DRAFT WORKING DOCUMENT

Germany's National Pathway towards transforming current food systems in support of the 2030 Agenda objectives

A strategic document within the scope of the UN Food Systems Summit (UN FSS)

1. Stocktaking of current food systems

At the Sustainable Development Goals (SDG) Summit held in New York in September 2019, the heads of state and government established that the SDGs will not be achieved by 2030 if current trends continue. In many cases, this negative forecast has become even more pessimistic under the impact of the COVID-19 pandemic. Various problems such as climate change, species extinction and increasing resource consumption, hunger and malnutrition, as well as intergenerational and interregional equality issues require urgent solutions. Germany therefore welcomes the initiative undertaken by the Secretary-General of the United Nations within the scope of the UN FSS to step up global efforts to introduce measures for transforming our food systems. Bringing our agri-food systems in line with the SDGs requires multilateral, cooperative, focused and swift action, based on an approach involving society at large.¹ Sustainable food systems and healthy diets are of utmost importance for achieving the 2030 Agenda objectives.

2. Expectations regarding future food systems

The German Sustainable Development Strategy highlights that in order to transform food systems, the complex interrelations and interdependencies between the way agricultural commodities are produced, processed, transported and traded, and the way food is consumed and handled must be addressed at the same time.²

In practice, this means to jointly take into account national, European and international agricultural, food, health, trade, environmental and climate policies and to also implement this approach when drawing up strategies and measures. The aim here is to safeguard a sufficient supply of a wide variety of high-quality, safe and affordable foods as well as balanced, health-promoting and adequate nutrition for all people around the globe. At the same time, we seek to guarantee the protection of natural resources, biodiversity and the climate, to improve livestock husbandry, to promote rule-based trade taking into account sustainability aspects, to respect the rights of producers and to improve their working and living conditions, to comprehensively strengthen the position

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² https://www.bundesregierung.de/breg-en/news/sustainable-development-strategy-2021-1875228

https://www.bundesregierung.de/resource/blob/997532/1939908/39f791fc6a9ff293ae520e2fea41baa7/2021 -07-06-zukunftskommission-landwirtschaft-data.pdf?download=1

of consumers, to achieve a significant reduction in food waste, and to ensure that rural areas will remain attractive places for people to live and work in. Transforming food systems also includes the need to align national and global nutritional patterns with sustainable aspects within planetary boundaries.

Sustainable food systems must be equitable and inclusive and, without exception, based on a human rights approach. Safeguarding all human rights, particularly the right to adequate food, is an integral and indispensable element of sustainable development worldwide and consequently one of Germany's key concerns.

The transformation towards sustainable and resilient food systems must be supported by research and innovation. Particular consideration must be given to improving and interlinking research and research cooperation to ensure an evidence-based approach. Cooperation at the interface between science, politics and practitioners must also be improved.

In the July 2020 resolution adopted by the Committee of State Secretaries for Sustainable Development, Germany underlined the sustainable development requirements applicable to food systems.³

3. Forthcoming changes and decisions

To achieve the 2030 Agenda objectives, we must embark upon an ambitious transformation path that fully integrates important areas such as energy, housing, transportation, food and agriculture. In the German Sustainable Development Strategy, which was further developed in 2021, the Federal Government defines the contributions it will make to the implementation of the 2030 Agenda and its 17 SDGs (cf. also Chapter 5). In addition to that, the Federal Climate Change Act and the 2050 Climate Action Plan set out relevant objectives, and the 2030 Climate Action Programme defines specific measures to align the food system, and particularly the agricultural sector, with national and international climate change mitigation targets.

The EU Council Conclusions on the UN FSS, which were drawn up at Germany's initiative, are an important contribution to the Summit.⁴ The document addresses principles for the further development of food systems, priorities for the UN FSS, as well as follow-up action to be taken after the Summit. The central part of the Council Conclusions sets out future measures and initiatives for promoting sustainable food systems at EU level.

