Investor CDP 2010 - Allstate Insurance Company

Module: Introduction

Page: Introduction

0.1
Introduction
Please give a general description and introduction to your organization.

0.2
Reporting Year
Please state the start and end date of the year for which you are reporting data.

Enter Periods that will be disclosed
Thu 01 Jan 2009 - Thu 31 Dec 2009

0.3
Are you participating in the Walmart Sustainability Assessment?

No

0.4
Modules
As part of the Investor CDP information request, electric utilities, companies with electric utility activities or assets, companies in the automobile or auto component manufacture sectors and companies in the oil and gas industry should complete supplementary questions in addition to the main questionnaire.
If you are in these sectors, the corresponding sector modules will be marked as default options to your information request.

If you have not been presented with a sector module that you consider would be appropriate for your company to answer, please select the module below. If you wish to view the questions first, please see www.cdproject.net/cdp-questionnaire.

0.5

Country list configuration

Please select the countries for which you will be supplying data. This selection will be carried forward to assist you in completing your response.

Select country
United States of America
Canada
United Kingdom

0.6

Please select if you wish to complete a shorter information request.

Further Information

Module: Governance

Page: Governance

1.1

Where is the highest level of responsibility for climate change within your company?

Board committee or other executive body

1.1a

Please specify who is responsible.

Other: Allstate's Enterprise Risk and Return Council

1.2

What is the mechanism by which the board committee or other executive body reviews the company's progress and status regarding climate change?

(ERRC), a senior management committee appointed by the CEO and chaired by the Chief Risk Officer (CRO), convenes monthly to discuss key topics, management controls and actions regarding Allstate's significant risks, including those risks affected by climate and other factors.. ERRC members also include the Chief Financial Officer (CFO), President(s) of Allstate Protection and Allstate Financial business units, Chief Information Officer, General Counsel, Senior Vice President of Corporate Relations and business unit Chief Financial Officers and Chief Risk Officers. The ERRC focuses on identifying and capturing enterprise portfolio risk/reward opportunities, which may include topics such as climate risk.

The Audit Committee of our Board of Directors also discusses with management enterprise risk and return management, including the corporation's overall risk position, key risk strategies, and risk management processes.

Allstate monitors significant risk exposures in comparison to enterprise action plan targets quarterly through a comprehensive Enterprise Risk & Return Dashboard prepared for the Enterprise Risk & Return Council and the Audit Committee of the Board of Directors and is shared with the Board of Directors. This report captures potential risks related to climate such as catastrophic weather events and other factors such as auto and homeowner insurance claim frequencies and severities, business continuity and disaster recovery planning, and investment concentration. Both the Audit Committee of Allstate's Board of Directors and the Board of Directors receive regular updates on the various risks faced by Allstate through the Enterprise Risk & Return Dashboard and other periodic Enterprise Risk Management updates from the Chief Risk Officer.

1.4

Do you provide incentives for the management of climate change issues, including the attainment of greenhouse gas (GHG) targets?

No

Further Information

Module: Risks and Opportunities

Page: Risks & Opportunities Identification Process

2.1

Describe your company's process for identifying significant risks and/or opportunities from climate change and assessing the degree to which they could affect your business, including the financial implications.

Allstate monitors all significant enterprise risks and opportunities on a regular basis, with fluid risk identification processes, both formal and informal, to reflect a continuously shifting external and internal risk environment. Key enterprise risks are identified formally through an extensive enterprise survey/focus group process. Risks and opportunities are identified routinely and informally throughout the year by business area risk owners. Our Enterprise Risk and Return Management processes identify potential risks that could significantly impact the company. Allstate monitors key risks and opportunities through the quarterly comprehensive Enterprise Risk & Return Dashboard, which is reviewed with the Enterprise Risk & Return Council, the Audit Committee of Allstate's Board of Directors and the Board of Directors. Financial modelling, scenario testing and management judgment are used to assess significance of risks and opportunities. Some of the areas where risk and opportunities affected by climate change may arise include catastrophic weather events, auto and homeowner insurance claim frequencies and severities and business continuity and disaster recovery planning.

Allstate has also created a cross-functional Environmental Leadership Team, composed of officers and senior staff from all areas of the company. This team helps guide environmental efforts from an enterprise wide perspective, build alignment and create momentum for Allstate's heightened sustainability efforts and identify opportunities associated with environmental responsibility and climate.

Further Information

Page: Regulatory Risks

3.1

Do current and/or anticipated regulatory requirements related to climate change present significant risks to your company?

No

3.7

Please explain why you do not consider your company to be exposed to significant regulatory risks - current and/or anticipated.

