



INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2005
(To Be Filed by April 1)

OF THE (Name) ALLSTATE INSURANCE COMPANY
ADDRESS (City, State and Zip Code) NORTHBROOK, IL 60062-6127.....
NAIC Group Code 0008..... NAIC Company Code 19232..... Employer's ID Number (FEIN) 36-0719665.....
Contact Person LYNN CIRRIANCIONE..... Title ACCOUNTING SENIOR MGR..... Telephone 847-402-3029.....

IF MODIFICATIONS AND/OR CHANGES AFFECTING THIS EXHIBIT ARE MADE TO THE ANNUAL STATEMENT SUBSEQUENT TO THE FILING OF THIS EXHIBIT, AN AMENDED ANNUAL STATEMENT AND INSURANCE EXPENSE EXHIBIT MUST BE FILED WITH THE APPROPRIATE INSURANCE DEPARTMENT.

(Combined Statement IEE Supplement to be filed not later than May 1)

- (1) Refer to the *Annual Statement Instructions* appendix for Uniform Classification of Expenses for definition of Expenses Groups and instructions for allocation of expenses to lines of business.
- (2) Compute all ratios to nearest fourth place and express as percentages, e.g. 48.3.
- (3) There should be submitted in Interrogatory 4 a detailed statement or footnote with respect to any item or items requiring special comment or explanation.
- (4) Parts I, II and III only: Report all amounts to the nearest thousand or through truncation of digits below a thousand. (Example: \$602,503 may be reported as \$603 by rounding or as \$602 by truncation.)
- (5) Interrogatories only: Report all amounts in whole dollars. Do NOT omit thousands.
- (6) Each individual insurer whether or not a member of a group must submit this exhibit.

INTERROGATORIES

1. Change in reserve for deferred maternity and other similar benefits are reflected in:

- 1.1. Premiums Earned []
- 1.2. Losses Incurred []
- 1.3. Not Applicable [X]

2. Indicate amounts received from securities subject to proration for federal tax purposes. Report amounts in whole dollars only:

- 2.1. Amount included on Exhibit of Net Investment Income, Line 1.1, Column 2 \$926,146,415
- 2.2. Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 \$18,047,002
- 2.3. Amount included on Exhibit of Net Investment Income, Line 2.11, Column 2 \$
- 2.4. Amount included on Exhibit of Net Investment Income, Line 2.2, Column 2 \$90,623,155
- 2.5. Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2 \$598,955,437

3. Indicate amounts shown in the Annual Statement for the following items. Report amounts in whole dollars only:

- 3.1. Net Investment Income, Page 4, Line 9, Column 1 \$2,160,866,838
- 3.2. Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 \$340,765,198

4.1 The information provided in the Insurance Expense Exhibit will be used by many persons to estimate the allocation of expenses and profit to the various lines of business. Are there any items requiring special comment or explanation? Yes [] No [X]

4.2 Are items allocated to lines of business in Parts II and III using methods not defined in the instructions? Statement may be attached Yes [X] No []

4.3 If yes, explain:

The Miscellaneous taxes unassigned reflected on Parts II and III are tax expenses that were incurred in states and provinces where AIC is licensed, but does not write any business.....

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE ALLSTATE INSURANCE COMPANY

PART I - ALLOCATION TO EXPENSE GROUPS

(000 OMITTED)

