Investor CDP 2014 - Allstate Insurance Company

Module: Introduction

Page: Introduction

CC0.1

Introduction

Please give a general description and introduction to your organization.

The Allstate Corporation is the largest publicly held personal lines insurer in America. Allstate was founded in 1931 and became a publicly traded company in 1993. The Allstate Corporation common stock is listed on the New York Stock Exchange under the trading symbol “ALL.” Common stock is also listed on the Chicago Stock Exchange. Its business is conducted principally through Allstate Insurance Company, Allstate Life Insurance Company and other affiliates (collectively, including The Allstate Corporation, "Allstate"). Allstate is primarily engaged in the personal property and casualty insurance business. It conducts its business primarily in the United States. Allstate is widely known through the "You're In Good Hands With Allstate®" slogan. As of year-end 2013, Allstate had $123.5 billion in total assets. In 2013, Allstate was number 92 on the Fortune 500 list of largest companies in America.

CC0.2

Reporting Year

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

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

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

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

Enter Periods that will be disclosed
Tue 01 Jan 2013 - Tue 31 Dec 2013

CC0.3

Country list configuration

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

Select country
United States of America
Canada
United Kingdom
India

CC0.4

Currency selection

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

USD($)

CC0.6

Modules

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

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

If you have not been presented with a sector module that you consider would be appropriate for your company to answer, please select the module below. If you wish to view the questions first, please see https://www.cdp.net/en-US/Programmes/Pages/More-questionnaires.aspx.

Further Information

Module: Management

Page: CC1. Governance

CC1.1

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

Individual/Sub-set of the Board or other committee appointed by the Board

CC1.1a

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

i) The job title of the individual or name of the committee:
The Enterprise Risk & Return Council (“ERRC”) is Allstate’s senior risk management committee. It directs enterprise risk and return management by establishing risk-return targets, determining economic capital levels and directing integrated strategies and actions from an enterprise perspective.
ii) A description of its position in the corporate structure:
The ERRC consists of Allstate's chief executive officer, business unit presidents, enterprise and business unit chief risk officers and chief financial officers, general counsel and treasurer. The Council reports to the

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

CC1.2

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

Yes

CC1.2a

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

Who is entitled to benefit from these incentives?	The type of incentives	Incentivized performance indicator
Facility managers	Monetary reward	Two Allstate Real Estate and Construction employees are tasked with performance goals that are related to reducing Allstate's greenhouse gas emissions from energy use. Goals are figured into the employees' overall performance evaluation that determines career progression and monetary bonuses. The specific performance indicators are: 1) Identify and implement cost-neutral (three year time horizon) green initiatives and 2) provide monthly reports that will uncover energy-saving opportunities. These activities help Allstate meet its energy and emissions reduction targets.
Corporate executive team	Monetary reward	Allstate's overall executive compensation program is designed to deliver compensation in accordance with performance and not reward excessive risk-taking. It includes both short-term and long-term incentive components. A significant percentage of executive total direct compensation is "pay at risk" through long-term stock option and equity grant awards linked to actual company performance. This encourages a long-term perspective on risk and return. While there are no specific incentives for management of climate change issues, incentive for achieving corporate and performance goals include risk and return management of all risks, including those affected by climate.

Further Information

Page: CC2. Strategy

CC2.1

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

Integrated into multi-disciplinary company wide risk management processes

CC2.1a

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

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

CC2.1b

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

Material risks, including those affected by climate, are regularly identified, measured, managed, monitored and reported to the ERRC and the Risk and Return Committee of the Board of Directors. These risks include catastrophes and severe weather events, auto and property insurance underwriting, business continuity and disaster recovery, and investment concentration. Regulatory changes, customer behavior trends, and Allstate's public reputation are also considered.
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.

CC2.1c

How do you prioritize the risks and opportunities identified?

Allstate relies on two internal groups to evaluate, prioritize, and enact responses to risks and opportunities, including those related to climate change.

The Enterprise Risk & Return Council (ERRC) – which includes the CEO, business unit presidents, enterprise and business unit chief risk officers and chief financial officers, general counsel, and treasurer – convenes monthly to assess and manage risks and opportunities, including topics related to climate change, which may impact the company. Allstate's Board of Directors, Risk and Return Committee of the Board and Audit Committee provide risk management oversight by reviewing enterprise principles, guidelines and limits for Allstate's significant risks and by monitoring strategies and actions management has taken to control these risks.

Additionally, Allstate's Sustainability Leadership Committee composed of officers and senior staff from across the company, meets on a quarterly basis in order to guide environmental efforts from an enterprise wide perspective, set priorities, build alignment, create momentum for Allstate's heightened sustainability efforts, and identify opportunities associated with environmental responsibility and climate change.

