



INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2013

(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 RAYMOND THOMAS Title ACCOUNTING SENIOR MANAGER Telephone 847-402-6018

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 | \$ | 167,512,749 |
| 2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 | \$ | 4,153,841 |
| 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 | \$ | 117,427,613 |
| 2.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2 | \$ | 125,805,660 |
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 | \$ | 1,129,420,919 |
| 3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 | \$ | 414,765,533 |
- 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 Allstate Insurance Company is licensed and does not write any business.

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2013 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	279,194					279,194
1.2 Reinsurance assumed	461,988					461,988
1.3 Reinsurance ceded	18,328					18,328
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3)	722,854					722,854
2. Commission and brokerage:						
2.1 Direct excluding contingent		721,545				721,545
2.2 Reinsurance assumed excluding contingent		1,540,808				1,540,808
2.3 Reinsurance ceded excluding contingent		47,409				47,409
2.4 Contingent - direct		212,014				212,014
2.5 Contingent - reinsurance assumed		525,333				525,333
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)		2,952,292				2,952,292
3. Allowances to managers and agents	1	66,686	(1,316)			65,370
4. Advertising	460	843,392				843,852
5. Boards, bureaus and associations	3,148	76	14,254			17,478
6. Surveys and underwriting reports	12	2	155,835			155,848
7. Audit of assureds' records						
8. Salary related items:						
8.1 Salaries	1,074,254	277,968	677,856		48,067	2,078,146
8.2 Payroll taxes	84,841	19,105	48,202		2,812	154,960
9. Employee relations and welfare	382,107	153,868	185,347		13,714	735,037
10. Insurance	1,866	311	2,179		127	4,484
11. Directors' fees						
12. Travel and travel items	69,529	17,936	25,909		788	114,162
13. Rent and rent items	77,086	24,007	58,559		(1,353)	158,299
14. Equipment	9,467	9,461	49,240		538	68,706
15. Cost or depreciation of EDP equipment and software	71,871	41,046	94,170		3,932	211,019
16. Printing and stationery	7,121	2,258	23,472		2,845	35,695
17. Postage, telephone and telegraph, exchange and express	49,366	17,016	107,955		413	174,750
18. Legal and auditing	(1,093)	374	31,638		4,220	35,139
19. Totals (Lines 3 to 18)	1,830,036	1,473,507	1,473,300		76,103	4,852,946
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$	236			597,512		597,512
20.2 Insurance department licenses and fees				19,956		19,956
20.3 Gross guaranty association assessments				(839)		(839)
20.4 All other (excluding Federal and foreign income and real estate)				36,000		36,000
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4)				652,629		652,629
21. Real estate expenses					28,712	28,712
22. Real estate taxes					7,679	7,679
23. Reimbursements by uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses	454,917	85,927	300,595		6,700	848,139
25. TOTAL EXPENSES INCURRED	3,007,807	4,511,726	1,773,895	652,629	119,194	10,065,251
DETAILS OF WRITE-INS						
2401. Outside clerical	504,792	112,709	268,208		14,134	899,843
2402. Miscellaneous income and expense	67,431	731	40,979		(7,434)	101,708
2403. Donations	20	24	24,196			24,240
2498. Summary of remaining write-ins for Line 24 from overflow page	(117,327)	(27,536)	(32,788)			(177,652)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	454,917	85,927	300,595		6,700	848,139

