



INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2011

(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 Cirrincione 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 | \$ | [] |
| 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 | \$ | 375,448,890 |
| 2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 | \$ | 7,363,960 |
| 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 | \$ | 100,363,641 |
| 2.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2 | \$ | 44,531,271 |
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 | \$ | 1,164,530,936 |
| 3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 | \$ | (101,040,911) |
- 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 2011 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	296,128					296,128
1.2 Reinsurance assumed	417,645					417,645
1.3 Reinsurance ceded	6,696					6,696
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3)	707,077					707,077
2. Commission and brokerage:						
2.1 Direct excluding contingent		916,668				916,668
2.2 Reinsurance assumed excluding contingent		1,550,525				1,550,525
2.3 Reinsurance ceded excluding contingent		45,438				45,438
2.4 Contingent - direct		90,057				90,057
2.5 Contingent - reinsurance assumed		234,650				234,650
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)		2,746,461				2,746,461
3. Allowances to managers and agents	282	68,538	(811)			68,009
4. Advertising	2,839	691,833				694,672
5. Boards, bureaus and associations	164	210	14,646			15,020
6. Surveys and underwriting reports			115,206			115,206
7. Audit of assureds' records						
8. Salary related items:						
8.1 Salaries	1,026,670	271,507	456,712		33,924	1,788,813
8.2 Payroll taxes	80,051	20,163	31,906		1,874	133,994
9. Employee relations and welfare	251,660	124,466	110,306		7,128	493,560
10. Insurance	1,605	277	1,880		104	3,866
11. Directors' fees						
12. Travel and travel items	79,223	21,662	19,095		811	120,792
13. Rent and rent items	92,652	25,588	57,894		(2,048)	174,086
14. Equipment	10,093	7,734	19,285		648	37,760
15. Cost or depreciation of EDP equipment and software	99,844	57,969	95,276		4,452	257,540
16. Printing and stationery	9,385	4,027	21,119		2,808	37,338
17. Postage, telephone and telegraph, exchange and express	56,558	37,417	86,744		428	181,146
18. Legal and auditing	1,457	444	36,090		5,085	43,077
19. Totals (Lines 3 to 18)	1,712,483	1,331,835	1,065,346		55,214	4,164,878
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$	3,964			548,593		548,593
20.2 Insurance department licenses and fees				16,283		16,283
20.3 Gross guaranty association assessments				(7,662)		(7,662)
20.4 All other (excluding Federal and foreign income and real estate)				3,052		3,052
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4)				560,266		560,266
21. Real estate expenses					35,688	35,688
22. Real estate taxes					6,740	6,740
23. Reimbursements by uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses	663,802	105,177	231,223		(363)	999,838
25. TOTAL EXPENSES INCURRED	3,083,362	4,183,473	1,296,569	560,266	97,279	9,220,948
DETAILS OF WRITE-INS						
2401. Outside clerical	604,580	129,877	180,215		9,603	924,275
2402. Change in unallocated loss adjustment expense reserves	104,218					104,218
