



# INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2022

(To Be Filed by April 1)

Of The (Name) Allstate Insurance Company .....

ADDRESS (City, State and Zip Code) Northbrook , IL 60062-7154 .....

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. Indicate amounts received from securities subject to proration for federal tax purposes. Report amounts in whole dollars only:
 

1.1 Amount included on Exhibit of Net Investment Income, Line 1.1, Column 2 .....	\$ .....	121,883,776
1.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 .....	\$ .....	3,962,525
1.3 Amount included on Exhibit of Net Investment Income, Line 2.11, Column 2 .....	\$ .....	
1.4 Amount included on Exhibit of Net Investment Income, Line 2.2, Column 2 .....	\$ .....	60,155,238
1.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2 .....	\$ .....	
  
2. Indicate amounts shown in the Annual Statement for the following items. Report amounts in whole dollars only:
 

2.1 Net Investment Income, Page 4, Line 9, Column 1 .....	\$ .....	1,510,564,869
2.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 .....	\$ .....	(348,659,619)
  
- 3.1 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 [  ]
- 3.2 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.
- 3.3 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 2022 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 .....	154,229					154,229
1.2 Reinsurance assumed .....	748,987					748,987
1.3 Reinsurance ceded .....	72,359					72,359
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3) .....	830,856					830,856
2. Commission and brokerage:						
2.1 Direct excluding contingent .....		477,837				477,837
2.2 Reinsurance assumed excluding contingent .....		3,473,591				3,473,591
2.3 Reinsurance ceded excluding contingent .....		773,154				773,154
2.4 Contingent - direct .....		106,877				106,877
2.5 Contingent - reinsurance assumed .....		732,993				732,993
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) .....		4,018,143				4,018,143
3. Allowances to managers and agents .....		21,653	631			22,284
4. Advertising .....	383	912,348				912,731
5. Boards, bureaus and associations .....	4,700	254	19,140		5	24,100
6. Surveys and underwriting reports .....	44,916	31,373	136,764			213,053
7. Audit of assureds' records .....						
8. Salary related items:						
8.1 Salaries .....	1,440,597	589,219	844,170		75,679	2,949,665
8.2 Payroll taxes .....	104,852	42,805	66,021		3,711	217,389
9. Employee relations and welfare .....	232,763	108,857	129,714		9,518	480,852
10. Insurance .....	2,118	1,318	3,806		135	7,377
11. Directors' fees .....						
12. Travel and travel items .....	25,687	6,880	12,138		467	45,173
13. Rent and rent items .....	46,664	32,258	60,209		(1,105)	138,025
14. Equipment .....	5,914	9,264	9,831		275	25,283
15. Cost or depreciation of EDP equipment and software .....	75,633	114,726	208,111		4,054	402,524
16. Printing and stationery .....	8,596	2,984	17,061		5,860	34,501
17. Postage, telephone and telegraph, exchange and express .....	43,446	20,812	123,275		800	188,333
18. Legal and auditing .....	739	(75)	44,344		3,404	48,413
19. Totals (Lines 3 to 18) .....	2,037,007	1,894,676	1,675,217		102,801	5,709,701
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....				966,659		966,659
20.2 Insurance department licenses and fees .....				47,866		47,866
20.3 Gross guaranty association assessments .....				17,196		17,196
20.4 All other (excluding Federal and foreign income and real estate) .....				14,131		14,131
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4) .....				1,045,851		1,045,851
21. Real estate expenses .....					37,332	37,332
22. Real estate taxes .....					1,500	1,500
23. Reimbursements by uninsured plans .....	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses .....	699,706	170,349	695,586		20,870	1,586,511
25. TOTAL EXPENSES INCURRED .....	3,567,568	6,083,168	2,370,803	1,045,851	162,504	13,229,894
<b>DETAILS OF WRITE-INS</b>						
2401. Outside clerical .....	654,474	203,420	488,154		20,075	1,366,124
2402. Miscellaneous income and expense .....	26,209	(15,105)	244,608		795	256,507
2403. Change in unallocated loss adjustment expense reserves .....	142,850					142,850
2498. Summary of remaining write-ins for Line 24 from overflow page .....	(123,828)	(17,966)	(37,177)			(178,970)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above) .....	699,706	170,349	695,586		20,870	1,586,511

**INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2022 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				
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	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		19 Amount	20 %	21 Amount	22 %	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %					
1. Fire	70,534	XXX	67,687	100.0			39,901	58.9	1,243	1.8	(2,284)	(3.4)	31,965	47.2	1,532	2.3	1,907	2.8	38,085	56.3	8,819	13.0	
2.1 Allied Lines	15,515	XXX	15,606	100.0			801	5.1	(36)	(0.2)	(18)	(0.1)	1,552	9.9	201	1.3	613	3.9	7,894	50.6	183	1.2	
2.2 Multiple Peril Crop		XXX	468	100.0			63	13.5											1,410	301.2			
2.3 Federal Flood		XXX		100.0							13,349						19,731				(65,884)		
2.4 Private Crop		XXX		100.0																			
2.5 Private Flood	15,962	XXX	17,722	100.0			5,424	30.6	69	0.4	(69)	(0.4)	4,483	25.3	96	0.5			9,989	56.4	(55)	(0.3)	
3. Farmowners Multiple Peril	18,722	XXX	19,433	100.0			11,454	58.9	268	1.4			4,916	25.3	394	2.0			9,088	46.8	(228)	(1.2)	
4. Homeowners Multiple Peril	10,354,895	XXX	9,703,567	100.0			6,254,764	64.5	122,164	1.3	640,091	6.6	2,933,802	30.2	232,085	2.4	225,881	2.3	5,689,261	58.6	1,901,467	19.6	
5.1 Comm Mult Peril (Non-Liab)	717,807	XXX	699,877	100.0			418,982	59.9	5,498	0.8	38,449	5.5	204,115	29.2	7,163	1.0	19,358	2.8	367,721	52.5	95,172	13.6	
5.2 Comm Mult Peril (Liab)	140,983	XXX	137,602	100.0			36,049	26.2	(449)	(0.3)	(1,560)	(1.1)	130,276	94.7	14,596	10.6	5,498	4.0	71,937	52.3	26,088	19.0	
6. Mortgage Guaranty		XXX		100.0																			
8. Ocean Marine	8,357	XXX	8,370	100.0			4,089	48.8	43	0.5	(1,064)	(12.7)	1,112	13.3	96	1.1	99	1.2	3,860	46.1	1,620	19.4	
9. Inland Marine	199,670	XXX	201,208	100.0			100,666	50.0	2,128	1.1	12,161	6.0	17,872	8.9	1,102	0.5	(456)	(0.2)	97,041	48.2	37,543	18.7	
10. Financial Guaranty		XXX		100.0																			
11.1 Med Prof Liab - Occurrence		XXX		100.0			36		(16)				4		25		3						
11.2 Med Prof Liab - Claims-Made		XXX		100.0																			
12. Earthquake	4,993	XXX	5,064	100.0			413	8.1	32	0.6			53	1.0	304		19	0.4					
13.1 Comprehensive Individual		XXX		100.0																			
13.2 Comprehensive Group	624	XXX	624	100.0			722	115.7			7	1.1	101	16.3					5	0.9		121	19.4
14. Credit A&H		XXX		100.0																			
15.1 Vision Only		XXX		100.0																			
15.2 Dental Only	37,739	XXX	37,487	100.0			14,748	39.3	10	0.0	1,412	3.8	4,722	12.6			65	0.2	994	2.7	7,316	19.5	
15.3 Disability Income	220	XXX	218	100.0			94	43.0			10	4.5	278	127.6					6	3.0	43	19.5	
15.4 Medicare Supplement	43,128	XXX	41,547	100.0			34,947	84.1			45	0.1	4,485	10.8			164	0.4	2,690	6.5	8,361	20.1	
15.5 Medicaid Title XIX		XXX		100.0																			
15.6 Medicare Title XVIII		XXX		100.0																			
15.7 Long-Term Care		XXX		100.0																			
15.8 FEHBP		XXX		100.0																			
15.9 Other Health	696,050	XXX	696,023	100.0			448,049	64.4	100	0.0	13,936	2.0	198,313	28.5			8,292	1.2	12,891	1.9	134,938	19.4	
16. Workers' Compensation	(261)	XXX	(261)	100.0			(8,799)	3,366.1	(255)	97.5	(557)	(213.1)	46,307	(17,714.1)	2,660	(1,017.7)	4,659	(1,782.4)				(51)	19.4
