

C0. Introduction

C0.1

(C0.1) Give a general description and introduction to your organization.

The Allstate Corp. is one of the largest publicly held personal lines insurers in the United States. Allstate was founded in 1931 and became a publicly traded company in 1993. Allstate helps customers realize their hopes and dreams by providing the best products and services to protect them from life's uncertainties and prepare them for the future. The company delivers substantially more value than the competition by reinventing protection to improve customers' lives. 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"). The Allstate brand is widely known through the "You're in good hands with Allstate®" slogan. Allstate was listed among Fortune Magazine's World's Most Admired Companies in 2019 and was recently named to the World's Most Ethical Companies® list for the fifth year in a row.

C0.2

(C0.2) State the start and end date of the year for which you are reporting data.

	Start date	End date	Indicate if you are providing emissions data for past reporting years	Select the number of past reporting years you will be providing emissions data for
Row 1	January 1 2018	December 31 2018	No	<Not Applicable>

C0.3

(C0.3) Select the countries/regions for which you will be supplying data.

- Canada
- India
- United Kingdom of Great Britain and Northern Ireland
- United States of America

C0.4

(C0.4) Select the currency used for all financial information disclosed throughout your response.

- USD

C0.5

(C0.5) Select the option that describes the reporting boundary for which climate-related impacts on your business are being reported. Note that this option should align with your consolidation approach to your Scope 1 and Scope 2 greenhouse gas inventory.

- Operational control

C1. Governance

C1.1

(C1.1) Is there board-level oversight of climate-related issues within your organization?

- Yes

C1.1a

(C1.1a) Identify the position(s) (do not include any names) of the individual(s) on the board with responsibility for climate-related issues.

Position of individual(s)	Please explain
Board-level committee	The Board Risk and Return Committee (RRC) oversees the effectiveness of our ERRM framework, governance structure, and decision-making. Material risks, including climate-related risks, are regularly assessed and reported to senior management and the Board. The RRC assists the Board with this responsibility and reviews a quarterly risk dashboard that identifies key risks and provides an overall perspective of Allstate's risk profile. Material risks are reviewed at least five times annually. The RRC is ultimately responsible for Allstate's risk profile. This includes the identification, measurement, and management of climate-related risks and the assessment of extremely low frequency scenarios, including weather-related scenarios. For example, in 2018 the RRC was briefed on the wildfires in California to better understand our risks and impacts. The RRC members participate in other Board committees to ensure transparency and alignment in managing risks throughout the organization.
Chief Risk Officer (CRO)	The Risk & Return Committee consists of five directors on the Board. The CRO, CFO, general counsel, CEO, vice chair, and chief audit executive participate in meetings. The committee regularly meets in executive session, including sessions with the CRO. The CRO attends all meetings of the Risk and Return Committee and has regular executive sessions with the committee. The CRO was assigned to attend meetings of this committee because he is ultimately responsible for oversight of Allstate's risk management program, including management of climate-related risks. For example, in 2018 the CRO was briefed on the wildfires in California in order to provide oversight on the impacts to Allstate. The CRO also attends other Board committees and reports regularly to the full Board and senior management throughout the organization to ensure alignment of risk-related issues, including climate change.
Board-level committee	The Nominating and Governance Committee (NGC) is a Board committee that oversees, among other things, Allstate's significant corporate responsibility initiatives, including Allstate's Sustainability Report which contains Allstate's GHG and other climate-related risk information. The NGC consists of four directors on the Board, and the CEO and general counsel participate in meetings.

C1.1b

(C1.1b) Provide further details on the board's oversight of climate-related issues.

Frequency with which climate-related issues are a scheduled agenda item	Governance mechanisms into which climate-related issues are integrated	Please explain
Scheduled – some meetings	<ul style="list-style-type: none"> Reviewing and guiding strategy Reviewing and guiding major plans of action Reviewing and guiding risk management policies Reviewing and guiding business plans Monitoring implementation and performance of objectives Overseeing major capital expenditures, acquisitions and divestitures 	The Risk & Return Committee oversees the effectiveness of Allstate's ERRM framework, governance structure and decision-making. It reviews enterprise risks at least five times annually, which includes climate-related risks on an as-needed basis. The governance mechanisms for the RRC include: <ul style="list-style-type: none"> • Reports at each meeting through a dashboard ERRM Summary Report that identifies key risks and provides an overall perspective of Allstate's risk profile • A review of Allstate's risk and return position, capital level, and strategic/operating plans • Reviews of extremely low frequency scenarios ("ELFs") at least annually • Reviews strategic risks that are assessed in-depth as part of the strategic planning processes. Climate change and severe weather are key risks that are evaluated • Reviews of regulatory Own Risk and Solvency Assessment ("ORSA") report • Reviews of risk factors included in our Form 10-K • The audit committee chair is a risk and return committee member to enhance cross-committee communication • The chief risk officer attends all meetings and has regular executive sessions with committee In FY18 the Board and Risk and Return Committee continued to oversee efforts to assess and mitigate climate-related risks. The impact of several major wildfires in 2018 validated the effectiveness of Allstate's catastrophe response and risk management programs.

C1.2

(C1.2) Provide the highest management-level position(s) or committee(s) with responsibility for climate-related issues.

Name of the position(s) and/or committee(s)	Responsibility	Frequency of reporting to the board on climate-related issues
Risk committee	Both assessing and managing climate-related risks and opportunities	More frequently than quarterly
Chief Risks Officer (CRO)	Both assessing and managing climate-related risks and opportunities	More frequently than quarterly

C1.2a

(C1.2a) Describe where in the organizational structure this/these position(s) and/or committees lie, what their associated responsibilities are, and how climate-related issues are monitored (do not include the names of individuals).

i. Where in the organizational structure this position(s) and/or committee(s) lie, and ii) why climate-related issues have been assigned to them:

The Enterprise Risk and Return Council (ERRC) is Allstate's senior risk management committee below Board level. 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 six key areas: insurance, investments, financial, operational, culture, and strategic execution. The effects of climate change, including catastrophes and severe weather events, are included in several of these areas. The ERRC convenes monthly to discuss key topics, strategies and actions regarding Allstate's significant risk areas. Climate-related issues have been assigned to this committee because the ERRC focuses on identifying and capturing enterprise portfolio risk/reward opportunities, which may include topics such as climate risk.

The CRO reports to the CEO, and in addition to participating with the Risk & Return Council of the Board, the CRO also works with the ERRC (below Board level) to establish our framework for identifying, measuring, managing, monitoring, and reporting risks. The CRO was assigned to this role because he is ultimately responsible for oversight of Allstate's risk management, which includes management of climate-related risks. The CRO also participates in other Board committees and reports regularly to senior management throughout the organization to ensure alignment and cross-communication of risk-related issues.

iii. Specific responsibilities of every position and/or committee with regard to assessment and management of climate-related issues:

The Enterprise Risk and Return Council (ERRC) is Allstate's senior risk management committee that directs ERRM by establishing risk and return targets, determining economic capital levels and directing integrated strategies and actions from an enterprise perspective. The scope of ERRC responsibilities includes climate-related risk assessment. The ERRC consists of Allstate's chief executive officer, vice chair, business unit presidents, chief investment officer, enterprise and business unit chief risk officers and chief financial officers, general counsel and Treasurer.

The CRO chairs the ERRC and ensures that the ERRC performs its duties. Regarding climate-related risks, the CRO participates in various senior leadership meetings and committees where climate-related risks are discussed and analyzed. On a periodic basis, the CRO identifies, assesses, and reports on all key risks facing the organization. This includes climate-related risks. In addition to periodic reports, the CRO routinely requests and oversees analysis of adverse climate-related scenarios, some of which are shared with senior leadership and the Board.

C1.3

(C1.3) Do you provide incentives for the management of climate-related issues, including the attainment of targets?

Yes

C1.3a

(C1.3a) Provide further details on the incentives provided for the management of climate-related issues (do not include the names of individuals).

Who is entitled to benefit from these incentives?

Corporate executive team

Types of incentives

Monetary reward

Activity incentivized

Other, please specify (Climate Risk Management)

Comment

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. Management of risk and return also ensures that pricing is aligned with the full exposure of the risk, including weather-related perils.

Who is entitled to benefit from these incentives?

Chief Procurement Officer (CPO)

Types of incentives

Recognition (non-monetary)

Activity incentivized

Supply chain engagement

Comment

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.

C2. Risks and opportunities

C2.1

(C2.1) Describe what your organization considers to be short-, medium- and long-term horizons.

	From (years)	To (years)	Comment
Short-term	0	1	
Medium-term	1	7	
Long-term	7	30	

C2.2

(C2.2) Select the option that best describes how your organization's processes for identifying, assessing, and managing climate-related issues are integrated into your overall risk management.

