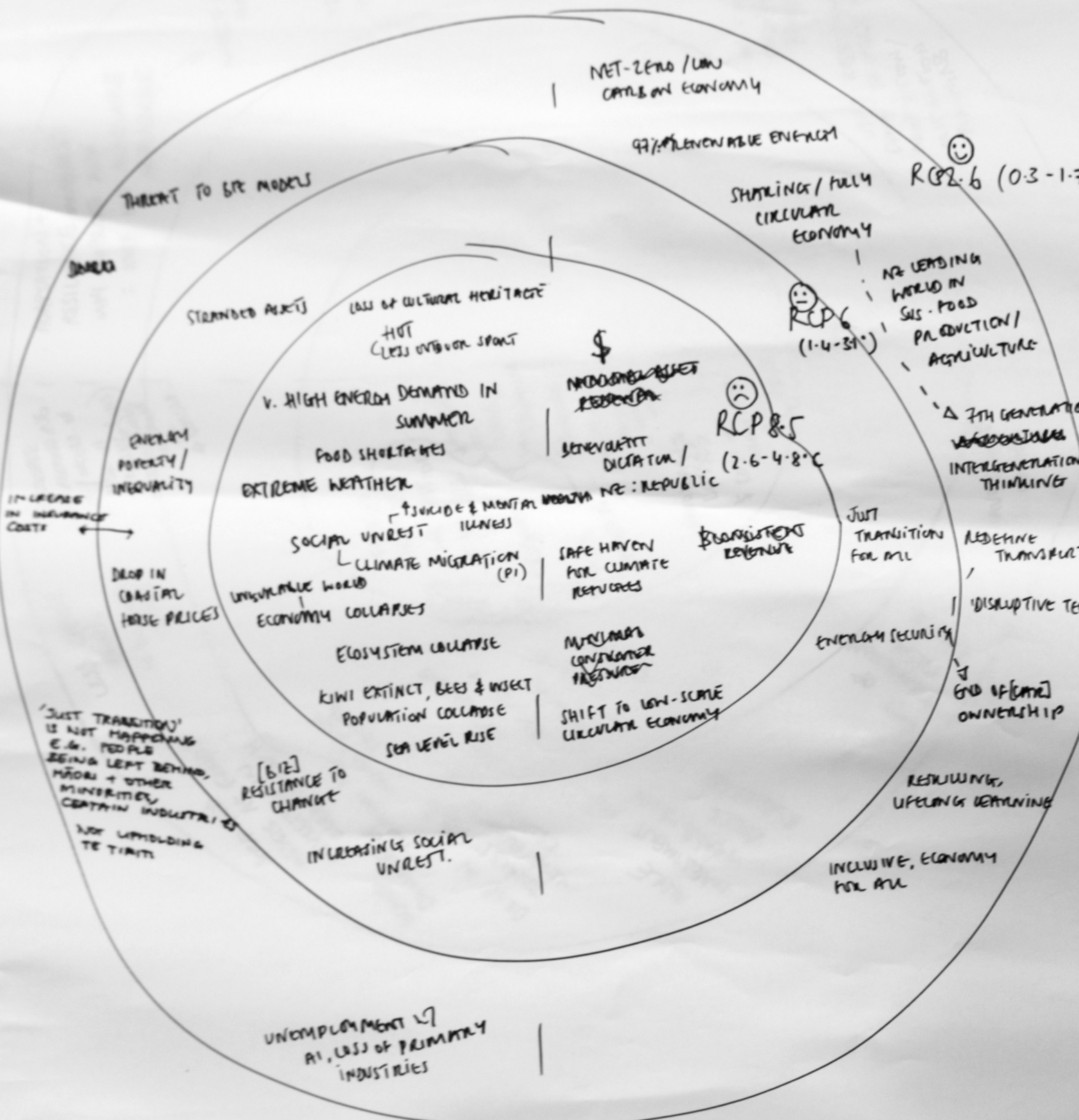


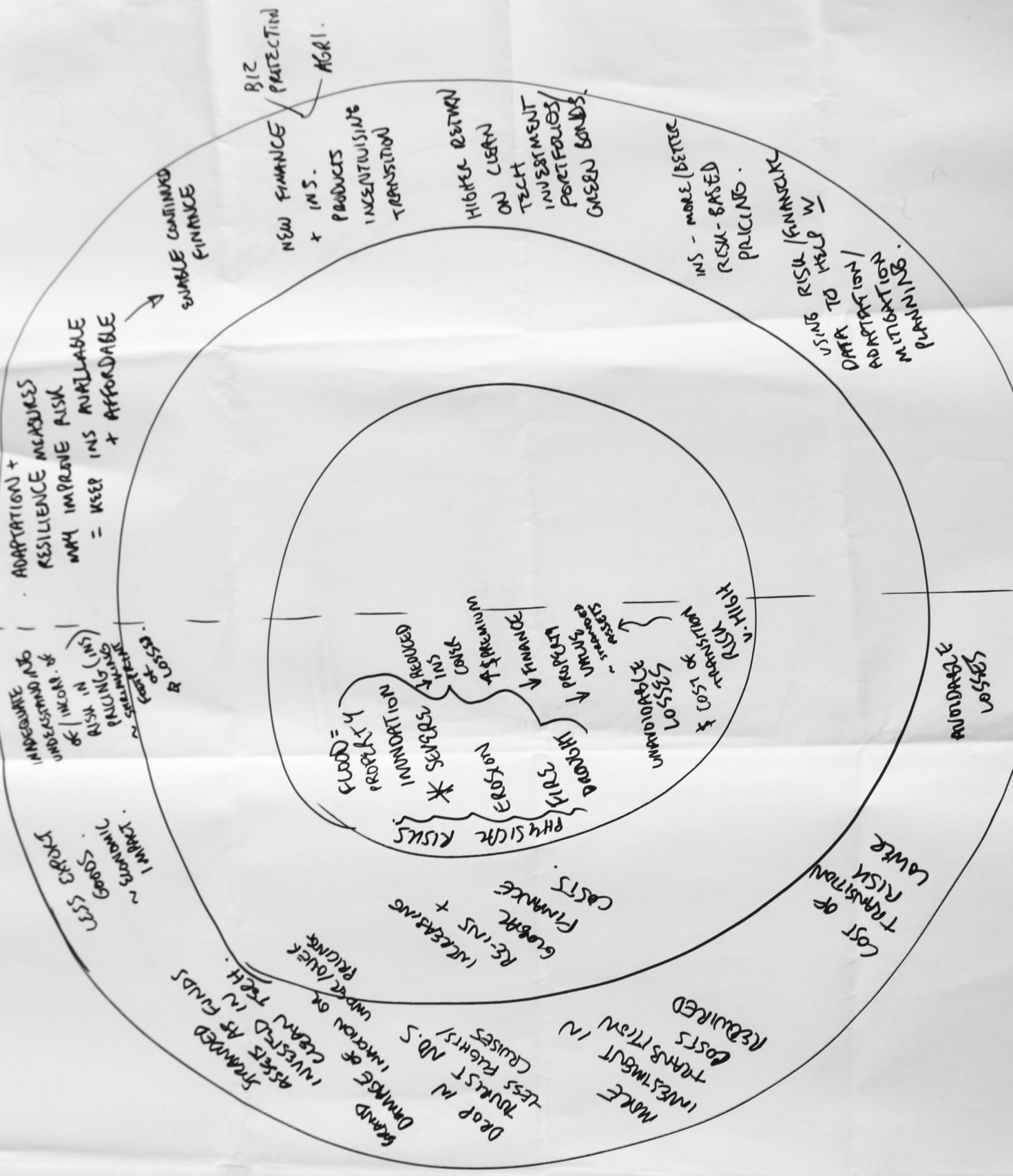
RISKS

OPPS



OPPORTUNITIES

RISKS



ADAPTATION + RESILIENCE MEASURES
 WITH IMPROVE RISK
 = KEEP INS AVAILABLE + AFFORDABLE

ENABLE CONTINUED FINANCE

NEW FINANCE
 + INS. PRODUCTS
 INCENTIVISING TRANSITION
 BIZ PROTECTION
 AGRIC.

HIGHER RETURN ON CLEAN TECH INVESTMENT PORTFOLIOS / GREEN BONDS

INS - MORE BETTER RISK-BASED PRICING

USING RISK / GAMMA DATA TO HELP W/ ADAPTATION / MITIGATION PLANNING

INADEQUATE INVESTMENT IN ADAPTATION RISK IN TRANSITION (INS) - FORTNIGHTLY LOSSES

LESS CREDIT - ECONOMIC IMPACT

SPANNED ASSETS INVESTED IN FUNDS
 BRAND INNOVATION OR IMPROVE RISK

INCREASING RE-INS + GEOTECH FINANCE COSTS

PHYSICAL RISKS
 * SEVERE EROSION
 INNOVATION
 PROPORTY = RISK
 HIGH RISK TRANSITION
 COST OF TRANSITION
 UNAFFORDABLE
 PROTECT - UNINSURED ASSETS

COST OF TRANSITION RISK LOWER

MAKE INVESTMENT IN TRANSITION COSTS REQUIRED

DEAR IN TRANSITION LESS RIGHTS / CAUSES BRAND INNOVATION OR IMPROVE RISK

SYSTEMS ADAPTATION

RISKS

OPPORTUNITIES

RCP 2.6

- Shift in clients + client requirements
- Changes to infrastructure (outdated/diversity of requirements)

- Potentially lower demand for use in other requirements
- Diverse product suite
- Decentralised solution/provision (Network management)

RCP 6

RCP 8.5

- Need for capacity for treatment
- Compromise/damage infrastructure
- Combined discharge extremes - restrictions
- Dynamic supply arrangements

PHYSICAL

TRANSITIONAL

- Revenue impacted
- Spend on maintenance
- Greater coordination required

- Change/adapt use models