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https://www.bundesregierung.de/resource/blob/998006/1768520/9646edd875aed295e74a3be29621db2f/be schluss-sts-ausschuss-7-2020-nachh-ernaehrungssysteme-data.pdf?download=1

⁴ <u>https://knowledge4policy.ec.europa.eu/publication/council-conclusions-eus-priorities-2021-united-nations-food-systems-summit_en</u>

The Federal Government has formulated a comprehensive input paper to lay down Germany's key areas in line with the five UN FSS Action Tracks (<u>ANNEX 1</u>). Initial outcomes of the Germany-wide national dialogue on the achievement of sustainable food systems have been summarised and submitted to the United Nations.⁵

4. Cooperation and joint action

A straightforward and integrated multi-stakeholder approach based on an inclusive dialogue and partnerships is crucial in redesigning food systems. Sustainable development can only be achieved if we join forces. It is of major importance to guarantee the active involvement of all stakeholders: governments and their institutions, the scientific community, the private sector and civil society. Broad and inclusive dialogues can help to advance innovations and bring to bear existing experiences at local level. Alongside a wide range of stakeholders, the municipal and community levels, the German *Länder* and the Federal Government should be more closely interconnected in the future.

Here, the principle of "leaving no one behind" enshrined in the 2030 Agenda is crucially important for the implementation process. Particular attention is to be paid to the poorest and the most vulnerable as well as to local communities. Germany therefore supports a sustainable and climate-resilient agricultural industry that avoids negative impacts, including those affecting developing countries.

The Federal Government is committed to taking multilateral action and adopting multilateral approaches to jointly implement the 2030 Agenda with its international partners. Germany supports the work performed by international organisations in the area of food systems, in particular by the Food and Agriculture Organization of the United Nations (FAO) as well as the Committee on World Food Security (CFS) and its High Level Panel of Experts on Food Security and Nutrition (HLPE).

5. Existing guidelines for sustainable development

With the German Sustainable Development Strategy, Germany is already actively contributing towards sustainable development. The Strategy stresses the need for taking ambitious action in different transformation areas. The objective of the "sustainable agrifood systems" transformation area (which is linked with SDGs 2, 3, 12 and 15) is to achieve a sustainable agricultural sector that produces healthy foods while at the same time protecting natural resources such as soil, water and air, being climate-resilient and compliant with animal welfare standards, preserving biodiversity, and being competitive.

⁵ <u>https://summitdialogues.org/dialogue/23520/official-feedback-23520-en.pdf?t=1629022949</u>

The Federal Government promotes these principles by implementing a number of strategies and policy approaches. Examples include the following:

- National Strategy for Food Waste Reduction⁶
- The BMEL's 2035 Arable Farming Strategy⁷
- Federal Programme for Improving Energy Efficiency and Reducing CO₂ in Agriculture and Horticulture⁸
- Protein Crop Strategy⁹
- National Reduction and Innovation Strategy for Sugar, Fats and Salt in Convenience Foods (NRI)¹⁰
- German Initiative on Sustainable Cocoa¹¹
- Stakeholder Forum on National Deforestation-Free Supply Chains¹²
- National Programme for Sustainable Consumption¹³
- Forum for Sustainable Palm Oil (FONAP)¹⁴
- National Bioeconomy Strategy¹⁵
- Strategy for the Future of Organic Farming¹⁶
- Livestock Husbandry Strategy¹⁷
- Federal Scheme for Organic Farming and other Forms of Sustainable Agriculture¹⁸
- Peat Use Reduction Strategy¹⁹
- Nutriscore²⁰
- National Action Plan on the Sustainable Use of Plant Protection Products²¹
- National Biodiversity Strategy (NBS)
- BMEL Strategy for the Conservation and Sustainable Use of Biodiversity for Food, Agriculture, Forestry and Fisheries
- Alliance for Development and Climate

⁶ <u>https://www.bmel.de/EN/topics/food-and-nutrition/food-waste/national-strategy-for-food-waste-reduction.html</u>

⁷ https://www.bmel.de/SharedDocs/Downloads/EN/Publications/ackerbaustrategie-en.html

⁸ https://www.bmel.de/DE/themen/landwirtschaft/pflanzenbau/gartenbau/bundesprogramm-

energieeffizienz.html

⁹ <u>https://www.bmel.de/EN/topics/farming/plant-production/protein-crop-strategy.html</u>

¹⁰ <u>https://www.bmel.de/EN/topics/food-and-nutrition/healthy-diet/reduction-innovation-strategy-less-sugar-fat-salt.html</u>

¹¹ <u>https://www.kakaoforum.de/en/</u>

¹² https://www.bmel.de/DE/themen/wald/waelder-weltweit/leitlinien-entwaldungsfreie-lieferketten.html

