2026-2027 Competitive Events Guidelines

Accounting Case Competition

Accounting Case Competition challenges members to analyze a comprehensive case that involves key areas of accounting, such as financial, managerial, intermediate, tax accounting, auditing & internal controls, ethics & professional standards. Members evaluate the case and present their findings and recommendations to a panel of judges, demonstrating technical knowledge, critical thinking, and professional communication.

Educational Alignments

Event Overview	
Division	Collegiate
Event Type	Team of 1, 2, 3, or 4 members
Event Category	Case Competition
Event Elements	Presentation with a Topic

Event Information:

National Leadership Conference:

Timing Structure:

- **Equipment Set-Up:** 3 minutes
    - *No interaction allowed with judges during this time.*
- **Presentation:** 10 minutes
    - *A one-minute warning will be provided*
- **Question & Answer (Q&A):** 5 minutes

Important: *Time allocations are exclusive. The presentation must begin immediately after the 3-minute set-up time concludes. Time may not be shifted between segments. Competitors will not interact with judges during the set-up period.*

Important Notes:

- **Internet Access:** Not provided
- **Event Schedule Notes**:
    - Some events may begin before the Opening Session.
    - All schedules are posted in local time for the NLC host city.
    - Schedule changes are not permitted.

State Leadership Conference:

This event will not be offered at the State Leadership Conference. Any event not offered at SLC will be considered an “open event,” and members will be allowed to register to compete at the National Leadership Conference on a first come, first served basis, using the Colorado FBLA NLC Intent Form. Check the SLC Call to Conference for more information.

***** Event specifics are continued below. Review the document in its entirety.**

2026-2027 Accounting Case Competition

The case competition and rating sheet can be found starting on page 5. ***The business entity should not be contacted for additional information.*** *This case competition for educational purposes only, offering a real-world scenario to help FBLA Collegiate members develop critical skills. This year’s case competition was created in partnership with CaseBasix.*

Classrooms to Corporate boardrooms: CaseBasix fast-tracks student potential into real-world success.

National Leadership Conference

Required Competition Items

Items Competitor Must Provide	Items FBLA Provides
• Technology and presentation items • Photo identification • Conference-provided nametag • Attire that meets the FBLA Dress Code	• Table

Competitor Eligibility Requirements

To participate in FBLA competitive events at the National Leadership Conference (NLC), the following criteria must be met:

- **Membership Deadline**: FBLA national membership dues must be paid to the specific division by 11:59 p.m. Eastern Time on March 1 of the current school year.
- **Conference Registration**: Members must be officially registered for the NLC and must pay the national conference registration fee to participate.
- **Official Hotel Requirement**: To be eligible to compete, competitors must stay within the official FBLA housing block.
- **State Entry Limits**: Each state may submit up to four entries per event.
- **Event Participation Limits**: Each member may participate in:
  - Two individual or team events, and
  - One chapter event (e.g., *Community Service Project* or *State of Chapter Presentation*).
- **Competitor Responsibility**: Only registered competitors are permitted to plan, research, prepare, and set up their presentations. Advisers and others may not assist.
- **Participation Requirement**: To be eligible for an award, each competitor must complete all components of the event at the National Leadership Conference.
- **Identification at Check-in**: Competitors must present valid photo identification (physical or digital) that matches the name on their conference name badge. Acceptable forms include a driver’s license, passport, state-issued ID, or school ID.
- **Late Arrivals**: Competitors will be allowed to compete until such time that the results are finalized, or participation would impact the fairness and integrity of the event, as determined by Competitive Events staff. If judges have left the competitive event area, it is no longer possible to compete. Five penalty points will be assessed for late arrivals in any competitive event.

Event Administration

This event consists of two phases: a preliminary presentation and a final presentation.

Presentation Details

Venue & Format

- Presentations occur in-person at the National Leadership Conference (NLC).
- Competitors/teams are randomly assigned to presentation sections.
- Presentations will take place in a large, open area with a designated space of approximately 10' x 10', which includes a table and chairs for the judges.
- The preliminary round is closed to conference attendees and audience.

Technology Guidelines

- **Internet Access:** Not provided
- Presentations must be delivered using one or two personal devices (laptop, tablet, mobile phone, or monitor approximately laptop-sized).
- If using two devices, one must face the judges and the other must face the presenters.
- Projectors and projector screens are not permitted, and competitors may not bring their own.
- Wireless slide advancers (e.g., presentation clickers or mice) are allowed.
- External speakers are not allowed; audio must come directly from the presenting device(s).
- Electricity will not be available.

