



# INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2017

(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 .....  | \$ | 78,723,028 |
| 2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 .....  | \$ | 5,619,790  |
| 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 .....  | \$ | 84,675,792 |
| 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 .....                | \$ | 2,013,996,081 |
| 3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 ..... | \$ | 110,118,853   |
- 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 2017 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 .....	133,605					133,605
1.2 Reinsurance assumed .....	648,559					648,559
1.3 Reinsurance ceded .....	715					715
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3) .....	781,449					781,449
2. Commission and brokerage:						
2.1 Direct excluding contingent .....		558,850				558,850
2.2 Reinsurance assumed excluding contingent .....		2,040,344				2,040,344
2.3 Reinsurance ceded excluding contingent .....		40,649				40,649
2.4 Contingent - direct .....		153,450				153,450
2.5 Contingent - reinsurance assumed .....		695,360				695,360
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) .....		3,407,354				3,407,354
3. Allowances to managers and agents .....		77,313	(214)			77,100
4. Advertising .....	3,313	696,125	(8,356)			691,082
5. Boards, bureaus and associations .....	3,807	96	14,578			18,481
6. Surveys and underwriting reports .....			164,651			164,651
7. Audit of assureds' records .....						
8. Salary related items:						
8.1 Salaries .....	1,255,253	345,650	719,819	56,044		2,376,766
8.2 Payroll taxes .....	91,906	24,325	44,651	2,650		163,532
9. Employee relations and welfare .....	232,894	137,273	87,033	7,071		464,270
10. Insurance .....	3,878	190	1,941	57		6,065
11. Directors' fees .....						
12. Travel and travel items .....	85,897	22,829	25,733	855		135,314
13. Rent and rent items .....	75,900	28,652	62,280	(947)		165,885
14. Equipment .....	9,932	12,224	21,912	542		44,610
15. Cost or depreciation of EDP equipment and software .....	60,339	55,053	130,013	2,871		248,276
16. Printing and stationery .....	7,958	3,801	15,716	2,792		30,267
17. Postage, telephone and telegraph, exchange and express .....	39,543	36,191	86,931	575		163,240
18. Legal and auditing .....	1,055	388	35,957	4,738		42,138
19. Totals (Lines 3 to 18) .....	1,871,675	1,440,110	1,402,644	77,248		4,791,677
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....				685,902		685,902
20.2 Insurance department licenses and fees .....				24,204		24,204
20.3 Gross guaranty association assessments .....				770		770
20.4 All other (excluding Federal and foreign income and real estate) .....				32,818		32,818
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4) .....				743,694		743,694
21. Real estate expenses .....				32,212		32,212
22. Real estate taxes .....				999		999
23. Reimbursements by uninsured plans .....	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses .....	648,999	128,496	419,434	1,995		1,198,924
25. TOTAL EXPENSES INCURRED	3,302,123	4,975,960	1,822,078	743,694	112,453	10,956,308
<b>DETAILS OF WRITE-INS</b>						
2401. Outside clerical .....	624,344	154,891	332,852	10,933		1,123,020
2402. Change in unallocated LAE reserves .....	84,942					84,942
