The Insurance Institute of London
Chartered Insurance Institute

ESG – what is it all about?

In association with Marsh YP

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Learning objectives:

What is Environmental, Social & Governance (ESG)?

Why is it so important?

What are businesses doing about it?

About the speakers

Dr. Bev Adams

Head of Climate and Catastrophe Resilience, Marsh Advisory

- Global leader of Marsh's Climate and Catastrophe Resilience Unit.
- Consulting to leading firms on climate modelling and resilience planning.
- Expertise in climate risk, including PhD in risk management.

David Stark

Head of Enterprise Risk Services, Marsh Advisory

- Engagement leader on climate and ESG.
- Subject matter expert on transition risk and embedding climate into risk management frameworks.
- Leader on climate strategic risk and insurance integration.

Overview of Environmental, Social, and Governance (ESG)

1

COP26 and the global shift towards ESG

Whilst national commitments announced at COP26 do not reduce average global temperature increase to below 1.5°C, it has set the globe on the right path to enable future COPs

What is ESG?

A framework used to reflect a company's impact on the world and what it is doing about it

Why does ESG matter?

1	**Investors**	Companies with strong ESG approach outperformed weak ESG companies by up to 5%.	▪ Up to 5% out-performance by top 20% on material sustainability issues **over bottom 20%** over a 20 year period.
2	**Regulators**	Regulation on ESG topics is tightening and no. of disclosures are increasing.	▪ Over **2,300 climate-related laws and policies** are already in place globally. ▪ UK, EU, and US regulators each have disclosure rules.
3	**Customers**	Customers are favouring companies with a good ESG story.	▪ 76% of consumers would **refuse to purchase a product** if company supported an issue contrary to their beliefs.
4	**Employees**	Good ESG helps win the competition for talent.	• **16% higher productivity for employees** working at progressive ESG-thinking companies, with measurable impact on shareholder value.
5	**Partners/ Suppliers**	Businesses are requiring ESG adherence from vendors.	▪ Setting emissions standards for supply chain helped **capture US$12.4 billion in savings** for group of major companies.

The importance of ESG today…

Finance and Investor Expectations

Access to Finance

Banks are actively reducing their portfolio of high-carbon assets and firms with limited understanding of ESG and its risks.

Access to Insurance

Insurers are pricing in ESG risk exposure into premiums and excluding some risks entirely.

Shareholders and Investors

Shareholders and investors want to understand how firms are addressing ESG risks, so they are not left with stranded investments.

Business and Governance Impacts

Societal Trends

Consumers and employees expect businesses to be sustainable and considerate of the environment. For many firms, this can be a value creator and key differentiator.

Business Supply Chain

Firms are increasingly evaluating their supply chains to ensure resilience and assess environmental impact. Suppliers who cannot ensure resilience or disclose their impact may be at risk.

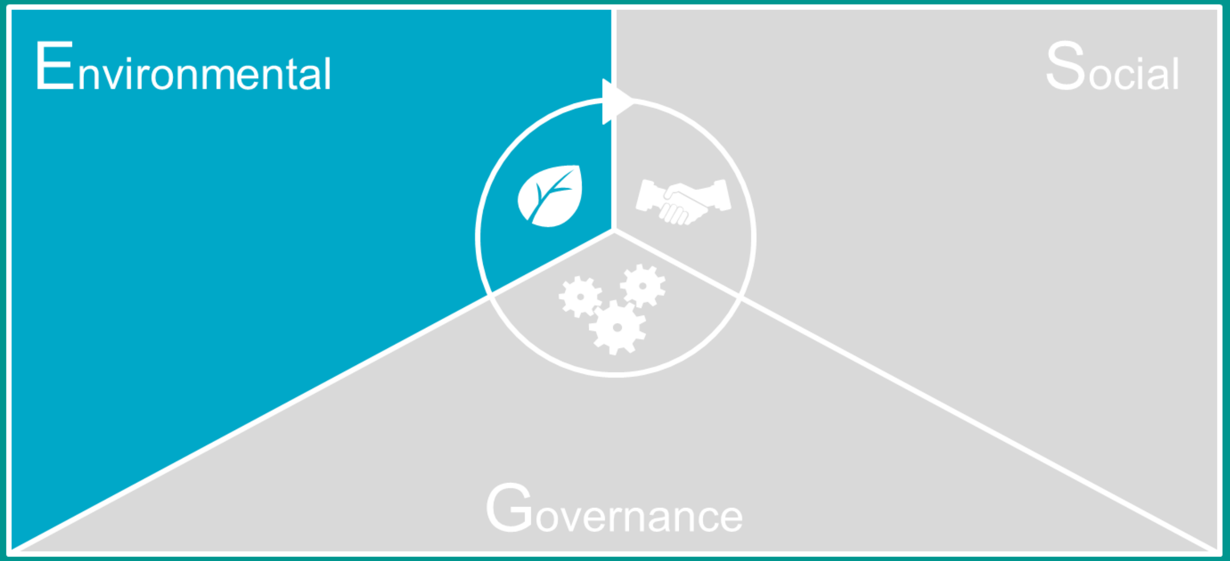
Mandated Reporting

As governments and regulators seek to understand national carbon budgets and ensure a managed transition to a low carbon economy, TCFD, Net Zero disclosures and UK SDR are a few of the many regulations which firms will need to consider.

ESG sits within a complex regulatory landscape

United Nations Intergovernmental Panel on Climate Change **(UN IPCC)**, United Nations Environment Programme **(UNEP)**, Sustainability Related Disclosure in the Financial Services Sector Regulation **(SFDR)**, The Sustainability Accounting Standards Board **(SASB)**, The International Integrated Reporting Council **(IIRC),** Non-Financial Reporting Directive **(NFRD)**, The Task Force on Climate-Related Financial Disclosures **(TCFD)**, and Streamlined Energy and Carbon Reporting **(SECR),** the Carbon Disclosure Project **(CDP)**, Taskforce on Nature-related Financial Disclosures **(TNFD).**

Environmental risk is often the biggest area of focus



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Even environmental risk covers a multitude of risks

Environmental risks are varied, and cover more than just climate risks

Physical risks

- **Climate risk**, including heightened catastrophe risk, such as wildfire, flood, and extreme heat.
- **Supply chain disruption**, as changing climate conditions make production of crops, and raw materials **unviable in their current locations.**

Focus of following slides

Reputational risks

- **Poor public perception** from status as a polluter.
- **Consumer backlash** from failure to adhere to heightened ESG standards, ESG targets or mission statements.

