

SASB Index



The Allstate Corporation is providing the following disclosures aligned with the Sustainability Accounting Standards Board (SASB) standards for the insurance industry.

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 2020 Form 10-K, pgs. 50 (Allstate Protection), 62 (Protection Services), 71 (Allstate Life), 76 (Allstate Benefits), and 79 (Allstate Annuities): 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 14 in the 2020 Form 10-K, pgs. 191-197: https://www.allstateinvestors.com/financials/sec-filings
	Complaints-to-claims ratio	FN-IN-270a.2	<ul style="list-style-type: none"> Allstate does not calculate a complaints-to-claims ratio. Allstate tracks year-over-year performance on the Net Promoter Score to measure customer satisfaction and reports progress on this measurement in its 2020 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 2020 Form 10-K for the “Renewal ratio” for the last three fiscal years for auto and homeowners, pgs. 52 (Allstate) and 57 (Encompass®): 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 2020 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 Allstate branded property-liability products through Allstate agencies, 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 2020 Form 10-K, pgs. 89-91 for a listing of fixed income securities by type and sector and equity securities by sector: https://www.allstateinvestors.com/financials/sec-filings
	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 2020 Sustainability Report, Responsible Investing for a description of Allstate’s Responsible Investing Committee and Policy: https://allstatesustainability.com/prosperity/responsible-investing/

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Policies Designed to Incentivize Responsible Behaviors	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.allstate.com/resources/allstate/attachments/about/2020-aic-combined-annual-statement.pdf Allstate also calculates and discloses premiums by segment. See 2020 Form 10-K, pgs. 50 (Allstate Protection), 62 (Service Businesses), 71 (Allstate Life), 76 (Allstate Benefits), and 79 (Allstate Annuities): https://www.allstateinvestors.com/financials/sec-filings
	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 2020 Form 10-K, p. 7: https://www.allstateinvestors.com/financials/sec-filings For additional information about products that incentivize responsible behavior, see our 2020 Sustainability Report, Customer-Centric and Responsible Products: https://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	FN-IN-450a.1	<ul style="list-style-type: none"> Allstate targets less than a 1% likelihood of annual aggregate catastrophe losses from hurricanes and earthquakes, net of reinsurance, exceeding \$2 billion: https://www.allstateinvestors.com/static-files/5507ddba-7af1-464c-80ba-c4d3ac567f05 See 2020 Form 10-K, pg. 5: https://www.allstateinvestors.com/financials/sec-filings
	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 2020 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 size and type of event, pgs. 46 - 48 and 64 - 66: https://www.allstateinvestors.com/financials/sec-filings Allstate discloses direct losses paid and incurred by state: https://www.allstate.com/resources/allstate/attachments/about/2020-aic-combined-annual-statement.pdf
	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 2020 Form 10-K, pgs. 101-103: https://www.allstateinvestors.com/financials/sec-filings See Application of Critical Accounting Estimates, Reserve for property and casualty insurance claims and claims expense estimation, Form 10-K, pgs. 111 – 118: https://www.allstateinvestors.com/financials/sec-filings

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	SASB Standard	Code	Response/Comment
	capital adequacy		<ul style="list-style-type: none"> See also Sustainability Report, Climate Strategy and Disaster Resiliency: https://allstatesustainability.com/planet/climate-strategy-and-disaster-resiliency/
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 2020 AIC Combined Annual Statutory Statement, pgs. 2, 3, and 12: https://www.allstate.com/resources/allstate/attachments/about/2020-aic-combined-annual-statement.pdf See 2020 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 2020 Form 10-K, pgs. 131 and 151: 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 2020 Form 10-K, pgs. 98-103: https://www.allstateinvestors.com/financials/sec-filings

WORKFORCE COMPOSITION



New Hires

	2020	2019	2018	2017	2016
Generation					
Silents (1925-1945)	0.0%	0.0%	0.0%	0.0%	0.0%
Early Boomers (1946-1954)	0.4%	0.4%	0.5%	0.6%	0.5%
Late Boomers (1955-1963)	4.2%	4.4%	5.0%	6.0%	5.0%
Generation X (1964-1978)	17.9%	20.0%	22.9%	22.1%	22.4%
Generation Y (1979-1994)	51.8%	54.5%	58.1%	62.5%	67.9%
Generation Z (From 1995)	25.4%	20.7%	13.5%	8.8%	4.1%
Gender					
Male	44.6%	44.2%	46.8%	44.3%	47.6%
Female	55.3%	55.8%	53.2%	55.7%	52.4%
Undeclared	0.2%				
Minority Groups*					
White	41.8%	47.0%	52.8%	49.1%	55.4%
Black or African American	30.2%	27.4%	23.9%	21.5%	19.5%
Hispanic or Latino	17.1%	13.9%	12.0%	12.0%	15.0%
Asian	6.0%	6.9%	7.2%	7.5%	5.7%
American Indian/Alaskan	0.4%	0.3%	0.4%	0.2%	0.5%
Native Hawaiian or Other Pacific Islander	0.2%	0.3%	0.2%	0.3%	0.4%
Two or more Races (Not Hispanic or Latino)	4.1%	4.2%	3.6%	3.6%	3.6%
Undeclared	0.2%			5.8%	

