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Investor CDP 2012 - Allstate Insurance Company

Module: Introduction

Page: Introduction

0.1

Introduction

Please give a general description and introduction to your organization

Allstate is one of America's largest companies because we serve millions of customers, one at a time. The same singular focus drives our relationships with investors, employees and communities across the country.

The Allstate Corporation is the largest publicly held personal lines property and casualty insurer in America. We provide insurance products to 16 million households. Allstate was founded in 1931 and became a publicly traded company in 1993. We are listed on the New York Stock Exchange under the trading symbol ALL. Allstate is widely known through the "You're In Good Hands With Allstate®" slogan. Allstate is 93 on the Fortune 500 list of largest companies in America, up from number 81 in 2009.

0.2

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

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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

Sat 01 Jan 2011 - Sat 31 Dec 2011

0.3

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
United Kingdom
Canada

0.4

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(\$)

0.5

Please select if you wish to complete a shorter information request

0.6

Modules

As part of the Investor CDP information request, electric utilities, companies with electric utility activities or assets, companies in the automobile or auto component manufacture sectors and companies in the oil and gas industry should complete supplementary questions in addition to the main questionnaire.

If you are in these sectors (according to the Global Industry Classification Standard (GICS)), the corresponding sector modules will be marked as default options to your information request. If you want to query your classification, please email respond@cdproject.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>.

Module: Management

Page: 1. Governance

1.1

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

Senior Manager/Officer

1.1a

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

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. It consists of Allstate's chief executive officer, enterprise and business unit chief risk officers and chief financial officers, general counsel and treasurer. The Council reports to the Board.

The ERCC 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.

1.2

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

Yes

1.2a

Please complete the table

Who is entitled to benefit from these incentives?	The type of incentives	Incentivised performance indicator
	Other non-monetary reward	Two Allstate Real Estate and Construction employees are tasked with performance goals that are related to reducing Allstate's emissions from energy use. These goals figure into the employees overall performance evaluation that determines career progression and bonuses. The specific performance goals 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 will help Allstate meet its energy and emissions reduction targets.

Page: 2. Strategy

2.1

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

2.1a

Please provide further details (see guidance)

(i.) the scope of the process & (ii.) how risks/opportunities are assessed at a company level Allstate is engaged in an ongoing evaluation of climate change and natural catastrophes as it relates to Allstate's future risk exposure and America's ability to prepare for and manage catastrophe related risks moving forward.

Allstate monitors all significant enterprise risks and opportunities, including those related to climate change, on a regular basis, with fluid risk identification processes to reflect a continuously shifting external and internal risk environment. Business area risk owners identify risks and opportunities throughout the year. Allstate monitors significant risk exposures in comparison to enterprise action plan targets quarterly through a comprehensive Enterprise Risk & Return Dashboard prepared for the Enterprise Risk & Return Council and the Audit Committee of the Board of Directors. This report captures potential risks related to climate such as catastrophic weather events and other factors such as auto and homeowner insurance claim frequencies and severities, business continuity and disaster recovery planning, and investment concentration. Regulatory, customer behavior changes, reputational, and weather-related risks and opportunities are considered.

(v.) criteria for determining materiality/priorities -- Financial modeling, scenario testing and management judgment are used to assess the significance of risks and opportunities including materiality.

(iii.) how risks/opportunities are assessed at an asset level -- Risks and opportunities are generally assessed at an enterprise or business unit level rather than an asset or localized level. However, Allstate has created a cross-functional Environmental Leadership Committee, composed of officers and senior staff from all areas of the company. The committee met on a quarterly basis in 2011 to guide environmental efforts from an enterprise wide perspective, build alignment, create momentum for Allstate's heightened sustainability efforts, and identify opportunities associated with environmental responsibility and climate change.

(iv.) the frequency of monitoring in terms of weeks/months/years -- On an annual basis, Allstate's Environmental Leadership Committee completes a review of Allstate's operations, stakeholder expectations, and competitive actions in this space to identify internal opportunities related to climate change. The Committee considers potential opportunities related to: employee engagement, current and future regulation, improved operational efficiencies, and customer and consumer expectations.

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(vi.) to whom are the results reported -- Allstate's Vice President of Public Social Responsibility, who leads the Sustainability Leadership Team, reports to the senior management team on the efforts and assessments of the committee.

2.2

Is climate change integrated into your business strategy?

Yes

2.2a

Please describe the process and outcomes (see guidance)

(i.) How the business strategy has been influenced: As a company, we consider ways we can adopt key environmental/sustainability priorities into all business functions and departments, and develop goals and corresponding Key Performance Indicators (KPIs) around areas such as energy and paper use. As part of developing the company's business strategy, Allstate's Environmental Leadership Committee, composed of senior staff from across the company, reviews the company's operations and other factors to identify climate change key opportunities. The committee then establishes key short and long term goals. In 2011, Allstate's Environmental Leadership Committee completed a review of Allstate's operations, stakeholder expectations, and competitive actions in this space to identify internal opportunities related to climate change. Based on this review Allstate determined the company had the most control to reduce its environmental footprint in two areas: paper reduction and energy reduction. (ii) Climate change aspects that have influenced the strategy Reputational impacts driven by climate changes influence Allstate's business strategy. We see this as an opportunity for Allstate to build its reputation for its sustainability efforts among consumers, employees, shareholders, and other key stakeholders who are increasingly interested in the environment and the impacts of climate change. We call our business strategy "Way to Win". To win, we focus on the preferences of consumer segments, meeting customer needs and differentiating ourselves from the competition. Today's consumer holds an unprecedented position of strength and authority in the marketplace and keeping customers loyal and putting them at the center of everything we do is a top priority at Allstate. Our consumers, employees, shareholders and other key stakeholders are increasingly interested in the environment and the impacts of climate change.

