



New Contractual & Policy Models to Support Transition

Ann Dingemans, Joe Cunningham & Denise Eastlake

1 November 2023

Seb & Abby's Clause

Connor's Clause

Millie's Clause

160

Model clauses

Contract clauses you can incorporate into law firm precedents and commercial agreements

76

Glossary entries

Standard climate-related definitions to help you draft climate-aligned contracts

6

Tools

Browse our free tools, resources and practical guides to start contracting for climate today

Lytton, Canada - June 2021



Mitchell, C. (2021) "The town erased from the map: Devastating before and after pictures show Lytton after blaze burned 90% of its buildings to the ground after recording Canada's highest ever temperature of 121F", *Daily Mail Online*. Available at: <https://www.dailymail.co.uk/news/article-9765125/Before-pictures-devastation-Lytton-blaze-raised-90-cent-town.html>





Kaplan, S. (2022) "A melting glacier, an imperiled city and one farmer's fight for climate justice, *The Washington Post*". Available at: <https://www.washingtonpost.com/climate-environment/interactive/2022/peru-climate-lawsuit-melting-glacier/>



FGV JMCE @CejmFgv · May 3
 Replying to @CejmFgv
 and the more recent case of Luciano **Lluya v. RWE AG** in 2015, which
 reparations from a German company for its contribution to greenhouse
 emissions.

1 107



**INSURING FOSSIL FUELS =
 ENSURING CLIMATE BREAKDOWN**

The appeal
 the COVID
 the Peruvia
 climateliti

The G
 German j
 lawsuit th



TIME for a COAL MINE



@kenkrayeske · Jul 20
 @kenkrayeske and @KRDemCT
 rested, United states district court, District of **Puerto Rico**, 22-
 bayamon et Al **v Exxon Mobil** et Al.

