



# Public Accountability Statement 2022

Allstate Insurance Company of Canada



# Our Shared purpose

We empower customers with protection to help them achieve their hopes and dreams.  
We provide affordable, simple and connected protection solutions.  
We create opportunity for our team, economic value for our shareholders and improve communities.

# Our Strategy

In 2022, Allstate Insurance Company of Canada implemented a transformative growth plan to enhance and reinforce its role as a customer-centric organization and to win market share.

Allstate focuses on providing customer value by continuously aligning products and services to be affordable, simple and connected while empowering customers to help ensure they can live a life well protected.

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All information contained within this document refers to Allstate Insurance Company of Canada (and its subsidiaries) operations in Canada from January 1, 2022 to December 31, 2022. Any financial figures are reported in Canadian dollars (CAD), unless otherwise specified.



# About Allstate

Allstate Insurance Company of Canada includes wholly-owned subsidiaries Pembridge Insurance Company, Pafco Insurance Company, Ivantage Insurance Brokers Inc., Esurance Insurance Company of Canada and Allstate Life Insurance Company of Canada. Together, they comprise the Allstate Canada Group (“Allstate Canada”) and are part of one of the largest insurance organizations in the world – The Allstate Corporation.

## Allstate Insurance Company of Canada

Allstate Insurance Company of Canada is a leading home and auto insurer, which operates in five provinces in Canada (Ontario, Quebec, Alberta, Nova Scotia and New Brunswick) and focuses on providing its customers prevention and protection products and services for every stage of life. Serving Canadians since 1953, Allstate strives to reassure both customers and employees with its “You’re in Good Hands®” promise. Allstate is committed to making a positive difference in the communities in which it operates through The Allstate Foundation of Canada which establishes partnerships with charitable organizations and supports employee giving and volunteerism.

## Pembridge

Pembridge Insurance Company provides home and automobile insurance to Canadians through a network of select insurance brokers. Pembridge is backed by Allstate Insurance Company of Canada, giving it the scale and financial stability of one of the largest insurance companies in North America. Committed to giving back to communities, Pembridge is involved with various charities through its broker partners.

## Pafco

Pafco Insurance Company has built a strong foundation, offering a specialized insurance product and exceptional customer service through the support of our select, broker network. Pafco provides personal automobile insurance for drivers who do not qualify for coverage in the standard insurance marketplace. Pafco supports various charities across Canada through its broker partners.

## Ivantage

Ivantage Insurance Brokers is an independent brokerage with trusted, knowledgeable brokers conducting business in Alberta, New Brunswick, Nova Scotia and Ontario. In Quebec, Ivantage administers a selection of commercial and non-standard insurance products with the support of a strategic partner.

Esurance Insurance Company of Canada and Allstate Life Insurance Company of Canada are currently dormant companies that are no longer operating in Canada.

# Corporate Social Responsibility

The strategic mission for corporate social responsibility activities by Allstate Canada in 2022 was to foster an environment of inclusion, involvement and empowerment for all Canadians who experience barriers to participation – whether it be within their community, career or personal life.

Allstate Canada pursued this mission by collaborating with, and donating to, Canadian charities who tackle and support inclusion. This work involved making corporate donations, creating programs to facilitate employee volunteerism and giving, providing grants to agents to support local community organizations and charitable giving on behalf of broker partners. Allstate Canada's focus on inclusivity was to help create conditions so all individuals in Canada have the chance to succeed, thereby making communities stronger, safer and more secure. The primary vehicle for supporting community initiatives is The Allstate Foundation of Canada, which was established in 1977 to provide donations and grants to non-profit, registered charitable organizations in Canada.

## Volunteerism

Allstate Canada's employees are our greatest asset and a source of inspiration for their volunteer work to develop and support the communities we serve. In 2022, our employees donated at least 3,503 hours of their time to volunteerism in Canada.

To further encourage volunteer hours, Allstate Canada provides "Good Hands Grants" to employees and agencies. Under this program, employees and agencies can request funds to donate to registered Canadian charities based on their tracked volunteering activities. In 2022, this resulted in more than \$153,454 in donations to charitable organizations.

