



**INSURANCE
INFORMATION**
INSTITUTE

Insurance Leading on Climate Risk

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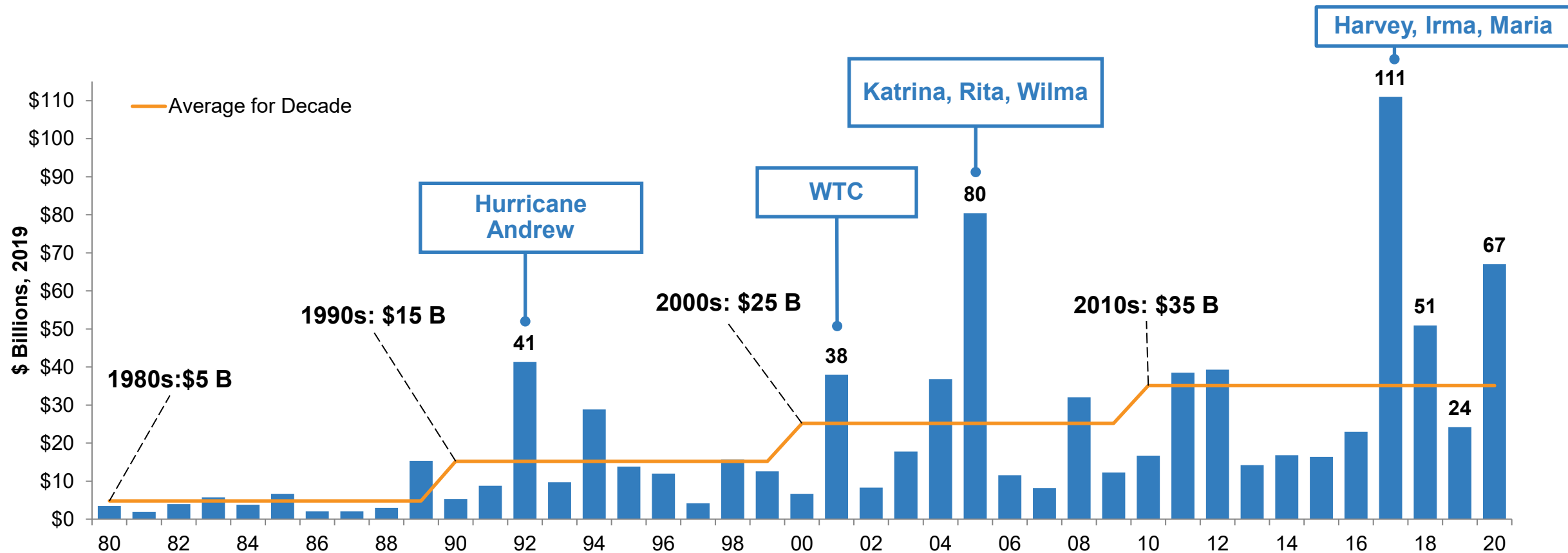
Triple-I & Its Mission



