

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

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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

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 Rate Adjustment Factors (RAF) for Bodily Injury (BI), Property Damage (PD), Medical Expense Benefits (MEB), Income Loss Benefits (ILB), Collision (COLL), Comprehensive (COMP), Uninsured/Underinsured Motorist (UM/UIM), and Base Fixed Expense to achieve an overall -5.0% rate change. Further information regarding this revision, including the selected factors, can be found in **Attachment III** and the provided Rate Pages.

ATTACHMENT III

Summary of Rating Plan Changes

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SUMMARY OF RATING PLAN CHANGES

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

Rate Adjustment Factor

The Rate Adjustment Factors were revised in order to achieve the selected rate change of -5.0%. 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 -5.0%. The current and proposed Rate Adjustment Factors are shown in the following table:

Rate Adjustment Factor

Coverage	Current Rate Adjustment Factor	Proposed Rate Adjustment Factor
Bodily Injury	0.9549	0.9072
Property Damage	0.9549	0.9072
Medical Expense Benefits	1.0379	0.9860
Income Loss Benefits	1.0000	0.9500
Uninsured/Underinsured Motorist	1.0000	0.9500
Collision	1.0344	0.9827
Comprehensive	1.0355	0.9837

Base Fixed Expense

With this filing, Allstate will be modifying the Base Fixed Expense as shown below. This change has been made in order to achieve a Fixed Expense rate level impact of -5.0%.

Base Fixed Expense

Coverage	Current Base Premium	Proposed Base Premium
Fixed Expense – Part I	117.47	111.60
Fixed Expense – Part II	11.82	11.23

ATTACHMENT IV

Summary of Manual Changes

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SUMMARY OF MANUAL CHANGES

Rates Manual:

RP-3A	Revised Rate Adjustment Factors
RP-29A	Revised Base Fixed Expense Fee Amounts