



INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2018

(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	\$	119,570,891
2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2	\$	7,274,942
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	\$	88,730,865
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	\$	1,793,647,295
3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1	\$	(274,932,915)

- 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 Parts II and III are tax expenses that were incurred in states and provinces where "(company)" is licensed but does not write any business.

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2018 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	211,957					211,957
1.2 Reinsurance assumed	748,778					748,778
1.3 Reinsurance ceded	17,381					17,381
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3)	943,353					943,353
2. Commission and brokerage:						
2.1 Direct excluding contingent		535,713				535,713
2.2 Reinsurance assumed excluding contingent		2,210,783				2,210,783
2.3 Reinsurance ceded excluding contingent		43,220				43,220
2.4 Contingent - direct		175,496				175,496
2.5 Contingent - reinsurance assumed		779,223				779,223
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)		3,657,996				3,657,996
3. Allowances to managers and agents		81,707	(44)			81,663
4. Advertising	615	785,880				786,496
5. Boards, bureaus and associations	3,904	86	14,894			18,884
6. Surveys and underwriting reports			164,945			164,946
7. Audit of assureds' records						
8. Salary related items:						
8.1 Salaries	1,264,784	381,156	746,646		56,990	2,449,575
8.2 Payroll taxes	92,314	26,000	44,723		2,637	165,673
9. Employee relations and welfare	192,080	138,281	78,688		5,763	414,812
10. Insurance	3,297	174	1,859		55	5,385
11. Directors' fees						
12. Travel and travel items	71,145	22,804	28,737		1,011	123,697
13. Rent and rent items	80,173	26,858	66,756		(672)	173,115
14. Equipment	10,415	11,585	30,332		875	53,206
15. Cost or depreciation of EDP equipment and software	59,905	65,323	124,354		3,094	252,677
16. Printing and stationery	6,481	2,153	11,324		4,012	23,971
17. Postage, telephone and telegraph, exchange and express	34,679	22,216	81,022		397	138,314
18. Legal and auditing	1,087	217	34,835		3,783	39,922
19. Totals (Lines 3 to 18)	1,820,880	1,564,441	1,429,070		77,944	4,892,335
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$				770,295		770,295
20.2 Insurance department licenses and fees				26,806		26,806
20.3 Gross guaranty association assessments				848		848
20.4 All other (excluding Federal and foreign income and real estate)				33,350		33,350
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4)				831,299		831,299
21. Real estate expenses				33,288		33,288
22. Real estate taxes				6,070		6,070
23. Reimbursements by uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses	486,860	141,484	442,182		3,790	1,074,317
25. TOTAL EXPENSES INCURRED	3,251,093	5,363,921	1,871,252	831,299	121,092	11,438,657
DETAILS OF WRITE-INS						
2401. Outside clerical	562,611	172,365	380,206		12,332	1,127,514
2402. Miscellaneous income and expense	8,446	(8,761)	55,288		(8,542)	46,432
2403. Donations	13		37,660			37,673
