



# INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2015

(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 HELSDINGEN .....Title ACCOUNTING DIRECTOR .....Telephone 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 .....  | \$ | 86,228,403  |
| 2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 .....  | \$ | 5,032,291   |
| 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 .....  | \$ | 62,265,125  |
| 2.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2 ..... | \$ | 270,998,665 |
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 .....                | \$ | 1,411,718,053 |
| 3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 ..... | \$ | (229,249,572) |
- 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 Part 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 2015 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 .....	156,664					156,664
1.2 Reinsurance assumed .....	549,425					549,425
1.3 Reinsurance ceded .....	1,995					1,995
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3) .....	704,095					704,095
2. Commission and brokerage:						
2.1 Direct excluding contingent .....		627,548				627,548
2.2 Reinsurance assumed excluding contingent .....		1,867,320				1,867,320
2.3 Reinsurance ceded excluding contingent .....		42,349				42,349
2.4 Contingent - direct .....		141,587				141,587
2.5 Contingent - reinsurance assumed .....		558,935				558,935
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) .....		3,153,041				3,153,041
3. Allowances to managers and agents .....		92,958	(547)			92,410
4. Advertising .....	116	746,748				746,864
5. Boards, bureaus and associations .....	3,380	116	18,713			22,209
6. Surveys and underwriting reports .....	1		173,342			173,342
7. Audit of assureds' records .....						
8. Salary related items:						
8.1 Salaries .....	1,129,567	333,106	613,185		39,303	2,115,161
8.2 Payroll taxes .....	87,994	25,561	43,078		2,376	159,010
9. Employee relations and welfare .....	234,152	136,911	88,746		5,956	465,765
10. Insurance .....	1,817	411	1,941		123	4,293
11. Directors' fees .....						
12. Travel and travel items .....	77,325	20,314	25,960		887	124,487
13. Rent and rent items .....	77,650	28,244	64,240		(3,803)	166,331
14. Equipment .....	9,738	11,536	66,520		498	88,293
15. Cost or depreciation of EDP equipment and software .....	70,672	61,422	111,660		3,072	246,826
16. Printing and stationery .....	7,279	2,522	21,761		2,907	34,469
17. Postage, telephone and telegraph, exchange and express .....	44,640	20,342	101,559		471	167,012
18. Legal and auditing .....	1,482	299	25,797		5,753	33,332
19. Totals (Lines 3 to 18) .....	1,745,813	1,480,490	1,355,955		57,545	4,639,804
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....	154			638,810		638,810
20.2 Insurance department licenses and fees .....				24,170		24,170
20.3 Gross guaranty association assessments .....				(2,986)		(2,986)
20.4 All other (excluding Federal and foreign income and real estate) .....				24,180		24,180
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4) .....				684,174		684,174
21. Real estate expenses .....					27,882	27,882
22. Real estate taxes .....					7,093	7,093
23. Reimbursements by uninsured plans .....	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses .....	468,215	128,233	273,298		2,227	871,974
