"Understanding NDCs: How Global Carbon Emissions Drive the Need for Sustainable Insurance"

Jun 29, 2025
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FALIA

Agenda: Pathways to Sustainability and Climate Action

1. Nationally Determined Contributions (NDCs): Commitments for a Greener Future
2. The Joint Crediting Mechanism (JCM): Advancing International Cooperation
3. Carbon Emissions and Budgeting: Managing Our Global Footprint
4. The Impact of Climate Change: Challenges and Opportunities
5. Education for Sustainable Development (ESD): Building a Knowledgeable Society
6. Sustainable Future
   ：PSI will guide sustainable development

1. Nationally Determined Contributions (NDCs): Commitments for a Greener Future

United Nations Conference on Environment and Development, Rio de Janeiro, Brazil, 3-14 June 1992

The United Nations Framework Convention on Climate Change (UNFCCC) was signed. After this COP (Conference of the Parties) started its activities.

https://www.un.org/en/conferences/environment/rio1992

Millennium Summit, 6-8 September 2000, New York

8 MDGs (Millennium Development Goals)

1. Eradicate extreme poverty and hunger
2. Achieve universal primary education
3. Promote gender equality and empower women
4. Reduce child mortality
5. Improve maternal health
6. Combat HIV/AIDS, malaria and other diseases
7. Ensure environmental sustainability
8. Develop a global partnership for development

https://www.un.org/en/conferences/environment/newyork2000

United Nations Conference on Sustainable Development, 20-22 June 2012, Rio de Janeiro (Rio+20)

https://www.un.org/en/conferences/environment/rio2012

United Nations Summit on Sustainable Development, 25-27 September 2015, New York

Declaration of SDGs

https://www.un.org/en/conferences/environment/newyork2015

Sustainable Development Goals (SDG)

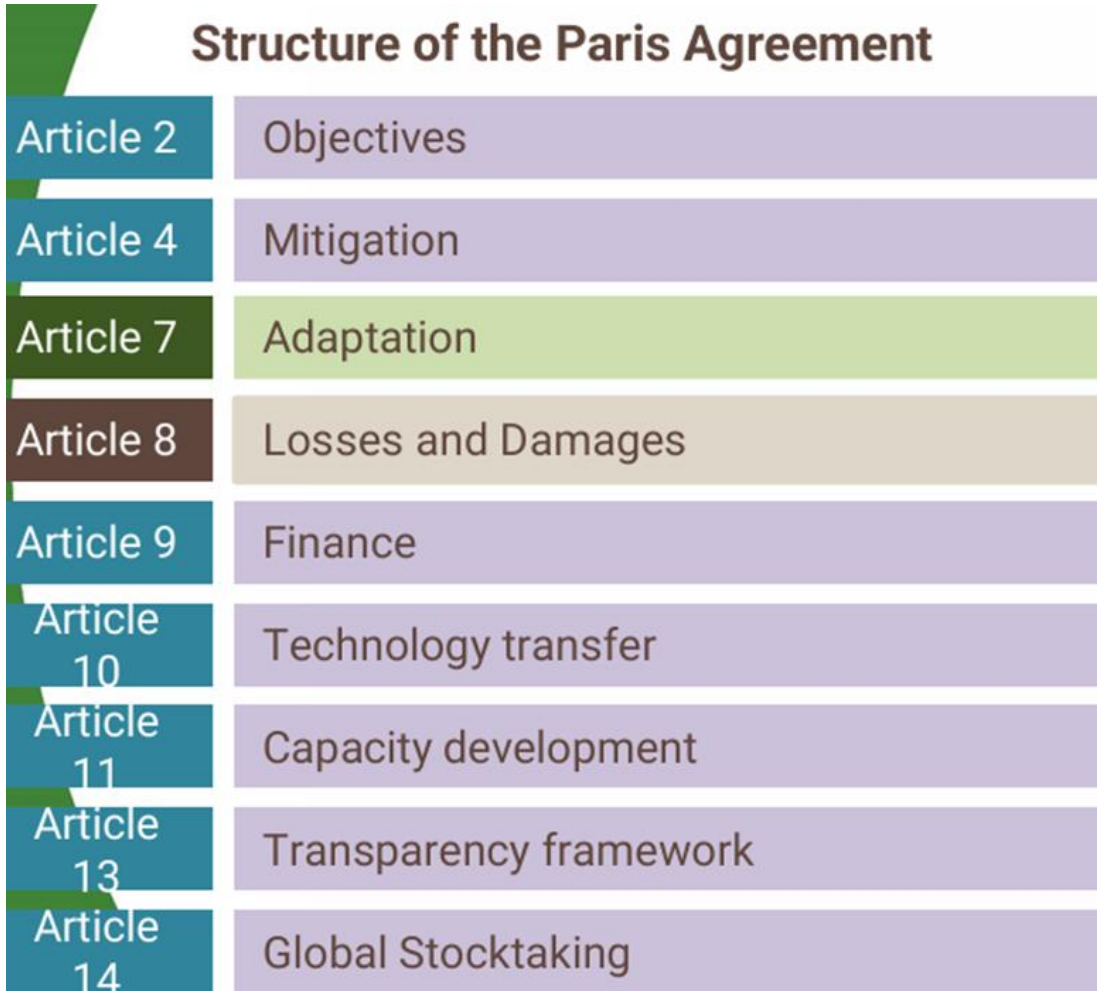
https://www.un.org/sustainabledevelopment/news/communications-material/

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

Paris Agreement 29 Articles



Article 6

Voluntary Corporation to Implement NDCs
Carbon Trading including JCM

International transfer of mitigation outcomes (ITMOs)
Sustainable Development Mechanism or SDM

https://unfccc.int/files/meetings/paris_nov_2015/application/pdf/paris_agreement_english_.pdf#:~:text=Parties%20recognize%20that%20some%20Parties%20choose

Nationally Determined Contribution (NDC)?

NDCs are national climate action plans by each country under the Paris Agreement. A country's NDC outlines how it plans to reduce greenhouse gas emissions to help meet the global goal of limiting temperature rise to 1.5C and adapt to the impacts of climate change.

https://www.un.org/en/climatechange/all-about-ndcs

Japan's NDC on April 22, 2021

Japan's Nationally Determined Contribution (NDC)

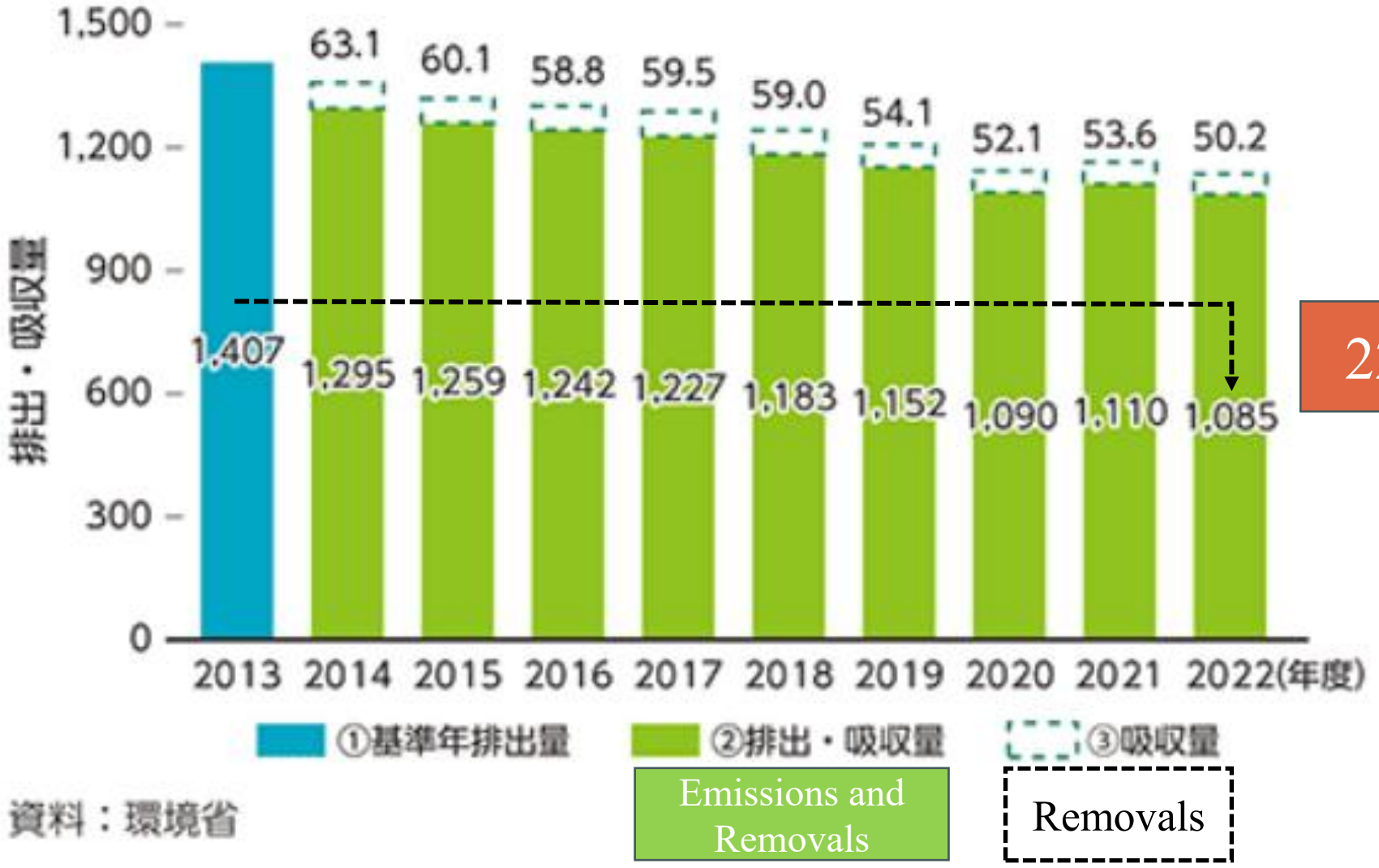
Japan's Greenhouse Gas Emission Reduction Target

Japan aims to reduce its greenhouse gas emissions by 46 percent in fiscal year 2030 from its fiscal year 2013 levels, setting an ambitious target which is aligned with the long-term goal of achieving net-zero by 2050. Furthermore, Japan will continue strenuous efforts in its challenge to meet the lofty goal of cutting its emission by 50 percent.

(Source) https://www.env.go.jp/content/900442543.pdf

GHG emissions in Japan (FY2013-2022)

