

Die Versicherung in der



Genossenschaftliche FinanzGruppe  
Volksbanken Raiffeisenbanken

23 September 2025, Philipp Bäcker

# Sustainability at a Turning Point?

Sustainable Insurance Convention 2025



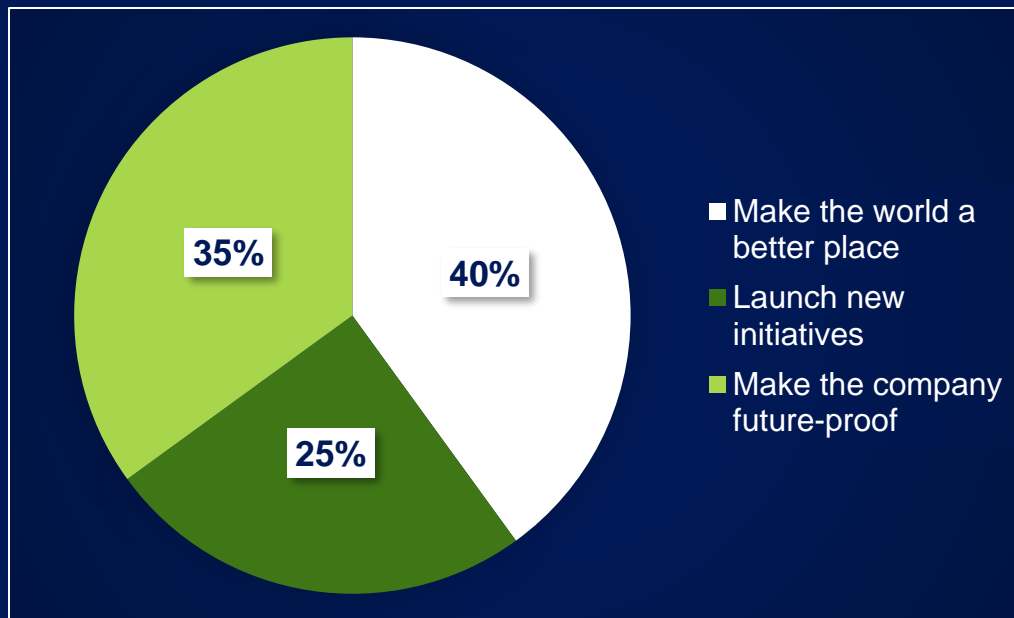
Du bist nicht allein.