We do not consider our company to be exposed to regulatory risks. In contrast to the manufacturing or energy sectors, Allstate is a service company, so we do not expect possible climate change legislation or regulations to significantly impact our operations directly. We expect that we will be able to comply with any regulatory changes such as heightened energy efficiency standards or greenhouse gas emissions limits/taxes with minimal financial impact to the company. Allstate has undertaken energy efficiency measures in buildings that it owns and uses for its business operations and continues to assess additional measures as part of a corporate wide environmental impact reduction program.

Allstate has minimal direct risk from regulation and the indirect risk, through potential increased energy costs, is not substantial. We are aware of proposals to cap greenhouse gas emissions and the consideration of other proposals that could impact energy costs. However, we do not believe that such proposals present a regulatory risk to Allstate. We will continue to monitor developments in these areas and continue to re-assess the potential impacts on Allstate as the components and timeline of likely policy developments become clearer.

It is possible that regulation, such as proposed increases in automobile efficiency standards or increased development of mass transit, could significantly change the transportation infrastructure, including significantly increasing the cost of owning and operating a vehicle. A decline in car ownership and use could impact Allstate's personal lines automobile insurance business. We continually monitor driving patterns and behavior as part of operating our auto insurance business, and we expect to be able to adapt to changes in driving behavior.

Our view has not changed in the past twelve months.

Further Information

Page: Physical Risks

4.1

Do current and/or anticipated physical impacts of climate change present significant risks to your company?

No

4.7

Please explain why you do not consider your company to be exposed to significant physical risks - current and/or anticipated.

As an insurance and financial services provider, the physical risks to our business operations are relatively low and deal mainly with the infrastructure of our business centers and the possible disruption of service to our customers. Allstate maintains robust business continuity and disaster recovery plans, which we review and update regularly, in order to minimize these risks. We have data centers, call centers and claims offices located throughout the country, and we have the ability to automatically re-route customers to unaffected offices. Additionally, Allstate maintains a small fleet of mobile response units, which allows us to reach our customers and process claims in the immediate aftermath of a catastrophe, even in the hardest hit areas.

Due to the exposure of our property and casualty business to weather-related catastrophes, we discuss this issue in the Other Risks section.

Our view has not changed in the past twelve months.

Further Information

Page: Other risks

5.1

Does climate change present other significant risks - current and/or anticipated - for your company?

Yes

Do you want to answer using:

A text box

5.2B

What are the current and/or anticipated other significant risks, and their associated countries/regions and timescales?

Climate change, to the extent it is associated with rising temperatures and changes in weather patterns, could impact the frequency or severity of weather events and wildfires, the affordability and availability of homeowners insurance and the results of our Allstate Protection segment. To the extent that climate change impacts mortality rates and those changes do not match our long-term mortality assumptions in our product pricing our Allstate Financial segment would be impacted. To the extent that climate change impacts valuation of commercial real estate properties or municipalities we invest in, our Investment segment results would be impacted.

We consider the greatest areas of potential catastrophe losses due to hurricanes generally to be major metropolitan centers in counties along the eastern and gulf coasts of the United States.

5.3

Describe the ways in which the identified risks affect or could affect your business and your value chain.

Allstate is the largest publicly held personal lines property and casualty insurer in America. The company insures 1 in 9 vehicles and 1 in 10 homes in America. Changing climate conditions may adversely affect our financial condition, profitability or cash flows. Because of the exposure of our property and casualty business to catastrophic events, our operating results and financial condition may vary significantly from one period to the next. Catastrophes can be caused by various natural and man-made disasters, including earthquakes, volcanoes, wildfires, tornadoes, hurricanes, tropical storms and certain types of terrorism. Climate change, to the extent it is associated with rising temperatures and changes in weather patterns, could impact the frequency or severity of weather events and wildfires, the affordability and availability of homeowners insurance and the results of our Allstate Protection segment. To the extent that climate change impacts mortality rates and those changes do not match our long-term mortality assumptions in our product pricing the results for our Allstate Financial segment would be impacted.

Regarding potential investment-related risks, our Investment control structure includes Board approved investment policies, guidelines and operating procedures, with a comprehensive daily monitoring system. Allstate monitors its geographic concentration, with commercial mortgage loan limits on geographic concentration in any one metropolitan statistical area.

Allstate's mortgage loans are collateralized by a variety of commercial real estate property types located throughout the United States. Substantially all of the commercial mortgage loans are non-recourse to the borrower. As of December 31, 2009, the principal geographic distribution of commercial real estate was California (22.6%), Illinois (9.4%), New York (6.3%), Pennsylvania (6.0%), New Jersey (5.9%) and Texas (5.0%). No other state represented more than 5% of the commercial mortgage loan portfolio as of December 31, 2009.