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2013 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	30,556	XXX	29,141	100.0			12,395	42.5	1,053	3.6	1,393	4.8	7,939	27.2	2,062	7.1	925	3.2	16,602	57.0	4,992	17.1	
2.1 Allied Lines	2,748	XXX	2,422	100.0			954	39.4	2	0.1	408	16.9	1,437	59.3	82	3.4	737	30.4	1,356	56.0	449	18.5	
2.2 Multiple Peril Crop		XXX		100.0																			
2.3 Federal Flood		XXX		100.0							(10,980)						5,431					(1,547)	
3. Farmowners Multiple Peril		XXX		100.0																			
4. Homeowners Multiple Peril	6,667,326	XXX	6,513,780	100.0			2,953,657	45.3	108,333	1.7	480,454	7.4	1,410,228	21.6	168,921	2.6	126,967	1.9	3,668,641	56.3	1,089,118	16.7	
5.1 Commercial Multiple Peril (Non-Liability Portion)	517,803	XXX	510,820	100.0			229,760	45.0	5,285	1.0	38,941	7.6	83,706	16.4	4,403	0.9	12,567	2.5	275,647	54.0	84,609	16.6	
5.2 Commercial Multiple Peril (Liability Portion)	138,957	XXX	146,573	100.0			26,697	18.2	15,350	10.5	10,043	6.9	214,364	146.3	74,765	51.0	13,332	9.1	71,045	48.5	22,706	15.5	
6. Mortgage Guaranty		XXX		100.0																			
8. Ocean Marine	5,130	XXX	5,119	100.0			1,687	33.0	23	0.4	501	9.8	957	18.7	64	1.3	79	1.5	2,318	45.3	839	16.4	
9. Inland Marine	187,702	XXX	186,364	100.0			66,054	35.4	1,623	0.9	14,146	7.6	15,954	8.6	811	0.4	4,030	2.2	92,952	49.9	30,681	16.5	
10. Financial Guaranty		XXX		100.0																			
11. Medical Professional Liability		XXX		100.0			(21)		(2)		(1)		45		4		1						
12. Earthquake	2,898	XXX	2,794	100.0			536	19.2	121	4.3	172	6.2	152	5.4	20	0.7	84	3.0	1,481	53.0	474	17.0	
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											(56,934.7)		(48,707.9)		(2,399.60)		(144,854.8)		(112,235.7)				
17.1 Other Liability - Occurrence	273,856	XXX	274,157	100.0	(4)	97.0	(4,011)	98,329.9	2,323		1,987		97,889	5.0	5,909	8)	4,579		(687)	16,833.9	0	(1.1)	
17.2 Other Liability - Claims-Made		XXX		100.0			206,049	75.2	30,939	11.3	19,193	7.0	866,429	316.0	84,242	30.7	29,380	10.7	135,920	49.6	44,764	16.3	
17.3 Excess Workers' Compensation		XXX		100.0																			
18. Products Liability	1,230	XXX	1,114	100.0			58,970	5,295.2	39,073	3,508.6	9,494	852.5	908,025	81,535.7	183,439	16,471.8	40,199	3,609.6	176	15.8	201	18.0	
19.1, 19.2 Private Passenger Auto Liability	9,933,011	XXX	9,843,129	100.0			6,103,224	82.0	487,263	5.0	1,087,572	11.0	7,297,224	74.1	1,596,647	16.2	706,437	7.2	2,660,514	27.0	1,623,566	16.5	
19.3, 19.4 Commercial Auto Liability	229,437	XXX	220,306	100.0			121,720	55.3	7,303	3.3	19,500	8.9	277,867	126.1	32,843	14.9	16,011	7.3	117,080	53.1	37,484	17.0	
21.1 Private Passenger Auto Physical Damage	7,033,191	XXX	6,917,419	100.0			3,598,564	52.0	24,393	0.4	603,711	8.7	153,118	2.2	27,304	0.4	64,066	0.9	1,886,115	27.3	1,149,601	16.6	
21.2 Commercial Auto Physical Damage	72,396	XXX	69,627	100.0			35,692	51.3	210	0.3	8,283	11.9	(56)	(0.1)	274	0.4	1,451	2.1	37,018	53.2	11,833	17.0	
22. Aircraft (all perils)											(28,896.1)		(440)	49,967.6									
23. Fidelity	(1)	XXX	(1)	100.0			255		(2)		(16)	1,818.8	3,517	7)	51	(5,786.3)	16	(1,846.2)			0	16.3	
24. Surety	37	XXX	146	100.0			(6)	(3.9)	(2)	(1.3)	10	6.5	14	9.3	0	(0.1)	4	2.9	11	7.8	6	4.2	
											(24,269.9)												
26. Burglary and Theft	3	XXX	3	100.0			(718)	5	172.4	(1)	(21.1)	87	2,932.2	3	100.8	6	192.2	2	51.5	0	16.3		
27. Boiler and Machinery	2	XXX	33	100.0			(21)	(63.1)	0	(0.3)	3	9.9	28	84.2	0	0.8	3	7.9	0	0.9	0	1.1	
							2,828,059		(267,208.1)		(27,593.0)		(5,091,989.2)		(221,240.5)		(7,873,124.3)			(100.0)	(18)	4,993,810.4	
28. Credit		XXX		100.0			(10)	.5	1		102	73.0)	19	9.2)	1	5)	29	.3)					
29. International		XXX		100.0																			
30. Warranty		XXX		100.0																			
31, 32, 33 Reinsurance - Nonproportional Assumed		XXX		100.0			266		1				5,528		16								
34. Aggregate write-ins for Other Lines of Business	12,237	XXX	12,631	100.0			36	0.3	0	0.0	37	0.3	8	0.1	0	0.0			6,119	48.4	1,000	7.9	
35. TOTAL (Lines 1 through 34)	25,108,519	XXX	24,735,571	100.0	(4)	0.0	13,411,729	54.2	722,854	2.9	2,284,952	9.2	11,344,713	45.9	2,181,862	8.8	1,026,335	4.1	8,972,310	36.3	4,100,757	16.6	
DETAILS OF WRITE-INS																							
3401. Identity theft	12,237	XXX	12,631	100.0			36	0.3	0	0.0	37	0.3	8	0.1	0	0.0			6,119	48.4	1,000	7.9	
3402. Miscellaneous taxes unassigned		XXX		100.0																			

