

Insure Our Survival

Insurance is the Achilles heel of the global fossil fuel industry.

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Key Information

STOP INSURING NEW OIL, GAS & COAL

Insure Our Survival have plans to continue a sustained, escalating campaign. It's time to stop insuring new fossil fuels, or face increasing direct action!

If you'd like to join the fun and take action against your local dirty insurers, then read more to find out how you can participate in direct action, in your local areas, from home, and in the City of London, to bring an end to insuring destructive Fossil Fuel projects for good!

Join the campaign

Join the **Insure Our Survival Telegram chat**

Key updates will also be made on the main Rebellion Broadcast Telegram channel - **[join here](#)**

If your group would like advice on how to get involved, or any support or if you would like to be involved in higher risk actions contact **insureoursurvival@extinctionrebellion.uk**

Get Involved

- **[Take Action](#)**
- **[Choose Your Target & Demands](#)**
- **[Messaging and Design pack](#)**
- **[Flyers and Posters](#)**

Learn More

- **[Why target insurance?](#)**
- **[Strategy and Aims](#)**
- **[Frontline Struggles](#)**

Why Target Insurers?

Insurance is the Achilles heel of the global fossil fuel industry. It's what gives oil, gas and coal companies the confidence to dig and drill as the planet burns - by covering their operations against financial losses when things go wrong.

Without insurance, major oil and gas companies cannot operate and climate-wrecking oil, gas, and coal exploration, production and distribution will fail to go ahead.

Just 20 companies insure 70% of fossil fuel projects. A large number of these companies are based in the UK, mostly in the City of London. Insure Our Survival are paying them regular visits to convince them to abandon the oil, gas and coal industries completely.

The 'Insure Our Future' week of actions in February showed that this is a fight for the climate **we can win**. Insure Our Survival will keep the wins coming in October, and begin to fatally undermine the ability of the fossil fuel crooks to go about their oily, planet-wrecking business.

This works!

UPDATE 22/10/24 - Generali (Italy's biggest insurer) has **just announced an ambitious policy** and becomes the first major insurer to limit insurance to midstream and downstream oil and gas including LNG infrastructure.

Insurance is an industry that isn't used to being targeted by protest, and which cracks under pressure when it's faced with public scrutiny and reputational damage.

Back in April, soon after the 'Insure Our Futures' actions - **Zurich announced they would not insure any new oil and gas projects** after sustained activist pressure had exposed them to public scrutiny and threatened to tarnish their reputation.

In March 2024, six days after Christian Climate Action occupied their City of London office lobby, a major insurer, **Probitas1492** confirmed that they will **never insure two major 'carbon bomb' projects** - like the **East African Crude Oil Pipeline** and the proposed West Cumbria coal mine (the latter of which now seems extremely unlikely to go ahead).

Campaigning by climate movements forced six major insurers to stop insuring Adani's Carmichael coal mine in Australia last year, bringing the total refusing to insure the project to 46. A coalition of major reinsurance firms **pulled out of EACOP** in January in the face of growing protests about fossil fuel expansion and fears about damage to their reputations.

Rising insurance costs were the main factor in activists halting the UK's **Cambo** and Canada's **Bay du Nord** (Equinor) projects. Probitas confirmed it has **moved away from Adani** and the pressure is building on EACOP.

IOS Strategy and Aims

Insure Our Survival is a national campaign to demand the insurance industry pull the plug on the fossil fuel criminals who are drilling and pumping the oil and gas products that will fry our futures - if we let them.

In February 2024, thousands of us took to the streets in the City of London and towns and cities across the country in an Insurance Week of direct action, **Insure Our Future**. This climaxed with giant global insurer Zurich bowing to our sustained pressure and announcing they are pulling out of insuring all new oil and gas projects.

We are building on that major win with a sustained and escalating campaign, **Insure Our Survival**. and we welcome everyone and every part of everyone - whether new to activism, returning or taking action with another aligned group.

Focusing our rebel creativity and courage, and working alongside an alliance of other seasoned campaigners and movements, we are targeting general insurers, brokers, reinsurers and underwriters with high, medium and low-risk actions and powerful storytelling around a single demand: **stop insuring all new oil, gas, and coal projects and infrastructure**.

But we won't stop there. Our ultimate aim is to force all insurers, reinsurers and underwriters to quit the fossil fuel industry completely and for good.

Insurance action works. Insurance is Winnable

We showed in early 2024 that direct action by XR against Insurers can not only get them out of specific Fossil Fuel expansion projects, such as Cambo, EACOP and Rosebank, but also move them to rule out insuring Fossil Fuel expansion going forwards as Zurich did globally following direct action by XRUK this Spring.

After a one-rebel occupation of their lobby in London, Zurich Global's CEO actually emailed XR's actions team. Which was a first!! One month later they announced they are getting out of insuring any new Fossil Fuel projects.

As such, **Insure Our Survival's strategy** is at the ambitious end: to get more and more insurers out of covering (aka "underwriting") Fossil Fuel expansion or 'carbon bomb' projects. Forever.

Our Objective

Using this strategy, we have one overriding and clear objective:

That sustained direct action from XR & friends will get companies to stop insuring new or expanding oil, gas & coal projects. and our goal for this next phase is that this happens for at least:

- 1 x ReInsurer
- 3 x Underwriters
- 1 x Broker
- 1 x General Insurer

Keeping it In the Ground

Insurance is the Achilles' Heel of Fossil Extraction. Without insurance they can't drill, mine, transport or refine.

Even better burning Fossil Fuels & overheating planet Earth is now increasing the risks of Insurance firms going bankrupt, and they know this better than anyone. Many are ready to move out of Fossil Fuels , they just need a good push.

What XR brings to the party is of course direct action, combining lobby occupations and mass participation action in February 2024 with 'Insure our Future'. These proven tactics led to successful actions [in London](#) and [around the UK](#).

So let's bring it!

Campaign Ethos

The quickest, surest way to disrupt Oil, Gas & Coal in the UK is to target dirty insurers. So let's work together to push them as hard as we can as fast as we can. It's late in the day but we know this works.

"We welcome everyone and every part of everyone" this is XR and friends. We need everyone.

Sustained Action: this is a direct action campaign where sticking to it and going back really matters. We must take every opportunity to create and maintain pressure on the dirty insurers to succeed.

Decentralised Actions: IoS aims to provide what you need to build that pressure - contact us now if you need any additional support (incl. funds) or to get started planning your own Insurance actions.

FAQs

Why rule out insuring ALL new Fossil Fuel projects rather than specific ones?

Insure Our Survival has set the strategy to use our direct action impact to move insurers out of all new Oil, Gas & Coal projects rather than get them to rule out specific projects. This is the more ambitious goal and has far simpler messaging. It is also a development that carries more 'target threat' in that Talbot Underwriting / AIG ruling out only EACOP will not stop us coming to visit.

This raises the costs for every new Fossil Fuel project on Earth for every insurer we move.

With over 100 insurance firms involved and hundreds of potential projects we need to move firms out of insuring all new Fossil Fuels projects as soon as possible to save the most carbon and the most frontline damage and fights. Going about this project by project as is currently the way its happening will mean we're always fighting the next project.

Many major projects have an activist group pressuring insurers already, such as StopEACOP, StopRosebank and WestCumbriaCoal as well as the Insure our Future network across all of them, and we will work with them wherever possible.

Don't Insurers need to get out of Oil, Gas & Coal entirely?

Yes. Yes they do.

We have set the goal of moving more and more out of these new Fossil Fuels projects, these carbon bombs, as stage one on the path to insuring our survival. Ultimately we are clear and the science is clear that they need to stop insuring all Oil, Gas & Coal.

Stopping insuring new Fossil Fuels is easier than cancelling coverage already happening for the target insurers, but it also leads them to setting a policy, as Zurich and Aviva have, which we can then push them to apply to 'renewals.' Which will be much easier once they have that policy and have stopped insuring adding even more carbon emissions via new projects.

Step one: get Insurer XYZ to set a strict policy excluding new Oil, Gas & Coal Step two: get them to apply that same strict policy to contract renewals

We need as many rebels taking as much insurance action as possible now to move insurers along this path in a timeframe that makes a difference to when and how we cross 2 degrees.

Do we even need Insurers?

Sadly yes, any decarbonised future needs (some of) them.

As well as insuring pipelines and oil rigs and supertankers these same firms also insure desalination plants, public transport infrastructure, solar and wind farms, and many other things humanity needs and will need more of in a warmer and decarbonising world.

If we are to undertake an ambitious transformation of societies the projects will need the risk assessment and management expertise that only these firms have.

Aren't they just like the Banks?

Not quite. They have to accurately model the real world and make decisions based on the physical realities, rather than the markets, or lose their shirts.

Of all the financial status quo firms the insurers are not just the ones we need the most for any transition, they are also the only ones that actually need to deal with the real world. To price any big infrastructure or even household/car insurance they offer they have to stay up to date with the climate science and model the levels of expected weather and social damage the planetary warming is likely to bring, as accurately as possible. Getting that wrong means they could, probably would go bankrupt.

