Climate Change 2016 - Allstate Insurance Company

Module: Introduction

Page: Introduction

CC0.1

Introduction

Please give a general description and introduction to your organization.

The Allstate Corporation is the largest publicly held personal lines insurer in the United States. Allstate was founded in 1931 and became a publicly traded company in 1993. The Allstate Corporation common stock is listed on the New York Stock Exchange under the trading symbol “ALL.” Common stock is also listed on the Chicago Stock Exchange. Its business is conducted principally through Allstate Insurance Company, Allstate Life Insurance Company and other subsidiaries (collectively, including The Allstate Corporation, "Allstate"). Allstate is primarily engaged in the property-liability insurance and life insurance business. It offers its products in the United States and Canada. The Allstate brand is widely known through the "You're In Good Hands With Allstate®" slogan. As of year-end 2015, Allstate was number 89 on the Fortune 500 list of largest companies in America.

CC0.2

Reporting Year

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

The current reporting year is the latest/most recent 12-month period for which data is reported. Enter the dates of this year first.

We request data for more than one reporting period for some emission accounting questions. Please provide data for the three years prior to the current reporting year if you have not provided this information before, or if this is

the first time you have answered a CDP information request. (This does not apply if you have been offered and selected the option of answering the shorter questionnaire). If you are going to provide additional years of data, please give the dates of those reporting periods here. Work backwards from the most recent reporting year. Please enter dates in following format: day(DD)/month(MM)/year(YYYY) (i.e. 31/01/2001).

Enter Periods that will be disclosed
Thu 01 Jan 2015 - Thu 31 Dec 2015

CC0.3

Country list configuration

Please select the countries for which you will be supplying data. If you are responding to the Electric Utilities module, this selection will be carried forward to assist you in completing your response.

Select country
United States of America
Canada
United Kingdom
India

CC0.4

Currency selection

Please select the currency in which you would like to submit your response. All financial information contained in the response should be in this currency.

USD($)

CC0.6

Modules

As part of the request for information on behalf of investors, electric utilities, companies with electric utility activities or assets, companies in the automobile or auto component manufacture sub-industries, companies in the oil and gas sub-industries, companies in the information technology and telecommunications sectors and companies in the food, beverage and tobacco industry group should complete supplementary questions in addition to the main questionnaire.

If you are in these sector groupings (according to the Global Industry Classification Standard (GICS)), the corresponding sector modules will not appear below but will automatically appear in the navigation bar when you save this page. If you want to query your classification, please email respond@cdp.net.

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 https://www.cdp.net/en-US/Programmes/Pages/More-questionnaires.aspx.

Further Information

Module: Management

Page: CC1. Governance

CC1.1

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

Board or individual/sub-set of the Board or other committee appointed by the Board

CC1.1a

Please identify the position of the individual or name of the committee with this responsibility

i) The job title of the individual or name of the committee:

The Enterprise Risk & Return Council (“ERRC”) is Allstate’s senior risk management committee. It directs enterprise risk and return management by establishing risk-return targets, determining economic capital levels and directing integrated strategies and actions from an enterprise perspective.

ii) A description of its position in the corporate structure:

The ERRC consists of Allstate's chief executive officer, president, business unit presidents, chief investment officer, enterprise and business unit chief risk officers and chief financial officers, general

counsel and treasurer. The ERRC convenes monthly to discuss key topics, strategies and actions regarding Allstate's significant risks, including those risks affected by climate and other factors. The ERRC focuses on identifying and capturing enterprise portfolio risk/reward opportunities, which may include topics such as climate risk.

CC1.2

Do you provide incentives for the management of climate change issues, including the attainment of targets?

Yes

CC1.2a

Please provide further details on the incentives provided for the management of climate change issues

Who is entitled to benefit from these incentives?	The type of incentives	Incentivized performance indicator	Comment
Facility managers	Monetary reward	Energy reduction project	Two Allstate Real Estate and Construction employees are tasked with the management of performance goals that are related to reducing Allstate's greenhouse gas emissions from energy use. Goals are figured into the employees' overall performance evaluation that determines career progression and monetary bonuses. The specific performance indicators are: 1) identify and implement cost-neutral (three year time horizon) green initiatives and 2) provide monthly reports that will uncover energy-saving opportunities. These activities help Allstate meet its energy and emissions reduction targets.
Corporate executive team	Monetary reward	Other: Climate Risk Management	Allstate's overall executive compensation program is designed to deliver compensation in accordance with performance and not reward excessive risk-taking. It includes both short-term and long-term incentive components. A significant percentage of executive total direct compensation is "pay at risk" through long-term stock option and equity grant awards linked to actual company performance. This encourages a long-term perspective on risk and return. Monetary incentives for achieving corporate and performance goals include risk and return management of all risks, including those affected by climate.
Corporate executive team	Monetary reward	Supply chain engagement	As a member of the corporate executive team, Allstate's Chief Procurement Officer (CPO) is held accountable for incorporating sustainability initiatives into Allstate's purchasing practices. Accordingly, the CPO has spearheaded a sustainability program within the Sourcing & Procurement Solutions department that will assess the environmental risks and opportunities within Allstate's supply chain and purchasing operations, including the potential to reduce emissions for Allstate's purchasing operations. Monetary incentive compensation for the CPO and program development team is based on the successful implementation of this program within the department.

Further Information

Page: CC2. Strategy

CC2.1

Please select the option that best describes your risk management procedures with regard to climate change risks and opportunities

Integrated into multi-disciplinary company wide risk management processes

CC2.1a

Please provide further details on your risk management procedures with regard to climate change risks and opportunities

Frequency of monitoring	To whom are results reported?	Geographical areas considered	How far into the future are risks considered?	Comment
Six-monthly or more frequently	Board or individual/sub-set of the Board or committee appointed by the Board	United States of America, Canada, United Kingdom, India	3 to 6 years	

CC2.1b

Please describe how your risk and opportunity identification processes are applied at both company and asset level

Company: Allstate manages enterprise risk under an integrated Enterprise Risk and Return Management (ERRM) framework with risk-return principles, governance, modeling and analytics, and management dialogue. This enables leadership to provide risk and return insight and drive strategic business decisions.

