



# INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2023

(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 .....	\$ .....	153,398,442
1.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 .....	\$ .....	2,780,334
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 .....	\$ .....	17,421,776
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 .....	\$ .....	1,663,061,217
2.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 .....	\$ .....	(135,610,834)

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 2023 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 .....	101,812					101,812
1.2 Reinsurance assumed .....	860,261					860,261
1.3 Reinsurance ceded .....	52,359					52,359
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3) .....	909,714					909,714
2. Commission and brokerage:						
2.1 Direct excluding contingent .....		438,955				438,955
2.2 Reinsurance assumed excluding contingent .....		3,889,348				3,889,348
2.3 Reinsurance ceded excluding contingent .....		643,814				643,814
2.4 Contingent - direct .....		92,590				92,590
2.5 Contingent - reinsurance assumed .....		741,415				741,415
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) .....		4,518,495				4,518,495
3. Allowances to managers and agents .....		14,462	598			15,061
4. Advertising .....	101	628,955				629,056
5. Boards, bureaus and associations .....	3,880	357	19,882		1	24,120
6. Surveys and underwriting reports .....	63,998	34,162	130,423			228,583
7. Audit of assureds' records .....						
8. Salary related items:						
8.1 Salaries .....	1,482,590	526,168	907,536		69,612	2,985,907
8.2 Payroll taxes .....	112,777	37,936	62,316		3,341	216,370
9. Employee relations and welfare .....	234,172	94,366	114,054		7,550	450,142
10. Insurance .....	2,515	1,394	3,737		152	7,799
11. Directors' fees .....						
12. Travel and travel items .....	36,839	8,628	13,953		609	60,030
13. Rent and rent items .....	29,884	34,153	52,862		1,052	117,952
14. Equipment .....	4,260	8,908	8,825		298	22,292
15. Cost or depreciation of EDP equipment and software .....	72,573	112,423	212,662		2,340	399,997
16. Printing and stationery .....	9,932	3,144	18,386		6,165	37,627
17. Postage, telephone and telegraph, exchange and express .....	43,297	19,267	133,107		748	196,419
18. Legal and auditing .....	(934)	(804)	48,360		1,395	48,016
19. Totals (Lines 3 to 18) .....	2,095,885	1,523,519	1,726,703		93,263	5,439,370
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....				1,074,274		1,074,274
20.2 Insurance department licenses and fees .....				41,863		41,863
20.3 Gross guaranty association assessments .....				(3,466)		(3,466)
20.4 All other (excluding Federal and foreign income and real estate) .....				11,987		11,987
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4) .....				1,124,658		1,124,658
