

[How to make insurance affordable under climate change](#)

MPR News

Munich Re, the world's largest reinsurance firm, lost \$24 billion from last year's California wildfires, and it says global warming made a "significant contribution."

Insurer Lloyd's of London found warmer oceans, caused by climate change, made for a 30 percent increase in storm surge damage from Superstorm Sandy in 2012.

Climate change could make insurance coverage unaffordable for ordinary people.

However, it doesn't have to be that way, said Amy Bach, executive director with research and advocacy group United Policyholders.

Bach said insurance companies should be investing in helping people mitigate climate change, rather than simply raising rates.

Hear an interview with Bach, plus a Climate Story from Sam Potter.