2498. Summary of remaining write-ins for Line 24 from overflow page	(84,210)	(22,120)	(30,972)			(137,302)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	486,860	141,484	442,182		3,790	1,074,317

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2018 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)

	Loss Adjustment Expense																					
	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 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %
1. Fire	48,939	XXX	44,557	100.0			27,731	62.2	1,625	3.6	1,720	3.9	16,115	36.2	1,992	4.5	721	1.6	25,564	57.4	7,817	17.5
2.1 Allied Lines	2,010	XXX	2,083	100.0			586	28.1	90	4.3	361	17.3	696	33.4	50	2.4	887	42.6	988	47.4	321	15.4
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood		XXX		100.0							(2,857)						3,677				(13,100)	
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	7,579,203	XXX	7,409,282	100.0			4,550,329	61.4	112,341	1.5	501,517	6.8	1,828,266	24.7	196,964	2.7	121,467	1.6	4,109,250	55.5	1,206,068	16.3
5.1 Commercial Multiple Peril (Non-Liability Portion)	489,620	XXX	489,450	100.0			317,728	64.9	8,920	1.8	41,093	8.4	92,203	18.8	10,876	2.2	12,352	2.5	260,050	53.1	77,896	15.9
5.2 Commercial Multiple Peril (Liability Portion)	129,029	XXX	128,351	100.0			53,685	41.8	21,146	16.5	6,130	4.8	178,487	139.1	34,584	26.9	11,106	8.7	66,721	52.0	20,528	16.0
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	5,803	XXX	5,662	100.0			5,070	89.6	27	0.5	1,099	19.4	2,065	36.5	104	1.8	337	6.0	2,668	47.1	927	16.4
9. Inland Marine	187,373	XXX	187,097	100.0			73,576	39.3	2,569	1.4	12,008	6.4	16,214	8.7	1,043	0.6	3,392	1.8	92,675	49.5	29,936	16.0
10. Financial Guaranty		XXX		100.0																		
11. Medical Professional Liability		XXX		100.0			16		27		8		128		32							
12. Earthquake	2,538	XXX	2,595	100.0			9,404	362.3	324	12.5	590	22.7	2,499	96.3	267	10.3	198	7.6	1,329	51.2	406	15.6
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	105	XXX	105	100.0			(1,434)	(1,361.5)	328	311.7	(363)	(344.6)	63,926	60,702.3	3,516	3,339.0	3,801	3,609.1		0.0	17	15.9
17.1 Other Liability - Occurrence	344,035	XXX	330,129	100.0			173,695	52.6	16,244	4.9	12,751	3.9	811,505	245.8	81,366	24.6	27,000	8.2	174,736	52.9	54,967	16.7
17.2 Other Liability - Claims-Made		XXX		100.0																		
17.3 Excess Workers' Compensation		XXX		100.0																		
18. Products Liability	572	XXX	606	100.0			18,674	3,079.9	32,552	5,368.8	13,530	2,231.5	771,643	127,265.4	167,827	27,679.4	55,542	9,160.4	250	41.2	91	15.1
19.1, 19.2 Private Passenger Auto Liability	12,527,666	XXX	12,383,045	100.0			7,140,229	57.7	703,792	5.7	1,020,557	8.2	9,350,664	75.5	2,082,037	16.8	793,792	6.4	3,288,777	26.6	2,001,387	16.2
19.3, 19.4 Commercial Auto Liability	365,697	XXX	360,958	100.0			302,014	83.7	28,321	7.8	26,729	7.4	463,274	128.3	52,707	14.6	23,223	6.4	136,298	37.8	56,577	15.7
21.1 Private Passenger Auto Physical Damage	9,117,140	XXX	8,932,662	100.0			4,753,096	53.2	14,260	0.2	662,048	7.4	235,543	2.6	18,039	0.2	61,099	0.7	2,429,645	27.2	1,455,885	16.3
21.2 Commercial Auto Physical Damage	93,932	XXX	93,107	100.0			52,374	56.3	253	0.3	10,511	11.3	6,519	7.0	204	0.2	1,535	1.6	43,601	46.8	15,000	16.1
