Global Code of Business Conduct
The Allstate Family of Companies
The Allstate Corporation is the largest publicly held personal lines insurer in the United States. Allstate serves distinct customer segments with differentiated offerings in the United States and Canada by conducting business through Allstate Insurance Company and other subsidiaries.

**Allstate** brand auto, homeowners and other personal lines insurance products are sold primarily through Allstate-exclusive agencies, serving brand-sensitive customers who prefer local personalized advice and service.

**Allstate Northern Ireland Limited** is a technology company that provides core IT competencies, programming, operations support, integration services and risk analytics to Allstate and its subsidiaries.

**Allstate Canada** offers Allstate brand products through employee producers and differently branded products through brokers working in five provinces across the country (Ontario, Quebec, Alberta, New Brunswick and Nova Scotia).

**Encompass** brand auto, homeowners, umbrella and other insurance products are distributed through independent agencies that serve consumers who prefer personal advice and assistance from an independent adviser and are brand neutral.

**Answer Financial** serves self-directed, brand-neutral consumers who want a choice between insurance carriers, offering comparison quotes for auto and homeowners insurance from approximately 25 insurance companies through its website and over the phone.

**Esurance** sells auto, homeowners, and other personal lines insurance products to self-directed, brand-sensitive consumers primarily online and through contact centers.

**Allstate Solutions Private Limited** provides software development, software testing, business process offshoring and management, technology support, analytics and other IT-enabled services to Allstate and its subsidiaries.

**Arity** is a technology company that uses data science and predictive analytics to transform massive amounts of data into actionable insights. From data collection to risk scoring, Arity offers solutions to help keep drivers and customers safe, secure and on the road.

**SquareTrade** is a highly rated protection plan provider trusted by millions of customers for its fast and efficient service. SquareTrade protects mobile devices, laptops, tablets and other consumer electronics and appliances from malfunctions, accidental damage and life’s frequent mishaps.
A Global Force for Good

Allstate is a global corporation, with companies based in four countries on three continents.

- **Allstate** and **Encompass**
  Northbrook, IL
- **Allstate Canada**
  Markham, Ontario, Canada
- **Allstate Northern Ireland**
  Belfast, Northern Ireland
- **Allstate Solutions Private Limited**
  Bangalore, India
- **Esurance** and **SquareTrade**
  San Francisco, CA
- **Arity**
  Chicago, IL
- **Answer Financial**
  Encino, CA
Being part of the Allstate Family of Companies carries a special significance. As one of America’s most iconic brands, we continue a proud legacy of innovation, caring and good work, which is redefining the way people think about corporations.

At the heart of this evolution, there remains one constant: our values. It is our commitment to our core values of honesty, caring and integrity, inclusive diversity, engagement, superior performance and accountability that defines who we are and how we act each and every day. These values represent our solemn responsibility to serve our customers and society—and we will not compromise them.

Our Shared Purpose defines Allstate’s strategic vision and the kind of culture we need to drive results—a culture where you’re not just empowered to help shape our future, you’re expected to lead the way. It’s an exciting time to be a part of the Allstate family, and with it comes great responsibility. It’s up to each and every one of us to ensure we stay true to our purpose and the values outlined in the Global Code of Business Conduct.

The Global Code is your guide; refer to it often. If you find yourself tested, challenge yourself to do that heroic act that will ask a little more of you—defy expectations. Measure yourself in how you **do the right thing, the right way, at the right time.** It’s how we let our customers and communities know that no matter how they come to us—or where we serve them—they can count on us. We joined this Company to make a difference. We are a force for good.

Thomas J. Wilson
Chairman and Chief Executive Officer

The Allstate Family of Companies is changing in 2017 to operate under one Global Code of Business Conduct. What’s not changing is our commitment to operate with the highest degree of integrity and honesty. Our values and conduct define our collective culture and are essential to the kind of corporation we are and intend to remain.

In a rapidly changing world, we pride ourselves on being different—a difference built on a foundation of integrity and trust. How we respond when faced with a situation that doesn’t quite feel right says a lot about us, our culture and how we do business. The Global Code is meant to be a resource to help you make the right decisions as you carry out your duties every day. We all have a responsibility to integrate the principles of the Global Code into our work, to build on the trust bestowed upon us by our stakeholders and to protect our brand reputation.

The Global Code is one of many resources available to help us honor our values. Use the Global Code and refer to it often. It’s the perfect complement to guide your talent, passion and purpose.

Kelly Noll
Senior Vice President
Chief Ethics & Compliance Officer
Chief Privacy Officer
Table of Contents

Our Shared Purpose 6
Our Core Values 8
People with Purpose: Doing the Right Thing 8
Adoption and Disclosure of the Code 8
Waivers 8
Responsibility and Accountability 8
Special Responsibilities of Managers 9
Ethical Decision-Making 10
Speaking Up, Seeking Help and Resolving Concerns 10
Anonymity and Confidentiality 11
Zero Tolerance for Retaliation 11
Investigations 11
Fair Process and Disciplinary Action 11

Our People Make Us a Different Kind of Company 12
Valuing Inclusive Diversity 13
Promoting Equal Opportunity 14
Fostering a Respectful Workplace 16
Keeping the Work Environment Safe and Healthy 17
Respecting the Intellectual Property of Others 18
Using Social Media Responsibly 19

We’re a Winning Team for Our Customers, Our Communities and Each Other 20
Selling and Marketing with Integrity 21
Safeguarding Our Assets and Information 22
Using Information and Communications Systems Responsibly 23
Preventing Insider Trading 24
Protecting Confidential and Restricted Information 25
Protecting Personal Data 26
Competing Fairly 27
Gathering Competitive Intelligence Fairly 28

Honesty, Caring and Integrity on a Global Scale 36
Doing Business Across Borders 37
Preventing Money Laundering 38
Preventing Bribery and Corruption 39
Respecting and Protecting Human Rights 40

A Force for Good in the Places We Live and Work 42
Protecting Our Environment 43
Contributing to Our Communities 44
Participating in the Political Process 45
As the Allstate Family of Companies,* our individual customer value propositions differentiate us, but the way in which we do business defines us. Adhering to the highest ethical standards is universal and a cornerstone of our culture. It’s how we let our customers, stakeholders and communities know that no matter how or where we serve them, we’ll continue to defy their expectations of what a 22nd-Century Corporation can be.

This Global Code of Business Conduct, which we refer to throughout this document as our Code, is built upon our core values that drive us, guide us and point the way forward when our path seems or becomes unclear. By incorporating these values in everything we do, we build trust and strengthen relationships. Our core values are the bedrock of Our Shared Purpose: to help customers realize their hopes and dreams by providing the best products and services to protect them from life’s uncertainties and prepare them for the future.

*Throughout this document, the “Allstate Family of Companies” and “Company” are defined as The Allstate Corporation and its subsidiaries.
Our Core Values

Our core values define our culture and what it means to be part of the Allstate Family of Companies. They are non-negotiable.

