



Title

PlanetarySolvency.com – Core asset of the “Planetary Solvency / Planetary Commons / Planetary Ledger” ecosystem for actuaries, governments & finance

Baseline

Planetary Solvency for Human Prosperity.

1. Context & stakes

Since 2024–2025, “Planetary Solvency” has moved from metaphor to a formal risk framework introduced by:

- the Institute and Faculty of Actuaries (IFoA) and the University of Exeter, in their report *Planetary Solvency – finding our balance with nature*, which proposes a Planetary Solvency Risk Dashboard to help policymakers steer human activity within the finite bounds of our planet.
- the UK Government Actuary’s Department (GAD), highlighting the growing risk of “planetary insolvency” and calling for actuarial and systemic risk techniques to be applied to climate and nature risks.

Key insights from these works include:

- we have already exceeded 6 out of 9 planetary boundaries, and “the lights on this dashboard are flashing red”;
- without accelerated decarbonisation and nature restoration, climate shocks could cut global GDP by up to 50% over a 20-year period between 2070 and 2090.

At the same time:

- the NGFS (Network for Greening the Financial System) has built a conceptual framework for nature-related financial risks, stating that nature loss and

preservation actions have material macroeconomic and financial consequences, and must be integrated into financial stability work;

- **the TNFD provides a framework for companies and financial institutions to identify, assess and disclose their nature-related dependencies, impacts, risks and opportunities.**

👉 The core question is no longer simply “green finance”, but:

How solvent is our planetary system — and thus our economies and societies — under current trajectories?

This is where the integrated PlanetarySolvency.com / PlanetaryCommons.org / PlanetaryLedger.com ecosystem becomes strategically relevant.

2. What the PlanetarySolvency / PlanetaryCommons / PlanetaryLedger ecosystem brings

The three domains together form a unique, coherent naming ecosystem:

- **PlanetarySolvency.com – the actuarial and macro-financial lens (risk, solvency, capital, stability);**
- **PlanetaryCommons.org – the planetary commons and governance lens (shared resources, equity, justice, collective stewardship);**
- **PlanetaryLedger.com – the registry and accounting lens (data, indicators, registries, flows, accountability).**

This ecosystem is a strategic asset for:

- **a global Planetary Solvency Dashboard targeted at policymakers and financial decision-makers;**
- **a Planetary Commons & Solvency Observatory connecting science, finance and governance;**
- **a Planetary Ledger approach to track planetary risks, capital flows and corrective actions.**

It offers:

1. **A neutral, serious, board-level naming suite that speaks to ministers, central bank governors, CFOs, CROs and chairs of supervisory authorities.**
2. **A unifying banner for currently fragmented efforts on climate, nature, planetary boundaries, social stability and prosperity — across both financial and political narratives.**

3. A single, credible digital corridor where work on:

- **assessing planetary solvency,**
- **redefining planetary commons,**
- **building a transparent planetary ledger**
can converge under a coherent, memorable language.

PlanetarySolvency.com serves as the primary entry point, with **PlanetaryCommons.org** and **PlanetaryLedger.com** reinforcing the ecosystem and allowing differentiated use across programmes, observatories and data infrastructures.

3. What can live on PlanetarySolvency.com (and its ecosystem)

3.1. Planetary Solvency Risk Dashboard

A visual dashboard inspired by the IFoA & Exeter work, designed to:

- **show risk levels as we move further beyond planetary boundaries;**
- **combine climate & nature metrics into a single solvency view;**
- **provide decision-useful signals (green / amber / red) for policymakers and boards.**

The dashboard and its technical documentation can be hosted on PlanetarySolvency.com, with references to:

- **PlanetaryCommons.org for governance, principles and coalitions;**
- **PlanetaryLedger.com for data, indicators and registry-oriented work.**

3.2. Observatory & resource hub

PlanetarySolvency.com can serve as:

- **the reference site for the concept of Planetary Solvency and related frameworks (planetary boundaries, nature-related risks, climate & macro-financial risks);**
- **a resource hub (reports, scenarios, methodologies, best practices);**
- **the front door to work undertaken by actuaries, economists, central banks, supervisors, TNFD-aligned institutions, development banks and international organisations.**

Meanwhile:

- **PlanetaryCommons.org** can be mobilised for a public-facing, multi-stakeholder platform on planetary commons, equity and just transitions;
- **PlanetaryLedger.com** can be used to brand or host registries, datasets, APIs or indicator sets relating to planetary risks and capital flows.

