Climate Change 2017 - Allstate Insurance Company

Module: Introduction

Page: Introduction

CC0.1

Introduction

Please give a general description and introduction to your organization.

The Allstate Corp. 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 Corp. 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 Corp., "Allstate"). Allstate is primarily engaged in the property-liability insurance and life insurance businesses. 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. In 2016, Allstate was No. 81 on the Fortune 500 list of largest companies in America.

Allstate is working to create the 22nd century corporation, one that is a Force For Good. Customers, shareholders and employees will be well served. The people, capabilities and resources driving this transformation will also focus on improving the local communities where Allstate employees work and live. Customers will do business with Allstate because of who we are, not just what we sell.

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
Fri 01 Jan 2016 - Sat 31 Dec 2016

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
China

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, companies in the electric utility sector, companies in the automobile and auto component manufacturing sector, companies in the oil and gas sector, companies in the information and communications technology sector (ICT) and companies in the food, beverage and tobacco sector (FBT) should complete supplementary questions in addition to the core questionnaire.
If you are in these sector groupings, the corresponding sector modules will not appear among the options of question CC0.6 but will automatically appear in the ORS 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 in CC0.6.

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

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 and return targets, determining economic

capital levels, and directing integrated strategies and actions from an enterprise perspective. Material risks, including those affected by climate, are regularly identified, measured, managed, monitored and reported to senior management and the board. Risk is evaluated in five key areas: insurance, investments, financial, operational and strategic. The affect of climate change, including catastrophes and severe weather events, is included in several of these areas.

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 risk areas. 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 & 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 evaluations which determine career progression and monetary bonuses. The specific performance indicators are: 1) Identify and implement cost-neutral (3-year time horizon) green initiatives, 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 options 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. Risk and return management includes efforts to mitigate climate-related risk through advocacy for strong building codes, customer education, and product pricing structures to promote property upkeep and maintenance and reduce the potential impact of weather-related loss events due to climate change.

Who is entitled to benefit from these incentives?	The type of incentives	Incentivized performance indicator	Comment
Corporate executive team	Monetary reward	Supply chain engagement	As a member of the corporate executive team, Allstate's chief procurement officer 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	> 6 years	

CC2.1b

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

Company: Material risks, including those affected by climate, are regularly identified, measured, managed, monitored and reported to senior management and the Board. Regulatory changes, customer behavior trends and public reputation are also considered. We manage enterprise risk under an integrated enterprise risk and return management framework with risk-return principles, governance, modeling and analytics and management dialogue. To identify business opportunities, we communicate with external partners and our analysts observe environmental and business trends.

Risk is evaluated in five key areas: insurance, investments, financial, operational and strategic. The primary areas of risk and potential impact fall in to three groupings: insurance products, physical assets and investments.

Asset: Insurance products protect customers against loss and physical damage to their assets. Allstate's Catastrophe Modeling Team and pricing groups monitor climate change information from several sources including the International Panel on Climate Change, U.S. Global Change Research Program and the Actuaries Climate Index committee. The IPCC and USGCRP monitor and evaluate the research efforts.

The Actuaries Climate Index provides an objective measure of extreme weather and sea levels over time.

Physical assets include owned and leased buildings and vehicles used in operations. We create, maintain and test disaster recovery plans for systems and infrastructure as well as business continuity plans for sites and processes to assure continuity during disruptive events, with specific attention on natural disaster forecasts.

Our investment portfolio includes fixed income, real estate, mortgages and equity investments that may include climate-related risks. We manage risk and return while positioning our portfolio to take advantage of market opportunities and mitigate adverse effects. Evaluation of climate-related risk is part of the investment ongoing due diligence process.

CC2.1c

How do you prioritize the risks and opportunities identified?

Allstate relies on two internal groups, the ERRC and the Sustainability Council, 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 and alignment with our strategic and operating plans and enterprise risk and return principles. Our risk and 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 risk and return.

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 the 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: Allstate seeks to maintain an understanding of climate risks that directly affect our insurance products, assets and investment portfolio, and to adjust our strategy and risk profile accordingly to protect our shareholders, our customers and our reputation. Specifically, 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.

