



INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2009

(To Be Filed by April 1)

Of The (Name) Allstate Insurance Company

ADDRESS (City, State and Zip Code) Northbrook , IL 60062-7127

NAIC Group Code 0008 NAIC Company Code 19232 Employer's Identification Number (FEIN) 36-0719665

Contact Person LYNN CIRRIINCIONE Title ACCOUNTING SENIOR MANAGER 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.

- (1) Refer to Annual Statement Instructions appendix for Uniform Classification of Expenses for definition of Expense 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 | \$753,983,002 |
| 2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 | \$13,347,038 |
| 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 | \$62,274,680 |
| 2.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2 | \$7,250,000 |
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 | \$1,100,261,249 |
| 3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 | \$(329,389,139) |
- 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?
- Yes [X] No []
- Statement may be attached.
- 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 2009 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	264,776					264,776
1.2 Reinsurance assumed	317,585					317,585
1.3 Reinsurance ceded	(13,670)					(13,670)
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3)	596,031					596,031
2. Commission and brokerage:						
2.1 Direct excluding contingent		995,521				995,521
2.2 Reinsurance assumed excluding contingent		1,476,293				1,476,293
2.3 Reinsurance ceded excluding contingent		563				563
2.4 Contingent - direct		127,607				127,607
2.5 Contingent - reinsurance assumed		268,876				268,876
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)		2,867,733				2,867,733
3. Allowances to managers and agents		65,274				65,274
4. Advertising	1,788	398,843				400,631
5. Boards, bureaus and associations	303	185	12,610			13,097
6. Surveys and underwriting reports	1		116,045			116,046
7. Audit of assureds' records						
8. Salary related items:						
8.1 Salaries	1,134,979	369,692	447,643		36,981	1,989,295
8.2 Payroll taxes	79,445	23,041	28,009		1,829	132,324
9. Employee relations and welfare	308,729	86,366	72,231		6,809	474,134
10. Insurance	1,894	1,026	1,544		168	4,632
11. Directors' fees						
12. Travel and travel items	85,504	35,926	23,762		819	146,011
13. Rent and rent items	106,185	33,576	58,657		(827)	197,589
14. Equipment	12,194	12,923	17,333		674	43,124
15. Cost or depreciation of EDP equipment and software	96,912	83,032	86,457		4,330	270,731
16. Printing and stationery	10,539	8,580	20,400		2,748	42,267
17. Postage, telephone and telegraph, exchange and express	59,481	75,190	82,393		329	217,393
18. Legal and auditing	6,431	5,594	42,430		1,172	55,626
19. Totals (Lines 3 to 18)	1,904,383	1,199,247	1,009,514		55,031	4,168,175
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$	11,464			564,884		564,884
20.2 Insurance department licenses and fees				16,384		16,384
20.3 Gross guaranty association assessments				(23,846)		(23,846)
20.4 All other (excluding Federal and foreign income and real estate)				19,260		19,260
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4)				576,683		576,683
21. Real estate expenses					39,650	39,650
22. Real estate taxes					13,994	13,994
23. Reimbursements by uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses	405,926	135,501	192,965		2,796	737,189
25. TOTAL EXPENSES INCURRED	2,906,340	4,202,481	1,202,479	576,683	111,471	8,999,455
DETAILS OF WRITE-INS						
2401. Outside clerical	680,132	159,382	129,448		7,122	976,085
2402. Miscellaneous income and expense	(7,000)	555	71,309		(4,326)	60,538
2403. Donations	5	4	21,018			21,026
2498. Summary of remaining write-ins for Line 24 from overflow page	(267,211)	(24,441)	(28,810)			(320,462)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	405,926	135,501	192,965		2,796	737,189

