



when

**GOOD HANDS®
PEOPLE**

give back...



Social Responsibility Report 2009



table of contents

Introduction	1
Letter from the Chairman	2
Letter from the Social Responsibility Officer	3
When Good Hands® People:	
Care	5
Empower	7
Advocate	9
Innovate	11
Educate	13
Help	15
Create Opportunity	17
Do Good	19
About This Report	21
Who We Are	25
Governance	31
Environment	35
Diversity	40
Our People	52
Our Customers	60
Our Communities	63
Vital Statistics	69
GRI Index	70



At Allstate, we care about the world beyond our walls not because it's expected. Or required. Not because it scores PR points or wins awards. We do it because of who we are as people and where we come from as a company. Our job is to restore lives. We take that to heart.

So we care because it matters to the survivor of domestic abuse, working her job and raising her daughter alone. To the young boy walking into a great museum for the very first time. To the neighborhood with a new park. It matters to the environment and to the economy. To those who trust us, and to their neighbors.

Above all, we care because it matters to us. Here's a simple question. Given the choice, would you rather work for, buy from, partner with, invest in, listen to, count on a business that does what it takes to make a real difference in the real world? Or not?

Us, too. That's why we're here, at Allstate.



Letter from Chairman Tom Wilson

Allstate is one of America's great financial institutions. As the largest publicly held personal lines insurer, we are a part of the fabric of nearly every community in America. We meet the protection and retirement needs of 17 million households.

With leadership like this comes the responsibility to do more – to give back to the community, to help build a better society, to be a great corporate citizen. Throughout our 79-year history, Allstate has embraced that responsibility by helping middle-class Americans protect what's important to them so they can achieve their hopes and dreams.

Our actions mirror our values and the values of our customers. We come to work every day to find solutions to customer challenges, advocate for their well-being and make their world safer and more secure. This commitment stems from our enduring passion to lead positive change in this country, both in our industry and society.

Today, responsible corporate engagement like this is more important than ever. The financial market meltdown and severe recession have caused Americans to lose trust in corporations. Profits alone will not win back their trust. We must earn it through what we do and how we act every day and in every community across America.

This Social Responsibility Report is our report card to our stakeholders on how well we are meeting our responsibility to society. You will read about both our successes and challenges. They are presented to you in line with our values of honesty, caring, integrity and accountability.

The efforts detailed in this report make me proud to lead Allstate. It is a great company with great people. Our enduring commitment to social responsibility reflects our values and the Allstaters who live them every day. We accept our responsibility to provide leadership for a better, stronger society. I believe, when we do this, we will not only satisfy our corporate purpose to help people achieve their hopes and dreams, we will make a difference for this generation and the next.

A handwritten signature in black ink that reads "Tom Wilson". The signature is fluid and cursive, with the first letters of "Tom" and "Wilson" being capitalized and prominent.

Tom Wilson
Chairman, President and Chief Executive Officer



Letter from Social Responsibility Officer Victoria Dinges

Mention the name of a big company, and many people can tell you what it makes or markets. But if it's smart, a business doesn't simply sell products. It serves people and meets needs, and these needs evolve, people change and expectations rise.

Decades ago, when Allstate began advocating for airbags in motor vehicles, the effort was seen by some as unrealistic, even naïve. Yet, driven by demand, airbags went from a novelty, to a nice-to-have, to a necessity. Now customers can't imagine buying a new car without them.

Today we're seeing a similar shift in expectations—this time regarding the role of corporations in society. And again, it's driven by demand. Consumers and investors are judging a company not just on its prices and profits, but on its priorities. They're considering its relationship not just with customers, but with communities and the wider world.

So Allstate is committed to social responsibility not as a novelty, not as a nice-to-do, but as a necessity. Increasingly, it affects buying choices; our ability to hire and keep talented people; investment decisions; media coverage; relations with communities where we live and work; our reputation with public and private groups that influence our industry.

Social responsibility is important not just to the people we serve. It's important to us as well, and has been for a long time. Allstate created one of the first corporate foundations, and our company volunteerism programs have been active for decades.

More recently, we've taken a more formal approach to such relationships as we work to integrate social responsibility into everything we do. In 2003, we became one of the first U.S. insurers to issue what has become an annual social responsibility report. In 2007, we established a corporate Office of Public Social Responsibility. It reports regularly to our Senior Management team, and oversees efforts including volunteer-

ism, corporate contributions, community involvement, environmental stewardship and The Allstate Foundation. In 2010 we aligned our social responsibility reporting with the Global Reporting Initiative framework. All these steps are designed to ensure better measurement to promote action and accountability throughout the organization.

We focus our social responsibility strategy on three key areas: business practices, community involvement and social impact.

Business Practices

While Allstate doesn't have factories or manufacture products, we still believe we have a responsibility to be good stewards of the environment. A cross-functional leadership team ensures that we take a companywide view of environmental risks and responsibilities. Detailed in this report are several notable successes in the past year, including:

- Being named to the **2009 Carbon Disclosure Leadership Index for both the S&P 500 and the Global 500.**
- Opening a data center in Rochelle, Illinois, which received **Gold level LEED® certification** from the U.S. Green Building Council.
- Launching an internal office paper reduction campaign, achieving a **21 percent reduction** in just seven months.

Another business practice receiving much attention is Allstate's focus on inclusive diversity. Our efforts have been widely recognized by external organizations, from Working Mother and Latina Style magazines to the Human Rights Campaign Foundation. Inclusive diversity helps Allstate design and market products for an increasingly multicultural marketplace. It aids in attracting top talent. It makes us more innovative and productive. We are stronger because of the breadth of our differences.

Our commitment extends to those with whom we do business. In 2009, Allstate held our second Supplier Diversity Exchange for women- and minority-owned companies. As a result, over the past two years 50 companies earned the opportunity to compete for our business and 28 began a business relationship with Allstate or one of our primary suppliers.

We know we have more work ahead of us. After being consistently honored by Diversity Inc. for our commitment to diversity, we fell off the magazine's Top 50 list in recent years. We have re-doubled our efforts to reverse this result and already we are seeing promising results. In 2010, Allstate was named to the *Diversity Inc. 25 Noteworthy Companies*—a list comprised of companies the magazine believes have the potential to earn spots on next year's Top 50 list.

Community Involvement

Like many insurers, Allstate has a large investment portfolio that generates significant revenue. For decades, through our Socially Responsible Investments (SRI) program, Allstate Investments has invested in organizations that provide community services. Over the years, for example, it has financed more than 42,000 units of affordable housing and helped serve more than 100,000 patients at community health facilities countrywide. In 2009, the SRI portfolio delivered a return of 4.4 percent—proving that socially responsible investing can be successful on several levels.

Allstate also provides generous funding to communities we serve. Together, the company, our employees and agency owners and The Allstate Foundation contributed nearly \$38 million to nonprofits across America in 2009, including:

- Corporate contributions of \$10.6 million to nearly 200 organizations
- Allstate Foundation grants totaling \$18.25 million
- Annual Giving Campaign donations (which include contributions from employees, agency owners and company matching funds) of \$9 million

As a long-standing Allstate tradition, we also lend our time and talent to nonprofit organizations across the country. More than 130 employee-led Helping Hands® committees promote volunteerism and make a difference in communities year round. In 2009, our top employee and top agency owner volunteers were honored at the Jefferson Awards in Washington D.C.—the leading civilian volunteer recognition program in the country.

Social Impact

We also believe corporations can and should drive positive change in society. Allstate focuses considerable effort on two signature issues, both highlighted in this report.

One is teen driving, the leading killer of adolescents in America. Our original research, safe driving campaigns and efforts to promote federal graduated driver licensing requirements have helped raise awareness and lower the number of teen driving deaths countrywide. Our second signature issue is domestic violence. The Allstate Foundation is a leading sponsor of programs that combat domestic abuse and empower survivors by promoting financial literacy.

Through dedicated advocacy campaigns, we also support efforts to better prepare and protect America from large catastrophes, promote safe roads and encourage federal regulation for financial services companies.

Next Steps

To be successful and sustained, Allstate's approach to social responsibility—like our business itself—must set aggressive goals, clearly measure results, acknowledge and correct shortcomings, and continually innovate.

We are developing appropriate metrics and finalizing our social responsibility priorities to focus, track and enhance our efforts. We will discuss our progress and our results in the next reporting cycle.

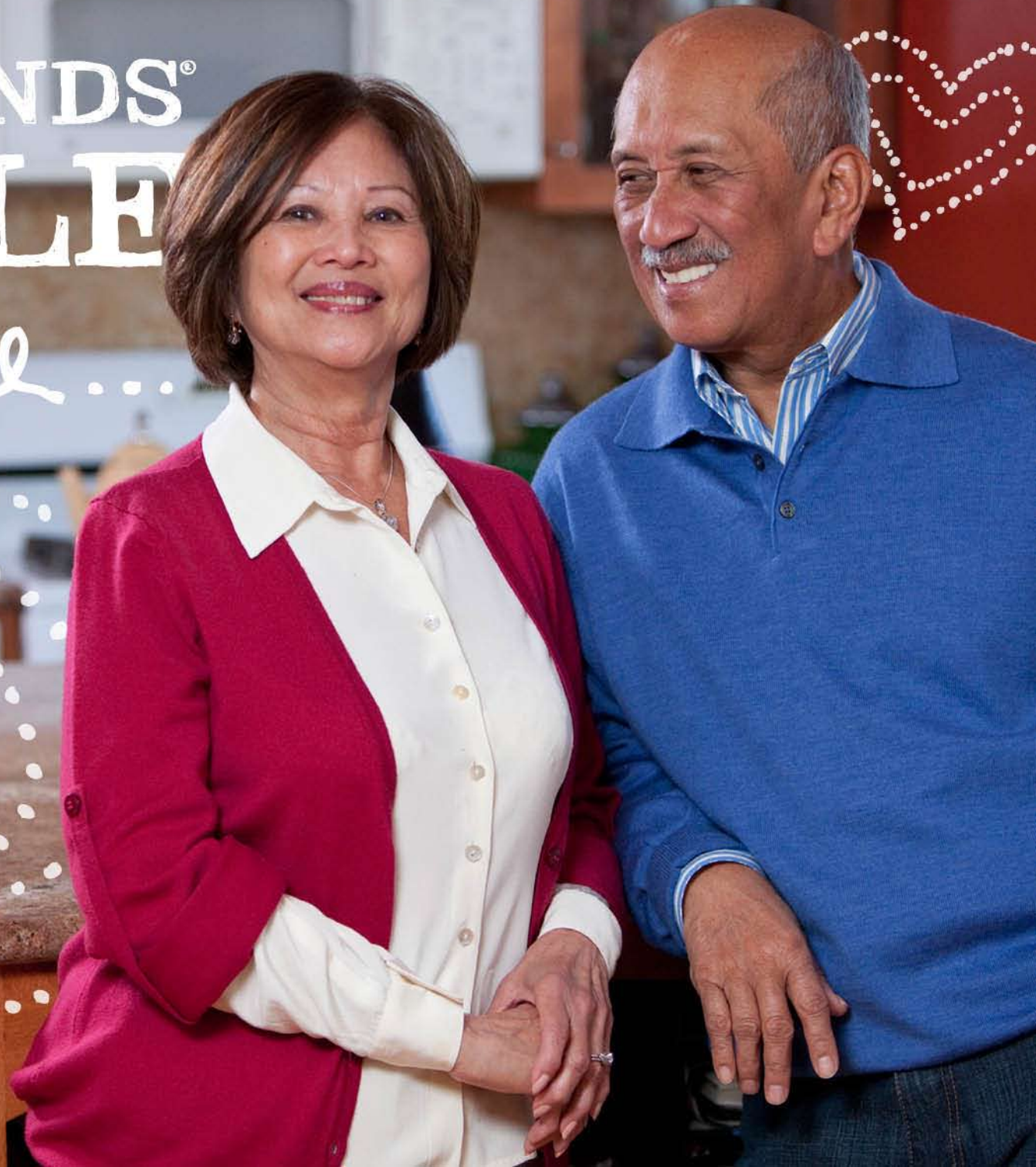
As Allstate evolves along with the people we serve and the needs we meet, our social responsibility efforts will adapt as well. What won't change is our commitment. We're in this for the long haul, and for all the right reasons.

A focus on social responsibility pays dividends for our customers, our investors, our employees and our communities. It reflects society's rising expectations, and the founding promise on which our business was built—helping others when they need it most.



Victoria Dinges
Assistant Vice President
Public Social Responsibility

When
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PEOPLE
Care...



On the coldest night in Chicago history, the furnace in Bing and Sofie Rebodos' suburban home quit. Then the pipes froze and burst. They huddled with their children in one bed, warmed by a single space heater. The next morning their first call was to Paul Dasso, their Allstate agent.

“He got us out of there and into a hotel right away,” Sofie recalls. “They took care of everything. That was more than 25 years ago. We’d been with Allstate several years by then, and we’ve stayed customers ever since.”

Both born and raised in the Philippines, Bing and Sofie didn't meet until they came to Chicago in their twenties. At a consular party he walked up and asked, “Are you a Miss Philippines contestant?” She thought he was pretty cheeky. He thought she was pretty, period. They celebrated their 46th wedding anniversary last year.

Their relationship with Paul Dasso, and now with his son, has lasted almost as long, even though for much of that time Bing worked as an agent for another insurer. “Paul is very approachable. He knows his customers and he knows his business,” says Bing. “Believe me, being an agent in the same place for 40 years says something good about you. And, of course, his company backs him up.”

One way Allstate backs both customers and agents is through its investment portfolio. “One of our most important jobs is to make sure money is there when people need it,” says Mark Cloghessy, vice presi-

dent in Allstate's portfolio management group. So the company invests mostly in high-quality fixed income securities with a modest allocation to stocks that provide for capital appreciation potential and a small percentage in other investments. “We're diversified, we adjust to different economic conditions and our returns have historically been very good,” says Cloghessy. “Allstate was born during the Depression, we've lived through many recessions since, and through it all, we've remained financially strong.”

Plus, he points out, investment income also helps keep rates low for policyholders. Which is fine by Sofie Rebodos. “Even though we've been with Allstate all these years, and have several policies with them, I still shop for insurance, especially car insurance. And Paul always seems to find a way to make it work.”

That's how it should be, adds Bing. “There is always give and take. Companies and customers have to count on each other. Loyalty works both ways.”



when
GOOD HANDS[®]
PEOPLE
empower ...



From the time he was a boy,
from El Salvador to New Orleans to Los Angeles and beyond, it probably was fate that brought Jorge Quezada and Allstate together. When Hurricane Camille hit the gulf coast in 1969, the Good Hands® people gave his family blankets and emergency food.



After high school in California, an Allstate Foundation grant helped recruit Latino students to Whittier College, where Jorge won a scholarship. So it seemed natural when he went to work for Allstate right out of school.

It also seemed natural to ask: how do I stay true to my roots, and still help myself and my company succeed? “Early on, I knew this would be a good fit,” Jorge recalls. “I’d been with Allstate only a few months when the president of the company flew out and asked a group of us how Allstate could recruit more Latinos and what we needed to succeed. I was impressed; that was 23 years ago.”

Back then at Allstate, ad hoc collections of people with similar backgrounds or interests mostly served as safe places to ask questions and learn from peers. Over time, though, their activities and agendas grew. The groups began to play a role in corporate recruiting. They organized regular meetings with speakers from inside and outside the company. They created mentoring and career development programs. They served as leadership incubators—often giving members their first taste of responsibility on committees or projects.

In recent years, what became known as Employee Network Groups (ENGs) at Allstate branched out even further. They became sounding boards for company

marketing managers focusing on specific consumer groups. And they reached beyond the company into the community at large. The Professional Latino Allstate Network (PLAN), of which Jorge is a former president, works in Chicago neighborhoods to increase high school graduation rates and brings young Latinos to Allstate to see what staying in school can mean for their future.

The number of similar groups at Allstate keeps growing, including ones for women, African Americans, Asian Americans, gay and lesbian employees, adoptive parents, a young professionals organization and more. “These organizations have blossomed in recent years,” says Allstate vice president Dan Hebel, who advises one of the groups. “They are helping us tap into a more diverse workforce, more diverse markets. They’re raising our level of energy, insight, productivity and commitment. That makes us a much stronger company.”

Especially since the ENGs share ideas and resources with each other. “We all have more than one interest,” says Jorge Quezada. “So people often go to more than one group. We learn from each other. We make friends, partner on projects. It’s a very inclusive thing.” Besides, he says, “we’re all citizens of Allstate. That’s what unites us and defines us. The better one person or one group does, the better it is for everyone.”

when
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PEOPLE
advocate



KEEP THE DRIVE

KEEP THE DRIVE

KEEP THE DRIVE

Chris Longman had a friend named Fidel. Two years older than Chris, Fidel was a recent high school graduate and about to be the first in his family to attend college—when he went drag racing one August night.



Fidel's death in a car crash was another in a string at Herricks High on Long Island, and Chris had seen enough. He volunteered to help lead a student group focused on driving safety. They got a local repair shop to donate a wrecked car and placed it outside the school's main entrance with a sign: "Drive Safe." They produced television commercials and plastered the walls with posters. They organized an upperclass assembly, where the emergency responder who tried to save Fidel tearfully told students he didn't want to see any of them in the same situation. The awareness program won an award from The Allstate Foundation as the best student-led smart driving campaign in the country.

But it was only one of many efforts, dating back decades, that have made Allstate a leading advocate for teen driving safety. Car crashes are the biggest cause of death among adolescents. Not drugs. Not suicide. Not violence. And Allstate takes the problem personally; many agency owners around the country know families touched by such tragedies.

That's why the company has pushed for safer cars and stronger licensing requirements, including a uniform federal standard for Graduated Driver Licensing laws. But changing rules and regulations won't be enough; experts say it's also important to change behaviors and assumptions. So The Foundation works directly with teens in a national peer-based program called Keep The Drive.

In hundreds of communities, Keep the Drive focuses not just on obvious threats like speeding and drinking. It highlights distractions and dangers like having too many friends in the car or talking on the phone behind the wheel. Most recently, Allstate sounded the alarm about what teens themselves say is the biggest danger—texting while driving.

Allstate also educates parents about teen driving issues, works with law enforcement, schools, community groups, physicians—anyone who touches and influences the lives of adolescents.

Fortunately, the statistics are starting to turn the corner. When the program began in 2005, more

than 14 teens died every day in car crashes. In 2008, the number dropped to 11 per day.

The news is good from Herricks High as well: no major accidents, injuries or deaths among student drivers since the program began in the fall of 2007. Part of the money The Allstate Foundation awarded the school funded a memorial plaque listing the names of all Herricks students killed in car crashes over the past 50 years. Fidel's parents came to the dedication; it helped, they told Chris Longman, knowing that so much was being done to keep other kids off that list in the future.

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innovate



Knowledge is power,
and vice versa. It takes a lot of information to run a business these days—in Allstate’s case, enough to fill 41 million filing cabinets. And it takes a lot of energy to manage all that data. So for Brandi Landreth, director of Allstate’s data center strategy, the question was: how do we maximize computing capacity while minimizing its impact on the environment?

