

As Dan's post [described](#), the insurance industry has a major, profit-driven stake in stopping climate change. So given the high risks for these private companies as the Earth bakes, why aren't they the public face of the need to stop climate change, instead of controversial figures like Al Gore, environmental leaders, and scientists? Wouldn't the public be more likely to take climate change risks and impacts more seriously if they could clearly see the economic consequences for US businesses?

At an environmental law conference last fall, I accidentally sat down for lunch with a group of insurance salesman from an adjoining insurance conference (I meant to sit with attendees from my conference). At first I thought we had almost nothing in common to talk about, but then the salesmen began to discuss how climate change and its impacts dominate the conversation at industry events. One of them sent me this chart, which is a nice visual to document the growing impact of a warming climate on our economy over the past 30 years:



Since these salesmen do such a good job selling the public on the need for all sorts of insurance policies, environmentalists should set them loose on arguably the most important issue facing the planet today. For further resources, Dan's link to Evan Mills [website](#) is a great start, and I would be remiss in not pointing out that co-blogger Sean Hecht explored this topic in a 2007 [article](#) with Evan in the Stanford Journal of International Law and in a 2008 [law review article](#) for UCLA.