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EXHIBIT
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WELCOME/CONTEXT

Wensley

Thanks for joining today. In 2020, we experienced a most unique year…where we collectively overcame some of the most difficult challenges we've faced organizationally and in society.

- State Farm faced a historical catastrophe season with Severe Weather Outbreaks in the spring, a series of back-to-back Midwestern wind and tropical events, record-breaking wildfires, and a distribution of claims across more states at the same time than we've previously faced.
- Internal and external resources available for field claim handling needs significantly contracted due to the risk of COVID as the pandemic spread across the world.

Our non-weather related claims also increased over prior years, partially related to an increase in claims for business interruption related to the pandemic, some related to riots and civil unrest, and an increase in customers spending more time in the home.

Our 2020 Fire Claims quality plans also triggered an unanticipated response where fulfilling Our Commitment to Our Policyholder disrupted expectations of our agents. We spent more time together in 2020 identifying root cause of agent complaints which revealed to be related to 1) improved ability for claim handlers to distinguish between covered losses, and 2) a perceived erosion in empathy and professionalism of claim handlers. Sometimes, the two were intertwined. And this created a distrust of agents in our claim handling. We need to build the foundation of a positive working relationship for all our success.

<Pivot to John>

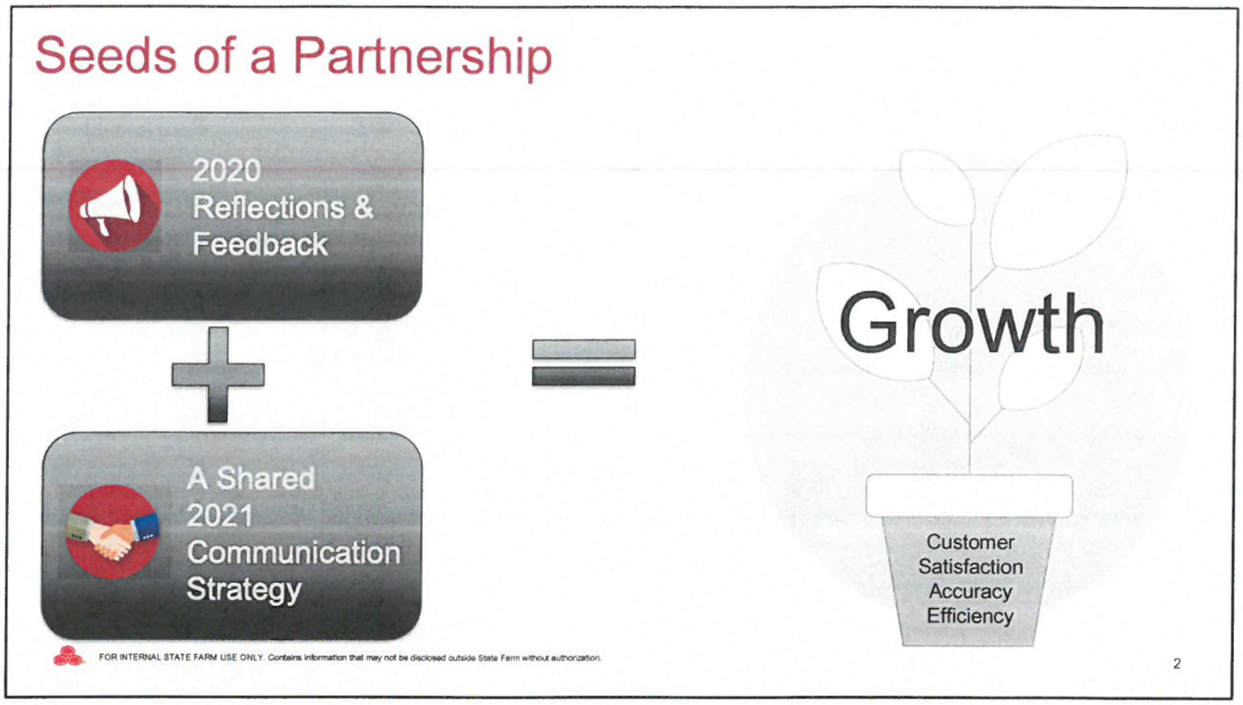
John

To ensure we start 2021 in alignment with enterprise priorities, understanding tactics we deployed in 2020 and are pulling through in 2021, we want to move forward with greater collaboration and proactive communication in 2021. We want to grow together by taking what we learned in 2020, and using it as a catalyst in 2021.

