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台风灾害气象指数保险相关技术方法初探(PDF)

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Title: Preliminary study on technique for weather index insurance of typhoon disaster

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摘要: 气象指数灾害保险是目前全球范围内广泛研究的一种风险转移工具,它可以克服传统的自然灾害保险的局限性,在农业保险领域应用前景广阔。以福建省连江县为例,依据连江县台风灾害及台风活动特征,将能够对连江县造成一定损失的台风分成分别以大风、大雨和大风雨为主导的3类。结合连江站相关气象数据及概率分布建立了广义的台风灾害气象指数,最后构建了保险赔付路线图,以供有关部门参考。

Abstract: Weather index insurance is a method for risk transfer and is widely studied around the world. It can avoid the limitations of traditional insurance for natural disasters and can be applied to the field of agriculture. This study took Lianjiang County in Fujian Province as an example to found a weather index for typhoon disaster with meteorological data. Based on the characteristics of typhoon disasters and activities in Lianjiang County, the typhoons that could cause certain loss to the Lianjiang County are divided into three types: strong wind, heavy rainfall, and strong wind plus heavy rainfall dominated respectively. Finally, the frame of weather index insurance for typhoon disaster in Lianjiang County

was established based on the meteorological data and probability distribution.

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