Financial modelling, scenario testing, and management discussion and judgment are used to assess the significance of risks and opportunities, including materiality.

CC2.2

Is climate change integrated into your business strategy?

Yes

CC2.2a

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

i. How the strategy has been influenced; As a property and casualty insurer, we may face significant losses from catastrophes and severe weather events. Climate change, to the extent it produces changes in weather patterns, could affect the frequency or severity of weather events and wildfires and the affordability and availability of homeowners insurance, and the results for our Allstate Protection segment. Along with others in the insurance industry, we use models developed by third party vendors as well as our own historic data in assessing our property insurance exposure to catastrophe losses. Based in part on the information provided by these models, we have continued to take actions to maintain an appropriate level of exposure to catastrophic events while continuing to meet the needs of our customers. Notably, Allstate continues to not offer new homeowners business in certain coastal states, while North Light, an Allstate owned specialty insurance company, expanded to 2 new states in 2013, bringing the total number of active states to 33. In Texas we have been ceding wind exposure related to insured property located in wind pool eligible areas along the coast including the Galveston Islands. Allstate also ceased writing new homeowners business in California in 2007 and in Florida in 2011 beyond a modest stance for existing customers who replace their currently-insured home with an acceptable property. Finally, the Encompass companies operating in Florida withdrew from the property lines in 2009, and tropical cyclone deductibles are in place for a large portion of coastal insured properties though contract language varies across states and companies, allowing for these higher deductibles to be triggered differently across our customer base.

Additionally, as a company, Allstate considers ways to adopt key environmental priorities into all business functions and departments, and develops goals and corresponding Key Performance Indicators (KPIs). As,

part of developing the company's business strategy, Allstate's Sustainability Leadership Committee, composed of senior staff from across the company, reviews the company's operations and other factors to identify key opportunities related to sustainable business practices, including the effects climate change has on severe weather events. Allstate has established an absolute emissions reduction goal as a result of these considerations. Allstate determined the company had the most control to reduce its environmental footprint in two areas: paper consumption and energy usage.

ii. What aspects of climate change have influenced the strategy, e.g., need for adaptation, regulatory changes, opportunities to develop green business; The potential impact of climate change-related issues such as the need for adaptation, regulatory changes, and reputation have influenced the company's business strategy.

iii. The most important components of the short term strategy that have been influenced by climate change; Allstate's most important short-term initiative was the creation of the Sustainability Leadership Committee, which aims to integrate sustainability more deeply into the company's culture and operations. Allstate has also followed through on additional short-term initiatives. The company joined Ceres and initiated an engagement program to heighten employees' understanding of sustainability's value as it relates to operational efficiency, customer satisfaction, community engagement, and our overall reputation. Allstate also considers environmentally friendly investment opportunities with attractive risk/reward trade-offs, and the company's investment portfolio now includes debt investments in renewable energy projects.

iv. The most important components of the long term strategy that have been influenced by climate change; We have addressed our risk of hurricane loss by, among other actions, purchasing reinsurance for specific states and on a countrywide basis for our personal lines property insurance in areas most exposed to hurricanes, limiting personal homeowners new business writings in coastal areas in southern and eastern states, implementing tropical cyclone deductibles where appropriate, and not offering continuing coverage on certain policies in coastal counties in certain states. Additionally, Allstate's long term strategy includes seeking to conserve natural energy sources and to limit our greenhouse gas emissions. The climate change-driven aspects of the company's long-term strategy influenced its energy reduction target. The energy target, which was set in 2010, is to reduce energy use by 20% by 2020 for Allstate-owned facilities. Allstate manages energy costs through centralized procurement of energy supplies, and primarily focuses on saving energy by optimizing heating, air conditioning, computers, lighting, and other essentials for building operations.
v. How this is gaining Allstate strategic advantage over your competitors; As stakeholders become increasingly interested in companies' environmental awareness and susceptibility to climate change, Allstate has embraced this opportunity to benefit its reputation and has committed to limit and even reduce its impacts. In 2012, Newsweek magazine named Allstate one of the Top 100 Greenest Companies in America, the fourth consecutive year Allstate has made this list.
Allstate has also reduced resource use in its services; Allstate's paperless billing option, for example, is popular with customers. Allstate feels its sustainability initiatives will continue to strengthen customer loyalty and employee engagement, and potentially increase Allstate's customer base.
vi. What have been the most substantial business decisions made; Allstate is engaged in an ongoing evaluation of climate change as it relates to the company's future risk exposure, which may be affected by America's ability to prepare for and respond to climate-change-related catastrophes (i.e. sea-level rise). Allstate monitors all significant enterprise risks and opportunities, including those related to climate change, on a regular basis, using fluid risk identification processes to reflect a continuously shifting external and internal risk environment. Additionally, business-area risk owners identify risks and opportunities throughout the year. Allstate regularly identifies, measures, manages, monitors and reports material risks, including those affected by climate, to the ERRC and the Risk and Return Committee of the Board of Directors. These risks include catastrophes and severe weather events, auto and property insurance underwriting, business continuity and disaster recovery, and investment concentration. Regulatory changes, customer behavior trends, and Allstate's public reputation are also considered. 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.