We each have leaders who are new to their roles and some who have been leading for many years. Partnering our leadership teams together will drive greater awareness and understanding, and building mutual trust and relationships to drive improved outcomes.

In order to grow State Farm, our products have to be priced competitively. As our claim teams focus on improving our overall accuracy of payment, we have quality tactics that have improved our ability to investigate, identify damage related to a covered loss, explain what damage that is and is not covered to our customers, and Pay What we Owe to fulfill Our Commitment to Our Policyholders. Yet we must do this timely, professionally and in a way that provides a positive customer experience.

We asked Kathy Ress on behalf of all our Fire Claims Executives to enhance our approach in working together so we grow together.



Outcomes

Kathy

Thank the VPAs for their candor and partnership in 2020, and helping drive conversations between our Claim Managers and Sales Leaders to align in the most challenging times. These conversations enabled actions to have a market area perspective, yet also was a healthy exchange where we learned from each other. As we thought about the how to we improve, we realized it was critical we approach this opportunity as one team, to be aligned and proactive. My outreach to several of our Market Area VPA peers for Sales Leader partnership was met with absolute enthusiasm.

Today, representatives of the working group of claims leaders and Sales Leaders will kick off our year and our monthly approach to communications. They will have an ask of VPAs and Sales Leaders to engage throughout the year and drive proactive partnerships where transparency will drive greater results. The overall strategy ensures we improve the customer experience, drive high quality conversations between claims and agency, and accelerate transformation in expectations that aligns with our Enterprise priorities, including how our claims model and our claim handling is adjusting to our priorities.

In future collaborative sessions, we'll go into detail with VPAs and Sales Leaders with specific tactics against issues that arose last year as we will face the reality of leading in 2021 coming off an incredibly unique year. Today is a start of our new journey where monthly building blocks will support service to our customers through enhanced virtual and vendor claim handling approaches, reducing the tension points between agents and claims, and be sure our expectations of each other and with our agents are in alignment.

P&C Claims Strategy Map

Create a culture of Operational Excellence.

People: Create a performance and process-driven organization, Processes: Build scale and modernize processes, Technology: Accelerate technology delivery

Vision	Be the industry leader at helping people recover from the unexpected.						
Mission	Uphold Our Commitment to Our Policyholders.						
Strategic Objective	Be the leader in claim handling accuracy while delivering a differentiated customer experience and competitive cost structure through our insights driven transformation.						
Priorities	Develop our people to have expertise in current role and agility to meet future enterprise needs	Establish a competitive advantage by delivering a Re[3]markable® claim experience		Drive improvement in claim handling accuracy and operational expense			Become the industry leader in the accelerated delivery of claim handling technology
Goals	Increase Employee Engagement	Improve Customer Satisfaction	Increase Speed of Service	Reduce Claim Operating Expenses	Improve Claim Handling Accuracy*	Optimize Vendor Performance	Reduce Customer Effort

KATHY

- ***Click One***
- Our 2021 Claims Strategy Map is the guidepost to our <u>vision</u> of **"Being the industry leader at helping people recover from the unexpected"** and our <u>mission</u> of **"Upholding our Commitment to our Policyholders"**.

- ***Click Two***
- Our Strategic Objectives drill down to reveal we are focused on our accuracy while at the same time we are providing a differentiated customer experience AND a continue to work on being price-competitive through our transformation efforts.

