

THREE PUBLIC CONSULTATIONS

11/02/2025

AGENDA – Three public consultations on: a tool to raise nat cat risk and prevention measures awareness, biodiversity and sustainability risk plans



DATE: 11 February 2025

TIME: 10:00 – 13:00 CET

Format – Digital – MS Teams will open from 09:45 CET

Join Slido at
<https://app.sli.do/>
#11February

Time	Topic
10:00 – 10:15	Introduction <ul style="list-style-type: none">➤ Carlos Guine, EIOPA, Head of sustainability unit
10:15-11:05	Consultation paper on a tool to raise nat cat risk and prevention measures awareness <ul style="list-style-type: none">➤ Marie Scholer, EIOPA, Senior Expert on Sustainable Finance➤ Alessandro Molinari, EIOPA, Expert on Consumer Protection
11:05-11:55	Consultation paper on biodiversity <ul style="list-style-type: none">➤ Pamela Schuermans, EIOPA, Principal Expert on Sustainable Finance
11:55-11:45	Consultation paper on RTS on management of sustainability risks including sustainability risk plans <ul style="list-style-type: none">➤ Pamela Schuermans, EIOPA, Principal Expert on Sustainable Finance
12:45-13:00	Concluding remarks <ul style="list-style-type: none">➤ Carlos Guine, EIOPA, Head of sustainability unit

CONSULTATION PAPER ON A TOOL TO RAISE NAT CAT RISK AND PREVENTION MEASURES AWARENESS

11/02/2025

Marie Scholer

Alessandro Molinari



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RAISING AWARENESS ON RISKS AND PREVENTION MEASURES FOR NATURAL CATASTROPHE RISKS

EIOPA's work related to the natural catastrophe protection gaps	
<u>Dashboard</u>	Understand/monitor
<u>Impact Underwriting</u>	Mitigate
<u>Demand aspects</u>	Cover
<u>Layer approach</u>	Transfer

All stakeholders looking for solutions to address the insurance protection gap for natural catastrophes do agree, there is the **need to increase the risk and prevention awareness** among policyholders.

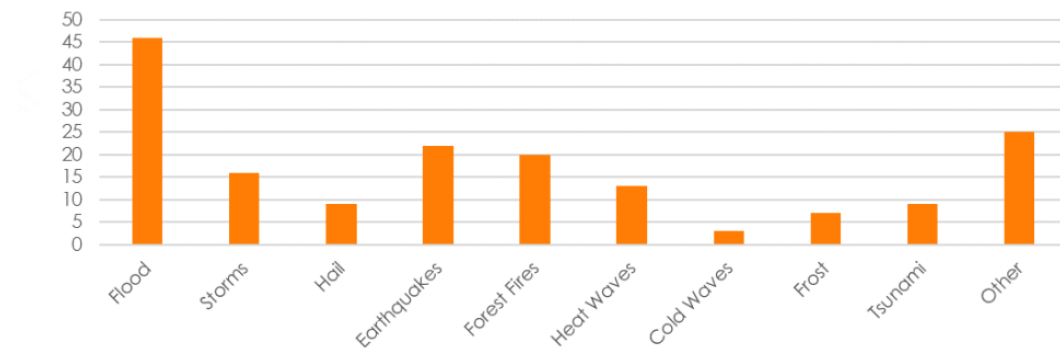
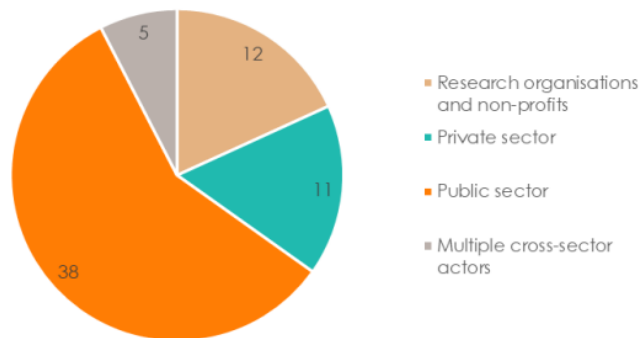
A BLUEPRINT