21. Real estate expenses .....					33,349	33,349
22. Real estate taxes .....					1,750	1,750
23. Reimbursements by uninsured plans .....	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses .....	868,982	201,756	652,388		24,282	1,747,408
25. TOTAL EXPENSES INCURRED	3,874,581	6,243,770	2,379,090	1,124,658	152,644	13,774,744
<b>DETAILS OF WRITE-INS</b>						
2401. Outside clerical .....	901,275	244,998	447,013		24,480	1,617,765
2402. Miscellaneous income and expense .....	12,894	(24,395)	282,219		(198)	270,520
2403. Change in unallocated loss adjustment expense reserves .....	14,692					14,692
2498. Summary of remaining write-ins for Line 24 from overflow page .....	(59,878)	(18,846)	(76,845)			(155,569)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	868,982	201,756	652,388		24,282	1,747,408

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2023 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 %	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	82,452	XXX	75,549	100.0			43,252	57.2	2,457	3.3	1	0.0	29,328	38.8	1,620	2.1	2,026	2.7	44,988	59.5	15,436	20.4
2.1 Allied Lines	21,740	XXX	19,008	100.0			9,692	51.0	190	1.0	168	0.9	3,281	17.3	286	1.5	802	4.2	10,625	55.9	3,862	20.3
2.2 Multiple Peril Crop		XXX	1,318	100.0															92	7.0		
2.3 Federal Flood		XXX		100.0							4,633						11,313					(12,401)
2.4 Private Crop		XXX		100.0																		
2.5 Private Flood	31,525	XXX	23,779	100.0			4,511	19.0	79	0.3	801	3.4	5,120	21.5	85	0.4	859	3.6	17,735	74.6	5,670	23.8
3. Farmowners Multiple Peril	26,540	XXX	22,293	100.0			24,977	112.0	2,543	11.4	1,730	7.8	10,227	45.9	2,836	12.7	1,730	7.8	13,335	59.8	4,675	21.0
4. Homeowners Multiple Peril	11,754,829	XXX	10,927,410	100.0			8,224,496	75.3	193,649	1.8	851,516	7.8	3,668,504	33.6	239,760	2.2	242,449	2.2	6,516,680	59.6	2,256,722	20.7
5.1 Comm Mult Peril (Non-Liab)	850,499	XXX	786,427	100.0			545,594	69.4	12,568	1.6	66,470	8.5	251,954	32.0	8,636	1.1	33,130	4.2	431,792	54.9	159,473	20.3
5.2 Comm Mult Peril (Liab)	151,240	XXX	144,814	100.0			48,805	33.7	6,164	4.3	8,088	5.6	141,414	97.7	14,542	10.0	9,590	6.6	78,364	54.1	29,169	20.1
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	7,922	XXX	8,138	100.0			3,359	41.3	(7)	(0.1)	2,227	27.4	827	10.2	73	0.9	118	1.5	3,644	44.8	1,531	18.8
9. Inland Marine	197,710	XXX	198,472	100.0			74,712	37.6	1,064	0.5	13,370	6.7	18,885	9.5	759	0.4	1,129	0.6	96,279	48.5	38,107	19.2
10. Financial Guaranty		XXX		100.0																		
11.1 Med Prof Liab - Occurrence		XXX		100.0			7		1		5		31		3		2					
11.2 Med Prof Liab - Claims-Made		XXX		100.0																		
12. Earthquake	5,044	XXX	5,153	100.0			382	7.4	12	0.2	89	1.7	213	4.1	9	0.2	18	0.4	2,504	48.6	934	18.1
13.1 Comprehensive Individual		XXX		100.0																		
