



# THREE PUBLIC CONSULTATIONS

11/02/2025

# AGENDA – Three public consultations on: a tool to raise nat cat risk and prevention measures awareness, biodiversity and sustainability risk plans



**DATE:** 11 February 2025

**TIME:** 10:00 – 13:00 CET

**Format – Digital** – MS Teams will open from 09:45 CET

Join Slido at  
[https://app.sli.do/  
#11February](https://app.sli.do/#11February)

Time	Topic
10:00 – 10:15	<b>Introduction</b> <ul style="list-style-type: none"><li>➤ <b>Carlos Guine</b>, EIOPA, Head of sustainability unit</li></ul>
10:15-11:05	<b>Consultation paper on a tool to raise nat cat risk and prevention measures awareness</b> <ul style="list-style-type: none"><li>➤ <b>Marie Scholer</b>, EIOPA, Senior Expert on Sustainable Finance</li><li>➤ <b>Alessandro Molinari</b>, EIOPA, Expert on Consumer Protection</li></ul>
11:05-11:55	<b>Consultation paper on biodiversity</b> <ul style="list-style-type: none"><li>➤ <b>Pamela Schuermans</b>, EIOPA, Principal Expert on Sustainable Finance</li></ul>
11:55-11:45	<b>Consultation paper on RTS on management of sustainability risks including sustainability risk plans</b> <ul style="list-style-type: none"><li>➤ <b>Pamela Schuermans</b>, EIOPA, Principal Expert on Sustainable Finance</li></ul>
12:45-13:00	<b>Concluding remarks</b> <ul style="list-style-type: none"><li>➤ <b>Carlos Guine</b>, EIOPA, Head of sustainability unit</li></ul>

# CONSULTATION PAPER ON A TOOL TO RAISE NAT CAT RISK AND PREVENTION MEASURES AWARENESS

11/02/2025

Marie Scholer

Alessandro Molinari



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#11February

# RAISING AWARENESS ON RISKS AND PREVENTION MEASURES FOR NATURAL CATASTROPHE RISKS

EIOPA's work related to the natural catastrophe protection gaps	
<u>Dashboard</u>	Understand/monitor
<u>Impact Underwriting</u>	Mitigate
<u>Demand aspects</u>	Cover
<u>Layer approach</u>	Transfer

All stakeholders looking for solutions to address the insurance protection gap for natural catastrophes do agree, there is the **need to increase the risk and prevention awareness** among policyholders.

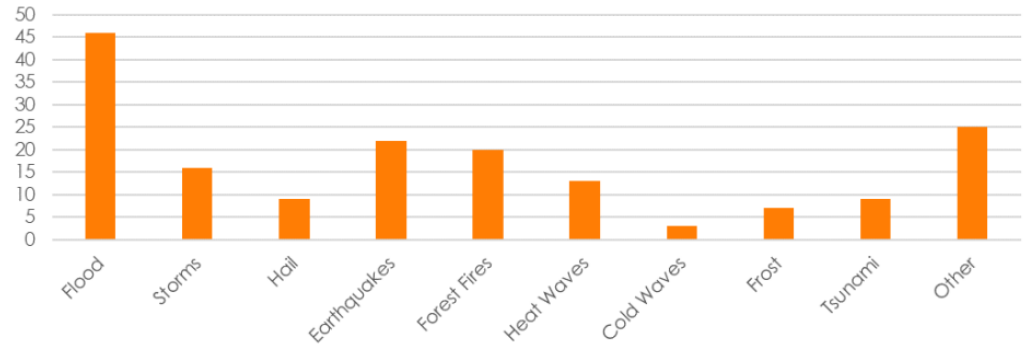
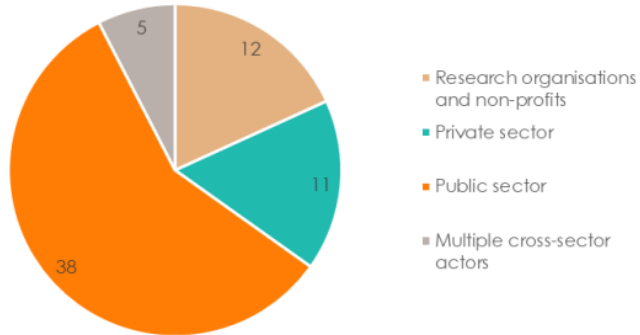
# A BLUEPRINT



