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For immediate release

Insurance industry challenges Canadian home builders to partner in creating disaster resilient homes

ST. JOHN 'S, NEWFOUNDLAND – The Institute for Catastrophic Loss Reduction today called on individual home builders to join the insurance industry in building disaster resilient homes. Speaking at the pre-conference meeting of the 62nd National Conference of the Canadian Home Builders' Association in St. John's, Newfoundland, ICLR Executive Director, Paul Kovacs said, "I am here today to challenge leaders in the home construction industry to partner with Canada 's insurers to build better homes – disaster resilient homes, homes designed for safer living."

He told the audience that, "Disaster losses have doubled every five to ten years since the 1950s, and last year exceeded CAD 50 billion worldwide. If this trend continues, insurers around the world will face a trillion dollars in damage claims over the next 15 years. This is an alarming trend. It is not sustainable and needs to be confronted."

Added Kovacs, "Will homes be more resilient to damage from the hazards expected over the next fifty years? This is the critical question, and the answer needs to be 'Yes'. The knowledge exists to design and build safer homes, and this would be a solution to the problem."

Kovacs explained that Canada 's insurers are looking to partner with the home construction industry and other stakeholders to roll out the *Designed...for safer living* program over the next 12 to 24 months. There are three elements to the program :

- 1) safety research – investing in safety research that identifies better home design and construction practices for new homes, including the *Three Little Pigs* project at the University of Western Ontario
- 2) informed homeowners – educating homeowners about hazard safety improvements that should be made to existing homes
- 3) resilient new homes – working with home builders to create and build hazard-resilient homes, *Designed...for safer living* homes.

Kovacs said, “Our sister organization in the United States , the Institute for Business and Home Safety, developed the safer living program with the U.S. insurance industry and American home builders. The program is off to a great start south of the border, and we hope to experience similar success here.” He concluded, “Home builders in the United States have been pleased with the safer living program. This provides us with a solid foundation for success in Canada.”

Established in 1998 by Canada’s property and casualty insurers, ICLR is an independent, not-for-profit research institute based in Toronto and at the University of Western Ontario in London, Canada. ICLR is a centre of excellence for disaster loss prevention research and education. ICLR’s research staff is internationally recognized for pioneering work in a number of fields including wind and seismic engineering, atmospheric sciences, water resources engineering and economics. Multi-disciplined research is a foundation for ICLR’s work to build communities more resilient to disasters.

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