



# INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2020

(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 .....  | \$ | 124,708,343 |
| 2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 .....  | \$ | 7,378,173   |
| 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 .....  | \$ | 32,340,198  |
| 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 .....                | \$ | 1,686,183,724 |
| 3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 ..... | \$ | 1,292,309,342 |
- 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 Allstate Insurance Company is licensed but does not write any business.

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2020 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 .....	160,965					160,965
1.2 Reinsurance assumed .....	743,614					743,614
1.3 Reinsurance ceded .....	23,259					23,259
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3) .....	881,320					881,320
2. Commission and brokerage:						
2.1 Direct excluding contingent .....		497,001				497,001
2.2 Reinsurance assumed excluding contingent .....		2,372,452				2,372,452
2.3 Reinsurance ceded excluding contingent .....		45,145				45,145
2.4 Contingent - direct .....		155,538				155,538
2.5 Contingent - reinsurance assumed .....		662,162				662,162
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) .....		3,642,007				3,642,007
3. Allowances to managers and agents .....		32,596	218			32,813
4. Advertising .....	351	900,712				901,064
5. Boards, bureaus and associations .....	4,311	237	14,173		1	18,722
6. Surveys and underwriting reports .....			127,051			127,051
7. Audit of assureds' records .....						
8. Salary related items:						
8.1 Salaries .....	1,323,037	411,487	765,088		53,190	2,552,802
8.2 Payroll taxes .....	89,925	27,070	47,742		2,664	167,401
9. Employee relations and welfare .....	204,771	72,442	98,749		6,071	382,033
10. Insurance .....	2,625	919	2,685		74	6,304
11. Directors' fees .....						
12. Travel and travel items .....	28,060	5,092	9,322		413	42,887
13. Rent and rent items .....	83,125	29,878	78,859		1,195	193,057
14. Equipment .....	12,116	12,613	30,247		479	55,454
15. Cost or depreciation of EDP equipment and software .....	61,494	73,806	123,071		2,886	261,256
16. Printing and stationery .....	4,975	1,357	8,775		4,197	19,303
17. Postage, telephone and telegraph, exchange and express .....	30,290	10,595	70,745		607	112,237
18. Legal and auditing .....	788	137	33,321		3,042	37,288
19. Totals (Lines 3 to 18) .....	1,845,868	1,578,941	1,410,044		74,819	4,909,673
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....				726,929		726,929
20.2 Insurance department licenses and fees .....				36,983		36,983
20.3 Gross guaranty association assessments .....				(912)		(912)
20.4 All other (excluding Federal and foreign income and real estate) .....				59,435		59,435
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4) .....				822,434		822,434
21. Real estate expenses .....					30,251	30,251
22. Real estate taxes .....					2,824	2,824
23. Reimbursements by uninsured plans .....	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses .....	570,328	88,238	444,365		(1,174)	1,101,757
25. TOTAL EXPENSES INCURRED	3,297,517	5,309,185	1,854,409	822,434	106,721	11,390,266