Additionally, Allstate is conscious of the environmental footprint of our operations and continuously strives to decrease our impact. Efforts include reducing companywide paper use and helping customers do the same, as well as promoting recycling and energy reduction efforts at our facilities. Allstate is in the process of evaluating a science-based emissions reduction target based on a 2°C scenario.

ii. At least one example of how the business strategy has been influenced: Allstate's long-term strategy includes managing the risk of hurricane loss by, among other actions, purchasing reinsurance for specific

states and on a countrywide basis in areas most exposed to hurricanes, limiting personal homeowners, landlord package and manufactured home new business policies in coastal areas in southern and eastern states, implementing tropical cyclone deductibles where appropriate, and not offering continuing coverage on certain policies.

iii. What aspects of climate change have influenced the strategy: Climate change could pose considerable challenges to the insurance industry due to increased volatility and frequency of extreme weather and the effect it could have on pricing and availability of insurance products.

iv. How the short-term strategy has been influenced: Allstate manages and addresses risks on a short-term basis by continued development of the Sustainability Council. The Council ensures that risks and opportunities confronting company assets are considered when evaluating climate change-related risks at the enterprise level. In addition, the company maintains a partnership with Ceres, a leading nonprofit organization that advocates for global sustainability leadership. Allstate has a significant investment portfolio that includes fixed income, real estate, mortgages, debt and equity investments that may include risk related to climate change. Our focus is to manage risk and return while positioning our portfolio to take advantage of market opportunities and mitigating adverse effects. Our initial investment decisions and ongoing monitoring procedures for investments are based on a thorough due diligence process. Evaluation of climate-related risk is embedded into this due diligence process.

v. How the long-term strategy has been influenced: Allstate's long-term strategy includes managing the risk of hurricane loss by, among other actions, purchasing reinsurance for specific states. On a countrywide basis in areas most exposed to hurricanes, we are limiting personal homeowners, landlord package and manufactured home new business policies in coastal areas in southern and eastern states, implementing tropical cyclone deductibles where appropriate, and not offering continuing coverage on certain policies.

Additionally, Allstate's long-term strategy includes seeking to conserve natural resources and to limit our greenhouse gas emissions. 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. In 2010, Allstate set a goal to achieve a 20 percent energy-use reduction against our 2007 baseline by the year 2020. Thanks to efforts across the enterprise, we surpassed this goal six years early in 2014.

The renewable energy assets in Allstate's investment portfolio had a book value of approximately $300 million at the end of 2016. This is predominantly made up of hydro, wind and solar plants in the U.S., but also includes renewable energy investments in the U.K., Latin America and Africa. In 2016, we committed approximately $150 million to renewable energy projects, including $30 million to construct solar facilities in the U.S., which are expected to become operational in 2017. One such plant in Massachusetts was also built on a former landfill gas site, making an even more significant impact on overall carbon footprint.

vi. How this is gaining you strategic advantage over your competitors: Allstate continuously evaluates and monitors pricing and risk to ensure our products are priced to adequately reflect risks, including those related to climate change. Our risk and return principles define how we operate and guide decision-making around risk and return. These principles state that 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 risk and return. We believe these sophisticated pricing and underwriting methods have allowed us to offer competitive pricing to attract and retain more customers while continuing to operate profitably.

vii. What have been the most substantial business decisions made during the reporting year that have been influenced by the climate change-driven aspects of the strategy: 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 are also working to promote measures to prevent and mitigate losses and make homes and communities more resilient, including enactment of stronger building codes and effective enforcement of those codes, adoption of sensible land use policies, and development of effective and affordable methods of improving the resilience of existing structures.

viii. How the Paris Agreement has influenced the business strategy: The Paris Agreement has not influenced Allstate's business strategy.

ix. Do you use forward-looking scenario analyses, including a 2°C scenario, to inform your organization's businesses, strategy, and/or financial planning: Allstate is in the process of evaluating a science-based emissions reduction target based on a 2°C scenario.

CC2.2c

Does your company use an internal price on 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 Council. The team includes representatives from the Law & 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 Council 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.

Executive leadership of Allstate's Law & Regulation team owns Allstate's advocacy relationship with the Insurance Institute for Business & Home Safety.

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

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)	66%	20%	2007	188715	2020	No, but we anticipate setting one in the next 2 years	Reduce energy use at owned facilities 20 percent by 2020. Percentages are 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	69%	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*	3	2606
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
Energy efficiency: Building services	Replaced parking lot light fixtures with high efficiency LED fixtures.	10	Scope 2 (location-based) Scope 2 (market-based)	Voluntary	1874	34850	16-20 years	16-20 years
Other	Through our suite of paperless solutions and Print Optimization program, paper consumption decreased by approximately 12 million pieces from 2015 to 2016. This decrease in paper consumption contributes to a reduction in emissions associated with our purchased goods and services.	153	Scope 3	Voluntary	10000000		<1 year	Ongoing

