

# The Top 5 Climate Change Trends for Insurers

01

## Increased Frequency and Severity of Natural Disasters

Rising global temperatures have contributed to a surge in extreme weather events such as hurricanes, wildfires, floods, and droughts.



02

## Underwriting Challenges

Climate change has fundamentally altered the risk landscape for the insurance industry. Areas that were once considered low-risk are now becoming high-risk due to climate-related factors.



03

## Regulatory Pressure and ESG Considerations

Insurers are expected to consider environmental, social, and governance (ESG) factors when making investment decisions and underwriting policies.



04

## Premium Increases and Coverage Gaps

Policyholders have experienced higher insurance premiums, particularly in areas prone to hurricanes, wildfires, and coastal flooding. These premium hikes can create affordability challenges for many.



05

## Transitions to Climate-Resilience

Many insurers are working on innovative solutions that promote sustainability and help policyholders adapt to a changing climate.

