



INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2019

(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 | | [<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 | \$ | 144,044,188 |
| 2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 | \$ | 7,762,374 |
| 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 | \$ | 90,422,038 |
| 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 | \$ | 1,726,838,032 |
| 3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 | \$ | 312,025,012 |

- 4.1 The information provided in the Insurance Expense Exhibit will be used by many persons to estimate the allocation of expenses and profit to the various lines of business. Are there any items requiring special comment or explanation? Yes [] No []
- 4.2 Are items allocated to lines of business in Parts II and III using methods not defined in the instructions? Yes [] No []
 Statement may be attached.
- 4.3 If yes, explain:
 "The Miscellaneous taxes unassigned reflected on Parts II and III are tax expenses that were incurred in states and provinces where "Allstate Insurance Company" is licensed but does not write any business.

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2019 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 | 250,122 | | | | | 250,122 |
| 1.2 Reinsurance assumed | 932,770 | | | | | 932,770 |
| 1.3 Reinsurance ceded | 35,495 | | | | | 35,495 |
| 1.4 Net claim adjustment services (Lines 1.1+1.2-1.3) | 1,147,397 | | | | | 1,147,397 |
| 2. Commission and brokerage: | | | | | | |
| 2.1 Direct excluding contingent | | 520,736 | | | | 520,736 |
| 2.2 Reinsurance assumed excluding contingent | | 2,347,600 | | | | 2,347,600 |
| 2.3 Reinsurance ceded excluding contingent | | 46,855 | | | | 46,855 |
| 2.4 Contingent - direct | | 165,440 | | | | 165,440 |
| 2.5 Contingent - reinsurance assumed | | 675,263 | | | | 675,263 |
| 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) | | 3,662,184 | | | | 3,662,184 |
| 3. Allowances to managers and agents | 1 | 86,420 | 105 | | | 86,526 |
| 4. Advertising | 1,787 | 824,945 | | | | 826,733 |
| 5. Boards, bureaus and associations | 3,923 | 249 | 13,565 | | 2 | 17,738 |
| 6. Surveys and underwriting reports | | | 145,186 | | | 145,186 |
| 7. Audit of assureds' records | | | | | | |
| 8. Salary related items: | | | | | | |
| 8.1 Salaries | 1,244,380 | 377,660 | 690,211 | | 52,109 | 2,364,360 |
| 8.2 Payroll taxes | 91,067 | 26,788 | 46,572 | | 2,624 | 167,051 |
| 9. Employee relations and welfare | 190,474 | 106,265 | 91,418 | | 7,420 | 395,577 |
| 10. Insurance | 3,577 | 857 | 3,052 | | 60 | 7,546 |
| 11. Directors' fees | | | | | | |
| 12. Travel and travel items | 55,729 | 17,426 | 22,422 | | 967 | 96,545 |
| 13. Rent and rent items | 78,189 | 26,325 | 67,630 | | (1,010) | 171,135 |
| 14. Equipment | 10,473 | 11,611 | 44,586 | | 597 | 67,266 |
| 15. Cost or depreciation of EDP equipment and software | 64,833 | 70,728 | 121,618 | | 3,004 | 260,183 |
| 16. Printing and stationery | 5,595 | 1,413 | 11,424 | | 4,237 | 22,669 |
| 17. Postage, telephone and telegraph, exchange and express | 32,324 | 10,385 | 75,042 | | 705 | 118,456 |
| 18. Legal and auditing | 875 | 312 | 29,988 | | 4,354 | 35,530 |
| 19. Totals (Lines 3 to 18) | 1,783,226 | 1,561,385 | 1,362,818 | | 75,070 | 4,782,499 |
