



50 Million
People Affected



€12 Billion
Loss Every Year



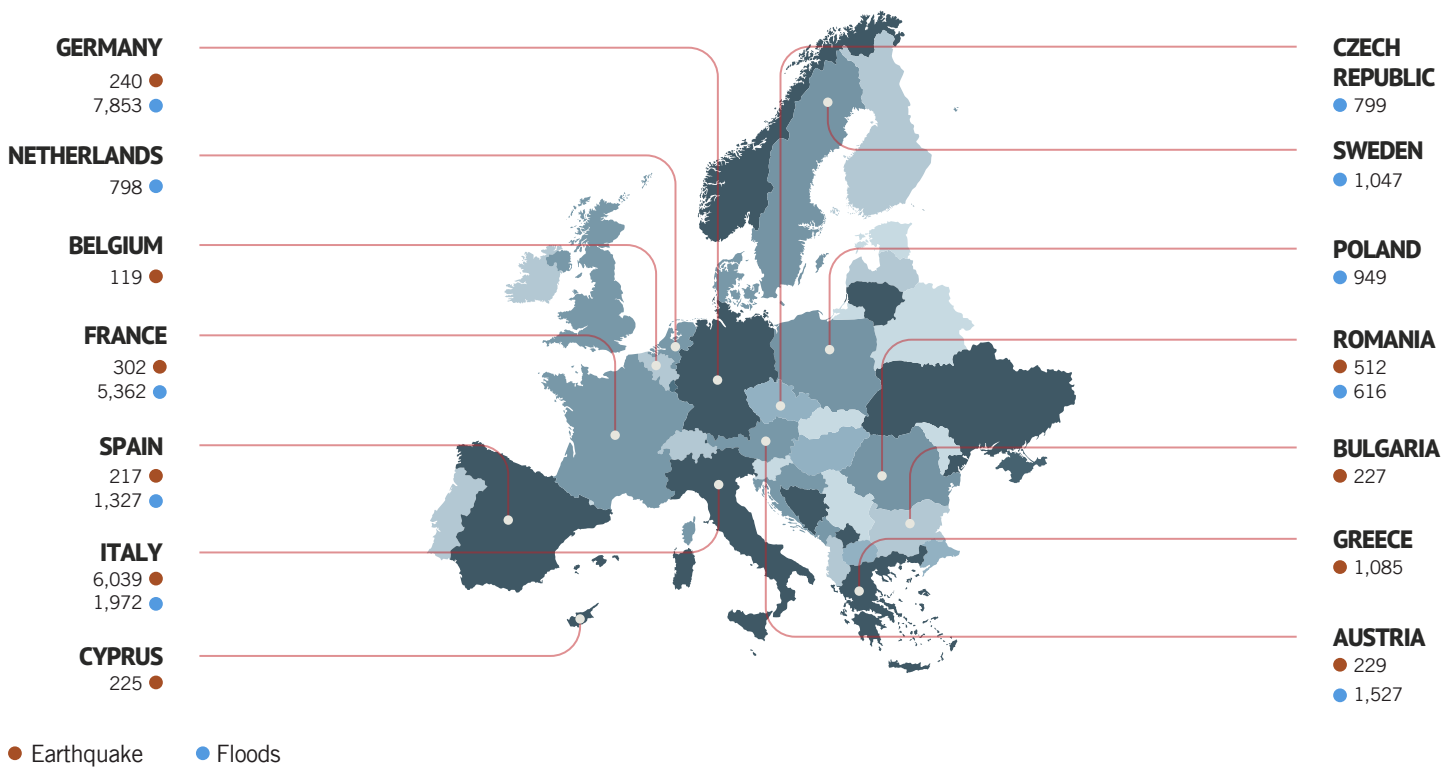
€446 Billion
Accumulated Loss



Historical Losses Between 1980 - 2020

FUTURE RISK IS SET TO INCREASE

Countries with highest estimated average annual loss (AAL) in EUR Mn



WHILE SOME FINANCE IS IN PLACE, IT IS INSUFFICIENT TO COVER FUTURE LOSS



Each year, there is a **10%** chance that Europe will experience earthquake and flood severe enough to exhaust reserves

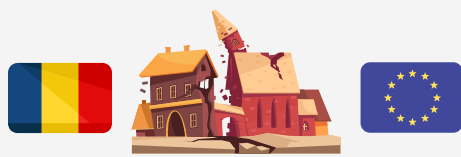


Some countries in Europe can be liable to cover disaster costs of about **1% of GDP** on average each year. A major disaster can create a liability of **17% of GDP** in Europe



Only **30%** of countries in Europe have more than half of households insured against disaster risk

THE BENEFITS OF RESILIENT INVESTMENTS ARE HIGHER THAN THE COSTS AND PROVIDE TRIPLE DIVIDENDS



Seismic resilience and energy efficiency programs (Europe & Romania) Educational buildings*: Benefits of up to **€ 422 Million** across the region Public buildings: Benefits 2 times higher than the costs nationally



SIGMA plan and Flandres EWS (Belgium) Integrated green and gray infrastructure and early flood warning: Combined net present value of around **€ 400 Million**, 1 Million people benefitting



Wildland-urban interface (Portugal)* Benefits **2-3 times higher** than the costs for ecosystems and communities, protecting people and infrastructure



Green roofs program (Vienna, Austria)* Net benefit of **€ 16 Million** and enhanced quality of life (even with just 50% coverage)

* Modelled case study (hypothetical investment)

74 Investments analyzed across Europe ranging from chemical hazards to droughts, earthquake, heatwaves, floods, landslides, oil spills, volcanic eruptions, wildfires, and nuclear hazards - the benefit-cost ratio almost always exceeded the threshold of '1'

OPPORTUNITIES TO STRENGTHEN DISASTER PREVENTION AND PREPAREDNESS



PHYSICAL

- Promote policy reform to enable disaster prevention and preparedness.
- Invest in integrated and sustainable approaches to build resilience.
- Invest in evidence-based approaches to evaluate investments.



FINANCIAL

- Develop a comprehensive disaster risk finance approach.
- Strengthen risk financing instruments, such as reserve funds (including at the EU level) and insurance.
- Improve data for financial resilience.



INSTITUTIONAL

- Invest in technical and human capacities of civil protection agencies.
- Improve the availability of risk information on disaster and climate risks.
- Share good practice and raise public awareness of the importance of investing in prevention and preparedness.