

Global Warming & the Insurance Industry

<https://marketpublishers.com/r/GD5FD88EFD5EN.html>

Date: June 2012

Pages: 100

Price: US\$ 350.00 (Single User License)

ID: GD5FD88EFD5EN

Abstracts

Global warming refers to the increase in the average temperature of the Earth's near-surface air and oceans in recent decades and its projected continuation.

Though it is difficult to connect specific weather events to global warming, an increase in global temperatures may in turn cause other changes, including glacial retreat and worldwide sea level rise. Changes in the amount and pattern of precipitation may result in flooding and drought. There may also be changes in the frequency and intensity of extreme weather events. Other effects may include changes in agricultural yields, reduced summer stream flows, species extinctions and increases in the range of disease vectors.

Throughout their history, insurance companies have done more than collect premiums and pay claims. They've made the world a safer place - by promoting fire prevention, lobbying for building codes, testing the crash-worthiness of cars and rating vehicles for safety.

Now some insurers are worried by the threat to their business posed by climate change. And they are starting to see what, if anything, they can do about it.

Aruvian's R'search presents Global Warming & the Insurance Industry – a new research report which analyzes the impact global warming and climate change is having on the insurance industry, which some say is the worst hit industry when it comes to battling and getting over the growing number of natural disasters.

The research report from Aruvian looks at the cause and effect of Global Warming, the technicalities of the Kyoto Protocol, Global Climate Models, the economics of global warming, and then moves on to analyze the impact of global warming on the insurance industry. This is analyzed through growth drivers, issues facing the industry when it

comes to global warming, the various action models the insurance industry is following in order to combat global warming, and much more. An analysis of the major insurers which are involved in the global warming debate such as Swiss Re, Munich Re, etc., is also included in the report.

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