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2009 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 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	44,195	XXX	54,481	100.0			28,713	52.7	1,088	2.0	5,478	10.1	19,154	35.2	3,218	5.9	4,696	8.6	26,569	48.8	7,086	13.0
2.1 Allied Lines	20,701	XXX	33,837	100.0			16,817	49.7	225	0.7	2,312	6.8	4,783	14.1	317	0.9	2,474	7.3	12,325	36.4	3,323	9.8
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood		XXX		100.0							22,535											(921)
3. Farmowners Multiple Peril		XXX		100.0									3									
4. Homeowners Multiple Peril	5,995,940	XXX	6,007,817	100.0			3,977,196	66.2	124,248	2.1	603,623	10.0	1,822,898	30.3	182,763	3.0	245,202	4.1	3,336,178	55.5	961,902	16.0
5.1 Commercial Multiple Peril (Non-Liability Portion)	478,392	XXX	463,939	100.0			317,724	68.5	4,903	1.1	62,819	13.5	127,274	27.4	6,146	1.3	22,912	4.9	257,676	55.5	76,765	16.5
5.2 Commercial Multiple Peril (Liability Portion)	163,222	XXX	161,016	100.0			59,747	37.1	20,816	12.9	6,082	3.8	188,969	117.4	66,433	41.3	10,184	6.3	83,121	51.6	26,191	16.3
6. Mortgage Guaranty		XXX		100.0																	(1)	
8. Ocean Marine	5,738	XXX	5,915	100.0			(1,822)	(30.8)	(20)	(0.3)	(749)	(12.7)	1,151	19.5	60	1.0	643	10.9	2,594	43.9	921	15.6
9. Inland Marine	201,737	XXX	207,926	100.0			72,915	35.1	1,124	0.5	18,406	8.9	24,722	11.9	1,116	0.5	5,491	2.6	98,315	47.3	32,386	15.6
10. Financial Guaranty		XXX		100.0																		
11. Medical Professional Liability		XXX		100.0			(1,021)		(29)		(1)		502	5			21					
12. Earthquake	2,330	XXX	3,258	100.0			1,806	55.4	36	1.1	(423)	(13.0)	1,318	40.5	488	15.0	1,090	33.5	1,187	36.4	374	11.5
13. Group A&H (See Interrogatory 1)		XXX		100.0			(200)										1					
14. Credit A&H		XXX		100.0									234									
15. Other A&H (See Interrogatory 1)		XXX		100.0			(55)															
16. Workers' Compensation	(211)	XXX	(190)	100.0	(10)	5.2	(1,583)	834.8	645	(340.3)	(44)	23.0	120,668	(63,634.8)	2,756	(1,453.5)	2,297	(1,211.3)	(682)	359.5	(34)	17.8
17.1 Other Liability - Occurrence	291,096	XXX	295,944	100.0			274,903	92.9	31,266	10.6	28,066	9.5	707,877	239.2	70,001	23.7	29,876	10.1	143,452	48.5	46,731	15.8
17.2 Other Liability - Claims Made		XXX		100.0																		
17.3 Excess Workers' Compensation		XXX		100.0																		
