



INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2014

(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 THOMAS HELSDINGENTitle ACCOUNTING SENIOR MANAGERTelephone 847-402-6944

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 | \$ 96,759,847 |
| 2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 | \$ 4,651,771 |
| 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 | \$ 77,870,705 |
| 2.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2 | \$ |
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 | \$ 1,220,183,849 |
| 3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 | \$ 425,862,984 |
- 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 but does not write any business.

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2014 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	293,519					293,519
1.2 Reinsurance assumed	458,080					458,080
1.3 Reinsurance ceded	18,383					18,383
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3)	733,215					733,215
2. Commission and brokerage:						
2.1 Direct excluding contingent		681,401				681,401
2.2 Reinsurance assumed excluding contingent		1,708,134				1,708,134
2.3 Reinsurance ceded excluding contingent		46,981				46,981
2.4 Contingent - direct		143,206				143,206
2.5 Contingent - reinsurance assumed		491,823				491,823
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)		2,977,582				2,977,582
3. Allowances to managers and agents		98,212	(704)			97,508
4. Advertising	182	893,255				893,438
5. Boards, bureaus and associations	3,422	72	14,425			17,919
6. Surveys and underwriting reports	1		173,823			173,825
7. Audit of assureds' records						
8. Salary related items:						
8.1 Salaries	1,064,906	300,298	570,784		40,209	1,976,197
8.2 Payroll taxes	83,370	23,148	40,918		2,373	149,810
9. Employee relations and welfare	184,201	127,873	85,973		7,515	405,562
10. Insurance	2,272	446	2,107		140	4,964
11. Directors' fees						
12. Travel and travel items	80,843	22,946	27,354		955	132,098
13. Rent and rent items	77,251	28,943	58,413		(1,971)	162,636
14. Equipment	8,969	11,658	64,388		574	85,589
15. Cost or depreciation of EDP equipment and software	71,483	50,946	104,827		3,438	230,695
16. Printing and stationery	7,053	2,912	22,844		3,116	35,926
17. Postage, telephone and telegraph, exchange and express	46,277	21,710	113,424		418	181,830
18. Legal and auditing	677	924	26,088		7,234	34,924
19. Totals (Lines 3 to 18)	1,630,911	1,583,344	1,304,666		64,000	4,582,921
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$	169			632,540		632,540
20.2 Insurance department licenses and fees				24,209		24,209
20.3 Gross guaranty association assessments				(2,179)		(2,179)
20.4 All other (excluding Federal and foreign income and real estate)				28,654		28,654
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4)				683,224		683,224
21. Real estate expenses				27,737		27,737
22. Real estate taxes				1,022		1,022
23. Reimbursements by uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses	474,479	123,664	336,163		6,741	941,047
25. TOTAL EXPENSES INCURRED	2,838,605	4,684,590	1,640,829	683,224	99,500	9,946,748
DETAILS OF WRITE-INS						
2401. Outside clerical	486,486	156,481	292,188		14,418	949,573
