



INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2010

(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 CIRINCIONE Title ACCOUNTING SENIOR MANAGER Telephone 847-402-3029

INTERROGATORIES

1. Change in reserve for deferred maternity and other similar benefits are reflected in:
- | | | |
|---------------------------|--|-----------------------------------------|
| 1.1 Premiums Earned | | [<input type="checkbox"/>] |
| 1.2 Losses Incurred | | [<input type="checkbox"/>] |
| 1.3 Not Applicable | | [<input checked="" type="checkbox"/>] |
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 | \$ | 514,535,166 |
| 2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 | \$ | 11,452,824 |
| 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 | \$ | 73,869,693 |
| 2.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2 | \$ | 39,159,841 |
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 | \$ | 1,091,523,498 |
| 3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 | \$ | (193,888,211) |
- 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 []
- 4.2 Are items allocated to lines of business in Parts II and III using methods not defined in the instructions?
- Yes [] 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 2010 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	297,456					297,456
1.2 Reinsurance assumed	397,752					397,752
1.3 Reinsurance ceded	27,375					27,375
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3)	667,832					667,832
2. Commission and brokerage:						
2.1 Direct excluding contingent		927,084				927,084
2.2 Reinsurance assumed excluding contingent		1,481,338				1,481,338
2.3 Reinsurance ceded excluding contingent		457				457
2.4 Contingent - direct		111,690				111,690
2.5 Contingent - reinsurance assumed		242,281				242,281
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)		2,761,936				2,761,936
3. Allowances to managers and agents	1	68,872	(93)			68,779
4. Advertising	670	616,504				617,174
5. Boards, bureaus and associations	325	260	14,340			14,925
6. Surveys and underwriting reports	1		111,078			111,079
7. Audit of assureds' records						
8. Salary related items:						
8.1 Salaries	1,020,567	315,998	420,424		28,642	1,785,630
8.2 Payroll taxes	77,792	21,827	28,932		1,904	130,455
9. Employee relations and welfare	267,151	146,023	92,627		9,185	514,985
10. Insurance	1,912	948	1,595		134	4,589
11. Directors' fees						
12. Travel and travel items	82,038	28,937	22,371		916	134,261
13. Rent and rent items	96,601	31,191	55,030		(1,090)	181,732
14. Equipment	11,541	12,702	16,732		850	41,825
15. Cost or depreciation of EDP equipment and software	94,531	76,706	83,278		4,247	258,763
16. Printing and stationery	9,330	8,485	19,359		2,579	39,752
17. Postage, telephone and telegraph, exchange and express	58,103	49,880	73,650		489	182,122
18. Legal and auditing	3,407	4,304	34,123		2,634	44,469
19. Totals (Lines 3 to 18)	1,723,970	1,382,636	973,445		50,490	4,130,540
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ 9,056				543,374		543,374
20.2 Insurance department licenses and fees				16,260		16,260
20.3 Gross guaranty association assessments				(30,505)		(30,505)
20.4 All other (excluding Federal and foreign income and real estate)				10,512		10,512