(Unit) Million tonnes CO2 equivalent



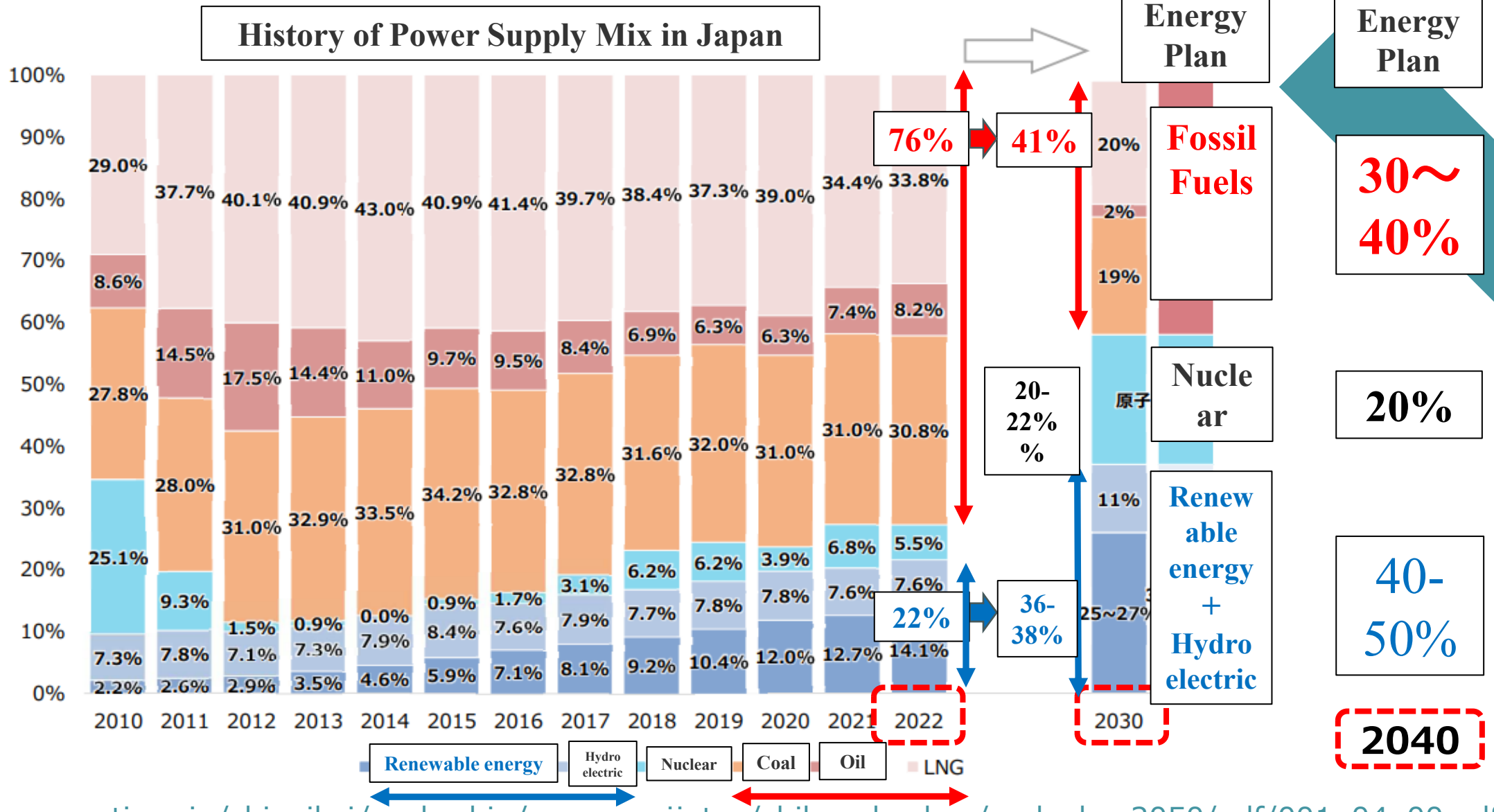
22.9%

Emissions and Removals

Removals

https://www.env.go.jp/policy/hakusyo/r06/html/hj24010203.html

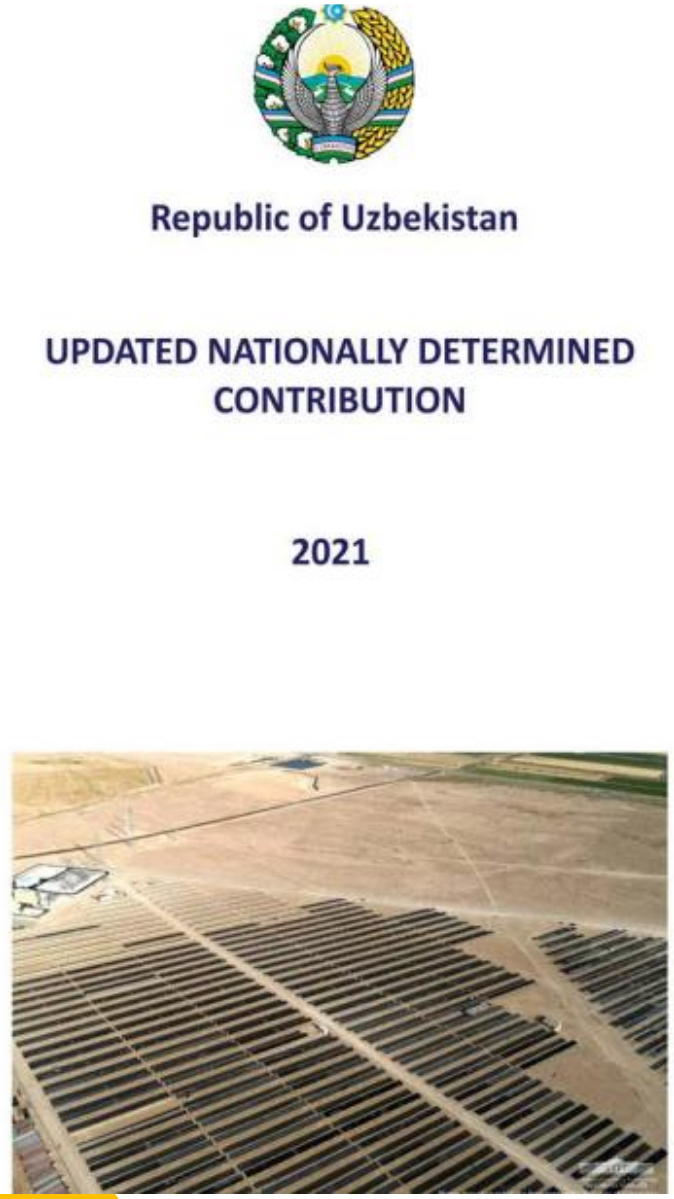
History of Power Supply Mix of Japan

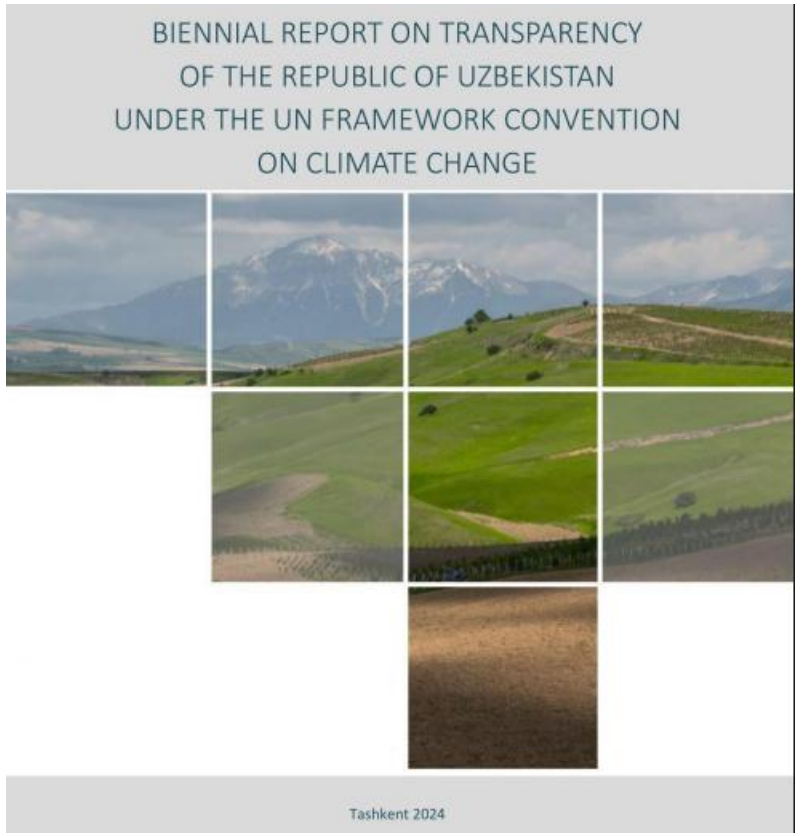


https://www.meti.go.jp/shingikai/sankoshin/sangyo_gijutsu/chikyu_kankyo/ondanka_2050/pdf/001_04_00.pdf

NDC of Uzbekistan

BTR of Uzbekistan





NDC of Uzbekistan

Uzbekistan commits to reducing greenhouse gas (GHG) emissions per unit of GDP by 35% by 2030 compared to 2010 levels.

Key Mitigation Measures:

- **Transition to renewable energy (especially solar and wind)**
- **Modernization of energy infrastructure and increased efficiency**
- **Introduction of low-emission technologies in key sectors (energy, transport, industry)**

https://unfccc.int/sites/default/files/NDC/2022-06/Uzbekistan_Updated%20NDC_2021_EN.pdf

NDC of Uzbekistan

Adaptation Priorities:

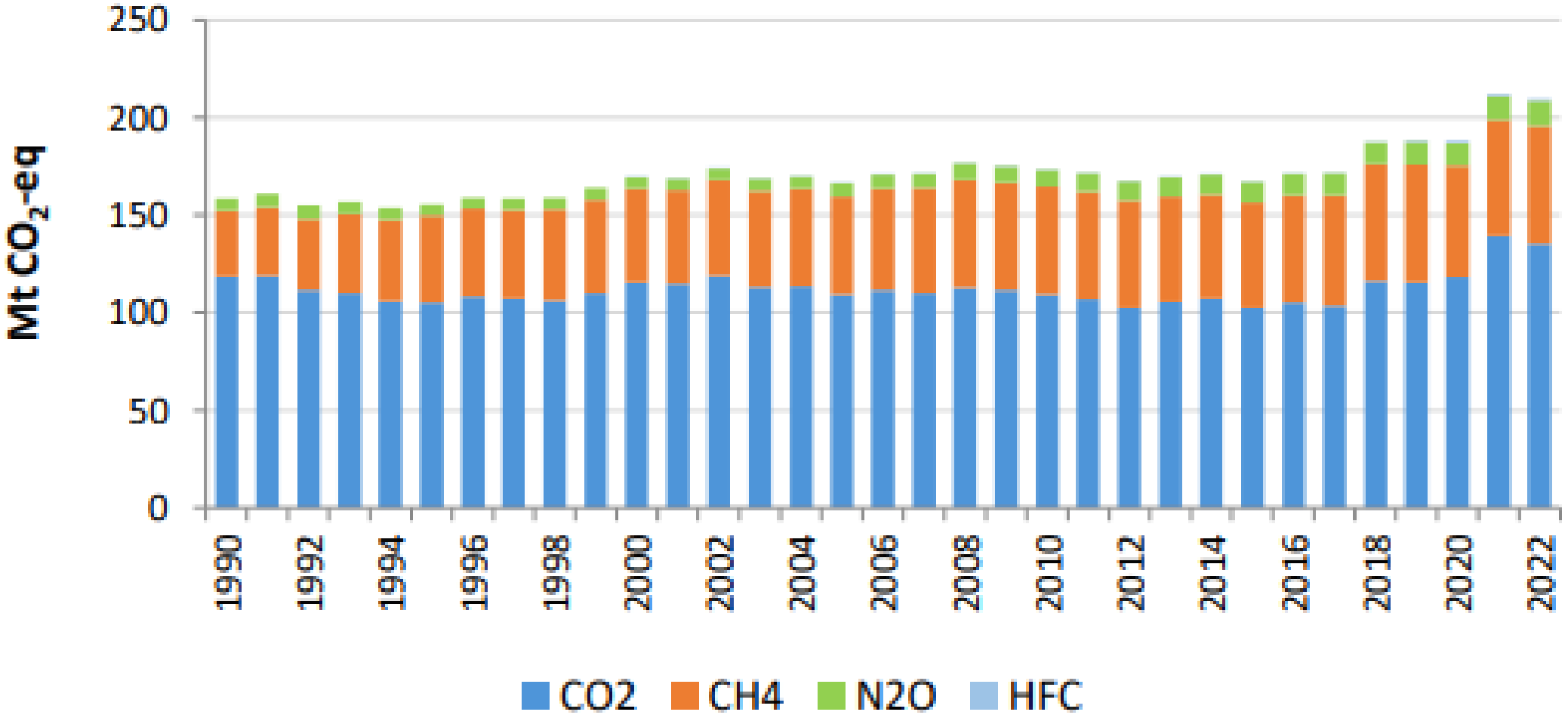
- Improving water management and irrigation systems
- Combating desertification and land degradation
- Strengthening resilience in agriculture, health, and disaster risk management

Transparency & Implementation:

- Uzbekistan emphasizes monitoring, reporting, and verification (MRV) systems.
- International cooperation, capacity-building, and financing are crucial to meeting its goals.

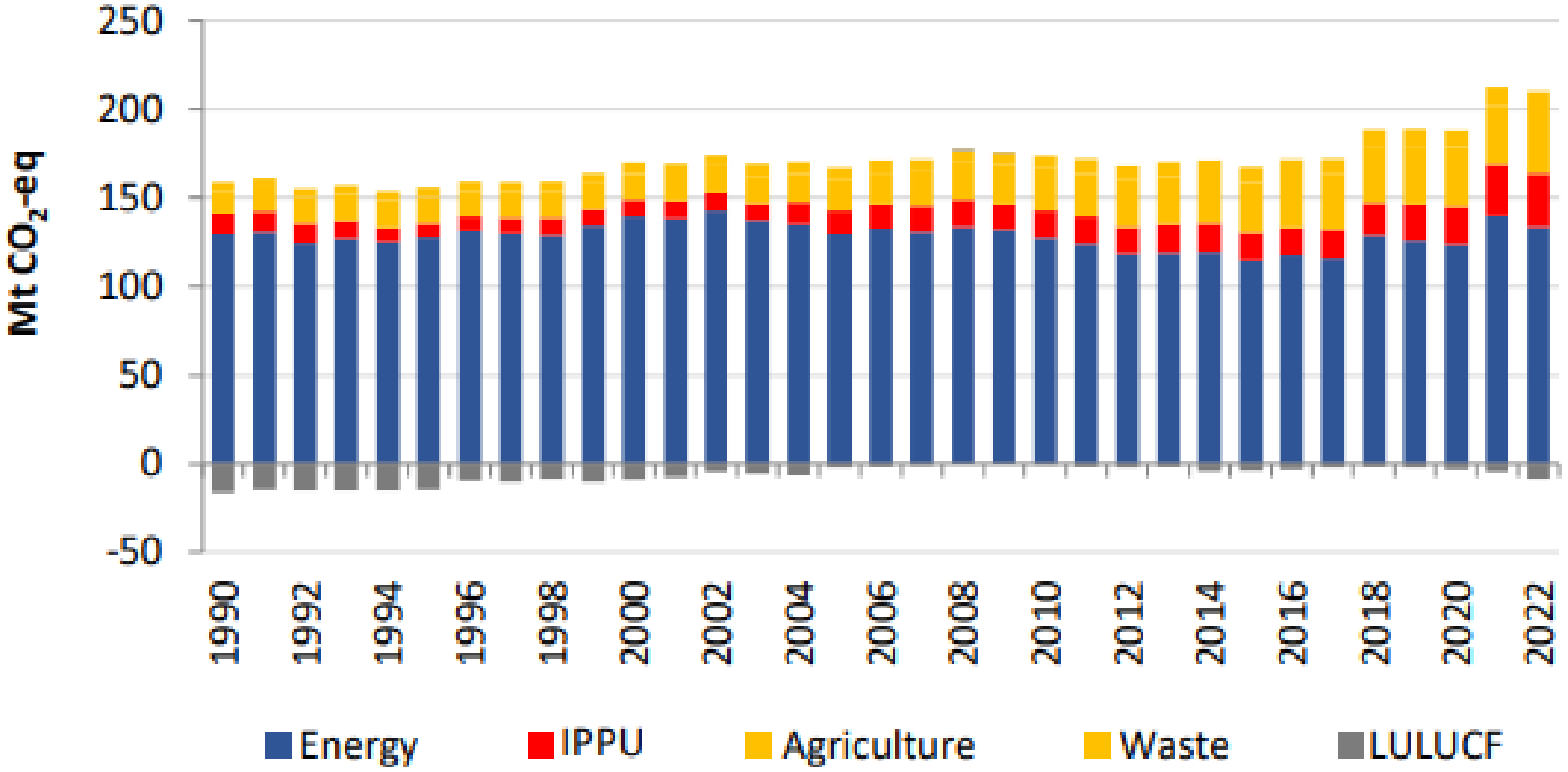
https://unfccc.int/sites/default/files/NDC/2022-06/Uzbekistan_Updated%20NDC_2021_EN.pdf

Trends of GHG emissions by Gas



(Source) Uzbekistan's Initial Biennial Transparency Report under Paris Agreement (BTR1) P12

Trends of GHG emissions by Sector



(Source) Uzbekistan's Initial Biennial Transparency Report under Paris Agreement (BTR1) P12

Trends of GHG emissions by Sector

All sectors except LULUCF experienced an increase in GHG emissions over the period, including:

- Energy by 3.15%.
- IPPU by 159.46%.
- Agriculture by 178.21%.
- Waste by 116.21%.

In contrast, CO_2 uptake in the LULUCF sector decreased by 47.3%.

The most intense growth in GHG emissions occurred between 2018 and 2022.

