

## [Bach Talk - Helping policyholders adapt to climate change](#)

“Public dollars also need to go to the equally important, though less glamorous projects and services that will help us prepare for the coming heavy weather. That includes things like hiring more firefighters and improving storm barriers. And it means coming up with new, nonprofit disaster insurance programs so that people who have lost everything to a hurricane or a forest fire are not left at the mercy of a private insurance industry that is already adapting to climate change by avoiding payouts and slapping victims with massive rate increases. According to Amy Bach, cofounder of the San Francisco-based advocacy group United Policyholders, disaster insurance is becoming “very much like health insurance. We’re going to have to increasingly take the profit motive of the system so that it operates efficiently and effectively, but without generating obscene executive salaries and bonuses and shareholder returns. Because its not going to be a sustainable model. A publically traded insurance company in the face of climate change is not a sustainable business model for the end user, the consumer.” **This Changes Everything, by Naomi Klein, Simon & Schuster, 2014**

Read more in our Advocacy and Action program [Climate Change and Insurance Guide](#)

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