ALLSTATE NORTH AMERICAN INSURANCE COMPANY
PRIVATE PASSENGER AUTO
PENNSYLVANIA

SUMMARY OF RATING PLAN CHANGES

With this filing, Allstate is decreasing rates by 7.0% to improve competitive position, in accordance with Chapter 130 of Title 31 in the Pennsylvania Code and Bulletin. The ANAIC product was first introduced in 2023 for new business in Pennsylvania, and based on Allstate's judgement, a rate level adjustment is now warranted for the entire book. The following rates will be in effect for at least three months from the effective date, as per the statute; after this period, Allstate will notify the Department (at a future date) if it becomes necessary to withdraw this decrease or a portion thereof.

Rate Adjustment Factors

The rate adjustment factors were revised to achieve an overall rate change of -7.0% for each coverage. In the measurement process, Allstate uses an extension of exposures method to evaluate the percentage change.

The following table summarizes the current and proposed Rate Adjustment Factors by coverage.

Coverage/Premium Type	Current	Proposed
BI	0.9290	0.8640
PD	0.9463	0.8801
MED	0.9824	0.9136
MEDCP	0.9824	0.9136
COLL	0.9309	0.8657
COMP	0.9740	0.9058
UMBI	0.9747	0.9065
UIMBI	0.9893	0.9200
PIPWL	1.0391	0.9664
PIPDB	0.9206	0.8567
PIPFE	0.9206	0.8567
PIPEM	0.9206	0.8567
FE	0.8325	0.7742