Honesty, Caring and Integrity—We are truthful. We put people ahead of policies and always do the right thing.

Inclusive Diversity—We gain strength and inspiration from our differences.

Engagement—We are fully present and connected in everything we do.

Superior Performance—We use every resource and opportunity available in our quest to be the best.

Accountability—We take personal ownership and refuse to look the other way.

People with Purpose: Doing the Right Thing

Our Code declares who we are and what we stand for, integrating our policies with our principles and core values. It underscores our commitment to doing business legally and ethically, and provides both the foundation and the framework for the decisions we make and the actions we take every day, around the globe. It’s also a practical tool to help us understand what is expected of us, how we live our core values and when we should seek help.

The Code applies to the entire Allstate Family of Companies. It’s up to each and every one of us to lead from our seats and to stand firm in our commitment to understanding it, knowing how to use it and following it at all times. It contains references to relevant policies and insights into realistic scenarios we might face in a complex and demanding global marketplace. It also features specific guidance on how we can help our customers, our stakeholders, our communities and our people to prosper without compromising our core values. This unyielding commitment to doing the right thing, in fact, strengthens and propels our business by making us more reliable, resilient and responsive to those we serve.

Adoption and Disclosure of the Code

The Code provides ethical guidelines for conducting business on behalf of the Allstate Family of Companies (The Allstate Corporation and its subsidiaries). It applies to every employee and officer, as well as outside directors, of the Allstate Family of Companies. This Code was adopted by the Audit Committee of the Board of Directors of The Allstate Corporation. The Audit Committee is responsible for periodic review and assessment and approval of changes to the Code.

The Code cannot address every issue that may be encountered, so we must be familiar with its principles and use it to guide our judgment and inform our actions. Additional information including relevant policies may be found in links throughout the document.

Waivers

We recognize that in exceptional cases, a strict application of the Code may result in serious hardship. In these rare circumstances, except for employees of Allstate Canada Group, a waiver of the Code to mitigate hardship may be sought. Any waiver of the Code for the CEO, CFO, Controller or other senior financial or executive officers, or outside directors, must be approved by the Audit Committee. For all other employees, any waiver must be approved according to procedures adopted by the Audit Committee.

For more information, see our Global Code of Business Conduct Waiver Process at www.AllstateCodeofConduct.com.

Responsibility and Accountability

Fulfilling Our Shared Purpose means holding ourselves and each other accountable to the Code. Accountability is often confused with responsibility, but, in fact, it’s more. Responsibility is something given to you, and accountability is something you must take upon yourself. It’s about engagement, results and ownership. By being accountable to our Code, we honor our core values and the people we serve.

We each need to understand and comply with the spirit and requirements of foreign and domestic laws, rules, regulations and company policies that apply to our jobs. This protects the customers who depend on us and the shareholders who have invested
That means we each have an obligation to ask questions, raise concerns and report violations regarding the Code. We are committed to fostering an environment that empowers us to lead from every seat and raise concerns without the threat of retaliation. Anyone who violates our core values, policies or Code through illegal or unethical behavior may face disciplinary action, up to and including termination of employment.

In addition, we’re all expected to:

- Act with honesty, caring and integrity in a manner that protects the Company’s reputation
- Respect our colleagues, customers, business partners and communities
- Ask questions and seek help if we are unsure how to proceed, and nurture an environment that encourages everyone to come forward with concerns
- Promptly report all known or suspected violations of the law, the Code or company policies
- Cooperate with all company investigations
- Never intimidate or retaliate against anyone who reports a concern or cooperates with an investigation
- Promptly disclose any unpardoned felony, criminal offense, or other serious conviction of ourselves or a company colleague to Human Resources

### Special Responsibilities of Managers

People leaders have a special responsibility to proactively promote the ethical culture we want to sustain and empower every employee to do the same. If we lead or supervise others, we should:

- Provide personal leadership that demonstrates the highest quality and ethical standards every day
- Achieve performance goals in ways that are consistent with our core values
- Be aware of all laws, rules, regulations, policies, procedures and processes that relate to our responsibilities and direct employees accordingly
- Remain engaged and consistent about regularly communicating the importance of our core values and policies and the consequences of failing to honor them
- Ensure that team members have the knowledge, resources and training needed to follow the law and our Code and to develop their careers
- Keep our core values and the Code in mind when making decisions about hiring, promoting and delegating
- Identify and mitigate ethics, compliance and policy risks
- Listen respectfully and respond in an appropriate and timely way to employees who seek advice or raise concerns
- Address or escalate violations immediately
- Stand firm against any form of intimidation or retaliation
**Ethical Decision-Making**

When faced with ethical issues where the right decision or course of action is unclear, we should first ask ourselves:

- Is it legal?
- Does it follow the spirit and intention of applicable laws and regulations?
- Is it the right thing to do?
- Does it conflict with our core values?
- Is it consistent with our Code and company policies?
- Could it adversely affect our Company or its stakeholders?
- What are the consequences?
- How would it be perceived by our family and friends?
- Would we feel comfortable if our actions appeared in the news or social media?

If uncomfortable with or unsure of the answer to any of these questions, we must seek help before proceeding.

**Speaking Up, Seeking Help and Resolving Concerns**

We can rely on our honesty, caring and integrity to guide us, but when we are not sure how to proceed, we also have a duty to step forward, ask questions and seek help. And if we believe a violation of our policies, our Code or the law has happened or may be about to happen, we are obligated to report it.

To seek help, report violations and resolve concerns, you can follow the Speak Up Process by:

- Contacting your manager
- Contacting any manager
- Contacting Human Resources
- Emailing your local Compliance mailbox
- Using the additional local reporting options as listed on the right

Often it is best to start with your manager when raising a concern, but sometimes this may not be feasible. The most important thing is that you lead the way, speak up and seek help when something doesn’t feel right.

The Speak Up Process is an important resource for providing fair, prompt and safe resolutions of concerns. It should be used to report legal, ethical, regulatory or compliance concerns regarding employees, agents, vendors, clients and customers of the Allstate Family of Companies. You can follow the Speak Up Process 24/7 in the following ways:

- **Answer Financial, Esurance and Allstate U.S.:** Call (800) 706-9855 or access the website at https://allstatei-report.alertline.com
- **Allstate Canada:** Call the ClearView Connects hotline at (866) 275-2138, access the website at www.clearviewconnects.com or send a report by mail to the ClearView Connects post office box at P.O. Box 11017, Toronto, Ontario M1E 1N0
- **Allstate Northern Ireland:** Call the ANI i-Report line at (0800) 169-3658 or send an email to ANICompliance@allstate.com
- **ASPL:** Call the ASPL i-Report line at (000-117) 855-645-5594 or access the website at aspl.ethicspoint.com

You may remain anonymous during this process.
Anonymity and Confidentiality

The Company will always strive to address concerns fairly and discreetly. Employees with concerns are strongly encouraged to identify themselves when seeking assistance. This is the best way to ensure that a thorough and complete investigation can be made and that an effective and lasting resolution can be reached.

