

x	Question	Response
Governance- narrative	1. Disclose the insurer's governance around climate-related risks and opportunities. In disclosing the insurer's governance around climate-related risks and opportunities insurers should consider including the following:	Select Health and affiliates have an environmental sustainability portfolio of work. Within this portfolio, decarbonization and climate resilience has been identified as a desired fundamental to the organization's sustainability work. To date, Select Health has not assessed the climate related risks or opportunities at the site or even the system level. While Select Health currently does not have board or committee oversight or guidance for climate-related risks or opportunities it is something we are considering in the future.
	Identify and include any publicly stated goals on climate-related risks and opportunities.	
	Describe where climate-related disclosure is handled within the insurer's structure, e.g., at a group level, entity level, or a combination. If handled at the group level, describe what activities are undertaken at the company level.	
	A. Describe the board and/or committee responsible for the oversight of climate-related risks and opportunities. In describing the position on the board and/or committee responsible for the oversight of managing the climate-related financial risks, insurers should consider including the following:	
	Describe the position on the board and/or committee responsible for the oversight of managing the climate-related financial risks.	
	B. Describe management's role in assessing and managing climate-related risks and opportunities.	
Governance- closed ended questions answered in addition to the narrative	Does the insurer have publicly stated goals on climate-related risks and opportunities? Yes or No?	No
	Does your board have a member, members, a committee, or committees responsible for the oversight of managing the climate-related financial risk? Yes or No?	No
	Does management have a role in assessing climate-related risks and opportunities? Yes or No?	No
	Does management have a role in managing climate-related risks and opportunities? Yes or No?	No
Strategy-narrative	2. Disclose the actual and potential impacts of climate-related risks and opportunities on the insurer's businesses, strategy, and financial planning where such information is material. In disclosing the actual and potential impacts of climate-related risks and opportunities on the insurer's businesses, strategy and financial planning, insurers should consider including the following:	Select Health does not currently measure or assess climate-related risks or opportunities involving assets (e.g. facilities), services, or the impacts on the communities it serves. We do actively work to reduce our energy use and fuel switch to cleaner fuel. These measures help mitigate the organization's impact on climate change.
	Describe the steps the insurer has taken to engage key constituencies on the topic of climate risk and resiliency.	
	Describe the insurer's plan to assess, reduce, or mitigate its greenhouse gas emissions in its operations or organizations.	
	A. Describe the climate-related risks and opportunities the insurer has identified over the short, medium, and long term. In describing the climate-related risks and opportunities the insurer has identified over the short, medium, and longer term, insurers should consider including the following:	
	Define short, medium, and long-term, if different than 1-5years as short term, 5-10years as medium term, and 10-30years as long term.	
	B. Describe the impact of climate-related risks and opportunities on the insurer's business, strategy, and financial planning. In describing the impact of climate-related risks and opportunities on the insurer's business, strategy, and financial planning, insurers should consider including the following:	
	Discuss if and how the insurer provides products or services to support the transition to a low carbon economy or helps customers adapt to climate-related risk.	
	Discuss if and how the insurer makes investments to support the transition to a low carbon economy	