Non-Technology Items

- Visual aids, samples, notes, and other physical materials related to the project may be used.
- Items may be placed on the provided table or on the judges table, if space allows.
- No items may be left with the judges following the presentation.

Restricted Items

- Animals, except for authorized service animals.
- Food, which may be used for display only and may not be consumed by judges.
- Links and QR codes, which may be shown but may not be scanned or clicked by judges at any time.

Research

- Information must be supported by credible, well-documented sources.
- Any use of copyrighted material, images, logos, or trademarks must be properly documented.

Team Expectations

- In team presentations, all members must actively participate in the delivery of the presentation.

Advancement to Finals

- The top-scoring competitors or teams from each preliminary section will advance to the final round in equal numbers.
- The number of competitors or teams advancing to the final round depends on the number of preliminary sections:
  - 2 sections: Top 6 from each section advance
  - 3 sections: Top 4 from each section advance
  - 4 sections: Top 3 from each section advance
  - 5 sections: Top 3 from each section advance
  - More than 5 sections: Top 2 from each section advance

Scoring

- Preliminary round scores are used to determine which competitors or teams advance to the final round from each section.
- Final round scores determine the final rankings and top award winners.
- Judges are responsible for breaking all ties in both preliminary and final rounds.
- All judging decisions are final**.** Results announced at the National Leadership Conference are considered official and will not be changed after the conclusion of the National Leadership Conference.

Penalty Points

- Competitors may be disqualified if they violate the Code of Conduct or the Honor Code.

- Five points are deducted if competitors do not follow the Dress Code or are late to their assigned presentation time.

Recognition

- A maximum of 10 entries (individuals or teams) may be recognized per event.

Americans with Disabilities Act (ADA)

- FBLA complies with the Americans with Disabilities Act (ADA) by providing reasonable accommodations for competitors. Accommodation requests must be submitted through the conference registration system by the official registration deadline. All requests will be reviewed, and additional documentation may be required to determine eligibility and appropriate support.

Recording of Presentations

- Unauthorized audio or video recording is strictly prohibited in all competitive events.
- FBLA reserves the right to record presentations for educational, training, or archival purposes. Competitors should be aware that their presentations may be recorded by FBLA-authorized personnel.

Important FBLA Documents

- *Competitors should be familiar with the Competitive Events Operations Manual, Honor Code, Code of Conduct, and Dress Code.*

2026-2027 Accounting Case Competition

This case is for educational purposes only, offering a real-world scenario to help FBLA Collegiate members develop critical reasoning and casing skills. These skills can be applied to careers like consulting, corporate accounting, audit, and financial consulting, etc.
The case needs to be solved with independent research using publicly available information and your own business acumen skills. ***The business entity does not need to be contacted for additional information.***

Overview and Background Information

Client: The Allstate Corporation
Project: Evaluating a Major Investment in AI-Powered Claims Automation

Founded in 1931 and headquartered in Northbrook, Illinois, The Allstate Corporation (NYSE: ALL) is one of the largest publicly held personal-lines insurers in the United States, best known for its "You're in good hands" promise and its nationwide network of local agents. In 2024 the company reported roughly $64 billion in total revenue and about $4.6 billion in net income, and it employs on the order of 53,000 people. Allstate has built its reputation on personal, relationship-based protection across auto, home, and other personal insurance lines. In recent years it has pursued its "Transformative Growth" strategy, reengineering its business model, cost structure, and technology to make protection more affordable, simple, and connected. Central to that effort is a growing investment in artificial intelligence, including its Allstate Large Language Intelligent Ecosystem (ALLIE), which the company has begun using to automate claims communications at scale. As larger competitors and direct-to-consumer insurers lean harder into automation to settle claims faster and at lower cost, Allstate's leadership must decide how aggressively to scale AI across its core claims operations without eroding the human, personal-service culture that defines its brand.

To ground the analysis, the snapshot below outlines the workforce, platform economics, financial position, and stakeholder views your team should weigh. Figures are illustrative and should be confirmed against Allstate's public filings.