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
Low carbon energy purchase	In 2016 Allstate increased purchased a total of 9,971 MWh of RECs. This is a 4,563 MWh increase from 2015.	2443	Scope 2 (market-based)		0			Ongoing

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.
Internal incentives/recognition programs	Two Allstate Real Estate and Construction employees are tasked with performance goals related to reducing Allstate's greenhouse gas emissions from energy use. Allstate has set a goal to reduce energy use by 20 percent 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 24	allstate-responsibility-custom.pdf	

Publication	Status	Page/Section reference	Attach the document	Comment
In mainstream reports (including an integrated report) but have not used the CDSB Framework	Complete	Page 114	all-ways-allstate-2017-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 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	Increased operational cost	Up to 1 year	Direct	Unlikely	Low	The financial implications related to regulatory risks can vary. As of Dec. 31, 2016, we have less than a 1 percent likelihood of exceeding average annual aggregate catastrophe losses by $2 billion net of reinsurance, from hurricanes and earthquakes, based on modelled assumptions and applications	Allstate is engaged i an ongoin evaluatior climate change a relates to company' future risk exposure. Allstate monitors a significan enterprise risks, including those rela to climate change, o regular ba using fluic risk identificat processes reflect a continuou shifting external a internal ri

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Managem metho
	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 associations that provide 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						currently available (10-K)	environme We also participate the Insura Institute fo Business Home Saf an organizati that condu objective, scientific research t identify ar promote effective actions th strengthe 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
	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 meth
Tropical cyclones (hurricanes and typhoons)	Climate change, to the extent it produces changes in weather patterns, could affect the frequency or severity of weather events and wildfires and the demand, price and availability of homeowners insurance, and the results for our Allstate Protection segment. As a property and casualty insurer, we may face significant	Increased operational cost	Up to 1 year	Direct	Unlikely	Medium	As of Dec. 31, 2016, we have less than a 1 percent likelihood of exceeding average annual aggregate catastrophe losses by $2 billion, net of reinsurance, from hurricanes and earthquakes, based on modelled assumptions and applications currently available. (10-K). Our historical catastrophe experience	Allstate models develope third-par vendors as our o historic assessin property insuranc exposure catastro losses. models a various conditio probabili scenario have ad our risk hurrican by, amor actions, purchasi reinsura specific On a countryw areas m

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Manag meth
	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 eastern and gulf coasts of the United States.						includes losses relating to Hurricane Katrina in 2005 totalling $3.6 billion and Hurricane Andrew in 1992 totalling $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 major events.	exposed hurrican are limiti personal homeow landlord package manufac home ne business policies, impleme tropical deductib where appropri and not continuir coverage certain. continue seek appropri returns f risks we This may require f actions, to those taken, in geograp where w not getti 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 10-K, Allstate is subject to	Increased operational cost	Up to 1 year	Direct	Likely	Medium	We incurred $2.4 billion of catastrophe	Allstate models develope third-par

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Manag meth
	claims arising from weather events such as winter storms, rain, hail and high winds. Climate change could produce changes in weather patterns, 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.						losses related to severe weather events in 2016. Allstate forecasts future loss amounts using models developed by third party vendors and our own historic data.	vendors as our ov historic d assessin property insuranc exposure catastro losses. T models a various condition probabili scenario are also working promote measure prevent a mitigate and mak homes a commun more res including enactme stronger building and effe enforcen those co adoption sensible use polic and developr effective affordab methods improvin resilienc existing structure Severe w data ent pricing m quickly. S climate c produce changes weather

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Manag meth
								patterns, Allstate v able to q adjust ou product p 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	Ma
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	Reduced demand for goods/services	1 to 3 years	Direct	Very unlikely	Low	Reputational damage is a significant risk to Allstate. If customers perceive that Allstate is not responding appropriately to climate change risk and they lose confidence in Allstate's management approach, demand for Allstate's products and services could decrease. Allstate understands that as a company's reputation decreases, so does corresponding support for the company, including for behaviors with a clear financial impact, such	All ma rep risk mu cha Th cha inc me an ou us gre ga em an all res All rep ma de an pa wit pro sci res cli cha to ou ex ou cu

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Ma
	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 understanding, we enhance our reputation and increase support from consumers, which can lead to increased willingness to buy a policy and recommend us to other potential customers.						as willingness to buy a policy and recommend us to other potential customers. As a result, there could be a negative impact on revenue in the short term and the long term. Allstate also recognizes that a decrease in a company's reputation may also lead to a decrease in valuation of the company's stock.	Ex co se sta inp en: are on ma wit un sus an co res top en rec co ma ass Th be top ide foll pri of res top co wit int val ses co thi ass we inv fee req wh mc All ou sta In the ass fou

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Ma
								cha on fou sig top All ou sta

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 your 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 potential to increase employee and agency engagement via Allstate's	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 customers has garnered significant uptake. Allstate estimates savings of

Opportunity driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications
	companywide 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 increased willingness to buy a policy and recommend us to other potential customers.						nearly $10 million per yea due to Paperless and Print Optimization program initiatives. Additionally, in states where permitted, we encourage an incent our customers wit the Allstate eSmart® discount - which provide a policy discount wher customers sig up for paperless options such a ePolicy.

