



# ATTITUDES IN NORWEGIAN INSURANCE COMPANIES TOWARDS SHARING LOSS DATA

*- Public-private cooperation for  
improved climate adaptation*

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# Oslo

1. Damage data the municipality has
2. Loss data from insurance companies



loss data = Data on physical damage to property (address level) that insurance companies gather about their customers.

# → Background

- Insurance **loss data** on asset level from insurance companies - high utility value for local municipalities.
  - Can foster better understanding of the risks linked to nature events.
- The Norwegian Directorate for Civil Protection (DSB) is developing a '**knowledge bank**' that will compile and provide access to data on **nature events** and surface water flooding to the municipalities.
  - Loss data from insurance companies are one type of data relevant for the knowledge bank.



# Research questions

1. What are the *attitudes* to sharing loss data in Norwegian insurance companies?
2. *What does it take* for insurance companies to be willing to share such data – with whom, on what level, and in what ways?
3. What *technical solutions* are required to enable sharing of loss data from insurance companies on a digital platform?





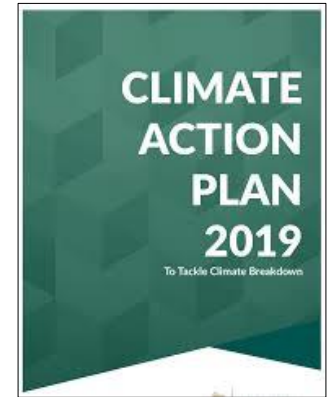
## Method



- Qualitative (group) interviews in Norway's eight largest insurance companies, two of which responded via email.
- Management, head of a professional division, and IT-responsible
- 15 informants in total

# 1) Attitudes

- The largest insurance companies in Norway are willing to share loss data with municipalities and governmental agencies working with prevention of risks and climate adaptation.
- The last insurance company changed their mind after publication of this report.
- They may deliver data on address level.





# 1) Attitudes

- Willingness to share depends on how the data are treated.
- Even if they are willing, some are skeptical to the value of sharing their loss data.
  - Technical personnel in the municipalities *know* what they ought to do, but they cannot get the politicians to set aside the necessary funding.
  - Municipalities already possess considerable information that they do not utilize.



## 2) What does it take?

- The output (public) data must be aggregated higher than address level.
  - The insurance companies have responsibility for protection of privacy for its customers
  - Finding solutions to such legal questions is up to the public authorities.
- Interviewees prefer that responsibility for sharing data is *imposed* on the companies.





## 2) What does it take?

- Log-in and commercial sensitivity are important.
- Only chosen entities should be allowed access.
  - Fear of price-fixing cartels and lack of competition.
  - Fear that foreign companies would gain easy access to the market.
- Historical loss data less important? Must consider various climate scenarios and employ new methods for rating.

## 3) Technology/ digitalization

- Further digital development is manageable.
- Any missing data may easily be added.
- All companies use In4mo for digital registration of damage. They are open to transferring of loss data directly from In4mo.



# What now?

- Will the municipality employees working with climate prevention measures use the 'Knowledge bank' from Directorate for Civil Protection (DSB)?
  - Klima 2050 research plans for 2020: User studies of the knowledge bank
- Are the juridical questions on protection of privacy solvable?





# Klima 2050

See all publications from  
the research project on  
[www.klima2050.no](http://www.klima2050.no)

Thank you for the attention!  
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Link to the report on loss data:  
[https://www.sintefbok.no/book/index/1191/attitudes\\_in\\_norwegian\\_insurance\\_companies\\_towards\\_sharing\\_loss\\_data](https://www.sintefbok.no/book/index/1191/attitudes_in_norwegian_insurance_companies_towards_sharing_loss_data)



## Publications

PHD THESES  
SCIENTIFIC JOURNALS  
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**KLIMA 2050 REPORTS**  
MASTER THESES  
KLIMA 2050 NOTES  
TECHNICAL JOURNALS  
PRESENTATIONS  
DEBATES  
NEWS STORIES  
OTHER PUBLICATIONS

## Klima 2050 Reports

Hauge, Å, Flyen, C, Venås, C, Aall, C, Kokkonen, A, Ebeltoft, *companies towards sharing loss data*. Klima 2050 Report 11. Trondheim, 2018. ISBN 978-82-7034-1590-5

Elvebakk, K, Time, B, Skjeldrum, P.M & Kvande, T: *Ombygging av infrastruktur i Norge - Problemstillinger og sjekklister*. Klima 2050 Report 10. Trondheim, 2018. ISBN 978-82-7034-1583-0

Hauge, Å.L, Hanssen, G.S, Flyen, C & Strømø, E.B: *Nettverk for klimatilpassing i Norge - hvordan?* Klima 2050 Report 9. Trondheim, 2018. ISBN 978-82-7034-1576-0

Time, B (Ed.): *Annual Report 2017*. Klima 2050 Report 8. Trondheim, 2017. ISBN 978-82-7034-1569-0