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ALLSTATE CORPORATION SWOT & PESTLE ANALYSIS

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Company Name : Allstate Corporation

Company Sector : Diversified Insurance

Operating Geography : United States, Canada, North America

About the Company : Allstate Corporation was established on April 17, 1931. The business is conducted mainly through segments like Allstart e-insurance company, Allstate Life Insurance Company, and other subsidiaries. The company is mainly involved in the property, casualty insurance business, sale of life and accident and health insurance products in the United States and Canada. It is headquartered in Northbrook, Illinois, US. Allstate transformed into a publicly traded company in 1993, and features on the New York Stock Exchange (ALL).

Allstate product portfolio has the following segments:

- Allstate Protection Segment which covers private passenger auto, homeowners, other personal lines and small commercial insurance products service
- Businesses Segment which includes SquareTrade, Allstate Roadside Services, and Allstate Dealer Services
- Benefits Segment that covers voluntary benefits products, including life, accident, critical illness, short-term disability and other health products
- Allstate Life Segment that sees to traditional, interest-sensitive and life insurance products
- Allstate Annuities that consists of deferred fixed annuities and immediate fixed annuities
- Other Segments that cover Discontinued Lines and Coverage, Corporate and Other Segment

Allstate Corporation's strategic vision statement reads "Deliver substantially more value than the competition by reinventing protection and retirement to improve customers' lives". The Allstate Corporation's USP or unique selling point lies in its being the largest publicly held personal lines property and casualty insurer in America, serving more than 16 million households nationwide

Revenue :

USD 37,073 million – FY 31st December, 2020 (y-o-y growth 2.8%)

USD 36,076 million – FY 31st December, 2019

SWOT Analysis :

The SWOT Analysis for Allstate Corporation is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> 1.Diversified Product Portfolio 2.High Penetration in the USA and Canada 3.Strong Financial Position 4.Sophisticated Pricing and Underwriting practices 5.Trusted Advisor to Customers 	<ol style="list-style-type: none"> 1.Dependence on Allstate Protection Segment 2.Concentrated in North America 3.Exit from life insurance business
Opportunities	Threats
<ol style="list-style-type: none"> 1.New Products and Service Development 2.Use of Data Analytics 3.Improving Operational Processes Using Technology 	<ol style="list-style-type: none"> 1.Changing climate and weather conditions 2.Diminished Market access 3.Vulnerable to Cyber Security Threats

PESTLE Analysis :

The PESTLE Analysis for Allstate Corporation is given below:

<p style="text-align: center;">Political</p> <ol style="list-style-type: none"> 1. Protectionist Policies of Trump administration 2. Global scrutiny on fossil fuel insurance 	<p style="text-align: center;">Economical</p> <ol style="list-style-type: none"> 1. Escalation in Reinsurance Rates
<p style="text-align: center;">Social</p> <ol style="list-style-type: none"> 1. Underserved Market Segment 2. Working Closely With Single Parents 	<p style="text-align: center;">Technological</p> <ol style="list-style-type: none"> 1. Use of Artificial Intelligence 2. Rise Internet-of-Things & Data Analytics 3. Cyber security and Consumer Data privacy
<p style="text-align: center;">Legal</p> <ol style="list-style-type: none"> 1. Impact of Tax Cuts and Jobs Act, 2017 2. Principle Based Reserving Execution 3. Anti-trust legislation to prevent monopolies 	<p style="text-align: center;">Environmental</p> <ol style="list-style-type: none"> 1. Rise of Catastrophic Loss

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