



airmic

ESG meets ERM

Top tips for your
2021-2022 ESG journey

Risk managers' key role in cutting
ESG complexity and building
resilience using ERM frameworks

Annual survey 2021 themed report



Marsh

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ESG regulations and reporting requirements present development and growth opportunities for all involved, as they work to expand and sharpen focus on the risks and issues that matter to businesses.

Foreword

It isn't surprising that this year's Airmic survey found regulatory compliance to be 2021's number one 'hot topic' — this mirrors the voice of Marsh's Client Council who met in July this year. It also echoes our daily conversations with clients across all industry sectors, who are seeking guidance on their environmental, social, and governance (ESG) journey, practical support to lay out a workable insurance-aligned ESG roadmap, and focused action in the face of mandatory and voluntary reporting.

The reality is that *"if you don't assess your ESG risk, someone else will."* We anticipate that ESG will in time become part of the regular risk management and reporting of all organisations — some more swiftly than others.

Now is the time for risk professionals to bring their enterprise risk management (ERM) expertise into ESG strategy conversations and help proactively address these issues within their organisation.

1. Take your seat at the ESG table. Risk professionals naturally have a seat at the ESG table. Aside from insurance buying responsibilities, risk management forms a pillar of Task Force on Climate-related Financial Disclosure (TCFD) reporting. Your natural catastrophe property and casualty (P&C) experiences offer insights into one of the toughest parts of TCFD reporting — physical and transition scenario modelling — and you know the ERM framework/process and are well-placed to drive a structured approach.

2. Cut ESG complexity using a 360-degree resilient ERM approach. Enterprise risk management (ERM) is your organisation's natural framework for managing emerging ESG risks. It gives 360-degree support, which starts with performance benchmarking and setting targets, expanding/updating the risk register, modelling potential impacts, and developing resilient controls and proper reporting mechanisms. Structured in this way, ESG risk management becomes more practically achievable, and enables insurers to understand and recognise your commitment to managing ESG risks.

3. Don't forget the 'S' — resilience across E, S, and G. While climate and extreme weather risks often dominate the headlines, and net zero statements are the most common key performance indicators, a robust and resilient ESG strategy must fully consider E, S, and G. That diversity and inclusion ranked third in Airmic's survey reinforces the importance of visibly and measurably acting across all three pillars.

Finally, we appreciate that while you take these steps, there still are many strategic and tactical ESG challenges to solve. These include how insurers will score ESG performance and what good looks like, how to gain credit for resilience actions that genuinely reduce risks such as flooding, and how much analysis should be done in-house.

Marsh looks forward to accompanying you on this journey towards greater ESG resilience, considering together with Airmic and the industry what the future state looks like, and reviewing how far we have progressed by next year's survey.

Dr Bev Adams, Consulting Director and Head of Climate and Catastrophe Resilience, Marsh Advisory
and
David Stark, Consulting Director & Practice Leader of Enterprise Risk Services, Marsh Advisory



Introduction

In the 2021 Airmic survey, Environmental, Social, and Governance (ESG) was the top topic of concern for Airmic members. Each of its pillars was featured in the top five hot topics: *Regulatory compliance* (number one: governance), reflecting new mandatory and voluntary reporting; establishing a thriving *diversity and inclusion* (number three: social) culture; and *transition to net zero impacts* (number five: environment).

Increasingly, organisations are using ESG criteria and key performance indicators to shape and communicate their strategic goals and drive their

operational execution. They're also being used as a basis for reporting on sustainable practices to internal and external stakeholders.

ESG's many facets can impact each business in different ways. For risk managers, challenges include knowing where to start, roadmapping and prioritising this year versus next, making wise choices with key decisions (for example, the most appropriate climate model), and managing operational and financial risks while seizing opportunities.

All three ESG pillars are hot topics, which will enhance business resilience; insurance risk is explicitly mentioned.

| Ranking | Topic | Sub-area | Average score (out of 5) |
|---------|-----------|-------------------------|--------------------------|
| 1 | G in ESG | Regulatory compliance | 4.02 |
| 3 | S in ESG | Diversity and inclusion | 3.83 |
| 5 | E in ESG | Transition to net zero | 3.71 |
| 14 | Insurance | D&O liability | 3.45 |

