.6470	
03/11	.6192	-10.53	.6281	.6351	.6164 %
06/11	.6122	-7.49	.6120	.6234	.6122
09/11	.6063	-5.38	.5962	.6120	.6081
12/11	.6000	-5.84	.5809	.6007	.6040
03/12	.5997	-3.15	.5659	.5897	.5999
06/12	.5992	-2.12	.5513	.5789	.5959

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-9.91%	-7.15%	-2.67%

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Frequency
Uninsured / Underinsured Motorist

			Exponential Curve of Best Fit		
Year Ending	Actual Paid Frequency	Annual Change	24 pt.	12 pt.	6 pt.
09/06	.1478 %	-9.71 %	.1493 %		
12/06	.1499	-4.70	.1482		
03/07	.1510	0.07	.1470		
06/07	.1545	5.32	.1458		
09/07	.1565	5.89	.1447		
12/07	.1552	3.54	.1435		
03/08	.1533	1.52	.1424		
06/08	.1464	-5.24	.1413		
09/08	.1396	-10.80	.1402		
12/08	.1340	-13.66	.1390		
03/09	.1323	-13.70	.1379		
06/09	.1264	-13.66	.1369		
09/09	.1208	-13.47	.1358	.1175 %	
12/09	.1169	-12.76	.1347	.1193	
03/10	.1114	-15.80	.1336	.1212	
06/10	.1178	-6.80	.1326	.1231	
09/10	.1252	3.64	.1315	.1250	
12/10	.1328	13.60	.1305	.1270	
03/11	.1379	23.79	.1295	.1289	.1411 %
06/11	.1425	20.97	.1284	.1309	.1389
09/11	.1360	8.63	.1274	.1330	.1368
12/11	.1359	2.33	.1264	.1351	.1346
03/12	.1339	-2.90	.1254	.1372	.1326
06/12	.1284	-9.89	.1244	.1393	.1305

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-3.12%	6.39%	-6.03%

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Frequency
Collision

			Exponential Curve of Best Fit		
Year Ending	Actual Paid Frequency	Annual Change	24 pt.	12 pt.	6 pt.
09/06	5.4778 %	-1.14 %	5.6227 %		
12/06	5.4934	-0.86	5.6374		
03/07	5.5972	2.01	5.6521		
06/07	5.6707	3.62	5.6668		
09/07	5.6945	3.96	5.6816		
12/07	5.7514	4.70	5.6964		
03/08	5.7704	3.09	5.7113		
06/08	5.8003	2.29	5.7262		
09/08	5.8274	2.33	5.7411		
12/08	5.8116	1.05	5.7561		
03/09	5.8696	1.72	5.7711		
06/09	5.8613	1.05	5.7861		
09/09	5.8337	0.11	5.8012	5.8294 %	
12/09	5.8020	-0.17	5.8164	5.8369	
03/10	5.7447	-2.13	5.8315	5.8445	
06/10	5.7643	-1.65	5.8467	5.8521	
09/10	5.8682	0.59	5.8620	5.8597	
12/10	5.9564	2.66	5.8773	5.8673	
03/11	5.9968	4.39	5.8926	5.8749	6.0442 %
06/11	5.9889	3.90	5.9080	5.8825	5.9920
09/11	5.9823	1.94	5.9234	5.8901	5.9403
12/11	5.9746	0.31	5.9388	5.8977	5.8891
03/12	5.7889	-3.47	5.9543	5.9054	5.8382
06/12	5.7614	-3.80	5.9698	5.9130	5.7878

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	1.05%	0.52%	-3.41%

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Frequency
Comprehensive

			Exponential Curve of Best Fit		
Year Ending	Actual Paid Frequency	Annual Change	24 pt.	12 pt.	6 pt.
09/06	7.3594 %	-9.53 %	6.9987 %		
12/06	7.2606	-8.34	7.0176		
03/07	7.1897	-7.36	7.0365		
06/07	7.1534	-5.80	7.0556		
09/07	7.1179	-3.28	7.0746		
12/07	7.0587	-2.78	7.0937		
03/08	6.9946	-2.71	7.1129		
06/08	6.9324	-3.09	7.1321		
09/08	6.8782	-3.37	7.1514		
12/08	6.8196	-3.39	7.1707		
03/09	6.8841	-1.58	7.1901		
06/09	6.8974	-0.50	7.2095		
09/09	6.9687	1.32	7.2290	7.2642 %	
12/09	7.1921	5.46	7.2486	7.2886	
03/10	7.2773	5.71	7.2682	7.3131	
06/10	7.4658	8.24	7.2878	7.3376	
09/10	7.6172	9.31	7.3075	7.3623	
12/10	7.5793	5.38	7.3272	7.3870	
03/11	7.5512	3.76	7.3470	7.4118	7.5467 %
06/11	7.4446	-0.28	7.3669	7.4366	7.5089
09/11	7.4735	-1.89	7.3868	7.4616	7.4713
12/11	7.5263	-0.70	7.4068	7.4866	7.4339
03/12	7.4403	-1.47	7.4268	7.5118	7.3967
06/12	7.2827	-2.17	7.4468	7.5370	7.3596

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	1.09%	1.35%	-1.99%

Allstate Property & 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.
09/06	$9,708.00	6.67 %	$10,532.00		
12/06	9,953.00	8.74	10,659.00		
03/07	10,116.00	6.99	10,787.00		
06/07	10,466.00	6.50	10,917.00		
09/07	10,941.00	12.70	11,049.00		
12/07	11,394.00	14.48	11,182.00		
03/08	11,681.00	15.47	11,316.00		
06/08	12,099.00	15.60	11,453.00		
09/08	12,486.00	14.12	11,591.00		
12/08	12,678.00	11.27	11,730.00		
03/09	12,716.00	8.86	11,872.00		
06/09	12,785.00	5.67	12,015.00		
09/09	12,829.00	2.75	12,159.00	$12,428.00	
12/09	12,590.00	-0.69	12,306.00	12,505.00	
03/10	12,640.00	-0.60	12,454.00	12,582.00	
06/10	12,364.00	-3.29	12,604.00	12,659.00	
09/10	12,372.00	-3.56	12,756.00	12,737.00	
12/10	12,614.00	0.19	12,909.00	12,816.00	
03/11	12,785.00	1.15	13,065.00	12,895.00	$12,886.00
06/11	13,079.00	5.78	13,222.00	12,974.00	12,991.00
09/11	13,159.00	6.36	13,381.00	13,054.00	13,097.00
12/11	13,199.00	4.64	13,543.00	13,135.00	13,204.00
03/12	13,295.00	3.99	13,706.00	13,216.00	13,311.00
06/12	13,392.00	2.39	13,871.00	13,297.00	13,420.00

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	4.91%	2.49%	3.30%

Allstate Property & 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.
09/06	$2,647.00	3.80 %	$2,681.00		
12/06	2,670.00	4.05	2,686.00		
03/07	2,681.00	3.55	2,691.00		
06/07	2,690.00	2.67	2,697.00		
09/07	2,717.00	2.64	2,702.00		
12/07	2,724.00	2.02	2,707.00		
03/08	2,752.00	2.65	2,712.00		
06/08	2,759.00	2.57	2,718.00		
09/08	2,746.00	1.07	2,723.00		
12/08	2,756.00	1.17	2,728.00		
03/09	2,736.00	-0.58	2,734.00		
06/09	2,743.00	-0.58	2,739.00		
09/09	2,743.00	-0.11	2,744.00	$2,710.00	
12/09	2,744.00	-0.44	2,750.00	2,720.00	
03/10	2,742.00	0.22	2,755.00	2,730.00	
06/10	2,732.00	-0.40	2,760.00	2,740.00	
09/10	2,733.00	-0.36	2,766.00	2,750.00	
12/10	2,727.00	-0.62	2,771.00	2,760.00	
03/11	2,741.00	-0.04	2,776.00	2,770.00	$2,725.00
06/11	2,752.00	0.73	2,782.00	2,780.00	2,752.00
09/11	2,758.00	0.91	2,787.00	2,790.00	2,780.00
12/11	2,799.00	2.64	2,793.00	2,801.00	2,808.00
03/12	2,840.00	3.61	2,798.00	2,811.00	2,836.00
06/12	2,875.00	4.47	2,804.00	2,821.00	2,864.00