2403. Donations .....	13		68,820			68,834
2498. Summary of remaining write-ins for Line 24 from overflow page .....	(60,300)	(26,395)	17,762	(8,939)		(77,872)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	648,999	128,496	419,434	1,995		1,198,924

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2017 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		
									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
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1. Fire	36,149	XXX	30,791	100.0		17,151	55.7	1,039	3.4	1,648	5.4	11,399	37.0	2,068	6.7	772	2.5	21,182	68.8	5,751	18.7
2.1 Allied Lines	2,092	XXX	2,127	100.0		490	23.0	19	0.9	(75)	(3.5)	1,113	52.3	64	3.0	780	36.7	1,061	49.9	333	15.7
2.2 Multiple Peril Crop		XXX		100.0																	
2.3 Federal Flood		XXX		100.0						11,439						15,352				(853)	
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	7,294,964	XXX	7,252,088	100.0		4,205,032	58.0	159,471	2.2	599,111	8.3	1,785,877	24.6	222,560	3.1	186,904	2.6	3,939,329	54.3	1,160,367	16.0
5.1 Commercial Multiple Peril (Non-Liability Portion)	491,927	XXX	499,223	100.0		296,597	59.4	12,885	2.6	46,938	9.4	91,333	18.3	10,301	2.1	15,938	3.2	259,881	52.1	78,247	15.7
5.2 Commercial Multiple Peril (Liability Portion)	128,258	XXX	130,734	100.0		44,605	34.1	4,646	3.6	3,463	2.6	177,223	135.6	32,435	24.8	10,094	7.7	66,043	50.5	20,401	15.6
6. Mortgage Guaranty		XXX		100.0																	
8. Ocean Marine	5,490	XXX	5,419	100.0		7,085	130.8	122	2.2	1,409	26.0	2,156	39.8	129	2.4	173	3.2	2,526	46.6	873	16.1
9. Inland Marine	186,432	XXX	188,171	100.0		68,396	36.3	2,578	1.4	15,162	8.1	16,954	9.0	1,220	0.6	4,095	2.2	92,399	49.1	29,661	15.8
10. Financial Guaranty		XXX		100.0																	
11. Medical Professional Liability		XXX		100.0		122		7		2		111		10							
12. Earthquake	2,650	XXX	2,803	100.0		511	18.2	115	4.1	30	1.1	138	4.9	14	0.5	11	0.4	1,387	49.5	422	15.0
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	125	XXX	127	100.0		(1,048)	(825.1)	1,118	880.3	1,024	806.6	67,543	53,191.3	3,716	2,926.3	4,264	3,358.3		0.3	20	15.7
17.1 Other Liability - Occurrence	315,055	XXX	305,311	100.0		178,796	58.6	18,180	6.0	13,106	4.3	796,947	261.0	77,394	25.3	26,383	8.6	160,830	52.7	50,125	16.4
17.2 Other Liability - Claims-Made		XXX		100.0																	
17.3 Excess Workers' Compensation		XXX		100.0																	
18. Products Liability	654	XXX	737	100.0		61,697	8,374.2	18,324	2,487.2	16,919	2,296.5	798,804	108,422.3	154,734	21,002.1	51,698	7,017.0	284	38.5	104	14.1
19.1, 19.2 Private Passenger Auto Liability	11,922,132	XXX	11,838,906	100.0		7,005,804	59.2	521,399	4.4	1,068,088	9.0	9,011,927	76.1	1,945,844	16.4	779,104	6.6	3,144,156	26.6	1,896,772	16.0
19.3, 19.4 Commercial Auto Liability	259,813	XXX	260,211	100.0		165,308	63.5	22,280	8.6	21,744	8.4	355,888	136.8	40,614	15.6	17,346	6.7	131,559	50.6	41,323	15.9
21.1 Private Passenger Auto Physical Damage	8,506,328	XXX	8,424,590	100.0		4,745,561	56.3	18,733	0.2	709,648	8.4	277,905	3.3	22,470	0.3	67,467	0.8	2,245,168	26.7	1,353,314	16.1
21.2 Commercial Auto Physical Damage	85,520	XXX	85,961	100.0		47,639	55.4	292	0.3	10,628	12.4	3,280	3.8	225	0.3	1,887	2.2	42,775	49.8	13,606	15.8
22. Aircraft (all perils)		XXX		100.0		76		92		3		2,434		75		24					
23. Fidelity	9	XXX	11	100.0		72	685.4	2	18.6	19	181.7	60	564.3	2	18.7	8	74.1	4	37.4	1	12.9
