Insurance Association of Türkiye

COP31 TÜRKİYE ANTALYA

COP 31 TÜRKİYE

Insurance within the Climate Implementation Bridge: From Commitments to Resilience Finance

November 11-14, 2026 | Antalya

Insurance within the Climate Implementation Bridge: From Commitments to Resilience Finance

Under the umbrella of the Insurance House at COP31 Türkiye, the insurance sector aims to make a tangible contribution to the implementation dimension of global climate action. The success of climate action depends not only on the announcement of targets and commitments, but also on the ability to translate these commitments into measurable, financeable, insurable and resilience-building outcomes.

The insurance sector is one of the critical actors in this transformation with its capacity to make climate risks visible, measurable, priceable, transferable and manageable. Beyond its post-loss compensation function, insurance creates a strategic solution space by encouraging pre-disaster preparedness, providing confidence for investments, strengthening risk-sharing between the public and private sectors, supporting decision-making through data and modelling capabilities, and contributing to a more climate-resilient society.

1. From Commitments to Implementable Project Portfolios

For climate commitments to generate real impact, policy-level objectives must be translated into implementable and investable project portfolios. The insurance sector can facilitate access to finance for climate projects, enhance investor confidence, and build an implementation-oriented bridge between the public and private sectors through its risk intelligence, technical expertise and underwriting capacity. In this respect, insurance provides a complementary financial infrastructure that supports the delivery of climate objectives on the ground.

2. Resilience Finance and Reducing the Protection Gap

The increasing frequency and severity of climate-related disasters are deepening the financial vulnerability of cities, infrastructure, households and businesses. Insurance and reinsurance mechanisms are essential tools for accelerating post-disaster recovery, limiting the impact of economic losses, and strengthening public-private risk sharing. Parametric insurance, disaster risk pools, risk-based pricing and preventive insurance approaches can contribute to reducing the protection gap and building more resilient societies.

3. Making Green Investments Insurable

Clean energy, green industry, energy efficiency, circular economy and low-carbon infrastructure investments can be scaled sustainably only when their risks are measurable, manageable and insurable. The insurance sector supports access to finance for green transition investments by providing coverage for areas such as renewable energy projects, battery storage, electrification, hydrogen, green industrial facilities, environmental liability and supply chain risks. In doing so, insurance becomes a strategic mechanism that strengthens investment-led solution capacity in response to the climate crisis.

4. Data, Modelling and Risk Transparency

Effective management of climate risks requires these risks to be made visible, measurable and comparable. Through claims data, actuarial analysis, catastrophe modelling, risk engineering and sectoral risk maps, the insurance sector contributes to a clearer understanding of climate risks. This capability enables public policies, investment decisions, product design, early warning systems and risk reduction strategies to be developed on a stronger and more data-driven basis.

5. Resilience of Nature, Food and the Blue Economy

The climate crisis is increasing risks across a wide range of areas, from agricultural production and water resources to seas, coastal infrastructure and ecosystem continuity. The insurance sector can contribute to food security and ecosystem resilience through agricultural insurance, parametric models, drought and yield-loss solutions, coverage for coastal and port risks, blue economy investments, and risk financing for nature-based solutions. This approach offers an integrated climate resilience framework that strengthens the connection between nature, production and economic continuity.

6. Inclusive and Human-Centred Climate Resilience

The climate crisis affects not only physical assets, but also human health, income security, working life, the future of young people and the living conditions of vulnerable groups. The insurance sector can strengthen the social dimension of climate resilience through health insurance, life insurance, microinsurance, income protection, private pensions, financial literacy and risk awareness solutions. Insurance is therefore not only a tool for compensating economic losses, but also a climate solution partner that places people, social welfare and inclusive protection at the centre.

01—

MAIN THEME & FRAMEWORK

Main Theme

Insurance within the Climate Implementation Bridge: From Commitments to Resilience Finance

Why This Main Theme?

The main reason for selecting this theme is that the "Climate Implementation Bridge" approach, one of COP31's 10 priority thematic areas, aims to translate climate commitments into concrete implementation rather than leaving them solely at the policy level, by building bridges among national priorities, investment needs and financing partners.