270-4

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2013 OF THE ALLSTATE INSURANCE COMPANY

3403.	-----	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)	XXX	12,237	12,631	100.0			36	0.3	0	0.0	37	0.3	8	0.1	0	0.0						6,119	48.4	1,000	7.9

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2013 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										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)		Other Income Less Other Expenses (Pg. 4, Line 15 minus Line 5)											
		23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %										
1.	Fire	5,107	17.5	871	3.0	885	3.0	2,967	10.2	90	0.3	4,560	15.6	864	3.0	5,424	18.6	1,128	3.9	6,552	22.5
2.1	Allied Lines	306	12.6	87	3.6	153	6.3	318	13.1	7	0.3	201	8.3	126	5.2	327	13.5	109	4.5	436	18.0
2.2	Multiple Peril Crop																				
2.3	Federal Flood	309		148		(20,653)		(8,990)		(1)		40,165		1,047		41,212		336		41,548	
3.	Farmowners Multiple Peril																				
4.	Homeowners Multiple Peril	869,327	13.3	183,203	2.8	402,698	6.2	327,959	5.0	44,505	0.7	1,232,654	18.9	159,921	2.5	1,392,575	21.4	234,340	3.6	1,626,916	25.0
5.1	Commercial Multiple Peril (Non-Liability Portion)	64,033	12.5	13,239	2.6	38,523	7.5	51,344	10.1	4,577	0.9	74,271	14.5	10,314	2.0	84,585	16.6	17,973	3.5	102,558	20.1
5.2	Commercial Multiple Peril (Liability Portion)	16,578	11.3	3,389	2.3	9,150	6.2	13,527	9.2	839	0.6	52,678	35.9	15,799	10.8	68,477	46.7	9,513	6.5	77,999	53.2
6.	Mortgage Guaranty																				
8.	Ocean Marine	630	12.3	94	1.8	379	7.4	742	14.5	67	1.3	1,130	22.1	89	1.7	1,219	23.8	170	3.3	1,389	27.1
9.	Inland Marine	23,717	12.7	4,166	2.2	11,209	6.0	15,057	8.1	696	0.4	51,087	27.4	2,916	1.6	54,003	29.0	5,999	3.2	60,002	32.2
10.	Financial Guaranty																				
11.	Medical Professional Liability											23		3		26		1		27	
12.	Earthquake	439	15.7	64	2.3	165	5.9	150	5.4	8	0.3	1,155	41.3	36	1.3	1,191	42.6	89	3.2	1,279	45.8
13.	Group A&H (See Interrogatory 1)											(1)				(1)				(1)	
14.	Credit A&H													11		11		4		15	
15.	Other A&H (See Interrogatory 1)											0				0				0	
16.	Workers' Compensation																				
				(1,769)	43,369.9			308	(7,552.9)	(40)	976.8	1,123		(184,146)	9	(183,023)	4	191,161	1.7	8,138	3
17.1	Other Liability - Occurrence	34,609	12.6	5,717	2.1	19,474	7.1	26,483	9.7	2,463	0.9	(65,844)	(24.0)	47,919	17.5	(17,925)	(6.5)	24,204	8.8	6,279	2.3
