Sustainable Insurance

February4th, 2026
Masayuki Tanaka
FALIA

Agenda

1. **Why sustainability matters?**

2. **Nationally Determined Contribution (NDC)**

3. **Risk related to Climate Change**

4. **Climate Change Impact**

5. **Sustainable Insurance**

6. **Principles for Sustainable Insurance (PSI)**

Pannel Discussions

1. Why sustainability matters?

1-1 Environmental Boundaries Are Business Boundaries

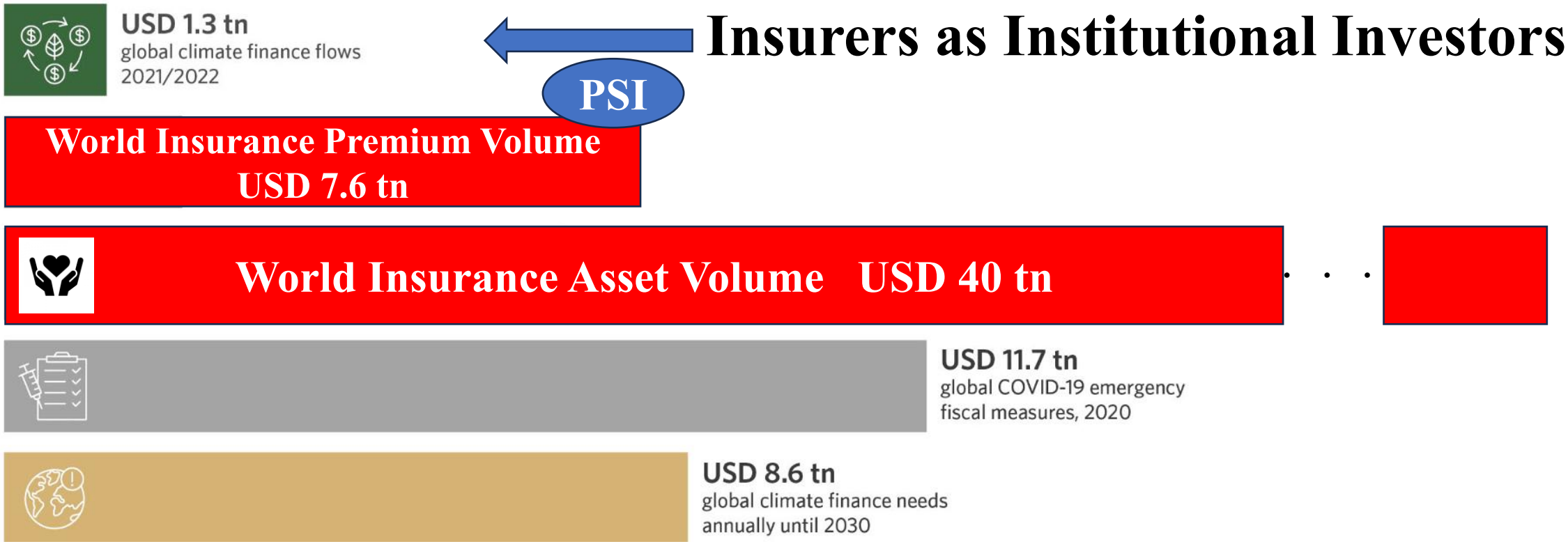
- Planetary Boundaries
- Health Risks and Claims
- Microplastics and Ecosystems
- Food and Disease Disruption

1-2 Loss of Trust = Loss of Future

- **Insurers don't sell physical products—they offer trust and credibility. If insurers fail to actively mitigate environmental risks, they risk losing credibility among future generations.**

- **Sustainability is no longer optional—it is a prerequisite for long-term industry viability and social license to operate.**

1-3 Insurers can solve the issues



Climate Insurance
Agriculture Insurance
Health Insurance

PSI

Insurers to secure just transition

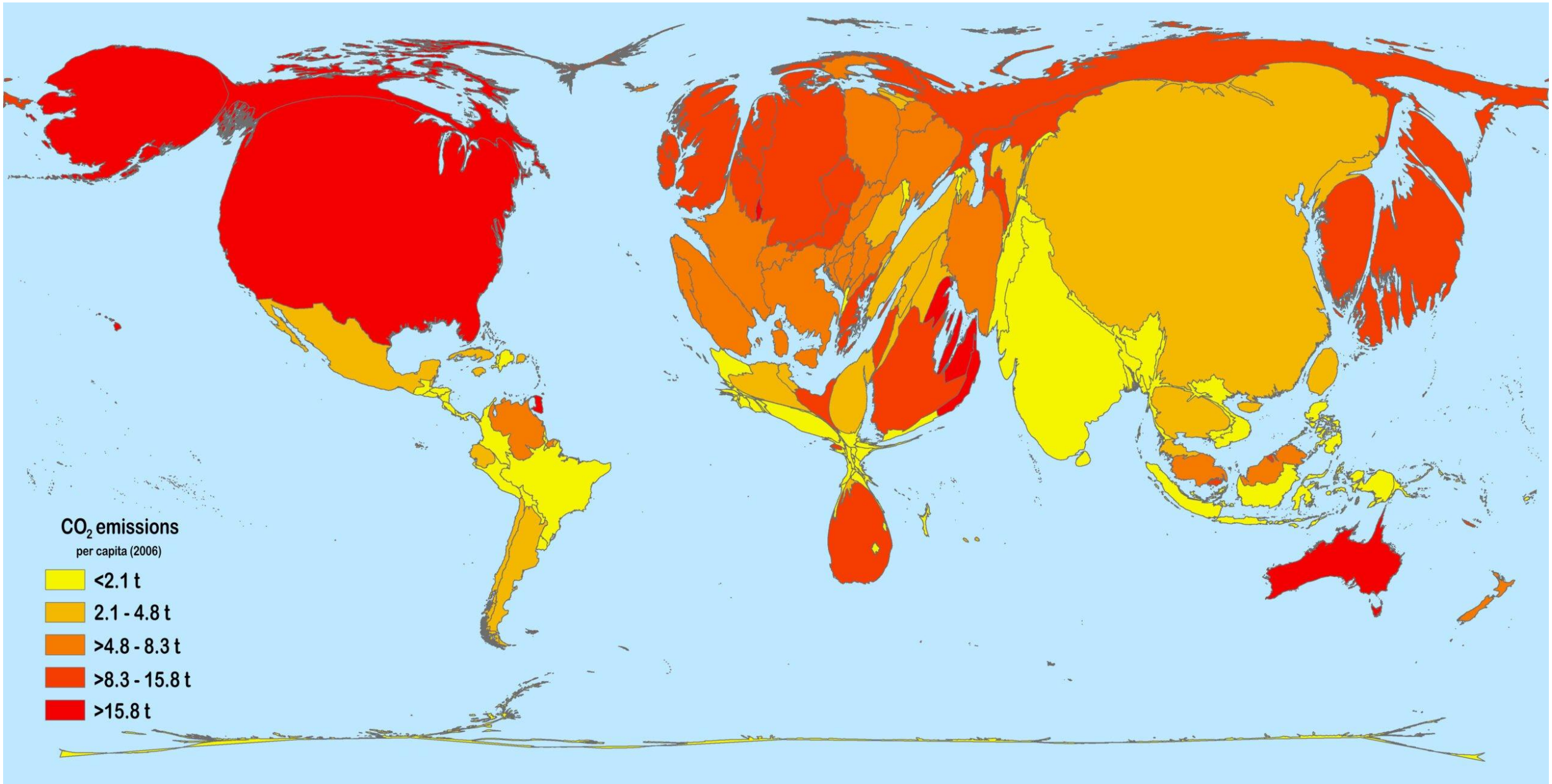
(Source) Global Landscape of Climate Finance 2023

1-4 Asia's Unique Exposure and Responsibility

- **Asia is home to some of the world's most climate-vulnerable populations and ecosystems.**

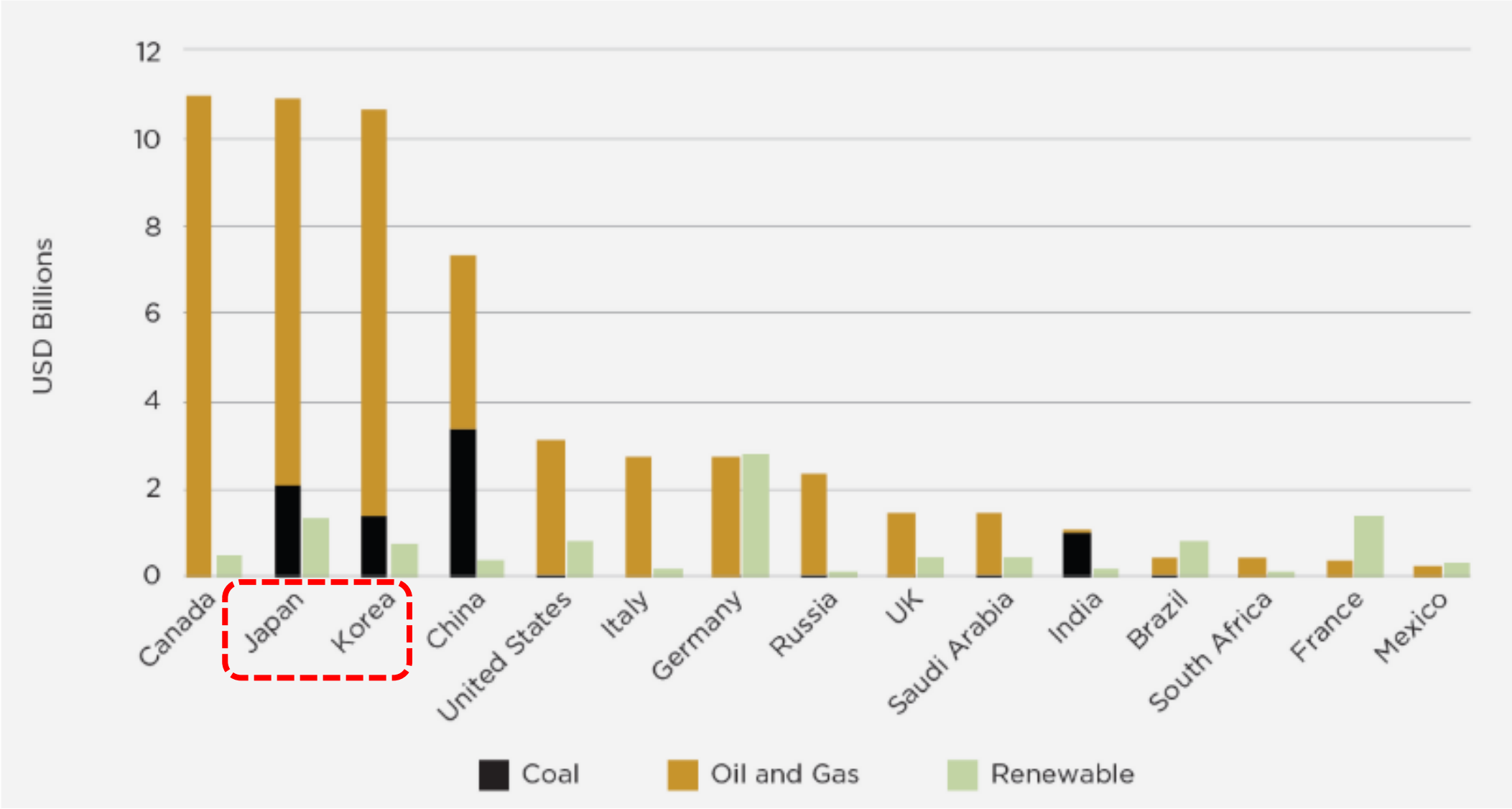
- **The insurance industry must evolve from passive risk coverage to active risk mitigation—through product innovation, investment strategy, and stakeholder engagement.**

Carbon Emissions Map



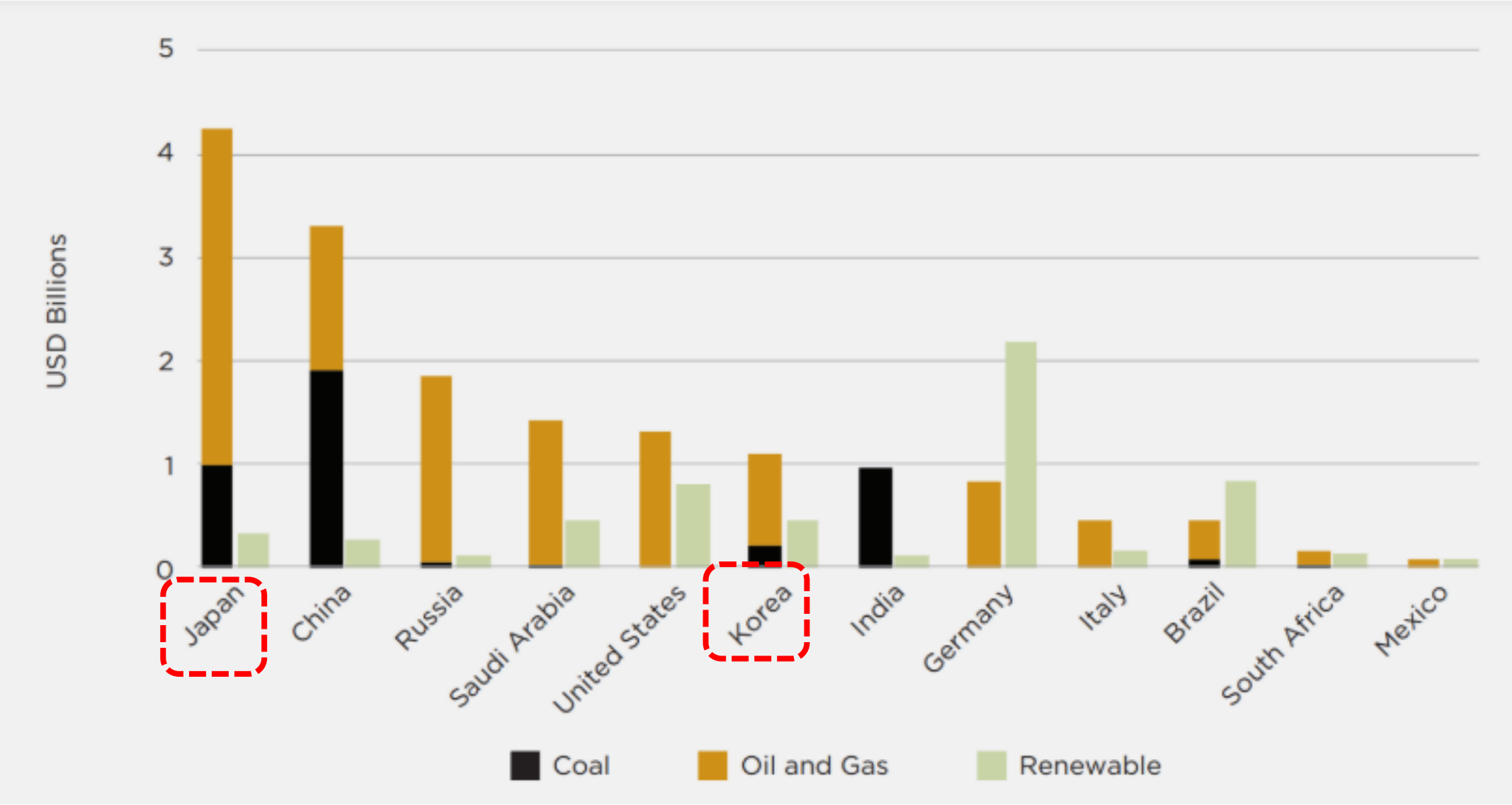
(Source) http://www.viewsoftheworld.net/

Top 12 G20 Export Credit Agency (ECA) supporters of fossil fuels, annual average 2018-2020, USD billions



(Source) https://fossilfreejapan.org/the-problem/public-finance/

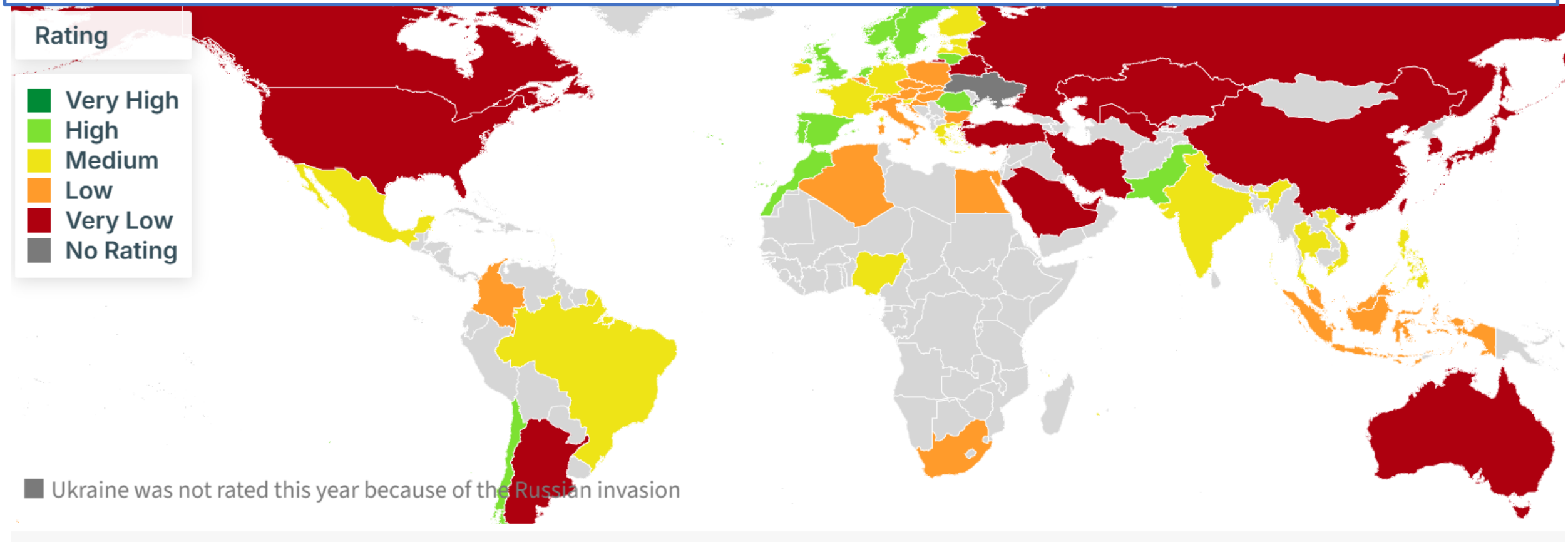
Top 12 G20 Development Finance Institution (DFI) supporters of fossil fuels, annual average 2018-2020, USD billions



(Source) https://fossilfreejapan.org/the-problem/public-finance/

The Climate Change Performance Index (CCPI)

The CCPI ranks climate action; Japan is 57th, South Korea 63rd, both rated low.



(Source) https://ccpi.org/

2. Nationally Determined Contribution (NDC)

The Paris Agreement, adopted at COP21 in 2015

The Agreement sets goal to guide all nations to reduce GHG emissions and limit the global temperature increase in this century to 2 ℃ above pre-industrial levels.

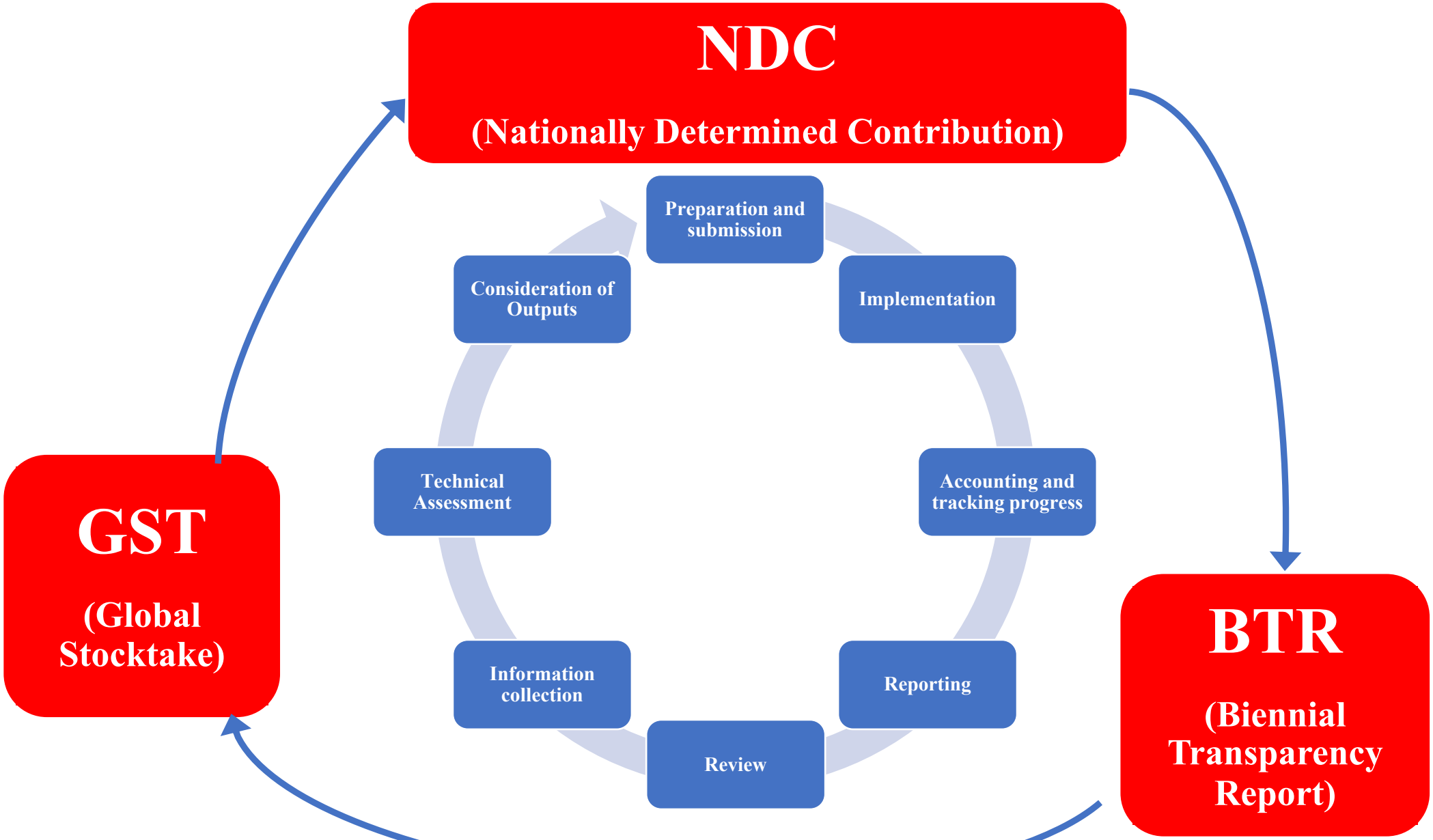
https://www.un.org/en/climatechange/paris-agreement

29 Articles of Paris Agreement

Article	Summary	Article	Summary
Art. 1	Definitions of key terminologies	Art. 13	Enhanced Transparency Framework (ETF)
Art. 2	Objectives, aims, and guiding principles	Art. 14	Global Stocktake (GST) to assess collective progress
Art. 3	Nationally Determined Contributions (NDCs)	Art. 15	Implementation and compliance mechanisms
Art. 4	Mitigation commitments and strategies	Art. 16	Conference of the Parties serving as the meeting of the Parties to the Agreement (CMA)
Art. 5	Sinks and reservoirs (including REDD+)	Art. 17	Secretariat functions and responsibilities
Art. 6	Market mechanisms and Internationally Transferred Mitigation Outcomes (ITMOs)	Art. 18–19	Subsidiary bodies for scientific and technical advice
Art. 7	Adaptation planning and support	Art. 20	Procedures for ratification, acceptance, and approval
Art. 8	Loss and Damage	Art. 21	Entry into force of the Agreement
Art. 9	Finance	Art. 22–24	Adoption, amendment, and dispute settlement provisions
Art. 10	Technology development and transfer	Art. 25–27	Voting rights, depositary arrangements, and prohibition of reservations
Art. 11	Capacity building for developing countries	Art. 28	Withdrawal procedures
Art. 12	Action for Climate Empowerment (ACE)	Art. 29	Deposit, Sign

Compiled by the author based on the official Paris Agreement publication from the UNFCCC website https://unfccc.int/sites/default/files/resource/parisagreement_publication.pdf

Function of Paris Agreement



COP Time Line

Year	1995	. . .	2022	2023	2024	2025	2026	2027	2028
COP Location (Chair Country)	COP1 Berline Germany		COP27 Sharm El-Sheikh Egypt	COP28 Dubai UAE	COP29 Baku Azerbaijan	COP30 Belém Brazil	COP31 Turkey (Negotiation Chair Australia)	COP32 Addis Ababa Ethiopia	COP33 Asia Pacific
NDC BTR GST				GST1	BTR1	NDC 3.0	BTR2		GST2
									BTR3

COP (Conference of the Parties) started in 1995

International conference where the parties to the United Nations Framework Convention on Climate Change (UNFCCC) gather to discuss and make decisions on measures to address global warming

Where to get NDC?

