

EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS

Year Plan Will be Applied

2016

Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per unit associated with the group marketing rate deviation.

<u>INSURANCE</u> <u>COMPANY</u>	<u>GROUPNAME</u>	(1) Expenses Assumed In Insurer's Rates <u>Currently On File</u>	(2) Expenses Associated With Group Marketing <u>Plan</u>	(3) Reasons for Expensed <u>Difference</u>	(4) Requested Group Rate <u>Deviation</u>
Allstate Insurance Company	The Allstate Corporation - Employees	25.6%	24.8%	Lower Acquisition Costs	5.0%

Year Plan Will be Applied

<insert year below>

2016

Insurers are required to submit a minimum three (3) full years of data, but can at their option submit additional years of data by inserting additional columns.

INSURANCE COMPANY	GROUPNAME
Allstate Insurance Company	Allstate Insurance Company Total Group and Non-Group
Allstate Insurance Company	The Allstate Corporation - Employees

<u>Earned Premium</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			<u>3 Yr.</u>
2013	2014	2015	2013	2014	2015	2013	2014	2015	Total

<<< Not yet 3 years of data >>>

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