2403. Miscellaneous income and expense	2,430	339	67,046		(9,967)	59,848
2498. Summary of remaining write-ins for Line 24 from overflow page	(47,425)	(25,039)	(16,038)			(88,502)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	663,802	105,177	231,223		(363)	999,838

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2011 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			
									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	
	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	24,605	XXX	25,288	100.0			13,652	54.0	1,033	4.1	1,230	4.9	10,752	42.5	2,944	11.6	1,347	5.3	13,873	54.9	4,028	15.9
2.1 Allied Lines	2,991	XXX	5,486	100.0			206	3.8	322	5.9	(586)	(10.7)	1,877	34.2	220	4.0	950	17.3	1,308	23.8	490	8.9
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood		XXX		100.0																		(128)
3. Farmowners Multiple Peril		XXX		100.0																		
4. Homeowners Multiple Peril	6,148,100	XXX	6,102,813	100.0			5,121,528	83.9	98,852	1.6	751,369	12.3	1,807,650	29.6	175,788	2.9	258,309	4.2	3,394,140	55.6	1,006,696	16.5
5.1 Commercial Multiple Peril (Non-Liability Portion)	491,191	XXX	487,459	100.0			399,474	82.0	4,723	1.0	51,329	10.5	134,650	27.6	6,665	1.4	26,469	5.4	262,005	53.7	80,430	16.5
5.2 Commercial Multiple Peril (Liability Portion)	158,548	XXX	158,550	100.0			62,126	39.2	10,525	6.6	4,229	2.7	216,418	136.5	64,041	40.4	10,455	6.6	81,055	51.1	25,962	16.4
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	5,208	XXX	5,312	100.0			1,367	25.7	80	1.5	271	5.1	883	16.6	68	1.3	110	2.1	2,349	44.2	853	16.1
9. Inland Marine	187,803	XXX	190,028	100.0			78,952	41.5	1,889	1.0	14,100	7.4	21,906	11.5	1,187	0.6	4,813	2.5	92,339	48.6	30,753	16.2
10. Financial Guaranty		XXX		100.0																		
11. Medical Professional Liability		XXX		100.0			(362)		(31)		(7)		82		7		2					
12. Earthquake	1,682	XXX	1,845	100.0			46	2.5	(15)	(0.8)	683	37.0	2,337	126.6	176	9.5	433	23.4	863	46.8	275	14.9
13. Group A&H (See Interrogatory 1)		XXX		100.0			(1)															
14. Credit A&H		XXX		100.0									234									
15. Other A&H (See Interrogatory 1)		XXX		100.0			0															
16. Workers' Compensation	26	XXX	18	100.0	(91)	(505.5)	6,494	36,074.8	1,308	7,267.2	831	4,617.7	113,145	628,566.3	4,230	23,497.5	2,655	14,748.4	(695)	(3,859.8)	4	23.4
17.1 Other Liability - Occurrence	277,840	XXX	280,057	100.0			201,097	71.8	25,857	9.2	15,343	5.5	822,679	293.8	82,769	29.6	26,420	9.4	137,417	49.1	45,497	16.2
17.2 Other Liability - Claims-Made		XXX		100.0																		
17.3 Excess Workers' Compensation		XXX		100.0																		
18. Products Liability	916	XXX	980	100.0			4,596	469.2	13,339	1,361.8	6,509	664.5	957,603	97,758.9	163,869	16,729.0	43,795	4,470.9	26	2.7	150	15.3
19.1, 19.2 Private Passenger Auto Liability	9,243,648	XXX	9,126,353	100.0			5,697,232	62.4	506,620	5.6	937,959	10.3	7,348,517	80.5	1,438,065	15.8	671,077	7.4	2,508,063	27.5	1,513,655	16.6
19.3, 19.4 Commercial Auto Liability	219,924	XXX	231,650	100.0			143,599	62.0	18,159	7.8	28,862	12.5	326,953	141.1	39,089	16.9	18,053	7.8	109,519	47.3	36,011	15.5
21.1 Private Passenger Auto Physical Damage	6,694,250	XXX	6,690,295	100.0			3,508,308	52.4	24,051	0.4	555,866	8.3	154,149	2.3	24,403	0.4	85,164	1.3	1,753,329	26.2	1,096,194	16.4
