

IT'S  
GOOD  
TO BE  
IN  SM

# About Allstate

## ALLSTATE CORPORATION AT A GLANCE



Allstate is the  
**No.1**  
publicly held  
personal lines  
property and  
casualty insurer in  
the **US** by revenue



**\$36.5**  
Billion  
revenue in  
**2016**



We protect  
approximately  
**16 Million**  
households  
from life's  
uncertainties



Named  
**TOP 10**  
INNOVATOR  
OF THE DECADE  
by Information Week



**#81**  
on the  
Fortune  
**500**



Allstater  
gave over  
**\$300**  
Million  
to communities  
in the past decade

We are the Good Hands. We restore customers' lives after the unexpected happens



**AccuWeather** ✓

@breakingweather

Follow



Snow is starting to taper off across North Carolina with reports of up to a foot of accumulation just northwest of Raleigh:  
[ow.ly/3C3530hQDPj](https://ow.ly/3C3530hQDPj)



4:55 PM - 17 Jan 2018



***We are the Good Hands: We 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. Our Corporate Goal is to create long-term value by serving our stakeholders, taking appropriate risks and leveraging our capabilities and strategic assets. Technology is both a strategic asset and a strategic driver.***



Deliver on corporate priorities by exploring and leveraging Technological Forces of Change in the manner most appropriate to our current and emerging businesses

*At a fundamental level the business initiatives behind our corporate priorities reflect vast, sustained, and continuing changes and require the technology infrastructure and ecosystem to scale and serve all of our customers, partners, and businesses. There are three immediate focal points for applying our technology actions to business opportunities*

**More Transactions**

- We are moving insurance from an infrequent interaction model (centered on quotes, renewals, claims) to frequent interactions centered on personal service – we will experience a previously unimaginable change in transaction volumes
- In both insurance and non-insurance models the integration of vast amounts of sensor data, predictive models, and mobile capability demands low-latency, high reliability wherever and whenever users want to engage