22. Aircraft (all perils)		XXX		100.0			157		43				2,522		85		24					
23. Fidelity	6	XXX	8	100.0			(57)	(755.6)	(2)	(26.0)	(4)	(58.2)	1	11.7	0.0	1	16.7	3	37.3	1	13.7	
24. Surety	2	XXX	4	100.0			(35)	(910.0)	(3)	(79.9)			68	1,748.9	3	67.7	2.7					
26. Burglary and Theft		XXX		100.0			14				(2)						1					
27. Boiler and Machinery		XXX		100.0			87		(3)		115		1,166		139		197				(215)	
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
30. Warranty	15,863	XXX	6,128	100.0			1,530	25.0	495	8.1	165	2.7	606	9.9					12,818	209.2	2,534	41.4
31, 32, 33 Reinsurance - Nonproportional Assumed		XXX		100.0			(552)		3				2,163		18							
34. Aggregate write-ins for Other Lines of Business	10,330	XXX	10,520	100.0			2	0.0		0.0	36	0.3	3	0.0	0.0	0.0	0.0	0.0	4,973	47.3	1,650	15.7
35. TOTAL (Lines 1 through 34)	30,919,863	XXX	30,386,348	100.0			17,477,920	57.5	943,353	3.1	2,307,740	7.6	13,846,275	45.6	2,651,854	8.7	1,120,351	3.7	10,650,347	35.0	4,918,694	16.2
DETAILS OF WRITE-INS																						
3401. Identity theft	10,330	XXX	10,520	100.0			2	0.0		0.0	36	0.3	3	0.0	0.0	0.0	0.0	0.0	4,973	47.3	1,650	15.7
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)	10,330	XXX	10,520	100.0			2	0.0		0.0	36	0.3	3	0.0	0.0	0.0	0.0	0.0	4,973	47.3	1,650	15.7

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2018 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	3,966	8.9	873	2.0	630	1.4	3,155	7.1	66	0.1	4,923	11.0	1,107	2.5	6,031	13.5	1,053	2.4	7,084	15.9
2.1 Allied Lines	208	10.0	172	8.3	107	5.1	234	11.3	6	0.3	332	15.9	81	3.9	413	19.8	65	3.1	478	23.0
2.2 Multiple Peril Crop																				
2.3 Federal Flood	160		334		(15,939)		(9,245)				27,546		614		28,160		105		28,264	
2.4 Private Crop																				
2.5 Private Flood																				
3. Farmowners Multiple Peril																				
4. Homeowners Multiple Peril	981,068	13.2	241,470	3.3	397,588	5.4	364,885	4.9	49,884	0.7	309,967	4.2	150,914	2.0	460,881	6.2	185,080	2.5	645,960	8.7
5.1 Commercial Multiple Peril (Non-Liability Portion)	71,293	14.6	13,234	2.7	31,864	6.5	39,014	8.0	5,135	1.0	(28,562)	(5.8)	8,420	1.7	(20,142)	(4.1)	12,198	2.5	(7,943)	(1.6)
5.2 Commercial Multiple Peril (Liability Portion)	16,029	12.5	3,056	2.4	7,754	6.0	10,473	8.2	905	0.7	10,983	8.6	9,356	7.3	20,338	15.8	5,192	4.0	25,530	19.9
6. Mortgage Guaranty																				
8. Ocean Marine	811	14.3	142	2.5	383	6.8	730	12.9	64	1.1	(2,537)	(44.8)	127	2.2	(2,409)	(42.6)	146	2.6	(2,263)	(40.0)
9. Inland Marine	24,378	13.0	4,316	2.3	11,022	5.9	14,044	7.5	793	0.4	45,977	24.6	2,275	1.2	48,251	25.8	4,167	2.2	52,418	28.0
10. Financial Guaranty																				
11. Medical Professional Liability											(51)		5		(45)		2		(44)	
12. Earthquake	321	12.4	59	2.3	135	5.2	93	3.6	2	0.1	(8,328)	(320.9)	82	3.2	(8,246)	(317.7)	72	2.8	(8,174)	(315.0)
13. Group A&H (See Interrogatory 1)																				
14. Credit A&H																				
15. Other A&H (See Interrogatory 1)																				
16. Workers' Compensation			17	16.2	755	717.4			0.2	801	761.0	2,730	2,592.7	3,532	3,353.7	807	766.7	4,339	4,120.4	
17.1 Other Liability - Occurrence	45,008	13.6	7,500	2.3	19,713	6.0	24,862	7.5	3,589	1.1	33,946	10.3	36,631	11.1	70,577	21.4	17,007	5.2	87,584	26.5
17.2 Other Liability - Claims-Made																				
