



INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2021

(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 MIGUEL SAUCEDO Title ACCOUNTING DIVISION MANAGER Telephone 847-402-0160

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	\$	102,836,241
2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2	\$	3,741,963
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	\$	31,322,095
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	\$	3,553,425,042
3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1	\$	1,340,381,242

- 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 2021 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	(52,467)					(52,467)
1.2 Reinsurance assumed	624,730					624,730
1.3 Reinsurance ceded	83,508					83,508
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3)	488,755					488,755
2. Commission and brokerage:						
2.1 Direct excluding contingent		482,615				482,615
2.2 Reinsurance assumed excluding contingent		3,077,006				3,077,006
2.3 Reinsurance ceded excluding contingent		557,700				557,700
2.4 Contingent - direct		112,156				112,156
2.5 Contingent - reinsurance assumed		714,978				714,978
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)		3,829,055				3,829,055
3. Allowances to managers and agents		19,619	2,767			22,386
4. Advertising	205	1,219,428				1,219,633
5. Boards, bureaus and associations	5,494	176	19,250		4	24,924
6. Surveys and underwriting reports	28,948	12,929	146,531			188,409
7. Audit of assureds' records						
8. Salary related items:						
8.1 Salaries	1,334,869	530,724	937,811		62,258	2,865,662
8.2 Payroll taxes	81,116	38,873	64,781		2,753	187,523
9. Employee relations and welfare	203,973	93,594	117,597		5,984	421,149
10. Insurance	2,943	1,207	3,685		114	7,950
11. Directors' fees						
12. Travel and travel items	17,767	1,737	9,858		322	29,684
13. Rent and rent items	88,646	56,082	121,440		(5,502)	260,666
14. Equipment	11,586	15,404	14,214		260	41,464
15. Cost or depreciation of EDP equipment and software	80,700	86,371	187,637		3,269	357,977
16. Printing and stationery	7,161	2,451	15,120		4,762	29,495
17. Postage, telephone and telegraph, exchange and express	37,637	16,980	119,646		1,179	175,442
18. Legal and auditing	665	164	38,864		3,632	43,326
19. Totals (Lines 3 to 18)	1,901,712	2,095,739	1,799,203		79,035	5,875,688
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$				858,856		858,856
20.2 Insurance department licenses and fees				66,550		66,550
20.3 Gross guaranty association assessments				7,987		7,987
20.4 All other (excluding Federal and foreign income and real estate)				46,467		46,467
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4)				979,860		979,860
21. Real estate expenses					38,166	38,166
22. Real estate taxes					4,701	4,701
23. Reimbursements by uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses	388,707	(233,906)	762,126		9,170	926,098