17.1 Other Liability - Occurrence	441,058	XXX	445,426	100.0			422,586	94.9	13,102	2.9	22,490	5.0	1,021,948	229.4	67,277	15.1	36,221	8.1	243,503	54.7	78,437	17.6	
17.2 Other Liability - Claims-Made		XXX	1	100.0																			
17.3 Excess Workers' Compensation		XXX		100.0																			
18.1 Products Liab - Occurrence	339	XXX	357	100.0			8,311	2,328.5	23,222	6,506.5	5,662	1,586.5	686,784	192,426.0	208,111	58,309.5	48,428	13,568.7	159	44.4	66	18.4	
18.2 Products Liab - Claims-Made		XXX		100.0																			
19.1 Priv Passenger Auto No-Fault	1,276,020	XXX	1,241,274	100.0			874,820	70.5	111,778	9.0	75,516	6.1	1,336,465	107.7	281,659	22.7	107,979	8.7	368,134	29.7	199,564	16.1	
19.2 Other Priv Passenger Auto Liab	13,864,196	XXX	13,378,369	100.0			11,455,900	85.6	479,195	3.6	1,211,117	9.1	11,757,362	87.9	1,318,576	9.9	396,187	3.0	3,866,227	28.9	2,422,041	18.1	
19.3 Commercial Auto No-Fault	46,159	XXX	46,300	100.0			41,600	89.8	5,296	11.4	(674)	(1.5)	71,036	153.4	2,655	5.7	1,514	3.3	6,913	14.9	5,545	12.0	
19.4 Other Commercial Auto Liability	732,095	XXX	730,612	100.0			845,160	115.7	39,677	5.4	44,068	6.0	1,342,478	183.7	151,263	20.7	60,313	8.3	241,175	33.0	104,470	14.3	
21.1 Priv Passenger Auto Phys Damage	11,598,022	XXX	11,403,468	100.0			8,356,684	73.3	15,775	0.1	651,229	5.7	900,080	7.9	30,822	0.3	133,542	1.2	3,173,999	27.8	2,042,118	17.9	
21.2 Commercial Auto Phys Damage	227,872	XXX	222,386	100.0			170,629	76.7	1,950	0.9	12,206	5.5	47,068	21.2	(208)	(0.1)	208	0.1	91,919	41.3	22,326	10.0	
22. Aircraft (all perils)		XXX		100.0									2,133		80		38						
23. Fidelity	4	XXX	4	100.0			(1)	(14.5)					(3)	(76.5)			4	116.3	2	42.1	1	18.7	
24. Surety	33	XXX	37	100.0										34	92.3	1	3.6		17	47.3			
26. Burglary and Theft		XXX		100.0			(1)						(1)										
27. Boiler and Machinery		XXX		100.0			(1,071)		(19)				10		(131)		23		180		(964)		
28. Credit	26,366	XXX	25,266	100.0			6,557	26.0	541	2.1			1,850	7.3	165	0.7			10,208	40.4	(309)	(1.2)	
29. International		XXX		100.0																			
30. Warranty	109,722	XXX	99,307	100.0			56,698	57.1	9,641	9.7	1,207	1.2	4,472	4.5					39,741	40.0	21,271	21.4	
31. Reins-Nonproportional Assumed Property		XXX		100.0																			
32. Reins-Nonproportional Assumed Liab		XXX		100.0			142								1,460		76						
33. Reins-Nonproportional Assumed Fin Lines		XXX		100.0																			
34. Aggr Write-Ins for Other Lines of Bus	12,774	XXX	12,926	100.0			(676)	(5.2)	(100)	(0.8)	(79)	(0.6)	1,467	11.3					5,899	45.6	1,758	13.6	
35. TOTAL (Lines 1 through 34)	40,659,596	XXX	39,257,973	100.0			29,599,745	75.4	830,856	2.1	2,736,712	7.0	20,759,138	52.9	2,320,447	5.9	1,070,447	2.7	14,363,376	36.6	7,052,246	18.0	
<b>DETAILS OF WRITE-INS</b>																							
3401. Identity theft	12,774	XXX	12,926	100.0			(676)	(5.2)	(100)	(0.8)	(79)	(0.6)	1,467	11.3					5,899	45.6	1,758	13.6	
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)	12,774	XXX	12,926	100.0			(676)	(5.2)	(100)	(0.8)	(79)	(0.6)	1,467	11.3					5,899	45.6	1,758	13.6	

