



# **At War with the Weather: Managing Large-Scale Risks in a New Era of Catastrophes (MIT Press)**

*Howard C. Kunreuther, Erwann O. Michel-Kerjan, Neil A. Doherty, Martin F. Grace, Robert W. Klein, Mark V. Pauly*

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The United States and other nations are facing large-scale risks at an accelerating rhythm. In 2005, three major hurricanes--Katrina, Rita, and Wilma--made landfall along the U.S. Gulf Coast within a six-week period. The damage caused by these storms led to insurance reimbursements and federal disaster relief of more than \$180 billion--a record sum. Today we are more vulnerable to catastrophic losses because of the increasing concentration of population and activities in high-risk coastal regions of the country. The question is not whether but when, and how frequently, future catastrophes will strike and the extent of damages they will cause. Who should pay the costs associated with catastrophic losses suffered by homeowners in hazard-prone areas? In *At War with the Weather*, Howard Kunreuther and Erwann Michel-Kerjan with their colleagues deliver a groundbreaking analysis of how we currently mitigate, insure against, and finance recovery from natural disasters in the United States. They offer innovative, long-term solutions for reducing losses and providing financial support for disaster victims that define a coherent strategy to assure sustainable recovery from future large-scale disasters. The amount of data collected and analyzed and innovations proposed make this the most comprehensive book written on these critical issues in the past thirty years.

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