

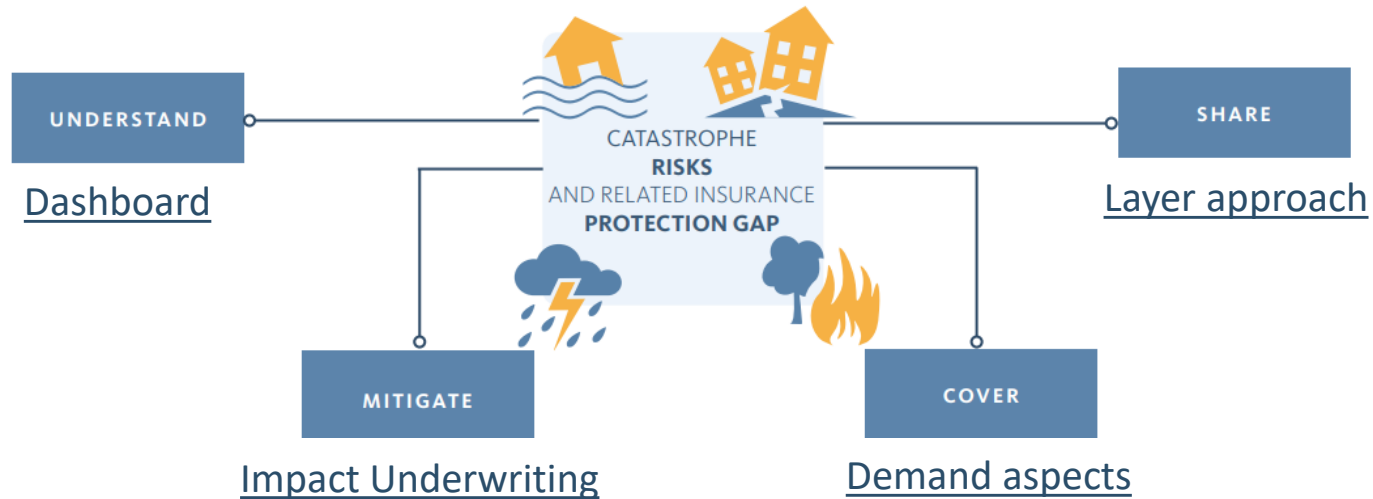
Go to [Slido.com](https://www.slido.com) and enter the event code:
#EUSustainableFinance2025



RAISING NAT CAT RISK AND PREVENTION MEASURES AWARENESS

Marie Scholer

ADDRESS INSURANCE PROTECTION GAPS



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.

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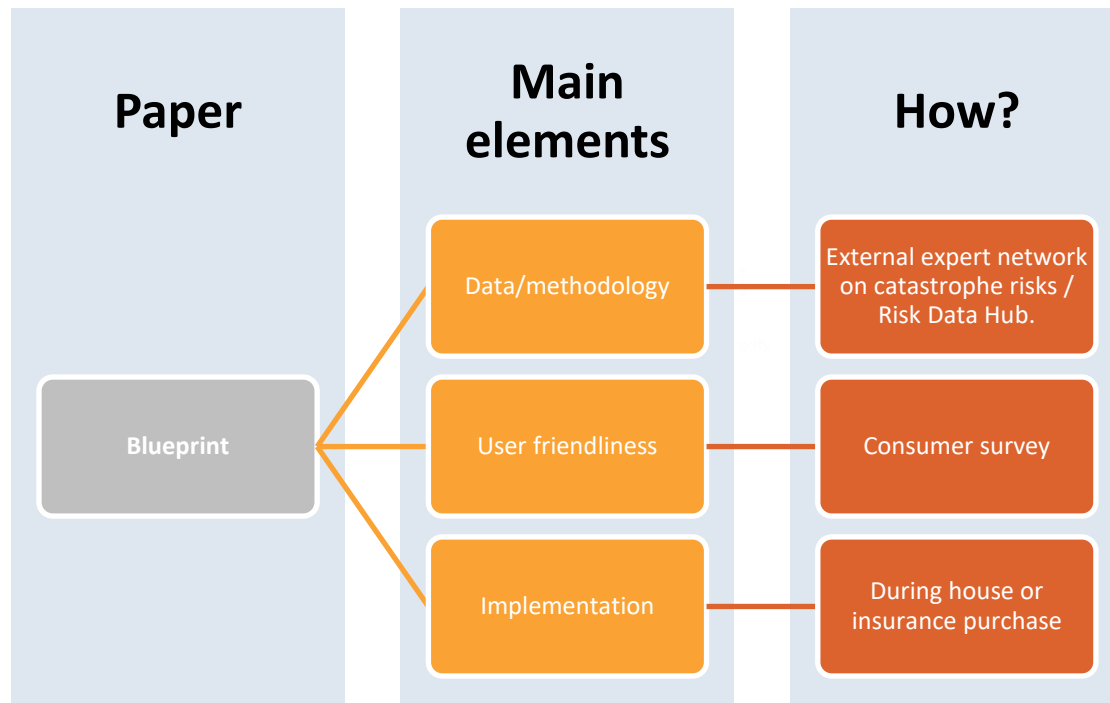
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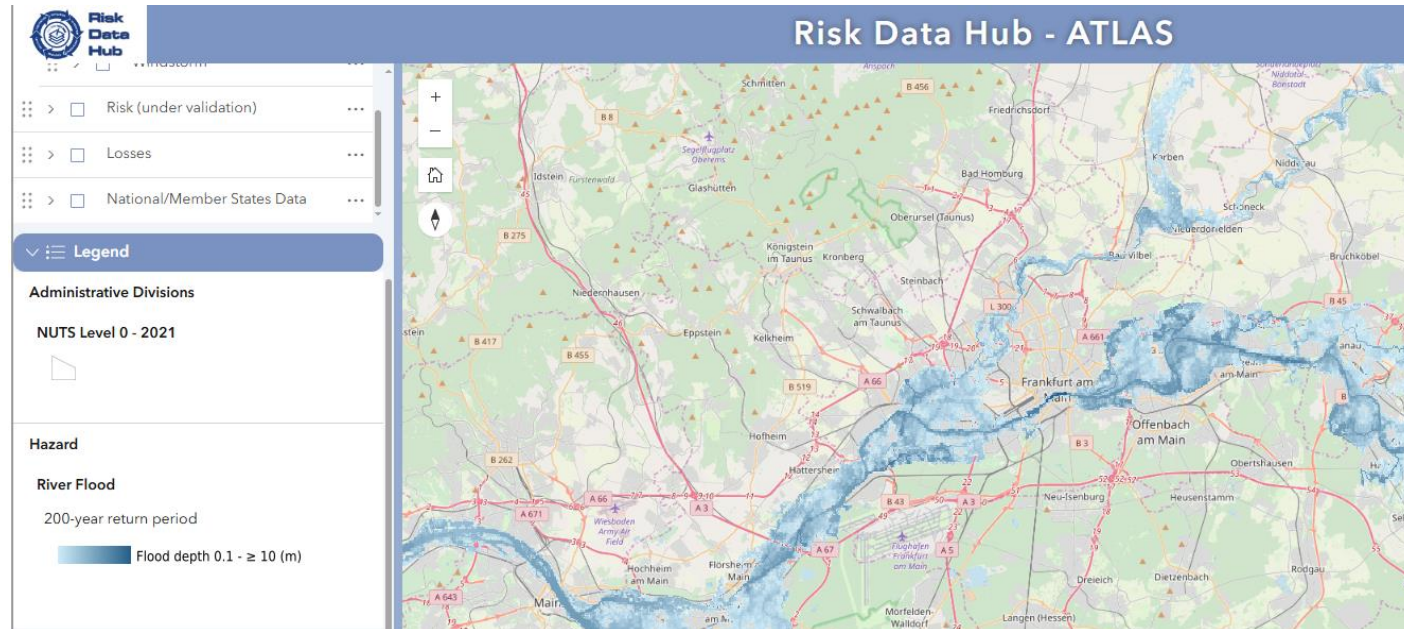


