



## VALUES CREATE VALUE

Especially in today's challenging business and economic environment, some say the choice has to be about shareholders or society. The company or the community. Not us. At Allstate, we're in the business of *and*. Innovative products and creative philanthropy. Empowered employees and committed volunteers. Saving lives and saving money.

Our business experience informs our social involvement. We focus on what we know and do best. And that, in turn, helps the company grow. So Allstate's values create value for our investors *and* our nonprofit partners. For the people who buy our products *and* the places they call home.

That's our strategy. That's our strength. That's our stand.





## Letter from Chairman

### **TOM WILSON**



Allstate plays a special role in America. We have the privilege of helping 16 million households protect themselves from life's uncertainties and prepare them for the future.

We are one of the country's largest "Main Street" financial institutions with a presence in nearly every local community. As a result we think differently about social responsibility. We believe it is our responsibility to give back, make communities safer and help people pursue the American Dream.

Allstate is fully committed to making a difference through involvement in local communities. In 2010 The Allstate Foundation, our employees, agency owners and the corporation provided more than \$30 million to thousands of non-profit organizations and important causes across the country.

The volunteer efforts of our 70,000 Allstaters — who generously lend their expertise, passion and personal time to help others — make our contribution to local communities even more valuable. We organize and staff "Helping Hands" programs at virtually all of our corporate offices. Agency Owners are encouraged and empowered to provide "Allstate Agency Hands in the Community" grants to local organizations they support. This year we also launched "The Allstate Fellows" program where employees can take a paid sabbatical to bring their expertise to a non-profit for an extended period of time. We all take pride in playing a part to make a difference.

Over the last 80 years we have developed expertise and relationships at both the national and local level with a focus on financial literacy, safety and inclusion and diversity. We support large national organizations such as Feeding America, Junior Achievement and Facing History and Ourselves. At the local level we integrate these efforts into our business and broaden our reach to include thousands of additional non-profits. Our two signature programs, Teen Safe Driving and Domestic Violence, are innovative,

well funded and supported by media campaigns to raise social awareness of devastating social issues.

Our dedication to corporate citizenship includes a commitment to environmental sustainability across Allstate's operations. While Allstate doesn't have factories or manufacture products, we still have a responsibility to be good stewards of the environment. In 2010 we reported a 15% reduction in our carbon footprint (relative to our 2007 baseline) due in large part to energy reduction initiatives that also delivered lower operating costs.

This Social Responsibility Report highlights the good work accomplished in 2010 and is indicative of the difference we make everyday in communities across America. To further leverage our impact, in 2011 we've established specific goals in each of our focus areas to direct our efforts and deliver measurable results. You'll read more about these commitments in this report.

While the scope and breadth of our work is extensive, it would not be possible without the caring individuals at non-profit organizations who devote their careers to helping others, often with few monetary rewards. It is to them we tip our hats and say, "Thank you for enabling Allstate to help others realize their hopes and dreams!"

**Tom Wilson**  
Chairman, President and  
Chief Executive Officer



## Letter from Social Responsibility Officer **VICTORIA DINGES**



What do you stand for? It's a question consumers and citizens ask of companies all the time. And one that companies must ask of themselves every day, in many different ways.

At Allstate we stand for making things right. For keeping our promise. To our customers, of course. And also to the wider

world. Giving back has always been important to us as a company, and is a core part of our culture. We take social responsibility seriously. We take it personally.

We have a "hands on" approach to helping communities and those in need. It starts close to home. Literally, in the places where we live and work. And figuratively, by focusing on issues where we have long-standing experience and expertise.

### A few examples:

- As a major insurer, we've been an outspoken advocate for auto safety. We know motor vehicle crashes are the leading cause of death among teens. That's why we're passionately committed to creating the safest generation of drivers. Result: Our multi-faceted, sustained advocacy and communications efforts have helped contribute to the reduction of teen driving deaths in America by nearly 40 percent over the past five years. But, we have more to do to make sure teens return home safely from every car ride.
- As a leader in financial services, we advise people every day on their finances. We know learning how to make and manage money is key to helping survivors of domestic abuse rebuild their lives. That's why we work with not-for-profit organizations to provide direct services and financial education. Result: We've helped more than 30,000 survivors break the cycle of violence through financial education, matched savings and job readiness training.
- Given our presence in cities and towns across the nation, we see the problems and opportunities firsthand. We know the best solutions come by empowering those who live there. That's why we target giving and community

involvement programs through the involvement of our local employees and agency owners. Result: We're putting millions of dollars into local communities, and thousands of our employees and agency owners serve as enthusiastic volunteers in hometowns across the country.

In all these cases and more, we work to identify specific societal needs and problems. We listen carefully — to experts, to innovators, to colleagues and to those we hope to help. We develop strategies, set goals, and we report on our progress publicly, just as we do with our business results.

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**We take social  
responsibility seriously.  
We take it personally.**

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As this year's Social Responsibility Report shows, Allstate is striving to be a force for positive change in many ways and in many venues. To help ensure we make good on those commitments, we focus on four major areas:

### THE ENVIRONMENT

We're committed to managing operations in ways that minimize our impact on the environment. That means reducing energy use in our facilities, stressing sustainability in building construction and renovation, cutting paper use by employees and in communications with customers, and maintaining or lowering our overall carbon footprint. In all these areas we're on target to meet aggressive goals. Last year alone, we reduced paper use in our Home Office by 41 percent and in our Field Offices by more than 50 percent compared with our 2008 baseline.



## Letter from Social Responsibility Officer

### STAKEHOLDERS

Understanding and responding to stakeholders — customers, consumers, employees, agency owners, investors, opinion leaders and policy makers — is essential to Allstate's success. Informally and formally we interact with stakeholders daily to identify their key expectations and encourage input. Combined, these stakeholders expect Allstate to offer great value and service at a competitive price, act ethically, and support causes beyond the bottom line. These interactions also help us create and refine products and programs to improve the customer experience, set and measure standards for service and satisfaction, and measure our goal of increasing reputation across all stakeholder groups.

