

2025

Allstate Public Policy Participation

Public Policy
Overview

Allstate is actively involved in the democratic process at the state and federal levels. By participating in the development of good public policy and offering ideas and resources, we build on Allstate's societal mission – providing customers with exceptional value, earning attractive returns for shareholders, creating opportunity for employees and improving the communities we serve.

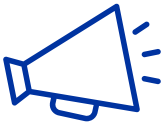
Our philosophy dates to the company's leading support for seatbelt usage and standards in the 1950s and our longstanding commitment to survivors of relationship abuse. Our promise to our stakeholders is to make informed public policy decisions on their behalf. To that end, we strive for open and transparent disclosure of our political involvement. This report explains the nature and depth of our participation in these efforts and outlines the rationale and governance that guide our political activity.

Allstate is committed to participation in the political process in a thoughtful and responsible manner, consistent with Allstate's Global Code of Business Conduct and in compliance with all legal requirements. Outlined here is an overview of our public policy priorities, our governance and Board oversight, a description of our external partners, and a review of key expenses.

Our financial disclosure includes a breakdown of our non-deductible lobbying and political expenses:



The portion of those expenditures used to **influence legislation or regulatory outcomes**.



Those expenditures used to **participate in a political campaign** on behalf of (or in opposition to) a candidate.



Those used to **influence the outcome** of an election, legislative matter, or referendum.

Note: Allstate is subject to extensive regulation, primarily at the state level. These rules have a substantial effect on our business and relate to a wide variety of matters. For a description of some of the regulatory matters important to Allstate, see Allstate's Annual Report on Form 10-K, Item 1. Business.

Public Policy
Priorities & Strategy

Public policy issues at the state and federal levels encompass a broad range of topics of importance to Allstate. The company must be well-positioned with an active voice in the political process.

Each year Allstate works with the broader insurance industry to influence legislative and regulatory proposals affecting the company. The scope of issues important to Allstate continues to expand as we introduce more innovative products and services beyond traditional insurance offerings.

Our public policy strategy focuses on **six key areas:**

Fighting for consumers

Fostering market innovation



Promoting safety and security

Promoting fiscal responsibility

Ensuring a healthy regulatory environment

Advocating for small businesses

In 2025, Allstate focused on a number of public policy priorities at the state and federal levels. Highlights include:

Issue	Key Initiatives & Factors
Legal Abuse Reform	Supporting legislation to reduce frivolous lawsuits and predatory practices that ultimately increase costs to the consumer, while maintaining consumers' ability to pursue appropriate legal action in a fair and reasonable manner.
Natural Disaster Risk	Supporting legislative and regulatory initiatives that enhance remediation, resiliency, and sustainability efforts while maintaining a healthy state regulatory environment.
Consumer Right to Repair	Supporting legislative and regulatory initiatives to promote competition and to ensure consumers have options for how and where their vehicles are repaired.
Driving Safety	Supporting implementation of road, traffic safety and other infrastructure improvements.
Risk-Based Pricing	Supporting legislative and regulatory initiatives to facilitate the use of telematics that allows for greater innovation, safety, and added customer value while preserving the ability to use actuarially sound risk-based pricing in the market.

Allstate engages in direct advocacy with lawmakers and public officials through various channels, including through grassroots efforts. This includes our intranet-based system, **Advocate for Good**, which is a means to engage interested agency owners and employees through grassroots activism and civic engagement.

Advocate for Good users can communicate directly with elected federal and state officials on public policy matters that are important to Allstate and our customers. Participation is completely voluntary.

In 2025, Allstate employed internal and industry grassroots resources to advocate for state and federal public policy priorities.

Political Spending

In addition to this advocacy, Allstate utilizes strategic political spending to support our public policy strategy. This includes:

- Political contributions to state candidates through corporate contributions where allowed by law.
- Memberships in trade associations, political associations, and various organizations that share information and provide advocacy support.
- Investment in external advocacy professionals who help advance our interests.
- Political contributions to state and federal candidates through Allstate's Political Action Committee (PAC) where allowed by law.