13.2 Comprehensive Group	1,837	XXX	1,837	100.0			2,591	141.0			14	0.8	410	22.3			21	1.1				355
14. Credit A&H		XXX		100.0																		
15.1 Vision Only	462	XXX	462	100.0			98	21.2			1	0.2	25	5.4			1	0.2				89
15.2 Dental Only	45,378	XXX	45,124	100.0			19,913	44.1			434	1.0	5,594	12.4	89	0.2		0.2	1,248	2.8	8,771	19.4
15.3 Disability Income	165	XXX	167	100.0			50	30.1			3	2.1	257	154.2	1	0.6		0.6	5	3.1	32	19.2
15.4 Medicare Supplement	58,961	XXX	55,746	100.0			53,857	96.6			95	0.2	7,837	14.1			259	0.5	5,905	10.6	11,397	20.4
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	710,964	XXX	711,074	100.0			449,646	63.2	2	0.0	9,901	1.4	196,935	27.7			8,254	1.2	12,781	1.8	137,429	19.3
16. Workers' Compensation	(28)	XXX	(28)	100.0			80	(287.8)	66	(238.6)	(114)	410.9	44,017	(158,212.8)	2,417	(8,687.6)	4,490	(16,138.4)			(5)	19.2
17.1 Other Liability - Occurrence	474,982	XXX	450,365	100.0			429,200	95.3	14,043	3.1	35,712	7.9	1,080,644	239.9	68,637	15.2	44,814	10.0	268,120	59.5	91,500	20.3
17.2 Other Liability - Claims-Made		XXX		100.0																		
17.3 Excess Workers' Compensation		XXX		100.0																		
18.1 Products Liab - Occurrence	207	XXX	283	100.0			35,856	12,658.1	25,676	9,064.2	9,929	3,505.2	684,807	241,754.7	215,846	76,199.3	51,260	18,096.0	83	29.2	40	14.1
18.2 Products Liab - Claims-Made		XXX		100.0																		
19.1 Priv Passenger Auto No-Fault	1,381,445	XXX	1,337,805	100.0			893,201	66.8	150,440	11.2	111,951	8.4	1,367,126	102.2	292,839	21.9	122,129	9.1	411,774	30.8	259,868	19.4
19.2 Other Priv Passenger Auto Liab	15,947,095	XXX	15,322,588	100.0			12,679,823	82.8	433,759	2.8	1,239,397	8.1	13,870,199	90.5	1,334,631	8.7	424,421	2.8	4,490,734	29.3	3,045,608	19.9
19.3 Commercial Auto No-Fault	16,383	XXX	17,778	100.0			12,010	67.6	9,663	54.4	2,037	11.5	65,751	369.9	5,182	29.1	1,778	10.0	5,518	31.0	2,868	16.1
19.4 Other Commercial Auto Liability	436,422	XXX	490,258	100.0			609,510	124.3	8,002	1.6	(407)	(0.1)	1,384,841	282.5	123,966	25.3	37,165	7.6	187,339	38.2	81,830	16.7
21.1 Priv Passenger Auto Phys Damage	12,868,230	XXX	12,410,124	100.0			8,131,865	65.5	31,264	0.3	593,603	4.8	864,413	7.0	42,749	0.3	85,898	0.7	3,632,105	29.3	2,457,938	19.8
21.2 Commercial Auto Phys Damage	208,880	XXX	203,953	100.0			78,062	38.3	2,765	1.4	10,223	5.0	24,863	12.2	13	0.0	822	0.4	96,845	47.5	38,246	18.8
22. Aircraft (all perils)		XXX		100.0			16	(11)					2,085	72			38					
23. Fidelity	3	XXX	3	100.0							(2)	(69.6)					2	65.2	1	28.9		
24. Surety		XXX	17	100.0									34	194.9	1	7.5						
26. Burglary and Theft		XXX		100.0																		
27. Boiler and Machinery		XXX		100.0			(511)		4		80		(637)		27		245				(130)	
28. Credit	34,582	XXX	28,539	100.0			16,881	59.2	1,352	4.7	157	0.6	4,915	17.2	422	1.5	157	0.6	16,252	56.9	6,058	21.2
29. International		XXX		100.0																		
