



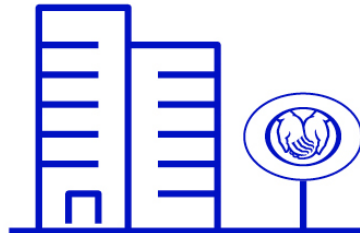
**Allstate**<sup>®</sup>  
Northern Ireland

**Peter Barber, Director Process  
Optimization and Automation**

# Allstate Corporation at a glance



Assets of:  
**\$105  
Billion**



The Allstate Corporation is the  
**largest publicly held personal lines  
insurer** in America.

**Global turnover**

**\$3.2 Billion**



**82.3 million**

policies in force



**43,500 employees**

INSURE

**1 out of  
every 8**

Autos and Homes in the US

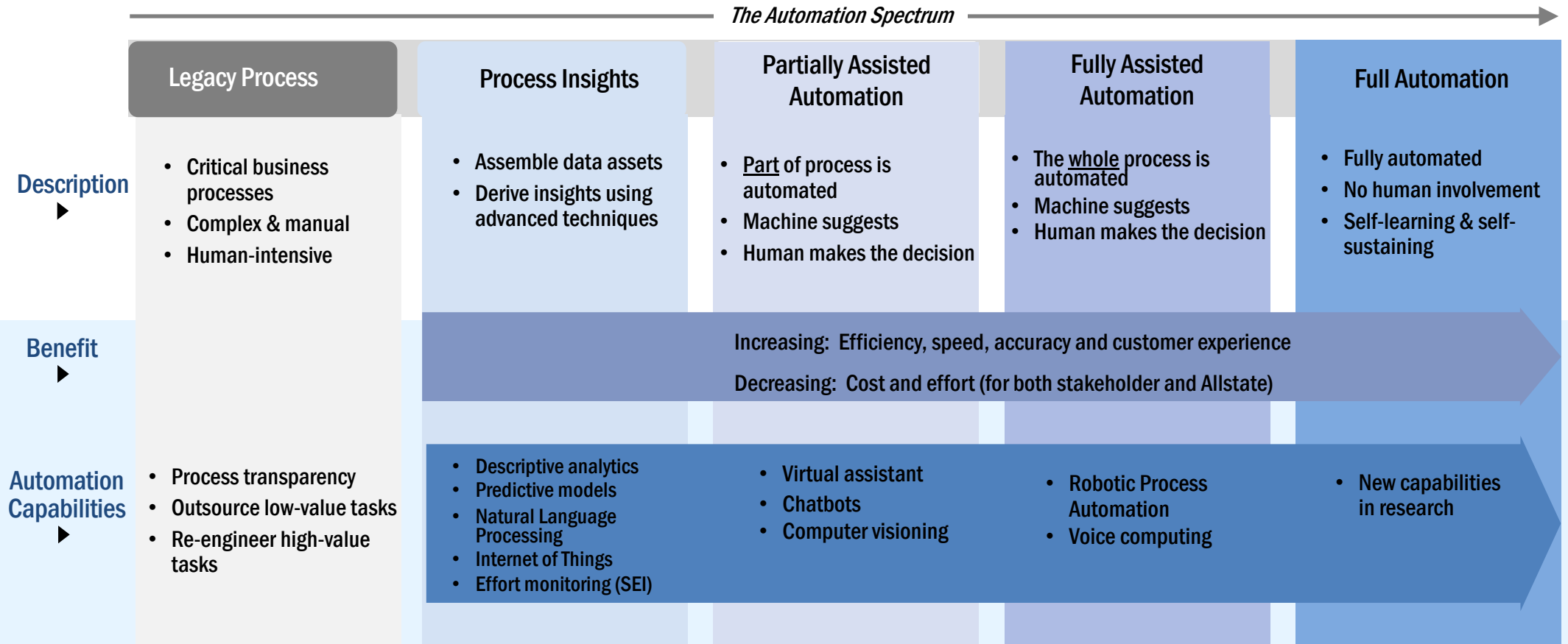


Allstate provides insurance  
products to approximately



**16 million households**

# Automation Spectrum

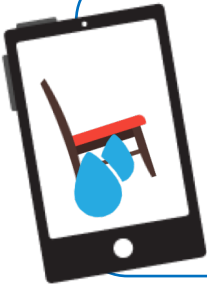


*Each stage of the spectrum yields tangible benefit. The stages are not sequential. The end and target state might not be full automation in all cases.*