Claims Organization Snapshot

The initiative would touch Allstate's core claims value chain. An illustrative view of the roughly 15,000 claims-organization roles most affected is below:

- Claims Leadership & Strategy: set claims policy, govern vendors, and oversee complex and catastrophe claims (~600 roles).
- Field & Catastrophe Adjusters: inspect auto and property damage and resolve complex, high-severity claims (~4,900 roles).
- Claims Service Representatives: handle first notice of loss, intake, triage, documentation, and routine settlement, the roles most exposed to automation (~6,000 roles).
- Customer Care & Contact-Center Staff: manage policyholder communication throughout the life of a claim (~2,500 roles).
- Claims Technology, Data & IT: run the platforms, cybersecurity, and model monitoring behind claims (~1,000 roles).

The ALLIE-Powered Automation Platform

Direct-to-consumer insurers and insurtech competitors have used automation to settle claims faster and at lower cost. The proposed platform, an enterprise expansion of Allstate's ALLIE ecosystem supplied by an established vendor, is projected to:

- Automate roughly 60% of routine claims intake, triage, and documentation.
- Reduce average claim cycle time by about 35%.
- Lower loss-adjustment (claims-handling) expense by about 20%.
- Improve fraud-detection and data-accuracy rates by about 25%.
- Carry ongoing model-operations and maintenance costs of roughly $22 million per year.

Implementation Requirement

Realizing those benefits would require:

- A roughly $180 million upfront investment, financed through debt or equity.
- An estimated nine-month enterprise rollout and training period, reducing claims productivity by about 10% during the transition.
- Redeployment or reduction of a share of routine claims-handling roles over the following two to three years.

Financial Snapshot

Metric	FY 2026	FY 2025	Change
Total revenue	$64.1 billion	$57.1 billion	+12.3%
Net income (loss) to common shareholders	$4.6 billion	$(0.3) billion	Return to profit
Property-Liability combined ratio	94.9%	104.5%	9.6 pts better
Cash and invested assets	~$70 billion	~$66 billion	+6%
Debt-to-equity ratio	~0.4 : 1	~0.5 : 1	Improved

Figures are approximate, reflect Allstate's publicly reported results, and should be confirmed against the company's most recent 10-K filing.

Stakeholder Feedback

Stakeholder Group	Representative Comments
Executive & Claims Leadership	"This is our chance to modernize claims and stay ahead of direct-to-consumer rivals." "Cycle-time and labor savings alone could cover the financing within a few years." "Larger insurers and insurtechs are already scaling AI, we can't fall behind."
Regional Claims Managers	"AI could streamline claims but weaken the personal service our agents promise." "We may hurt adjuster morale before we ever see the efficiency benefits." "Claims are about judgment and empathy, not just data."
Claims Adjusters & Frontline Staff	"If AI handles intake and triage, will our jobs disappear?" "Retraining sounds good, but only if we aren't replaced afterward." "Customers want a human voice after a loss."
Technology, Data & IT	"Cybersecurity and data-integrity protocols must come first." "We'll need major upgrades to support enterprise AI." "Ongoing model monitoring and responsible-AI compliance are essential."

Specific Elements to Address

CEO of The Allstate Corporation has engaged your team as part of its corporate finance and accounting team, supporting the Claims Operations and Treasury functions.

Allstate is weighing a roughly $180 million investment in an enterprise, AI-powered claims-automation platform, an expansion of its ALLIE ecosystem, that could automate a large share of routine claims intake, triage, documentation, and settlement work, cut costs, and speed settlements, while also carrying rollout downtime, financing, and workforce implications.

Leadership has asked your team to determine whether the investment will strengthen Allstate's long-term financial stability and customer relationships or put its culture and reputation for personal, human service at risk, and to recommend whether the company should…

- accept the full investment, or
- delay it pending a limited pilot, or
- reject it to preserve the current high-touch claims model.

Before you begin, take time to understand the sector you will be working in. Click here to explore what the insurance industry entails and to build the context you will need to create a credible, data-driven recommendation.

Additional Note: Your analysis should draw on Allstate's publicly available financial reports, its Transformative Growth strategy and ALLIE AI initiative, and the broader economics of the property-casualty insurance industry. It should also reflect the company's "You're in good hands" heritage of personal service, its focus on affordability and shareholder returns, and its disciplined approach to capital allocation.