Source: Airmic annual survey 2021

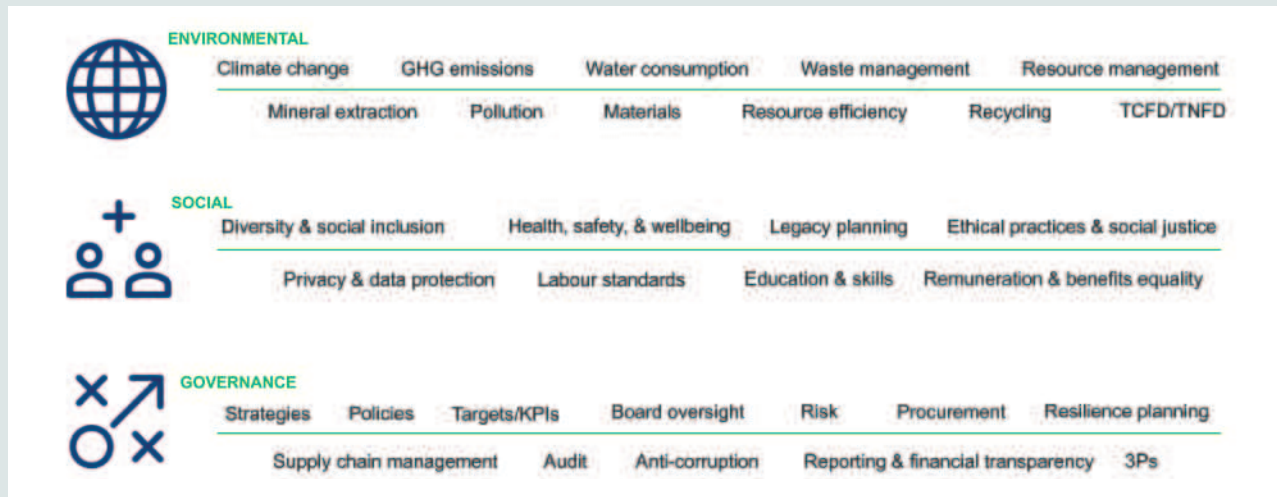
About this research

This study is part of a wider research around the 2021 Airmic annual survey. This is one of five thematic subreports, while the main survey report summarises the full findings of the survey.

Survey & research methodology

The report, produced by Airmic in collaboration with Marsh, is based on 226 responses gathered in a survey from 21 July to 2 September 2021. Subsequently, roundtables with Airmic members were held to gather qualitative responses. Full details on the survey and research methodology can be found in the main report of the 2021 Airmic annual survey.

ESG has many different facets, which have different levels of importance for every business.



Source: Marsh Academy ESG and climate resilience workshop, September 2021

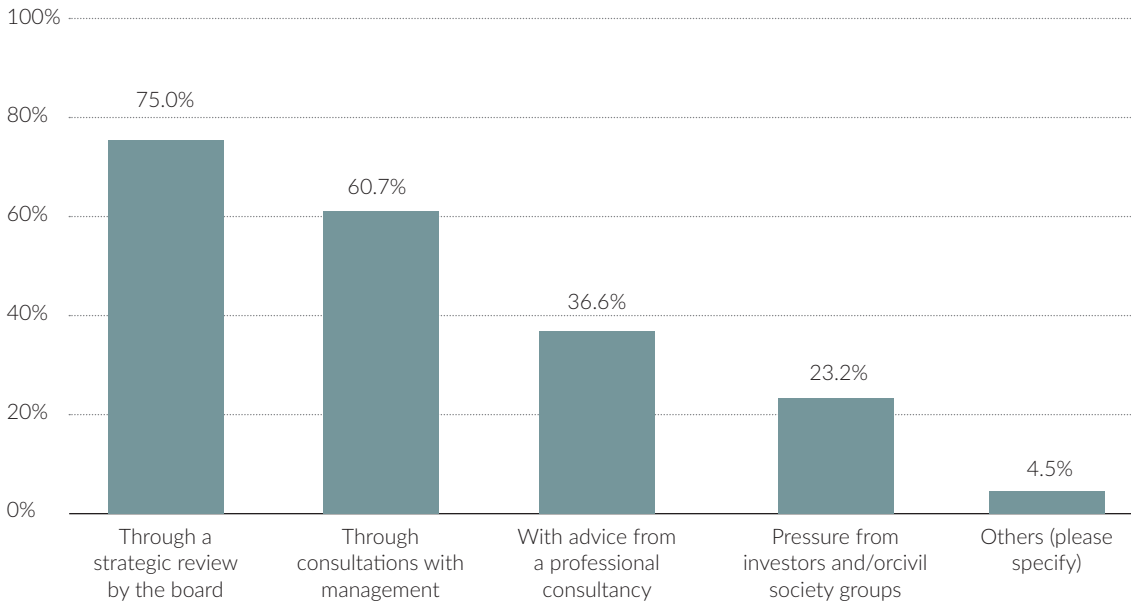
Risk professionals are uniquely positioned to help their organisation embrace and become fluent in the language of ESG. Identifying and managing emerging risks is the foundation of effective risk management. This year's main report shares success stories of how businesses are codifying early risk horizon scanning into ERM practices.

ESG regulations and reporting requirements present development and growth opportunities for organisations, as they sharpen focus on the risks and issues that matter to businesses. The 2021 survey reveals that in more than 75% of the organisations where ESG is already on the risk agenda, prioritisation is decided through a strategic

board review, closely followed by 60% of the organisations through consultation with management to drive direction.

Starting early with a leadership sponsored programme of ESG training and upskilling lays the right foundations for resilient top-to-bottom risk management. While risk ownership and responsibility must begin and end in-house, more than 35% of survey participants are drawing upon specialist knowledge and consulting advice from risk management experts such as Marsh.

