



# INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2016

(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 ALMA LOPEZ .....Title SENIOR MANAGER ..... Telephone 847-402-6704 .....

## INTERROGATORIES

1. Change in reserve for deferred maternity and other similar benefits are reflected in:
 

1.1 Premiums Earned .....	[ ]	
1.2 Losses Incurred .....	[ ]	
1.3 Not Applicable .....	[ X ]	
  
2. Indicate amounts received from securities subject to proration for federal tax purposes. Report amounts in whole dollars only:
 

2.1 Amount included on Exhibit of Net Investment Income, Line 1.1, Column 2 .....	\$	78,001,303
2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 .....	\$	4,666,385
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 .....	\$	77,468,470
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 .....	\$	1,136,738,212
3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 .....	\$	(199,748,270)
  
- 4.1 The information provided in the Insurance Expense Exhibit will be used by many persons to estimate the allocation of expenses and profit to the various lines of business. Are there any items requiring special comment or explanation? ..... Yes [ ] No [ X ]
- 4.2 Are items allocated to lines of business in Parts II and III using methods not defined in the instructions? ..... Yes [ X ] No [ ]  
Statement may be attached.
- 4.3 If yes, explain:  
The Miscellaneous taxes unassigned reflected on 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 2016 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 .....	186,461					186,461
1.2 Reinsurance assumed .....	686,794					686,794
1.3 Reinsurance ceded .....	31,062					31,062
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3) .....	842,193					842,193
2. Commission and brokerage:						
2.1 Direct excluding contingent .....		590,739				590,739
2.2 Reinsurance assumed excluding contingent .....		1,957,381				1,957,381
2.3 Reinsurance ceded excluding contingent .....		41,822				41,822
2.4 Contingent - direct .....		138,923				138,923
2.5 Contingent - reinsurance assumed .....		572,140				572,140
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) .....		3,217,361				3,217,361
3. Allowances to managers and agents .....		83,303	(803)			82,499
4. Advertising .....	225	754,957	3			755,185
5. Boards, bureaus and associations .....	3,648	89	11,702			15,438
6. Surveys and underwriting reports .....			153,821			153,821
7. Audit of assureds' records .....						
8. Salary related items:						
8.1 Salaries .....	1,190,350	314,538	609,748		40,765	2,155,401
8.2 Payroll taxes .....	90,908	23,335	42,205		2,223	158,671
9. Employee relations and welfare .....	242,969	133,027	95,543		6,784	478,323
10. Insurance .....	1,800	330	2,069		165	4,364
11. Directors' fees .....						
12. Travel and travel items .....	84,765	20,953	24,962		720	131,400
13. Rent and rent items .....	77,888	29,510	64,766		(964)	171,201
14. Equipment .....	9,631	12,092	46,458		477	68,658
15. Cost or depreciation of EDP equipment and software .....	68,338	63,767	121,633		3,361	257,100
16. Printing and stationery .....	8,165	4,329	17,819		3,567	33,880
17. Postage, telephone and telegraph, exchange and express .....	42,229	28,946	89,146		780	161,102
18. Legal and auditing .....	1,096	432	30,760		3,186	35,476
19. Totals (Lines 3 to 18) .....	1,822,012	1,469,608	1,309,833		61,066	4,662,519
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....71 .....				660,186		660,186
20.2 Insurance department licenses and fees .....				22,621		22,621
20.3 Gross guaranty association assessments .....				1,395		1,395
20.4 All other (excluding Federal and foreign income and real estate) .....				24,334		24,334
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4) .....				708,534		708,534
21. Real estate expenses .....				26,729		26,729
22. Real estate taxes .....				9,021		9,021
23. Reimbursements by uninsured plans .....	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses .....	555,231	99,185	355,208		52	1,009,676
<b>25. TOTAL EXPENSES INCURRED</b> .....	<b>3,219,436</b>	<b>4,786,154</b>	<b>1,665,041</b>	<b>708,534</b>	<b>96,868</b>	<b>10,476,033</b>
<b>DETAILS OF WRITE-INS</b>						
2401. Outside clerical .....	545,090	130,257	295,530		9,353	980,231
2402. Change in unallocated loss adjustment expense reserves .....	43,022					43,022
2403. Miscellaneous income and expense .....	1,658	(6,987)	56,011		(9,301)	41,381
2498. Summary of remaining write-ins for Line 24 from overflow page .....	(34,539)	(24,085)	3,667			(54,958)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above) .....	555,231	99,185	355,208		52	1,009,676