21.2 Commercial Auto Physical Damage	76,503	XXX	81,428	100.0			32,371	39.8	204	0.3	8,495	10.4	(60)	(0.1)	168	0.2	1,489	1.8	38,038	46.7	12,527	15.4
22. Aircraft (all perils)																						
	(3)	XXX	(3)	100.0			839	(28,172.4)	146	(4,891.4)	20	(658.7)	3,056	(102,681.7)	105	(3,538.9)	28	(927.6)				16.4
23. Fidelity	273	XXX	279	100.0			74	26.6	(3)	(1.2)	(1)	(0.4)	56	20.1	1	0.3	2	0.8	132	47.4	45	16.1
24. Surety	3	XXX	3	100.0			221	6,657.4	14	421.6	(6)	(189.1)	623	18,791.4	47	1,409.0	18	540.0	1	44.6		13.8
26. Burglary and Theft	105	XXX	115	100.0			6	5.7		(0.1)	2	1.7	64	56.1	1	0.5	7	5.9	48	42.2	17	15.1
27. Boiler and Machinery		XXX		100.0			(123)				7		31		2		9					
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
30. Warranty	(1)	XXX	3	100.0			4	152.5		(3.1)	52	1,996.0	1	34.5						1.6		(3.2)
31, 32, 33 Reinsurance - Nonproportional Assumed		XXX		100.0			(211)		6				5,415		22							
34. Aggregate write-ins for Other Lines of Business	14,129	XXX	14,400	100.0			11	0.1		0.0	23	0.2	2	0.0		0.0			7,077	49.1	2,314	16.1
35. TOTAL (Lines 1 through 34)	23,547,740	XXX	23,402,358	100.0	(91)	0.0	15,271,506	65.3	707,077	3.0	2,376,285	10.2	11,929,027	51.0	2,003,866	8.6	1,151,605	4.9	8,400,890	35.9	3,855,774	16.5
DETAILS OF WRITE-INS																						
3401. Identity theft	14,129	XXX	14,400	100.0			11	0.1		0.0	23	0.2	2	0.0		0.0			7,077	49.1	2,314	16.1
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)	14,129	XXX	14,400	100.0			11	0.1		0.0	23	0.2	2	0.0		0.0			7,077	49.1	2,314	16.1

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2011 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	4,389	17.4	810	3.2	684	2.7	2,335	9.2	277	1.1	1,432	5.7	729	2.9	2,161	8.5	716	2.8	2,877	11.4	
2.1 Allied Lines	433	7.9	747	13.6	213	3.9	220	4.0	15	0.3	3,947	71.9	144	2.6	4,091	74.6	165	3.0	4,257	77.6	
2.2 Multiple Peril Crop																					
2.3 Federal Flood	(20)		(1,993)		(19,784)		(8,401)		2		30,496		8		30,504				30,504		
3. Farmowners Multiple Peril																					
4. Homeowners Multiple Peril	747,270	12.2	153,142	2.5	380,977	6.2	242,410	4.0	45,367	0.7	(1,347,369)	(22.1)	123,169	2.0	(1,224,200)	(20.1)	146,349	2.4	(1,077,850)	(17.7)	
5.1 Commercial Multiple Peril (Non-Liability Portion)	67,848	13.9	12,261	2.5	40,681	8.3	34,314	7.0	5,159	1.1	(118,012)	(24.2)	8,709	1.8	(109,303)	(22.4)	11,805	2.4	(97,499)	(20.0)	
5.2 Commercial Multiple Peril (Liability Portion)	17,010	10.7	4,023	2.5	8,902	5.6	9,561	6.0	949	0.6	43,123	27.2	10,232	6.5	53,355	33.7	6,007	3.8	59,361	37.4	
6. Mortgage Guaranty																					
8. Ocean Marine	793	14.9	107	2.0	493	9.3	578	10.9	101	1.9	1,722	32.4	58	1.1	1,780	33.5	116	2.2	1,895	35.7	
9. Inland Marine	23,839	12.5	4,213	2.2	12,430	6.5	11,260	5.9	973	0.5	44,320	23.3	2,127	1.1	46,447	24.4	3,957	2.1	50,404	26.5	
10. Financial Guaranty																					
11. Medical Professional Liability																					
12. Earthquake	221	12.0	46	2.5	114	6.2	80	4.3	11	0.6	683	37.0	109	5.9	792	42.9	68	3.7	860	46.6	
13. Group A&H (See Interrogatory 1)																					
14. Credit A&H																					
15. Other A&H (See Interrogatory 1)																					