UNFCCC web-site: https://unfccc.int/

⇒ “Documents and decisions” ⇒“Submissions” ⇒“NDCs”

United Nations Climate Change

Search English

Home | COP 29 | Process and meetings | Topics | Calendar | Climate action | Documents and decisions | About us | News

Documents and decisions.

Documents

Decisions

Resources

Session documents

Submissions

All Party-authored reports

Submission portal

NDCs

Adaptation communications

National adaptation plans

REDD+ submissions

Go to NDC Registry

NDC Registry.

In accordance with Article 4, paragraph 12 of the Paris Agreement, NDCs communicated by Parties shall be recorded in a public registry maintained by the secretariat.

Showing 15 of 195 results

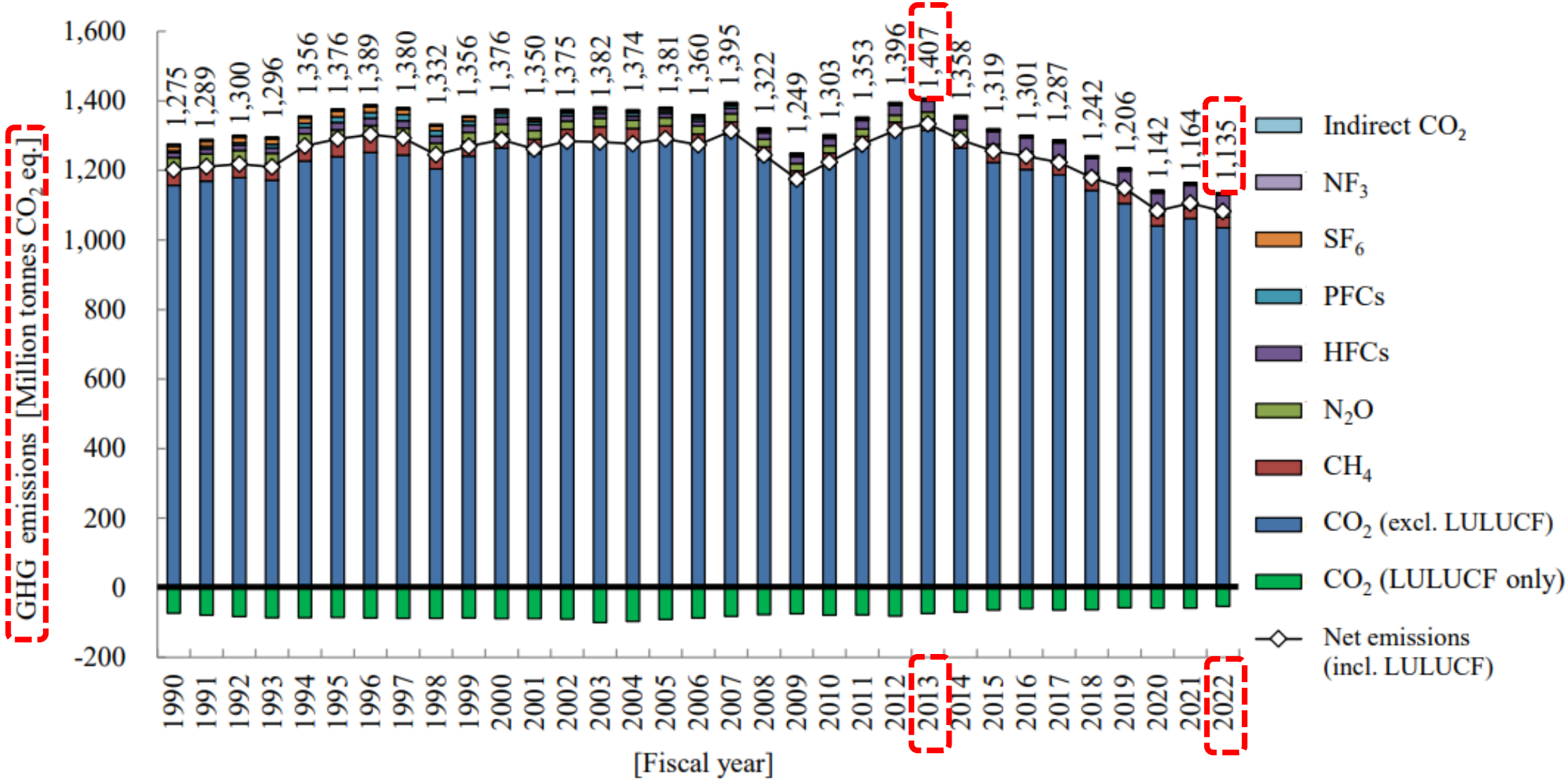
Party	Title	Language	Translation	Version	Status	Submission Date	Additional documents
Afghanistan	Afghanistan First NDC	English		1	Active	23/11/2016	
Albania	Albania First NDC (Updated submission)	English		2	Active	12/10/2021	
Algeria	Algeria First NDC	French	Algeria First NDC Translation	1	Active	10/10/2016	
Andorra	Andorra 2022 NDC Update	Spanish		1	Active	08/11/2022	Andorra 2022 NDC Update (Draft)
Angola	Angola First NDC (Updated submission)	English		2	Active	31/05/2021	
Antigua and Barbuda	Antigua and Barbuda First NDC (Updated submission)	English		2	Active	02/09/2021	
Argentina	Argentina Second NDC (Updated submission)	Spanish	Argentina Second NDC (Updated submission)	1	Active	02/11/2021	Argentina Second NDC (Archived)

Japan's NDC on February 18, 2025

Japan aims to reduce its greenhouse gas emissions by 60 percent in fiscal year (FY) 2035 and by 73 percent in FY 2040, respectively, from its FY 2013 levels, as ambitious targets aligned with the global 1.5°C goal and on a straight pathway towards the achievement of net zero by 2050.

(Source) https://unfccc.int/sites/default/files/2025-02/Japans%202035-2040%20NDC.pdf

GHG emissions in Japan (FY1990-2022)



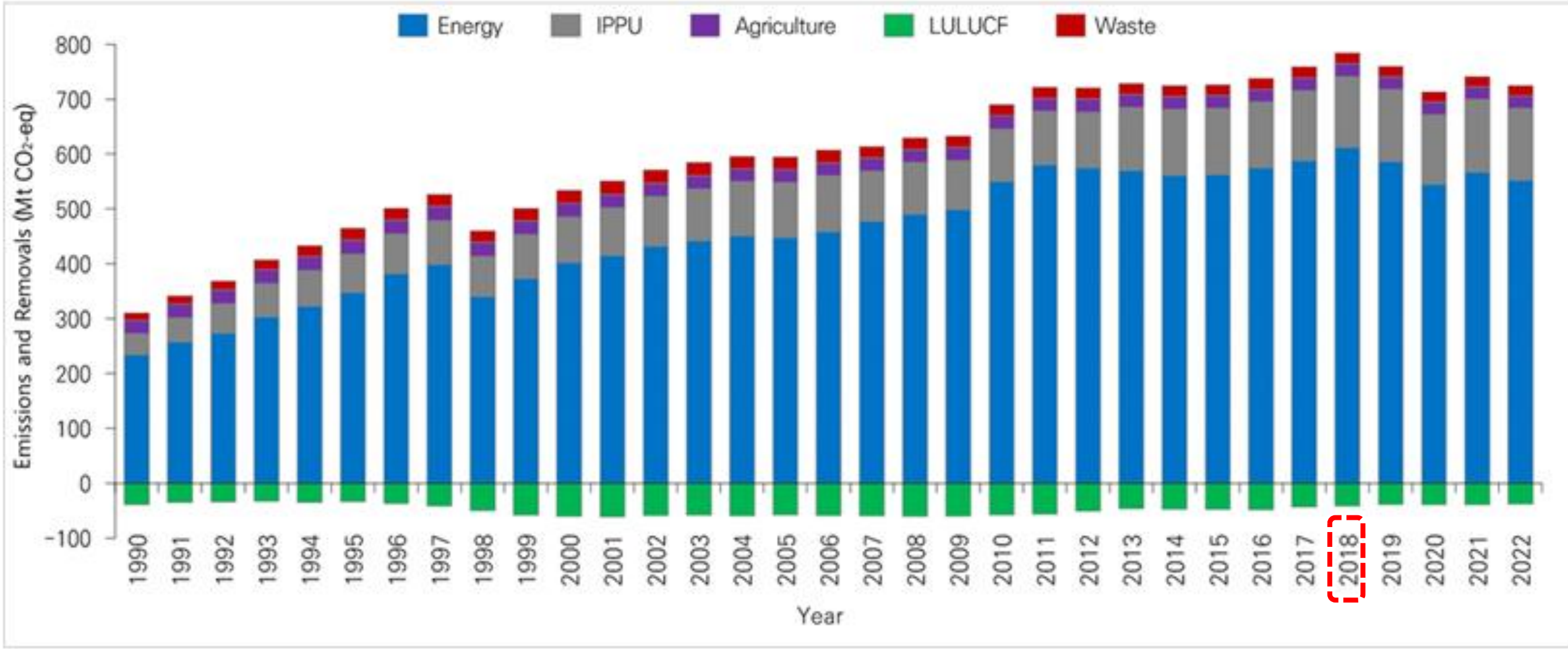
(Source) National Greenhouse Gas Inventory Document of JAPAN 2024

The Republic of Korea's NDC

In order to align with the temperature goal of the Paris Agreement, as underscored by the first GST, the Republic of Korea's 2035 NDC sets a target at 53 to 61% reduction in net GHG emissions by 2035 compared to the 2018 level (742.3 $MtCO_2eq$). The 53% reduction represents a target along the linear pathway from the base year, 2018, to the target year for carbon neutrality, 2050, while the 61% reduction reflects a more ambitious target enabled by enhanced government efforts, technological innovation and industrial transformation..

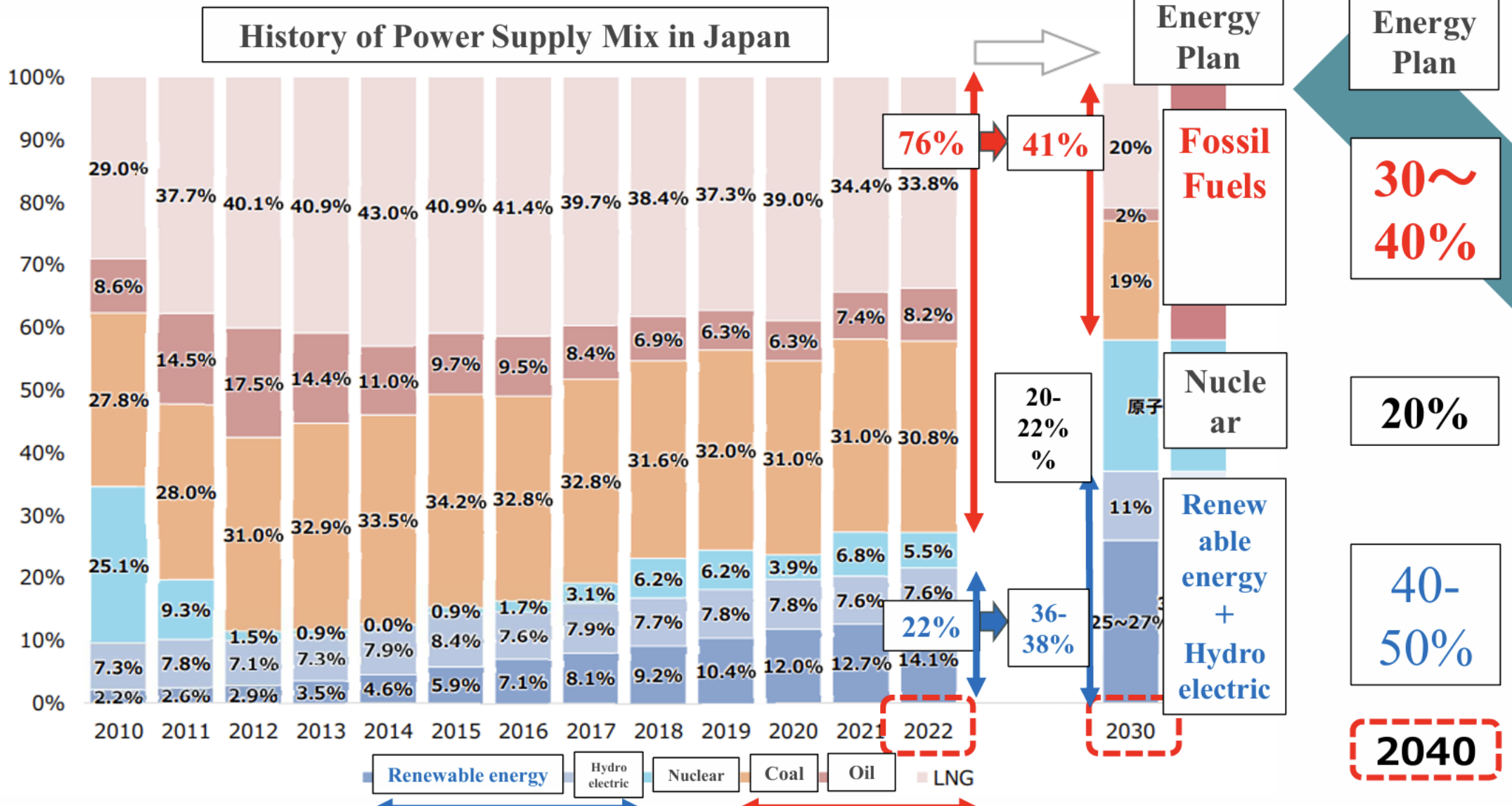
(Source) https://unfccc.int/sites/default/files/2025-12/The%20Republic%20of%20Koreas%202035%20NDC.pdf

The Republic of Korea's GHG Emissions and Removals by Sector (1990-2022)



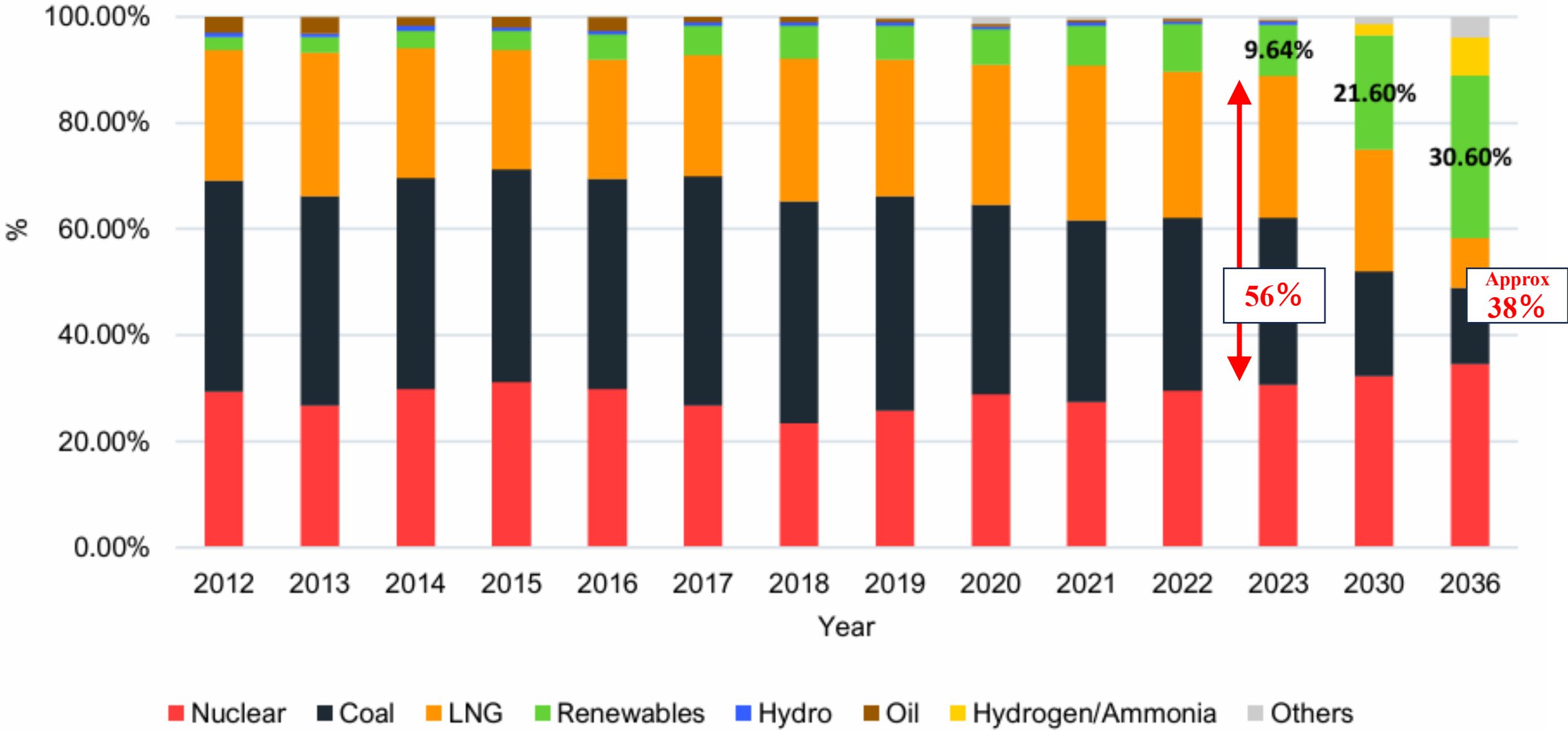
https://unfccc.int/

History of Power Supply Mix of Japan



https://www.meti.go.jp/shingikai/sankoshin/sangyo_gijutsu/chikyu_kankyo/ondanka_2050/pdf/001_04_00.pdf

History of Power Supply Mix of Korea

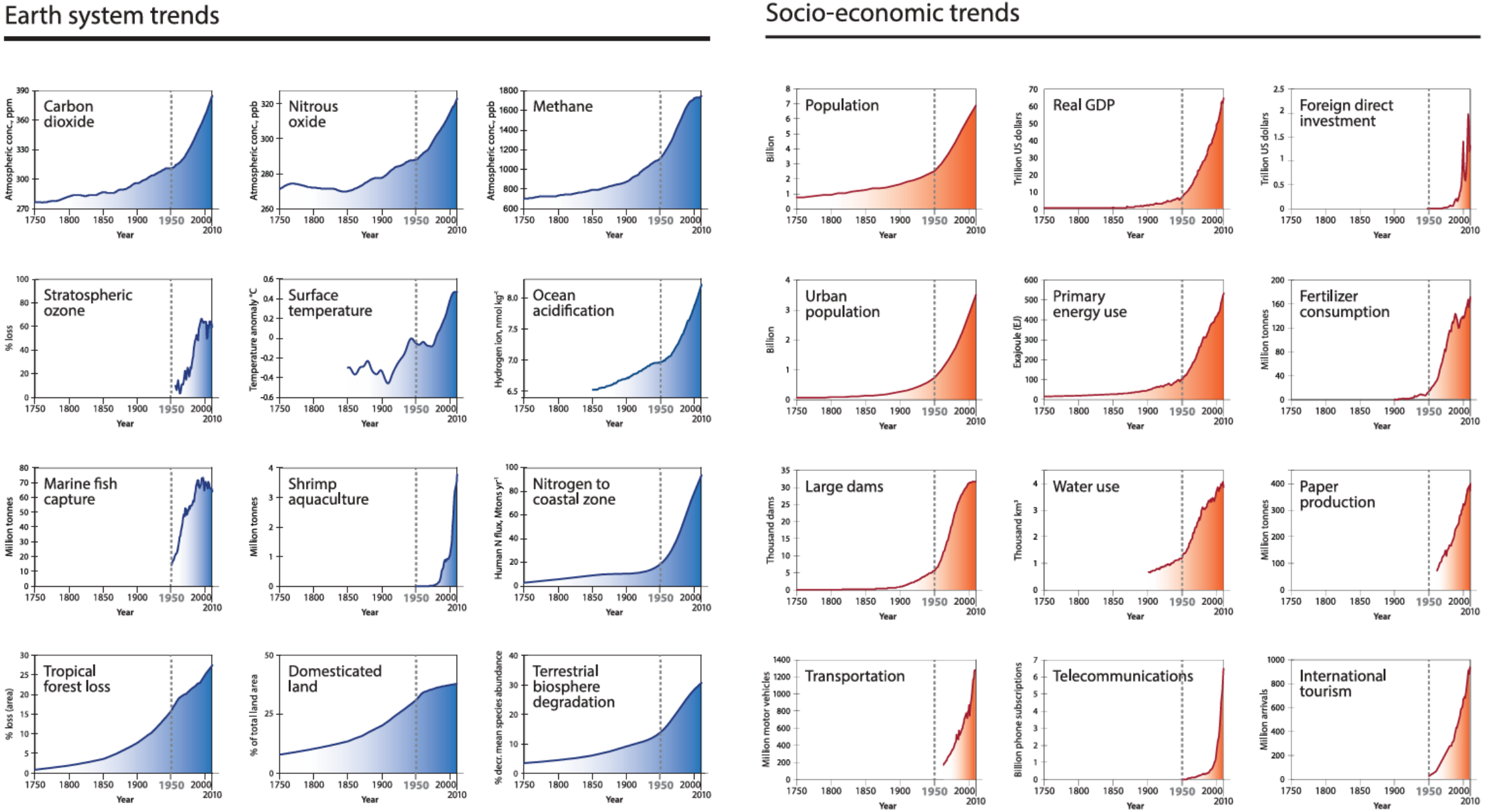


Source) Sources: MOTIE, KEPCO Note: Data for 2023 estimated from monthly KEPCO updates; 2030 and 2036 projections include hydrogen and ammonia co-firing in power generation, Others include hydropower.