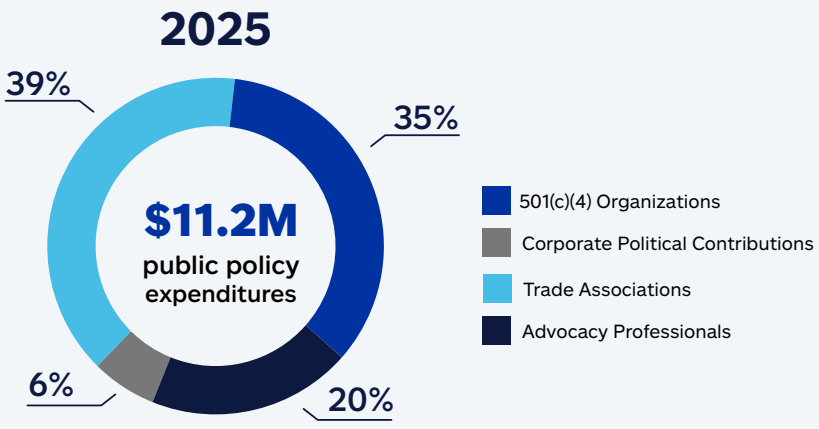
Summary of Expenditures

In addition to contributing to candidates for public office and engaging professionals to lobby lawmakers, Allstate works with state and national trade associations, 501(c)(4) organizations, and other non-profit groups to advance issues that are critical to our corporate strategic priorities.

Organizations may use a portion of membership dues or contributions for non-deductible purposes such as lobbying or other political purposes. We may not agree with every position taken by a specific organization, candidate, or committee. This report reflects both the deductible and non-deductible amounts of funds provided to such organizations.

In 2025, the company's aggregate expenditures in the public policy area were approximately $11.2 million, which represents a fraction of a percent of Allstate's $67.7 billion annual revenue.

Of the total amount of $11.2 million in 2025, approximately $1.5 million, or 14% of total expenditures, were non-deductible.



Corporate Political Contributions

$709K

approx. total of corporate funds contributed to state candidates

Where allowed by state law, Allstate contributed $709,475 in corporate funds in 2025 to state candidates for public office, political parties, political committees, and other entities organized and operating under 26 U.S.C. Section 527. The vast majority of these contributions were smaller contributions to individual campaigns.

Federal law prohibits corporate contributions to federal candidates and committees. Where permitted, corporate contributions are publicly disclosed as required by applicable laws, which require candidate campaign committees, political committees and ballot committees to report the contributions they receive.

A detailed list of Allstate's specific contributions in 2025 can be found by clicking here.

National & State Trade Associations

$3.3M

provided to national trade associations

$1.2M

provided to state trade associations

Allstate contributes to organizations that advocate to improve the insurance marketplace for our consumers and industry more broadly at a state and federal level. **Many of these organizations advocate in support of a position or make their own contributions to political campaigns that are separate and apart from our corporate priorities.**

The Government and Industry Relations team regularly reviews the performance and effectiveness of trade organizations and associations to determine if our continued level of involvement is appropriate. Insurance-related issues continue to increase in prominence and visibility. It's more important than ever for Allstate to actively engage in the public policy arena to advocate on behalf of our customers and our business.

In 2025, Allstate provided approximately $3.3 million to national trade associations with approximately $1.2 million (37%) attributed to non-deductible expenses.

In 2025, Allstate provided approximately $1.2 million to state trade associations with approximately $243,000 (21%) being non-deductible.

501(c)(4) Organizations

$3.9M

provided to 501(c)(4) organizations

Allstate partners with non-profit organizations throughout the country to exchange information, conduct research and promote various public policy positions.

In 2025, Allstate provided approximately $3.9 million to 501(c)(4) organizations.

Throughout our history, Allstate has endeavored to make roads safer. Our employees and agencies devote significant time to promoting safer driving, working closely with local community groups, parents, teen drivers, schools, and national organizations. Allstate provides significant human and financial resources to organizations that save lives, prevent injuries, and reduce losses caused by crashes on the nation's highways. For example, Allstate supports the Advocates for Highway and Auto Safety and the Insurance Institute for Highway Safety.

