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I hope you are all looking forward to the holiday season. As a part of our December Insurance Insights, we would like to start by highlight the Net Zero Readiness Index Key Insights, and <a href="Get ready for ISSB sustainability disclosures. On the heels of COP 26, we would like to echo the ESG messages that were heard across the globe and have become so important in the financial industry.

I have also included KPMG's vision for the <u>Future of Personal Insurance</u>. Where we explore the negatives and positives of the impact of change as it becomes increasingly disruptive and uncertain.

You will also find <u>Climate change and the people factor</u>, as well as <u>Global Insurance CEO</u> Outlook 2021, and much more.

Once you have reviewed the materials, please get in touch with your KPMG contact or me, as we welcome the opportunity to discuss these topics or any other business ideas or issues with you.

Sincerely,



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Net Zero Readiness Index - Key insights
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Get ready for ISSB sustainability disclosures
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