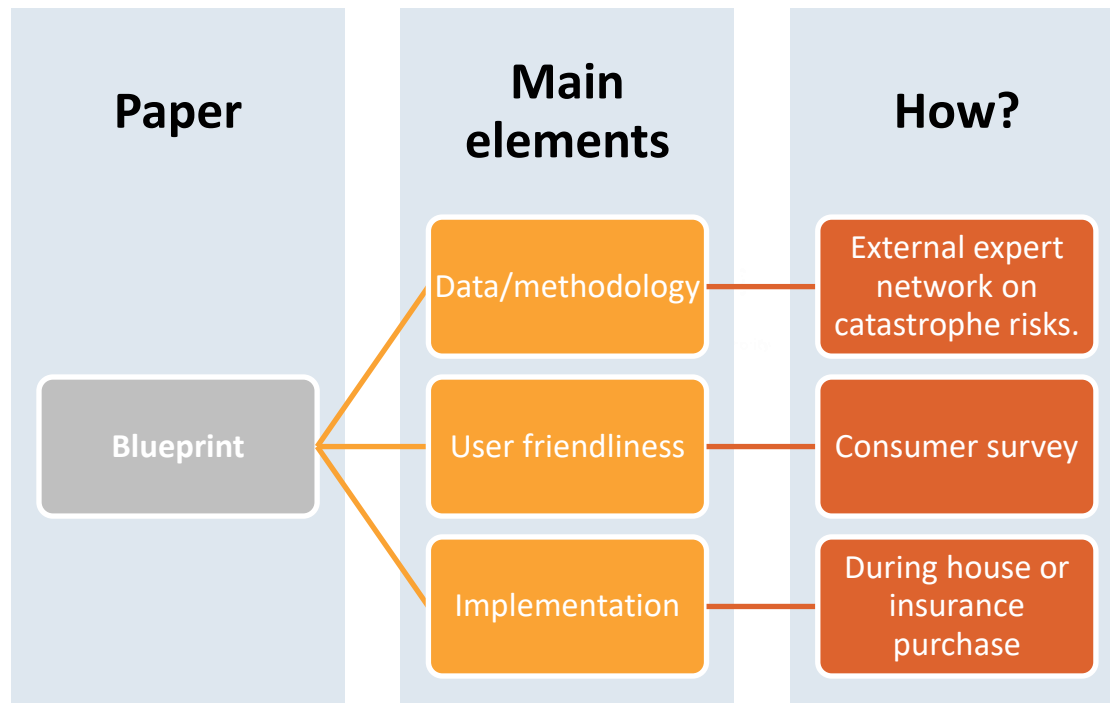
- **Exposure to Nat Cat risks:** show homeowner's risk score regarding natural hazards;
- **Risk prevention:** describe hazard-related prevention measures per type of peril;
- **Risk-based benefits of prevention measures:** provide information that measures can be reflected in the premium;
- **Financial literacy:** increasing consumers' awareness about the benefits of adequate insurance coverage.

REVIEW OF EXISTING TOOLS

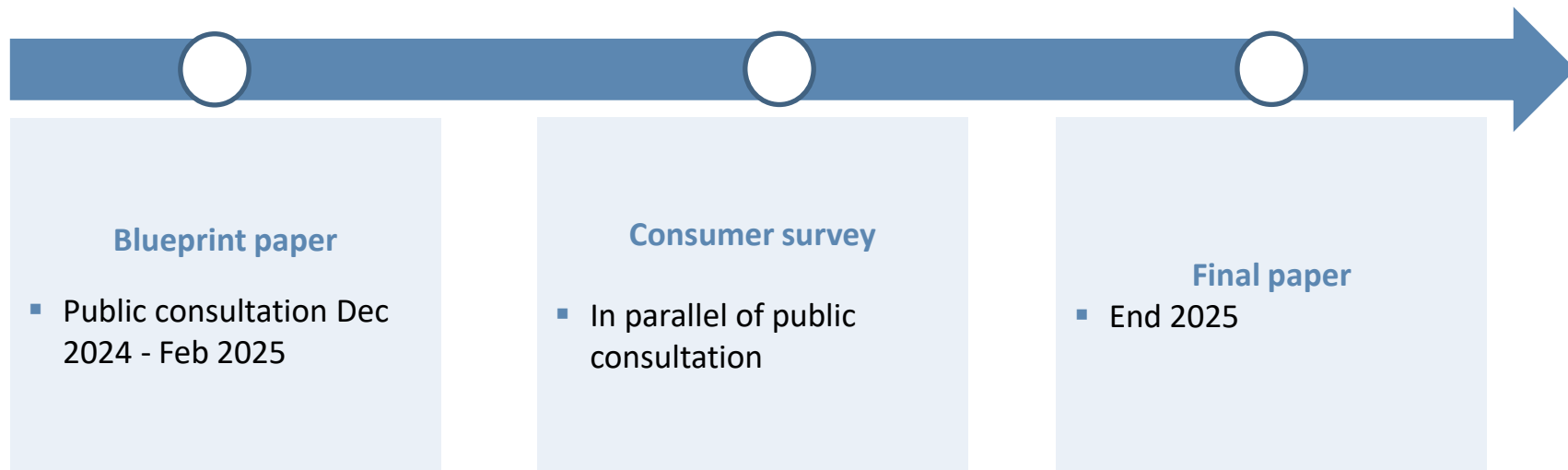
- In total, 66 existing tools from all over the world have been identified and mapped.



THE BLUEPRINT



NEXT STEPS



We seek feedback until the 28th of February.

Consultation on a blueprint for an awareness tool for natural catastrophe risks and prevention measures - EIOPA

THANK YOU!

For more information visit:
<https://www.eiopa.europa.eu>

We seek feedback until the 28th of February.

Please see: Consultation on a blueprint for an
awareness tool for natural catastrophe risks
and prevention measures - EIOPA