**We are the trusted source of unique,
data-driven insights on insurance...**

**.....to inform and empower
consumers.**

U.S. Inflation-Adjusted Insured Cat Losses

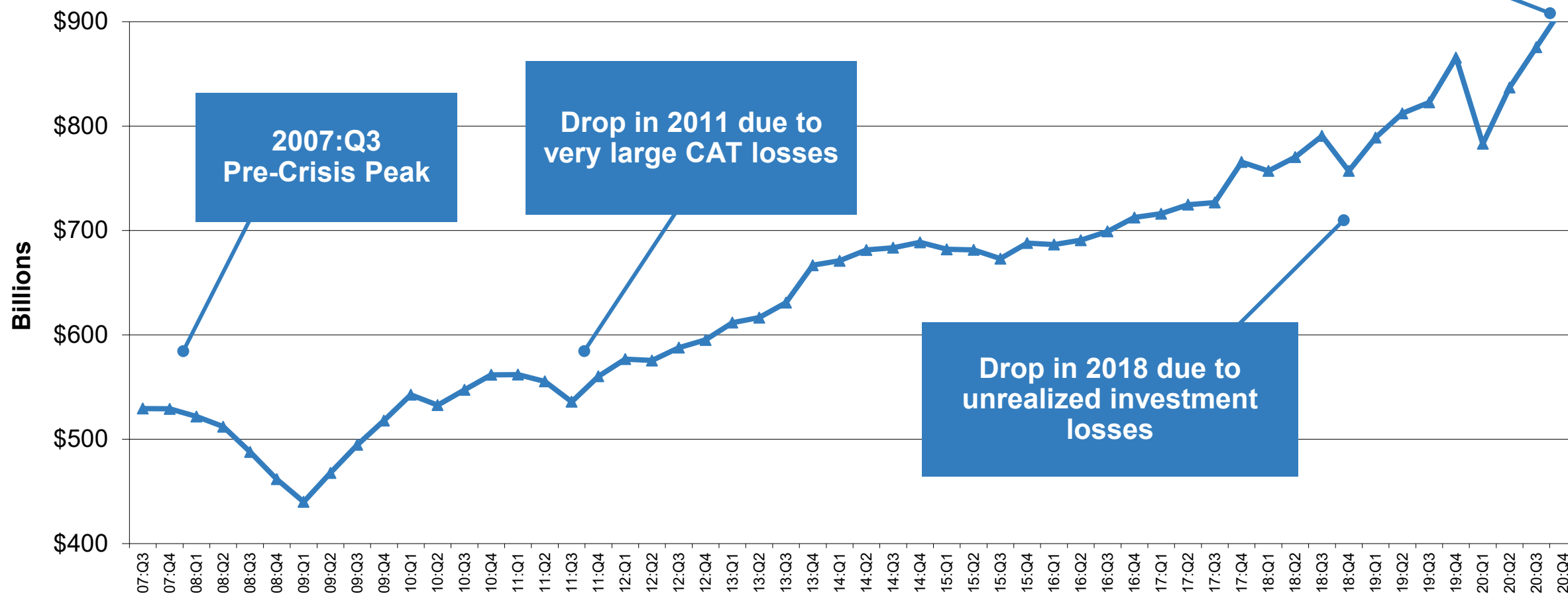


Insured Cat Losses Are Increasing At An Alarming Rate –Nearly 700% Since 80's

*Sources: Property Claims Service, a Verisk Analytics business; Aon; Insurance Information Institute.