3. Risk related to Climate Change

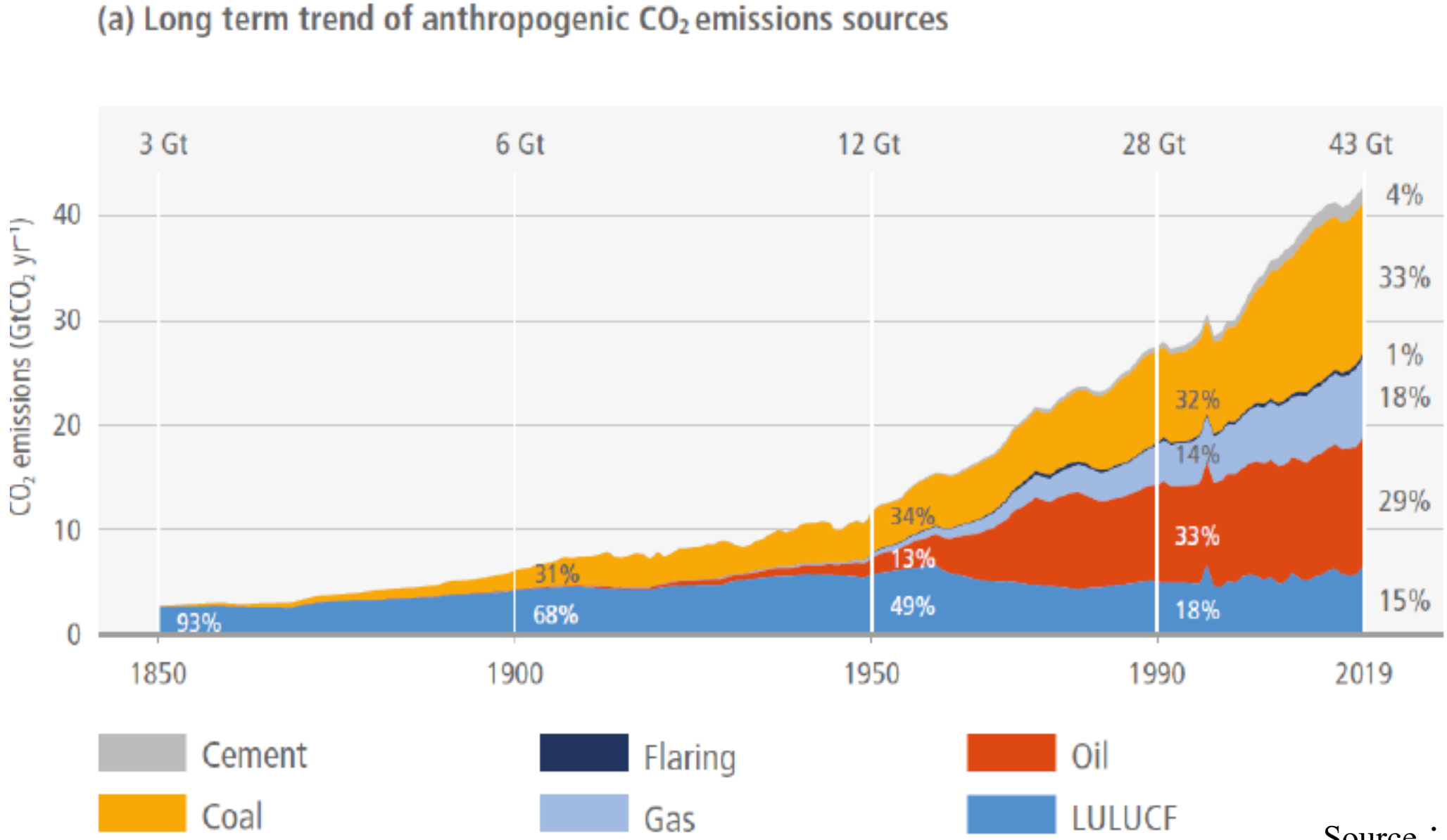
The Great Acceleration

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



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

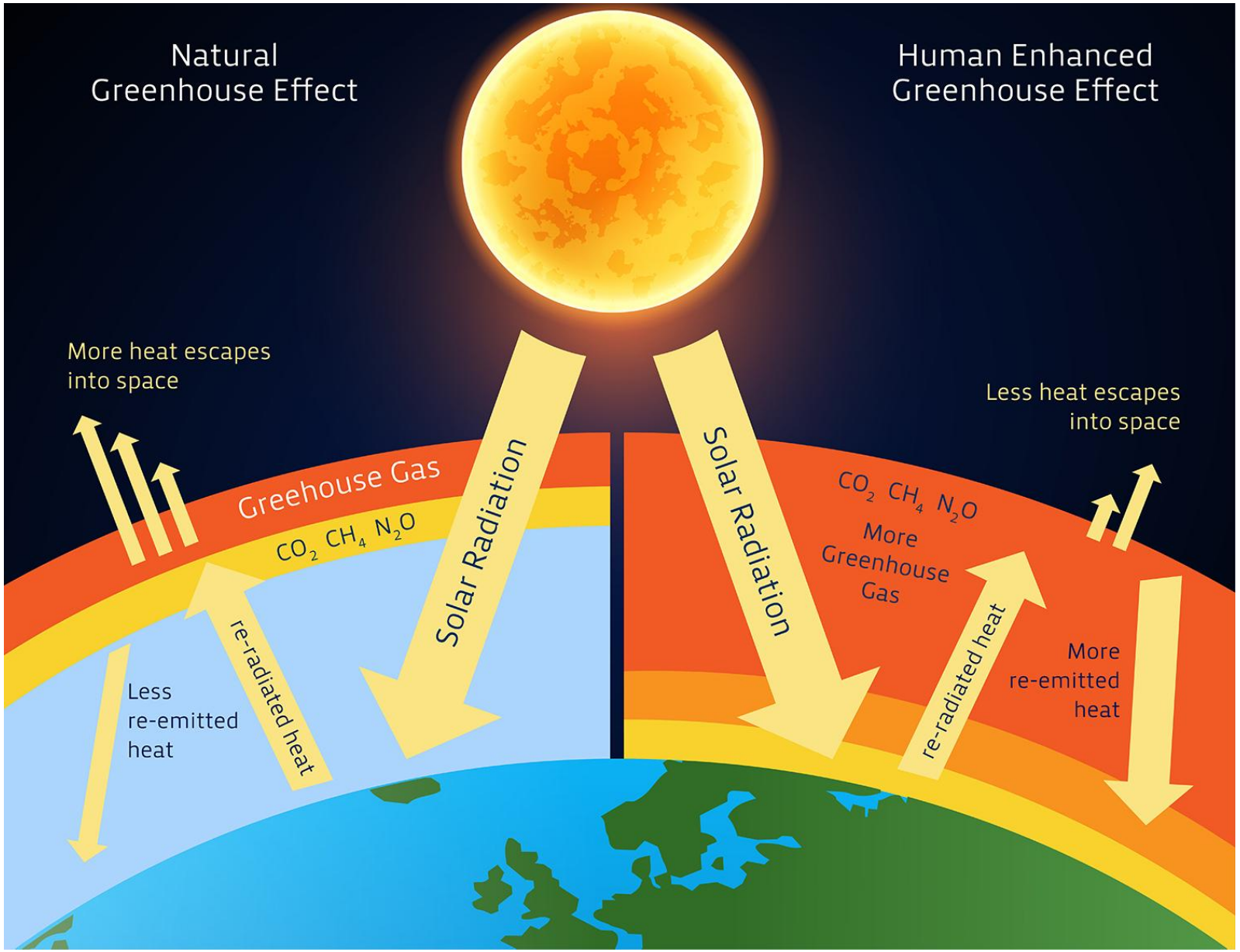
Cumulative CO2 emissions



https://globalcarbonbudget.org/fossil-fuel-co2-emissions-increase-again-in-2024/

Source：AR6/WG3 chapter 2, Figure 2.7

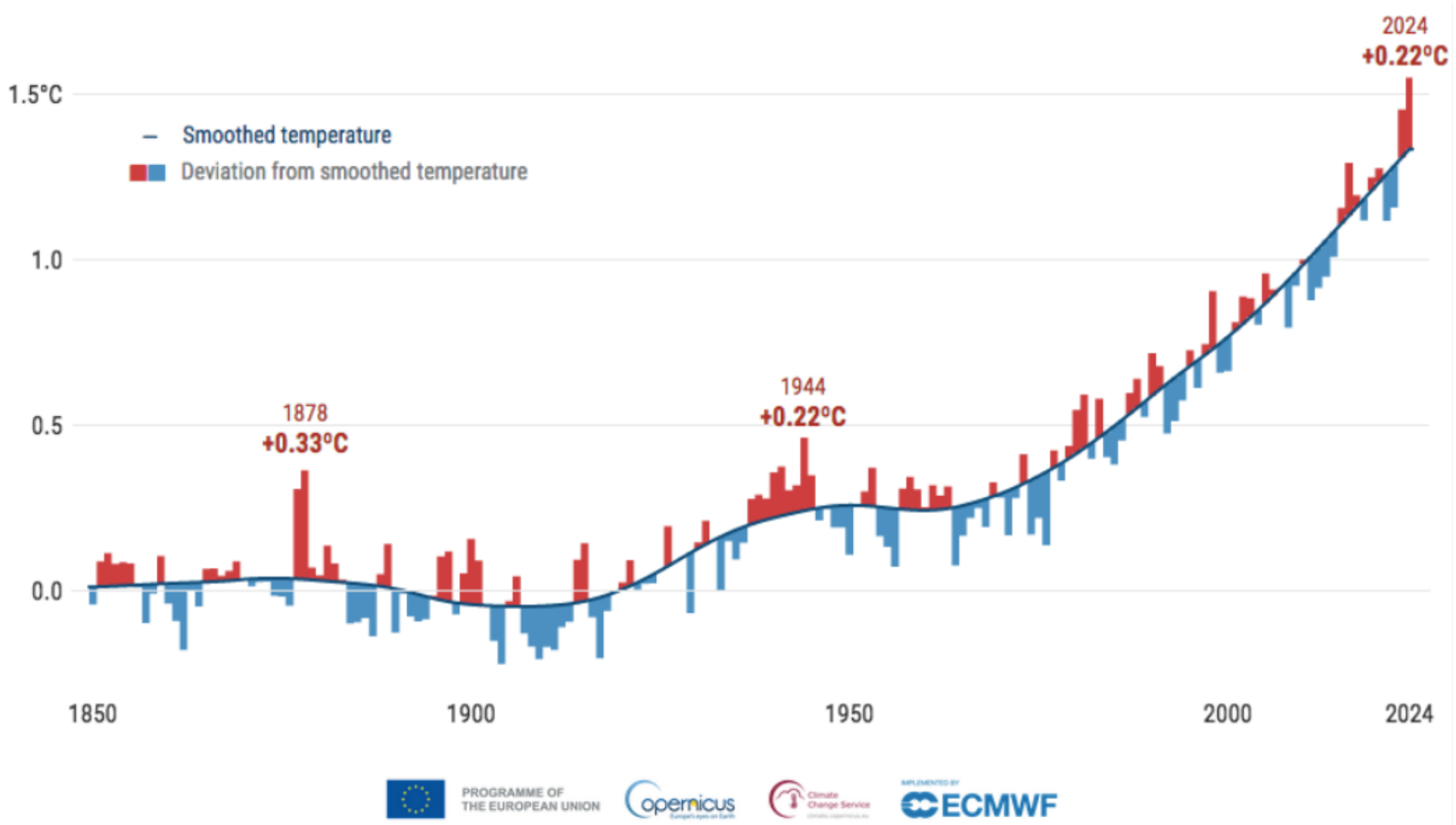
Why Does CO_2 Warm the Earth?



1 Sunlight warms the Earth
2 Earth emits infrared radiation
3 CO_2 and other greenhouse gases absorb and re-radiate heat
4 Heat gets trapped, temperature rises

https://maryesse.blogspot.com/2021/04/global-warming-causes-and-consequences.html

Global land temperature



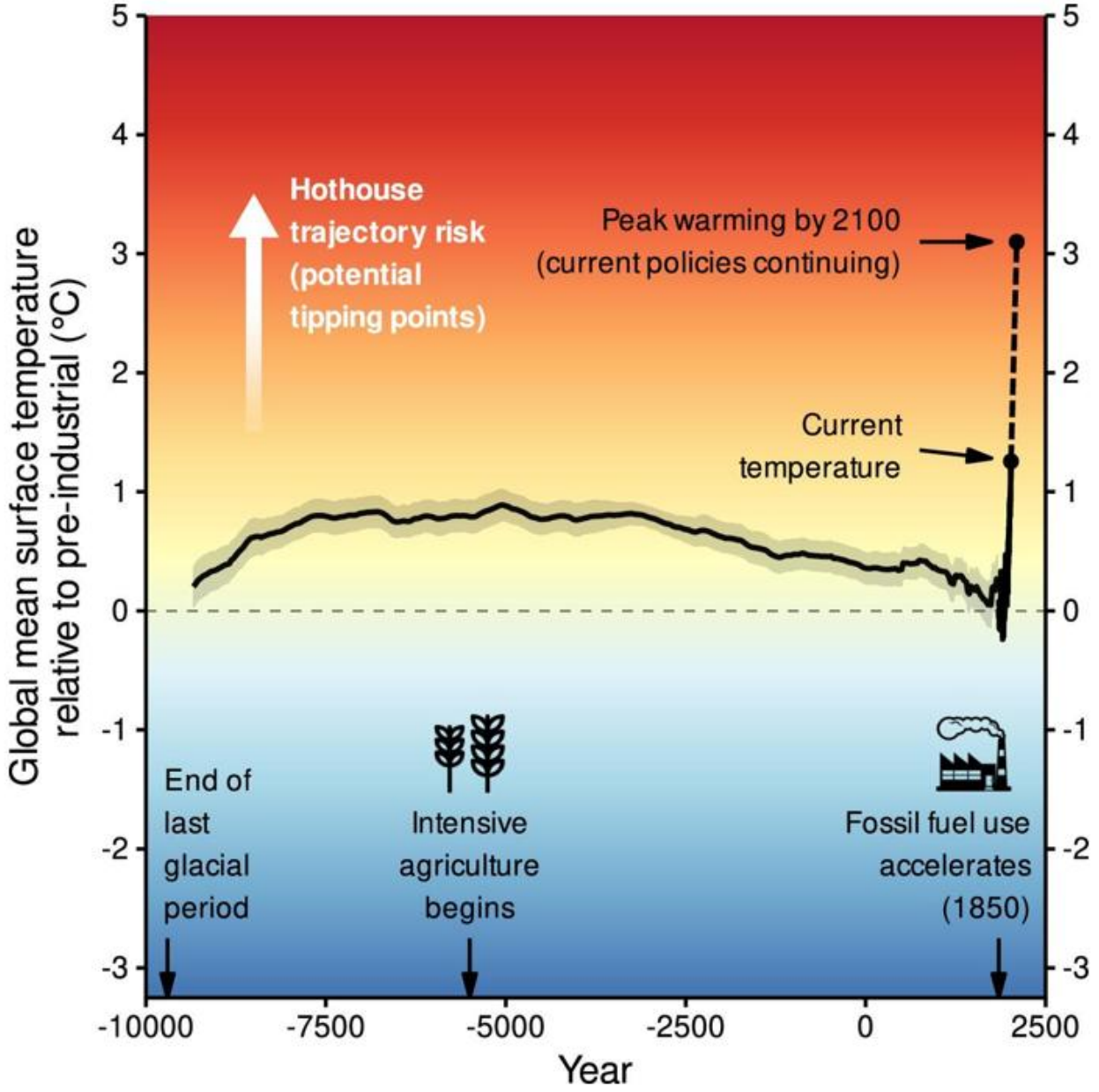
https://b54engineering.com/en/global_emissions_2024_250117/

https://globalcarbonbudget.org/fossil-fuel-co2-emissions-increase-again-in-2024/

Approximate global average temperature from –9340 BCE to 2020 CE.

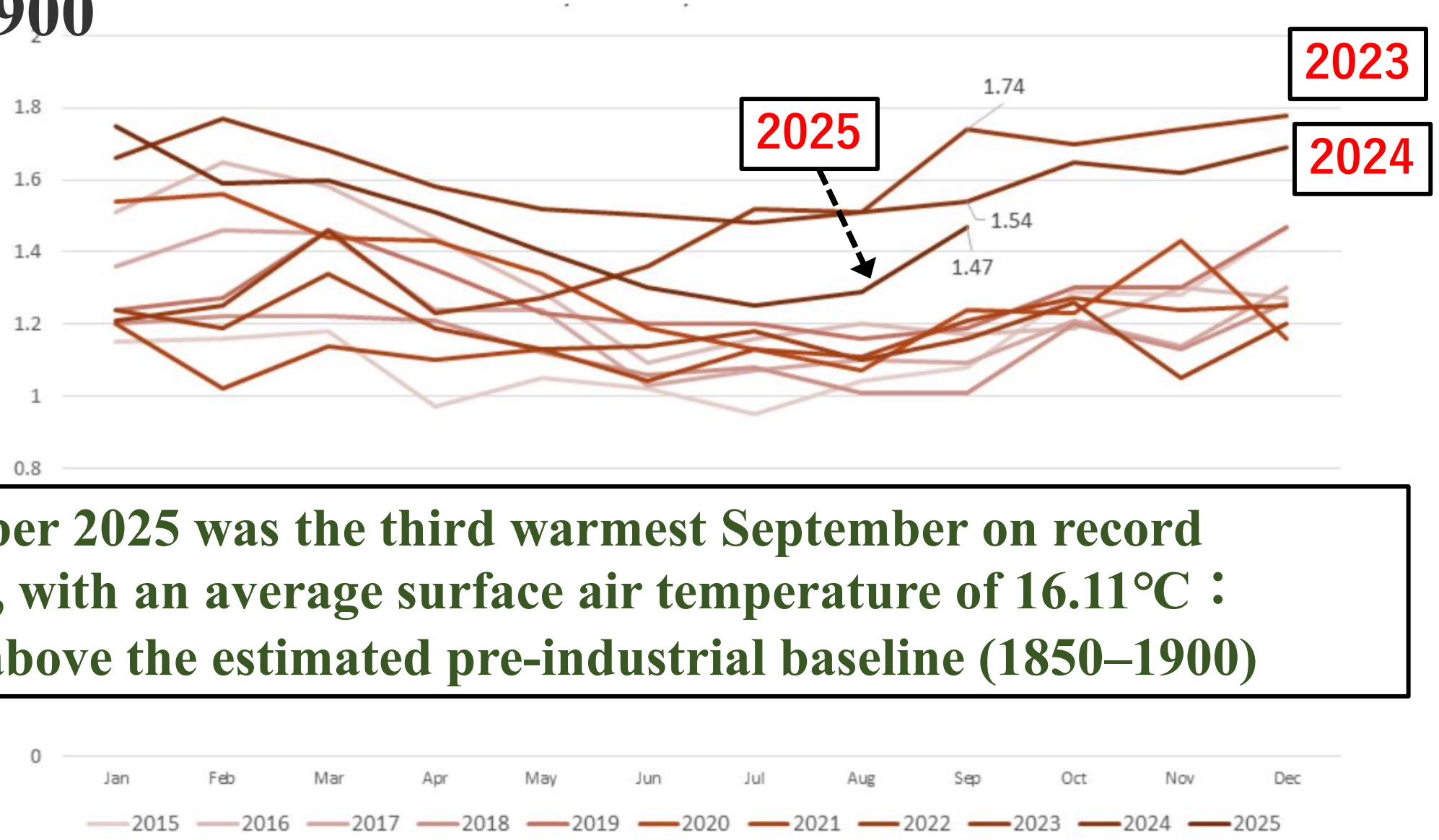
Volume 75, Issue 12

December 2025



BioScience, Volume 75, Issue 12, December 2025, Pages 1016–1027, https://doi.org/10.1093/biosci/biaf149

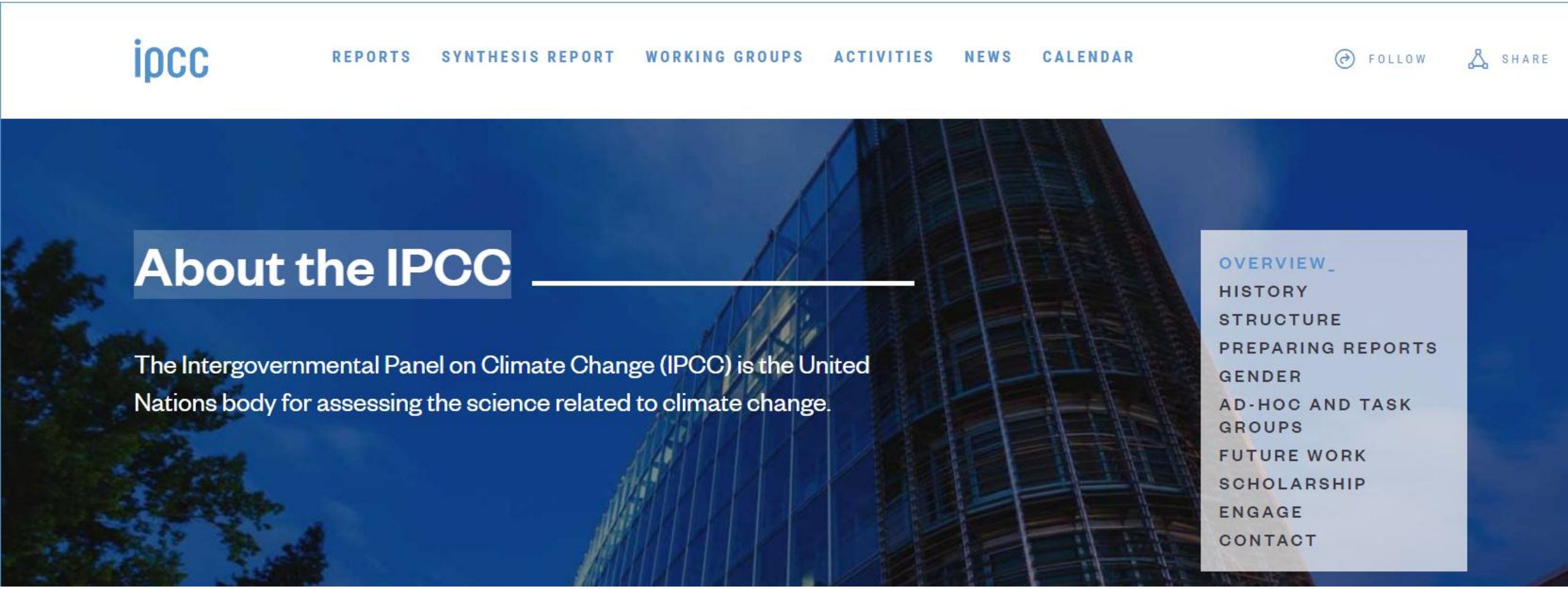
Global Sea Surface temperature- Monthly anomaly relative to 1850-1900



September 2025 was the third warmest September on record globally, with an average surface air temperature of 16.11℃：1.47℃ above the estimated pre-industrial baseline (1850–1900)

https://www.jircas.go.jp/ja/program/proc/blog/20251010

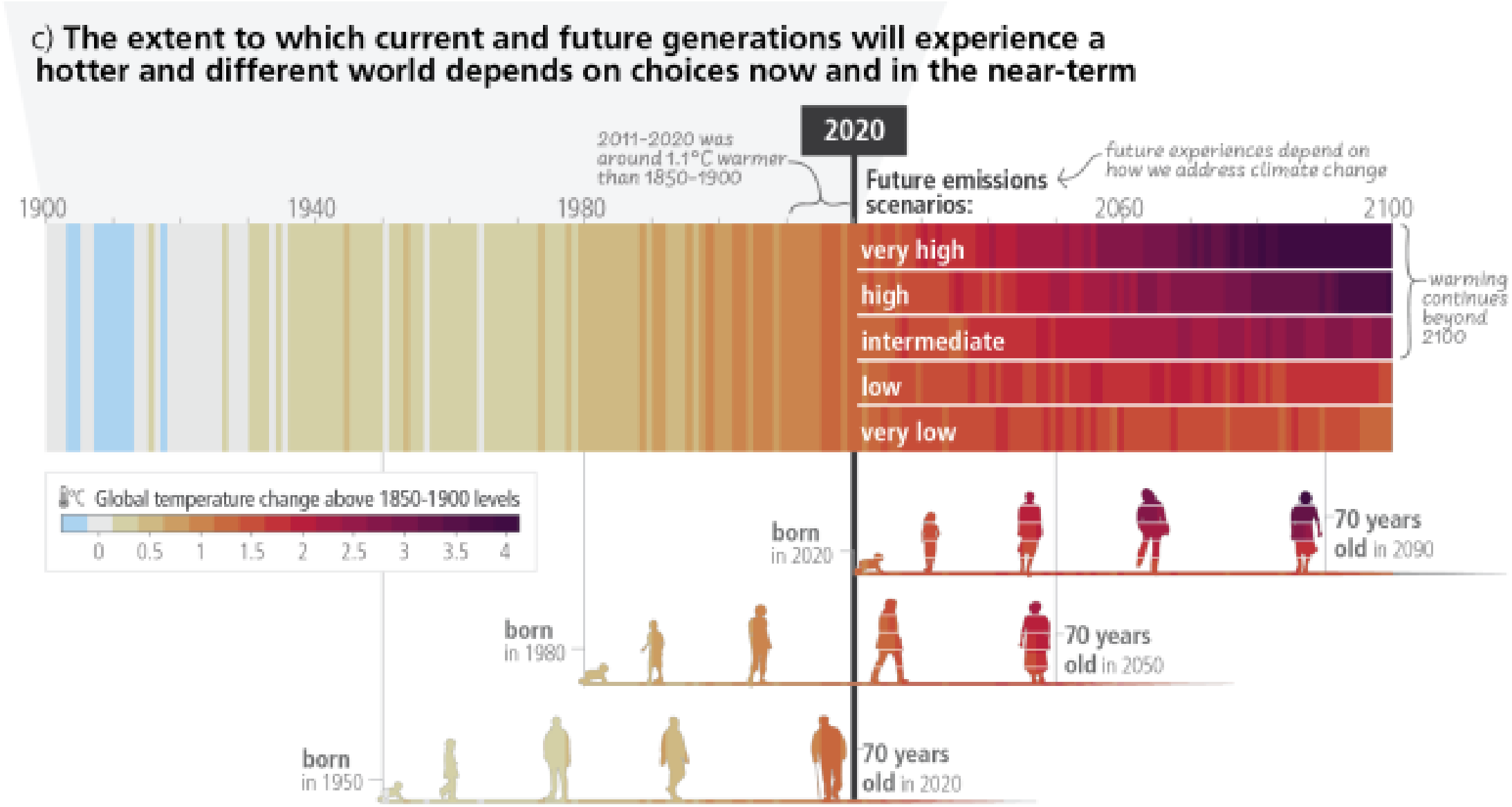
What is IPCC?



