

Earthquake Insurance

**United States. Congress. House. Committee
on Banking, Finance, and Urban Affairs.
Subcommittee on Housing and Community
Development**

Earthquake Insurance In California Risa I.

Palm,2019-03-07 This book focuses on earthquake insurance for homeowners and their attitudes to the earthquake risk. It is based on a survey of California residents completed just a few months before the Lorna Prieta earthquake.

Earthquake Insurance ,1987

Earthquake Insurance Risa Palm,2019-03-07 This book explores the nature of the earthquake hazard and the availability of insurance and reports on a longitudinal study of homeowners in four California counties to chart their growing concern with earthquakes.

Earthquake Insurance: a Public Policy Dilemma James D. Goltz,Federal Emergency Management Agency,1985 The purpose of this report is to examine issues and problems associated with the availability and procurement of earthquake insurance from points of view of both consumers and providers. The discussion outlines the provisions of earthquake insurance policies currently available to homeowners, businesses, local governments and special districts. It examines the extent to which earthquake insurance is purchased or why it may be unattractive to consumers. The Federal role in providing or promoting earthquake insurance is reviewed. Finally, policies are recommended for the Federal Government and others in order to develop a more adequate system of coverage.

Earthquakes and Earthquake Insurance United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Policy Research and Insurance,1990

Alaska Earthquake Insurance United States. Congress. Senate. Committee on Interior and Insular

Affairs,1964 Considers legislation to authorize retroactive Federal insurance protection to cover damages sustained from Mar. 27, 1964 earthquake disaster in south central Alaska.

Earthquake hazard mitigation and earthquake insurance United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Policy Research and Insurance,1990

Earthquake Insurance Availability United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Housing and Community Development,1980

Earthquake Hazard Mitigation and Earthquake Insurance United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Policy Research and Insurance,1991

Earthquake Insurance and Hazard Mitigation United States. Congress. House. Committee on Science, Space, and Technology. Subcommittee on Science, Research, and Technology,1990

After a California Earthquake Risa Palm,Michael E. Hodgson,1992-04-15 Shortly before the Loma Prieta earthquake devastated areas of Northern California in 1989, Risa Palm and her associates had surveyed 2,500 homeowners in the area about their perception of risk from earthquakes. After the quake they surveyed the homeowners again and found that their perception of risk had increased but that most respondents were fatalistic and continued to ignore self-protective measures; those who personally experienced damage were more likely to buy insurance. A rare opportunity to analyze behavior change directly before and after a natural disaster, this survey has implications for policy makers, insurance officials, and those concerned with risk management.

Earthquake Insurance and Disaster Assistance Tom LaTourrette, 2010 Click to Read Online In an effort to increase the availability and affordability of insurance for catastrophic events, the Catastrophe Obligation Guarantee Act was introduced in Congress in 2009. One of the arguments in support of this provision is that it lowers insurer costs, which lowers premium rates, increases the number of residents who buy catastrophe insurance, decreases the uninsured loss in disasters, and, ultimately, decreases federal disaster-assistance spending. The California Earthquake Authority, a state-managed catastrophe-insurance program that would qualify for the loan guarantees, sought an estimate of the potential magnitude of this effect for earthquakes in California. As part of the analysis, the report examines the price elasticity for earthquake insurance and relationships between earthquake-insurance coverage and loss compensation. We find that catastrophe obligation guarantees would reduce federal disaster-assistance costs by \$3 million to \$7 million for every \$10 billion in total earthquake loss. Our findings show that changes in insurance coverage would have to be dramatic to have an appreciable impact on uninsured loss and disaster assistance. This result suggests that other avenues for increasing earthquake-insurance coverage, including offering new earthquake-insurance products that provide more-attractive options for consumers, might warrant consideration.--Publisher's description.

Catastrophic Earthquakes United States. Congress. House. Committee on Science, Space, and Technology. Subcommittee on Science, 1992

Hearing on the Loma Prieta Earthquake California. Legislature. Senate. Committee on Insurance, Claims, and Corporations. Subcommittee on Earthquake Insurance, 1990

Earthquake Insurance: a Public Policy Dilemma

James D. Goltz, 1985 The purpose of this report is to examine issues and problems associated with the availability and procurement of earthquake insurance from points of view of both consumers and providers. The discussion outlines the provisions of earthquake insurance policies currently available to homeowners, businesses, local governments and special districts. It examines the extent to which earthquake insurance is purchased or why it may be unattractive to consumers. The Federal role in providing or promoting earthquake insurance is reviewed. Finally, policies are recommended for the Federal Government and others in order to develop a more adequate system of coverage.