16. Workers' Compensation			187	1,040.9			988	5,487.8	(25)	(137.8)	(9,724)	(54,020.8)	4,363	24,237.8	(5,361)	(29,783.0)		646	3,586.6	(4,715)	(26,196.4)
17.1 Other Liability - Occurrence	18,310	6.5	5,460	1.9	15,181	5.4	18,642	6.7	1,285	0.5	(18,549)	(6.6)	30,919	11.0	12,371	4.4	14,503	5.2	26,874	9.6	
17.2 Other Liability - Claims-Made																					
17.3 Excess Workers' Compensation																					
18. Products Liability	174	17.8	19	1.9	62	6.4	111	11.4	(301)	(30.7)	(24,133)	(2,463.6)	37,464	3,824.6	13,332	1,361.0	12,261	1,251.7	25,592	2,612.7	
19.1, 19.2 Private Passenger Auto Liability	1,079,530	11.8	215,505	2.4	572,375	6.3	541,611	5.9	62,552	0.7	(361,927)	(4.0)	307,766	3.4	(54,161)	(0.6)	234,823	2.6	180,662	2.0	
19.3, 19.4 Commercial Auto Liability	23,630	10.2	6,470	2.8	8,181	3.5	27,755	12.0	379	0.2	(24,627)	(10.6)	13,911	6.0	(10,716)	(4.6)	8,500	3.7	(2,216)	(1.0)	
21.1 Private Passenger Auto Physical Damage	752,996	11.3	156,947	2.3	412,707	6.2	404,620	6.0	53,401	0.8	928,200	13.9	16,342	0.2	944,543	14.1	103,047	1.5	1,047,590	15.7	
21.2 Commercial Auto Physical Damage	8,304	10.2	1,690	2.1	2,871	3.5	9,731	12.0	202	0.2	17,965	22.1	681	0.8	18,646	22.9	1,602	2.0	20,247	24.9	
22. Aircraft (all perils)																					
23. Fidelity	33	11.8	6	2.1	12	4.2	22	7.9		(0.2)	136	48.8	4	1.5	140	50.3	6	2.2	146	52.5	
24. Surety																					
26. Burglary and Theft	14	11.9	4	3.1	5	4.3	10	8.9		(0.3)	74	64.2	4	3.1	77	67.4	3	2.7	80	70.1	
27. Boiler and Machinery	111		22		40		118		(3)		(178)		2		(175)		1		(175)		
28. Credit	(45)		8								36				36				36		
29. International																					
30. Warranty	(2)	(75.7)	1	40.8			6	236.4	3	111.6	(56)	(2,135.2)		11.1	(56)	(2,124.2)		(6.5)	(56)	(2,130.7)	
31, 32, 33 Reinsurance - Nonproportional Assumed											205		189		394		62		456		
34. Aggregate write-ins for Other Lines of Business	1,623	11.3	591	4.1	866	6.0	598	4.2	106	0.7	10,794	75.0	101	0.7	10,895	75.7	279	1.9	11,174	77.6	
35. TOTAL (Lines 1 through 34)	2,746,461	11.7	560,266	2.4	1,437,012	6.1	1,296,569	5.5	170,454	0.7	(822,272)	(3.5)	557,160	2.4	(265,112)	(1.1)	544,956	2.3	279,843	1.2	
DETAILS OF WRITE-INS																					
3401. Identity theft	1,623	11.3	350	2.4	866	6.0	598	4.2	106	0.7	11,036	76.6	101	0.7	11,136	77.3	279	1.9	11,416	79.3	
3402. Miscellaneous taxes unassigned			241								(241)				(241)				(241)		
3403.																					
3498. Summary of remaining write-ins for Line 34 from overflow page																					
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,623	11.3	591	4.1	866	6.0	598	4.2	106	0.7	10,794	75.0	101	0.7	10,895	75.7	279	1.9	11,174	77.6	

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 2011 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	1,993	XXX	2,526	100.0			891	35.3	130	5.1	(63)	(2.5)	589	23.3	68	2.7	415	16.4	954	37.8	(33)	(1.3)	
2.1 Allied Lines	2,573	XXX	2,865	100.0			882	30.8	70	2.4	(593)	(20.7)	707	24.7	37	1.3	851	29.7	1,251	43.7	(43)	(1.5)	
2.2 Multiple Peril Crop		XXX		100.0																			
2.3 Federal Flood	304,112	XXX	301,787	100.0			156,077	51.7			256	0.1	27,066	9.0					182,807	60.6	(5,069)	(1.7)	
3. Farmowners Multiple Peril		XXX		100.0																			
4. Homeowners Multiple Peril	2,662,283	XXX	2,685,195	100.0			1,941,455	72.3	44,511	1.7	317,303	11.8	857,837	31.9	95,719	3.6	117,474	4.4	1,381,261	51.4	(44,377)	(1.7)	
