

COPERNICUS THEMATIC WORKSHOP

Copernicus Emergency Management Service

Claims & Crisis Response

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Joint Research Centre, European
Commission

#EUSpace 

 Copernicus
Europe's eyes on Earth



On-Demand Mapping



Wildfires



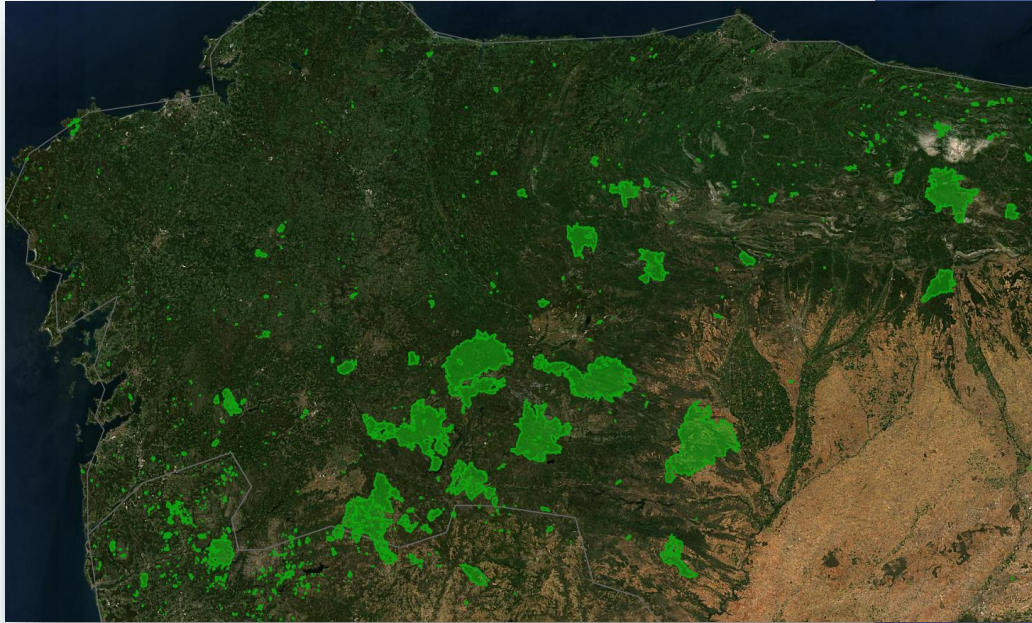
Floods



Droughts

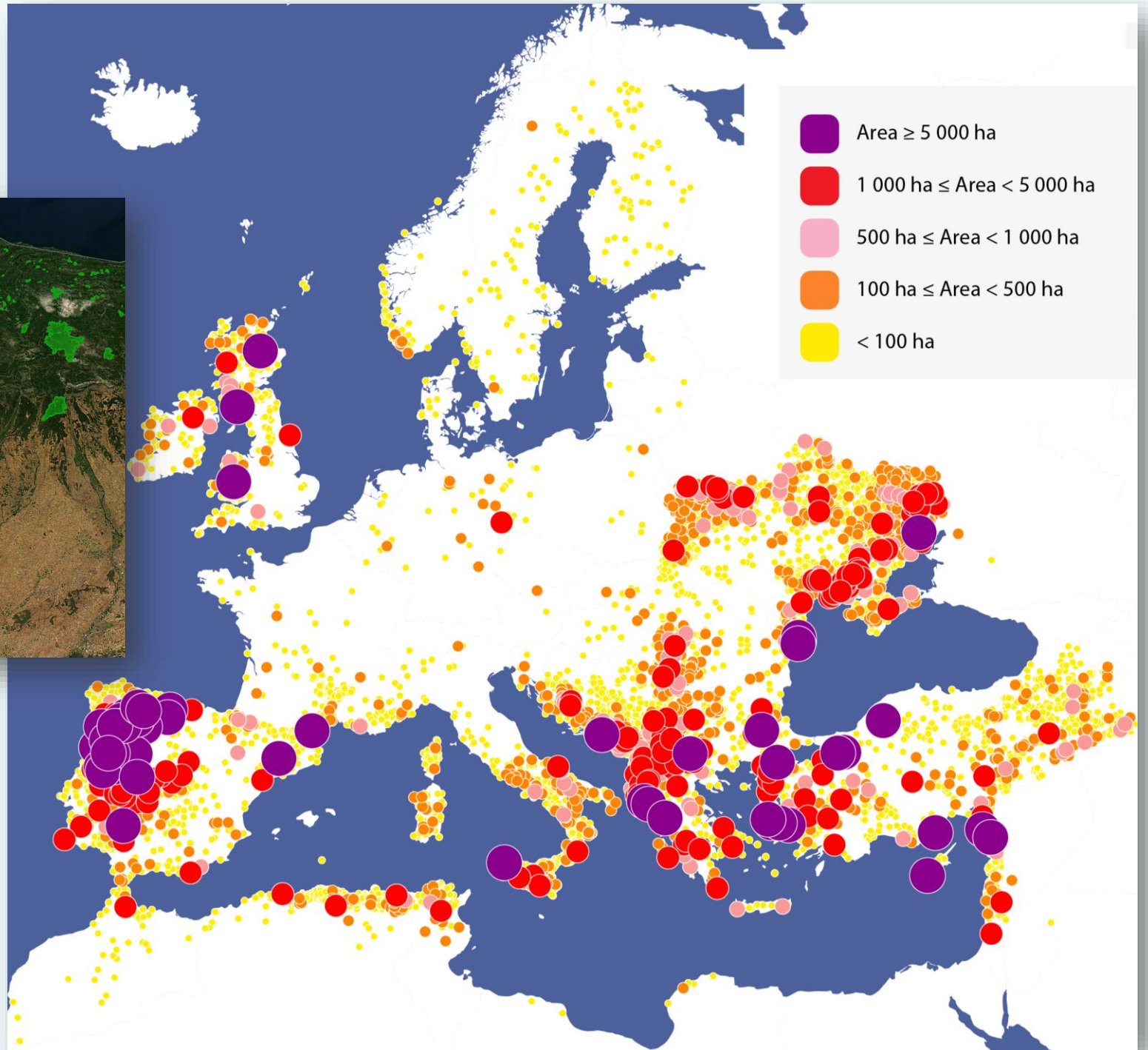


