Acknowledgments

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To our knowledge, this is the first time that these types of data have been collected simultaneously for several consecutive years, analyzed, and interpreted in the context of existing state insurance regulatory systems and the structure of the property insurance market in the United States.

During the past two years, the research team has had fruitful meetings and discussions with key individuals and organizations interested in developing better risk management
strategies for dealing with natural hazards. These include climate scientists; insurers; reinsurers; brokers; banks; trade associations; rating agencies; modeling firms; homeowners and businesses affected by natural disasters; the real estate industry; representatives from Congress and the White House; federal, state, and local agencies; insurance regulators; public interest groups; international organizations; and experts from other universities and research institutions in the United States and abroad.

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