Deliverables

Your final presentation should include:

- **Financial Viability & Pro Forma Statement:**
  - Estimate the profit and loss impact of adopting the AI claims-automation platform, including assumptions for cost savings, training downtime, maintenance, and financing.
  - Prepare a pro forma income statement for the next fiscal year.
  - Take reasonable assumptions so the projections are realistic and state them clearly.
- **Financial Ratios & Cash Flow Analysis:**
  - Analyze at least two relevant financial ratios and their implications.
  - Assess the cash-flow impact of the ~$180 million investment and compare debt versus equity financing.
  - Evaluate key non-financial KPIs, including claims quality, customer satisfaction, and employee morale.
- **Strategic and AI Risks:**
  - Assess impacts on employees, customer relationships, personal-service reputation, and brand.
  - Evaluate governance, data integrity, responsible-AI, and ethical considerations.
- **Recommendation:**
  - Recommend one option: Accept, Delay or Reject supported by financial and non-financial analysis.
  - Provide actionable next steps and risk-mitigation measures

Accounting Case Competition Presentation Rating Sheet

Expectation Item	Not Demonstrated	Below Expectations	Meets Expectations	Exceeds Expectations	Points Earned
Content					
Understanding of the Case & Investment Decision	*Does not demonstrate understanding of the investment decision.*	*Shows limited understanding of the financial or strategic issues.*	*Clearly explains the investment decision and key considerations.*	*Demonstrates strong insight into financial, operational, workforce, and customer impacts.*	
	0 points	1-6 points	7-8 points	9-10 points	
Financial Viability Analysis and Pro Forma Statement	*No meaningful financial analysis or pro forma presented.*	*Analysis is incomplete, inaccurate, or weakly supported.*	*Provides realistic financial analysis and a complete pro forma statement.*	*Provides thorough, well-supported analysis with clear assumptions and accurate projections.*	
	0 points	1-7 points	8-13 points	14-15 points	
Financial Ratios and Cash Flow	*No meaningful ratio or cash-flow analysis.*	*Analysis is limited or incomplete.*	*Analyzes relevant ratios, cash flow, and financing options.*	*Provides strong analysis of ratios, cash flow, and debt-versus-equity implications.*	
	0 points	1-7 points	8-13 points	14-15 points	
Strategic & AI Risks	*Does not address strategic or AI risks.*	*Identifies risks but provides limited analysis.*	*Addresses workforce, customer, brand, governance, and ethical risks.*	*Thoroughly evaluates risks and proposes practical mitigation strategies.*	
	0 points	1-6 points	7-8 points	9-10 points	
Recommendation & Next Steps	*No clear recommendation provided.*	*Recommendation is vague or weakly supported.*	*Provides a clear, supported recommendation with actionable next steps.*	*Delivers a compelling recommendation strongly supported by financial and non-financial analysis.*	
	0 points	1-7 points	8-13 points	14-15 points	
Research & Evidence	*Research or supporting evidence is absent.*	*Limited evidence supports the analysis.*	*Uses credible sources and relevant data.*	*Integrates strong, credible evidence throughout the analysis.*	
	0 points	1-2 points	3-4 points	5 points	
Presentation Delivery					
Statements are well organized and clearly stated	*Competitor(s) did not appear prepared*	*Competitor(s) seemed prepared, but flow was not logical*	*Presentation flowed in logical sequence*	*Presentation flowed in a logical sequence; statements were well organized*	
	0 points	1-6 points	7-8 points	9-10 points	
Demonstrates self-confidence, poise, assertiveness, and good voice projection	*Competitor(s) did not demonstrate self-confidence*	*Competitor(s) demonstrated self-confidence and poise*	*Competitor(s) demonstrated self-confidence, poise, and good voice projection*	*Competitor(s) demonstrated self-confidence, poise, good voice projection, and assertiveness*	
	0 points	1-6 points	7-8 points	9-10 points	
Demonstrates the ability to effectively answer questions	*Unable to answer questions*	*Does not completely answer questions*	*Completely answers questions*	*Interacted with the judges in the process of completely answering questions*	

	0 points	1-6 points	7-8 points	9-10 points	
Presentation Protocols					
Adherence to Competitive Events Guidelines	***Competitor(s) Did Not Follow Guidelines***	***Execution Aligned with Guidelines:*** ✓ *Used only allowable technology devices (sizing specs followed; maximum of two, with only one facing judges at a time)* ✓ *Presentation aligned with the assigned topic* ✓ *Maintained professional boundaries during set-up time (no interaction with judges)* ✓ *Did not leave materials behind after the presentation* ✓ *Links or QR codes were displayed appropriately (not clicked or scanned by judges)* ✓ *Audio was presented without external speakers* *Avoided use of food or live animals*			
	0 points	1- 10 points			
Staff Only: Penalty Points (5 points for dress code penalty and/or 5 points for late arrival penalty)					
Presentation Total (110 points)					

Name(s):		
School:		
Judge Signature:		Date:

Comments: