


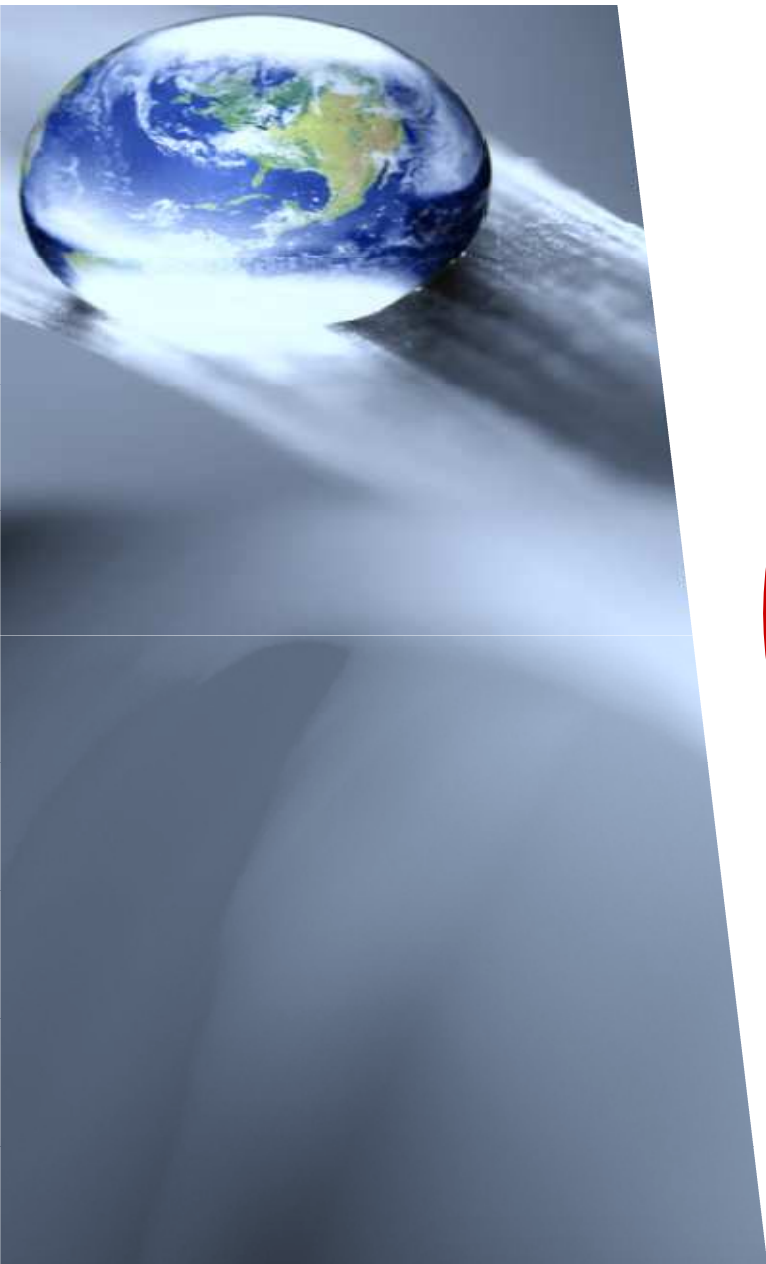
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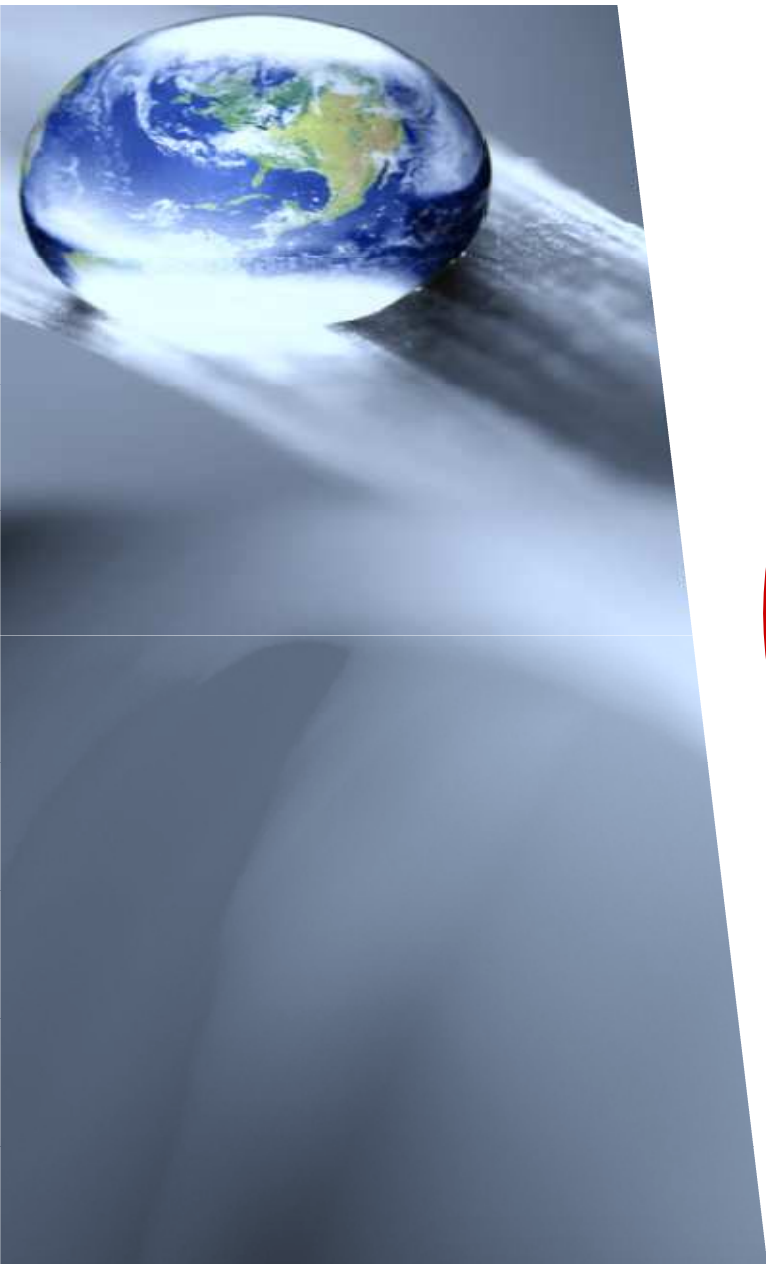
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Insurance and Carbon