(Source) Uzbekistan's Initial Biennial Transparency Report under Paris Agreement (BTR1) P12

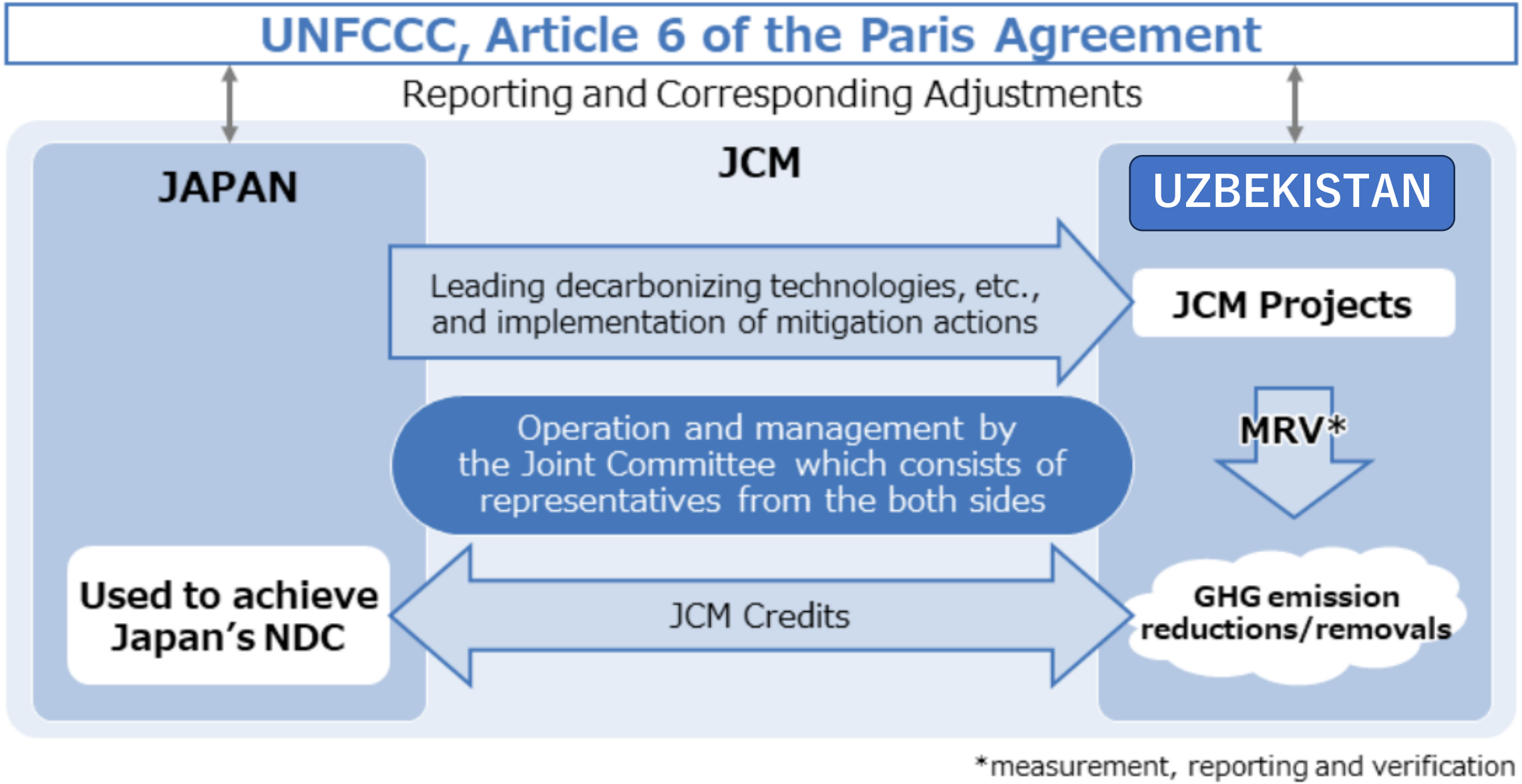
Change in the carbon intensity of GDP from the 2010 level

years	GDP_{2015}, billion	GHG emissions, *Mt CO_2-eq*		Carbon intensity of GDP, *kg CO_2-eq/dollar$_{2015}$*		Decrease of GDP carbon intensity, *% to 2010*	
		excluding LULUCF	including LULUCF	excluding LULUCF	including LULUCF	excluding LULUCF	including LULUCF
2010	60.88	173.44	173.27	2.85	2.85		
2011	65.46	171.49	169.85	2.62	2.59	-8.0%	-8.8%
2012	70.11	167.48	165.33	2.39	2.36	-16.1%	-17.1%
2013	75.22	169.60	167.95	2.25	2.23	-20.8%	-21.5%
2014	80.39	170.78	166.70	2.12	2.07	-25.4%	-27.1%
2015	86.2	166.98	163.08	1.94	1.89	-32.0%	-33.5%
2016	91.31	171.37	168.32	1.88	1.84	-34.1%	-35.2%
2017	95.32	171.74	169.86	1.81	1.78	-36.8%	-37.4%
2018	100.93	187.78	186.26	1.87	1.85	-34.7%	-35.2%
2019	106.96	188.25	186.29	1.76	1.74	-38.2%	-38.8%
2020	109.1	187.88	184.86	1.72	1.69	-39. 6%	-40.5%
2021	117.18	212.02	207.49	1.81	1.77	-36.5%	-37.8%
2022	123.82	209.61	201.15	1.69	1.62	-40.6%	-42.9

(Source) Uzbekistan's Initial Biennial Transparency Report uder Paris Agreement (BTR1) P53

2. The Joint Crediting Mechanism (JCM): Advancing International Cooperation

Concept of JCM Project



(Source) https://www.jcm.go.jp/uz-jp/information/545

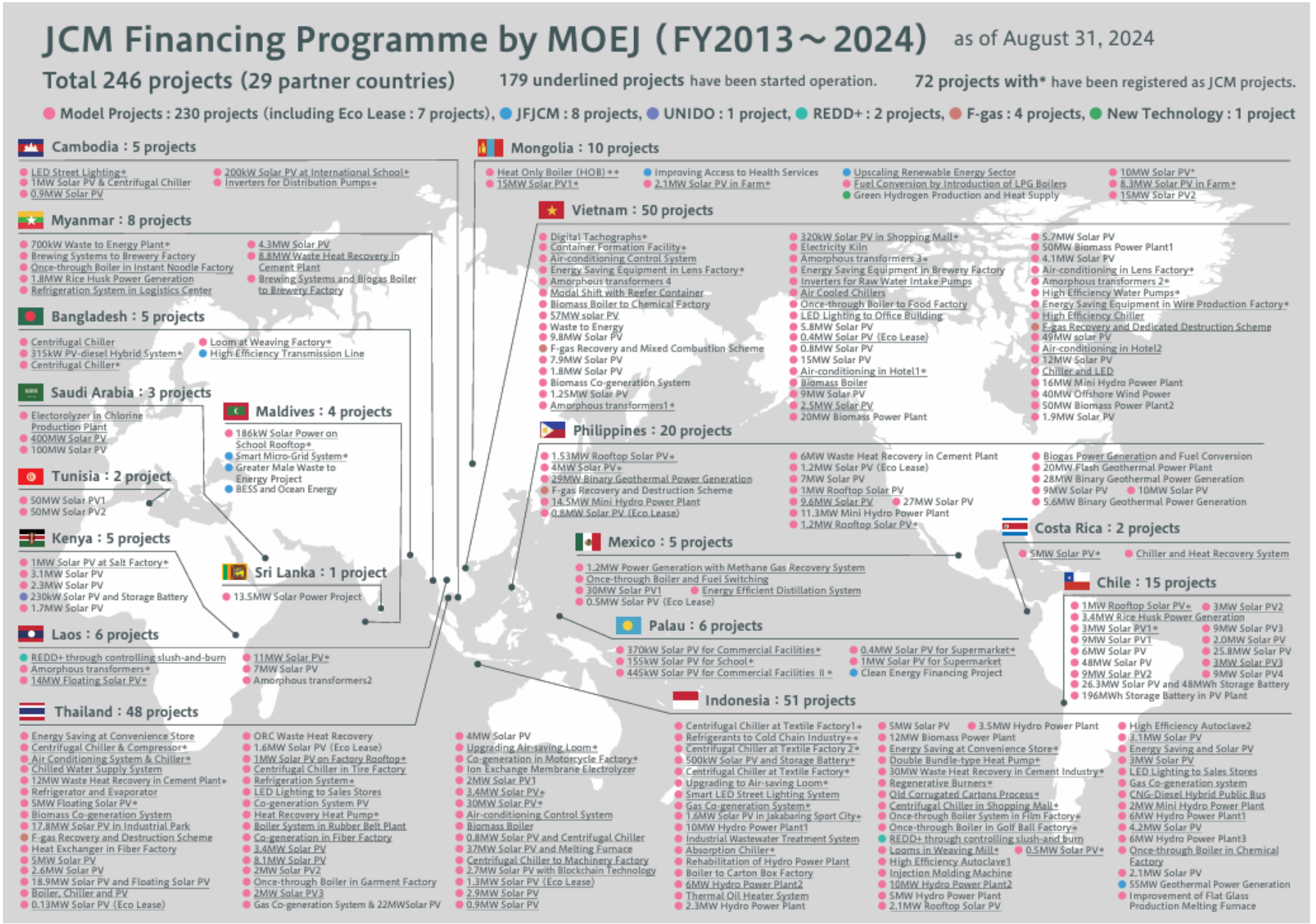
Uzbekistan and Japan signed a bilateral document

First Joint Committee of the Joint Crediting Mechanism (JCM) between Japan and Uzbekistan, Feb. 2025

