



Before (Prevention)

Voluntary private bundled indemnity insurance



- **State - The Civil Protection Department** has a guiding role, in agreement with regional and local governments, of projects and activities for the prevention, forecast and monitoring of risks and intervention procedures.

The Ministry of Environment, in July 2018, the functions in the field of environmental emergencies previously exercised by the Presidency of the Council of Ministers (under the Mission structure "Italia Sicura") were transferred to the Ministry of Environment. Italia Sicura was a fund to finance protective measures (€9.9 bn in the fund "National Plan against hydrological risk 2016-2023")

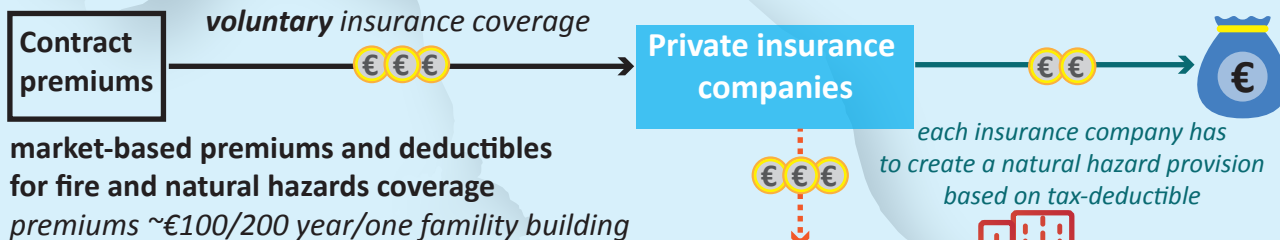


- **Regions** - Play a significant role in identifying geographical and sectoral intervention priorities, as promoted by the SNAC in the framework of the collaboration between the various levels of governance (i.e., CCA Regional Strategy for the Lombardy Region)



- **Municipalities** - Must draw Civil Protection Plan "Piani di protezione civile" = to manage natural disasters and emergency // Draw local CCA plans

- **Individuals** - targets of the communication to raise their risk awareness



Event occurrence



*list of perils fixed by the insurance contract

After (Recovery)



Ad-hoc governmental assistance (SIGRA)

The State can declare an event as a "disaster"

unlock



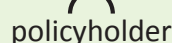
National Solidarity Fund (FSN)
for large disasters
~€3.5 billion/year
spent in ex-post financial aid



3 possible types of compensations:

Private insurance companies

compensation/deductible
based on the policy



European Union Solidarity Fund (EUSF)
often unlock after:



State/Municipalities
For reconstruction operations, to cover the costs of emergency services, temporary accommodations, clean-up operations, protection measures for cultural heritage sites

time