25. TOTAL EXPENSES INCURRED	2,779,174	5,690,888	2,561,329	979,860	131,072	12,142,324
DETAILS OF WRITE-INS						
2401. Outside clerical	745,544	137,211	534,681		14,185	1,431,622
2402. Donations	1	1	30,374			30,375
2403. Miscellaneous income and expense	(52,638)	(352,289)	271,884		(5,015)	(138,058)
2498. Summary of remaining write-ins for Line 24 from overflow page	(304,200)	(18,828)	(74,812)			(397,841)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	388,707	(233,906)	762,126		9,170	926,098

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 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				Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)				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	68,888	XXX	57,092	100.0			46,513	81.5	2,418	4.2	(518)	(0.9)	27,040	47.4	2,276	4.0	2,022	3.5	35,238	61.7	9,425	16.5				
2.1 Allied Lines	17,764	XXX	10,661	100.0			3,436	32.2	141	1.3	3	0.0	5,255	49.3	343	3.2	625	5.9	7,985	74.9	3,602	33.8				
2.2 Multiple Peril Crop	25,096	XXX	11,469	100.0			3,394	29.6	(8)	(0.1)	1	0.0	3,678	32.1	48	0.4	1	0.0	13,627	118.8	5,088	44.4				
2.3 Federal Flood		XXX		100.0							9,744						5,553				(69,524)					
2.4 Private Crop		XXX		100.0																						
2.5 Private Flood		XXX		100.0																						
3. Farmowners Multiple Peril	25,704	XXX	15,905	100.0			5,597	35.2	(139)	(0.9)			7,399	46.5	239	1.5			9,799	61.6	492	3.1				
4. Homeowners Multiple Peril	9,083,040	XXX	8,508,523	100.0			5,504,944	64.7	195,710	2.3	555,085	6.5	2,088,987	24.6	268,883	3.2	129,530	1.5	5,037,933	59.2	1,730,235	20.3				
5.1 Commercial Multiple Peril (Non-Liability Portion)	697,791	XXX	607,455	100.0			403,111	66.4	3,669	0.6	43,087	7.1	168,389	27.7	9,629	1.6	17,360	2.9	349,790	57.6	106,115	17.5				
5.2 Commercial Multiple Peril (Liability Portion)	134,805	XXX	133,917	100.0			13,115	9.8	(2,081)	(1.6)	3,137	2.3	131,492	98.2	20,786	15.5	11,031	8.2	68,557	51.2	20,500	15.3				
6. Mortgage Guaranty		XXX		100.0																						
8. Ocean Marine	8,307	XXX	8,002	100.0			5,103	63.8	66	0.8	692	8.6	1,064	13.3	108	1.3	94	1.2	3,873	48.4	1,684	21.0				
9. Inland Marine	202,482	XXX	195,596	100.0			67,348	34.4	2,599	1.3	8,900	4.5	17,571	9.0	1,258	0.6	3,003	1.5	98,578	50.4	39,405	20.1				
10. Financial Guaranty		XXX		100.0																						
11. Medical Professional Liability		XXX		100.0			(36)		(14)		1		25		12		2									
12. Earthquake	5,653	XXX	4,190	100.0			(56)	(1.3)	10	0.2	64	1.5	136	3.2	9	0.2	22	0.5	2,684	64.0	539	12.9				
13. Group A&H (See Interrogatory 1)	625,695	XXX	616,036	100.0			406,682	66.0	100	0.0	6,899	1.1	159,965	26.0			6,899	1.1	9,659	1.6	126,864	20.6				
14. Credit A&H		XXX		100.0																						
15. Other A&H (See Interrogatory 1)	156,937	XXX	151,875	100.0			64,621	42.5	10	0.0	751	0.5	30,053	19.8			751	0.5	5,062	3.3	31,820	21.0				
16. Workers' Compensation	27	XXX	33	100.0			(1,643)	(5,052.2)	178	548.4	808	2,483.9	57,908	178,070.5	3,351	10,303.9	5,262	16,180.5		6	17.0					
