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Insurance and the climate crisis

Time to move from inconsistency to consistency





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“pretty much *uninsurable*”

[Jacki Johnson, Insurance Australia Group]

“We know that if average temperatures increased by 2°C, the world may still be *insurable*. But it's very clear that at 4°C it would not.”

[Henri de Castries, AXA Group]

“Rising temperatures and heavier precipitation are likely to increase the damage caused by wildfires, drought, heatwaves, torrential rain and flooding in many locations around the world. If unmitigated, some of these risks may become *uninsurable* in the future”

[Edi Schmid, Swiss Re]

“Left unchecked, climate change will continue to affect the actuarial assumptions underpinning the insurance products that our industry provides. It will also render significant proportions of the economy *uninsurable*, shrinking our addressable market”

[Aviva’s strategic response to climate change]

Losses from natural
catastrophes
2017

US\$ 330bn



Less than half of the
losses insured

**US\$ 135bn
(41%)**

Costliest hurricane
season on record

US\$ 215bn



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Floods in South Asia:
a humanitarian disaster

**2,700 people
killed**



\$ 16.000.000.000.000



climate justice 🗣️
[klahy-mit], [juhs-tis]

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**RWE blockiert die Energiewende.
Schluss mit BoAplus! GREENPEACE**



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82%

50%

33%