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4)				539,641		539,641
21. Real estate expenses					37,877	37,877
22. Real estate taxes					10,778	10,778
23. Reimbursements by uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses	390,293	143,653	225,713		465	760,124
25. TOTAL EXPENSES INCURRED	2,782,095	4,288,224	1,199,158	539,641	99,611	8,908,729
DETAILS OF WRITE-INS						
2401. Outside clerical	485,119	165,614	156,015		7,171	813,918
2402. Miscellaneous income and expense	17,403	2,892	82,357		(6,706)	95,947
2403. Donations	5		20,525			20,530
2498. Summary of remaining write-ins for Line 24 from overflow page	(112,233)	(24,853)	(33,184)			(170,270)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	390,293	143,653	225,713		465	760,124

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2010 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)		Loss Adjustment Expense				Loss Adjustment Expense				Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances				
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	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		19 Amount	20 %	21 Amount	22 %	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %					
1. Fire	26,568	XXX	38,580	100.0			16,015	41.5	1,558	4.0	(697)	(1.8)	14,127	36.6	3,057	7.9	1,680	4.4	14,557	37.7	4,287	11.1	
2.1 Allied Lines	5,242	XXX	13,763	100.0			9,616	69.9	690	5.0	1,875	13.6	2,594	18.8	238	1.7	2,000	14.5	3,803	27.6	846	6.1	
2.2 Multiple Peril Crop		XXX		100.0																			
2.3 Federal Flood		XXX		100.0																			
3. Farmowners Multiple Peril		XXX		100.0																			
4. Homeowners Multiple Peril	6,023,619	XXX	6,010,945	100.0			4,214,691	70.1	116,854	1.9	547,944	9.1	1,888,095	31.4	192,874	3.2	205,848	3.4	3,348,853	55.7	972,306	16.2	
5.1 Commercial Multiple Peril (Non-Liability Portion)	474,344	XXX	473,748	100.0			332,315	70.1	6,184	1.3	54,947	11.6	131,162	27.7	7,112	1.5	25,059	5.3	258,273	54.5	76,574	16.2	
5.2 Commercial Multiple Peril (Liability Portion)	157,471	XXX	159,535	100.0			56,437	35.4	14,347	9.0	3,656	2.3	202,329	126.8	66,126	41.4	9,547	6.0	81,056	50.8	25,421	15.9	
6. Mortgage Guaranty		XXX		100.0																			
8. Ocean Marine	5,354	XXX	5,496	100.0			1,146	20.9	172	3.1	287	5.2	780	14.2	56	1.0	230	4.2	2,452	44.6	864	15.7	
9. Inland Marine	191,602	XXX	195,352	100.0			70,604	36.1	1,706	0.9	15,230	7.8	20,680	10.6	1,146	0.6	4,856	2.5	94,565	48.4	30,935	15.8	
10. Financial Guaranty		XXX		100.0																			
11. Medical Professional Liability		XXX		100.0			(76)		39		(12)		435		38		9						
12. Earthquake	2,000	XXX	2,161	100.0			2,326	107.6	(142)	(6.6)	(503)	(23.3)	2,354	109.0	235	10.9	508	23.5	1,027	47.5	323	14.9	
13. Group A&H (See Interrogatory 1)		XXX		100.0																			
14. Credit A&H		XXX		100.0																			
15. Other A&H (See Interrogatory 1)		XXX		100.0																			
16. Workers' Compensation	109	XXX	130	100.0			1,444	1,109.9	1,694	1,302.1	450	345.8	112,959	86,802.8	3,785	2,908.4	2,262	1,738.6	(702)	(539.8)	18	13.6	
17.1 Other Liability - Occurrence	281,171	XXX	284,989	100.0			212,995	74.7	26,760	9.4	9,974	3.5	775,537	272.1	75,549	26.5	25,580	9.0	139,634	49.0	45,397	15.9	
17.2 Other Liability - Claims-Made		XXX		100.0																			
