

People need insurance to protect themselves and their families. Auto and homeowners coverage is required for most consumers, either by law or by lenders. People also need life insurance, retirement and savings products to protect their future during these uncertain times. This is especially true for the millions of Baby Boomers rapidly approaching retirement.

# Reaching America



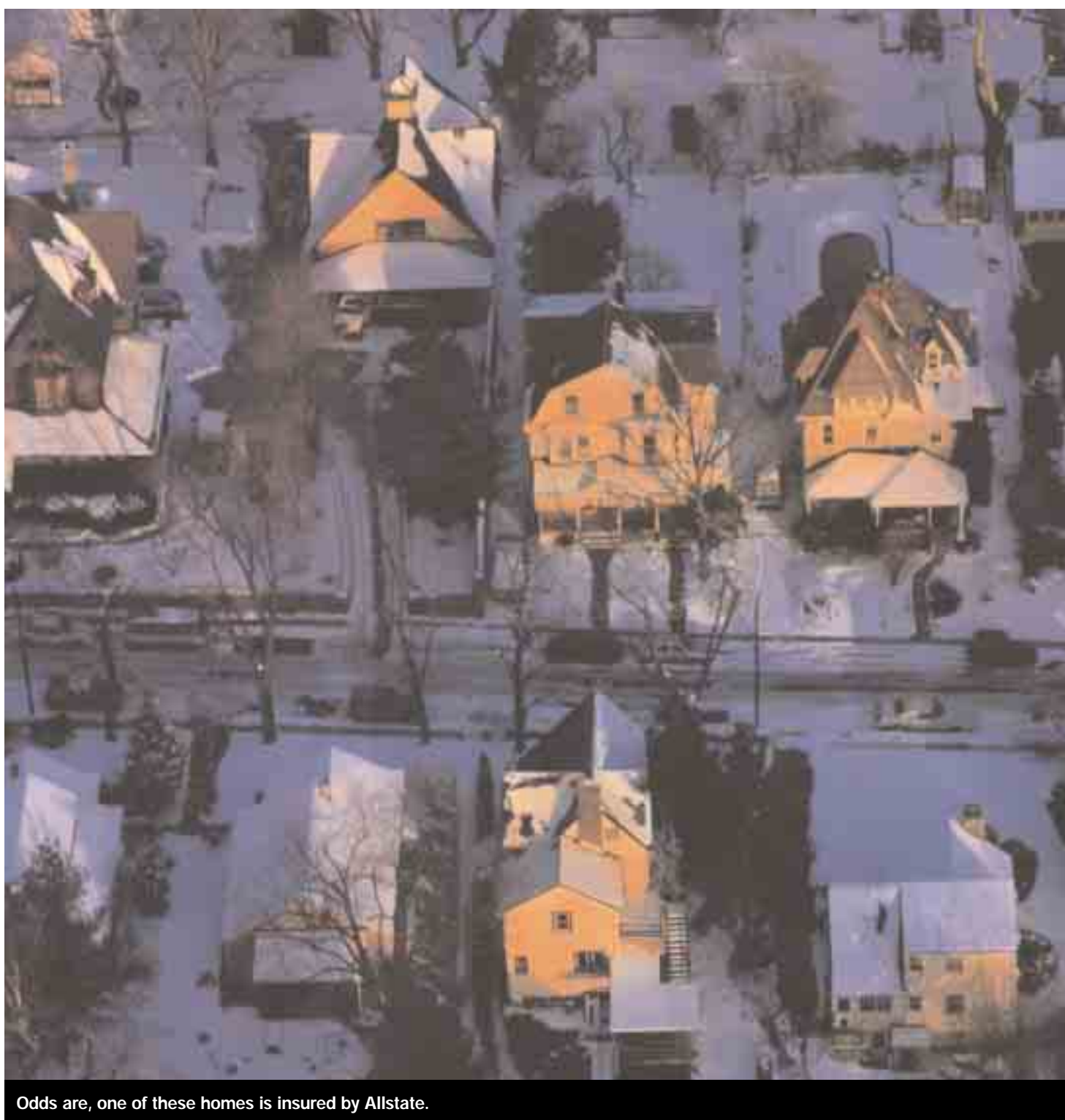
View additional information about Allstate's strategies for growth and the company's wide array of products at [www.allstate.com/reachingamerica](http://www.allstate.com/reachingamerica), or see "Allstate Protection Segment" and "Allstate Financial Segment" in the MD&A section of the 2003 Annual Report and Notice of 2004 Annual Meeting and Proxy Statement and view the company's wide array of products on the inside front cover.

## Size to match the market

Meeting these consumer demands for financial protection are a range of companies in the \$211 billion auto and homeowners insurance market, plus a wide array of providers in the broad financial services arena. But Allstate is among the biggest in the insurance business, able to reach nearly every one of America's 106 million households through several retail and wholesale distribution channels. In 2003, Allstate had a relationship with more than 16 million American households, providing life insurance, retirement and savings products to more than 2.5 million of those households through Allstate agencies, financial institutions, broker-dealers, independent agents and direct marketing.

## Expanding our reach even further

Growing these existing relationships means demonstrating to consumers that Allstate is different from, and better than the competition. Historically, industry satisfaction levels have been low. Yet experience shows that customers make decisions mostly on the basis of price, service and relationships. So Allstate is intensely focused on strengthening our offering in all three areas.



Odds are, one of these homes is insured by Allstate.

## An altogether different experience

A better experience starts with attractive prices for specific customers, those looking for good value and a real relationship and who need to protect their valued assets today and prepare for a financially secure future. It also requires a higher standard of service, delivered whenever and wherever customers require. That's why Allstate offers 24-hour access through [www.allstate.com](http://www.allstate.com) and 1-800-Allstate. And a satisfying customer experience includes an ongoing relationship with a local agency, acting as a trusted partner.

## Thinking and acting locally

One more difference: Allstate is focused on delivering the customer experience block-by-block. We are providing our local market leaders more flexibility with their marketing, pricing and underwriting strategies. That helps make us more nimble, precise and competitive. Similarly, Allstate offers a product portfolio with a wide range of options. The result: Every relationship is customized, depending on who customers are, what they need and where they live.

By focusing on what matters most, and by tailoring our offerings to individual needs, Allstate attracts new customers and broadens relationships with existing ones. Turning those opportunities into earnings demands wise use of people and capital.