



# CALIFORNIA **SUSTAINABLE** INSURANCE ROADMAP

Hon. Ricardo Lara, Insurance Commissioner



# Protect Consumers



Reduce Emissions



Close Protection Gaps



Keep Insurance Affordable and Available



Promote Nature-based Solutions

Strengthen Tools for Transparency and Financial Oversight

Accelerate Transition to More Sustainable Investment Strategies

Catalyze Sustainable Insurance Product Innovation

Create Resilient Communities



Risk Assessment

Risk  
Communication

Risk Reduction

Risk Transfer

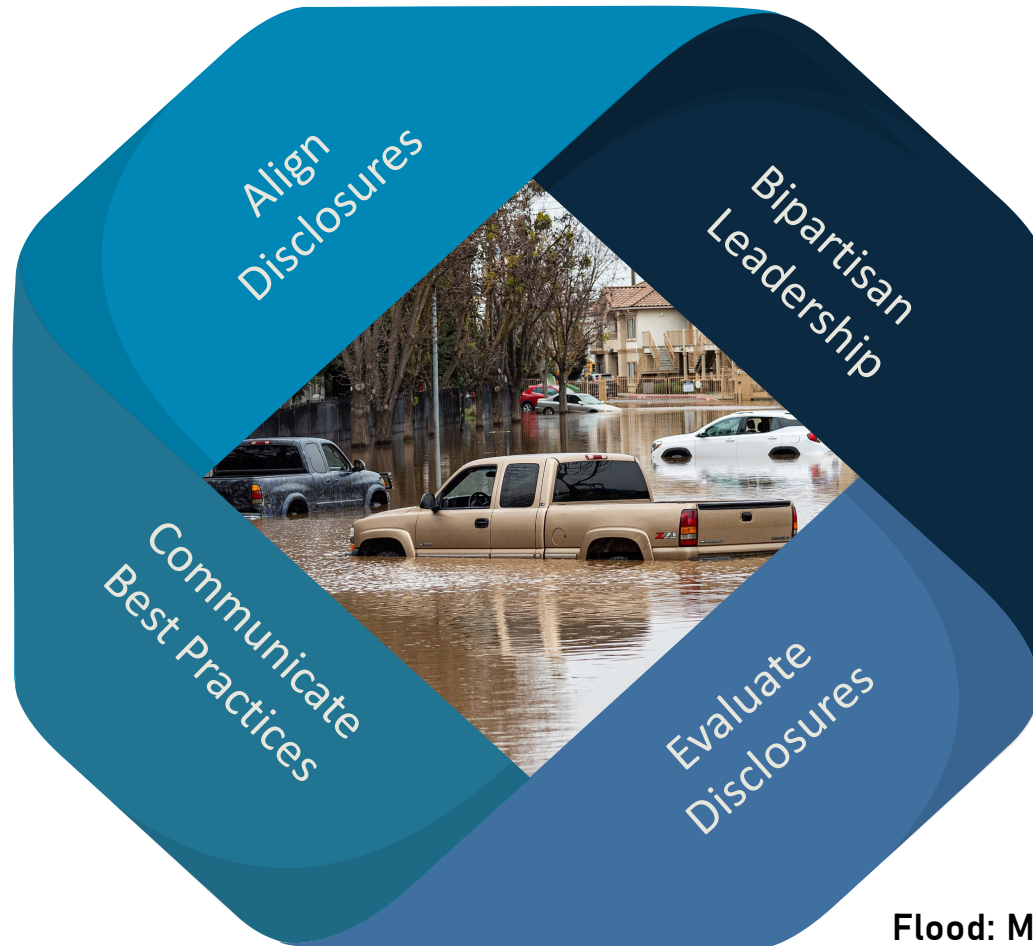


## TRANSPARENCY & FINANCIAL OVERSIGHT





# CLIMATE-RELATED FINANCIAL DISCLOSURES

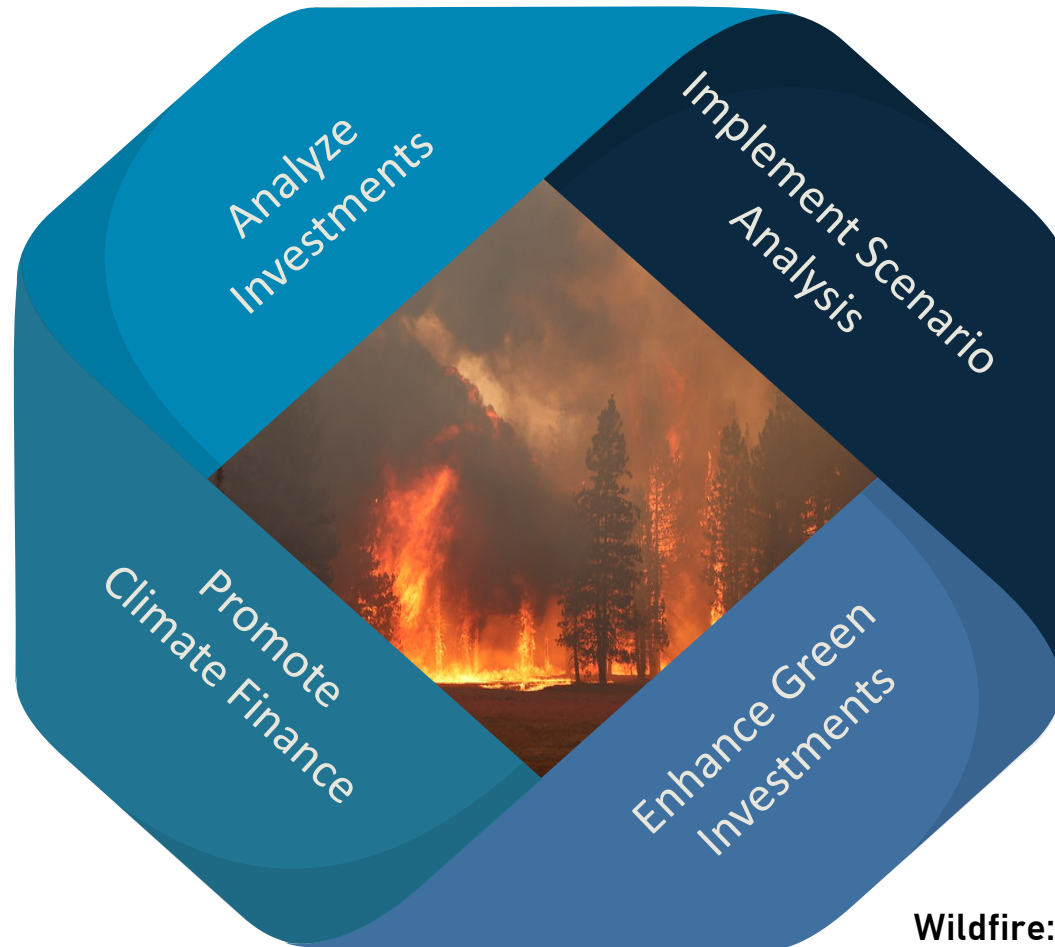