Airmic members are demonstrating ESG leadership and fast-tracking ESG maturity within their organisations.



Source: Airmic annual survey 2021

This report, *ESG meets ERM*, co-authored by Marsh, provides a practical and experience-based perspective on the role risk professionals are playing in driving ESG activities within their organisations. Risk professionals need to be actively involved in ESG decisions, implement a 360-degree resilient ERM approach to reduce ESG complexity, and consider all aspects of 'E', 'S' and 'G' in their programme to truly improve resilience.



Take your seat at the ESG table

As a risk manager, even if you don't have a seat at the ESG table today, it's very likely you soon will.



Source: Marsh

- **Board** – responsible for establishing your organisation's ESG governance policy and leadership structure. ESG activities (e.g., TCFD reporting) will be added to your annual reporting/accounts plus Board Governance materials. *Note: Non-compliance with TCFD reporting is a D&O risk that should be considered as part of your insurance.*
- **Risk manager/CRO** – responsibilities will be determined by your organisation's structure/size. Insurance purchasing is a core activity for climate-related property/assets (e.g., due to flood and heat stress), D&O and speciality (e.g., event cancellation) risks. For TCFD, the risk manager may own Pillar 3 (risk management) and may also lead or contribute to Pillar 2 (scenario analysis) and Pillar 4 (metrics/targets).
- **Working groups** – many organisations are establishing working groups (e.g., for climate) to support the Board during their ESG ramp-up. Sometimes the CRO/risk manager may not chair the group, but will always be a member due to their Pillar 3 leadership role.
- **ESG Topic lead** – many organisations are establishing a leads for specific risk topics (e.g., net zero transition, D&I, physical/transition modelling). Insurance risk managers may need to cross-cut all topics in smaller organisations.

Risk professionals always have a role to play in ESG. The role of risk within the overarching ESG structure will vary depending on an organisation's size and the E, S, and G risks in play.

Who is responsible for ESG within your organisation? While specifics will depend on your organisation's governance and leadership structure, risk management leaders should always be involved in ESG and climate risk and resilience activities.

This was underscored during Marsh's Client Council meeting in July. One attendee noted, "ESG has been a rising theme among our group. More risk managers than ever are being asked how their organisations are approaching ESG risks and insurance coverage. We've been sharing our best practices for addressing this complex risk."

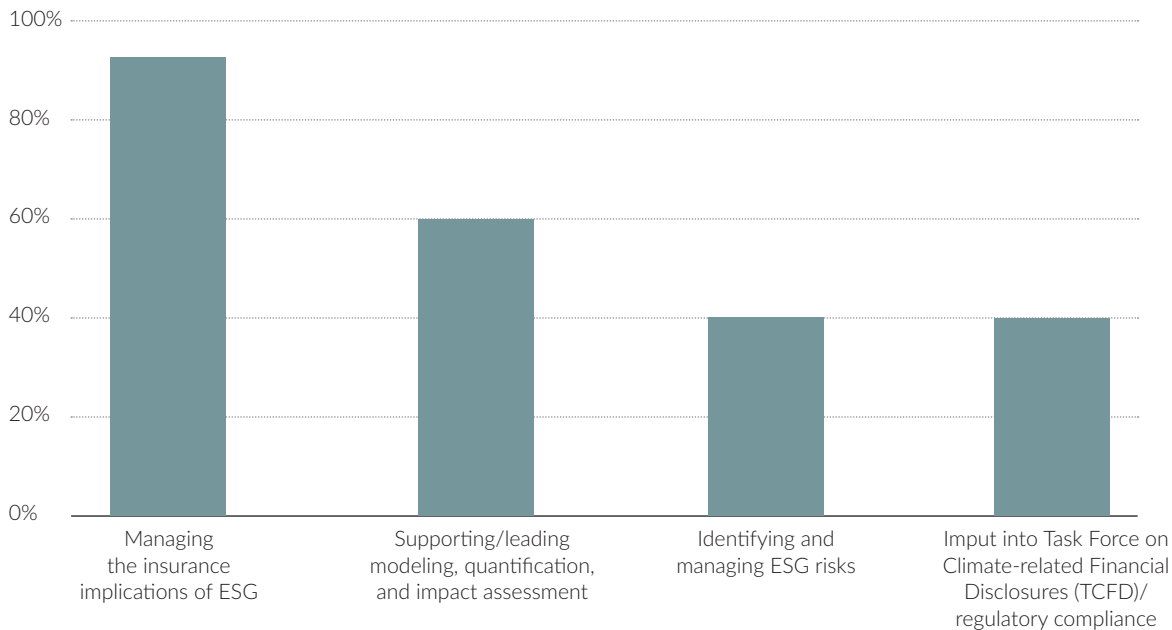
Risk professionals naturally have a seat at organisations' ESG table. Current activities risk managers are involved in include: managing the insurance implications of ESG; supporting/leading modelling, quantification, and impact assessments; identifying and managing ESG risks; and providing input into Task Force on Climate-related Financial Disclosures (TCFD)/regulatory compliance.

