



Adapting to climate change in flood damage compensation regimes

A historical-comparative analysis of the United States and the Netherlands

Emmy Bergsma
University of Amsterdam, the Netherlands
Political Science Department
Amsterdam Institute for Social Science Research (AISSR)



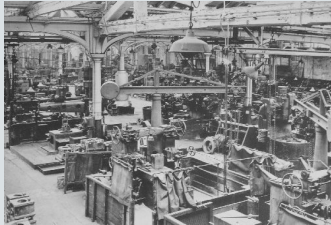
Two policy approaches to flood governance

- Flood safety approach (NL)
- Insurance approach (US)



Development of the flood safety approach (NL)

Economic stagnation



<http://www.briansolis.com/2008/07/social-revolution-is-our-industrial/>



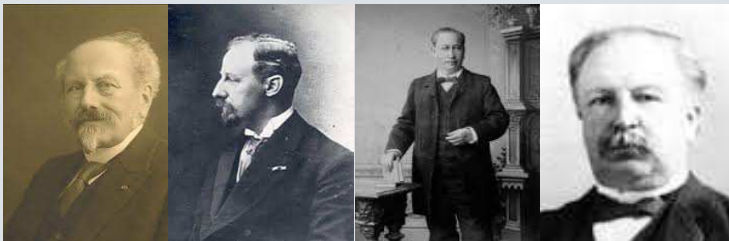
<http://www.ppsimons.nl/stamboom/oirsbeeklandbouw.htm>

Social liberalism



<http://emilms.fema.gov/ISO860b/index.htm>; http://www.huffingtonpost.com/neil-b-chambers/end-of-infrastructure_b_4632099.html; <http://bcrassociates.co.uk/services/energy>

A new elite



<http://www.canonnoordostpolder.nl>; <http://www.nieuwlandergoed.nl>; <http://www.biografischwoordenboek gelderland.nl>; <http://www.parlement.com>



<http://www.nampost.com.na>

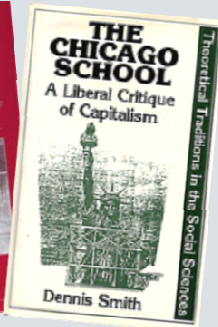
Development of the insurance approach (US)

Post-New Deal

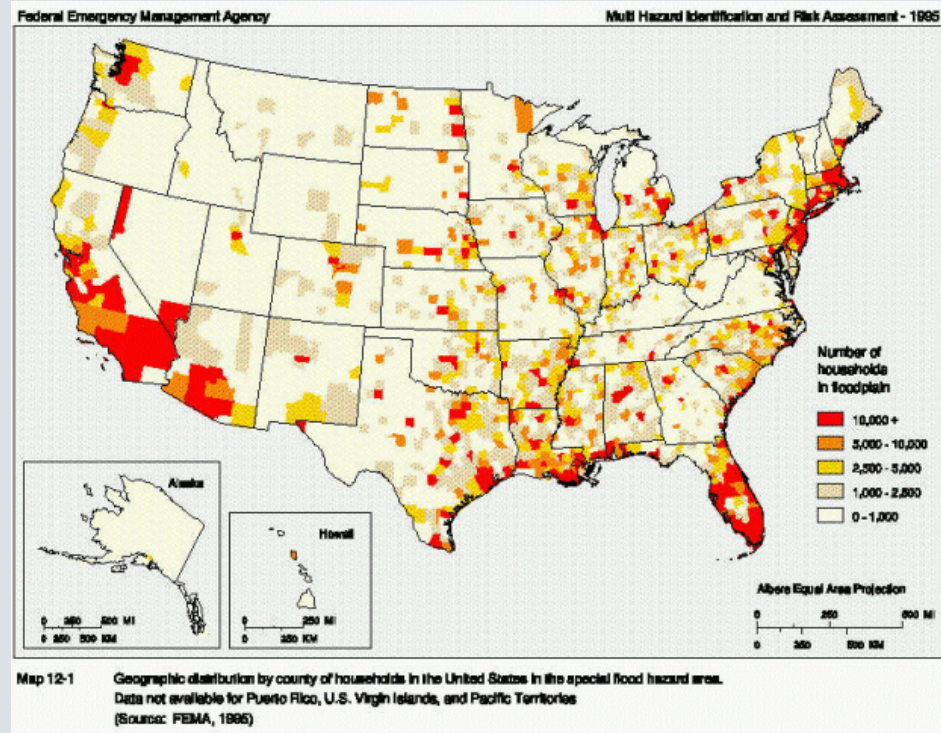


<http://www.britannica.com>; irregularnews.com

A new elite



press.uchicago.edu; <http://www.colorado.edu>



<http://www.ucsusa.org>

The National Flood Insurance Program (1968)



Flood damage compensation in both approaches

- **Flood safety approach (NL)**
 - Flood safety and flood damage compensation are separated.
 - Damage compensation according to principle of national solidarity.
- **Insurance approach (US)**
 - Flood safety and flood damage compensation are integral elements of a rational-action model.
 - Damage compensation based on multiple principles: financial security, individual responsibility, cost-effectiveness.



Responses to climate change in damage compensation

In the Netherlands

- **Flood protection:** individual and local responsibility.
- **Flood damage compensation:** too arbitrary, too expensive.
 - Resistance against flood insurance for undermining national solidarity.
 - 1998: Law on governmental damage compensation (WTS).
 - Legal security
 - Individual responsibility
 - National solidarity
 - 2005: agrarian insurance; 2013-2015: rainfall insurance.



Conclusion

In the Netherlands and in the US, two distinct approaches to flood governance have evolved in their specific social-cultural context.

In response to climate change, Dutch flood governance has moved from a flood-safety to an insurance-approach, without reflection taking place on the value-conflicts that may arise from this shift in the field of flood damage compensation.



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Thank you!