https://www.env.go.jp/en/press/press_03868.html

(Source) https://www.jcm.go.jp/uz-jp/information/545

JCM Partner Network

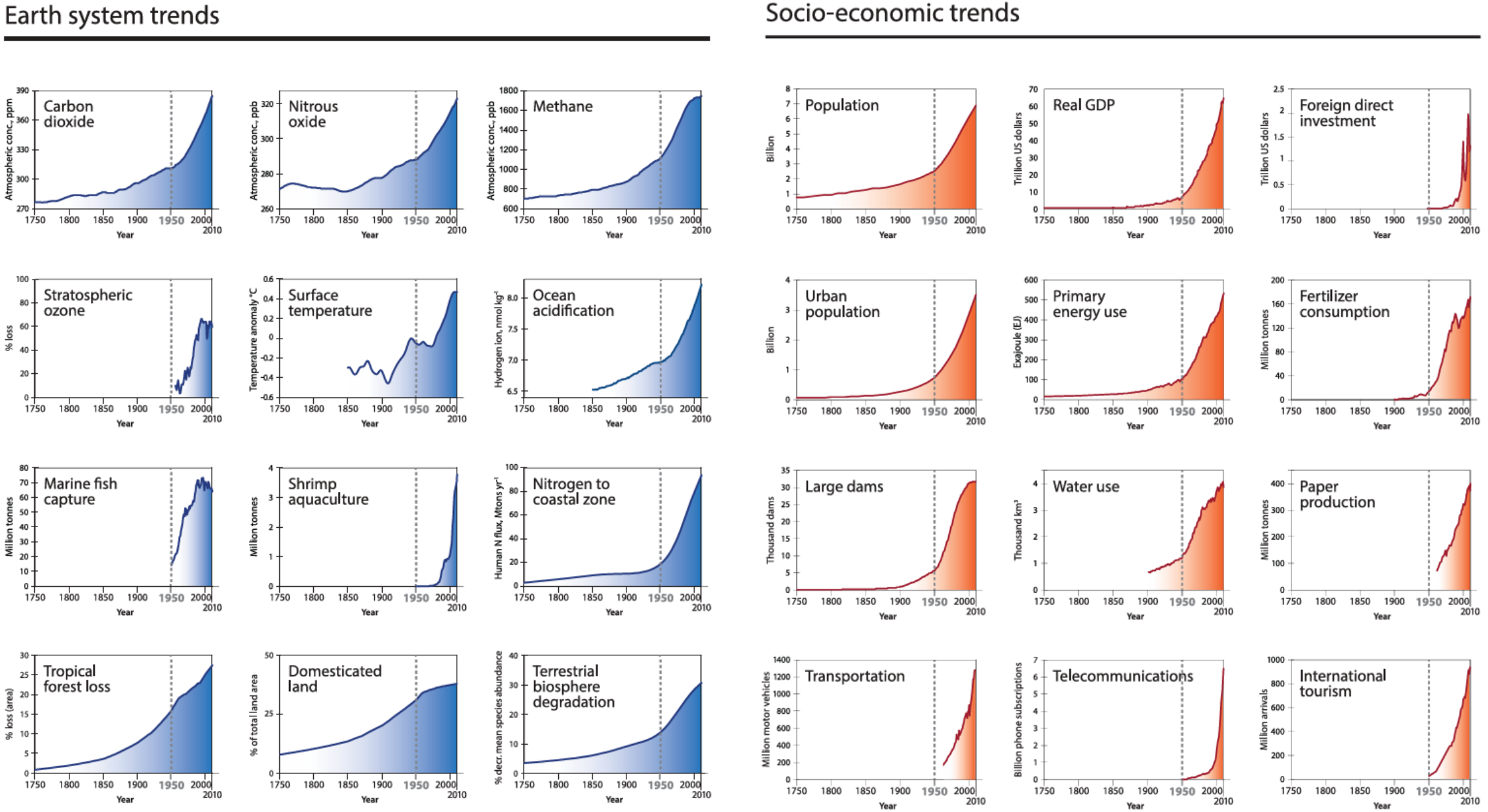


https://gec.jp/jcm/jp/publication/JCM2024Sep_Web_En.pdf

3. Carbon Emissions and Budgeting: Managing Our Global Footprint

The Great Acceleration

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

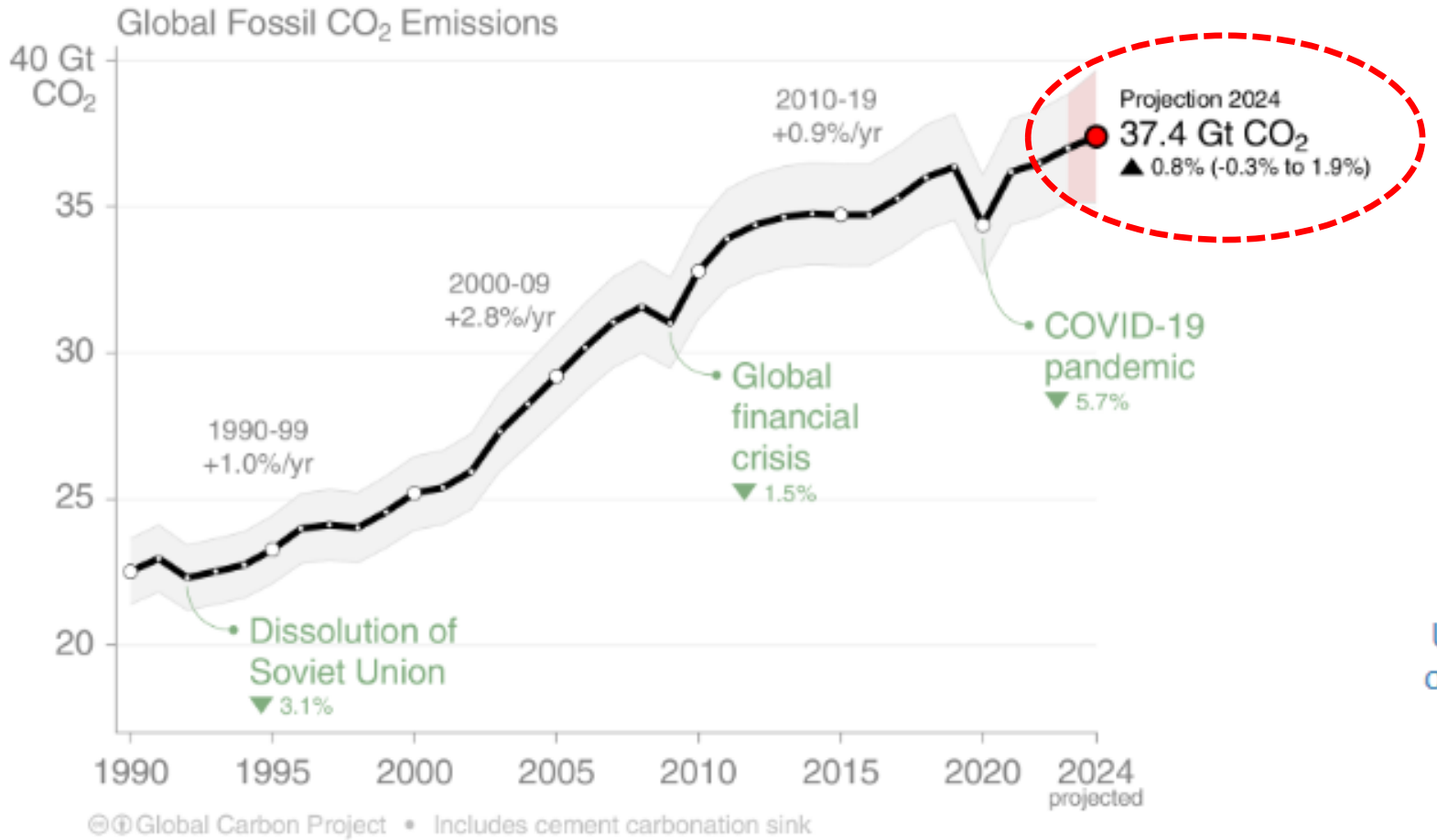


(Source) Will Steffen et al (2015)The trajectory of the Anthropocene: The Great Acceleration

Global fossil CO2 emissions

Global fossil CO_2 emissions: 37.0 ± 2 $GtCO_2$ in 2023, 66% over 1990

Projection for 2024: 37.4 ± 2 $GtCO_2$, 0.8% [-0.3% to +1.9%] higher than 2023



Uncertainty is ±5% for one standard deviation (IPCC "likely" range)

The 2024 projection is based on preliminary data and modelling. It includes a cement carbonation sink of 0.8 $GtCO_2$.

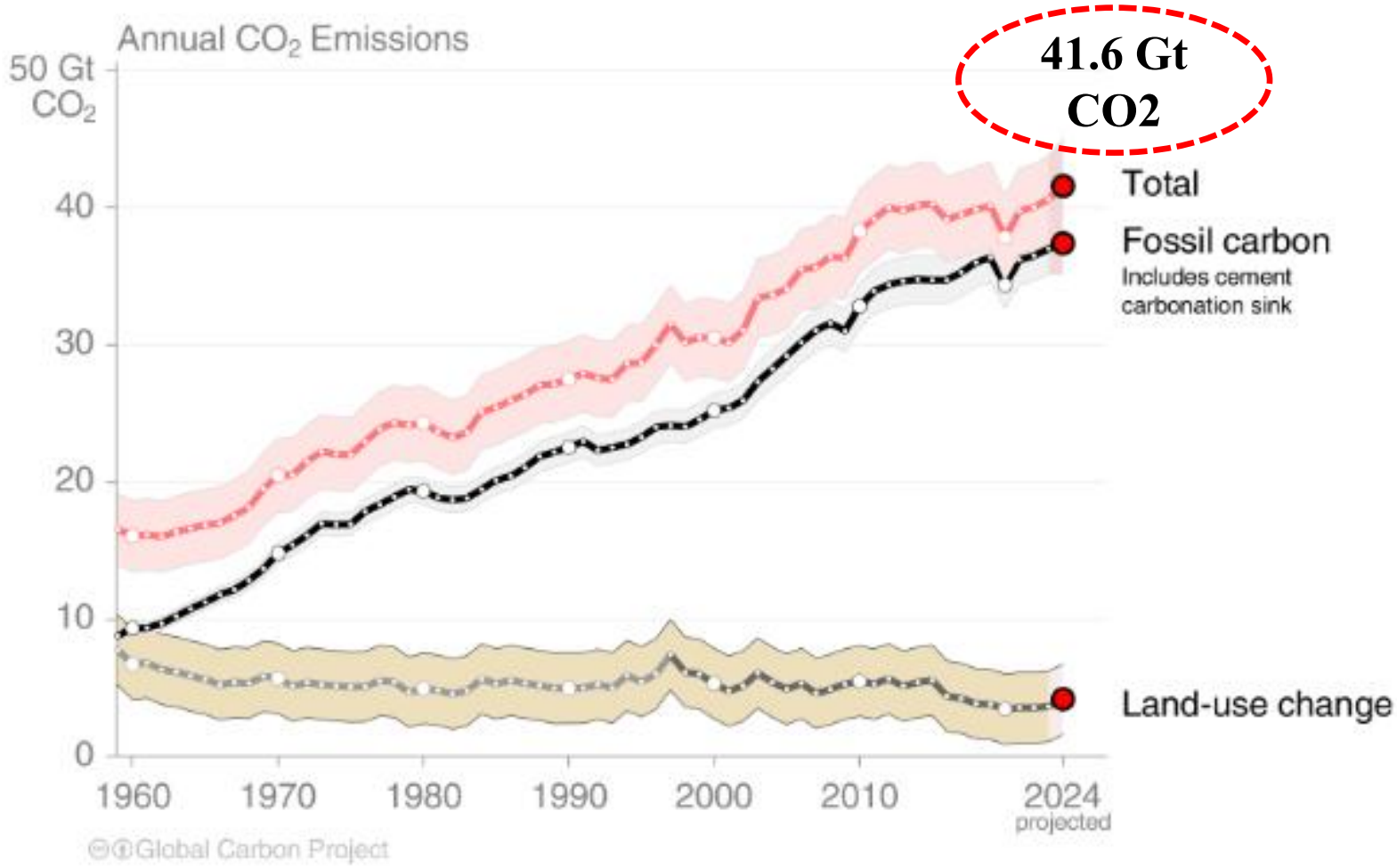
Source: Friedlingstein et al 2024; Global Carbon Project 2024

https://globalcarbonbudget.org/

Total Global emissions

Total global emissions, projected to reach 41.4 ± 3.3 $GtCO_2$ in 2023, 49% over 1990

Percentage land-use change: 42% in 1960, 10% averaged 2014–2023

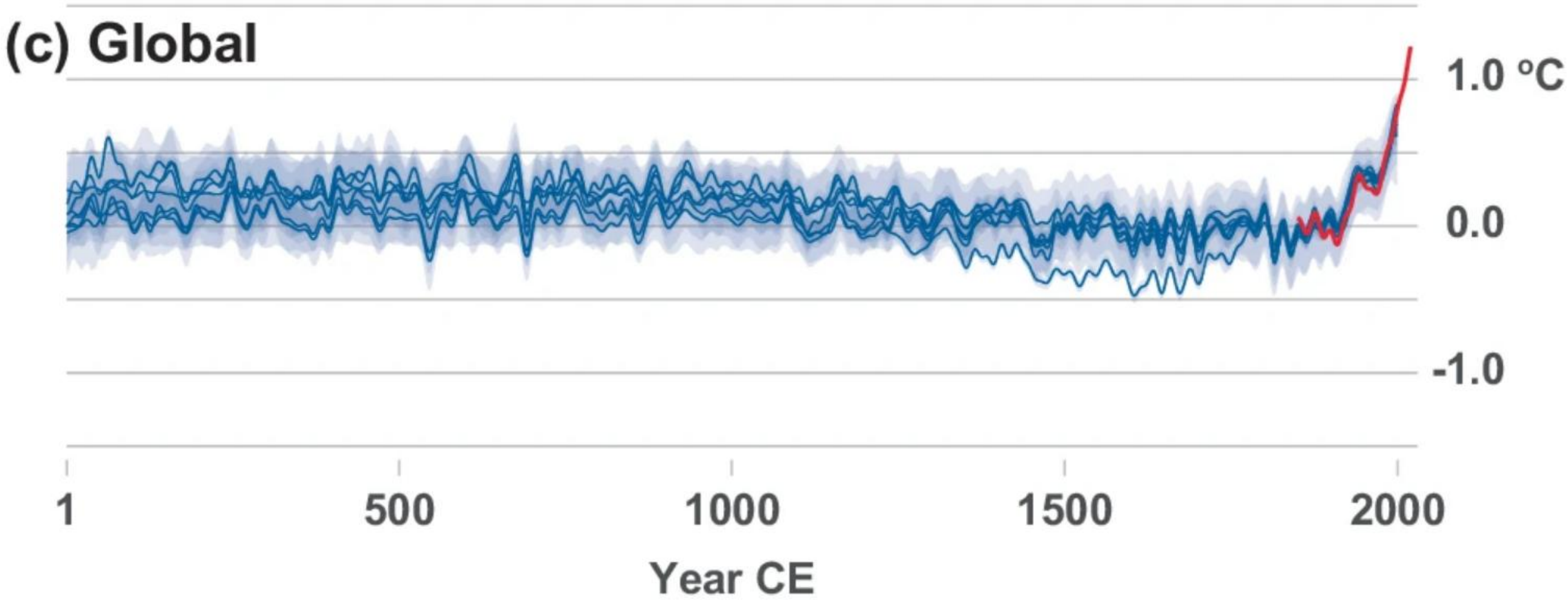


Land-use change estimates from four bookkeeping models, using fire-based variability from 1997