18. Products Liability	792	XXX	927	100.0			(11,584)	(1,249.5)	8,490	915.8	5,544	598.0	1,074,830	115,939.3	168,262	18,150.0	44,094	4,756.3	282	30.4	125	13.5
19.1, 19.2 Private Passenger Auto Liability	9,202,100	XXX	9,225,475	100.0			5,990,118	64.9	361,446	3.9	960,865	10.4	6,828,526	74.0	1,262,484	13.7	676,272	7.3	2,418,404	26.2	1,477,211	16.0
19.3, 19.4 Commercial Auto Liability	254,166	XXX	272,606	100.0			113,802	41.7	9,793	3.6	20,166	7.4	329,375	120.8	37,159	13.6	15,107	5.5	124,778	45.8	40,792	15.0
21.1 Private Passenger Auto Physical Damage	7,061,514	XXX	7,130,593	100.0			3,410,934	47.8	31,464	0.4	566,101	7.9	267,134	3.7	22,149	0.3	76,164	1.1	1,827,010	25.6	1,133,631	15.9
21.2 Commercial Auto Physical Damage	95,602	XXX	104,974	100.0			36,418	34.7	567	0.5	9,550	9.1	5,717	5.4	327	0.3	1,048	1.0	46,919	44.7	15,348	14.6
22. Aircraft (all perils)		XXX		100.0			(285)		32		(3)		2,973	17			16					
23. Fidelity	272	XXX	271	100.0			78	28.9			53	19.4	85	31.4	2	0.7	43	15.9	133	49.3	44	16.1
24. Surety	8	XXX	8	100.0			(120)	(1,457.2)	(8)	(95.8)	2	25.2	373	4,512.2	50	609.3	40	481.1	2	22.9	1	16.1
26. Burglary and Theft	114	XXX	312	100.0			23	7.5	1	0.4	15	4.7	96	30.8	1	0.2	8	2.6	75	23.9	18	5.8
27. Boiler and Machinery		XXX		100.0			(55)				44		60				10				(4)	
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
30. Warranty	(1)	XXX	89	100.0			55	62.2	1	1.0	(163)	(184.1)	1	1.6			44	50.0	21	23.2		
31, 32, 33 Reinsurance - Non-proportional Assumed		XXX		100.0			502		(59)				8,632		26							
34. Aggregate write-ins for Other Lines of Business	15,176	XXX	15,021	100.0			10	0.1			32	0.2	2	0.0					7,707	51.3	2,436	0.0
35. TOTAL (Lines 1 through 34)	23,832,883	XXX	23,984,219	100.0	(10)	0.0	14,285,036	59.6	596,031	2.5	2,310,310	9.6	11,537,355	48.1	1,823,779	7.6	1,137,734	4.7	8,386,066	35.0	3,824,327	15.9
DETAILS OF WRITE-INS																						
3401. Identity theft	15,176	XXX	15,021	100.0			10	0.1			32	0.2	2	0.0					7,707	51.3	2,436	16.2
3402. Miscellaneous taxes unassigned		XXX		100.0																		
3403.		XXX		100.0																		
3498. Summary of remaining write-ins for Line 34 from overflow page		XXX		100.0																		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	15,176	XXX	15,021	100.0			10	0.1			32	0.2	2	0.0					7,707	51.3	2,436	16.2

