P206 / Insurance policies for climate risks: stakeholders, instruments, and inequalities

Topic : Crises, Risks and Wicked Problems

Chair : Maud Hetzel (Université d'Evry Val d'Essonne)

Second Chair : Ariane Desroches-Touchain (Ecole Normale Supérieure de Cachan)

Third Chair : Mathilde Fois Duclerc (Institut des sciences sociales du politique (UMR 7220))

GENERAL OBJECTIVES, RESEARCH QUESTIONS AND SCIENTIFIC RELEVANCE

This panel aims to bring together studies focusing on the restructuring of insurance policies against climate-related risks in different geographical zones and from various theoretical perspectives. Three major trends illustrate the significance of these issues. Firstly, as a result of climate change, hazards such as droughts, heatwaves, floods, landslides are becoming both more frequent and more intense. Secondly, the worsening of these phenomena are fueling debate over the ability of insurance mechanisms to provide effective protection against environmental risks. Finally, these discussions bring together a wide range of stakeholders, both public and private, engaging in interactions from cooperation to conflict. These observations raise many empirical questions. Is it only possible to provide protection against risks exacerbated by climate change? Who is protected (or not) by these insurance policies? Through which tools and which actors can this financial protection be provided? Under what funding arrangements? How is the insurance market structured ? What is the balance between calls for prevention and claims for compensation for climate-related disasters?

This panel proposal draws on a dynamic trend of research in social sciences. Firstly, studies in the field of the sociology of disasters address “disaster governance” from the perspective of crisis management and risk anticipation (Peek et al. 2021; Giry 2023). Anthropology of disasters also procure significant insights about disaster memory and long-term effects of disasters (Revet and Langumier 2013). Surprisingly, the sociology and anthropology of disasters have overlooked insurance systems and infrastructure. When they do, it is primarily from a bottom-up perspective, with few regard to the compensation received by households (Rhodes and Besbris 2022).

A second body of work focuses on solidarity policies. These studies focus on risk governance (Ewald 1986; Borraz 2008), disaster governance (Collier 2008, 2014; Collier, Elliott, and Lehtonen, 2021), on the moral economy of responsibility (Barry 2024) and loss (Elliott 2021), on risk socialization (Keucheyan 2025). They examine the various systems of protection against environmental disasters (Beaussier et al., 2026) and highlight tensions at the core of solidarity policies: should the cost of protection be mutualized or individualized? Should these policies emphasize on disaster prevention or recovery? Building on this body of work, this panel aims to give greater prominence to the concrete process of public policies - policy entrepreneurs, funding, tools, implementation, institutions, ideological grounds, etc.

Lastly, comparative works have highlighted how the reinsurance sector creates markets for extreme events (Jarzabkowski et al. 2015) and emphasized the frequency of government support for this sector through “protection gap entities” created for this purpose (Jarzabkowski et al. 2023) . Nevertheless, it does not explore how these “entities” are integrated into public policy and shape power relations across all levels of analysis.

What is the role of public policies regarding environmental insurance in the context of climate change?

- One hypothesis suggests the strengthening role of public support in a context where insurance markets are facing difficulties or disappearing.
- Another questions if the financial focus on compensation is an obstacle to adapting to climate change, despite the importance of prevention in policy discourse.
- The last one supposes that compensation systems reproduce social inequalities through public tools of government.

CALL FOR PAPERS

The panel welcomes papers based on recent empirical research questioning the (re)organization of

compensation systems in the context of climate change. Paper proposals could follow the three main themes presented thereafter.

Socio-historic approaches to compensation policies

The first research theme examines how the admnistration of protection systems against climate-related risks interact with, and reshape, social insurance models. The diversity of compensation schemes around the world calls for a reassessment of how they are designed, but also why they sometimes fail to emerge. Research works drawing on a socio-historical approach to policy tools (Baudot 2014) and on social construct of their neutrality (Lemoine 2014) would be welcome. The perspective here is to deepen our understanding of the design of compensation schemes (Howlett et al. 2024), the controversies they spark, and the ongoing processes of financialisation of public policy. Comparative studies, as well as research focusing on non-Western contexts, will be particularly considered.

The diversity of protection schemes at work : actors, tools, financial circuits

The second line of analysis examines the diversity of institutional structures for public compensation policies. Recent works have shown that insurance policies vary depending on the actors at stake: insurance companies do not offer the same policies to private individuals and businesses; specific professional sectors are covered by specific public insurance schemes (e.g. crop insurance in France); and national governements can sometimes be considered self-insured. These policies correspond to different, sometimes innovative (Lascoumes 2022 ; Lascoumes and Le Galès 2007), public policy tools. Proposals examining how both national governments and local public authorities protect their infrastructure (hospital, schools, etc.), but also the impact of protection schemes depending on the activities covered, their regional organisation, and their interaction with other climate policies are welcome.

Conflicts regarding public policy

The third line of inquiry focuses on the study of political conflict concerning insurance systems and mechanisms. Proposals can examine mobilization of disaster victims as well as legislative reform initiatives. Who are the moral entrepreneurs ? Do they frame this public issue as technical, financial, legislative or moral one (Stone 1989 ; Benford and Snow 2000) ? Which level of government (local, national, or international) is particularly called into question? We may also examine the alliances and conflicts that these mobilizations generate within disaster-affected communities, which may be already weakened by environmental disasters (Rhodes and Besbris 2022). Contributions addressing the (de)politicization of these issues, the political effects of natural disasters, for example, from an electoral perspective, or debates on inequalities in treatment will be given special consideration.

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