Source: Friedlingstein et al 2024; Global Carbon Project 2024

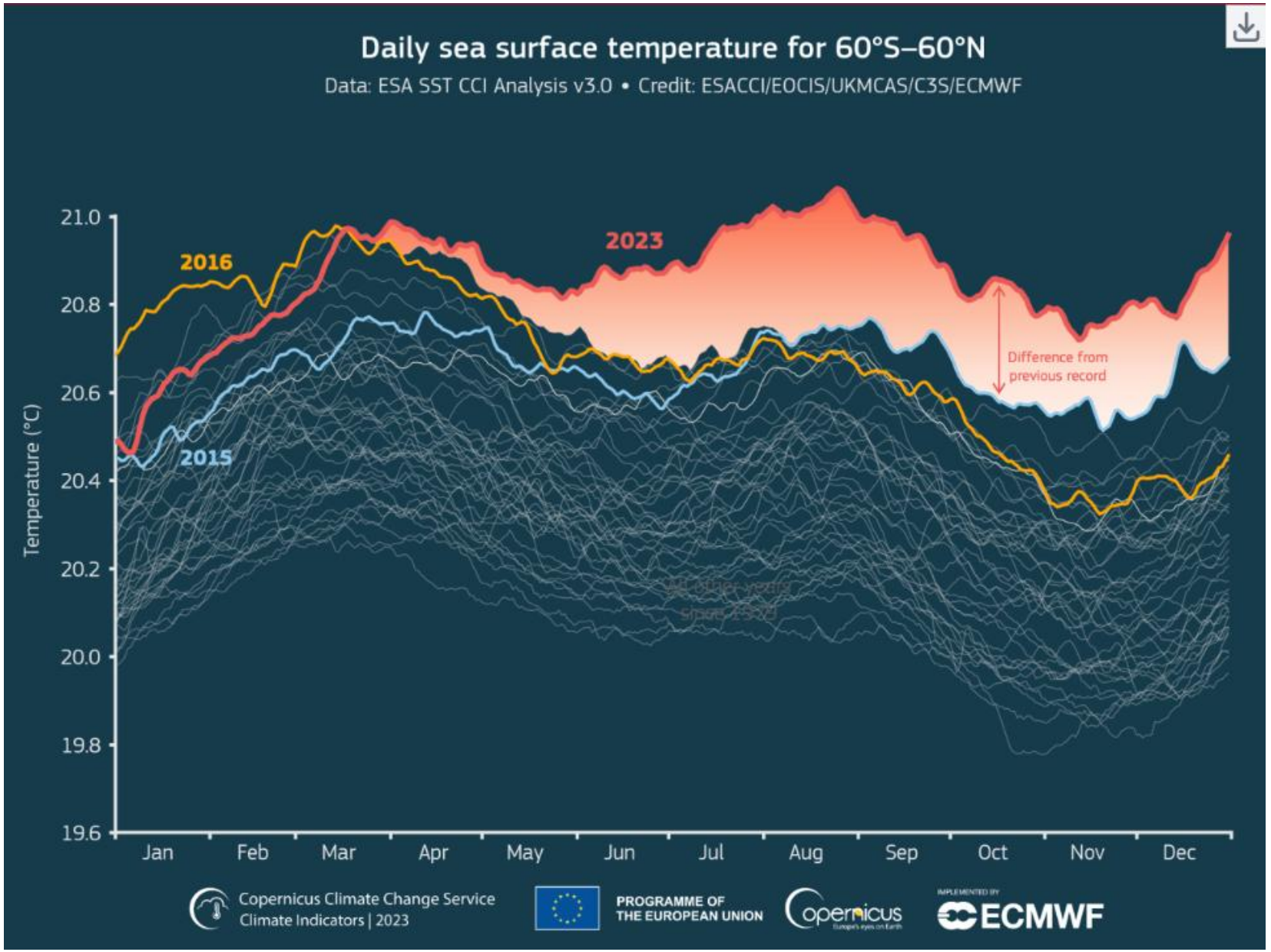
https://globalcarbonbudget.org/

Global land temperature



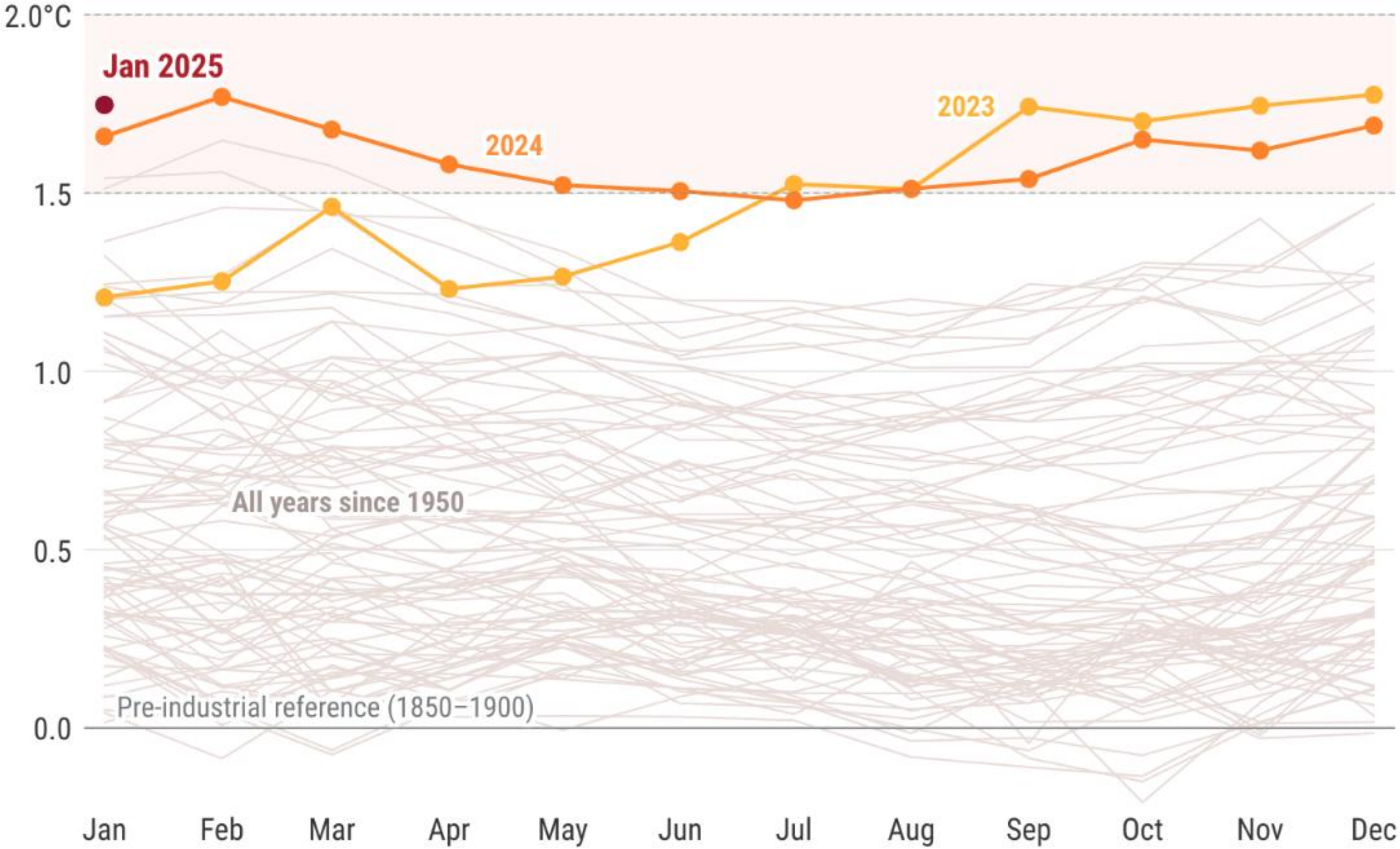
https://www.nature.com/articles/s43247-024-01371-1/figures/3

Global Sea Surface temperature



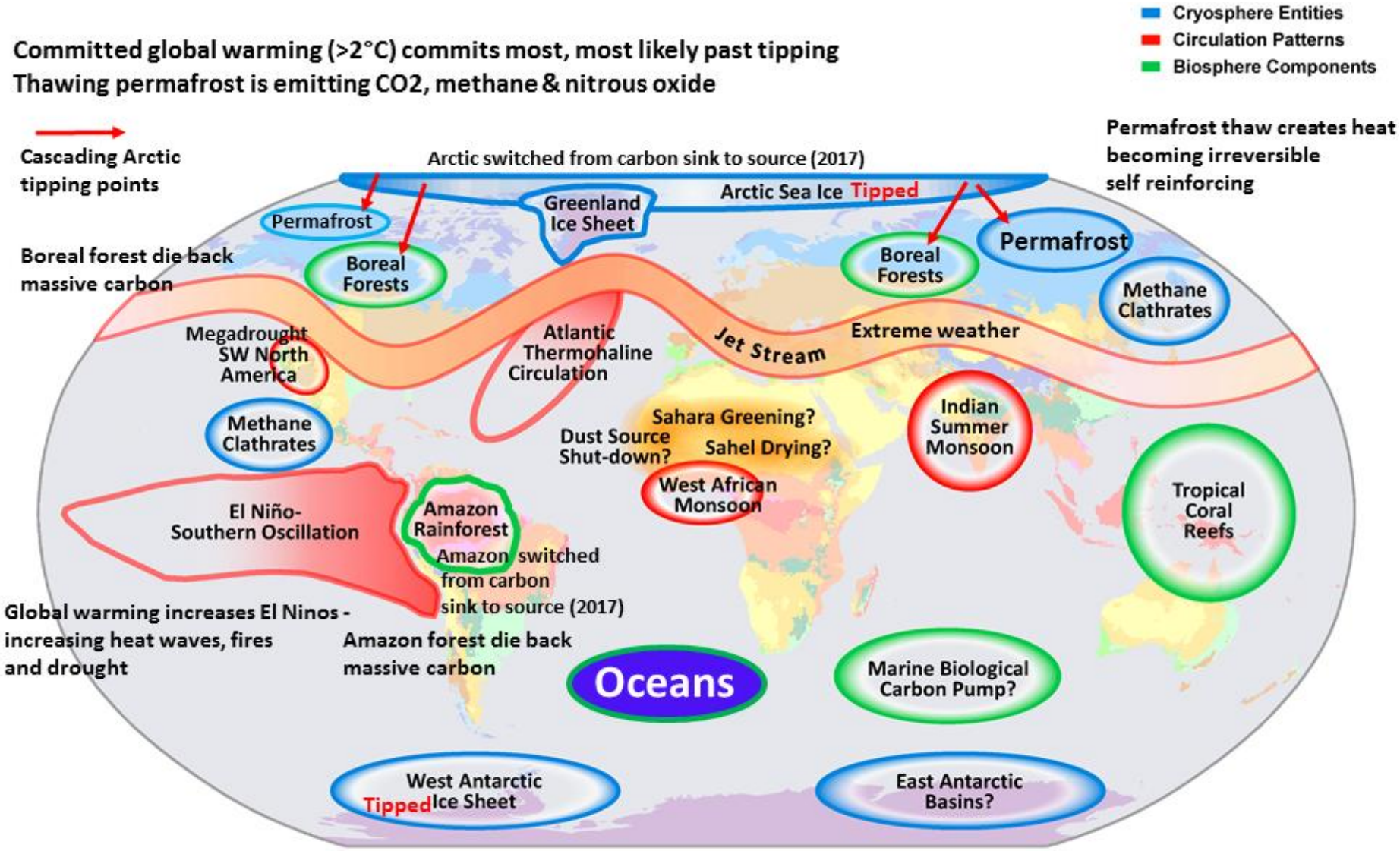
https://climate.copernicus.eu/esotc/2023/sea-surface-temperature

Global Sea Surface temperature



https://climate.copernicus.eu/esotc/2023/sea-surface-temperature

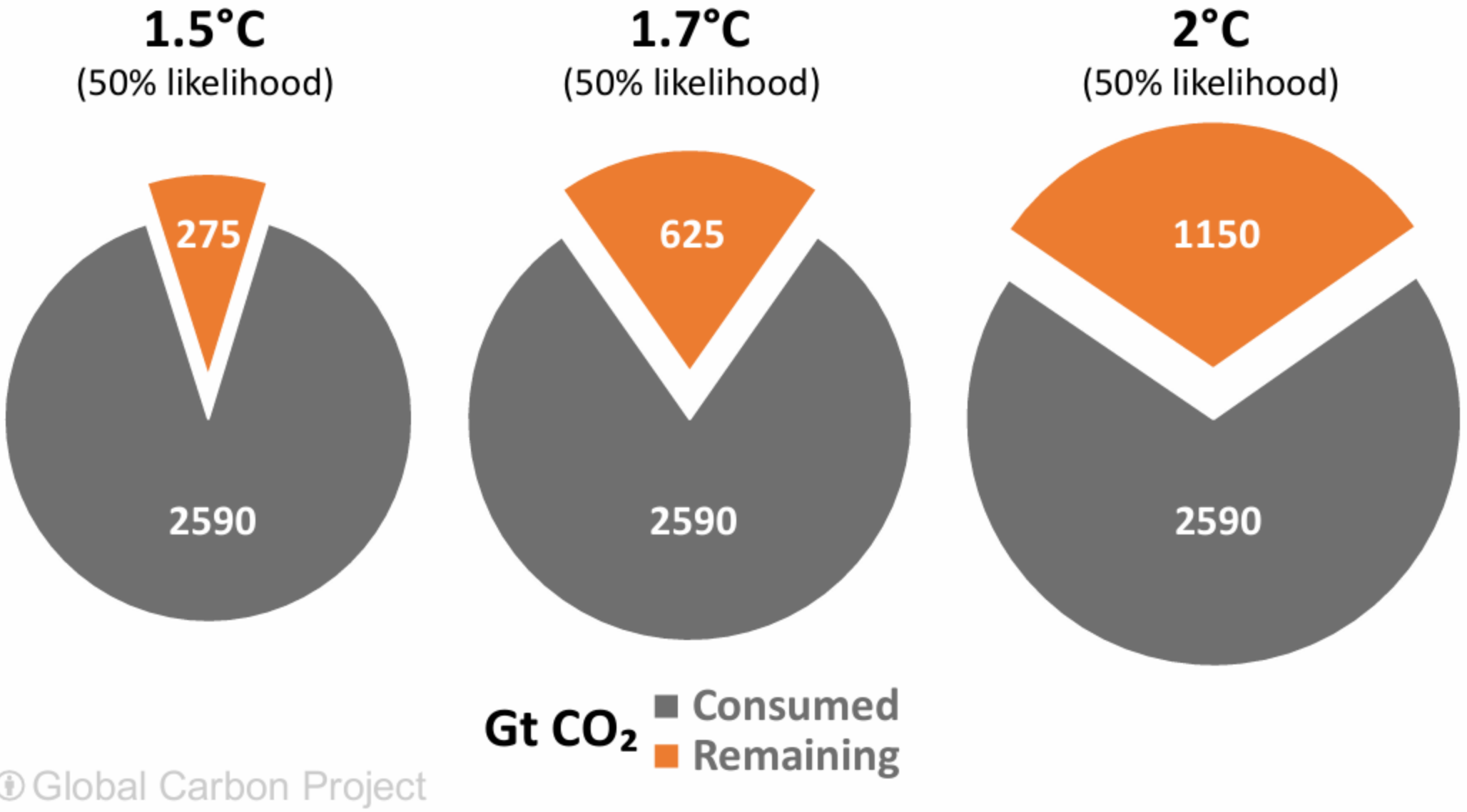
Global Warming Vulnerable Tipping Points



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

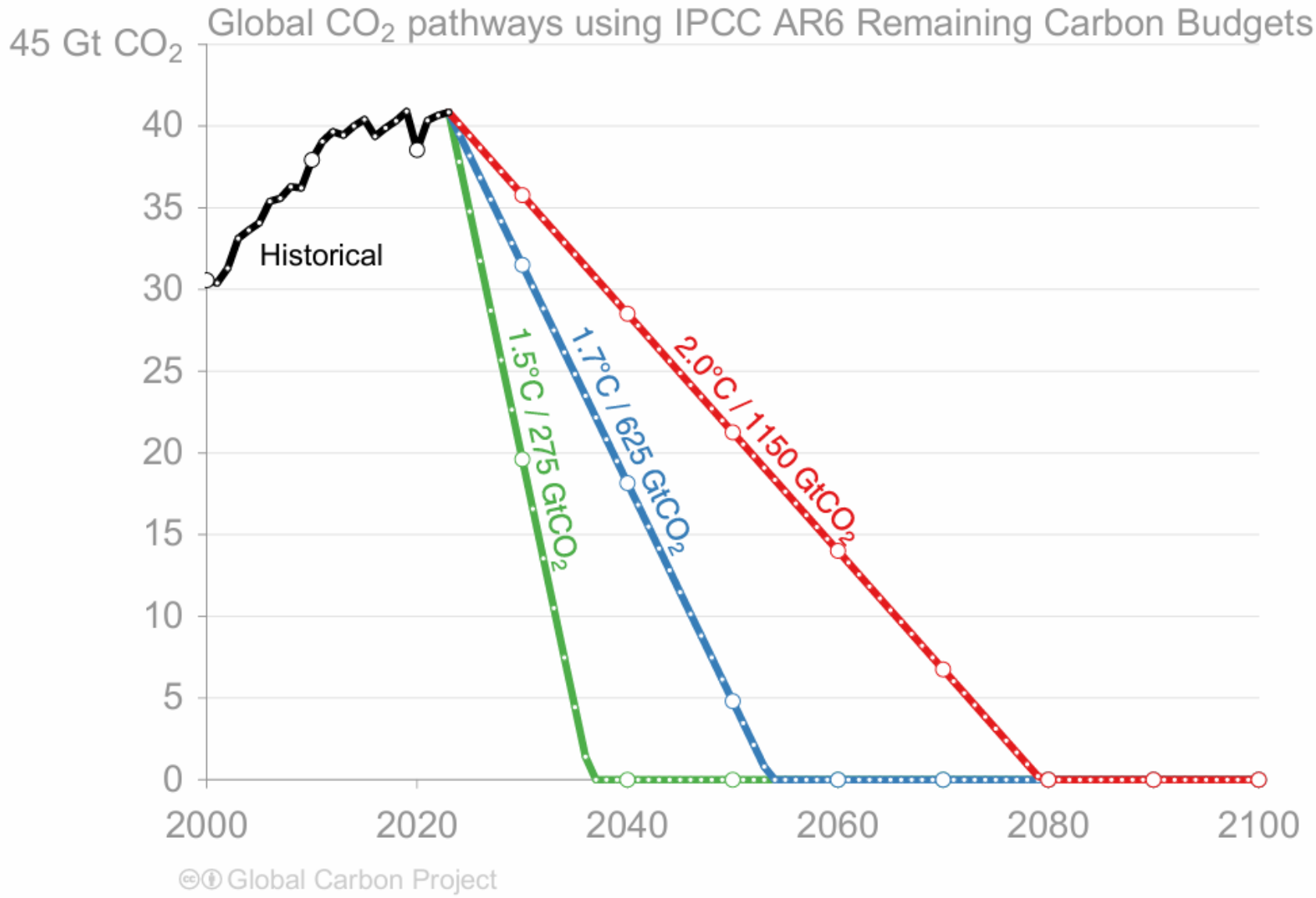
https://www.pik-potsdam.de/en/output/infodesk/tipping-elements