Integrated into multi-disciplinary company-wide risk identification, assessment, and management processes

C2.2a

(C2.2a) Select the options that best describe your organization's frequency and time horizon for identifying and assessing climate-related risks.

	Frequency of monitoring	How far into the future are risks considered?	Comment
Row 1	Six-monthly or more frequently	>6 years	

C2.2b

(C2.2b) Provide further details on your organization's process(es) for identifying and assessing climate-related risks.

1) Company-level

The business unit CROs and ERRM establish our framework for identifying, measuring, managing, monitoring, and reporting risks. The CROs and the Enterprise Risk & Return Council (ERRC) validate our identification and prioritization of key insurance, investment, financial, operational, strategic execution and culture risks in our enterprise key risk listing.

ERRM facilitates a risk identification process that identifies the top risks with a potentially significant impact to the enterprise. The risk identification process includes leadership discussions, risk opinion surveys, focus group analysis, and ERRC advisement. The process evaluates risks by assessing the likelihood of occurrence and the potential impact in the context of the time horizon for achieving our objectives both at the enterprise level and within business units. This evaluation may take into consideration a variety of factors with respect to any particular risk, including its susceptibility to quantitative analysis, its speed of emergence, and our level of preparedness.

Climate-related risks are assessed across several dimensions:

- **Strategic and Operating Plans:** ERRM completes annual risk and return assessments for both the operating (annual) plan and the strategic (3-year) plan, focused on alignment to the Risk and Return Principles. The operating plan assessment evaluates internal and external risk drivers, underlying assumptions, quantitative measures, and execution risk. The strategic plan assessment is an evaluation of external factors, underlying assumptions, quantitative measures and execution risk.
- **Modeling:** Allstate's Catastrophe Modeling and Analytics Team and Pricing Groups monitor climate change information as part of their analysis of weather-related trends. Models developed internally and by third-party vendors are used along with our own historical data in assessing property insurance exposure to catastrophe losses. Losses and changes in exposure are analyzed and reported to senior leaders each quarter. Pricing is aligned with the full exposure of the risk, including weather-related perils.
- **Management and Board Reporting:** Key risks are assessed and reported at least quarterly through the ERRM's comprehensive ERRM Risk Summary Report prepared for senior management and the Board Risk and Return Committee (RRC).

2) Asset-level

Embedded CROs and risk functions work within core business units to identify, quantify, and optimize leadership decisions and escalate risk issues. ERRM works with business unit contacts to help identify significant risks affecting strategic, business, and financial objectives and to develop appropriate quantitative and/or qualitative measurements and targets for these key risks. A comprehensive set of processes and measurements are used to manage the different categories of risk. Key risks are measured, monitored, and reported at least four times per year to the ERRC and RRC and semi-annually to the Audit Committee through ERRM's Summary Report.

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. Evaluation of climate-related risk is part of the ongoing due diligence process.

3) Risk definitions

Risk is evaluated in six key areas:

- Insurance Risk (Hurricane/Severe Weather, Core Property & Casualty Margins, Mortality/Morbidity, Warranty)
- Financial Risk (Financial Reporting, Liquidity, Capital Management)
- Strategic Execution Risk (Workforce, Reputation, Strategic Priorities/Business Model, Non-Insurance Business Ventures, Telematics, Major Customers)
- Investment Risk (Interest Rate, Credit Spreads, Equity, Performance-Based Investment Risk)
- Operational Risk (Regulatory Compliance, Privacy, External Fraud, Business Continuity, Cybersecurity, Data Governance & Quality, Supplier Management, Physical Security, Model Governance, Technology Systems/Disaster Recovery, Operational Excellence)
- Culture Risk (Honesty, Integrity, and Ethics; Customer Focus; People; Empowerment & Responsibility, Performance Expectations & Rewards; Engagement; Transparency & Personal Interactions, Agility & Innovation, Decision-making Processes; Self-definition)

4) Substantive impact

Allstate does not apply a one-size-fits-all definition of substantive impact. Instead, we consider the totality of various factors. For example, in determining substantive financial or strategic impact to Allstate, the ERRM function weighs multiple factors, including pace of change, likelihood, potential impact, and ability to achieve strategic goals. Risks that are deemed substantive are further evaluated using our economic capital models.

C2.2c

(C2.2c) Which of the following risk types are considered in your organization's climate-related risk assessments?

	Relevance & inclusion	Please explain
Current regulation	Relevant, always included	We are subject to extensive regulation and involved in various legal and regulatory actions, all of which affect specific aspects of our business. We proactively monitor regulatory proposals that will have an impact on our business. Current regulations are included in our risk assessment and risk management process to ensure that any risks are managed properly, including anything climate-related. Additional governance is provided through our compliance processes and independent oversight. For example, although we are not currently subject to climate-related regulations for managing greenhouse gas emissions, it is possible that other types of regulations may indirectly affect our ability to manage climate-related risks to our business. 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. 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. Changes to current regulation, either directly or indirectly climate-related, could result in higher operating costs and expenses for Allstate.
Emerging regulation	Relevant, always included	We are subject to extensive regulation and involved in various legal and regulatory actions, all of which affect specific aspects of our business. We proactively monitor regulatory proposals that will have an impact on our business. Emerging regulations are included in our risk assessment and risk management process to ensure that any risks are managed properly, including anything climate-related. Additional governance is provided through our compliance processes and independent oversight. For example, emerging regulations may affect our ability to manage climate-related risks to our business. 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. 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. Emerging regulations, either directly or indirectly climate-related, could result in higher operating costs and expenses for Allstate. Regulations focused on energy efficiency or carbon reduction could require changes to our operations and infrastructure.
Technology	Relevant, always included	Technological innovations that improve energy efficiency in buildings are of great value to our operations and are considered in our risk assessment process when evaluating these types of capital expenditures. The return on investment is examined, and depending on the total costs involved, it will be reviewed at the appropriate level of approval within our organizational structure. Another example of a climate-related technological risk to Allstate is in the processing of claims during hurricanes or severe weather events. In order to handle claims on-site, we need reliable, secure, and effective technology for all communications and data processing. Vulnerabilities such as connectivity issues, security breaches, or access to electricity must be mitigated, so these risks are included in our risk assessment process to ensure proper business continuity.
Legal	Relevant, always included	Legal risks are included in the six categories of risks regularly assessed by Allstate. Losses from legal and regulatory actions may be material to our results of operations, cash flows and financial condition. We are involved in various legal actions, including class-action litigation challenging a range of company practices and coverage provided by our insurance products, some of which involve claims for substantial or indeterminate amounts. We are also involved in various regulatory actions and inquiries, including market conduct exams by state insurance regulatory agencies. In the event of an unfavorable outcome in any of these matters, the ultimate liability may be in excess of amounts currently accrued, if any, and may be material to our results of operations, cash flows and financial condition. One example of a climate-related legal risk to Allstate is regarding policy coverage and subsequent claim payments for severe weather events. For example, during a hurricane, a homeowner may experience water damage to their property that is covered by their policy. However, if the homeowner is also experiencing water damage from a nearby levee that has been breached, and this is not covered by their policy, then there may be a dispute regarding what is/isn't covered, subjecting Allstate to potential legal action.
Market	Relevant, always included	Allstate considers market risk as the risk that the company will incur losses due to adverse changes in market rates and prices. Since market rates and pricing could be affected by climate-related impacts, the impacts are always included in our corporate risk assessment process so we can mitigate as best as possible. To limit this risk, our senior management has established risk control limits. In addition, changes in fair value of the derivative financial instruments that the company uses for risk management purposes are generally offset by the change in the fair value or cash flows of the hedged risk component of the related assets, liabilities or forecast transactions. Adverse changes to these rates and prices may occur due to changes in fiscal policy, the economic climate, the liquidity of a market or market segment, insolvency or financial distress of key market makers or participants or changes in market perceptions of credit-worthiness and/or risk tolerance. The active management of market risk is integral to our results of operations. We may use the following approaches to manage exposure to market risk within defined tolerance ranges: 1) rebalancing existing asset or liability portfolios, 2) changing the type of investments purchased in the future and 3) using derivative instruments to modify the market risk characteristics of existing assets and liabilities or assets expected to be purchased. In addition, catastrophe risk is managed through exposure management processes and external risk transfer. Allstate has taken significant steps to limit our exposure in certain coastal regions.
Reputation	Relevant, always included	Our Strategic Risk Management process addresses loss associated with inadequate or flawed business planning or strategy setting. This includes reputational risk, which is the potential for negative publicity regarding our conduct or business practices to adversely impact profitability, operations, consumer base, or require costly litigation and other defensive measures. Climate-related reputational risks are also included in this process. We proactively monitor our sustainability efforts through collaborative efforts across the organization. The Sustainability Report is published annually, providing insights into our efforts and commitments. Further, ongoing support is provided by senior management through various governance processes, including the Enterprise Risk and Return Council. Additionally, we manage climate-related reputational risk through the Allstate Board and senior management strategy reviews that include a risk and return assessment of our strategic plans and ongoing monitoring of our strategic actions and the external competitive environment. For a property-casualty insurance company, focusing on our ability to pay claims timely and appropriately following losses due to severe weather and catastrophes is critical in managing climate-related reputational risk. 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 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.
Acute physical	Relevant, always included	The increased frequency and severity of weather events and natural catastrophes affect the cost and number of claims submitted by our customers. Associated rate increases can also impact the Allstate customer experience and our reputation. Our success depends, in part, on our ability to properly model, price and manage climate-related risks, as well as develop products and services to address climate change. For example, there is generally an increase in the frequency and severity of auto and property claims when severe weather conditions occur. We consider one of 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. Anything related to hurricanes and severe weather is included as a financial risk in our climate-control risk assessments. In addition, CAT teams model hurricanes and tropical storms as well as severe weather such as tornadoes and hail. We monitor experience closely to ensure trends are reflected in our pricing, thus mitigating our exposure and aligning pricing with exposure.
Chronic physical	Relevant, always included	Allstate understands that in addition to exacerbating the frequency and severity of natural catastrophes, climate change will likely also have chronic impacts such as sea level rise. Chronic climate-related physical impacts are regularly included in our risk assessment process, to ensure we are properly mitigating the potential risks. The increased frequency and severity of damage in coastal regions due to sea level rise affect the cost and number of claims submitted by our customers. Associated rate increases can also impact the Allstate customer experience and our reputation. Our success depends, in part, on our ability to properly model, price and manage climate-related risks, as well as develop products and services to address the chronic physical impacts of climate change. For example, in order to mitigate the impact of our losses in areas subject to sea level rise, we are being selective with personal homeowners insurance new business underwritings in certain coastal areas, as well as other deductibles or exclusions where appropriate. We monitor experience closely to ensure trends are reflected in our pricing, thus mitigating our exposure and aligning pricing with risk.
Upstream	Relevant, sometimes included	Our upstream activities may potentially be impacted by climate-related issues and are included in our corporate risk assessment process. While we consider these risks to be low, they may result in changes to our strategies. For example, expansion/retraction, reinsurance purchase, changes to underwriting guidelines, and pricing. Such actions could potentially lead to an increase in rates for our policyholders, exposing us to market or reputational risk.
Downstream	Relevant, sometimes included	Our downstream activities may potentially be impacted by climate-related issues and are included in our corporate risk assessment process. For example, during severe weather events, our customers may dispute policy coverages due to the complex nature of assessing the cause of damage in some cases. This exposes us to market risk, reputational risk, or potential litigation.

