FALIA Top Management Seminar

"Looking back the Management Disruptions experienced by Japanese Life Insurance Companies" Course

Principles for Sustainable Insurance
Responding to the Climate Change and Biodiversity Loss

November 12, 2024

Masayuki Tanaka
FALIA

Agenda

1. Risk related to climate change

2. Climate Change Impact

3. Risk related to biodiversity

4. Education for Sustainable Goal (ESD)

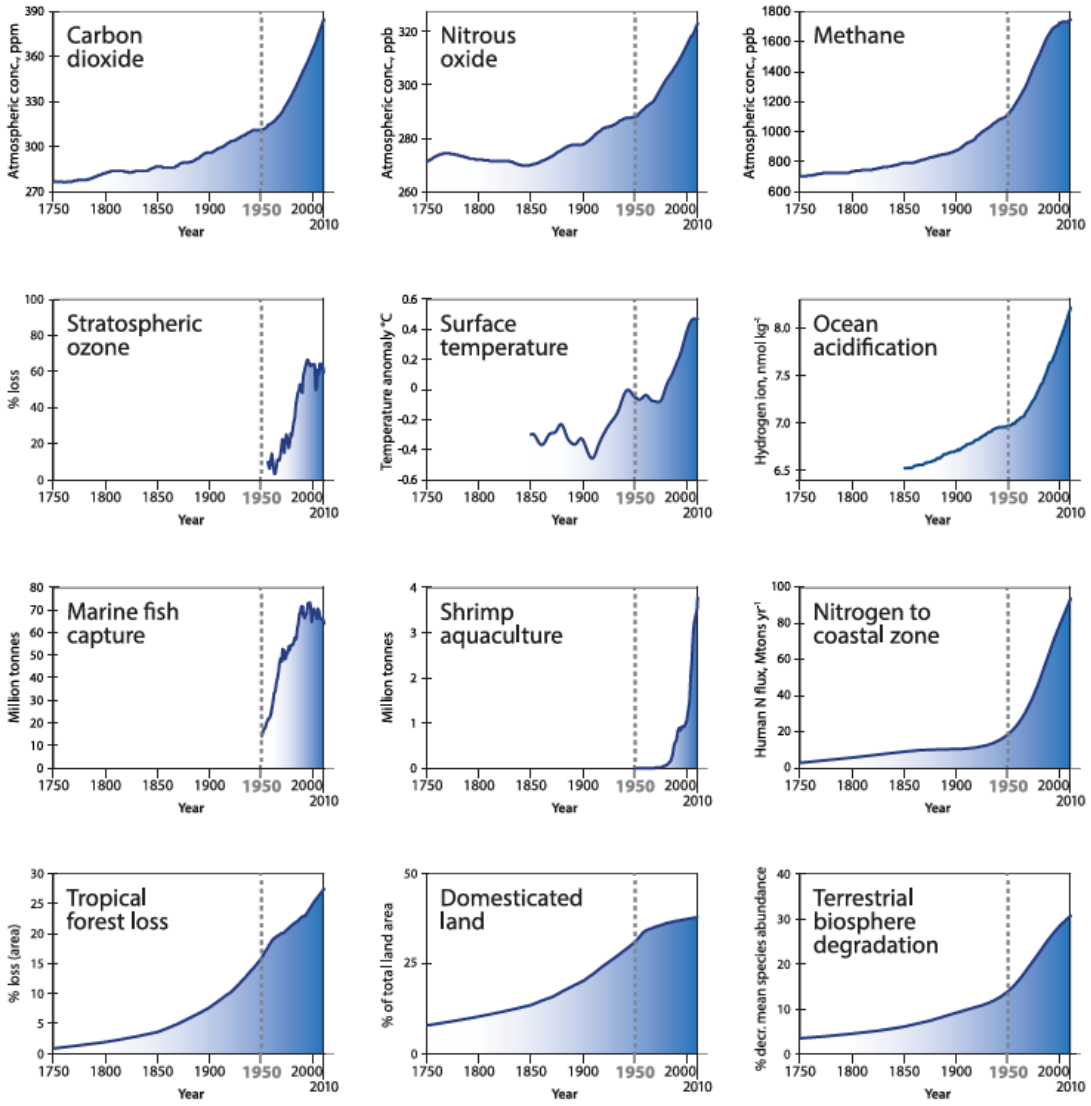
5. Principles for Sustainable Insurance (PSI)

1. Risk related to Climate Change

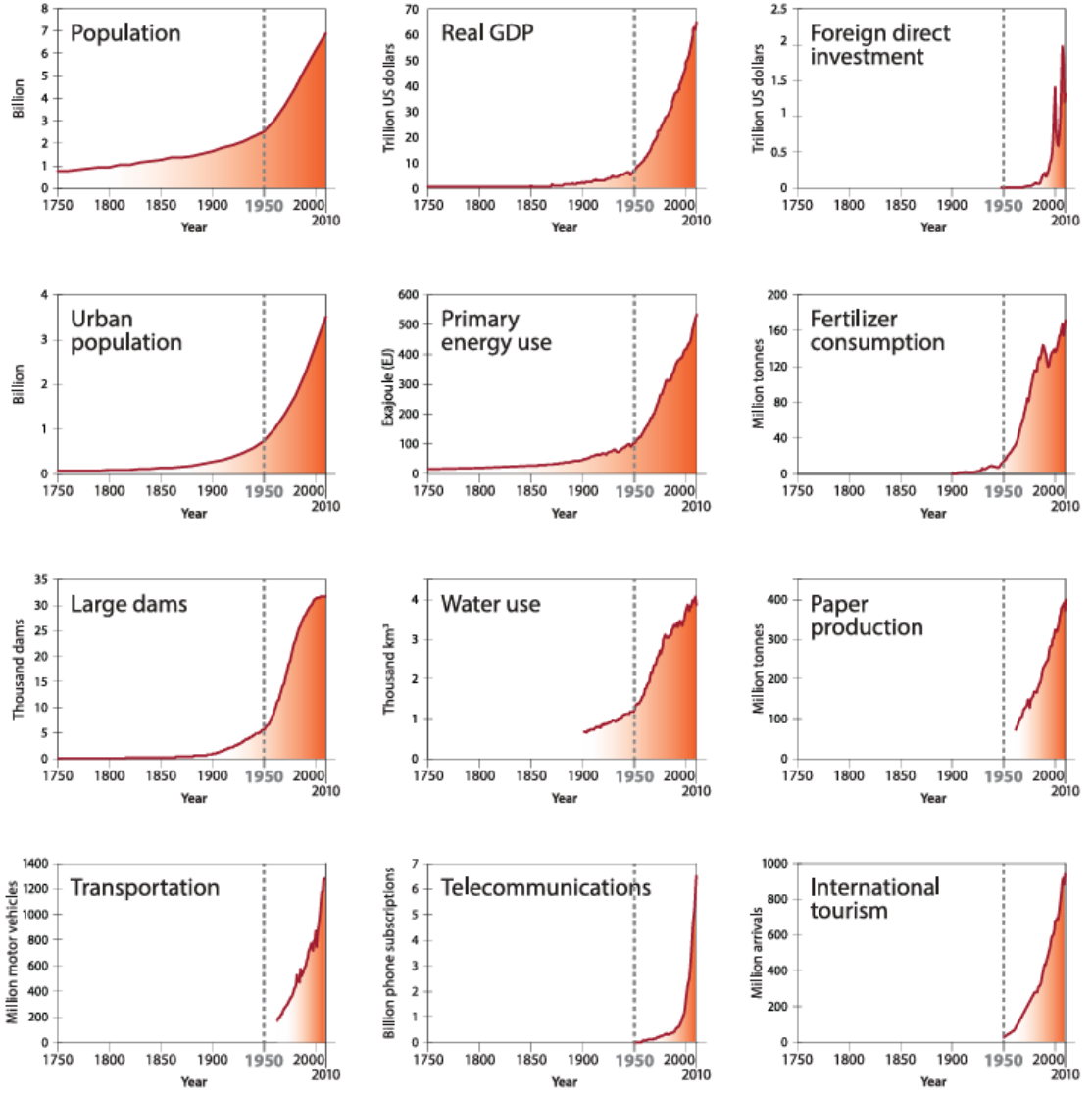
The Great Acceleration

https://www.bpb.de/system/files/dokument_pdf/Steffen2015Thetrajectoryoftheanthropocene TheGreatAcceleration.pdf

Earth system trends

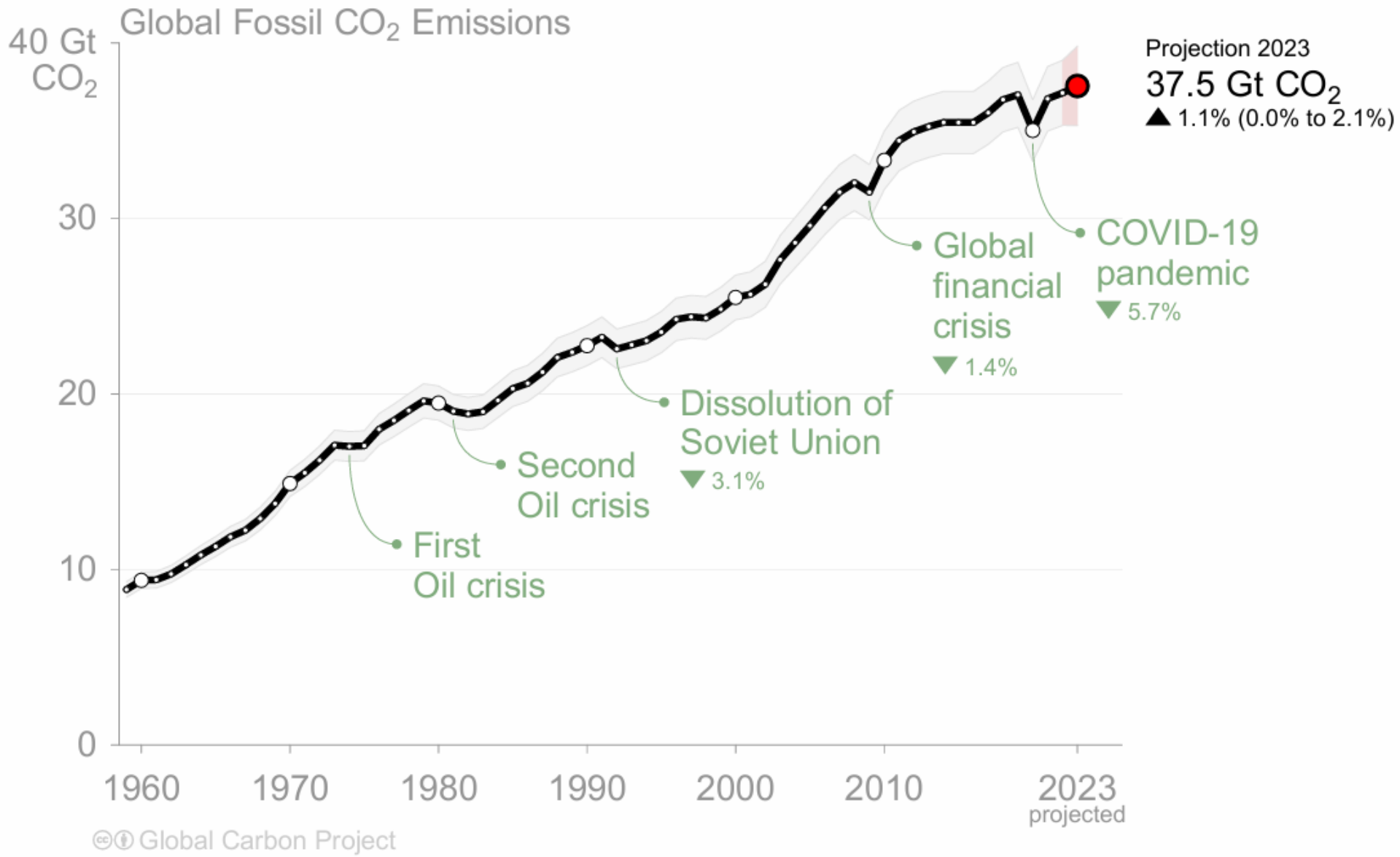


Socio-economic trends



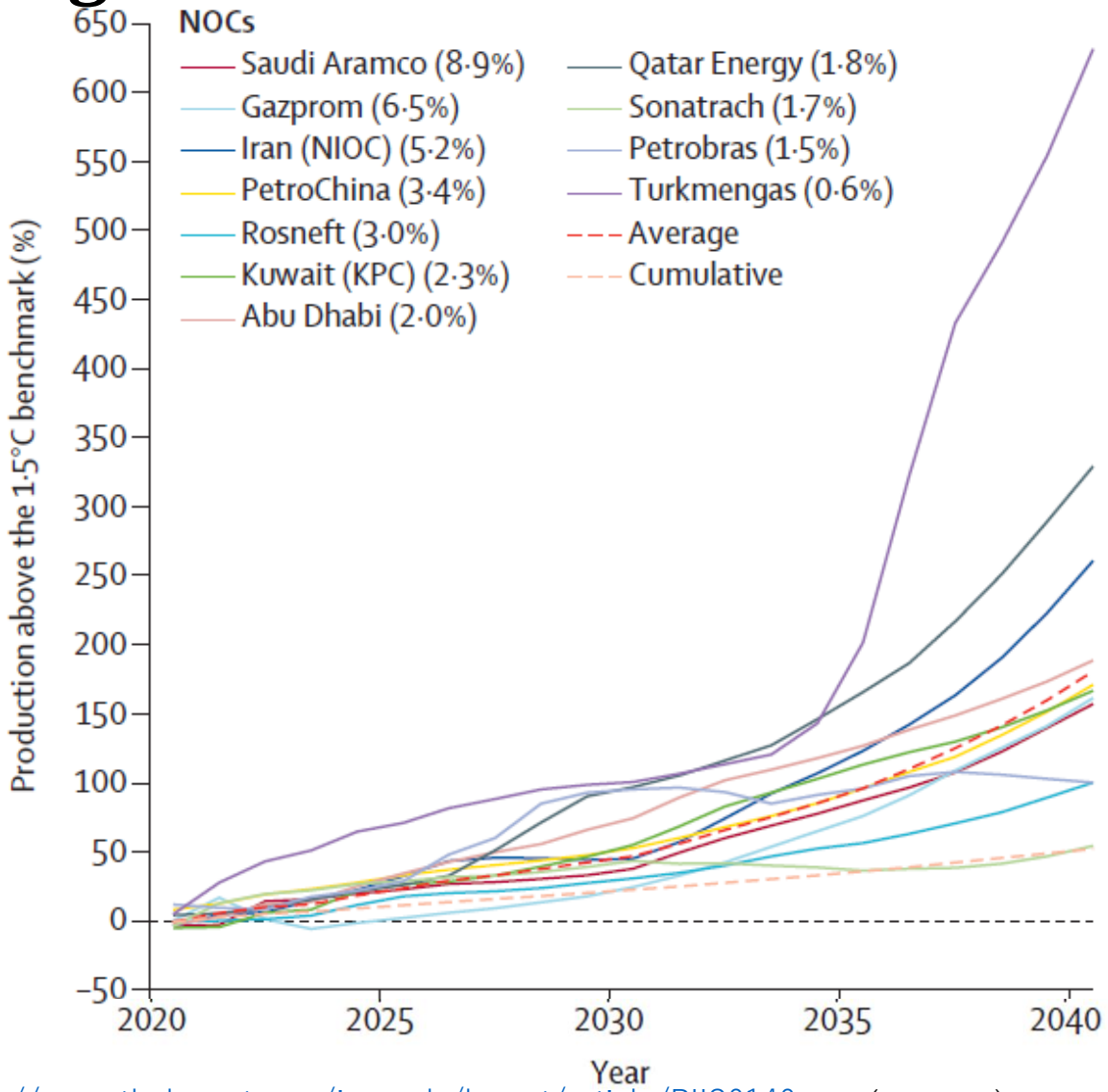
(Source) Will Steffen et al (2015)The trajectory of the Anthropocene: The Great Acceleration

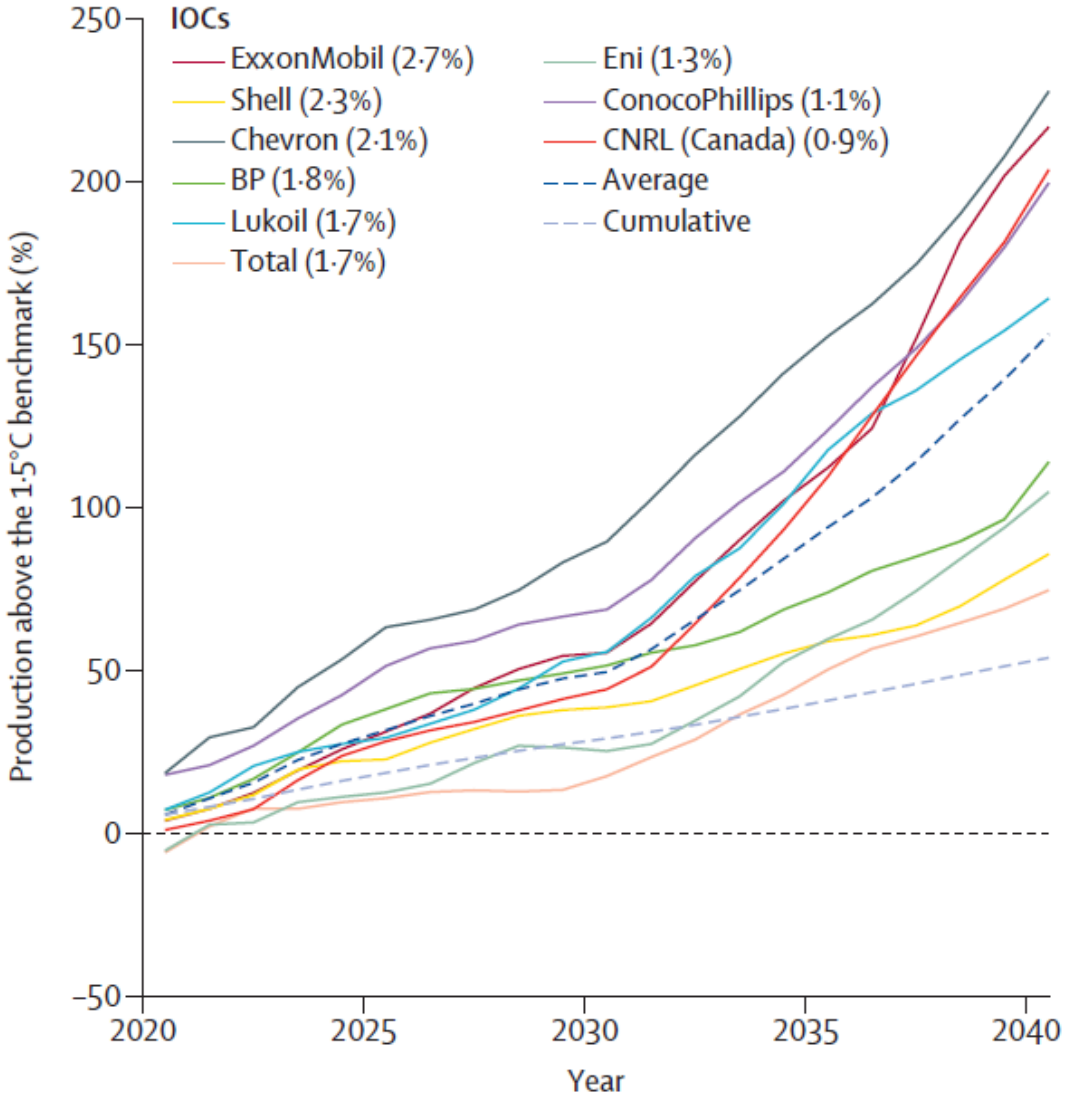
Global fossil CO2 emissions (1960-2023)



https://essd.copernicus.org/articles/15/5301/2023/ https://globalcarbonbudget.org/

Compatibility of 20 large oil and gas company production strategies with the Paris 1·5°C climate target

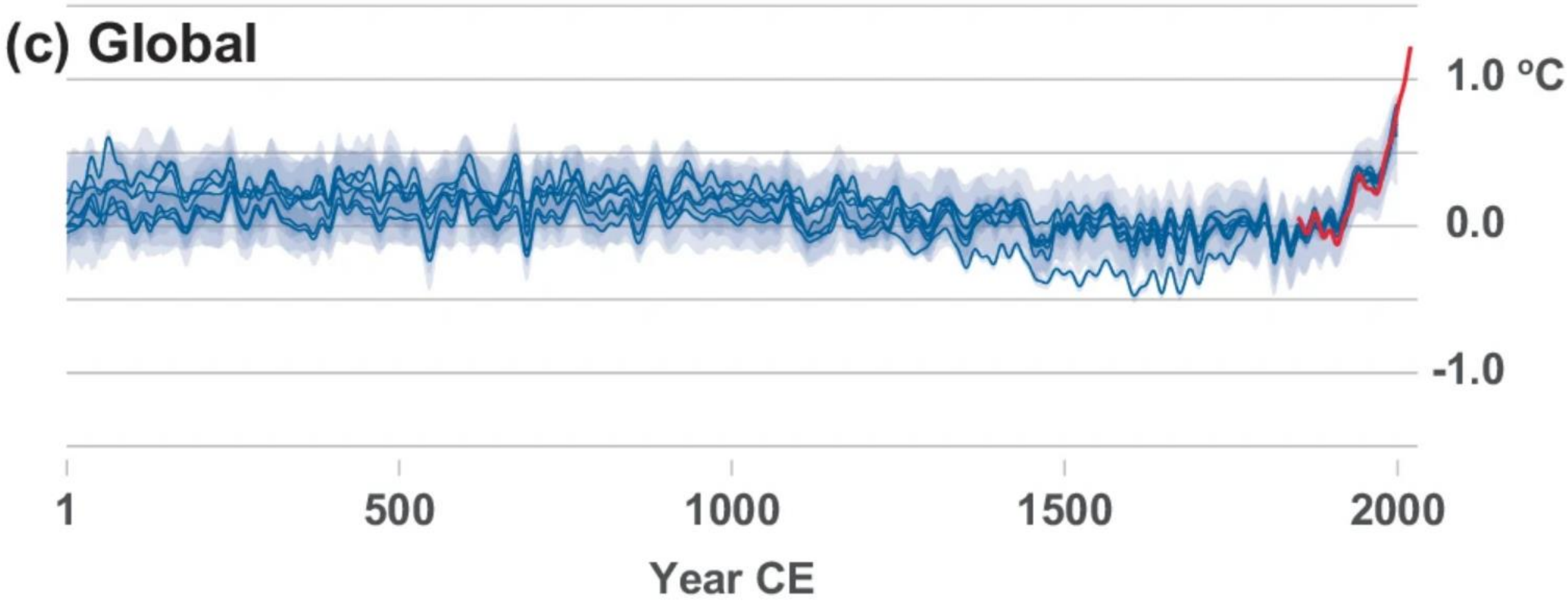




https://www.thelancet.com/journals/lancet/article/PIIS0140-6736(23)01859-7/abstract

