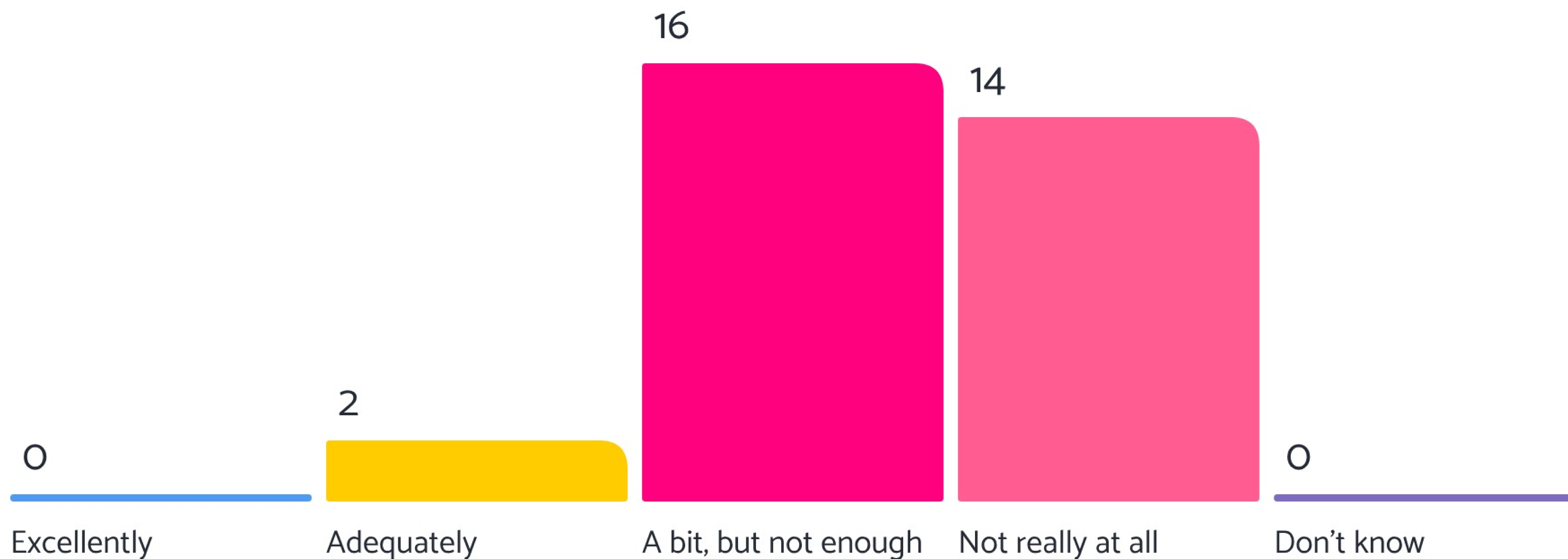


How well convened and visible do you think work on adaptation is, from your perspective?



Please elaborate on your previous answer

I feel like I'm just starting to hear about it being talked about and done but no one seems to know what they're doing.

We know what things we need to adapt to, but not the scale (e.g. what temperature, how much rainfall).

People think they know what adaptation is but don't. so always having to explain the difference

Barely discussed. Most responses when it comes to climate breakdown are still "but I do do my recycling".

Look at outcomes, but don't translate to actions

Visible on a more national perspective I feel, needs to be more so & communicated locally

Carbon reduction / climate mitigation tends to get centre stage

so within our 'echo chamber' fantastic, but little in main media - but is increasing :)

Please elaborate on your previous answer

Climate mitigation is better
connived, much better - mainly
because of a time lag factor;
mitigation is still hegemonic in
politics, policy, activism, media...

We have no idea how much
any of the work will cost, and
what to prioritise.

