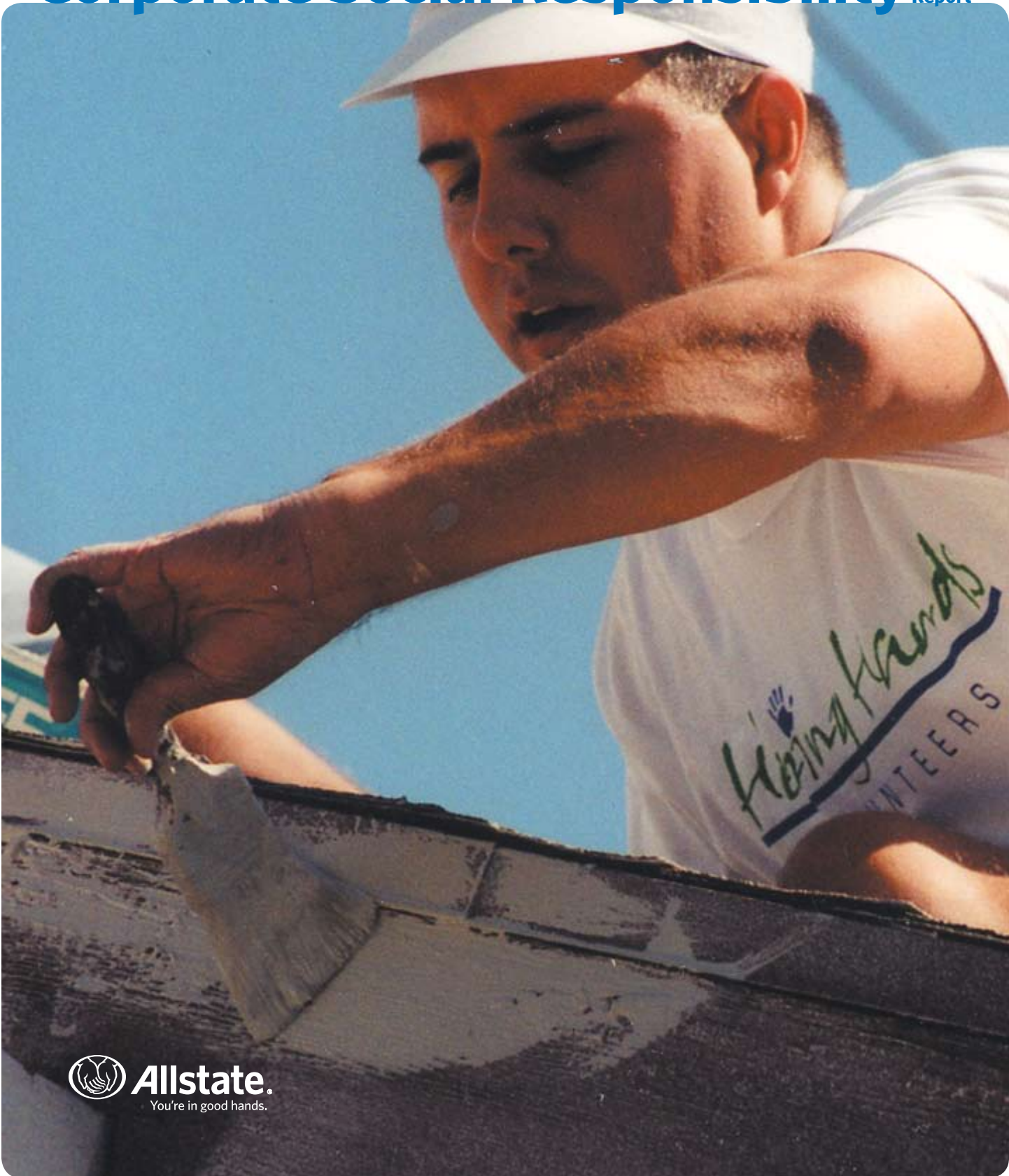


Allstate Insurance Company 2006

# Corporate Social Responsibility Report



**Allstate.**  
You're in good hands.

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**Allstate.**  
You're in good hands.

# Welcome From Our President and CEO

At Allstate, we're in the business of helping people protect what they have and plan for their future. As the largest publicly held personal lines insurance company in the country, we believe being good corporate citizens is an extension of our core values of caring, integrity, initiative, and innovation. To bring those values to life we focus our efforts on four key areas.

## **Our Customers**

We care about our customers. We're listening and responding to their needs better than we ever have. That's why we've developed unique and tailored products that live out our commitment to protect our customers and help prepare them for their future.

## **Our People**

People are the most important resource we have. Buildings and computers don't drive our success—our people do. And we drive their success by investing in their skills, environment, rewards and wellbeing. Finding and developing diverse talent, at every level of our organization, is a key commitment.

## **Our Communities**

Being at Allstate is more than just a job to us. It's a way of life. It's about helping people, improving our communities, and making our world a better place. Through The Allstate Foundation and the Helping Hands program, we provide towns and families across America with the financial assistance and support to grow and thrive.

## **Our Shareholders**

Shareholders look to Allstate to protect their capital through excellent corporate governance and high ethical standards.

It's an exciting time to be a part of Allstate. As you read through this year's Corporate Social Responsibility report I believe you will get a real sense for our commitment to our customers, our people, our communities and our shareholders... and you'll understand our excitement.



Tom Wilson  
President and CEO

# About this Report

Allstate believes in being transparent about the impact of our business on the communities where we operate. Our company is one of the first U.S. insurance and financial services companies to publish an annual Corporate Social Responsibility (CSR) report, and we have published an updated version every year since 2003.

The goal of this report is to demonstrate our company's commitment to responsible performance. The online report focuses on select, ongoing activities that Allstate considers important to its business and stakeholders. We define our stakeholders broadly as our customers, associates (including Allstate employees, agents and agency staff), shareholders and communities at large. The PDF version of the 2006 report covers the period between January 1, 2006, and December 31, 2006. The online version is updated throughout the year and may contain more current information. All metrics are based on 2006 year-end data, unless otherwise noted. In our attempt to continuously improve the quality and scope of our reporting, select metrics may not yet show a historical trend. "Allstate" refers to "Allstate Insurance Company" and its operations inside the United States, unless otherwise noted.

## **A new site about our Corporate Citizenship**

In 2006, Allstate made a decision to migrate its annual CSR report online by updating and expanding the current Citizenship site. We now have the ability to provide greater detail and more frequent updates on our actions. This is part of an overall effort to reduce paper usage and emissions, which also included printing our company's 2006 Summary Annual Report at a sustainable printing facility and on 100 percent post-consumer recycled paper. This decision saved 424 pounds in volatile organic compound (VOC) emissions that create smog.

The PDF version available for print is not updated throughout the year.



For the most current information, please browse our citizenship website at [www.allstate.com/citizenship](http://www.allstate.com/citizenship).

# Advocacy

more than 200  
organizations joined  
a coalition Allstate helped establish  
to help prevent and prepare for  
mega-catastrophes

## OVERVIEW

As the largest publicly held property and casualty insurer in America, Allstate has a significant influence — and therefore an opportunity — to speak out on important policy issues that affect our company, our customers and our society. In the past, Allstate helped pass new auto safety measures such as seat belts, air bags and uniform bumpers. Today, we're speaking out on the threat of mega-catastrophes and working to find a solution that will help better prepare and protect Americans from their devastating consequences.

### PROTECTING AND PREPARING AMERICA FROM CATASTROPHES

Eight of the 10 biggest natural catastrophes in U.S. history have occurred in the last decade.

These infrequent but extraordinarily devastating natural catastrophes present serious risks for consumers, for insurers and for the economy. It's one of the reasons insurance in catastrophe-prone areas is growing more expensive — and less available.

The challenge of preparing and protecting America from natural catastrophe is too large to be addressed by any one company in isolation. We believe this is an issue that requires collaboration between local, state and federal governments, consumers, and the private sector. In 2005, Allstate helped to establish a coalition that is now actively working to advance a comprehensive, integrated solution to deal more effectively and efficiently with mega-catastrophes. ProtectingAmerica.org is a coalition that is raising awareness and educating the public and policyholders about the threat of mega-catastrophes, how to prepare for these events, how to save lives and how to mitigate the risk of low-frequency, high-severity events. The goals of the coalition are:

**1. Prevention and mitigation.** Strengthen prevention and mitigation programs and better enforcement to require new construction to better meet the challenges of catastrophic events. Affordable retrofits, stronger building codes and sensible land use policies are needed to reduce the impact of catastrophes on consumers and taxpayers. One study estimates the damage from Hurricane Andrew would have been \$8.1 billion less than what it was if the building code now in Miami-Dade had been in effect in 1992. Other prevention and mitigation programs can also save lives and better protect property.

**2. Education.** Improve consumer education and consumer protections to make sure people are better prepared for catastrophes before they strike and to empower them to guard against scam artists who too often rush to the scene of disaster and take advantage of families at their deepest time of need.

**3. Relief, recovery and rebuilding.** Strengthen first responders and improve the process of relief, recovery and rebuilding by developing new processes to stage and deploy essential relief materials and to make sure there are adequate building materials, supplies and licensed contractors available in the aftermath of a catastrophe.



**4. Continuous improvement.** Create a rigorous process of continuous improvement by establishing a commission of local, state and federal officials along with the private sector to review and assess recovery efforts after every disaster to identify ways to continually improve our ability to recover from catastrophes. Public education and a continued commitment to improvement should be part of the national agenda.

**5. Financial protection for consumers.** Strengthen financial protection for consumers by establishing catastrophe protection funds at the state and national level. State and federal catastrophe funds would provide a backstop that will provide more protection at lower cost to consumers. The backstop will enable companies to insure against mega-catastrophes in a financially responsible manner that doesn't threaten their solvency or their ability to protect their customers from other potential losses. It has the potential to help stabilize markets following a catastrophe, prevent insurance availability problems and reduce insurance costs for consumers.

**The coalition's accomplishments to date.** Since its formation in 2005, ProtectingAmerica.org has achieved several important milestones:

- Built a coalition consisting of more than 200 member organizations including emergency management officials, first responders, disaster relief experts, large and small businesses, nonprofit organizations and insurers.
- Raised awareness, supplying information to hundreds of media and other outlets.
- Educated policymakers across the country.
- Appeared before numerous legislative and related committees at the state and national levels.
- Helped to craft and advance specific legislative proposals that will advance this cause.

## ROLE OF INSURANCE IN AMERICA

The insurance industry is a vital part of the economy, helping Americans protect themselves, their loved ones, their homes and other assets against the risks they face.

In fact, at Allstate, we have a saying that "insurance is the oxygen of free enterprise." We can't see it. We can't touch it. But without it, nothing thrives. Without insurance, think how difficult it would be to buy homes, drive cars, operate businesses or save for retirement. Insurance is what keeps our economy running. In many respects, it's what makes the American dream a reality.

While insurance is arguably one of the most regulated and complex industries in the U.S., it is also one of the least understood, as our research shows. In response, in 2006 Allstate introduced a consumer education campaign that aims to raise awareness and educate consumers about the role of our industry in America. The campaign explains everything from where premium dollars go to how coverage is priced. The campaign has run in newspapers and magazines countrywide, including The Wall Street Journal and The Atlantic.



For more information or to view our campaign, visit [www.allstate.com/Advocacy](http://www.allstate.com/Advocacy).

## PUBLIC POLICY


As a company that operates in a regulated industry, our business operations are strongly influenced by government actions, especially at the state level.

Allstate therefore participates actively in the public policy process and advocates for or against public policy issues that we believe are in the best interests of Allstate's business, customers, shareholders and society.

For example, we were an early advocate for automotive safety features like air bags that are now standard in most cars sold in the U.S. Allstate also supported the Class Action Fairness Act, which protects companies like Allstate from lawsuits with the potential for severe financial consequences for our policyholders and shareholders. We are actively engaged in advancing solutions on issues as diverse as asbestos legislation, credit-based insurance scoring, modernization of the insurance regulatory system and many other issues that align with the interests of the corporation.

We also participate in the political process by making financial contributions to elected officials who share our belief in a competitive marketplace. Our Board of Directors has

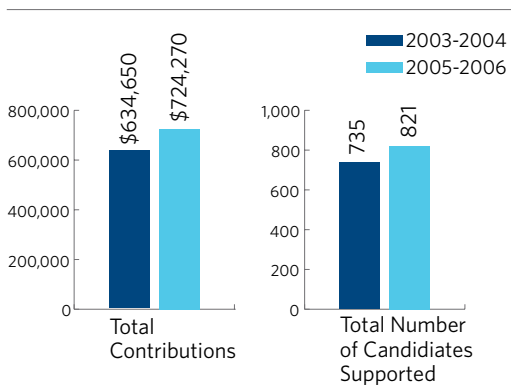
developed a policy on political contributions for the company, which can be found on the Corporate Governance portion of our website.

 For more information, visit [www.allstate.com/CorporateGovernance](http://www.allstate.com/CorporateGovernance)

Allstate also maintains a political action committee known as ALLPAC (Allstate Insurance Company Political Action Committee). This is a voluntary program, funded by a segment of Allstate employees. Historically, ALLPAC contributes to officials and candidates representing both major parties. During the 2005-2006 election cycle, ALLPAC made more than \$700,000 in contributions to more than 800 candidates.

### Allstate Insurance Company Political Action Committee (ALLPAC)<sup>1</sup> Contributions

**\$724,270** total  
ALLPAC contributions in 2005-2006  
election cycle



<sup>1</sup> ALLPAC is a voluntary program, funded by a segment of Allstate employees. ALLPAC supports elected officials and candidates who hold similar philosophical beliefs as Allstate with regard to business, free enterprise and a competitive marketplace. Historically, ALLPAC contributes to officials and candidates representing both major parties.



# Business Practices

more than 98% of  
claims resulting from Hurricane  
Katrina have been settled

## OVERVIEW

Allstate has a responsibility to a wide range of stakeholders. We are a company of more than 70,000 employees, agents and agency staff, 380,000 suppliers and nearly 130,000 registered shareholders, and we insure more than 17 million households countrywide. This commitment is expressed through a set of policies and practices that guide our efforts to balance the interest of the people who depend on us: our customers, associates, shareholders and the communities where we operate.