# Sustainability at a Turning Point?

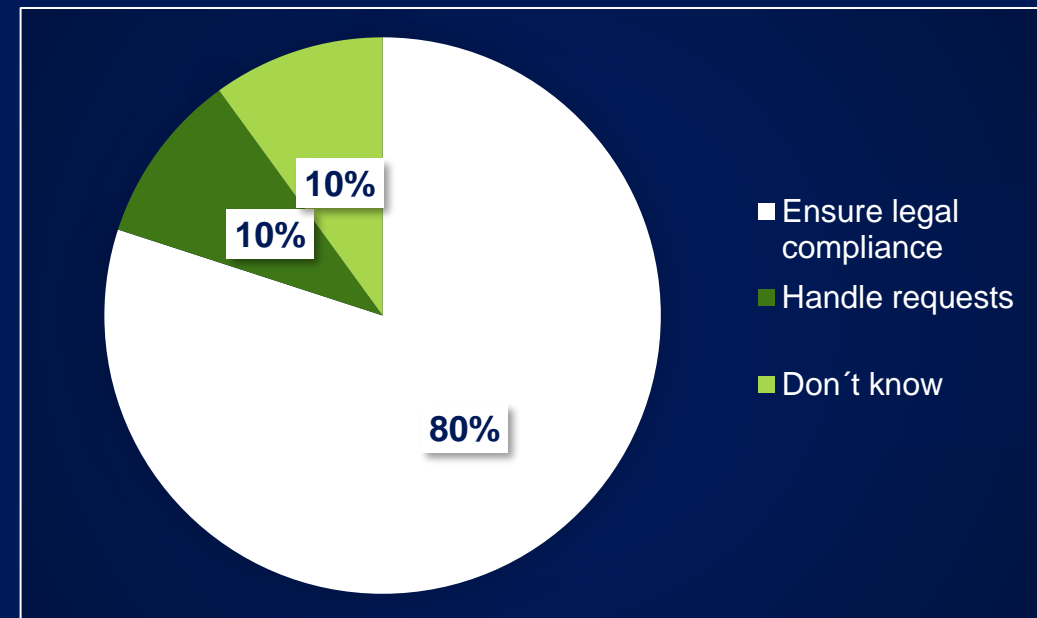


# Slices of Truth

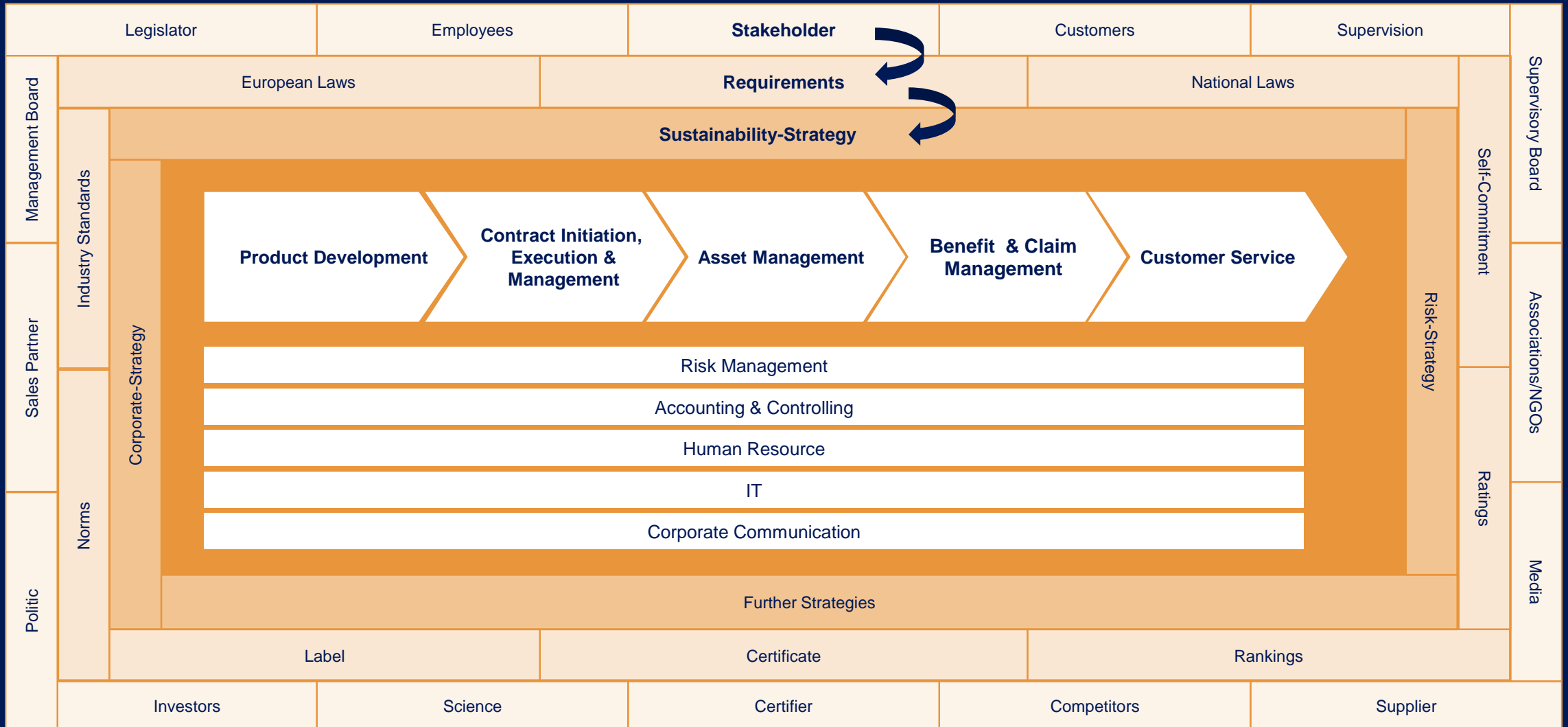
## What I wanted to do as a sustainability manager