The answer was a new data center in Rochelle, Illinois designed from the ground up to do both. It starts with leading-edge hardware and more efficient software that cut in half the space and power computers use. Then there’s the building itself. A chilled water system blends heat from computers with outside air to keep office areas comfortable and equipment rooms cool. The roof is painted white, to reflect rather than absorb heat. Outside office walls are all glass, to take



advantage of natural light. Part of the concrete used in construction comes from recycled materials. Native landscaping means no irrigation and less maintenance.

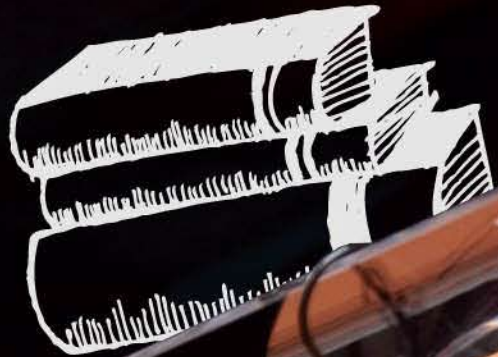
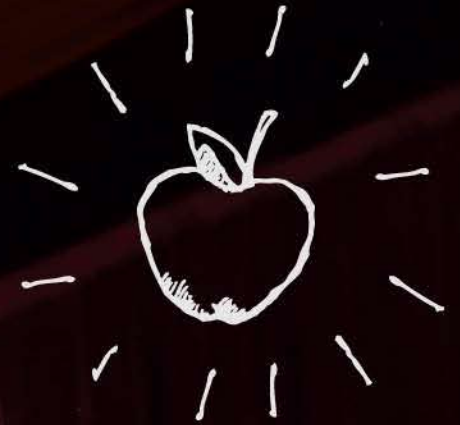
The facility, opened in 2009, is one of the few mission critical data centers to receive LEED® Gold certification from the U.S. Green Building Council. It’s part of a larger strategy that reduces the number of Allstate data centers from 10 to two by the end of 2010 and cuts future power usage by about three-fourths over the next decade.

But it’s far from the only thing the company is doing to improve the environment. In 2008, Allstate lowered ozone-forming pollutants by more than two million pounds, the largest such drop in the 10-year history of the Chicago-area Clean Air

Counts campaign. In 2009, electronic billing and payment options eliminated 41 million pieces of mail and avoided 3,600 metric tons of greenhouse gas emissions. Also in 2009, office paper use was down, by 21 percent. The company was named to the 2009 Carbon Disclosure Leadership Index, listing Allstate among the companies that “have displayed the most professional approach to corporate governance in respect to climate change disclosure practices.”

Another big benefit: working to monitor and cut emissions also helped cut costs. That’s the lasting beauty of doing more with less. As Brandi Landreth points out: “Going green means having a positive impact on the environment. And it also means saving real money.”

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educate.....



More than a decade ago, the father of her daughter hit Kalyn Risker so hard she needed facial reconstructive surgery and almost lost her eye. She's been fighting back ever since in the best way she knows how, by helping herself and others like her reach goals they once thought impossible.



Home from the hospital and away from her abuser, Kalyn re-enrolled in college and took a job that led to a management position in human resources. That's when she started counseling women with problems at work—frequent days off, poor productivity—caused by situations similar to her own. When she asked why they didn't leave their abusers, victims often said, "Because my children and I will be out on the street." So one night she took a piece of paper and sketched out ideas for a new organization—mission, goals, business plan, even the name. Within a year, SAFE (Sisters Acquiring Financial Empowerment) was helping hundreds of abuse survivors in Kalyn's hometown of Detroit learn how to make and manage money on their own. One-on-one and in small groups, SAFE teaches resume writing and interviewing techniques, networking, financial literacy and more.

Allstate has been there to help, on several levels. "When we first got involved with domestic abuse,

we wanted to focus on what we know best," says The Allstate Foundation's Jennifer Kuhn. "And since Allstate helps millions of people manage their finances, we took the lead in addressing the economic concerns survivors face."

One way is through direct grants to abuse survivors. These grants pay for things like child care and public transportation to class or training programs. When she went back to school, Allstate helped pay for Kalyn Risker's books. The Foundation also makes grants to state organizations like the Michigan Coalition Against Domestic Violence, where Kalyn has served as Economic Empowerment Coach. Allstate created a Financial Empowerment Curriculum specifically designed for abuse survivors, which SAFE and many other groups use in their counseling programs.

The Foundation also supports smaller, innovative projects like micro loan programs for survivors. All told, Allstate has invested more than

\$13 million over the past five years and helped thousands across the country. And it's raised public awareness through publicity efforts that generate hundreds of articles and broadcast interviews. "Nearly three out of four Americans personally know someone who's been abused," says Jennifer Kuhn. "It's time to bring this issue into the open, and deal with it honestly and effectively."

Kalyn Risker agrees. "Survivors don't need hype. They need help and a little hope. We try to give them some of both."

when
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PEOPLE

help...




Allstate
You're in good hands.

Thomas Walters owns three thriving Allstate agencies in and around Wake Forest, North Carolina. But most folks know him as the go-to guy in the community, the one you want if you're raising money or organizing volunteers to make life a little better for someone. Yet Thomas doesn't ask for donations or try to shame people into sharing their time for a good cause.

He just tells stories. Like the one about the single working mother who was about to lose her home, until a scholarship that paid for after-school child care freed up money for the mortgage. Or a middle school girl, orphaned after her mother was murdered, who asked only for a saxophone so she could play in the school band. Thomas met both, and hundreds more, through his work as a leader of the Triangle YMCA—one of the largest in the country, serving more than 50,000 families.

"When most people hear about someone in need, their natural impulse is to help," he says. "We're just giving them the opportunity." And nobody helps more than Thomas. He directs fundraisers, develops new programs and partnerships that involve other organizations. "You're not a part of the community once a month when you volunteer or go to a board meeting. You're part of the community every day. You have to be looking for what's needed and thinking how problems can be solved."

He's helped increase fundraising for the Y ten-fold, supporting tutoring, mentoring, wellness and other programs. And the Y is just one of his causes. Over the years he's served on the Chamber

of Commerce, the City Council, the Fire Department and volunteered with other youth programs. For all these reasons, he received the 2009 Ray Lynch Award—Allstate's highest community service honor for agency owners.

But he's far from alone. In Maryland, claims processor Chrissina Herbert has helped collect thousand of pounds of food for the needy, money for child cancer research, blankets for the homeless and more. In Tennessee, claims employee Dan Onkst coached his wheelchair basketball team to a spot in the national championships. In communities across the country, one of every three Allstate employees volunteered through company-sponsored activities—more than 160,000 hours in 2009 alone.

Meanwhile, back in Wake Forest, Thomas Walters personally made sure the little girl got her saxophone. And the mother who almost lost her house? She now volunteers at the Y, raising scholarship money so other parents won't have to face the same impossible choice. Because everyone likes a story with a happy ending.



when
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create opportunity...



When Colby Smith helped start his company he was intent on two things: build a business that could compete with the best and create jobs in a place where work and hope were in short supply. More than a dozen years later, he's making good on both goals.



CTI Collection Services helps clients like General Electric, Citibank and the City of Chicago recover money they're owed. And three out of four employees come from the immediate neighborhood on the west side of Chicago, where almost half the population lives below the poverty line. "We take people with little or no experience, some of whom never imagined working for a corporation," says Colby. "We train them, teach them how to succeed as well as how to do the job, give them an opportunity and hold them accountable."

It's working, which is how CTI came to Allstate's attention a couple of years ago. "Doing business with more minority-owned companies is part of a larger strategy designed to help Allstate as well as the places where we live and work," says Anise Wiley-Little, assistant vice president and Allstate's chief diversity officer. "A more diverse supplier base gives us entrée and insight into communities of all kinds. It connects us with new thinking, makes us more innovative, more productive and more cost effective. The jobs and the goodwill it creates help broaden our customer base. All of which is critical to meeting our growth goals."

With that in mind, Allstate hosted its first Supplier Diversity Exchange in 2008, where dozens of minority- and women-owned businesses got to talk

directly with people who make buying decisions at the company. Also at that meeting, CTI was chosen to be part of an Allstate mentoring program. Colby and his colleagues visited Allstate sites to learn more about the company's requirements and operations and were introduced to other potential clients, even Allstate's competitors.

The Exchanges over the past two years have helped diverse suppliers win 28 new contracts with Allstate. All told, the company directly spends more than \$200 million a year with minority-owned businesses. So far, CTI is not one of those companies. But Anise Wiley-Little thinks they're on the right track. "We believe they will flourish. Because they can help companies like ours, and they can help the community. That's a powerful proposition."

Colby Smith is optimistic, too. "I always think of one of our team leaders. Eight or nine years ago she lost custody of her daughters and was cleaning hotel rooms for a living. We hired her, she worked hard, got her children back. And then, she bought a house. That's what we're all about here. All we need is a chance."

who
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PEOPLE

do good...

Allstate
Little Hands
U.S. Olympic
Playground



Allstate.
You're in good hands.





It started early for the Owens girls, volunteering as teens to change bedspreads and bedpans at a hospital on Chicago's South Side. "It was just accepted and expected in our family that you would find a way to be of help to someone," remembers Marlene. "That was the example set by both Mother and Daddy."

"Daddy" was a national hero, an ambassador for justice, and the most iconic Olympian of all time. When Jesse Owens beat the world's best athletes and Hitler's boasts to win four gold medals at the 1936 Berlin Games, he was just 23 years old. Back in America, his young family lived first in Ohio and later Detroit before moving to Chicago in 1949. "Daddy loved the city, and he especially loved working with young people here," says Gloria. "I think he saw something of himself in those little kids with big dreams." Owens served as Youth Commissioner, director of the South Side Boys Club, fund raiser and volunteer for children's programs of all kinds.

So it was natural when, after his death in 1980, a playground in the city's South Shore neighborhood was named in his honor. The Owens girls were there at the dedication. And 20 years later they were back again, this time with many of their own children, to help christen the "Little Hands" Olympic-themed playground at Jesse Owens Park. Funded by Allstate in a partnership with the City of Chicago, the playground lets kids—including those with special needs—jump, run, learn and play in a safe and fun environment.

But it's only one of many contributions to the place the company calls home. "Allstate has always been at the forefront in understanding the community they serve," Mayor Richard Daley said at the dedication. Other recent commitments include building another nine playgrounds in the city, funding major exhibits at the Museum of Science and Industry and The Chicago Children's Museum, as well as supporting a citywide reading program. Helping sponsor organizations like the Goodman Theatre, The Chicago Urban League, the Mexican Fine Arts Museum—the list goes on. And it goes back a long way—more than 50 years, in fact.

That's because Allstate, like the Owens girls, knows that community involvement can't be a one-shot, sometime thing. As Beverly said at the playground dedication, "Now, we and our children have to take care of this park like it's our home. Because it is." Recently, she was happy to report that's exactly what's happened.

Somewhere, Daddy is smiling.

about this report





Allstate's business is making and keeping promises. It's all we've ever done. Come through for customers when it counts. Offer shareholders a fair return. Make a difference in the world at large. Meeting those expectations means we must learn and adapt along the way.

This 2009 Social Responsibility Report describes how Allstate is evolving along with the social, economic and environmental issues we address. It touches on where we've been, what we're doing and how we'll continue to improve. The ongoing goal is to integrate social responsibility into everything we do, to entwine it in our corporate DNA. We're keeping promises, making progress, and this document itself is a significant step.

Our Reporting Framework

How corporations like Allstate affect the world at large matters to an increasing number of customers, shareholders, employees and others in the broader community. It's important that businesses report shortcomings as well as successes, and that readers can compare results across different companies and countries.

That's why for the first time, Allstate is using the Global Reporting Initiative (GRI) framework in our social responsibility reporting. GRI is a set of global guidelines to standardize social responsibility report content and allow for comparisons between different organizations. The GRI guidelines were developed by a wide group of stakeholders and are administered by Ceres, a global non-government organization. The guidelines are continually refined and improved.

Although this is Allstate's first year using GRI, we have been actively reporting our social responsibility activities since 2003. The GRI guidelines give us a more effective framework for organizing content, and take our reporting to the next level. The guidelines also suggest goals and priorities for the continuing development of our programs.

Please send correspondence, comments and questions regarding this report to: SocialResponsibilityFeedback@allstate.com.

Report Profile

Our most recent social responsibility report was an online update issued in July 2009, covering calendar year 2008. We typically focus on the previous calendar year's activities, and our report is normally released in May of the following year, shortly after our Annual Report. This allows us to effectively link the content of the two reports.

GRI is detailed and complex, and therefore a more time-consuming reporting process. For future reporting, we are considering moving to a biennial report with smaller annual online updates in the non-reporting years.

Allstate has not restated any information in this report from previous reports.

No significant changes have occurred in our organizational structure or size in the reporting period. However, in 2009, Allstate did return to offering auto insurance in the state of Massachusetts after a long hiatus. Recent changes by Massachusetts policymakers have made the state's insurance market more competitive, giving insurers greater flexibility to serve customers and compete for business.

There have been several changes in scope from our previous social responsibility reports, as those reports were created prior to our use of the GRI guidelines.

Report Content

What we cover in the report is based largely on the GRI guidelines, as well as what stakeholders said they wanted to know. These groups included customers, shareholders, employees, agency owners and community groups, non-governmental and activist organizations and the staff at organizations that regulate our business and operations. We ex-

plored and prioritized the information they asked about in the past, and added other facts we felt would help them understand our operations even better.

We also benefited from expert external perspectives in framing our report content. Allstate's report consultant, DOMANI Sustainability Consulting, reviewed our economic, social and environmental impacts and their nature, relative size and our control over these impacts. Business for Social Responsibility, a leader in corporate social responsibility research and consulting, also conducted a review and benchmarking study of our previous report. The reporting of these impacts was considered within the context of Allstate's ability to create a positive contribution to society.

We believe this process resulted in the most complete report we can reasonably produce for our first reporting cycle using the GRI guidelines.

Report Quality

Allstate wants this to be an open, informative document. One that reports both favorable and unfavorable results across a range of issues related to our activities. One that focuses not just on our accomplishments, but on our aspirations. We are proud of our efforts to date, and of the recognition we've received. But we know we can and will do better.

Allstate has recorded the statistics used in this report for different lengths of time. Some measures, such as diversity, have been reported for years. Others, such as our carbon footprint, are more recent. Still others, such as economic impact, are being tracked for the first time as a direct result of preparing this report. Thus, our ability to compare data and communicate progress varies.

Allstate will continue to improve our data collection and reporting processes in future years.

This is an entirely electronic document. In order to conserve natural and financial resources, we are not printing it for distribution. For the same reasons, we would rather you didn't print it either.



INTERNAL ALLSTATE TEAMS THAT HAVE VERIFIED THE DATA AND STATEMENTS MADE IN THIS REPORT FOR ACCURACY AND RELIABILITY INCLUDE:

Human Resources

Investments

Risk Management

Tax

Administration and Real Estate

Sourcing and Procurement Solutions

Finance

Legal

Public Social Responsibility

Accounting

A number of internal Allstate teams have verified the data and statements made in this report for accuracy and reliability. This includes representatives from Human Resources, Investments, Risk Management, Tax, Administration and Real Estate, Sourcing and Procurement Solutions, Finance, Legal, Accounting and our Public Social Responsibility team. As mentioned previously, DOMANI Sustainability Consultants, an outside consulting firm with broad expertise in sustainability and social responsibility reporting has helped prepare this report.

Report Boundary

The report does not cover the facilities, operations and employees of our exclusive insurance agencies or the independent insurance agencies who sell Allstate products, unless otherwise noted.

Reporting boundaries in other areas differ by content.

- **Climate Change and Energy:** Reporting covers Allstate and subsidiary owned and leased facilities and operations in the United States, Canada and the United Kingdom.
- **People:** Reporting covers the employees (and temporary workers) of Allstate. The employees of exclusive agencies, independent agencies and partners are not covered except when specifically noted in the report.
- **Products and Investments:** Reporting covers all of our products, financial services and investments during calendar year 2009.

Data Measurement Techniques

Information for this report was collected by individual departments within Allstate. Data was not verified by a third-party. Allstate's departments collect, store and manage the data in their business systems. They track and verify these metrics. No significant changes were made in measurement from the previous reporting years.

External Assurance

Allstate has not established a policy regarding formal external review. While the content of this report is based on feedback from our internal and external stakeholders over the years, we did not engage a stakeholder group specifically for the

development of the report. However, we did use DOMANI Sustainability Consulting, to help us develop content and assemble this report.



who we are

It's a tough time to be a big company. In a difficult economy, many have seen income and profits suffer. Reputations also have fallen. People have questions about what corporations stand for. At Allstate, the answers are especially important. Because our business is built entirely on trust—which must be earned, and repaid, every day.

Our Approach to Social Responsibility

Companies build trust by consistently keeping their promises, offering quality products and services and by treating customers well. People have come to expect more. They believe businesses should help address needs in the community; deal fairly with employees and the public at large; be transparent in their business practices; and support efforts to solve key societal problems.

Because we believe these things too, and because trust is so important to us, we take social responsibility very seriously. It is a priority embodied in Allstate's Shared Vision, which commits the company to help "make our communities and our nation a better and safer place to live."

Creating value not just for customers and shareholders, but in the wider world as well, is a goal understood and acted on throughout the company.

It all begins at home, so we focus our social responsibility efforts and categorize our impact in three important ways:

1. A commitment to **responsible business practices**—our responsibility to do what's right has changed how we do our work;

2. A commitment to **community involvement**—investing our time, talent and resources in the communities where we live and work and taking seriously our responsibility to help our neighbors; and
3. A commitment to **social impact**—investing resources, for the long-term, in sustainable change.

Beyond that, we focus on causes and communities that we believe can best benefit from our expertise, that reflect our values and where we think we can have the greatest impact. At all times, and in all places, we are committed to measurable and lasting results. Just as in our business, we hold ourselves accountable for success or failure, and we work to constantly improve our performance.

All these efforts, of course, are supported and sustained by Allstate, the corporate entity. Without it, nothing else would be possible. So let's start by introducing ourselves.

Corporate Profile

The Allstate Corporation is the largest publicly held personal lines property and casualty insurer in America. We insure one in nine vehicles and one in eight homes in America.



Allstate was founded in 1931 and became a publicly traded company in 1993. We are listed on the New York Stock Exchange under the trading symbol ALL. Allstate is widely known through the “You’re In Good Hands With Allstate®” slogan.

In 2009, Allstate was number 81 on the *Fortune* 500 list of largest companies in America, with \$132.6 billion in total assets.

We include more than 70,000 professionals made up of employees, agency owners and staff. Of our employees, more than 30 percent are minorities; 58.2 percent are women. Allstate has approximately 14,000 exclusive agencies and financial representatives in the United States and Canada.

Allstate is headquartered in Northbrook, Illinois, USA—just northwest of Chicago. Our Home Office is by far our largest location.

Our headquarters’ mailing address, general telephone number and Web site address are:

2775 Sanders Road
Northbrook, IL 60062
847-402-5000
www.allstate.com

Financial Strength

People trust us, first and foremost, to be there when it matters most. To make things right the way we promised. To do that, we must maintain our financial strength, even during economic downturns. At year-end 2009, we held \$16.7 billion in capital, more than two and a half times the amount of our debt. We have a conservative and well-diversified investment portfolio.