Remaining Carbon Budget



https://globalcarbonbudget.org/

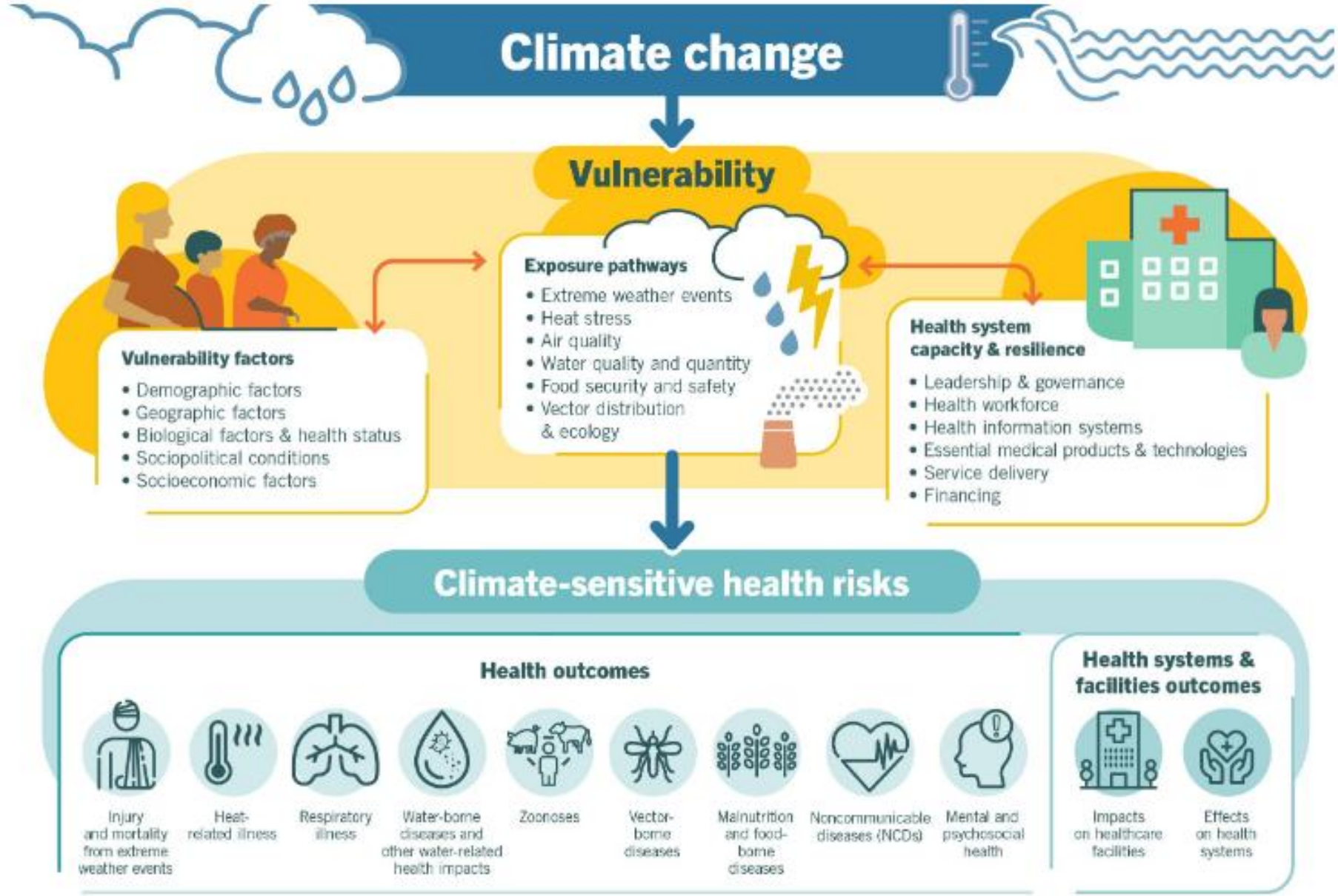
Global CO2 emissions must reach 0 to limit global warming



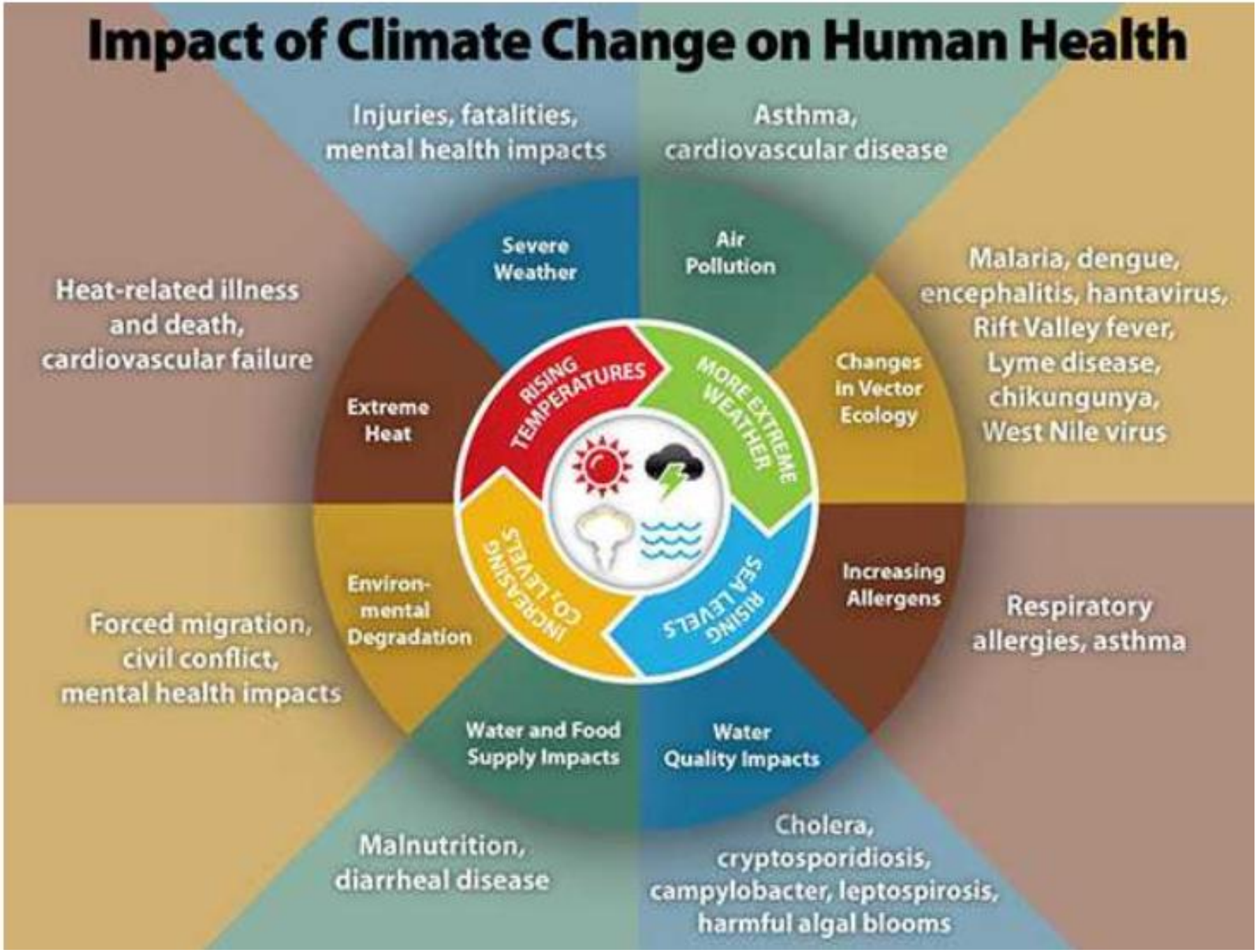
https://globalcarbonbudget.org/

4. The Impact of Climate Change: Challenges and Opportunities

Climate Change impact on Human Health

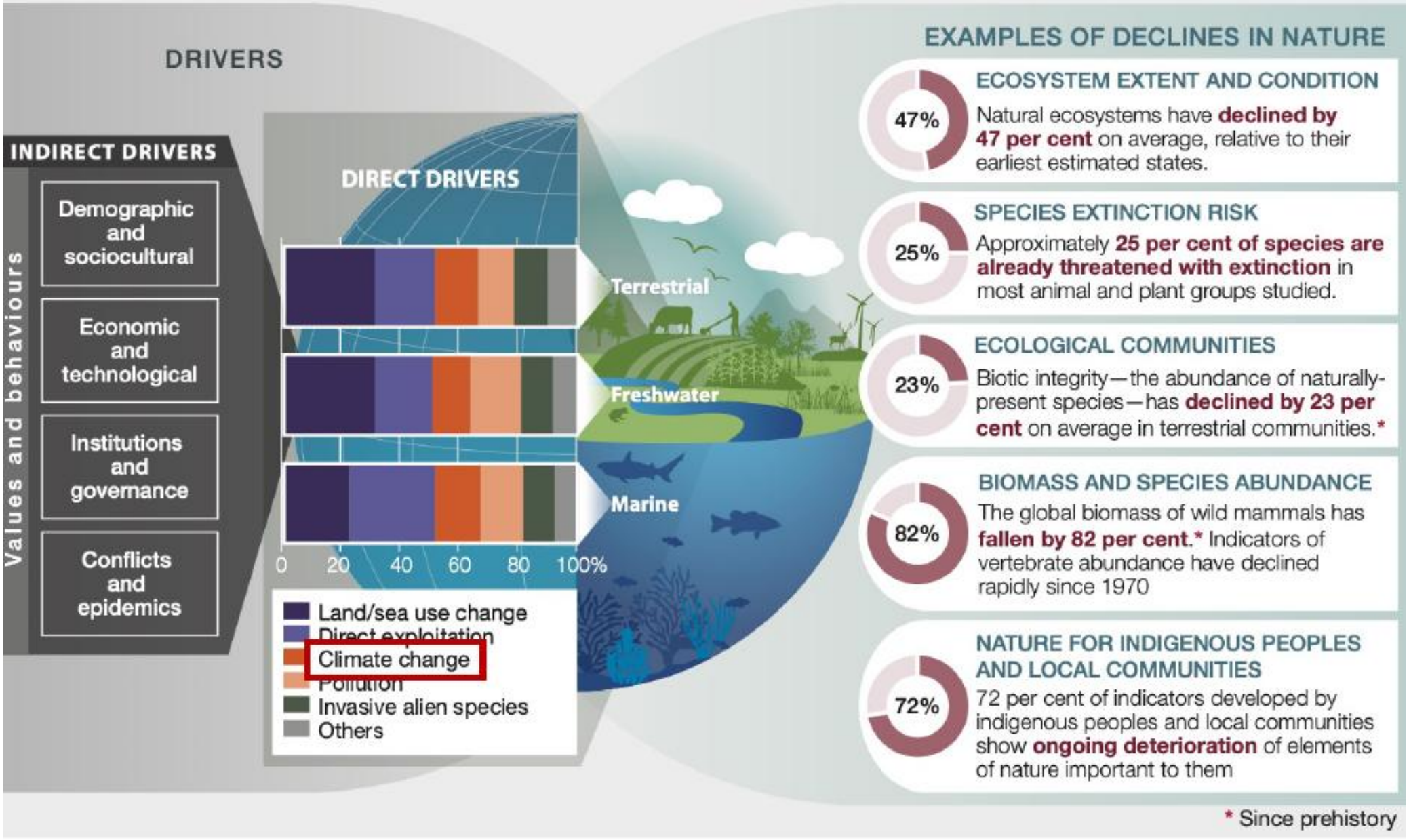


(Reference) https://www.who.int/news-room/fact-sheets/detail/climate-change-and-health