<b>DETAILS OF WRITE-INS</b>						
2401. Outside clerical .....	585,992	124,575	383,930		10,629	1,105,125
2402. Miscellaneous income and expense .....	10,547	(14,705)	51,704		(11,807)	35,740
2403. Donations .....	15		35,421		5	35,441
2498. Summary of remaining write-ins for Line 24 from overflow page .....	(26,225)	(21,632)	(26,690)			(74,548)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above) .....	570,328	88,238	444,365		(1,174)	1,101,757

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2020 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	44,952	XXX	45,724	100.0		28,478	62.3	1,576	3.4	1,522	3.3	14,689	32.1	1,594	3.5	675	1.5	23,442	51.3	7,171	15.7
2.1 Allied Lines	1,786	XXX	1,832	100.0		1,090	59.5	17	0.9	(82)	(4.5)	1,027	56.1	65	3.5	771	42.1	882	48.2	285	15.6
2.2 Multiple Peril Crop		XXX		100.0																	
2.3 Federal Flood		XXX		100.0						9,307						5,961				(7,844)	
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	8,314,606	XXX	8,187,778	100.0		4,616,446	56.4	198,558	2.4	720,154	8.8	1,826,705	22.3	230,571	2.8	215,921	2.6	4,463,416	54.5	1,325,562	16.2
5.1 Commercial Multiple Peril (Non-Liability Portion)	494,130	XXX	496,479	100.0		299,850	60.4	8,782	1.8	47,709	9.6	97,116	19.6	9,328	1.9	18,554	3.7	259,454	52.3	78,738	15.9
5.2 Commercial Multiple Peril (Liability Portion)	131,030	XXX	131,100	100.0		19,313	14.7	2,039	1.6	8,705	6.6	141,219	107.7	22,777	17.4	12,196	9.3	67,668	51.6	20,879	15.9
6. Mortgage Guaranty		XXX		100.0																	
8. Ocean Marine	7,757	XXX	7,217	100.0		4,192	58.1	91	1.3	602	8.3	1,253	17.4	113	1.6	123	1.7	3,568	49.4	1,239	17.2
9. Inland Marine	185,855	XXX	186,518	100.0		78,275	42.0	3,352	1.8	15,599	8.4	16,447	8.8	1,089	0.6	4,070	2.2	91,693	49.2	29,682	15.9
10. Financial Guaranty		XXX		100.0																	
11. Medical Professional Liability		XXX		100.0		(46)		59		5		69		27		4					
12. Earthquake	2,350	XXX	2,429	100.0		1,366	56.2	34	1.4	26	1.1	479	19.7	6	0.2	21	0.9	1,221	50.3	375	15.4
13. Group A&H (See Interrogatory 1)		XXX		100.0		(1)															
14. Credit A&H		XXX		100.0																	
15. Other A&H (See Interrogatory 1)		XXX		100.0		(1)															
16. Workers' Compensation	33	XXX	28	100.0		3,682	13,257.9	811	2,919.6	(71)	(257.1)	61,688	222,096.8	3,680	13,250.5	4,527	16,298.6	5	18.8	5	18.8
17.1 Other Liability - Occurrence	407,301	XXX	399,721	100.0		278,024	69.6	4,478	1.1	14,781	3.7	902,916	225.9	69,711	17.4	31,419	7.9	191,407	47.9	64,732	16.2
17.2 Other Liability - Claims-Made		XXX		100.0																	
17.3 Excess Workers' Compensation		XXX		100.0																	
18. Products Liability	456	XXX	481	100.0		49,174	10,226.4	26,297	5,468.9	7,834	1,629.2	725,042	150,781.6	187,352	38,962.2	52,005	10,815.1	202	42.0	73	15.1
19.1, 19.2 Private Passenger Auto Liability	12,220,471	XXX	12,336,836	100.0		6,714,893	54.4	553,126	4.5	885,537	7.2	9,047,449	73.3	2,179,956	17.7	694,349	5.6	3,239,881	26.3	1,951,646	15.8
19.3, 19.4 Commercial Auto Liability	488,343	XXX	464,213	100.0		297,316	64.0	56,166	12.1	36,399	7.8	682,341	147.0	111,265	24.0	43,972	9.5	180,121	38.8	75,696	16.3
21.1 Private Passenger Auto Physical Damage	9,572,569	XXX	9,540,177	100.0		4,478,438	46.9	16,947	0.2	663,559	7.0	335,065	3.5	20,457	0.2	71,835	0.8	2,584,923	27.1	1,528,474	16.0