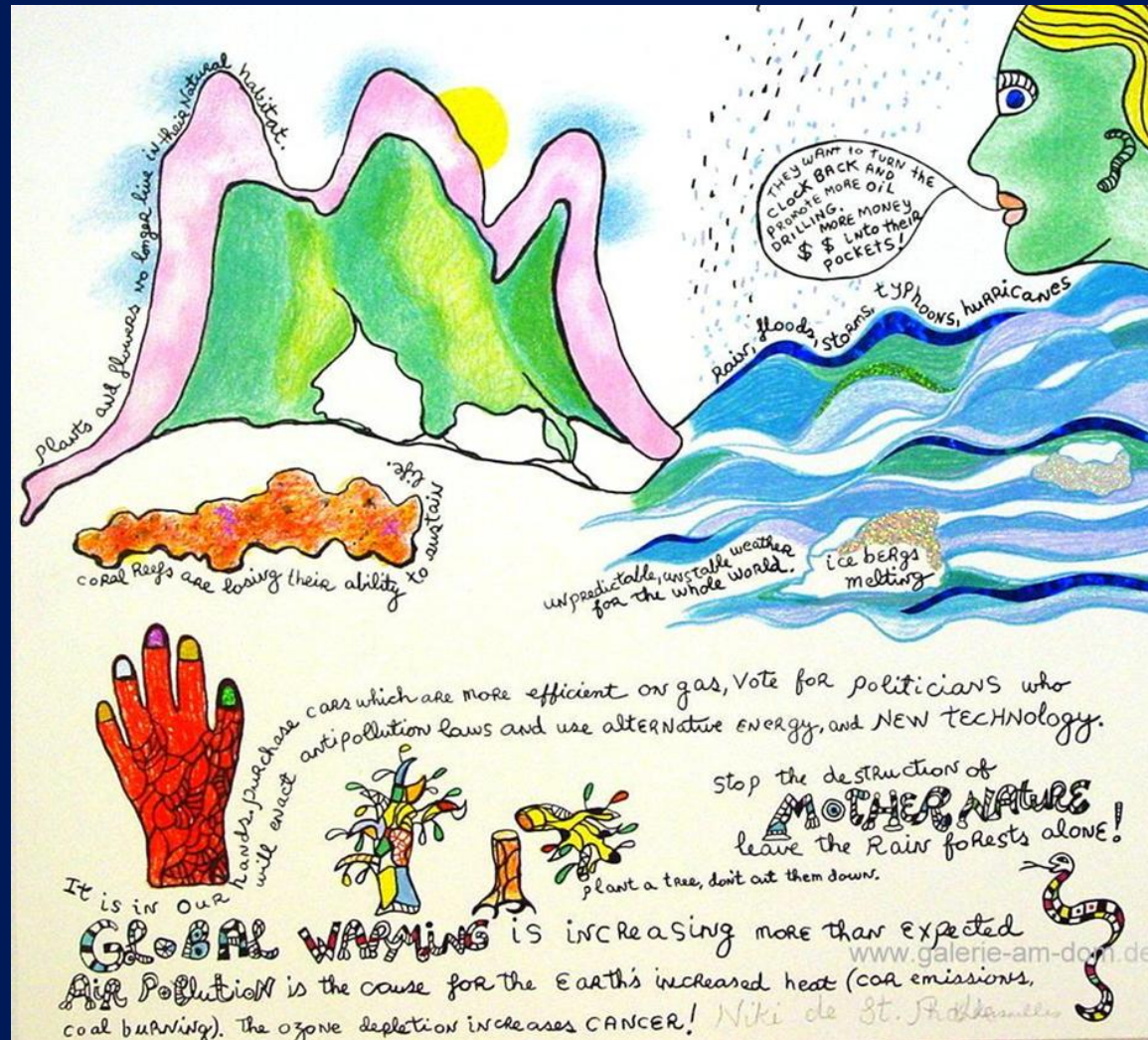
## What I actually do as a sustainability manager