25. TOTAL EXPENSES INCURRED	2,918,124	4,761,764	1,629,253	684,174	94,746	10,088,062
<b>DETAILS OF WRITE-INS</b>						
2401. Outside clerical .....	448,606	160,100	263,438		9,890	882,034
2402. Change in unallocated loss adjustment expense reserves .....	30,835					30,835
2403. Miscellaneous income and expense .....	5,479	(6,932)	35,811		(7,663)	26,695
2498. Summary of remaining write-ins for Line 24 from overflow page .....	(16,704)	(24,935)	(25,951)			(67,590)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above) .....	468,215	128,233	273,298		2,227	871,974

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2015 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	31,926	XXX	32,547	100.0			16,011	49.2	1,029	3.2	2,476	7.6	9,263	28.5	2,009	6.2	1,092	3.4	17,064	52.4	5,200	16.0
2.1 Allied Lines	2,589	XXX	2,719	100.0			2,103	77.4	85	3.1	1,300	47.8	809	29.7	35	1.3	1,531	56.3	1,213	44.6	422	15.5
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood		XXX		100.0							2,795						1,010					(726)
2.4 Private crop		XXX		100.0																		
3. Farmowners Multiple Peril		XXX		100.0																		
4. Homeowners Multiple Peril	7,219,934	XXX	7,107,460	100.0			3,467,715	48.8	109,889	1.5	503,458	7.1	1,557,829	21.9	176,719	2.5	149,131	2.1	3,934,619	55.4	1,176,125	16.5
5.1 Commercial Multiple Peril (Non-Liability Portion)	528,448	XXX	535,625	100.0			279,455	52.2	6,592	1.2	45,168	8.4	97,644	18.2	5,549	1.0	15,542	2.9	276,672	51.7	86,091	16.1
5.2 Commercial Multiple Peril (Liability Portion)	140,886	XXX	142,873	100.0			42,583	29.8	12,576	8.8	347	0.2	208,470	145.9	54,258	38.0	10,953	7.7	71,590	50.1	22,952	16.1
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	5,378	XXX	5,285	100.0			1,716	32.5	(12)	(0.2)	798	15.1	659	12.5	47	0.9	165	3.1	2,451	46.4	876	16.6
9. Inland Marine	193,961	XXX	193,146	100.0			65,918	34.1	2,254	1.2	11,939	6.2	14,199	7.4	652	0.3	3,945	2.0	96,017	49.7	31,604	16.4
10. Financial Guaranty		XXX		100.0																		
11. Medical Professional Liability		XXX		100.0			35		1				51		4		1					
12. Earthquake	3,325	XXX	3,405	100.0			273	8.0	112	3.3	9	0.3	190	5.6	21	0.6	35	1.0	1,699	49.9	542	15.9
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	272	XXX	215	100.0	10	4.6	2,177	1,010.5	(718)	(333.0)	(797)	(369.9)	84,189	39,075.2	3,624	1,682.3	3,591	1,666.9	(630)	(292.6)	44	20.6
17.1 Other Liability - Occurrence	286,342	XXX	281,908	100.0			181,329	64.3	26,660	9.5	16,343	5.8	861,844	305.7	89,732	31.8	27,506	9.8	143,352	50.9	46,656	16.6
17.2 Other Liability - Claims-Made		XXX		100.0																		
17.3 Excess Workers' Compensation		XXX		100.0																		
18. Products Liability	1,211	XXX	1,244	100.0			26,012	2,090.5	15,049	1,209.4	9,630	773.9	837,306	67,292.0	152,104	12,224.2	41,639	3,346.4	185	14.9	197	15.9
19.1, 19.2 Private Passenger Auto Liability	10,853,391	XXX	10,752,419	100.0			7,650,195	71.1	500,788	4.7	984,019	9.2	7,992,451	74.3	1,808,774	16.8	716,177	6.7	2,898,996	27.0	1,768,427	16.4
19.3, 19.4 Commercial Auto Liability	257,487	XXX	251,868	100.0			172,861	68.6	13,022	5.2	17,871	7.1	287,034	114.0	27,583	11.0	15,039	6.0	130,417	51.8	41,942	16.7
21.1 Private Passenger Auto Physical Damage	8,152,957	XXX	8,040,444	100.0			4,354,021	54.2	16,391	0.2	608,571	7.6	150,761	1.9	16,387	0.2	65,203	0.8	2,157,615	26.8	1,328,425	16.5