5.1 Commercial Multiple Peril (Non-Liability Portion)	254,065	XXX	262,040	100.0			204,883	78.2	1,828	0.7	23,933	9.1	96,927	37.0	3,815	1.5	15,610	6.0	126,309	48.2	(4,235)	(1.6)	
5.2 Commercial Multiple Peril (Liability Portion)	96,397	XXX	99,219	100.0			46,401	46.8	7,233	7.3	2,921	2.9	192,482	194.0	57,578	58.0	9,366	9.4	47,898	48.3	(1,607)	(1.6)	
6. Mortgage Guaranty		XXX		100.0																			
8. Ocean Marine	1,201	XXX	1,321	100.0			298	22.6	13	1.0	(12)	(0.9)	93	7.1	4	0.3	42	3.2	516	39.1	(20)	(1.5)	
9. Inland Marine	79,768	XXX	83,446	100.0			31,132	37.3	903	1.1	7,846	9.4	7,160	8.6	202	0.2	3,363	4.0	38,560	46.2	(1,330)	(1.6)	
10. Financial Guaranty		XXX		100.0																			
11. Medical Professional Liability		XXX		100.0																			
12. Earthquake	836	XXX	855	100.0			158	18.5	(46)	(5.4)	422	49.3	2,320	271.2	174	20.4	417	48.8	437	51.1	(14)	(1.6)	
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		XXX		100.0			650		618		555		64,015		1,832		1,964						
17.1 Other Liability - Occurrence	144,124	XXX	150,358	100.0			134,242	89.3	21,424	14.2	10,742	7.1	548,717	364.9	73,184	48.7	20,121	13.4	70,414	46.8	(2,402)	(1.6)	
17.2 Other Liability - Claims-Made		XXX		100.0																			
17.3 Excess Workers' Compensation		XXX		100.0																			
18. Products Liability	946	XXX	1,014	100.0			(25,948)	(2,558.8)	15,117	1,490.7	4,379	431.8	804,005	79,285.6	219,652	21,660.6	31,835	3,139.3	438	43.2	(16)	(1.6)	
19.1, 19.2 Private Passenger Auto Liability	2,798,405	XXX	2,848,246	100.0			2,007,213	70.5	184,867	6.5	285,452	10.0	3,983,395	139.9	651,822	22.9	390,688	13.7	688,696	24.2	(46,646)	(1.6)	
19.3, 19.4 Commercial Auto Liability	142,115	XXX	154,441	100.0			102,683	66.5	13,306	8.6	21,855	14.2	231,772	150.1	27,907	18.1	14,150	9.2	70,288	45.5	(2,369)	(1.5)	
21.1 Private Passenger Auto Physical Damage	2,170,992	XXX	2,225,167	100.0			989,008	44.4	6,010	0.3	167,313	7.5	30,925	1.4	5,997	0.3	39,725	1.8	519,434	23.3	(36,188)	(1.6)	
21.2 Commercial Auto Physical Damage	42,981	XXX	47,716	100.0			19,676	41.2	141	0.3	5,467	11.5	(173)	(0.4)	86	0.2	1,065	2.2	21,099	44.2	(716)	(1.5)	
22. Aircraft (all perils)		XXX		100.0																			
23. Fidelity	273	XXX	279	100.0			47	16.7		0.2		(0.1)	59	21.2	1	0.4	2	0.8	132	47.4	(5)	(1.6)	
24. Surety	3	XXX	3	100.0			18	532.5	(4)	(106.5)	(13)	(399.5)	65	1,965.2	1	32.9	4	131.7	1	44.8	(1.4)		
26. Burglary and Theft	103	XXX	108	100.0			9	8.1		0.0	2	1.9	64	59.6	1	0.5	7	6.3	48	44.9	(2)	(1.6)	
27. Boiler and Machinery	1,049	XXX	1,065	100.0			155	14.6	5	0.5	8	0.8	33	3.1	2	0.2	9	0.8	506	47.5	(17)	(1.6)	
28. Credit		XXX		100.0																			
29. International		XXX		100.0																			
30. Warranty		XXX	3	100.0			4	131.4		(2.6)	52	1,671.0	1	28.8						1.4			
34. Aggregate write-ins for Other Lines of Business	3,412	XXX	3,550	100.0			2	0.1		0.0	9	0.3	1	0.0		0.0			1,680	47.3	(57)	(1.6)	
35. TOTAL (Lines 1 through 34)	8,707,630	XXX	8,871,202	100.0			5,609,936	63.2	296,128	3.3	847,834	9.6	6,848,448	77.2	1,138,085	12.8	647,108	7.3	3,152,730	35.5	(145,145)	(1.6)	
DETAILS OF WRITE-INS																							
3401. Identity theft	3,412	XXX	3,550	100.0			2	0.1		0.0	9	0.3	1	0.0		0.0			1,680	47.3	(57)	(1.6)	
