



INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2025

(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 DESIREE WELSH Title ACCOUNTING DIVISION MANAGER Telephone 678-742-3774

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	\$	195,560,762
1.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2	\$	2,822,236
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	\$	30,221,665
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	\$	3,085,445,792
2.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1	\$	(396,926,704)

- 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 2025 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	131,770					131,770
1.2 Reinsurance assumed	775,956					775,956
1.3 Reinsurance ceded	43,774					43,774
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3)	863,952					863,952
2. Commission and brokerage:						
2.1 Direct excluding contingent		302,070				302,070
2.2 Reinsurance assumed excluding contingent		3,698,222				3,698,222
2.3 Reinsurance ceded excluding contingent		348,478				348,478
2.4 Contingent - direct		177,532				177,532
2.5 Contingent - reinsurance assumed		1,685,850				1,685,850
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)		5,515,196				5,515,196
3. Allowances to managers and agents	1	32,634	89,703			122,338
4. Advertising	351	2,047,290				2,047,641
5. Boards, bureaus and associations	7,506	65	22,758		24	30,353
6. Surveys and underwriting reports	38	98,432	156,695			255,166
7. Audit of assureds' records						
8. Salary related items:						
8.1 Salaries	1,721,340	510,009	906,808		78,238	3,216,396
8.2 Payroll taxes	131,196	39,004	63,239		3,911	237,350
9. Employee relations and welfare	286,340	125,328	145,166		9,130	565,964
10. Insurance	5,515	1,712	7,862		137	15,226
11. Directors' fees						
12. Travel and travel items	81,971	15,849	20,837		1,306	119,963
13. Rent and rent items	17,280	20,772	42,810		3,105	83,967
14. Equipment	1,761	4,475	3,641		266	10,144
15. Cost or depreciation of EDP equipment and software	72,463	24,517	278,721		1,815	377,516
16. Printing and stationery	8,296	3,277	12,386		7,474	31,433
17. Postage, telephone and telegraph, exchange and express	50,136	12,558	117,376		795	180,866
18. Legal and auditing	3,584	644	50,119		3,479	57,826
19. Totals (Lines 3 to 18)	2,387,777	2,936,567	1,918,122		109,681	7,352,147
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$				1,276,544		1,276,544
20.2 Insurance department licenses and fees				68,545		68,545
20.3 Gross guaranty association assessments				(1,876)		(1,876)
20.4 All other (excluding Federal and foreign income and real estate)				93,370		93,370
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4)				1,436,583		1,436,583
21. Real estate expenses					33,887	33,887
22. Real estate taxes					1,218	1,218
23. Reimbursements by uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses	685,582	99,421	899,531		238,729	1,923,262
25. TOTAL EXPENSES INCURRED	3,937,311	8,551,185	2,817,652	1,436,583	383,515	17,126,245
DETAILS OF WRITE-INS						
2401. Outside clerical	725,779	134,915	522,661		22,724	1,406,080
2402. Miscellaneous income and expense	133,033	(20,168)	368,593		(1,774)	479,682
2403. Investment in Tax Credit Structures proportional amortization					217,779	217,779
2498. Summary of remaining write-ins for Line 24 from overflow page	(173,230)	(15,325)	8,276			(180,279)