| 20. Taxes, licenses and fees: | | | | | | |
| 20.1 State and local insurance taxes deducting guaranty association credits of \$ | | | | 766,688 | | 766,688 |
| 20.2 Insurance department licenses and fees | | | | 31,988 | | 31,988 |
| 20.3 Gross guaranty association assessments | | | | 4,729 | | 4,729 |
| 20.4 All other (excluding Federal and foreign income and real estate) | | | | 54,998 | | 54,998 |
| 20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4) | | | | 858,403 | | 858,403 |
| 21. Real estate expenses | | | | | 32,529 | 32,529 |
| 22. Real estate taxes | | | | | (1,037) | (1,037) |
| 23. Reimbursements by uninsured plans | XXX | XXX | XXX | XXX | XXX | XXX |
| 24. Aggregate write-ins for miscellaneous operating expenses | 633,379 | 125,691 | 427,608 | | 2,756 | 1,189,434 |
| 25. TOTAL EXPENSES INCURRED | 3,564,002 | 5,349,259 | 1,790,426 | 858,403 | 109,318 | 11,671,408 |
| DETAILS OF WRITE-INS | | | | | | |
| 2401. Outside clerical | 596,002 | 143,514 | 373,786 | | 11,365 | 1,124,667 |
| 2402. Change in unallocated loss adjustment expense reserves | 60,692 | | | | | 60,692 |
| 2403. Miscellaneous income and expense | 19,405 | 3,982 | 43,950 | | (8,609) | 58,728 |
| 2498. Summary of remaining write-ins for Line 24 from overflow page | (42,721) | (21,805) | 9,872 | | | (54,654) |
| 2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above) | 633,379 | 125,691 | 427,608 | | 2,756 | 1,189,434 |

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2019 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 | 45,878 | XXX | 47,228 | 100.0 | | | 19,627 | 41.6 | 1,974 | 4.2 | 1,611 | 3.4 | 10,941 | 23.2 | 1,997 | 4.2 | 693 | 1.5 | 24,214 | 51.3 | 7,266 | 15.4 |
| 2.1 Allied Lines | 1,865 | XXX | 1,925 | 100.0 | | | 520 | 27.0 | (81) | (4.2) | 306 | 15.9 | 871 | 45.2 | 64 | 3.3 | 1,056 | 54.8 | 927 | 48.2 | 296 | 15.3 |
| 2.2 Multiple Peril Crop | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 2.3 Federal Flood | | XXX | | 100.0 | | | | | | | | | 10,597 | | | | | | | | | (10,773) |
| 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 | 8,050,256 | XXX | 7,822,918 | 100.0 | | | 4,377,736 | 56.0 | 179,716 | 2.3 | 615,104 | 7.9 | 1,735,012 | 22.2 | 222,024 | 2.8 | 160,907 | 2.1 | 4,336,588 | 55.4 | 1,272,142 | 16.3 |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) | 494,690 | XXX | 492,937 | 100.0 | | | 303,212 | 61.5 | 7,948 | 1.6 | 46,483 | 9.4 | 90,241 | 18.3 | 10,458 | 2.1 | 14,679 | 3.0 | 261,803 | 53.1 | 78,130 | 15.8 |
| 5.2 Commercial Multiple Peril (Liability Portion) | 130,923 | XXX | 129,905 | 100.0 | | | 37,310 | 28.7 | 10,984 | 8.5 | 3,959 | 3.0 | 156,671 | 120.6 | 29,377 | 22.6 | 9,648 | 7.4 | 67,739 | 52.1 | 20,677 | 15.9 |
| 6. Mortgage Guaranty | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 8. Ocean Marine | 6,569 | XXX | 6,209 | 100.0 | | | 2,644 | 42.6 | 23 | 0.4 | 639 | 10.3 | 1,118 | 18.0 | 85 | 1.4 | 137 | 2.2 | 3,028 | 48.8 | 1,041 | 16.8 |
| 9. Inland Marine | 186,464 | XXX | 186,784 | 100.0 | | | 65,003 | 34.8 | 2,953 | 1.6 | 12,123 | 6.5 | 13,866 | 7.4 | 1,057 | 0.6 | 3,603 | 1.9 | 92,356 | 49.4 | 29,550 | 15.8 |
| 10. Financial Guaranty | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 11. Medical Professional Liability | | XXX | | 100.0 | | | (4) | | | | 13 | | 124 | | 32 | | 5 | | | | | |
