



Briefing Notice

Risky Business: Insurance in the Era of Climate Change

Tuesday, May 6, 2025 • 12:00 - 1:30 PM EDT

Dirksen Senate Office Building Room 406

50 Constitution Ave NE, Washington, DC 20002

Please RSVP @ eesi.org/050625insurance

Live webcast will be streamed at eesi.org/livecast

The **Environmental and Energy Study Institute (EESI)** invites you to a briefing about Congress's role in bolstering the long-term resilience, investability, and insurability of U.S. communities. Insurance premiums have **increased** by an average of 21% since 2015, and almost 67% of U.S. homes are underinsured. This raises significant questions about the ability of American households to affordably manage the risks they face from increasingly severe and frequent disasters like wildfires and storm-induced flooding.

This briefing will explore the basics of property insurance and how it functions in the United States, including the challenges faced by individuals, businesses, insurers, and reinsurers. It will also feature existing and emerging tools—from **parametric insurance** to **climate endorsements**—that are reshaping how insurance products can better serve communities. Panelists will describe the role of federal policy in advancing these new ways of thinking about insurance.

Introductory remarks by:

➤ **Sen. Sheldon Whitehouse (D-R.I.)**

Speakers for this session include:

➤ **Dominick Dusseau**, Research Associate, Woodwell Climate Research Center

➤ **More speakers to be announced**

This event is free and open to the public.

For more information, contact Daniel O'Brien at dobrien@eesi.org or (202) 662-1880.

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