



The Forum for Insurance Transition to Net Zero (FIT)

Governance Document

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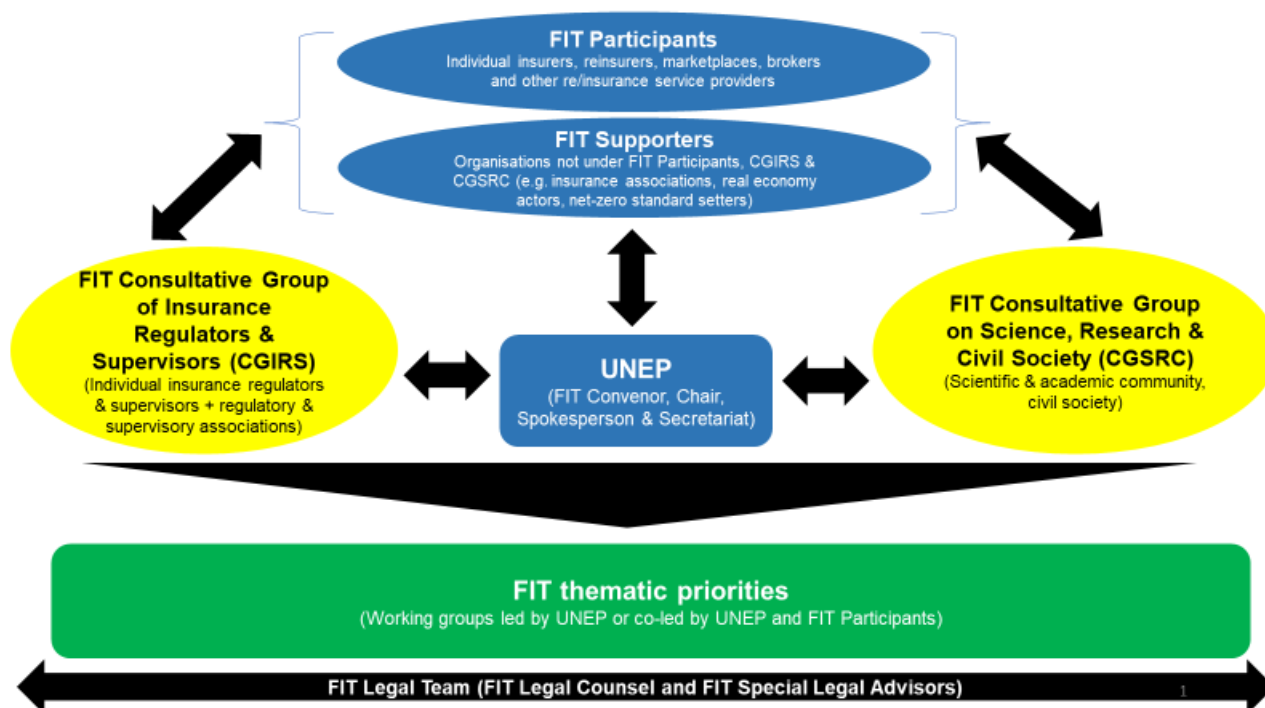
I. Introduction

1. The “Forum for Insurance Transition to Net Zero” (hereafter “FIT” or “the Forum”) is a structured dialogue and multistakeholder platform led and convened by the United Nations to support the necessary acceleration and scaling up of voluntary climate action by the insurance industry and key stakeholders. The Convenor, Chair and Spokesperson of the FIT is the United Nations Environment Programme (UNEP), which provides and serves as the Secretariat
2. The FIT will work with insurance market participants (e.g. insurers, reinsurers, re/insurance marketplaces, brokers) and engage with insurance regulators and supervisors, net-zero standard setters and initiatives, the scientific and academic community, civil society, and other key stakeholders (e.g. sustainability disclosure initiatives, real economy actors)
3. The FIT has a long and short name, but the acronym “FIT” shall remain the same for both names, as follows:
 - Long name: Forum for Insurance Transition to Net Zero (FIT)
 - Short name: Forum for Insurance Transition (FIT)

FIT organisations (i.e. all FIT Participants, FIT Supporters, and members of the FIT’s Consultative Groups, except FIT Observers) may choose to use either the long name or the short name, or both the long and short names, in their respective communications