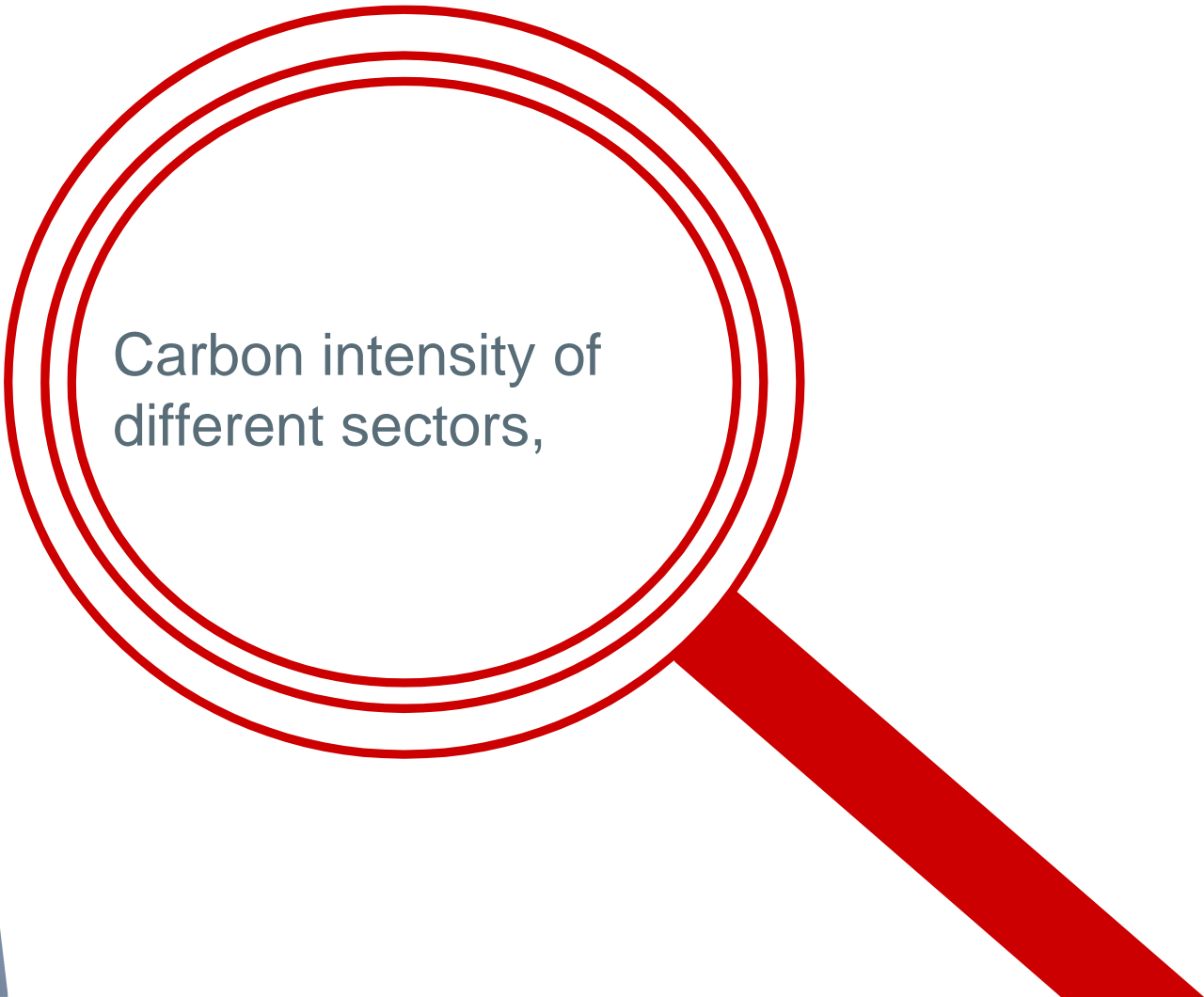
I. How do Sectors Decarbonize



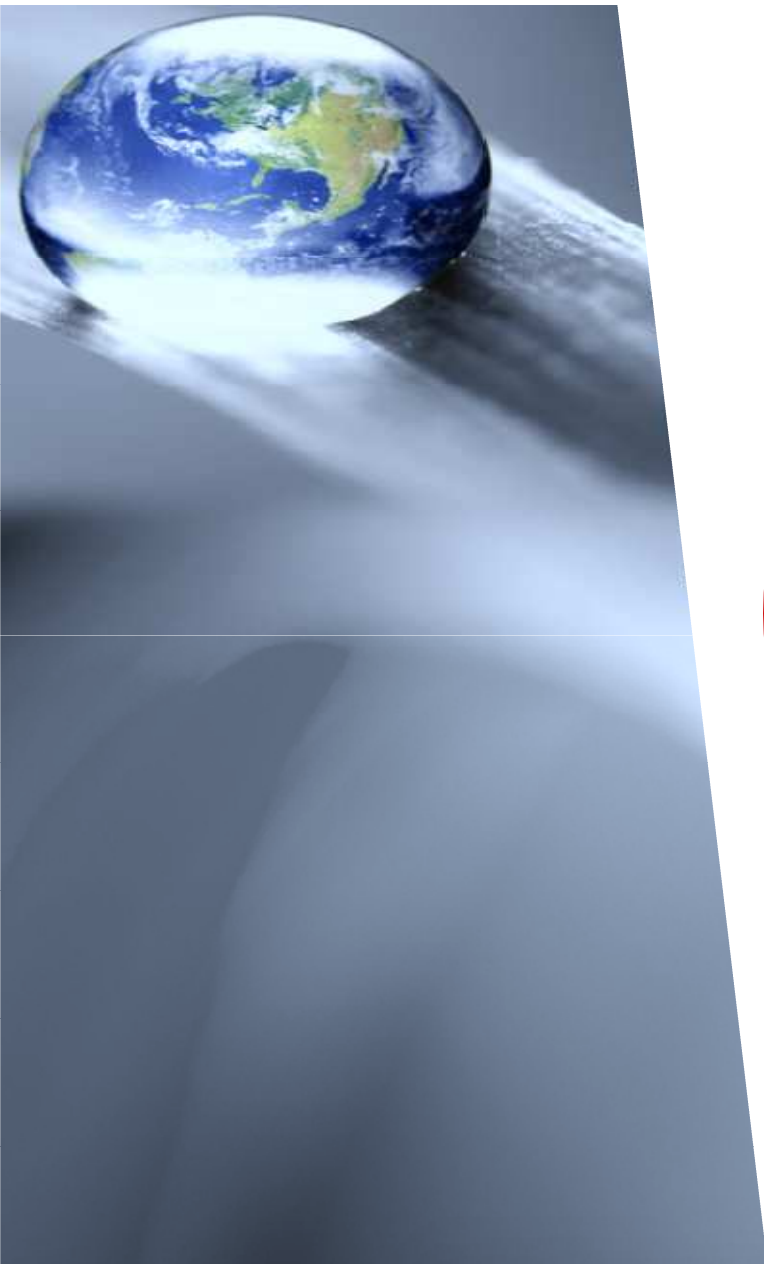
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Carbon intensity of
different sectors,



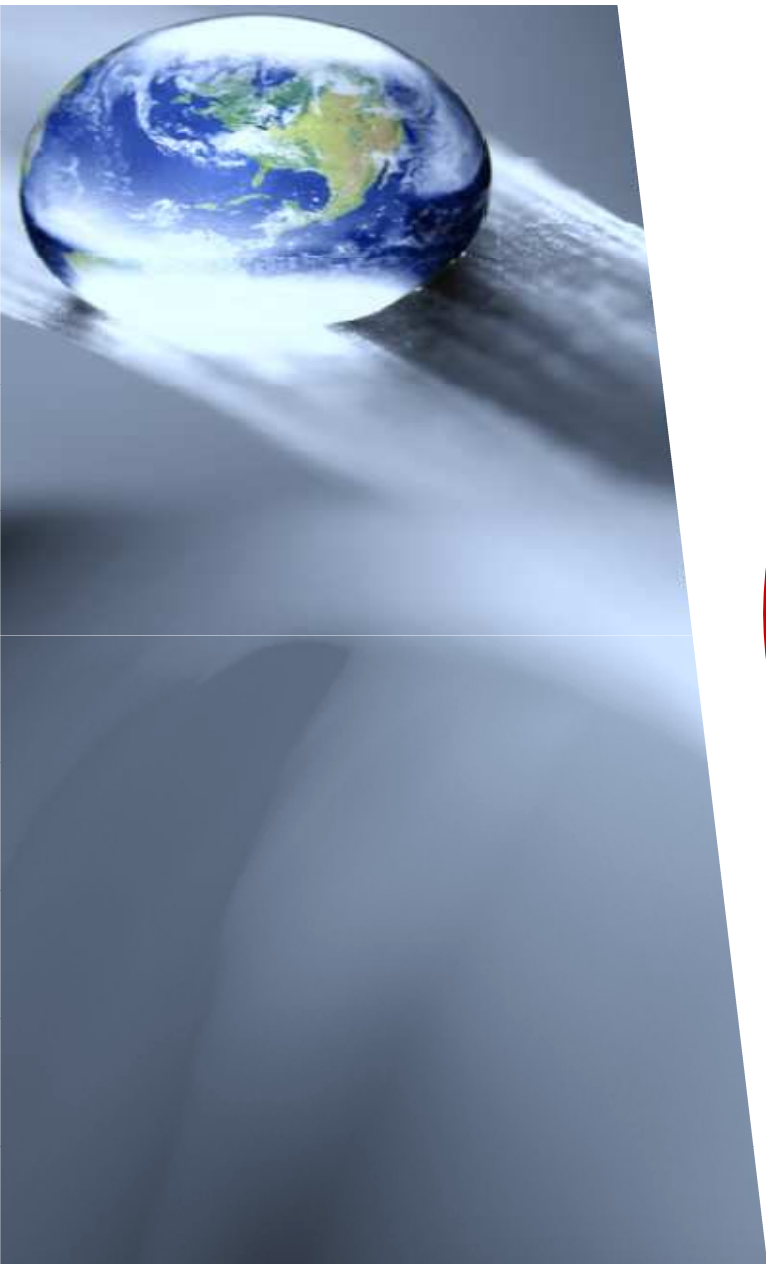
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Carbon Contribution
of the Insurance
Industry



