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Insurance Company of Global Warming's Costs

Roy Britt
Managing Editor
November 2005

concludes a new study cosponsored by Swiss Re, a global re-insurance company.

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The research was done by the Center for Health and the Global Environment at Harvard Medical School and also sponsored by the United Nations Development Program.

Costs already rising

In the report, 10 case studies outline current effects of climate change, from infectious diseases such as malaria and West Nile virus to extreme weather events such as heat waves and floods. Changes to forests, agriculture, marine habitat and water were considered.

Economic implications as well as possible near-future impacts are projected for each case.

Lyme disease is increasing in North America as warmer winters allow ticks to proliferate, the study concludes. Ragweed pollen growth, stimulated by increasing levels of carbon dioxide, may be contributing to the rising incidence of asthma, the scientists say.

Broad implications

"We found that impacts of climate change are likely to lead to ramifications that overlap in several areas including our health, our economy and natural systems on which we depend," said Dr. Paul Epstein, the lead author and Associate Director of the Center for Health and the Global Environment at Harvard Medical School. "Analysis of the potential ripple effects stemming from an unstable climate shows the need for more sustainable practices to safeguard and insure a healthy future."

Swiss Re is a global re-insurance company, meaning it assumes the risk from the smaller insurance companies that individuals and businesses deal with. It has been warning about the costs of climate change since



Q: France is to Europe as China is to ___?

- Hong Kong
- Mongolia
- Italy
- Japan
- Africa
- Asia

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least 2003.

"Whereas most discussions on climate change impacts hone in on the natural sciences, with little to no mention of potential economic consequences, this report provides a crucial look at physical and economic aspects of climate change," Jacques Dubois, Chairman of Swiss Re America Holding Corporation. "It also assesses current risks and potential business opportunities that can help minimize future risks."

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