As of December 31, 2009, the principal geographic distribution of Allstate's diversified municipal bond portfolio included California (13.3%), Texas (8.9%), Florida (5.9%) and Illinois (5.3%). No other state represented more than 5% of the municipal bond portfolio as of December 31, 2009.

Our view has not changed in the past twelve months.

5.4

Are there financial implications associated with the identified risks?

Yes

5.5

Please describe them.

Despite our catastrophe claim management programs, we are exposed to insurance claim losses from hurricanes and other catastrophic weather events, whether influenced by changing climate conditions or not, that could have a material adverse effect on operating results and financial condition. For example, our historical catastrophe experience includes losses relating to Hurricane Katrina in 2005 totalling $3.6 billion and Hurricane Andrew in 1992 totalling $2.3 billion. In the years 1995 through 2009, we incurred catastrophe losses of $23.7 billion related to 994 events.

5.6

Describe any actions the company has taken or plans to take to manage or adapt to the other risks that have been identified, including the costs of those actions.

We continue to manage our property catastrophe exposure in order to provide our shareholders an acceptable return on the risks assumed in our property business and to reduce the variability of our earnings, while providing protection to our customers. Our property business includes personal homeowners, commercial property and other property lines. At December 31, 2009, we continue to be within our goal to have no more than a 1% likelihood of exceeding our expected annual aggregate catastrophe losses by $2 billion, net of reinsurance, from hurricanes and earthquakes, based on modelled assumptions and applications currently available. The use of different assumptions and updates to industry models could materially change the projected loss.

Property catastrophe exposure management includes purchasing reinsurance in areas that have known exposure to hurricanes, earthquakes, wildfires, fires following earthquakes and other catastrophes. We are working for changes in the regulatory environment, including recognizing the need for and improving appropriate risk based pricing and promoting the creation of government sponsored, privately funded solutions for mega-catastrophes. While the actions we take will be primarily focused on reducing the catastrophe exposure in our property business, we also consider their impact on our ability to market our auto lines.

Further Information

Page: Regulatory Opportunities

6.1

Do current and/or anticipated regulatory requirements related to climate change present significant opportunities for your company?

No

6.7

Explain why you do not consider your company to be presented with significant opportunities - current and/or anticipated.

We generally do not expect current or anticipated regulatory requirements related to climate change to create opportunities related to Allstate's personal lines and life insurance businesses. We are tracking proposals currently being considered by the U.S. Congress that would cap greenhouse gas emissions and others that could impact energy costs. However, we do not believe that such proposals present an opportunity to Allstate. We will continue to monitor developments in these areas and continue to re-assess the potential impacts on Allstate as the components and timeline of likely policy developments become clearer. However, the policy developments of the last 12 months have not changed our view on opportunities for Allstate related to regulation of GHG emissions.

Further Information

Page: Physical Opportunities

7.1

Do current and/or anticipated physical impacts of climate change present significant opportunities for your company?

No

7.7

Explain why you do not consider your company to be presented with significant opportunities - current and/or anticipated.

We continue to monitor the situation, but the developments over the last 12 months have not changed our view on opportunities for Allstate related to the physical impacts of climate change. Still, to the extent climate change is associated with rising temperatures and changes in weather patterns that could impact the frequency or severity of extreme weather events and wildfires, we continue to monitor such potential changes to attempt to make sure they are accurately reflected in the rates we charge for insurance that provides coverage related to extreme weather events and wildfires.

Further Information

Page: Other Opportunities

8.1

Does climate change present other significant opportunities - current and/or anticipated - for your company?

No

8.7

Explain why you do not consider your company to be presented with significant opportunities - current and/or anticipated.

We continue to monitor the situation, but the developments over the last 12 months have not changed our view on other significant opportunities for Allstate related to climate change. Allstate continues to examine actuarial data to identify any situations where lower emissions and lower risk may converge. In addition, Allstate pursues environmentally friendly and convenient options such as paperless billing for our customers. We are also exploring other environmentally friendly product options for our customers.

Our Investment team also invests in green technology as part of its normal course of investing, including municipal utilities that have mandates regarding greenhouse gases. As of December 31, 2009, we have about $27 million par invested in Clean Renewable Energy Bonds. These bonds were for solar energy, wind power and biomass.

Further Information

Module: Strategy

Page: Strategy

9.1

Please describe how your overall group business strategy links with actions taken on risks and opportunities (identified in questions 3 to 8), including any emissions reduction targets or achievements, public policy engagement and external communications.

Allstate has created a cross-functional Environmental Leadership Team, composed of officers and senior staff from all areas of the company. This team helps guide environmental efforts from an enterprise wide perspective, build alignment and create momentum for Allstate's heightened sustainability efforts and identify opportunities associated with environmental responsibility and climate.

