

Gwich'in Steering Committee

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"In no case may a people be deprived of their own means of subsistence."

International Covenants on Human Rights

To: American Financial Group (Great American Insurance Company), Argo Group, Chubb, CNA, Liberty Mutual, Markel, RLI, The Hartford, Travelers, and WR Berkley,

We, the Gwich'in Steering Committee, and the undersigned organizations, have <u>called on</u> you, and continue to call on you and other global insurers to commit to the protection of the Arctic National Wildlife Refuge in northeast Alaska from the harms of fossil fuel development.

Your peer AIG (American International Group, Inc.) recently became the first U.S. insurance company to issue a policy stating that they will not underwrite or invest in new Arctic energy exploration activities. This makes AIG the first U.S. insurer to limit insurance of the Arctic oil & gas sector. They join 14 insurers and 29 major financial institutions who have restricted support for oil and gas drilling in the Arctic Refuge. This list includes five of Canada's largest banks along with U.S. financial institutions like Goldman Sachs, JPMorgan Chase, Citigroup, Morgan Stanley, Bank of America, and Wells Fargo. These financial institutions recognize the risks and the reputational consequences they would face should they support the violation of Indigenous Peoples' human rights and such an important ecosystem.

We respectfully urge you to join your colleagues and competitors and:

- 1. Issue clear, public statements refusing to provide insurance and investment to any energy exploration, development, production, and transportation in the Arctic Refuge and across the Arctic region;
- 2. Adopt a formal policy to prohibit new insurance products or the extension of existing insurance contracts to cover the exploration, production, or transportation of oil and gas in the Arctic Refuge, including surety bonds, commercial multiple peril insurance, and reinsurance;
- 3. Avoid financing oil and gas development in the Arctic Refuge by ruling out investments in companies involved in Arctic Refuge development and those that do not have policies prohibiting their own involvement in the Arctic Refuge;
- 4. Enact a comprehensive policy that includes a commitment to operationalizing Indigenous Peoples' right to free, prior and informed consent.

Our lives and our sovereignty are non-negotiable. We will not allow the destruction of lizhik Gwats'an Gwandaii Goodlit – the Sacred Place Where Life Begins – which has sustained us since time immemorial. These policies need to be put into place so that our people will continue to have a cultural and spiritual connection to our lands, waters, and animals for generations to come.

It is more important than ever that financial institutions and investors demonstrate their commitment to keeping our heritage intact. Drilling in the Arctic Refuge will cause irreversible destruction to a sacred landscape while being short-sighted, risky, and unnecessary. It will exacerbate global warming in an area that is already ground zero for climate impacts and warming four times faster than the rest of the world.

In solidarity with the Gwich'in Nation, the organizations below are calling on you to join other financial institutions who have taken a stand by agreeing not to finance or insure oil and gas development in the Arctic. We are calling on you to not violate the human rights of Alaska Indigenous communities, harm wildlife, or exacerbate the devastating

climate impacts we are facing by insuring in Arctic oil and gas activities. Current and future generations depend on your forward-thinking commitments to human rights and the health of our planet.