- ***Click Three***
- The rest of the map is bucketed into smaller, more tactical priorities and goals that reinforce that the work we align to supports our objectives under our pillars of Customer, Employee, Accuracy and Efficiency, and Technology.

I'll now turn over to the team:

- Wed & Fri Ami Kuhlman, a sales leader in the South Central Market Area

Fri Beatrice Lee, a Fire claims manager for Fire In Office teams

- Wed Juan Parilo, a Fire claims manager for our Fire Proximity Weather & Catastrophe team

They represent several Sales Leaders and other Fire and AWC claims leaders on the workgroup.

2021 Objectives

Business Objectives
- Alignment
- Transparency
- Agent Impact

Communication Objectives
- Proactive
- Collaborative
- Inclusive

BEA/JUAN

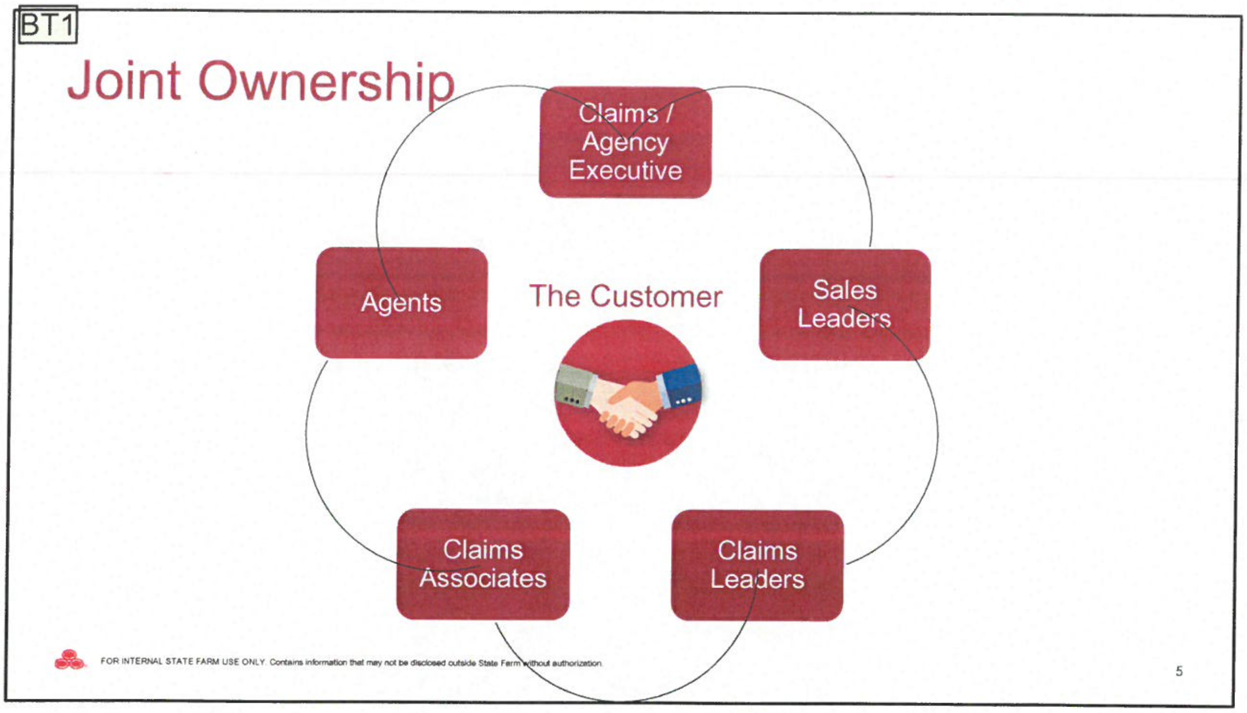
Business Objectives

- Create understanding of the **alignment** between Fire/AWC Claims priorities and Enterprise priorities, and how each assist in growing State Farm.
- Provide insights and **transparency** into our Fire/AWC Claims progress in the areas of service, quality and efficiency.
- Anticipate the **impact to the agent** and their role in supporting our Enterprise priorities.

