



INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2012

(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) 6-0719665
Contact Person LYNN CIRINCIONE Title ACCOUNTING SENIOR MANAGER Telephone 847-402-3029

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2012 OF THE ALLSTATE INSURANCE COMPANY

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

[]6

[]6

[X]6

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

2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2

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

2.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2

\$ 286,602 6

\$ 5,758,626 6

\$ 6

\$ 101,067,175 6

\$ 71,575,603 6

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

3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1

\$ 1,160,073,528 6

\$ 232,801,167 6

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]6

4.2

Are items allocated to lines of business in Parts II and III using methods not defined in the instructions?

Yes [X] No []6

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 Allstate Insurance Company is licensed but does not write any business.

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	315,987	0	0	0	0	315,987
1.2 Reinsurance assumed	469,739	0	0	0	0	469,739
1.3 Reinsurance ceded	17,243	0	0	0	0	17,243
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3)	768,484	0	0	0	0	768,484
2. Commission and brokerage:						
2.1 Direct excluding contingent	0	850,332	0	0	0	850,332
2.2 Reinsurance assumed excluding contingent	0	1,550,511	0	0	0	1,550,511
2.3 Reinsurance ceded excluding contingent	0	44,843	0	0	0	44,843
2.4 Contingent - direct	0	92,761	0	0	0	92,761
2.5 Contingent - reinsurance assumed	0	243,418	0	0	0	243,418
2.6 Contingent - reinsurance ceded	0	0	0	0	0	0
2.7 Policy and membership fees	0	0	0	0	0	0
2.8 Net commission and brokerage (Lines 2.1+2.2-2.3+2.4+2.5-2.6+2.7)	0	2,692,178	0	0	0	2,692,178
3. Allowances to managers and agents	0	62,662	(1,013)	0	0	61,649
4. Advertising	2,642	781,733	13	0	0	784,387
5. Boards, bureaus and associations	330	241	14,883	0	0	15,454
6. Surveys and underwriting reports	153	0	137,799	0	0	137,952
7. Audit of assureds' records	0	0	0	0	0	0
8. Salary related items:						
8.1 Salaries	1,069,030	254,088	629,896	0	45,602	1,998,616
8.2 Payroll taxes	84,575	18,179	42,138	0	2,186	147,079
9. Employee relations and welfare	303,635	172,608	112,213	0	8,673	597,129
10. Insurance	1,780	266	1,566	0	54	3,666
11. Directors' fees	0	0	0	0	0	0
12. Travel and travel items	80,124	18,108	27,979	0	889	127,101
13. Rent and rent items	80,940	22,666	63,245	0	(1,041)	165,810
14. Equipment	9,863	7,061	22,334	0	640	39,898
15. Cost or depreciation of EDP equipment and software	97,349	56,170	96,918	0	5,202	255,639
16. Printing and stationery	8,582	3,000	23,011	0	3,425	38,018
17. Postage, telephone and telegraph, exchange and express	55,512	24,013	100,617	0	430	180,571
18. Legal and auditing	1,441	442	34,618	0	4,680	41,181
19. Totals (Lines 3 to 18)	1,795,957	1,421,237	1,306,215	0	70,741	4,594,149
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$	340	0	0	564,761	0	564,761
20.2 Insurance department licenses and fees	0	0	0	19,939	0	19,939
20.3 Gross guaranty association assessments	0	0	0	(991)	0	(991)
20.4 All other (excluding Federal and foreign income and real estate)	0	0	0	26,512	0	26,512
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4)	0	0	0	610,221	0	610,221
21. Real estate expenses	0	0	0	0	33,032	33,032
22. Real estate taxes	0	0	0	0	7,442	7,442
23. Reimbursements by uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses	444,075	101,139	291,804	0	5,743	842,762
25. TOTAL EXPENSES INCURRED	3,008,516	4,214,555	1,598,019	610,221	116,959	9,548,269
DETAILS OF WRITE-INS						
2401. Outside clerical D	534,305	126,541	248,073	0	13,945	922,864
2402. Miscellaneous income and expense D	9,302	(654)	42,603	0	(8,202)	43,050
2403. Donations D	4	0	35,880	0	0	35,885
2498. Summary of remaining write-ins for Line 24 from overflow page	(99,535)	(24,748)	(34,754)	0	0	(159,037)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	444,075	101,139	291,804	0	5,743	842,762