| 12. Earthquake | 2,500 | XXX | 2,528 | 100.0 | | | (1,445) | (57.1) | (232) | (9.2) | 147 | 5.8 | 67 | 2.7 | 7 | 0.3 | 118 | 4.7 | 1,301 | 51.4 | 396 | 15.7 |
| 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 | 264 | XXX | 264 | 100.0 | | | 731 | 276.7 | 423 | 160.3 | 987 | 373.7 | 60,691 | 22,985.7 | 3,446 | 1,304.9 | 4,677 | 1,771.4 | | 0.1 | 42 | 15.9 |
| 17.1 Other Liability - Occurrence | 362,562 | XXX | 353,471 | 100.0 | | | 214,601 | 60.7 | 15,029 | 4.3 | 18,968 | 5.4 | 818,223 | 231.5 | 83,138 | 23.5 | 31,600 | 8.9 | 183,827 | 52.0 | 57,456 | 16.3 |
| 17.2 Other Liability - Claims-Made | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 17.3 Excess Workers' Compensation | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 18. Products Liability | 560 | XXX | 582 | 100.0 | | | 7,821 | 1,342.9 | 38,646 | 6,635.5 | 7,971 | 1,368.6 | 717,667 | 123,222.5 | 182,510 | 31,336.8 | 53,584 | 9,200.3 | 227 | 39.0 | 89 | 15.2 |
| 19.1, 19.2 Private Passenger Auto Liability | 12,895,534 | XXX | 12,828,066 | 100.0 | | | 7,716,452 | 60.2 | 818,084 | 6.4 | 967,454 | 7.5 | 9,501,352 | 74.1 | 2,246,426 | 17.5 | 783,492 | 6.1 | 3,356,246 | 26.2 | 2,043,573 | 15.9 |
| 19.3, 19.4 Commercial Auto Liability | 560,217 | XXX | 540,525 | 100.0 | | | 369,838 | 68.4 | 47,556 | 8.8 | 41,035 | 7.6 | 629,632 | 116.5 | 79,723 | 14.7 | 42,858 | 7.9 | 155,991 | 28.9 | 84,981 | 15.7 |
| 21.1 Private Passenger Auto Physical Damage | 9,696,690 | XXX | 9,573,803 | 100.0 | | | 5,201,099 | 54.3 | 20,032 | 0.2 | 675,444 | 7.1 | 239,183 | 2.5 | 19,693 | 0.2 | 66,629 | 0.7 | 2,552,532 | 26.7 | 1,536,022 | 16.0 |
| 21.2 Commercial Auto Physical Damage | 118,649 | XXX | 117,661 | 100.0 | | | 69,391 | 59.0 | 424 | 0.4 | 13,382 | 11.4 | 10,808 | 9.2 | 379 | 0.3 | 2,342 | 2.0 | 44,588 | 37.9 | 18,795 | 16.0 |
| 22. Aircraft (all perils) | | XXX | | 100.0 | | | (495) | (58) | | | (2) | | 1,895 | | 61 | | 22 | | | | | |
| 23. Fidelity | 5 | XXX | 5 | 100.0 | | | (20) | (410.7) | | | | | 1 | 17.2 | | | | | 9.3 | 3 | 57.6 | 1 |
| 24. Surety | 2 | XXX | 2 | 100.0 | | | (3) | (212.1) | | | | | 64 | 4,234.1 | 2 | 163.9 | | | | | | |
| 26. Burglary and Theft | | XXX | | 100.0 | | | 15 | | | | 1 | | | | | | | | | | | |
| 27. Boiler and Machinery | | XXX | | 100.0 | | | (10) | | 21 | | 128 | | 1,148 | | 159 | | 206 | | | | | (165) |
| 28. Credit | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 29. International | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 30. Warranty | 44,284 | XXX | 39,931 | 100.0 | | | 19,561 | 49.0 | 3,872 | 9.7 | 209 | 0.5 | 1,489 | 3.7 | | | | | 17,170 | 43.0 | 7,018 | 17.6 |
| 31, 32, 33 Reinsurance - Nonproportional Assumed | | XXX | | 100.0 | | | (71) | | 81 | | | | 2,059 | | 70 | | | | | | | |
| 34. Aggregate write-ins for Other Lines of Business | 10,419 | XXX | 10,295 | 100.0 | | | 11 | 0.1 | | 0.0 | 45 | 0.4 | 3 | 0.0 | 1 | 0.0 | | 0.0 | 5,098 | 49.5 | 1,651 | 16.0 |
| 35. TOTAL (Lines 1 through 34) | 32,608,330 | XXX | 32,155,040 | 100.0 | | | 18,403,523 | 57.2 | 1,147,397 | 3.6 | 2,416,605 | 7.5 | 13,993,125 | 43.5 | 2,880,707 | 9.0 | 1,181,043 | 3.7 | 11,103,637 | 34.5 | 5,148,188 | 16.0 |
| DETAILS OF WRITE-INS | | | | | | | | | | | | | | | | | | | | | | |
| 3401. Identity theft | 10,419 | XXX | 10,295 | 100.0 | | | 11 | 0.1 | | | 45 | 0.4 | 3 | 0.0 | 1 | 0.0 | | | 5,098 | 49.5 | 1,651 | 16.0 |
| 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) | 10,419 | XXX | 10,295 | 100.0 | | | 11 | 0.1 | | 0.0 | 45 | 0.4 | 3 | 0.0 | 1 | 0.0 | | 0.0 | 5,098 | 49.5 | 1,651 | 16.0 |

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2019 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 | | | | | | | | | | | | | | | | | | 37 Amount | 38 % | 39 Amount | 40 % | 41 Amount | 42 % | | |
|---|--|---------|--|---------|---|---------|--|---------|--|---------|--|-----------|---|---------|--|---------|---|---------|--------------|---------|--------------|---------|--------------|---------|----------------------|---------|
| | 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 | 3,912 | 8.3 | 656 | 1.4 | 620 | 1.3 | 2,501 | 5.3 | 38 | 0.1 | 16,366 | 34.7 | 1,564 | 3.3 | 17,930 | 38.0 | 1,539 | 3.3 | 19,468 | 41.2 | | | | | | |
| 2.1 Allied Lines | 197 | 10.2 | (27) | (1.4) | 96 | 5.0 | 307 | 16.0 | 7 | 0.3 | 614 | 31.9 | 117 | 6.1 | 730 | 37.9 | 83 | 4.3 | 814 | 42.3 | | | | | | |
| 2.2 Multiple Peril Crop | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.3 Federal Flood | 150 | | 1,158 | | (16,264) | | (7,257) | | | | 11,615 | | 840 | | 12,455 | | 65 | | 12,520 | | | | | | | |
| 2.4 Private Crop | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.5 Private Flood | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3. Farmowners Multiple Peril | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4. Homeowners Multiple Peril | 970,424 | 12.4 | 223,773 | 2.9 | 394,631 | 5.0 | 328,822 | 4.2 | 48,905 | 0.6 | 781,617 | 10.0 | 218,120 | 2.8 | 999,738 | 12.8 | 265,582 | 3.4 | 1,265,319 | 16.2 | | | | | | |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) | 71,182 | 14.4 | 13,685 | 2.8 | 30,671 | 6.2 | 42,393 | 8.6 | 4,790 | 1.0 | (17,846) | (3.6) | 11,757 | 2.4 | (6,089) | (1.2) | 17,101 | 3.5 | 11,012 | 2.2 | | | | | | |
| 5.2 Commercial Multiple Peril (Liability Portion) | 16,052 | 12.4 | 3,158 | 2.4 | 6,346 | 4.9 | 11,242 | 8.7 | 1,256 | 1.0 | 42,111 | 32.4 | 12,503 | 9.6 | 54,614 | 42.0 | 7,085 | 5.5 | 61,699 | 47.5 | | | | | | |
| 6. Mortgage Guaranty | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8. Ocean Marine | 904 | 14.6 | 120 | 1.9 | 417 | 6.7 | 733 | 11.8 | 66 | 1.1 | 795 | 12.8 | 156 | 2.5 | 951 | 15.3 | 209 | 3.4 | 1,160 | 18.7 | | | | | | |
| 9. Inland Marine | 23,583 | 12.6 | 4,302 | 2.3 | 10,356 | 5.5 | 13,989 | 7.5 | 739 | 0.4 | 55,213 | 29.6 | 3,114 | 1.7 | 58,327 | 31.2 | 5,758 | 3.1 | 64,084 | 34.3 | | | | | | |
| 10. Financial Guaranty | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11. Medical Professional Liability | | | | | | | | | | | (9) | | 8 | | | | 2 | | 2 | | | | | | | |
| 12. Earthquake | 296 | 11.7 | 58 | 2.3 | 131 | 5.2 | 117 | 4.6 | 1 | 0.1 | 3,458 | 136.8 | 115 | 4.5 | 3,573 | 141.3 | 98 | 3.9 | 3,671 | 145.2 | | | | | | |
| 13. Group A&H (See Interrogatory 1) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14. Credit A&H | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15. Other A&H (See Interrogatory 1) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16. Workers' Compensation | | | 18 | 6.7 | | | 712 | 269.8 | | 0.0 | (2,607) | (987.2) | 3,638 | 1,378.0 | 1,032 | 390.7 | 1,080 | 408.9 | 2,111 | 799.7 | | | | | | |