Exposure Mapping



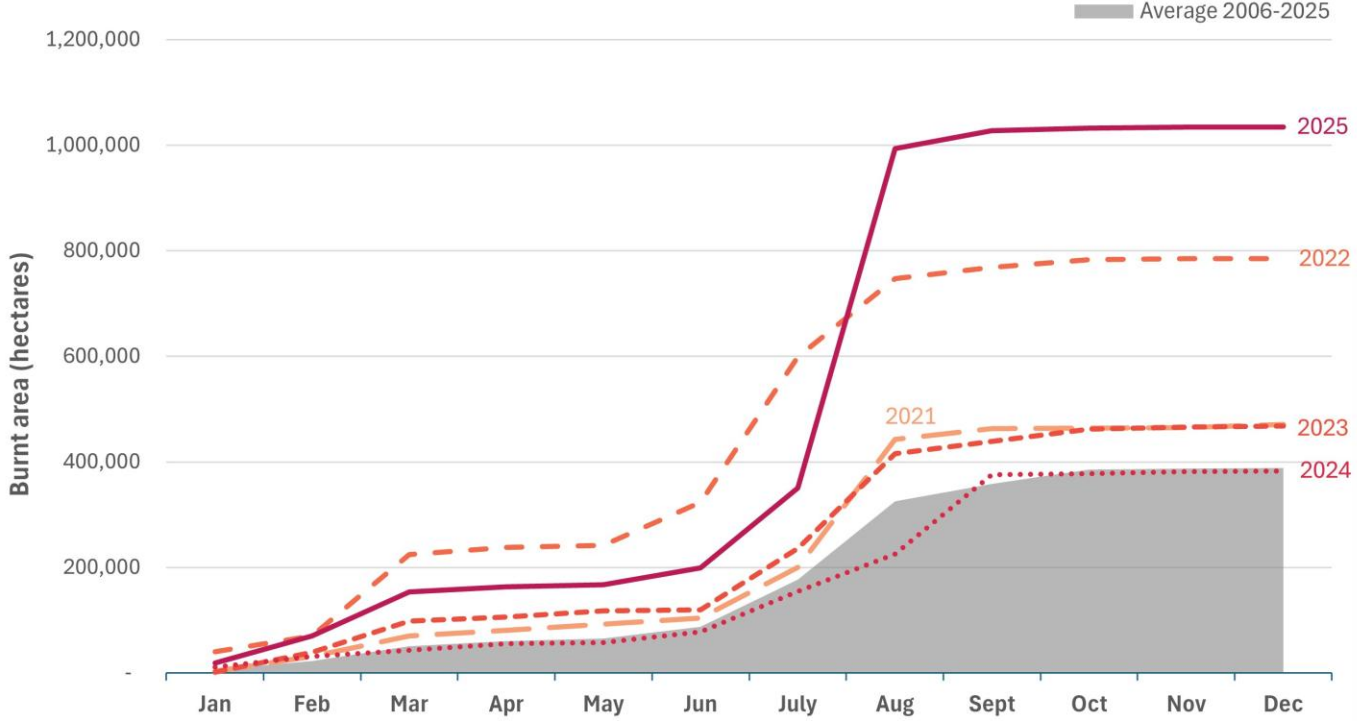
Wildfires in north-west Spain in August 2025

European Forest Fire Information System
EFFIS



Burnt areas in EU from 2021 to 2025

Cumulative data, source: EFFIS/CEMS/JRC



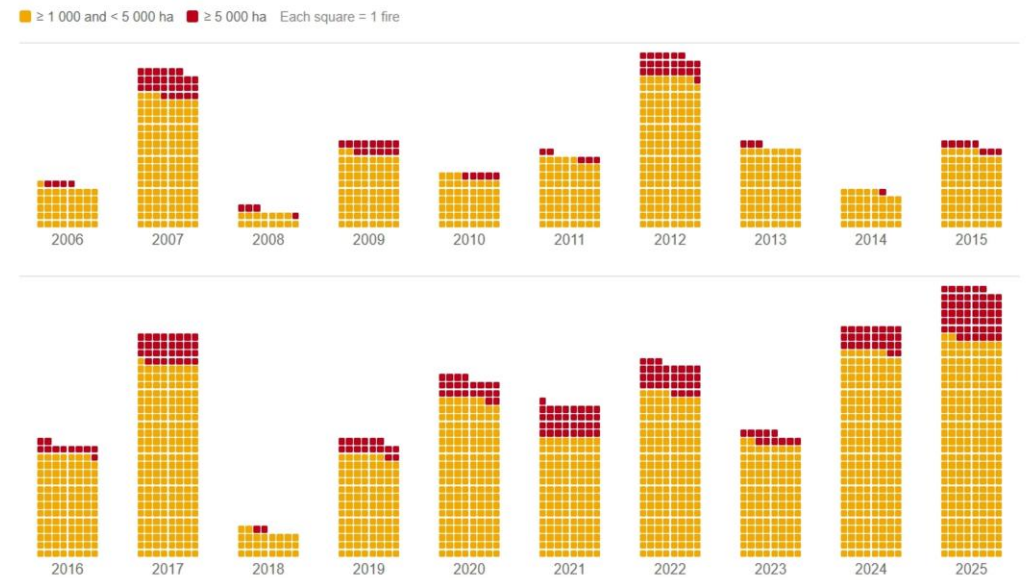
Data includes only fires above 30 hectares to ensure consistency for year-on-year comparisons.

© European Union, 2026.



