



PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

COMBINED ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

NAIC Group Code

0008

and its affiliated property and casualty insurers

NAIC Combined Company Code

00086

Mail Address

3075 SANDERS ROAD, SUITE H1A
(Street and Number or P.O. Box)

NORTHBROOK, IL 60062-7127
(City or Town, State and Zip Code)

Combined Statement Contact

LYNN CIRRINCIONE
(Name)

847-402-3029
(Area Code) (Telephone Number) (Extension)

NAME OF COMPANIES INCLUDED IN THIS STATEMENT

Name of Company	NAIC Company Code	State of Domicile
ENCOMPASS INSURANCE COMPANY	10358	ILLINOIS
ALLSTATE FLORIDIAN INDEMNITY COMPANY	10835	ILLINOIS
ALLSTATE NEW JERSEY INSURANCE COMPANY	10852	ILLINOIS
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	11110	ILLINOIS
ENCOMPASS INDEMNITY COMPANY	15130	FLORIDA
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	17230	ILLINOIS
ALLSTATE INSURANCE COMPANY	19232	ILLINOIS
ALLSTATE INDEMNITY COMPANY	19240	ILLINOIS
ALLSTATE TEXAS LLOYD'S	26530	TEXAS
ALLSTATE COUNTY MUTUAL	29335	TEXAS
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	29688	ILLINOIS
ALLSTATE FLORIDIAN INSURANCE COMPANY	30511	ILLINOIS
NORTHBROOK INDEMNITY COMPANY	36455	ILLINOIS
DEERBROOK INSURANCE COMPANY	37907	ILLINOIS

Note: This annual statement contains combined data for the property and casualty insurance companies listed above, compiled in accordance with the NAIC instructions for the completion of annual statements.

a. Is this an original filing?

Yes [X] No []

b. If no,

1. State the amendment number

2. Date filed

3. Number of pages attached

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds	26,683,145,406		26,683,145,406	24,489,502,880
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)	335,336,525		335,336,525	357,352,709
2.2 Common stocks (Schedule D, Part 2, Section 2)	6,078,570,351		6,078,570,351	6,920,325,925
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	75,259,924		75,259,924	122,632,195
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	371,282,982		371,282,982	380,397,279
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)	800,000		800,000	1,035,000
5. Cash (\$ (725,664,443) Schedule E, Part 1) and short-term investments(\$ 1,093,478,205 Schedule DA, Part 2)	367,813,762		367,813,762	258,571,226
6. Other invested assets (Schedule BA)	588,543,841	40,670,289	547,873,552	659,968,549
7. Receivable for securities	10,388,914		10,388,914	36,634,144
8. Aggregate write-ins for invested assets	79,871,976		79,871,976	448,248
9. Subtotals, cash and invested assets (Lines 1 to 8)	34,591,013,680	40,670,289	34,550,343,391	33,226,868,156
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	899,639,906	15,931,687	883,708,219	803,192,217
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (Including				
\$ earned but unbilled premiums)	3,049,376,585	3,805,619	3,045,570,966	3,035,764,348
10.3 Accrued retrospective premiums	3,800,651	1,103,102	2,697,549	3,195,703
11. Funds held by or deposited with reinsured companies	2,240,884	7,027	2,233,857	2,392,001
12. Bills receivable, taken for premiums				
13. Amounts receivable under high deductible policies				
14. Reinsurance recoverables on loss and loss adjustment expense payments (Schedule F, Part 3, Cols. 7 and 8)	123,335,025		123,335,025	81,864,057
15. Federal and foreign income tax recoverable and interest thereon (including \$ 1,280,777,670 net deferred tax asset)	1,597,098,723	296,178,982	1,300,919,741	1,107,676,767
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software	234,168,527	188,173,850	45,994,677	55,546,890
18. Interest, dividends and real estate income due and accrued	352,631,733	87,656	352,544,077	338,154,767
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates	322,034,309	220,411	321,813,898	490,459,099
21. Amount due from/to protected cells				
22. Equities and deposits in pools and associations	1,540,206		1,540,206	2,893,185
23. Amounts receivable relating to uninsured accident and health plans				
24. Other assets nonadmitted (Exhibit 1)	280,496,326	280,496,326		
25. Aggregate write-ins for other than invested assets	319,519,627	200,495,467	119,024,160	54,749,300
26. Total assets excluding protected cell assets (Lines 9 through 25)	41,776,896,181	1,027,170,415	40,749,725,767	39,202,756,491
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	41,776,896,181	1,027,170,415	40,749,725,767	39,202,756,491
DETAILS OF WRITE-INS				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	79,871,976		79,871,976	448,248
2598. Summary of remaining write-ins for Line 25 from overflow page	319,516,627	200,495,467	119,021,160	54,746,300
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	319,519,627	200,495,467	119,024,160	54,749,300

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	11,045,419,562	10,757,225,647
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	5,832,784	9,519,154
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	3,198,025,090	3,280,723,131
4. Commissions payable, contingent commissions and other similar charges	42,489,068	49,671,065
5. Other expenses (excluding taxes, licenses and fees)	1,627,249,477	941,030,803
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	200,242,577	168,113,400
7. Federal and foreign income taxes (including \$ (149,897,706) on realized capital gains (losses)) (including \$60,976 net deferred tax liability)	11,396,523	105,518,529
8. Borrowed money \$ and interest thereon \$	357,280,139	476,124,361
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$101,841,129 and including warranty reserves of \$)	8,093,518,206	7,550,162,704
10. Advance premiums	489,365,313	476,251,700
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		616,822
12. Ceded reinsurance premiums payable (net of ceding commissions)	20,990,309	20,685,594
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	3,939,155	5,548,266
14. Amounts withheld or retained by company for account of others	38,361,072	48,448,135
15. Remittances and items not allocated	137,519	3,756,434
16. Provision for reinsurance (Schedule F, Part 7)	51,723,698	61,000,722
17. Net adjustments in assets and liabilities due to foreign exchange rates	1,666,496	1,683,049
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	7,150,018	1,059,942
20. Payable for securities	99,612,407	200,496,582
21. Liability for amounts held under uninsured accident and health plans		
22. Capital Notes \$and interest thereon \$		
23. Aggregate write-ins for liabilities	1,692,323,335	1,269,762,166
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	26,986,722,749	25,427,398,205
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	26,986,722,749	25,427,398,205
27. Aggregate write-ins for special surplus funds	60,425,698	57,091,831
28. Common capital stock	4,200,000	4,200,000
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes	350,000	350,000
32. Gross paid in and contributed surplus	2,137,921,335	1,972,624,403
33. Unassigned funds (surplus)	11,560,105,990	11,741,092,051
34. Less treasury stock, at cost:		
34.1 shares common (value included in Line 28 \$)		
34.2 shares preferred (value included in Line 29 \$)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 38)	13,763,003,023	13,775,358,284
36. TOTALS (Page 2, Line 28, Col. 3)	40,749,725,771	39,202,756,490
DETAILS OF WRITE-INS		
2398. Summary of remaining write-ins for Line 23 from overflow page	1,498,838,963	1,073,723,062
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	1,692,323,335	1,269,762,166
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	60,425,698	57,091,831
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)		

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

UNDERWRITING AND INVESTMENT EXHIBIT STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4)	22,763,748,035	21,613,074,218
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7)	14,297,310,062	14,195,377,151
3. Loss expenses incurred (Part 3, Line 25, Column 1)	2,975,906,103	2,922,216,570
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	5,539,167,249	5,344,536,150
5. Aggregate write-ins for underwriting deductions	21,200,000	
6. Total underwriting deductions (Lines 2 through 5)	22,833,583,414	22,462,129,871
7. Net income of protected cells		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	(69,835,379)	(849,055,653)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,672,622,611	1,846,391,882
10. Net realized capital gains or (losses) (Exhibit of Capital Gains (Losses))	(463,230,404)	(105,814,439)
11. Net investment gain or (loss) (Lines 9 + 10)	1,209,392,208	1,740,577,442
OTHER INCOME		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$79,945,805)	(79,945,805)	(84,303,424)
13. Finance and service charges not included in premiums	332,787,820	349,412,698
14. Aggregate write-ins for miscellaneous income	17,523,641	(8,759,840)
15. Total other income (Lines 12 through 14)	270,365,655	256,349,434
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	1,409,922,483	1,147,871,223
17. Dividends to policyholders	(46,124)	
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	1,409,968,607	1,147,871,223
19. Federal and foreign income taxes incurred	(996,033)	81,764,145
20. Net income (Line 18 minus Line 19) (to Line 22)	1,410,964,640	1,066,107,079
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 38, Column 2)	13,775,358,285	12,724,360,729
GAINS AND (LOSSES) IN SURPLUS		
22. Net income (from Line 20)	1,410,964,640	1,066,107,079
23. Net unrealized capital gains or (losses)	(130,881,416)	(202,015,009)
24. Change in net unrealized foreign exchange capital gain (loss)		
25. Change in net deferred income tax	151,688,642	49,724,616
26. Change in nonadmitted assets (Exhibit 1, Line 5, Col. 3)	(115,780,467)	(27,601,960)
27. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	9,277,023	33,361,835
28. Change in surplus notes		
29. Surplus (contributed to) withdrawn from protected cells		
30. Cumulative effect of changes in accounting principles		970,645,862
31. Capital changes:		
31.1. Paid in		
31.2. Transferred from surplus (Stock Dividend)		
31.3. Transferred to surplus		
32. Surplus adjustments:		
32.1. Paid in	165,347,606	19,610,771
32.2. Transferred to capital (Stock Dividend)		
32.3. Transferred from capital		
33. Net remittances from or (to) Home Office		
34. Dividends to stockholders (cash)	(675,000,000)	(818,000,000)
35. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)		
36. Aggregate write-ins for gains and losses in surplus	(827,971,284)	(40,835,638)
37. Change in surplus as regards policyholders for the year (Lines 22 through 36)	(12,355,258)	1,050,997,556
38. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 37) (Page 3, Line 35)	13,763,003,027	13,775,358,285
DETAILS OF WRITE-INS		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	21,200,000	
1498. Summary of remaining write-ins for Line 14 from overflow page	17,712,185	(8,362,493)
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	17,523,641	(8,759,840)
3698. Summary of remaining write-ins for Line 36 from overflow page		(167,738)
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	(827,971,284)	(40,835,638)

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	23,223,080,334	21,799,497,108
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	17,112,877,626	17,307,791,574
3. Underwriting expenses paid	5,719,460,932	5,338,495,655
4. Other underwriting income (expenses)	(119,936,980)	(512,600,445)
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	270,804,797	(1,359,390,565)
6. Net investment income	1,608,399,362	1,758,934,864
7. Other income (expenses):		
7.1 Agents' balances charged off	(79,945,805)	(84,303,424)
7.2 Net funds held under reinsurance treaties	(1,450,966)	2,350,925
7.3 Net amount withheld or retained for account of others	(10,087,063)	5,405,718
7.4 Aggregate write-ins for miscellaneous items	351,665,365	351,932,200
7.5 Total other income (Lines 7.1 to 7.4)	260,181,531	275,385,418
8. Dividends to policyholders on direct business , less \$ dividends on reinsurance assumed or ceded (net)	570,698	1,641,679
9. Federal and foreign income taxes (paid) recovered	(106,276,730)	(400,040,332)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	2,032,538,262	273,247,706
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	13,220,425,172	23,166,403,995
11.2 Stocks	4,703,877,478	4,182,942,840
11.3 Mortgage loans	47,372,271	8,533,566
11.4 Real estate		21,974,274
11.5 Other invested assets	176,488,326	259,615,387
11.6 Net gains or (losses) on cash and short-term investments	(5,187)	(1,538)
11.7 Miscellaneous proceeds	31,187,735	112,437,301
11.8 Total investment proceeds (Lines 11.1 to 11.7)	18,179,345,794	27,751,905,823
12. Cost of investments acquired (long-term only):		
12.1 Bonds	15,328,508,939	22,900,163,185
12.2 Stocks	4,405,379,175	4,351,317,000
12.3 Mortgage loans		
12.4 Real estate	19,422,342	29,447,054
12.5 Other invested assets	41,309,737	59,852,601
12.6 Miscellaneous applications	375,572,904	(43,886,780)
12.7 Total investments acquired (Lines 12.1 to 12.6)	20,170,193,097	27,296,893,060
13. Net Cash from investments (Line 11.8 minus Line 12.7)	(1,990,847,303)	455,012,763
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in	165,347,606	19,610,771
14.2 Capital notes \$ less amounts repaid \$		
14.3 Net transfers from affiliates	174,735,272	
14.4 Borrowed funds received		476,124,361
14.5 Other cash provided	591,992,300	26,906,190
14.6 Total (Lines 14.1 to 14.5)	932,075,178	522,641,322
15. Cash applied:		
15.1 Dividends to stockholders paid	675,000,000	1,240,000,000
15.2 Net transfers to affiliates		209,391,349
15.3 Borrowed funds repaid	118,844,222	
15.4 Other applications	70,679,385	43,485,497
15.5 Total (Lines 15.1 to 15.4)	864,523,607	1,492,876,846
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	67,551,571	(970,235,523)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	109,242,530	(241,975,054)
18. Cash and short-term investments:		
18.1 Beginning of year	258,571,229	500,546,283
18.2 End of year (Line 17 plus Line 18.1)	367,813,759	258,571,229
DETAILS OF WRITE-INS		
07.498 Summary of remaining write-ins for Line 7.4 from overflow page	(19,947,025)	(15,723,197)
07.499 Totals (Lines 07.401 thru 07.403 plus 07.498) (Line 7.4 above)	351,665,365	351,932,200

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

UNDERWRITING AND INVESTMENT EXHIBIT
PART 1 - PREMIUMS EARNED

Lines of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 2	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	94,055,024	48,438,416	48,994,950	93,498,490
2.	Allied lines	84,028,410	39,930,352	44,092,118	79,866,644
3.	Farmowners multiple peril				
4.	Homeowners multiple peril	5,381,588,258	2,458,995,957	2,851,888,189	4,988,696,026
5.	Commercial multiple peril	437,473,699	203,562,302	223,262,321	417,773,680
6.	Mortgage guaranty				
8.	Ocean marine	5,993,117	2,711,055	2,616,839	6,087,333
9.	Inland marine	233,414,937	112,540,873	113,280,008	232,675,802
10.	Financial guaranty				
11.1	Medical malpractice - occurrence				
11.2	Medical malpractice - claims-made				
12.	Earthquake	39,550,580	18,630,326	20,333,801	37,847,105
13.	Group accident and health				
14.	Credit accident and health (group and individual)	5,477,715	7,184,264	1,967,683	10,694,296
15.	Other accident and health				
16.	Workers' compensation	(117,251)	(999,215)	(780,149)	(336,317)
17.1	Other liability - occurrence	97,482,041	44,822,154	48,756,924	93,547,271
17.2	Other liability - claims-made	2,978	2,899	1,958	3,919
18.1	Products liability - occurrence	3,038,266	1,738,230	1,473,544	3,302,952
18.2	Products liability - claims-made				
19.1,19.2	Private passenger auto liability	9,322,823,525	2,467,043,596	2,587,282,101	9,202,585,020
19.3,19.4	Commercial auto liability	358,197,615	157,356,964	177,314,628	338,239,951
21.	Auto physical damage	7,237,498,096	1,950,493,255	1,949,773,112	7,238,218,239
22.	Aircraft (all perils)	55,565	25,340	26,255	54,650
23.	Fidelity	368,801	147,559	172,987	343,373
24.	Surety	40,591	1,136,608	746,923	430,276
26.	Burglary and theft	1,248,158	572,745	610,728	1,210,175
27.	Boiler and machinery		6		6
28.	Credit				
29.	International				
30.	Reinsurance - Nonproportional Assumed Property	2,860,152			2,860,152
31.	Reinsurance - Nonproportional Assumed Liability	167,072			167,072
32.	Reinsurance - Nonproportional Assumed Financial Lines				
33.	Aggregate write-ins for other lines of business	2,169,271	31,744,703	17,932,054	15,981,920
34.	TOTALS	23,307,416,620	7,546,078,389	8,089,746,974	22,763,748,035
DETAILS OF WRITE-INS					
3398.	Summary of remaining write-ins for Line 33 from overflow page				
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	2,169,271	31,744,703	17,932,054	15,981,920

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

(a) Gross premiums (less reinsurance) and unearned premiums on all unexpired risks and reserve for return premiums under rate credit or retrospective rating plans based upon experience, viz:

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (b)	2 Amount Unearned (Running More Than One Year from Date of Policy) (b)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	48,994,950				48,994,950
2.	Allied lines	44,092,118				44,092,118
3.	Farmowners multiple peril					
4.	Homeowners multiple peril	2,851,888,189				2,851,888,189
5.	Commercial multiple peril	223,265,262	(2,941)			223,262,321
6.	Mortgage guaranty					
8.	Ocean marine	2,616,839				2,616,839
9.	Inland marine	113,279,686	322			113,280,008
10.	Financial guaranty					
11.1	Medical malpractice - occurrence					
11.2	Medical malpractice - claims-made					
12.	Earthquake	20,333,801				20,333,801
13.	Group accident and health					
14.	Credit accident and health (group and individual)	1,967,683				1,967,683
15.	Other accident and health					
16.	Workers' compensation	5,107			(785,256)	(780,149)
17.1	Other liability - occurrence	49,205,800	4		(448,880)	48,756,924
17.2	Other liability - claims-made	1,958				1,958
18.1	Products liability - occurrence	1,473,544				1,473,544
18.2	Products liability - claims-made					
19.1,19.2	Private passenger auto liability	2,587,282,101				2,587,282,101
19.3,19.4	Commercial auto liability	179,851,894	4		(2,537,270)	177,314,628
21.	Auto physical damage	1,949,772,939			173	1,949,773,112
22.	Aircraft (all perils)	26,255				26,255
23.	Fidelity	172,987				172,987
24.	Surety	1,552	745,371			746,923
26.	Burglary and theft	610,728				610,728
27.	Boiler and machinery					
28.	Credit					
29.	International					
30.	Reinsurance - Nonproportional Assumed Property ..					
31.	Reinsurance - Nonproportional Assumed Liability ...					
32.	Reinsurance - Nonproportional Assumed Financial Lines					
33.	Aggregate write-ins for other lines of business	3,261,686	14,670,368			17,932,054
34.	TOTALS	8,078,105,079	15,413,128		(3,771,233)	8,089,746,974
35.	Accrued retrospective premiums based on experience					3,771,233
36.	Earned but unbilled premiums					
37.	Balance (Sum of Line 34 through 36)					8,093,518,207
DETAILS OF WRITE-INS						
3398.	Summary of remaining write-ins for Line 33 from overflow page					
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	3,261,686	14,670,368			17,932,054

(a) By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force.

Are they so returned in this statement? Yes [X] No []

(b) State here basis of computation used in each case . MONTHLY PRO-RATA.....

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

UNDERWRITING AND INVESTMENT EXHIBIT
PART 1B - PREMIUMS WRITTEN

Gross Premiums (Less Return Premiums), Including Policy and Membership Fees Written and Renewed During Year						
Line of Business		1	Reinsurance Assumed		Reinsurance Ceded	
		Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates
						6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
1.	Fire	81,659,298		13,654,822		1,259,096
2.	Allied lines	239,792,195		9,015,909		164,779,694
3.	Farmowners multiple peril					
4.	Homeowners multiple peril	4,930,281,032		487,498,900		36,191,674
5.	Commercial multiple peril	412,848,298		28,546,244		3,920,843
6.	Mortgage guaranty					
8.	Ocean marine	5,590,071		407,976		4,930
9.	Inland marine	191,299,697		42,533,523		418,283
10.	Financial guaranty					
11.1	Medical malpractice - occurrence					
11.2	Medical malpractice - claims-made					
12.	Earthquake	33,990,755		5,559,825		
13.	Group accident and health					
14.	Credit accident and health (group and individual)	23,094,243				17,616,528
15.	Other accident and health					
16.	Workers' compensation	133,531	151	(22,680)		228,253
17.1	Other liability - occurrence	87,390,446		11,462,755	1,242,604	128,556
17.2	Other liability - claims-made	2,978				
18.1	Products liability - occurrence	3,019,035				(19,231)
18.2	Products liability - claims-made					
19.1,19.2	Private passenger auto liability	8,763,121,460		685,219,837		125,517,772
19.3,19.4	Commercial auto liability	355,350,274		5,738,334		2,890,993
21.	Auto physical damage	6,709,210,292		528,305,377		17,573
22.	Aircraft (all perils)	54,756		879		70
23.	Fidelity	368,800				(1)
24.	Surety	40,282		486		177
26.	Burglary and theft	1,195,878		52,280		
27.	Boiler and machinery	1,463,722				1,463,722
28.	Credit	4,402,739			4,402,739	
29.	International					
30.	Reinsurance - Nonproportional Assumed Property	XXX	2,872,251	9,930		22,029
31.	Reinsurance - Nonproportional Assumed Liability	XXX		167,090		18
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX				
33.	Aggregate write-ins for other lines of business	2,169,271				
34.	TOTALS	21,846,479,053	2,872,402	1,818,151,487	5,645,343	354,440,979
DETAILS OF WRITE-INS						
3398.	Summary of remaining write-ins for Line 33 from overflow page					
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	2,169,271				

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$0

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$0

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business		Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Previous Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
		1	2	3	4				
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)				
1.	Fire	38,872,461	7,924,677	73,072	46,724,066	22,220,495	20,618,706	48,325,855	51.7
2.	Allied lines	86,753,157	3,812,123	45,928,186	44,637,094	16,323,659	14,204,048	46,756,705	58.5
3.	Farmowners multiple peril		(4,727)		(4,727)	104,674	203,331	(103,383)	
4.	Homeowners multiple peril	2,596,166,567	302,943,613	(118,742)	2,899,228,923	1,439,281,243	1,242,930,352	3,095,579,814	62.1
5.	Commercial multiple peril	221,395,792	13,351,170	2,416,216	232,330,746	167,914,584	166,549,827	233,695,503	55.9
6.	Mortgage guaranty								
8.	Ocean marine	2,376,173	836,053	169,950	3,042,276	2,574,444	2,972,837	2,643,883	43.4
9.	Inland marine	77,336,038	12,376,787	7,529	89,705,297	24,042,904	23,482,163	90,266,038	38.8
10.	Financial guaranty					28,735	28,735		
11.1	Medical malpractice - occurrence	725,000	360,000	718,265	366,734	3,438,788	4,447,229	(641,707)	
11.2	Medical malpractice - claims-made								
12.	Earthquake	61,317,872	1,321,431	571,755	62,067,548	30,935,539	56,884,952	36,118,135	95.4
13.	Group accident and health		1,134,328		1,134,328	48,461	36,922	1,145,867	
14.	Credit accident and health (group and individual)	11,181,979		7,764,552	3,417,427	1,813,000	2,685,700	2,544,727	23.8
15.	Other accident and health		1,265		1,265	36,055	38,505	(1,185)	
16.	Workers' compensation	8,182,491	6,056,036	3,126,498	11,112,028	135,417,402	144,558,582	1,970,848	(586.0)
17.1	Other liability - occurrence	113,164,708	27,787,941	32,741,819	108,210,830	514,980,773	501,786,958	121,404,644	129.8
17.2	Other liability - claims-made					34,802	13,956	20,846	531.9
18.1	Products liability - occurrence	64,521,943	51,024,777	31,131,999	84,414,721	671,360,345	737,410,874	18,364,192	556.0
18.2	Products liability - claims-made								
19.1,19.2	Private passenger auto liability	5,978,395,095	448,490,765	177,644,578	6,249,241,282	7,386,469,462	7,223,059,423	6,412,651,321	69.7
19.3,19.4	Commercial auto liability	217,017,115	2,810,053	1,580,190	218,246,978	381,963,560	358,587,198	241,623,339	71.4
21.	Auto physical damage	3,657,881,269	276,297,420	178,043	3,934,000,646	203,946,275	220,752,464	3,917,194,457	54.1
22.	Aircraft (all perils)		6,016,384	810	6,015,574	18,232,512	23,694,343	553,743	1,013.2
23.	Fidelity	4,316	3,962	(2,644)	10,923	77,989	53,318	35,594	10.4
24.	Surety	(1,527)	(183,197)	(14,444)	(170,280)	(15,889,149)	(21,494,098)	5,434,668	1,263.1
26.	Burglary and theft	678,803	29,090		707,893	79,370	55,893	731,371	60.4
27.	Boiler and machinery	188,924	388	250,761	(61,449)	266,128	266,671	(61,992)	(991,867.2)
28.	Credit	715,688		715,688					
29.	International								
30.	Reinsurance - Nonproportional Assumed Property	XXX	382,824		382,824	1,430,786	1,454,553	359,057	12.6
31.	Reinsurance - Nonproportional Assumed Liability	XXX	13,700		13,700	31,225,089	24,347,934	6,890,855	4,124.5
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX				6,736,482	6,395,281	341,200	
33.	Aggregate write-ins for other lines of business	14,340,438		938	14,339,500	325,155	1,198,989	13,465,666	84.3
34.	TOTALS	13,151,214,303	1,162,786,863	304,885,020	14,009,116,146	11,045,419,562	10,757,225,647	14,297,310,062	62.8
DETAILS OF WRITE-INS									
3398.	Summary of remaining write-ins for Line 33 from overflow page								
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	14,340,438		938	14,339,500	325,155	1,198,989	13,465,666	84.3

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
Line of Business		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Unpaid Loss Adjustment Expenses
1.	Fire	6,431,503	6,136,720	10,493	12,557,731	8,917,031	746,714	980	22,220,495	1,385,166
2.	Allied lines	15,259,898	2,353,003	12,146,078	5,466,822	10,536,990	347,977	28,130	16,323,659	2,014,204
3.	Farmowners multiple peril		116		116		104,558		104,674	0
4.	Homeowners multiple peril	642,466,226	114,106,094	17,550	756,554,770	666,801,783	15,924,690		1,439,281,243	259,167,435
5.	Commercial multiple peril	108,998,108	6,871,397	2,056,648	113,812,856	50,372,900	4,592,937	864,108	167,914,584	39,790,943
6.	Mortgage guaranty									
8.	Ocean marine	71,863	1,828,146	308,463	1,591,546	477,077	505,820		2,574,444	141,295
9.	Inland marine	11,450,168	4,212,097	156,364	15,505,901	8,260,549	279,813	3,359	24,042,904	2,956,697
10.	Financial guaranty		28,735		28,735				28,735	571
11.1	Medical malpractice - occurrence	3,306,815	1,841,543	2,110,180	3,038,178		400,610		3,438,788	495,894
11.2	Medical malpractice - claims-made									
12.	Earthquake	17,910,972	854,992		18,765,964	12,159,045	10,530		30,935,539	14,324,804
13.	Group accident and health		48,461		48,461			(a)	48,461	733
14.	Credit accident and health (group and individual)	6,283,600		4,995,000	1,288,600	3,158,400		2,634,000	1,813,000	40,000
15.	Other accident and health		36,055		36,055			(a)	36,055	765
16.	Workers' compensation	63,144,388	49,391,373	26,876,745	85,659,015	21,265,044	30,109,317	1,615,974	135,417,402	7,868,097
17.1	Other liability - occurrence	156,035,575	141,888,052	51,244,456	246,679,172	197,471,181	111,728,589	40,898,168	514,980,773	89,772,887
17.2	Other liability - claims-made	34,802			34,802				34,802	32,987
18.1	Products liability - occurrence	254,748,393	209,102,567	158,988,507	304,862,453	186,815,666	314,691,104	135,008,879	671,360,345	119,790,036
18.2	Products liability - claims-made									
19.1,19.2	Private passenger auto liability	6,162,722,525	612,130,538	753,580,983	6,021,272,080	1,340,908,291	84,713,045	60,423,954	7,386,469,462	2,546,402,947
19.3,19.4	Commercial auto liability	312,182,947	6,442,795	4,097,744	314,527,998	65,426,555	2,548,211	539,205	381,963,560	61,311,427
21.	Auto physical damage	342,128,143	48,782,915	57,715	390,853,342	(187,026,059)	125,176	6,185	203,946,275	51,169,966
22.	Aircraft (all perils)		7,045,249	9,297	7,035,952		11,104,035		18,232,512	99,247
23.	Fidelity		78,668	3,382	75,287		2,703		77,989	8,241
24.	Surety	238,272	(5,033,329)	249,228	(5,044,284)	484,836	(11,261,590)	68,111	(15,889,149)	266,205
26.	Burglary and theft	31,306	5,090		36,396	41,984	990		79,370	10,746
27.	Boiler and machinery	46,893	19,846	44,705	22,034	215,354	28,740		266,128	51,666
28.	Credit					120,285		120,285		
29.	International									
30.	Reinsurance - Nonproportional Assumed Property	XXX	689,591		689,591	XXX	741,196		1,430,786	922,131
31.	Reinsurance - Nonproportional Assumed Liability	XXX	20,047,793		20,047,793	XXX	11,177,296		31,225,089	
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	3,527,043		3,527,043	XXX	3,209,439		6,736,482	
33.	Aggregate write-ins for other lines of business	325,155			325,155				325,155	
34.	TOTALS	8,103,817,551	1,232,435,550	1,016,953,535	8,319,299,566	2,386,499,437	581,831,897	242,211,337	11,045,419,562	3,198,025,090
DETAILS OF WRITE-INS										
3398.	Summary of remaining write-ins for Line 33 from overflow page									
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	325,155			325,155				325,155	

(a) Including \$ for present value of life indemnity claims.