| 17.1 Other Liability - Occurrence | 44,257 | 12.5 | 7,920 | 2.2 | 18,059 | 5.1 | 23,935 | 6.8 | 3,581 | 1.0 | 14,283 | 4.0 | 52,437 | 14.8 | 66,720 | 18.9 | 24,526 | 6.9 | 91,245 | 25.8 | | | | | | |
| 17.2 Other Liability - Claims-Made | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17.3 Excess Workers' Compensation | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18. Products Liability | 56 | 9.6 | 13 | 2.2 | 24 | 4.1 | 147 | 25.3 | (1) | (0.2) | (54,097) | (9,288.3) | 50,650 | 8,696.6 | (3,447) | (591.8) | 14,983 | 2,572.6 | 11,536 | 1,980.8 | | | | | | |
| 19.1, 19.2 Private Passenger Auto Liability | 1,393,468 | 10.9 | 330,915 | 2.6 | 693,553 | 5.4 | 747,094 | 5.8 | 27,411 | 0.2 | 188,455 | 1.5 | 673,612 | 5.3 | 862,067 | 6.7 | 475,599 | 3.7 | 1,337,666 | 10.4 | | | | | | |
| 19.3, 19.4 Commercial Auto Liability | 25,722 | 4.8 | 20,056 | 3.7 | 12,944 | 2.4 | 28,501 | 5.3 | (551) | (0.1) | (5,678) | (1.1) | 36,490 | 6.8 | 30,812 | 5.7 | 21,455 | 4.0 | 52,267 | 9.7 | | | | | | |
| 21.1 Private Passenger Auto Physical Damage | 1,099,404 | 11.5 | 248,191 | 2.6 | 530,856 | 5.5 | 588,340 | 6.1 | 30,664 | 0.3 | 1,241,101 | 13.0 | 39,351 | 0.4 | 1,280,452 | 13.4 | 219,246 | 2.3 | 1,499,697 | 15.7 | | | | | | |
| 21.2 Commercial Auto Physical Damage | 9,942 | 8.4 | 3,687 | 3.1 | 3,970 | 3.4 | 7,319 | 6.2 | (120) | (0.1) | 9,426 | 8.0 | 1,569 | 1.3 | 10,995 | 9.3 | 3,063 | 2.6 | 14,058 | 11.9 | | | | | | |
| 22. Aircraft (all perils) | | | | | | | | | | | 555 | | 120 | | 675 | | 35 | | 710 | | | | | | | |
| 23. Fidelity | 1 | 10.7 | | 2.3 | | | 2 | 42.2 | 5 | 100.5 | 27 | 551.9 | | 27 | 554.6 | | | 4.2 | 27 | 558.8 | | | | | | |
| 24. Surety | | | | | | | | | | | 5 | 320.6 | 4 | 233.6 | 8 | 554.3 | 1 | 70.8 | 10 | 625.1 | | | | | | |
| 26. Burglary and Theft | | | 12 | | | | | | | | (28) | | | (28) | | | | | (28) | | | | | | | |
| 27. Boiler and Machinery | 312 | | 112 | | 150 | | 823 | | 87 | | (1,449) | | 88 | | (1,361) | | 23 | | (1,338) | | | | | | | |
| 28. Credit | 3 | | 5 | | | | 1 | | | | (8) | | | (8) | | | | | (8) | | | | | | | |
| 29. International | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 30. Warranty | 1,101 | 2.8 | | 0.0 | | | 276 | 0.7 | | | 14,912 | 37.3 | 564 | 1.4 | 15,476 | 38.8 | 882 | 2.2 | 16,357 | 41.0 | | | | | | |
| 31, 32, 33 Reinsurance - Nonproportional Assumed | | | | | | | | | | | (11) | | 112 | | 101 | | 33 | | 135 | | | | | | | |
| 34. Aggregate write-ins for Other Lines of Business | 1,220 | 11.9 | 591 | 5.7 | 516 | 5.0 | 427 | 4.1 | 74 | 0.7 | 7,559 | 73.4 | 112 | 1.1 | 7,671 | 74.5 | 299 | 2.9 | 7,971 | 77.4 | | | | | | |
| 35. TOTAL (Lines 1 through 34) | 3,662,184 | 11.4 | 858,403 | 2.7 | 1,687,076 | 5.2 | 1,790,426 | 5.6 | 116,951 | 0.4 | 2,306,379 | 7.2 | 1,107,042 | 3.4 | 3,413,421 | 10.6 | 1,058,746 | 3.3 | 4,472,168 | 13.9 | | | | | | |
| DETAILS OF WRITE-INS | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3401. Identity theft | 1,220 | 11.9 | 267 | 2.6 | 516 | 5.0 | 427 | 4.1 | 74 | 0.7 | 7,882 | 76.6 | 112 | 1.1 | 7,995 | 77.7 | 299 | 2.9 | 8,294 | 80.6 | | | | | | |
| 3402. Miscellaneous taxes unassigned | | | 323 | | | | | | | | (323) | | | | (323) | | | | (323) | | | | | | | |