21.2 Commercial Auto Physical Damage	110,850	XXX	109,869	100.0		66,333	60.4	429	0.4	3,980	3.6	11,066	10.1	443	0.4	635	0.6	45,569	41.5	17,700	16.1
22. Aircraft (all perils)		XXX		100.0		556		28		19		2,296		87		41					
23. Fidelity	5	XXX	4	100.0		20	485.9		0.0			6.4	11.8		0.0		5.3	3	84.4	1	18.5
24. Surety	1	XXX	1	100.0		(32)	(2,873.6)	(1)	(107.7)			34	3,066.1	1	118.7		4.8				16.0
26. Burglary and Theft		XXX		100.0		9				2		1									
27. Boiler and Machinery		XXX		100.0		(159)		(102)		143		997		57		252				(115)	
28. Credit		XXX		100.0						1											
29. International		XXX		100.0																	
30. Warranty	86,053	XXX	83,408	100.0		58,858	70.6	8,669	10.4	413	0.5	3,275	3.9					19,815	23.8	13,743	16.5
31, 32, 33 Reinsurance - Nonproportional Assumed		XXX		100.0		(274)		(37)				1,738		33							
34. Aggregate write-ins for Other Lines of Business	10,164	XXX	10,321	100.0		12	0.1		0.0	55	0.5	4	0.0	1	0.0		0.0	4,940	47.9	1,623	15.7
35. TOTAL (Lines 1 through 34)	32,078,711	XXX	32,004,137	100.0		16,995,812	53.1	881,320	2.8	2,416,197	7.5	13,872,917	43.3	2,838,613	8.9	1,157,335	3.6	11,178,211	34.9	5,109,665	16.0
<b>DETAILS OF WRITE-INS</b>																					
3401. Identity theft	10,164	XXX	10,321	100.0		12	0.1		0.0	55	0.5	4	0.0	1	0.0		0.0	4,940	47.9	1,623	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)	10,164	XXX	10,321	100.0		12	0.1		0.0	55	0.5	4	0.0	1	0.0		0.0	4,940	47.9	1,623	15.7

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2020 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	3,502	7.7	597	1.3	548	1.2	2,320	5.1	42	0.1	7,225	15.8	2,245	4.9	9,470	20.7	2,363	5.2	11,834	25.9
2.1 Allied Lines	248	13.6	62	3.4	108	5.9	714	39.0	6	0.3	(321)	(17.5)	167	9.1	(154)	(8.4)	147	8.0	(7)	(0.4)
2.2 Multiple Peril Crop																				
2.3 Federal Flood	(165)		821		(16,151)		(6,443)				12,631		1,144		13,775		135		13,909	
2.4 Private Crop																				
2.5 Private Flood																				
3. Farmowners Multiple Peril																				
4. Homeowners Multiple Peril	972,814	11.9	214,512	2.6	397,081	4.8	328,923	4.0	45,941	0.6	785,230	9.6	340,472	4.2	1,125,701	13.7	442,122	5.4	1,567,824	19.1
5.1 Commercial Multiple Peril (Non-Liability Portion)	70,973	14.3	13,140	2.6	31,608	6.4	52,461	10.6	4,803	1.0	(23,241)	(4.7)	17,721	3.6	(5,520)	(1.1)	27,791	5.6	22,271	4.5
5.2 Commercial Multiple Peril (Liability Portion)	12,184	9.3	2,720	2.1	6,248	4.8	12,081	9.2	951	0.7	68,762	52.4	17,044	13.0	85,806	65.5	10,725	8.2	96,531	73.6
6. Mortgage Guaranty																				
8. Ocean Marine	995	13.8	159	2.2	514	7.1	980	13.6	63	0.9	(252)	(3.5)	207	2.9	(46)	(0.6)	370	5.1	325	4.5
9. Inland Marine	23,127	12.4	4,567	2.4	11,041	5.9	19,855	10.6	704	0.4	31,406	16.8	4,547	2.4	35,953	19.3	9,351	5.0	45,304	24.3
10. Financial Guaranty																				
11. Medical Professional Liability											(18)		10		(8)		3		(5)	
12. Earthquake	262	10.8	50	2.1	110	4.5	91	3.7	(2)	(0.1)	488	20.1	76	3.1	564	23.2	121	5.0	684	28.2
13. Group A&H (See Interrogatory 1)											1				1				1	
14. Credit A&H																				
15. Other A&H (See Interrogatory 1)											1				1				1	
16. Workers' Compensation																				
17.1 Other Liability - Occurrence	46,445	11.6	9,096	2.3	20,953	5.2	27,196	6.8	3,763	0.9	2,510	0.6	82,058	20.5	84,569	21.2	42,176	10.6	126,745	31.7