Managing the insurance implications

In addition to regulators and other external stakeholders, insurers care about your ESG story too,¹ especially for businesses with carbon intensive

¹ <https://www.marsh.com/us/industries/energy-and-power/insights/why-insurers-care-about-your-esg-story.html>

Marsh's Client Council members are involved in a range of ESG-related activities.



Source: Marsh's Client Council, July 2021

exposures. Maintaining a cost-efficient and sustainable insurance programme is increasingly a challenge, as insurers now seek to do their part towards the net-zero carbon agenda. Indeed, 93% of Marsh's Client Council risk managers are already actively involved in managing the insurance implications of ESG. According to Amy Barnes, Marsh's Head of Climate and Sustainability Strategy, "Intuitively we expect to find relationships between ESG performance and underwriting risk quality and the data is starting to validate this hypothesis."

The specific touch points for ESG and insurance are still materialising, with initial activity focused on D&O, physical climate risk, and insurers asking if a client's ESG strategy is reliable and achievable. Insurers are now making underwriting decisions based on ESG data – for example, US D&O insurers are providing differentiated D&O cover and service to clients with positive ESG scores, and underwriters are specifically looking at the 'trust scores' of their clients as they are having an impact on jury awards.

Many organisations are concerned about how insurers view their emerging ESG risks. Marsh is assisting them with navigating the insurance implications of ESG using a proprietary ESG risk and insurance alignment framework that incorporates

risk appetite and governance, risk assessments, resilience planning, and risk transfer and management.

Leveraging risk modelling and quantification experience

In a further 60% of cases, firms are building upon risk managers' insights into modelling and quantification, gained through property and casualty (P&C) experiences for natural catastrophes (for example, flood). Physical modelling of climate and extreme weather events (number 12 hot topic) are one of the toughest aspects of new and emerging TCFD reporting requirements. We have found that risk managers are natural leaders or lead contributors when it comes to identifying models and establishing programmes of work with modelling specialists to quantify physical and transition risks. In 40% of cases, this work also includes understanding and translating complex modelling outputs into financial and operational resilience reports.

Preparing for a seat at the table

As a risk manager, even if you don't have a seat at the ESG table today, it's very likely you soon will. To help you prepare, consider taking advantage of complementary training such as the Marsh Academy ESG and climate training, and sign-up for a free ESG news feed such as ESG Today² to keep an eye on developments in your sector.

² <https://www.esgtoday.com>



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If you're not going to assess your ESG risk, someone else will – time is not a luxury that businesses have.



2

Cut ESG complexity using a 360-degree resilient ERM approach

If you don't assess your organisation's ESG risk, then someone else will.

ESG risks are multi-fold, complex, and vary by industry sector, geography, time, size, and mission. They also stretch beyond the organisation itself to encompass suppliers.

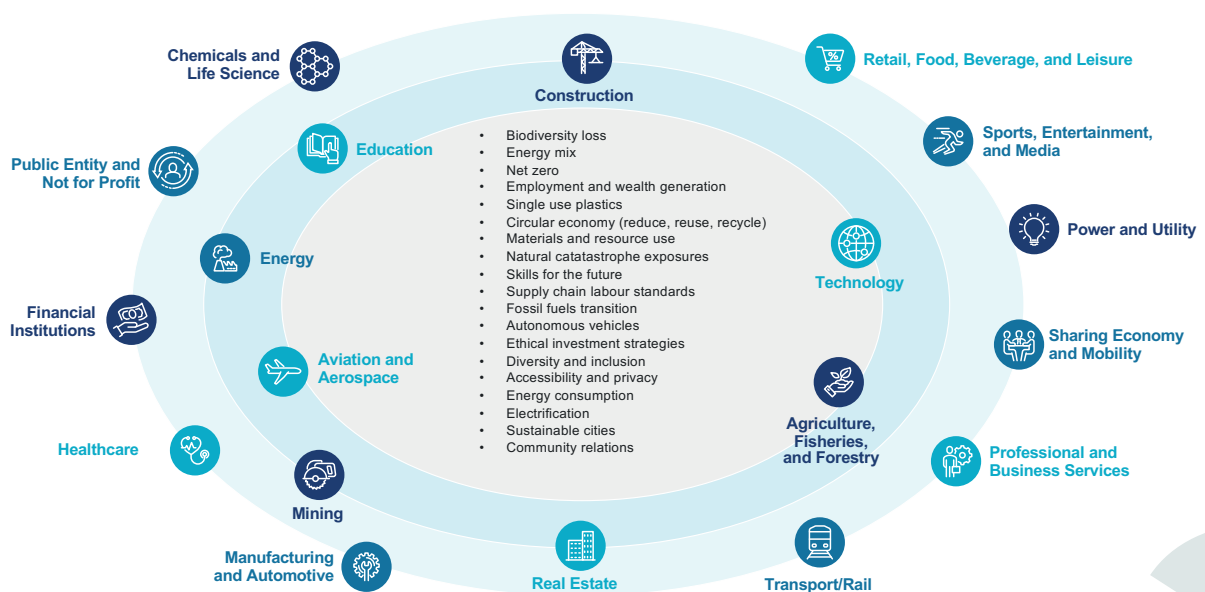
One of the first and most challenging tasks any organisation's ESG leadership faces is identifying its relevant subset of risks and establishing their priority. And the stakes can be high.