Communication Objectives

- Build **proactive** communication approaches that educate Market Area leaders and agents on claim handling processes and philosophy
- Promote transparency, **collaboration** and unity in identifying service gaps and communicating solutions
- Develop **inclusive** communication paths so the appropriate

market area and Fire/AWC Claims leaders can better anticipate incoming agent and customer questions



AMI

Every level of Claims and Market Area employee and agents – **all of us** - are accountable for providing a Remarkable customer experience. For this reason, everyone will have certain tactics that will assist with execution of the plan. It is a mindset that needs to begin with setting expectations at the executive level.

How will this happen? Through a joint marketing partnership approach in our two areas

Claims and Market Area executives will:

- Focus on building stronger relationships with executive peer group
- Set leadership expectations to have more proactive and consistent check-ins with their peers to collectively execute upon Enterprise goals and Fire Claims strategies.

Our Claims leaders will focus on:
Alignment
Collaboration, and
Creating understanding

- *Claims Managers and Section Managers support our shared marketing approach by joining VPA calls on a quarterly basis* and holding weather preparedness sessions for relevant updates, demonstrate technology and proactively address potential claims issues. The frequency of calls could increase as need dictates; e.g. weather.
- Claims also supports transparency in sharing reports, service level data between Claims and Agency – important to cascade these to ALL Agency leaders
- Claims associates will also be part of our strategy and conduct regular agent visits or phone calls when appropriate