**Availability of Customer Services**

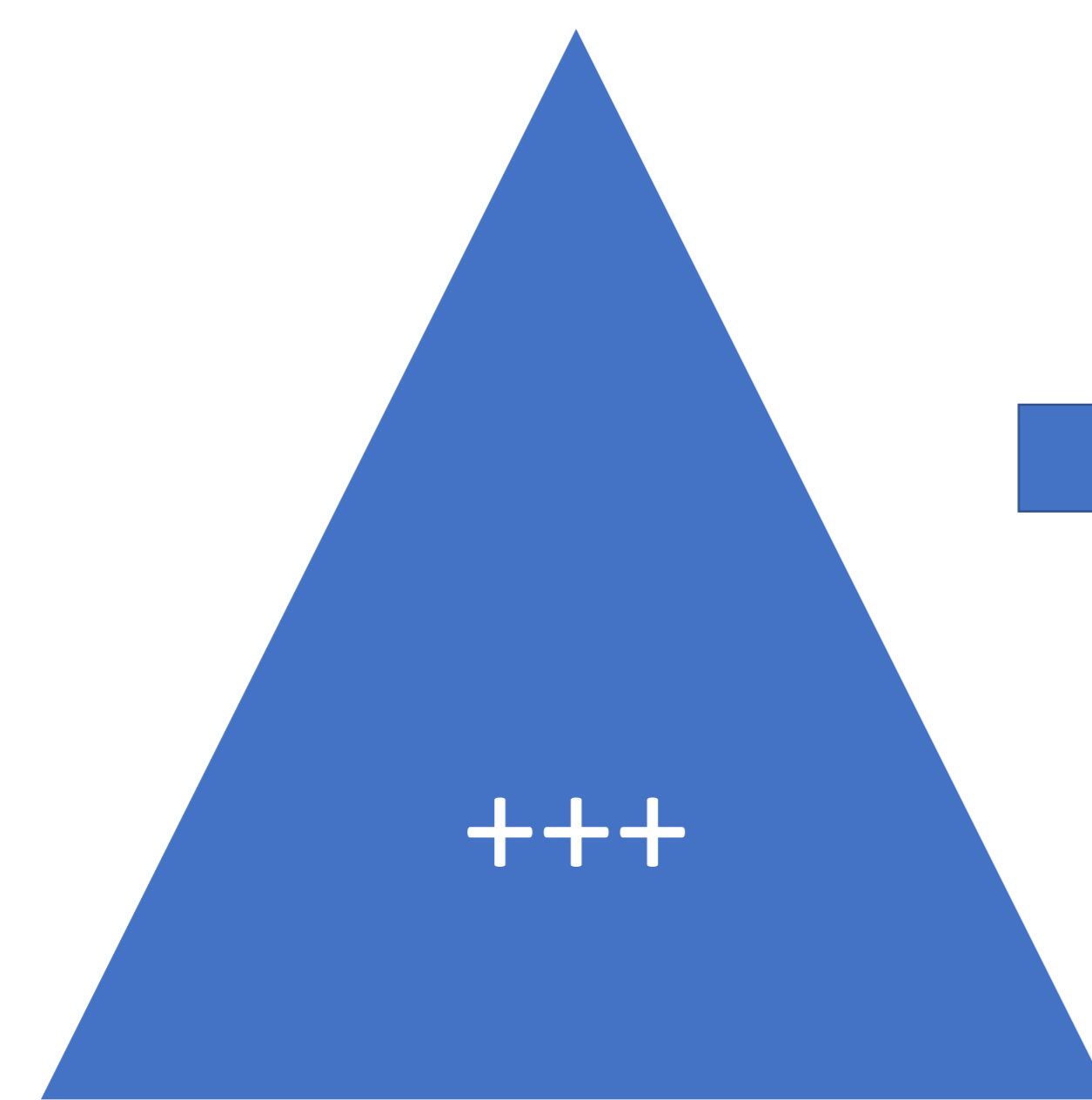
- Our system availability has improved and stabilized, availability must rise to a new level in the high touch, high transaction world
- Today MTTD is managed in tens of minutes, in the future sub-min
- We must build robustly and ensure partners don't expose us to undue risk
- Any availability issues will have an increasing economic costs greatly exceeding our direct costs

- Technology unit cost must not be the limiting factor in exploring and implementing new products and business models
- Multi-cloud and SaaS models will allow us to pay as we consume – we can better control costs and tie them to business drivers and outcomes