However, we recognize that in some cases people may prefer to remain anonymous when raising concerns. Anonymous reports can be made through the Speak Up Process. An investigation will be conducted using the facts provided, while working to maintain your anonymity as far as permitted by law. When necessary, the Company may also consult with you confidentially if anonymity would hinder the investigation or resolution of the issue.

Zero Tolerance for Retaliation

We do not tolerate intimidation or retaliation against anyone who raises a concern, makes a report or cooperates in an investigation.

Retaliation is not just malicious and contrary to our core values—it also undermines the culture of openness and trust we are determined to maintain. Any threat of retaliation can hinder investigations and prevent people from coming forward with concerns. Retaliation can take many forms and is sometimes subtle. It can also occur inside or outside of the workplace. In many instances, it is also illegal. Each of us has a role to play in making retaliation unacceptable and maintaining an environment in which we can all feel safe and comfortable raising an issue or reporting a violation.

We recognize speaking up isn’t always easy, and we want to make the decision to speak up as simple as possible. Retaliation against anyone who raises a concern or reports a violation in good faith may result in disciplinary action, up to and including termination of employment.

Investigations

We are committed to thoroughly investigating all reports of violations and reaching fair resolutions. We will try to maintain the confidentiality of those involved, where this is allowed by law and does not hinder the investigation or resolution of the issue. Most investigations are handled internally, but, in rare cases, they may be referred to an outside agency.

Reports about a possible violation of the law or any questions about accounting, auditing, disclosure or other financial or reporting practices will be referred to the General Counsel for investigation. The General Counsel may refer these matters to the Audit Committee.

Fair Process and Disciplinary Action

When possible and where required, all parties involved in an investigation will get a fair chance to explain circumstances and present their side of the story. We make efforts to complete the process promptly, while still taking whatever time is needed to conduct a proper and thorough investigation.

Violations of the Code or the law, or retaliation by anyone against an employee for reporting a concern in good faith or cooperating with an investigation, may result in discipline, up to and including termination of employment.
The best brands and companies don’t settle for satisfactory—they dare to be great. It’s only through our collective power that we will harness all of the good—through everyday heroic acts that take care of our customers and make the world a better place. It may not be the easy thing to do, but it’s the right thing to do.

And it all starts with us.

As people with purpose, we come together every day to share our best ideas, talent and unending heart. We do this to create, to inspire and to support each other. This isn’t just about working together—it’s about thriving together. It’s why we live Our Shared Purpose each and every day.
People with Purpose

...are stronger because of our individual strengths, ideas and perspectives.

Just as the Allstate Family of Companies is enhanced by the differentiation of our brands and business units, our workplaces are enriched by our collective differences as people. Our workplaces embrace our diversity, which helps us deliver better results for those we serve.

Individuals thrive and perform at their highest levels when our environment welcomes different perspectives, backgrounds and cultures. This welcoming environment also helps us attract and retain the best talent and reach even higher levels of employee and customer satisfaction. Embracing a culture of inclusion challenges us to rise to every occasion by assuming positive intent and nurturing openness to new ideas. Inclusion improves business outcomes for our workforce, the marketplace and our communities, and it helps us connect with our customers and each other.

Purpose in Practice

Valuing inclusive diversity means we:

- Follow the Platinum Rule: treat others as they want to be treated (not as you would want to be treated)
- Are willing to help others, regardless of who they are and how different they may be from us
- Share our opinions, even when they’re different from most others’ opinions
- Ask others on our team to share their opinions and accept their viewpoints as true for them
- Seek out different perspectives to make the best decisions at work
- Listen to and value ideas from all levels of our organization
- Create an environment where people feel comfortable being themselves
- Work to overcome any awkwardness you feel about speaking up, trying new things and challenging the status quo
- Speak up when we or others are excluded
- Address misunderstandings and resolve disagreements as soon as possible
- Look for the strengths in everyone and create opportunities to demonstrate those strengths

If you see or suspect anything that could undermine our commitment to inclusive diversity, contact your manager or Human Resources, or follow the Speak Up Process.

For more information, see the resources listed at www.AllstateCodeofConduct.com.
People with Purpose
...evaluate on merit, reward on achievement and prevent all forms of discrimination.

When we hire and promote based on merit, we not only honor our core values but we also help ensure that our Company and our customers get the very best. We avoid discrimination of any kind. This improves our chances of finding the right person for every position while elevating our standing as a premier place to work and grow.

Purpose in Practice
Promoting equal opportunity means we:

- Use measurable skills and achievements as the main criteria for assessing job applicants and current employees
- Help each other develop and reach our fullest potential
- Comply with all applicable employment laws, rules and regulations
- Prohibit discrimination on the grounds of:
  - Ancestry
  - Race
  - Color
  - Religion (including religious dress) or creed
  - National, ethnic or social origin, including caste
  - Sex, sexual orientation or gender identity or expression
  - Genetic information
  - Age
  - Disability
  - Military or veteran status
  - Medical condition
  - Marital status
  - Citizenship status
  - Other protected categories as provided by applicable law

If you believe someone is being discriminated against, contact your manager or Human Resources, or follow the Speak Up Process.

For more information, see the resources listed at www.AllstateCodeofConduct.com.
One of the candidates for our open analyst position is highly qualified, but she is also legally deaf. I’m concerned about possible communication issues with colleagues and key business partners. Can this factor into my hiring decision?

Your decision must be based on whether the candidate is able to perform the job, with or without reasonable accommodation. Thus, it’s vital that you consider what accommodations might be made to mitigate or eliminate any potential issues. This will ensure that you fulfill our legal and ethical obligations. More importantly, it could also ensure that you don’t miss out on someone who might be the most creative and skilled analyst available. Her unique perspective may benefit your team in ways you can’t imagine.
Fostering a Respectful Workplace

People with Purpose
...respect and support each other and take accountability for maintaining a workplace free from verbal or physical harassment, abuse, intimidation and bullying.

We serve our customers and each other best when we interact with empathy and respect. By caring about the feelings and perspectives of others, we avoid misunderstandings and create a positive work environment that empowers us all to deliver superior performance. Engaging with others openly and respectfully, and speaking up about any unwelcome conduct, helps us sustain a culture built on a foundation of trust.

Purpose in Practice
Fostering a respectful workplace means we:

- Stay mindful of how our words and actions might be received
- Discourage behavior that could be considered degrading or intimidating to others or could otherwise make them feel unsafe in our workplace
- Remain vigilant for signs that others are being harassed or bullied
- Avoid verbal or physical conduct that degrades or disparages based on race; color; age; sex; sexual orientation; gender identity or expression; national or ethnic origin; social origin including caste; religion or creed; disability, military, veteran, marital or citizenship status; or any other category protected by applicable law
- Report any suspected harassment to a manager or Human Resources, or follow the Speak Up Process whether or not we are the direct target of the conduct

Remember, abusive or hostile words and actions can sometimes be a prelude to serious violent behavior. They should be reported immediately to Human Resources or a manager. In the case of imminent potential danger, contact the appropriate emergency personnel for your location.