ERRM governance includes Board oversight, an executive management committee structure and chief risk officers. The Board of Directors has overall responsibility for oversight of management's design and implementation of ERRM, including integration with strategy and operations. The Risk and Return Committee of the Board oversees effectiveness of the ERRM framework, governance structure and decision-making, while focusing on the Company's risk and return position. The Audit Committee oversees effectiveness of management's control framework for risks. The Enterprise Risk & Return Council is Allstate's senior risk management committee. It directs ERRM by establishing risk-return targets, determining economic capital levels and directing integrated strategies and actions from an enterprise perspective. It consists of Allstate's chief executive officer, president, business unit presidents, chief investment officer, enterprise and business unit chief risk officers and chief financial officers, general counsel and treasurer.

To identify business opportunities, Allstate communicates with external partners and experts, and Allstate analysts observe global environmental and business trends.

Asset: Allstate has a team of employees responsible for reporting on Allstate's insurance exposure to catastrophes, and following ongoing scientific and hurricane modeling research through regular discussions with premiere catastrophe modelers. Allstate creates disaster recovery plans for systems and infrastructure and business continuity plans for its sites and processes to assure continuity in the event of disruptive events, with specific attention paid to natural disaster forecasts.

CC2.1c

How do you prioritize the risks and opportunities identified?

Allstate relies on two internal groups, the ERRC and the Sustainability Leadership Committee, to evaluate, prioritize, and enact responses to risks and opportunities related to climate change. Allstate's risk and opportunity management strategies adapt to changes in business and market environments and seek to optimize returns. Allstate prioritizes climate-change related opportunities by the level of financial feasibility of the opportunity and alignment with our strategic and operating plans and enterprise risk and return principles. Our risk-return principles define how we operate and guide decision-making around risk and return. These principles state that, first and foremost, our priority is to protect solvency, comply with laws and act with integrity. Building upon this foundation, we strive to build strategic value and optimize risks and returns.

Allstate's Board of Directors, Risk and Return Committee of the Board and Audit Committee provide risk management oversight by reviewing enterprise principles, guidelines and limits for Allstate's significant risks, and by monitoring strategies and actions management has taken to control these risks. Enterprise financial and stochastic modeling, scenario testing, and management discussion and judgment are used to assess the significance of risks and opportunities, including materiality. We consider a broad range of risk objectives and external constraints, including limiting risks of financial stress, insolvency, likelihood of capital stress and volatility, maintaining stakeholder value and financial strength ratings and satisfying regulatory and rating agency risk-based capital requirements. Along with others in the insurance industry, we use models developed by third party vendors as well as our own historic data in assessing our property insurance exposure to catastrophe losses. These models assume various conditions and probability scenarios.

CC2.2

Is climate change integrated into your business strategy?

Yes

CC2.2a

Please describe the process of how climate change is integrated into your business strategy and any outcomes of this process

i. Description of how the business strategy has been influenced: Weather and natural catastrophe loss volatility and other climate impacts are factored into our ERRC-approved risk limits and growth strategies, which are reviewed with the Board. Weather volatility is also reflected in our pricing. Pricing of property products is typically intended to establish returns that we deem acceptable over a long-term period. We pursue rate increases where indicated, taking into consideration potential customer disruption, the impact on our ability to market our auto lines, regulatory limitations, and our competitive position and profitability, using a methodology that appropriately addresses the changing costs of losses from catastrophes such as severe weather and the net cost of reinsurance.

Allstate also considers ways to adopt key environmental priorities into all business functions and departments, and develops goals and corresponding Key Performance Indicators (KPIs). As part of developing the company's business strategy, Allstate's Sustainability Leadership Committee, composed of senior staff from across the company, reviews the company's operations and other factors to identify key opportunities related to sustainable business practices, including the effects climate change has on severe weather events. Allstate has established an absolute emissions reduction goal as a result of these considerations. Allstate has determined that the company has the most control to reduce its environmental footprint in two areas: paper consumption and energy usage.

ii. At least one example of how the business strategy has been influenced: We have addressed our risk of hurricane loss by, among other actions, purchasing reinsurance for specific states and on a countrywide basis for our personal lines property insurance in areas most exposed to hurricanes, limiting personal homeowners, landlord package policy and manufactured home new business writings in coastal areas in southern and eastern states, implementing tropical cyclone deductibles where appropriate, and not offering continuing coverage on certain policies in coastal counties in certain states. We continue to seek appropriate returns for the risks we write. This may require further actions, similar to those already taken, in geographies where we are not getting appropriate returns. However, we may maintain or opportunistically increase our presence in areas where we achieve adequate returns and do not materially increase our hurricane risk.

iii. What aspects of climate change have influenced the strategy: Climate change will likely exacerbate the frequency and severity of natural catastrophes. We recognize the important role we play in helping customers and communities prepare for and protect themselves from the risks associated with climate change. To that end, for many years, we have actively supported a range of collaborations aimed at building communities that are more resilient to climate change.

iv. How the short term strategy has been influenced: Allstate's most important short-term initiative is its continued development of the Sustainability Leadership Committee, which aims to integrate sustainability

more deeply into the company's culture and operations. Allstate has also followed through on additional short-term initiatives. In 2014 the company renewed its partnership with Ceres, which served to produce and promote Allstate's first climate change statement. Further, Allstate continued its application of an engagement program to heighten employees' understanding of sustainability's value as it relates to operational efficiency, customer satisfaction, community engagement, and our overall reputation. Allstate also considers environmentally friendly investment opportunities with attractive risk/reward trade-offs, and the company's investment portfolio now includes debt investments in renewable energy projects.