17.3 Excess Workers' Compensation																				
18. Products Liability																				
	59	9.7	14	2.3	28	4.6	107	17.6	(386)	(63.7)	(64,744)		37,225	6,139.4	(27,519)	(4,538.7)	11,000	1,814.1	(16,520)	(2,724.5)
19.1, 19.2 Private Passenger Auto Liability	1,410,132	11.4	318,019	2.6	714,725	5.8	770,142	6.2	36,176	0.3	341,627	2.8	466,066	3.8	807,693	6.5	330,028	2.7	1,137,721	9.2
19.3, 19.4 Commercial Auto Liability	26,284	7.3	10,226	2.8	12,954	3.6	39,505	10.9	(174)	0.0	(85,248)	(23.6)	19,954	5.5	(65,294)	(18.1)	11,615	3.2	(53,679)	(14.9)
21.1 Private Passenger Auto Physical Damage	1,066,429	11.9	228,699	2.6	520,100	5.8	602,768	6.7	36,716	0.4	1,121,978	12.6	27,221	0.3	1,149,199	12.9	147,757	1.7	1,296,956	14.5
21.2 Commercial Auto Physical Damage	9,440	10.1	2,491	2.7	4,125	4.4	8,606	9.2	(35)	0.0	5,269	5.7	981	1.1	6,250	6.7	1,921	2.1	8,170	8.8
22. Aircraft (all perils)											(201)		96		(105)		28		(76)	
23. Fidelity	1	9.2		1.9		4.2	2	21.7		(0.1)	69	902.6	1	18.1	70	920.7	1	7.3	71	927.9
24. Surety											42	1,089.9	3	68.0	45	1,157.9	1	21.3	46	1,179.2
26. Burglary and Theft											(11)				(11)				(11)	
27. Boiler and Machinery	356		112		179		599		(2)		(1,447)		59		(1,388)		16		(1,372)	
28. Credit	4		4				1				(9)				(9)				(9)	
29. International																				
30. Warranty	772	12.6					68	1.1			3,098	50.6	234	3.8	3,333	54.4	173	2.8	3,506	57.2
31, 32, 33 Reinsurance - Nonproportional Assumed											549		95		644		28		672	
34. Aggregate write-ins for Other Lines of Business	1,276	12.1	561	5.3	555	5.3	455	4.3	78	0.7	7,714	73.3	78	0.7	7,792	74.1	219	2.1	8,011	76.2
35. TOTAL (Lines 1 through 34)	3,657,996	12.0	831,299	2.7	1,705,925	5.6	1,871,252	6.2	132,819	0.4	1,723,682	5.7	764,356	2.5	2,488,038	8.2	728,680	2.4	3,216,719	10.6
DETAILS OF WRITE-INS																				
3401. Identity theft	1,276	12.1	263	2.5	555	5.3	455	4.3	78	0.7	8,011	76.2	78	0.7	8,090	76.9	219	2.1	8,309	79.0
3402. Miscellaneous taxes unassigned			298								(298)				(298)				(298)	
3403.																				
3498. Summary of remaining write-ins for Line 34 from overflow page																				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,276	12.1	561	5.3	555	5.3	455	4.3	78	0.7	7,714	73.3	78	0.7	7,792	74.1	219	2.1	8,011	76.2

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 2018 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	.802	XXX	.840	100.0			1,731	206.1	.45	5.4	.41	4.9	.617	73.5	.31	3.7	.289	34.4	.415	49.4	(.66)	(7.9)
2.1 Allied Lines	2,008	XXX	2,081	100.0			521	25.0	(.4)	(0.2)	.361	17.3	.234	11.3	.6	0.3	.872	41.9	.987	47.4	(.166)	(8.0)
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood	242,440	XXX	248,396	100.0			116,184	46.8			11,445	4.6	30,393	12.2			3,677	1.5	153,586	61.8	(20,090)	(8.1)
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	1,936,153	XXX	1,968,742	100.0			1,864,498	94.7	9,374	0.5	153,196	7.8	1,108,295	56.3	72,141	3.7	106,731	5.4	1,001,507	50.9	(160,441)	(8.1)
5.1 Commercial Multiple Peril (Non-Liability Portion)	165,749	XXX	170,084	100.0			134,703	79.2	3,254	1.9	15,864	9.3	68,505	40.3	6,174	3.6	10,834	6.4	83,451	49.1	(13,735)	(8.1)