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	727,669,342			727,669,342
1.2 Reinsurance assumed	299,172,215			299,172,215
1.3 Reinsurance ceded	139,896,059			139,896,059
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	886,945,498			886,945,498
2. Commission and brokerage:				
2.1 Direct excluding contingent		2,209,807,634		2,209,807,634
2.2 Reinsurance assumed excluding contingent		280,674,654		280,674,654
2.3 Reinsurance ceded excluding contingent		430,914		430,914
2.4 Contingent-direct		132,478,625		132,478,625
2.5 Contingent-reinsurance assumed		15,151,069		15,151,069
2.6 Contingent-reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		2,637,681,068		2,637,681,068
3. Allowances to managers and agents				
4. Advertising		173,600,355		173,600,355
5. Boards, bureaus and associations	289,361	13,521,500		13,810,861
6. Surveys and underwriting reports	64,253	96,985,131	359	97,049,743
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	1,075,213,931	776,435,593	22,327,561	1,873,977,085
8.2 Payroll taxes	87,889,443	51,297,612	1,285,440	140,472,495
9. Employee relations and welfare	203,677,504	174,135,028	3,530,624	381,343,156
10. Insurance	1,583,172	3,504,036	23,636	5,110,844
11. Directors' fees	1,139	24,652	33	25,824
12. Travel and travel items	72,473,068	52,301,787	617,216	125,392,071
13. Rent and rent items	164,771,602	111,095,444	614,372	276,481,418
14. Equipment	23,665,327	42,693,933	2,011,244	68,370,504
15. Cost or depreciation of EDP equipment and software	101,192,453	242,620,985	3,364,976	347,178,414
16. Printing and stationery	22,399,941	34,894,681	1,405,716	58,700,338
17. Postage, telephone and telegraph, exchange and express	97,511,068	230,908,501	461,577	328,881,146
18. Legal and auditing	3,392,644	40,867,329	2,257,031	46,517,004
19. Totals (Lines 3 to 18)	1,854,124,905	2,044,886,567	37,899,785	3,936,911,257
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$7,278,344		548,393,509		548,393,509
20.2 Insurance department licenses and fees		8,563,717		8,563,717
20.3 Gross guaranty association assessments		30,792,609		30,792,609
20.4 All other (excluding federal and foreign income and real estate)		31,610,084		31,610,084
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		619,359,919		619,359,919
21. Real estate expenses			36,182,302	36,182,302
22. Real estate taxes			12,577,939	12,577,939
23. Reimbursements by uninsured accident and health plans				
24. Aggregate write-ins for miscellaneous expenses	234,835,703	237,239,693	10,104,559	482,179,955
25. Total expenses incurred	2,975,906,106	5,539,167,247	96,764,585	(a) 8,611,837,938
26. Less unpaid expenses - current year	3,198,025,089	1,847,453,344	22,527,778	5,068,006,211
27. Add unpaid expenses - prior year	3,280,723,130	1,134,969,027	23,846,241	4,439,538,398
28. Amounts receivable relating to uninsured accident and health plans, prior year				
29. Amounts receivable relating to uninsured accident and health plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	3,058,604,147	4,826,682,930	98,083,048	7,983,370,125
DETAILS OF WRITE-INS				
2498. Summary of remaining write-ins for Line 24 from overflow page	(66,063,090)	(48,986,883)	(431)	(115,050,404)
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	234,835,703	237,239,693	10,104,559	482,179,955

(a) Includes management fees of \$ paid to affiliates and \$paid to non-affiliates.

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) .....63,495,680	.....64,555,214
1.1 Bonds exempt from U.S. tax	(a) .....930,618,697	.....949,856,441
1.2 Other bonds (unaffiliated)	(a) .....499,242,500	.....492,094,474
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....20,495,377	.....20,867,500
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	.....70,011,593	.....69,812,222
2.21 Common stocks of affiliates .....	.....43,750,238	.....37,483,047
3. Mortgage loans	(c) .....5,962,763	.....5,788,106
4. Real estate	(d) .....108,592,504	.....108,592,504
5. Contract loans .....	.....	.....
6. Cash/short-term investments	(e) .....24,532,968	.....24,635,212
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	.....54,795,893	.....54,731,805
9. Aggregate write-ins for investment income .....	.....806,967	.....806,967
10. Total gross investment income	1,822,305,178	1,829,223,493
11. Investment expenses		(g) .....96,764,565
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) .....31,299,667
14. Depreciation on real estate and other invested assets		(i) .....28,536,639
15. Aggregate write-ins for deductions from investment income .....		.....
16. Total (Lines 11 through 15) .....		.....156,600,871
17. Net Investment Income - (Line 10 minus Line 16)		1,672,622,622
DETAILS OF WRITE-INS		
0901. Securities Lending Income .....	.....(18,959,769)	.....(18,959,769)
0902. Bank Loan Fees .....	.....28,734	.....28,734
0903. Mortgage Dollar Roll Income .....	.....19,947,021	.....19,947,021
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....(209,019)	.....(209,019)
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	806,967	806,967
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Total (Lines 1501 through 1503 plus 1598) (Line 15, above)		

(a) Includes \$88,782,160 accrual of discount less \$51,472,405 amortization of premium and less \$57,467,940 paid for accrued interest on purchases.
(b) Includes \$15,375 accrual of discount less \$967,036 amortization of premium and less \$paid for accrued dividends on purchases.
(c) Includes \$accrual of discount less \$amortization of premium and less \$paid for accrued interest on purchases.
(d) Includes \$103,543,035 for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
(e) Includes \$18,311,071 accrual of discount less \$amortization of premium and less \$paid for accrued interest on purchases.
(f) Includes \$accrual of discount less \$amortization of premium.
(g) Includes \$investment expenses and \$investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$interest on surplus notes and \$ interest on capital notes.
(i) Includes \$depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Net Gain (Loss) from Change in Difference Between Basis Book/ Adjusted Carrying and Admitted Values	5 Total
1. U.S. Government bonds .....	.....5,084,160				.....5,084,160
1.1 Bonds exempt from U.S. tax .....	.....117,535,191	.....(4,528,325)	.....94,869		.....113,101,735
1.2 Other bonds (unaffiliated) .....	.....(21,530,628)	.....(52,718,554)	.....4,208,678		.....(70,040,505)
1.3 Bonds of affiliates .....					.....
2.1 Preferred stocks (unaffiliated) .....	.....(9,390,972)	.....(444,964)	.....3,274,694		.....(6,561,242)
2.11 Preferred stocks of affiliates .....					.....
2.2 Common stocks (unaffiliated) .....	.....(241,683,632)	.....(62,976,311)	.....(442,751,856)		.....(747,411,798)
2.21 Common stocks of affiliates .....	.....(16,501,385)		.....122,068,244		.....105,566,859
3. Mortgage loans .....					.....
4. Real estate .....		.....(235,000)			.....(235,000)
5. Contract loans .....					.....
6. Cash/Short-term investments .....	.....(5,206)				.....(5,206)
7. Derivative instruments .....	.....(195,081,424)		.....71,690,587		.....(123,390,837)
8. Other invested assets .....	.....19,246,628		.....(25,404,883)	.....(18,671,663)	.....(24,829,918)
9. Aggregate write-ins for capital gains (losses) .....				.....135,176,032	.....135,176,032
10. Total capital gains (losses) .....	.....(342,327,268)	.....(120,903,154)	.....(266,819,666)	.....116,504,369	.....(613,545,720)
DETAILS OF WRITE-INS					
0901. Deferred tax .....				.....135,176,032	.....135,176,032
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)				135,176,032	135,176,032

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

EXHIBIT 1 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS

	1 End of Current Year	2 End of Prior Year	3 Changes for Year (Increase) Decrease
1. Summary of Items Page 2, Lines 10 to 17 and 19 to 23, Column 2	505,420,678	214,503,026	(290,917,652)
2. Other Nonadmitted Assets:			
2.1 Bills receivable			
2.2 Furniture, equipment and supplies			
2.3 Leasehold improvements			
2.4 Loans on personal security, endorsed or not			
3. Total (Lines 2.1 to 2.4)			
4. Aggregate write-ins for other assets			
5. Total (Line 1 plus Lines 3 and 4)	505,420,678	214,503,026	(290,917,652)
0401.			
0402.			
0403.			
0498. Summary of remaining write-ins for Line 4 from overflow page			
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)			

NOTES TO FINANCIAL STATEMENTS

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. Treasury securities				
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies				
1.3 Foreign government (including Canada, excluding mortgaged-backed securities)				
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations				
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations				
1.43 Revenue and assessment obligations				
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA				
1.512 Issued by FNMA and FHLMC				
1.513 Privately issued				
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC				
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA, or FHLMC				
1.523 All other privately issued				
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)				
2.2 Unaffiliated foreign securities				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds				
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated				
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated				
3.4 Other equity securities:				
3.41 Affiliated				
3.42 Unaffiliated				
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties				
4.5 Commercial loans				
5. Real estate investments:				
5.1 Property occupied by the company			371,282,982	49.486
5.2 Property held for the production of income (includes \$ of property acquired in satisfaction of debt)				
5.3 Property held for sale (\$ including property acquired in satisfaction of debt)			800,000	0.107
6. Policy loans				
7. Receivables for securities			10,388,914	1.385
8. Cash and short-term investments			367,813,762	49.023
9. Other invested assets				
10. Total invested assets			750,285,658	100.000

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes [] No []
- 1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [] No [] NA []
- 1.3

State Regulating?
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No []
- 2.2

If yes, date of change:

If not previously filed, furnish herewith a certified copy of the instrument as amended.
- 3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.
- 3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.
- 3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).
- 3.4

By what department or departments?
- 4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business?

Yes [] No []

4.12 renewals?

Yes [] No []
- 4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business?

Yes [] No []

4.22 renewals?

Yes [] No []
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No []
- 5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.)

Yes [] No []
- 6.2

If yes, give full information:
- 7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No []
- 7.2

If yes,

7.21 State the percentage of foreign control;

7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney in fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

GENERAL INTERROGATORIES

(continued)

8. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
9. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
10. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 10.1 What changes have been made during the year in the United States Manager or the United States Trustees of the reporting entity?
- 10.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 10.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] NA []

BOARD OF DIRECTORS

11. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes [] No []
12. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [] No []
13. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees which is in or likely to conflict with the official duties of such person?. Yes [] No []

FINANCIAL

- 14.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

14.11 To directors or other officers .. \$.....

14.12 To stockholders not officers ... \$.....

14.13 Trustees, supreme or grand (Fraternal only) \$.....
- 14.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):

14.21 To directors or other officers ... \$.....

14.22 To stockholders not officers \$.....

14.23 Trustees, supreme or grand (Fraternal only) \$.....
- 15.1 Were any of the assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in this statement? Yes [] No []
- 15.2 If yes, state the amount thereof at December 31 of the current year:

15.21 Rented from others \$.....

15.22 Borrowed from others \$.....

15.23 Leased from others \$.....

15.24 Other \$.....
- Disclose in Notes to Financial Statements the nature of each of these obligations.
- 16.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No []
- 16.2 If answer is yes,

16.21 Amount paid as losses or risk adjustment \$.....

16.22 Amount paid as expenses \$.....

16.23 Other amounts paid \$.....

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

GENERAL INTERROGATORIES
(continued)
INVESTMENT

17. List the following capital stock information for the reporting entity:

Class	1 Number of Shares Authorized	2 Number of Shares Outstanding	3 Par Value Per Share	4 Redemption Price if Callable	5 Is Dividend Rate Limited?		6 Are Dividends Cumulative?	
					Yes	No	Yes	No
Preferred					[]	[]
Common				XXX	XXX	XXX	XXX	XXX

18.1. Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E - Part 2 - Special Deposits? Yes [] No []

18.2 If no, give full and complete information relating thereto:

19.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on the Schedule E - Part 2 - Special Deposits; or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 15.1) Yes [] No []

19.2 If yes, state the amount thereof at December 31 of the current year:

19.21

Loaned to others

\$

19.22

Subject to repurchase agreements

\$

19.23

Subject to reverse repurchase agreements

\$

19.24

Subject to dollar repurchase agreements

\$

19.25

Subject to reverse dollar repurchase agreements

\$

19.26

Pledged as collateral

\$

19.27

Placed under option agreements

\$

19.28

Letter stock or other securities restricted as to sale ...

\$

19.29

Other

\$

19.3 For each category above, if any of these assets are held by others, identify by whom held:

19.31

19.35

19.32

19.36

19.33

19.37

19.34

19.38

19.39

For categories (19.21) and (19.23) above, and for any other securities that were made available for use by another person during the period covered by this statement, attach a schedule as shown in the instructions to the annual statement.

19.4 For category (19.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

20.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No []

20.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] NA []
If no, attach a description with this statement.

21.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No []

21.2. If yes, state the amount thereof at December 31 of the current year. \$

22. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [] No []

22.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

GENERAL INTERROGATORIES
(continued)
INVESTMENT

22.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

22.03 Have there been any changes, including name changes, in the custodian(s) identified in 22.01 during the current year?..... Yes [] No []

22.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

22.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address

OTHER

23.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any?..... \$.....

23.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$

24.1 Amount of payments for legal expenses, if any?..... \$.....

24.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$

25.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$

25.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

GENERAL INTERROGATORIES

(continued)

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No []

1.2

If yes, indicate premium earned on U. S. business only

\$

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31

Reason for excluding

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

1.62

Total incurred claims

\$

1.63

Number of covered lives

\$

All years prior to most current three years:

1.64

Total premium earned

\$

1.65

Total incurred claims

\$

1.66

Number of covered lives

\$

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

1.72

Total incurred claims

\$

1.73

Number of covered lives

\$

All years prior to most current three years:

1.74

Total premium earned

\$

1.75

Total incurred claims

\$

1.76

Number of covered lives

\$

2.1

Does the reporting entity issue both participating and non-participating policies?

Yes [] No []

2.2

If yes, state the amount of calendar year net premiums written on:

2.21

Participating policies

\$

2.22

Non-participating policies

\$

3.

For Mutual Reporting Entities and Reciprocal Exchanges Only:

3.1

Does the reporting entity issue assessable policies?

Yes [] No []

3.2

Does the reporting entity issue non-assessable policies?

Yes [] No []

3.3

If assessable policies are issued, what is the extent of the contingent liability of the policyholders?

%

3.4

Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums?

\$

4.

For Reciprocal Exchanges Only:

4.1

Does the Exchange appoint local agents?

Yes [] No []

4.2

If yes, is the commission paid:

4.21

Out of Attorney's-in-fact compensation

Yes [] No [] NA []

4.22

As a direct expense of the Exchange

Yes [] No [] NA []

4.3

What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

4.4

Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?

Yes [] No []

4.5

If yes, give full information

5.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?

5.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.

5.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?

5.4

Does the reporting entity carry catastrophe reinsurance protection, with provision for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes [] No []

5.5

If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge it s exposure to uninsured catastrophic loss.

6.1

Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract which includes a provision which would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provision)?

Yes [] No []

6.2

If yes, indicate the number of reinsurance contracts containing such provisions:

20

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES (continued)

7.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured?

Yes [] No []

7.2

If yes, give full information

8.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

Yes [] No [] NA []

9.1

Has this reporting entity guaranteed policies issued by any other entity and now in force?

Yes [] No []

9.2

If yes, give full information

10.1

If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 10.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:

10.11

Unpaid losses

\$

10.12

Unpaid underwriting expenses (including loss adjustment expenses)

\$

10.2

Of the amount on Line 10.3 of the assets schedule, Page 2, state the amount which is secured by letters of credit, collateral and other funds

\$

10.3

If the reporting entity underwrites commercial insurance risks, such as workers' compensation are premium or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?

Yes [] No [] NA []

10.4

If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

10.41

From

%

10.42

To

%

10.5

Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium or promissory notes taken by the reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?

Yes [] No []

10.6

If yes, state the amount thereof at December 31 of the current year:

10.61

Letters of credit

\$

10.62

Collateral and other funds

\$

11.1

What amount of installment notes is owned and now held by the reporting entity?

\$

11.2

Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year?

Yes [] No []

11.3

If yes, what amount?

\$

12.1

Largest net aggregate amount insured in any one risk (excluding workers' compensation):

\$

12.2

Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?

Yes [] No []

12.3

State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of this amount.

13.1

Has this reporting entity guaranteed any financed premium accounts?

Yes [] No []

13.2

If yes, give full information

14.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No []

14.11

Name of real estate holding company

14.12

Number of parcels involved

14.13

Total book/adjusted carrying value

\$

14.2

If yes, provide explanation:

15.1

Does the reporting entity write any warranty business?

Yes [] No []

If yes, disclose the following information for each of the following types of warranty coverage:

1

2

3

4

5

Direct Losses Incurred

Direct Losses Unpaid

Direct Written Premium

Direct Premium Unearned

Direct Premium Earned

15.11

Home

\$

\$

\$

\$

\$

15.12

Products

\$

\$

\$

\$

\$

15.13

Automobile

\$

\$

\$

\$

\$

15.14

Other*

\$

\$

\$

\$

\$

* Disclose type of coverage:

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2002	2 2001	3 2000	4 1999	5 1998
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	9,911,416,121	9,390,786,078			
2. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	7,856,269,851	7,718,365,131			
3. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	5,866,691,878	5,125,000,275			
4. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	30,075,821	45,272,594			
5. Non-proportional Reinsurance Lines (Lines 30, 31 & 32)	3,049,271	3,274,314			
6. Total (Line 34)	23,667,502,942	22,282,698,393			
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	9,781,427,174	9,295,084,880			
8. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	7,689,795,205	7,558,639,452			
9. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	5,825,110,639	5,085,691,794			
10. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	8,056,378	32,188,353			
11. Non-proportional Reinsurance Lines (Lines 30, 31 & 32)	3,027,224	3,273,916			
12. Total (Line 34)	23,307,416,620	21,974,878,394			
Statement of Income (Page 4)					
13. Net Underwriting Gain (Loss) (Line 8)	(69,835,379)	(849,055,653)			
14. Net Investment Gain (Loss) (Line 11)	1,209,392,208	1,740,577,442			
15. Total Other Income (Line 15)	270,365,655	256,349,434			
16. Dividends to Policyholders (Line 17)	(46,124)				
17. Federal and Foreign Income Taxes Incurred (Line 19)	(996,033)	81,764,145			
18. Net Income (Line 20)	1,410,964,640	1,066,107,079			
Balance Sheet Lines (Pages 2 and 3)					
19. Total Admitted Assets excluding Protected Cell (Page 2, Line 26, Col. 3)	40,749,725,767	39,202,756,491			
20. Agents' Balances or Uncollected Premiums (Page 2, Col. 3)					
20.1 In Course of Collection (Line 10.1)	883,708,219	803,192,217			
20.2 Deferred and not yet due (Line 10.2)	3,045,570,966	3,035,764,348			
20.3 Accrued Retrospective Premiums (Line 10.3)	2,697,549	3,195,703			
21. Total Liabilities excluding Protected Cell (Page 3, Line 24)	26,986,722,749	25,427,398,205			
22. Losses (Page 3, Lines 1 and 2)	11,051,252,346	10,766,744,801			
23. Loss Adjustment Expenses (Page 3, Line 3)	3,198,025,090	3,280,723,131			
24. Unearned premiums (Page 3, Line 9)	8,093,518,206	7,550,162,704			
25. Capital Paid Up (Page 3, Lines 28 & 29)	4,200,000	4,200,000			
26. Surplus as Regards Policyholders (Page 3, Line 35)	13,763,003,023	13,775,358,284			
Risk-Based Capital Analysis					
27. Total Adjusted Capital					
28. Authorized Control Level Risk-Based Capital					
Percentage Distribution of Cash and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 9, Col. 3) x 100.0					
29. Bonds (Line 1)	77.2	73.7			
30. Stocks (Lines 2.1 & 2.2)	18.6	21.9			
31. Mortgage Loans on Real Estate (Lines 3.1 and 3.2)	0.2	0.4			
32. Real Estate (Lines 4.1, 4.2 & 4.3)	1.1	1.1			
33. Cash and Short-Term Investments (Line 5)	1.1	0.8			
34. Other Invested Assets (Line 6)	1.6	2.0			
35. Receivable for Securities (Line 7)	0.0	0.1			
36. Aggregate Write-Ins for Invested Assets (Line 8)	0.2	0.0			
37. Cash and Invested Assets (Line 9)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated Bonds (Schedule D, Summary, Line 25, Col. 1)					
39. Affiliated Preferred Stocks (Schedule D, Summary, Line 39, Col. 1)	44,793,120				
40. Affiliated Common Stocks (Schedule D, Summary, Line 53, Col. 2)	3,328,804,303	2,781,152,358			
41. Affiliated Short-Term Investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
42. Affiliated Mortgage Loans on Real Estate					
43. All Other Affiliated					
44. Total of above Lines 38 to 43	3,373,597,423	2,781,152,358			
45. Percentage of Investments in Parent, Subsidiaries and Affiliates to Surplus as Regards Policyholders (Line 44 above divided by Page 3, Col. 1, Line 35 x 100.0)	24.5	20.2			

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2002	2 2001	3 2000	4 1999	5 1998
Capital and Surplus Accounts (Page 4)					
46. Net Unrealized Capital Gains (Losses) (Line 23)	(130,881,416)	(202,015,009)			
47. Dividends to Stockholders (Line 34)	(675,000,000)	(818,000,000)			
48. Change in surplus as regards policyholders for the year (Line 37)	(12,355,258)	1,050,997,556			
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
49. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	6,918,535,922	6,876,351,696			
50. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	4,224,601,130	4,617,803,381			
51. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	3,143,270,339	3,294,676,482			
52. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	27,197,252	32,608,554			
53. Non-Proportional Reinsurance Lines (Lines 30, 31 & 32)	396,523	3,873,653			
54. Total (Line 34)	14,314,001,166	14,825,313,765			
Net Losses Paid (Page 9, Part 2, Col. 4)					
55. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	6,671,592,573	6,656,036,010			
56. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	4,177,842,545	4,449,989,587			
57. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	3,140,551,344	3,292,230,379			
58. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	18,733,162	24,264,273			
59. Non-Proportional Reinsurance Lines (Lines 30, 31 & 32)	396,523	3,873,653			
60. Total (Line 34)	14,009,116,146	14,426,393,902			
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
61. Premiums Earned (Line 1)	100.0	100.0	100.0	100.0	100.0
62. Losses Incurred (Line 2)	62.8	65.7			
63. Loss Expenses Incurred (Line 3)	13.1	13.5			
64. Other Underwriting Expenses Incurred (Line 4)	24.3	24.7			
65. Net Underwriting gain (loss) (Line 8)	(0.3)	(3.9)			
Other Percentages					
66. Other Underwriting Expenses to Net Premiums Written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 34 x 100.0)	22.7	23.2			
67. Losses and Loss Expenses Incurred to Premiums Earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	75.9	79.2			
68. Net Premiums Written to Policyholders' Surplus (Page 8, Part 1B, Col. 6, Line 34 divided by Page 3, Line 35, Col. 1 x 100.0)	169.3	159.5			
One Year Loss Development (000 omitted)					
69. Development in Estimated Losses and Loss Expenses Incurred Prior to Current Year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	774,163	335,119			
70. Percent of Development of Loss and Loss Expenses Incurred to Policyholders' Surplus of Previous Year End (Line 69 above divided by Page 4, Line 21, Col. 1 x 100.0)	5.6	2.6			
Two Year Loss Development (000 omitted)					
71. Development in Estimated Losses and Loss Expenses Incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	768,608	(487,678)			
72. Percent of Development of Loss and Loss Expenses Incurred to Reported Policyholders' Surplus of Second Previous Year End (Line 71 above divided by Page 4, Line 21, Col. 2 x 100.0)	6.0	(3.8)			



COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0008		BUSINESS IN THE STATE OF					DURING THE YEAR 2002					NAIC Company Code 00086	
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake												
13.	Group accident and health												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H												
15.2	Non-cancellable A & H												
15.3	Guaranteed renewable A & H												
15.4	Non-renewable for stated reasons only												
15.5	Other accident only												
15.6	All other A & H												
15.7	Federal employees health benefits program premium												
16.	Workers' compensation												
17.	Other liability												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business												
34.	TOTALS (a)												
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page												
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)												

(a) Finance and service charges not included in Line 1 to 34 \$

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE A VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	381,432,279
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	
2.2 Totals, Part 3, Column 7	
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9)	
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13	
4.2 Totals, Part 3, Column 9	
5. Total profit (loss) on sales, Part 3, Column 14	
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11	
6.2 Totals, Part 3, Column 8	
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12	
8. Book/adjusted carrying value at end of current period	381,432,279
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	381,432,279
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, current period)	381,432,279

SCHEDULE B VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	122,632,195
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	122,632,195
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	122,632,195
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period	122,632,195

SCHEDULE BA VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	681,967,175
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	
3. Accrual of discount	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	681,967,175
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	681,967,175
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period	681,967,175

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year					
Description		1 Book/Adjusted Carrying Value	2 Fair Value (a)	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	960,820,519	1,055,267,617	966,358,174	934,443,105
	2. Canada	119,271,552	135,630,537	121,951,176	121,777,814
	3. Other Countries	18,544,411	21,720,550	18,589,995	18,500,000
	4. Totals	1,098,636,481	1,212,618,704	1,106,899,345	1,074,720,920
States, Territories and Possessions (Direct and guaranteed)	5. United States	16,546,413	17,987,886	16,609,451	15,645,000
	6. Canada				
	7. Other Countries				
	8. Totals	16,546,413	17,987,886	16,609,451	15,645,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	844,043,571	950,155,048	740,413,834	1,147,612,845
	10. Canada				
	11. Other Countries				
	12. Totals	844,043,571	950,155,048	740,413,834	1,147,612,845
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	19,693,470,147	20,927,545,103	19,841,234,097	22,281,483,906
	14. Canada				
	15. Other Countries				
	16. Totals	19,693,470,147	20,927,545,103	19,841,234,097	22,281,483,906
Public Utilities (unaffiliated)	17. United States	114,381,285	119,845,266	114,952,958	116,403,950
	18. Canada	15,016,205	16,760,420	15,061,200	15,000,000
	19. Other Countries				
	20. Totals	129,397,490	136,605,686	130,014,158	131,403,950
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	4,556,696,515	4,849,975,445	4,620,240,869	4,620,718,704
	22. Canada	68,366,674	75,771,404	71,737,487	69,718,000
	23. Other Countries	275,988,114	300,479,885	281,722,446	272,875,749
	24. Totals	4,901,051,303	5,226,226,734	4,973,700,802	4,963,312,453
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	26,683,145,406	28,471,139,161	26,808,871,687	29,614,179,073
PREFERRED STOCKS Public Utilities (unaffiliated)	27. United States	4,568,868	4,590,868	5,700,700	
	28. Canada				
	29. Other Countries				
	30. Totals	4,568,868	4,590,868	5,700,700	
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	67,902,825	67,969,315	64,458,730	
	32. Canada				
	33. Other Countries	553,350	553,350	565,760	
	34. Totals	68,456,175	68,522,665	65,024,490	
Industrial and Miscellaneous (unaffiliated)	35. United States	163,994,193	165,555,029	173,303,808	
	36. Canada				
	37. Other Countries	53,524,170	53,524,170	51,083,650	
	38. Totals	217,518,363	219,079,199	224,387,457	
Parent, Subsidiaries and Affiliates	39. Totals	44,793,120	44,793,120	44,793,120	
	40. Total Preferred Stocks	335,336,525	336,985,851	339,905,767	
COMMON STOCKS Public Utilities (unaffiliated)	41. United States	61,050,000	61,050,000	60,810,667	
	42. Canada				
	43. Other Countries	8,108,685	8,108,685	7,562,238	
	44. Totals	69,158,685	69,158,685	68,372,905	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	271,155,946	271,155,946	202,206,071	
	46. Canada				
	47. Other Countries	36,098,776	36,098,776	34,175,808	
	48. Totals	307,254,722	307,254,722	236,381,880	
Industrial and Miscellaneous (unaffiliated)	49. United States	2,178,949,174	2,178,949,174	1,845,098,675	
	50. Canada	17,787,000	17,787,000	16,482,331	
	51. Other Countries	176,616,466	176,616,466	176,577,928	
	52. Totals	2,373,352,640	2,373,352,640	2,038,158,934	
Parent, Subsidiaries and Affiliates	53. Totals	3,328,804,303	3,328,804,303	1,283,934,898	
	54. Total Common Stocks	6,078,570,351	6,078,570,351	3,626,848,617	
	55. Total Stocks	6,413,906,876	6,415,556,202	3,966,754,384	
	56. Total Bonds and Stocks	33,097,052,282	34,886,695,362	30,775,626,071	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year	31,767,181,512	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3	19,761,488,114	6.1 Column 17, Part 1	103,576
3. Increase (decrease) by adjustment:		6.2 Column 13, Part 2, Sec. 1	
3.1 Column 16, Part 1	(11,280,162)	6.3 Column 11, Part 2, Sec. 2	29,615,598
3.2 Column 12, Part 2, Sec. 1	492,830	6.4 Column 11, Part 4	41,990,435
3.3 Column 10, Part 2, Sec. 2	(182,542,640)	7. Book/adjusted carrying value at end of current period	33,097,552,284
3.4 Column 10, Part 4	(167,614,004)	8. Total valuation allowance	
4. Total gain (loss), Col. 14, Part 4	(360,943,977)	9. Subtotal (Lines 7 plus 8)	33,097,552,284
5. Deduct consideration for bonds and stocks disposed of		10. Total nonadmitted amounts	
Column 6, Part 4	17,951,402,649	11. Statement value of bonds and stocks, current period	33,097,552,284

