



## 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 562**

50 Constitution Ave NE, Washington, DC 20002

Please RSVP @ [eesi.org/050625insurance](https://eesi.org/050625insurance)

Live webcast will be streamed at [eesi.org/livecast](https://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.

At this briefing, Woodwell Climate Research Center will also be launching a new report, *Rebuilding Insurance for a Climate Future: A Policy Guide to Understand Tools, Address Inequities, and Find Solutions*. Join us to be the first to hear about this new guide for policymakers!

### Introductory remarks by:

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

### Speakers for this session include:

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

➤ **Benjamin Keys**, Rowan Family Foundation Professor of Real Estate and Finance, The Wharton School, University of Pennsylvania

➤ **Carolyn Kousky**, Associate Vice President, Economics and Policy Analysis, Environmental Defense Fund; Founder, Insurance for Good

**This event is free and open to the public.**

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

Don't miss a single briefing: subscribe to our YouTube channel at [youtube.com/eesionline](https://youtube.com/eesionline)

Daniel Bresette, President • (202) 628-1400 • [eesi.org](https://eesi.org) • 1020 19th St. NW, Ste. 400 • Washington, DC 20036

