

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

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Attachment I
Summary of Disclosures

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ACTUARIAL STANDARDS OF PRACTICE

This document confirms compliance with the Actuarial Standards of Practice that are applicable to the preparation of statewide rate filings performed by casualty actuaries as stated in “Applicability Guidelines for Actuarial Standards of Practice” (American Academy of Actuaries, December 2022).

Attachment II
Summary of Rate Level Indication

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SUMMARY OF THE DEVELOPMENT OF STATEWIDE RATE LEVEL INDICATION

Ratemaking is prospective because the rate is developed prior to the transfer of risk. A rate level indication is a test of the adequacy of expected revenues versus expected costs during the future policy period. “Because actuarial practice commonly involves the estimation of uncertain events, there will often be a range of reasonable methods and assumptions, and two actuaries could follow a particular ASOP, both using reasonable methods and assumptions, and reach different but reasonable results” (Actuarial Standard of Practice No. 1, *Introductory Actuarial Standard of Practice*). Allstate’s reasonable methods and assumptions derive a reasonable point estimate for the rate level indication. 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*, Allstate trends the underlying historical experience for premiums, losses, and fixed expenses to appropriately reflect historical and projected changes in these components of the rate level indications. In addition, historical premiums must be adjusted to reflect the current rate level; while historical losses must be adjusted to reflect expected development over time and to address volatility in the actual losses due to catastrophes. Details of these necessary adjustments to the historical data used in the rate level indication are described in this memorandum.

The calculation of the rate level indication is consistent with the Statement of Principles Regarding Property and Casualty Insurance Ratemaking and Actuarial Standard of Practice No. 53, *Estimating Future Costs for Prospective Property/Casualty Risk Transfer and Risk Retention*.

Attachment III, Exhibit 1.0 summarizes the indicated and proposed rate changes. The determination of the overall indicated change is included in **Attachment III, Exhibits 1.1-1.8**, and described in detail throughout this filing.

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ADJUSTMENTS TO LOSSES

Removal of the Adjustment for COVID-19 Pandemic

Allstate will no longer be separately developing frequency and severity provisions. With more post-pandemic data available, Allstate is returning to a pure premium methodology.

Underlying Data

The data used in the calculation of the rate level indication was selected in accordance with the considerations listed in Section 3.2 of Actuarial Standard of Practice No. 23, *Data Quality*. Please reference **Attachment III, Exhibits 2.1-2.7** for the fiscal accident years used in developing the rate level indications. Total limits data was used for all coverages.

Accident Year Weights

In order to develop a credible measure of the indicated rate level, it is sometimes necessary to use more than one year of historical loss experience. The maximum number of accident years has historically been three years per coverage, but with this indication no longer applying an adjustment for the COVID-19 pandemic, Allstate is electing to use a maximum of two years instead, meaning data from fiscal accident years ending March 31, 2022 and March 31, 2023 will be used but not the fiscal accident year ending March 31, 2021. As newer data becomes available, Allstate intends to move back to using a maximum of three accident years per coverage. The number of years used by coverage and the credibility per year is based upon a credibility procedure from the paper "On the Credibility of the Pure Premium" (Proceedings of the Casualty Actuarial Society, Vol. LV, 1968), by Mayerson, Jones and Bowers, and the appendix of the paper "Classical Partial Credibility with Application to Trend" (Proceedings of the Casualty Actuarial Society, Vol. LXXIII, 1986), by Venter and actuarial judgment. The analysis for each coverage was completed using a k value of 0.05 and a P value of 90.0%; these parameters reflect the desire that the observed pure premium should be within 100k% of the expected pure premium with probability P. Assuming a Poisson frequency, an empirical review of the severity size of loss curve provides a gauge of credibility based on the number of claims closed with a payment. If the credibility procedure indicates weight to be put on the third prior year, the weight will be distributed to the most recent and second prior year due to the COVID-19 pandemic's impact on 2020 data.

This approach for incorporating credibility in determination of the accident year weights is consistent with the Current Practices detailed in Appendix 1 of Actuarial Standard of Practice No. 25, *Credibility Procedures*.

Loss Development

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

While the Link Ratio method assumes that future development is proportional to losses that have already emerged as of a given evaluation date, the Additive method assumes that future development is proportional to the number of earned exposures in the accident period, where the expected development per exposure is based on historical development patterns per exposure, adjusted to account for differences in frequency and severity over time.

Allstate believes the approach of considering multiple loss development procedures when estimating ultimate losses better upholds the suggestion contained in the Statement of Principles Regarding Property and Casualty Loss and Loss Adjustment Expense Reserves that "Ordinarily the actuary will examine the indications of more than one method when estimating the loss and loss adjustment expense liability for a specific group of claims."

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

For the Additive loss development method, historical losses are first trended to the average occurrence date of the latest experience year using selected pure premium trends. This is done to avoid distortions due to changes in the underlying loss costs. Please note that the selected pure premium trend that is used in loss development often differs from the selected trend that applies to the underlying data. This is due to both the consideration of the data used when selecting pure premium trend for the underlying data, as well as the different lengths of trend periods in each analysis. Trended additive amounts per exposure 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.

The approach for developing and selecting ultimate accident year losses is consistent with the Background and Current Practices detailed in *Appendix 1 – Background and Current Practices* of Actuarial Standard of Practice No. 43, *Property/Casualty Unpaid Claim Estimates*.

Refer to **Attachment III, Exhibits 3.1-4.7** for the loss development of each coverage. A summary of the estimated ultimate losses using each method as well as the selected ultimate losses is shown in **Attachment III, Exhibit 5**.

Loss Adjustment Expenses

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

Loss Trends

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

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

Attachment III, Exhibits 8.1-8.7 display the paid pure premium trends. The credibility level of Allstate loss trend data was analyzed based on the number of claims paid in the latest experience year, which is consistent with the criteria for selecting a credibility procedure outlined in Section 3 of Actuarial Standard of Practice No. 25, *Credibility Procedures*.

After considering past results, credibility level of Allstate data, social and economic influences, and actuarial judgment, annual historical pure premium trends were selected for each coverage. 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 latest experience year of the underlying data.

In order to extrapolate historical loss data for its prospective ratemaking purpose, projected trend selections also consider “prospective changes in claim costs” not yet reflected in our historical data (*Statement of Principles Regarding Property and Casualty Insurance Ratemaking*, 1988). These annual selections are used to project the data from the average occurrence date of the latest experience year to the average occurrence date of the future policy period.

The selected pure premium trends and projections are displayed in **Attachment III, Exhibit 7**.

This approach for trending and projecting pure premium 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*.

Catastrophes

An adjustment has been made to Comprehensive coverage losses to account for catastrophes in the base data. All actual catastrophe losses during the experience period were removed and then replaced with a provision to reflect expected catastrophe losses. The provision was calculated using historical catastrophe losses trended with a catastrophe-specific trend in order to determine a weighted average pure premium for catastrophe losses.

Catastrophe loss trends are selected based on countrywide Allstate paid pure premium data. The annual selections are used to project the data to the average occurrence date of the future period.

The catastrophe provision is developed in **Attachment III, Exhibit 9.1**, the catastrophe pure premium trend is developed in **Attachment III, Exhibit 9.2**, and the provision grossed up for ULAE is applied to the Comprehensive coverage losses in **Attachment III, Exhibit 2.7**. 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*.

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EXPENSES AND PROFIT PROVISION

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

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

Fixed Expenses

Provisions

General and Other Acquisition Expenses

The provisions for general expense and other acquisition expense are based on countrywide Allstate Insurance Group (Allstate Insurance Company, Allstate Northbrook Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Texas Lloyd's, Allstate Vehicle and Property Insurance Company, Allstate Property and Casualty Insurance Company, Allstate North American Insurance Company, and Allstate County Mutual) data. To develop the provision for general and other acquisition expenses, a three-year average of countrywide Allstate Insurance Group, combined-lines, calendar year incurred expense divided by countrywide Allstate Insurance Group, combined-line, calendar year direct earned premium was calculated. Premiums charged for the net cost of reinsurance (NCOR) and Milewise/PAYG Technology Expense do not include provisions for general and other acquisition expenses. Therefore, the earned premium used in the development of the general and other acquisition expenses is countrywide direct earned premium less countrywide NCOR premium and Milewise/PAYG Technology Expense Premium. In addition, the expenses used in the development of the general expense provision is general expense less Milewise/PAYG Technology expenses because technology expenses and premium associated with Milewise/PAYG vehicles are separately monitored.

The provisions for general and other acquisition expenses are developed on **Attachment III, Exhibits 11 and 12**, respectively.

Licenses and Fees

A provision for licenses and fees is determined by taking the arithmetic average ratio of licenses and fees from the latest three calendar years in Maryland. Premiums for the Milewise/PAYG Technology Expense do not include provisions for licenses and fees, therefore the earned premium used in the development of the provision for licenses and fees is earned premium less Milewise/PAYG premiums. The provision for licenses and fees is considered, along with the general and other acquisition expense provisions, to be a fixed expense and is shown in **Attachment III, Exhibit 10**.

Fixed Expense Rate Level Need

Indicated Rate Level

In developing the required average fixed expense premium used in the calculation of the fixed expense rate level need, the three-year average fixed expense ratio is adjusted for variable expenses and profit. This provision is then applied to the average policy earned premium for Maryland during the same three-year period used in the calculation of the average expense ratio. This calculates the required average fixed expense premium. This calculation is shown on **Attachment III, Exhibit 2.8**.

Trend (Inflation)

The fixed expense trend utilized in the calculation of the indicated fixed expense provision consists of two components – a trend for general and other acquisition expenses and a trend for licenses & fees.

The method used to calculate the fixed expense trend utilizes the CPI (Consumer Price Index) and the ECI (Employment Cost Index – Insurance Carriers and Related Activities) 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 I – Background and Current Practices* of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance*. This trend is applied to all fixed expenses. The factor to adjust for subsequent change in Fixed Expense is shown in **Attachment III, Exhibit 13**.

Variable Expenses

Commission and Brokerage Expense

The commission and brokerage expense provision has been developed from the commission and brokerage incurred expense ratio for the most recent calendar year in Maryland. The provision is shown in **Attachment III, Exhibit 10**.

Taxes

The provision for taxes is determined by taking the currently prescribed Maryland premium tax ratio, with potential adjustments for tax credits expected to be applied to future tax returns, as appropriate, and adding to that the fire and other tax rates, and the arithmetic average ratio of other assessments that vary by the size of the premium from the latest three calendar years. The provision is shown in **Attachment III, Exhibit 10**.

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 14.0%, which reflected the outcomes of both analyses.

An analysis of premium, loss and expense cash flows is used to calculate the investment income on policyholder supplied funds (PHSF). This methodology is one of the two examples given in Section 3.5 of Actuarial Standard of Practice, No. 30, *Treatment of Profit and Contingency Provisions and the Cost of Capital in Property/Casualty Insurance Ratemaking*, as appropriate methods for recognizing investment income from insurance operations.

The calculations detailing this investment income analysis are found in **Attachment III, Exhibits 14.1 and 14.2** for liability and physical damage coverages, respectively. The expected investment yield rate (applied as a force of interest) used to discount losses and expenses includes anticipated net investment income and anticipated capital gains, both realized and unrealized. Operating cash flows are discounted to the average time of earnings of premium and profit for the policy year, rather than to the start of the policy year.

The final pre-tax underwriting profit provision at present value is shown in **Attachment III, Exhibit 10**.

The federal tax rate used in the calculation of the underwriting profit provision is 21.0%.

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 in **Attachment III, Exhibit 10**.

Contingency Provision

The contingency provision is shown in **Attachment III, Exhibit 10**.

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ADJUSTMENTS TO PREMIUMS

Current Rate Level

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

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

Premium Trend

In addition to bringing premiums to current rate level, changes in the average written premium at the current premium level were reviewed. Unlike losses, premium is relatively stable. Only the latest year of premium is used in the calculation of the indication, which eliminates the need for premium trend. In order to extrapolate historical data for its prospective ratemaking purpose, premium projections are selected to consider distributional shifts both already in or not yet reflected in our historical data in accordance with Actuarial Standards of Practice. Given that the effects on losses caused by these shifts are reflected in the loss projections, it is important that Allstate also account for the anticipated future changes in premiums.

The projected average earned premiums as well as the calculation of the premium projection factors are displayed in **Attachment III, Exhibits 15.1-15.7 and 16**, respectively. These annual selections are used to project the data from the average earned date of the most recent experience period to the average earned date of the future policy period. Premium trend data is provided in **Attachment III, Exhibits 17.1-17.8**.

This approach for selecting premium projections is consistent with Section 3.1 – Purpose or Use of Trending Procedures, Section 3.2 – Historical Insurance and Non-Insurance Data, and 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*.