# Sustainability: A Broad Field

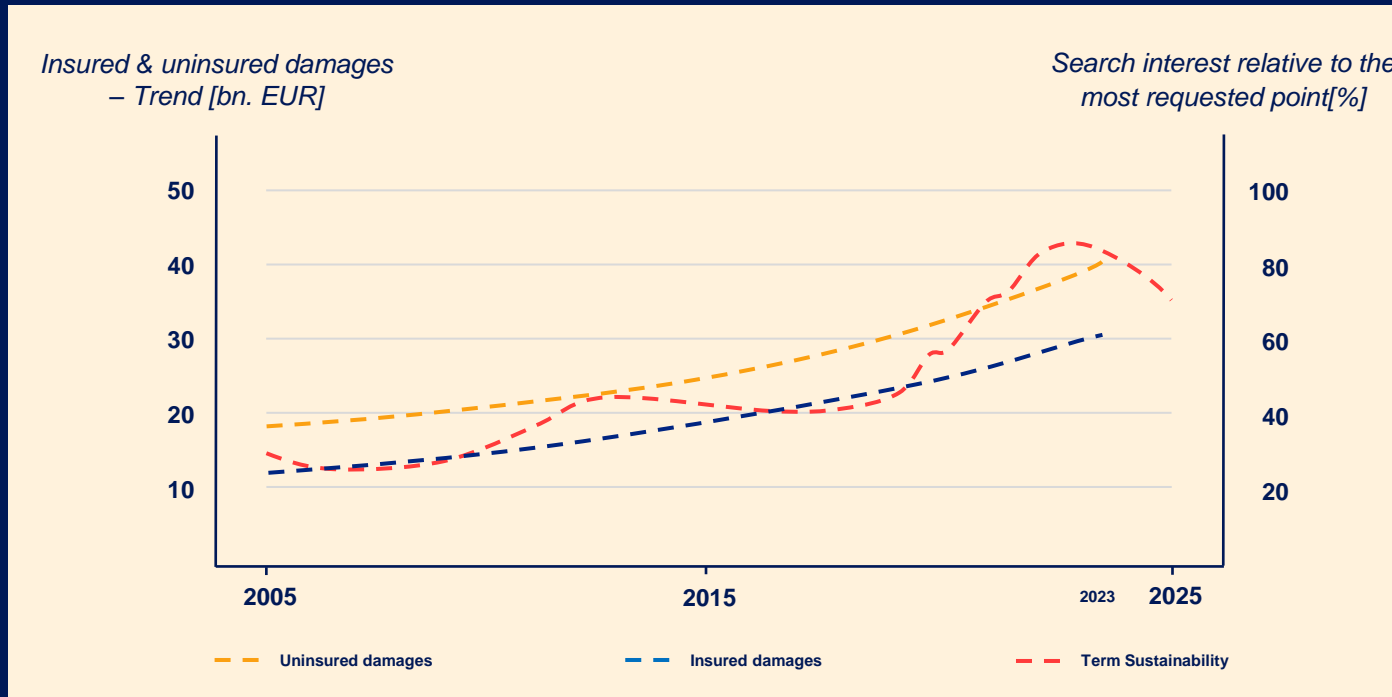


# What is in danger of fading becomes picture



Source: Niki de Saint Phalle, Global Warming (Globale Erderwärmung), 2001 © 2023 Niki Charitable Art Foundation / Adagp, Paris