C2.2d

(C2.2d) Describe your process(es) for managing climate-related risks and opportunities.

Risk & opportunity management overview

Allstate manages climate change risk as part of the ERRM program, which the Allstate Board oversees through its Risk and Return Committee. Enterprise risks and opportunities are managed under an integrated ERRM framework, which applies our risk appetite statement, risk-return principles, key risk areas, governance, modeling, analytics, and transparent management dialogue. In addition to the Board, an executive management committee structure and business unit chief risk officers are responsible for program oversight. The Enterprise Risk & Return Council is the senior risk management committee that establishes risk-return targets, determines capital levels, and directs integrated strategies and actions. It consists of the CEO, vice chair, business unit presidents, chief investment officer, enterprise and business unit chief risk officers, chief financial officers, general counsel and treasurer.

Our Board of Directors, Risk and Return Committee and Audit Committee provide additional oversight by reviewing enterprise principles, guidelines and limits for our significant risks, and by monitoring strategies and actions management takes to control these risks. 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 from both a risk and opportunity perspective.

Additionally, the Sustainability Council further promotes climate change accountability. Council members bring their unique perspectives and knowledge of the company's operations and customers to identify key risks and opportunities related to sustainable business practices. The Sustainability Council meets three times annually to review existing and emerging environmental and social issues, identify opportunities and strategies to address these issues, and encourage and enable employee engagement with the company's sustainability strategy. The council is led by Allstate's vice president in Corporate Relations.

Decisions

Allstate manages climate change risk as part of the Enterprise Risk and Return Management (ERRM) program. The Allstate Board oversees the executive management committee structure and business unit chief risk officers. Allstate's internal control practices for climate-related risks and opportunities are measured and reported to the Audit Committee. Enterprise key control categories include Board oversight, management governance, commitment to integrity and ethics, risk assessment, and monitoring. The ICC (Internal Control & Compliance Committee) provides a governance forum for internal control analysis and information.

Prioritizing

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. Risk prioritization and escalation are followed by the development, implementation and/or verification of controls, mitigating actions, guidelines, and limits. Management does not entail elimination or avoidance of risks. Instead, it means that risks are controlled to acceptable levels, which may or may not mean a full elimination of a given risk. Management means that risks are traded off against one another, with the goal of bringing the residual risks to acceptable levels; that is, within risk appetites and limits.

Transitional risk

As an insurance provider, we are subject to reputational, market, and legal risks if we experience business continuity issues. For example, our cash and banking operation handles all the claim payment funding for Allstate and requires continual operation. As part of our business continuity initiatives, we have contingency plans in place for impending weather events such as a snowstorm that may shut down our offices. If this occurs, we have set up our employees to be able to work from home with the same technological capability as they have at work. We also perform cash funding functionality tests throughout the year to ensure there are no performance or connectivity issues.

Physical risk

One example of how we manage physical risk is our approach to potential hurricane losses. We consider one of the greatest areas of potential catastrophe losses due to hurricanes to be major metropolitan centers along the Eastern and Gulf coasts of the United States. We have addressed our risk of hurricane loss by, among other actions:

- Purchasing reinsurance for specific states and countrywide for our personal lines property insurance in areas most exposed to hurricanes,
- Limiting personal homeowners insurance in coastal areas in Southern and Eastern states, and
- Implementing tropical cyclone and/or wind/hail deductibles or exclusions where appropriate.

C2.3

(C2.3) Have you identified any inherent climate-related risks with the potential to have a substantive financial or strategic impact on your business?

No

C2.3b

(C2.3b) Why do you not consider your organization to be exposed to climate-related risks with the potential to have a substantive financial or strategic impact on your business?

	Primary reason	Please explain
Row 1	Risks exist, but none with potential to have a substantive financial or strategic impact on business	Climate-related risks that have been identified do not have the potential to cause substantive financial or strategic impact because: • Trends associated with climate change unfold gradually. • Expected short-term volatility tends to overwhelm long-term trends. • Short-tail nature of our personal lines business facilitates the ability to respond to changes in underlying trends. • Ability to reprice our products to reflect loss experience. • Reinsurance reduces catastrophe loss volatility and provides protection from extreme events. • Sustainability efforts guard against reputational damage. This determination is an outcome of risk analysis performed pursuant to the processes for identifying, assessing, managing, reporting, and monitoring of key risks. Key drivers of this determination are: 1. Allstate has a strong reinsurance program. The program is designed to mitigate significant swings in loss experience and preserve capital. 2. Climate-related risks overwhelmingly apply to our homeowners insurance business, which can be repriced to reflect experience. (The investment portfolio can be readjusted, if need be.) Where Allstate is unable to adjust prices, additional underwriting measures can be used to manage the risk as desired. 3. Losses from homeowners and auto insurance, enable detailed analysis of trends as they emerge. 4. Climate change unfolds over a long multiyear horizon. Allstate's advanced data and analytics processes will identify long-term trends in our risks as they emerge. In the short term, natural fluctuations in loss experience significantly exceed potential changes due to long-term climate changes. Homeowners insurance loss experience is driven by weather-related events such as wildfires, hurricanes, tornadoes and hail. Changes in climatic conditions impact weather-related events and thus influence the frequency and/or severity of losses. Where Allstate is unable to adjust prices, additional underwriting measures can be used to manage the risk as desired.

C2.4

(C2.4) Have you identified any climate-related opportunities with the potential to have a substantive financial or strategic impact on your business?

No

C2.4b

(C2.4b) Why do you not consider your organization to have climate-related opportunities?