## Charitable Donations

In 2022, Allstate Canada made \$730,103 in total donations to charity. This figure includes donations from The Allstate Foundation of Canada, employee donations and more. The company also extended existing giving relationships with registered Canadian charities. Allstate Canada encouraged employees to support both corporate charitable partners and other non-profits through a combination of communications, fundraising campaigns and donation matching.

Corporate donations	\$330,636
Corporate volunteer grants	\$153,454
Employee donations	\$49,478
Agency, department and subsidiary donations	\$10,000
Corporate matching and donation credits	\$186,535
<b>Total</b>	<b>\$730,103</b>



# Corporate Social Responsibility

## Project Spotlight

Our corporate social responsibility activities can be divided into two categories: investing in our community through grants and in-kind contributions, and empowering employees to get involved by giving back.

Here are just a few highlights from the many campaigns our employees got involved with in 2022.

## Investing in our Communities

### Combating Ableism with Inclusion Canada

#### February 2022

[Inclusion Canada](#) is a national federation of 13 provincial and territorial member organizations and over 300 local associations working to advance the full inclusion and human rights of people with an intellectual disability and their families.

As one of our national charitable partners, we're proud to be able to use our communications channels to help amplify their message of inclusivity to a larger audience. An example would be in support of their [#ThisIsAbleism campaign](#) – meant to help Canadians define ableism and understand its impact, as well as provide a platform for people with disabilities to share their stories and advocate for a more inclusive society.

We were able to lend support to this education campaign by using our social media platforms, blog and relationships with key stakeholders to help share this important message

### Did You Know?

**1 in 5 Canadians have a disability and will experience ableism during their lifetime**

**#ThisIsAbleism**

# Corporate Social Responsibility

## Supporting a Vision to End Chronic Homelessness

### April 2022

Allstate Canada has been a proud supporter of the [Old Brewery Mission](#) (OBM) since 2014. OBM works with those experiencing homelessness or other financial insecurities in the Montreal area by helping to provide essential needs while also finding practical and sustainable solutions to end chronic homelessness.

Last year, we ran a donation matching campaign which helped purchase fully outfitted beds for the clients of the OBM's [Social Housing Program](#). We raised almost \$25,000 to purchase bed frames, mattresses, pillows and linens to be housed in 33 studio apartments.



## Helping Families Build Strength, Stability and Independence Through Affordable Homeownership

### September 2022

[Habitat for Humanity Canada](#) brings communities together to help families build strength, stability and independence through affordable homeownership.

For one week in September, we committed to donating \$5 for every completed insurance quote, which resulted in \$50,000 split amongst five of the charity's affiliates to support home builds in provinces where Allstate Canada operates. Our company also organized volunteer opportunities for employees with local Habitat for Humanity Affiliates in Alberta, Ontario, Quebec, New Brunswick and Nova Scotia, where our team supported new construction and renovation projects as well as ReStore work which focused on home furnishings.



# Corporate Social Responsibility

## Supporting Disaster Relief Domestically and Internationally

### March and September 2022

In March, to support those affected by the crisis in Ukraine, we offered our employees the opportunity to give back. Through combined employee donations and a contribution from Allstate Canada, \$40,000 was donated to the Canadian Red Cross's Ukraine Humanitarian Crisis Appeal to provide support to displaced populations in Ukraine and surrounding countries.

In September, Post-Tropical Storm Fiona ravished parts of Atlantic Canada. A combination of employee and corporate donations amounted to over \$59,000 donated to the Canadian Red Cross's Hurricane Fiona in Canada Appeal to help Canadians affected by the storm.

## Supporting Youth through Sport

### October 2022

The Allstate Soccer Show (TASS) brings together soccer fans to have an interactive experience with some of their favourite professional players. At this event, we also provided support to a local charity that encourages active living; Their Opportunity is a Canadian organization that educates, uplifts and supports youth through sport.

Approximately 530 TASS participants took part in a soccer activation where the number of goals scored in a net resulted in a \$10,000 donation from Allstate Canada to Their Opportunity.



# Corporate Social Responsibility

## Spreading Empathy, Kindness and Compassion with Local Women Impacted by Homelessness

### November – December 2022

The Shoebox Project for Women aims to share empathy, kindness and compassion with local women impacted by homelessness through the collection and distribution of gift-filled shoeboxes and messages of support.