Total/Exempt/Non-Exempt by Gender & Race

Gender						
Total						
Female		55.20%	55.6%	56.0%	56.3%	55.9%
Male		45.80%	44.4%	44.0%	43.7%	44.1%
Undeclared			0.08%			
Exempt						
Female		47.4%	47.7%	47.9%	47.5%	46.5%
Male		52.6%	52.3%	52.1%	52.5%	53.5%
Undeclared			0.03%			
Non-Exempt						
Female		72.3%	72.2%	76.4%	76.2%	76.7%
Male		27.7%	27.8%	23.6%	23.8%	23.3%
Undeclared			0.03%			
Race						
Total						
African American		17.5%	17.7%	17.1%	16.4%	16.3%
Native American		0.3%	0.3%	0.4%	0.3%	0.4%
Asian		6.2%	5.7%	5.6%	5.3%	4.9%
Hispanic		11.3%	11.1%	10.9%	11.0%	11.0%
Native Hawaiian or Other Pacific Islander		0.2%	0.2%	0.2%	0.2%	0.2%
Two or More Races		2.4%	2.3%	2.1%	1.9%	1.9%
White		61.5%	62.1%	63.8%	64.8%	65.5%
Undeclared		0.4%	1.1%			
Exempt						
African American		13.0%	13.0%	13.1%	12.1%	12.1%
Native American		0.3%	0.3%	0.3%	0.3%	0.3%
Asian		8.0%	7.3%	6.9%	6.6%	6.0%
Hispanic		8.8%	8.4%	8.7%	8.5%	8.5%
Native Hawaiian or Other Pacific Islander		0.2%	0.2%	0.1%	0.2%	0.2%
Two or More Races		2.0%	1.9%	1.9%	1.6%	1.6%
White		67.2%	68.4%	68.9%	70.7%	71.3%
Undeclared		0.4%	0.5%	-	-	-
Non-Exempt						
African American		27.7%	27.4%	27.1%	26.1%	25.6%
Native American		0.4%	0.4%	0.4%	0.4%	0.4%
Asian		2.3%	2.4%	2.3%	2.4%	2.5%
Hispanic		16.9%	16.8%	16.3%	16.6%	16.5%
Native Hawaiian or Other Pacific Islander		0.2%	0.3%	0.3%	0.2%	0.2%
Two or More Races		3.3%	3.1%	2.7%	2.6%	2.4%
White		48.8%	49.0%	50.9%	51.7%	52.4%
Undeclared		0.4%	0.5%	-	-	-

Total & Voluntary Turnover

Overall						
Termination Rate		23.5%	18.5%	15.4%	15.6%	13.4%
Voluntary Termination Rate (incl. retirements)		12.9%	14.1%	12.8%	12.1%	10.7%
Race						
Termination Rate						
Minority		27.8%	22.7%	18.3%	17.7%	16.3%
Non-Minority		20.8%	15.3%	13.6%	14.3%	11.9%
Voluntary Termination Rate (incl. retirements)						
Minority		16.0%	17.4%	14.5%	13.2%	12.6%
Non-Minority		11.0%	12.1%	11.8%	11.4%	9.7%
Gender						
Termination Rate						

Male	22.1%	17.7%	15.7%	16.6%	13.9%
Female	24.6%	18.5%	15.1%	14.7%	13.0%
Voluntary Termination Rate (incl. retirements)					
Male	12.5%	14.3%	13.1%	12.5%	11.1%
Female	13.2%	14.0%	12.6%	11.7%	10.4%
Generation					
Termination Rate					
Silents (1925-1945)	45.1%	29.2%	19.0%	16.1%	19.6%
Early Boomers (1946-1954)	44.5%	31.4%	34.7%	31.6%	20.2%
Late Boomers (1955-1963)	24.7%	13.6%	13.3%	11.9%	7.6%
Generation X (1964-1978)	17.0%	12.2%	9.5%	10.3%	8.9%
Generation Y (1979-1994)	24.5%	22.3%	18.8%	20.1%	19.9%
Generation Z (From 1995)	46.2%	40.9%	44.1%	60.8%	97.5%
Voluntary Termination Rate (incl. retirements)					
Silents (1925-1945)	6.40%	21.2%	16.9%	14.3%	15.0%
Early Boomers (1946-1954)	25.00%	25.1%	31.5%	27.9%	17.6%
Late Boomers (1955-1963)	8.80%	9.8%	11.3%	8.6%	5.3%
Generation X (1964-1978)	6.60%	8.1%	6.8%	7.3%	6.7%
Generation Y (1979-1994)	15.60%	18.5%	16.3%	16.0%	16.3%
Generation Z (From 1995)	39.10%	35.8%	39.5%	56.4%	88.4%