Number of fires ≥ 1 000 hectares in EU from 2006 to 2025

Yearly data, source: EFFIS/CEMS/JRC



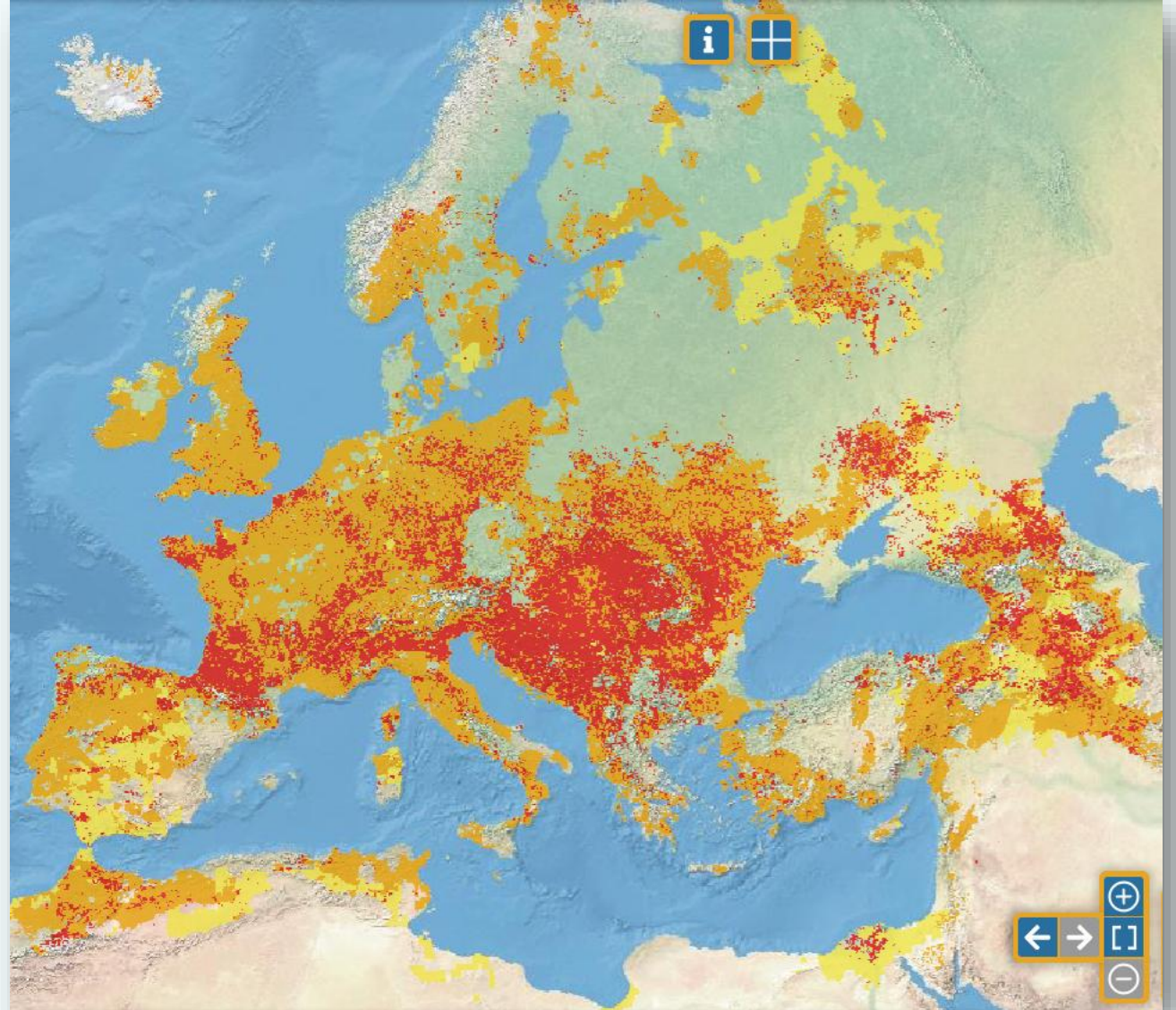
© European Union, 2026.