### BUSINESS PRACTICES

Be truthful. Be trustworthy. Be transparent. Beyond our legal and contractual obligations, Allstate also understands that how we do business affects larger relationships and responsibilities. One example is our socially responsible investment portfolio — where shareholders get a good return and at-risk communities get much-needed affordable housing and community health facilities. Another example is our commitment to inclusive diversity in every aspect of our operations — where we've set aggressive goals to promote diversity among our workforce and within the ranks of our suppliers.

### SOCIAL IMPACT

Every day, Allstate is a catalyst for change in communities across the country. It's a decades-long tradition backed by contributions, grants, volunteer programs and partnerships with local and national groups. The work we do close to home is appreciated by those whose lives we touch in a personal way. Nationally, our efforts to reduce teen driving deaths and empower domestic violence survivors include public awareness programs, alliances with other advocates and organizations, legislative activity at the state and federal level, support for ongoing research, and more.

In all these areas, our aim is the same — make a real and lasting difference. We're driven to do more, to do better. Not only because it's essential to the success of our country, but also because it's essential to the success of our company.

The links between the two are clear. We know better neighborhoods become better markets. We know energy efficiency bolsters our bottom line. We know community involvement makes potential customers more likely to give Allstate a try.

We know one thing more, and it affects everything we do. At Allstate the desire to help defines us, as individuals and as an organization. Our commitment in the community is a natural extension of who we are and what we do on the job.

Allstate's values create value for the customer who suffers a devastating loss. For the teen who avoids a deadly auto accident. For the investor whose support is rewarded. For the student inspired by new ideas. For the employee who develops new skills while contributing to the greater good of his or her community, or the mother raising her children in safety, and on her own.

For these and millions more, Allstate's commitment to social responsibility is one more important way we live up to our brand promise and our potential. One more important example of how and why we serve a greater good.

Victoria Dinges  
Vice President  
Public Social Responsibility



## COMPANY OVERVIEW

Allstate is one of America’s largest companies because we serve millions of customers, one at a time. The same singular focus drives our relationships with investors, employees and communities across the country.

### CORPORATE PROFILE

The Allstate Corporation is the largest publicly held personal lines property and casualty insurer in America. We provide insurance products to more than 16 million households nationwide. 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 2010, Allstate was number 68 on the Fortune 500 list of largest companies in America, up from number 81 in 2009. In 2010, Allstate had \$130.9 billion in total assets, versus \$132.7 at the end of 2009.

We include approximately 70,000 professionals made up of employees, agency owners and staff. Of our employees, more than 30 percent are minorities; 58 percent are women. Allstate has more than 12,000 exclusive agencies and financial representatives in the United States and Canada.

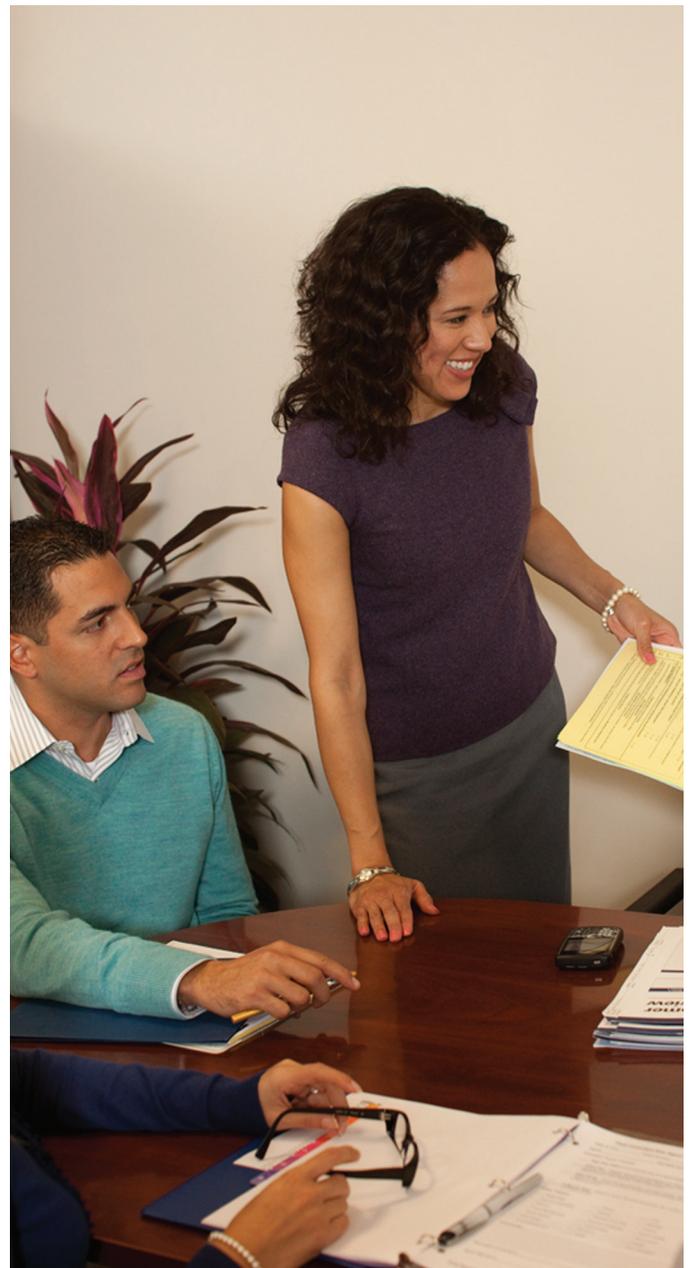
Allstate is headquartered in Northbrook, Illinois, USA — just northwest of Chicago. Our Home Office is by far our largest location. Our headquarters’ mailing address, general telephone number and website address are:

2775 Sanders Road  
Northbrook, IL 60062  
847-402-5000  
1-800-ALLSTATE  
(1-800-255-7828)

[www.allstate.com](http://www.allstate.com)

### FINANCIAL STRENGTH AND PERFORMANCE

People trust us, first and foremost, to be there when it matters most. To do that, we must remain strong financially through both good and bad economic times.





