MISSION RISQUES NATURELS

**An initiative of French insurers
to improve the knowledge and prevention
of climate risks**

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13/11/2019

Solidarity

An insurance guarantee not a public fund
Premiums and deductibles are set up by the Government

A compensation scheme fixed by law

State recognition of a natural disaster
An interministerial NatCat decree triggers the right to compensation.

Shared responsibility through compulsory deductibles

Absence of Risk Prevention Plans (PPR) set up by the State
=> Threat of adjustable deductible
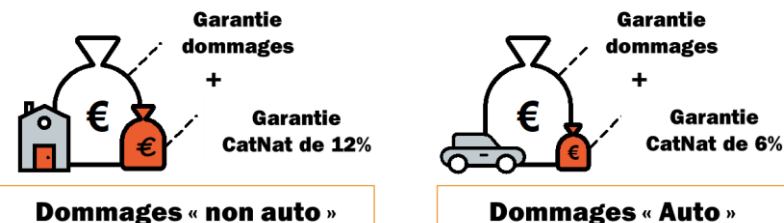Non respect of PPR's requirements, 5 years after approval
=> Threat of increased deductibles *via* the BCT*

Unlimited State guarantee

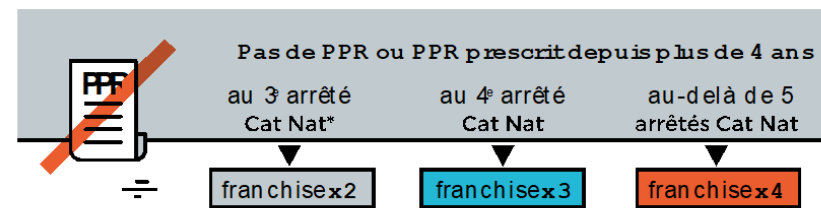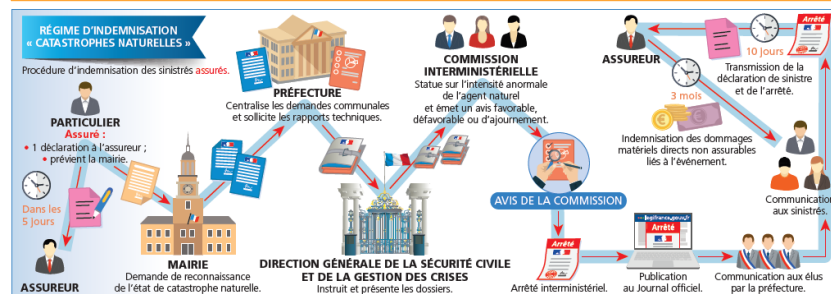State acts as a reinsurer of last resort of NatCat regime /
Reinsurance program, operated by CCR
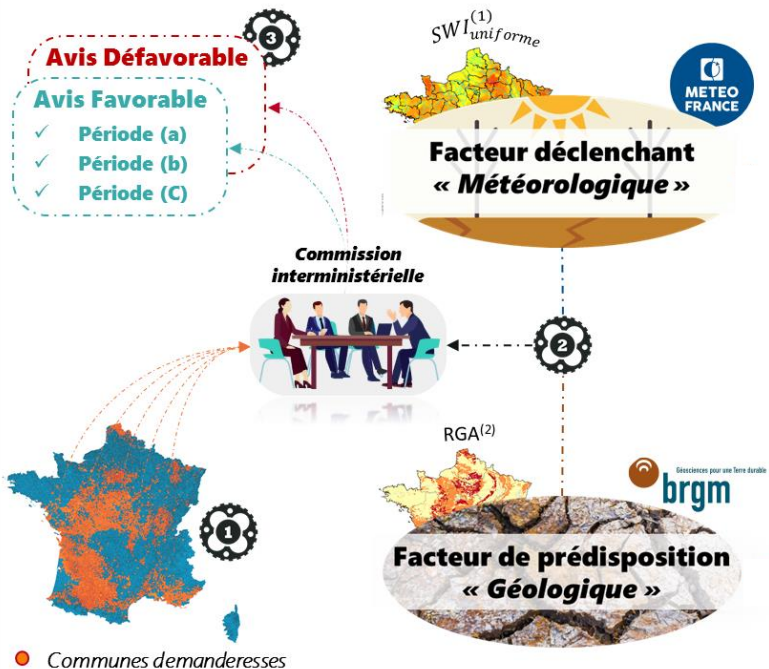Reinsurance agreement whose only shareholder is the State is
proposed by CCR* to direct insurance companies