Advocacy Professionals

$2.2M

expenditure on external professional advocates

In addition to the employees who advocate for Allstate's public policy priorities, Allstate engages advocacy professionals to help promote public policy positions that affect our stakeholders and our ability to efficiently and effectively operate and compete in the marketplace. Allstate's government relations team works with these advocacy professionals, along with the trade associations and other organizations described above, to help ensure that policymakers understand the company's position on legislative and regulatory matters. Those matters cover a wide range of issues.

In 2025, Allstate spent approximately $2.2 million on external professionals to advocate on behalf of the insurance industry, the company, our agency owners, customers and the public.

Organizations Receiving At Least $50,000

The below list of trade associations and 501(c)(4) organizations received a financial contribution of at least $50,000 in 2025.

The aggregate amount contributed to these 20 organizations is approximately $8.9 million, with approximately $1.4 million (15%) attributable to non-deductible lobbying expenses. This number is a subset of the overall amount contributed to trade associations and 501(c)(4) organizations, which was approximately $7.9 million, with approximately $1.4 million (18%) attributable to non-deductible lobbying expenses.

Organization	Type
Advocates for Highway and Auto Safety	(501)(c)(4)
National Insurance Crime Bureau	(501)(c)(4)
New York Alliance Against Insurance Fraud	(501)(c)(4)
America's Health Insurance Plans	National Trade
Business Roundtable	National Trade
Independent Insurance Agents & Brokers of America	National Trade
Institute for Legal Reform (USCC)	National Trade
LL Global Inc	National Trade
National Association of Mutual Insurance Companies	National Trade
US Chamber of Commerce (USCC)	National Trade

Organization	Type
Hawaii Insurers Council	National Trade
Illinois Insurance Association	State Trade
Insurance Alliance of Michigan	State Trade
Insurance Council of New Jersey	State Trade
Insurance Federation of Pennsylvania	State Trade
New York Insurance Association	State Trade
Northwest Insurance Council	State Trade
Personal Insurance Federation of California	State Trade
Personal Insurance Federation of Florida	State Trade
Texas Coalition for Affordable Insurance Solutions	State Trade

Allstate Political Action Committee (ALLPAC)

$290K

approx. total of ALLPAC funds contributed to federal and state candidates

An important part in advocating for sound public policy is the Allstate Insurance Company Political Action Committee (ALLPAC). ALLPAC is a voluntary, bipartisan political action committee comprised of members from an eligible class of employees. ALLPAC contributions to candidates are governed by a Board of Directors composed of company employees.

ALLPAC contributes to political candidates who generally support our positions on public policy issues affecting our business and our customers.

In 2025, ALLPAC contributed a total of $290,250 to state and federal candidates for public office as well as political committees.

ALLPAC is not a corporate expenditure, but is required to publicly disclose receipts and contributions to the Federal Election Commission and in certain states.

Specific information regarding ALLPAC contributions for the 2025-2026 election cycle can be found here.

Governance & Board Oversight

Allstate maintains a rigorous oversight process for its advocacy efforts. Subject matter experts and government relations professionals in the company are responsible for working with organizations and associations that the company supports.

Proposals related to the company's financial involvement in public policy matters and individual candidate contributions are developed by our government relations staff and approved by senior leaders. All corporate political contributions and expenditures are reviewed for compliance with applicable law and approved by the Senior Vice President for Government and Industry Relations as well as the Chief Legal Officer and General Counsel of the corporation. The independent nominating and governance committee of The Allstate Corporation Board reviews Allstate's priorities and expenditures semi-annually, including in one joint session with the Board.

Direct corporate political contributions are made as permitted under state and local laws to help elect candidates whose views and positions are consistent with Allstate's advocacy priorities. Contributions are not based on the personal views of any individual member of management or the Board.