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	72,547,275	428,852,878	201,012,976	243,536,069	32,102,089	978,051,286	3.5	1,053,028,248	4.1	978,051,290	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	72,547,275	428,852,878	201,012,976	243,536,069	32,102,089	978,051,286	3.5	1,053,028,248	4.1	978,051,290	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	5,027,270	16,534,843	72,407,826	7,732,344	23,696,248	125,398,531	0.5	119,207,869	0.5	125,398,531	
2.2 Class 2			12,417,431			12,417,431	0.0	33,597,947	0.1	12,417,431	
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	5,027,270	16,534,843	84,825,258	7,732,344	23,696,248	137,815,962	0.5	152,805,816	0.6	137,815,962	
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1			16,176,958	9,455		16,186,413	0.1	9,427	0.0	16,186,413	
3.2 Class 2		360,000				360,000	0.0	1,210,000	0.0	360,000	
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals		360,000	16,176,958	9,455		16,546,413	0.1	1,219,427	0.0	16,546,413	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	15,828,978	120,060,184	158,128,150	366,548,063	160,584,153	821,149,527	3.0	1,407,845,685	5.5	821,149,526	
4.2 Class 2	1,679,834	6,070,521	3,264,043			11,014,398	0.0	34,193,857	0.1	11,014,398	
4.3 Class 3	55,569	263,952	260,479			580,000	0.0	630,000	0.0	580,000	
4.4 Class 4	195,000	940,000				1,135,000	0.0	1,320,000	0.0	1,135,000	
4.5 Class 5	1,085,000	3,120,000	2,445,000			6,650,000	0.0			6,650,000	
4.6 Class 6		2,176,404	1,338,242			3,514,646	0.0	5,708,066	0.0	3,514,646	
4.7 Totals	18,844,381	132,631,061	165,435,914	366,548,063	160,584,153	844,043,572	3.0	1,449,697,608	5.7	844,043,571	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	407,045,479	1,915,220,687	3,774,755,499	6,752,974,656	5,186,752,761	18,036,749,081	64.9	15,096,884,540	59.3	18,024,149,756	12,599,322
5.2 Class 2	19,213,815	65,157,808	160,480,935	302,679,451	253,302,321	800,834,330	2.9	736,298,329	2.9	800,834,330	
5.3 Class 3	9,105,447	45,822,057	69,046,730	92,095,537	55,483,459	271,553,230	1.0	350,049,562	1.4	271,553,230	
5.4 Class 4	7,884,136	37,485,688	54,294,801	82,288,774	160,143,795	342,097,194	1.2	367,400,332	1.4	342,097,194	
5.5 Class 5	2,534,178	17,157,983	63,852,482	49,587,805	78,562,565	211,695,013	0.8	169,162,009	0.7	211,695,013	
5.6 Class 6	2,783,017	6,699,673	11,373,608	2,730,553	6,954,450	30,541,301	0.1	55,599,364	0.2	29,007,139	1,534,162
5.7 Totals	448,566,072	2,087,543,896	4,133,804,054	7,282,356,776	5,741,199,351	19,693,470,150	70.9	16,775,394,136	65.9	19,679,336,662	14,133,483

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1		15,267,142				15,267,142	0.1	85,638,747	0.3	10,267,142	5,000,000
6.2 Class 2		62,871,465	32,426,391			95,297,856	0.3	150,231,270	0.6	95,297,856	
6.3 Class 3		141,492	2,881,000			3,022,492	0.0	1,976,993	0.0	3,022,492	
6.4 Class 4		4,975,000	935,000			5,910,000	0.0	894,364	0.0	5,910,000	
6.5 Class 5											
6.6 Class 6	9,900,000					9,900,000	0.0	9,500,000	0.0	9,900,000	
6.7 Totals	9,900,000	83,255,099	36,242,391			129,397,490	0.5	248,241,374	1.0	124,397,490	5,000,000
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	1,485,555,479	1,728,330,846	849,691,319	102,585,328	156,534,864	4,322,697,837	15.6	4,176,964,150	16.4	4,048,840,917	273,856,919
7.2 Class 2	61,148,888	402,061,814	543,818,307	83,930,001	181,341,438	1,272,300,448	4.6	1,190,003,727	4.7	1,106,466,718	165,833,730
7.3 Class 3	4,400,931	44,438,610	109,262,025	38,735,451	20,289,451	217,126,468	0.8	192,397,849	0.8	126,171,860	90,954,608
7.4 Class 4	6,818,774	37,426,653	83,666,045	6,128,046	864,707	134,904,225	0.5	161,844,490	0.6	84,599,650	50,304,576
7.5 Class 5	3,998,738	10,679,585	3,967,756			18,646,079	0.1	50,110,058	0.2	5,071,171	13,574,908
7.6 Class 6	848,446	9,420,142	55,092		1,300,000	11,623,680	0.0	6,158,037	0.0	1,306,200	10,317,480
7.7 Totals	1,562,771,255	2,232,357,651	1,590,460,544	231,378,827	360,330,461	5,977,298,738	21.5	5,777,478,311	22.7	5,372,456,516	604,842,221
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations											
	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	1,986,004,481	4,224,266,580	5,072,172,728	7,473,385,914	5,559,670,115	24,315,499,818	87.5	XXX	XXX	24,024,043,575	291,456,241
10.2 Class 2	82,042,537	536,521,608	752,407,108	386,609,452	434,643,760	2,192,224,464	7.9	XXX	XXX	2,026,390,734	165,833,730
10.3 Class 3	181,450,234	90,666,112	130,830,989	75,772,909	130,830,989	492,282,190	1.8	XXX	XXX	401,327,582	90,954,608
10.4 Class 4	14,897,910	80,827,341	138,895,846	88,416,821	161,008,502	484,046,420	1.7	XXX	XXX	433,741,844	50,304,576
10.5 Class 5	7,617,917	30,957,568	70,265,238	49,587,805	78,562,565	236,991,092	0.9	XXX	XXX	223,416,184	13,574,908
10.6 Class 6	13,531,463	18,296,220	12,766,942	2,730,553	8,254,450	55,579,627	0.2	XXX	XXX	43,727,986	11,851,642
10.7 Totals	2,117,656,254	4,981,535,428	6,227,958,095	8,131,561,533	6,317,912,301	27,776,623,611	100.0	XXX	XXX	27,152,647,904	623,975,704
10.8 Line 10.7 as a % of Col. 6	7.6	17.9	22.4	29.3	22.7	100.0	XXX	XXX	XXX	97.8	2.2
11. Total Bonds Prior Year											
11.1 Class 1	1,841,306,044	4,357,755,893	5,340,871,867	5,934,925,440	4,464,719,424	XXX	XXX	21,939,578,667	86.2	21,468,217,386	471,361,281
11.2 Class 2	74,206,209	632,920,967	711,644,708	363,620,591	363,142,655	XXX	XXX	2,145,535,130	8.4	1,850,498,014	295,037,117
11.3 Class 3	6,911,847	77,435,797	212,540,647	154,361,957	93,804,156	XXX	XXX	545,054,404	2.1	446,296,642	98,757,763
11.4 Class 4	14,478,446	104,549,691	169,059,752	102,328,092	141,043,205	XXX	XXX	531,459,186	2.1	446,877,194	84,581,992
11.5 Class 5	4,554,256	35,393,656	55,749,470	52,298,497	71,276,188	XXX	XXX	219,272,067	0.9	182,643,745	36,628,320
11.6 Class 6	5,473,945	23,962,984	19,923,983	9,243,872	18,360,683	XXX	XXX	76,965,467	0.3	65,977,423	10,988,044
11.7 Totals	1,946,930,747	5,232,018,988	6,509,790,427	6,616,778,449	5,152,346,311	XXX	XXX	25,457,864,921	100.0	24,460,510,404	997,354,517
11.8 Line 11.7 as a % of Col. 8	7.6	20.6	25.6	26.0	20.2	XXX	XXX	100.0	XXX	96.1	3.9
12. Total Publicly Traded Bonds											
12.1 Class 1	1,943,597,829	4,106,743,904	4,975,251,673	7,464,226,245	5,534,223,927	24,024,043,578	86.5	21,468,217,388	84.3	24,024,043,578	XXX
12.2 Class 2	74,029,309	466,702,174	704,544,624	363,850,887	417,263,740	2,026,390,734	7.3	1,850,498,014	7.3	2,026,390,734	XXX
12.3 Class 3	11,409,979	64,893,998	140,226,478	114,205,468	70,591,659	401,327,582	1.4	446,296,641	1.8	401,327,582	XXX
12.4 Class 4	8,079,136	65,618,259	114,480,562	85,180,134	160,383,752	433,741,844	1.6	446,877,193	1.8	433,741,844	XXX
12.5 Class 5	3,619,178	22,392,690	69,253,946	49,587,805	78,562,565	223,416,184	0.8	182,643,746	0.7	223,416,184	XXX
12.6 Class 6	12,221,696	7,809,437	12,711,850	2,730,553	8,254,450	43,727,986	0.2	65,977,423	0.3	43,727,986	XXX
12.7 Totals	2,052,957,127	4,734,160,463	6,016,469,133	8,079,781,091	6,269,280,094	27,152,647,907	97.8	24,460,510,405	96.1	27,152,647,907	XXX
12.8 Line 12.7 as a % of Col. 6	7.6	17.4	22.2	29.8	23.1	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	7.4	17.0	21.7	29.1	22.6	97.8	XXX	XXX	XXX	97.8	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	42,406,651	117,522,676	96,921,056	9,159,670	25,446,188	291,456,240	1.0	471,361,280	1.9	XXX	291,456,240
13.2 Class 2	8,013,228	69,819,434	47,862,484	22,758,565	17,380,019	165,833,730	0.6	295,037,117	1.2	XXX	165,833,730
13.3 Class 3	2,151,968	25,772,114	41,223,756	16,625,521	5,181,250	90,954,608	0.3	98,757,763	0.4	XXX	90,954,608
13.4 Class 4	6,818,774	15,209,082	24,415,284	3,236,686	624,750	50,304,576	0.2	84,581,992	0.3	XXX	50,304,576
13.5 Class 5	3,998,738	8,564,878	1,011,292			13,574,908	0.0	36,628,320	0.1	XXX	13,574,908
13.6 Class 6	1,309,767	10,486,782	55,092			11,851,642	0.0	10,988,044	0.0	XXX	11,851,642
13.7 Totals	64,699,126	247,374,965	211,488,963	51,780,443	48,632,207	623,975,703	2.2	997,354,516	3.9	XXX	623,975,703
13.8 Line 13.7 as a % of Col. 6	10.4	39.6	33.9	8.3	7.8	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.2	0.9	0.8	0.2	0.2	2.2	XXX	XXX	XXX	XXX	2.2

(a) Includes \$247,813,638 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$170,591,004 current year, \$1,066,009,098 prior year of bonds with Z designations and \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
(c) Includes \$21,662,556 current year, \$1,555,000 prior year of bonds with 5* designations and \$1,555,000 prior year of bonds with 5* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues											
Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	19,230,541	243,962,948	107,743,565	192,840,718	26,379,618	590,157,390	2.1	694,777,156	2.7	590,157,391	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	53,316,735	184,889,930	93,269,411	50,695,353	5,722,470	387,893,899	1.4	358,251,089	1.4	387,893,899	
1.7 Totals	72,547,276	428,852,878	201,012,976	243,536,070	32,102,089	978,051,289	3.5	1,053,028,245	4.1	978,051,289	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	5,027,270	16,534,843	84,825,258	7,732,344	23,696,248	137,815,963	0.5	152,805,817	0.6	137,815,963	
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
2.5 Defined											
2.6 Other											
2.7 Totals	5,027,270	16,534,843	84,825,258	7,732,344	23,696,248	137,815,963	0.5	152,805,817	0.6	137,815,963	
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations		360,000	16,176,958	9,455		16,546,413	0.1	1,219,427	0.0	16,546,413	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
3.5 Defined											
3.6 Other											
3.7 Totals		360,000	16,176,958	9,455		16,546,413	0.1	1,219,427	0.0	16,546,413	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	18,844,380	132,631,061	165,435,914	366,548,064	160,584,152	844,043,571	3.0	1,449,697,609	5.7	844,043,571	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
4.5 Defined											
4.6 Other											
4.7 Totals	18,844,380	132,631,061	165,435,914	366,548,064	160,584,152	844,043,571	3.0	1,449,697,609	5.7	844,043,571	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	148,384,571	1,277,234,325	3,829,392,707	7,155,860,794	5,727,609,263	18,138,481,660	65.3	15,270,082,704	60.0	18,124,348,176	14,133,484
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	279,175,825	748,433,485	286,475,247	121,340,736	13,590,088	1,449,015,382	5.2	1,392,354,592	5.5	1,449,015,382	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	21,005,676	61,876,085	17,936,098	5,155,245		105,973,105	0.4	112,956,838	0.4	105,973,105	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
5.5 Defined											
5.6 Other											
5.7 Totals	448,566,072	2,087,543,895	4,133,804,053	7,282,356,775	5,741,199,351	19,693,470,147	70.9	16,775,394,134	65.9	19,679,336,663	14,133,484

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations	9,900,000	83,255,099	36,242,391			129,397,490	0.5	222,445,263	0.9	124,397,490	5,000,000
6.2 Single Class Mortgage-Backed/Asset-Based Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined											
6.6 Other								25,796,111	0.1		
6.7 Totals	9,900,000	83,255,099	36,242,391			129,397,490	0.5	248,241,374	1.0	124,397,490	5,000,000
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	1,190,538,633	939,145,085	1,032,060,518	184,570,026	298,844,178	3,645,158,440	13.1	3,660,685,907	14.4	3,186,112,974	459,045,466
7.2 Single Class Mortgage-Backed/Asset-Based Securities	3,665,725	15,378,111	9,518,222			28,562,057	0.1	34,487,894	0.1	28,562,057	
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined	21,447,066	176,255,478	37,543,959	20,243,055	12,462,988	267,952,546	1.0	78,808,849	0.3	255,179,414	12,773,132
7.4 Other	3,996,385	6,801,217	2,236,162	203,931		13,237,695	0.0	24,879,971	0.1	13,237,695	
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined	8,159,401	80,720,049	229,373,960		48,468,373	366,721,783	1.3	346,294,687	1.4	333,336,601	33,385,182
7.6 Other	334,964,045	1,014,057,712	279,727,721	26,361,815	554,922	1,655,666,214	6.0	1,632,321,001	6.4	1,556,027,774	99,638,440
7.7 Totals	1,562,771,255	2,232,357,651	1,590,460,543	231,378,827	360,330,461	5,977,298,736	21.5	5,777,478,309	22.7	5,372,456,515	604,842,221
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Based Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined											
9.6 Other											
9.7 Totals											

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	1,391,925,395	2,693,123,361	5,271,877,312	7,907,561,400	6,237,113,460	23,501,600,927	84.6	XXX	XXX	23,023,421,978	478,178,950
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	336,158,285	948,701,526	389,262,880	172,036,089	19,312,558	1,865,471,338	6.7	XXX	XXX	1,865,471,338	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	42,452,742	238,131,564	55,480,058	25,398,300	12,462,988	373,925,651	1.3	XXX	XXX	361,152,519	12,773,132
10.4 Other	3,996,385	6,801,217	2,236,162	203,931		13,237,695	0.0	XXX	XXX	13,237,695	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	8,159,401	80,720,049	229,373,960		48,468,373	366,721,783	1.3	XXX	XXX	333,336,601	33,385,182
10.6 Other	334,964,045	1,014,057,712	279,727,721	26,361,815	554,922	1,655,666,214	6.0	XXX	XXX	1,556,027,774	99,638,440
10.7 Totals	2,117,656,253	4,981,535,428	6,227,958,093	8,131,561,534	6,317,912,301	27,776,623,608	100.0	XXX	XXX	27,152,647,904	623,975,705
10.8 Line 10.7 as a % of Col. 6	7.6	17.9	22.4	29.3	22.7	100.0	XXX	XXX	XXX	97.8	2.2
11. Total Bonds Prior Year											
11.1 Issuer Obligations	1,283,910,806	3,141,197,404	5,511,622,947	6,412,291,838	5,102,690,890	XXX	XXX	21,451,713,884	84.3	20,656,131,622	795,582,263
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	344,738,218	916,275,660	361,889,405	147,699,780	14,490,512	XXX	XXX	1,785,093,575	7.0	1,785,093,576	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	20,571,351	86,145,093	53,748,551	26,684,895	4,615,796	XXX	XXX	191,765,687	0.8	177,149,029	14,616,656
11.4 Other	11,409,514	10,413,500	2,661,299	395,658		XXX	XXX	24,879,971	0.1	24,879,971	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined	3,968,565	46,596,231	277,053,504		18,676,387	XXX	XXX	346,294,687	1.4	297,793,865	48,500,821
11.6 Other	282,332,294	1,031,391,098	302,814,720	29,706,275	11,872,725	XXX	XXX	1,658,117,112	6.5	1,519,462,336	138,654,778
11.7 Totals	1,946,930,748	5,232,018,986	6,509,790,426	6,616,778,446	5,152,346,309	XXX	XXX	25,457,864,915	100.0	24,460,510,399	997,354,518
11.8 Line 11.7 as a % of Col. 8	7.6	20.6	25.6	26.0	20.2	XXX	XXX	100.0	XXX	96.1	3.9
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	1,364,365,225	2,512,032,585	5,077,568,525	7,859,802,243	6,209,653,400	23,023,421,979	82.9	20,656,131,623	81.1	23,023,421,979	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	336,158,285	948,701,526	389,262,880	172,036,089	19,312,558	1,865,471,338	6.7	1,785,093,577	7.0	1,865,471,338	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined	41,798,078	235,900,938	53,162,463	21,377,014	8,914,025	361,152,519	1.3	177,149,028	0.7	361,152,519	XXX
12.4 Other	3,996,385	6,801,217	2,236,162	203,931		13,237,695	0.0	24,879,971	0.1	13,237,695	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined	5,523,550	70,095,629	226,872,235		30,845,188	333,336,601	1.2	297,793,865	1.2	333,336,601	XXX
12.6 Other	301,115,604	960,628,568	267,366,866	26,361,815	554,922	1,556,027,774	5.6	1,519,462,335	6.0	1,556,027,774	XXX
12.7 Totals	2,052,957,127	4,734,160,462	6,016,469,131	8,079,781,091	6,269,280,094	27,152,647,905	97.8	24,460,510,399	96.1	27,152,647,905	XXX
12.8 Line 12.7 as a % of Col. 6	7.6	17.4	22.2	29.8	23.1	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	7.4	17.0	21.7	29.1	22.6	97.8	XXX	XXX	XXX	97.8	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	27,560,170	181,090,776	194,308,787	47,759,157	27,460,060	478,178,950	1.7	795,582,261	3.1	XXX	478,178,950
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds										XXX	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined	654,664	2,230,626	2,317,595	4,021,286	3,548,962	12,773,132	0.0	14,616,655	0.1	XXX	12,773,132
13.4 Other										XXX	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined	2,635,851	10,624,420	2,501,726		17,623,185	33,385,182	0.1	48,500,821	0.2	XXX	33,385,182
13.6 Other	33,848,442	53,429,144	12,360,855			99,638,440	0.4	138,654,778	0.5	XXX	99,638,440
13.7 Totals	64,699,126	247,374,966	211,488,963	51,780,443	48,632,207	623,975,705	2.2	997,354,515	3.9	XXX	623,975,705
13.8 Line 13.7 as a % of Col. 6	10.4	39.6	33.9	8.3	7.8	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.2	0.9	0.8	0.2	0.2	2.2	XXX	XXX	XXX	XXX	2.2

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years					
	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	968,362,042	968,362,042			
2. Cost of short-term investments acquired	47,806,943,605	47,806,943,605			
3. Increase (decrease) by adjustment	18,311,070	18,311,070			
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments	(5,187)	(5,187)			
6. Consideration received on disposal of short-term investments	47,700,133,325	47,700,133,325			
7. Book/adjusted carrying value, current year	1,093,478,206	1,093,478,206			
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	1,093,478,206	1,093,478,206			
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	1,093,478,206	1,093,478,206			
12. Income collected during year	23,603,567	23,603,567			
13. Income earned during year	23,553,619	23,553,619			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Owned

1.	Aggregate write-in book value, December 31, prior year (Line 8, prior year)	
2.	Cost/Option Premium (Section 2, Column 7)	
3.	Increase/(Decrease) by Adjustment (Section 1, Column 12)+(Section 3, Column 13)	
4.	Gain/(Loss) on Termination:	
4.1	Recognized (Section 3, Column 14)	
4.2	Used to Adjust Basis of Hedged Item (Section 3, Column 15)	
5.	Consideration received on terminations (Section 3, Column 12)	
6.	Used to Adjust Basis on Open Contracts (Section 1, Column 13)	
7.	Disposition of deferred amount on contracts terminated in prior year:	
7.1	Recognized	
7.2	Used to Adjust Basis of Hedged Item	
8.	Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 – 5 – 6 - 7)	

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Written

1.	Aggregate write-in book value, December 31, prior year (Line 8, prior year)	
2.	Consideration received (Section 2, Column 7)	225,719
3.	Increase/(Decrease) by Adjustment (Section 1, Column 12)+(Section 3, Column 13)	
4.	Gain/(Loss) on Termination:	
4.1	Recognized (Section 3, Column 14)	156,061
4.2	Used to Adjust Basis (Section 3, Column 15)	69,658
5.	Consideration paid on terminations (Section 3, Column 12)	225,719
6.	Used to Adjust Basis on Open Contracts (Section 1, Column 13)	
7.	Disposition of deferred amount on contracts terminated in prior year:	
7.1	Recognized	
7.2	Used to Adjust Basis	
8.	Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 – 5 – 6 - 7)	

SCHEDULE DB - PART C - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Swaps and Forwards

1.	Aggregate write-in book value, December 31, prior year (Section 4, Line 8, prior year)	
2.	Cost or (Consideration Received) (Section 2, Column 7)	
3.	Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	
4.	Gain/(Loss) on Termination:	
4.1	Recognized (Section 3, Column 14)	
4.2	Used to Adjust Basis of Hedged Item (Section 3, Column 15)	
5.	Consideration received (or paid) on terminations (Section 3, Column 12)	
6.	Used to Adjust Basis of Hedged Item on Open Contracts (Section 1, Column 13)	
7.	Disposition of deferred amount on contracts terminated in prior year:	
7.1	Recognized	
7.2	Used to Adjust Basis of Hedged Item	
8.	Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 – 5 – 6 - 7)	

SCHEDULE DB - PART D - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Futures Contracts and Insurance Futures Contracts

1.	Aggregate write-in book value, December 31, prior year (Section 4, Line 8, prior year)	
2.	Change in total Variation Margin on Open Contracts (Difference between years - Section 1, Column 6)	(21,099,583)
3.1	Change in Variation Margin on Open Contracts used to Adjust Basis of Hedged Item (Section 1, Column 11)	(3,190,047)
3.2	Change in variation margin on open contracts recognized (Difference between years - Section 1, Column 10)	(17,909,536)
4.1	Variation Margin on Contracts Terminated During the Year (Section 3, Column 6)	(190,804,490)
4.2	Less:	
4.21	Gain/(Loss) Recognized in Current Year (Section 3, Column 11)	(177,355,019)
4.22	Gain/(Loss) Used to Adjust Basis of Hedge (Section 3, Column 12)	(13,449,471)
4.3	Subtotal (Line 4.1 minus Line 4.2)	(190,804,490)
5.1	Net additions to Cash Deposits (Section 2, Column 7)	
5.2	Less: Net Reductions to Cash Deposits (Section 3, Column 9)	
6.	Subtotal (Lines 1 - 2 + 3.1 + 3.2 - 4.3 + 5.2)	
7.	Disposition of Gain/(Loss) on Contracts Terminated in Prior Year:	
7.1	Recognized	
7.2	Used to Adjust Basis of Hedged Item	
8.	Aggregate write-in book value, December 31, Current Year (Lines 6 + 7.1 + 7.2)	

SCHEDULE DB - PART E - VERIFICATION BETWEEN YEARS

Verification of Statement Value and Fair Value of Open Contracts

	Statement Value
1.	Part A, Section 1, Column 10
2.	Part B, Section 1, Column 10
3.	Part C, Section 1, Column 10
4.	Part D, Section 1, Column 9 - 12
5.	Lines (1) - (2) + (3) + (4)
6.	Part E, Section 1, Column 4
7.	Part E, Section 1, Column 5
8.	Lines (5) - (6) - (7)
	Fair Value
9.	Part A, Section 1, Column 11
10.	Part B, Section 1, Column 11
11.	Part C, Section 1, Column 11
12.	Part D, Section 1, Column 9
13.	Lines (9) - (10) + (11) + (12)
14.	Part E, Section 1, Column 7
15.	Part E, Section 1, Column 8
16.	Lines (13) - (14) - (15)

SCHEDULE DB - PART F- SECTION 1

[illegible]

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE DB - PART F - SECTION 2

	Reconciliation of Replicated (Synthetic) Assets Open									
	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-to-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory										
2. Add: Opened or Acquired Transactions										
3. Add: Increases in Replicated Asset Statement Value	XXX		XXX		XXX		XXX		XXX	
4. Less: Closed or Disposed of Transactions										
5. Less: Positions Disposed of For Failing Effectiveness Criteria										
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value	XXX		XXX		XXX		XXX		XXX	
7. Ending Inventory										

SCHEDULE F - PART 1

[illegible]

**COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS**

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year	
Reinsured	100%
Not Reinsured	0%

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
<div>NONE</div>					

SCHEDULE F - PART 3

[illegible]

The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1	2	3
	<u>Name of Company</u>	<u>Commission Rate</u>	<u>Ceded Premium</u>
1.	American Re Corp.....	25.000	.394
2.	Hartford Steam Boil Inspec. & Ins. Co.....	23.000	1.868
3.	.....	
4.	.....	
5.	.....	

SCHEDULE F - PART 4

[illegible]

SCHEDULE F - PART 5

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 Omitted)

1. Amounts in dispute totaling \$6,028 are included in Column 5.
2. Amounts in dispute totaling \$5,116 are excluded from Column 13.
3. Column 5 excludes \$66,150 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

SCHEDULE F - PART 6

[illegible]

SCHEDULE F - PART 7

[illegible]

61,936,195
12,387,239
2,536,859
14,924,098
36,799,600
51,723,698

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance			
	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<u>ASSETS</u> (Page 2, Col. 3)			
1. Cash and invested assets (Line 9)	35,944,249,523	285,845	35,944,535,367
2. Agents' balances or uncollected premiums (Line 10)	3,931,976,735	298,786	3,932,275,520
3. Funds held by or deposited with reinsured companies (Line 11)	2,233,857		2,233,857
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	123,335,025	(73,217,284)	50,117,741
5. Other assets (Lines 12 and 13 and 15 through 25)	2,292,301,979	(8,127,071)	2,284,174,908
6. Net amount recoverable from reinsurers		6,190,434,472	6,190,434,472
7. Totals (Line 28)	42,294,097,118	6,109,674,748	48,403,771,866
<u>LIABILITIES</u> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	14,249,277,436	3,796,400,670	18,045,678,107
9. Taxes, expenses, and other obligations (Lines 4 through 8)	2,238,152,073	49,336,104	2,287,488,177
10. Unearned premiums (Line 9)	8,093,518,206	2,171,332,070	10,264,850,276
11. Advance Premiums (Line 10)	489,365,313	142,428,870	631,794,184
12. Dividends declared and unpaid (Line 11.1 and 11.2)	109,300,000		109,300,000
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	20,990,309	(21,520,396)	(530,087)
14. Funds held by company under reinsurance treaties (Line 13)	3,939,155	(3,939,155)	
15. Amounts withheld or retained by company for account of others (Line 14)	38,361,072	3,934,900	42,295,972
16. Provision for reinsurance (Line 16)	51,723,698	(51,723,698)	
17. Other liabilities (Lines 15 and 17 through 23)	1,839,204,242	23,425,383	1,862,629,625
18. Total liabilities (Line 26 minus Line 25)	27,133,831,505	6,109,674,748	33,243,506,253
19. Surplus as regards policyholders (Line 35)	15,160,265,618	X X X	15,160,265,618
20. Totals (Line 36)	42,294,097,123	6,109,674,748	48,403,771,871

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [X] No []

If yes, give full explanation:
All ceded reinsurance balances to affiliates under 100% reinsurance contracts have been grossed up by the amount of the outstanding balances.....

