

SASB Index

Allstate protects people from life's uncertainties with a wide array of protection for autos, homes and personal property. Allstate is primarily engaged in the property and casualty insurance business in the United States and Canada. Additionally, Allstate provides customers other protection solutions such as protection plans that cover consumer electronics, mobile phones and appliances, personal identity protection and accident and health insurance. The Allstate Corporation is one of the largest publicly held personal lines insurers in the United States.

In addition to providing wide-ranging disclosure on our website regarding our approach to sustained value creation, which integrates environmental, social and governance factors, The Allstate Corporation is providing the following disclosures aligned with the Sustainability Accounting Standards Board (SASB) standards for the insurance industry. The Allstate Corporation will continue to support and use the SASB standards until they are replaced by IFRS Sustainability Disclosure Standards. For more information about SASB, please visit sasb.org. For additional information about Allstate or its subsidiaries, please visit allstate.com.

SASB Standard		Code	Response/Comment
Activity Metric			
Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance		FN-IN-000.A	<ul style="list-style-type: none"> See 2023 Form 10-K, pgs. 45 (Allstate Protection), 54 (Protection Services), and 63 (Allstate Health and Benefits): https://www.allstateinvestors.com/financials/sec-filings
Accounting Metrics			
Transparent Information & Fair Advice for Customers	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product related information to new and returning customers	FN-IN-270a.1	<ul style="list-style-type: none"> See Note 15 in the 2023 Form 10-K, pgs. 172 - 175: https://www.allstateinvestors.com/financials/sec-filings

SASB Standard	Code	Response/Comment
Accounting Metrics		
Transparent Information & Fair Advice for Customers	Complaints to claims ratio	FN-IN-270a.2 <ul style="list-style-type: none"> Allstate does not calculate a complaints-to-claims ratio because we do not believe it is a meaningful metric for assessing our claim handling processes. However, state insurance departments voluntarily provide consumer complaint data to the National Association of Insurance Commissioners (NAIC). The NAIC provides a summary listing of all closed complaints by business line for each underwriting company in the U.S. For more information, visit the NAIC website at: https://www.naic.org/index_consumer.htm. Allstate tracks year-over-year performance on the Enterprise Net Promoter Score to measure customer satisfaction and reports progress on this measurement in the 2023 Form 10-K (pg. 37). The renewal ratio (cited below) provides information on customer retention.
	Customer retention ratio	FN-IN-270a.3 <ul style="list-style-type: none"> See 2023 Form 10-K for the “Renewal ratio” for the last three fiscal years for auto and homeowners, pgs. 45 (auto) and 46 (home): https://www.allstateinvestors.com/financials/sec-filings
	Description of approach to informing customers about products	FN-IN-270a.4 <ul style="list-style-type: none"> See 2023 Form 10-K, pgs. 2 - 11 for details about brand strategies, products and services, distribution channels, and for a description of our Transformative Growth strategy: https://www.allstateinvestors.com/financials/sec-filings One component of Transformative Growth is to expand customer access through the methods of interaction customers want. Customers can currently access our property-liability products through: Allstate exclusive agents, market sales associates, independent agents, direct auto representatives, contact centers and online. In Canada, we offer products through employee sales agents.
Incorporation of ESG Factors in Investment Management	Total invested assets, by industry and asset class	FN-IN-410a.1 <ul style="list-style-type: none"> See the Responsible Investing section of Allstate’s 2023 Sustainability Report for a description of Allstate’s Responsible Investing Committee and Policy: https://www.allstatesustainability.com/reporting See 2023 Form 10-K, pgs. 70 - 71 for a listing of fixed income securities by type and sector and equity securities by sector: https://www.allstateinvestors.com/financials/sec-filings For more information about our Allstate Investments department, see: https://www.allstateinvestments.com/index.html
	Description of approach to incorporation of ESG factors in investment management processes and strategies	FN-IN-410a.2 <ul style="list-style-type: none"> See Sustainability Report, Responsible Investing for a description of Allstate’s Responsible Investing Committee and Policy: https://www.allstatesustainability.com/prosperity/responsible-investing