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2009 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)

	Other Underwriting Expenses																			
	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	7,349	13.5	3,189	5.9	2,182	4.0	3,451	6.3	26	0.0	3,056	5.6	1,155	2.1	4,211	7.7	1,253	2.3	5,465	10.0
2.1 Allied Lines	2,693	8.0	2,990	8.8	1,791	5.3	1,553	4.6	(52)	(0.2)	5,403	16.0	486	1.4	5,889	17.4	755	2.2	6,644	19.6
2.2 Multiple Peril Crop																				
2.3 Federal Flood	(259)		(267)		(18,663)		(5,419)		1		2,075		15		2,090				2,090	
3. Farmowners Multiple Peril																				
4. Homeowners Multiple Peril	758,298	12.6	149,404	2.5	335,425	5.6	221,796	3.7	41,060	0.7	(121,113)	(2.0)	114,849	1.9	(6,264)	(0.1)	120,544	2.0	114,280	1.9
5.1 Commercial Multiple Peril (Non-Liability Portion)	68,188	14.7	12,633	2.7	33,980	7.3	28,797	6.2	(9,360)	(2.0)	(74,466)	(16.1)	7,762	1.7	(66,704)	(14.4)	9,317	2.0	(57,387)	(12.4)
5.2 Commercial Multiple Peril (Liability Portion)	20,447	12.7	2,812	1.7	9,385	5.8	14,666	9.1	779	0.5	27,839	17.3	8,160	5.1	36,000	22.4	4,751	3.0	40,751	25.3
6. Mortgage Guaranty																				
8. Ocean Marine	877	14.8	103	1.7	473	8.0	476	8.0	115	1.9	6,691	113.1	178	3.0	6,869	116.1	140	2.4	7,009	118.5
9. Inland Marine	24,760	11.9	4,703	2.3	11,437	5.5	10,630	5.1	(2,688)	(1.3)	61,262	29.5	2,152	1.0	63,413	30.5	3,523	1.7	66,937	32.2
10. Financial Guaranty																				
11. Medical Professional Liability											1,050		24		1,074		7		1,081	
12. Earthquake	246	7.6	653	20.0	123	3.8	26	0.8	26	0.8	818	25.1	99	3.0	916	28.1	88	2.7	1,004	30.8
13. Group A&H (See Interrogatory 1)											200		1		201		2		201	
14. Credit A&H													7		7		2		9	
15. Other A&H (See Interrogatory 1)											55				56				56	
16. Workers' Compensation			142	(74.9)	1	(0.3)	317	(167.0)			342	(180.5)	3,588	(1,892.0)	3,930	(2,072.5)	1,110	(585.3)	5,040	(2,657.7)
17.1 Other Liability - Occurrence	18,721	6.3	6,410	2.2	9,624	3.3	19,360	6.5	(1,162)	(0.4)	(93,568)	(31.6)	12,356	4.2	(81,211)	(27.4)	6,789	2.3	(74,422)	(25.1)
17.2 Other Liability - Claims Made																				
17.3 Excess Workers' Compensation																				
18. Products Liability	184	19.8	87	9.4	73	7.8	4,046	436.4	(14)	(1.5)	(5,927)	(639.3)	36,647	3,953.0	30,720	3,313.7	11,044	1,191.3	41,764	4,505.0
19.1, 19.2 Private Passenger Auto Liability	1,094,683	11.9	217,216	2.4	525,533	5.7	484,547	5.3	66,357	0.7	(342,575)	(3.7)	255,127	2.8	(87,448)	(0.9)	186,527	2.0	99,079	1.1
19.3, 19.4 Commercial Auto Liability	28,152	10.3	7,220	2.6	19,510	7.2	20,874	7.7	1,002	0.4	54,092	19.8	13,244	4.9	67,336	24.7	7,888	2.9	75,224	27.6
21.1 Private Passenger Auto Physical Damage	830,719	11.7	166,672	2.3	399,101	5.6	383,738	5.4	56,119	0.8	1,397,984	19.6	18,439	0.3	1,416,423	19.9	90,453	1.3	1,506,876	21.1
21.2 Commercial Auto Physical Damage	10,720	10.2	2,183	2.1	3,855	3.7	12,781	12.2	379	0.4	29,279	27.9	822	0.8	30,101	28.7	1,727	1.6	31,828	30.3
22. Aircraft (all perils)											256		92		347		28		375	
23. Fidelity	32	11.7	12	4.2	11	3.9	23	8.4	(2)	(0.6)	61	22.7	5	1.8	66	24.4	5	1.9	71	26.4
24. Surety							2	19.6			133	1,608.3	14	166.7	147	1,775.0	4	51.0	151	1,826.0
26. Burglary and Theft	22	7.2	12	3.9	27	8.5	29	9.2	(6)	(2.0)	177	56.7	4	1.2	180	57.8	8	2.7	188	60.5
27. Boiler and Machinery	(85)		21		47		143		(23)		(138)		3		(135)		1		(134)	
28. Credit	212		(7)		1						(206)				(206)				(206)	
29. International																				
30. Warranty			32	35.7			26	29.6			138	155.7	109	123.0	247	278.7	(100)	(113.0)	147	165.7
31, 32, 33 Reinsurance - Non-proportional Assumed											(443)		242		(201)		72		(129)	
34. Aggregate write-ins for Other Lines of Business	1,773	11.8	464	3.1	833	5.5	618	4.1	121	0.8	11,412	76.0	98	0.7	11,510	76.6	238	1.6	11,748	78.2
35. TOTAL (Lines 1 through 34)	2,867,733	12.0	576,683	2.4	1,334,748	5.6	1,202,479	5.0	152,679	0.6	963,888	4.0	475,676	2.0	1,439,564	6.0	446,175	1.9	1,885,739	7.9
DETAILS OF WRITE-INS																				
3401. Identity theft	1,773	11.8	375	2.5	833	5.5	618	4.1	121	0.8	11,502	76.6	98	0.7	11,600	77.2	238	1.6	11,838	78.8
3402. Miscellaneous taxes unassigned			89								(89)				(89)				(89)	
3403.																				
3498. Summary of remaining write-ins for Line 34 from overflow page																				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,773	11.8	464	3.1	833	5.5	618	4.1	121	0.8	11,412	76.0	98	0.7	11,510	76.6	238	1.6	11,748	78.2