## CUSTOMER EXPERIENCE

The Good Hands® Promise expresses Allstate's long-standing commitment to help customers protect what they have today and prepare for the future.

Our promise to customers is based on the following five planks:

- 1. Have competitive prices.** Demonstrate good value to our customers in the form of products, services and relationships.
- 2. Be easy to do business with.** Deliver efficient, quality service. Give customers flexible ways to reach us via the Internet, telephone or face-to-face.
- 3. Offer products and services to help meet customers' needs.** Offer a broad mix of innovative products and services designed with consumer needs as a primary source of inspiration.
- 4. Provide a knowledgeable and experienced team.** Create a seamless experience at all touchpoints with knowledgeable representatives dedicated to meeting the needs of our customers.
- 5. Establish relationships that value customers.** Treat customers with respect by recognizing long-term relationships. Treat them with courtesy

and empathy. Resolve their problems quickly and thoroughly.

Allstate is committed to improving our customer experience. We measure our progress by looking at customers' overall satisfaction, their likelihood to renew their policy with us and their willingness to recommend Allstate to others.

We've made progress—our customer loyalty score increased in 2006—but the industry as a whole made progress too. To be successful in the future, we are committed to investing in the work around creating a superior customer experience. Customer loyalty and satisfaction will be key factors in driving future growth.

## CUSTOMER PRIVACY

We recognize that customers entrust Allstate with confidential personal information on a daily basis.

And they expect us to safeguard this information and use it responsibly. We do not sell customer information. We respect their privacy and have created strict policies and processes to ensure we maintain high standards for data security, wherever Allstate or our suppliers operate.

Allstate uses a variety of technologies, procedures and standards to safeguard social security numbers, credit card numbers, driver's license numbers, financial data, medical records



and other personal information. These measures help protect customers from identity theft.



Read Allstate's full privacy statement to find out how we gather and use information about our customers at [www.allstate.com/about/priv.asp](http://www.allstate.com/about/priv.asp).

## CATASTROPHE RESPONSE

Allstate responds quickly when large-scale natural disasters occur and customers need us most.

We pride ourselves on being among the first to arrive on location in the wake of a disaster, so we can start helping our customers restore and rebuild their lives.

Members of our dedicated National Catastrophe Management Team monitor storms as they develop, create response strategies and coordinate on-the-ground activity. They also manage Allstate's fleet of Mobile Response Units. These converted recreational vehicles are equipped with the same capabilities as an Allstate claim office. Satellite and Internet connections allow them to relay customer claim information from field personnel to Allstate headquarters systems — often long before local phone service is restored.

Allstate's claim team also partners with other groups across the company — including information technology, real estate and other areas — to see how they can improve the claims experience for both our customers and our people in the field. Allstate is investing in its Next Gen claim system, a new platform that will help our 17,000 claim personnel better assist our customers.

In the wake of recent mega catastrophes, Allstate:

- Invested in new system technology. We acquired more satellite phones, wireless capability, back-up systems and phone systems.
- Placed renewed emphasis on our Retiree-Catastrophe Program. This program brings retired Allstate employees back into action on a temporary basis to assist with claim-related activities. As a result, our company can temporarily expand our front-line team with experienced personnel and accommodate a high volume of claims.
- Expanded local radio advertisement programs for our customers. Customers get timely information on how to contact Allstate with any questions about their claims.
- Gave claim adjusters greater flexibility. The freedom to adjust minor claims from remote locations meant quicker and more efficient settlements.

### The Aftermath of Hurricane Katrina

The scale of the devastation in the wake of Hurricane Katrina was unlike any other in our Company's 75-year history—so Allstate responded in an unprecedented way. Allstate was the first insurer to reach downtown New Orleans following Hurricane Katrina. On September 10, 2005—two days before the parish reopened on a limited basis to business owners and residents—Allstate set up its first Mobile Response Unit to serve its customers. We sent 4,000 claim adjusters and almost the entire Mobile Response Unit fleet to the region to begin handling claims.

### Handling of claims

One of the issues that emerged in the wake of Hurricane Katrina was the “wind versus flood” concern. Most homeowner policies do not cover damage due to flood. However, flood coverage may be obtained through the National Flood Insurance Program (NFIP). Allstate adjusted each claim based on the unique circumstances



of each loss. We used NFIP certified adjusters in adjusting flood claims, in accordance with NFIP requirements. Catastrophe personnel working for and on behalf of Allstate were trained and certified to determine whether damage was caused by flood by examining the facts of each individual claim. During the adjustment of Hurricane Katrina claims, when it was determined an Allstate customer's home suffered covered wind damage, Allstate paid for that damage under the terms of the Allstate policy. If it was determined there was damage due to flood and the customer had purchased a NFIP policy, the NFIP paid for that damage under the terms of the NFIP policy.



Read more about flood insurance at <http://insurance.allstate.com/flood-insurance.aspx>.

Allstate is committed to resolving all claims fairly and appropriately. And we are pleased that a report issued by the Louisiana Department of Insurance in February 2007 found Allstate to be compliant with state statutes, rules and regulations applicable to the handling of claims in a catastrophic loss situation. The report confirms that Allstate properly settled Hurricane Katrina claims with its Louisiana customers. To date, Allstate settled more than 98 percent of claims resulting from the Hurricane Katrina and Rita. We will continue to work with our customers until the outstanding claims are resolved.

### **Giving in the Gulf Coast**

Allstate made contributions to the Gulf Coast region totaling nearly \$6.5 million through employee, corporate and Allstate Foundation donations.

Allstate employees and agents, to date and through a match by the Allstate Corporation, have donated more than \$4.2 million to Hurricane Relief and Recovery Efforts. The Allstate Foundation has given \$1.2 million in grants to the Gulf Coast Region, including

\$700,000 to the Greater New Orleans Foundation. The Allstate Corporation has contributed nearly \$1.1 million to the relief and recovery efforts through other programming.

### **Long-Term Recovery**

In November 2006, The Allstate Foundation brought together leaders from 450 nonprofit organizations to study the effects of nonprofits on recovery from Hurricane Katrina. Outcomes of the conference included: 1) translation of the lessons learned by the nonprofits and the broad research findings into actions that will help more citizens recover by making the New Orleans nonprofit sector stronger and more effective in the future, and 2) creation and distribution of a compendium of research and best practices that can be used by nonprofit organizations in any metro area of the country.

On March 19, 2007, The Allstate Foundation created a follow-up conference at the Urban Institute in Washington D.C., bringing together key policy makers, legislators, researchers, and nonprofits. Conference attendees discussed pragmatic policy approaches that will better prepare citizens for the next big disaster, and best practices that can serve as models for future recovery efforts throughout the U.S.

## **PRODUCTS AND SERVICES**

Insurance is one of the world's most difficult products to price. Companies have to price it before they know its true cost. The true cost can vary widely from customer to customer, based on personal and environmental factors unknown at the time of sale.

### **Pricing**

Allstate's pricing model does not consider ethnicity, race, nationality or income. Our goal is to match price to risk as accurately as we



can, and our pricing model contains millions of price points. Like many insurance companies, we consider credit history to further enhance the accuracy of our pricing. Using credit history enables us to offer lower premiums to many customers who otherwise would pay more for their insurance.



Information about Allstate's use of credit history is available on our website at [www.allstate.com/Credit](http://www.allstate.com/Credit).

### **Products and Services**

When you help people as part of your business, you listen to what they say. Allstate's focus on product and process innovation is important to our growth, and to the long-term relationships we build with customers. For example, we created a new product that lets our customers make a series of choices so that they can select the coverages that best fits their needs. With Allstate® Your Choice Auto and Allstate® Your Choice Homeowners policies, consumers can choose different coverage options. They can also qualify for built-in rewards that can save them money.

Allstate's product choices help protect customers today and prepare them for tomorrow.

- Insurance products help customers protect their family, assets and wealth.
- Financial products help customers prepare for the future.
- Additional products and services help meet customers' special needs such as emergency roadside assistance or boat coverage.

### **Availability of Coverage**

Unfortunately, many communities in America today are in the path of natural disasters that have become more devastating in the last decade. For Allstate and other companies in the insurance industry this means trying to balance protecting customers who live in high-risk areas with protecting the remaining insured

households across the country. Recent mega-catastrophes, unlike any other in our company's 75-year history, meant that Allstate had to make some difficult business decisions.

In the wake of Hurricane Katrina, for example, Allstate determined we could no longer afford to insure the homes of some of our customers living in high-risk areas. This was a difficult decision and we recognize its impact on our customers in these regions. To help customers affected by our decisions find other options, whenever possible Ivantage Select Agency, Inc. helped these customers obtain insurance coverage from companies not affiliated with Allstate.

We recognize that the decreasing availability of homeowner insurance in catastrophe-prone areas is a serious issue not only for those directly affected but for our entire country. Allstate is committed to working on a national solution to catastrophe management to help solve this issue. We believe Americans should be able to live, work and raise families throughout the country and we are working on public/private legislative solutions that would help make it affordable for them to do so.

## WORLDWIDE SOURCING

Allstate is always looking for new ways to deliver a great customer experience at a competitive price.

In some cases, outsourcing is a viable option to help us achieve that goal. A common practice among insurance companies, for example, is to hire independent claim adjusters on temporary basis to assist with peak claim seasons. Such was the case for many companies in the wake of Hurricane Katrina, including Allstate.

Today, technology makes it possible for Allstate and other U.S. companies to use skilled workers around the country and the world to assist with select processes and operations that help deliver an outstanding customer experience. For example, Allstate formed Northbrook Technology of Northern Ireland in 1998 to provide programming support to meet our internal software needs. The company is a wholly owned subsidiary of Allstate and works with Allstate Information Technology services to provide maintenance and development services. This move has reduced our dependence on contractors, allowed us to do more at a lower cost, and enabled us to reinvest the money we've saved in new technology geared towards better serving our customers.

# Corporate Giving

**\$10 million gift**

to the Museum of Science and Industry  
to build a chemistry, physics and  
nanotechnology exhibit

## OVERVIEW

Allstate has a strong tradition of contributing to the communities where we live and work through financial contributions and employee volunteerism. Every day, countless Allstate employees, agents and agency staff lend their time, skills, expertise and resources to local organizations and initiatives that benefit their communities. Allstate supports their personal passions by providing financial support to nonprofit organizations of their choice. As a company, we also give financial support to a variety of programs and organizations throughout the country that help create strong and vital communities.

## ANNUAL GIVING CAMPAIGN

Every year since 1997 Allstate has made it possible for its employees and agencies to donate to charitable organizations of their choice.

Allstate matches 15 cents on every dollar and donates an additional 5 cents to United Way. The company also handles all of the administrative costs associated with the campaign. We are proud to support the personal passions of our people in this way.

In 2006, more than 25,000 employees and agencies together raised nearly \$5 million to community organizations. Allstate provided over \$900,000 in additional matching funds. Some of the beneficiaries included American Red Cross, American Cancer Society, United Way, Make-A-Wish Foundation, American Diabetes Association and American Heart Association.

## CHICAGOLAND PROGRAMS

Allstate takes a special interest in the greater Chicagoland community, our company's hometown.

We look for unique opportunities to promote safety, economic education and diversity to help ensure that individuals have nurturing communities to support them.

In 2006 The Allstate Corporation and The Allstate Foundation awarded funding to the Chicago Children's Museum and the Museum of Science and Industry. Our combined corporate and Foundation support will help coordinate science programs and resources geared towards youths, from preschool to the 12th grade, to fuel interest in learning and exploration.

Allstate's \$15 million gift to the Chicago Children's Museum will be paid over the next 10 years to help build a state-of-the-art learning facility, to be located in the Daley Bicentennial Plaza in Millennium Park. The funds will also support ongoing programming at the Museum. Allstate's gift will help the Children's Museum nearly double its existing footprint to 100,000 square feet. The facility, which will help anchor an unparalleled cultural center in Chicago's Millennium Park, will be named the Chicago Children's Museum at Allstate Place.

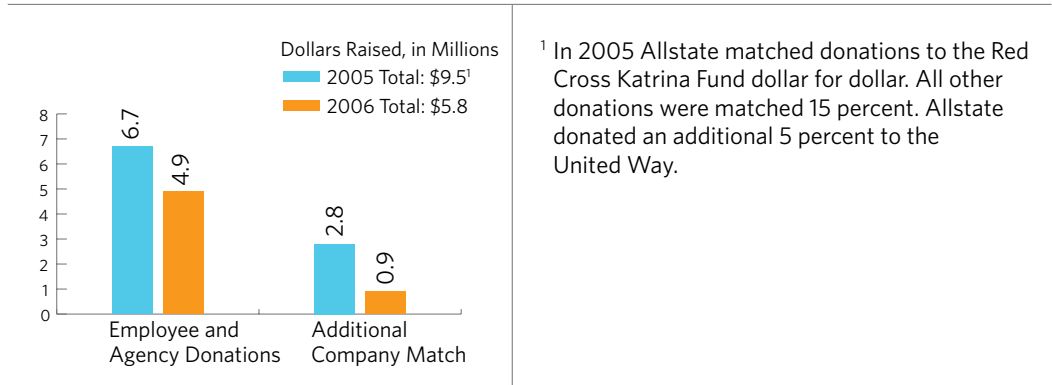
Allstate's \$10 million gift to the Museum of Science and Industry will be paid over the next five years to build an innovative exhibit that will focus on chemistry, physics and nanotechnology. Allstate will fund a two-story, basic-science exhibit geared toward older children and focused on scientific applications in everyday environments. The exhibit will be located in the museum's West Court, which will be renamed Allstate Court.





**Annual Giving Campaign: Money Raised for Charities** (in millions)

**\$5.8 million**  
raised in 2006



<sup>1</sup> In 2005 Allstate matched donations to the Red Cross Katrina Fund dollar for dollar. All other donations were matched 15 percent. Allstate donated an additional 5 percent to the United Way.

