

**ALLSTATE NORTH AMERICAN INSURANCE COMPANY  
PRIVATE PASSENGER AUTO  
OHIO**

**INDEX OF ATTACHMENTS**

<b>Attachment I –</b> Page 1	<b>Summary of Disclosures</b> Actuarial Standards of Practice
<b>Attachment II –</b> Page 1	<b>Rating Plan Changes Memorandum</b> Rating Plan Changes Memorandum
<b>Attachment III –</b> Page 1	<b>Channel Factor Analysis</b> Channel Factor Analysis
<b>Attachment IV –</b> Page 1	<b>Summary of Rating Plan Changes</b> Summary of Rating Plan Changes
<b>Attachment V –</b> Page 1	<b>Summary of Manual Changes</b> Summary of Manual Changes

# **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 2024).

## **ATTACHMENT II**

### **Rating Plan Changes Memorandum**

**ALLSTATE NORTH AMERICAN INSURANCE COMPANY  
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**RATING PLAN CHANGES MEMORANDUM**

With this filing, Allstate will be revising the Channel Factors, Rate Adjustment Factors (RAF), and Base Fixed Expense to achieve an overall rate change of -5.4%. Further information regarding this revision, including the selected factors, can be found in **Attachment IV** and the provided Rate Pages.

**ATTACHMENT III**

**Channel Factor Analysis**

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**CHANNEL FACTOR ANALYSIS**

A Channel Factor will apply to all coverages. The Channel Factor is a rating factor for policies that bind through Allstate approved websites and mobile applications or an Allstate call center (“direct-bound” business) unless acting at the direction of an agent. The rating factor was determined in accordance with ASOP 29, which directs that pricing shall reflect acquisition costs which “are appropriate for the coverage” and which “reflect the environment expected to exist in the period for which the future cost estimates are needed,” and the factor reflects the lower acquisition costs associated with direct-bound business.

There is a lower commission structure associated with direct-bound policies. In most cases, there will be no commission associated with direct-bound business. However, in certain circumstances, direct-bound customers will be assigned to an agent, and the agent will receive a commission for servicing the policy. The total commission (base, variable, and bonus combined, as a percentage of written premium) on direct-bound policies compared to agency-bound policies is expected to average 18.6% less for new business, 14.5% less for business renewing for the first time, and 6.8% less for other renewal business. Based on expected commission differences, the Channel Factor was selected in order to target an 8% premium reduction for direct-bound business compared to agency-bound business.

<b>Channel</b>	<b>Selected Rating Factor</b>
<b>Level 1, Level 2</b>	0.9200
<b>Level 3</b>	1.0000

Please refer to the rules and rates manual for further details.

## **ATTACHMENT IV**

### **Summary of Rating Plan Changes**



**ALLSTATE NORTH AMERICAN INSURANCE COMPANY  
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**SUMMARY OF RATING PLAN CHANGES**

With this filing, Allstate is revising the Rate Adjustment Factors (RAF), Base Fixed Expense, and Channel factor.

Channel Factors

With this filing, Allstate will be modifying the Channel Factor as shown below:

**Channel Factor**

<b>Levels</b>	<b>Current Channel Factor</b>	<b>Proposed Channel Factor</b>
Level 1	0.9300	0.9200
Level 2	0.9300	0.9200
Level 3	1.0000	1.0000

Rate Adjustment Factor

The Rate Adjustment Factors were revised to achieve an overall rate change of -5.4%. The RAF is an offset factor that allows Allstate to revise each policyholder's premium by a uniform percentage in order to target the overall proposed rate change of -5.4%. The current and proposed Rate Adjustment Factors are shown in the following table:

**Rate Adjustment Factor**

<b>Coverage</b>	<b>Current Rate Adjustment Factor</b>	<b>Proposed Rate Adjustment Factor</b>
Bodily Injury	0.9990	0.9491
Property Damage	0.9945	0.9448
Medical Payments	0.9818	0.9327
Collision	0.9853	0.9360
Comprehensive	0.9558	0.9080
Uninsured / Underinsured Motorists Bodily Injury	0.9562	0.9084
Uninsured Motorists Property Damage	0.9000	0.8550

Base Fixed Expense

With this filing, Allstate will be modifying the Base Fixed Expense amounts to achieve an overall rate change of -5.4%.

**Base Fixed Expense**

<b>Coverage</b>	<b>Current Base Premium</b>	<b>Proposed Base Premium</b>
Fixed Expense – Part I	316.77	300.93
Fixed Expense – Part II	29.73	28.24

## **ATTACHMENT V**

### **Summary of Manual Changes**

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**SUMMARY OF MANUAL CHANGES**

Rates Manual:

RP-3A	Revised Rate Adjustment Factors
RP-12A	Revised Channel Factor for Level 1 and Level 2
RP-30A	Revised Base Fixed Expense Part 1 and Part 2