



GOOD WORK. GOOD LIFE. GOOD HANDS.<sup>SM</sup>



**Allstate at a glance**

# FUN facts about ALLSTATE

Allstate started

1931

Allstate's ranking on Fortune 100

#89

Allstate's ranking on DiversityInc Top 50 Companies for Diversity in 2012

#37

% of Allstate employees who are minorities

32%

Allstate's rank on InformationWeek's Top 250 Companies for Innovative Technology in 2012

#11

Million dollars invested in wellness programs

\$4.7

Million households served

16

% of Allstate employees who are women

59%

% of Allstate employees proud to work for the company

90%

Total Allstaters across the nation (including Agents / Financial Planners and staff)

+70K



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# our ENVIRONMENT



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our



# BRAGGINGrights...



# #21

happiest  
workplaces

**Best Place to Work for Recent Grads**  
*(ConnectEDU 2013)*

**50 Happiest Companies in America**  
*(CareerBliss 2013)*

**Greenest Companies in America**  
*(Newsweek Magazine 2010,2011)*

**#11 on 250 Most Innovative Users of  
Business Technology**  
*(InformationWeek Magazine 2012)*

**Top 50 Companies for Diversity**  
*(DiversityInc. Magazine 2001-2013)*

**Top Company for Executive Women**  
*(National Association of Female  
Executives, 2005-2013)*

**Best Companies for Multicultural  
Women**  
*(Working Mother magazine 2004-2013)*

**50 Best Companies for Latinas to Work**  
*(LATINA Style magazine, 1998-2011)*

**Top 100 Military Employers & Top 25  
Companies for Spouses of Military**  
*(GI Jobs, 2013)*



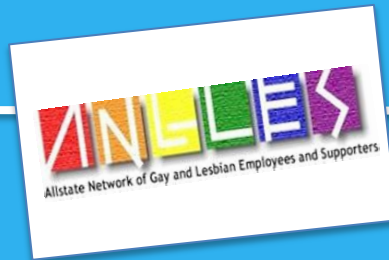
**2013 Best Places To Work**  
*For Recent Grads*



GOOD WORK. GOOD LIFE. GOOD HANDS.™



a company is only as  
**GOOD** as the  
**PEOPLE** behind it.



GOOD WORK. GOOD LIFE. GOOD HANDS.™



# LENDING A HAND

2,600 EMPLOYEES AND AGENCY OWNERS  
PARTICIPATED IN COMPANY'S FIRST-EVER  
**WEEK OF SERVICE**



# \$29M

**TOTAL CONTRIBUTIONS TO  
COMMUNITIES FROM AGENCY  
OWNERS, EMPLOYEES, ALLSTATE  
AND THE ALLSTATE FOUNDATION**



## LESS PAPER

WE SURPASSED OUR GOAL OF  
**REDUCING PAPER DELIVERY TO  
CUSTOMERS BY 20%**



# 7.2M

TEENS REACHED  
THROUGH **TEEN  
SAFE-DRIVING  
ACTIVISM** PROJECTS



# 28.1%

TOTAL CARBON EMISSIONS  
REDUCTION SINCE 2007



[www.allstatefoundation.org](http://www.allstatefoundation.org)



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# the PERKS of being an ALLSTATER



Doctor/ pharmacy	Fitness Center	Inclusive & innovative work environment	Oil changes	Red Mango	Summer recreational leagues	Nail &hair salon
	Fresh produce / baked goods		Challenging work			Career development / mentoring programs
401K + Pension	Commuter benefits	Wellness incentives			Starbucks	



GOOD WORK. GOOD LIFE. GOOD HANDS.™

# Social Life

**CHICAGO...Only 30 minutes from Allstate!**

- Museums/Theater/Symphony
- World Renowned Restaurants
- Shopping (Magnificent Mile)
- Professional Sport Teams:



# Social Life

- Lakefront (Navy Pier, beaches, volleyball, boating)
- Concerts, City Festivals
- Taste of Chicago, Jazz Fest, Venetian Night
- Six Flags Great America Amusement Park
- Movies in the Park
- Allstate Arena (concerts, sporting events)
- Ravinia Music Festival in Highland Park

