

# Ten ways to address climate-change risk across the firm

1

Establish board and senior management governance and oversight.

2

Develop a firmwide, CEO-led climate-change-related strategy.

3

Agree and adopt a common language.

4

Embed climate-change risk management across the three lines of defense.

5

Treat climate change as a business opportunity to support customers, clients and communities.

6

Embed climate-change risk deep into enterprise risk management.

7

Conduct climate-change scenario analysis to inform decision-making.

8

Incorporate climate-change analysis into underwriting.

9

Enhance the firm's resilience to physical risks.

10

Deliver a consistent, credible firmwide climate-risk story to stakeholders.

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