CC2.3

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

Trade associations

CC2.3b

Are you on the Board of any trade associations or provide funding beyond membership?

No

CC2.3h

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

Allstate has a dedicated team of members from key functions across the enterprise called the Sustainability Leadership Committee. The team includes representatives from the Law and Regulation and Public Policy teams as well as representatives from a variety of other functions. This team considers company policies and practices and their impact on the environment and takes into consideration issues related to climate change to ensure consistency with the company's overall strategy.

Further Information

Page: CC3. Targets and Initiatives

CC3.1

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

Absolute target

CC3.1a

Please provide details of your absolute target

ID	Scope	% of emissions in scope	% reduction from base year	Base year	Base year emissions (metric tonnes CO2e)	Target year	Comment
Abs1	Scope 1+2	40%	20%	2007	188715	2020	Reduce energy use at owned facilities 20% by 2020. Percentages calculated based on changes in energy consumption (btu) over time. Note, base year emissions have been adjusted to reflect structural changes.

CC3.1d

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

ID	% complete (time)	% complete (emissions)	Comment
Abs1	50%	95%	Percentages calculated based on changes in energy consumption (btu) over time.

CC3.2

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

Yes

CC3.2a

Please provide details of how the use of your goods and/or services directly enable GHG emissions to be avoided by a third party

i) Explanation of how emissions are/were avoided;
Allstate has implemented a suite of paperless solutions (eBill, EZPay, and ePolicy, eSignature) to deliver greater convenience, cost savings and compelling environmentally friendly options for Allstate customers. Marketing also ramped up use of E-mail awareness campaigns in lieu of direct mail, which further reduced and/or suppressed paper use. Paperless solutions and electronic messaging helps reduces overall paper consumption, thereby avoiding emissions associated with the harvesting of trees, energy consumption in the paper production process, and transportation of paper from manufacturer to consumer.
ii) Estimate of the amount of the emissions that are/were avoided over the time (must include timescale over which emissions are avoided or baseline year);
Allstate sends a significant volume of mail through the U.S. Postal service. In an effort to reduce the volume of paper distributed to customers, Allstate continues to offer the eBill option (an electronic version of a paper bill) and electronic payment options to customers. These programs helped to reduce approximately 5.99 million pieces of paper in 2013 resulting in a greenhouse gas emissions reduction of approximately 74.94 MTCO2e.
iii) Methodology, assumptions, emission factors and GWPs (if figure given in CO2e) used for the estimations;
Emissions reduction 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. The following emissions factors and conversions were used to conduct the calculation:
* 5.99 million pieces of paper = ~29.98 short tons of paper
* 1 short ton of paper = ~2.5 MTCO2e
(http://c.environmentalpaper.org/home)
iv) Whether considering originating CERs or ERUs within the framework of CDM or JI (UNFCCC);
Allstate is not considering originating CERs or ERUs.

CC3.3

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

Yes

CC3.3a

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

Stage of development	Number of projects	Total estimated annual CO2e savings in metric tonnes CO2e (only for rows marked *)
Under investigation		
To be implemented*		
Implementation commenced*		
Implemented*	1	1436
Not to be implemented		

CC3.3b

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

Activity type	Description of activity	Estimated annual CO2e savings (metric tonnes CO2e)	Annual monetary savings (unit currency - as specified in CC0.4)	Investment required (unit currency - as specified in CC0.4)	Payback period	Estimated lifetime of the initiative, years	Comment
Energy	Aside from the	1436	119136	0	<1 year	15 years	

Activity type	Description of activity	Estimated annual CO2e savings (metric tonnes CO2e)	Annual monetary savings (unit currency - as specified in CC0.4)	Investment required (unit currency - as specified in CC0.4)	Payback period	Estimated lifetime of the initiative, years	Comment
Energy efficiency: Processes	criticality of ensuring systems availability in our Data Centers at all times, we must effectively manage airflows and energy consumption simultaneously. As with most data centers, Allstate's data centers align our data processing equipment to take advantage of a "hot aisle/cold aisle" containment. This arrangement provides cold "supply" air on the intake side of equipment rows and "exhaust" air to be discharged into a "hot aisle" or the opposite side of the equipment row intake side. Unfortunately, this arrangement does not prevent air from mixing						