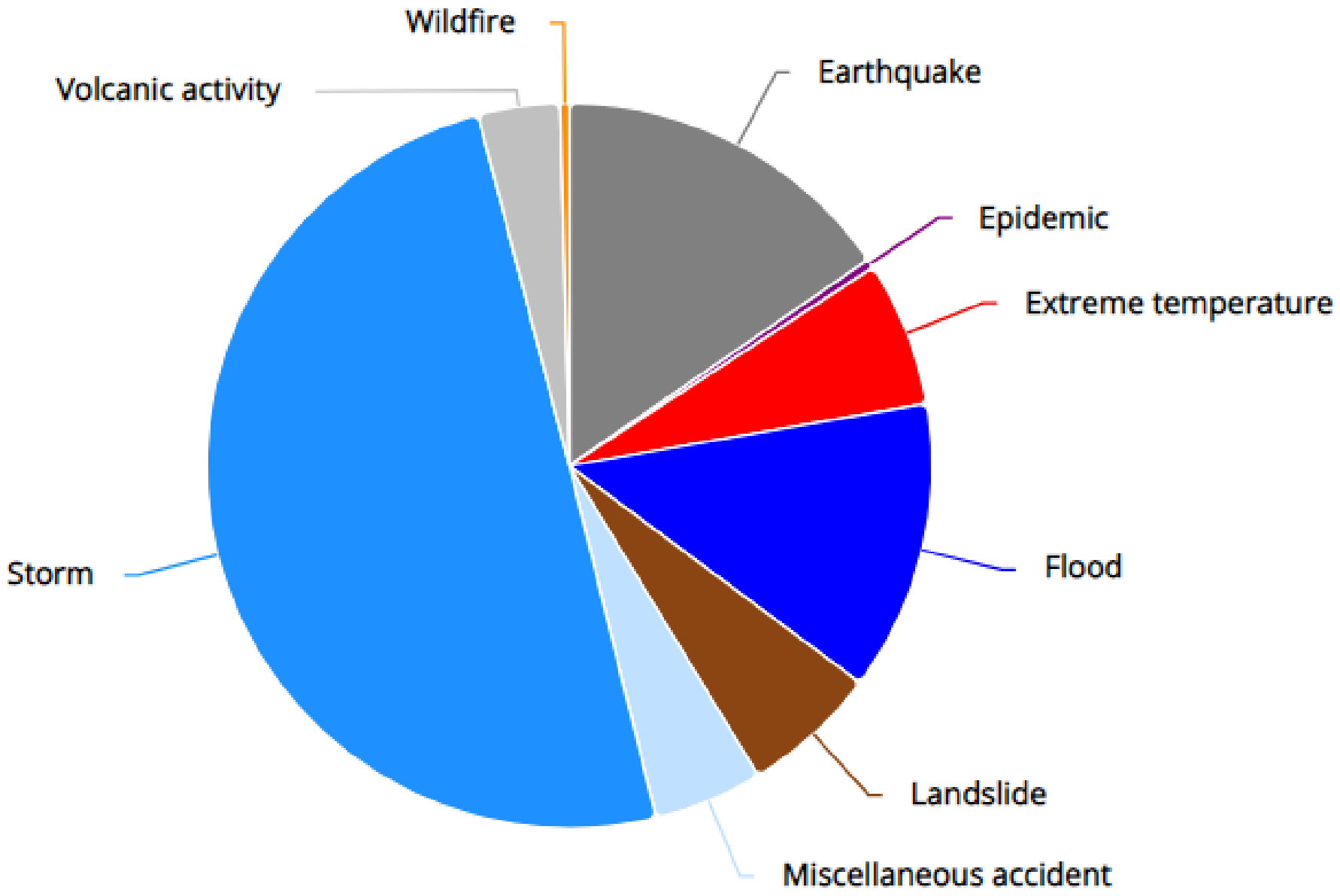
(Reference) http://medbox.iiab.me/modules/en-cdc/www.cdc.gov/climateandhealth/effects/default.htm

Climate Change impact on Human Health

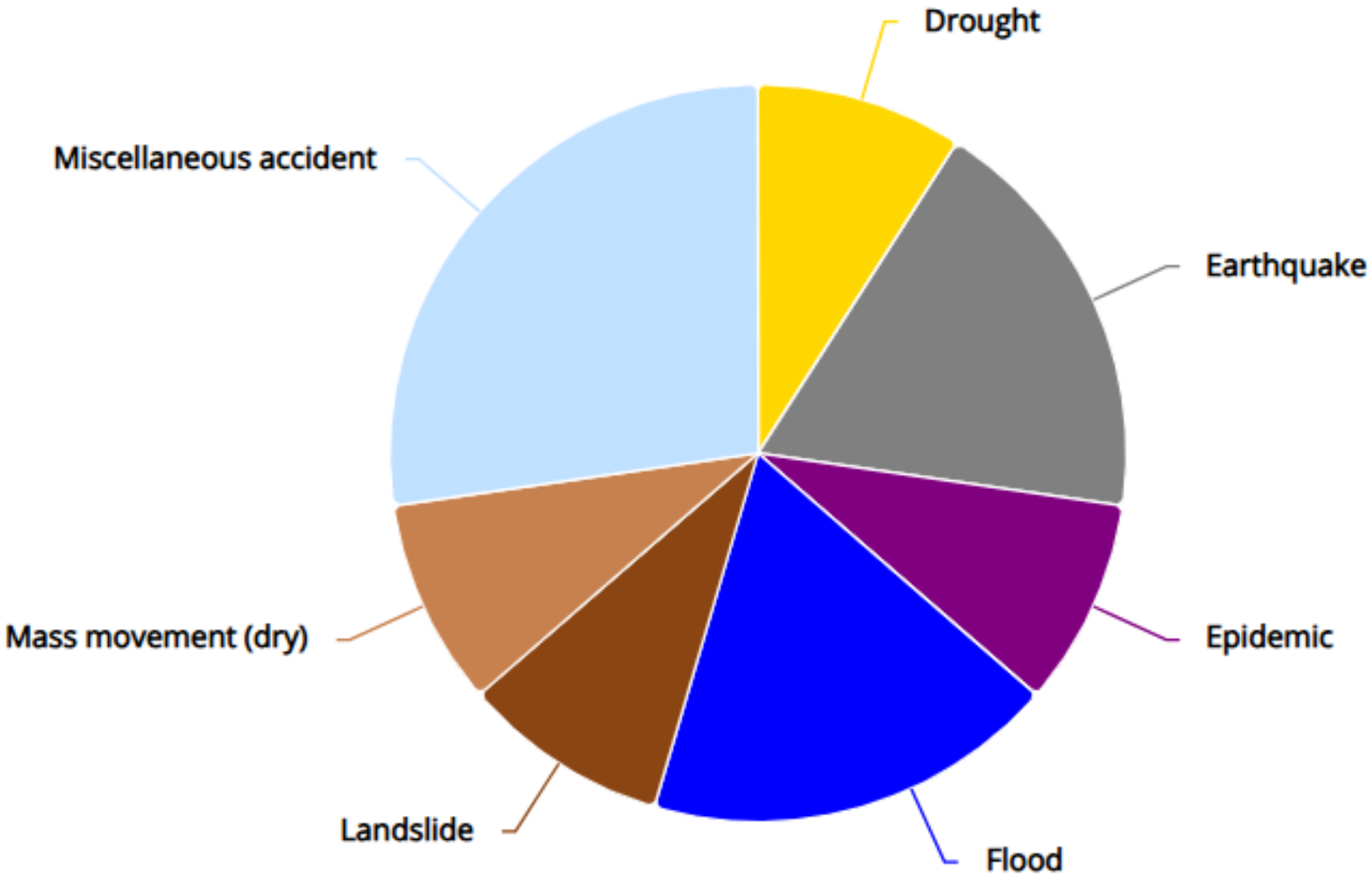


(Reference) IPBES (2019), Global assessment report of the Intergovernmental Science-Policy Platform on Biodiversity and Ecosystem Services

Average Annual Natural Hazard Occurence in ●● for 1980-2020



Average Annual Natural Hazard Occurence in ●● for 1980-2020



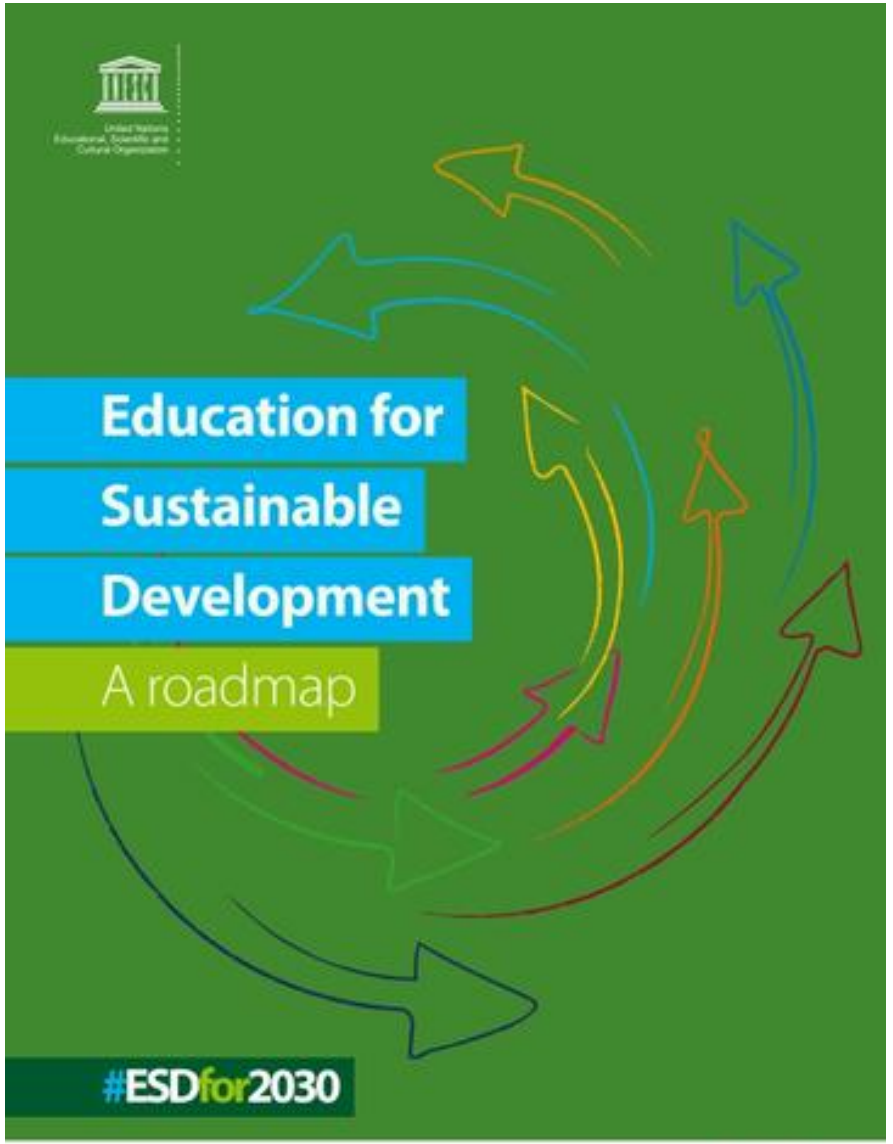
https://climateknowledgeportal.worldbank.org/country/uzbekistan/vulnerability

5. Education for Sustainable Development (ESD): Building a Knowledgeable Society

What is ESD?

ESD
= Education for
Sustainable Development

"development that meets the needs of the present without compromising the ability of future generations to meet their own needs,"



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

What can countries do?

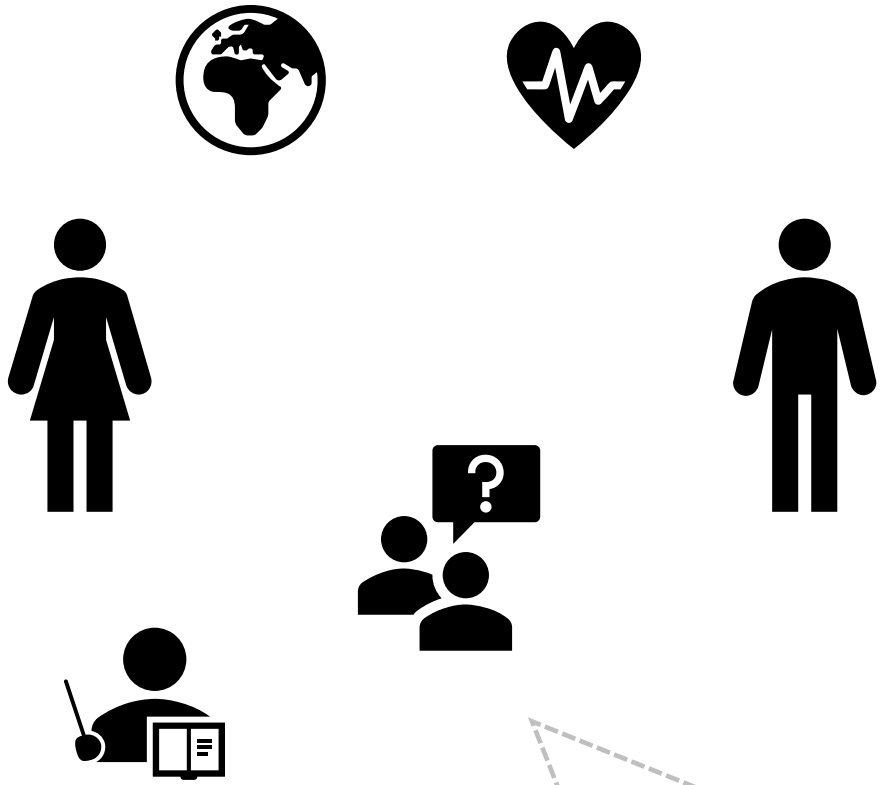
Asia Pacific

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

Students in the Future



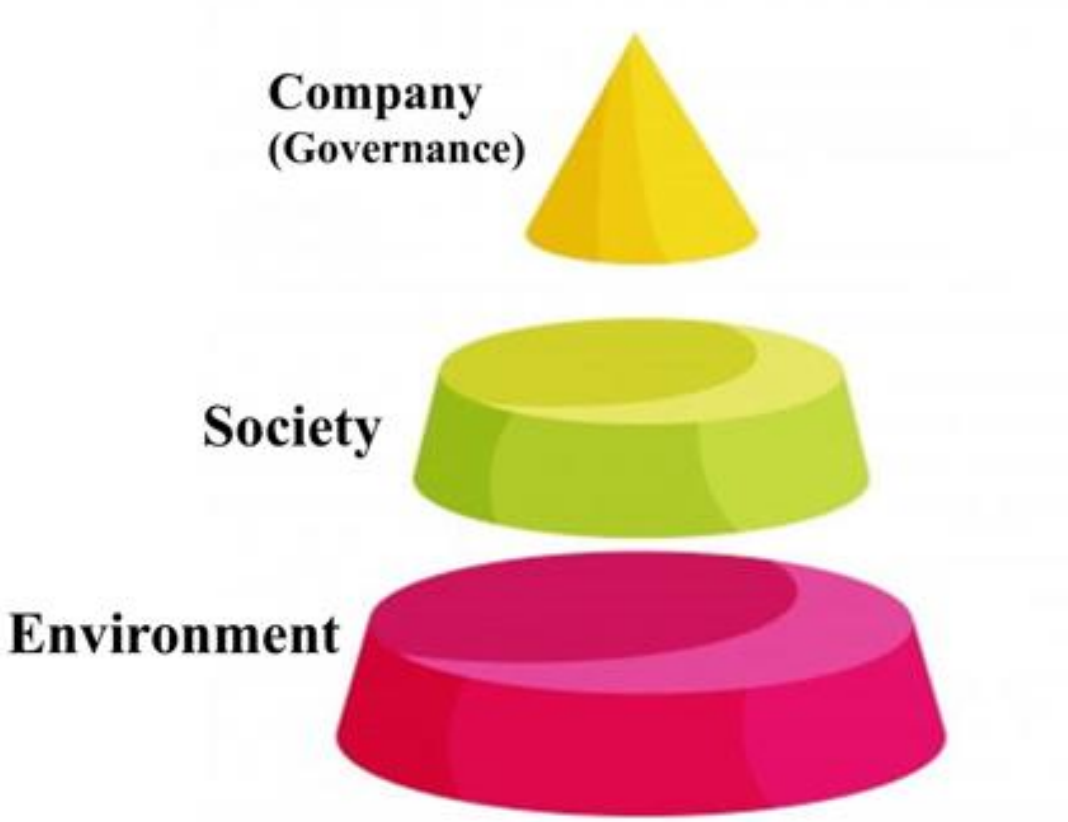
What can insurance contribute to attain SDGs?
What can you do as a person?