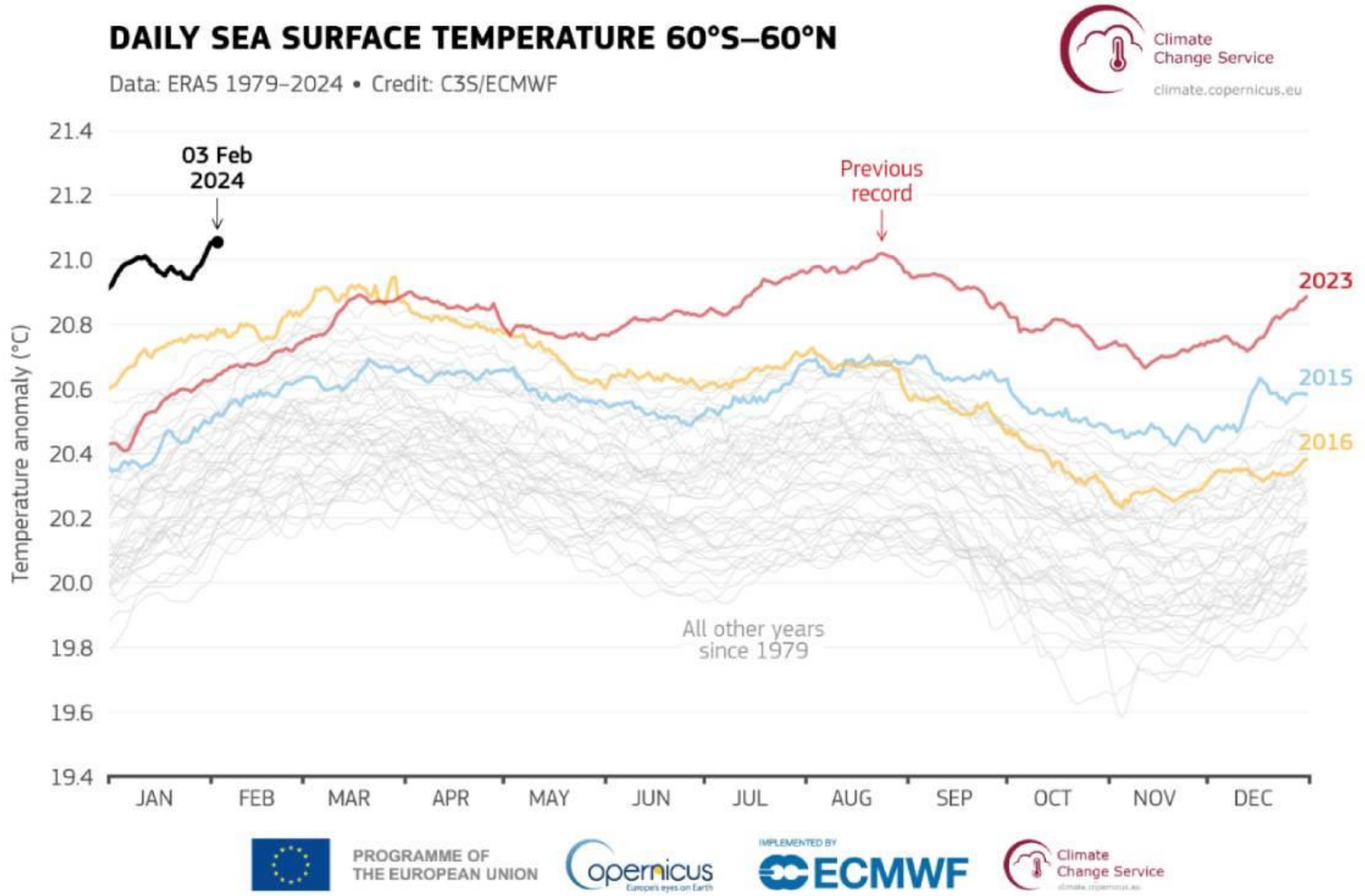
(Source) The 2023 report of the Lancet Countdown on health and climate change: the imperative for a health-centred response in a world facing irreversible harms

Global land temperature

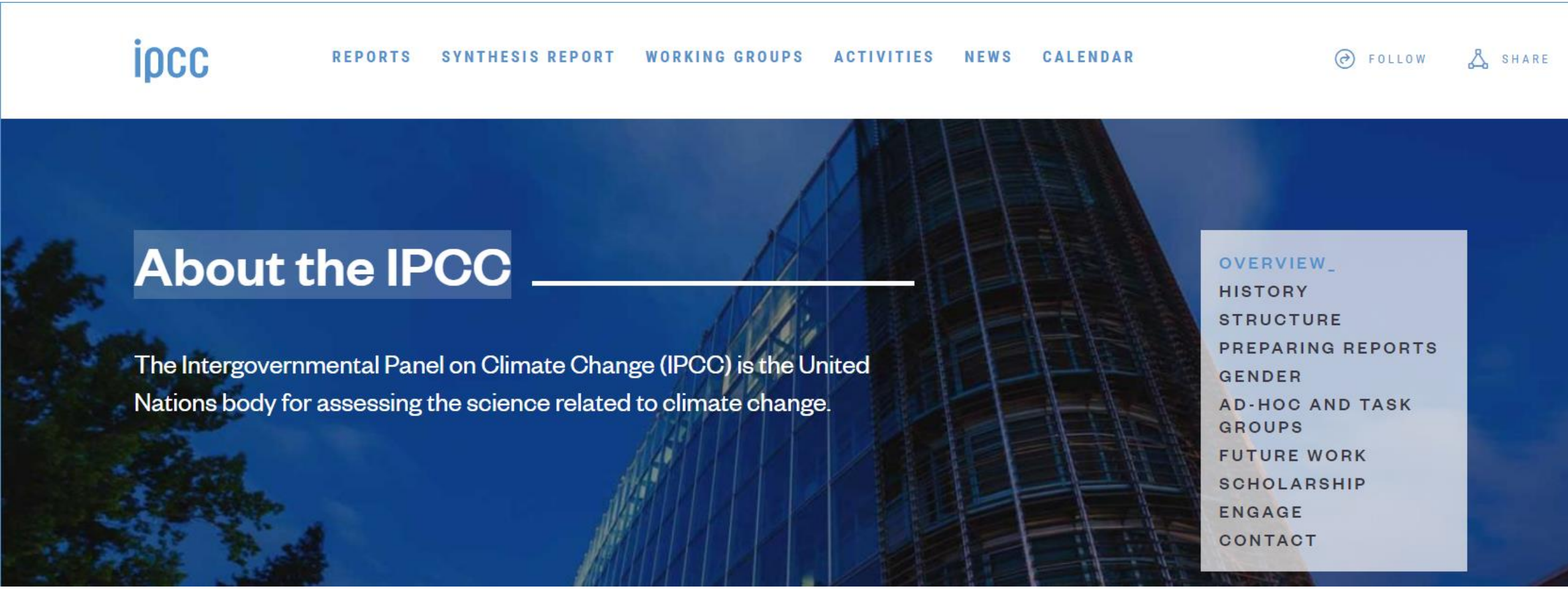


https://www.nature.com/articles/s43247-024-01371-1/figures/3

Global Sea Surface temperature



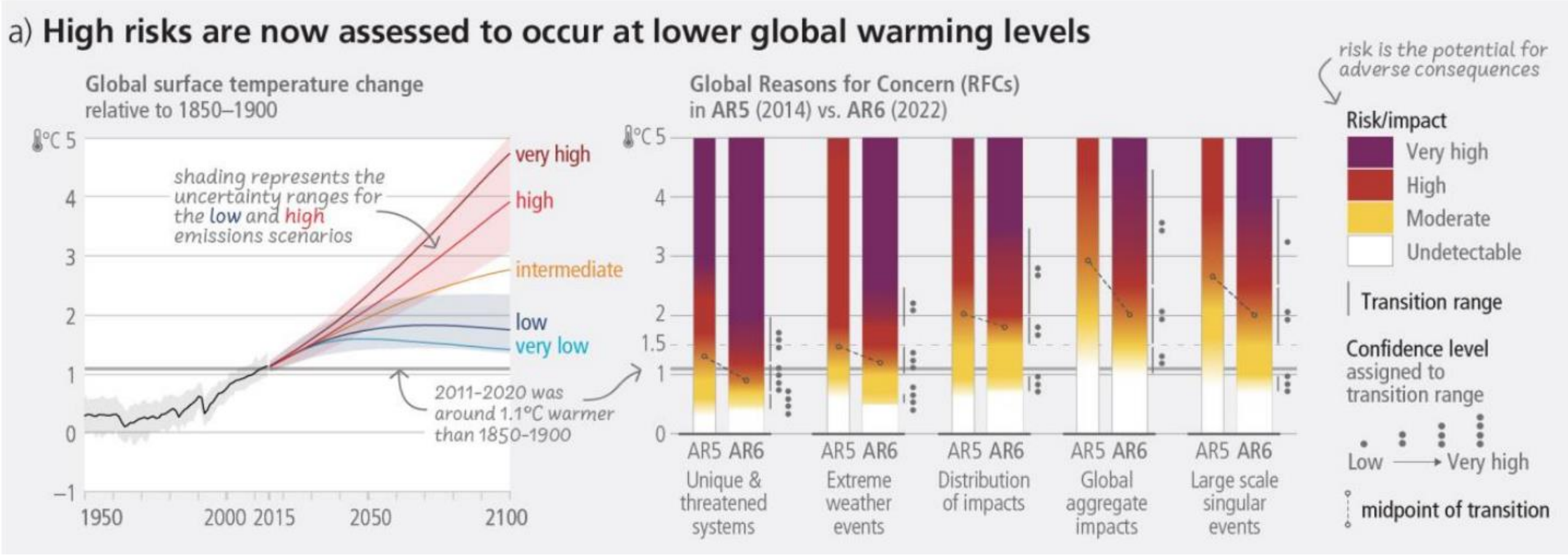
What is IPCC?



https://www.ipcc.ch/

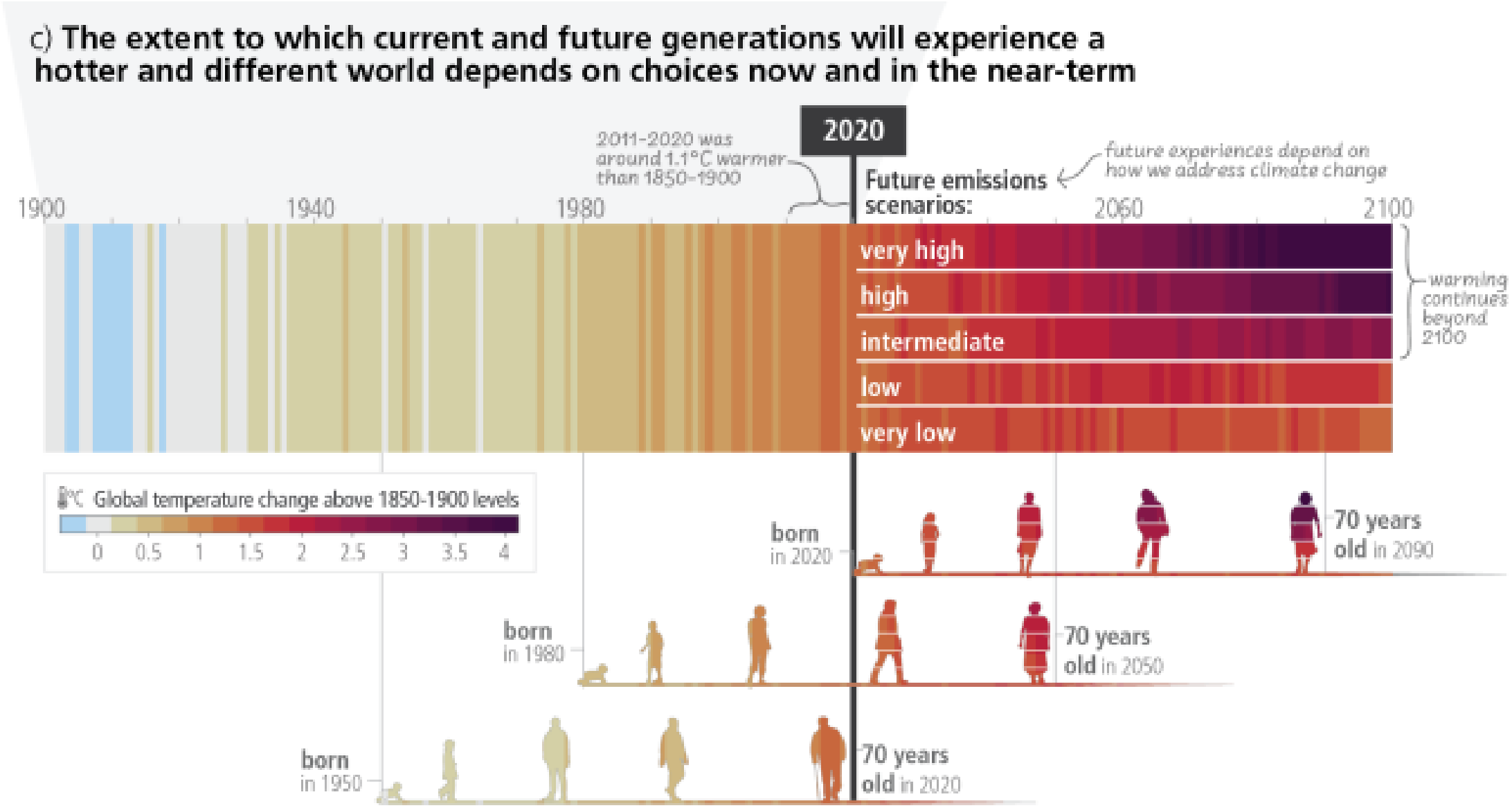
IPCC 6th Assessment Report (AR6)

Risks are increasing with every increment of warming



https://report.ipcc.ch/ar6syr/pdf/IPCC_AR6_SYR_SPM.pdf

IPCC 6th Assessment Report (AR6)

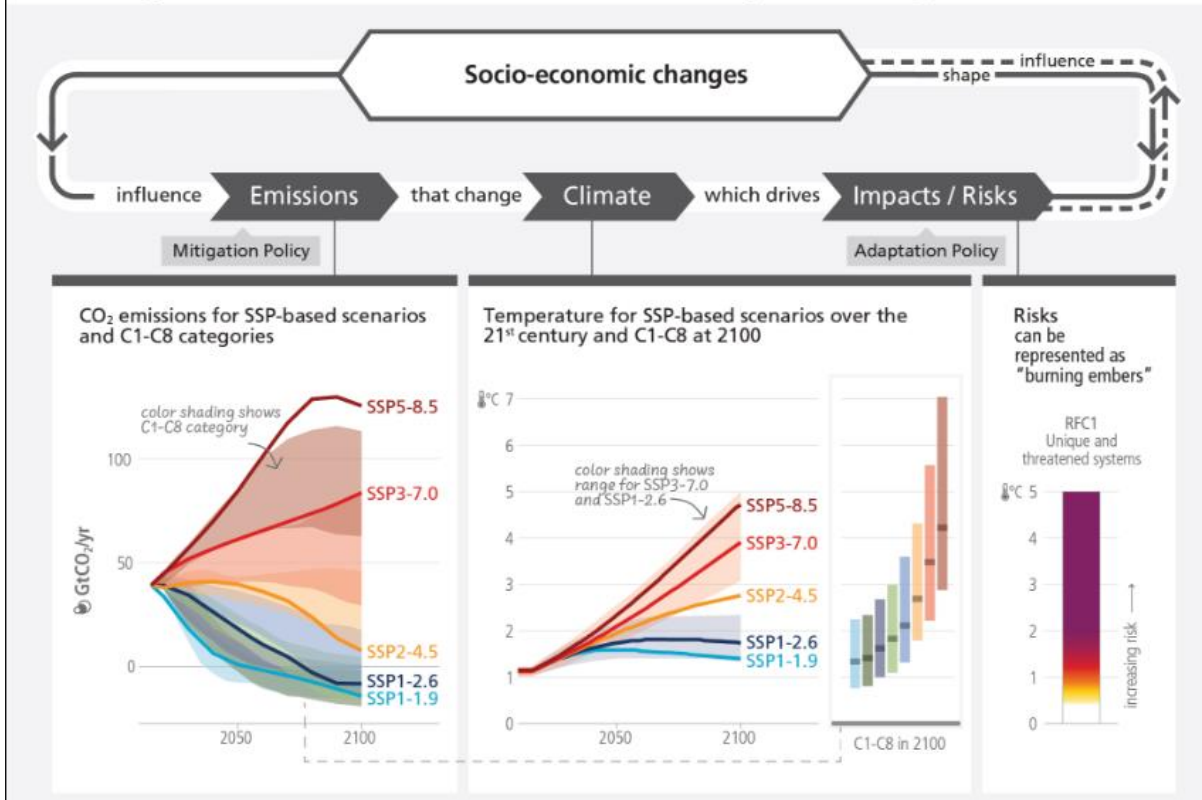


https://report.ipcc.ch/ar6syr/pdf/IPCC_AR6_SYR_SPM.pdf

AR6 Assumptions

Scenarios and warming levels structure our understanding across the cause-effect chain from emissions to climate change and risks

a) **AR6 integrated assessment framework on future climate, impacts and mitigation**



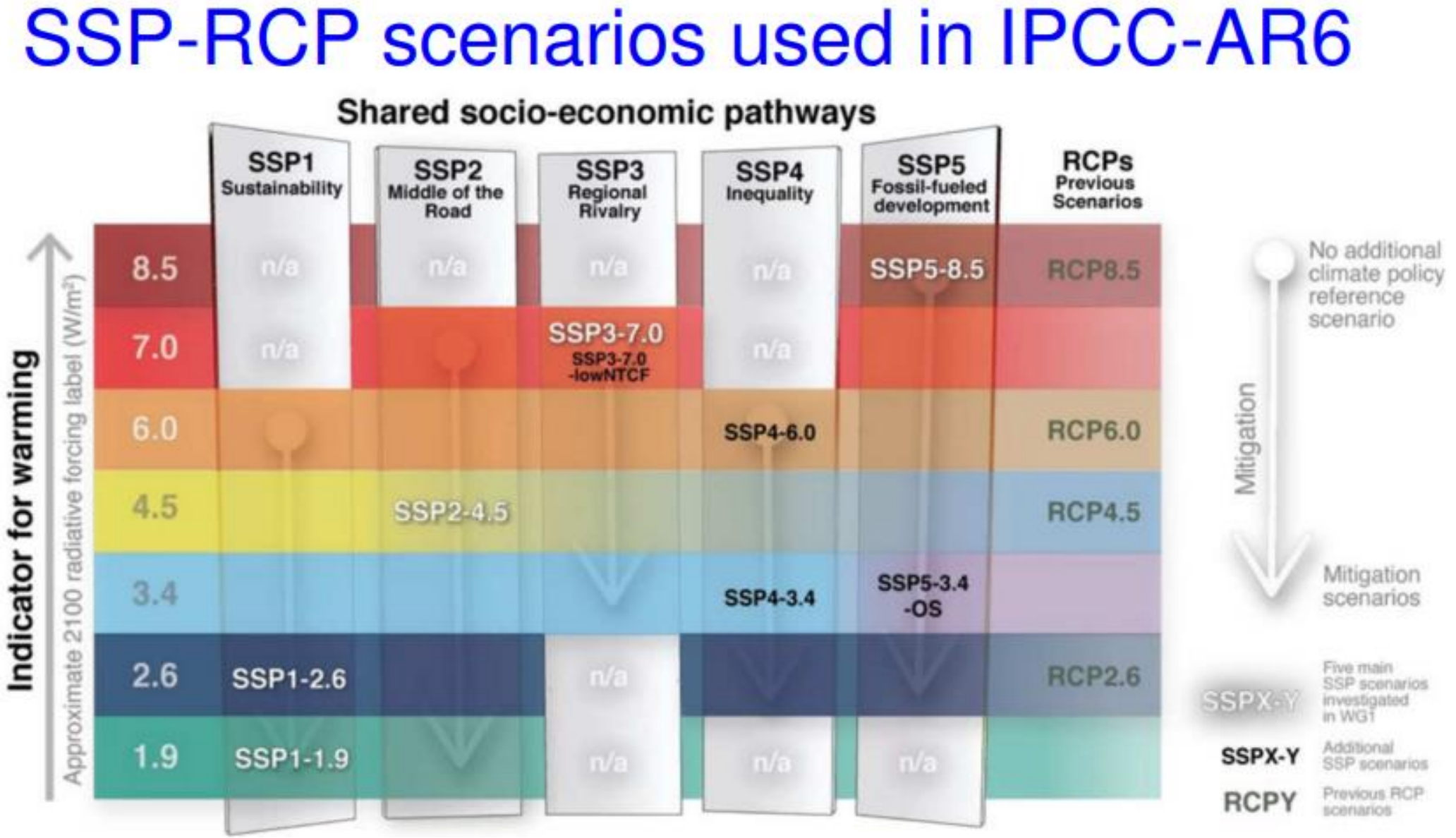
b) **Scenarios and pathways across AR6 Working Group reports**

Category in WGIII	Category description	GHG emissions scenarios (SSPx-y*) in WGI & WGII	RCPy** in WGI & WGII
C1	limit warming to 1.5°C (>50%) with no or limited overshoot	Very low (SSP1-1.9)	
C2	return warming to 1.5°C (>50%) after a high overshoot		
C3	limit warming to 2°C (>67%)	Low (SSP1-2.6)	RCP2.6
C4	limit warming to 2°C (>50%)		
C5	limit warming to 2.5°C (>50%)		
C6	limit warming to 3°C (>50%)	Intermediate (SSP2-4.5)	RCP 4.5
C7	limit warming to 4°C (>50%)	High (SSP3-7.0)	
C8	exceed warming of 4°C (>50%)	Very high (SSP5-8.5)	RCP 8.5

c) **Determinants of risk**

(Reference) IPCC AR6

AR6 Assumptions



(Reference) IPCC AR6

What is SSP (Shared Socioeconomic Pathways)?

SSP1: Sustainability (Taking the Green Road)

This pathway envisions a world making a gradual shift towards sustainability, with a focus on inclusive development and respect for environmental boundaries. Investments in education and health accelerate demographic transitions, and economic growth emphasizes human well-being over material consumption.

SSP2: Middle of the Road

This scenario assumes that current social, economic, and technological trends continue without significant deviations. It represents a world where development and environmental challenges are managed in a balanced way, without major shifts towards sustainability or fossil-fuel dependency.

SSP3: Regional Rivalry (A Rocky Road)

In this pathway, the world becomes more fragmented, with countries focusing on their own interests. This leads to slower economic growth, less international cooperation, and significant challenges in both mitigation and adaptation to climate change.

(Reference) IPCC AR6

What is SSP (Shared Socioeconomic Pathways)?

SSP4: Inequality (A Road Divided)

This scenario highlights a world with high levels of inequality both within and between countries. A small, wealthy elite drives technological advancements, while large segments of the population face limited access to resources and opportunities.

SSP5: Fossil-fueled Development (Taking the Highway)

This pathway envisions rapid economic growth driven by intensive use of fossil fuels. Technological advancements and high energy consumption lead to significant greenhouse gas emissions, posing high challenges for climate mitigation.

(Reference) IPCC AR6

What is RCP (Representative Concentration Pathway)?

RCP2.6: In this scenario, radiative forcing peaks in the mid-21st century and then declines to 2.6 Watt/m2 (Radiant flux leaving (emitted, reflected and transmitted by) a surface per unit area) by the end of the 21st century. This means that greenhouse gas emissions will decline rapidly and atmospheric carbon dioxide concentrations will stabilize. In this scenario, the impacts of climate change can be minimized, but this requires strong mitigation measures and negative emissions technologies.

RCP4.5: In this scenario, radiative forcing stabilizes at 4.5 W/m2 by the end of the 21st century. This means that greenhouse gas emissions will peak in the mid-21st century and then gradually decline. In this scenario, the effects of climate change can be limited to some extent, but this requires moderate emissions reduction measures and improvements in energy efficiency.

(Reference) IPCC AR6

RCP (Radiation Concentration Pathway)

RCP6.0: In this scenario, radiative forcing stabilizes at 6.0 W/m2 by the end of the 21st century.
This means that greenhouse gas emissions will peak in the second half of the 21st century and then decline slightly. In this scenario, the impacts of climate change would be significant, but they would require lower-level emissions mitigation and energy transitions.

