

# SUSTAINABILITY & THE FUTURE OF BUSINESS

Sustainable Disruption:

Aligning Business Goals with Business

Environmental and Social Impact

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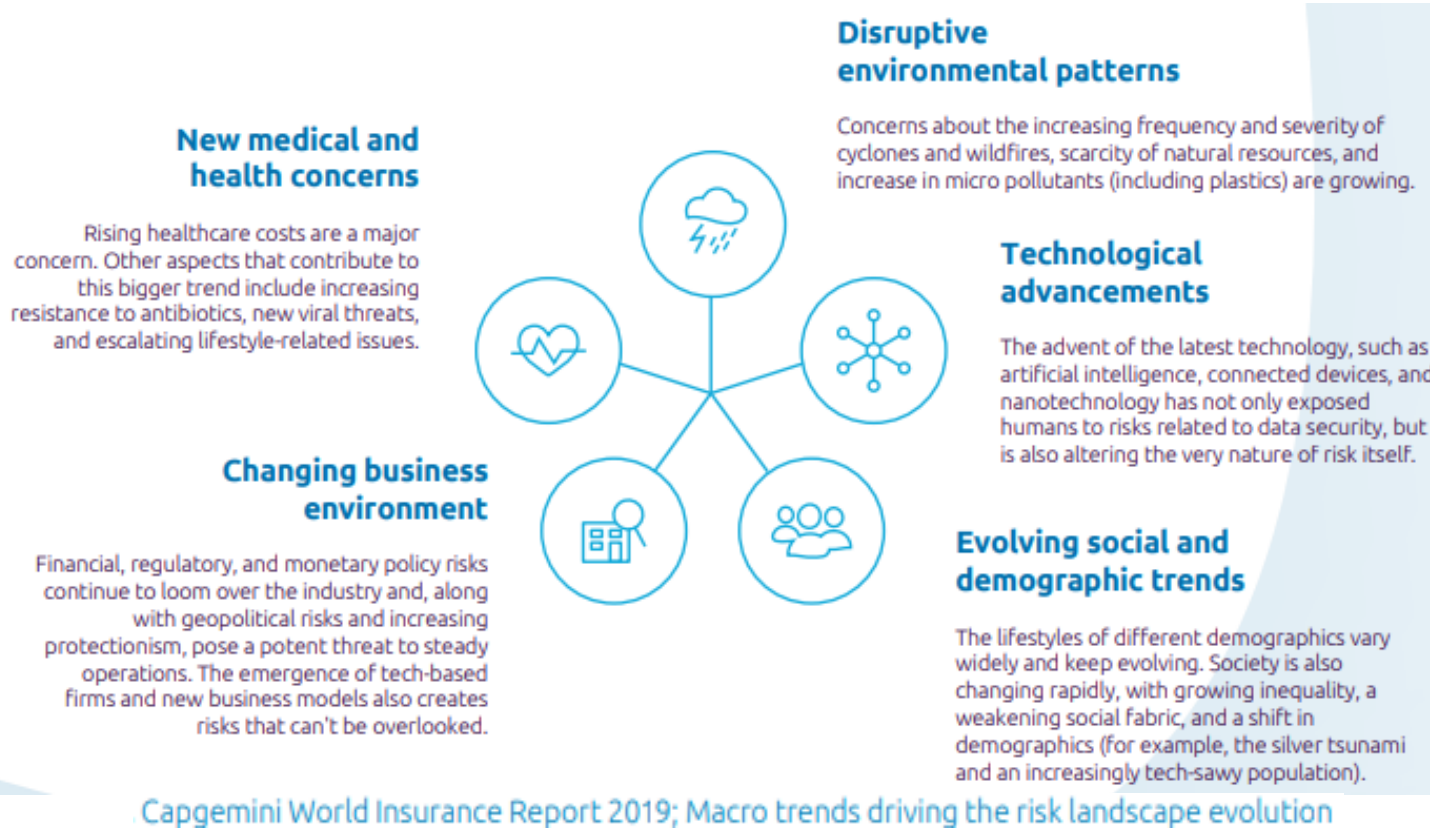
- The insurance landscape is changing rapidly.
- Climate change, social expectations, and transparency demands.
- Clients seek not just protection, but leadership and commitment.
- Sustainability is an urgent necessity, not a 'nice-to-have.'
- Insurers face direct impacts from environmental and social risks.
- ESG integrates environmental, social and governance goals with business strategy.

*"The world will not be destroyed by those who do evil,  
but by those who watch them without doing anything."  
**Albert Einstein***

# Why Sustainable Disruption Matters

**Sustainable disruption:** A strategic shift that integrates Environmental, Social and Governance (ESG) goals with business strategy, which challenges traditional business models.