At year-end 2010, Allstate held \$19.0 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 2010 corporate priorities were to improve customer loyalty, improve returns, and reinvent to differentiate Allstate from the competition.

Those priorities, combined with proactive steps taken in recent years, helped Allstate increase net income by 9 percent in 2010, to \$928 million. Overall book value increased by 14.5 percent to \$35.32 per share and total return to shareholders was 8.8 percent.

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 financial strength is available in the About Allstate section of our website. For more detailed financial information, see our most recent Annual or Quarterly Report at [www.allstate.com/about/annual-report.aspx](http://www.allstate.com/about/annual-report.aspx).

## OVERSIGHT OF CORPORATE SOCIAL RESPONSIBILITY

Allstate's Office of Public Social Responsibility reports regularly to our Senior Management Team to keep them apprised of social responsibility issues and initiatives. More details regarding oversight can be found on the Risk Management page of our comprehensive online 2010 Allstate Social Responsibility Report at [www.allstate.com/social-responsibility/business-practices/risk-management.aspx](http://www.allstate.com/social-responsibility/business-practices/risk-management.aspx).

More information on the Board of Directors and their role in our corporate social responsibility programs can be found at [www.allstatenewsroom.com/channels/Board-of-Directors/pages/board-of-directors](http://www.allstatenewsroom.com/channels/Board-of-Directors/pages/board-of-directors).

Allstate is frequently recognized for our social responsibility programs and overall leadership.

## 2010 AWARDS & RECOGNITION

**Top 25 Noteworthy Companies for Diversity**  
*DiversityInc* magazine

**100 Best Companies for Working Mothers**  
(20-year award winner and Hall of Fame inductee)  
*Working Mother* magazine

**100 Greenest Companies in America**  
*Newsweek* magazine

**Advertising Mom of the Year — Lisa Cochrane, SVP Marketing**  
*Working Mother* magazine

**Top 50 Companies** (third consecutive year)  
*Diversity MBA Magazine*

**100 Best Adoption-Friendly Workplaces**  
Dave Thomas Foundation for Adoption

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

**Best Companies for Women of Color**  
*Working Mother* magazine

**50 Best Companies for Latinas to Work**  
(twelfth consecutive year)  
*LATINA Style Magazine*

**The Top Company for Blacks in Technology**  
The National BDPA (Black Data Processing Associates) and WorkplaceDiversity.com

**Best Diversity Company**  
Diversity/Careers in Engineering and Information Technology

**Top Company for Executive Women**  
National Association of Female Executives (NAFE)

Additional in-depth information related to Allstate including company structure, governance and our Board of Directors can be found in our comprehensive online 2010 Allstate Social Responsibility Report at [www.allstate.com/social-responsibility/company-overview.aspx](http://www.allstate.com/social-responsibility/company-overview.aspx).



