

All sectors hold climate risk but in different ways

The length of time stakeholders hold risk varies depending on their role in the ecosystem.



INSURANCE
COMPANIES
~1 yr

TENANTS
~3 yrs



PROPERTY
OWNERS
~13 yrs



LENDERS
20-30 yrs, but in reality
average is ~8 yrs

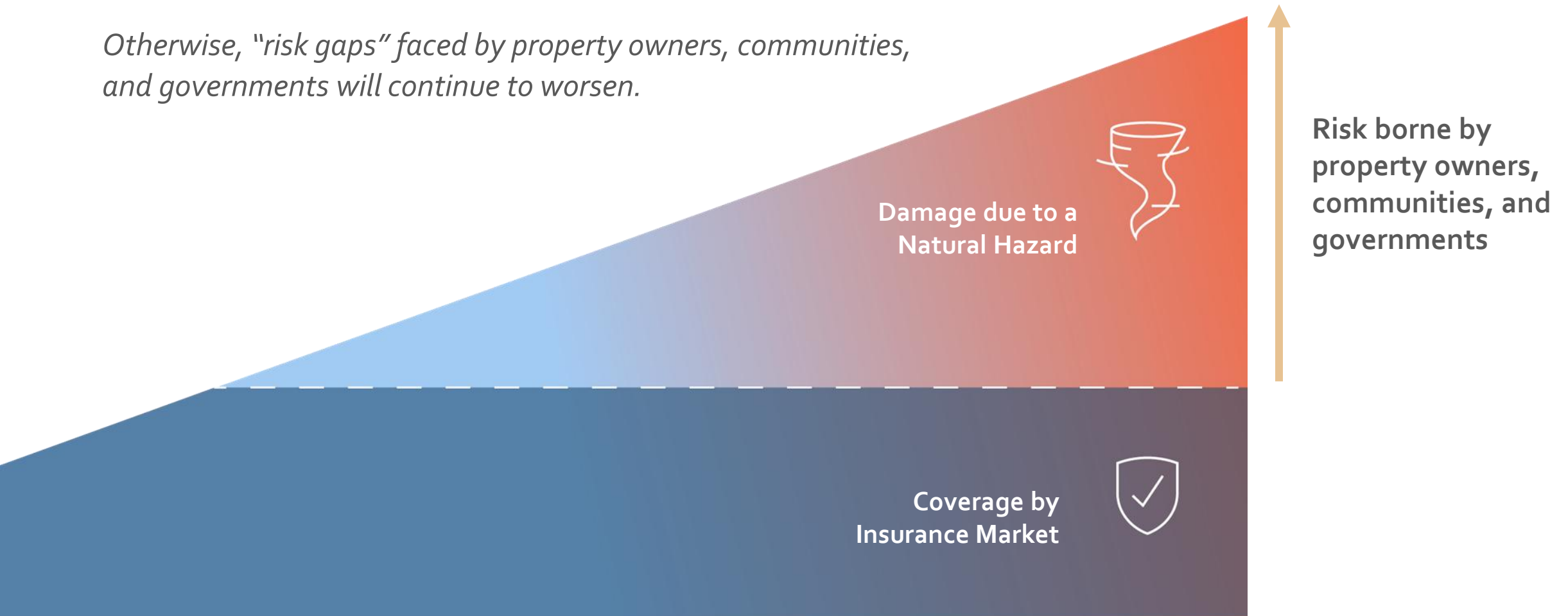


GOVERNMENTS
Owns risk forever



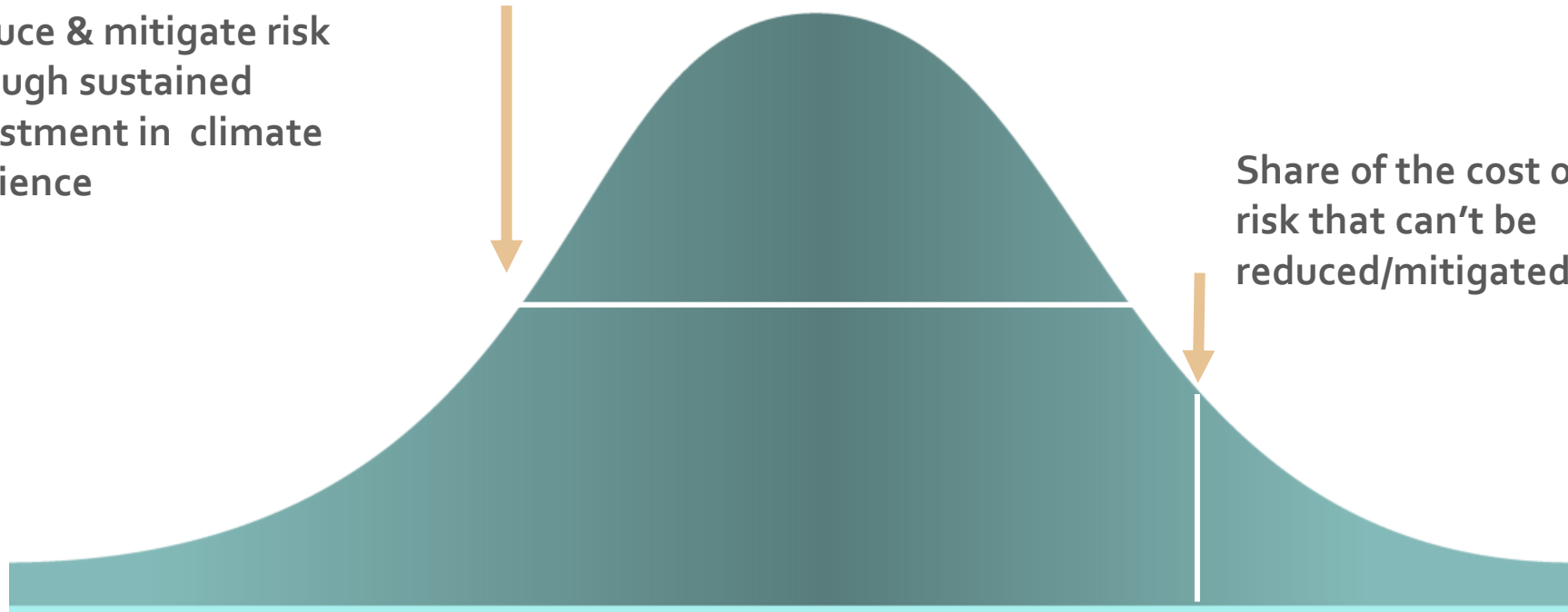
The way we think about & protect against climate risk must change

Otherwise, "risk gaps" faced by property owners, communities, and governments will continue to worsen.



The way we think about & protect against climate risk must change

Reduce & mitigate risk through sustained investment in climate resilience



DAMAGE DUE TO NATURAL DISASTERS