Transition risks

- Transition to a **low carbon economy** and the risks of transitioning too quickly or slowly
- **Carbon taxation,** and other incentives to sequester, reduce, and offset scope 1, 2, 3 and 4 emissions can cause **short-term shocks** with swings in demand
- Drive to low-carbon economy may make **certain products and services non-viable.**

Regulatory risks

- **Mandatory reporting** on ESG outlook - stringent reporting requirements can come with harsh financial penalties.
- **Liability** from failure to adequately address ESG issues.

Taking a 360° approach to ESG risk

A holistic approach to ESG risk management results in businesses becoming more resilient, as well as informing emerging ESG and climate needs.

Illustrative approach based on Flood Risk

IDENTIFICATION

Develop risk registers to document internal and supply chain risk.

Review of business and horizon risks to identify and consolidate key areas of risk.

MODELLING

Profile and prioritise which sites drive flood risk.

Portfolio screening and diagnostic for flood (river/coast/pluvial) today and under climate change.

SURVEY

Asset-specific resilience assessment and action plan.

Pre-event & for claims, Property Flood Resilience (PFR) field and desktop survey and recommendations.

IMPLEMENT

Act on the survey via action plan and produce *FERP.

Property-level flood resilient design and implementation and produce/update Flood Emergency Response Plan.

INSURANCE

Recognition of risk and resilience improvements.

Renewal strategy and placement considers flood resilience and “Floodflash” parametric instant insurance.

MONITOR

“SmartResilience” one-stop service.

24-7 forecasting and monitoring via national alerts river gauges, drones and social media.

REPORTING

Mandatory and voluntary reporting (e.g. TCFD) on climate impacts.

Assessment of physical and transition risk, as well as ESG risk assessment.

ESG Risk Management → **Flood Resilience 5-Step Process** → **Climate resilience and business sustainability**

***FERP:** Flood Emergency Response Plan

Currently, climate scenario modelling is top of many organisations' agendas: it is essential for TCFD reporting

TCFD Dimension

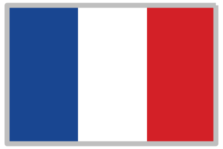
	TCFD specification	Key reporting areas	Est. change/complexity	
Governance	1. Board	• Governance and oversight (Three Lines of Defence) frameworks. • Risk appetite setting and alignment to Sustainable Development Goals (SDGs). • Strategic decision making. • Policies and procedures.	◑	*Modelling*
	2. Management	• Committees and terms of reference. • Reporting lines and accountability.	◑	
Strategy	3. Risks and Opportunities	• Risks and opportunities definition and identification.	◔	*Modelling*
	4. Business Strategy	• Strategisation of climate risks and opportunities into organisation's business strategy/model.	◑	
	5. Scenario Analysis	• Physical and transition scenario testing against regulator-set specifications.	◕	
Risk Management	6. Risk Identification	• How climate risk is identified and embedded within processes in enterprise risk management framework (ERMF)/risk registers. • Calling out specific high risk sectors/regions.	◑	
	7. Risk Management	• Risk mgmt. approach and vision; process articulation. • How organisation leverages risk mgmt. to achieve its strategic objectives.	◔	
	8. Risk Integration	• Articulation of how climate risk is embedded within an ERMF. • How (e.g. tools) climate risks are managed (e.g. through policies which act to mitigate risk).	◔	
Metrics & Targets	9. Risk Metrics	• Primarily financial risk-related metric definition and calibration linked to high risk sectors/regions; some metrics on carbon emissions and performance against environmental benchmarks.	◑	
	10. Green house gas (GHG) Emissions	• Operational emissions disclosure across the organisation.	◑	
	11. Risk Targets	• Ambitions related to climate change and how the company intend to achieve them. • Targets for GHG reduction and energy use.	◑	

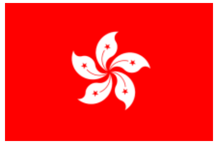
Climate modelling focus — Climate modelling informs — Modelling does not directly inform — ● Complex - intensive resource required to meet TCFD spec — ○ Less complex - closer to meeting TCFD spec

If you don’t model your physical risk, someone else will

Regulatory and reputational pressure mean that key players want to act on their risk now