BCT : Bureau Central de Tarification / Central Bureau of fee charges   CCR : The Caisse Centrale de Réassurance

Garantie dommages
+
Garantie CatNat de 12%

Garantie dommages
+
Garantie CatNat de 6%

Dommages « non auto »

Dommages « Auto »

Compensation procedure
Source : DGSCGC - Ministère de l'intérieur

Pas de PPR ou PPR prescrit depuis plus de 4 ans

au 3ᵉ arrêté Cat Nat*   au 4ᵉ arrêté Cat Nat   au-delà de 5 arrêtés Cat Nat

franchise x2   franchise x3   franchise x4

*en moins de 5 ans pour le même aléa

Péril « Sécheresse Géotechnique »

Avis Défavorable

Avis Favorable
- ✓ Période (a)
- ✓ Période (b)
- ✓ Période (C)

$SWI^{(1)}_{uniforme}$

METEO FRANCE

Facteur déclenchant « Météorologique »

Commission interministérielle

RGA$^{(2)}$

brgm — Géosciences pour une Terre durable

Facteur de prédisposition « Géologique »

○ Communes demanderesses
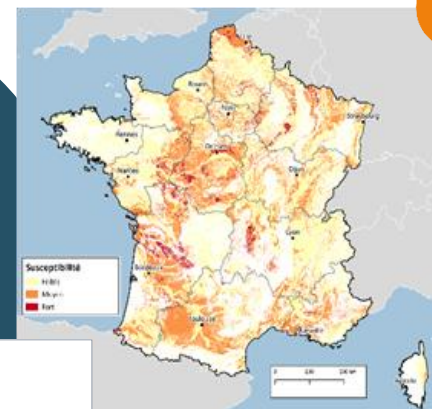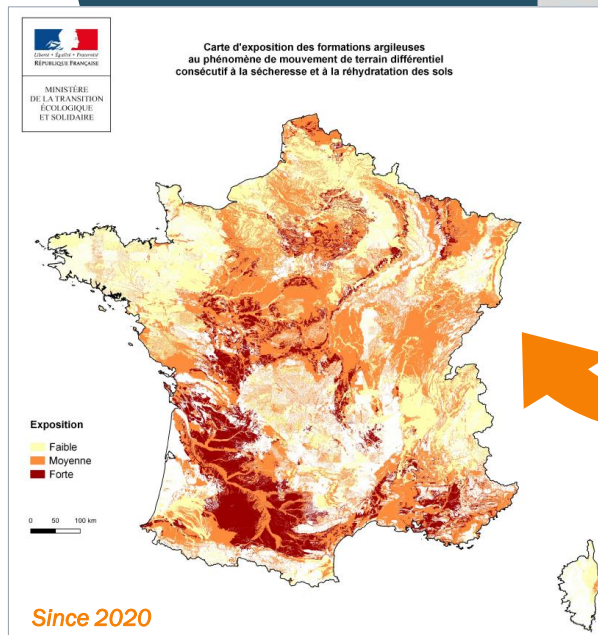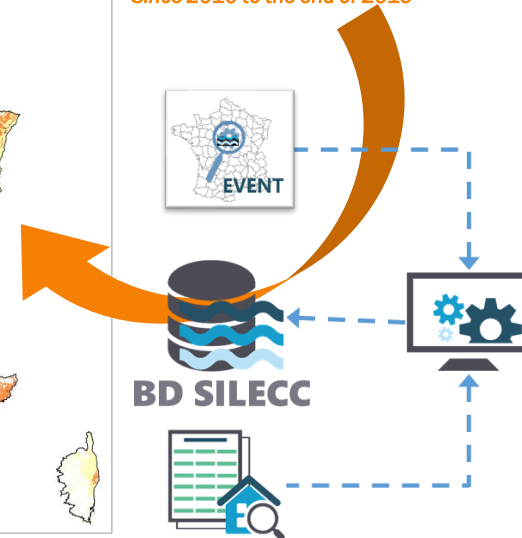
$^{(1)}$ $SWI_{uniforme}$: Soil Wetness Index, (Météo-France) in it's « uniforme » version.