Attachment III
Rate Level Indication Exhibits

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SUMMARY OF RATE LEVEL CHANGES

<u>Coverage</u>	<u>Written Premium Distribution At CRL</u>	<u>Indicated Change</u>	<u>Selected Change</u>
Bodily Injury	19.9 %	37.8 %	37.6 %
Property Damage	20.8	7.6	7.6
Medical	0.3	29.3	29.1
Personal Injury Protection	5.1	19.1	19.0
Uninsured / Underinsured Motorist	9.2	15.3	15.2
Collision	25.2	2.5	2.5
Comprehensive	8.6	29.9	29.7
Fixed Expenses	10.9	-0.6	0.0
Total	100.0 %	14.7 %	14.7 %

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**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
BODILY INJURY**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$413.17
2) Variable Expense and Profit Ratio	20.1%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$517.11
4) Projected Average Earned Premium at Current Rates	\$375.17
5) Indicated Rate Level Change [(3) / (4) - 1.0]	37.8%

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**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
PROPERTY DAMAGE**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$337.13
2) Variable Expense and Profit Ratio	20.1%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$421.94
4) Projected Average Earned Premium at Current Rates	\$392.12
5) Indicated Rate Level Change [(3) / (4) - 1.0]	7.6%

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**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
MEDICAL**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$93.71
2) Variable Expense and Profit Ratio	20.1%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$117.28
4) Projected Average Earned Premium at Current Rates	\$90.67
5) Indicated Rate Level Change [(3) / (4) - 1.0]	29.3%

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**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
PERSONAL INJURY PROTECTION**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$87.00
2) Variable Expense and Profit Ratio	20.1%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$108.89
4) Projected Average Earned Premium at Current Rates	\$91.44
5) Indicated Rate Level Change [(3) / (4) - 1.0]	19.1%

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**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
UNINSURED / UNDERINSURED MOTORIST**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$159.48
2) Variable Expense and Profit Ratio	20.1%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$199.60
4) Projected Average Earned Premium at Current Rates	\$173.07
5) Indicated Rate Level Change [(3) / (4) - 1.0]	15.3%

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**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
COLLISION**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$550.17
2) Variable Expense and Profit Ratio	23.6%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$720.12
4) Projected Average Earned Premium at Current Rates	\$702.48
5) Indicated Rate Level Change [(3) / (4) - 1.0]	2.5%

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**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
COMPREHENSIVE**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$217.20
2) Variable Expense and Profit Ratio	23.6%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$284.30
4) Projected Average Earned Premium at Current Rates	\$218.86
5) Indicated Rate Level Change [(3) / (4) - 1.0]	29.9%

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**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
FIXED EXPENSES**

1) Required Fixed Expense Premium	\$332.72
2) Factor to Adjust for Subsequent Change in Fixed Expense	1.168
3) Indicated Provision for Fixed Expense [(1) x (2)]	\$388.62
4) Average Charged Fixed Expense Premium	\$351.38
5) Factor to Adjust to Current Rate Level	1.1241
6) Fixed Expense Premium Trend Factor	0.990
7) Projected Average Charged Fixed Expense Premium at Current Rates [(4) x (5) x (6)]	\$391.03
8) Indicated Fixed Expense Premium Change [(3) / (7) - 1.0]	-0.6%

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**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
6/30/2023	315,992	\$97,054,341	\$107,633,264	1.213	\$130,559,149	\$413.17	100 %
(8) Indicated Provision for Loss and LAE						\$413.17	

* Evaluated at 15 months

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**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
6/30/2023	315,992	\$85,386,207	\$94,693,304	1.125	\$106,529,967	\$337.13	100 %
(8) Indicated Provision for Loss and LAE						\$337.13	

* Evaluated at 15 months

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**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
6/30/2022	18,355	\$1,258,309	\$1,395,465	1.094	\$1,526,639	\$83.17	50 %
6/30/2023	18,768	1,661,058	1,842,112	1.062	1,956,323	104.24	50
(8) Indicated Provision for Loss and LAE						\$93.71	

* Evaluated at 15 months

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**DEVELOPMENT OF PROVISION FOR LOSS AND LAE
PERSONAL INJURY PROTECTION**

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
6/30/2023	315,992	\$22,889,430	\$25,384,378	1.083	\$27,491,281	\$87.00	100 %
(8) Indicated Provision for Loss and LAE						\$87.00	

* Evaluated at 15 months

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**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
6/30/2023	314,460	\$37,279,537	\$41,343,007	1.213	\$50,149,067	\$159.48	100 %
(8) Indicated Provision for Loss and LAE						\$159.48	

* Evaluated at 15 months

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**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
6/30/2023	234,812	\$103,546,500	\$114,833,069	1.125	\$129,187,203	\$550.17	100 %
(8) Indicated Provision for Loss and LAE						\$550.17	

* Evaluated at 15 months

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**DEVELOPMENT OF PROVISION FOR LOSS AND LAE
COMPREHENSIVE**

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Non-Cat Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Non - Cat Loss and LAE	(6) Projected Average Non - Cat Loss and LAE (5)/(1)	(7) Experience Year Weights
6/30/2023	254,310	\$39,166,787	\$43,435,967	1.191	\$51,732,237	\$203.42	100 %
(8) Indicated Provision for Loss and LAE - Non-Catastrophe						\$203.42	
(9) Indicated Provision for Loss and LAE - Catastrophe**						\$13.78	
(10) Indicated Provision for Loss and LAE - Total (8)+(9)						\$217.20	

* Evaluated at 15 months

** Adjusted to include ULAE

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**DEVELOPMENT OF REQUIRED FIXED EXPENSE PREMIUM
FIXED EXPENSES**

Part A: Derivation of Average Fixed Expense Ratio

	(1)	(2)	(3)	(4)	(5)
	Three-Year Total Earned Premium	Three-Year Average Fixed Expense Ratio	Variable Expense Ratio	Fixed Expense Adjusted for Variable Expense (2)/[1-(3)]	Average Fixed Expense Ratio, Weighted by Premium
Liability Coverages (incl. allocated FE Premium)	\$798,083,213	10.2%	20.1%	12.8%	
Physical Damage Coverages (incl. allocated FE Premium)	\$929,228,272	10.3%	23.6%	13.5%	13.2%

Part B: Derivation of Total Required Average Fixed Expense Premium

	(6)	(7)	(8)	(9)
	Total Three-Year Earned Premium	Three-Year Total Policy-first Bodily Injury Earned Exposures *	Average Policy Earned Premium (6)/(7)	Total Required Average Fixed Expense Premium (8)*(5)
	\$1,727,311,485	685,274	\$2,520.61	\$332.72

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

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
MARYLAND

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
BODILY INJURY

		Incurred Losses †									
Fiscal Accident	Year Ending 06/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
	2009										62,395,707
	2010									63,413,413	63,413,640
	2011								62,145,689	62,194,020	62,197,220
	2012							69,250,106	69,269,688	69,259,376	69,275,125
	2013						66,796,767	66,794,227	66,827,741	66,828,706	66,845,610
	2014					68,816,037	69,307,479	69,386,624	69,467,957	69,441,652	69,488,180
	2015				73,404,737	74,662,327	75,086,137	75,141,560	75,704,163	75,615,985	
	2016			75,325,063	79,033,063	81,957,407	82,880,099	83,303,582	83,409,030		
	2017		68,639,633	74,124,052	78,455,901	81,229,314	83,041,418	83,457,842			
	2018	54,462,300	63,009,876	69,139,034	73,963,441	76,721,335	77,783,099				
	2019	58,017,467	71,619,576	80,696,670	87,455,165	91,585,336					
	2020	50,160,084	62,919,458	71,051,705	76,764,676						
	2021	51,028,464	64,851,773	74,604,744							
	2022	61,251,090	82,468,869								
	2023	74,703,925									
		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	1.157	1.080	1.049	1.017	1.007	1.000	1.000	1.001	1.000	
	3rd Prior	1.234	1.097	1.058	1.037	1.006	1.001	1.001	1.000	1.000	
	2nd Prior	1.254	1.127	1.070	1.035	1.011	1.001	1.001	1.000	1.000	
	1st Prior	1.271	1.129	1.084	1.037	1.022	1.005	1.007	1.000	1.000	
	Latest	1.346	1.150	1.080	1.047	1.014	1.005	1.001	0.999	1.001	
	5 Year Straight Avg	1.252	1.117	1.068	1.035	1.012	1.002	1.002	1.000	1.000	
	Selected:	1.252	1.117	1.068	1.035	1.012	1.002	1.002	1.000	1.000	
Loss Development Period (months):		<u>15 - 123</u>									
Loss Development Factor:		1.571									

Allstate Indemnity Company

Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2023	\$64,753,598	1.571	\$101,727,902

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

*Allstate Insurance Group includes Allstate Insurance & Allstate Indemnity & Allstate Property and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
MARYLAND

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
PROPERTY DAMAGE

Fiscal Accident Year Ending 06/30	Incurred Losses †									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
2009										48,904,444
2010									48,876,646	48,876,646
2011								48,202,576	48,202,991	48,202,991
2012							51,495,248	51,495,248	51,495,248	51,495,248
2013						51,457,585	51,460,582	51,460,740	51,460,791	51,460,791
2014					53,336,914	53,337,120	53,337,120	53,337,120	53,337,120	53,337,120
2015				58,602,212	58,582,618	58,585,658	58,585,223	58,584,823	58,597,566	
2016			66,668,957	66,888,814	66,935,817	66,937,567	66,938,390	66,938,390		
2017		65,023,817	65,379,049	65,568,527	65,510,427	65,503,290	65,513,290			
2018	60,640,200	65,260,881	65,999,908	66,179,284	66,185,776	66,210,666				
2019	67,723,625	73,274,995	73,910,858	74,241,478	74,322,340					
2020	57,865,152	61,756,054	62,341,073	62,591,028						
2021	55,118,884	60,560,055	60,963,863							
2022	80,217,072	89,369,611								
2023	92,266,693									
	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	1.076	1.005	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3rd Prior	1.082	1.011	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2nd Prior	1.067	1.009	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000
1st Prior	1.099	1.009	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Latest	1.114	1.007	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Straight Avg	1.088	1.008	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected:	1.088	1.008	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Loss Development Period (months):	<u>15 - 123</u>									
Loss Development Factor:	1.100									

Allstate Indemnity Company

Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2023	\$78,635,770	1.100	\$86,499,347

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

*Allstate Insurance Group includes Allstate Insurance & Allstate Indemnity & Allstate Property and Casualty Insurance Companies

**ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
MARYLAND**

**CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
MEDICAL**

Incurred Losses †										
Fiscal Accident Year Ending 06/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
2009										2,169,480
2010									2,223,335	2,223,379
2011								1,959,969	1,959,973	1,960,022
2012							1,941,311	1,941,366	1,941,585	1,941,684
2013						1,698,118	1,698,150	1,698,367	1,700,898	1,700,970
2014					1,562,335	1,566,788	1,566,857	1,566,960	1,566,998	1,560,347
2015				1,339,871	1,339,585	1,339,729	1,339,781	1,339,771	1,339,791	
2016			947,101	952,830	952,852	952,106	952,098	952,104		
2017		696,865	706,757	718,617	719,353	724,168	724,258			
2018	760,232	849,969	881,654	877,066	877,507	878,220				
2019	658,577	816,596	841,546	837,677	839,607					
2020	747,588	839,694	865,141	867,202						
2021	783,692	841,684	875,061							
2022	1,317,756	1,439,620								
2023	1,678,466									
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	1.118	1.014	1.006	1.000	1.003	1.000	1.000	1.000	1.000	
3rd Prior	1.240	1.037	1.017	1.000	1.000	1.000	1.000	1.000	1.000	
2nd Prior	1.123	1.031	0.995	1.001	0.999	1.000	1.000	1.001	1.000	
1st Prior	1.074	1.030	0.995	1.001	1.007	1.000	1.000	1.000	1.000	
Latest	1.092	1.040	1.002	1.002	1.001	1.000	1.000	1.000	0.996	
5 Year Straight Avg	1.129	1.030	1.003	1.001	1.002	1.000	1.000	1.000	0.999	
Selected:	1.129	1.030	1.003	1.001	1.002	1.000	1.000	1.000	0.999	
Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>								
Loss Development Factor:	1.169	1.035								

Allstate Indemnity Company

Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2022	\$1,223,991	1.035	\$1,266,831
2023	1,474,785	1.169	1,724,024

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

*Allstate Insurance Group includes Allstate Insurance & Allstate Indemnity & Allstate Property and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
MARYLAND

