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Developing an environmental index-based insurance in response to human health consequences due to heavy rainfall

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This study aims to design an environmental index-based insurance for the restoration of environmental services following the occurrence of 13.5 mm mean monthly rainfall. Periodic rainfall results in the development and maturity of *Aedes aegypti*, the carrier of dengue haemorrhagic fever, and water contamination from the excretion of rats that lead to leptospirosis. Pearson's correlation established a high positive association indicated by a sig. 2-tailed value of .002 between mean monthly rainfall and dengue cases in 2009. On one hand, monthly mean rainfall and leptospirosis established a weak positive correlation of .279. High positive correlation of dengue and rainfall enables the development of an Environmental Index-based Insurance Product designed to use pay-outs to de-clog canals and waterways, and ensure that adjacent landscapes, and their species of flora and fauna, including mosquito-predatory fishes, and endemic insects, are restored and protected.

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Economic growth, world trade and the liquidation of nature

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During the twentieth century, physical production increased twenty-fold and human population quadrupled. The results of these developments continue to cascade through the natural and human world, with grave consequences for ecologies and species. Under so-called free trade arrangements, rich countries outsource environmental damage to less developed nations, which are forced to degrade their land in order to attract export earnings. Thirty percent of species loss results from the international trade in goods and services. Populations of vertebrate animals shrank by 50 percent in the 40 years after 1970. Species decline is also tangible. The Rockström/Steffen team at the Stockholm Resilience Institute has argued that humans are exceeding the planet's physical capacities in two areas: Biodiversity decline and species extinction. This problem is compounded by the team's other designated danger zones: Nitrogen and phosphorous disruption; land-use changes, especially forest destruction; global warming; and ocean acidification. This deterioration gathered pace through the twentieth century. Around 1900, modern corporations emerged in the US and soon banded together into industry groups & business councils. They exploited the newly emerging PR industries with a barrage of propaganda designed to sell their products and naturalize a system of endless accumulation, culminating in the 1970s project to litter the world with free market think tanks. By now, economic priorities have superseded all other values and corporate interest has increasingly freed itself from democratic constraint. The trade rules created since the 1970s enforce a universal pursuit of progress, a progress that is corroding its own basis in Nature.

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