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	0.78%	1.47%	4.06%

Allstate Property & 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.
09/06	$2,530.00	-3.69 %	$2,660.00		
12/06	2,652.00	3.11	2,689.00		
03/07	2,657.00	1.03	2,719.00		
06/07	2,703.00	4.52	2,749.00		
09/07	2,799.00	10.63	2,779.00		
12/07	2,824.00	6.49	2,809.00		
03/08	2,888.00	8.69	2,840.00		
06/08	3,008.00	11.28	2,871.00		
09/08	3,042.00	8.68	2,903.00		
12/08	3,105.00	9.95	2,935.00		
03/09	3,008.00	4.16	2,967.00		
06/09	3,011.00	0.10	3,000.00		
09/09	2,989.00	-1.74	3,033.00	$2,987.00	
12/09	2,957.00	-4.77	3,066.00	3,024.00	
03/10	3,021.00	0.43	3,100.00	3,062.00	
06/10	3,055.00	1.46	3,134.00	3,099.00	
09/10	3,134.00	4.85	3,168.00	3,138.00	
12/10	3,237.00	9.47	3,203.00	3,177.00	
03/11	3,323.00	10.00	3,239.00	3,216.00	$3,360.00
06/11	3,369.00	10.28	3,274.00	3,256.00	3,350.00
09/11	3,384.00	7.98	3,310.00	3,296.00	3,339.00
12/11	3,333.00	2.97	3,347.00	3,336.00	3,329.00
03/12	3,285.00	-1.14	3,383.00	3,378.00	3,318.00
06/12	3,310.00	-1.75	3,421.00	3,419.00	3,308.00

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	4.47%	5.03%	-1.26%

Allstate Property & 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.
09/06	$45,556.00	-2.87 %	$45,385.00		
12/06	47,077.00	7.63	45,307.00		
03/07	46,982.00	5.48	45,230.00		
06/07	46,116.00	2.12	45,152.00		
09/07	42,871.00	-5.89	45,075.00		
12/07	42,363.00	-10.01	44,997.00		
03/08	42,487.00	-9.57	44,920.00		
06/08	42,771.00	-7.25	44,843.00		
09/08	45,452.00	6.02	44,766.00		
12/08	46,561.00	9.91	44,689.00		
03/09	47,550.00	11.92	44,613.00		
06/09	47,769.00	11.69	44,536.00		
09/09	47,790.00	5.14	44,460.00	$43,410.00	
12/09	45,592.00	-2.08	44,384.00	43,473.00	
03/10	44,264.00	-6.91	44,308.00	43,536.00	
06/10	42,141.00	-11.78	44,232.00	43,599.00	
09/10	39,315.00	-17.73	44,156.00	43,663.00	
12/10	40,264.00	-11.69	44,080.00	43,726.00	
03/11	40,813.00	-7.80	44,004.00	43,789.00	$42,177.00
06/11	43,151.00	2.40	43,929.00	43,853.00	43,052.00
09/11	46,503.00	18.28	43,854.00	43,916.00	43,944.00
12/11	44,624.00	10.83	43,778.00	43,980.00	44,856.00
03/12	45,590.00	11.70	43,703.00	44,043.00	45,786.00
06/12	45,968.00	6.53	43,628.00	44,107.00	46,736.00

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-0.68%	0.58%	8.56%

Allstate Property & 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.
09/06	$3,201.00	2.43 %	$3,232.00		
12/06	3,223.00	3.07	3,226.00		
03/07	3,210.00	1.33	3,219.00		
06/07	3,213.00	1.20	3,212.00		
09/07	3,209.00	0.25	3,205.00		
12/07	3,199.00	-0.74	3,199.00		
03/08	3,239.00	0.90	3,192.00		
06/08	3,223.00	0.31	3,185.00		
09/08	3,226.00	0.53	3,179.00		
12/08	3,235.00	1.13	3,172.00		
03/09	3,193.00	-1.42	3,165.00		
06/09	3,176.00	-1.46	3,159.00		
09/09	3,143.00	-2.57	3,152.00	$3,076.00	
12/09	3,106.00	-3.99	3,145.00	3,080.00	
03/10	3,077.00	-3.63	3,139.00	3,085.00	
06/10	3,061.00	-3.62	3,132.00	3,089.00	
09/10	3,069.00	-2.35	3,126.00	3,093.00	
12/10	3,074.00	-1.03	3,119.00	3,097.00	
03/11	3,055.00	-0.71	3,112.00	3,101.00	$3,048.00
06/11	3,069.00	0.26	3,106.00	3,106.00	3,073.00
09/11	3,088.00	0.62	3,099.00	3,110.00	3,098.00
12/11	3,129.00	1.79	3,093.00	3,114.00	3,123.00
03/12	3,148.00	3.04	3,086.00	3,118.00	3,148.00
06/12	3,175.00	3.45	3,080.00	3,122.00	3,174.00

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-0.84%	0.54%	3.28%

Allstate Property & 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.
09/06	$805.00	9.82 %	$862.00		
12/06	817.00	8.07	857.00		
03/07	821.00	6.49	852.00		
06/07	829.00	5.20	847.00		
09/07	846.00	5.09	842.00		
12/07	848.00	3.79	836.00		
03/08	855.00	4.14	831.00		
06/08	862.00	3.98	827.00		
09/08	859.00	1.54	822.00		
12/08	878.00	3.54	817.00		
03/09	870.00	1.75	812.00		
06/09	858.00	-0.46	807.00		
09/09	840.00	-2.21	802.00	$788.00	
12/09	805.00	-8.31	797.00	784.00	
03/10	780.00	-10.34	793.00	780.00	
06/10	753.00	-12.24	788.00	776.00	
09/10	736.00	-12.38	783.00	772.00	
12/10	734.00	-8.82	778.00	768.00	
03/11	738.00	-5.38	774.00	764.00	$745.00
06/11	755.00	0.27	769.00	760.00	750.00
09/11	760.00	3.26	765.00	756.00	755.00
12/11	762.00	3.81	760.00	752.00	760.00
03/12	766.00	3.79	756.00	748.00	765.00
06/12	766.00	1.46	751.00	744.00	770.00

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-2.37%	-2.07%	2.69%

Allstate Property & 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	24 pt.	12 pt.	6 pt.
09/06	$103.56	-1.45 %	$104.82		
12/06	104.77	1.67	105.82		
03/07	104.29	-0.37	106.83		
06/07	106.59	0.58	107.85		
09/07	110.10	6.32	108.88		
12/07	112.41	7.29	109.91		
03/08	112.72	8.08	110.96		
06/08	115.04	7.93	112.02		
09/08	117.03	6.29	113.09		
12/08	117.22	4.28	114.17		
03/09	116.19	3.08	115.26		
06/09	116.19	1.00	116.35		
09/09	116.14	-0.76	117.46	$114.08	
12/09	115.55	-1.42	118.58	115.63	
03/10	116.80	0.53	119.71	117.21	
06/10	115.83	-0.31	120.86	118.80	
09/10	117.73	1.37	122.01	120.41	
12/10	122.09	5.66	123.17	122.05	
03/11	125.31	7.29	124.35	123.71	$126.48
06/11	128.47	10.91	125.53	125.39	127.36
09/11	129.29	9.82	126.73	127.10	128.24
12/11	128.51	5.26	127.94	128.83	129.13
03/12	129.65	3.46	129.16	130.58	130.02
06/12	130.95	1.93	130.39	132.36	130.92

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	3.87%	5.55%	2.80%

Allstate Property & 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	24 pt.	12 pt.	6 pt.
09/06	$95.43	-1.80 %	$95.01		
12/06	96.04	-0.38	95.22		
03/07	95.56	-0.76	95.43		
06/07	95.99	-0.12	95.65		
09/07	97.27	1.93	95.86		
12/07	97.27	1.28	96.08		
03/08	97.02	1.53	96.30		
06/08	96.43	0.46	96.51		
09/08	95.25	-2.08	96.73		
12/08	93.67	-3.70	96.95		
03/09	95.07	-2.01	97.17		
06/09	96.22	-0.22	97.39		
09/09	96.74	1.56	97.60	$97.73	
12/09	99.15	5.85	97.82	97.97	
03/10	97.96	3.04	98.04	98.22	
06/10	98.01	1.86	98.27	98.47	
09/10	99.20	2.54	98.49	98.71	
12/10	99.26	0.11	98.71	98.96	
03/11	100.01	2.09	98.93	99.21	$99.27
06/11	99.47	1.49	99.15	99.46	99.48
09/11	98.66	-0.54	99.38	99.71	99.69
12/11	99.72	0.46	99.60	99.96	99.90
03/12	99.88	-0.13	99.82	100.21	100.11
06/12	101.04	1.58	100.05	100.46	100.32

