

Climate insurance

Start with the problem, not the product



Don't start here

“Here are ten products. Which one do you want?”



Start here

“What problem are you trying to solve?”

“What is keeping you up at night?”



Climate shocks are becoming more frequent, more severe, and more costly

5X

more weather, climate and water-related disasters were reported between the 1970s and 2010s

World Meteorological
Organization

\$220

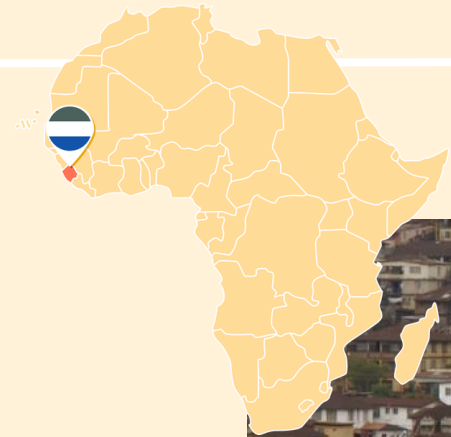
billion in global natural catastrophe economic losses in 2025

SwissRe



FREETOWN
CITY COUNCIL

Eugenia Kargbo, Chief Heat Officer, Freetown



Shade, cooling & insurance solutions for
female market workers

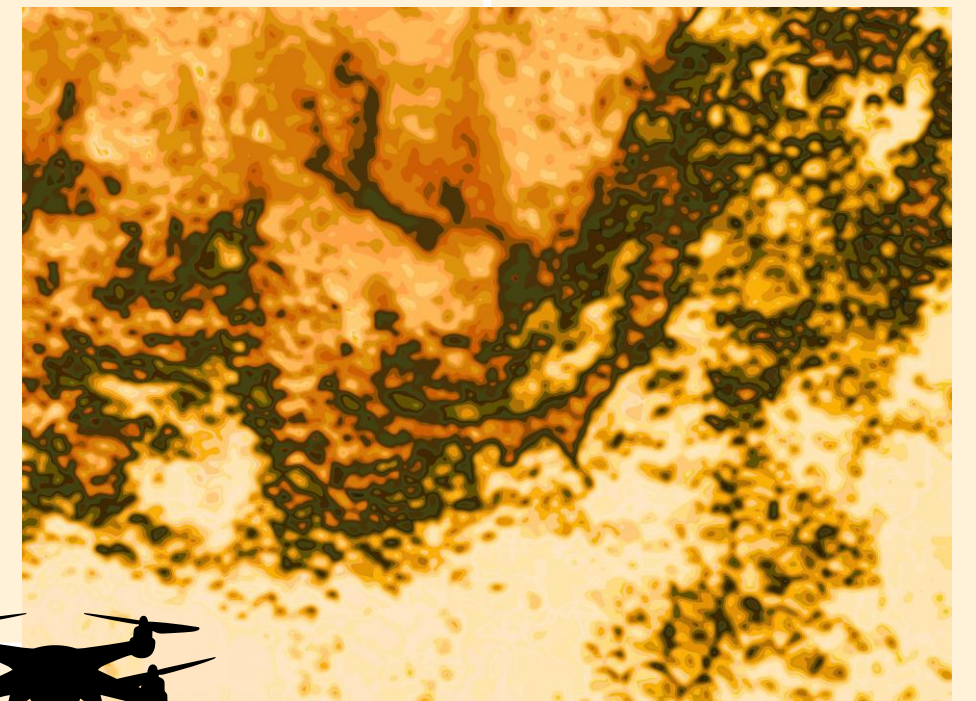


Freetown, Sierra Leone



Humanitarian
OpenStreetMap
Team

Low-cost thermal mapping



 **HERA**

 **Humanity
Insured**

Think in problems.
Think in systems.
Solve, together.



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