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
PERSONAL INJURY PROTECTION

		Incurred Losses †									
Fiscal Accident	Year Ending 06/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
	2009										15,559,664
	2010									15,215,228	15,215,455
	2011								15,589,973	15,599,329	15,603,995
	2012							16,647,094	16,658,424	16,655,445	16,655,767
	2013						17,062,834	17,068,769	17,066,910	17,068,916	17,051,946
	2014					16,971,094	16,996,026	17,004,057	17,002,476	17,002,439	17,000,841
	2015				19,657,274	19,702,170	19,714,444	19,723,859	19,732,243	19,736,687	
	2016			22,716,413	22,820,552	22,888,721	22,924,474	22,930,819	22,925,747		
	2017		22,373,841	22,708,772	22,939,463	23,021,468	23,027,961	23,063,005			
	2018	19,972,362	22,284,924	22,775,236	23,378,409	23,428,160	23,179,495				
	2019	21,405,893	23,813,976	24,338,545	24,645,992	24,564,698					
	2020	18,329,892	19,825,170	20,262,862	20,466,914						
	2021	17,972,947	19,555,300	19,991,328							
	2022	21,180,190	22,980,886								
	2023	22,343,415									
		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	1.116	1.015	1.005	1.002	1.001	1.000	1.001	1.001	1.000	1.000	
3rd Prior	1.112	1.022	1.010	1.003	1.001	1.000	1.000	1.000	1.000	1.000	
2nd Prior	1.082	1.022	1.026	1.004	1.002	1.000	1.000	1.000	1.000	1.000	
1st Prior	1.088	1.022	1.013	1.002	1.000	1.000	1.000	1.000	1.000	0.999	
Latest	1.085	1.022	1.010	0.997	0.989	1.002	1.000	1.000	1.000	1.000	
5 Year Straight Avg	1.097	1.021	1.013	1.002	0.999	1.000	1.000	1.000	1.000	1.000	
Selected:	1.097	1.021	1.013	1.002	0.999	1.000	1.000	1.000	1.000	1.000	
Loss Development Period (months):	<u>15 - 123</u>										
Loss Development Factor:	1.136										

Allstate Indemnity Company

Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2023	\$20,473,423	1.136	\$23,257,809

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

*Allstate Insurance Group includes Allstate Insurance & Allstate Indemnity & Allstate Property and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
MARYLAND

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
UNINSURED / UNDERINSURED MOTORIST

Fiscal Accident Year Ending 06/30	Incurred Losses †									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
2009										13,626,708
2010									12,334,156	12,336,272
2011								11,814,677	11,820,602	11,820,879
2012							11,973,819	11,974,162	11,972,369	11,998,284
2013						14,366,667	14,491,865	14,387,304	14,383,430	14,381,288
2014					13,945,359	14,004,666	13,997,134	13,994,368	14,128,341	14,105,040
2015				14,827,374	15,780,710	15,954,869	15,998,331	16,108,136	16,109,519	
2016			16,550,831	18,046,574	18,753,910	18,959,308	19,184,977	19,148,180		
2017		14,419,002	16,589,124	18,285,795	18,929,566	19,142,415	19,405,547			
2018	14,350,312	17,689,869	19,836,888	21,364,018	21,900,288	22,660,150				
2019	15,030,832	19,077,278	21,241,150	22,590,789	23,926,546					
2020	13,686,533	17,759,143	19,760,787	21,564,761						
2021	19,864,366	23,473,025	25,965,294							
2022	24,826,638	30,385,906								
2023	27,991,563									
	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	1.233	1.151	1.090	1.064	1.004	1.009	1.000	1.001	1.000	
3rd Prior	1.269	1.121	1.102	1.039	1.011	0.999	0.993	1.000	1.000	
2nd Prior	1.298	1.113	1.077	1.035	1.011	1.003	1.000	1.000	1.002	
1st Prior	1.182	1.113	1.064	1.025	1.011	1.012	1.007	1.010	1.000	
Latest	1.224	1.106	1.091	1.059	1.035	1.014	0.998	1.000	0.998	
5 Year Straight Avg	1.241	1.121	1.085	1.044	1.014	1.007	1.000	1.002	1.000	
Selected:	1.241	1.121	1.085	1.044	1.014	1.007	1.000	1.002	1.000	
Loss Development Period (months):	<u>15 - 123</u>									
Loss Development Factor:	1.612									

Allstate Indemnity Company

Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2023	\$24,240,861	1.612	\$39,076,268

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

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**ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
MARYLAND**

**CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
COLLISION**

Paid Loss †										
Fiscal Accident										
<u>Year Ending 06/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
2009										62,502,644
2010										62,288,983
2011								58,904,097	58,899,339	58,891,575
2012							58,878,390	58,874,744	58,873,085	58,872,419
2013						59,530,586	59,518,041	59,508,093	59,499,219	59,492,513
2014					62,842,752	62,816,512	62,802,472	62,790,789	62,780,346	62,777,650
2015				68,153,830	68,150,051	68,152,743	68,137,108	68,133,370	68,128,568	
2016			74,972,695	74,946,334	74,953,539	74,938,477	74,933,520	74,934,383		
2017		73,817,714	73,696,252	73,717,304	73,691,758	73,700,512	73,701,670			
2018	77,198,997	74,444,726	74,323,698	74,308,318	74,311,281	74,304,004				
2019	87,183,406	82,922,277	82,566,081	82,515,970	82,524,011					
2020	72,724,192	70,484,567	70,208,634	70,156,293						
2021	81,681,918	77,480,826	76,834,149							
2022	120,616,478	114,334,569								
2023	126,302,559									
Link Ratios										
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior	0.964	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3rd Prior	0.951	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2nd Prior	0.969	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1st Prior	0.949	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Latest	0.948	0.992	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Straight Avg	0.956	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected:	0.956	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Loss Development Period (months):	<u>15 - 123</u>									
Loss Development Factor:	0.952									

Allstate Indemnity Company

<u>Year</u>	<u>Paid Loss</u>	<u>Factor to Ultimate</u>	<u>Ultimate Loss & ALAE</u>
2023	\$108,288,072	0.952	\$103,090,245

†Includes ALAE

*Allstate Insurance Group includes Allstate Insurance & Allstate Indemnity & Allstate Property and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
MARYLAND

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
COMPREHENSIVE

		Paid Loss †									
Fiscal Accident	<u>Year Ending 06/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
	2009										22,317,654
	2010									21,078,642	21,078,567
	2011								19,472,258	19,475,025	19,476,340
	2012							20,515,458	20,514,916	20,514,893	20,514,894
	2013						20,259,058	20,260,889	20,260,814	20,260,953	20,260,878
	2014					20,707,243	20,707,405	20,709,413	20,709,413	20,708,138	20,709,580
	2015				21,375,020	21,389,697	21,387,493	21,387,751	21,391,329	21,391,895	
	2016			22,792,981	22,789,352	22,786,537	22,786,892	22,787,614	22,787,614		
	2017		22,301,684	22,369,141	22,357,655	22,342,187	22,338,929				
	2018	23,178,424	23,319,520	23,362,896	23,392,630	23,396,137	23,396,625				
	2019	26,423,716	26,528,221	26,532,526	26,511,968	26,508,116					
	2020	25,724,316	25,763,140	25,804,414	25,820,799						
	2021	27,072,340	27,246,014	27,274,315							
	2022	35,785,903	36,375,028								
	2023	45,334,591									
		Link Ratios									
	<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
	4th Prior	1.006	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
	3rd Prior	1.004	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	2nd Prior	1.002	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000
	1st Prior	1.006	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	Latest	1.016	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	5 Year Straight Avg	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	Selected:	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Loss Development Period (months):		<u>15 - 123</u>									
Loss Development Factor:		1.009									

Allstate Indemnity Company

<u>Year</u>	<u>Paid Loss</u>	<u>Factor to Ultimate</u>	<u>Ultimate Loss & ALAE</u>
2023	\$38,862,209	1.009	\$39,211,969

†Includes ALAE

*Allstate Insurance Group includes Allstate Insurance & Allstate Indemnity & Allstate Property and Casualty Insurance Companies

**ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
MARYLAND**

**CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
BODILY INJURY**

Fiscal Accident Year Ending 06/30	Incurred Losses †										Earned Exposures	
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡		
2009											62,395,707	415,570
2010										63,413,413	62,395,707	402,214
2011									62,145,689	62,194,020	62,197,220	393,865
2012							69,250,106		69,269,688	69,259,376	69,275,125	401,346
2013						66,796,767	66,794,227		66,827,741	66,828,706	66,845,610	400,914
2014						68,816,037	69,307,479		69,386,624	69,467,957	69,441,652	396,428
2015				73,404,737		74,662,327	75,086,137		75,141,560	75,704,163	75,615,985	402,430
2016			75,325,063	79,033,063		81,957,407	82,880,099		83,303,582	83,409,030		413,546
2017		68,639,633	74,124,052	78,455,901		81,229,314	83,041,418		83,457,842			403,285
2018	54,462,300	63,009,876	69,139,034	73,963,441		76,721,335	77,783,099					399,798
2019	58,017,467	71,619,576	80,696,670	87,455,165		91,585,336						411,230
2020	50,160,084	62,919,458	71,051,705	76,764,676								410,882
2021	51,028,464	64,851,773	74,604,744									413,427
2022	61,251,090	82,468,869										420,326
2023	74,703,925											415,269
Selected Trend:	4.00%											
Trended Incurred Losses												
Fiscal Accident Year Ending 06/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡		
2009												108,049,176
2010										105,587,994		105,588,372
2011								99,497,250		99,574,630		99,579,753
2012							106,607,357	106,637,502		106,621,627		106,645,872
2013						98,875,533	98,871,773	98,921,382		98,922,810		98,947,832
2014					97,946,678	98,646,154	98,758,802	98,874,564		98,837,124		98,903,347
2015				100,459,451	102,180,550	102,760,563	102,836,413	103,606,374		103,485,697		
2016			99,122,644	104,002,119	107,850,356	109,064,556	109,621,831	109,760,593				
2017		86,851,033	93,790,573	99,271,744	102,780,996	105,073,886	105,600,795					
2018	66,261,715	76,661,149	84,118,206	89,987,835	93,343,235	94,635,033						
2019	67,872,230	83,784,774	94,403,690	102,310,173	107,141,889							
2020	56,423,273	70,775,833	79,923,505	86,349,821								
2021	55,192,387	70,143,678	80,692,491									
2022	63,701,134	85,767,624										
2023	74,703,925											
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	26.01	17.21	11.80	4.28	1.76	-0.01	0.08	0.20	0.00			
3rd Prior	38.69	18.65	13.59	9.31	1.44	0.28	0.12	-0.04	0.01			
2nd Prior	34.93	25.82	14.68	8.70	2.94	0.19	0.29	0.00	0.06			
1st Prior	36.16	22.26	19.23	8.39	5.69	1.35	1.91	-0.09	0.06			
Latest	52.50	25.52	15.64	11.75	3.23	1.31	0.34	-0.30	0.17			
5 Year Weighted Avg	37.78	21.94	14.99	8.51	3.02	0.64	0.55	-0.05	0.05			
Selected:	37.78	21.94	14.99	8.51	3.02	0.64	0.55	-0.05	0.05			
Loss Development Period (months):	15 - 123											
Additive Amt per Exp:	87.43											

Allstate Indemnity Company

Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss	Ultimate Loss & ALAE
2023	\$87.43	315,992	\$27,627,181	\$27,627,181	\$64,753,598	\$92,380,779

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

*Allstate Insurance Group includes Allstate Insurance & Allstate Indemnity & Allstate Property and Casualty Insurance Companies

**ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
MARYLAND**

**CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
PROPERTY DAMAGE**

Fiscal Accident Year Ending 06/30	Incurred Losses †										Earned Exposures	
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡		
2009											48,904,444	415,557
2010											48,876,646	402,214
2011									48,202,576		48,202,991	393,865
2012								51,495,248	51,495,248		51,495,248	401,346
2013							51,457,585	51,460,582	51,460,740		51,460,791	400,914
2014						53,336,914	53,337,120	53,337,120	53,337,120		53,337,120	396,428
2015				58,602,212	58,582,618	58,585,658	58,585,658	58,585,223	58,584,823		58,597,566	402,430
2016			66,668,957	66,888,814	66,935,817	66,937,567	66,938,390	66,938,390				413,546
2017		65,023,817	65,379,049	65,568,527	65,510,427	65,503,290	65,513,290					403,285
2018	60,640,200	65,260,881	65,999,908	66,179,284	66,185,776	66,210,666						399,798
2019	67,723,625	73,274,995	73,910,858	74,241,478	74,322,340							411,230
2020	57,865,152	61,756,054	62,341,073	62,591,028								410,882
2021	55,118,884	60,560,055	60,963,863									413,427
2022	80,217,072	89,369,611										420,326
2023	92,266,693											415,269
Selected Trend:	4.00%											
Trended Incurred Losses												
Fiscal Accident Year Ending 06/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡		
2009											84,686,674	
2010											81,383,208	81,383,208
2011									77,173,877		77,174,542	77,174,542
2012									79,274,568		79,274,568	79,274,568
2013							76,174,232		76,174,466		76,174,542	76,174,542
2014						75,915,060	75,915,353		75,915,353		75,915,353	75,915,353
2015					80,201,174	80,174,358	80,178,518		80,177,923		80,174,815	
2016				87,731,799	88,021,116	88,082,969	88,085,272		88,086,355			
2017			82,275,872	82,725,354	82,965,104	82,891,589	82,882,559		82,895,212			
2018	73,778,075	79,399,840	80,298,980	80,517,218	80,525,116	80,555,399						
2019	79,227,062	85,721,380	86,465,250	86,852,029	86,946,626							
2020	65,090,426	69,467,162	70,125,229	70,406,394								
2021	59,616,585	65,501,755	65,938,514									
2022	83,425,755	92,944,395										
2023	92,266,693											
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	14.06	1.11	0.70	-0.07	0.00	0.01	0.00	0.00	0.00			
3rd Prior	15.79	2.25	0.59	0.15	0.01	0.00	0.00	0.00	0.00			
2nd Prior	10.65	1.81	0.55	-0.18	0.01	0.00	0.00	0.00	0.00			
1st Prior	14.24	1.60	0.94	0.02	-0.02	0.00	0.00	0.00	0.00			
Latest	22.65	1.06	0.68	0.23	0.08	0.03	0.00	0.04	0.00			
5 Year Weighted Avg	15.51	1.56	0.70	0.03	0.02	0.01	0.00	0.01	0.00			
Selected:	15.51	1.56	0.70	0.03	0.02	0.01	0.00	0.01	0.00			
Loss Development Period (months):	15 - 123											
Additive Amt per Exp:	17.84											

Allstate Indemnity Company

Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss	Ultimate Loss & ALAE
2023	\$17.84	315,992	\$5,637,297	\$5,637,297	\$78,635,770	\$84,273,067

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

*Allstate Insurance Group includes Allstate Insurance & Allstate Indemnity & Allstate Property and Casualty Insurance Companies

**ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
MARYLAND**

**CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
MEDICAL**

Fiscal Accident Year Ending 06/30	Incurred Losses †										Earned Exposures	
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡		
2009											2,169,480	50,102
2010											2,223,335	46,066
2011											1,959,969	42,642
2012							1,941,311				1,941,366	40,622
2013						1,698,118	1,698,150				1,698,367	38,225
2014					1,562,335	1,566,788	1,566,857				1,566,960	35,310
2015				1,339,871	1,339,585	1,339,729	1,339,781				1,339,771	33,897
2016			947,101	952,830	952,852	952,106	952,098			952,104		32,737
2017		696,865	706,757	718,617	719,353	724,168	724,258					30,710
2018	760,232	849,969	881,654	877,066	877,507	878,220						29,414
2019	658,577	816,596	841,546	837,677	839,607							29,131
2020	747,588	839,694	865,141	867,202								28,048
2021	783,692	841,684	875,061									28,109
2022	1,317,756	1,439,620										29,768
2023	1,678,466											29,206
Selected Trend:	11.00%											

Fiscal Accident Year Ending 06/30	Trended Incurred Losses									
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
2009										9,351,415
2010									8,633,833	8,634,004
2011								6,856,855	6,856,869	6,857,040
2012							6,118,541	6,118,714	6,119,405	6,119,717
2013						4,821,672	4,821,763	4,822,379	4,829,565	4,829,770
2014					3,996,511	4,007,902	4,008,078	4,008,342	4,008,439	3,991,425
2015				3,087,783	3,087,124	3,087,456	3,087,576	3,087,553	3,087,599	
2016			1,966,333	1,978,228	1,978,273	1,976,725	1,976,708	1,976,720		
2017		1,303,426	1,321,929	1,344,112	1,345,488	1,354,494	1,354,663			
2018	1,281,035	1,432,247	1,485,638	1,477,907	1,478,650	1,479,852				
2019	999,766	1,239,650	1,277,526	1,271,653	1,274,583					
2020	1,022,425	1,148,392	1,183,194	1,186,012						
2021	965,587	1,037,039	1,078,163							
2022	1,462,709	1,597,978								
2023	1,678,466									

Development	Trended Additive Amounts per Exposure									
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	5.14	0.60	0.36	-0.02	0.32	0.00	0.00	0.00	0.00	
3rd Prior	8.23	1.82	0.72	0.00	0.01	0.00	0.02	0.02	0.00	
2nd Prior	4.49	1.30	-0.26	0.04	-0.05	0.00	0.01	0.19	0.01	
1st Prior	2.54	1.24	-0.20	0.03	0.29	0.00	0.00	0.00	0.01	
Latest	4.54	1.46	0.10	0.10	0.04	0.01	0.00	0.00	-0.48	
5 Year Weighted Avg	5.01	1.28	0.16	0.04	0.12	0.00	0.00	0.04	-0.08	
Selected:	5.01	1.28	0.16	0.04	0.12	0.00	0.00	0.04	-0.08	

Loss Development Period (months): 15 - 123
 Additive Amt per Exp: 6.57 1.56

Year	Allstate Indemnity Company					
	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss	Ultimate Loss & ALAE
2022	\$1.56	18,355	\$28,634	\$25,796	\$1,223,991	\$1,249,787
2023	6.57	18,768	123,306	123,306	1,474,785	1,598,091

†Includes ALAE
 ‡Includes supplemental reserves in addition to case reserves
 *Allstate Insurance Group includes Allstate Insurance & Allstate Indemnity & Allstate Property and Casualty Insurance Companies

**ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
MARYLAND**

**CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
PERSONAL INJURY PROTECTION**

Fiscal Accident Year Ending 06/30	Incurred Losses †										Earned Exposures	
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡		
2009											15,559,664	415,570
2010											15,215,228	402,214
2011									15,589,973	15,599,329	15,603,995	393,865
2012							16,647,094	16,658,424	16,655,445	16,655,767	16,655,767	401,329
2013						17,062,834	17,068,769	17,066,910	17,068,916	17,051,946	17,051,946	400,832
2014					16,971,094	16,996,026	17,004,057	17,002,476	17,002,439	17,000,841	17,000,841	396,384
2015				19,657,274	19,702,170	19,714,444	19,723,859	19,732,243	19,732,243	19,736,687	19,736,687	402,383
2016			22,716,413	22,820,552	22,888,721	22,924,474	22,930,819	22,925,747				413,430
2017		22,373,841	22,708,772	22,939,463	23,021,468	23,027,961	23,063,005					403,268
2018	19,972,362	22,284,924	22,775,236	23,378,409	23,428,160	23,179,495						399,798
2019	21,405,893	23,813,976	24,338,545	24,645,992	24,564,698							411,230
2020	18,329,892	19,825,170	20,262,862	20,466,914								410,882
2021	17,972,947	19,555,300	19,991,328									413,427
2022	21,180,190	22,980,886										420,326
2023	22,343,415											415,269
Selected Trend:	0.00%											
Trended Incurred Losses												
Fiscal Accident Year Ending 06/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡		
2009											15,559,664	
2010											15,215,228	15,215,455
2011								15,589,973	15,599,329	15,603,995	15,603,995	
2012							16,647,094	16,658,424	16,655,445	16,655,767	16,655,767	
2013						17,062,834	17,068,769	17,066,910	17,068,916	17,051,946	17,051,946	
2014					16,971,094	16,996,026	17,004,057	17,002,476	17,002,439	17,000,841	17,000,841	
2015				19,657,274	19,702,170	19,714,444	19,723,859	19,732,243	19,732,243	19,736,687	19,736,687	
2016			22,716,413	22,820,552	22,888,721	22,924,474	22,930,819	22,925,747				
2017		22,373,841	22,708,772	22,939,463	23,021,468	23,027,961	23,063,005					
2018	19,972,362	22,284,924	22,775,236	23,378,409	23,428,160	23,179,495						
2019	21,405,893	23,813,976	24,338,545	24,645,992	24,564,698							
2020	18,329,892	19,825,170	20,262,862	20,466,914								
2021	17,972,947	19,555,300	19,991,328									
2022	21,180,190	22,980,886										
2023	22,343,415											
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	5.78	0.83	0.25	0.11	0.06	0.01	0.03	0.02	0.00			
3rd Prior	5.86	1.23	0.57	0.16	0.03	0.02	0.00	-0.01	0.01			
2nd Prior	3.64	1.28	1.51	0.20	0.09	0.02	0.00	0.01	0.00			
1st Prior	3.83	1.07	0.75	0.12	0.02	0.02	0.02	0.00	-0.04			
Latest	4.28	1.05	0.50	-0.20	-0.62	0.09	-0.01	0.01	0.00			
5 Year Weighted Avg	4.67	1.09	0.71	0.07	-0.08	0.02	0.01	0.00	-0.01			
Selected:	4.67	1.09	0.71	0.07	-0.08	0.02	0.01	0.00	-0.01			
Loss Development Period (months):	15 - 123											
Additive Amt per Exp:	6.48											

Allstate Indemnity Company

Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss	Ultimate Loss & ALAE
2023	\$6.48	315,992	\$2,047,628	\$2,047,628	\$20,473,423	\$22,521,051

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

*Allstate Insurance Group includes Allstate Insurance & Allstate Indemnity & Allstate Property and Casualty Insurance Companies

**ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
MARYLAND**

**CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
UNINSURED / UNDERINSURED MOTORIST**

Fiscal Accident Year Ending 06/30	Incurred Losses †											Earned Exposures	
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡			
2009												13,626,708	415,559
2010												12,334,156	402,214
2011									11,814,677			11,820,602	393,865
2012								11,973,819	11,974,162			11,972,369	401,329
2013							14,366,667	14,491,865	14,387,304	14,383,430	14,381,288	14,381,288	400,833
2014						13,945,359	14,004,666	13,997,134	13,994,368	14,128,341	14,105,040	14,105,040	396,385
2015				14,827,374	15,780,710	15,954,869	15,998,331	16,108,136	16,109,519				402,384
2016			16,550,831	18,046,574	18,753,910	18,959,308	19,184,977	19,148,180					413,430
2017		14,419,002	16,589,124	18,285,795	18,929,566	19,142,415	19,405,547						403,268
2018	14,350,312	17,689,869	19,836,888	21,364,018	21,900,288	22,660,150							399,798
2019	15,030,832	19,077,278	21,241,150	22,590,789	23,926,546								410,682
2020	13,686,533	17,759,143	19,760,787	21,564,761									409,831
2021	19,864,366	23,473,025	25,965,294										412,073
2022	24,826,638	30,385,906											418,779
2023	27,991,563												413,709
Selected Trend:	12.00%												
Trended Incurred Losses													
Fiscal Accident Year Ending 06/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡			
2009												66,595,252	
2010											53,820,005	53,829,238	
2011									46,029,698	46,052,782	46,053,861	46,053,861	
2012								41,651,528	41,652,721	41,646,484	41,736,631	41,736,631	
2013							44,620,687	45,009,533	44,684,782	44,672,750	44,666,098	44,666,098	
2014					38,671,579	38,836,042	38,815,155	38,807,485	39,179,002	39,114,387			
2015				36,712,032	39,072,457	39,503,668	39,611,278	39,883,152	39,886,576				
2016			36,588,614	39,895,226	41,458,920	41,912,990	42,411,872	42,330,526					
2017		28,460,553	32,743,989	36,092,917	37,363,607	37,783,733	38,303,109						
2018	25,290,153	31,175,594	34,959,375	37,650,699	38,595,790	39,934,927							
2019	23,651,305	30,018,466	33,423,361	35,547,044	37,648,883								
2020	19,228,593	24,950,317	27,762,483	30,296,937									
2021	24,917,861	29,444,563	32,570,865										
2022	27,805,835	34,032,215											
2023	27,991,563												
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	14.72	10.62	8.00	5.87	0.41	0.97	0.00	0.06	0.02				
3rd Prior	15.50	9.46	8.30	3.78	1.07	-0.05	-0.81	-0.02	0.00				
2nd Prior	13.96	8.29	6.73	3.15	1.10	0.27	-0.02	-0.03	0.22				
1st Prior	10.99	6.86	5.17	2.36	1.04	1.21	0.68	0.94	-0.02				
Latest	14.87	7.59	6.18	5.12	3.35	1.29	-0.20	0.01	-0.16				
5 Year Weighted Avg	14.01	8.55	6.86	4.06	1.39	0.74	-0.06	0.19	0.01				
Selected:	14.01	8.55	6.86	4.06	1.39	0.74	-0.06	0.19	0.01				
Loss Development Period (months):	15 - 123												
Additive Amt per Exp:	35.75												