Operating Expense Classifications	1 Loss Adjustment Expense	Other Underwriting Expenses			5 Investment Expenses	6 Total Expenses
		2 Acquisition, Field Supervision and Collection Expenses	3 General Expenses	4 Taxes, Licenses and Fees		
1. Claim adjustment services:						
1.1 Direct	293,016					293,016
1.2 Reinsurance assumed	269,777					269,777
1.3 Reinsurance ceded	(2,099)					(2,099)
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)	564,893					564,893
2. Commission and brokerage:						
2.1 Direct excluding contingent		1,383,772				1,383,772
2.2 Reinsurance assumed excluding contingent		1,260,745				1,260,745
2.3 Reinsurance ceded excluding contingent		613				613
2.4 Contingent - direct		208,512				208,512
2.5 Contingent - reinsurance assumed		256,874				256,874
2.6 Contingent - reinsurance ceded						
2.7 Policy and membership fees						
2.8 Net commission and brokerage (Lines 2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		3,109,290				3,109,290
3. Allowances to managers and agents						
4. Advertising	7,691	321,326				329,017
5. Boards, bureaus and associations	215	335	10,276			10,826
6. Surveys and underwriting reports	1		106,022			106,023
7. Audit of assureds' records						
8. Salary related items:						
8.1 Salaries	1,084,712	293,392	453,049		26,854	1,858,007
8.2 Payroll taxes	79,455	22,346	32,410		1,497	135,708
9. Employee relations and welfare	271,030	137,442	120,160		6,086	534,718
10. Insurance	2,313	1,848	2,816		144	7,122
11. Directors' fees						
12. Travel and travel items	77,064	35,431	25,630		676	138,801
13. Rent and rent items	114,169	37,745	61,127		523	213,564
14. Equipment	17,910	13,343	20,150		783	52,185
15. Cost or depreciation of EDP equipment and software	84,348	102,035	107,421		1,614	295,418
16. Printing and stationery	14,909	20,680	18,283		1,630	55,502
17. Postage, telephone and telegraph, exchange and express	70,550	133,829	83,860		274	288,514
18. Legal and auditing	2,472	4,040	29,582		1,202	37,297
19. Totals (Lines 3 to 18)	1,826,840	1,123,793	1,070,784		41,285	4,062,702
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ 8,757				601,992		601,992
20.2 Insurance department licenses and fees				7,566		7,566
20.3 Gross guaranty association assessments				20,765		20,765
20.4 All other (excluding Federal and foreign income and real estate)				20,033		20,033
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)				650,356		650,356
21. Real estate expenses					36,563	36,563
22. Real estate taxes					12,065	12,065
23. Reimbursements by uninsured accident and health plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for Miscellaneous Operating Expenses	982,003	84,773	164,432		2,969	1,234,176
25. TOTAL EXPENSES INCURRED	3,373,736	4,317,855	1,235,216	650,356	92,882	9,670,045
DETAILS OF WRITE-INS						
2401. Outside clerical/professional services	560,795	98,197	142,936		3,864	805,792
2402. Miscellaneous income and expense	66,652	1,720	56,626		(895)	124,103
2403. Donations	4	9	20,624			20,637
2498. Summary of remaining write-ins for Line 24 from overflow page	354,551	(15,153)	(55,754)			283,644
2499. TOTALS (Lines 2401 thru 2403 plus 2498) (Line 24 above)	982,003	84,773	164,432		2,969	1,234,176

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE ALLSTATE INSURANCE COMPANY

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE
(000 OMITTED)

	Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1. Fire	84,627	.XXX	85,785	100.0			61,218	71.4	4,165	4.9	5,057	5.9	32,740	38.2	2,510	2.9	2,288	2.7	46,811	54.6	12,922	15.1
2.1 Allied Lines	68,877	.XXX	71,163	100.0			34,620	48.6	1,285	1.8	11,254	15.8	11,782	16.6	1,121	1.6	4,809	6.8	37,253	52.3	10,517	14.8
2.2 Multiple Peril Crop		.XXX		100.0																		
2.3 Federal Flood		.XXX		100.0								(30,706)						56,731				
3. Farmowners Multiple Peril		.XXX		100.0			(110)							3								
4. Homeowners Multiple Peril	6,276,955	.XXX	6,044,875	100.0	.11	0.0	5,553,868	91.9	110,388	1.8	847,231	14.0	2,906,950	48.1	189,836	3.1	374,508	6.2	3,323,593	55.0	958,465	15.9
5.1 Commercial Multiple Peril (Non-Liability Portion)	449,256	.XXX	429,783	100.0	.1	0.0	584,687	136.0	8,877	2.1	106,129	24.7	383,525	89.2	13,849	3.2	50,422	11.7	231,475	53.9	68,600	16.0
5.2 Commercial Multiple Peril (Liability Portion)	185,652	.XXX	179,778	100.0			76,970	42.8	23,375	13.0	13,542	7.5	129,736	72.2	35,971	20.0	6,783	3.8	92,424	51.4	28,348	15.8
6. Mortgage Guaranty		.XXX		100.0																		
8. Ocean Marine	5,825	.XXX	5,715	100.0			2,198	38.5	216	3.8	852	14.9	1,842	32.2	61	1.1	358	6.3	2,564	44.9	890	15.6
9. Inland Marine	238,481	.XXX	227,370	100.0	.1	0.0	102,928	45.3	2,100	0.9	29,645	13.0	29,850	13.1	1,195	0.5	6,953	3.1	117,523	51.7	36,415	16.0
10. Financial Guaranty		.XXX		100.0																		
11. Medical Malpractice		.XXX		100.0			(39)		52				1,603		374		25					
12. Earthquake	59,450	.XXX	56,780	100.0			(4,737)	(8.3)	(287)	(0.5)	6,040	10.6	6,429	11.3	3,229	5.7	6,998	12.3	30,680	54.0	9,078	16.0
13. Group A & H (See Interrogatory 1)		.XXX		100.0			11						35				1					
14. Credit A & H	(330)	.XXX	(29)	100.0			37	(126.3)			(40)	135.8	255	(866.9)				(1)	3.8	(50)	171.1	
15. Other A & H (See Interrogatory 1)		.XXX		100.0			5						17									
16. Workers' Compensation	320	.XXX	455	100.0			9,360	2,056.5	450	98.8	(3,626)	(796.6)	148,913	32,717.6	2,641	580.3	2,529	555.6	(1,075)	(236.2)	49	10.7
17. Other Liability	106,570	.XXX	105,059	100.0			37,573	35.8	11,169	10.6	20,811	19.8	393,588	374.6	67,357	64.1	18,669	17.8	50,466	48.0	16,273	15.5
18. Products Liability	(666)	.XXX	89	100.0			136,611	152,848.7	8,561	9,578.4	9,607	10,748.6	1,250,634	1,399,283.8	241,326	270,009.8	44,158	49,407.2	632	706.7	(102)	(113.8)
19.1,19.2 Private Passenger Auto Liability	9,663,042	.XXX	9,655,514	100.0	.16	0.0	5,458,462	56.5	343,200	3.6	1,141,081	11.8	6,959,660	72.1	1,388,389	14.4	730,555	7.6	2,614,954	27.1	1,475,506	15.3
19.3,19.4 Commercial Auto Liability	416,339	.XXX	412,353	100.0	.1	0.0	222,561	54.0	30,069	7.3	41,385	10.0	473,414	114.8	54,989	13.3	22,275	5.4	203,571	49.4	63,573	15.4
21.1 Private Pass. Auto Physical Damage	7,357,935	.XXX	7,304,343	100.0	.13	0.0	3,663,834	50.2	20,283	0.3	592,291	8.1	286,689	3.9	8,309	0.1	107,429	1.5	1,931,013	26.4	1,123,526	15.4
21.2 Commercial Auto Physical Damage	167,414	.XXX	170,385	100.0			68,297	40.1	760	0.4	16,294	9.6	2,073	1.2	91	0.1	2,221	1.3	81,362	47.8	25,563	15.0
22. Aircraft (all perils)	20	.XXX	21	100.0			(6,961)	(32,411.6)	71	329.0	2	9.8	6,392	29,763.9	76	353.4	25	114.8	25	115.6	3	14.5
23. Fidelity	424	.XXX	426	100.0			78	18.4			116	27.1	232	54.5	7	1.7	23	5.4	206	48.3	65	15.2
24. Surety	4	.XXX	147	100.0			12,081	8,212.0	95	64.7	66	45.1	(7,145)	(4,856.9)	69	46.8	101	68.7	40	27.1	1	0.4
26. Burglary and Theft	1,166	.XXX	1,188	100.0			423	35.6	1	0.1	77	6.5	54	4.6	1	0.1	142	11.9	568	47.8	178	15.0
27. Boiler and Machinery		.XXX		100.0			(36)				501		6				68					
28. Credit		.XXX		100.0																		
29. International		.XXX		100.0																		
30,31,32. Reinsurance - Nonproportional Assumed		.XXX		100.0			(5,679)		19				13,576		28							
33. Aggregate write-ins for Other Lines of Business	7	.XXX	3,087	100.0			2,155	69.8	47	1.5	1,240	40.2	84	2.7			726	23.5	3,182	103.1	1	0.0
34. TOTAL (Lines 1 through 33)	25,081,370	.XXX	24,754,287	100.0	42	0.0	16,010,416	64.7	564,893	2.3	2,808,846	11.3	13,032,936	52.6	2,011,429	8.1	1,438,799	5.8	8,767,266	35.4	3,829,821	15.5
DETAILS OF WRITE-INS																						
3301. Mechanical breakdown	7	.XXX	3,087	100.0			2,155	69.8	47	1.5	1,240	40.2	84	2.7			726	23.5	3,182	103.1	1	0.0
3302. Miscellaneous taxes unassigned		.XXX		100.0																		
3303.		.XXX		100.0																		
3398. Summary of remaining write-ins for Line 33 from overflow page		.XXX		100.0																		
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	7	.XXX	3,087	100.0			2,155	69.8	47	1.5	1,240	40.2	84	2.7			726	23.5	3,182	103.1	1	0.0