**Annual Giving Campaign: Participation**

	2005 <sup>1</sup>	2006
Employees	23,670	22,668
Percentage of Total Eligible Employees	63.8	63.7
Agencies	3,683	2,856
Percentage of Total Eligible Agents	27.4	21.2
Total Participation	27,353	25,524
Percentage of Total Eligible Participants	54.1	52.0

**25,524**  
participated in the  
2006 Giving Campaign

<sup>1</sup> In 2005 Allstate matched donations to the Red Cross Katrina Fund dollar for dollar. All other donations were matched 15 percent. Allstate donated an additional 5 percent to the United Way.

## Giving Campaign: Top Ten Charities

2005	2006
American Red Cross, Hurricane Katrina Relief Fund	American Cancer Society, Illinois chapter
American Cancer Society, Illinois Chapter	American Cancer Society, National
American Cancer Society, National	United Way of Lake County
American Red Cross, National	United Way of Metropolitan Chicago
United Way of Lake County	Make-a-Wish Foundation of America, National
Alzheimer's Association, National	Alzheimer's Association, National
Make-a-Wish Foundation of America, National	American Diabetes Association, National
United Way of Metropolitan Chicago	St. Judes Children's Research Hospital
American Diabetes Association, National	American Heart Association, National
American Heart Association, National	Make-a-Wish Foundation of Illinois

# Diversity

one result of Allstate's diversity strategy is that women today make up **59.2%** of our total workforce

## OVERVIEW

U.S. Census Data shows that our communities are becoming more ethnically and culturally diverse. At Allstate, we believe diversity is critical to meeting the needs of the diverse customers that we serve. With support from our Board of Directors Allstate transformed its tradition of encouraging diversity into a core business strategy. The strategy is set and guided by an Executive Diversity Council and implemented by a Chief Diversity Officer, with various elements fully integrated into our company's processes. As a result of these efforts, Allstate is bringing a diversity of perspectives to our team, providing new opportunities for diverse and small businesses, acquiring more diverse customers and serving them better. Our commitment to inclusion and diversity has been recognized by more than 45 media publications and associations that monitor diversity and workplace issues.

## WORKFORCE DIVERSITY

Diversity is a strategic business imperative essential to Allstate's success in today's marketplace.

### A Competitive Advantage

We aggressively pursue diversity in our workforce and our workplace, challenging ourselves to be appropriately represented by women and people of color in our general employee population, agency owners and within our leadership ranks; the percentage of procurement dollars spent with companies owned by minorities and women; our customer experience; our multi-cultural marketing efforts; our inclusive work environment and ultimately, our business results.

**Our Workforce Diversity Mission** is to sustain an effective organization that drives a high-performance culture, which in turn enables higher productivity, higher morale, more innovation, collaboration and risk taking. Our policies, procedures and programs are designed to promote inclusion, work/life balance, dignity and respect, commitment to appropriate representation and leveraging differences to maximize innovation and creativity.

Allstate aims to attract professionals who collectively embrace an inclusive value system that leverages diversity, equal opportunity, talent development, lifelong learning and work/life balance. Allstate's workplace diversity strategy helps us attract and retain the best talent, drive high performance, provide tailored products and services to a diverse customer base and strengthen our corporate brand in the marketplace and labor market.

Today, Allstate's workforce mirrors the diverse markets we serve. Of the nearly 36,000-person Allstate employee workforce, 60 percent are women, and nearly 30 percent are minorities. More than 40 percent of officers and managers are women and nearly 20 percent come from one of five minority groups. And of the nearly 13,000 Allstate agencies, nearly 40 percent are women-owned and more than 20 percent are minorities.



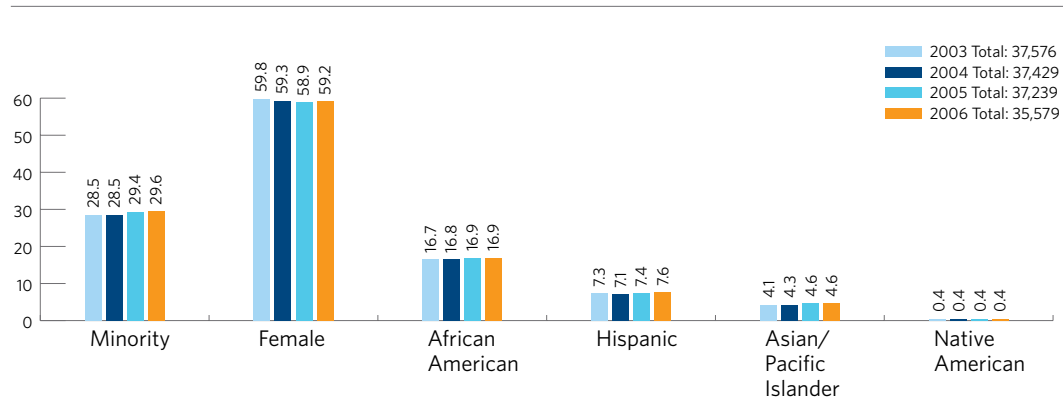
### Employee Network Groups

Across Allstate, employees connect with each other and build relationships through Employee Network Groups—organizations of employees with common interests that are officially recognized by the company. Groups are formed along special interests but are open to all employees.

These groups include:

- PLAN (Professional Latino Allstate Network)
- A Win (Women information Network)
- ANGLES (Allstate Network of Gay and Lesbian Employees and Supporters)
- 3AN (Allstate Asian American Network)
- African American Women’s Network
- Adoption Network Group.

**Employee Diversity: Total Workforce<sup>1,2</sup>** (in percent)

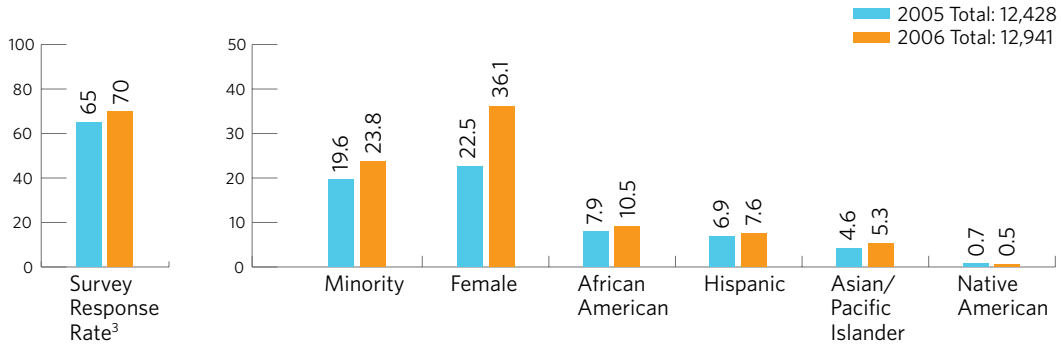


women make up  
**59.2%** of total  
workforce

<sup>1</sup> U.S. employee count only; excludes Exclusive Agencies, Personal Financial Representatives and Independent Agents.

<sup>2</sup> The EEO-1 is a snapshot of Allstate workforce taken each September and reported to the Federal Government annually.

**Diversity of our Agency Force<sup>1,2</sup>** (in percent)



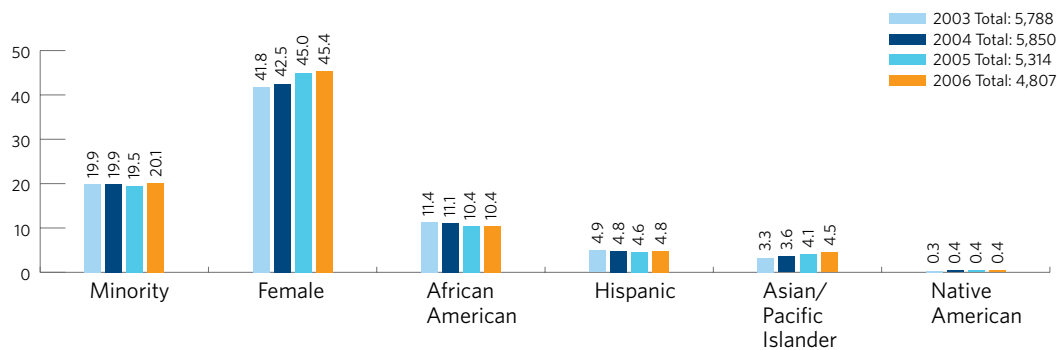
percentage of minority agents increased from 19.6% in 2005 to **23.8%** in 2006

<sup>1</sup> U.S. Exclusive Agent count only; excludes employees, Personal Financial Representatives and Independent Agents.

<sup>2</sup> More than 3,200 Allstate agents speak languages other than English for a total of at least 62 different languages.

<sup>3</sup> Due to the independent contractor status of Allstate Exclusive Agents, response to the demographic survey is strictly voluntary.

**Employee Diversity by Category: Officers and Managers<sup>1,2</sup>** (in percent)

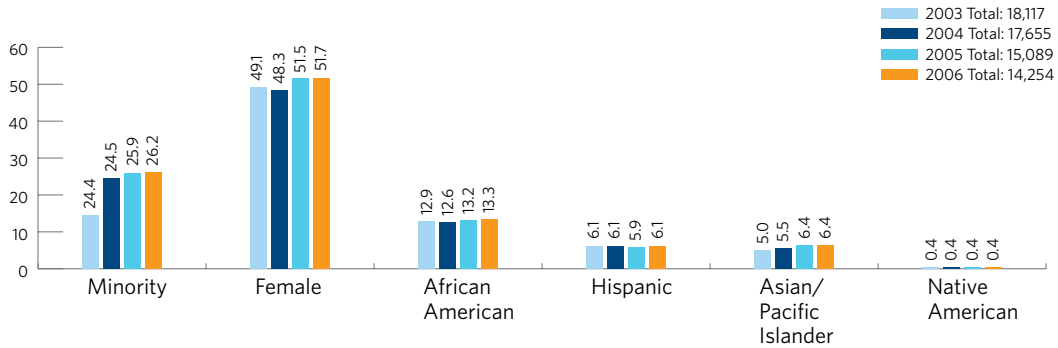


women make up **45.4%** of officers and managers

<sup>1</sup> U.S. Exclusive Agencies, employee count only; excludes Personal Financial Representatives and Independent Agents.

<sup>2</sup> The EEO-1 is a snapshot of Allstate workforce taken each September and reported to the Federal Government annually.

**Employee Diversity by Category: Professionals<sup>1,2</sup> (in percent)**

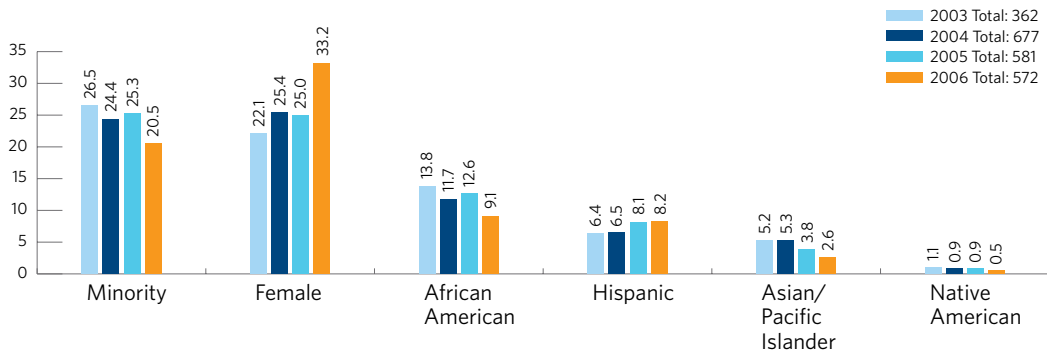


women make up **51.7%** of professionals

<sup>1</sup> U.S. employee count only; excludes Exclusive Agencies, Personal Financial Representatives and Independent Agents.

<sup>2</sup> The EEO-1 is a snapshot of Allstate workforce taken each September and reported to the Federal Government annually.

**Employee Diversity by Category: Sales Associates<sup>1,2</sup> (in percent)**

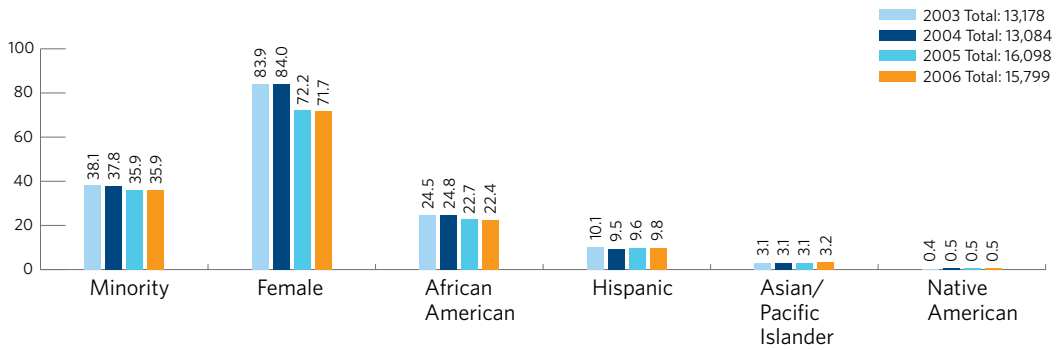


women make up **33.2%** of sales associates

<sup>1</sup> U.S. employee count only; excludes Exclusive Agencies, Personal Financial Representatives and Independent Agents.

<sup>2</sup> The EEO-1 is a snapshot of Allstate workforce taken each September and reported to the Federal Government annually.