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2012 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		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		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		Defense and Cost Containment Expenses Unpaid						Adjusting and Other Expenses Unpaid	
			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		27,763	XXX	26,449	100.0			17,121	64.7	17	0.1	1,236	4.7	9,285	35.1	2,045	7.7	1,184	4.5	15,187	57.4	4,578	17.3
2.1	Allied Lines		2,217	XXX	2,496	100.0			94	3.8	(8)	(0.3)	39	1.6	1,305	52.3	113	4.5	759	30.4	1,030	41.3	366	14.7
2.2	Multiple Peril Crop			XXX		100.0																		
2.3	Federal Flood			XXX		100.0							33,683						35,833				(2,018)	
3.	Farmowners Multiple Peril			XXX		100.0			(3)															
4.	Homeowners Multiple Peril		6,361,810	XXX	6,240,855	100.0			3,450,425	55.3	107,643	1.7	504,410	8.1	1,493,161	23.9	170,641	2.7	173,785	2.8	3,515,096	56.3	1,049,057	16.8
5.1	Commercial Multiple Peril (Non-Liability Portion)		501,818	XXX	495,159	100.0			228,257	46.1	5,626	1.1	31,153	6.3	91,350	18.4	5,433	1.1	15,786	3.2	268,664	54.3	82,789	16.7
5.2	Commercial Multiple Peril (Liability Portion)		156,445	XXX	158,839	100.0			61,880	39.0	20,377	12.8	(188)	(0.1)	231,565	145.8	72,072	45.4	7,553	4.8	78,660	49.5	25,810	16.2
6.	Mortgage Guaranty			XXX		100.0																		
8.	Ocean Marine		5,121	XXX	5,163	100.0			1,780	34.5	16	0.3	312	6.0	936	18.1	65	1.3	74	1.4	2,306	44.7	845	16.4
9.	Inland Marine		186,057	XXX	186,782	100.0			74,684	40.0	1,302	0.7	14,742	7.9	20,235	10.8	1,076	0.6	5,346	2.9	91,614	49.0	30,711	16.4
10.	Financial Guaranty			XXX		100.0																		
11.	Medical Professional Liability			XXX		100.0			(19)		(48)		0		66		6		2					
12.	Earthquake		2,597	XXX	2,084	100.0			(2,244)	(107.7)	(151)	(7.3)	(255)	(12.2)	17	0.8	2	0.1	44	2.1	1,376	66.1	429	20.6
13.	Group A&H (See Interrogatory 1)			XXX		100.0																		
14.	Credit A&H			XXX		100.0									234									
15.	Other A&H (See Interrogatory 1)			XXX		100.0																		
16.	Workers' Compensation		94	XXX	90	100.0			2,406	2,664.5	788	872.5	1,556	1,722.5	107,430	118,956.0	4,313	4,775.4	3,885	4,301.9	(691)	(765.2)	16	17.2
17.1	Other Liability - Occurrence		275,417	XXX	276,614	100.0			227,405	82.2	17,599	6.4	17,395	6.3	858,424	310.3	76,660	27.7	26,498	9.6	136,220	49.2	45,461	16.4
17.2	Other Liability - Claims-Made			XXX		100.0																		
