



Model the financial impact of climate change on your physical assets

Unlock resilience to climate risk



Why act? Why now?

For companies around the world, asset damage and supply chain disruptions caused by extreme weather are an increasingly major risk. Severe and sustained heatwaves, flooding, wildfires, storm surges and other events can damage critical facilities, disrupt operations and inflict substantial costs on an organization, threatening revenue and share prices.

The future frequency and severity of these events are only expected to increase as a result of climate change. To protect your physical assets, supply chain and bottom line, you must be able to understand, manage and mitigate the financial risks of climate change – and build climate resilience into your strategy and operations. And by proactively tackling and anticipating your vulnerabilities to climate change, you can help your money work harder to maximize growth.

FIS® Climate Risk Financial Modeler allows your company to measure the financial impacts of climate change on its physical assets. By combining state-of-the-art climate modeling with sophisticated financial modeling, it enables you to make informed decisions that help protect your operations, make your money work harder and maximize growth, as well as meet disclosure requirements.

The cost of inaction

\$2T

Cost of climate-related severe weather events, 2014-2023¹

\$560-610B

Yearly losses by 2035 for listed companies²

Up to 25%

of 2050 EBITDA at risk³

1. <https://iccwbo.org/wp-content/uploads/sites/3/2024/11/2024-ICC-Oxera-The-economic-cost-of-extreme-weather-events.pdf>

2. <https://www.weforum.org/stories/2025/03/how-climate-hazards-are-reshaping-business-realities-and-responses/>

3. <https://www.greeneconomy.co.uk/news-and-resources/news/the-3-6-trillion-cost-of-climate-inaction-why-ceos-must-act-now/>

The challenges of climate risk

It's a new type of risk

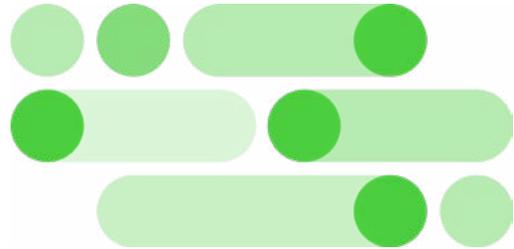
With so much at stake, you need to quantify the impacts of climate change on your company. But climate risks are very different from any risk you're likely to have measured before. They require a deep understanding of the underlying science and the ability to translate that knowledge into complex, credible models. And if you're using siloed or aging technology, or processing data manually, it's almost impossible to get a handle on your true financial exposure.

Analyzing it is complex

The larger and more distributed your operations, the more data you'll need to gather so you can analyze climate risks – not only for your own assets, but also those of your supply chain. A comprehensive assessment both protects your business and helps meet regulatory requirements for financial disclosures. In turn, regulatory reporting is an opportunity to gain valuable insights on climate risk and its realities for your company – providing a helpful lens through which to view all future business decisions.

The threats keep changing

Every year, climate change brings more severe and frequent extreme weather events. To stay ahead of the impacts, it's crucial to understand your financial exposure not only today but over many decades. Areas at low risk now may be hotspots in five years. But forward-looking analysis requires you to report at a highly granular level, run large numbers of models and store results in high volumes. Can your modeling operations take the strain?



Protect your business from future disruption

Climate Risk Financial Modeler models the effects of climate change and severe weather on physical assets and facilities and quantifies the potential future financial impact on businesses.

Covering both acute and chronic climate-related perils, Climate Risk Financial Modeler synthesizes complex climate and financial data to project trends in facility damage, supply chain disruption and insurance premiums caused by climate change.

The solution enables “what-if” scenario analysis on a portfolio of physical assets to help you understand how your company’s risk profile might change based on rearrangements or additions to your supply chains. And because it includes insurance contracts and how protection may change in the future, it gives you a true “financial” picture.

With projections of future asset damage and business interruption available under different emissions scenarios, CRFM helps you meet climate-related financial disclosure requirements, regardless of your industry.