**Employee Diversity by Category: Office Associates<sup>1,2</sup>** (in percent)

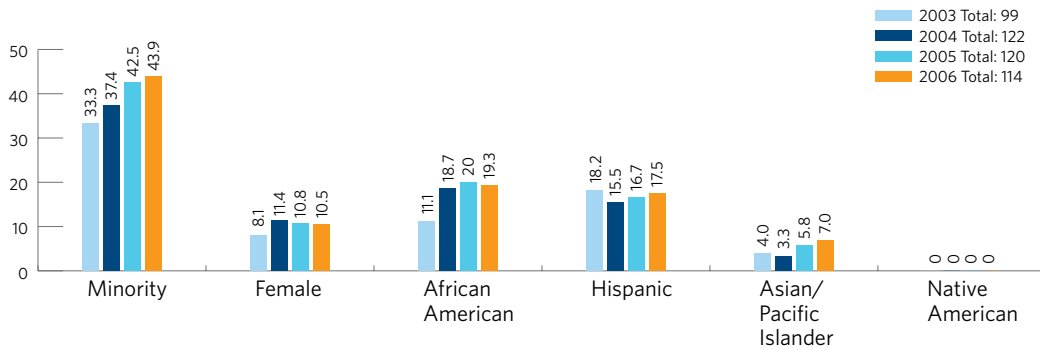


women make up  
**71.7%** of office associates

<sup>1</sup> U.S. employee count only; excludes Exclusive Agencies, Personal Financial Representatives and Independent Agents.

<sup>2</sup> The EEO-1 is a snapshot of Allstate workforce taken each September and reported to the Federal Government annually.

**Employee Diversity by Category: Other Associates<sup>1,2</sup>** (in percent)



<sup>1</sup> U.S. employee count only; excludes Exclusive Agencies, Personal Financial Representatives and Independent Agents.

<sup>2</sup> The EEO-1 is a snapshot of Allstate workforce taken each September and reported to the Federal Government annually.



## SUPPLY CHAIN DIVERSITY

Allstate believes in creating opportunities for small and diverse businesses.

They are the engine of the American economy. When they succeed, communities gain economic strength and benefit from the jobs, training and support they provide.

To help fuel their growth, in 2003 Allstate established a supplier diversity program that actively seeks out diverse suppliers and invites them to compete for our existing procurement opportunities. The program is led by a dedicated full-time senior-level executive, integrated across all levels of our company and tied to performance evaluation for many of our procurement managers. When procurement opportunities arise, our managers scan the marketplace for qualified diverse suppliers and invite them to compete for the opportunity to work with Allstate. All leaders are required to provide their suppliers an opportunity to compete for our business. If the suppliers accept, they enter Allstate's rigorous procurement process alongside all competing vendors. And if they win, they win on their merits.

Strategically growing the diversity of Allstate's supplier base is good for business and good for society. Our company obtains the goods and services we need to continue operating smoothly. Small and diverse businesses grow and prosper. In turn, they provide jobs and other services that strengthen their own communities. In the long run, strong and vital communities create wealth for their citizens and eventually, demand for Allstate products.

Allstate uses criteria established by the Small Business Association to define and target "diverse" suppliers (see full program details and eligibility criteria). We measure our progress by measuring our targeted spend in the three

categories listed in bold type below. We also measure our inclusive spend in all 12 categories identified by the United States Small Business Association as diverse and of special interest in meeting statutory obligations. These include:

- **Minority/Women Owned Enterprise (M/WBE)**
- **Minority-Owned Business Enterprise (MBE)**
- **Women-Owned Business Enterprise (WBE)**
- Disabled Business Enterprises (DIS)
- Disabled Veterans Business Enterprises (DVET)
- Disadvantaged Business Enterprises (DBE)
- Historically Black Colleges or Universities (HBCU)
- Historically Underutilized Business Zone (HUB Zone)
- Small Business Administration 8(a) Program (SBA8(a))
- Small Disadvantaged Business Enterprise (SDB)
- Veteran-Owned Business Enterprise (VET)
- Small Business Enterprise (SBE)

In 2006 Allstate channeled \$195.7 million dollars to 2,110 women- and minority-owned businesses.



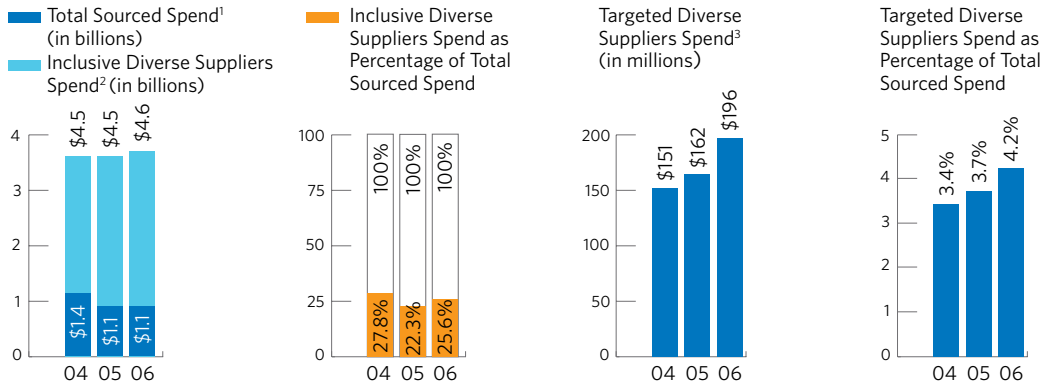
For more information, or to enroll in the program, please visit [www.allstate.com/SupplierDiversity](http://www.allstate.com/SupplierDiversity).

### Membership

Our membership with select organizations helps us to identify successful practices in supplier diversity, conduct national benchmarking and connect with diverse suppliers at a variety of forums. Allstate is a member of:

- National Minority Business Council
- Women Business Enterprise National Council
- National Hispanic Corporate Council
- Asian Women in Business

## Diversity of Allstate's Suppliers



in 2006 inclusive diverse suppliers made up **25.6%** of our total sourced spend compared to 22.3% in 2005

- <sup>1</sup> Expenditures sourced by an Allstate employee, including expenditures with Supplier Networks which are offered (as a choice/option) to customers and claimants.
- <sup>2</sup> Allstate spend with 12 categories of diverse suppliers. These 12 categories are the inclusive group of suppliers identified by the Small Business Administration as diverse and of special interest. It includes Small Business Concerns, a highly represented category in Allstate spend.
- <sup>3</sup> Allstate spend with: Minority Women-Owned Enterprises, Minority-Owned Enterprises and Women-Owned Enterprises. These three categories are among 12 identified by the Small Business Administration as diverse and of special interest.

## MARKETPLACE DIVERSITY

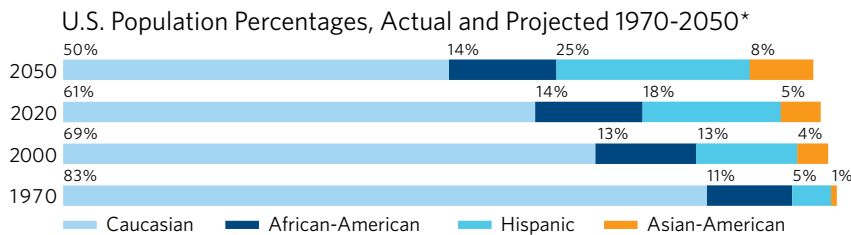
Allstate has grown by serving customers and welcoming employees who reflect the diverse marketplace that we serve.

According to a study conducted in 2004 by Mediamark Research Inc., by 2050, multicultural households will account for 40 percent of the U.S. population. Allstate is connecting with these consumers by understanding what they value most, and how they want Allstate to serve them.

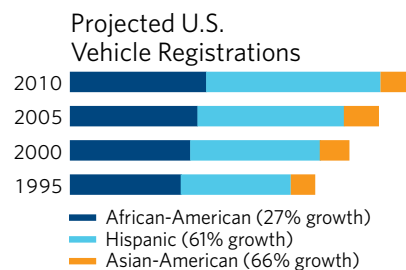
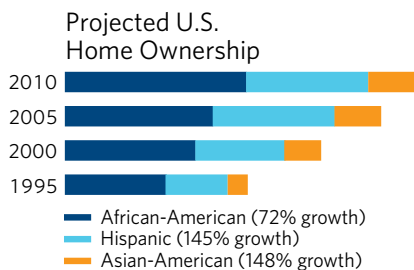
Today, Allstate is committed to growing our business in the multi-cultural marketplace. For Allstate, this means doing more than just marketing our products and services. It means

helping consumers achieve greater economic self-reliance by learning more about how insurance works and what products are best suited to meet their individual needs. Allstate recognizes there are a variety of factors that contribute to a customer's decision to engage with our company. These include providing tools that raise awareness and understanding of insurance, offering competitive products to satisfy customer protection needs, involvement in the customer's local community, and having agents who are committed to the diverse communities that they serve. Through these and other tactics we plan to continue focusing on and increasing the number of households we serve through dedicated efforts aimed at addressing the needs of an increasingly diverse marketplace.

### The Growing Multicultural Market (in percent)



\*List not all-inclusive; numbers are approximate due to rounding.



Sources: U.S. Census Data, Mediamark Research Inc. 2004

# Environment

Allstate's irrigation system at the headquarters campus is

100%  
self-sustained

## OVERVIEW

Many factors must work together to help protect the natural resources of our world and the assets of our communities. At Allstate we have established policies and programs to reduce the direct impact of our operations on the environment and to promote the safety and health of our employees.

## ENVIRONMENTAL RESPONSIBILITY

Allstate believes in acting responsibly towards our environment, both in areas where we have direct control and in areas where we may have significant interest or influence.

As an insurance and financial services company, the environmental impacts from our core operations are limited, and are largely tied to the resources we use to operate our offices. While the majority of our office space is leased, we primarily focus our conservation efforts on the property we own. More specifically, the majority of our efforts center on Allstate's home office in Northbrook, IL, which represents approximately 2.3 million square feet of property.

### Energy Savings

In the past few years, we converted all interior ambient lighting on campus to T-8 fluorescent with electronic ballast, reducing wattage from 4 to 1.5 watts per square foot. We also converted exterior parking lot lighting and roadway lighting to metal halide and high pressure sodium, increasing output and decreasing energy consumption. Our programmable temperature controls and "power downs" during heat waves help us control our energy usage. And our air conditioning units use only HCFC or HFC, both considered environmentally inert.

### Water Savings

The irrigation system at Allstate's headquarters campus is 100 percent self-sustained. We

collect storm water in retention ponds and take advantage of existing wells to irrigate our land. Consequently, Allstate doesn't consume any of the city's water supply for this purpose.

### Indoor Air Quality

Allstate maintains a smoke-free environment within all Company facilities. Allstate also conducts indoor air quality sampling on a biennial basis at Allstate-owned and -leased facilities in accordance with Allstate's Air Quality Testing Program.

### Waste Management and Recycling

Allstate enables and encourages responsible waste management. Recycling programs that exist within Allstate include paper waste, plastics, polystyrene, aluminum, toner cartridges and carpeting. We currently have an electronic hardware disposal program and HVAC equipment disposal program. We also partner with outside organizations to responsibly dispose of items such as batteries, fluorescent lamps, PCB light ballasts and similar items at Allstate's corporate headquarters campus.

In 2006, Allstate decided to migrate its annual Corporate Social Responsibility report entirely online. We also opted to print our Summary Annual Report on 100 percent recycled post-consumer waste paper, as certified by the Forest Stewardship Council (FSC). We also selected a sustainable, FSC-certified printer to produce the report. As a result, the printing of the Summary Annual Report resulted in virtually zero volatile organic compound (VOC) emissions released into the atmosphere.



## Procurement

Allstate sources our goods and services from a variety of suppliers, many of them with environmental initiatives of their own. For example, the steel used in our furniture supplier's metal products contains 25-30 percent recycled content and the seating fabric is made from 100 percent recyclable materials. Our installation of a "cool carpet" contributed to reduction of greenhouse gas emissions and our purchases in 2005 from that supplier permanently retired 832 tons of certified carbon dioxide credits.

## Allstate Print and Communications Center (APCC)

Located in Wheeling, IL, APCC is the largest in-house printing plant in the country. It is used to produce various forms, the invoices we send our customers every month and additional materials needed throughout the company. To help manage the impact of its operations on the environment, APCC recycles 100 percent of paper that does not contain private or sensitive information. The center also uses soy-based ink, water-soluble prepress and press room solvents, as well as paper and cartons manufactured from recycled materials.

## Commercial Lending Guidelines

As a lender, Allstate requires its borrowers to comply with environmental laws and expects borrowers to engage in sound environmental management practices. Allstate requests site assessment in compliance with the current industry standard, and also reviews relevant issues relating to flood plains, wetlands, radon, asbestos, lead-based paint and indoor air quality/mold control. Visit our investment section for additional investment considerations.

## Partnering Organizations

Allstate is registered with Clean Air Counts, a Greater Chicago six-county initiative that aims to reduce ozone-causing emissions, thereby improving air quality and enabling economic

development. We are also a participating member of the Climate Resolve initiative within the Business Roundtable, a national organization of chief executive officers. The organization's goal is to commit 100 percent of its members to reducing greenhouse gas intensity.

In 2006, Allstate became a corporate sponsor of "Cool Globes: Hot Ideas for a Cooler Planet." This public art project in Chicago will use public art, Internet information, education and events to increase awareness of and promote solutions to global warming.

## CLIMATE CHANGE

We recognize that our business and our ability to continue to protect our customers may be profoundly affected by climate change, especially natural catastrophic events.

Allstate is engaged in an on-going evaluation of the subject of global climate change and natural catastrophes primarily as these factors relate to possible impacts on Allstate's future risk exposures, including hurricanes.

We're looking at advanced risk models that consider multiple catastrophic events, along with environmental factors such as warmer waters and changes in accident frequency/severity patterns. As part of our catastrophe management and risk mitigation efforts, Allstate is involved with a coalition called ProtectingAmerica.org, which is working on solutions that would better protect local communities and our national economy from weather-related and other catastrophes. We have also taken a number of actions to make our own company less vulnerable to the devastating effects of catastrophes. In 2006 Allstate purchased more than \$800 million in reinsurance—the "insurance for an insurance company"—to offset some of

our catastrophe risk. We also revised some of our homeowner insurance policies and decided not to renew others in areas of especially high weather-related risk. Wherever possible, Allstate helped customers affected by those decisions find coverage through another insurance carrier.