17.3	Excess Workers' Compensation			XXX		100.0																		
18.	Products Liability		976	XXX	942	100.0			(3,266)	(346.7)	25,374	2,693.9	2,179	231.4	904,829	96,063.9	170,443	18,095.6	41,617	4,418.4	60	6.4	161	17.1
19.1, 19.2	Private Passenger Auto Liability		9,601,113	XXX	9,538,545	100.0			5,814,373	61.0	550,531	5.8	967,278	10.1	7,180,265	75.3	1,546,912	16.2	668,350	7.0	2,570,632	26.9	1,584,667	16.6
19.3, 19.4	Commercial Auto Liability		213,168	XXX	214,737	100.0			107,591	50.1	11,589	5.4	20,655	9.6	296,350	138.0	37,824	17.6	18,122	8.4	107,949	50.3	35,163	16.4
21.1	Private Passenger Auto Physical Damage		6,775,662	XXX	6,758,648	100.0			3,615,696	53.5	27,215	0.4	637,197	9.4	85,587	1.3	27,405	0.4	88,217	1.3	1,770,343	26.2	1,118,412	16.5
21.2	Commercial Auto Physical Damage		69,698	XXX	73,487	100.0			39,865	54.2	541	0.7	8,569	11.7	3,297	4.5	398	0.5	1,916	2.6	34,249	46.6	11,505	15.7
22.	Aircraft (all perils)										(2,063.07)		(171,263)		(6,316.24)		(164,718)							
			0	XXX	0	100.0			1,340	4.6)	111	2)	5	(7,226.2)	4,102	6.3)	107	6)	32	(49,736.5)			0	16.5
23.	Fidelity		258	XXX	270	100.0			120	44.4	1	0.3	2	0.6	105	39.0	2	0.6	2	0.8	120	44.6	43	15.8
24.	Surety										(16,910.0)													
			3	XXX	3	100.0			(477)		(38)	(1,359.2)	(11)	(406.2)	145	5,149.7	5	182.9	6	198.0	2	54.6	0	16.9
26.	Burglary and Theft		72	XXX	89	100.0			14	16.1	0	(0.2)	7	8.2	62	69.1	0	0.4	5	6.1	31	34.8	12	13.3
27.	Boiler and Machinery			XXX		100.0			(3)		1		22		28		0		15				(10)	
28.	Credit			XXX		100.0																		
29.	International			XXX		100.0																		
30.	Warranty			XXX	0	100.0			0	339.9			21	49,110.6										
31, 32, 33	Reinsurance - Nonproportional Assumed			XXX		100.0			640		(2)				5,585		15							
34.	Aggregate write-ins for Other Lines of Business		13,129	XXX	13,694	100.0			10	0.1		0.0	26	0.2	2	0.0	0	0.0			6,512	47.6	2,167	15.8
35.	TOTAL (Lines 1 through 34)		24,193,418	XXX	23,994,946	100.0			13,637,692	56.8	768,484	3.2	2,240,032	9.3	11,294,364	47.1	2,115,539	8.8	1,089,031	4.5	8,599,361	35.8	3,990,163	16.6
DETAILS OF WRITE-INS																								
3401.	Identity theft	x	13,129	XXX	13,694	100.0			10	0.1		0.0	26	0.2	2	0.0	0	0.0			6,512	47.6	2,167	15.8
3402.	Miscellaneous taxes unassigned	x		XXX		100.0																		
3403.	x			XXX																				
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)		13,129	XXX	13,694	100.0			10	0.1		0.0	26	0.2	2	0.0	0	0.0			6,512	47.6	2,167	15.8

