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Insurance Systems in Times of Climate Change: Insurance of Buildings Against Natural Hazards

Stephanie Hubner

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Natural disasters such as large-scale flooding are on the increase. Climate change directly affects our basis of existence. This includes residential buildings, and commercial and industrial properties. The author highlights the requirements that will have to be met by a protection system for buildings in the future. Insurance against natural hazards lies at the heart of such a system. The insurance systems of Germany, France, Spain, Switzerland and the USA are presented. The author explains what type of insurance system is best suited to meet the challenge of climate change. The starting point of the legal section is statutory insurance with a monopoly. The question of whether such insurance is compatible with Swiss and EU law is examined. Keywords in this respect are economic freedom, competition, services of general interest and universal service.

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