

Special Issue

Natural Hazards Insurance for Residential Properties and Cultural Heritage: Which Role in the Coming Years?

Message from the Guest Editors

Natural hazards (NHs) such as earthquakes, floods, droughts, and landslides threaten human society and its economic system causing long-lasting financial and non-financial impacts. This statement is applicable especially considering the dramatic increase in number and severity of NH events around the world due to the growing amount of people living in disaster-prone areas, real estate vulnerability, ineffectiveness of flood mitigation actions, and climate change. The cost of damage associated with catastrophe risks (cat-risks) poses serious challenges to governments in terms of policy choice. However, the insurance sector can play a relevant role in different directions by supplying policies covering claims of third parties who allege injury or property damage and by designing financial products aiming to motivate technological responses to risks. Insurers can encourage indirect effects by proactively stimulating prevention behavior in their customers. The purpose of this Special Issue is to form a discussion on the role that hazard insurance can play in the "protection" of residential properties and cultural heritage in the near future.

Guest Editors

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