RCP8.5: In this scenario, radiative forcing will reach 8.5 W/m2 by the end of the 21st century. This means that greenhouse gas emissions will continue to increase throughout the 21st century. In this scenario, the impacts of climate change will be very severe, but it assumes that few mitigation or adaptation measures will be taken.

(Reference) IPCC AR6

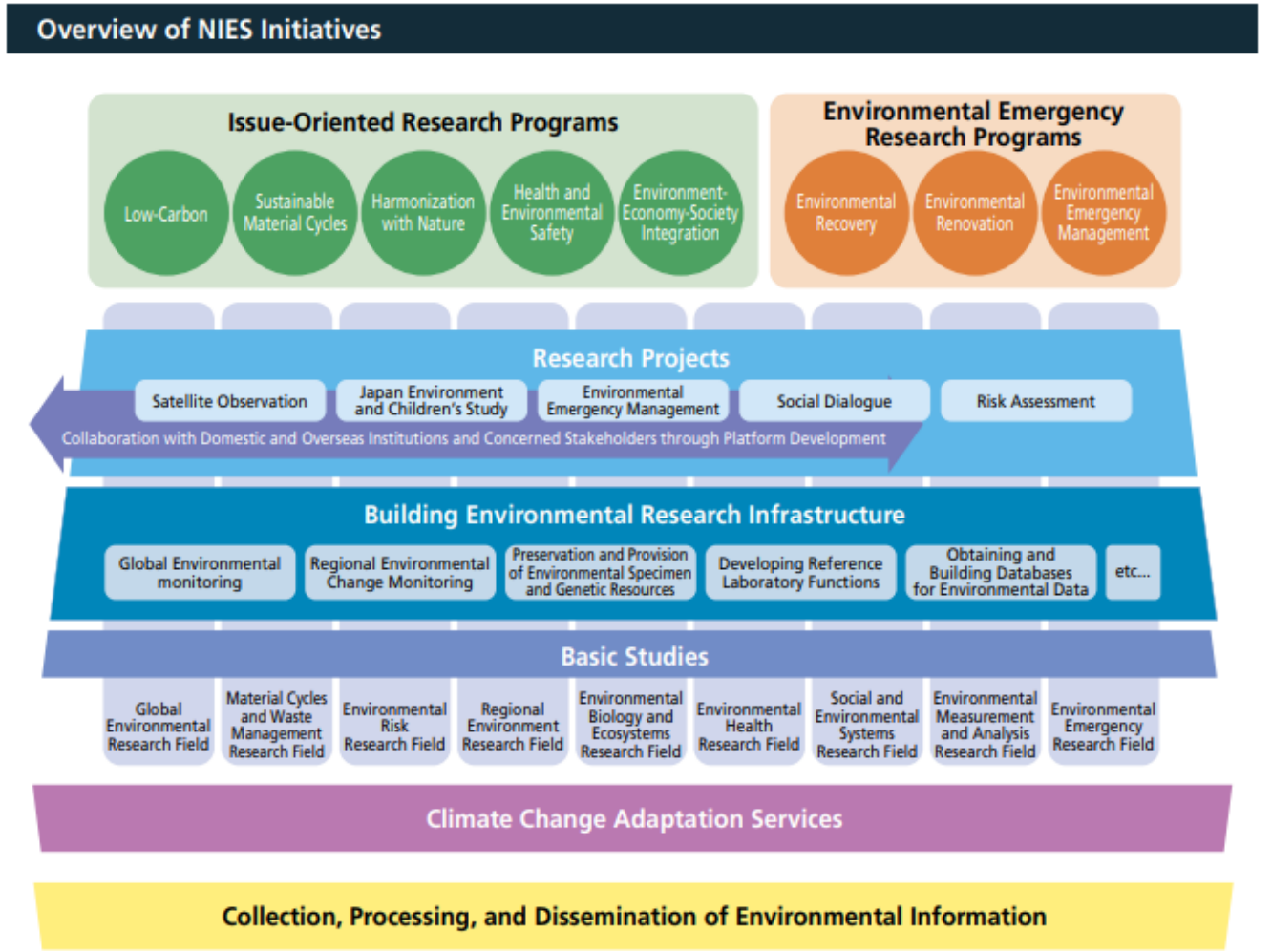
NIES, CCCA and AP-PLAT

National Institute for Environmental Studies, Japan

50th Anniversary

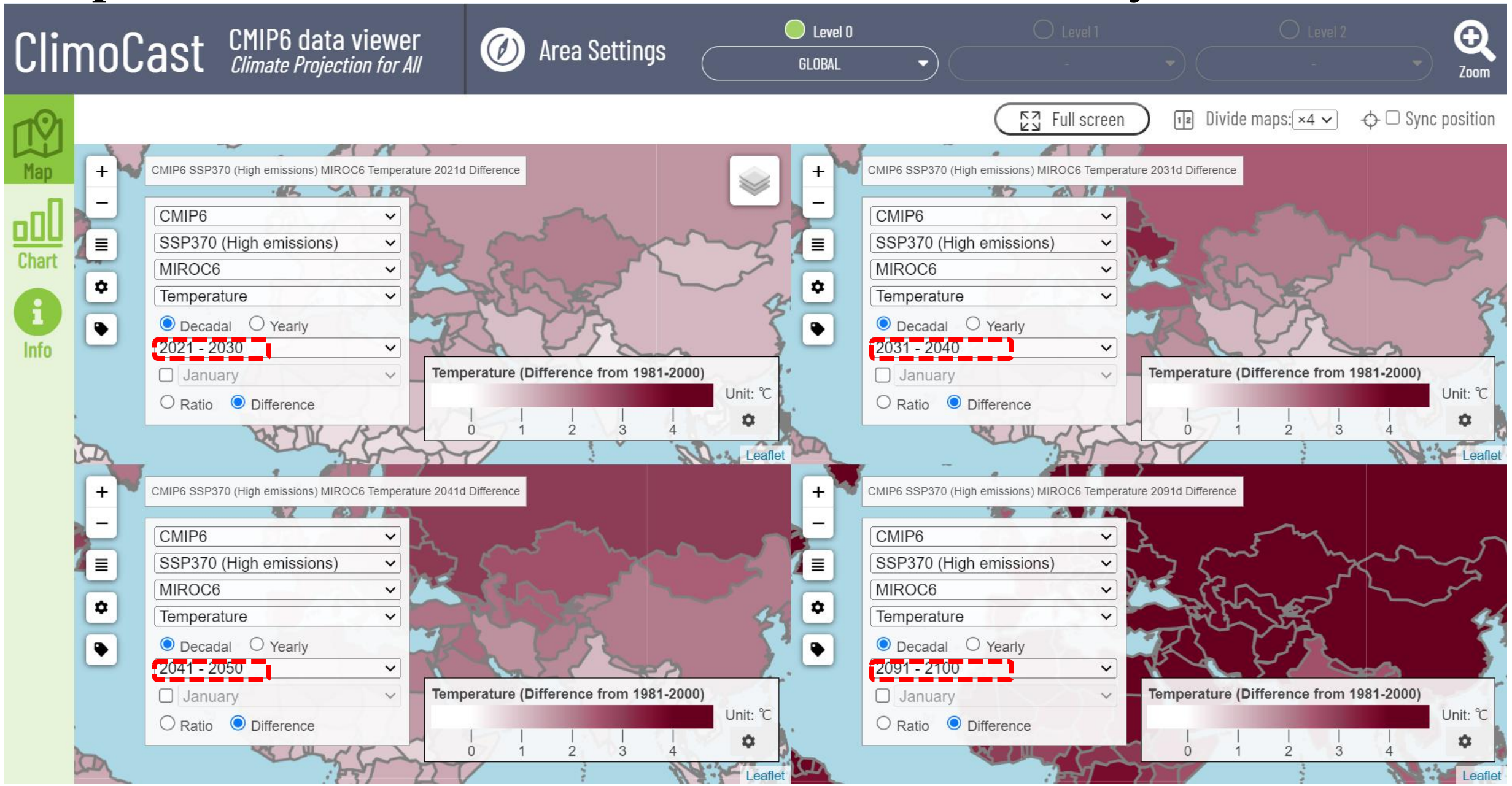
cCcA Center for Climate Change Adaptation

AP-PLAT Asia-Pacific Adaptation Information Platform



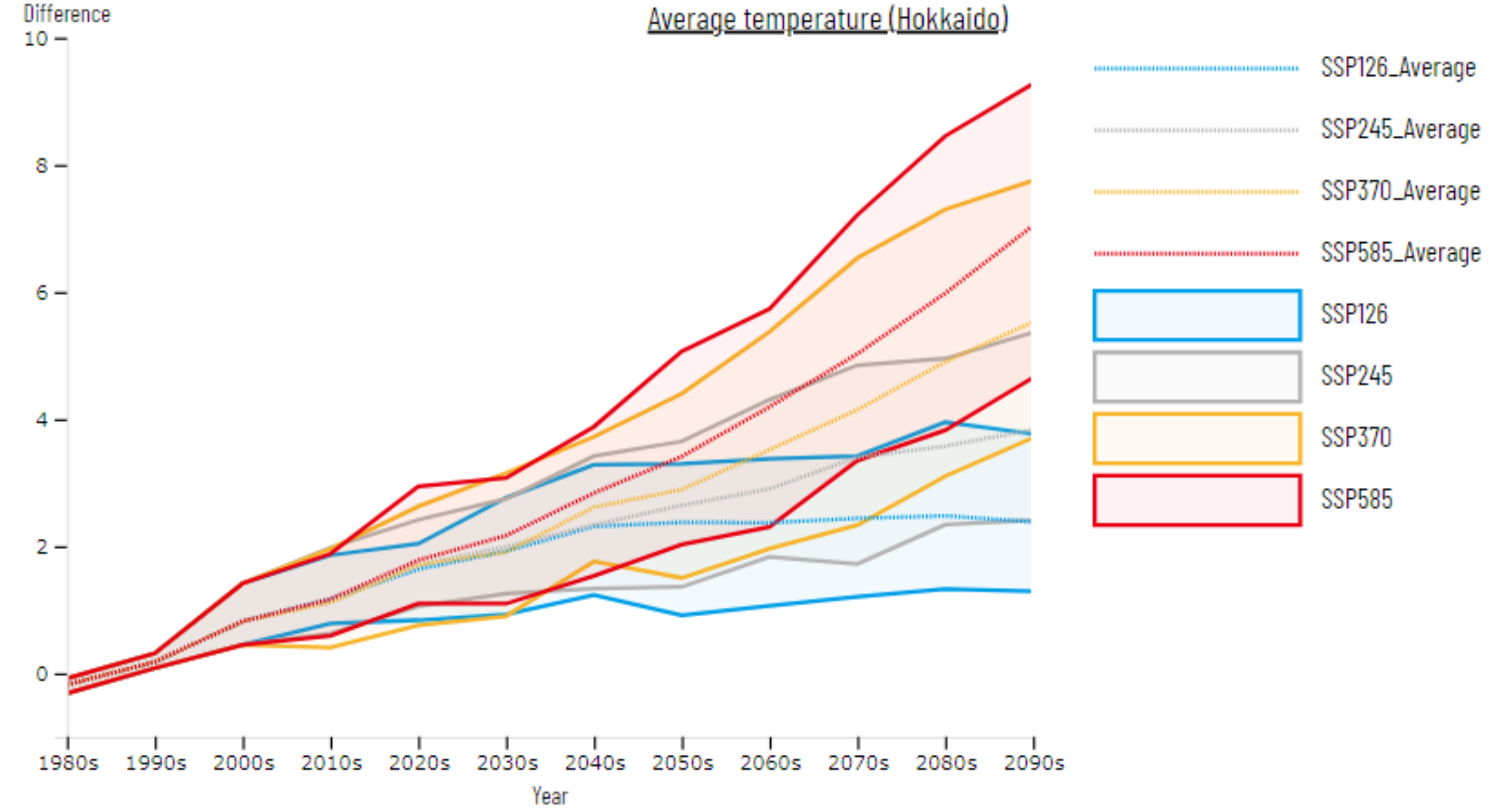
https://www.nies.go.jp/index-e.html

Temperature increase forecast from 2020 to 2100 by ClimoCast



(Reference) https://ap-plat.nies.go.jp/index.html

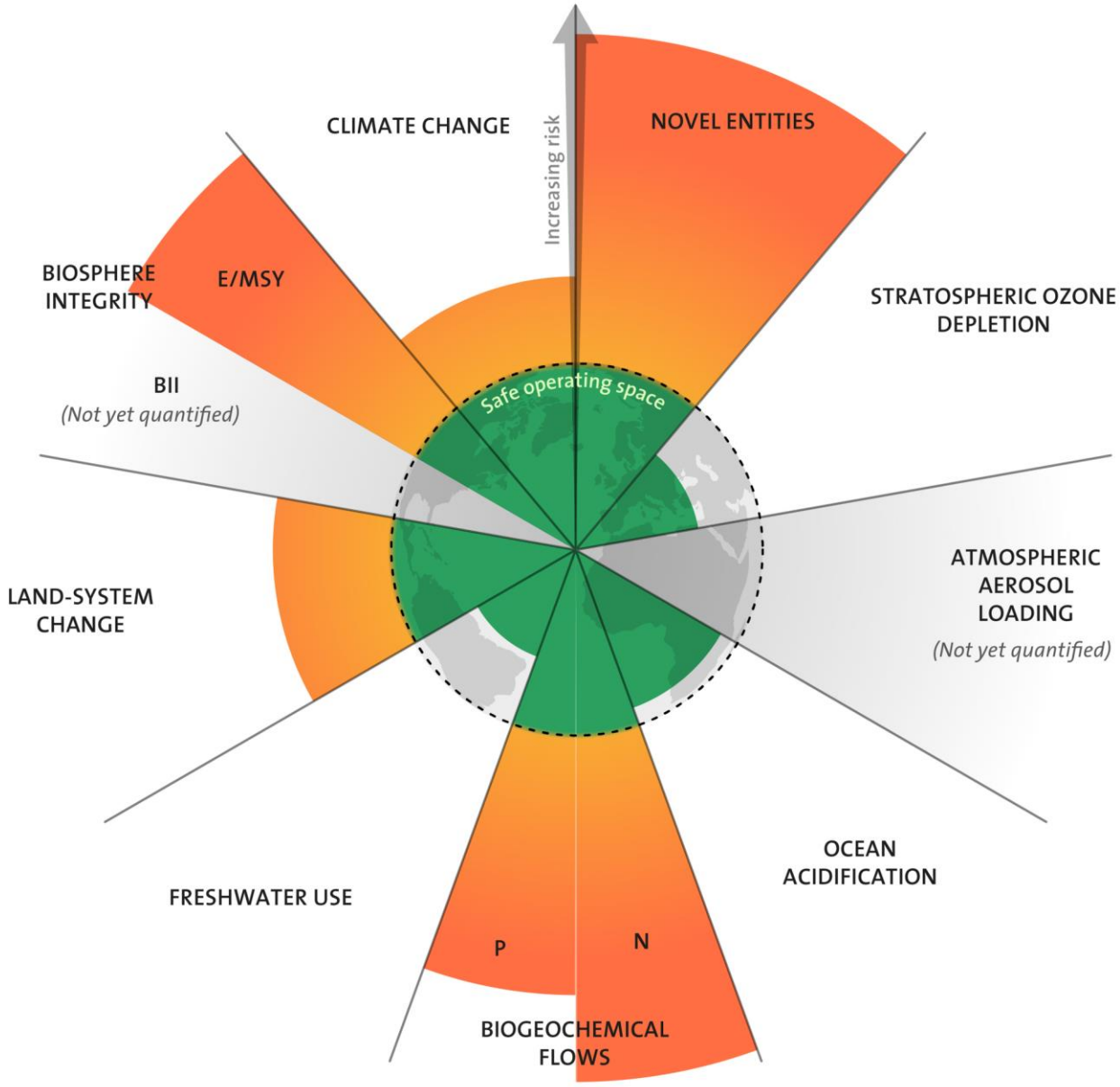
Temperature increase forecast of Hokkaido



(Reference) https://ap-plat.nies.go.jp/index.html

Planetary Boundaries

https://www.weforum.org/videos/how-16-tipping-points-could-push-our-entire-planet-into-crisis/



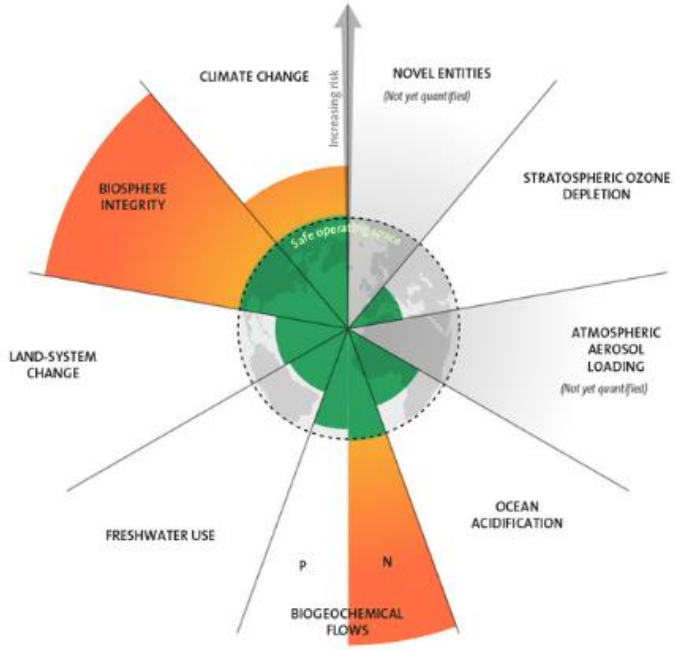
Stockholm Resilience Centre | Stockholm University