Activity type	Description of activity	Estimated annual CO2e savings (metric tonnes CO2e)	Annual monetary savings (unit currency - as specified in CC0.4)	Investment required (unit currency - as specified in CC0.4)	Payback period	Estimated lifetime of the initiative, years	Comment
	between the hot aisles and cold aisles. To combat this situation, we capture the hot or “exhaust” air in the hot aisle. We then install blanking plates in the cabinets the equipment is contained in to prevent air movement through the rack by paths other than the equipment’s cooling system. Then we contain the exhaust air in the hot aisle through barriers on the top of the racks and doors at the end of the rows (pictures below). As the hot air rises, it is returned to a cooling unit through an overhead plenum.						

CC3.3c

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

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

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

Further Information

Page: CC4. Communication

CC4.1

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

Publication	Page/Section reference	Attach the document
In voluntary communications (underway) – previous year attached	ENERGY AND EMISSIONS REDUCTION: Pages 12 - 13	Allstate CSR 2012.pdf
In mainstream financial reports (underway) – previous year attached	Report page 24, PDF page 27	Allstate_2012_10k.pdf

Further Information

Module: Risks and Opportunities

Page: CC5. Climate Change Risks

CC5.1

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

Risks driven by changes in regulation

Risks driven by changes in physical climate parameters

CC5.1a

Please describe your risks driven by changes in regulation

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Managem
Other regulatory drivers	We are subject to extensive regulation and we are involved in various legal and regulatory actions, all of	Increased operational cost	Up to 1 year	Direct	Unknown	Unknown	As of December 31, 2013, we have less than a 1% likelihood of exceeding average annual aggregate	Allstate is an ongoin of climate it relates t company' exposure, be affecte federal gc ability to p and respo

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Manageme
	which have an effect on specific aspects of our business. Over time, we have limited our aggregate insurance exposure to catastrophe losses in certain regions of the country that are subject to high levels of natural catastrophes. However, the impact of these actions may be diminished by the growth in insured values, and the effect of state insurance laws and regulations. In addition, in various states we are required to participate in assigned risk plans, reinsurance facilities and joint underwriting associations that provide various types of insurance coverage to individuals or						catastrophe losses by $2 billion, net of reinsurance, from hurricanes and earthquakes, based on modeled assumptions and applications currently available.	climate ch related ca (i.e. sea-l Allstate m significant risks and opportuni including related to change, o basis, usi identificat processes continuou external a risk enviro supported of Protecting to work fo the regula environme including the need f catastroph preparedn improving risk-based promoting creation o governme sponsored funded so mega-cata that will m insurance available affordable

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Managem
	entities that otherwise are unable to purchase such coverage from private insurers. Because of our participation in these and other state facilities such as wind pools, we may be exposed to losses that surpass the capitalization of these facilities and to assessments from these facilities.							

CC5.1b

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

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Manager metho
Tropical cyclones (hurricanes and typhoons)	Climate change, to the extent it produces changes in weather patterns, could affect the frequency or severity of weather events and wildfires, the affordability and availability of homeowners	Increased operational cost	Up to 1 year	Direct	Unknown	Unknown	As of December 31, 2013, we have less than a 1% likelihood of exceeding average annual aggregate catastrophe losses by $2 billion, net of reinsurance, from hurricanes and earthquakes	Allstate is engaged an ongoi evaluatio climate change a relates to company future ris exposure Allstate monitors significar enterpris risks and opportun including those rel

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Manager metho
	insurance... and the results for our Allstate Protection segment. As a property and casualty insurer, we may face significant losses from catastrophes and severe weather events. There is generally an increase in the frequency and severity of auto and property claims when severe weather conditions occur. We consider the greatest areas of potential catastrophe losses due to hurricanes generally to be major metropolitan centers in counties along the eastern and gulf coasts of the United States.						based on modeled assumptions and applications currently available. Our historical catastrophe experience includes losses relating to Hurricane Katrina in 2005 totaling $3.6 billion and Hurricane Andrew in 1992 totaling $2.3 billion.	to climate change, regular b using flui risk identifica processe reflect a continuou shifting external internal r environm Along wit others in insurance industry, use mode develope third part vendors well as o own histo data in assessin our prope insurance exposure catastrop losses. These models assume various condition and probabilit scenarios We have addresse our risk c hurricane loss by, among o actions, purchasi reinsurar for specif states an a countryw

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Manager metho
								basis for personal lines prop insurance areas mo exposed hurricane limiting personal homeowr new busi writings i coastal a in southe and east states, implemer tropical cyclone deductibl where appropria and not offering continuin coverage certain policies i coastal counties certain states. W continue seek appropria returns fo the risks write. Thi may requ further actions, similar to those alr taken, in geograph where we not gettin appropria returns. However may mair

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Manager metho
								or increa our prese in areas where we achieve adequate returns a do not materiall increase hurricane risk.

