



# INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2024

(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 .....	\$ .....	159,872,884
1.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 .....	\$ .....	3,067,271
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 .....	\$ .....	12,141,757
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 .....	\$ .....	2,341,038,902
2.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 .....	\$ .....	(139,317,754)
  
- 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 2024 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 .....	106,294					106,294
1.2 Reinsurance assumed .....	787,235					787,235
1.3 Reinsurance ceded .....	52,702					52,702
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3) .....	840,827					840,827
2. Commission and brokerage:						
2.1 Direct excluding contingent .....		386,781				386,781
2.2 Reinsurance assumed excluding contingent .....		4,339,450				4,339,450
2.3 Reinsurance ceded excluding contingent .....		869,464				869,464
2.4 Contingent - direct .....		97,149				97,149
2.5 Contingent - reinsurance assumed .....		959,732				959,732
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) .....		4,913,648				4,913,648
3. Allowances to managers and agents .....		17,818	282			18,100
4. Advertising .....	217	1,845,745				1,845,961
5. Boards, bureaus and associations .....	4,147	330	21,290		1	25,768
6. Surveys and underwriting reports .....	17,507	68,212	173,894			259,613
7. Audit of assureds' records .....						
8. Salary related items:						
8.1 Salaries .....	1,627,567	562,600	886,333		74,500	3,151,000
8.2 Payroll taxes .....	124,538	40,617	60,147		3,653	228,954
9. Employee relations and welfare .....	273,453	112,662	125,246		8,967	520,328
10. Insurance .....	968	266	4,358		191	5,782
11. Directors' fees .....						
12. Travel and travel items .....	59,246	9,986	17,033		897	87,162
13. Rent and rent items .....	21,435	24,385	37,918		2,739	86,478
14. Equipment .....	1,907	6,115	3,466		230	11,718
15. Cost or depreciation of EDP equipment and software .....	77,055	92,404	246,690		1,707	417,856
16. Printing and stationery .....	12,908	1,864	15,981		6,591	37,344
17. Postage, telephone and telegraph, exchange and express .....	47,277	18,906	145,234		774	212,191
18. Legal and auditing .....	2,431	259	59,106		1,499	63,295
19. Totals (Lines 3 to 18) .....	2,270,657	2,802,167	1,796,978		101,748	6,971,550
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....				1,190,934		1,190,934
20.2 Insurance department licenses and fees .....				51,066		51,066
20.3 Gross guaranty association assessments .....				(2,110)		(2,110)
20.4 All other (excluding Federal and foreign income and real estate) .....				53,923		53,923
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4) .....				1,293,813		1,293,813
21. Real estate expenses .....					30,510	30,510
22. Real estate taxes .....					993	993
23. Reimbursements by uninsured plans .....	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses .....	895,343	153,928	822,702		23,528	1,895,501
25. TOTAL EXPENSES INCURRED	4,006,826	7,869,743	2,619,680	1,293,813	156,779	15,946,842
<b>DETAILS OF WRITE-INS</b>						
2401. Outside clerical .....	851,306	211,709	468,864		23,718	1,555,598
2402. Miscellaneous income and expense .....	84,095	(37,508)	396,558		(190)	442,955
2403. Donations .....	1	82	42,249			42,332
2498. Summary of remaining write-ins for Line 24 from overflow page .....	(40,060)	(20,355)	(84,969)			(145,384)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	895,343	153,928	822,702		23,528	1,895,501







INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2024 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 .....	1	2.8	(1)	(1.9)			9	30.8			665	2,382.4
2.1 Allied Lines .....	8	3.1	30	11.1	8	3.1	95	35.5	(1)	(0.2)	773	290.5
2.2 Multiple Peril Crop .....												
2.3 Federal Flood .....	39,546	15.6	10,872	4.3	2	0.0	10,172	4.0	140	0.1	(209,747)	(83.0)
2.4 Private Crop .....												
2.5 Private Flood .....												
3. Farmowners Multiple Peril .....												
4. Homeowners Multiple Peril .....	187,746	9.4	26,313	1.3	95,650	4.8	54,920	2.8	15,707	0.8	548,858	27.6
5.1 Comm Mult Peril (Non-Liab) .....	9,744	8.8	604	0.5	4,062	3.7	21,025	19.0	634	0.6	17,742	16.0
5.2 Comm Mult Peril (Liab) .....	2,103	6.7	121	0.4	932	3.0	7,156	22.9	106	0.3	4,075	13.0
6. Mortgage Guaranty .....												
8. Ocean Marine .....	29	11.9	5	1.9	12	5.0	13	5.4	4	1.5	168	70.0
9.1 Inland Marine .....	7,950	18.2	662	1.5	1,749	4.0	2,059	4.7	141	0.3	14,834	34.0
9.2 Pet Insurance Plans .....												
10. Financial Guaranty .....												
11.1 Med Prof Liab - Occurrence .....											(4)	
11.2 Med Prof Liab - Claims-Made .....												
12. Earthquake .....	84	10.2	18	2.2	43	5.2	19	2.3	1	0.1	584	70.8
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 .....					1		1,243				(1,465)	
17.1 Other Liability - Occurrence .....	7,552	9.9	779	1.0	3,205	4.2	3,204	4.2	704	0.9	(50,188)	(65.8)
17.2 Other Liability - Claims-Made .....												
17.3 Excess Workers' Compensation .....												
18.1 Products Liab - Occurrence .....	6	4.6			3	2.4	66	50.2	(1)	(0.4)	(35,677)	(27,009.5)
18.2 Products Liab - Claims-Made .....												
19.1 Priv Passenger Auto No-Fault .....	13,162	9.6	11,934	8.7	6,966	5.1	4,095	3.0	935	0.7	(73,961)	(54.2)
19.2 Other Priv Passenger Auto Liab .....	94,283	10.4	63,747	7.0	58,848	6.5	43,821	4.8	8,661	1.0	(228,123)	(25.2)
19.3 Commercial Auto No-Fault .....	69	3.3	11	0.6	75	3.6	403	19.5	(53)	(2.5)	7,841	378.9
19.4 Other Commercial Auto Liability .....	4,691	3.7	1,123	0.9	3,039	2.4	31,989	25.5	(1,431)	(1.1)	(55,643)	(44.3)
21.1 Priv Passenger Auto Phys Damage .....	115,305	10.5	43,986	4.0	78,173	7.1	56,747	5.2	8,991	0.8	341,867	31.1
21.2 Commercial Auto Phys Damage .....	1,452	3.9	(24)	(0.1)	759	2.0	6,629	17.8	(200)	(0.5)	13,696	36.8
22. Aircraft (all perils) .....												
23. Fidelity .....							1	43.0			(103)	(7,421.5)
24. Surety .....												
26. Burglary and Theft .....												
27. Boiler and Machinery .....	85	4.4	(6)	(0.3)	47	2.4	1,005	52.1	(2)	(0.1)	531	27.5
28. Credit .....												
29. International .....												
30. Warranty .....							204	1.2			16,251	98.8
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 .....	115	9.2	16	1.3	62	5.0	40	3.2	12	1.0	1,023	81.9
35. TOTAL (Lines 1 through 34) .....	483,929	10.0	160,188	3.3	253,636	5.3	244,915	5.1	34,350	0.7	313,997	6.5
<b>DETAILS OF WRITE-INS</b>												
3401. Identity theft .....	115	9.2	15	1.2	62	5.0	40	3.2	12	1.0	1,024	81.9
3402. Miscellaneous taxes unassigned .....			1								(1)	
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page .....												
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....	115	9.2	16	1.3	62	5.0	40	3.2	12	1.0	1,023	81.9

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2024 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 .....	7,218					7,218
2405. Servicing fees .....	(47,278)	(20,355)	(84,969)			(152,602)
2497. Summary of remaining write-ins for Line 24 from overflow page	(40,060)	(20,355)	(84,969)			(145,384)