(v.) How this is gaining Allstate strategic advantage over your competitors; There is the opportunity for Allstate to build its reputation for its sustainability efforts among consumers, employees, shareholders and other key stakeholders who are increasingly interested in the environment and the impacts of climate change on our company. Our consumers, employees, shareholders and other key stakeholders are increasingly interested in the environment and the impacts of climate change. In an effort to lead in our industry and gain advantage over our competitors, Allstate is committed to limiting our impact on the environment through responsible business practices. On the strength of our enhanced environmental reporting and proactive efforts, Allstate was named one of the Top 100 Greenest Companies in America by Newsweek magazine in 2011. This opportunity could enhance customer and consumer consideration thereby potentially increasing Allstate's customer base. Being a responsible environmental steward and driving sustainability through responsible business practices and services can lead to increased customer loyalty and employee engagement. Our suite of paperless solutions (eBill, ePayments, and ePolicy) which deliver greater convenience, cost savings, and compelling environmentally friendly options for Allstate customers has garnered significant uptake. For example enrollments in the ebill grew by 34% from 2010 to 2011.

(iv.) The most important components of the long term strategy influenced by climate change An important component of Allstate's long term strategy is the company's energy reduction initiatives. Allstate seeks to conserve natural energy sources and to limit our greenhouse gas emissions. Setting an energy reduction target in 2010 was influenced by the climate change driven aspects of Allstate's long-term strategy. We conserve energy and manage energy costs through centralized procurement of energy supplies. We focus on energy saving initiatives for our building operations and maintenance, such as optimizing energy use in heating, air conditioning, computers, lighting, and other essentials. While our conservation efforts are focused primarily on the property we own, specifically our Home Office campus where more than 7,000 employees are located, we are making similar efforts with our leased spaces as we develop a comprehensive calculation of our carbon footprint. In 2009, Allstate opened a new state-of-the-art data center in Rochelle, Illinois that is designed to meet Leadership in Energy and Environmental Design (LEED) Gold certification standards and was awarded LEED Gold certification in 2010.

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(iii.) The most important components of the short term strategy influenced by climate change Allstate has responded to business risks and opportunities related to climate change through what CDP defines as short term strategy components. The reputational aspects of climate change contributed to Allstate's decision to join Ceres and the company's employee engagement initiative to heighten understanding among all employees of the value of sustainability as it relates to operational efficiency, customer satisfaction, community engagement and our overall reputation. Allstate also created an Environmental Leadership Committee to integrate and push sustainability further across the company. Another component of Allstate's strategy that is influenced by climate change is the company's consideration of environmentally friendly investment opportunities with attractive risk/reward trade-offs. The company's investment portfolio includes debt investments in wind, hydro, solar and geothermal projects.

(vi.) The most substantial business decisions influenced by the climate change driven aspects of the strategy In 2011, Allstate opened a LEED Silver certified customer information center in Chubbuck/Pocatello, Idaho.

2.3

Do you engage with policy makers to encourage further action on mitigation and/or adaptation?

Yes

2.3a

Please explain (i) the engagement process and (ii) actions you are advocating

Method, Topic and Nature of engagement (i,ii, & iii):

Allstate believes America needs to be better prepared for and protected from growing natural catastrophe risk. Climate change, to the extent it produces changes in weather patterns, could impact the frequency or severity of weather events. Preparing and protecting America from catastrophe is larger than Allstate and even larger than the insurance industry. That's why Allstate is a founding member of a coalition called ProtectingAmerica.org, which encourages collaboration between local, state and federal governments, consumers and the private sector. Since 2005, ProtectingAmerica.org has been working to advance a comprehensive, integrated solution to deal more effectively and efficiently with mega-catastrophes. At the core of ProtectingAmerica.org's mission is the establishment of a comprehensive, integrated national catastrophe management solution that will better prepare and protect American families, communities, consumers and the American economy from catastrophe. ProtectingAmerica.org is working to increase public awareness and enhance consumer education; advocate for better coordination with local, state and federal mitigation and recovery efforts, and strengthen emergency response and financial mechanisms to rebuild after a major catastrophe.

Actions advocated: ProtectingAmerica.org advocates for federal and state catastrophe funds paid for by private institutions such as insurance companies through educating citizens and The ProtectingAmerica.org coalition is working to:

- Improve financial protection for consumers by establishing special catastrophe backstops at the state and national level to provide recovery and rebuilding funds in case of a major natural catastrophe;
- Support efforts to improve prevention and mitigation programs through stronger building codes;
- Augment homeowner education and consumer protections to make sure people are better prepared for catastrophes before they strike;
- Strengthen first responders by enhancing existing emergency response protocols; and
- Improve relief, recovery and rebuilding by developing new processes to stage and deploy essential relief materials and to make sure there are adequate building materials, supplies and licensed contractors available in the aftermath of a catastrophe.

