



Allstate Insurance Company of Canada

Public Accountability Statement 2023



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.

Transformative Growth

As part of a global, multi-year transformative growth plan, Allstate Insurance Company of Canada is enhancing and reinforcing its role as a customer-centric organization 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, 2023, to December 31, 2023. 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 and Ivantage Insurance Brokers Inc. 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.

Social Impact

In 2023, The Allstate Foundation of Canada launched its new strategic plan for Social Impact, with a more targeted mission to foster an environment of inclusion, involvement, and empowerment for those who experience barriers to financial independence.

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. 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 2023, our employees tracked 2,565 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 2023, this resulted in \$142,000 in donations to charitable organizations.

Charitable Donations

In 2023, Allstate Canada made \$634,124 in total donations to charity. This figure includes donations from The Allstate Foundation of Canada, employee donations and more. 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	\$380,098
Corporate volunteer grants	\$142,000
Employee donations	\$22,924
Corporate matching and donation credits	\$89,102
Total	\$634,124

Social Impact

Areas of Focus

Our social impact activities can be divided into three categories:

- Disrupting the cycle of abuse
- Championing inclusive and accessible housing
- Empowering our people to make a local community impact.

Here are some highlights from the partnerships and many campaigns our employees got involved with in 2023.

Disrupting the Cycle of Abuse

In a study released in 2022, approximately 117,000 Canadians experienced domestic abuse, 78% of whom were women (Source: [Statistics Canada, Trends in police-reported family violence and intimate partner violence in Canada, 2022](#)). Domestic abuse is most often a form of gender-based violence that can encompass a broad range of behaviours. This can include emotional, psychological, financial, physical, or sexual abuse – often committed by a current or former intimate partner.

Other terminology often used in a similar context are **intimate partner violence, domestic violence, and relationship abuse**.

In 2023, The Allstate Foundation of Canada supported organizations that provide support to those impacted by domestic abuse, with particular focus on economic and financial empowerment. The Allstate Foundation of Canada supported the [Canadian Women's Foundation](#), [Women's Shelters Canada](#) and the [Shoebbox Project for Women](#).



Social Impact

The Shoebox Project for Women

The Shoebox Project for Women, a longstanding charitable partner, received \$25,000 to support the organization's general operations as the shoebox gift drives are run by volunteers. The gift drives collect shoeboxes filled with healthcare and hygiene items and small luxuries for women impacted by homelessness.

Many Allstate employees organized shoebox packing events at their local agencies and offices – including 245 shoeboxes packed at the company's Canadian head office. Some agencies also volunteered to collect gift-filled shoeboxes that were given to the organization. In total, over 2,000 gift-filled shoeboxes were donated.



Canadian Women's Foundation

The Allstate Foundation of Canada donated \$25,000 to the Canadian Women's Foundation's **Rebuilding Lives Grants**, which supports organizations delivering direct services and programs to survivors of gender-based violence to help rebuild their lives.



Women's Shelters Canada

Women's Shelters Canada received a \$25,000 donation to further develop TechSafety.ca, the organization's website dedicated to assisting victims and survivors of technology facilitated gender-based violence.



Social Impact

Championing Inclusive and Accessible Housing

Access to affordable housing continues to be a major concern for many Canadians.

A paper released by Statistics Canada in June 2023 suggests “an average of 235,000 people in Canada experience one of the many types of homelessness each year” (source: [Statistics Canada Canadian homelessness data, 2023](#)). In addition to affordability, access to safe and inclusive living conditions poses a big challenge for marginalized and vulnerable populations, including people living with disabilities and their families.

Access to safe, inclusive, and affordable living conditions can lay the foundation for a better life. It improves financial stability, physical and mental health, social interactions, and contributes to safer and more resilient communities.

In 2023, The Allstate Foundation of Canada supported organizations working to create inclusive, safe and accessible housing solutions for people at higher risk of housing insecurity, including: [Habitat for Humanity Canada](#), [Inclusion Canada](#), [Canadian Alliance to End Homelessness](#) and [Old Brewery Mission](#).



