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## **S&P Sustainability Insights: North American Wildfire Risks Could Spark Rating Pressure For Governments And Power Utilities, Absent Planning And Preparation**

### **Key Takeaways**

- To maintain profitability in regions exposed to climate hazards, insurance companies manage losses by implementing various strategies, including discontinuing writing new business
- Collaboration between different levels of government, as well as an entity's planning and preparedness for emerging risks, could help offset exposure to wildfire risk
- Certain U.S. state regulatory frameworks can increase the credit risks from wildfires for public power and investor-owned utilities, potentially leading to litigation risks

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