

**INSURER CLIMATE RISK SURVEY  
For Reporting Year 2011**

Survey Questions	Comparable Carbon Disclosure Project Questions
1. Does the company have a plan to assess, reduce or mitigate its emissions in its operations or organizations? If yes, please summarize.	Performance Question 21
2. Does the company have a climate change policy with respect to risk management and investment management? If yes, please summarize. If no, how do you account for climate change in your risk management?	
3. Describe your company's process for identifying climate change-related risks and assessing the degree that they could affect your business, including financial implications.	Risks and Opportunities Questions 1-3
4. Summarize the current or anticipated risks that climate change poses to your company. Explain the ways that these risks could affect your business. Include identification of the geographical areas affected by these risks.	Risks and Opportunities Questions 1-3
5. Has the company considered the impact of climate change on its investment portfolio? Has it altered its investment strategy in response to these considerations? If so, please summarize steps you have taken.	Risks and Opportunities Question 3: "Other Risks" Question 6: "Other Opportunities"
6. Summarize steps the company has taken to encourage policyholders to reduce the losses caused by climate change-influenced events.	Risks and Opportunities Questions 4-6
7. Discuss steps, if any, the company has taken to engage key constituencies on the topic of climate change.	Governance Questions 24, 26, 27
8. Describe actions your company is taking to manage the risks climate change poses to your business including, in general terms, the use of computer modeling.	Risks and Opportunities Questions 1-3