

SASB Index

Allstate is primarily engaged in the property and casualty insurance business in the United States and Canada. Allstate provides private passenger auto, homeowners and other persona lines products through Allstate branded exclusive agents, independent agents and directly to consumers. Additionally, Allstate provides consumer product protection plans, automotive protection and insurance products (including vehicle service contracts, guaranteed asset protection, road hazard tire and wheel and paintless dent repair protection), roadside assistance, mobility data collection services and analytic solutions using automotive telematics information and identity theft protection and remediation services. 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 sustainability factors, The Allstate Corporation is providing the following disclosures aligned with the Sustainability Accounting Standards Board (SASB) standards for the insurance industry. For more information about SASB, please visit sasb.ifrs.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 2024 Form 10-K, pgs. 43 (Allstate Protection), 51 (Protection Services), and 60 (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"> For further information about ongoing legal proceedings generally, see Note 16 in the 2024 Form 10-K, pgs. 161 - 163: https://www.allstateinvestors.com/financials/sec-filings

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 its 2024 Form 10-K (pg. 36).
	Customer retention ratio	FN-IN-270a.3	<ul style="list-style-type: none"> Allstate does not report this metric.
	Description of approach to informing customers about products	FN-IN-270a.4	<ul style="list-style-type: none"> See 2024 Form 10-K, pgs. 1 - 11 for details about brand strategies, products and services, distribution channels, and for a description of Transformative Growth: https://www.allstateinvestors.com/financials/sec-filings One component of Transformative Growth is to expand customer access. Customers can currently access our property-liability products through Allstate branded exclusive agents, independent agents and directly to consumers.
Incorporation of Environmental, Social and Governance (ESG) Factors in Investment Management	Description of approach to incorporation of ESG factors in investment management processes and strategies	FN-IN-410a.2	<p>See 2024 Sustainability Data Supplement for a description of Allstate's Responsible Investing Committee and Policy: https://www.allstatesustainability.com/reporting</p>

SASB Standard		Code	Response/Comment
Accounting Metrics			
Policies Designed to Incentivize Responsible Behaviors	Net premiums written related to energy efficiency and low carbon technology	FN-IN-410b.1	<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/2024-4th-quarter-aic-quarterly-statutory-info.pdf Allstate also calculates and discloses premiums by segment. See 2024 Form 10-K, pgs. 41 (Allstate Protection), 51 (Protection Services) and 60 (Allstate Health and Benefits): https://www.allstateinvestors.com/financials/sec-filings
	Discussion of products or product features that incentivize health, safety, or environmentally responsible actions or behaviors	FN-IN-410b.2	<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 2024 Form 10-K, pg. 7: https://www.allstateinvestors.com/financials/sec-filings For additional information about products that incentivize environmentally responsible behavior, see our 2024 CDP 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

Financed Emissions	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	FN-IN-410c.1	Allstate measures financed emissions for its investment portfolio and discloses in aggregate, see our 2024 TCFD report and 2024 CDP report: https://www.allstatesustainability.com/reporting
	Gross exposure for each industry by asset class	FN-IN-410c.2	Allstate does not report this metric.
	Percentage of gross exposure included in the financed emissions calculation	FN-IN-410c.3	Allstate discloses the percentage of portfolio value covered in our financed emission inventory, see our 2024 TCFD report and 2024 CDP report: https://www.allstatesustainability.com/reporting
	Description of the methodology used to calculate financed emissions	FN-IN-410c.4	Allstate measures financed emissions for our investment portfolio using the <u>Global GHG Accounting and Reporting Standard for the Financial Industry</u> developed by the <u>Partnership for Carbon Accounting Financials</u> (PCAF), see our 2024 TCFD report and 2024 CDP report: https://www.allstatesustainability.com/reporting
Physical Risk Exposure	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	FN-IN-450a.1	<ul style="list-style-type: none"> Allstate's current catastrophe reinsurance program utilizes 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. We monitor risk both in the aggregate and by peril, while also evaluating model performance relative to experience and our expectations of catastrophe risk trends. As of December 31, 2024, the modeled 1-in-100 probable maximum loss for hurricane, wildfire and earthquake perils is approximately \$3.5 billion, net of reinsurance. See Note 12 in the 2024 Form 10-K, pgs. 151 - 152: https://www.allstateinvestors.com/financials/sec-filings See reinsurance filing: https://www.allstateinvestors.com/static-files/0322ef8f-8382-4c47-91b9-4b4d30240dfc See 2024 Form 10-K, pgs. 21 - 30 Item 1A. Risk Factors: https://www.allstateinvestors.com/financials/sec-filings See Note 1 in the 2024 Form 10-K, pg. 98, 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, 2024 Form 10-K, pgs. 45 - 47: https://www.allstateinvestors.com/financials/sec-filings

SASB Standard		Code	Response/Comment
Physical Risk Exposure	Accounting Metrics		
	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)	FN-IN-450a.2	<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. See 2024 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. 44 - 47: https://www.allstateinvestors.com/financials/sec-filings Allstate discloses direct losses paid and incurred by state: https://www.allstatecorporation.com/resources/allstate/attachments/about/2024-4th-quarter-aic-quarterly-statutory-info.pdf
	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	FN-IN-450a.3	<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 2024 Form 10-K, pgs. 78 - 80 and 98: 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, 2024 Form 10-K, pgs. 83 - 89: https://www.allstateinvestors.com/financials/sec-filings See also 2024 TCFD report: https://www.allstatesustainability.com/reporting/ See 2024 Form 10-K, pgs. 78 - 80: https://www.allstateinvestors.com/financials/sec-filings

SASB Standard		Code	Response/Comment
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 2024 AIC Annual Statutory Statement, pgs. 2, 3, and 12: https://www.allstatecorporation.com/resources/allstate/attachments/about/2024-4th-quarter-aic-quarterly-statutory-info.pdf • See 2024 Form 10-K, Note 8 (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 2024 Form 10-K, pgs. 100 and 118: 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 2024 Form 10-K, pgs. 71 - 80: https://www.allstateinvestors.com/financials/sec-filings