So of all the major corporations Insurers have the best models of the damage, social upheaval and death tolls we will face as the planet overheats further.

This is why the price of insurance at all levels is going up: all the risks are rising fast, but the uncertainty is rising even faster. Insurers love risk that they can accurately model - it's how they make money - but uncertainty on those risks is how they lose money and even go extinct themselves.

So for insurers getting out of Fossil Fuels ensures their survival too.

Frontline Struggles

The IOS campaign strongly encourages rebels and activists across the UK to particularly target the UK-based insurers who continue to underwrite climate wrecking 'Carbon Bomb' projects.

Stop EACOP

Planned to be the world's longest heated oil pipeline, EACOP would run from Uganda to Tanzania cutting through Lake Victoria, the second-largest freshwater lake in the world. But, thanks to communities and campaigners uncovering human rights abuses and severe pollution risks, 28 global insurers have publicly ruled out EACOP. As a result, the pipeline has been stuck in the planning stages for over 4 years and construction has not yet begun.

The East African Crude Oil Pipeline is a heated oil pipeline currently under construction. Once completed, it will stretch for almost 1,443 kilometres across Tanzania and Uganda – **making it the longest heated crude oil pipeline in the world.**

The pipeline will disturb sensitive ecosystems including the Lake Victoria basin, a **vital water supply supporting 40 million people**, and threatens to destroy habitats for already-vulnerable species, including the Eastern Chimpanzee and the African Elephant. Its ongoing construction has already displaced thousands of people in villages in Uganda, with **over 100,000 people expected to be displaced in total.** It's not surprising that banks and investors have already been warned about the climate and human rights risks of the pipeline.

Building a new crude oil pipeline as the whole world is trying to urgently shift away from fossil fuels makes no sense – environmentally or economically. The people of countries in East and Central Africa shouldn't be burdened with the money-losing and polluting industries of yesterday. French oil giant Total and the China National Offshore Oil Corporation own a combined 70% of the pipeline, meaning the **vast majority of any profits made will end up overseas.** It's not only being financed abroad – we know EACOP is seeking insurance on the London market.

Frontline communities in Uganda, Tanzania, and neighbouring countries are standing up against EACOP. Their continuous opposition to the pipeline and its associated projects has led directly to banks and insurers ruling out the project. But those who are demanding an end to this project face massive risks for their bravery – including intimidation, arrest, and police brutality.

Our pressure has led to **28 banks** and **29 insurance companies** ruling out providing support to the EACOP project due to the unacceptable environment and human rights impacts. This has led to

delays in financing the project, causing it to stall. Many Lloyd's Managing Agents are still to rule it out - we need to pressure them to change their mind.

EACOP is 4.5 years delayed by activists and counting, largely from getting insurers to rule out enabling the project.

Find out: [Who's insuring EACOP](#), by Stop EACOP.

Rosebank North Sea Oil Field

The UK's largest undeveloped oil field contains an estimated **500 million barrels of oil** equivalent and burning its oil and gas would pump more than 200 million tonnes of CO2 into the atmosphere. Fossil Fuel crooks Equinor and Ithaca Energy are keen to develop the field which will produce carbon emissions equivalent to the annual CO2 emissions of the 28 countries categorised as low-income by the World Bank. Research by Insure Our Survival and our allies will identify the insurers who are prepared to underwrite this disastrous project soon.

Read: [Everything you need to know about the Rosebank oil field](#), by our friends at [#StopRosebank](#)

Take Action

Choose your target, choose your action. There is a way for everyone to get involved.

Regular Action

We know that it takes regular action to shift insurers. You don't always have to be on the streets, there are a range of tactics you can use to do this.

Warning Shot

All campaigns start by giving a target an opportunity to do the right thing before the campaign begins. The easiest way of doing this is to send the target a warning shot email. We also want to let them know that they have a week to respond, or we'll assume that they are working with Total, and will launch a campaign on them.

Here is a [list of email addresses](#) for the CEOs different insurers.

Here is a [letter template](#) that you can use as a starting point.

Regular Leafleting and Conversations

Another way to engage staff is to hold regular leafleting actions outside their office. [Pick your target here](#)

Some groups have received verbal commitments from insurers this way. If you do, make sure you ask them to send it to you in writing.

Direct Action

If outreach isn't leading to a commitment from an insurer, it's time to turn up the heat. There are a number of ways that you can do this, but a combination of them often works well. It's best not to do them all at once, but to spread them out over a couple of months, so you can keep building momentum.

We follow the '[Rebel Agreement](#)' to guide us whilst taking nonviolent direct action.

Letter Delivery Action

This action involves hand-delivering a demand letter to the offices of dirty insurers addressed to one of the execs, that's it.

This action design is for Tue 29th and Wed 30th in London, but could be replicated in other places.

BASIC ACTION

- Collect an envelope with a demand letter.
- Locate the office of a dirty insurer.
- Share a photo of yourself in the [Live Action Telegram chat](#) with the envelope outside the office, ideally as close-up as possible with something recognisable in the background.
- Enter the lobby, approach the reception and ask to deliver the letter. From experience, some will take it, but most will direct you to their post room at a goods entrance. Some post rooms are further into the building.
- Hand in the letter, if they'll take it.
- Follow their instructions politely.

ESCALATIONS to consider if you are comfortable:

- ask if you can speak to the individual on the letter.
- tell reception why you are there.
- offer the worker engagement flyer to people you meet.
- linger in the lobby and/or goods entrance.
- ask to go further into the building, use your charm.
- share photos or short videos of your adventures in the [Live Action Telegram chat](#).

Fun Insurance Recces

Every action will normally have at least one serious recce, however recce can be done any time, anywhere, whether you are planning on targeting an office or not ☐☐

A recce is the perfect introduction to direct action for new rebels and is about as low spice as it gets.

Your recce can be as serious or playful as you like and if it causes a stir, all the better.

For more [information on fun insurance recces - read this !](#)

And more general guidance on doing recces is here in the general [Action Planning book](#).



Creative Action

Creative actions are a great way to build pressure, get more people involved, and capture some great images to use on social media. There are loads of different things you can do and there are some great resources to help get creative. One of our favourite ones is [Beautiful Troubles Toolkit](#). There are also lists of [creative elements for actions here](#).

Mothers Rise Up - parents and kids FLASH MOB!

A few weeks ago, we met with Bruce Carnegie-Brown, looked him in the eyes and urged him to take faster action on climate for the sake of our children and children worldwide. Now we're back and more determined than ever to use every ounce of creativity we've got to get this message through."

https://www.youtube.com/embed/3CH5n_jsRVY?si=WYT8Vym-GsYtPzj

Bringing creative actions to the HQ of your target is a great way to push the campaign forward.

Lobby Occupations

Lobby occupations are highly effective actions that are also relatively low-spice with minimal risk of arrest. Occupation of the lobby of Zurich during the 2024 Insure Our Future campaign is seen as directly contributing to their decision to rule out investment in any new fossil fuel projects.

For lots more information on lobby occupations here is a [really useful document](#).

Major insurer Probitas1492 have confirmed that they will **never insure two major 'carbon bomb' projects** – the East African Crude Oil Pipeline and the (not pretty much cancelled!) West Cumbria coal mine – after a week of peaceful protest from Extinction Rebellion (XR) and members of the Insure Our Future coalition.



Further Actions

If creative action doesn't cause the insurer to rule out underwriting carbon bomb projects then it could be time to take some further action.

If you're considering taking action that could lead to arrest or you would like to check the legal implications of your action design, then contact insureoursurvival@extinctionrebellion.uk.

Money Rebellion oil spill

Money Rebellion poured fake oil at the offices of Arch Insurance. Arch Insurance has refused to rule out insuring fossil fuel giant Total's East Africa Crude Oil Pipeline (EACOP), a project that will jeopardise important ecosystems, fuel climate change and pose significant risks to millions of people. Money Rebellion is there to say 'Arch must rule out EACOP'. [Arch later ruled out insuring EACOP off the back of this action.](#)



Choose Your Target & Demands

Where is your closest insurance office?

The first step is to figure out which insurers are near you and what your demands are.

First take a look at what insurance office is close to you [Insurance Offices Map](#).



Details of each insurer

Find more details on each insurance office in this [UK Insurance Offices Guide](#) which lists the office addresses and the projects they have ruled out.

We will also be sending out the names of insurers we will specifically target at set times, although you'll be welcome to visit all insurers and return to ones we've targeted before - unless they've listened to us!