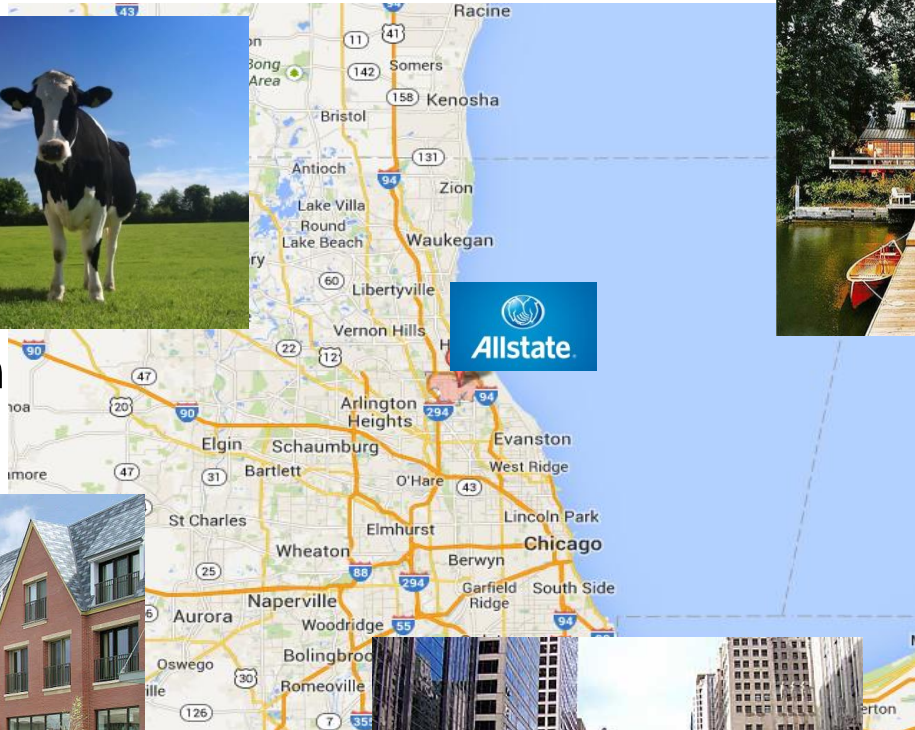




# Home is Where You Want It



**In Wisconsin**



**A Lakehouse  
Outside the  
City**



**An Apartment 5  
Miles from  
Allstate**



**On the Lakefront  
in Evanston**



**Downtown Chicago**



**P&C Insurance**

# Professional Actuarial Societies

In the United States and Canada, there are two organizations that confer credentials on practicing actuaries:

- **Society of Actuaries (SOA)**

- Life Insurance, Annuities, Health Insurance, Pension Plans, etc
- SOA founded in 1889
- 23,298 members



- **Casualty Actuarial Society (CAS)**

- Property and Casualty Insurance: Auto, Homeowners, Workers Compensation, and others
- CAS founded in 1914
- 5,650 members