Take, for example, a transportation business whose current contract will go to public tender in two years. For this competitive tender covering a ten-year service period, ESG credentials will be an important new assessment criteria – the clock is ticking for this transportation business and

its rival applicants to act swiftly and efficiently to meet requirements.

It should be no surprise that 40% of Marsh's Client Council attendees are already actively involved in identifying and managing ESG risks within their organisation. This high level of involvement – which is only set to increase during 2022 – reflects the risk manager's unique position and ability to deploy a rigorous, consistent, and focused ERM framework that continues to prove its worth in guiding businesses through turbulent times – be it cyberattacks, Covid-19, or ESG transitions.

Every organisation's ESG risks and opportunities are different – they vary by industry sector, geography, time, size, and mission.



Source: Marsh Academy Navigating the ESG and Climate Landscape, September 2021



Implementing a 360-degree resilient ERM approach

To best manage ESG risks and opportunities, businesses should deploy a 360-degree ERM approach. Marsh has worked with many organisations through a practical and easy-to-adopt approach that covers all stages:

- Setting appropriate and carefully chosen targets/KPIs.
- Performance benchmarking to identify gaps and nail down new additions to the risk register.
- Choosing appropriate methods and models (no black boxes allowed).
- Assessing, analysing, and measuring the risks.

Once you know what is at risk, why, and how bad it is, it becomes a question of prioritising which risks to deal with first. Then, once the controls are in place, it becomes a matter of ensuring that they are working effectively and that you can measure performance to openly communicate activity.

Resilience is at the core of ERM. Some organisations have embarked on climate modelling in isolation in their haste to meet TCFD reporting requirements, only to end up with “black box” modelling outputs that quantify financial impact, but give little if any insight into why assets are at risk, how bad it is, or what to do about it. Those organisations that take the time to select a resilience-based modelling approach can expect a deeper understanding of which assets are the most risky, when risks will manifest, how risks can be managed, and how best to adapt.

ERM meets ESG – deploying a 360-degree resilient ERM approach to identify and manage ESG risks will ensure a smooth journey and lay a resilient foundation for all future activities.



Finally, reporting is a key output from the 360-degree resilient ERM approach, and takes us back full circle to the number one hot topic in 2021 – regulatory compliance. Risk managers have a key role to play, feeding into mandatory reporting requirements, such as the TCFD, and aligning with select voluntary standards (for example, CDP and the Science Based Targets initiative SBTi⁴).

Also, don't underestimate the importance of clear and visible ESG objectives and performance statements. Where possible, these should be aligned with internationally recognised soft standards, such as the United Nations Sustainable Development Goals (UN SDGs), Global Reporting Initiative (GRI), or the Sustainability Accounting Standards Board (SASB).

Managing suppliers' ESG risk

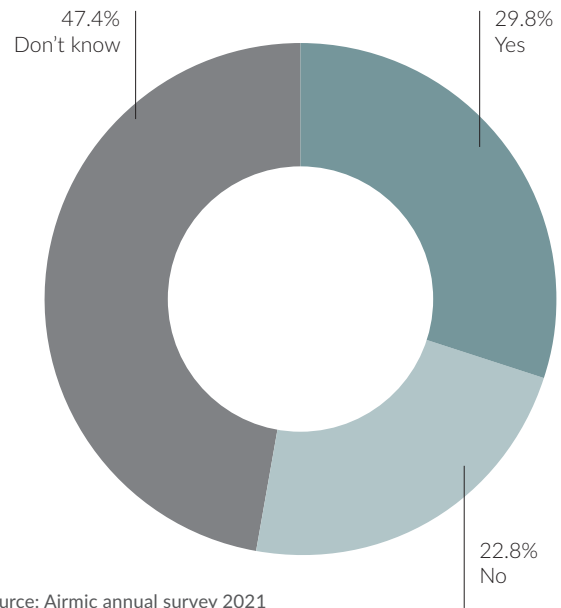
Increasingly, supply chains are in the ESG spotlight. However, only 30% of Airmic respondents were considering their supply chain risk. Where relevant, this risk should appear on your organisation's risk register and be part of your 360-degree resilient ERM roadmap.

ESG risk also applies to an organisation's supply chain and your own learnings can inform your approach to assessing your suppliers' risk.

Learnings from assessing your own organisation's ESG risk provide an excellent foundation for assessing your supply chain's ESG risk. For example, if you choose to employ an ESG performance benchmarking tool, can you ask suppliers to complete the same assessment? If you conduct physical climate modelling, can you require your suppliers to do the same?