Demands:

- **No New Fossil Fuels** - No insurers have ruled out insuring all new fossil fuel. We should demand this of all of them. (For social media use #NoNewFossilFuels)

- **Stop EACOP** - If the insurer you're targeting hasn't ruled out EACOP demand they do that immediately. (for social media use #StopEACOP)

How to use the guide e.g. Bournemouth and Brentwood

CITY / TOWN				
▼	Bournemouth	...		
15	80 Holdenhurst Road, Bournemouth, D...	Catlin Underwriting Agencies Limited	AXA XL - Same policy as AX...	ADANI Carmichael mine TMX EACOP
CITY / TOWN				
▼	Brentwood	Count 1		
16	Kingsgate House, Second Floor, 1 King...	Chubb Underwriting Agencies Ltd	Chubb Limited Syndicate 18...	ADANI Carmichael mine TMX

In **Bournemouth** you can see that Carlin is a possible target. They have already ruled out Adani and EACOP, so you could contact them asking them to go further with the demand of **No New Fossil Fuels**.

In **Brentwood** you can see that Chubb is a possible target. They have ruled out Adani Carmichael but not EACOP, so **BOTH** the demands of **No New Fossil Fuels** and **Stop EACOP** would be valid for this insurer.

Company Briefings

We have put together briefings for the worst fossil fuel offenders. You can also find information on specific '**carbon bomb**' projects on the **Frontline Struggles page**.

Information on some of the key Targets for the week of action:

Click to view:

- [AIG Briefing](#)
- [Tokio Marine Briefing](#)

The following which automatically download:

- [Howden Briefing](#)
- [Allianz briefing](#)
- [AXA briefing](#)
- [Hannover Re briefing](#)
- [Swiss Re briefing](#)

TOP global 11 fossil fuel insurers (in the UK)

Download a factsheet on the top 11 global fossil-fuel insurers (with offices in UK).

1. Lloyds of London
2. AIG
3. Chubb
4. Tokio Marine
5. Beazley
6. Hiscox
7. Chaucer
8. AEGIS
9. MS Amlin
10. Liberty Mutual
11. Brit Syndicates Limited

Support

If you need any support picking your target, your demands or need info/brefing on a target not yet covered in the list above, then you can contact the campaign team directly via insureoursurvival@extinctionrebellion.uk

Take Action From Home

Do It At Home/Digital Rebellion

We can use various methods to show public concern around the campaign:

- **Mass email and phone calling** action targeting Managing Agent CEOs - get numbers, and ideally don't do it just once.
- **Gather support from other groups in your area**, an open letter could be a great way to do this. We can suggest groups that you might want to get in contact with.

Social Media

Organise a **social media blitz**, where you get a group together, and you comment on all their Facebook and LinkedIn posts, and Tweet at them. This is a great follow-up action after you've done a creative action and have some great photos.

Google Swarm

Google reviews can deliver a strong blow to their public image, and publicly remind everyone just what these companies are involved in. Get your supporters to leave one star reviews on the Managing Agent, Google profiles. Here is a **Google Swarm action guide** for the Stop EACOP campaign.

Getting in the Media

The big ticket for increasing pressure is getting the insurer mentioned in the media, as we know these insurers have been sensitive to media attention in the past. But even if you don't do something big enough to get national media attention you should be able to get in local media.

More advice here about [press releases, spokesperson info and media lists of journalists and publications](#).

Emails & Phone Calls

You want to **get in touch with staff** for several reasons. You want to build pressure beyond management. You want to educate them about why their company must rule out insuring your project. You want to encourage them to agitate internally. Finally, where they feel comfortable, we also want to give them the opportunity to pass on useful hints and tips. For this reason, our asks of

staff throughout our outreach are:

- Are you aware of the EACOP project?
- Do you think your company should be insuring fossil fuels?
- Can you raise this with your manager? How did they respond?

We've compiled a [complete list of all the Managing Agents at Lloyd's website](#), so you can [look up their contact details](#). For other local companies [take a look here](#).

Christmas Action - Write a letter to Santa with Howden



Howden Insurance have a variety of Christmas activities going on in their stalls, but we think the best for a cheeky bit of action is their **Letter to Santa activity**.

How to get involved

1. Print off the template letter [from the Howden website](#).
2. Or pop into your local Howden branch ([find a list here](#)) and pick up some of their postcards that you can send.
3. Complete your letter or postcard to Santa, including how much you want Howden to rule out insuring new fossil fuel projects. If you're having an outreach stall outside Howden, why not ask members of the public to write their own letters? Feel like you need more information? Check out the [Howden briefing here](#).

4. Go into the Howden branch and post your letters in their special 'North Pole Mailbox'

Will it work?

- Howden is one of the few insurance companies that is **employee owned**. This means that individual employees own shares, and have much more sway than they would in an ordinary company.
- This is a light hearted activity that may resonate with employees and show the volume of support for our campaign.
- It is an easy action for people to take whilst they are out and about. The Insure Our Survival campaign has resonated with the public, and most people are surprised in the role insurers like Howden play in propping up the oil and gas industries.

Inspiration for what to write

As you tuck into your turkey, remember that fossil fuels = future food shortages. So, make our/my greatest Christmas wish come true and pull the insurance plug on new oil, gas and coal.

Merry Climate Crisis Christmas!
Make my greatest wish come true
Stop insuring fossil fuel
Pull the plug on those oily crooks
And keep their flood losses off your books

Want to be my/our Climate Crisis Santa? Dump your fossil fuel clients, double down on insuring clean, renewable energy. Make it a Merry Christmas for everyone!

Xmas Flyer

You can also find a Christmas themed flyer to **[download and print on this page](#)**



Howden Christmas Carols

Download and print the [Howden Christmas Carols.pdf](#)

Jingle Bells

Chorus:

No more oil,
No more gas,
Howden, take a stand!
Fossil fuels are wrecking us,
So cut them from your plans! Hey!
No more coal,
No more gas,
It's time to do what's right,
Howden, rule out dirty fuel,
And join the climate fight!

Verse:

We're here to make it clear,
Your policies must change,
The planet's future's near,

And fossil fuels derange!
It's time to insure green,
The clean path to pursue,
Howden, stop insuring
The projects that pollute!

Silent Night

Silent Earth, burning bright,
Howden's deals, fueling blight.
Coal and oil, they must cease,
Let the planet find its peace.
Future generations plea,
Stop insuring misery.
Silent Earth, what a sight,
Howden, join the climate fight.
Leave behind the fossil fools,
Set new climate-friendly rules.
Green energy's calling you,
Time for change is overdue.

Deck the Halls

"Deck the Halls" Adaptation: "Cut the Fossil Fuels"
Original Tune: Deck the Halls

Cut the fossil fuels, Howden (Fa la la la la, la la la la)
Help the Earth, don't keep it burning (Fa la la la la, la la la la)
Rule out coal and gas expansion (Fa la la, la la la, la la la)
Switch to green, it's time for action! (Fa la la la la, la la la la)
No more projects that destroy us (Fa la la la la, la la la la)
Howden, make the climate joyous! (Fa la la la la, la la la la)
Insurance should support the planet (Fa la la, la la la, la la la)
Say no more to oil and fracking! (Fa la la la la, la la la la)

We Wish You a Merry Christmas

"We Wish You a Merry Christmas" Adaptation: "We Wish for a Greener Future" Original Tune:
We Wish You a Merry Christmas We wish for a greener future,
We wish for a greener future,

We wish for a greener future,
Howden, take a stand!
Stop insuring oil and coal,
It's time for climate goals!
We wish for a greener future,
Howden, take a stand!
We want clean energy!
We want clean energy!
Fossil fuels have to go,
Save humanity!

Messaging and Design

Insurance is the Achilles heel of the global fossil fuel industry. It's what gives companies such as Shell, BP and Exxonmobil the confidence to drill as the planet burns - by covering their operations against financial losses when things go wrong.

Without insurance, major oil and gas projects would not be able to operate.

Just 20 companies insure 70% of fossil fuel projects and a **large number of these companies are based in the UK**, mostly in the City of London.

Info and resources

To support your own action and media and messaging planning, here's a briefing on why we are targeting the insurance industry from our allies at the Insure Our Futures coalition.

- [We are all spokespeople!](#) - key facts to help with spokes, livestream and outreach.
- [Template press release](#) to help local actions.
- Watch the insurance [briefing video here](#) (22mins) - Note this 'IOF' video is from earlier in the year, so some situations may have changed, but the basic fundamentals are still valid.
- [Company Briefings](#).
- [Background on carbon bomb projects](#) (e.g. EACOP).

IOS Design

XR actions follow the [Design Programme](#) and colour scheme for consistency. IOS actions are using a streamlined palette of pink, black and white. Visibility of XR is key, so the symbol and/or logotype should be used wherever possible. You can also [download XR fonts here](#). The pink used in this action is R237 G155 B196 or #ED9BC4.



Hashtags

Please also tag @xrebellionuk or if doing local actions also tag relevant groups/organisation/people who you think might help amplify your action.