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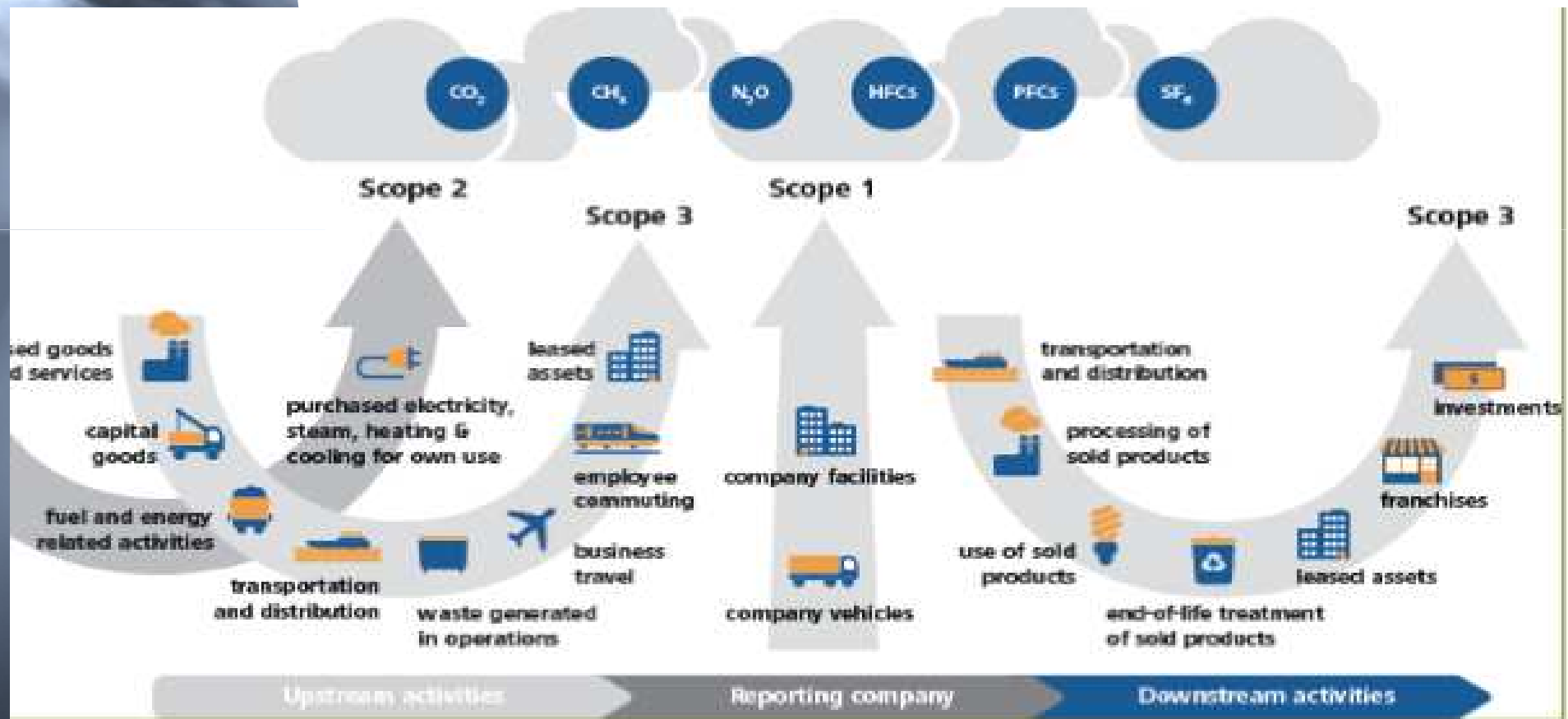
CarbonDisclosure
project supports
companies to disclose
their emissions

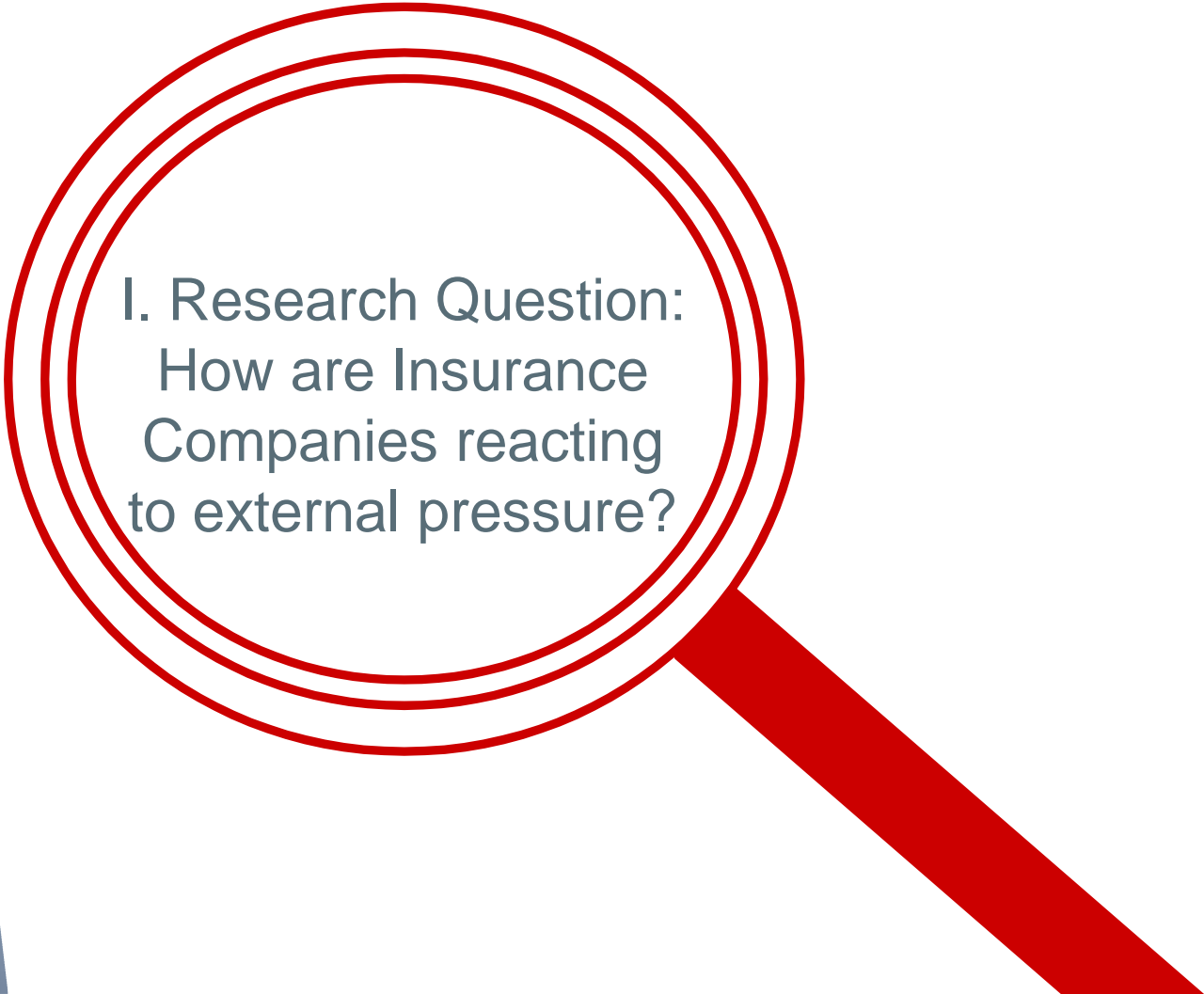
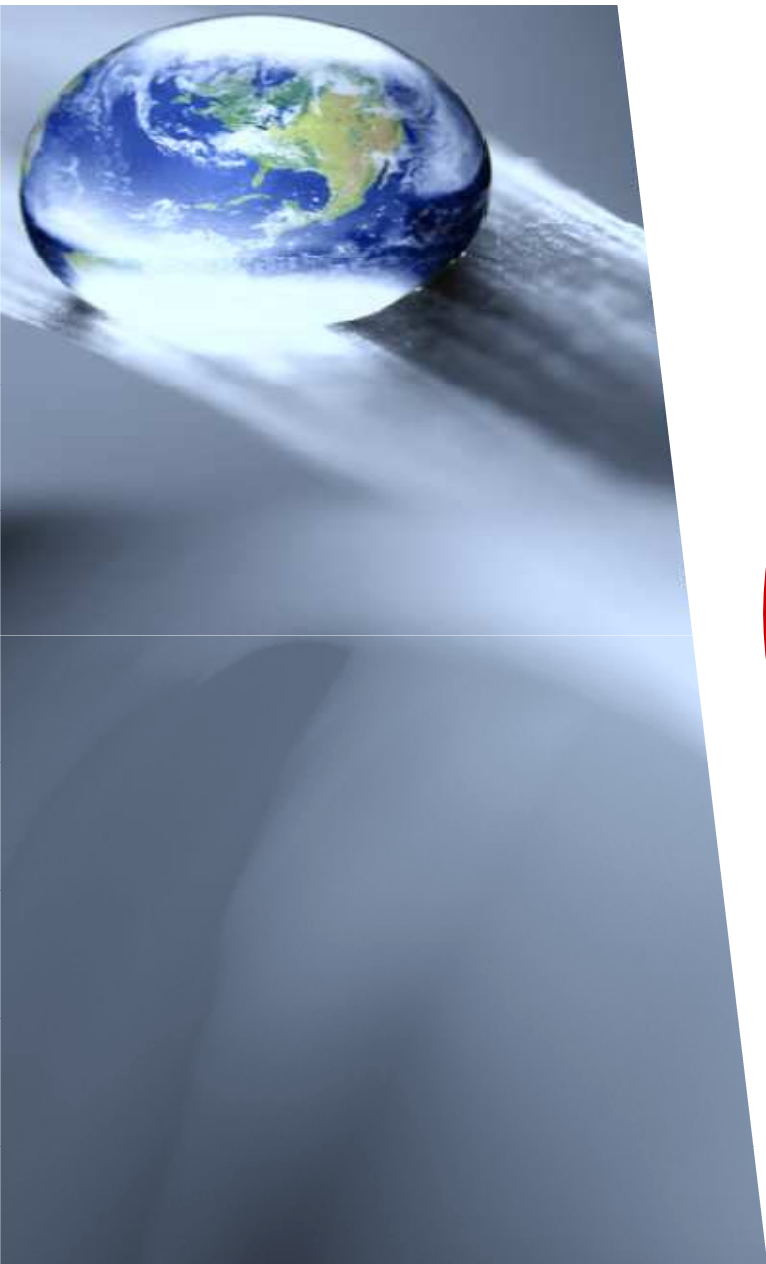