v. How the long term strategy has been influenced: We have addressed our risk of hurricane loss by, among other actions, purchasing reinsurance for specific states and on a countrywide basis for our personal lines property insurance in areas most exposed to hurricanes, limiting personal homeowners, landlord package policy and manufactured home new business writings in coastal areas in southern and eastern states, implementing tropical cyclone deductibles where appropriate, and not offering continuing coverage on certain policies in coastal counties in certain states. Additionally, Allstate's long term strategy includes seeking to conserve natural energy sources and to limit our greenhouse gas emissions. The climate change-driven aspects of the company's long-term strategy influenced its energy reduction target. The energy target, set in 2010, is to reduce energy use by 20% by 2020 for Allstate-owned facilities. Allstate manages energy costs through centralized procurement of energy supplies, and primarily focuses on saving energy by optimizing heating, air conditioning, computers, lighting, and other essentials for building operations.

vi. As stakeholders become increasingly interested in companies' environmental awareness and susceptibility to climate change, Allstate has embraced this opportunity to benefit its reputation and has committed to limit and even reduce its impacts. In 2015, Newsweek magazine named Allstate one of the World's Greenest Companies (#81), one of many years that Allstate has made a Newsweek Greenest Companies list. Allstate has also reduced resource use in its services; Allstate's paperless billing option, for example, is popular with customers. Allstate feels its sustainability initiatives will continue to strengthen customer loyalty and employee engagement, and potentially increase Allstate's customer base.

CC2.2c

Does your company use an internal price of carbon?

No, and we currently don't anticipate doing so in the next 2 years

CC2.3

Do you engage in activities that could either directly or indirectly influence public policy on climate change through any of the following? (tick all that apply)

Funding research organizations

CC2.3d

Do you publicly disclose a list of all the research organizations that you fund?

No

CC2.3f

What processes do you have in place to ensure that all of your direct and indirect activities that influence policy are consistent with your overall climate change strategy?

Allstate has a dedicated team of members from key functions across the enterprise called the Sustainability Leadership Committee. The team includes representatives from the Law and Regulation and Public Policy teams as well as representatives from a variety of other functions including, but not limited to, the Real Estate & Administration, Supply Chain and Risk Management teams. This team considers company policies and practices and their impact on the environment, reviews the policies and engagement of the trade organizations with which Allstate engages, and takes into consideration issues related to climate change to ensure consistency with the company's overall climate change strategy.

The Vice President of Allstate's Law & Regulation team owns Allstate's advocacy relationship with IBHS, while the Director of Corporate Relations owns the relationship with Ceres and ensures that any feedback or initiatives on which Allstate partners with Ceres are run through the proper review process and receive internal stakeholder feedback and approval.

Further Information

Page: CC3. Targets and Initiatives

CC3.1

Did you have an emissions reduction or renewable energy consumption or production target that was active (ongoing or reached completion) in the reporting year?

Absolute target

CC3.1a

Please provide details of your absolute target

ID	Scope	% of emissions in scope	% reduction from base year	Base year	Base year emissions covered by target (metric tonnes CO2e)	Target year	Is this a science-based target?	Comment
Abs1	Scope 1+2 (location-based)	79%	20%	2007	188715	2020	No, but we anticipate setting one in the next 2 years	Reduce energy use at owned facilities 20% by 2020. Percentages calculated based on changes in energy consumption (btu) over time and therefore differ from changes in emissions over time. Note, base year emissions have been adjusted to reflect structural changes.

CC3.1e

For all of your targets, please provide details on the progress made in the reporting year

ID	% complete (time)	% complete (emissions or renewable energy)	Comment
Abs1	64%	100%	Percentages calculated based on changes in energy consumption (btu) over time.

CC3.2

Do you classify any of your existing goods and/or services as low carbon products or do they enable a third party to avoid GHG emissions?

No

CC3.3

Did you have emissions reduction initiatives that were active within the reporting year (this can include those in the planning and/or implementation phases)

Yes

CC3.3a

Please identify the total number of projects at each stage of development, and for those in the implementation stages, the estimated CO2e savings

Stage of development	Number of projects	Total estimated annual CO2e savings in metric tonnes CO2e (only for rows marked *)
Under investigation	0	0
To be implemented*	0	0
Implementation commenced*	0	0
Implemented*	1	44288
Not to be implemented	0	0

CC3.3b

For those initiatives implemented in the reporting year, please provide details in the table below

Activity type	Description of activity	Estimated annual CO2e savings (metric tonnes CO2e)	Scope	Voluntary/ Mandatory	Annual monetary savings (unit currency - as specified in CC0.4)	Investment required (unit currency - as specified in CC0.4)	Payback period	Estimated lifetime of the initiative	C
Energy efficiency: Building services	Installation of variable speed drive HVAC equipment	443	Scope 2 (location-based) Scope 2 (market-based)	Voluntary	73969		4-10 years	16-20 years	S o 7 k

CC3.3c

What methods do you use to drive investment in emissions reduction activities?

Method	Comment
Employee engagement	We educate employees about the importance of reducing paper use and energy reduction and easy ways to save paper and energy.

Method	Comment
Internal incentives/recognition programs	Two Allstate Real Estate and Construction employees are tasked with performance goals that are related to reducing Allstate's greenhouse gas emissions from energy use. Allstate has set a goal to reduce energy use by 20% by 2020 for Allstate-owned facilities (compared with our 2007 baseline).Goals are figured into the employees' overall performance evaluation that determines career progression and monetary bonuses. Additionally, monetary bonuses for the Allstate Corporate Executive team are tied to meeting overall corporate goals. While there are no specific incentives for management of climate change issues, incentive for achieving corporate and performance goals include risk and return management of all risks, including those affected by climate change.