**Flood: Merced County, California**

# TRANSITION TO SUSTAINABLE INVESTMENT STRATEGIES



# EXAMINE CLIMATE RISKS & INSURERS' INVESTMENTS



Wildfire: Butte County, California



# CATALYZE SUSTAINABLE INSURANCE PRODUCTS





# COMMUNITY RESILIENCE THROUGH RISK REDUCTION & TRANSFER



Sea Level Rise: San Mateo, California

# CREATING RESILIENT COMMUNITIES

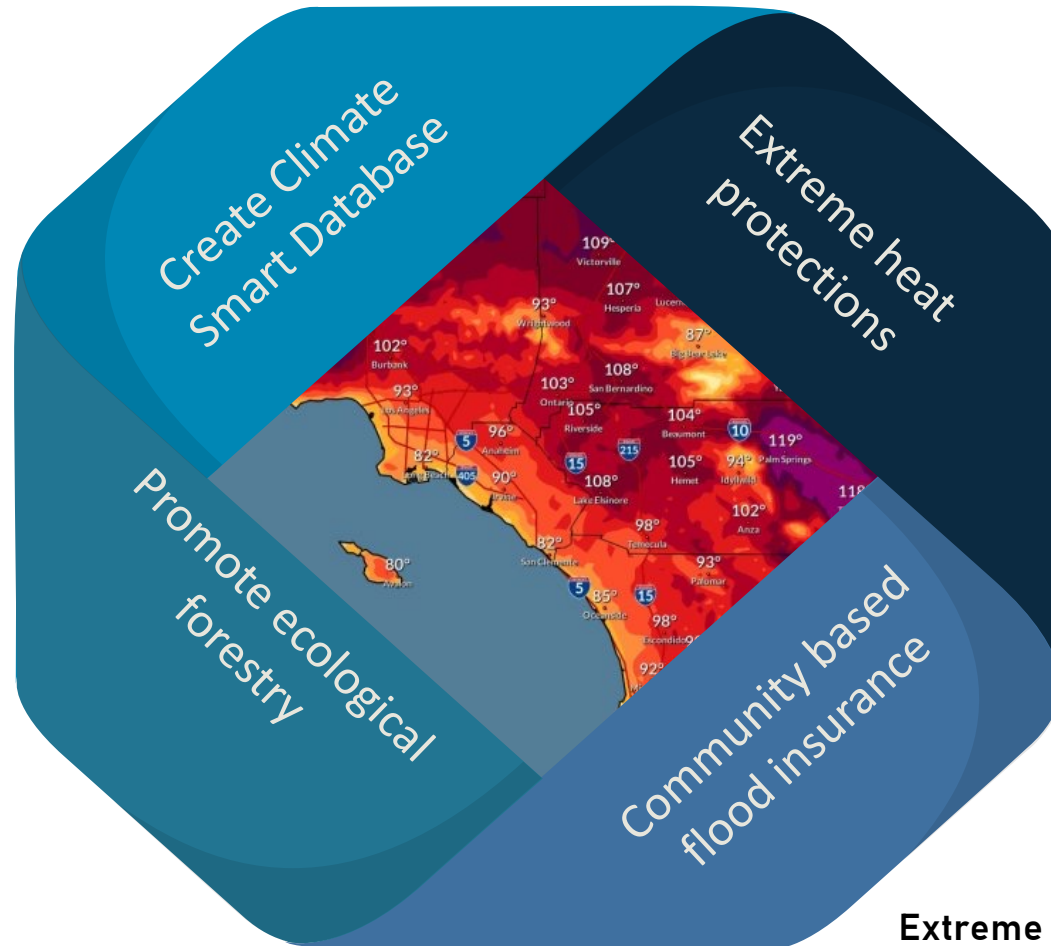
NATURE BASED SOLUTIONS

COMMUNITY BASED INSURANCE





# REDUCE PROTECTION GAPS



Extreme Heat: San Diego, California

# COALITIONS & INNOVATIVE PARTNERSHIPS

## Climate & Sustainability Branch

Community  
Resilience



**! EHRA**  
Extreme Heat  
Resilience Alliance

Research & Capacity  
Building



Financial Oversight



Insurance Innovation



Hosted by







THANK YOU  GRACIAS

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