The Allstate Corporation (NYSE: ALL) is the nation’s largest publicly held insurer for personal lines, including auto and home policies. We protect about 16 million households from life’s uncertainties, living up to our famous pledge: “You’re in Good Hands with Allstate®.”

As the Good Hands®, we make decisions, define our values and shape our culture around being a force for good in our communities. We care about our customers. We care about the way we do business. We care about the communities we serve. We care about our place in society. As of year-end 2016, we directly employed about 43,500 people. Including agency owners and their staffs, Allstate is 77,000 strong.

Bringing good to life isn’t new to us. It’s part of who we are and the legacy we’ve been building for more than 80 years. Allstate leaders, employees and agency owners are passionate about leading positive change in this country.

Serving as a consumer advocate – and an advocate for the American economy – is an integral part of Allstate’s heritage. In the 1930s, Allstate was one of the first companies to create a sophisticated rate classification system, giving better rates to safe drivers. In the 1960s, we helped pass historic legislation to save lives by making seat belt use mandatory. In the 1970s and 1980s, we advocated for the safety benefits of air bags. We continue to take a public stand on issues that are important to consumers, from catastrophe preparedness to teen safe driving.

Allstate was founded in 1931 as part of Sears, Roebuck & Co. In 1993, we became a publicly traded company and in 1995, we became an independent public company after Sears divested its remaining shares to Sears stockholders.

Our differentiated customer-focused strategy: Allstate serves consumers based on their preferences for brands and service. Each of our three underwritten brands provides a unique value proposition:

- **Brand-Neutral**
  Encompass products are sold through independent agencies that serve brand-neutral customers who prefer personal service and support from an independent agent. About 2,400 independent agencies distribute Encompass brand products.

- **Self-Directed**
  Answer Financial, a personal lines insurance agency, serves self-directed, brand-neutral customers who want a choice between insurance carriers. It offers comparison quotes for auto and homeowners insurance from about 25 insurance companies.

- **Brand-Sensitive**
  Allstate brand products (auto, home and life) are sold primarily through Allstate exclusive agencies, and serve brand-sensitive customers who prefer local personal advice and service.

  Esurance brand products are sold directly to self-directed, brand-sensitive consumers online and through call centers.

In 2016, Allstate launched Arity, a predictive analytics company, and announced the acquisition of consumer product protection company SquareTrade, in a transaction completed in January, 2017.

People are most familiar with our namesake Allstate brand, offered by 12,200 exclusive Allstate agencies and financial representatives in the United States and Canada as of year-end 2016. Each agency is a small business in a local community, striving to become trusted advisors to Allstate customers. We are working to change the way consumers think about insurance, provide total household solutions and deliver a best-in-class customer experience. Agency owners and financial specialists assess risks to help our customers avoid unexpected losses and to recover when losses occur.
Other personal lines sold under the Allstate brand include renters, condominium, landlord, boat, umbrella and manufactured-home insurance policies. Allstate’s commercial lines include insurance products for small business owners. Other business lines include Allstate Roadside Services, whose offerings include Good Hands Rescue™ and Allstate Dealer Services, which provides service contracts and other products sold in conjunction with auto lending and vehicle sales transactions. The Allstate Financial business segment sells traditional, interest-sensitive and variable life insurance as well as voluntary accident and health insurance products.

In addition, Allstate Benefits is an industry leader in voluntary benefits – insurance for accidents and catastrophic illnesses that employees may choose to purchase through their companies at rates that are lower than they could get on their own. Allstate also sells non-proprietary retirement and investment products, including mutual funds, fixed and variable annuities, disability insurance and long-term care insurance.

Allstate is on the leading edge of product and service innovation, making it easy for people to do business with us anytime, anywhere. We’re introducing technologies to strengthen consumer interactions, simplify processes, reduce costs and bolster our responsiveness to customers.

**Our financial strength:** The Allstate Corporation and its major subsidiaries are well capitalized. Through sound financial stewardship, Allstate generates investment results that create shareholder value and improve the company’s competitive position. We proactively manage shareholder capital, invest in growth and provide good cash returns.

Allstate’s investment portfolio was $81.8 billion at December 31, 2016.

- 70.7% of the consolidated portfolio was in fixed income securities; 6.9% in equities; 5.5% in mortgage loans; 7.1% in “limited partnership interests” including private equity/debt funds, real estate funds and other funds; 5.3% in short-term investments and 4.5% in “other” investments.

- We directly invest in our communities through municipal bonds ($7.3 billion at year-end 2016), direct investments, and socially responsible investments such as low-income housing tax credit funds.

**Allstate in the community:**

In **2016**, The Allstate Foundation, Allstate, its employees and agency owners gave **$42 million** to support local communities.

Allstate employees and agency owners donated **230,000 hours** of service across the country. We’ve helped our customers and communities prepare for disasters and other perils.

Since **2005**, The Allstate Foundation has helped more than **1 million-plus** domestic violence survivors to take steps toward a life free from physical and financial abuse.

We’re helping to **inspire** the next generation of **leaders** to rise up and serve causes greater than themselves.

For more information, see [www.allstate.com/social-responsibility](http://www.allstate.com/social-responsibility).

**Our values:** At Allstate, we strive to do right by all our stakeholders. We emphasize honesty, caring, integrity, inclusive diversity, engagement, accountability and superior performance as the foundation of our work life.