



Nous protégeons l'essentiel

## Climate Change - An Insurer's spotlight on the Canton Vaud

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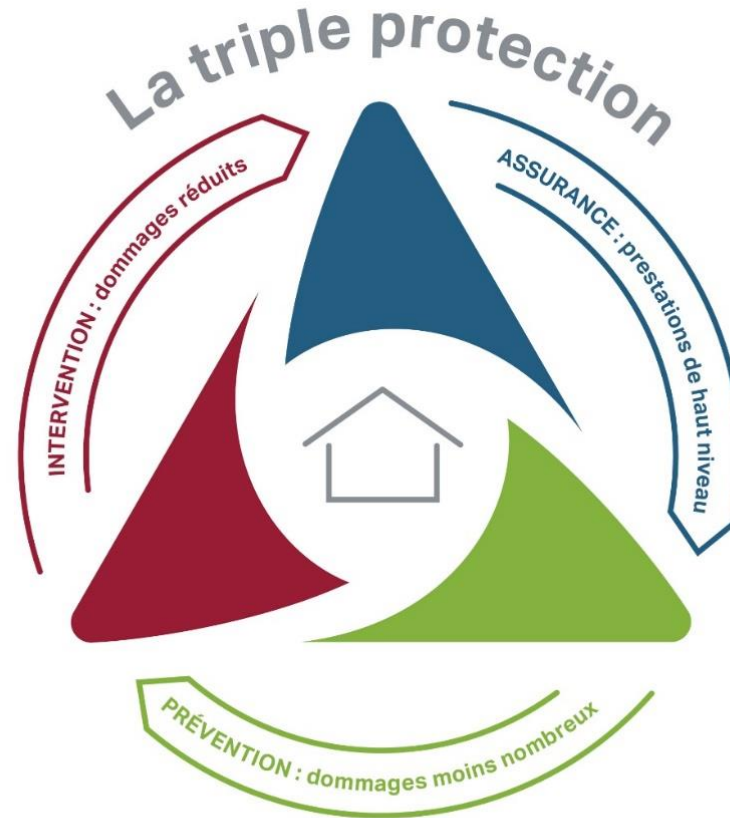
ECA = Compulsory fire & natural disasters Insurance institution of the  
Canton of Vaud (VD)

# ECA's 3 core missions ...

## Intervention

### Mitigate "loss and death"

Rescue operations in response to fires and natural disasters are organized and financed with a view to enhancing the fire department's effectiveness and ability to limit disasters.



## Insurance coverage

### Mitigate "financial risks"

Insurance guarantees comprehensive coverage for fire and natural perils and provides adequate compensation.

## Who is ECA ?

### 3 missions to fulfill for

- 220'000 Insured buildings
- 850'000 Insured people
  - Insured capital miaCHF 400
  - Annual premium mioCHF 275
- Staff 320 and 5'000 voluntary fire-fighters

