Addressing insurability: A playbook for investing in place-based resilience | Marsh

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As extreme weather events intensify, the availability and affordability of insurance are increasingly shaped not only by the resilience of individual assets, but by the resilience of the places where those assets are located.

Marsh, in collaboration with the World Economic Forum, has developed a playbook that explores how coalitions of local government, businesses, investors, insurers, and communities can work together to manage physical risk, strengthen place-based resilience, and improve insurability. The urgency is clear: rising catastrophe losses are putting greater pressure on households, businesses, investors, and public systems alike, making resilience an economic, humanitarian, and social imperative.

Priority interventions

- **Mapping what matters**
  Better risk-decision data can create a shared, decision-ready view of place-based risk. Key actions include enhancing models to reflect place-based resilience, improving data sharing among actors, and making operational impacts on businesses and households more visible.
- **Paying for resilience**
  Innovative financing mechanisms are needed to make the business case for place-based investment compelling. Key actions include quantifying the return on investment of resilience interventions, crowding in private capital, and using insurance as a mechanism to pool disaster risk finance.
- **Making resilience count**
  Insurers, lenders, and investors need recognized metrics they can trust when translating resilience into underwriting, financing, and investment decisions. Key actions include implementing a common language for resilience value, recognizing place-based resilience via common metrics, and linking this to insurance outcomes.
- **Realizing co-benefits**
  The business case for resilience can be strengthened by aligning incentives and capturing co-benefits. Key actions include recognizing shared co-benefits to strengthen the business case, strengthening governance structures especially for transboundary risks, and translating co-benefits into revenue streams.