



Public perception of flood risk and insurance for residential losses: evidence from an Italian region

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The floodplain of the Veneto region (north-east Italy) is one of the most inhabited and economically competitive urban landscapes in Europe, due to decades of economic growth that resulted in the creation of complex industrial agro-systems. Recent disastrous events (e.g. the 2014 flood in Refrontolo, and the 2010 floods in Verona-Vicenza-Padova) have severely affected the area, causing millions of euro in damages and several casualties. The social and economic impacts caused by the interactions between the natural phenomena and the anthropogenic footprint have been considerable. For this reason, relevant information and data should be gathered to better understand people's risk perception, preparedness prospective behaviours in case of future events. From April to November 2017, a questionnaire addressing these issues has been developed and made available online. The Civil Protection representatives of provinces and municipalities also contributed to the survey dissemination. Overall 880 respondents completed the questionnaire. The sample is statistically representative of the six provinces located in the Veneto region floodplain. The questionnaire investigated people's flood risk knowledge, experience and preparedness; evaluation of the danger and its causes; and the level of trust in authorities. Questions also addressed people's capacity to undertake individual risk mitigation measures and their willingness to pay for a flood insurance scheme, a product that has not yet reached the Italian market. Preliminary results evidenced a poor level of knowledge of flood events and a fairly low trust on local authorities' management policies and risk plans. Moreover, in general, respondents do not feel prepared for the occurrence of a flood. Thus, there is a need to foster the adoption of disaster risk reduction measures, including insurances, an option that few respondents are aware of. The results will be critical for optimizing the government design of risk management policies, for supporting the insurance companies to assess their premiums' level and, and for providing recommendations on household risk mitigation measures. All these actions meet the goals of the European Floods Directive (2007/60/EC) which encourages the "active involvement of interested parties in the production, review and updating of the flood risk management plans" (art. 14) and call for increased flood risk mitigation efforts focusing on prevention, protection and preparedness.