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	685,582	99,421	899,531		238,729	1,923,262

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2025 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		
									Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred				Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid						
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1. Fire	37,803	XXX	36,818	100.0			45,025	122.3	816	2.2	5,581	15.2	29,628	80.5	2,134	5.8	586	1.6	29,328	79.7	6,302	17.1	
2.1 Allied lines	26,687	XXX	24,549	100.0			25,774	105.0	251	1.0	2,286	9.3	16,053	65.4	313	1.3	88	0.4	13,257	54.0	4,306	17.5	
2.2 Multiple peril crop		XXX	177	100.0																			
2.3 Federal flood		XXX		100.0																			
2.4 Private crop		XXX		100.0							(829)						4,656				(42,041)		
2.5 Private flood	51,738	XXX	46,624	100.0			6,160	13.2	1,473	3.2	3,327	7.1	6,242	13.4	65	0.1	372	0.8	32,836	70.4	8,522	18.3	
3. Farmowners multiple peril	41,880	XXX	38,187	100.0			28,361	74.3	255	0.7	2,869	7.5	18,362	48.1	387	1.0	34	0.1	19,191	50.3	6,734	17.6	
4. Homeowners multiple peril	15,714,634	XXX	14,478,765	100.0			7,995,197	55.2	288,762	2.0	812,705	5.6	3,591,186	24.8	276,732	1.9	168,627	1.2	8,870,347	61.3	2,772,156	19.1	
5.1 Comm mult peril (non-liab)	1,311,768	XXX	1,189,867	100.0			518,940	43.6	19,222	1.6	64,972	5.5	184,021	15.5	9,621	0.8	16,672	1.4	668,045	56.1	224,450	18.9	
5.2 Comm mult peril (liab)	210,769	XXX	194,322	100.0			74,420	38.3	9,467	4.9	7,056	3.6	173,799	89.4	17,730	9.1	7,237	3.7	109,965	56.6	37,701	19.4	
6. Mortgage guaranty		XXX		100.0																			
8. Ocean marine	7,398	XXX	7,463	100.0			3,677	49.3	34	0.5	578	7.7	589	7.9	53	0.7	120	1.6	3,445	46.2	1,323	17.7	
9.1 Inland marine	183,421	XXX	187,573	100.0			65,136	34.7	786	0.4	8,075	4.3	16,853	9.0	416	0.2	1,647	0.9	88,312	47.1	32,703	17.4	
9.2 Pet insurance plans		XXX		100.0																			
10. Financial guaranty		XXX		100.0																			
11.1 Med prof liab - occurrence		XXX		100.0			(36)		3		16		600		65		42						
11.2 Med prof liab - claims-made		XXX		100.0																			
12. Earthquake	5,194	XXX	5,050	100.0			271	5.4	123	2.4	148	2.9	294	5.8	120	2.4	8	0.2	2,590	51.3	893	17.7	
13.1 Comprehensive individual		XXX		100.0																			
13.2 Comprehensive group	2,706	XXX	2,706	100.0			3,642	134.6	1	0.0	23	0.8					1,834	67.8			484	17.9	
14. Credit A&H		XXX		100.0																			
15.1 Vision only	695	XXX	695	100.0			126	18.1	1	0.1		60	8.7								124	17.9	
15.2 Dental only	59,833	XXX	59,662	100.0			32,384	54.3	6	0.0	250	0.4	8,505	14.3			526	0.9	1,645	2.8	10,700	17.9	
15.3 Disability income	154	XXX	154	100.0			5	3.2			6	3.8	213	138.3					4	2.6	27	17.8	
15.4 Medicare supplement	164,170	XXX	157,498	100.0			167,172	106.1	9	0.0	375	0.2	17,848	11.3					16,604	10.5	29,358	18.6	
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	450,137	XXX	453,837	100.0			314,416	69.3	117	0.0	4,624	1.0	39,449	8.7			(914)	(0.2)	7,339	1.6	80,497	17.7	
16. Workers' compensation	(88)	XXX	(88)	100.0			(1,404)	1,601.4	64	(72.7)	312	(355.4)	40,495	(46,181.2)	2,128	(2,427.2)	4,573	(5,215.7)			(16)	17.9	
17.1 Other liability - occurrence	611,677	XXX	572,132	100.0			627,920	109.8	11,867	2.1	39,582	6.9	1,571,768	274.7	61,046	10.7	43,682	7.6	337,092	58.9	109,210	19.1	