Allstate Indemnity Company

Year	Trended Age-to-Ultimate Additive Amount	Earned	Trended Losses Yet	De-Trended Losses Yet	Incurred	Ultimate Loss
	Per Exposure	Exposures	To Emerge	To Emerge	Loss	& ALAE
2023	\$35.75	314,460	\$11,241,945	\$11,241,945	\$24,240,861	\$35,482,806

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

*Allstate Insurance Group includes Allstate Insurance & Allstate Indemnity & Allstate Property and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP
PRIVATE PASSENGER AUTO
MARYLAND**

**CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
COLLISION**

Fiscal Accident Year Ending 06/30	Paid Loss †											Earned Exposures	
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months			
2009												62,502,644	319,609
2010												62,288,983	307,215
2011								58,904,097	58,899,339	58,891,575		298,853	303,329
2012							58,878,390	58,874,744	58,873,085	58,872,419		303,682	300,799
2013						59,530,586	59,518,041	59,508,093	59,499,219	59,492,513		300,799	305,797
2014					62,842,752	62,816,512	62,802,472	62,790,789	62,780,346	62,777,650		305,797	314,212
2015				68,153,830	68,150,051	68,152,743	68,137,108	68,133,370	68,128,568			314,212	304,366
2016			74,972,695	74,946,334	74,953,539	74,938,477	74,933,520	74,934,383				304,366	298,586
2017		73,817,714	73,696,252	73,717,304	73,691,758	73,700,512	73,701,670					305,072	302,047
2018	77,198,997	74,444,726	74,323,698	74,308,318	74,311,281	74,304,004						300,264	306,620
2019	87,183,406	82,922,277	82,566,081	82,515,970	82,524,011							306,620	306,842
2020	72,724,192	70,484,567	70,208,634	70,156,293									
2021	81,681,918	77,480,826	76,834,149										
2022	120,616,478	114,334,569											
2023	126,302,559												
Selected Trend:												9.00%	

Fiscal Accident Year Ending 06/30	Trended Paid Losses										
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	
2009											208,866,775
2010										190,972,688	190,965,851
2011								165,677,479	165,664,096	165,642,259	165,642,259
2012							151,931,352	151,921,944	151,917,663	151,915,945	151,915,945
2013						140,930,547	140,900,848	140,877,298	140,856,290	140,840,414	140,840,414
2014					136,487,751	136,430,760	136,400,267	136,374,893	136,352,212	136,346,356	136,346,356
2015				135,800,776	135,793,246	135,798,610	135,767,456	135,760,008	135,750,439		
2016			137,053,019	137,004,831	137,018,002	136,990,468	136,981,406	136,982,984			
2017		123,799,696	123,595,992	123,631,299	123,588,456	123,603,137	123,605,079				
2018	118,780,226	114,542,439	114,356,222	114,332,558	114,337,117	114,325,920					
2019	123,066,493	117,051,561	116,548,762	116,478,026	116,489,376						
2020	94,179,938	91,279,558	90,922,217	90,854,434							
2021	97,046,287	92,054,969	91,286,652								
2022	131,471,961	124,624,680									
2023	126,302,559										

Development	Trended Additive Amounts per Exposure									
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	-14.19	-0.67	-0.15	-0.02	-0.19	-0.10	-0.03	-0.04	-0.02	
3rd Prior	-19.72	-0.62	0.12	0.04	0.02	-0.10	-0.08	-0.01	-0.07	
2nd Prior	-9.60	-1.65	-0.08	-0.14	-0.09	-0.10	-0.08	-0.07	-0.01	
1st Prior	-16.62	-1.18	-0.23	0.02	0.05	-0.03	-0.02	-0.08	-0.05	
Latest	-22.33	-2.56	-0.22	0.04	-0.04	0.01	0.01	-0.03	-0.02	
5 Year Weighted Avg	-16.53	-1.34	-0.12	-0.01	-0.06	-0.07	-0.05	-0.05	-0.02	
Selected:	-16.53	-1.34	-0.12	-0.01	-0.06	-0.07	-0.05	-0.05	-0.02	

Loss Development Period (months): 15 - 123
Additive Amt per Exp: -18.25

Allstate Indemnity Company						
Year	Trended	Earned Exposures	Trended	De-Trended	Paid Loss	Ultimate Loss & ALAE
	Age-to-Ultimate Additive Amount Per Exposure		Losses Yet To Emerge	Losses Yet To Emerge		
2023	-\$18.25	234,812	-\$4,285,319	-\$4,285,319	\$108,288,073	\$104,002,754

†Includes ALAE

*Allstate Insurance Group includes Allstate Insurance & Allstate Indemnity & Allstate Property and Casualty Insurance Companies

**ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
MARYLAND**

**CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
COMPREHENSIVE**

Fiscal Accident Year Ending 06/30	Paid Loss †											Earned Exposures	
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months			
2009												22,317,654	346,410
2010												21,078,642	334,563
2011									19,472,258	19,475,025	19,476,340	21,078,642	326,998
2012								20,515,458	20,514,916	20,514,893	20,514,894	20,514,894	332,038
2013							20,259,058	20,260,889	20,260,814	20,260,953	20,260,878	20,260,878	332,156
2014						20,707,243	20,707,405	20,709,413	20,709,413	20,709,413	20,708,138	20,709,580	329,333
2015				21,375,020	21,389,697	21,387,493	21,387,751	21,391,329	21,391,329	21,391,329	21,391,329	21,391,329	334,789
2016			22,792,981	22,789,352	22,786,537	22,786,892	22,787,614	22,787,614	22,787,614	22,787,614	22,787,614	22,787,614	343,682
2017		22,301,684	22,369,141	22,357,655	22,342,187	22,338,929	22,339,268	22,339,268	22,339,268	22,339,268	22,339,268	22,339,268	333,678
2018	23,178,424	23,319,520	23,362,896	23,392,630	23,396,137	23,396,625	23,396,625	23,396,625	23,396,625	23,396,625	23,396,625	23,396,625	328,199
2019	26,423,716	26,528,221	26,532,526	26,511,968	26,508,116	26,508,116	26,508,116	26,508,116	26,508,116	26,508,116	26,508,116	26,508,116	335,800
2020	25,724,316	25,763,140	25,804,414	25,820,799	25,820,799	25,820,799	25,820,799	25,820,799	25,820,799	25,820,799	25,820,799	25,820,799	333,564
2021	27,072,340	27,246,014	27,274,315	27,274,315	27,274,315	27,274,315	27,274,315	27,274,315	27,274,315	27,274,315	27,274,315	27,274,315	332,520
2022	35,785,903	36,375,028	36,375,028	36,375,028	36,375,028	36,375,028	36,375,028	36,375,028	36,375,028	36,375,028	36,375,028	36,375,028	337,955
2023	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591	336,572
Selected Trend:												12.00%	

Fiscal Accident Year Ending 06/30	Trended Paid Losses										
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	
2009											109,068,881
2010										91,976,509	91,976,182
2011									75,863,450	75,874,230	75,879,353
2012							71,362,046	71,362,161	71,362,081	71,362,081	71,362,084
2013						62,921,559	62,927,246	62,927,013	62,927,445	62,927,212	62,927,212
2014					57,422,816	57,423,265	57,428,833	57,428,833	57,428,833	57,425,298	57,429,296
2015				52,923,762	52,960,102	52,954,645	52,955,284	52,964,143	52,965,544	52,965,544	52,965,544
2016			50,388,019	50,379,997	50,373,774	50,374,558	50,376,155	50,376,155	50,376,155	50,376,155	50,376,155
2017		44,019,570	44,152,718	44,130,047	44,099,516	44,093,085	44,093,754	44,093,754	44,093,754	44,093,754	44,093,754
2018	40,848,303	41,096,962	41,173,405	41,225,807	41,231,987	41,232,847	41,232,847	41,232,847	41,232,847	41,232,847	41,232,847
2019	41,578,229	41,742,669	41,749,443	41,717,095	41,711,034	41,711,034	41,711,034	41,711,034	41,711,034	41,711,034	41,711,034
2020	36,140,812	36,195,357	36,253,344	36,276,363	36,276,363	36,276,363	36,276,363	36,276,363	36,276,363	36,276,363	36,276,363
2021	33,959,543	34,177,400	34,212,901	34,212,901	34,212,901	34,212,901	34,212,901	34,212,901	34,212,901	34,212,901	34,212,901
2022	40,080,211	40,740,031	40,740,031	40,740,031	40,740,031	40,740,031	40,740,031	40,740,031	40,740,031	40,740,031	40,740,031
2023	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591	45,334,591

Development	Trended Additive Amounts per Exposure									
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
4th Prior	0.76	0.40	-0.02	0.11	0.00	0.02	-0.01	0.03	0.00	
3rd Prior	0.49	0.23	-0.07	-0.02	-0.02	0.02	0.00	0.00	0.02	
2nd Prior	0.16	0.02	0.16	-0.09	0.00	0.00	0.00	0.00	0.00	
1st Prior	0.66	0.17	-0.10	0.02	-0.02	0.00	0.03	-0.01	0.00	
Latest	1.95	0.11	0.07	-0.02	0.00	0.00	0.00	0.00	0.01	
5 Year Weighted Avg	0.81	0.18	0.01	0.00	0.00	0.00	0.01	0.01	0.00	
Selected:	0.81	0.18	0.01	0.00	0.00	0.00	0.01	0.01	0.00	

Loss Development Period (months): 15 - 123
Additive Amt per Exp: 1.02

Allstate Indemnity Company						
Year	Trended	Earned Exposures	Trended	De-Trended	Paid Loss	Ultimate Loss & ALAE
	Age-to-Ultimate Additive Amount Per Exposure		Losses Yet To Emerge	Losses Yet To Emerge		
2023	\$1.02	254,310	\$259,396	\$259,396	\$38,862,209	\$39,121,605

†Includes ALAE

*Allstate Insurance Group includes Allstate Insurance & Allstate Indemnity & Allstate Property and Casualty Insurance Companies

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

SUMMARY OF SELECTED ULTIMATE LOSSES AND ALAE

Coverage	Year	Link Ratio Estimate	Additive Estimate	Selected
Bodily Injury	2023	\$101,727,902	\$92,380,779	\$97,054,341
Property Damage	2023	86,499,347	84,273,067	85,386,207
Medical	2022	1,266,831	1,249,787	1,258,309
Medical	2023	1,724,024	1,598,091	1,661,058
Personal Injury Protection	2023	23,257,809	22,521,051	22,889,430
Uninsured / Underinsured Motorist	2023	39,076,268	35,482,806	37,279,537
Collision	2023	103,090,245	104,002,754	103,546,500
Comprehensive	2023	39,211,969	39,121,605	39,166,787

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO AND PERSONAL PROPERTY AND OTHER LIABILITY INSURANCE
COUNTRYWIDE

UNALLOCATED LOSS ADJUSTMENT EXPENSE PROVISION

	2020	2021	2022
1. Direct Losses and Allocated Loss Adjustment Expense Incurred Excluding Earthquake and Hurricane, and WildFire** Losses	\$ 14,726,614,304	19,242,727,461	24,212,547,720
2. Direct Unallocated Loss Adjustment Expense Incurred Excluding Earthquake and Hurricane, and WildFire** Losses	\$ 2,177,724,655	2,140,015,374	2,164,141,407
3. 3 Year Average			0.1114
4. Adjustment for One - Time Expenses ***			-0.0029
5. Adjusted 3 Year Average (3) + (4)			0.1085
6. Proposed Provision			10.9%

*Allstate Insurance Company, Allstate Northbrook Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Texas Lloyd's, Allstate Vehicle and Property Insurance Company, Allstate Property and Casualty Insurance Company, Allstate County Mutual, Allstate North American Insurance Company

**Wildfire losses and expenses are excluded for Property lines for Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Oklahoma, Oregon, Texas, Utah, Washington, and Wyoming

***The 3-year average has been adjusted by -0.0029 to account for one-time expenses occurring in 2020 and 2021, including Good Office and Restructuring expenses.

