

# CLIMATE CHANGE AND ITS EFFECTS ON SMEs IN UK

This report summarises the first research to look specifically at the impact of climate change and insurance on small and medium size enterprises (SMEs) in the UK. It concentrates on flood risks, although climate change will produce many other threats for small businesses. It is based on insurance data from AXA Insurance, a major insurer of SMEs, combined with a survey of small businesses in recently flooded areas and comments from focus groups of the managers and owners of small companies which have survived recent major floods.

A condensed version of the report is available at: [www.axa.co.uk/aboutus/corporate\\_publications/climate\\_change.html](http://www.axa.co.uk/aboutus/corporate_publications/climate_change.html).

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