

ASSESSMENT AND INSURANCE AGAINST GEOECOLOGICAL RISKS

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All risks are grouped by source of danger (natural or technogenic), scope of responsibility (individual and common). A special group of risks includes specific risks (anomalous and catastrophic). Among risks, associated with hazardous events there are earthquakes, floods, mudflows, avalanches, tsunamis, landslides, rockfalls, etc. Such risks are commonly regarded as catastrophic. Insurance of population and different units against hazardous geological processes is a interdisciplinary problem, and so far it has not been sufficiently investigated. Here we face the following problems. The first concerns our inability at present to definitely predict the time and place (when and where) of a natural disaster, and prognosticate, how destructive it may be; we can't provide a documented assessment of a possible damage. The second problem is associated with a lack of statistics on geologo-geographical spreading of natural risk. Therefore, it is impossible to provide insurance to units, not found under great geological hazard or the latter is not determined at all. One of the objectives of our work is a complex environmental zoning with a view of providing information for insurance of the population and economic units against hazardous geological and ecological processes. Why just insurance? We believe, that in our country compensation for damage may be realized through insurance, that has its specific functions: risk, prevention, and control. This work was supported by the Russian Foundation for Basic Research, no. 99-0564820.