**Table # 4**

**Panel 4, Insurance**

**Note taker name**

**Moderator**

***Question 1****: What lessons about flood insurance and adaptation can the US learn from Europe?*

***Answer/Notes****:*

What we’re doing is not working. Too much debt, moral hazard

* Risk-based insurance is good idea.
* Better GIS mapping for flood risk
* Bundling sounds better, may have higher premium

*Question 2: Is flood coverage by private insurance feasible in the US?*

***Answer/Notes****:*

Some say no, some say yes. Moderator seems to be directing the discussion toward public funding of insurance.

***Question 3****: How can individuals be encouraged to buy flood insurance?*

***Answer/Notes****:*

Stop govt subsidies. Make it risk-based.

***General Question****:* 'Given what you've learned during this panel, what types of collaborative research and action might be most useful in affecting adaptive policy?

***Answer/Notes****:*

*Consensus Points:* not much consensus

*Takeaways/Action Items:*

Need societal discussion on whether to go on individual-based insurance or more collectivized. Fear-mongering as a tactic??

*Points of dissent:*

Can’t determine in which direction to go on bearing cost of risk.

*Miscellaneous/Interesting:*