II. Structure of the Forum

4. The following diagram reflects the structure of the FIT. The FIT Convenor, Chair and Spokesperson is UNEP, which provides and serves as the Secretariat. FIT Participants and FIT Supporters work together with UNEP on thematic priorities via working groups. The FIT's Consultative Group of Insurance Regulators & Supervisors (CGIRS) and Consultative Group on Science, Research & Civil Society (CGSRC) provide input on the forum strategy and outputs of the working groups prior to being finalised. The FIT Legal Team, made up of the FIT Legal Counsel and FIT Special Legal Advisors, will work with UNEP and FIT organisations to ensure that FIT activities comply with applicable laws, rules and regulations



III. Composition of the Forum and responsibilities

5. The FIT will be composed of the 1) Convenor, Chair and Spokesperson; 2) Secretariat; 3) Participants; 4) Supporters; and 5) Consultative Groups. All categories of affiliation form part of the governance of the FIT

6. For all FIT organisations, the choice to adopt guidance, best practice tools or actions is always at the sole discretion of individual FIT organisations. Developed guidance represents recommendations for effective practice and is not prescriptive as to actions or decisions to be taken by individual FIT organisations, including when and how they are expected to address sustainability topics. Individual FIT organisations set and design their own actions, strategies, and policies to implement FIT guidance and decisions at their own discretion, making their own unilateral decisions as designed and guided by their business activities and global, regional and/or national contexts. Furthermore, any views expressed in developed guidance do not necessarily represent the views of Participants and/or Supporters who assisted in developing the guidance, and also do not necessarily represent the views of members of the Consultative Groups who were consulted in the process of developing the guidance. Any exceptions to this provision require the approval of the FIT Legal Team and adherence to the decision-making process laid out in Section V below (i.e. "Decision-making in the Forum")

Convenor, Chair and Spokesperson

7. UNEP is the Convenor, Chair and Spokesperson of the FIT, and provides and serves as the FIT Secretariat
8. The Chair of the FIT is appointed by UNEP. UNEP's Head of Insurance will serve as the Chair of the FIT, unless otherwise advised by UNEP

Roles and responsibilities of the Chair and Spokesperson

9. The Chair and Spokesperson will be responsible for the following:
 - a. Chair FIT General Assembly meetings and FIT events
 - b. Oversee the FIT's internal and external communications, and serve as the FIT's primary spokesperson in public and media engagements and interviews
 - c. Lead the development of the FIT's overall strategy and work programme
 - d. Lead the development of thematic priorities and working groups
 - e. Lead the development of the FIT's membership growth and recruitment strategy
 - f. Oversee UN involvement in working groups across the FIT's thematic priorities
 - g. Oversee consultations with FIT organisations (i.e., FIT Participants, Supporters, Consultative Groups), whether such consultations pertain to activities led by the FIT or not
 - h. Oversee FIT engagement and collaboration with key stakeholders, partners and donors
 - i. Oversee FIT engagement and advocacy on policy, regulatory and legal matters
 - j. Oversee UNEP coordination with the FIT Legal Team
 - k. Oversee the FIT budget and funding strategy

- l. Oversee the periodic review of the FIT governance document
- m. Oversee the FIT Secretariat and its activities, and the recruitment of Secretariat members

Roles and responsibilities of the Secretariat

- 10. The Secretariat will handle the day-to-day management and coordination of FIT operations and activities, including convening meetings and carrying out internal and external communications
- 11. Specifically, the Secretariat will be responsible for the following:
 - a. Prepare the agenda, logistics and minutes for FIT meetings and events
 - b. Lead and manage the FIT's internal and external communications, including public and media engagements and interviews
 - c. Implement the FIT's overall strategy and work programme
 - d. Support the development of thematic priorities and working groups
 - e. Implement the FIT's membership growth and recruitment strategy
 - f. Lead or co-lead working groups across the FIT's thematic priorities
 - g. Manage consultations with FIT organisations (i.e., FIT Participants, Supporters, Consultative Groups), whether such consultations pertain to activities led by the FIT or not
 - h. Manage FIT engagement and collaboration with key stakeholders, partners and donors
 - i. Manage FIT engagement and advocacy on policy, regulatory and legal matters
 - j. Coordinate with the FIT Legal Team on an ongoing basis to ensure that the FIT's activities comply with applicable laws, rules and regulations
 - k. Manage the FIT budget and implement its funding strategy
 - l. Manage the periodic review of the FIT governance document

Participants

- 12. The following categories of organisations can be FIT Participants:
 - a. Insurers
 - b. Reinsurers
 - c. Insurance and reinsurance marketplaces
 - d. Brokers
 - e. Other re/insurance service providers

Roles and responsibilities of Participants

- 13. FIT Participants can participate in FIT working groups and can co-lead FIT working groups with the Secretariat. FIT Participants have voting rights, with each organisation entitled to one (1) vote

14. FIT Participants are encouraged to join working groups based on their areas of interest and expertise
15. FIT Participants are expected to support the transition to a net-zero emissions economy by 2050 in accordance with latest available scientific knowledge, including the findings of the Intergovernmental Panel on Climate Change (IPCC), and the aims of the Paris Agreement on Climate Change; and to contribute to the development and promotion of the FIT and its activities. This involvement in the FIT includes, but is not limited to, attending meetings, providing input and feedback on activities and documents, sharing best practices, and engaging with key stakeholders and partners
16. These roles and responsibilities shall be carried out always under the overarching principles of safe collaboration and conflict management in line with relevant regulatory rules and the appended “Ways of Working Guidelines” (see Annex 1)

Supporters

17. FIT Supporters are organisations that do not fall under the categories of FIT Participants, the FIT Consultative Group of Insurance Regulators & Supervisors, and the FIT Consultative Group on Science, Research & Civil Society

Examples of FIT Supporters include, but are not limited to:

- a. Insurance and financial market associations and initiatives
- b. The wider business community spanning various sectors in the real economy
- c. Net-zero and sustainability standard-setters and initiatives
- d. Sustainability disclosure initiatives
- e. Development banks and other multilateral organisations
- f. UN agencies and other international organisations
- g. Policymakers

Roles and responsibilities of Supporters

18. FIT Supporters can participate in FIT working groups but cannot co-lead FIT working groups with the FIT Secretariat. FIT Supporters do not have voting rights, unless otherwise agreed in a voting process determined by UNEP as the FIT Chair and FIT Secretariat

19. FIT Supporters are encouraged to join working groups based on their areas of interest and expertise
20. FIT Supporters are expected to support the transition to a net-zero emissions economy by 2050 in accordance with latest available scientific knowledge, including the findings of the Intergovernmental Panel on Climate Change (IPCC), and the aims of the Paris Agreement on Climate Change; and to contribute to the development and promotion of the FIT and its activities. This involvement in the FIT includes, but is not limited to, attending meetings, providing input and feedback on activities and documents, sharing best practices, and engaging with key stakeholders and partners
21. These roles and responsibilities shall be carried out always under the overarching principles of safe collaboration and conflict management in line with relevant regulatory rules and the appended “Ways of Working Guidelines” (see Annex 1)

Consultative Groups

22. **Consultative Group of Insurance Regulators & Supervisors (CGIRS):** CGIRS members will be consulted by the FIT on its work and activities. It will be composed of individual insurance regulators and supervisors and/or associations of insurance regulators and supervisors. CGIRS members will be consulted as individual organisations for their respective views, not as a collective body with one view
23. **Consultative Group on Science, Research & Civil Society (CGSRC):** CGSRC members will be consulted by the FIT on its work and activities. It will be composed of individual organisations and/or associations in the scientific, academic, and civil society communities. CGSRC members will be consulted as individual organisations for their respective views, not as a collective body with one view

Roles and responsibilities of members of Consultative Groups

24. Members of the CGIRS and CGSRC are expected to contribute to the development and promotion of the FIT and its activities. This includes, but is not limited to, attending meetings, providing input and feedback on activities and documents, sharing best practices, and engaging with key stakeholders and partners
25. Consultative Group members do not have voting rights.
26. These roles and responsibilities carried out always under the overarching principles of safe collaboration and conflict management in line with relevant regulatory rules and the appended “Ways of Working Guidelines” (see Annex 1)

Observers

27. Organisations that are interested in becoming FIT Participants, FIT Supporters, or members of the CGIRS or CGSRC, and wish to better understand the FIT and its activities first, may join as a FIT Observer for a maximum period of four (4) months (from the date the FIT Secretariat confirmed the organisation’s status as a FIT Observer), unless otherwise agreed with the FIT Chair and FIT Secretariat. The FIT Secretariat will notify FIT organisations of the participation of an Observer in the FIT