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

		Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
										Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
		1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																			
1.	Premiums written	5,477,715	XXX.		XXX.	5,477,715	XXX.		XXX.		XXX.		XXX.		XXX.		XXX.		XXX.
2.	Premiums earned	10,694,296	XXX.		XXX.	10,694,296	XXX.		XXX.		XXX.		XXX.		XXX.		XXX.		XXX.
3.	Incurred claims	3,689,408	34.5	1,145,867		2,544,726	23.8										(1,185)		
4.	Increase in contract reserves																		
5.	Commissions (a)																		
6.	General insurance expenses																		
7.	Taxes, licenses and fees																		
8.	Total expenses incurred																		
9.	Aggregate write-ins for deductions																		
10.	Gain from underwriting before dividends or refunds	7,004,888	65.5	(1,145,867)		8,149,570	76.2										1,185		
11.	Dividends or refunds																		
12.	Gain from underwriting after dividends or refunds	7,004,888	65.5	(1,145,867)		8,149,570	76.2										1,185		
DETAILS OF WRITE-INS																			
0998.	Summary of remaining write-ins for Line 9 from overflow page																		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)																		

(a) Includes \$reported as "Contract, membership and other fees retained by agents."

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	1,967,683		1,967,683						
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	1,967,683		1,967,683						
5. Total premium reserves, prior year	7,184,264		7,184,264						
6. Increase in total premium reserves	(5,216,581)		(5,216,581)						
B. Contract Reserves:									
1. Additional reserves									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year	1,897,516	48,461	1,813,000						36,055
2. Total prior year	2,761,127	36,922	2,685,700						38,505
3. Increase	(863,611)	11,539	(872,700)						(2,450)

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	4,056,799	1,134,328	2,921,206						1,265
1.2 On claims incurred during current year	496,221		496,221						
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	1,897,516	48,461	1,813,000						36,055
2.2 On claims incurred during current year									
3. Test:									
3.1 Line 1.1 and 2.1	5,954,315	1,182,789	4,734,206						37,320
3.2 Claim reserves and liabilities, December 31, prior year	2,761,127	36,922	2,685,700						38,505
3.3 Line 3.1 minus Line 3.2	3,193,188	1,145,867	2,048,506						(1,185)

PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims	1,144,682	1,145,867							(1,185)
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written	17,616,528		17,616,528						
2. Premiums earned	20,703,056		20,703,056						
3. Incurred claims	4,444,552		4,444,552						
4. Commissions									

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims				
2. Beginning Claim Reserves and Liabilities				
3. Ending Claim Reserves and Liabilities				
4. Claims Paid				
B. Assumed Reinsurance:				
5. Incurred Claims				
6. Beginning Claim Reserves and Liabilities				
7. Ending Claim Reserves and Liabilities				
8. Claims Paid				
C. Ceded Reinsurance:				
9. Incurred Claims				
10. Beginning Claim Reserves and Liabilities				
11. Ending Claim Reserves and Liabilities				
12. Claims Paid				
D. Net:				
13. Incurred Claims.....				
14. Beginning Claim Reserves and Liabilities				
15. Ending Claim Reserves and Liabilities				
16. Claims Paid				

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
1. Prior	XXX	XXX	XXX	286,265	101,164	134,731	12,940	25,968	(637)	1,766	333,497	XXX
2. 1993	15,954,444	367,468	15,586,976	10,150,392	206,107	493,072	2,158	1,161,038	(8)	639,207	11,596,245	XXX
3. 1994	16,617,816	539,639	16,078,177	12,043,203	171,361	804,079	1,852	1,411,994	13	677,885	14,086,050	XXX
4. 1995	17,639,283	521,584	17,117,699	11,222,397	292,434	784,601	7,038	1,362,381	(42)	713,808	13,069,949	XXX
5. 1996	18,519,804	552,889	17,966,915	11,658,271	246,563	832,617	3,920	1,590,381	(29)	720,932	13,830,815	XXX
6. 1997	18,627,959	497,253	18,130,706	10,711,155	210,628	731,371	3,392	1,728,250		710,533	12,956,756	XXX
7. 1998	19,350,319	451,227	18,899,092	11,233,452	251,606	597,229	4,365	1,855,131	776	734,028	13,429,065	XXX
8. 1999	19,991,724	423,365	19,568,359	11,952,250	190,857	525,477	3,986	1,864,540	1,593	814,292	14,145,831	XXX
9. 2000	21,619,588	(71,454)	21,691,042	13,385,894	117,260	439,415	1,549	1,840,017	134	892,491	15,546,383	XXX
10. 2001	21,918,244	305,170	21,613,074	12,435,951	255,832	313,306	6,737	1,709,527		846,171	14,196,215	XXX
11. 2002	23,120,356	356,608	22,763,748	8,636,547	92,741	130,788	2,129	1,635,633		478,239	10,308,098	XXX
12. Totals	XXX	XXX	XXX	113,715,777	2,136,553	5,786,686	50,066	16,184,860	1,800	7,229,352	133,498,904	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	1,247,216	597,602	787,587	175,352	148,157	28,220	104,575	33,234	61,024	1,031	1,912	1,513,120	XXX
2.	34,037	9,097	14,448	716	6,372	7	1,296	93	2,270	122		48,388	XXX
3.	69,642	27,735	20,023	291	16,255	27	2,810	70	10,152	200	337	90,559	XXX
4.	68,247	29,119	16,218	331	20,418	389	2,936	94	5,097	283	1,074	82,700	XXX
5.	106,217	49,418	14,618	554	37,879	146	5,710	150	9,487	570	2,685	123,073	XXX
6.	165,253	48,457	34,133	491	53,338	535	10,283	188	16,327	527	5,082	229,136	XXX
7.	285,974	42,127	54,755	234	84,152	949	16,109	157	27,455	93	10,322	424,885	XXX
8.	580,544	39,377	109,053	5,123	143,708	1,206	36,704	1,023	51,452	237	21,204	874,495	XXX
9.	1,108,145	54,979	231,125	10,702	245,831	1,279	75,817	1,992	101,267	174	69,567	1,693,059	XXX
10.	1,821,578	59,841	446,321	17,821	342,890	2,024	148,740	3,014	241,289	90	125,907	2,918,028	XXX
11.	3,849,401	59,203	1,240,051	30,598	464,713	2,704	281,285	5,323	508,572	194	453,990	6,246,000	XXX
12. Totals	9,336,254	1,016,955	2,968,332	242,213	1,563,713	37,486	686,265	45,338	1,034,392	3,521	692,080	14,243,443	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,261,849	251,271
2.	11,862,925	218,292	11,644,633	74.4	59.4	74.7				38,672	9,716
3.	14,378,158	201,549	14,176,609	86.5	37.3	88.2				61,639	28,920
4.	13,482,295	329,646	13,152,649	76.4	63.2	76.8				55,015	27,685
5.	14,255,180	301,292	13,953,888	77.0	54.5	77.7				70,863	52,210
6.	13,450,110	264,218	13,185,892	72.2	53.1	72.7				150,438	78,698
7.	14,154,257	300,307	13,853,950	73.1	66.6	73.3				298,368	126,517
8.	15,263,728	243,402	15,020,326	76.4	57.5	76.8				645,097	229,398
9.	17,427,511	188,069	17,239,442	80.6	(263.2)	79.5				1,273,589	419,470
10.	17,459,602	345,359	17,114,243	79.7	113.2	79.2				2,190,237	727,791
11.	16,746,990	192,892	16,554,098	72.4	54.1	72.7				4,999,651	1,246,349
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	11,045,418	3,198,025

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior	7,622,627	7,337,875	7,262,608	7,337,887	7,214,908	7,225,665	7,378,571	7,445,884	7,325,775	7,524,974	199,199	79,090
2. 1993	11,410,100	11,230,828	10,993,838	10,788,529	10,639,666	10,533,021	10,507,907	10,478,253	10,480,883	10,481,439	556	3,186
3. 1994	XXX	13,362,914	13,363,108	12,980,988	12,847,024	12,770,227	12,679,053	12,635,656	12,732,230	12,754,676	22,446	119,020
4. 1995	XXX	XXX	12,332,101	12,327,209	12,148,699	12,015,814	11,872,079	11,767,750	11,770,170	11,785,412	15,242	17,662
5. 1996	XXX	XXX	XXX	12,995,059	12,894,356	12,596,599	12,427,193	12,340,758	12,341,436	12,354,561	13,125	13,803
6. 1997	XXX	XXX	XXX	XXX	11,996,456	11,681,920	11,518,494	11,435,708	11,438,304	11,441,842	3,538	6,134
7. 1998	XXX	XXX	XXX	XXX	XXX	12,163,113	12,072,902	11,994,870	11,954,811	11,972,233	17,422	(22,637)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	13,133,267	13,074,424	13,058,179	13,106,164	47,985	31,740
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,777,856	15,184,490	15,298,466	113,976	520,610
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,822,843	15,163,517	340,674	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,410,087	XXX	XXX
12. Totals											774,163	768,608

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	1,989,606	3,107,028	4,033,117	4,523,022	4,640,670	5,178,217	5,563,812	5,764,955	6,071,847	XXX	XXX
2. 1993	6,183,808	8,422,253	9,218,508	9,752,930	10,037,496	10,227,917	10,322,858	10,383,755	10,415,374	10,435,199	XXX	XXX
3. 1994	XXX	7,517,714	10,041,161	11,130,098	11,704,943	12,095,079	12,310,168	12,437,401	12,582,111	12,674,069	XXX	XXX
4. 1995	XXX	XXX	6,957,908	9,418,739	10,300,238	10,923,083	11,303,963	11,517,484	11,636,575	11,707,526	XXX	XXX
5. 1996	XXX	XXX	XXX	7,611,047	9,904,670	10,840,842	11,522,335	11,886,791	12,116,991	12,240,405	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	6,779,414	8,982,035	9,959,482	10,605,989	11,009,278	11,228,506	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	7,219,823	9,590,090	10,539,938	11,173,504	11,574,710	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	8,034,154	10,625,984	11,641,597	12,282,884	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,310,125	12,559,272	13,706,500	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,256,400	12,486,688	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,672,465	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	1,979,967	1,466,257	1,278,871	1,296,278	1,099,527	1,052,545	1,040,333	868,279	760,762	683,576
2. 1993	929,874	372,848	189,377	70,963	51,092	32,953	34,491	18,550	11,778	14,935
3. 1994	XXX	1,241,730	505,071	127,935	112,204	134,778	107,206	81,251	69,819	22,472
4. 1995	XXX	XXX	974,060	294,478	175,666	129,667	90,786	48,991	24,162	18,729
5. 1996	XXX	XXX	XXX	956,842	338,094	171,689	66,347	75,238	40,241	19,624
6. 1997	XXX	XXX	XXX	XXX	1,024,175	413,951	229,140	133,447	76,244	43,737
7. 1998	XXX	XXX	XXX	XXX	XXX	957,225	426,155	266,930	145,796	70,473
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,178,816	481,457	226,404	139,611
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,140,661	440,247	294,248
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,242,716	574,226
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,485,415

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	4,694	(63)	1,124	(14)	658		86	6,553	XXX
2. 1993	2,642,624	6,275	2,636,349	1,902,113	281	75,087	128	252,833		22,936	2,229,624	1,128,664
3. 1994	2,809,294	62,672	2,746,622	1,922,292	379	95,580	66	233,293		30,747	2,250,720	1,178,085
4. 1995	2,980,941	70,745	2,910,196	1,983,555	69	109,892	4	250,188		32,555	2,343,562	1,215,685
5. 1996	3,135,445	62,492	3,072,953	2,143,892	64	90,974	2	311,602		34,911	2,546,402	1,305,410
6. 1997	3,198,664	88,741	3,109,923	1,599,578		78,107		271,531		36,140	1,949,216	946,559
7. 1998	3,455,536	109,103	3,346,433	2,009,574	3	58,418		345,263		33,147	2,413,252	1,103,504
8. 1999	3,725,822	104,699	3,621,123	2,278,380	108	60,110		343,957		39,470	2,682,339	1,036,285
9. 2000	4,406,132	31,187	4,374,945	2,916,529	64	63,513	(1)	340,775		41,174	3,320,754	1,070,431
10. 2001	4,514,747	33,304	4,481,443	2,941,101	13	72,221	1	342,241		34,249	3,355,549	1,033,553
11. 2002	5,024,869	36,173	4,988,696	1,914,402	(22)	38,255		311,505		10,601	2,264,184	879,856
12. Totals	XXX	XXX	XXX	21,616,110	896	743,281	186	3,003,846		316,016	25,362,155	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	11,629		1,386		1,181		142		499		1	14,837	309
2.	3,598		2,721		495		236		329			7,379	143
3.	4,786		3,535		811		342		487		143	9,961	225
4.	6,404		3,416		872		420		580		343	11,692	308
5.	8,100		5,613		1,342		658		865		581	16,578	489
6.	11,309		7,594		1,820		986		1,251		1,059	22,960	586
7.	24,982		17,719		3,155		1,851		2,214		2,027	49,921	1,087
8.	40,563		27,968		6,046		3,037		3,952		4,221	81,566	1,995
9.	75,304		59,769		14,123		7,253		7,370		10,754	163,819	3,773
10.	144,477	11	129,523		22,540		14,825		15,628		26,153	326,982	11,112
11.	425,423	7	423,588		33,013		33,062		77,784		38,910	992,863	64,870
12.	756,575	18	682,832		85,398		62,812		110,959		84,192	1,698,558	84,897

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	13,015	1,822
2.	2,237,412	409	2,237,003	84.7	6.5	84.9				6,319	1,060
3.	2,261,126	445	2,260,681	80.5	0.7	82.3				8,321	1,640
4.	2,355,327	73	2,355,254	79.0	0.1	80.9				9,820	1,872
5.	2,563,046	66	2,562,980	81.7	0.1	83.4				13,713	2,865
6.	1,972,176		1,972,176	61.7		63.4				18,903	4,057
7.	2,463,176	3	2,463,173	71.3	0.0	73.6				42,701	7,220
8.	2,764,013	108	2,763,905	74.2	0.1	76.3				68,531	13,035
9.	3,484,636	63	3,484,573	79.1	0.2	79.6				135,073	28,746
10.	3,682,556	25	3,682,531	81.6	0.1	82.2				273,989	52,993
11.	3,257,032	(15)	3,257,047	64.8	(0.0)	65.3				849,004	143,859
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,439,389	259,169

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO
LIABILITY/MEDICAL

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	59,025	35,308	2,945	(433)	1,563		551	28,658	XXX
2. 1993	7,254,908	175,464	7,079,444	4,731,365	108,701	322,077	127	568,871		90,033	5,513,485	2,258,546
3. 1994	7,473,836	219,004	7,254,832	4,767,882	81,298	424,509	99	633,604		87,154	5,744,598	2,301,708
4. 1995	7,938,186	198,807	7,739,379	4,965,594	86,640	539,790	421	708,287		92,299	6,126,610	2,402,632
5. 1996	8,387,590	233,525	8,154,065	5,312,345	149,245	614,648	1,046	815,545		90,950	6,592,247	2,561,909
6. 1997	8,669,859	232,188	8,437,671	5,309,727	142,339	581,067	498	936,116		88,807	6,684,073	2,581,620
7. 1998	8,729,680	151,923	8,577,757	5,268,710	147,503	484,890	81	941,378		91,886	6,547,394	2,549,660
8. 1999	8,606,744	139,464	8,467,280	5,408,418	112,829	411,405		974,232		96,821	6,681,226	2,583,907
9. 2000	8,829,971	(278,124)	9,108,095	5,558,859	83,763	326,739		931,301		96,492	6,733,136	2,610,557
10. 2001	8,875,762	94,615	8,781,147	4,570,117	78,413	196,248	1	808,842		65,655	5,496,793	2,497,437
11. 2002	9,328,143	125,558	9,202,585	2,671,485	48,891	68,943		806,962		28,039	3,498,499	2,208,084
12. Totals	XXX	XXX	XXX	48,623,527	1,074,930	3,973,261	1,840	8,126,701		828,687	59,646,719	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	407,179	367,575	7,139	29	49,912	107	1,226	3	15,048		55	112,790	1,984
2.	18,487	8,630	1,183	4	5,297	6	470	1	1,199			17,995	723
3.	35,041	26,071	3,538	8	11,751	22	541	5	2,216		49	26,981	1,082
4.	47,761	26,046	5,392	8	18,298	39	2,133	9	3,563	1	236	51,044	2,194
5.	88,356	45,519	13,239	29	34,780	118	4,588	26	7,410	3	778	102,678	4,243
6.	131,591	44,986	24,045	48	47,994	421	8,551	58	13,536	10	1,916	180,194	7,229
7.	236,156	41,033	33,150	80	75,818	766	13,253	122	23,864	17	4,502	340,223	13,231
8.	485,447	38,164	74,245	4,418	127,383	1,029	31,963	867	45,205	36	9,624	719,729	24,377
9.	948,558	54,329	157,634	10,337	217,744	1,205	65,334	1,960	87,705	55	23,390	1,409,089	42,309
10.	1,546,451	54,377	287,164	15,134	301,474	2,005	126,035	3,012	217,501	88	47,787	2,404,009	74,677
11.	2,829,827	46,852	818,893	30,328	404,043	2,631	231,397	5,315	369,288	179	100,487	4,568,143	294,817
12.	6,774,854	753,582	1,425,622	60,423	1,294,494	8,349	485,491	11,378	786,535	389	188,824	9,932,875	466,866

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	46,714	66,076
2.	5,648,949	117,469	5,531,480	77.9	66.9	78.1				11,036	6,959
3.	5,879,082	107,503	5,771,579	78.7	49.1	79.6				12,500	14,481
4.	6,290,818	113,164	6,177,654	79.2	56.9	79.8				27,099	23,945
5.	6,890,911	195,986	6,694,925	82.2	83.9	82.1				56,047	46,631
6.	7,052,627	188,360	6,864,267	81.3	81.1	81.4				110,602	69,592
7.	7,077,219	189,602	6,887,617	81.1	124.8	80.3				228,193	112,030
8.	7,558,298	157,343	7,400,955	87.8	112.8	87.4				517,110	202,619
9.	8,293,874	151,649	8,142,225	93.9	(54.5)	89.4				1,041,526	367,563
10.	8,053,832	153,030	7,900,802	90.7	161.7	90.0				1,764,104	639,905
11.	8,200,838	134,196	8,066,642	87.9	106.9	87.7				3,571,540	996,603
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	7,386,471	2,546,404

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK
LIABILITY/MEDICAL

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	2,352	24	165		830		12	3,323	XXX
2. 1993	286,569	4,323	282,246	179,882	1,608	15,809	66	15,150		1,546	209,167	38,987
3. 1994	354,078	7,308	346,770	235,307	3,275	24,699	217	21,075	(7)	1,965	277,596	47,475
4. 1995	381,072	7,973	373,099	234,186	2,388	28,159	260	20,682	(3)	2,155	280,382	50,896
5. 1996	332,471	6,220	326,251	199,803	2,025	32,421	199	18,024	10	1,660	248,014	46,325
6. 1997	227,494	3,393	224,101	150,163	3,306	14,863	469	15,042	12	1,204	176,281	36,917
7. 1998	244,476	2,819	241,657	150,100	1,311	13,256	50	17,937	109	1,477	179,823	41,930
8. 1999	266,795	3,728	263,067	172,777	1,882	12,058	41	18,022	414	1,444	200,520	50,342
9. 2000	281,724	1,911	279,813	163,495	467	9,527	6	15,878	(3)	1,705	188,430	56,014
10. 2001	308,306	2,007	306,299	124,809	394	5,184	(10)	15,116		1,178	144,725	54,919
11. 2002	340,943	2,704	338,239	66,997	338	1,477		14,472		632	82,608	48,476
12. Totals	XXX	XXX	XXX	1,679,871	17,018	157,618	1,298	172,228	532	14,978	1,990,869	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	4,382	897	1,700	9	307	32	45	1	198		18	5,693	61
2.	704		88	1	104		1		39			935	21
3.	562		169	23	129		5	4	53	9	2	882	33
4.	610	31	135	15	162	1	33	2	106	28	3	969	54
5.	3,095	48	121	23	797	4	81	4	189	82	8	4,122	113
6.	9,886	1,059	163	42	1,833	98	13	7	373	206	8	10,856	204
7.	14,554	26	1,677	17	2,914	6	153	2	314	1	54	19,560	378
8.	32,797	726	3,400	47	5,574	100	286	7	554	14	70	41,717	761
9.	58,248	355	6,002	160	8,524	49	447	1	1,085	83	402	73,658	1,437
10.	79,660	172	13,985	53	10,853	18	1,045	2	2,211	2	627	107,507	2,267
11.	114,127	786	40,536	149	13,127	74	3,298	8	7,319	13	972	177,377	7,367
12.	318,625	4,100	67,976	539	44,324	382	5,407	38	12,441	438	2,164	443,276	12,696

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5,176	517
2.	211,777	1,675	210,102	73.9	38.7	74.4				791	144
3.	281,999	3,521	278,478	79.6	48.2	80.3				708	174
4.	284,073	2,722	281,351	74.5	34.1	75.4				699	270
5.	254,531	2,395	252,136	76.6	38.5	77.3				3,145	977
6.	192,336	5,199	187,137	84.5	153.2	83.5				8,948	1,908
7.	200,905	1,522	199,383	82.2	54.0	82.5				16,188	3,372
8.	245,468	3,231	242,237	92.0	86.7	92.1				35,424	6,293
9.	263,206	1,118	262,088	93.4	58.5	93.7				63,735	9,923
10.	252,863	631	252,232	82.0	31.4	82.3				93,420	14,087
11.	261,353	1,368	259,985	76.7	50.6	76.9				153,728	23,649
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	381,962	61,314

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	11,436	1,598	488	120	452	(637)	38	11,295	XXX
2. 1993	202,249	1,194	201,055	86,641	654	4,744	45	9,602	(9)	572	100,297	27,954
3. 1994	176,600	2,219	174,381	89,926	1,126	5,838	80	8,993	(45)	644	103,596	32,507
4. 1995	148,185	1,819	146,366	84,352	1,056	7,920	148	8,277	(36)	276	99,381	30,976
5. 1996	95,488	2,194	93,294	44,507	2,890	8,153	328	4,994	(45)	199	54,481	15,242
6. 1997	8,347	696	7,651	4,011	1,380	498	220	1,169	(15)	2	4,093	507
7. 1998	7,133	(860)	7,993	3,311	241	110		689	(2)	12	3,871	450
8. 1999	7,703	(229)	7,932	724		101		490			1,315	151
9. 2000	319	40	279	(636)		3		11	(2)		(620)	
10. 2001	1,544	(249)	1,793	(71)	(72)						1	
11. 2002	(108)	228	(336)	1							1	
12. Totals	XXX	XXX	XXX	324,202	8,873	27,855	941	34,677	(791)	1,743	377,711	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	98,789	17,544	45,936	238	1,460	110	1,024	7	5,428	1,014	297	133,724	2,765
2.	2,270	467	3,442	653	11	1	140	65	318	113		4,882	166
3.	2,904	1,664	710	158	19	1	22	16	366	173		2,009	143
4.	2,158	1,204	463	141	15		17	14	301	130		1,465	171
5.	4,091	3,695	502	293	9		33	29	578	385	43	811	232
6.	2,312	2,302	303	123			16	12	415	233	49	376	102
7.	10	1	18	10			1	1	4	4	9	17	17
8.			(1)	(1)							3		14
9.													
10.	1		1									2	
11.	1		1									2	
12.	112,536	26,877	51,375	1,615	1,514	112	1,253	144	7,410	2,052	401	143,288	3,610

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	126,943	6,781
2.	107,168	1,989	105,179	53.0	166.6	52.3				4,592	290
3.	108,778	3,173	105,605	61.6	143.0	60.6				1,792	217
4.	103,503	2,657	100,846	69.8	146.1	68.9				1,276	189
5.	62,867	7,575	55,292	65.8	345.3	59.3				605	206
6.	8,724	4,255	4,469	104.5	611.4	58.4				190	186
7.	4,143	255	3,888	58.1	(29.7)	48.6				17	
8.	1,314	(1)	1,315	17.1	0.4	16.6					
9.	(622)	(2)	(620)	(195.0)	(5.0)	(222.2)					
10.	(69)	(72)	3	(4.5)	28.9	0.2				2	
11.	3		3	(2.8)		(0.9)				2	
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	135,419	7,869

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	2,503	1	511		59		14	3,072	XXX
2. 1993	454,850	28,844	426,006	290,439	14,606	28,524	62	26,265		4,320	330,560	93,027
3. 1994	497,720	68,033	429,687	312,653	28,082	35,905	45	20,557	74	5,775	340,914	92,260
4. 1995	512,134	62,393	449,741	305,203	14,629	37,751	279	22,434	3	4,607	350,477	97,920
5. 1996	468,369	55,857	412,512	218,389	12,969	30,093	93	20,544	7	5,011	255,957	84,041
6. 1997	356,326	22,279	334,047	177,134	10,560	15,756	253	19,048	11	4,083	201,114	59,075
7. 1998	369,176	18,629	350,547	206,866	3,703	11,512	174	25,001	674	3,519	238,828	65,329
8. 1999	370,472	12,975	357,497	204,679	2,978	9,896	340	21,032	1,118	4,977	231,171	59,624
9. 2000	369,405	5,936	363,469	202,751	606	6,547	72	18,624	85	3,808	227,159	53,576
10. 2001	391,270	4,707	386,563	194,757	39	5,187		16,966		3,361	216,871	49,197
11. 2002	421,273	3,500	417,773	129,296		1,865		14,386		1,066	145,547	40,034
12. Totals	XXX	XXX	XXX	2,244,670	88,173	183,547	1,318	204,916	1,972	40,541	2,541,670	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	3,826	88	70	2	747	6	3		199	2	16	4,747	95
2.	1,491		158	2	379		32		82	2		2,138	24
3.	1,640		163	6	323		27	2	95	7	9	2,233	47
4.	2,081	270	311	22	499	58	112	4	138	34	20	2,753	42
5.	2,124	9	241	33	488		76	12	161	40	58	2,996	55
6.	2,480	94	1,215	45	515	16	197	10	273	48	80	4,467	102
7.	6,224	925	2,424	76	1,459	135	418	10	496	50	156	9,825	190
8.	13,275	450	2,637	496	3,098	75	525	113	819	167	442	19,053	406
9.	13,835	223	3,074	183	3,222	26	714	30	1,064	20	1,214	21,427	765
10.	21,817		11,420		4,210		2,175		1,990		2,292	41,612	1,328
11.	47,077		33,253		4,400		5,725		5,998	2	3,622	96,451	5,279
12.	115,870	2,059	54,966	865	19,340	316	10,004	181	11,315	372	7,909	207,702	8,333

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,806	941
2.	347,370	14,672	332,698	76.4	50.9	78.1				1,647	491
3.	371,363	28,216	343,147	74.6	41.5	79.9				1,797	436
4.	368,529	15,299	353,230	72.0	24.5	78.5				2,100	653
5.	272,116	13,163	258,953	58.1	23.6	62.8				2,323	673
6.	216,618	11,037	205,581	60.8	49.5	61.5				3,556	911
7.	254,400	5,747	248,653	68.9	30.8	70.9				7,647	2,178
8.	255,961	5,737	250,224	69.1	44.2	70.0				14,966	4,087
9.	249,831	1,245	248,586	67.6	21.0	68.4				16,503	4,924
10.	258,522	39	258,483	66.1	0.8	66.9				33,237	8,375
11.	242,000	2	241,998	57.4	0.1	57.9				80,330	16,121
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	167,912	39,790

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1F - SECTION 1 - MEDICAL MALPRACTICE -
OCCURRENCE

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	1,085	718	87	38	3			419	XXX
2. 1993												
3. 1994		20	(20)									1
4. 1995												
5. 1996												
6. 1997												
7. 1998												
8. 1999												
9. 2000												
10. 2001	18		18									
11. 2002												
12. Totals	XXX	XXX	XXX	1,085	718	87	38	3			419	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	5,148	2,110	401		554	127	12		56		11	3,934	5
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.	5,148	2,110	401		554	127	12		56		11	3,934	5