At this point, the insurance sector emerges as a strategic actor that measures, prices and transfers climate risks, finances post-disaster recovery and increases investor confidence by making green-transition investments insurable. The theme therefore positions insurance not merely as a sector affected by climate change, but as a key solutions partner that connects implementation, finance and risk management in strengthening the climate resilience of cities, industry, agriculture, energy systems and society.

Framework Note:

The programme translates COP31's ten thematic priorities into five implementation areas from an insurance-sector perspective: Cities and Disasters; Energy and Industry; Food, Seas and Nature; Data and Modelling; and Health, Youth and Society.

Cities & Disasters | Energy & Industry | Food | Seas & Nature | Data & Modelling | Health | Youth & Society

02—

COP31 PRIORITIES

Within COP31's official partnership framework, contributions are expected to align with the ten thematic priorities listed below. The programme's main theme and panels have been structured to cover all of these priorities from an insurance-sector perspective.

	Meaning for the Programme
Zero Waste	Reducing waste-related climate impacts through zero-waste and circular-economy solutions.
Oceans and Seas	Protecting marine ecosystems and advancing blue carbon and coastal resilience.
Food Security	Transitioning to sustainable and climate-resilient food systems.
Climate-Resilient Cities	Liveable, safe cities that are resilient to climate risks and inclusive of all.
Climate Implementation Bridge	Translating climate commitments into implementation by bridging national priorities, investment needs and financing partners.
Youth and Education	Positioning young people not as inheritors of climate risks, but as architects of the solution.
Green Industrialisation	Low-carbon industrial pathways that support development, competitiveness and a just transition.
Clean Energy Transition	Transitioning to clean, secure and accessible energy.
Rio Synergy	Integrated solutions at the intersection of the climate, biodiversity and desertification agendas.
Dynamic and Climate-Resilient Health Systems	Climate-resilient, low-carbon and equity-focused health systems.

03 —

SUB-THEMES UNDER THE MAIN THEME

The proposed sub-themes under the main theme represent the strategic pillars that recur throughout the programme. They also clarify how the panel titles connect with COP31 priorities.

SUB-THEMES	SCOPE	RELATED COP31 PRIORITIES	PROGRAMME LINKAGE
From Commitments to Implementable Project Portfolios	Insurance's role in providing risk intelligence and assurance as national priorities and sectoral transition targets are translated into investable projects.	• Climate Implementation Bridge	Overarching axis for all panels
Resilience Finance and Closing the Protection Gap	Insurance and reinsurance solutions that accelerate post-disaster recovery, strengthen public-private risk sharing and narrow the protection gap.	• Climate Implementation Bridge • Climate-Resilient Cities • Dynamic and Climate-Resilient Health Systems	**Panel 1** **Panel 5**
Making Green Investments Insurable	Managing the risks of clean energy, green industry, circular-economy and low-carbon infrastructure investments.	• Clean Energy Transition, • Green Industrialisation, • Zero Waste	**Panel 2**
Data, Modelling and Risk Transparency	Strengthening decision-making through climate scenarios, claims data, catastrophe models and sectoral risk maps.	• Climate Implementation Bridge • Climate-Resilient Cities, • Food Security, Dynamic and Climate-Resilient Health Systems	**Panel 3**
Resilience of Nature, Food Systems and the Blue Economy	Insurance and risk-financing solutions for agricultural production, food supply, water resources, seas, coasts and ecosystems.	• Food Security, Oceans and Seas; • Rio Synergy • Zero Waste	**Panel 4**
Inclusive and People-Centred Climate Resilience	Strengthening the social dimension of resilience through health, youth, education, vulnerable groups, income protection and societal risk awareness.	• Youth and Education; • Dynamic and Climate-Resilient Health Systems, Climate-Resilient Cities	**Panel 5**

04 —

DRAFT PANEL PROGRAMME (DAY 1)

