



HEALTH AND CLIMATE CHANGE

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Enhancing community resilience to flooding, the Zurich Insurance Program

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Q: Zurich Insurance Group launched a dedicated flood resilience program in 2013. Why focus on flood resilience?

A:

- Floods affect more people globally than any other type of natural hazard. They cause some of the largest economic, social and humanitarian losses, involving on average some 250 million people each year.
- The poorest communities often suffer most as repeated disasters undermine their potential to develop and trap them in a poverty cycle. Flood risk is comprised of three elements: Flood hazard, exposure and vulnerability. All three are changing. Flood risk is increasing due to changing rainfall and runoff incl. due to climate change, due to growing populations and unsustainable land use practices. Building resilience allows vulnerable populations to continue to thrive even during a disaster.

Q: What are the specific health impacts of floods?

A:

The health impacts of floods are wide ranging, and depend on a number of factors. However, the health impacts of a particular flood are specific to the particular context. The immediate health impacts of floods include drowning, injuries, hypothermia, and animal bites. Health risks also are associated with the evacuation of patients, loss of health workers, and inaccessibility or loss of health infrastructure including health centers or medicine such as essential drugs and supplies. In the medium-term, infected wounds, complications of injury, poisoning, poor mental health, communicable diseases, and starvation are indirect effects of flooding. There's also the problem with long-term, chronic aspects.

Q: What is the Zurich flood resilience program?

A:

- There is too little focus on pre-event risk reduction and building resilience to reduce social, economic, humanitarian and insured losses of natural disasters.
- Zurich Insurance Group launched a dedicated flood resilience program Phase 1: 2013-2018 and extended it into its second phase from 2018 through 2023. We are a multi-organizational alliance of the humanitarian and NGO sector, academia and Zurich representing the private sector.
- This program focuses on building ex-ante resilience of vulnerable populations in North, Central and South America, Asia Pacific and Europe. We work with vulnerable populations to increase their understanding of risk, building flood resilient infrastructure, developing early warning systems and strengthening local capacity for food response.



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In alliance with...



Q: Tell us more about phase 2, it sounds exciting.

A: Our partners are those we have worked with in phase 1 either fully (IFRC, Practical Action, IIASA) or in an indirect way – they have now all come aboard. They are Concern Worldwide, the International Federation of the Red Cross (IFRC), the International Institute for Applied Systems Analysis (IIASA), the Institute for Social and Environmental Transition-International (ISET-International), the London School of Economics, Mercy Corps, Plan International and Practical Action. We are committed to working long-term (five years) and start not with a “service contract” to implement a service, but take our time to do a thorough problem analysis before jumping to conclusions.

A key part of this is our flood resilience measurement framework, organized around the five capitals of the sustainable livelihoods framework (SLF) and the four properties of a resilient system. It is key to understand where strengths and weaknesses are and to open up for a broader range of possible solutions. Health and Safety are one of many aspects covered in this framework. Ultimately, resilience building for us is about achieving climate-smart and risk-informed community development.

Q: How does the collaboration between a private- sector company, academic institutions and humanitarian organizations add value to vulnerable communities?

A: Flooding is a global and complex risk that cannot be solved by one stakeholder or sector alone. That’s why we are working as an alliance with specific sector expertise coming together. The members of the alliance approach the problem of flood risk from different angles, but share the same objective: Increasing the investment and enhancing the practice to take action before a natural event turns into a disaster. We know it is cost-effective, and we know it is the right thing to do. This shared mission is the beauty of the alliance; working together but looking at things from different perspectives leads to better, more robust and more innovative solutions.

Q: How will you share what you learn from the flood resilience program?

A: The alliance is completely open source and we share all our knowledge from practice and advocacy. We have designed specific resources to ensure that the knowledge and expertise that we generate are



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shared with different stakeholders through relevant internal and external platforms and communication channels. This includes our multi-lingual knowledge platform on floodresilience.net

Q: What are the results?

A: The program in its first phase has directly helped about 125,000 people through projects in flood-prone communities in Bangladesh, Indonesia, Mexico, Nepal, Peru and the U.S.