



Raising Awareness and Encouraging Action to Improve Flood Resiliency

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Overview

- About Partners for Action
- Canadian context
- Consumer awareness and communication
- Implications for insurance industry

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About Partners for Action (P4A)

- Applied research network, Faculty of Environment, **University of Waterloo**.
- Established in 2015 by founding partners: The Co-operators Group Ltd. and Farm Mutual Re.



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Our Vision

A **flood risk-aware Canada** where **residents** and **communities** take responsibility for protecting themselves and recovering from floods, and **decision-makers** consider these hazards in planning and preparing our communities.



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What We do

- Applied research on flood resiliency (community and property-level)
- Facilitate cross sector collaboration
- Contribute to national dialogue on flood resiliency
- Share results and best practices, with the ultimate goal of informing Canadians about risk and what they can do to protect themselves
- Work for and with communities

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Who we are

- Anna Ziolecki, Director
- Jason Thistlethwaite, Associate Director & Assistant Professor
- Cross-sector Advisory Committee
- Stakeholder Group: government, industry, non-profit organizations, academia

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Canadian Context

- Communities and climate change
- Flooding is most common and costly natural disaster
- Damage from extreme weather cost \$1.9 billion in insured damage in 2018 and (Insurance Bureau of Canada)
- Disasters cost government (tax payer) \$3 for every \$1 in damage covered by insurance (IBC)
- More than 75% of weather related federal disaster assistance directed to flooding; \$673 million (annually) for floods (Office of Parliamentary Budget Officer, 2016)

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Canadian Context

- Limitations of Disaster Financial Assistance (Federal/Provincial)
- Home owners carrying more of the financial burden
 - Average cost of flooded basement \$43k (IBC)
 - Total annual costs not covered by insurance or federal program \$600 million (Swiss Re Canada, 2016)
- Residential overland flood insurance available since 2016 (private insurance)

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What our work tells us about consumers and flood

P4A Survey 2016

- Consumers unaware of their risks (94% unaware they live in flood zone)
- Only 21% believe the risk of flooding will increase over the next 25 years
- Only about 30% doing anything to prepare their homes
- 50% say they won't purchase overland flood insurance because they don't consider themselves to be at risk

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Flood Smart Canada (floodsmartcanada.ca)



- Plain language, comprehensive website
- Offers information and resources on flood risk, what to do before, during and after flood.
- Goal: Create a repository of tested messaging, resources and tools on flood resiliency accessed by Canadians (organizations, communities, etc.)

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Effective risk communication strategies (flood & climate change)

- Fatal language and messaging not effective
- Empower people through confidence in their ability to cope
- Communicate tangible actions
- Trusted source of information may depend on urban/rural context
- Tailored messaging (community/audience)
- Use images, minimal non-technical language
- Partner to communicate

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What does this mean for the Insurance Industry?

- Partner across sectors
- Participate in public policy dialogue
- Don't assume people understand their personal risk from impacts of climate change
- Remind consumers of their responsibility for protection against flooding/extreme weather events

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Thank you.

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<https://uwaterloo.ca/partners-for-action/>

<http://www.FloodSmartCanada.ca>

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