30. Warranty	125,275	XXX	111,195	100.0			75,925	68.3	13,310	12.0	2,609	2.3	6,541	5.9					53,821	48.4	24,216	21.8
31. Reins-Nonproportional Assumed Property		XXX		100.0					(17)													
32. Reins-Nonproportional Assumed Liab		XXX		100.0			234															
33. Reins-Nonproportional Assumed Fin Lines		XXX		100.0																		
34. Aggr Write-Ins for Other Lines of Bus.	13,386	XXX	13,054	100.0			2,610	20.0	674	5.2	146	1.1	4,390	33.6	671	5.1	128	1.0	6,230	47.7	2,508	19.2
35. TOTAL (Lines 1 through 34)	45,454,127	XXX	43,412,708	100.0			32,470,700	74.8	909,714	2.1	2,964,867	6.8	23,746,401	54.7	2,356,099	5.4	1,085,139	2.5	16,404,795	37.8	8,671,799	20.0
<b>DETAILS OF WRITE-INS</b>																						
3401. Identity theft	13,386	XXX	13,054	100.0			2,610	20.0	674	5.2	146	1.1	4,390	33.6	671	5.1	128	1.0	6,230	47.7	2,508	19.2
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)	13,386	XXX	13,054	100.0			2,610	20.0	674	5.2	146	1.1	4,390	33.6	671	5.1	128	1.0	6,230	47.7	2,508	19.2

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**INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2023 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	4,229	5.6	1,796	2.4	2,294	3.0	5,536	7.3	2,246	3.0	18,230	24.1	1,994	2.6	20,224	26.8	988	1.2	21,162	28.0
2.1 Allied Lines	919	4.8	877	4.6	1,419	7.5	3,003	15.8	2,384	7.8	4,223	5.8	295	1.6	4,518	23.8	225	1.2	4,743	25.0
2.2 Multiple Peril Crop	90	6.9	43	3.2	65	4.9	231	17.5	108	8.2	998	75.7	26	2.0	1,024	77.7	10	0.8	1,034	78.4
2.3 Federal Flood	389		(3,444)		(15,091)		(13,608)				27,121		1,879		29,000		77		29,076	
2.4 Private Crop																				
2.5 Private Flood	1,318	5.5	1,239	5.2	1,965	8.3	4,107	17.3	2,098	8.8	11,858	49.9	464	1.9	12,321	51.8	311	1.3	12,632	53.1
3. Farmowners Multiple Peril	1,369	6.1	1,305	5.9	2,070	9.3	4,666	20.9	2,384	10.7	(13,983)	(62.7)	552	2.5	(13,432)	(60.3)	318	1.4	(13,114)	(58.8)
4. Homeowners Multiple Peril	1,292,941	11.8	292,763	2.7	446,907	4.1	335,033	3.1	73,589	0.7	(636,305)	(5.8)	228,671	2.1	(407,635)	(3.7)	141,826	1.3	(265,809)	(2.4)
5.1 Comm Mult Peril (Non-Liab)	90,014	11.4	24,938	3.2	41,385	5.3	74,028	9.4	23,614	3.0	(44,956)	(5.7)	15,252	1.9	(29,704)	(3.8)	10,265	1.3	(19,439)	(2.5)
5.2 Comm Mult Peril (Liab)	13,352	9.2	2,870	2.0	5,129	3.5	11,165	7.7	1,211	0.8	50,451	34.8	6,603	4.6	57,054	39.4	2,323	1.6	59,378	41.0
6. Mortgage Guaranty																				
8. Ocean Marine	875	10.7	139	1.7	358	4.4	377	4.6	47	0.6	859	10.6	89	1.1	949	11.7	90	1.1	1,038	12.8
9. Inland Marine	23,851	12.0	4,021	2.0	8,683	4.4	9,695	4.9	1,324	0.7	64,399	32.4	2,002	1.0	66,401	33.5	2,248	1.1	68,649	34.6
10. Financial Guaranty																				
11.1 Med Prof Liab - Occurrence											(12)		1		(11)				(11)	
11.2 Med Prof Liab - Claims-Made																				
12. Earthquake	436	8.5	223	4.3	349	6.8	684	13.3	299	5.8	3,277	63.6	50	1.0	3,327	64.6	63	1.2	3,390	65.8
