

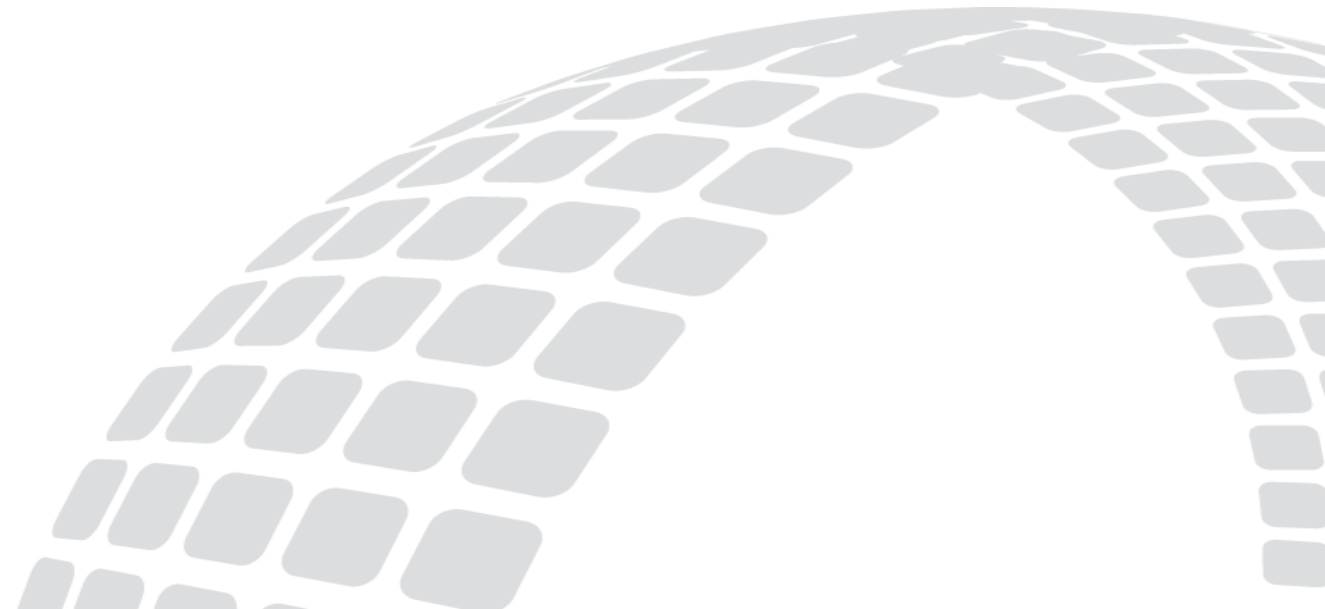


Insurance Sweden annual conference

Nicolas Jeanmart

Head of personal and general insurance, Insurance Europe

Stockholm, 8 May 2026

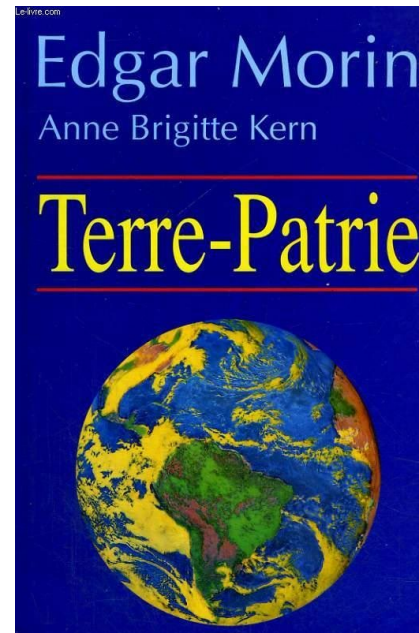


A riskier world

Permacrisis

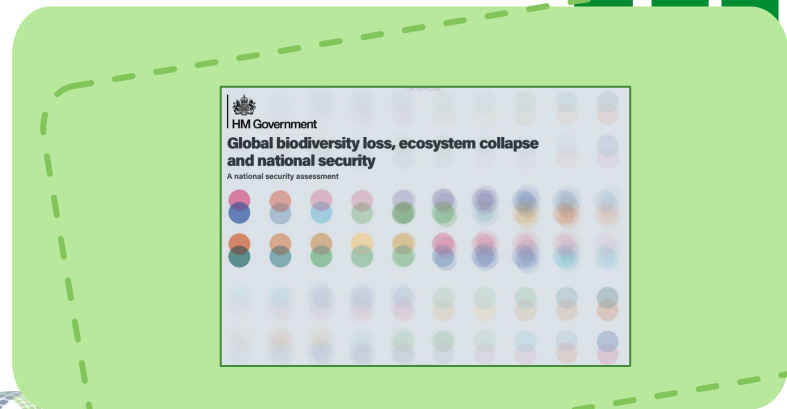
Polycrisis

Metacrisis



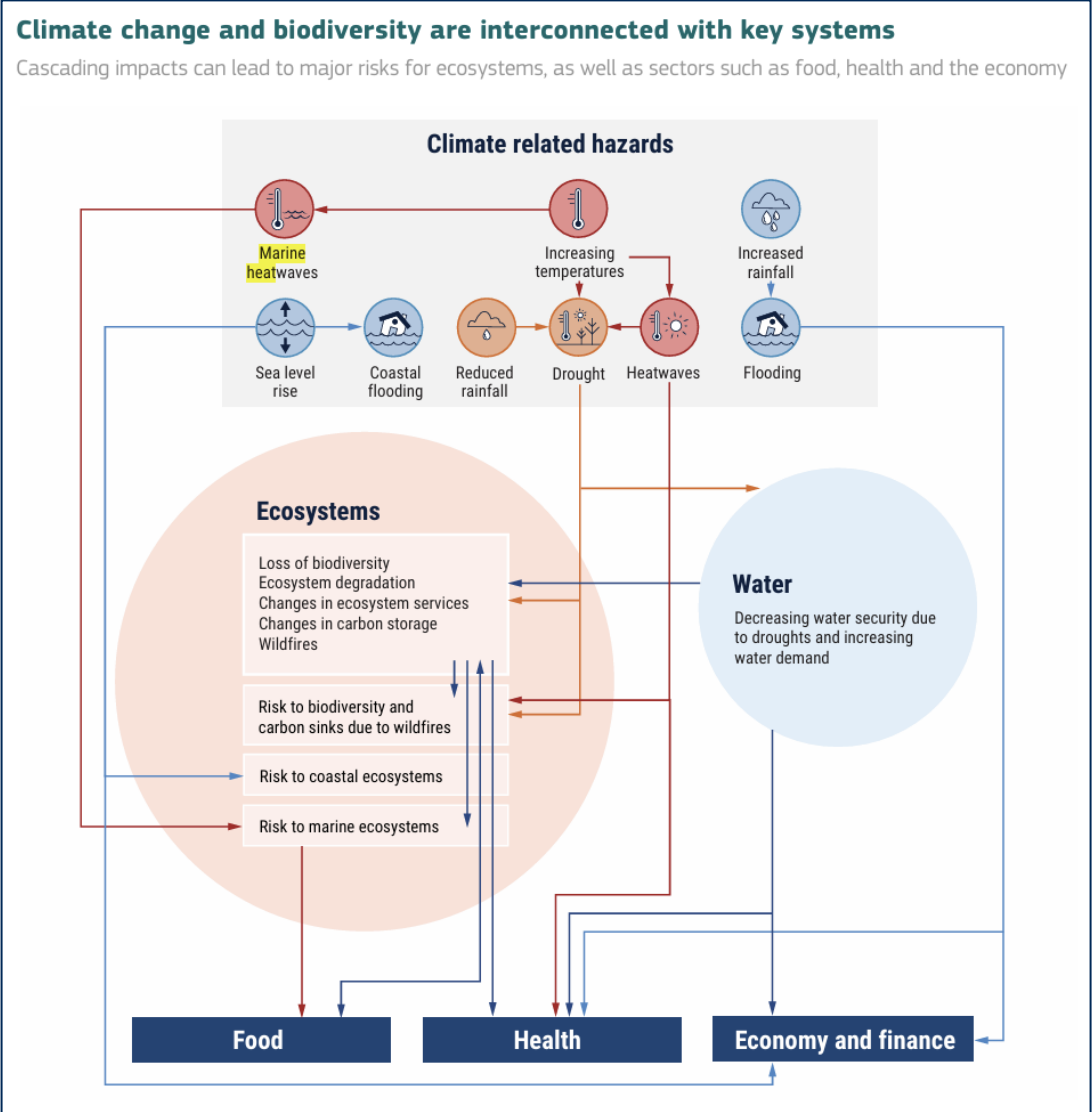
A turning point in climate risk understanding

Growing recognition of climate change links to security, ecosystems, and vulnerability



European state of the climate – 2025 report (April)

Climate change and biodiversity are interconnected with key systems



Strong political momentum at EU-level

Political guidelines for the 2024-2029 European Commission – Ursula Von der Leyen

“As Europe’s climate warms faster than the global average, **we must step up work on climate resilience and preparedness**. We will map the risks and preparedness needs for infrastructure, energy, water, food and land in cities and rural areas, as well as the need for data and early warning systems. This will be part of a European Climate Adaptation Plan, to support Member States notably on preparedness and planning and ensure regular science-based risk assessments.”



EU climate resilience & risk management integrated framework

Six pillars

 **Legislative framework on adaptation and risk prevention**

 **Climate resilience by design**

 **Risk awareness and data**

 **Competitiveness and innovation capacity**

 **Finance and insurance**

 **People**

Finance and insurance

A European marketplace?



