Questions for public consultation on draft application paper on climate risk market conduct issues in the insurance sector

Thank you for your interest in the public consultation on draft application paper on climate risk market conduct issues in the insurance sector. The Consultation Tool is available on the IAIS website.

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| **Please do not submit this document to the IAIS. All responses to the Consultation Document must be made via the** [**Consultation Tool**](https://survey.iaisweb.org/351262?lang=en) **to enable those responses to be considered.** |

Consultation questions

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| 1 | General comments on the application paper on climate risk market conduct issues in the insurance sector |
| 2 | Comments on section 1 Introduction |
| 3 | Comments on section 1.1 Context and objective |
| 4 | Comments on section 1.2 Related work by the IAIS |
| 5 | Comments on section 1.3 Proportionality |
| 6 | Comments on section 1.4 Scope |
| 7 | Comments on section 2 Greenwashing considerations |
| 8 | Comments on section 2.1 Introduction on greenwashing |
| 9 | Comments on section 2.2 Clear and robust sustainability-related definitions and criteria |
| 10 | Comments on section 2.3 Offering products with sustainable features that meet certain policyholder requirements |
| 11 | Comments on section 2.4 Insurers promoting their own sustainability profile to attract clients |
| 12 | Comments on section 2.5 Substantiation of sustainability representations presented to policyholders |
| 13 | Comments on section 3 Natural catastrophes considerations |
| 14 | Comments on section 3.1 Introduction on NatCat considerations |
| 15 | Comments on section 3.2 Provide easy to understand products, using plain language |
| 16 | Comments on section 3.3 Test the understanding of exclusions and promote transparent advice |
| 17 | Comments on section 3.4 Affordability |
| 18 | Comments on section 3.5 Access |
| 19 | Comments on section 3.6 Timely and fair claims handling |
| 20 | Does the draft application paper provide sufficient detail to be a useful tool for supervisors and insurers?  |
| 21 | Is there any additional work the IAIS should be undertaking in the area of climate risk market conduct issues in the insurance sector?  |