17.1 Other Liability - Occurrence	449,395	XXX	392,930	100.0			214,849	54.7	8,823	2.2	17,503	4.5	886,289	225.6	67,161	17.1	34,148	8.7	247,872	63.1	80,370	20.5				
17.2 Other Liability - Claims-Made	158	XXX	158	100.0															1	0.3	2	1.1				
17.3 Excess Workers' Compensation		XXX		100.0																						
18. Products Liability	395	XXX	421	100.0			37,791	8,974.8	36,353	8,633.3	4,118	977.9	718,168	170,555.2	200,765	47,679.0	49,812	11,829.8	176	41.9	80	19.0				
19.1, 19.2 Private Passenger Auto Liability	13,923,873	XXX	13,449,965	100.0			9,263,781	68.9	158,131	1.2	962,415	7.2	10,947,632	81.4	1,622,755	12.1	514,729	3.8	3,713,789	27.6	2,543,574	18.9				
19.3, 19.4 Commercial Auto Liability	724,880	XXX	658,255	100.0			544,239	82.7	63,119	9.6	26,873	4.1	1,057,996	160.7	153,680	23.3	47,753	7.3	246,745	37.5	104,712	15.9				
21.1 Private Passenger Auto Physical Damage	11,119,984	XXX	10,725,463	100.0			6,274,003	58.5	6,961	0.1	637,637	5.9	345,201	3.2	29,693	0.3	98,486	0.9	2,979,445	27.8	2,050,564	19.1				
21.2 Commercial Auto Physical Damage	209,699	XXX	168,836	100.0			112,349	66.5	3,443	2.0	9,891	5.9	23,789	14.1	99	0.1	204	0.1	86,433	51.2	38,669	22.9				
22. Aircraft (all perils)		XXX		100.0			49		15		(3)		2,144		80		38									
23. Fidelity	4	XXX	5	100.0				(1.6)		(0.8)	7	127.6		7.1		0.0	7	131.5	2	31.1	1	13.9				
24. Surety	70	XXX	49	100.0									34	68.5	1	2.7		0.1	21	42.8	2	4.1				
26. Burglary and Theft		XXX		100.0			12	17,986.3		(79.0)	3	4,583.8		1	1,466.4		(66.3)	1	1,465.6			6.0				
27. Boiler and Machinery		XXX		100.0			(139)		(16)				864		42		176				(841)					
28. Credit	23,116	XXX	14,008	100.0			2,915	20.8	343	2.5		0.0	2,312	16.5	173	1.2		0.0	9,108	65.0	503	3.6				
29. International		XXX		100.0																						
30. Warranty	102,584	XXX	93,073	100.0			57,493	61.8	9,209	9.9	3,184	3.4	3,514	3.8					29,326	31.5	20,800	22.3				
31, 32, 33 Reinsurance - Nonproportional Assumed		XXX		100.0			51		56				1,373		76											
34. Aggregate write-ins for Other Lines of Business	14,113	XXX	13,003	100.0			(1,347)	(10.4)	(343)	(2.6)	139	1.1	2,642	20.3	106	0.8	88	0.7	6,050	46.5	2,075	16.0				
35. TOTAL (Lines 1 through 34)	37,620,461	XXX	35,836,920	100.0			23,028,177	64.3	488,755	1.4	2,290,419	6.4	16,690,922	46.6	2,381,573	6.6	927,597	2.6	12,961,752	36.2	6,846,763	19.1				
DETAILS OF WRITE-INS																										
3401. Identity theft	14,113	XXX	13,003	100.0			(1,347)	(10.4)	(343)	(2.6)	139	1.1	2,642	20.3	106	0.8	88	0.7	6,050	46.5	2,075	16.0				
3402. Miscellaneous expense 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)	14,113	XXX	13,003	100.0			(1,347)	(10.4)	(343)	(2.6)	139	1.1	2,642	20.3	106	0.8	88	0.7	6,050	46.5	2,075	16.0				

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 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																		Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	Investment Gain Attributable to Capital and Surplus	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								