DATE	TIME	SESSION	DESCRIPTION / COP31 ALIGNMENT
11.11.2026	08.30 – 09.30	Registration & Welcome	Participant registration and networking
11.11.2026	09.30 – 10.30	Opening Remarks	TSB President SEDDK Chair Minister of Environment, Urbanisation and Climate Change of the Republic of Türkiye Minister of Treasury and Finance of the Republic of Türkiye
11.11.2026	10.30 – 10.45	Coffee Break	
11.11.2026	10.45 – 11.05	Keynote 1 I COP31 Action Agenda and Insurance's Role in Implementation	Introduction to the main theme: the insurance sector's role within the Climate Implementation Bridge
11.11.2026	11.05 – 12.05	Panel 1 I Climate-Resilient Cities and Disaster Risk Financing	**COP31 alignment:** Climate-Resilient Cities; Climate Implementation Bridge; Dynamic and Climate-Resilient Health Systems
11.11.2026	12.05 – 13.30	Lunch Break	
11.11.2026	13.30 – 14.30	Panel 2 I Insuring Clean Energy and Green Industrialisation	**COP31 alignment:** Clean Energy Transition, Green Industrialisation, Climate Implementation Bridge, Zero Waste
11.11.2026	14.30 – 14.50	Keynote 2 I	
11.11.2026	14.50 – 15.05	Coffee Break	
11.11.2026	15.05 – 16.05	Panel 3 I Insurance for Food Security, the Blue Economy and Nature-Based Solutions	**COP31 alignment:** Food Security, Oceans and Seas, Rio Synergy, Zero Waste

05 —

DRAFT PANEL PROGRAMME (DAY 2)

DATE	TIME	SESSION	DESCRIPTION / COP31 ALIGNMENT
12.11.2026	08.30 – 09.30	Registration & Welcome	Participant registration and networking
12.11.2026	09.30 – 10.30	Panel 4 I Türkiye Climate Report: Data, Modelling and Sectoral Risk Map	Suggested panellists: AXA Climate; AXA Global; AXA Türkiye **COP31 alignment:** Climate Implementation Bridge, Climate-Resilient Cities, Food Security, Clean Energy Transition, Dynamic and Climate-Resilient Health Systems
12.11.2026	10.30 – 10.50	Keynote 3 I From Climate Data to Insurable Solutions	Speaker to be confirmed
12.11.2026	10.50 - 11.05	Coffee Break	
12.11.2026	11.05 – 12.05	Panel 5 I Inclusive Climate Resilience: Insurance Solutions for Health, Youth and Society	**COP31 alignment:** Youth and Education, Dynamic and Climate-Resilient Health Systems, Climate-Resilient Cities, Climate Implementation Bridge
12.11.2026	12.05 – 13.30	Lunch	
12.11.2026	13.30 – 14.30	Panel Tentative 6	
12.11.2026	14.30 – 14.50	Keynote 4	
12.11.2026	14.50 - 15.05	Coffee Break	
12.11.2026	15.05 – 16.05	Panel Tentative 7	
DATE / Day 3	**TIME**	**SESSION**	**DESCRIPTION / COP31 ALIGNMENT**
13.11.2026	Full Day	UNEP FI Event	TBD
DATE / Day 4	**TIME**	**SESSION**	**DESCRIPTION / COP31 ALIGNMENT**
14.11.2026	Full Day	UNEP FI Event	TBD

06 —

PANEL-LEVEL SUB-THEMES AND ALIGNMENT WITH COP31 PRIORITIES

Panel 1 | Climate-Resilient Cities and Disaster Risk Financing

Panel 2 | Insuring Clean Energy and Green Industrialisation

Panel 3 | Insurance for Food Security, the Blue Economy and Nature-Based Solutions

Panel 4 | Türkiye Climate Report: Data, Modelling and Sectoral Risk Map

Panel 5 | Inclusive Climate Resilience: Insurance Solutions for Health, Youth and Society

PANEL 1

Climate-Resilient Cities and Disaster Risk Financing

PROGRAMME SLOT

11.11.2026 I 11.05 – 12.05

RELATED COP31 PRIORITIES

Climate-Resilient Cities, Climate Implementation Bridge, Dynamic and Climate-Resilient Health Systems

PURPOSE AND RATIONALE

This panel focuses on how cities can become more resilient to climate-related disasters, infrastructure vulnerabilities and societal risks. Through post-disaster financial protection, pricing approaches that incentivise risk reduction, parametric solutions, early-warning mechanisms and public-private risk sharing, the insurance sector is a key actor in urban resilience.