"It is unequivocal that human influence has warmed the atmosphere, ocean and land" (AR6)

https://www.ipcc.ch/

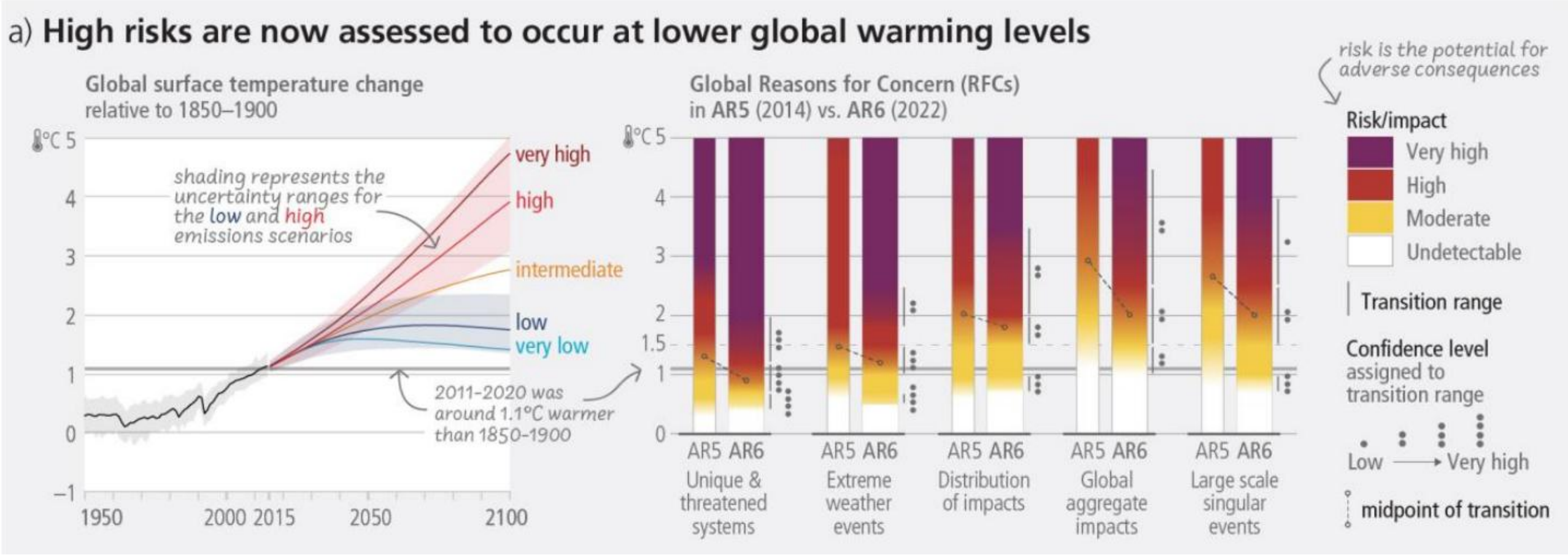
IPCC 6th Assessment Report (AR6)



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

IPCC 6th Assessment Report (AR6)

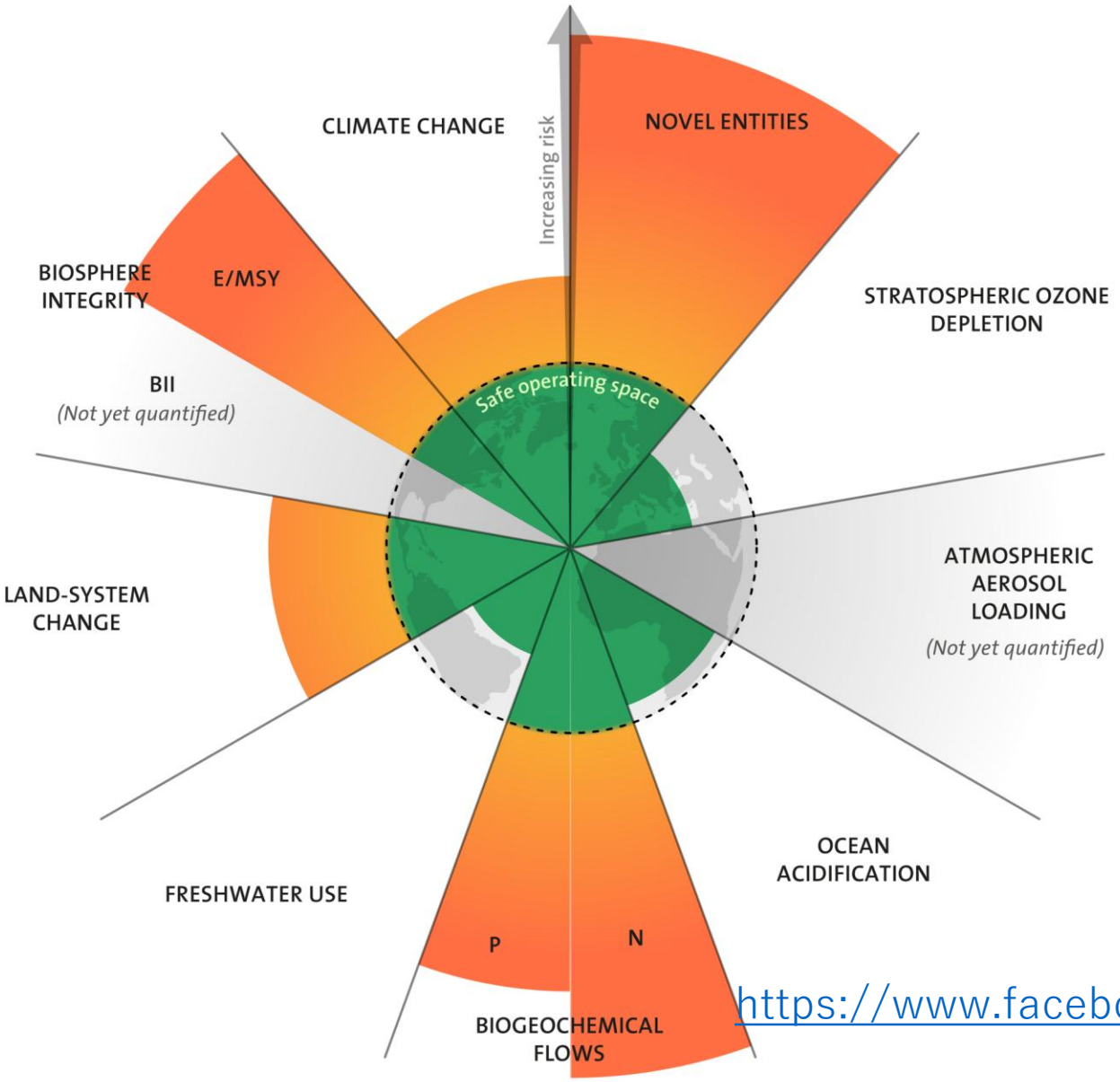
Risks are increasing with every increment of warming



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

Planetary Boundaries

https://www.ted.com/talks/johan_rockstrom_10_years_to_transform_the_future_of_humanity_or_destabilize_the_planet



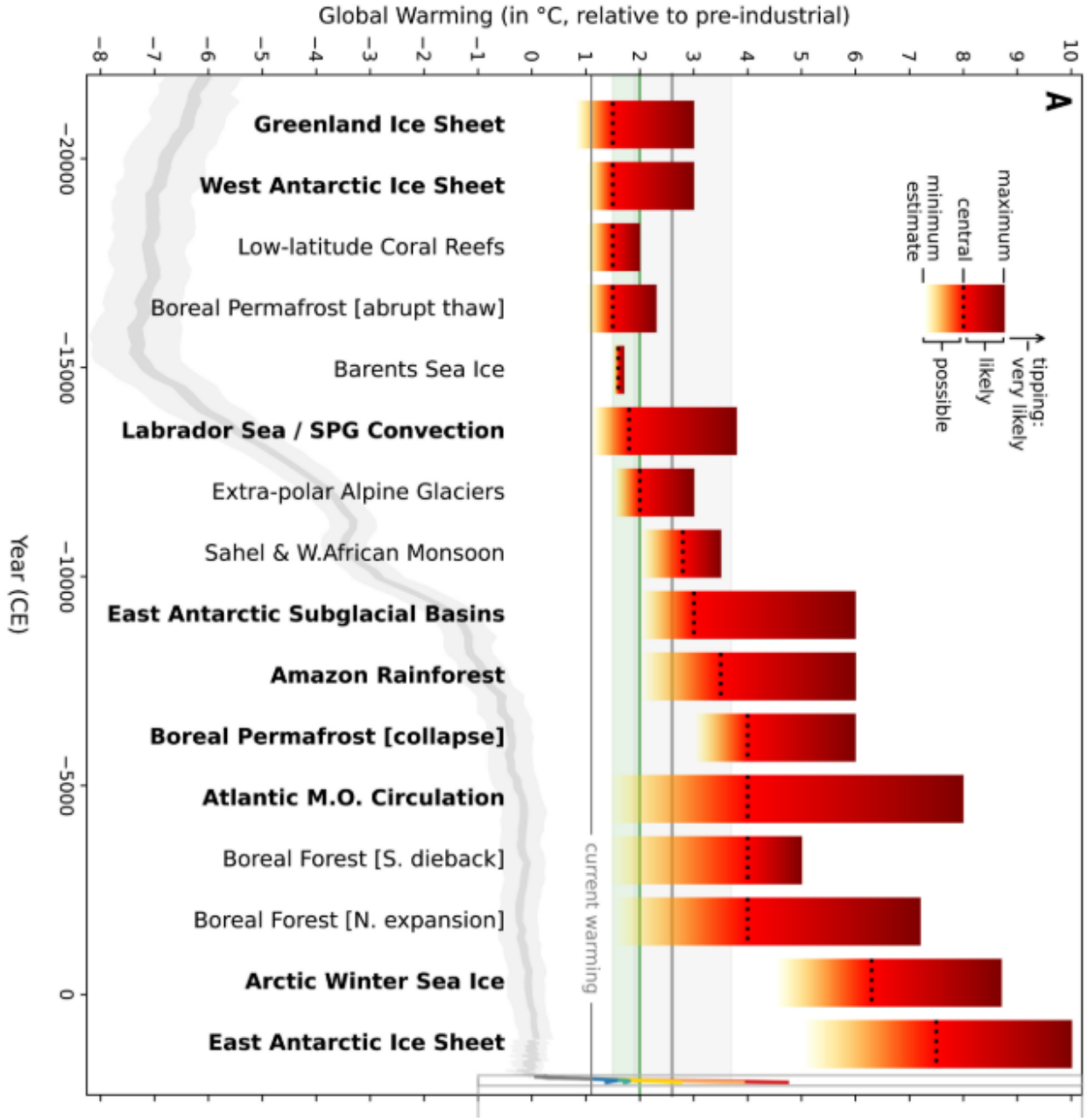
Stockholm Resilience Centre | Stockholm University

Johan Rockström

https://www.facebook.com/watch?v=1488277089038162

ilience.org/research/planetary-boundaries.html

Tipping Point



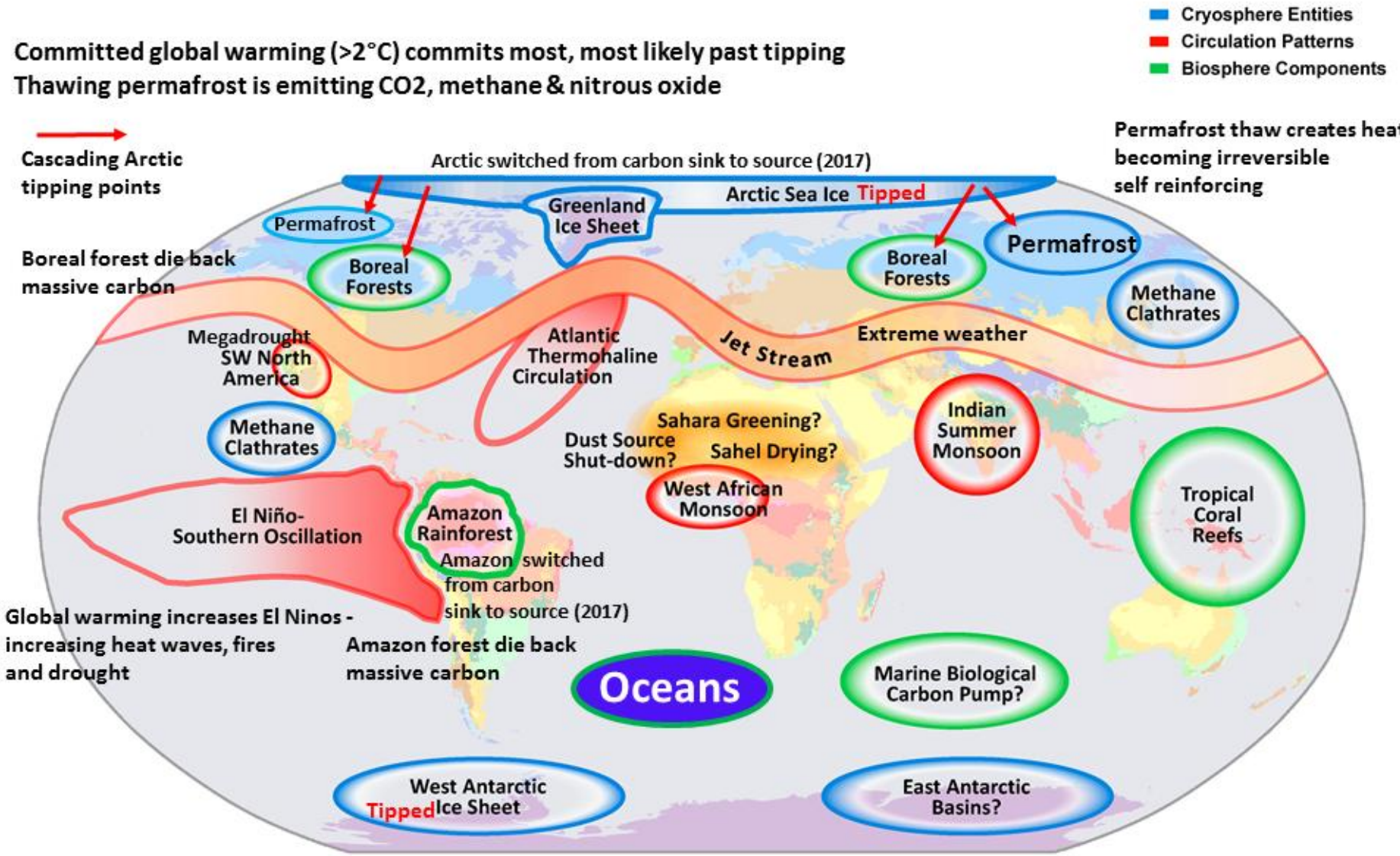
https://svs.gsfc.nasa.gov/31156/
https://svs.gsfc.nasa.gov/31158?utm_source=copilot.com

(Reference) NSIDC（National Snow and Ice Data Center) website

https://science.nasa.gov/earth/explore/earth-indicators/arctic-sea-ice-minimum-extent/

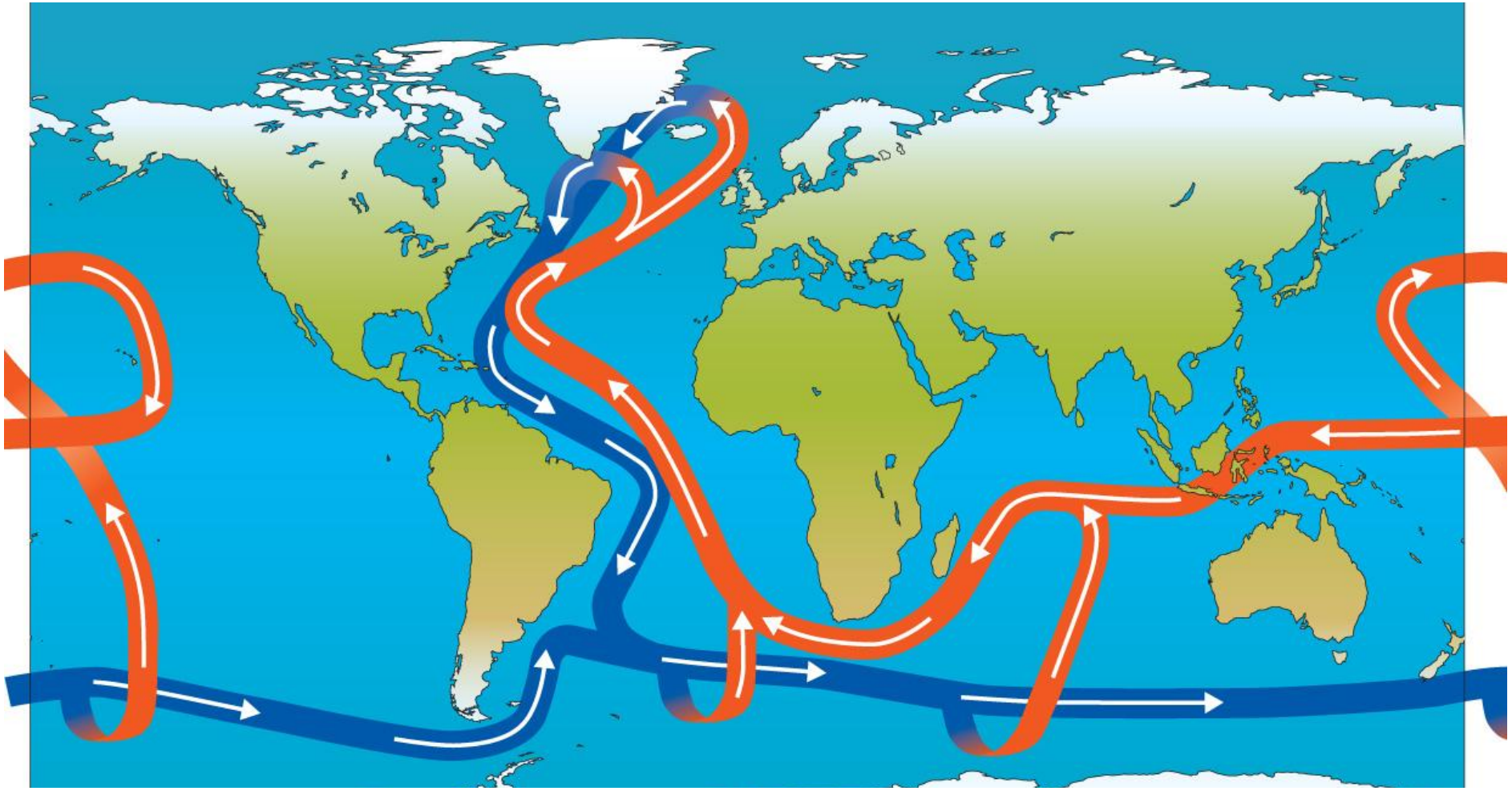
(Reference) Exceeding 1.5° global warming could trigger multiple climate tipping points (2022) David I. Armstrong McKay

Global Warming Vulnerable Tipping Points



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

Potential Impact of collapse of AMOC

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

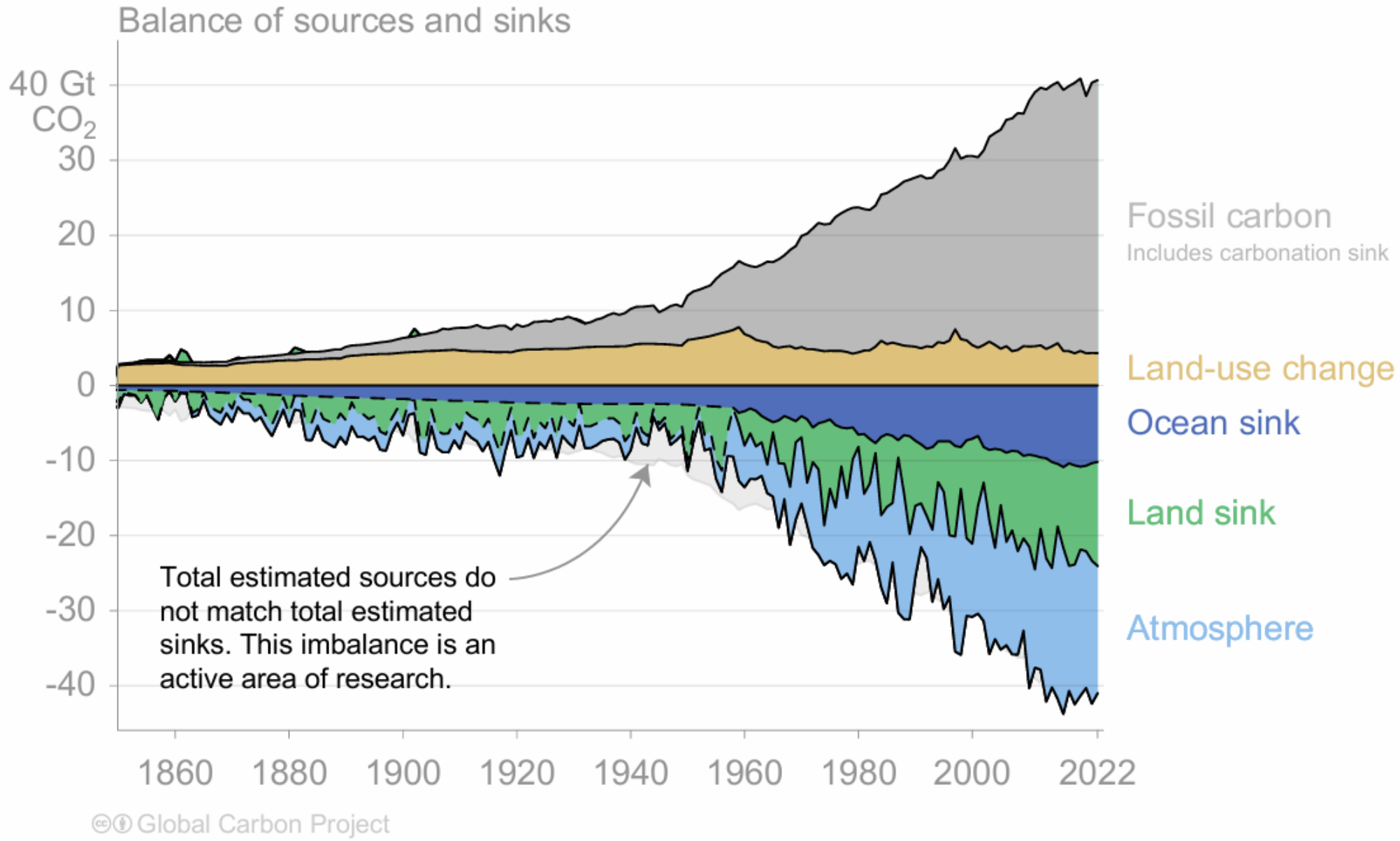
Warming in the Tropics: Increased temperatures in tropical regions, exacerbating already challenging living conditions.

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.