13.1 Comprehensive Individual																				
13.2 Comprehensive Group	106	5.8	41	2.3	11	0.6	357	19.4	364	19.8	(920)	(50.1)	1	0.1	(919)	(50.0)	10	0.6	(908)	(49.4)
14. Credit A&H																				
15.1 Vision Only			10	2.3	3	0.6	90	19.4	91	19.8	351	76.1	(1)	(0.2)	350	75.9	2	0.5	353	76.4
15.2 Dental Only	11,441	25.4	1,024	2.3	273	0.6	8,826	19.6	8,989	19.9	12,202	27.0	(73)	(0.2)	12,129	26.9	268	0.6	12,398	27.5
15.3 Disability Income	16	9.7	4	2.2	33	0.6	93	19.3	33	19.7	93	55.6	8	4.9	101	60.5	2	1.3	103	61.8
15.4 Medicare Supplement	9,851	17.7	1,331	2.4	355	0.6	11,468	20.6	11,680	21.0	(9,530)	(17.1)	(16)	0.0	(9,546)	(17.1)	371	0.7	(9,175)	(16.5)
15.5 Medicaid Title XIX																				
15.6 Medicare Title XVIII																				
15.7 Long-Term Care																				
15.8 FEHBP																				
15.9 Other Health	206,074	29.0	16,047	2.3	4,277	0.6	138,279	19.4	140,843	19.8	27,691	3.9	2,654	0.4	30,345	4.3	4,768	0.7	35,113	4.9
16. Workers' Compensation			77	(275.9)	1	(1.8)	1,196	(4,298.5)	(1,334)	(4,793.4)	1,798	(6,462.1)	464	(1,668.7)	258	(925.6)	722	(2,594.3)	722	(2,594.3)
17.1 Other Liability - Occurrence	50,765	11.3	11,023	2.4	18,001	4.0	30,621	6.8	9,036	2.0	(129,963)	(28.9)	43,975	9.8	(85,988)	(19.1)	10,961	2.4	(75,027)	(16.7)
17.2 Other Liability - Claims-Made																				
17.3 Excess Workers' Compensation																				
18.1 Products Liab - Occurrence	14	5.0	3	0.9	11	4.0	79	27.8	(1)	(0.3)	(71,285)	(25,165.5)	32,572	11,498.9	(38,713)	(13,666.5)	4,676	1,650.6	(34,037)	(12,015.9)
18.2 Products Liab - Claims-Made																				
19.1 Priv Passenger Auto No-Fault	109,012	8.1	40,846	3.1	54,752	4.1	79,429	5.9	22,561	1.7	(79,265)	(5.9)	63,429	4.7	(15,837)	(1.2)	19,538	1.5	3,701	0.3
19.2 Other Priv Passenger Auto Liab	1,451,986	9.5	392,698	2.6	612,477	4.0	860,111	5.6	124,659	0.8	(2,223,004)	(14.5)	523,788	3.4	(1,699,216)	(11.1)	193,897	1.3	(1,505,319)	(9.8)
19.3 Commercial Auto No-Fault	543	3.1	2,524	14.2	1,042	5.9	2,640	14.9	315	1.8	(12,367)	(69.6)	2,540	14.3	(9,826)	(55.3)	554	3.1	(9,272)	(52.2)
19.4 Other Commercial Auto Liability	32,995	6.7	12,685	2.6	414,907	84.6	65,481	13.4	7,937	1.6	(644,978)	(131.6)	49,115	10.0	(595,863)	(121.5)	19,441	4.0	(576,422)	(117.6)
21.1 Priv Passenger Auto Phys Damage	1,198,118	9.7	311,074	2.5	501,995	4.0	711,604	5.7	106,937	0.9	1,037,537	8.4	53,476	0.4	1,091,014	8.8	104,556	0.8	1,195,569	9.6
21.2 Commercial Auto Phys Damage	12,655	6.2	6,350	3.1	(381,166)	(186.9)	26,856	13.2	7,447	3.7	455,657	223.4	8,870	4.3	464,526	227.8	(3,766)	(1.8)	460,761	225.9
22. Aircraft (all perils)											(6)		76		71		11		82	
23. Fidelity								1	37.1		4	130.7	4		134.7	4		4		136.5
24. Surety											17	100.0	2		108.7	19		19		110.5
26. Burglary and Theft																				