Unlock insight on financial exposure to climate change

Our cutting-edge, SaaS-based technology helps you to financially quantify your firm’s exposure to the physical

risks of climate change. Upload data on assets globally to visually project their risk exposure. And get a repeatable and auditable way to model the potential costs of climate risk – and any mitigations like insurance contracts – under different emissions scenarios and timescales.

Unlock more informed strategic decisions

With Climate Risk Financial Modeler, you can efficiently analyze your extreme weather risks and consolidate critical insights in an intuitive dashboard – informing strategic decisions and giving you more time to focus on them. Rapidly assess the climate risks and potential costs of a new business strategy, easily identify your riskiest assets and compare the impact of climate risk on cash flow with the impacts of other key risks to your business.

Unlock efficient risk modeling

Cloud-native technology allows you to efficiently handle large sets of data, so you can easily and cost-effectively calculate the potential long-term financial impacts of climate change. With SaaS-based tools and services providing and managing data and models, you can rapidly evaluate climate risk for thousands of assets and calculate the potential financial exposure as far ahead as 2100.



Innovation, precision and expertise

As a SaaS offering, Climate Risk Financial Modeler is continuously updated, so you don't need to worry about upgrades and can always take advantage of the latest features and climate and financial models. There are minimal implementation requirements, and users simply need to upload data using the templates and documentation provided.

Climate Risk Financial Modeler combines global climate data with the finance and insurance models of FIS. The solution is powered by the same risk engine as the award-winning FIS® Insurance Risk Suite – Prophet, informed by FIS' 35 years of experience in insurance and long-term risk modeling.

With over 1,000 insurers, banks and consultancies using Insurance Risk Suite, we are in a strong position to help you model and mitigate the impacts of climate change while achieving compliance.



Top 10



What if you could uncover blind spots in your supply chain?

Climate Risk Financial Modeler in action

A global provider of financial technology that's integrating climate risk modeling into strategy, risk and business continuity planning also needed to help ensure compliance with climate disclosure requirements in a state where it operates.

The company chose Climate Risk Financial Modeler to monitor long-term climate risks as well as help it comply with regulatory reporting, insurance measurement and individual asset risk analysis.

Use cases:

- Used scenario modeling to predict financial losses from extreme weather events at physical asset sites
- Optimized insurance coverage for physical assets by assessing risk exposure to hurricanes, floods and wildfires
- Mapped labor productivity risks linked to rising temperatures, and ran operational cost analysis to mitigate them

Results:

- Improved risk-adjusted returns by reallocating investments toward climate-resilient assets
- Enhanced regulatory compliance, reducing the risk of future penalties and operational costs
- Optimized asset insurance and coverage that's aligned with climate and severe weather-related risk forecasts
- Stronger workforce planning, allowing the company to implement cooling strategies, remote work solutions and scheduling adjustments to maintain productivity in high-risk regions
- Transparent investor reporting



“Adopting Climate Risk Financial Modeler has enhanced our oversight of climate risks, supported long-term planning, and streamlined regulatory reporting. We have benefited across crisis and facilities management, insurance and sustainability functions. It’s a thoughtfully designed tool driving impactful results.”

- Chief financial officer, global financial technology company

Challenge:

Increasing regulatory pressure and financial exposure to climate-related risks across global asset portfolios, including physical asset insurance and workforce productivity risks due to climate change.

Key considerations:

- Remote workers
- Internal data centers
- Third-party data centers
- Supplier resilience

Solution:

Climate Risk Financial Modeler



Optimize investments, reduce losses and improve financial performance – no matter your industry

Retailer – North America

A retailer analyzed 2,300 retail locations across North America to assess climate risks like hurricanes, wildfires and flooding.

- Using climate modeling, the retailer identified high-risk locations and adjusted investment strategies to reinforce infrastructure, reducing expected losses.
- The analysis helped optimize store placement and supplier selection, leading to cost savings and improved resilience.