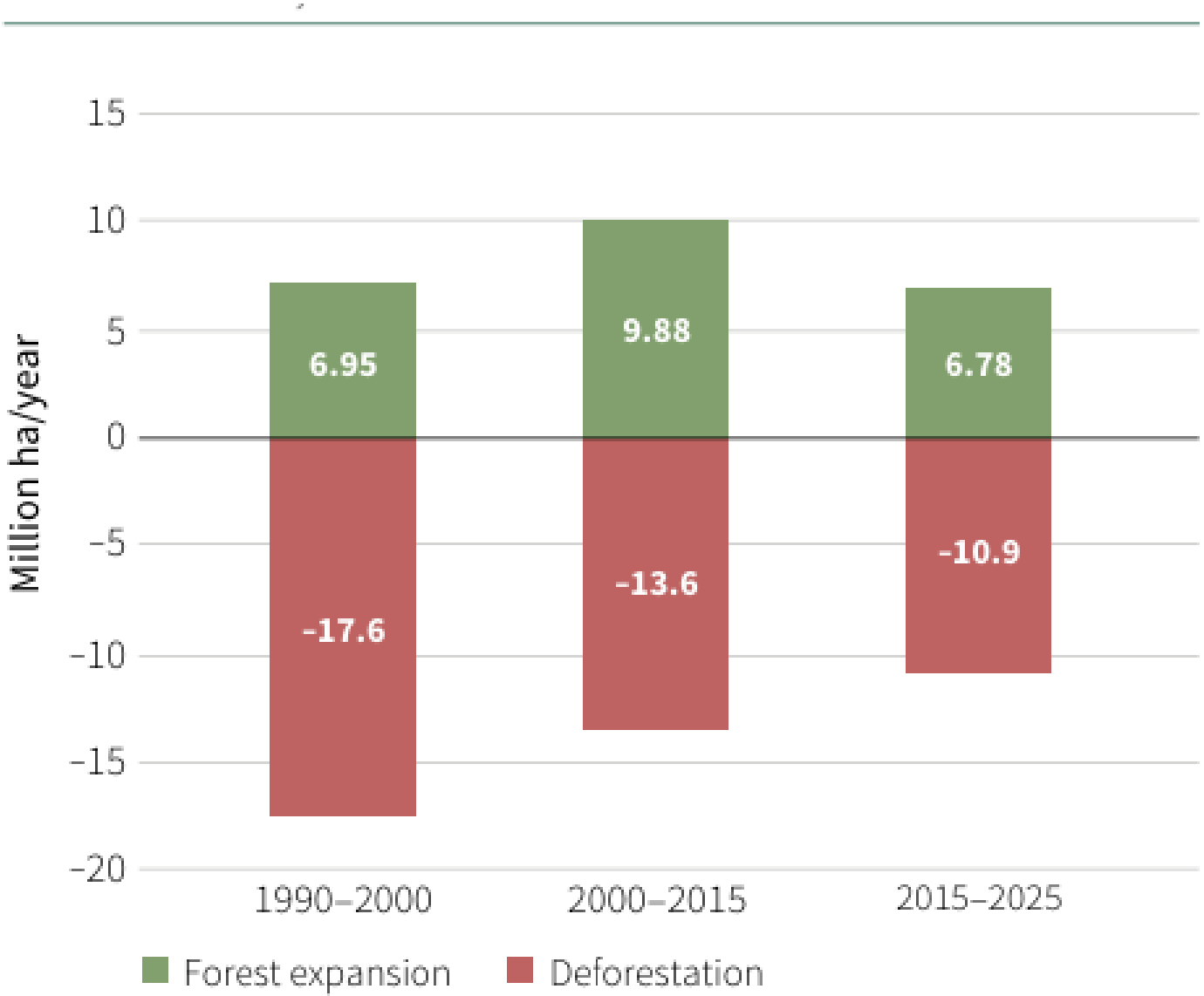
https://climate.metoffice.cloud/amoc.html

Global Carbon Sink



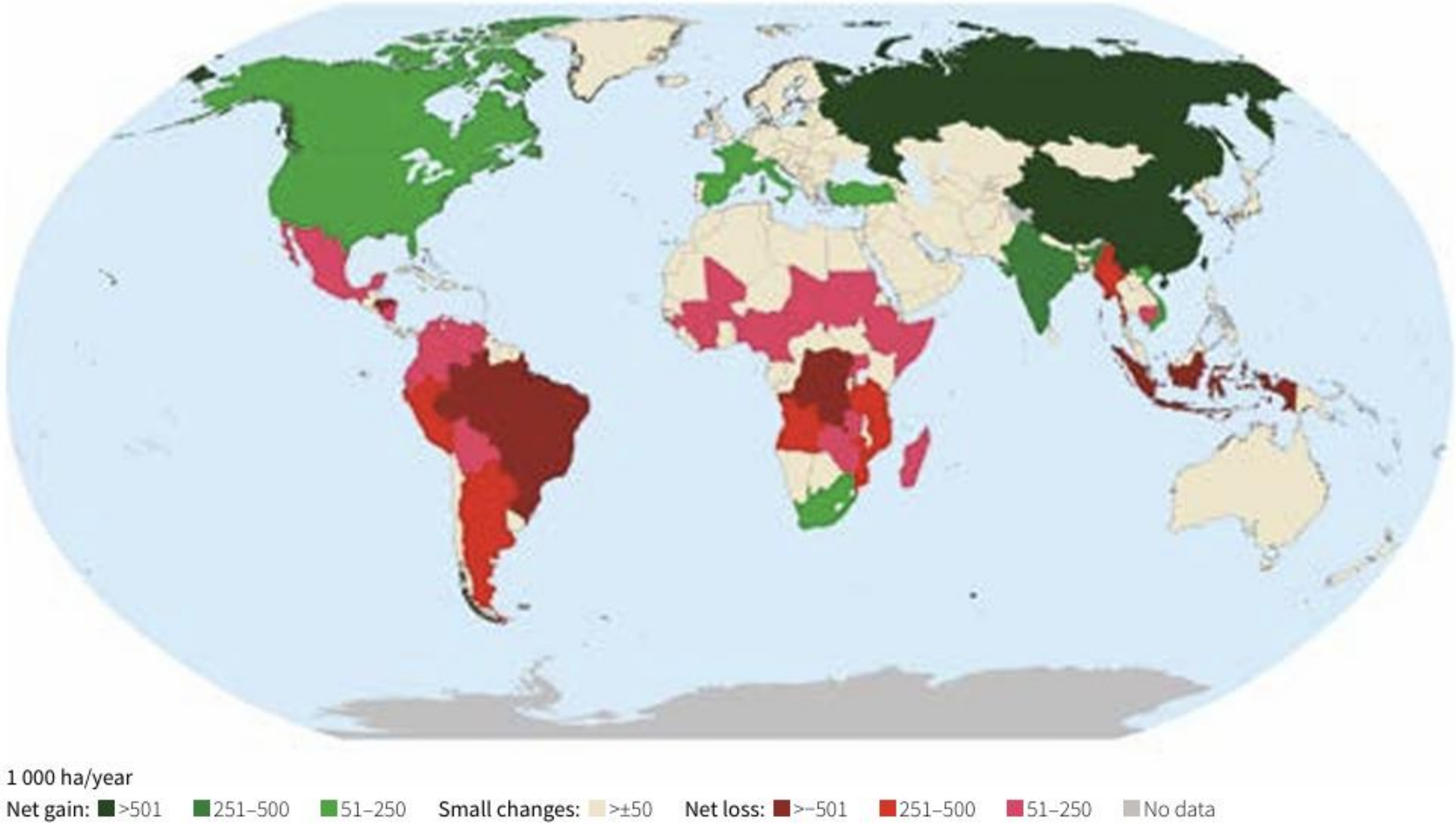
https://essd.copernicus.org/articles/15/5301/2023/ https://globalcarbonbudget.org/

Global annual rate of forest expansion and deforestation, 1990–2025



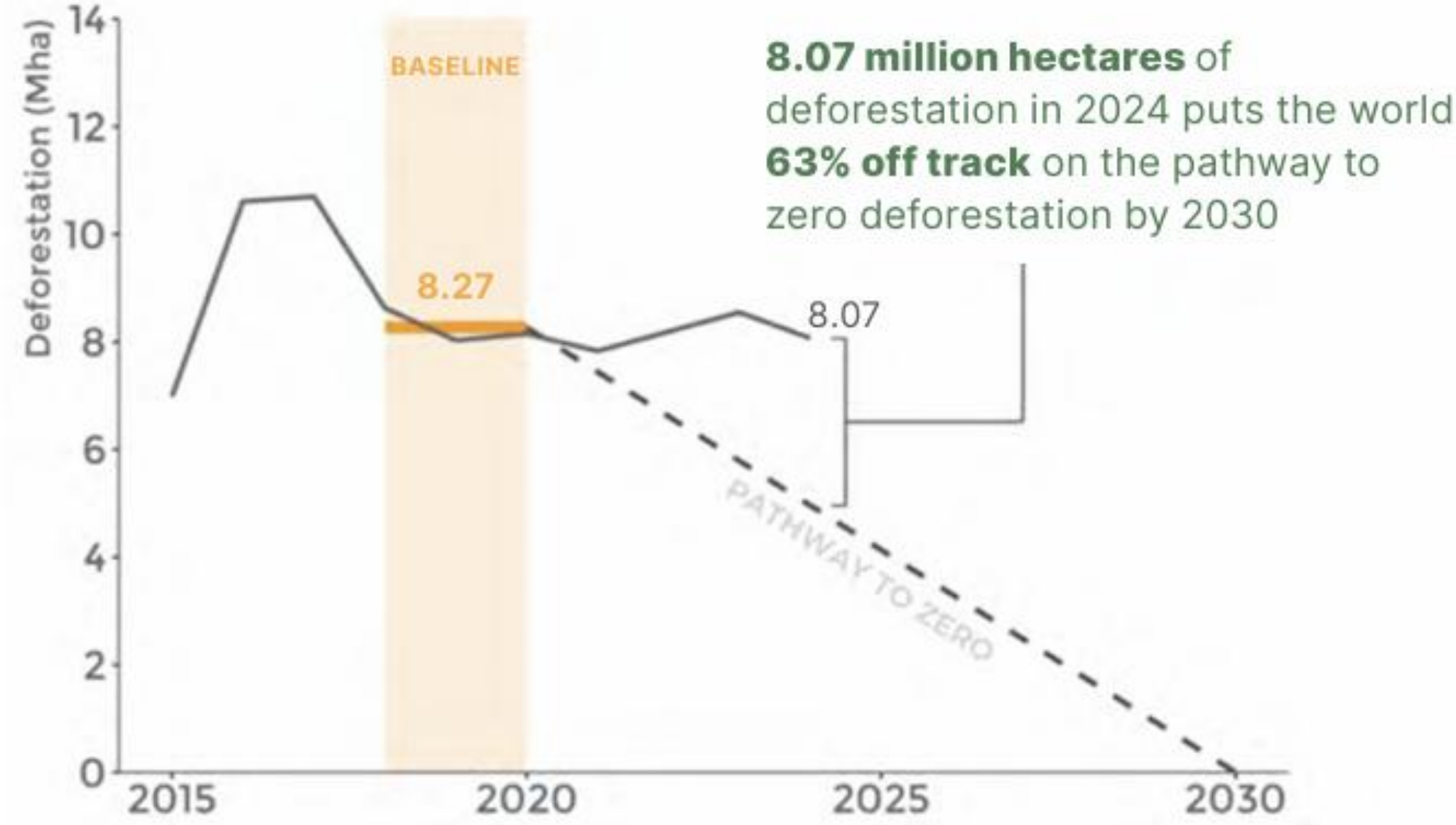
(Source) Food and Agriculture Organization of the United Nations, Global Forest Resources Assessment 2025

Annual forest area net change, by country, 1990–2025



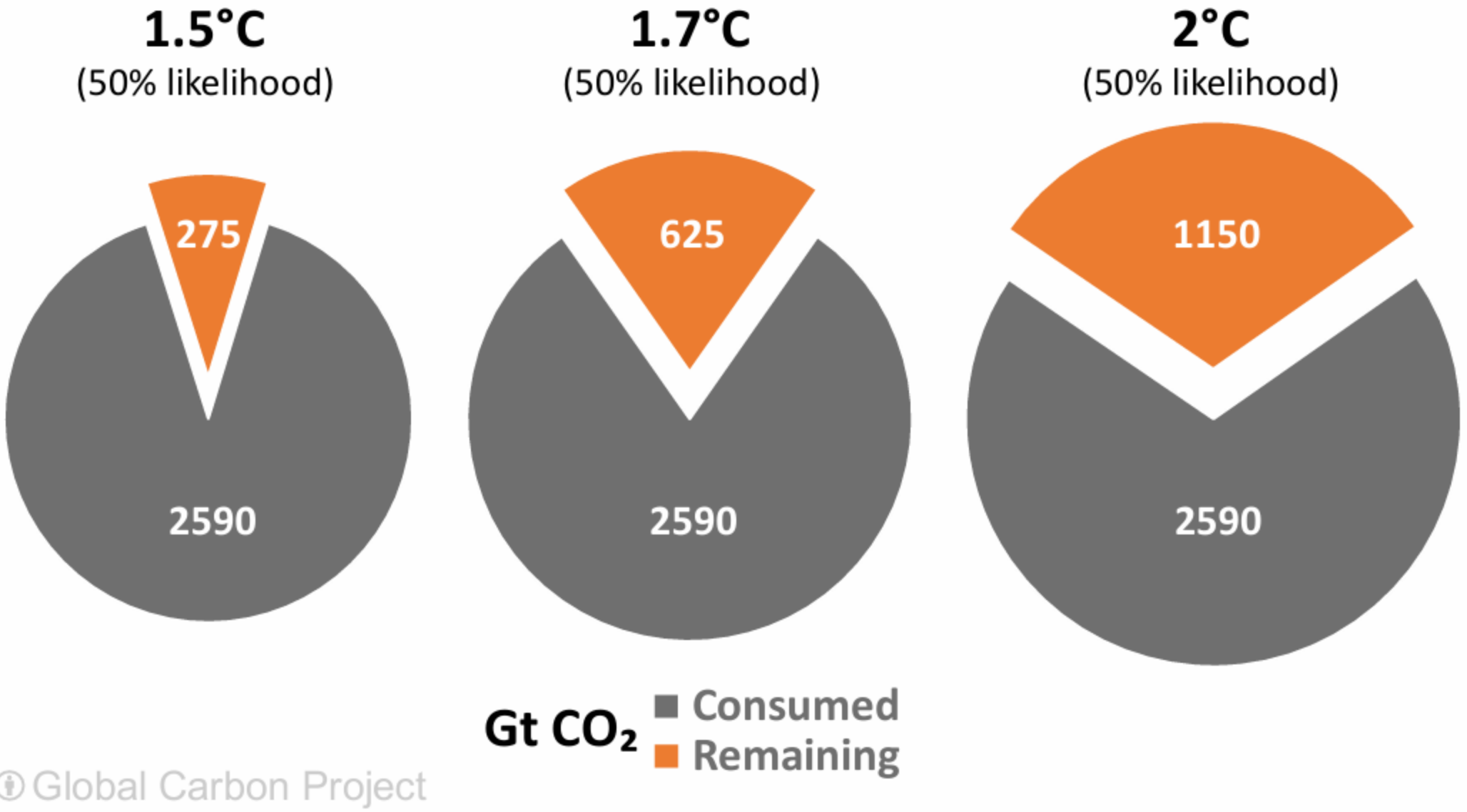
(Source) Food and Agriculture Organization of the United Nations, Global Forest Resources Assessment 2025

Global deforestation from 2015-24, in million hectares (Mha)



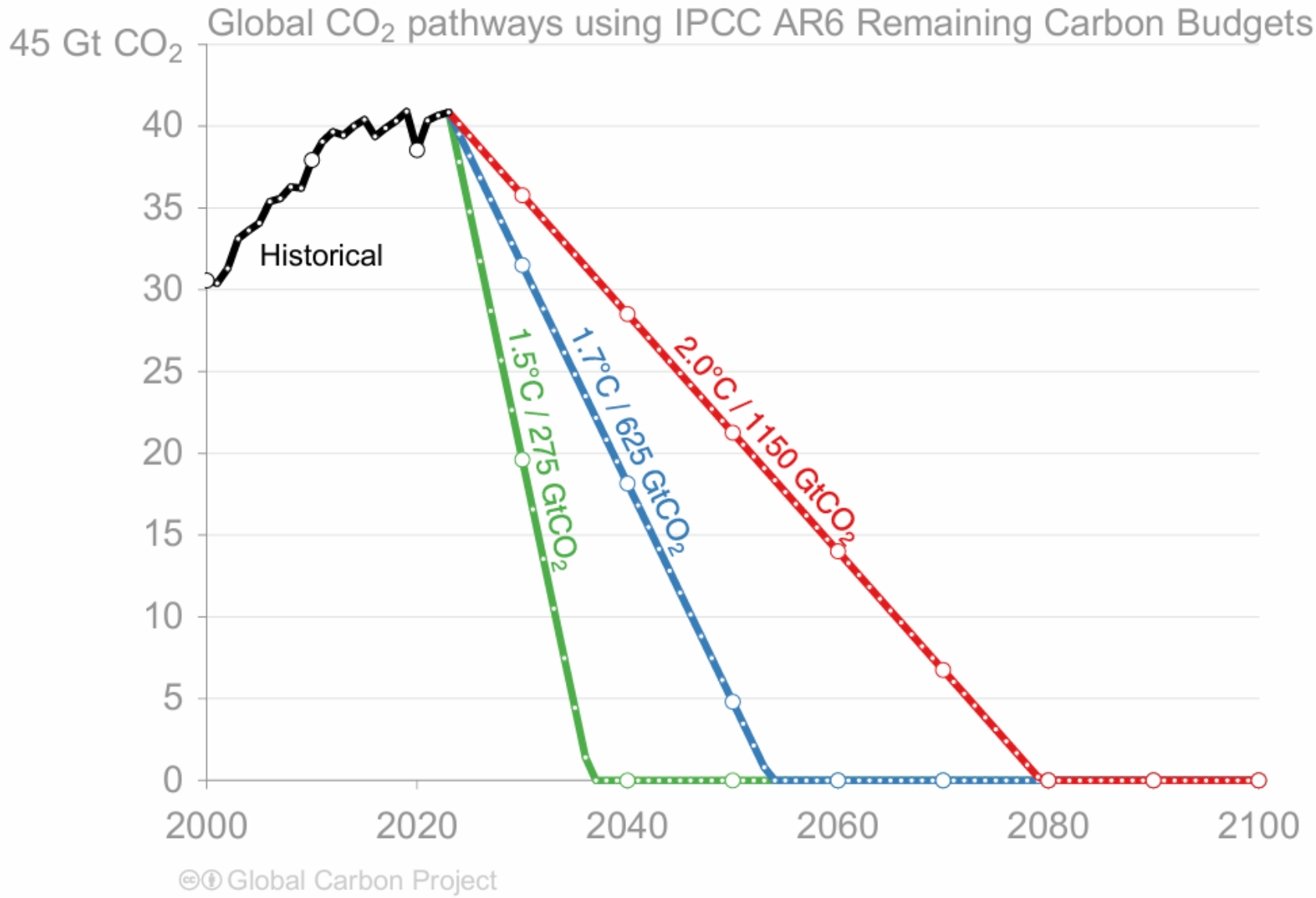
(Source) THE FOREST DECLARATION ASSESSMENT 2025, Own analysis using tree cover loss data (Hansen et al. 2013, updated through 2024) and drivers of tree cover loss (Sims et al. 2025, updated through 2024)

Remaining Carbon Budget



https://globalcarbonbudget.org/

Global CO2 emissions must reach 0 to limit global warming



https://globalcarbonbudget.org/

4. Climate Change Impact

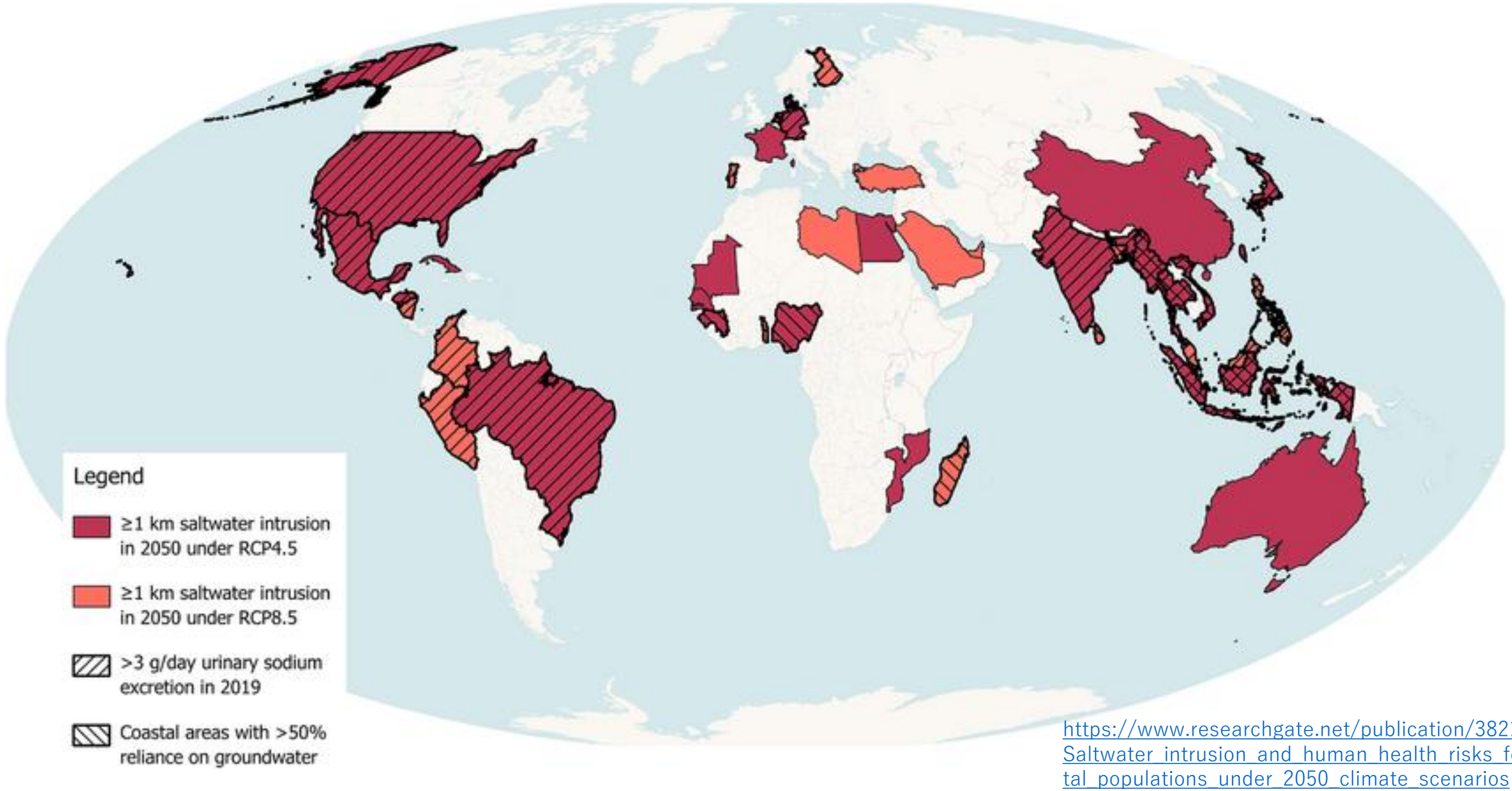
Recent climate-related disasters since September 2024

Volume 75, Issue 12
December 2025

Event category	Event	Date	Description
Wildfires	Japan and South Korea wildfires	March 2025	Wildfires burned 370 hectares in Japan and more than 48,000 hectares in South Korea, injuring 2 people, killing 32 people in South Korea, damaging homes, and prompting mass evacuations and emergency response.
Heavy precipitation	Japan Floods	September 2024	Record-breaking rainfall in Ishikawa triggered deadly floods and landslides, killing six, leaving ten missing, flooding thousands of homes, and isolating over 100 communities.
High temperatures	India and Pakistan Heatwave	April 2025	The heatwave brought extreme temperatures up to 49°C, widespread power outages, crop failures, and severe health impacts across India and Pakistan, especially among vulnerable populations.

https://academic.oup.com/bioscience/article/75/12/1016/8303627

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

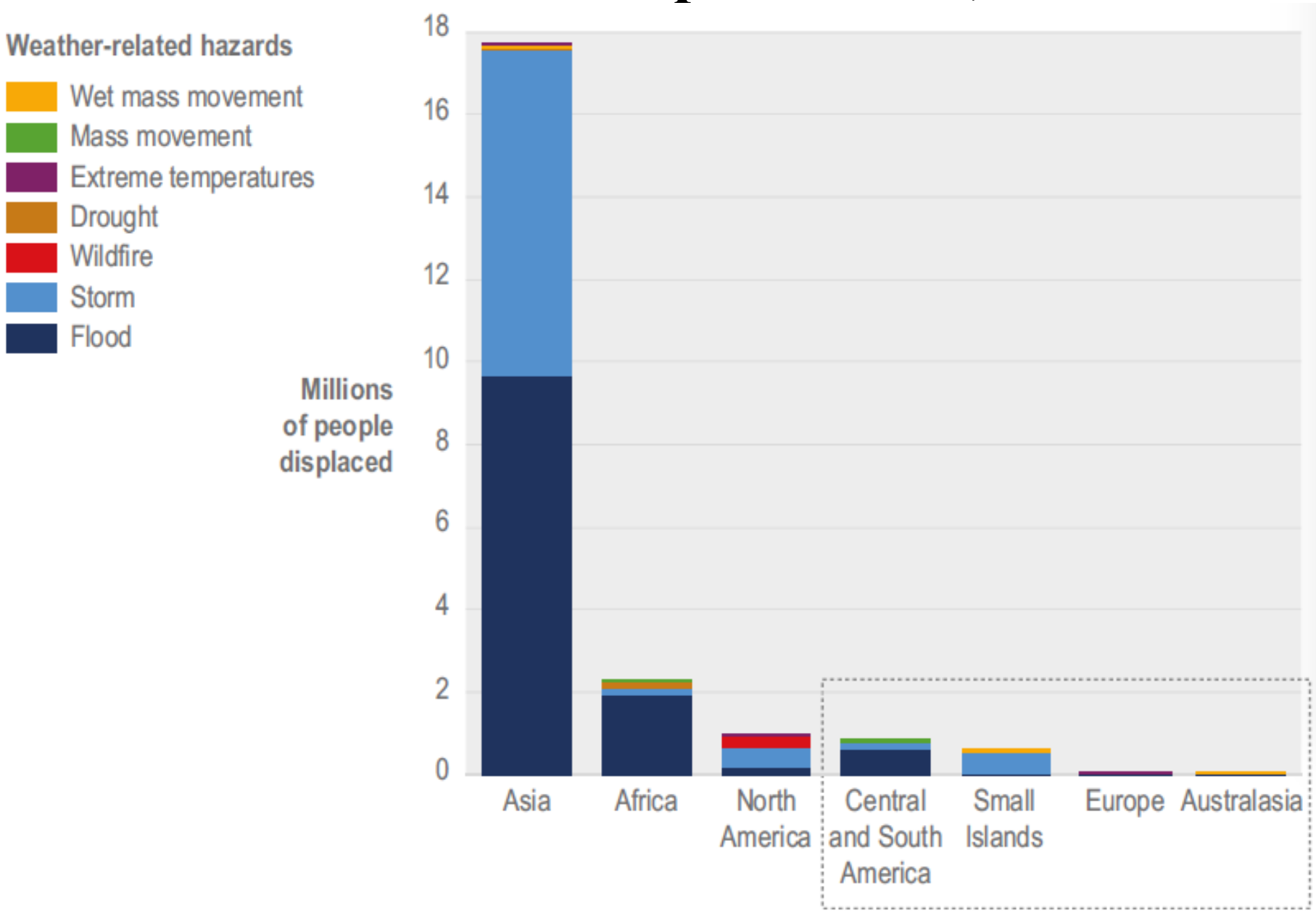
Impact of Sea Level Rise

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.

