National implementation of Sendai indicators: Methods and tools for recording and sharing loss data

Multi-stakeholder National Platforms

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Elsa ROTHCHILD (ONRN, France)
Multi-stakeholder National Platforms (MSPs)

OUTLINE

1. Introducing MRN, AFPCN & ONRN

2. Role of French insurers in implementing MSPs for loss data sharing and Sendai indicators

3. Specific involvements of French insurers for DRR & CCA, Resilient cities, SDGs

4. Concluding remarks
Introducing MRN, ONRN
AFPCN, the French national DRR platform
MRN & ONRN were launched in « reaction » to major natural events

Evolution of cumulated annual insured losses in FR

Evolution in France

Similar evolutions overseas

Indemnités versées (montants actualisés en millions €)

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Source : FFSA - GEMA / 2012

ZURS, DE
HORA, AT
FRAT, CZ
SIGRA, IT
etc

Observatoire National des Risques Naturels

Mission des sociétés d'assurance pour le constat, le pronostic et la prévention des risques naturels

Evolution in France

Similar evolutions overseas
WHAT IS MISSION RISQUES NATURELS (MRN) ?
A professionnal association dedicated to natural risk knowledge and reduction

www.ffa-assurance.fr

www.mrn.asso.fr

English version available
Introducing Mission Risques Naturels (MRN)

The governance of the association, within the French Insurance Federation (FFA)

FFA Member companies operating in property damage Branch are participating to MRN Budget

Insurance Groups currently represented at MRN Board of Directors

www.mrn.asso.fr
Introducing Mission Risques Naturels (MRN)

Three areas of activities

1. Studies for FFA and with institutional partners
   - Participative governance bodies (national and local)
   - End user representation in project steering groups
   - Awareness raising
   - Education
   - ...

2. Technical interfaces with State and Stakeholders

3. General interest services for FFA member companies
   - SIG MRN
   - BD SILEHC

I. FFA, State, EPTB, ... - ONRN
II. Applied research (PhD students:
   a) Public policy evaluation (from insurance point of view)
   b) R&D toward general interest services:
      - SIG MRN
      - BD SILEHC
      - CAT CLIM DATA

Partnerships, Knowledge, Innovation
A national risk data sharing platform in PPP for increased DRR participative governance in France

The French National Observatory for Natural Risks (ONRN)

What is the ONRN?

• It is a public-private partnership arrangement that was signed in May 2012 by:
  • The French Administration represented by its ministry of Ecology in charge of DRR policies (MEDDE/DGPER).
  • CCR (Centre de Coopération) main overseer of the French NotAfor regimen.
  • MNP (Mouvement Espaces Naturels), an association dedicated to risk knowledge and reduction, between two French trade associations of insurance underwriters, TSIA and GEMA.

Objectives

• To improve and capitalize knowledge on natural hazards and exposed populations and assets.
• To contribute to the management and governance of risk prevention.
• To enhance economic analysis of prevention and crisis management.
• To improve risk culture at national and local levels.
• To accelerate the network of observatories.

Tasks

• Gather and provide available data on natural hazards in France.
• Publish unprecedented documentation drawn up by the ONRN, in particular based on data derived from the insurance sector.
• Organize working groups and seminars.
• Define an evaluative committee.

Results

• ONRN web portal (www.onrn.fr) gives notably access to:
  • About 100 data producers referenced with their data bases, accessible through different queries, among which a territory.
  • 41 specific indicators (so far), available open source for download via an interactive cartographical interface and documented by standardized exploration flow and metadata.
  • A series of publications: «Calendrier de l'ONRN».
• Three regional project partnerships and a large potential of increasing the project partnership portfolio, due to the many regional observatory initiatives as well as the integration of observatory segment into Flood Action Programs (PAF).
• An always increasing community of end-users, from all stakeholders categories, contributing to the national DRR Platform (APC2N).
• The ONRN remains WGO’s less data collection and management.
• Outreach policy: ONRN partners contributes to DRR fora.

An example of integrated application using a case analysis of ONRN indicators in the governance of the French National Disaster Risk Management.
## Governance & organization

**Data producers**

- State administrations
- State Agencies and affiliated
- Local Authorities:
  - Regional observatories,
  - Floodplain managers...
- CCR
- FFSA-GEMA / loss adjusters
- Utilities operators
- Researchers
- Others

**Agreement:**

- State - CCR – MRN & local authorities

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**ONRN**

Data, Information & Knowledge collection, sharing, outreach

**ONRN does not produce raw data**

**Users**

- Partners
- Professional communities
- General Public

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**Management Committee:** representatives of the partners

**End Users Committee:** French National DRR Platform

**Working groups & Projects**
PPP for IKM sharing and DRM governance

Downloadable indicators:

www.onrn.fr

Workshops and publications
Role of French insurers implementing MSPs for loss data sharing and SFDRR indicators
MRN flood events database aggregating market data

What for?