| State | Total EAs <sup>1</sup> | Employees | Autos Insured | Dwellings Insured <sup>2</sup> | Life Policies Insured | Commercial Policies Insured | Personal Property and Casualty Claim Payments | Personal Property and Casualty Claims Settled | Business-to-Business Spending | Number of Businesses | Municipal Bond Holdings | The Allstate Corporation Group of Companies State Taxes 2009 | The Allstate Real Estate Taxes 2009 |
|-------|------------------------|-----------|---------------|--------------------------------|-----------------------|-----------------------------|---|---|-------------------------------|----------------------|-------------------------|--|-------------------------------------|
| AK    | 32                     | 14        | 75,149        | 43,023                         | 5,823                 | 3,316                       | \$52,082,843                                  | 17,758  | \$24,757,741                  | 969                  | \$100,803,916           | \$3,454,252  | N/A                                 |
| AL    | 237                    | 549       | 326,339       | 137,717                        | 27,521                | 4,545                       | \$234,951,635                                 | 106,488                                       | \$62,590,557                  | 3,209                | \$318,430,316           | \$16,125,624   | N/A                                 |
| AR    | 99                     | 33        | 132,959       | 62,074                         | 10,796                | 2,520                       | \$98,609,895                                  | 42,798  | \$21,624,207                  | 1,939                | \$149,105,611           | \$5,674,301  | N/A                                 |
| AZ    | 290                    | 599       | 332,620       | 204,766                        | 34,753                | 4,514                       | \$333,185,178                                 | 154,962                                       | \$97,443,775                  | 3,726                | \$283,833,657           | \$13,587,058   | \$73,543                            |
| CA    | 1,192                  | 1,922     | 2,061,928     | 873,734                        | 192,429               | 36,455                      | \$1,387,953,524                               | 622,229                                       | \$564,547,995                 | 20,812               | \$1,961,870,697         | \$69,173,700   | N/A                                 |
| CO    | 264                    | 287       | 282,799       | 148,651                        | 26,164                | 2,545                       | \$251,241,880                                 | 101,291                                       | \$53,045,817                  | 2,899                | \$389,353,634           | \$4,586,440  | N/A                                 |
| CT    | 171                    | 293       | 299,560       | 125,030                        | 26,985                | 2,884                       | \$218,799,901                                 | 88,236  | \$94,555,442                  | 2,757                | \$259,830,068           | \$8,342,654  | N/A                                 |
| DC    | 13                     | 5         | 15,826        | 17,757                         | 1,662                 | 333                         | \$18,280,403                                  | 11,042  | \$8,523,417                   | 305                  | \$108,614,780           | \$700,299  | N/A                                 |
| DE    | 22                     | 9         | 27,635        | 19,268                         | 4,252                 | 784                         | \$22,809,503                                  | 11,295  | \$10,873,528                  | 657                  | \$459,908,338           | \$1,401,281  | N/A                                 |
| FL    | 1,108                  | 2,231     | 1,638,234     | 260,971                        | 123,474               | 38,243                      | \$1,262,434,500                               | 564,030                                       | \$864,653,309                 | 18,479               | \$919,938,423           | \$29,355,701   | \$380,027                           |
| GA    | 492                    | 894       | 764,118       | 392,483                        | 64,501                | 9,538                       | \$644,668,719                                 | 290,041                                       | \$504,149,923                 | 7,259                | \$286,639,414           | \$4,400,514  | N/A                                 |
| HI    | 47                     | 11        | 70,745        | 49,085                         | 8,103                 | 1,777                       | \$30,301,803                                  | 14,628  | \$15,912,821                  | 1,008                | \$302,050,074           | \$3,988,296  | N/A                                 |
| IA    | 48                     | 20        | 56,943        | 24,640                         | 5,370                 | 483                         | \$28,057,347                                  | 13,720  | \$8,150,666                   | 950                  | \$41,546,564            | \$887,777  | N/A                                 |
| ID    | 81                     | 79        | 130,346       | 49,912                         | 7,370                 | 1,190                       | \$46,492,363                                  | 28,416  | \$17,047,434                  | 1,369                | \$42,956,726            | \$1,980,748  | N/A                                 |
| IL    | 625                    | 8,540     | 761,367       | 480,632                        | 103,719               | 10,771                      | \$721,836,584                                 | 293,044                                       | \$213,199,702                 | 8,402                | \$697,631,435           | \$10,605,580   | \$11,357,895                        |
| IN    | 230                    | 403       | 309,241       | 139,998                        | 32,847                | 1,844                       | \$160,237,142                                 | 79,136  | \$49,501,908                  | 3,379                | \$490,743,009           | \$4,756,960  | N/A                                 |
| KS    | 66                     | 153       | 83,565        | 35,989                         | 8,995                 | 2,302                       | \$53,937,032                                  | 24,646  | \$13,226,420                  | 1,278                | \$93,743,290            | \$1,609,229  | N/A                                 |
| KY    | 146                    | 144       | 186,390       | 79,547                         | 19,156                | 1,877                       | \$116,544,974                                 | 51,837  | \$54,283,591                  | 3,131                | \$140,396,435           | \$6,833,593  | N/A                                 |
| LA    | 237                    | 338       | 350,338       | 159,571                        | 42,890                | 5,470                       | \$267,619,141                                 | 123,001                                       | \$136,927,466                 | 5,122                | \$301,107,298           | \$30,721,497   | N/A                                 |
| MA    | N/A                    | 140       | 7,582         | 0                              | 5,443                 | N/A                         | \$1,898,494                                   | 1,687   | \$26,656,767                  | 1,421                | \$105,767,076           | \$2,230,262  | N/A                                 |
| MD    | 272                    | 482       | 414,058       | 243,485                        | 41,612                | 3,956                       | \$404,113,872                                 | 198,515                                       | \$146,113,270                 | 4,960                | \$97,074,375            | \$15,631,871   | N/A                                 |
| ME    | 29                     | 14        | 82,907        | 31,571                         | 5,280                 | 732                         | \$36,822,778                                  | 17,323  | \$11,100,361                  | 764                  | \$127,794,124           | \$1,875,815  | N/A                                 |
| MI    | 386                    | 421       | 409,739       | 199,329                        | 44,064                | 3,759                       | \$275,619,721                                 | 137,620                                       | \$164,855,470                 | 8,627                | \$513,024,621           | \$7,978,449  | N/A                                 |
| MN    | 144                    | 106       | 169,617       | 80,538                         | 14,025                | 1,241                       | \$114,588,137                                 | 51,234  | \$39,302,601                  | 2,620                | \$182,014,380           | \$5,515,465  | N/A                                 |