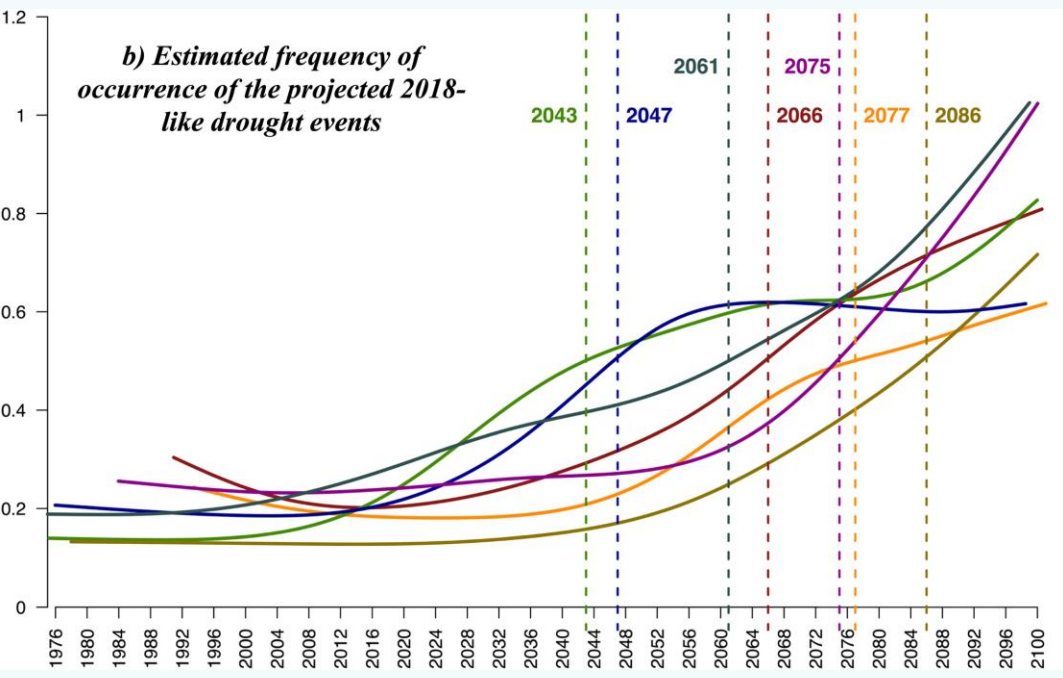
Pavia, Italy - June 2022



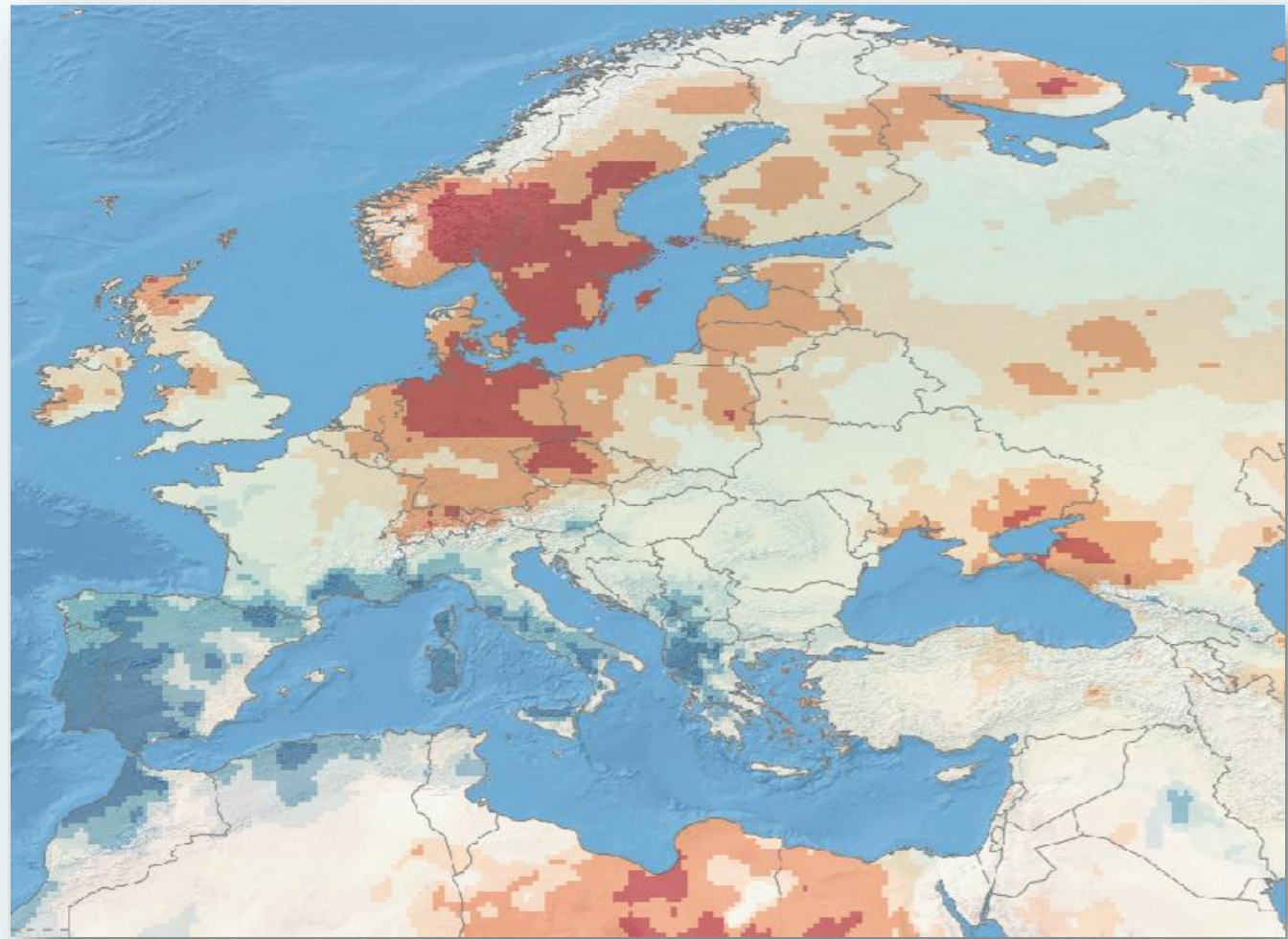
The 2022 European Drought

THE EUROPEAN AND