Select Allstate agencies opened their doors to act as drop-off locations on behalf of The Shoebox Project in advance of the holiday season. The agencies collected gift-filled shoeboxes from the public, which were then delivered to shelters and other organizations supporting women impacted by homelessness. Our Markham head office also joined in by hosting their own shoebox stuffing event, where employees packed a total of 206 gifts.

Over 2,000 gift-filled shoeboxes were collected at 29 agencies across the five provinces we serve and an additional \$36,957 donation went to the organization from the company and its employees.



## Empowering our Employees

### Volunteering Is Empathy In Action

#### April 2022

National Volunteer Week is an annual observation that celebrates Canadians who are active in giving back to their community. April 24-30, Allstate Canada employees tracked over 600 volunteer hours. Through a combination of donation rewards and prizes, Allstate Canada also provided over \$29,000 to employees who were involved in charitable activities to give back to organizations they care about.





# Corporate Social Responsibility

## Creating a Difference in Our Community

### August 2022

The Allstate Community Hero Award (CHA) recognizes employees who are invested in supporting their communities through volunteering, fundraising and other actions that contribute to making a difference. The CHA is divided into two categories for Allstate agency employees and one that recognizes employees who work outside of an agency. The winners received a grant to donate to a charity of their choice, resulting in \$12,000 going back into their communities.



## Celebrating our Month of Goodness

### November-December 2022

At the end of the year, the company organizes an annual employee giving initiative known as Month of Goodness. During this period, we provide employees with the opportunity to maximize their impact on the communities and causes they care about. During this month-long campaign, the Allstate Foundation of Canada double-matched all employee donations, offered a prize draw for employees that donated their own funds, and created a lottery where credits ranging from \$30 - \$1,000 were deposited into every employee's personal giving account to donate to a charity of their choice.

Throughout the month, employees tracked a total of 788 hours of volunteer time and, through employee and corporate giving, \$260,147 was donated to over 600 different charities in Canada.



# Our People

Allstate Canada employs more than 3,000 people across the country, each working together to support the needs of our customers. The diversity of our workforce is our strength and our collaborative culture creates a team-oriented mindset.

Province	Full Time	Part Time	Total
Nova Scotia	88		88
New Brunswick	101	2	103
Quebec	265	10	275
Ontario	2,191	20	2,211
Saskatchewan	1		1
Alberta	338	9	347
British Columbia			
<b>Total</b>	<b>2,984</b>	<b>41</b>	<b>3,025</b>

# Economic Contributions

Allstate Canada contributes to the Canadian economy as a taxpayer, investor and an employer. In addition, we have established strategic partnerships that add further value for customers while also supporting other employers. Allstate Canada also procures goods and services from a wide range of suppliers to help conduct its business.

Allstate Canada paid the following government income and capital taxes:

\$	Income Taxes	Premium & Fire Taxes	Total Taxes
Federal	\$(17,011,753)	-	\$(17,011,753)
Newfoundland	\$(409)	\$4,700	\$4,291
Prince Edward Island	\$(177)	\$1,425	\$1,248
Nova Scotia	\$(572,031)	\$4,365,359	\$3,793,328
New Brunswick	\$(592,852)	\$3,343,980	\$2,751,129
Quebec	\$(286,016)	\$5,523,796	\$5,237,780
Ontario	\$(9,341,543)	\$55,852,268	\$46,510,726
Manitoba	\$(1,338)	\$7,680	\$6,342
Saskatchewan	\$(721)	\$6,214	\$5,492
Alberta	\$(1,5997,534)	\$19,590,022	\$17,992,488
British Columbia	\$(26,053)	\$287,579	\$261,526
Yukon	\$(230)	\$1,840	\$1,610
Northwest Territories	\$(1,117)	\$6,630	\$5,513
Nunavut	\$(169)	\$932	\$763
<b>Total Provincial</b>	<b>\$(12,420,190)</b>	<b>\$88,992,425</b>	<b>\$76,572,235</b>
<b>Total</b>	<b>\$(29,431,943)</b>	<b>\$88,992,425</b>	<b>\$59,560,482</b>



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