ESG risk also applies to an organisation's supply chain and your own learnings can inform how you approach assessing your suppliers' risk.

Are the ESG practices of your key suppliers measured and reported in line with your own?



Source: Airmic annual survey 2021

Applying a 360-degree resilient ERM approach: Flood

In the UK, many businesses are having difficulties obtaining flood insurance. With no equivalent to Flood Re for SMEs, it can be difficult to know what options are available.

With a 360-degree resilient ERM approach, modelling could reveal that an asset's current flood risk will get appreciably worse under different climate change scenarios. If so, then the next step is conducting a resilience survey to determine what control measures might be applicable. For example, retrofitting may be needed, with resistance and recoverability measures aligned to the UK Government's Property Flood Resilience (PFR) code of practice.

True 360-degree resilience also must encompass "the human side", specifically a flood emergency response plan and 24/7 monitoring.

Some insurers are members of the PFR Roundtable that developed the code of practice, which helps with renewals and insurability discussions. Alternatively, parametric insurance (for example, Floodflash) may be worth considering where resilience is difficult or only partially achievable.

4 <https://sciencebasedtargets.org/>

DON'T FORGET THE 'S' - YOU MUST SPAN E, S, AND G

A large, stylized number '3' is the central focus of the page. It is rendered in a light blue color with a white outline. The '3' is composed of several overlapping, semi-transparent circular and curved segments, giving it a layered, 3D appearance. The background is a solid, muted teal color.

3

Don't forget the 'S' – you must span E, S, and G

Organisations have a responsibility to proactively embrace and drive diversity and inclusion.

Events such as the eruption of the Black Lives Matter protests have brought social issues of racial justice to the fore for organisations globally. Businesses that aren't doing enough for racial, gender, and lesbian, gay, bisexual, and transgender (LGBT) equality – or are perceived as being complicit in undermining equality – have experienced consumer and government backlash. These represent major reputational risks, and as investors and rating agencies become more attuned to ESG issues, may have direct and immediate impact on the financial value of businesses.

Encouragingly, Airmic's 2021 survey indicates that many organisations are seeing ESG regulations and reporting requirements as an opportunity to sharpen their focus on the issues that really matter. 46.4% of risk professionals believe that being ethical and environmental has improved

their organisation's resilience and profit margins. Triple bottom line reporting on profit, people, and planet (the 3Ps) is here to stay.

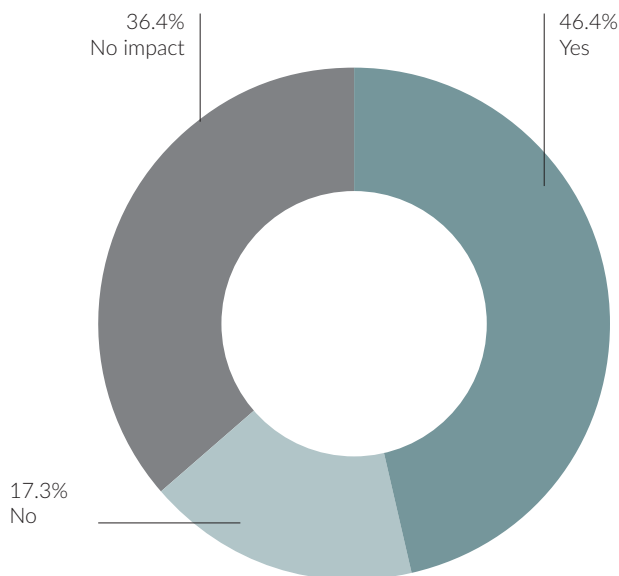
Not embracing diversity and inclusion has consequences

After regulatory compliance and ransomware, diversity and inclusion emerged as the third issue of greatest concern to risk professionals in our survey, surpassing other major risks and ESG issues (for example, net zero transition was number five, and extreme weather was number 12). This may be attributed to heightened awareness of these issues, as well as to newer generations of employees who place greater emphasis on the values and purpose of the organisations they work for.

Even without pressures from consumers and employees, lagging behind on diversity and inclusion can impact organisations negatively in several ways. A lack of diversity and

Being ethical and environmental scores highly in the 2021 survey, as a focus on these areas is delivering tangible business benefits to survey participants.

Has being ethical and environmental improved your organisation's resilience and profit margin?



Source: Airmic annual survey 2021

inclusion in the board and senior management team could lead to blind spots, groupthink, and poor decisions, which hinders the development of successful strategies and innovation. The organisation also could be deemed as exclusionary on the grounds of gender, race, or sexual orientation, which could open it to prosecution for violating employment law.

Organisations have a responsibility to proactively embrace and drive diversity and inclusion. More than 80% of our respondents already have in place initiatives to actively promote equality in the areas of gender, race, and LGBT, with a further 10.5% to 13.3% working on such initiatives.

Organisations that face challenges in implementing such initiatives were typically smaller ones with minimal employee turnover and limited career progression for current staff or who employ staff on the basis of merit. Importantly, at our member roundtables, one risk professional admitted their organisation had room to improve in accommodating disability, even though they have done well in dealing with disabled customers.

