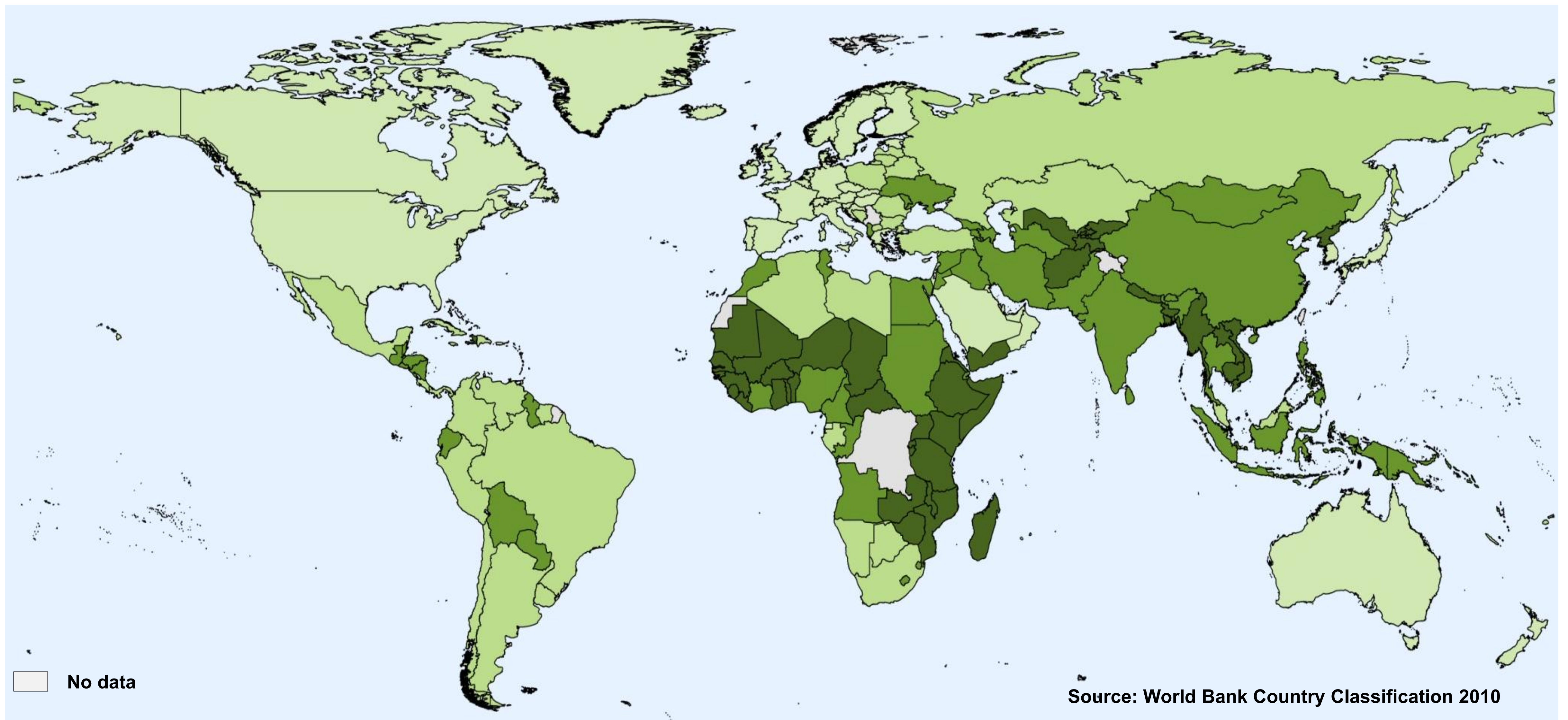
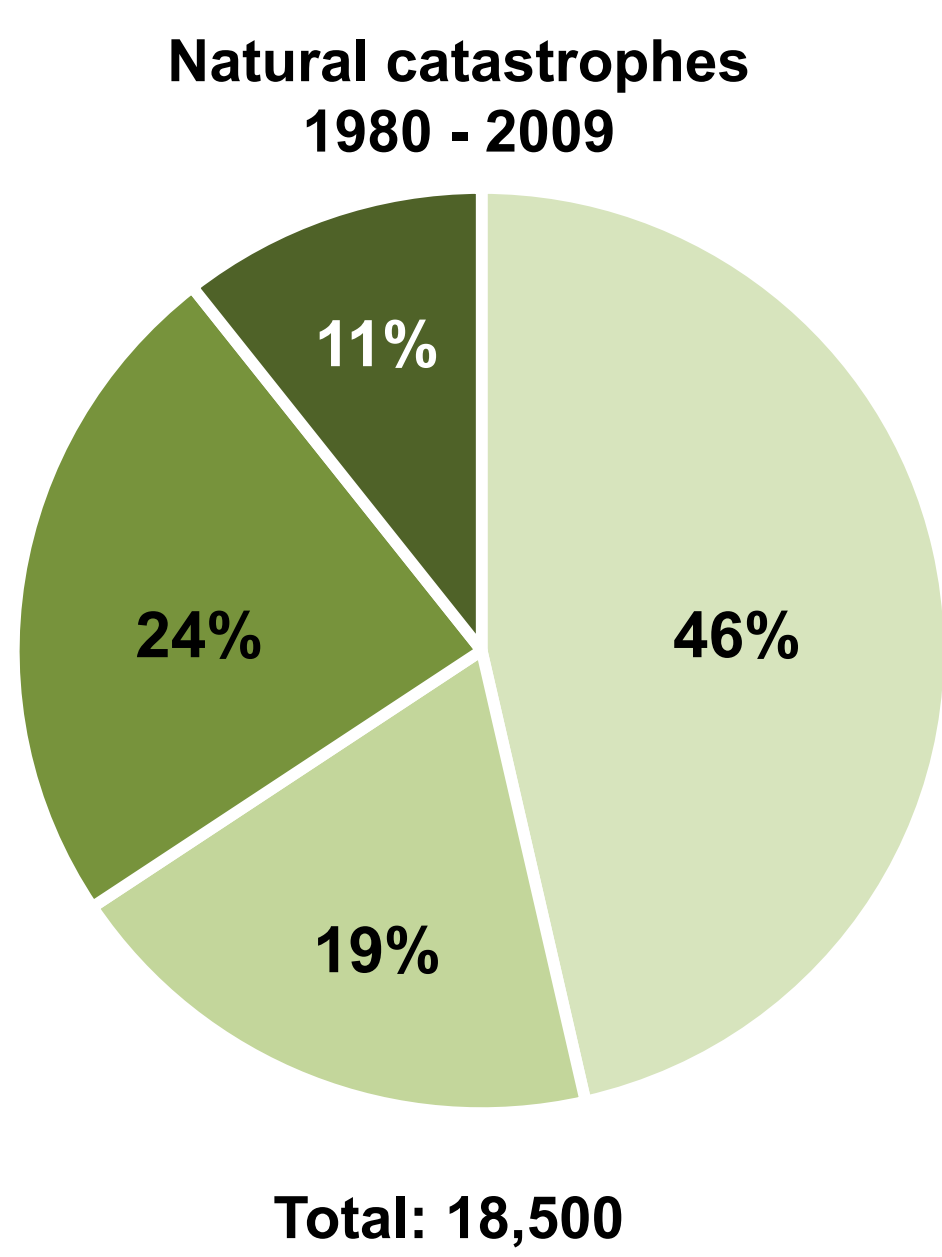


Natural catastrophes in differently developed economies

Classification of the world economies defined by world bank



■ High income countries (GNI US\$ >11,906 per capita)