Retail – Multinational

A multinational retail firm used industry-specific climate forecasts to assess how climate change affects customer spending.

- The analysis helped the company adjust product offerings and pricing strategies, ensuring stable revenue streams despite climate-related disruptions.

Pharmaceutical

In 2017, Hurricane Maria devastated Puerto Rico, home to over 500 medical product facilities producing 10% of all drugs consumed in the U.S.

Pharmaceutical companies faced severe supply chain disruptions, leading to shortages of critical medications.

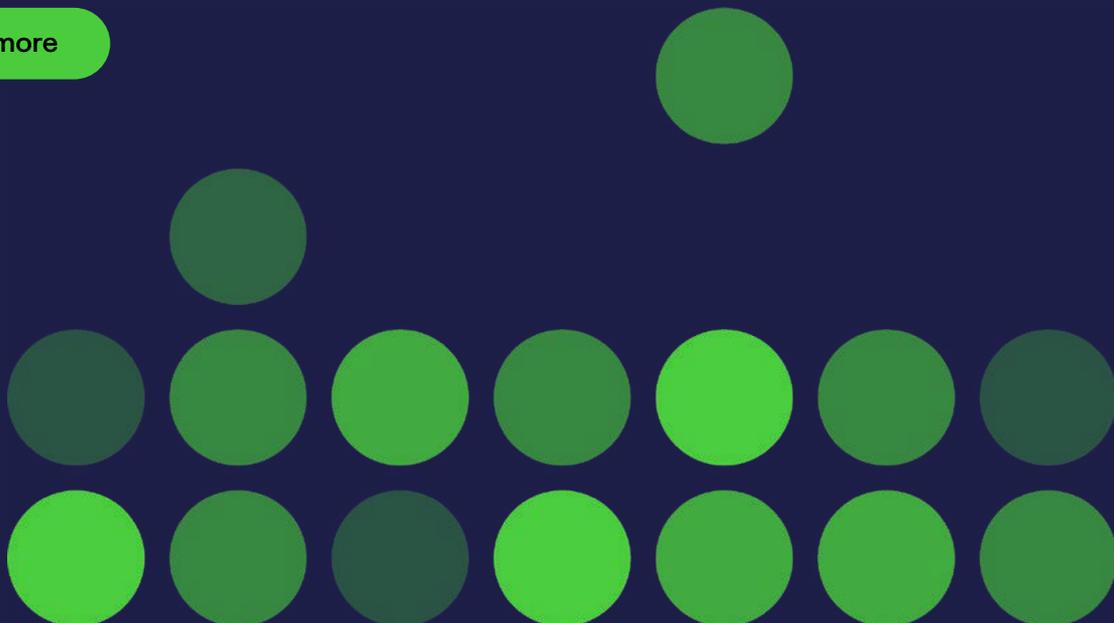
- Firms that had climate risk modeling in place were able to diversify production sites, ensuring business continuity and reducing financial losses – those without were impacted by significant supply chain disruption.

Manufacturing

A global producer of pulp and solid wood products conducted a climate scenario analysis to assess risks to its forest-based supply chain.

- The study revealed vulnerabilities to wildfires and extreme weather events, leading to strategic interventions for long-term resilience.
- By integrating climate risk modeling, the firm enhanced operational efficiency and secured sustainable raw material sourcing.

[Learn more](#)



Money at rest. Money in motion. Money at work.™

Our **technology** powers the global economy across the money lifecycle.

Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.

Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.

Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

About FIS

FIS is a financial technology company providing solutions to financial institutions and businesses. We unlock financial technology to the world across the money lifecycle underpinning the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients to confidently run, grow, and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses of all sizes adapt to meet the needs of their customers by harnessing where reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit [FISglobal.com](https://fisglobal.com). Follow FIS on LinkedIn, Facebook and X.

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