

# D&B® Climate Risk Insights

*Make smarter lending decisions with visibility into risks of climate-related disasters*

## Situation

Physical climate risk has become a key priority in lending decisions.

The increases of climate-related disasters are driving delinquency and default loss risks. All the while, the banking industry is falling behind when it comes to incorporating physical climate risk into their business models. Currently, only 18% of the top 50 banks globally are adhering to the Financial Stability Board's Task Force on Climate-Related Financial Disclosure (TCFD).<sup>1</sup>

It is critical for lending decisions to take, the risk of climate-related disasters like wildfires and floods, into consideration along with a customer's financial ability to recover from climate-related disasters to create a complete picture of risk. This can be a lengthy process that is difficult to scale and affects eligibility and pricing. And, demands to accurately report physical climate risk to the business in required or voluntary reporting are difficult without adequate data or tools.

## Solution

D&B Climate Risk Insights combines physical climate risk data gathered from geospatial satellite imagery, along with global-leading firmographics and financial characteristics from Dun & Bradstreet, providing future-ready visibility needed for predicting climate-related risks and calculating probability of recovery to foster more resilient business relationships.

D&B Climate Risk Insights uses physical climate data powered by Climate Engine, an industry-leader in climate risk insights, financial risk data, and property and building characteristics, to provide peril-specific risk scores that calculate the probability of a climate event happening and an organization recovering. Delivered as a flat file, it provides analytical scores that show the risk of a climate-related event impacting an organization.

<sup>1</sup> Goossens, Camille, et al. "[Fires, Floods, and Loans: How Banks Can Deal with Increasing Climate Risks](#)." Bain, 19 Sept. 2023

## Key Benefits



Gain access to trusted, actively collected, and scalable climate risk insights



Track shifting physical climate risk to better evaluate the health of lending portfolios



Access expansive data coverage on private entities



Stay ahead of emerging climate-related regulations and reporting requirements



Uncover lending risks with predictive D&B Climate Exposure Index scores



Understand climate risk severity and the probability of a customer recovering from potential perils

Take the Next Step:

Learn more and schedule a demo