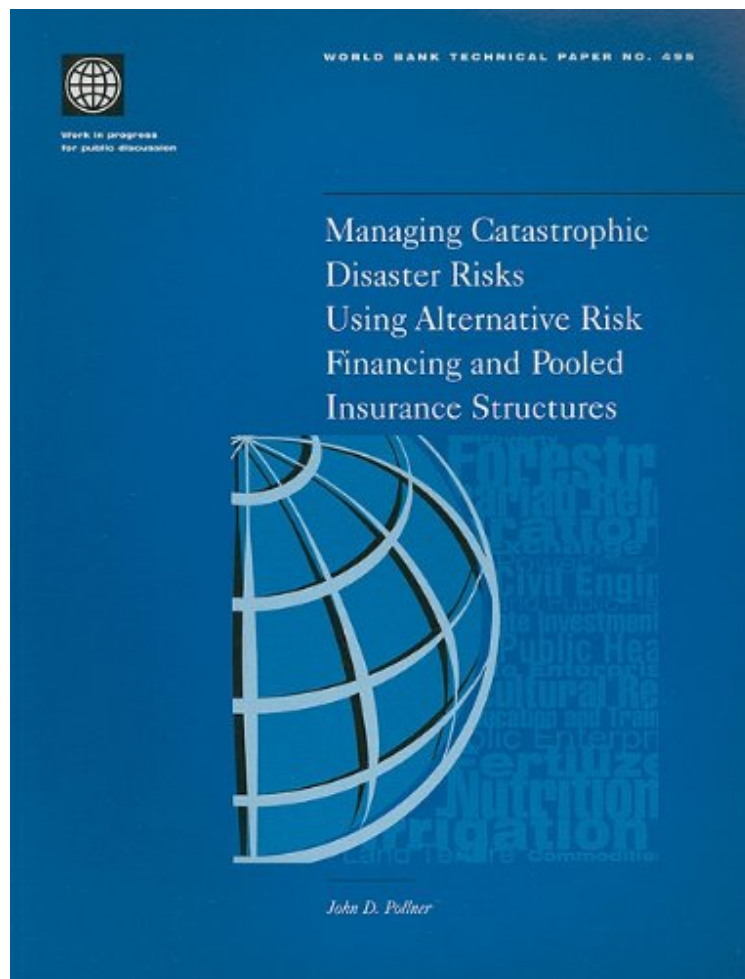


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# Managing Catastrophic Disaster Risks Using Alternative Risk Financing and Pooled Insurance Structures (World Bank Technical Papers)

*John D. Pollner*

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This report examines the existing constraints and opportunities to implement a catastrophe insurance system which can

resolve the key obstacles currently impeding broader implementation of a risk funding approach. The four main pillars in such a strategy involve: strengthening the insurance sector regulatory requirements and supervision; establishment of broad based pooled catastrophe funding structures with efficient risk transfer tools; promoting public insurance policies linked to programs for loss reduction in the uninsured sectors; and strengthening the risk assessment and enforcement of structural measures such as zoning and building code compliance.