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2012 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										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	
		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)															
		23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %												
1.	Fire	4,019	15.2	813	3.1	805	3.0	2,639	10.0	99	0.4	(102)	(0.4)	843	3.2	741	2.8	903	3.4	1,645	6.2		
2.1	Allied Lines	291	11.6	213	8.5	177	7.1	222	8.9	9	0.4	1,476	59.2	122	4.9	1,598	64.0	104	4.1	1,701	68.2		
2.2	Multiple Peril Crop																						
2.3	Federal Flood	(119)		(625)		(19,997)		(8,000)		(1)		(4,943)		786		(4,157)		246		(3,910)			
3.	Farmowners Multiple Peril											3		0		3		0		3			
4.	Homeowners Multiple Peril	780,580	12.5	168,204	2.7	380,061	6.1	299,099	4.8	47,630	0.8	598,064	9.6	151,677	2.4	749,741	12.0	194,482	3.1	944,223	15.1		
5.1	Commercial Multiple Peril (Non- Liability Portion)	60,129	12.1	12,540	2.5	38,578	7.8	42,336	8.6	4,529	0.9	81,070	16.4	10,511	2.1	91,581	18.5	15,274	3.1	106,855	21.6		
5.2	Commercial Multiple Peril (Liability Portion)	18,032	11.4	3,820	2.4	9,986	6.3	12,656	8.0	877	0.6	33,152	20.9	13,892	8.7	47,043	29.6	8,223	5.2	55,266	34.8		
6.	Mortgage Guaranty																						
8.	Ocean Marine	582	11.3	103	2.0	398	7.7	631	12.2	78	1.5	1,419	27.5	79	1.5	1,498	29.0	144	2.8	1,642	31.8		
9.	Inland Marine	22,046	11.8	4,227	2.3	11,368	6.1	13,692	7.3	796	0.4	45,516	24.4	2,755	1.5	48,270	25.8	5,116	2.7	53,386	28.6		
10.	Financial Guaranty																						
11.	Medical Professional Liability											66		3		70		1		71			
12.	Earthquake	272	13.1	53	2.5	122	5.9	97	4.7	11	0.5	4,201	201.6	85	4.1	4,286	205.7	74	3.5	4,360	209.2		
13.	Group A&H (See Interrogatory 1)																						
14.	Credit A&H															10		3		13			
15.	Other A&H (See Interrogatory 1)																						
16.	Workers' Compensation			109	120.9			855	946.4	(23)	(25.9)	(5,647)	(6,252.7)	5,013	5,550.6	(634)	(702.1)	1,447	1,602.3	813	900.2		
17.1	Other Liability - Occurrence	32,305	11.7	5,768	2.1	18,779	6.8	22,246	8.0	3,589	1.3	(61,294)	(22.2)	41,579	15.0	(19,715)	(7.1)	20,087	7.3	372	0.1		
17.2	Other Liability - Claims-Made																						
17.3	Excess Workers' Compensation																						
18.	Products Liability	142	15.0	26	2.8	65	6.9	118	12.5	(285)	(30.3)	(23,981)	(2,546.0)	47,237	5,015.0	23,256	2,469.0	15,693	1,666.1	38,949	4,135.1		
