

# Everybody in the pool.



THE REGULATORY OVERHAUL SHOULD INCLUDE  
THE ENTIRE FINANCIAL INDUSTRY.



Just over a year ago, America's economic future was on the verge of drowning. We've now got our heads above water, but we can do better. **We need a modern regulatory system for the entire financial industry—including property and casualty insurance.** As an active industry leader, Allstate has a few ideas to better protect American consumers and keep our country afloat.

## 1. PROTECTION FOR TODAY

One of the reasons America got into this mess is because there was no national oversight of the entire system. Modern regulation for national property and casualty insurance companies would help better **protect American consumers from future systemic risk.** And when natural catastrophes occur, it would help ensure that insurance companies can fulfill the promises they make.

## 2. CHOICES FOR THE FUTURE

The property and casualty insurance marketplace is stifled by 50 different regulatory bureaucracies with 50 different sets of rules in 50 states. A national set of rules would drive unnecessary costs out of the system and **unleash innovation and competition in the marketplace.** Consumers would have better products to choose from. More discounts. And more options.

Allstate does not stand alone in supporting change. **69% of American voters agree that national insurance companies should be regulated at the national level.** Please join Allstate in supporting H.R. 1880 — the National Insurance Consumer Protection Act.

Learn more at [allstate.com/ModernReg](http://allstate.com/ModernReg).

**Modern regulation is the kind of protection Americans deserve.** That's Allstate's Stand.



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You're in good hands.

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