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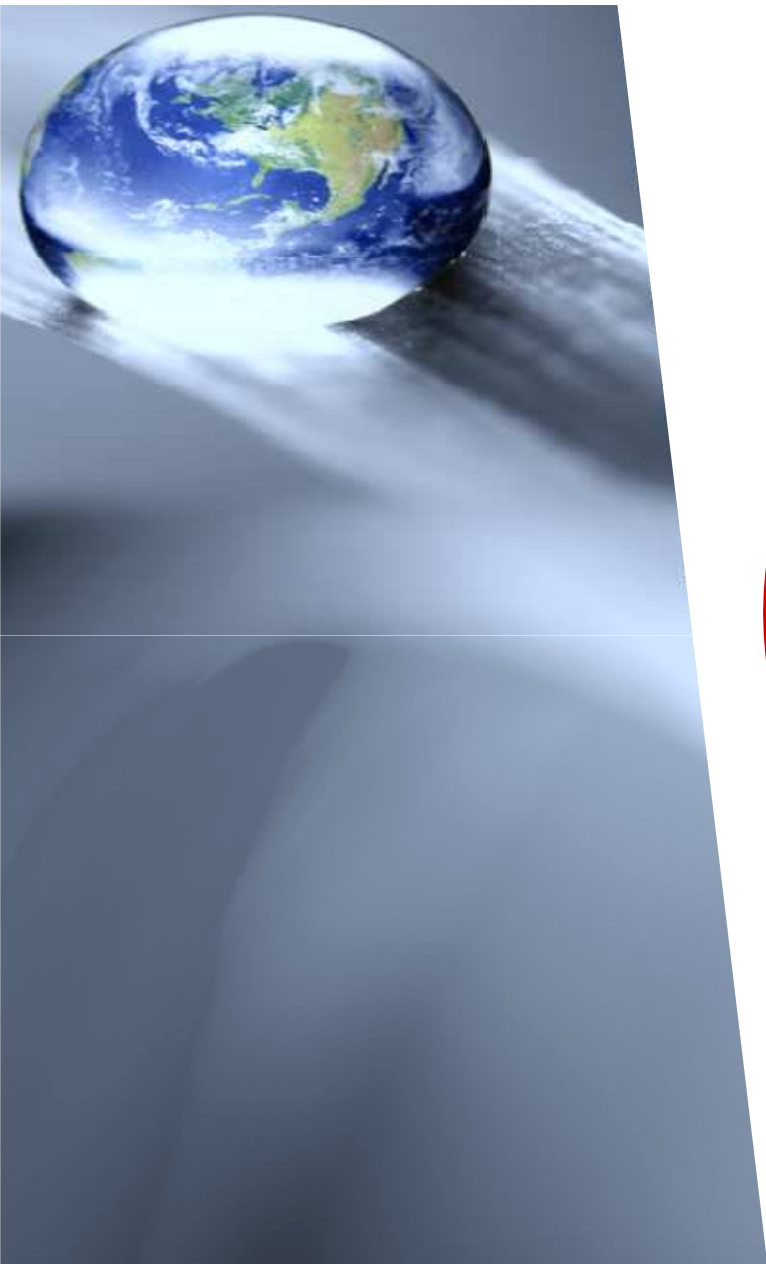
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I. Research Question:
How are Insurance
Companies reacting
to external pressure?



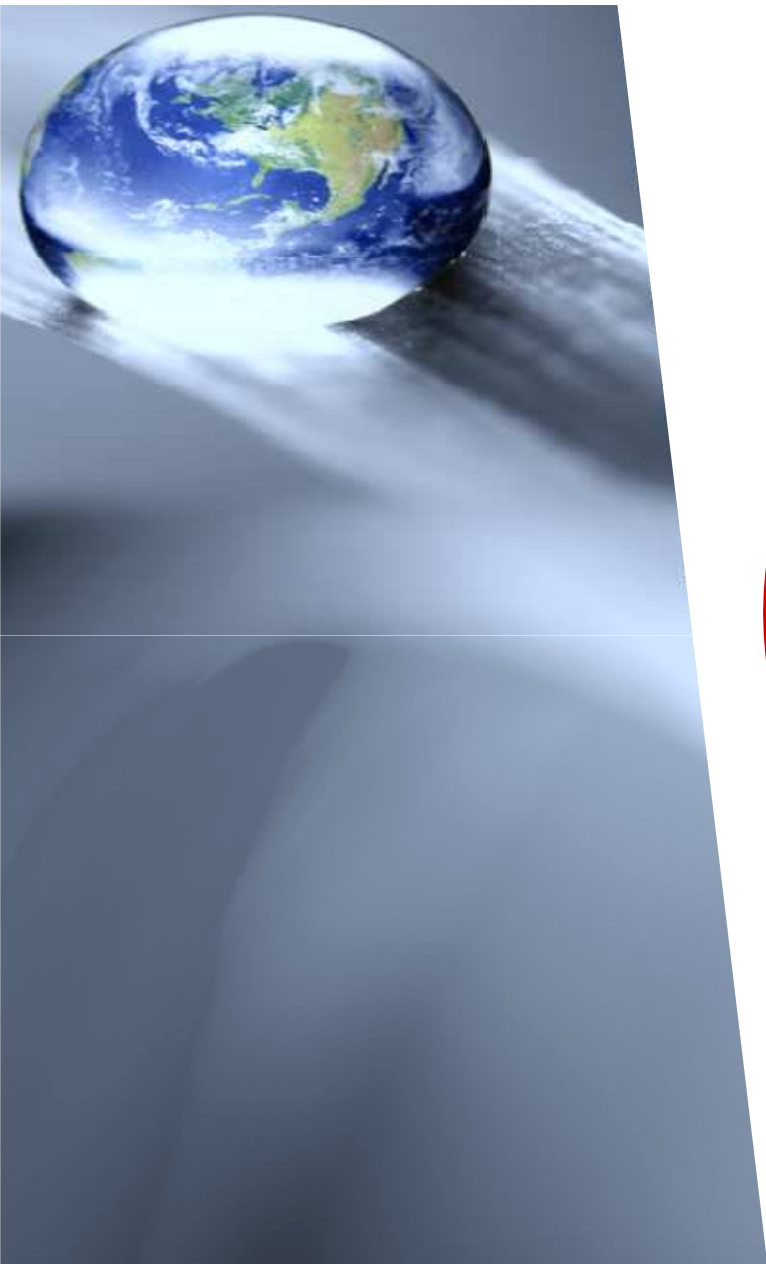
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II. Explorative Design Structured and Unstructured Data Analysis

A large red magnifying glass graphic is centered on the page. The handle of the magnifying glass is a thick red bar extending from the bottom right towards the center. The lens is a circle with three concentric red lines. Inside the innermost circle, the text "III. Analysis of Reported Emissions" is written in a dark blue, sans-serif font.