CC5.1f

Please explain why you do not consider your company to be exposed to risks driven by changes in other climate-related developments that have the potential to generate a substantive change in your business operations, revenue or expenditure

i) We do not consider our company to be exposed to other climate-related substantive or inherent risks.
ii) In the company's extensive experience in analyzing and reporting its environmental impact, it has not identified other substantive climate change related risks.
iii) Allstate has considered the following other climate-related risks: reputation, changing consumer behavior, and changing socio-economic conditions.
iv) During the company's assessment of risk driven by changes in other climate-related developments, Allstate considered risks in the United States, Canada, India, and the United Kingdom.
v) During the company's assessment of risk driven by changes in other climate-related developments, Allstate considered risks over the next two to three years.

Further Information

Page: CC6. Climate Change Opportunities

CC6.1

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

Opportunities driven by changes in other climate-related developments

CC6.1c

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

Opportunity driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications
Reputation	There is an opportunity for Allstate to build its reputation for its sustainability efforts among consumers, employees, shareholders and other key	Increased demand for existing products/services	1 to 3 years	Direct	Likely	Low-medium	By improving Allstate's reputation, thi opportunity could enhance customer and consumer consideration thereby potentially increasing

Opportunity driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications
	stakeholders who are increasingly interested in the environment and the impacts of climate change on our company and communities. For example, there is potential to increase employee and agency engagement via Allstate's company-wide commitment to environmentally responsible business practices.						Allstate's customer base For example our suite of paperless solutions whic deliver greate convenience, cost savings, and compellin environmenta friendly option for Allstate customers has garnered significant uptake, as enrollments in the ebill program grew by 9% from 2012 to 2013 Allstate now suppresses or electronically sends 40% of our bill documents.

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

CC6.1d

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

Allstate does not consume large amounts of raw materials, manufacture physical products, or maintain large fleets of vehicles. As such, the company's direct environmental impact is less than many other members of the Fortune 100. Regulation is unlikely to reduce our costs, enable us to provide increased services, or give us a competitive advantage. It is unlikely that regulation will increase demand for our products. In the unlikely situation that our industry is subjected to emissions regulations, Allstate may potentially have an advantage over its competitors, given our already established environmental commitments. However, this will likely not be substantive given the low emissions of our industry and low probability that our industry would be impacted by emissions regulations. While Allstate actively addresses climate related risks and opportunities, we do not see any benefits from this position providing substantive opportunities in the occurrence of regulatory actions. We will continue to monitor developments in these areas and continue to re-assess the potential impacts on Allstate as the components and timeline of likely policy developments become clearer.

CC6.1e

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

i) Explanation for why opportunities in this category are not relevant to the company or why they are not considered substantive; Substantive opportunities are defined as potentially impacting our bottom line. While Allstate actively addresses climate related risks and opportunities, we do not see any benefits from this position providing substantive opportunities related to changes in the physical climate parameters. To the extent that climate change impacts mortality rates and those changes do not match our long-term mortality assumptions in our product pricing, our Allstate Financial segment would be impacted. To the extent that climate change impacts valuation of commercial real estate properties or municipalities we invest in, our Investment results would be impacted. To the extent climate change produces rising temperatures and changes in weather patterns that could impact the frequency or severity of weather events and wildfires, we continue to monitor such potential changes to attempt to make sure they are accurately reflected in the rates we charge for insurance that provides coverage related to extreme weather events and wildfires. However, we do not consider these possibilities to drive any substantial opportunities for Allstate. During the company's assessment of opportunities driven by changes in physical climate parameters, Allstate considered opportunities related to rising temperatures and changes in weather patterns were reviewed. The geographic areas considered; United States. How far into the future they have been considered; Next two to three years.