In order to achieve these goals, the coalition takes the following actions:

- Raise awareness;
- Educate the public and policymakers; and
- Offer solutions that will better prepare and protect consumers, taxpayers & the American economy from major catastrophes in a sensible, cost-effective fashion, including stronger building codes and sensible land use policies to reduce the impact of catastrophes.

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

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

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Additionally, a senior member of Allstate's law and regulation department serves as national director of ProtectingAmerica.org, working with the National Co-Chair of the coalition, James Lee Witt, Former Director, Federal Emergency Management Agency, and Admiral James M. Loy, Former Deputy Secretary, Department of Homeland Security and Commandant of the United States Coast Guard (retired).

Perceived impact of Allstate's actions: If successful, Allstate's actions will encourage better preparation, mitigation and adaption to severe weather events and other natural catastrophes that could be influenced by changing climate conditions.

Page: 3. Targets and Initiatives

3.1

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

Absolute target

3.1a

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
1	Scope 1	35%	20%	2007	38973.91	2020	Allstate has a target to reduce energy at owned facilities by 20%
2	Scope 2	55%	20%	2007	199711	2020	Allstate has a target to reduce energy at owned facilities by 20%

3.1d

Please provide details on your progress against this target made in the reporting year

ID	% complete (time)	% complete (emissions)	Comment
1	38	12	Our natural gas usage increased in 2011
2	38	46	

3.2

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

Yes

3.2a

Please provide details (see guidance)

i. How the emissions are/were avoided -- Allstate has implemented a new suite of paperless solutions (eBill, ePayments, and ePolicy) to deliver greater convenience, cost savings and compelling environmentally friendly options for Allstate customers. The Marketing Committee also ramped up use of E-mail awareness campaigns in lieu of direct mail, which further reduced paper use.

ii. An estimate of the amount of emissions that are/were avoided over time -- Allstate sends a significant volume of mail through the U.S. Postal service. In 2011, Allstate estimates that 94 million billing related documents were distributed. In an effort to reduce the volume of mail, Allstate continues to offer the eBill option (an electronic version of a paper bill) and electronic payment options to customers, which avoided nearly 11 million pieces of mail in 2011, an increase of 34%. In addition, Allstate implemented a zero bill policy in 2010 which saved an additional 35 million pieces of mail for a total of 46 million pieces saved in 2011.

According to the U.S. Postal Service estimate of lifecycle GHG emissions of first-class mail, each piece of mail generates 87 grams of GHG emissions. Using this methodology, this program avoided over 3,600 MT of GHG in 2011. The majority of these avoided emissions are related to the manufacture of pulp and paper.

iii. The methodology, assumptions, emission factors and global warming potentials used for estimations -- The estimate is based on emissions intensities from the following report: "The Environmental Impacts of

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the Mail: Initial Life Cycle Inventory Model and Analysis, Environmental Policy and Programs, U.S. Postal Service, Washington, DC June 2008.”

iv. Whether you are considering generating CERs or ERUs -- Allstate is not considering originating any carbon credits or emissions reduction units (ERUs).

3.3

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

Yes

3.3a

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

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

3.3b

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

Activity type	Description of activity	Estimated annual CO2e savings	Annual monetary savings (unit currency)	Investment required (unit currency)	Payback period
Energy efficiency: processes	Reduce Use of Bottled Water As part of extensive Home Office campus renovation, in 2011 we replaced our current bottled water service with environmentally friendly water filtration bottle filling stations. When the installation is complete in 2012, we expect to save \$130,000 annually and eliminate thousands of plastic bottles from landfills each year. To increase awareness of environmentally sustainable habits, each water fountain is equipped with a ticker that quantifies eliminated plastic waste from landfills. This initiative eliminated the consumption of approximately 637,310 bottles in 2011. 70,741 kg \$130,000	70.7	130000	30000	<1 year
Behavioral change	Allstate has undertaken a number of initiatives focused on engaging employees on sustainability issues including climate change. In 2011, we encouraged broader use of teleconferencing and		304488		<1 year

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Activity type	Description of activity	Estimated annual CO2e savings	Annual monetary savings (unit currency)	Investment required (unit currency)	Payback period
	<p>videoconferencing in lieu of in-person meetings that require travel. Allstate created a new informal network of "Green Champions" to harness employee passion and ideas for improving Allstate's environmental commitment and performance. Allstate also established several departmental "Green Teams" tasked with encouraging energy efficiency among employees. Programs implemented include: • reducing electricity use in office building; • promoting use of campus shuttle buses; • establishing periodic rideshare days; and • decreasing paper use. These ongoing voluntary initiatives are being implemented with a focus on reducing Scope 2 and 3 emissions. These initiatives are ongoing with no foreseeable end date. We launched an internal office paper reduction campaign in April 2009. The ongoing campaign reminds employees to print only when necessary, print double-sided whenever possible and recycle used paper. As a result Allstate achieved 28.5% y-o-y reduction in purchase of office paper across all Home Office facilities, and a 55% reduction from our baseline of 2008. There was a total cost savings of \$304,488 (vs. 2008 baseline expenses). Additionally, more than 7.5 million pounds of paper were recycled at the Home Office in 2011. This ongoing voluntary initiative is being implemented with a focus on reducing Scope 3 emissions. There is no foreseeable end date for the initiative.</p>				

