

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: combined ratio, return on equity, and total return to shareholders. At Allstate, we also use a direct definition of value: Our goal is to grow the value of our company for customers, associates, shareholders, our communities and society. That just means growth, value in terms of customer experience, where we measure to meet unmet needs and hidden demand; value measured in expanded opportunities, where we develop our people to perform at their best; 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 for us in the form of enhanced reputation, loyalty and brand strength. In an industry that tends to become more focused on consumer needs and more creative, daring and the requirements that will determine success in the future. 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 89.3 for the year meaning that for every dollar we earned in premiums, it cost us 89.3 cents to operate our Property-Casualty business. Further, we delivered an our combined ratio performance greater to shareholders in the beginning of the year. As noted in the 2007 90-K, a 60-year review of our report, our total combined ratio in the most of troubled times, on balancing profitability and growth, our sophisticated pricing expertise and strong continuous Expense Management.

Managing all of our businesses effectively means measuring all of our businesses together. We do this through a discipline 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 estimate risk and reward. Allstate structure only include the risks inherent to its property and casualty and financial services businesses nationally, not just within each business or within each sub class. This leads to a deeper understanding of our business as a whole, enables company, regional, further 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, experience and brand strength give us competitive advantages. One Chief Auto exemplifies this approach. By the close of 2007, Your Chief Auto was selling at a rate of about 100,000 policies per month in the fourth quarter and contributed more than \$2 billion in annual revenue. With its higher average premiums and higher customer retention levels, Your Chief Auto put us ahead of the competition.

Products like Your Chief Auto, and now Your Chief Home, are just for Allstate's powerful distribution base—more than 10,000 people who sell our products through Allstate agencies. We want to supply third agencies with more than innovative products. We also want to create them to perform as entrepreneurial business owners. Our Resources for Growth program, established in 2006, promotes this mind set by recognizing and rewarding higher performing agencies and ensuring that company resources are more powerfully focused on profitable agency growth and building our competitive position. Resources for Growth provides the support to almost the potential of our best agencies.

Summarizing and supporting all our activities is one of our most important assets. The Allstate

brand. Our brand is not a claim and instead and often 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 penetrating in such markets as motorcycles, commercial auto, life insurance and retirement, many of our auto and home insurance customers do not currently have these products from us today. Our brand is a means to efficiently reach and capture that opportunity.

### LEADING BY FINANCIAL RETURN

Our financial capital management strategy has produced a strong record in the 12 years that Allstate has operated as a fully public company. While we outperformed 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 trend and meet our value.

During the year, our long record of sound management of shareholder capital was reflected in an increase in shareholder value to \$15.2 up 8.6 percent from 2006. We repurchased 60 million common shares for \$2.55 billion, representing nearly 10 percent of shares outstanding in the beginning of the year.

Looking at the longer term, since Allstate's initial public offering in 1995, we have paid 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 and our public offering have totaled more than 40 percent of our issued common stock, far more than \$40 billion. In sum, 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 reinvested. Our consistent commitment shows in this growth. In 2007, our total common-equity employees received a profit-sharing match of \$1.62 for every \$1 of base. Peer-led Discounts they contributed to that Savings and Profit Sharing fund of Allstate Employees.

In 2008, we believe our financial performance, consumer 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.

# Annual Report Of Allstate Insurance Company

**O García**



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