27. Boiler and Machinery	169		38		128		855		(3)		(767)		14		(753)		(1)		(754)	
28. Credit	1,360	4.8	1,229	4.3	2,023	7.1	3,797	13.3	1,985	7.0	3,724	13.0	399	1.4	4,123	14.4	310	1.1	4,433	15.5
29. International																				
30. Warranty	2,446	2.2					1,406	1.3			15,499	13.9	975	0.9	16,475	14.8	846	0.8	17,321	15.6
31. Reins-Nonproportional Assumed Property											17				17				17	
32. Reins-Nonproportional Assumed Liab											(234)		54		(180)		8		(173)	
33. Reins-Nonproportional Assumed Fin Lines																				
34. Aggr Write-Ins for Other Lines of Bus	1,159	8.9	885	6.8	652	5.0	1,046	8.0	429	3.3	6,311	48.3	199	1.5	6,510	49.9	161	1.2	6,671	51.1
35. TOTAL (Lines 1 through 34)	4,518,495	10.4	1,124,658	2.6	1,725,275	4.0	2,379,090	5.5	551,704	1.3	(2,128,388)	(4.9)	1,041,733	2.4	(1,086,655)	(2.5)	515,564	1.2	(571,092)	(1.3)
<b>DETAILS OF WRITE-INS</b>																				
3401. Identity theft	1,159	8.9	424	3.2	652	5.0	1,046	8.0	429	3.3	6,772	51.9	199	1.5	6,972	53.4	161	1.2	7,132	54.6
3402. Miscellaneous taxes unassigned			461								(461)				(461)				(461)	
3403. Summary of remaining write-ins for Line 34 from overflow page																				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,159	8.9	885	6.8	652	5.0	1,046	8.0	429	3.3	6,311	48.3	199	1.5	6,510	49.9	161	1.2	6,671	51.1

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 2023 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	35	XXX	92	100.0			(17)	(19.1)			562	613.9	96	105.1			711	776.7	20	21.7	(19)	(21.1)
2.1 Allied Lines	511	XXX	775	100.0			469	60.5	7	1.0	(210)	(27.0)	500	64.5	13	1.7	744	96.0	195	25.2	(279)	(36.0)
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood	243,756	XXX	228,257	100.0			71,607	31.4			15,944	7.0	73,037	32.0			11,313	5.0	140,408	61.5	(133,318)	(58.4)
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	1,983,356	XXX	2,012,404	100.0			1,408,627	70.0	38,442	1.9	148,117	7.4	751,712	37.4	55,575	2.8	85,986	4.3	1,022,731	50.8	(1,084,761)	(53.9)
5.1 Comm Mult Peril (Non-Liab)	123,808	XXX	132,249	100.0			92,857	70.2	1,352	1.0	9,839	7.4	64,686	48.9	2,088	1.6	7,528	5.7	60,047	45.4	(67,715)	(51.2)
5.2 Comm Mult Peril (Liab)	36,595	XXX	40,287	100.0			34,871	86.6	4,242	10.5	5,985	14.9	100,837	250.3	9,346	23.2	7,919	19.7	17,491	43.4	(20,015)	(49.7)
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	257	XXX	268	100.0			12	4.5			87	32.5	(8)	(2.8)			41	15.1	120	44.8	(140)	(52.5)
9. Inland Marine	45,469	XXX	46,950	100.0			15,438	32.9	328	0.7	1,748	3.7	3,202	6.8	111	0.2	1,342	2.9	18,388	39.2	(24,869)	(53.0)
10. Financial Guaranty		XXX		100.0																		
11.1 Med Prof Liab - Occurrence		XXX		100.0							5											
11.2 Med Prof Liab - Claims-Made		XXX		100.0																		
12. Earthquake	861	XXX	893	100.0			117	13.1	13	1.5	29	3.3	27	3.1	2	0.2	11	1.3	446	49.9	(471)	(52.8)