Habitat for Humanity Canada

Habitat for Humanity Canada received a \$50,000 donation to support two initiatives:

1. The **Build More Build Faster Fund**, which is focused on building homes for people facing barriers to home ownership. More specifically, projects that meet the needs of lower income earners, single parents, Indigenous Peoples, people with disabilities, Black families and recent immigrants.
2. The **Indigenous Housing Partnership**, which is focused on helping deliver housing solutions by Indigenous communities for Indigenous communities, with a focus on housing and shelter, water, sanitation and hygiene, and empowerment.



Social Impact

Inclusion Canada

Inclusion Canada received a \$25,000 donation to support the development of a national housing initiative for adults with an intellectual disability. The project brings together people with lived experiences and technical experts, as part of their **My Home My Community** program.



Canadian Alliance to End Homelessness

Another \$25,000 was donated to the Canadian Alliance to End Homelessness to support their flagship **Built for Zero** program, which is designed to help communities build data-driven, coordinated systems that address the barriers to ending homelessness.



Old Brewery Mission

Finally, a \$10,000 donation went to the Old Brewery Mission, supporting **Les Discrètes de Rouen**. This new 12-unit construction project is to help people who identify as female and are in precarious situations integrate into a stimulating neighborhood.



Social Impact

Empowering Our People to Make Local Community Impact

The Allstate Foundation of Canada supports the personal passions of Allstate Canada employees and helps maximize the impact of their volunteering and giving in local communities. This is accomplished through a variety of programs aimed at recognizing and empowering our employees to support the communities where they live and work.



The Good Hands Grant

The Good Hands Grant Program is designed to increase the impact of our employee volunteerism by matching their volunteer time with money to donate to their favourite Canadian charities, referred to as Volunteer Rewards. In 2023, employees and teams volunteered more than 2,500 hours, resulting in over \$140,000 donated to organizations across Canada.



Days of Service

Allstate Canada and The Allstate Foundation of Canada launched Days of Service in 2023, a new program created to encourage employees to come together to make an impact in their communities. More than 470 volunteer hours were tracked during these company-planned and self-directed volunteer activities during designated "Days of Service" throughout the year, supporting a total of 18 community organizations in Alberta, Ontario, Quebec, and the Maritimes.



Social Impact

Community Hero Award

Allstate Canada's annual Community Hero Award recognizes employees who commit their time and energy to volunteerism and other forms of community service. In 2023, ten winners were selected for their incredible contributions to their communities and collectively received \$12,000 to donate to the charities of their choice.



Month of Goodness

Month of Goodness is Allstate Canada's biggest annual employee giving initiative. During this month-long campaign in October, employees were provided with a variety of opportunities to maximize their impact, including The Allstate Foundation of Canada matching 100% of all employees' personal donations and donation credits ranging from \$30 - \$1,000 being placed in every employee's Giving Account to donate to their charity of choice.

Through a combination of employee donations, Volunteer Rewards, matching contributions, donation credits and additional donations from The Allstate Foundation of Canada, over \$131,000 was donated to 578 Canadian organizations.



Allstate Agency Food Drive

In August, Allstate Insurance agencies across the country ran a food drive to help address pressing food insecurity issues in many communities. The project emerged following reports of a surge of use of food banks. More than 2,400 kgs (5,400 lbs.) of food donations were collected and donated to food banks in Alberta, Ontario, Quebec, Nova Scotia, and New Brunswick.



Our People

Allstate Canada employs more than 2,800 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	74		74
New Brunswick	87	1	88
Quebec	218	7	225
Ontario	2,114	16	2,130
Alberta	352	4	356
Total	2,845	28	2,873

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	26,369,137	-	26,369,137
Newfoundland	(3,108)	5,050	1,942
Prince Edward Island	(53)	1,575	1,522
Nova Scotia	1,009,230	4,922,449	5,931,680
New Brunswick	914,385	3,604,497	4,518,883
Quebec	1,551,344	5,465,498	1,551,344
Ontario	13,390,726	58,652,072	72,042,798
Manitoba	(341)	10,240	9,899
Saskatchewan	(3,248)	6,600	3,352
Alberta	2,581,707	23,037,712	25,619,419
British Columbia	9,550	411,817	421,367
Yukon	61	2,040	2,101
Northwest Territories	187	7,530	7,717
Nunavut	40	1,050	1,090
Total Provincial	19,450,482	96,128,131	110,113,115
Total	45,819,619	96,128,131	136,482,252



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