1 144

7 14



Research Findings Brand Reputation

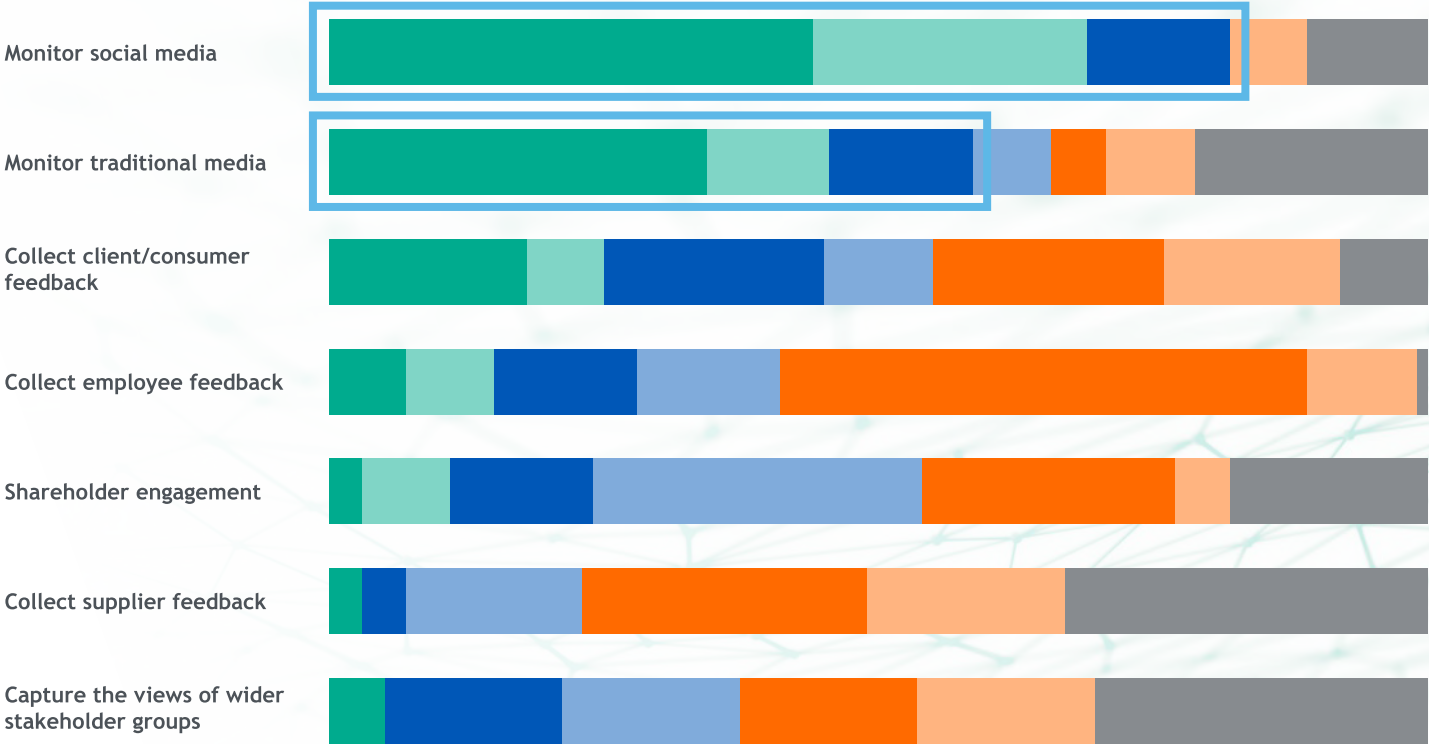
100 + Corporates

Data currently being collected does not map to the different stakeholder groups / use cases.

To our knowledge, not used in Insurance.

Q. How often, if at all, do you currently take the following steps to measure the reputation of your brand?

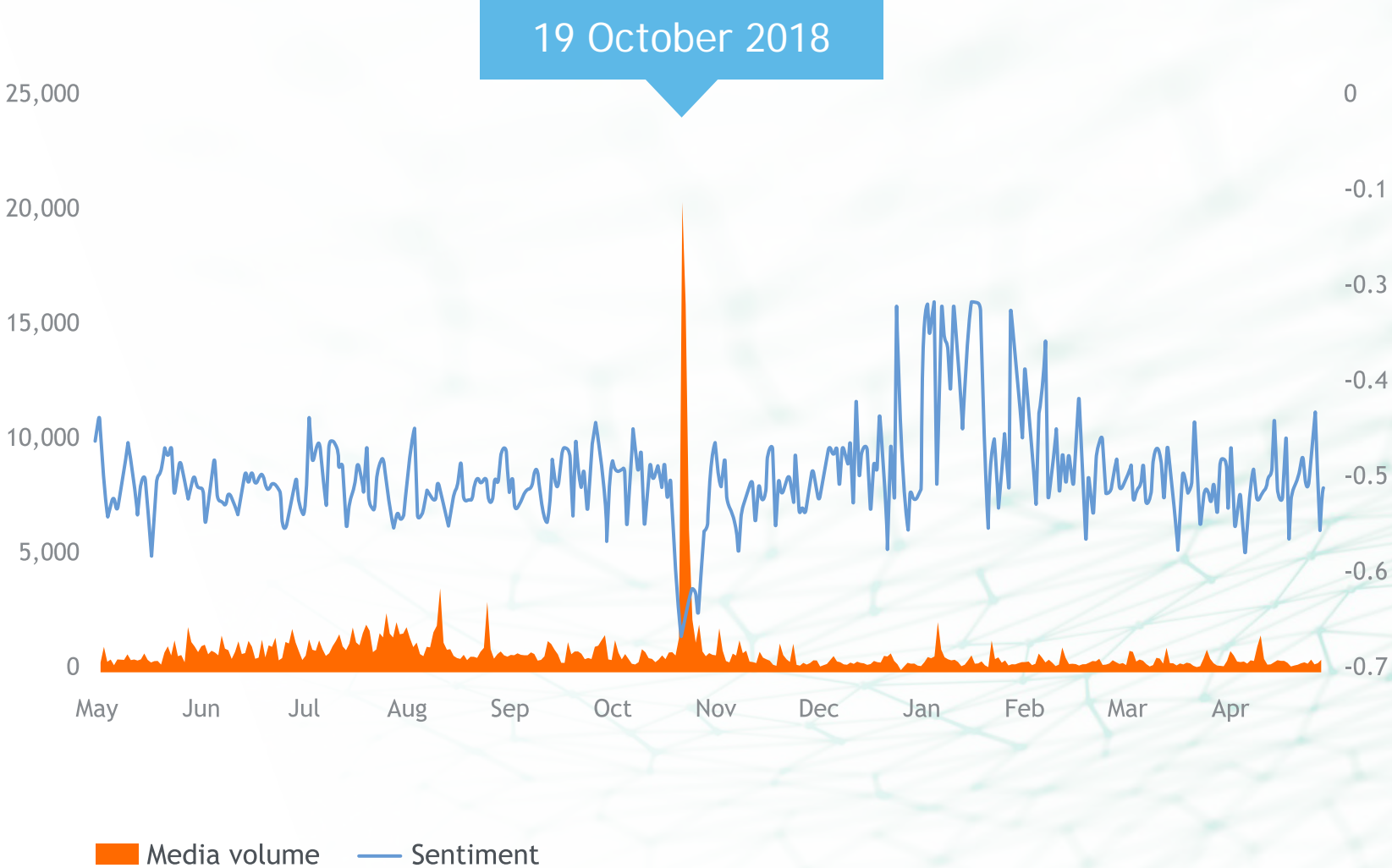
● Daily or more
 ● Weekly
 ● Monthly
 ● Once a quarter
 ● Once a year
 ● Less than once a year
 ● Never



