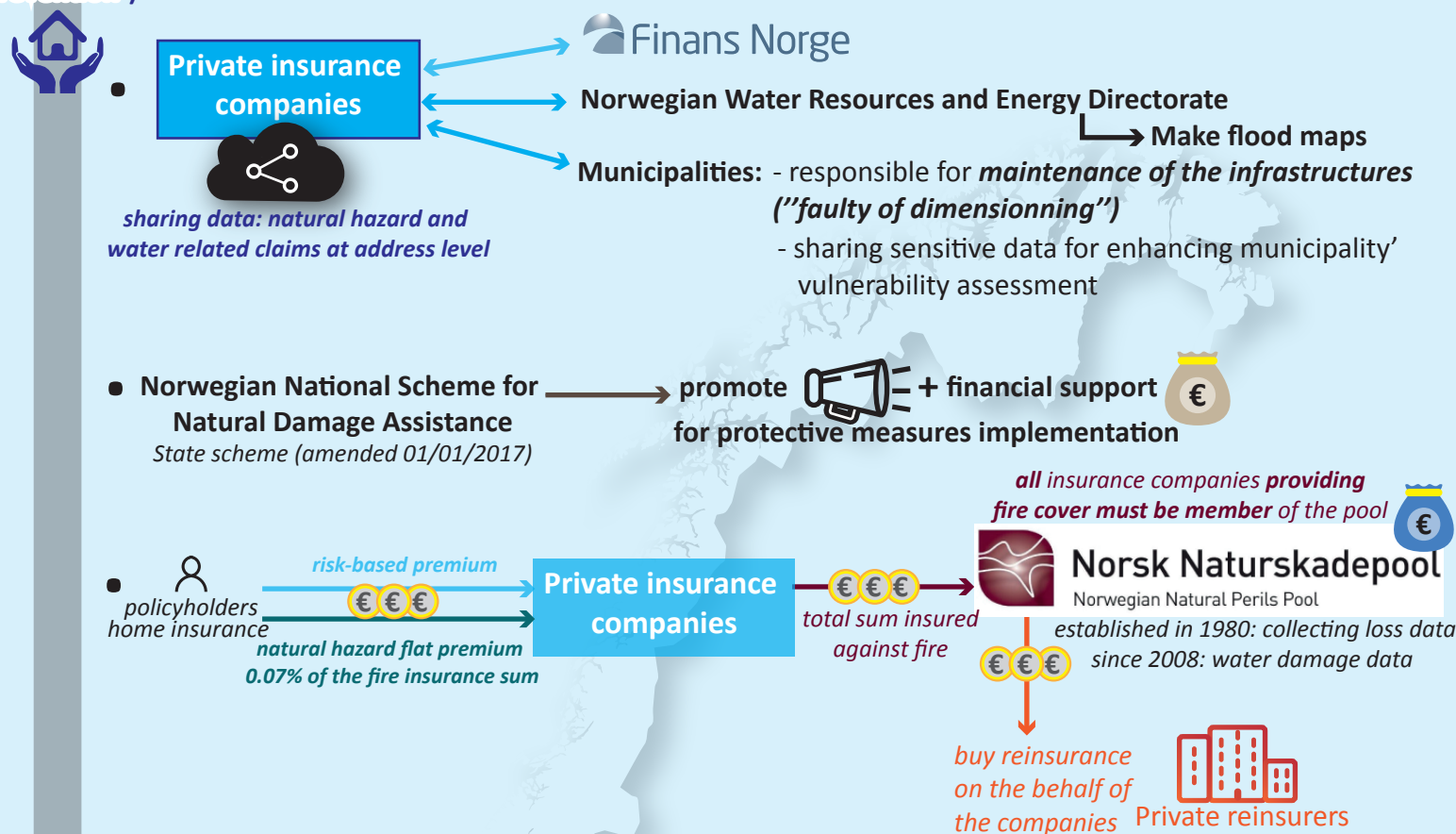




### Before (Prevention)

Natural hazards coverage is - by law - connected to the fire insurance  
Data sharing prevention-based with law regulation and Government support



### Event occurrence

Not part of nat cat scheme \*



"Act of god, Natural hazards" \*\*



### After (Recovery)

Private insurance companies look at the main cause of hazard to declare "urban" hazards or natural hazards

insurance companies look if liability of municipality is trigger and if damages are due to ineffective maintenance of the water and sewage system

Court case judgement

Municipalities compensate losses



policyholders

**Private insurance companies**  
home insurance coverage

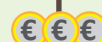
report claims via NINA claims reporting system

Loss adjusters' assesses the cost of the damages \*\*\*

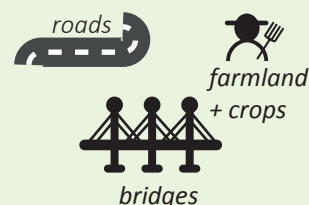


policyholders

**Norwegian National Scheme for Natural Damage Assistance**



provide compensation for Other objects not suitable to insure against fire:



\*\*\* in case of major disasters coordinates loss adjusters for coherent pricing

time