III. Analysis of Reported Emissions

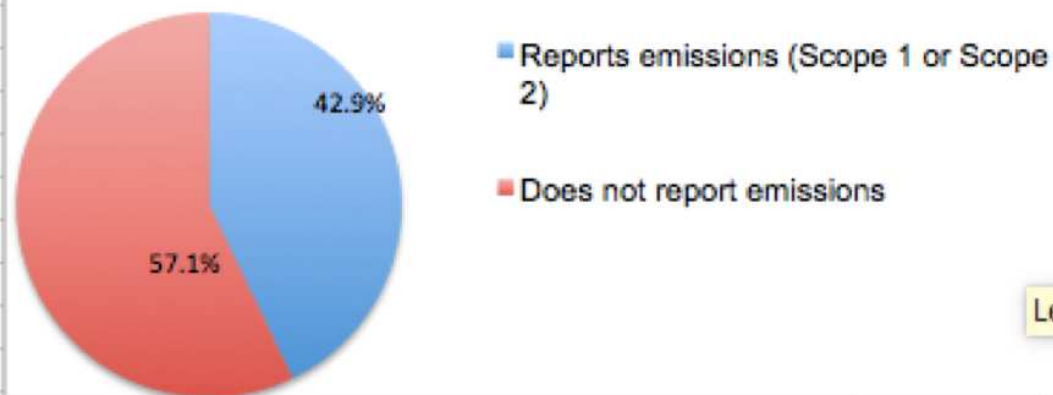


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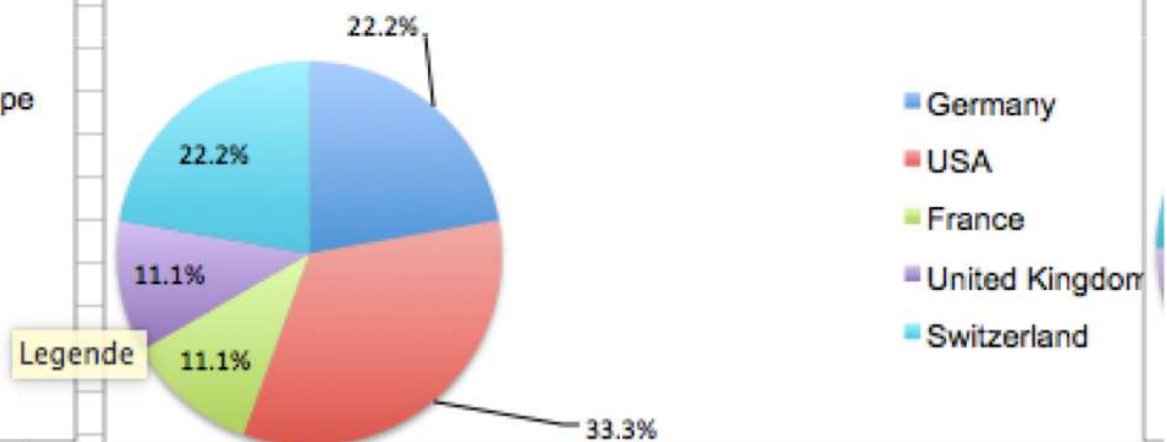
Series Editors: **Wendt, Karen, Rammerstorfer, Margarethe**

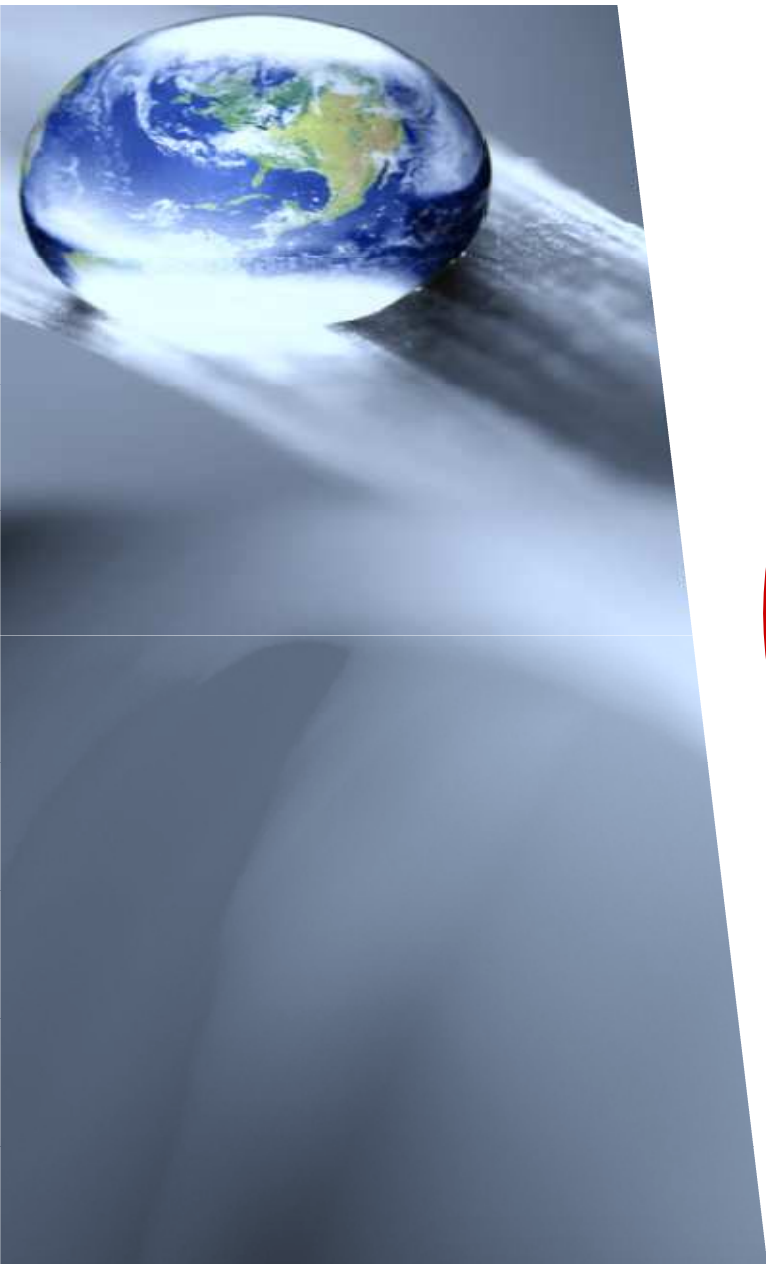
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Insurance



Insurance (does report CO2 emissions)