	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 %			
1. Fire	3,088	5.4	1,321	2.3	(40)	(0.1)	6,775	11.9	758	1.3	(1,706)	(3.0)	4,722	8.3	3,016	5.3	3,971	7.0	6,987	12.2	
2.1 Allied Lines	136	1.3	540	5.1	(145)	(1.4)	3,483	32.7	449	4.2	3,516	33.0	672	6.3	4,189	39.3	687	6.4	4,876	45.7	
2.2 Multiple Peril Crop	81	0.7	758	6.6	(434)	(3.8)	4,926	43.0	714	6.2	3,464	30.2	604	5.3	4,068	35.5	743	6.5	4,811	41.9	
2.3 Federal Flood	314		1,107		(16,264)		(7,872)				12,971		5,010		17,981		187		18,169		
2.4 Private Crop																					
2.5 Private Flood																					
3. Farmowners Multiple Peril	54	0.3	787	5.0	(460)	(2.9)	5,144	32.3	745	4.7	5,668	35.6	892	5.6	6,559	41.2	865	5.4	7,424	46.7	
4. Homeowners Multiple Peril	1,029,382	12.1	248,934	2.9	430,266	5.1	356,011	4.2	59,204	0.7	247,394	2.9	520,405	6.1	767,798	9.0	620,240	7.3	1,388,038	16.3	
5.1 Commercial Multiple Peril (Non-Liability Portion)	68,312	11.2	19,028	3.1	31,979	5.3	78,583	12.9	10,122	1.7	(30,192)	(5.0)	34,174	5.6	3,981	0.7	42,704	7.0	46,685	7.7	
5.2 Commercial Multiple Peril (Liability Portion)	11,999	9.0	2,742	2.0	7,119	5.3	9,806	7.3	756	0.6	88,836	66.3	22,958	17.1	111,794	83.5	13,624	10.2	125,418	93.7	
6. Mortgage Guaranty																					
8. Ocean Marine	994	12.4	157	2.0	713	8.9	574	7.2	55	0.7	(242)	(3.0)	301	3.8	59	0.7	535	6.7	594	7.4	
9. Inland Marine	25,966	13.3	4,732	2.4	12,246	6.3	12,366	6.3	933	0.5	62,374	31.9	6,677	3.4	69,051	35.3	12,771	6.5	81,823	41.8	
10. Financial Guaranty																					
11. Medical Professional Liability											49		8		57		2		59		
12. Earthquake	269	6.4	156	3.7	88	2.1	725	17.3	95	2.3	3,029	72.3	172	4.1	3,201	76.4	245	5.8	3,446	82.2	
13. Group A&H (See Interrogatory 1)	176,873	28.7	28,391	4.6			34	0.0			(2,943)	(0.5)	2,620	0.4	(322)	(0.1)	23,101	3.7	22,778	3.7	
14. Credit A&H																					
15. Other A&H (See Interrogatory 1)	51,295	33.8	5,617	3.7							29,580	19.5	125	0.1	29,705	19.6	5,630	3.7	35,335	23.3	
16. Workers' Compensation			11	35.2			1,315	4,044.0		0.9	(637)	(1,958.2)	7,682	23,621.6	7,045	21,663.4	2,228	6,852.0	9,273	28,515.4	
17.1 Other Liability - Occurrence	46,333	11.8	10,174	2.6	24,699	6.3	34,771	8.8	5,514	1.4	41,294	10.5	123,409	31.4	164,704	41.9	57,779	14.7	222,482	56.6	
17.2 Other Liability - Claims-Made											158	100.0		0.0	158	100.0	5	3.3	163	103.2	
17.3 Excess Workers' Compensation																					
18. Products Liability																					
19.1, 19.2 Private Passenger Auto Liability	28	6.6	5	1.2	9	2.1	65	15.5	(2)	(0.6)	(77,950)		108,971	25,879.3	31,022	7,367.3	31,482	7,476.6	62,504	14,843.8	
19.3, 19.4 Commercial Auto Liability	1,272,281	9.5	353,514	2.6	739,774	5.5	1,105,303	8.2	86,732	0.6	(318,504)	(2.4)	1,465,951	10.9	1,147,448	8.5	1,039,984	7.7	2,187,432	16.3	
21.1 Private Passenger Auto Physical Damage	40,697	6.2	22,752	3.5	9,001	1.4	81,238	12.3	3,098	0.5	(126,567)	(19.2)	128,338	19.5	1,770	0.3	66,248	10.1	68,018	10.3	