Further Information

Page: CC4. Communication

CC4.1

Have you published information about your organization's response to climate change and GHG emissions performance for this reporting year in places other than in your CDP response? If so, please attach the publication(s)

Publication	Status	Page/Section reference	Attach the document	Comment
In voluntary communications	Underway - previous year attached	Page 35	Allstate_CR_Report_2014.pdf	
In mainstream reports (including an integrated report) but have not used the CDSB Framework	Complete	Page 101	allstate-2016-am-materials.pdf	

Further Information

Module: Risks and Opportunities

Page: CC5. Climate Change Risks

CC5.1

Have you identified any inherent climate change risks that have the potential to generate a substantive change in your business operations, revenue or expenditure? Tick all that apply

Risks driven by changes in regulation
Risks driven by changes in physical climate parameters
Risks driven by changes in other climate-related developments

CC5.1a

Please describe your inherent risks that are driven by changes in regulation

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Managem metho
Other regulatory drivers	We are subject to extensive regulation	Increased operational cost	Up to 1 year	Direct	Unlikely	Low	The financial implications related to regulatory	Allstate is engaged i an ongoin evaluatior

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method
	and we are involved in various legal and regulatory actions, all of which have an effect on specific aspects of our business. Over time, we have limited our aggregate insurance exposure to catastrophe losses in certain regions of the country that are subject to high levels of natural catastrophes. However, the impact of these actions may be diminished by the growth in insured values, and the effect of state insurance laws and regulations. In addition, in various states we are required to participate in assigned risk plans, reinsurance facilities and joint underwriting						risk can vary. As of December 31, 2015, we have less than a 1% likelihood of exceeding average annual aggregate catastrophe losses by $2 billion, net of reinsurance, from hurricanes and earthquakes, based on modeled assumptions and applications currently available (10k).	climate change as relates to company' future risk exposure. Allstate monitors a significant enterprise risks, including those rela to climate change, o regular ba using fluic risk identificat processes reflect a continuou shifting external a internal ris environme We also participate the Insura Institute fo Business Home Saf (IBHS), ar organizati that condu objective, scientific research t identify ar promote effective actions th strengthen homes, businesse and communit against natural disasters other caus of loss.

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Managem metho
	associations that provide various types of insurance coverage to individuals or entities that otherwise are unable to purchase such coverage from private insurers. Because of our participation in these and other state facilities such as wind pools, we may be exposed to losses that surpass the capitalization of these facilities and to assessments from these facilities. Additionally, potential regulatory changes could result in higher operating and tax costs for Allstate.							

CC5.1b

Please describe your inherent risks that are driven by changes in physical climate parameters

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Manag met
Tropical cyclones (hurricanes	Climate change, to the extent it	Increased operational cost	Up to 1 year	Direct	Unlikely	Medium	As of December 31, 2015, we	Allstate models develope

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Manag meth
and typhoons)	produces changes in weather patterns, could affect the frequency or severity of weather events and wildfires, the affordability and availability of homeowners insurance, and the results for our Allstate Protection segment. As a property and casualty insurer, we may face significant losses from catastrophes. There is generally an increase in the frequency and severity of auto and property claims when severe weather conditions occur. We consider the greatest areas of potential catastrophe losses due to hurricanes generally to be major metropolitan centers in counties along the						have less than a 1% likelihood of exceeding average annual aggregate catastrophe losses by $2 billion, net of reinsurance, from hurricanes and earthquakes, based on modeled assumptions and applications currently available (10k). Our historical catastrophe experience includes losses relating to Hurricane Katrina in 2005 totaling $3.5 billion and Hurricane Andrew in 1992 totaling $2.3 billion. However, historical losses are not reflective of current risk due to exposure reduction and increased risk transfer, which have significantly reduced the potential impact of	third par vendors as our o historic c assessin property insuranc exposure catastro losses. T models a various condition probabili scenario have ado our risk hurrican by, amor actions, purchasi reinsura specific and on a countryw basis for personal property insuranc areas m exposed hurrican limiting personal homeow landlord package and manufac home ne business writings coastal a southern eastern impleme tropical deductib where appropri and not

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Manag meth
	eastern and gulf coasts of the United States						major events. If Hurricane Katrina occurred with our current risk exposure, the impact would be reduced from an actual net loss of $3.5 billion to less than $1 billion. Hurricane Andrew would be reduced from $2.3 billion to $0.1 billion.	continuir coverage certain p in coasta counties certain s We conti seek appropri returns f risks we This may require f actions, to those taken, in geograp where w not gettir appropri returns. Howeve may mai opportur increase presence areas wh achieve adequat returns a not mate increase hurrican
Other physical climate drivers	As stated in our 10K, Allstate is subject to claims arising from weather events such as winter storms, rain, hail and high winds. Climate change could produce changes in weather patterns,	Increased operational cost	Up to 1 year	Direct	Likely	Medium	We incurred $1.4 billion of catastrophe losses related to severe weather events in 2015. Allstate forecasts future loss amounts using models developed by third party	Allstate u models develope third par vendors as our ov historic d assessin property insuranc exposure severe w losses. T models a various condition probabili scenario

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Manag meth
	possibly increasing the frequency of severe weather. There is generally an increase in the frequency and severity of auto and property claims when severe weather conditions occur.							vendors and our own historic data, are also working promote measure prevent mitigate and mak homes a commun more res including enactme stronger building and effe enforcen those co adoption sensible use polic and develop effective affordab methods improvin resilienc existing structure Severe w data ent pricing m quickly. climate c produce changes weather patterns, Allstate able to q adjust ou product to ensur appropri returns f risks we

CC5.1c

Please describe your inherent risks that are driven by changes in other climate-related developments

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	M
Reputation	Increased scientific research and policy research has in turn increased customer awareness of both climate change issues and the capacity of organizations to mitigate climate change-related risks and impacts. This affects Allstate's reputation regarding sustainable operations and products. As a property casualty insurance company, Allstate seeks to maintain an understanding of climate risks that directly affect both our liability insurance products and our assets and we act to modify those products and protect those assets accordingly, to protect our shareholders, our customers, and our reputation. By acting on this	Reduced demand for goods/services	1 to 3 years	Direct	Very unlikely	Low	Increased scientific research and policy research has in turn increased customer awareness of both climate change issues and the capacity of organizations to mitigate climate change-related risks and impacts. This affects Allstate's reputation regarding sustainable operations and products. As a property casualty insurance company, Allstate seeks to maintain an understanding of climate risks that directly affect both our liability insurance products and our assets and we act to modify those products and protect those assets accordingly, to protect our shareholders, our customers, and our reputation. By acting on this	A m re ris m ch Th ch in m ar ou us en ar al re A re m de ar pa w pr sc re cl ch to ou ex ou cu

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	M
	understanding, we enhance our reputation and increase support from consumers, which can lead willingness to buy a policy and communication with other potential customers.						understanding, we enhance our reputation and increase support from consumers, which can lead willingness to buy a policy and communication with other potential customers.	

Further Information

Page: CC6. Climate Change Opportunities

CC6.1

Have you identified any inherent climate change opportunities that have the potential to generate a substantive change in your business operations, revenue or expenditure? Tick all that apply

Opportunities driven by changes in other climate-related developments

CC6.1c

Please describe the inherent opportunities that are driven by changes in other climate-related developments

Opportunity driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications
Reputation	There is an opportunity for Allstate to build its reputation for its sustainability efforts among consumers, employees, shareholders and other key stakeholders who are increasingly interested in the environment and the impacts of climate change on our company and communities. For example, there is	Increased demand for existing products/services	1 to 3 years	Direct	Likely	Low	By improving Allstate's reputation, thi opportunity could enhance customer and consumer consideration thereby potentially increasing Allstate's customer base For example, our suite of paperless solutions which deliver greater convenience, cost savings, and compelling environmental friendly option for Allstate

Opportunity driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications
	potential to increase employee and agency engagement via Allstate's company-wide commitment to environmentally responsible business practices. Allstate also understands that as a company's reputation increases, so does corresponding support for the company, including for behaviors with a clear financial impact, such as willingness to buy a policy and communication with other potential customers.						customers has garnered significant uptake. Allsta estimates savings of nearly $10 million dollars year due to Paperless and Print Optimization program initiatives.

CC6.1d

Please explain why you do not consider your company to be exposed to inherent opportunities driven by changes in regulation that have the potential to generate a substantive change in your business operations, revenue or expenditure

i) The opportunities evaluated: Regulatory changes driven by climate change are unlikely to reduce our costs, enable us to provide increased services, or give us a competitive advantage. It is unlikely that regulation will increase demand for our products. In the unlikely situation that our industry is subjected to emissions regulations, Allstate may potentially have an advantage over its competitors, given our already established environmental commitments. However, this will likely not be substantive given the low emissions of our industry and low probability that our industry would be impacted by emissions regulations.

ii) The process for how those opportunities have been evaluated: Allstate monitors all significant enterprise risks and opportunities, including those related to climate change, on a regular basis, using fluid risk identification processes to reflect a continuously shifting external and internal risk environment.

iii) Why have the opportunities been considered as not relevant: Substantive opportunities are defined as potentially impacting our bottom line. While Allstate actively addresses climate related risks and

opportunities, we do not see any benefits from this position providing substantive opportunities related to changes in regulations. Allstate does not consume large amounts of raw materials, manufacture physical products, or maintain large fleets of vehicles. As such, the company's direct environmental impact is less than many other members of the Fortune 100.

The geographic areas considered: United States, Canada, India, United Kingdom
How far into the future they have been considered: Next two to three years.

CC6.1e

Please explain why you do not consider your company to be exposed to inherent opportunities driven by physical climate parameters that have the potential to generate a substantive change in your business operations, revenue or expenditure

i) The opportunities evaluated: During the company's assessment of opportunities driven by changes in physical climate parameters, Allstate considered opportunities related to rising temperatures and changes in weather patterns.

ii) The process for how those opportunities have been evaluated: Allstate monitors all significant enterprise risks and opportunities, including those related to climate change, on a regular basis, using fluid risk identification processes to reflect a continuously shifting external and internal risk environment.

iii) Why have the opportunities been considered as not relevant: Substantive opportunities are defined as potentially impacting our bottom line. While Allstate actively addresses climate related risks and opportunities, we do not see any benefits from this position providing substantive opportunities related to changes in physical climate parameters. 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 results would be impacted. To the extent climate change produces rising temperatures and changes in weather patterns that could impact the frequency or severity of 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.

The geographic areas considered: United States, Canada, India, United Kingdom
How far into the future they have been considered: Next two to three years.