Allstate's overall business strategy is to improve customer loyalty, reinvent protection and retirement for the consumer and to grow our businesses. Today's consumer holds an unprecedented position of strength and authority in the marketplace. Keeping customers loyal and putting them at the center of everything we do is a top priority at Allstate. Reinvention involves how Allstate can differentiate itself in the marketplace and meet more consumer needs by creating new sources of value for customers and shareholders as well as employees and agency owners. Allstate's growth strategies consider customer wants and needs.

In an effort to continue to serve our customers better and focus on what matters most to them–get it right, make it easy, help me understand—we have improved or launched new processes and programs to strengthen our connections with customers. Some of these include paperless billing and payment options, discounts for homes constructed under more modern and stringent building codes and for homes retrofitted with improvements designed to better withstand hurricane force winds.

Also to maintain our commitment to customers while responsibly managing overall risk, we developed two areas within Allstate: Ivantage and North Light Specialty Insurance. Ivantage supports Allstate agencies by providing access to personal lines products from a network of carriers and wholesalers in places where Allstate products are not available. North Light combines quality insurance from a well-known and established insurance group, with the efficiency and outstanding performance of Allstate's claims service centers. Allstate is committed to homeowner insurance coverage through this carrier in higher-risk areas. North Light is currently operating in eight states, with plans to launch in eight – ten more states in 2010 pending Department of Insurance approval.

We're also committed to working on a national solution for catastrophe management. America needs to be better prepared for and protected from growing natural catastrophe risk. The problem is larger than any one company or even one industry. That's why Allstate is a founding member of ProtectingAmerica.org, a coalition that encourages collaboration between local, state and federal governments, consumers and the private sector. Since 2005, ProtectingAmerica.org has been working to advance a comprehensive, integrated solution to deal more effectively and efficiently with mega-catastrophes. A senior member of our law and regulation department serves as national director of ProtectingAmerica.org, working with the co-chairmen of the coalition, James Lee Witt, Former Director of the Federal Emergency Management Agency, and Admiral James M. Loy, Former Deputy Secretary of the Department of Homeland Security and Commandant of the United States Coast Guard (Retired).

Further Information

Page: Strategy - Targets

9.2

Do you have a current emissions reduction target?

No

9.3

Please explain why not and forecast how your Scope 1 and Scope 2 emissions will change over the next 5 years. (If you do not have a target)

Allstate continues to promote energy reduction and energy efficiency initiatives, but has not established a formal GHG emissions reduction plan at this time. We do not expect a significant change in our Scope 1 and Scope 2 GHG emissions over the next five years. While our energy efficiency initiatives are expected to deliver additional savings in our facilities, fluctuations in the size of our real estate portfolio might affect some of these reductions. In aggregate, we do not currently anticipate significant changes in the carbon footprint of our operations.

Further Information

Page: Strategy - Emission Reduction Activities

¿

Is question 9.7 relevant for your company?

Yes

9.7

Please use the table below to describe your company's actions to reduce its GHG emissions.

1. Actions - please describe	2. Annual energy saving	3. Annual energy savings - number	4. Annual energy saving - units	5. Annual emission reduction in metric tonnes CO2-e	6. Reduction - achieved or anticipated	7. Investment - number	8. Investment - currency	9. Monetary savings - number	10. Monetai savings currenc

9.9

Please provide any other information you consider necessary to describe your emission reduction activities.

Allstate has a number of GHG emissions reduction initiatives already in place and is looking to expand the scope of these initiatives. Because the bulk of Allstate's GHG emissions are associated with the purchase of electricity, these initiatives focus on reducing energy consumption in its buildings. These initiatives include more efficient light fixtures, reducing the hours that lights are used, and optimizing the boilers, chillers, and HVAC hours of operation. One significant initiative under way is participation in the U.S. Green Building Council (USGBC) Leadership in Energy and Environmental Design program. Allstate is a national member of the USGBC, and we have two LEED APs on staff in the Real Estate and Construction Department. Allstate recently completed construction of a greenfield Data Center in Rochelle, IL that received LEED Gold level certification from the USGBC. Allstate also leases 99,936 SF in a LEED Silver certified building in Houston. Two of our Home Office campus buildings (North and West Plazas) have undergone retro-commissioning reviews based on LEED criteria, and implementation of a number of energy conservation measures at those facilities are currently under way. North Plaza was registered with the USGBC under the LEED EB v2.0 rating system in July, 2008.

9.10

Do you engage with policy makers on possible responses to climate change including taxation, regulation and carbon trading?

Yes

9.11

Please describe.