270-4

**INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2022 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										Pre-Tax Profit or Loss Excluding All Investment Gain	Investment Gain on Funds Attributable to Insurance Transactions	Profit or Loss Excluding Investment Gain 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)											
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %						33 Amount	34 %	35 Amount	36 %	37 Amount
1. Fire .....	2,676	4.0	1,552	2.3	2,683	4.0	6,494	9.6	3,302	4.9	18,723	27.7	1,630	2.4	20,353	30.1	980	1.4	21,333	31.5
2.1 Allied Lines .....	(144)	(0.9)	695	4.5	1,568	10.0	3,328	21.3	2,107	13.5	11,519	73.8	246	1.6	11,765	75.4	11,989	1.4	11,989	76.8
2.2 Multiple Peril Crop .....	39	8.3	35	7.5	71	15.1	221	47.3	104	22.3	143	30.5	200	42.8	343	73.3	59	12.6	402	85.9
2.3 Federal Flood .....	1,164		(1,991)		(14,738)		(4,231)				6,447		2,354		8,801		76		8,876	
2.4 Private Crop .....																				
2.5 Private Flood .....	(314)	(1.8)	948	5.3	2,036	11.5	4,762	26.9	2,830	16.0	7,695	43.4	168	0.9	7,863	44.4	196	1.1	8,059	45.5
3. Farmowners Multiple Peril .....	(311)	(1.6)	1,031	5.3	2,299	11.8	5,198	26.7	3,174	16.3	2,668	13.7	379	2.0	3,047	15.7	295	1.5	3,342	17.2
4. Homeowners Multiple Peril .....	1,137,720	11.7	258,957	2.7	496,160	5.1	333,239	3.4	95,692	1.0	556,163	5.7	158,789	1.6	714,953	7.4	139,128	1.4	854,081	8.8
5.1 Comm Mult Peril (Non-Liab) .....	68,746	9.8	20,580	2.9	50,971	7.3	69,059	9.9	32,712	4.7	60,304	8.6	11,241	1.6	71,545	10.2	10,178	1.5	81,723	11.7
5.2 Comm Mult Peril (Liab) .....	12,289	8.9	2,573	1.9	6,491	4.7	6,520	4.7	1,476	1.1	77,166	56.1	5,611	4.1	82,776	60.2	2,544	1.8	85,321	62.0
6. Mortgage Guaranty .....																				
8. Ocean Marine .....	983	11.7	143	1.7	543	6.5	439	5.2	57	0.7	3,251	38.8	77	0.9	3,328	39.8	107	1.3	3,435	41.0
9. Inland Marine .....	25,680	12.8	4,685	2.3	11,253	5.6	9,853	4.9	1,783	0.9	36,566	18.2	1,661	0.8	38,227	19.0	2,580	1.3	40,808	20.3
10. Financial Guaranty .....																				
11.1 Med Prof Liab - Occurrence .....											(23)		1		(22)				(22)	
11.2 Med Prof Liab - Claims-Made .....																				
12. Earthquake .....	244	4.8	192	3.8	411	8.1	733	14.5	392	7.7	3,379	66.7	51	1.0	3,431	67.7	67	1.3	3,497	69.1
13.1 Comprehensive Individual .....																				
13.2 Comprehensive Group .....	35	5.6	20	3.3	6	1.0	6	1.0			(173)	(27.8)	712	114.2	539	86.5	548	87.8	1,087	174.2
14. Credit A&H .....																				
15.1 Vision Only .....																				
15.2 Dental Only .....	10,365	27.6	1,236	3.3	377	1.0	392	1.0			8,948	23.9	(27)	(0.1)	8,921	23.8	247	0.7	9,167	24.5
15.3 Disability Income .....	14	6.5	7	3.3	2	1.0	2	1.0			89	40.7	30	13.8	119	54.5	78	35.7	197	90.2
15.4 Medicare Supplement .....	5,413	13.0	1,412	3.4	431	1.0	448	1.1			(1,150)	(2.8)	(22)	(0.1)	(1,171)	(2.8)	278	0.7	(894)	(2.2)
15.5 Medicaid Title XIX .....																				
15.6 Medicare Title XVIII .....																				
15.7 Long-Term Care .....													28		28		37		64	
15.8 FEHBP .....																				
15.9 Other Health .....	201,719	29.0	22,794	3.3	6,949	1.0	7,232	1.0			(4,756)	(0.7)	1,175	0.2	(3,581)	(0.5)	4,891	0.7	1,310	0.2
