



## ジュネーブ協会 京都宣言

### Kyoto Statement of The Geneva Association

The latest climate science strongly indicates that climate change is happening, mankind's influence is very material and the changes are occurring faster than earlier projected. The prospect of extreme climate change and its potentially devastating economic and social consequences are of great concern to the insurance industry. Against this backdrop, we, the leaders of the world's largest insurance and reinsurance companies as assembled in The Geneva Association, want to make known our view through the following key messages.

#### Customers

- We are committed to enhancing our research capabilities in order to provide a better evaluation and management of climate risks.
- We promote mitigation efforts by developing products which incentivize offsetting or reducing greenhouse gas emission levels.
- We are willing to design insurance products to support low-carbon energy development projects and to help attract investments to such projects.
- As a major institutional investor, the insurance industry encourages mitigation and adaptation efforts, such as investing in low-carbon energy projects.

#### Policy-makers

- The insurance industry is prepared to help counter climate risks through active cooperation in implementing building codes or similar means which encourage the use of sustainable practices.
- We offer to work closely with policy-makers on communicating to our customers their climate risk levels, possible strategies of mitigation and adaptation, and in quantifying the financial benefits of those strategies.
- The insurance industry provides innovative solutions for climate risk issues. These include funding relevant research and providing tools to its customers to assess and counter climate risks.
- We recognise the significant benefit of pooling climate risks. We urge policy-makers to collect robust data and make it freely available to allow risk assessment and to facilitate efficient solutions where premiums are risk-based.

#### United Nations' Climate Change Conference (COP15)

- The insurance industry is uniquely positioned to provide specialised services for countries and businesses facing climate risks worldwide.
- Insurers have the expertise to develop a broad range of affordable private insurance solutions for climate risks.
- Insurance mechanisms are an effective tool to promote climate-related risk management and reduction.
- We recognise that no stakeholder can succeed alone in solving the challenges of climate change. Insurance can and should be a strong complementary mechanism in a wider framework of adaptation.

#### Insurance industry

- We encourage political processes to work towards a better understanding of the potential costs of climate change and the advantages of market-based solutions.
- We continue to work towards further reducing the—relatively moderate—carbon footprint of the insurance industry.
- We are willing to play a major and concerted role in the global efforts to counter climate risks.

The Geneva Association offers a unique platform to pool the knowledge and expertise of the insurance sector. It acts as a hub for expert networking within the industry as well as with external communities. The Geneva Association strives to create opportunities for the insurance industry to join their forces to deal with climate risks where relevant and appropriate.

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This Statement is co-signed and supported by:

- Dr Nikolaus von Bomhard, Chairman of the Board of Management, *Munich Re Group* (President of The Geneva Association)
- Mr Michael Diekmann, Chairman of the Management Board, *Allianz SE* (Vice-President of The Geneva Association)
- Mr Kunio Ishihara, Chairman of the Board, *Tokio Marine & Nichido Fire Insurance Co.* (Vice-President of The Geneva Association and Co-Chairman of The Geneva Association's Climate Change and Insurance Working Group)
- Mr John Strangfeld, Chairman and CEO, *Prudential Financial Inc.* (Vice-President of The Geneva Association)
- Mr Michael Butt, Chairman, *AXIS Capital Holdings Limited* (Co-Chairman of The Geneva Association's Climate Change and Insurance Working Group)
- Dr Carlo Acutis, Vice President, *Vittoria Assicurazioni S.p.A.*
- Ms Rosa Alegría Iñiguez, CEO, *BBVA Seguros SA*
- Mr Gérard Andreck, President, *MACIF*
- Mr Jean Azema, CEO, *Groupama SA*
- Mr Clive Bannister, Group Managing Director, Insurances, *HSBC Insurance Holdings plc*
- Mr Gilles Benoist, CEO, *CNP Assurances SA*
- Mr Antoine Bernheim, President, *Generali Assicurazioni Spa*
- Ms Christine Bosse, CEO, *TrygVesta*
- Mr John Charman, President & CEO, *AXIS Capital Holdings Ltd.*
- Mr Christopher M. Condron, President & CEO, *AXA Financial Inc.*
- Mr Neill A. Currie, CEO, *RenaissanceRe Holdings Ltd.*
- Mr Håkan Danielsson, CEO, *Länsförsäkringar AB*
- Mr Henri de Castries, Chairman of the Management Board & CEO, *AXA Group*
- Mr Patrick de Larragoiti Lucas, President, *Sul America Seguros S/A*
- Mr Jozef de Mey, Chairman of the Board, *Fortis Holding*
- Mr Jacques de Vaucleroy, Member of the Executive Board, *ING Group*
- Mr Thierry Derez, President MMA, Chairman and Group CEO, *MAF, COVEA and GMF*
- Mr Toshiaki Egashira, President and CEO, *Mitsui Sumitomo Insurance Co Ltd*
- Mr Ignacio Eyries, CEO, *Caser Group*
- Mr Evan G. Greenberg, Chairman and CEO, *ACE Group*
- Mr Andrew Haste, Group Chief Executive, *RSA Insurance*
- Dr Winfried Heinen, Member of the Board, *Kölnische Rückversicherungs-Gesellschaft AG*
- Mr Asmo Kalpala, Chairman and President, *TAPIOLA Group*
- Prof. Denis Kessler, Chairman and CEO, *SCOR*
- Mr Ray King, Chief Executive, *BUPA*
- Mr Andrzej Klesyk, President and CEO, *PZU SA*
- Dr Konstantin Klien, Director General and Chairman of the Board, *Uniqa Versicherungen AG*
- Dr Stefan Lippe, CEO, *Swiss Re*

- Dr Jorge Magalhães Correia, President, *Fidelidade Mundial SA*
- Mr José Manuel Martínez, Chairman and CEO, *MAPFRE*
- Dr Rui Leão Martinho, President, *Companhia de Seguros Tranquilidade SA*
- Mr Mike McGavick, Chairman of the Board of Directors, *XL Capital Ltd*
- Mr Andrew Moss, Group Chief Executive, *Aviva Plc*
- Mr Tomás Muniesa, CEO, *Segurcaixa Holding*
- Dr Torsten Oletzky, Chairman of the Board of Management, *ERGO Versicherungsgruppe AG*
- Mr Doucas Paleologos, President and Managing Director, *Ethniki Insurance Company*
- Mr Patrick Peugeot, Honorary President, *La Mondiale*
- Mr Bruno Pfister, Group CEO, *Swiss Life*
- Mr José Castro Araújo Rudge, Vice President, *Itaú Unibanco Seguros SA*
- Mr Masatoshi Sato, President and CEO, *Sompo Japan Insurance Inc.*
- Mr Jean-Claude Seys, Vice-Chairman and Managing Director, *COVEA*
- Dr Chang-Jae Shin, Chairman and CEO, *Kyobo Life Insurance Co. Ltd*
- Mr Donald A. Stewart, CEO, *Sun Life Financial Inc.*
- Dr Rolf Schäuble, Chairman, *Bâloise-Holding*
- Mr Patrick Thiele, President and CEO, *PartnerRe Ltd*
- Mr Willem A.J. van Duin, CEO, *Eureka*
- Mr Ulrich Wallin, CEO, *Hannover Reinsurance Company*
- Dr Richard Ward, CEO, *Lloyd's*
- Mr Greig Woodring, President and CEO, *Reinsurance Group of America Inc.*
- Dr Yan Wu, President, *The People's Insurance Company (Group) of China*
- Mr Alexander R. Wynaendts, Chairman of the Executive Board and CEO, *AEGON N.V.*