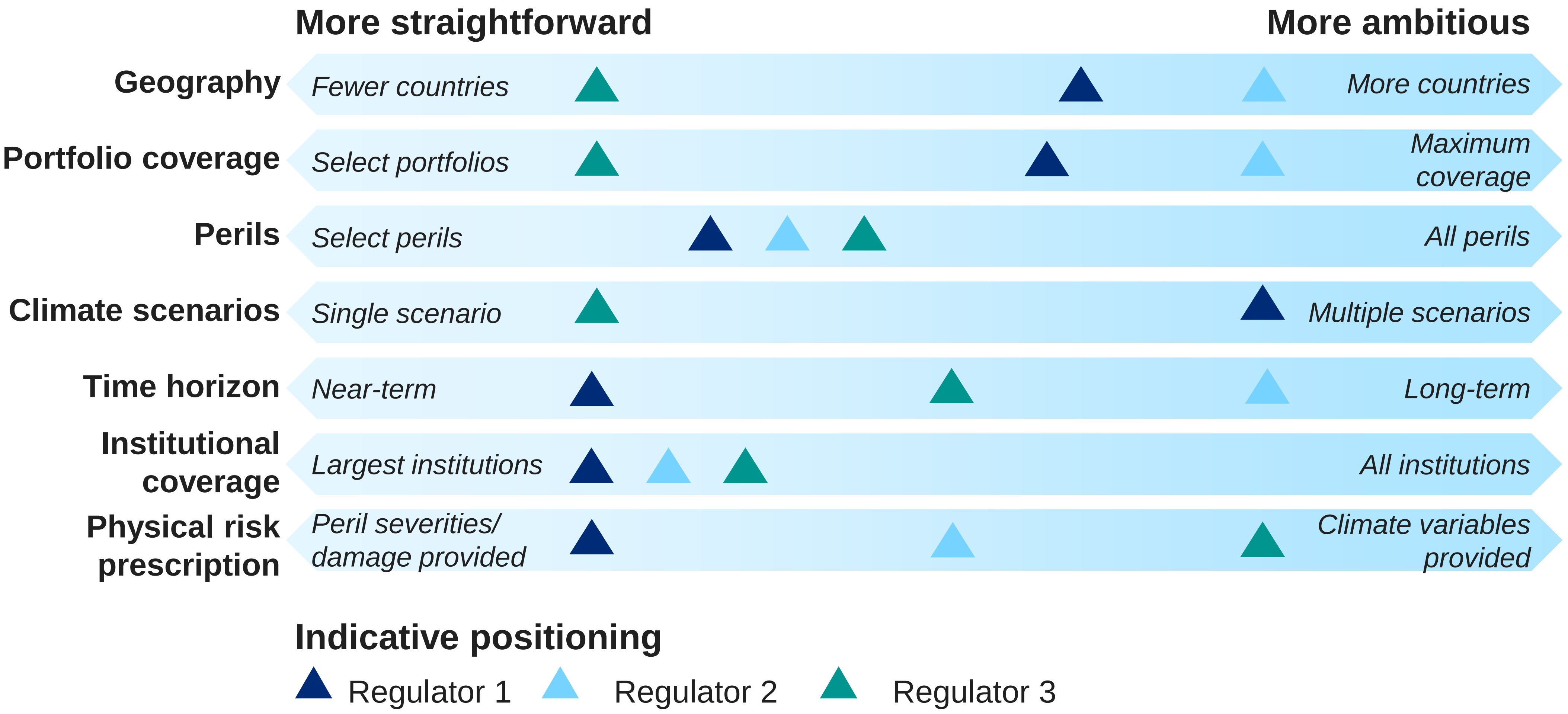
Example regulatory pressures

Jurisdiction	Regulation
	The Prudential Regulation Authority (PRA) and Bank of England launched climate stress test in July 2021.
	Mandatory reporting across sectors as part of Taskforce for Climate-related Financial Disclosure (TCFD). Scenario Analysis (modelling) is 1 of 11 TCFD disclosure requirements.
	In France, the ACPR (Banque de France) has launched a pilot climate stress test exercise.
	The European Central Bank (ECB) is planning to perform mandatory climate tests in 2022.
	Sustainable Finance Disclosure Regulation (SFDR) requires funds to disclose processes for ESG and sustainability risk.

Jurisdiction	Regulation
	The Hong Kong Monetary Authority (HKMA) is piloting climate stress testing in 2021.
	Netherlands transition risk stress test conducted in 2020.
	Australian PRA released draft guidance for banks in 2021 on Climate Vulnerability Assessments (CVA).
	New Zealand’s Prime Minister introduced legislation in October 2021 mandating reporting for over 200 financial firms.

Given the varied scope of stress testing, approach is key

Each approach has its merits, but reduced repeatability between exercises increases overhead for Financial Institutions



Disclosures vary by company type and by Regulator

Climate-related and sustainability disclosures differ between company sector within the UK

COMPANY TYPE	REGULATOR	SCOPE	HOW TO DISCLOSE	TIMELINES
a. BANKS AND BUILDING SOCIETIES	Bank of England (BoE) (via PRA)	PRA-regulated banks, building societies, and insurance companies subject to SS3/19 – in UK this includes 214 (57%) banks and 264 (63%) insurers for 2021; scope to be expanded following further consultations.	Per SS3/19, disclose information on **material risks within Pillar 3 disclosures** (as required under Capital Requirements Regulation and Solvency II) and on **principal risks in Strategic Reports.**	PRA currently supporting development of disclosure capabilities; from Jan 2022, the PRA will review the quality of 2021 disclosures and, if mandatory requirements are found to be necessary, public consultation will follow.
b. INSURANCE	Prudential Regulation Authority (PRA)			
c. LISTED COMMERCIAL	Financial Conduct Authority (FCA)	Commercial companies with a UK premium listing on the FCA's Official List https://marketsecurities.fca.org.uk/aboutofficiallist (approx. 467 companies – further scope being explored across 2021).	Required to include a **statement in the annual financial report on a "comply or explain" basis** (for now).	Rule applies for accounting periods beginning on/after 1 Jan 2021 – the first annual financial reports subject to the rule will be published in spring 2022.
d. LARGE PRIVATE	Department for Business, Energy and Industrial Strategy (BEIS)	BEIS currently consulting on exact scope; will be included in Companies Act 2006. "Very large" private companies expected first.	Disclosures will be made in the **companies' annual report and accounts.**	Anticipated consultation results released mid-2021 and regulations expected to come into force in 2022.
e. SME AND NON-PROFIT	Trade bodies	Government yet to formally advise. Expected to issue guidance in 2021.	**Government to advise.**	Government to advise.
PUBLIC SECTOR	TBC			
f. ASSET MANAGERS	FCA	Unclear on precise scope; UK Gov's November '20 TCFD announcement only provides illustrative roadmaps for these companies right now.	No specific instructions as of yet; **emphasis of disclosures reaching clients and end-investors.**	FCA in current consultation, to be published by mid-2021; aiming to close end-2021 and come into force in 2022.
g. LIFE INSURERS AND REGULATED PENSION SCHEMES				
h. OCCUPATIONAL PENSION SCHEMES	Department of Works and Pension (DWP), The Pensions Regulator (TPR)	All schemes with more than £5 billion in assets under ownership, all authorised Master Trusts and collective money purchase schemes – scope to expand from Oct. 2022 to include more than £1 billion schemes.	**Publish a TCFD report** and provide a link to the report in **Annual Report and Accounts produced.**	For qualifying schemes, in 2021 must meet climate change governance requirements from 1/10/21 to end of that scheme year and publish a TCFD Report within seven months of that scheme year (with a link to Annual Report).