Macro Solvency a.k.a. Policyholders Surplus 2007-2020 Quarterly



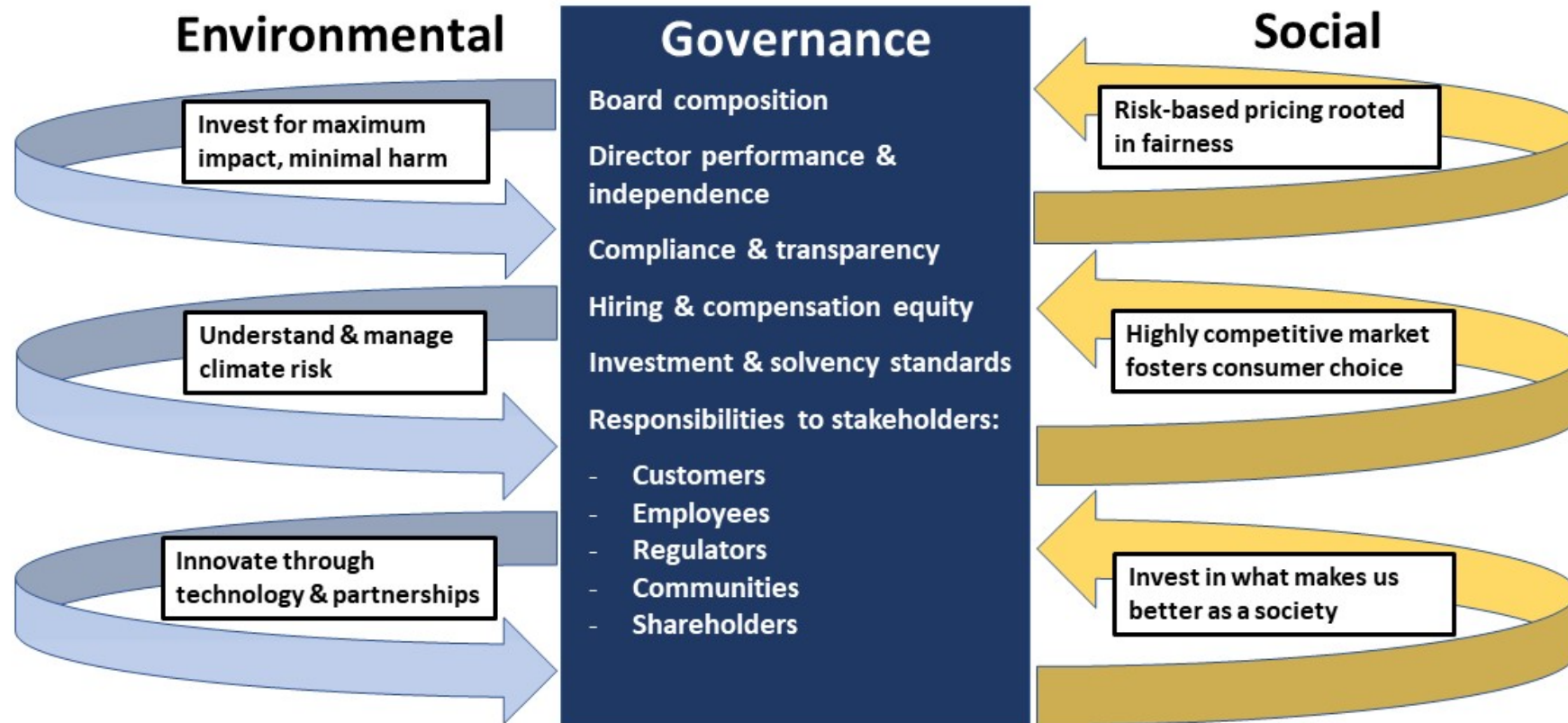
Policyholder Surplus: Positive



Sources: NAIC data sourced through S&P Global Intelligence; Insurance Information Institute.

ESG

ESG: Is In Insurers' DNA



Bottom Line:

- Regulated by 50+ jurisdictions
- NAIC Risk Management & Own Risk and Solvency Assessment (ORSA) model
- Climate risk/resilience research/information sharing (e.g., Triple-I Resilience Accelerator)
- Investment in diverse, inclusive work force; community aid; financial literacy; and other social goods

Insurers' ESG Focus At A Glance

Driving Resilience



- ▲ From “recovery and repair” to “predict and prevent”
- ▲ Risk partners and financial first responders for families, businesses, and communities
- ▲ Sophisticated hazard modeling and data-driven loss control support informed risk taking

Giving Back



COVID:

- ▲ U.S. auto insurers returned over \$14 billion to customers in response to reduced driving during COVID-19 pandemic
- ▲ Insurers have pledged more than \$280 million in donations to organizations fighting the pandemic

Sharing Insights



Nonprofits driving understanding of insurance for diverse audiences:

- ▲ Griffith Foundation
- ▲ Insurance Information Institute
- ▲ Insurance Institute for Business and Home Safety
- ▲ Insurance Research Council
- ▲ National Association of Insurance Commissioners
- ▲ Society of Insurance Research