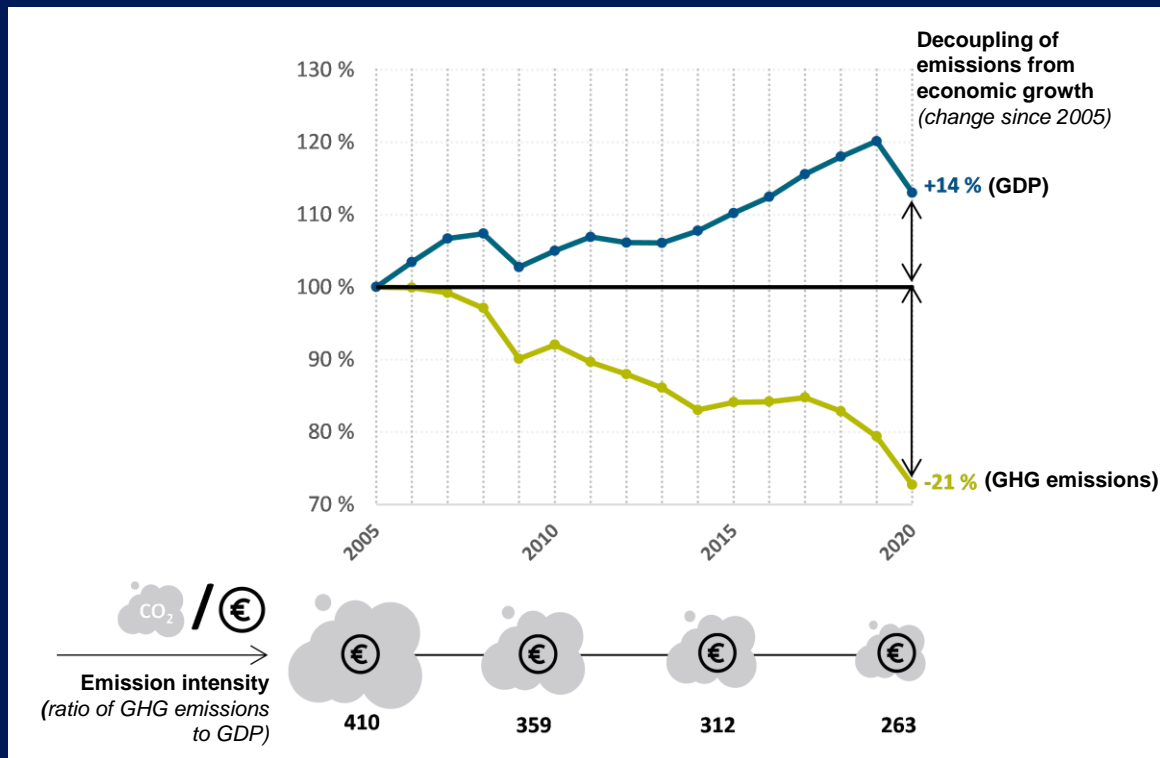
# Bad News: Rising Damages Meet Declining Awareness



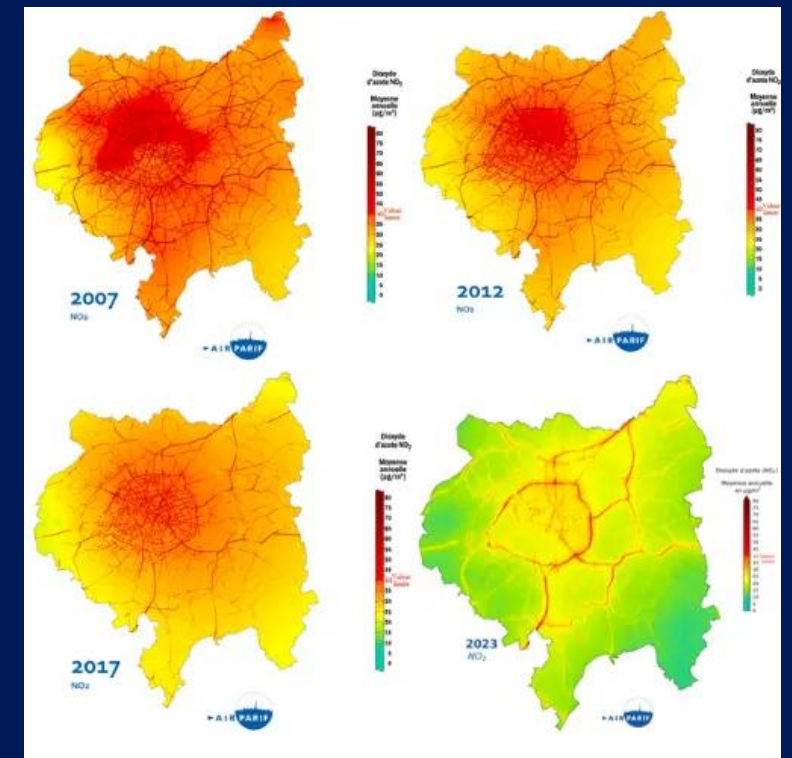
Source: CATDAT (Risklayer GmbH Europe Climate related impact Analysis Project) EIOPA's Dashboard on insurance protection gap for natural catastrophes European Union (europa.eu) and EM DAT., <https://trends.google.de/trends/explore?date=all&geo=DE&q=Nachhaltigkeit&hl=de>