A robust approach to climate risk yields maximum insight

Avoiding common pitfalls will help to produce results that can be relied on for decision-making

Robust inputs | **Physical risk identification** | **Financial risk translation and decisioning-readiness**

Optimise choice of model by peril and geography requirements.

Condition all physical models on stress scenarios.

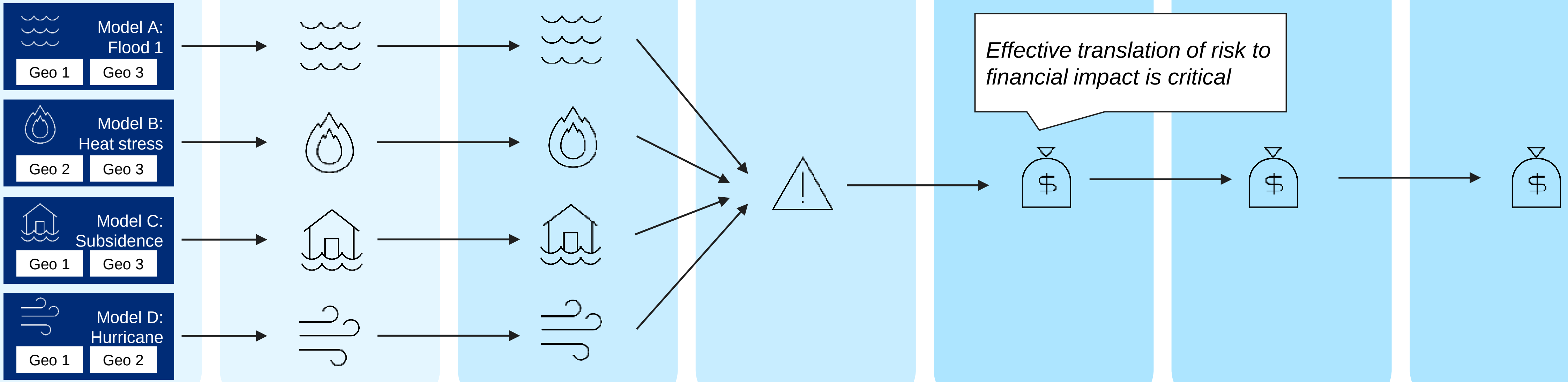
Map exposures to models and extract physical risk outcomes.

Integrate outputs with peril dependency structure.

Translate hazard outcomes into financial impacts.

Derive key drivers of credit metrics.

Integrate into credit model.



! **Avoid:** Choosing perils/scenarios to suit vendor capability.

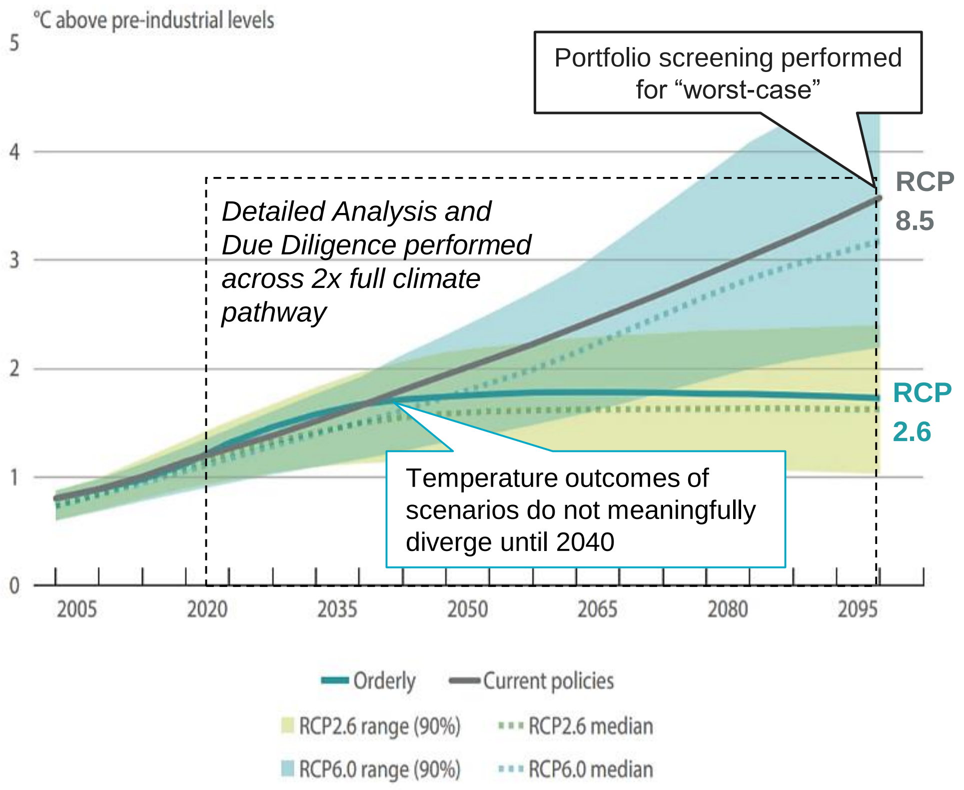
! **Avoid:** Accepting poor geolocation of assets, affecting result legitimacy.

! **Avoid:** Using ‘off-the-shelf’ or ‘black box’ models that client cannot interrogate, customise, or challenge fully.

We often deliver flood and climate screening together

A Screening ➔ Prioritisation ➔ Due Diligence approach quickly drills down to the critical assets driving your company's asset portfolio, offering maximum insight where it matters most