24. Surety	3	XXX	3	100.0		52	1,799.5	2	60.0	(1)	(34.0)	68	2,335.4	3	90.4		3.6	1	51.2		15.9
26. Burglary and Theft		XXX		100.0		17		10				1				6					
27. Boiler and Machinery		XXX		100.0		(76)		139		311		1,080		142		223				(13)	
28. Credit		XXX		100.0																	
29. International		XXX		100.0																	
30. Warranty	3,661	XXX	578	100.0														3,083	533.8	582	100.8
31, 32, 33 Reinsurance - Nonproportional Assumed		XXX		100.0		(420)		9				2,904		20							
34. Aggregate write-ins for Other Lines of Business	10,734	XXX	11,016	100.0		9	0.1		0.0	46	0.4	2	0.0	1	0.0		0.0	5,164	46.9	1,708	15.5
35. TOTAL (Lines 1 through 34)	29,251,998	XXX	29,038,805	100.0		16,843,476	58.0	781,449	2.7	2,520,674	8.7	13,405,147	46.2	2,514,040	8.7	1,182,529	4.1	10,116,832	34.8	4,652,744	16.0
<b>DETAILS OF WRITE-INS</b>																					
3401. Identity theft	10,734	XXX	11,016	100.0		9	0.1		0.0	46	0.4	2	0.0	1	0.0		0.0	5,164	46.9	1,708	15.5
3402. Miscellaneous taxes unassigned		XXX		100.0																	
3403. ....		XXX		100.0																	
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)	10,734	XXX	11,016	100.0		9	0.1		0.0	46	0.4	2	0.0	1	0.0		0.0	5,164	46.9	1,708	15.5

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**INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2017 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	4,317	14.0	905	2.9	589	1.9	2,929	9.5	72	0.2	2,285	7.4	1,320	4.3	3,605	11.7	1,293	4.2	4,898	15.9
2.1 Allied Lines	210	9.9	69	3.2	109	5.1	257	12.1	6	0.3	1,054	49.5	151	7.1	1,205	56.6	107	5.0	1,312	61.7
2.2 Multiple Peril Crop																				
2.3 Federal Flood	(126)		518		(17,401)		(6,075)				11,644		625		12,269		143		12,412	
2.4 Private Crop																				
2.5 Private Flood																				
3. Farmowners Multiple Peril																				
4. Homeowners Multiple Peril	914,085	12.6	197,389	2.7	372,510	5.1	347,788	4.8	44,928	0.6	501,630	6.9	229,761	3.2	731,391	10.1	280,126	3.9	1,011,518	13.9
5.1 Commercial Multiple Peril (Non-Liability Portion)	63,079	12.6	12,535	2.5	33,375	6.7	40,376	8.1	4,376	0.9	(2,185)	(0.4)	13,542	2.7	11,357	2.3	19,213	3.8	30,571	6.1
5.2 Commercial Multiple Peril (Liability Portion)	15,062	11.5	3,243	2.5	8,090	6.2	10,896	8.3	866	0.7	41,596	31.8	15,533	11.9	57,129	43.7	8,468	6.5	65,597	50.2
6. Mortgage Guaranty																				
8. Ocean Marine	709	13.1	128	2.4	409	7.5	692	12.8	55	1.0	(5,079)	(93.7)	146	2.7	(4,933)	(91.0)	206	3.8	(4,727)	(87.2)
9. Inland Marine	23,145	12.3	4,202	2.2	10,945	5.8	13,952	7.4	813	0.4	50,604	26.9	3,624	1.9	54,228	28.8	6,545	3.5	60,772	32.3
10. Financial Guaranty																				
11. Medical Professional Liability											(131)		5		(126)		1		(125)	
12. Earthquake	340	12.1	61	2.2	140	5.0	128	4.6	2	0.1	1,479	52.8	47	1.7	1,526	54.4	95	3.4	1,622	57.8
13. Group A&H (See Interrogatory 1)																				
14. Credit A&H																				
15. Other A&H (See Interrogatory 1)																				
16. Workers' Compensation			19	14.9			714	562.1		(0.2)	(1,700)	(1,338.9)	4,514	3,554.7	2,814	2,215.8	1,338	1,053.4	4,151	3,269.2
17.1 Other Liability - Occurrence	39,974	13.1	6,644	2.2	19,120	6.3	22,871	7.5	2,953	1.0	9,574	3.1	56,668	18.6	66,242	21.7	25,752	8.4	91,993	30.1
17.2 Other Liability - Claims-Made																				
17.3 Excess Workers' Compensation																				
18. Products Liability																				