2402. Miscellaneous income and expense	6,593	(6,455)	49,333		(7,677)	41,795
2403. Donations	12		26,643			26,655
2498. Summary of remaining write-ins for Line 24 from overflow page	(18,612)	(26,362)	(32,002)			(76,976)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	474,479	123,664	336,163		6,741	941,047

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2014 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	32,806	XXX	31,723	100.0			18,929	59.7	942	3.0	1,567	4.9	9,672	30.5	1,993	6.3	694	2.2	17,685	55.7	5,439	17.1	
2.1 Allied Lines	2,722	XXX	2,734	100.0			1	0.0	(19)	(0.7)	65	2.4	915	33.4	50	1.8	560	20.5	1,343	49.1	452	16.5	
2.2 Multiple Peril Crop		XXX		100.0																			
2.3 Federal Flood		XXX		100.0							(3,599)						1,658					(1,838)	
2.4 Private crop		XXX		100.0																			
3. Farmowners Multiple Peril		XXX		100.0																			
4. Homeowners Multiple Peril	6,984,174	XXX	6,830,671	100.0			3,531,909	51.7	110,081	1.6	515,801	7.6	1,455,669	21.3	174,735	2.6	134,788	2.0	3,822,145	56.0	1,157,878	17.0	
5.1 Commercial Multiple Peril (Non-Liability Portion)	533,762	XXX	525,560	100.0			283,001	53.8	7,331	1.4	43,946	8.4	95,988	18.3	5,181	1.0	14,080	2.7	283,850	54.0	88,516	16.8	
5.2 Commercial Multiple Peril (Liability Portion)	142,468	XXX	139,936	100.0			61,453	43.9	(3,833)	(2.7)	6,734	4.8	227,762	162.8	58,938	42.1	15,165	10.8	73,577	52.6	23,626	16.9	
6. Mortgage Guaranty		XXX		100.0																			
8. Ocean Marine	5,246	XXX	5,206	100.0			1,831	35.2	11	0.2	486	9.3	932	17.9	66	1.3	80	1.5	2,358	45.3	870	16.7	
9. Inland Marine	191,887	XXX	189,636	100.0			67,943	35.8	1,967	1.0	12,083	6.4	15,535	8.2	648	0.3	3,671	1.9	95,203	50.2	31,833	16.8	
10. Financial Guaranty		XXX		100.0																			
11. Medical Professional Liability		XXX		100.0			55		46				45		4		1						
12. Earthquake	3,306	XXX	3,008	100.0			563	18.7	91	3.0	415	13.8	130	4.3	5	0.2	99	3.3	1,779	59.1	549	18.2	
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	796	XXX	796	100.0	(1)	(0.1)	(2,019)	(253.8)	556	69.8	478	60.1	88,442	11,115.5	5,116	643.0	4,710	592.0	(687)	(86.3)	132	16.6	
17.1 Other Liability - Occurrence	278,852	XXX	275,853	100.0			221,018	80.1	13,743	5.0	9,408	3.4	893,845	324.0	76,423	27.7	26,378	9.6	138,918	50.4	46,260	16.8	
17.2 Other Liability - Claims-Made		XXX		100.0																			
17.3 Excess Workers' Compensation		XXX		100.0																			
18. Products Liability	1,349	XXX	1,307	100.0			28,261	2,161.8	15,337	1,173.2	9,190	703.0	870,216	66,567.1	168,111	12,859.7	40,656	3,110.0	219	16.7	224	17.1	
19.1, 19.2 Private Passenger Auto Liability	10,356,510	XXX	10,218,999	100.0			6,448,415	63.1	566,334	5.5	876,130	8.6	7,275,927	71.2	1,742,404	17.1	704,459	6.9	2,798,024	27.4	1,718,045	16.8	
19.3, 19.4 Commercial Auto Liability	240,310	XXX	232,592	100.0			132,110	56.8	5,173	2.2	14,050	6.0	270,088	116.1	26,364	11.3	15,022	6.5	124,798	53.7	39,836	17.1	
21.1 Private Passenger Auto Physical Damage	7,588,436	XXX	7,429,449	100.0			3,988,578	53.7	15,063	0.2	609,882	8.2	144,472	1.9	21,049	0.3	60,233	0.8	2,045,102	27.5	1,258,860	16.9	
21.2 Commercial Auto Physical Damage	78,429	XXX	75,695	100.0			49,083	64.8	312	0.4	8,515	11.2	740	1.0	207	0.3	1,395	1.8	39,752	52.5	13,011	17.2	
22. Aircraft (all perils)																							
								(451,865)						4,074,849									
