

GLOBAL WARMING OR CLIMATE CHANGE ?

(Tel Aviv, Sept. 7, 2011)

1. The purpose of this short intervention is to open a discussion which I think our Working Party should have at this early stage of its existence. This discussion, actually, should have already taken place at the Paris Congress last year. It concerns the very assumption on which our work is based.

2. A few months ago, a Belgian insurance law periodical, the *Forum de l'assurance*, published a special issue on « Climate Insurance », with several interesting contributions, especially on derivative products ¹.

I was asked to contribute to this special issue with a summary of the General Report on Climate Change presented in Paris ².

3. In its introductory presentation to the special issue, our colleague Professor Jean-Luc Fagnart, from the University of Brussels (ULB) (who incidentally, was the previous chairman of the Belgian AIDA Chapter), praised AIDA for choosing Climate Change as one of the two major subjects to be discussed in Paris, but regretted that global warming was taken for granted, while, in his opinion, this was far from being certain.

According to him, « *Public authorities, at least in the West, are creating a climate of fear, presenting as a dogma that with our greenhouse gas emissions, we are going to transform the planet into an oven for future generations ... However, many scientists have cast doubts about*

¹ *Forum de l'Assurance*, special issue of February 2011, pp. 21-51 (Anthemis, Louvain-la-Neuve, Belgium).

² *Ibid.*, pp. 29-33.

the reality of an exceptional global warming, on its human origin or on its alleged negative consequences ».

Professor Fagnart states that 31,000 scientists, including a Nobel prize, have signed the so-called « Oregon petition », challenging the official thesis of global warming allegedly caused by carbon emissions. He also produces an impressive list of numerous references to authors denying global warming, starting by Claude Allègre's famous book « *L'imposture climatique ou la fausse écologie* » (« Climate Imposture and False Ecology »).

Our colleague himself seems to believe that, on the contrary, we are going towards a new ice age ...³.

4. It is true that in Paris, global warming was simply taken as an established fact.

The General Report set the tone by affirming that « *In recent years, climate change has become a major concern for all mankind* », with a footnote simply stating that « *In 2007, the Fourth Assessment Report of the Intergovernmental Panel on Climate Change (IPCC) left no room for doubt about climate warming* ».

As far as I remember, there was no one to question the assumption, neither among the other reporters, nor in interventions from the audience.

4. Now do not worry about your General Reporter ! I am not a turncoat, and I did not recently join the ranks of the climate sceptics.

But my Brussels colleague's remark made me think that probably, from a scientific, methodological point of view, the issue is too important to be disposed by a laconic footnote under the General Report.

After all, if not only the Paris session, but also, and now mainly, the work on which this new Working Party is engaging, is based on the assumption that the earth climate is in a phase of global warming, it would be advisable that we make this position somewhat more explicit.

³ *Ibid.*, pp. 25-26.

We should have at least some reflection about a major controversy which is not over, as revealed by my Brussels colleague's reaction, but also by other positions taken here and there in relation to the measures to be taken in the context of the current financial crisis (some arguments are heard that there are more urgent problems to cope with now than to afford dealing with the possible effects of climate change) ⁴.

In any case, the debate about the reality of global warming is far from being over, and it is obvious that apart from controversies among scientists, some positions are supported by influential economic interests.

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What are my personal views, to introduce our discussion ? Three points.

a) Global warming, the most likely scenario

5. First, I am convinced that global warming is the most likely scenario. I am not a weather specialist, but I am impressed by the evidence gathered from so many reliable sources, comforted by observable experience (warmer summers, rise of sea levels, melting of the ice caps, increase of precipitations, etc...)