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	0.90%	1.01%	0.85%

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Pure Premium
Medical

			Exponential Curve of Best Fit		
Year Ending	Actual Paid Pure Premium	Annual Change	24 pt.	12 pt.	6 pt.
09/06	$28.03	-7.77 %	$26.72		
12/06	28.20	-7.42	26.31		
03/07	27.09	-11.73	25.92		
06/07	25.94	-12.04	25.53		
09/07	25.18	-10.17	25.15		
12/07	23.91	-15.21	24.77		
03/08	23.55	-13.07	24.40		
06/08	23.81	-8.21	24.03		
09/08	23.28	-7.55	23.67		
12/08	23.04	-3.64	23.31		
03/09	22.38	-4.97	22.96		
06/09	21.75	-8.65	22.62		
09/09	21.73	-6.66	22.28	$21.21	
12/09	21.12	-8.33	21.94	21.07	
03/10	20.91	-6.57	21.61	20.94	
06/10	20.22	-7.03	21.29	20.81	
09/10	20.08	-7.59	20.97	20.68	
12/10	20.62	-2.37	20.65	20.55	
03/11	20.58	-1.58	20.34	20.42	$20.72
06/11	20.63	2.03	20.04	20.29	20.51
09/11	20.51	2.14	19.74	20.17	20.31
12/11	20.00	-3.01	19.44	20.04	20.10
03/12	19.70	-4.28	19.15	19.92	19.90
06/12	19.83	-3.88	18.86	19.79	19.71

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-5.88%	-2.48%	-3.91%

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Loss Trends - Pure Premium
Uninsured / Underinsured Motorist

			Exponential Curve of Best Fit		
Year Ending	Actual Paid Pure Premium	Annual Change	24 pt.	12 pt.	6 pt.
09/06	$67.33	-12.32 %	$67.77		
12/06	70.55	2.51	67.12		
03/07	70.95	5.55	66.48		
06/07	71.27	7.61	65.84		
09/07	67.09	-0.36	65.21		
12/07	65.75	-6.80	64.58		
03/08	65.14	-8.19	63.96		
06/08	62.60	-12.17	63.35		
09/08	63.47	-5.40	62.74		
12/08	62.38	-5.13	62.14		
03/09	62.90	-3.44	61.54		
06/09	60.36	-3.58	60.95		
09/09	57.71	-9.08	60.37	$51.01	
12/09	53.30	-14.56	59.79	51.88	
03/10	49.32	-21.59	59.21	52.76	
06/10	49.66	-17.73	58.65	53.67	
09/10	49.23	-14.69	58.08	54.58	
12/10	53.46	0.30	57.53	55.51	
03/11	56.30	14.15	56.97	56.46	$59.51
06/11	61.48	23.80	56.43	57.43	59.81
09/11	63.25	28.48	55.89	58.41	60.10
12/11	60.64	13.43	55.35	59.41	60.40
03/12	61.05	8.44	54.82	60.42	60.70
06/12	59.02	-4.00	54.29	61.45	61.00

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-3.78%	7.01%	1.99%

Allstate Property & 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	24 pt.	12 pt.	6 pt.
09/06	$175.33	1.25 %	$181.76		
12/06	177.06	2.20	181.85		
03/07	179.67	3.38	181.94		
06/07	182.22	4.87	182.03		
09/07	182.76	4.24	182.12		
12/07	183.99	3.91	182.21		
03/08	186.93	4.04	182.30		
06/08	186.96	2.60	182.40		
09/08	187.98	2.86	182.49		
12/08	188.00	2.18	182.58		
03/09	187.44	0.27	182.67		
06/09	186.13	-0.44	182.76		
09/09	183.34	-2.47	182.85	$179.32	
12/09	180.20	-4.15	182.95	179.80	
03/10	176.75	-5.70	183.04	180.28	
06/10	176.46	-5.20	183.13	180.76	
09/10	180.11	-1.76	183.22	181.24	
12/10	183.09	1.60	183.31	181.72	
03/11	183.21	3.65	183.41	182.21	$184.26
06/11	183.82	4.17	183.50	182.69	184.15
09/11	184.75	2.58	183.59	183.18	184.03
12/11	186.96	2.11	183.68	183.66	183.92
03/12	182.23	-0.53	183.77	184.15	183.80
06/12	182.93	-0.48	183.87	184.64	183.69

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	0.20%	1.07%	-0.25%

Allstate Property & 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	24 pt.	12 pt.	6 pt.
09/06	$59.28	-0.64 %	$60.33		
12/06	59.30	-0.92	60.13		
03/07	59.05	-1.37	59.94		
06/07	59.27	-0.90	59.74		
09/07	60.20	1.55	59.54		
12/07	59.89	0.99	59.34		
03/08	59.83	1.32	59.15		
06/08	59.77	0.84	58.95		
09/08	59.08	-1.86	58.76		
12/08	59.91	0.03	58.57		
03/09	59.89	0.10	58.37		
06/09	59.20	-0.95	58.18		
09/09	58.51	-0.96	57.99	$57.23	
12/09	57.89	-3.37	57.80	57.13	
03/10	56.74	-5.26	57.61	57.02	
06/10	56.19	-5.08	57.42	56.91	
09/10	56.07	-4.17	57.23	56.81	
12/10	55.63	-3.90	57.04	56.70	
03/11	55.74	-1.76	56.85	56.60	$56.26
06/11	56.20	0.02	56.66	56.49	56.34
09/11	56.82	1.34	56.48	56.39	56.43
12/11	57.34	3.07	56.29	56.28	56.51
03/12	56.98	2.22	56.10	56.18	56.60
06/12	55.76	-0.78	55.92	56.07	56.68

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-1.31%	-0.74%	0.60%

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Catastrophe Insurance Losses
Comprehensive

	Allstate Insurance Group			
Calendar Year	Total Incurred Losses	Catastrophe Losses	Incurred Losses Excluding Catastrophes	Percentage Catastrophe Losses
1987	$18,589,268	$7,300	$18,581,968	
1988	21,743,381	26,712	21,716,669	
1989	27,265,082	315,594	26,949,488	
1990	30,011,612	50,827	29,960,785	
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	44,092,042	1,953,315	42,138,727	
2009	44,274,333	1,507,968	42,766,365	
2010	55,251,057	12,576,041	42,675,016	
2011	62,123,304	15,967,792	46,155,512	
		$62,099,358	**$1,029,716,295**	

25 Year Aggregate Average	**6.0 %**
Selected Catastrophe Provision	**6.0 %**

† The value has been adjusted

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Summary of Expense Provisions

		Liability Expense Provision			
	Percent Fixed	Bodily Injury	Property Damage	Medical	Uninsured / Underinsured Motorist
Commissions	0 %	11.5 %	11.5 %	11.5 %	11.5 %
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	4.9	4.9	4.9	4.9
Debt Provision	0	1.4	1.4	1.4	1.4
Profit Provision	0	6.6	6.6	6.6	6.6

		Physical Damage Expense Provision	
	Percent Fixed	Collision	Comprehensive
Commissions	0 %	11.5 %	11.5 %
Taxes †	0	2.2	2.2
Licenses and Fees	100	0.1	0.1
Other Acquisition	100	5.4	5.4
General Expense	100	4.9	4.9
Debt Provision	0	1.4	1.4
Profit Provision	0	9.0	9.0

† State Taxes - Does not include Federal Income Tax

ALLSTATE INSURANCE GROUP*

Countrywide Experience for General Expenses

	General Expense**		
	2009	2010	2011
1. Direct Premium Earned Less Reinsurance Premium***	21,698,432	21,675,897	21,446,209
2. General Expense Incurred	1,011,399	1,018,249	1,124,614
3. Ratio (2)/(1)	0.0466	0.0470	0.0524
4. Three Year Average			0.0487
5. Proposed Provision			0.049

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

** 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.

(000's) omitted

ALLSTATE INSURANCE GROUP*

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Countrywide Experience for Other Acquisition Expenses

	Other Acquisition Expense		
	2009	2010	2011
1. Direct Premium Earned Less Reinsurance Premium**	21,698,432	21,675,897	21,446,209
2. Other Acquisition Expense Incurred	1,259,684	1,459,795	1,369,771
3. Ratio (2)/(1)	0.0581	0.0673	0.0639
4. Three Year Average			0.0631
5. Adjusted Three Year Average***			0.0544
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 and Allstate County Mutual. Data includes Personal Property Lines (excluding Earthquake) and Private Passenger Autombobile 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 1.20% to reflect the amount of Installment Fees collected for Allstate Insurance Group Private Passenger Auto and includes a 0.34% provision for Allstate Insurance Group(AIC,AFCIC & AP&C) Private Passenger Auto premiums written off.

