The longer this issue is debated, the clearer the science and the evidence of extreme weather becomes. We would, given the current scientific recommendations, be beyond insane to carry on down the same path of pumping more heat-trapping chemistry into the environment.

I've worked in the insurance industry for 12 years and cannot fail to notice that the hard-nosed commercial leaders of this industry were already lobbying for change a decade or more ago. The cost of the increasing catastrophic events is piling up, as are the list of places and events that will either become uninsurable or much more expensive (floods, fire & storm etc.)

In the last few years most areas of the industry have been stretched to the limit by extreme events. The situation could get very ugly very quickly as weather systems are affected by local or global tipping points.

Additionally, the extra requirements for fresh water, already under strain from growing global populations, will be exacerbated by increasing evaporation and increased use for agricultural products.

Biodiversity, the core cushion for our collective survival, is already threatened by land misuse. For decades, shifting climate regions have made not only agricultural areas but habitats for natural systems 'shift' so fast that species are unable to adapt and become extinct. That is an insanity we would be wise to stop before we begin to run out of resources.

**Edward Brown**