

Working together -Positive Steps towards climate change

Julie-anne Headington FCII FCILA FMAAT FIFAA



Statistics

80% of all life on earth lives in the oceans

85% of all oxygen is produced by plankton in the ocean

Deforestation - the size of 27 football fields occurs every minute

Trawling the seabed - 4,316 football fields destroyed every minute

What is climate change?

Atmosphere

Oxygen 21% / Nitrogen 78% / Argon 0.9% GHG 0.1%

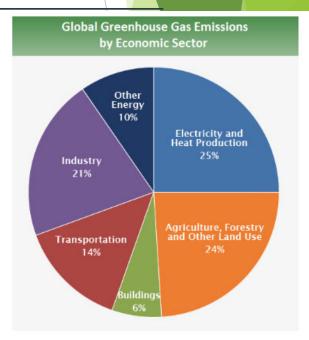
Green House Gases

Carbon Dioxide 80%

Methane 10%

Nitrous Oxide 7%

Other 3%



Sustainability

The avoidance of depletion of natural resources in order to maintain an ecological balance - in this case "the pursuit of global environment sustainability"

Durability

The ability to last a long time without significant deterioration and requiring minimum maintenance

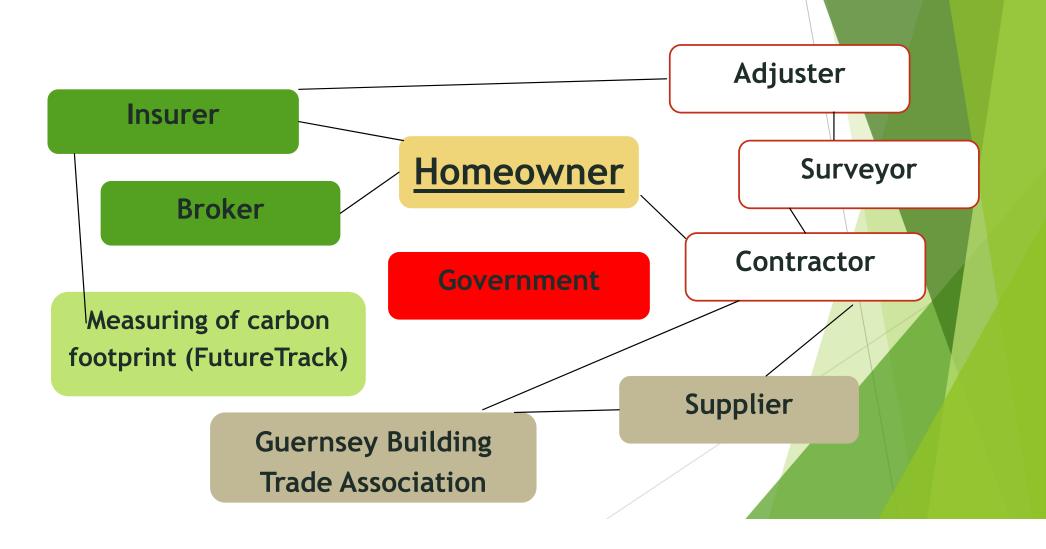
PART 1 Sustainability and Durability at the heart of Insurance

Targeted approach

- Firstly: Create a specific policy where insurers consider the steps the policyholder is taking to reduce their impact on the environment and rate their premium accordingly
- Secondly: When settling a claim, insurers look at the materials being used, quality and durability, method of manufacture and construction
- Thirdly- What if insurers were able to measure the carbon footprint of any insurance claim; which was then offset?



Who are the stakeholders?



PART 2
Positive Steps Because we are worth
it

Shopping- Be a conscious consumer (organic/fairtrade)







Refills / re-use / adapt



Recycle / upcycle / charity shop



Use your own shopping bags / reusable coffee cup / biodegradable bags



Hire, loan, borrow, share



Repair not replace



DO YOU NEED IT!

Water

Teeth brushing

Hand washing (automatic tap shut off/temperature)

Shorter showers

Boiling of kettle required amount

Full dishwasher / full washing machine

Refill water bottles from tap

Repair leaks / washers

GARDEN - put out buckets to collect rainwater

Energy

10 minute shower 10g v bath 70g

Energy or eco modes on appliances / use during low cost periods

Turn off standby mode save 60g per year

Turn plugs off even when no plug in socket

Reduce thermostat by 1 degree

Turn off lights when you leave the room / use timers / LED bulbs

E-mails - 4g for every 200 word e-mail / search engines

Property insulation

Travel



Car share



Reduce car use



Walk / bike / public transport



Group your errands together

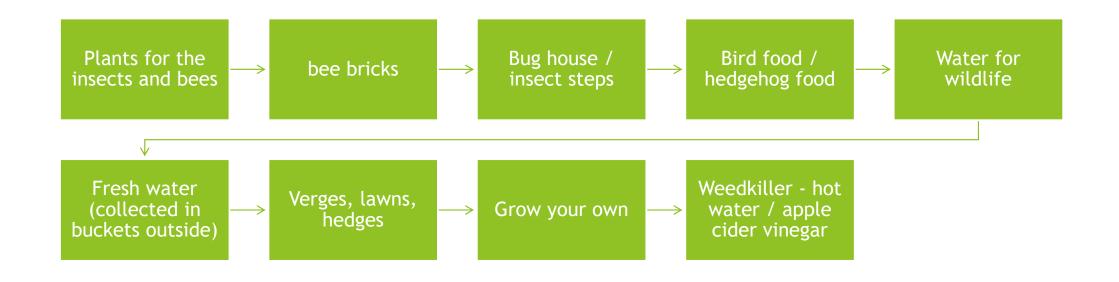


Is the journey essential



Offset carbon footprint of travel

Use natural products -white vinegar and bicarbonate of soda Cleaning Eco cleaning products (protect oceans)



Garden

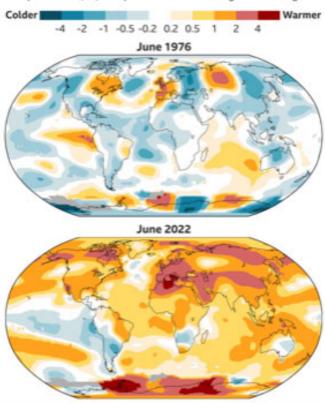


- Melting ice caps
- Deforestation and intensive farming leading to Desertification
- Extreme weather patterns
- ▶ Plastic found in the deepest ocean trench 36,000 feet down
- Great Pacific Garbage Patch 1.6m sq km
- ▶ 67 ships would take one year to clean up all the plastic berg
- Microplastics size of small sea creatures
- There are microplastics in all of us
- Pick up litter prevent injury to wildlife
- ▶ 1 in every 6 people a year dies from a polluted related incident
- 30% of all food is wasted (there is enough food in the world to fee everyone)

▶Fact or Fake

How global temperatures have changed

Temperatures (°C) compared with 1951-80 global averages



Course NACA

888

▶ "The Greatest Threat To Our Planet Is The Belief That Someone Else Will Save It" Robert Swan