¹³ <u>https://nachhaltigerkonsum.info/</u>

¹⁴ <u>https://www.forumpalmoel.org/en/welcome</u>

¹⁵ <u>https://www.bmel.de/EN/topics/farming/bioeconomy-renewable-resources/national-bioeconomy-strategy.html</u>

¹⁶ <u>https://www.bmel.de/EN/topics/farming/organic-farming/strategy-future-organic-farming.html</u>

¹⁷ https://www.bmel.de/EN/topics/animals/farm-animals/livestock-husbandry-strategy.html

¹⁸ <u>https://www.bmel.de/DE/themen/landwirtschaft/oekologischer-landbau/bundesprogramm-oekolandbau.html</u>

¹⁹ <u>https://www.bmel.de/DE/themen/landwirtschaft/pflanzenbau/gartenbau/torf.html</u>

²⁰ <u>https://www.bmel.de/DE/themen/ernaehrung/lebensmittel-kennzeichnung/freiwillige-angaben-und-</u>

label/nutri-score/nutri-score_node.html

²¹ <u>https://www.nap-pflanzenschutz.de/en/about-the-national-action-plan/</u>

- Initiative for Sustainable Agricultural Supply Chains²²
- Global Forum for Food and Agriculture²³, "Policies against Hunger" Conference²⁴, agricultural conferences²⁵

In addition, the Commission on the Future of Agriculture²⁶, which was initiated by the Federal Chancellor in 2019, made a very important contribution by initiating an inclusive process involving civil society stakeholders to formulate specific and practically feasible policy recommendations. These recommendations were intended to pave the way for a sustainable, i.e. ecologically and economically viable as well as socially compatible, agricultural sector in Germany, taking into account all civil society actors. The Commission on the Future of Agriculture supports the objectives behind the recommendations of the Competence Network on Livestock Farming, which aim to transform livestock farming in Germany into an industry that is animal welfare-friendly, environmentally sound, economically viable, accepted by society and fit for the future. They call, among other things, for environmental and construction law to be revised in a way to offer appropriate conditions for greater animal welfare. To fund these efforts, the Competence Network recommends that an animal-welfare levy be charged either on a volume basis or by increasing the reduced value added tax rate on animal products.

At European level, the Federal Government welcomes the fact that the European Commission, in its Farm to Fork Strategy, sets targets for making food systems more sustainable at EU and national level. The Federal Government will support the implementation of these targets in, and with the active involvement of, Germany. The Federal Government has worked to ensure that the Common Agricultural Policy (CAP) is designed in such a way that – in addition to aiming at securing income and improving competitiveness – it particularly provides an incentive to promote environmentally sound, climate-sensitive and animal welfare-friendly production and to keep rural areas attractive. According to the current CAP reform the payments farmers receive will, in future, depend more strongly on the general-interest services they provide. Furthermore, the Federal Government welcomes the timely submission of a legislative proposal on deforestation-free supply chains by the European Commission. The Federal Government has been advocating a uniform and more consistent approach at EU level to reduce the role food systems in the EU, and thus also in Germany, play in global deforestation.

²² <u>https://www.nachhaltige-agrarlieferketten.org/en/</u>

²³ <u>https://www.gffa-berlin.de/en/</u>

²⁴ <u>https://www.policies-against-hunger.de/en/</u>

²⁵ <u>https://www.bmu.de/rede/rede-von-svenja-schulze-beim-agrarkongress-2021;</u>

https://www.bmu.de/dialog-landwirtschaft

²⁶ <u>https://www.bundesregierung.de/breg-en/news/future-agriculture-1940546</u>

At international level, the CFS – in particular due to its recently adopted policy recommendations²⁷ and Voluntary Guidelines²⁸ – is making an important contribution towards sustainable food systems. Germany endorses the implementation of the guidelines nationally and worldwide and is committed to strengthening the role of the CFS in the transformation process.

6. Milestones along the national pathway

The national dialogue process within the scope of the UN FSS aims to develop a jointly supported understanding of a sustainable food system involving all relevant stakeholders in Germany. The national dialogues are to provide impetus to the vision of the UN FSS and the implementation of the 2030 Agenda. With the "Pathways towards Sustainable Food Systems" kick-off event held digitally from 8 to 10 June 2021, the Federal Government set in motion a long-term national dialogue process in Germany.²⁹ The dialogue is to give fresh momentum to the Federal Government's national, European and international efforts.