	63	8.5	15	2.0	29	3.9	124	16.8	(398)	(54.0)	(96,832)		58,841	7,986.5	(37,991)	(5,156.6)	17,424	2,364.9	(20,568)	(2,791.7)
19.1, 19.2 Private Passenger Auto Liability	1,334,426	11.3	297,627	2.5	658,062	5.6	767,346	6.5	35,279	0.3	221,433	1.9	703,749	5.9	925,182	7.8	497,029	4.2	1,422,210	12.0
19.3, 19.4 Commercial Auto Liability	27,913	10.7	8,381	3.2	10,874	4.2	27,093	10.4	(484)	(0.2)	(23,867)	(9.2)	27,386	10.5	3,519	1.4	15,621	6.0	19,140	7.4
21.1 Private Passenger Auto Physical Damage	973,325	11.6	209,083	2.5	467,421	5.5	582,446	6.9	33,495	0.4	751,869	8.9	40,610	0.5	792,479	9.4	218,359	2.6	1,010,838	12.0
21.2 Commercial Auto Physical Damage	9,216	10.7	2,198	2.6	3,610	4.2	9,425	11.0	(52)	(0.1)	2,900	3.4	1,469	1.7	4,368	5.1	2,903	3.4	7,271	8.5
22. Aircraft (all perils)											(171)		152		(19)		45		26	
23. Fidelity	1	8.3		1.7		3.7	2	21.4		(0.1)	(87)	(820.8)	2	20.5	(85)	(800.3)	1	9.1	(84)	(791.2)
24. Surety											(50)	(1,725.6)	4	143.6	(46)	(1,581.9)	1	44.5	(45)	(1,537.4)
26. Burglary and Theft											(27)				(26)				(26)	
27. Boiler and Machinery	345		105		167		622		(3)		(1,614)		81		(1,533)		23		(1,510)	
28. Credit	(12)		8				1		(2)		1				1				1	
29. International																				
30. Warranty		0.0		0.0							578	100.0	73	12.6	651	112.6	37	6.3	687	118.9
31, 32, 33 Reinsurance - Nonproportional Assumed											411		188		599		56		655	
34. Aggregate write-ins for Other Lines of Business	1,282	11.6	564	5.1	558	5.1	493	4.5	74	0.7	8,139	73.9	130	1.2	8,269	75.1	358	3.2	8,627	78.3
35. TOTAL (Lines 1 through 34)	3,407,354	11.7	743,694	2.6	1,568,606	5.4	1,822,078	6.3	121,981	0.4	1,473,455	5.1	1,158,621	4.0	2,632,075	9.1	1,095,143	3.8	3,727,219	12.8
<b>DETAILS OF WRITE-INS</b>																				
3401. Identity theft	1,282	11.6	269	2.4	558	5.1	493	4.5	74	0.7	8,435	76.6	130	1.2	8,565	77.8	358	3.2	8,923	81.0
3402. Miscellaneous taxes unassigned			296								(296)				(296)				(296)	
3403.																				
3498. Summary of remaining write-ins for Line 34 from overflow page																				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,282	11.6	564	5.1	558	5.1	493	4.5	74	0.7	8,139	73.9	130	1.2	8,269	75.1	358	3.2	8,627	78.3

NOTE: THE ALLOCATION OF INVESTMENT INCOME FROM CAPITAL AND SURPLUS BY LINE OF BUSINESS MAY NOT ACCURATELY REFLECT THE PROFITABILITY OF A PARTICULAR LINE FOR USE IN THE RATE MAKING PROCESS.

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2017 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	898	XXX	925	100.0			1,017	110.0	22	2.4	73	7.9	91	9.8	2	0.2	273	29.6	453	49.0	(60)	(6.5)	
2.1 Allied Lines	2,123	XXX	2,158	100.0			441	20.4	6	0.3	(73)	(3.4)	609	28.2	17	0.8	765	35.4	1,060	49.1	(142)	(6.6)	
2.2 Multiple Peril Crop		XXX		100.0																			
2.3 Federal Flood	251,945	XXX	253,090	100.0			1,112,745	439.7			76,318	30.2	86,583	34.2			15,352	6.1	159,542	63.0	(16,813)	(6.6)	
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	2,001,981	XXX	2,055,864	100.0			1,245,851	60.6	57,534	2.8	175,404	8.5	742,097	36.1	100,634	4.9	107,854	5.2	1,034,096	50.3	(133,595)	(6.5)	
5.1 Commercial Multiple Peril (Non-Liability Portion)	174,169	XXX	180,814	100.0			109,316	60.5	5,671	3.1	21,342	11.8	54,606	30.2	5,229	2.9	11,368	6.3	87,786	48.6	(11,623)	(6.4)	