(000's) omitted

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Factor to Adjust for Subsequent Change in Fixed Expense
(For calendar years 2009-2011)

1) Average Earned Date of Experience Period	6/30/2010
2) Average Earned Date of Proposed Policy Period	12/28/2013
3) Number of Years from (1) to (2)	3.496
4) Selected Annual Impact	2.30%
5) Factor to Adjust for Subsequent Change in Fixed Expense [1.0 + (4)] ^ (3)	1.083

Allstate Property & 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 @ 1.7% †force of interest, assuming an Operating Profit of 6.20% 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 @ 1.7%	Discounted Payments
1	26.4 %	26.40 %	0.68	1.001	26.4 %
2	60.8	34.40	1.39	0.989	34.0
3	77.2	16.40	2.46	0.971	15.9
4	88.1	10.90	3.46	0.955	10.4
5	94.2	6.10	4.45	0.939	5.7
6	96.6	2.40	5.44	0.923	2.2
Subsequent	100.0	3.40	7.45	0.892	3.0
Total					97.6 %
Expected Losses and Loss Expense Ratio					67.8 %
Present Value of Loss and Loss Expense Payments					66.2 %
General Expense		4.9 %	0.63	1.002	4.9 %
Other Acquisition		5.4 %	0.56	1.003	5.4 %
Taxes		2.3 %	0.33	1.007	2.3 %
Licenses and Fees		0.1 %	0.33	1.007	0.1 %
Commissions		11.5 %	0.58	1.003	11.5 %
Debt Provision		1.4 %	0.75	1.000	1.4 %
Profit		6.6 %	0.75	1.000	6.6 %
Total Present Value of Outgo					98.4 %
Premiums		100.0 %	0.60	1.003	100.3 %
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 Property & 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 @ 1.7% †force of interest, assuming an Operating Profit of 6.20% 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 @ 1.7%	Discounted Payments
1	71.2 %	71.20 %	0.63	1.002	71.3 %
2	99.6	28.40	1.16	0.993	28.2
3	99.6	0.00	2.31	0.974	0.0
4	99.7	0.10	3.41	0.956	0.1
5	99.9	0.20	4.33	0.941	0.2
6	100.0	0.10	5.38	0.924	0.1
Subsequent	100.0	0.00	7.63	0.890	0.0
Total					99.9 %
Expected Losses and Loss Expense Ratio					65.5 %
Present Value of Loss and Loss Expense Payments					65.4 %
General Expense		4.9 %	0.63	1.002	4.9 %
Other Acquisition		5.4 %	0.56	1.003	5.4 %
Taxes		2.2 %	0.33	1.007	2.2 %
Licenses and Fees		0.1 %	0.33	1.007	0.1 %
Commissions		11.5 %	0.58	1.003	11.5 %
Debt Provision		1.4 %	0.75	1.000	1.4 %
Profit		9.0 %	0.75	1.000	9.0 %
Total Present Value of Outgo					99.9 %
Premiums		100.0 %	0.60	1.003	100.3 %
Difference, Present Value of Income Less Present Value of Outgo					0.4 %

†Discount rate from Investment Department forecast

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

Allstate Property & Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Calculation of Premium Trend Factor

Coverage	Selected Annual Premium Impacts Projected
Bodily Injury	-2.50%
Property Damage	-2.00
Medical	-2.50
Uninsured / Underinsured Motorist	-1.00
Collision	4.00
Comprehensive	2.00

	Current Year
1)Average Earned Date of Proposed Policy Period	12/28/2013
2) Mid-Point of Current Year's Experience Period	9/30/2011
3) Experience Period Ended	3/31/2012
4) Midpoint of Experience Period	9/30/2011
5) Historical: Number of Years from (4) to (2)	0.000
6) Projected: Number of Years from (2) to (1)	2.244

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 Property and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Premium Trends
Bodily Injury

			Exponential Curve of Best Fit		
Year Ending	Average Written Premium @ CRL	Annual Change	24 pt.	12 pt.	6 pt.
09/06	$239.35	-6.44 %	$234.00		
12/06	234.95	-6.65	230.94		
03/07	230.57	-7.05	227.92		
06/07	226.95	-6.73	224.94		
09/07	223.20	-6.75	222.00		
12/07	219.73	-6.48	219.10		
03/08	215.81	-6.40	216.23		
06/08	212.28	-6.46	213.41		
09/08	208.54	-6.57	210.62		
12/08	205.34	-6.55	207.86		
03/09	202.43	-6.20	205.14		
06/09	198.95	-6.28	202.46		
09/09	196.40	-5.82	199.82	$195.07	
12/09	194.14	-5.45	197.20	193.34	
03/10	191.50	-5.40	194.62	191.62	
06/10	189.65	-4.67	192.08	189.92	
09/10	187.57	-4.50	189.57	188.24	
12/10	185.36	-4.52	187.09	186.56	
03/11	183.97	-3.93	184.64	184.91	$183.94
06/11	182.61	-3.71	182.23	183.27	182.70
09/11	181.49	-3.24	179.85	181.64	181.48
12/11	180.33	-2.71	177.50	180.03	180.26
03/12	179.06	-2.67	175.18	178.43	179.05
06/12	177.81	-2.63	172.89	176.85	177.85

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-5.13%	-3.50%	-2.66%

Allstate Property and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Premium Trends
Property Damage

			Exponential Curve of Best Fit		
Year Ending	Average Written Premium @ CRL	Annual Change	24 pt.	12 pt.	6 pt.
09/06	$203.39	-6.65 %	$198.29		
12/06	199.65	-6.81	196.07		
03/07	195.90	-7.15	193.87		
06/07	193.11	-6.59	191.70		
09/07	190.12	-6.52	189.55		
12/07	187.53	-6.07	187.42		
03/08	184.52	-5.81	185.32		
06/08	182.01	-5.75	183.24		
09/08	179.32	-5.68	181.19		
12/08	177.06	-5.58	179.16		
03/09	175.07	-5.12	177.15		
06/09	172.77	-5.08	175.16		
09/09	170.81	-4.75	173.20	$169.40	
12/09	169.11	-4.49	171.25	168.16	
03/10	167.11	-4.55	169.33	166.93	
06/10	165.19	-4.39	167.43	165.71	
09/10	163.63	-4.20	165.56	164.50	
12/10	162.00	-4.20	163.70	163.30	
03/11	161.03	-3.64	161.86	162.10	$160.98
06/11	160.25	-2.99	160.05	160.91	160.26
09/11	159.50	-2.52	158.26	159.74	159.55
12/11	158.79	-1.98	156.48	158.57	158.83
03/12	158.17	-1.78	154.73	157.41	158.12
06/12	157.43	-1.76	152.99	156.26	157.42

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-4.41%	-2.90%	-1.77%

Allstate Property and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Premium Trends
Medical