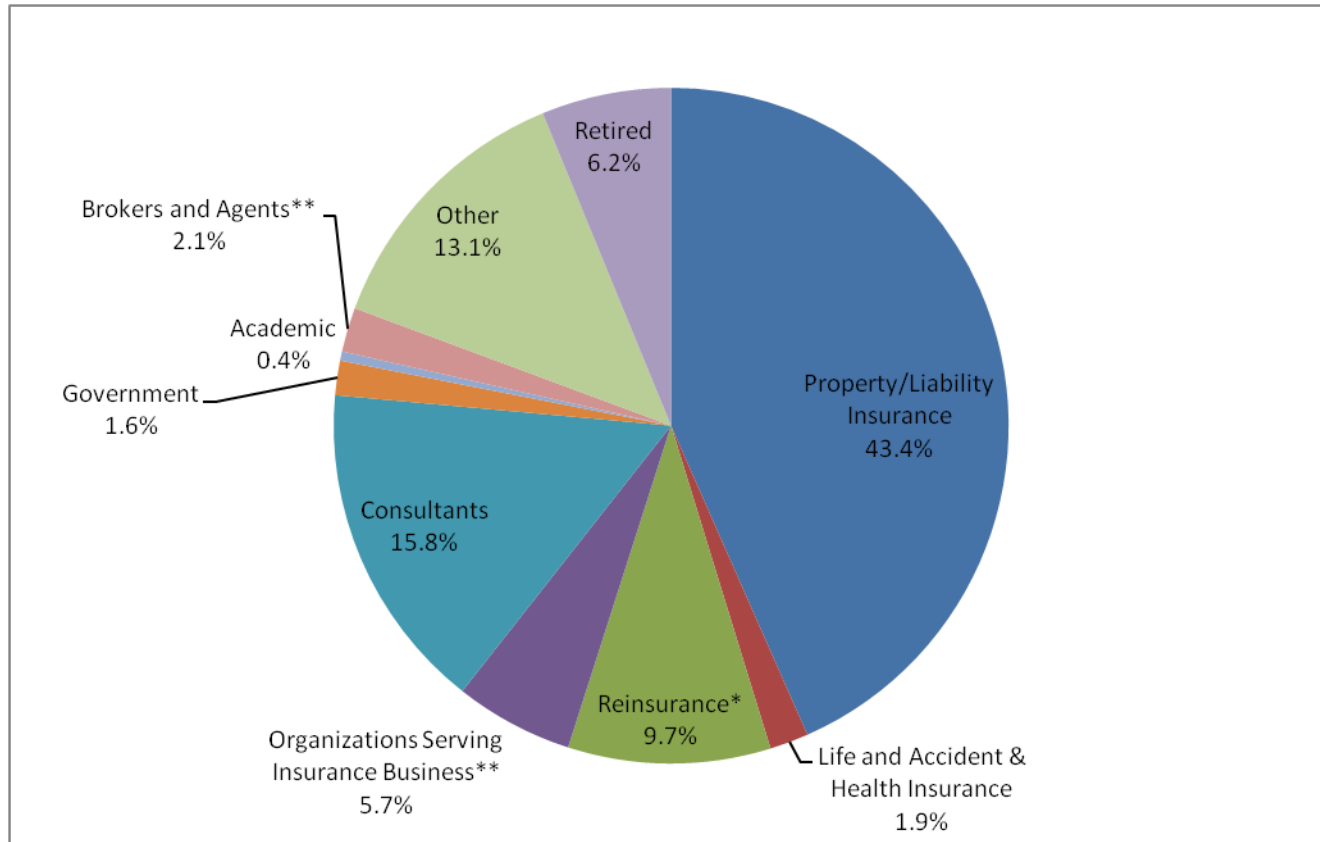


# CAS Mission Statement

- The purposes of the Casualty Actuarial Society are:
  - to advance the body of knowledge of actuarial science applied to general insurance, including property, casualty and similar risk exposures;
  - to expand the application of actuarial science to enterprise risks and systemic risks;
  - to establish and maintain standards of qualification for membership;
  - to promote and maintain high standards of conduct and competence;
  - to increase the awareness of actuarial science;
  - and, to contribute to the well being of society as a whole.