Peer-to-peer learning helps everyone

Julia Graham, CEO of Airmic, and Chris Lay, CEO of Marsh UK&I, are ambassadors of RACE Action Through Leadership (RATL), an initiative started this year that brings together senior insurance leaders of colour to create a stronger voice to influence the industry at all levels.

By engaging senior leaders and C-suite executives across the insurance industry, RATL aims to influence the increased representation of Black, Asian, Mixed, and other minority ethnic professionals at all levels of the industry, to create a sector that welcomes, respects, and benefits from cultural differences.

“At Marsh, our approach to inclusion and diversity is driven by deliberate diversity, facilitating a culture of inclusion and understanding, and enhancing the colleague experience,” says Chris Lay, CEO, Marsh UK&I.⁵

Government and private sector efforts support diversity and inclusion

The Parker review, an independent review led by Sir John Parker, has been considering how to improve the ethnic and cultural diversity of UK boards to better reflect their employee base and the communities they serve. The review’s report sets out objectives and timescales to encourage greater diversity and provides practical tools to help business leaders address the issue.

Organisations can formally act on the social pillar of ESG in numerous ways. For example, Marsh is a proud signatory of the Women in Finance Charter 2020, and is committed to reducing the gender pay gap, on which it publishes a report annually. Ailsa King, Chief Client Officer and CEO of Risk Management, notes: “At Marsh we take our diverse and inclusive culture

Airmic members are working hard to promote D&I; peer-to-peer learning helps us all by sharing successes and openly discussing issues.

Does your organisation have in place initiatives to actively promote equality in the following areas?

| | Yes | No | We are working on it |
|---|-------|------|----------------------|
| Gender equality | 86.8% | 2.6% | 10.5% |
| Race equality | 85.1% | 3.5% | 11.4% |
| Lesbian, gay, bisexual and trans (LGBT Q+) equality | 82.3% | 4.4% | 13.3% |

Source: Airmic annual survey 2021

⁵ <https://www.marsh.com/uk/about/about-marsh/diversity-and-inclusion-marsh.html>

seriously and drive a huge number of initiatives to ensure that we reflect the communities we work in and the clients we support. Personally, being part of a diverse team that feels embraced and fully included in our future is one of the most rewarding and enjoyable aspects of my role in the Marsh family.”

Marsh is also part of the Stonewall Diversity Champions programme and Stonewall Workplace Equality Index, the benchmarking tool used by employers to measure their progress on LGBT inclusion in the workplace.

By the end of 2021, the Parker Review Committee aims that no member of the FTSE 100 would lack a person of colour as a director. It also encourages FTSE 250 companies to meet this target by 2024 in its “One by 21” campaign.

The benefits and pitfalls of data collection

Organisations seeking to assess their progress on matters of diversity and inclusion first have to be able to collect data about their people. Many organisations use software such as Workday, on-demand financial management and human resources management software, where employees can input personal details about their gender, race, and sexual orientation, such as through a questionnaire or a profile page.

Many organisations are now also promoting the use of pronouns in email signatures, where “he/him/his” or “she/her/

hers” may be used to indicate the employee’s self-identification preferences, in solidarity with colleagues who identify as non-binary in terms of gender. But when non-binary people identify their preferred pronouns as “they/them”, or the less common “ze/hir/hirs” or “ey/em/eir”, this could sometimes have the opposite effect by accentuating differences and uncomfortably setting them apart from their colleagues, especially if they are the only person with such preferences.

There is no right answer for every organisation. But it would be ill-advised, no matter how well-intentioned, to push through any such initiatives if there are clear signs that they could be counterproductive to achieving the aim of promoting diversity and inclusion in the first place.

Attracting and retaining talent

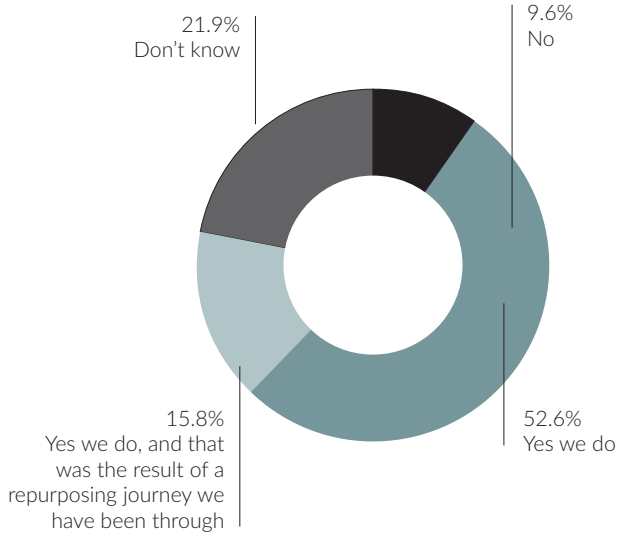
In terms of attracting and retaining talent, an organisation’s ESG-aligned performance and purpose statements are key. Of our respondents, 68.4% said their organisations now have a purpose statement. These organisations have either always had one and stayed true to their purpose, or their senior management has been driving to have a purpose statement.

