



Expert Views

The relevance of climate change for life and health insurance

Part 4 – Mental Health

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Climate change is a global trend that has highly complex and interconnected impacts, and understanding its relevance for life and health insurance requires expertise and a broad perspective. This series of papers by SCOR’s internal experts aims to support the readers in gaining a solid understanding of the key elements of the impact of climate change and enables them to draw conclusions for their own companies and situations. Parts one to three, giving the risk manager’s view, the medical director’s view, and the epidemiologist’s view, can be found at scor.com.

In this fourth part of the series, together with Iris Kwon, marketing actuary, and Katherine Wong, pricing actuary, we explore the relationship between climate change and mental health. Although often underestimated and not at the forefront of attention, the negative impact of climate change on emotional and psychological well-being can be significant. Interestingly, it turns out that the relative importance of the various impacts of climate change is very different for mental health compared to physical health. Feedback loops that cause poor mental health have an impact on biometric risks, which makes it even more important to understand the subject.

Introduction

According to the World Health Organisation, “Mental Health is a state of well-being in which an individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively, and is able to make a contribution to his or her community.” On the other end of the mental health continuum, severe mental health illnesses such as schizophrenia need to be diagnosed by a medical professional. In between lies an area of mental health problems reflecting a gradual worsening without clear cut-offs in the transition: a continuum of mental health problems.

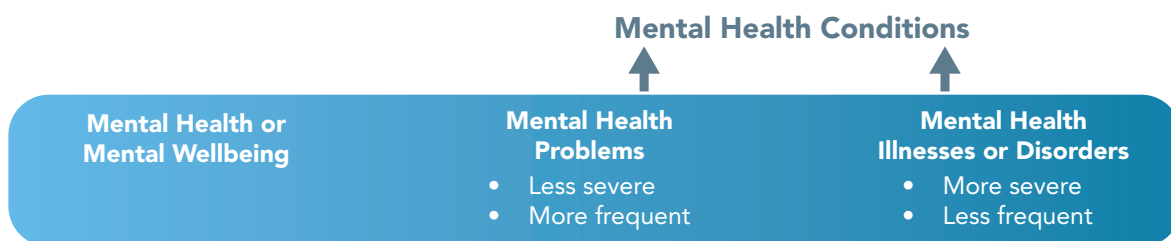
In this paper, we will follow the CRO Forum approach¹ of classifying everything other than the state of mental well-being as “mental health conditions”, with this term encompassing both short-term mental health problems and longer-term mental illnesses or disorders.

In many cultures and regions around the world, there is still much stigma around mental health

conditions, due to ingrained prejudices, public perception, as well as a lack of education and understanding. As a result, there is generally a lower level of awareness around mental health compared to that of physical health.

Similarly, in life and health (L&H) insurance, there is a great amount of attention and research around physical conditions that impact mortality and morbidity, resulting in claims under products covering death, disability, medical expenses, and critical illness. However, there is less attention given to mental health. This is partly because there are fewer products that offer coverage for mental health conditions, while some products may even have specific exclusions for mental health. It is also interesting that insurance application forms consistently show a lower level of mental health disclosures than expected.

Still, mental health conditions influence the claims experience of all L&H products, for instance,



Mental Health Continuum



by exacerbating physical illnesses or hindering recovery. A strong example of the relevance of mental health conditions for mortality covers is the high number of suicides experienced in some countries, as detailed in SCOR's Expert Views on the subject from May 2023. An example of morbidity covers are misdiagnoses, where a mental health condition is mistaken for a physical one, causing costs from treating a proxy instead of the true underlying cause.

The causation between mental and physical health can go both ways: for instance, infections and chronic diseases lead to poorer mental health, whilst poor mental health has been shown to compromise the function of the immune system. An elevated heart rate can be interpreted by the brain as a panic attack.