	Primary reason	Please explain
Row 1	Opportunities exist, but none with potential to have a substantive financial or strategic impact on business	Our Sustainability Council meets three times annually to review existing and emerging environmental and social issues, identify opportunities and strategies to address these issues, and encourage and enable employee engagement with the company's sustainability strategy. By properly managing the risks and opportunities our stakeholders care most about, we aim to leverage potential opportunities that may arise. We also identify and assess climate-related opportunities through our sustainability materiality assessment process, in which key issues are evaluated to determine the relevant importance to stakeholders, and importance to the business. Opportunities are assessed using the same financial and strategy criteria of the ERM risk process. In 2018 we re-evaluated climate-related opportunities regarding the reputational benefits of strong climate-related performance. For example, by improving Allstate's reputation as a sustainability and climate leader, customer and consumer behavior may shift, increasing demand for our products and services and thereby potentially increasing our customer base. While this opportunity does play a role in our strategic goals and activities, it was not determined to meet the threshold of significance to be considered a substantive financial or strategic opportunity for the business. Allstate does not apply a one-size-fits-all definition of substantive impact. Instead, we consider the totality of various factors. For example, in determining substantive financial or strategic impact to Allstate, the ERM function weighs multiple factors, including pace of change, likelihood, potential impact, and ability to achieve strategic goals. Risks and opportunities that are deemed substantive are further evaluated using our economic capital models. Our Sustainability Council will continue to review potential climate-related opportunities at least annually, or more frequently as issues arise.

C3. Business Strategy

C3.1

(C3.1) Are climate-related issues integrated into your business strategy?

Yes

C3.1a

(C3.1a) Does your organization use climate-related scenario analysis to inform your business strategy?

Yes, qualitative

C3.1c

(C3.1c) Explain how climate-related issues are integrated into your business objectives and strategy.

i. A company-specific explanation of how business objectives and strategy have been influenced by climate-related issues :

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 shareholders, 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. Our business objectives and strategy are then informed by identified risks, as applicable.

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.

An example of how the business strategy has been influenced:

Allstate's long-term strategy includes investments in technology and analytics to further drive efficiencies in our operations. Additionally, we manage 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.

ii. Target linked to strategy

Allstate is currently undergoing a substantial transformation as a company. Part of this involves streamlining our operations by consolidating many existing facilities, substantially reducing square footage. Since we do not yet know what our overall building footprint will look like, we are currently unable to accurately develop strategic climate-related plans based on future states. Due to this, we have held off on linking emissions reduction targets to our business strategy until we have a clearer picture of our future operations.

We are in the process of evaluating a science-based emissions reduction target based on a 2°C scenario and expect to have this in place within the next two years. Once it's established, we will evaluate linking the target to our business strategy.

iii. Substantial business decision

One of the most substantial business decisions made during the reporting year that has in part been influenced by the climate-driven aspects of our strategy is our decision to consolidate many major facilities into fewer, smaller facilities. Although this decision is primarily part of the organizational transformation we are currently undergoing, the reduced building footprint will have substantial climate-related benefits resulting from reduced energy usage and subsequent GHG emissions reductions.

We continually address 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 insurance 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.

C3.1d

(C3.1d) Provide details of your organization's use of climate-related scenario analysis.

Climate-related scenarios	Details
Other, please specify (Customized scenario analysis as a part of our Strategic Planning process)	We analyze the potential impact of climate-linked changes as part of the Strategic Planning process. For example, the Strategic Planning process has considered the impact of weather and climate and the related impact on our insurance and non-insurance businesses. These scenarios and topics are discussed with the Allstate Board of Directors as part of the planning process. Allstate's Catastrophe Modeling and Analytics Team and Pricing Groups monitor climate change information as part of their analysis of weather-related trends. Models developed internally and by third-party vendors are used along with our own historical data in assessing property insurance exposure to catastrophe losses. Our projections for hurricane activity include climate variables such as sea surface temperatures. Losses and changes in exposure are analyzed and reported to senior leaders each quarter. Additionally, our internal stress tests focus on predicting business continuity, resiliency and solvency through a variety of catastrophe scenarios. The Catastrophe Modeling and Analytics Team also partners with our Investment group to model mortgage and real estate portfolios under consideration.

C4. Targets and performance

C4.1

(C4.1) Did you have an emissions target that was active in the reporting year?

Absolute target

C4.1a

(C4.1a) Provide details of your absolute emissions target(s) and progress made against those targets.

Target reference number

Abs 1

Scope

Scope 1+2 (location-based)

% emissions in Scope

66

Targeted % reduction from base year

20

Base year

2007

Start year

2010

Base year emissions covered by target (metric tons CO2e)

188715

Target year

2020

Is this a science-based target?

No, but we anticipate setting one in the next 2 years

% of target achieved

100

Target status

Achieved

Please explain

Reduce energy use at owned facilities 20% 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. This target was achieved in 2014 and is maintained each year.

C4.2

(C4.2) Provide details of other key climate-related targets not already reported in question C4.1/a/b.

C4.3

(C4.3) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.

Yes

C4.3a

(C4.3a) Identify the total number of initiatives at each stage of development, and for those in the implementation stages, the estimated CO2e savings.

	Number of initiatives	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*	2	615
Not to be implemented	0	0

C4.3b

(C4.3b) Provide details on the initiatives implemented in the reporting year in the table below.

Initiative type

Other, please specify (EV shuttle purchases)

Description of initiative

<Not Applicable>

Estimated annual CO2e savings (metric tonnes CO2e)

65

Scope

Scope 1

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

61000

Investment required (unit currency – as specified in C0.4)

360000

Payback period

4 - 10 years

Estimated lifetime of the initiative

11-15 years

Comment

In 2018 we reduced our bus fleet from 4 gas-powered vehicles to 2 EV shuttles. Investment required includes the cost of vehicles and upgrades to charging stations. Annual monetary savings includes the annual cost of gas and maintenance of the gas-powered vehicles which will no longer be needed. MT CO2e were estimated based on an annual savings of 7,300 gallons of fuel.

Initiative type

Other, please specify (Low-carbon carpet installation)

Description of initiative

<Not Applicable>

Estimated annual CO2e savings (metric tonnes CO2e)

550

Scope

Scope 3

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

0

Investment required (unit currency – as specified in C0.4)

Payback period

No payback

Estimated lifetime of the initiative

6-10 years

Comment

Allstate has committed to using carpets from Interface's Carbon Neutral Floors program for all of our carpet installations. Interface provides a certificate each year indicating the total yards installed and carbon emissions saved. In 2018, Allstate installed 62,649 square yards of carbon-neutral flooring which Interface has estimated saved 550 MT CO2e.

C4.3c

(C4.3c) 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 and energy use and easy ways to save paper and energy. Printing usage and purchasing is reviewed almost daily by management. In 2018 we implemented a "Follow Me Print" program, which links all print jobs to employee badges. The employee needs to badge in at the printer in order for the print job to be completed, and if within 72 hours there is no employee action, the print job disappears from the system. Employees are also reminded daily when they see our 'vacancy sensors,' which turn the lights off when they don't see people/movement (lights go off in meetings regularly). These sensors are installed in all new construction projects and are currently in place in 98% of offices and private meeting spaces. We also have "vampire" devices that turn off equipment when not in use. Our flexible work policy also helps drive emissions reductions by offering compressed and part-time work schedules, telecommuting, home-based work, job sharing and flexible starting times. In addition, we held Earth Day events, which promoted energy efficiency and other sustainability-related activities. This year's event included a "print-free day" to discourage employees from printing unnecessarily.
Internal incentives/recognition programs	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, incentives for achieving corporate and performance goals include risk and return management of all risks, including those affected by climate change.
Dedicated budget for other emissions reduction activities	Allstate has committed to purchasing RECs to cover 10% of companywide electricity use annually and has done so for several years. In 2018 we also committed to purchasing enough RECs to cover 100% of our electricity use at our corporate headquarters in Northbrook, Illinois. This agreement was established in Q4 2018 and will cover all of the 2019 reporting year.

C4.5

(C4.5) 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

C5. Emissions methodology

C5.1

(C5.1) Provide your base year and base year emissions (Scopes 1 and 2).

Scope 1

Base year start

January 1 2007

Base year end

December 31 2007

Base year emissions (metric tons CO2e)

58691

Comment

Scope 2 (location-based)

Base year start

January 1 2007

Base year end

December 31 2007

Base year emissions (metric tons CO2e)

178015

Comment

Scope 2 (market-based)

Base year start

January 1 2015

Base year end

December 31 2015

Base year emissions (metric tons CO2e)

114396

Comment

C5.2

(C5.2) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate Scope 1 and Scope 2 emissions.

The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

C6. Emissions data

C6.1

(C6.1) What were your organization's gross global Scope 1 emissions in metric tons CO2e?

Reporting year

Gross global Scope 1 emissions (metric tons CO2e)

45966

Start date

January 1 2018

End date

December 31 2018

Comment

C6.2

(C6.2) Describe your organization's approach to reporting Scope 2 emissions.

Row 1

Scope 2, location-based

We are reporting a Scope 2, location-based figure

Scope 2, market-based

We are reporting a Scope 2, market-based figure

Comment

C6.3

(C6.3) What were your organization's gross global Scope 2 emissions in metric tons CO2e?