Average claim cost by type of peril at event level

- Flash floods
- River floods
- Mediterranean floods
- Storm surge
Role of insurers in the national DRM participative governance cycle
Role of insurers in contributing to the ONRN Users Committee (UC)

UC participants ranking

- 0: Partners
- 1: Government
- 2: Local authorities
- 3: Observatories
- 4: Public agencies
- 5: Research and education
- 6: Private sector
- 7: Partnerships in DRR
- 8: Thematic groups
- 9: Defense groups
- 10: International groups

Contribution vs Utilisation
Use of ONRN indicators for DRM participative governance at local and regional level

An example of integrated application using a cross analysis of ONRN indicators in the governance of the French Natural Disaster Risk Management policy.

www.onrn.fr/site/binaries/content/assets/documents/onrn/onrn-sendai---compilation-of-presentations-final.pdf
Specific involvements of French insurers for DRR&CCA, Resilient cities, SDGs
PPPs involving the insurance industry in France for DRR&CCA
Integrated NatCat Risk Management & Participative Governance

- NatCat insurance scheme
- Public risk reduction policy financing
- Risk, loss & DRR policy data sharing platform
PPP Components in the FR NatCat Regime

- **Ethical Political**
  - Design and governance of DRM scheme
    - solidarity / responsibility
    - exclusion issues

- **Natural Catastrophe Risk Transfer**
  - Structuring *ex ante* financing capacities according to national risk profile, State solidarity, if necessary
  - Organise insurance conditions as economic incentives, compliance to prescriptions

- **Financial**
- **Technical**
  - Risk knowledge
    - hazards mapping and zoning assets exposure
    - vulnerabilities
  - Land use planning
  - Building codes
Synthèse de l’étude changements climatiques et assurance (FFA, December 2015)

- L’étude projette les dégâts cumulés causés par les aléas naturels à 92 MD€ d’ici 2040, soit une augmentation de 44 MD€ en euros constants.
- Le changement climatique est le 2ème facteur explicatif de cette augmentation. Il pèse pour 13 MD€ à l’horizon 2040.

Source : http://www.assfass.fr

White Paper for a better prevention and protection against climatic extreme events (FFA, Décembre 2015)

- 23 propositions d’améliorations destinées à intensifier les politiques publiques de prévention et de protection.
- 11 propositions qui visent à préserver la solidarité, tout en introduisant une incitation à la prévention et au développement de la culture du risque.
« Build Back Better »
Se préparer pour mieux reconstruire : le cas d’une crue majeure à Paris

07 MARS 2017
CITE DE LA MODE ET DU DESIGN

Eric Petitpas
AFPCN / AQC - MRN
MRN & AGENCE QUALITE CONSTRUCTION (AQC)

42 membres dans toutes les catégories de participants à « l'acte de construire »

www.qualiteconstruction.com

Synergies entre AQC et MRN

• Création de guides à destination des maîtres d'ouvrage et participants à l’acte de construire, assortis de séminaires de formation de ces derniers :
  - Aléa retrait gonflement des argiles
  - Construire en zone inondable

• Convention de partenariat sur le projet CAT CLIM DATA :
  «Réduction de l’endommagement du bâti causé par les aléas climatiques». 
Concluding remarks on inclusive activities within the French national platform
Concluding remarks
Inclusive activities of insurers within the national platform

- Favourable PPP context of integrated NatCat DRM (risk transfer & DRR)
- Sectoral leadership / innovation:
  - MRN = sectoral « DRMKC » created by and within the insurance industry
  - Numerous partnerships with other DRM stakeholders
  - Active participation to EUR and UN/OECD topical activities
    - Sectoral trade associations: best practices exchange
    - EU: workshops and consultations on policies, research projects evaluation and participation to advisory groups
    - UN/OECD: active participant to the work since 2nd WCDRR
- National leadership/innovation:
  - French National DRR Platform (AFPCN, COPRNM)
  - ONRN – national « DRMKC » and network of Regional ones
  - Contribution to national CCA plans, consultations - Resilient Cities initiatives
  - Specific sectoral / national initiatives on:
    - Understanding insured loss data (cycle of workshops with stakeholders)
    - BBB from the perspective of insurers (Paris, 8 September 2017)
Thank you for your attention

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