16. Workers' Compensation .....			15	(5.7)	1	(0.5)	1,137	(434.8)			8,198	(3,135.9)	1,760	(673.4)	9,958	(3,809.3)	358	(137.1)	10,316	(3,946.4)
17.1 Other Liability - Occurrence .....	45,734	10.3	10,370	2.3	25,611	5.7	32,785	7.4	10,578	2.4	(116,673)	(26.2)	34,220	7.7	(82,454)	(18.5)	12,071	2.7	(70,383)	(15.8)
17.2 Other Liability - Claims-Made .....											1	100.0			1	96.8			1	97.6
17.3 Excess Workers' Compensation .....																				
18.1 Products Liab - Occurrence .....	27	7.5	7	2.0	9	2.4	22	6.1	1	0.4	(36,901)	(10,339.1)	28,008	7,847.4	(8,893)	(2,491.7)	5,732	1,605.9	(3,162)	(885.8)
18.2 Products Liab - Claims-Made .....																				
19.1 Priv Passenger Auto No-Fault .....	100,354	8.1	38,881	3.1	71,824	5.8	92,968	7.5	34,297	2.8	(90,570)	(7.3)	52,276	4.2	(38,294)	(3.1)	21,890	1.8	(16,403)	(1.3)
19.2 Other Priv Passenger Auto Liab .....	1,254,491	9.4	359,882	2.7	737,188	5.5	918,697	6.9	198,859	1.5	(2,839,242)	(21.2)	379,156	2.8	(2,460,086)	(18.4)	197,822	1.5	(2,262,264)	(16.9)
19.3 Commercial Auto No-Fault .....	7	0.0	2,120	4.6	886	1.9	2,029	4.4	540	1.2	(4,423)	(9.6)	1,975	4.3	(2,448)	(5.3)	731	1.6	(1,716)	(3.7)
19.4 Other Commercial Auto Liability .....	36,348	5.0	15,444	2.1	23,840	3.3	75,642	10.4	14,324	2.0	(335,243)	(45.9)	43,329	5.9	(291,914)	(40.0)	15,168	2.1	(276,746)	(37.9)
21.1 Priv Passenger Auto Phys Damage .....	1,102,360	9.7	296,807	2.6	622,951	5.5	767,170	6.7	170,967	1.5	(238,541)	(2.1)	34,013	0.3	(204,527)	(1.8)	110,053	1.0	(94,475)	(0.8)
21.2 Commercial Auto Phys Damage .....	9,489	4.3	5,541	2.5	12,021	5.4	30,568	13.7	11,890	5.3	(8,128)	(3.7)	2,276	1.0	(5,852)	(2.6)	2,565	1.2	(3,287)	(1.5)
22. Aircraft (all perils) .....											6		66		60		14		73	
23. Fidelity .....											6	168.6		6	173.9		7		7	176.0
24. Surety .....											37	100.0		2	104.2		39	1.5	39	105.7
26. Burglary and Theft .....											2			2			2		2	
27. Boiler and Machinery .....	223		44		76		135		15		617		43		660		3		664	
28. Credit .....	(150)	(0.6)	966	3.8	2,304	9.1	4,589	18.2	3,119	12.3	13,578	53.7	288	1.1	13,866	54.9	281	1.1	14,147	56.0
29. International .....																				
30. Warranty .....	1,988	2.0					187	0.2			29,586	29.8	493	0.5	30,080	30.3	845	0.9	30,924	31.1
31. Reins-Nonproportional Assumed Property .....																				
32. Reins-Nonproportional Assumed Liab .....											(142)		44		(98)		9		(89)	
33. Reins-Nonproportional Assumed Fin Lines .....																				
34. Aggr Write-Ins for Other Lines of Bus .....	954	7.4	904	7.0	800	6.2	1,178	9.1	586	4.5	10,529	81.5	137	1.1	10,667	82.5	171	1.3	10,837	83.8
35. TOTAL (Lines 1 through 34) .....	4,018,143	10.2	1,045,851	2.7	2,065,025	5.3	2,370,803	6.0	588,808	1.5	(2,820,355)	(7.2)	762,392	1.9	(2,057,963)	(5.2)	530,224	1.4	(1,527,739)	(3.9)
<b>DETAILS OF WRITE-INS</b>																				
3401. Identity theft .....	954	7.4	395	3.1	800	6.2	1,178	9.1	586	4.5	11,039	85.4	137	1.1	11,176	86.5	171	1.3	11,347	87.8
3402. Miscellaneous taxes unassigned .....			510								(510)				(510)				(510)	
3403. Summary of remaining write-ins for Line 34 from overflow page .....																				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	954	7.4	904	7.0	800	6.2	1,178	9.1	586	4.5	10,529	81.5	137	1.1	10,667	82.5	171	1.3	10,837	83.8