Reporting year

Scope 2, location-based

82887

Scope 2, market-based (if applicable)

76636

Start date

January 1 2018

End date

December 31 2018

Comment

C6.4

(C6.4) 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

C6.5

(C6.5) Account for your organization's Scope 3 emissions, disclosing and explaining any exclusions.

Purchased goods and services

Evaluation status

Relevant, calculated

Metric tonnes CO2e

10675

Emissions calculation methodology

Allstate has estimated the emissions from the production-related and non-production-related procurement of paper for 2018. Calculations are based on research done by the Paper Task Force, a peer-reviewed study of the lifecycle environmental impacts of paper production and disposal. *Emissions Factor: 1 short ton of paper = ~2.5 MTCO2e (Source: Documentation for the Paper Calculator Version 3.2 https://s3.amazonaws.com/EPNPaperCalc/documents/Paper_Calculator_Documentation.pdf) * GWP: CO2: 1, CH4: 25, N2O: 298 (Source: IPCC Fourth Assessment Report: Climate Change 2007) (<http://c.environmentalpaper.org/home>)

Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Explanation

This category includes all upstream (i.e., cradle-to-gate) emissions from the production of products purchased or acquired by the reporting company in the reporting year. Products include both goods (tangible products) and services (intangible products).

Capital goods

Evaluation status

Relevant, calculated

Metric tonnes CO2e

0

Emissions calculation methodology

Cradle-to-gate emissions associated with carpet & flooring purchases acquired during the reporting year were estimated based on data provided by Interface Carpets for purchases made in 2018. Allstate purchased 62,549 square yards of Carbon Neutral Flooring which Interface estimated as 550 metric tons of CO2e. As a part of its Carbon Neutral Flooring program Interface provided a certificate indicating that all 550 MT CO2e were retired, so we have reported this category as zero emissions. Calculations provided to Allstate by Interface were based in part on the US EPA Greenhouse Gas Equivalencies Calculator.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

Explanation

This category includes upstream (i.e., cradle-to-gate) emissions from the production of capital goods purchased or acquired by the reporting company in the reporting year. Specifically, Allstate has reported cradle-to-gate emissions associated with the purchase of carpet and flooring.

Fuel-and-energy-related activities (not included in Scope 1 or 2)

Evaluation status

Relevant, calculated

Metric tonnes CO2e

4144

Emissions calculation methodology

Electricity losses during transmissions and distribution to Allstate facilities have been estimated to be 5% based on a loss-rate published by the U.S. Energy Information Administration. Emissions associated with these losses have been calculated based on regional eGRID factors. All GWPs were sourced from the IPCC Fourth Assessment Report (AR4 - 100 year) Scope 2 Location-Based Emissions = 82,887 mtCO2e x 5% = 4,144 mtCO2e

Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Explanation

This category includes emissions related to the production of fuels and energy purchased and consumed by the reporting company in the reporting year that are not included in scope 1 or scope 2.

Upstream transportation and distribution

Evaluation status

Relevant, calculated

Metric tonnes CO2e

3

Emissions calculation methodology

Allstate has estimated the emissions associated with the upstream transportation of paper not already included in Purchased Goods and Services. This estimation is based on the purchase paper transported an average of 229 miles. CO2, CH4, and N2O emissions data for highway vehicles are from Table 2-15 of the Inventory of U.S. Greenhouse Gas Emissions and Sinks: 1990–2012. Vehicle-miles and passenger-miles data for highway vehicles are from Table VM-1 of the Federal Highway Administration Highway Statistics 2012. CO2e emissions data for non-highway vehicles are based on Table A-116 of the U.S. Greenhouse Gas Emissions and Sinks: 1990–2012, which are distributed into CO2, CH4, and N2O emissions based on fuel/vehicle emission factors. Freight ton-mile data for non-highway vehicles are from Table 1-50 of the Bureau of Transportation Statistics, National Transportation Statistics for 2012. All GWPs were sourced from the IPCC Second Assessment Report (SAR). Distance estimates are based on Commodity Flow Surveys (U.S. Department of Transportation et al. 999, 2004, U.S. Environmental Protection Agency 2006) * GWP: CO2: 1, CH4: 25, N2O: 298 (Source: IPCC Fourth Assessment Report: Climate Change 2007) (<http://c.environmentalpaper.org/home>)

Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Explanation

This category includes emissions related to the production of fuels and energy purchased and consumed by the reporting company in the reporting year that are not included in scope 1 or scope 2. This category includes emissions from the transportation and distribution of products (excluding fuel and energy products) purchased or acquired by the reporting company in the reporting year in vehicles and facilities not owned or operated by the reporting company, as well as other transportation and distribution services purchased by the reporting company in the reporting year (including both inbound and outbound logistics).

Waste generated in operations

Evaluation status

Relevant, calculated

Metric tonnes CO2e

336

Emissions calculation methodology

Home office waste to landfill in 2018 is estimated at =700.2 tons GHG Emissions per Ton of Mixed MSW Landfilled (MTCO2E) = .48 (EPA The Waste Reduction Model (WARM) v2015) 700.2 tons x .48 mtCO2e/ton = 336mtCO2e * GWP: CO2: 1, CH4: 25, N2O: 298 (Source: IPCC Fourth Assessment Report: Climate Change 2007) (<http://c.environmentalpaper.org/home>)

Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

Explanation

This category includes emissions from third-party disposal and treatment of waste that is generated in the reporting company's owned or controlled operations in the reporting year.

Business travel

Evaluation status

Relevant, calculated

Metric tonnes CO2e

13264

Emissions calculation methodology

Reported emissions are the result of air travel activities during the reporting year. Emissions factors sourced from: EPA, "Emission Factors for Greenhouse Gas Inventories," Table 8 Business Travel Emission Factors, November 19, 2015 (<http://www.epa.gov/climateleadership/documents/emission-factors.pdf>). * GWP: CO2: 1, CH4: 25, N2O: 298 (Source: IPCC Fourth Assessment Report: Climate Change 2007) (<http://c.environmentalpaper.org/home>)

Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

Explanation

This category includes emissions from the transportation of employees for business-related activities in vehicles owned or operated by third parties, such as aircraft, trains, buses, and passenger cars.

Employee commuting

Evaluation status

Relevant, calculated

Metric tonnes CO2e

17860

Emissions calculation methodology

Estimate reflects round-trip commuting for employees out of the Northbrook, Illinois campus. Distances estimated based on sin-cos analysis of direct distance between postcodes with uplift for road bends. Assumptions: "Summary of Travel Trends: 2009 National Household Travel Survey 5% public transportation, 10% carpool, 85% single occupancy 23.9 mi/gal (mpg) US EPA "Greenhouse Gas Emissions from a Typical Passenger Vehicle" Passenger car: 8.8 kg CO2/gal (19.4 lbs. CO2/gal). US EPA "Average Carbon Dioxide Emissions Resulting from Gasoline and Diesel" Bus: 0.058 kg CO2/passenger-mile: US EPA Emission Factors for Greenhouse Gas Inventories GWPs are from the IPCC Fourth Assessment Report.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Explanation

This category includes emissions from the transportation of employees between their homes and their worksites. Emissions from employee commuting may arise from: • Automobile travel • Bus travel • Rail travel • Air travel • Other modes of transportation.

Upstream leased assets

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Explanation

This category includes emissions from the operation of assets that are leased by the reporting company in the reporting year and not already included in the reporting company's scope 1 or scope 2 inventories. This category is not relevant to Allstate since all leased assets were included as part of reported scope 1 and 2 emissions.

Downstream transportation and distribution

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Explanation

This category includes emissions from transportation and distribution of products sold by the reporting company in the reporting year between the reporting company's operations and the end consumer. This category is not relevant to Allstate since the company does not sell any physical products.

Processing of sold products

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Explanation

This category includes emissions from processing of sold intermediate products by third parties (e.g., manufacturers) subsequent to sale by the reporting company. This category is not relevant to Allstate since the company does not sell any physical products.

Use of sold products

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Explanation

This category includes emissions from the use of goods and services sold by the reporting company in the reporting year. This category is not relevant to Allstate since the company does not sell any physical products.

End of life treatment of sold products

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Explanation

This category includes emissions from the waste disposal and treatment of products sold by the reporting company (in the reporting year) at the end of their life. This category is not relevant to Allstate since the company does not sell any physical products.

Downstream leased assets

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Explanation

This category includes emissions from the operation of assets that are owned by the reporting company (acting as lessor) and leased to other entities in the reporting year that are not already included in scope 1 or scope 2. This category is not relevant to Allstate since the company does not lease any assets to other entities.