Roles and responsibilities of Observers

28. FIT Observers can participate in meetings and calls approved by the FIT Secretariat but cannot provide comments, unless otherwise agreed with the Secretariat. FIT Observers have no voting rights
29. Any FIT organisation can raise with the FIT Chair or FIT Secretariat by e-mail, phone or through virtual platforms any concerns about the attendance of an Observer before, during or after the meeting concerned, and appropriate action will be taken
30. These roles and responsibilities shall be carried out always under the overarching principles of safe collaboration and conflict management in line with relevant regulatory rules and the appended “Ways of Working Guidelines” (see Annex 1)

Collaborations between the Forum and other organisations

31. The FIT may collaborate with organisations to further the aims of the FIT, as deemed appropriate by the FIT Chair and FIT Secretariat

32. The collaboration can include, but are not limited to:
- a. Undertaking capacity-building activities (e.g. webinars, events)
 - b. Undertaking research studies and publishing papers on relevant topics
 - c. The FIT receiving support for human and financial resources, or in-kind contributions (e.g. hosting events, translating materials)
 - d. Providing input into relevant work of other organisations (e.g. the FIT or individual FIT organisations responding to consultations by other organisations)

IV. How can an organisation join the Forum?

Participants

33. An organisation, which is eligible to become a Principles for Sustainable Insurance (PSI) Signatory Company, must become a PSI Signatory Company before it can participate in the FIT as a FIT Participant. Alternatively, the organisation can commit to become a PSI Signatory Company within six (6) months of submitting a completed FIT application form and other required documents. Signing the PSI as a PSI Signatory Company requires PSI annual fees that are separate from FIT annual fees, as well as annual public disclosure of progress in implementing the PSI. More information on how to join the PSI can be found [here](#). Any exceptions to the category of PSI membership for an organisation will be considered on a case-by-case basis by the FIT Chair and FIT Secretariat
34. An organisation must submit the following documents to the FIT Secretariat, unless otherwise agreed with the FIT Secretariat:
- a. A completed FIT application form which includes:
 - i. An attestation form signed by an authorised signatory confirming that the organisation supports the transition to a net-zero emissions economy by 2050, in accordance with latest available scientific knowledge, including the findings of the Intergovernmental Panel on Climate Change (IPCC), and the aims of the Paris Agreement on Climate Change
 - ii. A “Common Interest Privilege and Confidentiality Agreement” signed by an authorised signatory
 - b. Its sustainability disclosure/report/strategy for the latest year
 - c. If the organisation is not yet a PSI Signatory Company, it must provide the organisation’s Certificate of Incorporation

35. The FIT Secretariat will confirm in writing the status of an organisation as a FIT Participant

Supporters

36. An organisation, which is eligible to become a Principles for Sustainable Insurance (PSI) Supporting Institution, must become a PSI Supporting Institution before it can participate in the FIT as a FIT Supporter. Alternatively, the organisation can commit to become a PSI Supporting Institution within six (6) months of submitting a completed FIT application form and other required documents. Signing the PSI as a PSI Supporting Institution does not require PSI annual fees and annual public disclosure of progress in implementing the PSI. More information on how to join the PSI can be found [here](#). Any exceptions to the category of PSI membership for an organisation will be considered on a case-by-case basis by the FIT Chair and FIT Secretariat

37. An organisation must submit the following documents to the FIT Secretariat, unless otherwise agreed with the FIT Secretariat:

- a. A completed FIT application form, which includes:
 - i. An attestation form signed by an authorised signatory confirming that the organisation supports the transition to a net-zero emissions economy by 2050 in accordance with latest available scientific knowledge, including the findings of the Intergovernmental Panel on Climate Change (IPCC), and the aims of the Paris Agreement on Climate Change
 - ii. A “Common Interest Privilege and Confidentiality Agreement” signed by an authorised signatory
- b. Its sustainability disclosure/report/strategy for the latest year

38. The FIT Secretariat will confirm in writing the status of an organisation as a FIT Supporter

The Consultative Group of Insurance Regulators & Supervisors (CGIRS)

