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insurance oecd report part iii of this report in turn is devoted to the analysis of the role of insurance in the management of natural catastrophe risk ie the risk posed by the potential occurrence of extreme natural events such as hurricanes floods and earthquakes another option for handling environmental risk management includes the transfer of risks to another party this can be handled by outsourcing certain aspects of the companys operations or by utilizing risk insurance programs to ...

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Can insurance be used as a means to obtain compliance with environmental policy? Answering this question requires examination of a broad mosaic of academic issues, including current systems available for providing compensation and deterrence, use of contracts (including insurance) as substitutes for tort law, limitations of regulatory policy-making by government agencies, pre-conditions for creation of insurance products, and market mechanisms necessary for insurance to be purchased or sold. The purpose of *Managing Environmental Risk Through Insurance* is to highlight the potential role that insurance and performance standards can play in managing environmental risk. Insurance can play a significant role in dealing with one of the most problematic issues facing society today - how to compensate for environmental exposures. This book analyzes the ability of insurance to play a role in managing environmental risk. It begins by outlining the role insurance plays in society in contrast to other societal tools for addressing risk: government benefit programs and imposition of involuntary liability using the court system. By so doing, the book describes the comparative advantages of insurance. The book then analyzes the insurability of the risks. Finally, the book applies the insurability analysis to three concrete environmental examples.

This report focuses on the role of insurance and reinsurance companies in the management of environmental risks - environmental pollution risk and natural catastrophe risk in particular.

Examination of how insurance arrangements can contribute to societies' management of the risks of natural disasters in a changing climate.

From the increasing incidence of environmental pollution and soil contamination, to recurring natural disasters, the risks posed by the constant interaction between human activities and the environment are diverse, manifold and often catastrophic in their consequences. Therefore, the elaboration of effective risk-management plans, aimed at formulating viable response strategies, requires the contribution of all the economic actors involved: private parties, financial institutions, governments and international organizations. This report focuses on the role of insurance and reinsurance companies in the management of environmental risks - environmental pollution risk and natural catastrophe risk in particular. It discusses the issue of insurability of such risks, analyses the increasing risk of liability for environmental pollution and the underlying trends in the development of environmental liability regimes in OECD countries. It also presents an overview of the various environmental pollution insurance products and techniques developed in response to legal and factual evolutions. In addition, it describes the special features of natural catastrophe risks, the role of traditional insurance markets in the coverage of such perils, and alternative options of coverage, from governmental disaster schemes to new financial market instruments.

This timely publication considers recent developments in environmental risk management as they relate to commercial organizations, including risk transfer through insurance. It starts by looking at characterization of risks based on the hazard-pathway-receptor principles, emphasizing the importance of site specific factors. Environmental risks are increasingly considered as a part of strategic control assessment. Checklists and case studies are presented to assist in review and assessment of environmental risks. Further guidance is offered for decision making under uncertainty, showing the potential of tools such as Monte Carlo analysis and fuzzy logic, and leading to

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a review of risk assessment and management frameworks. Environmental Risk Management is an accessible and valuable reference to those from a range of backgrounds - including occupational hygiene, safety, quality personnel and operational managers - who are dealing with environmental issues within their organization.

Harnessing Foreign Investment to Promote Environmental Protection investigates the main challenges facing the implementation of environmental protection and the synergies between foreign investment and environmental protection. Adopting legal, economic and political perspectives, the contributing authors analyse the various incentives which encourage foreign investment into pro-environment projects (such as funds, project-finance, market mechanisms, payments-for-ecosystem services and insurance) and the safeguards against its potentially harmful effects (investment regulation, CSR and accountability mechanisms, contracts and codes of conduct).

Whether man-made or naturally occurring, large-scale disasters can cause fatalities and injuries, devastate property and communities, savage the environment, impose significant financial burdens on individuals and firms, and test political leadership. Moreover, global challenges such as climate change and terrorism reveal the interdependent and interconnected nature of our current moment: what occurs in one nation or geographical region is likely to have effects across the globe. Our information age creates new and more integrated forms of communication that incur risks that are difficult to evaluate, let alone anticipate. All of this makes clear that innovative approaches to assessing and managing risk are urgently required. When catastrophic risk management was in its inception thirty years ago, scientists and engineers would provide estimates of the probability of specific types of accidents and their potential consequences. Economists would then propose risk management policies based on those experts' estimates with little thought as to how this data would be used by interested parties. Today, however, the disciplines of finance, geography, history, insurance, marketing, political science, sociology, and the decision sciences combine scientific knowledge on risk assessment with a better appreciation for the importance of improving individual and collective decision-making processes. The essays in this volume highlight past research, recent discoveries, and open questions written by leading thinkers in risk management and behavioral sciences. The Future of Risk Management provides scholars, businesses, civil servants, and the concerned public tools for making more informed decisions and developing long-term strategies for reducing future losses from potentially catastrophic events. Contributors: Mona Ahmadiani, Joshua D. Baker, W. J. Wouter Botzen, Cary Coglianese, Gregory Colson, Jeffrey Czajkowski, Nate Dieckmann, Robin Dillon, Baruch Fischhoff, Jeffrey A. Friedman, Robin Gregory, Robert W. Klein, Carolyn Kousky, Howard Kunreuther, Craig E. Landry, Barbara Mellers, Robert J. Meyer, Erwann Michel-Kerjan, Robert Muir-Wood, Mark Pauly, Lisa Robinson, Adam Rose, Paul J. H. Schoemaker, Paul Slovic, Phil Tetlock, Daniel Västfjäll, W. Kip Viscusi, Elke U. Weber, Richard Zeckhauser.

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This Intergovernmental Panel on Climate Change Special Report (IPCC-SREX) explores the challenge of understanding and managing the risks of climate extremes to advance climate change adaptation. Extreme weather and climate events, interacting with exposed and

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vulnerable human and natural systems, can lead to disasters. Changes in the frequency and severity of the physical events affect disaster risk, but so do the spatially diverse and temporally dynamic patterns of exposure and vulnerability. Some types of extreme weather and climate events have increased in frequency or magnitude, but populations and assets at risk have also increased, with consequences for disaster risk. Opportunities for managing risks of weather- and climate-related disasters exist or can be developed at any scale, local to international. Prepared following strict IPCC procedures, SREX is an invaluable assessment for anyone interested in climate extremes, environmental disasters and adaptation to climate change, including policymakers, the private sector and academic researchers.

Contains three reports focusing on different institutional approaches to the financial management of large-scale catastrophes, the role of risk mitigation and insurance in reducing the impact of natural disasters, and the importance of strategic leadership in the management of crises.

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