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The big one: How a major catastrophe could wipe out Canada's \$232-billion insurance industry

Unlike the banking industry, Canada's insurers are solely responsible for their own solvency in the event of a catastrophe, a glaring systemic risk amid an increase in

Risky Business Inside Canadas 86 Billion Insurance Industry

Albert A Gayle



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CA Magazine ,1986 *Canadiana* ,1987 **Risky Business** Rod McQueen,1985 **Canada** Ernest Ingles,1990
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they face the risk that political change in other countries will jeopardize their efforts. Anything from minor shifts in regulations to sudden revolutions can threaten business investment trade and credit. Virginia Haufler shows that a crucial factor in the expansion of global markets has been the private sector's creation of a sophisticated insurance industry to redistribute the risks entailed in foreign commerce: a privately constructed safety net for international transactions. Haufler believes that the network of relationships and institutions established by the insurers constituted a privately led regime for the management of international risk. She analyzes political risks insurance during three periods of substantial uncertainty: the era from the turn of the century to the beginning of World War I when British global power began to wane; the interwar years leading up to the collapse of world trade and a second world war; and the debt crisis decade of the 1980s. Public and private involvement in supplying insurance against international risks has varied depending on demand, the availability of resources, and the norms of what can be insured. As the scale and complexity of risks have expanded, Haufler suggests responsibility has shifted from commercial insurers first to the state and now to multilateral institutions.

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