

MARYLAND
VOLUNTARY PRIVATE PASSENGER AUTO AND CLASSIC AUTOMOBILES
PREMIUM CALCULATION

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP #		AA	BB	VA	DD	HH	DNC*^	HNC*^	DLG*^	HLG*^	SS
1	TERRITORIAL BASE RATE (RP-BR)										
2	RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 1.2951	x 1.3356	x 1.3951	x 1.2381	x 1.1132	x 1.2381	x 1.1132	x 1.2381	x 1.1132	x 1.2620
3	INCREASED LIMIT FACTOR/ADDEND (RP-3A)	x	+	x							
4	UM - BODILY INJURY INCREASED LIMIT FACTOR (RP-3A)										x
5	UM - PROPERTY DAMAGE INCREASED LIMIT ADDEND (RP-3A)										+
6	INSURANCE SCORE TIER FACTOR (RP-4A)	x	x	x	x	x	x	x	x	x	x
7	RATING TIER FACTOR (RP-5A)	x	x	x	x	x	x	x	x	x	x
8	ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGE FACTOR (RP-15A)	x	x	x	x	x	x	x	x	x	x
9	POLICY CLASS FACTOR (RP-7A-1, RP-7A-2, RP-8A-1, RP-8A-2)	x	x	x	x	x	x	x	x	x	x
10	HOUSEHOLD COMPOSITION FACTOR (RP-9A-1, 9A-2)	x	x	x	x	x	x	x	x	x	x
11	SMART STUDENT DISCOUNT FACTOR (RP-10A and 11A)	x	x	x	x	x	x	x	x	x	x
12	MULTIPLE POLICY DISCOUNT FACTOR (RP-15A)	x	x	x	x	x	x	x	x	x	x
13	HOMEOWNER DISCOUNT FACTOR (RP-15A)	x	x	x	x	x	x	x	x	x	x
14	SENIOR ADULT DISCOUNT FACTOR (RP-10A and 14A)			x							
15	PRIOR INSURANCE CARRIER (RP-26A)	x	x	x	x	x	x	x	x	x	
16	THE GOOD HANDS PEOPLE® DISCOUNT FACTOR (RP-15A)	x	x	x	x	x	x	x	x	x	
17	RESPONSIBLE PAYER DISCOUNT FACTOR (RP-15A)	x	x	x	x	x	x	x	x	x	x
18	FullPay DISCOUNT (RP-15A)	x	x	x	x	x	x	x	x	x	x
19	ALLSTATE® EASY PAY PLAN DISCOUNT (RP-15A)	x	x	x	x	x	x	x	x	x	
20	EARLY SIGNING DISCOUNT (RP-15A)	x	x	x	x	x	x	x			
21	ALLSTATE AUTO/LIFE DISCOUNT SM (RP-15A)	x	x	x	x	x	x	x	x	x	
22	ALLSTATE eSmart SM DISCOUNT	x	x	x	x	x	x	x	x	x	
23	SAFE DRIVING CLUB® (RP-10A and RP13A-1, RP13A-2, RP13A-3)	x	x	x	x	x	x	x	x	x	x
24	ACCIDENT SURCHARGE FACTOR (RP-17A)	x	x	x	x		x		x		x
25	MINOR VIOLATION SURCHARGE FACTOR (RP-18A)	x	x		x		x		x		x
26	MANDATORY GOOD DRIVER DISCOUNT (RP-10A and 12A)	x	x	x	x	x	x	x	x	x	x
27	ABOUT ME DISCOUNT FACTOR (RP-15A)	x	x	x	x	x	x	x	x	x	
28	MODEL YEAR FACTOR (RP-19A) +					x	x	x	x	x	
29	DEDUCTIBLE BY PGS FACTOR (RP-19A) ++				x	x	x	x	x	x	
30	EXPERIENCE GROUP RATING FACTOR (EGR PAGES and RP-20A-24A)	x	x	x	x	x	x	x	x	x	x
31	ALLSTATE DRIVE WISE® ENROLLMENT DISCOUNT (RP-27A)	x	x	x	x	x	x	x	x	x	
32	ALLSTATE DRIVE WISE® PERFORMANCE RATING (RP-27A)	x	x	x	x	x	x	x	x	x	
33	ANNUAL VEHICLE MILEAGE FACTOR (RP-16A)	x	x	x	x	x	x	x	x	x	x
34	VEHICLE USAGE FACTOR (RP-16A)	x	x	x	x	x	x	x	x	x	x
35	FIRE, LIGHTNING, TRANSPORTATION AND THEFT FACTOR (RP-25A)					x					
36	FARM DISCOUNT FACTOR (RP-16A)	x	x		x		x		x		
37	ELECTRONIC STABILITY CONTROL DISCOUNT FACTOR (RP-16A)	x	x	x	x	x	x	x	x	x	x
38	PASSIVE RESTRAINT DISCOUNT (RP-16A)			x							
39	ANTILOCK BRAKE DISCOUNT (RP-16A)	x	x		x		x		x		
40	NEW CAR DISCOUNT FACTOR (RP-16A)	x	x		x	x	x	x	x	x	
41	CAMPER UNIT ADDITIONAL PREMIUM (RP-25A)				+	+					
42	NEW CAR EXPANDED PROTECTION FACTOR (RP-25A)						x	x			
43	LEASE OR LOAN GAP FACTOR (RP-25A)								x	x	
44	COMPLEMENTARY GROUP RATING (CGR) FACTOR (RP-28A - RP-49A)	x	x	x	x	x	x	x	x	x	x
45	FIXED EXPENSE PREMIUM ^^ (RP-16A)	+									
46	SUB-TOTAL VEHICLE PREMIUM	=	=		=	=	=	=	=	=	=

47	EXCESS MEDICAL (CC)	
	EXCESS MEDICAL BASE RATE (RP-BR)	
	COMPLEMENTARY GROUP RATING (CGR) FACTOR (RP-28A - RP-49A)	x
	PASSIVE RESTRAINT DISCOUNT FACTOR (RP-16A)	x
	TOTAL EXCESS MEDICAL COVERAGE PREMIUM	=

48	TOWING AND LABOR (JJ) (RP-25A)	
	RENTAL REIMBURSEMENT (UU) (RP-3A)	
	SOUND SYSTEM (ZA) (RP-25A)	+
	TAPE (ZZ) (RP-25A)	+
	DEATH INDEMNITY (CM) (RP-25A)	+
	TOTAL MISCELLANEOUS COVERAGES	=

	TOTAL SEMI-ANNUAL VEHICLE 1 PREMIUM = 46 + 47 + 48	+
	TOTAL SEMI-ANNUAL VEHICLE 2 PREMIUM = 46 + 47 + 48	+
	TOTAL SEMI-ANNUAL VEHICLE 3 PREMIUM = 46 + 47 + 48	+
	TOTAL SEMI-ANNUAL VEHICLE 4 PREMIUM = 46 + 47 + 48	+
49	TOTAL SEMI-ANNUAL POLICY PREMIUM =	=

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

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

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

+ For Classic Automobiles, the most current model year should be used

++ For Classic Automobiles, the Price Group Symbol should be determined on an Actual Cash Value basis using the "Make Not Listed" table shown in the Symbol and Identification Instructions