Activity type	Description of activity	Estimated annual CO2e savings	Annual monetary savings (unit currency)	Investment required (unit currency)	Payback period
Energy efficiency: processes	<p>Allstate continued an internal initiative to reduce paper consumption and a new suite of paperless solutions (eBill, ePayments, and ePolicy) for Allstate customers. For example, our Marketing Team increased use of e-mail awareness campaigns in lieu of direct mail, which further reduced paper use. Allstate sends a significant volume of mail through the U.S. Postal service. In 2011, Allstate estimates that 94 million billing related documents were distributed. In an effort to reduce the volume of mail, Allstate continues to offer the eBill option (an electronic version of a paper bill) and electronic payment options to customers, which avoided 45.9 million pieces of mail in 2011. This voluntary initiative is implemented with a focus on reducing Scope 3 emissions. The initiative is ongoing with an overall goal to reduce mail volume/customer paper options by 20% over five years (2009 – 2013). Allstate acknowledges that these programs may have resulted in increased electricity use at data centers and on home computers, but these effects have not been estimated at this time.</p>	3600			

Activity type	Description of activity	Estimated annual CO2e savings	Annual monetary savings (unit currency)	Investment required (unit currency)	Payback period
Transportation: use	<p>Allstate aims to help improve overall air quality by minimizing the consumption of fossil fuels and reducing harmful emissions, airborne pollutants, traffic, and parking lot congestion. We help reduce drive-alone commuting by expanding the availability and use of commuting alternatives for employees. We also maintain our company fleet of vehicles in optimal condition by performing preventive maintenance on our 1,200 vehicles and conducting regular emissions tests.</p> <p>Additionally, we have increased the fuel efficiency of our fleet This voluntary initiative is currently being implemented with a focus on reducing Scope 1 and 3 emissions. The initiatives are ongoing with no foreseeable end date.</p>				
Energy efficiency: building services	<p>Building and Energy Efficiency: Allstate seeks to conserve natural energy sources and to limit our greenhouse gas emissions. We focus on energy saving initiatives for our building operations and maintenance, such as optimizing energy use in heating, air conditioning, computers, lighting and other essentials. These initiatives include more efficient light fixtures, reducing the hours that lights are used, and optimizing the boilers, chillers, and HVAC hours of operation. Allstate is a member of the U.S. Green Building Council (USGBC) and participates in its Leadership in Energy and Environmental Design (LEED) program. We have two LEED® APs on staff in the Real Estate and Construction Department. In 2009 we completed construction on our state-of-the-art data center in Rochelle, Illinois that received LEED Gold level certification from the USGBC. The building</p>				

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Activity type	Description of activity	Estimated annual CO2e savings	Annual monetary savings (unit currency)	Investment required (unit currency)	Payback period
	<p>integrates the following features to reduce energy use: • White roof to reduce roof cooling load due to solar heat gain • Water-source heat pumps in lieu of fan powered boxes • Daylight harvesting • Heat recovery systems in the battery rooms In addition, Allstate is implementing the following steps: • Installation of Energy Star rated appliances at all company owned and leased buildings; • Two of our Home Office campus buildings (North and West Plazas) have undergone retro-commissioning reviews based on LEED criteria, and implementation of a number of energy conservation measures at those facilities are currently under way. North Plaza was registered with the USGBC under the LEED EB v2.0 rating system in July 2008; While our conservation efforts are focused primarily on the property we own, specifically our Home Office campus where more than 7,000 employees are located, we are making similar efforts with our leased spaces as we develop a comprehensive calculation of our carbon footprint. For example, Allstate occupies 99,936 square feet in a leased building in Houston that is LEED Silver certified. This voluntary initiative is implemented with a focus on reducing our Scope 2 emissions. Because the bulk of our GHG emissions are associated with the purchase of electricity, these initiatives focus on reducing energy consumption in its buildings. The initiative is ongoing with an expected lifetime of 20 years for most capital components.</p>				

Activity type	Description of activity	Estimated annual CO2e savings	Annual monetary savings (unit currency)	Investment required (unit currency)	Payback period
Behavioral change	We launched an internal office paper reduction campaign in April 2009. The ongoing campaign reminds employees to print only when necessary, print double-sided whenever possible and recycle used paper. As a result Allstate achieved 28.5% y-o-y reduction in purchase of office paper across all Home Office facilities, and a 55% reduction from our baseline of 2008. There was a total cost savings of \$304,488 (vs. 2008 baseline expenses). Additionally, more than 7.5 million pounds of paper were recycled at the Home Office in 2011. This ongoing voluntary initiative is being implemented with a focus on reducing Scope 3 emissions. There is no foreseeable end date for the initiative.		304488		
Process emissions reductions	In November of 2010, Sterling Autobody Centers, owned by Allstate, undertook a conversion from the types of basecoats used in repair orders from solvent borne basecoat to waterborne basecoat which reduced the amount of Scope 1 CO2 emissions during the year.	109			

3.3c

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.

Page: 4. Communication

4.1

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

Publication	Page/Section Reference	Identify the attachment
In voluntary communications (underway) – previous year attached	Pg 2: Environment Section, pg 16: 2010 Progress and Accomplishments, How We're Doing, pg 3: the environment, pg 17	2010 Allstate Social Responsibility Report (2011 Report currently under development)

Further Information

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The website link to Allstate's 2010 Social Responsibility Report is : <http://www.allstate.com/social-responsibility.aspx>

Information relevant to 2010 can be found in the Environment section of the report. The 2011 Social Responsibility report is currently under development which will include information about our 2011 GHG emissions performance.