21.2 Commercial Auto Physical Damage	84,076	XXX	81,350	100.0			57,701	70.9	333	0.4	9,809	12.1	3,214	4.0	178	0.2	1,911	2.3	42,478	52.2	13,699	16.8
22. Aircraft (all perils)									1,135,073		(73,821.8)		(9,863,64)		(200,388)		19	(67,084.0)				
		XXX		100.0			(321)	7	21		1	(3,121.2)	2,791	4.2	57	0						16.3
23. Fidelity	14	XXX	17	100.0			2	11.7			(3)	(17.0)					1	3.5	7	44.7	2	14.0
24. Surety	3	XXX	3	100.0			1	46.2	12	389.4	(3)	(108.2)	86	2,820.2	3	105.4	2	53.2	2	50.1	1	17.2
26. Burglary and Theft		XXX		100.0			53				7		10				4					
27. Boiler and Machinery									1,667,729				3,478,578				69	335,377.7				(57,730.4)
		XXX		100.0			344	5	(2)	(8,531.4)	204	988,735.2	717	7	1	2,934.3			1.9		(12)	
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
30. Warranty		XXX		100.0																		
31, 32, 33 Reinsurance - Nonproportional Assumed		XXX		100.0			(1,724)		13				3,485		15							
34. Aggregate write-ins for Other Lines of Business	12,095	XXX	12,303	100.0			21	0.2	1	0.0	86	0.7	6	0.1	1	0.0			5,818	47.3	1,971	16.0
35. TOTAL (Lines 1 through 34)	27,774,297	XXX	27,444,832	100.0	10	0.0	16,318,248	59.5	704,095	2.6	2,214,028	8.1	12,113,007	44.1	2,337,751	8.5	1,054,565	3.8	9,779,565	35.6	4,524,440	16.5
<b>DETAILS OF WRITE-INS</b>																						
3401. Identity theft	12,095	XXX	12,303	100.0			21	0.2	1	0.0	86	0.7	6	0.1	1	0.0			5,818	47.3	1,971	16.0
3402. Miscellaneous taxes unassigned		XXX		100.0																		
3403. Summary of remaining write-ins for Line 34 from overflow page		XXX		100.0																		
3498. Totals (Lines 3401 thru 3403 plus	12,095	XXX	12,303	100.0			21	0.2	1	0.0	86	0.7	6	0.1	1	0.0			5,818	47.3	1,971	16.0

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2015 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	5,142	15.8	1,301	4.0	679	2.1	2,779	8.5	77	0.2	3,207	9.9	679	2.1	3,886	11.9	806	2.5	4,692	14.4
2.1 Allied Lines	268	9.8	264	9.7	133	4.9	280	10.3	6	0.2	(1,708)	(62.8)	82	3.0	(1,626)	(59.8)	75	2.8	(1,551)	(57.0)
2.2 Multiple Peril Crop																				
2.3 Federal Flood	399		(360)		(18,203)		(7,951)				23,319		90		23,409		14		23,423	
2.4 Private crop																				
3. Farmowners Multiple Peril																				
4. Homeowners Multiple Peril	906,779	12.8	187,462	2.6	379,570	5.3	301,280	4.2	41,147	0.6	1,292,456	18.2	125,686	1.8	1,418,142	20.0	163,049	2.3	1,581,191	22.2
5.1 Commercial Multiple Peril (Non-Liability Portion)	62,873	11.7	13,565	2.5	35,483	6.6	39,864	7.4	4,162	0.8	56,786	10.6	8,235	1.5	65,021	12.1	12,093	2.3	77,114	14.4
5.2 Commercial Multiple Peril (Liability Portion)	16,322	11.4	3,500	2.4	8,660	6.1	11,194	7.8	825	0.6	48,517	34.0	10,963	7.7	59,479	41.6	5,831	4.1	65,310	45.7
6. Mortgage Guaranty																				
8. Ocean Marine	619	11.7	92	1.7	381	7.2	607	11.5	47	0.9	1,132	21.4	65	1.2	1,196	22.6	111	2.1	1,308	24.7
9. Inland Marine	23,600	12.2	4,238	2.2	11,144	5.8	12,313	6.4	651	0.3	62,392	32.3	2,092	1.1	64,484	33.4	3,965	2.1	68,449	35.4
10. Financial Guaranty																				
11. Medical Professional Liability											(36)		2		(34)		1		(33)	
12. Earthquake	481	14.1	71	2.1	166	4.9	157	4.6	1	0.0	2,137	62.8	35	1.0	2,172	63.8	70	2.1	2,242	65.9
13. Group A&H (See Interrogatory 1)																				
14. Credit A&H											234		4		238		1		239	
15. Other A&H (See Interrogatory 1)																				