Further Information

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

Page: CC7. Emissions Methodology

CC7.1

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

Base year	Scope 1 Base year emissions (metric tonnes CO2e)	Scope 2 Base year emissions (metric tonnes CO2e)
Mon 01 Jan 2007 - Mon 31 Dec 2007	60967	188981

CC7.2

Please give the name of the standard, protocol or methodology you have used to collect activity data and calculate Scope 1 and Scope 2 emissions

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

CC7.2a

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

CC7.3

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

Gas	Reference
CO2	IPCC Second Assessment Report (SAR - 100 year)
CH4	IPCC Second Assessment Report (SAR - 100 year)
N2O	IPCC Second Assessment Report (SAR - 100 year)
HFCs	IPCC Second Assessment Report (SAR - 100 year)

CC7.4

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

Fuel/Material/Energy	Emission Factor	Unit	Reference
			Attached

Further Information

Attachments

Allstate Emission Factors_2013.xlsx

Page: CC8. Emissions Data - (1 Jan 2013 - 31 Dec 2013)

CC8.1

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

Operational control

CC8.2

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

49296

CC8.3

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

139755

CC8.4

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

No

CC8.5

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

Scope 1 emissions: Uncertainty range	Scope 1 emissions: Main sources of uncertainty	Scope 1 emissions: Please expand on the uncertainty in your data	Scope 2 emissions: Uncertainty range	Scope 2 emissions: Main sources of uncertainty	Scope 2 emissions: Please expand on the uncertainty in your data
More than 5% but less than or equal to 10%	Data Gaps Extrapolation	The main source of uncertainty in the development of Allstate's GHG inventory is related to data gaps. Allstate currently does not have	More than 2% but less than or equal to 5%	Data Gaps Extrapolation	The main source of uncertainty in the development of Allstate's

Scope 1 emissions: Uncertainty range	Scope 1 emissions: Main sources of uncertainty	Scope 1 emissions: Please expand on the uncertainty in your data	Scope 2 emissions: Uncertainty range	Scope 2 emissions: Main sources of uncertainty	Scope 2 emissions: Please expand on the uncertainty in your data
		access to activity data from all of our leased space and Sterling facilities, but is investigating systems to manage the activity data at North American leased office spaces so that the associated GHG emissions can be calculated directly. Allstate developed extrapolation methodologies based on energy intensities provided by U.S. DOE to estimate emissions where data are unavailable. Allstate believes that these methodologies provide a reliable estimate of the GHG emissions. As Allstate's GHG management program matures, we anticipate requiring base year adjustments when actual data differs from estimated values. In such cases, Allstate will disclose the scope and rationale for any adjustments. The estimated emissions from Allstate's leased space constitute 20% of Allstate's total inventory. If the energy use estimates of the leased portfolio are off by 25%, this results in a variation in the total inventory of 5%.			GHG inventory is related to data gaps. Allstate currently does not have access to activity data from leased space, but is investigating systems to manage the activity data at North American leased office spaces so that the associated GHG emissions can be calculated directly. Allstate developed extrapolation methodologies based on energy intensities provided by U.S. DOE to estimate emissions where data are unavailable. Allstate believes that these methodologies provide a reliable estimate of the GHG emissions. As Allstate's

Scope 1 emissions: Uncertainty range	Scope 1 emissions: Main sources of uncertainty	Scope 1 emissions: Please expand on the uncertainty in your data	Scope 2 emissions: Uncertainty range	Scope 2 emissions: Main sources of uncertainty	Scope 2 emissions: Please expand on the uncertainty in your data
					GHG management program matures, we anticipate requiring base year adjustments when actual data differs from estimated values. In such cases, Allstate will disclose the scope and rationale for any adjustments. The estimated emissions from Allstate's leased space constitute 36% of Allstate's total inventory. If the energy use estimates of the leased portfolio are off by 25%, this results in a variation in the total inventory of 9%.

CC8.6

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

Third party verification or assurance complete

CC8.6a

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

Type of verification or assurance	Attach the statement	Page/section reference	Relevant standard	Proportion of reported Scope 1 emissions verified (%)
Limited assurance	CDP Verification Letter_Allstate CY2013_6.13.2014.pdf	Pages 1 - 3	ISO14064-3	100

CC8.7

Please indicate the verification/assurance status that applies to your reported Scope 2 emissions

Third party verification or assurance complete

CC8.7a

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

Type of verification or assurance	Attach the statement	Page/Section reference	Relevant standard	Proportion of Scope 2 emissions verified (%)
Limited assurance	CDP Verification Letter_Allstate CY2013_6.13.2014.pdf	Pages 1 - 3	ISO14064-3	100

CC8.8

Please identify if any data points other than emissions figures have been verified as part of the third party verification work undertaken

Additional data points verified	Comment
No additional data verified	

CC8.9

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

No

Further Information

Page: CC9. Scope 1 Emissions Breakdown - (1 Jan 2013 - 31 Dec 2013)

CC9.1

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

Yes

CC9.1a

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

Country/Region	Scope 1 metric tonnes CO2e
United States of America	48352
Canada	679
United Kingdom	265
India	0

CC9.2

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

Further Information

Page: CC10. Scope 2 Emissions Breakdown - (1 Jan 2013 - 31 Dec 2013)