| 3403. | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3498. Summary of remaining write-ins for Line 34 from overflow page | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) | 1,220 | 11.9 | 591 | 5.7 | 516 | 5.0 | 427 | 4.1 | 74 | 0.7 | 7,559 | 73.4 | 112 | 1.1 | 7,671 | 74.5 | 299 | 2.9 | 7,971 | 77.4 | | | | | | |

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 2019 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 | 758 | XXX | 792 | 100.0 | | | (129) | (16.2) | (17) | (2.1) | (8) | (1.1) | 279 | 35.2 | 7 | 0.9 | 262 | 33.1 | 382 | 48.2 | (55) | (6.9) |
| 2.1 Allied Lines | 1,864 | XXX | 1,924 | 100.0 | | | 643 | 33.4 | 20 | 1.0 | 302 | 15.7 | 382 | 19.8 | 16 | 0.8 | 1,038 | 53.9 | 926 | 48.1 | (135) | (7.0) |
| 2.2 Multiple Peril Crop | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 2.3 Federal Flood | 251,553 | XXX | 249,351 | 100.0 | | | 149,747 | 60.1 | | | 21,766 | 8.7 | 24,460 | 9.8 | | | 4,787 | 1.9 | 155,788 | 62.5 | (18,169) | (7.3) |
| 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 | 1,898,848 | XXX | 1,919,458 | 100.0 | | | 733,856 | 38.2 | 45,724 | 2.4 | 133,043 | 6.9 | 685,176 | 35.7 | 80,964 | 4.2 | 87,331 | 4.5 | 980,897 | 51.1 | (137,147) | (7.1) |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) | 161,175 | XXX | 163,104 | 100.0 | | | 81,344 | 49.9 | 1,138 | 0.7 | 14,216 | 8.7 | 53,383 | 32.7 | 5,383 | 3.3 | 9,680 | 5.9 | 81,522 | 50.0 | (11,641) | (7.1) |
| 5.2 Commercial Multiple Peril (Liability Portion) | 47,939 | XXX | 47,776 | 100.0 | | | 22,083 | 46.2 | 7,595 | 15.9 | 3,243 | 6.8 | 111,159 | 232.7 | 21,523 | 45.0 | 9,084 | 19.0 | 24,388 | 51.0 | (3,462) | (7.2) |
| 6. Mortgage Guaranty | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 8. Ocean Marine | 400 | XXX | 421 | 100.0 | | | 111 | 26.4 | | (0.1) | 199 | 47.3 | 63 | 15.0 | 2 | 0.5 | 54 | 12.9 | 177 | 42.1 | (29) | (6.9) |
| 9. Inland Marine | 47,247 | XXX | 48,590 | 100.0 | | | 14,222 | 29.3 | 565 | 1.2 | 4,866 | 10.0 | 3,423 | 7.0 | 203 | 0.4 | 2,701 | 5.6 | 23,221 | 47.8 | (3,412) | (7.0) |
| 10. Financial Guaranty | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 11. Medical Professional Liability | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 12. Earthquake | 966 | XXX | 995 | 100.0 | | | (1,374) | (138.1) | (229) | (23.0) | 69 | 6.9 | 39 | 3.9 | 6 | 0.6 | 114 | 11.4 | 502 | 50.5 | (70) | (7.0) |
| 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 | 108 | XXX | 108 | 100.0 | | | (276) | (255.0) | 249 | 230.4 | 781 | 722.8 | 30,790 | 28,500.5 | 1,832 | 1,696.0 | 3,757 | 3,478.1 | | | (8) | (7.2) |
| 17.1 Other Liability - Occurrence | 86,919 | XXX | 86,798 | 100.0 | | | 58,975 | 67.9 | 8,546 | 9.8 | 10,231 | 11.8 | 392,061 | 451.7 | 50,940 | 58.7 | 22,913 | 26.4 | 43,514 | 50.1 | (6,278) | (7.2) |
| 17.2 Other Liability - Claims-Made | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 17.3 Excess Workers' Compensation | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 18. Products Liability | 521 | XXX | 544 | 100.0 | | | (10,090) | (1,854.6) | 65,583 | 12,054.0 | 6,296 | 1,157.3 | 522,816 | 96,091.4 | 261,713 | 48,101.8 | 39,529 | 7,265.3 | 227 | 41.7 | (38) | (6.9) |
| 19.1, 19.2 Private Passenger Auto Liability | 1,344,546 | XXX | 1,372,663 | 100.0 | | | 913,595 | 66.6 | 73,843 | 5.4 | 124,302 | 9.1 | 4,566,236 | 332.7 | 652,320 | 47.5 | 396,392 | 28.9 | 336,377 | 24.5 | (97,112) | (7.1) |