#InsureOurSurvival
#ExtinctionRebellion
#StopFloodingUs
#StopEACOP
#RiskyBusiness
#ClimateCriminals

Banner/Placard Messaging

Insure Our Survival slogan: 'Insure Our Survival, Not Fossil Fuels'

XRUK banner slogans:

Pull the plug on new oil & gas
No New Oil and Gas
Stop Insuring Climate Chaos
You're a Risky Business
Decide Together: Insure Our Future

Placard suggestions:

Climate Breakdown Cover
Only Fools Insure Fossil Fuels

Stop Insuring Climate Chaos

Insure our Survival No food, no future Boycott 'name of insurance company' (only those that have public facing services). Or add an insurance company logo to your placard & include a message for them.

For targeted campaigns in high flood risk areas:

Stop Flooding Us

Paying you (or name of insurer) to flood our homes

Don't make us The Uninsurables

Floody Hell

Flood Alert

Insuring Oil = Drowning Lives!

Fossil Fuels Get Insurance, We Get Floods!

Insuring Our Future? More Like Drowning It!

Fossil Fuels = Floods. Thanks for the Uninsurable Future!

The floods are Right Here, Right Now

Flyers and Posters

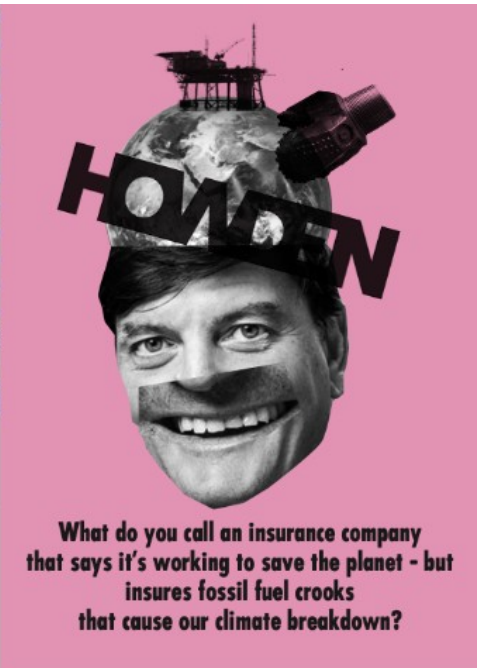
Flyers



PUBLIC - GENERAL



INSURANCE WORKERS



PUBLIC - DURING HOWDEN ACTIONS

Three flyer designs used over the week of action in Autumn 2024.

If you need these flyers for a local action there are a couple of options.

- Use [THIS ORDER FORM](#)
- Print them locally yourself:
 - [Public](#)
 - [Insurance Workers](#)
 - [Howden actions](#)



Flyer designed for Xmas 2024 : [download this flyer to print.](#)

Wanted Posters

[Carl Hess, Willis Towers Watson](#)

[Chris Lay, Marsh](#)

[David Howden, Howden](#)

Posters, Stickers, Graphics



Key resources

- [IOS week of action ready-to-use graphics and design assets](#)
- [Order IOS posters and stickers here](#)

Additional

- [Stop EACOP Flyer](#)
- [More Flyers, Posters and Graphics here](#)
- [Create Your Own Flyers/ Posters](#)
- [Testimonials](#)

Allies and Alliances

Insure Our Survival is working alongside the [Insure Our Future \(IOF\) coalition](#), a wide range of non-XR groups and movements who offer specialist expertise built on years of campaigning, and carry out their own traditional lobbying, engagement and campaigning which demands insurers stop underwriting fossil fuels.

The IOF coalition includes groups from around the world. Those based in the UK are:

- Coal Action Network: www.coalaction.org.uk
- Mothers Rise Up: www.mothersriseup.org
- Quakers UK: www.quaker.org.uk
- #STOPEACOP: www.stopeacop.net
- Tipping Point: www.tippingpointuk.org

But it's important to understand that **Insure Our Survival** is not part of the IOF coalition. We act in partnership with the coalition and design and execute **our own separate and accountable campaign of direct action**.

Insure our Survival also **invites XR and non-XR groups and individuals** who want to create or take part in non-violent direct actions to contact us to **discuss how to access support, collaboration and funding**.

Extinction Rebellion's **Relationships team encourages any new group to connect with the coalition**, rather than taking action alongside XR as an additional partner. This is in order to focus efforts.

IOS Week of Action - Oct 2024

In Oct 2024 in London and also UK wide. Insure Our Survival campaign's week of action targeted at the insurance industry.

Action round up and original promo videos

The week of action was contributed to by many local groups as well as the 3-day London action.

A full round-up of the week of action [can be viewed on the XRUK website](#).

Watch the XRUK livestream on YouTube here:

[Monday](#) - [Tuesday](#) - [Wednesday](#)

[Read the demand letter](#) - issued to insurers 14 days ahead of the action.

Promo Videos

Chris Packham has a message for you!

https://www.youtube.com/embed/VaGf5DOpCG8?si=ssYgvOGfEqtaD2_o

Take action right now! - please share, like, comment!

- [Instagram](#)
- [Twitter / X](#)
- [TikTok](#)
- [Facebook](#)
- [YouTube](#)

"This is Red Rebel leader, I'm approaching the target..."

<https://www.youtube.com/embed/W9wOFg22SPM?si=V2cbUrosWu5sqn8U>

Take action right now! - please share, like, comment!

- [Instagram](#)
- [Twitter / X](#)
- [TikTok](#)
- [Facebook](#)
- [YouTube](#)

IOS Press Coverage

Online coverage

- [Extinction Rebellion target insurance giants in City of London - Socialist Worker](#)
- [Climate activists in 'zombie dance' protest outside insurance offices - The Independant](#)
- [Extinction Rebellion danced in Glasgow dressed as 'zombies' while protesting climate change - Daily Record](#)
- [Extinction Rebellion blockade Gherkin as more insurance firms targeted - Insurance Times](#)
- [Dump all new oil, gas & coal now - or we'll keep coming back \(Manchester AIG Occupation\) - Protection Reporter](#)
- [Climate activists to protest insurance companies' involvement in fossils as zombies - Morning Star](#)
- [Swiss Re and Chubb targeted in 2nd day of climate protests - The Insurer- from Reuters](#)
- [Six climate demonstrators arrested in WTW protest - Sustainable Insurer- from Reuters](#)
- [The floods are HERE! Extinction Rebellion cause righteous CHAOS in City of London - The Canary](#)

- [Extinction Rebellion target multiple Howden offices - Insurance Times](#)
- [Local Extinction Rebellion activists join 'insure our survival' week of action with Bournemouth demonstration - West Country Voices](#)
- [Extinction Rebellion to insurers: "Insure our survival" - Insurance Business](#)
- [Climate change protestors in Shrewsbury target role of insurance industry - Shropshire Star](#)
- [Extinction Rebellion protest takes place in Fishergate - Preston News](#)
- [XR protesters target Exeter office to stop 'fossil fuel criminals' - Devon Live](#)
- [Climate activists target Bournemouth insurance brokers - Daily Echo](#)
- [Insurers warned of more protests if fossil fuel cover continues - Emerging Risks](#)
- [Extinction Rebellion's Harrogate protest just one event in weekend of action over fossil fuel projects - Harrogate Advertiser](#)

Print coverage



Die hard activists A group of Extinction Rebellion members stage a "die-in" – a form of protest during which participants pretend to be dead in a public space – outside the Lloyd's of London headquarters as they begin three days of demonstrations calling on insurance companies to stop insuring fossil fuel projects.

Financial Times

Appeal decision last week, in which senior judges ruled in favour of consumers who had complained about "secret" commissions on car loans.

panies, warned officials of the wide-ranging impact of the judgment. The ruling meant large businesses were "effectively" not compliant with the law

a range of lending activities involving the payment of hidden commissions by consumer finance providers to brokers, according to the trade body. It

gal. The FLA and the Treasury did not respond to requests for comment. **Santander delays results** page 9

holders' jobs
Lisa Nandy
Spencer, C
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declare the
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Darren
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Dance of the dead Climate change 'zombies' target insurers



Climate change activists perform a Killer Driller dance routine dressed as zombies outside offices of various insurance companies in Glasgow yesterday. Extinction Rebellion Scotland said: 'Without insurance, there are no new fossil fuel projects. It's time that these companies insure our survival'

Jane Barlow/PA Wire



Market forces Extinction Rebellion activists led a march through Leadenhall market in the City of London yesterday as the group embarked on three days of protest calling on insurance companies to stop providing backing for fossil-fuel projects

Eyewitnessed Pictures of the week

► **Extinction Rebellion** protesters stage a 'die-in' in the City of London, in a week of action targeting insurance firms insuring fossil fuel companies
MARTIN POPE/
SOPA IMAGES/REX/
SHUTTERSTOCK



IOS 2024 actions - feedback

This **IOS FEEDBACK SURVEY** allows you to give feedback on the Insure Our Survival week of action and then, once collated, the results, analysis and reflections will also be posted on this page. Results are already being collated, but new submissions still welcome.