17.2 Other Liability - Claims-Made																				
17.3 Excess Workers' Compensation																				
18. Products Liability																				
19.1, 19.2 Private Passenger Auto Liability	1,356,603	11.0	318,013	2.6	664,487	5.4	791,876	6.4	20,845	0.2	1,073,146	8.7	996,110	8.1	2,069,256	16.8	754,883	6.1	2,824,139	22.9
19.3, 19.4 Commercial Auto Liability	33,679	7.3	28,057	6.0	9,801	2.1	26,023	5.6	(1,155)	(0.2)	(24,382)	(5.3)	66,480	14.3	42,098	9.1	37,989	8.2	80,087	17.3
21.1 Private Passenger Auto Physical Damage	1,109,381	11.6	226,315	2.4	538,145	5.6	590,045	6.2	25,389	0.3	1,942,737	20.4	64,719	0.7	2,007,456	21.0	357,848	3.8	2,365,304	24.8
21.2 Commercial Auto Physical Damage	8,601	7.8	3,623	3.3	2,075	1.9	5,729	5.2	(289)	(0.3)	18,811	17.1	2,546	2.3	21,357	19.4	4,743	4.3	26,100	23.8
22. Aircraft (all perils)											(603)		171		(432)		55		(376)	
23. Fidelity	1	18.5		2.0		8.2	4	93.4		(1.1)	(21)	(515.5)		2.5	(21)	(513.0)		8.9	(20)	(504.1)
24. Surety											34	3,085.6	4	359.7	38	3,445.3	1	118.6	39	3,563.8
26. Burglary and Theft											(11)				(11)				(11)	
27. Boiler and Machinery	135		94		84		820		21		(994)		121		(873)		35		(838)	
28. Credit	1		4								(6)				(6)				(6)	
29. International																				
30. Warranty	1,972	2.4					172	0.2			13,324	16.0	783	0.9	14,107	16.9	2,645	3.2	16,752	20.1
31, 32, 33 Reinsurance - Nonproportional Assumed											311		152		463		49		512	
34. Aggregate write-ins for Other Lines of Business	1,179	11.4	576	5.6	498	4.8	458	4.4	66	0.6	7,609	73.7	168	1.6	7,777	75.3	480	4.6	8,257	80.0
35. TOTAL (Lines 1 through 34)	3,642,007	11.4	822,434	2.6	1,667,179	5.2	1,854,409	5.8	101,147	0.3	3,825,927	12.0	1,677,045	5.2	5,502,972	17.2	1,719,806	5.4	7,222,778	22.6
<b>DETAILS OF WRITE-INS</b>																				
3401. Identity theft	1,179	11.4	246	2.4	498	4.8	458	4.4	66	0.6	7,939	76.9	168	1.6	8,107	78.5	480	4.6	8,587	83.2
3402. Miscellaneous taxes unassigned			330								(330)				(330)				(330)	
3403.																				
3498. Summary of remaining write-ins for Line 34 from overflow page																				

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2020 OF THE ALLSTATE INSURANCE COMPANY

3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,179	11.4	576	5.6	498	4.8	458	4.4	66	0.6	7,609	73.7	168	1.6	7,777	75.3	480	4.6	8,257	80.0
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NOTE: THE ALLOCATION OF INVESTMENT INCOME FROM CAPITAL AND SURPLUS BY LINE OF BUSINESS MAY NOT ACCURATELY REFLECT THE PROFITABILITY OF A PARTICULAR LINE FOR USE IN THE RATE MAKING PROCESS.

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2020 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	717	XXX	736	100.0			222	30.2	3	0.4	(77)	(10.4)	128	17.3	5	0.6	165	22.4	363	49.3	(47)	(6.3)
2.1 Allied Lines	1,780	XXX	1,824	100.0			1,106	60.6	18	1.0	(81)	(4.4)	584	32.0	17	0.9	755	41.4	882	48.4	(116)	(6.3)
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood	253,143	XXX	252,226	100.0			86,997	34.5			16,987	6.7	29,458	11.7			5,961	2.4	156,704	62.1	(16,468)	(6.5)
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	1,830,994	XXX	1,866,252	100.0			451,855	24.2	56,208	3.0	161,435	8.7	533,578	28.6	79,013	4.2	93,139	5.0	945,639	50.7	(119,111)	(6.4)
