

Insurance Sector

2018 Report – Key Findings



159 companies in the sector

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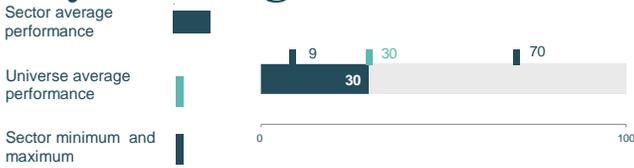
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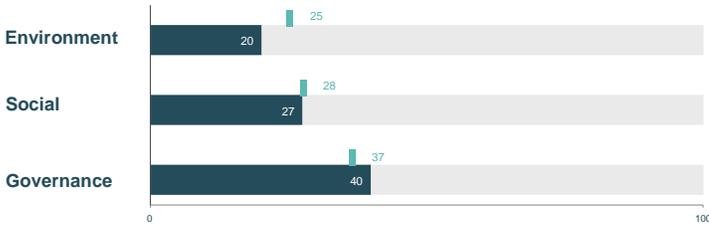
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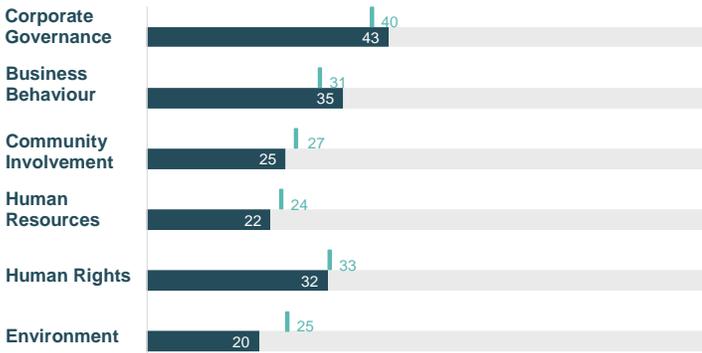
Key Findings 2018 – Insurance sector



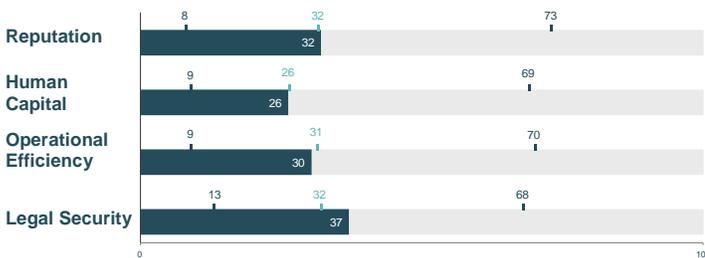
ESG PERFORMANCES – Sector & Universe



DOMAIN PERFORMANCES – Sector & Universe



RISK MITIGATION – Sector & Universe



TAKEAWAYS

- European insurers lead the sector on climate risk management.
- European and Asia Pacific insurers display a higher level of corporate social responsibility than other regions.
- The insurance industry is taking action to address cybersecurity risks: examples include appointing a CISO, providing training to employees and establishing business continuity management plans.
- The digital transformation of the insurance industry requires more investment in training to support human capital.
- Board oversight and management accountability on sustainability are gradually progressing.
- The Insurance sector still faces difficulties in underwriting emerging risks.

TOP PERFORMERS

- Europe: Axa (70/100)
- North America: Hartford Financial Services Inc (38/100)
- Asia Pacific: Tokio Marine Holdings (39/100)
- Emerging Markets: Samsung Fire & Marine Insurance (40/100)

MOST IMPROVED since 2017

- Europe: Mapfre (+13)
- North America: New York Insurance Co. (+2)
- Asia Pacific: Dai-ichi Holdings (+8)
- Emerging Markets: People's Insurance Company (+8)

MOST MATERIAL DRIVERS

| | |
|--------------------------|---|
| ADVANCED (60-100) | |
| ROBUST (50-59) | |
| LIMITED (30-49) | <ul style="list-style-type: none"> Board of Directors Internal controls & risk management Corruption and money laundering Information to customers |
| WEAK (0-29) | <ul style="list-style-type: none"> Promotion of the social and economic development Social impacts of the company's products/services Climate change Health and safety Reorganisation Green products and proprietary assets |

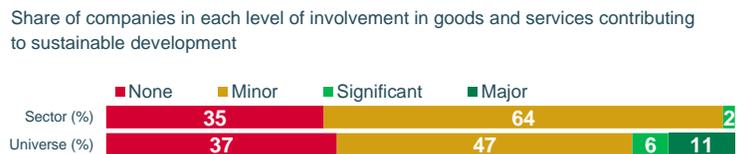
CARBON FOOTPRINT



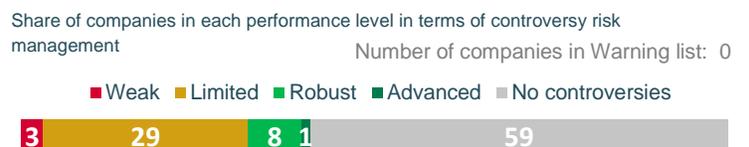
ENERGY TRANSITION



SUSTAINABLE GOODS & SERVICES



CONTROVERSIES RISK MITIGATION



About this document

This document is an extract of the Vigeo Eiris 2018 Report on the Insurance sector.

The full report contains:

- More detailed information on performances and impacts highlighted here (data for each zone, historical evolution on 3 years of global performance and on each criterion, top performers on each domain, etc.)
- Detailed description of each takeaway on risks and opportunities
- The overview of methodological framework applied to the sector (weights of criteria, nature of stakeholders' expectations and their vulnerability on each topic).
- Detailed description of the methodology of all Vigeo Eiris research lines.

If you are interested in knowing more, please contact our customer services team at: global-sales@vigeo-eiris.com.

About Vigeo Eiris

Vigeo Eiris is an independent international provider of environmental, social and governance (ESG) research and services for investors and public & private organisations. We undertake risk assessments and evaluate the level of integration of sustainability factors within the strategy and operations of organisations.

Vigeo Eiris offers a wide range of services:

- ▶ For investors: decision-making support covering all sustainable and ethical investment approaches (including ratings, databases, sector analyses, portfolio analyses, structured products, indices and more)
- ▶ For companies & organisations: supporting the integration of ESG criteria into business functions and strategic operations (including sustainable bonds, corporate ratings, CSR evaluations and more)

Vigeo Eiris methodology and rating services adhere to the highest quality standards. With a team of more than 240 experts of 28 different nationalities, Vigeo Eiris is present in Paris, London, Boston, Brussels, Casablanca, Hong Kong, Milan, Montreal, Rabat, Santiago and Stockholm.

The Vigeo Eiris Global Network, comprising 6 exclusive research partners, is present in Australia, Brazil, Germany, Israel, Japan and Spain. For more information: www.vigeo-eiris.com

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