Franchises

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Explanation

This category includes emissions from the operation of franchises not included in scope 1 or scope 2. This category is not relevant to Allstate since the company does not have any franchises

Investments

Evaluation status

Relevant, not yet calculated

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Explanation

At this time Allstate has not identified an effective and feasible way to quantify the emissions associated with the company's investments.

Other (upstream)

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Explanation

Allstate has not identified any other upstream sources of GHG emissions.

Other (downstream)

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Explanation

Allstate has not identified any other downstream sources of GHG emissions.

C6.7

(C6.7) Are carbon dioxide emissions from biologically sequestered carbon relevant to your organization?

No

C6.10

(C6.10) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO2e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.

Intensity figure

0.0000324

Metric numerator (Gross global combined Scope 1 and 2 emissions)

128853

Metric denominator

unit total revenue

Metric denominator: Unit total

3981500000

Scope 2 figure used

Location-based

% change from previous year

12.1

Direction of change

Decreased

Reason for change

GHG emissions per unit total revenue of 0.0000324 decreased by 12.1% in FY2018 when compared with the previous reporting year. The change is driven by a decrease in absolute emissions of 11.2% and an increase in unit total revenue of 1.0%. (Note that Allstate's 2017 revenues have been restated and are now higher than originally stated in last year's CDP report. However the 2017 revenues remain lower than 2018 revenues.) Although we experienced an increase in overall revenues this year, our gross GHG emissions decreased overall due to changes in methodology and energy-efficiency measures in our operations, such as employee engagement, reduced flights with the corporate jet, a smaller vehicle fleet, and the purchase of two electric vehicle shuttles (which replaced gasoline-powered shuttles.) Although we experienced an increase in overall revenues this year, our gross GHG emissions decreased overall due to changes in methodology and energy-efficiency measures in our operations, such as employee engagement, reduced flights with the corporate jet, a smaller vehicle fleet, and the purchase of two electric vehicle shuttles (which replaced gasoline-powered shuttles).

Intensity figure

0.0145

Metric numerator (Gross global combined Scope 1 and 2 emissions)

128853

Metric denominator

square foot

Metric denominator: Unit total

8911159

Scope 2 figure used

Location-based

% change from previous year

2.31

Direction of change

Decreased

Reason for change

GHG emissions per square foot of 0.0145 increased by 2.3% in FY2018 when compared with the previous reporting year. The change is driven by a decrease in absolute emissions of 11.2% and a decrease in square foot of 13.2%. Both our overall Scope 1 & 2 emissions and our square footage decreased this year. However our MT/SqFt intensity decreased overall due to due to changes in methodology and energy- efficiency measures in our operations, such as employee engagement, reduced flights with the corporate jet, a smaller vehicle fleet, and the purchase of two electric vehicle shuttles (which replaced gasoline-powered shuttles).

C7. Emissions breakdowns

C7.1

(C7.1) Does your organization break down its Scope 1 emissions by greenhouse gas type?

Yes

C7.1a

(C7.1a) Break down your total gross global Scope 1 emissions by greenhouse gas type and provide the source of each used greenhouse warming potential (GWP).

Greenhouse gas	Scope 1 emissions (metric tons of CO2e)	GWP Reference
CO2	45576	IPCC Fourth Assessment Report (AR4 - 100 year)
CH4	39	IPCC Fourth Assessment Report (AR4 - 100 year)
N2O	109	IPCC Fourth Assessment Report (AR4 - 100 year)
HFCs	243	IPCC Fourth Assessment Report (AR4 - 100 year)

C7.2

(C7.2) Break down your total gross global Scope 1 emissions by country/region.

Country/Region	Scope 1 emissions (metric tons CO2e)
Canada	743
India	501
United Kingdom of Great Britain and Northern Ireland	74
United States of America	44648

C7.3

(C7.3) Indicate which gross global Scope 1 emissions breakdowns you are able to provide.

By activity

C7.3c

(C7.3c) Break down your total gross global Scope 1 emissions by business activity.

Activity	Scope 1 emissions (metric tons CO2e)
Stationary combustion	18100
Mobile combustion	27623
Fugitive emissions	243

C7.5

(C7.5) Break down your total gross global Scope 2 emissions by country/region.

Country/Region	Scope 2, location-based (metric tons CO2e)	Scope 2, market-based (metric tons 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)
Canada	1050	567	6807	6807
India	3352	3352	4587	4587
United Kingdom of Great Britain and Northern Ireland	188	264	677	677
United States of America	78297	72454	163189	4979

C7.6

(C7.6) Indicate which gross global Scope 2 emissions breakdowns you are able to provide.

By activity

C7.6c

(C7.6c) Break down your total gross global Scope 2 emissions by business activity.

Activity	Scope 2, location-based emissions (metric tons CO2e)	Scope 2, market-based emissions (metric tons CO2e)
Purchased electricity	82887	76636

C7.9

(C7.9) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?

Decreased

C7.9a

(C7.9a) 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.

	Change in emissions (metric tons CO2e)	Direction of change	Emissions value (percentage)	Please explain calculation
Change in renewable energy consumption	0	No change	0	
Other emissions reduction activities	65	Decreased	0.04	During the reporting year, our Scope 1 activities decreased 0.04% due to a shift to electric vehicle shuttles at our headquarters from gasoline-powered shuttles. The decrease in emissions was calculated based on the reduction in gasoline by 7,300 gallons. The percentage of S1+S2 location-based emissions was calculated as 65 MT CO2e / 145,027 = 0.04%
Divestment	0	No change	0	
Acquisitions	0	No change	0	
Mergers	0	No change	0	
Change in output	0	No change	0	
Change in methodology	8321.65	Decreased	5.74	During the reporting year, our Scope 2 activities Decreased 5.7% in emissions due to a methodology change which included a greater number of facilities with actual consumption data (vs. estimated data). In addition, newer emissions factors used also reduced overall emissions. The Decrease was calculated as (82,887 tCO2e - 91,209 tCO2e) / 145,027 tCO2e = -5.74%.
Change in boundary	0	No change	0	
Change in physical operating conditions	0	No change	0	
Unidentified	7787	Decreased	5.37	From 2017 to 2018, 7,787 MT CO2e were reduced through other unidentified drivers. Our total S1 and S2 location-based emissions in 2017 were 145,027 MT CO2e, therefore we arrived at 5.37% decrease through $(7,787/145,027)*100 = -5.37\%$. Although we have placed these reductions in the unidentified category, we believe most result from changes in methodology and emissions-savings measures such as a drop in corporate jet flights and a smaller vehicle fleet.
Other		<Not Applicable >		

C7.9b

(C7.9b) Are your emissions performance calculations in C7.9 and C7.9a based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?

Location-based

C8. Energy

C8.1

(C8.1) What percentage of your total operational spend in the reporting year was on energy?

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

C8.2

(C8.2) Select which energy-related activities your organization has undertaken.

	Indicate whether your organization undertakes this energy-related activity
Consumption of fuel (excluding feedstocks)	Yes
Consumption of purchased or acquired electricity	Yes
Consumption of purchased or acquired heat	No
Consumption of purchased or acquired steam	No
Consumption of purchased or acquired cooling	No
Generation of electricity, heat, steam, or cooling	No

C8.2a

(C8.2a) Report your organization's energy consumption totals (excluding feedstocks) in MWh.

	Heating value	MWh from renewable sources	MWh from non-renewable sources	Total MWh
Consumption of fuel (excluding feedstock)	HHV (higher heating value)	0	213878	213878
Consumption of purchased or acquired electricity	<Not Applicable>	4979	170282	175261
Consumption of purchased or acquired heat	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of purchased or acquired steam	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of purchased or acquired cooling	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of self-generated non-fuel renewable energy	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Total energy consumption	<Not Applicable>	4979	384160	389139

C8.2b

(C8.2b) Select the applications of your organization's consumption of fuel.

	Indicate whether your organization undertakes this fuel application
Consumption of fuel for the generation of electricity	No
Consumption of fuel for the generation of heat	No
Consumption of fuel for the generation of steam	No
Consumption of fuel for the generation of cooling	No
Consumption of fuel for co-generation or tri-generation	No

C8.2c

(C8.2c) State how much fuel in MWh your organization has consumed (excluding feedstocks) by fuel type.