RESILIENCE ACCELERATOR

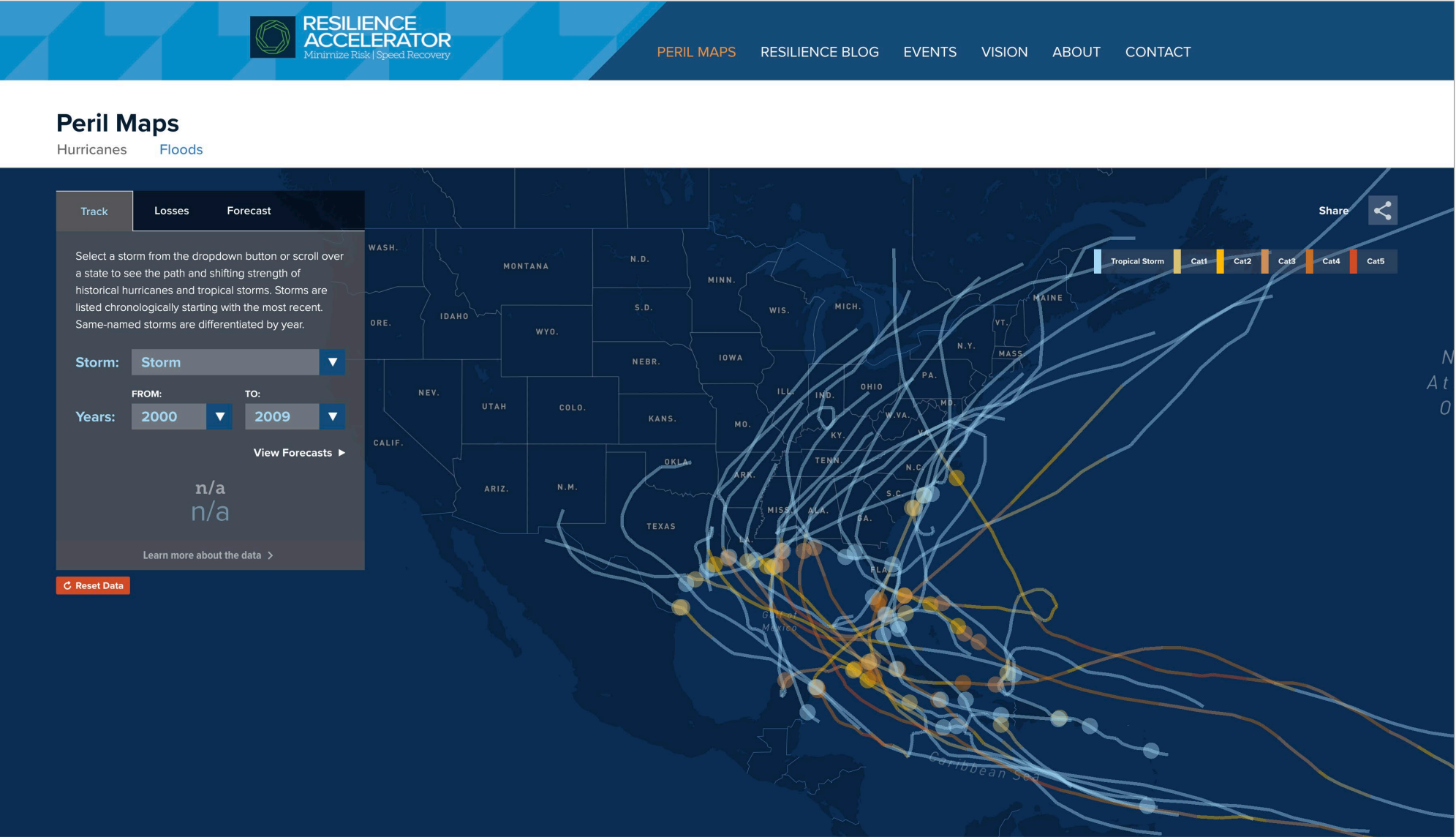
Minimize Risk | Speed Recovery

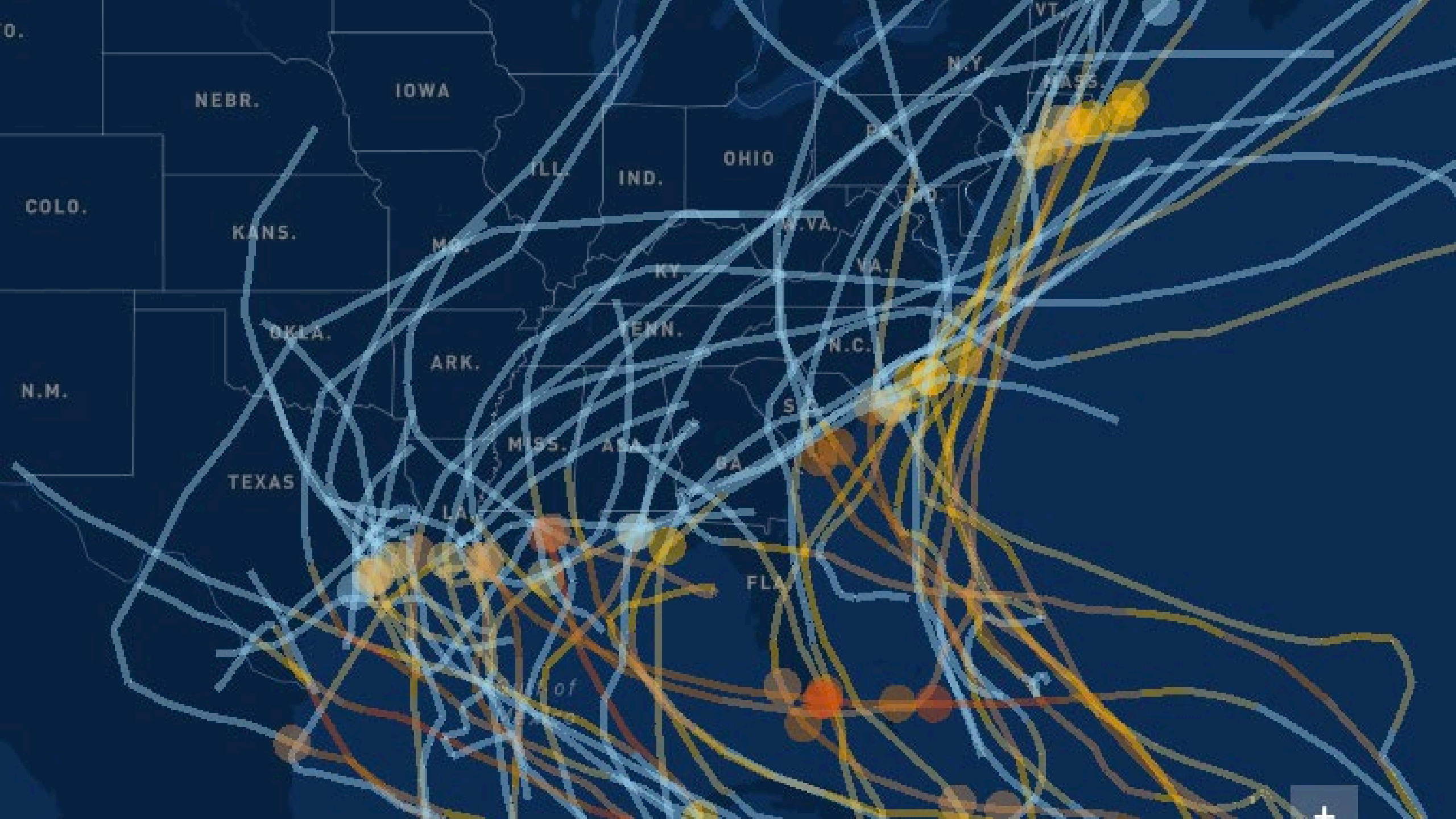