16. Workers' Compensation		0.0	5	2.3	6	2.6	161	74.7	(3)	(1.3)	(632)	(293.1)	3,236	1,501.9	2,604	1,208.8	973	451.7	3,578	1,660.5
17.1 Other Liability - Occurrence	34,942	12.4	6,128	2.2	16,811	6.0	18,650	6.6	2,590	0.9	(16,365)	(5.8)	36,006	12.8	19,641	7.0	15,797	5.6	35,438	12.6
17.2 Other Liability - Claims-Made																				
17.3 Excess Workers' Compensation																				
18. Products Liability	142	11.4	29	2.3	55	4.4	198	15.9	(378)	(30.4)	(50,247)	(4,038.2)	36,196	2,909.0	(14,051)	(1,129.3)	10,979	882.4	(3,072)	(246.9)
19.1, 19.2 Private Passenger Auto Liability	1,160,441	10.8	264,305	2.5	677,836	6.3	689,458	6.4	32,691	0.3	(1,141,932)	(10.6)	363,109	3.4	(778,823)	(7.2)	268,519	2.5	(510,304)	(4.7)
19.3, 19.4 Commercial Auto Liability	29,725	11.8	7,452	3.0	10,143	4.0	30,484	12.1	(425)	(0.2)	(30,116)	(12.0)	12,910	5.1	(17,206)	(6.8)	8,338	3.3	(8,868)	(3.5)
21.1 Private Passenger Auto Physical Damage	899,725	11.2	193,263	2.4	481,686	6.0	518,672	6.5	29,088	0.4	997,204	12.4	19,353	0.2	1,016,557	12.6	123,980	1.5	1,140,538	14.2
21.2 Commercial Auto Physical Damage	9,764	12.0	2,159	2.7	3,352	4.1	9,971	12.3	(39)	0.0	(11,779)	(14.5)	744	0.9	(11,035)	(13.6)	1,652	2.0	(9,383)	(11.5)
22. Aircraft (all perils)																				
											(1,058.03)		(377,989.4)		(1,436.02)		(114,473.5)		(1,550.49)	
											299		107		406		32		439	
23. Fidelity	2	9.8		1.9	1	3.8	3	18.3		0.0	12	70.7		1.4	12	72.1		2.3	12	74.5
24. Surety											(7)	(227.5)		3	104.5	(4)	(123.0)		(3)	(90.1)
26. Burglary and Theft											(61)				(60)				(60)	
27. Boiler and Machinery																				
			2,191,483				3,047,919					(9,324.79)			(9,222.41)				(9,190.21)	
	451	6	115	557,746.4	181	860,278.3	628	3		462.5	(1,921)	8.4	21	102,383.5	(1,900)	4.9	7	32,203.9	(1,893)	1.0
28. Credit	(41)		17								24				24				24	
29. International																				
30. Warranty																				
31, 32, 33 Reinsurance - Nonproportional Assumed											1,710		151		1,861		46		1,907	
34. Aggregate write-ins for Other Lines of Business	1,408	11.4	568	4.6	638	5.2	507	4.1	75	0.6	9,150	74.4	104	0.8	9,254	75.2	238	1.9	9,492	77.1
35. TOTAL (Lines 1 through 34)	3,153,041	11.5	684,174	2.5	1,608,723	5.9	1,629,253	5.9	110,517	0.4	1,243,776	4.5	619,873	2.3	1,863,648	6.8	616,580	2.2	2,480,228	9.0
<b>DETAILS OF WRITE-INS</b>																				
3401. Identity theft	1,408	11.4	302	2.5	638	5.2	507	4.1	75	0.6	9,415	76.5	104	0.8	9,519	77.4	238	1.9	9,757	79.3
3402. Miscellaneous taxes unassigned			265								(265)				(265)				(265)	
3403.																				
3498. Summary of remaining write-ins for Line 34 from overflow page																				

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2015 OF THE ALLSTATE INSURANCE COMPANY

3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,408	11.4	568	4.6	638	5.2	507	4.1	75	0.6	9,150	74.4	104	0.8	9,254	75.2	238	1.9	9,492	77.1
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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 2015 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	1,078	XXX	1,132	100.0			(246)	(21.7)	32	2.8	225	19.9	112	9.9	28	2.5	419	37.0	532	47.0	(48)	(4.2)	
2.1 Allied Lines	2,505	XXX	2,635	100.0			2,398	91.0	36	1.3	1,304	49.5	547	20.8	12	0.5	1,522	57.8	1,212	46.0	(111)	(4.2)	
2.2 Multiple Peril Crop		XXX		100.0																			
2.3 Federal Flood	268,707	XXX	282,472	100.0			105,628	37.4			10,335	3.7	21,562	7.6			1,010	0.4	165,421	58.6	(11,960)	(4.2)	
