

State Farm® is the largest auto and home insurer in the United States and a recognized leader in the insurance and financial services industry. As we've grown through the years, being there for our customers in the times they need us most, we've never lost sight of our responsibilities to the neighbors who live and work in the communities we call home across North America.

We have a long history of promoting auto safety, and our Celebrate My Drive® program, sharing our proactive message of auto safety with teens, grew even stronger this year. The program is instrumental in sharing positive messages with new, young drivers to help them prevent crashes, reduce injuries and save lives.

We also provide tools and resources to help encourage auto safety and responsibility. Drive Safe and Save™, the State Farm usage-based auto insurance program, empowers drivers to personalize their auto premiums based on how much and, in some cases, how safely they drive. It enables State Farm to better match price to risk and offer competitive pricing to current and potential customers. Our State Farm Driver Feedback™ mobile app helps drivers of all ages improve in the areas of hard acceleration, hard deceleration, and hard swerves — three of the riskiest driving behaviors. The State Farm Steer Clear® app helps drivers reinforce positive driving behavior and avoid the hazards of the road.

Our commitment to safety goes beyond the highways of North America. Each year, billions of dollars' worth of property and hundreds of lives are lost as a result of arson fires. As the nation's largest property and casualty insurance company, State Farm has been the corporate sponsor for the arson dog training program since 1993. Through this program, State Farm has provided funding for the acquisition and training of more than 300 arson dog teams throughout the United States and Canada.

We work with many organizations to help promote stronger, safer homes, including the Insurance Institute for Home Safety, Home Fire Sprinkler Coalition, Federal Alliance for Safe Homes and International Code Council. Our own commitment to sustainability is evidenced by the efficiency of our buildings, which in 2013 reached a composite ENERGY STAR® score of 87. We also conducted our third Green Neighbor Challenge, inviting employees to create a project to benefit the environment and their community.

State Farm is also involved in workforce readiness and educational initiatives that encourage students to not just stay in school, but also to reach their greatest potential. We support the Common Core State Standards as a way to promote high, competitive academic standards between states while, at the same time, helping to level the playing field for students. For our children to be ready to succeed, they must be prepared as rigorously as the children they will be competing with across the country — or the world. It's also why we team with organizations like America's Promise Alliance and the James B. Hunt Jr. Institute for Educational Leadership and Policy.

State Farm has helped people manage the risks of everyday life, recover from the unexpected and realize their dreams for nearly 92 years. Our commitment to be there for our customers — and the communities in which they live and work — is as strong today as ever before.



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Edward B. Rust Jr.
Chairman and CEO