

**Challenges for insurers to covering risk resulting from climate changes –
a Re-Insurer's perspective**

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摘要

Abstract

Over the last few decades, the insurance and reinsurance industry has been confronted with a drastic increase in the scope and frequency of major natural disasters. Our data show trends in terms of number, insured and economic losses, as well as the tendency towards new loss potentials from single events, e.g. Katrina in 2005 with > US\$ 60 bn the highest insured loss on record. The presentation gives reasons for the trends and shows potential impact of atmospheric extremes under the light of changing climate. The challenge for the insurance industry will be to meet the present day hazard distribution and as a consequence the present day loss distribution adequately in the risk management process.