Attachments

[Allstate_SR_2010_Complete.pdf](#)

Module: Risks and Opportunities

Page: 2012-Investor-Risks&Opps-ClimateChangeRisks

5.1

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

Risks driven by changes in physical climate parameters

5.1c

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

ID	Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact
PR1	Other physical climate drivers	In recent years, we have seen greater weather volatility and more extreme weather-related natural catastrophes. Climate change, to the extent it produces rising temperatures and changes in weather patterns, could impact the frequency or severity of weather events and wildfires, the affordability and availability of homeowners insurance, and the results of our Allstate Protection segment. Allstate is the largest publicly held personal lines property and casualty insurer in America providing insurance products to 16 million households. The physical impacts of changing climate conditions such as catastrophic events may adversely affect our financial condition, profitability, or cash flows. Catastrophes can be caused by			Direct	Unknown	Unknown

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ID	Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact
		various natural and man-made events, including earthquakes, volcanic eruptions, wildfires, tornadoes, tsunamis, hurricanes, tropical storms, and certain types of terrorism or industrial accidents. 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 (life/retirement products) 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. We consider the greatest areas of potential catastrophe losses due to hurricanes generally to be major metropolitan centers in counties along the eastern and gulf coasts of the United States.					

5.1d

Please describe (i) the potential financial implications of the risk before taking action; (ii) the methods you are using to manage this risk; and (iii) the costs associated with these actions

i. Potential financial implications of the risk before taking action; The exposure of our property and casualty business to catastrophic events could impact our operating results and financial condition. Allstate is the largest publicly held personal lines property and casualty insurer in America, providing insurance products to 16 million households.

Catastrophes can be caused by various natural and man-made events, including earthquakes, volcanic eruptions, wildfires, tornadoes, tsunamis, hurricanes, tropical storms, and certain types of terrorism or industrial accidents. Climate change, to the extent it produces rising temperatures and changes in weather patterns, could impact the frequency or severity of weather events and wildfires, the affordability and availability of homeowners insurance and the results of our Allstate Protection segment. To the extent that climate change impacts mortality rates and those changes do not match our long-term mortality assumptions in our product pricing the results for our Allstate Financial segment would be impacted.

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Despite our catastrophe management programs, we are exposed to catastrophes that could have a material effect on operating results and financial condition. For example, our historical catastrophe experience includes losses relating to Hurricane Katrina in 2005 totaled \$3.6 billion and Hurricane Andrew in 1992 totaled \$2.3 billion.

ii. Methods used to manage this risk -- We continue to manage our property catastrophe exposure with the goal of providing shareholders an acceptable return on the risks assumed in our property business and to reduce the variability of our earnings.

In terms of the magnitude of Allstate resources dedicated to property catastrophe efforts. In 2011, the total cost of our catastrophe reinsurance programs was \$558 million. As of December 31, 2011, we continue to be within our goal to have no more than a 1% likelihood of exceeding annual aggregate catastrophe losses by \$2 billion, net of reinsurance, from hurricanes and earthquakes, based on modeled assumptions and applications currently available. The use of different assumptions and updates to industry models could materially change the projected loss.

Property catastrophe exposure management includes purchasing reinsurance to provide coverage for known exposure to hurricanes, earthquakes, wildfires, fires following earthquakes, and other catastrophes. We are also working for changes in the regulatory environment, including recognizing the need for better catastrophe preparedness, and improving appropriate risk based pricing and promoting the creation of government sponsored, privately funded solutions for mega-catastrophes that will make insurance more available and affordable. While the actions that we take will be primarily focused on reducing the catastrophe exposure in our property business, we also consider their impact on our ability to market our auto lines. In addition, we closely follow ongoing scientific and hurricane modeling research through regular discussions with premiere hurricane modelers. We examine the prevailing scientific thought about how climate change might be expected to impact the frequency and severity of future hurricanes. While these actions can mitigate potential risks related to catastrophe exposure, the timing of catastrophes is largely unpredictable. iii. Costs associated with these actions In 2011, the total cost of our catastrophe reinsurance programs was \$558 million. We continue to attempt to capture our reinsurance cost in premium rates as allowed by state regulatory authorities.

5.1g

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

We do not consider our company to be exposed to substantive climate change related regulatory risks.

Substantive risks would be those that could potentially have a negative impact on our bottom line.

We have considered regulatory risks in the United States over the next two to three years including heightened energy efficiency standards, greenhouse gas emissions limits/taxes, and potential impacts on products. In contrast to the manufacturing or energy sectors, Allstate is a service company, so we do not expect possible climate change legislation or regulations to significantly impact our operations directly. As a financial services company, Allstate does not have significant emissions or waste associated with the distribution of our products. We don't consume large amounts of raw materials, manufacture physical products, or maintain large fleets of vehicles. So our direct environmental impact is less than many other members of the Fortune 100.

Allstate has minimal direct risk from regulation and the indirect risk, through potential increased energy costs, is not substantial. We are aware of proposals to cap greenhouse gas emissions and the consideration of other proposals that could impact energy costs. However, given our current energy efficiency activities we do not believe that such proposals present a regulatory risk to Allstate.

