



# The ICLR Report

January – December 2001

**N**ow in its fourth year of activities, the Institute for Catastrophic Loss Reduction (ICLR) continues to work to reduce the loss of life and property caused by severe weather, earthquakes and other natural phenomena through the identification and support of sustained activities that improve society's capacity to adapt to, anticipate, mitigate, withstand and recover from natural disasters.

**The task is large, but the progress towards improvements is substantial. The following is an overview of the programs, activities and successes of ICLR in 2001.**

## *Build safer communities*

*Increasing and sharing the body of knowledge about cost-effective disaster-mitigating construction and retrofitting opportunities, developing a multi-disciplinary approach to better managing catastrophic risk.*

- Completed six research papers on extreme weather and earthquake-related topics, including Wildfires and insurance; Assessment of risk due to fire following earthquake, Lower Mainland British Columbia; and Weather information and road safety.
- Established new priorities for ICLR's research program. ICLR will now consider proposals in the following areas:
  - Reducing wind and earthquake damage to housing, building and infrastructure
  - Understanding disaster risk management and prevention
  - Enhancing government science related to natural disasters
  - Improving community actions for disaster mitigation

- Partnered in a program to better understand and predict storm surges in Atlantic Canada. Researchers at Dalhousie University developed a computer model to forecast coastal flooding. The model was tested with the best possible results: vulnerable citizens were advised 24 hours in advance of a severe flooding event.
- Heightened ICLR visibility in the international research community and participated in many international forums.

## *Establish safety partnerships*

*Championing the broadening of the coalition of organizations working with the ICLR to reduce losses to severe weather and earthquakes.*

- Enriched the working relationship with the US-based Institute for Business and Home Safety (IBHS). The IBHS works with US insurers and reinsurers to reduce loss of life and property caused by natural disasters. IBHS has agreed to share its "Protecting our kids against disasters" program material. This national program ensures



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that child care centres are more secure during earthquakes, floods, hurricanes, wildfires and other natural catastrophes.

- Established a formal working relationship with the University of Kyoto's Disaster Prevention Research Institute in Japan that includes an agreement to share research findings.
- Finalized the terms of a public education project between the Canadian Red Cross, ICLR and IBC to educate Canadians about the importance of personal disaster preparedness and tenant insurance.
- Began discussions concerning support for the establishment of a Severe Weather Research Program at McGill University.

### ***Enhance industry awareness***

*Bringing together the research and business communities to share ideas and new understanding about severe weather and earthquakes.*

- Active publications and workshop programs helped to ensure that research findings reached ICLR members and others interested in reducing disaster losses. In 2001, ICLR hosted several extra opportunities for researchers and industry to gather in small groups and discuss the application of research findings.
- Sponsored three conferences in 2001. Earthquake was the topic of discussion at the March conference in Vancouver. Participants gathered in London in October to learn about "Non-structural measures for water management problems." The year ended with the 4th annual ICLR conference, Building Resilient Communities.

- Hosted 12 workshops across the country on topics ranging from "Forecasting Tornadoes" to "Risk Modeling Initiatives at Emergency Preparedness Canada." This always-popular form of dialogue between the industry and key research scientists was well supported. Revenue from workshops increased 18% over the previous year.
- Finished 2001 in a healthy financial position and met all targets. Spending matched the revenues as set out in the approved budget. ICLR members account for more than 90% of the insurance and reinsurance business in Canada.
- Completed an exhaustive report that examined ICLR membership and identified new business development tactics and opportunities.

### ***Promote consumer awareness***

*Enhancing public awareness and improving understanding about the risk of exposure to severe weather, natural disasters and earthquakes.*

- Adapted the IBHS's "Protecting our kids against disasters" program material for Canadian audiences in preparation for a 2002 launch.
- Generated and sustained high media interest in the topic of severe weather and earthquakes. The March earthquake conference in Vancouver drew significant national media attention. The principal speaker was featured in all major national daily newspapers.
- Developed, with the Canadian Red Cross, a public education campaign about disaster preparedness. The first initiative, a public service announcement, was scheduled to be launched in May 2002 in conjunction with Emergency Preparedness Week.

Canada's home, car and business insurers founded the Institute for Catastrophic Loss Reduction in 1998. ICLR is a coordinated effort to reduce disaster losses involving member insurance companies, the University of Western Ontario and other partners. The Institute earns contract revenue for specific projects and workshop fees. Ongoing funding is provided by member insurers and the Ontario Research and Development Challenge Fund.

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