5.2 Commercial Multiple Peril (Liability Portion)	47,933	XXX	48,313	100.0			45,673	94.5	18,457	38.2	5,306	11.0	135,546	280.6	27,407	56.7	10,499	21.7	24,224	50.1	(3,972)	(8.2)
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	.449	XXX	.473	100.0			.137	29.0	.3	0.7	.222	46.9	.99	21.0	.6	1.2	.68	14.4	.199	42.0	(.37)	(7.9)
9. Inland Marine	50,015	XXX	51,485	100.0			19,535	37.9	512	1.0	4,557	8.9	4,600	8.9	201	0.4	2,445	4.7	24,565	47.7	(4,145)	(8.0)
10. Financial Guaranty		XXX		100.0																		
11. Medical Professional Liability		XXX		100.0					.25		.8				.20							
12. Earthquake	1,016	XXX	1,054	100.0			9,238	876.2	279	26.5	500	47.4	2,396	227.3	259	24.5	193	18.3	531	50.4	(84)	(8.0)
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	33	XXX	33	100.0			(434)	(1,305.8)	145	435.1	(252)	(756.5)	33,544	100,873.2	2,003	6,023.8	3,060	9,203.1			(3)	(8.3)
17.1 Other Liability - Occurrence	86,410	XXX	84,816	100.0			50,552	59.6	9,296	11.0	6,377	7.5	403,869	476.2	51,051	60.2	19,258	22.7	43,393	51.2	(7,160)	(8.4)
17.2 Other Liability - Claims-Made		XXX		100.0																		
17.3 Excess Workers' Compensation		XXX		100.0																		
18. Products Liability	560	XXX	594	100.0			29,743	5,006.5	38,919	6,551.0	13,757	2,315.6	607,842	102,314.5	227,474	38,289.4	43,152	7,263.6	250	42.1	(46)	(7.8)
19.1, 19.2 Private Passenger Auto Liability	1,459,679	XXX	1,503,010	100.0			1,009,307	67.2	104,390	6.9	182,462	12.1	4,749,189	316.0	675,335	44.9	414,291	27.6	364,494	24.3	(120,958)	(8.0)
19.3, 19.4 Commercial Auto Liability	368,648	XXX	364,525	100.0			304,288	83.5	26,323	7.2	26,221	7.2	447,246	122.7	47,061	12.9	21,781	6.0	121,584	33.4	(30,548)	(8.4)
21.1 Private Passenger Auto Physical Damage	1,403,000	XXX	1,411,179	100.0			510,974	36.2	704	0.0	90,941	6.4	28,366	2.0	1,682	0.1	25,321	1.8	353,114	25.0	(116,261)	(8.2)
21.2 Commercial Auto Physical Damage	84,904	XXX	83,973	100.0			49,187	58.6	239	0.3	10,629	12.7	6,541	7.8	184	0.2	1,581	1.9	37,735	44.9	(7,036)	(8.4)
22. Aircraft (all perils)		XXX		100.0																		
23. Fidelity	6	XXX	8	100.0			(59)	(780.8)	(2)	(26.0)	(4)	(58.2)	.1	11.7		0.0	.1	16.7	3	37.3	(1)	(7.1)
24. Surety	2	XXX	4	100.0									68	1,713.2	3	66.3		2.7				(5.2)
26. Burglary and Theft		XXX		100.0			14				(2)						.1					
27. Boiler and Machinery	3,971	XXX	3,996	100.0			1,113	27.9	(3)	(0.1)	115	2.9	1,408	35.2	139	3.5	197	4.9	1,981	49.6	(329)	(8.2)
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
30. Warranty	8,139	XXX	618	100.0							26	4.1							7,521	1,216.0	(674)	(109.0)
34. Aggregate write-ins for Other Lines of Business	1,935	XXX	2,007	100.0			0.0		0.0	0.0	8	0.4	1	0.0		0.0		0.0	961	47.9	(160)	(8.0)
35. TOTAL (Lines 1 through 34)	5,863,853	XXX	5,946,233	100.0			4,146,904	69.7	211,957	3.6	521,776	8.8	7,628,762	128.3	1,111,178	18.7	664,251	11.2	2,220,498	37.3	(485,913)	(8.2)
DETAILS OF WRITE-INS																						
3401. Identity theft	1,935	XXX	2,007	100.0			0.0		0.0		8	0.4	1	0.0		0.0		0.0	961	47.9	(160)	(8.0)
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 3498)(Line 34 above)	1,935	XXX	2,007	100.0			0.0		0.0		8	0.4	1	0.0		0.0		0.0	961	47.9	(160)	(8.0)

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2018 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	105	12.5	33	3.9	58	7.0	78	9.3	10	1.2	(1,241)	(147.8)