We believe America needs to be better prepared for and protected from growing natural catastrophe risk. Preparing and protecting America from catastrophe is larger than Allstate and even larger than the insurance industry. That's why Allstate is a founding member of a coalition called ProtectingAmerica.org, which encourages collaboration between local, state and federal governments, consumers and the private sector. Since 2005, ProtectingAmerica.org has been working to advance a comprehensive, integrated solution to deal more effectively and efficiently with mega-catastrophes.

Since its formation, ProtectingAmerica.org has achieved several important milestones in which Allstate has played a key role, including:

• Building a coalition consisting of more than 350 member organizations, including emergency management officials, first responders, catastrophe relief experts, large and small businesses, nonprofit organizations and insurers;
• Raising awareness, supplying information to hundreds of media outlets and other public information sources;
• Educating policymakers across the country;
• Appearing before numerous legislative and related committees at the state and national levels; and
• Helping to craft and advance specific legislative proposals that will advance this cause.

Additionally, a senior member of Allstate's law and regulation department serves as national director of ProtectingAmerica.org, working with the co-chairmen of the coalition, James Lee Witt, former FEMA director, and Admiral James Loy, former Commandant of the United States Coast Guard and deputy secretary of the Department of Homeland Security.

Allstate and ProtectingAmerica.org achieved a major milestone in November 2007 when the U.S. House of Representatives passed the Homeowners Defense Act, a bill that would help to create a public-private partnership to address the impact of large natural catastrophes. In May 2009, the successor Homeowners' Defense Act of 2009 was introduced. This legislation would create a privately funded national backstop that would stand behind state catastrophe funds like the Florida Hurricane Catastrophe Fund and provide a stable and predictable source of coverage so that homeowners can repair, rebuild and recover in the aftermath of massive hurricanes, earthquakes and other catastrophic events. The bill also would fund prevention and mitigation efforts to better prepare for catastrophic events. This bill is currently being considered in the House of Representatives, and we expect the bill to be introduced in the U.S. Senate in 2010.

Further Information

Module: GHG Emissions Accounting, Energy and Fuel Use, and Trading

Page: Emissions Boundary - (1 Jan 2009 - 31 Dec 2009)

10.1

Please indicate the category that describes the company, entities, or group for which Scope 1 and Scope 2 GHG emissions are reported.

Companies over which operational control is exercised

10.2

Are there are any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1 and Scope 2 emissions within this boundary which are not included in your disclosure?

Yes

10.3

Please complete the following table.

Source	Scope	Explain why the source is excluded
Regrigerant Gases (HFCs)	Scope 1	Allstate evaluated its refrigerant gas emissions in its owned facilities in 2009 and estimated that these emissions constitute less than 1% of the CO2-e emissions at the facility level. In aggregate, CO2-e emissions from refrigerant gases are less than 1% of Allstate overall emissions. Therefore, Allstate considers refrigerant gas emissions de minimis and will not track on an annual basis. Allstate will periodically reevaluate the refrigerant gas emissions to confirm that they continue to fall below the de minimis threshold.
Volatile Organic Compunds(VOCs)	Scope 1	Allstate evaluated its VOC emissions at printing centers in 2009 and determined that these emissions constitute less than 1% of the CO2-e emissions at the facility and less than .1% of Allstate overall emissions. Therefore, Allstate considers print- related VOC emissions de minimis and we will not track these on an annual basis. Allstate will periodically reevaluate the VOC emissions to determine to confirm that they continue to fall below the de minimis threshold.

Further Information

Page: Methodology - (1 Jan 2009 - 31 Dec 2009)

11.1a

Please give the name of the standard, protocol or methodology you have used to collect activity data and calculate Scope 1 and Scope 2 emissions and/or describe the procedure you have used (in the text box in 11.1b below).

Please select the published methodologies that you use.
US EPA Climate Leaders: Direct Emissions from Stationary Combustion
The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)
US EPA Climate Leaders: Indirect Emissions from Purchases/ Sales of Electricity and Steam

11.1b

Please describe the procedure that you use.

Allstate developed its GHG inventory in accordance with The Greenhouse Gas Protocol: Corporate Accounting and Reporting Standard (GHG Protocol). Whenever possible, GHG emissions are calculated from annual activity data reported directly to Allstate by facility managers at locations worldwide. Allstate does not have facilities with continuous emissions monitoring equipment tracking CO2 or other GHG emissions on site. Emissions are calculated from fuel and energy consumption data provided by utilities and other energy and fuel suppliers and emissions factors and energy conversion assumptions provided by the GHG Protocol and EPA Climate Leaders. In cases where activity data are unavailable, estimates were developed based on energy intensity metrics developed by the U.S. Department of Energy, GHG Protocol, and U.S.
EPA Climate Leaders.