For more information, see the resources listed at www.AllstateCodeofConduct.com.

You don’t have to be the actual victim of harassment, sexual or otherwise, to make a report. Perhaps you have a coworker who is shy and conservative but is constantly subjected to lewd jokes by his manager. Even if the jokes don’t personally offend you and your coworker has never specifically complained, you should still report the manager’s behavior. You might end up protecting the coworker or someone else who’s not comfortable with the behavior. You could even prevent a more serious incident in the future. Remember, we are all leaders.
People with Purpose

...make the safety and health of everyone who works with us a top priority.

As insurers, we see the impact of accidents and unsafe conditions every day. That’s why we don’t wait for bad things to happen; we take action to prevent them, and we help our customers do the same. Promoting safety is core to our business, and it starts in our own work environment. The care and responsibility we show in looking out for each other put us in the best position to help our customers stay healthy and safe. Keeping our work environment free from drugs, alcohol and violence allows us to operate with the precision, speed and good judgment it takes to deliver superior performance.

Purpose in Practice

Keeping the work environment safe and healthy means we:

- Find proactive ways to keep colleagues, customers and visitors safe
- Take action to correct unsafe conditions or notify others who can
- Never look the other way in potentially unsafe conditions
- Report all accidents, injuries, illnesses, violent behavior and threats
- Arrive for work free from the influence of any substance that could impair performance or create an unsafe working environment
- Have a zero-tolerance policy for violence, threats and intimidation
- Never allow weapons on company premises or when conducting or traveling for company business, unless we are required by law to permit them
- Follow all security procedures, including those involving access restrictions, employee badges, keys and passwords
- Know what to do in an emergency and cooperate during the practice of emergency procedures
- Never retaliate when someone raises concerns about unsafe conditions

To learn more, see the resources listed at www.AllstateCodeofConduct.com.
Respecting the Intellectual Property of Others

People with Purpose

...protect all intellectual property, whether it belongs to us or to someone else.

We understand the effort required to create or invest in intellectual property, as well as its value to a business. We also know how much damage can be done when intellectual property is stolen, misused or mishandled. Allowing that to happen would clearly contradict our core values of honesty, caring and integrity. We hold ourselves and each other accountable for ensuring the proper use of all intellectual property.

Purpose in Practice

Respecting the intellectual property of others means we:

• Obtain proper authorization and licensing agreements before using any intellectual property and strictly follow the terms of use
• Respect copyrights, trademarks, logos, likenesses and other intellectual property in our advertisements and marketing
• Refuse to misuse others’ patents, trade secrets or other proprietary information
People with Purpose

...use social media with care, exercising the right to free expression while protecting the Company’s good name.

We are leaders and innovators in the online marketplace. We take pride in being as interactive and web-savvy as our customers. Social media enhances our ability to have honest, direct and meaningful exchanges with our customers and other stakeholders. This puts the power to communicate instantly with millions of people in our hands, and we must use that responsibility with great care. By holding ourselves to the same standards of honesty, caring and accountability online as in the workplace, we do the right thing for our customers, our stakeholders, our communities and our Company.

Purpose in Practice

Using social media responsibly means we:

• Adhere to our core values in all business communications
• Comply with all applicable social media policies
• Never create the impression that our personal opinions are those of the Allstate Family of Companies. This includes using company logos or your company email address to post personal opinions.
• Are transparent about our role with the Allstate Family of Companies when discussing topics relevant to the Allstate Family of Companies
• Do not disclose proprietary or confidential information obtained through our business relationships, whether it belongs to our Company or to others
• Ensure time spent on social media activities does not interfere with our work commitments

Whether you’re acting as an employee or an individual, it’s best to always think before you post. If you’re concerned about whether something might cross the line, see the resources listed at www.AllstateCodeofConduct.com.

good example

Social media includes well-known sites like Facebook, Twitter, Instagram and LinkedIn. It also includes forums and discussion boards like Reddit, video-sharing sites like YouTube, corporate or personal blogging sites, comment sections in online articles and collaborative publishing sites like Wikipedia or Google Docs.
We’re a Winning Team for Our Customers, Our Communities and Each Other

We’re a collection of unique individuals who come together as one team to win the hearts of our customers. Bound by a deep desire to have meaning in our lives and work, we joined the Allstate Family of Companies to make a difference.

This means we do the right thing—always.

We never compromise our core values, even when we take on the toughest competitors. We work hard and play fair, engaging in the marketplace with the same honesty, respect and accountability our customers, communities and stakeholders have come to know and expect from us.
People with Purpose

...are authentic, honest and accountable when promoting our products and services.

We are here to serve customers who need our help and protection as they plan for their futures. They trust us to tell the truth and deliver on our promises. By representing our products and services with honesty and integrity, we give customers the best chance to choose what is right for them. Honoring our core values in this way earns customer loyalty, enhances our reputation and strengthens our ability to grow and thrive in a competitive global marketplace.

Purpose in Practice

Selling and marketing with integrity means we:

• Avoid exaggeration, misrepresentation and deception
• Only make claims about our products and services that can be substantiated
• Never make false or misleading claims about competitors’ products and services
• Deal fairly with customers, suppliers and competitors
• Never take advantage of anyone through manipulation, concealment or abuse of privileged information
• Comply with the letter and spirit of all laws and regulations in all markets where we do business

Q.

I took a call at a Customer Contact Center from someone shopping for auto insurance. He mentioned a competitor’s product and asked my opinion of it. My honest belief is that it’s inferior to what we’re offering. Can I say this?

We are committed to selling our products and services based on their competitive merits, not by disparaging the product and service offerings of a competitor. In the interest of transparency, you may offer a comparison. However, when you talk about a competitor’s products, you must stick exclusively to what you know to be both factual and current, separate from your opinions. In this case, it’s best to focus the discussion on our own product and its value and benefits.

A.
People with Purpose

...treat all company assets with care and respect, and safeguard them from misuse.

Our assets are critical to our sustained growth and success. They give us a competitive edge in the marketplace. Each one, from our buildings, computer systems and investments to our sensitive information and reputation, represents the hard work we have all put in. We all share the responsibility to protect those assets from mistreatment. We act as leaders when we take accountability for ensuring company assets are always used efficiently, fairly and properly.

Purpose in Practice

Safeguarding our assets and information means we:

- Take robust steps to prevent loss, damage, theft, waste and misuse of all company assets, both physical and intangible
- Use company assets for business purposes only, except for minimal personal use
- Obtain, secure and destroy company information according to company policy
- Never remove, sell, lend, borrow or dispose of assets without authorization
- Are cost-conscious when we incur expenses or purchase assets for the Company
- Seek reimbursement only for true business-related expenses
- Treat customer and supplier assets as carefully as we do our own
- Report any instance where it seems company assets might be misused

Safeguarding Our Assets and Information

“Assets” can refer to many things, including:

- **Information assets**, such as any data related to our business, regardless of how it is created, used or stored
- **Financial assets**, such as money, financial instruments or anything that can be converted into money
- **Physical assets** provided to employees to conduct business, such as phones, computers, buildings, vehicles and office supplies
- **Intangible assets**, such as ideas, inventions, copyrights, trademarks, patents, trade secrets and our reputation

To report the mistreatment of company assets, contact your manager or see the resources listed at www.AllstateCodeofConduct.com.
People with Purpose
...
respect and protect company communications equipment and systems, treating them with care and professionalism.

