Increasing Nordic Homeowners’ Adaptive Capacity to Climate Change

The NORD-STAR and insurance industry initiative for research and development of a web-based tool
http://visadapt.info
This project on climate change adaptation and insurance in the Nordic countries is a collaboration between the Nordic insurance companies If, Gjensidige, Codan/Trygg-Hansa and Tryg Insurance, and the Top-level Research Initiative the Nordic Centre of Excellence NORD-STAR.

Together, the insurance industry and NORD-STAR have developed the web-based visualisation tool VisAdapt™. This tool has been designed to allow homeowners to assess potential climate related risk factors that may have an impact on their homes, and get an overview of existing guidelines of how to adapt to climate change and extreme weather effects.

Nordic homeowners’ adaptation to climate change

In the last couple of years, the Nordic countries have experienced severe damages caused by weather related events, such as flooding. As a result, insurance companies have had an increase in the number of compensation payments made to homeowners. The projections for the upcoming years is that the payments will rise even more throughout the Nordic region.

Climate change is a challenge for insurance companies as well as for our societies. We need to actively work together, using the latest research and tools, to prevent damage and help homeowners.

- Mats Nordenskjöld, If P&C Insurance.
Key challenges for climate adaptation in the Nordic countries:

- Increased number of days with high temperatures (heat waves)
- Cloudburst events
- Variation in water run-off and levels (more flooding some places, dryer areas other places)
- Sea level rise along populated coastal areas
- Coastal erosion
- Increased risk of landslide events
- Increased number of days with strong wind

VisAdapt™

The web-based interactive tool VisAdapt™ uses visualisation to increase understanding of the potential effects of climate change. Users can apply this tool to identify and discern climate impacts at a chosen location.

VisAdapt™ is developed mainly for private homeowners, but other groups such as land-use planners and property managers may also find it beneficial.

VisAdapt™ will help homeowners to assess vulnerability and climate related impacts and to reflect on possible measures to adapt. It provides homeowners with adaptation guidelines for how to decrease anticipated climate risks in their region according to house type, location and material.
NORD–STAR in collaboration with

[Logos of Gjensidige, CODAN, and Tryg]

Further information

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