19.1, 19.2	Private Passenger Auto Liability	1,011,618	10.6	237,459	2.5	634,664	6.7	678,906	7.1	52,180	0.5	(304,104)	(3.2)	406,921	4.3	102,817	1.1	319,823	3.4	422,639	4.4		
19.3, 19.4	Commercial Auto Liability	22,748	10.6	6,208	2.9	9,821	4.6	28,391	13.2	335	0.2	8,069	3.8	17,153	8.0	25,223	11.7	10,622	4.9	35,845	16.7		
21.1	Private Passenger Auto Physical Damage	730,331	10.8	168,970	2.5	433,411	6.4	493,787	7.3	45,654	0.7	697,696	10.3	19,718	0.3	717,413	10.6	137,273	2.0	854,687	12.6		
21.2	Commercial Auto Physical Damage	7,573	10.3	1,701	2.3	3,275	4.5	9,388	12.8	175	0.2	2,749	3.7	778	1.1	3,527	4.8	1,926	2.6	5,453	7.4		
22.	Aircraft (all perils)																						
														2,241,664	(236,851)		2,004,812	(78,600)		1,926,212			
												(1,456)	40	154	4)	(1,302)	6	51		(1,251)	2		
23.	Fidelity	31	11.5	6	2.4	14	5.0	22	8.0	0	0.0	75	27.7	6	2.1	81	29.8	8	2.9	88	32.7		
24.	Surety			0	2.4					0	(4.2)	529	18,768.8	18	621.4	546	19,390.1	6	207.9	552	19,598.1		
26.	Burglary and Theft	9	10.3	2	2.6	4	4.7	9	9.8	3	0.1	43	48.5	3	3.9	47	52.3	3	3.6	50	55.9		
27.	Boiler and Machinery	154		37		71		180		1		(461)		2		(459)		1		(458)			
28.	Credit	(54)		13		0		0				40				40				40			
29.	International																						
30.	Warranty																						
														(212,899)		(212,850)				(212,834)			
		(1)	(1,917.3)	1	3,128.8			70	162,337.6			(92)	6)	0	48.7	(92)	9)	0	16.2	(92)	6)		
31, 32, 33	Reinsurance - Nonproportional Assumed											(639)		228		(410)		76		(334)			
34.	Aggregate write-ins for Other Lines of Business	1,489	10.9	572	4.2	774	5.7	675	4.9	99	0.7	10,246	74.8	121	0.9	10,367	75.7	350	2.6	10,716	78.3		
35.	TOTAL (Lines 1 through 34)	2,692,178	11.2	610,221	2.5	1,522,376	6.3	1,598,019	6.7	155,753	0.6	1,081,697	4.5	719,691	3.0	1,801,388	7.5	731,935	3.1	2,533,323	10.6		
DETAILS OF WRITE-INS																							
3401.	Identity theft	1,489	10.9	339	2.5	774	5.7	675	4.9	99	0.7	10,480	76.5	121	0.9	10,600	77.4	350	2.6	10,950	80.0		
3402.	Miscellaneous taxes unassigned			234								(234)				(234)				(234)			
3403.	x																						
3498.	Summary of remaining write-ins for Line 34 from overflow page																						
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,489	10.9	572	4.2	774	5.7	675	4.9	99	0.7	10,246	74.8	121	0.9	10,367	75.7	350	2.6	10,716	78.3		

