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Article

Driving net zero through agricultural breakthroughs

From manure to methane to megawatts – this insurance product keeps the conversion running smoothly.

Exploring the problem

After Carbon Dioxide (CO_2), methane is the biggest force behind global warming. More concerning still – it's far more potent:

- Atmospheric methane has doubled over two centuries
- It traps heat 28x more effectively than CO_2

These figures demand action. Methane is fuelling a warming planet, and with it comes climate shocks that are rewriting the risk landscape. From drought to flooding and wildfires, and everything in between.

These aren’t distant threats – and old assumptions about stability and resilience no longer hold.

But there’s a critical opportunity; methane doesn’t linger. Unlike CO_2, it has a relatively short lifespan in the atmosphere. That means cutting methane emissions can deliver faster climate benefits.

And even better – innovative technologies look set to shift the dial.

Creating a solution

Globe-wide, some bold ideas are turning climate risk into climate action. In the US, one biogas company is essentially turning the methane in muck, into money and renewable energy. While methane sources are notoriously hard to control, incredibly, this process of anaerobic digestion isolates methane from manure, and transforms it into natural gas.

The chemistry, and the risks, lay with the storage, because here’s how the transformation happens – gas from the waste is first trapped in earthen lagoons, then fitted with digesters and piping, and then sealed beneath membrane covers. Only there it becomes purified. Then it’s ready to be fed into national pipelines and sold as clean energy.

This is critical infrastructure, vulnerable to disruption, and this is where insurance steps in. Beazley’s support comes in the form of tailored protection, designed for the realities on the ground. We’re directly protecting physical assets and shielding businesses from the interruptions that come from weather-related disruptions – including fire, explosion, hurricanes, and floods.

Building resilience

Agriculture is a natural fit for these kinds of emissions-cutting solutions. By protecting the infrastructure that makes methane capture commercially viable, we're helping farmers transform a potent greenhouse gas into a revenue-generating asset.

This is how insurance is moving well beyond managing risk, and well into helping unlock the growth potential of the energy transition.

Read on...

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