Further Information

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

Page: CC7. Emissions Methodology

CC7.1

Please provide your base year and base year emissions (Scopes 1 and 2)

Scope	Base year	Base year emissions (metric tonnes CO2e)
Scope 1	Mon 01 Jan 2007 - Mon 31 Dec 2007	58691
Scope 2 (location-based)	Mon 01 Jan 2007 - Mon 31 Dec 2007	178015
Scope 2 (market-based)	Thu 01 Jan 2015 - Thu 31 Dec 2015	114396

CC7.2

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

Please select the published methodologies that you use

Please select the published methodologies that you use
The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

CC7.2a

If you have selected "Other" in CC7.2 please provide details of the standard, protocol or methodology you have used to collect activity data and calculate Scope 1 and Scope 2 emissions

CC7.3

Please give the source for the global warming potentials you have used

Gas	Reference
CO2	IPCC Fourth Assessment Report (AR4 - 100 year)
CH4	IPCC Fourth Assessment Report (AR4 - 100 year)
N2O	IPCC Fourth Assessment Report (AR4 - 100 year)
HFCs	IPCC Fourth Assessment Report (AR4 - 100 year)

CC7.4

Please give the emissions factors you have applied and their origin; alternatively, please attach an Excel spreadsheet with this data at the bottom of this page

Fuel/Material/Energy	Emission Factor	Unit	Reference
			See attached

Further Information

Attachments

EFs2015.xlsx

Page: CC8. Emissions Data - (1 Jan 2015 - 31 Dec 2015)

CC8.1

Please select the boundary you are using for your Scope 1 and 2 greenhouse gas inventory

Operational control

CC8.2

Please provide your gross global Scope 1 emissions figures in metric tonnes CO2e

55709

CC8.3

Does your company have any operations in markets providing product or supplier specific data in the form of contractual instruments?

Yes

CC8.3a

Please provide your gross global Scope 2 emissions figures in metric tonnes CO2e

Scope 2, location-based	Scope 2, market-based (if applicable)	Comment
111825	114396	

CC8.4

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

No

CC8.5

Please estimate the level of uncertainty of the total gross global Scope 1 and 2 emissions figures that you have supplied and specify the sources of uncertainty in your data gathering, handling and calculations

Scope	Uncertainty range	Main sources of uncertainty	Please expand on the uncertainty in your data

Scope	Uncertainty range	Main sources of uncertainty	Please expand on the uncertainty in your data
Scope 1	More than 5% but less than or equal to 10%	Assumptions Extrapolation	The main source of uncertainty in the development of Allstate's GHG inventory is related to extrapolation. Allstate currently does not have access to activity data from all of our leased space and Sterling facilities, 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 19% of Allstate's scope 1 emissions. If the energy use estimates of the leased portfolio are off by 25%, this results in a variation in the scope 1 emissions of 5%.
Scope 2 (location-based)	More than 10% but less than or equal to 20%	Assumptions Extrapolation	The main source of uncertainty in the development of Allstate's GHG inventory is related to extrapolation. 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 scope 2 location-based emissions from Allstate's leased space constitute 45% of total scope 2 location-based emissions. If the energy use estimates of the leased portfolio are off by 25%, this results in a variation in scope 2 estimates of 11%.

Scope	Uncertainty range	Main sources of uncertainty	Please expand on the uncertainty in your data
Scope 2 (market-based)	More than 10% but less than or equal to 20%	Assumptions Extrapolation	The main source of uncertainty in the development of Allstate's GHG inventory is related to extrapolation. 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 scope 2 market-based emissions from Allstate's leased space constitute 49% of total scope 2 market-based emissions. If the energy use estimates of the leased portfolio are off by 25%, this results in a variation in scope 2 estimates of 12%.

CC8.6

Please indicate the verification/assurance status that applies to your reported Scope 1 emissions

Third party verification or assurance process in place

CC8.6a

Please provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements

Verification or assurance cycle in place	Status in the current reporting year	Type of verification or assurance	Attach the statement	Page/section reference	Relevant standard	Proportion of reported Scope 1 emissions verified (%)
Annual process	Complete	Limited assurance	Verification Statement Allstate 2015.pdf	1	ISO14064-3	100

CC8.7

Please indicate the verification/assurance status that applies to at least one of your reported Scope 2 emissions figures

Third party verification or assurance process in place

CC8.7a

Please provide further details of the verification/assurance undertaken for your location-based and/or market-based Scope 2 emissions, and attach the relevant statements

Location-based or market-based figure?	Verification or assurance cycle in place	Status in the current reporting year	Type of verification or assurance	Attach the statement	Page/Section reference	Relevant standard	Proportion of reported Scope 2 emissions verified (%)
Location-based	Annual process	Complete	Limited assurance	Verification Statement Allstate 2015.pdf	1	ISO14064-3	100

CC8.8

Please identify if any data points have been verified as part of the third party verification work undertaken, other than the verification of emissions figures reported in CC8.6, CC8.7 and CC14.2

Additional data points verified	Comment
No additional data verified	

CC8.9

Are carbon dioxide emissions from biologically sequestered carbon relevant to your organization?

No

Further Information

Page: CC9. Scope 1 Emissions Breakdown - (1 Jan 2015 - 31 Dec 2015)

CC9.1

Do you have Scope 1 emissions sources in more than one country?

Yes

CC9.1a

Please break down your total gross global Scope 1 emissions by country/region

Country/Region	Scope 1 metric tonnes CO2e
United States of America	54308
Canada	696
United Kingdom	246
India	459

CC9.2

Please indicate which other Scope 1 emissions breakdowns you are able to provide (tick all that apply)

Further Information

Page: CC10. Scope 2 Emissions Breakdown - (1 Jan 2015 - 31 Dec 2015)

CC10.1

Do you have Scope 2 emissions sources in more than one country?

Yes

CC10.1a

Please break down your total gross global Scope 2 emissions and energy consumption by country/region

Country/Region	Scope 2, location-based (metric tonnes CO2e)	Scope 2, market-based (metric tonnes CO2e)	Purchased and consumed electricity, heat, steam or cooling (MWh)	Purchased and consumed low carbon electricity, heat, steam or cooling accounted in market-based approach (MWh)

Country/Region	Scope 2, location-based (metric tonnes CO2e)	Scope 2, market-based (metric tonnes CO2e)	Purchased and consumed electricity, heat, steam or cooling (MWh)	Purchased and consumed low carbon electricity, heat, steam or cooling accounted in market-based approach (MWh)
India	3547	3547	4485	0
United Kingdom	1034	1221	2253	0
United States of America	106236	108118	191985	5408
Canada	1007	1510	6375	0

CC10.2

Please indicate which other Scope 2 emissions breakdowns you are able to provide (tick all that apply)

Further Information

Page: CC11. Energy

CC11.1

What percentage of your total operational spend in the reporting year was on energy?