As a rule, Allstate management keeps abreast of the ongoing scientific and hurricane modeling research through regular discussions with premier hurricane modelers. We rely on this research from modelers to help us make pricing and risk management decisions. Allstate will continue to encourage these modelers to monitor the scientific studies of climate change and to consider whether their models should be adjusted as new data from those studies continues to emerge.

# Governance

**every year** Allstate employees are required to acknowledge understanding and compliance with the Corporate Code of Ethics



## OVERVIEW

At Allstate, we have long established policies and procedures that help us to ensure we conduct our business ethically and with integrity. These values and policies guide all of our business actions.

## CORPORATE GOVERNANCE

Allstate's core values are caring, initiative, innovation – and integrity.

Over the years, Allstate's Board of Directors has put in place clear processes and procedures that support high standards of integrity, ethical behavior and compliance for our organization. As a result, several third-party governance rating organizations have placed The Allstate Corporation's corporate governance program among the best in our industry and in business worldwide.

Recently, the Board has:

- Adopted a majority vote standard for the election of director nominees
- Moved to eliminate the supermajority vote provisions in our governing documents
- Adopted a process to review corporate political contributions



Read more about our corporate governance procedures at [www.allstate.com/CorporateGovernance](http://www.allstate.com/CorporateGovernance).

Allstate believes in transparency. Our company consistently earns high marks from the investment community for communicating transparently about our financial performance and producing investor-friendly communications. In 2006, Allstate was recognized as the most shareholder-friendly company in the "insurance/non-life" sector in the second annual ranking of shareholder-friendly companies. Shareholders and other interested parties can find current information on Allstate's financial performance

by visiting the Investor Relations section of our website. The section includes financial reports, executive speeches, news releases and other company communications.



Read our shareholder communications at [www.allstate.com/ir](http://www.allstate.com/ir).

## ETHICS AND COMPLIANCE

Allstate is committed to operating its business with honesty, integrity and the highest level of ethical conduct.

These values are embraced and enforced at every level of the organization. Every year, Allstate employees are required to acknowledge understanding and compliance with the Corporate Code of Ethics and other applicable company policies. These cover topics such as integrity, conflict of interest, asset protection, sexual harassment, insider trading, antitrust compliance and privacy policy, among others.

In 2006 Allstate took several important steps to reinforce the importance of doing the right thing:

- **Established a Corporate Ethics and Compliance Office.** Led by an elected senior-level officer, this function ensures consistency and continuity of compliance efforts across the company so that Allstate can continue to operate with the highest level of integrity.
- **Asked our employees for their feedback.** In 2006 Allstate conducted a series of employee focus groups in many locations across the country to learn if our employees believe

that Allstate's culture encourages doing the right thing. Allstate employees reported their perceptions that Allstate senior management sends strong and clear signals about the importance of ethical performance and that their immediate managers convey those same messages in what they say and what they do. Going forward, Allstate plans to further enhance the ethics training course and make it more relevant to various parts of the enterprise.

▪ **Introduced a new course on ethics and integrity.** This course is delivered through Allstate's internal online Learning Resource Network. Entitled "Ethics & Integrity Education for the Agency Distribution Force," the course uses common agency work situations to reinforce the standards for business conduct covered in Allstate's Code of Ethics.

### **Voluntary Termination Offer**

When it comes to ethical behavior, actions are most important—and when it comes to difficult business decisions, what matters is that they're executed responsibly. In early 2006, Allstate announced a Voluntary Termination Offer (VTO) to certain eligible Allstate corporate employees. The program was part of an expense reduction effort to strengthen our competitive position.

It was a difficult decision. Many of our employees provided years of dedicated service to the company. In the end, Allstate decided to give our employees a choice. Eligible employees could decide to stay with Allstate or accept an enhanced severance package. The VTO process took several months to execute. Allstate took extra care to make sure employees understood the terms and conditions of the offer. We held VTO briefing sessions, posted detailed information on a dedicated website and explained the enhanced severance packages in town hall meetings around the company.

At the end, out of nearly 6,800 eligible employees, more than 1,000 accepted the

company's offer. The employees who chose to leave received an enhanced severance package to support their transition. Those who chose to stay saw new opportunities for professional growth. And Allstate was able to meet its goals and become a faster and more flexible company.

## **RISK MANAGEMENT**

Allstate takes a holistic approach to managing the risks we face.

We analyze how natural disasters, changing economic conditions, operational challenges, regulatory changes and other market forces may affect our business. From there, we determine how much capital we need to meet our commitments and execute our business strategy to protect our customers and provide appropriate returns for our shareholders given various stress scenarios.

### **Our Risk Management Function**

In 2004, Allstate's board of directors established a senior management advisory committee called the Enterprise Risk and Return Council (ERRC). ERRC sees enterprise risk management as a disciplined, holistic and interactive approach to risk that:

- Provides additional insight when setting strategy across Allstate
- Identifies potential events that could have a significant impact on Allstate
- Manages risk and optimizes our overall profile consistent with Allstate's appetite for risk
- Provides greater assurance of achieving Allstate's objectives
- Allows Allstate to achieve a return commensurate with the risks taken

The ERRC oversees risk management throughout the company. The committee consults with more than 50 top managers to understand how various risks affect our business. Led by the CEO, the committee meets regularly to evaluate and prioritize these risks and fine-tune risk mitigation strategies.

# Investments

**\$25 billion** invested in  
municipal bonds in 2006 to support  
community projects

## OVERVIEW

Allstate serves customers in communities throughout America. When these communities are safe and strong, local businesses grow and flourish. Each year, Allstate uses its strong balance sheet to make strategic investments that create stronger communities; earn consistent, predictable returns for our shareholders; improve the quality of life for our employees; and create a better business environment for our company.

## INVESTMENT POLICY

One of the ways Allstate can have an impact on society is through responsible investment of our assets.

To that end, Allstate has a policy to exclude certain kinds of investments from our portfolio. For example, we:

- Do not directly invest in tobacco companies
- Do not directly invest in liquor companies
- Do not invest in countries, governments, organizations, and individuals specified by the Office of Foreign Assets Control

Allstate also has commercial mortgage lending guidelines that take into account environmental factors. As a lender, Allstate requires its borrowers to comply with environmental laws and expects its borrowers to engage in sound environmental management practices. For example, Allstate requests a site assessment in compliance with the current industry standard in addition to reviewing relevant issues relating to flood plains, wetlands, radon, asbestos, lead-based paint and indoor air quality/mold control.

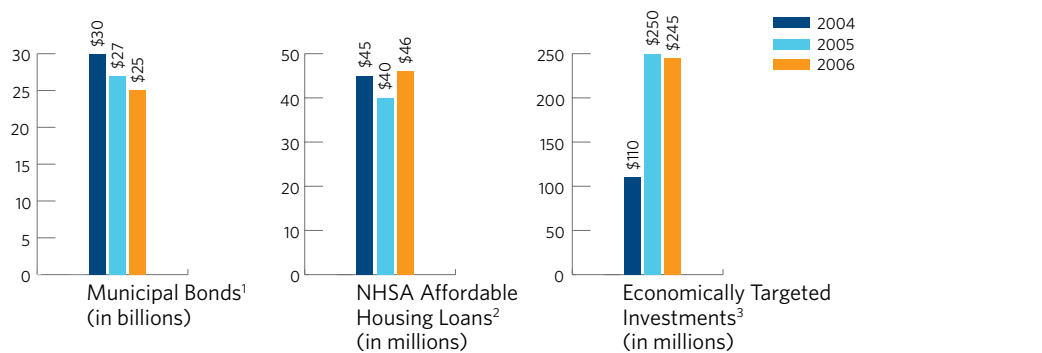
## MUNICIPAL BONDS

Allstate is committed to using our financial resources to benefit communities.

As part of that commitment, Allstate invests in municipal bonds that fund projects to improve infrastructures and extend vital services in local communities. We also invest in non-rated municipal bonds. These bonds are used to finance specialized, hard-to-fund projects in higher risk communities. Over the years, these investments have funded new assisted living facilities, day care centers, libraries and hospitals.

At the end of 2006, our investment portfolio included \$25 billion in municipal bonds in communities that need investment capital. In addition to supporting community development, municipal bonds diversify our investment portfolio and create value for shareholders by contributing to our overall return on invested capital.

## Investing in Redeveloping Communities



**\$25 billion**  
invested in municipal  
bonds in 2006

<sup>1</sup> Allstate's investments in municipal bonds help fund projects that improve community infrastructure and extend vital services.

<sup>2</sup> Allstate's investment in the Neighbor Works system helps families purchase their first homes or complete necessary home renovations.

<sup>3</sup> Allstate's Economically Targeted Investments are long-term below-market rate portfolio loans extended to established creditworthy institutions that are driving the redevelopment of communities across America. This total includes NHTSA loans.

## ECONOMICALLY TARGETED INVESTMENTS

Allstate provides low-interest loans that support affordable housing and community development.

Low-interest loans help families to achieve first-time home ownership. For Allstate, supporting homeownership helps create a market for our products and services in the long-term.

Each year, Allstate:

- Invests in Neighborhood Housing Services of America (NHTSA). NHTSA is a leading national provider of affordable housing that helps families purchase their first homes and complete necessary home renovations. We significantly increased our commitments to NHTSA over the last two years. The total of

loans outstanding at the end of 2006 through NHTSA was \$46.6 million. Allstate's overall financial commitment to NHTSA - money that will be made available if called upon and if the request meets pre-determined criteria - is \$93.6 million.

- Provides low-interest loans to help redevelopment of communities. Allstate provides long-term below-market rate loans to established creditworthy institutions across America such as NHTSA, Impact Community Capital or Local Initiatives Support Corporation (LISC). These loans support new affordable housing developments; office, commercial and retail properties; nursing homes, childcare and job training facilities; and new charter schools.
- Revitalizes neighborhoods in markets where Allstate has an especially strong history. Allstate makes loans to help local chapters of national organizations such as LISC



purchase and develop vacant lots; build new facilities that improve the quality of community life; and provide young adults with services that support job readiness, placement and training.

### **Allstate Bank**

In 2006, Allstate Bank, a division of Allstate Financial, celebrated its fifth anniversary.

A number of initiatives at Allstate Bank align with Allstate's commitment to investing its financial resources in community development. Allstate Bank provides sub-market loans to support organizations that

- Finance real estate for nonprofit agencies
- Work to rebuild low and moderate-income neighborhoods
- Fund the childcare facility industry
- Provide permanent housing for homeless adults, families and people at risk

Allstate's commitment to its Economically Targeted Investment Portfolio stands at \$245 million at year-end 2006.

# The Allstate Foundation

**\$17.56 million** total  
Foundation programming support  
in 2006

## OVERVIEW

Founded in 1952, The Allstate Foundation is an independent charitable organization funded by contributions from subsidiaries of The Allstate Corporation.

## NATIONAL PROGRAMS

The Foundation invests millions of dollars annually in U.S. programs aligned with three focus areas:

**Safe and vital communities.** The Allstate Foundation is dedicated to fostering safe and vital communities where people live, work and raise families. These communities are economically strong, crime-free and residents feel a sense of belonging and commitment. Programs supported by the Foundation address:

- Catastrophe response
- Youth anti-violence
- Neighborhood revitalization
- Teen safe driving

### The Law and You program kit

The Law and You uses a series of video vignettes to provide neutral ground for an informed discussion by teens and law enforcement officers about what young people should—and should not—do if they are stopped or visited by police. First introduced in 1998, a new and improved The Law and You is available via a toll free number (800 607-2722 Option 6) at no cost to police officers, youth leaders, community organizations and the like, compliments of The Allstate Foundation.

**Economic empowerment.** The Allstate Foundation believes a thriving, viable community is one where residents have access to economic resources and knowledge to make informed decisions about their financial future. Programs supported by the Foundation address:

- Financial and economic literacy
- Insurance education
- Empowerment for victims of domestic violence

**Tolerance, inclusion and diversity.** The Allstate Foundation believes that a strong community is one that recognizes and values people of varied backgrounds, including ethnicity, gender, physical challenges, age and lifestyle. Programs supported by the Foundation address:

- Teaching tolerance to youth
- Ending hate crimes
- Alleviating discrimination

An additional \$1 million is earmarked each year for local nonprofits through Agency Hands in the Community grants. The \$500 Agency Hands in the Community award was created to honor the local community volunteer efforts of Allstate exclusive agents and personal financial representatives. These grants improve the quality of life in communities across America.

## TEEN DRIVING

**A deadly epidemic.** Sex, drugs and rock 'n' roll often are considered the greatest risks to teens safety. However, the biggest threat to teens is parked just outside your home. Preventable motor vehicle crashes caused by teen drivers are the leading cause of death for teens in America today. The tragic facts:

- Nearly 6,000 young people die in car crashes annually.
- Another 300,000 teens are injured in car crashes each year.

With the goal of identifying effective new approaches to this problem, The Allstate Foundation launched a comprehensive teen safe driving program in 2005 that seeks to develop innovative, teen-informed approaches to raise awareness of the issue and ultimately, to help save lives and reduce injuries.





By empowering teens to become part of the solution and by celebrating their driving experiences, The Allstate Foundation Teen Driving Program takes a positive approach to addressing the number one killer of teens by making smart driving socially acceptable. The program includes the following components:

- **Keep the Drive**, a national teen-led smart driving movement that educates teens about the issue, impacts the way they think and act in the car, and empowers them to become smart driving activists in their schools and communities. For more information, visit [www.KeeptheDrive.com](http://www.KeeptheDrive.com).
- **Community Outreach** to surround teens with smart driving messages and involve key teen influencers, including parents, in reinforcing smart driving behaviors.
- **Thought Leadership and Advocacy** to advance public understanding of this issue and inform public policy decision-makers.
- **Public Awareness** to elevate teen driving as a chronic public health issue through targeted social marketing and public relations campaigns.