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	(39)	XXX	(39)	100.0			(190)	484.9	140	(357.4)	7	(16.7)	22,205	(56,555.1)	1,343	(3,419.3)	3,786	(9,643.8)			21	(54.7)
17.1 Other Liability - Occurrence	77,240	XXX	79,007	100.0			63,969	81.0	7,443	9.4	10,993	13.9	414,762	525.0	53,330	67.5	23,741	30.0	39,324	49.8	(42,245)	(53.5)
17.2 Other Liability - Claims-Made		XXX		100.0																		
17.3 Excess Workers' Compensation		XXX		100.0																		
18.1 Products Liab - Occurrence	197	XXX	273	100.0			47,322	17,317.4	27,980	10,239.1	9,213	3,371.4	583,662	213,589.1	300,360	109,915.8	31,344	11,470.3	83	30.2	(108)	(39.5)
18.2 Products Liab - Claims-Made		XXX		100.0																		
19.1 Priv Passenger Auto No-Fault	141,633	XXX	143,480	100.0			107,280	74.8	(8,476)	(5.9)	597	0.4	828,035	577.1	38,410	26.8	39,297	27.4	36,056	25.1	(77,464)	(54.0)
19.2 Other Priv Passenger Auto Liab	891,075	XXX	888,539	100.0			804,600	90.6	22,900	2.6	55,049	6.2	1,084,818	122.1	112,284	12.6	90,359	10.2	236,915	26.7	(487,357)	(54.8)
19.3 Commercial Auto No-Fault	12,526	XXX	15,707	100.0			9,513	60.6	8,430	53.7	1,834	11.7	84,679	539.1	4,381	27.9	1,604	10.2	1,774	11.3	(6,851)	(43.6)
19.4 Other Commercial Auto Liability	245,466	XXX	331,728	100.0			401,903	121.2	(1,694)	(0.5)	(6,479)	(2.0)	956,983	288.5	62,400	18.8	22,467	6.8	88,844	26.8	(134,253)	(40.5)
21.1 Priv Passenger Auto Phys Damage	1,090,897	XXX	1,093,013	100.0			475,496	43.5	435	0.0	46,818	4.3	39,340	3.6	1,200	0.1	16,134	1.5	285,107	26.1	(596,646)	(54.6)
21.2 Commercial Auto Phys Damage	67,134	XXX	84,135	100.0			56,846	67.6	266	0.3	8,237	9.8	18,472	22.0	243	0.3	171	0.2	24,687	29.3	(36,718)	(43.6)
22. Aircraft (all perils)		XXX		100.0																		
23. Fidelity	3	XXX	3	100.0							(2)	(69.6)					2	65.2	1	28.9	(1)	(43.8)
24. Surety		XXX		100.0									34		1							
26. Burglary and Theft		XXX		100.0																		
27. Boiler and Machinery	2,561	XXX	2,939	100.0			1,236	42.1	4	0.1	80	2.7	1,236	42.1	27	0.9	245	8.3	1,178	40.1	(1,401)	(47.7)
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
30. Warranty	17,084	XXX	13,561	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.	1,292	XXX	1,347	100.0			1	0.0			6	0.4	1	0.1					640	47.5	(707)	(52.5)
35. TOTAL (Lines 1 through 34)	4,981,718	XXX	5,115,867	100.0			3,591,957	70.2	101,812	2.0	308,456	6.0	5,028,315	98.3	641,117	12.5	344,746	6.7	2,008,414	39.3	(2,724,661)	(53.3)
<b>DETAILS OF WRITE-INS</b>																						
3401. Identity theft	1,292	XXX	1,347	100.0			1	0.0			6	0.4	1	0.1					640	47.5	(707)	(52.5)
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)	1,292	XXX	1,347	100.0			1	0.0			6	0.4	1	0.1					640	47.5	(707)	(52.5)

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2023 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 .....	3	2.8	1	0.7	2	1.6	10	11.4	1	0.9	(467)	(510.2)