Financial strength not only ensures we meet the needs of customers. It rewards shareholders, helps us hire and keep talented employees, makes us more

efficient and lets us invest for the future. Those investments include social responsibility, because it’s integral to our vision for the company.

In addition to protecting financial strength, our 2009 corporate priorities included improving customer loyalty, and reinventing protection and retirement for the consumer. Ongoing research is key to understanding customer needs, developing products and services to meet them and delivering them how, when and where people prefer. It also helps us quickly respond to changes and trends in the marketplace.

Financial Performance

As with many financial service companies, 2009 was not Allstate’s best year. But our business results continued to improve, and we made substantial progress on our corporate goals. For 2009, revenues were \$32.0 billion and net income was \$854 million. Allstate remains one of the strongest companies in our industry. Both Allstate Insurance Company and Allstate Life Insurance Company received an A.M. Best financial strength rating of A+ Superior.

The most current information about our total revenue, net income, market capitalization, total assets, revenues, operating expense and information on our financial strength is available in the [About Allstate](#) section of our Web site. For more detailed financial information, see our most recent Annual or Quarterly Report in the [Financial and Other Reports page](#) within the About Allstate section of our Web site.

Investment Strategy

Allstate’s investment strategy focuses both on risk and return. Our top priority is to make sure that money is available to pay current and future claims. Keeping promises to customers comes first.

As of December 31, 2009, our total portfolio included about \$100 billion in assets. Our investment team is seasoned. The Audit Committee of Allstate’s Board of Directors receives regular updates on the various risks faced by the company through the Enterprise Risk & Return Dashboard and periodic Enterprise Risk Management updates from the Chief Financial Officer or Enterprise Risk and Return Council.

We use sophisticated economic forecasting tools and expert analysis of long-term catastrophe risks. We model property and casualty and financial services businesses, as well as the macro economic environment and financial markets, on an integrated basis. We review the risks connected with our entire portfolio of products.

For 2009 the total return on Allstate’s investment portfolios of its two primary business units, Allstate Protection and Allstate Financial, was in excess of 11 percent and 14 percent respectively. And we continually anticipate and adapt to changes. For example, some municipalities were hit harder than some corporations during the recent recession. So during 2009, Allstate increased its share of corporate bonds and decreased its exposure to municipal bonds by approximately \$2 billion. At the same time, we continue to invest in key areas that improve the quality of life in communities across the country.

Allstate has a policy to exclude certain kinds of investments. 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.



Vital Statistics

Allstate tracks and communicates a variety of business statistics overall that are broken down by state.

- Total Number of Exclusive Agencies
- Employees
- Autos Insured
- Dwellings Insured
- Life Policies Insured
- Commercial Policies Insured
- Personal Property and Casualty Claim Payments
- Number of Personal Property and Casualty Claims Settled
- Business to Business Spending
- Number of Businesses
- Municipal Bond Holdings
- The Allstate Corporation Group of Companies State Taxes
- The Allstate Corporation Real Estate Taxes

These statistics can be found on page 69.

Products and Services

Allstate has a long history of product and service innovation, from Allstate Motor Club—the first national service of its kind in the United States—to drive-in claim centers. More recently, our Your Choice Auto® products allow customers to select options that best fit their needs, including features such as accident forgiveness and deductible rewards. It has been one of the industry's most successful product launches.

All told, we offer 13 major lines of insurance, including auto, property, life and commercial. Auto and property

policies cover cars and trucks, motorcycles, recreational vehicles, snowmobiles and ATVs, as well as homes, condominiums and an apartment's contents. They can be tailored to fit the needs and budgets of different customers. To help customers understand insurance and how it can be used to protect them from life's uncertainties, the company recently developed two tools: [Auto Insurance Made Simple](#) and [Homeowners Insurance Made Simple](#). Made Simple's approachable language and illustrations are designed to make it even easier for customers to understand policy language and coverages. It is meant to be read along with the Allstate Declaration Page and Policy.

We also offer a wide range of insurance and financial services to individuals and businesses in the United States and Canada. These include mutual funds, IRAs, college savings plans and supplemental health insurance.

Allstate also helps businesses manage a wide variety of risks, including:

- In-depth risk assessment & commercial liability planning
- Loss-control evaluations
- Auto safety
- Accident investigations
- Self-inspection procedures
- Safety training
- Fire protection and safety
- Hazard control methods
- Safety and health rules and regulations that apply to particular businesses

Allstate Bank, a division of Allstate Financial, provides a full-range of banking services including checking and savings accounts, Certificates of Deposit, mortgages and home equity loans and lines of credit.

Supporting our commitment to invest in community development, Allstate Bank also provides sub-market loans to 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

Sterling Autobody Centers, Allstate's wholly owned subsidiary, is a leading provider of auto body repair services. Sterling operates 62 auto body repair shops in 16 states across the United States. Sterling has state-of-the-art facilities and its highly trained staff is committed to delivering safe, quality repairs and customer convenience. Sterling provides both Allstate and non-Allstate customers with fast, cost effective, guaranteed quality repairs.

Distribution

A one-product-fits-all, same-service-for-everyone approach no longer suits a diverse and ever-changing market. Customers can access Allstate products and services such as auto insurance and homeowners insurance through Allstate agencies, online at allstate.com or by calling 1-800 Allstate®. Life insurance, supplemental accident and health insurance, annuity, banking and retirement products designed for individual, institutional and worksite customers are distributed through Allstate agencies and independent agencies. Encompass® Insurance brand property and casualty products are sold exclusively through independent agents.

Pricing

A basic principle of insurance is that higher risks pay more, lower risks pay less. Allstate takes into account many factors to help ensure customers receive a price accurately reflecting their risk. With auto insurance, for example, driving record is one obvious example. We also consider the kind of car being driven, how much it's driven, and other factors. Over the years, the insurance industry has developed increasingly sophisticated systems that also include information from a customer's credit history. Using this tool, we're often able to lower premiums for customers who might otherwise pay more. Allstate's pricing model does not consider ethnicity, race, nationality or income.

Availability

Insurance is about spreading risk and balancing risk appropriately. Applying these concepts to customers in high-risk areas more prone to natural disasters, as well as customers in other communities, continues to concern consumers, regulators and companies. To maintain our commitment to customers while responsibly managing overall risk, we developed two areas within Allstate: Ivantage and North Light Specialty Insurance. Ivantage supports Allstate agencies by providing access to personal lines products from a network of carriers and wholesalers in places where Allstate products are not available. North Light combines quality insurance from a well-known and established insurance group, with the efficiency and



outstanding performance of Allstate's claims service centers. Allstate is committed to homeowner insurance coverage through this carrier in higher-risk areas.

We're also committed to working on a national solution for catastrophe management. America needs to be better prepared for the growing natural catastrophe risk that may be associated with climate change. The problem is larger than any one company or even one industry. That's why Allstate is a founding member of ProtectingAmerica.org, a coalition that encourages collaboration between local, state and federal governments, consumers and the private sector. Since 2005, ProtectingAmerica.org has been working to advance a comprehensive, integrated solution to deal more effectively and efficiently with mega-catastrophes.

A senior member of our law and regulation department serves as national director of ProtectingAmerica.org, working with the National Co-Chairmen of the coalition, James Lee Witt, Former Director of the Federal Emergency Management Agency, and Admiral James M. Loy, Former Deputy Secretary of the Department of Homeland Security and Commandant of the United States Coast Guard (retired).

Stakeholder Engagement

At Allstate, we listen to the perspectives and opinions of people with an interest in, or who can have an impact on, our company and its reputation. We categorize such stakeholders into nine groups: customers, consumers, engaged consumers, media, opinion leaders,

employees, agency owners, investor community and elected officials and regulators.

We take steps to understand stakeholder preferences and perceptions and to adapt business strategies and actions accordingly. We believe our performance against stakeholder expectations has a direct impact on our business results.

We are building a standardized and integrated stakeholder research methodology, as well as a common scorecard to track our reputation with each group. This process will create a framework to set and measure goals and to create clear accountability. This reputation scorecard will be considered in our business practices, decisions and actions.

We also welcome other public and private efforts to measure the success or failure of our actions since, ultimately, all contribute to building a trusted, viable brand.

Some of the stakeholders we work with on a regular basis include: customers, employees, Allstate Exclusive and Independent agency owners, nonprofit organizations, Boston College Center for Corporate Citizenship, National Association of Insurance Commissioners, insurance commissioners, Ceres and Business for Social Responsibility.

Awards and Recognition

Because this is our first GRI report, and in order to demonstrate our ongoing commitment to social responsibility, we are reporting select corporate awards from the past several years, as well as those received during 2009.

2009 AWARD HIGHLIGHTS:

100 BEST CORPORATE CITIZENS—*CRO Magazine*

TOP 10 COMPANIES FOR EXECUTIVE WOMEN—National Association for Female Executives

20 BEST COMPANIES FOR MULTICULTURAL WOMEN—*Working Mother* magazine

BEST COMPANIES FOR BLACKS IN TECHNOLOGY—National Black Data Processing Associates

50 BEST COMPANIES FOR LATINAS TO WORK—*LATINA Style* magazine, Award winner for 11th consecutive year

CORPORATE EQUALITY INDEX AND BEST PLACES TO WORK—Human Rights Campaign Foundation

PREVIOUS YEARS

100 Best Companies for Working Mothers—*Working Mother* magazine, 18-year award winner and Hall of Fame inductee

Top 100 Company for Employee Training and Development—*Training* magazine, eight-time award winner

Best Companies for Women of Color—*Working Mother* magazine, five-time award winner

Top 50 Companies—*Diversity MBA Magazine*

Top 50 Companies for Diversity—*DiversityInc* magazine, seven-time award winner

One of the 'Best Places to Work for Latinos'—*Hispanic* magazine, 12-time award winner

Top 10 Companies for African Americans to work—*DiversityInc Magazine*, five-time award winner

Top Company for Executive Women—National Association of Female Executives, six-time award winner

Top 100 Best Places to Work in IT—*Computerworld* magazine, nine-time award winner

governance





Governance is about making choices. Good ones, informed ones. Sometimes, tough ones. Guided by experience. By explicit standards. And by an ethic that considers the priorities of customers and communities, as well as the company.

Code of Ethics

Allstate's governance practices support our goal of creating sustained shareholder value, and are firmly reflected in a Code of Ethics that applies to every employee as well as the Board of Directors.

The Code governs our relationship with customers, employees, suppliers, competitors and members of the public. It covers conflicts of interest, workplace safety, harassment and discrimination, protecting data, insider trading and much more. Violating it can lead to discipline, dismissal or criminal prosecution. A copy of the Code is available on the [Corporate Governance page](#) in the About Allstate section of our Web site.

Employees are expected to report any violations of the Code. Questions can be raised through supervisors, or through processes that allow employees to remain anonymous if they choose. Non-employees can alert Allstate about issues with company employees through the Alert Us Line, a 24x7 toll-free number intended to preserve anonymity and confidentiality. The Allstate Alert Us Line can be accessed by calling 1-800-427-9389.

Training on the Code of Ethics

To reinforce the Code's principles, Allstate provides online ethical leadership training and a leadership development workshop. Leaders also are trained how to use an Ethical Decision-Making Toolkit, leading their work teams in resolving customized ethical dilemmas. Every other year, all employees are required to acknowledge they understand and comply with our Code of Ethics and other applicable company policies.

Allstate also delivers required courses to employees and agency staff through

our internal online Learning Resource Network, including Ethics & Integrity Education for the Agency Distribution Force, Allstate's Code of Ethics for new employees and Ethical Awareness and Decision Making for incumbents.

Privacy and Confidentiality

Customers, claimants and employees entrust Allstate with confidential personal information on a daily basis, and they expect us to safeguard this information and use it responsibly. Consistent with our Code of Ethics, we provide prospective and existing customers, claimants and employees with notice regarding the collection and use of their information. We give our associates the knowledge, training and confidence needed to ensure that each individual will protect the information entrusted to us, as well as to comply with laws and regulations.

Taxes

Allstate provides a detailed breakdown of the taxes we pay by state. This can be found on page 69.

Unionization

Allstate is not a unionized company. We recognize that unions play an important role in society, but the company does not believe a union can accomplish anything for our employees that they cannot accomplish for themselves by dealing directly with the company.

Employment Law

Allstate, along with all other companies in the United States, must comply with the Worker Adjustment and Retraining Notification Act,

which requires that employees receive 60 days warning of major layoffs and facility closings.

In 2004, the Equal Employment Opportunity Commission (EEOC) alleged that Allstate implemented a policy impacting certain of its former employee agents which had a disparate impact based on age under the Age Discrimination in Employment Act (ADEA). In September 2009, the company and the EEOC reached an agreement settling the matter. Allstate continues to believe its actions did not violate the ADEA.

Board of Directors

Allstate's *Corporate Governance Guidelines* contain governance practices, policies, and procedures of the Board of Directors. Major elements of the guidelines include:

- Responsibilities and principles of the Board
- Board composition
- Board meetings and materials; access to management and advisors
- Committees
- Communication with the Board
- Additional policies

Board Structure, Independence and Compensation

Allstate is a publicly traded corporation. In 2009, our Board of Directors was comprised of 10 members, including Thomas J. Wilson who serves as Chairman of the Board, President, and Chief Executive Officer of Allstate. Mr. Wilson has served as Chairman of Allstate since May 2008 and as President and Chief Executive Officer since January 2007.



In March 2009, for the fourth year in a row, Institutional Investor magazine named Allstate the “most shareholder-friendly” non-life insurance company in America.

“We are committed to strong corporate governance, maintaining the highest ethical standards and providing comprehensive transparent information to shareholders,” said Don Civgin, senior vice president and chief financial officer. “All those who depend on us deserve nothing less.”

2009 Board Diversity

Female	2
Minority	1
African American	1
Hispanic	0
Asian/Pacific Islander	0
Native American	0
Two or More Races	0
White	9
Total	10

The Board is responsible for selecting the Chairman of the Board and the Chief Executive Officer (CEO). Under Allstate's *Corporate Governance Guidelines*, the Board remains free to decide whether these positions should be held by the same person. The Board believes that flexibility in the allocation of the responsibilities of these two roles enables the Board to adapt the leadership function to changing circumstances.

The CEO reports annually to the Compensation and Succession Committee and full Board on succession planning and management development for senior executive officers. The senior management team is selected by the CEO and is responsible for the day-to-day management of the business. The Board acts as advisor to senior management and ultimately oversees its performance.

Allstate's Board of Directors has adopted "Director Independence Standards" which are used to

determine that each nominee, with the exception of Mr. Wilson, is independent in accordance with Allstate's *Corporate Governance Guidelines*.

These guidelines include criteria that are used in selecting nominees for election to the Board. These criteria are periodically reviewed to ensure they appropriately reflect the issues that should be considered in evaluating director candidates. The Nominating and Governance Committee recommends criteria for assessment of the performance of the Board of Directors.

Management reports annually to the Nominating and Governance Committee the status of the Corporation's Board compensation in relation to peer companies. No specific element of the Board's compensation is directly based on the Corporation's social responsibility performance. To link compensation with corporate performance, a meaningful portion of each director's compensation is provided in the form of equity securities of the Corporation. Within five years of joining the Board, each director is expected to accumulate an ownership position in Allstate securities equal to five times the value of the annual cash retainer paid for Board service.

A full description of the Corporation's director compensation is provided in the Corporation's annual proxy statement available on the [Financial and Other Reports page](#) within the About Allstate section of our Web site.

Process to Avoid Conflicts of Interest of the Board Members

Allstate's Code of Ethics applies to every Allstate employee including the Chairman, Chief Executive Officer, Chief Financial Officer, Controller, other senior financial and executive officers and to the Corporation's outside directors.

Mechanisms to Raise Issues to the Board

The Board has established a process for stockholders and other interested parties to communicate directly with its members as a group. The process is described in the annual proxy statement and an address and link are available on the [Investor Relations and Corporate Governance pages](#) of Allstate's Web site.

Oversight of Corporate Social Responsibility Issues

Allstate's Office of Public Social Responsibility reports regularly to our Senior Management Team to keep them apprised of social responsibility issues and initiatives. Additionally, Allstate's Enterprise Risk and Return Council (ERRC), a senior management committee appointed by the CEO and chaired by the Chief Risk Officer (CRO), convenes monthly to assess and manage the various risks faced by the company. ERRC members also include the Chief Financial Officer (CFO), president(s) of Allstate Protection and Allstate Financial business units, Chief Information Officer, General Counsel and business unit CFOs and CROs. The ERRC focuses on identifying and capturing enterprise portfolio risk/reward opportunities, which may include topics such as climate change.

The Audit Committee of our Board of Directors also discusses with management policies of risk assessment and risk management, including major financial risk exposures and steps management has taken to monitor and control them. As it relates to Allstate's business, catastrophe management initiatives and risk limits, climate change is the social responsibility issue primarily considered.

environment





Business exists to solve problems and meet needs. But what about an issue like the environment, where the problems and needs are too big for any one business to address? Companies can do two things. First, find opportunities for improvement in their own operations. Everything helps. Second, they can participate with others who monitor and promote a cleaner, greener business ethic.

Taking and Sharing Responsibility

That describes Allstate's approach to the environment. We don't consume large amounts of raw materials, manufacture physical products or maintain large fleets of vehicles. So our direct environmental impact is less than many other members of the *Fortune* 100. Nevertheless, we work hard to identify, measure and further reduce our impacts wherever and whenever possible.

We also work with outside organizations, customers, employees, partners and in the public arena to highlight issues and encourage responsible solutions. Our business touches millions of customers and thousands of communities. That is reason enough to support a strong and sustained environmental effort.

Our Environmental Policy

Allstate is guided by a comprehensive policy that requires us to help preserve the natural environment, and to support solutions throughout our

value chain—from suppliers to customers, employees, agency owners, business partners, investors and the public.

In support of that policy we:

- seek to conserve natural energy sources and to help limit greenhouse gas emissions.
- focus on water conservation to help preserve this natural resource.
- engage in responsible waste management to limit our impact on landfill sites, resource consumption and greenhouse gas emissions while encouraging large-scale recycling.
- aim to improve overall air quality by minimizing the consumption of fossil fuels and reducing harmful emissions, airborne pollutants, traffic and parking lot congestion.

Climate Change

Allstate recognizes the prevailing scientific view that the world is getting warmer, and that this trend is influenced to some extent by emissions of

greenhouse gases. That's why, as a company, we work to limit energy consumption.

We also are a leading supporter of solutions to better prepare and protect individuals, families and communities from natural catastrophe. In 2009, Allstate contributed \$2 million to help create the Institute for Business & Home Safety's Research Center in South Carolina. The Center, which will focus on creating disaster-resistant communities, will be completed in the spring of 2010 and fully operational by the summer.

We also recognize that dealing with natural catastrophes requires collaboration between all sectors of society, including local, state and federal governments, consumers, non-governmental organizations and the private sector. Therefore we are a founding member of ProtectingAmerica.org. This coalition actively works to educate the public and policymakers about the threat of such catastrophes. It also proposes solutions that better prepare and protect consumers, taxpayers and the American economy. Included among the suggestions are stronger building codes and sensible land use policies.

It is an issue that hits especially close to home for Allstate. Changing weather patterns could affect the affordability and availability of protection for our customers. So we monitor prevailing scientific thought about how climate change might affect the future frequency and severity of hurricanes. We also follow research through regular discussions with premier hurricane modelers.