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2016 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	29,736	XXX	30,977	100.0			15,638	50.5	910	2.9	1,539	5.0	9,325	30.1	2,033	6.6	665	2.1	15,823	51.1	4,773	15.4	
2.1 Allied Lines	2,145	XXX	2,262	100.0			1,043	46.1	(4)	(0.2)	(304)	(13.4)	1,137	50.3	59	2.6	1,089	48.1	1,096	48.4	344	15.2	
2.2 Multiple Peril Crop		XXX		100.0														1,262				(3,970)	
2.3 Federal Flood		XXX		100.0																			
2.4 Private Crop		XXX		100.0																			
2.5 Private Flood		XXX		100.0																			
3. Farmowners Multiple Peril		XXX		100.0																			
4. Homeowners Multiple Peril	7,175,161	XXX	7,213,328	100.0			3,831,138	53.1	124,530	1.7	536,139	7.4	1,613,325	22.4	184,306	2.6	147,827	2.0	3,896,452	54.0	1,151,008	16.0	
5.1 Commercial Multiple Peril (Non-Liability Portion)	506,568	XXX	515,768	100.0			314,902	61.1	7,987	1.5	47,904	9.3	97,007	18.8	5,392	1.0	15,259	3.0	267,472	51.9	81,154	15.7	
5.2 Commercial Multiple Peril (Liability Portion)	133,485	XXX	136,850	100.0			59,627	43.6	16,622	12.1	4,380	3.2	195,298	142.7	48,868	35.7	10,101	7.4	68,225	49.9	21,539	15.7	
6. Mortgage Guaranty		XXX		100.0																			
8. Ocean Marine	5,375	XXX	5,372	100.0			2,272	42.3	14	0.3	461	8.6	614	11.4	48	0.9	86	1.6	2,455	45.7	863	16.1	
9. Inland Marine	190,194	XXX	192,073	100.0			73,006	38.0	2,457	1.3	12,954	6.7	15,993	8.3	797	0.4	4,261	2.2	94,138	49.0	30,547	15.9	
10. Financial Guaranty		XXX		100.0																			
11. Medical Professional Liability		XXX		100.0			197		50		2		47		4								
12. Earthquake	3,022	XXX	3,181	100.0			19	0.6	57	1.8	34	1.1	77	2.4	11	0.3	18	0.6	1,540	48.4	485	15.3	
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																							
	(45)	XXX	(677)	100.0			(6,606)	975.5	(73)	10.8	(114)	16.9	72,894		(10,764.5)								
17.1 Other Liability - Occurrence	297,443	XXX	289,710	100.0			179,490	62.0	23,262	8.0	15,055	5.2	810,737	279.8	67,919	23.4	27,594	9.5	151,086	52.2	47,772	16.5	
17.2 Other Liability - Claims-Made		XXX		100.0																			
17.3 Excess Workers' Compensation		XXX		100.0																			
18. Products Liability	757	XXX	576	100.0			20,809	3,615.5	39,607	6,881.5	13,133	2,281.8	801,725	139,297.2	167,056	29,025.5	44,885	7,798.7	367	63.7	122	21.1	
19.1, 19.2 Private Passenger Auto Liability	11,499,985	XXX	11,338,052	100.0			7,586,692	66.9	574,199	5.1	1,048,570	9.2	8,670,283	76.5	1,922,492	17.0	750,222	6.6	3,060,930	27.0	1,846,926	16.3	
19.3, 19.4 Commercial Auto Liability	256,965	XXX	255,426	100.0			223,260	87.4	19,190	7.5	23,588	9.2	356,453	139.6	33,070	12.9	16,920	6.6	131,956	51.7	41,136	16.1	
21.1 Private Passenger Auto Physical Damage	8,292,663	XXX	8,286,848	100.0			4,811,082	58.1	32,888	0.4	654,679	7.9	212,136	2.6	24,015	0.3	72,093	0.9	2,163,429	26.1	1,331,806	16.1	
21.2 Commercial Auto Physical Damage	86,573	XXX	85,835	100.0			58,041	67.6	440	0.5	11,176	13.0	4,352	5.1	193	0.2	1,825	2.1	43,216	50.3	13,904	16.2	
22. Aircraft (all perils)																							
									(129,683)														
							(63)	273,198.9	30	0	2	(8,649.3)	2,610	15.4	49	6	21	(90,977.0)					
23. Fidelity	13	XXX	14	100.0			7	47.3		1.1		0.6	1	7.1		0.1		2.8	6	42.4	2	14.5	
24. Surety	3	XXX	3	100.0			3	121.1	1	21.3	(1)	(18.3)	68	2,347.7	2	56.7	1	37.8	1	51.5			15.8
26. Burglary and Theft		XXX		100.0			21				3		1				3						
27. Boiler and Machinery																							
							110,044.7		1,679,770		55,422.69		289,191.6		23,207,340								(16,693.5)
							440	97.5	7	0	222	2.5	1,157	00.0	4	884,700.0	93	0				(67)	38.6
28. Credit		XXX		100.0																			
29. International		XXX		100.0																			
30. Warranty		XXX		100.0																			
31, 32, 33 Reinsurance - Nonproportional Assumed		XXX		100.0			516		19				3,505		24								
34. Aggregate write-ins for Other Lines of Business	11,349	XXX	11,721	100.0			11	0.1	1	0.0	67	0.6	4	0.0	1	0.0		0.0	5,446	46.5	1,823	15.6	
35. TOTAL (Lines 1 through 34)	28,491,392	XXX	28,367,319	100.0			17,171,545	60.5	842,193	3.0	2,377,244	8.4	12,868,749	45.4	2,459,473	8.7	1,097,587	3.9	9,903,639	34.9	4,570,159	16.1	
<b>DETAILS OF WRITE-INS</b>																							
3401. Identity theft	11,349	XXX	11,721	100.0			11	0.1	1	0.0	67	0.6	4	0.0	1	0.0		0.0	5,446	46.5	1,823	15.6	