11.2

Please also provide the names of and links to any calculation tools used.

Please select the calculation tools used.
US EPA Climate Leaders: Optional Emissions from Business Travel

11.3

Please give the global warming potentials you have applied and their origin.

Gas	Reference	GWP
Carbon dioxide	IPCC Second Assessment Report (SAR - 100 year)	1
Methane	IPCC Second Assessment Report (SAR - 100 year)	21
Nitrous oxide	IPCC Second Assessment Report (SAR - 100 year)	310

11.4

Please give the emission factors you have applied and their origin.

Fuel/Material	Emission Factor	Unit	Reference
Distillate fuel oil No 2	161.85	lb CO2-e per million BTU	Climate Leaders GHG Protocol, Stationary Combustion Sources, May 2008.
Natural gas	117.11	lb CO2-e per million BTU	Climate Leaders GHG Protocol, Stationary Combustion Sources, May 2008.
Jet kerosene	21.33	lb CO2-e per gallon	Climate Leaders GHG Protocol, Direct Emissions from Mobile Combustion Sources, May 2008.
Motor gasoline	19.43	lb CO2 per gallon	Climate Leaders GHG Protocol, Direct Emissions from Mobile Combustion Sources, May 2008.

Further Information

Page: Emissions Scope 1 - (1 Jan 2009 - 31 Dec 2009)

12.1

Please give your total gross global Scope 1 GHG emissions in metric tonnes of CO2-e.

37094

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Is question 12.2 relevant to your company?

Yes

12.2

Please break down your total gross global Scope 1 emissions in metric tonnes CO2-e by country/region.

Country	Scope 1 Metric tonnes CO2-e
United States of America	36163
Canada	719
United Kingdom	212

12.4

Where it will facilitate a better understanding of your business, please also break down your total gross global Scope 1 emissions by business division. (Only data for the current reporting year requested.)

Business Division	Scope 1 Metric tonnes CO2-e

12.5

Where it will facilitate a better understanding of your business, please also break down your total gross global Scope 1 emissions by facility. (Only data for the current reporting year requested.)

Facilities	Scope 1 Metric tonnes CO2-e

¿

Is question 12.6 relevant to your company?

Yes

12.6

Please break down your total gross global Scope 1 emissions by GHG type. (Only data for the current reporting year requested.)

GHG Type	Scope 1 Emissions (Metric tonnes)	Scope 1 Emissions (Metric tonnes CO2-e)
CO2	36793.00	36793
CH4	1.63	34

GHG Type	Scope 1 Emissions (Metric tonnes)	Scope 1 Emissions (Metric tonnes CO2-e)
N20	0.86	267

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Is question 12.8 relevant to your company?

Yes

12.8
Please give the total amount of fuel in MWh that your organization has consumed during the reporting year.

181800

¿
Is question 12.10 relevant to your company?

Yes

12.10
Please complete the table by breaking down the total figure by fuel type.

Fuels	MWh
Natural gas	136300.00
Motor gasoline	33100.00
Distillate fuel oil No 2	3600.00
Jet kerosene	8800.00

12.12
Please estimate the level of uncertainty of the total gross global Scope 1 figure that you have supplied in answer to question 12.1 and specify the sources of uncertainty in your data gathering, handling, and calculations.

Uncertainty Range	Main sources of uncertainty	Please expand on the uncertainty in your data
More than 5% but less than or equal to 10%	Data Gaps Extrapolation	The main source of uncertainty in the development of Allstate’s GHG inventory is related to data gaps. Allstate currently does not have access to activity data from leased space, but is investigating systems to manage the activity data at North American leased office spaces so that the associated GHG emissions can be calculated directly. Allstate developed extrapolation methodologies based on energy intensities provided by U.S. DOE to estimate emissions where data are unavailable. Allstate believes that these methodologies provide a reliable estimate of the GHG emissions. As Allstate’s GHG management program matures, we anticipate requiring base year adjustments when actual data differs from estimated values. In such cases, Allstate will disclose the scope and rationale for any adjustments. The estimated emissions from Allstate's leased space constitute 40% of Allstate's total inventory. If the energy use estimates of the leased portfolio are off by 25%, this results in a variation in the total inventory of 10%

Further Information

Page: Emissions Scope 2 - (1 Jan 2009 - 31 Dec 2009)

13.1
Please give your total gross global Scope 2 GHG emissions in metric tonnes of CO2-e.

181168

¿
Is question 13.2 relevant to your company?

