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THANK YOU FOR ATTENDING...

Environmental risk, climate adaptation and emerging liabilities

21ST May 2026 | Online Webinar | Crawford Environmental



Synopsis

What Was Our Message

Environmental and climate risks are no longer viewed as future issues across the public sector, they are increasingly being experienced as current operational, governance and liability challenges.

Who Attended

The webinar audience represented insurance and risk management professionals, along with technical specialists, all with a stake in environmental and climate risk management. The live polling throughout the session provided some particularly valuable insight into how public sector organisations are currently experiencing and managing environmental risk.



What You Told Us

Several strong trends emerged from the live poll:

Physical climate impacts remain the most immediate operational concern, with flooding, overheating, storm impacts and subsidence consistently identified as recurring organisational pressures.

54% reported that no single function currently has oversight of environmental risks within their organisation, compared with only **18%** reporting clear central oversight. The scale of this difference suggests fragmented governance remains a widespread structural issue rather than an isolated challenge.

37%, indicated that environmental liabilities are emerging primarily through climate, ESG and regulatory pressures, highlighting the growing influence of governance, reporting and accountability expectations.

Collectively, the responses suggest that many public sector organisations are now in a transitional phase, moving from recognising environmental risk conceptually toward understanding how to integrate it into governance, operational resilience and enterprise risk management frameworks in practice.

One of the clearest findings from the session was that climate adaptation is increasingly being understood as broader than flooding and estates management alone. This was selected as the strongest takeaway by **39%** of attendees, significantly ahead of other response categories and suggesting a growing recognition of adaptation as an organisation-wide resilience issue.

Only **4%** reported that their organisation is already moving toward integrated or stress-tested environmental risk approaches. In contrast, far larger groups identified challenges around quantifying interconnected risks and coordinating responsibility across teams — indicating that organisational awareness is advancing faster than implementation maturity.

Looking ahead, the strongest interest for future discussion was environmental liability and claims exposure **40%**, reinforcing the extent to which environmental risk is now being viewed through operational, financial and governance lenses rather than solely sustainability strategy

How Crawford's Can Help You

Across the sector, we are increasingly helping organisations move from recognising environmental and climate risks conceptually toward embedding them within governance, operational resilience and insurability frameworks in practice. Areas where Crawford Environmental can tailor technical support includes:

- Climate and environmental risk baselining to better understand operational exposure, insurability risks and resilience gaps
- ESG, climate and environmental governance reviews to strengthen accountability, risk ownership and audit readiness
- Climate adaptation and resilience evidence development to support insurers, regulators and internal decision-making
- Environmental Outcomes Reporting (EOR) and Adaptation Reporting Power (ARP) readiness assessments to identify emerging compliance and governance gaps
- Biodiversity Net Gain (BNG) and Local Nature Recovery integration reviews to understand longer-term liability, stewardship and delivery risks
- Sustainable procurement and supply chain risk reviews focused on environmental dependencies, contractor exposure and resilience
- Climate and environmental scenario stress-testing to explore how interconnected risks could affect assets, services, finances and operational continuity





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