2.1	Allied Lines	231	11.1	65	3.1	107	5.1	234	11.3	6	0.3	572	27.5
2.2	Multiple Peril Crop.....												
2.3	Federal Flood.....	37,309	15.0	6,717	2.7		0.0	9,904	4.0		0.0	66,837	26.9
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril	243,435	12.4	52,934	2.7	109,829	5.6	79,314	4.0	20,599	1.0	(523,238)	(26.6)
5.1	Commercial Multiple Peril (Non-Liability Portion)	19,866	11.7	4,596	2.7	9,707	5.7	17,955	10.6	1,563	0.9	(34,298)	(20.2)
5.2	Commercial Multiple Peril (Liability Portion)	5,643	11.7	1,344	2.8	2,390	4.9	5,618	11.6	208	0.4	(35,910)	(74.3)
6.	Mortgage Guaranty												
8.	Ocean Marine	65	13.7	8	1.8	35	7.4	40	8.5	7	1.4	(31)	(6.5)
9.	Inland Marine	6,460	12.5	1,222	2.4	3,143	6.1	3,100	6.0	232	0.5	13,189	25.6
10.	Financial Guaranty												
11.	Medical Professional Liability											(33)	
12.	Earthquake	125	11.9	23	2.2	57	5.4	25	2.3	2	0.2	(9,190)	(871.7)
13.	Group A&H (See Interrogatory 1).....												
14.	Credit A&H												
15.	Other A&H (See Interrogatory 1).....												
16.	Workers' Compensation			2	6.5			755	2,271.8		0.5	(183)	(550.5)
17.1	Other Liability - Occurrence	11,217	13.2	2,028	2.4	5,277	6.2	5,758	6.8	1,018	1.2	(4,671)	(5.5)
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.	Products Liability	66	11.1	14	2.3	28	4.7	107	18.0	(386)	(65.0)	(82,425)	(13,874.2)
19.1, 19.2	Private Passenger Auto Liability	179,841	12.0	46,487	3.1	93,200	6.2	80,015	5.3	16,776	1.1	(175,917)	(11.7)
19.3, 19.4	Commercial Auto Liability	26,485	7.3	8,755	2.4	11,281	3.1	37,026	10.2	(215)	(0.1)	(76,069)	(20.9)
21.1	Private Passenger Auto Physical Damage	171,370	12.1	43,153	3.1	82,996	5.9	93,606	6.6	20,171	1.4	437,606	31.0
21.2	Commercial Auto Physical Damage	8,328	9.9	2,254	2.7	3,529	4.2	7,636	9.1	(27)	0.0	2,144	2.6
22.	Aircraft (all perils)												
23.	Fidelity	1	10.1		1.9		4.2	2	21.7		(0.1)	70	926.9
24.	Surety											4	100.0
26.	Burglary and Theft											(11)	
27.	Boiler and Machinery	426	10.7	112	2.8	179	4.5	599	15.0	(2)	(0.1)	1,453	36.4
28.	Credit												
29.	International												
30.	Warranty							68	10.9			525	85.0
34.	Aggregate write-ins for Other Lines of Business	238	11.8	54	2.7	110	5.5	91	4.5	25	1.3	1,531	76.3
35.	TOTAL (Lines 1 through 34)	711,209	12.0	169,803	2.9	321,927	5.4	341,930	5.8	59,987	1.0	(419,286)	(7.1)
DETAILS OF WRITE-INS													
3401.	Identity theft	238	11.8	50	2.5	110	5.5	91	4.5	25	1.3	1,536	76.5
3402.	Miscellaneous taxes unassigned			4								(4)	
3403.												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	238	11.8	54	2.7	110	5.5	91	4.5	25	1.3	1,531	76.3

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2018 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. Change in unallocated loss adjustment expense reserves	(62,178)					(62,178)
2405. Servicing fees	(22,032)	(22,120)	(30,972)			(75,124)
2497. Summary of remaining write-ins for Line 24 from overflow page	(84,210)	(22,120)	(30,972)			(137,302)