5.2 Commercial Multiple Peril (Liability Portion)	49,091	XXX	51,416	100.0			30,979	60.3	7,498	14.6	3,248	6.3	132,825	258.3	25,403	49.4	9,512	18.5	24,604	47.9	(3,276)	(6.4)	
6. Mortgage Guaranty		XXX		100.0																			
8. Ocean Marine	503	XXX	533	100.0			580	108.8	7	1.4	139	26.0	113	21.3	4	0.8	18	3.3	223	41.8	(34)	(6.3)	
9. Inland Marine	53,176	XXX	54,974	100.0			17,322	31.5	690	1.3	5,644	10.3	4,430	8.1	227	0.4	2,742	5.0	26,035	47.4	(3,548)	(6.5)	
10. Financial Guaranty		XXX		100.0																			
11. Medical Professional Liability		XXX		100.0																			
12. Earthquake	1,087	XXX	1,131	100.0			26	2.3	21	1.9	9	0.8	14	1.2	1	0.1	6	0.5	570	50.4	(73)	(6.4)	
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	77	XXX	77	100.0			(2,955)	(3,861.4)	873	1,141.0	835	1,090.4	35,422	46,280.5	2,169	2,833.5	3,386	4,423.6				(5)	(6.7)
17.1 Other Liability - Occurrence	83,451	XXX	82,813	100.0			55,780	67.4	2,186	2.6	6,666	8.0	407,888	492.5	49,680	60.0	18,529	22.4	41,799	50.5	(5,569)	(6.7)	
17.2 Other Liability - Claims-Made		XXX		100.0																			
17.3 Excess Workers' Compensation		XXX		100.0																			
18. Products Liability	619	XXX	702	100.0			62,587	8,916.9	9,493	1,352.6	20,227	2,881.9	645,777	92,006.1	215,251	30,667.6	39,056	5,564.4	284	40.4	(41)	(5.9)	
19.1, 19.2 Private Passenger Auto Liability	1,619,240	XXX	1,652,288	100.0			1,175,508	71.1	28,452	1.7	195,313	11.8	4,829,256	292.3	668,892	40.5	407,809	24.7	407,825	24.7	(108,054)	(6.5)	
19.3, 19.4 Commercial Auto Liability	232,954	XXX	234,049	100.0			143,556	61.3	18,878	8.1	18,932	8.1	319,935	136.7	35,195	15.0	15,842	6.8	117,461	50.2	(15,545)	(6.6)	
21.1 Private Passenger Auto Physical Damage	1,445,812	XXX	1,457,569	100.0			543,047	37.3	1,864	0.1	100,132	6.9	36,596	2.5	2,411	0.2	25,846	1.8	361,293	24.8	(96,481)	(6.6)	
21.2 Commercial Auto Physical Damage	73,338	XXX	73,233	100.0			38,710	52.9	266	0.4	9,135	12.5	2,718	3.7	196	0.3	1,654	2.3	36,805	50.3	(4,894)	(6.7)	
22. Aircraft (all perils)		XXX		100.0																			
23. Fidelity	9	XXX	11	100.0			72	686.1	2	18.6	19	181.7	60	564.3	2	18.7	8	74.1	4	37.4	(1)	(5.4)	
24. Surety	3	XXX	3	100.0					1	34.1	(1)	(34.1)	68	2,344.9	3	90.7		3.7	1	51.4		(6.7)	
26. Burglary and Theft		XXX		100.0			17				10		1				6						
27. Boiler and Machinery	3,949	XXX	3,942	100.0			1,448	36.7	139	3.5	311	7.9	1,403	35.6	142	3.6	223	5.7	2,006	50.9	(264)	(6.7)	
28. Credit		XXX		100.0																			
29. International		XXX		100.0																			
30. Warranty		XXX		100.0																			
34. Aggregate write-ins for Other Lines of Business	2,076	XXX	2,160	100.0			0.0		0.0	0.0	15	0.7	1	0.0	0.0		0.0		1,032	47.8	(139)	(6.4)	
35. TOTAL (Lines 1 through 34)	5,996,500	XXX	6,107,751	100.0			4,536,047	74.3	133,605	2.2	633,699	10.4	7,300,491	119.5	1,105,458	18.1	660,248	10.8	2,302,879	37.7	(400,155)	(6.6)	
<b>DETAILS OF WRITE-INS</b>																							
3401. Identity theft	2,076	XXX	2,160	100.0			0.0		0.0	0.0	15	0.7	1	0.0	0.0		0.0		1,032	47.8	(139)	(6.4)	
3402. Miscellaneous taxes unassigned		XXX		100.0																			
3403. ....		XXX		100.0																			
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)	2,076	XXX	2,160	100.0			0.0		0.0	0.0	15	0.7	1	0.0	0.0		0.0		1,032	47.8	(139)	(6.4)	

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2017 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 .....	108	11.7	37	4.0	64	6.9	91	9.8	9	1.0	(478)	(51.7)