Johan Rockström

https://www.stockholmresilience.org/research/planetary-boundaries.html

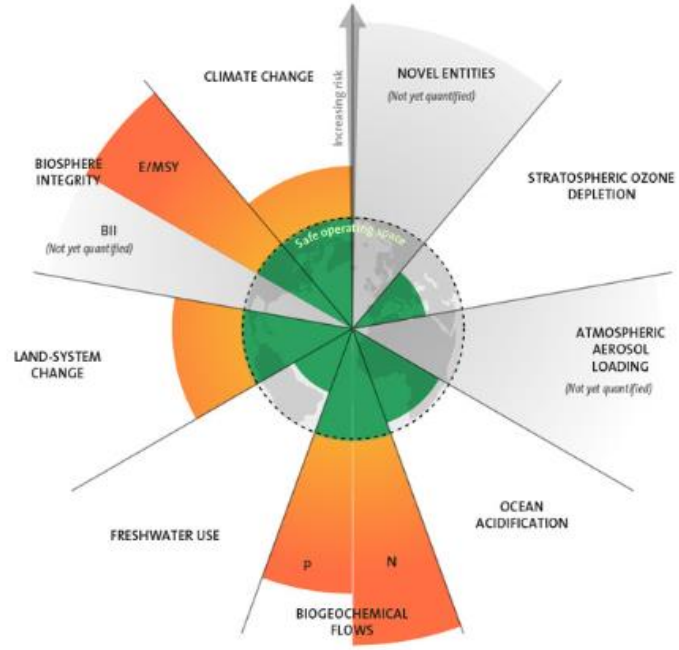
Transition of Planetary Boundaries

2009



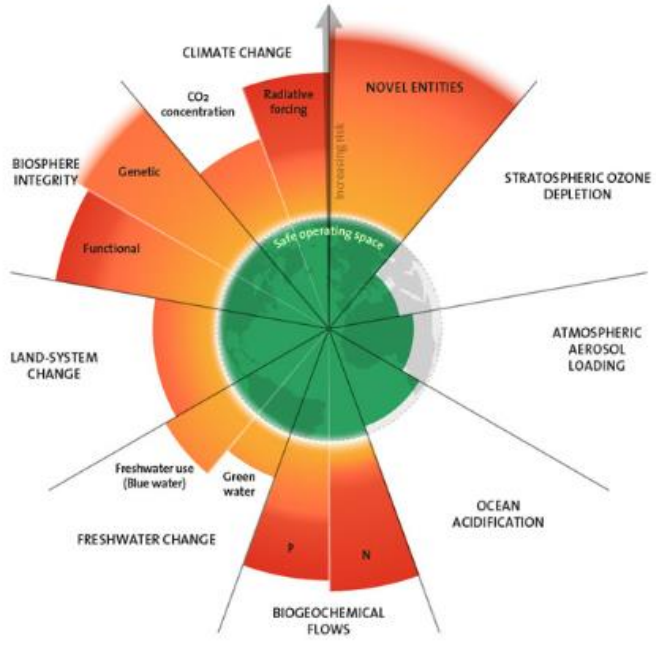
7 boundaries assessed,
3 crossed

2015



7 boundaries assessed,
4 crossed

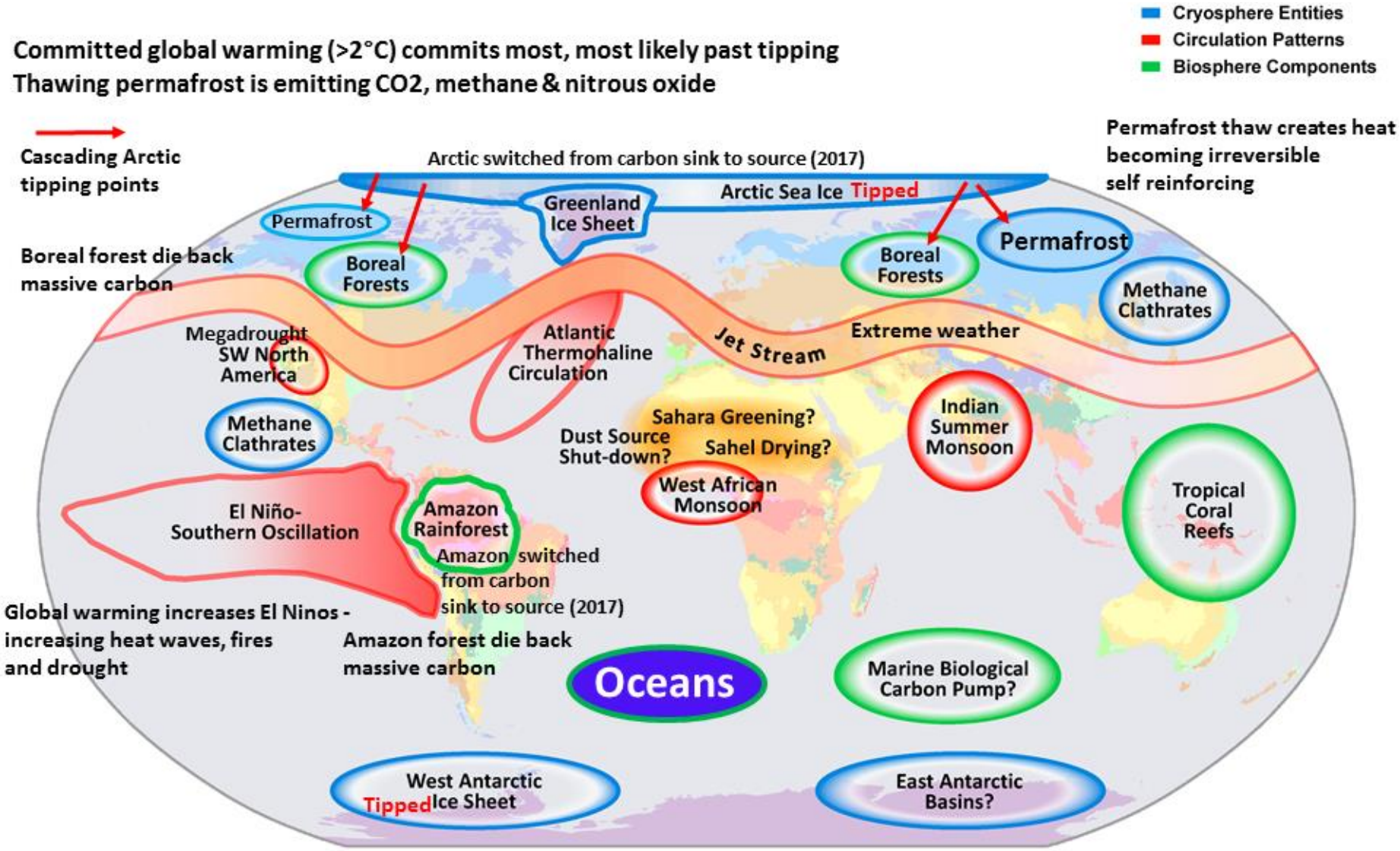
2023



9 boundaries assessed,
6 crossed

https://www.stockholmresilience.org/research/planetary-boundaries.html

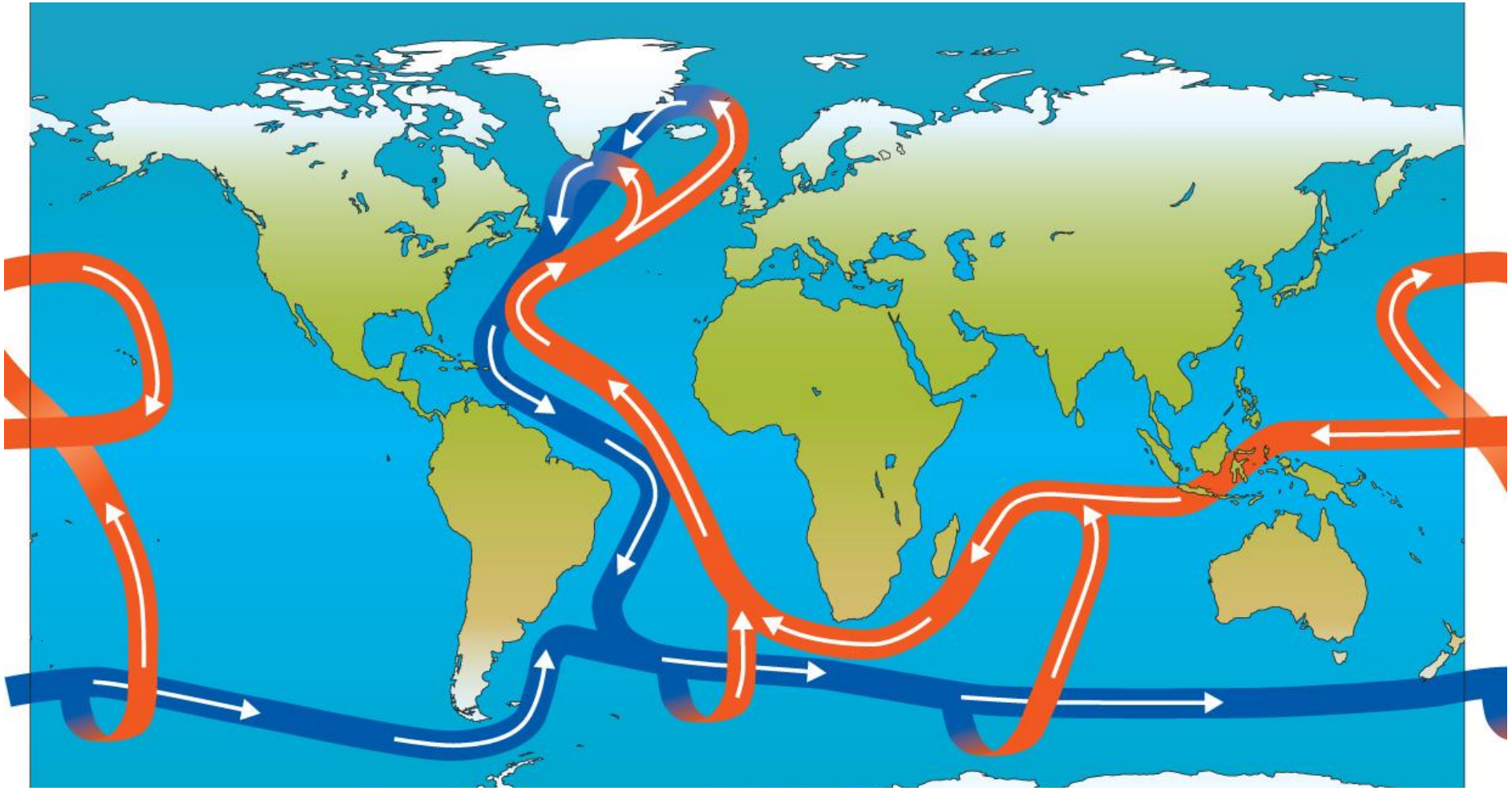
Global Warming Vulnerable Tipping Points



Adapted from Potsdam Climate Institute
Tipping Elements the Achilles Heels of the Earth System

https://www.pik-potsdam.de/en/output/infodesk/tipping-elements

The Atlantic Meridional Overturning Circulation (AMOC)



Mechanism: The AMOC is driven by differences in water temperature and salinity, which affect water density. Warm, salty water flows northward near the surface, cools, and sinks in the North Atlantic, then flows back southward at deeper levels

https://climate.metoffice.cloud/amoc.html

The Atlantic Meridional Overturning Circulation (AMOC)

Current Status: Recent studies suggest that the AMOC is at risk of collapsing if current greenhouse gas emissions continue. This collapse could occur between 2025 and 2095, with a high probability around 2057.

Potential Impacts: A collapse of the AMOC could lead to severe climate disruptions, including:

Cooling in Europe: Despite global warming, Europe could experience significant cooling due to the disruption of heat distribution.

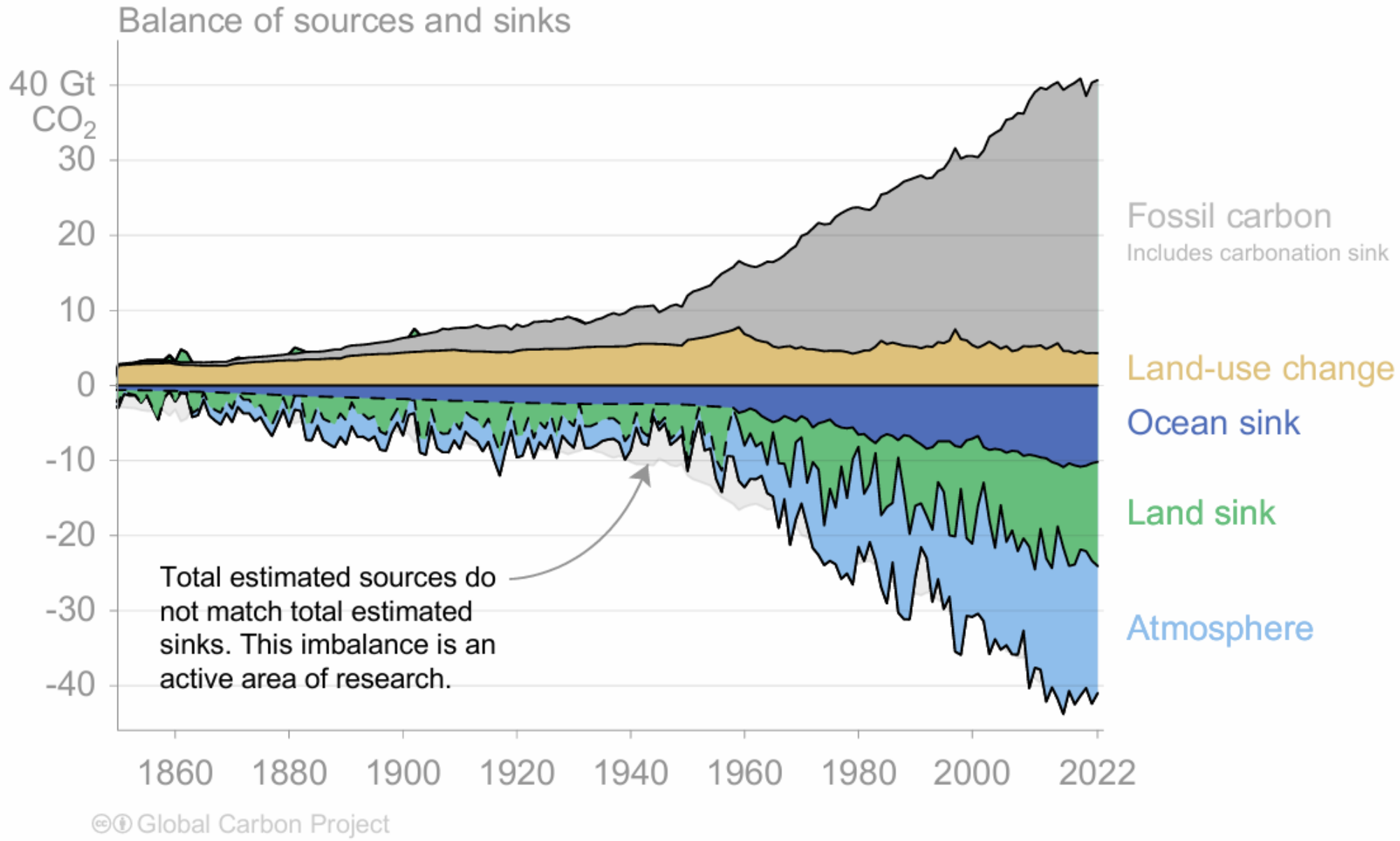
Warming in the Tropics: Increased temperatures in tropical regions, exacerbating already challenging living conditions.

Sea Level Rise: Particularly along the East Coast of the United States, due to changes in ocean currents and thermal expansion.

Extreme Weather: More intense storms and altered precipitation patterns globally.

https://climate.metoffice.cloud/amoc.html

Global Carbon Sink 2023



https://essd.copernicus.org/articles/15/5301/2023/ https://globalcarbonbudget.org/

Fate of anthropogenic CO2emissions (2013–2022)

Sources = **Sinks**

35.3 $GtCO_2/yr$

88%

12%

4.7 $GtCO_2/yr$

18.9 $GtCO_2/yr$

47%

31%

12.3 $GtCO_2/yr$

26%

10.4 $GtCO_2/yr$

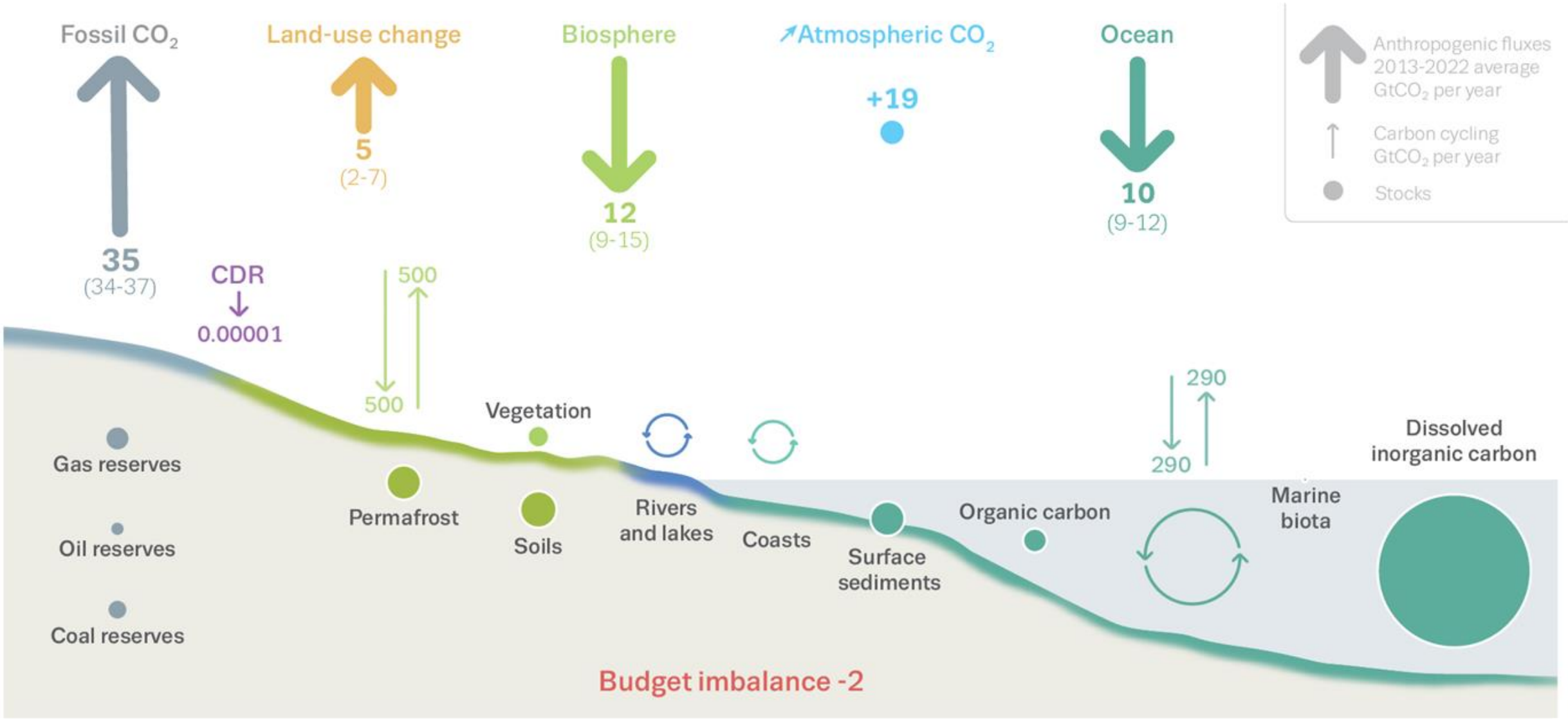
Budget Imbalance:
(the difference between estimated sources & sinks)

4%

-1.6 $GtCO_2/yr$

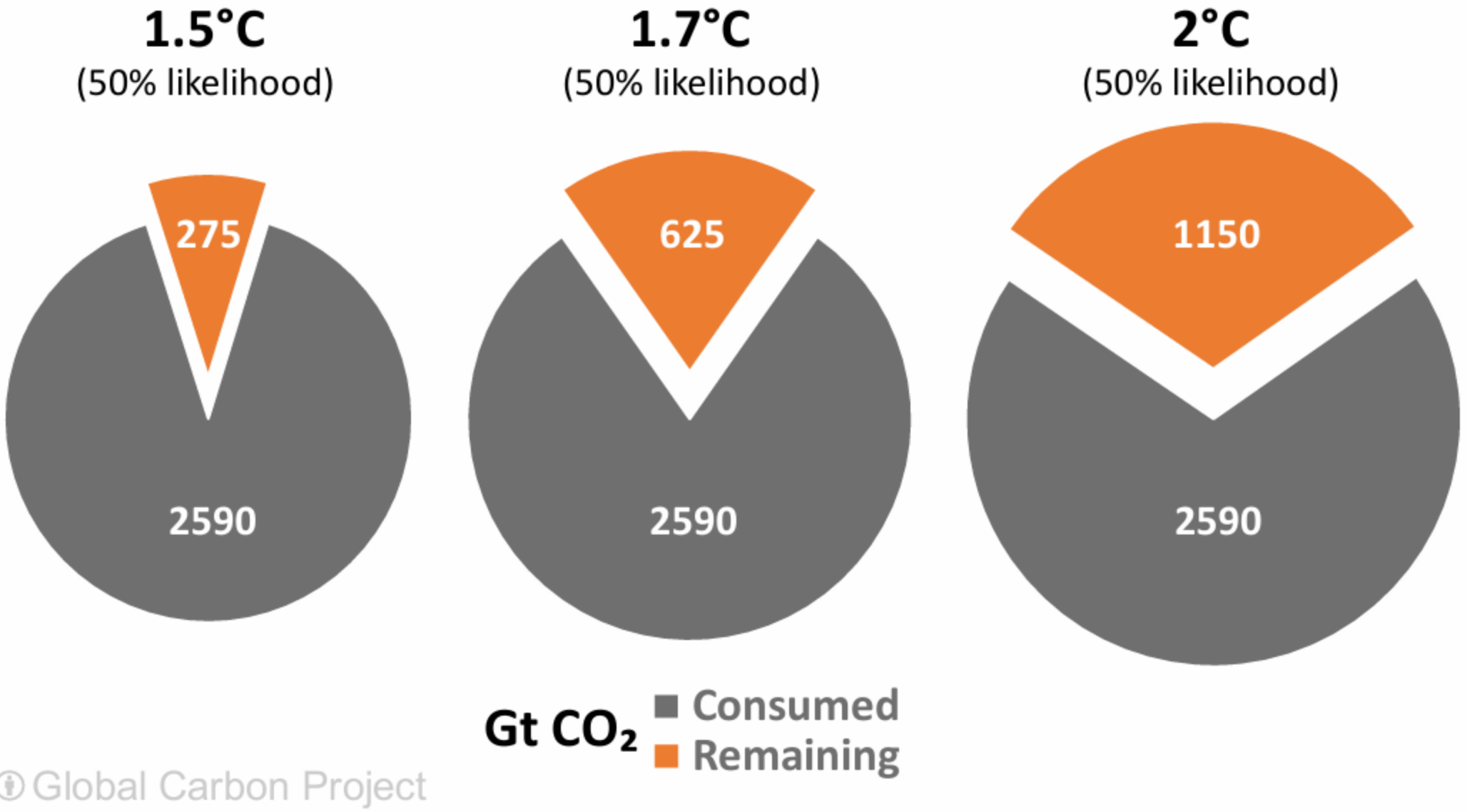
https://essd.copernicus.org/articles/15/5301/2023/ https://globalcarbonbudget.org/

Anthropogenic perturbation of the global carbon cycle



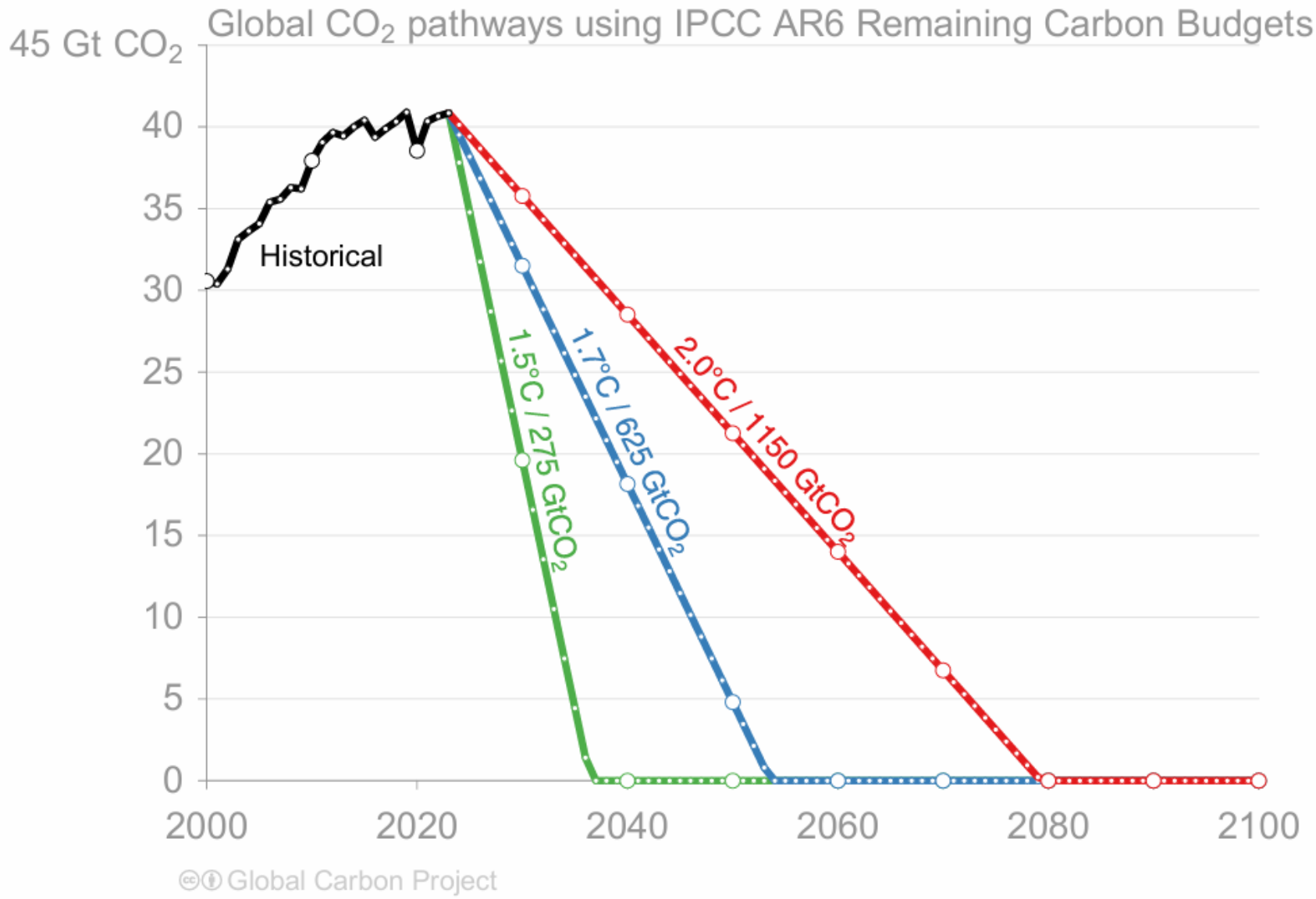
https://essd.copernicus.org/articles/15/5301/2023/ https://globalcarbonbudget.org/

