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Staff view: The financing of catastrophe
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Therefore, a mix of capital market
instruments may be necessary to

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efficiently manage catastrophe risks.

However, this optimal amount and mix of risk financing instruments depends on the relative costs of capital, on the functioning of the reinsurance market, and on each insurer's unique characteristics.

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While it remains unlikely that a single event might entirely bankrupt these industries, a big catastrophe could place firms under severe stress, jeopardizing both policy holders and investors and causing profound ripple effects throughout

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management programs can still be highly

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exposed to the economic and fiscal shocks caused by major disasters. The Disaster Risk Financing and Insurance Program (DRFIP) helps countries ensure that their populations are financially protected in the event of a disaster.

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