

# ***THE IMPACT OF NATURAL CATASTROPHES AND CLIMATE CHANGE ON INSURERS***

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***Abstract:***

*In last year, a record number of catastrophes caused untold damage and misery around the world. The indications are that national catastrophes will continue to increase in frequency and in terms of their economic impact. This paper discusses the recent changes in the market for catastrophe risk. These risks have traditionally been distributed through the insurance and reinsurance systems.*

***Keywords:*** *atastrophe, risk, insurance*

***JEL codes::*** *G22, G28*