There is still a reluctance to
actively engage on systems
change that will address long-
term adaptation, even though
the theoretical conversation can
be welcomed

Short term adaption is visible
but this is not always good
for longer term adaption and
sometime leads to
maladaptation.

a lot of the processes feel
very difficult

We took part in the DEFRA 4
Adaptation reporting pilot but
now need to take this forward
to work towards DEFRA 5
when it is launched

Elements of policy and
regulation are in place, but
the scale and pace of
adaptation is lacking

Climate mitigation is given more
space - adaptation is not as well
defined and so there are no
consistent ways of saying what it
is and how to get there (and stay
there)

Please elaborate on your previous answer

It's not commonly talked about in communities, general public not switched onto it

only some parts of government (i.e. dept's with large estate) are even assessing risk, risk is massive (overheating of vulnerable users) and costs huge. and not in train to deal with

I think that it is clear what we need to do, but it is the difficulty of implementing these from a financial point of view and also the physical implementation

In Switzerland, it's very much a "part of the cantonal processes" thing so goes under the radar; Blatten gave a peak

Given the vast, vast scale of the challenge it's nothing short of frightening how little visibility and focus there is. This should be something on the scale of a Marshall plan.

holistic and thorough adaptation approach is missing

It seems that 'adaptation' is more forward-looking call. Mitigation implied 'stop'; adaptation implies 'do something new'.

How far should we adapt? What do we tell people is proportionate - to much business as usual, do the same as before, but a bit differently (e.g. EV)

Please elaborate on your previous answer

Adaptation is still not well understood; very often climate action = climate mitigation Not enough showcase from public authorities (at all levels) on what is really happening to mediate risks

Lots of siloed work not joined up

Thinking of extreme weather events, e.g. heatwaves, flooding, I can see no adaptation in my organisation yet.

Some more activity happening (at last!), but no-one seems to get the scale or urgency of action needed...

Role of nature in adaptation is not prioritised enough

small scale projects

Early days for me. Initial thinking is that some clarity about the concept of adaptation which, for me, relates to both present and future and implies different concerns.

the investment case for adaptation, particularly whilst other investment (i.e. into infra) is just not understood/being made/being implemented

Please elaborate on your previous answer

Lack of political willingness to tell us how far we need to adapt

Adaptation is still not recognised as a risk that needs to be addressed now.

Quality information is not easily accessible for planning. Diverse enough communities aren't being brought together to plan.

Everyone's asking 'Who's going to pay for it?'

Focus on the impacts and costs of them (flood, drought etc) but not how to adapt (and costs saved)

