

Insurance Europe welcomes EU push on climate resilience, urges focus on prevention, adaptation, and shared responsibility

BRUSSELS, 27-10-2026: Insurance Europe recognises the European Commission's **Climate Resilience Framework** as an important step to strengthen Europe's preparedness for climate change, with prevention, adaptation and shared responsibility at its core. With climate-related losses rising across Europe, resilience must become a strategic economic priority, in addition to an environmental one. Insurance Europe is a firm advocate of embedding resilience into public policy decision-making.

Insurers help households and businesses recover after disasters, and they also play a key role in advising on how to reduce vulnerability and risk exposure, because resilience starts long before disasters occur. Cutting emissions and stepping up efforts to adapt to a changing climate remain the most effective ways to reduce underlying risks and keep protection available over the long term.

"This summer once again showed that climate change is a hard reality that requires collective action, in both the short and the long term. This Framework is a chance to move resilience higher up the policy agenda and to recognise that decisions on land use, infrastructure, building standards and adaptation will determine Europe's exposure to climate risks for decades to come," said **Frédéric de Courtois, President of Insurance Europe**.

Insurance Europe has long worked to strengthen Europe's climate resilience and reiterates its support for the Commission's initiatives in this area, including through the proposed establishment of a **Climate Insurance Alliance**. The industry stands ready to contribute actively to its development, building on its experience, to make it a success.

"The Climate Insurance Alliance is a great opportunity to bring together policymakers, public authorities, the insurance sector, experts and relevant voices from across the resilience ecosystem to develop actionable measures that build on what is already working. Success will depend on it. The expertise in risk management and mitigation of the insurance industry is fundamental for developing solutions to reduce protection gaps and strengthen resilience in Europe," added **Thea Utoft Høj Jensen, Director General of Insurance Europe**.

Insurance Europe looks forward to working with the European Commission, Member States, the European Parliament and other key stakeholders to ensure that the Climate Resilience Framework and the Climate Insurance Alliance deliver tangible improvements in Europe's resilience to climate-related risks.

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