Direct pathways of interaction between climate change and mental health conditions

Eco-anxiety

There is one particular result of climate change that is not mediated by a specific event or development, and it is linked directly to mental health conditions: Climate anxiety, or eco-anxiety, is "the sense of fear, worry or tension linked to climate change"², a pervasive feeling caused not by any specific climate change-related event but by the pure fact that climate change is happening. The symptoms may include feelings of depression, anxiety, hopelessness, and even panic. There may be anger and frustration towards people who do not acknowledge climate change or take appropriate action, grief and sadness over the irreversible loss of nature, and even guilt or shame related to one's own carbon footprint.³

Eco-anxiety can also result in secondary issues such as sleep problems, brooding, and difficulty concentrating, all of which can fuel further mental health conditions. Due to these feelings of being overwhelmed by the topic of climate change and the (perceived) lack of agency, sufferers may turn to coping mechanisms such as alcohol or substance abuse, which in turn can exacerbate their mental health conditions.

In addition, there are also interrelations with biological, biographical, social, and lifestyle factors. Biological factors include genetically determined health predispositions, and biographical influences may include stressful or traumatic events. Social factors reflect the cultural and family background. Lifestyle factors such as poor diet or lack of exercise have clear connections to both mental and physical health.

Among the various factors influencing mental health conditions, the relevance of climate change is now just starting to be understood. The next sections will cover the various contributions to this influence and their relevance for insurance as well as potential intervention avenues.

According to AXA's 2023 mind health study⁴, eco-anxiety is especially prevalent in younger generations. A study in *The Lancet*⁵ that surveyed 100,000 people aged 16-25 across ten countries found that young people are consistently worried about climate change. More than 59% of the respondents were found to be very or extremely worried about climate change, and half felt sad, angry, powerless, helpless, or guilty.

There are a few other conditions that fall under the broader umbrella term "eco-anxiety", namely:

- Solastalgia: The feeling of longing or being "homesick" as one's familiar environment is changing due to climate related events including natural disasters.
- Pre-traumatic stress disorder: Anticipatory anxiety about climate disasters that are projected to occur in the future.
- Ecological grief: Feelings caused as people suffer climate-related losses of ecosystems, landscapes, human and animal life.



Societal polarisation

Another direct interaction between climate change and mental health comes from the fact that the topic has been misused to create societal polarization. Despite clear scientific facts and consensus, various entities with vested interests have tied the topic to specific political or social narratives to create opposing camps. This can be seen as part of a larger trend of destabilization of democracies as well as erosion of social cohesion.

Rising inequality within societies adds to this burden. These developments can lead to a lower level of psychological safety felt by individuals. Further, being exposed to arguments and conflicts as well as the increased distrust in expert opinions and governmental advice can increase the perception of feeling threatened or being unsafe for individuals as well as society as a whole.

Indirect pathways of interaction between climate change and mental health conditions

Climate change can exacerbate natural catastrophe events such as floods, droughts, wildfires, and tornadoes and can cause extreme heat. It also worsens air pollution and the spread of infectious diseases. These impacts not only pose threats to our physical health, resulting in serious injuries or even death, as studied in our past articles, but they can act as stressors for mental health and amplify an individual's biopsychosocial vulnerability. It is interesting to see that the relative relevance of the various impacts of climate change for physical health is very different from the relative relevance for mental health.

Extreme temperatures

Studies have shown that hotter temperatures are directly associated with mood disorders, substance use disorders, anxiety stress disorders, schizophrenia, and self-harm.

For instance, a 2018 study⁶ found that suicide rates rose by 0.7% in US counties and 2.1% in Mexican municipalities for a 1°C increase in monthly average temperatures. The same study also looked for signs of depressive language in social media updates and found that mental well-being deteriorates during warmer periods. Under a severe scenario of future temperature developments (RCP8.5), the study predicted

that climate change could be responsible for up to 40,000 additional suicides across the US and Mexico by 2050.