| MO    | 137                    | 58        | 132,630       | 69,025                         | 17,222                | 2,005                       | \$101,051,484                                 | 41,923  | \$67,991,242                  | 2,477                | \$534,427,016           | \$3,086,895  | N/A                                 |
| MS    | 134                    | 65        | 154,670       | 77,417                         | 15,015                | 2,154                       | \$123,376,080                                 | 53,167  | \$30,761,876                  | 1,860                | \$262,837,523           | \$8,888,894  | N/A                                 |
| MT    | 34                     | 8         | 37,622        | 11,614                         | 3,371                 | 2,594                       | \$31,226,742                                  | 11,354  | \$9,937,150                   | 745                  | \$83,237,614            | \$1,358,567  | N/A                                 |
| NC    | 403                    | 1,821     | 625,137       | 238,235                        | 50,406                | 7,590                       | \$328,997,353                                 | 205,665                                       | \$106,659,663                 | 5,807                | \$209,294,997           | \$14,724,331   | \$244,609                           |
| ND    | 8                      | 0         | 11,030        | 3,882                          | 908                   | 234                         | \$4,938,699                                   | 2,345   | \$2,020,879                   | 237                  | \$34,659,307            | \$272,990  | N/A                                 |
| NE    | 42                     | 898       | 52,438        | 25,421                         | 5,679                 | 861                         | \$36,144,066                                  | 15,717  | \$9,276,480                   | 794                  | \$178,843,156           | \$1,390,140  | \$294,522                           |
| NH    | 42                     | 19        | 86,918        | 35,793                         | 7,390                 | 1,056                       | \$46,893,937                                  | 24,133  | \$10,887,147                  | 638                  | \$121,896,895           | \$1,832,708  | N/A                                 |
| NJ    | 276                    | 755       | 699,328       | 268,885                        | 48,914                | 19,646                      | \$647,343,995                                 | 227,916                                       | \$359,395,294                 | 9,209                | \$553,534,215           | \$26,940,920   | N/A                                 |
| NM    | 96                     | 297       | 133,432       | 60,898                         | 12,448                | 2,344                       | \$104,532,343                                 | 41,572  | \$25,927,035                  | 1,339                | \$22,355,407            | \$5,976,046  | N/A                                 |
| NV    | 157                    | 120       | 164,984       | 85,740                         | 17,284                | 2,459                       | \$129,562,061                                 | 48,871  | \$64,602,292                  | 1,882                | \$132,098,053           | \$10,438,385   | N/A                                 |
| NY    | 1,027                  | 1,755     | 1,662,547     | 812,941                        | 131,417               | 42,388                      | \$1,613,065,831                               | 599,808                                       | \$810,097,276                 | 21,804               | \$679,774,007           | \$61,648,185   | N/A                                 |
| OH    | 481                    | 1,413     | 767,957       | 361,960                        | 62,963                | 5,152                       | \$443,440,388                                 | 228,946                                       | \$163,383,693                 | 7,759                | \$609,715,035           | \$13,946,024   | \$582,376                           |
| OK    | 163                    | 110       | 193,515       | 59,097                         | 14,740                | 2,229                       | \$224,912,621                                 | 65,626  | \$46,198,229                  | 2,511                | \$145,393,515           | \$5,970,945  | N/A                                 |
| OR    | 169                    | 188       | 233,957       | 103,930                        | 21,665                | 2,924                       | \$119,079,571                                 | 57,858  | \$55,304,719                  | 3,796                | \$284,831,231           | \$2,827,755  | N/A                                 |
| PA    | 615                    | 1,150     | 946,927       | 529,525                        | 89,329                | 7,025                       | \$817,622,631                                 | 378,489                                       | \$311,691,875                 | 12,887               | \$519,701,623           | \$29,937,442   | \$48,732                            |
| RI    | 70                     | 23        | 96,245        | 49,405                         | 6,255                 | 790                         | \$79,572,080                                  | 33,595  | \$27,599,479                  | 1,055                | \$242,745,271           | \$3,184,626  | N/A                                 |
| SC    | 220                    | 211       | 510,330       | 175,511                        | 28,997                | 5,468                       | \$349,399,632                                 | 199,189                                       | \$90,595,321                  | 3,962                | \$280,640,381           | \$19,129,434   | N/A                                 |
| SD    | 2                      | 3         | 4,300         | 1,814                          | 936                   | 108                         | \$2,799,444                                   | 1,049   | \$1,260,429                   | 164                  | \$34,669,194            | \$321,838  | N/A                                 |
| TN    | 206                    | 406       | 289,925       | 145,687                        | 32,719                | 3,140                       | \$209,057,493                                 | 102,911                                       | \$61,583,082                  | 3,783                | \$148,877,044           | \$11,005,782   | N/A                                 |
| TX    | 1,219                  | 2,915     | 1,731,855     | 727,127                        | 157,243               | 31,654                      | \$1,210,969,579                               | 653,607                                       | \$403,119,550                 | 16,928               | \$1,605,771,971         | \$40,896,599   | \$869,977                           |
| UT    | 148                    | 125       | 246,609       | 107,498                        | 16,863                | 3,371                       | \$125,760,537                                 | 74,143  | \$54,076,713                  | 2,058                | \$135,046,268           | \$6,651,017  | N/A                                 |
| VA    | 339                    | 1,401     | 588,851       | 270,571                        | 50,733                | 7,527                       | \$349,457,595                                 | 199,041                                       | \$89,901,761                  | 4,010                | \$279,114,353           | \$15,949,419   | \$161,420                           |
| VT    | 10                     | 7         | 31,641        | 14,628                         | 2,528                 | 266                         | \$16,004,622                                  | 8,227   | \$4,165,227                   | 335                  | \$62,912,997            | \$998,757  | N/A                                 |
| WA    | 330                    | 366       | 435,892       | 231,925                        | 45,239                | 7,480                       | \$300,459,124                                 | 130,982                                       | \$131,275,983                 | 6,790                | \$251,244,390           | \$13,141,211   | N/A                                 |
| WI    | 82                     | 259       | 132,826       | 77,864                         | 13,879                | 1,334                       | \$76,136,671                                  | 32,055  | \$28,548,528                  | 2,006                | \$197,286,235           | \$1,666,781  | \$88,683                            |
| WV    | 57                     | 20        | 83,414        | 36,594                         | 6,433                 | 1,491                       | \$58,005,808                                  | 25,504  | \$19,178,142                  | 1,137                | \$117,878,419           | \$5,355,103  | N/A                                 |
| WY    | 15                     | 227       | 21,905        | 8,204                          | 2,056                 | 1,202                       | \$14,283,923                                  | 5,593   | \$2,935,735                   | 316                  | \$8,856,300             | \$140,501  | N/A                                 |