			Exponential Curve of Best Fit		
Year Ending	Average Written Premium @ CRL	Annual Change	24 pt.	12 pt.	6 pt.
09/06	$88.26	-7.17 %	$85.87		
12/06	86.50	-7.26	84.81		
03/07	84.83	-7.49	83.76		
06/07	83.50	-6.99	82.73		
09/07	82.05	-7.04	81.71		
12/07	80.85	-6.53	80.70		
03/08	79.44	-6.35	79.70		
06/08	78.23	-6.31	78.72		
09/08	76.97	-6.19	77.75		
12/08	75.86	-6.17	76.79		
03/09	74.75	-5.90	75.84		
06/09	73.63	-5.88	74.90		
09/09	72.65	-5.61	73.98	$71.96	
12/09	71.63	-5.58	73.07	71.42	
03/10	70.82	-5.26	72.16	70.88	
06/10	70.04	-4.88	71.27	70.34	
09/10	69.40	-4.47	70.39	69.81	
12/10	68.94	-3.76	69.52	69.29	
03/11	68.48	-3.30	68.67	68.76	$68.52
06/11	68.12	-2.74	67.82	68.25	68.12
09/11	67.75	-2.38	66.98	67.73	67.72
12/11	67.36	-2.29	66.15	67.22	67.32
03/12	66.91	-2.29	65.34	66.71	66.92
06/12	66.50	-2.38	64.53	66.21	66.53

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-4.85%	-2.98%	-2.33%

Allstate Property and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Premium Trends
Uninsured / Underinsured Motorist

			Exponential Curve of Best Fit		
Year Ending	Average Written Premium @ CRL	Annual Change	24 pt.	12 pt.	6 pt.
09/06	$128.29	-1.00 %	$128.76		
12/06	127.92	-1.12	128.27		
03/07	127.58	-1.12	127.78		
06/07	127.27	-1.12	127.29		
09/07	126.90	-1.08	126.80		
12/07	126.59	-1.04	126.31		
03/08	126.14	-1.13	125.82		
06/08	125.65	-1.27	125.34		
09/08	125.20	-1.34	124.86		
12/08	124.67	-1.52	124.38		
03/09	124.09	-1.63	123.90		
06/09	123.53	-1.69	123.42		
09/09	122.97	-1.78	122.95	$122.77	
12/09	122.36	-1.85	122.48	122.32	
03/10	121.83	-1.82	122.01	121.87	
06/10	121.37	-1.75	121.54	121.42	
09/10	120.83	-1.74	121.07	120.97	
12/10	120.46	-1.55	120.60	120.52	
03/11	120.04	-1.47	120.14	120.08	$120.00
06/11	119.55	-1.50	119.68	119.63	119.59
09/11	119.18	-1.37	119.22	119.19	119.18
12/11	118.76	-1.41	118.76	118.75	118.77
03/12	118.36	-1.40	118.30	118.31	118.37
06/12	117.99	-1.30	117.85	117.87	117.97

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-1.53%	-1.47%	-1.36%

Allstate Property and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Premium Trends
Collision

			Exponential Curve of Best Fit		
Year Ending	Average Written Premium @ CRL	Annual Change	24 pt.	12 pt.	6 pt.
09/06	$331.59	-0.68 %	$324.68		
12/06	330.69	-0.82	325.77		
03/07	329.81	-1.19	326.87		
06/07	330.27	-0.58	327.97		
09/07	330.01	-0.48	329.08		
12/07	330.36	-0.10	330.19		
03/08	330.62	0.25	331.30		
06/08	331.01	0.22	332.42		
09/08	331.27	0.38	333.54		
12/08	331.85	0.45	334.67		
03/09	332.38	0.53	335.80		
06/09	332.70	0.51	336.93		
09/09	333.80	0.76	338.07	$330.87	
12/09	335.36	1.06	339.21	333.23	
03/10	335.87	1.05	340.35	335.61	
06/10	337.01	1.30	341.50	338.01	
09/10	338.61	1.44	342.65	340.42	
12/10	339.62	1.27	343.81	342.86	
03/11	342.93	2.10	344.97	345.30	$342.74
06/11	346.21	2.73	346.13	347.77	346.26
09/11	349.64	3.26	347.30	350.26	349.82
12/11	353.25	4.01	348.47	352.76	353.41
03/12	357.11	4.13	349.65	355.28	357.05
06/12	360.85	4.23	350.83	357.82	360.72

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	1.36%	2.89%	4.18%

Allstate Property and Casualty Insurance Company
Private Passenger Auto
Pennsylvania

Premium Trends
Comprehensive

			Exponential Curve of Best Fit		
Year Ending	Average Written Premium @ CRL	Annual Change	24 pt.	12 pt.	6 pt.
09/06	$114.93	-1.34 %	$112.73		
12/06	114.35	-1.58	112.64		
03/07	113.66	-2.08	112.55		
06/07	113.39	-1.71	112.46		
09/07	112.90	-1.77	112.37		
12/07	112.54	-1.58	112.27		
03/08	112.09	-1.38	112.18		
06/08	111.63	-1.55	112.09		
09/08	111.08	-1.61	112.00		
12/08	110.69	-1.64	111.91		
03/09	110.32	-1.58	111.81		
06/09	110.14	-1.33	111.72		
09/09	110.02	-0.95	111.63	$109.29	
12/09	110.18	-0.46	111.54	109.61	
03/10	109.96	-0.33	111.45	109.93	
06/10	109.97	-0.15	111.36	110.25	
09/10	110.12	0.09	111.27	110.57	
12/10	110.10	-0.07	111.18	110.90	
03/11	110.63	0.61	111.08	111.22	$110.63
06/11	111.20	1.12	110.99	111.54	111.20
09/11	111.76	1.49	110.90	111.87	111.78
12/11	112.37	2.06	110.81	112.20	112.36
03/12	113.00	2.14	110.72	112.52	112.94
06/12	113.47	2.04	110.63	112.85	113.52

Regression	24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:	-0.33%	1.17%	2.08%

ATTACHMENT IV

Data Packet Explanatory Memorandum

ATTACHMENT V

Summary of Manual Changes

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE
PENNSYLVANIA

SUMMARY OF MANUAL CHANGES

The following is intended to highlight the revisions made to the current Rules and Rates. Details of these revisions have been incorporated into the associated filing exhibits.

Rates Pages

- RP-2-1: The rate adjustment factors have been revised to achieve the overall rate level change, as described in **Attachment II, Page 1**.

- RP-4: Revision of Combination Package base rates in response to the revision of Medical and Income Loss rate adjustment factors.

- RP-15: Clerical only revision to “New Car Expanded Protection” title.

- RP-1 (B): Clerical only revision to page number as it should be labeled RP-1B, not RP-1.

ATTACHMENT VI

Manual Side by Sides

PENNSYLVANIA

VOLUNTARY PRIVATE PASSENGER AUTO *
PREMIUM CALCULATION

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP #		AA	BB	CC	CE	VW	DD	HH
1	TERRITORIAL BASE RATE (RP-4)							
2	RATE ADJUSTMENT FACTOR	x ~~1.045~~	x ~~1.046~~	x ~~1.006~~	x 1.000	x ~~1.006~~	x 0.982	x ~~1.007~~
3	INCREASED LIMIT FACTOR/ADDEND (RP-5)	x	+	x		x		
4	DRIVER CLASSIFICATION FACTOR (RP-7)	x	x	x	x	x	x	x
5	ECONOMY CAR DISCOUNT (RP-9)	x	x					
6	HOUSEHOLD COMPOSITION FACTOR (RP-10)	x	x	x	x	-	x	x
7	MODEL YEAR FACTOR (RP-11 and RP-12)						x	x
8	DEDUCTIBLE BY PGS FACTOR (RP-11,12)						x	x
9	EXPERIENCE GROUP RATING FACTOR (EGR PAGES)	x	x	x	x	x	x	x
10	FIRE AND THEFT FACTOR (RP-15)							x
11	NEW CAR DISCOUNT (RP-9)	x	x	x	x	x	x	x
12	UTILITY DISCOUNT (RP-9)	x	x	x	x	x	x	x
13	RESIDENT STUDENT DISCOUNT (RP-9)	x	x				x	
14	GOOD STUDENT DISCOUNT (RP-9)	x	x	x	x	x	x	x
15	PASSIVE RESTRAINT DISCOUNT (RP-9)			x	x	x		
16	DRIVER TRAINING DISCOUNT SUBTRACTIVE (RP-14)	-	-				-	
17	MERIT FACTOR (RP-13)	x	x				x	
18	INEXP. OPERATOR SURCHARGE ADDEND (RP-14)	+	+				+	
19	FARM DISCOUNT SUBTRACTIVE (RP-14)	-	-				-	
20	CAMPER UNIT ADDITIONAL PREMIUM (RP-15)						+	+
21	ANTI-THEFT DISCOUNT (RP-9)							x
22	55 AND RETIRED DISCOUNT (RP-9)						x	x
23	DEFENSIVE DRIVER DISCOUNT (RP-9)	x	x	x	x	x	x	x
24	TIER (RP-9)	x	x	x	x	x	x	x
25	PREMIER PLUS DISCOUNT (RP-9)	x	x	x	x	x	x	x
26	PREMIER DISCOUNT (RP-9)	x	x	x	x	x	x	x
27	MULTIPLE POLICY DISCOUNT (RP-9)	x	x	x	x	x	x	x
28	CERTIFIED RISK SURCHARGE FACTOR (RP-9)	x	x					
29	ANTI-LOCK BRAKE DISCOUNT (RP-9)	x	x				x	
30	THE GOOD HANDS PEOPLE DISCOUNT (RP-9)	x	x	x	x	x	x	x
31	LIMITED TORT OPTION FACTOR (RP-9)	x	x	x	x	x	x	x
32	SECONDARY TORT OPTION FACTOR (RP-9)	x	x	x	x	x	x	x
33	ALLSTATE EASY PAY PLAN DISCOUNT (RP-9)	x	x	x	x	x	x	x
34	ALLSTATE AUTO/LIFE DISCOUNT℠ (RP-9)	x	x	x	x	x	x	x
35	ALLSTATE YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-9)	x	x	x	x	x	x	x
36	**TOTAL COVERAGE PREMIUM**							