Fuels (excluding feedstocks)

Natural Gas

Heating value

HHV (higher heating value)

Total fuel MWh consumed by the organization

98364

MWh fuel consumed for self-generation of electricity

<Not Applicable>

MWh fuel consumed for self-generation of heat

<Not Applicable>

MWh fuel consumed for self-generation of steam

<Not Applicable>

MWh fuel consumed for self-generation of cooling

<Not Applicable>

MWh fuel consumed for self-cogeneration or self-trigeneration

<Not Applicable>

Comment

Fuels (excluding feedstocks)

Diesel

Heating value

HHV (higher heating value)

Total fuel MWh consumed by the organization

1076

MWh fuel consumed for self-generation of electricity

<Not Applicable>

MWh fuel consumed for self-generation of heat

<Not Applicable>

MWh fuel consumed for self-generation of steam

<Not Applicable>

MWh fuel consumed for self-generation of cooling

<Not Applicable>

MWh fuel consumed for self-cogeneration or self-trigeneration

<Not Applicable>

Comment

Fuels (excluding feedstocks)

Motor Gasoline

Heating value

HHV (higher heating value)

Total fuel MWh consumed by the organization

104345

MWh fuel consumed for self-generation of electricity

<Not Applicable>

MWh fuel consumed for self-generation of heat

<Not Applicable>

MWh fuel consumed for self-generation of steam

<Not Applicable>

MWh fuel consumed for self-generation of cooling

<Not Applicable>

MWh fuel consumed for self-cogeneration or self-trigeneration

<Not Applicable>

Comment

Fuels (excluding feedstocks)

Jet Kerosene

Heating value

HHV (higher heating value)

Total fuel MWh consumed by the organization

10092

MWh fuel consumed for self-generation of electricity

<Not Applicable>

MWh fuel consumed for self-generation of heat

<Not Applicable>

MWh fuel consumed for self-generation of steam

<Not Applicable>

MWh fuel consumed for self-generation of cooling

<Not Applicable>

MWh fuel consumed for self-cogeneration or self-trigeneration

<Not Applicable>

Comment

C8.2d

(C8.2d) List the average emission factors of the fuels reported in C8.2c.

Diesel

Emission factor

10.243

Unit

kg CO2e per gallon

Emission factor source

EPA, "Emission Factors for Greenhouse Gas Inventories," Table 1 Stationary Combustion Emission Factors, March 9, 2018 (<https://www.epa.gov/climateleadership/center-corporate-climate-leadership-ghg-emission-factors-hub>).

Comment

Jet Kerosene

Emission factor

9.75

Unit

kg CO2e per gallon

Emission factor source

EPA, "Emission Factors for Greenhouse Gas Inventories," Table 2 Mobile Combustion CO2 Emission Factors, March 9, 2018 (<https://www.epa.gov/climateleadership/center-corporate-climate-leadership-ghg-emission-factors-hub>).

Comment

Motor Gasoline

Emission factor

8.78

Unit

kg CO2e per gallon

Emission factor source

EPA, "Emission Factors for Greenhouse Gas Inventories," Table 2 Mobile Combustion CO2 Emission Factors, March 9, 2018 (<https://www.epa.gov/climateleadership/center-corporate-climate-leadership-ghg-emission-factors-hub>).

Comment

Natural Gas

Emission factor

5.311

Unit

kg CO2e per million Btu

Emission factor source

EPA, "Emission Factors for Greenhouse Gas Inventories," Table 1 Stationary Combustion Emission Factors, March 9, 2018 (<https://www.epa.gov/climateleadership/center-corporate-climate-leadership-ghg-emission-factors-hub>).

Comment

C8.2f

(C8.2f) Provide details on the electricity, heat, steam and/or cooling amounts that were accounted for at a low-carbon emission factor in the market-based Scope 2 figure reported in C6.3.

Basis for applying a low-carbon emission factor

Energy attribute certificates, Renewable Energy Certificates (RECs)

Low-carbon technology type

Wind

Region of consumption of low-carbon electricity, heat, steam or cooling

North America

MWh consumed associated with low-carbon electricity, heat, steam or cooling

4979

Emission factor (in units of metric tons CO2e per MWh)

0

Comment

C9. Additional metrics

C9.1

(C9.1) Provide any additional climate-related metrics relevant to your business.

C10. Verification

C10.1

(C10.1) Indicate the verification/assurance status that applies to your reported emissions.

	Verification/assurance status
Scope 1	Third-party verification or assurance process in place
Scope 2 (location-based or market-based)	Third-party verification or assurance process in place
Scope 3	Third-party verification or assurance process in place

C10.1a

(C10.1a) Provide further details of the verification/assurance undertaken for your Scope 1 and/or Scope 2 emissions and attach the relevant statements.

Scope

Scope 1

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

Limited assurance

Attach the statement

Allstate CDP Verification Statement 2018_Final.pdf

Page/ section reference

Pages 1-2

Relevant standard

ISO14064-3

Proportion of reported emissions verified (%)

100

Scope

Scope 2 location-based

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

Limited assurance

Attach the statement

Allstate CDP Verification Statement 2018_Final.pdf

Page/ section reference

Pages 1-2

Relevant standard

ISO14064-3

Proportion of reported emissions verified (%)

100

Scope

Scope 2 market-based

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

Limited assurance

Attach the statement

Allstate CDP Verification Statement 2018_Final.pdf

Page/ section reference

Pages 1-2

Relevant standard

ISO14064-3

Proportion of reported emissions verified (%)

100

C10.1b

(C10.1b) Provide further details of the verification/assurance undertaken for your Scope 3 emissions and attach the relevant statements.

Scope

Scope 3- at least one applicable category

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Attach the statement

Allstate CDP Verification Statement 2018_Final.pdf

Page/section reference

Pages 1-2

Relevant standard

ISO14064-3

C10.2

(C10.2) Do you verify any climate-related information reported in your CDP disclosure other than the emissions figures reported in C6.1, C6.3, and C6.5?

Yes

C10.2a

(C10.2a) Which data points within your CDP disclosure have been verified, and which verification standards were used?

Disclosure module verification relates to	Data verified	Verification standard	Please explain
C6. Emissions data	Year on year change in emissions (Scope 1)	Limited Assurance, ISO 14064-3 verification standard	We have elected to also have our Scope 1 year on year change in emissions verified so that we can make comparisons used for identifying increases or decreases in emissions, and progress towards our goals. It is also used for verification purposes. These additional data points are verified on an annual basis, and for Scope 1 includes 100% of our operations. The Scope 1 emissions are reported in question C6.1 and included in the Year on Year change in Scope 1 and 2 combined in question C7.9a. The assurance statement referencing these data points is attached.
C6. Emissions data	Year on year change in emissions (Scope 2)	Limited Assurance, ISO 14064-3 verification standard	We have elected to also have our Scope 2 year on year change in emissions verified so that we can make comparisons used for identifying increases or decreases in emissions, and progress towards our goals. It is also used for verification purposes. These additional data points are verified on an annual basis, and for Scope 2 includes 100% of our operations. The Scope 2 emissions are reported in question C6.3 and included in the Year on Year change in Scope 1 and 2 combined in question C7.9a. The assurance statement referencing these data points is attached.
C6. Emissions data	Year on year change in emissions (Scope 1 and 2)	Limited Assurance, ISO 14064-3 verification standard	We have elected to also have our Scope 1 and 2 year on year change in emissions verified so that we can make comparisons used for identifying increases or decreases in emissions, and progress towards our goals. It is also used for verification purposes. The Scope 1 and 2 emissions are reported in questions C6.1 and C6.3 and included in the Year on Year change in Scope 1 and 2 combined in question C7.9a. These additional data points are verified on an annual basis, and for Scope 1 and 2 includes 100% of our operations. The assurance statement referencing these data points is attached.
C6. Emissions data	Year on year change in emissions (Scope 3)	Limited Assurance, ISO 14064-3 verification standard	We have elected to also have our Scope 3 year on year change in emissions verified so that we can make comparisons used for identifying increases or decreases in emissions, and progress towards our goals. It is also used for verification purposes. These additional data points are verified on an annual basis, and for Scope 3 includes Business Travel. The Scope 3 emissions are reported in questions C6.5. The assurance statement referencing these data points is attached.

Allstate CDP
Verification
Statement
2018_Final.pdf

C11. Carbon pricing

C11.1

(C11.1) Are any of your operations or activities regulated by a carbon pricing system (i.e. ETS, Cap & Trade or Carbon Tax)?

No, and we do not anticipate being regulated in the next three years

C11.2

(C11.2) Has your organization originated or purchased any project-based carbon credits within the reporting period?

No

C11.3

(C11.3) Does your organization use an internal price on carbon?

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

C12. Engagement

C12.1

(C12.1) Do you engage with your value chain on climate-related issues?

Yes, our suppliers

C12.1a

(C12.1a) Provide details of your climate-related supplier engagement strategy.