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 2012 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	
										Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred				Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid					
		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	1,443	g XXX	1,702	g 100.0	g	g	g 5,033	g 295.7	g (32)	g (1.9)	g (21)	g (1.2)	g 1,397	g 82.1	g 15	g 0.9	g 357	g 21.0	g 695	g 40.8	g (27)	g (1.6)
2.1	Allied Lines	2,160	g XXX	2,385	g 100.0	g	g	g 292	g 12.2	g 4	g 0.2	g 61	g 2.6	g 495	g 20.8	g 21	g 0.9	g 730	g 30.6	g 1,026	g 43.0	g (40)	g (1.7)
2.2	Multiple Peril Crop		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
2.3	Federal Flood	298,607	g XXX	299,850	g 100.0	g	g	g 613,398	g 204.6	g	g	g 56,930	g 19.0	g 330,944	g 110.4			g 35,833	g 12.0	g 181,563	g 60.6	g (5,497)	g (1.8)
3.	Farmowners Multiple Peril		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
4.	Homeowners Multiple Peril	2,638,962	g XXX	2,655,348	g 100.0	g	g	g 1,387,039	g 52.2	g 45,844	g 1.7	g 251,550	g 9.5	g 786,388	g 29.6	g 92,361	g 3.5	g 111,925	g 4.2	g 1,364,875	g 51.4	g (48,585)	g (1.8)
5.1	Commercial Multiple Peril (Non-Liability Portion)	243,500	g XXX	248,227	g 100.0	g	g	g 91,150	g 36.7	g 2,749	g 1.1	g 16,035	g 6.5	g 65,087	g 26.2	g 3,588	g 1.4	g 11,379	g 4.6	g 121,582	g 49.0	g (4,483)	g (1.8)
5.2	Commercial Multiple Peril (Liability Portion)	89,082	g XXX	94,065	g 100.0	g	g	g 48,801	g 51.9	g 16,277	g 17.3	g (921)	g (1.0)	g 202,571	g 215.4	g 63,770	g 67.8	g 6,650	g 7.1	g 42,915	g 45.6	g (1,640)	g (1.7)
6.	Mortgage Guaranty		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
8.	Ocean Marine	1,016	g XXX	1,095	g 100.0	g	g	g 191	g 17.5	g 2	g 0.2	g 26	g 2.4	g 43	g 3.9	g 2	g 0.2	g 19	g 1.7	g 437	g 39.9	g (19)	g (1.7)
9.	Inland Marine	73,539	g XXX	76,404	g 100.0	g	g	g 26,851	g 35.1	g 687	g 0.9	g 7,858	g 10.3	g 8,018	g 10.5	g 223	g 0.3	g 3,647	g 4.8	g 35,695	g 46.7	g (1,354)	g (1.8)
10.	Financial Guaranty		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
11.	Medical Professional Liability		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
12.	Earthquake	1,164	g XXX	974	g 100.0	g	g	g (2,326)	g (238.7)	g (160)	g (16.4)	g (311)	g (32.0)	g 9	g 0.9	g 1	g 0.1	g 30	g 3.1	g 627	g 64.4	g (21)	g (2.2)
13.	Group A&H (See Interrogatory 1)		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
14.	Credit A&H		g XXX		g 100.0	g	g			g	g	g	g	g 387	g	g	g	g	g	g	g	g	
15.	Other A&H (See Interrogatory 1)		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
16.	Workers' Compensation	44	g XXX	44	g 100.0	g	g	g (1,078)	g (2,447.7)	g 237	g 537.8	g 1,388	g 3,152.9	g 57,433	g 130,418.0	g 1,690	g 3,838.4	g 3,049	g 6,922.6	g	g	g (1)	g (1.8)
17.1	Other Liability - Occurrence	130,574	g XXX	137,332	g 100.0	g	g	g 137,271	g 100.0	g 9,234	g 6.7	g 11,749	g 8.6	g 575,823	g 419.3	g 66,050	g 48.1	g 19,814	g 14.4	g 63,656	g 46.4	g (2,404)	g (1.8)
17.2	Other Liability - Claims-Made		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