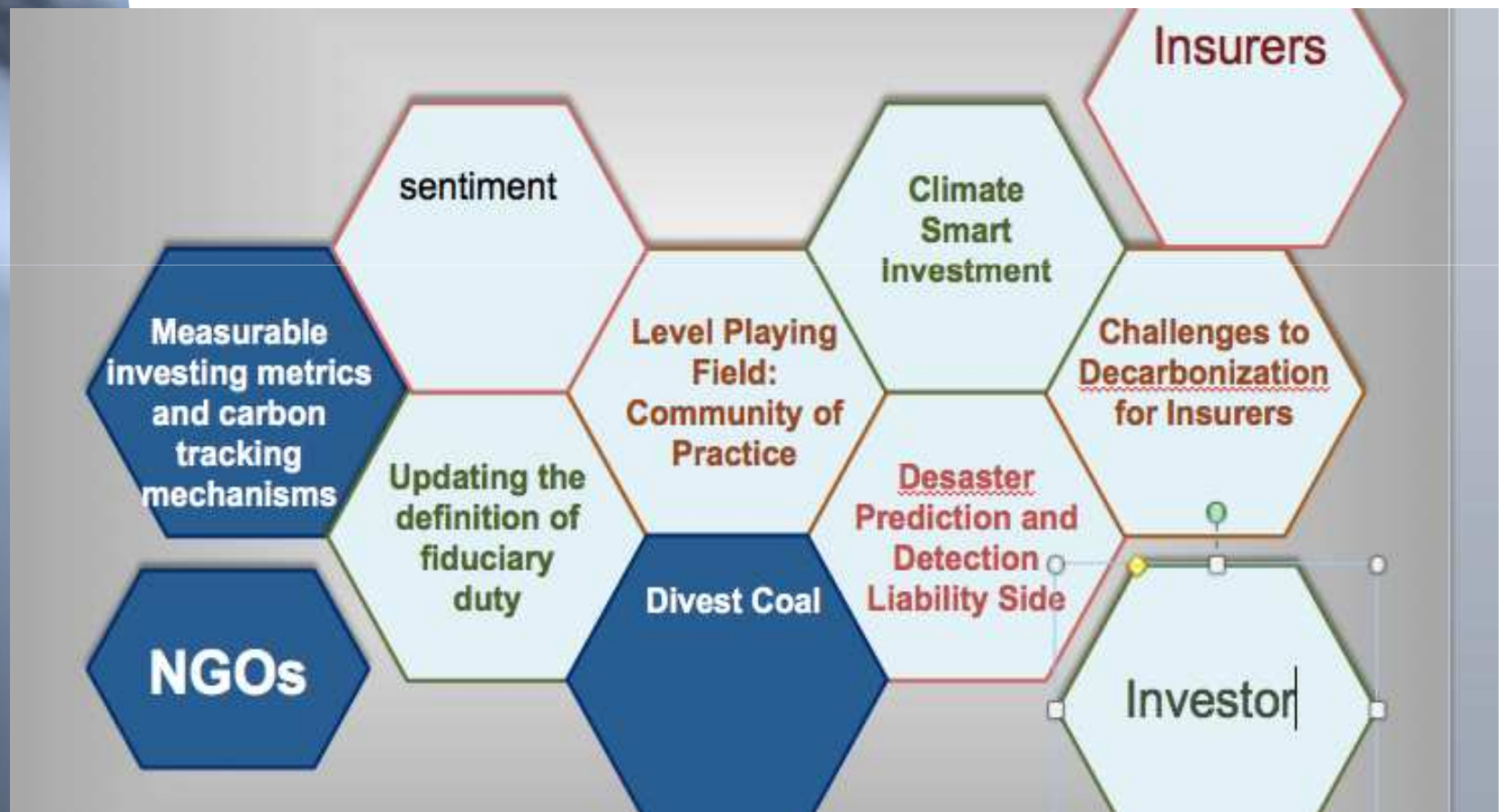
IV. Analysis of Stakeholders

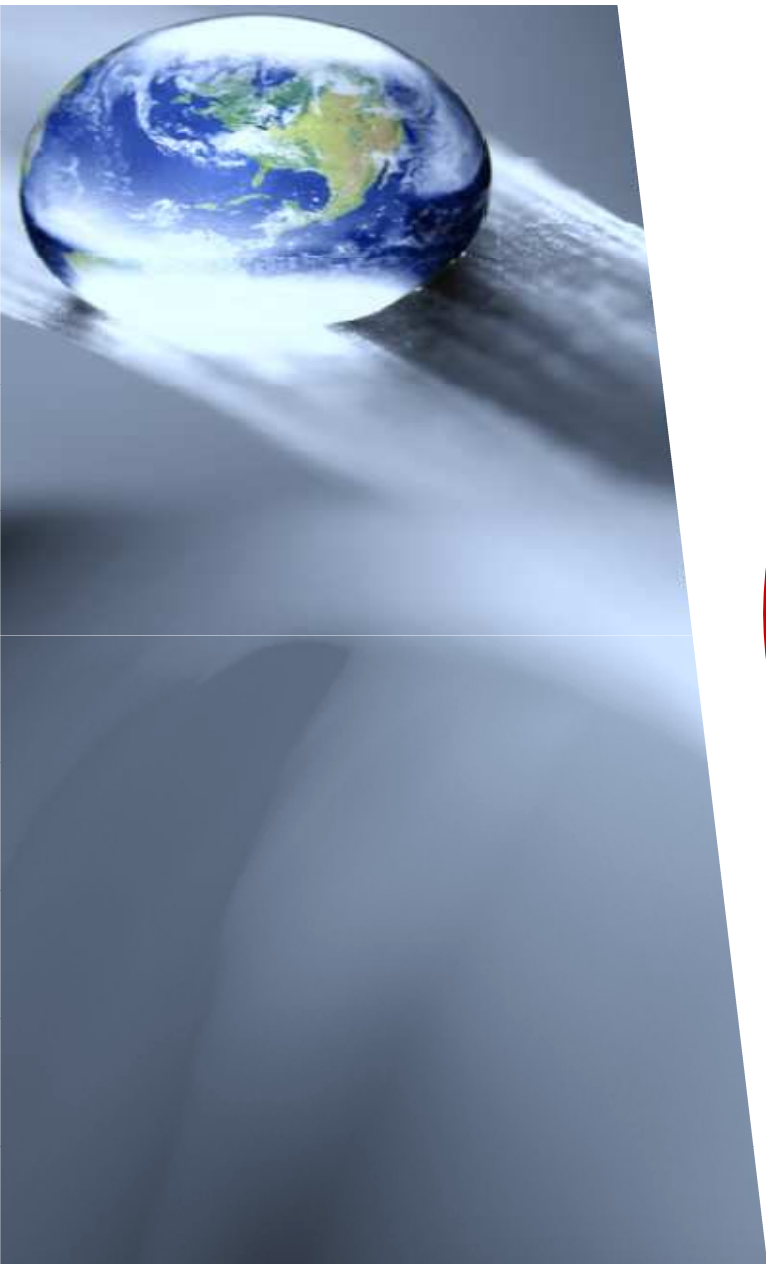


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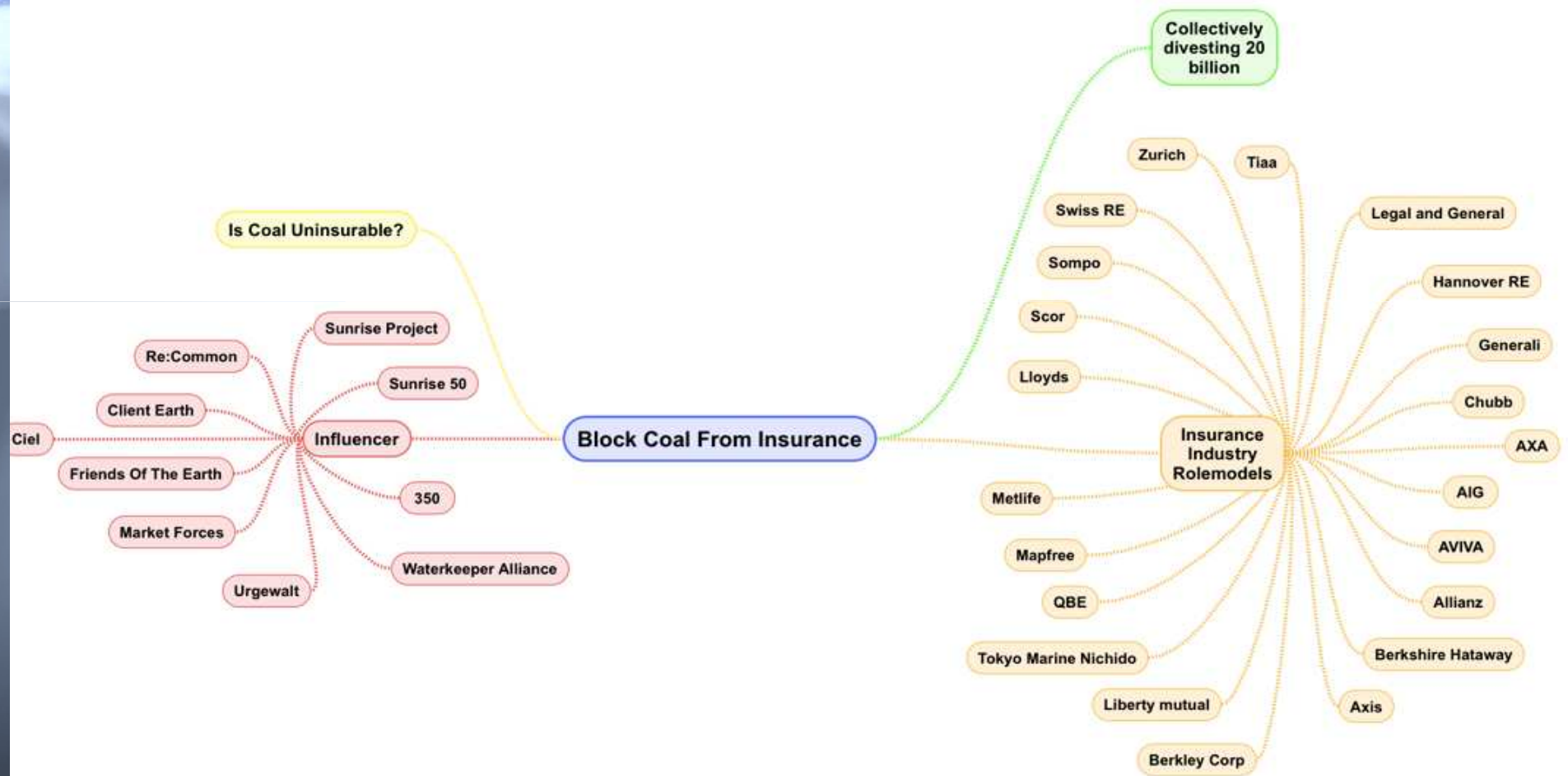
V. Analysis of Influencers