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,439	495
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,439	495

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-
MADE

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
1. Prior	XXX	XXX	XXX									XXX
2. 1993												
3. 1994												
4. 1995												
5. 1996												
6. 1997												
7. 1998												
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	13	14	15	16	17	18	19	20	Direct and Assumed	Ceded			
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE,
AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1,499	171	110		2		8	1,440	XXX
2. 1993	32,548	5,516	27,032	22,008	1,376	2,062	33	435		268	23,096	XXX
3. 1994	34,040	5,172	28,868	19,787	2,763	1,247	15	465		171	18,721	XXX
4. 1995	33,145	7,923	25,222	19,446	2,380	1,163	30	475		138	18,674	XXX
5. 1996	24,757	5,368	19,389	4,251	428	221	7	519		38	4,556	XXX
6. 1997	5,439	1,005	4,434	1,808	46	104		474		64	2,340	XXX
7. 1998	5,490	999	4,491	2,079		(50)		537		87	2,566	XXX
8. 1999	6,076	998	5,078	2,017	2	37		606		45	2,658	XXX
9. 2000	6,741	1,053	5,688	2,428	103	56		366		99	2,747	XXX
10. 2001	7,329	1,223	6,106	2,953	108	21		490		59	3,356	XXX
11. 2002	7,532	1,390	6,142	2,417	210	58		407		8	2,672	XXX
12. Totals	XXX	XXX	XXX	80,693	7,587	5,029	85	4,776		985	82,826	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	6,366	318	3,671		135	13			62		52	9,903	1
2.	470		1,425									1,895	
3.	695		1,131									1,826	
4.	1,286		5,341									6,627	
5.	70		77									147	
6.			9									9	
7.			12								1	12	
8.			27				1				2	28	
9.			32				1		7		22	40	
10.	2	4	114				2		4		29	118	1
11.	122	40	586		3		13		75		38	759	27
12.	9,011	362	12,425		138	13	17		148		144	21,364	29

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	9,719	184
2.	26,400	1,409	24,991	81.1	25.5	92.4				1,895	
3.	23,325	2,778	20,547	68.5	53.7	71.2				1,826	
4.	27,711	2,410	25,301	83.6	30.4	100.3				6,627	
5.	5,138	435	4,703	20.8	8.1	24.3				147	
6.	2,395	46	2,349	44.0	4.6	53.0				9	
7.	2,578		2,578	47.0		57.4				12	
8.	2,688	2	2,686	44.2	0.2	52.9				27	1
9.	2,890	103	2,787	42.9	9.8	49.0				32	8
10.	3,586	112	3,474	48.9	9.2	56.9				112	6
11.	3,681	250	3,431	48.9	18.0	55.9				668	91
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	21,074	290

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10		11
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	91,392	31,324	106,964	1,873	14,838		(1)	179,997	XXX
2. 1993	81,838	11,362	70,476	44,466	1,165	6,932	58	2,573		600	52,748	4,891
3. 1994	89,196	20,506	68,690	46,020	434	7,592	52	3,118	(4)	21	56,248	4,919
4. 1995	92,286	17,324	74,962	47,527	110	7,724	114	2,879	2	65	57,904	4,752
5. 1996	88,057	13,819	74,238	46,081	1,840	8,014	109	4,023	(2)	34	56,171	4,822
6. 1997	67,379	2,727	64,652	40,889	1,304	6,284	243	4,301	(3)	23	49,930	4,299
7. 1998	74,092	2,731	71,361	28,980	95	6,363	10	5,340	(15)	29	40,593	5,528
8. 1999	79,718	1,724	77,994	50,455	124	5,677	10	12,651	8	66	68,641	32,186
9. 2000	129,746	1,207	128,539	61,567	37	4,749	11	16,952	(1)	115	83,221	63,805
10. 2001	114,874	(108)	114,982	36,067	8	2,903		12,939		236	51,901	46,989
11. 2002	109,765	236	109,529	17,651	71	740		942		115	19,262	28,477
12. Totals	XXX	XXX	XXX	511,095	36,512	163,942	2,480	80,556	(15)	1,303	716,616	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	13	14	15	16	17	18	19	20	Direct and Assumed	Ceded			
1.	242,333	51,015	224,899	40,173	22,010	3,404	27,777	6,185	15,833	10	382	432,065	1,734
2.	993		2,799	38	9		403	17	265	5		4,409	19
3.	1,492		1,066	59	275		105	27	127	8		2,971	16
4.	1,071		800	104	166		97	47	200	15		2,168	31
5.	2,804	98	1,081	118	394	19	205	53	209	56		4,349	42
6.	6,237	7	2,501	180	803		406	81	327	29		9,977	56
7.	2,757	100	2,767	46	637	42	343	21	388	21		6,662	86
8.	6,116	15	5,917	159	1,239	2	770	36	568	9	1	14,389	157
9.	7,045	10	13,501	21	1,558		1,789	2	3,368	1	7	27,227	266
10.	10,883		22,225		2,387		3,767		1,851		9	41,113	417
11.	16,519		31,644		2,835		4,996		3,755		14	59,749	1,280
12.	298,250	51,245	309,200	40,898	32,313	3,467	40,658	6,469	26,891	154	413	605,079	4,104

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	376,044	56,021
2.	58,440	1,283	57,157	71.4	11.3	81.1				3,754	655
3.	59,795	576	59,219	67.0	2.8	86.2				2,499	472
4.	60,464	392	60,072	65.5	2.3	80.1				1,767	401
5.	62,811	2,291	60,520	71.3	16.6	81.5				3,669	680
6.	61,748	1,841	59,907	91.6	67.5	92.7				8,551	1,426
7.	47,575	320	47,255	64.2	11.7	66.2				5,378	1,284
8.	83,393	363	83,030	104.6	21.1	106.5				11,859	2,530
9.	110,529	81	110,448	85.2	6.7	85.9				20,515	6,712
10.	93,022	8	93,014	81.0	(7.4)	80.9				33,108	8,005
11.	79,082	71	79,011	72.0	30.1	72.1				48,163	11,586
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	515,307	89,772

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX									XXX
2. 1993	164		164									
3. 1994	(47)		(47)									
4. 1995	240		240									
5. 1996	118		118									
6. 1997	7		7			4					4	2
7. 1998	17		17									1
8. 1999	3		3	59		2		3			64	6
9. 2000	(2)		(2)	2		1		3			6	3
10. 2001	6		6									
11. 2002	4		4									
12. Totals	XXX	XXX	XXX	61		7		6			74	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.													
2.													
3.													
4.													
5.													
6.	13				5				10			28	1
7.													
8.													
9.	22				5				2			29	1
10.													
11.									12			12	
12.	35				10				24			69	2

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.	32		32	457.1		457.1				13	15
7.											
8.	64		64	2,133.3		2,133.3					
9.	35		35	(1,750.0)		(1,750.0)				22	7
10.											
11.	12		12	300.0		300.0					12
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	35	34

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES,
INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	56,603	903	16,024	567	20,553		1,140	91,710	XXX
2. 2001	593,399	158,620	434,779	369,819	167,927	11,576	6,729	27,236		3,199	233,975	XXX
3. 2002	610,224	165,126	445,098	185,909	42,280	5,310	2,129	21,378		1,647	168,188	XXX
4. Totals	XXX	XXX	XXX	612,331	211,110	32,910	9,425	69,167		5,986	493,873	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	23,672	515	7,793	32	4,616	849	1,970	1	7,313	11	1,091	43,956	1,224
2.	5,133	282	5,274		476		485		488		1,074	11,574	305
3.	35,841	11,517	28,236		999		1,639		3,566		1,984	58,764	4,268
4.	64,646	12,314	41,303	32	6,091	849	4,094	1	11,367	11	4,149	114,294	5,797

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	30,918	13,038
2.	420,487	174,938	245,549	70.9	110.3	56.5				10,125	1,449
3.	282,878	55,926	226,952	46.4	33.9	51.0				52,560	6,204
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	93,603	20,691

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	25,399	174	2,976	(4)	3,639		45,553	31,844	XXX
2. 2001	7,064,524	(769)	7,065,293	4,181,946	(45)	19,849		485,345		738,234	4,687,185	3,475,916
3. 2002	7,238,238	20	7,238,218	3,646,698	6	14,098		465,530		436,131	4,126,320	3,045,037
4. Totals	XXX	XXX	XXX	7,854,043	135	36,923	(4)	954,514		1,219,918	8,845,349	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	6,895	58	(22,017)	5	516		163		918	14	47,002	(13,602)	564
2.	4,503		(27,071)		325		291		1,460		47,936	(20,492)	652
3.	379,513		(137,814)	1	6,071		913		40,526		307,963	289,208	108,932
4.	390,911	58	(186,902)	6	6,912		1,367		42,904	14	402,901	255,114	110,148

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	(15,185)	1,583
2.	4,666,648	(45)	4,666,693	66.1	5.9	66.1				(22,568)	2,076
3.	4,415,535	7	4,415,528	61.0	35.0	61.0				241,698	47,510
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	203,945	51,169

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1K - FIDELITY/SURETY

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(183)	(17)	64	17	26		181	(93)	XXX
2. 2001	695		695	4			15	6			(5)	XXX
3. 2002	773		773	5		2		4			11	XXX
4. Totals	XXX	XXX	XXX	(174)	(17)	66	32	36		181	(87)	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	(4,728)	253	(10,992)	68	138	52	83	17	17	2	110	(15,874)	4
2.													
3.	11		219		4		71		32			337	1
4.	(4,717)	253	(10,773)	68	142	52	154	17	49	2	110	(15,537)	5

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	(16,041)	167
2.	10	15	(5)	1.4		(0.7)					
3.	348		348	45.0		45.0				230	107
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	(15,811)	274

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	1,150	14	48					1,184	XXX
2. 2001	38,452	11,820	26,632	13,780	9,047			(7)			4,726	XXX
3. 2002	32,364	21,670	10,694	1,464	968			(1)			495	XXX
4. Totals	XXX	XXX	XXX	16,394	10,029	48		(8)			6,405	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	85								1			86	
2.	6,284	4,995	3,158	2,634					40			1,853	
3.			120	120									
4.	6,369	4,995	3,278	2,754					41			1,939	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	85	1
2.	23,255	16,676	6,579	60.5	141.1	24.7				1,813	40
3.	1,583	1,088	495	4.9	5.0	4.6					
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,898	41

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1M - INTERNATIONAL

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX									XXX
2. 1993												XXX
3. 1994												XXX
4. 1995												XXX
5. 1996												XXX
6. 1997												XXX
7. 1998												XXX
8. 1999												XXX
9. 2000												XXX
10. 2001												XXX
11. 2002												XXX
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL
ASSUMED PROPERTY

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10		11
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993	22,657	1,279	21,378	26,859	434	85	1			54	26,509	XXX
3. 1994	24,501	1,002	23,499	10,144	55	64	1				10,152	XXX
4. 1995	22,699	987	21,712	1,110	125	16					1,001	XXX
5. 1996	8,495	805	7,690	1,262	68	1					1,195	XXX
6. 1997	31	5	26	35							35	XXX
7. 1998	47	2	45									XXX
8. 1999	3,008	80	2,928	955		150		10			1,115	XXX
9. 2000	2,261		2,261	137				45			182	XXX
10. 2001	1,916		1,916									XXX
11. 2002	2,882	22	2,860									XXX
12. Totals	XXX	XXX	XXX	40,502	682	316	2	55		54	40,189	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	685		741									1,426	XXX
2.													XXX
3.	5											5	XXX
4.													XXX
5.													XXX
6.													XXX
7.													XXX
8.													XXX
9.													XXX
10.													XXX
11.													XXX
12.	690		741									1,431	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,426	
2.	26,944	435	26,509	118.9	34.0	124.0					
3.	10,213	56	10,157	41.7	5.6	43.2				5	
4.	1,126	125	1,001	5.0	12.7	4.6					
5.	1,263	68	1,195	14.9	8.4	15.5					
6.	35		35	112.9		134.6					
7.											
8.	1,115		1,115	37.1		38.1					
9.	182		182	8.0		8.0					
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,431	

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 10 - REINSURANCE - NONPROPORTIONAL
ASSUMED LIABILITY

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX									XXX
2. 1993	63,569	11,653	51,916	23,039	1,220	765				127	22,584	XXX
3. 1994	51,949	(679)	52,628	20,100	115	416				14	20,401	XXX
4. 1995	53,902	243	53,659	12,930	18	341				25	13,253	XXX
5. 1996	37,194	2,337	34,857	5,726	49	81				3	5,758	XXX
6. 1997	130	8	122	1,153		2					1,155	XXX
7. 1998	123	1	122	298							298	XXX
8. 1999	502		502									XXX
9. 2000	1,082		1,082	59							59	XXX
10. 2001	1,358		1,358	183							183	XXX
11. 2002	167		167									XXX
12. Totals	XXX	XXX	XXX	63,488	1,402	1,605				169	63,691	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	1,567		2,053		6		12					3,638	XXX
2.	3,746		1,413									5,159	XXX
3.	5,350		3,140									8,490	XXX
4.	2,491		2,279									4,770	XXX
5.	3,998		2,357									6,355	XXX
6.	307		(65)		243							485	XXX
7.	83				34							117	XXX
8.													XXX
9.	534				134							668	XXX
10.	1,972				493							2,465	XXX
11.													XXX
12.	20,048		11,177		910		12					32,147	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,620	18
2.	28,963	1,220	27,743	45.6	10.5	53.4				5,159	
3.	29,006	115	28,891	55.8	(16.9)	54.9				8,490	
4.	18,041	18	18,023	33.5	7.4	33.6				4,770	
5.	12,162	49	12,113	32.7	2.1	34.8				6,355	
6.	1,640		1,640	1,261.5		1,344.3				242	243
7.	415		415	337.4		340.2				83	34
8.											
9.	727		727	67.2		67.2				534	134
10.	2,648		2,648	195.0		195.0				1,972	493
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	31,225	922

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL
ASSUMED FINANCIAL LINES

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	14							14	XXX
2. 1993	14,585	(11)	14,596	19,863	4,073	967				3,067	16,757	XXX
3. 1994	17,938	1,144	16,794	15,992		464				1,058	16,456	XXX
4. 1995	17,219	1,291	15,928	6,650		24				548	6,674	XXX
5. 1996	12,618	1,361	11,257	1,706						235	1,706	XXX
6. 1997	(7)		(7)	240							240	XXX
7. 1998												XXX
8. 1999	1		1									XXX
9. 2000		(15)	15									XXX
10. 2001												XXX
11. 2002												XXX
12. Totals	XXX	XXX	XXX	44,465	4,073	1,455				4,908	41,847	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	.....39		.....107								.....1	.....146	XXX
2.	.....2,001		.....2,157									.....4,158	XXX
3.	.....1,362		.....796									.....2,158	XXX
4.	.....46		.....48									.....94	XXX
5.	.....58		.....92									.....150	XXX
6.	.....21		.....10									.....31	XXX
7.													XXX
8.													XXX
9.													XXX
10.													XXX
11.													XXX
12.	3,527		3,210								1	6,737	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	146	
2.	24,988	4,073	20,915	171.3	(37,027.3)	143.3				4,158	
3.	18,614		18,614	103.8		110.8				2,158	
4.	6,768		6,768	39.3		42.5				.94	
5.	1,856		1,856	14.7		16.5				150	
6.	271		271	(3,871.4)		(3,871.4)				31	
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6,737	

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY -
OCCURRENCE

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10		11
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	112,477	31,041	21,027	10,957	6,338	4	97,844	XXX	
2. 1993	24,478	80	24,398	11,349		4,898		877	15	17,124	1,797	
3. 1994	34,418	147	34,271	19,159		7,929	3	823	20	27,908	2,280	
4. 1995	26,747	164	26,583	17,518	555	7,427	421	1,163	(9)	16	25,141	2,077
5. 1996	23,644	204	23,440	8,145	201	3,690	67	770	1	2	12,336	1,084
6. 1997	4,451	1	4,450	3,209	318	1,233	118	659	(5)	6	4,670	537
7. 1998	5,141		5,141	2,069	18	583	7	906		3	3,533	363
8. 1999	5,288	(1,746)	7,034	1,701		687		11,658		13	14,046	422
9. 2000	5,050	(706)	5,756	1,154		267		2,429	(6)		3,856	310
10. 2001	4,044		4,044	485		115		354			954	280
11. 2002	3,284	(19)	3,303	223		39		46			308	181
12. Totals	XXX	XXX	XXX	177,489	32,133	47,895	11,573	26,023	(19)	79	207,720	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	13	14	15	16	17	18	19	20	Direct and Assumed	Ceded			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	458,740	157,398	499,033	134,865	70,250	23,539	74,306	27,036	23,501	3	861	782,989	1,015
2.	27		37	16	11		12	8	5	1		67	1
3.	4		46	31	2		19	15	4	2		27	1
4.	1,929	1,568	129	26	420	282	112	13	124	75		750	26
5.	193	13	142	46	53	1	58	23	32	3		392	11
6.	231	10	183	25	84		70	13	48	2		566	39
7.	170		253		26		40		31			520	7
8.	724		139		245		31		92			1,231	19
9.	497		227		129		49		79	1		980	29
10.	395		530		130		115		116			1,286	30
11.	941		786		223		170		218			2,338	50
12.	463,851	158,989	501,505	135,009	71,573	23,822	74,982	27,108	24,250	87	861	791,146	1,228

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	665,510	117,479
2.	17,216	25	17,191	70.3	31.3	70.5				48	19
3.	27,986	51	27,935	81.3	34.7	81.5				19	8
4.	28,822	2,931	25,891	107.8	1,787.2	97.4				464	286
5.	13,083	355	12,728	55.3	174.0	54.3				276	116
6.	5,717	481	5,236	128.4	48,100.0	117.7				379	187
7.	4,078	25	4,053	79.3		78.8				423	97
8.	15,277		15,277	288.9		217.2				863	368
9.	4,831	(5)	4,836	95.7	0.7	84.0				724	256
10.	2,240		2,240	55.4		55.4				925	361
11.	2,646		2,646	80.6		80.1				1,727	611
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	671,358	119,788

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-
MADE

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993	30		30	26		1		1			28	3
3. 1994	116		116			1					1	
4. 1995	92		92									1
5. 1996	(15)		(15)	1							1	3
6. 1997				2							2	1
7. 1998	(28)		(28)									
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. Totals	XXX	XXX	XXX	29		2		1			32	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	28		28	93.3		93.3					
3.	1		1	0.9		0.9					
4.											
5.	1		1	(6.7)		(6.7)					
6.	2		2								
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX									XXX
2. 2001												XXX
3. 2002												XXX
4. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	29								1			30	
2.													
3.													
4.	29								1			30	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	29	1
2.											
3.											
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	29	1

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior	650,852	476,614	464,516	450,599	410,681	406,597	396,548	399,000	399,606	406,259	6,653	7,259
2. 1993	1,986,201	1,997,292	1,972,678	1,981,484	1,967,340	1,977,836	1,970,649	1,978,081	1,978,903	1,983,841	4,938	5,760
3. 1994	XXX	2,070,833	2,089,977	2,065,475	2,049,270	2,034,660	2,022,461	2,024,152	2,023,103	2,026,901	3,798	2,749
4. 1995	XXX	XXX	2,128,070	2,161,950	2,143,494	2,107,805	2,098,893	2,097,165	2,098,209	2,104,486	6,277	7,321
5. 1996	XXX	XXX	XXX	2,295,562	2,332,254	2,269,471	2,251,886	2,245,813	2,253,726	2,250,513	(3,213)	4,700
6. 1997	XXX	XXX	XXX	XXX	1,834,236	1,765,716	1,708,154	1,682,680	1,697,124	1,699,394	2,270	16,714
7. 1998	XXX	XXX	XXX	XXX	XXX	2,130,903	2,114,399	2,098,637	2,093,858	2,115,696	21,838	17,059
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,442,301	2,380,642	2,400,055	2,415,996	15,941	35,354
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,848,702	3,056,814	3,136,428	79,614	287,726
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,080,631	3,324,662	244,031	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,867,758	XXX	XXX
12. Totals											382,147	384,642

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	3,833,010	3,675,073	3,369,836	3,110,488	3,018,151	3,004,205	2,966,938	3,032,495	2,903,740	2,919,528	15,788	(112,967)
2. 1993	5,785,217	5,627,007	5,410,272	5,228,906	5,098,104	5,023,907	5,008,001	4,968,658	4,969,747	4,961,410	(8,337)	(7,248)
3. 1994	XXX	5,910,102	5,833,458	5,538,046	5,392,377	5,278,814	5,212,725	5,147,182	5,136,622	5,135,759	(863)	(11,423)
4. 1995	XXX	XXX	6,006,571	5,915,265	5,763,090	5,690,115	5,567,951	5,469,517	5,465,968	5,465,805	(163)	(3,712)
5. 1996	XXX	XXX	XXX	6,357,556	6,203,367	6,054,344	5,931,394	5,866,669	5,858,210	5,871,973	13,763	5,304
6. 1997	XXX	XXX	XXX	XXX	6,216,235	6,049,900	5,973,926	5,936,077	5,915,024	5,914,625	(399)	(21,452)
7. 1998	XXX	XXX	XXX	XXX	XXX	5,978,674	6,009,481	5,969,909	5,927,748	5,922,392	(5,356)	(47,517)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6,297,405	6,400,139	6,358,267	6,381,554	23,287	(18,585)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,979,757	7,104,358	7,123,274	18,916	143,517
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,824,215	6,874,547	50,332	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,890,571	XXX	XXX
12. Totals											106,968	(74,083)

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	285,001	277,324	275,149	264,210	258,879	246,485	243,565	242,987	241,494	242,553	1,059	(434)
2. 1993	196,974	202,572	202,350	208,080	205,481	199,826	195,410	194,503	194,497	194,913	416	410
3. 1994	XXX	269,569	264,478	269,957	263,722	261,125	257,401	256,549	257,031	257,352	321	803
4. 1995	XXX	XXX	290,896	277,504	273,111	269,120	262,124	261,220	261,617	260,588	(1,029)	(632)
5. 1996	XXX	XXX	XXX	236,228	239,601	235,794	237,735	233,477	233,296	234,015	719	538
6. 1997	XXX	XXX	XXX	XXX	158,707	164,250	169,479	168,142	169,161	171,940	2,779	3,798
7. 1998	XXX	XXX	XXX	XXX	XXX	177,191	177,226	183,366	183,938	181,242	(2,696)	(2,124)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	207,555	215,024	218,625	224,089	5,464	9,065
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	235,052	236,061	245,205	9,144	10,153
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241,768	234,907	(6,861)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238,207	XXX	XXX
12. Totals											9,316	21,577

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	625,817	609,011	608,268	614,548	610,840	603,316	592,052	599,206	591,529	589,411	(2,118)	(9,795)
2. 1993	114,807	114,774	101,460	98,430	96,930	96,121	98,085	93,795	93,753	95,363	1,610	1,568
3. 1994	XXX	107,934	107,569	97,730	96,185	96,124	95,821	95,722	95,496	96,374	878	652
4. 1995	XXX	XXX	100,686	94,456	92,314	92,241	92,929	92,214	92,107	92,362	255	148
5. 1996	XXX	XXX	XXX	53,381	51,205	51,087	51,015	50,226	50,343	50,060	(283)	(166)
6. 1997	XXX	XXX	XXX	XXX	6,725	6,663	6,473	2,917	2,933	3,103	170	186
7. 1998	XXX	XXX	XXX	XXX	XXX	10,079	9,643	3,207	3,202	3,197	(5)	(10)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	12,261	836	834	825	(9)	(11)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(621)	(629)	(633)	(4)	(12)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	XXX	XXX
12. Totals											497	(7,440)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	305,229	265,083	264,207	243,734	243,927	243,458	237,992	242,801	236,623	243,681	7,058	880
2. 1993	321,117	324,564	324,779	304,839	305,472	304,608	305,053	305,607	306,306	306,353	47	746
3. 1994	XXX	350,806	352,657	328,647	327,592	325,429	321,580	321,655	322,205	322,576	371	921
4. 1995	XXX	XXX	333,335	348,172	338,120	334,128	332,803	332,441	330,341	330,695	354	(1,746)
5. 1996	XXX	XXX	XXX	278,560	294,204	286,112	246,388	235,995	237,485	238,295	810	2,300
6. 1997	XXX	XXX	XXX	XXX	189,621	188,232	187,309	188,320	191,104	186,319	(4,785)	(2,001)
7. 1998	XXX	XXX	XXX	XXX	XXX	214,262	219,577	217,248	222,921	223,880	959	6,632
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	230,021	220,081	227,415	229,658	2,243	9,577
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221,275	219,843	229,003	9,160	7,728
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228,005	239,527	11,522	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221,616	XXX	XXX
12. Totals											27,739	25,037

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 2F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	41,330	42,907	43,320	50,074	46,556	39,358	38,340	28,881	25,811	25,117	(694)	(3,764)
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(694)	(3,764)

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	50,483	53,801	61,190	58,924	59,360	63,880	59,258	59,804	58,288	59,202	914	(602)
2. 1993	5,382	14,047	20,502	23,480	22,895	27,375	24,689	25,407	24,907	24,556	(351)	(851)
3. 1994	XXX	4,479	10,936	18,323	18,867	25,779	19,580	20,247	19,803	20,082	279	(165)
4. 1995	XXX	XXX	4,622	7,698	10,352	26,784	23,288	24,352	24,753	24,826	73	474
5. 1996	XXX	XXX	XXX	1,684	4,014	4,323	3,942	4,046	4,175	4,184	9	138
6. 1997	XXX	XXX	XXX	XXX	2,016	2,028	1,932	1,922	1,880	1,875	(5)	(47)
7. 1998	XXX	XXX	XXX	XXX	XXX	2,225	2,118	2,095	2,044	2,041	(3)	(54)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,481	2,190	2,121	2,080	(41)	(110)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,824	2,535	2,414	(121)	(410)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,010	2,980	(30)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,949	XXX	XXX
12. Totals											724	(1,627)

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	775,215	884,320	850,438	1,095,347	1,112,991	1,099,986	1,043,011	1,050,469	1,020,096	1,183,916	163,820	133,447
2. 1993	48,293	50,529	52,439	57,139	54,953	53,368	54,204	51,838	53,228	54,324	1,096	2,486
3. 1994	XXX	55,653	55,685	54,058	59,457	56,695	58,825	54,952	55,570	55,978	408	1,026
4. 1995	XXX	XXX	54,660	59,370	64,227	60,949	60,351	56,553	56,334	57,010	676	457
5. 1996	XXX	XXX	XXX	39,057	58,245	41,754	57,580	58,365	57,059	56,342	(717)	(2,023)
6. 1997	XXX	XXX	XXX	XXX	44,702	57,035	58,159	57,190	54,643	55,305	662	(1,885)
7. 1998	XXX	XXX	XXX	XXX	XXX	48,305	51,060	44,111	42,378	41,533	(845)	(2,578)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	75,257	70,766	74,607	69,828	(4,779)	(938)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,583	87,108	90,128	3,020	11,545
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,902	78,224	3,322	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,314	XXX	XXX
12. Totals											166,663	141,537

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	19						(28)	(28)	(28)	(28)		
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX			18	22	22	22		
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5	61	61	61		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	3	30	27	18
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											27	18

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SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND
MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120,224	245,132	257,451	12,319	137,227
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	203,809	217,825	14,016	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	202,008	XXX	XXX
4. Totals											26,335	137,227

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210,781	273,964	280,378	6,414	69,597
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,159,251	4,179,888	20,637	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,909,472	XXX	XXX
4. Totals											27,051	69,597

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(9,979)	(22,508)	(16,925)	5,583	(6,946)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	311	(11)	(322)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	312	XXX	XXX
4. Totals											5,261	(6,946)

SCHEDULE P - PART 2L - OTHER
(INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,717	1,520	2,714	1,194	(3)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,498	6,546	2,048	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	496	XXX	XXX
4. Totals											3,241	(3)

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	15,800	8,674	6,947	6,991	8,200	9,558	12,115	11,583	11,055	11,027	(28)	(556)
2. 1993	25,551	29,165	27,452	26,788	27,029	26,522	26,548	26,508	26,509	26,509		1
3. 1994	XXX	5,324	9,648	9,276	9,040	9,614	9,830	9,652	10,152	10,157	5	505
4. 1995	XXX	XXX	1,851	1,540	1,223	1,032	1,199	1,001	1,001	1,001		
5. 1996	XXX	XXX	XXX	2,473	1,781	1,167	1,379	1,195	1,195	1,195		
6. 1997	XXX	XXX	XXX	XXX	42	36	35	35	35	35		
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,238	1,105	1,105	1,105		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137	137	137		
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(23)	(50)