GLOBAL
DROUGHT
OBSERVATORIES



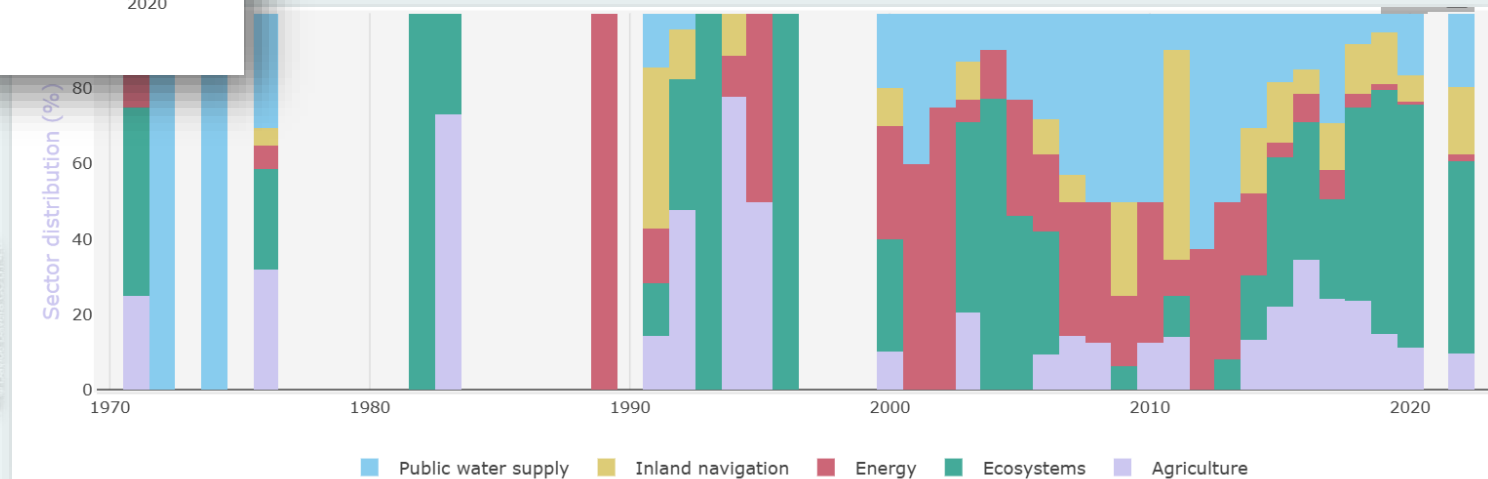
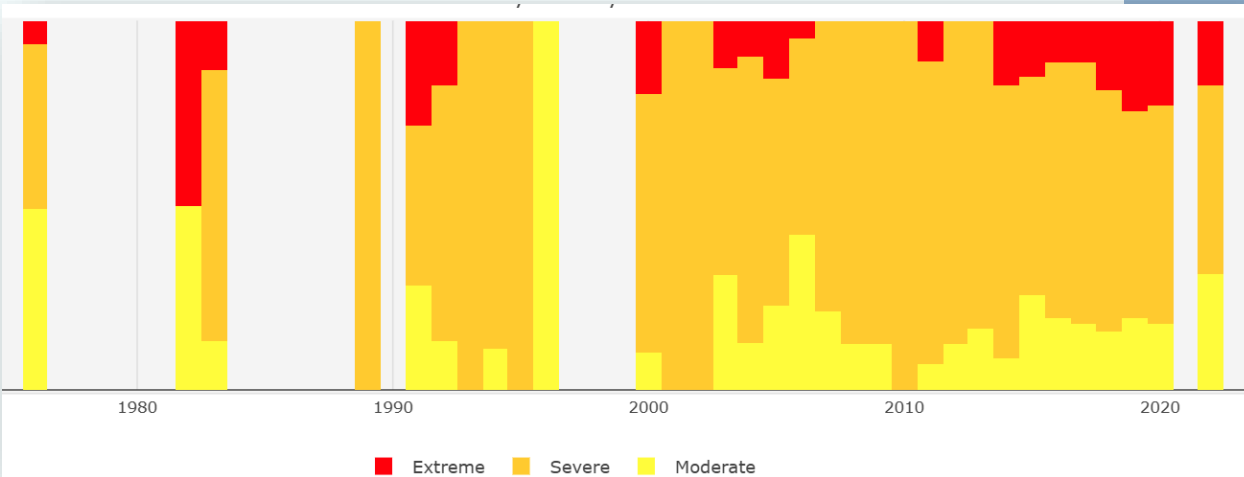
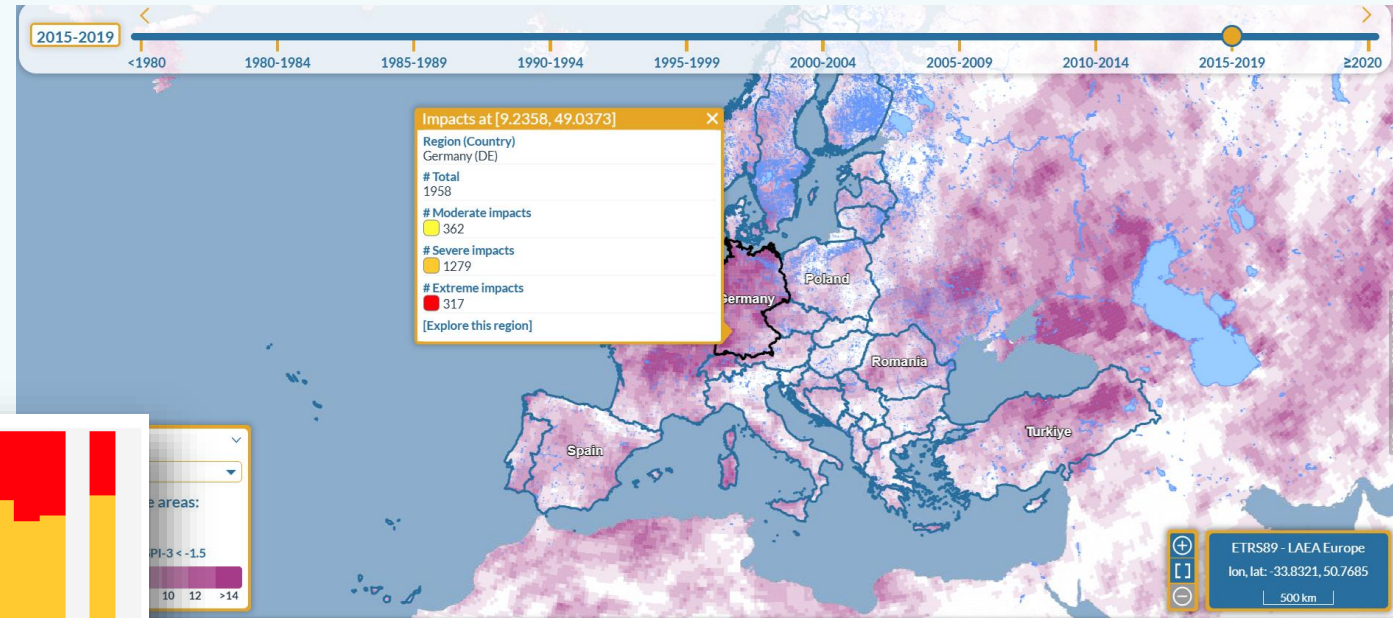


