

From our scale, innovation, execution, risk management, investments and our human energy, Allstate is prepared to deliver value to customers and shareholders that sets a new standard for our industry.

For most competitors in the insurance industry, success is defined by a traditional set of numbers: continued sales, strong profitability, and total returns to shareholders. At Allstate, we also see a direct reflection of value. Our goal is to give the value of our company to customers, associates, shareholders, our communities and society. Not just economic growth, value in terms of customer experiences, when we innovate to meet unmet needs and hidden demand, value measured in expanded opportunities when we discover our clients to perform at new levels, value for our shareholders in terms of profitable growth, and value from our presence in our communities and our positive role in society, which is measured to us in the form of enhanced reputation, loyalty and brand strength. In an industry that tends to become more focused on immediate needs and more creative than on the measurements that will determine success in the long term, that's exactly how we plan to carry the bar in our industry.

LEADING BY EXECUTION

One of our operating principles is a relentless focus on those few things that provide the greatest impact. Allstate has been able to consistently deliver value ahead of the competition through an intense focus on operational excellence—the ability to run all aspects of our business exceptionally well over time. Achieving this higher standard of financial leadership in our industry was a challenge in 2007. Yet our efficiency and discipline produced a combined ratio of 93.3 for the year meaning that for every dollar we earned in premiums, it cost us 93.3 cents to provide our Property-Casualty business. Further, we delivered an our combined operating income gain to shareholders at the beginning of the year. As noted in the 2007 99-K, a 33% portion of that gain, not just combined ratio, is the result of thoughtful focus on balancing profitability and growth, our sophisticated pricing practices and strong continuous expense management.

Managing all of our businesses effectively means measuring all of our businesses together. We do this through a strategy called Enterprise Risk and Return Management. It's a process that combines data from across Allstate with an economic model that allows us to fully measure risk and reward. Allstate structure only insures the risks inherent in its property and casualty and financial services businesses nationally, not just within each business or within each risk class. This leads to a deeper understanding of our business as a whole, entire company, enables better business decisions and increases shareholder value.

LEADING BY INNOVATION

We continue to invest in leadership in the insurance and financial sector, particularly where our scale, relationships and brand strength can create competitive advantages. One of our Auto insurance innovations is our approach. At the close of 2007, your One-Auto was selling at a rate of about 100,000 policies per month in the fourth quarter and contributed more than \$2 billion in gross revenue. With its higher average premium and higher customer retention levels, your One-Auto put us ahead of the competition.

Products like your One-Auto, and now your Choice Home, are just the beginning of powerful distribution lines—more than 30,000 agents also sell our products through Allstate agencies. We want to supply third agencies with more than insurance products. We also want to create them to perform as entrepreneurial business owners. Our Resources for Growth program, established in 2006, provides this kind of help by recognizing and rewarding higher performing agencies and ensuring that company resources are more effectively focused on profitable agency growth and building our competitive position. Resources for Growth provides the support to almost the potential of our best agencies.

Summing and supporting all our activities is one of our most important results. The Allstate

brand, the brand's real estate and broker and agent combined with our marketing strengths, encourages our customers to think differently about insurance. Our brand gives our customers confidence and gives Allstate credibility when we innovate and introduce new products. We have the opportunity to dramatically increase our share by connecting to such markets as motorcycles, commercial auto, life insurance and retirement. Even many of our Auto and Home insurance customers do not currently buy these products from us today. Our brand is a means to efficiently reach and capture that business.

LEADING BY TIME, RETURN

Our recent capital management strategy has produced a strong track record. Over the last 12 years, we operated as a fully paying company. While we underperformed our peers in many measures in 2007, the year clearly presented challenges. The market has been tough on financial services stocks. We accept the responsibility to look that hard and make our value.

During the year, the long record of sound management of shareholder capital was reflected in an increase in shareholder value to \$152 up 8.6 percent from 2006. We repurchased an million common shares for \$2.55 billion, representing nearly 10 percent of shares outstanding at the beginning of the year.

Looking at the longer term, your Allstate's total return offering in 1995, we have spent dividends an average of 75.8 percent annually. Our consistency in dividends puts us in an exclusive group—among the top 10 percent of all American companies who have raised dividends every year for the past 15 years. Our repurchases limit our public offering base to about more than 40 percent of our issued common stock, far more than \$5 billion. In fact, over this time, we've increased total shareholder value by 180 percent and returned to shareholders about two out of every three dollars of earnings after government. Our consistent commitment to share value's growth in 2007, our non-common stockholders received a profit-sharing award of \$1.62 for every \$1 of Basic Per-Unit Deposits they contributed to The Savings and Profit Sharing Fund of Allstate Employees.

In 2008, we believe our four operational pillars—customer focus, enterprise risk and return optimization, operational excellence and aggressive capital management—will continue to deliver excellent returns and help us continue to outperform the industry.

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