More information at  
[www.allstate.com/TeenDriving](http://www.allstate.com/TeenDriving)

## THE ALLSTATE FOUNDATION DOMESTIC VIOLENCE PROGRAM

Domestic violence is a pervasive, often overlooked social crisis that poses a threat to the safety and security of women and their families across the United States. According to the U.S. Department of Justice and the Centers for Disease Control, nearly 25 percent of women report being abused by a husband or partner in their lifetimes.

According to experts, there is a significant gap in resources for programs designed to assist

survivors with the multi-faceted economic challenges that they face. To address this problem, The Allstate Foundation has launched The Allstate Foundation Domestic Violence Program to provide support to victims of domestic violence. The Allstate Foundation is committed to targeting long-term resources to ending domestic violence.

The Allstate Foundation Domestic Violence Program provides a comprehensive network of services for domestic violence survivors and advocates, including:


- **Direct services.** Providing programming and funding support through a financial empowerment curriculum and training materials; community volunteerism by Allstate employees, agents and agency staff; and grant programs to allow service providers to address the complex, broad and often immediate range of survivors' needs.
- **Thought leadership.** Supporting domestic violence advocates and service providers through national conferences and other events and cutting-edge research. The Allstate Foundation Domestic Violence Program will conduct an annual, national research poll to determine current awareness and perceptions about domestic violence in the United States. The findings of this poll, conducted among a representative sample of adults in the U.S., will be used to continue to build the program and track progress over the coming years.
- **Public awareness.** Creating a national effort to raise public awareness and change societal attitudes about domestic violence. The Allstate Foundation's National Poll on Domestic Violence gauges public awareness of the issue and reveals how Americans view domestic violence.

The Allstate Foundation is working with the National Network to End Domestic Violence (NNEDV) Fund on this initiative. NNEDV and its



membership of domestic violence coalitions will assist The Allstate Foundation in effecting social change, while providing valuable grassroots support to local service providers.

A national Advisory Board provides The Allstate Foundation with strategic oversight and guidance on the Domestic Violence Program.

 More information at [www.allstate.com/DomesticViolence](http://www.allstate.com/DomesticViolence).

## CHICAGOLAND PROGRAMS

Allstate takes a special interest in the greater Chicagoland community, our company's hometown.

Read about the joint Allstate Foundation and Allstate Corporation support of Chicago programs on page 16 of this report.

## LOCAL PROGRAMS

Allstate Foundation grants to organizations with local programs are managed through field office grant committees, which meet regularly to review requests.

 Get local Foundation office contract information at [www.allstate.com/Foundation](http://www.allstate.com/Foundation).

## EMPLOYEE/AGENCY GRANTS

The Allstate Foundation offers several grant initiatives to support communities and charitable organizations served by employees of Allstate Insurance Company and affiliated companies, exclusive agents and personal financial representatives.

### Matching Grant Program for Higher Education

Through this program, applicants may double their personal contributions to eligible institutions of higher education. The Foundation, based on established criteria, will match an

eligible personal contribution from \$25 to \$1,000 per year. The Allstate Foundation does not match contributions to any other organizations.

### Helping Hands Grant Program

The Foundation offers special Helping Hands grants to charitable, social or humanitarian organizations where employees volunteer. Applicants can benefit the organization with a monetary gift through this program.

### Scholarship Program

The Foundation provides a scholarship program designed exclusively for dependent children of full-time and regular part-time Allstate employees, exclusive agents and personal financial representatives. The objective of this program is to assist parents with post-secondary education cost, while also recognizing and rewarding students' achievements.

### Agency Hands in the Community Grants

Allstate agents find many ways to reach out to the communities where they live and work. To honor their involvement, The Allstate Foundation awards \$500 grants to nonprofit organizations where Allstate agents volunteer.

### Ray Lynch Award

Each year, The Allstate Foundation honors one special agent for his or her outstanding community work. This award honors Ray Lynch, an agent who gave his Fayetteville, N.C. community exemplary business leadership and personal service for 32 years until his untimely passing in 1999.

In 2006, we presented this award to Stephanie Hebert of Houma, LA. Stephanie founded Charlie Phone Home, a non-profit program that provided phone calls to Houma area servicemen stationed in Iraq. She also created an endowed scholarship in the Center for the Study of Dyslexia at Nicholls State University. Stephanie donated her \$5,000 Agency Hands in the community Grant to her local YMCA.

## FUNDING GUIDELINES

The Allstate Foundation supports national and local programs that fit within three focus areas. Proposals for program support must address needs within one of the three focus areas to be considered for funding:

**Safe and vital communities.** Programs should address:

- Catastrophe response
- Youth anti-violence
- Neighborhood revitalization
- Teen safe driving

**Economic empowerment.** Programs should address:

- Financial and economic literacy
- Insurance education
- Empowerment for victims of domestic violence

**Tolerance, inclusion and diversity.** Programs should address:

- Teaching tolerance to youth
- Ending hate crimes
- Alleviating discrimination

The following guidelines were established for prospective grant seekers. Since The Allstate Foundation receives funding requests far in excess of its budget, worthy causes must often be declined even when the request falls into one of the three focus areas.

### Eligibility

The Allstate Foundation makes grants to nonprofit, tax-exempt organizations under Section 501(c)3 of the Internal Revenue Code.

### Exclusions

The Allstate Foundation does not support the following:

- Individuals
- Fundraising events, sponsorships
- Capital and endowment campaigns

- Equipment purchase unless part of a community outreach program
- Athletic events
- Memorial grants
- Athletic teams, bands and choirs
- Organizations that advocate religious beliefs or restrict participation on the basis of religion
- Groups or organizations that will re-grant the foundation's gift to other organizations or individuals
- Scouting groups
- Private secondary schools
- Requests to support travel
- Grant requests for production of audio, film or video
- Multi-year pledge requests
- Non-domestic (international) causes

### Deadlines and Other Procedures

The Foundation has no deadlines for submission. Proposals may be submitted throughout the calendar year. Site visits or interviews will be scheduled only if the Foundation staff requires additional information once a proposal has been received for consideration.

All declined proposals will receive written notification. However, written notifications of receipt of proposals are not sent.

### Contact Information

#### National Office

Executive Director  
The Allstate Foundation  
2775 Sanders Road Suite F4  
Northbrook, IL 60062-6127  
(847) 402-5502



For local office information in your area, or to apply for funding, go to [www.allstate.com/Foundation](http://www.allstate.com/Foundation).

## GIVING TOTALS

### Foundation Giving

**\$17.56 million**  
total Foundation  
programming support  
in 2006

<sup>1</sup> Additional Chicagoland programming dollars are distributed through the Allstate Midwest Regional Foundation and included in the Regional Programming Grants total.

<sup>2</sup> Includes one-time grants, such as the 2004 and 2005 Allstate Foundation Disaster Recovery Funds.

#### National Foundation Grants



#### Regional Foundation Grants



#### Chicagoland Programming support<sup>1</sup>



#### Domestic Violence Signature Program



#### Teen Safe Driving Signature Program



#### Agency Hands in the Community Grants



#### Matching Grants



#### National Foundation Grants



#### Helping Hands Grants



#### Other Grants<sup>2</sup>



#### Total Foundation Giving



# Volunteerism

more than 200

Helping Hands volunteerism  
committees across the country



**Allstate.**  
You're in good hands.

## OVERVIEW

Allstate encourages a culture of caring and community involvement. We're in the business of helping people, and we carry that mission to the communities where our people live, work and raise families. Together, Allstate and The Allstate Foundation encourage the volunteerism efforts of our employees and agents across the country with operational and financial support.

## VOLUNTEERISM COMMITTEE

Allstate has a long history of encouraging its workforce to donate their time and talents to the community.

In 1976, Allstate created the first Helping Hands Committee to coordinate volunteerism efforts for our corporate office. Today, there are more than 200 Helping Hands committees across the country.

Every day, our employees and agents staff soup kitchens, teach children about business and the economy, clean up neighborhoods, paint schools, help run fundraising walks, and host events at community centers. Our volunteers have donated food and gifts for the needy such as cell phones for shelters, clothes for the homeless, books for sick children, and supplies for animal shelters. And each year the Corporate Office Helping Hands committee helps brighten the holidays for hundreds of families throughout Chicagoland with the Adopt-a-Family drive.

More than 50 percent of employees participate in volunteer activities through the company's Helping Hands Committees.

## EMPLOYEE AND AGENCY GRANTS

Allstate employees support community organizations with their time—and The Allstate Foundation follows up with direct financial support.

Allstate employees and agents are the face of our company, the people our customers know best and those they have come to trust.

### Employee "Helping Hands" Grants

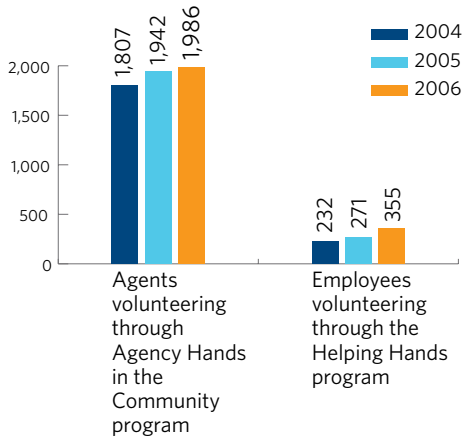
Every year, The Allstate Foundation awards grants to organizations where our employees volunteer 20 or more hours per year. In 2006, the Foundation recognized 355 employees, and donated \$500 grants to the employees' community-based non-profit organizations, which totaled \$160,000 to support community service work.

### Agency "Hands in the Community" Grants

Our agents also serve our customers and their communities at large. To honor their community commitment, The Allstate Foundation awards \$500 grants every year to nonprofits where our agents volunteer. In 2006, the Foundation recognized 1,986 agents countrywide and gave the organizations the agents support a total of nearly \$1 million.

## Participation in Programs Through The Allstate Foundation

1,986 agents and 355 employees obtained volunteerism grants through The Allstate Foundation programs



### COMMUNITY SERVICE AWARD

Each year The Allstate Foundation recognizes an Allstate agent who demonstrates exceptional commitment to community service.

Founded in 2000, the award honors former North Carolina Agent Ray Lynch, who died in 1999 after decades of serving his community and more than 30 years of service with Allstate.

In 2006 the Foundation presented the Ray Lynch award to Stephanie Hebert, an exclusive agent in Houma, LA. When Hurricane Katrina struck, Stephanie and her staff processed more than 500 claims the first day. She worked ten-hour days, seven days a week for three months to take care

of the many evacuees who landed in Houma.

When Stephanie isn't serving Allstate customers, she's volunteering her time and resources to a number of community organizations. She also founded Charlie Phone Home, a nonprofit program that provided phone cards to Houma-area servicemen stationed in Iraq, and created an endowed scholarship in the Center for the Study of Dyslexia at Nicholls State University.

As part of the award Stephanie received a \$5,000 Agency Hands in the Community grant to present to the nonprofit organization of her choice. She selected her local YMCA, which runs a hurricane preparation and survival class for third graders.



# Employees and Agents

87% employee satisfaction  
rate in 2006



## OVERVIEW

Allstate supports a high-performance culture that values innovation, rewards successful risk taking and finding a better way of doing business and serving customers. We are a company of more than 70,000 employees, agents and agency staff. And our success relies on the success of our workforce.

## CULTURE

Every company has a culture. Allstate's cultural DNA is to protect and prepare.

We're a community of caring, compassionate individuals who are drawn to Allstate because we are in the business of helping people.

The Allstate culture also supports personal and professional growth of our people. Our employees share responsibility for the company's success. The key to our high-performance workforce requires that employees clearly understand their roles, expectations and

accountability. At Allstate, they know what's expected of them and that they are accountable for meeting those expectations. At the same time, Allstate has its own obligations to our employees. These are expressed in "The Allstate Partnership."

"The Allstate Partnership" is a set of mutual expectations that define the employee-company relationship. It's designed to help employees to perform at the highest level, share in the success of the company, and achieve personal and professional fulfillment. We count on employees to embody the values important to Allstate—hard work, personal accountability, integrity and

Employee Satisfaction Survey<sup>1</sup> (in percent)

# 87% employee satisfaction rate in 2006



<sup>1</sup> The Employee Satisfaction Survey measures the quality of leadership and the work environment at Allstate. The satisfaction rate represents the percentage of employees who are either "completely satisfied" or "satisfied" with working for Allstate. The survey is anonymous and confidential, and is offered annually to all Allstate employees.

customer commitment. And our employees can expect Allstate to treat them with respect and provide a supportive, stimulating and rewarding workplace.

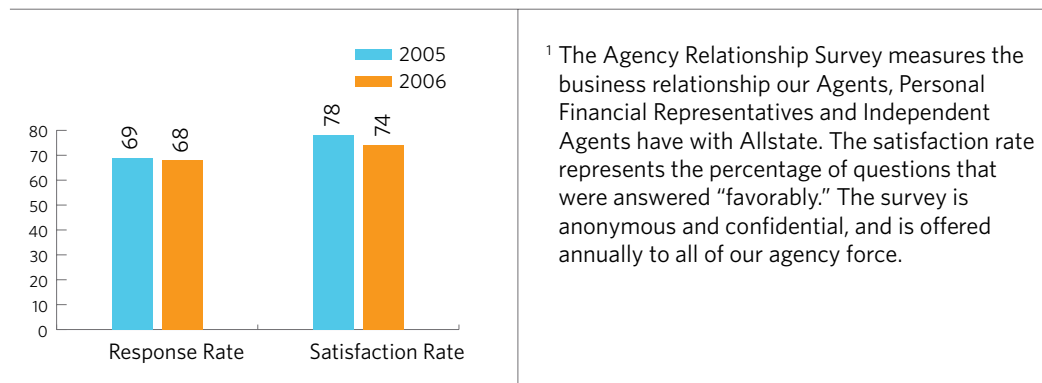
### Agency Relationship Survey

Maintaining an open dialogue is not only critical to strengthening relationships, but also to growing the business. The annual Agency Relationship Survey is just one way Allstate

gathers feedback from agencies. While overall satisfaction and participation were down slightly from last year, survey results reflect improvement in several areas. Agencies continue to report high levels of support from field distribution leaders, which will help promote growth within agencies and provide more effective support to help grow the business. Across the country, our leaders are engaged with the agency force every day.