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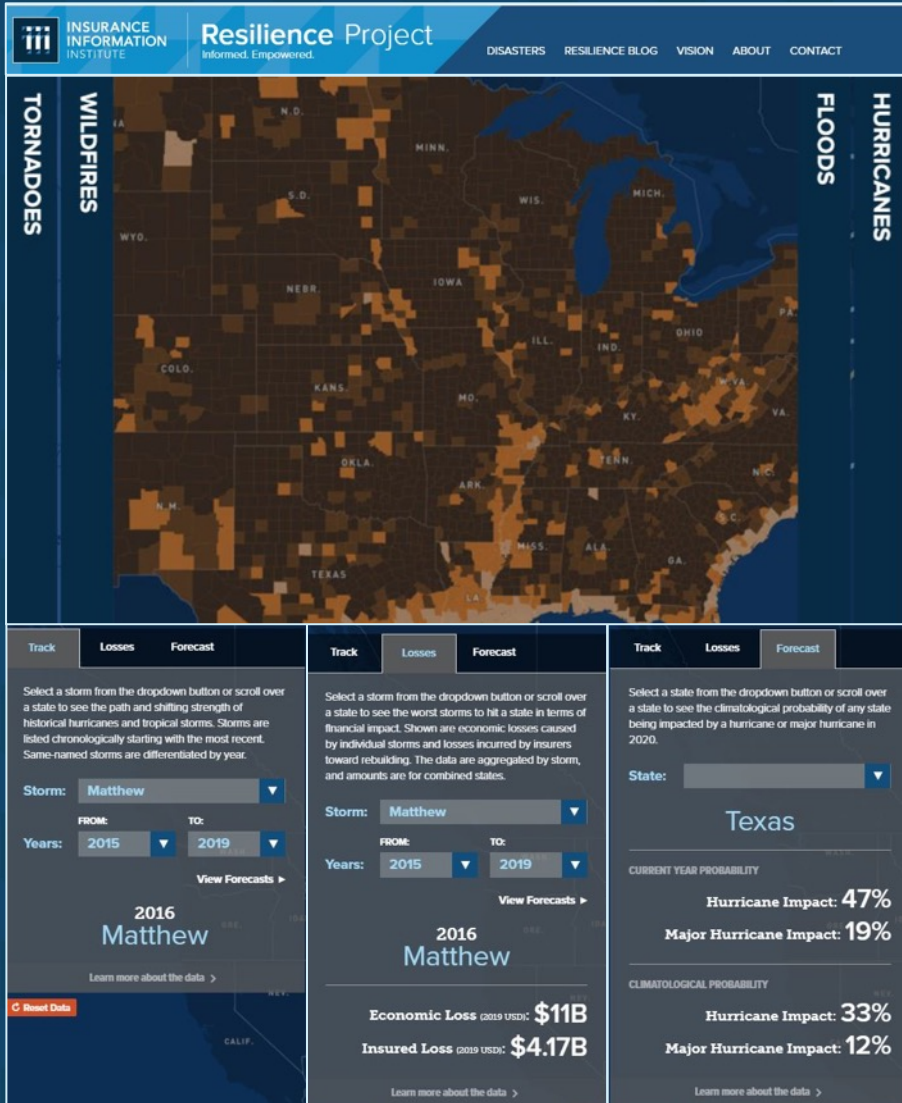


