



## **Responsibilities for European risk management: the roles of the state, the insurance industry and the individual in flood risk management**

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Throughout Europe, protection from flood risk has traditionally been provided by state or utility company sponsored large-scale heavy-engineering defences.

The provision of compensation for losses when protection fails or is non-existent falls on the State (or its agencies), the private insurance sector, the utility industry and on the individual, or a combination of all these players. How compensation is applied varies considerably from country to country. Furthermore, the ever increasing risk of flooding in the urban environment is resulting in a paradigm shift in how the threat of flooding is encountered. Rather euphemistically termed 'living with water' this has entailed a growing emphasis upon individual property owners or communities installing and maintaining small scale flood resilient features to protect their homes and livelihoods.

The EU FP7's Smart Resilience Technology, Systems and Tools project, SMARTeST, is researching flood resilience technologies and also flood risk management systems in eight representative EU countries and has compiled data on the role of the State, the insurance sector and the individual in managing flood risk at all scales in the built environment.

This paper examines the role of the State, the insurance industry and the individual in these eight EU countries and considers how this affects protection against flood induced losses to individuals. It discusses what EU wide measures could be taken by national and local government in conjunction with the insurance industry to ensure risk reduction to the built environment and compensation to individuals in the event of floods. In conclusion it argues for a more pro-active approach in integrating protection of individual's property in to flood risk management by national governments and by the insurance industry in particular.