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE ALLSTATE INSURANCE COMPANY

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE (continued)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE

(000 OMITTED)

	Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (IEE Pt. 1, Line 25 minus 2.8, Col. 2)		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Other Income Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		Investment Gain On Funds Attributable to Insurance Transactions		Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss	
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %	35 Amount	36 %	37 Amount	38 %	39 Amount	40 %	41 Amount	42 %
1. Fire	11,210	13.1	4,232	4.9	3,068	3.6	4,541	5.3	671	0.8	(7,034)	(8.2)	3,921	4.6	(3,114)	(3.6)	4,836	5.6	1,722	2.0
2.1 Allied Lines	7,503	10.5	3,840	5.4	3,501	4.9	3,209	4.5	595	0.8	6,545	9.2	2,411	3.4	8,957	12.6	3,691	5.2	12,648	17.8
2.2 Multiple Peril Crop																				
2.3 Federal Flood	(179)		79		(9,871)		(8,793)				49,470		2,121		51,591		688		52,279	
3. Farmowners Multiple Peril											110		4		114		1		115	
4. Homeowners Multiple Peril	794,333	13.1	157,456	2.6	307,894	5.1	230,620	3.8	46,860	0.8	(1,910,067)	(31.6)	303,792	5.0	(1,606,275)	(26.6)	337,678	5.6	(1,268,597)	(21.0)
5.1 Commercial Multiple Peril (Non-Liability Portion)	54,797	12.8	11,846	2.8	21,325	5.0	25,236	5.9	3,159	0.7	(379,957)	(88.4)	36,031	8.4	(343,926)	(80.0)	28,667	6.7	(315,259)	(73.4)
5.2 Commercial Multiple Peril (Liability Portion)	22,288	12.4	4,604	2.6	8,140	4.5	10,462	5.8	879	0.5	21,276	11.8	14,690	8.2	35,966	20.0	11,727	6.5	47,693	26.5
6. Mortgage Guaranty													(33)		(33)				(33)	
8. Ocean Marine	753	13.2	211	3.7	274	4.8	470	8.2	120	2.1	861	15.1	(1,085)	(19.0)	(224)	(3.9)	302	5.3	77	1.4
9. Inland Marine	37,844	16.6	5,998	2.6	9,691	4.3	10,536	4.6	1,758	0.8	30,386	13.4	7,455	3.3	37,841	16.6	11,082	4.9	48,923	21.5
10. Financial Guaranty																				
11. Medical Malpractice											(12)		153		140		50		190	
12. Earthquake	7,779	13.7	1,278	2.3	3,065	5.4	2,612	4.6	361	0.6	41,392	72.9	2,545	4.5	43,937	77.4	3,073	5.4	47,009	82.8
13. Group A & H (See Interrogatory 1)											(11)		2		(8)		1		(7)	
14. Credit A & H	(28)	94.3	(3)	10.4			55	(185.6)			(51)	171.5	38	(129.0)	(13)	42.5	11	(37.2)	(2)	5.3
15. Other A & H (See Interrogatory 1)											(5)		1		(4)				(4)	
16. Workers' Compensation			(150)	(32.9)			4	0.9			(5,583)	(1,226.7)	11,587	2,545.8	6,004	1,319.1	3,819	839.0	9,823	2,158.1