More than 0% but less than or equal to 5%

CC11.2

Please state how much heat, steam, and cooling in MWh your organization has purchased and consumed during the reporting year

Energy type	Energy purchased and consumed (MWh)
Heat	0
Steam	0
Cooling	0

CC11.3

Please state how much fuel in MWh your organization has consumed (for energy purposes) during the reporting year

257402

CC11.3a

Please complete the table by breaking down the total "Fuel" figure entered above by fuel type

Fuels	MWh
Natural gas	106887
Diesel/Gas oil	1958
Motor gasoline	138022
Jet kerosene	10534

CC11.4

Please provide details of the electricity, heat, steam or cooling amounts that were accounted at a low carbon emission factor in the market-based Scope 2 figure reported in CC8.3a

Basis for applying a low carbon emission factor	MWh consumed associated with low carbon electricity, heat, steam or cooling	Comment
Energy attribute certificates, Renewable Energy Certificates (RECs)	5408	10% of Home Office

CC11.5

Please report how much electricity you produce in MWh, and how much electricity you consume in MWh

Total electricity consumed (MWh)	Consumed electricity that is purchased (MWh)	Total electricity produced (MWh)	Total renewable electricity produced (MWh)	Consumed renewable electricity that is produced by company (MWh)	Comment
205098	205098	0	0	0	

Further Information

Page: CC12. Emissions Performance

CC12.1

How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to the previous year?

Decreased

CC12.1a

Please identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined) and for each of them specify how your emissions compare to the previous year

Reason	Emissions value (percentage)	Direction of change	Please explain and include calculation
Emissions reduction activities	.26	Decrease	High efficiency HVAC system installed -443 mtCO2e reduction / 169,709 mtCO2 (2014 S1+S2) = -.26%
Divestment	0	No change	
Acquisitions	0	No change	
Mergers	0	No change	
Change in output	0	No change	
Change in methodology	0		
Change in boundary	0	No change	
Change in physical operating conditions	0	No change	
Unidentified	.57	Decrease	From 2014 to 2015, Allstate realized emissions reductions of 1213 mtCO2e from unidentified sources. -970 mtCO2e reduction / 169,709 mtCO2 (2014 S1+S2) = -.57
Other	.45	Decrease	Reduction in electricity load at an owned location resulting from the facility being placed up for sale. -770 mtCO2e reduction / 169,709 mtCO2 (2014 S1+S2) = -.45%

CC12.1b

Is your emissions performance calculations in CC12.1 and CC12.1a based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?

Location-based

CC12.2

Please describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tonnes CO2e per unit currency total revenue

Intensity figure =	Metric numerator (Gross global combined Scope 1 and 2 emissions)	Metric denominator: Unit total revenue	Scope 2 figure used	% change from previous year	Direction of change from previous year	Reason for change
0.00000470	metric tonnes CO2e	35653000000	Location-based	.6	Decrease	Decrease in emissions

CC12.3

Please provide any additional intensity (normalized) metrics that are appropriate to your business operations

Intensity figure =	Metric numerator (Gross global combined Scope 1 and 2 emissions)	Metric denominator	Metric denominator: Unit total	Scope 2 figure used	% change from previous year	Direction of change from previous year	Reason for change
.019	metric tonnes CO2e	square foot	8754040	Location-based	0	No change	No change

Further Information

Page: CC13. Emissions Trading

CC13.1

Do you participate in any emissions trading schemes?

No, and we do not currently anticipate doing so in the next 2 years

CC13.2

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

No

Further Information

Page: CC14. Scope 3 Emissions

CC14.1

Please account for your organization's Scope 3 emissions, disclosing and explaining any exclusions

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology
Purchased goods and services	Relevant, calculated	109	Allstate has estimated the emissions from the production of the paper used in b documents. Calculations are based on research done by the Paper Task Force reviewed study of the lifecycle environmental impacts of paper production and *Emissions Factor: 1 short ton of paper = ~2.5 MTCO2e (Source: Documentatio Paper Calculator Version 3.2 https://s3.amazonaws.com/EPNPaperCalc/documents/Paper_Calculator_Docu * GWP: CO2: 1, CH4: 25, N20: 298 (Source: IPCC Fourth Assessment Report: Change 2007) (http://c.environmentalpaper.org/home)

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology
Capital goods	Relevant, calculated	4279	Cradle-to-gate emissions associated with furniture acquired during the reportin estimated based on dollars spent and on LCA data sourced from Environmenta Declarations published by Steelcase. Typical desk: 160 kg CO2e/unit Typical cl CO2e/unit * GWP: CO2: 1, CH4: 25, N20: 298 (Source: IPCC Fourth Assessme Climate Change 2007)
Fuel-and-energy-related activities (not included in Scope 1 or 2)	Relevant, calculated	5591	Electricity losses during transmissions and distribution to Allstate facilities have estimated to be 5% based on a loss-rate published by the U.S. Energy Informa Administration. Emissions associated with these losses have been calculated b regional eGRID factors. All GWPs were sourced from the IPCC Fourth Assessr (AR4 - 100 year) Scope 2 Location Based Emissions = 111,825 mtCO2e 5% X mtCO2e = 5591 mtCO2e * GWP: CO2: 1, CH4: 25, N20: 298 (Source: IPCC Fo Assessment Report: Climate Change 2007) (http://c.environmentalpaper.org/hc