Visits to emergency departments were also found to have a positive correlation with ambient heat.⁷ In the US, visits for mental health conditions on the hottest days in summer increased 8% compared to the coolest days. A meta-analysis of 53 studies relating heat and mental health, carried out in 2021⁸, found that for each 1°C increase in temperature, the mental health-related mortality and morbidity increased with a relative risk of 1.022 and 1.009, respectively. The greatest mortality risk was attributed to substance-related mental disorders, followed by organic mental disorders.

Heatwaves were also found to increase aggressive violence. In the US, observed overall crime rates are 1.7% and 1.9% higher when daily maximum temperature exceeds 75°F (24°C) and 90°F (32°C) respectively.⁹ This is likely caused by higher irritability and low-quality sleep, which in turn results in an inability to focus and a decrease in self-regulation. A Harvard-paper¹⁰ found a strong positive correlation between temperature and criminal activities, namely burglary, murder, and sexual assault.



Extreme weather and natural catastrophes

The physical destruction and subsequent potential displacement that people may experience because of extreme weather and natural catastrophes can lead to loss of livelihood, social support, community, and resources. Farmers and small business owners are especially at risk of financial hardship if they are affected by extreme weather and natural catastrophes.

This can trigger an array of mental health problems, from anxiety and feelings of helplessness, depression, and post-traumatic stress disorder (PTSD) to violence, risky behaviors, and suicidal thoughts. Even witnessing traumatic events can impact mental health. Estimates are that for each person physically affected by a natural catastrophe, 40 people are affected mentally.¹¹

Impacts can be long-lasting: victims of a flood disaster expressed psychological distress several years following the flood.¹² Even after safety and security have been restored after a climate change-related natural disaster, many of the affected continue to experience problems such as PTSD, which can manifest as a chronic affliction. After extreme bushfires in Australia, 15.6% of the affected population showed symptoms of PTSD even several years later, compared to an average prevalence in Australia of about 6%.¹³

There is also evidence that climate change may negatively affect early child development. A mother's exposure to extreme climate events during pregnancy may increase a child's risk of developing anxiety or other mental health conditions.

A study¹⁴ of US preschool children found that those who were exposed to Hurricane Sandy in the womb had a three times higher risk of attention-deficit/disruptive behavioral disorders, five times higher risk of anxiety disorders, and 16 times higher risk of depressive disorders compared to children born before Hurricane Sandy or conceived after the storm.

Finally, as a further indirect pathway, natural catastrophes can strain governments and economies, draining resources from prevention and support, and increasing general uncertainty, all negatively impacting mental health.

Infectious diseases

A study from Denmark¹⁵ covering one million children found that serious viral infections requiring hospitalization increased the prevalence of mental health conditions by 84%. And data analysis from the US¹⁶ found that having been infected with COVID-19 heightens the risk of schizophrenia.

Generally, the relationship between infectious diseases and mental health goes both ways. It is assumed that infections can trigger mental health conditions through several pathways. One of these is a substance called kynurenic acid which is produced when the brain is inflamed and increased levels of which are linked to mental health problems. Another pathway could be mediated by the side effects of antibiotics and other drugs used to fight infections. These can disturb the balance of the metabolism, including aspects such as micronutrient absorption and fluid levels. These medicines can also be detrimental to the gut microbiome, which communicates with the brain via various hormones and helps regulate moods. In addition, there could be a genetic association between susceptibility to mental disorders and immunity issues.

As a further challenge, psychiatric symptoms resulting from infections such as encephalitis and meningitis are often misdiagnosed as mental disorders.¹⁷

As explored in the previous papers of our series, we expect an increase in the number of cases of infectious diseases due to climate change, which can have a significant and long-lasting impact on mental health. Catching an infectious disease, especially if it occurs in the frame of an epidemic



or pandemic, can negatively impact mental well-being, as illustrated by the growing numbers of people suffering from anxiety and depression due to COVID-19¹⁸. According to the WHO, since the outbreak of the pandemic, anxiety and depression prevalence increased by 25% globally¹⁹. And a recent retrospective study²⁰ showed that suffering from Long COVID is associated with an increased risk of mental health disorders.