STEP #		SS	SU	CF	VM	WW
37	TERRITORIAL BASE RATE (RP-4)					
	RATE ADJUSTMENT FACTOR	x 1.004	x 1.004	x 1.000	x 1.000	x 1.000
	INCREASED LIMIT FACTOR/ADDEND (RP-5)	x	x		+	
	ADD'L CAR STACKING OPTION FACTOR (RP-9)	x	x			
	PASSIVE RESTRAINT (RP-9)			x	x	x
	DEFENSIVE DRIVER DISCOUNT (RP-9)	x	x	x	x	x
	LIMITED TORT OPTION FACTOR (RP-9)	x	x	x	x	x
	SECONDARY TORT OPTION FACTOR (RP-9)	x	x			
	ALLSTATE EASY PAY PLAN DISCOUNT (RP-9)	x	x			
	TOTAL COVERAGE PREMIUM					

38	**RENTAL REIMBURSEMENT (UU)**	
	RENTAL REIMBURSEMENT BASE RATE (RP-4)	
	RENTAL REIMBURSEMENT LIMIT FACTOR (RP-5)	x
	TOTAL RENTAL REIMBURSEMENT COVERAGE PREMIUM	=

39		
	TOWING (JJ) (RP- 15)	
	SOUND SYSTEMS (ZA) (RP- 15)	+
	TAPE (ZZ) (RP- 15)	+
	NEW CAR EXPANDED PROTECTION (NC) (RP-2-2)	+
	IDENTITY THEFT EXPENSES COVERAGE (IT) (RP-15)	+
	TOTAL MISCELLANEOUS COVERAGES	=

1	**TOTAL SEMI-ANNUAL PREMIUM =**	

NOTES

TERRITORY # _____

PGS _____

MODEL YEAR _____

* Includes classic automobiles

PENNSYLVANIA

VOLUNTARY PRIVATE PASSENGER AUTO *
PREMIUM CALCULATION

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP #		AA	BB	CC	CE	VW	DD	HH
1	TERRITORIAL BASE RATE (RP-4)							
2	RATE ADJUSTMENT FACTOR	x 1.115	x 1.120	x 1.076	x 1.000	x 1.076	x 0.982	x 1.078
3	INCREASED LIMIT FACTOR/ADDEND (RP-5)	x	+	x		x		
4	DRIVER CLASSIFICATION FACTOR (RP-7)	x	x	x	x	x	x	x
5	ECONOMY CAR DISCOUNT (RP-9)	x	x					
6	HOUSEHOLD COMPOSITION FACTOR (RP-10)	x	x	x	x	-	x	x
7	MODEL YEAR FACTOR (RP-11 and RP-12)						x	x
8	DEDUCTIBLE BY PGS FACTOR (RP-11,12)						x	x
9	EXPERIENCE GROUP RATING FACTOR (EGR PAGES)	x	x	x	x	x	x	x
10	FIRE AND THEFT FACTOR (RP-15)							x
11	NEW CAR DISCOUNT (RP-9)	x	x	x	x	x	x	x
12	UTILITY DISCOUNT (RP-9)	x	x	x	x	x	x	x
13	RESIDENT STUDENT DISCOUNT (RP-9)	x	x				x	
14	GOOD STUDENT DISCOUNT (RP-9)	x	x	x	x	x	x	x
15	PASSIVE RESTRAINT DISCOUNT (RP-9)			x	x	x		
16	DRIVER TRAINING DISCOUNT SUBTRACTIVE (RP-14)	-	-				-	
17	MERIT FACTOR (RP-13)	x	x				x	
18	INEXP. OPERATOR SURCHARGE ADDEND (RP-14)	+	+				+	
19	FARM DISCOUNT SUBTRACTIVE (RP-14)	-	-				-	
20	CAMPER UNIT ADDITIONAL PREMIUM (RP-15)						+	+
21	ANTI-THEFT DISCOUNT (RP-9)							x
22	55 AND RETIRED DISCOUNT (RP-9)						x	x
23	DEFENSIVE DRIVER DISCOUNT (RP-9)	x	x	x	x	x	x	x
24	TIER (RP-9)	x	x	x	x	x	x	x
25	PREMIER PLUS DISCOUNT (RP-9)	x	x	x	x	x	x	x
26	PREMIER DISCOUNT (RP-9)	x	x	x	x	x	x	x
27	MULTIPLE POLICY DISCOUNT (RP-9)	x	x	x	x	x	x	x
28	CERTIFIED RISK SURCHARGE FACTOR (RP-9)	x	x					
29	ANTI-LOCK BRAKE DISCOUNT (RP-9)	x	x				x	
30	THE GOOD HANDS PEOPLE DISCOUNT (RP-9)	x	x	x	x	x	x	x
31	LIMITED TORT OPTION FACTOR (RP-9)	x	x	x	x	x	x	x
32	SECONDARY TORT OPTION FACTOR (RP-9)	x	x	x	x	x	x	x
33	ALLSTATE EASY PAY PLAN DISCOUNT (RP-9)	x	x	x	x	x	x	x
34	ALLSTATE AUTO/LIFE DISCOUNT℠ (RP-9)	x	x	x	x	x	x	x
35	ALLSTATE YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-9)	x	x	x	x	x	x	x
36	**TOTAL COVERAGE PREMIUM**							

STEP #		SS	SU	CF	VM	WW
37	TERRITORIAL BASE RATE (RP-4)					
	RATE ADJUSTMENT FACTOR	x 1.004	x 1.004	x 1.000	x 1.000	x 1.000
	INCREASED LIMIT FACTOR/ADDEND (RP-5)	x	x		+	
	ADD'L CAR STACKING OPTION FACTOR (RP-9)	x	x			
	PASSIVE RESTRAINT (RP-9)			x	x	x
	DEFENSIVE DRIVER DISCOUNT (RP-9)	x	x	x	x	x
	LIMITED TORT OPTION FACTOR (RP-9)	x	x	x	x	x
	SECONDARY TORT OPTION FACTOR (RP-9)	x	x			
	ALLSTATE EASY PAY PLAN DISCOUNT (RP-9)	x	x			
	TOTAL COVERAGE PREMIUM					

38	**RENTAL REIMBURSEMENT (UU)**	
	RENTAL REIMBURSEMENT BASE RATE (RP-4)	
	RENTAL REIMBURSEMENT LIMIT FACTOR (RP-5)	x
	TOTAL RENTAL REIMBURSEMENT COVERAGE PREMIUM	=

39		
	TOWING (JJ) (RP- 15)	
	SOUND SYSTEMS (ZA) (RP- 15)	+
	TAPE (ZZ) (RP- 15)	+
	NEW CAR EXPANDED PROTECTION (NC) (RP-2-2)	+
	IDENTITY THEFT EXPENSES COVERAGE (IT) (RP-15)	+
	TOTAL MISCELLANEOUS COVERAGES	=