In the rare instance that climate change related regulation does cover Allstate's operations, we do not anticipate a substantial impact on our business. Given Allstate's energy efficient activities, we believe that our company is well positioned to meet future regulatory requirements.

We have a number of initiatives to reduce our greenhouse gas emissions. Because the bulk of Allstate's emissions are associated with the purchase of electricity, we focus heavily on reducing energy consumption in our buildings. This includes installing more efficient light fixtures and reducing the hours that lights are used and employing sophisticated lighting controls including daylight harvesting and occupancy sensors. These efforts have helped us to reduce the energy intensity of our lighting from four watts per square foot to 1.5 watts per square foot.

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We expect that we will be able to comply with regulatory changes such as heightened energy efficiency standards or greenhouse gas emissions limits/taxes with minimal financial impact to the company. Allstate has undertaken energy efficiency measures in buildings that it owns and uses for its business operations and continues to assess additional measures as part of a corporate-wide environmental impact reduction program.

We will continue to monitor developments in these areas and continue to re-assess the potential impacts on Allstate as the components and timeline of likely policy developments become clearer.

It is possible that regulation, such as proposed increases in automobile efficiency standards or increased development of mass transit, could significantly change the transportation infrastructure, including significantly increasing the cost of owning and operating a vehicle. A decline in car ownership and use could impact Allstate's personal lines automobile insurance business but we do not believe this will have a substantive impact on our overall business. We continually monitor driving patterns and behavior as part of operating our auto insurance business, and we expect to be able to adapt to changes in driving behavior.

5.1i

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

Given Allstate's positive reputation we do not consider our company to be exposed to substantive or inherent other risks. Substantive risks would be those that could potentially have a negative impact on our bottom line.

We have considered other risks in the United States over the next two to three years including reputation, changing consumer behavior, and changing socio-economic conditions. The company has initiatives in place to build Allstate's reputation for sustainability efforts among consumers, employees, shareholders, and other key stakeholders who are increasingly interested in the environment and the impacts of climate change on our company.

On the strength of our enhanced environmental reporting, Allstate was named as one of the Top 100 Greenest Companies in America by Newsweek magazine. In the publication's 2011 ranking of the 500 largest publicly traded companies in the U.S., Allstate ranked #40 – near the top of our industry category (banks and insurance). It was Allstate's third consecutive year being ranked in the top 100.

Given our transparency and reporting we do have not substantive exposure to these risks. Allstate takes the following actions to promote transparency: • Disclose and publish Allstate Social Responsibility Report that highlights the company's performance in the areas of social responsibility, sustainability and our overall environmental commitments; • Distribute the report to consumers, customers, as well as leading NGOs who monitor and comment on corporate performance in the areas of social responsibility and sustainability; and • Commitment to annual filing of the Carbon Disclosure Project survey.

Page: 2012-Investor-Risks&Opps-ClimateChangeOpp

6.1

Have you identified any climate change opportunities (current or future) 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

6.1e

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

ID	Opportunity driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact
----	--------------------	-------------	------------------	-----------	------------------	------------	---------------------

ID	Opportunity driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact
OO1	Reputation	There is the opportunity for Allstate to build its reputation for its sustainability efforts among consumers, employees, shareholders and other key stakeholders who are increasingly interested in the environment and the impacts of climate change on our company. For example, there is potential to increase employee and agency engagement via Allstate's company-wide commitment to environmentally responsible business practices.	Increased demand for existing products/services	1-5 years	Direct	Likely	Low-medium

6.1f

Please describe (i) the potential financial implications of the opportunity; (ii) the methods you are using to manage this opportunity; (iii) the costs associated with these actions

(i) Potential financial implications of the opportunity: This opportunity could enhance customer and consumer consideration thereby potentially increasing Allstate's customer base. Being a responsible environmental steward and driving sustainability through responsible business practices and services can lead to increased customer loyalty and employee engagement. Our suite of paperless solutions (eBill, ePayments, and ePolicy) which deliver greater convenience, cost savings, and compelling environmentally friendly options for Allstate customers has garnered significant uptake. For example enrollments in the ebill grew by 34% from 2010 to 2011.

(ii) Methods used to manage this opportunity: Allstate has taken several actions to capitalize on this opportunity. First, we became a Ceres member company in 2010. Allstate is working with Ceres to create a customized stakeholder advisory team that will provide us access to, and engagement with, a credible group of external experts (investors, environmental and social NGOs, etc.). This advisory team will bring an important external perspective to Allstate's current and emerging sustainability impacts, risks, and opportunities, while also serving as a sounding board for our enterprise-wide sustainability goals and strategies moving forward.

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Allstate has undertaken a number of initiatives focused on engaging employees on sustainability issues including climate change. Allstate created a new informal network of “Green Champions” to harness employee passion and ideas for improving Allstate’s environmental commitment and performance. Allstate also established departmental “Green Teams” tasked with encouraging energy efficiency among employees. Programs implemented include: • reducing electricity use in office building; • promoting use of campus shuttle buses; • establishing periodic rideshare days; and • decreasing paper use. We launched an internal office paper reduction campaign in April 2009. The ongoing campaign reminds employees to print only when necessary, print double-sided whenever possible and recycle used paper. As a result Allstate achieved 28.5% year-over-year reduction in purchase of office paper across all Home Office facilities, and a 55% reduction from our baseline of 2008. There was a total cost savings of \$304,488 (vs. 2008 baseline expenses). Additionally, Allstate recycled more than 7.5 million pounds of paper at the Home Office in 2011.