Global Carbon Budget 2023



https://globalcarbonbudget.org/

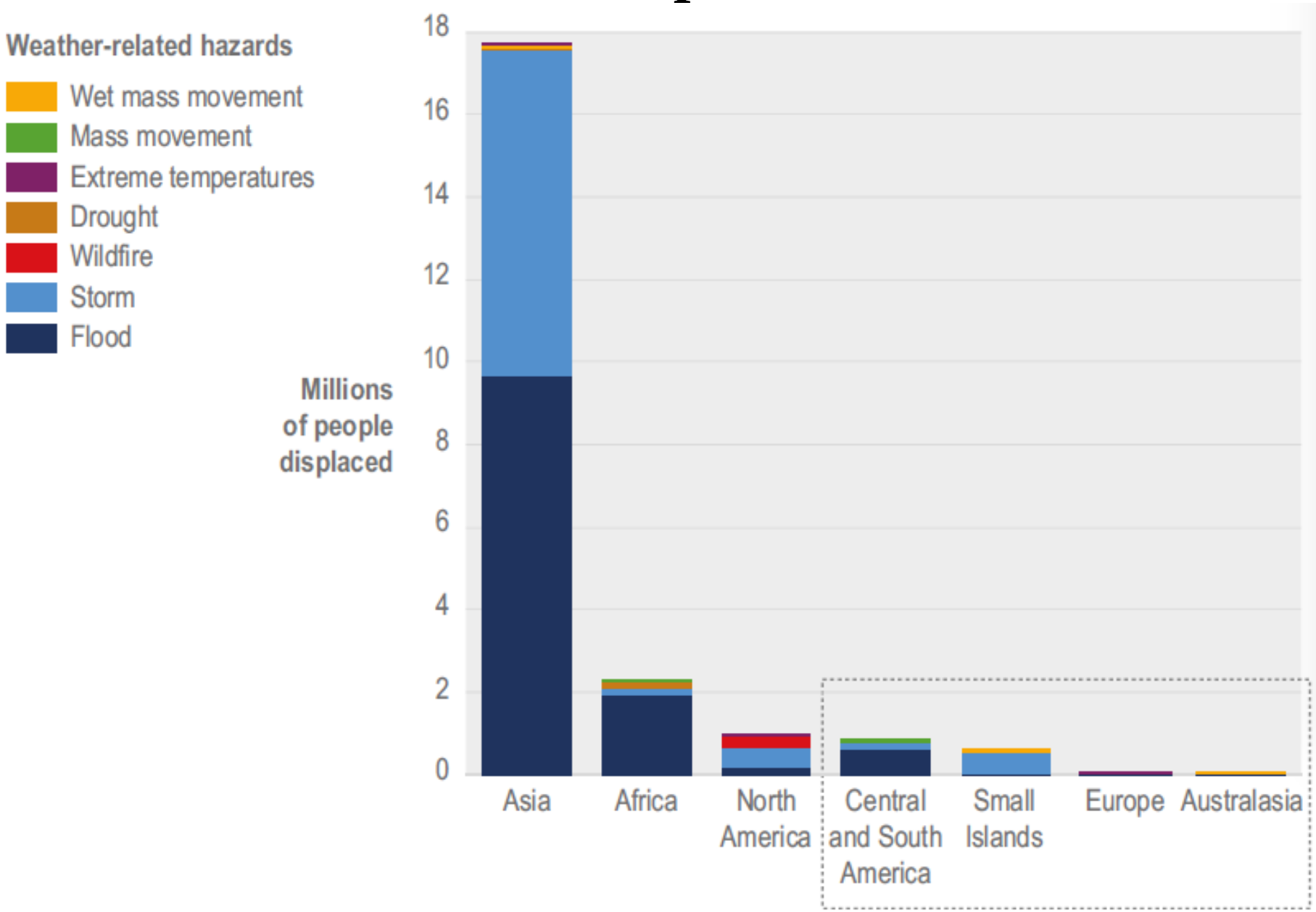
Global CO2 emissions must reach 0 to limit global warming



https://globalcarbonbudget.org/

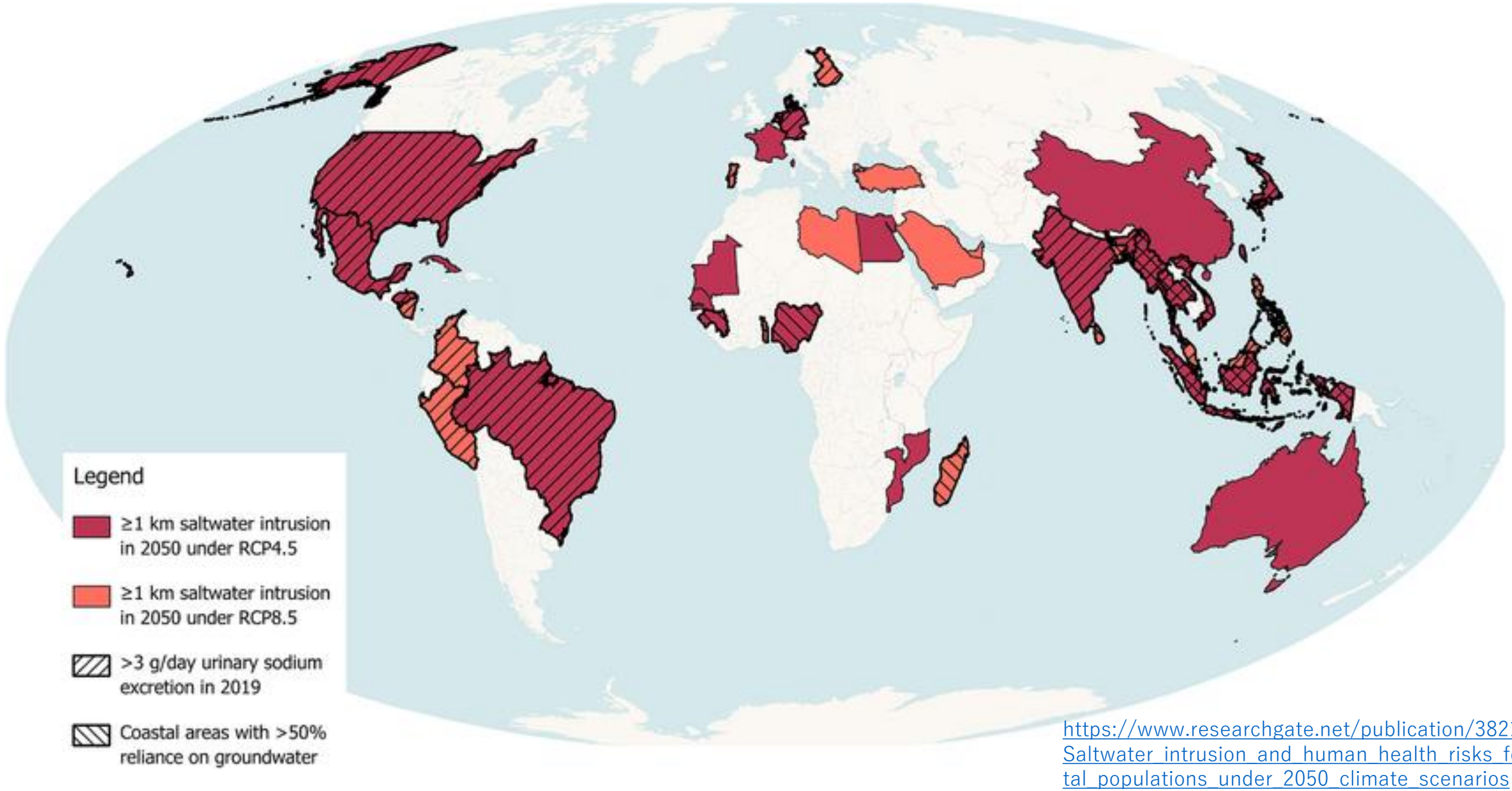
2. Climate Change Impact

Average annual weather-related displacements, 2010–2020



(Reference) IPCC AR6 WGII Chapter 7

Saltwater intrusion and human health risks for coastal populations



https://www.researchgate.net/publication/382146190_Saltwater_intrusion_and_human_health_risks_for_coastal_populations_under_2050_climate_scenarios

(Source) Mueller et al., 2024, Saltwater intrusion and human health risks for coastal populations under 2050 climate scenarios

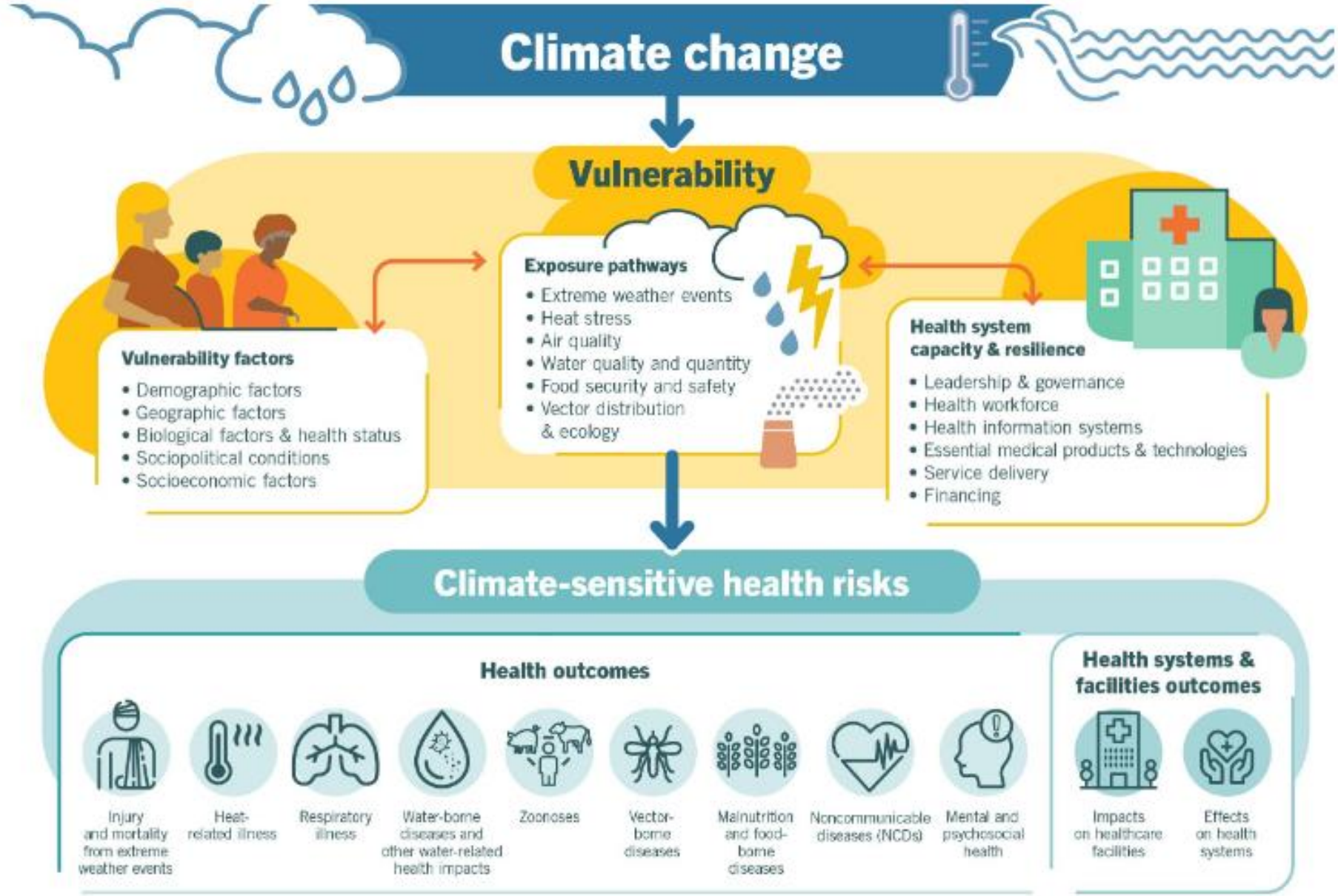
Impact of Sea Level Rise

Drinking Water Supply: Contaminated groundwater affects the availability of potable water.

Agriculture: High salinity levels in irrigation water can harm crops and reduce agricultural productivity.

Ecosystem Disruption: Saline groundwater can affect the health of ecosystems, especially in wetlands and lakes.

Climate Change impact on Human Health

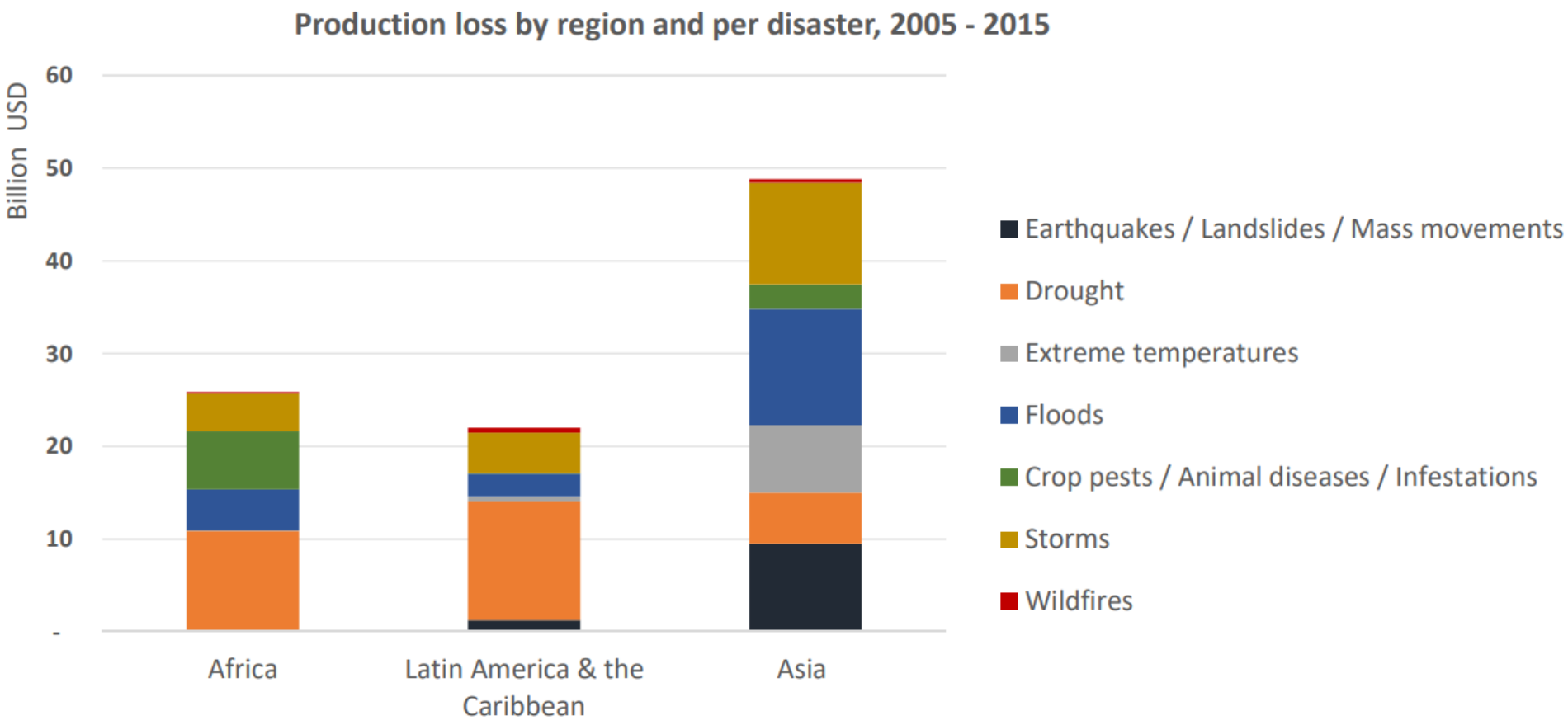


(Reference) https://www.who.int/news-room/fact-sheets/detail/climate-change-and-health

Climate Change impact on Food Security (Agriculture Loss)

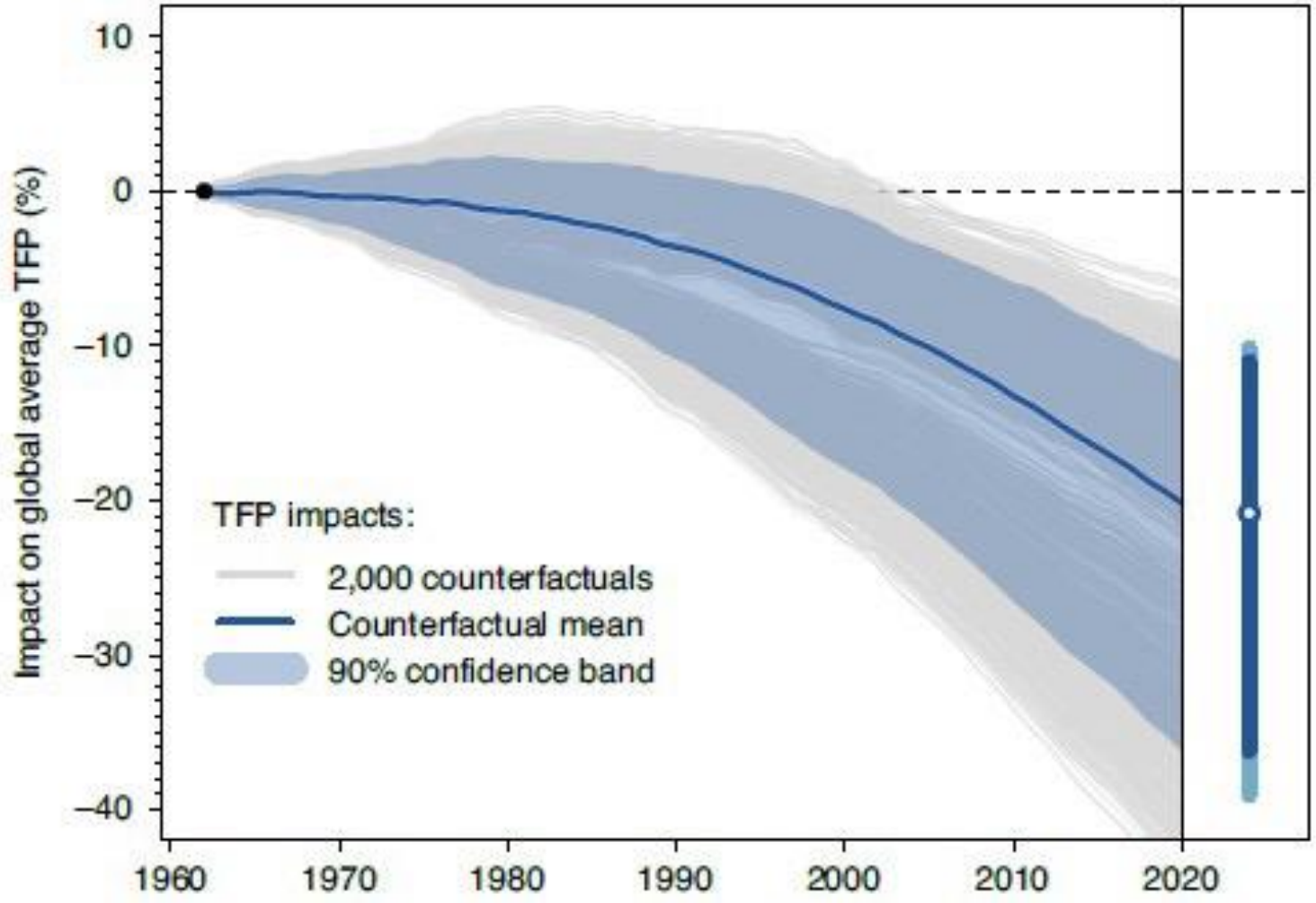
Assessing Damage and Loss in Agriculture
FAO's methodology

Upcoming FAO report
Main findings



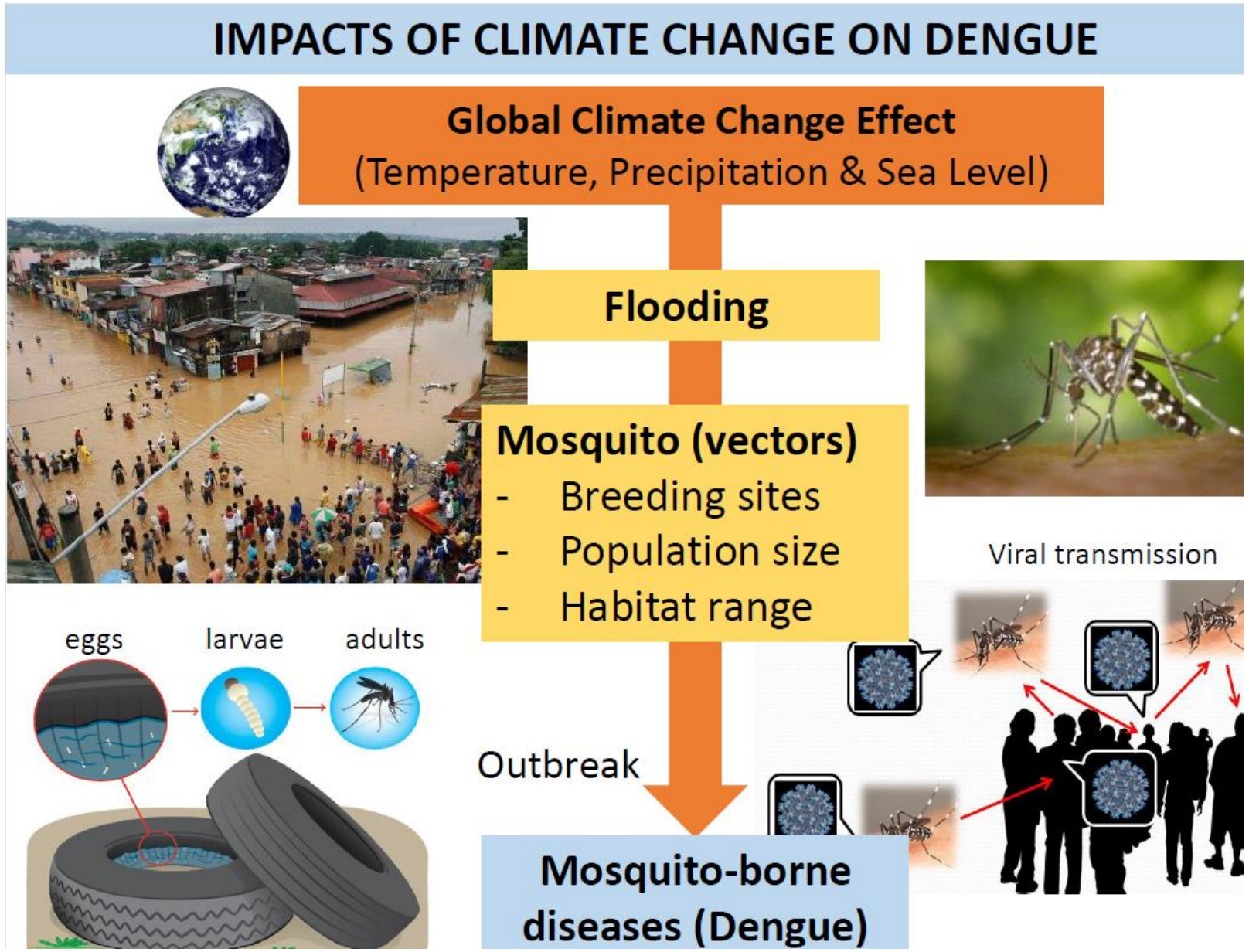
(Reference) https://unece.org/fileadmin/DAM/stats/documents/ece/ces/ge.33/2017/mtg3/5_4_Assessing_Damage.pdf

Agricultural productivity growth has slowed by more than 20% because of climate change



https://www.ifpri.org/topic/food-security

Climate Change impact on Dengue

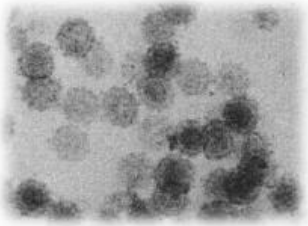


(Reference) WHO

Dengue fever at a glance

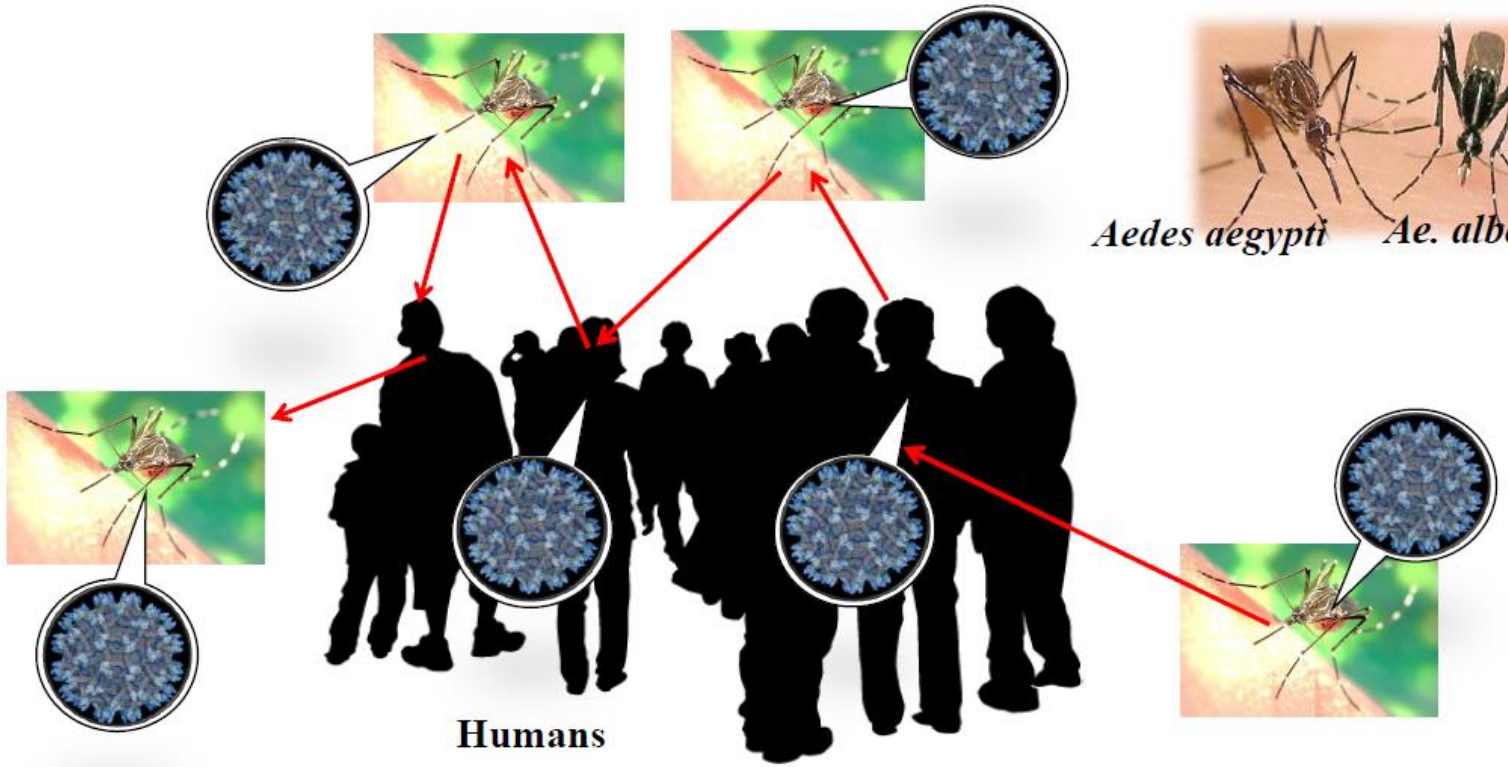
WHAT IS DENGUE?