I do not believe in an absolute certitude, since the phenomena at stake are so complex,

⁴ Concerning the unrelenting efforts of the « climate sceptics » camp, Tim Hardy has just provided me with an article published last week in *The Observer*, warning academics to take care when scrutinising papers on meteorology and climate for publication in their journals. Some scientists that deny global warming apparently sometimes attempt to bypass the academic peer review system by submitting contributions to « off-topics » journals,, where the editors lack the specialist knowledge needed to run a thorough peer- review process. There have been recent cases where editors have had to resign after articles they had allowed to print were ridiculed by mainstream scientists after their publication.

but in a probability sufficiently high to constitute a working hypothesis. The most recent IPCC Report (2007) was very convincing, though it always spoke in prudent terms (« *likely* », « *very likely* », « *high confidence* » ...) ⁵.

b) The relative influence of human factors

6. Another question is to determine which is the part of human activities among the factors causing global warming, since temperatures on earth have regularly known important variations in the past.

Here too, the IPCC Report uses terms and expressions such as « *likely* », « *very likely* » or « *more likely than not* » to state that human activities have led to climate warming, since 1750, but mainly since the middle of the XXth century and to add that it is « *very unlikely* » that natural variations could *alone* explain the phenomenon ⁶.

I personally believe that our way of over-exploiting natural resources is at least accelerating the pace of the current period of global warming (the peak of the recent « *Little ice age* » occurred in the 16th and 17th centuries, and temperatures have globally risen since then). However, other factors are certainly involved, such as volcanism, sun activity, or even, in the long run, plate tectonics (which would mean that measures to change human behaviour could only slow down the phenomenon, to a degree that has to be determined).

c) Not a one-way phenomenon

7. The next point I want to stress is that those who strongly believe in global warming do not envisage this as a linear, one-way phenomenon where all developments would occur in the same direction, i.e. constant warming, everywhere on the Earth.

Climate at one place and a one time is the result of so many factors that it is more than likely that in a general context of global warming, there will be temporary and/or local exceptions,

⁵ IPCC Fourth Assessment Climate Change 2007, Synthesis Report, pp. 2-5.

⁶ *Ibid.*, pp. 6-7.

with contrary evolutions. For instance, the rise of sea levels due to the melting of polar caps may modify the circulation of sea currents, and one could imagine that the Gulf Stream would have weaker effects on European climate, possibly cooling temperatures in certain regions.

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8. Several other important points could certainly be made, but in conclusion of these brief observations, I would say that for a group like ours, while I believe that we can retain global warming as a very likely working hypothesis, a scientific attitude imposes us to be aware that there are still strong opponents, who cannot all be dismissed as mercenaries of influential lobbies.

We must constantly follow the evolution of the research going on.

For instance, on the relative influences of anthropogenic and natural factors on global warming, the last IPCC Report stated that « *More complete attribution of observed natural system responses to anthropogenic warming is currently prevented by the short time scales of many impact studies, greater natural climate variability at regional scales, contributions of non-climate factors and limited spatial coverage of studies* »⁷.

Further research is under way on this issue as well as on many others. Our Working Party should be especially attentive about new developments.

We should also keep in mind that global warming is not a straightforward phenomenon, and that we shall also have to cope with occasional situations of cooling temperatures

⁷ *Ibid.*, p. 7.

9. My final word will be to say that for the insurance industry, but also, more specifically in our case, for a group like ours interested in the developments of insurance law, whether we have to cope with losses caused by global warming, or on the contrary, in certain cases, with losses due to a reverse evolution, the challenges are similar.

Insurers (and insurance lawyers devising appropriate covers) will have to cope with new or aggravated types of losses which were not forecast in past risk evaluations, based on earlier statistics.

We are, wisely, called the « Climate Change » Working Party, not the « Global Warming » Working Party. We can reasonably work on the basic assumption of global warming, but we must be ready to cover reverse evolutions in certain cases.

10. Please forgive the very light substance of this contribution. I know I the points I have made are very elementary, though many of them are in the centre of hot controversies.

I just wanted to insist on the importance, for a group like ours, in a scientific association such as AIDA, never to forget that we are working on an assumption that has to be constantly verified.

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