



Independent agents,

Allstate and Encompass have helped customers rebuild their lives after catastrophes for 89 years, but nothing has been like the coronavirus pandemic. That said, our learnings still apply: act quickly and put people first. As a result, today we are taking actions to show customers what it means to be in “Good Hands.”

This crisis is pervasive. Given an unprecedented decline in driving, customers will receive a Shelter-in-Place Payback of more than \$600 million over the next two months. This is fair because less driving means fewer accidents. We are also providing free identity protection for the rest of the year to all U.S residents who sign up, since our lives have become more digital.

#### **Shelter-in-Place Payback**

Allstate, Esurance and Encompass personal auto insurance customers will receive a Shelter-in-Place Payback. Most customers will receive 15% of their monthly premium in April and May, totaling more than \$600 million. Customers will receive the money back through a credit to their bank account, credit card or Allstate account. The fastest way for Allstate customers to receive this payback is to utilize the Allstate Mobile app. We are working with state insurance regulators to move forward expeditiously. We will not reduce your compensation on these policies, as we are not treating this as a reduction in premium.

#### **Free Identity Protection**

Shelter-in-place orders require us to work, take classes and visit friends virtually, which increases our exposure to cybercrime. To help people, Allstate is making the Allstate Identity Protection product free for the rest of the year with no opt-out requirement. Allstate Identity Protection helps protect people from identity theft and financial fraud and provides more control over information shared digitally. U.S. residents can get the free identity protection product through Dec. 31, 2020, regardless of whether they are already Allstate or Encompass customers, by signing up in April or May.

As you know, we have already taken other actions such as letting customers postpone their payments without penalty and expanding coverage if they use their cars to do delivery work.

Please visit [Encompass Express](#) or [My Allstate Connection](#) for FAQs.

Together, we are a force for good, serving our customers in this time of need.

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