17. Other Liability	14,076	13.4	3,123	3.0	4,657	4.4	7,144	6.8	150	0.1	6,656	6.3	38,766	36.9	45,422	43.2	16,695	15.9	62,116	59.1
18. Products Liability	351	392.5	71	79.0	106	118.1	155	173.0	2	1.9	(155,369)		118,423	132,498.9	(36,946)	(41,337.6)	38,349	42,906.8	1,402	1,569.2
19.1,19.2 Private Passenger Auto Liability	1,190,879	12.3	258,442	2.7	477,148	4.9	509,899	5.3	93,796	1.0	370,182	3.8	714,523	7.4	1,084,705	11.2	560,891	5.8	1,645,596	17.0
19.3,19.4 Commercial Auto Liability	47,002	11.4	12,891	3.1	13,864	3.4	30,581	7.4	1,954	0.5	15,952	3.9	47,262	11.5	63,215	15.3	31,185	7.6	94,400	22.9
21.1 Private Pass. Auto Physical Damage	901,512	12.3	182,234	2.5	359,710	4.9	393,697	5.4	75,983	1.0	1,266,752	17.3	51,827	0.7	1,318,579	18.1	263,353	3.6	1,581,932	21.7
21.2 Commercial Auto Physical Damage	19,332	11.3	3,876	2.3	5,838	3.4	14,049	8.2	874	0.5	42,814	25.1	3,262	1.9	46,076	27.0	7,604	4.5	53,680	31.5
22. Aircraft (all perils)	6	28.5	1	5.2	3	13.9	3	15.8	1	3.1	6,896	32,112.5	754	3,510.0	7,650	35,622.5	247	1,149.0	7,897	36,771.5
23. Fidelity	51	12.0	9	2.2	15	3.5	21	5.0	1	0.2	136	32.0	26	6.2	162	38.1	25	5.8	187	43.9
24. Surety											(12,095)	(8,221.8)	(966)	(656.5)	(13,061)	(8,878.3)	(310)	(210.6)	(13,371)	(9,088.9)
26. Burglary and Theft	131	11.0	43	3.6	59	5.0	52	4.4	2	0.2	405	34.1	38	3.2	443	37.3	59	4.9	502	42.2
27. Boiler and Machinery	(184)		51		76		121		2		(528)		6		(521)		2		(519)	
28. Credit	(175)		65				(43)				153				153				153	
29. International																				
30,31,32. Reinsurance - Nonproportional Assumed											5,660		1,285		6,945		417		7,362	
33. Aggregate write-ins for Other Lines of Business	11	0.4	157	5.1	1	0.0	584	18.9	(466)	(15.1)	(1,573)	(50.9)	(15,980)	(517.7)	(17,552)	(568.6)	16,558	536.4	(994)	(32.2)
34. TOTAL (Lines 1 through 33)	3,109,290	12.6	650,356	2.6	1,208,566	4.9	1,235,216	5.0	226,700	0.9	(606,638)	(2.5)	1,342,860	5.4	736,222	3.0	1,340,698	5.4	2,076,920	8.4
DETAILS OF WRITE-INS																				
3301. Mechanical breakdown	11	0.4	4	0.1	1	0.0	584	18.9	(466)	(15.1)	(1,420)	(46.0)	(15,980)	(517.7)	(17,399)	(563.6)	16,558	536.4	(841)	(27.2)
3302. Miscellaneous taxes unassigned			153								(153)				(153)				(153)	
3303.																				
3398. Summary of remaining write-ins for Line 33 from overflow page																				
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	11	0.4	157	5.1	1	0.0	584	18.9	(466)	(15.1)	(1,573)	(50.9)	(15,980)	(517.7)	(17,552)	(568.6)	16,558	536.4	(994)	(32.2)

