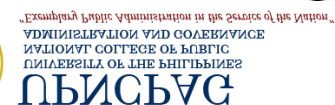# National mechanisms for loss and damage

A preliminary global assessment from 7 case studies

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with thanks to collaborators in the Resilience
Academy

Aim

- To explore what is 'new' in governing national mechanisms for L&D in dealing with loss and damage from climate and non climate-related extreme events.

- To better understand how effective, efficient or relevant our national level institutions are in their responses to L&D.
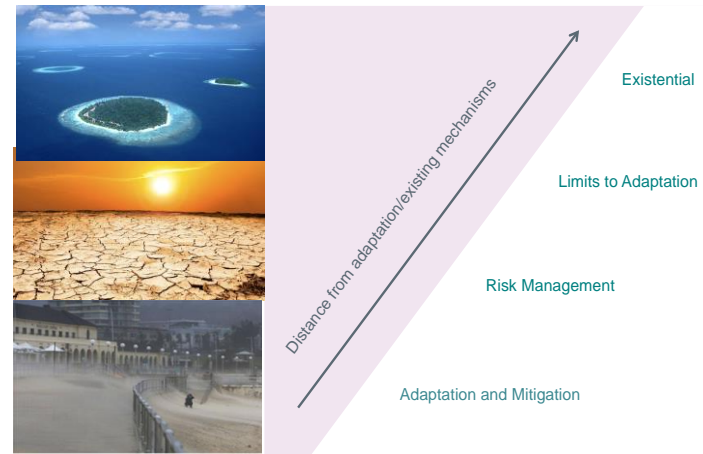
Key questions

1. What are national mechanisms for loss and damage, what does it look like and how it is distinct from existing resilience/risks mechanisms?

2. How are these institutions and their rules, norms are currently responding to current climate-related disasters (barriers and gaps)?

3. How these will fare under future climate change in ways that deal with losses and damages?

National Mechanisms for L&D

- Mechanisms at national level to deal with major disasters such as the 2016 Louisiana floods, which were a 1/1000 year event. How these institutions and their rules, norms are currently responding to current climate-related disasters and how these will fare under future climate change in ways that deal with losses and damages.

- What is Loss and Damage?
  Typology of Perspectives ->

  (Boyd, James & Jones, 2016)

Distance from adaptation/existing mechanisms

Existential

Limits to Adaptation

Risk Management

Adaptation and Mitigation

Analysis

- Critical <u>comparative</u> examination across examples of national mechanisms L&D (Bangladesh, Fiji, Finland, Philippines, Senegal, UK and (USA)).

- Assessment of how <u>effectiveness, efficiency and relevance</u> the mechanisms are to responding to current climate-related disasters? Who is responsible? What actions and funds? Gaps and barriers.

- *Sources of information* -> <u>Resilience Academy</u>

Country	Event (trigger)	Funds	instruments	Responsibility	Gaps/Barriers
Bangladesh	Cyclones e.g. Ailia (2009) affected 3,928,238 people with 190 deaths and 7103 injuries.	Bangladesh Climate Change Trust Fund (BCCTF) L&D mechanism for cc (slow onset and extreme events) $1billion	SOS-form , National Council, Index Based Insurance	National Disaster Management Council , PM, Min of DM, Depart. of DM	Implementing existing policies, No non economic losses in assessment
Fiji	Cyclones, e.g. Cat 5 Winston (2016) 62% of national pop especially in housing & agri. productive sectors	F$3 million (US$1.6 m) contingent disaster risk finance and insurance (DRFI)	NDM Act preparedness, relief & recovery risk financing instruments	National Disaster Management Office	Old laws and lack of institutionalised risk finance strategy
Finland	Storm damage, floods, crop failure e.g. 7 storms 2015 16,6 million euros	insurance mechanism of dealing with Loss and Damage	Government 4 million euros/year for crop damage Insurance /private sector dealing with Loss and Damage	Prior 2015 state responsible for compensation since then legislated that private sector responsible	Shift from government to private sector No information on private sector risk strategy effectiveness
Philippines	Applicable to all disasters around 1,000 deaths every year (based on 1990-2008 data)	US$666 million/year General Appropriations Act (annual national government budget)	Philippine Disaster Risk Reduction and Management Act of 2010, Post-Disaster Needs Assessment	Damage and Losses Assessment (DALA) and Human Needs Recovery Assessment (HRNA).	PDNA does not take into account climate change, poor baseline data, survey fatigue
Senegal	Floods 2012, over 6500 houses being destroyed and 5000 families displaced (OCHA, 2012).	Ten Year Flood Management Programme for 2012-2022 (GFDRR, 2014).	National Emergency Plan ORSEC (plan d'organisation des secours)	Lack of an early warning system and actions that are carried out before events to prepare	Insurance 'is not in the culture'
UK	Desmond 2015 extra tropical cyclone Estimated £500m of damage	UK insurance mechanism of dealing with Loss and Damage	New government insurance scheme 'Flood Re' announced to support UK households at high risk of flooding	Government, bureaucratic structures of councils, central government and organizations such as the Environment Agency	Lack of integration between resilience and loss and damage and adaptation community Lack of coordination

Emerging messages

- A range of forms of institutional mechanism in place to deal with loss and damage from climate-related extreme events

- Often mechanisms are still poorly developed with limited clarity on the relevance of loss and damage component to how risk is understood or managed.

- Bangladesh is an exception in that it has most well developed mechanism globally to date. Important lessons can be learned from Bangladesh for the rest of the world.

Discussion points

- How to develop mechanisms to address future loss and damage when there are uncertainties in how extreme events causing L&D will change in the future?

- Does it matter if events are attributable to anthropogenic climate change or not? Why?

- Who is affected by the L&D?

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