270-4

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2016 OF THE ALLSTATE INSURANCE COMPANY

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)	11,349 XXX	11,721 100.0				11	0.1	1	0.0	67	0.6	4	0.0	1	0.0	0.0	5,446	46.5	1,823	15.6				

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2016 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																		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)		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			
	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
1. Fire	4,749	15.3	929	3.0	570	1.8	2,662	8.6	77	0.2	4,058	13.1	566	1.8	4,623	14.9	616	2.0	5,239	16.9
2.1 Allied Lines	228	10.1	29	1.3	103	4.6	240	10.6	6	0.3	934	41.3	83	3.7	1,016	44.9	55	2.4	1,071	47.4
2.2 Multiple Peril Crop																				
2.3 Federal Flood	349		79		(17,746)		(7,365)				16,929		101		17,030		9		17,040	
2.4 Private Crop																				
2.5 Private Flood																				
3. Farmowners Multiple Peril																				
4. Homeowners Multiple Peril	887,109	12.3	192,304	2.7	368,462	5.1	303,536	4.2	42,947	0.6	1,013,057	14.0	110,285	1.5	1,123,342	15.6	133,443	1.8	1,256,785	17.4
5.1 Commercial Multiple Peril (Non-Liability Portion)	59,381	11.5	13,072	2.5	33,143	6.4	37,785	7.3	4,454	0.9	6,049	1.2	6,971	1.4	13,019	2.5	9,450	1.8	22,470	4.4
5.2 Commercial Multiple Peril (Liability Portion)	15,269	11.2	3,380	2.5	8,037	5.9	10,372	7.6	848	0.6	20,009	14.6	8,574	6.3	28,584	20.9	4,385	3.2	32,969	24.1
6. Mortgage Guaranty																				
8. Ocean Marine	629	11.7	126	2.3	394	7.3	620	11.5	57	1.1	913	17.0	50	0.9	963	17.9	91	1.7	1,054	19.6
9. Inland Marine	23,116	12.0	4,271	2.2	10,745	5.6	12,694	6.6	748	0.4	53,577	27.9	1,793	0.9	55,371	28.8	3,191	1.7	58,561	30.5
10. Financial Guaranty																				
11. Medical Professional Liability											(248)		2		(246)				(246)	
12. Earthquake	390	12.3	68	2.1	156	4.9	153	4.8	1	0.0	2,304	72.4	26	0.8	2,331	73.3	52	1.6	2,383	74.9
13. Group A&H (See Interrogatory 1)																				
14. Credit A&H																				
15. Other A&H (See Interrogatory 1)																				
16. Workers' Compensation		0.0	31	(4.6)			717	(105.9)		0.0	5,368	(792.7)	2,393	(353.4)	7,761	(1,146.2)	779	(115.0)	8,540	(1,261.2)