Yes

13.2
Please break down your total gross global Scope 2 emissions in metric tonnes of CO2-e by country/region.

Country	Metric tonnes CO2-e
United States of America	179486
Canada	438
United Kingdom	1243

13.4

Where it will facilitate a better understanding of your business, please also break down your total gross global Scope 2 emissions by business division. (Only data for the current reporting year requested.)

Business division name	Metric tonnes CO2-e

13.5

Where it will facilitate a better understanding of your business, please also break down your total gross global Scope 2 emissions by facility. (Only data for the current reporting year requested.)

Facility name	Metric tonnes CO2-e

¿

Is question 13.6 relevant to your company?

Yes

13.6

How much electricity, heat, steam, and cooling in MWh has your organization purchased for its own consumption during the reporting year?

Please supply data for these energy types.	MWh
Electricity	284400

13.8

Please estimate the level of uncertainty of the total gross global Scope 2 figure that you have supplied in answer to question 13.1 and specify the sources of uncertainty in your data gathering, handling, and calculations.

Uncertainty range	Main sources of uncertainty in your data	Please expand on the uncertainty in your data.
More than 5% but less than or equal to 10%	Data Gaps Extrapolation	The main source of uncertainty in the development of Allstate's GHG inventory is related to data gaps. Allstate currently does not have access to activity data from leased space, but is investigating systems to manage the activity data at North American leased office spaces so that the associated GHG emissions can be calculated directly. Allstate developed extrapolation methodologies based on energy intensities provided by U.S. DOE to estimate emissions where data are unavailable. Allstate believes that these methodologies provide a reliable estimate of the GHG emissions. As Allstate's GHG management program matures, we anticipate requiring base year adjustments when actual data differs from estimated values. In such cases, Allstate will disclose the scope and rationale for any adjustments. The estimated emissions from Allstate's leased space constitute 40% of Allstate's total inventory. If the energy use estimates of the leased portfolio are off by 25%, this results in a variation in the total inventory of 10%

Further Information

Page: Emissions Scope 2 Contractual

14.1

Do you consider that the grid average factors used to report Scope 2 emissions in question 13 reflect the contractual arrangements you have with electricity suppliers?

Yes

14.4

Has your organization retired any certificates, e.g. Renewable Energy Certificates, associated with zero or low carbon electricity within the reporting year or has this been done on your behalf?

No

Further Information

Page: Emissions Scope 3

¿

Is question 15.1 relevant to your company?

Yes

15.1

Please provide data on sources of Scope 3 emissions that are relevant to your organization.

Sources of Scope 3 emissions	Metric tonnes of CO2-e	Methodology	If you cannot provide a figure for a relevant source of Scope 3 emissions, please describe the emissions.
Business travel	41871	GHG emissions associated with commercial flights were calculated using air miles traveled and emissions factors from the US EPA Climate Leaders Business Travel Module. Allstate calculated GHG emissions associated with business travel in personal cars using vehicle miles and emissions factors from the US EPA Climate Leaders Business Travel Module. Global warming potentials are from the IPCC Second Assessment Report. Allstate did not apply a radiative forcing adjustment to the airline travel emissions.	
Other: Allstate's GHG inventory does not include emissions associated with the independent contractors across the country that operate as Exclusive Agencies and Financial Specialists, as they do not fall under the operational control of Allstate.	110000	Allstate estimated the Scope 1 and Scope 2 emissions for the office space of our independent contractors across the country that operate as Exclusive Agencies and Financial Specialists. The estimate is based on the average office size, its location, and energy intensities for office space from the U.S. Department of Energy's "Commercial Building Energy Consumption Survey(2003)".	

Sources of Scope 3 emissions	Metric tonnes of CO2-e	Methodology	If you cannot provide a figure for a relevant source of Scope 3 emissions, please describe the emissions.
Transportation & distribution of sold products	1500	As a financial services company, Allstate does not have significant emissions associated with the distribution of our products. Allstate does send a significant volume of mail through the U.S. Postal Service. In 2009, Allstate estimates that nearly 121 million pieces were distributed. Based on the U.S. Postal Service estimate of lifecycle GHG emissions of first-class mail, the distribution-related emissions of these pieces were approximately 1,500 MT CO2-e. The estimate is based on emissions intensities from the following report: “The Environmental Impacts of the Mail: Initial Life Cycle Inventory Model and Analysis, Environmental Policy and Programs, U.S. Postal Service, Washington, DC June 2008.”	

Further Information

Page: Emissions 7

16.1

Does the use of your goods and/or services enable GHG emissions to be avoided by a third party?

Yes

16.2

Please provide details including the anticipated timescale over which the emissions are avoided, in which sector of the economy they might help to avoid emissions and their potential to avoid emissions.

