

2007 BEST'S KEY RATING GUIDE

ALLSTATE LIFE INS CO							
3100 Sanders Road Northbrook, Illinois 60062-7154 Tel: 847-402-5000				AMB Number: 06027 Began Business: 09/03/1957 Agency Off: None			
Best's Rating: A+ g				FSC: XV			
• NET PREMIUMS AND DEPOSITS (\$000 omitted)							
Year	Individual Life	Individual & Group Annuities	Group Life & A&H	Credit Life & A&H	Individual A&H	Total	
2004	1,869,062	11,928,266	-107,071	...	3,339	13,693,596	
2005	1,486,469	10,612,658	21,684	...	24,443	12,145,255	
2006	1,493,917	7,243,677	35,887	...	31,999	8,805,481	
• NET OPERATING GAIN (\$000 omitted)							
Year	Individual Life	Individual & Group Annuities	Group Life & A&H	Credit Life & A&H	Individual A&H	Total	
2004	135,357	138,876	44,392	-153	-799	327,511	
2005	144,142	167,301	-480	-56	-904	310,004	
2006	66,049	110,727	1,676	4	2,291	180,747	
• COMPARATIVE FINANCIALS (\$000 omitted)							
Year	Assets	Capital & Surplus	Net Invest Income	Benefits Paid	Realized Cap Gain	Policyholder Dividends	Contract Lns (% of assets)
2004	73,164,423	3,655,914	2,648,865	5,581,381	-59,053	80	0.9
2005	76,596,470	3,664,680	2,940,848	7,598,666	-62,968	84	0.9
2006	79,028,222	3,361,031	3,327,471	7,865,491	56,270	70	0.9
• ORDINARY LIFE STATISTICS							
Year	Average Ordinary Policy Issued (\$)	Average Ordinary Policy In Force (\$)	Average Premium (\$/M)	First Year Premium/Total Premium	Ordinary Lapse Ratio		
2004	166,442	108,284	9.42	3.0	7.4		
2005	160,699	113,654	6.66	1.3	6.5		
2006	63,398	121,815	6.35	0.1	6.8		
• NEW LIFE BUSINESS ISSUED (\$000 omitted)							
Year	Whole Life	Term	Credit	Group	Industrial	Total	
2004	1,707,400	5,774,337	...	12,023	...	7,493,760	
2005	421,664	2,133,122	...	1,477	...	2,556,263	
2006	249,928	95,402	...	1,603	...	346,933	
• LIFE INSURANCE IN FORCE (\$000 omitted)							
Year	Whole Life	Term	Credit	Group	Industrial	Total	
2004	99,625,119	136,569,483	...	10,431,845	...	246,626,447	
2005	107,077,024	137,878,831	...	9,134,406	...	254,090,261	
2006	115,029,935	145,843,026	...	8,433,416	...	269,306,377	

BEST'S RATINGS AND FINANCIAL PERFORMANCE RATINGS (FPR)

A.M. Best assigns to insurance related organizations one of two types of rating opinions, a Best's Rating (A++ to F) or a Financial Performance Rating (9 to 1). The Best's Rating represents an opinion based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength and operating performance. The FPR represents an opinion based primarily on a quantitative evaluation of a company's financial strength and operating performance for companies that do not meet the minimum size and/or operating experience requirements for a Best's Rating.

Secure Best's Ratings

A++ and A+	Superior
A and A-	Excellent
B++ and B+	Very Good

Vulnerable Best's Ratings

B and B-	Fair
C++ and C+	Marginal
C and C-	Weak
D	Poor

FINANCIAL SIZE CATEGORIES (FSC)

Assigned to all insurance companies and reflects their size based on their capital, surplus and conditional reserve funds in millions of U.S. dollars, using the scale below. For additional information, refer to the Preface.

FSC I	less than 1	FSC V	10 to 25	FSC IX	250 to 500	FSC XIII	1,250 to 1,500
FSC II	1 to 2	FSC VI	25 to 50	FSC X	500 to 750	FSC XIV	1,500 to 2,000
FSC III	2 to 5	FSC VII	50 to 100	FSC XI	750 to 1,000	FSC XV	greater than 2,000
FSC IV	5 to 10	FSC VIII	100 to 250	FSC XII	1,000 to 1,250		