17.1 Other Liability - Occurrence	36,413	12.6	6,411	2.2	17,230	5.9	19,763	6.8	2,600	0.9	(5,312)	(1.8)	29,306	10.1	23,994	8.3	12,436	4.3	36,430	12.6
17.2 Other Liability - Claims-Made																				
17.3 Excess Workers' Compensation																				
18. Products Liability												(12,798.6)								
19.1, 19.2 Private Passenger Auto Liability	86	14.9	19	3.3	32	5.6	141	24.5	(412)	(71.6)	(73,663)		29,723	5,164.2	(43,940)	(7,634.4)	8,480	1,473.3	(35,461)	(6,161.2)
19.3, 19.4 Commercial Auto Liability	1,233,582	10.9	279,920	2.5	672,099	5.9	718,699	6.3	31,025	0.3	(744,684)	(6.6)	332,665	2.9	(412,019)	(3.6)	228,354	2.0	(183,665)	(1.6)
21.1 Private Passenger Auto Physical Damage	28,789	11.3	7,788	3.0	9,391	3.7	28,689	11.2	(2,990)	(1.2)	(88,259)	(34.6)	12,411	4.9	(75,849)	(29.7)	7,148	2.8	(68,701)	(26.9)
21.2 Commercial Auto Physical Damage	915,984	11.1	197,179	2.4	462,289	5.6	525,695	6.3	29,615	0.4	716,669	8.6	18,076	0.2	734,744	8.9	102,720	1.2	837,464	10.1
22. Aircraft (all perils)	9,589	11.2	2,229	2.6	3,149	3.7	9,555	11.1	2,780	3.2	(5,563)	(6.5)	730	0.9	(4,833)	(5.6)	1,399	1.6	(3,434)	(4.0)
												(134,766.7)		(349,696.4)		(484,463.1)		(99,657.4)		(584,120.5)
23. Fidelity	1	9.5		2.0			3	19.3		(0.1)	2	16.6		0.7	2	17.3		1.6	3	19.0
24. Surety											(1)	(24.1)		82.2	2	58.1		1	24.4	2
26. Burglary and Theft											(25)				(25)				(24)	
27. Boiler and Machinery																				
	408	102,015.8	113	28,343.64	161	40,209.62	152,456.5	22.5	(464,870.0)		(490,637.5)		7,697,000		(482,940.687.5)		2,112,000		(480,828.687.5)	
28. Credit	(27)	75.0	7	0.0			610		(2)	0	(1,963)	20	31	0	(1,932)	20	8	0	(1,923)	20
29. International																				
30. Warranty	(1)		1																	
31, 32, 33 Reinsurance - Nonproportional Assumed											(535)		102		(433)		29		(404)	
34. Aggregate write-ins for Other Lines of Business	1,316	11.2	577	4.9	579	4.9	473	4.0	76	0.6	8,772	74.8	70	0.6	8,842	75.4	183	1.6	9,025	77.0
35. TOTAL (Lines 1 through 34)	3,217,361	11.3	708,534	2.5	1,568,793	5.5	1,665,041	5.9	111,831	0.4	928,439	3.3	554,041	2.0	1,482,480	5.2	512,851	1.8	1,995,332	7.0
<b>DETAILS OF WRITE-INS</b>																				
3401. Identity theft	1,316	11.2	288	2.5	579	4.9	473	4.0	76	0.6	9,061	77.3	70	0.6	9,131	77.9	183	1.6	9,314	79.5
3402. Miscellaneous taxes unassigned			289								(289)				(289)				(289)	

