ClimateShift AI — Autonomous Climate Migration Intelligence

Tagline: *Predict. Prepare. Protect. The Intelligence Layer for Climate Migration.*

Drop Date: February 18, 2026 (Afternoon)
Market Timing: (Critical — Already Happening)

The Opportunity

The Defining Challenge of Our Generation

1.2 billion people will be displaced by climate change by 2050. That's not a prediction — it's already happening:

- **2025:** Record 65M internally displaced people globally
- **Bangladesh:** 17M will flee coastal flooding by 2050
- **US Southwest:** Water scarcity forcing community relocations
- **Mediterranean:** Desertification driving North African migration
- **Pacific Islands:** Entire nations disappearing underwater

The economic impact is **$2.5 trillion annually** by 2030 — through destroyed property, migration costs, infrastructure rebuilding, and humanitarian crises.

The Problem Nobody's Solving

Governments, insurers, real estate developers, and humanitarian organizations are flying blind:

- **No predictive models** connecting climate data → population movement → economic impact
- **Siloed information** — climate scientists don't talk to demographers don't talk to economists
- **Reactive, not proactive** — we rebuild after disaster instead of planning ahead
- **Political paralysis** — without data, there's no mandate to act

The result? Trillions in avoidable damage. Millions of preventable deaths. Communities destroyed that could have been saved.

Why Now?

1. **Climate Tipping Points Hit** — 2025-2026 saw unprecedented compound disasters (wildfires + floods + heat domes)
2. **AI Can Finally Model Complexity** — LLMs + geospatial AI + climate models = breakthrough predictive capability
3. **Insurance Crisis** — State Farm, Allstate fleeing California/Florida; industry desperate for better risk models
4. **Government Urgency** — Biden's Climate Migration Task Force, EU Adaptation Strategy need data
5. **Satellite Revolution** — Daily global imaging at 3m resolution makes tracking possible
6. **Real Estate Repricing** — $200B+ in stranded assets needs identification before crashes

---

The Product

ClimateShift Platform

The world's first comprehensive climate migration intelligence system.

1. ShiftPredict — Where, When, How Many Multi-decade migration forecasting: - Ingest 50+ climate models, satellite imagery, demographic data, economic indicators - Predict population movements at county/municipality level - Scenario modeling: 1.5°C, 2°C, 3°C, 4°C warming pathways - Identify "tipping point" dates when areas become uninhabitable - Track real-time early warning indicators

Outputs: - Migration corridor maps showing source → destination flows - Timeline projections for population shifts - Confidence intervals and uncertainty quantification - Cascade effect modeling (when Miami floods, where do 6M people go?)

2. ShiftRisk — Asset and Infrastructure Intelligence Property and infrastructure risk scoring: - Every address in developed nations scored 0-100 for climate migration risk - Factors: flood, fire, heat, drought, sea level, water scarcity, economic stability - Time-phased risk (2030, 2040, 2050 projections) - Stranded asset identification before market prices in risk

Use cases: - Insurers: Price policies accurately, identify non-renewal zones - Banks: Mortgage risk assessment, collateral valuation - REITs: Portfolio stress testing, divestment planning - Municipalities: Infrastructure investment prioritization

3. ShiftPlan — Managed Retreat and Adaptation Strategic relocation planning for governments: - Identify optimal receiving communities for climate migrants - Infrastructure gap analysis (housing, healthcare, schools, jobs) - Cost modeling for managed retreat vs. protection vs. abandonment - Political feasibility scoring - Grant and funding opportunity matching

Community transition playbooks: - Buyout program design - Economic diversification strategies - Cultural preservation frameworks - Legal and property rights guidance

4. ShiftHumanitarian — Crisis Response Intelligence Real-time displacement monitoring and response: - Satellite-based population movement tracking during disasters - Shelter capacity and resource allocation optimization - Supply chain logistics for humanitarian aid - Camp planning and management - Longer-term resettlement matching (skills, housing, jobs)

Technology Architecture

Data Layer — The Climate Migration Data Lake

Sources (5PB+ and growing): - **Climate:** ERA5, CMIP6, NOAA, NASA, downscaled regional models - **Satellite:** Sentinel, Landsat, Planet, commercial providers - **Demographic:** Census, UN population, mobile phone mobility data - **Economic:** Employment, property values, insurance claims, infrastructure spending - **Social:** News, social media sentiment, community surveys - **Environmental:** Air quality, water levels, soil health, vegetation indices

Processing: - Real-time ingestion from 200+ sources - Harmonization across formats, projections, time scales - Quality scoring and uncertainty propagation

Intelligence Layer — Foundation Models for Climate

ClimateShift Foundation Model: - Pre-trained on 40 years of climate, demographic, and economic data - Fine-tuned for migration prediction, risk assessment, planning - Multimodal: ingests satellite imagery, text, time series, graphs - Explainable outputs with uncertainty quantification

Specialized Models: - **VisionShift** — Satellite imagery analysis for damage, displacement, development - **FloodShift** — Hydrological modeling and flood prediction - **FireShift** — Wildfire risk and spread prediction - **HeatShift** — Heat wave prediction and mortality modeling - **DroughtShift** — Water scarcity and agricultural impact

Simulation Layer — Future Scenario Engine

Monte Carlo simulation at scale: - 10,000+ scenario runs per analysis - Climate pathway uncertainty propagation - Human behavior modeling (when do people decide to leave?) - Economic feedback loops (how does migration affect destination economies?) - Policy intervention testing (what if we build seawalls? offer buyouts?)