17.2 Other liability - claims-made		XXX		100.0																			
17.3 Excess workers' compensation		XXX		100.0																			
18.1 Products liab - occurrence	14	XXX	36	100.0			78,391	214,974.6	21,832	59,871.1	22,791	62,500.5	683,003	1,873,032.3	221,752	608,119.6	67,598	185,378.5				2	6.7
18.2 Products liab - claims-made		XXX		100.0																			
19.1 Priv passenger auto no-fault	1,512,524	XXX	1,476,405	100.0			925,101	62.7	94,976	6.4	182,514	12.4	1,246,515	84.4	401,066	27.2	148,791	10.1	477,141	32.3	257,780	17.5	
19.2 Other priv passenger auto liab	19,425,723	XXX	18,997,408	100.0			12,086,947	63.6	947,817	1.8	1,107,361	5.8	16,306,608	85.8	1,105,740	5.8	405,588	2.1	5,418,110	28.5	3,393,359	17.9	
19.3 Commercial auto no-fault	13,482	XXX	11,983	100.0			(13,554)	(113.1)	(1,063)	(8.9)	1,635	13.6	25,754	214.9	2,412	20.1	1,227	10.2	6,274	52.4	2,166	18.1	
19.4 Other commercial auto liability	269,650	XXX	259,607	100.0			77,861	30.0	22,570	8.7	13,286	5.1	870,290	335.2	63,232	24.4	11,968	4.6	120,104	46.3	43,031	16.6	
21.1 Priv passenger auto phys damage	14,580,158	XXX	14,408,353	100.0			6,741,164	46.8	21,521	0.1	780,223	5.4	443,777	3.1	32,970	0.2	123,084	0.9	4,107,808	28.5	2,556,419	17.7	
21.2 Commercial auto phys damage	125,989	XXX	145,711	100.0			26,357	18.1	5,262	3.6	9,017	6.2	13,332	9.1	(37)	0.0	2,852	2.0	53,308	36.6	20,654	14.2	
22. Aircraft (all perils)		XXX		100.0			146		10		18		2,248		86		56						
23. Fidelity		XXX		100.0									1										
24. Surety		XXX		100.0									34										
26. Burglary and theft		XXX		100.0																			
27. Boiler and machinery		XXX		100.0			(1,119)		(15)		(64)		(2,103)		10		39				2		
28. Credit	23,960	XXX	30,523	100.0			5,948	19.5	1,325	4.3	1,805	5.9	6,406	21.0	5	0.0	669	2.2	9,265	30.4	4,033	13.2	
29. International		XXX		100.0																			
30. Warranty	186,827	XXX	169,607	100.0			116,323	68.6	16,445	9.7	2,729	1.6	11,803	7.0					88,158	52.0	33,410	19.7	
31. Reins-nonproportional assumed property		XXX		100.0																			
32. Reins-nonproportional assumed liab		XXX		100.0			(24)						1,503										
33. Reins-nonproportional assumed fin lines		XXX		100.0																			
34. Aggr write-ins for other lines of bus	12,861	XXX	13,206	100.0			45	0.3	13	0.1	88	0.7	1,115	8.4	263	2.0	5,707	43.2		(84)	(0.6)		
35. TOTAL (Lines 1 through 34)	55,031,764	XXX	52,968,831	100.0			29,950,773	56.5	863,952	1.6	3,073,359	5.8	25,326,251	47.8	2,198,045	4.1	1,011,927	1.9	20,485,871	38.7	9,594,208	18.1	
DETAILS OF WRITE-INS																							
3401. Identity theft	12,861	XXX	13,206	100.0			45	0.3	13	0.1	88	0.7	1,115	8.4			263	2.0	5,707	43.2	(84)	(0.6)	
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 through 3403 plus 3498)(Line 34 above)	12,861	XXX	13,206	100.0			45	0.3	13	0.1	88	0.7	1,115	8.4			263	2.0	5,707	43.2	(84)		

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2025 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																		37 Amount	38 %	39 Amount	40 %	41 Amount	42 %		
	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								Total Profit or Loss	
	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	42 %
1. Fire	4,811	13.1	881	2.4	3,292	8.9	2,357	6.4	1,710	4.6	(24,234)	(65.8)	1,927	5.2	(22,307)	(60.6)	1,143	3.1	(21,165)	(57.5)						
2.1 Allied lines	3,205	13.1	641	2.6	2,598	10.6	1,384	5.6	1,394	5.7	(10,196)	(41.5)	690	2.8	(9,506)	(38.7)	550	2.2	(8,956)	(36.5)						