Management Type by Gender & Race

Gender					
OFFICER					
Female	31.4%	30.2%	30.3%	27.6%	28.1%
Male	68.6%	69.8%	69.7%	72.4%	71.9%
MID LEVEL LEADER Managers of managers (ex: Senior Managers, Directors)					
Female	40.7%	41.0%	40.6%	40.4%	40.3%
Male	59.3%	59.0%	59.4%	59.6%	59.7%
FIRST LEVEL LEADER Managers of individual contributors (Ex: Associate Managers, Managers)					
Female	49.5%	49.3%	49.6%	50.6%	49.2%
Male	50.5%	50.7%	50.4%	49.4%	50.8%
TEAM MEMBER					
Female	48.6%	49.2%	49.2%	48.5%	47.4%
Male	51.4%	50.8%	50.8%	51.5%	52.6%
TEAM MEMBER NON EXEMPT					
Female	74.2%	75.5%	76.4%	76.2%	76.7%
Male	25.8%	24.5%	23.6%	23.8%	23.3%
Race					
OFFICER					
African American	4.9%	3.5%	3.0%	3.5%	4.2%
Native American		0.5%	0.5%	0.5%	0.5%
Asian	4.9%	4.5%	4.5%	4.0%	4.2%
Hispanic	2.7%	2.5%	1.5%	1.5%	1.6%
Two or More Races	1.1%	1.0%	1.5%	1.0%	1.0%
White	85.9%	87.6%	88.6%	88.9%	88.5%
Undeclared	0.5%	0.5%	-	-	-
MID LEVEL LEADER Managers of managers (ex: Senior Managers, Directors)					
African American	5.3%	5.8%	6.0%	5.7%	5.9%
Native American	0.1%	0.2%	0.3%	0.2%	0.2%
Asian	12.4%	10.6%	9.7%	9.2%	8.6%
Hispanic	5.2%	5.0%	4.4%	4.3%	4.1%
Native Hawaiian or Other Pacific Islander	0.2%	0.1%	0.1%	0.1%	0.1%
Two or More Races	1.3%	1.2%	1.0%	0.9%	0.9%
White	75.2%	76.9%	78.3%	79.3%	80.1%
Undeclared	0.2%	0.3%	-	-	-
FIRST LEVEL LEADER Managers of individual contributors (Ex: Associate Managers, Managers)					
African American	13.6%	14.1%	13.8%	13.3%	13.2%
Native American	0.4%	0.3%	0.4%	0.4%	0.3%
Asian	3.1%	3.1%	3.4%	3.3%	3.2%
Hispanic	10.6%	10.5%	9.8%	8.5%	8.5%
Native Hawaiian or Other Pacific Islander	0.1%	0.1%	0.2%	0.2%	0.2%
Two or More Races	1.7%	1.6%	1.7%	1.8%	1.5%
White	70.5%	70.2%	70.6%	72.5%	73.1%
Undeclared	0.1%	0.2%	-	-	-
TEAM MEMBER					
African American	14.9%	15.2%	14.5%	13.2%	13.0%
Native American	0.4%	0.3%	0.3%	0.3%	0.3%
Asian	7.7%	7.0%	6.9%	6.7%	6.0%
Hispanic	9.9%	9.6%	9.5%	9.4%	9.3%
Native Hawaiian or Other Pacific Islander	0.2%	0.2%	0.2%	0.2%	0.2%
Two or More Races	2.3%	2.2%	2.1%	1.8%	1.8%
White	64.3%	64.8%	65.9%	67.7%	69.3%
Undeclared	0.5%	0.7%	-	-	-
TEAM MEMBER NON EXEMPT					

African American	28.2%	28.2%	27.1%	26.1%	25.6%
Native American	0.4%	0.4%	0.4%	0.4%	0.4%
Asian	2.0%	2.1%	2.3%	2.4%	2.5%
Hispanic	16.7%	16.7%	16.3%	16.6%	16.4%
Native Hawaiian or Other Pacific Islander	0.2%	0.3%	0.3%	0.2%	0.2%
Two or More Races	3.4%	3.1%	2.7%	2.6%	2.4%
White	48.6%	48.7%	50.1%	50.6%	52.4%
Undeclared	0.4%	0.5%	-	-	-

NOTE: These figures represent U.S. employees only