NOTE: THE ALLOCATION OF INVESTMENT INCOME FROM CAPITAL AND SURPLUS BY LINE OF BUSINESS MAY NOT ACCURATELY REFLECT THE PROFITABILITY OF A PARTICULAR LINE FOR USE IN THE RATE MAKING PROCESS.

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE ALLSTATE INSURANCE COMPANY

PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN
(000 OMITTED)

	Premiums Written (Pg. 8, Pt. 1B, Col. 1)		Premiums Earned (Sch. T, Line 58, Col. 3)		Dividends to Policyholders		Incurred Loss (Sch. T, Line 58, Col. 6)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Sch. T, Line 58, Col. 7)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves		Agents' Balances	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %
1. Fire	36,400	XXX	41,600	100.0			20,292	48.8	722	1.7	3,558	8.6	10,158	24.4	286	0.7	1,570	3.8	18,541	44.6	823	2.0
2.1 Allied Lines	22,082	XXX	25,130	100.0			13,179	52.4	475	1.9	7,848	31.2	6,888	27.4	438	1.7	3,298	13.1	11,254	44.8	499	2.0
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood	205,329	XXX	193,623	100.0			3,294,129	1,701.3	254	0.1	(30,706)	(15.9)	742,710	383.6	254	0.1	56,731	29.3	105,096	54.3	4,640	2.4
3. Farmowners Multiple Peril		XXX		100.0																		
4. Homeowners Multiple Peril	3,493,228	XXX	3,491,434	100.0			3,048,184	87.3	63,624	1.8	456,807	13.1	1,782,924	51.1	117,955	3.4	188,483	5.4	1,803,896	51.7	78,942	2.3
5.1 Commercial Multiple Peril (Non-Liability Portion)	425,400	XXX	419,590	100.0			616,821	147.0	11,333	2.7	103,922	24.8	422,526	100.7	16,263	3.9	49,752	11.9	213,194	50.8	9,613	2.3
5.2 Commercial Multiple Peril (Liability Portion)	177,821	XXX	176,845	100.0			84,055	47.5	23,513	13.3	13,321	7.5	129,308	73.1	35,660	20.2	6,721	3.8	87,512	49.5	4,019	2.3
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	4,204	XXX	4,685	100.0			1,262	26.9	120	2.6	780	16.6	508	10.9	18	0.4	279	5.9	1,790	38.2	95	2.0
9. Inland Marine	137,517	XXX	140,144	100.0			60,644	43.3	941	0.7	22,566	16.1	17,734	12.7	387	0.3	5,319	3.8	66,128	47.2	3,108	2.2
10. Financial Guaranty		XXX		100.0																		
11. Medical Malpractice		XXX		100.0																		
12. Earthquake	37,265	XXX	37,251	100.0			(4,816)	(12.9)	(242)	(0.7)	6,020	16.2	6,161	16.5	3,183	8.5	6,993	18.8	18,948	50.9	842	2.3
13. Group A & H (See Interrogatory 1)		XXX		100.0																		
14. Credit A & H	(330)	XXX	(29)	100.0			397	(1,346.1)			(40)	135.7	395	(1,340.2)					(1)	3.8	(7)	25.3
15. Other A & H (See Interrogatory 1)		XXX		100.0																		
16. Workers' Compensation	47	XXX	(293)	100.0			9,318	(3,175.7)	173	(58.8)	(3,736)	1,273.1	82,770	(28,208.4)	1,439	(490.6)	1,817	(619.4)	0	(0.0)	1	(0.4)