## KEY DRIVERS FOR CHANGE:



*"The climate crisis is about human security, economic security, environmental security, national security, and the very life of the planet ... It's more urgent than ever that we double down on our climate commitments."*

António Guterres, UN Secretary-General

# Global Risks: Ranked by Severity over the Short and Long-term



## Immediate Concerns (2 years)

- 1. Misinformation and disinformation:** Fraudulent claims, increased operational costs and reputational damage.
- 2. Extreme weather events:** Climate change-related events like floods, wildfires, and hurricanes
- 3. Societal polarization:** Civil unrest and political instability

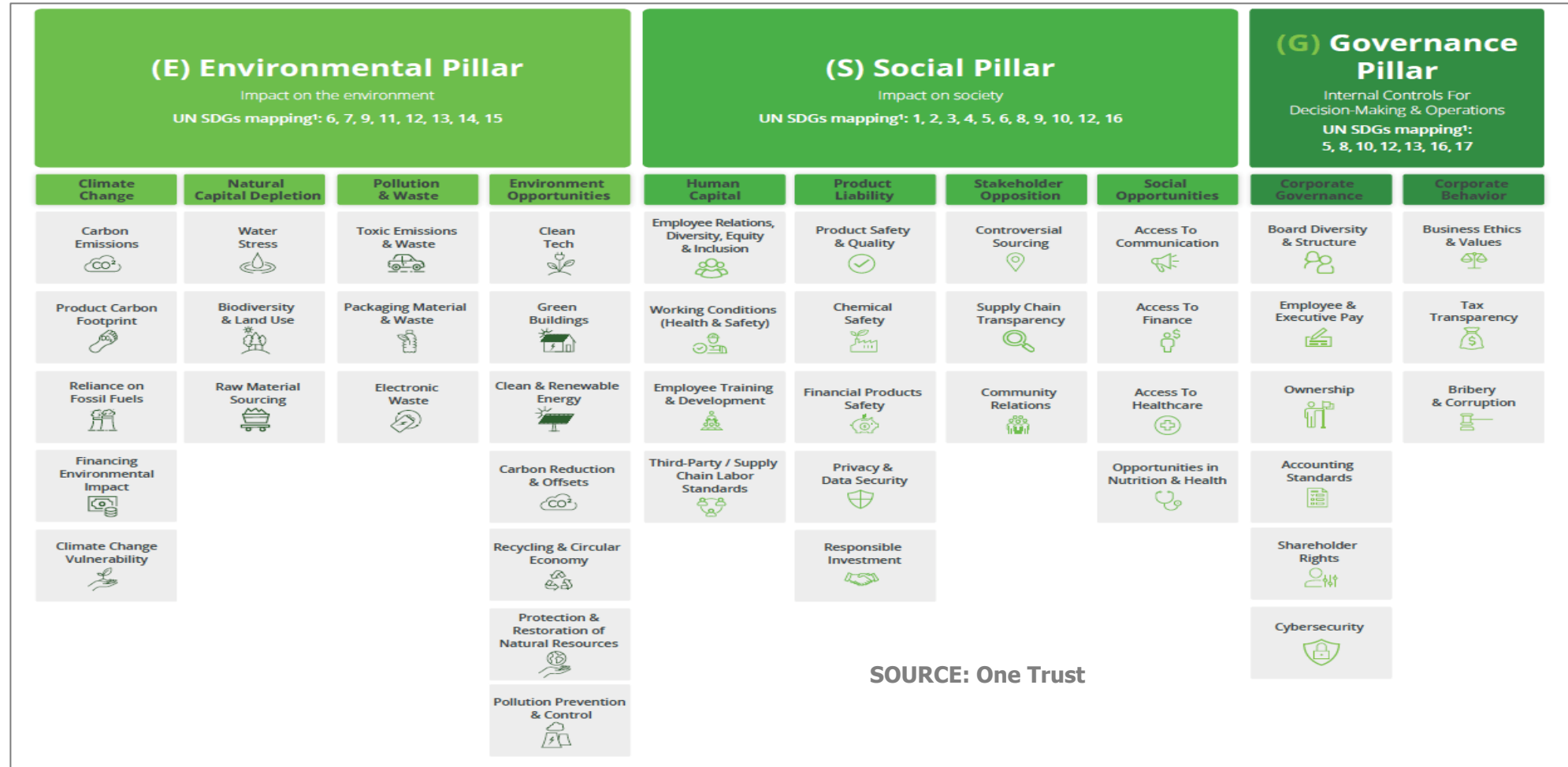
## Longer-Term Concerns (10 years)

- 1. extreme weather events & critical change to earth systems:** More frequent and severe natural disasters, increased migration and potential economic instability.
- 2. Biodiversity loss and ecosystem collapse:** Lead to disruptions in food production, water supply and other essential services.
- 3. Natural resource shortages:** Depletion of resources like water and energy can lead to economic instability, social unrest and migration.
- 4. Adverse outcomes of AI technologies:** Presents risks such as cyberattacks, autonomous weapons and job displacement.

- This calls for the *re-assessment of risks, adaptive products development* and promotion of *resilient business models*.

# What Does Sustainable Disruption Look Like?

- Preserve the environment and conserve natural resources.
- Build social equity, support employee well-being and promote fair trade.
- Maximize long-term profitability and promote growth.



**Sustainable Disruption:**

**Aligning Business Goals with  
Business Environmental and  
Social Impact**





- ❑ Embrace sustainability as a core part of your offering.
- ❑ Lead with purpose to build trust and resilience.
- ❑ Let's make a lasting impact in the insurance industry together.



A nighttime cityscape featuring a prominent skyscraper illuminated in blue and green. The building's facade is covered in a grid of lights, and its spire is brightly lit. The background shows a dense urban area with various buildings and streetlights under a dark sky. A decorative pattern of overlapping diamond shapes is visible on the left side of the image.

# Britam

*With you every step of the way*

## Thank You