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**Selected Papers from the MORE 11<sup>th</sup> Seminar  
“Contributions by Insurance to Sustainability”**

**Oslo, 26-27 February 1996**

- **Proceedings of the MORE 11 Seminar – Contributions by Insurance to Sustainability**, organised in collaboration with Uni Storebrand, Oslo
- **Insurance and Sustainable Development**, by Age Korsvold, President & CEO, Uni Storebrand
- **The UNEP – Declaration of Oslo, March 95, and of Geneva, November 95**, by Carlos Joly, Uni Storebrand, Oslo
- **How to Expand the Limits of Insurability**, by Prof. Dr. Walter T. Karten, University of Hamburg
- **Environmental Risks and Justice Between Nations**, by Mr. Desmond McNeill, University of Oslo
- **Oceans: Their Role in Global Sustainability**, by Ambassador Layashi Yaker, Secretary General, World Commission on the Oceans, Paris, and President, IOI International Ocean Institute, Malta
- **The 1995 Report of the IPCC (Intergovernmental Panel on Climate Change) Working Group II – Financial Services**, by Dr. Andrew F. Dlugolecki, General Accident, Perth, Scotland
- **Natural Disasters and the Greenhouse Effect: Possible Countermeasures by the Insurance Industry**, by Dr. Gerhard A. Berz, Munich Reinsurance Company
- **A Risk Focused Approach by the State on the Subject of Sustainability**, by Mr. Henk C. van Latersteijn, Netherlands Scientific Council for Government Policy, The Hague
- **The Conservation of Genetic Resources: A Flexibility Approach**, by Dr. Michel Trommetterer, INRA Institute, Grenoble
- **Insurability, Privatisation and Sustainable Development – An Asian Perspective**, by Dr. Wing-Yin Yu, Lingnan College, Hongkong
- **Less Detailed State Regulation as a Means to Foster Environmental Protection – Experiences from the Chemical Industry**, by Dr. Georg Müller-Fürstenberger, University of Berne

- **The Role of Fire Insurance in Sustainable Development**, by Mr. A.G.C. Paish, World Fire Statistics Centre, London
- **The Industrial Policy of a Sustainable Economy: Insurability of Risks and Environmental Liability Insurance as a Key to Innovation and Reduced State Intervention**, by Walter R. Stahel, The Geneva Association