PANEL TOPICS AND ALIGNMENT WITH COP31 PRIORITIES

TOPICS	SCOPE / DISCUSSION FOCUS	RELATED COP31 PRIORITIES	COP31
Urban Climate Risks and Disaster Scenarios	City-level assessment of floods, storms, wildfires, heatwaves, compound risks involving earthquakes, infrastructure damage and business-interruption impacts.	• Climate-Resilient Cities	
Protection Gap and Disaster Risk Financing	Insurance penetration, disaster risk pools, reinsurance capacity, public-private risk sharing and rapid-recovery mechanisms.	• Climate Implementation Bridge, • Climate-Resilient Cities	
Parametric Insurance and Rapid-Payout Solutions	Trigger-based products that meet post-disaster liquidity needs, including solutions for municipalities and infrastructure.	• Climate Implementation Bridge	
Critical Infrastructure and Service Continuity	Insurance, risk engineering and business-continuity practices for energy, transport, water and healthcare infrastructure and municipal services.	• Climate-Resilient Cities; Dynamic and Climate-Resilient Health Systems	

PANEL 2

Insuring Clean Energy and Green Industrialisation

PROGRAMME SLOT

11.11.2026 I 13.30 – 14.30

RELATED COP31 PRIORITIES

Clean Energy Transition; Green Industrialisation; Climate Implementation Bridge; Zero Waste

PURPOSE AND RATIONALE

This panel examines the investment-enabling role of insurance in the transition to a low-carbon economy. Investments in renewable energy, energy storage, hydrogen, electric mobility, green organised industrial zones (OIZs), energy efficiency and the circular economy become financeable when construction, technology, performance, natural-catastrophe, business-interruption, liability and supply-chain risks can be managed.

PANEL TOPICS AND ALIGNMENT WITH COP31 PRIORITIES

TOPICS	SCOPE / DISCUSSION FOCUS	RELATED COP31 PRIORITIES	COP31
Insurability of Renewable-Energy Investments	Construction, operational and natural-catastrophe risks in solar, wind, geothermal, hydropower, battery-storage and grid investments.	• Clean Energy Transition	
Technology and Performance Risks in Green Industry	Performance, breakdown and business-interruption risks in low-carbon manufacturing, emerging technologies, green OIZs, hydrogen and electrification projects.	• Green Industrialisation; • Clean Energy Transition	
Circular-Economy and Zero-Waste Investments	The insurance dimension of waste management, recycling, resource efficiency, environmental liability and circular business models.	• Zero Waste; • Green Industrialisation	
Supply-Chain and Transition Risks	Managing risks related to critical equipment, import dependence, carbon regulations, market transformation and operational continuity.	• Green Industrialisation; • Climate Implementation Bridge	
Sustainable Finance and Underwriting Policies	Insurance protection packages that facilitate access to finance for green projects from the perspective of banks, investors, insurers and reinsurers.	• Climate Implementation Bridge; • Clean Energy Transition	

PANEL 3 —

Insurance for Food Security, the Blue Economy and Nature-Based Solutions

PROGRAMME SLOT

11.11.2026 I 15.05 – 16.05

RELATED COP31 PRIORITIES

Food Security, Oceans and Seas, Rio Synergy, Zero Waste

PURPOSE AND RATIONALE

This panel examines, from an insurance perspective, the impacts of climate change on agriculture, food supply, water resources, seas, coastal infrastructure and ecosystems. Turkish Insurance Agriultural Pool (TARSİM), parametric agricultural insurance, drought and yield-loss risks, together with maritime, port, coastal-facility and blue-economy risks, form an integrated resilience agenda.

PANEL TOPICS AND ALIGNMENT WITH COP31 PRIORITIES

TOPICS	SCOPE / DISCUSSION FOCUS	RELATED COP31 PRIORITIES	COP31
Agricultural Production and Food-Supply Risks	Drought, hail, frost, flooding, yield loss, livestock risks and climate-related disruptions across the food value chain.	• Food Security	
Turkish Insurance Agricultural Pool (TARSİM) and Parametric Agricultural Insurance	Türkiye's experience, regional risk models, rapid-payout mechanisms, farmer access and narrowing the protection gap.	• Food Security • Climate Implementation Bridge	
Seas, Coasts, Ports and Marine Risks	Insurance for coastal flooding, storms, port operations, maritime transport, coastal infrastructure and blue-economy investments.	• Oceans and Seas	
Financing Blue Carbon and Nature-Based Solutions	Risk financing for nature-based investments such as wetlands, forests, coastal protection and ecosystem restoration.	• Oceans and Seas; Rio Synergy	
The Water–Biodiversity–Desertification Nexus	The compound impacts of climate change, biodiversity loss, water stress and desertification on agriculture, coasts and local economies.	• Rio Synergy, Food Security	
Zero Waste in the Food and Water Value Chain	The insurance dimension of waste reduction, resource efficiency, cold chains, logistics and circular agricultural practices.	• Zero Waste, Food Security	