3402.		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)	3,412	XXX	3,550	100.0			2	0.1		0.0	9	0.3	1	0.0		0.0			1,680	47.3	(57)	(1.6)	

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2011 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	363	14.4	63	2.5	189	7.5	154	6.1	31	1.2	830	32.9
2.1	Allied Lines	436	15.2	65	2.3	193	6.7	201	7.0	16	0.6	1,628	56.8
2.2	Multiple Peril Crop												
2.3	Federal Flood	45,008	14.9	5,936	2.0	14	0.0	10,797	3.6	2	0.0	83,701	27.7
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril	300,875	11.2	55,924	2.1	162,813	6.1	87,792	3.3	26,531	1.0	(198,949)	(7.4)
5.1	Commercial Multiple Peril (Non-Liability Portion)	36,512	13.9	5,839	2.2	19,975	7.6	19,623	7.5	2,671	1.0	(47,883)	(18.3)
5.2	Commercial Multiple Peril (Liability Portion)	10,343	10.4	1,792	1.8	5,011	5.1	6,751	6.8	493	0.5	19,260	19.4
6.	Mortgage Guaranty												
8.	Ocean Marine	327	24.7	25	1.9	171	12.9	133	10.1	46	3.5	413	31.2
9.	Inland Marine	10,561	12.7	1,755	2.1	6,287	7.5	3,991	4.8	600	0.7	21,570	25.8
10.	Financial Guaranty												
11.	Medical Professional Liability												
12.	Earthquake	100	11.6	19	2.2	68	7.9	29	3.4	9	1.0	115	13.4
13.	Group A&H (See Interrogatory 1)												
14.	Credit A&H												
15.	Other A&H (See Interrogatory 1)												
16.	Workers' Compensation							987		(25)		(2,834)	
17.1	Other Liability - Occurrence	8,323	5.5	3,166	2.1	8,601	5.7	9,256	6.2	668	0.4	(44,728)	(29.7)
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.	Products Liability	176	17.4	19	1.9	62	6.2	111	10.9	(300)	(29.6)	6,797	670.3
19.1, 19.2	Private Passenger Auto Liability	323,674	11.4	64,079	2.2	180,452	6.3	137,421	4.8	27,777	1.0	(307,134)	(10.8)
19.3, 19.4	Commercial Auto Liability	14,765	9.6	3,843	2.5	5,309	3.4	18,689	12.1	(196)	(0.1)	(26,206)	(17.0)
21.1	Private Passenger Auto Physical Damage	250,175	11.2	49,657	2.2	140,858	6.3	113,714	5.1	24,438	1.1	532,869	23.9
21.2	Commercial Auto Physical Damage	4,540	9.5	1,017	2.1	1,651	3.5	5,289	11.1	(8)	0.0	9,927	20.8
22.	Aircraft (all perils)												
23.	Fidelity	33	12.0	6	2.1	12	4.2	22	7.9		(0.1)	158	56.9
24.	Surety										(4.0)	2	69.5
26.	Burglary and Theft	14	12.9	2	2.3	5	4.5	10	9.5		0.0	65	60.8
27.	Boiler and Machinery	114	10.7	22	2.0	40	3.8	118	11.0	(1)	(0.1)	601	56.4
28.	Credit												
29.	International												
30.	Warranty							6	197.9	3	93.5	(57)	(1,804.4)
34.	Aggregate write-ins for Other Lines of Business	387	10.9	82	2.3	221	6.2	162	4.6	44	1.3	2,730	76.9
35.	TOTAL (Lines 1 through 34)	1,006,725	11.3	193,311	2.2	531,934	6.0	415,257	4.7	82,797	0.9	52,874	0.6
DETAILS OF WRITE-INS													
3401.	Identity theft	387	10.9	68	1.9	221	6.2	162	4.6	44	1.3	2,744	77.3
3402.			14								(14)	
3403.												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	387	10.9	82	2.3	221	6.2	162	4.6	44	1.3	2,730	76.9

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2011 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. Donations	3		19,531			19,534
2405. Portfolio transfer	(20,119)					(20,119)
2406. Servicing fees	(27,309)	(25,039)	(35,569)			(87,917)
2497. Summary of remaining write-ins for Line 24 from overflow page	(47,425)	(25,039)	(16,038)			(88,502)