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	146,891	140,001	136,745	67,456	80,223	49,669	38,374	39,444	37,495	37,045	(450)	(2,399)
2. 1993	40,656	49,395	51,163	39,746	38,558	26,097	24,462	26,523	25,951	27,743	1,792	1,220
3. 1994	XXX	38,922	48,364	38,955	39,236	26,469	25,215	25,955	26,798	28,891	2,093	2,936
4. 1995	XXX	XXX	37,648	36,433	35,186	18,231	16,189	17,446	17,883	18,023	140	577
5. 1996	XXX	XXX	XXX	30,453	37,175	8,730	7,532	10,412	10,578	12,113	1,535	1,701
6. 1997	XXX	XXX	XXX	XXX	3,135	4,767	4,485	1,215	1,247	1,640	393	425
7. 1998	XXX	XXX	XXX	XXX	XXX		423	334	384	415	31	81
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59	414	727	313	668
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	696	2,648	1,952	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											7,799	5,209

SCHEDULE P - PART 2P - REINSURANCE
Nonproportional Assumed Financial Lines

1. Prior	20,318	16,054	13,611	10,278	12,848	9,332	7,806	6,780	6,690	6,635	(55)	(145)
2. 1993	11,258	13,171	16,093	19,639	20,041	17,403	19,263	21,957	21,023	20,915	(108)	(1,042)
3. 1994	XXX	7,737	16,511	18,696	19,704	16,881	17,162	18,357	18,073	18,614	541	257
4. 1995	XXX	XXX	9,167	9,859	12,341	6,712	6,886	6,784	6,768	6,768		(16)
5. 1996	XXX	XXX	XXX	6,216	15,370	4,044	3,346	1,840	1,888	1,856	(32)	16
6. 1997	XXX	XXX	XXX	XXX			100	175	263	271	8	96
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											354	(834)

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SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	803,201	786,068	1,048,768	1,262,116	1,242,276	1,340,772	1,623,615	1,622,044	1,688,019	1,697,162	9,143	75,118
2. 1993	22,585	23,068	21,142	16,294	16,273	16,415	16,553	16,264	16,273	16,310	37	46
3. 1994	XXX	34,367	28,842	26,713	26,606	26,457	26,684	26,987	27,155	27,110	(45)	123
4. 1995	XXX	XXX	25,096	23,812	22,881	23,097	23,416	23,467	24,188	24,670	482	1,203
5. 1996	XXX	XXX	XXX	10,998	11,608	11,450	11,743	11,533	11,625	11,930	305	397
6. 1997	XXX	XXX	XXX	XXX	2,679	3,195	4,683	3,947	3,997	4,526	529	579
7. 1998	XXX	XXX	XXX	XXX	XXX	1,775	1,754	2,234	2,758	3,116	358	882
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,103	2,371	3,544	3,527	(17)	1,156
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,316	2,375	2,323	(52)	(993)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,748	1,770	22	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,382	XXX	XXX
12. Totals											10,762	78,511

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	469	419	720	265	265	265	265	265	265	265		
2. 1993	3	27	27	27	27	27	27	27	27	27		
3. 1994	XXX		1	1	1	1	1	1	1	1		
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX	1	1	1	1	1	1	1		
6. 1997	XXX	XXX	XXX	XXX		2	2	2	2	2		
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	29	29		
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

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SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	167,409	250,970	297,744	325,611	349,682	366,789	377,888	386,026	391,921	87	149
2. 1993	1,406,791	1,769,808	1,844,250	1,883,620	1,905,532	1,943,316	1,953,458	1,965,042	1,970,643	1,976,791	849,662	278,901
3. 1994	XXX	1,528,156	1,848,392	1,906,627	1,949,642	1,976,855	1,995,369	2,006,625	2,013,415	2,017,427	858,760	319,149
4. 1995	XXX	XXX	1,539,847	1,921,431	1,987,405	2,027,843	2,056,634	2,073,653	2,086,590	2,093,374	88,640	326,819
5. 1996	XXX	XXX	XXX	1,706,219	2,091,734	2,144,773	2,181,995	2,210,733	2,227,096	2,234,800	957,917	347,508
6. 1997	XXX	XXX	XXX	XXX	1,222,717	1,536,661	1,599,173	1,636,166	1,662,978	1,677,685	679,770	266,316
7. 1998	XXX	XXX	XXX	XXX	XXX	1,522,658	1,911,073	1,988,278	2,032,773	2,067,989	799,040	303,045
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,764,795	2,200,172	2,286,322	2,338,382	752,563	282,045
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,108,307	2,857,755	2,979,979	781,088	292,828
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,203,552	3,013,308	721,339	333,027
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,952,679	563,479	274,020

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	000	1,270,241	1,878,431	2,235,228	2,456,278	2,585,386	2,676,690	2,732,286	2,794,691	2,821,786	254	282
2. 1993	1,962,385	3,482,683	4,064,615	4,412,049	4,650,424	4,806,158	4,875,504	4,913,287	4,935,036	4,944,614	1,199,085	1,058,738
3. 1994	XXX	2,033,371	3,463,912	4,097,412	4,529,669	4,815,166	4,969,769	5,048,968	5,089,304	5,110,994	1,219,425	1,081,201
4. 1995	XXX	XXX	2,072,061	3,530,602	4,257,700	4,786,675	5,105,067	5,280,928	5,374,819	5,418,323	1,275,302	1,125,136
5. 1996	XXX	XXX	XXX	2,210,754	3,728,255	4,549,865	5,134,138	5,487,421	5,678,725	5,776,702	1,378,593	1,179,073
6. 1997	XXX	XXX	XXX	XXX	2,207,282	3,797,249	4,653,171	5,218,083	5,570,365	5,747,957	1,411,300	1,161,896
7. 1998	XXX	XXX	XXX	XXX	XXX	2,241,215	3,906,195	4,730,203	5,281,004	5,606,016	1,363,016	1,168,246
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,449,548	4,294,727	5,168,068	5,706,994	1,385,471	1,174,522
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,826,684	4,860,451	5,801,835	1,360,213	1,226,887
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,716,478	4,687,951	1,262,408	1,230,130
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,691,537	922,620	1,036,741

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	000	95,611	150,901	201,545	215,831	222,948	229,452	233,265	234,565	237,058	31	15
2. 1993	41,454	95,006	135,605	175,631	182,381	187,894	190,369	192,668	193,207	194,017	22,840	15,425
3. 1994	XXX	57,783	125,919	212,834	231,162	242,713	248,410	252,938	255,613	256,514	28,923	16,886
4. 1995	XXX	XXX	62,011	194,564	215,647	232,776	245,513	253,943	258,700	259,697	29,970	16,133
5. 1996	XXX	XXX	XXX	112,592	146,375	170,464	198,613	214,107	224,450	230,000	26,153	19,615
6. 1997	XXX	XXX	XXX	XXX	38,181	75,666	107,245	134,876	149,909	161,251	22,816	13,604
7. 1998	XXX	XXX	XXX	XXX	XXX	45,972	88,846	125,479	148,566	161,995	26,312	15,030
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	59,787	115,314	154,016	182,912	30,905	18,676
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70,779	130,069	172,549	33,596	21,024
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,437	129,609	31,696	21,256
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,136	22,741	18,368

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	115,968	207,280	340,782	370,671	406,090	422,381	438,835	449,895	460,101	372	279
2. 1993	19,744	47,229	61,909	85,099	87,215	88,602	89,444	89,899	90,446	90,686	19,030	7,348
3. 1994	XXX	20,379	46,773	88,636	91,077	92,583	93,346	93,897	94,165	94,558	20,613	8,625
4. 1995	XXX	XXX	18,756	84,712	87,311	89,200	90,001	90,247	90,687	91,068	17,154	7,439
5. 1996	XXX	XXX	XXX	42,609	44,916	46,981	47,899	48,583	49,109	49,442	6,721	8,236
6. 1997	XXX	XXX	XXX	XXX	691	2,085	2,795	2,866	2,905	2,909	137	155
7. 1998	XXX	XXX	XXX	XXX	XXX	1,201	2,652	3,172	3,178	3,180	49	124
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	741	820	823	825	2	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(635)	(634)	(633)		
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	71,350	116,933	208,256	217,597	223,900	229,279	233,527	236,118	239,131	23	35
2. 1993	162,259	223,337	249,837	282,257	289,237	294,593	299,225	301,362	302,965	304,295	61,498	30,647
3. 1994	XXX	167,086	226,469	289,520	298,379	310,694	314,268	316,812	318,265	320,431	57,800	32,684
4. 1995	XXX	XXX	162,441	280,619	297,828	309,944	316,964	322,165	325,346	328,046	60,983	32,191
5. 1996	XXX	XXX	XXX	193,510	238,852	255,200	267,892	225,300	321,950	235,420	54,227	29,622
6. 1997	XXX	XXX	XXX	XXX	108,796	147,227	160,279	172,227	178,488	182,077	37,454	20,078
7. 1998	XXX	XXX	XXX	XXX	XXX	130,639	178,469	191,054	202,106	214,501	40,890	23,121
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	143,335	187,811	203,343	211,257	37,644	21,582
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132,542	187,619	208,620	33,616	19,507
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140,896	199,905	30,371	18,761
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131,161	21,978	13,662

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 3F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000.	4,326	9,626	13,858	15,402	16,561	20,705	21,061	20,823	21,239		1
2. 1993												
3. 1994	XXX											1
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

1. Prior	.000.											
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	.000.	14,734	26,838	34,561	39,399	44,108	46,086	46,962	47,923	49,361	XXX	XXX
2. 1993	3,205	7,252	11,099	14,797	16,009	20,022	21,125	22,204	22,070	22,661	XXX	XXX
3. 1994	XXX	2,655	6,986	9,336	10,585	14,665	16,117	17,485	17,545	18,256	XXX	XXX
4. 1995	XXX	XXX	2,753	4,044	6,601	9,857	11,935	14,008	14,077	18,199	XXX	XXX
5. 1996	XXX	XXX	XXX	2,767	3,916	3,709	3,767	3,826	4,035	4,037	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	1,577	1,863	1,864	1,862	1,866	1,866	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	1,818	1,996	2,020	2,020	2,029	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,895	2,049	2,052	2,052	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,138	2,393	2,381	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,443	2,866	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,265	XXX	XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	.000.	106,561	187,154	271,443	339,424	384,382	439,002	553,479	602,515	767,674	110	475
2. 1993	3,777	13,318	28,919	38,505	40,812	44,572	48,043	49,484	50,071	50,175	2,295	2,348
3. 1994	XXX	6,490	15,466	31,362	39,609	46,886	49,259	51,655	52,235	53,126	2,194	2,441
4. 1995	XXX	XXX	4,267	24,836	38,799	45,036	48,735	51,686	53,386	55,027	2,173	2,294
5. 1996	XXX	XXX	XXX	8,221	16,643	30,445	39,136	46,015	50,527	52,146	2,156	2,472
6. 1997	XXX	XXX	XXX	XXX	3,098	19,284	30,676	38,814	42,067	45,626	1,951	2,190
7. 1998	XXX	XXX	XXX	XXX	XXX	4,098	14,181	23,016	31,032	35,238	1,916	3,479
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	20,699	33,245	50,060	55,998	2,033	29,996
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,020	43,929	66,268	1,882	61,679
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,682	38,962	1,503	45,104
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,320	939	26,277

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	.000.					(28)	(28)	(28)	(28)	(28)		
2. 1993											2	1
3. 1994	XXX											
4. 1995	XXX	XXX										1
5. 1996	XXX	XXX	XXX								1	2
6. 1997	XXX	XXX	XXX	XXX				1	2	4	1	
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5	61	61	61		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3	3		
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 3I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	149,473	220,630	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	160,587	206,739	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,810	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	266,107	294,312	4,307	
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,935,212	4,201,840	2,674,283	860,078
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,660,790	2,300,228	678,472

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	(930)	(1,049)	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	(11)	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	XXX	XXX

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	1,445	2,629	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,812	4,733	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	496	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000										XXX	XXX
2. 1993											XXX	XXX
3. 1994	XXX										XXX	XXX
4. 1995	XXX	XXX									XXX	XXX
5. 1996	XXX	XXX	XXX								XXX	XXX
6. 1997	XXX	XXX	XXX	XXX							XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 3N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	4,373	5,164	5,409	7,961	7,585	8,527	9,379	9,601	9,601	XXX	XXX
2. 1993	16,913	23,062	26,386	26,473	26,607	26,503	26,507	26,508	26,509	26,509	XXX	XXX
3. 1994	XXX	2,698	8,088	8,817	8,899	9,635	9,651	9,652	10,152	10,152	XXX	XXX
4. 1995	XXX	XXX	654	1,004	934	985	1,001	1,001	1,001	1,001	XXX	XXX
5. 1996	XXX	XXX	XXX	1,003	1,171	1,167	1,195	1,195	1,195	1,195	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	30	35	35	35	35	35	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,105	1,105	1,105	1,105	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137	137	137	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	000	12,072	22,136	28,953	29,482	32,086	32,638	33,095	33,407	33,407	XXX	XXX
2. 1993	4,052	14,891	19,924	22,491	24,216	22,192	22,346	22,435	22,584	22,584	XXX	XXX
3. 1994	XXX	6,195	15,604	19,273	20,635	19,467	19,735	20,084	20,401	20,401	XXX	XXX
4. 1995	XXX	XXX	5,720	11,723	12,741	12,423	12,803	13,030	13,253	13,253	XXX	XXX
5. 1996	XXX	XXX	XXX	6,481	11,953	4,678	4,878	5,593	5,758	5,758	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	63	884	1,059	1,099	1,155	1,155	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX		36	139	157	298	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			59	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		183	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE
Nonproportional Assumed Financial Lines

1. Prior	000	2,285	4,358	4,859	6,286	6,906	7,166	6,411	6,475	6,489	XXX	XXX
2. 1993	5,150	8,339	8,392	17,763	16,186	16,323	16,491	16,494	16,757	16,757	XXX	XXX
3. 1994	XXX	3,277	10,573	13,708	14,655	13,527	14,329	14,985	16,456	16,456	XXX	XXX
4. 1995	XXX	XXX	1,514	5,677	6,951	6,454	6,628	6,670	6,674	6,674	XXX	XXX
5. 1996	XXX	XXX	XXX	1,267	3,887	1,450	1,638	1,679	1,706	1,706	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX				141	240	240	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	77,600	179,306	302,513	408,900	537,975	608,275	781,883	846,165	937,671	35	155
2. 1993	.979	3,079	6,407	16,113	16,131	16,148	16,153	16,201	16,222	16,247	793	862
3. 1994	XXX	1,397	2,990	25,688	26,030	26,165	26,294	26,765	27,075	27,085	905	1,106
4. 1995	XXX	XXX	1,016	21,935	22,095	22,388	22,694	22,882	23,253	23,969	712	911
5. 1996	XXX	XXX	XXX	9,852	10,071	10,444	10,743	11,011	11,037	11,567	359	714
6. 1997	XXX	XXX	XXX	XXX	319	964	3,410	3,179	3,460	4,006	232	266
7. 1998	XXX	XXX	XXX	XXX	XXX	404	1,050	1,591	2,041	2,627	204	152
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	473	889	1,461	2,388	240	163
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	335	1,197	1,421	170	111
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	301	600	154	96
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	262	85	46

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.000	59	143	265	265	265	265	265	265	265		
2. 1993		27	27	27	27	27	27	27	27	27	2	1
3. 1994	XXX		1	1	1	1	1	1	1	1		
4. 1995	XXX	XXX										1
5. 1996	XXX	XXX	XXX	1	1	1	1	1	1	1	1	2
6. 1997	XXX	XXX	XXX	XXX		2	2	2	2	2	1	
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	293,983	69,380	48,226	28,637	5,177	4,598	4,106	3,141	512	1,528
2. 1993	221,029	70,204	25,253	13,874	5,742	2,467	951	2,739	212	2,957
3. 1994	XXX	230,724	71,632	21,355	9,655	5,561	3,173	5,781	155	3,877
4. 1995	XXX	XXX	225,492	62,844	22,612	8,901	4,626	7,816	151	3,836
5. 1996	XXX	XXX	XXX	241,436	59,955	23,806	10,659	10,494	11,469	6,271
6. 1997	XXX	XXX	XXX	XXX	278,589	80,804	29,091	11,695	12,372	8,580
7. 1998	XXX	XXX	XXX	XXX	XXX	268,407	63,023	32,421	16,019	19,570
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	327,129	60,726	39,997	31,005
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	305,773	54,546	67,022
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	344,536	144,348
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	456,650

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	316,799	207,178	102,135	38,639	45,379	52,574	32,548	24,815	3,567	8,333
2. 1993	607,322	151,605	72,290	32,212	24,000	16,874	20,083	6,216	4,314	1,648
3. 1994	XXX	603,074	186,840	57,682	44,029	41,582	45,857	15,076	3,896	4,066
4. 1995	XXX	XXX	627,304	172,643	96,298	95,486	73,281	26,890	9,785	7,508
5. 1996	XXX	XXX	XXX	708,786	209,959	139,680	87,527	55,605	23,860	17,772
6. 1997	XXX	XXX	XXX	XXX	750,514	272,670	181,145	108,851	48,359	32,490
7. 1998	XXX	XXX	XXX	XXX	XXX	724,346	337,901	217,093	108,372	46,201
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	782,466	397,919	160,541	100,923
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	913,139	360,639	210,671
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	975,717	395,053
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,014,647

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	56,158	42,751	41,005	23,640	16,848	7,477	4,849	4,232	2,183	1,735
2. 1993	50,615	21,378	7,394	6,831	4,081	1,312	478	195	167	88
3. 1994	XXX	60,933	17,328	8,615	2,797	1,498	926	620	161	147
4. 1995	XXX	XXX	64,240	17,618	12,893	5,350	722	1,131	1,052	151
5. 1996	XXX	XXX	XXX	37,319	17,593	6,751	1,585	2,660	1,005	175
6. 1997	XXX	XXX	XXX	XXX	38,622	17,746	5,862	5,719	5,277	127
7. 1998	XXX	XXX	XXX	XXX	XXX	47,491	13,820	9,611	9,986	1,811
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	39,498	16,641	11,362	3,632
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,761	15,783	6,288
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,868	14,975
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,677

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	220,043	169,311	136,980	105,342	95,737	77,225	61,542	65,926	54,918	46,715
2. 1993	57,891	39,773	16,188	5,161	3,768	3,093	5,683	1,667	1,403	2,864
3. 1994	XXX	47,405	22,605	1,704	537	417	698	634	362	558
4. 1995	XXX	XXX	42,787	3,054	469	416	484	449	254	325
5. 1996	XXX	XXX	XXX	5,665	1,788	1,263	1,117	314	152	213
6. 1997	XXX	XXX	XXX	XXX	3,547	2,511	2,217	17	11	184
7. 1998	XXX	XXX	XXX	XXX	XXX	1,518	240	13	8	8
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6,487	6	5	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	2	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	107,491	56,196	56,615	7,614	7,250	7,751	3,182	775	113	71
2. 1993	81,762	36,435	23,358	3,023	1,812	1,873	1,015	501	28	188
3. 1994	XXX	95,992	48,204	5,695	2,783	2,316	1,520	907	114	182
4. 1995	XXX	XXX	76,310	26,240	7,964	3,271	2,039	2,359	340	397
5. 1996	XXX	XXX	XXX	31,508	22,325	6,536	(37,701)	1,983	1,605	272
6. 1997	XXX	XXX	XXX	XXX	28,572	13,739	5,833	5,299	2,917	1,357
7. 1998	XXX	XXX	XXX	XXX	XXX	31,753	14,200	6,909	4,764	2,756
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	38,177	10,742	8,305	2,553
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,093	9,016	3,575
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,719	13,595
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,978

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SCHEDULE P - PART 4F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	19,530	17,223	15,341	21,877	19,278	15,712	13,337	4,002	533	413
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	13,445	11,948	8,997	6,953	5,122	8,729	4,865	5,276	3,682	3,671
2. 1993	1,163	3,028	4,291	2,280	1,332	3,806	1,688	1,747	1,426	1,425
3. 1994	XXX	1,138	1,107	2,726	1,865	5,763	1,633	1,507	1,131	1,131
4. 1995	XXX	XXX	1,255	2,784	2,032	8,774	5,368	5,644	5,341	5,341
5. 1996	XXX	XXX	XXX	1,307	1,735	465	92	128	77	77
6. 1997	XXX	XXX	XXX	XXX	340	164	60	55	14	9
7. 1998	XXX	XXX	XXX	XXX	XXX	267	113	75	24	12
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	502	134	69	28
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	552	142	33
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	429	116
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	599

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	358,152	696,486	365,215	558,938	515,912	466,139	327,947	276,767	193,447	206,318
2. 1993	24,156	13,662	5,113	3,699	2,160	2,191	3,228	648	1,777	3,147
3. 1994	XXX	30,280	9,216	3,346	3,201	3,341	2,414	1,444	1,386	1,085
4. 1995	XXX	XXX	32,306	10,597	7,472	5,865	4,109	3,151	1,325	746
5. 1996	XXX	XXX	XXX	16,212	10,830	(7,722)	4,609	5,118	2,120	1,115
6. 1997	XXX	XXX	XXX	XXX	22,103	13,406	8,353	9,374	3,975	2,646
7. 1998	XXX	XXX	XXX	XXX	XXX	24,090	13,891	11,755	5,543	3,043
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	30,242	17,560	13,738	6,492
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,143	18,820	15,267
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,752	25,992
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,640

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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SCHEDULE P - PART 4I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	5	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,428	66,932	9,730
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,363	5,759
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,875

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(264,832)	(20,545)	(21,859)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(208,166)	(26,780)
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(136,902)

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,030	(11,259)	(10,994)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	306	
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	290

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,422		
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,210	524
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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SCHEDULE P - PART 4N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	6,336	547	444	152	125	342	1,455	1,202	741	741
2. 1993	3,152	2,230	671	41	228	3	19			
3. 1994	XXX	1,065	625	29	93	(4)	80			
4. 1995	XXX	XXX	803	228	227	9	41			
5. 1996	XXX	XXX	XXX	250	171		87			
6. 1997	XXX	XXX	XXX	XXX	4					
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	125,205	107,888	99,133	25,925	38,627	9,427	2,694	3,464	2,065	2,065
2. 1993	24,892	23,992	24,512	10,323	9,110	2,103	986	2,230	1,413	1,413
3. 1994	XXX	24,267	25,742	12,587	12,236	3,771	2,596	3,202	3,140	3,140
4. 1995	XXX	XXX	24,237	17,910	15,514	3,128	1,604	2,409	2,279	2,279
5. 1996	XXX	XXX	XXX	16,320	16,661	2,182	1,204	2,628	2,357	2,357
6. 1997	XXX	XXX	XXX	XXX	1,598	2,091	1,067	(33)	(65)	(65)
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4P - REINSURANCE
Nonproportional Assumed Financial Lines

1. Prior	16,151	10,918	6,987	913	1,179	1,181	297	201	108	107
2. 1993	286	1,115	876	280	408	526	1,313	2,980	2,157	2,157
3. 1994	XXX	4,272	4,062	2,182	2,056	1,633	1,342	1,839	796	796
4. 1995	XXX	XXX	3,142	463	3,406	126	122	62	48	48
5. 1996	XXX	XXX	XXX	2,285	4,414	1,263	809	88	92	92
6. 1997	XXX	XXX	XXX	XXX			47	19	10	10
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	451,002	392,727	384,139	484,067	347,505	388,097	568,377	477,006	498,528	411,438
2. 1993	16,305	10,931	5,161	135	64	28	22	28		25
3. 1994	XXX	25,860	10,419	189	87	71	18	74	77	19
4. 1995	XXX	XXX	17,425	1,294	385	126	63	120	78	202
5. 1996	XXX	XXX	XXX	852	1,014	101	63	206	262	131
6. 1997	XXX	XXX	XXX	XXX	1,320	416	71	245	225	215
7. 1998	XXX	XXX	XXX	XXX	XXX	820	357	268	196	293
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	994	315	529	170
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,757	653	276
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	979	645
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	956

SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	133,558	14,972	10,530	8,609	7,890	7,542	7,561	7,549	7,592	7,679
2. 1993	774,000	841,912	845,938	847,515	848,478	848,980	849,261	849,471	849,606	849,662
3. 1994	XXX	776,946	850,401	854,247	856,332	857,390	857,936	858,374	858,639	858,760
4. 1995	XXX	XXX	777,004	880,277	884,611	886,423	887,385	888,089	888,477	888,640
5. 1996	XXX	XXX	XXX	857,545	646,820	953,979	955,785	956,968	957,631	957,917
6. 1997	XXX	XXX	XXX	XXX	607,374	673,159	676,562	678,418	679,320	679,770
7. 1998	XXX	XXX	XXX	XXX	XXX	715,553	791,889	796,198	798,050	799,040
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	684,910	746,346	750,639	752,563
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	659,318	775,812	781,088
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	634,393	721,339
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	563,479

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	14,968	8,050	4,988	3,171	2,194	1,268	850	651	426	309
2. 1993	50,117	6,046	3,733	2,425	1,434	859	517	359	231	143
3. 1994	XXX	55,158	7,316	4,577	2,829	1,613	936	572	348	225
4. 1995	XXX	XXX	74,654	7,659	4,306	2,510	1,430	913	498	308
5. 1996	XXX	XXX	XXX	66,873	6,867	3,855	2,257	1,323	734	489
6. 1997	XXX	XXX	XXX	XXX	51,921	6,370	3,367	2,028	1,091	586
7. 1998	XXX	XXX	XXX	XXX	XXX	58,495	7,309	3,870	2,104	1,087
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	51,382	6,807	3,505	1,995
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,433	7,524	3,773
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,363	11,112
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,870

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	76,850	5,807	2,250	1,021	715	470	471	534	761	880
2. 1993	1,075,980	1,123,164	1,126,414	1,127,543	1,128,015	1,128,216	1,128,376	1,128,499	1,128,626	1,128,664
3. 1994	XXX	1,120,636	1,172,260	1,175,673	1,176,954	1,177,421	1,177,637	1,177,816	1,178,020	1,178,085
4. 1995	XXX	XXX	1,134,653	1,209,509	1,213,232	1,214,280	1,214,731	1,215,222	1,215,577	1,215,685
5. 1996	XXX	XXX	XXX	1,228,113	1,299,183	1,302,865	1,303,960	1,304,662	1,305,170	1,305,410
6. 1997	XXX	XXX	XXX	XXX	893,903	941,252	944,291	945,593	946,209	946,559
7. 1998	XXX	XXX	XXX	XXX	XXX	1,040,989	1,096,993	1,101,241	1,102,730	1,103,504
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	982,816	1,029,835	1,034,338	1,036,285
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	967,516	1,064,552	1,070,431
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	958,643	1,033,553
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	879,856

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SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO
LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	532,994	258,685	216,370	204,271	1,007,573	1,004,568	1,003,775	1,003,298	1,003,425	1,003,679
2. 1993	855,915	1,126,921	1,166,104	1,181,697	1,190,687	1,195,272	1,197,325	1,198,303	1,198,779	1,199,085
3. 1994	XXX	869,851	1,133,977	1,178,082	1,199,056	1,210,127	1,215,397	1,217,702	1,218,858	1,219,425
4. 1995	XXX	XXX	889,711	1,176,709	1,228,982	1,253,076	1,265,460	1,271,280	1,274,035	1,275,302
5. 1996	XXX	XXX	XXX	963,565	1,272,988	1,327,500	1,355,428	1,369,779	1,375,922	1,378,593
6. 1997	XXX	XXX	XXX	XXX	981,171	1,295,652	1,363,517	1,392,954	1,405,612	1,411,300
7. 1998	XXX	XXX	XXX	XXX	XXX	964,648	1,277,704	1,328,445	1,351,470	1,363,016
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,001,797	1,312,621	1,363,920	1,385,471
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	995,769	1,312,995	1,360,213
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	967,051	1,262,408
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	922,620

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	118,562	60,273	35,199	20,830	12,116	7,447	4,765	3,421	2,478	1,984
2. 1993	281,761	70,231	40,476	24,532	13,448	7,019	3,828	2,224	1,301	723
3. 1994	XXX	291,356	87,475	51,019	29,545	15,513	7,678	4,183	2,098	1,082
4. 1995	XXX	XXX	328,310	102,536	57,667	32,416	16,601	8,579	4,217	2,194
5. 1996	XXX	XXX	XXX	366,560	107,042	61,978	34,146	17,243	8,455	4,243
6. 1997	XXX	XXX	XXX	XXX	362,541	103,281	56,384	30,517	15,109	7,229
7. 1998	XXX	XXX	XXX	XXX	XXX	347,078	88,464	49,294	27,361	13,231
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	342,511	84,527	45,282	24,377
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	342,568	79,143	42,309
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	317,182	74,677
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	294,817