39. An organisation must e-mail the FIT Secretariat to express its interest in joining the CGIRS, unless the Secretariat has invited the organisation to join the CGIRS. The FIT Secretariat’s e-mail to the organisation will set out the details of how that organisation can join the CGIRS

40. The FIT Secretariat will confirm in writing the status of an organisation as a CGIRS member

The Consultative Group on Science, Research & Civil Society (CGSRC)

41. An organisation must e-mail the FIT Secretariat to express its interest in joining the CGSRC, unless the Secretariat has invited the organisation to join the CGSRC. The FIT Secretariat's e-mail to the organisation will set out the details of how that organisation can join the CGSRC
42. The FIT Secretariat will confirm in writing the status of an organisation as a CGSRC member

Observers

43. An organisation must submit the following documents to the FIT Secretariat, unless otherwise agreed with the FIT Secretariat:
 - a. Completed FIT application form
 - b. A "Confidentiality Agreement" signed by an authorised signatory (see Annex 3)
44. The FIT Secretariat will confirm in writing the status of an organisation as a FIT Observer
45. Unless otherwise agreed with the FIT Secretariat, an organisation can be a FIT Observer for a maximum period of four (4) months from the date the FIT Secretariat confirmed the organisation's status as a FIT Observer

V. Decision-making in the Forum

Forum strategic decisions

46. Strategic decisions impact the FIT's structure, governance, thematic priorities, and publications
47. Following deliberation with FIT Participants and FIT Supporters, the FIT Secretariat will prepare the information needed for consultation and decision-making
48. Individual CGIRS and CGSRC members will be consulted for their respective views and their individual views will be taken into consideration prior to the final decision
49. After the consultation process with individual CGIRS and CGSRC members, a final proposal or alternative options will be presented to FIT Participants, FIT Supporters and CGIRS and CGSRC members. The FIT Secretariat will ensure that the views expressed by individual FIT organisations are not publicly attributable unless a formal agreement is made between the organisations concerned and the FIT Chair and FIT Secretariat

50. Consensus-based decision-making involving UNEP and FIT organisations is the default option
51. In the event that reaching a consensus proves elusive, the final decision will reside with UNEP as the FIT Chair and FIT Secretariat. In certain circumstances, UNEP may opt for a voting process that it deems appropriate in order to arrive at a final decision, with UNEP being the tiebreaker, if necessary

Working group-level decisions

52. These decisions pertain to the composition, processes and deliverables associated with working groups under the FIT's thematic priorities. Working groups are led by UNEP through the FIT Secretariat, or co-led by the FIT Secretariat and a FIT Participant
53. Individual CGIRS and CGSRC members may be consulted for their respective views, as deemed necessary by the working group lead or co-lead, and their individual views will be taken into consideration prior to the final decision.
54. Consensus-based decision-making involving UNEP and FIT organisations is the default option
55. In the event that reaching a consensus proves elusive, the final decision will rest with UNEP as the FIT Chair and FIT Secretariat. In certain circumstances, UNEP may opt for a voting process that it deems appropriate in order to arrive at a final decision, with UNEP being the tiebreaker, if necessary

Forum meetings and activities

56. The following are initial FIT activities that will be assessed over time and updated as necessary:
- a. Quarterly FIT General Assembly meetings every year, which will convene all FIT organisations (i.e. FIT Participants, FIT Supporters, CGIRS and CGSRC members), FIT Observers, and the FIT Legal Team. At least one (1) General Assembly will be in person and the rest will be virtual meetings
 - b. Regular working group meetings under the FIT's thematic priorities
 - c. Regular newsletters for FIT organisations (e.g. monthly) and FIT Observers, as applicable
 - d. Capacity-building webinars for FIT organisations and FIT Observers, as applicable
 - e. FIT events (private or public), to be assessed and determined by the FIT Chair and Secretariat on a case-by-case basis
 - f. FIT best practice briefings, guidance, and papers
 - g. Regular FIT progress reports (e.g. annual)

Records of General Assembly meetings

57. The minutes of FIT General Assembly meetings will be prepared by the FIT Secretariat. In every General Assembly, the minutes of the previous General Assembly will be shared prior to the meeting and will be an agenda item for approval

Working groups

58. The number of members in a working group may be capped to optimise the efficiency of discussions. The maximum number will be determined by the working group co-leads, or by the FIT Secretariat as the lead (if there is no FIT Participant co-lead)

