The Norwegian National Fund for Natural Damage Assistance

Update –
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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
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 8\(^{th}\) and 9\(^{th}\) 2011**: Conference in celebration of 50 year anniversary of the Act
- **June 10\(^{th}\) to 12\(^{th}\)** - 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!