# CAS Membership By Employment Type



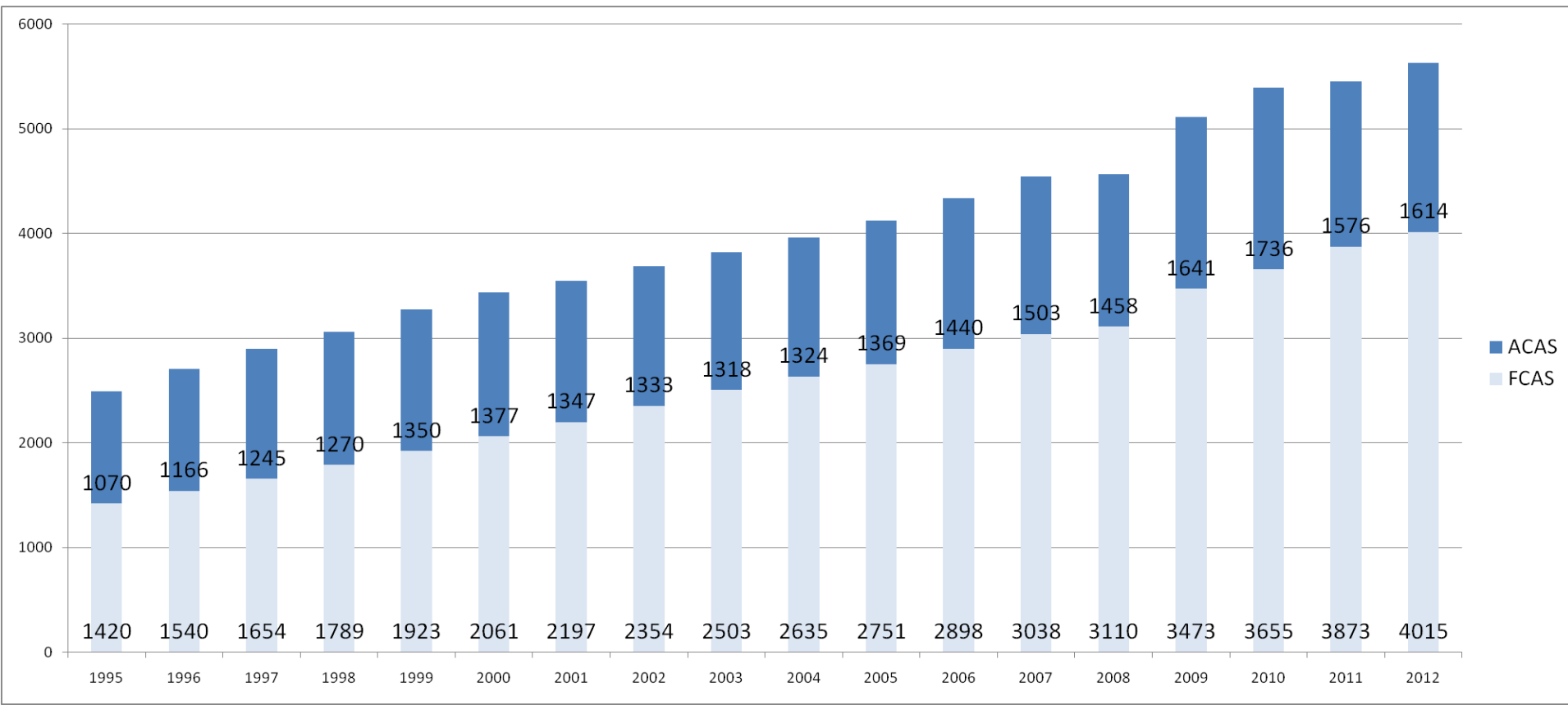
\* Category created in 1989

\*\* Formerly Bureaus and Associations

Source: CAS Yearbook and Proceedings

# CAS membership growth

Opportunities for actuaries are constantly expanding, as demonstrated by the tremendous growth in CAS membership (over 5% annually).





# Current CAS Exam structure

**CAS 1 = SOA P – Probability**

**CAS 2 = SOA FM – Financial Mathematics**

**CAS 3F = SOA MFE – Models for Financial Economics**

**CAS 3L\* ~ SOA MLC – Models for Life Contingencies and Statistics**

**CAS 4 = SOA C – Construction and Evaluation of Actuarial Models**

CAS 5 – Basic Techniques for Ratemaking and Estimating Claim Liabilities

CAS 6 – Regulation and Financial Reporting

Online Course 1 – Risk Management and Insurance Operations

Online Course 2 – Insurance Accounting, Coverage Analysis, Insurance Law, and Insurance Regulation

Course on Professionalism – designed to make candidates aware of expected conduct in their professional duties (1.5-day seminar)

VEE Requirements – Applied Statistical Methods, Corporate Finance, Economics

***CONGRATULATIONS! You are now an Associate of the Casualty Actuarial Society!***

CAS 7 – Estimation of Policy Liabilities, Insurance Company Valuation, and Enterprise Risk Management

CAS 8 – Advanced Ratemaking

CAS 9 – Financial Risk and Rate of Return

***CONGRATULATIONS! You are now a Fellow of the Casualty Actuarial Society!***

\* This exam is not identical to SOA MLC

# Proposed CAS Exam structure

Beginning in January 2014, the following exams will be offered in place of 3L:

**Exam LC** – Life Contingencies and Survival Models

**Exam ST** – Statistics and Stochastic Modeling

Following this change, the CAS will still accept SOA exams P, FM, MFE, and C for credit for CAS exams 1, 2, 3F, and 4, respectively.

# Why take exams and obtain a designation?



- Significantly enhanced compensation
- Vastly expanded career opportunities
- Enhanced networking opportunities
- Industry committee involvement
- Provide expert testimony
- Continuing education opportunities
- Sign financial statements
- Professional development
- Personal satisfaction





# **Analytics Teams**

# Property and Casualty Insurance

- **Dynamic work**

- Social trends (legislative policies, lawsuits, judicial changes, customer lifestyles) affect P&C pricing directly and rapidly making for a dynamic role
- As the amount of data available in P&C insurance increases (Usage Based Insurance data, etc) the analysis and projects increase
- P&C analytics teams are a large part of the business solution & strategy work at Allstate

# Project work



- Analyze past events to predict future events
- Evaluate costs and risks – is our anticipated premium enough to cover our anticipated losses?
- Evaluate a company's overall financial condition
- Participate in decisions that shape company direction and philosophy
- Evaluate and manage catastrophe exposure to control risk
- Investigate reinsurance options



# Allstate is an industry leader

Allstate's actuarial expertise is sought out by:

- Industry organizations
  - Allstate plays a leading role in industry-specific issues
- Insurance regulators
  - 51 separate regulatory bodies
- State governments
  - Opportunity to testify before state legislatures
- Federal government
  - Task forces



# P&C Analytics Internship Program

- **Other Important Information**
  - Housing assistance
  - Competitive compensation
  - Opportunities to get to know and interact with department leadership
  - Mentor Program
  - Historically, 80% of our interns receive full-time job offers at Allstate



# Apply for a P&C actuarial position

To apply, visit [www.allstate.jobs](http://www.allstate.jobs) and search for the following:

Actuarial Intern – NOR03638

Actuarial Analyst – NOR03640