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 2022 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)

Line	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	2	3	4	5	6	7	8	Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		13	14	Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		19	20	21	22
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1. Fire	.287	XXX	.554	100.0			(.10)	(1.8)	(.2)	(0.4)	.23	4.2	.120	21.7	.3	.6	.151	.27.3	.76	13.7	(.123)	(22.2)
2.1 Allied Lines	1,018	XXX	1,271	100.0			.357	28.1	.3	.3	.184	14.5	.479	37.7	.12	1.0	.974	76.6	.460	36.2	(.438)	(34.4)
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood	213,159	XXX	229,185	100.0			403,999	176.3			35,238	15.4	118,504	51.7			19,731	8.6	124,909	54.5	(91,690)	(40.0)
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	2,021,012	XXX	1,951,210	100.0			1,089,634	55.8	17,989	0.9	122,371	6.3	683,463	35.0	59,133	3.0	98,578	5.1	1,051,780	53.9	(869,335)	(44.6)
5.1 Comm Mult Peril (Non-Liab)	135,684	XXX	137,798	100.0			99,259	72.0	(.76)	(0.1)	7,163	5.2	69,428	50.4	.2,098	1.5	8,986	6.5	68,487	49.7	(58,364)	(42.4)
5.2 Comm Mult Peril (Liab)	42,235	XXX	43,103	100.0			20,537	47.6	(2,332)	(5.4)	(2,099)	(4.9)	88,526	205.4	.8,327	19.3	5,201	12.1	21,183	49.1	(18,167)	(42.1)
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	.288	XXX	.303	100.0			.104	34.4	(.6)	(2.1)	.44	14.4	.1	.0.3	.1	.0.3	.21	.7.0	.131	43.2	(.124)	(41.0)
9. Inland Marine	48,229	XXX	49,344	100.0			16,562	33.6	455	0.9	3,053	6.2	4,248	8.6	150	0.3	2,512	5.1	19,868	40.3	(20,746)	(42.0)
10. Financial Guaranty		XXX		100.0																		
11.1 Med Prof Liab - Occurrence		XXX		100.0					(.10)		.4											
11.2 Med Prof Liab - Claims-Made		XXX		100.0																		
12. Earthquake	.907	XXX	.881	100.0			.205	23.3	.18	2.1	.18	2.0	.133	15.1	.9	1.1	.11	1.2	.477	54.2	(.390)	(44.3)
13.1 Comprehensive Individual		XXX		100.0																		
13.2 Comprehensive Group		XXX		100.0																		
14. Credit A&H		XXX		100.0																		
15.1 Vision Only		XXX		100.0																		
15.2 Dental Only		XXX		100.0																		
15.3 Disability Income		XXX		100.0																		
15.4 Medicare Supplement		XXX		100.0																		
15.5 Medicaid Title XIX		XXX		100.0																		
15.6 Medicare Title XVIII		XXX		100.0																		
15.7 Long-Term Care		XXX		100.0																		
15.8 FEHBP		XXX		100.0																		
15.9 Other Health		XXX		100.0																		
16. Workers' Compensation	(.221)	XXX	(.221)	100.0			(5,399)	2,440.2	(.179)	81.1	(.474)	214.0	23,218	(10,493.7)	1,388	(627.5)	3,822	(1,727.5)			95	(43.0)
17.1 Other Liability - Occurrence	82,402	XXX	83,860	100.0			133,584	159.3	19,425	23.2	6,044	7.2	423,670	505.2	54,278	64.7	21,925	26.1	41,091	49.0	(35,445)	(42.3)
