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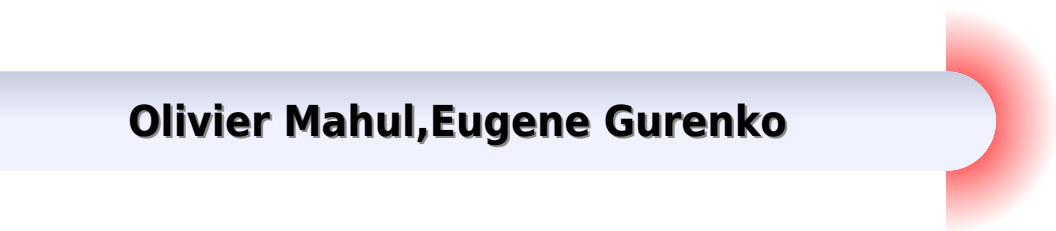
Managing Catastrophic Disaster Risks Using Alternative Risk Financing and Pooled Insurance Structures



Isabel D. Pollner

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Olivier Mahul, Eugene Gurenko



Managing Catastrophic Disaster Risks Using Alternative Risk Financing And Pooled Insurance Structures:

Managing Catastrophic Disaster Risks Using Alternative Risk Financing and Pooled Insurance Structures John D.

Pollner,2001-01-01 This report examines the existing constraints and opportunities to implement a catastrophe insurance system which can resolve the key obstacles currently impeding broader implementation of a risk funding approach The four main pillars in such a strategy involve strengthening the insurance sector regulatory requirements and supervision establishment of broad based pooled catastrophe funding structures with efficient risk transfer tools promoting public insurance policies linked to programs for loss reduction in the uninsured sectors and strengthening the risk assessment and enforcement of structural measures such as zoning and building code compliance

Policy Issues in Insurance

Terrorism Risk Insurance in OECD Countries OECD,2005-07-05 This book presents OECD policy conclusions and leading academic analysis on the financial management of terrorism risk nearly four years after the World Trade Centre attacks

Insuring Against Climate Change Nikolas Scherer,2020-02-19 This book provides one of the first systematic in depth studies on regional catastrophe risk pools It explores the various goals of these new financial instruments illustrating how they function on a conceptual technical and practical level and reconstructs their political genesis With climate related disasters increasing in frequency and severity Insuring Against Climate Change explores how affected countries especially those in the Global South have increasingly turned to innovative index insurance instruments as demonstrated by the creation of the Caribbean Catastrophic Risk Insurance Facility CCRIF the African Risk Capacity ARC and the Pacific Catastrophe Risk Assessment and Financing Initiative Facility PCRAFI Facility Scherer scrutinizes the formation of this trend exploring comparatively the goals characteristics and histories of these tools and argues that their attractiveness rests more on political than economic benefits and is in fact more supply than demand driven Making a significant contribution to current debates on the opportunities and limitations of what are sometimes described as indirect climate risk insurance this book will be of great interest to political scientists with an interest in insurance instruments and climate related disaster management politics as well as to practitioners working in the insurance finance and the development sectors

The Macro Financing of Natural Hazards in Developing Countries Olivier Mahul,Eugene Gurenko, The authors propose a financial model to address the design of efficient risk financing strategies against natural disasters at the country level It is simple enough to shed analytical light on some of the key issues but flexible and realistic enough to provide some quantitative guidance on the ex ante financing of catastrophic losses The risk financing problem is decomposed into two steps First the resource gap defined as the difference between losses and available ex post resources such as post disaster aid is identified It determines the losses to be financed by ex ante financial instruments reserves catastrophe insurance and contingent debt Second the cost minimizing financial arrangements are derived from the marginal costs of the financial instruments The model is solved through a series of graphical analyses that make this complex financial problem easier to

apprehend This model captures and explains the main impacts of financial parameters such as insurance premium cost of capital on efficient risk financing structures **Catastrophic Risk** Erik Banks,2005-09-27 Catastrophic risk is one of the most significant and challenging areas of corporate risk management Analyze this risk for your company with Catastrophic Risk and make sure you have sufficient resources to absorb losses and avoid financial distress The first comprehensive volume to address this topic from a financial perspective this book is a guide to the worst financial risks threatening companies and industries today Author Eric Banks begins with a consideration of catastrophe and its implications looks at the state of actuarial and financial modelling of catastrophe risks and discusses the creation of a risk management framework that will enable the efficient and secure management of exposure Catastrophic Risk is essential reading if you re a corporate treasurer CFO or insurance financial risk manager responsible for corporate risk management Order your copy today

