Опубликован на (https://www.bnm.md)

23.02.2026

NBM strengthens insurance sector capacities in the context of climate risks

The National Bank of Moldova in collaboration with the International Finance Corporation (IFC, member of the World Bank Group) and Ceres (a nonprofit organisation), recently organised an online session titled "The impact of climate risk on the insurance sector in the Republic of Moldova", aimed at NBM representatives and insurance companies.

Climate change is increasingly affecting insurance markets worldwide, with losses from natural disasters surpassing USD 280 billion in 2023. Similar risks are already apparent in the Republic of Moldova, where flooding, droughts, and extreme weather events have caused significant losses in recent decades. This context highlights the importance of adopting international best practices and early preparation to strengthen the resilience, accessibility, and sustainability of Moldova's insurance sector, as well as align with international standards.

The session brought together experts from the United States (Ceres, the National Association of Insurance Commissioners), the European Union (the European Insurance and Occupational Pensions Authority, EIOPA), and the region. They discussed how climate risks are increasingly influencing insurance markets, regulatory expectations, and global financial stability.

The key takeaways showed that climate risks impact the availability, accessibility, and solvency of insurance products, with direct implications for financial stability. Participants examined case studies from the US and EU on the disclosure of climate risk-related information, stress testing, market responses, and approaches for integrating climate data into underwriting processes, pricing, and the development of insurance products. Additionally, the initial steps insurers and regulators can take to strengthen their resilience and align with emerging international standards were presented.

The training is part of an ongoing capacity-building initiative and is implemented in cooperation with the IFC Sustainable Finance Project in Moldova, supported by the Facility for Investment Climate Advisory Services (FIAS).

Метки

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