2.4 Private crop		XXX		100.0																			
3. Farmowners Multiple Peril		XXX		100.0																			
4. Homeowners Multiple Peril	2,298,572	XXX	2,358,703	100.0			962,511	40.8	28,755	1.2	143,062	6.1	589,647	25.0	83,250	3.5	61,076	2.6	1,184,816	50.2	(102,310)	(4.3)	
5.1 Commercial Multiple Peril (Non-Liability Portion)	214,913	XXX	228,737	100.0			116,892	51.1	1,468	0.6	19,261	8.4	62,086	27.1	2,898	1.3	8,915	3.9	104,697	45.8	(9,566)	(4.2)	
5.2 Commercial Multiple Peril (Liability Portion)	61,905	XXX	65,384	100.0			24,274	37.1	9,215	14.1	(826)	(1.3)	167,954	256.9	42,601	65.2	9,559	14.6	30,134	46.1	(2,755)	(4.2)	
6. Mortgage Guaranty		XXX		100.0																			
8. Ocean Marine	661	XXX	693	100.0			53	7.6		0.0	289	41.7	21	3.1	2	0.2	81	11.7	289	41.7	(29)	(4.2)	
9. Inland Marine	60,603	XXX	62,345	100.0			19,669	31.5	716	1.1	5,940	9.5	4,597	7.4	119	0.2	2,877	4.6	29,653	47.6	(2,697)	(4.3)	
10. Financial Guaranty		XXX		100.0																			
11. Medical Professional Liability		XXX		100.0																			
12. Earthquake	1,305	XXX	1,337	100.0			18	1.3	43	3.2	(32)	(2.4)	60	4.5	12	0.9	24	1.8	676	50.6	(58)	(4.3)	
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	145	XXX	145	100.0			2,217	1,526.3	(652)	(448.6)	(832)	(572.7)	45,639	31,420.5	1,874	1,289.8	2,973	2,046.8			(6)	(4.5)	
17.1 Other Liability - Occurrence	83,375	XXX	86,502	100.0			10,329	11.9	14,372	16.6	7,576	8.8	455,409	526.5	73,243	84.7	18,757	21.7	41,423	47.9	(3,711)	(4.3)	
17.2 Other Liability - Claims-Made		XXX		100.0																			
17.3 Excess Workers' Compensation		XXX		100.0																			
18. Products Liability	1,169	XXX	1,236	100.0			18,220	1,473.9	12,269	992.5	10,415	842.5	725,935	58,722.3	213,752	17,290.9	29,356	2,374.7	558	45.2	(52)	(4.2)	
19.1, 19.2 Private Passenger Auto Liability	1,847,061	XXX	1,898,565	100.0			1,378,108	72.6	77,312	4.1	187,577	9.9	4,935,027	259.9	768,302	40.5	402,589	21.2	460,021	24.2	(82,213)	(4.3)	
19.3, 19.4 Commercial Auto Liability	233,320	XXX	227,790	100.0			163,379	71.7	11,952	5.2	15,731	6.9	251,512	110.4	23,338	10.2	13,008	5.7	117,936	51.8	(10,385)	(4.6)	
21.1 Private Passenger Auto Physical Damage	1,581,946	XXX	1,610,970	100.0			631,239	39.2	894	0.1	111,730	6.9	13,140	0.8	1,915	0.1	30,424	1.9	390,217	24.2	(70,413)	(4.4)	
21.2 Commercial Auto Physical Damage	70,771	XXX	68,660	100.0			49,466	72.0	252	0.4	8,840	12.9	2,758	4.0	150	0.2	1,770	2.6	35,745	52.1	(3,150)	(4.6)	
22. Aircraft (all perils)		XXX		100.0																			
23. Fidelity	14	XXX	17	100.0			2	11.9		0.7	(3)	(17.0)	3	18.2		0.8	1	3.5	7	44.7	(1)	(3.8)	
24. Surety	3	XXX	3	100.0			3	89.7	1	17.9	(3)	(107.6)	68	2,231.0	2	53.8	1	35.9	2	50.2		(4.7)	
26. Burglary and Theft		XXX		100.0			53				7		10				4						
27. Boiler and Machinery	4,405	XXX	4,511	100.0			2,321	51.4	(2)	0.0	204	4.5	966	21.4	1	0.0	69	1.5	2,170	48.1	(196)	(4.3)	
28. Credit		XXX		100.0																			
29. International		XXX		100.0																			
30. Warranty		XXX		100.0																			
34. Aggregate write-ins for Other Lines of Business	2,455	XXX	2,555	100.0				0.0		0.0	19	0.7	0.0			0.0			1,208	47.3	(109)	(4.3)	
35. TOTAL (Lines 1 through 34)	6,734,916	XXX	6,904,394	100.0			3,486,149	50.5	156,664	2.3	520,818	7.5	7,277,052	105.4	1,211,499	17.5	584,436	8.5	2,566,716	37.2	(299,773)	(4.3)	
