

# 'Up in smoke,' 'Down a rat hole' and other misconceptions



## ABOUT WHERE INSURANCE PREMIUMS GO.

You've been paying car insurance premiums for years. It's only natural to want to know where that money goes. We'd like to take this opportunity to tell you.

**You'll be surprised to learn that most of the money insurers take in goes right back to policy holders like you.** On average, over the last five years, auto insurance companies paid out almost 75¢ in claims and related expenses for every premium dollar they took in.

Obviously, after your claims are settled, there are company operations, miscellaneous expenses and taxes. That adds up to

almost 24¢. **If you do the math, that means an average of 99¢ gets paid out for every dollar collected.**

So the next time you write your auto insurance premium check, know that most of that money will go right back to consumers. **It might even go to you. That's how insurance works.**

*You deserve to know where your money goes.*  
**THAT'S ALLSTATE'S STAND**



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