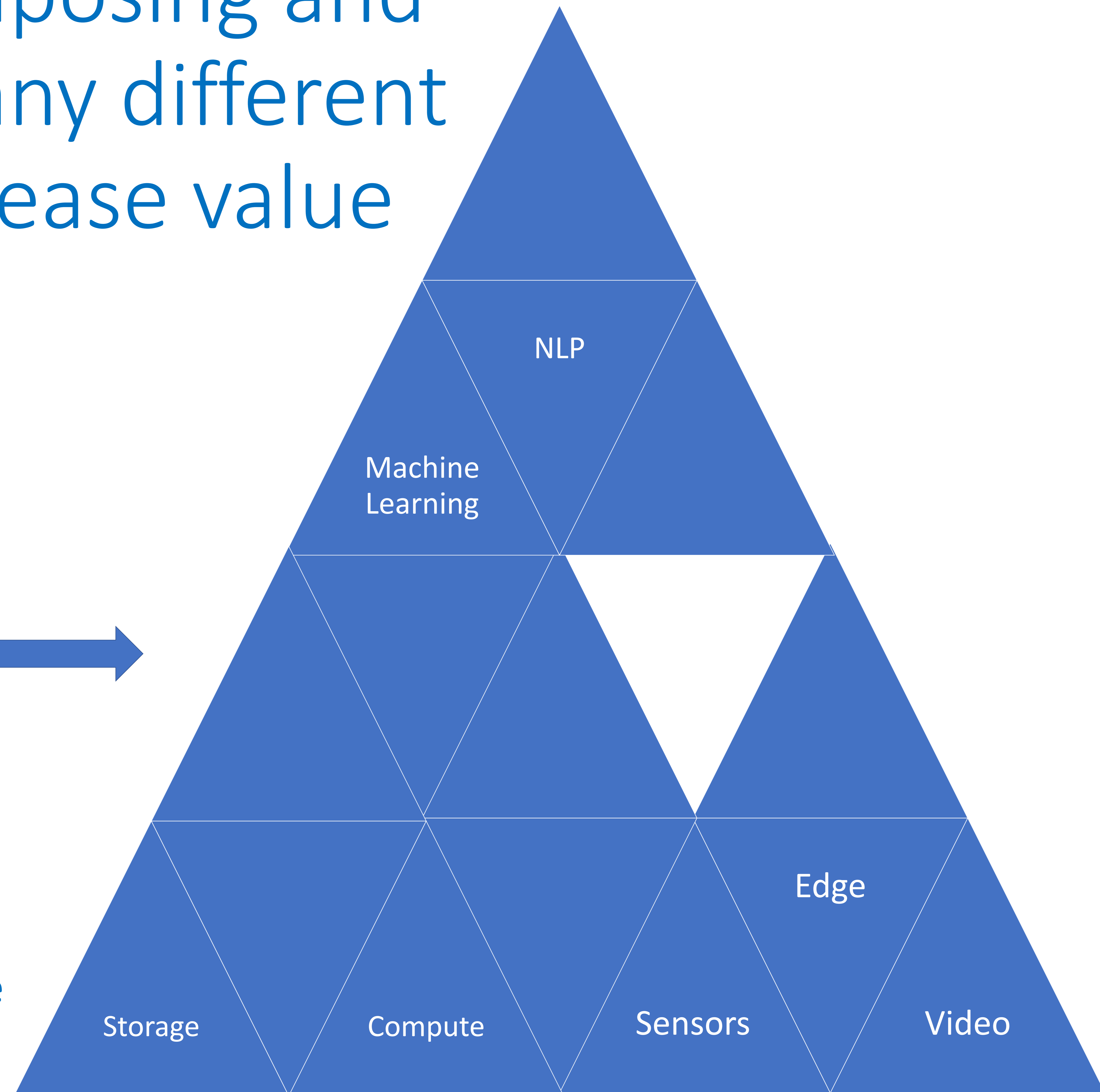
**Cheaper Transactions**



Individual advancements create powerful assets, by composing and integrating many different pieces we increase value



The “next big thing” grows from many smaller things and creates a surface for the next layers of growth



# Allstate Innovation





# Leveraging drone, mobile & connected home capabilities to revolutionize property claims



We have a suite of property virtual estimating tools that we have tested and are operationalizing. We also see tremendous potential in working with startups and other industry players and integrating their capabilities with the products and platforms we build to create the most advanced claims experience

## Aerial Imagery

Drones are dispatched to inspect damage

CURRENTLY SCALING

## Virtual Assist

Network vendor shows us the damage via live video

CURRENTLY SCALING

## Customer Facing App

Estimate damages via photos in app

CURRENTLY TESTING



# Our platform allows us to quickly spin up new products to test, learn, and scale



## Real person. Real time.

Now, have auto damages captured and reviewed with the **Virtual Assist by Arity app**.



**Virtual Assist** is a live, on-demand video chat app. Auto body shops can instantly show vehicle damage in real time to an auto technical Allstate representative so a supplement review and decision can happen instantly and the repairs can start faster. With no appointment and no waiting, you'll clear up your floor space sooner.