Cleaning Our Own House

Allstate's environmental impacts result mainly from operating our offices and our relatively small fleet of vehicles. The majority of our efforts focus on Allstate's home office in Northbrook, Illinois, which

includes approximately 2.3 million square feet of building space.

As part of our effort to regularly assess Allstate's impact on the environment, as well as our risks and opportunities relative to climate change, we annually disclose our companywide carbon footprint. That includes our emissions of greenhouse gases and our strategy to manage these emissions. We have reported these results for the past two years via the Carbon Disclosure Project's (CDP) voluntary questionnaire.

Allstate's 2009 CDP report was rated in the top 10 percent of all CDP reports submitted globally. As a result, Allstate was named to the Carbon Disclosure Leadership Index for both the S&P 500 and the Global 500 group of companies.

Measuring and sharing this information in a transparent way helps us understand and improve the efficiency of our operations. As a result, it also helps us save money and resources.

We have a number of initiatives to reduce greenhouse gas emissions. Because the bulk of Allstate's emissions are associated with the purchase of electricity, we focus heavily on reducing energy consumption in our buildings. This includes installing more efficient light fixtures and reducing the hours that lights are used. These efforts have helped us to reduce the energy intensity of our lighting from four watts per square foot to 1.5 watts per square foot.

We improve efficiency in building operations and maintenance by optimizing energy use in heating, air conditioning and computers. Allstate also conserves energy and manages energy costs through centralized procurement of energy supplies.

We maintain our company fleet of 1,200 vehicles in optimal condition by performing preventive

maintenance and conducting regular emissions tests. Additionally, we have increased the fuel efficiency of our fleet by nearly two miles per gallon over the past few years



Green Buildings

Allstate is a member of the U.S. Green Building Council (USGBC) and participates in its Leadership in Energy and Environmental Design (LEED) program. We have two LEED® APs on staff in the Real Estate and Construction Department.

Our state-of-the-art data center in Rochelle, Illinois was designed to meet LEED certification standards and has been certified at the Gold level by the USGBC. Allstate also occupies 99,936 square feet in a leased building in Houston that is LEED Silver certified.

Two of our Home Office campus buildings have undergone retro-commissioning reviews based on LEED criteria, and a number of energy conservation measures at those facilities are currently under way. One building was registered with the USGBC under the LEED EB v2.0 rating system in July 2008.

Paper Reduction

As a financial services company, Allstate does not have significant emissions or waste associated with the distribution of our products. However, one of the most important materials we purchase and use is paper. In 2008, we identified paper reduction as one of our top environmental priorities. We launched an internal office paper reduction campaign in April 2009, with the goal of reducing overall office paper use by 25 percent by the end of 2010.

The ongoing campaign reminds employees to print only when necessary, print double-sided whenever possible and recycle used paper. Just seven months into the campaign, our companywide office paper use has decreased by 21 percent. For our Home Office Campus in 2009 paper purchases were down more than 40 percent from the previous year.

Reducing office paper is just the first step in a larger companywide effort. In July 2009, the Allstate Print Communication Center (APCC) received Forest Stewardship Council (FSC) and Sustainable Forestry Initiative (SFI) green certifications, so that when we do print high-quantity documents we are doing it in a responsible manner. FSC and SFI are two independent forest management agencies, and the certification is awarded for following best practices, including purchasing and using paper from a managed source. This is verified through a chain of custody process that starts when the forest is certified and follows all the way through the transfer of the paper to the broker, the printer and ultimately to the customer. Additionally, the APCC uses soy-based ink, water-soluble pre-press and pressroom solvents and paper and cartons manufactured from recycled papers.

Allstate also is studying ways to implement paperless options for marketing collateral, agency

materials and customer documents such as policies and bills. We send a significant volume of mail through the U.S. Postal Service. In 2009, Allstate estimates that approximately 121 million billing-related documents were mailed. This is down nearly 6 percent since 2007. We also were able to send electronically or eliminate the need for mailing more than 40 million billing-related documents by promoting such initiatives as:

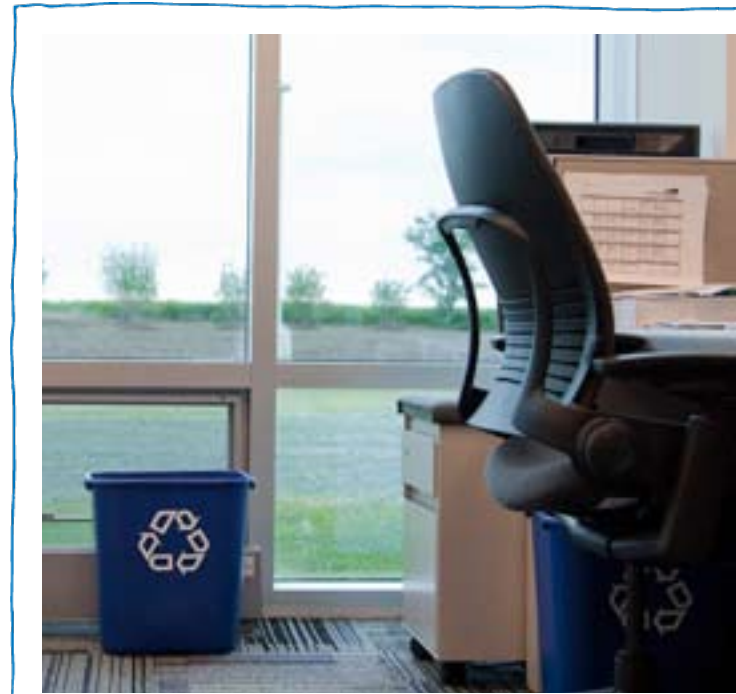
- eBill—electronic versions of paper bills delivered securely online to enrolled customers. In 2009, 3 percent of all billing documents were sent via eBill—up from 1.5 percent in 2007.
- Allstate Easy Pay Plan®—a convenient way for customers to have their insurance payments automatically deducted from their checking or savings account, eliminating the need to write a check or pay for postage.

Waste Management

Allstate works to minimize the amount of waste generated by our operations. In 2009, 1.05 tons of waste was hauled away from our Home Office Campus. We have programs in place to recycle as much waste as we can. For example:

- In 2009, Allstate recycled approximately 4.95 million pounds of paper through desk-side recycling and press waste recycling from our main company print facility.
- Allstate also recycled 5,312 pounds of aluminum cans and 7,360 pounds of plastic from our Home Office campus.

Other recycling programs within Allstate include polystyrene, toner cartridges and carpet. We also partner with outside organizations to responsibly dispose of items such as computer hardware,



In 2009, Allstate expanded our Environmental Leadership Team, composed of officers and senior staff from all areas of the company, to help guide environmental efforts from an enterprisewide perspective. We also created a new informal network of “Green Champions,” to harness employee passion and ideas for improving Allstate’s environmental commitment and performance.

batteries, fluorescent lamps, PCB light ballasts and similar items used at our Home Office campus and other locations.

Water Usage

Allstate's total water use at our home office comes from eight private water wells located on our property. In 2009, withdrawals of water from these wells totaled 68,580,000 gallons. This amount includes an estimate for approximately 11 million gallons, or 16 percent, due to an inoperative water meter on one of these wells.

Most of our water, approximately 75 percent, is used for drinking, bathrooms and kitchen. The rest is mostly used to operate cooling towers for our building heating systems.

Allstate has established programs to reduce water consumption, identify water saving opportunities and install water-saving devices where appropriate.

Our 250-acre Home Office campus uses storm water retention ponds, making it nearly 100 percent self-sufficient for our landscape irrigation purposes. When these storm water retention ponds are exhausted, we pump from our wells. The well that supplies water for irrigation when the ponds are dry was without a functioning meter, so an estimate of how much well water was used for irrigation is not available. This meter has since been fixed, so moving forward we will be able to accurately track this usage.

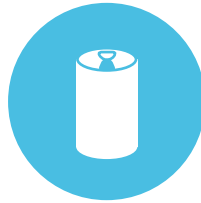
Sterling Autobody

Sterling Autobody Centers is a wholly owned subsidiary of Allstate. Sterling's operations are specifically mentioned in, and covered by, Allstate's environmental policy. Sterling also has its own

IN 2009 ALLSTATE RECYCLED:



4,950,000
Pounds of Paper



5,312
Pounds of Aluminum



7,360
Pounds of Plastic

organizational commitment to identifying and managing its environmental impacts.

Our primary environmental impact in autobody shops is due the organic solvents contained in the paints used to refinish vehicles. When these solvents evaporate from paint they can lead to the formation of smog. Sterling is making progress by converting its paints to more environmentally friendly water-based paints.

When measured on a square footage basis, Sterling's owned and leased facilities constitute approximately 9 percent of Allstate's total real estate portfolio. Sterling's impacts from the energy

needed to power the facilities will be included in Allstate's carbon footprint reporting via the Carbon Disclosure Project's 2010 questionnaire.

Company Compliance

During 2009, Allstate and its subsidiaries were not cited for, or fined for, any significant non-compliance with environmental laws or regulations.

Working with Others

Beyond our own operations, Allstate's Sourcing and Procurement Solutions Department identifies environmentally responsible opportunities with the company's supply chain streams, and encourages business partnerships with suppliers who implement environmental policies of their own. Our procurement representatives purchase recyclable, recycled and refurbished products and materials whenever these products are available, economical and suitable.

Allstate is also actively engaged with a variety of environmental and corporate social responsibility organizations and groups. We are members or participants in the following projects and programs:

- Boston College Center for Corporate Citizenship
- Business for Social Responsibility
- Business Roundtable Climate RESOLVE
- Carbon Disclosure Project
- Ceres
- Chicago Climate Change Task Force
- Clean Air Counts
- Sustainability Leadership Forum Chicago



diversity



Steel is an alloy, stronger yet more supple than iron. In the same way, melding different backgrounds and different perspectives makes Allstate a much stronger company. More focused and more flexible at the same time. That's why inclusive diversity is a bedrock principle for us, the framework that supports everything we do.

Inclusive Diversity

To us, inclusive diversity means embracing, and capitalizing on, all the differences we encounter every day. In the customers we serve and in the people we hire. In the communities we support and in the companies we use as suppliers. In an increasingly multicultural marketplace, we see diversity as a strategic business imperative. In a world where opportunities and aspirations continue to grow, we consider it a core value.

The Business Case

Diversity goes far beyond gender, ethnicity and religion. It encompasses every possible combination of people and places, backgrounds and values.

Allstate serves 17 million households, each one unique. We employ 33,000 people, each with particular skills and strengths. And in partnership with nearly 14,000 agency owners and financial representatives, we serve thousands of communities, each with its own character and needs. Inclusive diversity isn't a single goal, a single program.

- For customers, it means being understood for who they are, how they live and what they need.
- For employees and agencies, it means being fully valued and supported.
- For leaders, it means bringing out the best in qualified people from all backgrounds.
- For communities, it means partnering on issues important to all.

For Allstate, inclusive diversity also means achieving our business goals. It creates competitive advantage in good and growing markets. It keeps us more in tune and in touch with our diverse customer base. It energizes employees, improves productivity and sparks innovation. It leads to more jobs, better communities and greater growth for Allstate.

Our diversity strategy is set by the CEO and our Enterprise Diversity Leadership Council and implemented by our Chief Diversity Officer. Over the years, our commitment to inclusion and diversity has been recognized by more than 45 media publications and associations that monitor diversity and workplace issues.

Marketplace Diversity

By the middle of this century, multicultural households will account for 40 percent of the United States population. We are committed to growing our business by serving that increasingly diverse marketplace.

That means educating individual consumers on how insurance works and what products best meet their individual needs. It means offering competitive products and prices, services and options. It means marketing that connects with different backgrounds and traditions. It means agencies and employees that reflect and respect the communities they serve. It means being able to focus the resources of a large organization on every single customer, every single time.

Workforce Diversity

Within our workforce, inclusive diversity is key to creating a high-performance culture. Hiring and retaining high-value employees from diverse backgrounds helps us develop and market high-value products that meet diverse needs, which in turn helps us attract and retain high-value customers from diverse markets.

So we promote inclusion, work/life balance, dignity and respect, lifelong learning, commitment to appropriate representation, and leveraging differences to strengthen innovation and creativity. We provide diversity education, career advancement and development options, accountability measurement, mentoring programs and support networks to all employees. Our benefits package offers a cafeteria plan of options, mirroring the value Allstate places on employees' diverse needs.

Among Allstate's employees, nearly 60 percent are women, and more than 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.

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 organized around special interests but are open to all employees.

ALLSTATE EMPLOYEE NETWORK GROUPS:

AWIN

Allstate Women's Information Network

PLAN

Professional Latino Allstate Network

3AN

Allstate Asian American Network

ANGLES

Allstate Network of Gay and Lesbian Employees and Supporters

AAWN

African American Working Network

AAN

Allstate Adoption Network

White Male Engagement Supporting Inclusive Diversity

YPO

Young Professionals Organization

Our Agencies

Like the company they represent, Allstate's agencies profit from the strategy of inclusive diversity. Among Allstate agency owners, more than 20 percent are women and nearly 20 percent are minorities. The company also is actively promoting a greater agency presence in areas with fast-growing multicultural populations.

Customer Diversity

We don't try to "fit" customers into a specific demographic segment. We try to know them as individuals, and offer products to help meet their needs.

Allstate is one of the leading brands in the insurance market with multicultural segments. We estimate that household growth and buying power also are growing faster than the general market in these segments.

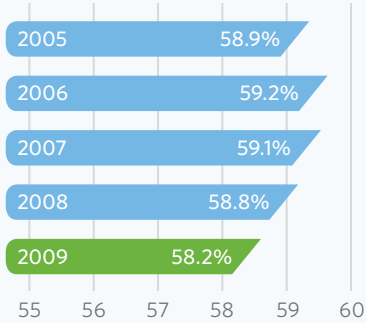
We attract diverse customers by offering coverages, benefits and prices responsive to a wide variety of needs. Our active involvement in the community also helps drive consideration and customer loyalty.

Technology is another key in an increasingly diverse market. Research shows that multicultural audiences research and buy online. Of the 23 million Hispanics who have online access, research studies estimate that 77 percent use the Internet to learn about products, and research also estimates that 70 percent use the Internet to make a final buying decision. So we continue to reach out to customers whenever, wherever and however they choose.

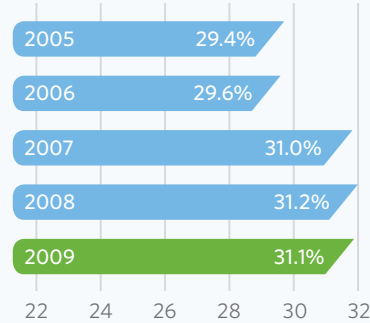
Employee Diversity—Total Workforce^{1,2}

At Allstate, we define Inclusive Diversity as the collective mixture of “all” of our differences and similarities in our workforce, workplace and marketplace. We respect inclusive diversity as one of our core values. It defines who we are and what we believe in, holding each other personally and professionally accountable to welcome “all” as we strive to win in a diverse, global marketplace and accepting nothing less.

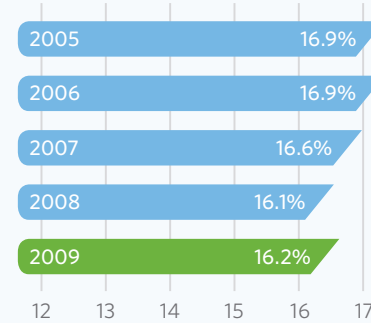
Female



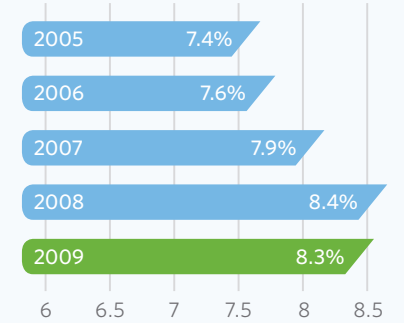
Minority³



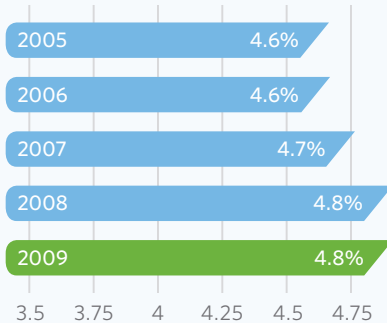
African American



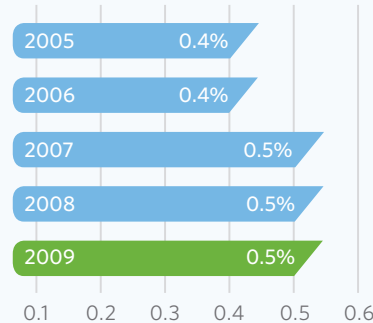
Hispanic



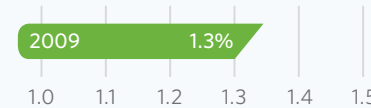
Asian/Pacific Islander



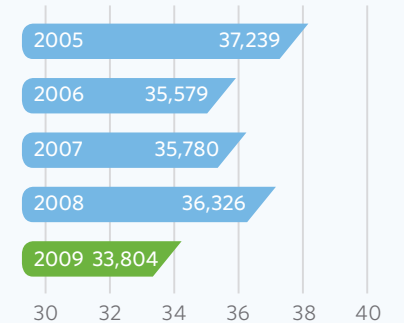
Native American



Two or More Races⁴



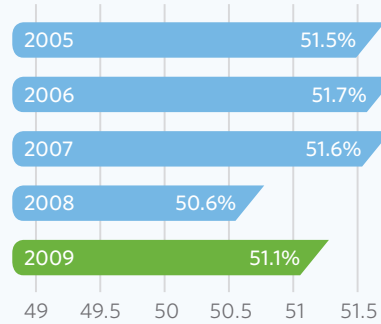
Total Workforce



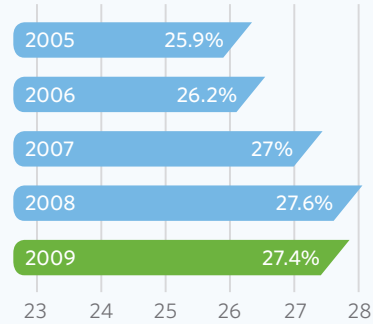
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Employee Diversity—Total Professionals^{1,2}