Since 2018, Allstate's Chief Risk Officer has conducted an annual risk and return assessment of Allstate's political activities to ensure appropriate oversight and management of Allstate's political activities. In the annual review for 2025, he concluded that Allstate's control framework appropriately manages the risks in Allstate's political activities and that sufficient governance and oversight processes exist to ensure activities are aligned with Allstate's risk and return principles.

> **The Chief Risk Officer concluded that the risk of not participating in the political process was greater than the risk of participating and could result in unfavorable policies and legislation adverse to business outcomes, which would negatively impact Allstate's strategic position and business model.**

Chief Risk Officer's Assessment

The Chief Risk Officer's assessment of Allstate's 2025 political activities concluded the following:

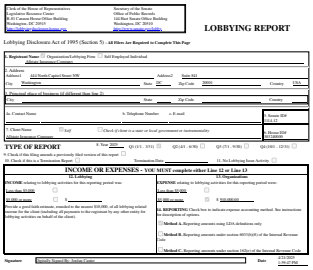
- Allstate's decisions on how to engage in the political process appropriately balance risk and return: Allstate's first risk and return principle, Maintain Strong Foundation, includes ensuring the political and regulatory environment supports the operating model. Engaging in political activity helps the company adhere to this principle. While engaging in political activity exposes Allstate to legal and reputational risks, controls are in place to manage these risks and consider the return implications of engaging in political activity.
- Allstate's control framework appropriately manages the risks and sufficient governance and oversight exists to ensure activities are aligned with Allstate's risk and return principles: The control framework includes robust governance and processes that are designed to identify, monitor, and evaluate the risks resulting from Allstate's political activities.
    - Senior leaders meet quarterly to designate priorities and receive updates on public policy initiatives and focus areas.
    - The legal department ensures that corporate political expenditures are compliant with state regulations, and leadership reviews activity to confirm regulations are followed and corruption or conflicts of interest do not influence Allstate's actions.
    - Strategies related to the company's involvement in public policy and candidate contributions are reviewed by senior leadership and reports are presented to the nominating and governance committee semi-annually (including in one joint session with the Board).
    - The Allstate Global Code of Business Conduct contains the values and principles of The Allstate Corporation and subsidiaries. Employees are required to affirm understanding and compliance with the Code (including political activities) and officers are required to identify political activity semi-annually. Employees in high-risk areas of political corruption receive specialized training.
    - The human resources and legal departments establish policies and oversee political activities in the workplace to confirm they are aligned with Allstate's principles for responsible corporate political engagement; policies include notification if seeking public office.
    - The public policy program is disclosed to shareholders annually in the Allstate Sustainability Report.

Lobbying Disclosure

In compliance with federal law, Allstate files quarterly lobbying reports for all federal lobbying activities. Nearly all states require lobbyists, and those who hire lobbyists, to submit periodic disclosure reports, but the requirements and access to disclosure reports vary by state.

Allstate's 2025 federal lobby disclosure reports can be found by clicking here:

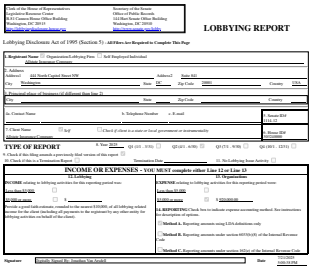
Q1 2025



LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - **All Filers Are Required to Complete This Page**

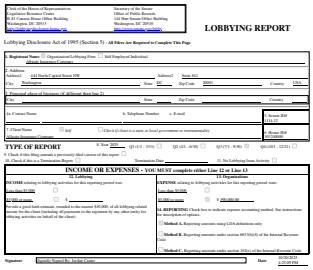
Q2 2025



LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - **All Filers Are Required to Complete This Page**

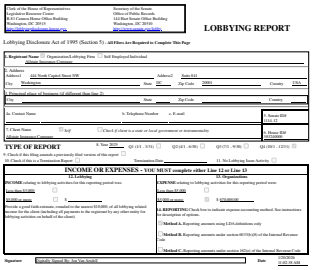
Q3 2025



LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - **All Filers Are Required to Complete This Page**

Q4 2025



LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - **All Filers Are Required to Complete This Page**