Roles and responsibilities of the working group lead or co-leads

59. The working group lead or co-leads have the following responsibilities:

- Lead the development of working group aims, goals and deliverables
- Lead meetings and ensure a constructive and inclusive dialogue
- Ensure the effective implementation of working group activities
- Lead the engagement with relevant stakeholders and initiatives on behalf of the FIT

Working group membership and election and tenure of co-leads

60. Working group membership is exclusively open to all FIT Participants and FIT Supporters, unless otherwise agreed by the FIT Chair and FIT Secretariat

61. FIT Participants can become a co-lead (the other co-lead being the FIT Secretariat)

62. A FIT Participant co-lead will be elected by the working group members once the working group is established, and in case there are two or more FIT Participants interested in that role. The election process will be organised by the Secretariat. The tenure of the FIT Participant co-lead will be determined on a case-by-case basis, depending on the nature and scope of working group activities

VI. Positioning statement for publications

63. FIT organisations who are involved in the development of a FIT publication will be acknowledged in that publication. If a FIT organisation prefers not to be acknowledged, they should inform and discuss the matter with the FIT Secretariat.

64. The following FIT positioning statement will be included in FIT publications:

The Forum for Insurance Transition to Net Zero (hereafter “FIT” or “the Forum”) is a structured dialogue and multistakeholder platform convened and led by the United Nations, focused on the insurance industry, and including a diverse group of key stakeholders. The Convenor, Chair and Spokesperson is the United Nations Environment Programme (UNEP), which provides and serves as the Secretariat.

For all FIT organisations, the choice to adopt guidance, best practice tools or actions is always at the sole discretion of individual FIT organisations. Developed guidance represents recommendations for effective practice and is not prescriptive as to actions or decisions to be taken by individual FIT organisations, including when and how they are expected to address sustainability topics.

Individual FIT organisations set and design their own actions, strategies, and policies to implement FIT guidance and decisions at their own discretion, making their own unilateral decisions as designed and guided by their business activities and global, regional and/or national contexts. Furthermore, any views expressed do not necessarily represent the views of individual FIT organisations who assisted in the preparation of the guidance, nor should their participation be construed as any form of collective or coordinated action.

Views expressed by the FIT’s Consultative Group of Insurance Regulators & Supervisors cannot be construed as official guidance by insurance regulatory and supervisory authorities. As a result, this document does not purport to represent or anticipate regulatory or supervisory guidance and views issued by insurance regulatory and supervisory authorities, which may differ from the contents of this document.

Views expressed by the FIT’s Consultative Group on Science, Research & Civil Society cannot be construed as official guidance by the scientific, research and civil society communities. As a result, this document does not purport to represent or anticipate guidance and views issued by the scientific, research and civil society communities, which may differ from the contents of this document.

VII. Review of the FIT Governance Document

65. The FIT Governance Document will be reviewed periodically, at least every three (3) years, to ensure that FIT governance continues to be appropriate and effective. The manner of such review will be determined by the FIT Chair and FIT Secretariat. Each FIT organisation can

propose changes to the Governance Document by informing the FIT Secretariat in writing. The FIT Chair and FIT Secretariat will determine the process to consider the proposed changes

66. The adoption of the Governance Document, and any changes to it, will be approved using the decision-making process of the FIT (see Section V above: “Decision-making in the Forum)

Annex 1: Ways of Working Guidelines

The purpose of these guidelines is to set out the expectations and proportionate controls to support ongoing, safe collaboration in relation to the FIT. Included within this Annex is an articulation of suggested ways of working on the topics of competition law, confidentiality and conflicts of interest, and practical UN Secretariat-led procedures for managing concerns in meetings.

Please familiarise yourself with the Ways of Working guidance and of course your own institutions' policies and practices.

A. Background, structure, and role

Meeting the significant and urgent task of addressing climate change, the loss of biodiversity and social crises which pose an existential threat to our planet and people will require considerable action by all sectors of society, including financial services organisations. Beyond individual firm action, there is an important role for industry collaboration too.

The UNEP-convened industry frameworks were purposefully designed as voluntary frameworks which place responsibility for action firmly with individual members and, importantly, against their own business and global, regional and/or national contexts. UNEP, via UNEP FI, is providing a framework and sustainable vision for best practice in-line with global standards, and in line with its mission to inspire and inform.