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

CALCULATION OF PURE PREMIUM TREND FACTOR

<u>Coverage</u>	Selected Annual Pure Premium Impacts	
	<u>Historical</u>	<u>Projected</u>
Bodily Injury	10.00%	10.00%
Property Damage	6.00	6.00
Medical	3.00	3.00
Personal Injury Protection	4.00	4.00
Uninsured / Underinsured Motorist	10.00	10.00
Collision	6.00	6.00
Comprehensive	9.00	9.00

	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
1) Loss Trend Projection Date	1/9/2025	1/9/2025	1/9/2025
2) Mid-Point of Current Year's Experience Period	12/31/2022	12/31/2022	12/31/2022
3) Experience Period Ended	6/30/2021	6/30/2022	6/30/2023
4) Midpoint of Experience Period	12/31/2020	12/31/2021	12/31/2022
5) Historical: Number of Years from (4) to (2)	2.000	1.000	0.000
6) Projected: Number of Years from (2) to (1)	2.025	2.025	2.025

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 INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**LOSS TRENDS - PURE PREMIUM
BODILY INJURY**

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium †	Annual Change	24 pt.	12 pt.	6 pt.
12/17	\$224.51	-0.22 %	\$197.41		
03/18	227.31	4.28	200.39		
06/18	219.96	2.79	203.41		
09/18	217.88	1.23	206.48		
12/18	205.52	-8.46	209.59		
03/19	197.92	-12.93	212.75		
06/19	197.16	-10.37	215.96		
09/19	202.37	-7.12	219.22		
12/19	216.13	5.16	222.52		
03/20	226.44	14.41	225.88		
06/20	231.77	17.55	229.29		
09/20	227.05	12.20	232.74		
12/20	225.10	4.15	236.25	\$209.60	
03/21	215.81	-4.69	239.82	217.17	
06/21	216.49	-6.59	243.43	225.01	
09/21	227.97	0.41	247.10	233.13	
12/21	236.85	5.22	250.83	241.55	
03/22	246.43	14.19	254.61	250.28	
06/22	259.27	19.76	258.45	259.31	\$259.07
09/22	271.48	19.09	262.35	268.68	269.09
12/22	275.32	16.24	266.31	278.38	279.49
03/23	291.43	18.26	270.32	288.44	290.29
06/23	300.88	16.05	274.40	298.85	301.51
09/23	314.27	15.76	278.54	309.64	313.16
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			6.17%	15.25%	16.38%

†Includes ALAE

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**LOSS TRENDS - PURE PREMIUM
PROPERTY DAMAGE**

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium †	Annual Change	24 pt.	12 pt.	6 pt.
12/17	\$180.78	-1.21 %	\$167.06		
03/18	181.95	-0.80	169.16		
06/18	180.54	-1.04	171.29		
09/18	183.44	1.91	173.45		
12/18	184.61	2.12	175.63		
03/19	188.43	3.56	177.84		
06/19	196.52	8.85	180.07		
09/19	200.81	9.47	182.34		
12/19	202.41	9.64	184.63		
03/20	199.02	5.62	186.96		
06/20	183.39	-6.68	189.31		
09/20	168.84	-15.92	191.69		
12/20	155.63	-23.11	194.10	\$136.50	
03/21	144.22	-27.53	196.54	146.13	
06/21	145.46	-20.68	199.02	156.45	
09/21	155.00	-8.20	201.52	167.49	
12/21	171.72	10.34	204.06	179.32	
03/22	188.95	31.02	206.62	191.98	
06/22	206.95	42.27	209.22	205.53	\$212.73
09/22	228.66	47.52	211.85	220.04	226.01
12/22	244.79	42.55	214.52	235.58	240.12
03/23	257.45	36.25	217.22	252.21	255.11
06/23	275.12	32.94	219.95	270.01	271.03
09/23	280.14	22.51	222.72	289.08	287.95
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			5.13%	31.37%	27.41%

†Includes ALAE

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**LOSS TRENDS - PURE PREMIUM
MEDICAL**

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium †	Annual Change	24 pt.	12 pt.	6 pt.
12/17	\$36.49	-5.37 %	\$35.16		
03/18	37.65	-5.83	36.10		
06/18	36.23	-12.23	37.07		
09/18	41.76	6.94	38.06		
12/18	42.03	15.18	39.08		
03/19	40.05	6.37	40.12		
06/19	40.91	12.92	41.19		
09/19	39.22	-6.08	42.30		
12/19	45.92	9.26	43.43		
03/20	48.63	21.42	44.59		
06/20	48.70	19.04	45.78		
09/20	46.97	19.76	47.00		
12/20	42.30	-7.88	48.26	\$39.99	
03/21	41.88	-13.88	49.55	42.27	
06/21	41.05	-15.71	50.88	44.68	
09/21	42.16	-10.24	52.24	47.22	
12/21	49.52	17.07	53.63	49.91	
03/22	53.07	26.72	55.07	52.75	
06/22	60.90	48.36	56.54	55.76	\$63.96
09/22	68.17	61.69	58.05	58.93	64.65
12/22	64.65	30.55	59.60	62.29	65.34
03/23	67.61	27.40	61.20	65.84	66.05
06/23	68.00	11.66	62.84	69.59	66.76
09/23	65.15	-4.43	64.52	73.55	67.48
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			11.13%	24.80%	4.37%

†Includes ALAE

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**LOSS TRENDS - PURE PREMIUM
PERSONAL INJURY PROTECTION**

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium †	Annual Change	24 pt.	12 pt.	6 pt.
12/17	\$77.38	3.53 %	\$73.80		
03/18	76.00	0.33	73.49		
06/18	74.17	-4.56	73.19		
09/18	73.65	-3.00	72.88		
12/18	72.01	-6.94	72.58		
03/19	73.50	-3.29	72.28		
06/19	74.69	0.70	71.98		
09/19	75.20	2.10	71.68		
12/19	76.44	6.15	71.38		
03/20	75.33	2.49	71.08		
06/20	71.25	-4.61	70.79		
09/20	66.99	-10.92	70.49		
12/20	62.41	-18.35	70.20	\$59.63	
03/21	58.53	-22.30	69.91	60.91	
06/21	59.01	-17.18	69.62	62.22	
09/21	61.47	-8.24	69.33	63.56	
12/21	65.73	5.32	69.04	64.92	
03/22	67.58	15.46	68.75	66.31	
06/22	71.30	20.83	68.46	67.74	\$71.48
09/22	72.31	17.63	68.18	69.19	71.70
12/22	71.28	8.44	67.90	70.68	71.91
03/23	72.17	6.79	67.61	72.19	72.13
06/23	72.67	1.92	67.33	73.74	72.35
09/23	72.42	0.15	67.05	75.33	72.57
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			-1.65%	8.87%	1.21%

†Includes ALAE

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**LOSS TRENDS - PURE PREMIUM
UNINSURED / UNDERINSURED MOTORIST**

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium †	Annual Change	24 pt.	12 pt.	6 pt.
12/17	\$46.19	-8.82 %	\$48.21		
03/18	47.71	-6.52	50.03		
06/18	49.21	9.06	51.91		
09/18	48.63	5.42	53.87		
12/18	53.64	16.13	55.90		
03/19	57.57	20.67	58.00		
06/19	68.85	39.91	60.19		
09/19	74.67	53.55	62.46		
12/19	77.14	43.81	64.81		
03/20	77.15	34.01	67.25		
06/20	70.03	1.71	69.78		
09/20	65.45	-12.35	72.41		
12/20	65.11	-15.60	75.14	\$70.60	
03/21	70.00	-9.27	77.97	73.84	
06/21	75.22	7.41	80.91	77.22	
09/21	86.44	32.07	83.96	80.76	
12/21	92.11	41.47	87.12	84.46	
03/22	94.10	34.43	90.40	88.32	
06/22	97.68	29.86	93.81	92.37	\$95.12
09/22	96.88	12.08	97.34	96.60	97.94
12/22	98.14	6.55	101.01	101.03	100.84
03/23	103.24	9.71	104.81	105.66	103.84
06/23	107.32	9.87	108.76	110.50	106.92
09/23	111.58	15.17	112.86	115.56	110.09
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			15.94%	19.62%	12.40%

†Includes ALAE

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**LOSS TRENDS - PURE PREMIUM
COLLISION**

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium †	Annual Change	24 pt.	12 pt.	6 pt.
12/17	\$265.86	-9.27 %	\$253.81		
03/18	271.27	-5.84	259.36		
06/18	276.95	-1.13	265.04		
09/18	290.40	6.64	270.84		
12/18	307.39	15.62	276.77		
03/19	318.10	17.26	282.82		
06/19	324.87	17.30	289.02		
09/19	320.87	10.49	295.34		
12/19	308.10	0.23	301.80		
03/20	297.19	-6.57	308.41		
06/20	257.43	-20.76	315.16		
09/20	251.27	-21.69	322.06		
12/20	247.89	-19.54	329.11	\$266.93	
03/21	246.46	-17.07	336.31	282.67	
06/21	284.28	10.43	343.67	299.34	
09/21	325.99	29.74	351.19	316.99	
12/21	362.18	46.11	358.88	335.68	
03/22	404.04	63.94	366.73	355.47	
06/22	438.84	54.37	374.76	376.44	\$439.51
09/22	435.69	33.65	382.96	398.63	438.36
12/22	438.45	21.06	391.35	422.14	437.21
03/23	442.05	9.41	399.91	447.03	436.06
06/23	433.27	-1.27	408.66	473.39	434.92
09/23	431.58	-0.94	417.61	501.30	433.77
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			9.05%	25.76%	-1.05%

†Includes ALAE

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**LOSS TRENDS - PURE PREMIUM
COMPREHENSIVE**

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium †	Annual Change	24 pt.	12 pt.	6 pt.
12/17	\$76.12	-3.54 %	\$72.56		
03/18	77.08	-3.89	74.50		
06/18	78.98	-0.70	76.49		
09/18	83.09	5.94	78.54		
12/18	87.70	15.21	80.64		
03/19	90.83	17.84	82.80		
06/19	89.63	13.48	85.01		
09/19	91.00	9.52	87.29		
12/19	93.46	6.57	89.62		
03/20	90.42	-0.45	92.02		
06/20	89.38	-0.28	94.48		
09/20	87.56	-3.78	97.01		
12/20	83.56	-10.59	99.60	\$79.43	
03/21	84.94	-6.06	102.27	84.58	
06/21	87.03	-2.63	105.00	90.07	
09/21	91.01	3.94	107.81	95.92	
12/21	102.02	22.09	110.70	102.15	
03/22	111.46	31.22	113.66	108.78	
06/22	117.32	34.80	116.70	115.84	\$115.52
09/22	124.46	36.75	119.82	123.36	123.22
12/22	127.62	25.09	123.03	131.37	131.45
03/23	137.47	23.34	126.32	139.89	140.22
06/23	151.21	28.89	129.70	148.97	149.58
09/23	161.65	29.88	133.17	158.64	159.56
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			11.14%	28.60%	29.49%

†Includes ALAE

ALLSTATE INSURANCE GROUP†
PRIVATE PASSENGER AUTO
MARYLAND

CATASTROPHE INSURANCE LOSSES
COMPREHENSIVE

Calendar Year	Earned Exposures	Trended Catastrophe Losses††	Catastrophe Pure Premium
2008	357,298	\$6,293,857	
2009	338,857	314,628	
2010	329,119	13,595,997	
2011	329,515	6,830,086	
2012	333,155	8,487,761	
2013	329,758	423,298	
2014	331,579	1,978,085	
2015	339,598	4,054,170	
2016	340,710	4,695,731	
2017	328,989	1,683,405	
2018	331,834	3,865,673	
2019	336,202	1,697,197	
2020	331,754	2,514,228	
2021	335,415	2,059,094	
2022	339,359	4,077,817	
	5,033,142	\$62,571,027	
	15 Year Trended Aggregate Average		\$12.43
	Selected Catastrophe Pure Premium		\$12.43

†Allstate Insurance, Allstate Indemnity, Allstate Property and Casualty Insurance Companies

††Includes ALAE

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**CATASTROPHE LOSS TRENDS - PURE PREMIUM
COMPREHENSIVE**

Calendar Year	Countrywide		Exponential Curve of Best Fit	
	Actual Paid Pure Premium †	Annual Change	25 pt.	15 pt.
1998	\$7.76		\$5.94	
1999	5.68	-26.80	6.23	
2000	10.94	92.61	6.54	
2001	9.51	-13.07	6.87	
2002	4.97	-47.74	7.21	
2003	11.05	122.33	7.57	
2004	3.93	-64.43	7.95	
2005	3.53	-10.18	8.35	
2006	7.94	124.93	8.77	
2007	5.37	-32.37	9.21	
2008	8.94	66.48	9.67	\$12.32
2009	10.36	15.88	10.15	12.64
2010	10.30	-0.58	10.66	12.96
2011	21.34	107.18	11.19	13.30
2012	15.16	-28.96	11.75	13.64
2013	12.65	-16.56	12.33	13.99
2014	16.17	27.83	12.95	14.35
2015	12.10	-25.17	13.60	14.71
2016	27.91	130.66	14.27	15.09
2017	19.39	-30.53	14.99	15.48
2018	16.24	-16.25	15.74	15.87
2019	20.85	28.39	16.52	16.28
2020	12.21	-41.44	17.35	16.70
2021	15.05	23.26	18.21	17.13
2022	12.75	-15.28	19.12	17.57
			Regression	
			25 pt.	15 pt.
Avg Annual Percent Change Based on Best Fit:			5.00%	2.56%
Selected Historical Avg Annual Percent Change:			5.00%	
Selected Projected Avg Annual Percent Change:			5.00%	