Purpose in Practice
Using information and communications systems responsibly means we:

- Safeguard company information and data against loss, theft, damage and unauthorized access
- Do not store company information on personal systems or equipment, unless permitted in a company-sponsored technology program
- Never use company systems or devices for activities that are illegal or that violate our policies and core values, including access, storage or distribution of:
  - Illegal, pornographic, obscene, offensive, harassing or discriminatory content
  - Unauthorized mass distributions, chain letters, pyramid schemes, gambling, commercial ventures or games
  - Large personal files of visual or audio material
  - Material that violates others’ intellectual property rights
  - Malware or other content that compromises our security
  - Unauthorized software
- Do not share passwords or details of other access controls
- Minimize personal use of company equipment and systems

Acceptable personal use of company assets means use that does not reduce the value of those assets, create additional costs, involve inappropriate content, affect job duties and productivity, or put the Company at risk of liability.

For more information, see the resources listed at www.AllstateCodeofConduct.com.
Preventing Insider Trading

People with Purpose
...never use or disclose material, nonpublic information about Allstate or another company improperly.

Purpose in Practice
Preventing insider trading means we:
• Never buy or sell related securities if we are personally aware of material, nonpublic information about Allstate, its subsidiaries or any other company
• Do not “tip”—the direct or indirect passing of material, nonpublic information about any company to someone who might use it in a trade
• Use strict security measures to protect sensitive information
• Protect material, nonpublic information from unauthorized disclosure

Insider trading cheats shareholders, distorts markets and erodes the trust of those we serve. It’s a serious violation that can carry significant penalties. For more information, see the Insider Trading Policy at www.AllstateCodeofConduct.com.

good example
“Inside information” is material, nonpublic information about the Allstate Family of Companies or another company that a reasonable investor would consider important in making an investment decision. Information or events that could be considered potentially material include:
• Mergers, acquisitions, dispositions, tender offers or joint ventures
• Earnings information, including earnings forecasts or other unpublished financial information
• Major changes in management or strategy
• Significant new contracts or partnerships
• Decisions to expand or reduce operations
• Significant litigation or regulatory examinations or investigations
People with Purpose
...take careful and vigorous measures to prevent any unauthorized use of sensitive information.

We recognize that our information assets are vital and distinguish us from competitors. We are committed to protecting all company information but especially our confidential and restricted information, as well as any sensitive business partner information entrusted to us. Information security is everyone’s responsibility, even if you discontinue your employment.

Purpose in Practice
Protecting confidential and restricted information means we:

- Identify and properly classify confidential and restricted information
- Take appropriate security measures when storing or sharing such information
- Share it only on a need-to-know basis for a legitimate business reason, even with colleagues, unless otherwise required by law
- Never discuss it in public areas or forums
- Never use it for personal gain or to benefit people outside the Company
- Properly destroy or return all copies of sensitive information when we leave the Company
- Never request or accept sensitive information unless we believe it’s absolutely necessary
- Report any suspected breach to Allstate Information Security by emailing AIS-CSIRT@allstate.com as soon as possible

I recently received an email from an external business partner, which appears to have confidential information in it. I think she didn’t notice because it was part of an older chain of replies near the bottom of the email. Should I bother telling the partner or just not bring it up since I would never misuse or disclose the information anyway?

You should still warn the partner. That way, you could help prevent similar accidental disclosures in other emails the partner sends, which will likely be appreciated. It’s our policy to always attempt to return confidential information if we believe it was shared with us by mistake. In this case, reply to only the sender (deleting the confidential information so it does not continue to be shared). Let her know that the email possibly contained information that she may not have meant to disclose, and ask her to resend you the important message without the confidential information. If the sender asks you to delete the prior email, do so.

Q.
A.

good example
“Confidential or restricted information” can mean:

- Nonpublic financial information or projections
- Marketing plans
- Proprietary processes, formulas, products or services
- Intellectual property, patents and trade secrets
- Information about investments or proposed transactions
- Pricing strategies
- Company-developed software and related documents
- Business partner information
- Certain operating procedures
- Personal information of any individual (employee, agent, consumer or customer)

For more information, see the resources listed at www.AllstateCodeofConduct.com.
People with Purpose
...safeguard everyone’s personally identifiable information and protect it from unauthorized or accidental access, use, disclosure or misuse.

With a presence in four distinct insurance segments and operations around the world, we are entrusted with the personal data of millions of individuals. We take our obligation to protect that data very seriously. Not keeping this information secure could impact the lives and futures of real people. We respect the privacy of all individuals and take the necessary and legally required precautions to protect personal data and prevent the harm caused by unauthorized access.

Purpose in Practice
Protecting personal data means we:

• Comply with all company policies and applicable privacy laws regarding information protection, as well as the collection, storage, sharing and destruction of personally identifiable information
• Request and retain only as much personal information as necessary and share it only on a need-to-know basis for legitimate business reasons as permitted by law, even with colleagues
• Never leave personal information where it can be easily accessed
• Are transparent about the information we collect, use and share, as well as what we use it for and how we share it
• Invest in and use robust information protection controls, systems and security procedures
• Contact our Compliance or Privacy team immediately through the Speak Up Process if we know of or suspect a possible breach

For more information, see the resources listed at www.AllstateCodeofConduct.com.

Good Example
Personally identifiable information (PII) is information that identifies or can be used to identify a person. PII can be information about customers, employees, agents or claimants. It can include, but is not limited to, a Social Security or tax ID number, driver’s license number, bank account number, credit card number, date of birth or other information someone might not want to share publicly.

Leadership in Action

Q. Another claim representative in my office has been out with an illness. One of her customers called and asked for her address in order to send flowers. Can I give out her address?

A. We want to build strong relationships with customers, but it’s not appropriate to give out the representative’s personal address or information about a facility where she may be getting treatment. The customer could send something to your office, and leadership would ensure it gets to her.
People with Purpose
...deliver superior performance on the strength of our products and people—never through unfair competitive practices.

The marketplaces in which we function require free and fair competition to operate properly. Without it, consumers cannot determine which products and services are right for them. That’s why governments make laws promoting fair competition (known as “antitrust laws” in the U.S. and “competition laws” elsewhere). They prohibit activities that restrain competition, create monopolies, abuse market positions or distort the marketplace. We follow these laws wherever we do business, not simply to avoid legal liability and significant fines but because it’s the right thing to do for our customers, our communities and other stakeholders. Our core values of honesty, caring and integrity demand it.