<b>DETAILS OF WRITE-INS</b>																							
3401. Identity theft	2,455	XXX	2,555	100.0				0.0		0.0	19	0.7	0.0			0.0			1,208	47.3	(109)	(4.3)	
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)	2,455	XXX	2,555	100.0				0.0		0.0	19	0.7	0.0			0.0			1,208	47.3	(109)	(4.3)	

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2015 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	130	11.5	42	3.7	87	7.7	98	8.6	8	0.7	772	68.2
2.1	Allied Lines	290	11.0	80	3.0	133	5.0	280	10.6	6	0.2	(1,880)	(71.4)
2.2	Multiple Peril Crop												
2.3	Federal Flood	40,853	14.5	6,930	2.5	3	0.0	10,011	3.5		0.0	108,712	38.5
2.4	Private crop												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril	256,354	10.9	57,201	2.4	128,306	5.4	80,729	3.4	20,643	0.9	722,428	30.6
5.1	Commercial Multiple Peril (Non-Liability Portion)	24,639	10.8	5,353	2.3	13,167	5.8	21,407	9.4	1,687	0.7	28,237	12.3
5.2	Commercial Multiple Peril (Liability Portion)	7,069	10.8	1,540	2.4	3,181	4.9	6,667	10.2	345	0.5	14,609	22.3
6.	Mortgage Guaranty												
8.	Ocean Marine	78	11.3	15	2.2	57	8.2	64	9.2		0.0	137	19.8
9.	Inland Marine	6,950	11.1	1,369	2.2	3,986	6.4	3,246	5.2	248	0.4	20,717	33.2
10.	Financial Guaranty												
11.	Medical Professional Liability												
12.	Earthquake	151	11.3	29	2.2	72	5.4	40	3.0	1	0.0	1,017	76.1
13.	Group A&H (See Interrogatory 1)												
14.	Credit A&H											387	
15.	Other A&H (See Interrogatory 1)												
16.	Workers' Compensation		0.0	2	1.1	6	3.9	161	110.6	(3)	(1.9)	(759)	(522.5)
17.1	Other Liability - Occurrence	9,393	10.9	1,826	2.1	5,509	6.4	5,033	5.8	1,082	1.3	33,546	38.8
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.	Products Liability	154	12.4	29	2.3	55	4.4	198	16.0	(378)	(30.6)	(40,481)	(3,274.6)
19.1, 19.2	Private Passenger Auto Liability	208,665	11.0	52,817	2.8	121,909	6.4	91,647	4.8	17,837	0.9	(201,633)	(10.6)
19.3, 19.4	Commercial Auto Liability	26,250	11.5	6,193	2.7	8,980	3.9	27,611	12.1	(487)	(0.2)	(32,794)	(14.4)
21.1	Private Passenger Auto Physical Damage	179,300	11.1	44,602	2.8	97,619	6.1	94,572	5.9	16,053	1.0	467,067	29.0
21.2	Commercial Auto Physical Damage	8,075	11.8	1,831	2.7	2,796	4.1	8,634	12.6	(45)	(0.1)	(11,280)	(16.4)
22.	Aircraft (all perils)												
23.	Fidelity	2	10.6		1.9	1	3.8	3	18.3		0.0	12	69.8
24.	Surety											3	100.0
26.	Burglary and Theft											(61)	
27.	Boiler and Machinery	507	11.2	115	2.5	181	4.0	628	13.9		0.0	557	12.4
28.	Credit												
29.	International												
30.	Warranty												
34.	Aggregate write-ins for Other Lines of Business	275	10.8	87	3.4	140	5.5	112	4.4	27	1.0	1,948	76.3
35.	TOTAL (Lines 1 through 34)	769,135	11.1	180,061	2.6	386,189	5.6	351,137	5.1	57,023	0.8	1,111,263	16.1
<b>DETAILS OF WRITE-INS</b>													
3401.	Identity theft	275	10.8	57	2.2	140	5.5	112	4.4	27	1.0	1,978	77.4
3402.	Miscellaneous taxes unassigned			30								(30)	
3403.													
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	275	10.8	87	3.4	140	5.5	112	4.4	27	1.0	1,948	76.3



INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2015 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 .....	13		4,575			4,587
2405. Servicing Fees .....	(16,717)	(24,935)	(30,526)			(72,178)
2497. Summary of remaining write-ins for Line 24 from overflow page	(16,704)	(24,935)	(25,951)			(67,590)