The German Sustainable Development Strategy plays an important part in this regard. The German National Sustainability Strategy's indicators that refer to the sustainability of food systems highlight the successes and failures in achieving the specified objectives. On this basis, the Federal Government's Strategy is continuously reviewed, further elaborated and adapted to changing framework conditions.

²⁷ http://www.fao.org/3/nf777en/nf777en.pdf

²⁸

http://www.fao.org/fileadmin/templates/cfs/Docs2021/Documents/CFS_VGs_Food_Systems_and_Nutrition_ Strategy_EN.pdf

²⁹ <u>https://summitdialogues.org/dialogue/23520/;</u> <u>https://www.ble.de/DE/BLE/UN-Food-System/UN-Food-System_node.html</u>

ANNEX 1

UN Food Systems Summit (UN FSS) 2021 Germany's initial inputs for sustainable food systems from 21 March 2021³⁰

non-paper

General Orientations for the Definition, Concept and Application for the UN FSS

- The 2030 Agenda and its Sustainable Development Goals (SDGs), SDG 2 (Zero Hunger) in particular, form the foundation for the UN FSS narrative. Germany calls to also sufficiently include SDG 12 (Sustainable production and consumption), SDG 13 (Climate Action) and SDG 15 (Life on Land), as well as the Rio Conventions (UNFCCC, UNCCD, CBD).
- Anchoring the political and institutional as well as the social and cultural dimensions: Change in these areas is one of the prerequisites for achieving adaptation and resilience within food systems as well as a shift towards sustainability.
- Stress the relevance of a rights based approach and gender aspects.
- Stress that the systemic importance of cities/sustainable urban growth and the strengthening of rural areas, as well as urban-rural-linkages, for the design of sustainable food systems are central to climate change mitigation and adaptation, land use, resilience and biodiversity, and should be reflected in respective policies.
- Environmental and climate issues arise along all value chains and agricultural supply chains. Emphasize the need to integrate environmental aspects in all key sectors of food systems and to mainstream them in all policies.
- Draw attention to not just food security but also food safety and food loss and waste, and their interdependencies
- Recognition of the economic importance of food systems taking into account the power structures within value-chains and their impact to the costs. There is an urgent need to ensure sustainability along the whole value chain.
- Stress the importance and relevance of a holistic and interdisciplinary "One Health" approach, comprising the interactions of humans, animals and the environment.
- Emphasize the need to take into account the environmental footprint of food systems.
- Stress the linkage between investments in key sectors such as education, health and employment to facilitate the attainment of a demographic dividend including in the agricultural sectors are key points.
- Underline importance of land tenure, especially for women, local communities and indigenous peoples

³⁰ This document is not intended to prejudge a consolidated EU position for the summit, which is currently being developed. The purpose of this document is to summarize Germany's initial inputs for sustainable food systems.

Action Track 1: Ensure access to safe and nutritious food for all

- Reinforce the focus on all forms of malnutrition (hunger, undernutrition, overweight, obesity), in line with SDG 2.
- Highlight the role of schools and other early childhood facilities as central settings to improve the nutrition of children and adolescents.
- Importance of adaptation and resilience enhancement in agriculture.
- Prominent representation of sustainable approaches, such as organic, agro ecological and other innovative approaches and sustainable land management.
- Stress the special importance and interdependence of food safety and the reduction of food loss and waste as well as food security.
- Consider the importance and relevance of human, animal and environmental health in a holistic One Health approach
 - Stress the problem of zoonotic pathogens and devise safer food systems: Food derived from animals, including both livestock and wildlife, is an important vehicle for many zoonotic pathogens.
 - Stress the problem of antimicrobial resistances (AMR): One of the major issues is the lack of cross-sectional collaboration of veterinary and human medicine and other disciplines regarding wildlife preservation and animal management, across the food production chain.
 - Stress the need for sustainable nutrient management in agriculture.
 - Stress the need for intensified cooperation of relevant International Organizations in the field of One Health. Existing cooperation between FAO, WHO, OIE ("Tripartite") should be formally extended to UNEP and structurally strengthened.
 - Acknowledge the importance of open markets and rules- and value based trade to ensure food security and healthy diets, also in times of crisis like the Covid-19 pandemic
 - Look into emerging food trends and dietary patterns, digitalisation, innovation and research that can foster the transformation towards more sustainable food systems.
 - Reaffirm importance of existing and ongoing CFS products, in particular the Voluntary Guidelines on Food Systems and Nutrition, to achieve SDG 2 and sustainable food systems.
- Link with other relevant ATs: should lead to co-benefits for climate and environment (AT3) and will help build resilience to vulnerabilities (AT5).

