

## Press release

# Heat puts new pressure on Switzerland's resilience, says Swiss Re Institute

- **Switzerland has built strong resilience to floods, storms and other natural hazards through prevention, planning, building standards and high insurance coverage**
- **Heat can act as a risk multiplier in Switzerland, amplifying flood and other natural hazard risk while affecting health, work, agriculture, water, energy and critical infrastructure**
- **Swiss Re launches *Resilient Switzerland Initiative* to strengthen risk knowledge, prevention and risk sharing; inaugural Schweizer Resilienz-Tag to focus on local heat adaptation**

**Zurich, 25 June 2026 – Switzerland has built strong resilience to floods, storms and other natural hazards. Swiss Re Institute analysis shows that extreme heat is putting that resilience to the test, as the country warms more than twice as fast as the global average according to Swiss Academy of Sciences.<sup>1</sup> Heat can act as a risk amplifier affecting health, agriculture, water, energy and infrastructure while increasing the potential for natural hazards such as floods. Within the context of its new *Resilient Switzerland* initiative, which aims to foster a shared understanding of risk to help strengthen Switzerland's resilience, Swiss Re's inaugural Schweizer Resilienz-Tag on 26 June 2026 will bring together key public and private stakeholders to discuss practical responses and local adaptation measures to extreme heat.**

Gianfranco Lot, Swiss Re's Country President Switzerland, said: "Switzerland is well prepared for floods and storms. But heat is a different kind of risk: less visible, harder to insure, and able to amplify risks the country already manages well. For heat, resilience means shade on the street, cool rooms in care facilities, safer hours for outdoor work and risk sharing where losses cannot be prevented."

Climate data show that Switzerland now experiences about 10 to 15 hot days a year, defined as days when the daily maximum temperature

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<sup>1</sup> [Die Schweiz im Klimawandel: Rasches Handeln bietet viele Vorteile](#). Swiss Academy of Sciences, 2026.

reaches 30°C or more, compared with about five in 1990. Cities are particularly exposed: Swiss cities warm faster during the day and cool down more slowly at night, with temperatures reaching up to 6°C higher than in surrounding rural areas. Prolonged heat and tropical nights, when temperatures do not fall below 20°C, make it harder for buildings to cool down and for people to recover.

The human impact may be less obvious than damaged buildings or flooded cellars, but it can be severe. Extreme heat raises the risk of heatstroke, dehydration, cardiovascular strain and aggravated respiratory illness, particularly among elderly people and people with pre-existing conditions. The 2003 European heatwave increased Swiss mortality by about 1.5% that year, showing how quickly heat can affect health and put pressure on care systems.

Heat also changes familiar natural-hazard risks. Flood remains Switzerland's main insured natural-catastrophe risk, accounting for around 60% of average annual insured exposure-normalised losses, Swiss Re Institute data show. After periods of intense heat, dry soils are less able to absorb water, increasing flash-flood potential when heavy rain falls. Drought can leave crops more vulnerable to hail damage, while rising temperatures and thawing permafrost can destabilise Alpine slopes. The Blatten rock and ice avalanche in May 2025 caused an insured loss of CHF 320 million and illustrates how chronic change can already influence the risk landscape associated with severe loss events today.

### **Local action determines heat resilience**

Switzerland already has important foundations in place, including heat warnings, city heat indicators and protection measures for vulnerable people. Because many homes, schools, care facilities and workplaces were designed for cooler conditions, adaptation has to happen locally, involving municipalities, health services, infrastructure operators and emergency planners, and others.

Across Swiss communities, adaptation is already taking shape through land-use planning, redesigned public spaces, more shade and water, unsealed surfaces and heat-conscious urban development. The Schweizer Resilienz-Tag, hosted by Swiss Re on 26 June 2026 at its Centre for Global Dialogue in Rüschlikon, will examine how local responses and respective enabling factors can strengthen resilience to extreme heat.

The event is part of Swiss Re's *Resilient Switzerland Initiative* and will bring together municipalities, cantons, the federal administration, science, business, civil society and the re/insurance sector to strengthen risk understanding, local implementation and multi-stakeholder cooperation on extreme heat.

**How to order this sigma study:**

The *sigma* insights 06/2026, "Warming Switzerland: supporting our community to thrive in a hotter future", is available in electronic format. You can find it [here](#).

**About Swiss Re**

The Swiss Re Group is one of the world's leading providers of reinsurance, insurance and other forms of insurance-based risk transfer, working to make the world more resilient. It anticipates and manages risk – from natural catastrophes to climate change, from ageing populations to cyber crime. The aim of the Swiss Re Group is to enable society to thrive and progress, creating new opportunities and solutions for its clients. Headquartered in Zurich, Switzerland, where it was founded in 1863, the Swiss Re Group operates through a network of around 70 offices globally.

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