EU climate resilience & risk management integrated framework

Six pillars

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 **Competitiveness and innovation capacity**

 **Finance and insurance**

 **People**

Some final reflections

Where the climate resilience agenda will succeed...



Single, large-scale
European mega-scheme:
not the answer



EU added value in
supporting MS



Getting EU policy choices
right

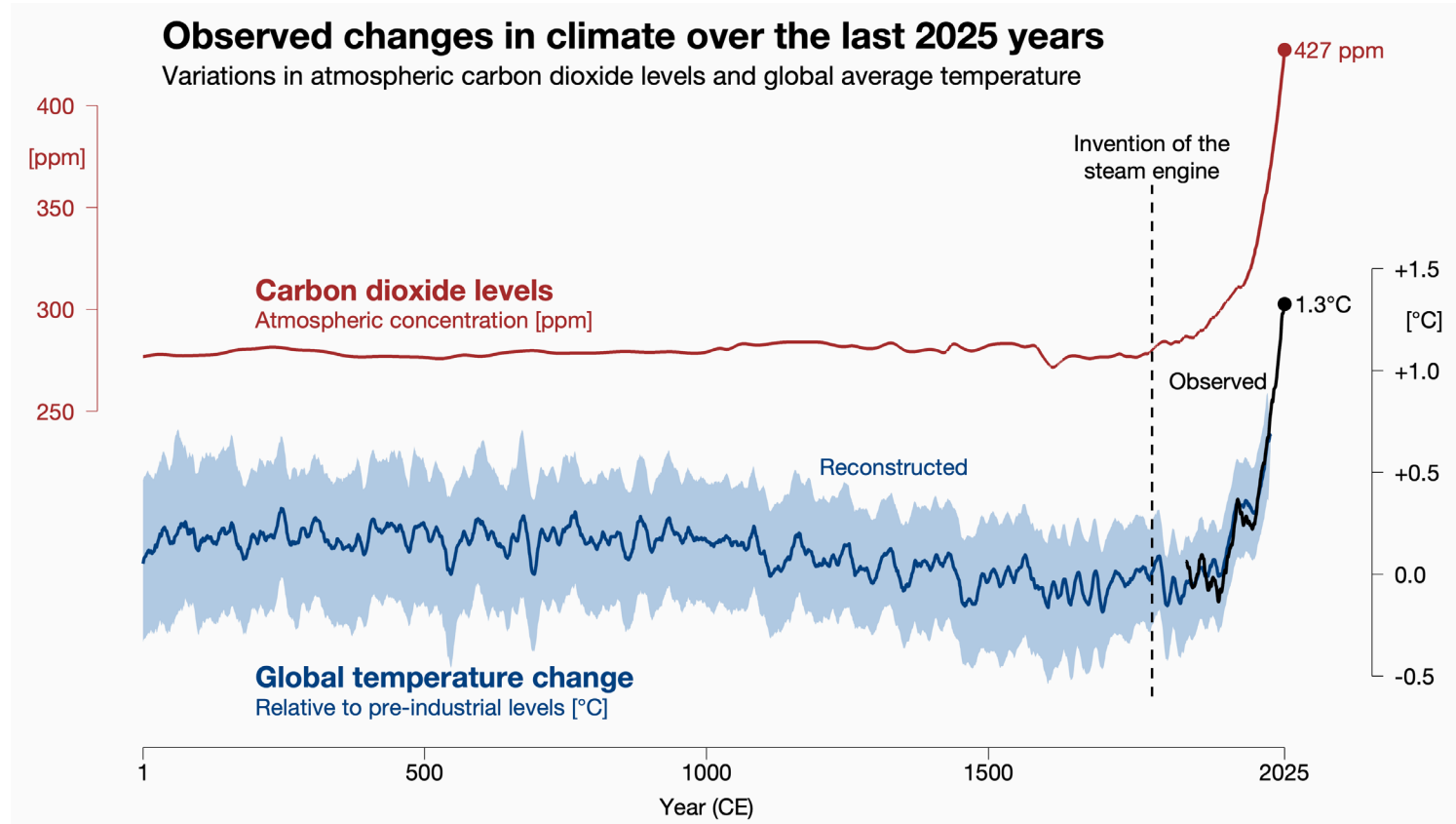


Ex ante resilience
funding is key



Climate resilience is a
shared responsibility

Co2 concentration exploding



The solutions: mitigation, adaptation, risk transfer

“We basically have three choices: mitigation, adaptation and suffering. We're going to do some of each. **The question is what the mix is going to be.** The more mitigation we do, the less adaptation will be required and the less suffering there will be.”

John Holdren, Harvard energy expert and climate adviser to Barack Obama





Thank you!

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