Toreti et al. 2019, Earth's Future 7



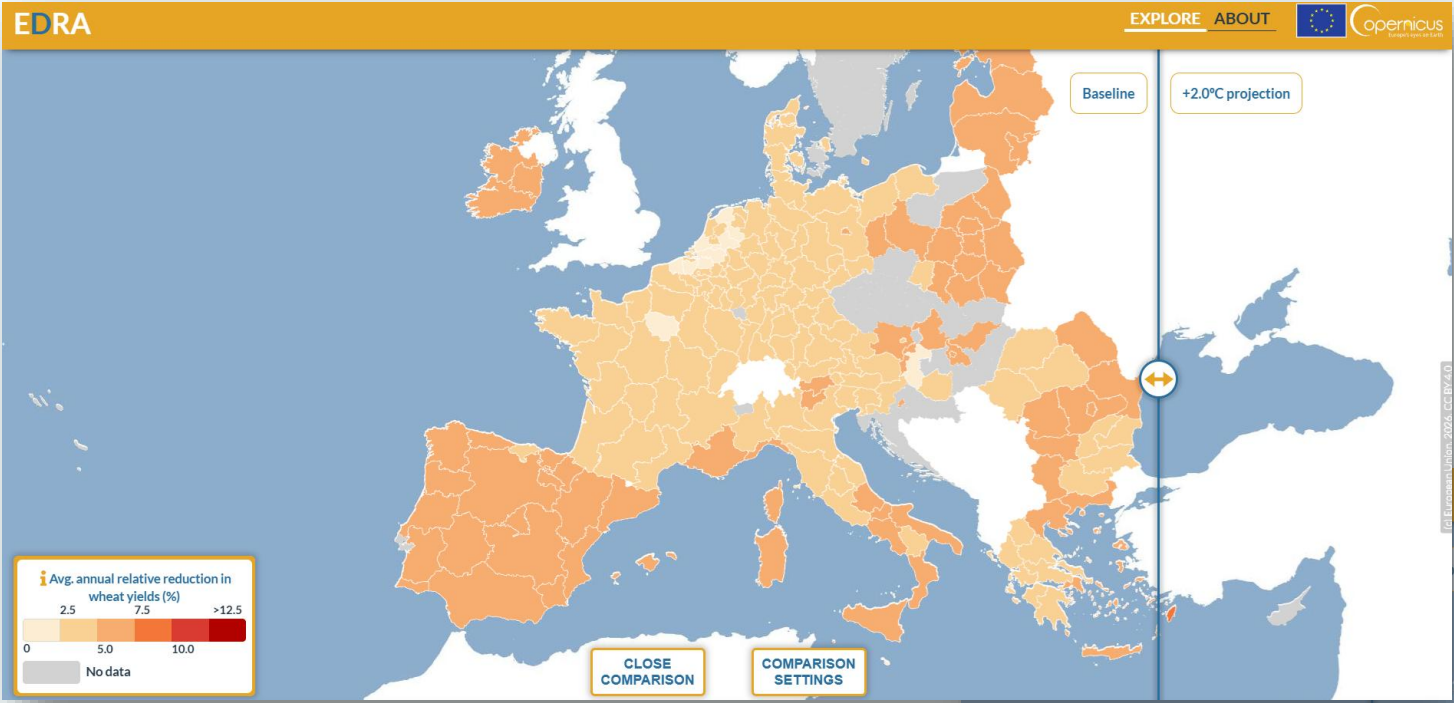
The 2018 water seesaw

Drought Impacts



THE EUROPEAN AND
GLOBAL
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OBSERVATORIES