21.2 Commercial Auto Physical Damage	1,087,741	10.1	272,180	2.5	623,060	5.8	835,183	7.8	52,225	0.5	1,040,923	9.7	94,967	0.9	1,135,890	10.6	521,987	4.9	1,657,876	15.5	
22. Aircraft (all perils)	9,445	5.6	5,480	3.2	99	0.1	26,153	15.5	2,363	1.4	4,339	2.6	5,309	3.1	9,648	5.7	9,230	5.5	18,878	11.2	
23. Fidelity		4.9		1.0		1.6	1	12.1		(0.1)	(61)	(44.9)	264	1	(2)	(33.7)	76		(1)	(25.5)	
24. Surety											49	100.0	5	10.2	54	110.2	3	6.3	57	116.5	
26. Burglary and Theft																					
27. Boiler and Machinery	249		56		80		598		(35)		(15)		304.6	(15)			39		(15)		
28. Credit	13	0.1	640	4.6	(412)	(2.9)	4,564	32.6	661	4.7	6,604	47.1	569	4.1	7,173	51.2	701	5.0	7,874	56.2	
29. International																					
30. Warranty	2,416	2.6					344	0.4			20,427	21.9	1,136	1.2	21,563	23.2	4,009	4.3	25,572	27.5	
31, 32, 33 Reinsurance - Nonproportional Assumed											(107)		181		74		52		127		
34. Aggregate write-ins for Other Lines of Business	1,091	8.4	776	6.0	455	3.5	1,239	9.5	189	1.5	11,181	86.0	442	3.4	11,623	89.4	777	6.0	12,400	95.4	
35. TOTAL (Lines 1 through 34)	3,829,055	10.7	979,860	2.7	1,861,833	5.2	2,561,329	7.1	224,576	0.6	1,022,067	2.9	2,536,753	7.1	3,558,820	9.9	2,459,907	6.9	6,018,727	16.8	
DETAILS OF WRITE-INS																					
3401. Identity theft	1,091	8.4	377	2.9	455	3.5	1,234	9.5	189	1.5	11,585	89.1	442	3.4	12,027	92.5	777	6.0	12,805	98.5	
3402. Miscellaneous expense unassigned			399				5				(404)				(404)				(404)		
3403.																					

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 OF THE ALLSTATE INSURANCE COMPANY

3498.	Summary of remaining write-ins for Line 34 from overflow page																					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,091	8.4	776	6.0	455	3.5	1,239	9.5	189	1.5	11,181	86.0	442	3.4	11,623	89.4	777	6.0	12,400	95.4	

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 2021 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	682	XXX	701	100.0			452	64.5	2	0.3	(7)	(1.0)	188	26.8	6	0.8	134	19.2	344	49.1	(58)	(8.3)
2.1 Allied Lines	1,464	XXX	1,633	100.0			399	24.4	14	0.9	236	14.4	467	28.6	12	0.7	842	51.6	713	43.6	(125)	(7.7)
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood	250,602	XXX	266,372	100.0			165,468	62.1			23,569	8.8	23,458	8.8			5,553	2.1	140,934	52.9	(21,441)	(8.0)
2.4 Private Crop		XXX		100.0																		
2.5 Private Flood		XXX		100.0																		
3. Farmowners Multiple Peril		XXX		100.0																		
4. Homeowners Multiple Peril	1,872,319	XXX	1,835,980	100.0			1,366,030	74.4	45,621	2.5	206,211	11.2	707,987	38.6	78,869	4.3	116,158	6.3	981,979	53.5	(160,195)	(8.7)
5.1 Commercial Multiple Peril (Non-Liability Portion)	141,371	XXX	149,576	100.0			114,496	76.5	762	0.5	13,452	9.0	65,519	43.8	3,319	2.2	11,582	7.7	70,601	47.2	(12,096)	(8.1)
5.2 Commercial Multiple Peril (Liability Portion)	44,030	XXX	46,001	100.0			17,226	37.4	1,606	3.5	2,482	5.4	91,775	199.5	13,836	30.1	10,622	23.1	22,052	47.9	(3,767)	(8.2)