 ■ Upper middle income countries (GNI US\$ 3,856 - 11,905 per capita)
 ■ Lower middle income countries (GNI US\$ 976 - 3,855 per capita)
 ■ Low income countries (GNI US\$ <976 per capita)

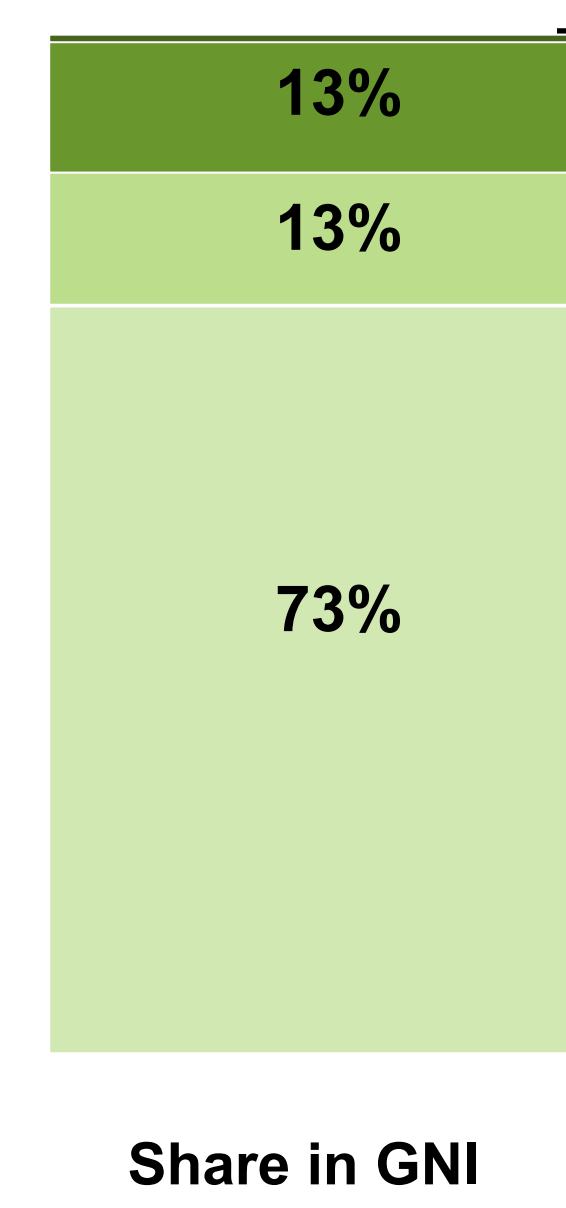
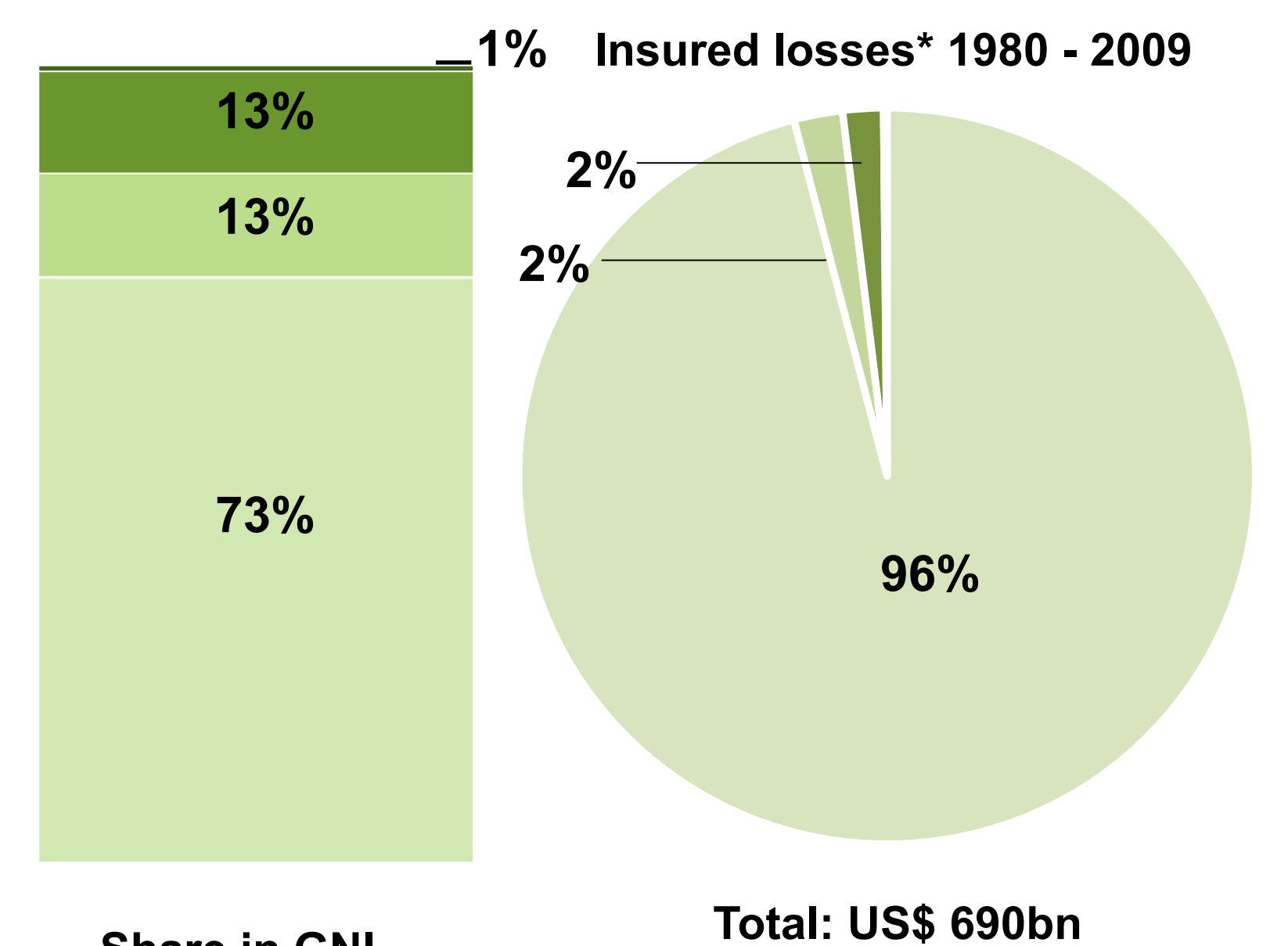