270-5

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2016 OF THE ALLSTATE INSURANCE COMPANY

3403.																					
3498.	Summary of remaining write-ins for Line 34 from overflow page																				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,316	11.2	577	4.9	579	4.9	473	4.0	76	0.6	8,772	74.8	70	0.6	8,842	75.4	183	1.6	9,025	77.0

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 2016 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				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		Unpaid Losses (Sch. T, Line 59, Col. 7)		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	571	XXX	623	100.0			(17)	(2.7)	(18)	(3.0)	(183)	(29.4)	56	9.0	4	0.7	226	36.3	480	77.0	(28)	(4.5)	
2.1 Allied Lines	2,225	XXX	2,342	100.0			772	32.9	23	1.0	(313)	(13.3)	674	28.8	19	0.8	1,071	45.7	1,094	46.7	(109)	(4.6)	
2.2 Multiple Peril Crop		XXX		100.0																			
2.3 Federal Flood	258,738	XXX	263,471	100.0			529,667	201.0			35,376	13.4	74,554	28.3			1,262	0.5	160,688	61.0	(12,622)	(4.8)	
2.4 Private Crop		XXX		100.0																			
2.5 Private Flood		XXX		100.0																			
3. Farmowners Multiple Peril		XXX		100.0																			
4. Homeowners Multiple Peril	2,112,573	XXX	2,209,409	100.0			891,506	40.4	32,859	1.5	132,557	6.0	557,143	25.2	78,563	3.6	65,223	3.0	1,087,980	49.2	(103,056)	(4.7)	
5.1 Commercial Multiple Peril (Non-Liability Portion)	188,785	XXX	199,051	100.0			116,814	58.7	1,949	1.0	17,733	8.9	58,909	29.6	2,273	1.1	8,283	4.2	94,431	47.4	(9,209)	(4.6)	
5.2 Commercial Multiple Peril (Liability Portion)	54,040	XXX	57,246	100.0			48,367	84.5	13,852	24.2	3,673	6.4	152,867	267.0	36,695	64.1	8,922	15.6	26,929	47.0	(2,636)	(4.6)	
6. Mortgage Guaranty		XXX		100.0																			
8. Ocean Marine	574	XXX	611	100.0			42	6.8		0.0	(35)	(5.7)	(47)	(7.7)	2	0.2	16	2.6	252	41.3	(28)	(4.6)	
9. Inland Marine	56,904	XXX	58,724	100.0			18,634	31.7	520	0.9	5,510	9.4	3,924	6.7	103	0.2	2,809	4.8	27,833	47.4	(2,776)	(4.7)	
10. Financial Guaranty		XXX		100.0																			
11. Medical Professional Liability		XXX		100.0							3												
12. Earthquake	1,186	XXX	1,249	100.0			60	4.8	8	0.6	3	0.3	15	1.2	2	0.2	10	0.8	614	49.1	(58)	(4.6)	
13. Group A&H (See Interrogatory 1)		XXX		100.0																			
14. Credit A&H		XXX		100.0																			
15. Other A&H (See Interrogatory 1)		XXX		100.0																			
