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[The 'Game Changing' Cat Bond Incentivizing Adaptation.](#)

Insurers are struggling as climate change-fueled damage intensifies. So are homeowners. Clearly something has to change.

Enter a [novel program](#) run by North Carolina's insurer of last resort that incentivizes homeowners to install roofs that can stand up to extreme winds. It's still relatively small, but it comes at a time when the federal government is pulling back.

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Bloomberg Green

By Leslie Kaufman and Laura Millan

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