2.2 Multiple peril crop											177	100.0	4	2.3	181	102.3	2	1.3	183	103.6						
2.3 Federal flood	(405)		3,361		(16,198)		(5,230)		553		19,853		1,826		21,680		108		21,788							
2.4 Private crop																										
2.5 Private flood	5,982	12.8	1,194	2.6	4,849	10.4	2,544	5.5	2,601	5.6	23,697	50.8	1,293	2.8	24,989	53.6	1,131	2.4	26,121	56.0						
3. Farmowners multiple peril	4,914	12.9	981	2.6	3,983	10.4	2,088	5.5	922	5.6	(3,127)	(8.2)	796	2.4	(5.8)	(5.8)	796	2.1	(1,408)	(3.7)						
4. Homeowners multiple peril	1,812,784	12.5	411,942	2.8	797,097	5.5	422,633	2.9	88,711	0.6	2,026,356	14.0	371,840	2.6	2,398,196	16.6	307,738	2.1	2,705,934	18.7						
5.1 Comm mult peril (non-liab)	165,677	13.9	32,677	2.7	88,058	7.4	31,010	4.9	273,500	2.6	273,500	23.0	21,918	1.8	23,967	24.8	23,967	2.0	319,385	26.8						
5.2 Comm mult peril (liab)	20,331	10.5	4,161	2.1	7,752	4.0	8,245	4.2	1,098	0.6	63,988	32.9	10,855	5.6	74,843	38.5	4,917	2.5	79,760	41.0						
6. Mortgage guaranty																										
8. Ocean marine	906	12.1	139	1.9	313	4.2	608	8.1	51	0.7	1,260	16.9	95	1.3	1,355	18.2	136	1.8	1,491	20.0						
9.1 Inland marine	21,283	11.3	3,986	2.1	9,099	4.9	10,885	5.8	1,178	0.6	69,501	37.1	2,619	1.4	72,120	38.4	3,449	1.8	75,569	40.3						
9.2 Pet insurance plans																										
10. Financial guaranty																										
11.1 Med prof liab - occurrence																										
11.2 Med prof liab - claims-made																										
12. Earthquake	555	11.0	106	2.1	311	6.2	161	3.2	94	1.9	3,468	68.7	64	1.3	3,532	69.9	90	1.8	3,622	71.7						
13.1 Comprehensive individual																										
13.2 Comprehensive group	136	5.0	70	2.6	3	0.1	54	2.0			(1,223)	(45.2)	34	1.3	(1,189)	(43.9)	33	1.2	(1,156)	(42.7)						
14. Credit A&H																										
15.1 Vision only	151	21.7	3	0.5	2	0.3	31	4.5			381	54.9	(3)	(0.5)	378	54.4	6	0.9	384	55.3						
15.2 Dental only	14,057	23.6	1,369	2.3	959	1.6	16,858	28.3			(6,220)	(10.4)	(64)	(0.1)	(6,284)	(10.5)	621	1.0	(5,663)	(9.5)						
15.3 Disability income	15	9.5	10	6.2	16	10.4	283	183.6			(180)	(116.9)	9	5.9	(171)	(111.0)	4	2.3	(168)	(108.7)						
15.4 Medicare supplement	32,699	20.8	3,322	2.1	585	0.4	10,295	6.5	1,679	1.1	(55,279)	(35.1)	64	0.0	(55,216)	(35.1)	1,734	1.1	(53,481)	(34.0)						
15.5 Medicaid Title XIX																										
15.6 Medicare Title XVIII																										
15.7 Long-term care																										
15.8 FEHBP																										
15.9 Other health	120,573	26.6	13,492	3.0	5,578	1.2	98,096	21.6	123,324	27.2	20,266	4.5	1,058	0.2	21,323	4.7	5,216	1.1	26,539	5.8						
16. Workers' compensation			15	(17.3)	1	(0.8)	942	(1,074.5)			(17)	18.9	2,273	(2,592.6)	2,257	(2,573.7)	416	(474.4)	2,673	(3,048.1)						
17.1 Other liability - occurrence	70,979	12.4	12,643	2.2	31,682	5.5	29,372	5.1	6,358	1.1	(245,555)	(42.9)	80,207	14.0	(165,348)	(28.9)	24,177	4.2	(141,171)	(24.7)						
17.2 Other liability - claims-made																										
17.3 Excess workers' compensation																										
18.1 Products liab - occurrence	(2)	(5.4)					(263)	(721.1)			(122,712)	(336,520.2)	44,284	121,442.0	(78,429)	(215,078.2)	8,113	22,247.8	(70,316)	(192,830.4)						
18.2 Products liab - claims-made																										
