

NAIC Climate Risk Disclosure Survey 2024 | Voluntary Closed-Ended Questions

Governance

Question Title

1. Please fill out the information below (if field is not applicable, please answer “NA”):

NAIC Number- 16714

Company Name Healthier NJ Ins Co

Group Name - Horizon

Group Number - 1202

Contact Person Name – Marlene Somerville

Contact Person Email – Marlene_Somerville@horizonblue.com

Governance

2. Does the insurer have publicly stated goals on climate-related risks and opportunities?

Yes

No

3. Does your board have a member, members, a committee, or committees responsible for the oversight of managing the climate-related financial risk?

Yes

No

4. Does management have a role in assessing climate-related risks and opportunities?

Yes

No

5. Does management have a role in managing climate-related risks and opportunities?

Yes

No

Strategy

6. Has the insurer taken steps to engage key constituencies on the topic of climate risk and resiliency?

Yes

No

7. Does the insurer provide products or services to support the transition to a low carbon economy or help customers adapt to climate risk?

Yes

No

8. Does the insurer make investments to support the transition to a low carbon economy?

Yes

No

9. Does the insurer have a plan to assess, reduce or mitigate its greenhouse gas emissions in its operations or organizations?

Yes

No

Risk Management

10. Does the insurer have a process for identifying climate-related risks?

Yes

No

11. If yes, are climate-related risks addressed through the insurer's general enterprise-risk management process?

Yes

No

12. Does the insurer have a process for assessing climate-related risks?

Yes

No

13. If yes, does the process include an assessment of financial implications?

Yes

No

14. Does the insurer have a process for managing climate-related risks?

Yes

No

15. Has the insurer considered the impact of climate-related risks on its underwriting portfolio?

Yes

No

Not Applicable

16. Has the insurer taken steps to encourage policyholders to manage their potential climate-related risks?

Yes

No

17. Has the insurer considered the impact of climate-related risks on its investment portfolio?

Yes

No

18. Has the insurer utilized climate scenarios to analyze their underwriting risk?

Yes

No

19. Has the insurer utilized climate scenarios to analyze their investment risk?

Yes

No

Metrics and Targets

20. Does the insurer use catastrophe modeling to manage your climate-related risks?

Yes

No

21. Does the insurer use metrics to assess and monitor climate-related risks?

Yes

No

22. Does the insurer have targets to manage climate-related risks and opportunities?

Yes

No

23. Does the insurer have targets to manage climate-related performance?

Yes

No

- The Company's enterprise risk management program is designed to identify, assess, and manage risks, including climate-related risks. The Company believes climate change does not pose a material risk to its operations.
- The Company believes climate change does not pose a material risk to its operations.
- Given the Company's size and operation as a title insurer, climate change does not pose a significant risk to the organization.