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# Building resilience: The impact of climate change on insurance in construction



# Meet the panel



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# Climate Change – Impact



- **All 10** of the warmest years on record have occurred since 2000.
- Heatwaves expected **every other year** by 2050.
- **10,000 heat-related deaths** expected without adaption to building design.



## Netherlands

- The Netherlands is ranked **5th in the world** in climate performance (CCPI 2025) thanks to strong renewable energy and emissions policies.
- But the Netherlands expects wetter winters and drier summers leading to **drought/groundwater fluctuation**.
- **425,000 buildings** with short remaining technical life due to this fluctuation



- In 2024, Brazil suffered forest fires that consumed **30.86 million hectares** — an area larger than Italy.
- Brazil has seen a **460% increase** in climate-related disasters since the 1990s.
- In parts of Brazil, maximum temperatures have increased by up to **3°C** over the last ~60 years, exceeding global average warming..



## Italy

- In 2021–2022, Italy recorded Europe's highest recorded temperature: **48.8 °C** in Sicily.
- In 2022, during the European heatwaves, Italy had an estimated **18,010 excess deaths** due to heat.
- By 2050, climate change could eat up over **5% of Italy's GDP** in damage costs if nothing is done.





# Climate Change – Emerging Risks



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Direct climate-related claims in construction are still rare but the risks to construction professionals associated with climate change are certainly increasing.

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# Q&A



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