2.1	Allied Lines .....	233	10.8	68	3.1	109	5.0	257	11.9	6	0.3	1,124	52.1
2.2	Multiple Peril Crop .....												
2.3	Federal Flood .....	38,508	15.2	7,488	3.0	5	0.0	11,197	4.4		0.0	(993,171)	(392.4)
2.4	Private Crop .....												
2.5	Private Flood .....												
3.	Farmowners Multiple Peril .....												
4.	Homeowners Multiple Peril .....	235,407	11.5	51,719	2.5	109,456	5.3	84,318	4.1	20,170	1.0	116,345	5.7
5.1	Commercial Multiple Peril (Non-Liability Portion) .....	19,689	10.9	4,535	2.5	10,322	5.7	19,671	10.9	1,212	0.7	(8,520)	(4.7)
5.2	Commercial Multiple Peril (Liability Portion) .....	5,474	10.6	1,284	2.5	2,450	4.8	5,921	11.5	247	0.5	(5,191)	(10.1)
6.	Mortgage Guaranty .....												
8.	Ocean Marine .....	66	12.4	10	1.8	44	8.2	47	8.8	8	1.5	(351)	(65.9)
9.	Inland Marine .....	6,366	11.6	1,253	2.3	3,342	6.1	3,399	6.2	317	0.6	17,275	31.4
10.	Financial Guaranty .....												
11.	Medical Professional Liability .....											(2)	
12.	Earthquake .....	132	11.7	25	2.2	61	5.4	38	3.4	1	0.1	819	72.5
13.	Group A&H (See Interrogatory 1) .....												
14.	Credit A&H .....												
15.	Other A&H (See Interrogatory 1) .....												
16.	Workers' Compensation .....			1	1.3			714	932.5		(0.3)	609	795.9
17.1	Other Liability - Occurrence .....	10,123	12.2	1,871	2.3	5,371	6.5	5,783	7.0	939	1.1	(4,029)	(4.9)
17.2	Other Liability - Claims-Made .....												
17.3	Excess Workers' Compensation .....												
18.	Products Liability .....	71	10.1	15	2.1	29	4.1	124	17.7	(398)	(56.7)	(92,241)	(13,142.0)
19.1, 19.2	Private Passenger Auto Liability .....	192,944	11.7	51,530	3.1	106,539	6.4	84,976	5.1	16,926	1.0	(166,048)	(10.0)
19.3, 19.4	Commercial Auto Liability .....	24,626	10.5	6,782	2.9	9,612	4.1	24,316	10.4	(464)	(0.2)	(13,118)	(5.6)
21.1	Private Passenger Auto Physical Damage .....	170,079	11.7	43,440	3.0	83,452	5.7	92,006	6.3	19,115	1.3	442,664	30.4
21.2	Commercial Auto Physical Damage .....	7,821	10.7	1,946	2.7	3,076	4.2	8,284	11.3	(42)	(0.1)	3,952	5.4
22.	Aircraft (all perils) .....												
23.	Fidelity .....	1	9.1		1.7		3.7	2	21.4		(0.1)	(87)	(822.3)
24.	Surety .....											3	100.0
26.	Burglary and Theft .....											(27)	
27.	Boiler and Machinery .....	410	10.4	105	2.7	167	4.2	622	15.8	(3)	(0.1)	738	18.7
28.	Credit .....												
29.	International .....												
30.	Warranty .....												
34.	Aggregate write-ins for Other Lines of Business .....	240	11.1	61	2.8	116	5.4	100	4.6	25	1.2	1,653	76.5
35.	TOTAL (Lines 1 through 34) .....	712,299	11.7	172,171	2.8	334,214	5.5	341,866	5.6	58,069	1.0	(698,081)	(11.4)
<b>DETAILS OF WRITE-INS</b>													
3401.	Identity theft .....	240	11.1	51	2.4	116	5.4	100	4.6	25	1.2	1,663	77.0
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) .....	240	11.1	61	2.8	116	5.4	100	4.6	25	1.2	1,653	76.5

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2017 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. Miscellaneous income and expense .....	16,423	(5,373)	53,865		(8,939)	55,976
2405. Servicing fees .....	(76,723)	(21,022)	(36,103)			(133,847)
2497. Summary of remaining write-ins for Line 24 from overflow page	(60,300)	(26,395)	17,762		(8,939)	(77,872)