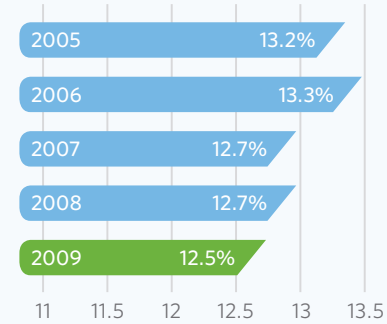
Female



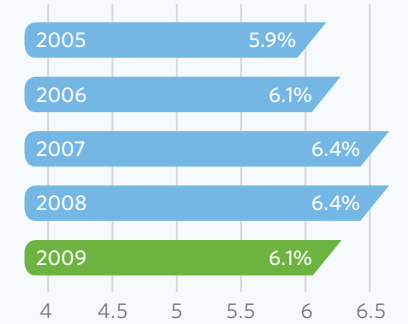
Minority³



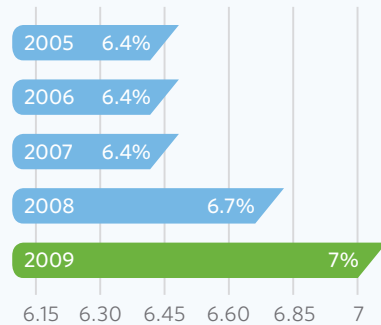
African American



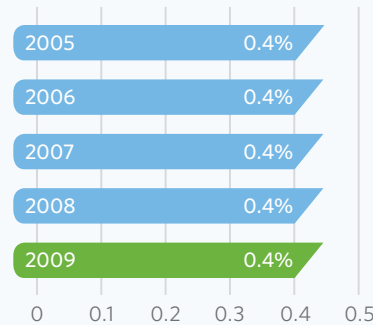
Hispanic



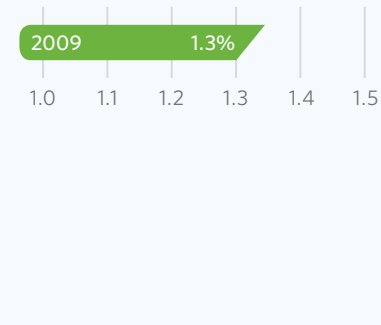
Asian/Pacific Islander



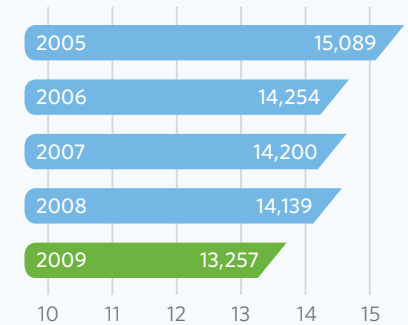
Native American



Two or More Races⁴



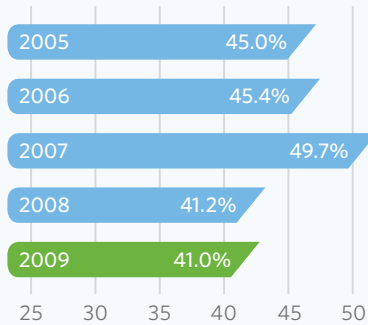
Total Professionals



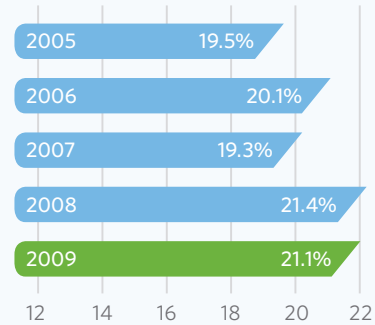
¹U.S. employee count only; excludes exclusive agencies, personal financial representatives and independent agents. ²The EEO-1 is a snapshot of Allstate workforce taken each September and reported to the federal government annually. ³For this data, the Minority category includes the sub-categories of: African American, Hispanic, Asian/Pacific Islander, Native American and Two or More Races. ⁴Not tracked prior to 2009.

Employee Diversity—Officers and Managers^{1,2}

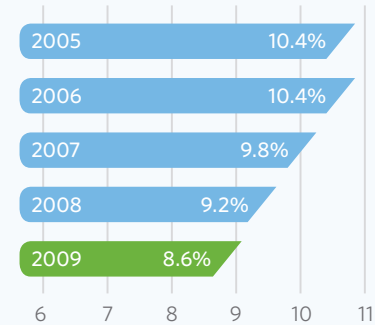
Female



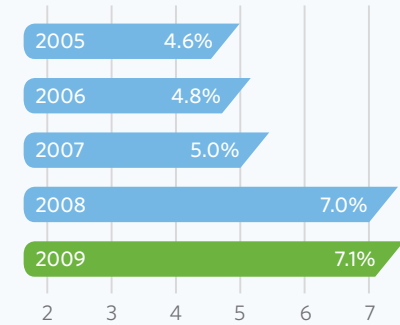
Minority³



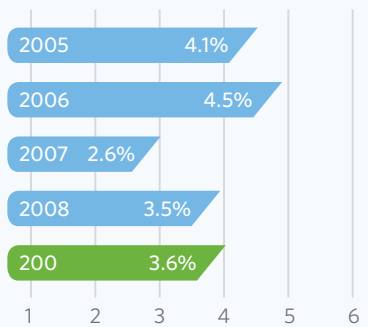
African American



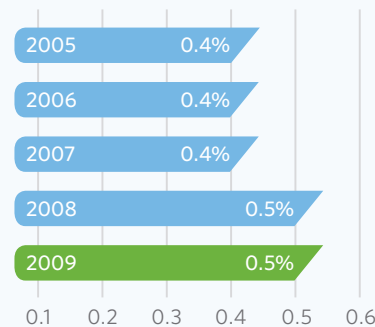
Hispanic



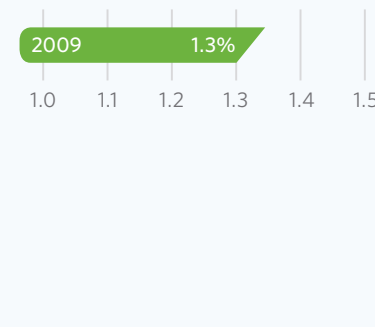
Asian/Pacific Islander



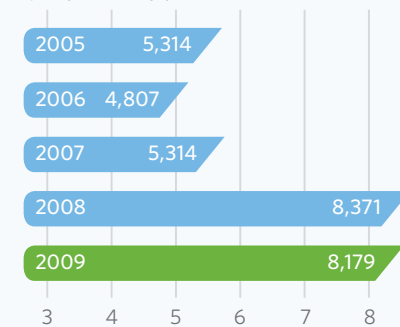
Native American



Two or More Races⁴



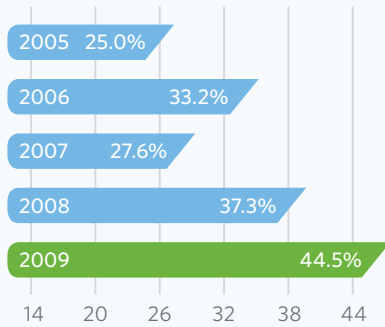
Total Officers and Managers



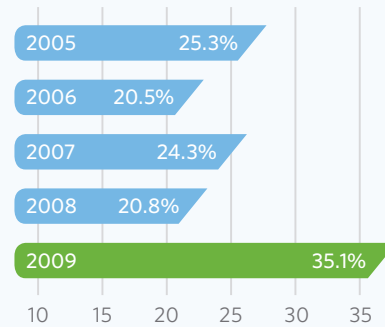
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Employee Diversity—Sales Associates^{1,2}

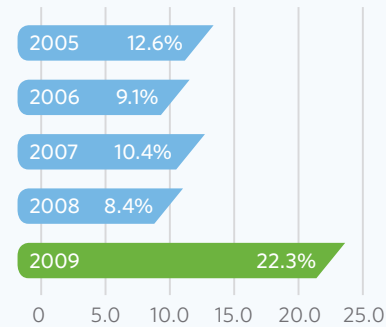
Female



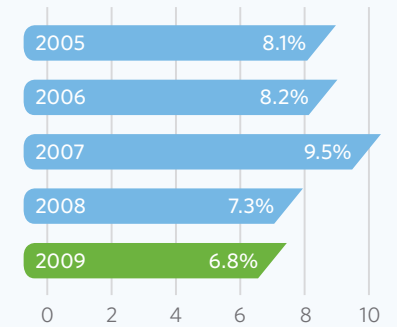
Minority³



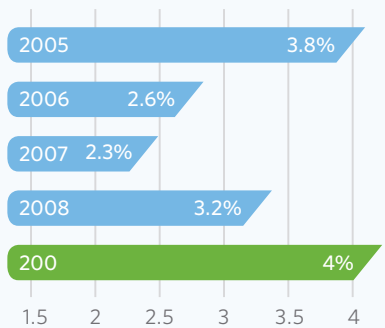
African American



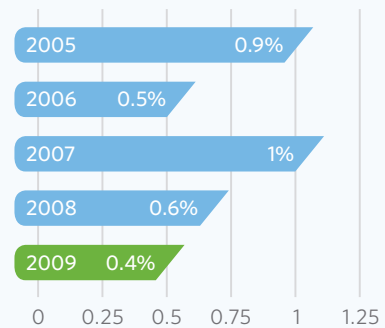
Hispanic



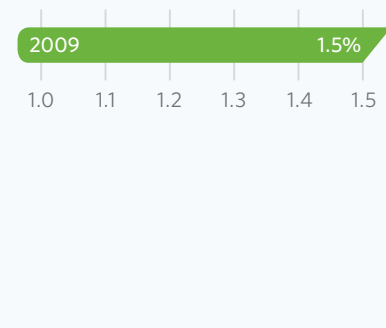
Asian/Pacific Islander



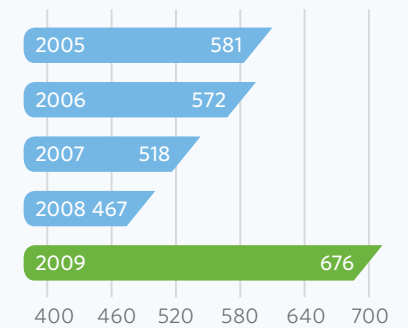
Native American



Two or More Races⁴



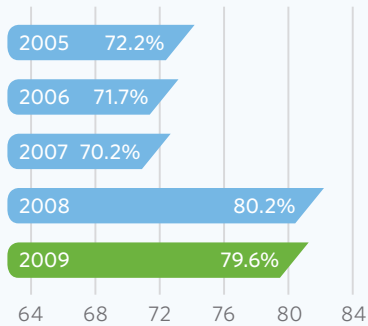
Total Sales Associates



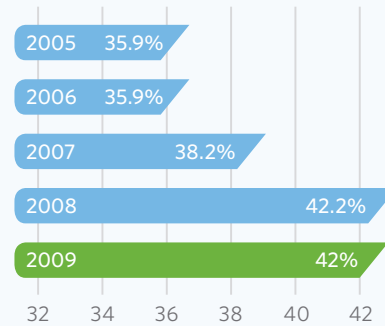
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Employee Diversity—Office Associates^{1,2}

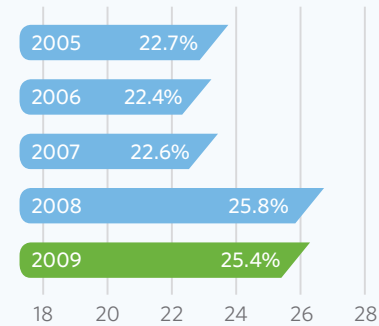
Female



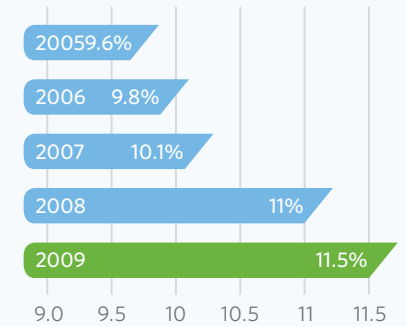
Minority³



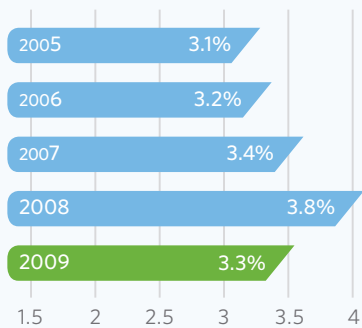
African American



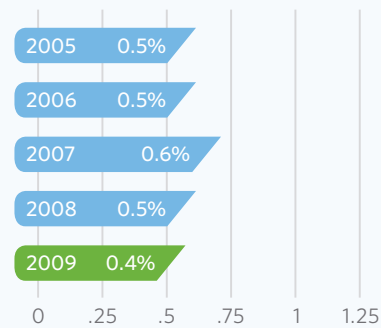
Hispanic



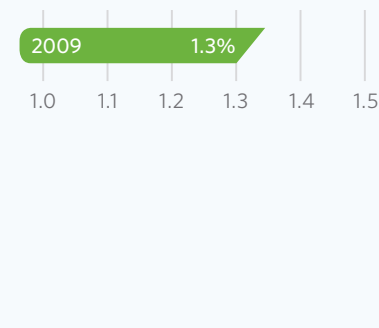
Asian/Pacific Islander



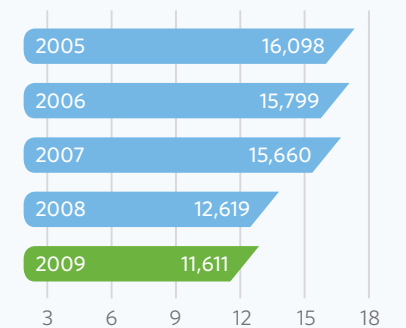
Native American



Two or More Races⁴



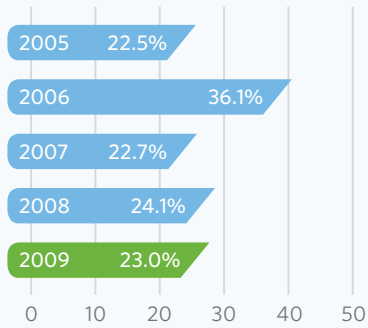
Total Office Associates



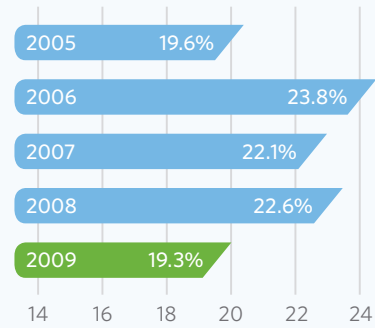
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Diversity—Agency Force^{1,2}

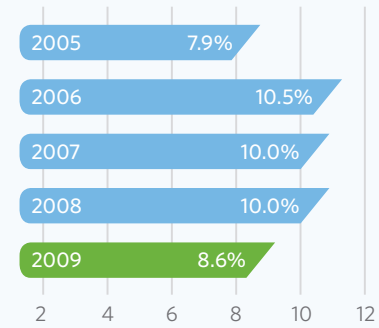
Female



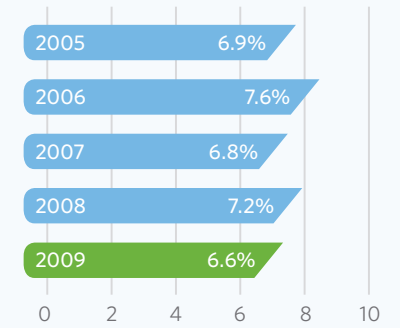
Minority³



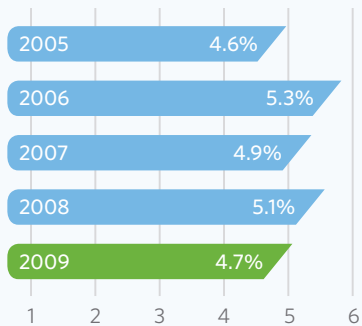
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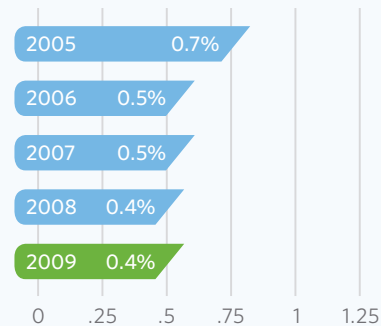
Hispanic



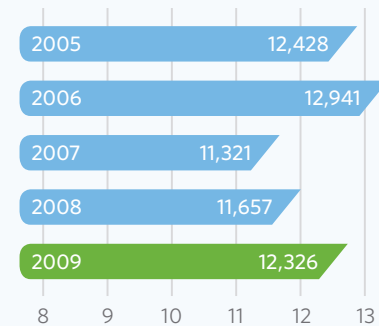
Asian/Pacific Islander



Native American



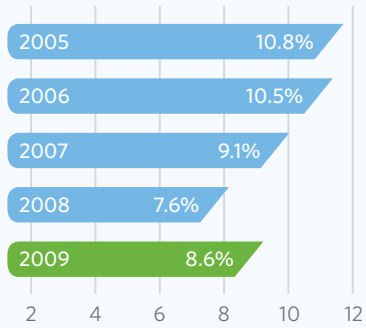
Total Agency Force



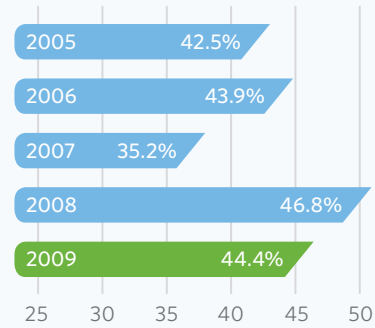
¹U.S. employee count only; excludes exclusive agencies, personal financial representatives and independent agents. ²The EEO-1 is a snapshot of Allstate workforce taken each September and reported to the federal government annually. ³For this data, the Minority category includes the sub-categories of: African American, Hispanic, Asian/Pacific Islander, Native American and Two or More Races.

Employee Diversity—Other Associates^{1,2}

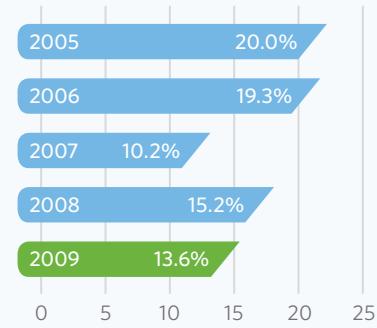
Female



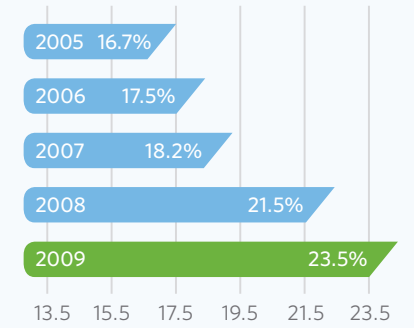
Minority³



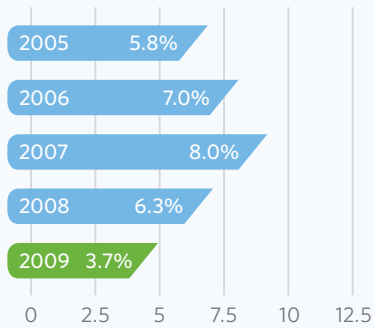
African American



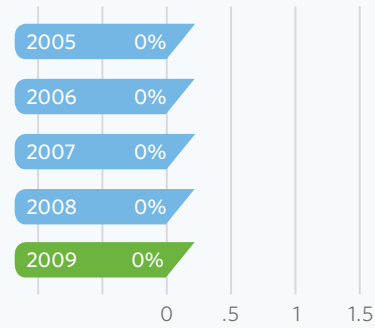
Hispanic



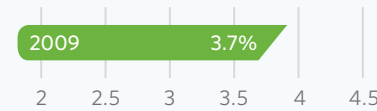
Asian/Pacific Islander



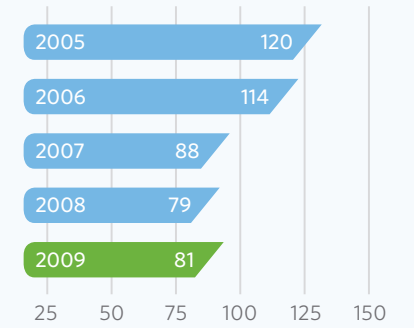
Native American



Two or More Races⁴



Total Other Associates



¹U.S. employee count only; excludes exclusive agencies, personal financial representatives and independent agents. ²The EEO-1 is a snapshot of Allstate workforce taken each September and reported to the federal government annually. ³For this data, the Minority category includes the sub-categories of: African American, Hispanic, Asian/Pacific Islander, Native American and Two or More Races. ⁴Not tracked prior to 2009.