17.2 Other Liability - Claims-Made		XXX		100.0																		
17.3 Excess Workers' Compensation		XXX		100.0																		
18.1 Products Liab - Occurrence	.320	XXX	.338	100.0			40,161	11,886.7	39,427	11,669.5	3,537	1,046.8	574,327	169,985.9	297,653	88,097.5	29,208	8,644.9	159	46.9	(138)	(40.7)
18.2 Products Liab - Claims-Made		XXX		100.0																		
19.1 Priv Passenger Auto No-Fault	151,533	XXX	152,407	100.0			37,406	24.5	22,690	14.9	8,189	5.4	838,893	550.4	60,875	39.9	54,068	35.5	37,902	24.9	(65,182)	(42.8)
19.2 Other Priv Passenger Auto Liab	899,932	XXX	902,213	100.0			835,933	92.7	30,809	3.4	59,040	6.5	1,060,966	117.6	130,225	14.4	105,911	11.7	234,380	26.0	(387,104)	(42.9)
19.3 Commercial Auto No-Fault	50,909	XXX	51,261	100.0			45,227	88.2	9,931	19.4	(.498)	(1.0)	93,863	183.1	4,389	8.6	1,488	2.9	4,954	9.7	(21,898)	(42.7)
19.4 Other Commercial Auto Liability	530,939	XXX	532,320	100.0			634,704	119.2	14,214	2.7	35,830	6.7	996,030	187.1	92,264	17.3	46,245	8.7	175,106	32.9	(228,383)	(42.9)
21.1 Priv Passenger Auto Phys Damage	1,119,976	XXX	1,131,201	100.0			509,569	45.0	1,263	0.1	53,787	4.8	40,367	3.6	1,552	0.1	20,794	1.8	287,223	25.4	(481,756)	(42.6)
21.2 Commercial Auto Phys Damage	117,174	XXX	117,291	100.0			118,496	101.0	629	0.5	9,574	8.2	25,681	21.9	455	0.4	213	0.2	41,688	35.5	(50,402)	(43.0)
22. Aircraft (all perils)		XXX		100.0																		
23. Fidelity	.4	XXX	.4	100.0			(.1)	(14.5)	(.3)	(76.5)	(.3)	(76.5)	(.3)	(.4)	(.4)	(.4)	(.4)	(.4)	(.4)	(.4)	(.4)	(.4)
24. Surety		XXX		100.0																		
26. Burglary and Theft		XXX		100.0			(.1)	(.1)	(.1)	(.1)	(.1)	(.1)	(.1)	(.1)	(.1)	(.1)	(.1)	(.1)	(.1)	(.1)	(.1)	(.1)
27. Boiler and Machinery	3,119	XXX	3,233	100.0			1,395	43.1	(.19)	(0.6)	(.19)	(0.6)	1,033	31.9	23	0.7	180	5.6	1,556	48.1	(1,342)	(41.5)
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
30. Warranty	18,198	XXX	12,697	100.0																		
31. Reins-Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins-Nonproportional Assumed Liab	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins-Nonproportional Assumed Fin Lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggr Write-Ins for Other Lines of Bus	1,405	XXX	1,473	100.0							4	0.3	1	0.1					695	47.2	(604)	(41.0)
35. TOTAL (Lines 1 through 34)	5,438,506	XXX	5,401,724	100.0			3,981,723	73.7	154,229	2.9	341,009	6.3	5,042,985	93.4	712,838	13.2	420,024	7.8	2,142,564	39.7	(2,339,366)	(43.3)
<b>DETAILS OF WRITE-INS</b>																						
3401. Identity theft	1,405	XXX	1,473	100.0							.4	0.3	.1	0.1					695	47.2	(604)	(41.0)
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)	1,405	XXX	1,473	100.0							4	0.3	1	0.1					695	47.2	(604)	(41.0)