Business Model

Enterprise SaaS (Year 1-2 Focus)

Insurance Tier — $500K-$2M/year: - ShiftRisk API: property-level risk scores - Portfolio analytics dashboard - Claims prediction modeling - Reinsurance treaty optimization - Regulatory reporting (TCFD, EU Taxonomy)

Financial Services Tier — $300K-$1M/year: - Mortgage risk assessment - CMBS stress testing - Municipal bond climate risk - Stranded asset identification - ESG due diligence

Real Estate Tier — $200K-$800K/year: - Portfolio risk scoring - Acquisition due diligence - Development site assessment - Tenant demand forecasting - Divestment timing optimization

Government Solutions (Year 2-3 Expansion)

Federal Agencies — $5M-$20M/year: - National climate migration forecasting - Infrastructure investment prioritization - Managed retreat program design - Disaster response optimization - Cross-agency data integration

State/Regional — $500K-$5M/year: - State-level migration forecasting - Housing and infrastructure planning - Economic development strategy - Grant optimization

Municipal — $50K-$500K/year: - Local risk assessment - Adaptation planning - Community engagement tools - Zoning and permitting integration

Humanitarian Organizations (Year 2-3)

UN Agencies, Major NGOs — $200K-$2M/year: - Displacement early warning - Camp planning and management - Resource allocation optimization - Resettlement matching - Impact measurement

Data Licensing (Year 3+)

- API access to ShiftRisk scores
- Integration with PropertyShark, Zillow, CoreLogic
- Academic research licensing
- Custom data products

Go-to-Market Strategy

Phase 1: Insurance Beachhead (Q1-Q4 2026)

Why insurance first: - Acute pain point — $100B+ annual climate losses, models broken - Concentrated market — top 20 insurers = 70% market - Clear ROI — better pricing = immediate P&L impact - Fast sales cycles — urgency drives decisions - Data-rich — carriers become training data partners

Target accounts: - Reinsurers: Munich Re, Swiss Re, Hannover Re, Berkshire Hathaway - P&C leaders: State Farm (fleeing CA), Allstate, Liberty Mutual, Travelers - Specialty: AXA XL, Chubb, FM Global - Insurtechs: Lemonade, Hippo, Coalition

Entry point: Partner with catastrophe modeling firms (RMS, AIR, Verisk) — they have relationships but lack migration intelligence

Phase 2: Financial Services Expansion (Q1-Q4 2027)

Mortgage risk is a $13T market in the US alone: - Partner with Fannie Mae, Freddie Mac on climate risk standards - Sell to top 10 mortgage originators - CMBS issuers and investors - Municipal bond underwriters

Phase 3: Government Partnerships (2027-2028)

Federal entry: - FEMA: Disaster planning and response - HUD: Housing adaptation planning - DOT: Infrastructure prioritization - EPA: Climate adaptation programs

Build public trust: Publish free municipal risk reports, academic partnerships

Phase 4: Platform and Data Products (2028+)

- API marketplace for climate migration data
- White-label solutions for consulting firms
- Consumer-facing risk reports (Carfax for climate)
- International expansion: EU, UK, Australia

Financial Projections

Key Assumptions

- Insurance market: 5 enterprise deals Year 1 @ $750K average
- Government: First federal contract Year 2

- Expansion: Geographic and vertical
- Retention: 90%+ with mission-critical data

Revenue Trajectory

Year	Revenue	Customers	ARR Growth
2026	$4M	8	—
2027	$18M	35	350%
2028	$55M	100	206%
2029	$140M	250	155%
2030	$300M	500	114%

Unit Economics (at scale)

- **ACV:** $500K (blended across tiers)
- **CAC:** $150K (enterprise sales)
- **LTV:** $2.5M (5-year average)
- **LTV:CAC:** 16.7x
- **Gross Margin:** 80%+

Funding Requirements

Seed: $5M (raising now) - Core team: 12 engineers, scientists, sales - Initial data infrastructure - MVP with 3-5 design partners

Series A: $25M (Q3 2026) - Scale engineering: 40 people - Expand data partnerships - Enterprise sales team - Government relations

Series B: $75M (Q2 2027) - Platform buildout - International expansion - M&A for data assets - Government practice