		XXX		100.0			(365)	1	71	87,754.8	2	2,262.6	3,293	6	57	70,534.8	18	22,397.3				16.6	
23. Fidelity	19	XXX	21	100.0			101	488.5		(0.3)	10	46.6	2	10.5		(1.2)	5	23.2	10	47.0	3	15.2	
24. Surety	3	XXX	3	100.0			(5)	(171.0)	7	236.7		(1.8)	85	2,986.8	3	99.5	5	172.4	1	47.8		15.6	
26. Burglary and Theft								(15,063.3)															
		XXX		100.0			(3)			(1,397.9)	6	37,658.9	3	20,225.0		93.1	3	18,145.1				(283.0)	
27. Boiler and Machinery								95,728,26					46,720,32	100,820,2		13,041,402						(7,498,32	
		XXX		100.0			354	4.9	2	439,016.2	173	9.7	373	54.1	2	660,256.8	48	7				(28	
28. Credit		XXX		100.0																		0.1)	
29. International		XXX		100.0																			
30. Warranty		XXX		100.0																			
31, 32, 33 Reinsurance - Nonproportional Assumed		XXX		100.0			(64)						5,305		16								
34. Aggregate write-ins for Other Lines of Business	12,308	XXX	12,401	100.0			(1)	0.0		0.0	48	0.4	6	0.0		0.0			6,025	48.6	1,000	8.1	
35. TOTAL (Lines 1 through 34)	26,453,381	XXX	25,975,590	100.0	(1)	0.0	14,831,150	57.1	733,215	2.8	2,105,389	8.1	11,359,680	43.7	2,281,373	8.8	1,023,730	3.9	9,450,101	36.4	4,384,668	16.9	
DETAILS OF WRITE-INS																							
3401. Identity theft	12,308	XXX	12,401	100.0			(1)	0.0		0.0	48	0.4	6	0.0		0.0			6,025	48.6	1,000	8.1	
3402. Miscellaneous taxes unassigned		XXX		100.0																			

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2014 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	5,398	17.0	970	3.1	802	2.5	2,816	8.9	85	0.3	385	1.2	949	3.0	1,334	4.2	1,235	3.9	2,569	8.1
2.1 Allied Lines	295	10.8	(49)	(1.8)	148	5.4	288	10.5	7	0.2	2,013	73.6	125	4.6	2,138	78.2	113	4.1	2,251	82.3
2.2 Multiple Peril Crop																				
2.3 Federal Flood	(439)		371		(19,723)		(9,927)				33,317		260		33,577		59		33,637	
2.4 Private crop																				
3. Farmowners Multiple Peril																				
4. Homeowners Multiple Peril	870,464	12.7	186,106	2.7	399,086	5.8	296,776	4.3	44,879	0.7	965,328	14.1	173,849	2.5	1,139,177	16.7	248,745	3.6	1,387,922	20.3
5.1 Commercial Multiple Peril (Non-Liability Portion)	62,601	11.9	13,295	2.5	39,273	7.5	43,381	8.3	4,383	0.8	37,114	7.1	11,404	2.2	48,518	9.2	18,845	3.6	67,364	12.8
5.2 Commercial Multiple Peril (Liability Portion)	16,264	11.6	3,435	2.5	9,391	6.7	11,742	8.4	834	0.6	35,582	25.4	16,581	11.8	52,163	37.3	9,489	6.8	61,652	44.1
6. Mortgage Guaranty																				
8. Ocean Marine	616	11.8	92	1.8	427	8.2	697	13.4	62	1.2	1,108	21.3	95	1.8	1,203	23.1	177	3.4	1,380	26.5
9. Inland Marine	23,182	12.2	4,302	2.3	11,832	6.2	12,958	6.8	673	0.4	56,042	29.6	3,017	1.6	59,059	31.1	6,203	3.3	65,262	34.4
10. Financial Guaranty																				
11. Medical Professional Liability											(102)		3		(99)		1		(98)	
12. Earthquake	470	15.6	72	2.4	177	5.9	140	4.7	17	0.6	1,096	36.4	48	1.6	1,144	38.0	101	3.4	1,245	41.4
13. Group A&H (See Interrogatory 1)																				
14. Credit A&H													12		12		4		16	
15. Other A&H (See Interrogatory 1)																				
16. Workers' Compensation			57	7.1			856	107.6	(6)	(0.7)	863	108.5	5,119	643.4	5,982	751.9	1,710	214.9	7,692	966.8
17.1 Other Liability - Occurrence	33,650	12.2	5,817	2.1	18,766	6.8	20,088	7.3	2,601	0.9	(44,036)	(16.0)	52,026	18.9	7,990	2.9	25,123	9.1	33,113	12.0