Climate scenarios used in pre-screening and Due diligence

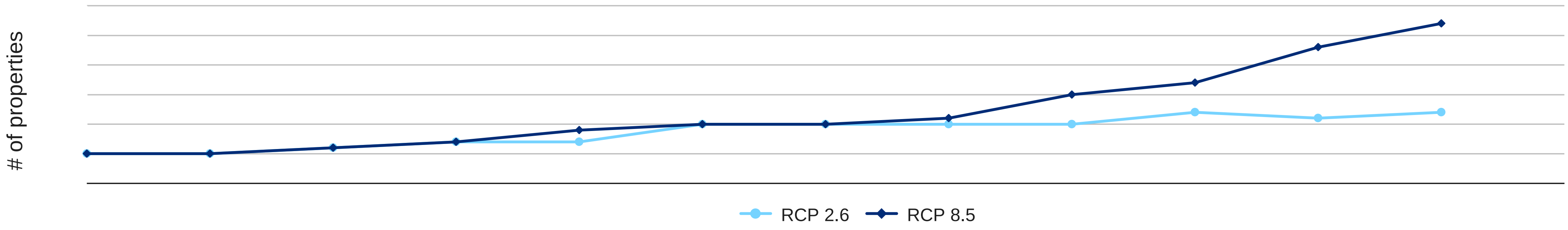


Outputs generated per each stage of the modelling and analysis process

	Model and Analysis Output	Description	Portfolio Pre-screening	Detailed Climate Analysis	Asset-level Due Diligence
1	"Worst-case" RCP* 8.5 2100 risk assessment	At the unit level, stress every asset for climate risk using the 2100 RCP 8.5 scenario.	✓	✓	✓
2	Geographic risk hotspot mapping	Geo-locate every unit, and assess clusters/ concentrations of risk in the portfolio.	✓	✓	✓
3	2x climate scenario pathways	Model the effect of climate change at every decadal time-step, for RCP 8.5 and 2.6.	✗	✓	✓
4	Coincident risk analysis	Identify units exposed to multiple risk sources (e.g. river, surface water and coastal).	✗	✓	✓
5	Quantification of failure probability	Likelihood of a disruptive event (i.e. flood) occurring per time-step/climate scenario.	✗	✓	✓
6	Gross and Resilience-adjusted Net Risk VaR*	Using damage potential, quantify effect resilience has on vulnerability and VaR.	✗	✓	✓
7	Asset-adjusted VaR calibration	Taking into account the specific characteristics of the asset, re-calibrate model outputs to generate asset-specific VaR.	✗	✗	✓
8	Physical severity metrics	Deep-dive into physical risk severities for asset, segmented by asset and unit.	✗	✗	✓
		TCFD requirement level >	*Meets*	*Exceeds*	*Outclasses*

***RCP:** Representative Concentration Pathways
VaR: Value at Risk

The outputs of physical risk models provide information on asset-level risks over the horizon of the climate scenarios



Year property becomes extreme risk (value at risk >1% of total reinstatement value) – RCP 8.5 only

Pre-2020		2020	2030	2040	2050	2060	2070	2080	2090	2100
Site 1	Site 7	Site 11	Site 12	Site 15		Site 16	Site 17	Site 21	Site 23	Site 29
Site 2	Site 8		Site 13				Site 18	Site 22	Site 24	Site 30
Site 3	Site 9		Site 14				Site 19		Site 25	Site 31
Site 4	Site 10						Site 20		Site 26	Site 32
Site 5									Site 27	
Site 6									Site 28	

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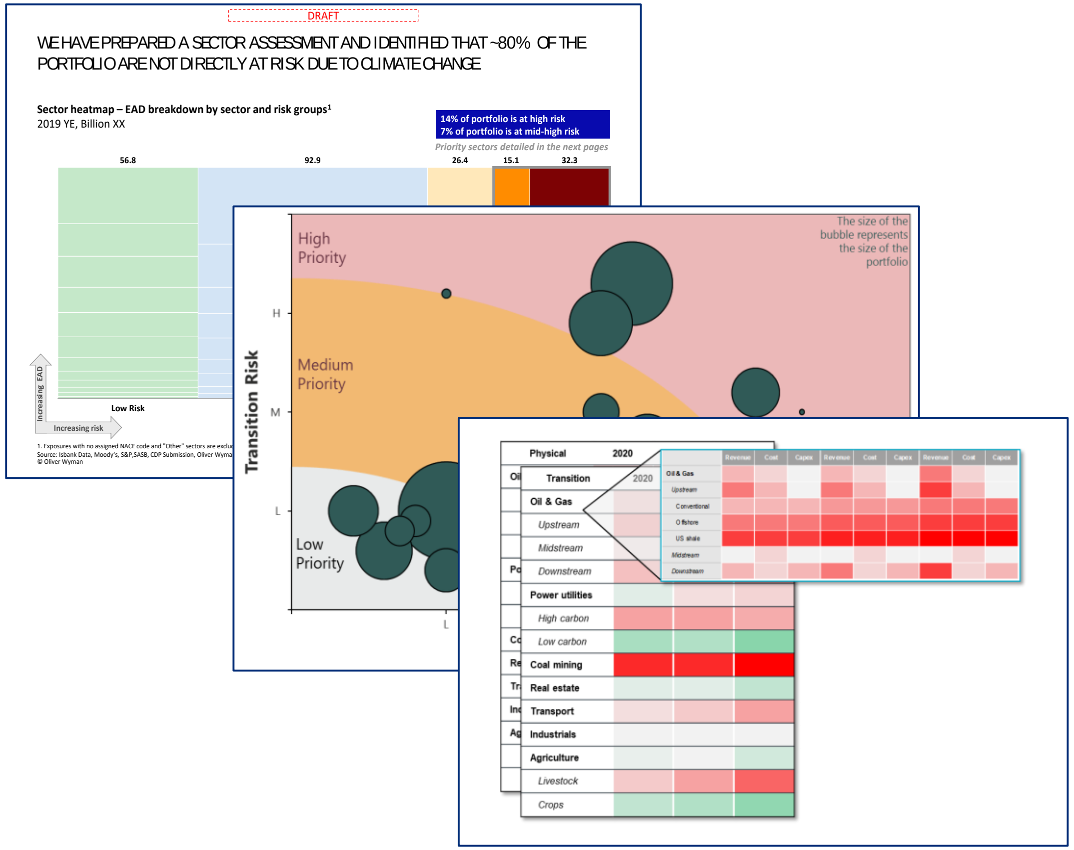
Transition Risk modelling enables better strategic planning

Modelling your business and the transition to a low carbon economy allows for both Net Zero transition plans to be defined, and enables long-term strategic business planning



