DELAWARE
VOLUNTARY PRIVATE PASSENGER AUTO
PREMIUM CALCULATION

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP #		AA	BB	VA	DD	HH	DNC*^	HNC*^	SS
1	TERRITORIAL BASE RATE (RP-1BR-2BR)								
2	RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 4.469	x 7.314	x 5.505	x 1.739	x 1.706	x 1.739	x 1.706	x 3.898
3	INCREASED LIMIT FACTOR/ADDEND (RP-6A)	x	+						x
4	SUPPLEMENTARY MULTIPLICATIVE FACTOR (STC-1)	x	x	x	x	x	x	x	x
5	PIP OPTION FACTOR (RP-7A)			x					
6	POLICY GROUP FACTOR (RP-8A)	x	x	x	x	x	x	x	x
7	RATING TIER FACTOR (RP-9A)	x	x	x	x	x	x	x	x
8	ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-19A)	x	x	x	x	x	x	x	
9	POLICY CLASS FACTOR (RP-11A-1 - 11A-4)	x	x	x	x	x	x	x	x
10	HOUSEHOLD COMPOSITION FACTOR (RP-14A-1 - 14A-2)	x	x	x	x	x	x	x	x
11	PIP DEDUCTIBLE FACTOR (RP-7A)			x					
12	SMART STUDENT DISCOUNT FACTOR (RP 16A)	x	x	x	x	x	x	x	x
13	DEFENSIVE DRIVER DISCOUNT FACTOR (RP-19A)	x	x	x					
14	MULTIPLE POLICY DISCOUNT FACTOR (RP-19A)	x	x	x	x	x	x	x	
15	HOMEOWNER DISCOUNT FACTOR (RP-19A)	x	x	x	x	x	x	x	x
16	SENIOR ADULT DISCOUNT (RP-18A)			x					
17	PRIOR CARRIER DISCOUNT (RP-19A)	x	x	x	x	x	x	x	
18	THE GOOD HANDS PEOPLE® DISCOUNT FACTOR (RP-19A)	x	x	x	x	x	x	x	
19	RESPONSIBLE PAYER DISCOUNT FACTOR (RP-19A)	x	x	x	x	x	x	x	x
20	FullPay DISCOUNT (RP-19A)	x	x	x	x	x	x	x	x
21	ALLSTATE EASY PAY PLAN DISCOUNT (RP-19A)	x	x	x	x	x	x	x	
22	EARLY SIGNING DISCOUNT (RP-19A)	x	x	x	x	x	x	x	
23	ALLSTATE AUTO/LIFE DISCOUNT^{SM} (RP-19A)	x	x	x	x	x	x	x	
24	ALLSTATE eSMART^{SM} DISCOUNT (RP-19A)	x	x	x	x	x	x	x	
25	SAFE DRIVING CLUB (RP-15A and 17A)	x	x	x	x	x	x	x	x
26	ACCIDENT EXPERIENCE FACTOR (RP-21A)	x	x	x	x		x		x
27	MAJOR VIOLATION SURCHARGE FACTOR (RP-22A)	x	x	x	x		x		x
28	MINOR VIOLATION SURCHARGE FACTOR (RP-23A)	x	x	x	x		x		x
29	MODEL YEAR FACTOR (RP-24A)				x	x	x	x	
30	DEDUCTIBLE BY PGS FACTOR (RP-24A)				x	x	x	x	
31	EXPERIENCE GROUP RATING FACTOR (EGR PAGES and RP-25A-29A)	x	x	x	x	x	x	x	x
32	ANNUAL VEHICLE MILEAGE FACTOR (RP-20A)	x	x	x	x	x	x	x	x
33	VEHICLE USAGE FACTOR (RP-20A)	x	x	x	x	x	x	x	x
34	FARM DISCOUNT FACTOR (RP-20A)	x	x		x		x		
35	ELECTRONIC STABILITY CONTROL DISCOUNT FACTOR (RP-20A)	x	x		x		x		x
36	PASSIVE RESTRAINT DISCOUNT (RP-20A)			x					
37	ANTILOCK BRAKE DISCOUNT (RP-20A)	x	x		x		x		
38	NEW CAR DISCOUNT FACTOR (RP-20A)	x	x		x	x	x	x	
39	CERTIFIED RISK SURCHARGE FACTOR (RP-20A)	x	x						
40	CAMPER UNIT ADDITIONAL PREMIUM (RP-30A)				+	+			
41	TRAVELINK DISCOUNT (RP-20A)				x		x		
42	AUTO REPLACEMENT PROTECTION FACTOR (RP-30A)						x	x	
43	RATE TRANSITION FACTOR (Rule 72)	x	x	x	x	x			x
44	TABLE ASSIGNMENT NUMBER (TAN) GROUP RATING FACTOR (RP-4A-1 - 4A-13)	x	x	x	x	x	x	x	
45	ALLSTATE RIDE FOR HIRE ENDORSEMENT (RP-19A)	x	x	x	x	x	x	x	
46	FIXED EXPENSE PREMIUM (RP-3A)	+							
47	SUB-TOTAL VEHICLE PREMIUM	=	=	=	=	=	=	=	=

	TRANSPORTATION EXPENSE (UU)	
	TRANSPORTATION EXPENSE BASE RATE (RP-2BR)	
	TRANSPORTATION EXPENSE INCREASED LIMIT FACTOR (RP-6A)	x
48	TOTAL TRANSPORTATION EXPENSE COVERAGE PREMIUM	=

	ROADSIDE COVERAGE (JJ) (RP-30A)	
	SOUND SYSTEMS (ZA) (RP-30A)	+
	PORTABLE ELECTRONICS AND MEDIA (ZZ) (RP-30A)	+
	COLLISION FOR CUSTOM EQUIPMENT (CD) (RP-30A)	+
	COMPREHENSIVE FOR CUSTOM EQUIPMENT (CH) (RP-30A)	+
49	TOTAL MISCELLANEOUS COVERAGES	=

| 50 | TOTAL SEMI-ANNUAL POLICY PREMIUM = 47 + 48 + 49 | = |

* $100 DEDUCTIBLE FOR COLLISION, $50 DEDUCTIBLE FOR COMPREHENSIVE

^ Rating plan factors for DD coverage should be used for DNC coverage and rating plan factors for HH coverage should be used for HNC coverage

^^ Applies to the first vehicle on the policy with Bodily Injury Coverage