Small States in the Global Economy David Peretz,Rumman Faruqi,Eliawony J. Kisanga,2001 This collection of papers presented to the Commonwealth Secretariat World Bank Joint Task Force conferences sets out an agenda for future national regional and international actions to address economic vulnerabilities of small states **Natural Disaster Risk**

Management Ulrich Ranke,2015-09-18 This textbook provides a thorough introduction to natural disaster risk management Many aspects of disaster risk management such as those involved in earthquakes volcanic eruptions floods avalanches and mudslides call for similar prevention and preparedness instruments management concepts and countermeasures This textbook assumes the viewpoint of a regional disaster risk manager who is responsible for a certain area and for making the lives of the people who live there safer regardless of the type of natural disaster that may occur The same holds true for boosting preparedness and awareness in the population at risk The book includes numerous examples of hazard mitigation concepts and techniques as well as ways of intensively involving the local population in prevention schemes at an early stage Furthermore it provides an in depth examination of the function of risk communication both as an instrument for disseminating official information and as a function of public media In closing a chapter on risk splitting offers insights into insurance based models for risk financing This comprehensive book is a must read for all students researchers and practitioners dealing with natural disaster risk management Catastrophe Risk Management John D. Pollner,2001 In

providing support for disaster prone areas such as the Caribbean the development community has begun to progress from disaster reconstruction assistance to funding for investment in mitigation as an explicit tool for sustainable development Now it must enter a new phase applying risk transfer mechanisms to address the financial risk of exposure to catastrophic events that require funding beyond what can be controlled solely through mitigation and physical measures Dealing with Increased Risk of Natural Disasters Mr.Muthukumara Mani,Mr.Michael Keen,Mr.Paul K. Freeman,2003-10-01 Natural disaster risk is emerging as an increasingly important constraint on economic development and poverty reduction This paper first sets out the key stylized facts in the area that the costs of disaster have been increasing seem set to continue to increase

and bear especially heavily on the poorest It then reviews the key economic issues at stake focusing in particular on the actual and prospective roles of and interaction between market instruments and public interventions in dealing with disaster risk Key sources of market failure include the difficulty of risk spreading and perhaps even more fundamental the Samaritan's dilemma the underinvestment in protective measures associated with the rational expectation that others will provide support if disaster occurs Innovations addressing each of these are discussed Economics of Natural Disasters Parthna Agarwal Goel,Joyita Roy Chowdhury,Charu Grover Sharma,Yashobanta Parida,2024-08-08 This book is a machine generated literature overview that explores the theoretical and empirical aspects of economics of natural disasters such as floods cyclones droughts and earthquakes from a policy perspective It provides a comprehensive collection of economic theories in Disasters and empirical findings that would benefit scholars in academia and policy making On the theory side there is a growing use of game theory Input Output computable general equilibrium models and Catastrophe models to analyze the economic impacts of natural disasters These models provide optimal decisions for the government concerning disaster relief On the empirical front studies showing causal and associative relationships between disasters and socio economic variables are important for estimating disaster related losses and making appropriate policy suggestions The book explores different critical aspects and interlinkages of natural disasters economic social and political Besides having localized effects disasters influence macroeconomic parameters such as impacts on international trade and foreign direct investment Moreover the effects of disasters are subject to interventions from various national and international agencies It discusses fiscal pressures caused due to disasters and existing policies related to disaster risk mitigation and management as a guide to policy making It is an important guide to researchers and policymakers examining the socio economic impact of natural disasters and public investment for disaster risk mitigation

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