17.3 Excess Workers' Compensation		XXX		100.0																			
18. Products Liability	1,127	XXX	1,319	100.0			(30,830)	(2,337.1)	14,923	1,131.3	2,572	195.0	985,784	74,729.6	166,050	12,587.8	41,767	3,166.3	90	6.8	182	13.8	
19.1, 19.2 Private Passenger Auto Liability	9,157,511	XXX	9,185,146	100.0			6,281,281	68.4	448,024	4.9	906,732	9.9	7,199,533	78.4	1,309,219	14.3	635,846	6.9	2,390,768	26.0	1,478,520	16.1	
19.3, 19.4 Commercial Auto Liability	244,853	XXX	248,387	100.0			164,632	66.3	13,271	5.3	16,986	6.8	342,796	138.0	36,243	14.6	12,160	4.9	121,245	48.8	39,529	15.9	
21.1 Private Passenger Auto Physical Damage	6,810,834	XXX	6,888,469	100.0			3,164,607	45.9	21,409	0.3	546,870	7.9	156,032	2.3	21,531	0.3	78,642	1.1	1,749,375	25.4	1,099,657	16.0	
21.2 Commercial Auto Physical Damage	86,764	XXX	90,720	100.0			31,764	35.0	328	0.4	8,162	9.0	3,912	4.3	323	0.4	1,320	1.5	42,963	47.4	14,009	15.4	
22. Aircraft (all perils)		XXX		100.0			(343)	473,158.0	28	(39,020.5)	(8)	11,470.1	2,586	9.9	41	(57,188.6)	8	(11,042.9)					16.1
23. Fidelity	282	XXX	278	100.0			136	49.0		0.0	(30)	(10.9)	77	27.6	4	1.5	5	1.8	137	49.4	45	16.4	
24. Surety	4	XXX	4	100.0			21	531.9	(18)	(447.9)	(13)	(337.8)	405	10,278.5	33	832.3	25	636.9	2	50.8	1	16.6	
26. Burglary and Theft	123	XXX	140	100.0			47	33.9	1	0.8	45	32.1	94	67.2	1	0.7	18	12.8	58	41.2	20	14.2	
27. Boiler and Machinery		XXX		100.0			23		5		29		83		5		17						(1)
28. Credit		XXX		100.0																			
29. International		XXX		100.0																			
30. Warranty		XXX	17	100.0			7	40.8			6	35.7		1.3					3	18.3			0.0
31, 32, 33 Reinsurance - Nonproportional Assumed		XXX		100.0			(1,885)		(3)				6,458		15								
34. Aggregate write-ins for Other Lines of Business	14,397	XXX	14,756	100.0			20	0.1		0.0	26	0.2	5	0.0					7,348	49.8	2,325	15.8	
35. TOTAL (Lines 1 through 34)	23,483,377	XXX	23,613,935	100.0			14,526,994	61.5	667,832	2.8	2,114,263	9.0	11,849,055	50.2	1,883,681	8.0	1,047,387	4.4	8,255,508	35.0	3,790,860	16.1	
DETAILS OF WRITE-INS																							
3401. Identity theft	14,397	XXX	14,756	100.0			20	0.1		0.0	26	0.2	5	0.0					7,348	49.8	2,325	15.8	
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)	14,397	XXX	14,756	100.0			20	0.1		0.0	26	0.2	5	0.0					7,348	49.8	2,325	15.8	

270-4

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2010 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																		Total Profit or Loss	
	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			
	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
1. Fire	4,135	10.7	2,207	5.7	716	1.9	2,262	5.9	163	0.4	12,546	32.5	823	2.1	13,369	34.7	866	2.2	14,235	36.9
2.1 Allied Lines	430	3.1	1,991	14.5	418	3.0	312	2.3	82	0.6	(1,485)	(10.8)	198	1.4	(1,287)	(9.4)	359	2.6	(928)	(6.7)
2.2 Multiple Peril Crop																				
2.3 Federal Flood	239		(980)		(19,308)		(6,043)				26,353		17		26,370				26,370	
3. Farmowners Multiple Peril																				
4. Homeowners Multiple Peril	742,323	12.3	141,226	2.3	405,376	6.7	213,674	3.6	54,324	0.9	(316,819)	(5.3)	101,081	1.7	(215,738)	(3.6)	119,341	2.0	(96,397)	(1.6)
5.1 Commercial Multiple Peril (Non-Liability Portion)	67,381	14.2	11,010	2.3	42,469	9.0	35,370	7.5	5,439	1.1	(70,489)	(14.9)	6,943	1.5	(63,546)	(13.4)	9,571	2.0	(53,975)	(11.4)