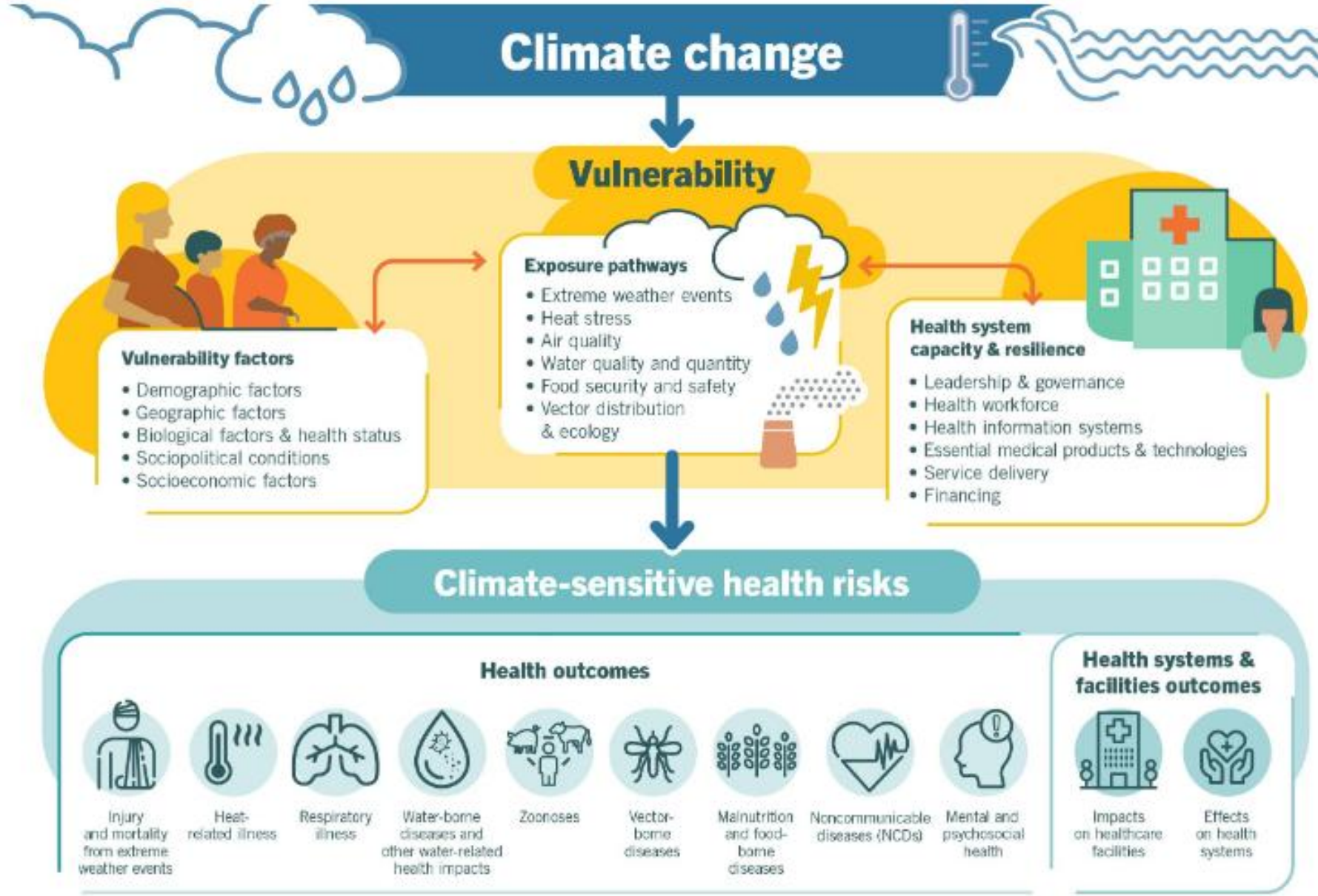
Ecosystem Disruption: Saline groundwater can affect the health of ecosystems, especially in wetlands and lakes.

Average annual weather-related displacements, 2010–2020



(Reference) IPCC AR6 WGII Chapter 7

Climate Change impact on Human Health

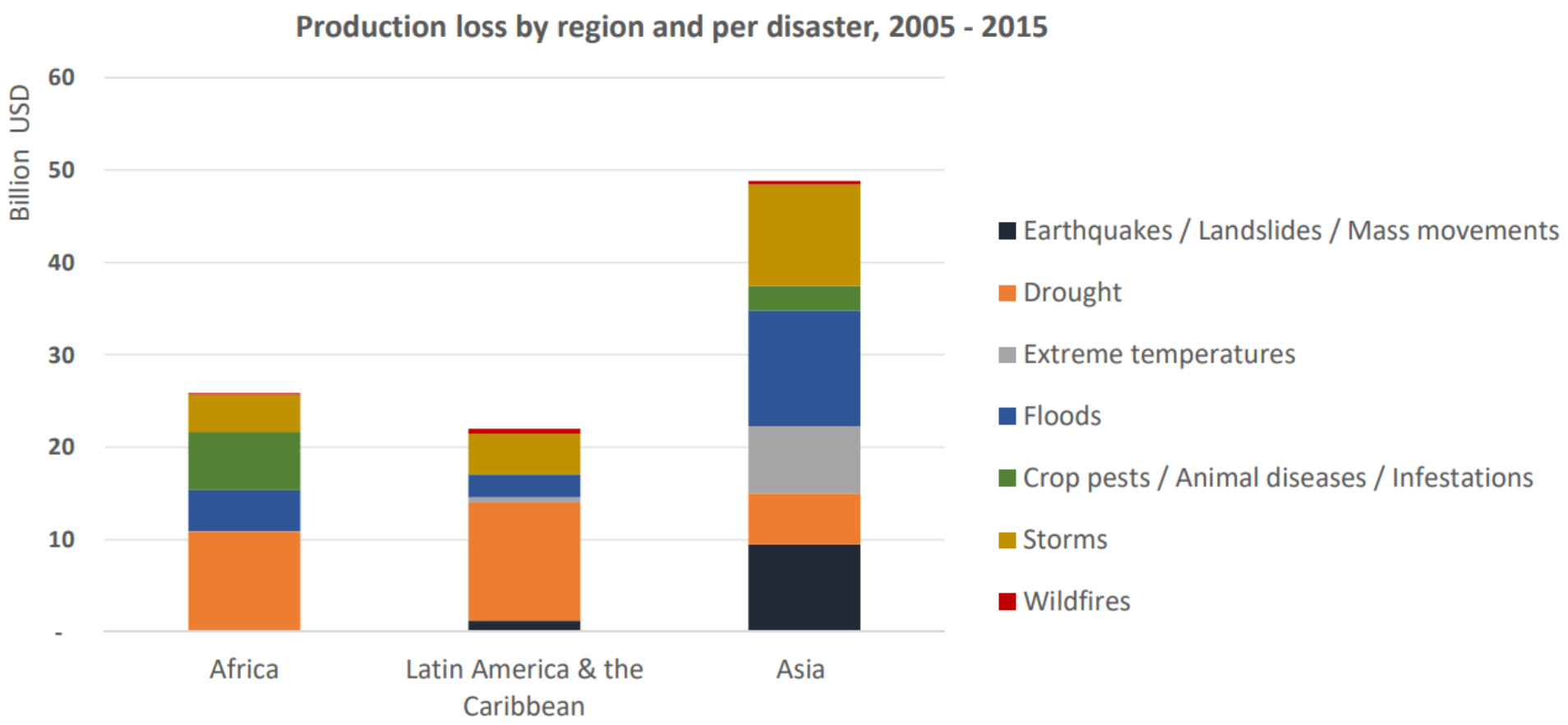


(Reference) https://www.who.int/news-room/fact-sheets/detail/climate-change-and-health

Climate Change impact on Food Security (Agriculture Loss)

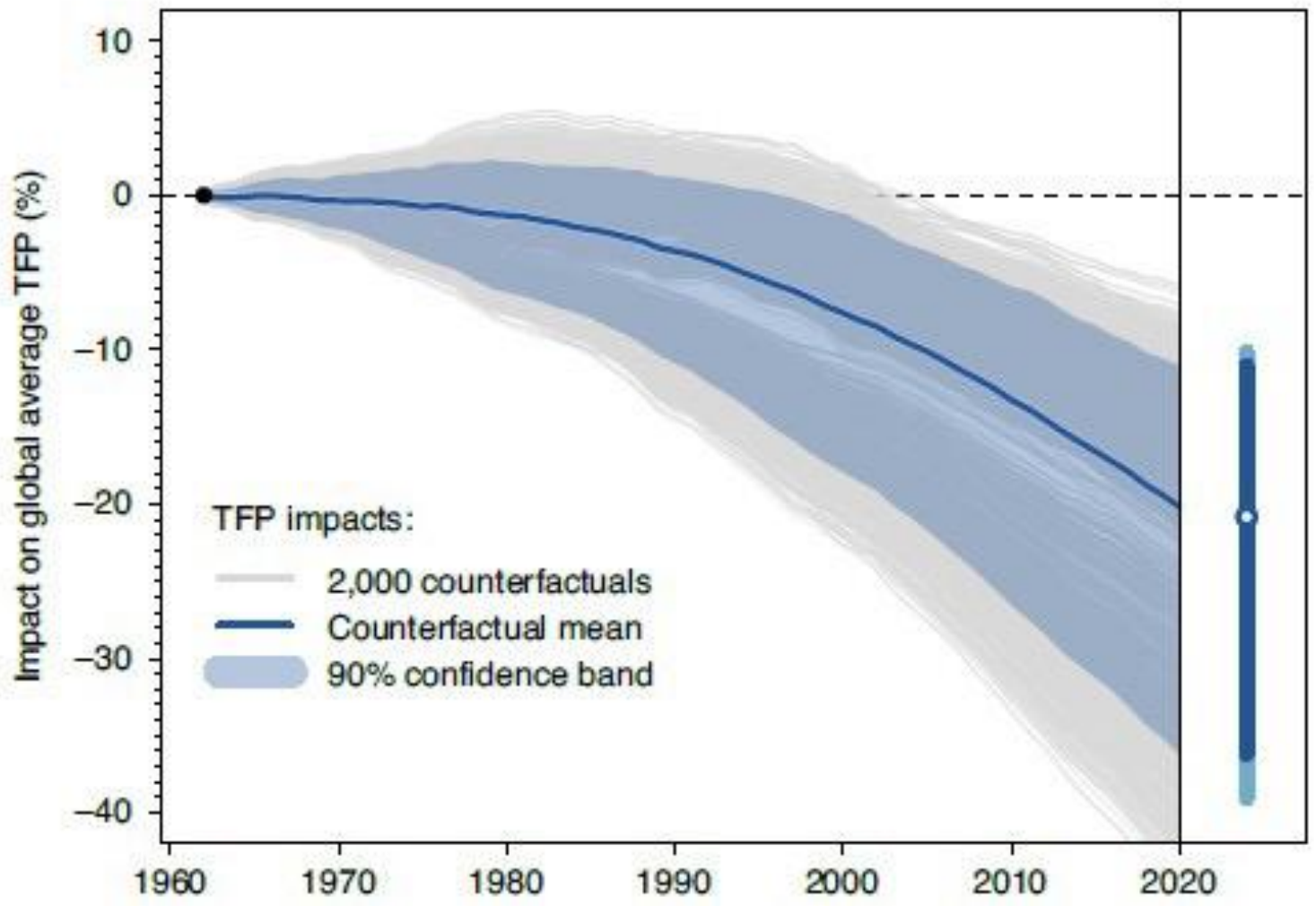
Assessing Damage and Loss in Agriculture
FAO's methodology

Upcoming FAO report
Main findings



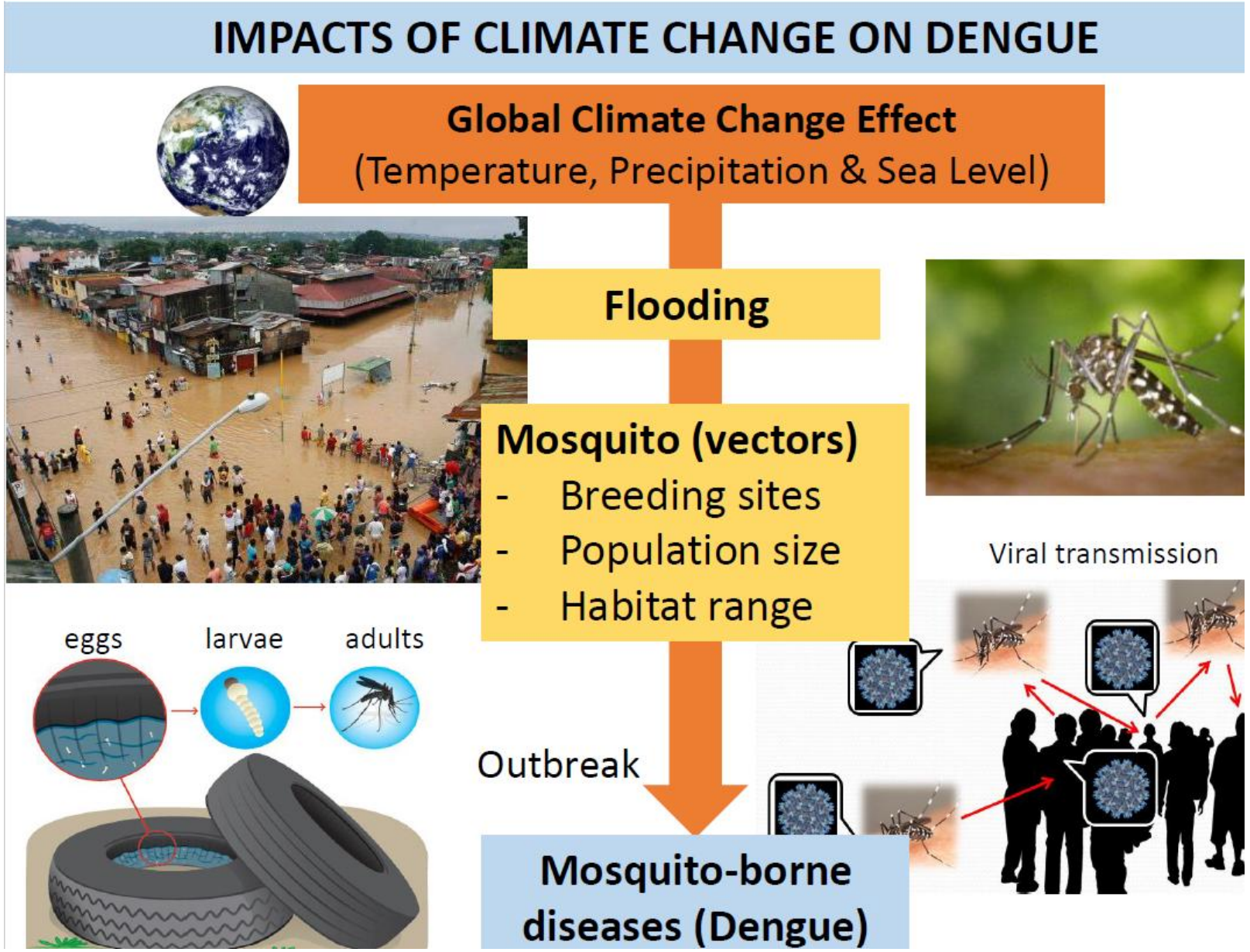
(Reference) https://unece.org/fileadmin/DAM/stats/documents/ece/ces/ge.33/2017/mtg3/5_4_Assessing_Damage.pdf

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



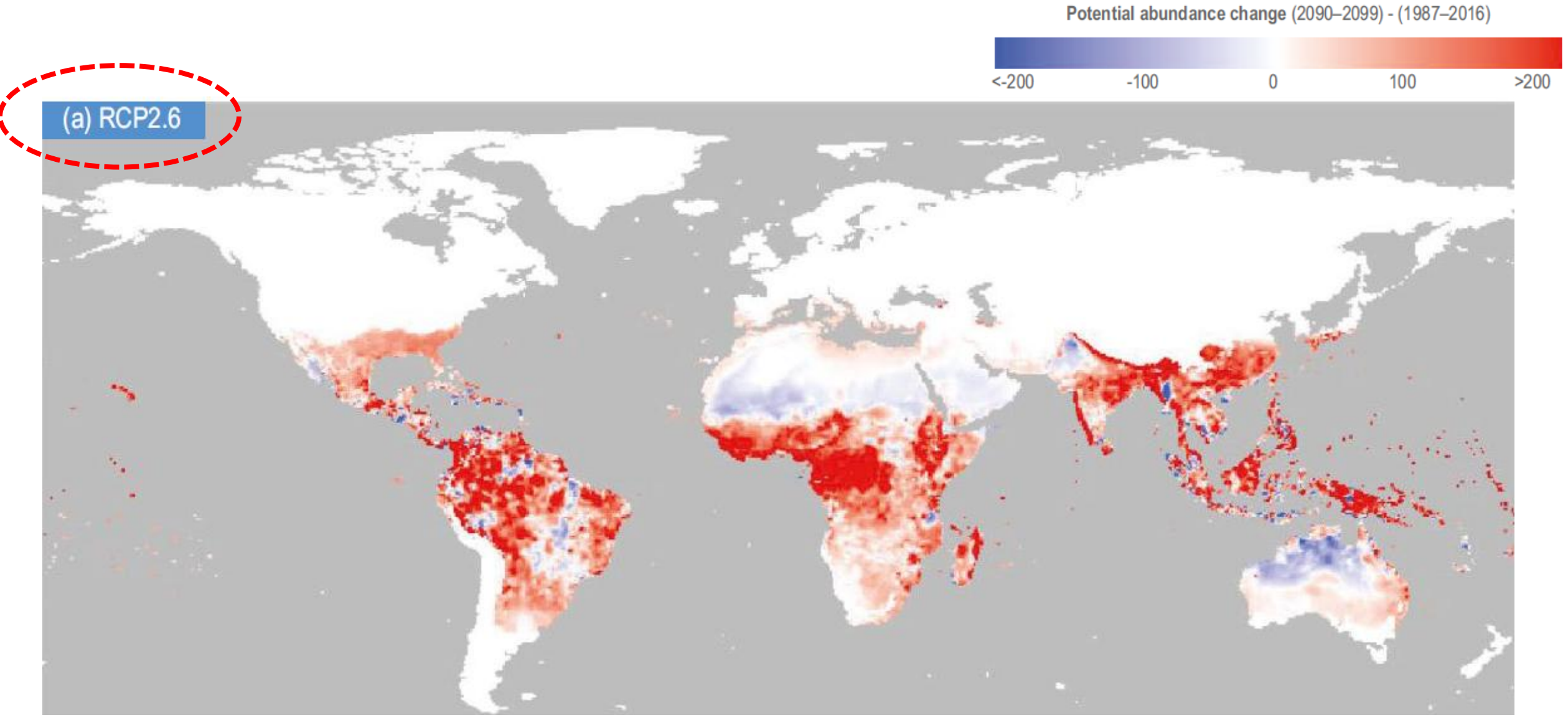
https://www.ifpri.org/topic/food-security