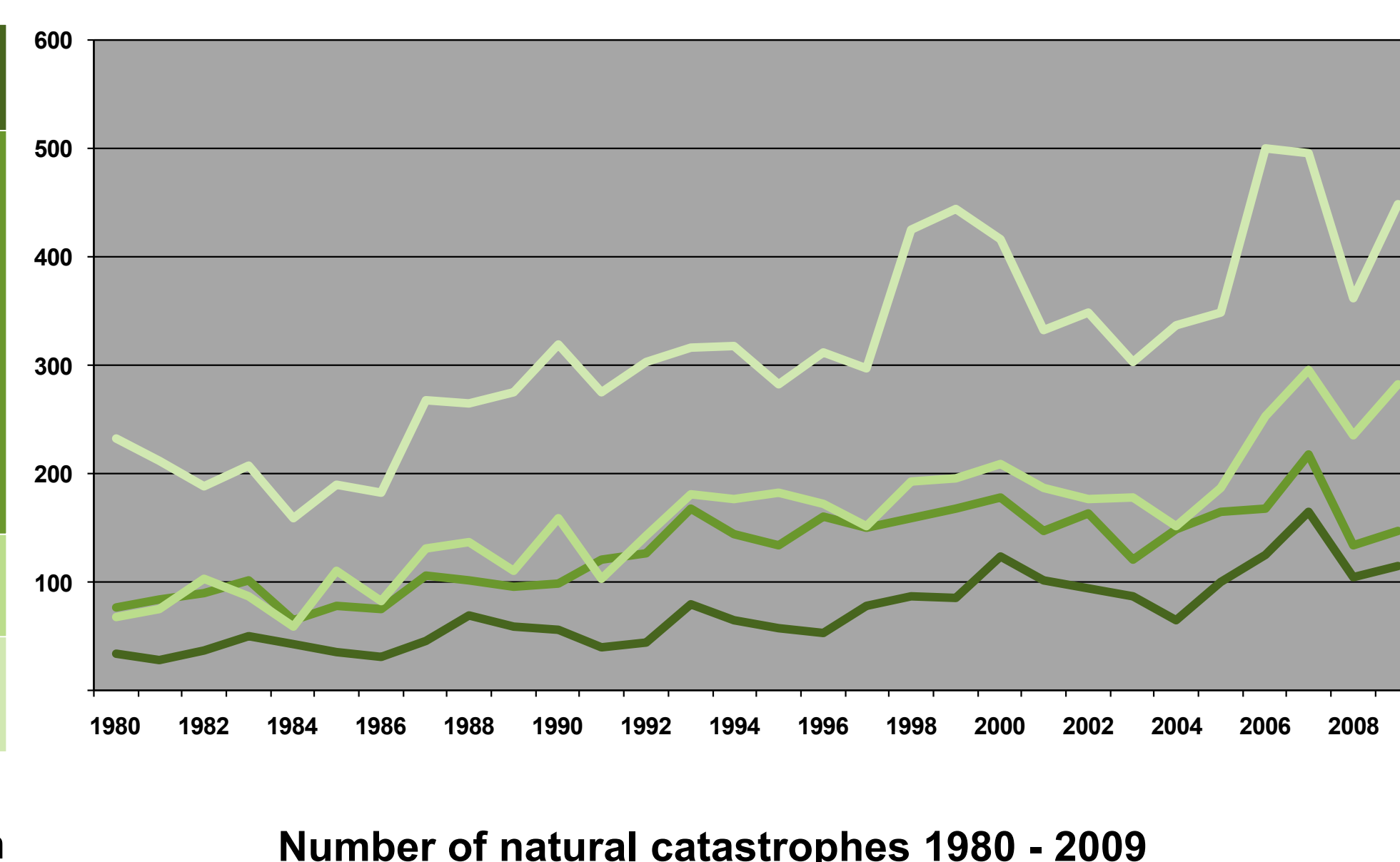
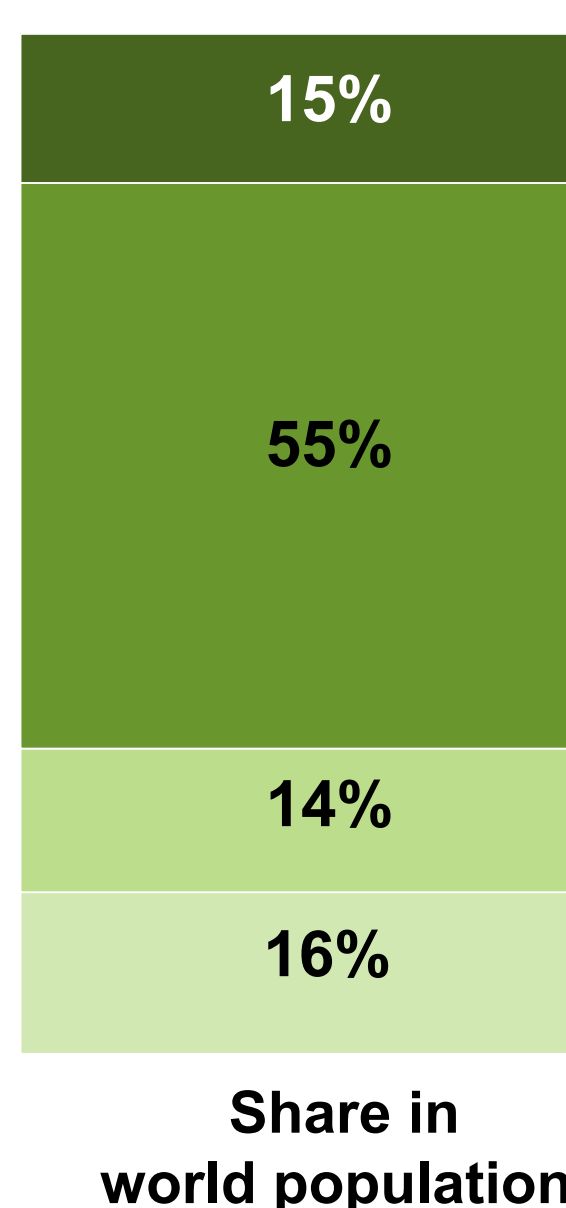
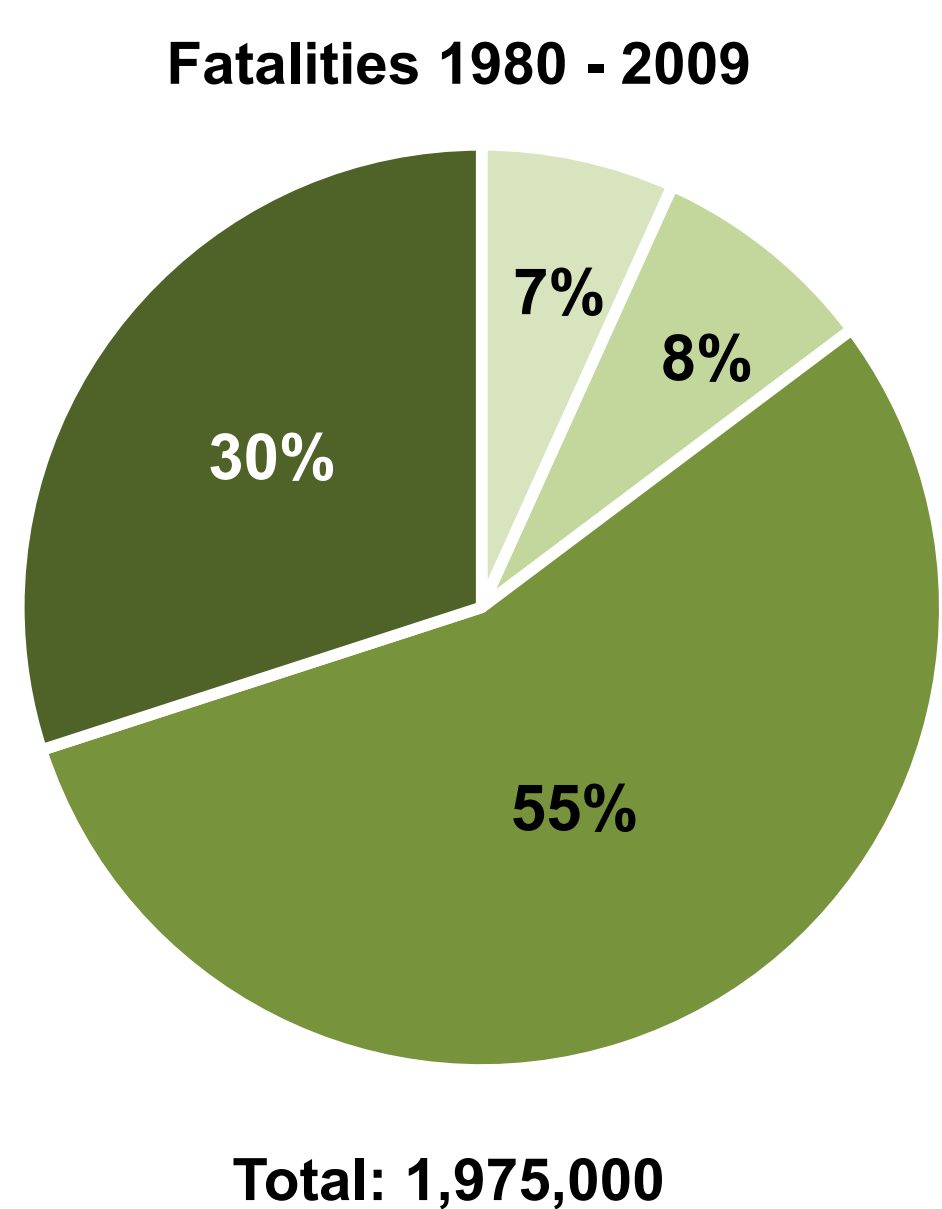
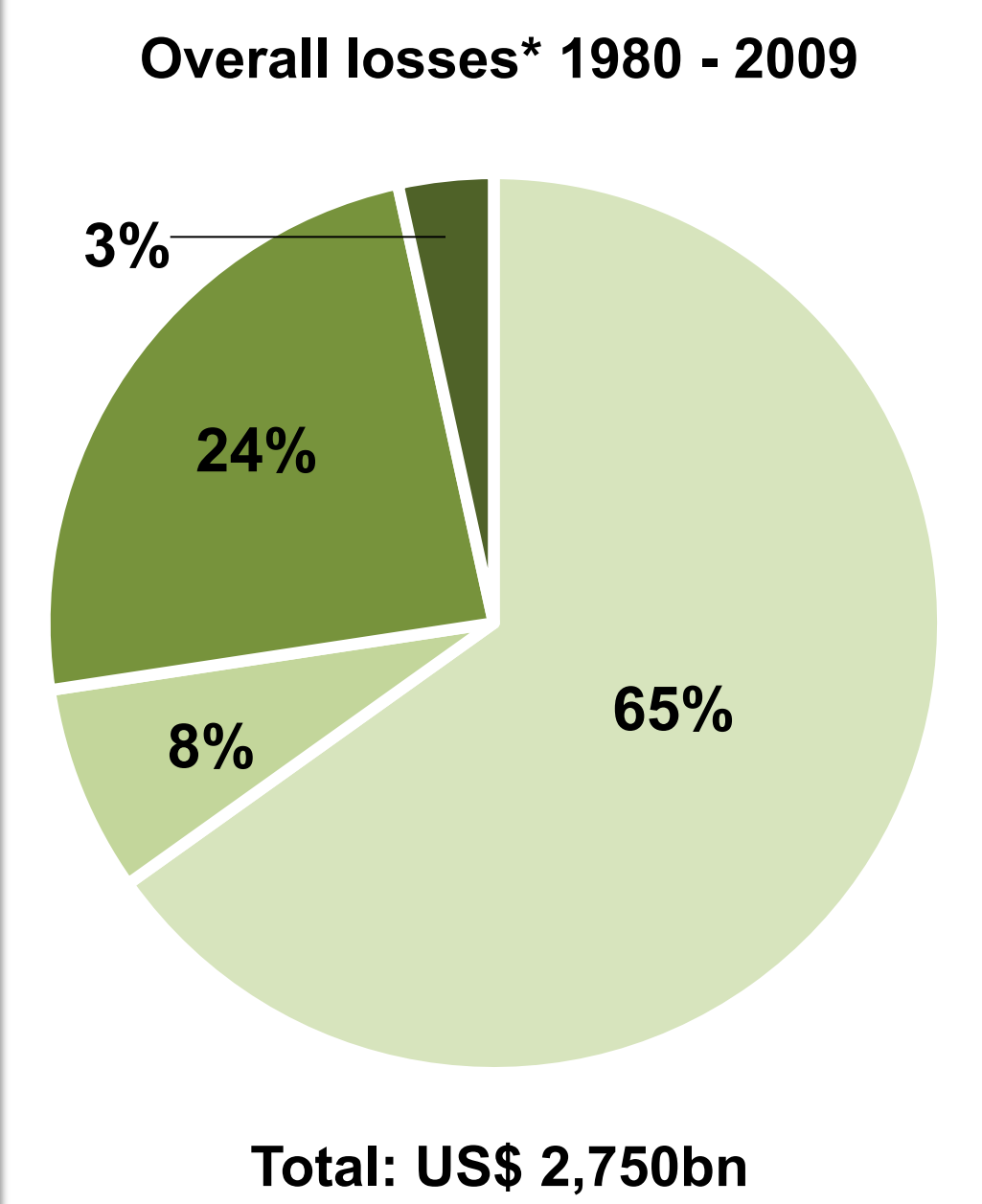


Up to 1,000 events being registered globally every year, there are no exceptions to this rule. But it is the poor countries that suffer most from the effects. It is above all here that population growth is most pronounced, with huge numbers of people pouring into large cities that are frequently located in exposed areas.

The pie charts show the percentage distribution of events among the various income groups. The following aspects are noticeable:

- It is the rich countries that are affected most frequently by natural catastrophes and they also bear the brunt of the economic losses.
- Over 85% of all fatalities are recorded in the poorest and less developed countries. The main causes are windstorms, storm surges and floods.
- In terms of insured losses, the economies with a high per-capita income dominate, because it is here that the insurance density is at its highest.

The insurance industry makes a valuable contribution towards improving the economic situation in the countries hit by natural catastrophes. The prompt financial compensation it provides supports the speedy restoration of industry and trade and helps prevent the economies from being thrown back too far in their development.



* 2009 values