<sup>1</sup>Exclusive Agency Owners and Personal Financial Representatives. <sup>2</sup>Includes homeowners, condos and renters.



## STAKEHOLDERS

Allstate has relationships with millions of people, and vice versa. So we take our reputation and our responsibilities very seriously.



### Who and How We Serve

Allstate's key stakeholders include customers, consumers, employees, our exclusive and independent agency owners, investors, opinion leaders and policy makers. Understanding and responding to their expectations is essential to our success.

### Why We Care

We care because customers and consumers are the reason we exist. Because our employees and agency owners must serve and satisfy those customers. Because investor confidence helps drive our stock price. And because opinion leaders and policy makers influence how well we're perceived and regulated.

### What We Do

We actively seek and encourage input from all our stakeholders. We create and refine products and programs to improve the customer experience, set and measure standards for service and satisfaction, and tie our employee benefit package to the results. We offer employee development and work-life opportunities and track their effectiveness, as well as overall employee and agency owner satisfaction. We are open and transparent with investors through comprehensive disclosures of financial results, quarterly conference calls and ongoing contact by our investor relations team. We nurture relationships with opinion leaders and policy makers on a variety of mutually important issues.

### How We're Doing

Customer satisfaction and loyalty scores were good, but customer loyalty was down slightly in 2010. Employee satisfaction continued to average higher than the industry, but also declined in a difficult economic environment. Agency owner satisfaction remained steady.

### STAKEHOLDER ENGAGEMENT

Informally, on the phone, in person or via email, we interact with stakeholders thousands of times a day. Collectively, those contacts create relationships that help us grow and prosper. So we work to share and manage what we learn from those encounters.

Additional in-depth information related to Allstate's engagement with stakeholders can be found in our comprehensive online 2010 Allstate Social Responsibility Report at [www.allstate.com/social-responsibility/stakeholders.aspx](http://www.allstate.com/social-responsibility/stakeholders.aspx).



## STAKEHOLDERS 2010 HIGHLIGHTS

### REPUTATION SCORECARD

In 2010, we partnered with the Reputation Institute, a research firm that specializes in corporate reputation management. Based on their proprietary reputation model we developed Allstate's Reputation Scorecard. We use this customized, comprehensive model to measure our overall reputation across all seven stakeholder groups, both individually and as a whole; determine the key drivers of reputation within each group; and identify the key expectations of these groups.

#### GOAL

**All Stakeholders**  
Improve overall reputation across all stakeholder groups by 3% as measured by Allstate's Reputation Scorecard.

#### 2010 PROGRESS

NEW GOAL

**2010**

will serve as a baseline.



### BUSINESS DECISIONS DERIVED FROM STAKEHOLDER FEEDBACK

On our own, we also analyze and act on feedback from various stakeholder groups. Some examples:

- Armed with research showing that personal experience is a significant driver of our reputation with consumers, in 2010 we created the Good Hands Roadside Assistance program. With no annual fee, it provides the opportunity to experience Allstate's service even if the person is not a customer. The program provides assistance in the case of an accident, flat tire or other problem on the road and is open to anyone.
- Because we learned that stakeholders who know about Allstate's extensive involvement in communities rate the company's reputation significantly higher, we expanded our communications about community programs. We also doubled the size of Allstate Agency Hands in the Community Grants in 2010 (from \$500 to \$1,000) that are awarded through The Allstate Foundation to agency owners who volunteer at local nonprofits.

| 2007 | 2008 | 2009 | 2010 |
|------|------|------|------|
| 221  | 22.6 | 19.3 | 18   |
| 22.7 | 24.1 | 23.0 | 21.6 |
| 10.0 | 10.0 | 8.6  | 7.2  |
| 6.8  | 7.2  | 6.6  | 6    |

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## BUSINESS PRACTICES

If people don't believe we'll do what we promise, Allstate has no business being in business. So for us, integrity is everything.



### **Why We Care**

We care because trust must be earned, and repaid, every day. Because better products give us a real and lasting competitive edge. Because a diverse customer base, workforce and supplier network make us stronger and more successful.

### **What We Do**

A comprehensive Code of Ethics applies to everyone in the company, and to everything we do. We sell, and stand behind, a wide range of products and services. We invest to increase shareholder returns and to help strengthen communities across the country. We make diversity a priority in every aspect of our operations.

### **How We're Doing**

We continue to introduce innovative products in both our protection and financial services businesses. Overall return on investment in 2010 was 8.6 percent. We also were recognized for our diversity strategy by several leading business publications.

Additional in-depth information related to Allstate's business practices can be found in our comprehensive online 2010 Allstate Social Responsibility Report at [www.allstate.com/social-responsibility/business-practices.aspx](http://www.allstate.com/social-responsibility/business-practices.aspx).



## BUSINESS PRACTICES 2010 HIGHLIGHTS

### GOAL

### 2010 PROGRESS

#### Employee Diversity

Earn a spot on The DiversityInc's Top 50 Companies for Diversity® list on an annual basis.

**DID NOT ACHIEVE**

\*Allstate has been notified that we have received this honor for 2011.

#### Supplier Diversity

Achieve 9% of Allstate's total procurement with women-, veteran-, GLBT-, or minority-owned businesses by 2015.

**ON TARGET**

# 5.4%



of spend with minority-owned businesses



| 2007 | 2008 | 2009 | 2010        |
|------|------|------|-------------|
| 221  | 22.6 | 19.3 | <b>18</b>   |
| 22.7 | 24.1 | 23.0 | <b>21.6</b> |
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## SOCIAL IMPACT

Look at a map of any city, any state. There's no bright line that separates companies from communities. We all live and work in the same places, share the same hopes, see the same needs. And businesses have unique opportunities to make a difference every day.



### **Why We Care**

We care because better communities mean better markets for our products. Because our employees and our neighbors agree that social involvement is important. Because helping people, especially when they need it most, has been our business from the beginning.

### **What We Do**

We focus nationally on teen safe driving and financial empowerment for survivors of domestic abuse. We contribute financial resources and volunteer support to thousands of community programs across the country. We are a leading corporate citizen in our hometown of Chicago.

### **How We're Doing**

We've helped to significantly reduce teen driving deaths in America. We've helped thousands of survivors get free and stay free from abuse. We've supported community programs with thousands of volunteers, and contributions from The Allstate Foundation and Allstate Corporation totaling more than \$30 million in 2010. We've funded major museum and civic improvements in Chicago.