Purpose in Practice
Competing fairly means we:

- Achieve competitive advantages through superior performance and not through unethical or illegal business practices
- Do not boycott specific suppliers or customers
- Never discuss, make or appear to make improper agreements with, or collude with, competitors about:
  - Markets
  - Territories
  - Pricing
  - Contracts
  - Bids or quotes
  - Customers
  - Costs
- Avoid any activity that might unfairly limit competition, distort the free market or appear to abuse a dominant market position

Competition laws are complex and vary by location. Even the appearance of an improper agreement can be a big problem. If you suspect you’re at risk of violating these laws, contact your manager, the appropriate corporate legal contact or Human Resources. To learn more, see your Antitrust Compliance Policy at www.AllstateCodeofConduct.com.

Q.
I was in a group conversation while between seminars at a recent industry conference. The conversation turned to the states we do business in and what we were doing about some of the problem areas. One person asked me if any of our companies were considering not doing business in a certain geographical area. Is this type of conversation with other companies in the industry permissible under our Code?

A.
No, it is not permissible under our Code. Given the scope of antitrust laws, we want to avoid even the appearance of improper agreements, and continuing the conversation might mean running that risk. It’s best to politely exit whenever conversations turn toward subjects protected by antitrust or competition laws.
People with Purpose

...learn about competitors in ways that are transparent, legal and ethical.

We need to obtain information about our competition to make strategic business decisions. However, our integrity compels us to treat our competitors the way we would expect to be treated: fairly and honorably. That’s how we do business, no matter how high the stakes. We never resort to unethical means to compete.

Purpose in Practice

Gathering competitive intelligence fairly means we:

- Rely on publicly available information, such as published articles, regulatory filings and online posts
- Conduct market research, either directly or through external agencies
- Never seek or accept information if obtained illegally or unethically, such as through bribery or theft
- Never accept confidential information without the owner’s consent
- Avoid competitor information if we know we’re not meant to obtain it
- Never seek confidential or proprietary information from job applicants or current employees who worked for a competitor
- Respect the terms of confidentiality agreements that competitors make with members of the Allstate Family of Companies
I recently attended an industry event near our office. As I left the room, I noticed a notebook on the floor and opened it to find out whom it belonged to. I quickly realized it belonged to a competitor. What should I do with it? Normally I would just turn it in to the lost and found, but in this case, I want to make sure that the owner gets it back and also to be upfront that I was the one who found it.

Your instincts are right. In this case, the right thing to do is not only to return the notebook but also to be clear that you briefly had it in your possession. If practical, immediately return or determine next steps to return the notebook to its owner. In either case, contact the appropriate corporate legal contact or Human Resources, or follow the Speak Up Process to advise someone of the situation.
We Are a Force for Good for All of Our Stakeholders

Our business is about more than money. It’s about people.

Whether it’s our customers, community, agents, shareholders or each other, we have an unparalleled commitment to doing the right thing, the right way, at the right time. Each of us has the opportunity to drive change and make meaningful differences through even seemingly small acts of good, like keeping accurate records and avoiding conflicts of interest.
Avoiding Conflicts of Interest

People with Purpose

...win together with integrity, never allowing personal interests or activities to interfere with what is best for our Company.

A “conflict of interest” occurs when an individual’s private interest interferes (or appears to interfere) in any way with the interests of the Company as a whole. We rely on teamwork and transparency to best serve our customers. Making bold decisions and taking calculated risks requires trust—in our data, our intentions, our expectations and each other.

Our commitment to honesty, caring and integrity compels us to do what is right for the people who are relying on us. We are all accountable for recognizing actual or potential conflicts of interest and avoiding even the appearance of them. By doing so, we protect the Company’s reputation, build trust with our customers and communities, and position ourselves to sustain and grow our business over the long term.

Purpose in Practice

Avoiding conflicts of interest means we:

- Are alert to situations where personal and company interests are or might be in conflict or where someone could reasonably think there is a conflict
- Recognize that conflicts of interest can be avoided or addressed if promptly disclosed and properly managed
- Consult with a manager or Human Resources for advice, especially when we are unsure whether a conflict of interest exists
- Disclose actual or potential conflicts honestly and promptly
- Remove ourselves from the decision-making process if we have a conflict of interest and support whatever decision is made

For more details on how to disclose a potential conflict, see our Conflict of Interest Policy at www.AllstateCodeofConduct.com.

There are several potential risk areas regarding conflicts of interest. Some of the most common include:

Relatives and Friends

We do not allow close personal or family relationships to improperly influence our decisions at work. This means we:

- Do not participate in the selection or hiring of job candidates who have a close personal or family relationship with us
- Ensure those involved in business decisions are fully aware of any overlapping close personal or family relationships and clarify that the decision process should not be influenced by those relationships
- Do not place family members or close personal friends in a reporting relationship within our organization
- Remove ourselves from decisions about current or prospective business partners that employ our close friends or family members

Personal or Family Financial Interests

We do not let our personal investments, or those of close family members, affect our work decisions. This means we:

- Disclose in an email to Human Resources any significant personal or family financial interests in any member of the Allstate Family of Companies or in a competitor or business partner
- Understand that a “significant” financial interest could include being an owner, partner, officer or director, or a shareholder owning at least 5 percent of a company’s stock
- Do not make personal loans to executive officers or members of the Board of Directors

All disclosures will be reviewed to determine whether a conflict exists and what actions, if any, ought to be taken.

good example

It is not necessary to disclose ownership of a limited number of shares in a publicly traded company or shares owned through a mutual fund or similar diversified investment vehicle.
**Gifts and Entertainment**

We look for opportunities to build business relationships but never offer or accept inappropriate gifts or anything else of value to influence business outcomes. Business courtesies, like nominal gifts and modest meals, can promote goodwill and strengthen business relationships. However, it is important that our partners and customers understand we will never sacrifice our integrity. This means we:

- Never offer or accept gifts, entertainment or anything else of value if it appears to obligate someone to act or reciprocate in a certain way
- Never offer or accept anything of value if it appears to violate the policies or core values of the Company or the other party
- Never offer or accept cash or cash equivalents, except for specific incentives of nominal value offered through an approved company program
- Offer or accept meals only when they serve a legitimate business purpose and are not considered extravagant by local custom
- Accept gifts only if they are of nominal value
- Never accept gifts of any value from customers or current or potential suppliers if we are involved in claim handling or procurement

Remember, laws and cultural norms on giving gifts and entertainment differ around the world. For further guidance, see our Conflict of Interest Policy.