- **Exposure to Nat Cat risks:** show homeowner's risk score regarding natural hazards;
- **Risk prevention:** describe hazard-related prevention measures per type of peril;
- **Risk-based benefits of prevention measures:** provide information that measures can be reflected in the premium;
- **Financial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

MAIN ELEMENTS



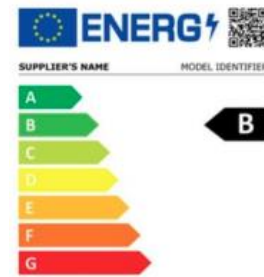
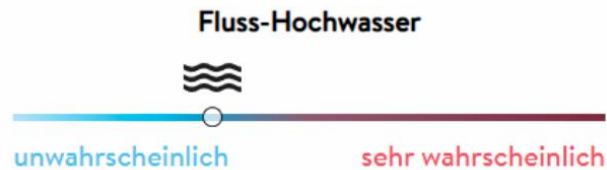
MAIN ELEMENTS – DATA METHODOLOGY?



DRMKC Risk Data Hub

MAIN ELEMENTS – CONSUMER TESTING

- Perform tests from a behavioural perspective.
- Ensure that the use of the tool has an impact on the take up of insurance coverage and of risk mitigation measures and make recommendations on measuring.

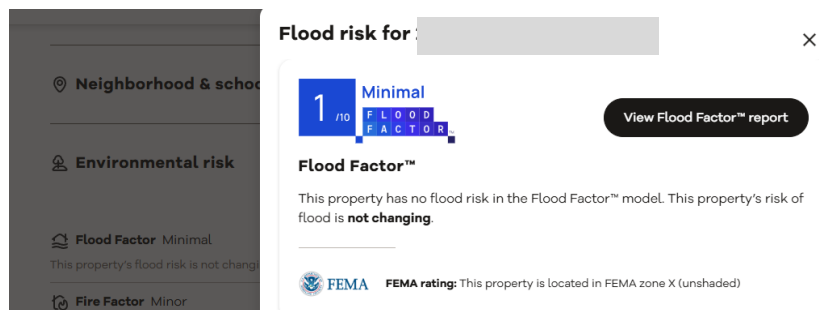


[Hochwasser-Check fürs Haus: Jetzt Risiko online ermitteln](#)

[Ensemble Face aux risques : le diagnostic d'exposition de votre domicile aux risques](#)

MAIN ELEMENTS – SHARING THE INFORMATION

- Provide information on any web portal selling houses



- Provide information when buying insurance
- Provide information when getting a mortgage

POTENTIAL NEXT STEPS



Blueprint paper

- Consultation paper – Dec. 2024
- Consumer testing
- Final paper – Sept. 2025

TechSprint

- Develop technology-based ideas or proof of concepts for a tool to raise awareness

Pilot tool

- Development of a pilot tool (translate blueprint into a tool)

Implementation

- Deploy a tool for all EU



THANK YOU!

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