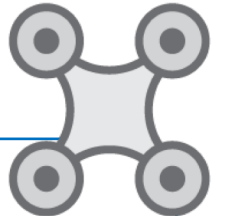
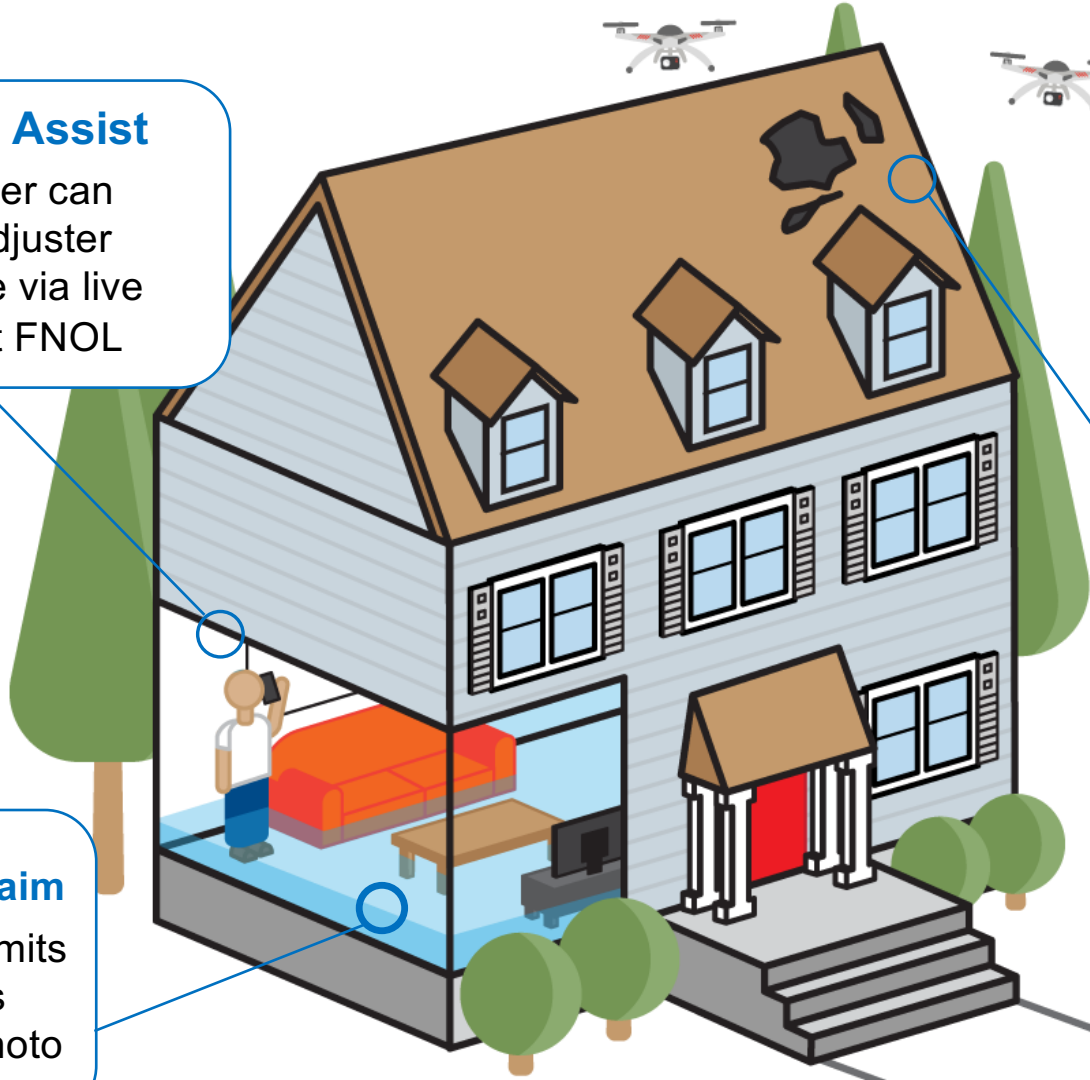
### Virtual Assist

Customer can show adjuster damage via live video at FNOL



### QuickFoto Claim

Customer submits minor contents damage via photo



### Aerial Imagery

Drones are dispatched reducing cycle time



**QuickFoto Claim**

Customer submits photos at their convenience

**Drivable vehicle**



**Total Loss Model**

Determines total loss without delay

**Total loss**



**Virtual Assist**

Allows for an instant approval decision

**Supplement**

# Digital transformation requires organizational redesign and dedicated resources

- Digital Operating Centers are centrally led operations designed to support our new, real-time, digital services
- Auto estimates from photos for drivable cars is the initial use case and requires staff by claims professionals
- Auto total loss and live video supplements to be introduced
- Property drones, mitigation and photo / video estimating will start to be utilized

## Digital Operating Center results from QuickFoto Claim<sup>®</sup> (QFC) expansion

**~8,000**  
estimates a  
week

Compared to  
500 per week  
a year ago





**90%** of  
customers

Elect to take  
photos on  
their own

**13 hour**  
cycle time

Compared to  
5-7 days with  
our traditional  
processes

## A new standard for “fast and easy” service

<b>5-7 days</b> with traditional processes	 <b>Auto Inspections</b>	<b>12 hours</b> using QuickFoto Claim
<b>2-3 days</b> for an adjuster to physically re-inspect	 <b>Supplements</b>	<b>45 minutes</b> for an approval decision via Virtual Assist
<b>Multiple days</b> to inspect and identify a total loss	 <b>Total Loss</b>	<b>Same day</b> total loss identification using data, analytics and live video
<b>6-8 days</b> for an adjuster to inspect the damage	 <b>Property Mitigation</b>	<b>3 days</b> to complete an inspection via Virtual Assist