†Includes ALAE

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

SUMMARY OF EXPENSE PROVISIONS

	Liability Expense Provision					
	Percent Fixed	Bodily Injury	Property Damage	Medical	Personal Injury Protection	Uninsured / Underinsured Motorist
Commissions	0 %	10.4 %	10.4 %	10.4 %	10.4 %	10.4 %
Taxes †	0	2.1	2.1	2.1	2.1	2.1
Licenses and Fees	100	0.1	0.1	0.1	0.1	0.1
Other Acquisition	100	5.3	5.3	5.3	5.3	5.3
General Expense	100	4.8	4.8	4.8	4.8	4.8
Debt Provision	0	0.9	0.9	0.9	0.9	0.9
Contingency Provision	0	1.0	1.0	1.0	1.0	1.0
Profit Provision	0	5.7	5.7	5.7	5.7	5.7

Physical Damage Expense Provision

	Percent Fixed	Collision	Comprehensive
Commissions	0 %	10.4 %	10.4 %
Taxes †	0	2.1	2.1
Licenses and Fees	100	0.2	0.2
Other Acquisition	100	5.3	5.3
General Expense	100	4.8	4.8
Debt Provision	0	0.9	0.9
Contingency Provision	0	1.0	1.0
Profit Provision	0	9.2	9.2

† State Taxes - Does not include Federal Income Tax

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO AND PERSONAL PROPERTY AND OTHER LIABILITY INSURANCE
COUNTRYWIDE

EXPERIENCE FOR GENERAL EXPENSES

	2020	2021	2022
1. Direct Premiums Earned Less NCOR Premium and Milewise/PAYG Technology Premium**	\$ 29,402,069,879	29,487,745,624	31,622,810,918
2. General Expense Incurred Excluding Milewise/PAYG Technology Expense	\$ 1,525,614,698	1,518,600,523	1,338,041,075
3. Ratio (2) / (1)	0.0519	0.0515	0.0423
4. One - Time Expense Adjustment***	-0.0026		
5. Adjusted Ratio (3) + (4)	0.0493	0.0515	0.0423
6. 3 Year Average			0.0477
7. Proposed Provision			4.8%

* Allstate Insurance Company, Allstate Northbrook Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Texas Lloyd's, Allstate Vehicle and Property Insurance Company, Allstate Property and Casualty Insurance Company, Allstate County Mutual, Allstate North American Insurance Company

**Premiums for Net Cost of Reinsurance(NCOR) and Milewise/PAYG Technology Expense do not include provisions for General expenses. Therefore, direct premiums must be reduced by NCOR premiums and Milewise/PAYG Technology Expense to get the premium base upon which the general expense provision is applied. Additionally, the 2020 premiums have been grossed up for the Shelter in Place Payback.

***The 2020 ratio has been adjusted by -0.0026 to account for one-time expenses occurring in 2020, including Good Office and Restructuring expenses.

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
MARYLAND

EXPERIENCE FOR OTHER ACQUISITION EXPENSES

	2020	2021	2022
NCOR Premium and Milewise/PAYG Technology Premium**	\$ 29,402,069,879	29,487,745,624	31,622,810,918
2. Other Acquisition Expense Incurred	\$ 1,525,620,061	1,831,993,125	1,607,235,149
3. Ratio (2) / (1)	0.0519	0.0621	0.0508
4. One-Time Expense Adjustment***	-0.0007	-0.0013	
5. Adjusted Ratio (3) + (4)	0.0512	0.0608	0.0508
6. 3 Year Average			0.0543
7. Calculated Provision ****			0.0532
8. Proposed Provision			5.3%

*Data includes Private Passenger Automobile and Personal Property Lines & Other Liability Insurance countrywide experience from the following companies: Allstate Insurance Company, Allstate Northbrook Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Texas Lloyd's, Allstate Vehicle and Property Insurance Company, Allstate Property and Casualty Insurance Company, Allstate County Mutual, Allstate North American Insurance Company.

**Premiums for Net Cost of Reinsurance (NCOR) and Milewise/PAYG Technology Expense do not include provisions for Other Acquisition expenses. Therefore, direct premiums must be reduced by NCOR premiums and Milewise/PAYG Technology Expense to get the premium base upon which other acquisition expense provision is applied. Additionally, the 2020 premiums have been grossed up for the Shelter in Place Payback.

***The 2020 and 2021 Other Acquisition expense ratios have been adjusted by -0.0007 and -0.0013 respectively to account for one-time expenses occurring in 2020 and 2021, including Restructuring expenses.

****Reduced by 0.0060 to reflect the amount of Installment Fees collected for Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company Private Passenger Auto in Maryland. Reduced by 0.0009 to reflect the amount of Policy Fees collected for Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company Private Passenger Auto in Maryland. Includes a 0.0058 provision for Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company Private Passenger Auto in Maryland for Premiums Written Off. Data also includes Other Liability Insurance experience from Allstate companies in Maryland.

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**FACTOR TO ADJUST FOR SUBSEQUENT CHANGE IN FIXED EXPENSE
(FOR CALENDAR YEARS 2020-2022)**

1) Average Earned Date of Experience Period	6/30/2021
2) Average Earned Date of Proposed Policy Period	1/9/2025
3) Number of Years from (1) to (2)	3.529
4) Selected Annual Impact	4.50%
5) Factor to Adjust for Subsequent Change in Fixed Expense [1.0 + (4)] ^ (3)	1.168

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

INVESTMENT INCOME - LIABILITY COVERAGES

Calculation of Present Value, as of the Average Earning Date of a Policy
Year, of all Income and Outgo @ 4.1% †force of interest, assuming an
Operating Profit of 7.60% 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 @ 4.1%	Discounted Payments
1	28.4 %	28.40 %	0.71	1.002	28.5 %
2	70.6	42.20	1.45	0.972	41.0
3	83.1	12.50	2.46	0.932	11.7
4	91.4	8.30	3.47	0.894	7.4
5	96.0	4.60	4.46	0.859	4.0
6	98.5	2.50	5.45	0.825	2.1
Subsequent	100.0	1.50	7.47	0.759	1.1
Total					95.8 %
Expected Losses and Loss Expense Ratio					69.7 %
Present Value of Loss and Loss Expense Payments					66.8 %
Commissions		10.4 %	0.58	1.007	10.5 %
Taxes		2.1 %	0.64	1.005	2.1 %
Licenses and Fees		0.1 %	0.64	1.005	0.1 %
Other Acquisition		5.3 %	0.56	1.008	5.3 %
General Expense		4.8 %	0.63	1.005	4.8 %
Debt Provision		0.9 %	0.75	1.000	0.9 %
Contingency Provision		1.0 %	0.75	1.000	1.0 %
Profit		5.7 %	0.75	1.000	5.7 %
Total Present Value of Outgo					97.2 %
Premiums		100.0 %	0.68	1.003	100.3 %
Difference, Present Value of Income Less Present Value of Outgo					3.1 %

†Discount rate from Investment Department forecast

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

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

INVESTMENT INCOME - PHYSICAL DAMAGE COVERAGES

Calculation of Present Value, as of the Average Earning Date of a Policy
Year, of all Income and Outgo @ 4.1% †force of interest, assuming an
Operating Profit of 7.60% 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 @ 4.1%	Discounted Payments
1	73.9 %	73.90 %	0.65	1.004	74.2 %
2	100.4	26.50	1.16	0.983	26.0
3	99.9	-0.50	2.43	0.933	-0.5
4	99.8	-0.10	3.52	0.893	-0.1
5	99.9	0.10	4.50	0.857	0.1
6	100.0	0.10	5.50	0.823	0.1
Subsequent	100.0	0.00	7.50	0.758	0.0
Total					99.8 %
Expected Losses and Loss Expense Ratio					66.1 %
Present Value of Loss and Loss Expense Payments					66.0 %
Commissions		10.4 %	0.58	1.007	10.5 %
Taxes		2.1 %	0.64	1.005	2.1 %
Licenses and Fees		0.2 %	0.64	1.005	0.2 %
Other Acquisition		5.3 %	0.56	1.008	5.3 %
General Expense		4.8 %	0.63	1.005	4.8 %
Debt Provision		0.9 %	0.75	1.000	0.9 %
Contingency Provision		1.0 %	0.75	1.000	1.0 %
Profit		9.2 %	0.75	1.000	9.2 %
Total Present Value of Outgo					100.0 %
Premiums		100.0 %	0.68	1.003	100.3 %
Difference, Present Value of Income Less Present Value of Outgo					0.3 %

†Discount rate from Investment Department forecast

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

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**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
6/30/2023	315,992	\$134,411,949	0.882	\$118,551,339	\$375.17	100 %
(7) Projected Average Earned Premium At Current Rates					\$375.17	

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**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
6/30/2023	315,992	\$138,909,821	0.892	\$123,907,560	\$392.12	100 %
(7) Projected Average Earned Premium At Current Rates					\$392.12	

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**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
6/30/2023	18,768	\$1,754,285	0.970	\$1,701,656	\$90.67	100 %
(7) Projected Average Earned Premium At Current Rates					\$90.67	

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
PERSONAL INJURY PROTECTION**

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
6/30/2023	315,992	\$34,604,535	0.835	\$28,894,787	\$91.44	100 %
(7) Projected Average Earned Premium At Current Rates					\$91.44	

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**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
6/30/2023	314,460	\$61,011,713	0.892	\$54,422,448	\$173.07	100 %
(7) Projected Average Earned Premium At Current Rates					\$173.07	

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**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
6/30/2023	234,812	\$158,454,790	1.041	\$164,951,436	\$702.48	100 %
(7) Projected Average Earned Premium At Current Rates					\$702.48	

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**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
6/30/2023	254,310	\$53,983,889	1.031	\$55,657,390	\$218.86	100 %
(7) Projected Average Earned Premium At Current Rates					\$218.86	

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

CALCULATION OF PREMIUM TREND FACTOR

<u>Coverage</u>	Selected Annual Premium Impacts <u>Projected</u>
Bodily Injury	-6.00%
Property Damage	-5.50
Medical	-1.50
Personal Injury Protection	-8.50
Uninsured / Underinsured Motorist	-5.50
Collision	2.00
Comprehensive	1.50
Fixed Expenses	-0.50

	<u>Current Year</u>
1) Average Earned Date of Proposed Policy Period	1/9/2025
2) Mid-Point of Current Year's Experience Period	12/31/2022
3) Experience Period Ended	6/30/2023
4) Midpoint of Experience Period	12/31/2022
5) Historical: Number of Years from (4) to (2)	0.000
6) Projected: Number of Years from (2) to (1)	2.025

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 INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**PREMIUM TRENDS
BODILY INJURY**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	8 pt.	4 pt.
12/20	\$469.82	-5.24 %	\$478.27		
03/21	466.53	-4.42	473.64		
06/21	465.02	-3.43	469.06		
09/21	465.63	-2.10	464.52		
12/21	466.31	-0.75	460.03	\$472.77	
03/22	463.14	-0.73	455.58	465.21	
06/22	460.30	-1.01	451.17	457.77	
09/22	455.15	-2.25	446.81	450.44	
12/22	448.85	-3.74	442.49	443.24	\$450.25
03/23	439.92	-5.01	438.21	436.15	438.61
06/23	428.70	-6.87	433.97	429.18	427.26
09/23	414.87	-8.85	429.77	422.31	416.22
Regression			12 pt.	8 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-3.81%	-6.25%	-9.95%

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**PREMIUM TRENDS
PROPERTY DAMAGE**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	8 pt.	4 pt.
12/20	\$485.26	-4.70 %	\$491.99		
03/21	481.63	-4.23	487.77		
06/21	479.51	-3.50	483.59		
09/21	479.64	-2.35	479.44		
12/21	480.26	-1.03	475.32	\$486.63	
03/22	478.36	-0.68	471.25	479.82	
06/22	475.88	-0.76	467.20	473.10	
09/22	471.08	-1.79	463.19	466.47	
12/22	464.96	-3.19	459.22	459.94	\$465.71
03/23	455.98	-4.68	455.28	453.50	455.43
06/23	446.44	-6.19	451.37	447.15	445.37
09/23	434.67	-7.73	447.50	440.89	435.54
Regression			12 pt.	8 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-3.39%	-5.49%	-8.54%