Climate Change impact on Dengue



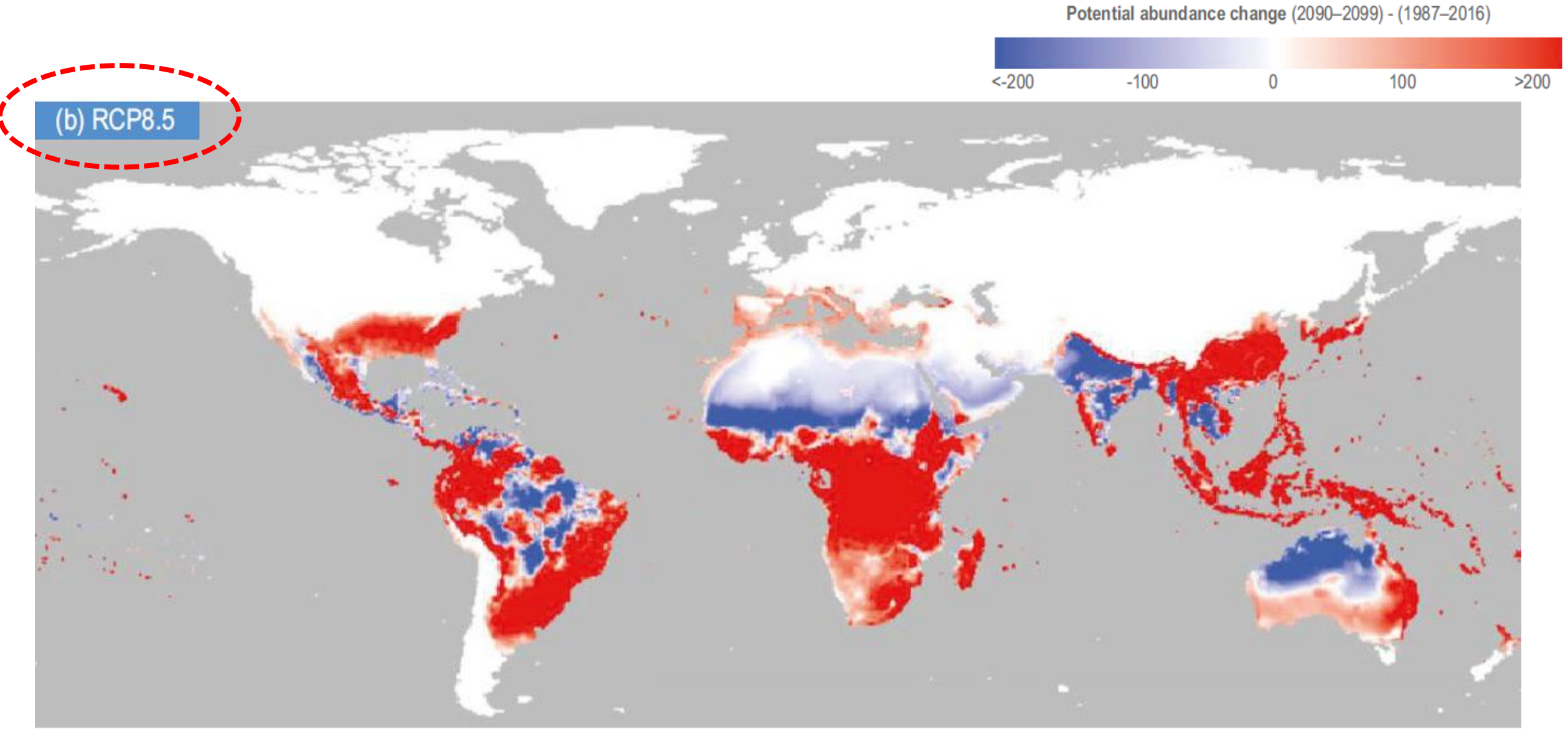
(Reference) WHO

Projected change in the abundance of Aedes aegypti



(Reference) IPCC AR6 WGII Chapter 7

Projected change in the abundance of Aedes aegypti



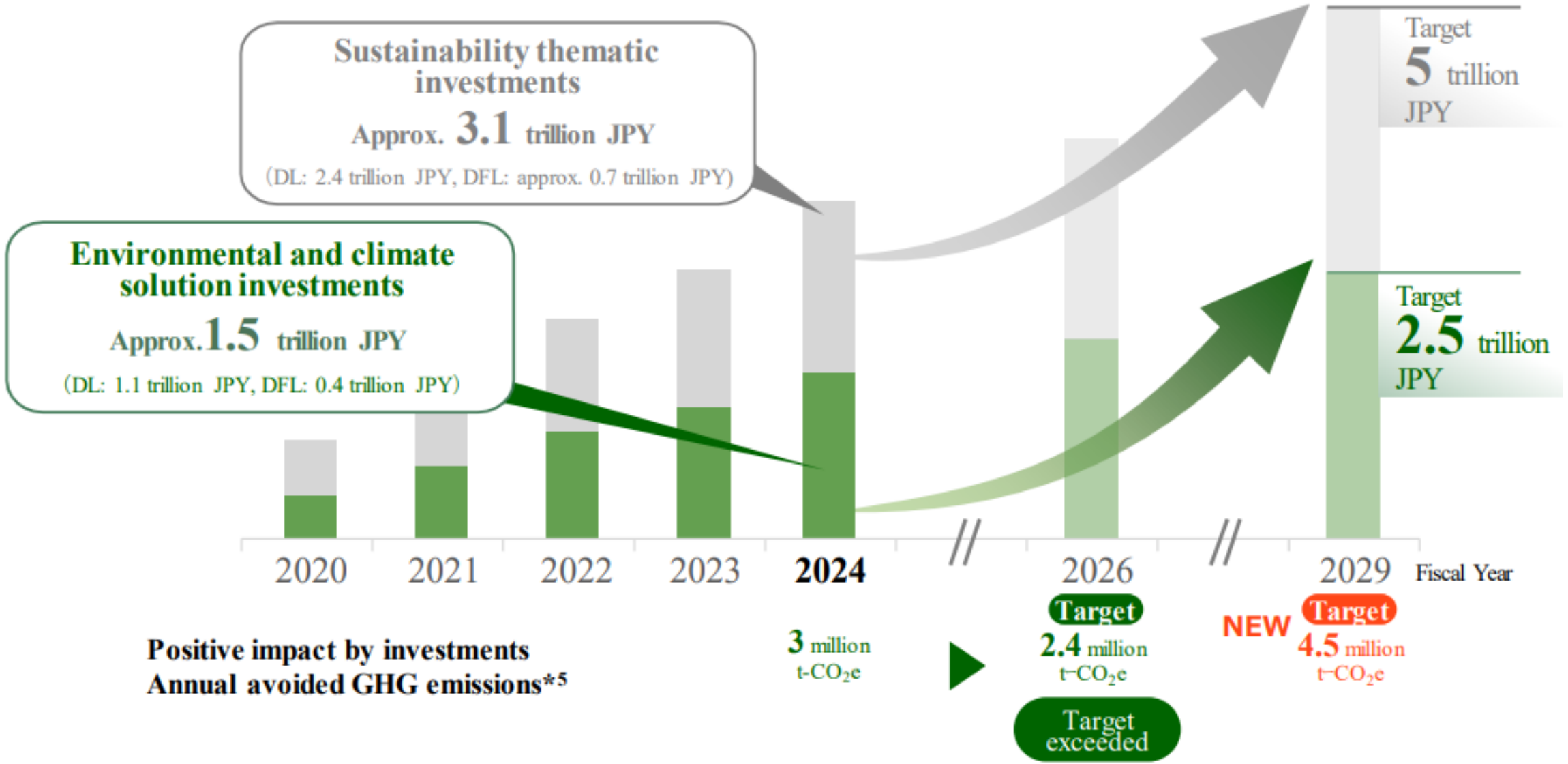
(Reference) IPCC AR6 WGII Chapter 7

Climate change impacts on mental health and adaptation responses

(Reference) IPCC AR6 WGII Chapter 7

5. Insurance Company’s Sustainability Actions

Impact Investment



(Reference) Dai-ichi Life Holdings Sustainability Report 2025

Engagement Activities and TCFD/TNFD Alignment

Engagement activities

- Dialogue with high GHG-emitting investees
- Encourage decarbonization strategies
- Monitor and evaluate progress

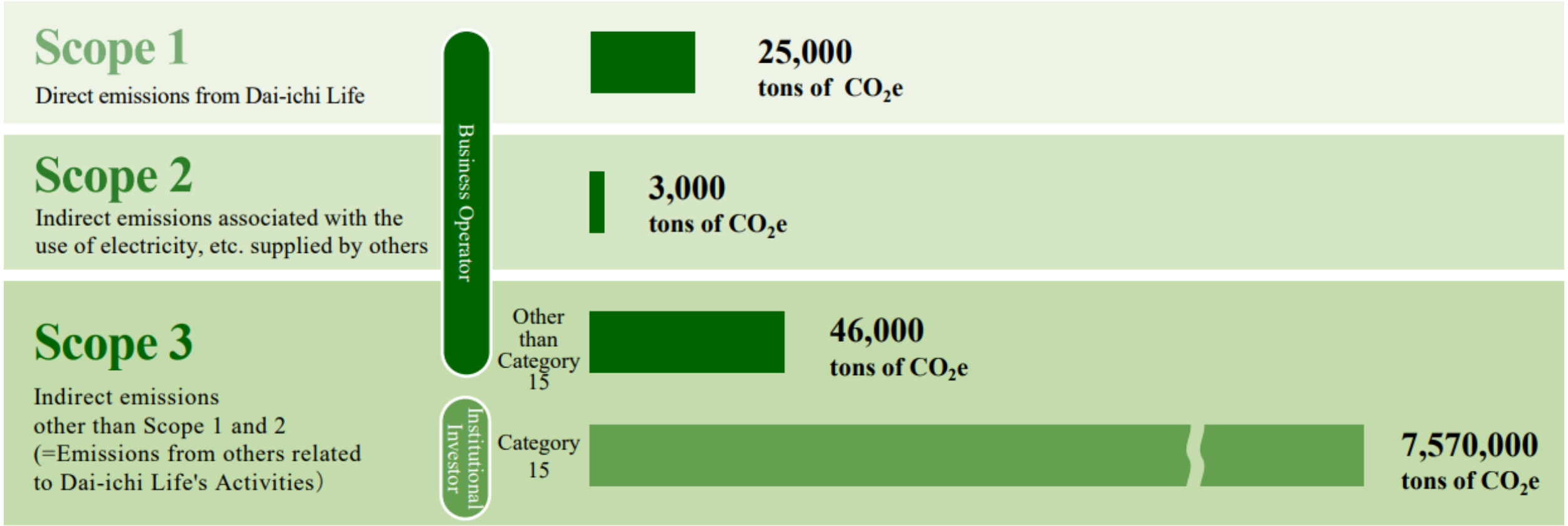
TCFD:

Climate-related financial disclosures

TNFD:

Nature-related risk and opportunity disclosures

Scope 1, 2, and 3 Disclosure



(Source) Dai-ichi Life Holdings Sustainability Report 2025

Examples of JCM Model Projects by Technology

"JCM Global Match" JCM Business Matching Platform - Free of charge -

(Source) https://gec.jp/jcm/jp/publication/JCM2024Sep_Web_En.pdf

Activities to improve Planetary Health

Mangrove Planting Activities

(Source) Tokio Marine Website

Forest Conservation

(Source) MS&AD Insurance Group Website

Blue Carbon Project

(Source) Samsung Fire & Marine insurance website

Promotion of greening of buildings

(Source) Dai-ichi Life Group Sustainability Report 2025

Inclusive Insurance

- **Insurance for people with pre-existing conditions**
- **Coverage for seniors and dementia**
- **Behavior-linked health insurance**

(Reference) https://www.soa.org/49ec19/globalassets/images/library/newsletters/intl-news/2024/july/isn-2024-07-gribble-hero.jpg

6. 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.

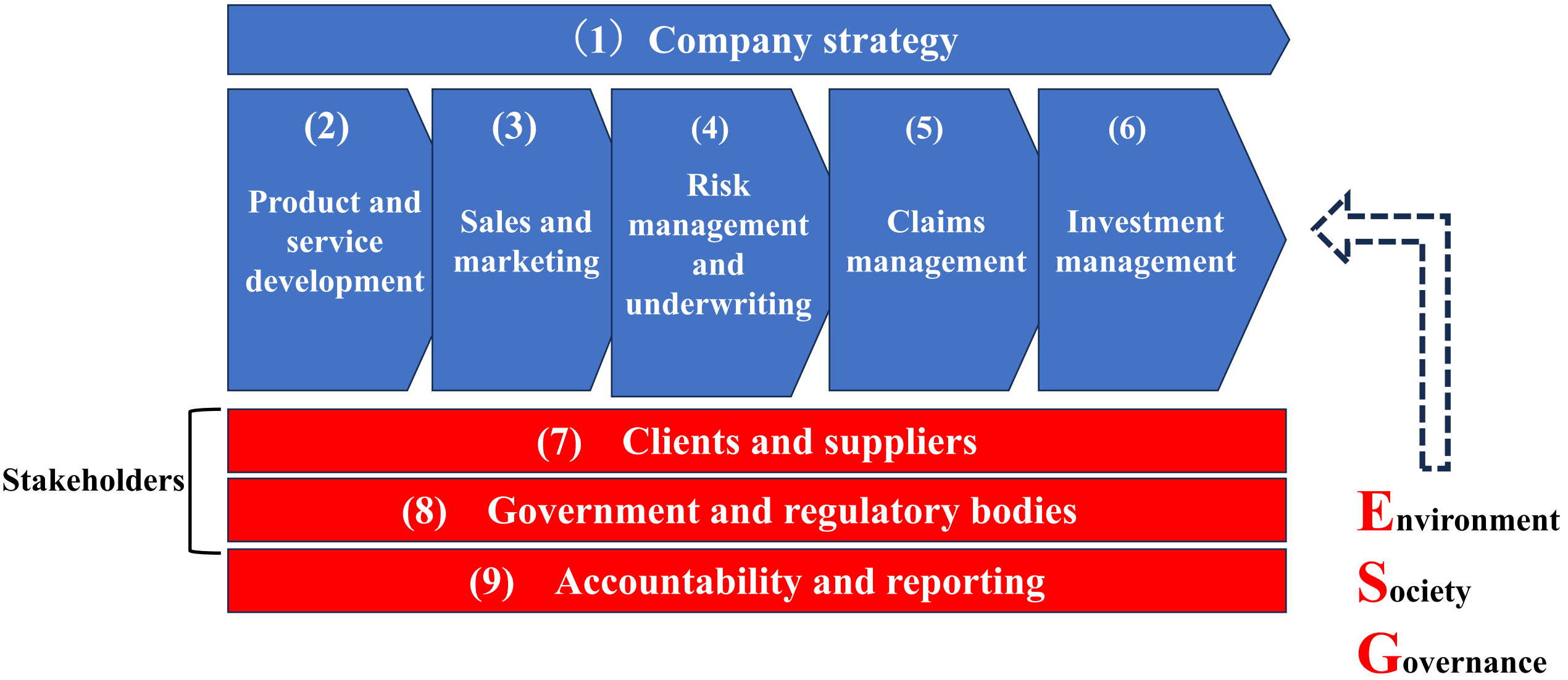
https://www.unepfi.org/insurance/insurance/

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.

Value Chain of Insurance Companies



Adapted by Value Chain model of Barrera et al. (2023)

4 Principles of PSI

Ban Ki-moon
Secretary-General of the United Nations

UN environment programme | finance initiative

Principles for Sustainable Insurance

Principles for Sustainable Insurance (PSI)

Environment

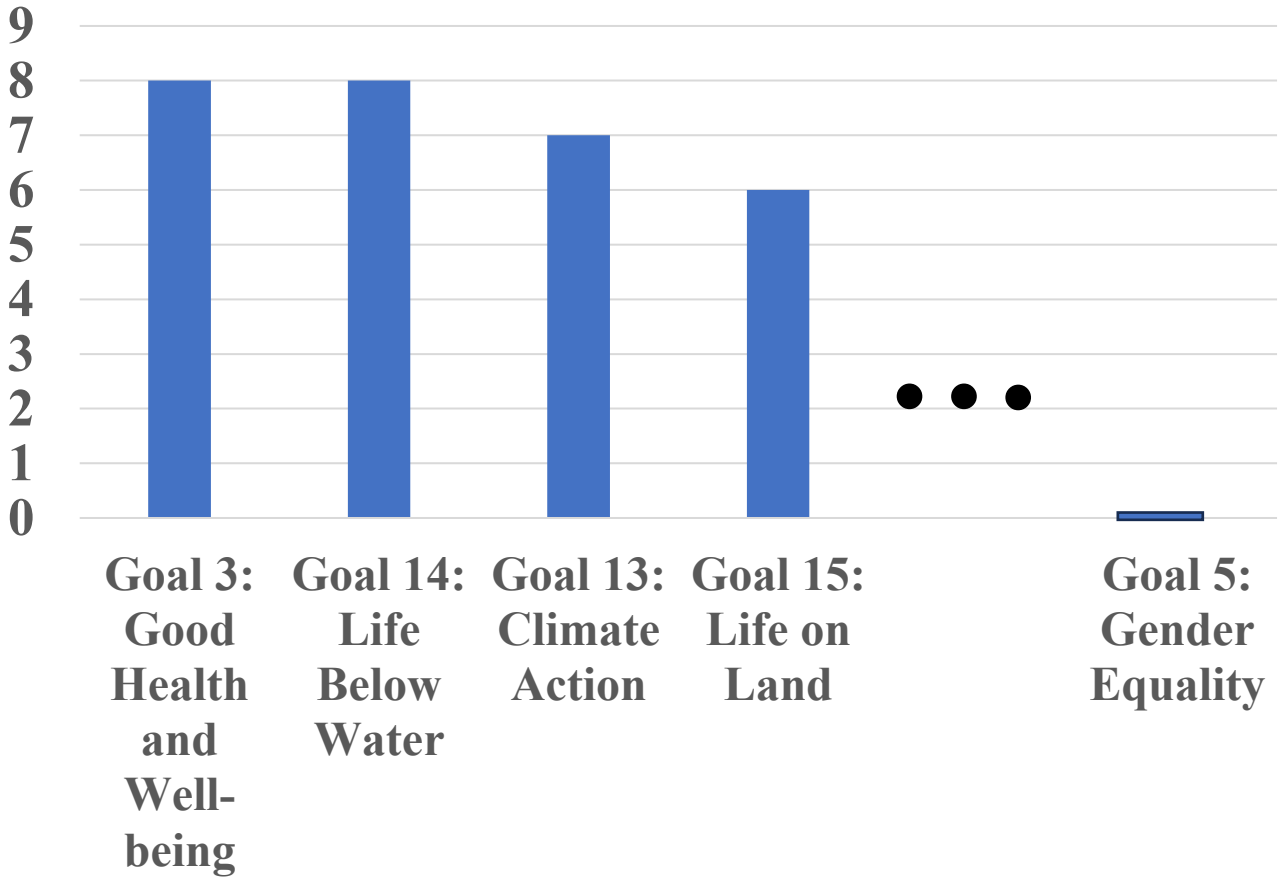
Society

Governance

Principle 1 ESG based decision making
Principle 2 Raise awareness of ESG
Principle 3 Work together with Stakeholders
Principle 4 Accountability and Transparency

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

PSI publications



Compiled by the author based on the PSI publication website https://www.unepfi.org/insurance/

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

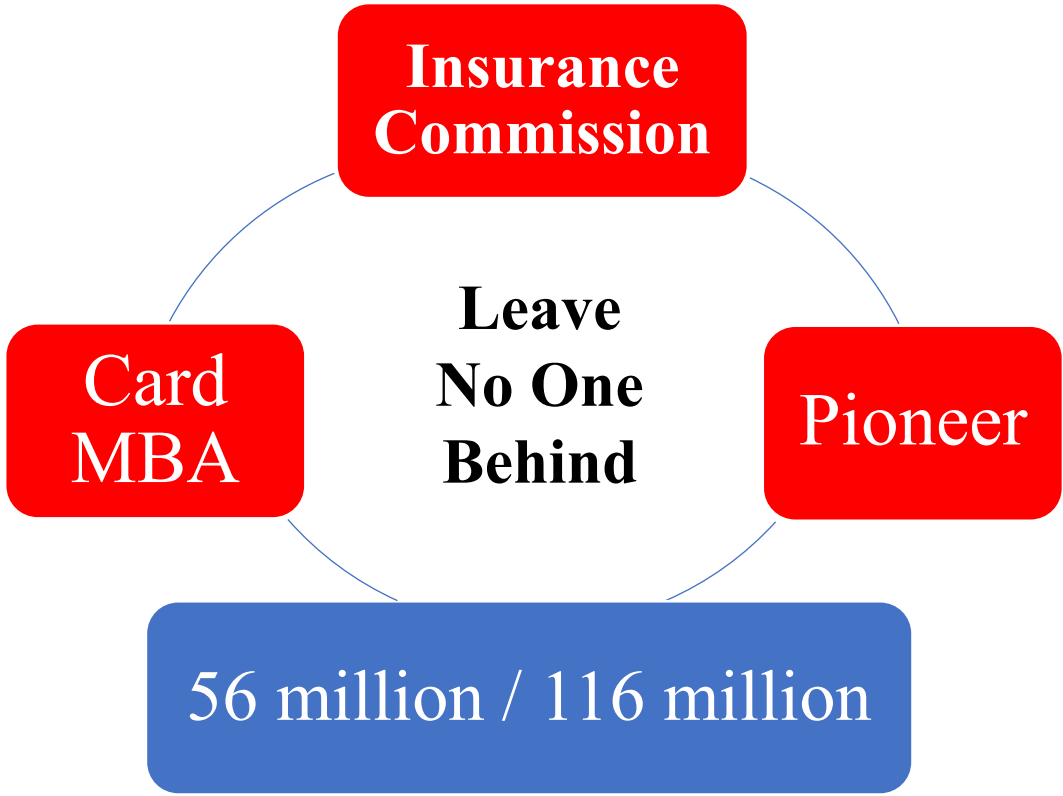
https://www.unepfi.org/category/publications/?ca%5B%5D=5

Policy Recommendations to Insurance Regulators and Insurers

(1) Incentivize insurance regulators and insurers to develop inclusive insurance for extreme weather impacts and associated health issues

(2) Launch awareness programs to educate businesses and individuals as well as worldwide insurance regulators and insurers on inclusive insurance benefits

Case Study from the Philippines



PSI guidelines

Value chain categories	(1) Company strategy	(2) Product and service development	(3) Sales and marketing	(4) Risk management and underwriting	(5) Claims management
PSI guidelines	• Establish a company strategy at the Board and executive management levels to identify, assess, manage and monitor ESG issues in business operations • Dialogue with company owners on the relevance of ESG issues to company strategy • Integrate ESG issues into recruitment, training and employee engagement programmes	• Develop products and services which reduce risk, have a positive impact on ESG issues and encourage better risk management • Develop or support literacy programmes on risk, insurance and ESG issues	• Educate sales and marketing staff on ESG issues relevant to products and services and integrate key messages responsibly into strategies and campaigns • Make sure product and service coverage, benefits and costs are relevant and clearly explained and understood	• Establish processes to identify and assess ESG issues inherent in the portfolio and be aware of potential ESG-related consequences of the company's transactions • Integrate ESG issues into risk management, underwriting and capital adequacy decision-making processes, including research, models, analytics, tools and metrics	• Respond to clients quickly, fairly, sensitively and transparently at all times and make sure claims processes are clearly explained and understood • Integrate ESG issues into repairs, replacements and other claims services

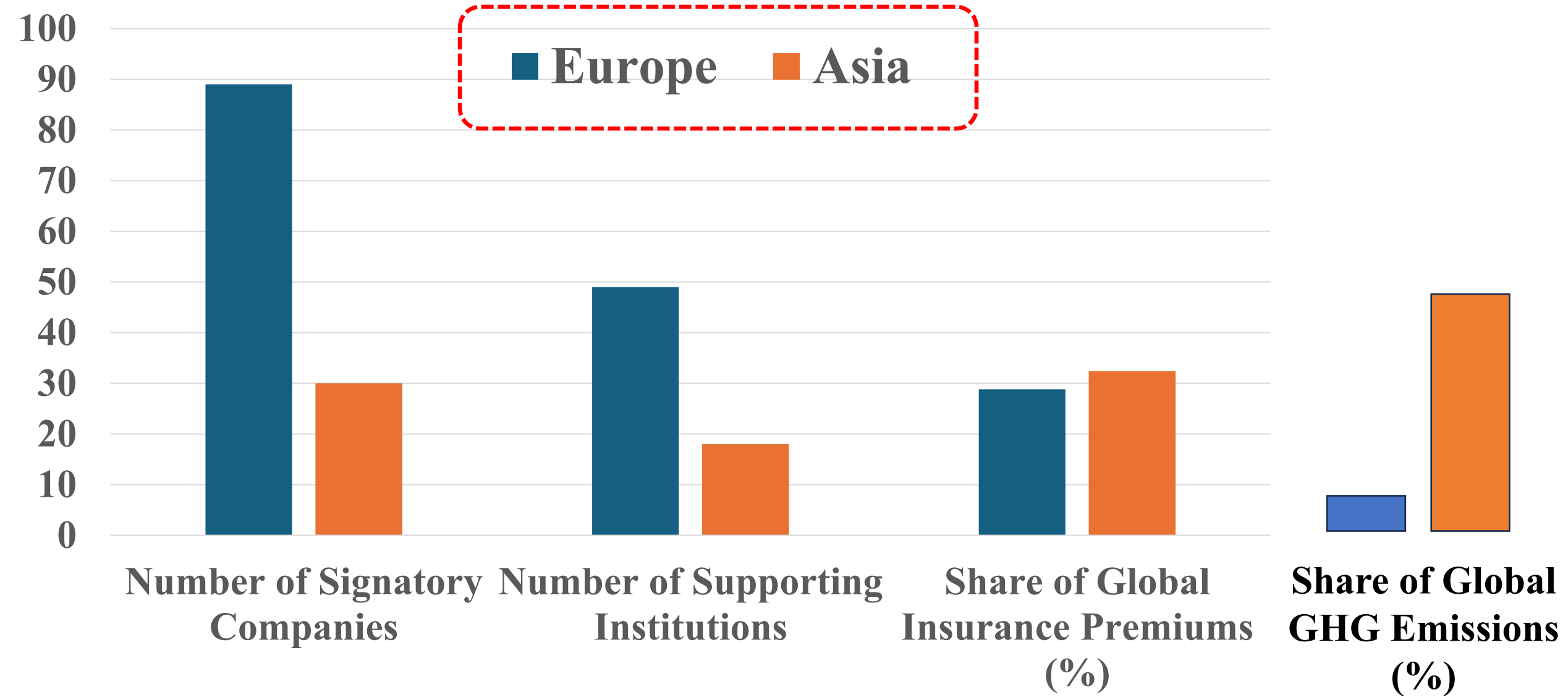
Compiled by the author based on the PSI publication from https://www.unepfi.org/insurance/

PSI guidelines

Value chain categories	(6) Investment management	(7) Clients and suppliers	(8) Government and regulatory bodies	(9) Accountability and reporting
PSI guidelines	• Integrate ESG issues into investment decision-making and ownership practices (e.g. by implementing the Principles for Responsible Investment)	• Dialogue with clients and suppliers on the benefits of managing ESG issues and the company's expectations and requirements on ESG issues • Provide clients and suppliers with information and tools that may help them manage ESG issues • Integrate ESG issues into tender and selection processes for suppliers • Encourage clients and suppliers to disclose ESG issues and to use relevant disclosure or reporting frameworks • Promote the adoption of the Principles • Support the inclusion of ESG issues in professional education and ethical standards	• Support prudential policy, regulatory and legal frameworks that enable risk• Dialogue with intergovernmental and non-governmental organisations to support sustainable development by providing risk management and risk transfer expertise • Dialogue with business and industry associations to better understand and manage ESG issues across industries and geographies • Dialogue with academia and the scientific community to foster research and educational programmes on ESG issues • Dialogue with media to promote public awareness of ESG issues and good risk management reduction, innovation and better management of ESG issues • Dialogue with governments and regulators to develop integrated risk management approaches and risk transfer solutions	• Assess, measure and monitor the company's progress in managing ESG issues and proactively and regularly disclose this information publicly • Participate in relevant disclosure or reporting frameworks • Dialogue with clients, regulators, rating agencies and other stakeholders to gain mutual understanding on the value of disclosure through the Principles