| 19.3, 19.4 Commercial Auto Liability | 614,637 | XXX | 596,554 | 100.0 | | | 421,655 | 70.7 | 45,710 | 7.7 | 45,025 | 7.5 | 675,578 | 113.2 | 74,007 | 12.4 | 41,791 | 7.0 | 139,667 | 23.4 | (44,393) | (7.4) |
| 21.1 Private Passenger Auto Physical Damage | 1,357,128 | XXX | 1,368,408 | 100.0 | | | 484,445 | 35.4 | 954 | 0.1 | 80,793 | 5.9 | 23,803 | 1.7 | 1,596 | 0.1 | 25,854 | 1.9 | 341,833 | 25.0 | (98,021) | (7.2) |
| 21.2 Commercial Auto Physical Damage | 115,106 | XXX | 114,109 | 100.0 | | | 68,520 | 60.0 | 419 | 0.4 | 14,181 | 12.4 | 12,512 | 11.0 | 363 | 0.3 | 2,241 | 2.0 | 38,732 | 33.9 | (8,314) | (7.3) |
| 22. Aircraft (all perils) | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 23. Fidelity | 5 | XXX | 5 | 100.0 | | | (20) | (410.7) | | 0.0 | | (0.3) | 1 | 17.2 | | 0.0 | | 9.3 | 3 | 57.6 | | (7.1) |
| 24. Surety | 2 | XXX | 2 | 100.0 | | | (3) | (213.7) | | (8.3) | | (0.3) | 64 | 4,266.5 | 2 | 165.1 | | 6.6 | | | | (7.2) |
| 26. Burglary and Theft | | XXX | | 100.0 | | | 15 | | | | 1 | | | | | | | | | | | |
| 27. Boiler and Machinery | 3,849 | XXX | 3,902 | 100.0 | | | 845 | 21.7 | 21 | 0.5 | 128 | 3.3 | 1,462 | 37.5 | 159 | 4.1 | 206 | 5.3 | 1,928 | 49.4 | (278) | (7.1) |
| 28. Credit | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 29. International | | XXX | | 100.0 | | | | | | | | | | | | | | | | | | |
| 30. Warranty | 9,234 | XXX | 4,071 | 100.0 | | | | | | | | | | | | | | | 12,684 | 311.6 | (667) | (16.4) |
| 34. Aggregate write-ins for Other Lines of Business | 1,791 | XXX | 1,863 | 100.0 | | | 0.0 | | 0.0 | 9 | 0.5 | 1 | 0.0 | | 0.0 | | 0.0 | | 889 | 47.7 | (129) | (6.9) |
| 35. TOTAL (Lines 1 through 34) | 5,944,597 | XXX | 5,981,438 | 100.0 | | | 2,938,165 | 49.1 | 250,122 | 4.2 | 459,451 | 7.7 | 7,103,687 | 118.8 | 1,151,056 | 19.2 | 647,735 | 10.8 | 2,183,657 | 36.5 | (429,357) | (7.2) |
| DETAILS OF WRITE-INS | | | | | | | | | | | | | | | | | | | | | | |
| 3401. Identity theft | 1,791 | XXX | 1,863 | 100.0 | | | 0.0 | | 0.0 | 9 | 0.5 | 1 | 0.0 | | 0.0 | | 0.0 | | 889 | 47.7 | (129) | (6.9) |
| 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) | 1,791 | XXX | 1,863 | 100.0 | | | 0.0 | | 0.0 | 9 | 0.5 | 1 | 0.0 | | 0.0 | | 0.0 | | 889 | 47.7 | (129) | (6.9) |

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2019 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 | 98 | 12.4 | 33 | 4.2 | 51 | 6.5 | 75 | 9.5 | 10 | 1.3 | 698 | 88.2 |
| 2.1 | Allied Lines | 217 | 11.3 | 64 | 3.3 | 96 | 5.0 | 307 | 16.0 | 7 | 0.3 | 282 | 14.7 |
| 2.2 | Multiple Peril Crop | | | | | | | | | | | | |
| 2.3 | Federal Flood | 37,531 | 15.1 | 7,671 | 3.1 | | 0.0 | 9,345 | 3.7 | | 0.0 | 23,289 | 9.3 |
| 2.4 | Private Crop | | | | | | | | | | | | |
| 2.5 | Private Flood | | | | | | | | | | | | |
| 3. | Farmowners Multiple Peril | | | | | | | | | | | | |
| 4. | Homeowners Multiple Peril | 240,723 | 12.5 | 57,039 | 3.0 | 99,707 | 5.2 | 70,966 | 3.7 | 19,660 | 1.0 | 558,059 | 29.1 |
| 5.1 | Commercial Multiple Peril (Non-Liability Portion) | 20,053 | 12.3 | 4,672 | 2.9 | 8,582 | 5.3 | 21,994 | 13.5 | 1,003 | 0.6 | 12,107 | 7.4 |
| 5.2 | Commercial Multiple Peril (Liability Portion) | 5,654 | 11.8 | 1,390 | 2.9 | 2,117 | 4.4 | 7,336 | 15.4 | 516 | 1.1 | (1,127) | (2.4) |