17.2	Other Liability - Claims-Made																				
17.3	Excess Workers' Compensation																				
18.	Products Liability	154	13.8	32	2.9	62	5.6	2,773	249.0	(314)	(28.2)	(109,758)	(9,855.7)	52,526	4,716.5	(57,233)	(5,139.2)	18,351	1,647.8	(38,882)	(3,491.4)
19.1, 19.2	Private Passenger Auto Liability	1,100,694	11.2	255,009	2.6	651,687	6.6	757,696	7.7	86,647	0.9	(513,368)	(5.2)	461,728	4.7	(51,640)	(0.5)	387,209	3.9	335,569	3.4
19.3, 19.4	Commercial Auto Liability	25,494	11.6	6,254	2.8	9,295	4.2	30,446	13.8	(310)	(0.1)	(16)	0.0	18,136	8.2	18,120	8.2	12,247	5.6	30,367	13.8
21.1	Private Passenger Auto Physical Damage	800,936	11.6	179,700	2.6	432,553	6.3	541,308	7.8	64,854	0.9	801,110	11.6	22,400	0.3	823,511	11.9	166,621	2.4	990,132	14.3
21.2	Commercial Auto Physical Damage	8,125	11.7	1,698	2.4	2,942	4.2	10,306	14.8	42	0.1	2,412	3.5	878	1.3	3,290	4.7	2,187	3.1	5,477	7.9
22.	Aircraft (all perils)																				
												(22,790.3)		(20,745.8)		(43,536.1)		64	(7,233.9)	447	(50,770.0)
23.	Fidelity	4	3.0	1	0.6	2	1.2	7	4.5	0	0.0	201		183		384					
24.	Surety											131	89.4	4	2.8	135	92.2	5	3.7	140	95.8
26.	Burglary and Theft	0	0.9	0	0.3	0	0.4	0	1.3			716	24,218.6	6	200.1	722	24,418.7	2	71.7	724	24,490.4
27.	Boiler and Machinery											50	150.8	3	7.6	52	158.4	2	5.5	54	163.9
				(105,212)	(27,313.0)			(43,803.5)	(145,113.610.8)			(357,410.8)				345,359.6		(202,162.2)		(1,277)89.2	345,157.4
28.	Credit	389	921.6	101	81.1	162	05.4	537	610.8	1	8	(1,281)	29.7	3	4	(1,278)	51.4	1	2	2	
29.	International											2				2				2	
30.	Warranty	(1)		0				309				(309)				(309)				(309)	
31, 32, 33	Reinsurance - Nonproportional Assumed											(267)		260		(7)		91		84	
34.	Aggregate write-ins for Other Lines of Business	1,468	11.6	602	4.8	748	5.9	647	5.1	81	0.6	9,174	72.6	146	1.2	9,320	73.8	385	3.0	9,704	76.8
35.	TOTAL (Lines 1 through 34)	2,952,292	11.9	652,629	2.6	1,559,435	6.3	1,773,895	7.2	204,212	0.8	1,582,000	6.4	611,170	2.5	2,193,170	8.9	1,072,191	4.3	3,265,361	13.2
DETAILS OF WRITE-INS																					
3401.	Identity theft	1,468	11.6	320	2.5	748	5.9	647	5.1	81	0.6	9,456	74.9	146	1.2	9,601	76.0	385	3.0	9,986	79.1
3402.	Miscellaneous taxes unassigned			282								(282)				(282)				(282)	
3403.																					
3498.	Summary of remaining write-ins for Line 34 from overflow page																				