It is a viral infection transmitted by the bite of an infected female *Aedes* mosquito (WHO, 2012)



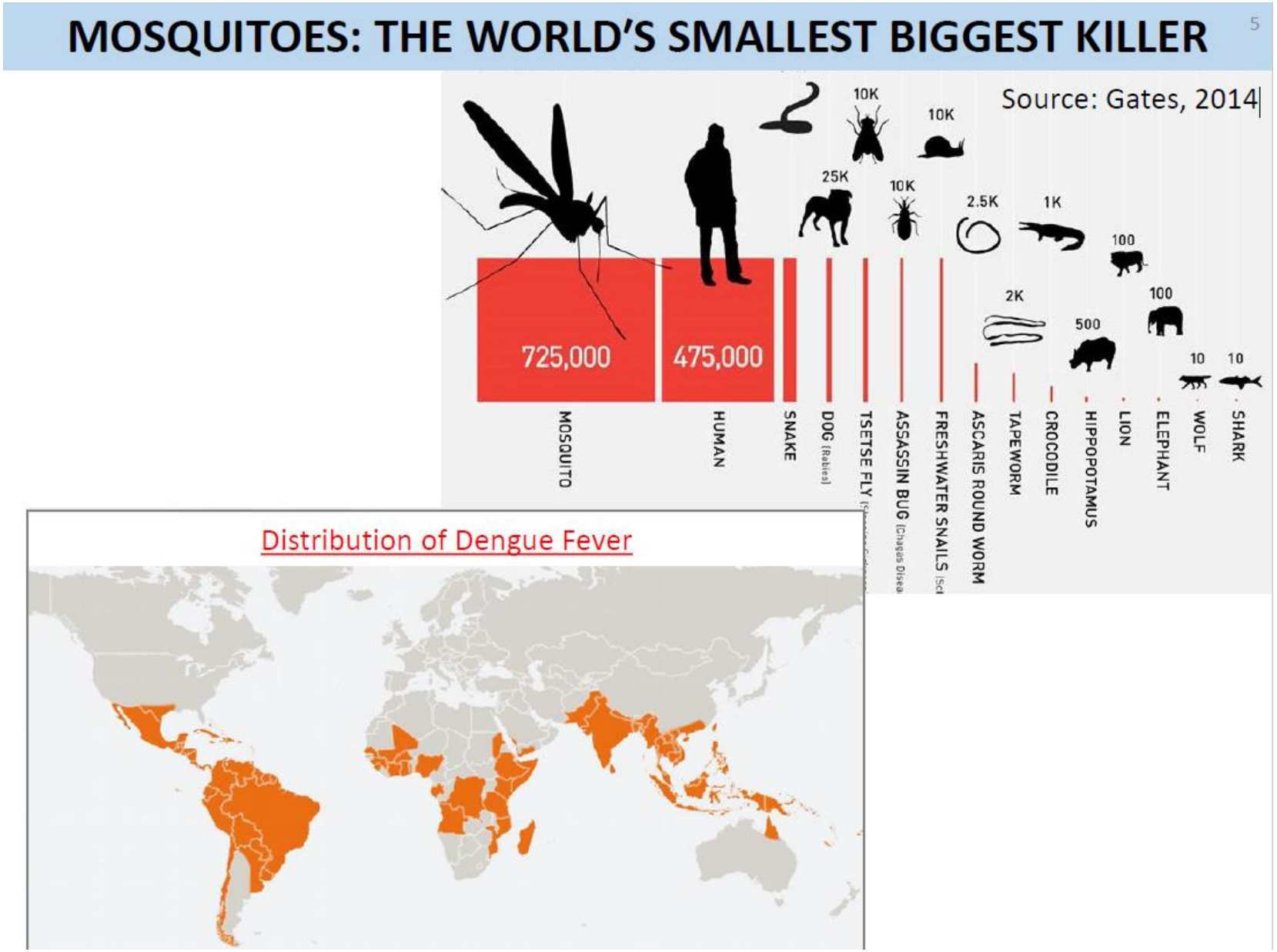
Dengue Virus (DENV)
Has 4 serotypes

Aedes aegypti ***Ae. albopictus***



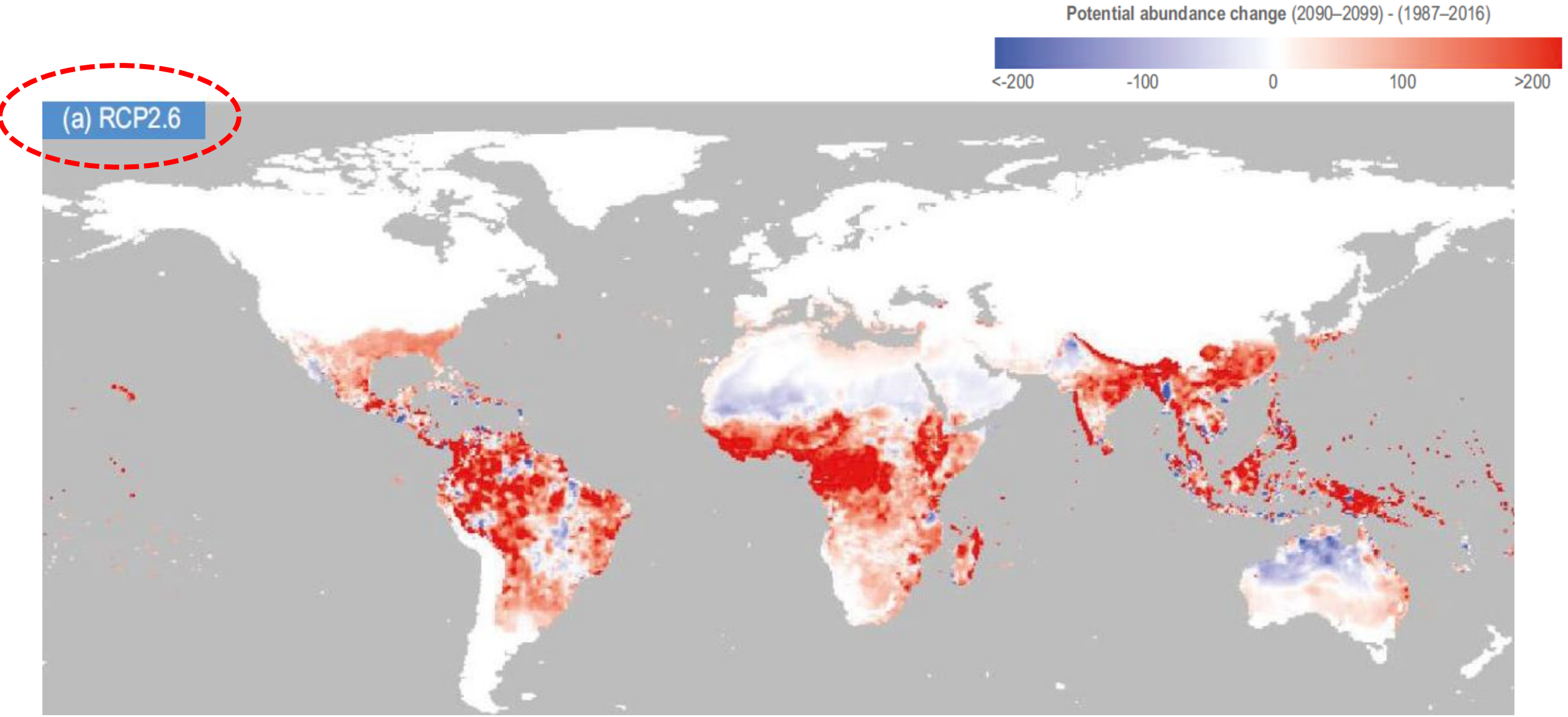
(Reference) WHO

Dengue fever at a glance



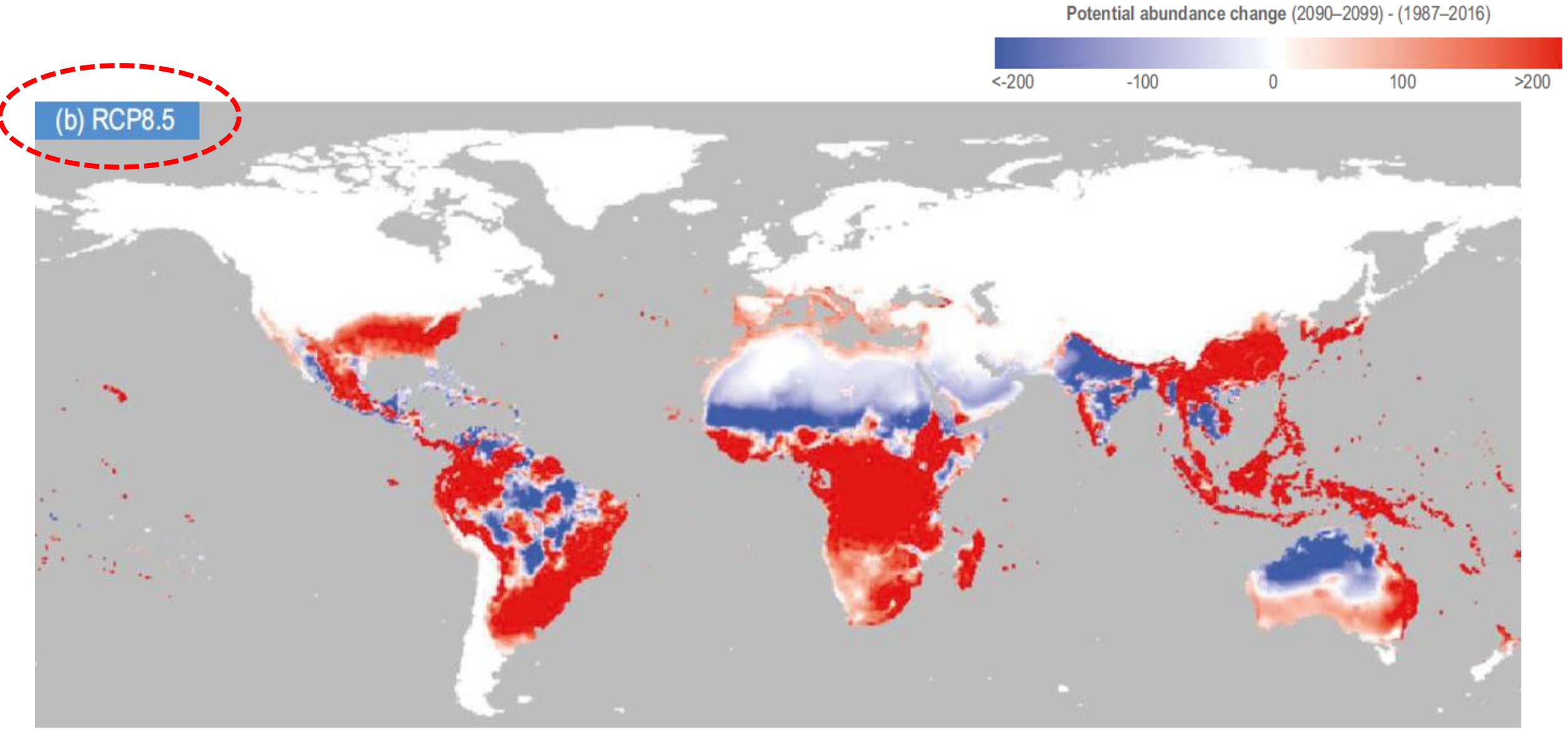
(Reference) Merinda and Bill Gates Foundation

Projected change in the abundance of Aedes aegypti



(Reference) IPCC AR6 WGII Chapter 7

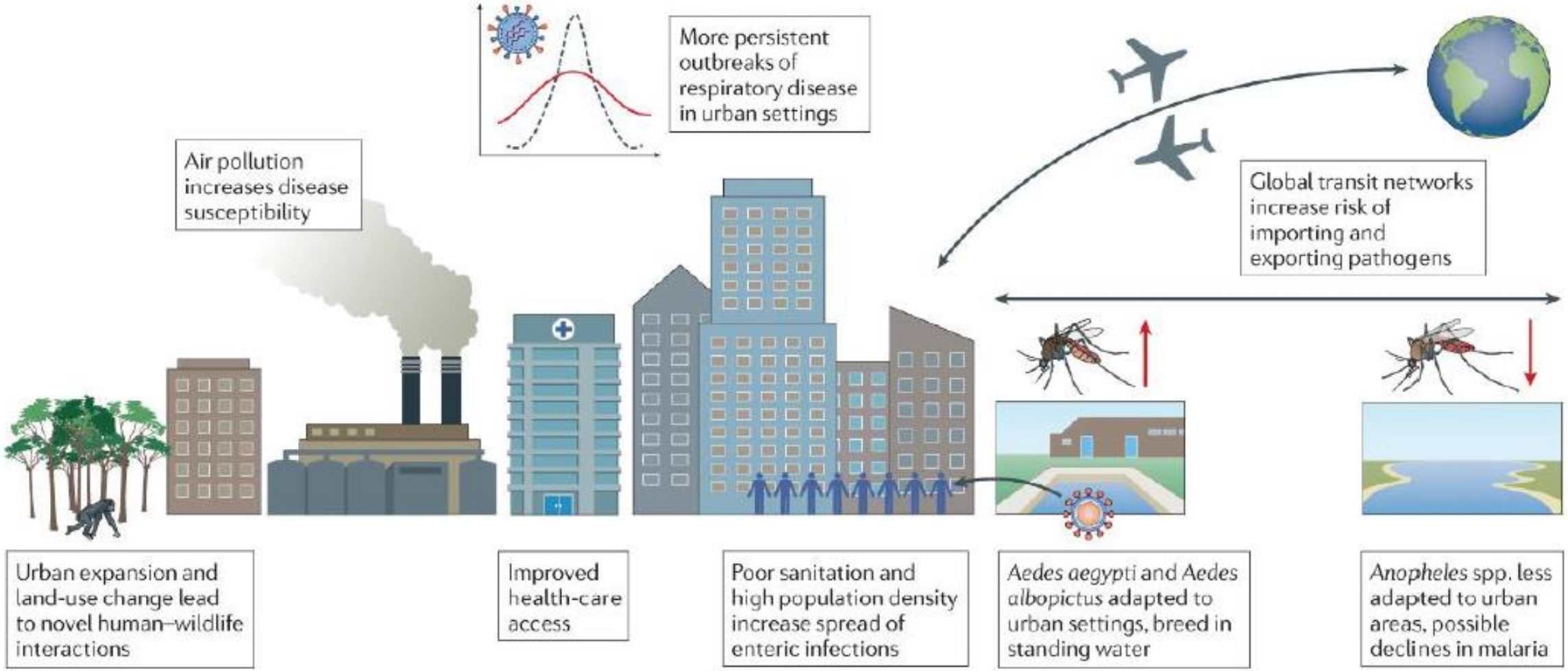
Projected change in the abundance of Aedes aegypti



(Reference) IPCC AR6 WGII Chapter 7

Urbanization and Land-use change contribute to Infectious Diseases

From: Infectious disease in an era of global change

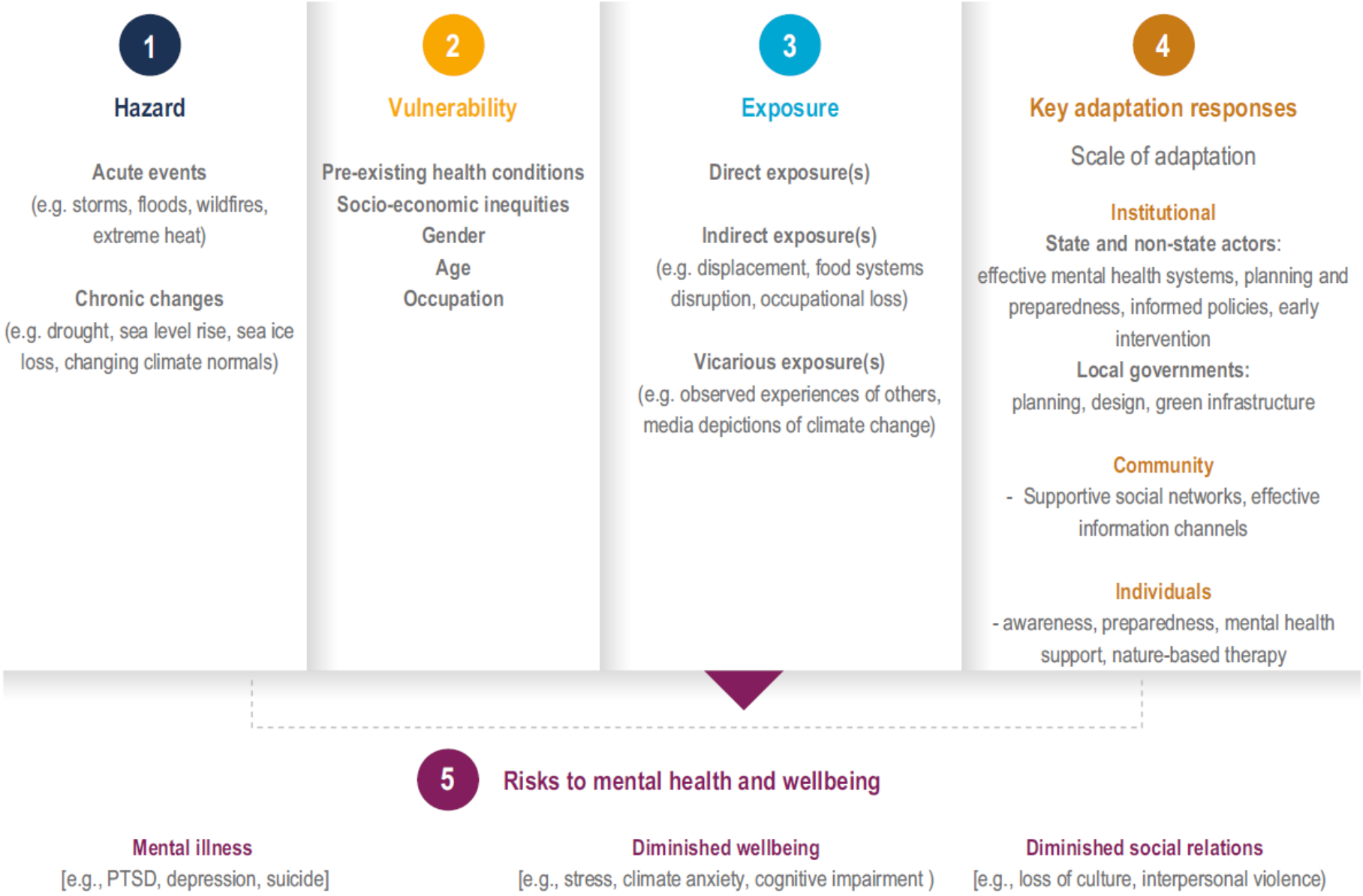


(Reference) https://www.nature.com/articles/s41579-021-00639-z

Climate change impacts on mental health and adaptation responses

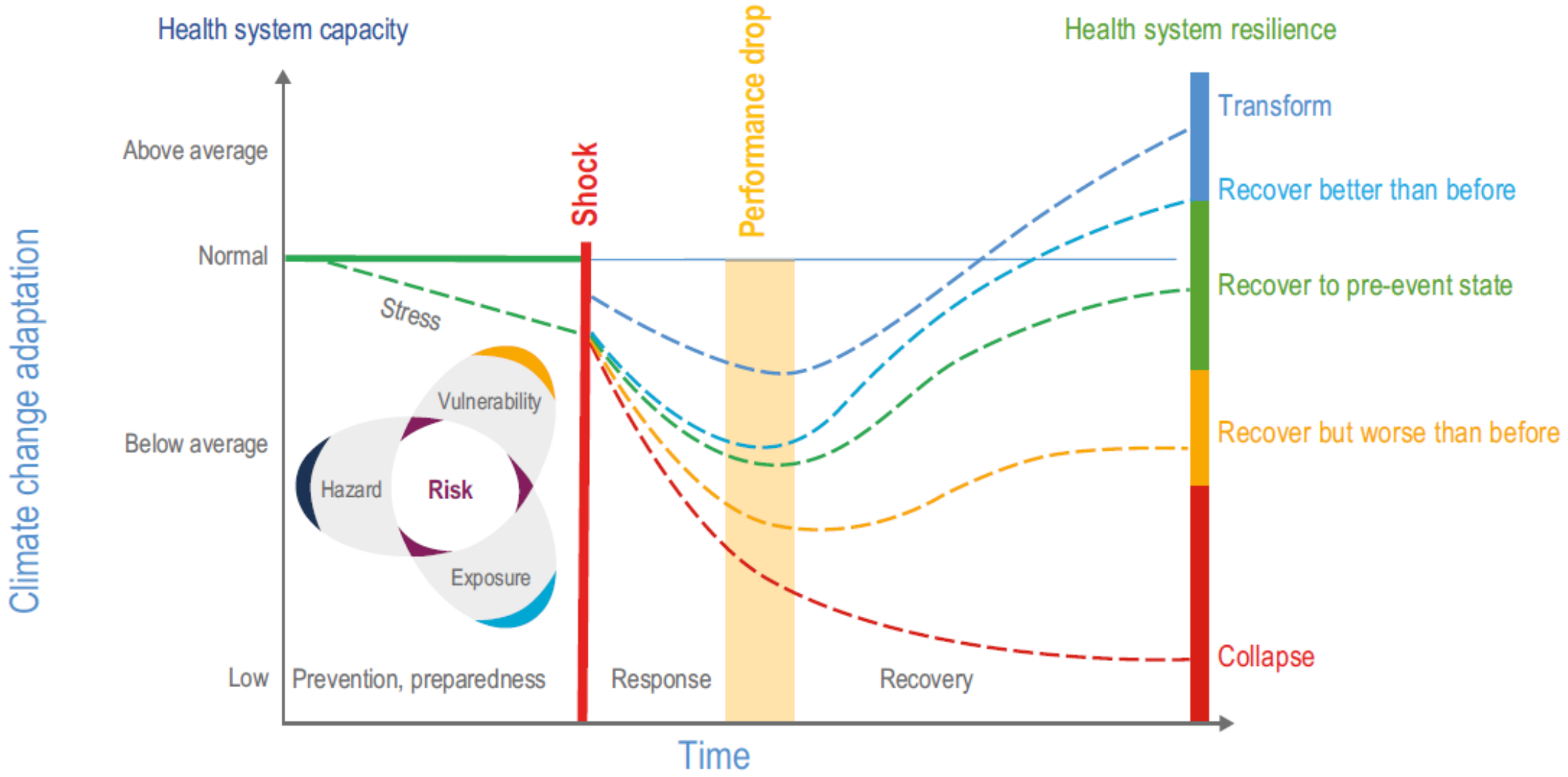
(Reference) IPCC AR6 WGII Chapter 7

Climate change impacts on mental health and adaptation responses



(Reference) IPCC AR6 WGII Chapter 7

Health systems capacity and resilience to climate change-related shocks and stresses