Compiled by the author based on the PSI publication from https://www.unepfi.org/insurance/

1. Introduction and background (PSI Adoption by Insurers as of January 4th 2026)

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HKFI
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THEATRE
HONG KONG
LIVE
The power of collaboration:
East Asian insurers uniting to drive sustainability
EAIC 2024 HONG KONG
Mr Butch BACANI
United Nations
Mr Clement LAU
Insurance Authority
Ms Orchis LI
Gen Re
Mr Masayuki TANAKA
EAIC
Mr Edward MONCREIFFE
HSBC Holdings
Moderator
EAIC 2024 HK


EAIC 2024 HONG KONG
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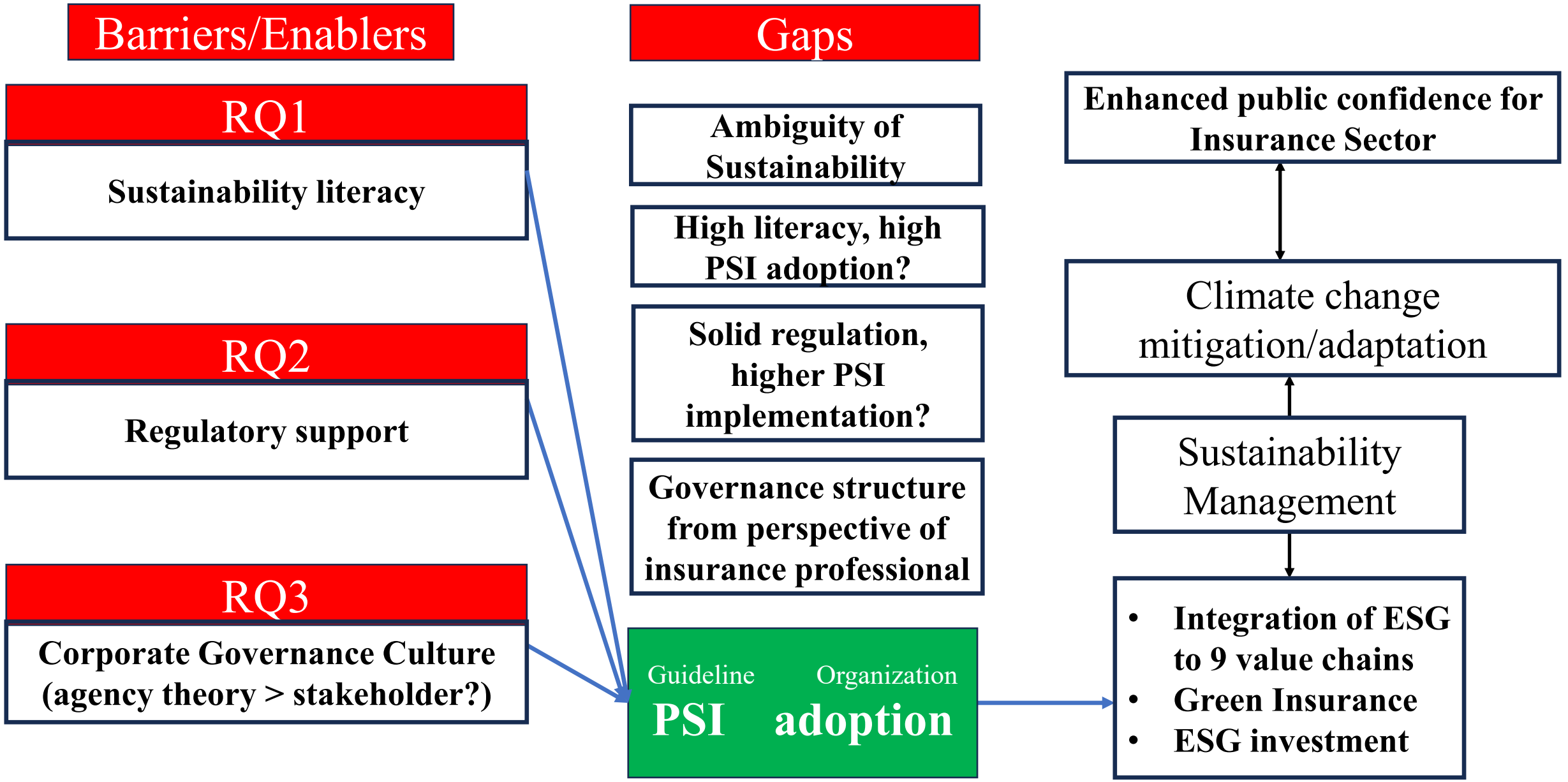
Barriers to PSI Adoption



This is the end of the presentation.

Thank you for listening to my presentation.

January 2026

UNEP

Insurance initiatives

UNEP Insurance Initiatives

UN environment programme

UN environment programme | finance initiative

Principles for Sustainable Insurance

FiT

Forum for Insurance Transition

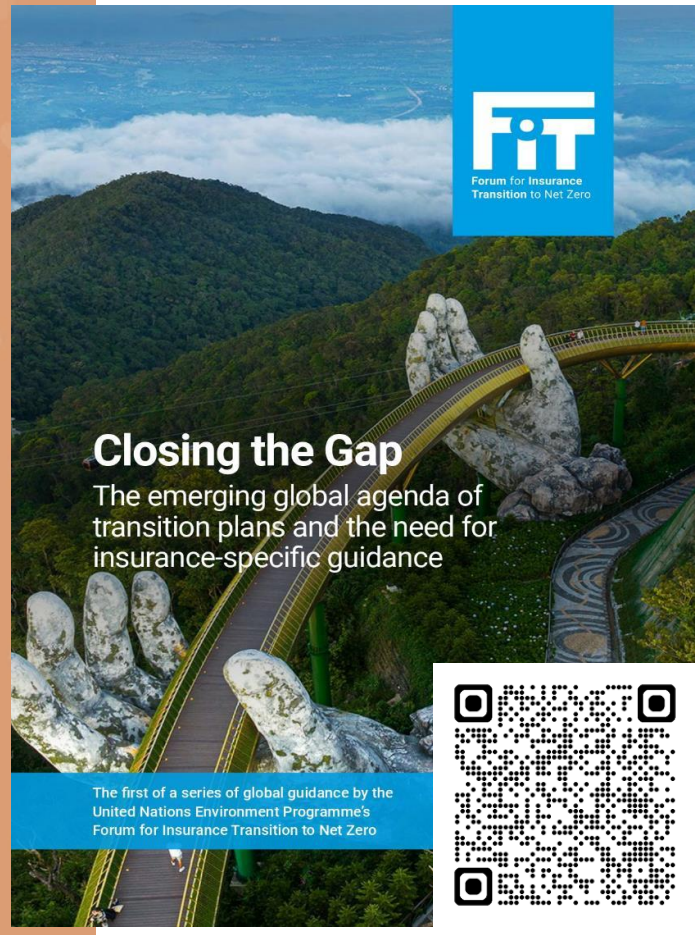
The Forum for Insurance Transition

A United Nations-led and convened multistakeholder forum

FIT Transition Plan project

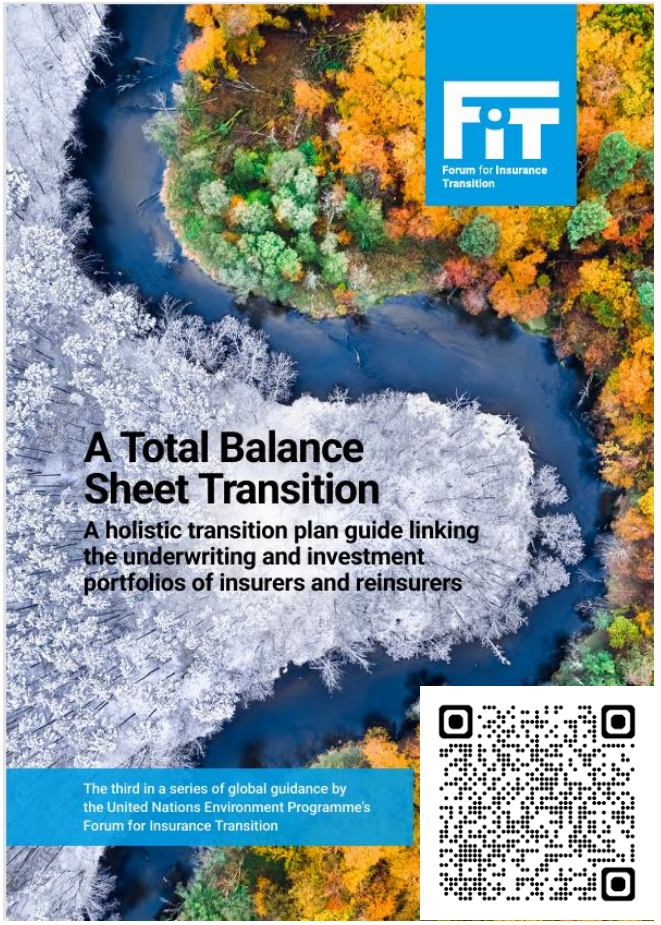
Forum for Insurance Transition

Nov 2024 (COP29, Baku)



Jul 2025 (1st FIT Transition Insurance Summit, Frankfurt)

Nov 2025 (COP30, Belem)



Appendix

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Principles for Sustainable Insurance

Principles for Sustainable Insurance
Appendix

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PSI Vision And Purpose

PSI Vision

The **vision** of the PSI initiative is of a risk-aware world where the insurance industry is trusted and plays its full role in enabling a healthy, safe, resilient and sustainable society.

PSI Purpose

The **purpose** of the PSI Initiative is to better understand, prevent and reduce environmental, social and governance risks, and to better manage opportunities to provide quality and reliable risk protection.

The 4 Principles for Sustainable Insurance

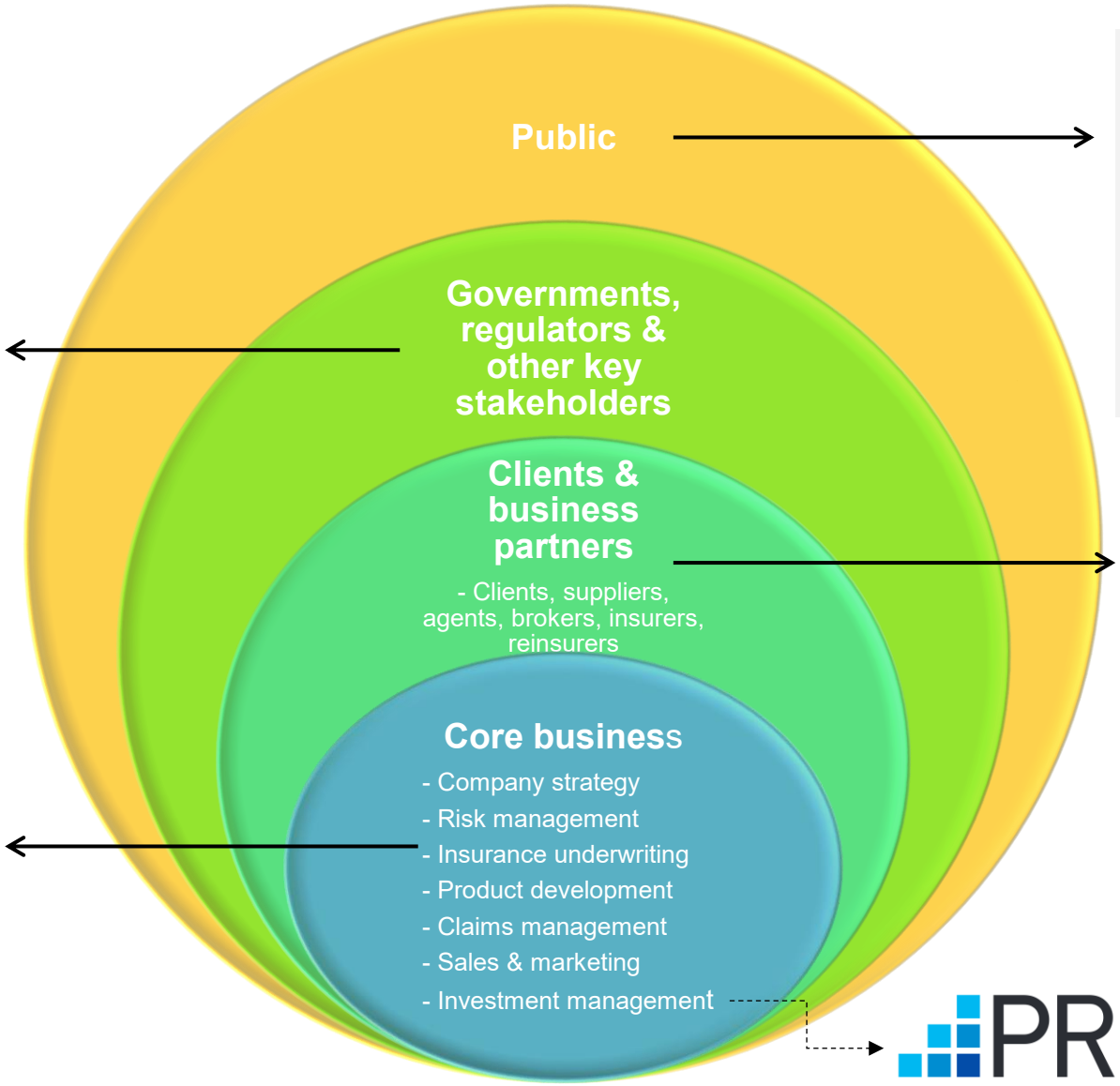
A global sustainability framework to drive institutional and systemic change

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 1:

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



Principle 4:

We will **demonstrate accountability and transparency** by regularly disclosing publicly our progress in implementing the Principles.

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.

PRI Principles for Responsible Investment

2026 PSI Board

Chair

Amita Chaudhury

Group Head of Sustainability, AIA Group

Open seat

Vice Chair

Martin Powell

Group Sustainability Director, AXA

Open seat

David Maslo
Chief Executive Officer, African Risk Capacity Ltd.
Open seat

Babs Dijkshoorn
Director Sustainability, Achmea.
European seat

Emilia Macarie
Chief Sustainability Officer, Allianz
Open seat

Liz Henderson
Global Head of Climate Risk Advisory
Service provider seat

Leah Ramoutar
Director of Environmental Sustainability,Aviva
Open seat

Gloria Zvaravanhu
Managing Director, Old Mutual Zimbabwe
Africa & Middle East seat

Nicola Schroder
Group Head of Sustainability, QBE
Asia-Pacific seat

María Belén Gomez
Affiliate at Presidency - ExCo Member - Board Director, Rio Uruguay Seguros
Open seat

Alejandra Diaz
Director of Sustainability, Seguros Bolivar
Latin America & Caribbean seat

Elaine O'Brien
Head of Sustainability Risk Management, Swiss Re
Open Seat

Huma Pabani
Senior Manager & Head of Sustainability, TD Insurance
North America seat

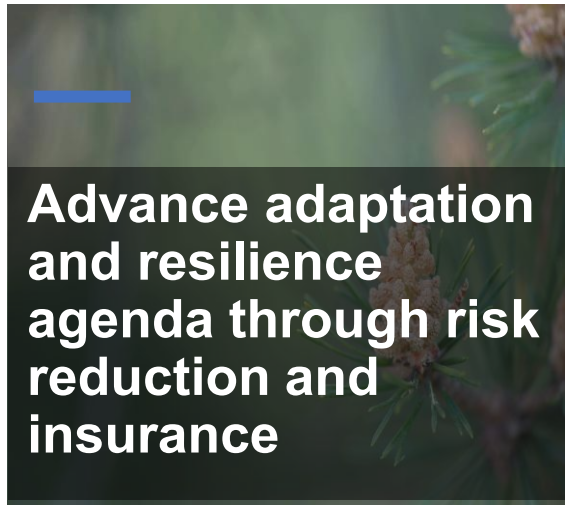
Eric Usher
Head, UNEP Finance Initiative
UNEP seat

Linda Freiner
Group Head of Sustainability, Zurich Insurance Group
Open seat

Legend: Regional seats UNEP seat
Service provider seat **Open seats**

Amplifying Sustainable Insurance

2026 priorities



PSI Membership

There are two types of membership:

1

PSI Signatory companies

Insurers, reinsurers, brokers, catastrophe risk modelling firms, specialist service providers.

2

PSI Supporting institutions

Insurance associations, Insurance initiatives, Insurance regulators and supervisors, academia, civil society organisations.

For more information, visit: How to Join

Resources

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Principles for Sustainable Insurance

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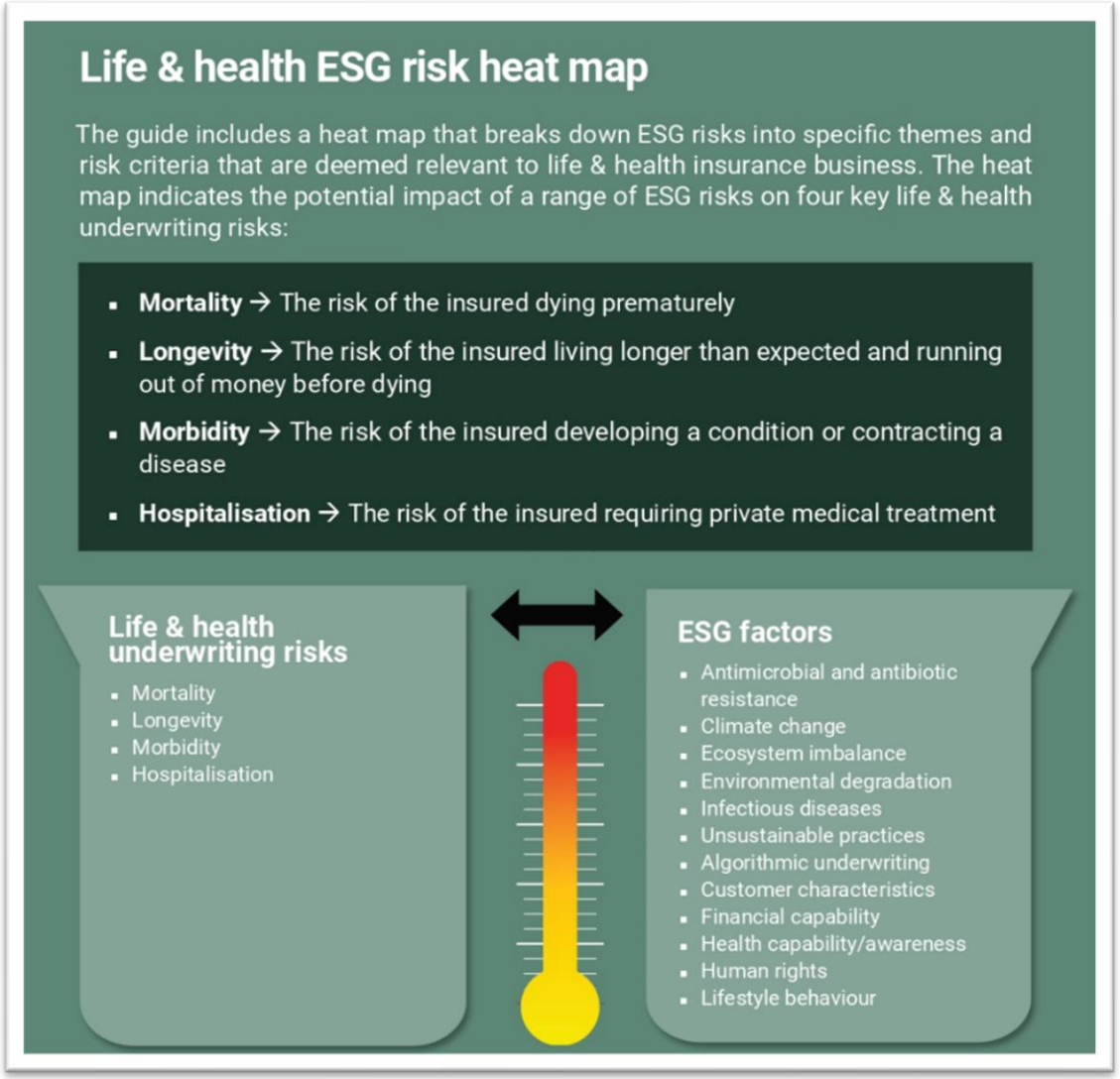
health business (2022)

Life and Health



Life and Health

How life & health insurers can drive better health outcomes and address the insurance protection gap (2023)

The Four-Point Plan for Life & Health Insurers

to drive better health outcomes and address the protection gap

Strategy 1

Offering insurance products that are suitable, affordable and accessible

- Expanding insurance cover for under-represented groups
- Supporting healthy living at advanced ages
- Promoting fair and inclusive underwriting decision-making
- Offering insurance for vulnerable groups in regions exposed to climate change risk

Strategy 2

Engaging with policyholders and other stakeholders to promote preventative healthcare

- Supporting vaccination programmes
- Supporting education programmes to improve insurance literacy
- Promoting healthy lifestyles through reward incentives
- Embedding mental health through group medical propositions
- Offering mental health services as an essential healthcare benefit

Strategy 3

Leveraging technology and ethical use of data to expand access to insurance and support prevention measures

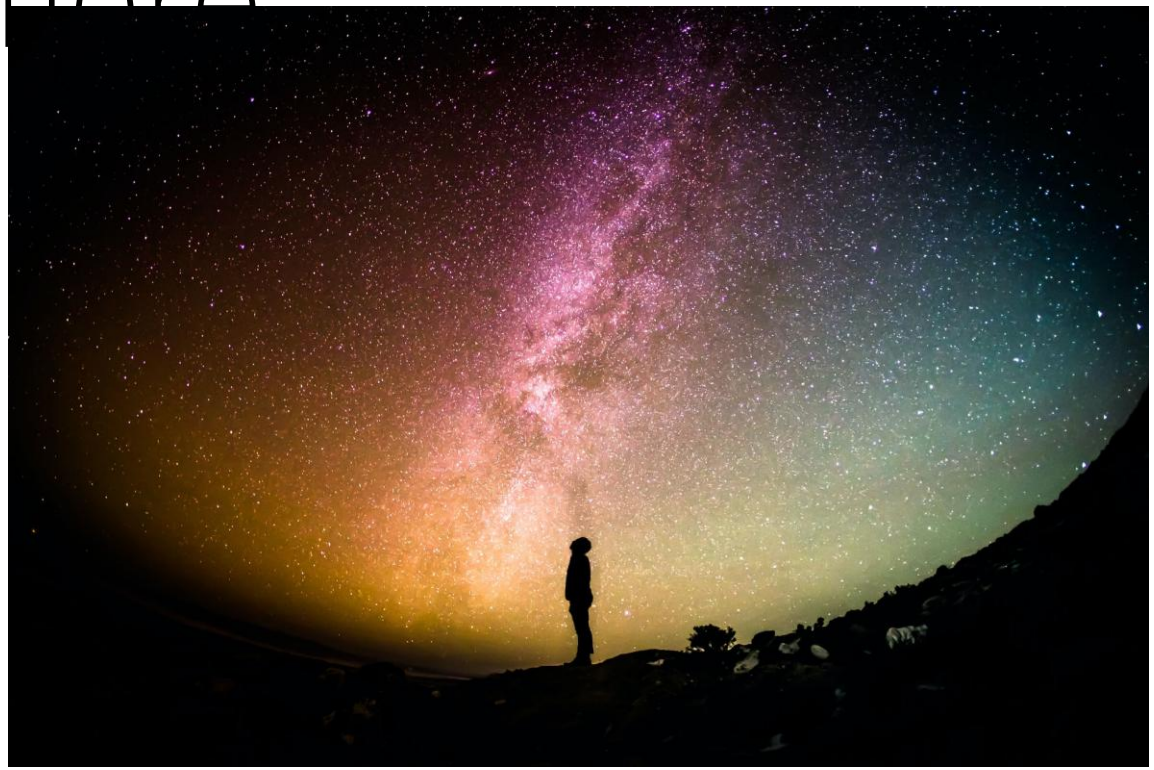
- Leveraging digital capabilities to facilitate integrated care systems
- Leveraging technology and ethical use of data to support integrated eldercare
- Enabling mental health services through technology

Strategy 4

Collaborating with healthcare providers, policymakers and local communities

- Collaborating through public-private partnerships (PPPs)
- Supporting action of antimicrobial resistance
- Understanding the connection between a healthy lifestyle and a healthy environment

To learn more



- PSI Website
- Regional Resources
- FAQs
- Events & Webinars
- Publications

For more information, contact your Regional Lead or PSI Secretariat psi@unepfi.org

Thank you