

Partners for Action (P4A) - Building Collaborative Networks



AT A GLANCE

Name

Partners for Action Network (P4A) - Building Collaborative Forums for Flood Resilience

Duration

Focus Area

Target group

Homes, Businesses, Governments, Non-governmental Organizations, Infrastructure, & Communities

Funds available

seed funding of \$1.1 million CDN

The project is jointly implemented by ...

The Co-operators Group Limited,
Farm Mutual Re,
University of Waterloo.

The core objective is ...

to engage diverse stakeholder groups to share knowledge, address information needs and drive action to advance flood resiliency in Canada in the face of changing climate and extreme weather.





BACKGROUND

In recent years, Canada has experienced more frequent and severe floods, but until 2015, Canadians could not access residential overland flood insurance. Major flooding in western Canada in 2013 cost governments, insurers, and residents billions of dollars, and elevated the importance of flood risk reduction and flood insurance with the



Canadian government.

Prior to the 2013 floods, The Co-operators had identified the lack of flood cover as an important community concern and partnered with the University of Waterloo to research the barriers and opportunities to Canadian insurers providing flood cover. The 2013 report, 'Assessing the Viability of Overland Flood Insurance: The Canadian Residential Property Market' revealed that while senior insurance executives were concerned about the lack of flood insurance in Canada, they were divided on its viability.

Insurers also expressed concerns about under-investment in flood risk adaptation and protection, and the sustainability of the existing federal government flood recovery system. A national dialogue was initiated by The Co-operators to improve flood and disaster risk management, and reduce flood risk exposure across Canada.

In 2014, The Co-operators commissioned a second report by the University of Waterloo, 'Partners for Action: Priorities for Advancing Flood Resiliency in Canada', and convened a Flood Resilience Roundtable, engaging approximately 70 senior executives representing insurers, reinsurers, banks, real estate developers, builders, government, and NGOs, to discuss adaptation efforts and the path forward for flood risk management in Canada. The Roundtable worked on, and agreed to, three guiding principles that would direct future P4A work, including that Canadians must:

1. understand the risk that overland and urban flood presents to their homes, businesses and communities;
2. use their understanding of flood risk to make sound adaptation decisions aimed at protecting homes, businesses, infrastructure and communities; and,
3. have access to risk transfer instruments covering flood damage.

The Roundtable also identified three priority areas where action could most effectively reduce the risk of flood damage: floodplain mapping, flood preparedness of cities, and improvements to built infrastructure to reduce flood impacts.

In May 2015, The Co-operators became the first Canadian insurer to bring a homeowner's flood insurance product to the market. Other insurers serving the Canadian market were quick to follow.

APPROACH

In late 2015, The Co-operators and Farm Mutual Re contributed approximately \$1.1 million CDN to co-found the P4A applied research network within the Faculty of Environment, University of Waterloo. With a dedicated Director and research partnerships



within the University, P4A has a 10 member Advisory Committee and a diverse Stakeholder Group with interests in flood resilience.

P4A's vision is a flood risk-aware Canada, where homeowners take responsibility for protecting themselves and recovering from flood, and decision-makers consider flood risk in planning and preparing our communities. P4A works with groups across the country to facilitate collaboration, identify innovative and practical research, share results and best practices, and inform Canadian residents about flood risk, actions they can take to reduce risk, and opportunities to transfer risk.

Challenges

Lack of awareness - our research shows over 94% of Canadians living in flood risk areas do not know it, and do not act to protect themselves.

Lack of coordination - Canada's vast geography and complicated, multi-layered jurisdictional framework make coordinated flood risk management difficult.



Lack of national standards – each province and territory has different flood mapping, land use, and building code standards, making national-level coordination and enforcement of flood protection planning and policy difficult.

Lack of shared vision – actors in flood management, including insurers, the development community, and governments, have diverse interests and competing priorities, which have historically prevented effective collaboration on flood risk

management and an overland flood insurance market.

OUTCOME

P4A continues to bring diverse partners together towards improving flood risk management in Canada, by:

1. Research on flood risk awareness among Canadians, including the roles of individuals, government, and insurers in protecting our communities and recovering from flood events.
2. Research on what our communities need to protect themselves from flooding, including producing flood risk maps for one Canadian city.
3. Creation of a website, www.floodsmartcanada.ca, with useful information on what homeowners, businesses, Indigenous groups, and communities can do before, during, and after a flood.
4. Major national media exposure on flooding, with over 150 TV, radio, print and internet appearances.
5. Engagement and outreach, including speaking at national conferences on flood risk, insurance and climate change, and working collaboratively with our stakeholder group, comprised of over 150 organizations and 800 individuals.
6. Participation with federal, provincial and territorial governments as part of a National Roundtable on Flood Risk and Insurance, where government officials work with experts on flood risk management to create a path forward in Canada.

Our research has shown that Canadians are unaware of their flood risk, and do not typically act



Next Steps

We are working with partners from federal, provincial and municipal government, insurers, the real estate industry, and NGOs on a national flood-risk awareness to action program, targeted to residents and school children in flood-risk areas across the country. We are examining flood risk communication best practices internationally, towards developing and implementing an over-arching communication strategy. We will undertake focus groups and surveys to determine what works in a Canadian context, and will tailor the strategy for diverse audiences and information needs, across media and into schools across Canada, with pilots in 2018 and national



CONTACT

For more on project:

UN Environment's Principles for Sustainable Insurance (PSI)
International Environment House
15 Chemin des Anémones
1219 Châtelaine, Geneva
Switzerland

T: +41 22 917 8777
psi@unepfi.org
www.unepfi.org/psi

For more on implementers:

Barbara Turley-McIntyre
Vice President
Sustainability & Citizenship

The Co-operators Group Ltd

barbara_turley-mcintyre@cooperators.ca

Website:

<https://uwaterloo.ca/partners-for-action/>

<https://www.cooperators.ca/>

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This publication has been prepared by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH and the Munich Climate Insurance Initiative (MCII) in the frame of the project "Promoting Integrated Mechanisms for Climate Risk Management and Transfer" funded by the German Federal Ministry for the Environment, Nature Conservation, Building and Nuclear Safety (BMUB). The information in this publication is solely based on the project documentation provided by the project implementer(s).