(Reference) IPCC AR6 WGII Chapter 7

3. Risk related to biodiversity

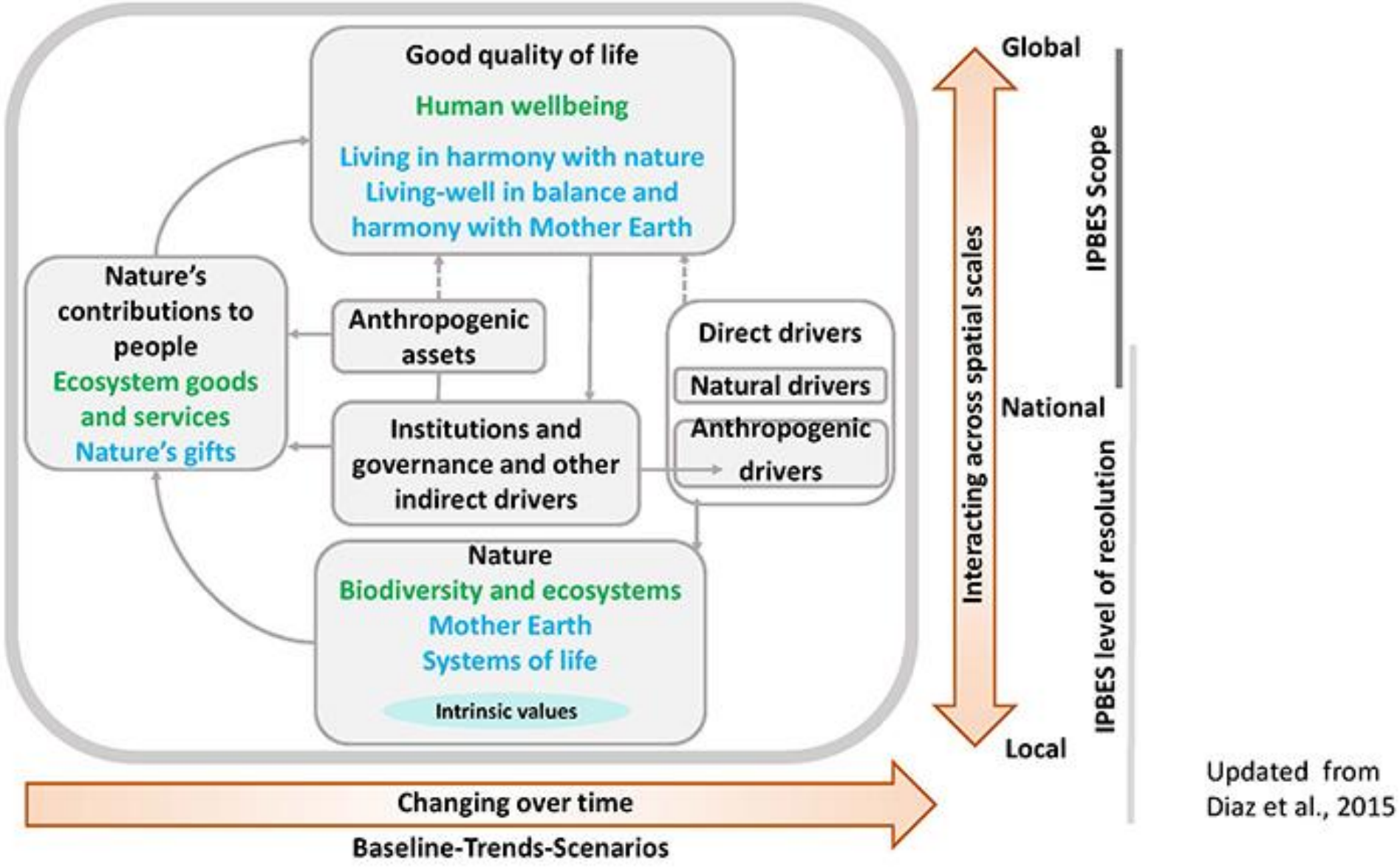
What is IPBES?

= Intergovernmental Science-Policy Platform on Biodiversity and Ecosystem Services

ipbes

https://zenodo.org/records/3553579

The conceptual framework of IPBES



https://www.ipbes.net/conceptual-framework

Definitions of Key Words on Climate Change

Ecosystem:

A dynamic complex of plant, animal, and micro-organism communities and their non-living environment interacting as a functional unit. Ecosystems can be defined at a variety of scales, from a single pond to the globe. Humans and their activities are part of ecosystems as well.

Ecosystem services:

The benefits (and occasionally disbenefits or losses) that people obtain from ecosystems. These include provisioning services such as food and water; regulating services such as flood and disease control; and cultural services such as recreation, ethical and spiritual, educational and sense of place.

(Source: UNU)

Definitions of Key Words on Climate Change

Biodiversity:

The variability among living organisms from all sources including terrestrial, marine and other aquatic ecosystems and the ecological complexes of which they are a part; this includes diversity within species, between species and of ecosystems.

(Source: UNU)

Definitions of Key Words on Climate Change

Well-being:

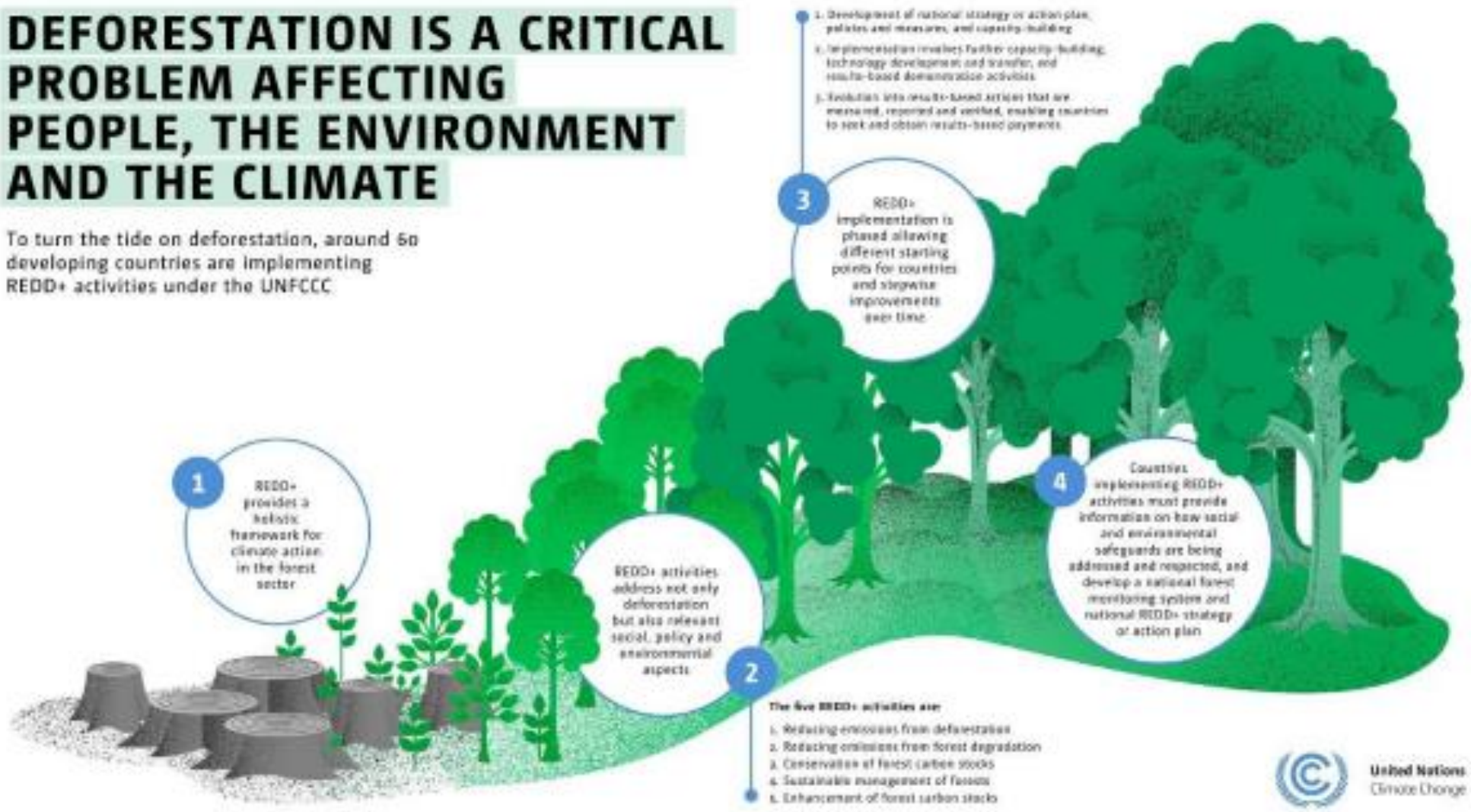
A perspective on a good life that comprises access to basic materials for a good life, health and physical well-being, good social relations, security, peace of mind, spiritual experience, and freedom of choice.

Natural capital:

The stock of ecosystems that yields a renewable flow of goods and services that underpin the economy and provide inputs and direct and indirect benefits to businesses and society. Natural capital includes many resources that humans and other animals depend on to live and function, which leads to a dilemma between depleting and preserving those resources.

(Source: UNU)

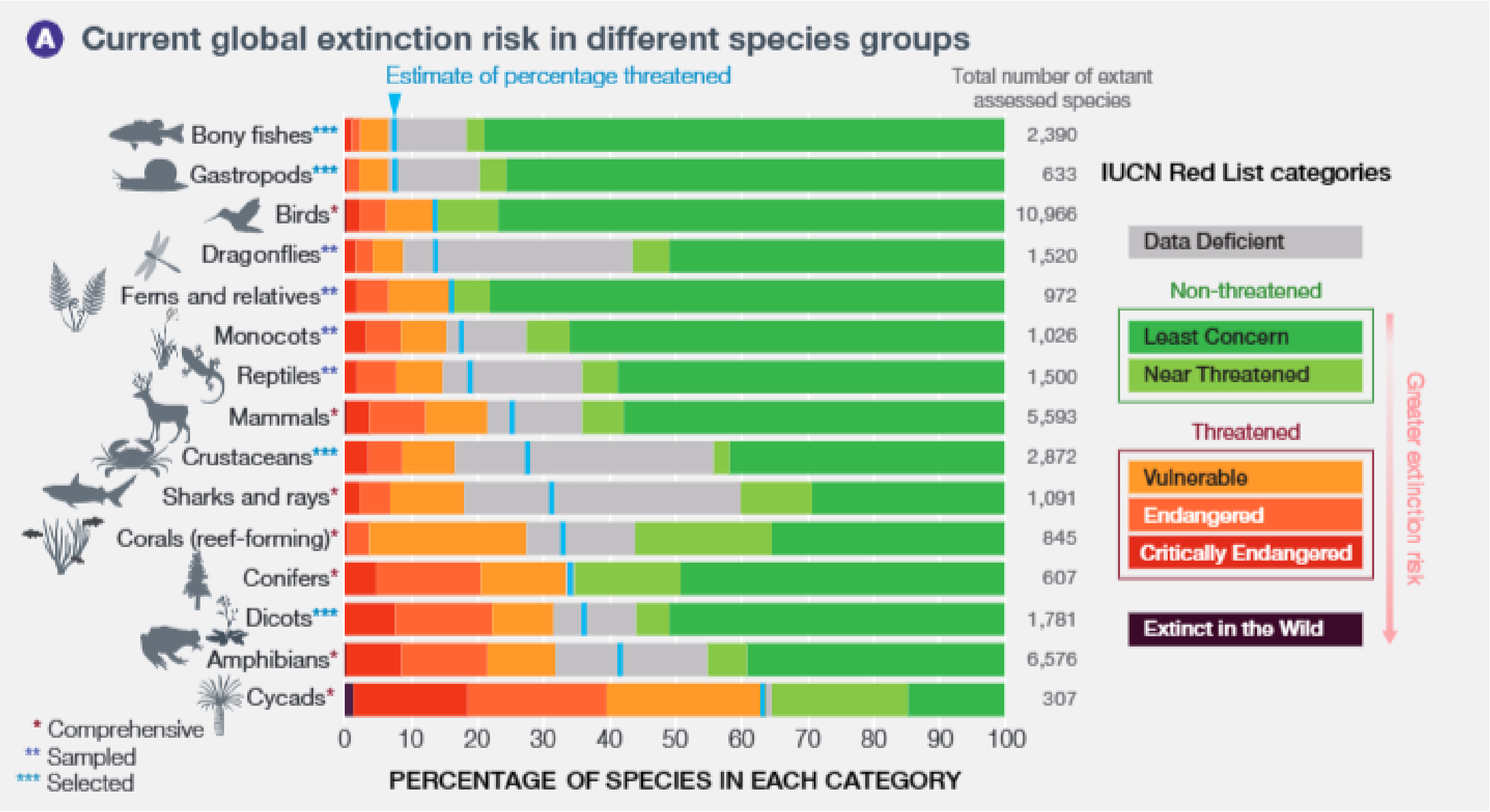
Biodiversity Issues The conceptual framework



https://www.youtube.com/watch?v=cOfWyCkcSvg

https://redd.unfccc.int/files/annual_newsletter_for_redd__2022-23.pdf

Biodiversity Issues



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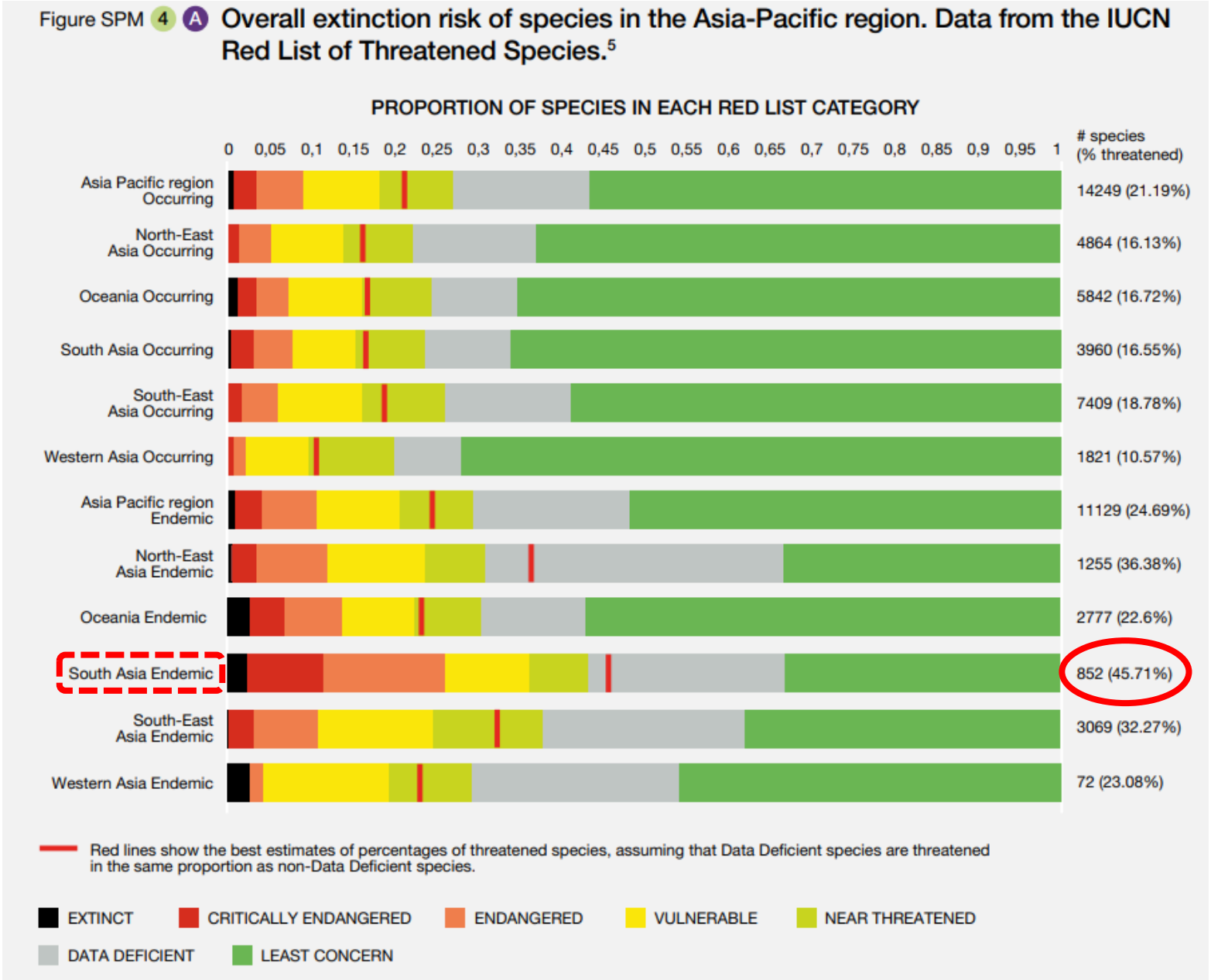
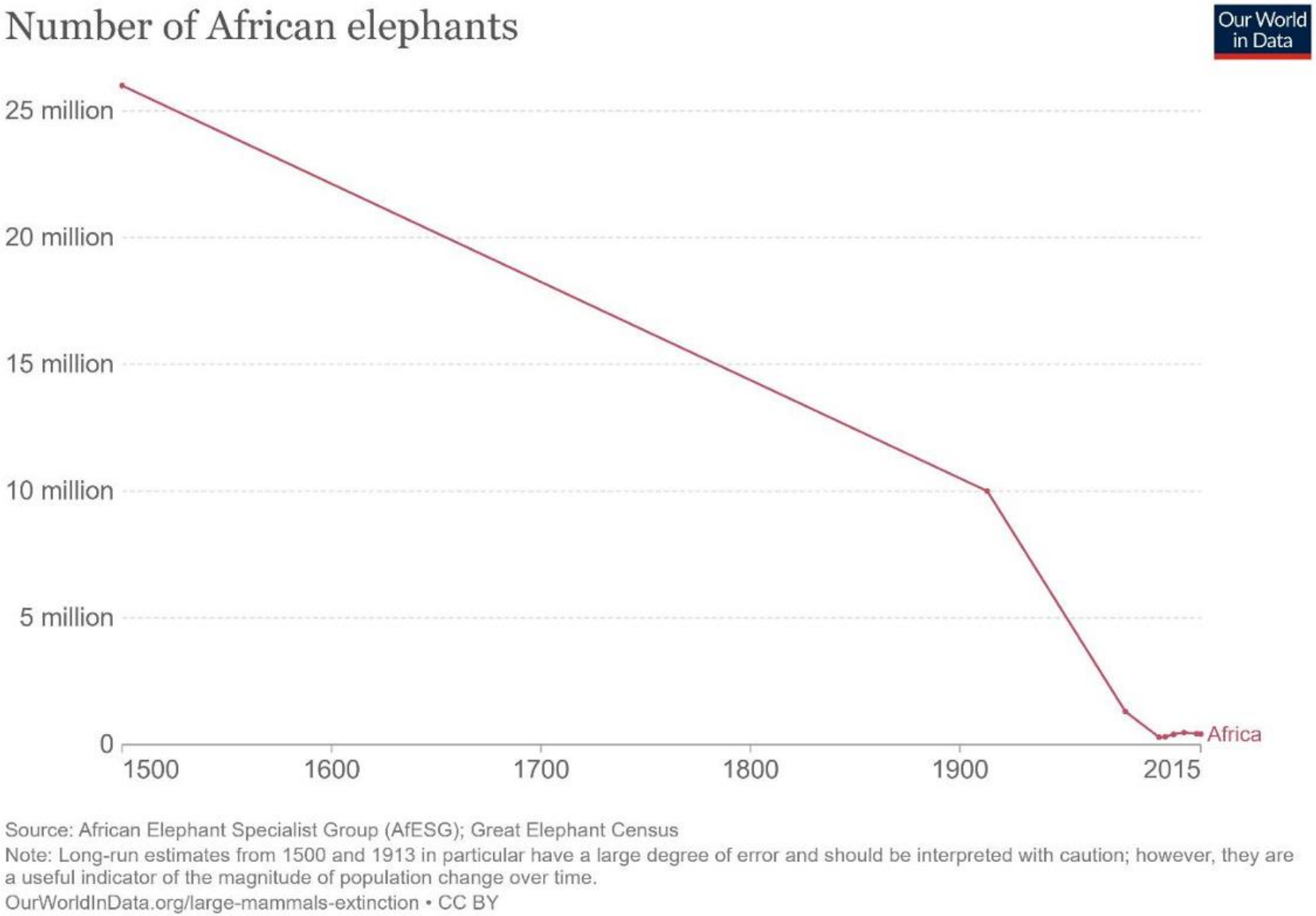
Biodiversity Issues



https://www.biodic.go.jp/biodiversity/about/ipbes/deliverables/files/spm_biodiversity_ecosystem_pacific_2018.pdf

Biodiversity Loss



https://www.iges.or.jp/en/pub/need-sustainable-tourism-face-enviromental-crises/en