17.3	Excess Workers' Compensation		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
18.	Products Liability	969	g XXX	936	g 100.0	g	g	g (30,385)	g (3,244.7)	g 40,130	g 4,285.3	g 1,042	g 111.3	g 749,960	g 80,084.8	g 237,110	g 25,319.9	g 28,523	g 3,045.9	g 470	g 50.2	g (18)	g (1.9)
19.1, 19.2	Private Passenger Auto Liability	2,551,039	g XXX	2,614,816	g 100.0	g	g	g 2,036,692	g 77.9	g 188,107	g 7.2	g 256,460	g 9.8	g 4,183,316	g 160.0	g 688,688	g 26.3	g 386,741	g 14.8	g 624,919	g 23.9	g (46,966)	g (1.8)
19.3, 19.4	Commercial Auto Liability	148,306	g XXX	140,042	g 100.0	g	g	g 66,725	g 47.6	g 7,186	g 5.1	g 14,087	g 10.1	g 201,871	g 144.2	g 25,468	g 18.2	g 14,366	g 10.3	g 78,553	g 56.1	g (2,730)	g (1.9)
21.1	Private Passenger Auto Physical Damage	1,997,693	g XXX	2,034,702	g 100.0	g	g	g 933,493	g 45.9	g 5,369	g 0.3	g 203,331	g 10.0	g 21,866	g 1.1	g 6,247	g 0.3	g 51,809	g 2.5	g 482,425	g 23.7	g (36,779)	g (1.8)
21.2	Commercial Auto Physical Damage	42,473	g XXX	41,209	g 100.0	g	g	g 23,721	g 57.6	g 352	g 0.9	g 5,059	g 12.3	g 2,266	g 5.5	g 244	g 0.6	g 1,469	g 3.6	g 22,362	g 54.3	g (782)	g (1.9)
22.	Aircraft (all perils)		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
23.	Fidelity	258	g XXX	270	g 100.0	g	g	g 120	g 44.5	g 1	g 0.3	g 2	g 0.6	g 108	g 40.2	g 2	g 0.7	g 2	g 0.8	g 120	g 44.6	g (5)	g (1.8)
24.	Surety	3	g XXX	3	g 100.0	g	g			g 1	g 31.5	g 65	g 2,310.0	g 1	g 38.7	g 4	g 154.8	g 2	g 54.7	g 0	g (1.9)	g	
26.	Burglary and Theft	72	g XXX	89	g 100.0	g	g	g 14	g 16.2	g 0	g (0.2)	g 7	g 8.2	g 62	g 69.1	g 0	g 0.4	g 5	g 6.1	g 31	g 34.8	g (1)	g (1.5)
27.	Boiler and Machinery	1,447	g XXX	1,137	g 100.0	g	g	g 95	g 8.4	g 1	g 0.0	g 22	g 2.0	g 35	g 3.1	g 0	g 0.0	g 15	g 1.3	g 816	g 71.8	g (27)	g (2.3)
28.	Credit		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
29.	International		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
30.	Warranty		g XXX	0	g 100.0	g	g	g 0	g 200.7	g	g	g 21	g 49,110.6	g	g	g	g	g	g	g	g	g	
34.	Aggregate write-ins for Other Lines of Business	3,119	g XXX	3,269	g 100.0	g	g	g 2	g 0.1	g	g 0.0	g 9	g 0.3	g 0	g 0.0	g	g 0.0	g	g	g 1,530	g 46.8	g (57)	g (1.8)
35.	TOTAL (Lines 1 through 34)	8,225,469	g XXX	8,353,899	g 100.0	g	g	g 5,337,100	g 63.9	g 315,987	g 3.8	g 824,386	g 9.9	g 7,188,144	g 86.0	g 1,185,481	g 14.2	g 676,368	g 8.1	g 3,024,300	g 36.2	g (151,435)	g (1.8)
DETAILS OF WRITE-INS																							
3401.	Home Protection g		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
3402.	Identity theft g	3,119	g XXX	3,269	g 100.0	g	g	g 2	g 0.1	g	g 0.0	g 9	g 0.3	g 0	g 0.0	g	g 0.0	g	g	g 1,530	g 46.8	g (57)	g (1.8)
3403.	Legal Care g		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
3498.	Summary of remaining write-ins for Line 34 from overflow page		g XXX		g 100.0	g	g			g	g	g	g	g	g	g	g	g	g	g	g	g	
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	3,119	g XXX	3,269	g 100.0	g	g	g 2	g 0.1	g	g 0.0	g 9	g 0.3	g 0	g 0.0	g	g 0.0	g	g	g 1,530	g 46.8	g (57)	g (1.8)