MRN's contribution in updating the susceptibility map

Susceptibilité

Since 2010 to the end of 2019

EVENT

BD SILECC

RÉPUBLIQUE FRANÇAISE
MINISTÈRE DE LA TRANSITION ÉCOLOGIQUE ET SOLIDAIRE

Carte d'exposition des formations argileuses au phénomène de mouvement de terrain différentiel consécutif à la sécheresse et à la réhydratation des sols

Exposition
- Faible
- Moyenne
- Forte

0 50 100 km

Since 2020

MRN GIS' TOOL
Extranet platform of geo-services : risk prevention trough an analyze of the exposure of specific assets.

CAT CLIM DATA
Catching & analyzing technical damage data at micro level

DATABASE ON INSURED LOSSES BY EVENT (BD SILECC)
Compensated losses aggregated by municipalities and event.
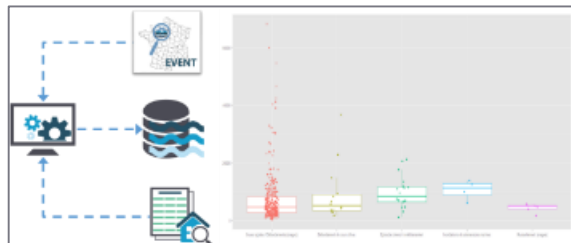
CIFRE PhD 2008

Geographic information for natural hazards insurance

CIFRE PhD 2011

The evaluation of PPRs* in the context of natural disaster insurance

CIFRE PhD 2014

Historical reconstruction of economical losses due to recent past flood events

CIFRE PhD 2017

Measuring collective vulnerability trought PAPI *

MINES PARIS
ParisTech

2008

université PARIS DIDEROT
PARIS 7

PRODIG
UMR 8586
CNRS, Paris 1
Paris IV, Paris 7, EPHE

2011

Université Paul-Valéry
Montpellier III
Arts · Lettres · Langues
Sciences humaines & sociales

GESTER

2014

UPEC
UNIVERSITÉ PARIS-EST CRÉTEIL

iup
INSTITUT
D'URBANISME
DE PARIS

2017

PPRN : Plans de Prévention des Risques Naturels / Natural Risk Prevention Plan

PAPI : Programmes d'action prévention inondation / Flood prevention action programmes

The application of DataScience to catching & analyzing technical damage data at micro level of buildings and their components due to natural hazards in France
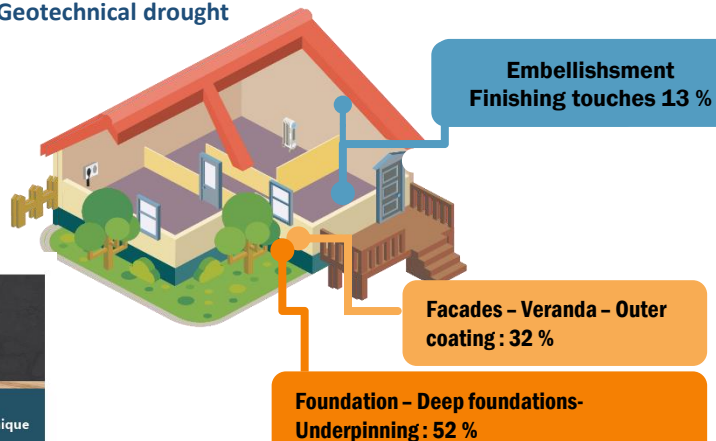
Main objectifs :

▶ Collecting and harmonizing available technical data of insured damage & losses at micro level of affected buildings (to be used in modelling and « build back better ») in order to :
→ Better assess the impact of events
→ Better assess the vulnerability of assets