Supplier Diversity

Small and diverse businesses are the engine of the American economy, generating economic growth, jobs, training and innovation. To help support such companies, in 2004 Allstate established a 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 the company, and tied to performance evaluation for many of our procurement managers. When procurement opportunities arise, Allstate managers scan the marketplace for qualified diverse suppliers and urge them to investigate the opportunity with Allstate. If the suppliers accept, they enter Allstate's rigorous procurement process alongside all competing vendors. And if they win, they win on merits.

To broaden the diverse supplier base, Allstate in recent years has hosted Supplier Diversity Exchanges, face-to-face sessions bringing diverse companies and Allstate buyers together. In 2009, Allstate spent \$214 million with nearly 2,000 women- and minority-owned businesses.

Allstate's diverse supplier strategy creates healthy competition for the goods and services we buy. It also helps small and diverse businesses grow. Those companies, in turn, provide jobs and services that strengthen communities, create wealth for more people and, eventually, greater demand for our products.

Allstate uses criteria established by the Small Business Association to define and target "diverse" suppliers. We evaluate progress by measuring our targeted spend in the first three categories listed 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)

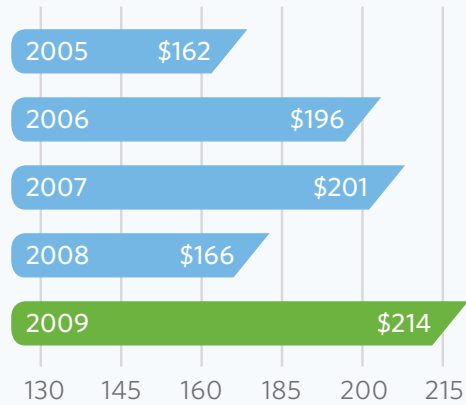
Memberships Related to Supplier Diversity

Working with select organizations helps us 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

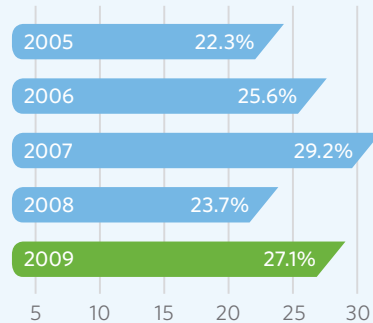
Diversity of Allstate's Suppliers

Targeted Diverse Suppliers Spend¹
(in millions)

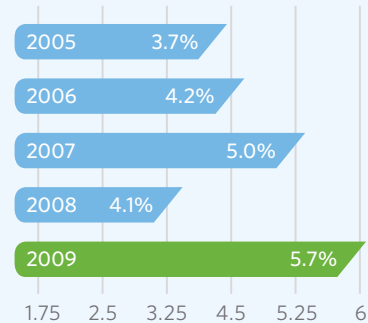


The Allstate Supplier Diversity program ensures inclusion of minority-, woman-, veteran-, gay-, and lesbian-owned businesses in the competitive bidding process in support of our commitment to provide quality products and services to our customers, while delivering outstanding value to our shareholders.

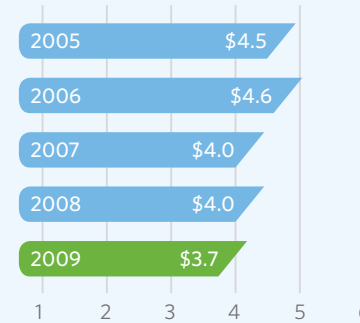
Inclusive Diverse Suppliers Spend as Percentage of Total Sourced Spend



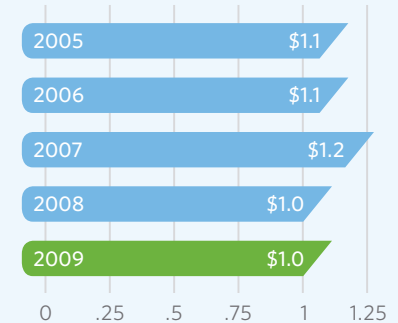
Targeted Diverse Suppliers Spend as Percentage of Total Sourced Spend



Supplier Diversity Base²
(in billions)



Inclusive Diverse Suppliers Spend³
(in billions)



¹Allstate 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. ²Expenditures sourced by an Allstate employee, including expenditures with supplier networks which are offered (as a choice/option) to customers and claimants. ³Allstate 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.



our people

We don't own lots of patents or real estate. In fact, Allstate has only two primary assets: people and capital. And people are by far the most important. They make sure we meet customer needs and expectations, reward our shareholders and serve the communities where we live and work. They are key to the most important thing we sell—peace of mind.

Our Shared Vision

At Allstate people are a top priority. We all work for the same bosses—customers and shareholders. And we all rely on each other to get the job done. So Our Shared Vision commits the company to treating employees with respect and providing a supportive, stimulating and rewarding workplace. The result is a high-performance culture that values innovation and focuses on results.

It starts with attracting top talent. We routinely evaluate our employment value proposition to ensure we can hire and motivate outstanding employees. For entry-level positions, we particularly attract students from schools that have an insurance curriculum, including historically black colleges and universities. We continue to educate college students about the many opportunities at Allstate that go beyond “selling insurance.” We also offer a program that employs more than 100 interns

a year, helping develop a talent pipeline for future full-time openings across Allstate.

Compensation and Benefits

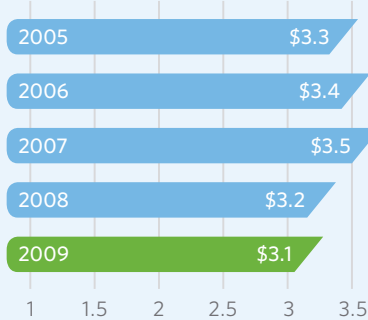
Attracting and retaining great people also requires competitive salary and benefit plans. Allstate offers a total compensation and benefits package that includes market based salaries and a range of benefits tailored to the needs of individual employees and their families.

In 2009, Allstate paid \$3.1 billion in non-agent employee total compensation. This included payroll taxes countrywide totaling \$172 million, and \$840 million for benefits that help employees support their families and stay healthy. Allstate maintains and reports as required by the U.S. Securities and Exchange Commission our ability to meet the financial obligations of our defined benefits plans. This information is contained in our [2009 Annual Report](#).

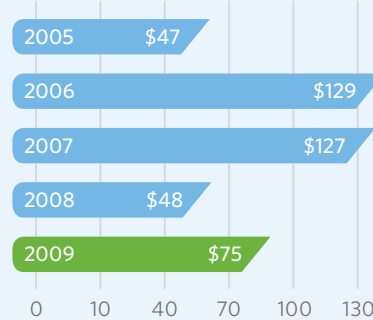


Employee Compensation

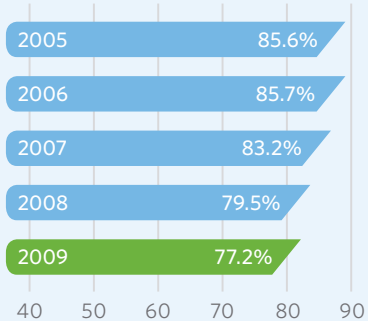
Non-agent Employee Compensation, Payroll Taxes And Benefits (in billions)



Company Contribution to the Allstate 401(k) Savings Plan, Consisting Primarily of Allstate Stock (in millions)



Percentage of Eligible Employees Participating in the Allstate 401(k) Savings Plan



Average Annual Salaries at Allstate in 2009 By Employee Category

Full-time exempt employee	\$81,253.28
Part-time exempt employee	\$58,040.57
Full-time non-exempt employee	\$21,398
Part-time non-exempt employee	\$19/hour

Employee Development and Training

Once on board, Allstate employees are encouraged to grow along with the company. We value lifelong

learners who see the world through our customers' eyes, and who want to know more about their profession and the company as a whole. We provide a variety of learning opportunities, including workshops, online classes, college degree and certification programs and on-the-job learning.

For example, we partner with outside providers to create academic advancement opportunities to all employees. Allstate offers tuition reimbursement for both graduate and undergraduate courses from accredited colleges and universities, and helps employees and their family members secure educational loans and scholarships for private (K-12), undergraduate, graduate and professional education.

We offer financial support and flexible hours for employees who participate in industry certification and professional designation courses.

Continuous On-the-Job Learning

Allstate also provides opportunities that include online learning resources, business conferences and professional associations. Our Learning Resource Network offers more than 4,000 learning activities that help employees develop business, interpersonal, technical and leadership skills online, 24/7, from virtually every company workstation. In 2009, Allstate invested nearly \$2.9 million in the Learning Resource Network.

To learn more about the company, employees and agency owners also interact with top management through several channels. These include "town hall" meetings held at Allstate locations throughout the country, our Allstate NOW news Web site for all employees and our Gateway site for agency owners. Allstate also engages employees and agency owners through a number of annual surveys.

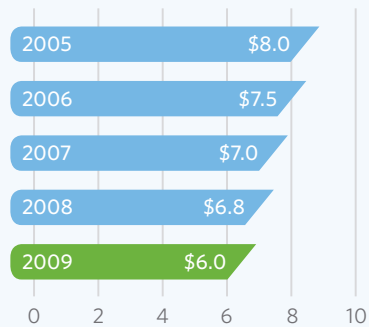
Talent Acceleration Program

Our Talent Acceleration Program helps prepare future Allstate leaders by offering customized opportunities that enhance their knowledge, broaden their exposure to Allstate's business

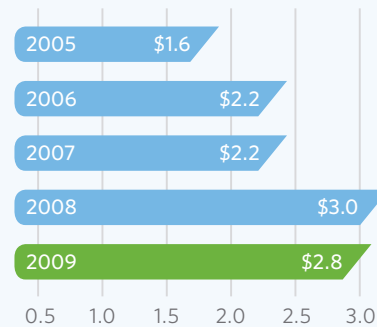
Employee Training and Education—Investment and Participation

Being a learning organization is a core principle of Our Shared Vision. We're reinventing our approach to learning to ensure it is relevant, compelling, collaborative, continuous, outcome based and leader inclusive, while enhancing job performance.

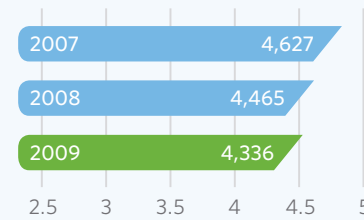
Professional Education-Tuition Reimbursement (in millions)



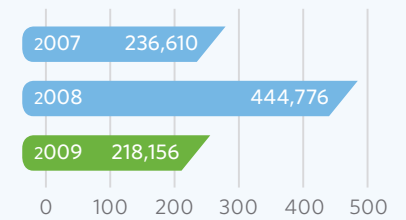
Investment in Learning Technology



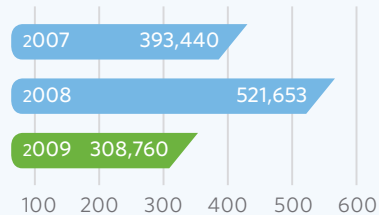
Number of Learning Activities Available (in thousands)



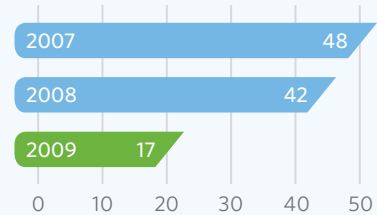
Number of Courses Completed (in thousands)



Hours of Learning (in thousands)

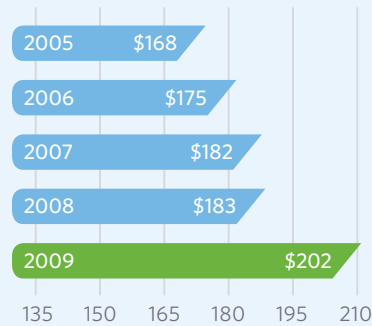


Talent Acceleration Program

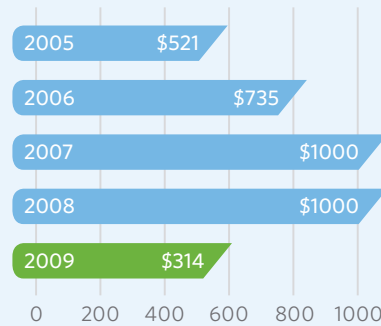


Work/Life Highlights

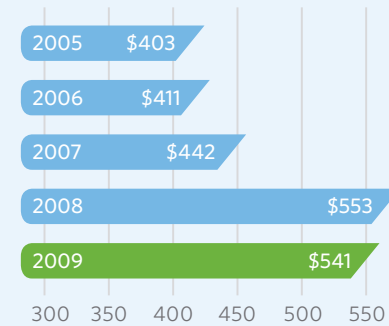
Healthcare (in millions)



Well & Fit Program (in thousands)



Daycare (in thousands)



and hone their leadership skills. Over two years, employees in the program take on multiple temporary assignments, acquiring the tools, experiences and networks of relationships needed in key leadership positions. In 2009, a cohort of 17 employees entered the program.

Advanced Degree Educational Opportunities

Another option is The Lake Forest Graduate School of Management MBA program, an on-site, open enrollment program. A cohort of 39 Allstate participants began the program in 2008, and a new group enrolled in April 2010.

Work-Life Balance

Beyond offering highly competitive compensation and development programs, Allstate helps employees manage the sometimes-conflicting demands

of work and family. In our 2009 employee survey, 93 percent of respondents said their immediate manager gives them the flexibility to balance work and personal time. Options that make this possible include flexible work hours, telecommuting, part-time status and job sharing.

Employee Assistance Program

Allstate also provides the LifeWorks® Employee Assistance Program as a free service to help employees manage their work and personal commitments.

Services include:

- 24 hour a day, seven days a week LifeWorks® telephone access.
- Personalized consultations and assistance on issues such as parenting and child care, older adults, legal, financial, education, work, addiction and recovery, emotional well-being and referral and crisis intervention services.

- Individual referrals to resources in the community.
- Educational materials, kits, booklets and audiotapes on a wide variety of topics.
- Access to more than 200 issue-specific resource rooms, booklets, audiotapes, and more than 500 articles that address a wide variety of life issues such as domestic violence, alcohol and drug abuse and HIV/AIDS.

Employee Health and Safety

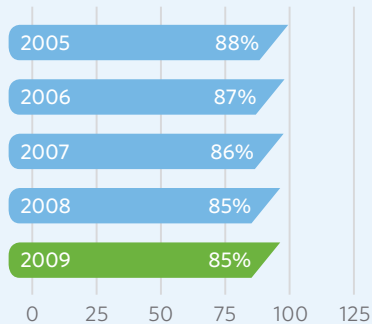
As an insurance company, Allstate understands the need to manage risk. We are committed to providing a safe and healthy working environment.

We also seek to understand and eliminate the causes of any accidents that do occur.

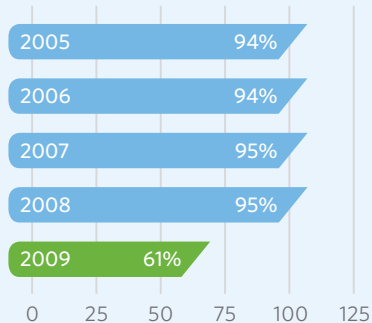
In 2009, 438 of our employees, or 1.3 percent of our employee population, filed a Worker's Compensation Claim for work-related injuries. Of these claims,

Employee Satisfaction¹

Satisfaction Rate



Response Rate



¹The VOICE survey measures the effectiveness of leadership and the work environment at Allstate, and includes a question regarding overall satisfaction. The satisfaction rate represents the percentage of employees who are either "completely satisfied" or "satisfied" with working for Allstate. This voluntary and confidential survey is offered annually to all Allstate employees.

79 resulted in lost work time. The most common sources of these claims were due to slips and falls, material handling, repetitive motion and vehicle accidents.

If accidents do result in lost time, Allstate offers programs to help employees recover and return to work through the Integrated Disability Management Program, which combines short-term and long-term disability benefits with worker's compensation benefits.

Employee Engagement

Do all these efforts help create a more satisfied and effective Allstate workforce? One answer can be found in our annual employee survey. This voluntary and confidential survey, called VOICE, measures employee perceptions and behaviors that directly affect our business results. All employees, including officers, are invited to participate in VOICE, which is administered via the Internet and analyzed by Allstate human resources professionals with the assistance of an outside vendor. One of the key measurements provided by VOICE is overall employee satisfaction. In 2009, the overall satisfaction rate among Allstate employees was 85 percent.

Allstate's overall employee satisfaction rates continue to average higher than industry benchmarks. In 2009, the employee response rate was lower than previous years due to a change in survey format.

Another measure of satisfaction is how many employees choose to leave the company. In 2009, 7 percent of our employees left Allstate. Of those leaving the company, 38 percent were minorities and 60 percent were women. These numbers

roughly correspond to the company's total employee population of 31 percent minorities and 58 percent women.

One more indication of Allstate's commitment to being an excellent employer comes from awards and citations by outside publications and organizations. These include:

Working Mother magazine—among 100 Best Companies, and Best Companies for Women of Color

National Association for Female Executives—Top 10 Company for Female Executives

Human Rights Campaign Foundation—Corporate Equality Index and Best Places to Work

Training magazine—Top 100 Company for Employee Training and Development

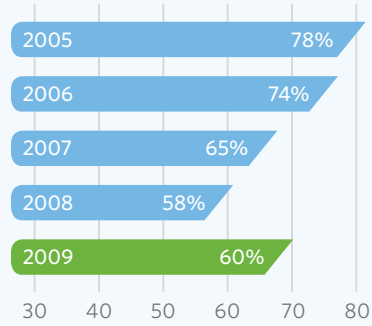
Agency Engagement

Each year, we measure the satisfaction of exclusive agency owners, financial representatives and independent agency owners regarding their business relationship with Allstate. In 2009, exclusive agency owner satisfaction increased, while overall satisfaction of financial representatives and independent agency owners decreased.

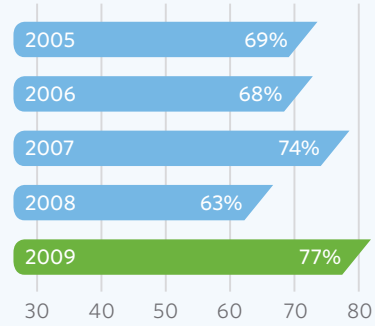
We continue to strengthen these vital relationships through programs and tools that help agency owners and financial specialists exceed customers' expectations while building successful businesses. Our relationship with agencies remains a top priority, and we will continue to deliver programs designed to support agency owners and financial specialists while fostering ongoing dialogue.

