
Natural capital

For decades, Allstate has been on the front lines of managing climate risk. From cutting our energy use and supporting renewable power, to boots-on-the-ground disaster prevention and risk response, we are motivated by a desire to change the world for the better. We know that the more we do, the bigger impact we will have — in our communities and as a global citizen.

Our approach

Protection is at our core. Allstate is tackling climate risk in the way we serve and safeguard customers and communities. We are also reducing our footprint. Our work on climate risk is helping us evolve from a traditional insurance company to one that's responsive to a changing environment and positioned for the future.

Progress

At Allstate, we address climate risk through three major areas that impact our customers and business.

WE PROACTIVELY MONITOR AND MANAGE CLIMATE RISK

Allstate works to understand climate risks that directly affect our insurance products and assets. Allstate's Catastrophe Modeling and Analytics Team and pricing groups monitor climate change information and provide updates to product leadership. Material risks, including those affected by climate, are regularly identified, measured, managed, monitored and reported to senior management and the Board.

WE ARE REDUCING OUR CARBON FOOTPRINT

Across Allstate, we have cut energy use beyond our original targets and reduced our greenhouse gas emissions. A quarter of our fleet of sedans and SUVs has been converted to hybrid vehicles, and we cover 100% of our Northbrook, Illinois, headquarters power with Renewable Energy Certificates.

WE FOCUS ON DISASTER PREVENTION, PREPAREDNESS AND RISK RESPONSE

We advocate for strong building codes and smart land use policies. To help policymakers and the public identify and reduce risk, we participate in and financially support the Insurance Institute for Business and Home Safety, an independent, nonprofit scientific research group working to build safer and stronger homes and businesses.

What's next?

We know that addressing climate risk will take ongoing courageous leadership. Our purpose to protect and serve communities and to make a difference in the world will continue to drive the way we take on climate risk.