

Disaster Risk Financing & Insurance Session

Public private partnership for disaster risk assessment and financing: The South African Experience

Debbie Donaldson: The South African Insurance Association (SAIA)



















Disaster Risk Financing & Insurance Session

Public Private Partnerships: South African Experience

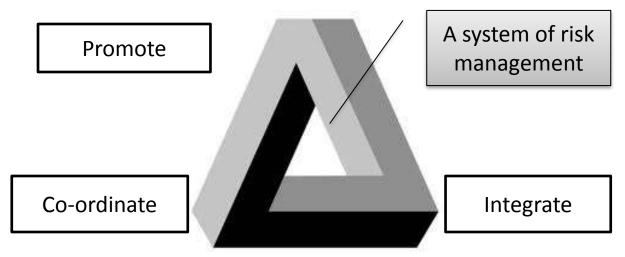
- Why engage
- Understanding the roles and contributions
- Enabling Leadership beyond individual
- Structuring realistic deliverables





Why engage?

AN INCREASING LEVEL OF SYSTEMIC RISK



SHORT-TERM INSURERS

- A key risk management tool in normalising financial losses
- A catalyst in driving risk management behavior across communities that benefit from the financial protection
- A key enabler and transmission mechanism for economic activity

NATIONAL DISTASTER MANAGEMENT CENTRE

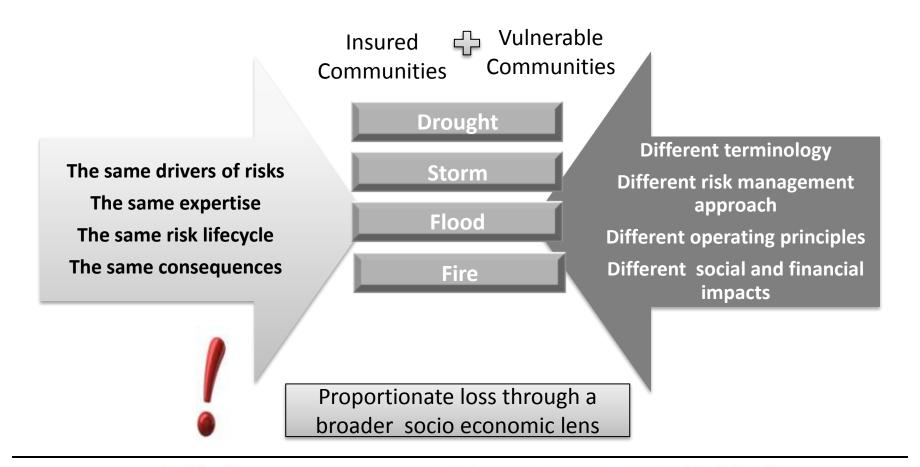
- A dedicated and facilitative environment to promote, integrate and co-ordinate a system of disaster risk management
- A key enabler for an integrated view: community impact involve all forma of government to manage effectively
- Represent the collective community impact

2012 UR Forum Mapping Global Risk



Why engage?

AN INCREASING LEVEL OF SYSTEMIC RISK



2012 UR Forum Mapping Global Risk



Understanding the roles and responsibilities

DECREASING LEVELS OF SYSTEMIC RISK

How do we act proactively to become shapers of risks by:

- Understanding these risks
 - Sharing this knowledge
- Developing strategic responses
- Driving or contributing towards implementation



Community experience

Municipal Services

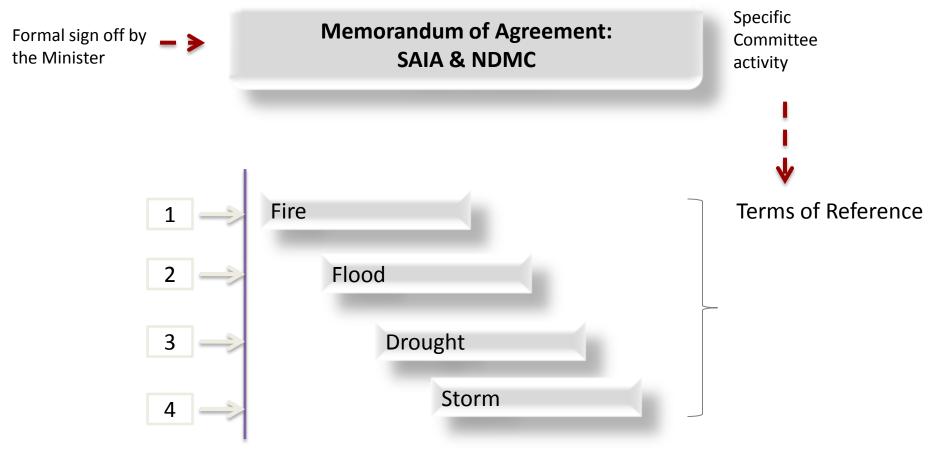
Provincial Dynamics

National frameworks

2012 UR Forum Mapping Global Risk



Enabling Leadership



Mutually Beneficial Collaboration: appropriate confidentiality

Applies to full risk cycle

Decrease risk Community and Municipal Impact

Shared data and knowledge Education All role players Increase insurance access: alternative risk financing



tructuring Realistic Deliverables in Building Resilience

CONCEPTUAL VIEW OF FIRE DASHBOARD

Economic Material damage **Business Interruption** Market share/ Large losses losses **Human Impact** Plant and machinery, Services: water, piped opportunity contents, stock, gas, electricity, air lose structure supply Liability Job losses Lack of adherence to Land Use Infrastructure Vulnerability Nature of business or regulation Adequacy of Knowledge Information economic activity and skills design, management maintenance **Business** continuity Budget constraints/ Geographical Seasonality state of mind to risk planning location Socio-economic Underlying Development Geological status State of Ecosystems Climate change Inadequate use of a risk Moral standing management

Mitigation

Town planning

Management

Regulation and enforcement

Land use planning





Public private partnership for disaster risk assessment and financing:
The South African Experience

The journey thus far

Cop 17
Dec 2011

Think Tank

March 2012

Understanding Risk Forum July 2012 Memorandum and Design think tanks December 2012