17.2 Other Liability - Claims-Made																				
17.3 Excess Workers' Compensation																				
18. Products Liability	157	12.0	31	2.4	61	4.7	200	15.3	(386)	(29.5)	(52,316)	(4,001.9)	54,941	4,202.7	2,625	200.8	18,521	1,416.7	21,145	1,617.5
19.1, 19.2 Private Passenger Auto Liability	1,096,775	10.7	268,373	2.6	733,919	7.2	702,447	6.9	45,916	0.4	(427,479)	(4.2)	500,780	4.9	73,301	0.7	410,381	4.0	483,682	4.7
19.3, 19.4 Commercial Auto Liability	28,571	12.3	7,412	3.2	10,180	4.4	30,640	13.2	(1,764)	(0.8)	2,693	1.2	18,414	7.9	21,107	9.1	12,792	5.5	33,899	14.6
21.1 Private Passenger Auto Physical Damage	828,370	11.1	190,104	2.6	498,414	6.7	516,678	7.0	41,079	0.6	823,438	11.1	26,677	0.4	850,115	11.4	183,979	2.5	1,034,094	13.9
21.2 Commercial Auto Physical Damage	9,360	12.4	2,092	2.8	3,351	4.4	9,898	13.1	180	0.2	(6,736)	(8.9)	910	1.2	(5,826)	(7.7)	2,423	3.2	(3,404)	(4.5)
22. Aircraft (all perils)											293	361,947.6	173	213,824.5	465	575,772.2	58	71,969.8	524	647,742.0
23. Fidelity	2	11.0		1.9	1	4.2	4	20.6		0.0	(98)	(472.5)	1	3.6	(97)	(468.9)	1	4.3	(96)	(464.6)
24. Surety											1	36.1	5	166.0	6	202.2	2	57.8	7	260.0
26. Burglary and Theft																				
			(175.5)	(36.1)		(72.4)		(380.4)		3.3	(3)		1	5,397.2	(3)		1,845.8	(2)		
27. Boiler and Machinery																				
			127,532.3	30,826.21	50,791.52	161,548.9					(513,362.		3,484,594		(509,877.		1,068,378		(508,809.	
	472	94.6	114	8.9	188	9.7	598	59.5	1	224,556.8	(1,899)	956.8	13	6	(1,887)	462.2	4	(1,883)	83.8	
28. Credit	(34)		7								27				27			27		
29. International																				
30. Warranty							1													
31, 32, 33 Reinsurance - Nonproportional Assumed											64		270		334		91		425	
34. Aggregate write-ins for Other Lines of Business	1,409	11.4	622	5.0	715	5.8	549	4.4	83	0.7	9,142	73.7	178	1.4	9,320	75.2	383	3.1	9,703	78.2
35. TOTAL (Lines 1 through 34)	2,977,582	11.5	683,224	2.6	1,707,008	6.6	1,640,829	6.3	138,641	0.5	1,435,835	5.5	865,850	3.3	2,301,684	8.9	940,440	3.6	3,242,124	12.5
DETAILS OF WRITE-INS																				
3401. Identity theft	1,409	11.4	320	2.6	715	5.8	549	4.4	83	0.7	9,444	76.1	178	1.4	9,622	77.6	383	3.1	10,005	80.7
3402. Miscellaneous taxes unassigned			302								(302)				(302)				(302)	
3403.																				
3498. Summary of remaining write-ins for Line 34 from overflow page																				

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2014 OF THE ALLSTATE INSURANCE COMPANY

3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,409	11.4	622	5.0	715	5.8	549	4.4	83	0.7	9,142	73.7	178	1.4	9,320	75.2	383	3.1	9,703	78.2
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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 2014 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	2	3	4	5	6	7	8	Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		13	14	Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		19	20	21	22	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount
1. Fire	1,154	XXX	1,175	100.0			536	45.6	(42)	(3.6)	(54)	(4.6)	502	42.7	10	0.9	217	18.5	586	49.8	(48)	(4.1)	
2.1 Allied Lines	2,718	XXX	2,731	100.0			509	18.6	(13)	(0.5)	69	2.5	307	11.2	6	0.2	545	19.9	1,342	49.1	(114)	(4.2)	
2.2 Multiple Peril Crop		XXX		100.0																			