**Corporate Opportunities**

We never take for ourselves any opportunity in which our Company could have an interest. This means we:

- Share knowledge of opportunities we uncover and discoveries we make in the course of our work so that we can better pursue our goals as a company and serve those who count on us
- Avoid using company property, information or resources for personal gain
- Never compete with a member of the Allstate Family of Companies, directly or indirectly, as a representative of a non-Allstate company

**Outside Employment and Other Activities**

We give our best effort every day, never allowing outside activities to interfere with our contributions to our Company or customers. This means we:

- Ensure that outside jobs, personal businesses and volunteer work do not hinder our work for the Company
- Do not engage in activities that compete with the Company or could damage its reputation
- Never use company resources, including other employees’ time, for outside activities unless approved in advance
- Seek approval before accepting a board membership at any for-profit company

If you answer yes to any of these questions or aren’t sure how to answer any of them, contact your manager or Human Resources, or email your Compliance mailbox (see our Conflict of Interest Policy).

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If you are unsure about whether a business courtesy, relationship or activity involves a potential conflict of interest, do not hesitate to seek help. Contact your manager or Human Resources, or follow the Speak Up Process.

For more information, see our Conflict of Interest Policy.
People with Purpose

...facilitate and follow our system of internal controls, knowing it protects our assets and correctly accounts for them.

Purpose in Practice

Following internal controls means we:

- Design, employ and constantly improve robust controls that track and protect our assets and ensure accurate financial reporting
- Maintain and comply with a comprehensive and consistent records management system
- Fully comply with the Sarbanes–Oxley Act, the Foreign Corrupt Practices Act (FCPA) and any other financial or anti-corruption regulations that apply where we do business
- Empower management and auditors to implement controls transparently and thoroughly
People with Purpose

...manage all business records with honesty, accuracy and integrity, according to accepted accounting principles and legal requirements.

We generate millions of records every year. Making sure they are accurate and properly maintained is essential to our business. It increases efficiency and improves our ability to develop winning strategies. It also provides crucial information to investors, who rely on information that is timely and precise, and it enables us to meet strict regulatory standards and avoid investigations and legal action.

Creating, altering or destroying records for anything other than a legitimate business reason is unacceptable. Doing so to impede the efforts of any governmental or regulatory agency may also be a criminal offense. Every one of us plays a role in record-keeping, and we each must approach that role with our core values at the forefront of everything we do for our Company to succeed.

Purpose in Practice

Keeping accurate records means we:

- Reflect all transactions honestly, accurately and on time, and in the proper account, department and accounting period
- Record all assets, liabilities, revenues and expenses according to the law, generally accepted accounting principles and company policy
- Ensure all reports, disclosures and communications to government authorities and investors are full, fair, accurate, timely and understandable
- Create, store and dispose of all business records according to records management procedures and retention schedules
- Cooperate with all audits, market conduct exams and investigations, and safeguard any records that may relate to legal proceedings

If you have questions or suspect inaccurate record-keeping, contact your manager or Human Resources, or follow the Speak Up Process.

Creating, Maintaining and Disclosing Accurate Records and Accounts

The term “records” means more than just invoices and quarterly reports. It also includes timesheets, expense reports, emails, voicemails, databases, submissions, drawings and photos. Anything that records a piece of business-related information or a decision, whether digitally or in hard-copy form, can be a record.
People with Purpose

...speak with one authentic voice to our shareholders, our customers and our communities.

Our stakeholders deserve consistent, accurate, clear information about our Company. To ensure we comply with the law and protect our interests, only those who are specifically designated to do so should represent the Company to the public or the media.

Purpose in Practice

Responding properly to inquiries means we:

• Are friendly and courteous but also firm when pressed for information we cannot disclose
• Forward all media requests for information to our appropriate Media Relations Department (see the resources listed at www.AllstateCodeofConduct.com)
• Never speak for the Company unless given specific authorization to do so
• Assume that anything we say to media representatives is on the record
• Do not disclose confidential, proprietary or other sensitive information

For more information, see the resources listed at www.AllstateCodeofConduct.com.

Q. I got an email from an industry blogger about a new line of insurance we just introduced. Can I direct her to the press release we just sent out because it’s now public information?

A. Rather than send the link, it’s still best to direct any media member to our Media Relations Department (or Public Relations team or Corporate Relations/Media Relations Department, if applicable). That way, if the blogger has additional questions or needs further resources, the response can be easily and expertly provided.
Honesty, Caring and Integrity on a Global Scale

We’re local and global. The Allstate Family of Companies sells insurance and product lines in the United States and Canada but is also powered by a global network of operations. We know that our success comes from a chorus of many different voices that helps us work harder, meet customer needs more effectively and share better, more innovative ideas. Our global footprint also means we are subject to a wide variety of complex laws, regulations, restrictions and procedures.

We approach these requirements with full engagement and accountability, understanding that they help protect us and those we interact with and serve. We maintain superior performance by seeking out business partners who share our competitive spirit, commitment to quality and, most of all, our core values. As we continue to expand our global footprint, we will not lower our ethical standards, even if local laws and customs allow it.
People with Purpose
...understand and follow the letter and spirit of all trade regulations that apply to us.

With operations around the globe, we are subject to a wide variety of trade regulations and procedures. By understanding and following these regulations that apply to us, we protect our customers, our communities and our stakeholders everywhere.

Purpose in Practice
Doing business across borders with ethics and integrity means we:

- Observe economic and trade sanctions established by U.S. federal and international mandates
- Adhere to all anti-boycott laws that apply to us and do not take part in unsanctioned boycotts
- Obtain proper authorization before transferring materials or information across borders

Trade regulations change often and can be very complicated. If you have any questions, contact your manager or see the resources listed at www.AllstateCodeofConduct.com.
People with Purpose
...are watchful for signs of money laundering and take action to prevent criminal financial activity.

We are a complex organization with multiple entities in a variety of businesses. Our global operations make us a potential target for money launderers who seek to conceal the true nature of criminally obtained funds or those who wish to engage in terrorist financing. We believe we have a duty not only to prohibit money laundering and terrorist financing but also to actively prevent it by learning how to recognize it and take appropriate measures against it. That’s what our core values demand of us.

Purpose in Practice
Preventing money laundering means we:
• Comply with all applicable requirements and regulations
• Are alert for activities that facilitate money laundering or the funding of terrorist or criminal activities
• Understand and follow all our anti-money laundering policies, procedures and internal controls, which are designed to ensure compliance with the USA PATRIOT Act and other regulations

For any questions about money laundering prevention, contact your manager or the appropriate corporate legal contact, or see the resources listed at www.AllstateCodeofConduct.com.

Money laundering is how criminals attempt to conceal the true origin and ownership of criminal proceeds in order to make those proceeds appear legitimate. Terrorist financing involves the use of money to fund illegal activities while concealing the origin of the funds or their intended use. Since the transactions often have a legitimate origin and involve small amounts of money, terrorist financing can be more difficult to identify than money laundering. Signs of money laundering or terrorist financing include but are not limited to:
• Making unusually large payments using cash equivalents (e.g., cashier’s checks and money orders)
• Structuring purchases by purchasing several policies and then canceling them
• Making a large payment, then asking for a refund in a form of payment different from the form originally used
• Purchasing a policy, then making false claims of losses
People with Purpose

...trust our people, products and processes to provide our competitive edge and actively fight corruption in all forms.