16. Workers' Compensation																							
17.1 Other Liability - Occurrence	(68)	XXX	(68)	100.0			(4,081)	5,983.1	223	(327.0)	(234)	343.4	39,533	(57,964.6)	1,582	(2,319.0)	2,648	(3,882.2)			3	(4.9)	
17.2 Other Liability - Claims-Made	81,766	XXX	82,028	100.0			82,722	100.8	(10,264)	(12.5)	6,082	7.4	446,056	543.8	55,319	67.4	18,685	22.8	41,161	50.2	(3,989)	(4.9)	
17.3 Excess Workers' Compensation		XXX		100.0																			
18. Products Liability	800	XXX	991	100.0			(15,296)	(1,542.8)	65,068	6,563.2	9,448	953.0	649,753	65,538.8	243,223	24,533.3	28,930	2,918.1	367	37.0	(39)	(3.9)	
19.1, 19.2 Private Passenger Auto Liability	1,748,450	XXX	1,767,598	100.0			1,192,711	67.5	60,823	3.4	172,590	9.8	4,832,798	273.4	733,862	41.5	395,057	22.3	440,872	24.9	(85,293)	(4.8)	
19.3, 19.4 Commercial Auto Liability	235,002	XXX	234,382	100.0			199,085	84.9	17,556	7.5	21,253	9.1	323,584	138.1	29,230	12.5	15,432	6.6	118,556	50.6	(11,464)	(4.9)	
21.1 Private Passenger Auto Physical Damage	1,501,763	XXX	1,518,929	100.0			609,940	40.2	3,350	0.2	97,237	6.4	19,873	1.3	2,471	0.2	28,642	1.9	373,050	24.6	(73,259)	(4.8)	
21.2 Commercial Auto Physical Damage	73,484	XXX	72,529	100.0			48,469	66.8	364	0.5	10,017	13.8	3,589	4.9	162	0.2	1,713	2.4	36,700	50.6	(3,585)	(4.9)	
22. Aircraft (all perils)		XXX		100.0																			
23. Fidelity	13	XXX	14	100.0			4	25.1		(0.8)		0.6	1	7.1		0.1		2.8	6	42.4	(1)	(4.4)	
24. Surety	3	XXX	3	100.0				(0.1)		0.1		0.0	68	2,353.4	2	56.8	1	37.9	1	51.6		(4.8)	
26. Burglary and Theft		XXX		100.0			21				3		1				3						
27. Boiler and Machinery	4,351	XXX	4,523	100.0			2,316	51.2	7	0.1	222	4.9	1,441	31.9	4	0.1	93	2.1	1,998	44.2	(212)	(4.7)	
28. Credit		XXX		100.0																			
29. International		XXX		100.0																			
30. Warranty		XXX		100.0																			
34. Aggregate write-ins for Other Lines of Business	2,256	XXX	2,348	100.0			2	0.1		0.0	11	0.5	2	0.1		0.0		0.0	1,117	47.6	(110)	(4.7)	
35. TOTAL (Lines 1 through 34)	6,323,416	XXX	6,476,003	100.0			3,721,738	57.5	186,319	2.9	510,952	7.9	7,164,794	110.6	1,183,516	18.3	579,027	8.9	2,414,129	37.3	(308,470)	(4.8)	
<b>DETAILS OF WRITE-INS</b>																							
3401. Identity theft	2,256	XXX	2,348	100.0			2	0.1		0.0	11	0.5	2	0.1		0.0		0.0	1,117	47.6	(110)	(4.7)	
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)	2,256	XXX	2,348	100.0			2	0.1		0.0	11	0.5	2	0.1		0.0		0.0	1,117	47.6	(110)	(4.7)	



INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2016 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 .....	53	8.6	28	4.5	44	7.1	30	4.8	10	1.5	695	111.6
2.1	Allied Lines .....	251	10.7	70	3.0	103	4.4	240	10.2	6	0.3	1,202	51.3
2.2	Multiple Peril Crop.....												
2.3	Federal Flood.....	40,131	15.2	7,186	2.7	1	0.0	10,620	4.0		0.0	(359,510)	(136.5)
2.4	Private Crop .....												
2.5	Private Flood .....												
3.	Farmowners Multiple Peril .....												
4.	Homeowners Multiple Peril .....	242,515	11.0	54,677	2.5	113,594	5.1	77,347	3.5	20,439	0.9	684,793	31.0
5.1	Commercial Multiple Peril (Non-Liability Portion) .....	21,415	10.8	4,853	2.4	10,562	5.3	19,140	9.6	1,449	0.7	8,035	4.0
5.2	Commercial Multiple Peril (Liability Portion) .....	6,070	10.6	1,400	2.4	2,496	4.4	5,799	10.1	273	0.5	(24,138)	(42.2)
6.	Mortgage Guaranty .....												
8.	Ocean Marine .....	69	11.4	11	1.8	50	8.2	70	11.5	10	1.7	415	67.9
9.	Inland Marine .....	6,683	11.4	1,327	2.3	3,506	6.0	3,270	5.6	262	0.4	19,536	33.3
10.	Financial Guaranty .....												
11.	Medical Professional Liability .....												(3)
12.	Earthquake .....	137	11.0	27	2.2	65	5.2	36	2.9	1	0.1	914	73.2
13.	Group A&H (See Interrogatory 1).....												
14.	Credit A&H .....												
15.	Other A&H (See Interrogatory 1).....												
16.	Workers' Compensation .....		0.0					713	(1,045.2)		(0.1)	3,311	(4,854.4)
17.1	Other Liability - Occurrence .....	9,574	11.7	1,863	2.3	5,103	6.2	5,261	6.4	911	1.1	(17,402)	(21.2)
17.2	Other Liability - Claims-Made .....												
17.3	Excess Workers' Compensation .....												
18.	Products Liability .....	95	9.6	19	1.9	32	3.2	141	14.2	(412)	(41.6)	(58,928)	(5,943.9)
19.1, 19.2	Private Passenger Auto Liability .....	198,306	11.2	51,405	2.9	108,159	6.1	81,051	4.6	17,847	1.0	(79,600)	(4.5)
19.3, 19.4	Commercial Auto Liability .....	25,287	10.8	6,447	2.8	8,275	3.5	25,867	11.0	(3,031)	(1.3)	(72,419)	(30.9)
21.1	Private Passenger Auto Physical Damage .....	170,350	11.2	43,489	2.9	84,973	5.6	87,447	5.8	17,407	1.1	439,551	28.9
21.2	Commercial Auto Physical Damage .....	7,996	11.0	1,958	2.7	2,647	3.6	8,329	11.5	2,783	3.8	(4,469)	(6.2)
22.	Aircraft (all perils) .....												
23.	Fidelity .....	1	10.4		2.0		3.5	3	19.3		(0.1)	6	39.8
24.	Surety .....											3	100.0
26.	Burglary and Theft .....											(25)	
27.	Boiler and Machinery .....	474	10.5	113	2.5	161	3.6	610	13.5	(2)	0.0	618	13.7
28.	Credit .....												
29.	International .....												
30.	Warranty .....												
34.	Aggregate write-ins for Other Lines of Business .....	254	10.8	66	2.8	123	5.3	99	4.2	26	1.1	1,818	77.5
35.	TOTAL (Lines 1 through 34) .....	729,663	11.3	174,940	2.7	339,897	5.2	326,072	5.0	57,980	0.9	544,403	8.4
<b>DETAILS OF WRITE-INS</b>													
3401.	Identity theft .....	254	10.8	56	2.4	123	5.3	99	4.2	26	1.1	1,828	77.9
3402.	Miscellaneous taxes unassigned .....			10								(10)	
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page .....												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	254	10.8	66	2.8	123	5.3	99	4.2	26	1.1	1,818	77.5

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2016 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 .....	15		33,157			33,172
2405. Portfolio transfer .....	411					411
2406. Servicing fees .....	(34,966)	(24,085)	(29,491)			(88,541)
2497. Summary of remaining write-ins for Line 24 from overflow page	(34,539)	(24,085)	3,667			(54,958)