DETAILS OF THE FEEDBACK PROCESS

Feedback

The survey above is intended for:

- individuals
- teams/circles/affinity groups/local groups
- people who attended an action
- people who didn't attend an action (we are keen to understand reasons why people couldn't/didn't attend)
- people who took digital actions from home

Analysis

Feedback is anonymised and then reviewed by a small team to ensure it doesn't identify individuals unnecessarily. Personal feedback about individuals is handled privately and removed from the analysis and reporting.

Various tools are used to extract common themes from the large volume of individual feedback we typically receive after major events. Both the summary of feedback themes and the individual anonymised responses are made available for circles/teams to review and reflect on.

All constructive feedback is welcome and the results will be collated and analysed. The summary will then be published here on the Rebel Toolkit in a similar way to the [Upgrade Democracy feedback](#).

Deadlines

There are no hard deadlines for this survey - but collation of initial individual responses will be done on Monday 11th November. The responses from Upgrade Democracy mostly came in very soon after the action and it's very useful to start collating information early.

If some circles/teams have debriefs at a later time than this - it can actually be helpful for that process to have a timely summary of the individual feedback survey responses to draw upon.

Most responses come in immediately following mass emails asking for feedback

Learning

The second stage of this process is for UK circles in particular (or anyone else) to review the feedback and find some insight and learning that will help with future actions or future work supporting actions.

Again, there are no hard deadlines for this stage. Whilst some teams meet frequently and have relatively short learning cycles, others may take longer to reflect on the feedback and the wider learning for XR overall. Some Action Support teams use the immediate feedback from one day's action to improve support for subsequent days for example.

Ultimately, circles/teams are responsible for deciding where they are focusing their improvement efforts. The expectation is that circles/teams will want to be transparent with these plans.

The outputs from this stage of the process will also be made public on this page.

Overview of the week

This XR [blog post](#) explains how the week unfolded.

Photos

A [collection here](#) from the XR Media team of some of the top images of the London and Regional actions.

Results

These charts are updated regularly (it's a manual process analysing the feedback report)

Main reasons for non-attendance (including top themes from 'other' category)

1. **Prior personal commitment:** Needing longer notice of actions to plan attendance or lack of support from partners, are significant factors affecting individuals' ability to

engage in volunteer work.

2. **Health issues**
3. **Family/caring responsibilities:** such as arranging childcare and the timing of the event being during school holidays.
4. **Travel Issues:** As well as issues with the distance to travel to actions, even living overseas, some participants highlight the negative environmental impact of travelling across the country, indicating a desire for more sustainable practices.
5. **Work commitments**
6. **Cost of attending** and some respondents were **unaware of available travel subsidies**
7. **Too busy with other campaigns/activism**
8. **Design/style/messaging** of action didn't appeal, not understanding the focus on the insurance industry.
9. **Disillusionment with Activism:** A sense of futility, belief that current efforts are ineffective or weak against powerful political and economic forces. There is a recognition of the need for younger generations to take action, with older individuals feeling a lack of energy or hope for change.
10. **Isolation and Lack of Community:** Some individuals feel isolated in their activism, noting that they do not know anyone in local groups, which can hinder their willingness to participate.
11. **Barriers to Participation:** Challenges in becoming active volunteers, such as not being trained or approved, feeling overwhelmed by personal responsibilities.

Analysis

With the number of responses received, this has required the use of AI tools to extract common themes. Whilst this avoids the potential biases of a human doing the work, AI tools have their own biases about what they consider important. Teams reviewing feedback are encouraged to also read the detailed comments for a more thorough understanding. Contact

actionsupport@extinctionrebellion.uk if your team needs access.

Roses / Buds / Thorns

Digital (from home) Actions

Digital Roses

1. **Social Media Engagement:** There is a strong emphasis on sharing content through social media platforms like Facebook, Instagram, and Twitter. Participants found it

easy to share videos, events, and messages, indicating that social media is a key tool for outreach and engagement.

2. **Clear Communication:** Many comments highlight the importance of clear messaging and instructions. Participants appreciated well-communicated actions and the advance notice provided for events and activities.
3. **Accessibility of Actions:** The ease of participating in actions, whether online or offline, is a recurring theme. Many individuals noted that the actions were straightforward and accessible, which encouraged their involvement.
4. **Support and Resources:** The availability of support sessions (like Zoom calls) for those less confident in taking action was positively received. This indicates a community-oriented approach to activism, where support is provided to empower individuals.
5. **Diverse Activities:** Participants engaged in a variety of activities, including signing petitions, writing to MPs, leaving reviews, and participating in social media campaigns. This diversity allowed individuals to choose actions that suited their preferences and capabilities.
6. **Impact of Digital Tools:** The use of digital tools and platforms for activism was noted, with many participants expressing that they could still contribute despite not being able to attend physical events. This highlights the role of technology in modern activism.
7. **Personal Experiences and Limitations:** Some participants shared their personal limitations (e.g., health issues, last-minute responsibilities) that affected their ability to engage fully, yet they still found ways to contribute, showcasing resilience and adaptability.
8. **Targeted Campaigns:** There was appreciation for targeted campaigns that focus on specific industries (like the insurance and fossil fuel industries), suggesting that strategic targeting can be effective in advocacy efforts.

Digital Thorns

1. **Communication Barriers:** Many individuals expressed difficulties in communication due to lack of access to necessary tools (e.g., English SIM card for phoning, WhatsApp issues). This highlights the importance of reliable communication channels in organizing and participating in actions.
2. **Social Media Challenges:** There is a recurring theme of frustration with social media platforms. Users found them complicated, overwhelming, and sometimes ineffective for engagement. This includes issues with spamming, account restrictions, and the complexity of managing multiple platforms.
3. **Public Perception and Personal Image:** Concerns about how one's political views might affect personal relationships were noted. Some individuals preferred to keep their political discussions separate from their personal social media to avoid alienating friends.
4. **Technical Difficulties:** A significant number of participants reported feeling overwhelmed by technology and digital tools. This includes difficulties with understanding formats, using apps, and engaging with online actions, suggesting a

need for more user-friendly resources.

5. **Isolation in Participation:** Feelings of isolation were expressed, particularly when individuals attended events alone or felt unsupported by their social circles. This indicates a need for better community building and support systems.
6. **Need for Simplified Resources:** There is a clear demand for simplified, accessible resources for those who are not tech-savvy. Suggestions included creating basic guides or hand-held attachments to help individuals engage more effectively.
7. **Frustration with Action Outcomes:** Some participants felt that their efforts did not lead to significant outcomes or that actions were not impactful, leading to a sense of disillusionment.

Digital Buds

1. **Engagement and Communication:** There is a strong emphasis on the need for better communication and engagement strategies, such as having more tables with leaflets for discussions, and utilizing digital platforms like Zoom and email to reach out to participants.
2. **Digital Options:** The importance of maintaining digital options to complement physical actions is highlighted, suggesting a hybrid approach to activism.
3. **Targeted Actions:** Suggestions for targeted actions, such as emailing specific companies or politicians, indicate a desire for more focused advocacy efforts.
4. **Visibility and Awareness:** The need for visibility in activism is mentioned, along with the idea of using television dramas to raise awareness about environmental issues, making them more relatable to the public.
5. **Community Building:** There is a desire for community connection, with mentions of wanting to meet like-minded individuals and share inspiration.
6. **Regular Updates:** The call for regular updates and insights suggests that keeping the community informed is crucial for maintaining engagement and respect for the organizations involved.
7. **Response to Political Climate:** The data reflects a concern about the political climate, particularly regarding the rise of far-right movements, and a call to redouble efforts in activism in response to these challenges.
8. **Planning and Organization:** There is a need for better planning of digital actions, allowing participants to prepare and engage more effectively.

Feedback from non-attendees

Non-Attendee Roses

1. **Public Engagement and Perception:** There is a strong emphasis on ensuring that initiatives do not irritate or alienate the public. The actions were designed to be peaceful, family-friendly, and engaging, which helped in garnering public support and awareness.

2. **Effective Communication:** The importance of clear messaging and communication is highlighted. The back office was well organized, and key messaging was praised for being excellent. Social media guidance was also noted as effective, with a focus on informative and user-friendly content.
3. **Creativity and Visual Impact:** The use of creative visuals, costumes, and theatrical elements in actions was appreciated. The actions were described as attention-grabbing and memorable, contributing to a strong visual presence in media coverage.
4. **Digital and Social Media Strategy:** The campaign effectively utilized digital platforms for outreach and engagement. Livestreaming and social media posts allowed those unable to attend in person to feel involved, and the digital toolkit provided valuable resources for participants.
5. **Regional and Local Actions:** There was a successful strategy of having both national and local actions, which helped in spreading the message and engaging different communities. The coordination between local groups was noted as a positive aspect.
6. **Targeting Specific Industries:** The focus on targeting the insurance industry was seen as a clever strategy, with actions designed to raise awareness about their role in environmental issues. This approach was viewed as more effective than targeting the public directly.
7. **Positive Feedback and Global Awareness:** The actions received positive feedback both locally and internationally, raising awareness about environmental issues and demonstrating a commitment to non-violent activism.
8. **Inclusivity and Participation:** The campaign encouraged participation from individuals who could not attend in person, fostering a sense of community and collective action. The use of digital tools allowed for broader involvement.