1	**TOTAL SEMI-ANNUAL PREMIUM =**	

NOTES

TERRITORY # _____

PGS _____

MODEL YEAR _____

* Includes classic automobiles

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

Territory	Bodily Injury (AA) 15/30	Property Damage (BB) $10,000	Medical (CC) $10,000	Income Loss (VW) $1,000/$5,000	Collision (DD) $100 DED	Comprehensive (HH) $50 DED	Combination Package (CE)	Uninsured Motorist (SS) First Car 15/30	Uninsured Motorist (SS) Non-Stacking Add'l Car	Underinsured Motorist (SU) First Car 15/30	Underinsured Motorist (SU) Non-Stacking Add'l Car
1	$ 774.77	$ 243.07	$ 468.62	$ 107.42	$ 347.18	$ 104.08	~~$1,067.56~~	$ 114.53	$ 85.90	$ 153.39	$ 76.70
2	718.92	157.44	480.08	145.51	246.67	58.18	~~1,202.31~~	179.21	134.41	225.98	112.99
5	550.66	148.86	322.82	74.41	282.34	74.09	~~738.96~~	111.00	83.25	137.48	68.74
6	523.84	191.83	382.61	52.84	264.77	66.23	~~766.01~~	112.07	84.05	124.83	62.42
35	163.90	246.35	183.38	11.86	165.70	27.33	~~329.59~~	13.13	9.85	20.97	10.49
37	185.30	232.29	233.40	20.99	175.74	27.68	~~437.62~~	13.03	9.77	26.37	13.19
44	187.94	210.82	184.87	13.52	153.18	29.15	~~327.01~~	12.39	9.29	25.73	12.87
63	602.47	195.28	446.46	79.60	250.78	48.87	~~947.67~~	101.92	76.44	127.50	63.75
67	784.67	196.38	550.28	136.57	341.33	62.09	~~1,284.35~~	174.30	130.73	234.10	117.05
69	458.35	337.86	273.43	34.96	200.26	30.57	~~549.89~~	28.07	21.05	47.33	23.67
73	349.37	175.65	216.39	42.14	221.74	40.71	~~472.97~~	44.08	33.06	67.81	33.91
75	406.70	301.29	300.74	32.17	199.39	26.01	~~574.99~~	31.36	23.52	49.15	24.58
78	731.28	316.65	460.43	56.68	240.02	42.11	~~899.11~~	66.50	49.88	95.63	47.82
81	675.10	171.19	510.93	126.40	272.00	59.39	~~1,191.80~~	110.80	83.10	155.74	77.87
86	465.57	327.00	338.51	30.18	203.38	27.91	~~627.70~~	37.27	27.95	55.39	27.70
91	462.20	283.31	363.32	32.35	198.62	28.64	~~673.04~~	34.63	25.97	60.36	30.18
100	239.37	230.56	205.50	14.51	169.22	30.89	~~372.22~~	15.57	11.68	31.78	15.89
101	224.41	201.72	203.58	16.22	161.18	35.43	~~374.48~~	15.46	11.60	27.63	13.82
105	263.16	279.29	232.88	19.60	191.62	29.92	~~438.54~~	19.28	14.46	38.13	19.07
111	459.23	282.47	366.33	45.09	193.99	26.91	~~716.83~~	38.87	29.15	63.77	31.89
113	368.43	281.57	265.06	29.32	198.23	28.54	~~510.55~~	22.03	16.52	37.92	18.96
117	146.32	240.19	135.98	11.78	140.05	30.41	~~255.44~~	11.86	8.90	19.92	9.96
119	226.87	241.66	177.61	13.83	159.07	27.68	~~326.64~~	16.95	12.71	26.69	13.35
122	264.51	211.66	197.98	18.44	169.57	45.22	~~372.55~~	16.74	12.56	30.53	15.27
124	330.77	302.84	250.17	22.02	179.67	22.54	~~464.91~~	27.54	20.66	42.25	21.13
130	355.77	284.98	284.35	20.01	191.90	27.36	~~512.05~~	28.82	21.62	44.49	22.25
131	560.28	273.46	409.94	43.13	217.26	37.10	~~778.82~~	74.45	55.84	105.57	52.79
132	210.08	250.82	160.55	12.24	158.36	25.46	~~295.15~~	13.98	10.49	25.21	12.61
133	282.99	256.32	203.47	16.73	174.00	29.97	~~375.86~~	16.84	12.63	28.28	14.14
134	208.08	240.58	163.89	14.55	155.71	26.73	~~307.46~~	16.53	12.40	27.14	13.57
135	208.17	248.14	152.42	11.98	147.11	24.77	~~281.67~~	15.15	11.36	25.75	12.88
136	219.74	252.98	198.53	16.77	165.38	27.53	~~368.28~~	16.41	12.31	25.95	12.98
137	243.60	213.73	185.42	15.74	149.43	35.37	~~344.66~~	16.75	12.56	27.97	13.99
138	149.39	165.36	151.29	23.35	159.97	54.25	~~314.81~~	14.31	10.73	25.41	12.71
139	182.95	216.43	224.85	31.78	200.88	47.57	~~455.38~~	14.82	11.12	24.67	12.34
140	142.39	225.86	132.29	11.98	137.69	20.46	~~259.28~~	11.33	8.50	19.70	9.85
141	150.34	225.60	161.07	13.78	165.78	30.76	~~299.69~~	11.02	8.27	22.25	11.13
142	186.62	215.63	156.99	12.99	150.77	28.06	~~291.91~~	10.06	7.55	19.92	9.96
143	152.56	182.04	151.74	12.62	143.61	38.86	~~282.61~~	11.86	8.90	29.75	14.88
144	217.18	221.81	186.97	14.12	175.42	45.28	~~342.11~~	15.26	11.45	28.71	14.36
145	269.34	310.16	212.22	14.25	205.03	28.60	~~381.91~~	15.47	11.60	24.91	12.46
146	258.41	278.49	197.14	19.39	196.32	36.09	~~374.17~~	21.70	16.28	32.50	16.25
147	256.23	282.89	248.57	19.47	204.15	33.27	~~454.60~~	21.60	16.20	34.31	17.16
148	159.21	286.85	185.47	16.75	206.79	38.52	~~347.85~~	17.80	13.35	30.50	15.25

ALL TERRITORIES

FUNERAL EXPENSES (CF)	Limit $2,500	Premium per Vehicle	$0.65
ACCIDENTAL DEATH (VM)	Limit $10,000	Premium per Vehicle	$2.67
EXTRAORDINARY MEDICAL BENEFITS (WW)		Premium per Vehicle	$25.00
RENTAL REIMBURSEMENT (UU)	$20/day	Premium per Vehicle	$11.80

