



COMITÉ ANDINO AD HOC DE PREVENCIÓN DE DESASTRES

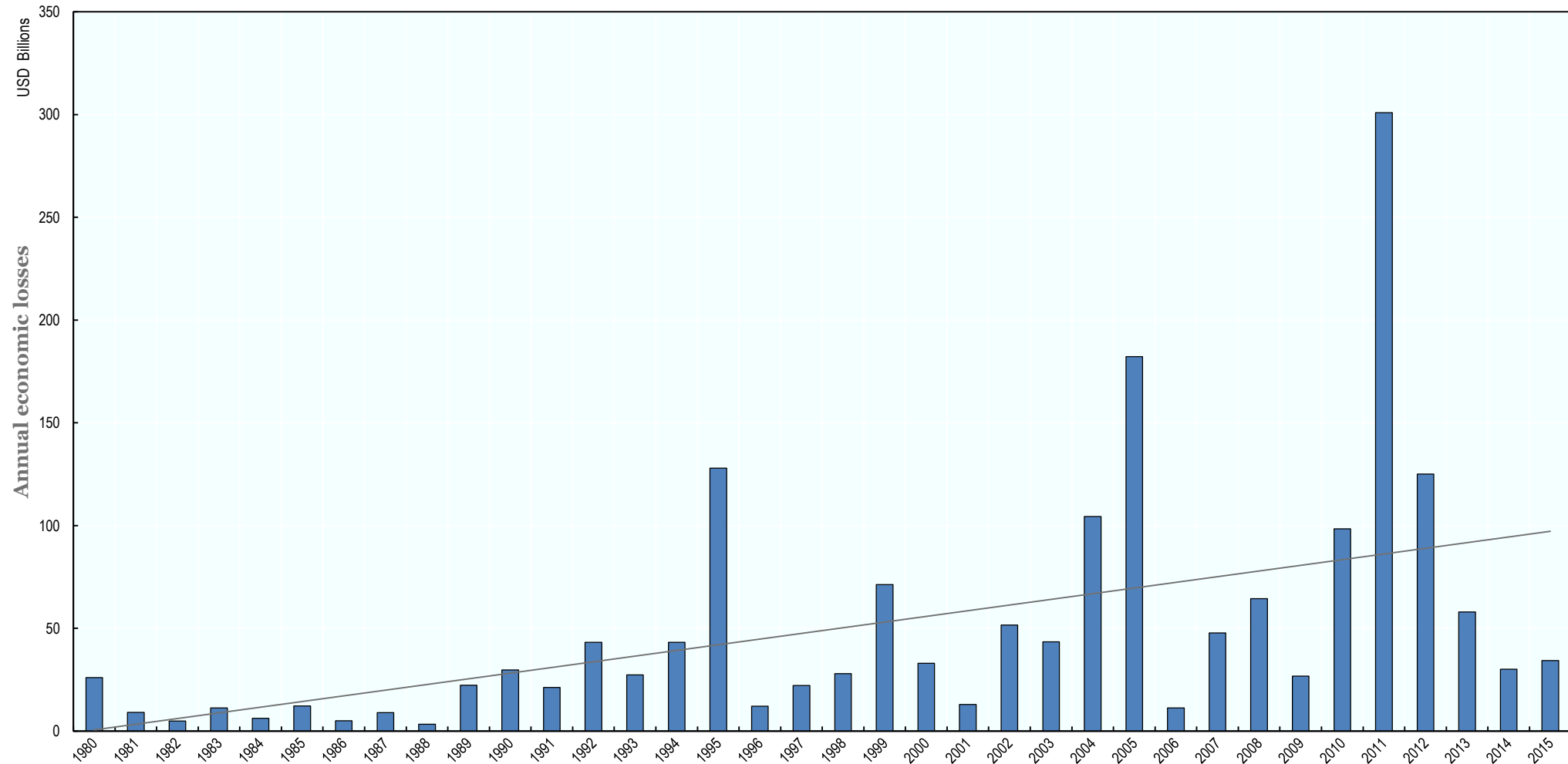
Jack Radisch

OCDE Dirección de Gobernanza Pública

20 Octubre 2020



Pérdidas económicas debido a desastres en los países de la OCDE: 1980-2015





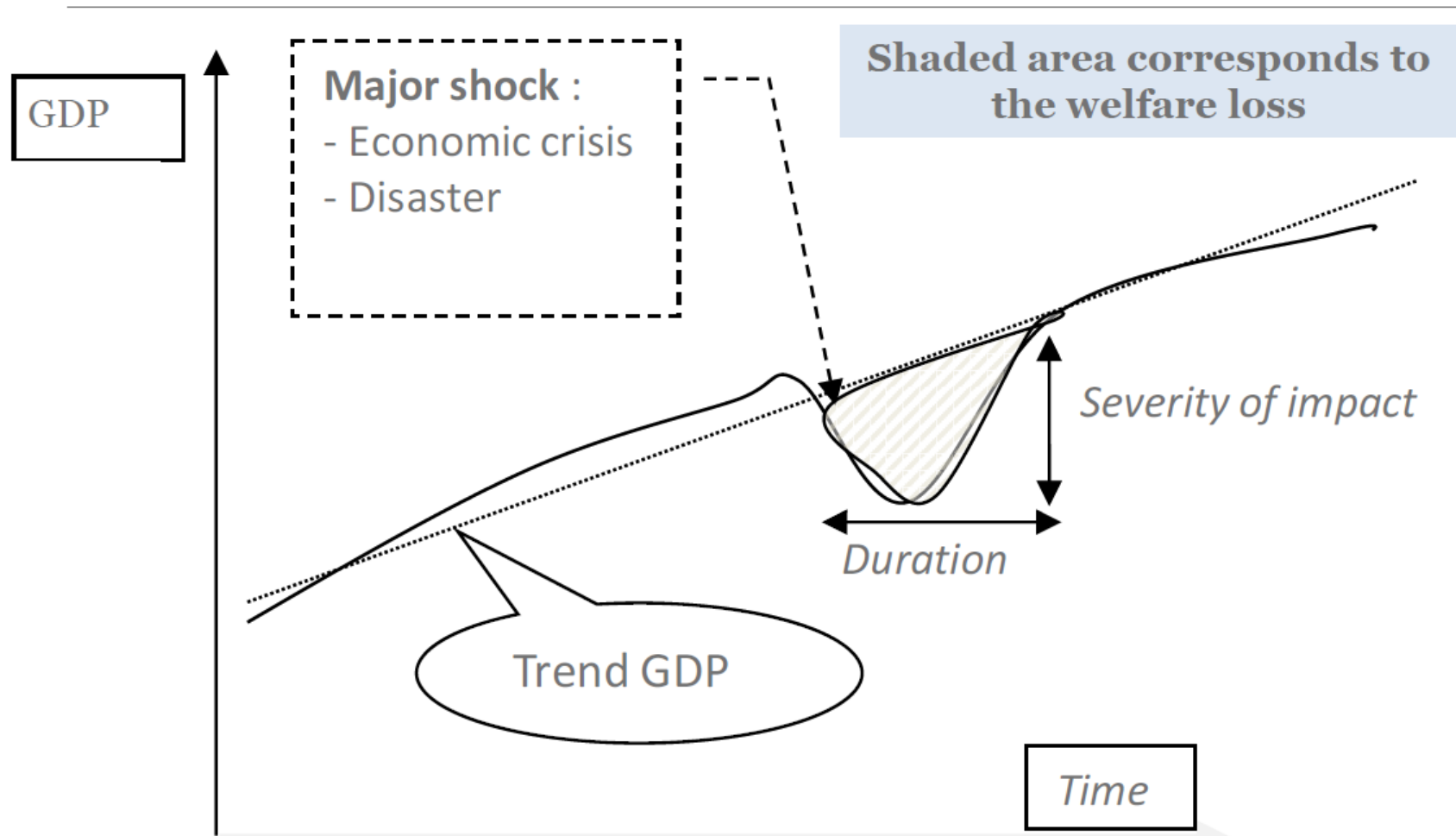
Desastres en la comunidad andina



Note: Locations of fires, marked in orange, detected by MODIS from August 15 to August 22, 2019.

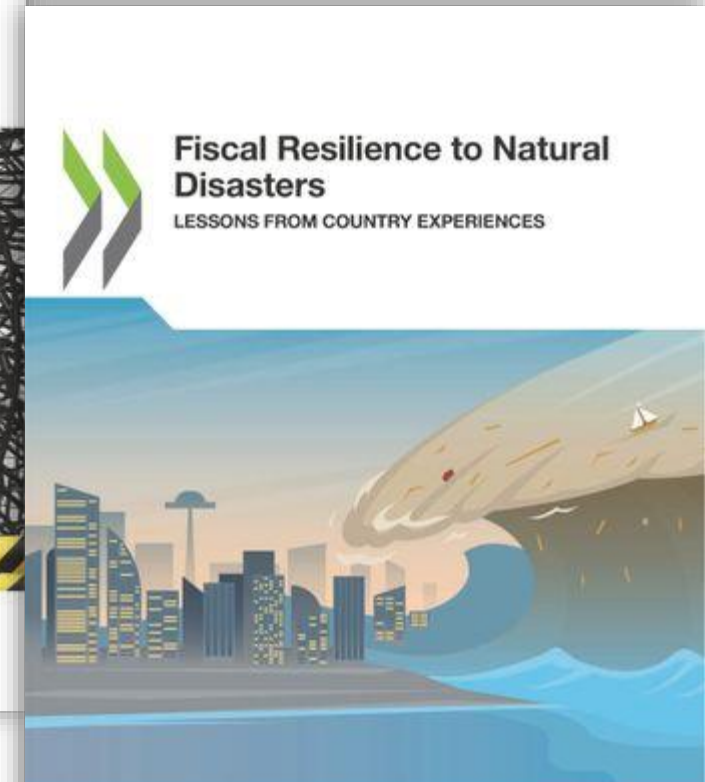


Resiliencia económica a los desastres





OECD analysis and guidance related to disaster risk finance





Government compensation and financial assistance arrangements

- Government schemes to provide compensation where property is uninsurable
 - (Hungary, Netherlands, Norway)
- National government programs to fund disaster relief and recovery efforts at subnational levels
 - (Canada, Australia)



Disaster risk finance case study: CAT-NAT regime in France

- State-sponsored reinsurance coverage for most disaster risks. (e.g. wind damage is excluded)
- Coverage is provided on a flat-rate basis, established by law as a percentage of the underlying basic premium.
- Property (including motor vehicle) and business interruption insurance is automatically extended to cover against the effects of disasters.
- The state-owned reinsurer, CCR, offers reinsurance cover (with the benefit of a government guarantee) to primary insurers for the cover they extend for disaster risks.



Disaster risk finance case study: CAT-NAT regime in France

- CCR does not have a monopoly in disaster reinsurance: primary carriers, therefore, are free to seek coverage from the reinsurer of their choice, and may even take the risk of not purchasing reinsurance.
- However, CCR remains the only company within its sector of activity that offers a whole range of reinsurance solutions with unlimited cover.