

*Independent Consultant*

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Senate Standing Committees on Environment and Communications  
Re: **Recent trends in and preparedness for extreme weather events**

Dear Senators,

I would like to make a submission to the senate inquiry in regard to *recent trends in and preparedness for extreme weather events*.

Please find attached a short book chapter<sup>1</sup> titled "Natural hazards and insurance". This book is currently in draft and due to be published shortly. The chapter discusses natural hazards (including trends in the frequency/intensity, their insured and overall losses, and fatalities), the role of insurance in managing risk and the opportunity to be an active enabler and promoter of adapting to climate extremes.

I believe that this chapter is relevant to the inquiry and hope you find it of interest and use.

My background:

- I am a specialist on Natural Hazards and Disaster Risk Assessment/Reduction and Climate Change Adaptation with eleven years of professional work in the public and private sectors both in Australia and internationally.
- Lead Author in the forthcoming IPCC report dealing with the impact, vulnerability and adaptation of climate change (Working Group II, Australasia Chapter).
- Experience working on projects and contracts for a number of institutions at all levels, including local and global companies, national governments, the European Union, the United Nations IPCC as well as international NGOs.
- Member of the CSIRO Climate Adaptation Flagship Stakeholder Advisory Group
- WWF Governor
- Past chair and current member on the National Council of the Australian Meteorological and Oceanographic Society (AMOS)
- Honorary Associate Macquarie University

With kind regards,

Dr. Sandra Schuster

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Attachments:

<sup>1</sup> Schuster, S. (2013). *Natural hazards and insurance*. In: Palutikof, J., Boulter, S. L., Ash, A. J., Stafford Smith, M., Parry, M., Waschka, M. and Guitart, D. (eds.) *Climate Adaptation Futures*. Cambridge, UK: John Wiley & Sons, pp. 133-140.