Sincerely,

Bernadette Demientieff

Gwich'in Steering Committee, Alaska

- 1. 1000 Grandmothers for Future Generations, California
- 2. 350 Eastside, Washington
- 3. 350 Hawaii, Hawaii
- 4. 350 Kishwaukee, Illinois
- 5. 350 NJ-Rockland, New Jersey
- 6. 350NYC, New York
- 7. 350 Seattle, Washington
- 8. A Community Voice, Louisiana
- 9. Acadia Center, Connecticut
- 10. Accelerate Neighborhood Climate Action, Colorado
- 11. Action Center on Race and the Economy, California
- Adrian Dominican Sisters, Portfolio Advisory Board, Michigan
- 13. Advocates for the Environment, California
- 14. Alaska Community Action on Toxics, Alaska
- 15. Alaska Environment, Alaska
- 16. Alaska Wilderness League, Washington, D.C.
- 17. Alternatives North, Canada
- 18. Amazon Watch, California
- 19. American Packrafting Association, Wyoming
- 20. Animals Are Sentient Beings Inc, Massachusetts
- 21. Anthropocene Alliance, Florida
- 22. Arctic Treks LLC, Alaska
- 23. Audubon Alaska, Alaska
- 24. Azul, Washington, D.C.
- 25. Beyond Extreme Energy, New Jersey
- 26. Black Hills Clean Water Alliance, South Dakota
- 27. Bold Alliance, Nebraska
- 28. Businesses for a Livable Climate, Colorado
- 29. California Climate Action Now!, California
- 30. Californians for Western Wilderness, California
- 31. California Kitchen, California
- 32. Call to Action Colorado, Colorado
- 33. Canadian Parks & Wilderness Society Yukon Chapter (CPAWS Yukon) Yukon, Canada
- 34. Capitol Heights Presbyterian, Colorado
- 35. CatholicNetwork US, Colorado
- 36. CDP Energy and Environmental Initiative, Colorado
- 37. Center for Biological Diversity, California
- 38. Champaign County Audubon Society, Illinois
- Charlton-Pollard Historical Neighborhood Association, Texas
- 40. Chequamegon Audubon Society, Wisconsin
- 41. Christian Council of Delmarva, Delaware
- 42. Citizens Against Longwall Mining, Illinois
- 43. Citizens Alliance for a Sustainable Englewood, Colorado

- 44. Citizens Committee for Flood Relief, Missouri
- 45. Clean Energy Action, Colorado
- 46. Clean Yield Asset Management, Vermont
- 47. Climate Action Rhode Island-350, Rhode Island
- 48. Climate Hawks Vote, California
- 49. Climate Reality Baltimore Area Chapter, Maryland
- 50. CO Businesses for a Livable Climate, Colorado
- 51. COCRN Colorado Community Rights Network, Colorado
- 52. Community for Sustainable Energy, Colorado
- 53. Congregation of St. Joseph, West Virginia
- 54. Congregation of Sisters of St. Agnes, Wisconsin
- 55. Connecticut Citizen Action Group, Connecticut
- 56. Conservation Alabama, Alabama
- 57. Cottonwood Institute, Colorado
- 58. Daughters of Charity, Province of St. Louise, Missouri
- 59. Decatur Audubon Society, Illinois
- 60. Defenders of Wildlife, Alaska
- 61. Detroit Audubon, Michigan
- 62. Divest Ed, Massachusetts
- 63. DNC Environment and Climate Crisis Council, Michigan
- 64. Dominican Sisters ~ Grand Rapids, Michigan
- 65. Earth Ethics, Inc., Florida
- 66. Eco-Justice Collaborative, Illinois
- 67. Ecology Center of Southern California, California
- 68. Education, Economics, Environmental, Climate and Health Organization (EEECHO), Mississippi
- 69. EGG350.org, Illinois
- 70. Empower our Future, Colorado
- 71. Endangered Species Coalition, Washington, D.C.
- 72. Environment America, Washington, D.C.
- 73. Environment California, California
- 74. Environment Colorado, Colorado
- 75. Environment Connecticut, Connecticut
- 76. Environment Georgia, Georgia
- 77. Environment Illinois, Illinois
- 78. Environment Massachusetts, Massachusetts
- 79. Environment Missouri, Missouri
- 80. Environment New Jersey, New Jersey
- 81. Environment Oregon, Oregon
- 82. Environment Texas, Texas
- 83. Environment Virginia, Virginia
- 84. Environment Washington, Washington
- 85. Environmental Protection Information Center-EPIC, California
- 86. Evansville Audubon Society, Indiana
- 87. Everence and the Praxis Mutual Funds, Indiana