Type of engagement

Information collection (understanding supplier behavior)

Details of engagement

Other, please specify (All RFX events include questions related to supplier sustainability)

% of suppliers by number

100

% total procurement spend (direct and indirect)

100

% Scope 3 emissions as reported in C6.5

0

Rationale for the coverage of your engagement

At Allstate, environmental and social leadership in our purchasing decisions helps us demonstrate Our Shared Purpose. In 2018 our Chief Procurement Officer established a full-time position dedicated to overseeing our sustainable procurement process. In this role, the Sustainability Sourcing Lead will develop and implement a sustainable procurement strategy that evaluates, tracks, and mitigates ESG risk exposure, increasing visibility and transparency in the supply chain. We screen suppliers for ethical and sustainable practices and help them adopt similar behaviors. We do this by asking all suppliers sustainability-related questions during the RFX (i.e. request for proposal) process. We estimate 100% of the 86 RFX (i.e. request for proposal) events conducted by Allstate in 2018 included questions related to supplier sustainability. This also reflects 100% of all procurement spend for those events. We have reported these figures for this question because we believe they best reflect our efforts to ensure that all suppliers are engaged with regarding sustainability issues. For example, we are evolving our category sourcing and supplier management practices by integrating category-specific ESG criteria into supplier questionnaires, RFX events, and supplier performance scorecards, as well as developing and leveraging sustainability KPIs and metrics. When considering all the suppliers engaged with over time, we estimate that over 26% of our over 7,000 total suppliers have received the supplier questionnaire. This reflects 25% of all procurement spend during that time. In 2018 these transactions (managed by Sourcing & Procurement Solutions) engaged 685 suppliers (10% of our total supplier chain) which represented 8% of our 2018 total spend for 2018. By understanding how suppliers are managing factors such as GHG emissions, waste, regulatory compliance and cybersecurity, we can better articulate Allstate's expectations. By actively managing these risks, we enhance our reputation and align procurement decisions with environmental and social responsibility, which increases the confidence of stakeholders who depend on Allstate's performance.

Impact of engagement, including measures of success

Company-specific examples: Allstate relies on more than 7,000 third-party suppliers to provide us goods and services that illustrates the role that the Sourcing & Procurement Solution organization can have in driving higher degrees of sustainability within the organization. One of the tools we use to measure responsible procurement performance is the Electronics Environmental Benefits Calculator provided by our partner HOB International Inc. HOB services all Allstate facilities nationwide with IT and mobile asset disposition. The calculator is intended to help companies quantify the benefits of environmentally sound management of electronic equipment. The most significant environmental impact HOB provides is the offset in CO2 emissions through the repurposing and recycling of electronics products. In addition, efforts in the logistics arena minimize the impact of transporting obsolete or excess IT equipment through a global network of processing facilities and the efficient packaging and transportation of materials. In 2018 Allstate's sustainable procurement activities related to electronic products resulted in 8,588 reused/recycled CPUs, 6,697 reused/recycled LCDs, 9,810 reused/recycled notebooks, and 181 reused/recycled mobile phones. The GHG emissions reductions from these activities are estimated to be equivalent to removing 1,912 passenger cars from the road per year, or the energy savings equivalent of powering 4,495 U.S. households with electricity for a year. As another example, our employees rent cars from a leading car rental company whose leadership has its own set of core values that align with Allstate's. The car rental company provides hybrid vehicles for companies that really want to encourage—and in some cases possibly require—the traveling employee to rent a hybrid because of the lower impact that it has on our environment. An additional example is the windshield recycling program of a popular windshield repair company. During FY 2018 the company recycled 34,700 tons of glass which represents an increase of 8% over FY 2017. The company is currently able to recycle over 90% of the windshield materials. The company estimates that 1 MT of CO2 is saved for every 6 tons of glass recycled, equating to a reduction of 5,783 MT CO2 nationwide in 2018.

Comment

C12.3

(C12.3) Do you engage in activities that could either directly or indirectly influence public policy on climate-related issues through any of the following?

Direct engagement with policy makers

Funding research organizations

Other

C12.3a

(C12.3a) On what issues have you been engaging directly with policy makers?

Focus of legislation	Corporate position	Details of engagement	Proposed legislative solution
Adaptation or resilience	Support	Allstate actively lobbies Congress on issues relating to flood insurance and the NFIP. This engagement began prior to 2017 and is expected to continue through 2019 and beyond. The purpose of this engagement is to ensure that Congress enacts certain reforms that restore NFIP's financial integrity, encourage private market participation, and improve customer experience.	Allstate supports reforms that restore NFIP's financial integrity, encourage private market participation and improve customer experience. Allstate supported H.R. 2874, the 21st Century Flood Reform Act, which passed the House in 2017 but failed to move in the Senate. Some portions of the bill have been re-introduced this year and have passed out of committee in the House, but have not moved any further.
Adaptation or resilience	Support	Allstate also actively lobbies state governments on catastrophe management issues and building code and land use planning reform. This engagement began prior to 2017 and is expected to continue through 2019 and beyond. The purpose of this engagement is to help protect consumers from fraud and mitigate catastrophes losses.	Allstate lobbies in favor of legislation to mitigate future loss from flood as part of broader NFIP reform. For example, we previously engaged H.R. 2874, the 21st Century Flood Reform Act, which passed the House in 2017 but failed to move in the Senate. Some portions of the bill have been reintroduced this year and have passed out of committee in the House, but have not moved any further.

C12.3d

(C12.3d) Do you publicly disclose a list of all research organizations that you fund?

Yes

C12.3e

(C12.3e) Provide details of the other engagement activities that you undertake.

We use our industry expertise to formulate public policy solutions that address weather-related risks and reduce their impact.

Allstate understands that climate change will likely exacerbate the frequency and severity of natural catastrophes. Consequently, we partner with national and local organizations to better prepare and protect communities, strengthen the country's financial infrastructure to deal with major events, promote better loss prevention and mitigation through stronger building codes and sensible land use policies, and develop programs to strengthen first responders' ability to help communities recover from catastrophe.

Allstate maintains critical partnerships aimed at building resilient communities. The Allstate Foundation partners with agency owners and their local nonprofits to prepare communities for disasters by providing emergency kits and other tools. These collaborative efforts increase awareness of weather-related risks and help people better protect themselves and loved ones.

Allstate is an active member and financial supporter of the Insurance Institute for Business & Home Safety (IBHS). The IBHS mission is to conduct objective scientific research to identify and promote effective actions that strengthen homes, businesses and communities against natural catastrophes and other causes of loss. Allstate partners with IBHS to promote more durable homes and commercial buildings through better building practices and stronger codes. By working to increase resiliency, Allstate helps save lives and reduces the cost of severe weather and natural disasters. Our vice president of Product Operations is on the board of IBHS, and she also sits on our Sustainability Council.

In addition, our executive vice president and president of Allstate Financial is on the board of the American Council of Life Insurers (ACLI). ACLI advocates on behalf of 280 member companies dedicated to providing products and services that promote consumers' financial and retirement security.

C12.3f

(C12.3f) 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's Sustainability Council consists of representatives from key functions across the enterprise, including but not limited to, Law & Regulation, Government Affairs, Real Estate & Administration, Investments, Products, Supply Chain and Risk Management. The council studies company policies and practices and their impact on the environment, reviews the policies and engagement of the trade organizations Allstate engages with, and takes into consideration issues related to climate change to ensure consistency with the company's overall climate change strategy. Should inconsistencies arise, the Sustainability Council will address them with the Government Affairs division of our Law department. Allstate's Government Affairs division of Law & Regulation owns Allstate's advocacy relationships.

C12.4

(C12.4) 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

In voluntary sustainability report

Status

Underway – previous year attached

Attach the document

Allstate2017SustainabilityReport-compressed.pdf

Page/Section reference

Materiality - pages 17-21 Governance - pages 37-44 Risk & Climate - pages 87-93 Sustainable Procurement - pages 122-128 Energy, Emissions & Waste - pages 129-134

Content elements

Governance

Strategy

Risks & opportunities

Emissions figures

Emission targets

Other metrics

Comment

Publication

In mainstream reports

Status

Complete

Attach the document

allstate-prosperity-report-combo-book-2018.pdf

Page/Section reference

page 25

Content elements

Governance

Strategy

Risks & opportunities

Comment

Governance/Strategy - pages 10-29 Corporate Sustainability/Climate Risk - page 25

Publication

In voluntary communications

Status

Complete

Attach the document

Allstate profile on 3BL website July 2019.docx

Page/Section reference

pages 1-3

Content elements

Governance

Strategy

Risks & opportunities

Emissions figures

Emission targets

Other metrics

Comment

C14. Signoff

C-FI

(C-FI) Use this field to provide any additional information or context that you feel is relevant to your organization's response. Please note that this field is optional and is not scored.

C14.1

(C14.1) Provide details for the person that has signed off (approved) your CDP climate change response.

	Job title	Corresponding job category
Row 1	Chief Financial Officer	Chief Financial Officer (CFO)

Submit your response

In which language are you submitting your response?

English

Please confirm how your response should be handled by CDP

	Public or Non-Public Submission	I am submitting to
I am submitting my response	Public	Investors

Please confirm below

I have read and accept the applicable Terms