Non-Attendee Thorns

1. **Organizational Issues:** Many participants expressed concerns about the disorganization of events, including poor planning and lack of engagement from members. There were mentions of actions being poorly timed and not well-coordinated.
2. **Media Coverage:** A significant number of comments highlighted the lack of media coverage for the actions, with participants feeling that the press did not adequately represent their efforts or the urgency of the climate crisis.
3. **Participation Barriers:** Several individuals noted barriers to participation, such as work commitments, mobility issues, and the need for more advance notice about events. Some felt that the actions were not accessible to a broader audience.
4. **Relevance of Actions:** There were mixed feelings about the relevance and impact of the actions, with some participants feeling that the focus on insurance did not resonate with the average person and that the actions did not feel vital or exciting.
5. **Demographic Concerns:** Some comments pointed out the lack of diversity within the movement, particularly regarding the age and racial demographics of participants, and the need to reach out to younger and more diverse groups.

6. **Emotional Responses:** Participants expressed feelings of frustration, sadness, and burnout regarding their involvement in the movement, indicating a need for better support and engagement strategies.
7. **Desire for Change:** Despite the criticisms, there was a clear desire among participants to be more involved and to see more effective actions that could lead to real change in the climate crisis.

Non-Attendee Buds

1. **Planning and Coordination:** There is a strong emphasis on the need for advanced planning for actions, particularly regarding staffing and scheduling. Suggestions include providing at least three months' notice for events to accommodate participants' schedules, especially for those with work commitments.
2. **Diversity of Actions:** Participants express a desire for a variety of action types, including flash mobs, themed events (e.g., Halloween), and local grassroots initiatives. There is a call for actions to be spaced out throughout the year and for more regional diversity, moving beyond a London-centric focus.
3. **Public Engagement and Awareness:** Many comments highlight the importance of raising public awareness through creative and engaging methods, such as social media campaigns, public disruptions, and themed events. There is a suggestion to link actions to broader social justice issues to resonate more with the public.
4. **Targeting Corporations:** There is a clear call to focus on corporations that contribute significantly to environmental destruction, particularly fossil fuel producers. Participants suggest that actions should aim to embarrass these entities and raise awareness about their impact on climate change.
5. **Sustainable Practices:** The need for promoting sustainable practices and reducing reliance on fossil fuels is a recurring theme. Suggestions include advocating for public transport, reducing plastic use, and highlighting the environmental impact of transportation methods.
6. **Collaboration and Networking:** There is interest in collaborating with other organizations and extending efforts to partners in Europe. Building networks for collective action is seen as beneficial.
7. **Digital Engagement:** The importance of maintaining digital engagement and home-based actions alongside physical events is emphasized. Participants suggest that online actions can complement in-person efforts and reach a wider audience.
8. **Feedback and Improvement:** Participants express a desire for feedback mechanisms to improve future actions, including better messaging and publicity about the outcomes of previous actions to encourage more involvement.
9. **Education and Local Focus:** There is a call for continued education at the local level, using local data and examples to illustrate the impact of climate change and the importance of activism.

London Actions

London Monday Roses

1. **Organization and Planning:** The event was noted for its well-organized structure, including clear meeting points, effective route planning, and thorough briefings for stewards. Participants appreciated the pre-event communication and the overall coordination on the day of the event.
2. **Visual Impact and Creativity:** The use of visuals, such as banners, flags, costumes, and theatrical elements (like the die-in and the pink boat), played a significant role in conveying the protest's message. The creativity in the presentation helped to engage the public and media effectively.
3. **Community and Inclusivity:** There was a strong sense of camaraderie among participants, with many noting the friendly atmosphere and the inclusion of diverse groups, including older participants and those from the global south. The event fostered a community feeling, with many expressing joy in being part of a collective action.
4. **Engagement and Outreach:** Participants actively engaged with the public through leafleting and conversations, which were seen as effective in raising awareness about the protest's goals. The outreach efforts were well-received, with many passersby showing interest in the materials distributed.
5. **Wellbeing and Support:** The presence of a wellbeing team and provisions for comfort (like chairs and food) were highlighted as important aspects of the event. This focus on participant wellbeing contributed to a positive experience for those involved.
6. **Police Interaction:** The relationship with law enforcement was generally described as positive, with police being unobtrusive and supportive, which contributed to a safe environment for the protest.
7. **Impactful Actions:** Specific actions, such as the die-in and occupations, were noted for their effectiveness in drawing attention to the protest's message. The theatricality of these actions helped to create memorable moments that resonated with both participants and the public.
8. **Music and Performance:** The inclusion of music, particularly the samba band, was a highlight for many participants, enhancing the atmosphere and energy of the event. The performances were seen as uplifting and integral to the overall experience.
9. **Targeted Messaging:** The protest effectively targeted specific companies and issues, particularly in the insurance sector, which was central to the campaign's focus. This strategic approach helped to clarify the protest's objectives and engage relevant stakeholders.

Overall, the event was characterized by strong organization, creative expression, community spirit, and effective outreach, all contributing to a successful protest experience.

London Monday Thorns

1. **Low Turnout:** A recurring theme is the disappointment regarding the low number of participants ("low turnout of rebels", "very low turnout of general rebels", "disappointing uptake of the actions by the mainstream media"). Many felt that the

numbers were not sufficient for a national action, which affected the overall impact.

2. **Communication Issues:** There were several mentions of poor communication among the organizers and participants, including confusion about meeting times, routes, and schedules ("lack of info between our roadtakers & main group", "forgot to advise the roadtakers when the march route deviated", "uncertainty once we got to Bank of England").
3. **Timing and Organization:** Many participants noted that the march started late and that there were issues with the timing of food and breaks ("food was a bit late", "lunch was very late in the afternoon"). This led to frustration and a lack of energy among participants.
4. **Sound and Visibility:** There were complaints about the sound levels during speeches and performances, making it difficult for many to hear ("speeches largely inaudible", "the sound system blasting took away the attention from the screen"). Additionally, the placement of bands and speakers was criticized for not being conducive to visibility and engagement ("band placed near the back of the march leading to gaps").
5. **Engagement with the Public:** Participants expressed concerns about effectively engaging with the public and whether the messaging was clear ("if an onlooker didn't get a leaflet, was our objective clear?", "were people puzzled by the emphasis on Zombies?"). There were also mentions of excessive noise hindering outreach efforts ("the non-stop drumming hindered my conversations with people").
6. **Weather and Environment:** The weather was noted as a factor that negatively impacted attendance and morale, particularly at the end of the march ("rain also didn't help", "weather was not on our side").
7. **Burnout and Capacity:** Some participants highlighted issues of burnout among the core group of activists, suggesting that the same individuals were doing too much ("too little capacity in the planning and design teams", "many of the same faces doing too much").
8. **Logistical Challenges:** There were logistical challenges mentioned, such as difficulties in keeping the group together, managing the flow of the march, and ensuring that everyone was informed about changes ("the space where the March ended at bank station was a challenging one", "difficult for me to identify the team at the muster point").
9. **Mixed Messages:** Some feedback indicated that there were mixed messages being communicated, particularly regarding the focus of the actions and the expectations set for participants ("I think focus should be put on what we want to see more of, not less of", "it's not fair/helpful to suggest rest & then say 'maybe think about those who can't rest'").
10. **Need for More Rebels:** A strong desire for increased participation was expressed, with many wishing for more people to join the actions to amplify their impact ("I wish that more people had attended", "we could always benefit from more people").

London Monday Buds

1. **Engagement and Inclusion:** There is a strong desire to engage younger people and diversify the crowd, as many participants noted that the current demographic is quite senior. Suggestions include involving more young people and ensuring that chants and participation are accessible to all.
2. **Communication and Coordination:** Many comments highlight the need for better communication among organizers, stewards, and participants. This includes clearer information about routes, timing, and actions during marches, as well as ensuring that all participants receive important updates, especially those who sign up last minute.
3. **Direct Action and Creativity:** There is a call for more direct actions, such as occupations and creative stunts, to maintain momentum and visibility. Participants appreciated the effectiveness of street theatre and visual displays but suggested improvements in execution and engagement.
4. **Wellbeing and Accessibility:** The importance of wellbeing during actions is emphasized, with suggestions for more breaks, access to water, and the use of chairs for comfort. Ensuring that actions are accessible to all participants is a recurring theme.
5. **Targeting Specific Issues:** There is a focus on targeting specific organizations, particularly insurance companies, and using clear messaging to convey the rationale behind actions. Participants suggested using statistics and impactful visuals to strengthen the message.
6. **Mobilization and Outreach:** Suggestions for better outreach strategies, such as leafleting and using mobile displays, were made to increase participation and awareness. There is a desire for more effective mobilization strategies to ensure higher turnout at events.
7. **Feedback and Adaptation:** Participants expressed the need for ongoing feedback mechanisms to assess the effectiveness of actions and adapt strategies accordingly. This includes understanding why turnout may be low and addressing those concerns.
8. **Morale and Community Building:** Maintaining morale and a sense of community among participants is crucial. Many noted the importance of celebrating successes and keeping spirits high during actions.