Action Track 2: Shift to sustainable consumption patterns

• Stress the importance of Extended Producer Responsibility (EPR) schemes, which include the financing of collection, recycling or environmentally sound disposal of food packaging by the producers / importers.

- Introducing adjusted fees in favour of ecologically advantageous reusable and easily recyclable packaging.
- Enhancing consumer choices and awareness through better information on reuse and recycling of food packaging.
- Improve consumer information and transparency regarding product sustainability by introducing clear standards and labelling.
- Stress the importance of reflecting the entirety of SDG 12.3 and thus halving food loss and waste at the retail and consumer level, as well as reducing food loss and waste along the production and supply chain, including post-harvest losses.
- Highlight the implications of food loss and waste:
 - Reducing food waste contributes to mitigating climate change and land degradation and to protecting biodiversity. Reducing food loss and waste can also greatly support food security.
 - Following a plant based diet and reducing food waste offer potential for climate protection.
- Stress the importance that global dietary patterns need to converge around diets based more on plants, owing to the disproportionate impact of animal farming on biodiversity, land use, climate change and the environment
- Stress that number one driver of premature mortality are non-communicable diseases (NCDs) and that those in turn are often driven by diets.
- Emphasize regional distinction (global north/south) in terms of the importance of infectious diseases and NCDs.
- Stress the importance of education on food and nutrition and the improvement of food environments in the various phases of life.
- Highlight the linkage between food production and food consumption, as well as the need to stronger emphasize proximate rural and urban production and consumption regarding their potential for lower environmental and climate impacts.
- Agricultural supply chains provide an important entry point to implement climate and biodiversity protection in food systems. Highlight the need to support deforestation-free supply chains.
- Stress importance of setting international standards along the whole food value chain relating to environmental aspects as well as human rights and labour conditions. Stress importance of nature-based solutions for mitigating climate change, ecosystems degradation and biodiversity loss in agricultural practice³¹.
- In consideration of consumer and economic interests address and cut subsidies of production practices which are harmful to biodiversity and the climate, including:
 - Incentivizing crop diversification (including genetic diversity) for plant health, biodiversity aspects and healthy soils.

³¹UNEP: Nature-based solutions – Compendium of Contributions

- Incentivizing the reduction of avoidable chemical inputs and the use of sustainable agricultural practices, e.g. agro ecological and other innovative approaches, agroforestry, employing nature-based solutions.
- Sustainable and healthy diets have a positive impact on the environment and climate which may vice versa influence the availability of food ("triple-win actions linking health, consumption and the environment"). Synergies of several SDGs (SDGs 1, 2, 3, 6, 8, 12-16).
- Stress the importance of quality infrastructure (QI) which encompasses measurement, testing, standards certification and accreditation.
- Providing suggestions on how a reliable QI can be established or better access to QI can be achieved.
- Stress importance of sustainable and responsible investments in the international food system.

Action Track 3: Boost nature-positive production

- Emphasize the importance of the carbon storage potential of agriculture and forestry as well as their role as part of the solution in order to enhance sustainable production.
- Nature-based solutions are projected to deliver for a sustainable food production in terms of a triple benefit of building agricultural production and resilience, mitigating climate change, and enhancing nature and biodiversity.
- Need for assessing the unique aspects of agricultural nature-based solutions that contribute to reducing negative trade-offs between sustainable production and conservation objectives The specific complexities of applying agricultural sustainable solutions at the landscape scale or ecosystem-level and the challenges, especially those that come at implementation level, should be addressed with adequate safeguards.
- Placement of overarching sustainable approaches such as organic agriculture and including agro ecological and other innovative approaches.
- Relationships between food systems, resource overexploitation, environmental degradation, biodiversity loss and climate change are clearly identified.
- Avoiding environmentally harmful subsidies and setting effective incentives, in favour of environmental and climate protection could be formulated more explicitly as goals, by taking into account WTO rules. In this context, the implementation of the resource-user-and-polluter-pays-principle to internalise external costs could be useful as overall guiding principle.
- For achieving co-benefits in environmental and climate protection with the help of nature-based solutions, a more in-depth study of the potentials, limits, framework conditions, governance and hurdles for a broad upscaling in AT3/all AT would be desirable.