17. Other Liability	78,589	XXX	79,416	100.0			24,259	30.5	14,004	17.6	20,736	26.1	263,237	331.5	61,519	77.5	15,088	19.0	38,402	48.4	1,776	2.2
18. Products Liability	2,547	XXX	2,665	100.0			92,568	3,473.5	1,348	50.6	9,966	374.0	1,122,780	42,130.9	369,039	13,847.7	28,988	1,087.7	1,269	47.6	58	2.2
19.1,19.2 Private Passenger Auto Liability	5,015,712	XXX	5,099,429	100.0			3,050,317	59.8	152,630	3.0	617,741	12.1	5,290,120	103.7	890,917	17.5	560,399	11.0	1,267,926	24.9	113,349	2.2
19.3,19.4 Commercial Auto Liability	207,124	XXX	202,807	100.0			103,783	51.2	15,240	7.5	20,313	10.0	224,605	110.7	26,243	12.9	12,908	6.4	101,744	50.2	4,681	2.3
21.1 Private Pass. Auto Physical Damage	3,679,011	XXX	3,708,094	100.0			1,777,354	47.9	8,385	0.2	319,090	8.6	117,687	3.2	2,657	0.1	70,987	1.9	889,213	24.0	83,141	2.2
21.2 Commercial Auto Physical Damage	80,966	XXX	81,935	100.0			33,980	41.5	457	0.6	8,359	10.2	1,284	1.6	47	0.1	1,321	1.6	39,494	48.2	1,830	2.2
22. Aircraft (all perils)	51	XXX	52	100.0			(4)	(8.0)	1	2.1			96	185.0					25	47.7	1	2.2
23. Fidelity	424	XXX	426	100.0			101	23.6			115	27.1	178	41.7	5	1.1	21	5.0	206	48.3	10	2.3
24. Surety	4	XXX	147	100.0			(75)	(50.9)	(5)	(3.3)	66	45.0	238	162.1	23	15.8	93	63.1	40	27.1		
26. Burglary and Theft	1,098	XXX	1,121	100.0			412	36.8			77	6.9	47	4.2			142	12.6	534	47.6	25	2.2
27. Boiler and Machinery	1,986	XXX	1,926	100.0			363	18.8			501	26.0	206	10.7			68	3.5	951	49.4	45	2.3
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
33. Aggregate write-ins for Other Lines of Business	9	XXX	2,821	100.0			2,054	72.8	44	1.6	1,135	40.2	82	2.9			654	23.2	2,971	105.3		
34. TOTAL (Lines 1 through 33)	13,606,484	XXX	13,710,819	100.0			12,228,576	89.2	293,016	2.1	1,578,445	11.5	10,222,943	74.6	1,526,365	11.1	1,011,639	7.4	4,669,132	34.1	307,489	2.2
DETAILS OF WRITE-INS																						
3301. Mechanical breakdown	9	XXX	2,821	100.0			2,054	72.8	44	1.6	1,135	40.2	82	2.9			654	23.2	2,971	105.3		
3302. Miscellaneous taxes unassigned		XXX		100.0																		
3303.		XXX		100.0																		
3398. Summary of remaining write-ins for Line 33 from overflow page		XXX		100.0																		
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	9	XXX	2,821	100.0			2,054	72.8	44	1.6	1,135	40.2	82	2.9			654	23.2	2,971	105.3		

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE ALLSTATE INSURANCE COMPANY

PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN (continued)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN
(000 OMITTED)

	Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred		Other Income Less Expenses		Pre-Tax Profit or Loss Excluding All Investment Gain	
	23	24	25	26	27	28	29	30	31	32	33	34
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1. Fire	4,529	10.9	839	2.0	2,115	5.1	2,775	6.7	501	1.2	7,272	17.5
2.1 Allied Lines	2,837	11.3	542	2.2	1,275	5.1	1,662	6.6	256	1.0	(2,432)	(9.7)
2.2 Multiple Peril Crop												
2.3 Federal Flood	(179)	(0.1)	79	0.0	(9,871)	(5.1)	(8,793)	(4.5)			(3,051,289)	(1,575.9)
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril	409,513	11.7	90,984	2.6	182,631	5.2	117,567	3.4	31,628	0.9	(846,248)	(24.2)
5.1 Commercial Multiple Peril (Non-Liability Portion)	51,179	12.2	11,202	2.7	20,130	4.8	23,819	5.7	3,100	0.7	(415,716)	(99.1)
5.2 Commercial Multiple Peril (Liability Portion)	21,560	12.2	4,505	2.5	7,886	4.5	10,348	5.9	859	0.5	12,517	7.1
6. Mortgage Guaranty												
8. Ocean Marine	514	11.0	184	3.9	270	5.8	443	9.4	98	2.1	1,210	25.8
9. Inland Marine	16,430	11.7	3,550	2.5	7,430	5.3	6,885	4.9	1,403	1.0	23,100	16.5
10. Financial Guaranty												
11. Medical Malpractice											(7)	
12. Earthquake	4,572	12.3	795	2.1	2,097	5.6	1,492	4.0	274	0.7	27,607	74.1
13. Group A & H (See Interrogatory 1)												
14. Credit A & H	(28)	94.3	(3)	10.4			55	(185.6)			(410)	1,391.4
15. Other A & H (See Interrogatory 1)												
16. Workers' Compensation							1	(0.2)			(6,049)	2,061.7
17. Other Liability	9,374	11.8	2,484	3.1	4,145	5.2	5,667	7.1	43	0.1	(1,210)	(1.5)
18. Products Liability	351	13.2	71	2.7	106	4.0	155	5.8	2	0.1	(101,897)	(3,823.5)
19.1,19.2 Private Passenger Auto Liability	600,006	11.8	140,479	2.8	281,284	5.5	263,349	5.2	53,810	1.1	47,432	0.9
19.3,19.4 Commercial Auto Liability	23,460	11.6	5,173	2.6	6,821	3.4	13,141	6.5	698	0.3	15,574	7.7
21.1 Private Pass. Auto Physical Damage	438,313	11.8	100,312	2.7	207,356	5.6	202,093	5.5	43,975	1.2	699,166	18.9
21.2 Commercial Auto Physical Damage	9,402	11.5	1,946	2.4	2,803	3.4	5,794	7.1	331	0.4	19,526	23.8
22. Aircraft (all perils)	6	11.8	1	2.1	3	5.7	3	6.5	1	1.3	42	81.0
23. Fidelity	51	12.0	9	2.2	15	3.5	21	5.0	1	0.2	114	26.7
24. Surety											161	109.3
26. Burglary and Theft	131	11.7	24	2.2	59	5.3	52	4.6	2	0.2	368	32.8
27. Boiler and Machinery	251	13.0	52	2.7	76	4.0	121	6.3	2	0.1	564	29.3
28. Credit							(43)				43	
29. International												
33. Aggregate write-ins for Other Lines of Business	11	0.4	4	0.1	1	0.0	532	18.8	(424)	(15.0)	(1,382)	(49.0)
34. TOTAL (Lines 1 through 33)	1,592,284	11.6	363,233	2.6	716,630	5.2	647,138	4.7	136,559	1.0	(3,571,943)	(26.1)
DETAILS OF WRITE-INS												
3301. Mechanical breakdown	11	0.4	4	0.1	1	0.0	532	18.8	(424)	(15.0)	(1,382)	(49.0)
3302. Miscellaneous taxes unassigned												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	11	0.4	4	0.1	1	0.0	532	18.8	(424)	(15.0)	(1,382)	(49.0)

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2005 OF THE ALLSTATE INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

P270 Additional Aggregate Lines for Page IEE Part 1 Line 24.

*IEEPTI

2404. Change in unallocated expense reserves.....	505,738					505,738
2405. Servicing fees.....	(151,187)	(15,153)	(55,754)			(222,094)
2497. Summary of remaining write-ins for Line 24 from page IEE Part 1	354,551	(15,153)	(55,754)			283,644