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Home insurers and warming

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BETH DALEY does an excellent job examining the insurance industry's evolving approach to increasingly severe weather ("Homeowners may feel heat of global warming," Page A1, Aug. 6). The underestimation of storm intensity may be due to the finding that, over the past half-century, the oceans have absorbed 22 times the amount of heat as has the atmosphere. Deep ocean warming drives sequences of storms, melts ice, and is changing North Atlantic circulation.

The insurance industry can do more than raise premiums and make exclusions. Insurers and other large investors can shift their assets into clean energy technologies and advocate for public policies to enable the transition to occur safely and profitably.

Distributed means of generating energy cleanly and much greater energy efficiency will decrease vulnerability to storms and heat waves, improve public health and development in poor nations, and create markets for technologies that help stabilize the climate.

DR. PAUL R. EPSTEIN
Boston

The writer is associate director for the Center for Health and the Global Environment at Harvard Medical School. ■

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