5.2 Commercial Multiple Peril (Liability Portion)	17,821	11.2	3,124	2.0	9,694	6.1	10,051	6.3	1,113	0.7	45,517	28.5	8,084	5.1	53,601	33.6	4,864	3.0	58,465	36.6
6. Mortgage Guaranty																				
8. Ocean Marine	800	14.6	141	2.6	616	11.2	521	9.5	105	1.9	1,917	34.9	58	1.1	1,975	35.9	103	1.9	2,078	37.8
9. Inland Marine	24,271	12.4	4,281	2.2	14,036	7.2	10,604	5.4	1,154	0.6	55,773	28.6	1,820	0.9	57,593	29.5	3,365	1.7	60,959	31.2
10. Financial Guaranty																				
11. Medical Professional Liability																				
12. Earthquake	244	11.3	852	39.4	143	6.6	80	3.7	14	0.6	(825)	(38.2)	80	3.7	(745)	(34.5)	72	3.3	(673)	(31.2)
13. Group A&H (See Interrogatory 1)											1				1				1	
14. Credit A&H													6		6				2	8
15. Other A&H (See Interrogatory 1)																				
16. Workers' Compensation		0.0	112	85.7			272	208.7	(26)	(19.6)	(3,867)	(2,971.8)	3,219	2,473.8	(648)	(498.0)	998	766.7	350	268.7
17.1 Other Liability - Occurrence	18,715	6.6	6,092	2.1	12,343	4.3	19,688	6.9	1,303	0.5	(20,275)	(7.1)	23,875	8.4	3,600	1.3	11,437	4.0	15,037	5.3
17.2 Other Liability - Claims-Made																				
17.3 Excess Workers' Compensation																				
18. Products Liability	160	12.1	28	2.1	57	4.3	3,437	260.5	(312)	(23.6)	10,660	808.1	32,393	2,455.6	43,052	3,263.7	10,599	803.5	53,651	4,067.2
19.1, 19.2 Private Passenger Auto Liability	1,064,456	11.6	207,860	2.3	601,265	6.5	496,178	5.4	74,786	0.8	(745,864)	(8.1)	243,591	2.7	(502,272)	(5.5)	189,757	2.1	(312,515)	(3.4)
19.3, 19.4 Commercial Auto Liability	26,939	10.8	6,559	2.6	8,866	3.6	26,556	10.7	1,265	0.5	(14,158)	(5.7)	11,528	4.6	(2,630)	(1.1)	7,193	2.9	4,562	1.8
21.1 Private Passenger Auto Physical Damage	782,560	11.4	152,615	2.2	445,353	6.5	375,312	5.4	58,660	0.9	1,458,404	21.2	14,906	0.2	1,473,310	21.4	87,396	1.3	1,560,706	22.7
21.2 Commercial Auto Physical Damage	9,629	10.6	1,979	2.2	3,225	3.6	10,135	11.2	436	0.5	25,934	28.6	686	0.8	26,620	29.3	1,480	1.6	28,100	31.0
22. Aircraft (all perils)																				
		0.0					1	(1,782.9)		1.6	322		74		395		24	(33,194.4)	419	(578,599.5)
23. Fidelity	33	11.9	6	2.2	11	4.1	22	7.8		0.1	100	36.0	4	1.6	104	37.6	5	1.9	110	39.5
24. Surety				1.2						(3.3)	14	349.2	12	307.8	26	657.0	4	101.5	30	758.5
26. Burglary and Theft	14	10.3	5	3.5	5	3.6	11	8.2		0.3	11	7.8	4	2.6	15	10.4	3	2.2	18	12.6
27. Boiler and Machinery	126		24		45		116		2		(365)		2		(362)		1		(362)	
28. Credit	(31)		4		1				(1)		26				26				26	
29. International																				
30. Warranty	43	245.2	20	114.6			10	57.4			(68)	(393.6)	416	2,397.8	348	2,004.2	(415)	(2,390.0)	(67)	(385.8)
31, 32, 33 Reinsurance - Nonproportional Assumed																				
34. Aggregate write-ins for Other Lines of Business	1,650	11.2	485	3.3	956	6.5	589	4.0	124	0.8	11,155	75.6	88	0.6	11,243	76.2	236	1.6	11,479	77.8
35. TOTAL (Lines 1 through 34)	2,761,936	11.7	539,641	2.3	1,526,288	6.5	1,199,158	5.1	198,632	0.8	476,456	2.0	450,120	1.9	926,575	3.9	447,331	1.9	1,373,906	5.8
DETAILS OF WRITE-INS																				
3401. Identity theft	1,650	11.2	328	2.2	956	6.5	589	4.0	124	0.8	11,311	76.7	88	0.6	11,400	77.3	236	1.6	11,636	78.9
3402. Miscellaneous taxes unassigned			157								(157)				(157)				(157)	
3403.																				