- 88. Extinction Rebellion San Francisco Bay Area, California
- 89. Eyak Preservation Council, Alaska
- 90. Fairbanks Climate Action Coalition, Alaska
- 91. Figure 8 Investment Strategies, Idaho
- 92. First Peoples Worldwide, Colorado
- 93. Fossil Fuel Divest Harvard, Massachusetts
- 94. Fox Valley Citizens for Peace & Justice, Illinois
- 95. FracTracker Alliance, Pennsylvania
- 96. FreshWater Accountability Project, Ohio
- 97. Friends of Alaska National Wildlife Refuges, Alaska
- 98. Friends Fiduciary Corporation, Pennsylvania
- 99. Friends of Plumas Wilderness, California
- 100. Friends of the Earth US, Washington, D.C.
- 101. Georgia Interfaith Power and Light, Georgia
- 102. Giniw Collective, Anishinaabe territory, Minnesota, USA
- 103. Glasswaters Foundation, Canada
- 104. Global Urban Solutions, Massachusetts
- 105. Great Bear Foundation, Alaska
- 106. Greater New Orleans Housing Alliance, Louisiana
- 107. Greater Park Hill Community, Colorado
- 108. Great Old Broads for Wilderness, Colorado
- 109. Green America, Washington, D.C.
- 110. GreenFaith, New York
- 111. GreenLatinos. Utah
- 112. Groundswell Charleston, South Carolina
- 113. Harrington Investments, Inc., California
- 114. Healthy Ocean Coalition, Maine
- 115. Hip Hop Caucus, Washington, D.C.
- 116. Hispanic Federation, Washington, D. C.
- 117. Honor the Earth, Minnesota
- 118. Howard County Climate Action, Maryland
- 119. Hrrrl Scouts, Alaska
- 120. Humboldt Unitarian Universalist Fellowship's Climate Action Campaign, California
- 121. I-70 Citizens Advisory Group, Colorado
- 122. Indivisible Ambassadors, Colorado
- 123. Inland Ocean Coalition, Colorado
- 124. Interfaith Center on Corporate Responsibility, New York
- 125. International Marine Mammal Project of Earth Island Institute, California
- 126. Iowa Audubon, Iowa
- 127. Kentucky Interfaith Power and Light, Kentucky
- 128. Klamath Forest Alliance, California
- 129. Lady Lawyer Foundation, Italy
- 130. Land is Life, New York and Ecuador
- 131. Larimer Alliance for Health, Safety and Environment, Colorado
- 132. LBC Action, Washington
- 133. Leadership Team of the Felician Sisters of North America, New York
- 134. League of Conservation Voters, Washington, D.C.
- 135. Leave it in the Ground Initiative (LINGO), Germany

- 136. Livelihoods Knowledge Exchange Network (LiKEN), Kentucky
- 137. Maine Conservation Voters, Maine
- 138. Malach Consulting, Utah
- 139. Market Forces, Australia
- 140. Mayfair Park Neighborhood Association Board, Colorado
- 141. Mazaska Talks, Washington
- 142. Mental Health & Inclusion Ministries, Colorado
- 143. Mercy Investment Services, Inc., Missouri
- 144. Methane Action, Washington
- 145. Michigan League of Conservation Voters, Michigan
- 146. Milwaukee Riverkeeper, Wisconsin
- 147. Minnesota River Valley Audubon Chapter, Minnesota
- 148. MN350, Minnesota
- 149. Montbello Neighborhood Improvement Association, Colorado
- 150. Mothers Out Front Colorado, Colorado
- 151. National Wildlife Refuge Association, Washington, D.C.
- 152. Natural Resources Defense Council, Washington, D.C.
- 153. NC League of Conservation Voters, North Carolina
- 154. New Energy Economy, New Mexico
- 155. New Mexico Wildlife Federation, New Mexico
- 156. New Progressive Alliance, Washington
- 157. North American Climate, Conservation and Environment(NACCE), New York
- 158. Northcoast Environmental Center, California
- 159. Northeast Ohio Black Health Coalition, Ohio
- 160. North Range Concerned Citizens, Colorado
- 161. Northern Alaska Environmental Center, Alaska
- 162. Nuclear Information and Resource Service, Maryland
- Nuestra Tierra Conservation Project, New Mexico
- 164. Oceanic Preservation Society, California
- 165. Oil Change International, Washington, D.C.
- 166. Omni Center for Peace Justice Ecology, Arkansas
- 167. Oregonizers, Oregon
- 168. Pasifika Uprising, Hawaii
- 169. Patagonia, Nevada
- 170. Peace Action Wisconsin, Wisconsin
- 171. PennEnvironment, Pennsylvania
- 172. Pennsylvania Council of Churches, Pennsylvania
- 173. Power Shift Network, Washington, D.C.
- 174. Project Coyote, California
- 175. Province of Saint Joseph of the Capuchin Order, Wisconsin
- 176. Public Citizen, Washington D.C.
- 177. Pueblo Action Alliance, Sandia Pueblo
- 178. Rachel Carson Council, Maryland
- 179. Rainforest Action Network, California
- 180. RapidShift Network, Colorado
- 181. Region VI Coalition for Responsible Investment, Ohio
- 182. Rocky Mountain Wild, Colorado
- 183. Safe Alternatives for our Forest Environment, California
- 184. San Luis Valley Ecosystem Council, Colorado
- 185. Save EPA, Colorado

