



The Norwegian National Fund for Natural Damage Assistance

Update –

World Forum for Catastrophe Programmes

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The Norwegian dual system for Natural Damages Assistance

- Natural Damage Insurance Act – covers buildings etc.
- Natural Damage Act – covers private property not included in ordinary insurance arrangements
 - Damages to land, roads, bridges etc
 - Flood damages 60%, landslides/rockfall/avalanches 20%, storm/storm floods 20%
 - The compensation limit is 85% of the damage, deducted by NOK 10.000 + individual deductions



Natural damage protection measures

- The municipalities are responsible for land use planning and land use, and measures against natural damage
- Governmental support to protection measure projects – The Norwegian Water Resources and Energy Directorate (against flooding and landslides / rock fall)
- Natural damage insurance and governmental scheme
- Police, national guard and national civil defence have roles in handling crisis and accidents



Revision of the Act 2006 - 2011

- The present Act was designed for in the 1950s. NAA made recommendations in April 08 for a revised Act
- Fixed compensation schemes reduce society's vulnerability for natural disasters – by increasing the ability to quick normalisation after natural disasters
 - Climate changes will lead to increased number of and costs from natural damages
 - The proposal is still under political deliberation



Norwegian topography and vulnerability for natural hazards

- **Long coastline to the Atlantic – exposed to storms**
- **Steep coastline, valley sides and mountains – exposed to flash floods and rock fall / land slides**
- **Big mountain areas, some with glaciers – catchment areas for rain floods and snow melting floods**
- **Long river systems**
- **Narrow valley floors– exposed to flooding**
- **Marine clays / quick clay - land slides**



Natural damages so far 2011 - a reminder of future climate change (1)

- **June 8th and 9th 2011:** Conference in celebration of 50 year anniversary of the Act
- **June 10th to 12th** - heavy rain fall resulting in flash floods, floods and land slides
 - No loss of lives
 - Evacuation of homes
 - Land based communications north – south was closed
 - Substantial damages to homes, industry, roads, railways, infrastructure, forests and crops



Natural damages so far 2011 - a reminder of future climate change (2)

- **June to September** – many incidents in many regions of heavy rain fall resulting in flash floods, floods and land slides that have led to natural damages and crop failure
 - Mid and south Norway has had 150 – 250 % of normal rainfall in 2011– northern parts below average – national average 135 %
 - Major parts has had average temperature 1 – 3 degrees Celsius above normal – national average 1,4 degrees Celsius above normal



Consequences

- 2 to 3 times the average number of claims for the governmental natural disaster compensation scheme
- More or less average year for natural damage insurance
- Considerable crop failure
- Substantial private and public expenses

We are waiting to see what the rest of the year will bring!