Agency Relationship Survey—Exclusive Agency Owners¹

Satisfaction Rate

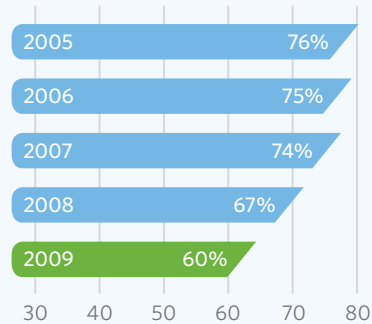


Response Rate

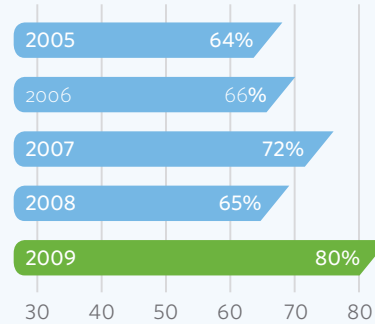


Agency Relationship Survey—Personal Financial Representatives¹

Satisfaction Rate



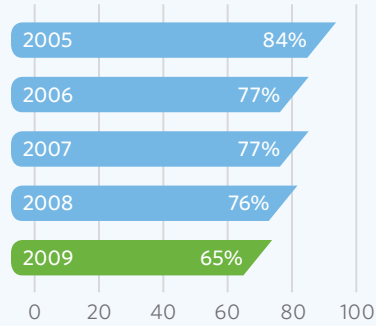
Response Rate



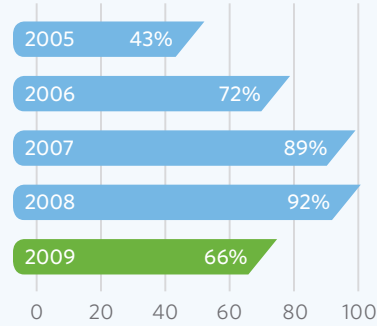
¹The agency relationship survey measures the business relationship exclusive agency owners, financial professionals and independent agency owners have with Allstate. The satisfaction rate represents the percentage of exclusive agency owners who are “very satisfied” or “satisfied” with their business relationship with Allstate. The survey is anonymous and confidential, and is offered annually to 100 percent of the agency force.

Agency Relationship Survey—Independent Agency Owners¹

Satisfaction Rate

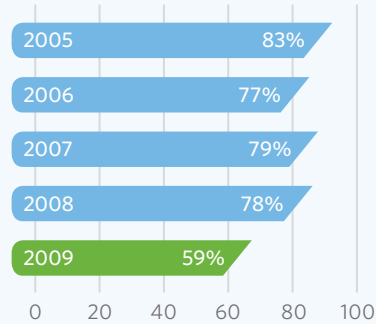


Response Rate

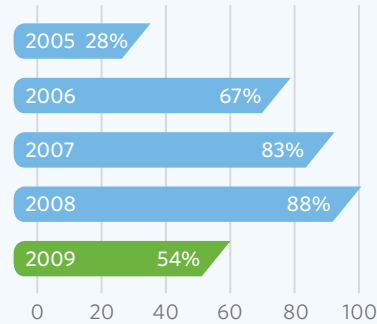


Agency Relationship Survey—Encompass Independent Agency Owners¹

Satisfaction Rate



Response Rate



¹The agency relationship survey measures the business relationship exclusive agency owners, financial professionals and independent agency owners have with Allstate. The satisfaction rate represents the percentage of exclusive agency owners who are “very satisfied” or “satisfied” with their business relationship with Allstate. The survey is anonymous and confidential, and is offered annually to 100 percent of the agency force.



our customers



Our customers are our neighbors; we see them in the grocery store, at church or PTA meetings. The 17 million households we serve represent a microcosm of America. But we don't see customers as statistics; they're people like us, with particular lives and particular needs. And our relationship is more than financial. Because our customers buy more than a product. They buy a promise.

The Good Hands® Promise

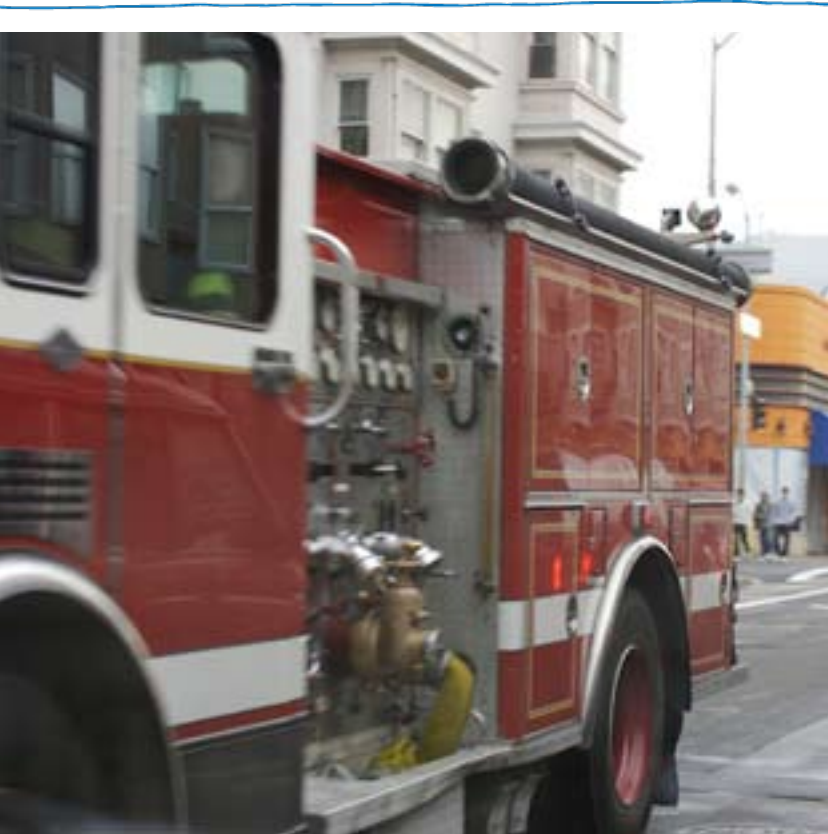
That's why Our Shared Vision says Allstate's sole purpose is to "help people realize their hopes and dreams through products and services designed to protect them from life's uncertainties and to prepare them for the future." To do that we must know our customers well. We must offer what they need and how, when and where they want it. And we must be there, always, to back it up every time.

It begins with listening. On the phone or in person, one to one. In letters. In surveys. In studies by outside organizations. In focus groups. And, even through complaints. Some of the best listening and learning comes when customers bring a concern to our attention. Not only do we have the opportunity to solve a problem for a customer and win their loyalty, we can also learn from it.

What we hear from customers helps us better understand what they expect from the company, from their claims representatives, their agency and more. Building strong relationships with customers is always a collaborative effort and a work in progress. Because whenever our customers are not completely satisfied, neither are we.

That's why we're always working to strengthen our connections with customers and serve them even better. Some examples:

- In all customer-facing areas of the company, our people follow specific service standards that help employees and agencies focus on what matters most to customers—save me money, protect me, respect me and make it easy.



When Ben and Cindy recently lost everything in a devastating house fire, they turned to their Allstate claim adjuster, Donna Borell. The result led them to write a letter thanking Allstate for their “extraordinary experience.” The real story about Allstate, they said, is “how a single individual in your company can turn her job into a mission.”

- All other departments are developing their own customer service declarations and standards.
- Year-end customer loyalty scores are used to help determine the variable portion of the company’s matching contribution to the employee 401(k) savings plan.
- All information gathered from customer complaints is available throughout the company, transparently. The point is to share and use real information to better serve our customers.
- All customer communications are reviewed to ensure messaging is clear, relevant, personalized and delivered in the method they prefer.
- New employee orientation sessions include more information on Allstate’s customer-centered focus and details they need to become Allstate brand ambassadors and a customer.
- Cross functional staff meetings throughout the company share best customer practices and identify opportunities for improvement.

Improving Customer Loyalty

These efforts and others are having a positive impact. We measure our progress in a number of ways, including our customer loyalty metric. It measures customer attitudes and compares Allstate’s performance to competitors on three key components of loyalty: overall satisfaction; likelihood to renew and likelihood to recommend.

We will be successful when customers are not only satisfied; but when they renew their policies, buy more products from us and refer us to their friends and neighbors. In 2009, Allstate made steady progress in improving customer loyalty each quarter.

Last year’s results are clear evidence that the actions Allstate is taking to improve customer loyalty are being seen and felt by our customers. We have more work to do to close the gap to our competition and drive performance above the industry average. Our top priority is to understand our customers’ current and changing needs and ensure we are meeting and exceeding those expectations.



*our
communities*



Allstate is at home anywhere in America. And we know home is more than a place on a map. It's a place in the hearts, and in the hopes, of those who live there. Communities are about connections, commitments. Common sense and the common good. We support those ideals and the people who put them to work.

So Allstate leaders, employees, agency owners and their families are actively involved in the lives of communities across the country. It's a natural extension of what we do every day, protecting people and helping put their lives back together. On our own time you'll find us running clean-up campaigns, supporting youth groups, partnering with other organizations and raising money and awareness for worthy causes of all kinds.

We invest in communities three ways:

1. Financial Resources—mostly in the form of grants from The Allstate Foundation, corporate contributions and donations;
2. Time—active participation of employees, officers and agency owners in community events, programs and on nonprofit boards; and
3. Leadership—joining with other organizations to address real issues that affect communities we serve.

We divide those communities into three groups:

1. Local Communities—places where our customers and agency owners live and work, invest their time and money;
2. Chicago Metro Area—because it is our hometown; and
3. National—through national partnerships with organizations that reach specific groups like teen drivers and domestic violence survivors wherever they live, as well as leading multicultural organizations.

Corporate Giving

One way we contribute is by providing financial support to programs and organizations that create strong, vital communities. In 2009 Allstate made contributions totaling \$10.6 million to nearly 200 organizations, including

ALLSTATE'S INVESTMENT IN COMMUNITIES



organizations such as: the Chicago Urban League, Casa Central, the Chicago Foundation for Women, the Goodman Theatre and the YMCA.

The company and its subsidiaries also are the sole funding source for The Allstate Foundation, contributing \$16.7 million to the Foundation in 2009.

Hometown Commitment

Allstate takes a special interest in the greater Chicago area, our hometown for more than 75 years. A vibrant community life, solid infrastructure, good schools and a strong talent pool all contribute to the company's overall success.

So we get involved with many different issues and organizations. Partnering with the Chicago Public Schools and its Urban Debate League to help young people develop critical thinking, writing

and speaking skills. Sponsoring Casa Central, the largest Hispanic social service organization in the Midwest. Building playgrounds. Helping police and community groups work together for safer neighborhoods. Supporting theaters. Funding "community conversations" about the history and importance of immigration in America. And much more.

Allstate's involvement also has been critical to the success of two new exhibits at major Chicago museums. "Play It Safe," at the Chicago Children's Museum, teaches even very young children how to keep themselves and their families safe in the event of a home fire. "Science Storms," at the Museum of Science and Industry, helps students understand basic scientific principles by letting them stand inside a 40-foot tornado, create their own lightning, trigger a mini avalanche or unleash a tsunami across a 30-foot wave tank.

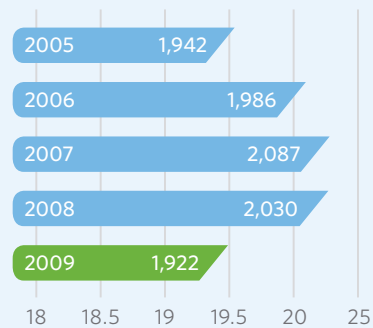
Such sponsorships, partnerships and grants make Allstate a leading corporate citizen and a valued contributor to the quality of life in and around Chicago.

Employee Giving and Volunteering

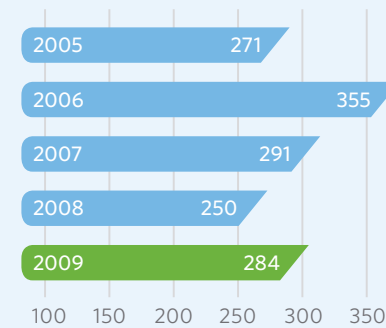
Our volunteer efforts in communities across the country are coordinated through Allstate's more than 130 employee-led Helping Hands® committees. Every week, our employees and agency owners staff soup kitchens, teach children about business and the economy, clean up neighborhoods, paint schools, help run fundraising walks and host events at community centers. Each year the Helping Hands committee at our home office brightens the Thanksgiving and December holidays for hundreds of families throughout Chicagoland by conducting a clothing, food and gift drive.

Participation in Programs Through The Allstate Foundation

Agency Owners Obtaining Volunteerism Grants (in thousands)

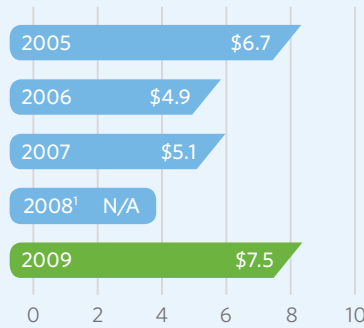


Employees Obtaining Volunteerism Grants

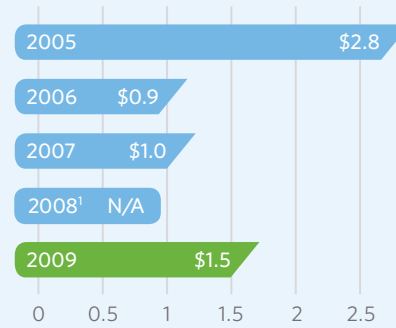


Annual Giving Campaign—Participation and Money Raised for Charities

Employee and Agency Donations
(in millions)



Additional Company Match
(in millions)



	2005	2006	2007	2008 ¹	2009
Employees	23,670	22,668	22,940	N/A	24,131
Percentage of Total Eligible Employees	63.8%	63.7%	64.2%	N/A	67.0%
Agents	3,683	2,856	3,791	N/A	4,003
Percentage of Total Eligible Agents	27.4%	21.2%	26.8%	N/A	31.4%
Total Participation	27,353	25,524	26,731	N/A	28,134
Percentage of Total Eligible Participants	54.1%	52.0%	53.4%	N/A	58%

¹Due to a change in timing of our Annual Giving Campaign, we did not conduct a campaign in 2008. The 2009 metrics include 2008 rollover donations from continuous givers.

Every year, The Allstate Foundation awards “Helping Hands” grants to organizations where our employees volunteer 25 or more hours or teams of employees each volunteer 20 or more hours per year. In 2009, the Foundation recognized 284 employees with grants to the employees’ community-based nonprofit organizations.

Agency owners also generously serve our customers and their communities through volunteerism. To honor these commitments, The Allstate Foundation awards \$500 grants every year to nonprofits where agency owners volunteer. In 2009, the Foundation recognized 1,922 agencies countrywide and supported their designated organizations with a total of \$961,000.

Allstate also contributes to communities across the country through its our Annual Giving Campaign, which matches 15 cents on every dollar donated by employees and agency owners to local and national nonprofit groups. The company adds an additional five cents to the local United Way, and covers all

administrative costs associated with the campaign.

Municipal Bonds

We believe investing wisely in key areas also can improve the quality of life in communities across the country. One example is municipal bonds. Allstate’s investments help fund projects that improve infrastructures and extend vital services. As of December 31, 2009, the principal geographic distribution of Allstate’s diversified municipal bond portfolio included California (13.3 percent), Texas (8.9 percent), Florida (5.9 percent) and Illinois (5.3 percent). No other state represented more than 5 percent of the municipal bond portfolio as of December 31, 2009.

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

Socially Responsible Investments

Allstate provides low-interest loans that support affordable housing and community development. Such loans help families buy their first homes, which improves communities and, over the long term, helps create a broader market for our products and services.

Allstate’s Socially Responsible Investment Portfolio stands at \$236 million at year-end 2009. In light of the current credit crisis, such targeted investments are more critical than ever.

Each year, Allstate also:

- Invests in Neighborhood Housing Services of America (NHS). NHS is a leading national provider of affordable housing that helps families purchase their first homes and complete necessary renovations. Loans outstanding at the end of 2009 totaled \$40 million.



To support Dr. Martin Luther King’s vision, and Allstate’s own commitment to volunteerism, in 2009 we began encouraging employees and their families to celebrate the King holiday in January as a day of volunteerism. We call it “Give Back Day,” and now it’s an annual event. In December 2009 we were honored to receive the “Salute to Greatness” Award from The King Center, recognizing the company’s ongoing dedication to the principles and philosophy of Dr. King.

- Provides low-interest loans to help redevelopment of communities. These are 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.

The Allstate Foundation

In addition to corporate giving and investing, we also fund The Allstate Foundation, an independent charitable organization. Since 1952, the Foundation has funded organizations serving the needs of communities around the country.

Over the last five years, the Foundation has invested more than \$100 million in national and local programs. Foundation funding has focused on two signature issues as well as supporting volunteer efforts of Allstate employees and agency owners. In 2009 the Foundation contributed \$18.25 million to organizations countrywide.

The Foundation’s Teen Safe Driving Program addresses the leading killer of adolescents – motor vehicle crashes. Through an unparalleled network of teen-reaching organizations, the Teen Safe Driving program takes a positive approach to the

problem by educating and empowering teens, using the influence of peers to foster smart driving habits and practices.

The Foundation’s Economic Empowerment for Domestic Violence Survivors Program helps survivors build financially independent lives, funds direct grants and services to survivors and educates the wider community about the issue. Through innovative public awareness campaigns, the Foundation seeks to get people to talk more openly about the issues of domestic violence and economic abuse.

Advocacy

Beyond our volunteer and philanthropic efforts, Allstate supports communities and customers by speaking out on key issues that affect them. In the past, for example, we advocated for mandatory seat belts and, later, airbags in vehicles. More recently, we’ve helped lead the effort to reduce teen driving deaths and injuries. We’ve pushed for a national, comprehensive approach to deal with mega-catastrophes. And we’ve supported laws that would modernize insurance regulation.

All these issues, we believe, directly affect not just Allstate and our industry but the people we serve and the places they live.

National Regulation for Insurance Companies

Recent economic history has convinced many that America needs bold regulatory reform for the entire financial industry, including insurance. Allstate believes that more comprehensive oversight will increase transparency and ensure long-term stability of capital markets.



The insurance industry currently operates under 50 different sets of regulations in 50 states. This makes it difficult and expensive to develop innovative products for our customers. A national set of rules would drive unnecessary costs out of the system and unleash innovation and competition in the marketplace.

That's why Allstate supports the National Insurance Consumer Protection Act sponsored by Reps. Melissa Bean (D-IL) and Ed Royce (R-CA). It would help regulators and insurers better protect and serve consumers, and let them compete with other financial services companies. Regulatory reform should reflect a collaborative approach among industry, the public sector and consumers. The goal is to restore confidence in our economy and help hard-working everyday Americans meet their financial goals.

Driving Safety

Allstate insures one of every nine vehicles in the United States. To better protect our customers and the public at large, we speak out in favor of tougher driving laws, support efforts to reduce driving deaths and injuries and publicize positive programs and developments in the field.