- 186. Save Our Illinois Land, Illinois
- 187. Seeding Sovereignty, New Mexico
- 188. Seventh Generation Interfaith, Wisconsin
- 189. Sierra Club, California
- 190. Sierra Club Foundation, California
- 191. Sisters of Charity of Saint Elizabeth, New Jersey
- 192. Sisters of St. Dominic of Blauvelt, New York
- 193. Small Business Alliance, Colorado
- 194. Soda Mountain Wilderness Council, Oregon
- 195. Southern Maine Conservation Collaborative, Maine
- 196. Southwest Organization for Sustainability, Colorado
- 197. Sovereign Iñupiat for a Living Arctic, Alaska
- 198. Spirit of the Sun, Inc., Colorado
- 199. Stand.earth, Washington
- 200. Student Public Interest Research Groups, Florida
- 201. SumOfUs, California
- 202. Sunflower Alliance, California
- 203. Sunnyside United Neighbors, inc (SUNI), Colorado
- 204. Sustainable Advisors Alliance, Oklahoma
- 205. System Change Not Climate Change
- 206. Terra Advocati, Texas
- 207. The Climate Museum, New York
- 208. The Green House Connection Center, Colorado
- 209. The Wilderness Society, Washington, D.C.
- 210. Thomas Berry Forum for Ecological Dialogue, New York
- 211. Tó Nizhóní Ání, Arizona
- 212. Transition Express Campaign, California
- 213. Trustees for Alaska, Alaska
- 214. Tuleyome, California
- 215. Turtle Island Restoration Network, Texas
- 216. UCAN, Colorado
- 217. Unitarian Universalist Service Committee, Massachusetts
- 218. Unite North Metro Denver, Colorado
- 219. United Women in Faith, New York
- 220. Valencia Renewables, New Mexico
- 221. Vermont Conservation Voters, Vermont
- 222. Vote Climate, Minnesota
- 223. Vuntut Gwitchin Government, Yukon, Canada
- 224. Wall of Women, Colorado
- 225. Waterway Advocates, Florida
- 226. Western Slope Businesses for a Livable Climate, Colorado
- 227. Western Watersheds Project, Idaho
- 228. White Rabbit Grove RDNA, Wisconsin
- 229. Wild Heritage, California
- 230. Wilderness in the City, Minnesota
- 231. Wilderness Watch, Montana
- 232. Wildlife Adventures, North Dakota
- 233. Wilwerding Consulting, also Co-Chair, Littleton Business Alliance, Colorado
- 234. WildEarth Guardians, Colorado
- 235. Winter Wildlands Alliance, Idaho
- 236. Women's Earth and Climate Action Network (WECAN), California
- 237. Womxn from the Mountain, Colorado

- 238. Wooley Energy & Environment; UC Berkeley Goldman School Public Policy, California
- 239. Working for Racial Equity, Colorado
- 240. Zumbro Valley Audubon, Minnesota