## Prevention

### Mitigate "potential of damage"

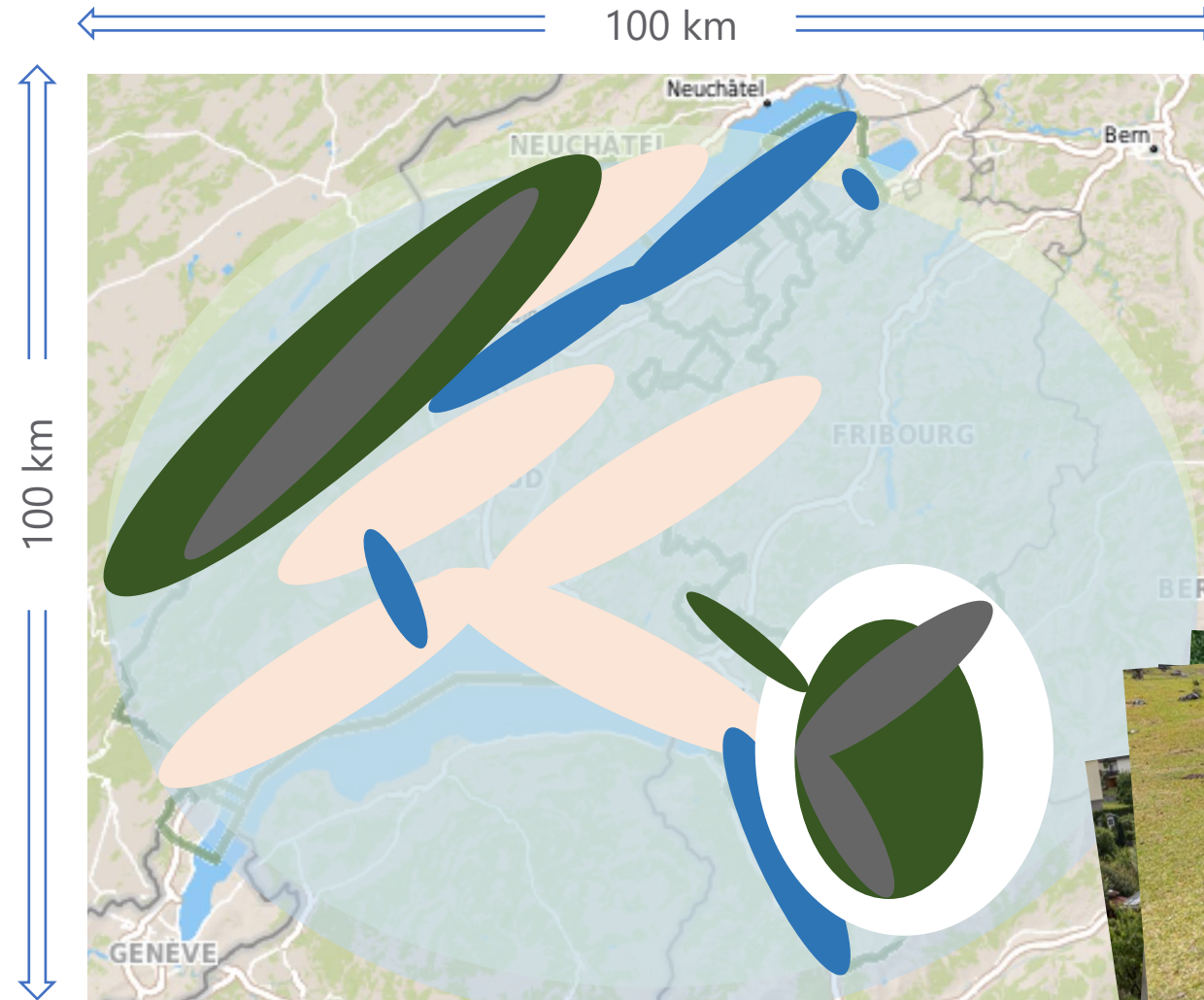
Prevention includes all the constructive, technical and organizational measures, as well as specific training and general information, designed to avoid the occurrence of an event or to limit its effects.



# Risk diversity as a challenge ...

## Key figures VD

- Surface area  
3'212 km<sup>2</sup>
- Population  
Approx. 830'000
- Lowest point  
Lac Léman 372 m
- Highest point  
Les Diablerets 3'210 m
- Economy  
8% CH GDP  
(63 miaCHF)



## Insured perils

- Ext. storm / rain
- Torrential rain
- Hailstorm
- Floods
- Avalanche/weight of snow
- Landslide
- Sinkholes
- etc.

PS : Earthquake – not insured !!



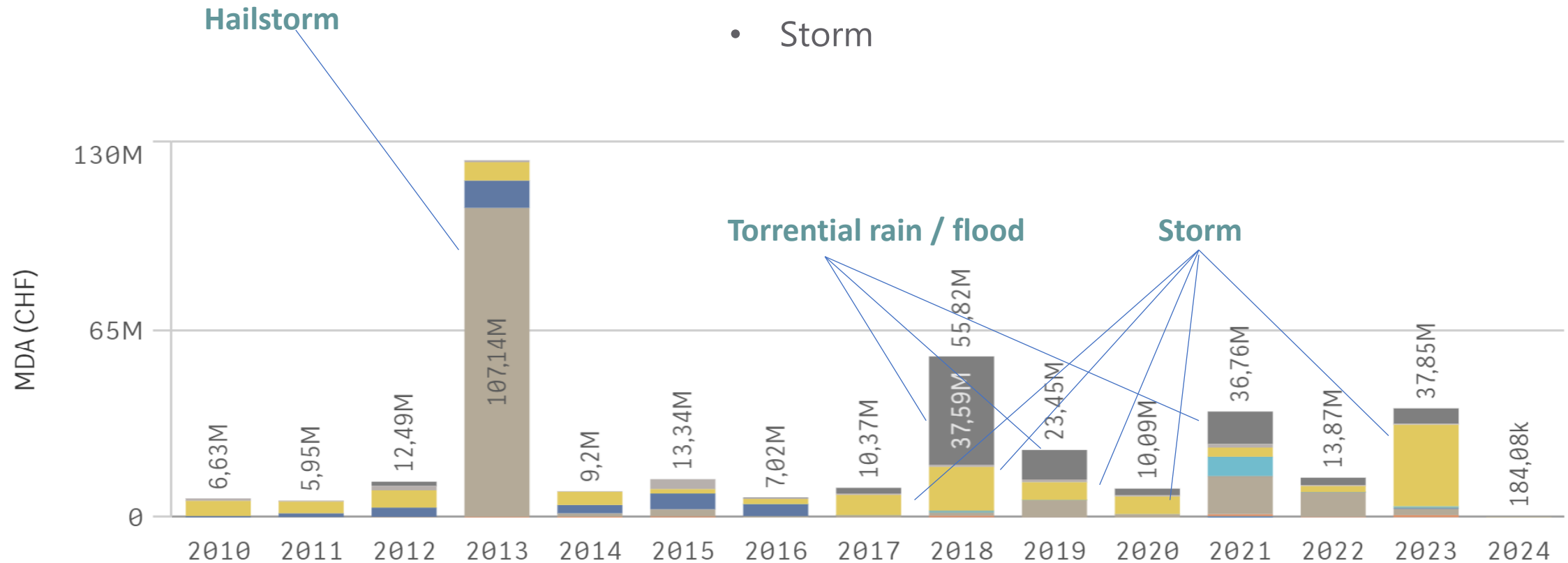
# Past losses by event type ...