#### Agency Relationship Survey: Exclusive Agents<sup>1</sup> (in percent)

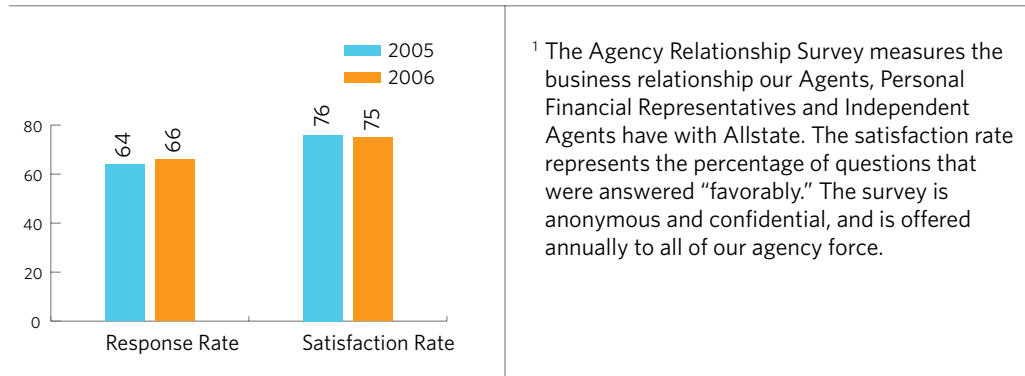
74% exclusive agent satisfaction rate in 2006



<sup>1</sup> The Agency Relationship Survey measures the business relationship our Agents, Personal Financial Representatives and Independent Agents have with Allstate. The satisfaction rate represents the percentage of questions that were answered "favorably." The survey is anonymous and confidential, and is offered annually to all of our agency force.

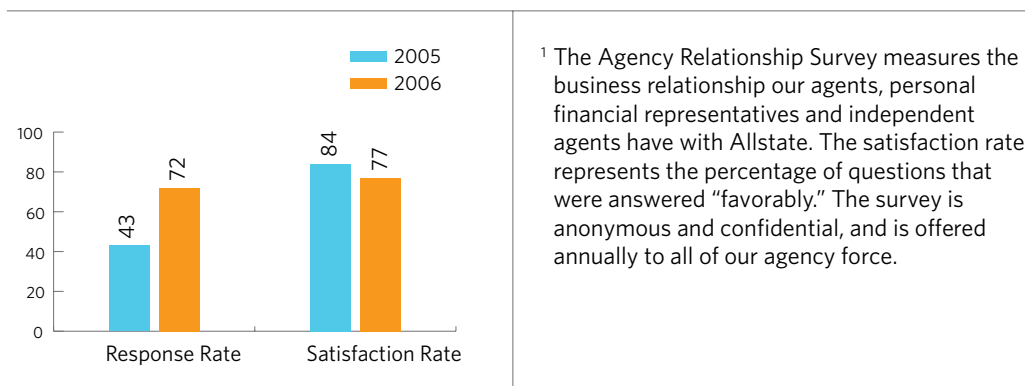
**Agency Relationship Survey: Personal Financial Representatives<sup>1</sup>** (in percent)

**75%** personal financial representative satisfaction rate in 2006

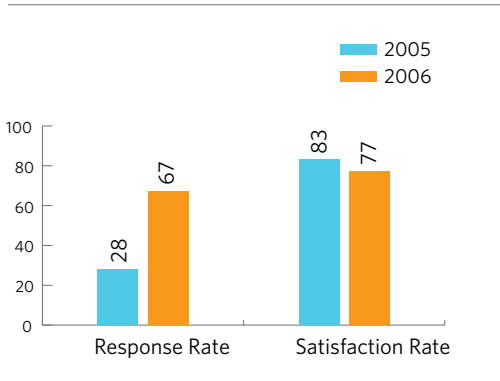


**Agency Relationship Survey: Independent Agents<sup>1</sup>** (in percent)

**77%** independent agent satisfaction rate in 2006



# 77% Encompass agent satisfaction rate in 2006



<sup>1</sup> The Agency Relationship Survey measures the business relationship our agents, personal financial representatives and independent agents have with Allstate. The satisfaction rate represents the percentage of questions that were answered "favorably." The survey is anonymous and confidential, and is offered annually to all of our agency force.

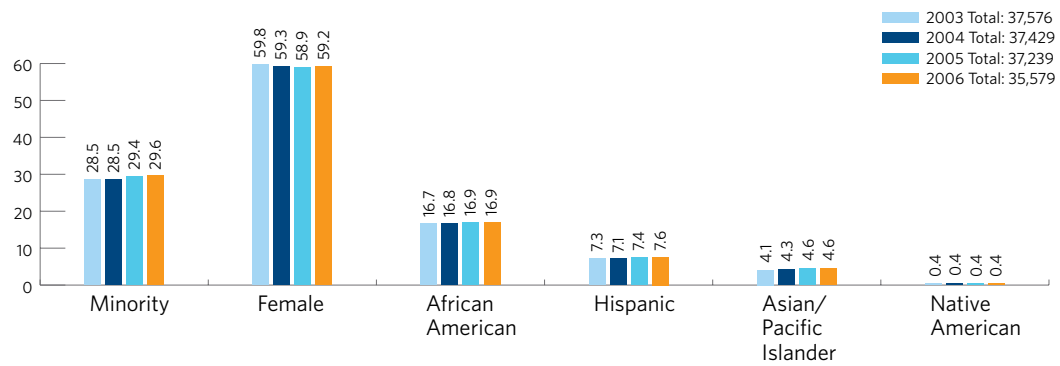
## WORKFORCE DIVERSITY

Diversity is a strategic business imperative essential to Allstate's success in today's marketplace.

We aggressively pursue diversity in our workforce and our workplace, challenging ourselves to be appropriately represented by women and people of color in our general employee population, agency owners and within our leadership ranks; the percentage of procurement dollars spent with companies owned by minorities and women; our customer experience; our multi-cultural marketing efforts; our inclusive work environment and ultimately, our business results.

Today, Allstate's workforce mirrors the diverse markets we serve. Of the nearly 36,000-person Allstate employee workforce, 60 percent are women, and nearly 30 percent are minorities. More than 40 percent of officers and managers are women and nearly 20 percent come from one of five minority groups. And of the nearly 13,000 Allstate agencies, nearly 40 percent are women and more than 20 percent are minorities.

**Employee Diversity: Total Workforce<sup>1,2</sup>** (in percent)

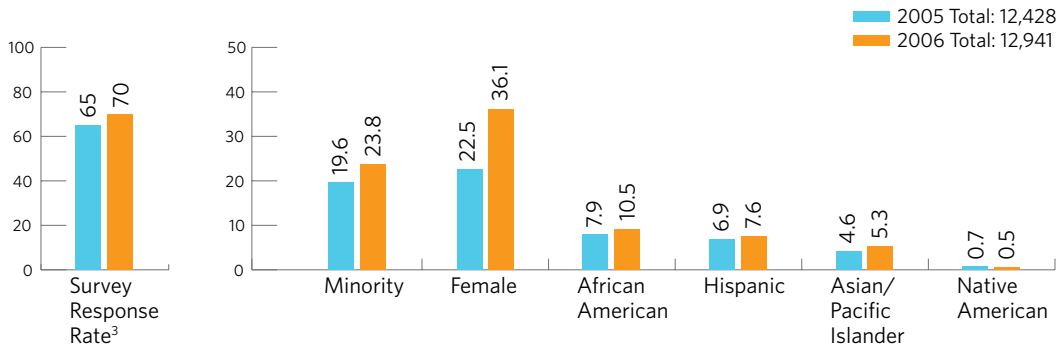


women make up  
**59.2%** of total workforce

<sup>1</sup> U.S. employee count only; excludes Exclusive Agencies, Personal Financial Representatives and Independent Agents.

<sup>2</sup> The EEO-1 is a snapshot of Allstate workforce taken each September and reported to the Federal Government annually.

**Diversity of our Agency Force<sup>1,2</sup>** (in percent)



percentage of minority agents increased from 19.6% in 2005 to  
**23.8%** in 2006

<sup>1</sup> U.S. Exclusive Agent count only; excludes employees, Personal Financial Representatives and Independent Agents.

<sup>2</sup> More than 3,200 Allstate agents speak languages other than English for a total of at least 62 different languages.

<sup>3</sup> Due to the independent contractor status of Allstate Exclusive Agents, response to the demographic survey is strictly voluntary.

For complete information on the diversity of our employees and agents, turn to pages 21-24 of this report.

## **BENEFITS AND COMPENSATION**

Compensation entails more than just salary. We give employees a cafeteria-style benefits plan that can be tailored to an individual's needs.

### **Benefits**

Employees obtain benefit information and enroll for coverage through the Allstate Benefits Center, which provides services through a Web site and interactive telephone response system. The Center also gives employees access to pension and profit sharing information and forms to manage their accounts and to plan for retirement.

### **Compensation**

Allstate's success hinges on our ability to attract and retain high-quality employees who know they are valued for their expertise, abilities and dedication. We support and motivate our employees with a total compensation and benefits package that includes competitive salaries and more. Among other rewards, employees may receive annual merit-based raises in a "pay for performance" environment that recognizes individual accomplishment and contributions. In 2006, Allstate paid \$3.5 billion in non-agent employee compensation, payroll taxes and benefits.

We have also created additional programs that go beyond core benefits and compensation to help our employees achieve work/life balance.

## **WORK/LIFE BALANCE**

Allstate helps employees balance their work and personal lives while making it easier to stay healthy in body, mind and spirit.

### **Wellness**

Physical health is an important part of well-being. That's why Allstate has introduced our new Well & Fit at Allstate program that seeks to help employees improve their physical health. As part of the program, employees can take a Health Risk Assessment, which provides a personal health summary outlining health strengths as well as risk factors in employees' lives. Those at risk from factors such as stress and smoking can receive expert personal coaching.

### **Good Hands, Good Health Program**

Our Good Hands, Good Health program addresses emotional eating, meditation, diabetes, women and heart disease, stress management, smoking cessation and weight loss. Employees can participate in running clubs, fitness walks and health fairs, and the company offers discounted health club memberships, where available from local clubs.

### **New Parents Benefits**

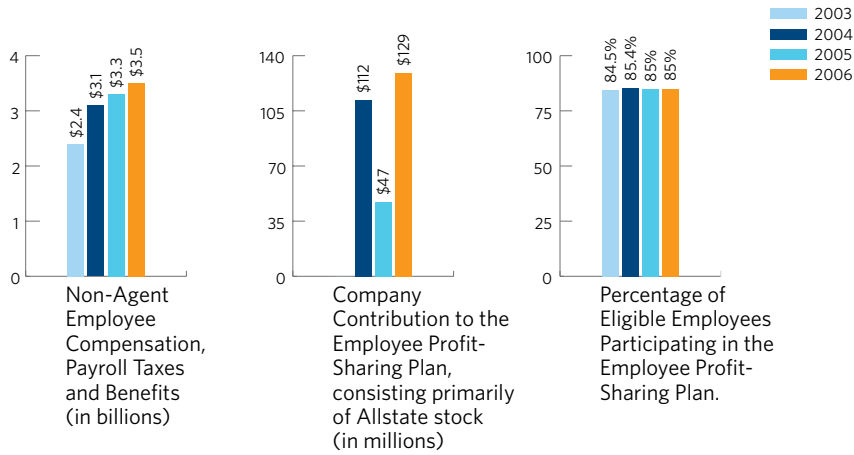
Becoming a parent is a life-changing experience. Allstate supports our employees through this process with discounts at child care centers across the country and free car seats for new parents. Our adoption program provides new parents with adoption cost reimbursement of up to \$5,000 per child.

### **Expert Resources**

Allstate's confidential online and telephone resources provide practical solutions and customized 24/7 resources for employees and their families. Some of the issues addressed by our experts include education, parenting and child care, older adult issues, emotional well-being, financial and legal issues, addiction and recovery, work issues, and health and wellness.

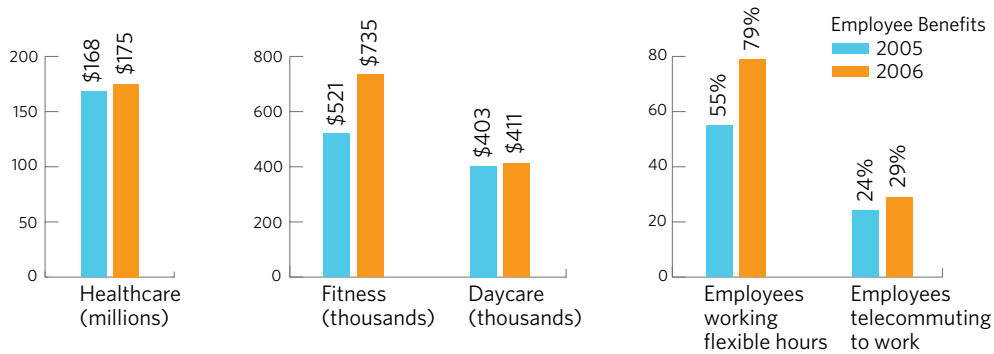


## Employee Compensation



**\$129 million** contributed to employee profit-sharing plan in 2006

## Work/Life Balance: Highlights



nearly **\$735,000** invested in employee fitness programs

### **Convenience Services**

We also know that we can help keep employees focused and energized by easing some of the complexity of daily life. Many of our employees can take advantage of a fitness center, banking services, child care, photo-finishing services, dry-cleaning drop-off, movie rentals, massages, hair and nail services, nursing-mother rooms, and oil changes without ever leaving work. And part-time schedules, job-sharing options, job rotations, compressed work weeks, and telecommuting opportunities all help employees fulfill their obligations both at work and home.

