

ACCOUNT MAP



ALLSTATE

• Q4 2015 •



Allstate®

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www.allstate.com



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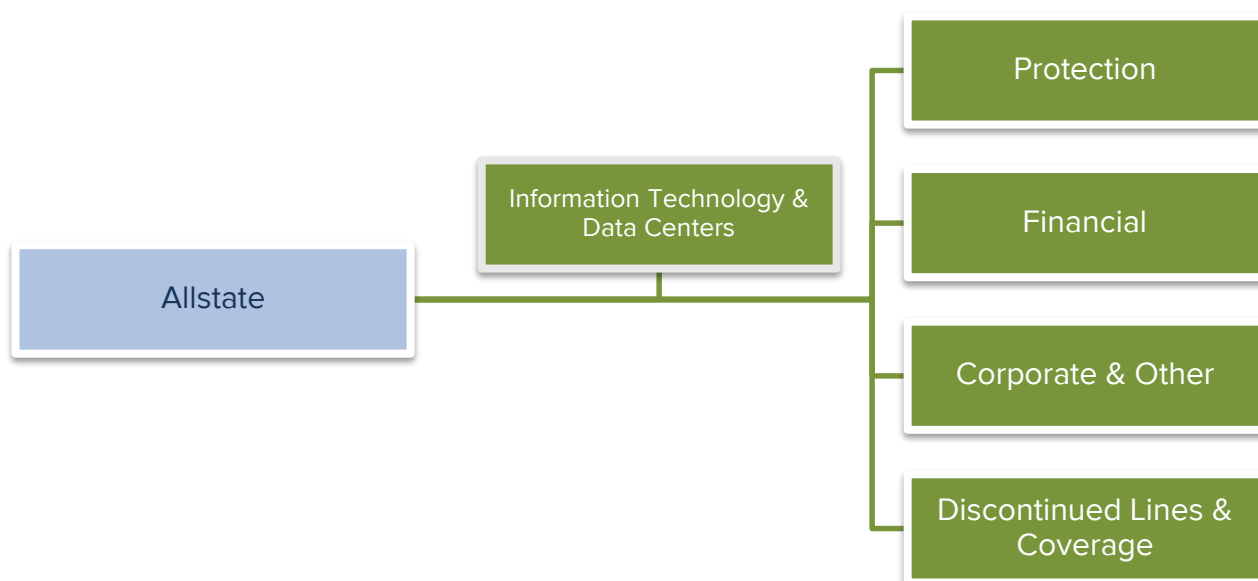
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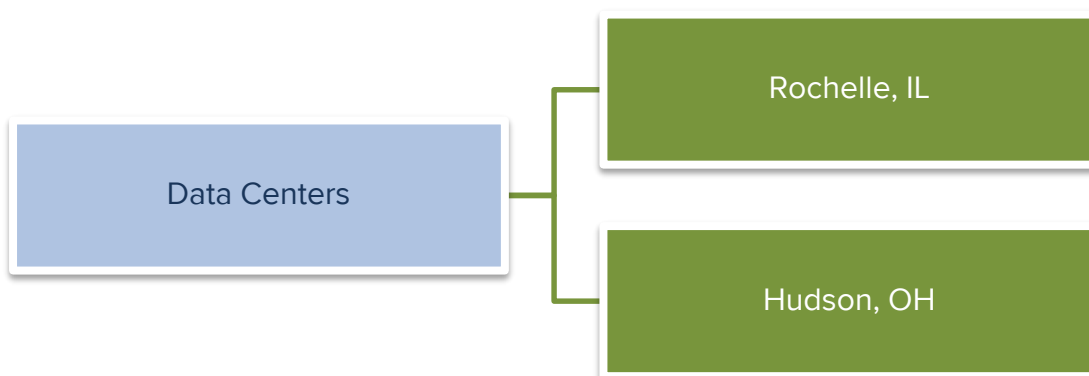
Organization Chart



The Allstate Corporation is the largest publicly held personal lines insurer in the United States. Widely known through the "You're In Good Hands With Allstate" slogan, Allstate's strategy is to reinvent protection and retirement to help individuals in approximately 16 million households protect what they have today and better prepare for tomorrow. Customers can access Allstate products and services such as auto and homeowners insurance through approximately 11,600 exclusive Allstate agencies and financial representatives in the United States and Canada, as well as through independent agencies, contact centers and the internet. Allstate is the 2nd largest personal property and casualty insurer in the United States. In addition, it is the nation's 17th largest issuer of life insurance business.



