**Public Consultation on the draft Issues Paper on Insurer Culture**

Thank you for your interest in the public consultation on the draft Issues Paper on Insurer Culture. The Consultation Tool is available on the IAIS website. The deadline for submitting comments is 23 August 2021.

|  |
| --- |
| **Please do not submit this document to the IAIS. All responses to the Consultation Document must be made via the Consultation Tool to enable those responses to be considered.** |

1. General comment on the draft Issues Paper

Comment Box

1. General comments on Section 1: Introduction

Comment Box

1. Comment on paragraph 1

Comment Box

1. Comment on paragraph 2

Comment Box

1. Comment on paragraph 3

Comment Box

1. Comment on paragraph 4

Comment Box

1. Comment on paragraph 5

Comment Box

1. Comment on paragraph 6

Comment Box

1. Comment on paragraph 7

Comment Box

1. Comment on paragraph 8

Comment Box

1. Comment on paragraph 9

Comment Box

1. Comment on paragraph 10

Comment Box

1. Comment on paragraph 11

Comment Box

1. Comment on paragraph 12

Comment Box

1. Comment on paragraph 13

Comment Box

1. Comment on paragraph 14

Comment Box

1. Comment on paragraph 15

Comment Box

1. Comment on paragraph 16

Comment Box

1. Comment on paragraph 17

Comment Box

1. Comment on paragraph 18

Comment Box

1. Comment on paragraph 19

Comment Box

1. Comment on paragraph 20

Comment Box

1. Comment on paragraph 21

Comment Box

1. Comment on paragraph 22

Comment Box

1. Comment on paragraph 23

Comment Box

1. Comment on paragraph 24

Comment Box

1. Comment on paragraph 25

Comment Box

1. Comment on paragraph 26

Comment Box

1. General comments on Section 2: The relationship between insurer culture, the management of prudential and conduct risks and the mitigation of misconduct

Comment Box

1. Comment on paragraph 27

Comment Box

1. Comment on paragraph 28

Comment Box

1. Comment on paragraph 29

Comment Box

1. Comment on paragraph 30

Comment Box

1. Comment on paragraph 31

Comment Box

1. Comment on paragraph 32

Comment Box

1. Comment on paragraph 33

Comment Box

1. Comment on paragraph 34

Comment Box

1. Comment on paragraph 35

Comment Box

1. Comment on paragraph 36

Comment Box

1. Comment on paragraph 37

Comment Box

1. Comment on paragraph 38

Comment Box

1. Comment on paragraph 39

Comment Box

1. Comment on paragraph 40

Comment Box

1. Comment on paragraph 41

Comment Box

1. Comment on paragraph 42

Comment Box

1. Comment on paragraph 43

Comment Box

1. Comment on paragraph 44

Comment Box

1. General comments on section 3: Illustrations of how cultural drivers can influence certain prudential and conduct outcomes within an insurer

Comment Box

1. Comment on paragraph 45

Comment Box

1. Comment on paragraph 46

Comment Box

1. Comment on paragraph 47

Comment Box

1. Comment on paragraph 48

Comment Box

1. Comment on paragraph 49

Comment Box

1. Comment on paragraph 50

Comment Box

1. Comment on paragraph 51

Comment Box

1. Comment on paragraph 52

Comment Box

1. Comment on paragraph 53

Comment Box

1. Comment on paragraph 54

Comment Box

1. Comment on paragraph 55

Comment Box

1. Comment on paragraph 56

Comment Box

1. Comment on paragraph 57

Comment Box

1. Comment on paragraph 58

Comment Box

1. Comment on paragraph 59

Comment Box

1. Comment on paragraph 60

Comment Box

1. Comment on paragraph 61

Comment Box

1. Comment on paragraph 62

Comment Box

1. Comment on paragraph 63

Comment Box

1. Comment on paragraph 64

Comment Box

1. Comment on paragraph 65

Comment Box

1. Comment on paragraph 66

Comment Box

1. Comment on paragraph 67

Comment Box

1. Comment on paragraph 68

Comment Box

1. Comment on paragraph 69

Comment Box

1. Comment on paragraph 70

Comment Box

1. Comment on paragraph 71

Comment Box

1. Comment on paragraph 72

Comment Box

1. Comment on paragraph 73

Comment Box

1. Comment on paragraph 74

Comment Box

1. Comment on paragraph 75

Comment Box

1. Comment on paragraph 76

Comment Box

1. Comment on paragraph 77

Comment Box

1. Comment on paragraph 78

Comment Box

1. Comment on paragraph 79

Comment Box

1. Comment on paragraph 80

Comment Box

1. Comment on paragraph 81

Comment Box

1. Comment on paragraph 82

Comment Box

1. Comment on paragraph 83

Comment Box

1. Comment on paragraph 84

Comment Box

1. General comments on Section 4: Conclusion

Comment Box

1. Comment on paragraph 85

Comment Box

1. Comment on paragraph 86

Comment Box

1. Comment on paragraph 87

Comment Box

1. Comment on paragraph 88

Comment Box