The relationship between mental illness and infectious diseases also works in the other direction. Having a mental health condition is linked to a reduced function of the immune system and, therefore, a higher susceptibility to infectious diseases. For instance, a study²¹ suggests that in the early stage of the pandemic, people with a history of psychiatric hospitalization had higher risk of contracting COVID-19.

Overall, the impact of climate change will further complicate the intricate interplay between infectious diseases, mental and physical health.

Air pollution

Climate change causes diminished air quality with rising incidence of wildfires and hotter temperatures as well as the increased prevalence of smog. Increased allergenic pollutants in the air are caused by mold resulting from extreme weather and increased flooding. Furthermore, more severe pollen seasons also contribute to poorer air quality.

It is widely understood that air pollution causes harm to the body that can exacerbate a range of diseases including asthma and other lung diseases as well as cardiovascular disease and cause cancer and stroke. However, there is also an increasing amount of evidence that air pollution can cause harm to mental health. A large study²² of people

People who breathe polluted air experience changes within the brain regions that control emotions, and as a result, they may be more likely to develop anxiety and depression than those who breathe cleaner air.

in the US and Denmark found that exposure to air pollution “is significantly associated with increased risk of psychiatric disorders.” These disorders included depression, schizophrenia, bipolar disorder, and personality disorder.

Research is still ongoing on the mechanisms underlying the link between air pollution and mental health. One pathway in focus concerns the effects of outdoor air pollution on specific regions of the brain that control emotions, such as the amygdala and prefrontal cortex.²³ A review published by the World Economic Forum²⁴, looking at more than 100 studies on the effects of outdoor air pollution on mental health and regions of the brain that regulate emotions, concluded that “people who breathe polluted air experience changes within the brain regions that control emotions, and as a result, they may be more likely to develop anxiety and depression than those who breathe cleaner air.”

Food and water scarcity

Half of the world’s food source is produced by manual human labor. It is clear that climate change will have an impact on the production and availability of food. Extreme weather events are also making water more scarce and more polluted, and water-related natural catastrophes such as extreme precipitation, floods, and droughts disrupt normal vegetation growth patterns.

Nutritional deficiencies can cause low mood, fatigue, and cognitive decline. Suffering from food insecurity and going hungry places people at risk of mental health conditions. For children especially, it endangers their cognitive abilities and learning progress. In many regions with poor access to water, it is the girls and women who must walk large distances and spend a large amount of time to get water and are responsible for providing food. In difficult times, this is increasing their mental burden. Also, while it is unclear if there is a causation, people who regularly drink less water have an increased risk of developing depression and anxiety.²⁵

Further indirect impacts of food and water scarcity



on mental health are expected to play out via threatened livelihoods and increased financial instability for affected people. On a larger scale, parts of the affected populations could suffer from forced migration, riots, and civil unrest.

Transition risk

As the world reacts to the various threats posed by climate change, there are efforts to transition towards a future where less fossil fuels are burnt and current approaches to transport, food, and consumption are being revisited. As new technology displaces old systems, winners and losers will emerge from this 'creative destruction'. A slow transition will increase the long-term physical impacts of climate change, whilst a fast transition may cause more short-term upheaval. The timing, size, speed, and impact of this transition are hard to predict, but some aspects will have a bearing on mental health.

The relevance for Life and Health insurance

Stress caused by the impacts of climate change and resulting poor mental health can mean that people are less able and less likely to make sound financial decisions, including those related to insurance. It could lead to a lower interest in covers that would be beneficial to the applicant, misrepresentation in application forms, policy lapses, or the exercise of options that are financially unsound. During times of danger, the human mind tends to focus on the immediate present as a safeguarding mechanism and lose sight of the need to protect longer-term value.