	C. Describe the resilience of the insurer's strategy, taking into consideration different climate-related scenarios, including a 2 degree Celsius or lower scenario.	
Strategy- closed ended questions answered in addition to the narrative.	Has the insurer taken steps to engage key constituencies on the topic of climate risk and resiliency? Yes or No?	No
	Does the insurer provide products or services to support the transition to a low carbon economy or help customers adapt to climate risk? Yes or No?	No
	Does the insurer make investments to support the transition to a low carbon economy? Yes or No?	Yes
	Does the insurer have a plan to assess, reduce or mitigate its greenhouse gas emissions in its operations or organizations? Yes or No?	Yes
Risk Management- narrative	3. Disclose how the insurer identifies, assesses, and manages climate-related risks. In disclosing how the insurer identifies, assesses, and manages climate-related risks, insurers should consider including the following:	<p>While Select Health and affiliates does not currently measure or assess climate-related risks or opportunities involving assets (e.g. facilities), services, or the impacts on the communities it serves, we do actively have programs that help reduce factors that influence climate change. These include:</p> <ul style="list-style-type: none"> • Measuring our carbon footprint (scope 1 and 2) and actively pursuing strategies to reduce it • A power purchase agreement at a solar farm in Utah that will supply 20MW of renewable energy • Fleet conversion to hybrid vehicles • EV charging stations • Water conservation strategies through reducing turf, implementing smart irrigation systems, increasing biodiversity, etc. • Waste management strategies such as sending our organic waste to a biodigester site that turns the waste into fertilizer and natural gas • Sustainable sourcing commitments with our Supply Chain Organization • Actively encouraging policy holders to opt-in to paperless communications (a push toward paperless in 2022 saw a 28 percent reduction in printed EOBs, or more than 3 million fewer printed EOBs).
	Describe how the insurer considers the impact of climate related risks on its underwriting portfolio, and how the company is managing its underwriting exposure with respect to physical, transition and liability risk.	
	Describe any steps the insurer has taken to encourage policyholders to manage their potential physical and transition climate related risks, if applicable.	
	Describe how the insurer has considered the impact of climate-related risks on its investment portfolio, including what investment classes have been considered	
	A. Describe the insurers' processes for identifying and assessing climate-related risks. In describing the insurers' processes for identifying and assessing climate-related risks, insurers should consider including the following:	
	Discuss whether the process includes an assessment of financial implications and how frequently the process is completed	
	B. Describe the insurer's processes for managing climate-related risks.	
	C. Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the insurer's overall risk management. In describing how processes for identifying, assessing, and managing climate-related risks are integrated into the insurer's overall risk management, insurers should consider including the following:	
	Discuss whether climate-related risks are addressed through the insurer's general enterprise-risk management process or a separate process and how frequently the process is completed.	
	Discuss the climate scenarios utilized by the insurer to analyze its underwriting risks, including which risk factors the scenarios consider, what types of scenarios are used, and what timeframes are considered.	
	Does the insurer have a process for identifying climate-related risks? Yes or No?	No
	If Yes, are climate-related risks addressed through the insurer's general enterprise-risk management process? Yes or No?	
	Does the insurer have a process for assessing climate-related risks? Yes or No?	No

Risk Management- closed ended questions answered in addition to the narrative.	If Yes, does the process include an assessment of financial implications? Yes or No?	
	Does the insurer have a process for managing climate-related risks? Yes or No?	No
	Has the insurer considered the impact of climate-related risks on its underwriting portfolio? Yes, No, or Not Applicable?	No
	Has the insurer taken steps to encourage policyholders to manage their potential climate-related risks? Yes or No?	No
	Has the insurer considered the impact of climate-related risks on its investment portfolio? Yes or No?	No
	Has the insurer utilized climate scenarios to analyze their underwriting risk? Yes or No?	No
	Has the insurer utilized climate scenarios to analyze their investment risk? Yes or No?	No
Metrics and Targets-narrative	4. Disclose the metrics and targets used to assess and manage relevant collateralized risks and opportunities where such information is material. In disclosing the metrics and targets used to assess and manage relevant collateralized risks and opportunities where such information is material, insurers should consider including the following: Discuss how the insurer uses catastrophe modeling to manage the climate-related risks to your business. Please specify for which climate-related risks the insurer uses catastrophe models to assess, if any	Select Health and affiliates does not currently measure or assess climate-related risks or opportunities involving assets (e.g. facilities), services, or the impacts on the communities it serves.
	A. Disclose the metrics used by the insurer to assess climate-related risks and opportunities in line with its strategy and risk management process. In disclosing the metrics used by the insurer to assess climate-related risks and opportunities in line with its strategy and risk management process, insurers should consider including the following: In describing the metrics used by the insurer to assess and monitor climate risks, consider the amount of exposure to business lines, sectors, and geographies vulnerable to climate-related physical risks [answer in absolute amounts and percentages if possible], alignment with climate scenarios, [1 in 100 years probable maximum loss, Climate VaR, carbon intensity], and the amount of financed or underwritten carbon emissions)	
	B. Disclose Scope 1, Scope 2, and if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	
	C. Describe the targets used by the insurer to manage climate-related risks and opportunities and performance against targets.	
Metrics and Targets- closed ended questions answered in addition to the narrative.	Does the insurer use catastrophe modeling to manage your climate-related risks? Yes or No?	No
	Does the insurer use metrics to assess and monitor climate-related risks? Yes or No?	No
	Does the insurer have targets to manage climate-related risks and opportunities? Yes or No?	No
	Does the insurer have targets to manage climate-related performance? Yes or No?	No