I've made this point before, but here's a challenge for "climate skeptics." The insurance industry is a competitive, profit-oriented industry. They should have little room for believing in the hoax of climate change: After all, if they did, then a smarter competitor wouldn't bet on climate change and would clean their clock. And yet, in this giant industry (where revenues and expenditures are measured in hundreds of billions of dollars), presumably full of sophisticated market actors – they are planning for climate change and revamping their business models around a changing climate, as this New York Times article makes clear. For climate skeptics out there, here is a tremendous business opportunity. Invest in an insurance company that denies in climate change and put your money where your mouth is. If you can find such a company, that is.