2.1 Allied Lines .....	44	5.6	9	1.2	27	3.5	166	21.4	1	0.1	263	34.0
2.2 Multiple Peril Crop .....												
2.3 Federal Flood .....	36,517	16.0	2,603	1.1	7	0.0	11,542	5.1			90,037	39.4
2.4 Private Crop .....												
2.5 Private Flood .....												
3. Farmowners Multiple Peril .....												
4. Homeowners Multiple Peril .....	209,613	10.4	37,542	1.9	74,528	3.7	51,542	2.6	15,071	0.7	59,065	2.9
5.1 Comm Mult Peril (Non-Liab) .....	12,655	9.6	1,708	1.3	5,376	4.1	18,368	13.9	626	0.5	(9,281)	(7.0)
5.2 Comm Mult Peril (Liab) .....	3,192	7.9	472	1.2	1,511	3.8	6,912	17.2	105	0.3	(16,793)	(41.7)
6. Mortgage Guaranty .....												
8. Ocean Marine .....	34	12.8	4	1.5	17	6.2	23	8.7	4	1.6	95	35.3
9. Inland Marine .....	8,192	17.4	400	0.9	1,664	3.5	1,908	4.1	9	0.0	17,280	36.8
10. Financial Guaranty .....												
11.1 Med Prof Liab - Occurrence .....												(5)
11.2 Med Prof Liab - Claims-Made .....												
12. Earthquake .....	100	11.2	20	2.2	39	4.4	19	2.1	1	0.1	556	62.3
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 .....			58	(147.3)	1	(1.3)	1,196	(3,045.9)			(1,251)	3,184.9
17.1 Other Liability - Occurrence .....	8,346	10.6	892	1.1	2,529	3.2	3,227	4.1	688	0.9	(17,703)	(22.4)
17.2 Other Liability - Claims-Made .....												
17.3 Excess Workers' Compensation .....												
18.1 Products Liab - Occurrence .....	18	6.5	3	0.9	11	4.2	79	28.8	(1)	(0.3)	(84,353)	(30,868.6)
18.2 Products Liab - Claims-Made .....												
19.1 Priv Passenger Auto No-Fault .....	14,702	10.2	5,779	4.0	5,843	4.1	7,066	4.9	1,071	0.7	11,760	8.2
19.2 Other Priv Passenger Auto Liab .....	94,334	10.6	19,648	2.2	38,489	4.3	61,102	6.9	4,968	0.6	(202,616)	(22.8)
19.3 Commercial Auto No-Fault .....	452	2.9	2,252	14.3	176	1.1	1,819	11.6	(87)	(0.6)	(8,855)	(56.4)
19.4 Other Commercial Auto Liability .....	21,124	6.4	4,950	1.5	10,533	3.2	40,266	12.1	(2,233)	(0.7)	(141,107)	(42.5)
21.1 Priv Passenger Auto Phys Damage .....	116,222	10.6	22,561	2.1	48,151	4.4	66,995	6.1	3,779	0.3	320,114	29.3
21.2 Commercial Auto Phys Damage .....	5,642	6.7	1,180	1.4	2,183	2.6	10,098	12.0	(429)	(0.5)	(745)	(0.9)
22. Aircraft (all perils) .....												
23. Fidelity .....							1	37.1			4	129.4
24. Surety .....												
26. Burglary and Theft .....												
27. Boiler and Machinery .....	221	7.5	38	1.3	128	4.4	855	29.1	(3)	(0.1)	373	12.7
28. Credit .....												
29. International .....												
30. Warranty .....							204	1.5			13,357	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 .....	136	10.1	27	2.0	54	4.0	39	2.9	13	1.0	1,099	81.5
35. TOTAL (Lines 1 through 34) .....	531,546	10.4	100,147	2.0	191,268	3.7	283,438	5.5	23,584	0.5	30,828	0.6
<b>DETAILS OF WRITE-INS</b>												
3401. Identity theft .....	136	10.1	26	1.9	54	4.0	39	2.9	13	1.0	1,099	81.6
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) .....	136	10.1	27	2.0	54	4.0	39	2.9	13	1.0	1,099	81.5