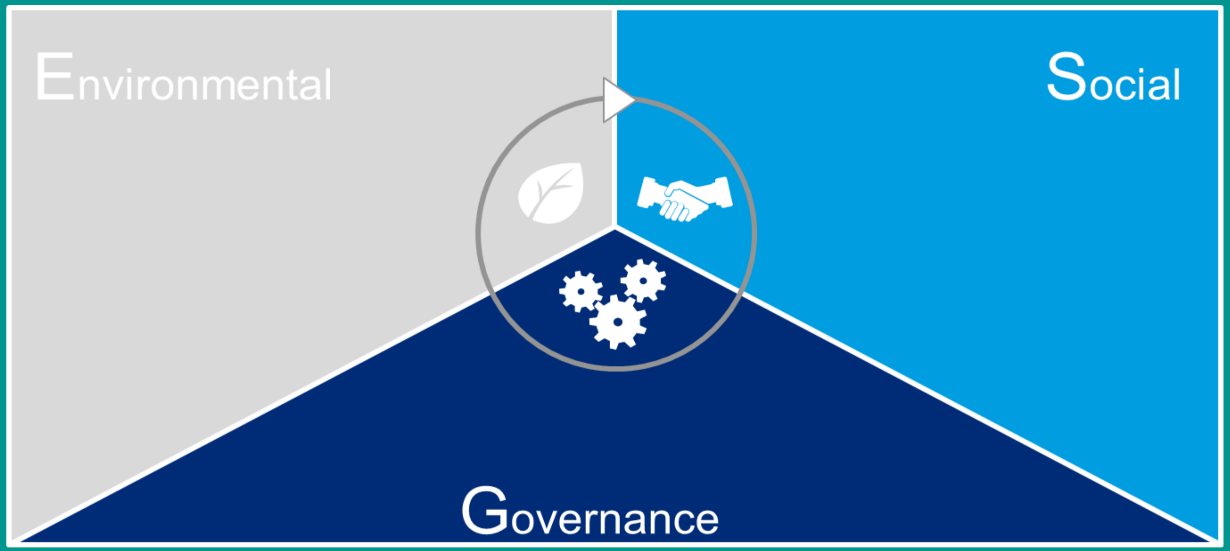
Example sectoral impact Transition modelling outputs

- Depending on the nature of your business, climate economic transition pathways look very different.
- Transition risks can be identified and assessed against financial metrics (e.g. balance sheet, capital adequacy etc.) under different climate warming scenarios.
- Through transition risk modelling, you can identify areas of your business and supply chain which may be at risk in a low carbon economy.
- Modelling typically accounts for an orderly and rapid transition.

Carbon Accounting and Scope 1-4 Emissions

- Carbon accounting involves calculating your Scope 1, 2, and 3 emissions (Scope 4 is not mandated), and provides a holistic understanding of your business' current environmental impact (e.g. Green house gas emissions).
- Understanding your emissions enables Net Zero transition plans and target setting.
- In turn, you should get an understanding of the financial and operational investments you'll need to make to prepare your firm.

ESG does not stop at environment



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Social and governance risks can be more immediate

Failure to manage social and governance risks can have huge impact on a company's image

Social

Students demand University cut ties with brand amid reports of supply chain abuses.

Deaths at overseas contractor spark ethics questions.

Black employees report years of racism at company.

Diversity at elite firms is so bad that clients are docking fees.

Governance

Fiasco may have start-ups rethinking their governance structures before heading for public markets.

Bank forced to pay $billions for fake account scandal.

$500m settlement agreed in US over opioid scandal.

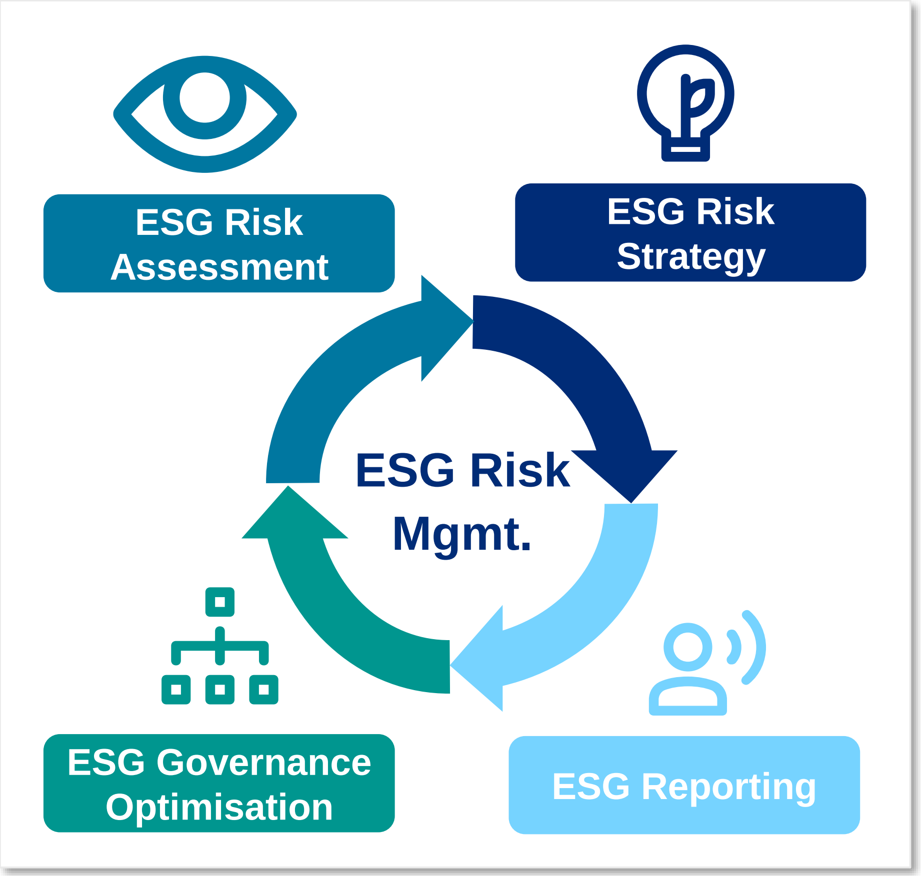
Corporate culture of concealment blamed for industrial accidents.