▶ Identify further developpements and action levers in order to reduce the NatCat losses.
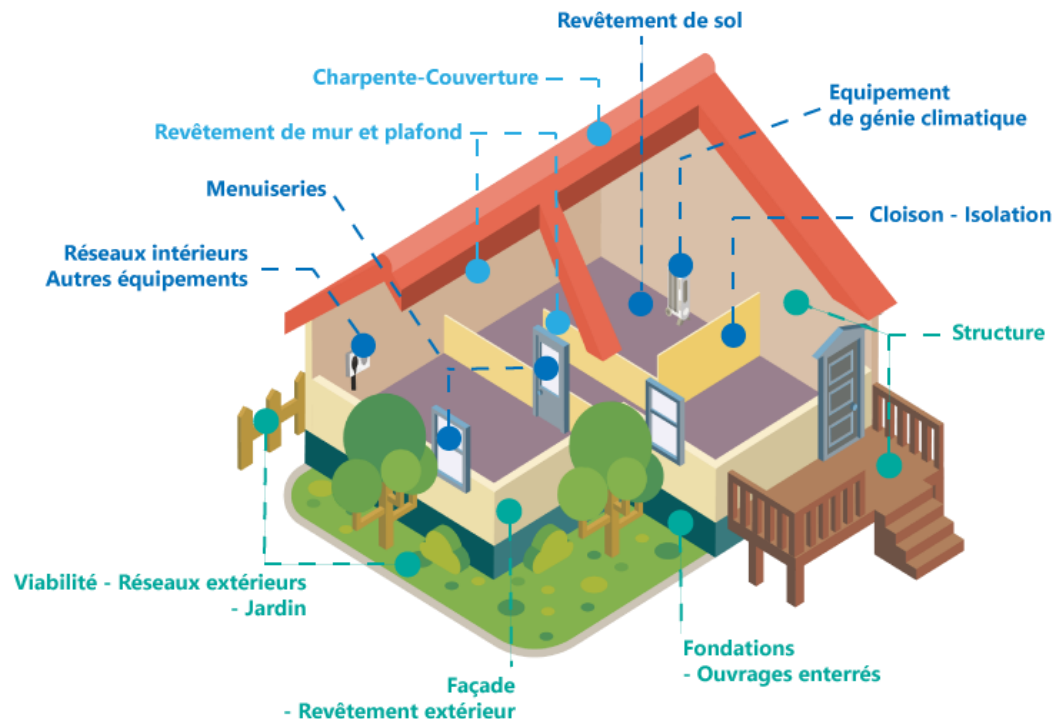
MRN Project's CAT CLIM DATA :
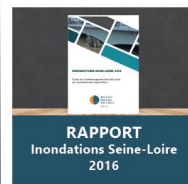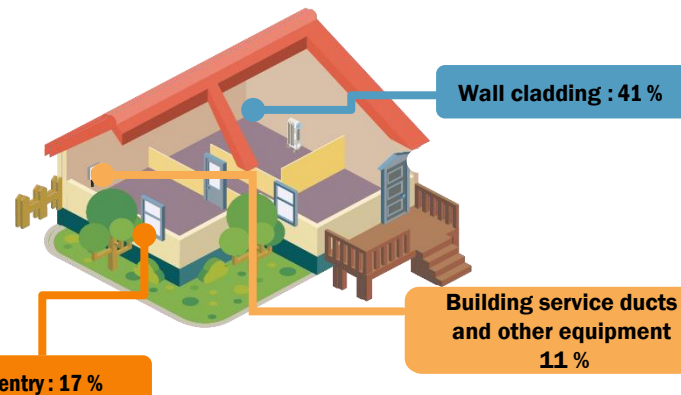Analyzing damage data at micro level of affected buildings

Geotechnical drought

Embellishment Finishing touches 13 %

Facades – Veranda – Outer coating : 32 %

Foundation – Deep foundations- Underpinning : 52 %

RAPPORT Sécheresse géotechnique

Flood

Wall cladding : 41 %

Building service ducts and other equipment 11 %

Carpentry : 17 %

RAPPORT Inondations Seine-Loire 2016

Hail

Timber : Wall framing 70 %

Wall & ceiling cladding : 8 %

Carpentry 10 %

RAPPORT Tempête de grêle «Ela» de juin 2014

Storm

Wall cladding 42 %

Fence 13 %

Portal 10 %

Our partners

COLLABORATIONS - PARTNERSHIPS

INSTITUTIONS THAT MRN SUPPORTS

MRN, FOUNDING MEMBER OF ONRN

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www.linkedin.com/company/mission-risques-naturels-mrn-/