3498. Summary of remaining write-ins for Line 34 from overflow page																				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,650	11.2	485	3.3	956	6.5	589	4.0	124	0.8	11,155	75.6	88	0.6	11,243	76.2	236	1.6	11,479	77.8

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 2010 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)		Loss Adjustment Expense				Unpaid Losses (Sch. T, Line 59, Col. 7)		Loss Adjustment Expense				Unearned Premium Reserves		Agents' Balances		
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		13 Amount	14 %	Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		19 Amount	20 %	21 Amount	22 %	
									9 Amount	10 %	11 Amount	12 %			15 Amount	16 %	17 Amount	18 %					
1. Fire	2,651	XXX	8,823	100.0			3,719	42.2	348	3.9	(1,379)	(15.6)	1,284	14.5	78	0.9	683	7.7	1,486	16.8	(1,496)	(17.0)	
2.1 Allied Lines	2,975	XXX	6,049	100.0			4,820	79.7	65	1.1	1,695	28.0	908	15.0	26	0.4	1,748	28.9	1,543	25.5	(1,679)	(27.8)	
2.2 Multiple Peril Crop		XXX		100.0																			
2.3 Federal Flood	300,824	XXX	296,707	100.0			42,589	14.4			(262)	(0.1)	9,375	3.2					180,481	60.8	(169,734)	(57.2)	
3. Farmowners Multiple Peril		XXX		100.0																			
4. Homeowners Multiple Peril	2,714,993	XXX	2,748,470	100.0			1,725,479	62.8	51,064	1.9	250,609	9.1	921,997	33.5	103,696	3.8	92,691	3.4	1,404,173	51.1	(1,531,887)	(55.7)	
5.1 Commercial Multiple Peril (Non-Liability Portion)	270,719	XXX	281,821	100.0			177,989	63.2	2,902	1.0	32,640	11.6	96,913	34.4	5,037	1.8	16,064	5.7	134,284	47.6	(152,749)	(54.2)	
5.2 Commercial Multiple Peril (Liability Portion)	102,952	XXX	107,615	100.0			52,490	48.8	13,483	12.5	3,360	3.1	186,567	173.4	61,156	56.8	8,910	8.3	50,719	47.1	(58,089)	(54.0)	
6. Mortgage Guaranty		XXX		100.0																			
8. Ocean Marine	1,451	XXX	1,601	100.0			235	14.6	18	1.1	308	19.2	102	6.4	5	0.3	140	8.7	636	39.8	(819)	(51.1)	
9. Inland Marine	87,575	XXX	92,000	100.0			29,617	32.2	925	1.0	9,225	10.0	7,223	7.9	198	0.2	3,704	4.0	42,238	45.9	(49,413)	(53.7)	
10. Financial Guaranty		XXX		100.0																			
11. Medical Professional Liability		XXX		100.0							(9)												
12. Earthquake	872	XXX	949	100.0			842	88.8	(259)	(27.3)	(524)	(55.2)	2,152	226.8	220	23.2	501	52.8	457	48.1	(492)	(51.9)	
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	118	XXX	118	100.0			1,664	1,405.7	598	504.8	393	332.0	67,172	56,735.6	1,732	1,463.3	1,783	1,505.8				(67)	(56.4)
17.1 Other Liability - Occurrence	155,582	XXX	162,477	100.0			141,316	87.0	23,161	14.3	6,053	3.7	526,379	324.0	67,095	41.3	20,621	12.7	76,648	47.2	(87,785)	(54.0)	
17.2 Other Liability - Claims-Made		XXX		100.0																			
17.3 Excess Workers' Compensation		XXX		100.0																			