Allstate sends a significant volume of mail through the U.S. Postal service. In 2009, Allstate estimates that 121 million billing related documents were distributed. In an effort to reduce the volume of mail, Allstate continues to offer the eBill option (an electronic version of a paper bill) and electronic payment options to customers, which avoided 41 million pieces of mail in 2009.

Based on the U.S. Postal Service estimate of lifecycle GHG emissions of first-class mail, this program avoided 3,600 MT of GHG in 2009. The majority of these avoided emissions are related to the manufacture of pulp and paper.

Allstate acknowledges that these programs may have resulted increased electricity use at data centers and on home computers, but these effects have not been estimated at this time. The estimate is based on emissions intensities from the following report: “The Environmental Impacts of the Mail: Initial Life Cycle Inventory Model and Analysis, Environmental Policy and Programs, U.S. Postal Service, Washington, DC June 2008.”

¿

Is question 17.1 relevant to your company?

No

17.2

Please explain why not.

Allstate does not combust any biomass based fuels in its facilities.

Further Information

Page: Emissions 8

18.1a

Please describe a financial intensity measurement for the reporting year for your gross combined Scope 1 and Scope 2 emissions.

If you do not consider a financial intensity measurement to be relevant to your company, select "Not relevant" in column 5 and explain why in column 6.

Figure for Scope 1 and Scope 2 emissions	GHG units	Multiple of currency unit	Currency unit	Financial intensity metrics	Please explain if not relevant. Alternatively provide any contextual details that you consider relevant to understand the units or figures you have provided.
17.90	Metric tonnes CO2-e	Million	USD($)	Revenue	

18.1b

Please describe an activity-related intensity measurement for the reporting year for your gross combined Scope 1 and Scope 2 emissions.

Oil and gas sector companies are also asked to report activity-related intensity metrics in answer to table O&G1.3.

If you do not consider an activity-related intensity measurement to be relevant to your company, select "Not relevant" in column 3 and explain why in column 4.

Figure for Scope 1 and Scope 2 emissions	GHG units	Activity-related metrics	Please explain if not relevant. Alternatively provide any contextual details that you consider relevant to understand the units or figures you have provided.
7.40	Kilograms CO2-e	Other: per square foot of owned/leased facilities	

19.1

Do the absolute emissions (Scope 1 and Scope 2 combined) for the reporting year vary significantly compared to the previous year?

Yes

19.2

Please explain why they have varied and why the variation is significant.

Allstate has a wholly-owned subsidiary, Sterling Collision Centers, Inc., that was not previously included in Allstate's GHG inventory. Allstate included Sterling in its 2009 GHG inventory and made the necessary adjustments to its base year inventory. Sterling's Scope 1 and 2 emissions were 11,800 metric tonnes CO2e in 2009. These emissions were added to the base year (2007) and 2008 inventories because energy data were not available to develop CO2 emissions estimates for those years.

20.1A

Please complete the following table indicating the percentage of reported emissions that have been verified/assured and attach the relevant statement.

Scope 1 (Q12.1)	Scope 2 (Q13.1)	Scope 3 (Q15.1)
Not verified	Not verified	Not verified

20.1B

I have attached an external verification statement that covers the following scopes:

Further Information

A third-party consultant verified the methodologies and calculations used to develop the Scope 1 and Scope 2 emissions and the Scope 3 emissions related to business-travel. Activity data collection protocols have not been externally verified.

Page: Emissions 9 Trading

21.1

Do you participate in any emission trading schemes?

No, we don't participate nor do we currently anticipate participating in any emissions trading scheme within the next two years.

21.4

Has your company originated any project-based carbon credits or purchased any within the reporting period?

No

Further Information

Module: Climate Change Communications

Page: Communications 1

22.1

Have you published information about your company's response to climate change/GHG emissions in other places than in your CDP response?

Yes

22.2

In your Annual Reports or other mainstream filing? (If so, please attach your latest publication(s).)

Yes

22.3

Through voluntary communications such as CSR reports? (If so, please attach your latest publication(s).)

Yes

Further Information

Annual Report: Notice of 2010 Annual Meeting Proxy Statement & 2009 Annual Report: http://www.allstate.com/about/annual-report.aspx (see attached). Under the heading of "Risks Factors," Allstate's potential for significant losses from catastrophes and severe weather events, as well as climate change, are listed. Social Responsibility Report: 2009 Report (see attached) and companion Web site can be found at www.allstate.com/socialresponsibility. Previous reports can be found in the Report Archives section of the Web site. Environmental Policy: Our complete environmental policy can be viewed at www.allstate.com/environment, including a section on addressing climate change at http://www.allstate.com/environment/climate-change.aspx.

Attachments

Allstate_SR_Report_2009.pdf

Allstate_2009_AM_materials_FINAL.pdf

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