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**PREMIUM TRENDS
MEDICAL**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	8 pt.	4 pt.
12/20	\$102.08	-4.31 %	\$100.59		
03/21	100.69	-4.77	99.81		
06/21	99.29	-5.29	99.03		
09/21	97.94	-5.24	98.27		
12/21	96.66	-5.30	97.50	\$95.89	
03/22	95.52	-5.14	96.75	95.52	
06/22	94.85	-4.46	96.00	95.16	
09/22	94.30	-3.72	95.25	94.79	
12/22	93.94	-2.82	94.51	94.43	\$93.88
03/23	93.81	-1.79	93.78	94.07	93.89
06/23	93.89	-1.01	93.05	93.71	93.91
09/23	93.96	-0.36	92.33	93.35	93.92
Regression			12 pt.	8 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-3.07%	-1.52%	0.06%

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
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**PREMIUM TRENDS
PERSONAL INJURY PROTECTION**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	8 pt.	4 pt.
12/20	\$123.68	-4.97 %	\$127.08		
03/21	122.92	-4.18	125.48		
06/21	122.53	-3.23	123.90		
09/21	122.64	-2.04	122.34		
12/21	122.98	-0.56	120.80	\$125.63	
03/22	122.39	-0.43	119.27	122.91	
06/22	121.44	-0.89	117.77	120.25	
09/22	119.43	-2.61	116.29	117.65	
12/22	117.09	-4.79	114.83	115.11	\$117.38
03/23	113.62	-7.17	113.38	112.61	113.37
06/23	109.81	-9.58	111.95	110.18	109.49
09/23	105.46	-11.70	110.54	107.79	105.74
Regression			12 pt.	8 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-4.94%	-8.38%	-12.99%

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
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**PREMIUM TRENDS
UNINSURED / UNDERINSURED MOTORIST**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	8 pt.	4 pt.
12/20	\$217.36	-5.12 %	\$217.47		
03/21	214.29	-5.33	214.63		
06/21	211.21	-5.58	211.84		
09/21	208.56	-5.46	209.08		
12/21	206.27	-5.10	206.36	\$207.27	
03/22	203.70	-4.94	203.67	204.37	
06/22	201.82	-4.44	201.02	201.51	
09/22	199.41	-4.39	198.40	198.69	
12/22	197.31	-4.35	195.82	195.90	\$197.64
03/23	194.03	-4.75	193.27	193.16	193.83
06/23	190.65	-5.54	190.75	190.46	190.08
09/23	185.98	-6.73	188.27	187.79	186.41
Regression			12 pt.	8 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-5.11%	-5.48%	-7.50%

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
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**PREMIUM TRENDS
COLLISION**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	8 pt.	4 pt.
12/20	\$628.33	1.51 %	\$635.96		
03/21	634.25	2.11	642.28		
06/21	644.97	3.61	648.67		
09/21	655.97	4.83	655.12		
12/21	669.26	6.51	661.64	\$675.10	
03/22	677.56	6.83	668.22	678.61	
06/22	684.68	6.16	674.86	682.13	
09/22	690.03	5.19	681.58	685.67	
12/22	694.05	3.70	688.35	689.24	\$694.63
03/23	695.14	2.59	695.20	692.82	694.64
06/23	695.37	1.56	702.11	696.42	694.65
09/23	694.01	0.58	709.10	700.03	694.66
Regression			12 pt.	8 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			4.04%	2.09%	0.01%

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**PREMIUM TRENDS
COMPREHENSIVE**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	8 pt.	4 pt.
12/20	\$204.34	1.10 %	\$205.46		
03/21	205.37	1.32	206.72		
06/21	207.14	1.98	207.98		
09/21	209.18	2.53	209.26		
12/21	211.73	3.62	210.54	\$212.87	
03/22	213.49	3.96	211.83	213.62	
06/22	215.03	3.81	213.13	214.39	
09/22	216.04	3.28	214.44	215.15	
12/22	216.68	2.34	215.75	215.92	\$216.60
03/23	216.64	1.48	217.07	216.69	216.87
06/23	217.36	1.09	218.40	217.46	217.15
09/23	217.36	0.61	219.74	218.23	217.42
Regression			12 pt.	8 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			2.47%	1.43%	0.51%

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

**FIXED EXPENSE PREMIUM TRENDS
FIXED EXPENSES**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	8 pt.	4 pt.
12/20	\$393.65	1.54 %	\$395.20		
03/21	394.16	1.19	395.22		
06/21	394.47	0.70	395.23		
09/21	395.51	0.36	395.25		
12/21	397.19	0.90	395.27	\$397.46	
03/22	397.13	0.75	395.29	396.97	
06/22	397.05	0.65	395.31	396.47	
09/22	396.19	0.17	395.33	395.97	
12/22	394.81	-0.60	395.35	395.48	\$394.77
03/23	394.55	-0.65	395.37	394.99	394.63
06/23	394.55	-0.63	395.38	394.49	394.50
09/23	394.36	-0.46	395.40	394.00	394.37
Regression			12 pt.	8 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			0.02%	-0.50%	-0.14%

Attachment IV
Summary of Rating Plan Changes

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

SUMMARY OF RATING PLAN CHANGES

With this filing, Allstate will be modifying the Territorial Base Rates, Increased Limits Addends and Rate Adjustment Factors.

Rate Adjustment Factors, Increased Limits Addends, and Territorial Base Rates

The Rate Adjustment Factors, Increased Limits Addends, and Medical Territorial Base Rates have been revised as follows to achieve the proposed 14.7% overall rate level change. In the measurement process, Allstate uses an extension of exposures method to evaluate the aggregate percentage change.

Rate Adjustment Factors

Coverage	Current Rate Adjustment Factor	Proposed Rate Adjustment Factor
Bodily Injury	3.0901	4.2529
Property Damage	4.6959	5.0528
Personal Injury Protection	3.3110	3.9404
Uninsured/Underinsured Motorist	5.9910	6.9016
Collision	1.4233	1.4589
Comprehensive	1.5749	2.0428

Increased Limits Addends

Coverage	Limit	Current Increased Limits Addend	Proposed Increased Limits Addend
Property Damage	\$15,000	0.00	0.00
Property Damage	\$25,000	1.82	1.96
Property Damage	\$50,000	3.66	3.94
Property Damage	\$100,000	5.49	5.91
Property Damage	\$200,000	7.32	7.88
Property Damage	\$300,000	9.15	9.85
Property Damage	\$400,000	10.99	11.83
Property Damage	\$500,000	12.81	13.78
Property Damage	\$750,000	14.65	15.76
Property Damage	\$1,000,000	16.47	17.72
Property Damage	\$2,000,000	18.31	19.70
Uninsured Motorist Property Damage	\$15,000	0.00	0.00
Uninsured Motorist Property Damage	\$25,000	0.21	0.24
Uninsured Motorist Property Damage	\$50,000	0.43	0.50
Uninsured Motorist Property Damage	\$100,000	0.63	0.73
Uninsured Motorist Property Damage	\$200,000	0.85	0.98
Uninsured Motorist Property Damage	\$300,000	1.06	1.22
Uninsured Motorist Property Damage	\$400,000	1.28	1.47
Uninsured Motorist Property Damage	\$500,000	1.48	1.70
Uninsured Motorist Property Damage	\$750,000	1.70	1.96
Uninsured Motorist Property Damage	\$1,000,000	1.91	2.20
Uninsured Motorist Property Damage	\$2,000,000	2.13	2.45

Coverage	Limit	Current Increased Limits Addend	Proposed Increased Limits Addend
Enhanced Underinsured Motorist Property Damage	\$15,000	0.11	0.13
Enhanced Underinsured Motorist Property Damage	\$25,000	0.32	0.37
Enhanced Underinsured Motorist Property Damage	\$50,000	0.63	0.73
Enhanced Underinsured Motorist Property Damage	\$100,000	0.96	1.11
Enhanced Underinsured Motorist Property Damage	\$200,000	1.28	1.47
Enhanced Underinsured Motorist Property Damage	\$300,000	1.59	1.83
Enhanced Underinsured Motorist Property Damage	\$400,000	1.91	2.20
Enhanced Underinsured Motorist Property Damage	\$500,000	2.22	2.56
Enhanced Underinsured Motorist Property Damage	\$750,000	2.55	2.94
Enhanced Underinsured Motorist Property Damage	\$1,000,000	2.87	3.31
Enhanced Underinsured Motorist Property Damage	\$2,000,000	3.18	3.66

Territorial Base Rates

Medical	Current Territorial Base Rate	Proposed Territorial Base Rate
First Car	85.48	110.27
Additional Car	63.00	81.39

Attachment V
Summary of Manual Changes

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

SUMMARY OF MANUAL CHANGES

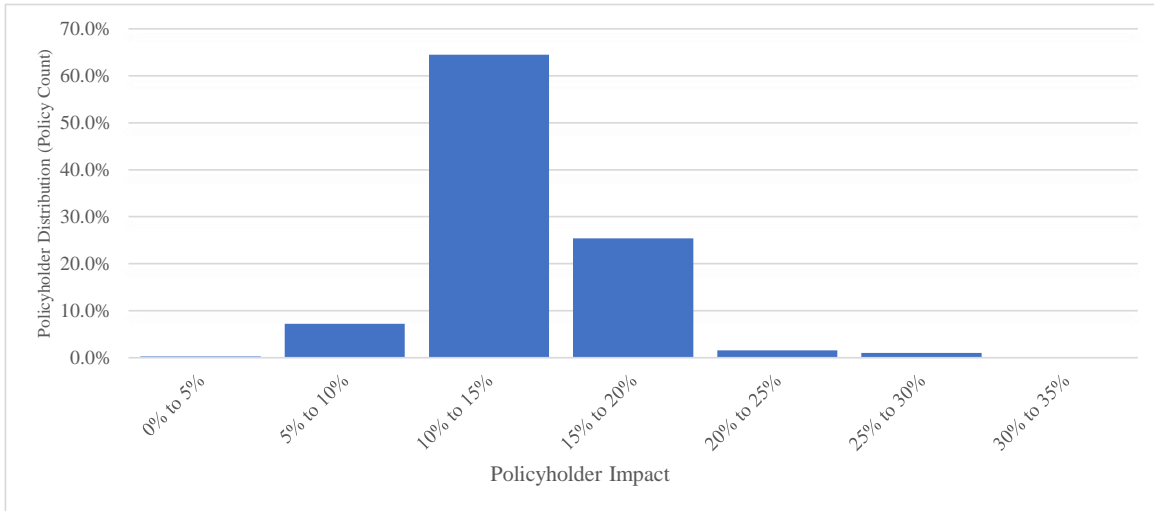
Rates Manual:

- | | |
|-----------------|--|
| RP-2A | Revised Rate Adjustment Factors |
| RP-3A | Revised Property Damage Increased Limits, Uninsured Motorist Property Damage Increased Limit Addends, and Enhanced Underinsured Motorist Property Damage Increased Limit Addends |
| RP-1BR - RP-8BR | Revised Medical Payments Territorial Base Rates |

Attachment VI
Supplementary Filing Exhibits

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

HISTOGRAM OF POLICYHOLDER IMPACTS



Impact	Policyholder Distribution	Policyholder Count
0% to 5%	0.3%	514
5% to 10%	7.2%	11,523
10% to 15%	64.5%	103,801
15% to 20%	25.4%	40,890
20% to 25%	1.6%	2,587
25% to 30%	1.0%	1,617
30% to 35%	0.0%	3
Total	100.0%	160,935

**ALLSTATE INDEMNITY COMPANY
PRIVATE PASSENGER AUTO
MARYLAND**

HISTORICAL COMBINED RATIOS AND SURPLUS

Allstate has included 10 years of historical combined ratios for Maryland Allstate Indemnity Company Auto in the table below. While the combined ratios are a historical view of financial results, Allstate's rate indication represents a prospective view of expected costs and required rate levels for Allstate Indemnity Company.

Year	Combined Ratio
2013	89.5
2014	91.4
2015	102.3
2016	96.2
2017	88.8
2018	89.2
2019	86.6
2020	80.3
2021	88.9
2022	117.6

Allstate has also included the latest five years of Allstate Indemnity Company policyholder surplus from the Five Year Historical Data exhibit in the Statutory Annual Statement. Please note that the surplus represents countrywide data across all lines of business.

Year	Policyholder Surplus
2022	\$101,394,803
2021	\$101,574,523
2020	\$100,052,466
2019	\$103,117,563
2018	\$103,257,537