



The US had a lot of natural disasters relatively speaking, such as the fire on Maui (August 2023) – with 100 fatalities, one of the deadliest fires in American history. The bias towards data from industrialized countries distorts the picture. • Photo Silent O / Shutterstock.com

## Vision: 2023 record year for natural disasters

**Reinsurance company AON reported recently that 2023 was a record year for natural disasters, with more incidents (>400) and more economic damage (380 billion dollars) than ever before. Mortality went up too. Does that set alarm bells ringing for Jeroen Warner, associate professor of Disaster Studies?**

### ***How reliable are the AON figures?***

‘Figures from insurance companies often give a fair indication. A lot better, at least, than those of governments, who just hazard a guess and stand to benefit from either overestimating or underestimating the scale. But there’s a strong bias towards industrialized countries in insurance statistics.’

### ***Does that prosperity bias play a role in the gloomy picture painted of 2023?***

‘That is perfectly possible. In 2023, quite a lot of disasters – forest fires, tornadoes – that cost billions in claims happened in the US, where a lot of property is well-insured. That’s bad luck for insurers but it doesn’t tell you much about how “bad” the disaster is. In humanitarian terms, a disaster elsewhere, which doesn’t even get into the papers, can be much worse.’

### ***Why has mortality gone up again?***

‘The trend has always been: more disasters, more damage, but fewer victims – thanks to better early warning systems. This sudden increase in the number of deaths caused by natural disasters could be a one-off exception. About 50,000 people died in the earthquake in Turkey and Syria in February 2023, which is more than half the total number of deaths reported by AON.’

### ***The AON report claims that businesses are ill-prepared for disasters. Is that what you see?***

‘Many companies are opportunistic: what does it cost to be well-prepared? And what are the costs if things go really wrong at some point – and how much risk of that is there? They often

take the risk. Governments also tend to take an overly rosy view of the risks. Look at the Netherlands: people still seriously consider building on the floodplains because, well, there’s a housing shortage. If you frame it like that, no wonder the risk of natural disasters increases.’ ME

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