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.

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2009 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 59, Col. 3)		Dividends to Policyholders		Incurred Loss (Sch. T, Line 59, Col. 6)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Sch. T, Line 59, 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	16,809	XXX	22,776	100.0			7,158	31.4	357	1.6	2,901	12.7	2,173	9.5	59	0.3	2,779	12.2	7,659	33.6	(6,983)	(30.7)
2.1 Allied Lines	10,173	XXX	13,307	100.0			8,182	61.5	52	0.4	2,352	17.7	2,085	15.7	68	0.5	1,568	11.8	4,616	34.7	(4,227)	(31.8)
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood	293,468	XXX	288,541	100.0			110,407	38.3			22,535	7.8	43,024	14.9					176,365	61.1	(121,922)	(42.3)
3. Farmowners Multiple Peril		XXX		100.0																		
4. Homeowners Multiple Peril	2,790,094	XXX	2,866,617	100.0			1,482,086	51.7	68,281	2.4	237,818	8.3	909,103	31.7	101,003	3.5	109,077	3.8	1,437,650	50.2	(1,159,156)	(40.4)
5.1 Commercial Multiple Peril (Non- Liability Portion)	293,952	XXX	308,690	100.0			198,492	64.3	2,943	1.0	43,280	14.0	107,255	34.7	4,838	1.6	16,409	5.3	145,386	47.1	(122,124)	(39.6)
5.2 Commercial Multiple Peril (Liability Portion)	112,778	XXX	117,929	100.0			52,218	44.3	17,901	15.2	5,518	4.7	173,148	146.8	61,091	51.8	9,441	8.0	55,382	47.0	(46,854)	(39.7)
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	1,811	XXX	2,009	100.0			(323)	(16.1)	(7)	(0.3)	(159)	(7.9)	276	13.7	11	0.5	217	10.8	786	39.1	(752)	(37.5)
9. Inland Marine	97,370	XXX	103,014	100.0			32,174	31.2	756	0.7	11,832	11.5	8,882	8.6	235	0.2	4,179	4.1	46,663	45.3	(40,453)	(39.3)
10. Financial Guaranty		XXX		100.0																		
11. Medical Professional Liability		XXX		100.0			(300)		(13)		1						9					
12. Earthquake	1,031	XXX	1,572	100.0			10	0.6	17	1.1	(451)	(28.7)	1,310	83.3	483	30.7	1,077	68.5	533	33.9	(428)	(27.2)
13. Group A&H (See Interrogatory 1)		XXX		100.0																		
14. Credit A&H		XXX		100.0									387									
15. Other A&H (See Interrogatory 1)		XXX		100.0																		
16. Workers' Compensation	(156)	XXX	(156)	100.0	(7)	4.6	(762)	487.3	652	(417.0)	(52)	33.4	69,347	(44,340.2)	1,622	(1,037.0)	1,826	(1,167.3)		65		(41.5)
17.1 Other Liability - Occurrence	170,351	XXX	178,505	100.0			228,295	127.9	31,509	17.7	23,708	13.3	490,130	274.6	62,341	34.9	25,498	14.3	83,543	46.8	(70,773)	(39.6)
