

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 accident and health insurance, protection plans that cover consumer electronics, mobile phones and appliances and personal identity protection. 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 2022 Form 10-K, pgs. 44 (Allstate Protection), 53 (Protection Services), and 62 (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"> Allstate does not have material legal proceedings associated with marketing and communication of insurance product related information to new and returning customers. For further information about ongoing legal proceedings generally, see Note 15 in the 2022 Form 10-K, pgs. 163 - 168: 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 2022 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 2022 Form 10-K for the “Renewal ratio” for the last three fiscal years for auto and homeowners, pgs. 44 (auto) and 45 (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 2022 Form 10-K, pgs. 2 - 11 for details about brand strategies, products and services, and 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 exclusive agents, independent agents, contact centers and online.
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 2022 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/ See the 2023 Proxy Statement pgs. 52 - 60 for further information on our approach to incorporation of ESG factors, specifically pg. 59 on our approach to 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	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/2021-aic-combined-annual-statement.pdf Allstate also calculates and discloses premiums by segment. See 2022 Form 10-K, pgs. 43 (Allstate Protection), 53 (Protection Services), and 62 (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	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 2022 Form 10-K, p. 7: https://www.allstateinvestors.com/financials/sec-filings For additional information about products that incentivize responsible behavior, see our 2021 Sustainability Report: https://www.allstatesustainability.com/prosperity/customer-centric-and-responsible-products 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	FN-IN-450a.1	<ul style="list-style-type: none"> Allstate's current catastrophe reinsurance program supports the Company's risk tolerance framework which utilizes a modeled 1-in-100 annual aggregate limit for catastrophe losses from hurricanes, earthquakes and wildfire events, net of reinsurance, exceeding \$2.5 billion, net of reinsurance. See Note 11 in the 2022 Form 10-K, pgs. 156-158: https://www.allstateinvestors.com/financials/sec-filings See reinsurance filing: https://www.allstateinvestors.com/static-files/c889cba2-46dd-4be0-8e33-dbe19d1b0232 See 2022 Form 10-K, p. 22 - 24 Item 1A. Risk Factors: https://www.allstateinvestors.com/financials/sec-filings See Note 1 in the 2022 Form 10-K, 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, 2022 Form 10-K, pgs. 47 - 49: https://www.allstateinvestors.com/financials/sec-filings

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Accounting Metrics			
Environmental Risk Exposure	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 if the losses exceed a pre-determined threshold. See 2022 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. 46 - 49: https://www.allstateinvestors.com/financials/sec-filings Allstate discloses direct losses paid and incurred by state: https://www.allstatecorporation.com/resources/allstate/attachments/about/2021-aic-combined-annual-statement.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 2022 Form 10-K, pgs. 83 and 103: 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, 2022 Form 10-K, pgs. 88 - 94: https://www.allstateinvestors.com/financials/sec-filings See also Sustainability Report, Climate Strategy and Disaster Resiliency: https://www.allstatesustainability.com/planet/climate-strategy-and-disaster-resiliency/ See 2022 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 2021 AIC Combined Annual Statutory Statement, pgs. 2, 3, and 12: https://www.allstatecorporation.com/resources/allstate/attachments/about/2021-aic-combined-annual-statement.pdf • See 2022 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 2022 Form 10-K, pgs. 105 and 126: 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 2022 Form 10-K, pgs. 74 - 84: https://www.allstateinvestors.com/financials/sec-filings