PANEL 4

Türkiye Climate Report: Data, Modelling and Sectoral Risk Map

PROGRAMME SLOT

12.11.2026 I 09.30 – 10.30

RELATED COP31 PRIORITIES

Climate Implementation Bridge, Climate-Resilient Cities, Food Security, Clean Energy Transition, Dynamic and Climate-Resilient Health Systems

PURPOSE AND RATIONALE

This panel discusses Türkiye's climate risk profile through data, modelling and sectoral risk maps. Through claims data, actuarial analysis, catastrophe modelling, risk engineering and reinsurance capacity, the insurance sector is a powerful producer of knowledge that makes climate risks visible, measurable and manageable.

PANEL TOPICS AND ALIGNMENT WITH COP31 PRIORITIES

TOPICS	SCOPE / DISCUSSION FOCUS	RELATED COP31 PRIORITIES	COP31
Türkiye's Climate Risk Profile and Regional Vulnerability	Identifying regional risks and vulnerabilities across cities, agriculture, energy, industry, health and infrastructure.	• Climate-Resilient Cities; • Food Security; Clean Energy Transition, • Dynamic and Climate-Resilient Health Systems	
Claims Data and Climate Modelling	Making risk measurable through historical claims records, climate scenarios, catastrophe models and actuarial analysis.	• Climate Implementation Bridge	
Impact of Risk Maps on Product Design and Pricing	Micro-zoning, risk-based pricing, coverage development, reinsurance placement and product innovation.	• Climate Implementation Bridge, • Climate-Resilient Cities	
Public-Private Data Sharing and Standards	Data governance and common standards among public institutions, insurers, academia, technology providers and international organisations.	• Climate Implementation Bridge	
Early-Warning and Preventive Insurance Solutions	Translating data and modelling outputs into risk reduction, early warning, loss prevention and community preparedness.	• Climate-Resilient Cities, • Dynamic and Climate-Resilient Health Systems, Youth and Education	

PANEL 5

Inclusive Climate Resilience: Insurance Solutions for Health, Youth and Society

PROGRAMME SLOT

12.11.2026 I 11.05 – 12.05

RELATED COP31 PRIORITIES

Youth and Education; Dynamic and Climate-Resilient Health Systems; Climate-Resilient Cities; Climate Implementation Bridge

PURPOSE AND RATIONALE

This panel completes the programme's people-centred resilience dimension. The effects of the climate crisis—including heatwaves, air pollution, epidemic risks, post-disaster psychosocial impacts, access to healthcare, income loss, loss of working capacity and impacts on vulnerable groups—are becoming increasingly important for the insurance sector.

PANEL TOPICS AND ALIGNMENT WITH COP31 PRIORITIES

TOPICS	SCOPE / DISCUSSION FOCUS	RELATED COP31 PRIORITIES	COP31
Climate-Related Health Risks and Health Insurance	Heatwaves, air pollution, emerging disease risks, post-disaster healthcare services, and supplementary health and life insurance.	• Dynamic and Climate-Resilient Health Systems	
Youth, Education and Risk Awareness	Young people's participation in climate solutions, insurance awareness, disaster preparedness, financial literacy and a culture of risk.	• Youth and Education	
Inclusive Protection for Vulnerable Groups	Microinsurance and income-protection solutions for low-income households, SMEs, older people, children, women and groups disproportionately affected by disasters.	• Dynamic and Climate-Resilient Health Systems, • Climate Implementation Bridge	
Post-Disaster Social Recovery	Psychosocial support, temporary accommodation, access to healthcare, income-loss protection and social-resilience mechanisms.	• Climate-Resilient Cities; • Dynamic and Climate-Resilient Health Systems	
Long-Term Savings and Resilience Investments	Linking private pension schemes, life insurance and long-term funds with green investments.	• Climate Implementation Bridge, • Clean Energy Transition, Green Industrialisation	

Insurance Association of Türkiye