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	124,382	14,802	5,541	415	682	363	263	249	2,024	2,066
2. 1993	2,126,612	2,243,099	2,253,742	2,256,772	2,257,848	2,258,261	2,258,433	2,258,496	2,258,535	2,258,546
3. 1994	XXX	2,168,256	2,285,664	2,296,313	2,299,868	2,301,015	2,301,417	2,301,607	2,301,677	2,301,708
4. 1995	XXX	XXX	2,255,084	2,384,951	2,396,296	2,400,671	2,401,910	2,402,358	2,402,559	2,402,632
5. 1996	XXX	XXX	XXX	2,403,109	2,541,801	2,554,893	2,559,238	2,561,152	2,561,694	2,561,909
6. 1997	XXX	XXX	XXX	XXX	2,407,698	2,547,338	2,569,320	2,579,517	2,581,090	2,581,620
7. 1998	XXX	XXX	XXX	XXX	XXX	2,388,292	2,527,972	2,543,368	2,548,231	2,549,660
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,433,768	2,565,736	2,579,248	2,583,907
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,453,079	2,597,053	2,610,557
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,371,116	2,497,437
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,208,084

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SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK
LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	17,670	10,466	9,387	8,901	8,698	8,606	8,705	8,285	8,477	8,508
2. 1993	15,435	21,132	22,226	22,679	22,834	22,923	22,976	22,817	22,831	22,840
3. 1994	XXX	20,166	27,008	28,207	28,633	28,887	28,999	28,863	28,908	28,923
4. 1995	XXX	XXX	21,365	28,231	29,117	29,615	29,898	29,877	29,940	29,970
5. 1996	XXX	XXX	XXX	19,245	24,249	25,246	25,814	25,912	26,083	26,153
6. 1997	XXX	XXX	XXX	XXX	15,723	20,945	22,052	22,411	22,687	22,816
7. 1998	XXX	XXX	XXX	XXX	XXX	18,118	24,365	25,474	26,021	26,312
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	22,196	28,918	30,289	30,905
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,321	32,135	33,553
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,156	31,696
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,741

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	5,849	2,351	1,432	676	391	246	168	119	91	61
2. 1993	7,092	2,077	1,213	471	286	174	104	60	46	21
3. 1994	XXX	7,827	2,927	1,011	627	361	204	130	59	33
4. 1995	XXX	XXX	8,913	1,885	1,113	679	367	200	97	54
5. 1996	XXX	XXX	XXX	5,608	2,099	1,350	781	442	238	113
6. 1997	XXX	XXX	XXX	XXX	5,654	1,994	1,185	689	376	204
7. 1998	XXX	XXX	XXX	XXX	XXX	6,522	2,101	1,201	688	378
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	7,532	2,274	1,329	761
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,052	2,464	1,437
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,231	2,267
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,367

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	6,104	784	311	70	25	15	18	36	103	119
2. 1993	34,843	38,432	38,853	38,936	38,964	38,973	38,976	38,980	38,985	38,987
3. 1994	XXX	42,580	46,885	47,309	47,409	47,456	47,467	47,472	47,475	47,475
4. 1995	XXX	XXX	46,091	50,464	50,732	50,837	50,877	50,889	50,893	50,896
5. 1996	XXX	XXX	XXX	42,526	45,735	46,047	46,252	46,303	46,323	46,325
6. 1997	XXX	XXX	XXX	XXX	33,308	36,390	36,737	36,861	36,900	36,917
7. 1998	XXX	XXX	XXX	XXX	XXX	37,684	41,342	41,756	41,883	41,930
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	45,943	49,740	50,192	50,342
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,996	55,571	56,014
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,932	54,919
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,476

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	15,505	5,535	5,978	4,933	4,514	4,680	4,653	6,073	6,380	6,752
2. 1993	13,476	17,686	18,559	18,855	18,908	18,928	18,927	19,004	19,015	19,030
3. 1994	XXX	14,699	19,578	20,396	20,463	20,503	20,505	20,587	20,606	20,613
4. 1995	XXX	XXX	12,607	16,867	16,976	17,033	17,035	17,126	17,137	17,154
5. 1996	XXX	XXX	XXX	6,317	6,499	6,603	6,603	6,673	6,693	6,721
6. 1997	XXX	XXX	XXX	XXX	55	129	131	135	137	137
7. 1998	XXX	XXX	XXX	XXX	XXX	49	49	49	49	49
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX			2	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2										
Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	22,960	14,548	10,471	5,497	4,364	3,495	3,630	3,860	3,131	2,765
2. 1993	5,631	3,037	1,636	352	215	140	134	274	185	166
3. 1994	XXX	7,081	3,602	480	276	183	138	271	161	143
4. 1995	XXX	XXX	6,776	612	369	193	145	278	197	171
5. 1996	XXX	XXX	XXX	727	447	251	172	467	306	232
6. 1997	XXX	XXX	XXX	XXX	207	146	119	180	118	102
7. 1998	XXX	XXX	XXX	XXX	XXX	252	260	27	20	17
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	199	17	14	14
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	5,704	1,374	892	564	514	563	591	735	1,082	1,367
2. 1993	24,013	27,383	27,754	27,912	27,928	27,935	27,938	27,946	27,946	27,954
3. 1994	XXX	27,878	32,122	32,434	32,460	32,485	32,486	32,498	32,499	32,507
4. 1995	XXX	XXX	27,007	30,850	30,924	30,951	30,954	30,963	30,972	30,976
5. 1996	XXX	XXX	XXX	14,891	15,136	15,206	15,213	15,232	15,237	15,242
6. 1997	XXX	XXX	XXX	XXX	382	484	500	503	503	507
7. 1998	XXX	XXX	XXX	XXX	XXX	403	448	450	450	450
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	145	151	151	151
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	14,508	3,438	2,467	1,950	1,726	1,666	1,675	1,392	1,578	1,601
2. 1993	52,576	60,104	61,061	61,442	61,608	61,693	61,755	61,485	61,492	61,498
3. 1994	XXX	48,354	56,425	57,391	57,780	57,978	58,086	57,766	57,787	57,800
4. 1995	XXX	XXX	49,763	60,284	60,970	61,273	61,466	60,903	60,947	60,983
5. 1996	XXX	XXX	XXX	46,427	53,713	54,340	54,640	54,095	54,188	54,227
6. 1997	XXX	XXX	XXX	XXX	31,520	37,338	37,950	37,250	37,384	37,454
7. 1998	XXX	XXX	XXX	XXX	XXX	34,686	40,811	40,549	40,748	40,890
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	32,621	36,895	37,430	37,644
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,164	33,146	33,616
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,631	30,371
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,978

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	5,234	2,888	1,729	712	451	322	240	181	135	95
2. 1993	8,076	2,271	1,327	519	295	160	89	53	39	24
3. 1994	XXX	9,161	2,968	1,063	591	340	182	106	66	47
4. 1995	XXX	XXX	11,618	1,879	1,033	566	289	148	83	42
5. 1996	XXX	XXX	XXX	7,504	1,649	924	514	273	110	55
6. 1997	XXX	XXX	XXX	XXX	6,559	1,495	805	400	207	102
7. 1998	XXX	XXX	XXX	XXX	XXX	6,847	1,507	689	425	190
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,854	1,331	683	406
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,011	1,369	765
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,553	1,328
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,279

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	9,605	1,274	547	293	135	134	171	162	273	291
2. 1993	85,645	91,941	92,689	92,910	92,956	92,991	93,005	93,012	93,022	93,027
3. 1994	XXX	83,712	91,162	91,887	92,054	92,120	92,222	92,247	92,255	92,260
4. 1995	XXX	XXX	88,353	96,330	96,806	96,935	97,874	97,898	97,909	97,920
5. 1996	XXX	XXX	XXX	78,316	84,324	84,793	83,944	84,003	84,027	84,041
6. 1997	XXX	XXX	XXX	XXX	53,952	58,454	58,854	58,986	59,045	59,075
7. 1998	XXX	XXX	XXX	XXX	XXX	60,571	64,788	65,155	65,279	65,329
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	55,353	58,982	59,488	59,624
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,070	53,193	53,576
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,279	49,197
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,034

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SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	391	405	416	422	438	440	456	457	462	462
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	117	79	61	57	29	23	23	11	6	5
2. 1993										
3. 1994	XXX	1								
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	13	13	11	6		2	8	14	17	17
2. 1993										
3. 1994	XXX	1	1	1	1	1	1	1	1	1
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	4,859	3,244	2,670	2,546	2,555	2,589	2,656	2,637	3,153	3,263
2. 1993	1,546	2,068	2,197	2,263	2,308	2,330	2,354	2,289	2,294	2,295
3. 1994	XXX	1,498	1,994	2,106	2,184	2,241	2,265	2,178	2,187	2,194
4. 1995	XXX	XXX	1,426	1,926	2,070	2,151	2,211	2,141	2,161	2,173
5. 1996	XXX	XXX	XXX	1,409	1,881	2,046	2,127	2,108	2,137	2,156
6. 1997	XXX	XXX	XXX	XXX	1,205	1,678	1,844	1,877	1,928	1,951
7. 1998	XXX	XXX	XXX	XXX	XXX	1,104	1,625	1,756	1,863	1,916
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,231	1,710	1,915	2,033
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,143	1,699	1,882
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,059	1,503
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	939

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	5,805	4,340	3,289	2,861	2,597	2,332	2,366	2,238	2,006	1,734
2. 1993	739	349	278	149	101	60	43	28	20	19
3. 1994	XXX	722	464	278	187	117	62	38	26	16
4. 1995	XXX	XXX	789	448	306	198	109	84	53	31
5. 1996	XXX	XXX	XXX	829	550	338	210	134	79	42
6. 1997	XXX	XXX	XXX	XXX	834	520	324	185	110	56
7. 1998	XXX	XXX	XXX	XXX	XXX	1,029	519	309	174	86
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,533	564	298	157
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,392	461	266
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,770	417
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,280

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	2,100	1,158	617	448	766	1,013	2,008	3,082	5,067	5,380
2. 1993	3,946	4,521	4,736	4,803	4,834	4,861	4,878	4,885	4,887	4,891
3. 1994	XXX	3,852	4,543	4,736	4,836	4,881	4,899	4,911	4,916	4,919
4. 1995	XXX	XXX	3,671	4,415	4,589	4,658	4,689	4,711	4,744	4,752
5. 1996	XXX	XXX	XXX	3,744	4,491	4,674	4,754	4,798	4,811	4,822
6. 1997	XXX	XXX	XXX	XXX	3,357	3,988	4,167	4,239	4,277	4,299
7. 1998	XXX	XXX	XXX	XXX	XXX	4,655	5,280	5,421	5,505	5,528
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	31,310	31,959	32,107	32,186
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,991	63,644	63,805
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,328	46,989
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,477

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	3					(3)				
2. 1993										2
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							1
6. 1997	XXX	XXX	XXX	XXX						1
7. 1998	XXX	XXX	XXX	XXX	XXX			1	1	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1	5	5	5
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	1									
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX			1	1	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2		1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX			1	2	2	2
7. 1998	XXX	XXX	XXX	XXX	XXX			1	1	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2	6	6	6
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3	3
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	1,589	1,477	1,382	1,352	3,801	3,880	3,942	4,004	4,211	4,244
2. 1993	448	690	764	791	792	793	793	793	793	793
3. 1994	XXX	579	832	892	898	901	904	904	905	905
4. 1995	XXX	XXX	481	682	692	697	700	703	702	712
5. 1996	XXX	XXX	XXX	287	334	343	346	353	357	359
6. 1997	XXX	XXX	XXX	XXX	135	197	213	221	229	232
7. 1998	XXX	XXX	XXX	XXX	XXX	125	179	189	197	204
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	163	213	228	240
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	159	170
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110	154
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	2,678	1,919	2,085	1,523	1,460	1,394	931	935	929	1,015
2. 1993	377	217	148	2	2	3	2	1	1	1
3. 1994	XXX	441	279	12	9	4	2	1	1	1
4. 1995	XXX	XXX	451	20	17	16	17	21	20	26
5. 1996	XXX	XXX	XXX	59	21	21	17	19	16	11
6. 1997	XXX	XXX	XXX	XXX	91	51	37	40	28	39
7. 1998	XXX	XXX	XXX	XXX	XXX	56	29	26	17	7
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	77	46	29	19
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55	38	29
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62	30
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	979	563	405	308	432	623	928	1,675	2,603	2,877
2. 1993	1,231	1,642	1,765	1,793	1,796	1,797	1,797	1,797	1,797	1,797
3. 1994	XXX	1,663	2,165	2,276	2,279	2,279	2,279	2,279	2,280	2,280
4. 1995	XXX	XXX	1,588	2,005	2,023	2,031	2,046	2,052	2,062	2,077
5. 1996	XXX	XXX	XXX	988	1,042	1,058	1,067	1,075	1,081	1,084
6. 1997	XXX	XXX	XXX	XXX	315	403	438	479	500	537
7. 1998	XXX	XXX	XXX	XXX	XXX	280	332	355	358	363
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	319	393	411	422
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232	291	310
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	230	280
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	3	1	1							
2. 1993		2	2	2	2	2	2	2	2	2
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 1997	XXX	XXX	XXX	XXX		1	1	1	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	6	3	3							
2. 1993	1									
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	1									
2. 1993	2	3	3	3	3	3	3	3	3	3
3. 1994	XXX									
4. 1995	XXX	XXX		1	1	1	1	1	1	1
5. 1996	XXX	XXX	XXX	3	3	3	3	3	3	3
6. 1997	XXX	XXX	XXX	XXX		1	1	1	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	704,376	140,514	134,629	127,104	135,006	134,335	138,797	134,898	134,815	134,730	(85)
2. 1993	272,158	315,688	316,975	317,319	317,590	317,562	317,632	317,653	317,761	317,712	(49)
3. 1994	XXX	307,462	321,761	322,341	322,533	323,198	323,319	323,330	323,474	323,477	.3
4. 1995	XXX	XXX	367,634	373,154	373,523	373,538	374,399	374,336	374,066	374,129	.63
5. 1996	XXX	XXX	XXX	335,702	339,019	339,278	339,587	339,533	339,643	339,663	.20
6. 1997	XXX	XXX	XXX	XXX	222,144	223,219	223,351	223,260	223,305	223,285	(.20)
7. 1998	XXX	XXX	XXX	XXX	XXX	242,403	243,061	242,975	243,248	243,184	(.64)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	263,264	262,079	262,515	262,283	(.232)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	282,633	283,528	283,226	(.302)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	306,576	306,481	(.95)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	341,704	341,704
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	340,943
13. Earned Premiums (Sch P, Part 1)	286,569	354,078	381,072	332,471	227,494	244,476	266,796	281,724	308,306	340,943	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	15,834	7,916	7,905	7,905	7,905	7,905	7,905	7,905	7,905	7,998	(.93)
2. 1993	5,072	5,819	5,816	5,816	5,816	5,816	5,816	5,816	5,816	5,770	(.46)
3. 1994	XXX	6,574	6,409	6,377	6,377	6,377	6,377	6,377	6,377	6,324	(.53)
4. 1995	XXX	XXX	8,141	8,147	8,147	8,147	8,147	8,147	8,147	8,117	(.30)
5. 1996	XXX	XXX	XXX	6,246	6,248	6,248	6,248	6,248	6,248	6,209	(.39)
6. 1997	XXX	XXX	XXX	XXX	3,391	3,391	3,391	3,391	3,391	3,365	(.26)
7. 1998	XXX	XXX	XXX	XXX	XXX	2,819	2,819	2,819	2,819	2,804	(.15)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,728	3,728	3,729	3,723	(.6)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,911	1,911	1,905	(.6)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,006	2,006	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,018	3,018
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,704
13. Earned Premiums (Sch P, Part 1)	4,323	7,308	7,973	6,220	3,393	2,819	3,728	1,911	2,007	2,704	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	2,443,990	181,882	175,236	177,033	176,889	176,263	176,304	176,635	176,691	176,790	.99
2. 1993	155,839	168,732	169,908	169,964	169,966	169,970	169,931	169,923	169,938	169,910	(.28)
3. 1994	XXX	158,520	171,803	172,021	172,017	172,022	171,980	171,967	171,979	171,972	(.7)
4. 1995	XXX	XXX	135,297	137,673	137,670	137,679	137,669	137,650	137,681	137,666	(.15)
5. 1996	XXX	XXX	XXX	92,682	92,449	92,451	92,450	92,437	92,508	92,484	(.24)
6. 1997	XXX	XXX	XXX	XXX	8,326	7,896	7,915	7,905	8,076	8,033	(.43)
7. 1998	XXX	XXX	XXX	XXX	XXX	7,627	7,588	7,583	7,853	7,754	(.99)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	7,765	7,776	8,198	8,044	(.154)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	6	(.235)	(.241)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	202	207	.5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	399	399
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(108)
13. Earned Premiums (Sch P, Part 1)	202,249	176,600	148,185	95,488	8,347	7,133	7,703	319	1,544	(108)	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	36,432	3,443	3,441	3,440	3,440	3,440	3,440	3,440	3,440	3,440	
2. 1993	1,175	1,556	1,556	1,556	1,556	1,556	1,556	1,556	1,556	1,556	
3. 1994	XXX	1,736	1,550	1,550	1,550	1,550	1,550	1,550	1,550	1,550	
4. 1995	XXX	XXX	2,005	1,430	1,430	1,430	1,430	1,430	1,430	1,430	
5. 1996	XXX	XXX	XXX	2,769	2,769	2,769	2,769	2,769	2,769	2,769	
6. 1997	XXX	XXX	XXX	XXX	696	696	696	696	696	696	
7. 1998	XXX	XXX	XXX	XXX	XXX	(860)	(860)	(860)	(860)	(860)	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	(229)	(229)	(229)	(229)	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40		40	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(249)	(249)	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228	228
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228
13. Earned Premiums (Sch P, Part 1)	1,194	2,219	1,819	2,194	696	(860)	(229)	40	(249)	228	XXX

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	1,070,692	198,169	197,953	197,851	197,964	197,972	3,402		(3)	(3)	
2. 1993	448,190	466,921	467,871	467,861	467,857	467,857	467,812	467,813	467,814	467,812	(2)
3. 1994	XXX	478,786	485,589	482,297	482,258	482,258	482,234	482,237	482,216	482,167	(49)
4. 1995	XXX	XXX	507,394	507,771	507,740	507,734	507,723	507,728	507,733	507,731	(2)
5. 1996	XXX	XXX	XXX	468,410	468,077	468,084	467,966	467,966	467,963	467,959	(4)
6. 1997	XXX	XXX	XXX	XXX	356,738	356,127	356,277	356,227	356,191	356,184	(7)
7. 1998	XXX	XXX	XXX	XXX	XXX	369,781	369,117	368,960	368,825	368,812	(13)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	371,205	370,794	370,578	370,539	(39)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	370,014	369,689	369,596	(93)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	392,003	391,429	(574)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	422,056	422,056
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	421,273
13. Earned Premiums (Sch P, Part 1)	454,850	497,720	512,134	468,369	356,326	369,176	370,472	369,405	391,270	421,273	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	67,421	11,951	11,910	11,910	11,910	11,910	11,910	11,910	11,910	11,910	
2. 1993	25,920	28,899	28,845	28,845	28,845	28,845	28,845	28,845	28,845	28,845	
3. 1994	XXX	65,764	64,415	64,417	64,417	64,417	64,417	64,417	64,417	64,417	
4. 1995	XXX	XXX	63,796	63,581	63,582	63,582	63,582	63,582	63,582	63,582	
5. 1996	XXX	XXX	XXX	56,070	56,096	56,096	56,096	56,096	56,096	56,096	
6. 1997	XXX	XXX	XXX	XXX	22,252	22,252	22,252	22,252	22,252	22,252	
7. 1998	XXX	XXX	XXX	XXX	XXX	18,629	18,629	18,629	18,629	18,629	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	12,975	12,975	12,975	12,975	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,936	5,936	5,936	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,707	4,707	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,500	3,500
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,500
13. Earned Premiums (Sch P, Part 1)	28,844	68,033	62,393	55,857	22,279	18,629	12,975	5,936	4,707	3,500	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	314,391	77,719	78,962	77,450	77,526	77,604	81,331	76,833	75,925	75,925	
2. 1993	81,768	83,309	83,537	83,485	83,485	83,485	83,489	83,471	83,498	83,479	(19)
3. 1994	XXX	86,927	88,591	88,148	88,148	88,147	88,192	88,103	88,131	88,123	(8)
4. 1995	XXX	XXX	90,832	91,607	91,612	91,609	91,545	91,427	91,550	91,544	(6)
5. 1996	XXX	XXX	XXX	89,201	89,307	89,312	89,263	88,908	89,071	89,047	(24)
6. 1997	XXX	XXX	XXX	XXX	67,183	67,206	67,321	67,070	67,544	67,512	(32)
7. 1998	XXX	XXX	XXX	XXX	XXX	73,989	74,023	73,924	74,225	74,131	(94)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	79,690	79,716	79,812	79,748	(64)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129,709	129,676	129,653	(23)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114,622	114,603	(19)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,054	110,054
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109,765
13. Earned Premiums (Sch P, Part 1)	81,838	89,196	92,285	88,057	67,379	74,092	79,718	129,746	114,874	109,765	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	47,240	14,197	10,598	20,266	13,213	13,213	13,213	13,213	13,216	13,216	
2. 1993	10,535	10,982	10,544	11,792	11,792	11,792	11,792	11,792	11,792	11,792	
3. 1994	XXX	19,526	18,658	19,923	19,923	19,923	19,923	19,923	19,923	19,923	
4. 1995	XXX	XXX	20,786	22,631	22,631	22,631	22,631	22,631	22,631	22,631	
5. 1996	XXX	XXX	XXX	1,710	1,740	1,740	1,740	1,740	1,740	1,740	
6. 1997	XXX	XXX	XXX	XXX	2,697	2,697	2,697	2,697	2,697	2,697	
7. 1998	XXX	XXX	XXX	XXX	XXX	2,731	2,731	2,731	2,731	2,731	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,724	1,724	1,724	1,724	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,207	1,207	1,207	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(108)	(108)	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	236	236
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	236
13. Earned Premiums (Sch P, Part 1)	11,362	20,506	17,324	13,819	2,727	2,731	1,724	1,207	(108)	236	XXX

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SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	38		102					1			
2. 1993	164	164	161	161	161	158	158	158	158	158	
3. 1994	XXX	(47)	(46)	(46)	(47)	(47)	(47)	(47)	(47)	(47)	
4. 1995	XXX	XXX	140	140	138	138	138	137	137	137	
5. 1996	XXX	XXX	XXX	118	111	111	111	111	111	111	
6. 1997	XXX	XXX	XXX	XXX	18	15	15	14	14	14	
7. 1998	XXX	XXX	XXX	XXX	XXX	21	21	16	16	16	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4	1	1	1	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	7	7	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4
13. Earned Premiums (Sch P, Part 1)	164	(47)	238	118	7	17	3	(2)	6	4	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	57,479	(149)	112		(19,950)	19,950	19,950	19,950	19,950	19,950	
2. 1993	16,179	26,551	27,146	27,146	27,146	27,146	27,146	27,146	27,146	27,146	
3. 1994	XXX	14,239	24,551	24,551	24,551	24,551	24,551	24,551	24,551	24,551	
4. 1995	XXX	XXX	11,007	11,007	11,007	11,007	11,007	11,007	11,007	11,007	
5. 1996	XXX	XXX	XXX	8,495	8,495	8,495	8,495	8,495	8,495	8,495	
6. 1997	XXX	XXX	XXX	XXX	31	31	31	31	31	31	
7. 1998	XXX	XXX	XXX	XXX	XXX	47	47	47	47	47	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,008	3,008	3,008	3,008	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,261	2,261	2,261	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,916	1,916	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,882	2,882
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,882
13. Earned Premiums (Sch P, Part 1)	22,657	24,501	22,699	8,495	31	47	3,008	2,261	1,916	2,882	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	16,724	16	(9)		(897)	(897)	(897)	(897)	(897)	(897)	
2. 1993	183	253	246	246	246	246	246	246	246	246	
3. 1994	XXX	794	554	554	554	554	554	554	554	554	
4. 1995	XXX	XXX	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	
5. 1996	XXX	XXX	XXX	805	805	805	805	805	805	805	
6. 1997	XXX	XXX	XXX	XXX	5	5	5	5	5	5	
7. 1998	XXX	XXX	XXX	XXX	XXX	2	2	2	2	2	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	80	80	80	80	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	22
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22
13. Earned Premiums (Sch P, Part 1)	1,279	1,002	987	805	5	2	80			22	XXX

SCHEDULE P - PART 6O - REINSURANCE B - NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	125,167	2,001	154		47,841	44,841	44,841	44,841	44,841	44,841	
2. 1993	43,634	47,566	48,042	48,042	48,042	48,042	48,042	48,042	48,042	48,042	
3. 1994	XXX	46,709	53,595	53,595	53,595	53,595	53,595	53,595	53,595	53,595	
4. 1995	XXX	XXX	42,964	42,964	42,964	42,964	42,964	42,964	42,964	42,964	
5. 1996	XXX	XXX	XXX	37,194	37,194	37,194	37,194	37,194	37,194	37,194	
6. 1997	XXX	XXX	XXX	XXX	130	130	130	130	130	130	
7. 1998	XXX	XXX	XXX	XXX	XXX	123	123	123	123	123	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	502	502	502	502	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,082	1,082	1,082	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,358	1,358	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167	167
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167
13. Earned Premiums (Sch P, Part 1)	63,569	51,949	53,902	37,194	130	123	502	1,082	1,358	167	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	16,363	(13)	51		(1,258)	(1,258)	(1,258)	(1,258)	(1,258)	(1,258)	
2. 1993	7,372	6,025	6,178	6,178	6,178	6,178	6,178	6,178	6,178	6,178	
3. 1994	XXX	716	254	254	254	254	254	254	254	254	
4. 1995	XXX	XXX	(507)	(507)	(507)	(507)	(507)	(507)	(507)	(507)	
5. 1996	XXX	XXX	XXX	2,337	2,337	2,337	2,337	2,337	2,337	2,337	
6. 1997	XXX	XXX	XXX	XXX	8	8	8	8	8	8	
7. 1998	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)	11,653	(679)	243	2,337	8	1					XXX

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	77,631	23,213	20,261	20,329	20,329	20,329	27,575	20,329	20,329	20,329	
2. 1993	24,027	24,771	24,741	27,740	27,740	17,740	27,728	27,727	27,728	27,727	(1)
3. 1994	XXX	33,756	34,590	34,595	34,595	34,595	34,591	34,588	34,587	34,584	(3)
4. 1995	XXX	XXX	26,012	26,033	26,042	26,046	26,041	26,019	26,017	26,016	(1)
5. 1996	XXX	XXX	XXX	23,619	23,663	23,677	23,673	23,659	23,657	23,657	
6. 1997	XXX	XXX	XXX	XXX	4,398	4,470	4,461	4,444	4,437	4,435	(2)
7. 1998	XXX	XXX	XXX	XXX	XXX	5,051	5,140	5,111	5,084	5,083	(1)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,240	5,442	5,404	5,403	(1)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,934	5,056	5,037	(19)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,998	4,002	4
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,308	3,308
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,284
13. Earned Premiums (Sch P, Part 1)	24,478	34,418	26,747	23,644	4,450	5,141	5,288	5,050	4,044	3,284	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	1,945	1,956	1,955	1,955	1,955	1,955	1,955				
2. 1993	80	80	80	80	80	80	80	80	80	80	
3. 1994	XXX	135	135	135	135	135	135	135	135	135	
4. 1995	XXX	XXX	164	164	164	164	164	164	164	164	
5. 1996	XXX	XXX	XXX	204	204	204	204	204	204	204	
6. 1997	XXX	XXX	XXX	XXX	1	1	1	1	1	1	
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	(1,746)	(1,746)	(1,746)	(1,746)	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(706)	(706)	(706)	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	19
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19
13. Earned Premiums (Sch P, Part 1)	80	147	164	204	1		(1,746)	(706)		(19)	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	371		1								
2. 1993	30	30	30	30	30	30	30	30	30	30	
3. 1994	XXX	116	116	116	116	116	116	116	116	116	
4. 1995	XXX	XXX	92	92	92	92	92	92	92	92	
5. 1996	XXX	XXX	XXX	(15)	(15)	(15)	(15)	(15)	(15)	(15)	
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX	(28)	(28)	(28)	(28)	(28)	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)	30	116	92	(15)		(28)					XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)