17.2 Other Liability - Claims Made		XXX		100.0																		
17.3 Excess Workers' Compensation		XXX		100.0																		
18. Products Liability	1,439	XXX	1,566	100.0			(748)	(47.8)	(6,975)	(445.5)	7,277	464.8	918,223	58,653.3	202,870	12,958.8	33,249	2,123.9	686	43.8	(598)	(38.2)
19.1, 19.2 Private Passenger Auto Liability	3,263,911	XXX	3,337,153	100.0			2,152,579	64.5	131,135	3.9	344,163	10.3	3,999,552	119.8	655,172	19.6	420,416	12.6	787,881	23.6	(1,356,005)	(40.6)
19.3, 19.4 Commercial Auto Liability	172,113	XXX	182,325	100.0			78,531	43.1	7,773	4.3	12,741	7.0	200,744	110.1	22,716	12.5	10,747	5.9	84,279	46.2	(71,505)	(39.2)
21.1 Private Passenger Auto Physical Damage	2,653,330	XXX	2,714,640	100.0			1,078,218	39.7	10,025	0.4	204,926	7.5	60,079	2.2	5,767	0.2	34,271	1.3	635,406	23.4	(1,102,337)	(40.6)
21.2 Commercial Auto Physical Damage	58,659	XXX	64,394	100.0			23,445	36.4	369	0.6	5,752	8.9	3,439	5.3	197	0.3	692	1.1	28,613	44.4	(24,370)	(37.8)
22. Aircraft (all perils)		XXX		100.0																		
23. Fidelity	273	XXX	271	100.0			79	29.1		0.0	53	19.5	33	12.1	2	0.7	42	15.4	133	49.2	(113)	(41.8)
24. Surety	8	XXX	8	100.0				3.5		1.0	3	37.7	30	358.3	8	97.9	33	391.5	2	22.8	(3)	(41.7)
26. Burglary and Theft	150	XXX	327	100.0			23	6.9		0.0	15	4.5	89	27.3	1	0.2	8	2.4	68	20.6	(62)	(19.0)
27. Boiler and Machinery	1,157	XXX	1,245	100.0			105	8.4		0.0	44	3.6	16	1.3		0.0	9	0.7	560	45.0	(481)	(38.6)
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
30. Warranty	(1)	XXX	85	100.0			54	64.0	1	1.0	(167)	(196.9)	1	1.6			44	52.4	20	24.0		
34. Aggregate write-ins for Other Lines of Business	3,984	XXX	4,135	100.0			5	0.1			11	0.3	1	0.0					1,969	47.6	(1,655)	(40.0)
35. TOTAL (Lines 1 through 34)	9,942,704	XXX	10,208,951	100.0	(7)	0.0	5,449,929	53.4	264,776	2.6	924,101	9.1	6,989,326	68.5	1,118,483	11.0	671,590	6.6	3,498,200	34.3	(4,130,738)	(40.5)
DETAILS OF WRITE-INS																						
3401. Identity theft	3,984	XXX	4,135	100.0			5	0.1			11	0.3	1	0.0					1,969	47.6	(1,655)	(40.0)
3402. Miscellaneous taxes unassigned		XXX		100.0																		
3403.		XXX		100.0																		
3498. Summary of remaining write-ins for Line 34 from overflow page		XXX		100.0																		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	3,984	XXX	4,135	100.0			5	0.1			11	0.3	1	0.0					1,969	47.6	(1,655)	(40.0)

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2009 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)