**Low frequency, high impact :**

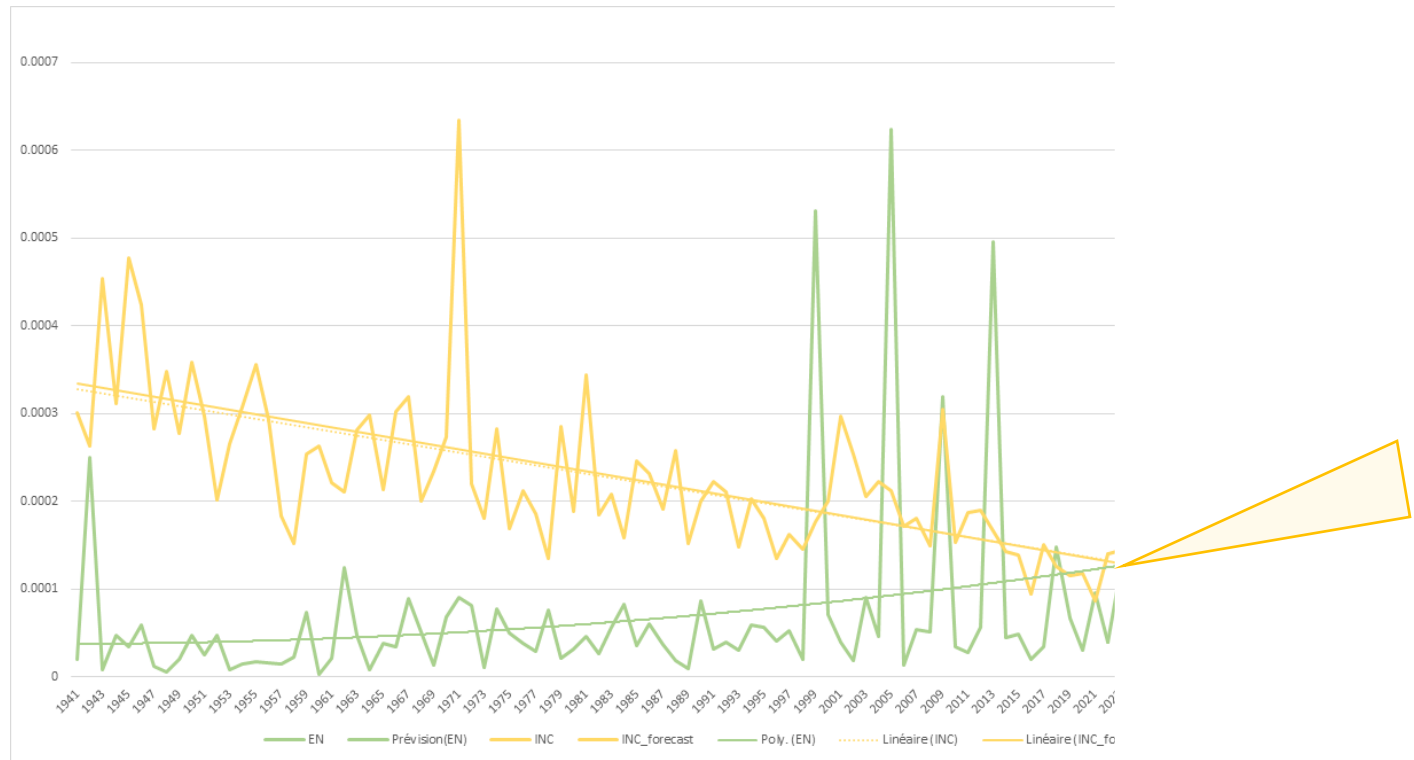
- Hailstorm

**High frequency, low impact :**

- Torrential rain / flood
- Storm



# Long term trends ...



1941 - 2023

Yellow : average annual cost rate (fire)

Green : average annual cost rate (natural disaster)

# A new reality ...

- **Fire defense and prevention is working**
  - Awareness
  - Legal requirements
  - Technical improvements
  - Emergence of new risks (forest fires, drought, etc.)
- **Climate related risks are the game changer**
  - Higher frequency
  - Unpredictable
  - Increased severity
  - Sudden, local events («out of nowhere»)



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