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	323	XXX	333	100.0			102	30.7	6	1.8	3	0.8	97	29.0	9	2.7	19	5.8	145	43.6	(28)	(8.3)
9. Inland Marine	49,526	XXX	50,257	100.0			15,273	30.4	532	1.1	3,394	6.8	4,159	8.3	193	0.4	2,276	4.5	20,983	41.8	(4,237)	(8.4)
10. Financial Guaranty		XXX		100.0																		
11. Medical Professional Liability		XXX		100.0					(10)		3				10							
12. Earthquake	862	XXX	874	100.0			75	8.6	4	0.4	31	3.5	40	4.6	1	0.2	19	2.2	451	51.6	(74)	(8.4)
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		XXX		100.0			(728)		414		943		29,805		1,821		4,334					
17.1 Other Liability - Occurrence	84,120	XXX	84,494	100.0			21,603	25.6	4,592	5.4	6,646	7.9	383,996	454.5	42,458	50.3	23,035	27.3	42,549	50.4	(7,197)	(8.5)
17.2 Other Liability - Claims-Made		XXX		100.0																		
17.3 Excess Workers' Compensation		XXX		100.0																		
18. Products Liability	371	XXX	397	100.0			46,803	11,786.0	46,182	11,629.5	4,761	1,199.0	574,786	144,741.8	283,067	71,281.7	32,660	8,224.4	176	44.4	(32)	(8.0)
19.1, 19.2 Private Passenger Auto Liability	1,095,043	XXX	1,126,644	100.0			1,168,802	103.7	(194,037)	(17.2)	(440)	0.0	1,912,347	169.7	198,249	17.6	185,556	16.5	275,437	24.4	(93,691)	(8.3)
19.3, 19.4 Commercial Auto Liability	526,726	XXX	505,615	100.0			419,572	83.0	41,061	8.1	16,240	3.2	849,311	168.0	109,430	21.6	36,096	7.1	181,794	36.0	(45,066)	(8.9)
21.1 Private Passenger Auto Physical Damage	1,181,163	XXX	1,206,341	100.0			432,287	35.8	535	0.0	64,237	5.3	20,758	1.7	1,223	0.1	20,914	1.7	298,448	24.7	(101,060)	(8.4)
21.2 Commercial Auto Physical Damage	106,547	XXX	104,787	100.0			78,660	75.1	263	0.3	8,323	7.9	8,451	8.1	261	0.2	105	0.1	41,804	39.9	(9,116)	(8.7)
22. Aircraft (all perils)		XXX		100.0																		
23. Fidelity	4	XXX	5	100.0				(1.6)		0.0	7	127.6		7.1		0.0	7	131.5	2	31.1		(5.9)
24. Surety	1	XXX	1	100.0									34	3,247.6	1	125.7		5.1				(8.6)
26. Burglary and Theft		XXX		100.0			12				3		1		1		1					
27. Boiler and Machinery	3,398	XXX	3,592	100.0			821	22.9	(14)	(0.4)	30	0.8	1,269	35.3	43	1.2	206	5.7	1,670	46.5	(291)	(8.1)
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
30. Warranty	18,930	XXX	11,252	100.0							2,895	25.7							24,936	221.6	(1,620)	(14.4)
34. Aggregate write-ins for Other Lines of Business	1,538	XXX	1,599	100.0			1	0.0		0.0	10	0.6	1	0.1		0.0		0.0	763	47.7	(132)	(8.2)
35. TOTAL (Lines 1 through 34)	5,379,020	XXX	5,396,455	100.0			3,847,357	71.3	(52,467)	(1.0)	353,031	6.5	4,674,448	86.6	732,808	13.6	450,121	8.3	2,105,781	39.0	(460,226)	(8.5)
DETAILS OF WRITE-INS																						
3401. Identity theft	1,538	XXX	1,599	100.0			1	0.0		0.0	10	0.6	1	0.1		0.0		0.0	763	47.7	(132)	(8.2)
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)	1,538	XXX	1,599	100.0			1	0.0		0.0	10	0.6	1	0.1		0.0		0.0	763	47.7	(132)	(8.2)