SASB Standard	Code	Response/Comment
Accounting Metrics		
Policies Designed to Incentivize Responsible Behaviors	Net premiums written related to energy efficiency and low carbon technology	<ul style="list-style-type: none"> Allstate does not measure this metric at this time as it is not material to its business but will continue to evaluate in the future. Allstate calculates and discloses premiums by state per regulatory requirements: https://www.allstatecorporation.com/resources/allstate/attachments/about/2022-4th-quarter-aic-quarterly-statutory-info.pdf Allstate also calculates and discloses premiums by segment. See 2023 Form 10-K, pgs. 43 (Allstate Protection), 54 (Protection Services), and 63 (Allstate Health and Benefits): https://www.allstateinvestors.com/financials/sec-filings
	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	<ul style="list-style-type: none"> For information about our telematics offerings that encourage safe driving and lower environmental impact from reduced driving, see our 2023 Form 10-K, p. 7: https://www.allstateinvestors.com/financials/sec-filings For additional information about products that incentivize responsible behavior, see our 2023 Sustainability Report: https://www.allstatesustainability.com/reporting Discounts across our policies are available on allstate.com under the related policy discount information. For example, auto insurance discounts can be found here: https://www.allstate.com/auto-insurance/car-insurance-discounts.aspx
Environmental Risk Exposure	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	<ul style="list-style-type: none"> Allstate's current catastrophe reinsurance program supports the Company's risk and return framework which incorporates our robust economic capital model and is informed by catastrophe risk models including hurricanes, earthquakes and wildfires and adjusts based on premium and insured value growth. These reinsurance agreements are part of our capital models and our catastrophe risk management framework. As of December 31, 2023, the modeled 1-in-100 probable maximum loss for hurricane, wildfire and earthquake perils is approximately \$2.5 billion, net of reinsurance. See Note 11 in the 2023 Form 10-K, pgs. 162 - 163: https://www.allstateinvestors.com/financials/sec-filings See reinsurance filing: https://www.allstateinvestors.com/static-files/347aad44-12f4-4b47-a21d-b3a3acd8bb8d See 2023 Form 10-K, p. 22 - 24 Item 1A. Risk Factors: https://www.allstateinvestors.com/financials/sec-filings See Note 1 in the 2023 Form 10-K, p. 104, which provides an overview of the greatest areas of potential catastrophe losses by category and location: https://www.allstateinvestors.com/financials/sec-filings See <i>Allstate Protection</i>, Catastrophe management, 2023 Form 10-K, pgs. 48 - 50: https://www.allstateinvestors.com/financials/sec-filings

SASB Standard	Code	Response/Comment
Accounting Metrics		
Environmental Risk Exposure	<p>Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)</p>	<p data-bbox="779 412 915 472">FN-IN-450a.2</p> <ul style="list-style-type: none"> • Allstate does not separately identify losses by modeled and non-modeled catastrophes as we do not believe this categorization is meaningful to our business. Allstate provides geographic locations of catastrophe losses in monthly press releases, if material. • See 2023 Form 10-K, which discloses annual catastrophe losses, effect of catastrophe losses on combined ratio in total and by line of business, catastrophe losses and reserve re-estimates by line of business, and catastrophe loss by type of event, pgs. 47 - 50: https://www.allstateinvestors.com/financials/sec-filings • Allstate's subsidiary, Allstate Insurance Company ("AIC") discloses direct losses paid and incurred by state. See 2023 AIC Annual Statutory Statement: https://www.allstatecorporation.com/resources/allstate/attachments/about/2023-4th-quarter-aic-quarterly-statutory-info.pdf
	<p>Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy</p>	<p data-bbox="779 885 915 945">FN-IN-450a.3</p> <ul style="list-style-type: none"> • Allstate measures and monitors insurance risk (which includes claims frequency and severity and catastrophes and severe weather) with different approaches, including stochastic methods and scenario analysis. See 2023 Form 10-K, pgs. 83 - 84 and 103 - 104: https://www.allstateinvestors.com/financials/sec-filings • See <i>Application of Critical Accounting Estimates</i>, Reserve for property and casualty insurance claims and claims expense estimation, 2023 Form 10-K, pgs. 88 - 94: https://www.allstateinvestors.com/financials/sec-filings • See also 2023 Sustainability Report, Climate Resilience: https://www.allstatesustainability.com/reporting/ • See 2023 Form 10-K, pgs. 82 - 84: https://www.allstateinvestors.com/financials/sec-filings

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Accounting Metrics		
Systemic Risk Management	Exposure to derivative instruments by category: (1) total potential exposure to non centrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	FN- IN-550a.1 <ul style="list-style-type: none"> • See 2023 AIC Annual Statutory Statement, pgs. 2, 3, and 12: https://www.allstatecorporation.com/resources/allstate/attachments/about/2023-4th-quarter-aic-quarterly-statutory-info.pdf • See 2023 Form 10-K, Note 7 (Derivative Financial Instruments and Off-balance Sheet Financial Instruments): https://www.allstateinvestors.com/financials/sec-filings
	Total fair value of securities lending collateral assets	FN- IN-550a.2 <ul style="list-style-type: none"> • See 2023 Form 10-K, pgs. 105 and 128: https://www.allstateinvestors.com/financials/sec-filings
	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	FN- IN-550a.3 <ul style="list-style-type: none"> • See 2023 Form 10-K, pgs. 74 - 84: https://www.allstateinvestors.com/financials/sec-filings