Additional in-depth information related to Allstate's social impact can be found in our comprehensive online 2010 Allstate Social Responsibility Report at [www.allstate.com/social-responsibility/social-impact.aspx](http://www.allstate.com/social-responsibility/social-impact.aspx).



## SOCIAL IMPACT 2010 HIGHLIGHTS

### GOAL

### 2010 PROGRESS

#### Teen Safe Driving

Reduce teen driving fatalities by 50% and create the safest generation of teen drivers by 2015.

ON TARGET

**40%**



decrease of teen deaths on U.S. roads since the Allstate program began in 2005.

#### Economic Empowerment

Reach 50,000 survivors of domestic violence with Foundation-funded economic empowerment services by 2015.

ON TARGET

Provided services to **over 30,000** domestic abuse survivors since 2005.





## SOCIAL IMPACT 2010 HIGHLIGHTS

### TEEN SAFE DRIVING

Driving accidents are the leading cause of death among American adolescents. Not drugs. Not violence. Not suicide. An average of 11 teens die every day in crashes. More than a thousand are injured.

Allstate has long been a forceful advocate for auto safety — including championing seatbelt laws and, later, mandatory air bags. We also were an early supporter of drivers' education programs in high schools.

More recently, Allstate and The Allstate Foundation have worked nationally and in communities across the country to create a culture of teen safe driving that helps protect young drivers today and prepare them for a lifetime of safety on the road.

Allstate continues to advocate for stronger graduated driver licensing (GDL) laws for teens at the national and state level. GDL laws help teens gain valuable experience behind the wheel before they can drive in high-risk situations, like at night or with multiple passengers. When states have implemented comprehensive GDL programs, the number of fatal crashes among 16-year-old drivers has fallen by almost 40 percent. We want all teens to be safe no matter where they live.

Our Save 11 campaign encourages the public to help prevent teen crash fatalities. Through national advertising and grassroots advocacy, Save 11 encourages the public to voice their support for life-saving GDL laws. In addition, Save 11 provides a place to support friends and family of fallen teens. Visit [www.facebook.com/save11](http://www.facebook.com/save11) for more information.

Locally, our agency owners share teen safe driving resources with families and community members. Our Teen Safe Driving Program includes fact sheets, parent tips, research results, demonstrations, in-school awareness campaigns, and much more. Distractions while driving — talking on a cell phone, texting or instant messaging, having too many friends in the car — have been a major focus of our programs. Educating each other, and making "smart driving" socially acceptable, helps teens take control behind the wheel and with their friends. For more information, see [www.allstatefoundation.org/teen-driving](http://www.allstatefoundation.org/teen-driving).

Along with efforts by many other groups, Allstate's comprehensive, ongoing campaign has helped significantly reduce teen driving deaths and injuries.

In 2010, The Allstate Foundation contributed

**\$18 MILLION**

to support organizations.



## SOCIAL IMPACT 2010 HIGHLIGHTS

### DOMESTIC VIOLENCE PROGRAM

Every day in the United States, three women die as the result of domestic violence. Overall, more than one in four will experience domestic abuse in her lifetime. And research shows that financial security is one of the biggest reasons people remain in abusive relationships.

Allstate helps millions of Americans protect and prepare for their financial future. Sharing that expertise with survivors, along with providing targeted grants, is the centerpiece of a national program to help survivors build more stable, successful lives.

Arming survivors with financial knowledge, skills and resources is key to ending the cycle of violence and building lives free from abuse. The Allstate Foundation’s innovative public awareness campaigns encourage people to talk more openly about the issues of domestic violence and are working to help end this pervasive and deadly social problem.

For more information, including videos detailing personal stories on how this program has helped survivors build more stable lives visit [www.allstatefoundation.org/domestic-violence-program](http://www.allstatefoundation.org/domestic-violence-program).



### SCIENCE STORMS

Allstate committed \$10 million to Chicago’s Museum of Science and Industry to create Science Storms, a one-of-a kind permanent exhibit aimed at highlighting the power of nature. Science Storms opened in March 2010 and allows visitors to stand inside a 40-foot tornado, create their own lightning, trigger a mini-avalanche or unleash a tsunami across a 30-foot wave tank. It also serves as a highly visible platform to reinforce Allstate’s leadership in preparing and protecting Americans from the risk of natural catastrophes.

| 2007 | 2008 | 2009 | 2010        |
|------|------|------|-------------|
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## ENVIRONMENT

Like any living thing, a business grows and sustains itself by making the most of its resources, which is why an environmental ethic applies to everything we do.



### Why We Care

We care because greener is leaner; saving resources saves money. Because environmental issues like climate change can have an impact on our customers and our business. And because protecting and preparing for the future has always been part of who we are, our reason for being.

### What We Do

We cut paper use. We make our facilities and operations more energy efficient. We recycle, reuse and conserve. We work with suppliers and business partners to minimize our overall impact. We set ambitious goals and closely monitor progress. We work with leaders and the public to address issues related to climate change and disaster preparedness.

### How We're Doing

We've dramatically cut paper consumption. We've decreased our carbon footprint. We've expanded recycling programs. We've built new buildings and retrofitted existing ones to use less energy. We've been named one of America's greenest companies for the second year in a row.

### A Companywide Commitment

Allstate doesn't consume large amounts of raw materials, manufacture physical products or maintain large fleets of vehicles. But our business touches millions of lives and thousands of communities. So we find creative ways to identify, measure and reduce our impact on the environment wherever and whenever possible.