Information Technology and Data Centers



Allstate Insurance established a call center/data center in Hudson in 1971. In late 2010, they were contemplating investing \$20 million into their Hudson data center or to move to another U.S. location. In early 2012, Allstate announced that it would remain in Hudson and all related jobs would be retained. In 2009 they built a 50,000 square foot data center facility in Rochelle, Illinois which consolidated their data centers from 4 to 2. The data center facility provides Allstate with additional hosting capacity for its business applications and they expect to make an additional multi-million dollar investment for computer related equipment in the facility over the next several years.

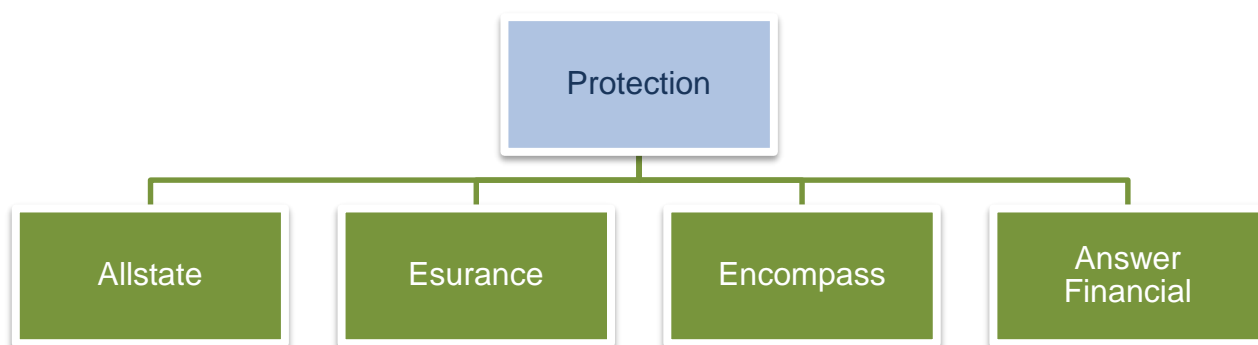
Technology	Vendors
Storage	NetApp; HDS; EMC;
Servers	IBM; HP; Dell; Windows; HP
SQL Database	Microsoft
Backup/Recovery	Symantec NetBackup

Technology	Vendors
Virtualization	VMware
Big Data	Hadoop; MapReduce
Operating System	Unix; Linux; Windows
CRM	Velocify; Salesforce.com
ERP	SAP
VOIP	Cisco
HR Management	SuccessFactors
MDM	Airwatch; Citrix/Zenprise
Content Management	SharePoint
WAN Optimization	Blue Coat
Collaboration	SharePoint
Marketing Automation	ExactTarget



Divisional Charts

Protection



Total Allstate Protection premiums written were \$29.61 billion in 2014. Allstate Protection accounted for 93% of Allstate's 2014 consolidated insurance premiums and contract charges. Allstate Protection principally sells private passenger auto and homeowners insurance through agencies and directly through contact centers and the internet. Allstate Protection also participates in the involuntary or shared private passenger auto insurance business in order to maintain licenses to do business in many states.

Allstate

Allstate brand auto and homeowners insurance products are sold primarily through Allstate exclusive agencies. In 2014, the Allstate brand represented 91% of the Allstate Protection segment's written premium. The Allstate brand also sells specialty auto products, other personal lines products, commercial lines products for small business owners, roadside assistance products, service contracts, and other products sold in conjunction with auto lending and vehicle sales transactions. Products are offered through agencies in the US through approximately 10,000 Allstate exclusive agencies and approximately 2,000 independent agencies. In Canada, products are offered through approximately 750 employee producers working in five provinces across the country.

Esurance

Esurance brand auto and homeowners insurance products are sold directly to consumers online, through contact centers, and through select agents, including Answer Financial. In 2014, the Esurance brand represented 5% of the Allstate Protection segment's written premium.