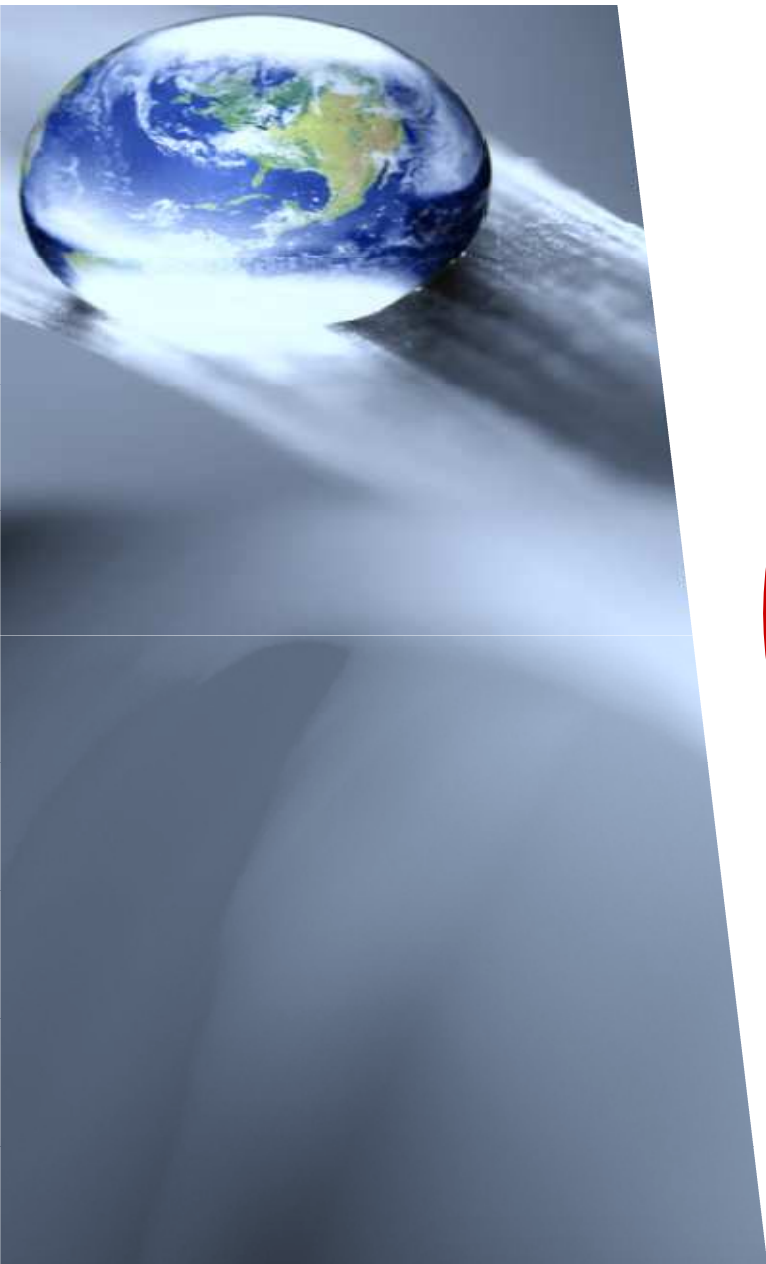


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VI. Analysis of Spindoctors

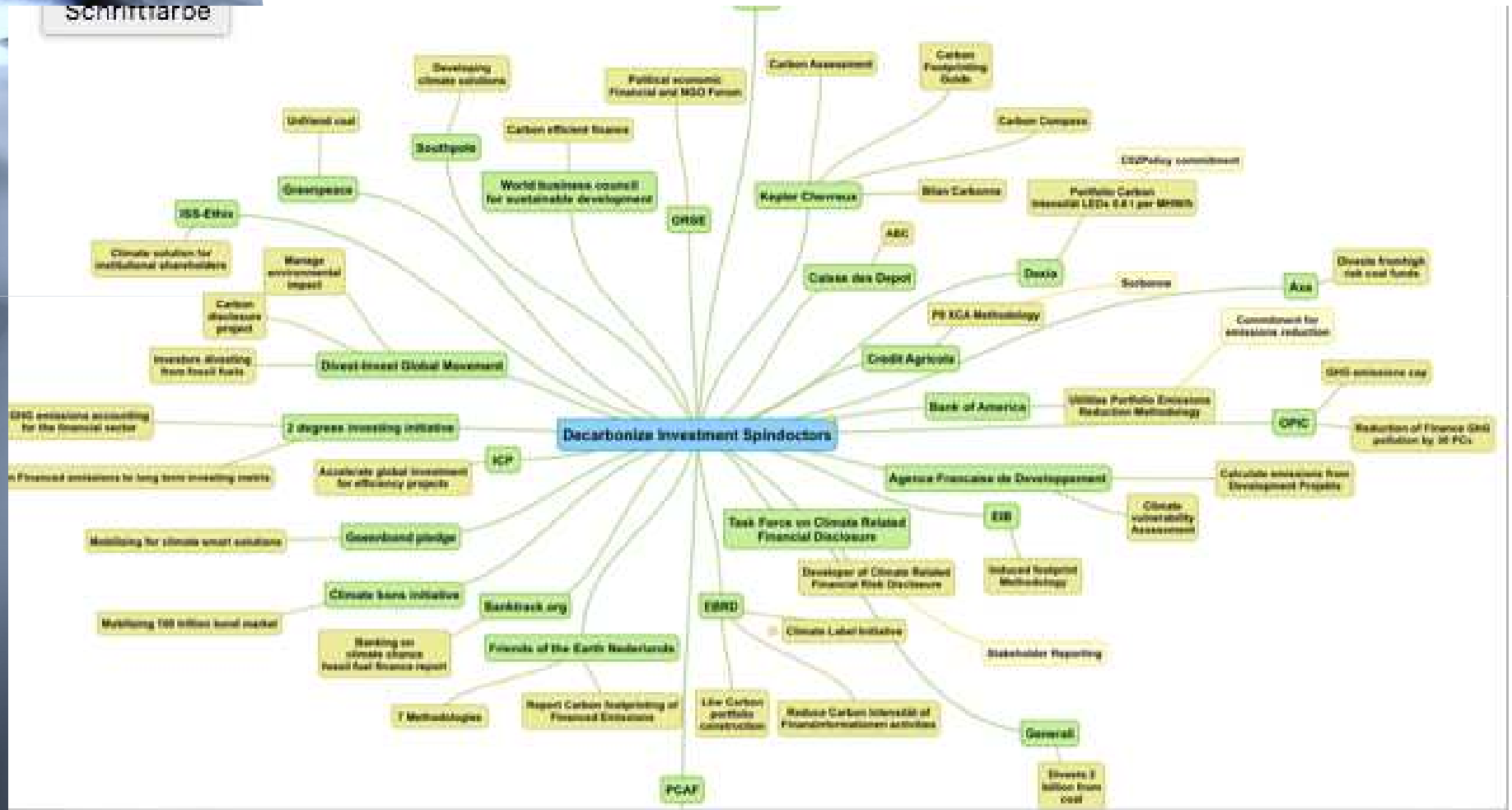


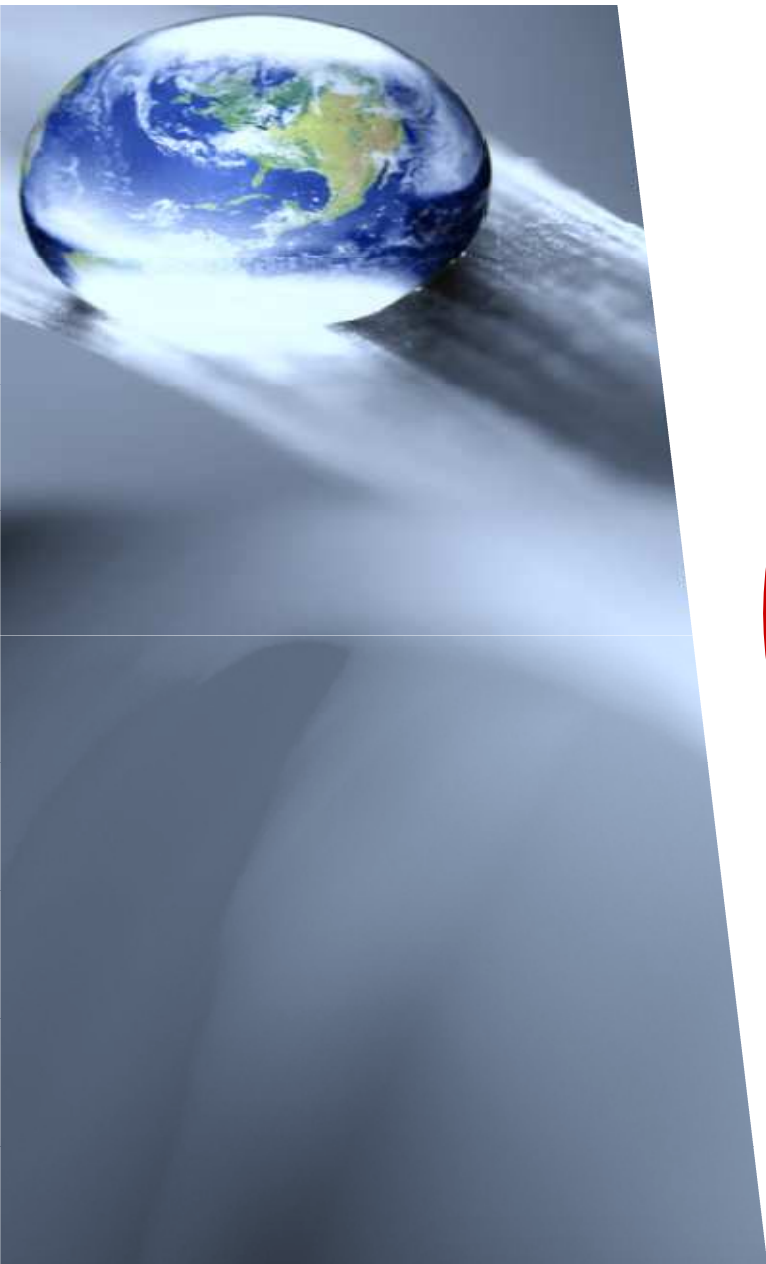
Schrittziele

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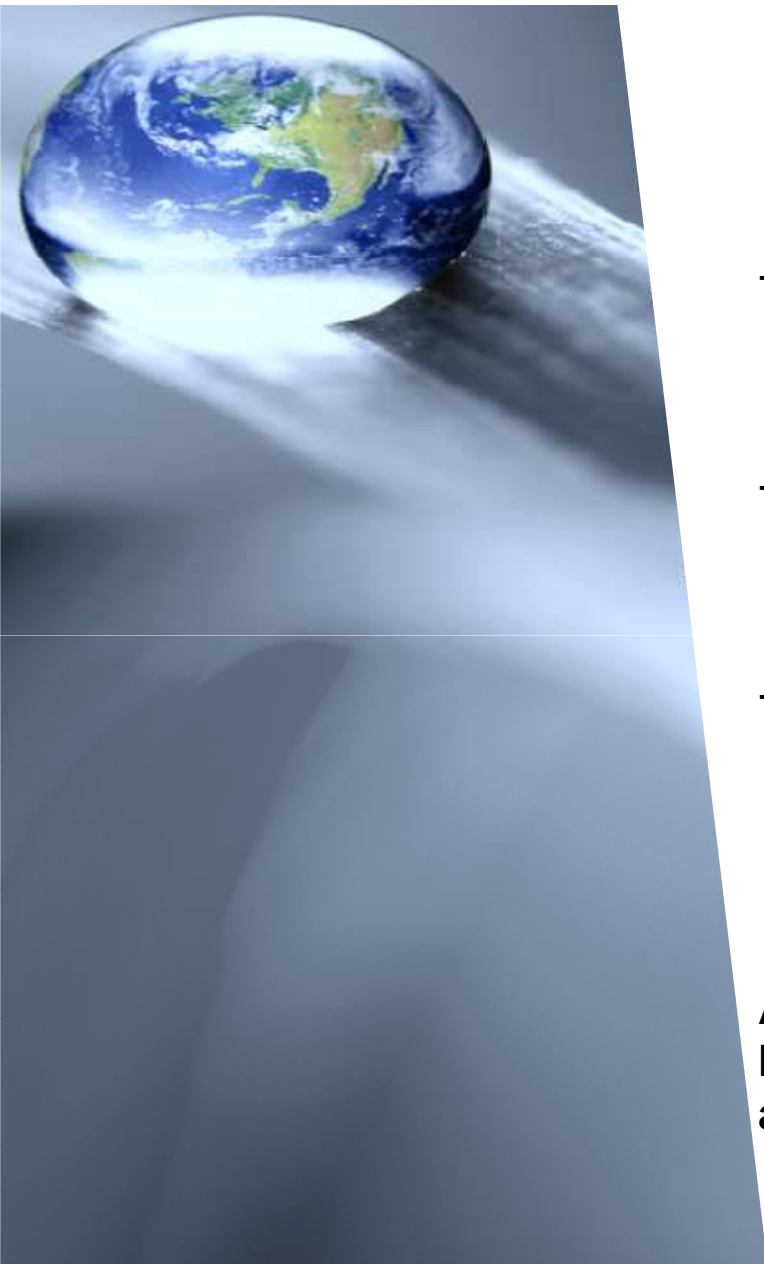
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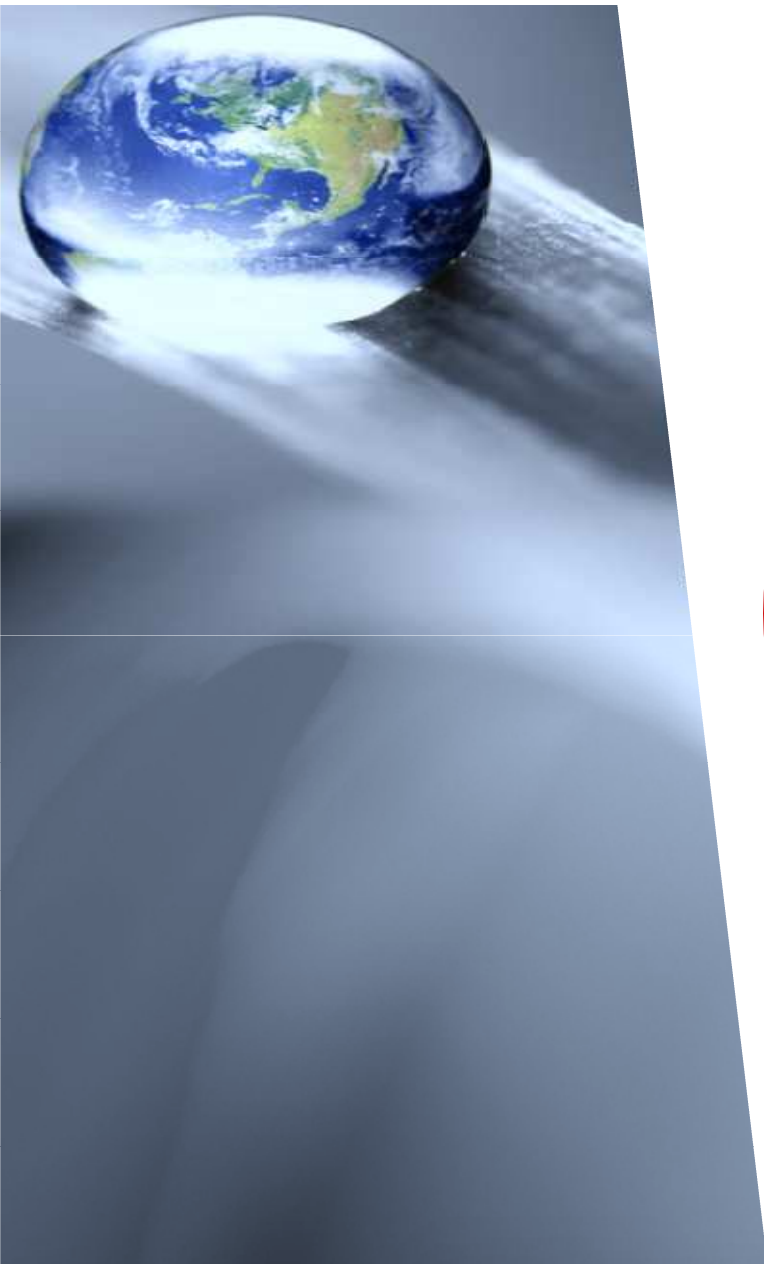
VII. Conclusions

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- voluntary self-reporting schemes fall short to measure the most important part of emission – scope 3 emissions in the financial industry and there is no reliable data available on the induced of financed emissions of insurers
- Nonetheless insurance companies have been targeted by stakeholders and are seen as the most relevant industry to stop carbon finance.
- Insurers themselves meanwhile see a risk of stranded assets in carbon loaded industries and therefore an increasing number of industry leaders has adopted a carbon or climate strategy, is engaging in divestment of carbon loaded industries and even some are looking into science based targets for financing the 2 degree economy.

Among the reasons for divesting are a policy push for reducing losses from climate adaptation risks, preventing stranded carbon and avoiding carbon risks..



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