18. Products Liability	1,109	XXX	1,289	100.0			(24,052)	(1,866.1)	47,636	3,695.9	3,535	274.3	859,910	66,716.3	224,263	17,399.5	31,919	2,476.5	506	39.3	(626)	(48.6)	
19.1, 19.2 Private Passenger Auto Liability	3,037,340	XXX	3,086,682	100.0			2,110,520	68.4	138,290	4.5	291,211	9.4	3,964,694	128.4	620,587	20.1	392,057	12.7	738,538	23.9	(1,713,766)	(55.5)	
19.3, 19.4 Commercial Auto Liability	167,027	XXX	168,692	100.0			146,725	87.0	12,597	7.5	13,342	7.9	244,851	145.1	25,908	15.4	9,746	5.8	82,614	49.0	(94,242)	(55.9)	
21.1 Private Passenger Auto Physical Damage	2,402,383	XXX	2,464,180	100.0			976,474	39.6	6,447	0.3	189,746	7.7	28,224	1.1	5,813	0.2	40,854	1.7	573,609	23.3	(1,355,503)	(55.0)	
21.2 Commercial Auto Physical Damage	52,511	XXX	55,290	100.0			20,355	36.8	184	0.3	5,352	9.7	2,220	4.0	188	0.3	982	1.8	25,834	46.7	(29,628)	(53.6)	
22. Aircraft (all perils)		XXX		100.0																			
23. Fidelity	282	XXX	278	100.0			147	52.7	(1)	(0.4)	(30)	(10.9)	35	12.5	1	0.2	4	1.5	137	49.4	(159)	(57.2)	
24. Surety	4	XXX	4	100.0			18	447.0	(4)	(89.4)	(13)	(340.3)	47	1,202.7	5	117.0	18	468.1	2	50.8	(2)	(57.9)	
26. Burglary and Theft	114	XXX	128	100.0			44	34.0		0.0	45	35.1	89	69.8	1	0.4	18	13.9	54	41.9	(64)	(50.3)	
27. Boiler and Machinery	1,080	XXX	1,119	100.0			215	19.2		0.0	29	2.6	32	2.9		0.0	15	1.4	522	46.6	(609)	(54.5)	
28. Credit		XXX		100.0																			
29. International		XXX		100.0																			
30. Warranty		XXX	17	100.0			7	40.0			3	17.0							3	18.6		0.2	
34. Aggregate write-ins for Other Lines of Business	3,677	XXX	3,829	100.0			13	0.3		0.0	11	0.3	2	0.1		0.0			1,818	47.5	(2,075)	(54.2)	
35. TOTAL (Lines 1 through 34)	9,306,241	XXX	9,488,140	100.0			5,411,225	57.0	297,456	3.1	805,340	8.5	6,920,562	72.9	1,116,007	11.8	622,459	6.6	3,316,301	35.0	(5,250,884)	(55.3)	
DETAILS OF WRITE-INS																							
3401. Identity theft	3,677	XXX	3,829	100.0			13	0.3		0.0	11	0.3	2	0.1		0.0			1,818	47.5	(2,075)	(54.2)	
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)	3,677	XXX	3,829	100.0			13	0.3		0.0	11	0.3	2	0.1		0.0			1,818	47.5	(2,075)	(54.2)	

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2010 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										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		Other Income Less Other Expenses			
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %
1. Fire	430	4.9	95	1.1	242	2.7	163	1.9	141	1.6	5,345	60.6
2.1 Allied Lines	442	7.3	87	1.4	209	3.5	217	3.6	70	1.2	(1,417)	(23.4)
2.2 Multiple Peril Crop												
2.3 Federal Flood	239	0.1	(980)	(0.3)	(19,308)	(6.5)	(6,043)	(2.0)		0.0	280,472	94.5
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril	310,377	11.3	61,026	2.2	176,897	6.4	74,688	2.7	27,538	1.0	125,867	4.6