Slide 1

BT1 Working on reducing bullets
Betsy Taylor; 1/26/2021 1:25:00 PM

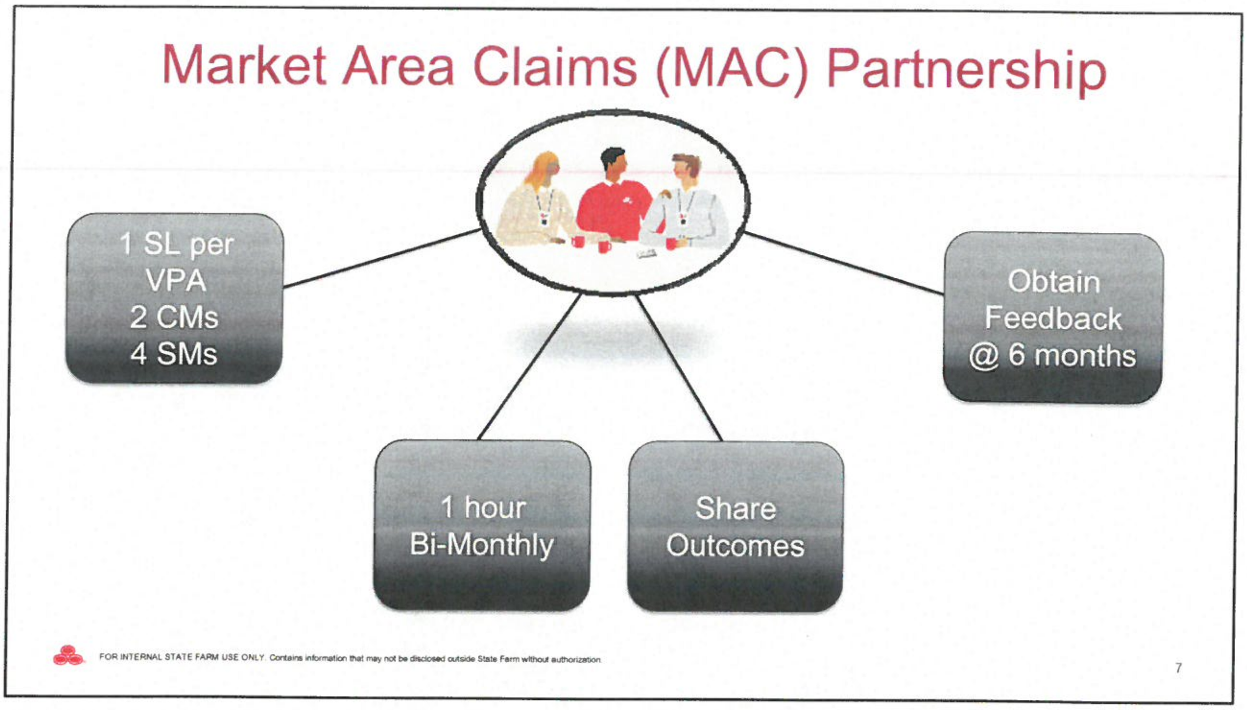
BEA/JUAN

The tactics we are building out meet several high level purposes identified collectively by Fire Claims leaders and Sales Leaders:

- **Education** – We are hearing agents want to learn more…not just on weather preparedness, but also on things like the ADA process, underwriting guidelines, new processes being implemented and existing processes that are important for agents and customers to understand

- **Operational Status communications** – The tactics we share are meant to instill transparency and confidence into the Claims process. We will share reports that identify weather spikes, service levels, status on adoption of new tools like Fire Chat, etc. Please share these with your leadership team to increase understanding.

- **Being There for our Customers (and agents)** - We will be touching base proactively and in different ways to increase understanding of claim decisions, or following up on status with when vendors are used. One example is to have claim