To improve ease of business, reduce expenses and improve Allstate’s reputation among consumers, employees, shareholders, and other key stakeholders who are increasingly interested in the environment and the impacts of climate change on our company, the company created a new suite of paperless solutions (eBill, ePayments, and ePolicy) which deliver greater convenience, cost savings, and compelling environmentally friendly options for Allstate customers.

Allstate continues efforts to build awareness and adoption of paperless solutions available to customers, such as EZPay, eBill, and the removal of unnecessary documents such as “zero amount due” bills which eliminated the need for 11 million mailings in 2011. Additionally, since 2010, customers have been able to opt in for electronic delivery of their auto and/or home policies.

(iii) Costs associated with these actions: On an ongoing basis, there is no direct cost to implementing the employee engagement efforts. The annual cost of participating as a member company with Ceres is \$40,000.

6.1g

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

We generally do not expect current or anticipated regulatory requirements related to climate change to create substantive opportunities related to Allstate’s personal lines and life insurance businesses. Substantive opportunities are defined as potentially impacting our bottom line. We have considered regulatory opportunities in the United States over the next two to three years including heightened energy efficiency standards, greenhouse gas emissions limits/taxes, and potential impacts on products. Allstate is a service company, so we do not expect possible climate change legislation or regulations to significantly impact our operations directly. Allstate does not have significant emissions or waste associated with the distribution of our products. We don’t consume large amounts of raw materials, manufacture physical products, or maintain large fleets of vehicles. So our direct environmental impact is less than many other members of the Fortune 100.

We do not participate in activities that have the potential to benefit from regulatory actions such as renewable energy credits. 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.

6.1h

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

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We have considered physical opportunities in the United States over the next two to three years associated with rising temperatures and changes in weather patterns. We generally do not expect current or anticipate physical impacts related to climate change to create substantive opportunities related to our business.

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.

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

Page: 7. Emissions Methodology

7.1

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

Base year	Scope 1 Base year emissions (metric tonnes CO ₂ e)	Scope 2 Base year emissions (metric tonnes CO ₂ e)
Mon 01 Jan 2007 - Mon 31 Dec 2007	38973	194401

7.2

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
US EPA Climate Leaders: Direct Emissions from Stationary Combustion1
The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)
US EPA Climate Leaders: Indirect Emissions from Purchases/ Sales of Electricity and Steam1

7.2a

If you have selected "Other", please provide details below

7.3

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

Gas	Reference
CO ₂	IPCC Second Assessment Report (SAR - 100 year)
CH ₄	IPCC Second Assessment Report (SAR - 100 year)
N ₂ O	IPCC Second Assessment Report (SAR - 100 year)

7.4

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

Fuel/Material/Energy	Emission Factor	Unit	Reference
Distillate fuel oil No 4	161.85	lb CO ₂ e per million BTU	Climate Leaders GHG Protocol, Stationary Combustion Sources, May 2008.
Natural gas	117.11	lb CO ₂ e per million BTU	Climate Leaders GHG Protocol, Stationary Combustion Sources, May 2008.
Jet kerosene	21.33	lb CO ₂ e per million BTU	Climate Leaders GHG Protocol, Direct Emissions from Mobile Combustion Sources, May 2008.

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Fuel/Material/Energy	Emission Factor	Unit	Reference
Motor gasoline	19.43	lb CO2e per barrel	Climate Leaders GHG Protocol, Direct Emissions from Mobile Combustion Sources, May 2008.

Page: 8. Emissions Data - (1 Jan 2011 - 31 Dec 2011)

8.1

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

Operational control

8.2a

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

32500

8.3a

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

161923

8.4

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

Yes

8.4a

Please complete the table

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

8.5

Please estimate the level of uncertainty of the total gross global Scope 1 and Scope 2 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 access to activity 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

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<p>Scope 1 emissions: Uncertainty range</p>	<p>Scope 1 emissions: Main sources of uncertainty</p>	<p>Scope 1 emissions: Please expand on the uncertainty in your data</p>	<p>Scope 2 emissions: Uncertainty range</p>	<p>Scope 2 emissions: Main sources of uncertainty</p>	<p>Scope 2 emissions: Please expand on the uncertainty in your data</p>
		<p>from all of our leased space and Sterling facilities. Please expand on the uncertainty in your data 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%</p>			<p>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</p>

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
					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%

8.6

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

Verification or assurance complete

8.6a

Please indicate the proportion of your Scope 1 emissions that are verified/assured

More than 90% but less than or equal to 100%

8.6b

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

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Level of verification or assurance	Relevant verification standard	Relevant statement attached
Limited assurance	AA1000 Assurance Standard	Allstate CDP Assurance Statement AA1000 (2)

8.7

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

Verification or assurance complete

8.7a

Please indicate the proportion of your Scope 2 emissions that are verified/assured

More than 90% but less than or equal to 100%

8.7b

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

Level of verification or assurance	Relevant verification standard	Relevant statement attached
Limited assurance	AA1000 Assurance Standard	Allstate CDP Assurance Statement AA1000 (2)

8.8

Are carbon dioxide emissions from the combustion of biologically sequestered carbon (i.e. carbon dioxide emissions from burning biomass/biofuels) relevant to your company?