ACCOUNT MAP OF ALLSTATE

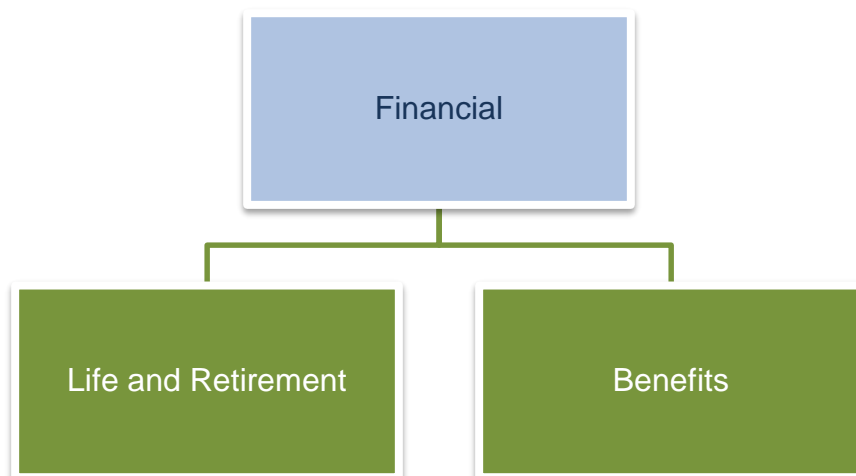
Encompass

Encompass brand auto, homeowners, umbrella, and other insurance products are sold predominantly in the form of a single annual household ("package") policy. In 2014, the Encompass brand represented 4% of the Allstate Protection segment's written premium. Encompass brand products are distributed through approximately 2,400 independent agencies. Encompass is among the top 15 largest providers of personal property and casualty insurance products through independent agencies in the United States *(based on statutory written premium information provided by A.M. Best for 2013)*.

Answer Financial

Answer Financial is an independent personal lines insurance agency, serves self-directed, brand-neutral consumers who want a choice between insurance carriers. It offers comparison quotes for auto and homeowners insurance from approximately 25 insurance companies through its website and over the phone and receives fee income for this service.

Financial



The Allstate Financial segment provides life insurance and voluntary accident and health insurance. Allstate's principal products are interest-sensitive, traditional and variable life insurance; and voluntary accident and health insurance. Allstate Financial products are sold through Allstate exclusive agencies and approximately 1,170 exclusive financial specialists, and workplace enrolling independent agents. According to A.M. Best, as of December 31, 2013, the Allstate Financial segment is the nation's 16th largest issuer of life insurance and related business on the basis of 2013 ordinary life insurance in force and 29th largest on the basis of 2013 statutory admitted assets.

Life and Retirement

Life and retirement products include term life insurance, whole life insurance, interest-sensitive life insurance, and variable life insurance and are sold to middle market and mass affluent customers with retirement and family financial protection needs.

Benefits

Benefits products include workplace life and voluntary accident health insurance, specifically interest-sensitive and term life insurance, disability income insurance, cancer, accident, critical illness, or heart/stroke insurance, hospital indemnity, limited benefit medical insurance and dental insurance.

Corporate & Other



Allstate's Corporate & Other segment is comprised of holding company activities and some non-insurance operations. Fluctuations in the Corporate and Other operating cash flows were primarily due to the timing of intercompany settlements. Investing activities primarily relate to investments in the parent company portfolio. Financing cash flows of the Corporate and Other segment reflect actions such as fluctuations in short-term debt, repayment of debt, proceeds from the issuance of debt and preferred stock, dividends to shareholders of The Allstate Corporation and common share repurchases; therefore, financing cash flows are affected when we increase or decrease the level of these activities

Discontinued Lines & Coverages



Allstate's Discontinued Lines and Coverages segment includes results from insurance coverage that Allstate no longer writes and results for certain commercial and other businesses in run-off. Allstate's exposure to asbestos, environmental and other discontinued lines claims is presented in this segment. The company has assigned management of this segment to a designated group of professionals with expertise in claims handling, policy coverage interpretation, exposure identification, and reinsurance collection. As part of its responsibilities, this group may at times be engaged in policy buybacks, settlements and reinsurance assumed and ceded commutations.



News/Links of Note

Allstate Patented Technology to Collect Information About Drivers

November 17th, 2015 – Allstate Corporation might be a newcomer to the customer loyalty space, but it has made great strides in this critical arena. Through the use of Drivewise– a telematics insurance program that rewards drivers for driving safely–and its integration with the company’s loyalty program–Allstate Rewards–Allstate wants to change the way customers perceive and interact with their insurance companies. By taking the extra step of allowing customers of other insurance companies to participate, Allstate hopes to kick-start brand loyalty in new policyholders.

<http://goo.gl/WJuBR0>

Allstate Patented Technology to Collect Information About Drivers

June 22nd, 2015 – Allstate was recently granted a patent for a driving-behavior database that would let the insurance company evaluate drivers' physiological data, including heart rate, blood pressure and electrocardiogram signals. Allstate would be able to calculate how safe a driver is by tapping into sensors in the steering wheel or brakes.

