

KEYWORD MAPPING

THEME	KEY WORD	CLIMATEWISE PRINCIPLE
Lead in Risk Analysis	Research	Support and undertake research on climate change to inform our business strategies and help to protect our customers' and other stakeholders' interests.
Lead in Risk Analysis	Forecasting	Support more accurate national and regional forecasting of future weather and catastrophe patterns affected by changes in the earth's climate.
Lead in Risk Analysis	Data Quality	Use research and improve data quality to inform levels of pricing, capital and reserves to match changing risks.
Lead in Risk Analysis	New Technologies	Evaluate the risks associated with new technologies for tackling climate change so that new insurance products can be considered in parallel with technological developments.
Lead in Risk Analysis	Share Research	Share our research with scientists, society, business, governments and NGOs through an appropriate forum.
Inform Public Policy Making	Policymakers	Work with policy makers nationally and internationally to help them develop and maintain an economy that is resilient to climate risk.
Inform Public Policy Making	Public Debate	Promote and actively engage in public debate on climate change and the need for action.
Inform Public Policy Making	Emissions Targets	Support work to set and achieve national and global emissions reduction targets.
Inform Public Policy Making	Resilient Communities	Support Government action, including regulation, that will enhance the resilience and reduce the environmental impact of infrastructure and communities.
Inform Public Policy Making	Emergency Services	Work effectively with emergency services and others in the event of a major climate related disaster.
Support climate Awareness amongst our customers	Inform Customers	Inform our customers of climate risk and provide support and tools so that they can assess their own levels of risk.
Support climate Awareness amongst our customers	Encourage Adaptation	Encourage our customers to adapt to climate change and reduce their greenhouse gas emissions through insurance products and services.
Support climate Awareness amongst our customers	Sustainable Repairs	Increase the proportion of repairs that are carried out in a sustainable way through dialogue with suppliers and developers and manage waste material appropriately.
Support climate Awareness amongst our customers	Assist Developing World	Consider how we can use our expertise to assist the developing world to understand and respond to climate change
Incorporate Climate Change into our investment strategies	Investment Implications	Consider the implications of climate change for company performance and shareholder value, and incorporate this information into our investment decision making process.
Incorporate Climate Change into our investment strategies	Encourage Disclosure	Encourage appropriate disclosure on climate change from the companies in which we invest.
Incorporate Climate Change into our investment strategies	Energy Efficiency	Encourage improvements in the energy climate resilience of our investment property portfolio.
Incorporate Climate Change into our investment strategies	Communicate Beliefs	Communicate our investment beliefs and strategy on climate change to our customers and shareholders.
Incorporate Climate Change into our investment strategies	Pension Trustees	Share our assessment of the impacts of climate change with our pension fund trustees.
Reduce the environmental impact of our business	Sustainable Supplies	Encourage our suppliers to improve the sustainability of their products and services.
Reduce the environmental impact of our business	Measure Impact	Measure and seek to reduce the environmental impact of the internal operations and physical assets under our control.
Reduce the environmental impact of our business	Disclose Emissions	Disclose our direct emissions of greenhouse gases using a globally recognised standard.
Reduce the environmental impact of our business	Engage Employees	Engage our employees on our commitment to address climate change, helping them to play their role in meeting this commitment in the workplace and encouraging them to make climate informed choices outside work.