---

Competitive Landscape

Climate Risk Analytics

Company	Focus	Gap
Jupiter Intelligence	Physical risk	No migration modeling
One Concern	Disaster response	No long-term forecasting
First Street Foundation	Flood risk	Limited scope
Four Twenty Seven	Real estate risk	Acquired by Moody's, less innovation

Catastrophe Modelers

Company	Focus	Gap
RMS (Moody's)	Insurance cat modeling	Climate models outdated
AIR (Verisk)	Insurance cat modeling	No demographic integration
CoreLogic	Property data	Climate capabilities nascent

Climate Intelligence

Company	Focus	Gap
Tomorrow.io	Weather intelligence	Short-term focus
Climate Engine	Earth observation	Research, not enterprise
Salient Predictions	Seasonal forecasting	Agricultural focus

Our Moat: 1. **Multi-disciplinary fusion** — Only platform integrating climate + demographic + economic + real-time 2. **Foundation model advantage** — Purpose-built for migration prediction 3. **Government relationships** — Early partnerships create data access moat 4. **Network effects** — More users = more data = better predictions 5. **Mission attraction** — Best climate scientists want to work on this problem

---

Team Requirements

Founding Team (Building Now)

CEO — Enterprise sales + climate/gov experience - McKinsey, Deloitte climate practice OR insurance executive - Government relationships a plus - Mission-driven

CTO — Geospatial AI + distributed systems - Google Earth, Planet Labs, Descartes Labs background - Experience with petabyte-scale data systems

Chief Scientist — Climate + demography integration - PhD climate science + industry experience - Publication record on climate impacts - IPCC contributor preferred

Head of Product — Enterprise climate analytics - Jupiter, One Concern, or risk analytics background - User obsession + technical depth

Advisory Board

- Former FEMA administrator
- Chief Risk Officer from major insurer
- IPCC author
- Leading climate economist

Risks and Mitigations

Risk	Impact	Mitigation
Climate models uncertain	Prediction credibility	Ensemble approach, uncertainty quantification, regular calibration
Government sales cycles long	Cash flow	Start with insurance, use federal contracts as growth capital
Data access restricted	Model quality	Partner with data providers, government agreements, academic relationships
Political sensitivity	Adoption barriers	Apolitical positioning, focus on economic impact, bipartisan value
Incumbent response	Competition	Move fast, own migration specialty, build data moat

---

The Vision

2030: The Climate Migration Command Center

By 2030, ClimateShift is the definitive platform for climate migration intelligence:

- **Every insurance policy** priced using ShiftRisk
- **Every mortgage** assessed for long-term climate viability
- **Every city** using ShiftPlan for infrastructure decisions
- **Every disaster response** optimized by ShiftHumanitarian
- **Every investment** screened through climate migration lens

We've helped: - **500 communities** execute managed retreat with dignity - **$50B in assets** avoid stranding through early action - **10 million people** relocate safely before disasters struck - **$500B+ in damage** prevented through proactive planning

The Longer Horizon

The climate migration crisis is the defining challenge of the 21st century. There are only two paths:

1. **Reactive chaos** — Wait for disasters, manage crises, absorb trillions in damage
2. **Proactive adaptation** — Predict, plan, and protect communities before catastrophe

ClimateShift makes path #2 possible. We're not just building a business — we're building the intelligence infrastructure for humanity's largest migration in history.

The window is closing. The data exists. The technology is ready. The only question is: who builds this?

Immediate Next Steps

This Week

1. Draft investment memo and deck

2. Map target investors (climate-focused: Congruent, G2VP, Breakthrough Energy)
3. Identify CEO/CTO candidates from Jupiter, Planet, Google Earth teams
4. Reach out to design partner candidates at Munich Re, Swiss Re, FEMA

This Month

1. Close 2-3 design partner commitments
2. Secure seed funding ($5M target)
3. Hire founding engineers
4. Begin data infrastructure architecture

This Quarter

1. MVP with first paying customer
2. Series A process begun
3. Federal partnership discussions initiated

Appendix: Market Sizing

Total Addressable Market (TAM): $50B+

Insurance: - Global P&C premiums: $2.5T - Climate analytics spend (2%): $50B - Our penetration target (10%): $5B

Financial Services: - Mortgage market: $13T (US) + $8T (EU) - Climate risk analytics spend: $10B+ - Our penetration: $1B+

Government: - US federal climate spend: $500B over 10 years - Analytics/planning portion: $50B+ - Our penetration: $2B+

Real Estate: - Commercial real estate: $20T+ - Climate due diligence: $5B+ - Our penetration: $500M+

Serviceable Addressable Market (SAM): $10B

Focus markets: US, EU, UK, Australia Initial verticals: Insurance, mortgage, real estate

Serviceable Obtainable Market (SOM): $500M by 2030

Realistic capture with execution

"The question isn't whether people will move — it's whether we help them move safely or watch them flee in chaos."

ClimateShift AI — Predict. Prepare. Protect.

Generated by The Godfather