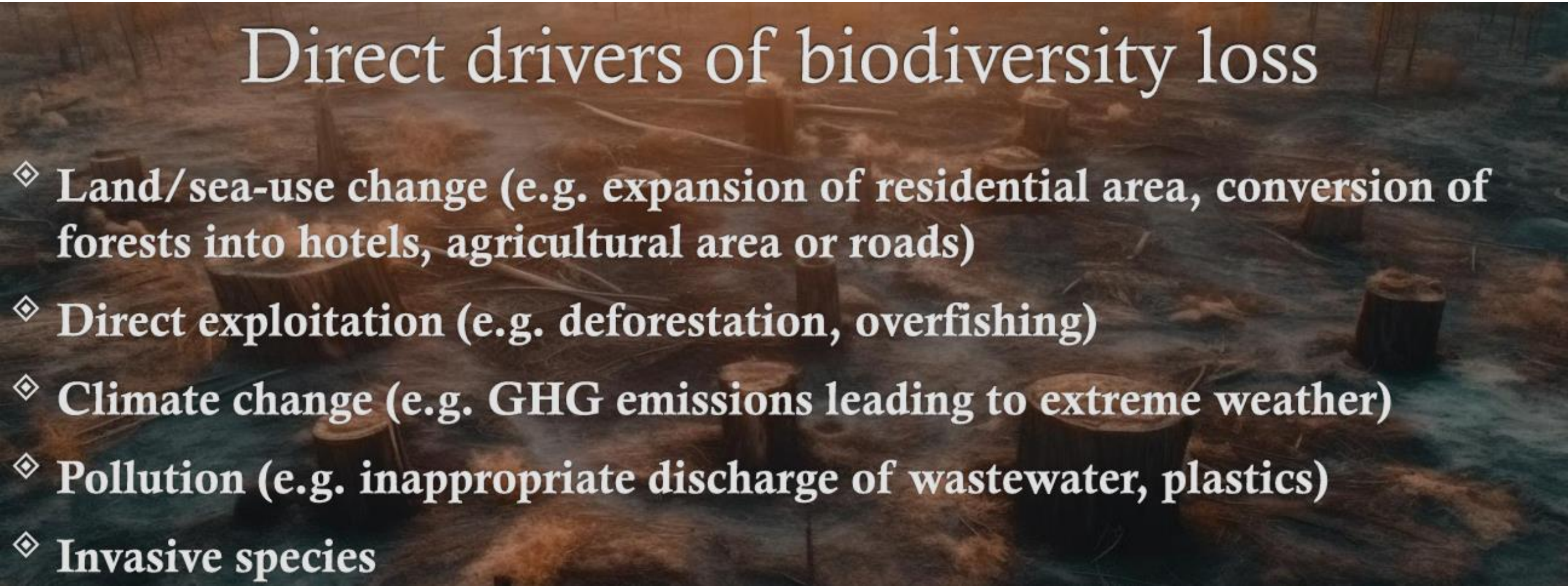
Biodiversity Loss

Unprecedented rate of extinction

- On the Earth, 8.7 million or more of animal and plant species exist (estimate)
- Currently, 37,480 species (28%) are threatened to extinction out of 134,425 species identified
- If we don't take urgent actions, most of them will extinct within a few decades. (IPBES, 2019)

https://www.iges.or.jp/en/pub/need-sustainable-tourism-face-enviromental-crises/en

Biodiversity Loss



https://www.iges.or.jp/en/pub/need-sustainable-tourism-face-enviromental-crises/en

UN Biodiversity Conference (COP15) in December 2022

- **196 countries joined**
- **The Kunming-Montreal Global Biodiversity Framework (GBF) adopted**
- **4 goals and 23 targets were formulated**

Four Goals for 2050:

1. **Halt human-induced extinction**: Reduce the rate of extinction of all species tenfold by 2050.
2. **Sustainable use and management of biodiversity**: Ensure that nature's contributions to people are valued, maintained, and enhanced.
3. **Fair sharing of benefits**: From the utilization of genetic resources and digital sequence information on genetic resources.
4. **Accessible implementation**: Adequate means of implementing the GBF accessible to all Parties, particularly Least Developed Countries and Small Island Developing States

https://www.cbd.int/doc/decisions/cop-15/cop-15-dec-04-en.pdf

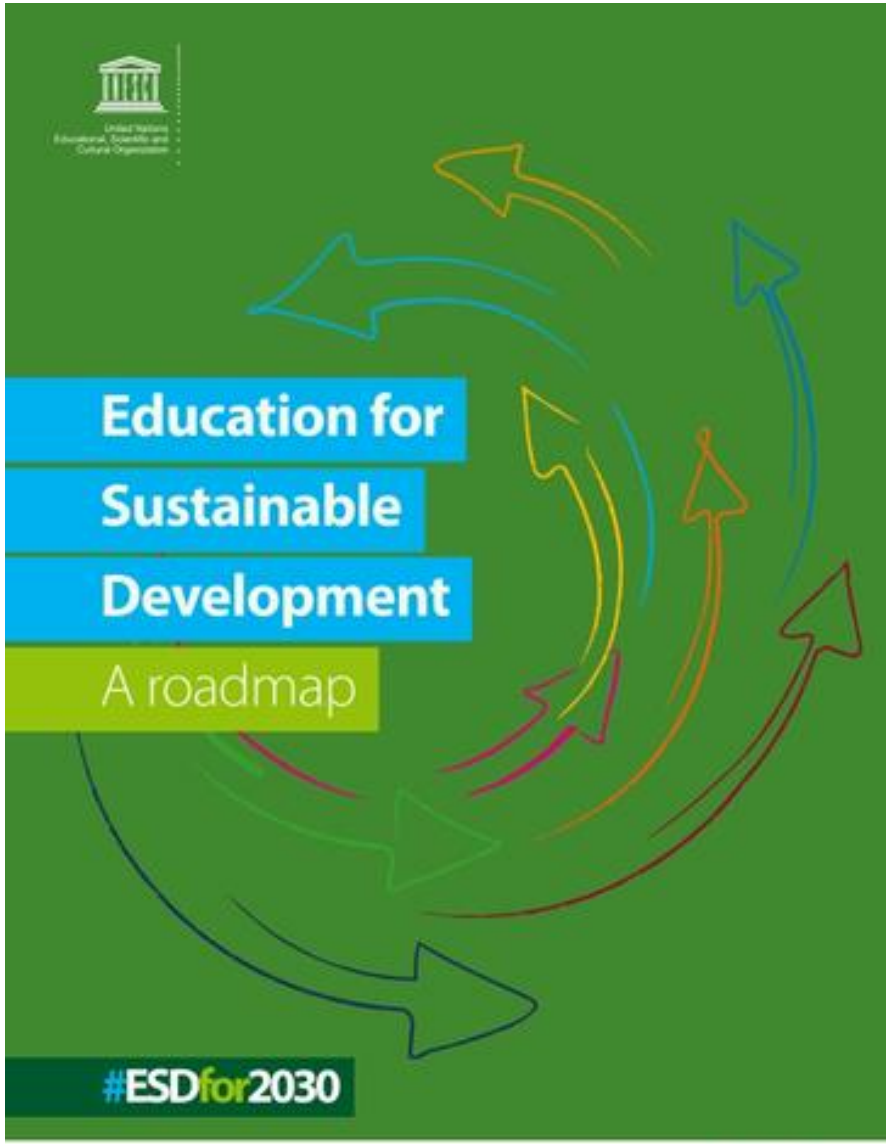
23 Targets for 2030:

- **Effective conservation and management**: At least 30% of the world's lands, inland waters, coastal areas, and oceans, emphasizing biodiversity-rich regions.
- **Restoration**: Complete or initiate restoration on 30% of degraded terrestrial, inland waters, and coastal and marine ecosystems.
- **Reduce food waste**: Cut global food waste in half.
- **Nutrient and pesticide reduction**: Halve excess nutrients and overall risk from pesticides.
- **Subsidy reform**: Phase out or reform subsidies harming biodiversity by at least $500 billion annually.
- **Biodiversity funding**: Mobilize at least $200 billion per year in biodiversity-related funding.
- **Invasive species control**: Prevent introduction of priority invasive alien species and reduce their establishment.
- **Corporate transparency**: Require large companies to disclose their biodiversity risks and impacts

4. Education for Sustainable Development (ESD)

What is ESD?

ESD
= Education for Sustainable Development



https://www.unesco.org/en/sustainable-development/education/toolbox

Berlin Declaration on ESD was adopted

https://unesdoc.unesco.org/ark:/48223/pf0000387344

Key Points of the Berlin Declaration on ESD

Commitment to ESD: The declaration reaffirms the commitment of UNESCO member states to integrate ESD into all levels of education and training.
Sustainable Development Goals (SDGs): It emphasizes the role of ESD in achieving the SDGs, particularly Goal 4 (Quality Education) and Goal 13 (Climate Action).
Transformative Education: The declaration calls for transformative education that empowers learners to take informed decisions and responsible actions for environmental integrity, economic viability, and a just society.
Global Cooperation: It highlights the importance of international cooperation and partnerships to enhance the effectiveness of ESD initiatives.
Policy Integration: Encourages countries to integrate ESD into national education policies, curricula, teacher education, and assessment systems.

https://unesdoc.unesco.org/ark:/48223/pf0000387344

How does UNESCO work on this theme?

UNESCO is the lead United Nations agency for ESD and is responsible for the implementation of ESD for 2030 framework.

Climate change education is a key component of ESD, as it helps people understand key issues, change attitudes and behaviors, and take action to limit climate change. .

https://www.unesco.org/en/sustainable-development/education/toolbox

7 Key Words to explain education system on ESD?

- **Sustainability**: Understanding and promoting practices that do not deplete resources or harm ecological systems.
- **Critical Thinking**: Encouraging students to analyze and evaluate issues from multiple perspectives.
- **Global Citizenship**: Fostering a sense of responsibility towards the global community and environment.
- **Interdisciplinary Learning**: Integrating knowledge from various subjects to understand complex sustainability issues.
- **Problem-Solving**: Developing the ability to find solutions to environmental, social, and economic challenges.
- **Equity and Justice**: Promoting fairness and addressing inequalities in access to resources and opportunities.
- **Participation**: Encouraging active involvement in decision-making processes at local, national, and global levels.

Textbook of ESD

https://unsdg.un.org/sites/default/files/2023-01/SDG_Guidelines_AUG_2019_Final.pdf

Textbook of ESD

https://unsdg.un.org/sites/default/files/2023-01/SDG_Guidelines_AUG_2019_Final.pdf

What can countries do?

Asia Pacific

KK Tan/Shutterstock.com

To advance this, UNESCO encourages Member States to develop ESDfor2030 country initiatives to mainstream education for sustainable development.

https://www.unesco.org/en/sustainable-development/education/toolbox

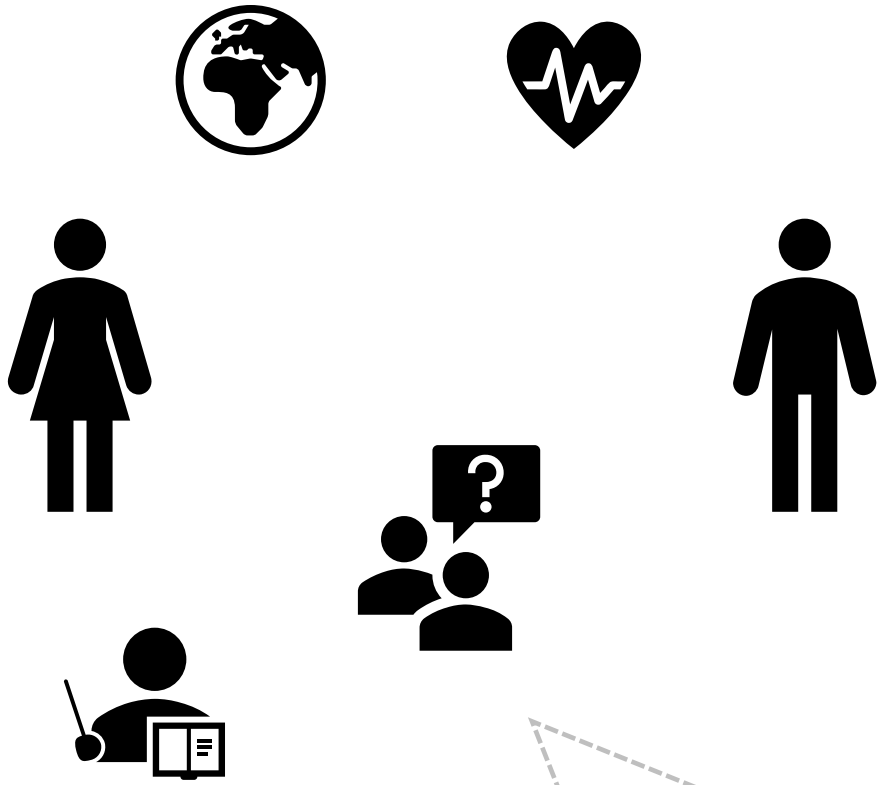
ESD-Net 2030 Asia-Pacific Regional Meeting

On 12-14 June 2023, over 157 key stakeholders and ESD partners from more than twenty Asia-Pacific Member States participated at the ESD-Net 2030 Asia-Pacific Regional Meeting, held in Bali, Indonesia.

Throughout the meeting, many common themes and factors related to mainstreaming effective ESD emerged.

https://www.unesco.org/en/articles/esd-net-2030-asia-pacific-regional-meeting-report

Students in the Future



What can insurance contribute to attain SDGs?
What can you do as a person?

5. Principles for Sustainable Insurance (PSI)

Principles for Sustainable Insurance (PSI)

Launched at the 2012 UN Conference on Sustainable Development, the UNEP FI Principles for Sustainable Insurance (PSI) serve as a global framework for the insurance industry to address environmental, social and governance risks and opportunities. The PSI initiative is the largest collaborative initiative between the UN and the insurance industry.

https://www.unepfi.org/insurance/insurance/

What is Sustainable Insurance?

Sustainable insurance is a strategic approach where all activities in the insurance value chain, including interactions with stakeholders, are done in a responsible and forward-looking way by identifying, assessing, managing and monitoring risks and opportunities associated with environmental, social and governance issues.

Sustainable insurance aims to reduce risk, develop innovative solutions, improve business performance, and contribute to environmental, social and economic sustainability.

https://www.unepfi.org/insurance/insurance/

PSI's 4 Principles

Ban Ki-moon
Secretary-General of the United Nations

Principle 1 - We will embed in our decision-making environmental, social and governance issues relevant to our insurance business.

Principle 2 - We will work together with our clients and business partners to raise awareness of environmental, social and governance issues, manage risk and develop solutions.

Principle 3 - We will work together with governments, regulators and other key stakeholders to promote widespread action across society on environmental, social and governance issues.

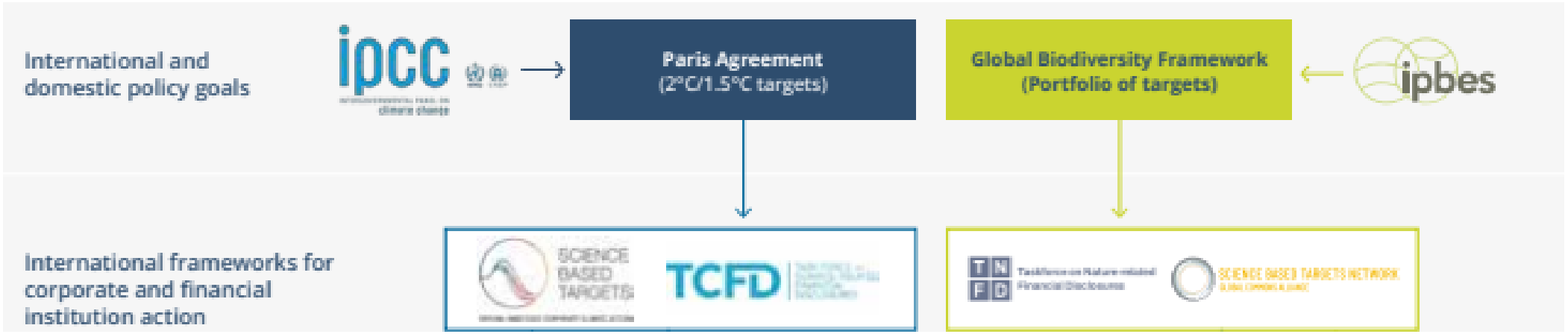
Principle 4 - We will demonstrate accountability and transparency in regularly disclosing publicly our progress in implementing the Principles.

https://www.unepfi.org/insurance/insurance/the-principles/#

Sustainability Reporting will become popular as Financial Disclosure

TCFD TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES

TNFD Taskforce on Nature-related Financial Disclosures



https://www.fsb-tcfd.org/
https://tnfd.global/wp-content/uploads/2023/08/Recommendations_of_the_Taskforce_on_Nature-related_Financial_Disclosures_September_2023.pdf?v=1695118661

PSI Participants (As of October 28th 2024)

Latest Signatory Stats:

169
Signatories

113
Supporting Institutions

PHILIPPINE LIFE INSURANCE ASSOCIATION, INC.

LIVE LIFE, LOVE LIFE. INSURE YOUR Life!

ROYAUME DU MAROC

acaps
هيئة مراقبة التأمينات و الاحتياط الاجتماعي
Autorité de Contrôle des Assurances et de la Prévoyance Sociale

HKFI 香港保險業聯會 The Hong Kong Federation of Insurers

https://www.unepfi.org/insurance/insurance/signatory-companies/

Asia Pacific

Association of Insurers and Reinsurers of Developing Countries, Philippines

Australian Prudential Regulation Authority, Australia

Friends of the Earth (HK), China

Financial Services Council of New Zealand, New Zealand

Foundation for Advancement of Life and Insurance Around the World (FALIA), Japan

General Insurance Council of India, India

Hong Kong Federation of Insurers , China

Insurance Commission of the Philippines, Philippines

Insurance Council of Australia, Australia

Insurance Council of New Zealand, New Zealand

Insurance Institute for Asia & the Pacific, Philippines

Insurance Institute of India, India

Korea Deposit Insurance Corporation, Republic of Korea

Philippine Insurers & Reinsurers Association, Philippines

Philippine Life Insurance Association, Philippines

Thaipat Institute, Thailand

Tobacco Free Portfolios, Australia

University of Technology, Sydney (UTS) Business School, Australia

The insurance industry and sustainable development: A UN system-wide agenda

PSI Principles for Sustainable Insurance

UN Framework Convention on Climate Change

UN Environment

International Labour Organization

UN Dept. of Economic & Social Affairs

UN Global Compact

World Health Organization

Office of the UN High Commissioner for Human Rights

PSI Principles for Sustainable Insurance

UN Human Settlements Programme

UN Office for Disaster Risk Reduction

UN Development Programme

Food & Agriculture Organization

World Food Programme

UN Educational, Scientific & Cultural Organization

World Meteorological Organization

UN Conference on Trade & Development

PSI market events:
Shaping the global sustainable insurance agenda

PSI
Principles for Sustainable Insurance

The US

The UK

Switzerland

Germany

Costa Rica

Brazil

Morocco

The Philippines

Colombia

South Africa

Australia

https://www.youtube.com/watch?v=HCDXw2sTz0U

Emerging practices in the insurance industry

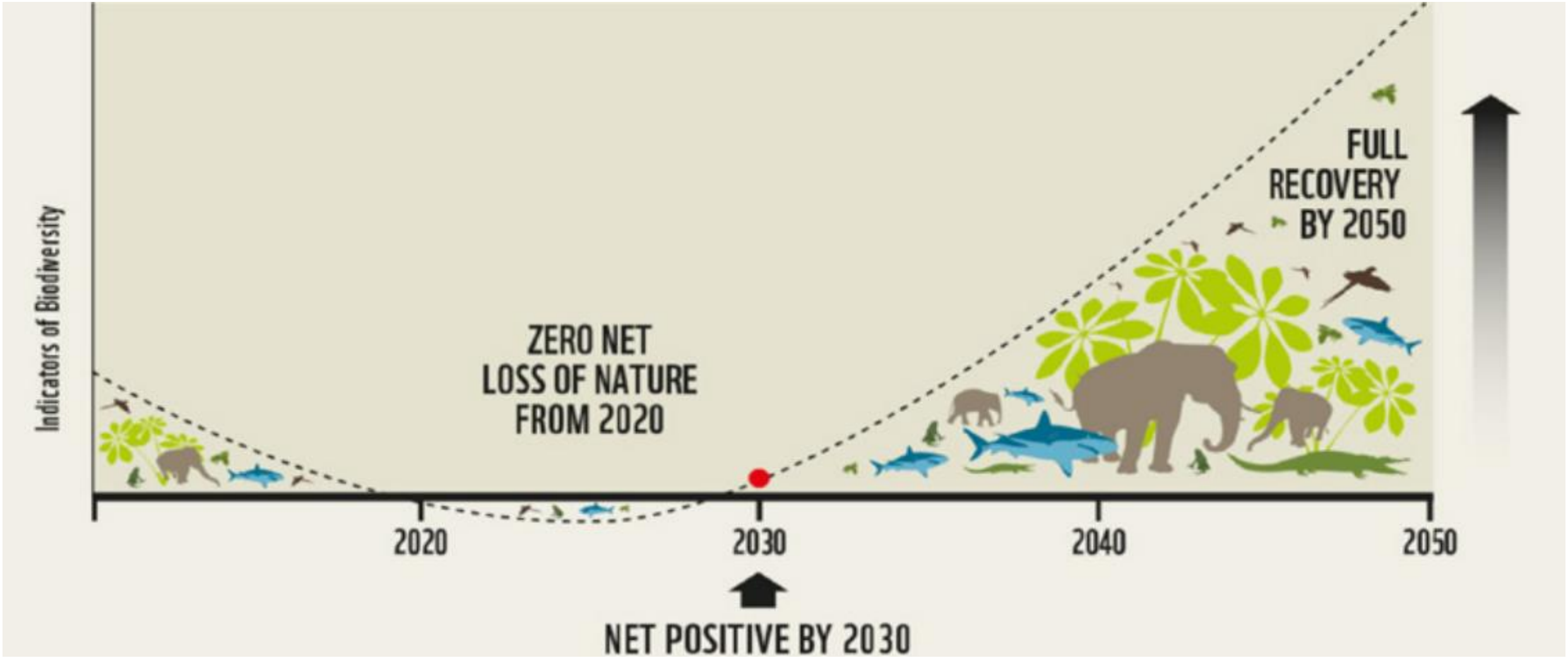
As ecosystems face increasing threats from climate change, habitat destruction, and biodiversity loss, insurers are recognising the need to integrate nature-related risks into their approaches to risk management and underwriting

https://www.unepfi.org/wordpress/wp-content/uploads/2023/09/Nature-Positive-Insurance-Briefing-Paper.pdf

Key actions to advance nature-positive insurance

https://www.unepfi.org/wordpress/wp-content/uploads/2023/09/Nature-Positive-Insurance-Briefing-Paper.pdf

The global goal for nature: Nature-positive by 2030



https://www.unepfi.org/wordpress/wp-content/uploads/2023/09/Nature-Positive-Insurance-Briefing-Paper.pdf

Health is Our Greatest Wealth: How life & health insurers can drive better health outcomes and address the protection gap

The global health crisis has highlighted the importance of population access to healthcare and the need for individuals to take…

The Four-Point Plan for Life & Health Insurers

to drive better health outcomes and address the protection gap

Strategy 1	Strategy 2	Strategy 3	Strategy 4
Offering insurance products that are suitable, affordable and accessible	Engaging with policyholders and other stakeholders to promote preventative healthcare	Leveraging technology and ethical use of data to expand access to insurance and support prevention measures	Collaborating with healthcare providers, policymakers and local communities

https://www.unepfi.org/category/publications/?ca%5B%5D=5

Appendix: Summary of case studies by theme

Theme	Insurer	Case Study Name	Summary	Impact	Region	Partnership
Theme 1: Health capability and awareness	Swiss Re	Partnership with Women's World banking to provide microinsurance to women in Egypt	Provide microinsur-ance to women in Egypt	397,700 customers and their family members benefitted from insurance cover by the end of 2021	Egypt	World Bank
	Babyl (digital plat-form), AXA	Delivering affordable healthcare services through telehealth	Telehealth use in rural and remote areas		East Africa/ Global	National health scheme
	AXA	Inclusive insurance	Emerging market customers' coverage	By 2022, AXA had covered over 10 million emerging market customers across the globe.	Global	Multiple
	AXA XL, Chubb, Liberty Specialty Markets, Sovereign Risk Insurance, Swiss Re Corporate Solutions, and Tokio Marine HCC	COVAX—partnering for access to vaccines	Supporting the bulk purchase of vaccines to lower the cost	Increased vaccination rates in developing countries	Global	Marsh, multi-ple public and private sector participants

East Asia Insurance Congress (EAIC)

Welcome to EAIC

The EAIC was founded in 1962 with the aim of furthering and developing international collaboration in the field of insurance of every sort.

East Asia Insurance Congress (EAIC)

https://eaic2024.hk

EAIC Hong Kong 2024

EAIC Hong Kong 2024

EAIC Hong Kong 2024

Speech and Panel Discussion on driving Sustainability

This is the end of the presentation.

Thank you for listening to my presentation.