		Other Underwriting Expenses								Other Income Less Other Expenses		Pre-Tax Profit or Loss Excluding All Investment	
		Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred					
		23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %				
1.	Fire	2,731	12.0	412	1.8	1,507	6.6	1,300	5.7	355	1.6	6,766	29.7
2.1	Allied Lines	1,608	12.1	257	1.9	870	6.5	814	6.1	169	1.3	(657)	(4.9)
2.2	Multiple Peril Crop												
2.3	Federal Flood	(259)	(0.1)	(267)	(0.1)	(18,663)	(6.5)	(5,419)	(1.9)	(140)	0.0	180,067	62.4
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril	321,666	11.2	60,413	2.1	157,154	5.5	89,773	3.1	26,175	0.9	475,600	16.6
5.1	Commercial Multiple Peril (Non-Liability Portion)	40,085	13.0	7,974	2.6	19,206	6.2	18,028	5.8	2,890	0.9	(18,427)	(6.0)
5.2	Commercial Multiple Peril (Liability Portion)	15,155	12.9	1,965	1.7	6,508	5.5	12,681	10.8	610	0.5	6,593	5.6
6.	Mortgage Guaranty												
8.	Ocean Marine	438	21.8	34	1.7	247	12.3	148	7.4	57	2.8	1,686	84.0
9.	Inland Marine	13,053	12.7	2,337	2.3	6,629	6.4	4,649	4.5	693	0.7	32,277	31.3
10.	Financial Guaranty												
11.	Medical Professional Liability											312	
12.	Earthquake	130	8.2	25	1.6	62	4.0	24	1.5	15	1.0	1,771	112.7
13.	Group A&H (See Interrogatory 1)												
14.	Credit A&H												
15.	Other A&H (See Interrogatory 1)												
16.	Workers' Compensation		0.0					316	(201.9)			(303)	193.6
17.1	Other Liability - Occurrence	10,085	5.6	3,949	2.2	5,931	3.3	11,343	6.4	350	0.2	(135,964)	(76.2)
17.2	Other Liability - Claims Made												
17.3	Excess Workers' Compensation												
18.	Products Liability	184	11.8	87	5.6	67	4.3	4,042	258.2	1	0.0	(2,368)	(151.3)
19.1, 19.2	Private Passenger Auto Liability	382,598	11.5	80,992	2.4	199,846	6.0	143,069	4.3	32,949	1.0	(64,282)	(1.9)
19.3, 19.4	Commercial Auto Liability	18,772	10.3	4,383	2.4	16,034	8.8	10,249	5.6	553	0.3	34,394	18.9
21.1	Private Passenger Auto Physical Damage	309,681	11.4	64,040	2.4	157,786	5.8	122,478	4.5	28,476	1.0	795,962	29.3
21.2	Commercial Auto Physical Damage	6,546	10.2	1,429	2.2	2,139	3.3	7,795	12.1	190	0.3	17,109	26.6
22.	Aircraft (all perils)												
23.	Fidelity	32	11.7	12	4.2	11	3.9	23	8.4			63	23.2
24.	Surety							2	19.5			3	38.3
26.	Burglary and Theft	22	6.8	4	1.2	27	8.1	29	8.7			209	63.8
27.	Boiler and Machinery	145	11.6	21	1.7	47	3.8	143	11.5	1	0.1	740	59.4
28.	Credit					1						(1)	
29.	International												
30.	Warranty		0.0		0.0			24	28.3			172	203.7
34.	Aggregate write-ins for Other Lines of Business	457	11.0	82	2.0	230	5.6	177	4.3	51	1.2	3,224	78.0
35.	TOTAL (Lines 1 through 34)	1,123,128	11.0	228,148	2.2	555,639	5.4	421,686	4.1	93,396	0.9	1,334,948	13.1
DETAILS OF WRITE-INS													
3401.	Identity theft	457	11.0	81	2.0	230	5.6	177	4.3	51	1.2	3,225	78.0
3402.	Miscellaneous taxes unassigned			1								(1)	
3403.												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	457	11.0	82	2.0	230	5.6	177	4.3	51	1.2	3,224	78.0

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2009 OF THE ALLSTATE INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Insurance Expense Exhibit Part 1 Line 24

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		
2404. Servicing fees	(23,307)	(24,441)	(28,810)			(76,557)
2405. Change in ULAE reserves	(243,905)					(243,905)
2497. Summary of remaining write-ins for Line 24 from overflow page	(267,211)	(24,441)	(28,810)			(320,462)