With regards to prevention and resilience, people suffering from mental health conditions may be in a poorer financial state due to loss of capacity or wages, which restricts access to healthier food and a safe environment as well as quality medical care. It can also result in one not being able to receive medical help in time or detect curable physical conditions earlier. Medications for mental health conditions may also have adverse effects on physical health; some medications have been

On the downside, as the International Actuarial Association (IAA) writes,²⁶ "A disorderly transition may cause disruptions to job stability in some sectors and could result in claims arising from mental health. There is much evidence that becoming unemployed has an adverse impact on mental health." This leads the IAA to the overall assessment that "Given the long-term nature of many life insurance products, and the sensitivity of mortality and morbidity rates to unemployment and mental health, transition risk may have more material impacts on a life insurer's risk profile than physical risks in the short-term."

However, potential upsides from the transition to a 'low carbon' future include a higher sense of empowerment and achievement for individuals, a brighter outlook for the future, more exercise and better nutrition, all positively impacting mental health.

linked to obesity, high blood pressure, decreased alertness, frailty, and falls.

Regarding claims specifically, there are two avenues through which the increased prevalence of mental health conditions due to climate change may have an impact: increase in claims cost directly due to higher incidence of mental health conditions, and increase in claims cost indirectly driven by the link between mental and physical well-being, which also affects products that cover only physical illnesses.

Regarding direct claims, the main lines of business expected to be impacted are morbidity-focused, such as medical expenses and disability insurance. In some cases, this may be mitigated by existing exclusions for non-objectifiable diseases. In addition, with suicide rates predicted to see climate change-driven increases, related claims are expected to increase. This can, in some cases, be mitigated by waiting periods and by suicide or self-harm exclusions.



Regarding indirect claims, poor mental health conditions can drive insurance claims across all products and lines of business without being easily attributable, and there is no way of distinguishing between climate change and other causes as triggers. There is an expectation that the overall severity of the climate change component will depend on the future course of climate change itself.

Another confounding factor is that the existence of a mental health condition co-existing with the primary condition of a claim makes the claims management more complex and can prolong the duration of the claim. People suffering from mental health conditions may have fewer mental resources to take care of themselves, and they may find it more difficult to arrange and attend medical appointments.

Similar to physical illnesses, the segment of the population that is most susceptible to mental illnesses, including those linked to climate change, comprises of the vulnerable. This includes women, children, the elderly, the chronically ill, people with cognitive or mobility impairments, and people in lower socioeconomic groups, as well as migrants, refugees, and the homeless.

Intervention avenues

Beyond acting to reduce and limit climate change as the underlying cause of the specific mental health impacts covered so far, several strategies can be applied to adapt and become more resilient in the face of ongoing climate change.

Personal sphere actions

Adapting to an evolving environment by making changes in personal routines, habits, and lifestyle including the type and timing of work, exercise, rest, modes of transportation that are used, and dietary choices can all increase mental well-being. However, it should be noted that not everyone

The insured population is generally more affluent than the average population and, therefore, has more resilience against the detrimental impacts of climate change. They can afford risk prevention and mitigation, such as shifting their working hours and workplace during heatwaves and installing air conditioning, even relocating from areas becoming over-exposed to natural catastrophes due to climate change. After suffering from a climate-related event, higher socioeconomic classes are likely to recover more quickly than the general population, e.g., via better access to medical professionals and treatment options. Therefore, both the frequency as well as the severity of the impacts on mental health from climate change are likely to be lower for the insured population compared to the general population.

However, there is currently insufficient data available on mental health-related claims arising from climate change impacts. Therefore, the estimated costs for the L&H insurance industry are difficult to quantify in terms of expected increases to claims incidence and claim durations and beyond. It will be important for insurers and reinsurers to be aware of the potential for an increase in these types of claims and to monitor the developments on an on-going basis.

will have the same ability to do so, including for reasons linked to the financial resources available. Also, it is very important to note that there should be no additional pressure on individuals to take personal responsibility for a problem that is global and systemic.