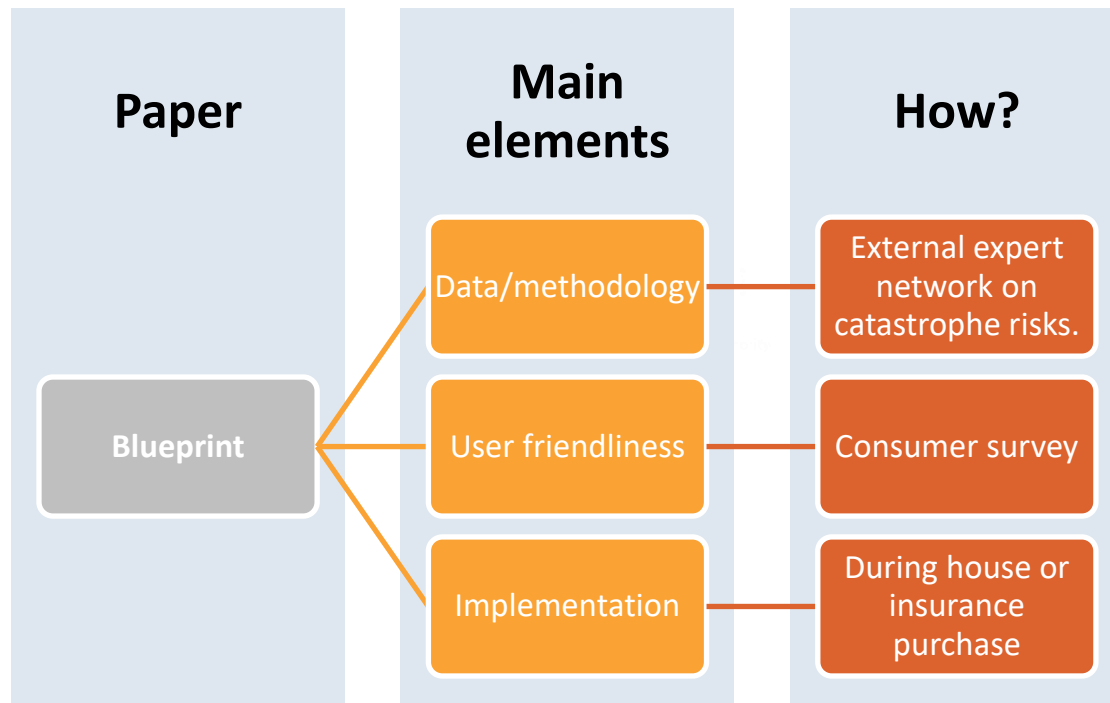
- **Exposure to Nat Cat risks:** show homeowner's risk score regarding natural hazards;
- **Risk prevention:** describe hazard-related prevention measures per type of peril;
- **Risk-based benefits of prevention measures:** provide information that measures can be reflected in the premium;
- **Financial literacy:** increasing consumers' awareness about the benefits of adequate insurance coverage.

# REVIEW OF EXISTING TOOLS

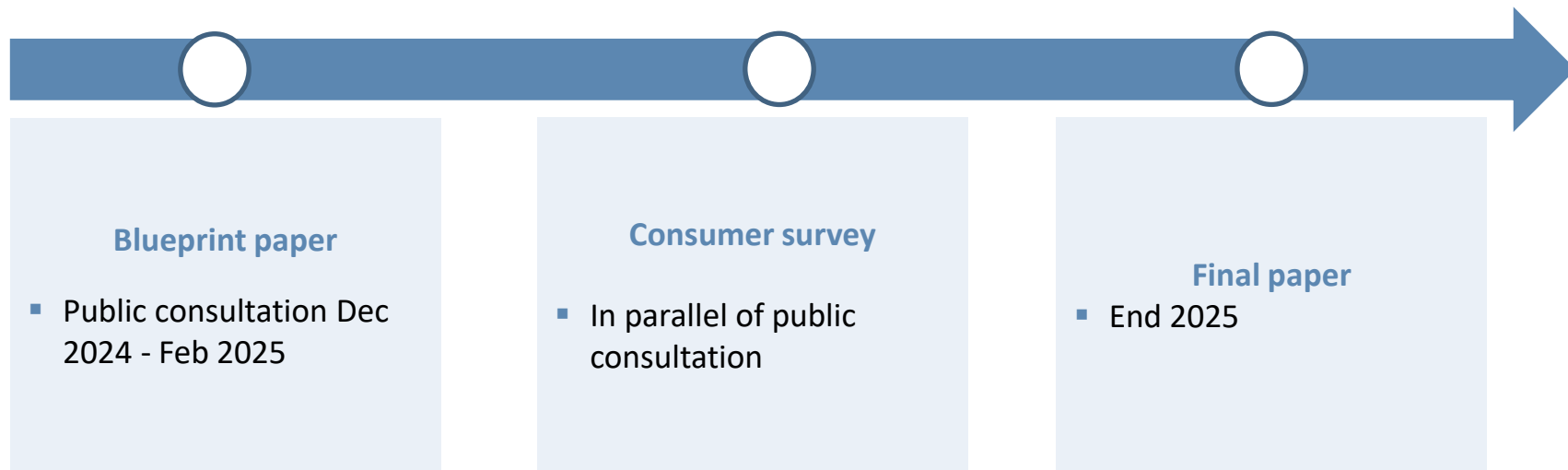
- In total, 66 existing tools from all over the world have been identified and mapped.



# THE BLUEPRINT



## NEXT STEPS



**We seek feedback until the 28<sup>th</sup> of February.**

Consultation on a blueprint for an awareness tool for natural catastrophe risks and prevention measures - EIOPA

**THANK YOU!**

For more information visit:  
<https://www.eiopa.europa.eu>

We seek feedback until the 28<sup>th</sup> of February.

Please see: Consultation on a blueprint for an  
awareness tool for natural catastrophe risks  
and prevention measures - EIOPA