- Note the importance of sustainable land management for climate and food security in the context of SDG 15.3.1 "Land degradation neutrality".
- Include sustainable forests and forestry and sustainable fisheries and aquaculture in line with a healthy ocean (SDG 14) and related conservation objectives as well as the importance of adequate water quality and quantity and the consideration of the ecosystem approach.
- Stress importance of land tenure, especially for women and indigenous peoples.

Action Track 4: Advance equitable livelihoods

- Focus on inequities related to gender and youth and encourage a systematic emphasis on how each of the selected drivers affects gender, women, youth and children differently.
- More prominence on the issue of access to and enjoyment of (human) rights, (if deemed adequate including sexual and reproductive health and rights) especially for women and girls.
- Strengthen the focus on land tenure, in particular regarding equitable access to land (land rights of vulnerable and marginalized groups, i.e. women, youth and indigenous people).
- Consider population dynamics as a driver, including the mentioning of urbanization, migration and the demographic transition. A more in-depth analysis and mentioning of the different stages of the demographic transition of different regions or countries should be considered to provide a more nuanced overview and examination.
- Reliable and available data, disaggregated by sex and age, are not only needed to understand socio-economic conditions associated with migration, but also for all matters related to population dynamics more generally. The availability of such data would also facilitate research and analysis on food systems and the advancement of equitable livelihoods.
- Investments in education, health and employment are keys points to facilitate a demographic dividend.
- Possibility of placing climate risk insurance as an instrument of risk transfer.
- Recognize the important implications of globalization and trade to achieve the objective of foods systems that also provide equitable livelihoods. Positive examples could be drawn from the initiatives of industries (e.g., to eliminate child labour in the cocoa sector), governments (e.g., introduction of living income differentials in Ghana and Cote d'Ivoire), international fora (e.g., to achieve regulatory convergence on production methods), etc.
- Stress the importance of setting international standards along the whole food value chain relating to human rights and labour conditions as well as environmental standards.

Action Track 5: Build resilience to vulnerabilities, shocks and stress

In conflict-plagued and fragile contexts, the impact of resilience building interventions focusing on nutrition and capacity strengthening could be maximized if designed and implemented as an integrated package of activities that rests on the following drivers for change:

- Sustained investments and concentration of interventions: Food assistance and complementary interventions of different partners should target the same communities in the same locations over several years. They should be designed with a context-specific strategy focusing on strengthening resilience, food security and nutrition and have sustainable exit-strategy.
- Context-specific and multi-sectoral approaches: Overcoming crises at the local level always requires a whole set of interventions, which are tailored to the individual needs on the ground.
- Joint action and coverage of activities: Operations need to go beyond meeting the sole minimum of food consumption aspects, in order to break negative coping strategies and allow people to strengthen their resilience. Joint action and complementary partnerships based on comparative advantages of different actors will be key to implement a multidimensional and multi-sectoral response.
- Scaling up to match the 'size' of the problem: The scope and size of interventions of a coalition of partners need to be commensurate to the size of the crisis or shock that affects specific target districts and communities. Failure to achieve sufficient scale results in external pressure forcing relapses back to food insecurity and malnutrition and exposure to shocks.
- Investing in evidence: Aiming at working more impact-related and evidence-based, resilience-building interventions should be informed by concrete analysis and data collection.
- Strengthen resilience of agricultural systems to adapt the production systems to challenges of climate change like droughts or other extreme weather incidents and keep natural resources by different approaches. Support the research for and implementation of sustainable innovative approaches (e.g. inter-cropping, plant-breeding for new varieties, crop rotation).

AT 5 offers very good access points for environmental and climate topics. Comprehensive climate risk management as a focal topic could be focused even more strongly:

• In particular, this concerns agro ecological and other innovative approaches (GCA - Agriculture & Food Security Action Track), as well as climate risk insurance for women smallholders (InsuResilience, GCA - Finance Action Track).