

Climate Change Focused Insurance Agent

Spotlight

You may be familiar with the work of insurance agents, but have you ever thought about how the effects of climate change will affect the insurance industry? The growing concern of climate change is adding stress to the minds of insurance agents because there are so many unknown factors that can't be predicted. Fortunately, some insurance agents have a specific focus on climate change and are embracing emerging technologies to grant their customers maximum coverage and comfort in the wake of disasters.

Personal Connection

Insurance agents guarantee people protection of their assets in case of accidents, natural disasters, break-ins, or other damaging events. With the rising concern of climate change, insurance agents are having to reform their policies to adequately prepare for the worst.

- Are you concerned about climate change?
- Are you interested in math and statistics?
- Do you want to help people adequately protect their assets from the consequences of climate change?
- Are you interested in economics?
- Do you want to help inform people about the very serious and imminent threat of climate change?

Other Connections

Becoming a climate change focused insurance agent will have you filling an important role in our society, but take a look at some closely related careers that you may find even more appealing.

- Familiarizing yourself with products and helping clients find what they're looking for as a sales representative
- Working as a project manager and overseeing the completion of corporate endeavors
- Studying the climate and the effects of its condition as a climatologist
- Advocating for environmentally friendly policies as a politician or city council member
- Incorporating the truth about climate change into your lesson plans as a science teacher

Fun Facts/ "Did You Know?..."

Some interesting trivia about insurance:

Humans are the leading cause of climate change: Two thirds of extreme weather events in the last 20 years have been influenced by humans.

[Read more here.](#)

It's macabre, but yes, someone has died from laughing too much at the movies: As a result, there is an insurance policy for death by excessive laughter in a theater.

[Read more here.](#)

Insurance claims are getting weirder: Coverage in the event of an alien abduction has existed since 1987.

[Read more here.](#)

Climate Change Focused Insurance Agent



STEM Connection

Take a look at some of the ways that emerging technologies are affecting the way insurance providers gather data and manage their claims:

- Energy consumers shifting to green energy: Many insurance providers are denying coverage to non renewable energy harvesters because of their negative impact on the environment. Sometimes, this act is even enforced at the municipal level. San Francisco was the first American city to forcefully strip fossil fuel production of its insurance benefits. The effort is to get them to “stop making the problem worse.” Instead, efforts are being focused on green energy sources in an attempt to foster sustainability in the energy sector.
[Read more.](#)
- Data influx and state-of-the-art IT infrastructure for data processing: Ninety percent of all the computer data in history has been generated in the past three years and humans and other devices (IoT) continue to produce data at a rate of 2.5 quintillion bytes per day. Even more, not all of this data adheres to one file type, and older IT infrastructure cannot convert or process this amount of data within any reasonable amount of time. As a result, many insurance companies are pairing up with Insurtech startups that employ data processing systems and scalable IT infrastructure that will evolve as the amount of data and number of data formats continue to increase.
[Read more.](#)
- Artificial Intelligence and Machine Learning for accurate risk calculation: Artificial Intelligence is using machine learning principles to put all of our gathered data and statistics to good use. AI is being used to generate accurate insurance estimates and helping to determine best practice precautionary measures.
[Read more.](#)
- Loss prevention technology: Businesses and insurance providers are working together to develop a number of technologies for preventing loss and lowering the number of insurance claims filed. Some of these technologies include moisture detection systems for preventing water damage, wearable sensors that help laborers improve their ergonomics which prevents on-the-job injuries, and weather tracking technologies that allow businesses to peek into the future and move their valuables out of harm's way.
[Read more.](#)

Articles, Videos, and Podcasts of Interest

Listen to a [podcast](#) by America Adapts about wildfire and flood outbreaks in California and what policy makers can do to help businesses deal with these disasters in the future.

[Read](#) about the concern that climate change could make insurance unaffordable for many.

[Watch](#) this YouTube video by The Economist about ways to fight against climate change related disasters.

Climate Change Focused Insurance Agent



Journeys to Becoming a Climate Change Focused Insurance Agent

The journey to becoming a climate change focused insurance agent requires, above all else, the desire to do right by people and help those in need.

Read about how one young man is using his career in insurance as a way to do good:

Ryan Sautman was an average C student throughout high school and college. As a kid he never dreamed about becoming an insurance agent, nor was he particularly interested in the career as a 23 year-old college graduate. However, not long after finishing school, Ryan began to see the opportunities that working in insurance presented for him and his family. He started working at State Farm at 25 and became passionate about helping people meet their needs. He became an independent insurance agent soon after.

At first, Ryan's highest priority in his independent career was business. He wanted to make enough money to provide for his wife and kids and took on every client with dollar signs in his eyes. However, Ryan soon came to realize that he could get the most out of his business by expressing his care for his clients. Ryan stresses that a person's job title doesn't define them, it's what they do with the job that shows their true potential.

Becoming an insurance agent often requires minimal post-high school education, but that's not to say that you shouldn't study hard. In high school, math courses like statistics and calculus can give you the knowledge you need to succeed. Additionally, as insurance agents rise to meet the challenges of preparing for climate change, classes in earth sciences will help you have a more complete understanding of the circumstances.

Read more about Ryan's career [here](#).

Many young people are starting early in the fight against climate change. Read about one young woman and her experience as a climate change activist:

Bastida Patrick is a 17-year-old high school senior living in New York City. She used to enjoy gymnastics, playing guitar, and going shopping, but now the thing that energizes Bastida most is leading rallies against climate change in the streets. Bastida is on the front lines as a climate change activist youth leader. She was able to witness the real-world effects of climate change first hand when her hometown, San Pedro Tultepec, Mexico experienced severe droughts immediately followed by unyielding rainfall and flooding.

Bastida later moved to New York City and experienced the effects of Hurricane Sandy. Today, she is one of many youth activists who believes that the time to act is now, as many statistics and reports point to the fact that humanity is subject to facing irreversible damage without immediate action. Bastida is passionate about empowering other young people to "tackle every level of government" and vote in favor of climate change at every step. Bastida is also passionate about fighting for the right for climate change to be taught in classrooms through environmental clubs and uncensored curriculum content.

Read more of well-spoken, Bastida Patrick's interview [here](#).