Increasing physical resilience can boost mental resilience. Diet and mental health are strongly linked. When one's mental health is suffering, it can lead to weight gain or loss. On the other hand, maintaining healthy eating habits can improve physical health as well as mental and emotional well-being at the same time.



Physical exercise stimulates the production of endorphins, chemicals in the brain that act as the body's natural painkillers and mood elevators, and thereby has the potential to reduce feelings of stress and anxiety. Mental health exercises, such as meditation and mindfulness training, have also potential benefits for mental health.

Sleep is also vital for maintaining good mental and physical health and is important in maintaining cognitive skills, such as attention, learning, and memory. Poor sleep can make it much more difficult to cope with stressors in life and can even impact the ability to perceive the world accurately. Having sufficient sleep has been shown to lead to lower levels of depression, anxiety, and other mental health conditions.

Social support is another building block in safeguarding mental health. Relationships can help in two ways. Firstly, they can help to remove or reduce the stressor, for example, by providing a different perspective on things from a third-party or independent perspective. Secondly, social interaction can help emotionally to alleviate stress and contribute to a feeling of security and stability, possibly via its effects on the hypothalamic-pituitary-adrenocortical system, the noradrenergic system, and central oxytocin pathways²⁷.

Engaging in action to combat climate change, such as community projects or political activity, may also produce beneficial outcomes for mental health. These actions can also help to counteract the feelings of helplessness that are associated with eco-anxiety.

Public sphere actions

A 2021 WHO survey²⁸ of 95 countries found that only nine have thus far included mental health and psychosocial support in their national health and climate change plans. The WHO recommends five important approaches for governments to address the mental health impacts of climate change:

- integrate climate considerations with mental health programs
- integrate mental health support with climate action

- build upon global commitments
- develop community-based approaches to reduce vulnerabilities
- close the large funding gap that exists for mental health and psychosocial support.

The United Nations has included mental health in their Sustainable Development Goals (SDGs), explicitly mentioning it as part of SDG number 3, which defines target 3.4 as “Non-communicable diseases and mental health: By 2030, reduce by one-third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being.”

Measuring progress on SGD3.4 uses an indicator that is linked to suicide rates. To achieve this, the UN states that “suicide prevention efforts require coordination and collaboration among multiple sectors of society, including the health sector and other sectors such as education, labor, agriculture, business, justice, law, defense, politics, and the media. These efforts must be comprehensive and integrated as no single approach alone can make an impact on an issue as complex as suicide.”

Many other SDGs have links to mental health as well, including “1 No poverty”, “2 Zero hunger”, “5 Gender equality”, “10 Reduced inequalities”, and “16 Peace, justice and strong institutions”. Arguably, good mental health as defined by the WHO requires an environment in which all the SDGs are met.

Insurance industry actions

The L&H insurance industry not only provides financial support to its customers in their time of need but is now focusing more and more on prevention, early intervention, recovery support, and overall health and well-being for policyholders. Actions related to mental health can span the entire customer journey from policy coverage, prevention, and claims to recovery and rehabilitation. This speaks to the strong alignment of interests between insurers and policyholders, with both parties benefitting from the insured living a healthy and happy life. However, the

With the support of doctors and psychologists, SCOR has strong in-house knowledge based on the latest research that we share with our clients through paper publications and trainings.

SCOR has developed a matrix to easily and accurately assess anxiety and depression risk, with a first launch in the Australian & New Zealand market.

Recognising the importance of mental health, SCOR is piloting a global digital solution which offers support across the spectrum from mood tracking through to confidential chats and video sessions with licensed therapists.

In Germany, SCOR provided disability policy holders with a wrist band to monitor their health. It showed huge positive impact on mental well-being with a clear drop in depression and elimination of suicidal thoughts.