We are committed to winning in business because of the confidence and trust that our people and services inspire and the superior value we provide. Corruption has no place in our business, and we do not tolerate it in any form, anywhere we operate. We are each accountable for recognizing the signs of bribery and corruption and for making our business and our communities stronger by refusing to participate.

Purpose in Practice

Preventing bribery and corruption means we:

- Never offer or accept bribes, kickbacks or anything of value that could improperly influence a business decision
- Take special care not to promise or provide anything of value to public officials or to anyone else to gain a business advantage
- Follow our company policies and core values when it comes to giving and receiving business gifts and entertainment
- Record all payments and receipts completely and accurately
- Do not use a third party to make improper payments that we cannot make ourselves
- Perform due diligence to ensure our agents, contractors, suppliers and third-party representatives share our anti-corruption stance and values
- Comply with the FCPA, the U.K. Bribery Act and any other anti-corruption regulations that apply to us

For more information, see our Antibribery Compliance Policy at www.AllstateCodeofConduct.com.

Q.

We’re about to open a new office in an emerging market. The contacts there are experiencing delays getting final government approval to open, but they say a local official is offering to expedite their operating license for a one-time fee. Can they pay it?

A.

The official appears to be soliciting a facilitating or “grease” payment. This is the term for relatively small payments that secure or speed up routine, nondiscretionary and legal government actions. They are legal in some countries, but most national laws, including the U.K. Bribery Act, prohibit even very minor facilitating payments—and so do we. We see them as bribes, which we do not pay. See whether the contacts can speak with anyone besides that local official to get the license. If they still need help, have them contact our Human Resources Department.

A good example

A bribe involves giving or offering any payment or anything of value to obtain favorable treatment. Kickbacks involve giving or receiving personal payments as a reward for the grant of a contract or other favorable outcome or business transaction. Neither bribes nor kickbacks are acceptable methods to facilitate business.
People with Purpose
...respect individual human rights and insist that our business partners do the same.

We are dedicated to serving and protecting people. It goes against everything we stand for to look the other way when we see human rights abuses or to knowingly contribute in some way to child labor, slavery or human trafficking. We recognize and embrace our responsibilities relating to human rights, as an employer, purchaser of goods and services, investor and provider of insurance products and services. By supporting business partners who share our core values, and by pushing for fairness and equality wherever we operate around the world, we can be a positive influence for workers everywhere. That’s what our core values are all about.

Purpose in Practice
Respecting and protecting human rights means we:

- Comply with all local and international labor laws where we do business and operate, often going above and beyond their requirements
- Perform due diligence to find business partners who share our core values and commitment to protect human rights and improve working conditions for all
- Engage in site inspections and other activities to confirm our partners are upholding their commitments to safe and fair working conditions

If you believe a business partner may be acting unethically, contact your manager or Human Resources, or follow the Speak Up Process so we can initiate an investigation.
A Force for Good in the Places We Live and Work

Our communities are an extension of us. They are where we live, work, play and grow. We care for and protect them, just as we do our customers. After all, the best brands and companies don’t settle for satisfactory—they dare to be great. It’s only through our collective power that we’ll harness all of the good. Our everyday heroic acts can take care of our customers and make the world a better place.
People with Purpose
...reduce our environmental impact and pursue our business operations as sustainably as possible.

As a leading insurer, we understand that climate change has a direct impact on our business since it can increase the volatility, frequency and unpredictability of natural catastrophes, such as severe storms, droughts and other extreme weather events. It can also have a human cost, causing suffering for our customers, our employees and the communities where we live and work. That is why we have a climate change statement defining our management approach to one of society’s most pressing global challenges. It’s part of our overall commitment to environmental responsibility.

Purpose in Practice
Protecting our environment means we:
- Comply with all applicable environmental laws, regulations and company policies, including permits and licenses
- Practice responsible supply chain management
- Report any environmental incidents or risks of incidents
- Reduce waste, emissions and energy use in our facilities
- Stress sustainability in building design, construction and renovation
- Conserve and recycle whenever possible
- Search for business partners who share our environmental standards

If you suspect a potential violation of our environmental policies, contact your manager or Human Resources, or follow the Speak Up Process.

For more information, see our Corporate Social Responsibility Report at CorporateResponsibility.Allstate.com.

good example
As an insurance company, we don’t have factories that manufacture anything. But we still have plenty of opportunities to reduce our environmental impact. We have facilities around the globe. Each of us can keep looking for new ways to cut paper and fossil fuel use, increase energy efficiency and conservation, widen our recycling efforts, reduce our vehicle emissions and lower our carbon footprint.
People with Purpose
...support our communities and help them thrive.

We care about our customers and the communities they live in. Those diverse communities are where we live too. We can offer them consistent, positive change by engaging in community partnerships, volunteer efforts, charity drives, mentoring programs and a number of other initiatives that bring our core values to life.

Purpose in Practice

Contributing to our communities means we:

• Encourage each other to volunteer and support worthy causes
• Organize charity drives, leadership programs, educational efforts and donations
• Make sure all contributions and charity efforts are legal and ethical
• Always get approval before using company resources, acting as a company representative or donating anything in the Company’s name
• Never unduly pressure others to contribute or seek favors in exchange for contributions

If you have questions about whether you can represent the Company while participating in a charitable cause, ask your manager. If you think the Company might want to get involved as a sponsor and you are unsure of whom to contact, reach out to Human Resources.

For more information, see our Corporate Social Responsibility Report at CorporateResponsibility.Allstate.com.

good example

The Allstate Family of Companies and our colleagues have donated millions of dollars to and volunteered thousands of days for charitable causes in our communities. These efforts have included safe-driving education, disaster preparation, youth empowerment and comprehensive efforts to help domestic violence survivors break free and gain their independence.
People with Purpose

...engage thoughtfully in the political process, protecting our interests while bringing positive change to our communities.

We encourage work-life balance, which includes participation in the political process and civic duties. We also recognize the need to engage in politics as a Company. In both cases, it is essential that we do so legally and ethically to keep from harming the Company’s reputation and interests. We separate our personal political activities from our work to maintain the transparency, honesty and integrity that our customers, communities and stakeholders have come to expect from us.

Participating in the Political Process

A.

Purpose in Practice

Participating in the political process properly means we:

- Comply with all campaign finance and election laws where we do business
- Notify the Company when we run for office or get appointed or elected to office
- Never contact lawmakers on behalf of the Company or lobby with lawmakers for the Company’s interests without getting explicit approval from Government & Industry Relations first
- Make it clear that we do not formally represent the Company if we mention our position with the Company when we take political action
- Understand that activities with lawmakers outside of constituent advocacy could be considered lobbying and would have to meet all reporting and other legal requirements
- Keep our personal political activities separate from our work environment
- Do not bully or force our political views on others in the workplace

If you are seeking an elected or appointed political position, contact Human Resources. Making the Company aware of your activity will help prevent potential conflicts of interest or the appearance of such conflicts.