**Table 1**

**Panel 4, Insurance**

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**Moderator Muge Akpinar**

***Question 1****: What lessons about flood insurance and adaptation can the US learn from Europe?*

***Answer/Notes****:*

-UK and Netherlands can teach US that all have to be aware of the risk, independently from to be in flood or not flood area. We have FEMA but we need to be more integrated.

-In Norfolk how come there are lines for flood or not flood zone? This affects the insurances when you buy a house for example (you don’t need insurance for flood if you are not in flood zone). But this cannot go on like this.

-In Norfolk there is a lack of money to do some defense protection so big like in Netherlands, and anyway is difficult geographically defend from SRL. So we have to think about insurances and resilience for sure.

-Mississipi delta they protect a lot of people, is complicate but is a political decision.

*Question 2: Is flood coverage by private insurance feasible in the US?*

***Answer/Notes****:*

*- Here in Norfolk/VB they want to maintain tax property high and this is going against the fact that we need to protect from flood, so even if not physical mitigation policy we need to look at city gvts for some insurance policy.*

-The rate should be based on the risk. But this can create more social inequality too.

***Question 3****: How can individuals be encouraged to buy flood insurance?*

***Answer/Notes****:*

-Community rating system program: if your community does mapping activities etc. you can have discount, so this can make community to participate more. This could help to increase the collaboration and social capital of communities.

-One example in Norfolk: we mapped their waste water infrastructure and was basically getting old, they got federal grant to build new infrastructure, with stronger resiliency. So ‘we are vulnerable’ and they played that card to have the grant.

***General Question****:* 'Given what you've learned during this panel, what types of collaborative research and action might be most useful in affecting adaptive policy?

***Answer/Notes****:*