Of particular concern to us are driving deaths and injuries among adolescents. It is a chronic public health problem, the number one killer of teens. Allstate sponsors and partners in a wide variety of programs that address the issue directly. Distractions, for example, are a major cause of vehicle accidents involving teenagers. More than eight in 10 use cell phones while driving, and almost half say they've texted and instant messaged while behind the wheel. Yet research shows that texting while driving increases the risk of a crash 23 times. So to keep young drivers, and everyone else, safer on the roads, Allstate strongly supports laws that ban texting while driving.

Allstate also favors federal graduated driver licensing (GDL) standards that reflect sound research on how best to reduce teen driving crashes. Today's patchwork system of varying state teen driving laws fails to fully include all of the proven elements of reliable behind-the-wheel training for young drivers. A comprehensive GDL approach would change that.

Allstate's commitment to reducing teen driving deaths involves both the corporation and The Allstate Foundation, as well as many outside public and private organizations with whom we partner. When our teen driving programs and advocacy work began in 2005, more than 14 teens died every day in car crashes. In 2008, the number dropped to 11 per day.

To highlight positive trends and driving safety overall, Allstate publishes and promotes its annual "Allstate America's Best Drivers Report™." It ranks America's 200 largest cities in terms of car collision frequency to identify which communities have the safest drivers. The report increases discussion about driving safety, educates drivers and cites the top-ranking cities as examples to the rest of the nation. To view the 2009 Best Drivers report please visit the [Allstate Release Archive page](#) within the Allstate Newsroom section on our site.

Preparing and Protecting America from Catastrophe

Natural catastrophes affect everyone—not just the government, insurers or people living in catastrophe-prone areas. To a greater or lesser degree, we all pay a price.

That's why Allstate supports ProtectingAmerica.org, a broad-based coalition that advocates stronger partnerships between local, state and federal governments, as well as the private sector, to better address this issue. By educating the public and policymakers, and offering long-term solutions, the coalition seeks to better protect our communities and our national economy from the impacts of catastrophes.

Allstate and the coalition believe a comprehensive solution to strengthen financial protection for consumers would establish catastrophe funds at the state and national level, improve prevention and mitigation programs, enhance the relief, response and recovery process, expand consumer education, establish more rigorous oversight and mandate continuous improvement.

global reporting initiative index



GRI is a framework of global standards to help corporations define and report their sustainability impacts and performance. Because sustainability is defined as a combination of social, environmental and economic impacts, these are the general categories of GRI.

Disclosure	Strategy and Analysis	Where to find it	Page
1.1	CEO/Chairman's Statement	Letter from the Chairman	2
1.2	Description of key impacts, risks and opportunities	Letter from the Chairman; Letter from Social Responsibility Officer; Who We Are: Our Approach to Social Responsibility	2, 3
Disclosure	Organizational Profile	Where to find it	Page
2.1	Name of the organization	Who We Are: Corporate Profile	26
2.2	Primary brands, products and services	Who We Are: Products and Services	27-28
2.3	Operational structure of the organization	Who We Are: Corporate Profile	26-27
2.4	Location of the organization's headquarters	Who We Are: Corporate Profile	27
2.5	Countries where the organization has major operations	Who We Are: Corporate Profile	27
2.6	Nature of ownership and legal form	Who We Are: Corporate Profile	26-27
2.7	Geographic markets and sectors served; types of customers and beneficiaries	Who We Are: Corporate Profile, Vital Statistics	27, 69
2.8	Scale of reporting organization: # of employees, net sales, capitalization, quantity of products and services provided	Who We Are: Corporate Profile, Vital Statistics	27-28, 69
2.9	Significant changes in ownership, structure or size in the reporting period	About this Report: Report Profile	23
2.10	Awards received	Who We Are: Awards and Recognition	30
Disclosure	Report Parameters	Where to find it	Page
3.1	Reporting period	About this Report: Report Profile	23
3.2	Date of most recent report	About this Report: Report Profile	23
3.3	Reporting cycle	About this Report: Report Profile	23
3.4	Contact point for questions regarding the report	About this Report: Our Reporting Framework	22
3.5	Process for defining report content	About this Report: Report Content, Report Quality	23
3.6	Reporting boundary	About this Report: Report Boundary	24
3.7	Specific limitations in the scope or boundary	About this Report: Report Boundary	24
3.8	Basis for reporting that can affect comparability	About this Report: Report Quality	23
3.9	Data measurement techniques	About this Report: Data Measurement Techniques	24
3.10	Explanation of any re-statements of information from previous reports	About this Report: Report Profile	23
3.11	Significant changes in scope, boundary or measurement	About this Report: Report Profile	23
3.12	Content Index	This document	71-76
3.13	Policy and practice of seeking external assurance	About this Report: External Assurance	24

Disclosure	Governance, Commitments and Engagement	Where to find it	Page
4.1	Governance structure	Governance: Board Structure, Independence and Compensation	33-34
4.2	Chair of highest governance body and management role	Governance: Board Structure, Independence and Compensation	33
4.3	Board structure and level of independence of members	Governance: Board Structure, Independence and Compensation	33-34
4.4	Mechanisms for shareholders and employees to provide input to Board	Governance: Mechanisms to Raise Issues to the Board	34
4.5	Linkage between compensation and performance for Board and senior management and the organizations performance (including social and environmental)	Governance: Board Structure, Independence and Compensation	33-34
4.6	Processes in place to avoid conflict of interests of Board members	Governance: Process to Avoid Conflicts of Interest of Board Members	34
4.7	Processes for determining qualifications and expertise of Board members	Governance: Board Structure, Independence and Compensation	33-34
4.8	Internally developed standards of governance	Governance: Code of Ethics	32
4.9	Procedures of the Board for identifying and overseeing CSR issues of the organization, including risks and opportunities and adherence to international standards and principles	Letter from the Chairman; Letter from the Social Responsibility Officer; Governance: Oversight of Corporate Social Responsibility Issues	2, 3, 34
4.10	Processes for evaluating the Board's performances particularly as it relates to CSR issue	Governance: Board Structure, Independence and Compensation	34
4.11	Commitment to use of the precautionary principle	Environment: Taking and Sharing Responsibility	36
4.12	Commitment to externally developed standards, charters or principles for economic, social and environmental impacts	Not Reported	
4.13	Corporate level memberships in industry associations and advocacy organizations and the role played	Who We Are: Stakeholder Engagement; Environment: Working with Others	30, 39
4.14	Stakeholder groups engaged in discussion by the organization	Who We Are: Stakeholder Engagement; Our People: Employee Engagement, Agency Engagement; Our Customers; Our Communities	30, 57, 61-62, 64-68
4.15	Basis of selection of groups with whom to engage and not to engage	Who We Are: Stakeholder Engagement	30
4.16	Approaches to engagement such as surveys, focus groups, community panels, management/union structures; engagement specific to the reporting process	Who We Are: Stakeholder Engagement; Our People: Employee Engagement, Agency Engagement; Our Customers; Our Communities	30, 57, 61-62, 64-68
4.17	Key topics and concerns raised through stakeholder engagement and how the organization has responded, including reporting	Who We Are: Stakeholder Engagement; Our People: Employee Engagement, Agency Engagement; Our Customers; Our Communities	30, 57, 61-62, 64-68
Disclosure	Disclosure of Management Approach	Where to find it	Page
Economic	Describe management approach	Letter from the Chairman; Letter from the Social Responsibility Officer; Who We Are: Our Approach to Social Responsibility	2, 3, 26
Social	Describe management approach	Letter from the Chairman; Letter from the Social Responsibility Officer; Who We Are: Our Approach to Social Responsibility; Diversity: Business Case	2, 3, 26, 41
Labor	Describe management approach	Letter from the Chairman; Letter from the Social Responsibility Officer; Who We Are: Our Approach to Social Responsibility; Diversity: Inclusive Diversity	2, 3, 26, 41
Environment	Describe management approach	Letter from the Chairman; Letter from the Social Responsibility Officer; Who We Are: Our Approach to Social Responsibility; Environment: Taking and Sharing Responsibility	2, 3, 26, 36
Product	Describe management approach	Letter from the Chairman; Letter from the Social Responsibility Officer; Who We Are: Our Approach to Social Responsibility; Who We Are: Products and Services	2, 3, 26, 28

Indicator	Economic Performance Indicators	Where to find it	Page
EC1	Direct economic value generated and distributed, including revenue, operating expenses, employee compensation, donation and other community investments, retained earnings and payments to capital providers and governments.	Who We Are: Financial Strength, Financial Performance, Investment Strategy; Governance: Taxes; Our People: Compensation and Benefits; Our Communities; Vital Statistics	27, 33, 53, 64-68, 69
EC2	Financial Implications and risk/opportunities of climate change	Environment: Climate Change	36-37
EC3	Coverage of organizations defined benefit plan obligations	Our People: Compensation and Benefits	53
EC4	Significant financial assistance received from governments	Not Reported	
EC5 (Optional)	Range of ratios of standard entry level wage to local minimum wage	Not Reported	
EC6	Policy, practices and proportional spending on locally-based suppliers	Vital Statistics	69
EC7	Procedures for local hiring and proportion of senior management hired from the local community	Not Reported (Determined not to be a material impact)	
EC8	Development and impact of infrastructure investments	Who We Are: Investment Strategy; Our Communities: Municipal Bonds; Vital Statistics	27, 66, 69
EC9 (Optional)	Understanding and describing significant indirect economic impacts, including the extent of the impacts	Vital Statistics	69
Indicator	Social Performance Indicators	Where to find it	Page
SO1	Nature, scope and effectiveness of any programs and practices that assess and manage the impact of operations on communities, including entering, operating and exiting	Who We Are: Our Approach to Social Responsibility	26
SO2	Percentage and total number of business units analyzed for risks related to corruption	Not Reported (Determined not to be a material impact)	
SO3	Percentage of employees trained in the organizations anti-corruption policies and procedures	Governance: Training on the Code of Ethics	32
SO4	Actions taken in response to incidents of corruption	Not Reported	
SO5	Public policy positions and participation in public policy development and lobbying	Our Community: Advocacy	67-68
SO6 (Optional)	Total value of in-kind contributions to political parties, politicians, and related institutions by country	Not Reported	
SO7 (Optional)	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and outcome	Not Reported	
SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	Not Reported	
Indicator	Labor Practices and Decent Work Indicators	Not Reported	Page
LA1	Total workforce by employment type (full-time vs. part-time), employment contract (permanent vs. fixed-term), by region	Diversity: Inclusive Diversity, Workforce Diversity	41, 42
LA2	Total number and rate of employee turnover by age, gender, and region	Our People: Employee Engagement	57
LA3 (Optional)	Benefits provided to full-time employees that are not provided to temp or part-time employees	Not Reported	
LA4	Percentage of employees covered by collective bargaining agreements	Governance: Unionization	33
LA5	Minimum notice period regarding significant operational changes (such as office closures, lay-offs) and whether it is specified in collective agreements	Governance: Employment Law	33
LA6 (Optional)	Percentage of workforce in joint management-worker health and safety committees	Not Reported (Determined not to be a material impact)	

Indicator	Labor Practices and Decent Work Indicators	Not Reported	Page
LA7	Rates of injury, occupational diseases, lost work days, absenteeism and work-related fatalities by region	Our People: Employee Health and Safety	56-57
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce, their families, or community members regarding serious disease	Our People: Employee Assistance Program	56
LA9 (Optional)	Health and safety topics covered in formal agreements with trade unions	Not Reported (Determined not to be a material impact)	
LA10	Average hours of training (vocational, professional development, health and safety, etc.) per year per employee by category (management, professional, technical, administrative, clerical, etc.)	Our People: Employee Development and Training, Continuous On-The-Job Learning	54
LA11 (Optional)	Programs for skills management and lifelong learning that support continued employability and assist in managing career endings (pre-retirement, retraining job placement, and transition to retirement)	Our People: Employee Development and Training, Continuous On-The-Job Learning, Advanced Degree Educational Opportunities	54-56
LA12 (Optional)	Percentage of employees receiving regular performance and career development reviews	Not Reported	
LA13	Composition of governance bodies and breakdown of employees per category (management, professional, technical, administrative, clerical, etc.) according to gender, age, minority group and other indicators of diversity	Governance: Board Diversity; Diversity: Inclusive Diversity, Employee Diversity	34, 41-49
LA14	Ratio of basic salary of men to women by employee category (management, professional, technical, administrative, clerical, etc.)	Not Reported	
Indicator	Human Rights Indicators	Where to find it	Page
HR1	Percentage and total number of significant investment agreements that include human rights clauses or have undergone human rights screening	Not Reported	
HR2	Percentage of significant suppliers and contractors screened on human rights	Diversity: Supplier Diversity	50
HR3 (Optional)	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations	Not Reported (Determined not to be a material impact)	
HR4	Total number of incidents of discrimination and actions taken	Governance: Employment Law	33
HR5	Operations in which the right to freedom of association and collective bargaining may be at risk	Not Reported (Determined not to be a material impact)	
HR6	Operations identified as having significant risk for incidents of child labor	Not Reported (Determined not to be a material impact)	
HR7	Operations identified as having significant risk for forced labor	Not Reported (Determined not to be a material impact)	
HR8 (Optional)	Percentage of security personnel trained in the organization's human rights policies and procedures	Not Reported (Determined not to be a material impact)	
HR9 (Optional)	Total number of incidents of violations involving rights of indigenous people and actions taken	Not Reported (Determined not to be a material impact)	
Indicator	Environmental Indicators	Where to find it	Page
EN1	Materials used by weight or volume	Environment: Paper Reduction	38
EN2	Percentage of materials used that are recycled content	Not Reported	
EN3	Direct energy consumption by primary energy source	Environment: Cleaning Our Own House	37
EN4	Indirect energy consumption by primary energy source	Environment: Cleaning Our Own House	37
EN5 (Optional)	Energy saved due to conservation and efficiency improvements	Environment: Cleaning Our Own House	37
EN6 (Optional)	Initiatives to provide energy efficient services	Environment: Cleaning Our Own House	37
EN7 (Optional)	Initiatives to reduce indirect energy consumption and reductions achieved	Environment: Green Buildings	37

Indicator	Environmental Indicators	Where to find it	Page
EN8	Total water withdrawal by source	Environment: Water Usage	39
EN9 (Optional)	Water sources significantly affected by withdrawal of water	Not Reported	
EN10 (Optional)	Percentage and total volume of water recycled and reused	Not Reported (Determined not to be a material impact)	
EN11	Location of land use adjacent to protected or high biodiversity areas	Not Reported (Determined not to be a material impact)	
EN12	Impact on biodiversity of land use adjacent to protected or high biodiversity areas	Not Reported (Determined not to be a material impact)	
EN13 (Optional)	Habitats protected or restored	Not Reported	
EN14 (Optional)	Strategies, activities and plans for managing biodiversity impacts	Not Reported	
EN15 (Optional)	Specific endangered species threatened by operations	Not Reported (Determined not to be a material impact)	
EN16	Total direct and indirect greenhouse gas emissions	Environment: Climate Change, Cleaning Our Own House	36, 37
EN17	Other relevant indirect greenhouse gas emissions	Not Reported (Determined not to be a material impact)	
EN18 (Optional)	Initiatives to reduce greenhouse gas emissions and reductions	Environment: Climate Change, Cleaning Our Own House, Green Buildings	36, 37
EN19	Emissions of ozone-depleting substances	Not Reported (Determined not to be a material impact)	
EN20	NOx, SOx, and other significant air emissions	Not Reported (Determined not to be a material impact)	
EN21	Total water discharge by quality and destination	Environment: Water Usage	39
EN22	Total weight of waste by type and disposal method	Environment: Waste Management	38
EN23	Total number and volume of significant spills	Not Reported (Determined not to be a material impact)	
EN24 (Optional)	Hazardous waste shipped off-site	Not Reported	
EN25 (Optional)	Water bodies and biodiversity or water bodies impacted by discharges	Not Reported	
EN26	Initiatives to mitigate environmental impacts of products and services	Not Reported (Determined not to be a material impact)	
EN27	Percentage of product sold and packaging materials reclaimed	Not Reported (Determined not to be a material impact)	
EN28	Monetary value of significant fines and total non-monetary sanctions for non-compliance with environmental laws and regulations	Environment: Company Compliance	39
EN29 (Optional)	Impacts of transportation of products, materials and people	Not Reported	
EN30 (Optional)	Total environmental protection expenditures	Not Reported	
Indicator	Product Responsibility Indicators	Where to find it	Page
PR1	Life-cycle stages in which products and services are assessed	Not Reported (Determined not to be a material impact)	
PR2 (Optional)	Total number of incidents of non-compliance with product regulations and voluntary codes for health and safety	Not Reported	
PR1	Life-cycle stages in which products and services are assessed	Not Reported (Determined not to be a material impact)	
PR2 (Optional)	Total number of incidents of non-compliance with product regulations and voluntary codes for health and safety	Not Reported	
PR3	Type of product an service information required	Not Reported (Determined not to be a material impact)	
PR4 (Optional)	Total number of incidents of non-compliance with product and service information and labeling regulations and voluntary code	Not Reported	
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	Our Customers: The Good Hands Promise, Improving Customer Loyalty	61, 62
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, advertising, promotions and sponsorships	Governance: Code of Ethics	32

Indicator	Product Responsibility Indicators	Where to find it	Page
PR7 (Optional)	Number of incidents of non-compliance with regulations and voluntary codes related to marketing communications, advertising, promotions and sponsorship	Not Reported	
PR8 (Optional)	Total number of substantiated complaints regarding breaches of customer privacy or losses of customer data	Governance: Privacy and Confidentiality	33
Indicator	Financial Service Sector Supplemental Indicators	Where to find it	Page
FS1	Policies with specific environmental (and social) risk applied to business lines	Who We Are: Investment Strategy	27
FS2	Procedures for assessing and screening environmental and social risk in business lines	Who We Are: Investment Strategy	27
FS3	Processes for monitoring clients' implementation of environmental and social requirements in agreements and transactions	Not Reported	
FS4	Processes for improving staff competency to implement environmental and social policies and procedures applied to business lines	Not Reported	
FS5	Interactions with clients, investees, business partners regarding environmental and social opportunities	Environment: Working with Others; Our Communities: Advocacy	39, 67-68
FS6	Percentage of the product portfolio for business lines by specific region, size (micro, SME, large) and by sector	Vital Statistics	69
FS7	Monetary value of products and services designed to deliver a specific social benefit broken down by purpose	Our Communities: Municipal Bonds, Socially Responsible Investments	66-67
FS8	Monetary value of products and services designed to deliver a specific environmental benefit broken down by purpose	Our Communities: Municipal Bonds, Socially Responsible Investments	66-67
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	Not Reported	
FS10	Percentage and number of companies held in the institution's portfolio with which the organization has interacted on environmental and social issues.	Not Reported	
FS11	Percentage of assets subject to positive or negative environmental (or social) screening	Not Reported	
FS12	Environmental or social voting policies applied to owned shares	Not Reported	
FS13	Access points in low-populated or economically disadvantaged areas by type	Who We Are: Distribution, Pricing, Availability	29-30
FS14	Initiatives to improve access to financial services for disadvantaged people	Who We Are: Products and Services, Distribution, Pricing, Availability	28-30
FS15	Policies for the fair design and sale of financial products and services	Who We Are: Distribution, Pricing, Availability	29-30
FS16	Initiatives to enhance financial literacy by the type of beneficiary	Our Community: Allstate Foundation	67



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