## **TRAINING AND DEVELOPMENT**

Our company looks for employees who are constantly seeking new opportunities to learn and grow with the company.

### **Professional Education**

To support employees' development goals, Allstate partners with several providers to offer academic advancement opportunities, including:

- Online graduate and undergraduate programs offered through the University of Phoenix.
- The Allstate Management Curriculum (AMC), consisting of 16 core management courses.
- A mini-MBA eight-week executive program facilitated by the University of Illinois-Chicago and Allstate officers that focuses on strategic planning and fact-based decision-making skills.

We also offer tuition reimbursement for both graduate and undergraduate courses from accredited colleges and universities. We have seen excellent results in our partnership with the ConSern Education Program, which helps employees and their family members secure educational loans and scholarships for private (K-12), undergraduate, graduate and professional education.

### **Continuous On-The-Job Learning**

To adapt to the ever-changing needs of our customers, our employees need to continually improve their skills and knowledge. Allstate provides continuous learning opportunities that include internal online learning resources and events sponsored by external vendors, business conferences and professional associations. Our Learning Resource Network provides more than 4,000 learning activities that help employees develop new business, interpersonal, technical and leadership skills online, 24/7, from virtually every company workstation. We also provide financial support and flexible hours for our employees participating in industry certification and designation courses.

### **Talent Acceleration Program**

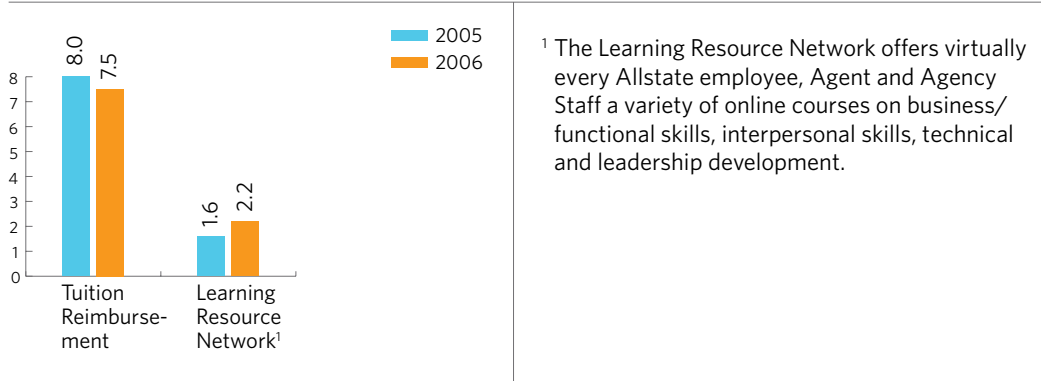
In 2005, Allstate launched the Talent Acceleration Program (TAP) to prepare future leaders for key leadership roles. This companywide program offers employees customized developmental opportunities to enhance their knowledge, broaden their exposure to Allstate's business and hone their leadership skills.

Development and experience needs are evaluated individually to create a personalized development plan for each participating employee. Over the course of a two-year commitment, employees in the program take on multiple temporary assignments throughout the company. As they do so, they acquire the tools, experiences, and network today that will prepare them to lead the company tomorrow. In 2006, 48 new participants were selected for the program.



**Employee Training and Education Investment** (in millions)

**\$7.5 million** for  
employee tuition reimbursement in 2006



<sup>1</sup> The Learning Resource Network offers virtually every Allstate employee, Agent and Agency Staff a variety of online courses on business/functional skills, interpersonal skills, technical and leadership development.

**Employee Training and Education: Participation**

	2005	2006
Online University of Phoenix Program: Undergraduate Participants	140	258
Online University of Phoenix Program: Graduate Participants	45	112
Onsite Executive MBA Program: Current Participants	43	22
Onsite Executive MBA Program: Graduates, to date	144	163
Onsite open enrollment MBA: Current participants	131	55
Talent Acceleration Program (est. 2005)	40	48

## Professional and Industry Designations Achieved

	2005	2006
Senior Claim Law Associate (SCLA)	336	512
Inter-Industry Conference on Auto Collision Repair (I-CAR)	267	768
Chartered Financial Consultant (ChFC)	12	10
Chartered Life Underwriter (CLU)	10	9
Chartered Property Casualty Underwriter (CPCU)	5	1

## COMMUNICATION CHANNELS

In a company of our size and complexity, consistent and clear internal communication is vital.

Our employees and agents can participate in a dialogue with the company's management through any one of several channels.

### Town Hall Meetings

Our leaders frequently hold "town hall" meetings at our home office and throughout the country. These gatherings provide an opportunity for leaders to communicate with employees but more importantly, for employees to directly ask questions about any issues or topics.

### National Advisory Board

The National Advisory Board gives Allstate exclusive agents and personal financial representatives a voice on national issues and helps improve the planning and implementation of business decisions. Board members provide an important and essential link between agents and financial representatives and company leadership. They work directly with Allstate leadership to address top national business issues.

The 76 board members come from all parts of the country, have a broad range of Allstate experiences and represent a variety of sizes of agencies. Board members are considered for membership based on self-referrals, recommendations and referrals from peers, and input from Allstate's regional leadership including the Field Vice President. Members rotate off the board at the end of the three-year term and a full year must pass before they are eligible to serve again.

### Electronic Communications

We continue to expand our Web-based ability to communicate with our employees. The weekly electronic newsletter, Allstate NOW, is a key source of company and industry information. Employees can rate articles, send questions and offer comments. A separate Agency Gateway site keeps agencies informed, and their licensed staff can turn to the Agency Staff News electronic newsletter for useful tips and announcements. We also have Web sites that communicate with independent agencies.



# Vital Statistics



# Vital Statistics (as of year-end 2006, unless otherwise noted.)

	Total EAs <sup>1</sup>	Employees	Autos Insured	Dwellings Insured <sup>2</sup>	Life Policies Insured	Commercial Policies	Personal Property and Casualty Claim Payments	Personal Property and Casualty Claim Settled	Business to Business Spending	Number of Businesses	Municipal Bond Holdings	The Allstate Corporation Group of Companies State Taxes 2005	The Allstate Corporation Real Estate Taxes 2005
AK	31	50	76,281	45,849	6,415	4,399	53,826,494	19,485	\$26,727,251	1,439	\$98,596,559	3,492,382	N/A
AL	215	573	312,944	138,115	26,842	6,796	204,133,615	88,099	\$630,403,965	6,064	468,541,239	13,896,509	N/A
AR	102	43	130,242	59,421	10,497	4,304	88,950,862	37,985	\$30,297,418	3,501	374,503,896	4,846,584	N/A
AZ	343	458	387,616	237,210	33,668	7,249	241,658,187	147,839	\$134,184,456	8,121	667,478,224	15,163,102	N/A
CA	1,304	2,355	2,090,529	1,067,006	195,588	43,480	1,267,658,594	578,906	\$876,250,133	36,106	2,825,301,143	78,492,572	\$28,087
CO	286	320	277,404	143,029	23,993	3,866	125,187,925	66,156	\$78,840,983	6,103	749,052,376	4,884,682	N/A
CT	178	346	312,204	156,903	27,498	4,132	188,539,772	82,313	\$116,006,840	4,000	436,738,142	8,385,866	N/A
DE	24	9	23,647	23,069	3,269	1,337	19,602,778	8,312	\$14,114,859	908	293,271,103	1,347,571	N/A
DC	12	3	15,549	16,901	439	390	12,321,324	8,170	\$22,083,842	861	43,202,095	709,328	N/A
FL	1,083	2,388	1,717,840	459,507	131,464	55,954	1,481,479,427	559,202	\$722,151,832	29,826	1,278,743,624	38,623,174	\$1,079,590
GA	452	1,038	738,752	348,076	57,500	10,137	417,962,744	200,950	\$291,657,089	12,432	269,585,193	43,936,598	N/A
HI	41	47	62,334	44,573	7,964	2,025	29,234,191	13,879	\$16,228,656	1,712	168,500,332	3,483,736	N/A
IA	55	25	64,994	25,346	5,269	850	22,105,225	11,476	\$14,225,081	2,053	65,632,561	1,224,790	N/A
ID	83	74	131,967	56,143	7,086	1,815	46,618,704	30,966	\$21,065,794	2,654	62,429,654	2,889,614	N/A
IL	659	9301	911,682	567,094	104,509	13,275	598,247,777	289,547	\$1,139,632,749	20,697	1,444,955,018	12,995,297	\$12,372,065
IN	246	444	289,362	134,221	34,549	2,712	208,082,415	89,440	\$61,790,867	6,704	838,916,429	4,997,938	N/A
KS	84	162	101,672	40,504	9,353	3,522	68,917,981	30,550	\$23,011,554	2,966	264,501,279	1,540,962	N/A
KY	148	127	205,229	93,300	18,969	2,625	109,332,809	47,145	\$69,174,453	5,361	166,792,063	7,150,599	N/A
LA	295	414	418,483	201,655	48,296	8,482	1,040,508,606	265,172	\$174,383,082	9,552	553,604,326	21,273,644	N/A
MA <sup>3</sup>	N/A	178	N/A	N/A	N/A	N/A	N/A	N/A	\$37,522,887	2,719	384,910,254	3,601,216	N/A
MD	288	566	461,386	255,279	45,004	6,869	314,388,931	175,549	\$160,238,382	5,763	110,605,422	15,965,070	N/A
ME	32	83	98,007	32,868	4,821	1,192	37,457,433	21,548	\$14,470,285	1,646	109,815,230	2,099,961	N/A
MI	373	572	366,148	181,892	48,757	4,610	282,924,622	118,160	\$178,432,265	11,870	578,130,289	5,267,517	N/A
MN	160	140	189,642	91,786	13,314	1,612	127,210,548	54,182	\$95,928,749	5,513	306,942,042	6,327,116	N/A
MO	221	65	182,640	92,276	17,341	2,794	174,480,112	68,930	\$58,739,050	5,857	631,394,234	5,003,926	N/A
MS	131	149	130,532	72,072	13,570	2,645	310,873,697	65,503	\$32,154,512	3,809	220,147,865	6,373,054	N/A
MT	34	13	39,402	11,067	3,201	2,883	24,167,805	7,556	\$12,075,421	1,550	53,149,495	1,548,134	N/A
NC	352	1,637	611,381	247,014	46,344	9,817	273,946,214	164,534	\$148,506,436	8,901	542,665,240	15,828,550	\$224,069
ND	9	2	11,111	3,850	1,053	449	4,074,422	1,999	\$1,892,818	461	88,933,643	317,500	N/A
NE	50	1,076	55,046	23,964	6,089	1,983	20,801,925	11,202	\$30,877,593	2,485	361,775,501	1,194,353	\$330,242
NH	50	24	87,855	36,756	8,344	1,437	43,222,876	24,649	\$17,575,371	1,438	185,069,067	2,402,651	N/A
NJ	226	898	685,831	314,964	39,964	23,127	573,806,005	174,625	\$365,604,414	12,470	779,409,418	27,662,996	N/A
NM	114	97	147,541	72,583	12,988	3,918	85,399,834	42,372	\$30,603,302	3,105	141,739,331	6,113,315	N/A
NV	151	142	172,682	89,710	17,076	3,305	131,411,042	52,864	\$118,238,343	4,021	186,411,340	10,355,480	N/A
NY	976	1,920	1,606,103	904,259	131,472	50,212	1,311,213,976	480,194	\$765,491,792	28,954	1,062,032,444	66,414,950	N/A
OH	488	1,802	734,850	369,782	62,863	5,674	346,678,078	177,809	\$145,294,432	13,474	866,373,534	12,682,328	\$538,672
OK	175	134	204,977	67,471	15,937	3,070	106,331,773	41,868	\$44,361,019	4,167	160,712,746	5,950,185	N/A
OR	194	219	261,462	119,194	23,963	4,538	118,008,279	63,441	\$64,871,502	6,347	436,206,256	2,567,988	N/A
PA	561	1,351	940,163	506,048	91,041	9,317	627,367,367	304,523	\$597,108,251	19,539	924,263,338	28,943,994	\$43,712
RI	58	19	79,402	38,795	6,754	1,124	45,948,107	21,732	\$20,985,523	1,044	326,292,113	2,487,111	N/A
SC	192	270	487,847	186,119	27,843	6,969	235,984,078	137,079	\$92,594,870	6,105	371,424,994	17,384,090	N/A
SD	7	4	5,763	2,600	578	335	3,928,491	1,181	\$2,305,843	470	45,068,326	452,871	N/A
TN	260	358	309,846	174,010	33,067	4,855	212,483,662	88,144	\$74,325,887	7,595	313,657,893	10,532,400	N/A
TX	1,190	2,990	1,970,197	828,561	155,690	46,688	1,362,391,269	667,618	\$615,712,493	31,892	2,624,542,062	52,687,609	\$844,263
UT	183	160	315,162	123,883	18,586	5,657	142,213,246	87,779	\$67,603,221	3,770	270,529,951	7,300,576	N/A
VA	332	1,810	590,255	281,837	51,860	10,245	290,989,579	169,936	\$127,161,660	7,558	485,435,937	20,090,030	\$141,674
VT	11	12	43,708	17,254	2,558	507	18,347,779	10,959	\$8,146,725	841	94,725,080	1,022,072	N/A
WA	335	404	460,933	251,546	44,771	10,602	282,556,578	140,413	\$166,341,946	11,222	582,379,676	13,469,633	\$308,536
WI	90	120	136,173	80,097	10,663	2,222	73,583,205	32,030	\$49,139,705	4,314	369,601,575	1,928,386	\$200,711
WV	44	27	71,591	30,783	5,742	1,992	41,033,218	16,440	\$20,557,102	1,802	237,142,701	5,167,695	N/A
WY	13	3	20,719	6,612	1,874	1,601	8,671,675	4,416	\$2,812,656	626	19,973,880	210,946	N/A

<sup>1</sup>Exclusive Agents <sup>2</sup>Includes homeowners, condos and renters <sup>3</sup>Allstate does not write Allstate-brand policies in Massachusetts