2.3 Federal Flood	294,720	XXX	300,667	100.0			35,515	11.8			2,310	0.8	4,958	1.6			1,658	0.6	179,187	59.6	(12,315)	(4.1)	
2.4 Private crop		XXX		100.0																			
3. Farmowners Multiple Peril		XXX		100.0																			
4. Homeowners Multiple Peril	2,416,395	XXX	2,475,922	100.0			1,057,022	42.7	36,199	1.5	161,095	6.5	629,296	25.4	89,657	3.6	63,064	2.5	1,244,947	50.3	(100,971)	(4.1)	
5.1 Commercial Multiple Peril (Non-Liability Portion)	235,542	XXX	236,415	100.0			119,610	50.6	2,588	1.1	19,533	8.3	66,970	28.3	3,254	1.4	9,000	3.8	118,521	50.1	(9,842)	(4.2)	
5.2 Commercial Multiple Peril (Liability Portion)	66,613	XXX	66,105	100.0			49,527	74.9	(7,276)	(11.0)	5,849	8.8	193,315	292.4	48,187	72.9	13,996	21.2	33,613	50.8	(2,783)	(4.2)	
6. Mortgage Guaranty		XXX		100.0																			
8. Ocean Marine	736	XXX	797	100.0			74	9.3	2	0.2	46	5.7	29	3.6	2	0.2	19	2.4	321	40.3	(31)	(3.9)	
9. Inland Marine	64,260	XXX	66,093	100.0			22,713	34.4	650	1.0	6,305	9.5	5,073	7.7	138	0.2	2,526	3.8	31,395	47.5	(2,685)	(4.1)	
10. Financial Guaranty		XXX		100.0																			
11. Medical Professional Liability		XXX		100.0																			
12. Earthquake	1,320	XXX	1,266	100.0			267	21.1	31	2.4	395	31.2	103	8.1	4	0.3	86	6.8	708	56.0	(55)	(4.4)	
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	769	XXX	769	100.0			(4,387)	(570.6)	63	8.2	498	64.7	47,500	6,177.8	2,935	381.8	3,980	517.7			(32)	(4.2)	
17.1 Other Liability - Occurrence	90,259	XXX	95,089	100.0			68,905	72.5	7,456	7.8	2,548	2.7	538,062	565.9	64,725	68.1	18,485	19.4	44,551	46.9	(3,772)	(4.0)	
17.2 Other Liability - Claims-Made		XXX		100.0																			
17.3 Excess Workers' Compensation		XXX		100.0																			
18. Products Liability	1,271	XXX	1,229	100.0			65,802	5,355.6	27,374	2,228.0	10,081	820.5	756,390	61,562.6	241,154	19,627.5	27,583	2,245.0	625	50.9	(53)	(4.3)	
19.1, 19.2 Private Passenger Auto Liability	2,100,501	XXX	2,154,945	100.0			1,881,175	87.3	219,320	10.2	223,222	10.4	5,070,806	235.3	797,170	37.0	414,734	19.2	511,524	23.7	(87,771)	(4.1)	
19.3, 19.4 Commercial Auto Liability	217,799	XXX	208,409	100.0			128,263	61.5	5,478	2.6	10,883	5.2	218,781	105.0	20,597	9.9	11,770	5.6	112,406	53.9	(9,101)	(4.4)	
21.1 Private Passenger Auto Physical Damage	1,721,214	XXX	1,755,937	100.0			703,974	40.1	1,473	0.1	130,035	7.4	14,858	0.8	3,538	0.2	29,350	1.7	419,241	23.9	(71,922)	(4.1)	
21.2 Commercial Auto Physical Damage	66,464	XXX	63,692	100.0			42,074	66.1	215	0.3	7,392	11.6	636	1.0	165	0.3	1,227	1.9	33,633	52.8	(2,777)	(4.4)	
22. Aircraft (all perils)		XXX		100.0																			
23. Fidelity	19	XXX	21	100.0			101	488.1		(0.3)	10	46.6	5	25.8		0.1	5	23.2	10	47.0	(1)	(3.8)	
24. Surety	3	XXX	3	100.0									65	2,288.4	1	38.3	4	153.4	1	48.0		(3.9)	
26. Burglary and Theft								(15,045.9)															
		XXX		100.0			(3)			(1,403.6)	6	37,659.0	3	20,191.2		89.3	3	18,145.1				71.3	
27. Boiler and Machinery	4,449	XXX	4,047	100.0			1,921	47.5	2	0.0	173	4.3	494	12.2	2	0.1	48	1.2	2,276	56.2	(186)	(4.6)	
28. Credit		XXX		100.0																			
29. International		XXX		100.0																			
30. Warranty		XXX		100.0																			
34. Aggregate write-ins for Other Lines of Business	2,707	XXX	2,807	100.0				0.0		0.0	16	0.6	1	0.0		0.0			1,308	46.6	(113)	(4.0)	