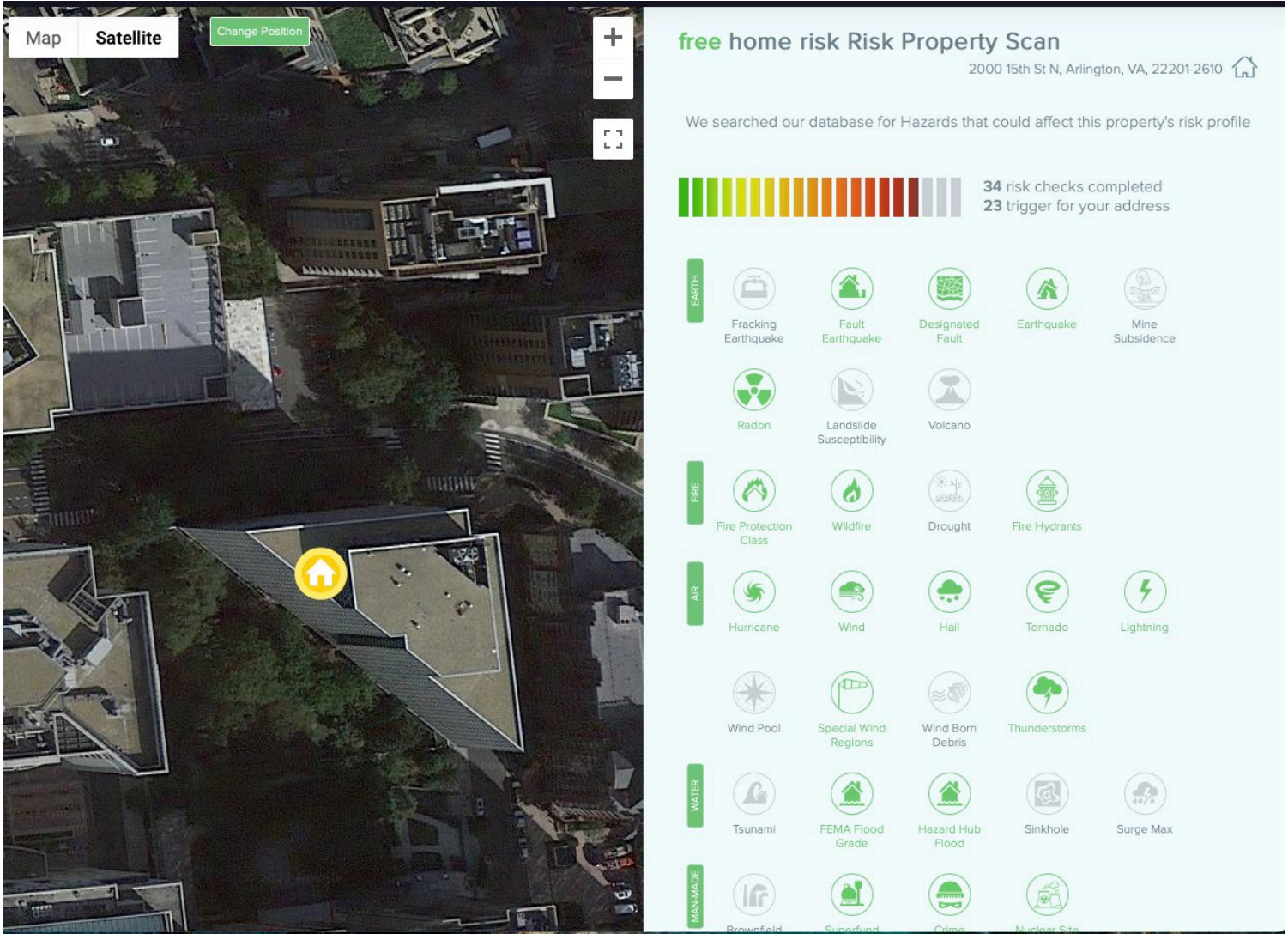
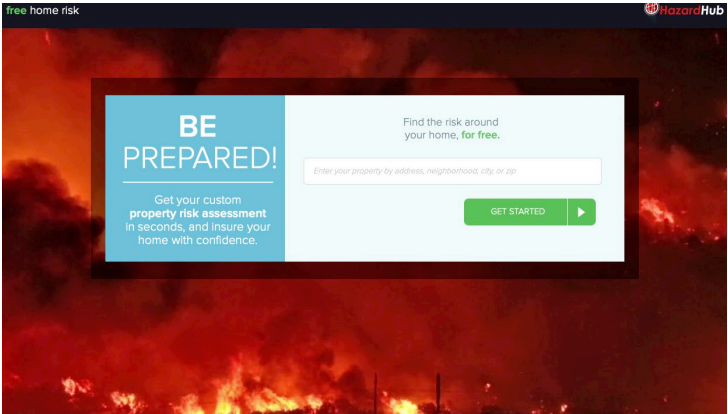
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2000 to 2009 Hurricane Track









Considerations





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Informed. Empowered.

Thank you!

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