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2012 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 %			31 Amount	32 %
1.	Fire	193	11.3	55	3.2	121	7.1	138	8.1	13	0.8	(3,772)	(221.6)
2.1	Allied Lines	295	12.4	73	3.1	156	6.5	198	8.3	9	0.4	1,314	55.1
2.2	Multiple Peril Crop.....												
2.3	Federal Flood.....	44,134	14.7	7,394	2.5	27	0.0	11,346	3.8	(1)	0.0	(433,380)	(144.5)
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril	297,356	11.2	64,908	2.4	157,945	5.9	100,777	3.8	24,950	0.9	374,878	14.1
5.1	Commercial Multiple Peril (Non-Liability Portion)	28,158	11.3	6,024	2.4	18,610	7.5	22,358	9.0	2,120	0.9	65,262	26.3
5.2	Commercial Multiple Peril (Liability Portion)	10,299	10.9	2,240	2.4	5,100	5.4	7,779	8.3	418	0.4	4,909	5.2
6.	Mortgage Guaranty												
8.	Ocean Marine	120	10.9	20	1.9	99	9.0	111	10.1	18	1.6	544	49.7
9.	Inland Marine	8,557	11.2	1,660	2.2	5,447	7.1	4,675	6.1	399	0.5	21,069	27.6
10.	Financial Guaranty												
11.	Medical Professional Liability												
12.	Earthquake	136	14.0	28	2.8	71	7.3	43	4.4	9	0.9	3,502	359.5
13.	Group A&H (See Interrogatory 1).....												
14.	Credit A&H												
15.	Other A&H (See Interrogatory 1).....												
16.	Workers' Compensation			2	5.1			856	1,944.2	(23)	(53.1)	(1,385)	(3,145.5)
17.1	Other Liability - Occurrence	14,973	10.9	2,851	2.1	10,134	7.4	10,235	7.5	1,495	1.1	(57,620)	(42.0)
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.	Products Liability	145	15.5	26	2.8	65	6.9	118	12.6	(285)	(30.4)	(10,489)	(1,120.1)
19.1, 19.2	Private Passenger Auto Liability	290,108	11.1	69,178	2.6	163,254	6.2	144,833	5.5	25,098	1.0	(508,718)	(19.5)
19.3, 19.4	Commercial Auto Liability	15,379	11.0	4,061	2.9	6,283	4.5	18,168	13.0	(177)	(0.1)	7,976	5.7
21.1	Private Passenger Auto Physical Damage	228,178	11.2	53,063	2.6	124,624	6.1	123,536	6.1	21,683	1.1	384,790	18.9
21.2	Commercial Auto Physical Damage	4,511	10.9	1,103	2.7	1,832	4.4	5,021	12.2	(11)	0.0	(400)	(1.0)
22.	Aircraft (all perils)												
23.	Fidelity	32	11.7	6	2.4	14	5.0	22	8.0	0	0.0	74	27.5
24.	Surety			0	2.4					0	(4.3)	2	61.8
26.	Burglary and Theft	9	10.6	2	2.6	4	4.7	9	9.8	0	0.1	43	48.2
27.	Boiler and Machinery	161	14.1	37	3.2	71	6.3	180	15.9	1	0.1	570	50.2
28.	Credit					0						0	
29.	International												
30.	Warranty												
								70	162,337.6			(91)	
34.	Aggregate write-ins for Other Lines of Business	351	10.7	73	2.2	193	5.9	172	5.3	39	1.2	2,507	76.7
35.	TOTAL (Lines 1 through 34)	943,093	11.3	212,806	2.5	494,050	5.9	450,644	5.4	75,754	0.9	(148,414)	(1.8)
DETAILS OF WRITE-INS													
3401.	Home Protection g.....												
3402.	Identity theft g.....	351	10.7	74	2.3	193	5.9	172	5.3	39	1.2	2,506	76.7
3403.	Legal Care g.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page			(1)								1	
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	351	10.7	73	2.2	193	5.9	172	5.3	39	1.2	2,507	76.7

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2012 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.	Portfolio transfer	(229)					(229)
2405.	Change in allocated loss adjustment expense reserves	(62,574)					(62,574)
2406.	Service fees	(36,732)	(24,748)	(34,754)			(96,233)
2497.	Summary of remaining write-ins for Line 24 from overflow page	(99,535)	(24,748)	(34,754)			(159,037)

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2012 OF THE ALLSTATE INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Insurance Expense Exhibit Part 3 Line 34

		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	
										Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred				Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid					
		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 %
3404.	Miscellaneous taxes assigned a		XXX		100.0																		
3497.	Summary of remaining write-ins for Line 34 from overflow page		XXX		100.0																		

Additional Write-ins for Insurance Expense Exhibit Part 3 Line 34

		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 %	31 Amount	32 %	33 Amount	34 %
3404.	Miscellaneous taxes assigned a				(1)							1	
3497.	Summary of remaining write-ins for Line 34 from overflow page				(1)							1	