19.1 Priv passenger auto no-fault	132,275	9.0	48,317	3.3	96,850	6.6	93,997	6.4	37,967	2.6	(59,658)	(4.0)	89,724	6.1	30,067	2.0	36,728	2.5	66,795	4.5						
19.2 Other priv passenger auto liab	1,734,668	9.1	503,904	2.7	1,119,910	5.9	1,141,975	6.0	256,253	1.3	1,211,079	6.4	846,923	4.5	2,058,020	10.8	403,877	2.1	2,461,879	13.0						
19.3 Commercial auto no-fault	1,600	13.4	347	2.9	1,308	10.9	941	7.9	678	5.7	21,446	179.0	2,214	18.5	23,660	197.4	611	5.1	24,270	202.5						
19.4 Other commercial auto liability	31,801	12.2	9,988	3.8	26,300	10.1	41,765	16.1	12,154	4.7	48,189	18.6	54,587	21.0	102,776	39.6	14,705	5.7	117,481	45.3						
21.1 Priv passenger auto phys damage	1,313,564	9.1	378,459	2.6	837,151	5.8	874,367	6.1	174,612	1.2	3,636,515	25.2	58,470	0.4	3,694,985	25.6	200,627	1.4	3,895,612	27.0						
21.2 Commercial auto phys damage	14,664	10.1	3,289	2.3	12,012	8.2	3,452	2.4	5,887	4.0	77,545	53.2	2,509	1.7	80,053	54.9	2,789	1.9	82,843	56.9						
22. Aircraft (all perils)											(174)		108		(66)		20		(46)							
23. Fidelity																										
24. Surety																										
26. Burglary and theft																										
27. Boiler and machinery	(7)		19		2		403		(3)		776		(67)		710		(12)		697							
28. Credit	2,671	8.8	533	1.7	2,165	7.1	1,135	3.7	1,162	3.8	16,105	52.8	790	2.6	16,895	55.4	618	2.0	17,513	57.4						
29. International																										
30. Warranty	4,036	2.4			(482)	(0.3)	(198)	(0.1)			30,753	18.1	2,705	1.6	33,458	19.7	2,289	1.3	35,747	21.1						
31. Reins-nonproportional assumed property																										
32. Reins-nonproportional assumed liab																										
33. Reins-nonproportional assumed fin lines																										
34. Aggr write-ins for other lines of bus	1,273	9.6	736	5.6	792	6.0	642	4.9	272	2.1	9,887	74.9	218	1.6	10,105	76.5	241	1.8	10,346	78.3						
35. TOTAL (Lines 1 through 34)	5,515,196	10.4	1,436,583	2.7	3,035,989	5.7	2,817,652	5.3	750,878	1.4	7,026,206	13.3	1,600,202	3.0	8,626,408	16.3	1,046,861	2.0	9,673,269	18.3						
DETAILS OF WRITE-INS																										
3401. Identity theft	1,273	9.6	325	2.5	792	6.0	642	4.9	272	2.1	10,298	78.0	218	1.6	10,516	79.6	241	1.8	10,757	81.5						
3402. Miscellaneous taxes unassigned			411								(411)				(411)				(411)							
3403.																										
3498. Summary of remaining write-ins for Line 34 from overflow page																										
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	1,273	9.6	736	5.6	792	6.0	642	4.9	272	2.1	9,887	74.9	218	1.6	10,105	76.5	241	1.8	10,346	78.3						

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 2025 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		XXX	2	100.0			(78)	(4,765.5)	(2)	(102.7)	(11)	(647.5)	5	294.9			8	461.5					
2.1 Allied lines	(1)	XXX	26	100.0			(419)	(1,622.5)	(10)	(39.6)	(1)	(2.7)	19	74.8			28	109.4			1	2.2	
2.2 Multiple peril crop		XXX		100.0																			
2.3 Federal flood	276,427	XXX	273,705	100.0			9,534	3.5			8,631	3.2	20,089	7.3			4,656	1.7	155,372	56.8	(222,744)	(81.4)	
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	2,167,235	XXX	2,089,593	100.0			2,210,187	105.8	49,054	2.3	188,231	9.0	929,380	44.5	58,191	2.8	80,047	3.8	1,127,848	54.0	(1,746,351)	(83.6)	
5.1 Comm mult peril (non-liab)	73,799	XXX	79,127	100.0			76,932	97.2	1,176	1.5	7,190	9.1	36,655	46.3	1,596	2.0	4,144	5.2	37,528	47.4	(59,467)	(75.2)	