SCOR built a six-pillar claims training program to support best practice claims management, including enhancing skills in motivational interviews.

challenge often lies in finding the right balance between decisions that are required to protect the community of insureds and supporting people in need.

To provide better insurance to a wider range of customers, the industry is performing more research in this space, leading to more awareness and understanding of how mental health conditions influence life and health insurance products.

In the past, for example, an applicant with a history of mental illness might have been declined insurance cover. To address this, SCOR developed Vitae Mental Health, a part of a biometric risk calculator suite integrated into SCOR's underwriting manual, designed in collaboration with psychiatrists and psychologists. Its set of questions are backed by evidence for various symptoms and conditions and allows the underwriter to provide individualized assessments based on the customer's unique circumstances. As a result, rather than declining cover for applicants with a history of mental illness, a more inclusive underwriting approach has been made possible, leading to improved outcomes for consumers.

Insurers' prevention services can encompass various aspects, such as online or mobile applications that facilitate mental health monitoring through regular check-ins. This allows for early intervention and provides access to psychologists along with chat or video therapy options. These apps have the advantage of being affordable as well as easily accessible, not requiring appointments, physical displacement, or waiting times. They can also be linked to smart wearables that can monitor daily activity patterns such as sleep, diet, and exercise as well as stress levels. Indicators such as heart rate can be tracked to detect when the wearer is undergoing high levels of stress, which can help flag the need to turn to additional support.

In response to the increasing demand for mental health assistance, significant investment is also being made at the point of claim. For customers lodging a claim due to mental health issues, the industry is enhancing its support in several ways:

- Enhanced training is being provided to claims handlers to more effectively support vulnerable customers. For instance, SCOR has built a six-pillar training framework that utilizes elements such as the Biopsychosocial Model and Building Rapport.
- Digital claims rules solutions, such as SCOR's VClaims, provide support for claims handlers with assessment prompts and dashboard reporting to reduce inconsistency in customer experience, thereby mitigating risks of harm due to manual error and operational deficiencies. This makes the claims process more efficient and personalized, reducing ambiguity and unease, with quicker decisions and expedited access to insurance payments, which is especially important for customers suffering from mental health conditions.
- In addition, efforts are made to refine systems and processes to more effectively identify customers who need extra support. Insurers are improving their ability to triage customers based on individual needs and matching them to suitable mental health services, addressing common community challenges such as delays and costs associated with accessing specialist services.

In Australia, a landmark court case²⁹ in 2023 demonstrated how an insurance professional helped to stop plans for a massive new coal mine. The Queensland Land Court refused permission for the Waratah coal mine on the basis that the burning of the mine's coal overseas would cause environmental damage, worsen global climate change and limit the human rights of Indigenous people and children. An essential piece of evidence leading to the ruling was provided by a consulting actuary to estimate the future cost of climate change in Queensland, including impacts from cyclones, floods, coastal inundation bushfires, and heatwaves.



Closing remarks

At SCOR, we see it as imperative to partner with our clients to better understand emerging trends and risks, and to develop tailored insurance solutions that help people to remain resilient in this evolving risk landscape. This series of papers aims to contribute to a deeper understanding of the relevance of climate change for life and health insurance and to facilitate the development of suitable actions.

As shown in this paper, there are both direct and indirect links between climate change and mental health. A better understanding and recognition of these can help to close the insurance gap for vulnerable parts of the population, build resilience and strengthen prevention, and provide optimal support during the claims and recovery journey. Individuals, society and the insurance industry can all contribute. However, the most effective course of action is to tackle the underlying issue of climate change, and this will in itself be beneficial for mental health.

As a global reinsurance company, SCOR contributes to the welfare, resilience, and sustainable development of society by bridging the protection gap, increasing insurance reach, helping to protect insureds against the risks they face, pushing back the frontiers of insurability, and acting as a responsible investor.

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