3.3. Multi-stakeholder programme

The ecosystem can credibly brand:

- a multi-stakeholder initiative bringing together IFoA, GAD, academic partners, NGFS, TNFD, financial institutions and NGOs;
- coalitions of states and regulators wishing to anchor planetary solvency, planetary commons and planetary accounting into their policy and supervisory frameworks.

PlanetarySolvency.com is the natural “programme name”;

PlanetaryCommons.org the governance and commons narrative;

PlanetaryLedger.com the technical registry / measurement pillar.

4. Example use cases

1. Central bank / financial supervisor

- Use **PlanetarySolvency.com** as the public-facing banner for a systemic-risk & planetary solvency programme, linked to NGFS climate and nature work.
- Publish scenarios, stress tests, dashboards and policy notes under this name.
- Use **PlanetaryCommons.org** for public engagement, principles and global commons framing.
- Use **PlanetaryLedger.com** for technical documentation, indicators and registries.

2. Finance ministry / sovereign think tank

- Host periodic **Planetary Solvency** assessments from a national or regional perspective.
- Articulate how national budgets, climate plans, nature policies, social and economic policies align with planetary boundaries and solvency.

- Use PlanetaryCommons.org in relation to international negotiations on global commons and burden-sharing.

3. Long-term investor / asset owner

- Launch a Planetary Solvency Investment Framework under PlanetarySolvency.com.
- Communicate how portfolios, engagement strategies and capital allocation align with planetary solvency pathways.
- Use PlanetaryLedger.com for portfolio-level indicators and data transparency, and PlanetaryCommons.org for stewardship principles and engagement with civil society.

4. Climate / nature coalition

- Use the ecosystem as the anchor for a Planetary Solvency & Commons Partnership.
- Connect science, finance, policy and civil society around a shared solvency / commons / ledger narrative.
- Host joint declarations, principles, dashboards and data tools across the three domains.

5. Why this name, why now?

- The term Planetary Solvency is now explicitly used in official actuarial reports and public communications (IFoA, GAD, European actuaries).
- Nature- and climate-related financial risks are recognised as core macroeconomic and financial stability issues by NGFS and TNFD.
- Quantitative scenarios from actuaries point to up to 50% global GDP loss over 20 years without decisive action.
- The notion of planetary commons is gaining traction as a way to frame shared global resources, responsibilities and justice in climate and nature debates.
- Calls are growing for more transparent, robust planetary ledgers that connect scientific indicators, financial flows and policy responses.

 The concepts are being defined right now.

But the global digital banners PlanetarySolvency.com, PlanetaryCommons.org and PlanetaryLedger.com are unique — and now aligned as a single, coherent ecosystem.

6. About the asset (& transaction)

Names (sold as a coherent ecosystem):

- PlanetarySolvency.com – primary, board-level brand for the planetary solvency framework.
- PlanetaryCommons.org – governance and commons narrative layer.
- PlanetaryLedger.com – registry, data and accounting layer.

Type:

Strategic naming ecosystem (core .com + complementary .org + registry-oriented .com).

Positioning:

- global governance & systemic risk;
- actuarial science & macro-financial analysis;
- planetary commons & just transition;
- central banks, supervisors, ministries, long-term investors, coalitions, development banks and international organisations.

Possible deal structures:

- Preferred: ecosystem bundle (PlanetarySolvency.com + PlanetaryCommons.org + PlanetaryLedger.com) as a single, indivisible strategic asset;
- Optionally integrated with the broader “Solvency” family ([ClimateSolvency](https://ClimateSolvency.com), [NatureSolvency](https://NatureSolvency.com), [Water/Energy/ComputeSolvency](https://WaterEnergyComputeSolvency.com), etc.) for extended thematic coverage.

All legal, NDA, pricing, escrow and transfer aspects follow a standard, secure process for high-value strategic transactions, with appropriate confidentiality and compliance with applicable regulations.