5.2 Comm mult peril (liab)	18,119	XXX	19,853	100.0			40,898	206.0	5,664	28.5	5,944	29.9	109,183	550.0	10,378	52.3	6,953	35.0	9,240	46.5	(14,600)	(73.5)	
6. Mortgage guaranty		XXX		100.0																			
8. Ocean marine	202	XXX	215	100.0			34	15.6			50	23.3	(14)	(6.3)			17	7.9	93	43.3	(163)	(75.6)	
9.1 Inland marine	37,326	XXX	39,238	100.0			14,832	37.8	433	1.1	3,288	8.4	3,150	8.0	102	0.3	1,228	3.1	14,460	36.9	(30,077)	(76.7)	
9.2 Pet insurance plans		XXX		100.0																			
10. Financial guaranty		XXX		100.0																			
11.1 Med prof liab - occurrence		XXX		100.0																			
11.2 Med prof liab - claims-made		XXX		100.0																			
12. Earthquake	734	XXX	757	100.0			10	1.3	1	0.2	31	4.1	5	0.7			7	0.9	379	50.1	(591)	(78.1)	
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		XXX		100.0			(312)	58			216		20,022	1,237			3,890						
17.1 Other liability - occurrence	76,273	XXX	73,215	100.0			63,203	86.3	(991)	(1.4)	6,260	8.5	391,114	534.2	42,456	58.0	19,549	26.7	39,194	53.5	(61,461)	(83.9)	
17.2 Other liability - claims-made		XXX		100.0																			
17.3 Excess workers' compensation		XXX		100.0																			
18.1 Products liab - occurrence		XXX	23	100.0			76,315	338,862.9	28,562	126,824.3	18,444	81,898.6	581,053	2,580,065.1	306,243	1,359,817.5	43,881	194,848.0					
18.2 Products liab - claims-made		XXX		100.0																			
19.1 Priv passenger auto no-fault	121,171	XXX	124,779	100.0			102,668	82.3	26,497	21.2	16,281	13.0	843,662	676.1	58,193	46.6	48,422	38.8	29,864	23.9	(97,639)	(78.2)	
19.2 Other priv passenger auto liab	863,122	XXX	872,006	100.0			686,387	78.7	14,770	1.7	57,508	6.6	1,146,602	131.5	79,719	9.1	84,516	9.7	227,373	26.1	(695,501)	(79.8)	
19.3 Commercial auto no-fault	(23)	XXX	141	100.0			(28,090)	(19,936.1)	2,498	1,773.0	350	248.3	23,818	16,904.5	1,284	911.4	968	686.8			19	13.2	
19.4 Other commercial auto liability	(1,697)	XXX	10,856	100.0			(77,483)	(713.7)	2,850	26.3	(2,082)	(19.2)	437,145	4,026.6	22,215	204.6	6,040	55.6			1,367	12.6	
21.1 Priv passenger auto phys damage	1,052,762	XXX	1,072,446	100.0			351,952	32.8	1,023	0.1	44,782	4.2	22,539	2.1	2,007	0.2	15,209	1.4	267,038	24.9	(848,312)	(79.1)	
21.2 Commercial auto phys damage	(587)	XXX	3,448	100.0			(2,331)	(67.6)	201	5.8	604	17.5	1,653	47.9	4	0.1					473	13.7	
22. Aircraft (all perils)		XXX		100.0																			
23. Fidelity		XXX		100.0																			
24. Surety		XXX		100.0																			
26. Burglary and theft		XXX		100.0																			
27. Boiler and machinery	(13)	XXX	263	100.0			(708)	(269.0)	(15)	(5.6)	(64)	(24.1)	262	99.6	10	3.7	39	14.9			11	4.1	
28. Credit		XXX		100.0																			
29. International		XXX		100.0																			
30. Warranty	16,149	XXX	16,060	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	1,111	XXX	1,158	100.0							2	0.2	1	0.1						548	47.3	(895)	(77.3)
35. TOTAL (Lines 1 through 34)	4,702,109	XXX	4,676,910	100.0			3,523,529	75.3	131,770	2.8	355,661	7.6	4,566,380	97.6	583,637	12.5	319,603	6.8	1,943,049	41.5	(3,788,944)	(81.0)	
DETAILS OF WRITE-INS																							
3401. Identity theft	1,111	XXX	1,158	100.0							2	0.2	1	0.1						548	47.3	(895)	(77.3)
3402. Miscellaneous taxes unassigned		XXX		100.0																			
3403.		XXX		100.0																			
