Scientists warn that the global average temperature has already increased by 1.2 degrees Celsius since pre-industrial times. Sea levels have risen by an average of 3.6 millimeters per year since 2006. Cities like Miami, New York, and Jakarta are implementing billion -dollar infrastructure projects to combat rising tides. The United Nations is planning an emergency summit next month, where world leaders are expected to discuss urgent measures to mitigate the worsening climate crisis. The insurance industry is facing unprecedented losses due to natural disasters, with damages from hurricanes, wildfires, and floo ds costing hundreds of billions of dollars annually.