# Good News: Measure Beginning to Take Effect

## Decoupling of Growth and CO<sub>2</sub>-Emissions



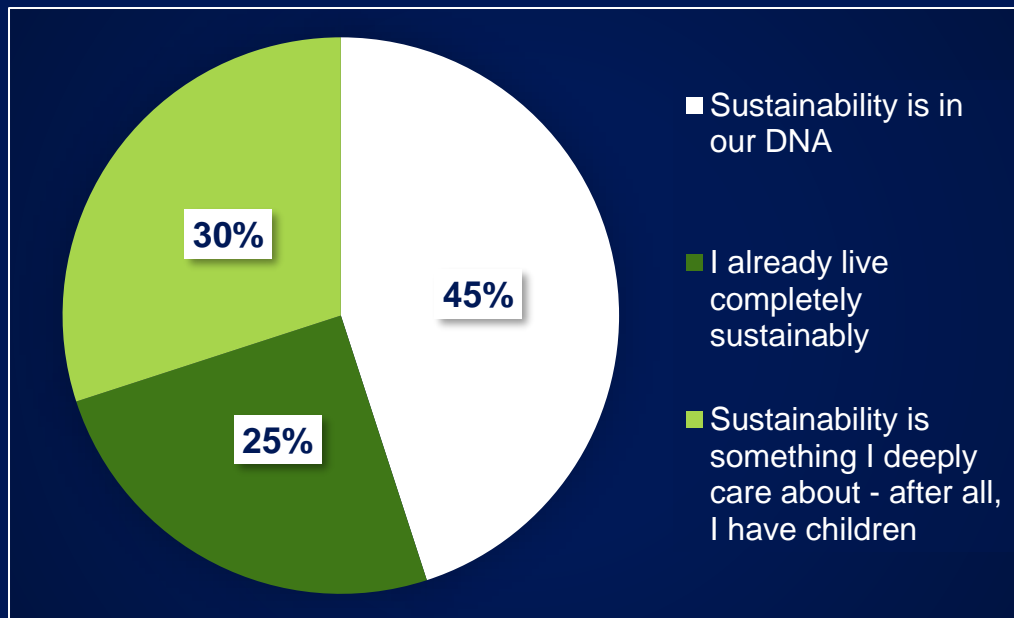
## Improvement of Air Quality in Paris



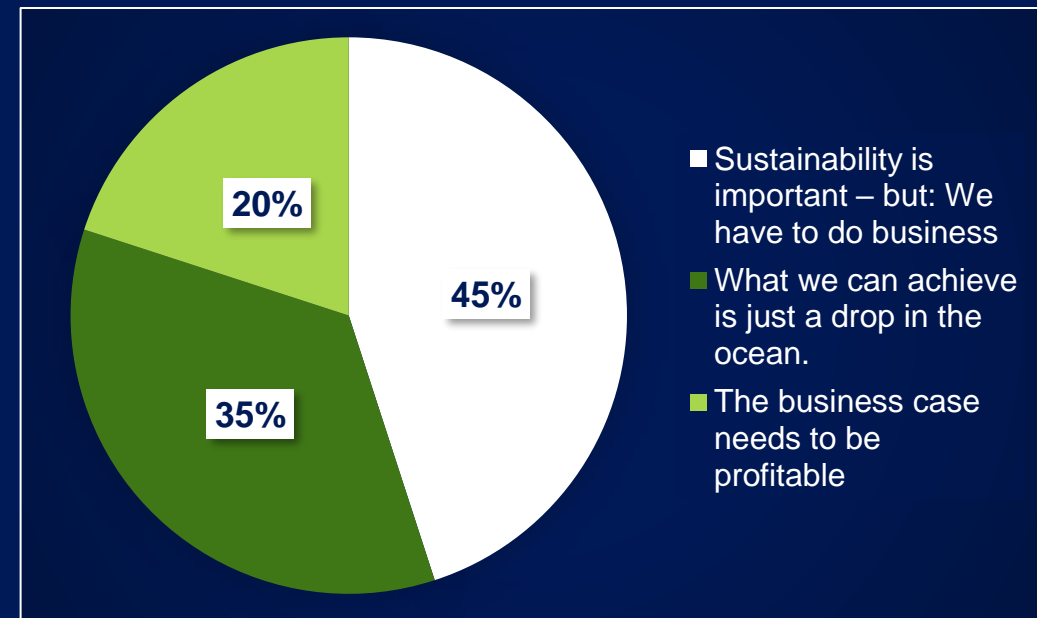
Source: <https://www.eca.europa.eu/de/publications?ref=SR-2023-18>; <https://metropolegrandparis.fr/fr/qualite-de-lair>