5.1 Commercial Multiple Peril (Non-Liability Portion)	155,125	XXX	157,841	100.0			78,549	49.8	1,042	0.7	18,094	11.5	52,481	33.2	3,748	2.4	12,270	7.8	78,806	49.9	(10,091)	(6.4)
5.2 Commercial Multiple Peril (Liability Portion)	46,804	XXX	47,168	100.0			16,021	34.0	1,517	3.2	8,210	17.4	102,465	217.2	16,633	35.3	11,800	25.0	24,023	50.9	(3,045)	(6.5)
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	350	XXX	372	100.0			77	20.8		0.1	43	11.6	35	9.3	3	0.7	26	6.9	155	41.7	(23)	(6.1)
9. Inland Marine	44,398	XXX	45,904	100.0			14,213	31.0	766	1.7	4,453	9.7	3,201	7.0	212	0.5	2,337	5.1	21,715	47.3	(2,888)	(6.3)
10. Financial Guaranty		XXX		100.0																		
11. Medical Professional Liability		XXX		100.0							6				20		1					
12. Earthquake	889	XXX	929	100.0			719	77.4	5	0.5	(54)	(5.8)	8	0.9	1	0.1	16	1.7	462	49.8	(58)	(6.2)
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		XXX		100.0			1,929		477		(235)		31,229		1,888		3,460					
17.1 Other Liability - Occurrence	123,030	XXX	123,621	100.0			104,031	84.2	1,756	1.4	5,222	4.2	436,379	353.0	45,050	36.4	21,331	17.3	42,923	34.7	(8,003)	(6.5)
17.2 Other Liability - Claims-Made		XXX		100.0																		
17.3 Excess Workers' Compensation		XXX		100.0																		
18. Products Liability	442	XXX	467	100.0			91,111	19,500.0	33,701	7,212.9	4,040	864.8	571,574	122,330.9	268,547	57,475.8	34,179	7,315.1	202	43.3	(29)	(6.2)
19.1, 19.2 Private Passenger Auto Liability	1,180,689	XXX	1,210,027	100.0			586,222	48.4	9,432	0.8	76,848	6.4	4,226,328	349.3	583,158	48.2	321,832	26.6	307,039	25.4	(76,807)	(6.3)
19.3, 19.4 Commercial Auto Liability	499,056	XXX	478,041	100.0			319,958	66.9	54,744	11.5	37,715	7.9	741,637	155.1	102,923	21.5	42,513	8.9	160,683	33.6	(32,465)	(6.8)
21.1 Private Passenger Auto Physical Damage	1,238,417	XXX	1,256,624	100.0			382,304	30.4	939	0.1	86,209	6.9	33,439	2.7	1,582	0.1	24,477	1.9	323,627	25.8	(80,563)	(6.4)
21.2 Commercial Auto Physical Damage	102,946	XXX	101,633	100.0			60,735	59.8	461	0.5	4,489	4.4	11,644	11.5	427	0.4	630	0.6	40,044	39.4	(6,697)	(6.6)
22. Aircraft (all perils)		XXX		100.0																		
23. Fidelity	5	XXX	4	100.0			20	485.9		0.0		6.4		11.8		0.0		5.3	3	84.4		(7.5)
24. Surety	1	XXX	1	100.0			(31)	(2,811.8)	(1)	(108.8)		(4.4)	34	3,098.6	1	119.9		4.8				(6.5)
26. Burglary and Theft		XXX		100.0			9				2		1									
27. Boiler and Machinery	3,711	XXX	3,775	100.0			714	18.9	(102)	(2.7)	143	3.8	1,331	35.3	57	1.5	252	6.7	1,864	49.4	(241)	(6.4)
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
30. Warranty	12,905	XXX	8,332	100.0							205	2.5							17,258	207.1	(840)	(10.1)
34. Aggregate write-ins for Other Lines of Business	1,656	XXX	1,721	100.0			2	0.1		0.0	10	0.6	1	0.1		0.0		0.0	825	47.9	(108)	(6.3)
35. TOTAL (Lines 1 through 34)	5,497,057	XXX	5,557,499	100.0			2,196,764	39.5	160,965	2.9	423,664	7.6	6,775,535	121.9	1,103,284	19.9	575,143	10.3	2,123,216	38.2	(357,599)	(6.4)
<b>DETAILS OF WRITE-INS</b>																						
3401. Identity theft	1,656	XXX	1,721	100.0			2	0.1		0.0	10	0.6	1	0.1		0.0		0.0	825	47.9	(108)	(6.3)
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)	1,656	XXX	1,721	100.0			2	0.1		0.0	10	0.6	1	0.1		0.0		0.0	825	47.9	(108)	(6.3)

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2020 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 .....	89	12.1	32	4.4	52	7.1	95	12.9	10	1.3	328	44.5
