

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15 (d) OF THE
SECURITIES EXCHANGE ACT OF 1934

Date of report (Date of earliest event reported): August 18, 2022
THE ALLSTATE CORPORATION
(Exact name of registrant as specified in its charter)

Delaware
(State or other
jurisdiction of incorporation)

1-11840
(Commission
File Number)

36-3871531
(IRS Employer
Identification No.)

2775 Sanders Road, Northbrook, Illinois 60062

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code **(847) 402-5000**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

	Title of each class	Trading Symbols	Name of each exchange on which registered
Common Stock, par value \$0.01 per share		ALL	New York Stock Exchange Chicago Stock Exchange
5.100% Fixed-to-Floating Rate Subordinated Debentures due 2053		ALL.PR.B	New York Stock Exchange
Depository Shares represent 1/1,000th of a share of 5.625% Noncumulative Preferred Stock, Series G		ALL.PR.G	New York Stock Exchange
Depository Shares represent 1/1,000th of a share of 5.100% Noncumulative Preferred Stock, Series H		ALL.PR.H	New York Stock Exchange
Depository Shares represent 1/1,000th of a share of 4.750% Noncumulative Preferred Stock, Series I		ALL.PR.I	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. _____

Section 7 - Regulation FD

Item 7.01. Regulation FD Disclosure

The Registrant's press release dated August 18, 2022, announcing its estimated catastrophe losses for July 2022 and the Registrant's implemented auto rate exhibit for July 2022 are posted on allstateinvestors.com and are attached hereto as Exhibit 99.1 and 99.2, respectively, which are incorporated herein by reference. These exhibits are furnished and not filed, pursuant to Instruction B.2 of Form 8-K.

Section 9 – Financial Statements and Exhibits

Item 9.01. Financial Statements and Exhibits

(d) Exhibits

<u>Exhibit No.</u>	<u>Description</u>
99.1	The Registrant's press release dated August 18, 2022
99.2	The Registrant's implemented auto rate exhibit for July 2022
104	Cover Page Interactive Data File (formatted as inline XBRL).



NEWS

FOR IMMEDIATE RELEASE

Contacts:

Al Scott
Media Relations
(847) 402-5600

Mark Nogal
Investor Relations
(847) 402-2800

Allstate Announces July 2022 Catastrophe Losses and Implemented Auto Rates

NORTHBROOK, Ill., August 18, 2022 – The Allstate Corporation (NYSE: ALL) today announced estimated catastrophe losses for the month of July of \$223 million or \$176 million, after-tax. July catastrophe losses included 12 events, primarily wind and hail, that were geographically widespread, estimated at \$233 million, partially offset by favorable reserve reestimates for prior period events.

"Allstate will continue to implement significant rate actions in the second half of 2022 in response to inflationary increases to auto insurance severities. During the month of July, the Allstate brand implemented rate increases of 8.9% across 6 locations, resulting in total Allstate brand insurance premium impact of 1.0%. We have implemented 64 rate increases averaging approximately 9.0% across 51 locations since the beginning of the year. Allstate brand implemented auto rate increases totaled \$240 million in the month of July, after implementing \$1.5 billion in the previous two quarters," said Mario Rizzo, Chief Financial Officer of The Allstate Corporation. Our implemented auto rate exhibit has been posted on allstateinvestors.com.

Financial information, including material announcements about The Allstate Corporation, is routinely posted on www.allstateinvestors.com.

Forward-Looking Statements

This news release contains "forward-looking statements" that anticipate results based on our estimates, assumptions and plans that are subject to uncertainty. These statements are made subject to the safe-harbor provisions of the Private Securities Litigation Reform Act of 1995. These forward-looking statements do not relate strictly to historical or current facts and may be identified by their use of words like "plans," "seeks," "expects," "will," "should," "anticipates," "estimates," "intends," "believes," "likely," "targets" and other words with similar meanings. We believe these statements are based on reasonable estimates, assumptions and plans. However, if the estimates, assumptions or plans underlying the forward-looking statements prove inaccurate or if other risks or uncertainties arise, actual results could differ materially from those communicated in these forward-looking statements. Factors that could cause actual results to differ materially from those expressed in, or implied by, the forward-looking statements may be found in our filings with the U.S. Securities and Exchange Commission, including the "Risk Factors" section in our most recent annual report on Form 10-K. Forward-looking statements are as of the date on which they are made, and we assume no obligation to update or revise any forward-looking statement.

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The Allstate Corporation
Allstate Protection Impact of Net Rate Changes Implemented on Premiums Written

	For the month ended July 31, 2022			Quarter to date ended July 31, 2022		
	Number of locations ⁽¹⁾	Total brand (%) ^{(2) (3)}	Location specific (%) ⁽⁴⁾	Number of locations ⁽¹⁾	Total brand (%) ^{(2) (3)}	Location specific (%) ⁽⁴⁾
Allstate brand						
Auto	6	1.0	8.9	6	1.0	8.9
National General						
Auto	10	0.6	4.9	10	0.6	4.9
	Three months ended June 30, 2022			Three months ended March 31, 2022		
	Number of locations ⁽¹⁾	Total brand (%) ^{(2) (3)}	Location specific (%) ⁽⁴⁾	Number of locations ⁽¹⁾	Total brand (%) ^{(2) (3)}	Location specific (%) ⁽⁴⁾
Allstate brand						
Auto	30	2.5	8.7	28	3.6	9.3
National General						
Auto	19	2.7	6.0	24	1.9	4.6

⁽¹⁾ Refers to the number of U.S. states, the District of Columbia or Canadian provinces where rate changes have been implemented. Allstate brand operates in 50 states, the District of Columbia, and 5 Canadian provinces. National General operates in 50 states and the District of Columbia.

⁽²⁾ Represents the impact in the locations where rate changes were implemented during the period as a percentage of total brand prior year-end premiums written.

⁽³⁾ Allstate brand implemented auto insurance rate increases totaled \$240 million for the month ended July 31, 2022 after implementing \$601 million and \$862 million of rate increases in the second and first quarter of 2022, respectively.

⁽⁴⁾ Represents the impact in the locations where rate changes were implemented during the period as a percentage of its respective total prior year-end premiums written in those same locations.

