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AOSR and Universitatea Hyperion Bucharest, Romania

The EU is developing and implementing a coherent climate change risk management policy stressing the need to set u insurance policies related to hazard risks. Based on recorded data series for temperature and precipitations for the last 5 years and damage data from the UNSDR and EU Solidarity Fund the risks of elen42.<B 5u623 (s de)-8 (m)4 (ens r)19 (t.ea