CC10.1

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

Yes

CC10.1a

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

Country/Region	Scope 2 metric tonnes CO2e	Purchased and consumed electricity, heat, steam or cooling (MWh)	Purchased and consumed low carbon electricity, heat, steam or cooling accounted for CC8.3 (MWh)
United States of America	135494	227241	1872.7
Canada	1825	6591.8	0
United Kingdom	1097	2569.2	0
India	1338	1563.5	0

CC10.2

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

Further Information

Page: CC11. Energy

CC11.1

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

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

CC11.2

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

Energy type	MWh
Fuel	226844
Electricity	239838
Heat	0
Steam	0
Cooling	0

CC11.3

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

Fuels	MWh
Distillate fuel oil No 2	1548
Jet kerosene	10258
Natural gas	106102
Motor gasoline	108936

CC11.4

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

Basis for applying a low carbon emission factor	MWh associated with low carbon electricity, heat, steam or cooling	Comment
Tracking instruments, RECS (USA)	1872.7	5% of electricity for Allstate Home Office.

Further Information

Page: CC12. Emissions Performance

CC12.1

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

Decreased

CC12.1a

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

Reason	Emissions value (percentage)	Direction of change	Comment
Emissions reduction activities	6.93	Decrease	Energy efficiency programs and significant consolidation of facilities.
Divestment	0	Decrease	
Acquisitions	0	Decrease	
Mergers	0	No change	
Change in output	0	No change	
Change in methodology	0	No change	Base year and historical emissions have been adjusted to reflect a significant structural change. All absolute- and percent-changes have been calculated based on adjusted emissions. This change in methodology results in a net-zero change in emissions.
Change in boundary	0	No change	
Change in physical operating conditions	1.43	Increase	Increase in scope 1 emissions resulting from the increased utilization of a leased fleet.
Unidentified	0	No change	
Other	0	No change	

CC12.2

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

Intensity figure	Metric numerator	Metric denominator	% change from previous year	Direction of change from previous year	Reason for change
0.000005665	metric tonnes CO2e	unit total revenue	7.37	Decrease	Improved efficiency, emissions reduction activities, and consolidation of facilities.

CC12.3

Please describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tonnes CO2e per full time equivalent (FTE) employee

Intensity figure	Metric numerator	Metric denominator	% change from previous year	Direction of change from previous year	Reason for change
4.86	metric tonnes CO2e	FTE employee	7.45	Decrease	Improved efficiency, emissions reduction activities, and consolidation of facilities.

CC12.4

Please provide an additional intensity (normalized) metric that is appropriate to your business operations

Intensity figure	Metric numerator	Metric denominator	% change from previous year	Direction of change from previous year	Reason for change
0.0218	metric tonnes CO2e	square foot	0.89	Increase	Significant reduction in office area due to consolidation efforts.

Further Information

Page: CC13. Emissions Trading

CC13.1

Do you participate in any emissions trading schemes?

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

CC13.2

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

No

Further Information

Page: CC14. Scope 3 Emissions

CC14.1

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

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
Purchased goods and services	Relevant, calculated	112	Allstate has estimated the emissions from the production of the paper used in bill documents. 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. The following emissions factors and conversions were used to conduct the calculation: * 8.99 million pieces of paper = ~44.97 short tons of paper * 1 short ton of paper = ~2.5 MTCO2e (http://c.environmentalpaper.org/home) All GWPs were sourced from the IPCC Second Assessment Report (SAR).		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).

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
Capital goods	Relevant, calculated	2104	Cradle-to-gate emissions associated with furniture acquired during the reporting year were estimated based on dollars spent and on LCA data sourced from Environmental Product Declarations published by Steelcase.		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 acquisition of Steelcase furniture.
Fuel-and-energy-related activities (not included in Scope 1 or 2)	Relevant, calculated	8922	Electricity losses during transmissions and distribution to Allstate facilities have been estimated to be 6% 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 Second Assessment Report (SAR).		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.

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
Upstream transportation and distribution	Relevant, calculated	3.12	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 of 44.97 short tons of 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. O2e 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. 1999, 2004, U.S. Environmental Protection Agency 2006)		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).

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
Waste generated in operations	Relevant, calculated	565	Emissions were estimated based on the dollars spent on waste management during the reporting year using an EIO-LCA model developed by Carnegie Mellon University Green Design Institute. (2014) Economic Input-Output Life Cycle Assessment (EIO-LCA) US 2002 (428 sectors) Producer model [Internet], Available from: All GWPs were sourced from the IPCC Second Assessment Report (SAR).		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	Relevant, calculated	22291	Reported emissions are the result of air and vehicle travel activities during the reporting year. Emissions associated with air travel have been estimated based on miles flown and 2013 DEFRA Government GHG Conversion Factors for Company Reporting: Methodology Paper for Emission Factors. Emissions associate with vehicle travel have been estimated based on miles driven and emissions factors published in the EPA Final Mandatory Reporting of Greenhouse Gases Rule Tables C-1 and AA-1. All GWPs were sourced from the IPCC Second Assessment Report (SAR).		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.