London Tuesday Roses

1. **Organization and Planning:** The event was noted for its impeccable organization, with clear communication regarding meeting points, schedules, and action plans. Participants appreciated the thorough briefings and the availability of resources such as maps and online information.
2. **Atmosphere and Engagement:** The atmosphere during the march was described as friendly, calm, and almost carnival-like, with positive engagement from both participants and passersby. The presence of drummers, creative props, and visual displays contributed to a lively environment.
3. **Effective Messaging:** Clear and impactful messaging was a recurring theme, with the use of digital billboards, placards, and informative leaflets. The messages focused on climate justice and the role of insurance companies in fossil fuel projects, resonating well with the audience.

4. **Safety and Support:** Participants felt safe due to the presence of well-trained stewards and police cooperation. The support provided to stewards and participants, including food and wellbeing resources, was highlighted as a positive aspect of the event.
5. **Creative Actions:** The use of creative tactics, such as the 'soft blockade', engaging visuals, and performances by groups like the Red Rebels, added depth to the protest and helped convey the urgency of the climate crisis.
6. **Community and Collaboration:** There was a strong sense of community among participants, with many expressing appreciation for the collaborative spirit and support from fellow activists. The integration of families and local groups into the actions was also noted positively.
7. **Impact on Target Audience:** The actions were designed to engage directly with employees of targeted companies, creating opportunities for dialogue and raising awareness about climate issues. The presence of activists outside corporate buildings was seen as effective in reaching industry workers.

London Tuesday Thorns

1. **Need for More Participation:** There is a strong call for more rebels to join the movement, indicating a concern about low numbers of attendees and engagement.
2. **Communication and Clarity:** Many participants expressed the need for clearer communication regarding the day's plans, objectives, and roles. Confusion over instructions and the lack of a structured outline contributed to feelings of disorganization.
3. **Safety Concerns:** There were concerns about safety during marches, particularly at choke points where large vehicles passed close to participants without adequate warnings or guidance from stewards or police.
4. **Handling Opposition:** The presence of opposing voices during the march raised questions about how to handle dissent. Some felt that the approach to dealing with hecklers was not effective and suggested alternative methods of response.
5. **Impact of Actions:** Participants questioned the effectiveness and impact of certain actions, such as the handing out of peas and the overall messaging of the protests. There was a desire for actions to be more coherent and impactful.
6. **Engagement with the Public:** There were mixed feelings about the leaflets used during the protests, with suggestions that a single, well-targeted leaflet would be more effective than multiple versions.
7. **Timing and Structure of Events:** The pacing of the events, including long breaks and pauses, was criticized for causing a loss of momentum and making it difficult for participants to stay engaged.
8. **Perception and Image:** Concerns were raised about how the movement is perceived by the public, especially in light of associations with law-breaking and the need to present a serious image.
9. **Media Coverage:** There was disappointment regarding the media coverage of the events, with calls for better engagement with media to ensure the movement's messages are communicated effectively.

10. **Inclusivity and Diversity:** Some feedback indicated a need for more diverse participation, including younger individuals, to enhance the visual and emotional impact of the protests.

London Tuesday Buds

1. **Collaboration with Unions:** There is a strong interest in collaborating with worker unions, particularly those representing low-wage and insecure workers, such as security workers, cleaners, and Uber drivers. This suggests a focus on solidarity with marginalized worker demographics.
2. **Targeting Insurance Companies:** Insurance companies are identified as a key target for actions, with suggestions for ongoing campaigns and soft blockades to raise awareness about their role in fossil fuel financing.
3. **Effective Communication and Planning:** The need for improved communication regarding logistics, such as the location of toilets, food availability, and route changes, is emphasized. There is also a call for clear identification of targets during actions to enhance visibility and impact.
4. **Visual Messaging and Branding:** The importance of specific and targeted messaging in banners and materials is highlighted, as well as the need for more prominent branding of Extinction Rebellion (XR) to avoid being perceived as generic protest.
5. **Engagement and Inclusivity:** There is a desire to make actions more family-friendly and to engage a wider audience, including the use of music and stillness to convey messages effectively. The idea of having activities for families during school holidays is also mentioned.
6. **Learning from Past Actions:** There is a focus on reflecting on previous actions to learn what worked and what didn't, with an emphasis on planning and executing future actions more effectively.
7. **Utilizing Media and Visibility:** The use of media vans and the need for continuous media engagement is noted, along with the idea of using creative methods to attract attention and convey messages.
8. **Safety and Accessibility:** Concerns about safety, especially for families and children during actions, are raised, suggesting that future events should be planned with these considerations in mind.
9. **Innovative Action Strategies:** Suggestions for new forms of protest, such as soft blockades and creative performances, indicate a willingness to experiment with different strategies to maintain pressure on targets.
10. **Support for New Ideas and Participants:** There is an acknowledgment of the need for fresh ideas and support for new participants in the movement, indicating a desire for growth and inclusivity within the organization.

London Wednesday Roses

1. **Organization and Planning:** The event was noted for its well-organized structure, with clear briefings, effective communication among stewards, and a well-planned

route that facilitated smooth transitions between sites.

2. **Creativity and Theatricality:** The use of creative elements such as the zombie theme, drumming, street theatre, and visual props (like the carbon bomb and giant Jenga) played a significant role in engaging the public and making the protest more impactful.
3. **Community and Camaraderie:** Participants highlighted the friendly and supportive atmosphere, with mentions of well-being support, shared meals, and a sense of family among the rebels.
4. **Public Engagement:** The actions were designed to attract public attention, with effective outreach through leafleting and performances that drew interest from onlookers, including workers in nearby buildings.
5. **Visual Impact:** The visual aspects of the protest, including the drumming in acoustically favorable locations and the striking costumes of the zombies, were praised for their effectiveness in conveying the message.
6. **Adaptability:** The ability to adapt plans in response to changing circumstances was noted, showcasing the flexibility of the organizers and participants.
7. **Well-being Support:** The presence of well-being stewards providing food, water, and rest areas was appreciated, contributing to a positive experience for participants.
8. **Effective Messaging:** The outreach resources, including leaflets and speeches, were described as clear and impactful, effectively communicating the protest's goals and messages.
9. **Successful Actions:** Specific actions, such as occupations of insurance company lobbies and the use of humor in performances, were highlighted as particularly successful in raising awareness and engaging the public.
10. **Positive Reception:** There was a general sense of a positive reception from the public and workers, attributed to the light-hearted yet serious nature of the actions.

London Wednesday Thorns

1. **Communication and Coordination Issues:** There were several mentions of unclear communication regarding schedules, routes, and roles during the event. For example, stewards were asked to arrive early without a clear briefing, and there was confusion over the legality of certain actions.
2. **Low Attendance and Engagement:** Many participants noted a disappointing turnout compared to previous events, raising concerns about the movement's growth and engagement with a broader audience. There were calls for better strategies to attract a more diverse group of young people.
3. **Public Reception and Interaction:** While there were positive interactions with the public, there were also reports of hostility and rudeness from some members of the public. Participants felt the need to be prepared for negative comments and to engage constructively without escalating tensions.
4. **Logistical Challenges:** Issues such as late food service, unclear end times, and the need for better planning regarding locations (like public toilets) were highlighted. Participants expressed a desire for more structured and timely logistics.

5. **Sound and Acoustics Problems:** There were complaints about the sound system being too loud, making it difficult to hear speeches, and concerns about the acoustics in certain locations affecting communication.
6. **Safety and Support Concerns:** Some stewards felt unsupported during critical moments, such as when they were asked to block roads without backup. There were also concerns about the safety of actions, such as the use of smoke flares and the potential for glass to shatter in certain locations.
7. **Diverse Messaging and Focus:** There were mixed feelings about the inclusion of various political messages (e.g., pro-Palestine statements) during the event, with some participants feeling that it detracted from the main focus on fossil fuel insurance.
8. **Need for Clearer Direction and Planning:** Participants expressed a desire for clearer instructions and better planning for actions, including the timing of performances and the coordination between different groups involved in the event.