E, S, and G can be in conflict – there are no easy answers

Careful deliberation is needed to make consistent decisions on your appetite for ESG trade-offs

- Should we fund a hydroelectric dam which may **reduce CO_2 and particulate pollution**, but which may **lead to habitat loss**?
- Should we work with a supplier which is fully **compliant with local, less stringent labour laws** than the **global standards** we uphold for employees?
- Should we lend to **help property owners adapt to climate risk**, even though the additional debt **risks making them mortgage prisoners** if the market doesn’t reward the building work?
- Should we lend on a new road bridge that **reduces journey distance/emissions,** but **likely increases overall car use** at the expense of public transport?
- Should we support **methane-producing blue hydrogen** on the journey to **zero-carbon green hydrogen**, in order to help create the market and so **decarbonise shipping, aviation** etc.?

A full understanding of ESG risk management is the ONLY way to go beyond reporting a risk and instead focus on owning it



S

- ✓ Map and audit your approach to your own labour standards.
- ○ Audit your suppliers' labour standards.
- ○ **Adopt standards.**

G

- ✓ Map your governance.
- ○ Assess governance against effectiveness framework.
- ○ **Commit to targets.**

Our ESG Risk Performance Approach

- Value chain assessment.
- Test ESG preparedness (gap assessment tool).
- Discuss and review targets.

- Identify and codify ESG risks.
- Determine risk appetite implications.
- Review risk and governance approach.

- Analyse physical risks to assets.
- Quantify financial impacts of transition risks.
- Map impacts from key supply chain parties and logistics.

- Design controls and resilience approach.
- Implement risk and resilience framework.
- Determine insurance programme coverage and optimise response.

- Develop a performance dashboard.
- Input into annual report, ESG report, and task force on climate-related financial disclosures (TCFD).
- Manage incidents and lessons learned.

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Why does ESG matter for Insurance?

4

Insurers are increasingly moving towards embedding ESG into their business processes and decision making

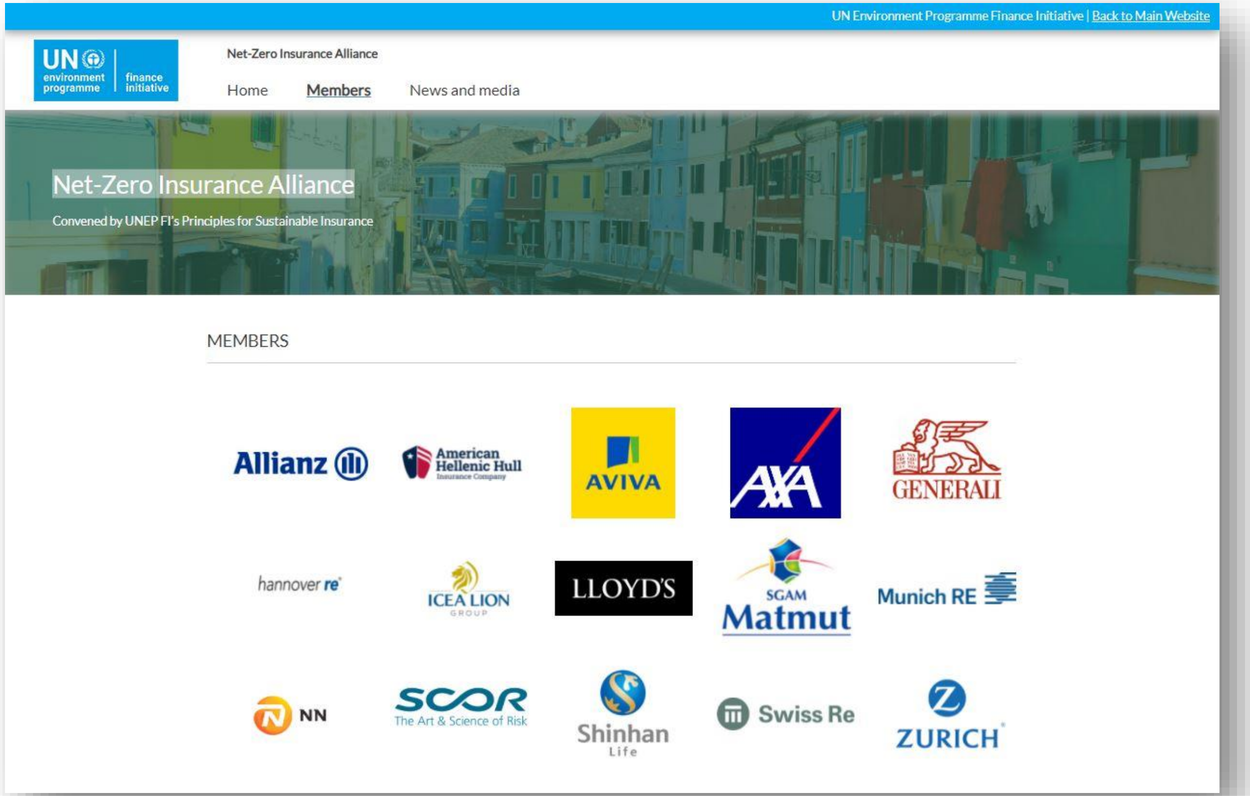
The PSI ESG provides a standardised framework guiding the implementation of ESG into business as usual (BAU) for many of the key insurance industry players

- The **Principles for Sustainable Insurance (PSI) ESG guide**, released in June 2020, is a **framework** providing guidance on how the **insurance industry** can best **address ESG risks and opportunities** within their businesses.
- The guide was produced through a collaboration between the **UN and many of the industry's key players** (inc. Allianz, AXA, Munich Re, Swiss Re and Zurich).
- The **objective** of the guide is to enable the insurance industry to **strengthen their contribution** as risk managers, insurers and investors **to building resilient, inclusive and sustainable communities and economies.**
- The four key principles identified for sustainable insurance include:

1. **Embed environmental, social and governance** issues relevant to the insurance business **in decision-making.**
2. Work together with our clients and business partners to **raise awareness of environmental, social and governance issues**, manage risk and develop solutions.
3. Work together with governments, regulators and other key stakeholders to **promote widespread action** across society **on environmental, social, and governance issues.**
4. Demonstrate accountability and transparency in **regularly disclosing publicly our progress** in implementing the Principles.