### 2010 Progress and Accomplishments

In 2010 we reported major progress in a number of areas, including:

- Being named by *Newsweek* magazine as one of the "Top 100 Greenest Companies in America" for the second straight year.
- Decreasing our enterprise-wide carbon footprint (direct and indirect emissions) by 3 percent over prior year and 15 percent (relative to 2007 baseline) as submitted through the [2011 Carbon Disclosure Project report](#).
- Expanding Allstate's recycling program and rolling out a Secure Paper Disposal Program across the company.
- Reducing company-wide use of multi-purpose office paper by 41 percent in Home Office and more than 50 percent in Field offices — resulting in cost savings of nearly \$750,000.
- Reducing customer-focused paper by almost 12 percent through alternatives such as electronic billing, payment options and e-policy delivery — saving approximately 14 million pieces of paper.

Additional in-depth information related to Allstate's Environmental and Sustainability Practices can be found in our comprehensive online 2010 Allstate Social Responsibility Report at [www.allstate.com/social-responsibility/environment.aspx](http://www.allstate.com/social-responsibility/environment.aspx).



## ENVIRONMENT 2010 HIGHLIGHTS

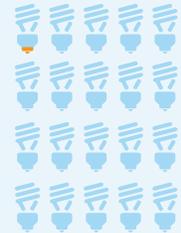
### GOAL

### 2010 PROGRESS

#### Energy Reduction

Reduce energy use 20% by 2020 for Allstate-owned facilities.

NOT ON TARGET



Increased usage by 0.32%

#### Carbon Footprint

Maintain or reduce Allstate's carbon footprint on an annual basis.

ACHIEVED

# 15%

total reduction in carbon footprint



#### Real Estate

Focus on the sustainability of our real estate.

ON TARGET



### New LEED certification in progress

Pursuing LEED certification of new Idaho call-in center in Chubbuck-Pocatello, Idaho, slated to open in 2011.





## ENVIRONMENT 2010 HIGHLIGHTS

### GOAL

### 2010 PROGRESS

#### Paper Reduction— Employee Focus

Reduce overall internal employee-use office paper by 25% by 2010.

ACHIEVED

# 41%

## total paper reduction



**Exceeded target of 25% reduction:**

Achieved 41% reduction in office paper for corporate headquarters and more than 50% in field offices compared to our 2008 baseline.

#### Paper Reduction— Customer Focus

Reduce paper delivery to customers by 20% by 2013.

ON TARGET

## On schedule to achieve 2013 target



11.8% reduction totaling approximately 14 million pieces of paper saved.





# ENVIRONMENT 2010 HIGHLIGHTS

## RECYCLING BY THE NUMBERS

In 2010 Allstate Recycled:

|  | 2009                                | 2010                                |   | 2009                             | 2010                                   |
|--|-------------------------------------|-------------------------------------|---|----------------------------------|--|
|   | <b>4,950,000</b><br>Pounds of Paper | <b>5,128,709</b><br>Pounds of Paper |  | <b>315</b><br>Tons of Demolition | <b>1,063</b><br>Tons of Demolition     |
|   | <b>5,312</b><br>Pounds of Aluminum  | <b>5,105</b><br>Pounds of Aluminum  |  |                                  | <b>91,868</b><br>Pounds of Metal Scrap |
|  | <b>7,360</b><br>Pounds of Plastic   | <b>7,479</b><br>Pounds of Plastic   |   |                                  |  |



### ELIMINATING ONE BOTTLE AT A TIME

As part of extensive Home Office campus renovation, we are replacing our current bottled water service with environmentally friendly water filtration bottle filling stations. When the installation is complete in 2012, we expect to save \$130,000 annually and eliminate thousands of plastic bottles from landfills each year.

To date we have saved the use of over 84,000 plastic bottles.

*To increase awareness of environmentally sustainable habits, each water fountain is equipped with a ticker that quantifies eliminated plastic waste from landfills.*



## ENVIRONMENT 2010 HIGHLIGHTS

### PAPER CUTS

It might not be a surprise that paper is one of the things an insurance company uses most. In 2009, Allstate used approximately 3.7 billion sheets of paper — equal to approximately 450,000 trees. So we made cutting paper use a top environmental priority, launching a company-wide paper reduction campaign in April 2009.

Our goal was to reduce overall office paper use by 25 percent by 2010, saving thousands of trees and approximately \$1 million in annual savings. The plan asked employees to make four changes in the way they used paper: eliminate separator sheets on shared printers, print double-sided (duplex) whenever possible, don't print unless necessary and recycle used paper.

Allstate worked with all departments across the enterprise to turn off the separator-sheet option on all networked printers.

The result: we significantly surpassed our goal to cut paper use by 25 percent. At the end of 2010, Allstate reduced office paper use by 41 percent in Home Office and more than 50 percent in our Field offices, resulting in a total savings of \$750,000.

Encouraged by our in-house effort, we then turned to paper used in communicating with Allstate's customers. Every year we send approximately 121 million billing-related documents through the mail. Again, we set an ambitious goal of reducing customer paper 20 percent by 2013 (using 2009 as a baseline).

At the end of 2010, we were well ahead of this target as well. Offering paperless options such as eBill and automatic payment plans such as the Allstate EZPay Plan, combined with eliminating unnecessary customer bill documents, cut customer-focused paper use by 11.8 percent, compared with our 2009 baseline. Overall we saved approximately 14 million pieces of paper and \$7.8 million in print and postage costs.

Allstate is continuing to work with our customers to help find more innovative, paperless, environmentally friendly solutions.



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|------|------|------|-------------|
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**COMPREHENSIVE ONLINE 2010 ALLSTATE SOCIAL RESPONSIBILITY REPORT**

The comprehensive online 2010 Allstate Social Responsibility Report provides additional in-depth information on Allstate's strategies, goals and progress related to our social responsibility initiatives and programs. The report is available at [www.allstate.com/social-responsibility.aspx](http://www.allstate.com/social-responsibility.aspx).



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