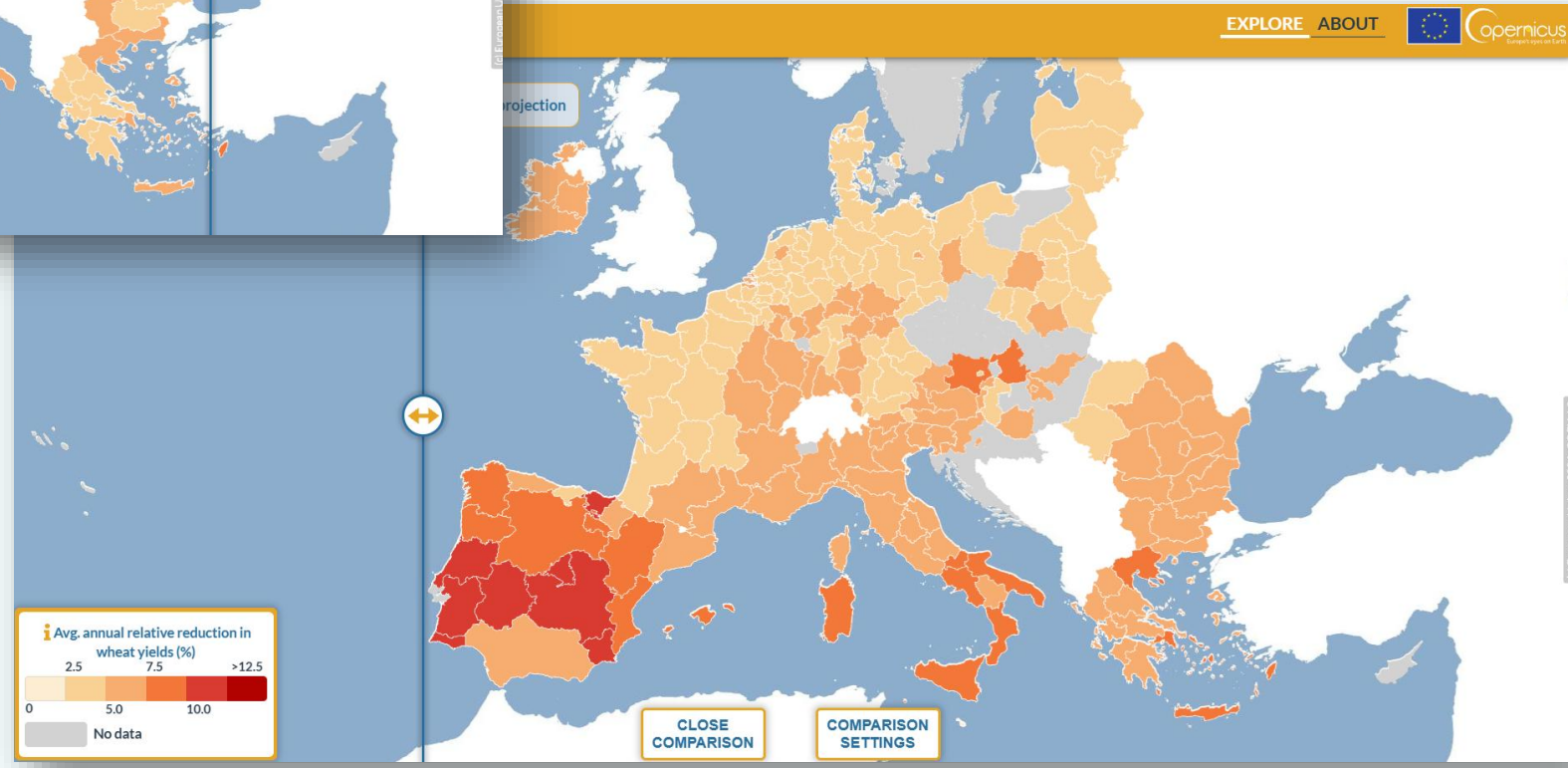


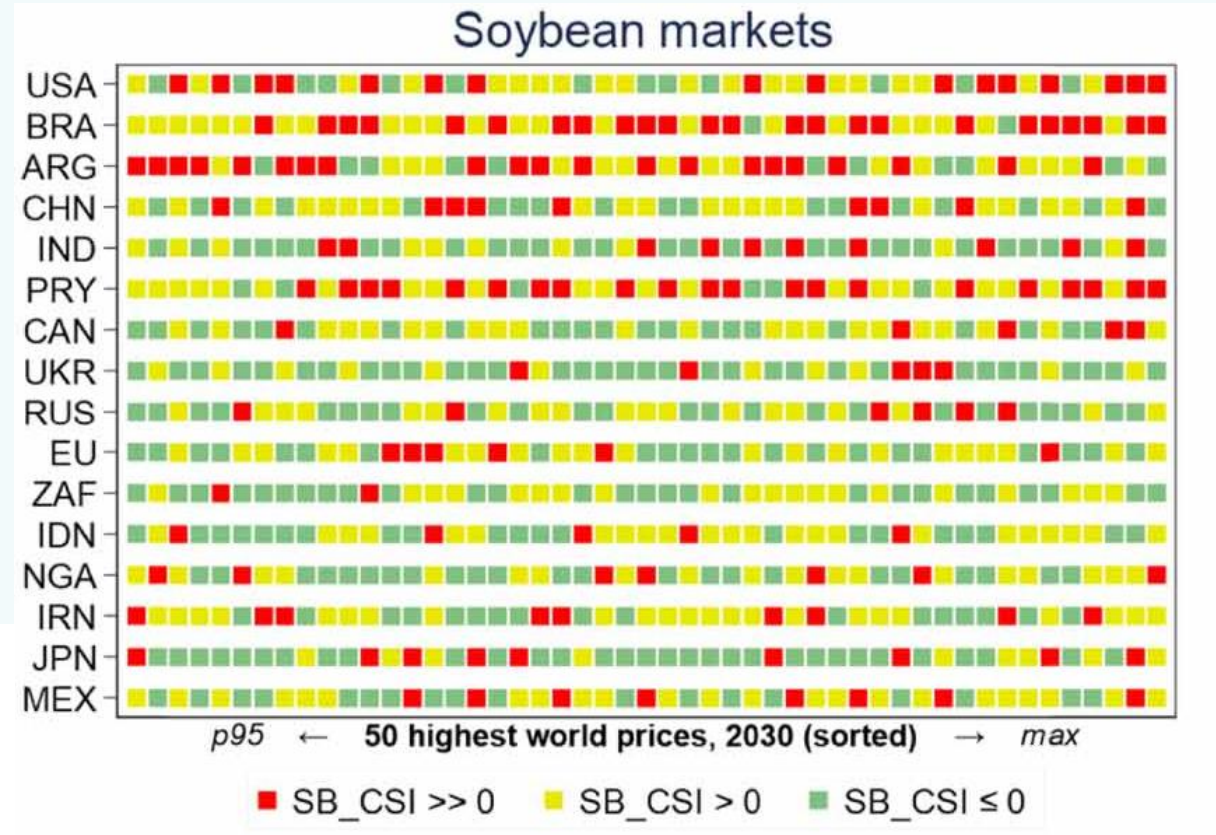
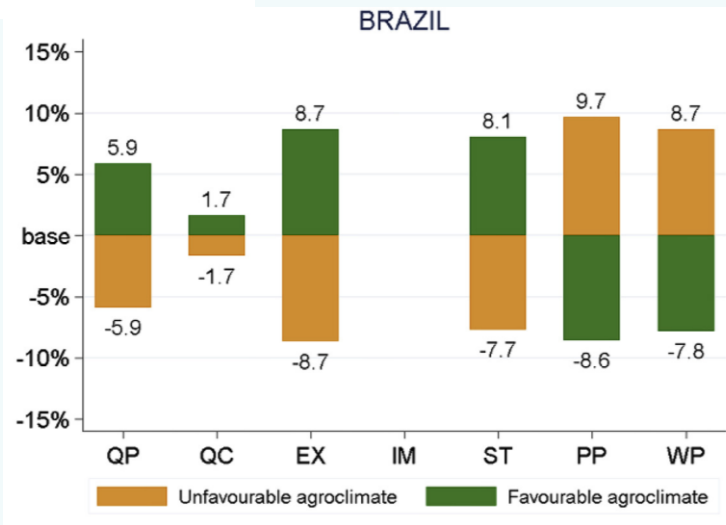
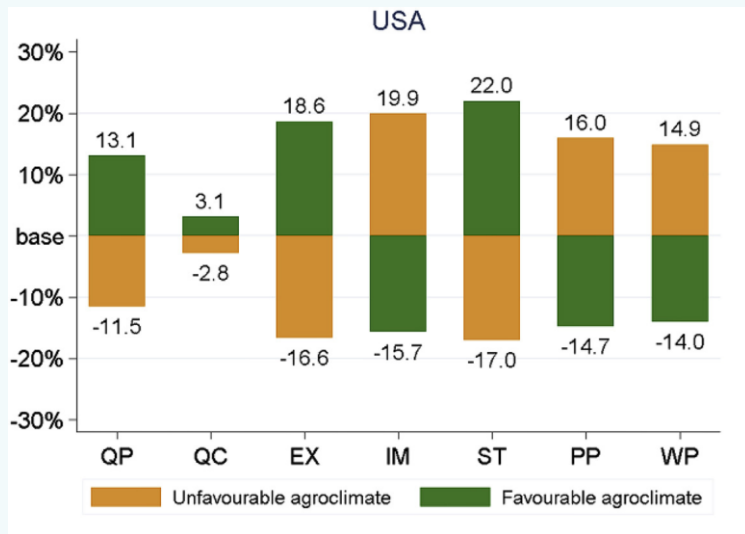