Earthquake Losses to Single-family Dwellings Karl V. Steinbrugge, Sylvester Theodore Algermissen, 1990

California Earthquake Zoning and Probable Maximum Loss Evaluation Program, 1993-07 The annual estimate of potential insured earthquake losses from analysis of data submitted by property and casualty companies in California. Charts, tables and maps.

Earthquake Insurance Federal Emergency Management Agency, 2013-04-24 Earthquakes are potentially the most destructive of all natural disasters in both loss of life and property damage. Casualties and structural damage result from intense ground shaking and such secondary effects as fires, landslides, ground subsidence, and flooding from dam collapse or tsunamis. While earthquakes in the United States are commonly associated with the West Coast, particularly California, 39 states altogether face some degree of seismic risk. Seventy million people and at least nine metropolitan areas are susceptible to severe earthquakes. Nevertheless, California has been the focal point of most earthquake studies due to its high frequency of events (two thirds of all earthquakes

have occurred in California), large population and extensive property development. But the high frequency of earthquakes alone does not warrant the amount of official and scientific attention these events have received. It is the rare and devastating earthquake such as the 1906 San Francisco quake and the 1964 Alaska event, both of which measured more than 8 on the Richter Scale. Earthquakes of this magnitude could be expected in the United States, and most likely in California, every 60 to 100 years and less severe but major earthquakes every 15 to 20 years (Anderson, et al., 1981). The area currently believed to be at greatest risk of a massive earthquake is the Los Angeles-San Bernardino region. An event which could exceed 8 on the Richter Scale has an estimated annual probability of occurrence of 2 to 5 percent and its likelihood of occurrence in the next 20 to 30 years is regarded as —high“. This earthquake could kill and injure between 15,000 and 69,000 persons (depending upon time of occurrence) and cause up to \$17 billion in property damage (NSC/FEMA, 1980). Some studies have placed the property damage estimates as high as \$50 billion (U.S. Department of Commerce, 1969). This report grew out of the City of Los Angeles Planning Partnership for which the Southern California Earthquake Preparedness Project (SCEPP) was asked to research and report on several issues pertaining to earthquake insurance. In the course of this research, it became obvious to both SCEPP and SCEPP's Policy Advisory Board that earthquake insurance and its role in the recovery process was a major policy issue. Thus, the research effort was expanded to incorporate broader issues and circulation of the report beyond the Los Angeles Planning Partnership. The report has five goals which correspond to its organization: (1) to outline the provisions (coverages, rates, deductibles, etc.) of earthquake insurance policies currently available to the

major classes of insurance consumers—homeowners, businesses, local governments and special districts; (2) to determine the extent to which earthquake insurance is purchased by these parties and explore the circumstances surrounding purchase or non-purchase; (3) to review the salient issues in earthquake insurance from the standpoints of purchasers and providers; (4) to explore potential Federal roles in resolving these issues and in providing or promoting earthquake insurance; and finally, (5) to make reasonable policy recommendations involving both the Federal Government and other stakeholders in earthquake insurance toward a more adequate system of coverage.

Hearing on Earthquake Insurance Coverage California. Legislature. Senate. Committee on Insurance, Claims, and Corporations. Subcommittee on Earthquake Insurance, 1990

Earthquake Insurance in Turkey, 2006-01-01 The persistent potential for large scale natural disasters has become a real concern for the Turkish government since the late 1990s, which ultimately led to the establishment of the Turkish Catastrophe Insurance Pool (TCIP). Among the main rationale of the creation of the TCIP were a grave government fiscal exposure to natural disasters and a disproportionately low level of catastrophe insurance penetration for such a disaster-prone country. Since the commencement of this program in 2000, the TCIP has provided coverage to more than 2 million households, being by far the largest insurance program in the country. In four years, the TCIP has managed to become one of the most trusted brand names in the Turkish insurance industry, and one of the largest catastrophe insurance pools in the world. Its success has also brought an international recognition, inspiring more than a dozen of countries world wide. The TCIP experience has also been a watershed for the World Bank as it has led to a rethinking of the roles of ex ante risk

management relative to ex post donor support. This book presents the main technical imperatives and challenges in the development and the implementation of the TCIP and shows how a public-private partnership may be the way forward in the financing of natural disasters. It offers valuable advice and guidelines to policymakers involved in the development of catastrophe insurance programs.

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