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

Territory	Bodily Injury (AA) 15/30	Property Damage (BB) $10,000	Medical (CC) $10,000	Income Loss (VW) $1,000/$5,000	Collision (DD) $100 DED	Comprehensive (HH) $50 DED	Combination Package (CE)	Uninsured Motorist (SS) First Car 15/30	Uninsured Motorist (SS) Non-Stacking Add'l Car	Underinsured Motorist (SU) First Car 15/30	Underinsured Motorist (SU) Non-Stacking Add'l Car
1	$ 774.77	$ 243.07	$ 468.62	$ 107.42	$ 347.18	$ 104.08	$1,141.35	$ 114.53	$ 85.90	$ 153.39	$ 76.70
2	718.92	157.44	480.08	145.51	246.67	58.18	1,285.48	179.21	134.41	225.98	112.99
5	550.66	148.86	322.82	74.41	282.34	74.09	789.86	111.00	83.25	137.48	68.74
6	523.84	191.83	382.61	52.84	264.77	66.23	818.80	112.07	84.05	124.83	62.42
35	163.90	246.35	183.38	11.86	165.70	27.33	352.03	13.13	9.85	20.97	10.49
37	185.30	232.29	233.40	20.99	175.74	27.68	465.43	13.03	9.77	26.37	13.19
44	187.94	210.82	184.87	13.52	153.18	29.15	359.97	12.39	9.29	25.73	12.87
63	602.47	195.28	446.46	79.60	250.78	48.87	1,013.09	101.92	76.44	127.50	63.75
67	784.67	196.38	550.28	136.57	341.33	62.09	1,373.22	174.30	130.73	234.10	117.05
69	458.35	337.86	273.43	34.96	200.26	30.57	578.03	28.07	21.05	47.33	23.67
73	349.37	175.65	216.39	42.14	221.74	40.71	506.45	44.08	33.06	67.81	33.91
75	406.70	301.29	300.74	32.17	199.39	26.01	614.40	31.36	23.52	49.15	24.58
78	731.28	316.65	460.43	56.68	240.02	42.11	961.18	66.50	49.88	95.63	47.82
81	675.10	171.19	510.93	126.40	272.00	59.39	1,274.22	110.80	83.10	155.74	77.87
86	465.57	327.00	338.51	30.18	203.38	27.91	670.86	37.27	27.95	55.39	27.70
91	462.20	283.31	363.32	32.35	198.62	28.64	719.37	34.63	25.97	60.36	30.18
100	239.37	230.56	205.50	14.51	169.22	30.89	397.61	15.57	11.68	31.78	15.89
101	224.41	201.72	203.58	16.22	161.18	35.43	400.01	15.46	11.60	27.63	13.82
105	263.16	279.29	232.88	19.60	191.62	29.92	459.98	19.28	14.46	38.13	19.07
111	459.23	282.47	366.33	45.09	193.99	26.91	766.21	38.87	29.15	63.77	31.89
113	368.43	281.57	265.06	29.32	198.23	28.54	545.55	22.03	16.52	37.92	18.96
117	146.32	240.19	135.98	11.78	140.05	30.41	272.71	11.86	8.90	19.92	9.96
119	226.87	241.66	177.61	13.83	159.07	27.68	348.86	16.95	12.71	26.69	13.35
122	264.51	211.66	197.98	18.44	169.57	45.22	397.97	16.74	12.56	30.53	15.27
124	330.77	302.84	250.17	22.02	179.67	22.54	496.74	27.54	20.66	42.25	21.13
130	355.77	284.98	284.35	20.01	191.90	27.36	547.17	28.82	21.62	44.49	22.25
131	560.28	273.46	409.94	43.13	217.26	37.10	832.52	74.45	55.84	105.57	52.79
132	210.08	250.82	160.55	12.24	158.36	25.46	315.19	13.98	10.49	25.21	12.61
133	282.99	256.32	203.47	16.73	174.00	29.97	401.50	16.84	12.63	28.28	14.14
134	208.08	240.58	163.89	14.55	155.71	26.73	328.36	16.53	12.40	27.14	13.57
135	208.17	248.14	152.42	11.98	147.11	24.77	300.77	15.15	11.36	25.75	12.88
136	219.74	252.98	198.53	16.77	165.38	27.53	393.39	16.41	12.31	25.95	12.98
137	243.60	213.73	185.42	15.74	149.43	35.37	368.17	16.75	12.56	27.97	13.99
138	149.39	165.36	151.29	23.35	159.97	54.25	336.20	14.31	10.73	25.41	12.71
139	182.95	216.43	224.85	31.78	200.88	47.57	486.58	14.82	11.12	24.67	12.34
140	142.39	225.86	132.29	11.98	137.69	20.46	267.20	11.33	8.50	19.70	9.85
141	150.34	225.60	161.07	13.78	165.78	30.76	321.12	11.02	8.27	22.25	11.13
142	186.62	215.63	156.99	12.99	150.77	28.06	311.73	10.06	7.55	19.92	9.96
143	152.56	182.04	151.74	12.62	143.61	38.86	301.75	11.86	8.90	29.75	14.88
144	217.18	221.81	186.97	14.12	175.42	45.28	365.42	15.26	11.45	28.71	14.36
145	269.34	310.16	212.22	14.25	205.03	28.60	407.96	15.47	11.60	24.91	12.46
146	258.41	278.49	197.14	19.39	196.32	36.09	399.67	21.70	16.28	32.50	16.25
147	256.23	282.89	248.57	19.47	204.15	33.27	485.72	21.60	16.20	34.31	17.16
148	159.21	286.85	185.47	16.75	206.79	38.52	371.55	17.80	13.35	30.50	15.25

ALL TERRITORIES

FUNERAL EXPENSES (CF)	Limit $2,500	Premium per Vehicle	$0.65
ACCIDENTAL DEATH (VM)	Limit $10,000	Premium per Vehicle	$2.67
EXTRAORDINARY MEDICAL BENEFITS (WW)		Premium per Vehicle	$25.00
RENTAL REIMBURSEMENT (UU)	$20/day	Premium per Vehicle	$11.80

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
MISCELLANEOUS COVERAGES RATING FACTORS

NEW CAR~~E~~ EXPANDED PROTECTION (NC) - RULE 53

Number of years the vehicle's Model Year is older than the calendar year at time of purchase of NC coverage	Collision Factor	Comprehensive Factor
<1 year (0 - 11 months)	0.05	0.02
1 - 2 years (12 - 23 months)	0.05	0.02
2 - 3 years (24 - 35 months)	0.05	0.02

FIRE & THEFT COVERAGE (HG) - (Rule 19)

Comprehensive Factor = .33 to $50 deductible

CAMPER UNIT ADDITIONAL PREMIUM - (Rule 49)

ORIGINAL COST NEW OF CAMPER UNIT	ADDITIONAL RATE COVERAGE DD	ADDITIONAL RATE COVERAGE HG OR HH
Under $1,200	$3	$3
$1,200 to $1,799	$5	$5
$1,800 to $2,399	$8	$8
$2,400 and above	$10	$10

TOWING AND LABOR COSTS (JJ) - (Rule 19)

LIMIT/OCCURRENCE	RATE/AUTO	RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT
$50.00	$7.50	$7.13

SOUND SYSTEM COVERAGE (ZA) - (Rule 19)

LIMIT/OCCURRENCE	RATE/AUTO	RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT	DEDUCTIBLE
$0-500	$6.00	$5.70	$50
501-1000	$9.00	$8.55	$50
1001-2500	$17.00	$16.15	$100

TAPE COVERAGE (ZZ) - (Rule 19)

	RATE/AUTO	RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT
$100	$5.00	$4.75

COVERAGE IT - IDENTITY THEFT EXPENSE COVERAGE - (Rule 20)

RATE
$20.00

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
MISCELLANEOUS COVERAGES RATING FACTORS

NEW CAR EXPANDED PROTECTION (NC) - RULE 53

Number of years the vehicle's Model Year is older than the calendar year at time of purchase of NC coverage	Collision Factor	Comprehensive Factor
<1 year (0 - 11 months)	0.05	0.02
1 - 2 years (12 - 23 months)	0.05	0.02
2 - 3 years (24 - 35 months)	0.05	0.02

FIRE & THEFT COVERAGE (HG) - (Rule 19)

Comprehensive Factor = .33 to $50 deductible

CAMPER UNIT ADDITIONAL PREMIUM - (Rule 49)

ORIGINAL COST NEW OF CAMPER UNIT	ADDITIONAL RATE COVERAGE DD	ADDITIONAL RATE COVERAGE HG OR HH
Under $1,200	$3	$3
$1,200 to $1,799	$5	$5
$1,800 to $2,399	$8	$8
$2,400 and above	$10	$10

TOWING AND LABOR COSTS (JJ) - (Rule 19)

LIMIT/OCCURRENCE	RATE/AUTO	RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT
$50.00	$7.50	$7.13

SOUND SYSTEM COVERAGE (ZA) - (Rule 19)

LIMIT/OCCURRENCE	RATE/AUTO	RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT	DEDUCTIBLE
$0-500	$6.00	$5.70	$50
501-1000	$9.00	$8.55	$50
1001-2500	$17.00	$16.15	$100

TAPE COVERAGE (ZZ) - (Rule 19)

	RATE/AUTO	RATE/AUTO WITH DEFENSIVE DRIVER DISCOUNT
$100	$5.00	$4.75

COVERAGE IT - IDENTITY THEFT EXPENSE COVERAGE - (Rule 20)

RATE
$20.00

PENNSYLVANIA
VOLUNTARY PRIVATE PASSENGER AUTO
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