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2013 OF THE ALLSTATE INSURANCE COMPANY

3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,468	11.6	602	4.8	748	5.9	647	5.1	81	0.6	9,174	72.6	146	1.2	9,320	73.8	385	3.0	9,704	76.8
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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 2013 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	1,193	XXX	1,281	100.0			478	37.3	85	6.7	(10)	(0.8)	723	56.4	73	5.7	286	22.3	607	47.4	(51)	(4.0)
2.1 Allied Lines	2,745	XXX	2,416	100.0			1,165	48.2	15	0.6	404	16.7	860	35.6	22	0.9	716	29.6	1,354	56.0	(117)	(4.8)
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood	307,888	XXX	304,318	100.0			240,639	79.1			19,788	6.5	24,157	7.9			5,431	1.8	185,133	60.8	(13,119)	(4.3)
3. Farmowners Multiple Peril		XXX		100.0																		
4. Homeowners Multiple Peril	2,522,180	XXX	2,582,581	100.0			961,444	37.2	42,008	1.6	168,701	6.5	661,848	25.6	90,401	3.5	66,142	2.6	1,304,474	50.5	(107,469)	(4.2)
5.1 Commercial Multiple Peril (Non-Liability Portion)	238,768	XXX	240,956	100.0			96,467	40.0	1,318	0.5	17,411	7.2	59,284	24.6	2,890	1.2	8,294	3.4	119,394	49.6	(10,174)	(4.2)
5.2 Commercial Multiple Peril (Liability Portion)	66,973	XXX	76,783	100.0			14,237	18.5	10,766	14.0	9,103	11.9	182,767	238.0	65,007	84.7	12,374	16.1	33,105	43.1	(2,854)	(3.7)
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	881	XXX	936	100.0			169	18.1	0	0.0	81	8.6	48	5.1	2	0.2	24	2.6	382	40.8	(38)	(4.0)
9. Inland Marine	68,023	XXX	70,490	100.0			23,088	32.8	594	0.8	7,685	10.9	5,538	7.9	140	0.2	2,796	4.0	33,228	47.1	(2,898)	(4.1)
10. Financial Guaranty		XXX		100.0																		
11. Medical Professional Liability		XXX		100.0																		
12. Earthquake	1,230	XXX	1,203	100.0			82	6.8	36	3.0	95	7.9	56	4.7	7	0.6	40	3.3	654	54.3	(52)	(4.4)
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																						
	(16)	XXX	(16)	100.0			2,758	(17,782.8)	2,330	(15,026.1)	1,967	(12,685.1)	56,088	(361,645.7)	3,550	(22,887.8)	3,769	(24,302.2)			1	(4.3)
17.1 Other Liability - Occurrence	102,681	XXX	116,956	100.0			125,992	107.7	26,409	22.6	12,155	10.4	580,238	496.1	74,290	63.5	22,308	19.1	49,381	42.2	(4,375)	(3.7)
17.2 Other Liability - Claims-Made		XXX		100.0																		
17.3 Excess Workers' Compensation		XXX		100.0																		
18. Products Liability	1,203	XXX	1,090	100.0			15,164	1,391.4	45,036	4,132.3	8,628	791.6	733,469	67,298.7	253,706	23,278.5	26,239	2,407.5	583	53.5	(51)	(4.7)
19.1, 19.2 Private Passenger Auto Liability	2,303,655	XXX	2,362,606	100.0			2,308,396	97.7	139,351	5.9	320,570	13.6	4,805,781	203.4	694,850	29.4	397,806	16.8	565,968	24.0	(98,158)	(4.2)
19.3, 19.4 Commercial Auto Liability	200,281	XXX	175,818	100.0			101,812	57.9	7,473	4.3	13,837	7.9	201,594	114.7	23,678	13.5	12,539	7.1	103,016	58.6	(8,534)	(4.9)
21.1 Private Passenger Auto Physical Damage	1,857,110	XXX	1,885,572	100.0			731,943	38.8	3,555	0.2	135,781	7.2	22,423	1.2	5,196	0.3	30,204	1.6	453,964	24.1	(79,130)	(4.2)
21.2 Commercial Auto Physical Damage	60,251	XXX	51,752	100.0			28,017	54.1	216	0.4	5,691	11.0	338	0.7	214	0.4	1,142	2.2	30,861	59.6	(2,567)	(5.0)
22. Aircraft (all perils)		XXX		100.0																		
23. Fidelity	37	XXX	146	100.0			(6)	(4.1)	(2)	(1.3)	10	6.5	17	11.5	0	0.1	3	2.4	11	7.8	(2)	(1.1)
24. Surety	3	XXX	3	100.0									65	2,201.0	1	36.9	4	147.5	2	51.6	0	(4.2)
26. Burglary and Theft	2	XXX	33	100.0			(21)	(63.1)	0	(0.3)	3	9.9	28	84.1	0	0.8	3	7.9	0	0.9	0	(0.3)
27. Boiler and Machinery	3,678	XXX	2,621	100.0			1,075	41.0	1	0.0	102	3.9	240	9.2	1	0.0	29	1.1	1,874	71.5	(157)	(6.0)
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
30. Warranty		XXX		100.0																		
34. Aggregate write-ins for Other Lines of Business	2,879	XXX	3,002	100.0			2	0.1	0.0	0.0	7	0.2	1	0.0	0	0.0	0	0.0	1,407	46.9	(123)	(4.1)
35. TOTAL (Lines 1 through 34)	7,741,648	XXX	7,880,549	100.0			4,652,904	59.0	279,194	3.5	722,008	9.2	7,335,950	93.1	1,214,027	15.4	590,151	7.5	2,885,399	36.6	(329,867)	(4.2)
DETAILS OF WRITE-INS																						
3401. Identity theft	2,879	XXX	3,002	100.0			2	0.1	0.0	0.0	7	0.2	1	0.0	0	0.0	0	0.0	1,407	46.9	(123)	(4.1)
3402.		XXX																				
3403.		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)	2,879	XXX	3,002	100.0			2	0.1	0.0	0.0	7	0.2	1	0.0	0	0.0	0	0.0	1,407	46.9	(123)	(4.1)

