

Instruments for the prevention of building-related losses due to natural hazards



Over the course of the past several years, the Cantonal Building Insurers (CBI) have observed a steady increase in property losses due to natural hazards. Considering this development, the insurers are now called upon to step up their efforts toward the prevention of such losses. The 9th call for proposals of the Prevention Foundation makes a contribution by analyzing the effects and benefits of instruments for the prevention against natural hazards.

The members of the Cantonal Building Insurers (CBI) have a wide range of instruments at their disposal for the prevention of losses due to flooding, storm water runoff, hail and storms. Up to now there has been no holistic assessment of the effects and economic benefits of the available instruments. This is one of the reasons why these instruments are used very differently by the various CBI members.

EBP joined forces with the University of Bern and the Zurich-based firm Lustenberger Attorneys at Law to work on the following project tasks:

- Analysis of the current situation: With the help of a comprehensive online survey of 18 CBI, we analyzed the current application of prevention instruments and the existing legal framework for their use. We also examined loss data to determine whether they reflect different prevention strategies.
- Evaluation of instrument sets: Using a utility value analysis, we examined and compared sets of prevention instruments in terms of their benefits, associated costs and compliance with legal provisions relating to non-discrimination and

Client

Prevention Foundation of Cantonal Building Insurers

Facts

Period	2016 - 2018
Project Country	Switzerland
Project partners	University of Bern, and Lustenberger Attorneys at Law

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appropriateness.

- Assessment of the need for legislative action: We analyzed the legal framework for promoting effective prevention instruments and used our analysis to assess the need for legislative action.
- Recommendations for CBI members: We used our findings to develop recommendations for optimal prevention strategies by CBI members and showed how they can be supported by the Association of Cantonal Building Insurers.