2.1	Allied Lines .....	262	14.4	62	3.4	108	5.9	714	39.1	6	0.3	(359)	(19.7)
2.2	Multiple Peril Crop .....												
2.3	Federal Flood .....	37,506	14.9	7,412	2.9	305	0.1	9,272	3.7		0.0	93,748	37.2
2.4	Private Crop .....												
2.5	Private Flood .....												
3.	Farmowners Multiple Peril .....												
4.	Homeowners Multiple Peril .....	228,587	12.2	53,961	2.9	93,483	5.0	70,774	3.8	17,739	1.0	767,690	41.1
5.1	Commercial Multiple Peril (Non-Liability Portion) .....	19,330	12.2	4,144	2.6	8,322	5.3	32,712	20.7	1,109	0.7	(3,242)	(2.1)
5.2	Commercial Multiple Peril (Liability Portion) .....	4,098	8.7	975	2.1	1,774	3.8	8,288	17.6	242	0.5	6,527	13.8
6.	Mortgage Guaranty .....												
8.	Ocean Marine .....	51	13.6	6	1.7	32	8.7	28	7.6	5	1.5	139	37.3
9.	Inland Marine .....	6,004	13.1	1,136	2.5	2,787	6.1	5,482	11.9	178	0.4	11,241	24.5
10.	Financial Guaranty .....												
11.	Medical Professional Liability .....											(6)	
12.	Earthquake .....	88	9.5	16	1.7	33	3.5	22	2.4	(2)	(0.2)	99	10.6
13.	Group A&H (See Interrogatory 1) .....												
14.	Credit A&H .....												
15.	Other A&H (See Interrogatory 1) .....												
16.	Workers' Compensation .....							816		(1)		(2,988)	
17.1	Other Liability - Occurrence .....	11,602	9.4	2,776	2.2	5,528	4.5	7,311	5.9	911	0.7	(13,694)	(11.1)
17.2	Other Liability - Claims-Made .....												
17.3	Excess Workers' Compensation .....												
18.	Products Liability .....	72	15.4	10	2.1	28	6.0	290	62.1	1	0.1	(128,784)	(27,563.0)
19.1, 19.2	Private Passenger Auto Liability .....	147,057	12.2	42,024	3.5	70,659	5.8	117,222	9.7	19,315	1.6	179,878	14.9
19.3, 19.4	Commercial Auto Liability .....	34,537	7.2	26,098	5.5	8,487	1.8	24,605	5.1	(1,131)	(0.2)	(29,235)	(6.1)
21.1	Private Passenger Auto Physical Damage .....	155,403	12.4	44,349	3.5	77,778	6.2	47,466	3.8	19,057	1.5	481,233	38.3
21.2	Commercial Auto Physical Damage .....	7,434	7.3	3,227	3.2	1,751	1.7	5,076	5.0	(279)	(0.3)	18,183	17.9
22.	Aircraft (all perils) .....												
23.	Fidelity .....	1	19.2		2.0		8.2	4	93.4		(1.1)	(21)	(516.2)
24.	Surety .....											33	3,025.0
26.	Burglary and Theft .....											(11)	
27.	Boiler and Machinery .....	224	5.9	93	2.5	84	2.2	820	21.7	21	0.6	1,819	48.2
28.	Credit .....												
29.	International .....												
30.	Warranty .....							172	2.1			7,956	95.5
34.	Aggregate write-ins for Other Lines of Business .....	193	11.2	55	3.2	91	5.3	76	4.4	19	1.1	1,314	76.4
35.	TOTAL (Lines 1 through 34) .....	652,539	11.7	186,375	3.4	271,302	4.9	331,244	6.0	57,200	1.0	1,391,846	25.0
<b>DETAILS OF WRITE-INS</b>													
3401.	Identity theft .....	193	11.2	45	2.6	91	5.3	76	4.4	19	1.1	1,323	76.9
3402.	Miscellaneous taxes unassigned .....			9								(9)	
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page .....												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	193	11.2	55	3.2	91	5.3	76	4.4	19	1.1	1,314	76.4



INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2020 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 .....	(23,708)					(23,708)
2405. Servicing fees .....	(2,517)	(21,632)	(26,690)			(50,840)
2497. Summary of remaining write-ins for Line 24 from overflow page	(26,225)	(21,632)	(26,690)			(74,548)