THE EUROPEAN AND GLOBAL DROUGHT OBSERVATORIES



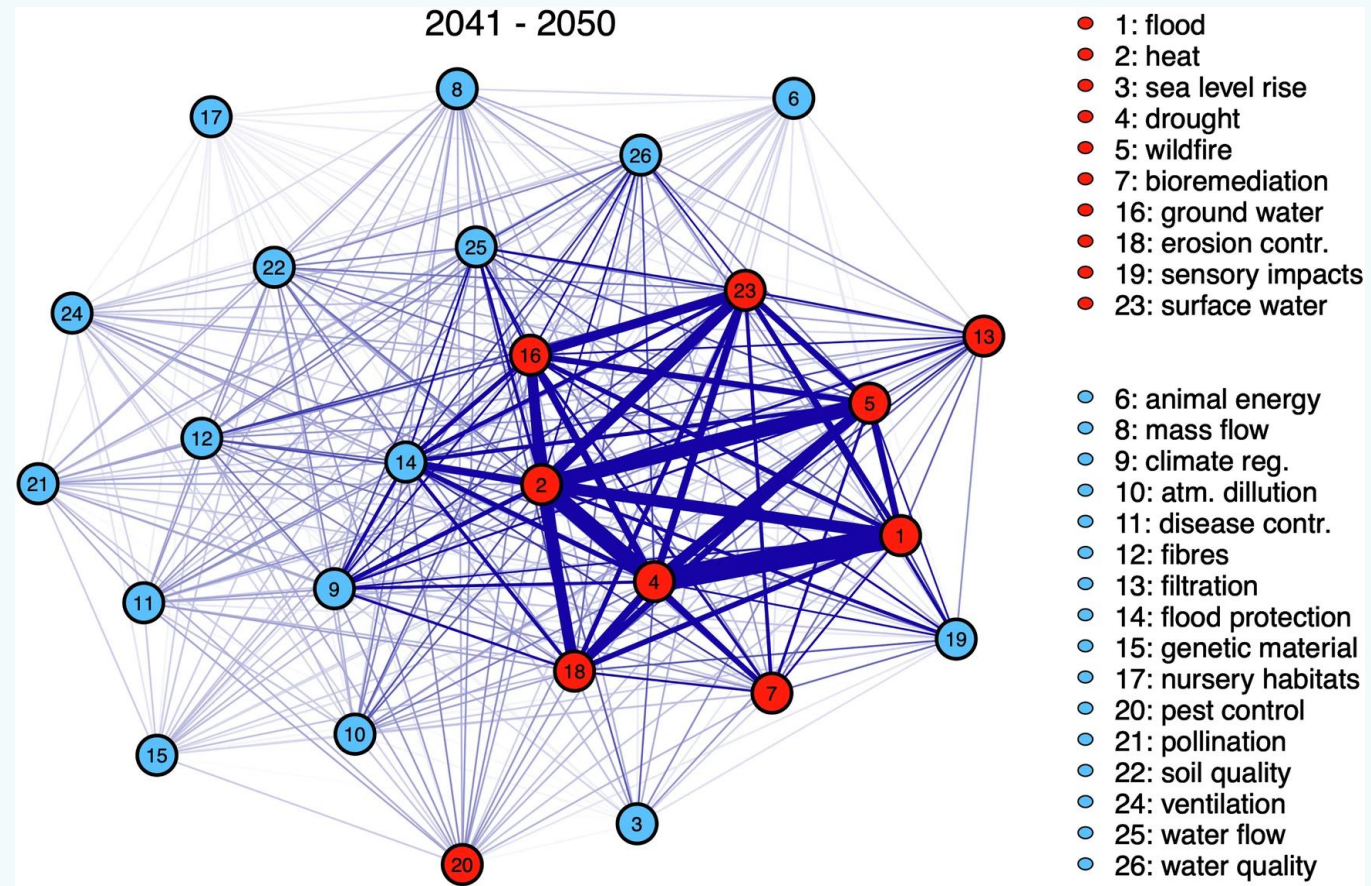
Drought Risks





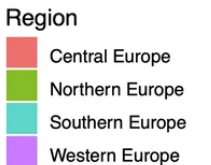
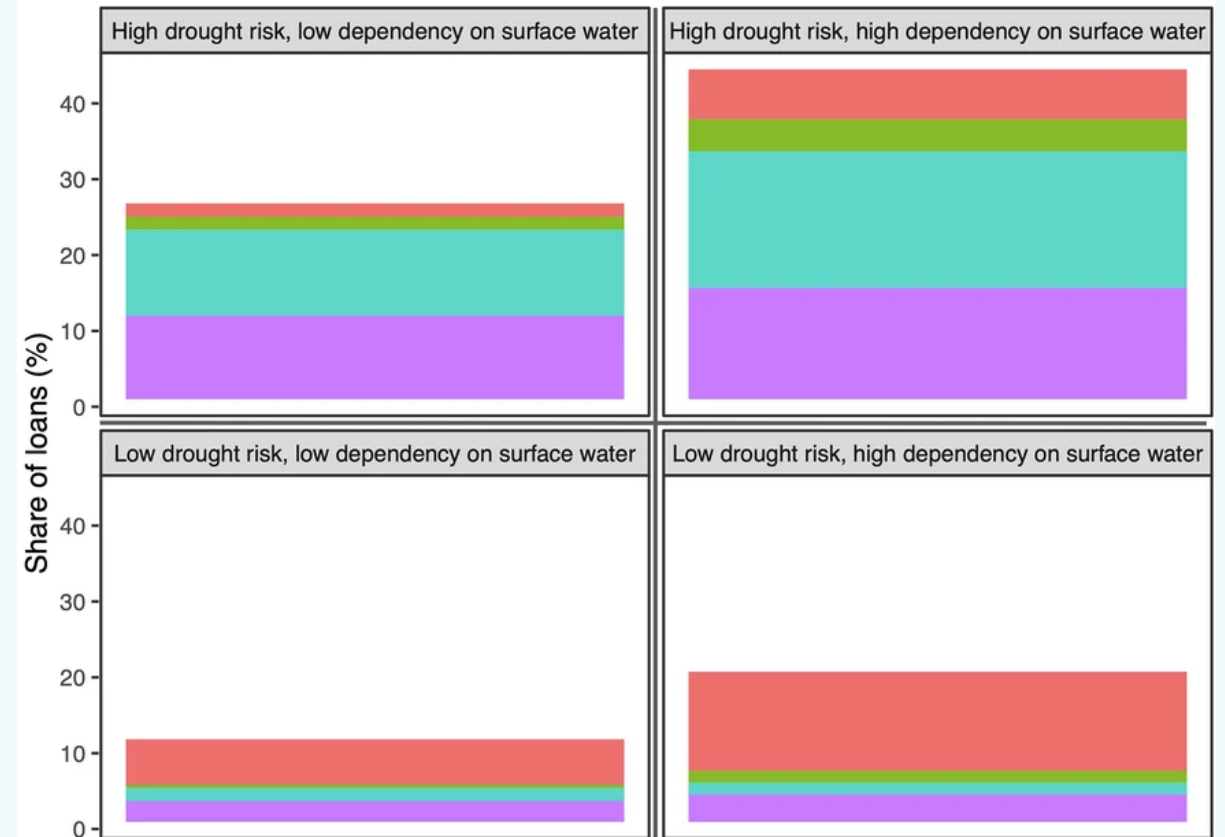
Compound climate and ecosystem shocks amplify materiality for European economy

- **Compound effect** of climate change and ecosystem degradation
- The highest risks for EA companies and banks likely to materialize through compound effects of **droughts and floods, droughts and heat waves, and wildfires and heatwaves.**
- **Healthy ecosystems can mitigate negative influence of climate hazards**



Compound climate and ecosystem shocks amplify materiality for financial system

- More than **40% of the total banks' loan** portfolio in euro area is granted to companies that are **critically dependent on freshwater resources and are highly exposed to droughts**
- More than **75% of this share** belongs to companies in southern and western Europe.



Thank you!

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COPERNICUS THEMATIC WORKSHOP - CLIMATE RISKS FOR INSURANCE & FINANCE