handlers reach out via phone versus email when there are service related questions or issues. Many times issues are escalated to mid/upper leaders when they don't need to be. We want to help. Faster to start with the Claim Owner and work collaboratively– not all things need to be escalated. Holding decision makers accountable for turn around times.



AMI

The formation of an Agency/Claims Partnership in each Market Area was suggested by a group of Sales Leaders for the purposes of identifying topics that would be helpful in supporting our Enterprise goals and providing feedback on discuss ways to strengthen the partnership, improve the customer experience and support our Enterprise growth initiative. This is an added tactic we would like to introduce in 2021.

This partnership also addresses trending issues, obtains general Agent/customer feedback, explains new claim model, processes and programs, review mechanisms for elevating concerns, introduce new technology, share areas of focus and provide seasonally specific information.

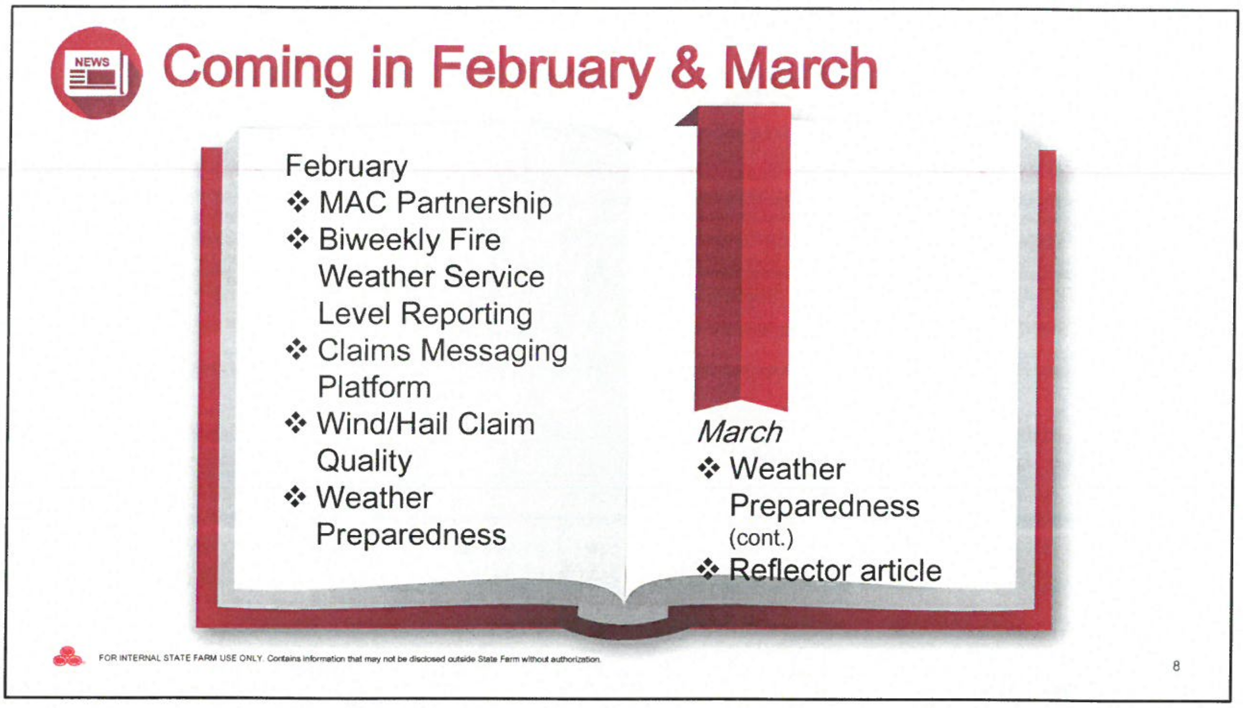
Here's how it works….