Modelling Event Detection using Sentiment

Case study: UK Airline

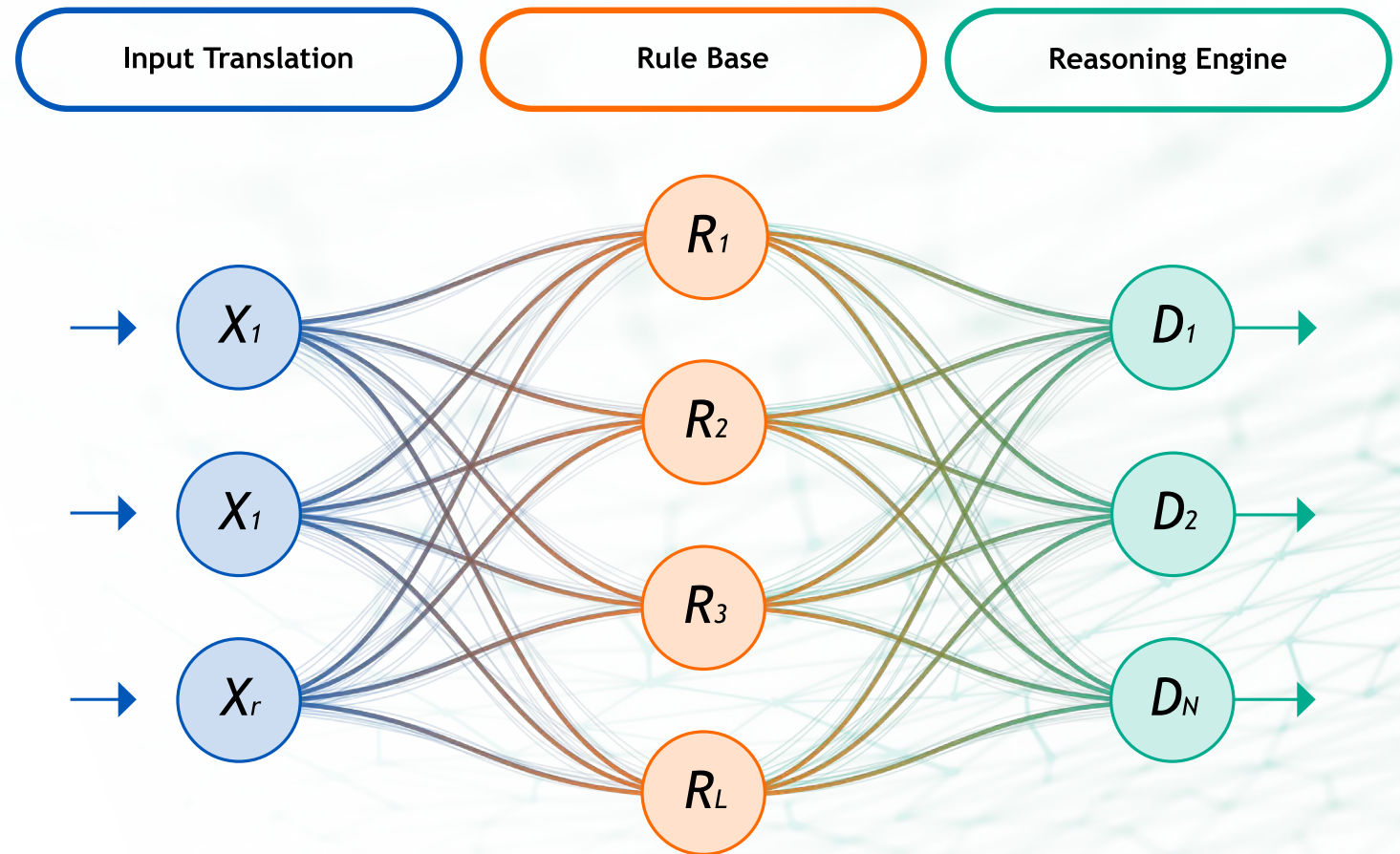
On 19 October 2018, an incident occurred on a Ryanair flight FR9015 from Barcelona to London Stansted. During the incident, David Mesher, a 70-year-old white man from Birmingham, racially abused Delsie Gayle, a 77-year-old Black woman from East London, who was seated next to him.