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2022 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 %	31 Amount	32 %	33 Amount	34 %
1. Fire .....	35	6.3	7	1.3	23	4.1	37	6.6	7	1.3	449	80.9
2.1 Allied Lines .....	102	8.0	17	1.4	34	2.7	39	3.1	8	0.6	541	42.6
2.2 Multiple Peril Crop .....												
2.3 Federal Flood .....	34,566	15.1	3,911	1.7			9,774	4.3			(258,304)	(112.7)
2.4 Private Crop .....												
2.5 Private Flood .....												
3. Farmowners Multiple Peril .....												
4. Homeowners Multiple Peril .....	219,589	11.3	30,326	1.6	101,778	5.2	46,139	2.4	19,386	1.0	342,790	17.6
5.1 Comm Mult Peril (Non-Liab) .....	14,641	10.6	1,750	1.3	6,152	4.5	6,298	4.6	1,174	0.9	3,784	2.7
5.2 Comm Mult Peril (Liab) .....	3,983	9.2	524	1.2	1,501	3.5	1,945	4.5	300	0.7	19,344	44.9
6. Mortgage Guaranty .....												
8. Ocean Marine .....	36	11.9	5	1.6	28	9.2	39	12.8	8	2.5	62	20.3
9. Inland Marine .....	8,933	18.1	741	1.5	2,233	4.5	1,438	2.9	227	0.5	16,157	32.7
10. Financial Guaranty .....												
11.1 Med Prof Liab - Occurrence .....												
11.2 Med Prof Liab - Claims-Made .....												
12. Earthquake .....	105	12.0	20	2.3	47	5.3	21	2.3	2	0.2	449	51.0
13.1 Comprehensive Individual .....												
13.2 Comprehensive Group .....												
14. Credit A&H .....												
15.1 Vision Only .....												
15.2 Dental Only .....												
15.3 Disability Income .....												
15.4 Medicare Supplement .....												
15.5 Medicaid Title XIX .....												
15.6 Medicare Title XVIII .....												
15.7 Long-Term Care .....												
15.8 FEHBP .....												
15.9 Other Health .....												
16. Workers' Compensation .....			(2)	1.0	1	(0.6)	1,137	(513.7)			4,695	(2,122.0)
17.1 Other Liability - Occurrence .....	9,299	11.1	1,139	1.4	4,268	5.1	3,820	4.6	917	1.1	(92,803)	(110.7)
17.2 Other Liability - Claims-Made .....												
17.3 Excess Workers' Compensation .....												
18.1 Products Liab - Occurrence .....	32	9.6	7	2.1	9	2.6	22	6.5	1	0.4	(82,856)	(24,523.2)
18.2 Products Liab - Claims-Made .....												
19.1 Priv Passenger Auto No-Fault .....	16,846	11.1	4,951	3.2	7,945	5.2	5,378	3.5	1,711	1.1	50,714	33.3
19.2 Other Priv Passenger Auto Liab .....	101,081	11.2	28,988	3.2	56,917	6.3	53,264	5.9	2,074	0.2	(261,745)	(29.0)
19.3 Commercial Auto No-Fault .....	1,062	2.1	1,888	3.7	324	0.6	1,047	2.0	(34)	(0.1)	(7,754)	(15.1)
19.4 Other Commercial Auto Liability .....	38,244	7.2	7,429	1.4	11,222	2.1	45,456	8.5	260	0.0	(254,521)	(47.8)
21.1 Priv Passenger Auto Phys Damage .....	126,645	11.2	31,253	2.8	64,433	5.7	53,317	4.7	14,495	1.3	305,430	27.0
21.2 Commercial Auto Phys Damage .....	9,083	7.7	1,477	1.3	2,770	2.4	11,110	9.5	(103)	(0.1)	(35,950)	(30.7)
22. Aircraft (all perils) .....												
23. Fidelity .....												
24. Surety .....												
26. Burglary and Theft .....												
27. Boiler and Machinery .....	297	9.2	44	1.4	76	2.3	135	4.2	15	0.5	1,340	41.5
28. Credit .....												
29. International .....												
30. Warranty .....							187	1.5			12,510	98.5
31. Reins-Nonproportional Assumed Property .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins-Nonproportional Assumed Liab .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins-Nonproportional Assumed Fin Lines .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggr Write-Ins for Other Lines of Bus .....	152	10.3	28	1.9	72	4.9	45	3.1	19	1.3	1,191	80.9
35. TOTAL (Lines 1 through 34) .....	584,713	10.8	114,503	2.1	259,833	4.8	240,648	4.5	40,470	0.7	(234,464)	(4.3)
<b>DETAILS OF WRITE-INS</b>												
3401. Identity theft .....	152	10.3	27	1.8	72	4.9	45	3.1	19	1.3	1,191	80.9
3402. Miscellaneous taxes unassigned .....												
3403. .....												
3498. Summary of remaining write-ins for Line 34 from overflow page .....												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	152	10.3	28	1.9	72	4.9	45	3.1	19	1.3	1,191	80.9

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2022 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 .....		2	30,675			30,677
2405. Servicing fees .....	(123,828)	(17,967)	(67,852)			(209,647)
2497. Summary of remaining write-ins for Line 24 from overflow page	(123,828)	(17,966)	(37,177)			(178,970)