Organization and Representation – Each Market Area (6) has their own MAC Partnership made up of a Sales Leader aligned with each VPA of Sales (6-9), a Fire Prox SM (1), a Deployed/AWC SM (1), an H-Stew/Team Managed SM(1), a Deployed/AWC CM (1) and a Fire Prox/In-office CM (1). An Agency lead and a Claims lead will be identified within each Council. This responsibility may be rotated for each meeting. All Councils would have a manageable 11-14 members.

Meeting cadence – 1 hour virtual meetings would occur bi-monthly. Consistent enterprise themes with input from our working group will be mixed with more regionally specific items. Topic solicitation would occur 2 weeks beforehand with an agenda sent 3 days prior to the scheduled meeting. Each Council will leverage One Note for recording meeting minutes and storing/sharing information. Quarterly report outs would occur to the appropriate Agency VPA's and Claims VPO's.

Monitor – Short EUC survey every 6 month to gather feedback and determine if the Council is adding value, identify deficiencies and request recommendations for future improvement.

Meeting Expectations - Sales and Claims Leaders will communicate takeaways including commitments with their peers, agents VPAs and claims workforce VPOs.



BEA/JUAN

- Here's a sample of what tactics we are working on for this month and then we will transition to how you can support the execution

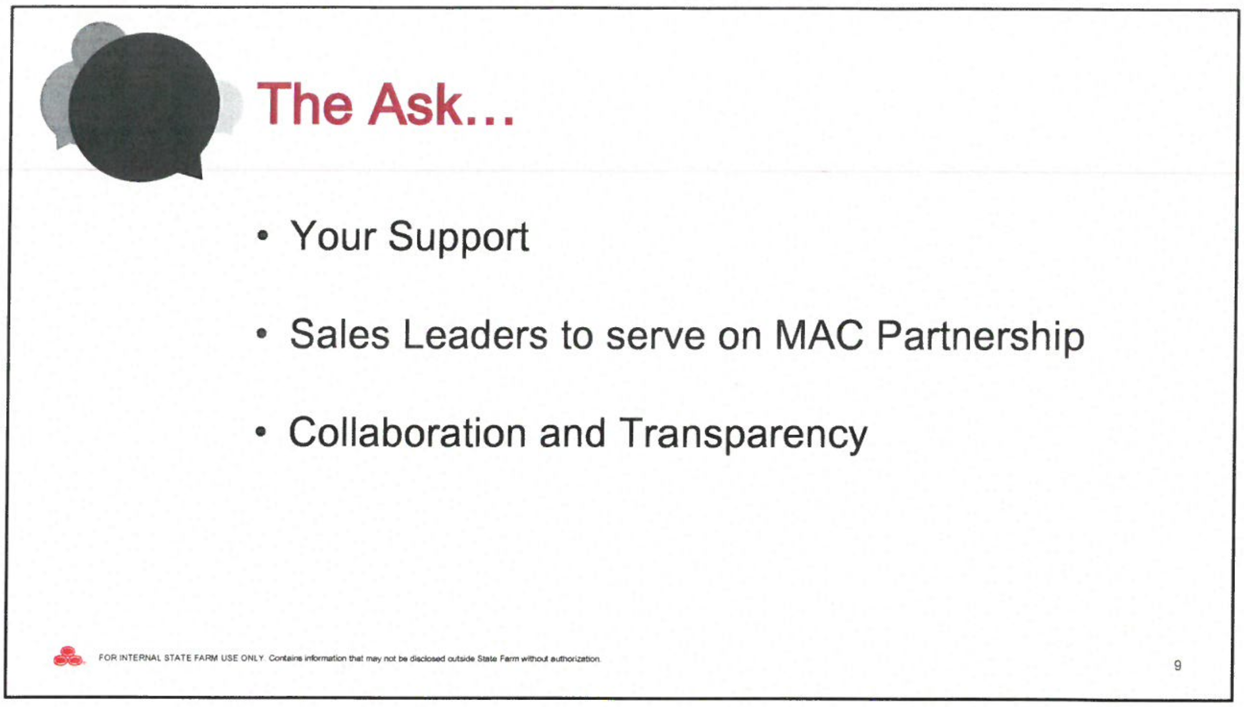
February

- Market Area Claims Partnership kick off meetings will begin (Topic: Virtual First and Vendor solutions; Claims Accuracy)
- We will also continue to be transparent with your leadership team. As we share proactive claims service level status memo, we ask that you share these with your Sales Leaders
- We will also continue to send our bi-monthly Claims Messaging Platform that can also be cascaded to the Sales Leader level
- In February, we'd like to begin a regular cadence of Claims leaders attending VPA/SL huddles
- We will schedule Wind/Hail Claim Quality discussions with

Agency leadership

- And finally we will begin our cadence of Weather Preparedness calls with VPAs, SLs and eventually agents. These calls will begin in our wind/hail prone Market Areas and then continue for the next several months. These are educational opportunities for your leaders and agents – all with the common goal of helping people recover from the unexpected....together, as one State Farm team.

We will continue these preparedness meetings in March, and will also release a Reflector article that highlights several agents who are embracing virtual claim handling and collaborating with the Claims workforce to serve customers.



AMI

Now that you've heard what is planned for February, we'd like to ask you to own this strategy together as #oneteam to grow State Farm. What does this mean for you? (your role as an Agency Exec)

1. **First and foremost, we need <u>Your Support!</u>**
   - **We need every VPA/Sales Leader to understand the expectation of including their assigned Claims liaison in their huddles on at least a quarterly basis. (more frequently during weather events)** Claims leaders will review discussions and outcomes from the market area they support to narrow their focus on topics that will be meaningful to address during the meeting
   - We also need your help in setting expectations that specific claims questions and service recovery issues should be addressed first with the claim owner for faster resolution. Claims leaders set service level objectives for claim owners to meet. If their response is slower than anticipated, claims leaders will become involved

2. Secondly, we'd like assistance in the identification of SLs for the Market Area Claims Partnership members for each Market Area. We have prepared a memo that will be sent to VPAs shortly. We'd appreciate your support in getting this

idea that was originally brought forward through your Sales Leaders to fruition.

3. And lastly, we know this effort takes all of us to serve customers in the way that demonstrates we are united in our desire to live our mission. We do this through meaningful conversations and by offering transparency into how we collectively serve customers. Claims is committed to feeding Agency leadership information that we can use to support increased understanding of the claims process. We ask that you share information (for example Claims bi-weekly service level reports) with Sales Leaders so we can help each other more effectively.

Thanks for your time today. With that, I will turn it back over to Kathy to wrap up.

Questions?

State Farm

Kathy –

Thank you. I know we are better for 2020 and certainly have built stronger ties focused on the same outcomes. We look forward to getting into deeper conversations with our new approach to communication.