

We're not fixing it at all if we're not fixing it all.



THE FEDERAL REGULATORY OVERHAUL SHOULD INCLUDE
THE ENTIRE FINANCIAL INDUSTRY.



And that means everything, including insurance. Now, we're not saying the insurance industry is in trouble. To the contrary, it's in better financial shape than much of the system. Our point is simply that every sector of our financial system is linked to every other. **We can't have a strong economy unless we have consistent federal regulation over all of it.**

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.

With strong, clear federal regulation, we won't just stop today's leaks in the financial system. We'll prevent them from ever happening again. **Learn more at allstate.com/fedreg.**

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



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