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
Employee commuting	Relevant, calculated	203	In 2013 Allstate conducted a survey to evaluate the potential shuttle service ridership from the Chicago Transit Authority (CTA) Yellow Line to Allstate Home Office. The Yellow Line route provides rapid transit train service between Dempster-Skokie and Howard (in Chicago), with connecting service to downtown Chicago via Purple Line Express or Red Line. Emissions reported in this category have been estimated based on this survey of 248 individuals. 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. Fuel consumption data and passenger-miles data for rail are from Tables A.14 to A.16 and 9.10 to 9.12 of the Transportation Energy Data Book: Edition 32. All GWPs were sourced from the IPCC Second Assessment Report (SAR).		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.

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
Upstream leased assets	Not relevant, explanation provided				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.

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
Downstream transportation and distribution	Not relevant, explanation provided				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	Not relevant, explanation provided				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.

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
Use of sold products	Not relevant, explanation provided				"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	Not relevant, explanation provided				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.

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
Downstream leased assets	Not relevant, explanation provided				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	Not relevant, explanation provided				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

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
Investments	Relevant, calculated	160	Allstate held a diverse portfolio of equity investments in 2013. Emissions associated with two of these holdings have been estimated based on the holdings' company's scope 1&2 emissions, which have been reported to the CDP, and have been proportionally allocated to Allstate based on its percentage of shares.		This category includes scope 3 emissions associated with the reporting company's investments in the reporting year, not already included in scope 1 or scope 2.
Other (upstream)					
Other (downstream)					

CC14.2

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

Third party verification or assurance complete

CC14.2a

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

Type of verification or assurance	Attach the statement	Page/Section reference	Relevant standard	Proportion of Scope 3 emissions verified (%)
Limited assurance	CDP Verification Letter_Allstate CY2013_6.13.2014.pdf	Pages 1 - 3	ISO14064-3	48

CC14.3

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

Yes

CC14.3a

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

Sources of Scope 3 emissions	Reason for change	Emissions value (percentage)	Direction of change	Comment
Business travel	Unidentified	18.05	Decrease	

CC14.4

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

Yes, our customers

CC14.4a

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

i) Description of methods company uses to engage with the value chain;
We currently do not incorporate specific requirements in our supplier contracts, but we do expect all of our suppliers to operate in an ethical fashion and adhere to all national and international laws and standards before they can do business with Allstate. In addition, we require some suppliers, like our auto body shops, to provide certification that they have completed proper safety and pollution training.

One of Allstate's key suppliers, Safelite AutoGlass, the nation's largest provider of windshield replacements, recently announced a windshield recycling program, which expects to save nearly 15,000 to 20,000 tons of material going to landfills every year. Allstate accounts for 15 percent of Safelite's annual glass recycling tonnage, so this initiative will have a significant effect on Allstate's indirect environmental impacts. Windshields have not been recycled widely in the past because it is difficult to separate the glass and inner polyvinyl butyral (PVB) plastic layers, but more recycling plants have been developed to make the process more practical. The recycled glass and PVB materials are repurposed for U.S.-manufactured goods, including fiberglass insulation, paint and primer, solar cells, carpet backing, and plastic products. Safelite is committed to its environmental sustainability policy, which includes other recycling and GHG emissions reduction efforts.

ii) Strategy for prioritizing engagements and how success is measured; As a services company, the environmental and social impacts and risks in our supply chain are relatively minor compared to the industrial or manufacturing sectors. Nevertheless, we insist that our suppliers adhere to the same strict standards that we set for ourselves. We also build partnerships throughout our supply chain to further Allstate's sustainability priorities.

Allstate's Sourcing and Procurement Solutions Department identifies environmentally responsible opportunities with the company's supply chain streams, and encourages business partnerships with suppliers who implement environmental policies of their own. Our procurement representatives purchase recyclable, recycled and refurbished products and materials whenever these products are available, economical and suitable. For example, we ensure that 90 percent of our paper purchases meet leading certification standards, and we have several programs in place to responsibly dispose of ink cartridges and computers. In 2014, we plan to start incorporating sustainability language into our supplier contracts and add a sustainability component to our supplier scorecard.

Further Information

Module: Sign Off

Page: CC15. Sign Off

CC15.1

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

Name	Job title	Corresponding job category
Craig Keller	Director, Corporate Social Responsibility and Sustainability	Environment/Sustainability manager

Further Information

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

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