5.1 Commercial Multiple Peril (Non-Liability Portion)	39,809	14.1	6,942	2.5	22,401	7.9	19,780	7.0	2,866	1.0	(17,776)	(6.3)
5.2 Commercial Multiple Peril (Liability Portion)	11,533	10.7	2,311	2.1	5,660	5.3	6,892	6.4	580	0.5	12,465	11.6
6. Mortgage Guaranty												
8. Ocean Marine	367	22.9	76	4.7	271	16.9	118	7.4	48	3.0	256	16.0
9. Inland Marine	11,734	12.8	1,971	2.1	7,383	8.0	4,069	4.4	657	0.7	27,733	30.1
10. Financial Guaranty												
11. Medical Professional Liability											9	
12. Earthquake	102	10.8	19	2.0	75	7.9	31	3.2	10	1.1	673	70.9
13. Group A&H (See Interrogatory 1)												
14. Credit A&H												
15. Other A&H (See Interrogatory 1)												
16. Workers' Compensation		0.0		0.1			272	229.4	(26)	(21.6)	(2,834)	(2,393.6)
17.1 Other Liability - Occurrence	9,128	5.6	3,599	2.2	7,143	4.4	10,816	6.7	654	0.4	(38,085)	(23.4)
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18. Products Liability	162	12.6	28	2.2	57	4.4	3,432	266.3	(313)	(24.3)	(29,823)	(2,313.8)
19.1, 19.2 Private Passenger Auto Liability	351,978	11.4	74,311	2.4	207,881	6.7	133,277	4.3	36,862	1.2	(183,926)	(6.0)
19.3, 19.4 Commercial Auto Liability	17,879	10.6	4,388	2.6	5,961	3.5	17,137	10.2	659	0.4	(48,676)	(28.9)
21.1 Private Passenger Auto Physical Damage	278,294	11.3	54,984	2.2	164,461	6.7	112,239	4.6	27,320	1.1	708,856	28.8
21.2 Commercial Auto Physical Damage	5,704	10.3	1,321	2.4	1,956	3.5	5,818	10.5	194	0.4	14,794	26.8
22. Aircraft (all perils)							1				(1)	
23. Fidelity	33	12.0	6	2.2	11	4.1	22	7.8		0.1	90	32.5
24. Surety				1.2						(3.3)	3	78.2
26. Burglary and Theft	15	11.5	3	2.5	5	3.9	11	9.0		0.1	5	4.1
27. Boiler and Machinery	129	11.5	24	2.2	45	4.0	116	10.3	1	0.1	562	50.3
28. Credit					1						(1)	
29. International												
30. Warranty				0.0			9	53.2			(2)	(10.3)
34. Aggregate write-ins for Other Lines of Business	418	10.9	82	2.1	249	6.5	160	4.2	48	1.2	2,944	76.9
35. TOTAL (Lines 1 through 34)	1,038,774	10.9	210,294	2.2	581,598	6.1	383,226	4.0	97,308	1.0	857,534	9.0
DETAILS OF WRITE-INS												
3401. Identity theft	418	10.9	86	2.3	249	6.5	160	4.2	48	1.2	2,940	76.8
3402. Miscellaneous taxes unassigned			(4)								4	
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	418	10.9	82	2.1	249	6.5	160	4.2	48	1.2	2,944	76.9

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2010 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	Other Underwriting Expenses			5	6
	Loss Adjustment Expense	2 Acquisition, Field Supervision and Collection Expenses	3 General Expenses	4 Taxes, Licenses and Fees	Investment Expenses	Total Expenses
2404. Servicing fees	(21,887)	(24,853)	(33,184)			(79,924)
2405. Change in ULAE reserves	(90,347)					(90,347)
2497. Summary of remaining write-ins for Line 24 from overflow page	(112,233)	(24,853)	(33,184)			(170,270)