

Allstate Insurance
Owners
State X

Development of Provision for Weather Loss and LAE
Total Weather Peril

Accident Year* Ending	(1) Accident Year * Ultimate Severity	(2) Ultimate Severity incl. LAE	(3) Severity Trend Factor	(4) Projected Ultimate Severity incl. LAE	(7) Experience Year Weights
3/31/2007	\$3,624.34	\$4,204.23	1.265	\$5,318.35	20%
3/31/2008	\$4,589.96	\$5,324.35	1.217	6,479.73	20%
3/31/2009	\$4,656.01	\$5,400.97	1.170	6,319.13	20%
3/31/2010	\$4,747.20	\$5,506.75	1.125	6,195.09	20%
3/31/2011	\$4,418.77	\$5,125.77	1.082	5,546.08	20%
(8) Indicated Provision for Severity Including All LAE				\$5,971.68	
(9) Indicated Provision for Frequency				6.97%	
(10) Indicated Provision for Total Loss and LAE				\$416.23	

* Evaluated at 12 months

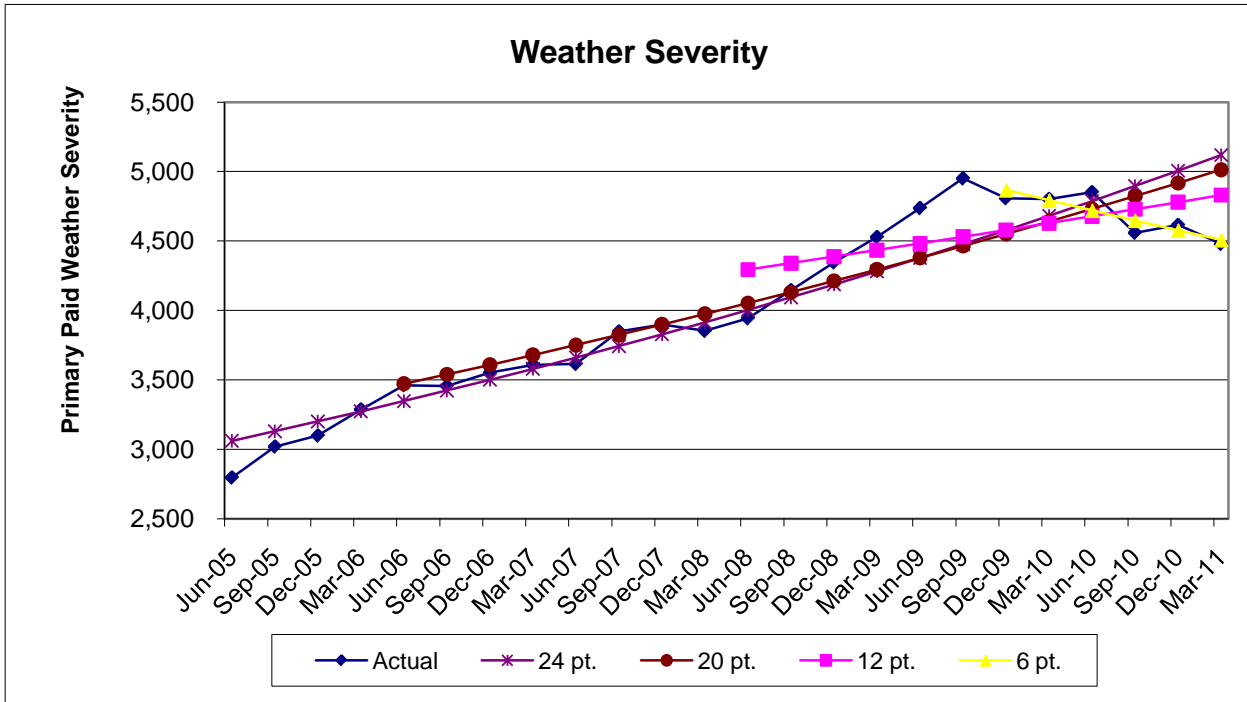
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Provision for Weather Frequency

(1) Accident Year Ending	(2) Earned Exposures	(3) Accident Year * Paid Claims	(4) Accident Year Paid Frequency	(5) Accident Year Ultimate Paid Frequency
1987	152,846	6,803	4.45%	4.45%
1988	166,694	7,790	4.67%	4.67%
1989	177,109	12,091	6.83%	6.83%
1990	182,798	14,301	7.82%	7.82%
1991	183,899	12,445	6.77%	6.77%
1992	180,219	11,305	6.27%	6.27%
1993	175,971	15,530	8.83%	8.83%
1994	176,431	12,749	7.23%	7.23%
1995	179,834	11,396	6.34%	6.34%
1996	185,566	10,467	5.64%	5.64%
1997	191,689	11,700	6.10%	6.10%
1998	200,903	18,520	9.22%	9.22%
1999	210,287	12,705	6.04%	6.04%
2000	219,900	20,785	9.45%	9.45%
2001	227,401	11,570	5.09%	5.09%
2002	232,131	11,855	5.11%	5.11%
2003	232,761	10,415	4.47%	4.47%
2004	245,307	7,610	3.10%	3.10%
2005	270,171	14,975	5.54%	5.54%
2006	297,643	11,268	3.79%	3.79%
2007	323,486	13,595	4.20%	4.20%
2008	339,905	46,643	13.72%	13.74%
2009	352,129	71,014	20.17%	20.23%
2010	351,459	19,561	5.57%	6.25%
(6) Weather Frequency Provision				6.97%

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Avg Annual Percent Change Based on Best Fit: 24 pt. 20 pt. 12 pt. 6 pt.
 9.36% 8.04% 4.37% -5.95%