<http://goo.gl/bnTnvu>

Allstate Rolls Out New Mobile Drive-In Inspection Center

June 9th, 2015 - When hailstorms strike, the dents and dings and damage left behind on a vehicle can be devastating to its owner. Allstate Insurance customers in the Denver area, which just experienced a hailstorm, will get to see Allstate's newest catastrophe response tool in action. Allstate's National Catastrophe Team is deploying a Mobile Assessment Center (MAC), a giant, hail inspection center on wheels, filled with high-tech cameras that scan the vehicle, identify hail damage, and use software to calculate the dent count and severity of hail damage with increased speed and accuracy.

<http://goo.gl/B7zRZw>

Allstate Enters Uber, Lyft Market

June 5th, 2015 – Allstate announced that it is planning on rolling out ride-sharing insurance policies, albeit on a limited basis and only in a few states in 2015. The pilot program will be launched in Illinois, Colorado, Texas and Virginia, allowing Uber and Lyft drivers to carry personal auto insurance for between \$15 and \$20 per year. The policy also extends added coverage to drivers while they're between passengers.

<http://goo.gl/Q0VVhB>

Allstate Looks to Sell Customer Driving Data

June 1st, 2015 – Ongoing concerns over the use of telematics by insurance companies have been exacerbated by Allstate's announcement that it was considering selling consumer driving data. Allstate CEO Tom Wilson stated that, despite some concerns, he did not anticipate significant pushback from customers, especially considering the fact that Allstate, while making a profit, will pass savings on to consumers.

<http://goo.gl/EVF6Hx>

Allstate Banks on Marketing Technology from Multiple Vendors

March 20, 2015 - As data has become more available and marketing technologies keep up the pace, companies like Allstate see opportunity for increased segmentation and cross-screen analysis. Bob Intarakumhang, senior manager of digital analytics for Allstate, spoke with eMarketer's Danielle Drolet about how the insurance company views and evaluates marketing technology providers. - See more at: <http://www.emarketer.com/Article/Allstate-Banks-on-Marketing-Technology-Multiple-Vendors/1012236#sthash.NWOyOG6y.dpuf>

<http://goo.gl/EAFuxf>

Dip in Hadoop Data Lake Can Be Bracing for Big Data Users

February 6, 2015 - Customer relations is the cornerstone of service-oriented companies. A slogan like Allstate Insurance Co.'s "You're in good hands" says it all. But behind that friendly tagline, there's a business to be run. Creating a great customer experience in every aspect of the insurance process is one of Allstate's goals - but so is making money. To help it meet those twin goals, Allstate has deployed a Hadoop-based data lake to support advanced analytics applications aimed at improving its business operations.

<http://goo.gl/Zf14zo>

Allstate Courts Third Party Developers for Driver Monitoring Mobile Platform

January 16, 2015 - Allstate Corp. plans to open up its Drivewise platform - which monitors customer driving behavior in exchange for policy discounts - to third party developers. The insurance company wants to create an ecosystem of applications that appeal to drivers, said Suren Gupta, executive vice president, enterprise technology and strategic ventures. Allstate is creating application programming interfaces and a software development kit and hopes to make those available to partners sometime during the first quarter.

<http://goo.gl/L3gU0e>

How Allstate Overhauled Its Business With Data

October 30, 2014 - In July 2011, Floyd Yager, then senior vice president of analytics at Allstate Insurance, huddled in a conference room with Suren Gupta, the company's chief information officer. Yager had an idea-he had heard about open source software called Hadoop that could process millions of datasets in amazing speed on a just a dozen computers.

<http://goo.gl/tEOhC3>

Allstate Enhances and Streamlines HR Management with SuccessFactors and IBM

September 3, 2014 - Working with IBM, Allstate Insurance Company deployed a cloud-based HR solution based on Employee Central from SuccessFactors, a SAP company, cutting technical support tasks by 60 percent and unlocking savings that allow the firm to re-invest 20-30 percent of its IT budget.

<http://goo.gl/HOZ9II>



Financial Information

Fiscal Year 2014 Annual Report

Allstate Corporation's total revenues amounted to \$35.2 billion in fiscal year 2014 (ended December 31st, 2014) compared with \$34.5 billion in fiscal year 2013 (ended December 31st, 2013), an increase of 2%. Total assets amounted to \$108.5 billion in fiscal 2014, compared with \$123.5 billion in fiscal 2013, a decrease of 12.1%. Net income amounted to \$2.9 billion in fiscal 2014, compared with \$2.3 billion in fiscal 2013, an increase of 26.1%.

<http://goo.gl/tzbqpB>



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