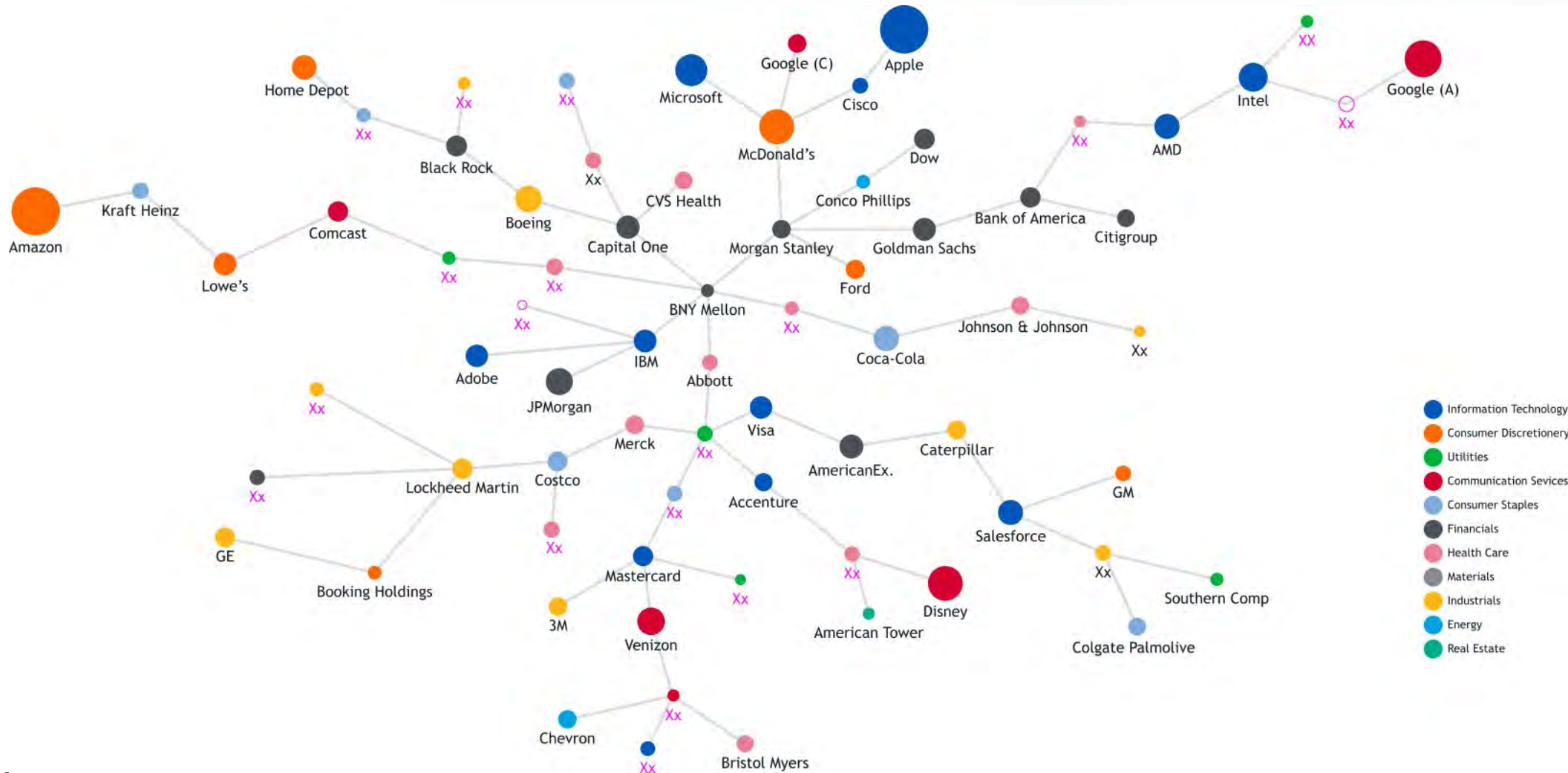
Explainable AI Techniques to automate risk analysis

Resulting in:

- Output that can be personalised to pre-defined risk appetites
- Relevant to underwriting instead of investment portfolios
- Adaptable as the world around us changes in a legal, societal and economic sense
- Decisions made assisted by machine are explainable



Correlated organisations **Correlated Risks**



S&P 100 2019 Sentiment Correlation

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