3498. Summary of remaining write-ins for Line 34 from overflow page		XXX		100.0																			
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	1,111	XXX	1,158	100.0							2	0.2	1	0.1						548	47.3	(895)	(77.3)

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2025 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										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		Other Income Less Other Expenses				
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %			33 Amount
1. Fire											92	5,614.3	
2.1 Allied lines			1	4.3			19	73.4			435	1,685.2	
2.2 Multiple peril crop													
2.3 Federal flood	40,843	14.9	9,849	3.6		3	0.0	10,156	3.7	553	0.2	195,241	71.3
2.4 Private crop													
2.5 Private flood													
3. Farmowners multiple peril													
4. Homeowners multiple peril	227,898	10.9	62,683	3.0	93,228	4.5	68,432	3.3	23,003	1.1	(787,117)	(37.7)	
5.1 Comm mult peril (non-liab)	8,726	11.0	1,862	2.4	3,307	4.2	10,040	12.7	718	0.9	(29,389)	(37.1)	
5.2 Comm mult peril (liab)	1,677	8.4	536	2.7	645	3.3	3,888	19.6	143	0.7	(39,257)	(197.7)	
6. Mortgage guaranty													
8. Ocean marine	26	11.9	4	1.8	7	3.1	7	3.1	3	1.6	92	42.8	
9.1 Inland marine	6,889	17.6	719	1.8	1,294	3.3	1,616	4.1	201	0.5	10,369	26.4	
9.2 Pet insurance plans													
10. Financial guaranty													
11.1 Med prof liab - occurrence											(5)		
11.2 Med prof liab - claims-made													
12. Earthquake	83	10.9	19	2.6	38	5.1	19	2.5	3	0.4	558	73.7	
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		942				(905)		
17.1 Other liability - occurrence	8,900	12.2	1,693	2.3	3,265	4.5	4,067	5.6	857	1.2	(12,324)	(16.8)	
17.2 Other liability - claims-made													
17.3 Excess workers' compensation													
18.1 Products liab - occurrence								(263)	(1,167.6)		(123,036)	(546,318.9)	
18.2 Products liab - claims-made													
19.1 Priv passenger auto no-fault	10,643	8.5	14,181	11.4	4,752	3.8	4,826	3.9	1,604	1.3	(53,465)	(42.8)	
19.2 Other priv passenger auto liab	77,552	8.9	54,565	6.3	40,610	4.7	47,324	5.4	20,363	2.3	(86,347)	(9.9)	
19.3 Commercial auto no-fault	(1)	(1.0)	17	11.7	9	6.7	246	174.5	(10)	(7.0)	25,103	17,815.9	
19.4 Other commercial auto liability	(126)	(1.2)	2,334	21.5	290	2.7	24,825	228.7	(871)	(8.0)	59,377	546.9	
21.1 Priv passenger auto phys damage	96,423	9.0	57,382	5.4	52,150	4.9	61,754	5.8	13,141	1.2	420,122	39.2	
21.2 Commercial auto phys damage	(44)	(1.3)	330	9.6	54	1.6	(3,658)	(106.1)	(227)	(6.6)	8,063	233.8	
22. Aircraft (all perils)													
23. Fidelity													
24. Surety													
26. Burglary and theft													
27. Boiler and machinery	(1)	(0.3)	19	7.4	2	0.8	403	153.2	(3)	(1.2)	623	236.5	
28. Credit													
29. International													
30. Warranty							217	1.4			15,843	98.6	
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	114	9.9	46	3.9	56	4.8	50	4.3	15	1.3	905	78.2	
35. TOTAL (Lines 1 through 34)	479,602	10.3	206,240	4.4	199,712	4.3	234,910	5.0	59,493	1.3	(395,022)	(8.4)	
DETAILS OF WRITE-INS													
3401. Identity theft	114	9.9	45	3.9	56	4.8	50	4.3	15	1.3	906	78.2	
3402. Miscellaneous taxes unassigned													
3403.													
3498. Summary of remaining write-ins for Line 34 from overflow page													
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	114	9.9	46	3.9	56	4.8	50	4.3	15	1.3	905	78.2	