SECTION 1

	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contacts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	1,698,553	190	0.0	5,381,588		
2. Private Passenger Auto Liability/Medical	9,932,872	8,286	0.1	9,322,824		
3. Commercial Auto/Truck Liability/Medical	443,275	3,742	0.8	358,198	.87	0.0
4. Workers' Compensation	143,285	37,771	26.4	(117)	.68	(58.0)
5. Commercial Multiple Peril	207,706	872	0.4	437,474		
6. Medical Malpractice - Occurrence	3,935	2,088	53.1			
7. Medical Malpractice - Claims-Made						
8. Special Liability	21,365	2,526	11.8	6,049		
9. Other Liability - Occurrence	605,079	237,253	39.2	99,651		
10. Other Liability - Claims-Made	68			3		
11. Special Property	114,294	2,956	2.6	452,297		
12. Auto Physical Damage	255,116	162	0.1	7,237,498	(3)	(0.0)
13. Fidelity/Surety	(15,537)	434	(2.8)	409		
14. Other	1,939	76	3.9	5,478		
15. International						
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence	791,150	494,898	62.6	3,038		
20. Products Liability - Claims-Made						
21. Financial Guaranty/Mortgage Guaranty	29					
22. Totals	14,203,130	791,254	5.6	23,304,389	152	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	1,951,956	1,815,791	1,737,456	1,433,001	1,275,959	1,270,266	1,263,213	668,803	1,000,367	1,255,631
2. 1993	174,197	176,763	107,487	8,944	5,786	5,800	5,794	5,714	5,716	5,997
3. 1994	XXX	151,152	182,523	22,353	6,237	6,218	6,267	6,298	6,303	6,303
4. 1995	XXX	XXX	118,879	63,725	4,607	4,636	5,823	5,028	5,082	5,280
5. 1996	XXX	XXX	XXX	62,464	4,206	4,327	4,446	4,504	4,571	4,575
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	574,045	529,680	569,685	596,206	442,556	434,508	430,239	477,145	425,097	440,947
2. 1993	71,292	51,333	36,871	3,436	63	6				
3. 1994	XXX	65,996	47,218	8,762	27	6	158	158		
4. 1995	XXX	XXX	40,799	10,105	59	6	135	135		
5. 1996	XXX	XXX	XXX	12,528	430	10	107	107		
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(continued)

Years in Which Policies Were Issued	SECTION 4 NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	(4,621)	899	(1,002)	(8,498)	429	199	769	1,393	(1,090)	(257)
2. 1993	16,501	691	(468)	510	304	(53)	(31)		(42)	222
3. 1994	XXX	11,143	(1,076)	48	51	633	36		43	6
4. 1995	XXX	XXX	10,911	8,140	(88)	(97)	850		(347)	170
5. 1996	XXX	XXX	XXX	7,582	5,412	132	224		83	11
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Policies Were Issued	SECTION 5 NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	578	664	2,672	84	77	470				
2. 1993	1,917	197	750							
3. 1994	XXX	2,318	882							
4. 1995	XXX	XXX	2,159							
5. 1996	XXX	XXX	XXX	330						
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)

SECTION 1

	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contacts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	1,698,553			5,381,588		
2. Private Passenger Auto Liability/Medical	9,932,872			9,322,824		
3. Commercial Auto/Truck Liability/Medical	443,275			358,198	46	0.0
4. Workers' Compensation	143,285	3,004	2.1	(117)	(29)	24.7
5. Commercial Multiple Peril	207,706	142	0.1	437,474		
6. Medical Malpractice - Occurrence	3,935					
7. Medical Malpractice - Claims-Made						
8. Special Liability	21,365			6,049		
9. Other Liability - Occurrence	605,079			99,651	13	0.0
10. Other Liability - Claims-Made	68			3		
11. Special Property	114,294			452,297		
12. Auto Physical Damage	255,116			7,237,498	(1)	(0.0)
13. Fidelity/Surety	(15,537)			409		
14. Other	1,939			5,478		
15. International						
16. Reinsurance - Nonproportional Assumed Property	2,353			2,860		
17. Reinsurance - Nonproportional Assumed Liability	31,225			167		
18. Reinsurance - Nonproportional Assumed Financial Lines	6,736					
19. Products Liability - Occurrence	791,150			3,038		
20. Products Liability - Claims-Made						
21. Financial Guaranty/Mortgage Guaranty	29					
22. Totals	14,243,445	3,146	0.0	23,307,417	29	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior				126,808	119,266	118,803	55,780	52,702	52,697	55,723
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX		489	393					
5. 1996	XXX	XXX	XXX	170	425					
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior				1,847	554	393	447	447	1,330	1,567
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior				547	(91)	(595)	(14)	(39)	389	29
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX		1,287	(215)					
5. 1996	XXX	XXX	XXX	775	138					
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in which premiums were earned and losses were incurred		1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01	Prior			
1.02	1993.....			
1.03	1994.....			
1.04	1995.....			
1.05	1996.....			
1.06	1997.....			
1.07	1998.....			
1.08	1999.....			
1.09	2000.....			
1.10	2001.....			
1.11	2002.....			
1.12	Totals			

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Answer: Yes [] No []

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Answer: Yes [] No []

4. Do any lines in Schedule P include reserves which are reported gross of any discount to present value of future payments, but are reported net of such discounts on Page 11? Yes [] No []

If Yes, proper reporting must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1 Fidelity

5.2 Surety

6. Claim count information is reported

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making such analyses? Yes [] No []

7.2 An extended statement may be attached.
.....

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
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SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories									
States, etc.	1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		Is Insurer Licensed? (Yes or No)	2 Direct Premiums Written							3 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
1. Alabama	AL	Yes	258,679,160	254,357,986		132,518,673	143,254,632	77,166,979	4,706,549
2. Alaska	AK	Yes	110,800,123	107,850,112		56,804,622	51,114,537	40,220,634	1,326,334
3. Arizona	AZ	Yes	418,011,995	399,206,883		248,837,787	282,239,363	141,637,977	6,579,345
4. Arkansas	AR	Yes	118,577,847	114,016,371		59,639,081	65,783,300	37,110,138	1,988,646
5. California	CA	Yes	2,374,495,585	2,340,331,344		1,402,133,990	1,415,982,813	947,697,248	29,323,417
6. Colorado	CO	Yes	323,470,536	317,556,865		189,493,223	209,411,183	126,436,125	4,096,423
7. Connecticut	CT	Yes	344,116,662	339,725,629		198,255,383	180,090,179	242,928,498	6,037,654
8. Delaware	DE	Yes	35,609,484	34,862,695		21,656,675	18,070,519	37,581,479	553,036
9. District of Columbia	DC	Yes	31,924,654	32,019,322		18,144,424	15,734,385	10,309,542	535,735
10. Florida	FL	Yes	2,036,057,349	1,988,001,256		1,184,432,880	1,325,415,162	958,368,195	8,939,471
11. Georgia	GA	Yes	629,980,422	623,465,050		408,469,068	370,399,853	174,509,630	11,266,098
12. Hawaii	HI	Yes	53,049,519	51,878,986		25,632,647	28,258,682	18,864,427	748,335
13. Idaho	ID	Yes	93,487,444	92,216,617		56,244,879	53,255,153	37,739,422	2,490,975
14. Illinois	IL	Yes	880,334,517	839,440,836		488,463,088	535,587,314	445,150,140	11,675,217
15. Indiana	IN	Yes	275,691,524	269,160,586		145,500,432	142,977,664	104,174,865	5,260,560
16. Iowa	IA	Yes	55,236,141	53,955,540		30,409,344	27,925,366	16,133,851	1,002,622
17. Kansas	KS	Yes	99,610,081	98,394,458		55,444,300	50,784,495	21,615,206	1,851,499
18. Kentucky	KY	Yes	197,311,378	194,059,351		131,056,537	117,266,127	65,255,515	2,943,443
19. Louisiana	LA	Yes	523,949,295	511,735,224		352,893,722	376,630,342	221,604,257	10,489,262
20. Maine	ME	Yes	69,581,700	67,930,252		34,765,047	38,442,069	34,473,215	1,755,338
21. Maryland	MD	Yes	549,481,668	539,189,974		362,155,359	355,827,235	174,578,439	7,613,099
22. Massachusetts	MA	Yes		(1,342)		6,134,790	(6,185,646)	31,446,602	
23. Michigan	MI	Yes	667,174,697	655,058,550		428,780,322	265,161,121	699,749,932	10,065,999
24. Minnesota	MN	Yes	187,615,338	175,900,245		106,701,262	100,582,717	76,171,545	2,585,558
25. Mississippi	MS	Yes	118,407,721	116,269,851		65,062,259	63,566,733	45,336,730	2,088,155
26. Missouri	MO	Yes	206,531,672	199,591,624		120,418,444	123,040,571	61,928,827	3,537,853
27. Montana	MT	Yes	50,656,678	50,696,950		32,236,460	32,423,002	20,916,777	963,865
28. Nebraska	NE	Yes	57,022,859	57,580,441		37,409,421	32,551,365	21,556,445	782,184
29. Nevada	NV	Yes	230,038,103	225,453,971		144,834,035	155,184,978	95,631,106	4,043,635
30. New Hampshire	NH	Yes	69,549,533	68,344,365		33,905,722	37,899,643	27,106,670	1,569,922
31. New Jersey	NJ	No	846,137,066	825,751,559		525,540,779	470,475,826	836,614,054	11,472,968
32. New Mexico	NM	Yes	137,571,711	134,590,636		75,903,501	79,003,185	45,644,955	2,323,069
33. New York	NY	Yes	2,252,295,814	2,194,309,923		1,288,687,809	1,374,731,142	1,682,894,461	28,394,170
34. North Carolina	NC	Yes	534,703,343	520,742,269		297,430,256	318,517,885	187,409,450	9,366,926
35. North Dakota	ND	Yes	11,706,714	11,669,735		6,209,385	5,408,848	4,014,966	205,851
36. Ohio	OH	Yes	502,211,732	488,071,705		291,034,380	278,890,034	198,848,362	11,818,280
37. Oklahoma	OK	Yes	217,349,299	213,873,243		120,988,485	118,624,804	59,434,361	4,282,681
38. Oregon	OR	Yes	240,077,052	238,058,558		139,846,831	150,872,230	90,550,701	4,525,820
39. Pennsylvania	PA	Yes	1,064,130,691	1,043,209,294		661,109,531	624,840,981	611,239,829	18,045,224
40. Rhode Island	RI	Yes	75,174,330	74,264,339		40,391,247	40,496,262	50,702,322	1,338,065
41. South Carolina	SC	Yes	432,753,455	423,605,343		238,673,941	249,092,917	140,083,871	9,287,443
42. South Dakota	SD	Yes	8,206,972	8,232,560		5,035,018	4,696,277	3,752,745	141,471
43. Tennessee	TN	Yes	265,639,122	259,094,481		151,499,369	157,819,356	83,206,291	4,595,611
44. Texas	TX	Yes	2,631,340,833	2,533,538,498		1,807,772,515	1,962,211,032	877,724,003	39,642,575
45. Utah	UT	Yes	238,095,211	227,759,700		128,837,103	124,053,538	64,499,622	4,331,499
46. Vermont	VT	Yes	42,558,886	42,442,180		24,552,525	22,749,532	19,756,640	946,739
47. Virginia	VA	Yes	559,976,514	543,760,555		320,493,036	330,572,849	183,074,900	13,041,373
48. Washington	WA	Yes	468,755,251	463,239,974		284,909,698	300,490,518	226,086,185	7,645,905
49. West Virginia	WV	Yes	110,159,069	112,872,623		84,839,774	76,799,262	41,102,419	1,482,705
50. Wisconsin	WI	Yes	110,150,165	106,588,146		58,153,894	54,269,815	59,917,112	1,884,951
51. Wyoming	WY	Yes	23,784,659	23,515,079		15,494,882	13,748,010	7,670,125	468,525
52. American Samoa	AS	No							
53. Guam	GU	No							
54. Puerto Rico	PR	Yes	7,247,476	9,566,317		5,024,071	4,838,468	2,383,014	12,760
55. U.S. Virgin Islands	VI	No							
56. Canada	CN	Yes					25,375	128,472	
57. Aggregate Other Aliens	OT	XXX				352,397	(75)	177,714	
58. Totals	(a) 51		21,846,479,053	21,317,006,707		13,151,214,303	13,371,902,925	10,490,316,986	322,074,840
5798. DETAILS OF WRITE-INS Summary of remaining write-ins for Line 57 from overflow page	XXX								
5799. Totals (Lines 5701 thru 5703 plus 5798)(Line 57 above)	XXX					352,397	(75)	177,714	

(a) Insert the number of yes responses except for Canada and Other Alien.

Explanation of basis of allocation of premiums by states, etc.

Personal Lines - Premiums allocated to various states, etc., according to location of properties insured.
Commercial Lines - Premiums allocated to states wherein the contract of insurance was negotiated and placed.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

**COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS**

SCHEDULE Y (continued)

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

[illegible]

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

RESPONSES

1.

Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?
2.

Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?
3.

Will the Financial Guaranty Insurance Exhibit be filed March 1?
4.

Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
5.

Will an actuarial opinion be filed by March 1?
6.

Will the SVO Compliance Certification be filed by March 1?
7.

Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
8.

Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
9.

Will the Risk-based Capital Report be filed with the NAIC by March 1?
10.

Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1?
11.

Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?

APRIL FILING

12.

Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?
13.

Will Management's Discussion and Analysis be filed by April 1?
14.

Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?
15.

Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
16.

Will the Accident and Health Policy Experience Exhibit be filed by April 1?
17.

Will the Investment Risk Interrogatories be filed by April 1?

MAY FILING

18.

Will this company be included in a combined annual statement which is filed with the NAIC by May 1?

JUNE FILING

19.

Will an audited financial report be filed by June 1?

Explanations:

Bar Codes:

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

OVERFLOW PAGE FOR WRITE-INS

P002 Additional Aggregate Lines for Page 2 Line 25.

*ASSETS

2504.	Florida Hurricane Catastrophe Fund prepaid reimbursement premium.....	628,886		628,886	436,659
	Florida Hurricane Catastrophe Fund (FHCF) prepaid reimbursement				
2505.	premium.....	12,519,129		12,519,129	14,869,926
2506.	Advances.....	71,967,309	71,967,309		
2507.	Cash surrender value COLI.....	50,368,754		50,368,754	
2508.	Accounts Receivable.....	50,270,485	7,163	50,263,323	34,496,255
2509.	Pension intangible asset.....	80,562,000	80,562,000		
2510.	Prepaid expenses.....	38,958,995	38,958,995		
2511.	Goodwill.....	9,000,000	9,000,000		
2512.	Deposit accounting - Queensway.....	5,241,069		5,241,069	4,932,008
2513.	Remittances and items not allocated.....				11,453
2597.	Summary of remaining write-ins for Line 25 from page 2	319,516,627	200,495,467	119,021,160	54,746,300

P003 Additional Aggregate Lines for Page 3 Line 23.

*LIAB

2304.	Reserve for claim checks uncashed.....		19,248	8,615
2305.	Accounts payable to CNA.....		25,428,900	29,735,599
2306.	Reserve for uncashed checks.....		27,433,557	22,894,127
2307.	Securities lending.....		1,387,079,903	860,196,536
2308.	Deposit on assumed reinsurance.....		97,491,640	233,478,856
2309.	2002 NC private passenger auto escrow.....		21,200,000	
2310.	Accrued retrospective premium payable.....		29,418	25,840
2311.	Reserve for checks issued and outstanding.....		20,719	20,718
2312.	Retroactive reinsurance reserve -ceded.....		(61,696,807)	(72,665,548)
2313.	Account payable to CNA.....		1,832,384	
2314.	Statutory reserves over statement reserves.....			
2315.	Reserve for uncashed claim checks.....			28,319
2397.	Summary of remaining write-ins for Line 23 from page 3		1,498,838,963	1,073,723,062

P004 Additional Aggregate Lines for Page 4 Line 14.

*UNINEX

1404.	Interest income on The Allstate Corporation loan.....		24,472,031	25,150,781
1405.	Retroactive reinsurance gain/(loss).....		14,352,538	(6,908,084)
1406.	Loss on sale of subsidiary.....			(1,623,577)
1407.	Miscellaneous.....			9,623
1408.	Gain/(loss) on deposit reinsurance.....		(8,052,000)	(1,871,774)
1409.	CNA renewal rights & option agreement.....		(13,059,400)	(23,118,864)
1410.	Fines, penalties & violations.....		(59)	(598)
1411.	Income suspense.....		(925)	
1497.	Summary of remaining write-ins for Line 14 from page 4		17,712,185	(8,362,493)

P004 Additional Aggregate Lines for Page 4 Line 36.

*UNINEX

3604.	Miscellaneous adjustment.....			(167,738)
3697.	Summary of remaining write-ins for Line 36 from page 4			(167,738)

P005 Additional Aggregate Lines for Page 5 Line 07.4.

*CASH

07.404	Equities and deposits in pools and associations.....		1,352,979	11,279,340
07.405	Loss on sale of subsidiary.....			(1,623,577)
07.406	Miscellaneous income.....			9,623
07.407	Fines, penalty and violations.....		(59)	(598)
07.408	Fines, penalties, and violations.....		(188,545)	(397,347)
07.409	Gain/(loss) on deposit reinsurance.....		(8,052,000)	(1,871,774)
07.410	CNA renewal rights & option agreement.....		(13,059,400)	(23,118,864)
07.497	Summary of remaining write-ins for Line 7.4 from overflow page 5		(19,947,025)	(15,723,197)

P011 Additional Aggregate Lines for Page 11 Line 24.

*EXEXP

2404.	Servicing fees.....	(12,047,855)	(48,986,883)	(431)	(61,035,169)
2405.	Change in unallocated expense reserve.....	(54,015,235)			(54,015,235)
2406.	.....			
2407.	.....			
2408.	.....			
2409.	.....			
2410.	.....			
2411.	.....			
2412.	.....			
2413.	.....			
2414.	.....			
2415.	.....			
2416.	.....			
2497.	Summary of remaining write-ins for Line 24 from page 11	(66,063,090)	(48,986,883)	(431)	(115,050,404)

P012 Additional Aggregate Lines for Page 12 Line 09.

*EXNETINVT

0904.	Celotex.....		(209,019)	(209,019)
0997.	Summary of remaining write-ins for Line 9 from page 12		(209,019)	(209,019)

SCHEDULE A - PART 1

[illegible]

9999999 Totals

SCHEDULE A - PART 2

[illegible]

**COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS**

SCHEDULE A - PART 3

Showing all Real Estate SOLD during the Year , including Payments during the Final Year on “Sales under Contract”

[illegible]

SCHEDULE B - PART 1

[illegible]

1. Mortgages in good standing	\$	unpaid taxes	\$	interest due and unpaid
2. Restructured mortgages	\$	unpaid taxes	\$	interest due and unpaid
3. Mortgages with overdue interest over 90 days not in process of foreclosure	\$	unpaid taxes	\$	interest due and unpaid
4. Mortgages in process of foreclosure	\$	unpaid taxes	\$	interest due and unpaid

E05

E05

E05

E05

**COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS**

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

[illegible]

E07

E07

E07

E07

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
0199999	- Total Bonds - U.S. Government - Issuer Obligations							572,926,620	550,015,000	XXX	647,416,147	575,144,002	8,077,348	23,890,533	(643,335)			XXX	XXX	XXX
0299999	- Total Bonds - U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities							387,893,899	384,428,105	XXX	407,851,470	391,214,172	2,206,489	20,998,994	(361,122)			XXX	XXX	XXX
0399996	- Bonds - U.S. Government							960,820,519	934,443,105	XXX	1,055,267,617	966,358,174	10,283,837	44,889,527	(1,004,457)			XXX	XXX	XXX
0399999	- Total - U.S. Government Bonds							960,820,519	934,443,105	XXX	1,055,267,617	966,358,174	10,283,837	44,889,527	(1,004,457)			XXX	XXX	XXX
0499999	- Total Bonds - All Other Government - Issuer Obligations							137,815,963	140,277,814	XXX	157,351,087	140,541,171	2,309,073	9,140,414	(52,147)	103,576		XXX	XXX	XXX
1099997	- Bonds - All Other Governments - Canada							119,271,552	121,777,814	XXX	135,630,537	121,951,176	1,743,028	7,617,289	(39,894)	103,576		XXX	XXX	XXX
1099998	- Bonds - All Other Governments - Other Countries							18,544,411	18,500,000	XXX	21,720,550	18,589,995	566,045	1,523,125	(12,253)			XXX	XXX	XXX
1099999	- Total - All Other Government Bonds							137,815,963	140,277,814	XXX	157,351,087	140,541,171	2,309,073	9,140,414	(52,147)	103,576		XXX	XXX	XXX
1199999	- Total Bonds - States, Territories and Possessions - Issuer Obligations							16,546,413	15,645,000	XXX	17,987,886	16,609,451	434,366	231,970	(63,088)			XXX	XXX	XXX
1799996	- Bonds - States, Territory, Poss - United States							16,546,413	15,645,000	XXX	17,987,886	16,609,451	434,366	231,970	(63,088)			XXX	XXX	XXX
1799999	- Total - States, Territories and Possessions							16,546,413	15,645,000	XXX	17,987,886	16,609,451	434,366	231,970	(63,088)			XXX	XXX	XXX
1899999	- Total Bonds - Political Subdivisions - Issuer Obligations							844,043,571	1,147,612,845	XXX	950,155,048	740,413,834	10,230,115	35,023,988	16,417,157			XXX	XXX	XXX
2499996	- Bonds - Political Subdivision - United States							844,043,571	1,147,612,845	XXX	950,155,048	740,413,834	10,230,115	35,023,988	16,417,157			XXX	XXX	XXX
2499999	- Total - Political Subdivisions Bonds							844,043,571	1,147,612,845	XXX	950,155,048	740,413,834	10,230,115	35,023,988	16,417,157			XXX	XXX	XXX
2599999	- Total Bonds - Special Revenue - Issuer Obligations							18,138,481,660	20,757,170,967	XXX	19,333,593,640	18,129,586,547	254,205,349	728,052,097	(14,402,814)	78,934		XXX	XXX	XXX
2699999	- Total Bonds - Special Revenue - Single Class Mortgage-Backed/Asset-Backed Securities							1,449,015,382	1,418,994,498	XXX	1,483,273,194	1,605,724,964	6,029,966	72,400,071	11,941,587			XXX	XXX	XXX
2799999	- Total Bonds - Special Revenue - Defined Multi-Class Residential Mortgage-Backed Securities							105,973,105	105,318,441	XXX	110,678,268	105,922,587	561,834	5,767,826	(44,086)			XXX	XXX	XXX
3199996	- Bonds - Special Revenue - United States							19,693,470,147	22,281,483,906	XXX	20,927,545,103	19,841,234,097	260,797,148	806,219,994	(2,505,313)	78,934		XXX	XXX	XXX
3199999	- Total - Special Revenue Bonds							19,693,470,147	22,281,483,906	XXX	20,927,545,103	19,841,234,097	260,797,148	806,219,994	(2,505,313)	78,934		XXX	XXX	XXX
3299999	- Total Bonds - Public Utilities - Issuer Obligations							129,397,490	131,403,950	XXX	136,605,686	130,014,158	2,106,194	9,440,183	(922,321)			XXX	XXX	XXX
3899996	- Bonds - Public Utilities - United States							114,381,285	116,403,950	XXX	119,845,266	114,952,958	1,917,992	8,181,683	(914,905)			XXX	XXX	XXX
3899997	- Bonds - Public Utilities - Canada							15,016,205	15,000,000	XXX	16,760,420	15,061,200	188,203	1,258,500	(7,416)			XXX	XXX	XXX
3899999	- Total - Public Utilities Bonds							129,397,490	131,403,950	XXX	136,605,686	130,014,158	2,106,194	9,440,183	(922,321)			XXX	XXX	XXX
3999999	- Total Bonds - Industrial, Misc. - Issuer Obligations							2,568,911,008	2,658,882,522	XXX	2,755,086,995	2,631,684,678	44,519,355	151,566,635	(29,149,270)	8,723		XXX	XXX	XXX
4099999	- Total Bonds - Industrial, Misc. - Single Class Mortgage-Backed/Asset-Backed Securities							28,562,057	28,633,000	XXX	30,485,089	28,576,593	182,796	1,717,771	(26,356)			XXX	XXX	XXX
4199999	- Total Bonds - Industrial, Misc. - Defined Multi-Class Residential Mortgage-Backed Securities							267,952,546	263,374,215	XXX	270,027,565	268,443,746	855,100	4,882,581	(432,273)			XXX	XXX	XXX
4299999	- Total Bonds - Industrial, Misc. - Other Multi-Class Residential Mortgage-Backed Securities							13,237,695	13,240,306	XXX	13,779,127	13,235,581	70,557	831,914	92			XXX	XXX	XXX
4399999	- Total Bonds - Industrial, Misc. - Defined Multi-Class Commercial Mortgage-Backed Securities							366,721,783	343,292,559	XXX	396,934,951	368,012,119	1,937,692	19,091,362	(1,430,663)			XXX	XXX	XXX
4499999	- Total Bonds - Industrial, Misc. - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							1,655,666,214	1,655,889,850	XXX	1,759,913,007	1,663,748,085	10,250,265	87,308,441	7,888,477			XXX	XXX	XXX
4599996	- Bonds - Industrial and Misc - United States							4,556,696,515	4,620,718,704	XXX	4,849,975,445	4,620,240,869	51,774,973	242,983,474	(21,998,832)	8,723		XXX	XXX	XXX
4599997	- Bonds - Industrial and Misc - Canada							68,366,674	69,718,000	XXX	75,771,404	71,737,487	1,204,863	3,626,262	108,755			XXX	XXX	XXX
4599998	- Bonds - Industrial and Misc - Other Countries							275,988,114	272,875,749	XXX	300,479,885	281,722,446	4,835,929	18,788,968	(1,259,917)			XXX	XXX	XXX
4599999	- Total - Industrial and Miscellaneous Bonds							4,901,051,303	4,963,312,453	XXX	5,226,226,734	4,973,700,802	57,815,766	265,398,704	(23,149,994)	8,723		XXX	XXX	XXX
5499999	- Total - Issuer Obligations							22,408,122,724	25,401,008,098	XXX	23,998,196,489	22,363,993,840	321,881,800	957,345,821	(28,815,817)	103,576	87,657	XXX	XXX	XXX
5599999	- Total - Single Class Mortgage-Backed/Asset-Backed Securities							1,865,471,338	1,832,055,603	XXX	1,921,609,754	2,025,515,729	8,419,251	95,116,836	11,554,109			XXX	XXX	XXX
5699999	- Total - Defined Multi-Class Residential Mortgage-Backed Securities							373,925,651	368,692,657	XXX	380,705,833	374,366,332	1,416,934	10,650,407	(476,359)			XXX	XXX	XXX
5799999	- Total - Other Multi-Class Residential Mortgage-Backed Securities							13,237,695	13,240,306	XXX	13,779,127	13,235,581	70,557	831,914	92			XXX	XXX	XXX
5899999	- Total - Defined Multi-Class Commercial Mortgage-Backed Securities							366,721,783	343,292,559	XXX	396,934,951	368,012,119	1,937,692	19,091,362	(1,430,663)			XXX	XXX	XXX
5999999	- Total - Other Multi-Class Commercial Mortgage-Backed Securities							1,655,666,214	1,655,889,850	XXX	1,759,913,007	1,663,748,085	10,250,265	87,308,441	7,888,477			XXX	XXX	XXX
6099999	Totals							26,683,145,406	29,614,179,073	XXX	28,471,139,161	26,808,871,687	343,976,499	1,170,344,780	(11,280,162)	103,576	87,657	XXX	XXX	XXX

SCHEDULE D - PART 2 - SECTION 1

[illegible]

SCHEDULE D - PART 2 - SECTION 2

[illegible]

E10

**COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS**

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

[illegible]

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**COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS**

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

[illegible]

SCHEDULE D - PART 5

[illegible]

E15

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

[illegible]

(a) Includes \$other than accrual of discount and amortization of premium.

SCHEDULE DB - PART A - SECTION 1

[illegible]

Showing all Options, Caps and Floors and Insurance Futures Options Acquired During Current Year

[illegible]

SCHEDULE DB - PART A - SECTION 3

[illegible][illegible]

E17

**COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS**

SCHEDULE DB - PART B- SECTION 2

Showing all Options, Caps, Floors and Insurance Futures Options Written During Current Year

[illegible]

SCHEDULE DB - PART B - SECTION 3

Showing all Written Options, Caps, Floors and Insurance Futures Options Terminated During Current Year

[illegible]

**COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS**

SCHEDULE DB - PART C - SECTION 1

[illegible]

SCHEDULE DB - PART C- SECTION 2

[illegible]

**COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS**

SCHEDULE DB - PART E - SECTION 1

Showing Counterparty Exposure for Derivative Instruments Open December 31 of Current Year

[illegible]

COMBINED STATEMENT FOR THE YEAR 2002 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE DM

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value(-), or Fair Value over Statement (+)
1. Bonds	26,683,145,406		(26,683,145,406)
2. Preferred Stocks	335,336,525		(335,336,525)
3. Totals	27,018,481,931		(27,018,481,931)

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

SCHEDULE E - PART 1 - CASH

1. January		4. April		7. July		10. October	
2. February		5. May		8. August		11. November	
3. March		6. June		9. September		12. December	

E25

E25

E25

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