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2013 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 %		
1. Fire	151	11.8	48	3.7	98	7.6	136	10.6	10	0.8	306	23.9
2.1 Allied Lines	323	13.4	92	3.8	153	6.3	318	13.2	7	0.3	(46)	(1.9)
2.2 Multiple Peril Crop												
2.3 Federal Flood	46,277	15.2	8,417	2.8	5	0.0	10,957	3.6	(1)	0.0	(21,765)	(7.2)
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril	300,409	11.6	66,813	2.6	159,551	6.2	107,126	4.1	22,621	0.9	799,150	30.9
5.1 Commercial Multiple Peril (Non-Liability Portion)	28,396	11.8	6,147	2.6	17,269	7.2	27,632	11.5	2,096	0.9	48,411	20.1
5.2 Commercial Multiple Peril (Liability Portion)	7,928	10.3	1,726	2.2	3,947	5.1	7,720	10.1	372	0.5	21,727	28.3
6. Mortgage Guaranty												
8. Ocean Marine	114	12.2	17	1.8	81	8.6	120	12.9	10	1.1	363	38.8
9. Inland Marine	8,334	11.8	1,588	2.3	5,097	7.2	5,054	7.2	375	0.5	19,425	27.6
10. Financial Guaranty												
11. Medical Professional Liability												
12. Earthquake	154	12.8	28	2.3	81	6.8	48	4.0	7	0.6	686	57.0
13. Group A&H (See Interrogatory 1)												
14. Credit A&H												
15. Other A&H (See Interrogatory 1)												
16. Workers' Compensation			0	(2.5)			310	(1,997.7)	(40)	256.9	(7,421)	47,851.1
17.1 Other Liability - Occurrence	12,565	10.7	2,239	1.9	9,153	7.8	11,400	9.7	1,166	1.0	(81,791)	(69.9)
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18. Products Liability	164	15.0	32	2.9	62	5.7	2,773	254.4	(314)	(28.8)	(71,083)	(6,522.2)
19.1, 19.2 Private Passenger Auto Liability	276,366	11.7	67,916	2.9	150,603	6.4	146,222	6.2	59,252	2.5	(987,566)	(41.8)
19.3, 19.4 Commercial Auto Liability	21,793	12.4	5,039	2.9	7,497	4.3	25,069	14.3	(424)	(0.2)	(7,128)	(4.1)
21.1 Private Passenger Auto Physical Damage	223,177	11.8	55,019	2.9	117,251	6.2	130,686	6.9	41,881	2.2	530,042	28.1
21.2 Commercial Auto Physical Damage	6,639	12.8	1,456	2.8	2,296	4.4	8,258	16.0	16	0.0	(805)	(1.6)
22. Aircraft (all perils)												
23. Fidelity	5	3.2	1	0.6	2	1.2	7	4.5	0	0.0	131	89.4
24. Surety											3	100.0
26. Burglary and Theft	0	0.9	0	0.3	0	0.4	0	1.3		0.0	50	150.7
27. Boiler and Machinery	422	16.1	101	3.9	162	6.2	537	20.5	1	0.1	221	8.4
28. Credit					0						0	
29. International												
30. Warranty							309				(309)	
34. Aggregate write-ins for Other Lines of Business	342	11.4	72	2.4	187	6.2	171	5.7	31	1.0	2,252	75.0
35. TOTAL (Lines 1 through 34)	933,559	11.8	216,751	2.8	473,495	6.0	484,853	6.2	127,067	1.6	244,852	3.1
DETAILS OF WRITE-INS												
3401. Identity theft	342	11.4	72	2.4	187	6.2	171	5.7	31	1.0	2,252	75.0
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	342	11.4	72	2.4	187	6.2	171	5.7	31	1.0	2,252	75.0

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	(54,631)	(27,536)	(32,788)			(114,956)
2405. Change in unallocated loss adjustment expense reserves	(62,696)					(62,696)
2497. Summary of remaining write-ins for Line 24 from overflow page	(117,327)	(27,536)	(32,788)			(177,652)