35. TOTAL (Lines 1 through 34)	7,288,913	XXX	7,438,119	100.0			4,173,597	56.1	293,519	3.9	580,411	7.8	7,548,540	101.5	1,271,546	17.1	598,301	8.0	2,736,194	36.8	(304,572)	(4.1)	
DETAILS OF WRITE-INS																							
3401. Identity theft	2,707	XXX	2,807	100.0				0.0		0.0	16	0.6	1	0.0		0.0			1,308	46.6	(113)	(4.0)	
3402. Miscellaneous taxes unassigned		XXX		100.0																			
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)	2,707	XXX	2,807	100.0				0.0		0.0	16	0.6	1	0.0		0.0			1,308	46.6	(113)	(4.0)	

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2014 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	138	11.7	45	3.8	98	8.4	111	9.4	9	0.8	354	30.1
2.1 Allied Lines	316	11.6	82	3.0	148	5.4	288	10.5	7	0.2	1,338	49.0
2.2 Multiple Peril Crop												
2.3 Federal Flood	44,912	14.9	8,271	2.8	4	0.0	10,686	3.6		0.0	198,968	66.2
2.4 Private crop												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril	265,717	10.7	60,414	2.4	145,458	5.9	88,832	3.6	22,300	0.9	683,485	27.6
5.1 Commercial Multiple Peril (Non-Liability Portion)	26,723	11.3	5,712	2.4	16,150	6.8	23,037	9.7	1,801	0.8	24,863	10.5
5.2 Commercial Multiple Peril (Liability Portion)	7,570	11.5	1,617	2.4	3,727	5.6	6,758	10.2	346	0.5	(1,321)	(2.0)
6. Mortgage Guaranty												
8. Ocean Marine	91	11.4	15	1.8	78	9.7	87	11.0	8	1.0	412	51.8
9. Inland Marine	7,280	11.0	1,455	2.2	4,769	7.2	3,729	5.6	322	0.5	19,516	29.5
10. Financial Guaranty												
11. Medical Professional Liability												
12. Earthquake	155	12.3	30	2.4	82	6.5	43	3.4	12	1.0	274	21.6
13. Group A&H (See Interrogatory 1)												
14. Credit A&H												
15. Other A&H (See Interrogatory 1)												
16. Workers' Compensation			7	1.0			852	110.8	(6)	(0.8)	3,731	485.2
17.1 Other Liability - Occurrence	9,978	10.5	1,879	2.0	7,216	7.6	6,434	6.8	1,131	1.2	(8,195)	(8.6)
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18. Products Liability	169	13.7	31	2.5	61	5.0	200	16.2	(386)	(31.4)	(102,874)	(8,372.9)
19.1, 19.2 Private Passenger Auto Liability	234,521	10.9	62,880	2.9	143,753	6.7	116,350	5.4	20,430	0.9	(705,846)	(32.8)
19.3, 19.4 Commercial Auto Liability	25,150	12.1	6,095	2.9	8,988	4.3	27,565	13.2	(1,559)	(0.7)	(5,571)	(2.7)
21.1 Private Passenger Auto Physical Damage	193,278	11.0	50,137	2.9	112,538	6.4	108,906	6.2	18,415	1.0	474,010	27.0
21.2 Commercial Auto Physical Damage	7,786	12.2	1,818	2.9	2,805	4.4	8,559	13.4	210	0.3	(6,747)	(10.6)
22. Aircraft (all perils)												
23. Fidelity	2	11.6		1.9	1	4.2	4	20.6		0.0	(98)	(472.7)
24. Surety											3	100.0
26. Burglary and Theft		(196.0)		(36.1)		(72.4)		(380.4)		3.3	(3)	(20,421.4)
27. Boiler and Machinery	520	12.9	114	2.8	188	4.6	598	14.8	1	0.0	532	13.2
28. Credit												
29. International												
30. Warranty							1				(1)	
34. Aggregate write-ins for Other Lines of Business	300	10.7	71	2.5	171	6.1	135	4.8	30	1.1	2,144	76.4
35. TOTAL (Lines 1 through 34)	824,607	11.1	200,675	2.7	446,235	6.0	403,174	5.4	63,072	0.8	578,974	7.8
DETAILS OF WRITE-INS												
3401. Identity theft	300	10.7	64	2.3	171	6.1	135	4.8	30	1.1	2,151	76.6
3402. Miscellaneous taxes unassigned			7								(7)	
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	300	10.7	71	2.5	171	6.1	135	4.8	30	1.1	2,144	76.4