Purpose is intrinsic to an organisation’s reputation and is an increasingly valuable and growing intangible asset. It is also important for attracting and retaining talent – surveys show how much value Generation Z employees place on purpose.

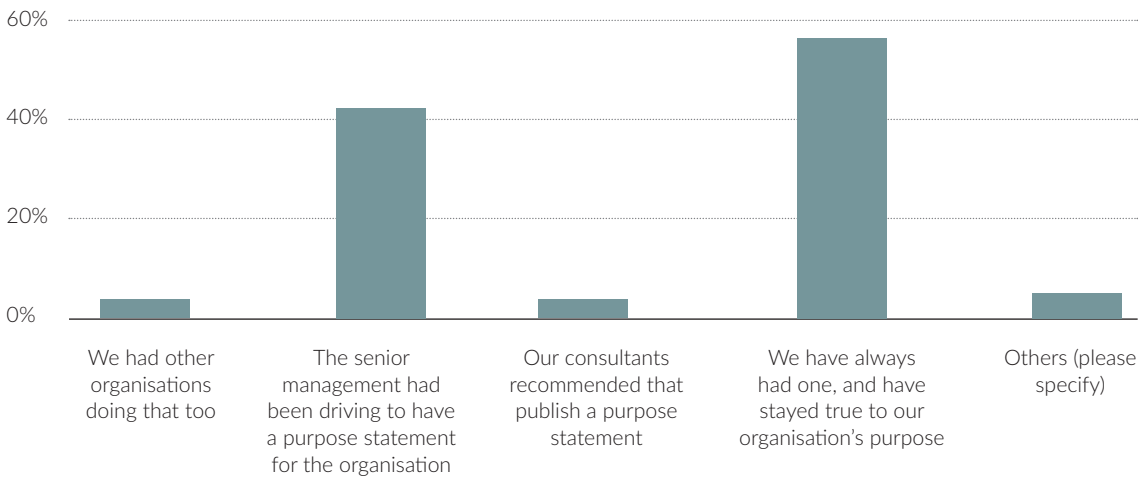


ESG-aligned performance and purpose statements are key indicators for employees and investors.

Does your organisation have a purpose statement?



If your organisation has a purpose statement, why did they develop and publish one?



Source: Airmic annual survey 2021

Implications for investment

ESG-aligned performance and purpose statements also have implications for future investment. As Airmic's 2021 *Roads to Repurposing* report notes, high-profile investment firms are increasingly asking questions about an organisation's purpose, who it serves, and who its stakeholders are.

A clear stance and measurable ESG impacts are becoming key criteria for investment decisions. Institutional investors also are being judged on stewardship criteria, which has raised their expectations of the companies in which they invest.

Conclusion

ESG isn't coming soon – it's here.

The 2021 survey results suggest that many Airmic members are acting on this emerging risk. However, the stakes are high and – returning to Marsh's opening statement *"if you don't assess your ESG risk, someone else will"* – time is not a luxury businesses have.

As more risk managers take their seat at the ESG table, we anticipate rapid progress and focused activity over the coming months.

We leave you to contemplate *when rather than if ESG will transition from an emerging to a principal risk in Airmic's annual survey.*





Marsh

About Marsh

Our purpose is Possibility. At Marsh, the idea of possibility isn't just something we talk about – it's something we've lived for over 150 years.

We help our clients and colleagues grow – and our communities thrive – by protecting and promoting Possibility. We seek better ways to manage risk and define more effective paths to the right outcome. We go beyond risk to rewards for our clients, our company, our colleagues, and the communities in which we serve.

With offices in more than 130 countries, Marsh is the world's leading insurance broker and risk advisor. We provide industry-focused brokerage, consulting, and claims advocacy services, leveraging data, technology, and analytics to help reduce our clients' total cost of risk.

With around 40,000 colleagues worldwide, we provide our commercial and individual clients with insights, advice, and support in the local markets in which they operate or where their business may face risks. We help you understand coverage nuances, regulatory developments, and risk trends. And we work together with you on placement, mitigating risk, and optimising your risk spend.

For 150 years, clients have trusted Marsh to advise them during the most trying and celebratory times, helping them achieve success by becoming more resilient and attaining the possible. With new risks and opportunities constantly emerging, we help you navigate the changing risk landscape, realise your ambitious goals, and make your future more secure.

www.marsh.com



About Airmic

The leading UK association for everyone who has a responsibility for risk management and insurance for their organisation, Airmic has over 450 corporate members and more than 1,500 individual members. Individual members include company secretaries, finance directors, internal auditors, as well as risk and insurance professionals from all sectors.

Airmic supports members through training and research; sharing information; a diverse programme of events; encouraging good practice; and lobbying on subjects that directly affect our members. Above all, we provide a platform for professionals to stay in touch, to communicate with each other, and to share ideas and information.

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