No

Attachments

[Allstate CDP Assurance Statement AA1000 \(2\).pdf](#)

Page: 9. Scope 1 Emissions Breakdown - (1 Jan 2011 - 31 Dec 2011)

9.1

Do you have Scope 1 emissions sources in more than one country or region (if covered by emissions regulation at a regional level)?

Yes

9.1a

Please complete the table below

Country	Scope 1 metric tonnes CO2e
United States of America	31518
Canada	748
United Kingdom	233

9.2

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

Page: 10. Scope 2 Emissions Breakdown - (1 Jan 2011 - 31 Dec 2011)

10.1

Do you have Scope 2 emissions sources in more than one country or region (if covered by emissions regulation at a regional level)?

Yes

10.1a

Please complete the table below

Country	Scope 2 metric tonnes CO2e
United States of America	159067
Canada	1493
United Kingdom	1363

10.2

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

Page: 11. Emissions Scope 2 Contractual

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11.1

Do you consider that the grid average factors used to report Scope 2 emissions in Question 8.3 reflect the contractual arrangements you have with electricity suppliers?

Yes

11.2

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

No

Page: 12. Energy

12.1

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

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

12.2

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

Energy type	MWh
Fuel	206600
Electricity	250308
Heat	0
Steam	0
Cooling	0

12.3

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

Fuels	MWh
Natural gas	118900
Motor gasoline	76000
Distillate fuel oil No 2	900
Jet kerosene	10800

Page: 13. Emissions Performance

13.1

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

Decreased

13.1a

Please complete the table

Reason	Emissions value (percentage)	Direction of change	Comment
Emissions reduction activities	6.04	Decrease	Allstate's owned facilities used significantly less electricity in 2011. We focus on energy saving initiatives for our building operations and maintenance, such as optimizing energy use in heating, air conditioning, computers, lighting and other essentials. These initiatives include more efficient light fixtures and reducing the hours that lights are used. Allstate also established several departmental "Green Teams" tasked with encouraging energy efficiency among employees. Including a program to reduce electricity use in office buildings. Establishing periodic rideshare days; and decreasing paper use.

Reason	Emissions value (percentage)	Direction of change	Comment
Change in methodology			In 2012, Allstate updated the egrid factors used based on the latest version published by the US EPA earlier this year (eGRID2012 Version 1 Year 2009 Data). We expect this change to have had a minor aggregated impact on our emissions reporting.
	4.95		This year Allstate was able to obtain actual data for a number of leased sites, which enabled a more accurate calculation of emissions instead of estimations used in previous years.
Change in output	.55	Increase	Allstate's use of natural gas increased in its owned facilities increased in 2011. This could have been driven by an increase in employees.
	6.61	Increase	Use of personal cars for business purposes increased in 2011.

13.2

Please describe your gross 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
5.95	metric tonnes CO2e	unit total revenue	14.48	Decrease	Allstate's emissions decreased due to our emission reduction activities including energy saving initiatives for our building operations and maintenance, such as optimizing energy use in heating, air conditioning, computers, lighting and other essentials.

13.3

Please describe your gross 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
5.21	metric tonnes CO2e	FTE Employee	22.70	Decrease	The number of Allstate's employees increased while combined Scope 1 and 2 emissions decreased. Allstate's emissions decreased due to our emission reduction activities including energy saving initiatives for our building operations and maintenance, such as optimizing energy use in heating, air conditioning, computers, lighting and other essentials.

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13.4

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
16.76	metric tonnes CO2e	square foot	6.92	Decrease	Our emissions decreased at a higher rate than our total square footage. Allstate's emissions decreased due to our emission reduction activities including energy saving initiatives for our building operations and maintenance, such as optimizing energy use in heating, air conditioning, computers, lighting and other essentials.

Page: 14. Emissions Trading

14.1

Do you participate in any emission trading schemes?

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

14.2

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

No

Page: 2012-Investor-Scope 3 Emissions

15.1

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

Sources of Scope 3 emissions	metric tonnes CO2e	Methodology	If you cannot provide a figure for emissions, please describe them
Business travel	45564	GHG emissions associated with commercial flights were calculated using air miles traveled and emissions factors from the US EPA Climate Leaders Business Travel Module. Allstate calculated GHG emissions associated with business travel in personal cars using vehicle miles and emissions factors from the US EPA Climate Leaders Business Travel Module. Global warming potentials are from the IPCC Second Assessment Report. Allstate did not apply a radiative forcing adjustment to the airline travel emissions.	
Other (downstream)	99000	Allstate estimated the Scope 1 and Scope 2 emissions for the office space of our independent contractors across the country that operate as Exclusive Agencies and Financial Specialists. The estimate is based on the average office size, its location, and energy intensities for office space from the U.S. Department of Energy's "Commercial Building Energy Consumption Survey (2003)".	

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15.2

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

Not verified or assured

15.3

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

Yes

15.3a

Please complete the table

Sources of Scope 3 emissions	Reason for change	Emissions value (percentage)	Direction of change	Comment
Business travel	Emissions reduction activities	9.92	Decrease	In 2011, we encouraged broader use of teleconferencing and videoconferencing in lieu of in-person meetings that require travel. In addition, Allstate promoted the use of campus shuttle buses.

Module: Sign Off

Page: Sign Off

Please enter the name of the individual that has signed off (approved) the response and their job title

Craig Keller, Director, Social Responsibility

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



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