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology
Upstream transportation and distribution	Relevant, calculated	3	Allstate has estimated the emissions associated with the upstream transportati not already included in Purchased Goods and Services. This estimation is base purchase paper transported an average of 229 miles. CO2, CH4, and N2O emi for highway vehicles are from Table 2-15 of the Inventory of U.S. Greenhouse G Emissions and Sinks: 1990–2012. Vehicle-miles and passenger-miles data for vehicles are from Table VM-1 of the Federal Highway Administration Highway S 2012. CO2e emissions data for non-highway vehicles are based on Table A-11(Greenhouse Gas Emissions and Sinks: 1990–2012, which are distributed into C and N2O emissions based on fuel/vehicle emission factors. Freight ton-mile da highway vehicles are from Table 1-50 of the Bureau of Transportation Statistics Transportation Statistics for 2012. All GWPs were sourced from the IPCC Seco Assessment Report (SAR). Distance estimates are based on Commodity Flow Department of Transportation et al. 999, 2004, U.S. Environmental Protection A * GWP: CO2: 1, CH4: 25, N20: 298 (Source: IPCC Fourth Assessment Report: Change 2007) (http://c.environmentalpaper.org/home)

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology
Waste generated in operations	Relevant, calculated	528	Home office waste to landfill in 2015 = 1101 tons GHG Emissions per Ton of Mi Landfilled (MTCO2E) = .48 (EPA The Waste Reduction Model (WARM) v2015) .48 mtCO2e/ton = 528 mtCO2e * GWP: CO2: 1, CH4: 25, N20: 298 (Source: IP Assessment Report: Climate Change 2007) (http://c.environmentalpaper.org/hc
Business travel	Relevant, calculated	17345	Reported emissions are the result of air travel activities during the reporting ye factors sourced from: EPA, "Emission Factors for Greenhouse Gas Inventories, Business Travel Emission Factors, November 19, 2015 (http://www.epa.gov/climateleadership/documents/emission-factors.pdf). * GWF CH4: 25, N20: 298 (Source: IPCC Fourth Assessment Report: Climate Change (http://c.environmentalpaper.org/home)

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology
Employee commuting	Relevant, calculated	113	Estimate reflects rout trip commuting for employees out of the Northbrook, IL c Assumptions: “Summary of Travel Trends: 2009 National Household Travel Su transportation, 10% carpool, 85% single occupancy 23.9 mi/gal (mpg) US EPA Gas Emissions from a Typical Passenger Vehicle" Passenger car: 8.8 kg CO2/ CO2/gal). US EPA "Average Carbon Dioxide Emissions Resulting from Gasolin Bus: 0.058 kg C02/passenger-mile: US EPA Emission Factors for Greenhouse Inventories GWPs are from the IPCC Fourth Assessment Report.

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology
Upstream leased assets	Not relevant, explanation provided		

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology
Downstream transportation and distribution	Not relevant, explanation provided		

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology
Processing of sold products	Not relevant, explanation provided		
Use of sold products	Not relevant, explanation provided		

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology
End of life treatment of sold products	Not relevant, explanation provided		

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology
Downstream leased assets	Not relevant, explanation provided		
Franchises	Not relevant, explanation provided		

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology
Investments	Relevant, not yet calculated		
Other (upstream)	Not evaluated		
Other (downstream)	Not evaluated		

CC14.2

Please indicate the verification/assurance status that applies to your reported Scope 3 emissions

Third party verification or assurance process in place

CC14.2a

Please provide further details of the verification/assurance undertaken, and attach the relevant statements

Verification or assurance cycle in place	Status in the current reporting year	Type of verification or assurance	Attach the statement	Page/Section reference	Relevant standard	Proportion of reported Scope 3 emissions verified (%)
Annual process	Complete	Limited assurance	Verification Statement Allstate 2015.pdf	1	ISO14064-3	56

CC14.3

Are you able to compare your Scope 3 emissions for the reporting year with those for the previous year for any sources?

Yes

CC14.3a

Please identify the reasons for any change in your Scope 3 emissions and for each of them specify how your emissions compare to the previous year

Sources of Scope 3 emissions	Reason for change	Emissions value (percentage)	Direction of change	Comment

Sources of Scope 3 emissions	Reason for change	Emissions value (percentage)	Direction of change	Comment
Business travel	Other:	27	Decrease	From 2014 to 2015, Allstate experienced a 27% reduction in air miles flown. This decrease in travel resulted in approximately 27% reduction in travel related emissions.
Business travel	Change in methodology	12	Decrease	In 2015, Allstate modified the emissions calculation methodology resulting in a 12% decrease compared to what was reported in 2014.

CC14.4

Do you engage with any of the elements of your value chain on GHG emissions and climate change strategies? (Tick all that apply)

Yes, our suppliers

CC14.4a

Please give details of methods of engagement, your strategy for prioritizing engagement and measures of success

i) Method of engagement: Procurement category-specific surveys containing KPIs (Key Performance Indicators) to benchmark suppliers on the most relevant sustainability risks and impacts include greenhouse gas emissions.
ii) Strategy for prioritization: Risk and impact-based materiality assessment.
iii) Measure of success: Currently Allstate evaluates the success of this program based on supplier participation. In the future, additional criteria may be added.

CC14.4b

To give a sense of scale of this engagement, please give the number of suppliers with whom you are engaging and the proportion of your total spend that they represent

Number of suppliers	% of total spend (direct and indirect)	Comment
48	16%	

CC14.4c

If you have data on your suppliers' GHG emissions and climate change strategies, please explain how you make use of that data

How you make use of the data	Please give details
Identifying GHG sources to prioritize for reduction actions	Emissions data collected from suppliers will contribute to the development of Allstate's long-term sustainability strategy.

Further Information

Module: Sign Off

Page: CC15. Sign Off

CC15.1

Please provide the following information for the person that has signed off (approved) your CDP climate change response

Name	Job title	Corresponding job category
Victoria Dinges	SVP Corporate Relations	Other: Senior Vice President

Further Information

CDP: [X][-,-][P2]

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