
Financial capital

Financial strength enables enhanced well-being for stakeholders. Allstate produces excellent returns and proactively manages shareholders' capital — while integrating social good into the business.

Our approach

Allstate creates shareholder value by increasing customer satisfaction, growing its business and generating attractive returns on capital. This approach ensures we have long-term profitability and a diversified business platform.

Progress

Allstate delivered excellent results in 2019 and achieved all five Operating Priorities: to better serve customers, grow our customer base, achieve target returns on capital, proactively manage our investments and build long-term growth platforms. We initiated a Transformative Growth Plan to increase market share in personal property-liability businesses and provide customers with a circle of protection beyond auto and homeowners insurance.

EXCELLENT RESULTS

Revenues reached \$44.7 billion, and net income totaled \$4.7 billion due to strong operating results. Adjusted net income* was \$3.5 billion for the year, substantially higher than the previous year, reflecting excellent underlying property-liability profitability and lower catastrophe losses.

ACHIEVING OPERATING PRIORITIES

The Net Promoter Score, which measures how likely customers are to recommend us, increased 3.1 points for the enterprise, with improvements in most businesses.

ACCELERATING THE TRANSFORMATIVE GROWTH PLAN

Allstate's Transformative Growth Plan will expand customer access, improve customer value and increase investments in marketing and technology.

What's next?

Guided by Our Shared Purpose, we will better serve customers in a changing world. We are improving our position in personal property-liability while expanding protection businesses to improve the lives of our customers.

*For definition of this term, please see the definitions of non-GAAP measures on pages 88–91 of our 2020 Proxy Statement.