Insurance Net Zero Alliance

Net Zero Insurance Alliance is a commitment to transitioning their underwriting portfolios to net-zero greenhouse gas (GHG) emissions by 2050



Challenges for distressed risk e.g. thermal coal; banned cluster munitions and anti-personnel land mines

Environmental due diligence of potentially risky projects, e.g. dam construction, mining, and oil and gas activities.

General ESG screening:

- Companies under scrutiny for human rights issues/discriminatory practices.
- Controversial industries and projects (e.g. cannabis, gun manufacturing).
- Reputational damage/strong potential to attract activist attention.

The Future?

- Will insurers target/reward companies with strong ESG credentials?
- Correlation between ESG scores and risk performance/ESG as a rating tool?
- Specific ESG exclusions?
- Mutual disclosure between insureds and their insurers?

Where do we go from here?

5

ESG in evolving fast: being aware of trends is key to ongoing ownership

What is happening now?

Stringent reporting standards for emissions, and climate risk exposure.

Increasing consumer awareness of ESG risks, and demands for action.

Companies and investors becoming aware of the competitive advantage ESG can offer.

Source: TNFD – Taskforce on Nature-related Financial Disclosures, Purpose for asset owners: Climbing taller | McKinsey, Impact investing | UBS Global

ESG in evolving fast: being aware of trends is key to ongoing ownership

What next?

…

Increased differentiation for potential hires on ESG criteria.

Increasing number of ESG and sustainability disclosure liability cases

Impact investing becoming more commonplace – “doing good, not just doing well”.

TNFD (Taskforce for Nature-related Financial Disclosures) coming into force.

What is happening now?

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Six actions for you to take away today

ESG Risk Register

- Understanding the current ESG risks you are exposed to is fundamental to starting on the journey.
- An ESG Risk Register should cover internal risks, as well as supply chain risks.

Action: Review risk registers to ensure ESG has been holistically considered across your firm.

ESG Governance Frameworks

- Multiple disclosure and sustainability frameworks has given rise to complex governance requirements.
- Due to the scope of ESG, governance frameworks must include cross-business representatives and have sufficient seniority.

Action: Identify and review your existing Governance structures.

Physical Risk Modelling

- Assessment of your physical risk exposure against assets can aid your understanding of current and future climate adaptations your firm may need to consider.

Action: Ensure the climate risk to your physical assets has been modelled to identify areas of current and future risk.

Transition Risk Modelling

- Transition risk modelling enables you to understand how future policies and changes in consumer demand may impact your business.
- Transition modelling will also support you when developing transition plans and setting Net Zero targets.

Action: review your portfolio, current business activities and supply chain against low and no carbon economic scenarios and evaluate how this may impact your current and future business model.

Resilience & Action Plan

- Outputs from risk modelling will enable you to identify opportunities for your business and areas which require resilience.
- Resilience may take the form of insurance products to transfer the risk, or may require operational interventions, e.g. supply chain reviews, training, etc.

Action: Ensure your business has an adequate action plan to provide resilience to assets.

Reporting & KPIs

- Investors, regulators, governments, and consumers are looking for firms to disclose increasing amounts of ESG data, which is informing decision making and capital flows.
- There are multiple disclosure regimes and KPIs are unclear and broadly undefined. Disclosure frameworks are converging towards TCFD.

Action: Review current KPIs and disclosures. Outputs from risk registers, updated governance frameworks and modelling can aid in forming core parts of TCFD.

Closing remarks

1 ESG matters, and it’s here to stay.

2 There is impetus to act on ESG now, and new regulations are constantly appearing.

3 Modelling climate risks takes time and expertise.

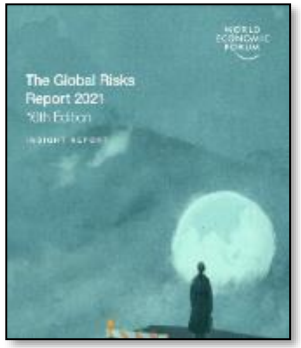
4 ESG isn’t solely environment.

5 ESG is an opportunity as much as a risk.

Marsh and Marsh McLennan Climate and Resilience thought leadership

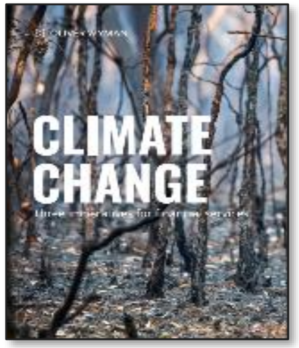
ESG meets ERM
2021

Climate impacts on North America (June)
2021

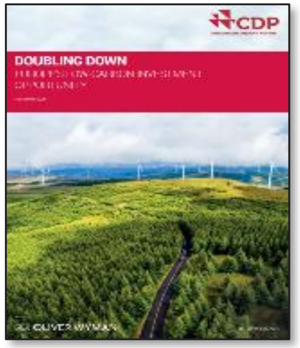


Global Risks Report
2021

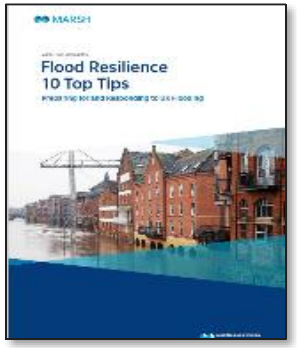
TCFD Advisory Note (Nov.)
2020



Financial Services' Role in Climate Change
2020



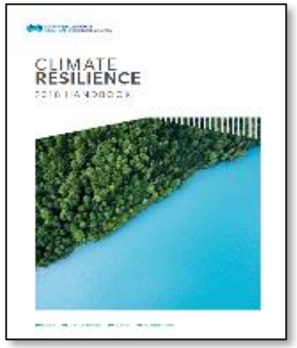
Low-carbon Investment Opportunity
2020



Flood Resilience
2020

Global Risks Report
2020

Climate Change: Managing a New Financial Risk
2019



MMC Climate Resilience Handbook
2019

Investing in a Time of Climate Change
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Managing Wildfire Risk
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The Insurance Institute of London
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ESG – what is it all about?

Q&A

The Insurance Institute of London
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