

# A man-made disaster just cost America trillions.



HERE'S HOW TO KEEP IT FROM EVER HAPPENING AGAIN.



The worst thing about the current financial crisis is that we did it to ourselves. The forces that led to the disaster were within human control—but so is the solution. **We need to reform federal regulation for the entire financial system. That must include insurance, the one industry truly experienced in dealing with disasters, catastrophes and risk.**

## 1. COOPERATE

The entire financial system—banks, hedge funds, credit rating agencies, regulators, investment banks, insurance companies and more—is intertwined and interlinked. We must work together to understand the risks and solve the issues. **No one can be left out of the solution, or it won't be a solution.**

## 2. BE TRANSPARENT

Clarity is key. Only when there is transparency around

valuing the risk in the financial system—including the role of insurance to help mitigate that risk—will we regain confidence in the economy. And only when we streamline and simplify financial information will consumers be able to make truly informed choices.

## 3. REINVENT

Congress must design federal regulation for the 21st century. It's time to replace the patchwork of regulation coming from countless state and federal agencies with comprehensive rules to oversee all financial businesses—those that pose systemic risk and those that don't.

**Let's draft strong, clear federal regulation to protect our country from this ever happening again.** If we all work together, we can stir up a storm of positive change. **Go to [allstate.com/fedreg](http://allstate.com/fedreg).**

*America's economic future needs to be better protected.* That's Allstate's Stand.



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