6. Sustainable Future
：PSI will guide sustainable development

Stakeholder Theory and Sustainability Management

Stakeholder theory is a concept in organizational management that suggests that a company should consider the interests of all its stakeholders, not just its shareholders. Stakeholders include anyone who is affected by the company's actions, such as employees, customers, suppliers, community members, and the environment poised by Freeman (2010)

Sustainability Management



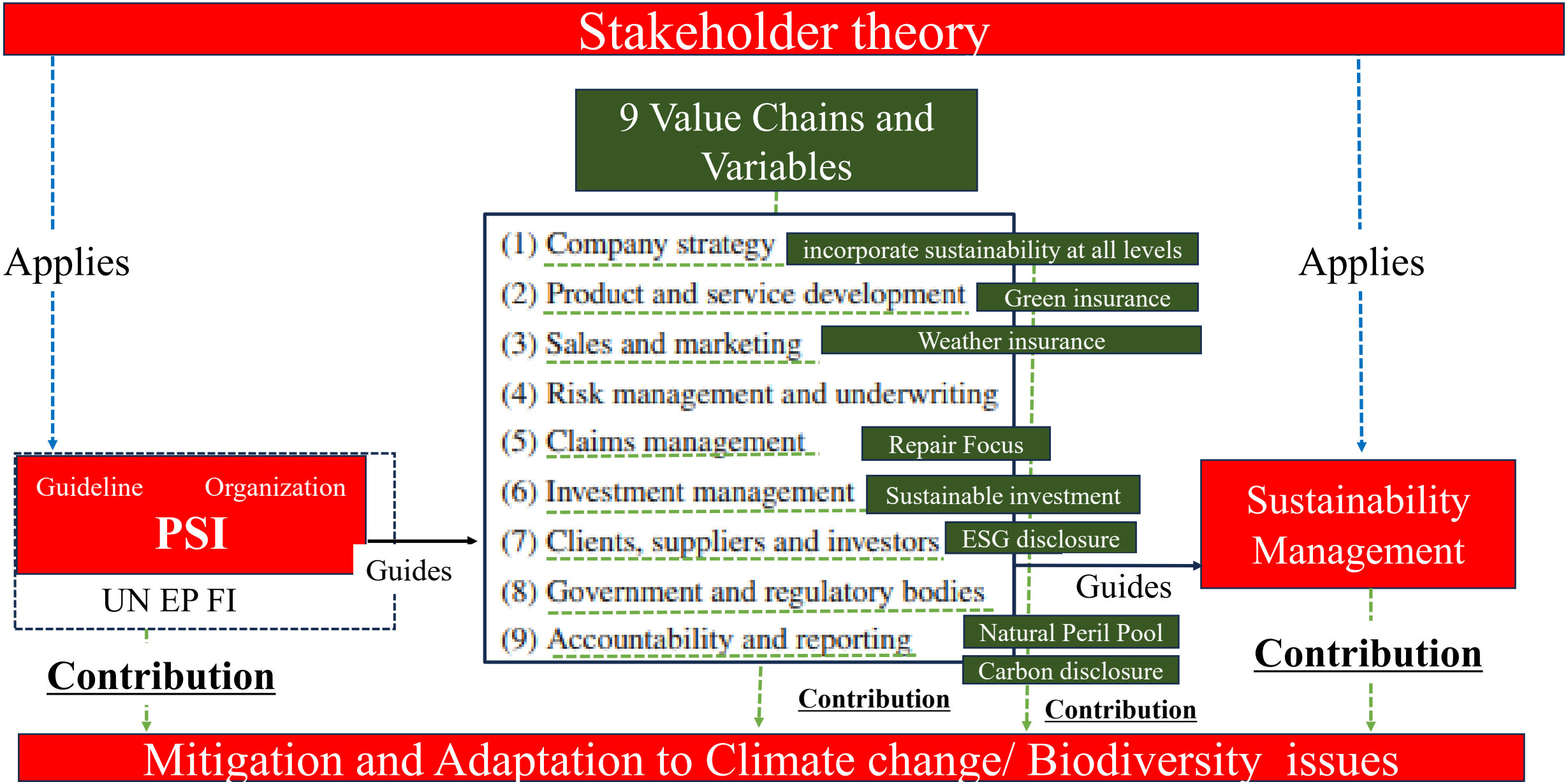
Principles for Sustainable Insurance (PSI)

Ban Ki-moon
Secretary-General of the United Nations

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/the-principles/#

PSI will guide Sustainability Management which contributes to Climate Change mitigation and adaptation



PSI Code of Conduct

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

PSI Code of Conduct

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

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

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

PSI Literature and Coverage of SDGs and Value Chain

Title of Publications	Year	Main points	Coverage of SDGs	Coverage of Value Chain
Key Takeaways from the UNEP FI Leadership Council Meeting 2022	2022	This summary highlights key discussions from a meeting on sustainable finance. It addressed aligning private finance with SDGs, preventing greenwashing, standardizing regulations, and implementing 2023 strategies for harmonizing sustainable finance frameworks across regional contexts.	Goal 17: Partnerships for the Goals	①, ⑧, ⑨
Annual Overview 2021	2022	This report reviews the company's 2021 achievements, strategies, financial status, and sustainability efforts. It highlights progress in ESG initiatives while presenting financial summaries, portfolio overviews, and the company's vision for growth and a sustainable future.	Goal 12: Responsible Consumption and Production	①, ⑨
New risks, new opportunities: Harnessing environmental pollution liability insurance for a sustainable economy	2022	This report explores the potential of environmental pollution liability insurance to support a sustainable economy. It highlights strategies for insurers to manage pollution risks, fulfill responsibilities, and balance economic growth with environmental conservation.	Goal 11: Sustainable Cities and Communities	④, ⑦
Managing environmental, social and governance risks in life & health insurance business	2022	This guide is the first to address ESG risk management in life and health insurance. Developed under UNEP's PSI Initiative, it outlines methods for assessing and managing ESG risks, providing strategies for aligning insurance practices with sustainability goals across individual and group perspectives.	Goal 3: Good Health and Well-being	①, ④, ⑤
Insuring the net-zero transition: Evolving thinking and practices	2022	This report explores evolving practices in the insurance sector to support the net-zero transition. Developed under UNEP's PSI Initiative, it highlights strategies and tools for addressing climate change, achieving net-zero goals, and building a sustainable future through effective risk management.	Goal 13: Climate Action	①, ④, ⑥
Insuring the climate transition: Enhancing the insurance industry’s assessment of climate change futures	2021	This report aims to enhance the insurance sector's efforts to assess and address climate change futures. Developed under UNEP's PSI Initiative, it explores leveraging hindsight and foresight to implement TCFD recommendations and improve risk evaluation and management.	Goal 13: Climate Action	①, ④, ⑥

PSI Literature and Coverage of SDGs and Value Chain

Title of Publications	Year	Main points	Coverage of SDGs	Coverage of Value Chain
Using hindsight and foresight: Update from the TCFD Pilot Project for Insurers	2020	This report details UNEP's PSI Initiative progress, focusing on how insurers use past experiences and future projections to assess climate risks. It highlights strategies and tools for implementing TCFD recommendations to enhance risk evaluation and management effectively.	Goal 9: Industry, Innovation, and Infrastructure	①, ④, ⑨
Beyond 'Business as Usual': Biodiversity Targets and Finance	2020	This report explores biodiversity goals and finance's role, focusing on how businesses assess and manage biodiversity risks. It analyzes the impacts of biodiversity loss, presents frameworks for financial institutions, and emphasizes integrating biodiversity conservation with the SDGs for a sustainable future.	Goal 15: Life on Land	①, ④, ⑦
Managing environmental, social and governance risks in non-life insurance business	2020	This report explores biodiversity goals and the role of finance, focusing on managing biodiversity risks across industries. It examines the impacts of biodiversity loss, presents frameworks for financial institutions, and emphasizes aligning biodiversity conservation with the SDGs.	Goal 12: Responsible Consumption and Production	①, ④, ⑦
Unwrapping the risks of plastic pollution to the insurance industry	2020	This guide by UNEP FI focuses on managing ESG risks and promoting sustainable practices in the non-life insurance sector. It provides frameworks for identifying and evaluating ESG risks, integrating them into underwriting processes, and aligning strategies with the SDGs.	Goal 14: Life Below Water	①, ④, ⑦
Protecting our World Heritage, insuring a sustainable future	2019	This guide by UNEP FI explores the insurance sector's role in protecting World Heritage sites and promoting sustainable development. It highlights strategies for balancing environmental conservation with economic sustainability through risk management and financing, emphasizing insurers' responsibilities in this effort.	Goal 11: Sustainable Cities and Communities	①, ④, ⑦
Risk Assessement and Control of Illegal, Unreported and Unregulated Fishing for the Marine Insurance Industry	2019	This guide by UNEP FI explores the insurance sector's role in protecting World Heritage sites and promoting sustainable development. It highlights strategies for balancing environmental conservation with economic sustainability through risk management and financing, emphasizing insurers' responsibilities in this effort.	Goal 14: Life Below Water	①, ④, ⑦

This is the end of the presentation.

Thank you for listening to my presentation.

FALIA

The Foundation for the Advancement of Life & Insurance Around the world
(Public Interest Incorporated Foundation)
公益財団法人　　国　際　保　険　振　興　会

Mission

FALIA aims for enlightenment and dissemination of sound insurance philosophy through education, guidance and support. It aims to widely contribute to sound development of insurance business around the world.

Vision

Be a Platform to encourage connections between people

FALIA will develop a human network of horizontal collaboration among insurance supervisors, companies and students globally through group training seminars and essay competitions.

President
Takeshi Fuiii

1. Invitational Seminars in Japan

Breakdown of Participants in the Seminars held in Japan

Total 4,283 persons as of March 2024

China	286	Philippines	362
Hong Kong	46	Singapore	63
Taiwan	730	Sri Lanka	319
India	65	Thailand	474
Indonesia	447	Turkey	81
Korea	843	Uzbekistan	159
Malaysia	205	Vietnam	49
Mongolia	40	Others (*)	114

2. Overseas Seminars

Year	Location	Topics
2010	Taipei, Taiwan	CS Promotion Strategy at a Life Insurance Company
	Manila, Philippines	Risk Management at a Life Insurance Company
	Seoul, Korea	Total Life Planning Strategy and Sales Promotion
	Bangkok, Thailand	Risk Management at a Life Insurance Company
2011	Colombo, Sri Lanka	Product Development and Control of Pricing Risk
	Tashkent, Uzbekistan	Life Insurance Product Development Strategy
2012	Jakarta, Indonesia	Product Development and Control of Pricing Risk
	Ulaanbaatar, Mongolia	Product Development Strategy of Life Insurance
2013	Kuala Lumpur, Malaysia	Risk Management at a Life Insurance Company
2014	Manila, Philippines	Risk Management at a Life Insurance Company
	Jakarta, Indonesia	Overview of Life Insurance Industry in Japan
		Risk Management at a Life Insurance Company
2015	Taipei, Taiwan	Product Development and Control of Underwriting Risk
2016	Colombo, Sri Lanka	Product Development and Control of Pricing Risk
	Kuala Lumpur, Malaysia	Product Development Strategy in responding to Changes in Social Environment
		Internet Life Insurance in Japan-Current Situation and Challenge
2018	Bangkok, Thailand	Product Development Strategy under Lowering Interest Rate and Aging
		IT Utilization “The Digital”
	Tashkent, Uzbekistan	Risk Management in Life Insurance Companies
2023	Kathmandu, Nepal	Challenges of Life Insurance Industry in a Rapidly Changing Business Environment
		Challenges of Life Insurance Industry in Japan and Suggestions for Life Insurance Industry in Nepal
		Sustainability Management of Life Insurance Company

3. Essay Competition

2024 Essay Contest Award Ceremony

FALIA Essay Competition 2024 Prize Winner Announcement

Prize	Name	Country	University	Essay Title
1st	Bamunu Arachchillage Niluka Dilrukshi	Sri Lanka	International University of Japan	Barriers to Market Penetration of Life Insurance Products: Assessing the Factors Affecting the Adoption of Educational Investment Life Insurance Products in Sri Lanka

https://falia.info/perdentaion2024

4. EAIC Secretary General

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.

https://eaic2024.hk


EAIC
2024
HONG KONG
HKFI
EAIC


EAIC
2024
HONG KONG
Opening
Ceremony
EAIC
2024
HONG KONG
HKFI
EAIC
HONG KONG

EAIC Hong Kong 2024


EAIC 2024 HONG KONG
Conference Partner
AIA HEALTHIER, LONGER, BETTER LIVES
Organiser
HKFI
EAIC
The Pursuit of Happiness
20/09/2024
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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