# We are able to deliver products that work for Allstate and the broader industry



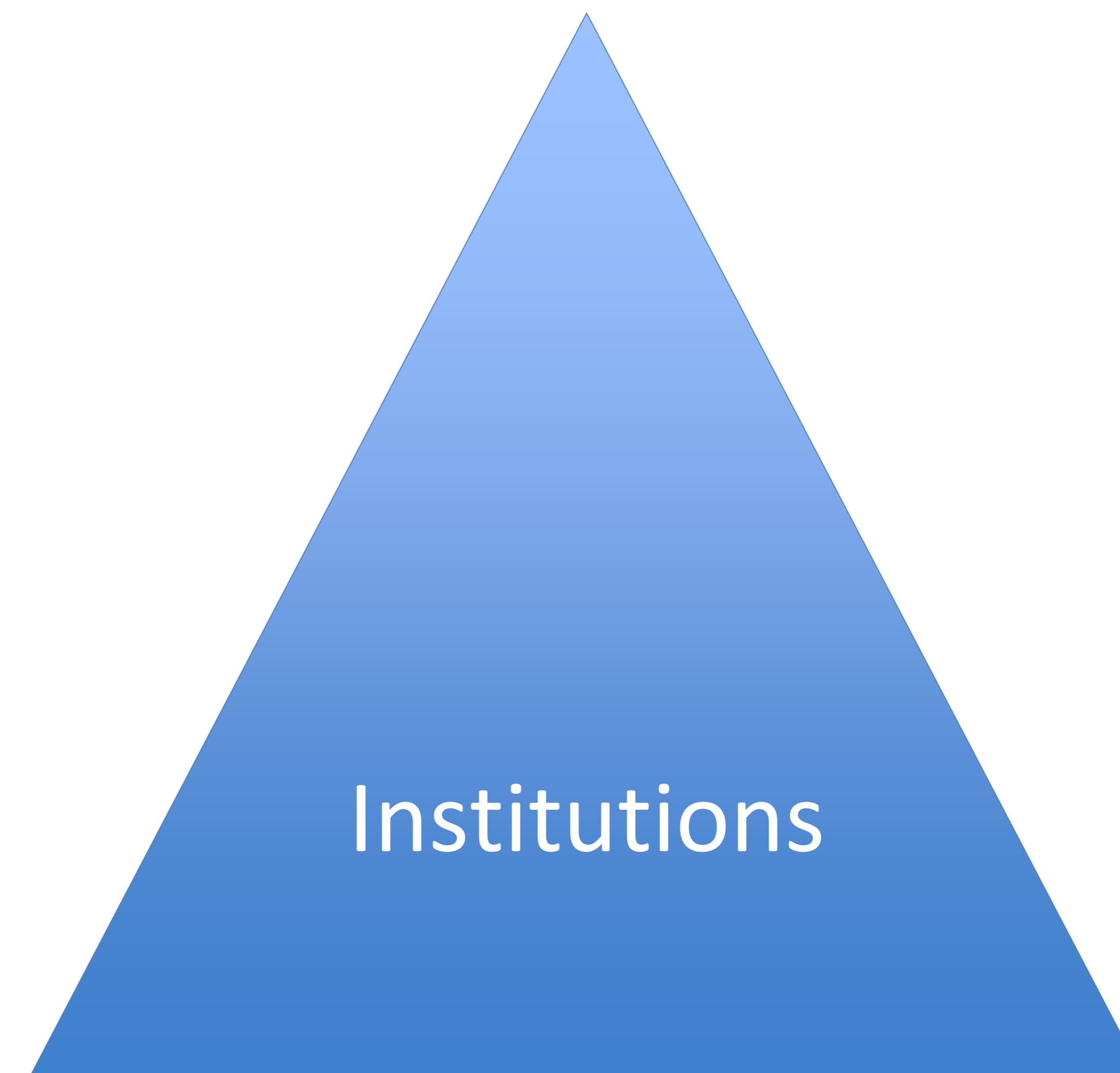
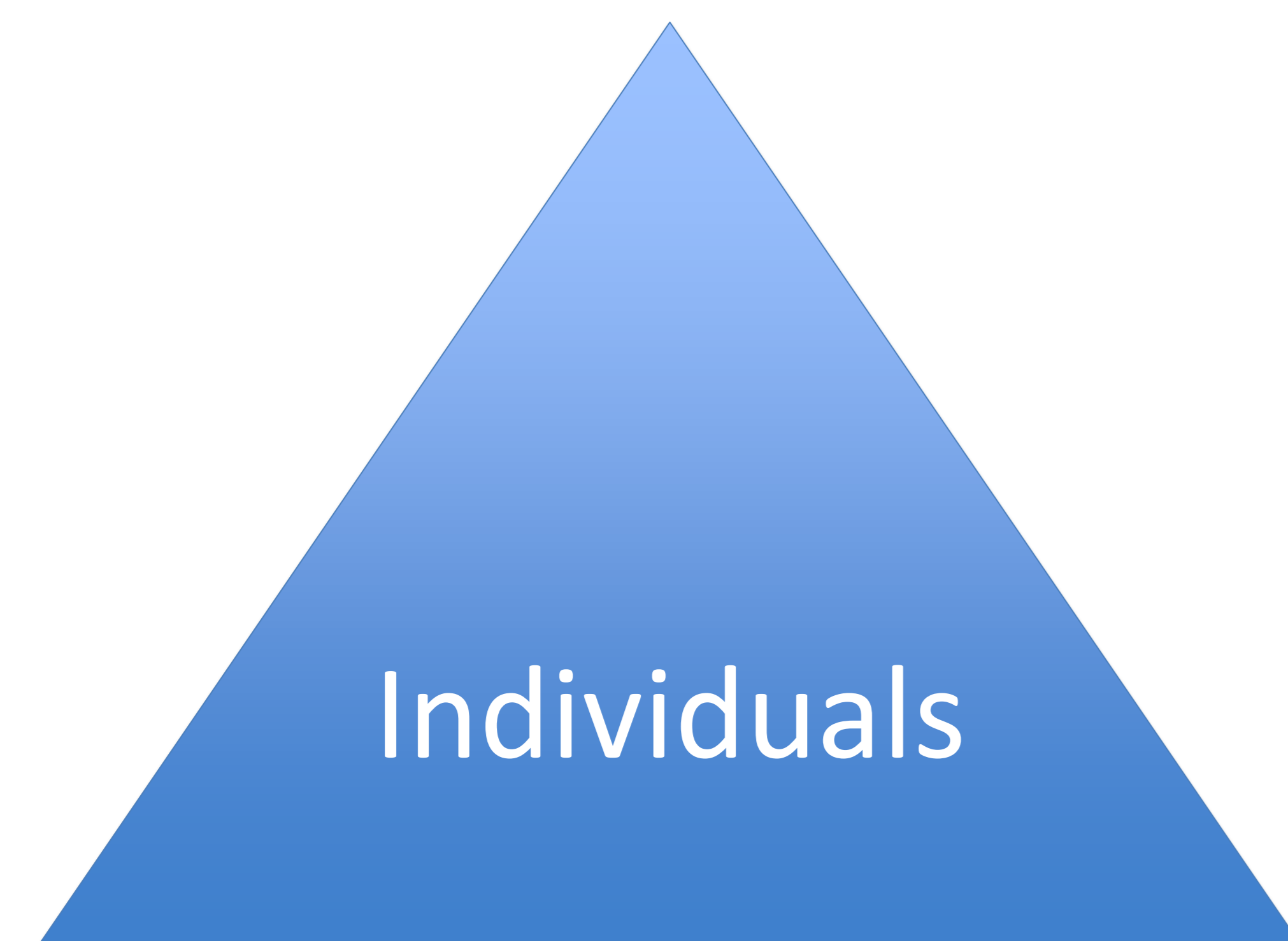
- ✓ Submit supplement requests of any size
- ✓ No appointment necessary—talk with an Allstate auto representative on your time
- ✓ Can help reduce your cycle time and increase production
- ✓ Free to download and use\*
- ✓ Improved customer experience



- 1 Download the app
- 2 Enter your contact information and the Allstate claim number
- 3 Start video call
- 4 That's it—Allstate will walk you through the process

# All of our efforts build upon many layers of change and learning from inside and outside of the company.

- Research & Development
- Design Thinking
- Lean Startup Approaches
- Agile Development
- Continuous Improvement



# PRINCIPLES FOR SUCCESS

Seek & share  
context

Remove  
functional  
blindness

Relentlessly  
hurdle all barriers  
- tech and culture

Understand  
the  
possibilities

Quest for  
excellence

*Be Excellent Engaged Engineers Who Build, Improve, Support Awesome Software  
For Our Business and Customers!*

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