Opportunity driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications

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 or manufacture physical products. 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 changes in 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 life insurance business 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
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

Allstate Emissions Factors 2016.xlsx

Page: CC8. Emissions Data - (1 Jan 2016 - 31 Dec 2016)

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

56521

CC8.3

Please describe your approach to reporting Scope 2 emissions

Scope 2, location-based	Scope 2, market-based	Comment
We are reporting a Scope 2, location-based figure	We are reporting a Scope 2, market-based figure	

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
104350	96261	

CC8.4

Are there 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 20% but less than or equal to 30%	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 assets constitute 85% 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 21%.
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 43% 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	CDP Verification Statement 2016 Allstate.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	CDP Verification Statement 2016 Allstate.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 2016 - 31 Dec 2016)

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	55141
Canada	754
United Kingdom	318
India	308
China	0.2

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 2016 - 31 Dec 2016)

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)
India	2291	2291	2819	0
United Kingdom	1186	1557	2871	0
United States of America	99888	91216	182276	9971
Canada	983	1196	6765	0
China	1	1	2	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	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

260086

CC11.3a

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

Fuels	MWh
Natural gas	104622.30
Diesel/Gas oil	913
Motor gasoline	144099
Jet kerosene	10453

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	Emissions factor (in units of metric tonnes CO2e per MWh)	Comment
Energy attribute certificates, Renewable Energy Certificates (RECs)	9971	0	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
194734	194734	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	1	Decrease	Last year Allstate implemented emissions reduction activities including the instalation of LED light fixtures and the purchase of 4563 additional MWh of RECs. In total, these activities resulted in a reduction 2,453 tCO2e of S2 market-based emissions. our total S1 and S2 market-based emissions in the 2015 were 167,534 tCO2e, therefore we arrived at 1% through (-2453/167534)*100= -1%
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	9	Decrease	From 2015 to 2016, 14870 tCO2e were reduced through other unidentified drivers, and our total S1 and S2 market-based emissions in the 2015 were 167,534 tCO2e, therefore we arrived at 9% through (-14870/167534)*100= -9%
Other	0	Decrease	

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?

Market-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
0.00000440	metric tonnes CO2e	36534000000	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
.018	metric tonnes CO2e	square foot	9042014	Location-based	6	Decrease	Decrease in emissions

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	153	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 a portion of the dollars spent and on LCA data sourced fro Environmental Product Declarations published by Steelcase. Typical desk: 160 Typical chair: 111 kg CO2e/unit * GWP: CO2: 1, CH4: 25, N20: 298 (Source: IP Assessment Report: Climate Change 2007)
Fuel-and-energy-related activities (not included in Scope 1 or 2)	Relevant, calculated	5218	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 = 104,350 mtCO2e 5% X mtCO2e = 5218 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 2016 is estimated at = 1101 tons GHG Emissior Mixed MSW Landfilled (MTCO2E) = .48 (EPA The Waste Reduction Model (WA 1101 tons x .48 mtCO2e/ton = 528 mtCO2e * GWP: CO2: 1, CH4: 25, N20: 298 IPCC Fourth Assessment Report: Climate Change 2007) (http://c.environmentalpaper.org/home)
Business travel	Relevant, calculated	19089	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	16969	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	CDP Verification Statement 2016 Allstate.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: Increase in miles traveled	10	Increase	17345 business travel 2015 Emissions associate with Air Travel increased by 1,744 tCO2e from 2015 to 2016 due to an increase in overall miles flown. Emissions associated with business travel were 17345 tCO2e in 2015 (1744/17345)x100 = 10%

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

CC14.4b

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

Type of engagement	Number of suppliers	% of total spend (direct and indirect)	Impact of engagement
Active engagement	48	16%	Allstate has engaged a number of its supplier on topics including energy efficiency and emissions reductions. We believe this initiative will have an impact on emissions associated with purchased goods and services. total emissions savings associated with this initiative have not be calculate at this time.

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
Steve Shebik	CFO	Chief Financial Officer (CFO)

Further Information

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