B. Supporting safe collaboration

FIT Participants, FIT Supporters, CGIRS and CGSRC members, and FIT Observers will discuss the matters of sustainable insurance aiming to reduce risk, develop innovative solutions, and contribute to environmental, social, and economic sustainability.

While engaging in these discussions, organisations will be mindful of various national and international laws, rules and regulations which may restrict the freedom to contract or the exchange of information among competitors and in particular applicable antitrust rules. All participants shall be aware of their obligations in this respect.

Organisations will therefore refrain from entering into any discussion, accord, agreement or understanding, or concerted action that could restrict or distort competition between them, and from disclosing any competitively sensitive information to each other. All meetings shall follow an

approved agenda and each individual shall be obliged to speak up immediately for the purpose of preventing any discussion falling outside of what is legally permissible.

While collaboration plays an important role in working towards sustainability goals, the choice to adopt guidance, best practice tools, actions, or tactics to achieve those goals is at the discretion of individual organisations based solely on their own decision-making, unless explicitly decided otherwise. Organisations must not coordinate views, strategies or conduct in such a way that could restrict competition between organisations or act in a way that would cause them to be acting in concert.

To the extent that organisations may be actual or potential competitors, organisations will not be asked for and must not disclose or exchange strategic or competitively sensitive information (CSI) about their own businesses, meaning data or information that reduces uncertainty as to how the members intend to act commercially now or in the future (e.g. pricing, volumes, detailed costs, detailed customer or supplier information, business strategy, investment plans), unless this information is already fully in the public domain.

C. Confidentiality and legal privilege

Any non-public information disclosed, documents (final or draft) or opinions expressed during meetings will be treated as confidential unless and until public release has been agreed.

Common Interest Privilege Provisions:

1. UNEP, FIT organisations, and FIT Observers have a “common interest” in seeking legal advice on full compliance with law, in connection with the activities of the FIT.
2. UNEP, FIT organisations, and FIT Observers can, but are not required to, share and discuss legal advice relating to the activities of the FIT, as well as associated communications and discussions of such legal advice (“Common Interest Information”) among themselves and with their respective External Counsel. If they do so, it shall be without waiver of any applicable privilege and confidentiality.
3. UNEP, FIT organisations, and FIT Observers shall keep all Common Interest Information of any kind and in any form (including if included in other documents) confidential, and marked “common interest privileged and confidential”. Failure to do so shall not deprive the material of privilege protection and confidentiality.

4. UNEP, FIT organisations, and FIT Observers shall undertake good faith efforts not to waive the common interest privilege at any time.
5. UNEP, FIT organisations, and FIT Observers shall not provide Common Interest Information to any third party (other than, if expressly agreed by all parties, a retained expert) unless they have agreement from all parties including the party who disclosed the Common Interest Information, or to whose Common Interest Information the request relates, or unless the party or External Counsel receiving the request is required to disclose by law or court order. The party subject to the request will give notice to the other parties, in time for the latter to raise objections.
6. Any FIT organisation, FIT Observer or External Counsel may at any time withdraw from this Common Interest agreement for any reason with effect as of their withdrawal from the FIT. In such a case, these privilege and confidentiality obligations shall survive and continue to apply to all Common Interest Information received that has not already been disclosed to third parties.

D. Conflicts of interest

Any actual or potential conflicts of interest by organisations should without delay be noted by the relevant individual and passed to the Secretariat, who will assess and consider possible actions, including the replacement of conflicted organisations as necessary.

E. Meeting procedures

FIT Participants, FIT Supporters, CGIRS and CGSRC members, and FIT Observers should be aware of the following guidance on meeting procedures to support safe, ongoing collaboration:

1. **Speak up:** If an individual has concerns about any discussions or exchanges of information from a legal (including competition law) compliance perspective, that individual should speak up immediately for the purpose of seeking legal advice from FIT Legal Team and preventing any discussion falling outside of what is legally permissible.
2. **Leave:** Any individual concerned about discussion content can leave the relevant meeting and seek advice as needed.

Additional controls to support safe collaboration: For any required data gathering or case study activities, further procedures and controls can be employed such as anonymising and/or aggregating content and seeking specialist advice as required on good practice.