London Wednesday Buds

1. **Occupations as a Tactic:** There is a strong emphasis on the effectiveness of occupations, particularly targeting insurance companies involved in fossil fuels. Participants believe that occupations can be a powerful form of protest and should be continued and expanded.
2. **Communication and Messaging:** The need for clear communication strategies is highlighted, including the use of sound systems to deliver messages effectively and the importance of having a FAQ to handle challenging questions from the public.
3. **Training and Experience:** There is a recognition that many participants lack experience in negotiating with police and managing occupations. Suggestions include providing training and sharing experiences among rebels to improve skills and preparedness.
4. **Public Engagement:** Engaging the public through street theatre and creative actions is seen as beneficial. Participants noted that enjoyable performances can lead to increased willingness to engage with outreach efforts.
5. **Legal Awareness:** There is a call for better legal briefings to ensure that all participants are aware of the risks involved in actions, especially regarding potential arrests. This includes ensuring informed consent and understanding the legal landscape.
6. **Outreach and Information:** The importance of outreach efforts is emphasized, with suggestions for providing information about insurance companies and their ties to fossil fuels. Additionally, logistical support such as lists of public toilets during actions is recommended.
7. **Future Actions and Strategy:** Participants express a desire for more frequent and larger-scale actions against not only insurance companies but also other entities like PR firms and media organizations that support fossil fuel interests. There is a call for strategic planning of regional actions and maintaining pressure on these targets.
8. **Community and Support:** The need for community support and shared experiences among rebels is highlighted, suggesting that affinity groups should meet and discuss

risks and strategies before actions.

Local Actions

Local Actions Roses

Note that due to the numbers of responses, most of these themes will relate to the Birmingham Action.

1. **Effective Organization:** The events were described as extremely well organized, with good planning, clear roles, and effective communication among participants. This included pre-arranged venues for debriefing and coordination with local police.
2. **Strong Messaging:** The messaging was clear and focused on urging insurance companies to divest from fossil fuels, particularly oil and gas. Participants felt that the message resonated well with the public and was effectively communicated through speeches and visual props.
3. **Community Engagement:** There was a strong sense of community and camaraderie among participants, with many noting the positive interactions with the public and the involvement of various local groups. The events fostered a sense of solidarity and collective action.
4. **Creative Elements:** The use of creative elements such as street theatre, costumes, drumming, and banners added to the visual impact of the demonstrations. These elements helped attract attention and engage passersby.
5. **Public Reception:** The general public's response was mostly positive, with many participants noting that passersby were receptive to the messages and engaged with the actions. The presence of drummers and performers helped draw attention and create a lively atmosphere.
6. **Innovative Actions:** Unique actions such as letter writing to insurance employees and the use of theatrical performances were highlighted as effective strategies for engagement and outreach.
7. **Media Coverage:** There was good media coverage of the events, which helped amplify the message and reach a wider audience.
8. **Diverse Participation:** The events saw participation from various groups and individuals from different regions, indicating a broad coalition working towards a common goal.
9. **Positive Atmosphere:** The overall atmosphere of the events was described as joyful, uplifting, and empowering, contributing to a sense of purpose and motivation among participants.

Local Actions Buds

Note that due to the numbers of responses, most of these themes will relate to the Birmingham Action.

1. **Engagement Strategies:** The importance of initiating conversations with the public through simple questions like ""Can I give you a flyer?"" was highlighted. This approach allowed for deeper discussions about climate concerns and increased engagement.
2. **Theatrical Elements:** There is a strong emphasis on incorporating theatrical elements and big props in actions to attract attention and create a memorable experience. Suggestions included using body bags or sheets for die-ins and utilizing performers and musicians to enhance the impact.
3. **Outreach and Communication:** The need for better outreach and communication, both with the public and with police, was noted. Suggestions included more advance publicity for events and better coordination with law enforcement to ensure smooth actions.
4. **Collaboration and Community Building:** There was a call for more collaboration across regions and local groups to strengthen actions and share successful strategies. Building a sense of community among activists was seen as vital to prevent burnout.
5. **Public Education:** Educating the public about the role of insurance companies in the fossil fuel industry was emphasized. Actions should aim to inform and empower the public to take immediate steps, such as moving their money away from fossil fuel-supporting institutions.
6. **Repetition and Consistency:** Many participants expressed the need for repeated actions to maintain momentum and visibility. Regular visits to targeted locations, like insurance offices, were suggested to keep the pressure on.
7. **Visual Impact:** The visual aspect of protests, including coordinated dress and props, was seen as crucial for capturing attention and conveying messages effectively. Suggestions included wearing matching colors and creating visually striking displays.
8. **Feedback and Adaptation:** There was a recognition of the need to adapt strategies based on feedback from previous actions. This includes adjusting timing, location, and the nature of the actions to maximize impact and participation.
9. **Empowerment through Action:** Activists expressed a desire to empower the public by providing them with immediate opportunities to make a difference, such as letter-writing campaigns or direct engagement with local businesses.
10. **Future Directions:** There is a call for a shift in messaging to not only highlight problems but also to present a vision for a transformed society that values community and sustainability. This includes integrating protest efforts with community-building initiatives.

Local Actions Thorns

Note that due to the numbers of responses, most of these themes will relate to the Birmingham Action.

1. **Communication Issues:** There were significant breakdowns in communication both within the organizing group and with external parties, particularly the police. Many participants felt that information about the event was not adequately disseminated,

leading to confusion and disorganization.

2. **Police Interaction:** The police were described as unhelpful and disorganized, causing tension during the event. There were complaints about police hostility and their insistence on keeping protesters off the roads, which led to safety concerns for both protesters and pedestrians.
3. **Low Turnout:** The number of participants was lower than expected, which affected the impact of the action. Factors contributing to this included the timing of the event (weekday), lack of publicity, and the closure of key locations (like Howden's office).
4. **Preparation and Planning:** There were issues with planning, such as not having enough leaflets, banners, or stewards. Some participants felt unprepared for their roles, and there was a lack of a dedicated media person to handle outreach and coverage.
5. **Event Accessibility:** The route taken for the protest was not accessible, with curbs and difficult crossings. This raised concerns about inclusivity for all participants, particularly those with mobility issues.
6. **Public Engagement:** There were mixed feelings about how well the event engaged the public. Some felt that the message was too complicated or not well communicated, while others noted that the noise level (from drumming) might have deterred engagement.
7. **Family-Friendly Focus:** There was a noted tension between the intended family-friendly nature of the event and the actions of some participants who did not adhere to this theme, which could have alienated potential attendees.
8. **Logistical Challenges:** Issues such as running out of materials (leaflets, banners) and the need for more stewards were highlighted. Additionally, the choice of venue for post-action debriefing was criticized for being too small.
9. **Emotional Impact:** Some participants expressed emotional distress due to interactions with climate-denying individuals and the overall atmosphere of the event, indicating a need for better support for activists.
10. **Need for More Youth Engagement:** There was concern about the demographic of participants, with many being older, and a perceived lack of interest from younger people in activism.

Reflections

This section is updated as teams/circles pass on their planned improvements for future events.

Action Planners

1. **Precise timing and logistics:** Clear agendas and smooth logistics are essential to maintain momentum. Ensure events run on schedule, with well-timed breaks and resources to avoid fatigue. Assign teams to manage flow and sync roles like food providers and stewards to keep the event organized.
2. **Contingency planning:** Prepare for unexpected challenges like poor weather or low turnout by having backup communication systems and flexible plans. Contingency

strategies should cover key risks, ensuring that actions and messages still reach their targets even if conditions change.

3. **Targeted action and messaging:** Define clear objectives for each action and ensure all roles and tasks are aligned to meet them. Messaging should be unified and focused, with consistent communication across all materials to avoid confusion or dilution of the protest's goals.
4. **Recruiting Action Planners:** Working on developing new action planners so that we have enough to share the workload in planning major events.

Stewards/Roadtaking

1. **Designate a comms steward** specifically to liaise with the roadtaking Lead. This is to ensure roadtaking crew are kept informed about changes of route/plans and timings etc.

DeEscalation / Embedding Nonviolence

1. Enhance **ENV training/workshop** content (to include deescalation skills) & deliver more widely both inside & outside the movement.

Protest Liaison

1. Ensure we have **linked in with Legal** and are aware of what they have briefed to actions crews.

Action Wellbeing (AWB)

1. Link in with Action Planners at start of each day to ascertain when there may be **stops** long enough to offer chairs and change roles (e.g. relieve wheelchair pushers)
2. **Chocolate** is very good energy offer when on the move.
3. Continue close working with a **dedicated Wellbeing/Production person** on the ground.

Production & World Build

1. Use **larger electric cargo bike** where possible.
2. **Dedicated AWB link**, involved in prep and on the ground.
3. Build on **Creative Production link** and plan ahead to allow Production to dedicate more time with Action Planners.
4. Investigate opportunities for **sustenance options**, including suggestion that rebels register for events to help judge food quantities required.

Arrestee & Legal Support / Back Office / Police Station Support

1. There is an increasing need to encourage every Action Team to plan for whether they will need Back Office (BO) and/or Police Station Support (PSS).
2. A&LS Back Office needs more home based Rebels who would like to volunteer for Back Office work. This is an occasional role, dependant on actions and run on rota shifts to suit volunteers. 3 hr shifts are usually the minimum. The role is Home based with PC/tablet

and phone, but everyone is a member of our friendly team. This work is very rewarding and valued but more importantly critical to effective actions being able to take place.