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 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	76	10.9	8	1.2	56	8.0	69	9.8	9	1.3	54	7.6
2.1	Allied Lines	164	10.0	30	1.8	63	3.9	223	13.7	(23)	(1.4)	482	29.5
2.2	Multiple Peril Crop												
2.3	Federal Flood	36,658	13.8	7,500	2.8		0.0	8,973	3.4		0.0	24,204	9.1
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril	209,063	11.4	49,549	2.7	99,887	5.4	52,052	2.8	20,151	1.1	(172,283)	(9.4)
5.1	Commercial Multiple Peril (Non-Liability Portion)	15,609	10.4	3,313	2.2	7,453	5.0	15,194	10.2	123	0.1	(20,582)	(13.8)
5.2	Commercial Multiple Peril (Liability Portion)	4,164	9.1	895	1.9	1,736	3.8	5,147	11.2	(91)	(0.2)	12,654	27.5
6.	Mortgage Guaranty												
8.	Ocean Marine	41	12.2	6	1.7	40	12.2	37	11.2	5	1.5	102	30.8
9.	Inland Marine	8,950	17.8	979	1.9	2,652	5.3	2,043	4.1	161	0.3	16,595	33.0
10.	Financial Guaranty												
11.	Medical Professional Liability											7	
12.	Earthquake	103	11.8	20	2.3	49	5.6	22	2.5	1	0.1	571	65.3
13.	Group A&H (See Interrogatory 1)												
14.	Credit A&H												
15.	Other A&H (See Interrogatory 1)												
16.	Workers' Compensation							1,315				(1,944)	
17.1	Other Liability - Occurrence	9,723	11.5	1,722	2.0	5,601	6.6	4,800	5.7	847	1.0	30,653	36.3
17.2	Other Liability - Claims-Made												
17.3	Excess Workers' Compensation												
18.	Products Liability	33	8.2	5	1.3	9	2.2	65	16.5	(2)	(0.6)	(97,464)	(24,543.2)
19.1, 19.2	Private Passenger Auto Liability	125,819	11.2	34,539	3.1	101,733	9.0	134,857	12.0	11,147	1.0	(233,482)	(20.7)
19.3, 19.4	Commercial Auto Liability	41,447	8.2	15,284	3.0	9,965	2.0	52,060	10.3	(275)	(0.1)	(90,289)	(17.9)
21.1	Private Passenger Auto Physical Damage	134,194	11.1	33,762	2.8	86,931	7.2	74,988	6.2	12,046	1.0	391,453	32.4
21.2	Commercial Auto Physical Damage	8,248	7.9	2,438	2.3	1,493	1.4	7,143	6.8	(210)	(0.2)	(1,992)	(1.9)
22.	Aircraft (all perils)												
23.	Fidelity		5.6		1.0		1.6	1	12.1		(0.1)	(3)	(46.4)
24.	Surety											1	100.0
26.	Burglary and Theft											(15)	
27.	Boiler and Machinery	311	8.6	56	1.6	80	2.2	598	16.6	(35)	(1.0)	1,674	46.6
28.	Credit												
29.	International												
30.	Warranty							204	1.8			8,153	72.5
34.	Aggregate write-ins for Other Lines of Business	170	10.6	40	2.5	91	5.7	56	3.5	19	1.2	1,251	78.2
35.	TOTAL (Lines 1 through 34)	594,771	11.0	150,146	2.8	317,841	5.9	359,846	6.7	43,873	0.8	(130,197)	(2.4)
DETAILS OF WRITE-INS													
3401.	Identity theft	170	10.6	39	2.4	91	5.7	56	3.5	19	1.2	1,252	78.3
3402.	Miscellaneous taxes unassigned			1								(1)	
3403.												
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	170	10.6	40	2.5	91	5.7	56	3.5	19	1.2	1,251	78.2

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 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	(159,935)					(159,935)
2405. Servicing fees	(144,265)	(18,828)	(74,812)			(237,906)
2497. Summary of remaining write-ins for Line 24 from overflow page	(304,200)	(18,828)	(74,812)			(397,841)