

Question for written answer E-003722/2026
to the Commission
Rule 144
César Luena (S&D)

Subject: Climate insurance and adaptation financing alliance

In her State of the Union address of 16 September, President von der Leyen announced the creation of a climate insurance alliance to address the growing gap between climate risks and insurance coverage. Currently, only around 25 % of climate-related economic losses in the EU are covered by insurance.

The Commission has announced this initiative – which will bring together insurers, investors, public authorities and other actors – at a time when it is working on a new European climate resilience framework.

1. How will the new climate insurance alliance be integrated into the upcoming European climate resilience framework and what concrete tools does the Commission envisage to reduce the climate risk protection gap?
2. What will the Commission do to ensure that growing climate risks do not leave the citizens, businesses and territories most exposed to these threats in a position where they have no coverage options or cannot afford insurance?
3. Does the Commission hold that improving insurance cover should go hand-in-hand with new European instruments and own resources (an example being a tax on oil and gas company profits) that are specifically designed to finance investments in climate adaptation and risk reduction?

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