

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

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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 2024).

## **ATTACHMENT II**

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

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**SUMMARY OF RATING PLAN CHANGES**

With this filing, Allstate North American Insurance Company (ANAIC) is updating the Channel Factors with no corresponding offset, and revising the Rate Adjustment Factors by -7.5%. The resulting overall impact of these changes is -7.8%.

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**RATE ADJUSTMENT FACTOR**

Allstate is adjusting the Rate Adjustment Factors (RAF) by -7.5%. Allstate's decision to implement a premium decrease in Mississippi is based on observed market conditions and business considerations. This rate adjustment was determined using actuarial judgment and is designed to enhance our competitive position in Mississippi for new and existing policyholders.

Allstate is committed to balancing financial stability with policyholder affordability and will continue to monitor this product's performance and make adjustments as needed to align with market conditions and traditional actuarial principles.

The current and proposed Rate Adjustment Factors are shown in the following table:

| <b>Coverage</b>                                    | <b>Current Factor</b> | <b>Selected Factor</b> |
|--|-----------------------|------------------------|
| Bodily Injury                                      | 1.0290                | 0.9518                 |
| Property Damage                                    | 1.0290                | 0.9518                 |
| Medical Payments                                   | 1.0290                | 0.9518                 |
| Collision  | 1.0290                | 0.9518                 |
| Comprehensive                                      | 1.0290                | 0.9518                 |
| Uninsured / Underinsured Motorist<br>Bodily Injury | 0.9955                | 0.9208                 |
| Uninsured Motorist<br>Property Damage              | 1.0000                | 0.9250                 |
| Fixed Expense                                      | 1.0000                | 0.9250                 |

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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 of Bind</b>  | <b>Current Rating Factor</b> | <b>Selected Rating Factor</b> |
|-------------------------|------------------------------|-------------------------------|
| <b>Web, Call Center</b> | 0.9300                       | 0.9200                        |
| <b>Agency</b>           | 1.0000                       | 1.0000                        |

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

## **ATTACHMENT III**

### **Summary of Manual Changes**



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**SUMMARY OF MANUAL CHANGES**

Rates Manual:

RP-3A                      Revised Rate Adjustment Factors.

RP-12A                    Revised Channel Factors.