| 6. | Mortgage Guaranty | | | | | | | | | | | | |
| 8. | Ocean Marine | 66 | 15.6 | 7 | 1.7 | 33 | 7.9 | 28 | 6.7 | 7 | 1.7 | (16) | (3.7) |
| 9. | Inland Marine | 6,260 | 12.9 | 1,195 | 2.5 | 2,736 | 5.6 | 3,106 | 6.4 | 199 | 0.4 | 15,839 | 32.6 |
| 10. | Financial Guaranty | | | | | | | | | | | | |
| 11. | Medical Professional Liability | | | | | | | | | | | | (8) |
| 12. | Earthquake | 112 | 11.3 | 23 | 2.3 | 53 | 5.3 | 38 | 3.8 | 1 | 0.1 | 2,305 | 231.6 |
| 13. | Group A&H (See Interrogatory 1) | | | | | | | | | | | | |
| 14. | Credit A&H | | | | | | | | | | | | |
| 15. | Other A&H (See Interrogatory 1) | | | | | | | | | | | | |
| 16. | Workers' Compensation | | | 4 | 4.0 | | | 712 | 659.5 | | (0.1) | (1,363) | (1,261.7) |
| 17.1 | Other Liability - Occurrence | 11,175 | 12.9 | 2,113 | 2.4 | 4,326 | 5.0 | 5,297 | 6.1 | 960 | 1.1 | (12,905) | (14.9) |
| 17.2 | Other Liability - Claims-Made | | | | | | | | | | | | |
| 17.3 | Excess Workers' Compensation | | | | | | | | | | | | |
| 18. | Products Liability | 62 | 11.4 | 13 | 2.4 | 24 | 4.4 | 147 | 27.0 | (1) | (0.2) | (61,492) | (11,302.1) |
| 19.1, 19.2 | Private Passenger Auto Liability | 161,085 | 11.7 | 49,364 | 3.6 | 78,190 | 5.7 | 85,080 | 6.2 | 16,129 | 1.2 | (96,667) | (7.0) |
| 19.3, 19.4 | Commercial Auto Liability | 28,973 | 4.9 | 18,657 | 3.1 | 10,562 | 1.8 | 26,436 | 4.4 | (519) | (0.1) | (985) | (0.2) |
| 21.1 | Private Passenger Auto Physical Damage | 164,480 | 12.0 | 48,417 | 3.5 | 77,593 | 5.7 | 81,847 | 6.0 | 18,666 | 1.4 | 448,545 | 32.8 |
| 21.2 | Commercial Auto Physical Damage | 9,085 | 8.0 | 3,497 | 3.1 | 3,344 | 2.9 | 6,504 | 5.7 | (108) | (0.1) | 8,451 | 7.4 |
| 22. | Aircraft (all perils) | | | | | | | | | | | | |
| 23. | Fidelity | 1 | 11.7 | | 2.3 | | 4.3 | 2 | 42.2 | 5 | 100.5 | 27 | 550.9 |
| 24. | Surety | | | | | | | | | | | 5 | 322.3 |
| 26. | Burglary and Theft | | | | | | | | | | | (16) | |
| 27. | Boiler and Machinery | 386 | 9.9 | 111 | 2.9 | 150 | 3.8 | 823 | 21.1 | 87 | 2.2 | 1,524 | 39.1 |
| 28. | Credit | | | | | | | | | | | | |
| 29. | International | | | | | | | | | | | | |
| 30. | Warranty | | | | | | | 212 | 5.2 | | | 3,859 | 94.8 |
| 34. | Aggregate write-ins for Other Lines of Business | 213 | 11.4 | 59 | 3.2 | 97 | 5.2 | 76 | 4.1 | 23 | 1.2 | 1,432 | 76.8 |
| 35. | TOTAL (Lines 1 through 34) | 686,176 | 11.5 | 194,332 | 3.2 | 287,661 | 4.8 | 320,333 | 5.4 | 56,645 | 0.9 | 901,842 | 15.1 |
| DETAILS OF WRITE-INS | | | | | | | | | | | | | |
| 3401. | Identity theft | 213 | 11.4 | 52 | 2.8 | 97 | 5.2 | 76 | 4.1 | 23 | 1.2 | 1,439 | 77.2 |
| 3402. | Miscellaneous taxes unassigned | | | 7 | | | | | | | | (7) | |
| 3403. | | | | | | | | | | | | | |
| 3498. | Summary of remaining write-ins for Line 34 from overflow page | | | | | | | | | | | | |
| 3499. | Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) | 213 | 11.4 | 59 | 3.2 | 97 | 5.2 | 76 | 4.1 | 23 | 1.2 | 1,432 | 76.8 |

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2019 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 | | 37,480 | | | 37,495 |
| 2405. Servicing fees | (42,735) | (21,805) | (27,608) | | | (92,148) |
| 2497. Summary of remaining write-ins for Line 24 from overflow page | (42,721) | (21,805) | 9,872 | | | (54,654) |