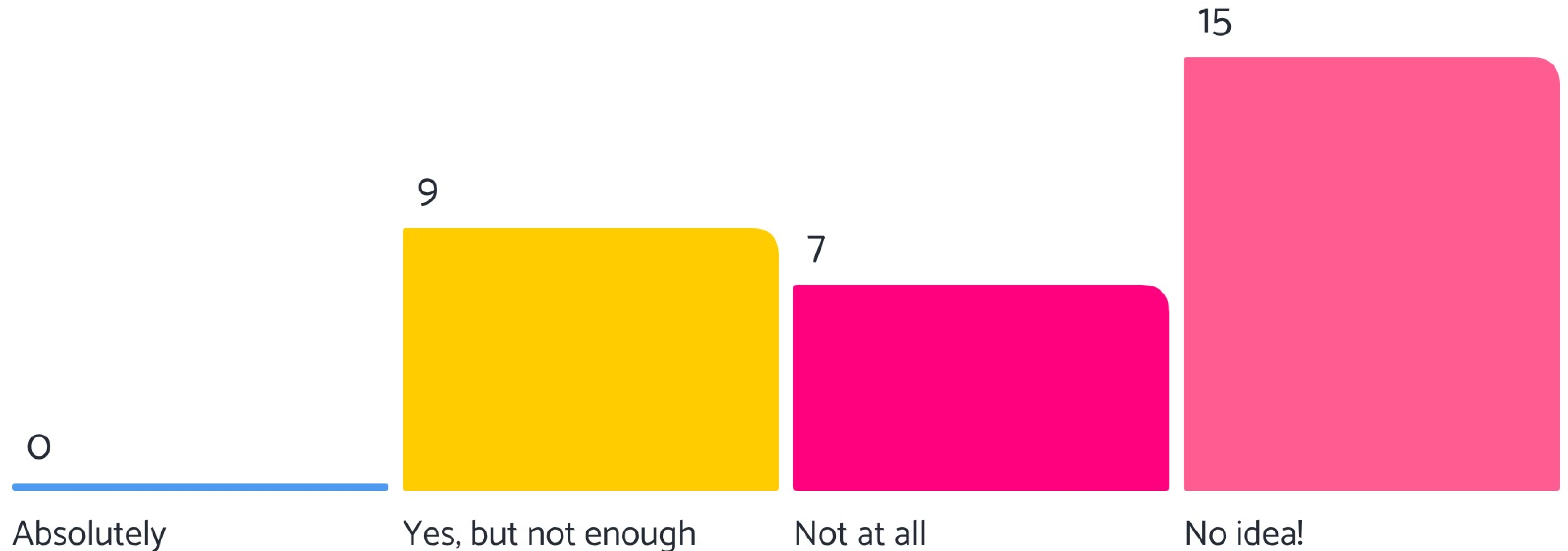
glass ceiling effect in terms of accessibility of the adaptation sphere to laymen - or more like glass flooring. the field is saturated with academia.

Most people are ignoring it, or think climate change will just 'blow over'!

How optimistic are you that adaptation can bring transformative change, or do you see it as damage limitation?



COP30 is over. It was supposed to be ‘the adaptation CoP’. Was it?



What questions or concerns do you have about how the insurance sector is (or isn't) responding to adaptation?

Why isn't this sector feeling motivated to put more money into adaptation? Will their business model survive climate catastrophe?

The insurance sector appear to be on the ball

Price increases will ultimate fall on consumers

I don't think that the insurance sector realises how much of a positive impact they can have on adaptation.

More pro-active planning rather than reactive remedial solutions

I think they are more engaged, but that they are in 'damage limitation' mode rather than supporting transformative change

The insurance sector clearly has some valuable data and some strong resource and incentive for processing this, but they are not doing enough with this.

simply dropping uninsurable / risky assets will definitely not work!

What questions or concerns do you have about how the insurance sector is (or isn't) responding to adaptation?

their response is as expected
- it is statistics based not
human based, but is a
fantastic canary in the coal
mine

Insurance sector is
responding, but soon only the
extremely wealthy will be
able to afford insurance.

Insurance is concerned,
and look to be trying to
respond and adapt

They're probably thinking
about this, and potentially
doing more, than we realise...

How is the government
responding to their refusal to
insure properties at risk?

Insurance could disclose a LOT
more, about what it knows... It is
starting to change underwriting
practice, but needs to go much
further in being innovative. Most
crucially, it should LOBBY on this.

There are several things the
insurance sector can do to
support adaptation - products
which support adaptative
measures. Also better sharing of
risk models and data.

Why aren't they challenging
Govt / local councils about
what they are doing?

What questions or concerns do you have about how the insurance sector is (or isn't) responding to adaptation?

What behaviours are likely to be incentivised by the self-interest of underwriters?

Wrong tool for the risk (it always was!) as it's neck deep in the neoclassical paradigm. Not about wellbeing or justice or resilience.

The insurance sector sits within an economic system that is no longer fit for purpose therefore anything it does is with one hand held behind its back

can the sector, functionally, benefit from savings from resilience interventions? how will this work, especially in monetary terms and how can this drive investment?

What about those vulnerable and socially and economically excluded.

Seems to be playing catch up. current response is fire risk of solar panels

Insurance was the first financial sector to foresee the coming planetary catastrophe.