# Slices of Truth

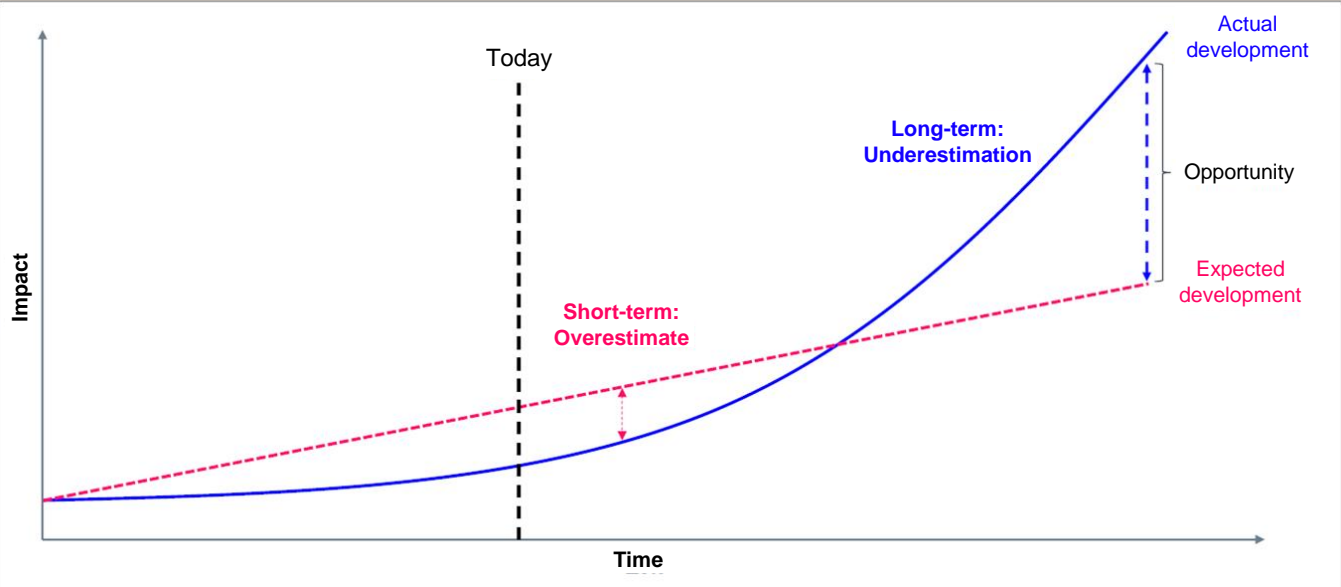
## What is said publicly on the big stage



## What is said behind closed doors



# Insurance requires understanding



Source: <https://tuesdayswithlaurie.com/2020/10/27/closer-than-they-appear/>

# Insurers as enablers

## Why do we exist?



## Who invented it?

The cover of the report 'Who Cares Wins' by The Global Compact. It features a blue background with a globe icon at the top. The title 'Who Cares Wins' is in large yellow letters, with the subtitle 'Connecting Financial Markets to a Changing World' below it. At the bottom, there is a list of endorsing financial institutions.

THE GLOBAL COMPACT

### Who Cares Wins

Connecting Financial Markets to a Changing World

Recommendations by the financial industry to better integrate environmental, social and governance issues in analysis, asset management and securities brokerage

Endorsed by:  
ABN-Amro • Allianz • AXA Group • Banco de Brasil • Bank Leumi • BNP Paribas • Citigroup • CNP Assurances  
Credit Suisse Group • Deutsche Bank • Goldman Sachs • HSBC • JPMorgan Chase & Co. • ING Group • Intesa Sanpaolo  
UBS • WestLB • WPP

## Who makes it possible?



Source: <https://publicdomainreview.org/essay/the-lost-world-of-the-london-coffeehouse/>; Who cares wins - The Global Compact Financial Sector Initiative; Ezra Klein/Derek Thompson: Abundance

# Sustainability at a Turning Point?



**The world we want, we must invent. Otherwise,  
we will get one that we do not want**

*Joseph Beuys*



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